




Tatra banka

 Member of RBI Group

Investor Presentation

Q1 2026



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Profit after tax

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



Return on equity

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



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





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Tatra banka Group

Tatra banka Financials

Covered Notes & Cover Pool

Sustainability Strategy

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Slovak Republic – Macroeconomic Overview



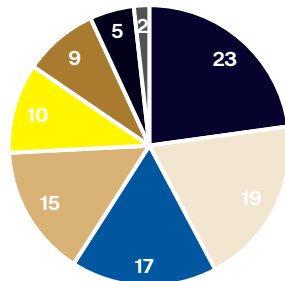
Slovak Republic: Macroeconomic Executive Summary

- **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:** 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

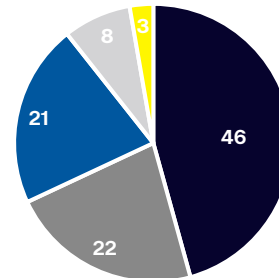


Source: Statistical Office of the Slovak Republic, Tatra banka Research

Employment structure

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

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



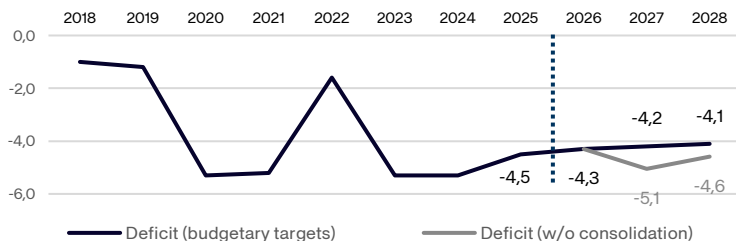
Source: Statistical Office of the Slovak Republic, Tatra banka Research



Fiscal Consolidation packages negatively affect economy

Budget deficit to GDP ratio, %

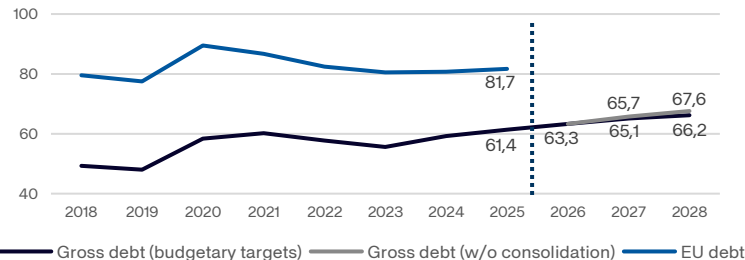
The budget deficit is projected to gradually decline.



Source: Annual Progress Report of the Slovak Republic 2026

Government debt to GDP ratio, %

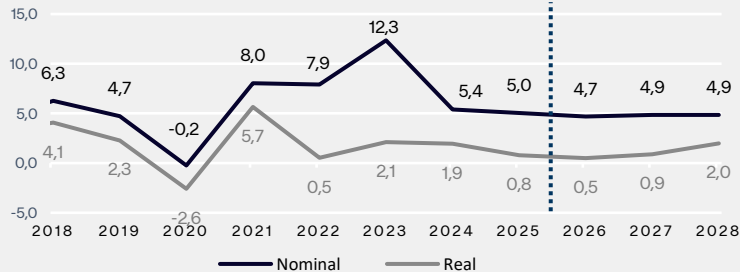
Debt-to-GDP is slightly rising.



Source: Annual Progress Report of the Slovak Republic 2026

GDP Development, % yoy

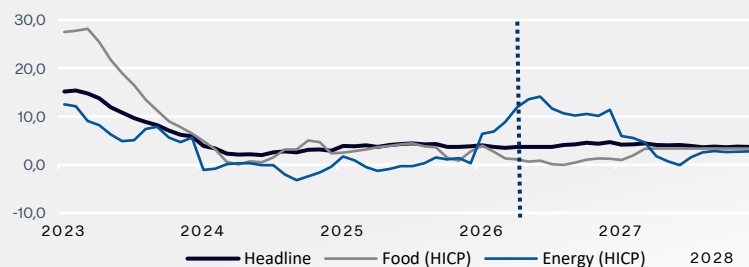
Nominal GDP remains the key driver of banking asset growth.



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.



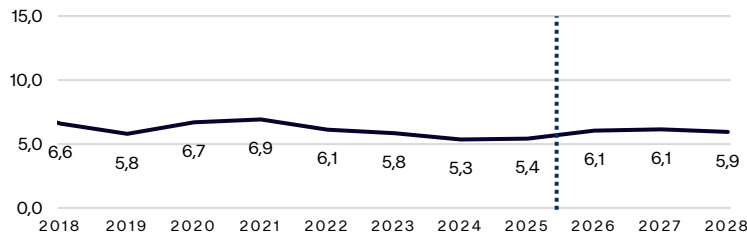
Source: Statistical Office of the Slovak Republic, Tatra banka Research



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

Unemployment rate, %

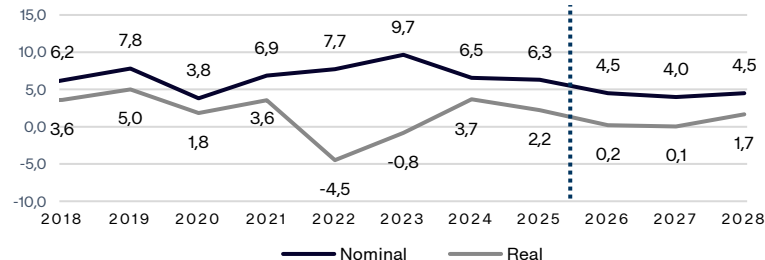
Unemployment remains low; gradual uptick expected with weaker growth.



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

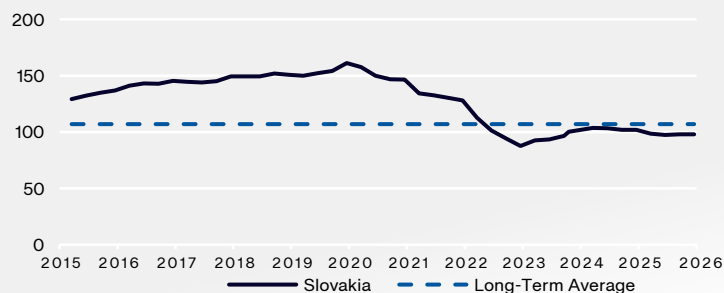
Prices recovering from 2023 slump; pace normalizing amid higher rates.



Source: National Bank of Slovakia

Housing affordability index

Affordability improved on wages and prices; demand stays subdued.



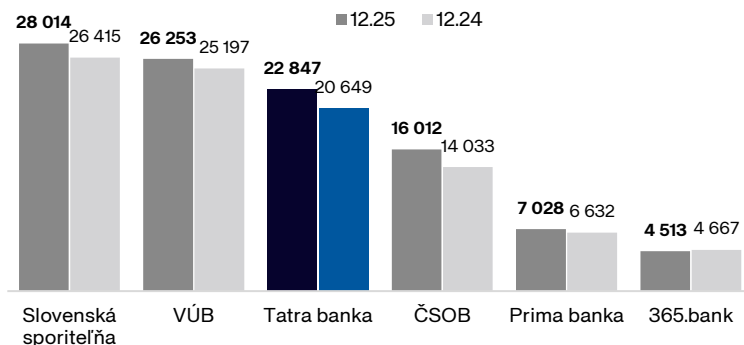
Source: National Bank of Slovakia, Tatra banka Research



Banking sector: Tatra banka is leader in profitability

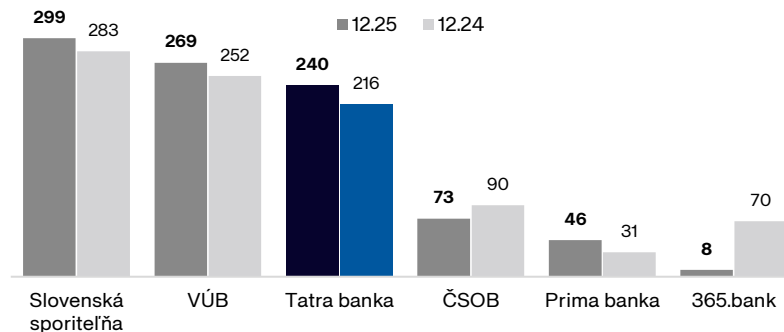
- **Solid sector profitability despite bank tax:** The banking tax, introduced in 2024, continues to weigh on profits, but its gradual decline under the approved schedule supported an improvement in y/y profitability dynamics in 2025
- **Strong earnings momentum at Tatra banka:** TB benefited from continued 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)



Source: Financial statements

Net profit, EUR mn (on individual basis)

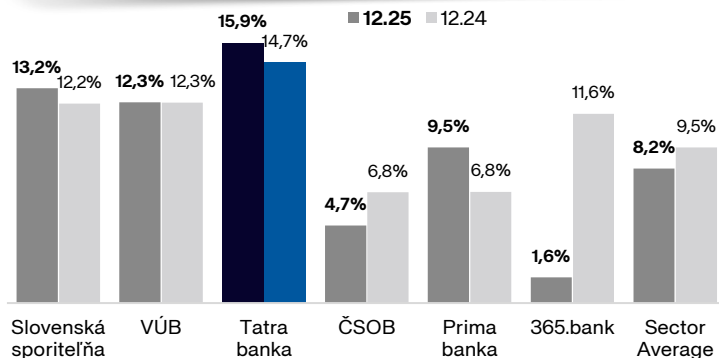


Source: Financial statements



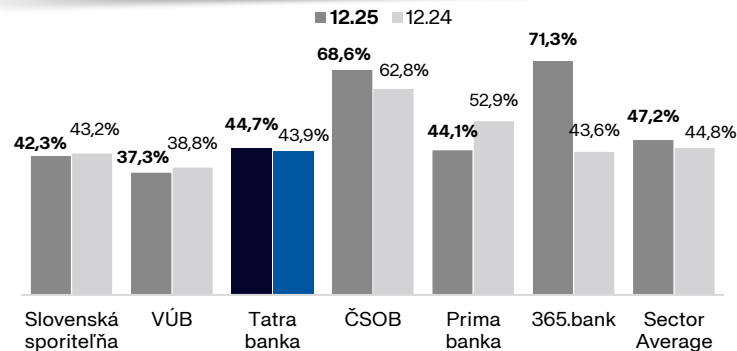
NPLs remain relatively low. Loan growth is accelerating

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



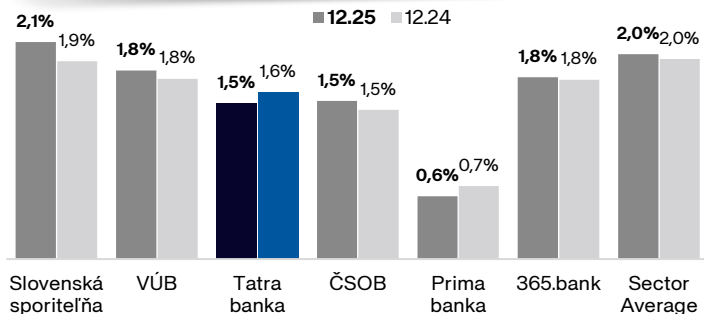
Source: Financial statements and National Bank of Slovakia

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



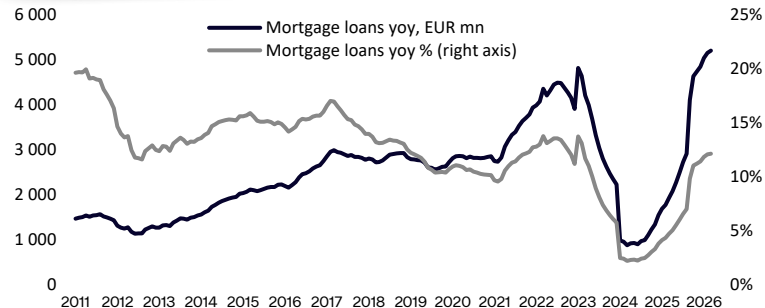
Source: Financial statements and National Bank of Slovakia

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



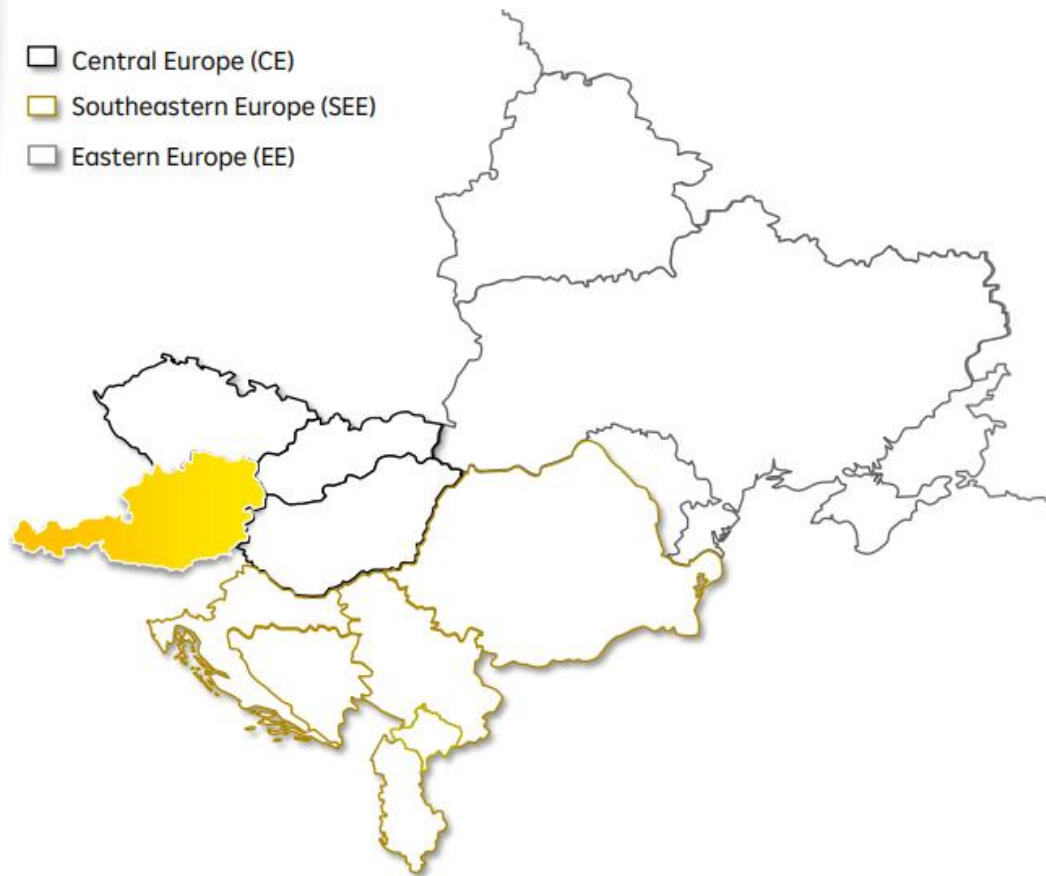


Leading Banking Group in CEE

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%

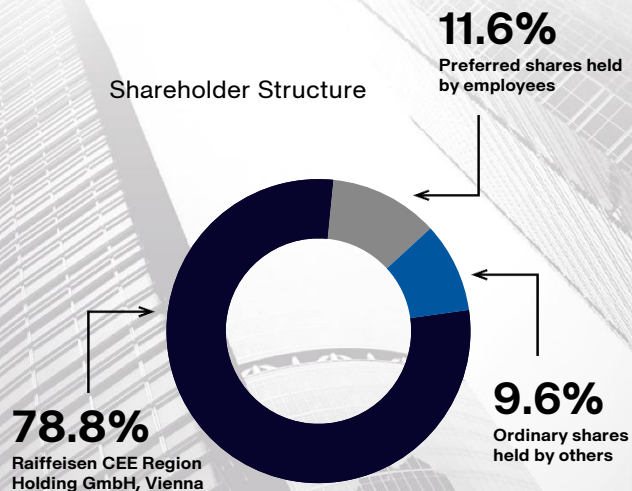
1-3 2026

-6.1 pp y-o-y



Tatra banka

Shareholder Structure



Bank established as greenfield company in 1990



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.



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



First private bank in Slovakia



Part of the leading Austrian banking group RBI Group



Leader in innovations



Leader in asset management, corporate and private banking

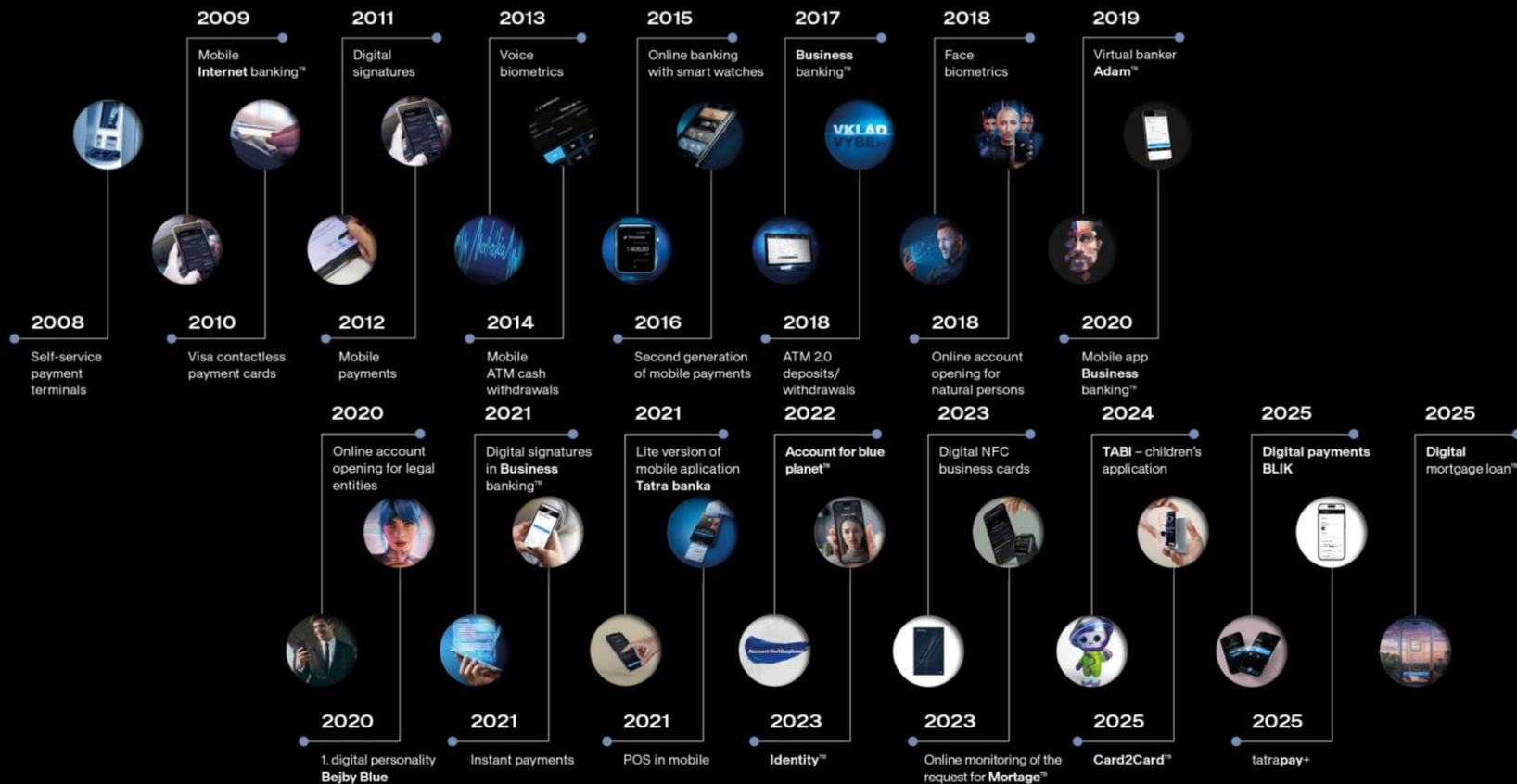


Leader in corporate business with approx. 20% market share



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 **54** mn
1-3 2026

EUR **67** mn
1-3 2025

-19,5% 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



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

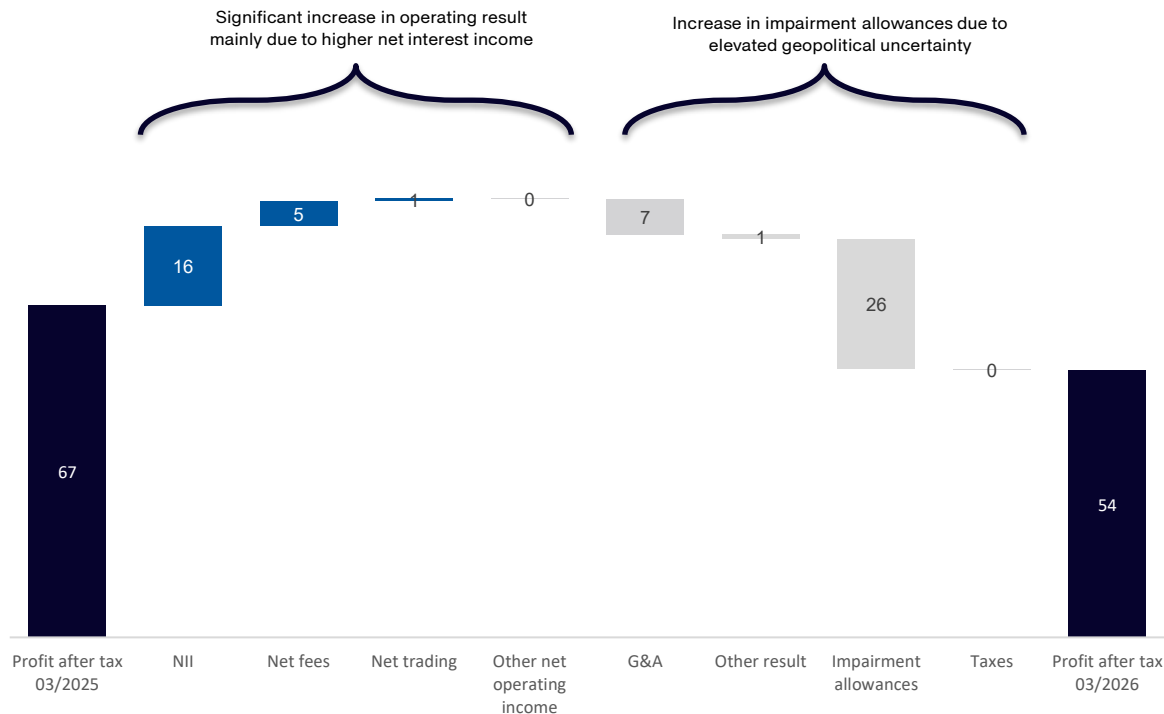
-1,0 pp y-o-y





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)

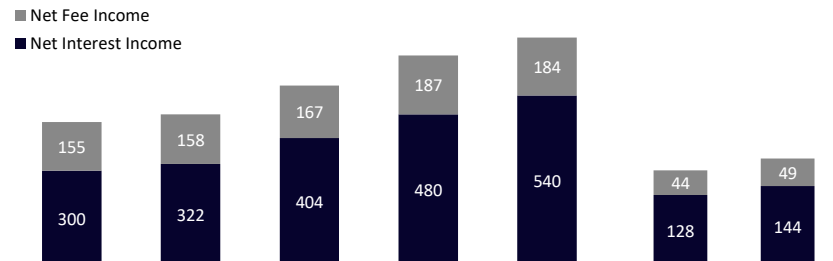




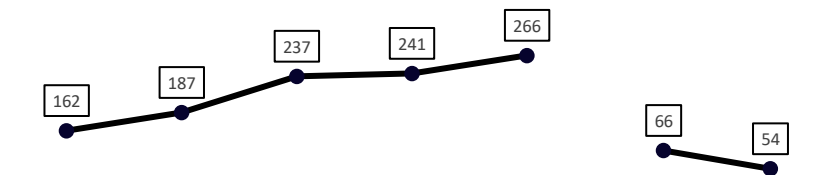
Continuous double
digit RoE and strong
Profit after tax
despite impairment
allowances

Net Interest Income & Net Fee Income

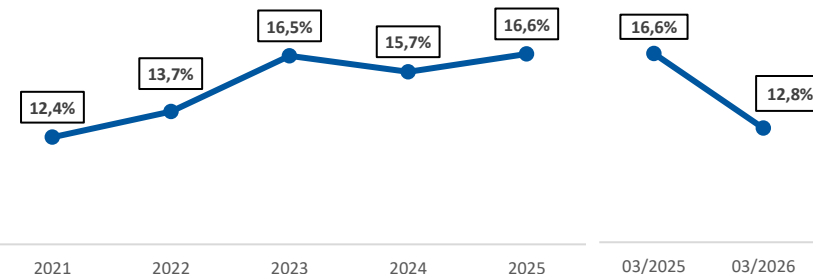
(in EUR mn)



Profit after tax (in EUR mn)



Return on Equity (in %)



*NII includes dividend income

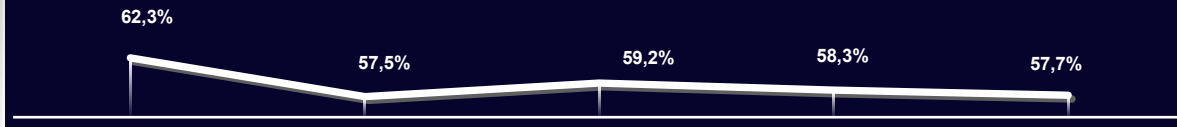




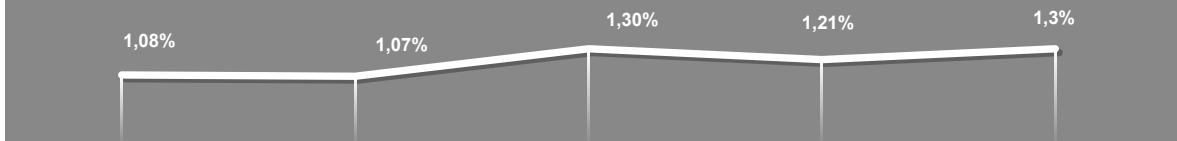
Prudent approach to provisioning amid geopolitical risks

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

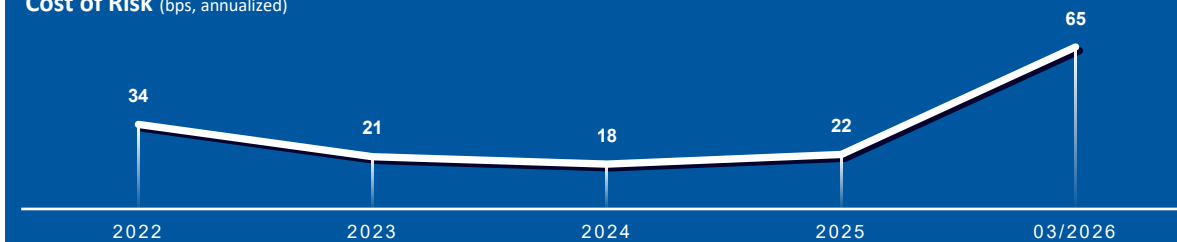
NPE Coverage (in %)



NPE Ratio* (in %)



Cost of Risk (bps, annualized)



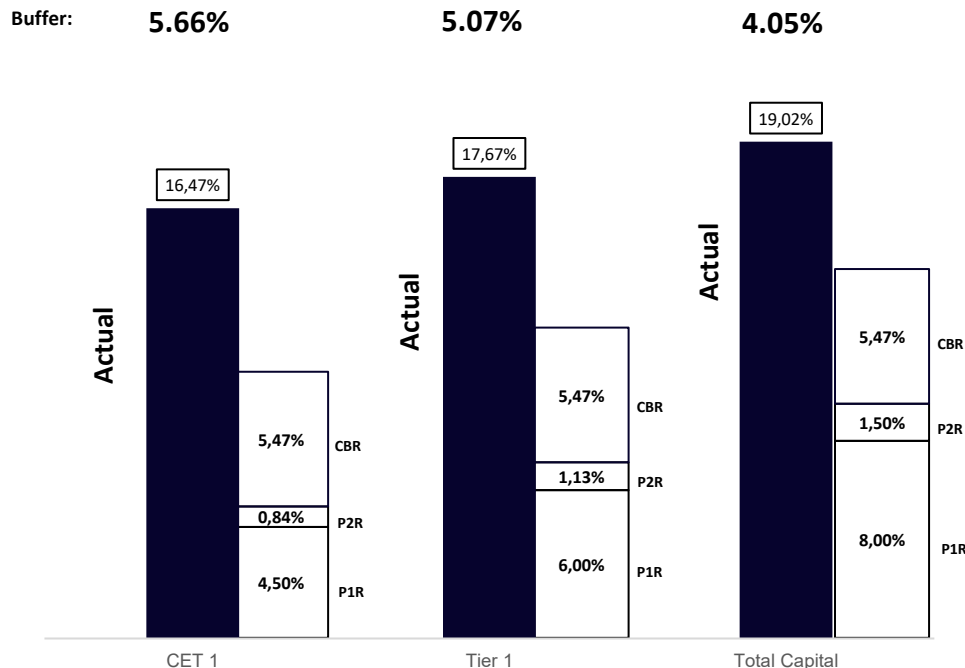
*NPE Ratio technical increase in 2024 mainly due to repayment of EUR 2.2bn TLTRO and balance sheet decrease



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

Regulatory Capital Requirements

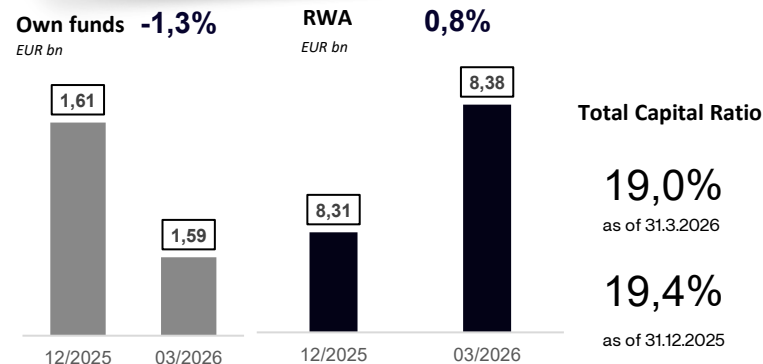
As of 3/2026



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

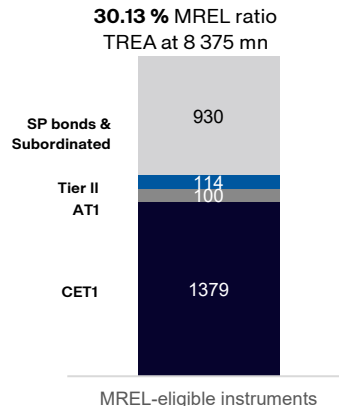


Tatra banka is under direct supervision of ECB (interactions with JST)

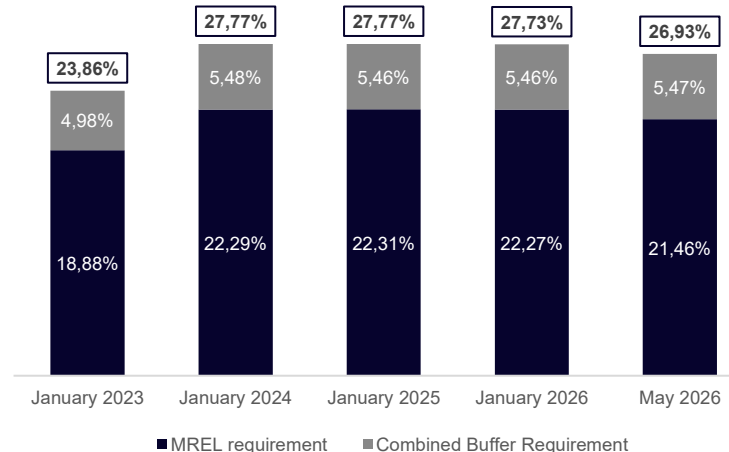
Resolvability under SRB’s remit

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

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

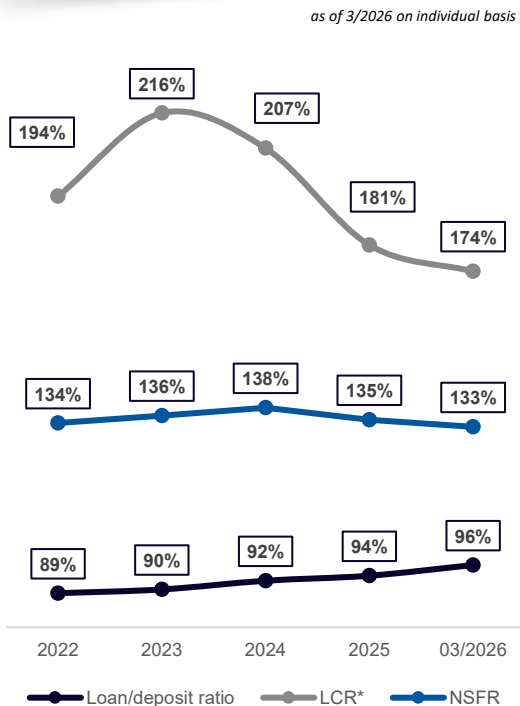


MREL Targets for Tatra banka (in %)
based on SRB decision received in 2026
MREL target decreased to 21.46% as of 05/2026



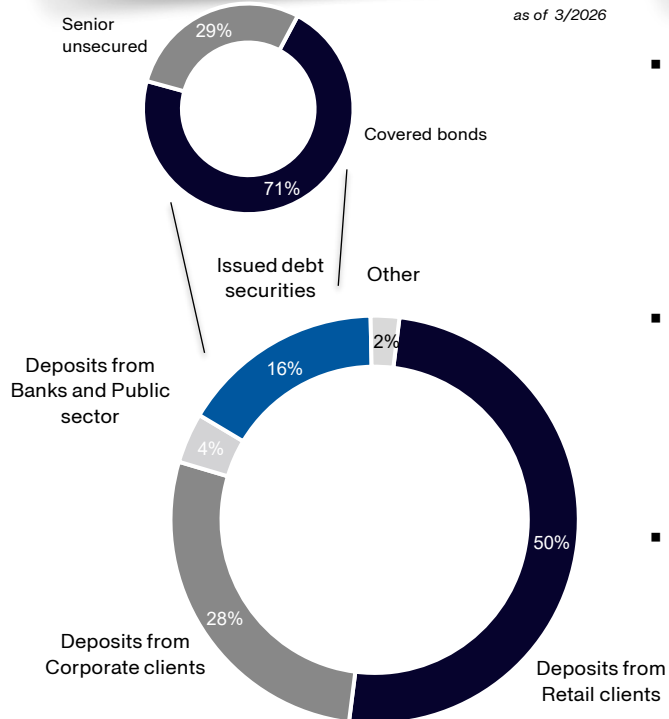
Strong self-funding with Loans-to-Deposit ratio below 100%

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*

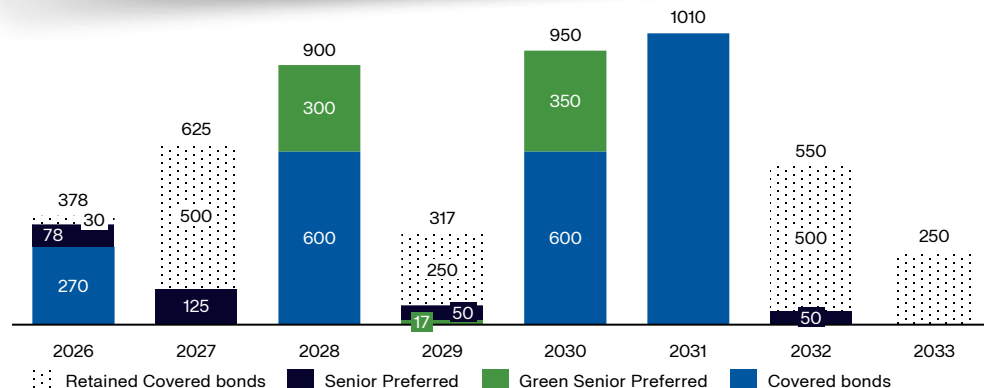
Senior Preferred

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)



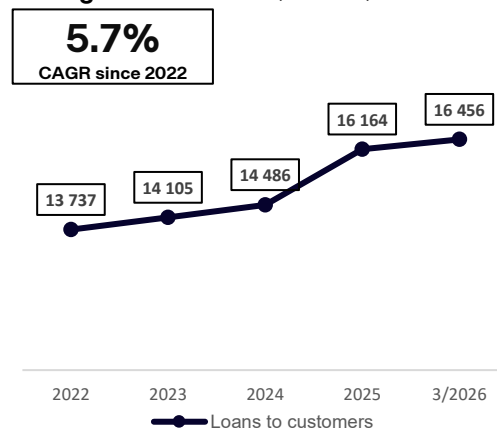


Increase in Loans to Customers, Securities and Debt issued

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

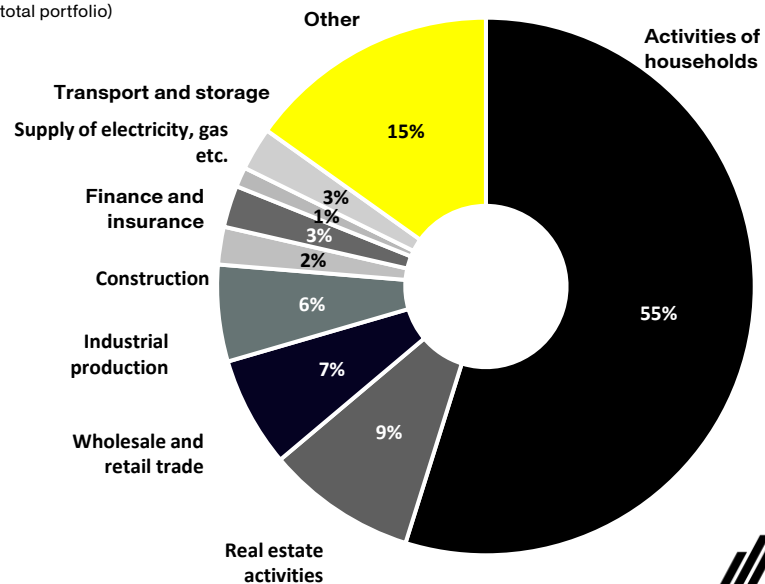
Financial assets by customer group (at amortised cost)

	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



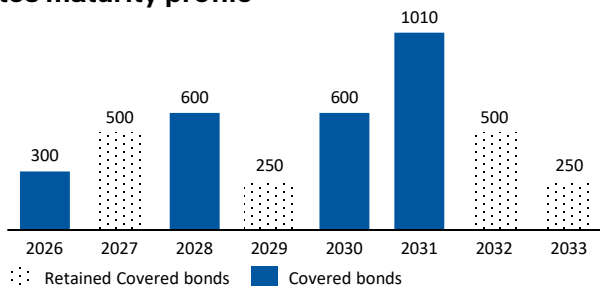
Cover pool structure (as of 31.3.2026)

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

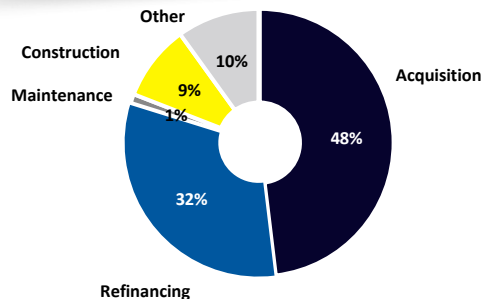
Supplementary Liquid Assets <small>(nominal)</small>	EUR 202 000 000
average remaining term	5.1 years
Primary Assets – residential mortgages	EUR 4 859 161 554
average loan balance	EUR 81 550
number of loans	59 585
average LTV	53.8%
average remaining term	20.8 years
average seasoning	5.0 years
currency	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

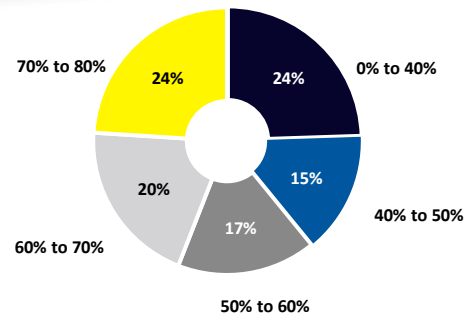


Cover pool statistics (as of 31.3.2026)

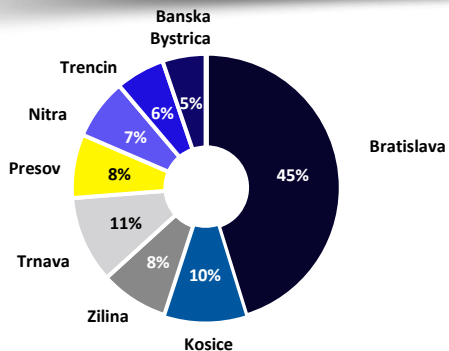
Distribution by Loan Purpose



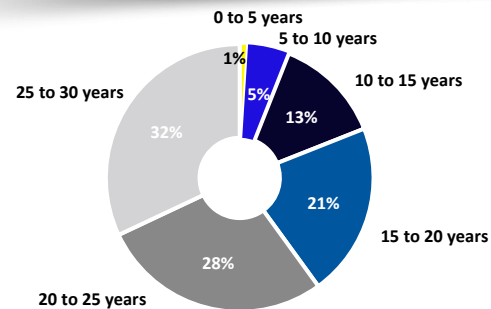
Distribution by LTV



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.





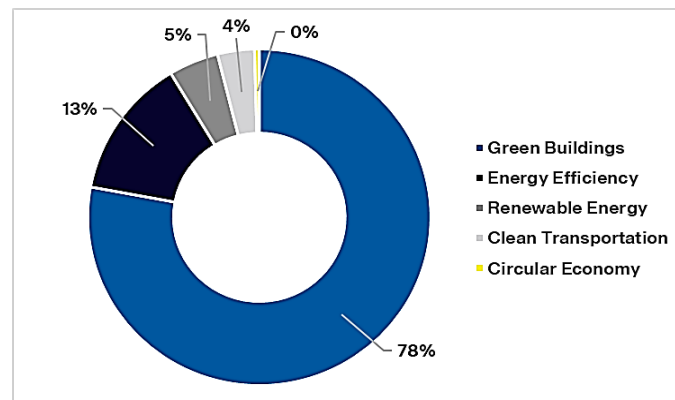
Portfolio Details

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	

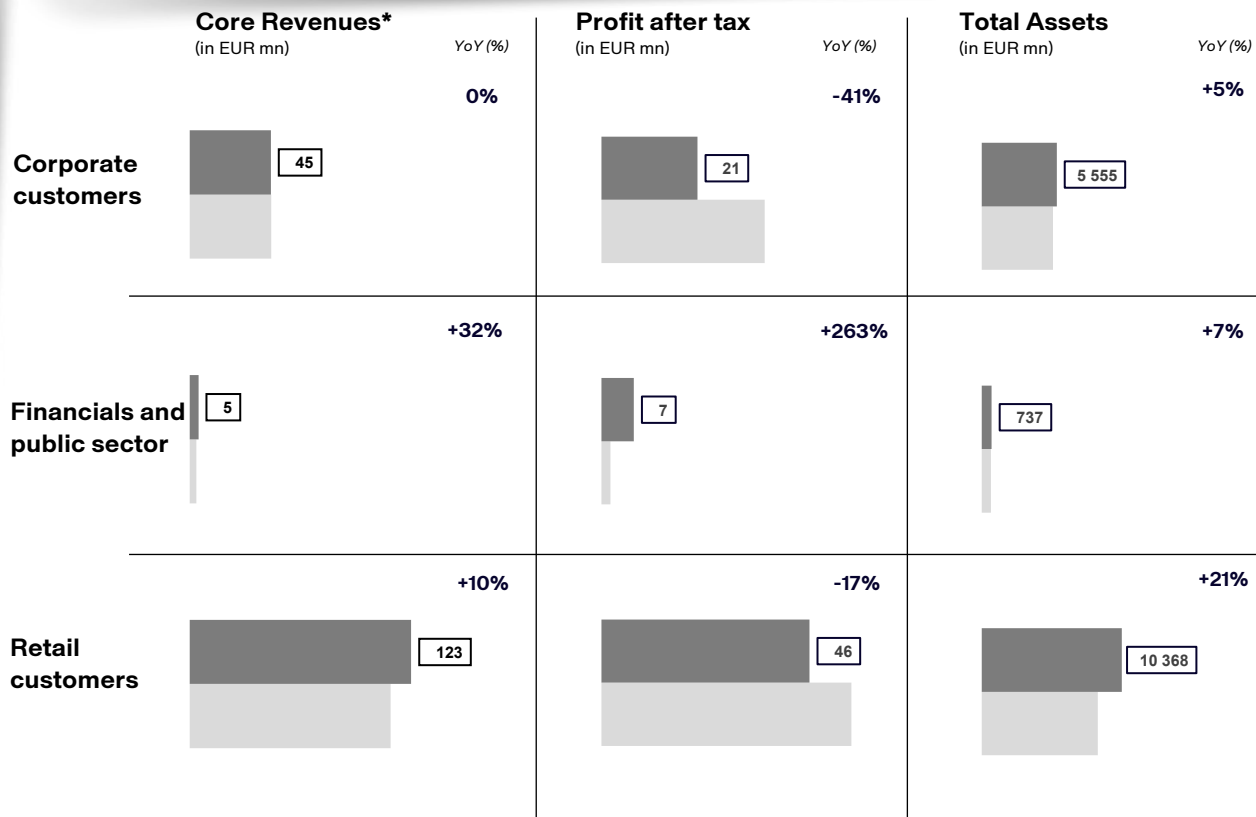




Growth in both
Retail and
Corporate assets

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!

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

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