



**SUPPLEMENT NO. 3
TO THE BASE PROSPECTUS DATED 29 APRIL 2022**

Tatra banka, a.s.

EUR 4,000,000,000 Debt Securities Issuance Programme

This document constitutes a supplement (the **Supplement**) prepared pursuant to Article 23 of Regulation (EU) 2017/1129 of the European Parliament and of the Council of 14 June 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market, and repealing Directive 2003/71/EC (the **Prospectus Regulation**), to the base prospectus dated 29 April 2022 approved by the National Bank of Slovakia by its decision No. 100-000-345-049 to file No. NBS1-000-072-013 dated 5 May 2022 which came into force on 9 May 2022 and was supplemented by the supplement no. 1 dated 24 August 2022 approved by the National Bank of Slovakia by its decision No. 100-000-381-095 to file no. NBS1-000-075-934 dated 30 August 2022, which came into force on 31 August 2022 and the supplement no. 2 dated 10 January 2023 approved by the National Bank of Slovakia by its decision No. 100-000-450-533 to file no. NBS1-000-080-244 dated 16 January 2023, which came into force on 17 January 2023 (the **Prospectus**).

The Prospectus was prepared by the issuer, Tatra banka, a.s., with its registered seat at Hodžovo námestie 3, 811 06 Bratislava 1, Slovak Republic, Identification No.: 00 686 930, registered in the Commercial Register of the District Court Bratislava I, Section: Sa, File No. 71/B, LEI: 3157002JBFAI478MD587 (the **Issuer**), in respect of its debt securities issuance programme of up to EUR 4,000,000,000 (the **Programme**) under which it may continuously or repeatedly issue (i) unsubordinated and unsecured notes (the **Senior Notes**), (ii) covered notes (the **Covered Notes**), (iii) subordinated notes (the **Subordinated Notes**) and (iv) senior non-preferred notes (the **Senior Non-preferred Notes**) (jointly the **Notes**).

This Supplement constitutes a part of the Prospectus and shall be read together and in connection with the Prospectus. Terms with a capital letter not defined in this Supplement shall have the meaning given in the Prospectus.

The purpose of this Supplement is to update the Prospectus with the revised outlook for the credit rating of the Issuer provided by the credit rating agency Moody's Deutschland GmbH (**Moody's**).

This Supplement is subject to approval by the National Bank of Slovakia and subsequent disclosure under the Prospectus Regulation. This Supplement will be available in electronic form in a separate section on the Issuer's website https://www.tatrabanka.sk/en/about-bank/economic-results/#issued_bonds as long as the Prospectus remains valid.

The Supplement is dated 23 January 2023.

The Prospectus shall be amended and supplemented as follows:

1. CHANGES IN CLAUSE 4 OF THE PROSPECTUS “INFORMATION ABOUT THE ISSUER”

- 1.1 In clause 4.4 of the Prospectus “**Credit rating**”, the text in the table titled “*Credit rating assigned by credit rating agency Moody’s*” shall be amended with the following text:

	Credit rating
Long-term deposit rating	A2
Outlook	Negative
Short-term deposit rating	Prime-1
Long-term issuer rating	A3
Outlook	Negative

2. CHANGES IN CLAUSE 7 OF THE PROSPECTUS “COMMON TERMS”

- 2.1 Clause 18(d) of the Common Terms “**Credit Rating of the Issuer and Notes**” shall be amended as follows:

“Rating assigned to the Issuer by rating agency Moody’s: long-term deposit rating: A2, short-term deposit rating: Prime-1, long-term issuer rating: A3, outlook: negative; [**Credit rating assigned to the Notes** – [The Notes are not rated.] or [It is expected that the Covered Notes will be rated [●] by Moody’s.] or [**Other information about the credit rating assigned to the Notes**].] Moody’s entity assigning the rating the Notes will be a credit rating agency incorporated in the European Union and registered under the CRA Regulation.”

Prominent statement concerning the right of withdrawal:

- (a) a right of withdrawal is only granted to those investors who had already agreed to purchase or subscribe for the Notes before this Supplement was published and where the Notes had not yet been delivered to the investors at the time when the significant new factor, such as the information included in this Supplement, arose;
- (b) based on the above and in accordance with Article 23(2) of the Prospectus Regulation, a statement about the period in which investors can exercise their right of withdrawal in respect of all issues of the Notes before this Supplement was published has lapsed because all offers of the Notes have been closed and all relevant Notes delivered to the investors before this Supplement was published; consequently, no investor has any right of withdrawal in connection with this Supplement; and
- (c) in connection with the right of withdrawal or any other queries, the investors may contact the Issuer at its registered office.

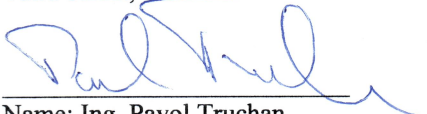
Issuer’s Declaration

The Issuer represented by Ing. Pavol Truchan and Pavol Kiraľvarga, MSc, Authorised Representatives, declares that it is solely responsible for the information provided in this Supplement.

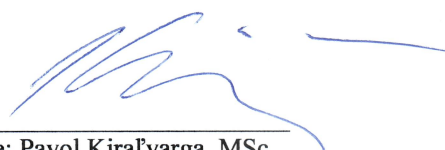
The Issuer hereby declares that, having taken all reasonable care to ensure that such is the case, the information contained in this Supplement is, to the best of the knowledge of the Issuer, in accordance with the facts and contains no omission likely to affect its import.

In Bratislava, on 23 January 2023.

Tatra banka, a.s.



Name: Ing. Pavol Truchan
Title: Authorised Representative



Name: Pavol Kiraľvarga, MSc
Title: Authorised Representative