

Tatra banka

Member of RBI Group

Investor Presentation

Q3 2026

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Profit after tax

EUR **218** mn EUR 208 mn

1-9 2026 1-9 2025

5,2% y-o-y

Return on equity

(annualised)

17,5% 17,3%

1-9 2026 1-9 2025

0,2 pp y-o-y

Cost-to-Income ratio

(annualised)

42,9% 43,1%

1-9 2026 1-9 2025

-0,2 pp y-o-y

Balance sheet

Loans to clients

EUR **17 513** mn

as of 30.9.2026

8,3% ytd

Deposits from clients

EUR **17 853** mn

as of 30.9.2026

3,9% ytd

Assets in total

EUR **24 449** mn

as of 30.9.2026

5,7% ytd

Net Interest Income

EUR **440** mn 1-9 2026 | EUR 398 mn 1-9 2025

10,6% y-o-y

Net Fee Income

EUR **149** mn 1-9 2026 | EUR 136 mn 1-9 2025

9,9% y-o-y

General Admin. Expenses

EUR **-267** mn 1-9 2026 | EUR -249 mn 1-9 2025

7,2% y-o-y

Capital & Liquidity

Risk-weighted assets

EUR **9 106** mn
as of 30.9.2026

9,6% ytd

Total Capital

EUR **1 562** mn
as of 30.9.2026

-3,2% ytd

CET 1

15,0%
as of 30.9.2026

-1,8 pp ytd

Total Capital Ratio

17,2%
as of 30.9.2026

-2,3 pp ytd

LCR

177,4%
as of 30.9.2026

-3,7 pp ytd

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Slovak Republic – Macroeconomic Overview

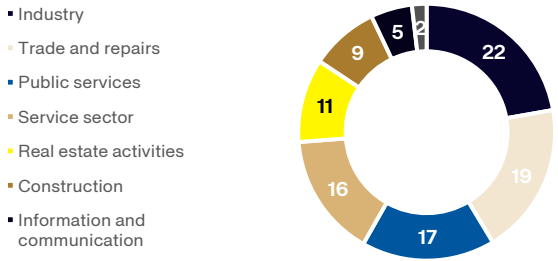


Slovak Republic: Macroeconomic Executive Summary

- **Competitive EU economy:** Highly competitive, service-oriented economy with a strong industrial base; population 5.4m, euro-area member with stable institutional framework.
- **Export-oriented industrial economy**, highly concentrated in automotive (largest car producer per capita globally).
- **Energy supply diversified:** Oil deliveries via the Druzhba pipeline are currently operational under the EU exemption, while the Adria pipeline provides alternative capacity to replace Russian supplies if required.
- **Fiscal tightening in focus**: Since 2024, consolidation packages amounting to around 5% of GDP have been adopted; further measures likely post parliamentary elections in 2028.
- **Weak growth, sticky inflation**: GDP growth slowed to 0.9% in 2025; inflation around 4% due to energy prices.
- **Continued inflow of EU funds** supports public investment, digitalisation and energy transformation, partially offsetting weak cyclical growth.
- **Labour market resilient, housing stabilising:** Employment supported by foreign workers; housing prices recovering with higher demand.
- **Investment-grade euro-area economy**: Slovakia retains a solid credit profile; S&P confirmed the rating to A (stable) in October 2026, while Moody's (A3, stable) and Fitch (A-, stable) continue to affirm the country's ratings.

Slovak economy structure: GDP per segment in 2025, %

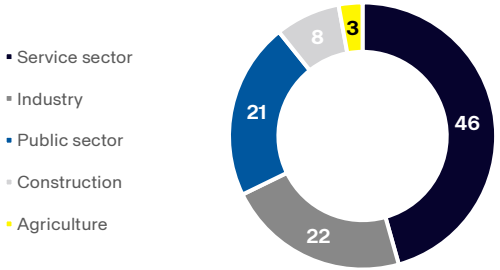
Strong industrial sector with key automotive sector



Source: Statistical Office of the Slovak Republic, Tatra banka Research

Employment structure, %

Relatively large % of population (22.2%) is employed in Industry compared to EU avg (15.3%)

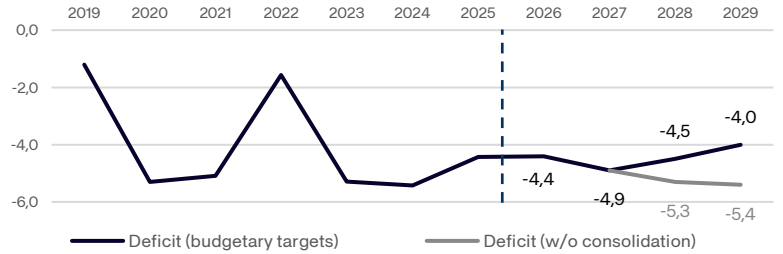


Source: Statistical Office of the Slovak Republic, Tatra banka Research

A mild recovery in 2027 is expected after consolidation and energy shock

Budget deficit to GDP ratio, %

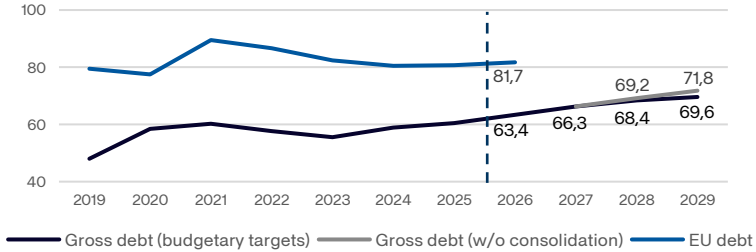
With continued consolidation, the deficit should gradually decline.



Source: Draft Budget Proposal for the Slovak Republic for 2027

Government debt to GDP ratio, %

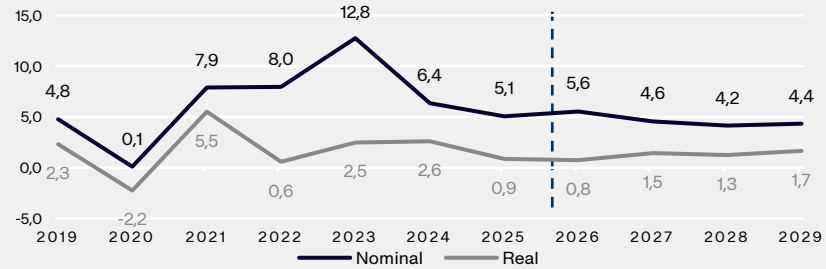
Debt-to-GDP is slightly rising.



Source: Draft Budget Proposal for the Slovak Republic for 2027

GDP Development, % yoy

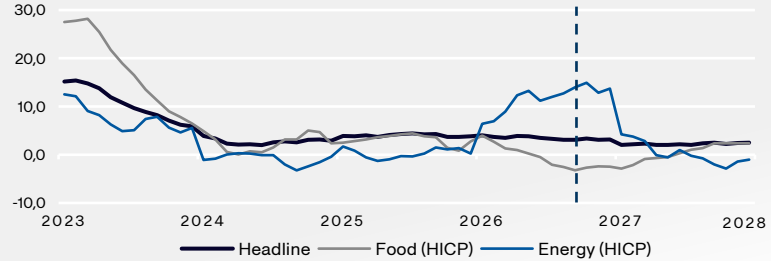
Nominal GDP remains the key driver of banking asset growth.



Source: Statistical Office of the Slovak Republic, Tatra banka Research

CPI inflation with main contributors, % yoy

Inflation will mainly depend on developments in the Strait of Hormuz.

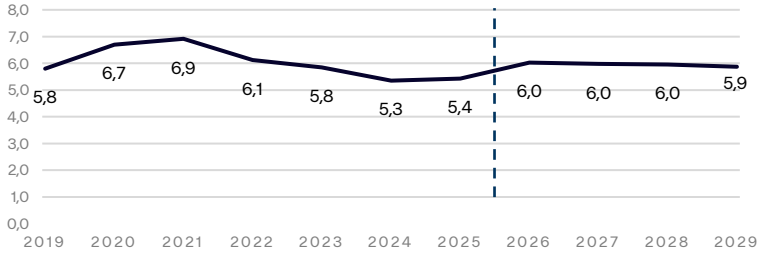


Source: Statistical Office of the Slovak Republic, Tatra banka Research

Labor market & real estate: stable employment, gradual housing recovery

Unemployment rate, %

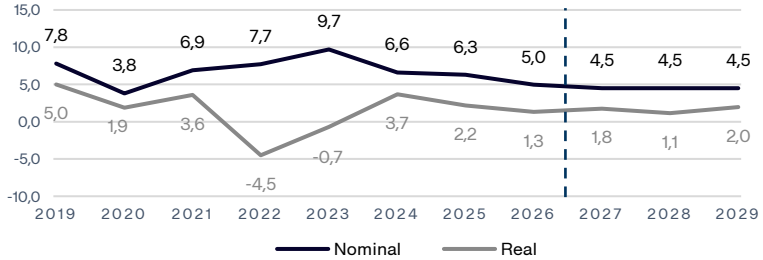
Unemployment remains low; gradual uptick expected with weaker growth.



Source: Statistical Office of the Slovak Republic, Tatra banka Research

Nominal & real wage growth, % yoy

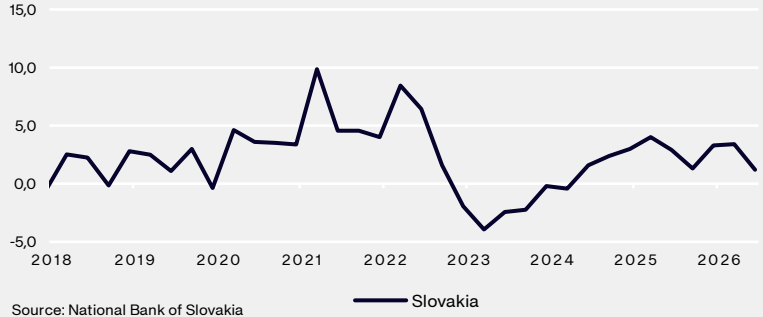
Wage pressures easing; real growth moderates.



Source: Statistical Office of the Slovak Republic, Tatra banka Research

Real estate prices, % qoq

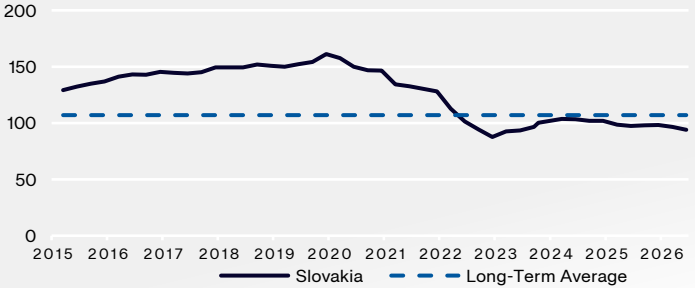
Prices recovering from 2023 slump; pace normalizing amid higher rates.



Source: National Bank of Slovakia

Housing affordability index

Real estate prices are currently outpacing wage growth.

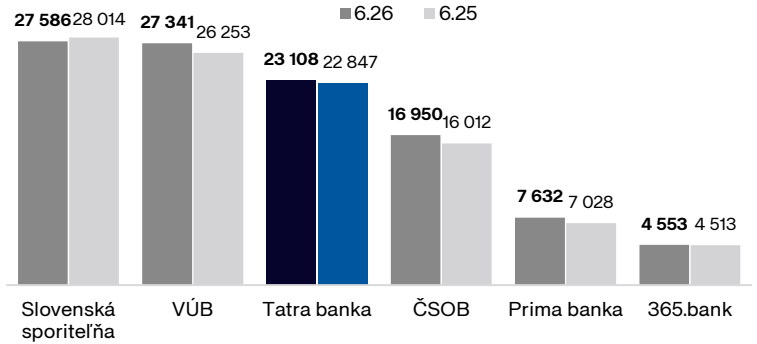


Source: National Bank of Slovakia, Tatra banka Research

Banking sector: Tatra banka is leader in profitability

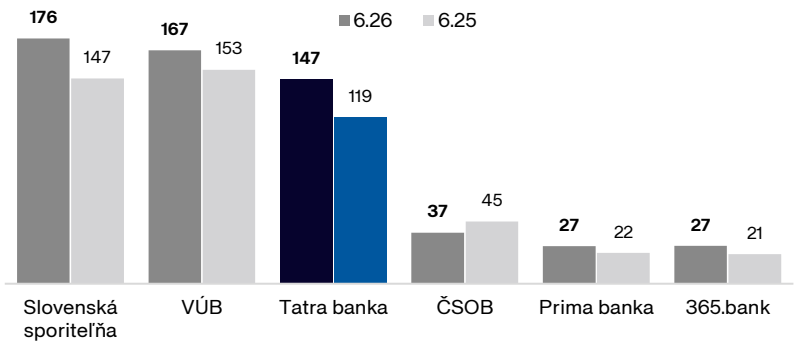
- **Solid sector profitability despite bank tax:** The banking tax, introduced in 2024, continues to weigh on profits, but its gradual decline under the approved schedule supported an improvement in y/y profitability dynamics in 2026.
- **Strong earnings momentum at Tatra banka:** TB's Net Interest Margin has continued to hover at highest levels since 2015 while the largest y/y loans growth in the Slovak market also supports its strong earnings.
- **Profitability leader in the market**: Tatra banka retained its position as the most profitable bank in Slovakia in H1 2026, with annualized ROE of 19.0%, significantly above the market average, while having CIR just slightly above 40%.
- **Good asset quality, prudent risk management:** Tatra Banka NPL remains stable, well below 2% and lower than peers and the market average, which demonstrates that Tatra banka has been able to grow without compromising its risk profile.
- **Credit risk outlook benign but cautious**: NPLs may increase modestly over the next two years, reflecting risks from relatively slow growth and potential softening in the labour market.

Assets, EUR mn (*on individual basis)*



Source: Financial statements

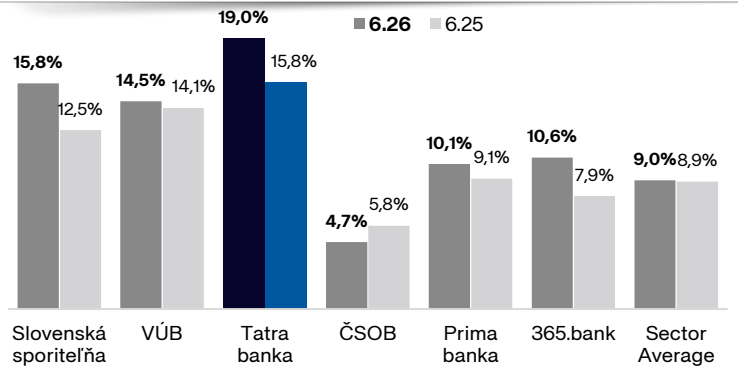
Net profit, EUR mn (*on individual basis)*



Source: Financial statements

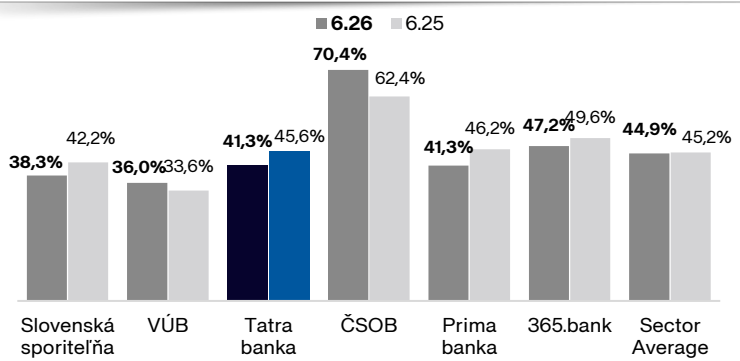
NPLs remain relatively low. Loan growth is accelerating

Return on Equity (annualized), % (*on individual basis*)



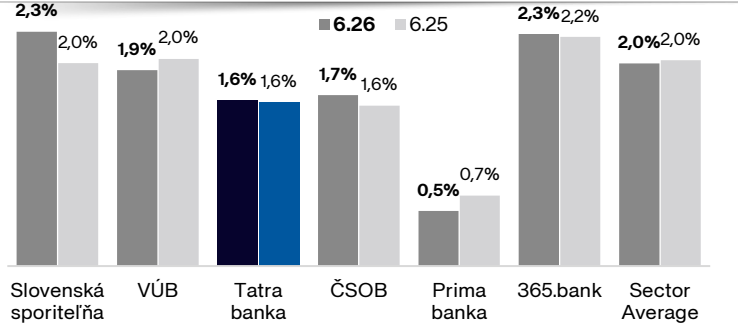
Source: Financial statements and National Bank of Slovakia

Cost-to-Income Ratio, % (*on individual basis*)



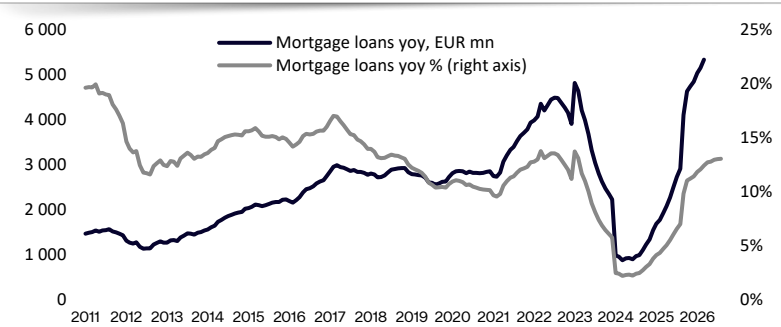
Source: Financial statements and National Bank of Slovakia

Non-Performing Loans, % (*on individual basis*)



Source: Financial statements and National Bank of Slovakia

Mortgage Loans, yoy EUR mn and yoy % (*on individual basis*)



Source: National Bank of Slovakia



Tatra banka Group



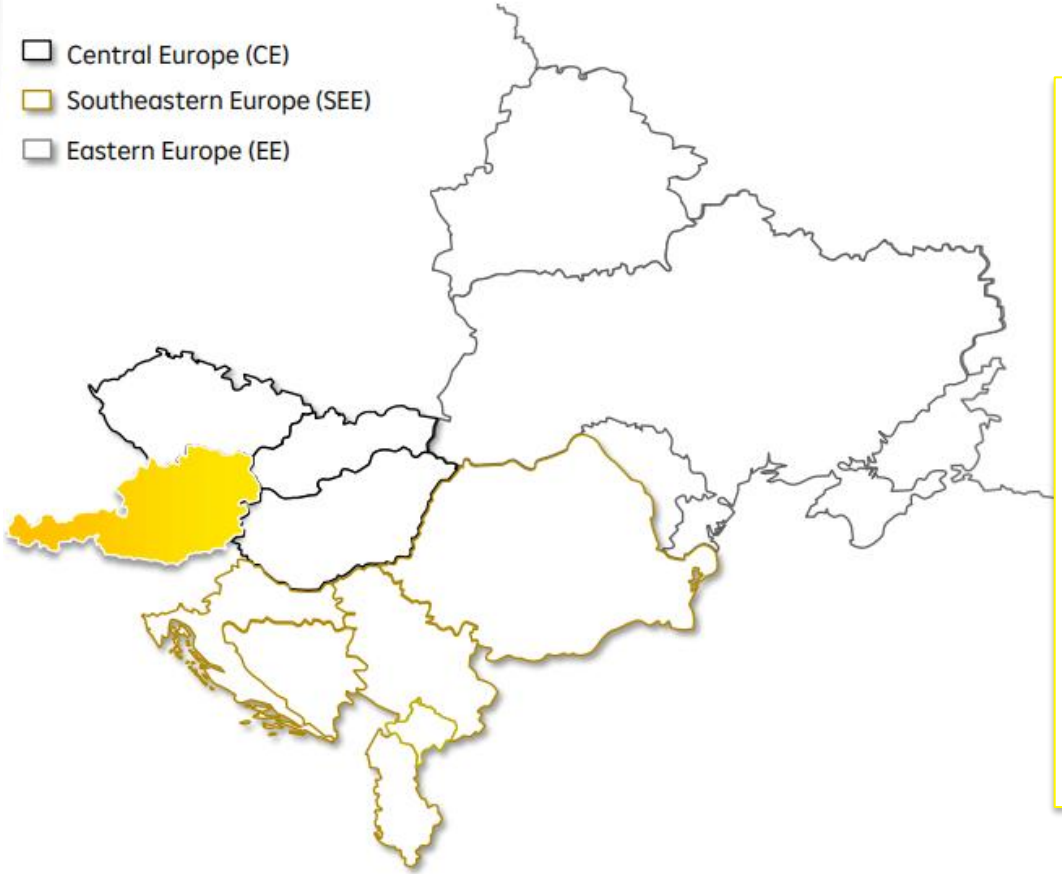
Raiffeisen Bank International

Leading Banking Group in CEE

Leading regional player with CEE presence of **40 years**

Covering Austria and **11 CEE markets**, of which five are EU members. **Top 5** market position in **8 countries**

Multiple-Point-of-Entry Resolution Strategy



1 302 branches

41 319 employees

18.9 mn clients

Raiffeisen Bank International

RBI Group Key Financial Indicators

RATING	Long term	Outlook	Short term
Moody's	A1	Stable	P-1
Standard & Poor's	A-	Stable	A-2

Profit and loss account

Profit after tax

EUR **1 638** mn

1-9 2026

+76.8% y-o-y

Balance sheet

Loans to clients

EUR **113 626** mn

as of 30. 9. 2026

+7.6% ytd

Deposits from clients

EUR **137 798** mn

as of 30. 9. 2026

+8.0% ytd

Assets in total

EUR **226 166** mn

as of 30. 9. 2026

+7.6% ytd

Key indicators

Consolidated Return on equity after tax

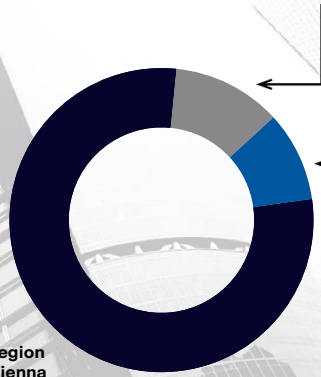
12.2%

1-9 2026

+2.7pp y-o-y

Tatra banka

Shareholder Structure



11.6%
Preferred shares held by employees

9.6%
Ordinary shares held by others

78.8%
Raiffeisen CEE Region Holding GmbH, Vienna

Bank established as greenfield company in 1990

First private bank in Slovakia

The most awarded and one of the largest banks in Slovakia, serving over 1 million customers through 135 branches and employing about 3 520 people.

Part of the leading Austrian banking group RBI Group

Over 300 awards from 30 awarding authorities

Global Finance – The most Innovative Digital Bank in the World 2019

The Banker – Bank of the Year 2020

Euromoney – Slovakia's Best Bank 2020

Global Finance – SME awards 2022: Best SME bank 2021 in Slovakia

Global Finance – The Most Innovative Bank in CEE for 2023 and 2024

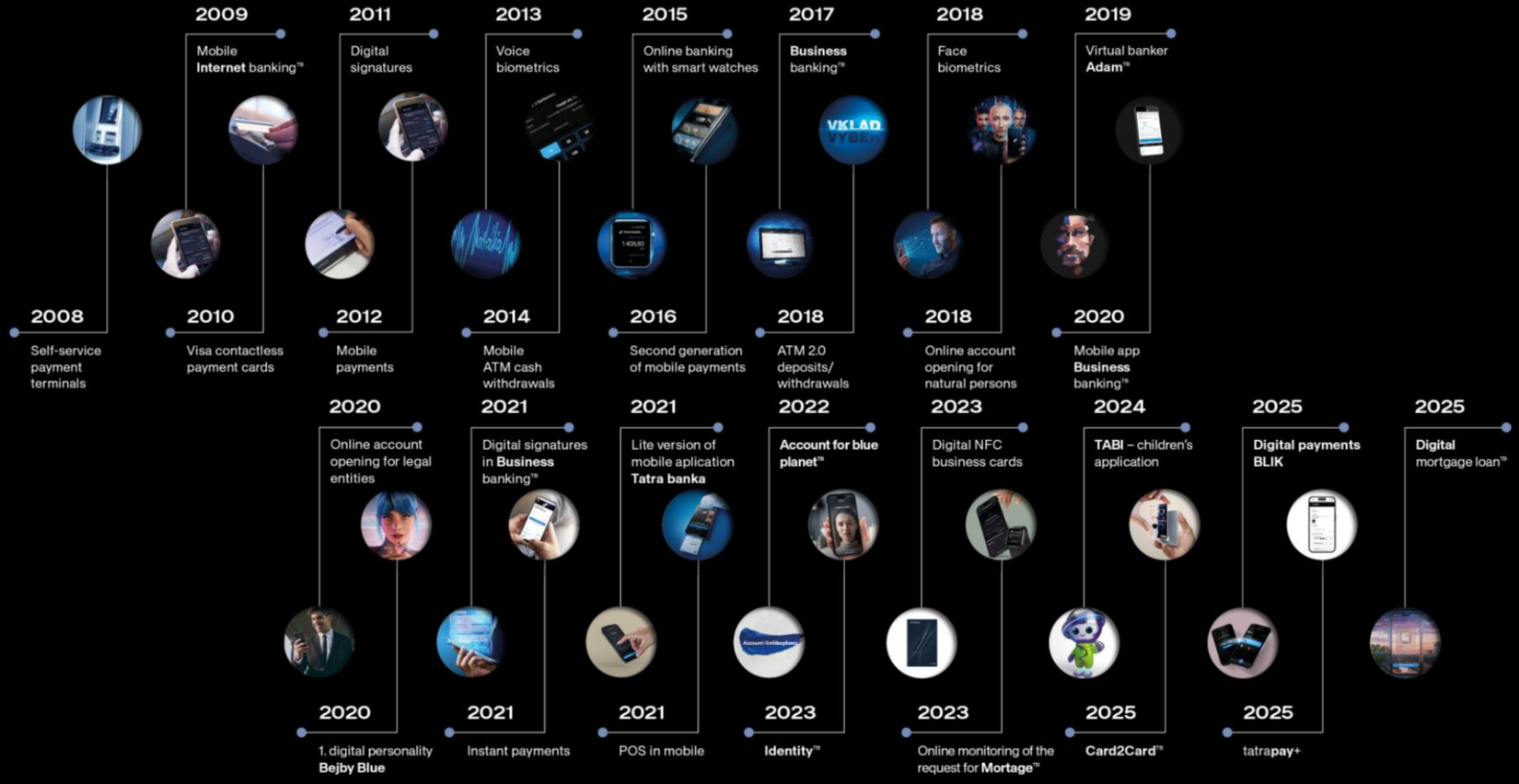
Leader in innovations

Leader in asset management, corporate and private banking

Leader in corporate business with approx. 20% market share

Tatra banka – Innovation Leader

Leading innovations over the past 17 years





Tatra banka Financials



TBG Key Performance Indicators

International rating by Moody's

Long term deposit	A1
Short term deposit	P-1
Issuer rating	Baa1
Outlook	Stable

Profit and loss account

Profit after tax

EUR **218** mn (1-9 2026) EUR 208 mn (1-9 2025)

5,2% y-o-y

Balance sheet

Loans to clients

EUR **17 513** mn as of 30.9.2026

8,3% ytd

Deposits from clients

EUR **17 853** mn as of 30.9.2026

3,9% ytd

Assets in total

EUR **24 449** mn as of 30.9.2026

5,7% ytd

Key indicators (annualised)

Return on Equity after tax

17,5% (1-9 2026) 17,3% (1-9 2025)

0,2 pp y-o-y

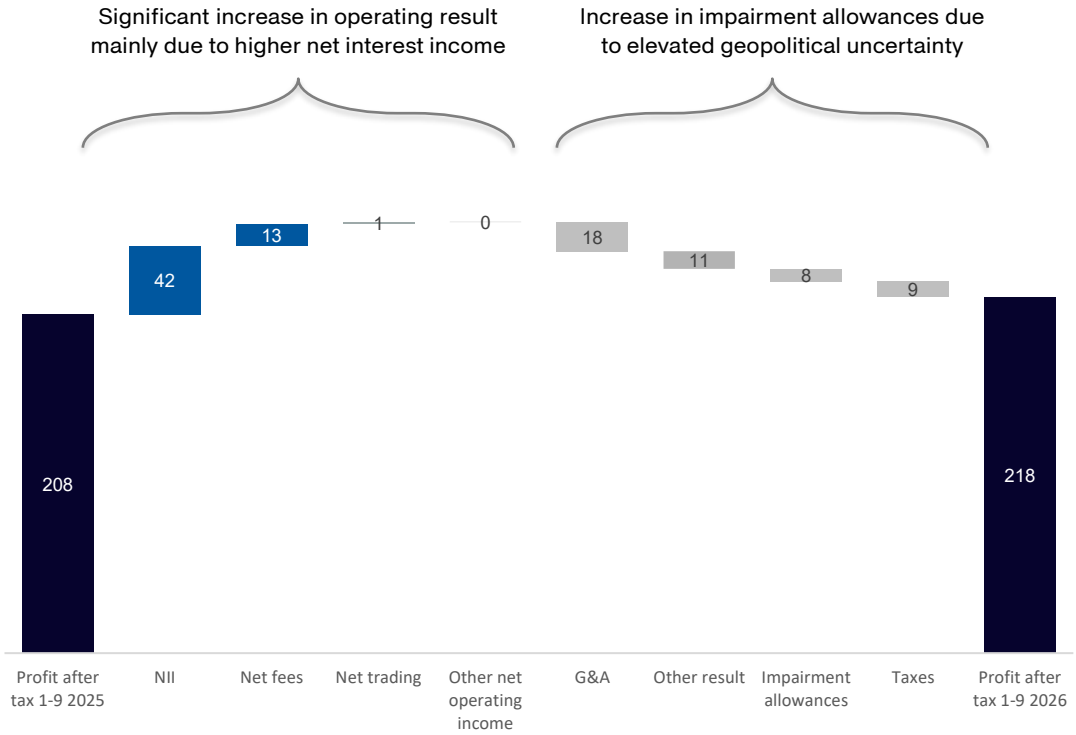
Cost-to-Income ratio

42,9% (1-9 2026) 43,1% (1-9 2025)

-0,2 pp y-o-y

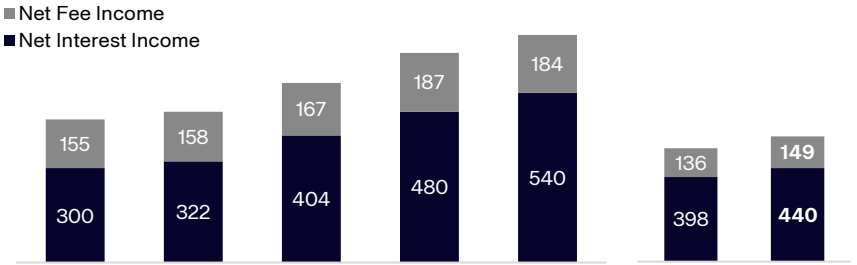
Strong operating result supported by net interest income growth, with prudent provisioning amid geopolitical risk

Profit & Loss Bridge – 1-9 2025 to 1-9 2026 (in EUR mn)

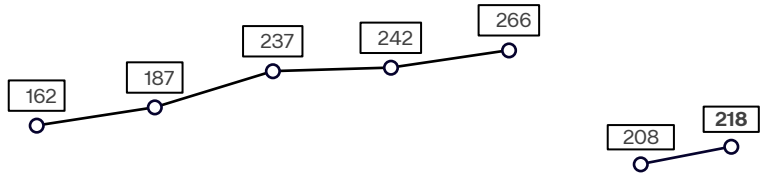


Continuous double digit RoE and strong Profit after tax despite impairment allowances

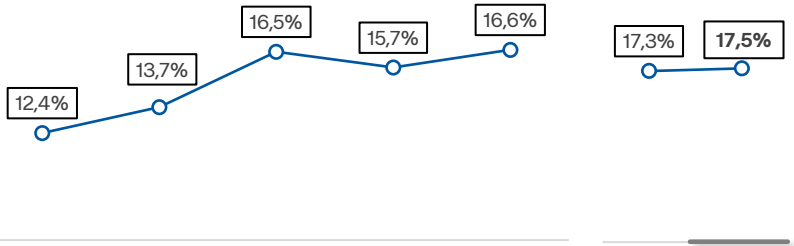
Net Interest Income & Net Fee Income
(in EUR mn)



Profit after tax (in EUR mn)



Return on Equity (in %, annualised)



2021 2022 2023 2024 2025 1-9 2025 1-9 2026

*NII includes dividend income

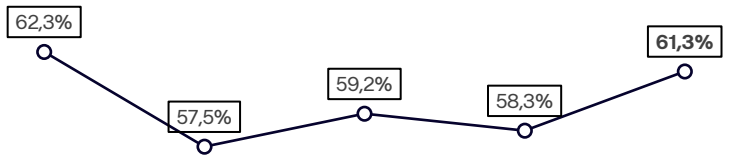
Stable NPE Coverage

Low NPE Ratio

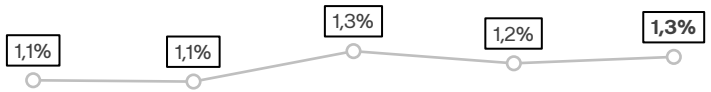
Prudent provisioning

One off impairment charges via conservative macro-overlay factors

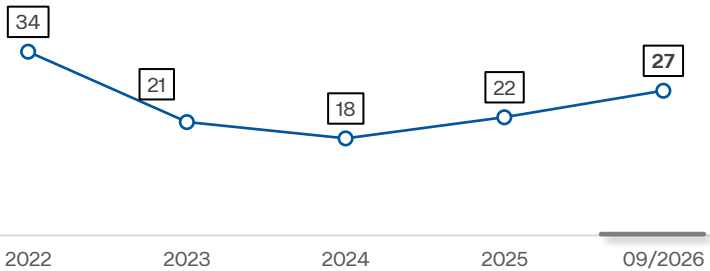
NPE Coverage
(in %)



NPE Ratio*
(in %)



Cost of Risk
(in bps, annualised)

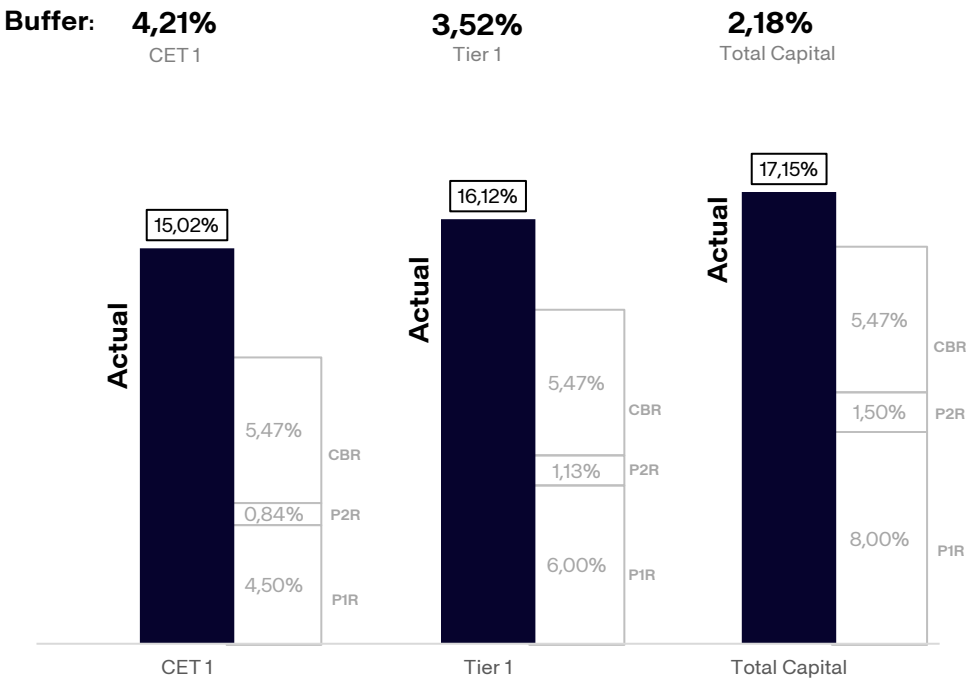


**NPE Ratio technical increase in 2024 mainly due to repayment of EUR 2.2bn TLTRO and balance sheet decrease*

One of the Best SREP Ratings in Slovakia due to Solid Capital Ratios

Regulatory Capital Requirements

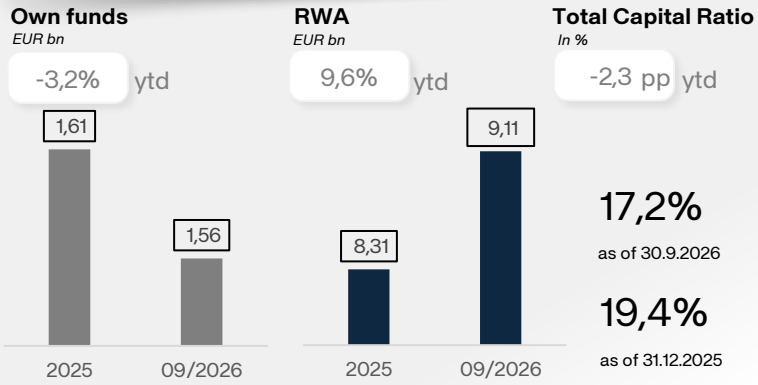
as of 30.9.2026



Commentary

- Tatra banka shall meet, on a sub-consolidated basis and on an individual basis, a Total SREP capital requirement of **9.50%**
  - includes a Pillar 2 additional own funds requirement of **1.50%**, to be held in the form of CET1 capital
- ECB expects Tatra banka to adhere, on an individual and on a sub-consolidated basis, to the Pillar 2 capital guidance of **1.00%**
  - which should consist entirely of CET1 capital and held over and above the OCR

Capital



MREL requirement

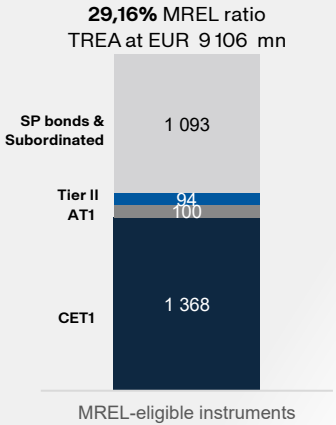
Meeting MREL Targets with comfortable buffers

Multiple Point of Entry (MPE) resolution strategy

- RBI pursues a Multiple Point of Entry (MPE) resolution strategy, with each EU network unit forming a separate resolution group, in line with RBI's group structure
- Tatra banka is under direct supervision of ECB (interactions with JST)
- Resolvability under SRB's remit
- Majority of Tatra banka's functions fall under "critical functions"

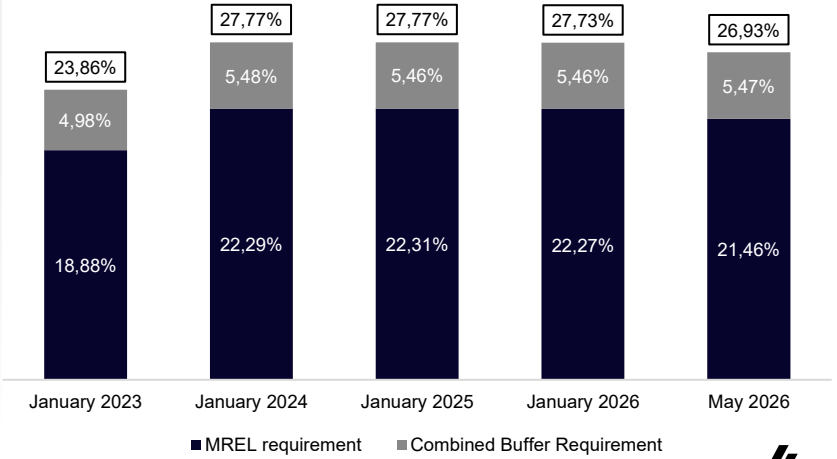
Current MREL Calibration

(In EUR mn)
as of as of 30.9.2026



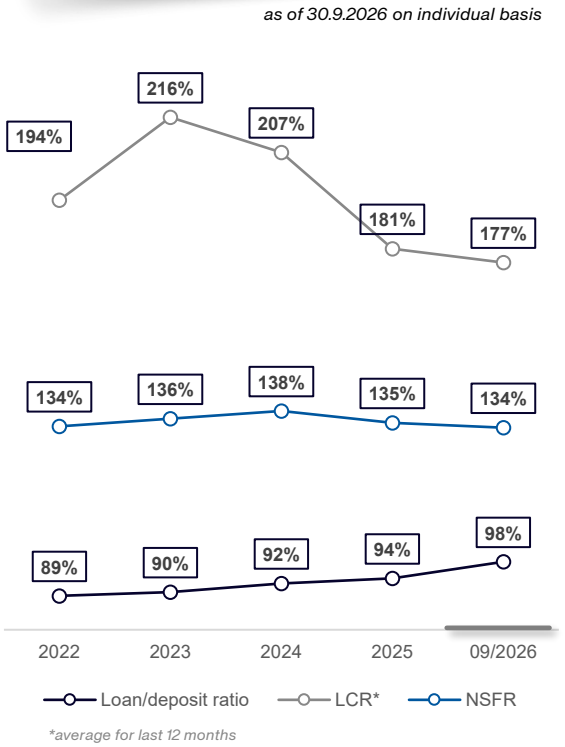
MREL Targets for Tatra banka (in %)

based on SRB decision received in 2026
MREL target decreased to 21.46% as of 05/2026

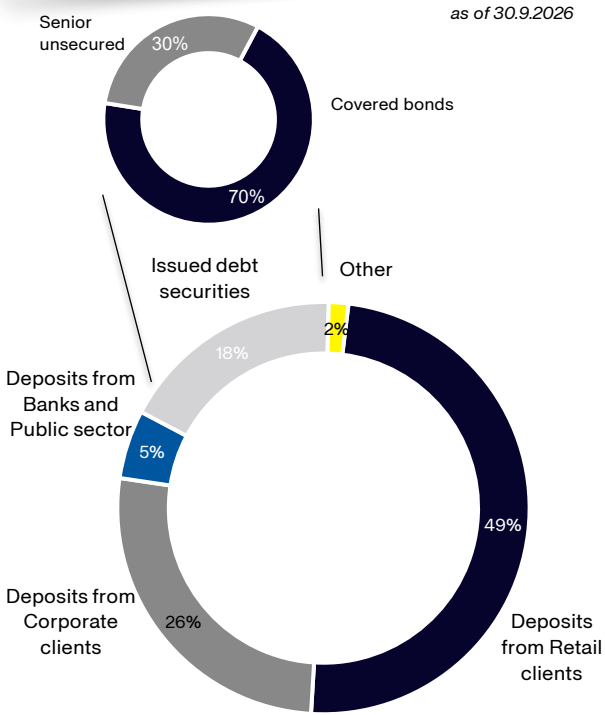


Strong self-funding with Loans-to-Deposit ratio below 100%

Liquidity ratios



Funding mix



Commentary

- **80% of Tatra banka's funding is from deposits**, out of which the majority comes from retail clients, followed by corporate accounts and financial institutions.
- Tatra banka has drawn over **EUR 3.1 bn under the ECB's TLTRO III** programme. The full amount has been repaid by the end of 2024.
- **EUR 4.0bn** corresponds to issued **Covered and Senior Preferred bonds.**

Bond issuance

Funding Plan

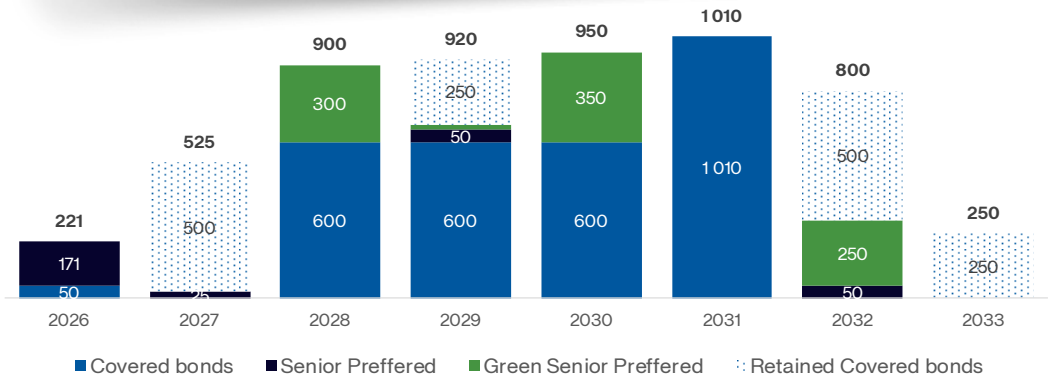
Maturity profile

Latest Issuance	Amount	Maturity
Aug 2026 – Covered bond	EUR 600mn	08 - 2029
May 2026 – Green Senior Preferred	EUR 250mn	05 - 2032
Feb 2026 – Covered bond	EUR 500mn	02 - 2031
Jan 2026 – Senior Preferred	EUR 50mn	01 - 2032
Sep 2025 – Covered bond	EUR 500mn	09 - 2031

Funding plan*	Senior Preferred	Covered bonds
In 2026	-	-
In 2027	EUR 200 - 500mn	EUR 500 - 1000mn

**Tatra banka may also consider private placements, on a case by case basis.*

Maturity Profile (in EUR mn, as of 30.9.2026)



Increase in Loans to Customers, Securities and Debt issued

Assets (in EUR mn)

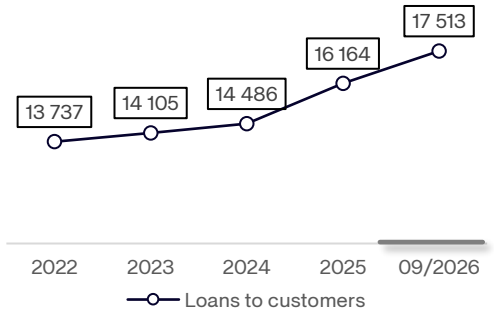
	2024	2025	09/2026	09/2026 vs 2025
Assets	20 903	23 123	24 449	**5,7%**
Loans to banks	173	288	126	**-56,2%**
Loans to customers	14 486	16 164	17 513	**8,3%**
Securities	3 947	4 657	5 518	**18,5%**
Cash, cash balances and demand deposits	1 751	1 569	822	**-47,6%**

Liabilities and Equity (in EUR mn)

	2024	2025	09/2026	09/2026 vs 2025
Liabilities and Equity	20 903	23 123	24 449	**5,7%**
Deposits from banks	491	445	458	**3,0%**
Deposits from customers	15 652	17 182	17 853	**3,9%**
Debt issued	2 662	3 401	4 009	**17,9%**
Equity	1 699	1 772	1 783	**0,6%**

Strong Loans Growth (in EUR mn)

6,7%
CAGR since 2022



Note: figures above are stated at amortised costs (where applicable)

Dividend policy

Dividend policy considers various complex factors, such as:

- budgeted Capital Adequacy ratios in comparison to regulatory limits
- budgeted consumption of Risk Weighted Assets
- recommendation of regulator, e.g. restrictions during pandemic years
- strategic risk inputs (risk appetite statement, stressed scenarios) and business considerations (e.g. growth ambitions)
- proposal of Board of Directors and subject to approval of General Assembly
- incorporation of RBI opinion

Profit distribution ratio*	**2025**	**2024**	**2023**	**2022**
	87,0%	90,0%	70,1%	55,0%

**dividend and AT1 coupon payment from individual net profit generated in respective year.*

Stable NPE Coverage

Low NPE ratio

Prudent provisioning

one off impairment charges via conservative macro-overlay factors

Financial assets by customer group (at amortised cost)

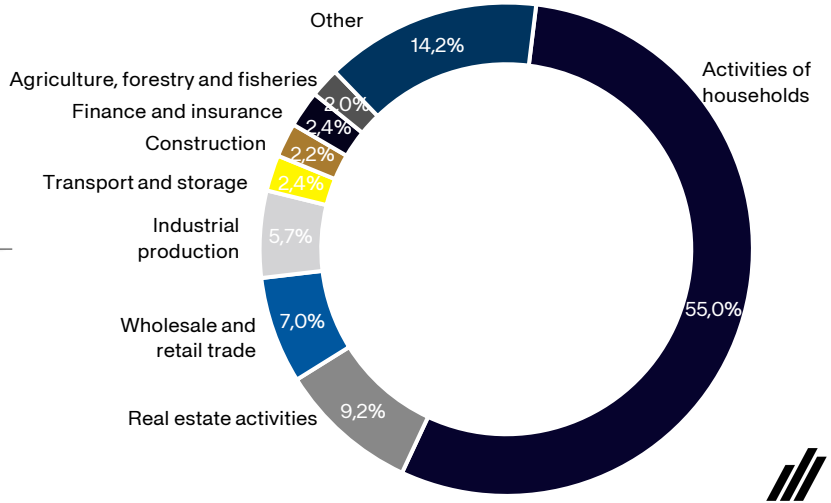
	Retail clients	**Corporate** clients	**Public sector**	**Banks**
09/2026	**44,6%**	**31,9%**	**22,5%**	**1,0%**
	EUR 10 303 mn	EUR 7 356 mn	EUR 5 197 mn	EUR 239 mn
2025	44,8%	32,3%	21,0%	1,9%
	EUR 9 468 mn	EUR 6 814 mn	EUR 4 425 mn	EUR 410 mn

Loans Portfolio by industry exposure (in % to total portfolio)

as of 30.9.2026

Negligible exposure to entities from Russia, Belarus and Ukraine (approx. EUR 0.15 mn)

Diverse industry split of corporate loans portfolio provides for greater counter-cyclicality





Covered Notes & Cover Pool



Cover pool structure *(as of 30.9.2026)*

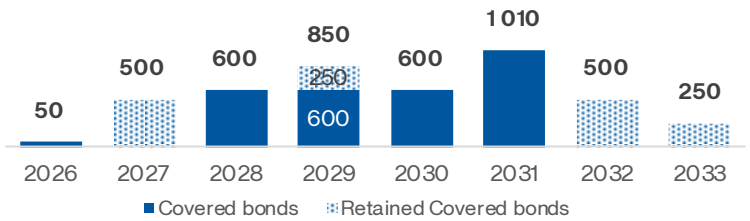
Residential only

Covered notes

Outstanding notes *(nominal)*	EUR 4 360 000 000
Covered notes rating	Aaa by Moody's
TPI Leeway *(as of 06/2026)*	2
Average remaining term	3.6 years
Maturity type	Soft bullet
Current OC	24.8%
OC consistent with Aaa rating *(as of 06/2026)*	12.0%
Minimum legal OC	5%
Currency	EUR 100%

Covered notes maturity profile

(in EUR mn)
as of 30.9.2026

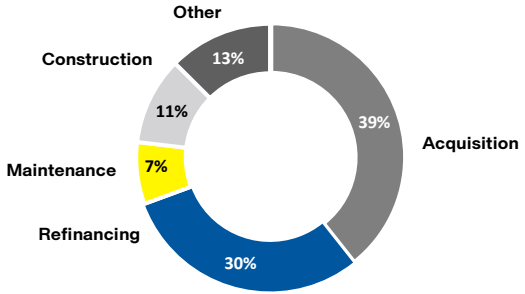


Cover pool

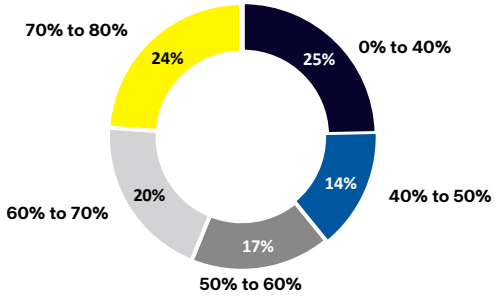
Supplementary Liquid Assets *(nominal)*	EUR 102 000 000
average remaining term	*1.75 years*
Primary Assets – residential mortgages	*EUR 5 338 302 357*
average loan balance	*EUR 85 347*
number of loans	*62 548*
average LTV	*53.7%*
average remaining term	*20.9 years*
average seasoning	*4.9 years*
currency	EUR 100%
loans in arrears	0%
Loans with prior ranks	0.4%
Fixed interest rate reset less than 2 years	*47.4%*
Fixed interest rate reset 2 – 5 years	*43.8%*
Fixed interest rate reset over 5 years	*8.8%*

Cover pool statistics *(as of 30.9.2026)*

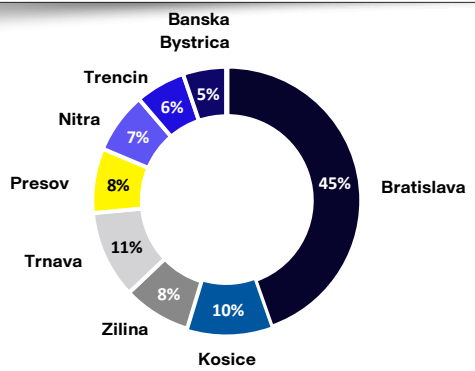
Distribution by Loan Purpose



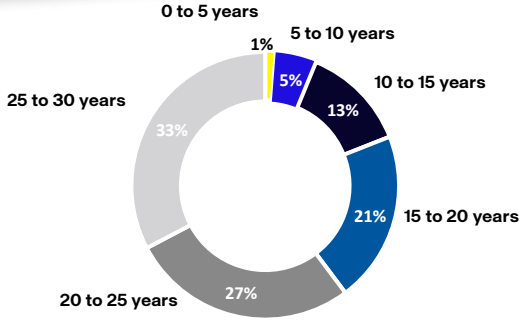
Distribution by LTV



Distribution by Region



Distribution by Remaining term



Covered Bond Directive implemented

Main features of Slovak covered bond programme

- Covered Bond Directive implemented into Slovak law effective since 08 July 2022
- All mortgages in the cover pool are located in Slovakia only
- Primary assets could consist of residential as well as commercial R/E. **Tatra banka uses only residential mortgages in the cover pool**
- Maximum LTV 80%
- Minimum legal over-collateralisation set to 5%
- Maturity extension possible without impact on the sequencing of the covered bond programme's original maturity schedule
- Liquidity buffer of 180 days
- In the insolvency event, cover pool is separated and administered by the trustee
- All Tatra banka outstanding covered bonds are labeled with EU Harmonisation label European Covered Bonds (Premium)

Macroprudential policy of National Bank of Slovakia

Close monitoring of financial sector

Restricted Debt Service-to-Income:

- Maximum debt service restricted to Verified Income deducted by Cost of living and Additional financial reserve*
- Mortgage loans installments are stressed by increasing existing interest rate by 2% *(maximum 6% in total)*

Limit for Debt-to-Income:

- DTI = 8 ➔ max exposure of client up to 8-times yearly net salary (limited amount of exception is allowed)
- DTI multiplier continuously decreases down to 3 for customer 40 years and older at the application date and with maturity reaching over age of 65

Restricted LTV for Mortgage Loans

- LTV more than 90% - not allowed
- LTV more than 80% - maximum 20% of new volume production per quarter

Maximum maturity of mortgages set to 30 years

Real estate valuation considered as the minimum of (i) sale price, (ii) internal valuation and (iii) expert's price

**Additional financial reserve calculated as 40% of (verified income deducted by cost of living)*



Sustainability Strategy



Sustainability Strategy

The Sustainability strategy

- ✓ Tatra banka Group's Sustainability strategy ensures long-term resilience, transparency and stakeholder value. It sets the sustainability principles across business lines and supports the climate transition.
- ✓ The Sustainability strategy covers:
  - Approach to sustainability
  - ESG risk management
  - Quantitative and qualitative sustainability targets
  - The Climate Change Mitigation Transition Plan
  - Measures to achieve the targets
- ✓ The strategy is built on 4 pillars.



- ✓ Sustainability reporting is aligned with CSRD disclosures as part of the bank's Annual Report.

Carbon Footprint

Greenhouse gas emissions 2025

- ✓ Climate awareness is reflected in the Transition Plan for Climate Change Mitigation
- ✓ Tatra banka Group calculates its own carbon footprint, including financed emissions

2 430 235 tCO_2e
Tatra banka Group's carbon footprint

- **1 034 tCO_2e** Scope 1
- **517 tCO_2e** Scope 2 (market-based)
- **2 428 684 tCO_2e** Scope 3

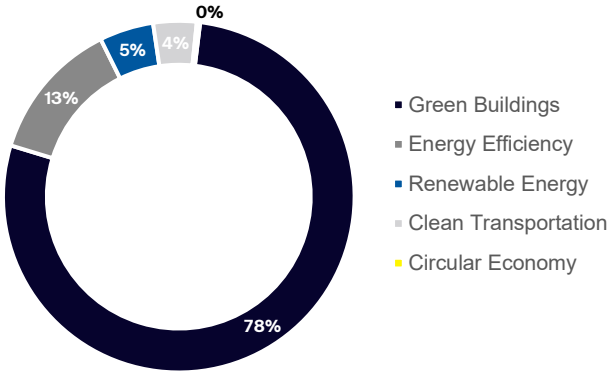
- -39% in Scope 2 emissions YoY,
- 41% share of renewable sources in the energy mix,
- Financed emissions represent 99.7% of Tatra banka Group's emissions.

Portfolio Details

Green Bond Portfolio

- ✓ **EUR 650m and USD 20m in outstanding green bonds as of 31/12/2025**
- ✓ The net proceeds from the issuance of the green bonds have been fully allocated.

- ✓ **The portfolio of financed green projects consists of:**
  - Green Buildings
  - Energy Efficiency
  - Renewable Energy
  - Clean Transportation
  - Circular Economy



Tatra banka Sustainable Bond Framework and Second-Party Opinion

Green Bond Reporting

Allocation and Impact

as of 31.12.2025

- As of December 2025, **EUR 891 mn Eligible Green Loans** were allocated into green bond portfolio
- Green buildings represent 78% of green bond portfolio, followed by energy efficiency and renewable energy projects
- In total, 3 691 sustainable projects were (re)financed
- 31 781 CO_2e metric tons were saved annually with the green bond portfolio
- **Agreed-upon procedures report was conducted by KPMG**



More details about Tatra banka's green bond reporting are available at Green bonds - Tatra banka



Annex



Profit & Loss Account

(in EUR mn)	1-9 2026	1-9 2025	Y-o-Y
Net interest income	440	398	10,6%
Net fee and commission income	149	136	9,9%
Net trading income	32	31	3,6%
Other net operating income	5	5	-4,5%
Operating income	**626**	**570**	**10,0%**
General administrative expenses	-267	-249	7,2%
Operating result	**359**	**320**	**12,1%**
Other result	-2	9	-121,4%
Impairment losses on financial assets	-34	-26	30,6%
Profit/loss before tax	**324**	**303**	**6,6%**
Profit/loss after tax	**218**	**208**	**5,2%**
Return on equity after tax	**17,5%**	**17,3%**	**0,2%**

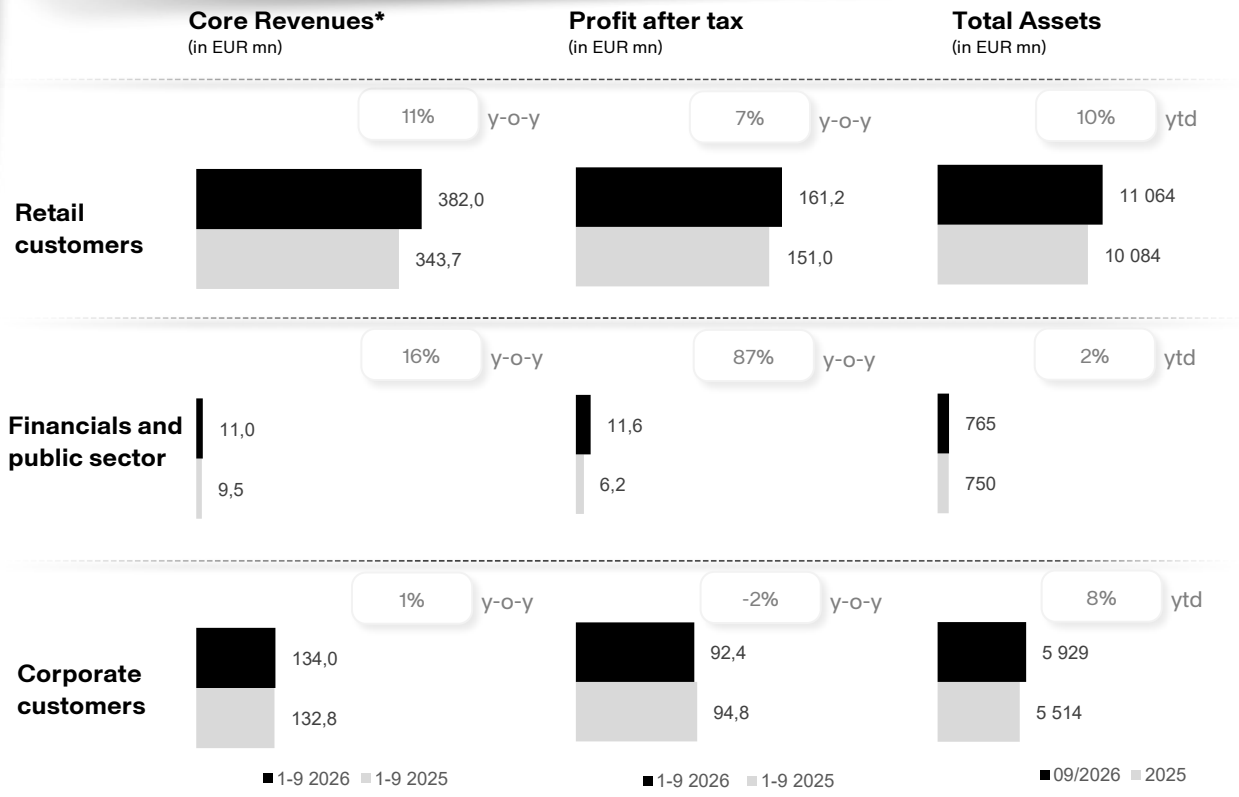
Balance Sheet

(in EUR mn)	09/2026	2025	YTD
Assets	**24 449**	**23 123**	**5,7%**
Cash and other deposits payable on demand	184	225	-18,2%
Cash balances at central banks	638	1 344	-52,5%
Financial assets at amortized costs	23 094	21 117	9,4%
Loans and advances to banks	*126*	*288*	*-56,2%*
Loans and advances to customers	*17 513*	*16 164*	*8,3%*
Debt securities	*5 518*	*4 657*	*18,5%*
Non-current tangible assets	100	105	-4,4%
Non-current intangible assets	74	74	-0,4%
Other assets	358	258	38,7%
Equity and liabilities	**24 449**	**23 123**	**5,7%**
Financial liabilities held for trading	14	6	124,6%
Financial liabilities held at amortized cost	22 279	21 042	5,9%
Deposits from banks	*458*	*445*	*3,0%*
Deposits from customers	*17 853*	*17 182*	*3,9%*
Liabilities from debt securities	*4 009*	*3 401*	*17,9%*
Other financial liabilities (incl. leases)	*68*	*54*	*26,2%*
Provisions	60	64	-6,3%
Other liabilities	81	92	-11,8%
Equity (excluding profit for current year)	**1 564**	**1 506**	**3,9%**
Profit after tax	218	208	5,2%

Growth in both Retail and Corporate assets

Selected P&L and Balance Sheet Items by Reportable Segment

(figures below exclude "Investment banking and treasury" segment and the effect of "equity investments and other" segment in the Consolidated Financials, where taxes and equity investments are recognized)



*Core revenues include net fees and net interest income

No exposure to Russia

Risk to commercial R/E under control

Bank levy re-introduced

Conflict in Ukraine

- **Tatra banka has negligible exposure to entities from Russia, Belarus and Ukraine (approx. EUR 0.15 mn).**
- Situation of Raiffeisenbank Russia does not have any direct negative impact on Tatra banka.
- As a result of RBI Group Multiple Point of Entry resolution strategy, Tatra banka is self-funded and independent.

Commercial real - estate

- On-balance exposure to commercial R/E (office, retail, logistics) amounts to approx. EUR 1.4bn with **average LTV below 55%.**
- Focused mostly on **Bratislava region, prime locations, top sponsors with strong equity.**

Bank Levy

- Bank levy was re-introduced at the beginning of 2024.

	2024	2025	2026	2027
Bank levy tax rate	30%	25%	20%	15%
Income tax rate	21%	24%	24%	24%

Our Mission

We transform continuous innovation into superior customer experience

Our Values

We are creative, ambitious, courageous and we behave like partners

Our Vision

We are the most recommended banking group in Slovakia

Our Focus



Youth as key consumer base



Premium banking



Private banking



Mass retail as a multi-brand



Middle Market and Large Corporate



Micro and Small Enterprises



Ďakujeme!
Thank you!

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