




Tatra banka

 Member of RBI Group

Green Senior Preferred MREL-eligible Notes
Investor Presentation

May 2026



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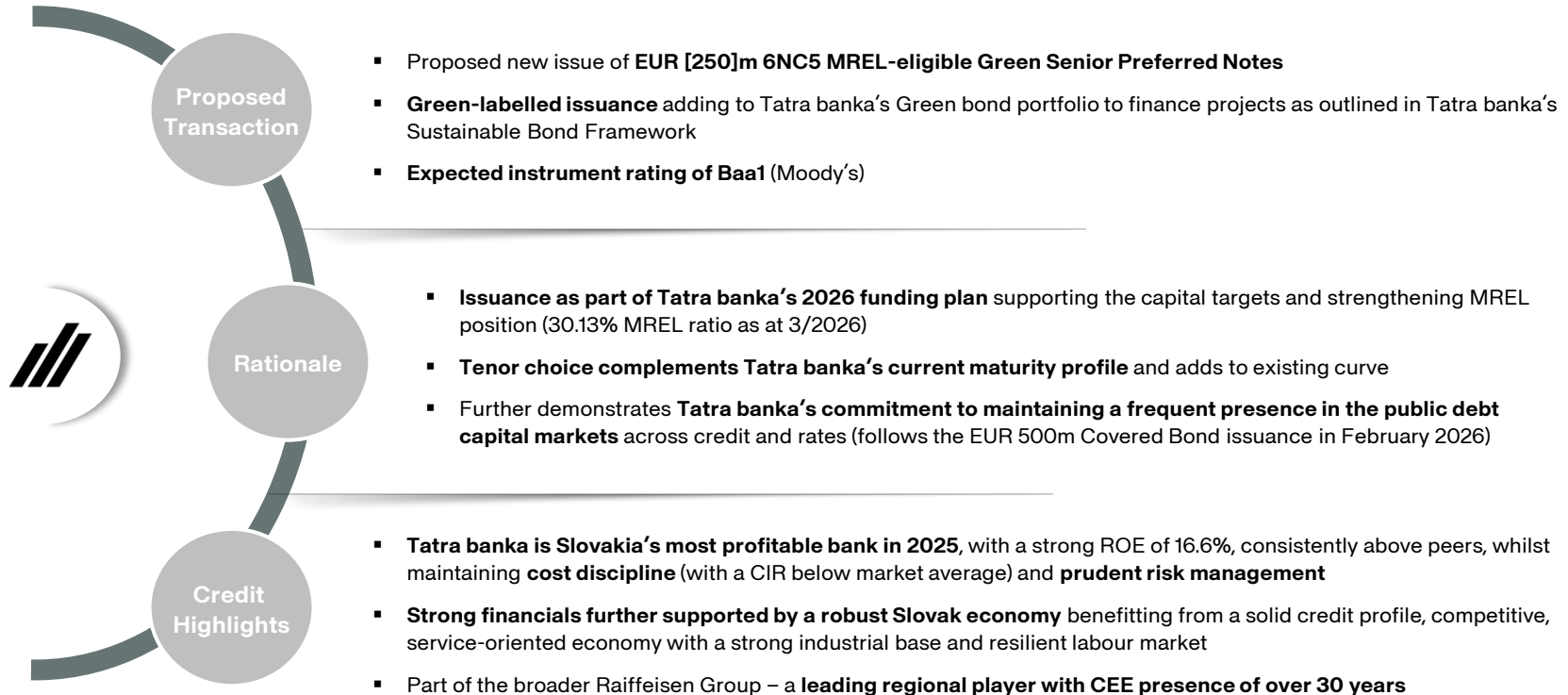
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| | |
|--|---|
| Issuer | Tatra banka, a.s. |
| Type of the Notes | Unsubordinated and Unsecured Senior (Preferred) Notes qualifying as Green Notes and MREL Eligible Notes |
| Issuer Ratings | Baa1 (Stable) by Moody's |
| Expected Issue Rating (M/S/F) | Baa1 / - / - |
| Status | Obligations from the Notes constitute direct, general, unsecured, unconditional and unsubordinated obligations of the Issuer which rank pari passu among themselves and always rank at least pari passu with any other direct, general, unsecured, unconditional and unsubordinated obligations of the Issuer, present and future, save for those obligations of the Issuer as may be stipulated by mandatory provisions of law |
| Settlement Date | [•] May 2026 |
| Scheduled Maturity Date | [•] May 2032, subject to conditions of redemption |
| Tenor | 6NC5 |
| Early Redemption Date | [•] May 2031 |
| Call Options | Callable at par from [•] (First Call Date), subject to Conditions to Redemption |
| Coupon / Payment Frequency / Day Count Convention | Fixed until first call ([•] May 2031, Act/Act (AFB)); thereafter 3M Euribor + [•]%, quarterly reset and payment (Act/360), if not called |
| Currency / Amount | EUR [250,000,000] |
| Denominations | €100k + €100k |
| Use of Proceeds | Financing or refinancing, in part or in full, Green eligible loans providing positive environmental impact as specified in the Issuer's Sustainable Bond Framework |
| Governing Law | Slovak Law |
| Format/Distribution | Reg S, Bearer |
| Joint Bookrunners | Barclays Bank Ireland PLC, Commerzbank AG, ING Bank N.V., and Raiffeisen Bank International AG |
| Listing | Bratislava Stock Exchange |





Profit after tax

EUR **54** mn 1-3 2026
 EUR **67** mn 1-3 2025
 -19,5% y-o-y



Return on equity

12,8% 1-3 2026
16,6% 1-3 2025
 -3,8 pp y-o-y



Cost-to-Income ratio

44,4% 1-3 2026
45,4% 1-3 2025
 -1,0 pp y-o-y



Balance sheet

Loans to clients

EUR **16 456** mn
 as of 31.3.2026
 1,8% ytd

Deposits from clients

EUR **17 028** mn
 as of 31.3.2026
 -0,9% ytd

Assets in total

EUR **22 992** mn
 as of 31.3.2026
 -0,6% ytd





Net Interest Income

EUR **144** mn EUR **128** mn
1-3 2026 1-3 2025
12,4% y-o-y



Net Fee Income

EUR **49** mn EUR **44** mn
1-3 2026 1-3 2025
11,2% y-o-y



General Admin. Expenses

EUR **-90** mn EUR **-83** mn
1-3 2026 1-3 2025
8,5% y-o-y



Capital & Liquidity

Risk-weighted assets

EUR **8 375** mn
as of 31.3.2026
0,8% ytd

Total Capital

EUR **1 592** mn
as of 31.3.2026
-1,3% ytd

CET 1

16,5%
as of 31.3.2026
-0,4 pp ytd

Total Capital Ratio

19,0%
as of 31.3.2026
-0,4 pp ytd

LCR

174,1%
as of 31.3.2026
-7,0 pp ytd





Contents

Slovak Republic – Macroeconomic Overview

Tatra banka Group

Tatra banka Financials

Covered Notes & Cover Pool

Sustainability Strategy

Annex. Financial Statements





Slovak Republic – Macroeconomic Overview



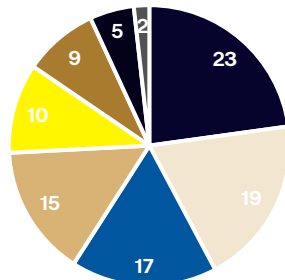
Slovak Republic: Macroeconomic Executive Summary

- **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:** Consolidation of 1.9% of GDP approved; further measures likely post-2026.
- **Weak growth, sticky inflation:** GDP growth slowed to ~0.8% 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 normalized demand.
- **Investment-grade euro-area economy:** Slovakia retains a solid credit profile; S&P adjusted the rating to A (stable) in April 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

- Industry
- Trade and repairs
- Public services
- Service sector
- Real estate activities
- Construction
- Information and communication
- Agriculture, forestry and fishing

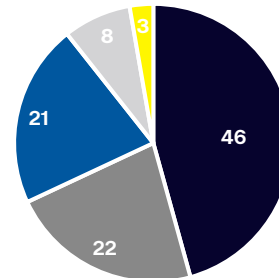


Source: Statistical Office of the Slovak Republic, Tatra banka Research

Employment structure

Relatively large % of population is employed in Industry compared to EU avg

- Service sector
- Industry
- Public sector
- Construction
- Agriculture



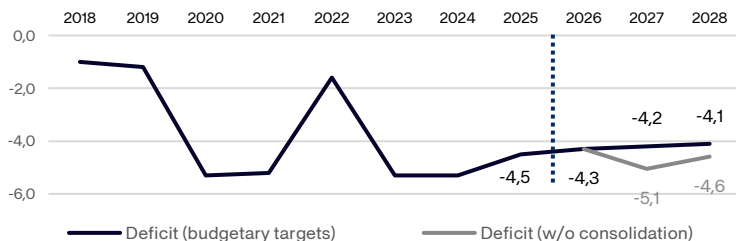
Source: Statistical Office of the Slovak Republic, Tatra banka Research



Fiscal Consolidation packages negatively affect economy

Budget deficit to GDP ratio, %

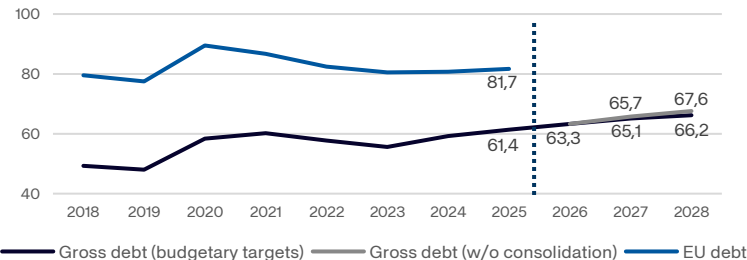
The budget deficit is projected to gradually decline.



Source: Annual Progress Report of the Slovak Republic 2026

Government debt to GDP ratio, %

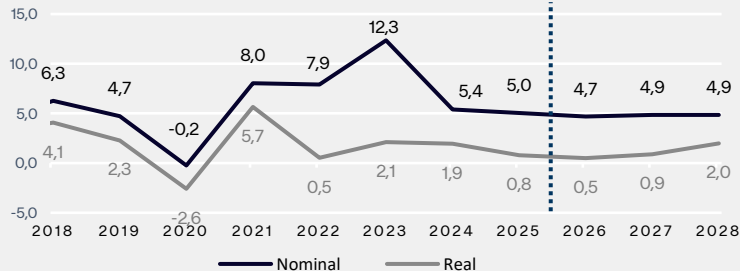
Debt-to-GDP is slightly rising.



Source: Annual Progress Report of the Slovak Republic 2026

GDP Development, % yoy

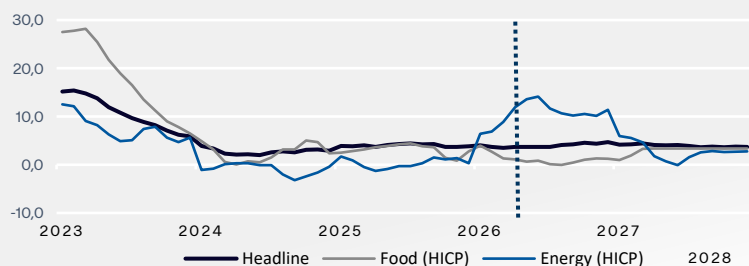
Nominal GDP remains the key driver of banking asset growth.



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

CPI inflation with main contributors, % yoy

Inflation will mainly depend on the duration of the Strait of Hormuz blockade.



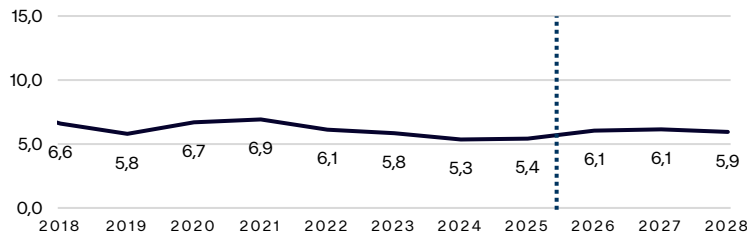
Source: Statistical Office of the Slovak Republic, Tatra banka Research



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

Unemployment rate, %

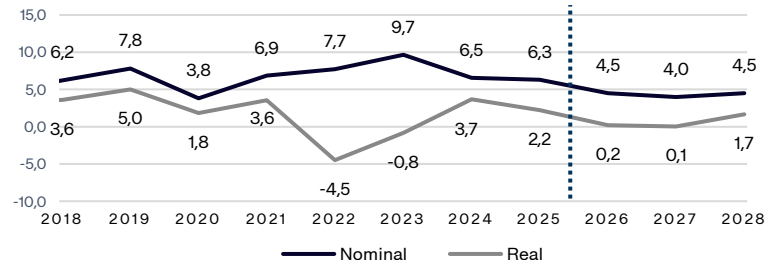
Unemployment remains low; gradual uptick expected with weaker growth.



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

Nominal & real wage growth, % yoy

Wage pressures easing; real growth moderates as inflation falls.



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

Real estate prices, % qoq

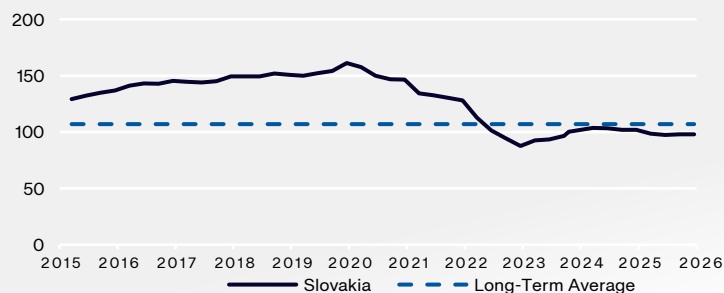
Prices recovering from 2023 slump; pace normalizing amid higher rates.



Source: National Bank of Slovakia

Housing affordability index

Affordability improved on wages and prices; demand stays subdued.



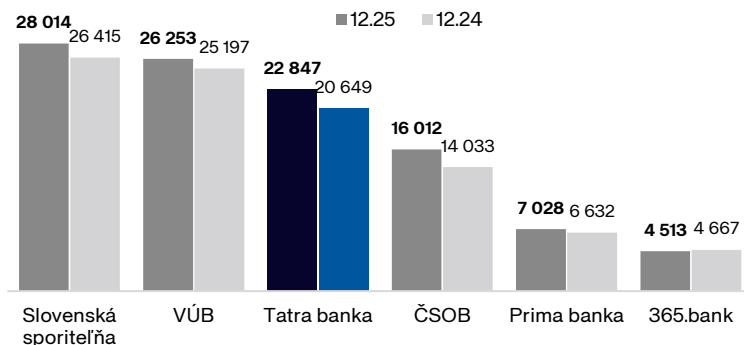
Source: National Bank of Slovakia, Tatra banka Research



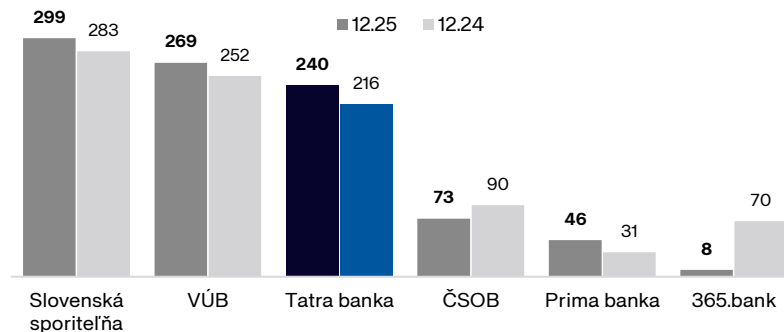
Banking sector: Tatra banka is leader in profitability

- **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 2025
- **Strong earnings momentum at Tatra banka:** TB benefited from continued Net Interest Income growth, ranking second strongest y/y among the Top 4 banks in 2025, reinforcing its earnings resilience.
- **Profitability leader in the market:** Tatra banka retained its position as the most profitable bank in Slovakia in 2025, with ROE of 15.9%, significantly above the market average, while maintaining a CIR below peers.
- **Good asset quality, prudent risk management:** Tatra Banka NPL ratio declined further and remains well below the market average; NPLs at other major banks edged slightly higher.
- **Credit risk outlook benign but cautious:** NPLs may increase modestly over the next two years, reflecting risks from slowing growth and potential softening in the labour market.

Assets, EUR mn (on individual basis)



Net profit, EUR mn (on individual basis)

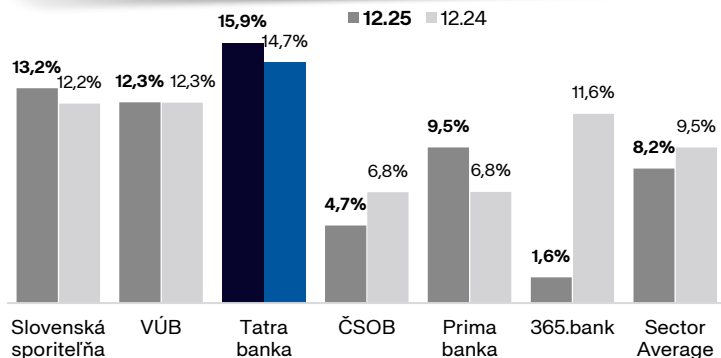


Source: Financial statements



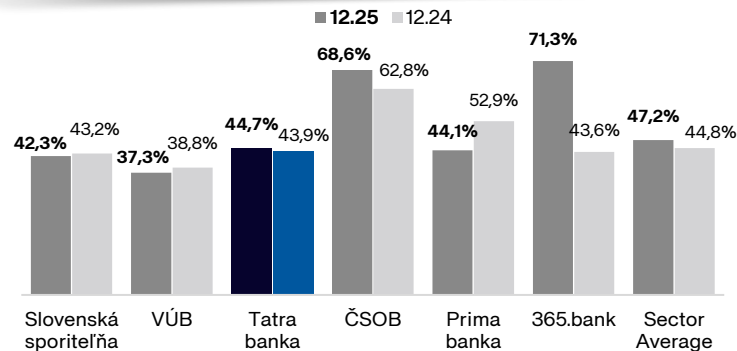
NPLs remain relatively low. Loan growth is accelerating

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



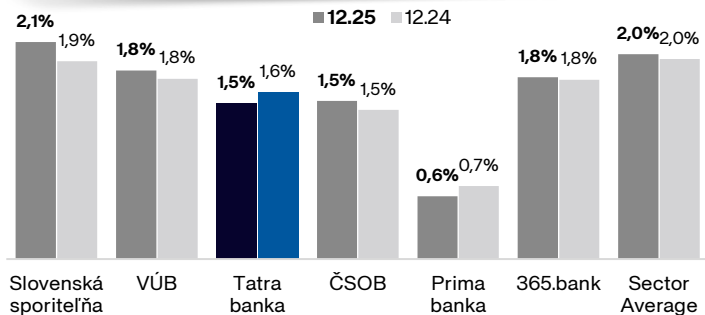
Source: Financial statements and National Bank of Slovakia

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



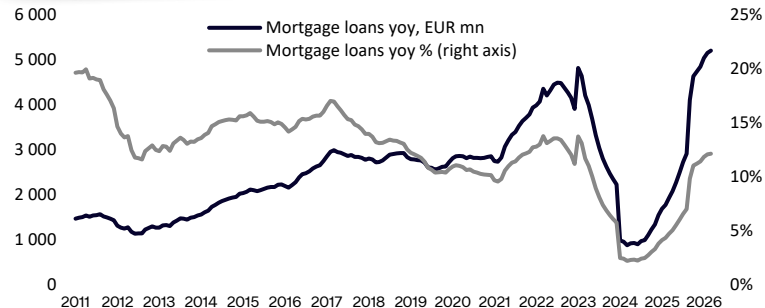
Source: Financial statements and National Bank of Slovakia

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



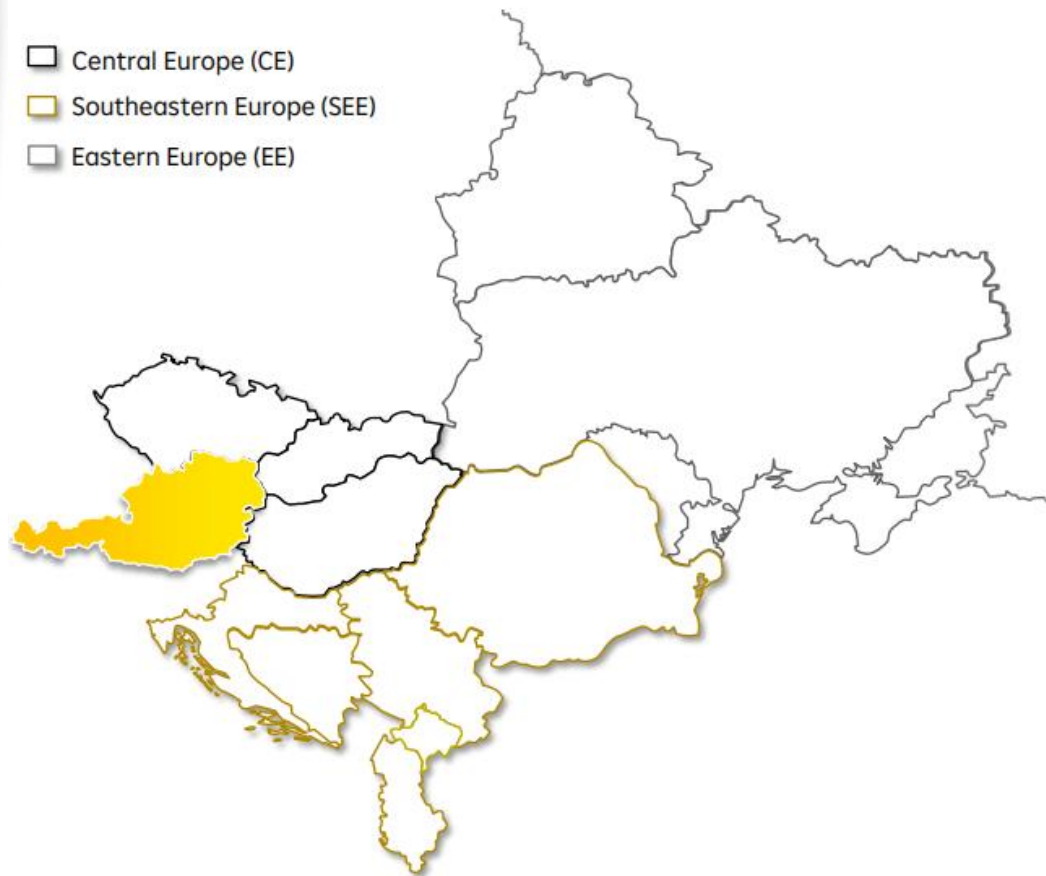


Leading Banking Group in CEE

Leading regional player with CEE presence of **over 30 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



1 305
branches



42 154
employees



18.6 mn
clients





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 **470** mn

1-3 2026

-33.4% y-o-y



Balance sheet

Loans to clients

EUR **109 120** mn

as of 31. 3. 2026

+3.3% ytd

Deposits from clients

EUR **133 084** mn

as of 31. 3. 2026

+4.3% ytd

Assets in total

EUR **218 360** mn

as of 31. 3. 2026

+3.9% ytd



Key indicators

Consolidated Return on equity after tax

9.0%

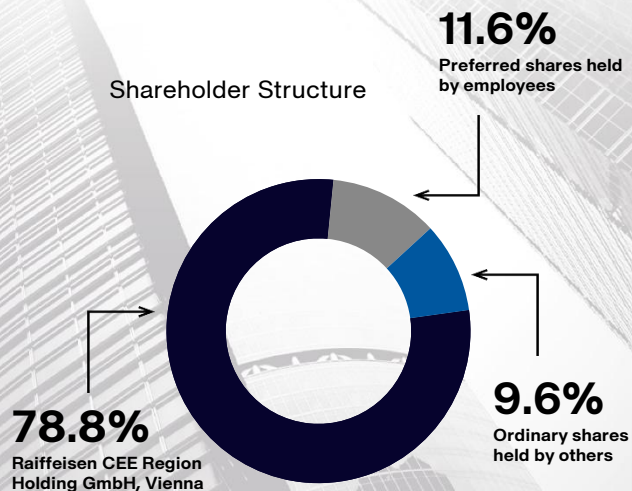
1-3 2026

-6.1 pp y-o-y



Tatra banka

Shareholder Structure



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 137 branches and employing more than 3,500 people.



Part of the leading Austrian banking group RBI Group



Over 300 awards from 30 awarding authorities



Leader in innovations

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

The Banker – Bank of the Year 2020

Euromoney – Slovakia’s Best Bank 2020



Leader in asset management, corporate and private banking

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

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

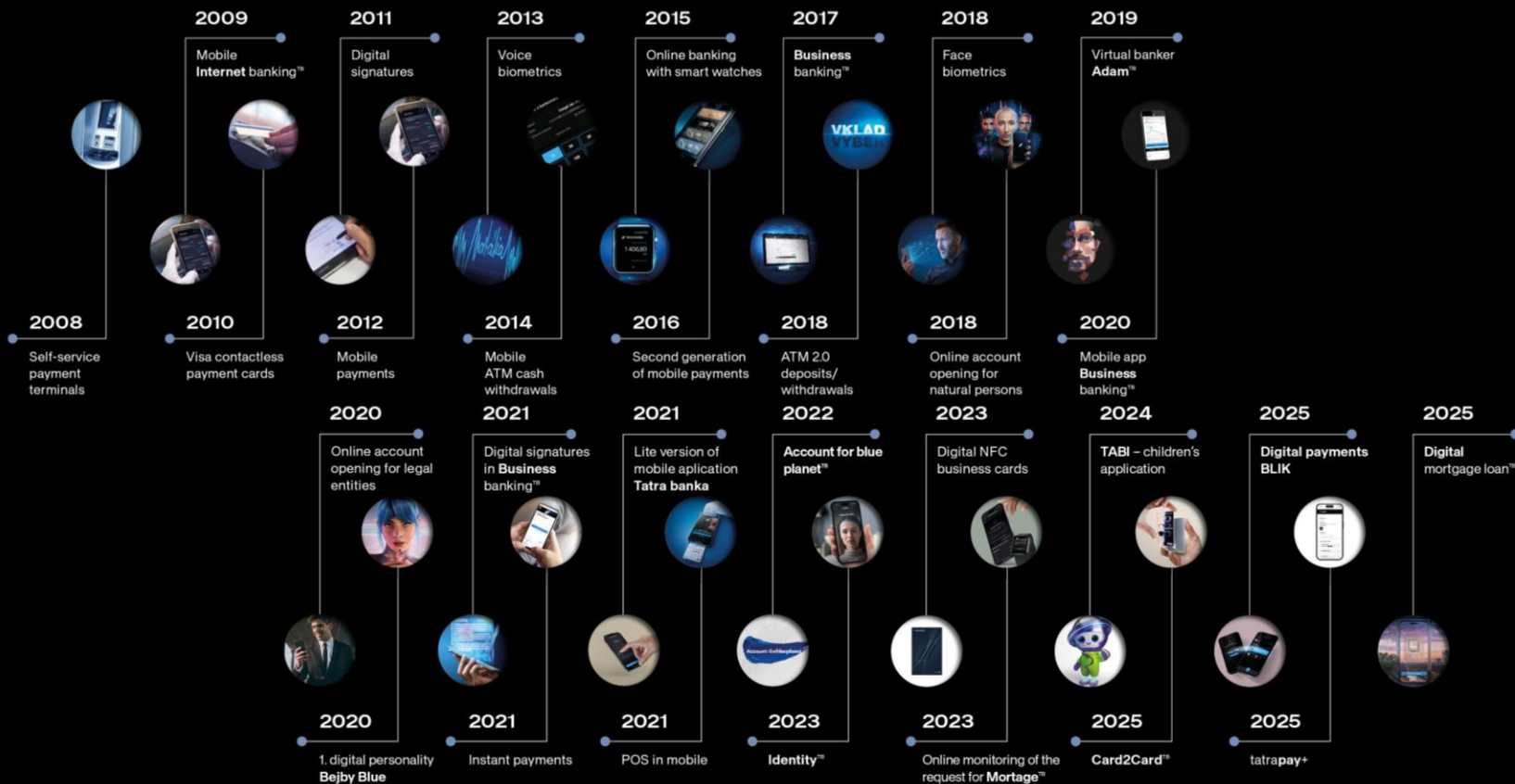


Leader in corporate business with approx. 20% market share



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 **54** mn
1-3 2026

EUR **67** mn
1-3 2025

-19,5% y-o-y



Balance sheet

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1,8% ytd

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-0,9% ytd

Assets in total

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as of 31.3.2026

-0,6% ytd



Key indicators

Return on Equity after tax

12,8% 16,6%
1-3 2026 1-3 2025

-3,8 pp y-o-y

Cost-to-Income ratio

44,4% 45,4%
1-3 2026 1-3 2025

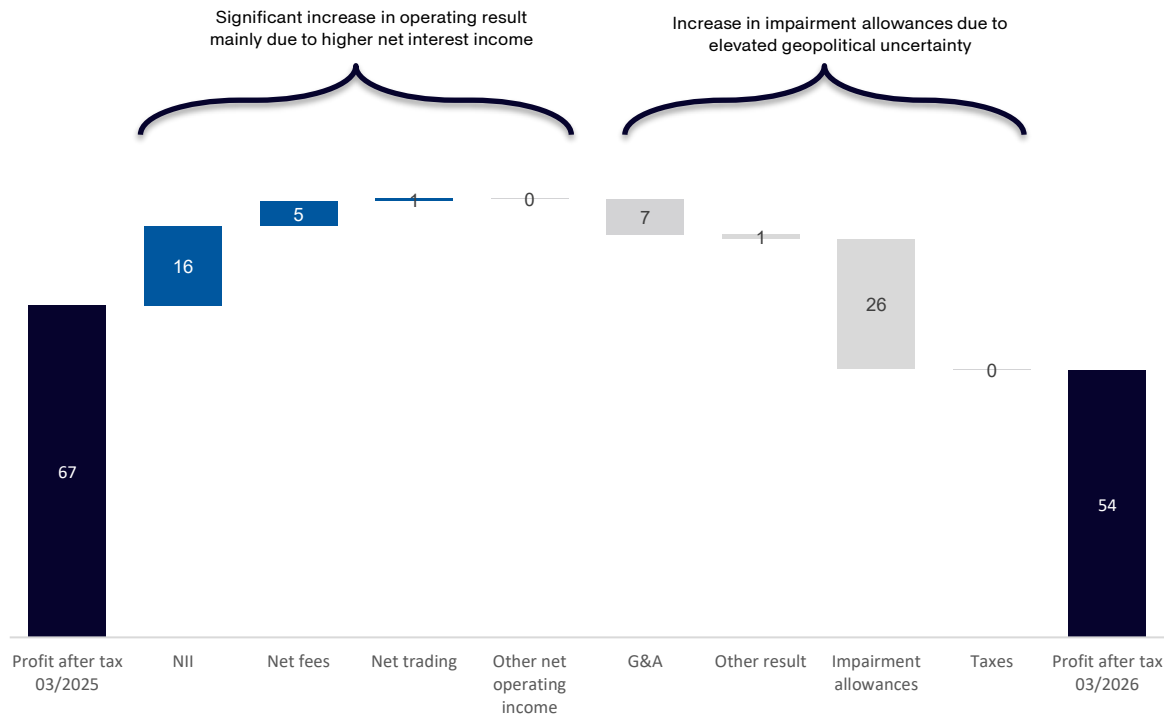
-1,0 pp y-o-y





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

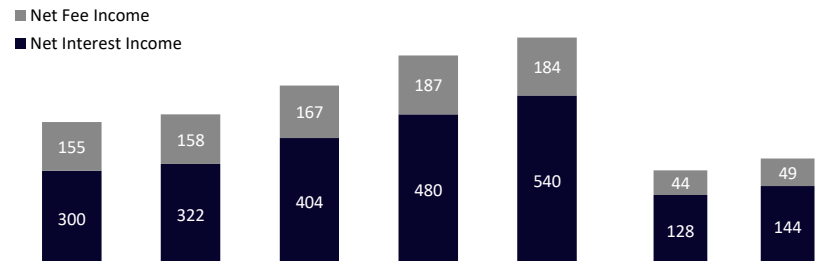
Profit & Loss Bridge – 03/2025 to 03/2026 (in EUR mn)



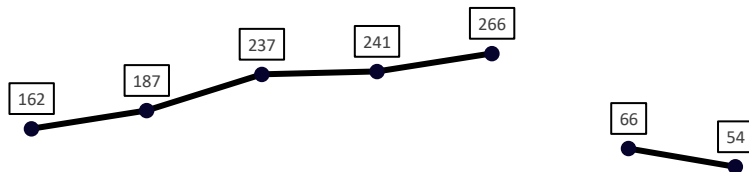


Continuous double
digit RoE and strong
Profit after tax
despite impairment
allowances

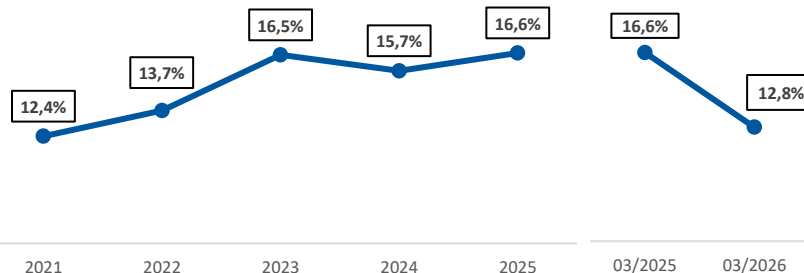
**Net Interest Income &
Net Fee Income**
(in EUR mn)



Profit after tax (in EUR mn)



Return on Equity (in %)



*NII includes dividend income

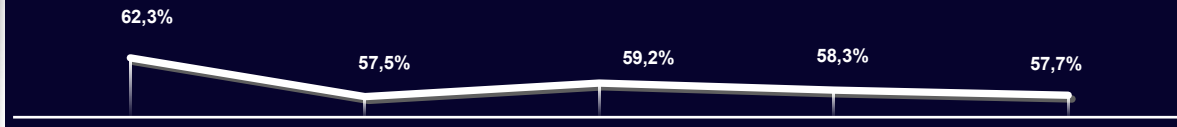




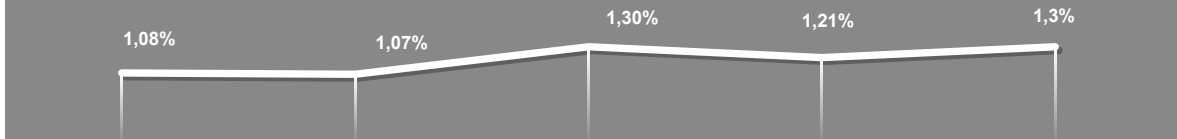
Prudent approach to provisioning amid geopolitical risks

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

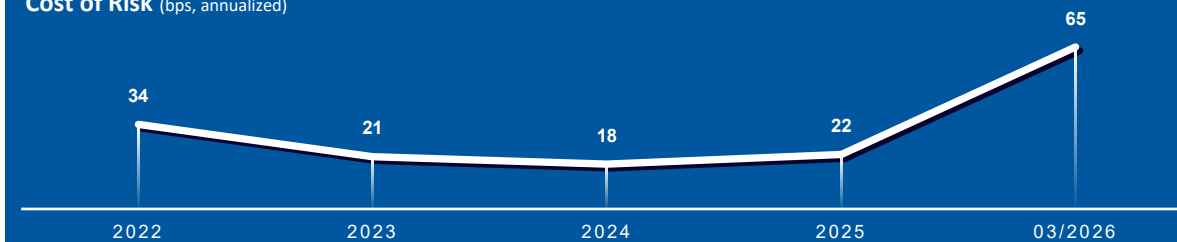
NPE Coverage (in %)



NPE Ratio* (in %)



Cost of Risk (bps, annualized)



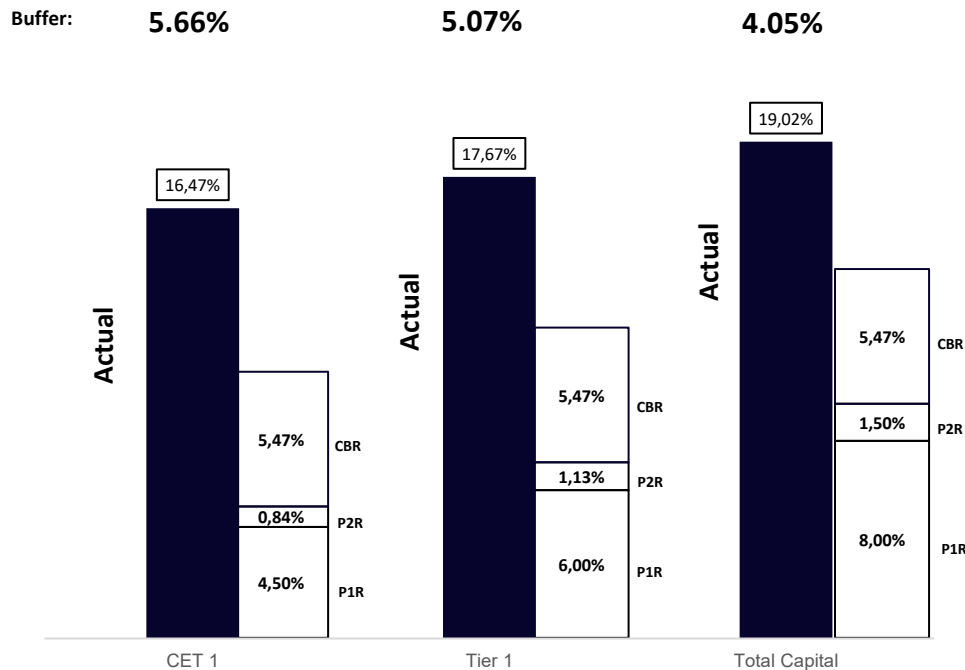
**NPE Ratio technical increase in 2024 mainly due to repayment of EUR 2.2bn TLTRO and balance sheet decrease*



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

Regulatory Capital Requirements

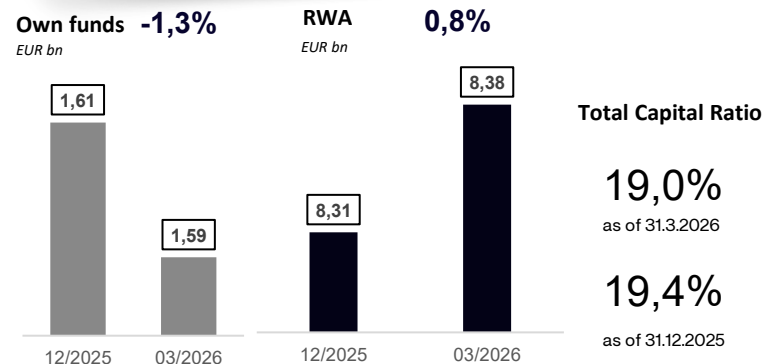
As of 3/2026



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

2025 vs. 03/2026





MREL requirement

Meeting MREL Targets
with comfortable buffers

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

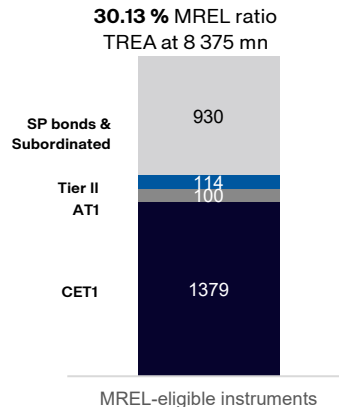


Tatra banka is under direct supervision of ECB (interactions with JST)

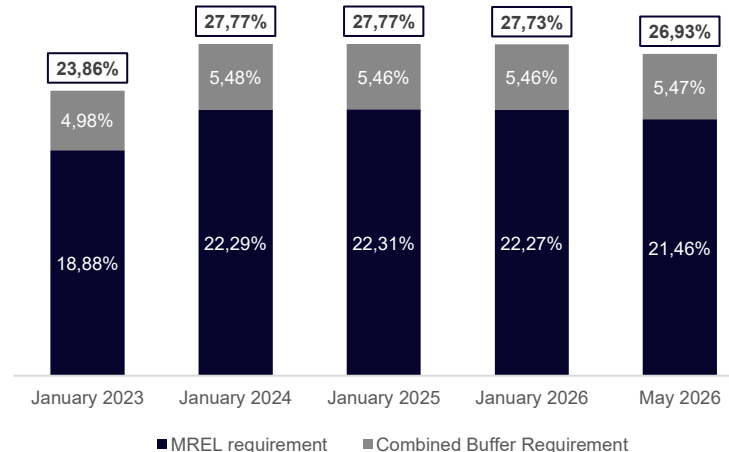
Resolvability under SRB’s remit

Majority of Tatra banka’s functions fall under “critical functions”

Current MREL Calibration (in EUR mn)
as of 3/2026

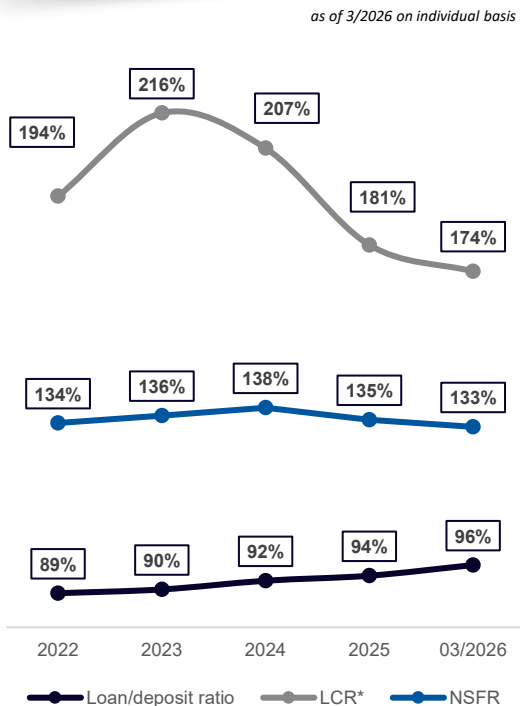


MREL Targets for Tatra banka (in %)
based on SRB decision received in 2026
MREL target decreased to 21.46% as of 05/2026



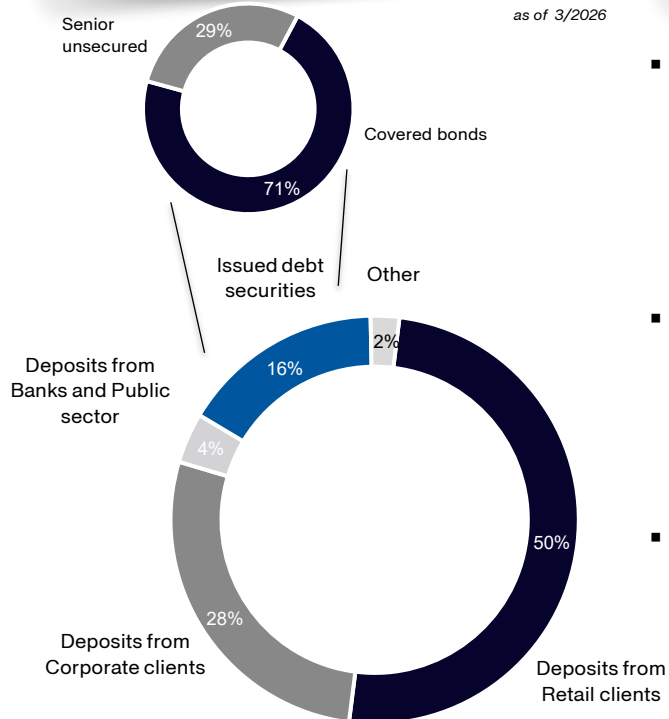
Strong self-funding with Loans-to-Deposit ratio below 100%

Liquidity ratios



*average for last 12 months

Funding mix



Commentary

- **82% 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 in 2024.
- **EUR 3.4bn** corresponds to issued **Covered and Senior Preferred bonds**.





Bond issuance

Funding Plan

Maturity profile

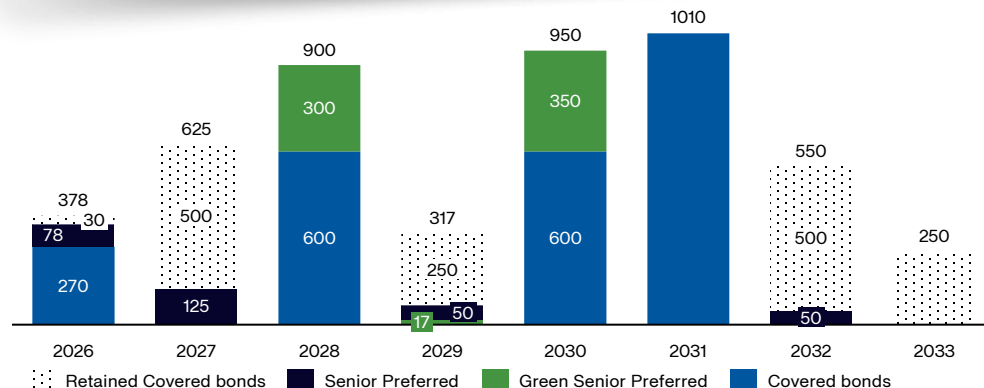
Latest Issuance**Amount****Maturity**

| | | |
|-----------------------------|-----------|---------|
| Feb 2026 – Covered bond | EUR 500mn | 02.2031 |
| Jan 2026 – Senior Preferred | EUR 50mn | 01.2032 |
| Sep 2025 – Covered bond | EUR 500mn | 05.2031 |
| May 2025 – Covered bond | EUR 500mn | 05.2030 |

Funding plan***Senior Preferred****Covered bonds**

| | | |
|---------|-----------------|------------------|
| in 2026 | EUR 100 - 300mn | EUR 500 - 1000mn |
| 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 31.3.2026)

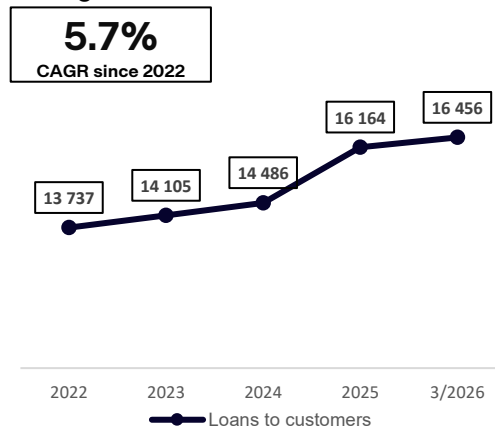


Increase in Loans to Customers, Securities and Debt issued

Assets (in EUR mn)

| | 2024 | 2025 | 3/2026 | 3/2026 vs 2025 |
|---|--------|--------|--------|-------------------|
| Assets | 20 903 | 23 123 | 22 992 | -0,6% |
| Loans to banks | 173 | 288 | 125 | -56,7% |
| Loans to customers | 14 486 | 16 164 | 16 456 | 1,8% |
| Securities | 3 947 | 4 657 | 5 174 | 11,1% |
| Cash, cash balances and demand deposits | 1 751 | 1 569 | 792 | -49,5% |

Strong Loans Growth (in EUR mn)



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

Liabilities and Equity (in EUR mn)

| | 2024 | 2025 | 3/2026 | 3/2026 vs 2025 |
|-------------------------------|--------|--------|--------|-------------------|
| Liabilities and Equity | 20 903 | 23 123 | 22 992 | -0,6% |
| Deposits from banks | 491 | 445 | 420 | -5,6% |
| Deposits from customers | 15 652 | 17 182 | 17 028 | -0,9% |
| Debt issued | 2 662 | 3 401 | 3 444 | 1,3% |
| Equity | 1 699 | 1 772 | 1 616 | -8,8% |

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

| | 2025 | 2024 | 2023 | 2022 |
|-----------------------------------|-------|-------|-------|-------|
| Profit distribution ratio* | 87.0% | 90.0% | 70.1% | 55.0% |

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





Low
concentration risk
and well
diversified
portfolio

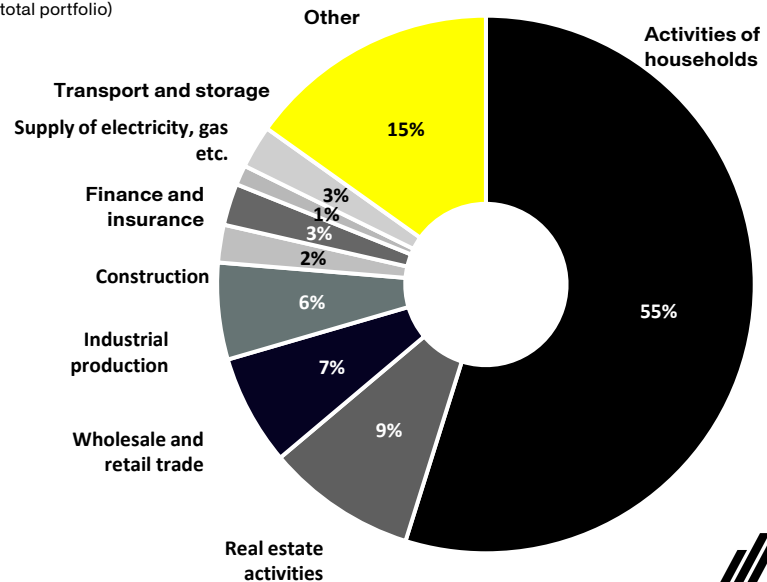
Financial assets by customer group (at amortised cost)

| | Retail clients | Corporate clients | Public sector | Banks |
|---------|-------------------------------|------------------------------|------------------------------|---------------------------|
| 03/2026 | 44,7%% EUR 9 707 mn | 31,5% EUR 6 842 mn | 22,8% EUR 4 951 mn | 1,0% EUR 227mn |
| 2025 | 44,8% EUR 9 468 mn | 32,3% EUR 6 814 mn | 21,0% EUR 4 425 mn | 1,9% EUR 410 mn |

Loans Portfolio by industry exposure (in % to total portfolio)
as of 3/2026

Negligible exposure to entities from Russia, Belarus and Ukraine (approx. EUR 0.37 mn)

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





Covered Notes & Cover Pool



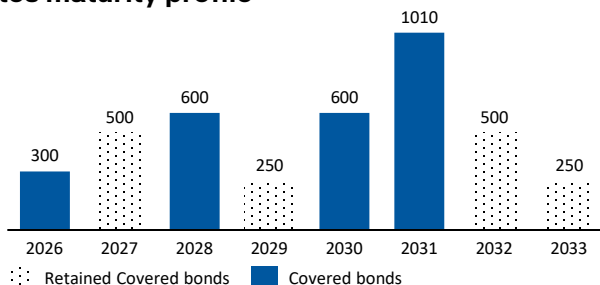
Cover pool structure (as of 31.3.2026)

Covered notes

| | |
|---|-------------------|
| Outstanding notes <small>(nominal)</small> | EUR 4 010 000 000 |
| Covered notes rating | Aaa by Moody's |
| TPI Leeway <small>(as of 12/2025)</small> | 2 |
| Average remaining term | 3.9 years |
| Maturity type | Soft bullet |
| Current OC | 26.2% |
| OC consistent with Aaa rating <small>(as of 12/2025)</small> | 12.5% |
| Minimum legal OC | 5% |
| Currency | EUR 100% |

Covered notes maturity profile

(in EUR mn)
as of 31.3.2026



Cover pool

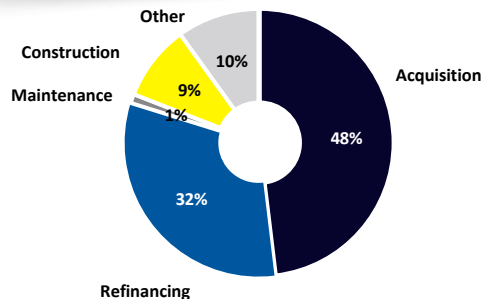
| | |
|---|-------------------|
| Supplementary Liquid Assets <small>(nominal)</small> | EUR 202 000 000 |
| average remaining term | 5.1 years |
| Primary Assets – residential mortgages | EUR 4 859 161 554 |
| average loan balance | EUR 81 550 |
| number of loans | 59 585 |
| average LTV | 53.8% |
| average remaining term | 20.8 years |
| average seasoning | 5.0 years |
| currency | EUR 100% |
| loans in arrears | 0% |
| Loans with prior ranks | 0.4% |
| Fixed interest rate reset less than 2 years | 31% |
| Fixed interest rate reset 2 – 5 years | 60% |
| Fixed interest rate reset over 5 years | 9% |

Residential only

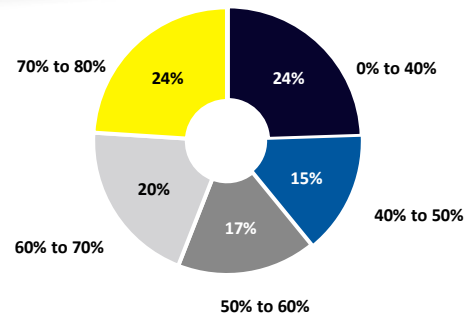


Cover pool statistics *(as of 31.3.2026)*

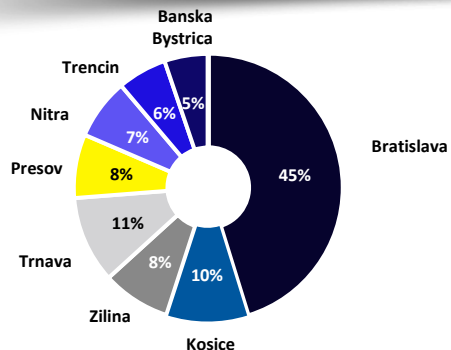
Distribution by Loan Purpose



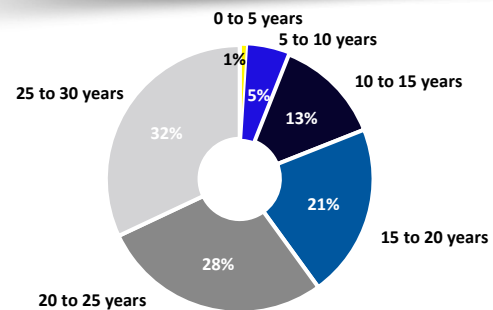
Distribution by LTV



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

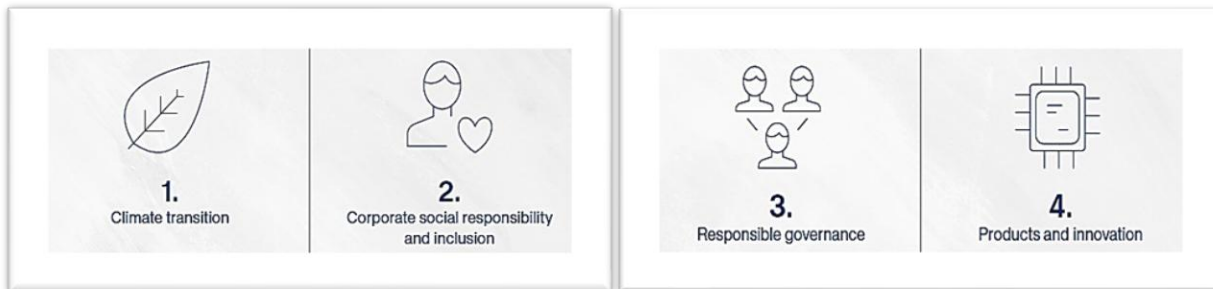




Sustainability Strategy

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 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 tCO₂e
Tatra banka Group's
carbon footprint

1 034 tCO₂e
Scope 1

517 tCO₂e
Scope 2
(market-based)

2 428 684 tCO₂e
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.





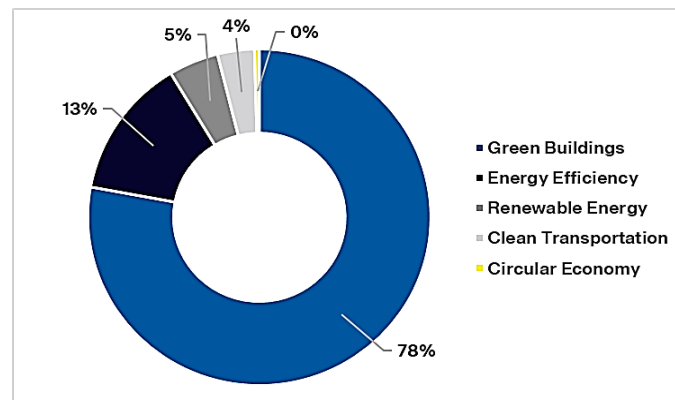
Portfolio Details

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
- 31 782 CO₂e 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



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



Youth
as key consumer
base



Premium
banking



Private
banking

Our Focus



Mass retail as a
multi-brand



Middle Market and
Large Corporate



Micro and Small
Enterprises





Profit & Loss Account

| (in EUR mn) | 1-3 2026 | 1-3 2025 | Y-o-Y |
|---------------------------------------|--------------|--------------|---------------|
| Net interest income | 144 | 128 | 12,4% |
| Net fee and commission income | 49 | 44 | 11,2% |
| Net trading income | 12 | 11 | 5,2% |
| Other net operating income | 1 | 2 | -12,4% |
| Operating income | 206 | 185 | 11,5% |
| General administrative expenses | -90 | -83 | 8,5% |
| Operating result | 117 | 102 | 13,9% |
| Other result | -2 | -1 | 113,5% |
| Impairment losses on financial assets | -27 | 0 | -19421,7% |
| Profit/loss before tax | 88 | 101 | -12,7% |
| Profit/loss after tax | 54 | 67 | -19,5% |
| Return on equity after tax | 12,8% | 16,6% | -3,8% |





Balance Sheet

| (in EUR mn) | 03/2026 | 12/2025 | YTD |
|---|---------------|---------------|--------------|
| Assets | 22 992 | 23 123 | -0,6% |
| Cash and other deposits payable on demand | 182 | 225 | -19,1% |
| Cash balances at central banks | 611 | 1 344 | -54,6% |
| Financial assets at amortized costs | 21 726 | 21 117 | 2,9% |
| <i>Loans and advances to banks</i> | 125 | 288 | -56,7% |
| <i>Loans and advances to customers</i> | 16 456 | 16 164 | 1,8% |
| <i>Debt securities</i> | 5 174 | 4 657 | 11,1% |
| Non-current tangible assets | 100 | 105 | -4,2% |
| Non-current intangible assets | 73 | 74 | -1,5% |
| Other assets | 300 | 258 | 15,9% |
| Equity and liabilities | 22 992 | 23 123 | -0,6% |
| Financial liabilities held for trading | 9 | 6 | 33,8% |
| Financial liabilities held at amortized cost | 21 104 | 21 042 | 0,3% |
| <i>Deposits from banks</i> | 420 | 445 | -5,6% |
| <i>Deposits from customers</i> | 17 028 | 17 182 | -0,9% |
| <i>Fair value change of hedged items</i> | -62 | -39 | -58,5% |
| <i>Liabilities from debt securities</i> | 3 444 | 3 401 | 1,3% |
| <i>Other financial liabilities (incl. leases)</i> | 273 | 54 | 404,7% |
| Provisions | 53 | 64 | -16,9% |
| Other liabilities | 209 | 239 | -12,6% |
| Equity (excluding profit for current year) | 1 563 | 1 506 | 3,8% |
| Profit after tax | 54 | 266 | |

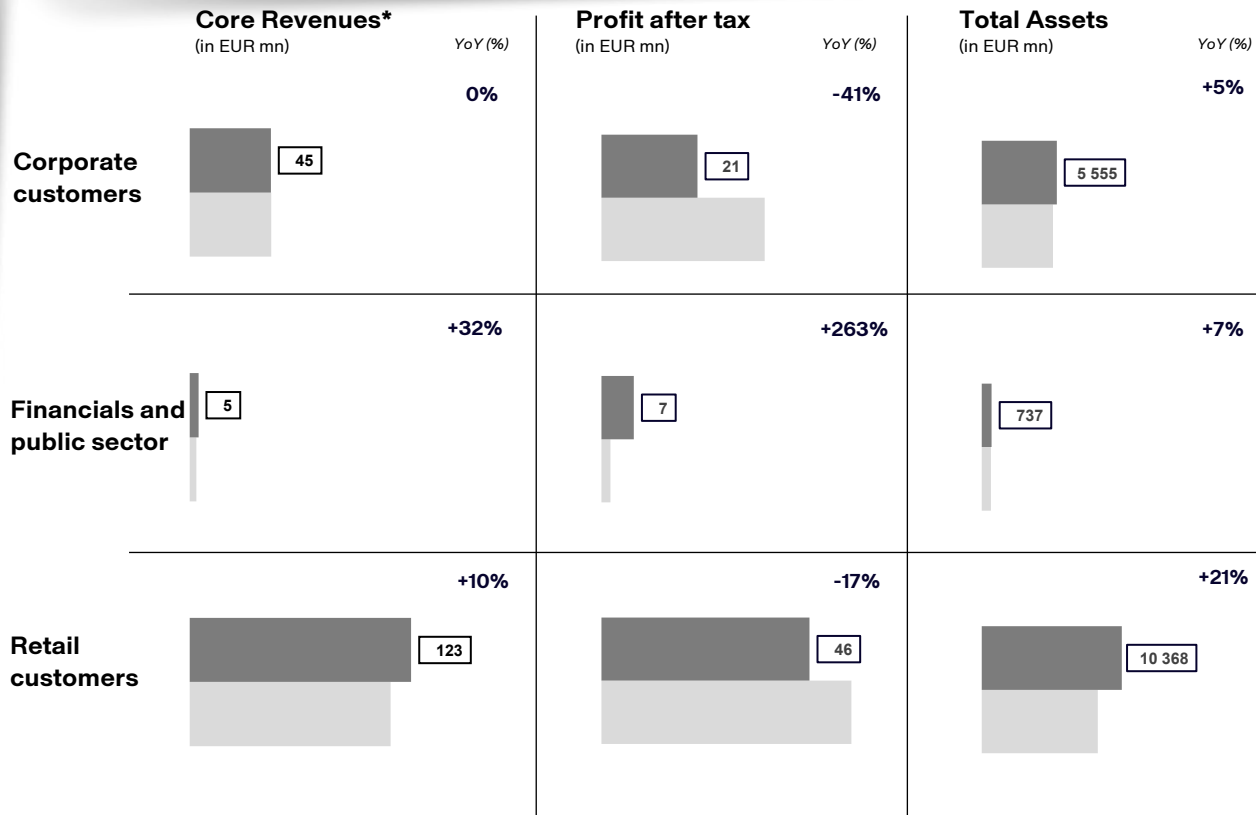




Growth in both
Retail and
Corporate assets

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

■ 1-3 2026 ■ 1-3 2025





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 0.37 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 1.3bn with **average LTV below 55%**.
- Focused mostly on **Bratislava region, prime locations, top sponsors with strong equity.**

Bank Levy

- Bank levy was re-introduced beginning of 2024.

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





Ďakujeme!
Thank you!

investor@tatrabanka.sk

www.tatrabanka.sk/en/about-bank/

Pavol Kiralvarga, CFA

Head of Financial Analysis & Investor Relations

pavol_kiralvarga@tatrabanka.sk

Milan Zvarik

Head of Treasury

milan_zvarik@tatrabanka.sk