

# Green Bond Allocation and Impact Report

as of 31/12/2025

#fortheblueplanet



TATRA BANKA

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# Foreword



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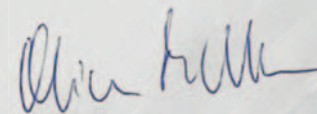
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As expectations from investors and society continue to evolve, sustainability has become the part of how Tatra banka creates long-term value. Our green bond issuances enable the bank to channel capital into projects that deliver measurable environmental benefits while supporting the transition of the Slovak economy toward a climate-resilient future. The selection of projects is underpinned by robust governance and internationally recognised standards, as well as independent verification procedures on both the allocation and impact side. In 2025, Tatra banka strengthened its long-term direction through an updated Sustainability Strategy and a new Climate Transition Plan, reinforcing the commitment to limiting global warming to a maximum of 1.5°C in accordance with the Paris Agreement.

Looking back, the total green bond **portfolio reached EUR 891 million** as of 31 December 2025. This represents **nearly 3,700 financed and refinanced projects** across key eligible areas, with the largest share directed to green buildings, complemented by investments in energy efficiency, renewable energy, clean transport and the circular economy. Such allocation reflects both the scale of the bank's sustainable finance activities and the ability to deploy capital responsibly across corporate, retail and leasing business lines.

Equal emphasis is placed on transparent allocation rules and the delivery of measurable environmental impact. Projects financed through Tatra banka's green bond portfolio contributed **to 31,781 tons of CO<sub>2</sub>e avoided emissions**, 125,130 MWh of annual energy savings, and 57,685 MWh of annual renewable energy generation. These results demonstrate how sustainable finance translates into tangible climate benefits and supports emissions reduction and the energy transition in Slovakia.

We thank our investors for their continued trust and commitment. By investing in Tatra banka's green bonds, you support projects that improve energy performance, expand clean energy capacity and promote more sustainable mobility across Slovak regions. This report reflects Tatra banka's commitment to clear, credible and decision-useful disclosure - and the ambition to remain a reliable partner in the transition to a more sustainable economy.



**Oliver Pichler**  
Chief Financial Officer



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The table presents green bonds issued by Tatra banka as of 31 December 2025:

ISIN	Issue Date	Amount Issued	Name	Maturity Date
SK4000018925	23 April 2021	EUR 300,000,000	Green Senior Bond TB 7NC6 2028	23 April 2028
SK4000022174	10 November 2022	USD 20,000,000	USD Green Senior Bond TB 7NC6 2029	10 November 2029
SK4000025201	29 April 2024	EUR 350,000,000	Green Senior Bond TB 6NC5 2030	29 April 2030
SK4000022505	17 February 2023	EUR 300,000,000	Green Senior Bond TB 3NC2 2026	17 February 2026 (repaid 17 February 2025)
SK4000022034	25 October 2022	EUR 200,000,000	Green Senior Bond TB 3NC2 2025	25 October 2025 (repaid 25 October 2024)



### Documentation

[Investor relations](#)

[Investor presentations](#)

[Green bond documents](#)



### Competent Authority

National Bank of Slovakia  
(prospectus approval)

# Highlights

The following figures demonstrate how financed and refinanced projects deliver tangible results, combining portfolio scale with measurable environmental benefits.

## Portfolio Scale & Key Eligible Categories



**Green Buildings**  
EUR 694 million



**Energy Efficiency**  
EUR 120 million



**Renewable Energy**  
EUR 42 million



**Clean Transport**  
EUR 31 million



**Circular Economy**  
EUR 4 million

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# Highlights

The following figures demonstrate how financed and refinanced projects deliver tangible results, combining portfolio scale with measurable environmental benefits.

## Environmental Impact

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**57,685 MWh/year**  
Total Energy  
Generated



**125,130 MWh**  
Total Energy  
Savings



**1.29 MW**  
Average Installed  
Capacity

# Sustainable Bond Framework in a Nutshell

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## 01 | Use of Proceeds

Net proceeds are used to finance or refinance eligible green and social loans. **Green categories** include buildings, renewable energy, energy efficiency, clean transport, water & waste management, circular economy and climate adaptation. **Social categories** focus on education, essential services, affordable housing and MSME financing. **Excluded activities** such as fossil fuels, weapons, mining and other restricted sectors.

## 02 | Project Evaluation & Selection

Eligible projects are identified through Tatra banka's standard credit and ESG risk assessment process and are approved by the **Sustainable Finance Committee**, ensuring alignment with ICMA principles, the EU Taxonomy (where feasible) and the RBI Group sustainability strategy. Projects that no longer meet the eligibility criteria are removed and replaced within a defined timeframe.

## 03 | Management of Proceeds

Proceeds are managed on a portfolio basis. Tatra banka commits to maintaining a volume of eligible loans **equal to or exceeding outstanding bond proceeds**. Unallocated proceeds are temporarily invested in cash or liquid instruments in line with treasury policies. The framework applies a look-back and look-forward period of up to 3 years.

## 04 | Reporting & External Review

Tatra banka publishes an **annual Allocation and Impact Report**, detailing allocation and impact by category and geography with relevant key environmental and social impact metrics. The framework is supported by a **Second Party Opinion from Sustainalytics** and allocation is subject to **external verification**, ensuring transparency and credibility for investors.

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# National Emission Baseline

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According to the European Commission's (EC) Climate Action Progress Report 2025, Slovakia faces the following key climate transition challenges:



Zero-emission vehicles (ZEV) represented only 2.3% of new car registrations in 2024, among the lowest shares in the EU.



Transport remains the most critical emissions sector, with emissions still above 1990 levels at EU level.



Countries with low ZEV uptake, including Slovakia, face an elevated risk of missing Effort Sharing Regulation targets.



Buildings remain a key transition sector, requiring accelerated renovation and energy efficiency measures.



The EC's 2025 assessment of Slovakia's final updated National Energy and Climate Plan identified ongoing implementation risks, particularly in transport and buildings.



The transition will require substantial private and public investment, particularly in transport, buildings and clean technologies.

Source: EU Climate Action Progress Report 2025

# Key Greenhouse Gas Trends in Slovakia

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Slovakia has reduced its total greenhouse gas emissions by 50.9% between 1990 and 2023. Transport is the most challenging sector in terms of emission reduction, as emissions have not shown a sustained long-term decline. The energy sector remains the largest source of GHG emissions in Slovakia in absolute terms.

### Largest Emission Reductions

- 56%



**Energy sector**  
(fuel combustion)

- 63%



**Agriculture**

- 22%



**Industry**

### Long-term Increase

+41%



**Waste sector**

### Additional Indicators

6.6 tCO<sub>2</sub>e/person  
(2023)



**Emissions per capita**

-12.8%  
(2022 → 2023)



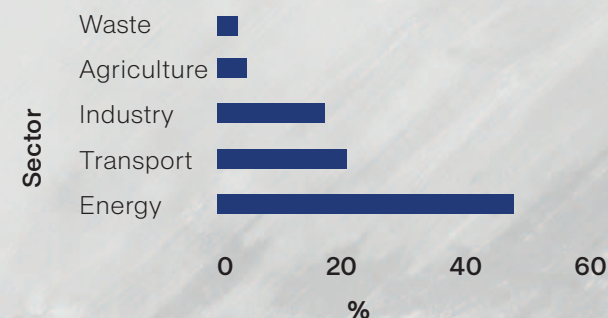
**Biomass use in households**

- 9.4%  
(2022 → 2023)



**Household emissions**

### Emission Share by Sector in Slovakia 2023



All numbers presented on this page refer to greenhouse gas (GHG) emissions. The latest available data for 2023 are shown.

Source: Slovak Hydrometeorological Institute

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# Sustainable Direction

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Tatra banka has updated its **Sustainability strategy**, now built around 4 core pillars shaping the Group's long-term direction.

In addition to Sustainability strategy, Tatra banka Group has formally adopted a **Transition Plan for Climate Change Mitigation**, aligned with the CSRD/ESRS standards, and RBI Group policies.

The plan reinforces the Bank's commitment to the Paris Agreement and the 1.5 °C pathway and sets out clear decarbonisation objectives for both own operations and financed portfolio.



## Sustainability strategy

1. Climate transition
2. Social responsibility and inclusion
3. Responsible governance
4. Products and innovations



## Transition plan

1. Supporting clients' transition through sustainable loans and KPI-linked financing
2. 42% reduction of Scope 1–2 emissions in own operations by 2030 (baseline 2024)
3. 21.9% reduction of emissions intensity in corporate & project finance by 2030 (baseline 2023)

More information in Tatra banka's [Annual report 2025](#).

# Financing the Climate-resilient Economy

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Sustainable financing supports large-scale corporate projects while empowering households to make greener everyday choices. Across individual business lines, financing focuses on the following eligible categories:



## Corporate

Green buildings  
Renewable energy  
Energy efficiency  
Clean transportation  
Circular economy



## Retail

Residential housing

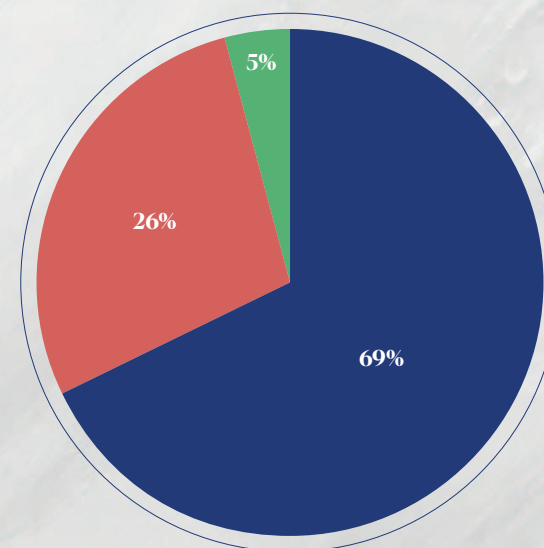
(New constructions,  
renovation and  
reconstruction  
projects)



## Leasing

Cars & Trucks  
Renewable energy  
Green buildings

## Financing by Business Line



■ Corporate ■ Retail ■ Leasing

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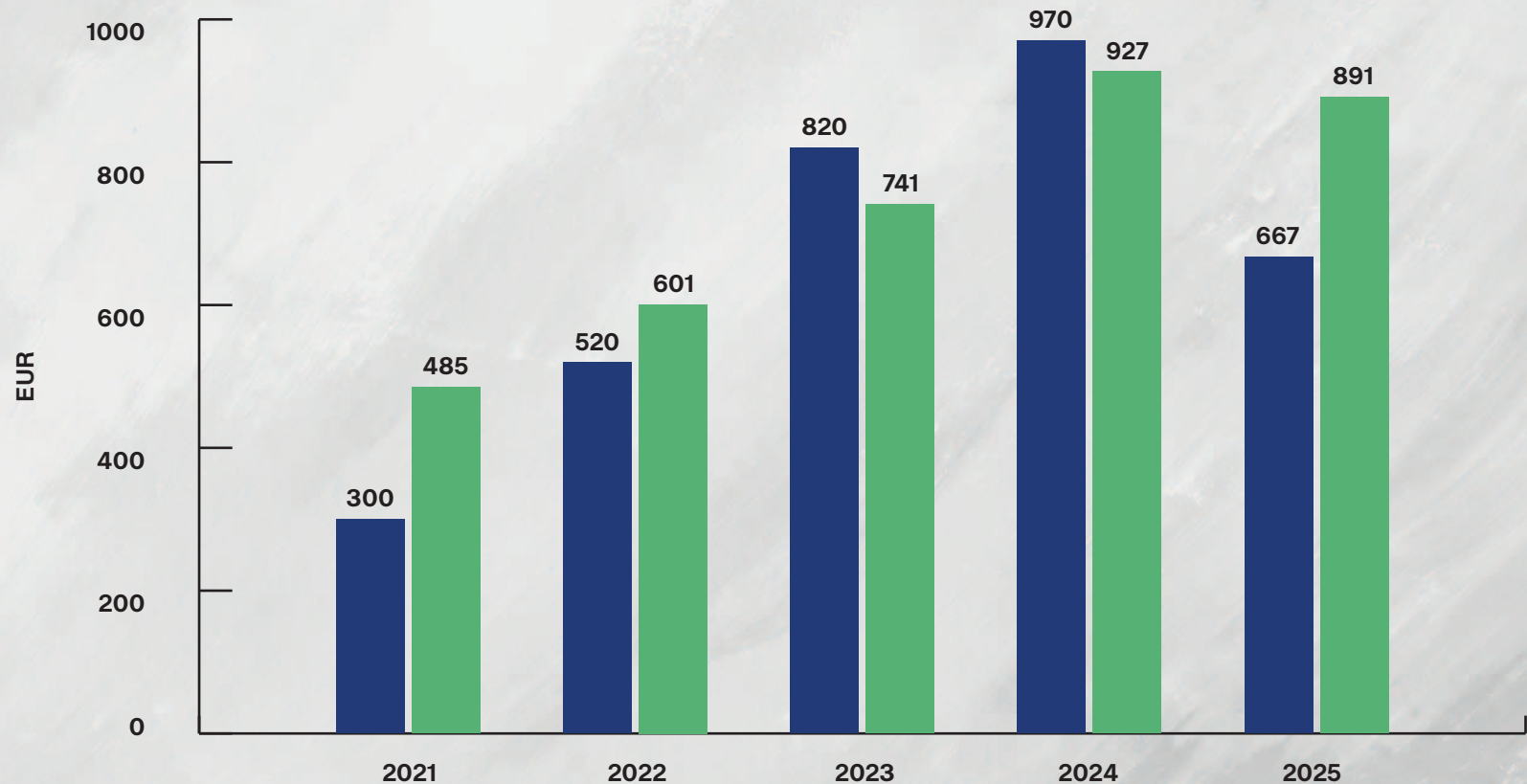
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The total amount reached **EUR 891 million** as of 31 December 2025.

## Green Bonds and Portfolio Development\*

**Green Bonds**  
**Green Loan Portfolio**



Years

\*matured green bonds/loans are not included

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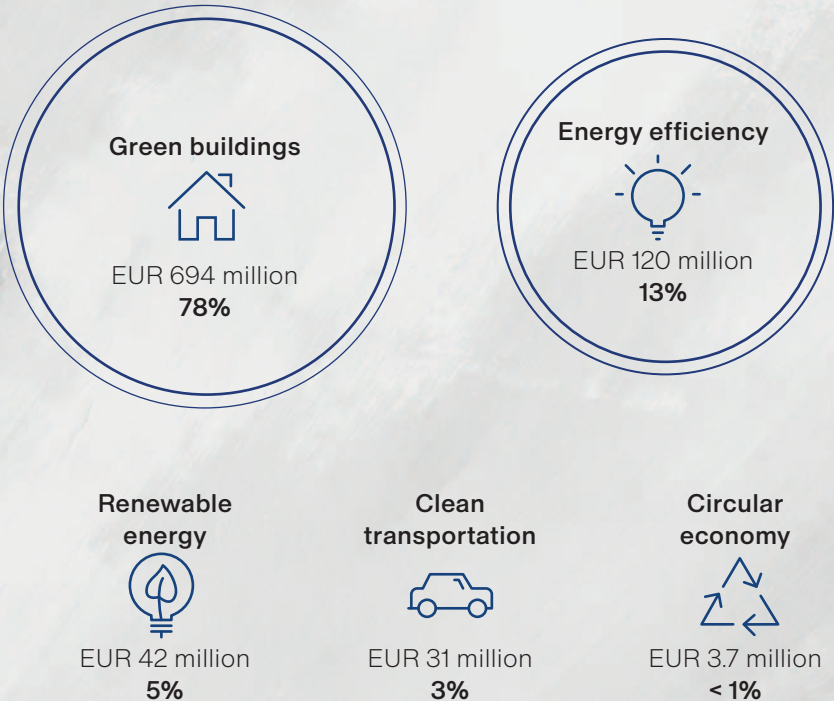
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# Overview of Allocations

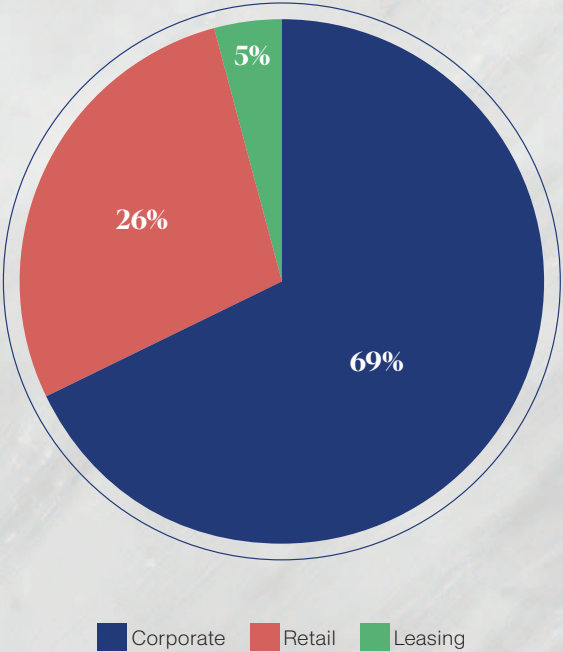
The total green bond portfolio reached **EUR 891 million** as of 31 December 2025.

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## Allocation of Green Loans by Use of Proceeds



## Allocation of Green Loans by Business Line



While the highest number of financed projects came from retail (2,207) and leasing (1,397) business lines, the corporate segment accounted for most of the allocated proceeds, totaling EUR 618 million (69%) with 87 projects.

# Green Buildings

Out of the total green buildings' portfolio EUR 694 million, residential buildings account for EUR 411 million (59%), while non-residential buildings represent EUR 283 million (41%).

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## Residential buildings

Corporate real estate	EUR 177 million
Retail mortgages	EUR 233 million
Leasing	EUR <1 million



## Non-residential buildings

Corporate real estate	EUR 282 million
Leasing	EUR 1 million

## Green Buildings Allocation by Property Type



26%

Residential  
buildings



4%

Shopping  
malls



8%

Office  
buildings



19%

Industrial  
buildings



34%

Mortgages



9%

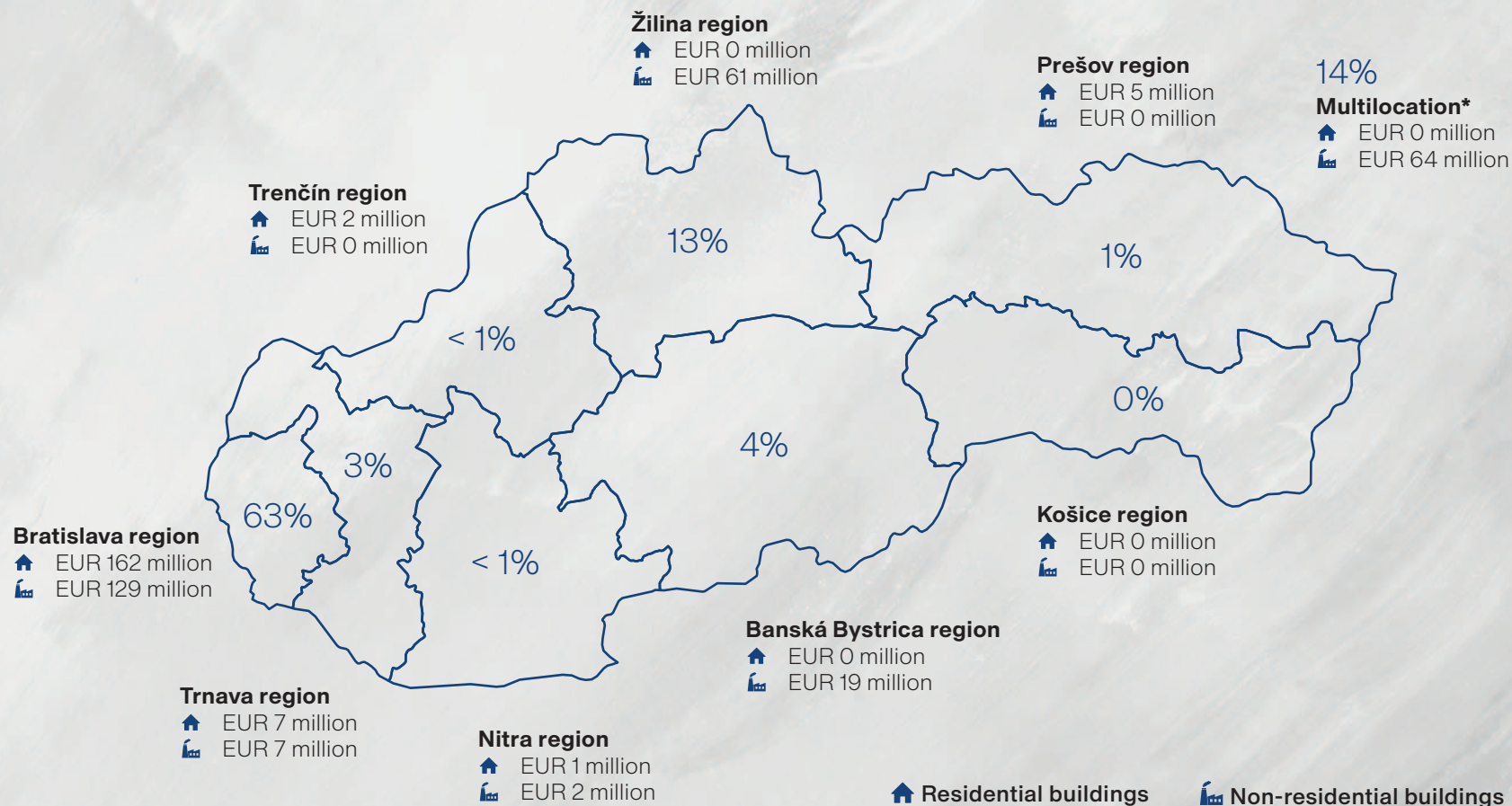
Other\*

\* The category "Other" comprises healthcare buildings as of 31/12/2025.

# Corporate Real Estate

In total, **EUR 459 million** was allocated to corporate real estate financing.

## Regional Distribution of Corporate Real Estate Financing



The 'Total' amount represents the sum of both outstanding exposures and off-balance sheet commitments.

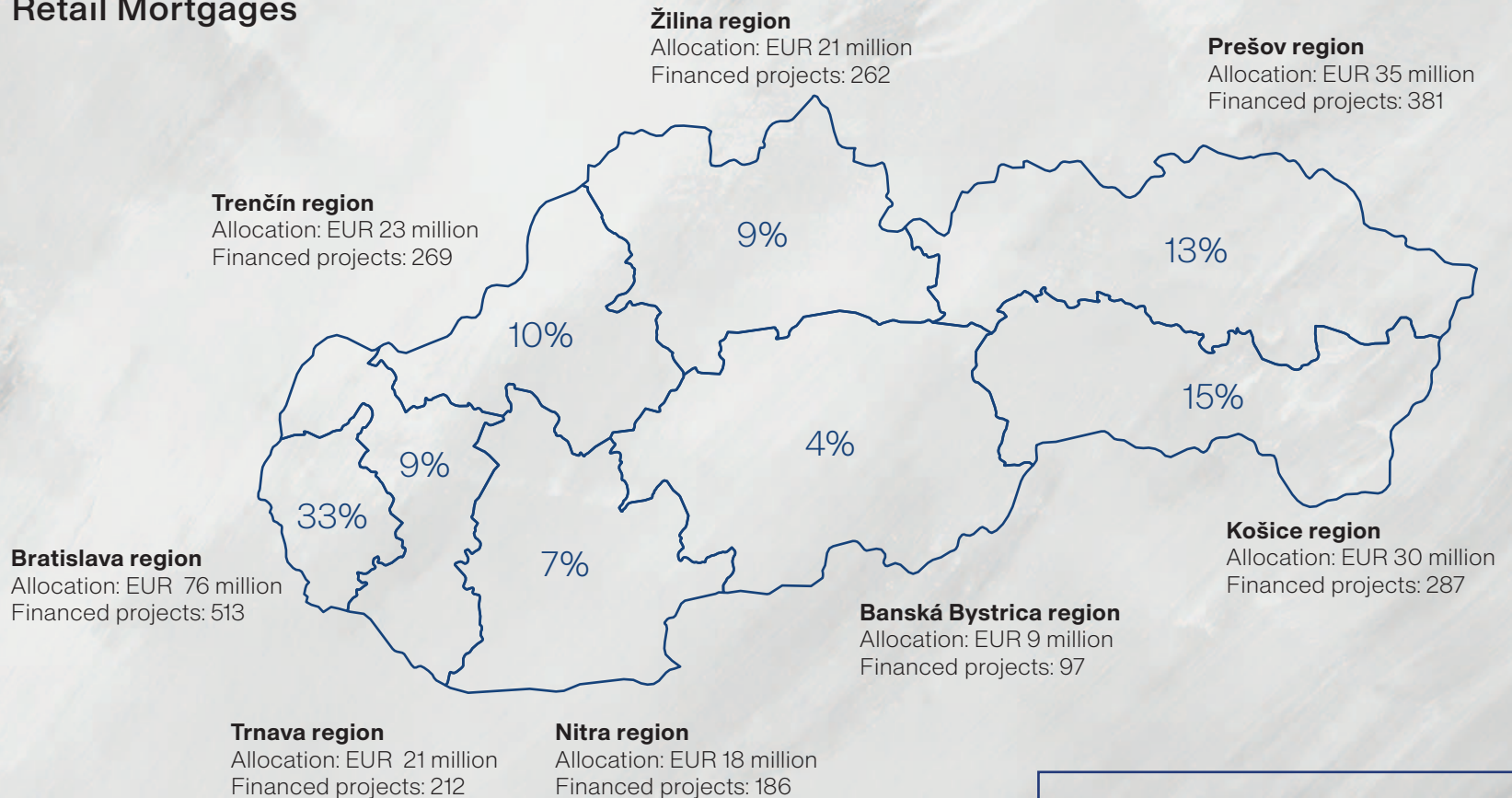
The percentages on the map represent the share of total corporate real estate financing allocated to each region.

\* Multilocation refers to cases where a project was contracted to finance multiple buildings across different regions of Slovakia.

# Retail Green Mortgages

In total, **EUR 233 million** was provided for green retail mortgages, with 58% of financing allocated to underdeveloped regions of Slovakia, as Bratislava and Trnava are considered developed regions under the EU Regional Policy.

## Regional Distribution of Green Retail Mortgages



**Average Allocation per Region:  
EUR 29 million**

The percentages on the map represent the share of total retail mortgage financing allocated to each region.

# Renewable Energy

Within the renewable energy category, a total of **EUR 42 million** in financing was provided. The majority was allocated to the corporate clients, amounting to **EUR 34 million** (81%), while Tatra Leasing accounted for **EUR 8 million** (19%).

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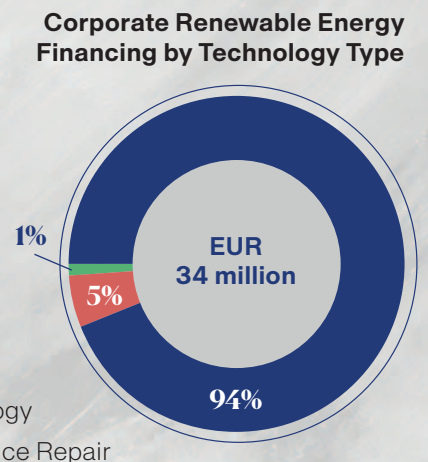
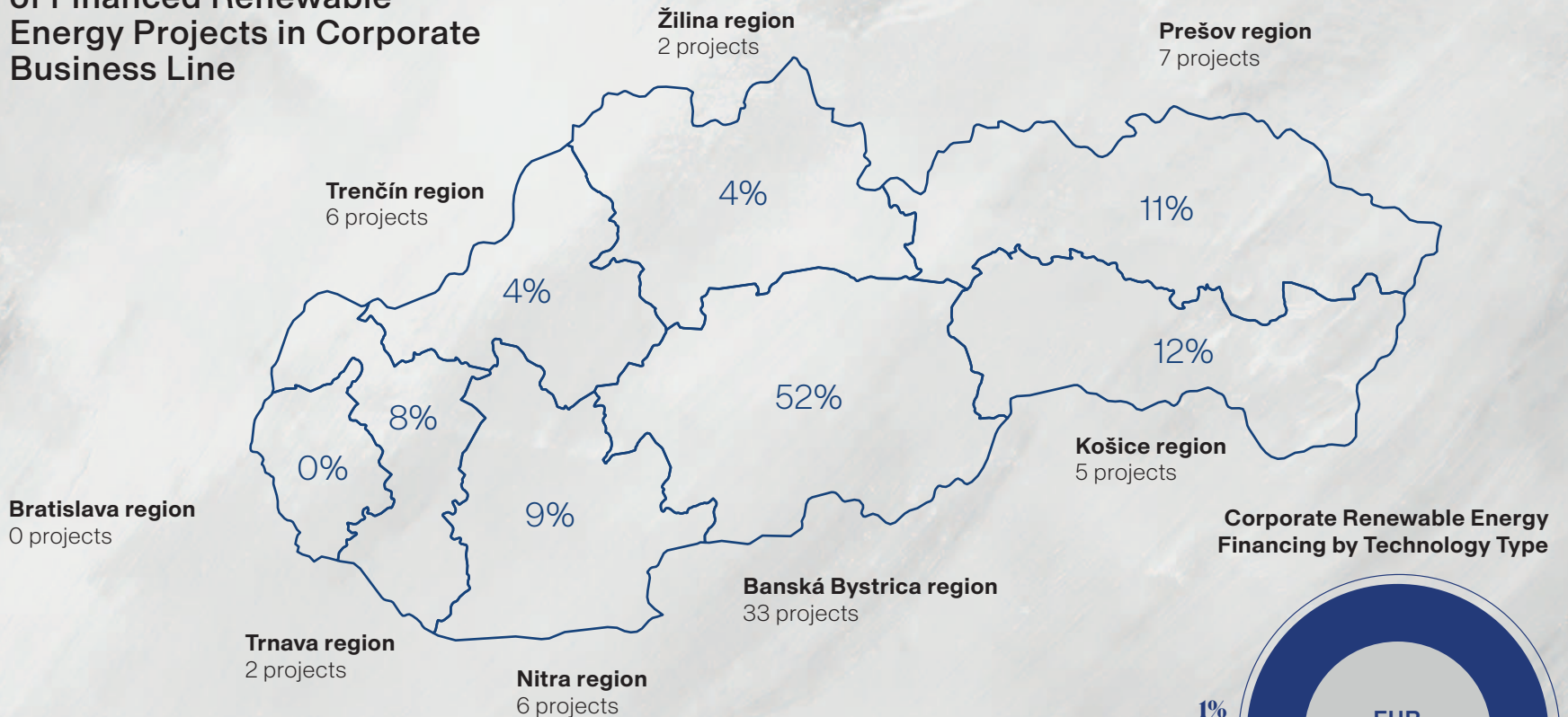
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## Regional Distribution of Financed Renewable Energy Projects in Corporate Business Line



The percentages on the map represent the share of total renewable energy financing allocated to each region.

- Photovoltaics
- Hydro-based technology
- Installation Maintenance Repair

# Clean Transportation

Within the clean transportation category, a total of **EUR 31 million** in financing was provided. The majority was allocated to the Tatra Leasing business, amounting to EUR 30 million (97%), while corporate business line accounted for **EUR 1 million** (3%).

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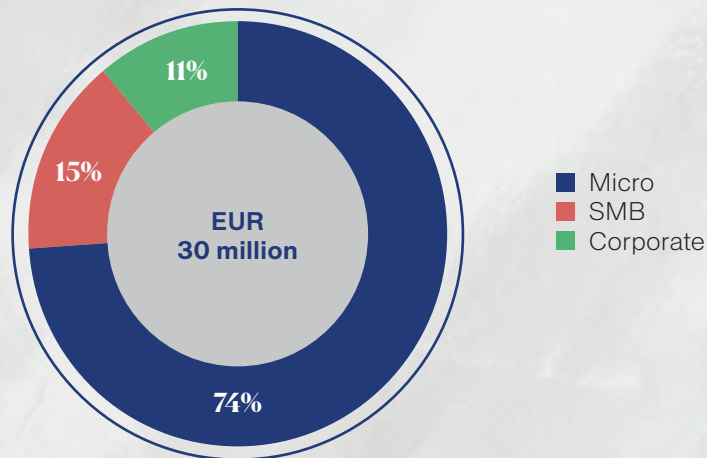
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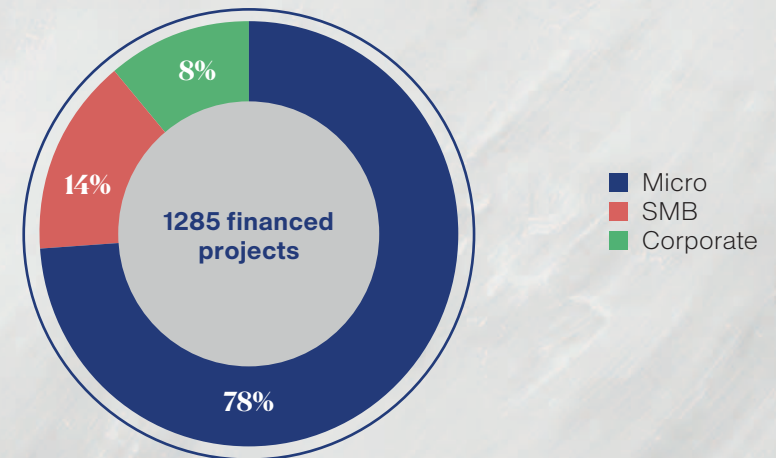
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## Allocation of Clean Transportation Loans by Client Segment\* in Tatra Leasing



## Number of Clean Transportation Projects by Client Segment\* in Tatra Leasing



## Allocation of Clean Transportation Loans by Technology Type in Tatra Leasing



EUR 29.8 million



EUR 0.2 million

\* Client Segment Definitions:

MICRO - Micro-enterprises and self-employed clients with annual turnover up to approx. EUR 4.7 million and low overall exposure to the bank.

SMB - Small and medium-sized business clients with annual turnover of approx. EUR 4.7-11.4 million and medium-scale financing needs, typically associated with higher exposure than micro clients.

Corporate - Large corporate clients with annual turnover above approx. EUR 11.4 million and significant financial exposure, including long-term and complex financing structures.

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The Green Bond portfolio supports projects that create long-term environmental value — from clean energy production to emissions reduction initiatives. Each financed activity contributes to strengthening climate resilience and advancing sustainable development.

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**3,691**  
Projects Financed



**57,685 MWh/Y**  
Total Annual  
Renewable Energy  
Generated



**125,130 MWh**  
Total Annual Energy  
Savings

# Green Buildings Impact

Green buildings represent one of the key contributors to the portfolio's environmental impact. By improving the energy performance of buildings and reducing their operational demand, projects in this category help lower associated emissions and generate energy savings. Their consistent and measurable contribution makes green buildings an important driver of long-term environmental value within the Green Bond Framework.

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**EUR 693.9 million**

Allocation

**EUR 458.8 million**  
Corporate

**EUR 233.5 million**  
Retail

**EUR 1.6 million**  
Leasing



**11,448 tCO<sub>2</sub>e/year**

Avoided Emissions

**9,853 tCO<sub>2</sub>e**  
Corporate

**1,539 tCO<sub>2</sub>e**  
Retail

**56 tCO<sub>2</sub>e**  
Leasing



**125,130 MWh/year**

Energy Savings

**103,102 MWh**  
Corporate

**21,516 MWh**  
Retail

**512 MWh**  
Leasing



**16.5 tCO<sub>2</sub>e/EUR 1 m**

Avoided emissions per  
EUR 1 million invested\*

**22 tCO<sub>2</sub>e/EUR 1 m**  
Corporate

**7 tCO<sub>2</sub>e/EUR 1 m**  
Retail

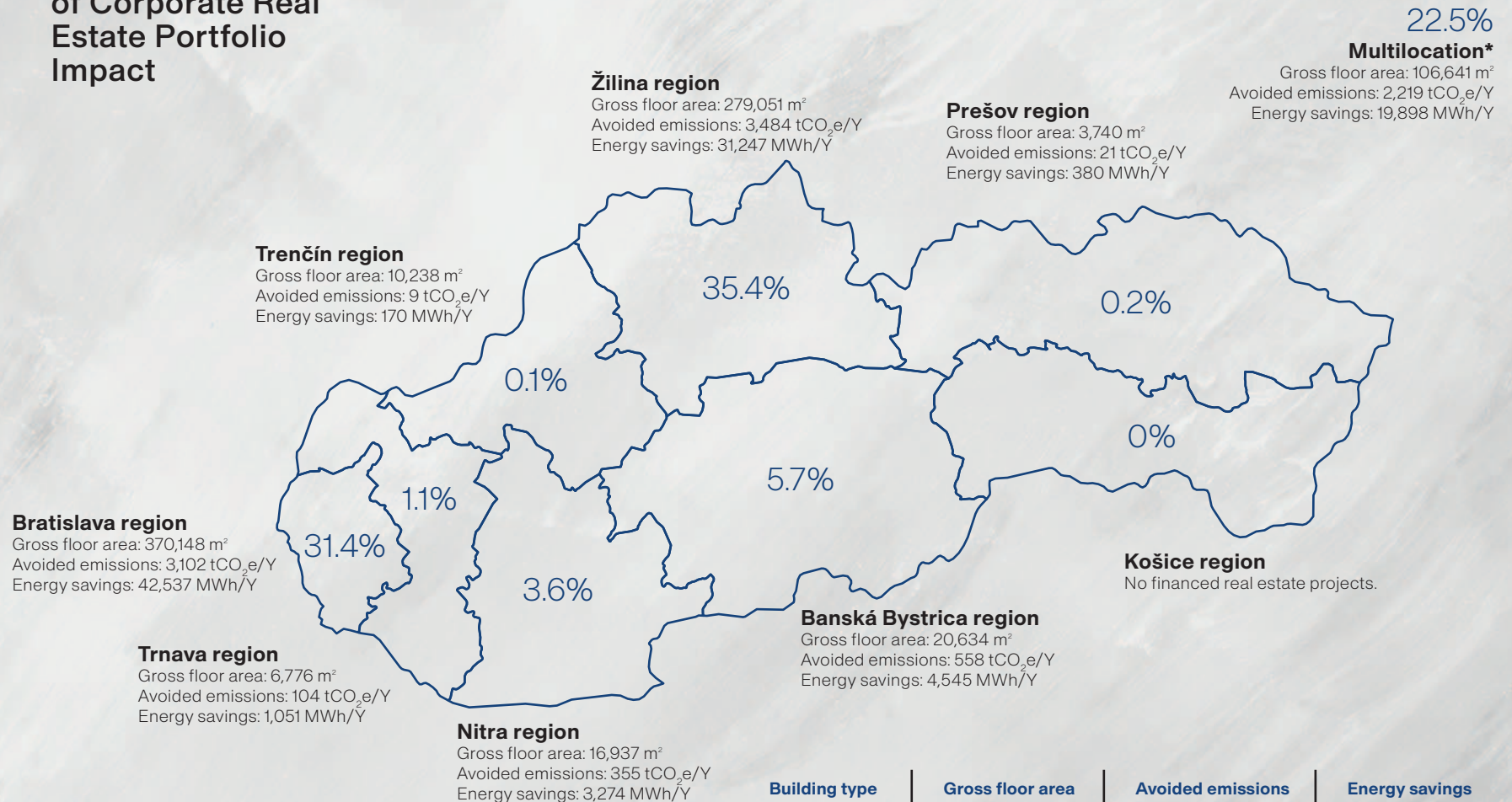
**35 tCO<sub>2</sub>e/EUR 1 m**  
Leasing

\* This metric is calculated as a weighted average at portfolio level.

# Corporate Real Estate Impact

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The percentages on the map represent the share of total avoided emissions generated within each region.

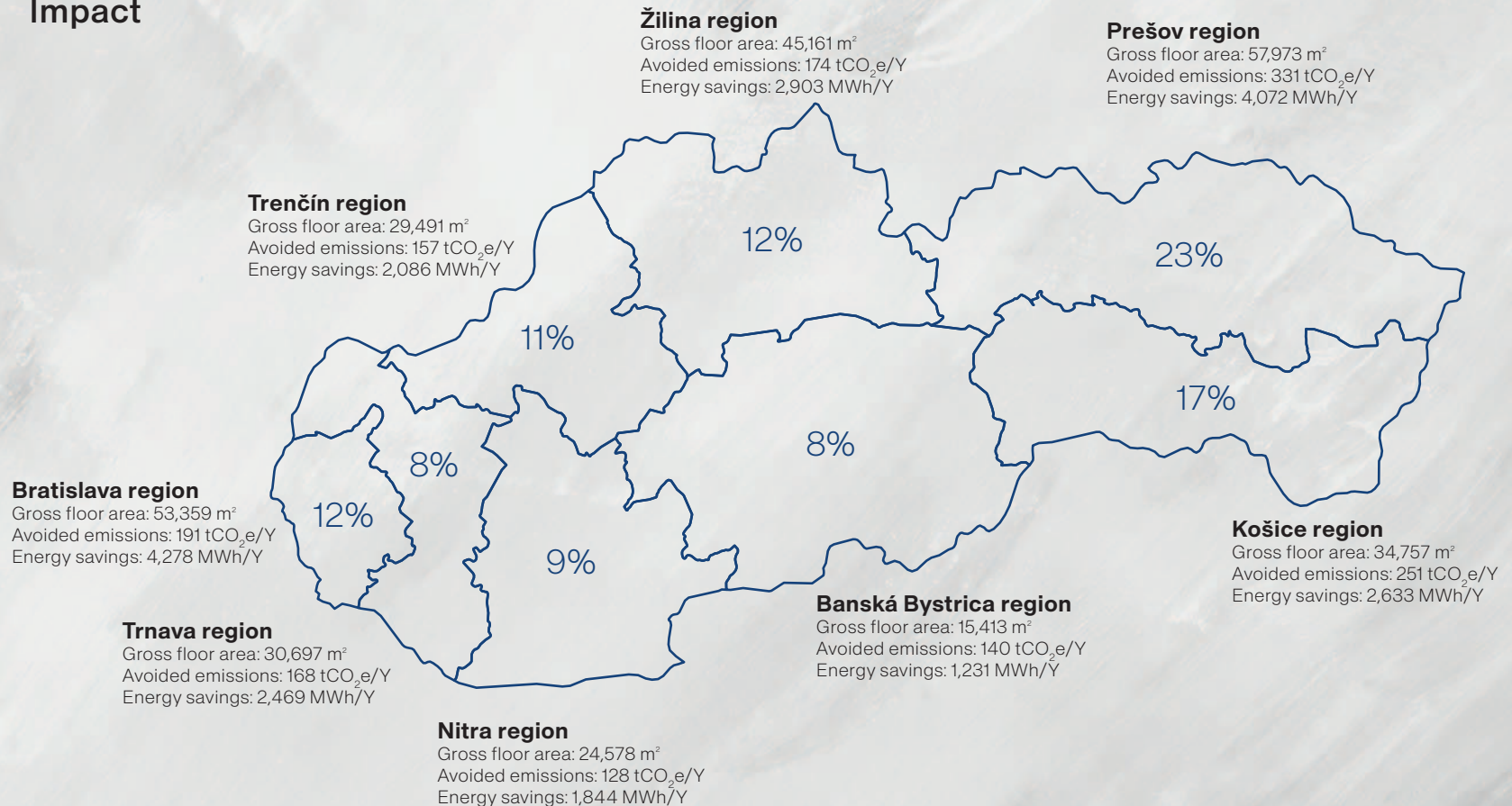
\* Multilocation refers to cases where a project was contracted to finance multiple buildings across different regions of Slovakia.

Building type	Gross floor area	Avoided emissions	Energy savings
<b>Residential building type</b>	290,071 m <sup>2</sup>	1,427 tCO <sub>2</sub> e	26,005 MWh
<b>Non-residential building type</b>	524,094 m <sup>2</sup>	8,425 tCO <sub>2</sub> e	77,097 MWh

# Green Mortgages Impact

## Regional Overview of Retail Green Mortgages Portfolio Impact

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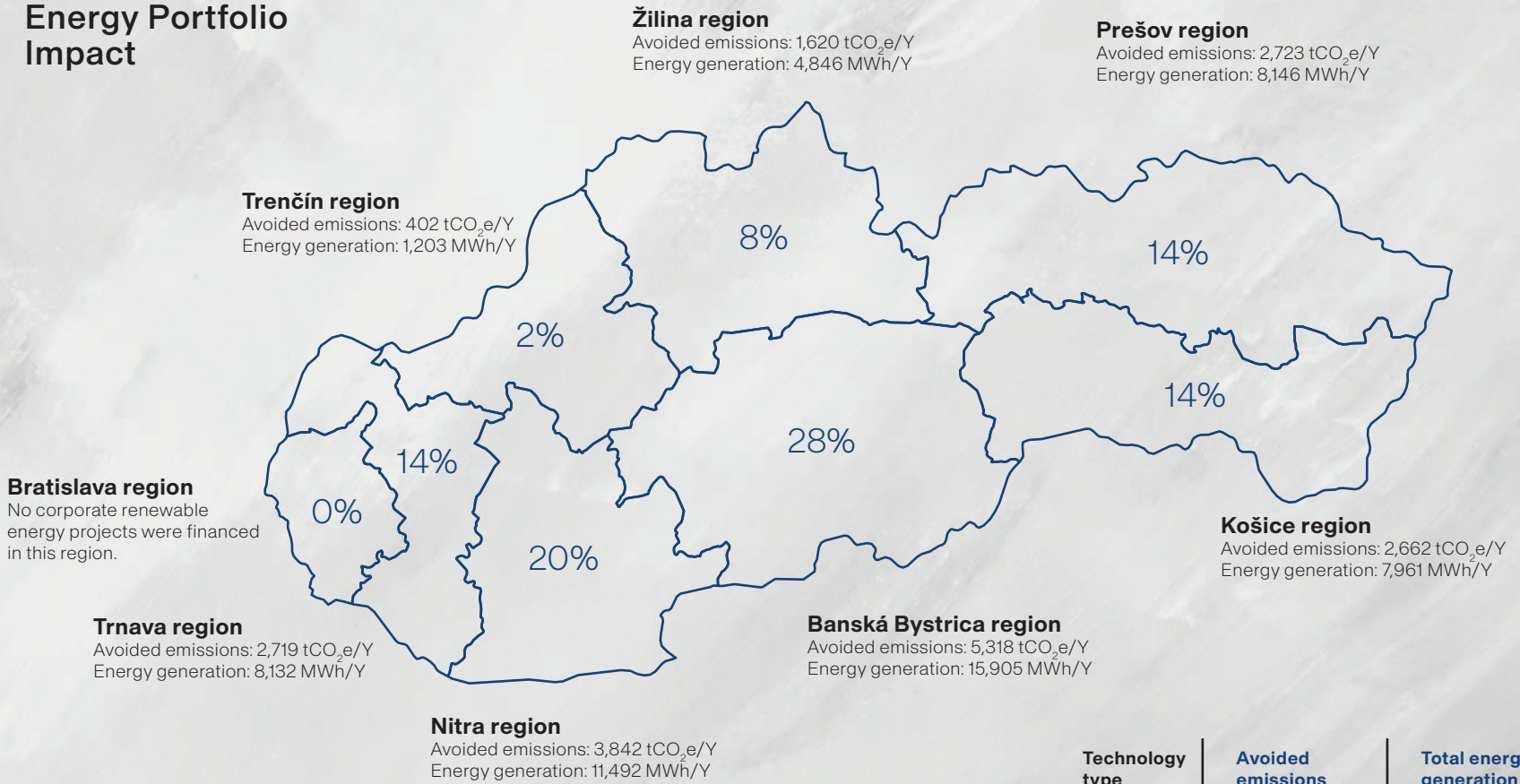
The percentages on the map represent the share of total avoided emissions generated within each region.

	Gross floor area	Avoided emissions	Energy savings
<b>Total</b>	291,429 m <sup>2</sup>	1,540 tCO <sub>2</sub> e	21,516 MWh

# Renewable Energy Impact

The presented results highlight the impact generated by corporate renewable energy projects.

## Regional Overview of Corporate Renewable Energy Portfolio Impact



The percentages on the map represent the share of total avoided emissions generated within each region.

Technology type	Avoided emissions	Total energy generation
Solar Energy	15,890 tCO <sub>2</sub> e/Y	47,527 MWh/Y
Hydro Energy	3,396 tCO <sub>2</sub> e/Y	10,158 MWh/Y

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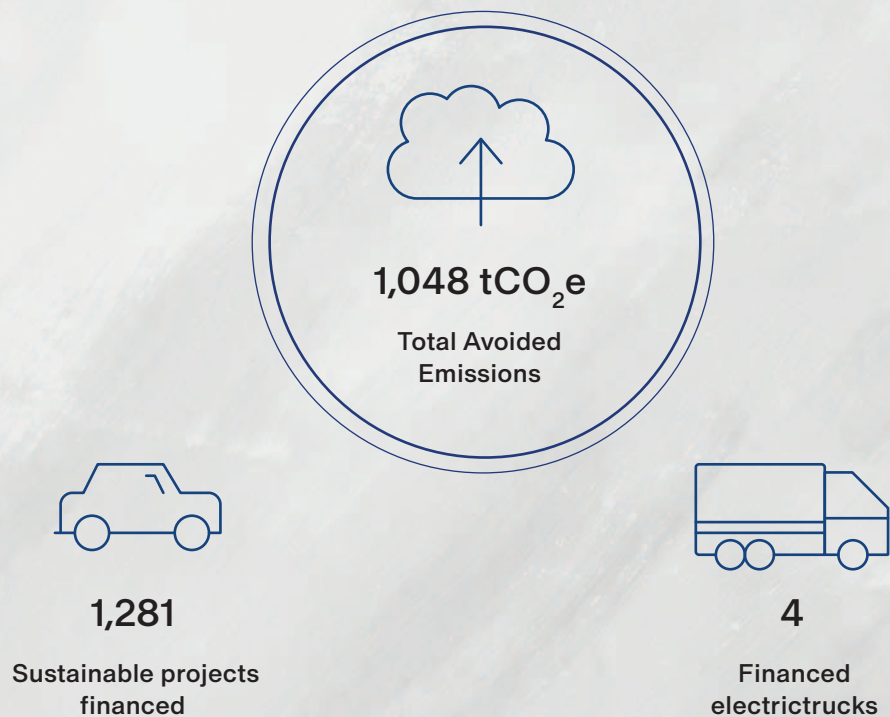
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Clean transportation financing supports the transition towards low- and zero-emission mobility. By financing electric and low-emission vehicles, the portfolio contributes to the reduction of greenhouse gas emissions and supports cleaner urban transport.



Out of the 1,281 financed cars, 867 were fully electric and the remaining cars were hybrid vehicles that report CO<sub>2</sub> emissions in the range of 10–50 g/km. Fully electric vehicles play a central role in reducing transport-related emissions, while plug-in hybrids support significant emission reductions in applications where full electrification may not yet be feasible.

# Carbon Impact Methodology

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- / Impact is calculated on a line-by-line basis for each financed project or asset
- / Only the impacts attributable to Tatra banka's or Tatra Leasing's proportion of financing in total project costs are reported
- / All reported projects are eligible under the Sustainable Bond Framework
- / Impact is calculated only for projects or assets for which the required input data is available



## Green buildings

### Input data

- Energy consumption
- Gross floor area

### Baseline

- National average energy demand for residential and non-residential building stock in Slovakia sourced from the EU database on Energy efficiency data\*

### Emission conversion

- Energy savings converted into avoided emissions using PCAF emission factors for mortgages and commercial real estate



## Renewable energy

### Input data

- Actual annual electricity generation reported by clients

### Baseline

- Avoided emissions calculated using the Slovak national electricity mix emission factor\*\*

### Emission conversion

- Hydropower is not considered emission-free; a specific hydropower emission factor is applied



## Clean transport

### Input data

- Vehicle-specific CO<sub>2</sub> emissions sourced from technical certificate

### Baseline

- Vehicle-specific CO<sub>2</sub>e Average vehicle emissions and mileage in Slovakia\*

### Emission conversion

- Avoided emissions calculated as a difference between vehicle-specific emissions and the national benchmark, multiplied by annual mileage

\* Source: ODYSSEE-MURE – energy efficiency database

\*\* Source: OKTE, a.s. – national energy mix statistics

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# Project Vydrica – ancient historic district of Bratislava revived in a sustainable way

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Located between the Bratislava Castle and the Danube River, Vydrica is one of the most anticipated urban revitalisation projects in Slovakia. The area – once a vibrant historic district, later left abandoned for nearly five decades – has long been considered a missing piece in the urban fabric of the city. The new Vydrica aims to restore this continuity by transforming the formerly derelict zone into a lively, sustainable and culturally rich neighborhood.

## A Revival of a Once-Forgotten Quarter

The original Podhradie area was largely destroyed in the 20th century. For many years, the slopes beneath the Castle remained empty and neglected. Today, the new Vydrica reconnects the historic centre with the riverbank, bringing pedestrians back into the heart of the city.

The project's architecture respects the historical context while introducing contemporary high standards, blending residential buildings, offices, public spaces and cultural elements into a cohesive and accessible urban environment.

## A Green, Sustainable Urban Concept

Environmental responsibility is one of the cornerstones of the Vydrica development. The project integrates nature into the district's structure through carefully planned plantings and sustainable landscaping. High standards of building energy efficiency and modern technologies as a matter of course.

The main public spaces feature extensive greenery and tree-lined promenades with the native and resilient tree species chosen for long-term stability and ecological value.

Several buildings include green roofs that help cool the environment, support biodiversity and retain rainwater. A flowering rainwater infiltration meadow enhances local biodiversity and improves water management.

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## Preserving History: Vydrlica's Cultural Heritage

A particularly important heritage element is Kempelen's water conduit, a sophisticated pressure-based water system built in the 18th century. The innovation of Johann Wolfgang von Kempelen, Bratislava-born polytechnician and inventor, often referred to as the "Slovak Leonardo da Vinci", was a groundbreaking engineering feat. It transported water from the Danube 80 metres uphill to supply Bratislava Castle. The system used diligently crafted underground brick corridors and wooden pipes reinforced with metal rings, demonstrating remarkable technical creativity for its time.

In the new Vydrlica, a reconstructed portal of this long-lost water system has been integrated into the wall, created using preserved historical fragments without modern cement.

The preserved and restored fragments now showcased within Vydrlica allow visitors to appreciate this historical innovation up close, making the district not only a modern urban hub but also an open-air museum of local heritage. One of the remarkable strengths of the project is its commitment to honouring and revitalising the area's cultural heritage. Among the restored and reinterpreted historical elements are the 15th-century ice pits and the Water Tower site, which will serve as cultural and social anchors within the new district.

## A New Chapter for Bratislava

The transformation of Vydrlica represents far more than new architecture – it is the revival of a forgotten quarter, the restoration of cultural identity, and the creation of a greener, more inclusive urban environment.

With its blend of high environmental standards, thoughtful public spaces, and preserved historical elements such as Kempelen's water conduit, Vydrlica is poised to become one of Bratislava's most dynamic and meaningful neighbourhoods for generations to come.



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