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## **Agreed-Upon Procedures Report on the Green Loan Portfolio of Tatra banka, a. s. (the „Bank”)**

### **To:**

The Board of Directors  
Tatra banka, a.s.  
Hodžovo námestie 3  
811 06, Bratislava

### **Purpose of this Agreed-Upon Procedures Report**

Our report is solely for the purpose of assisting the Bank in demonstrating whether (i) the assignment of loans to the Green Loan portfolio as included in the Green Loan Register has in each case been approved by the Bank's Green Bond Committee, (ii) the Green Loans are flagged as such in the records and systems of the Bank and whether (iii) the Green Loans were disbursed as at 31 December 2022 in the amounts as stated in the Green Loan Register. Accordingly, this report may not be suitable for another purpose. The terms Green Loans, Green Loan Register, Green Project, Green Flag, and Records and Systems are to be read as defined in the accompanying Appendix A to the report.

### **Responsibilities of the Engaging Party**

The Bank has acknowledged that the agreed-upon procedures are appropriate for the purpose of the engagement.

The Bank is responsible for the subject matter on which the agreed-upon procedures are performed.

### **Practitioner's Responsibilities**

We have conducted the agreed-upon procedures engagement in accordance with the International Standard on Related Services (ISRS) 4400 (Revised), *Agreed-upon Procedures Engagements*. An agreed-upon procedures engagement involves our performing the procedures that have been agreed with the Bank, and reporting the findings, which are the factual results of the agreed-upon procedures performed. We make no representation regarding the appropriateness of the agreed-upon procedures.

This agreed-upon procedures engagement is not an assurance engagement. Accordingly, we do not express an opinion or an assurance conclusion.

Had we performed additional procedures, other matters might have come to our attention that would have been reported.

### **Professional Ethics and Quality Control**

We have complied with the ethical requirements in the International Code of Ethics for Professional Accountants (IESBA Code). For the purpose of this engagement, there are no independence requirements with which we are required to comply.

Our firm applies International Standard on Quality Management 1, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

## Procedures and Findings

We have performed the procedures described below, which were agreed upon with the Bank in the terms of engagement dated 20 March 2023, in respect of the Green Loan Portfolio:

	Procedures	Findings
1	Obtain from management of the Bank (i) the Green Loan Register as at 31 December 2022 and (ii) minutes of the Green Bond Committee meetings for the period from 31 January 2022 to 31 December 2022.	We performed the procedure as planned with no exceptions noted.
2	Inspect whether the assignment of loans granted in the period from 31 January 2022 to 31 December 2022 to the Green Loan Register was in each case approved by the Bank's Green Bond Committee, as evidenced within the minutes obtained as part of the procedure 1, above.	We performed the procedure as planned with no exceptions noted.
3	Select a sample of Green Loans (all loans with exposure above 0,7% of total exposure, individually for on and off-balance sheet, plus 15 haphazardly on balance sheet and 5 off-balance sheet).  Check whether the Green Loans as at 31 December 2022 of Green Projects listed in the Green Loan Register were in all cases marked with the Green Flag in the Bank's Records and Systems.	We performed the procedure as planned with no exceptions noted.
4	For selected sample of Green loans in procedure 3, trace the amounts of the Green Loans disbursed as at 31 December 2022 to the systems GLOBUS and MIDAS and to the corresponding amounts within the Green Loan Register, excluding partly accrued interest and accrued fees.	We performed the procedure as planned with no exceptions noted.

*KPMG Slovensko spol. s r.o.*

KPMG Slovensko spol. s r.o.  
Dvořákovo nábr. 10  
811 02 Bratislava  
25 May 2023

## Appendix A to the Agreed-Upon Procedures Report on the Green Loan of Tatra banka, a.s.

### The definition of Terms

**Green Loans** shall mean the loans as defined in the Article 2 of the Green Bond Framework, published on the website of the Bank: <https://www.tatrabanka.sk/files/archiv/financne-ukazovatele/emisne-podmienky/TatraBankaGreenBondFramework.pdf> .

**Green Loan Register** shall mean the register of the Green Loans, as described in the Article 4 of the Green Bond Framework, published on the website of the Bank: <https://www.tatrabanka.sk/files/archiv/financne-ukazovatele/emisne-podmienky/TatraBankaGreenBondFramework.pdf> .

**Green Project** is a project financed by Green Loans and marked as such in the Green Loan Register.

**Green Flag** is an attribute specific for Green Loan in the Records and Systems of the Bank.

**Records and Systems** shall mean IT systems of the Bank where the information about the Green Loans, Green Loan Register, Green Projects and Green Flags are recorded and maintained, namely GLOBUS and MIDAS, which are the core systems of the Bank and Group Customer Product Profitability application (GCPP).

**Assignment** shall mean assigning the Green Loans to Eligible Categories described in the Article 2 of the Green Bond Framework, published on the website of the Bank: <https://www.tatrabanka.sk/files/archiv/financne-ukazovatele/emisne-podmienky/TatraBankaGreenBondFramework.pdf> .