Tatra banka

Member of RBI Group

# Investor Presentation

Q2 2026

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# Q2 2026 Executive Summary

## Profit after tax

EUR **134** mn — 1-6 2026
EUR 131 mn — 1-6 2025

2,7% y-o-y

## Return on equity
(annualised)

**16,1%** — 1-6 2026
16,3% — 1-6 2025

-0,2 pp y-o-y

## Cost-to-Income ratio
(annualised)

**43,4%** — 1-6 2026
44,9% — 1-6 2025

-1,5 pp y-o-y

## Balance sheet

**Loans** to clients

EUR **16 978** mn
as of 30.6.2026
5,0% ytd

**Deposits** from clients

EUR **17 193** mn
as of 30.6.2026
0,1% ytd

**Assets** in total

EUR **23 369** mn
as of 30.6.2026
1,1% ytd

Tatra banka | Q2 2026 Executive Summary

## Net Interest Income

EUR **289** mn
1-6 2026
11,0% y-o-y

EUR 260 mn
1-6 2025

## Net Fee Income

EUR **102** mn
1-6 2026
15,2% y-o-y

EUR 89 mn
1-6 2025

## General Admin. Expenses

EUR **-179** mn
1-6 2026
7,0% y-o-y

EUR -167 mn
1-6 2025

## Capital & Liquidity

| Risk-weighted assets | Total Capital | CET 1 | Total Capital Ratio | LCR |
|---|---|---|---|---|
| EUR **8 856** mn | EUR **1 577** mn | **15,5%** | **17,8%** | **174,0%** |
| as of 30.6.2026 | as of 30.6.2026 | as of 30.6.2026 | as of 30.6.2026 | as of 30.6.2026 |
| 6,6% ytd | -2,2% ytd | -1,4 pp ytd | -1,6 pp ytd | -7,2 pp ytd |

# Contents

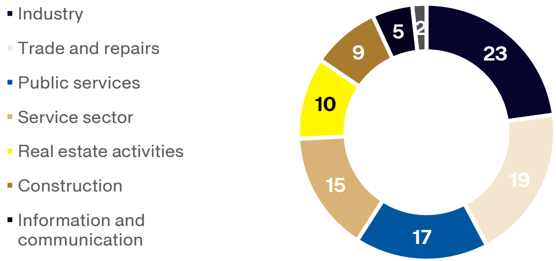
# Slovak Republic – Macroeconomic Overview

# **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**: Since 2024, consolidation packages amounting to around 5% of GDP have been adopted; further measures likely post parliamentary elections in 2028.
- **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 higher 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, %

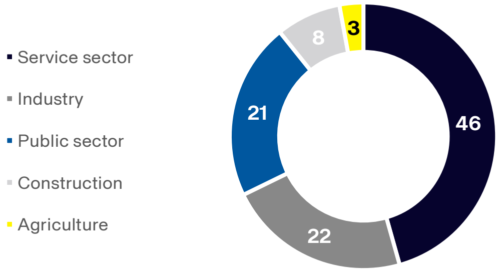
Strong industrial sector with key automotive sector




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

## Employment structure, %

Relatively large % of population (22.2%) is employed in Industry compared to EU avg (15.3%)

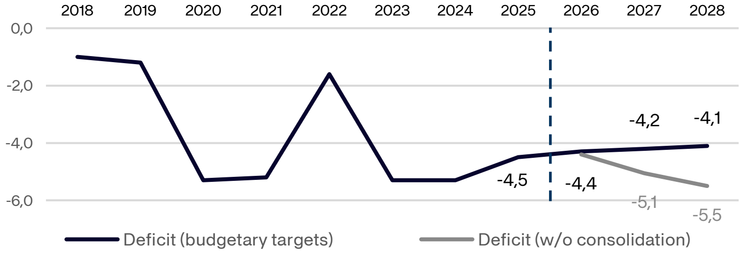



Source: Statistical Office of the Slovak Republic, Tatra banka Research

# A mild recovery in 2027 is expected after consolidation and energy shock

## Budget deficit to GDP ratio, %

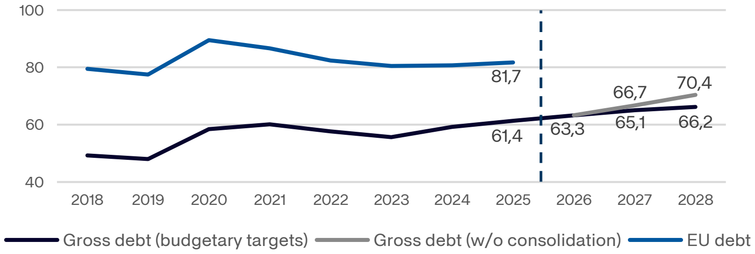
The budget deficit is projected to gradually decline.




Source: Annual Progress Report of the Slovak Republic 2026

## Government debt to GDP ratio, %

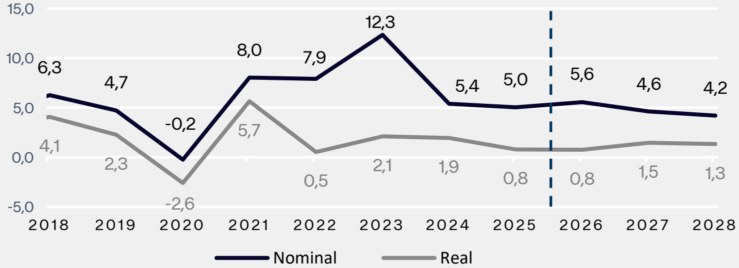
Debt-to-GDP is slightly rising.




Source: Annual Progress Report of the Slovak Republic 2026

## GDP Development, % yoy

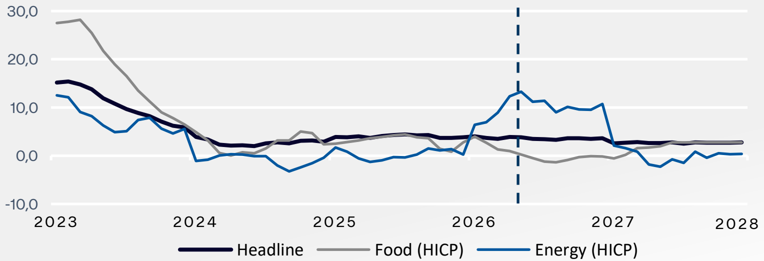
Nominal GDP remains the key driver of banking asset growth.




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

## CPI inflation with main contributors, % yoy

Inflation will mainly depend on developments in the Strait of Hormuz.

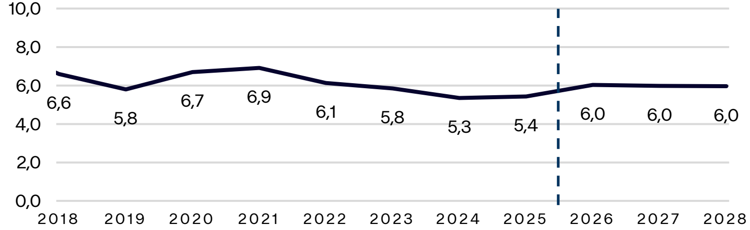



Source: Statistical Office of the Slovak Republic, Tatra banka Research

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

## Unemployment rate, %

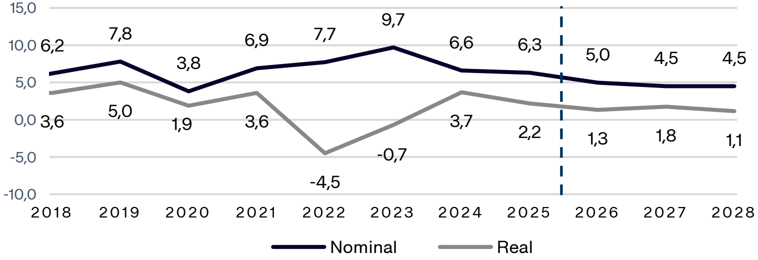
Unemployment remains low; gradual uptick expected with weaker growth.




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

## Nominal & real wage growth, % yoy

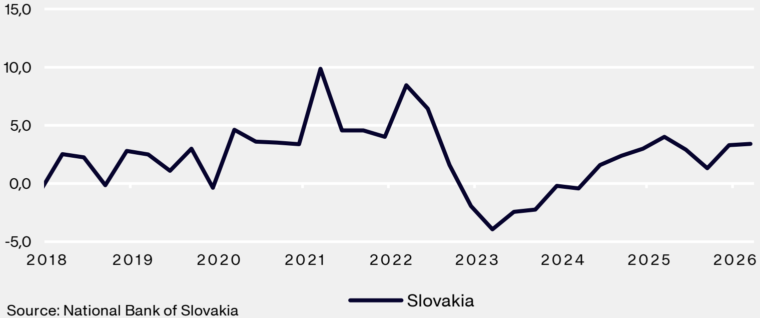
Wage pressures easing; real growth moderates.




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

## Real estate prices, % qoq

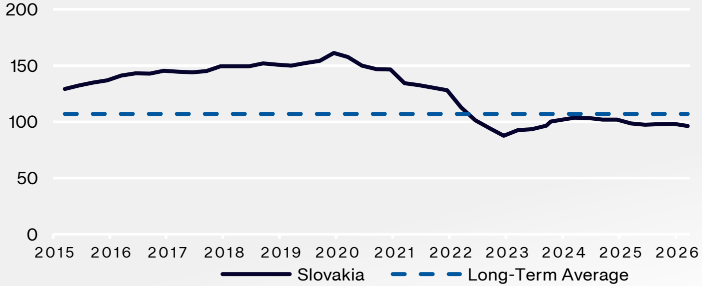
Prices recovering from 2023 slump; pace normalizing amid higher rates.




Source: National Bank of Slovakia

## Housing affordability index

Real estate prices are currently outpacing wage growth.

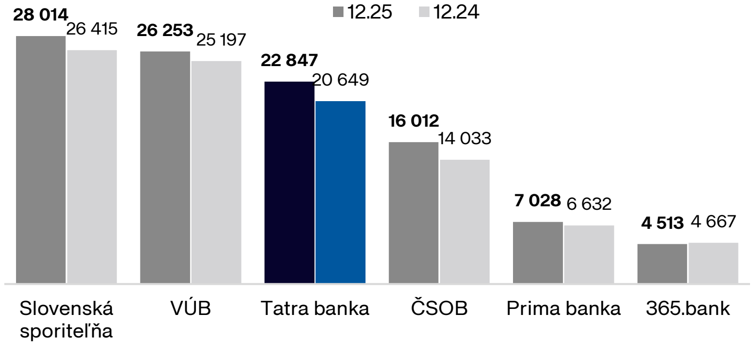



Source: National Bank of Slovakia, Tatra banka Research

# **Banking sector:** Tatra banka is leader in profitability

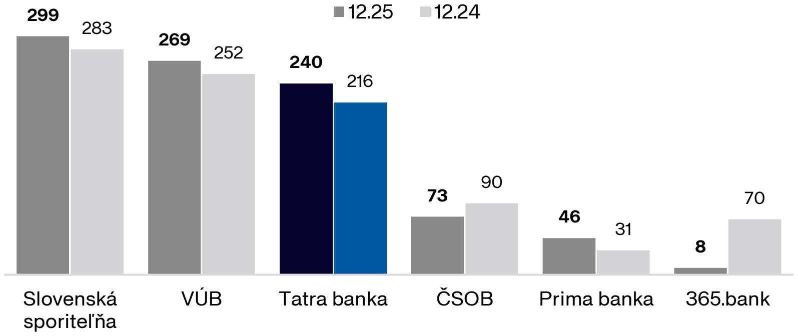
- **Solid sector profitability despite bank tax:** The banking tax, introduced in 2024, continues to weigh on profits, but its gradual decline under the approved schedule supported an improvement in y/y profitability dynamics in 2025
- **Strong earnings momentum at Tatra banka**: TB benefited from continued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

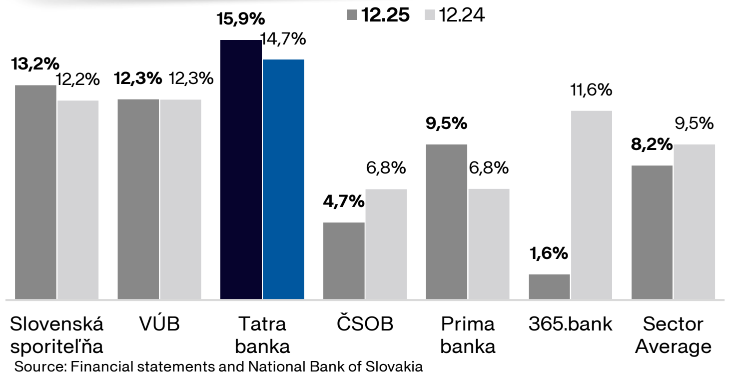
**Net profit, EUR mn** *(on individual basis)*




Source: Financial statements

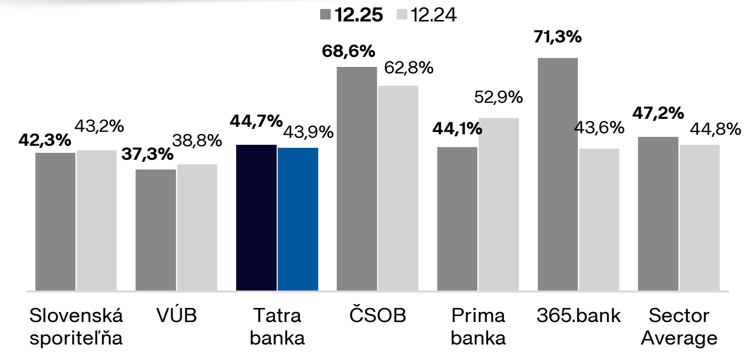
# NPLs remain relatively low. Loan growth is accelerating

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



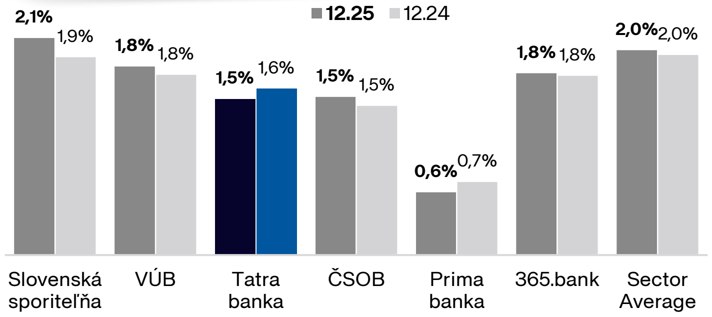

Source: Financial statements and National Bank of Slovakia

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



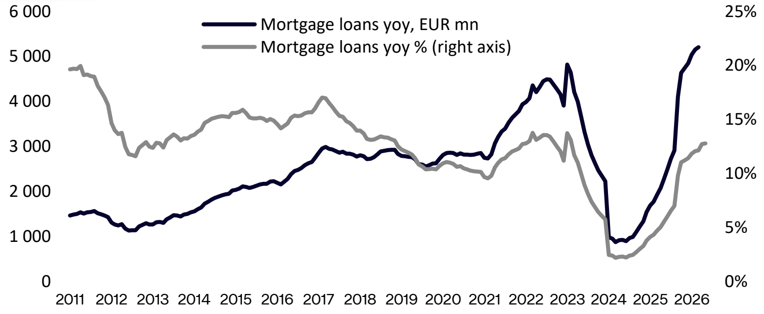

Source: Financial statements and National Bank of Slovakia

## 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

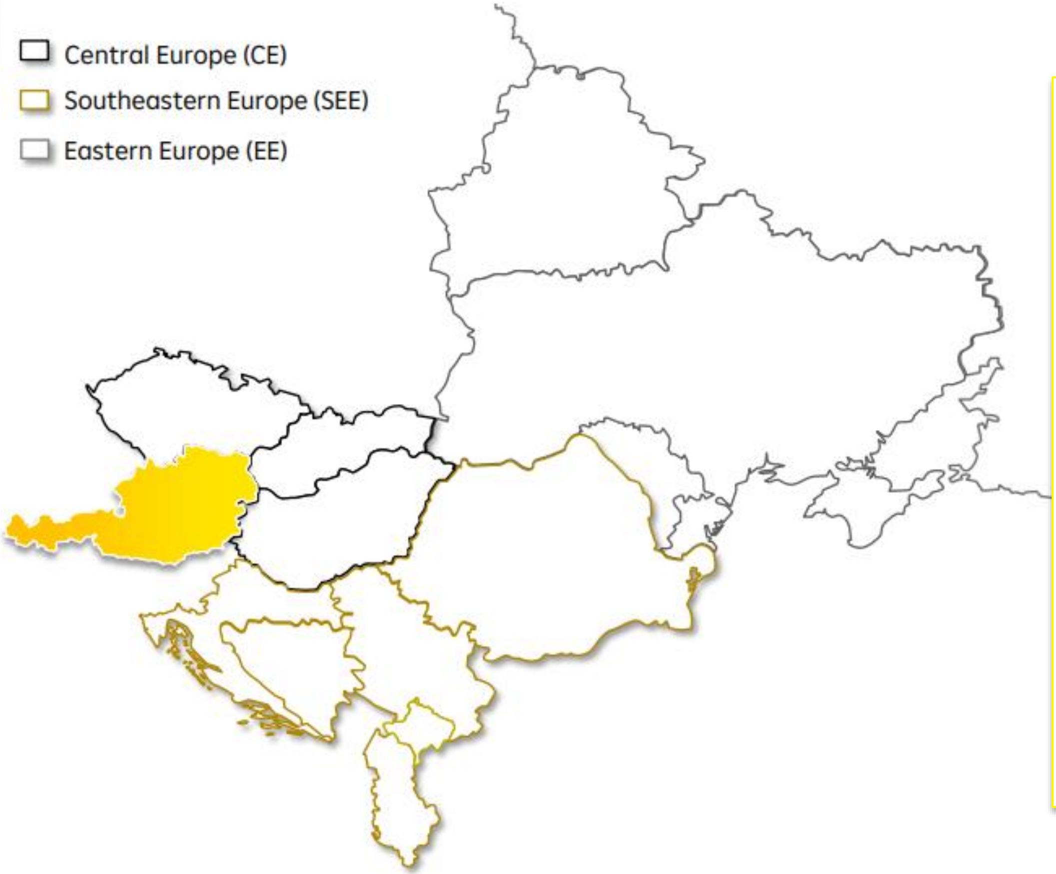
**Raiffeisen Bank International**

# 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




1 304 branches

41 704 employees

18.8 mn clients

Raiffeisen Bank International

# 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 **1 256** mn

1-6 2026

>100% y-o-y

## Balance sheet

**Loans** to clients

EUR **111 601** mn

as of 30. 6. 2026

+5.7% ytd

**Deposits** from clients

EUR **136 297** mn

as of 30. 6. 2026

+6.8% ytd

**Assets** in total

EUR **223 762** mn

as of 30. 6. 2026

+6.4% ytd

## Key indicators

**Consolidated Return** on equity after tax

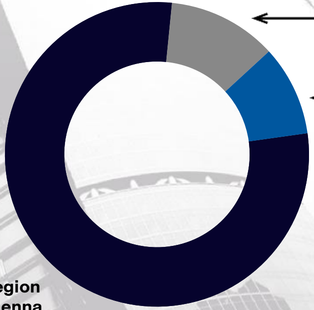
**12.2%**

1-6 2026

+4.2pp 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 136 branches and employing about 3 530 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

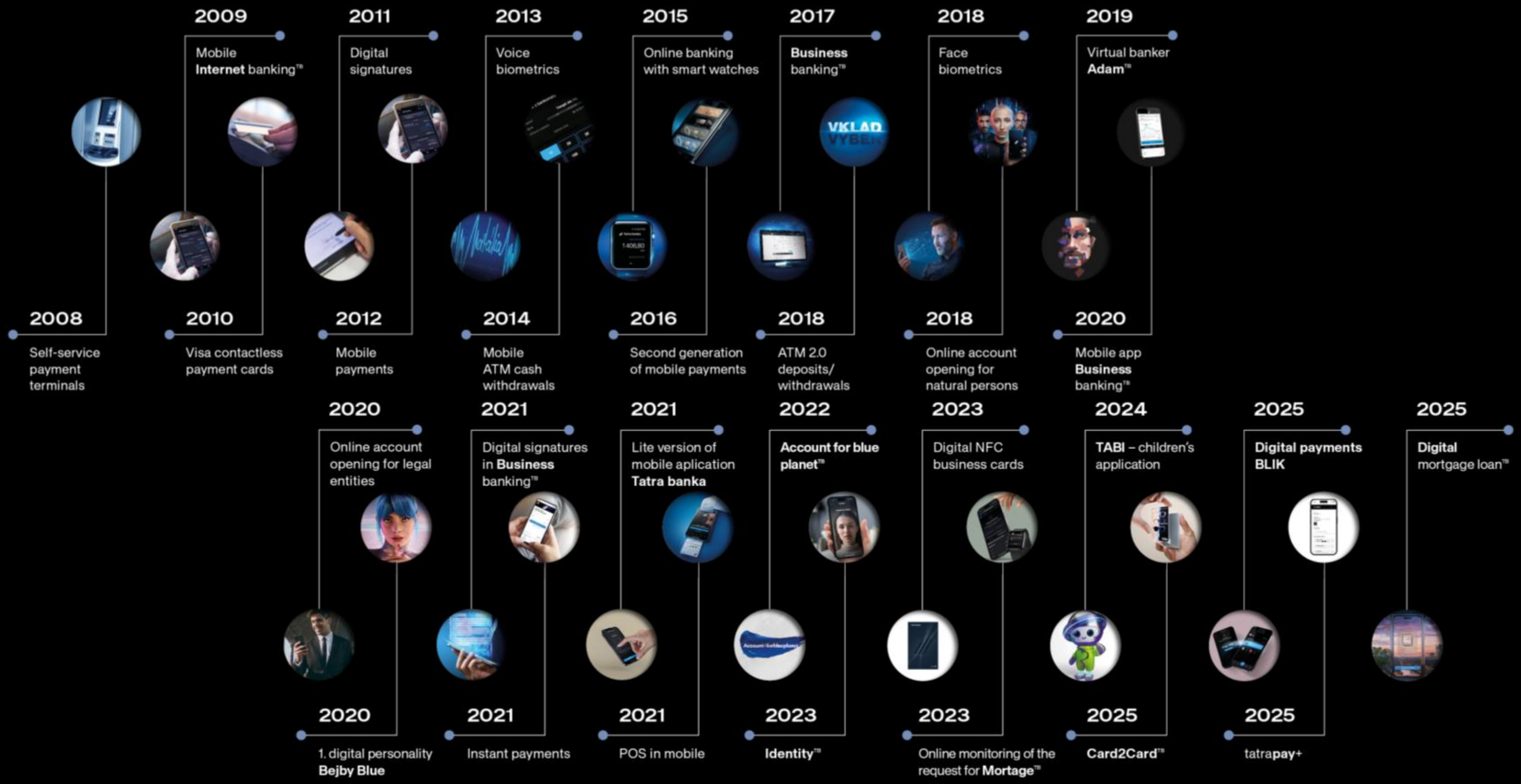
Leader in innovations

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 **134** mn
1-6 2026
2,7% y-o-y

EUR 131 mn
1-6 2025

## Balance sheet

**Loans** to clients

EUR **16 978** mn
as of 30.6.2026
5,0% ytd

**Deposits** from clients

EUR **17 193** mn
as of 30.6.2026
0,1% ytd

**Assets** in total

EUR **23 369** mn
as of 30.6.2026
1,1% ytd

## Key indicators (annualised)

**Return** on Equity after tax

**16,1%**
1-6 2026
-0,2 pp y-o-y

16,3%
1-6 2025

**Cost-to-Income** ratio

**43,4%**
1-6 2026
-1,5 pp y-o-y

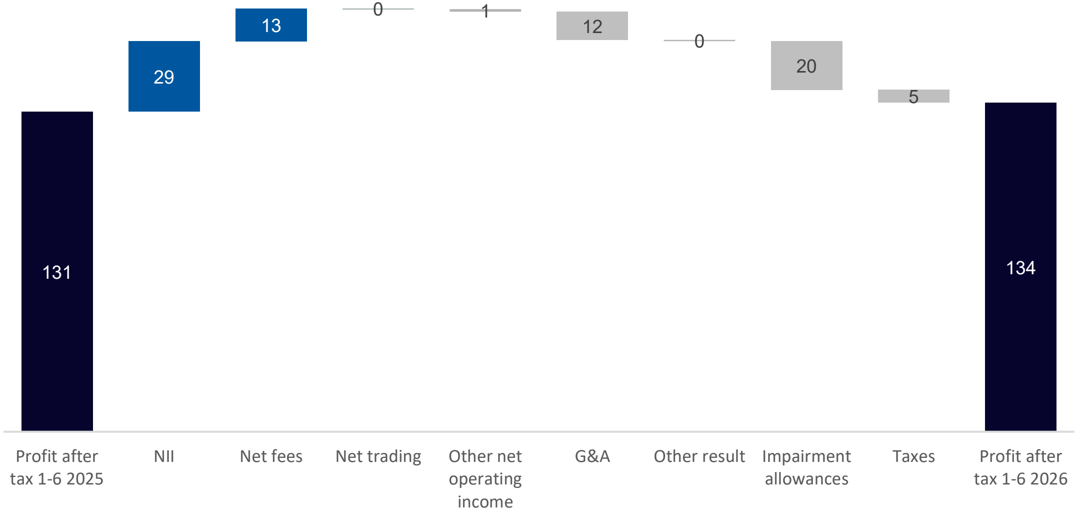
44,9%
1-6 2025

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

## Profit & Loss Bridge – 1-6 2025 to 1-6 2026 (in EUR mn)

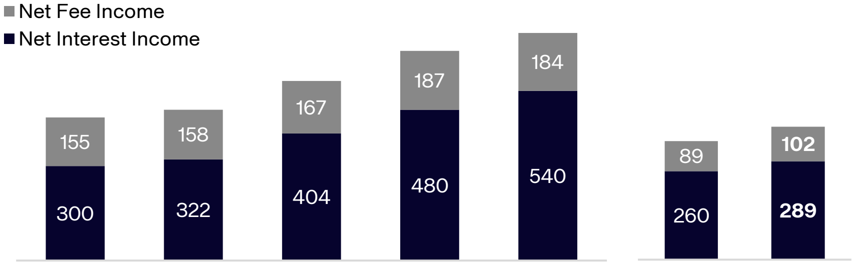
Significant increase in operating result mainly due to higher net interest income

Increase in impairment allowances due to elevated geopolitical uncertainty

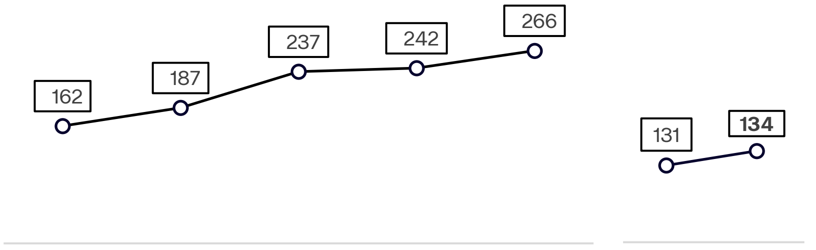


# Continuous double digit RoE and strong Profit after tax despite impairment allowances

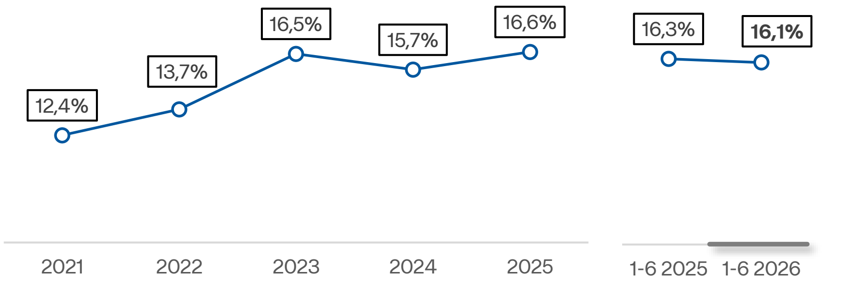
**Net Interest Income & Net Fee Income**
(in EUR mn)




**Profit after tax** (in EUR mn)




**Return on Equity** (in %, annualised)




**NII includes dividend income*

# Stable NPE Coverage

# Low NPE Ratio

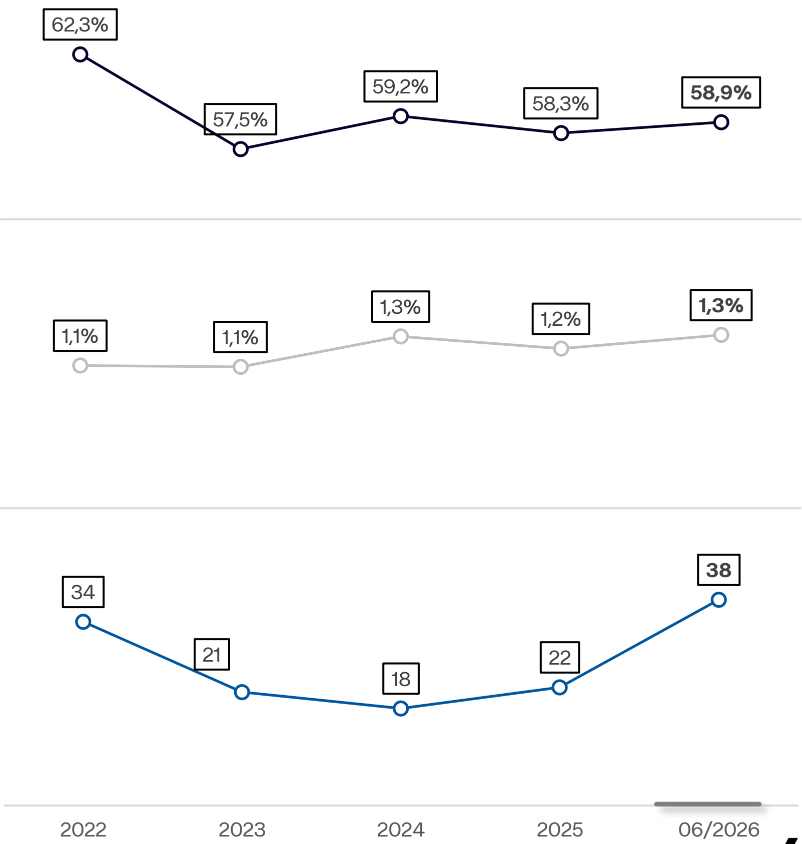
# Prudent provisioning

*One off impairment charges via conservative macro-overlay factors*

**NPE Coverage**
(in %)

**NPE Ratio***
(in %)

**Cost of Risk**
(in bps, annualised)



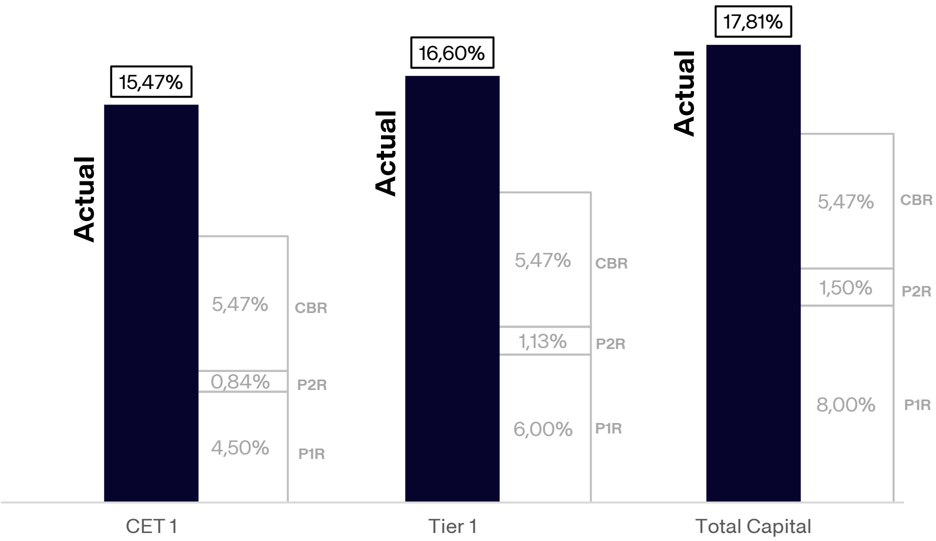

*NPE Ratio technical increase in 2024 mainly due to repayment of EUR 2.2bn TLTRO and balance sheet decrease*

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

## Regulatory Capital Requirements

*as of 30.6.2026*

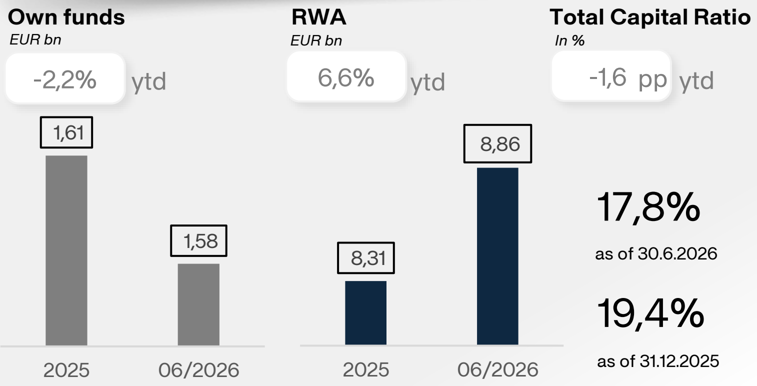
**Buffer:** **4,66%** CET 1 | **4,00%** Tier 1 | **2,84%** Total Capital




## 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

## Capital



# MREL requirement

## Meeting MREL Targets with comfortable buffers

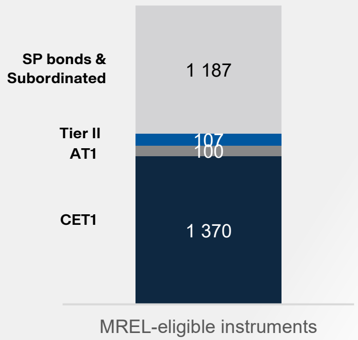
## Multiple Point of Entry (MPE) resolution strategy

- 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

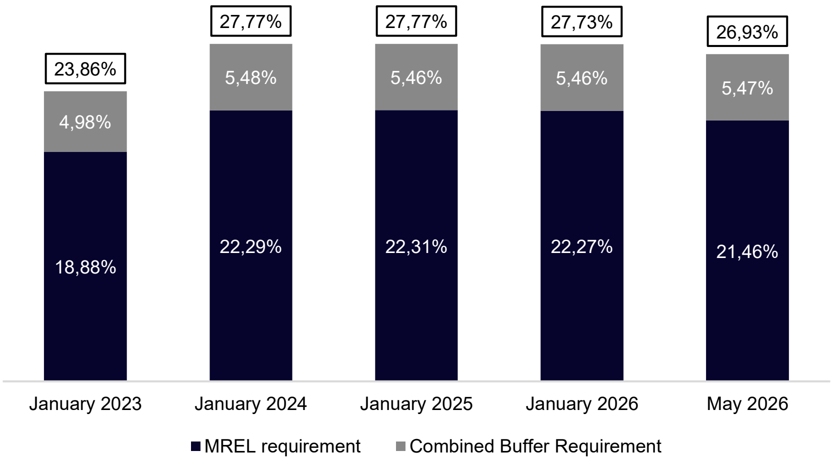
(In EUR mn)
as of as of 30.6.2026

**31,21%** MREL ratio
TREA at EUR 8 856 mn




### MREL Targets for Tatra banka (in %)

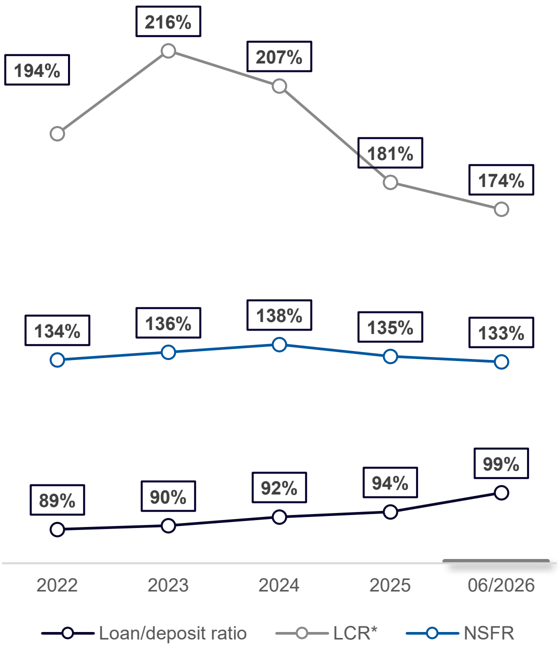
based on SRB decision received in 2026
MREL target decreased to 21.46% as of 05/2026



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

## Liquidity ratios

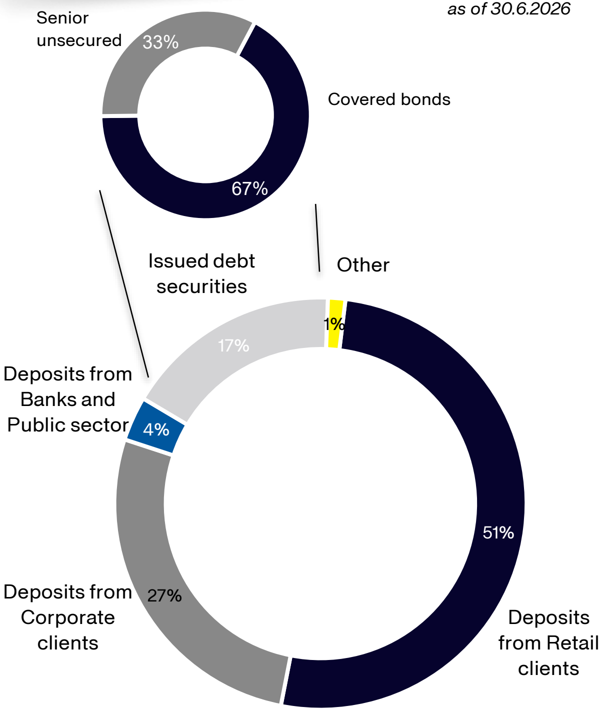
*as of 30.6.2026 on individual basis*




**average for last 12 months*

## Funding mix

*as of 30.6.2026*




## 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 2024.
- **EUR 3.7bn** corresponds to issued **Covered and Senior Preferred bonds.**

# Bond issuance

# Funding Plan

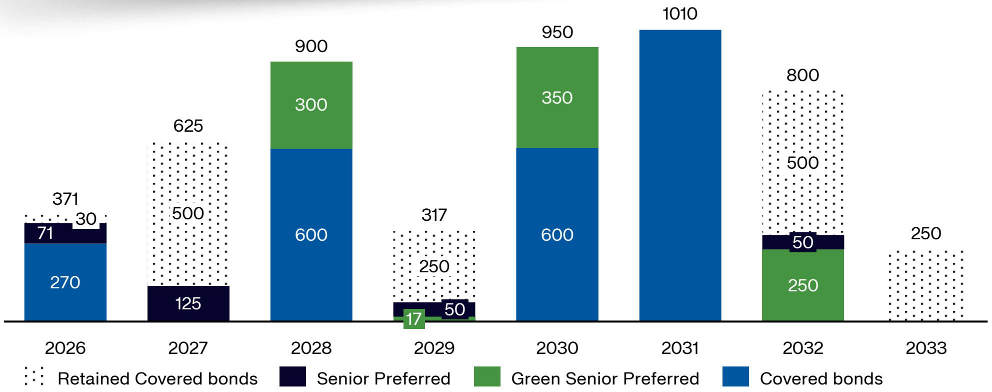
# Maturity profile

| Latest Issuance | Amount | Maturity |
|---|---|---|
| May 2026 – Green Senior Preferred | EUR 250mn | 05 - 2032 |
| Feb 2026 – Covered bond | EUR 500mn | 02 - 2031 |
| Jan 2026 – Senior Preferred | EUR 50mn | 01 - 2032 |
| Sep 2025 – Covered bond | EUR 500mn | 09 - 2031 |
| May 2025 – Covered bond | EUR 600mn | 05 - 2030 |

| Funding plan* | Senior Preferred | Covered bonds |
|---|---|---|
| In 2026 | - | ~ EUR 500 mn |
| 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 30.6.2026)



# Increase in Loans to Customers, Securities and Debt issued

## Assets (in EUR mn)

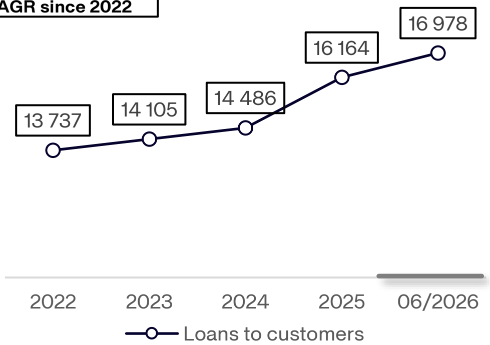
| | 2024 | 2025 | 06/2026 | 06/2026 vs 2025 |
|---|---|---|---|---|
| **Assets** | 20 903 | 23 123 | 23 369 | **1,1%** |
| Loans to banks | 173 | 288 | 105 | **-63,6%** |
| Loans to customers | 14 486 | 16 164 | 16 978 | **5,0%** |
| Securities | 3 947 | 4 657 | 5 336 | **14,6%** |
| Cash, cash balances and demand deposits | 1 751 | 1 569 | 477 | **-69,6%** |

## Liabilities and Equity (in EUR mn)

| | 2024 | 2025 | 06/2026 | 06/2026 vs 2025 |
|---|---|---|---|---|
| **Liabilities and Equity** | 20 903 | 23 123 | 23 369 | **1,1%** |
| Deposits from banks | 491 | 445 | 484 | **8,9%** |
| Deposits from customers | 15 652 | 17 182 | 17 193 | **0,1%** |
| Debt issued | 2 662 | 3 401 | 3 697 | **8,7%** |
| Equity | 1 699 | 1 772 | 1 700 | **-4,1%** |

## Strong Loans Growth (in EUR mn)

**6,2%**
**CAGR since 2022**




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

## Dividend policy

**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.*

# Stable NPE Coverage

# Low NPE ratio

# Prudent provisioning

*one off impairment charges via conservative macro-overlay factors*

## **Financial assets** by customer group (at amortised cost)

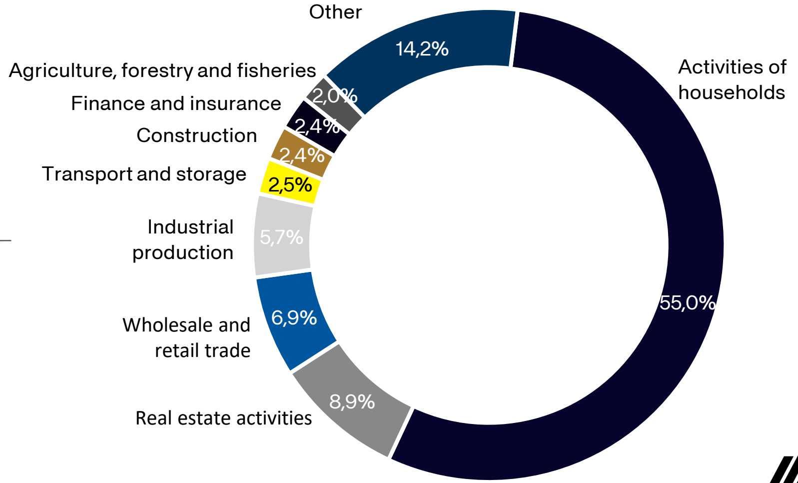
| | **Retail** clients | **Corporate** clients | **Public sector** | **Banks** |
|---|---|---|---|---|
| **06/2026** | **44,8%**<br>EUR 10 028 mn | **31,8%**<br>EUR 7 113 mn | **22,5%**<br>EUR 5 045 mn | **1,0%**<br>EUR 217 mn |
| 2025 | 44,8%<br>EUR 9 468 mn | 32,3%<br>EUR 6 814 mn | 21,0%<br>EUR 4 425 mn | 1,9%<br>EUR 410 mn |

## **Loans Portfolio** by industry exposure (in % to total portfolio)

as of 30.6.2026

**Negligible exposure** to entities from Russia, Belarus and Ukraine (approx. EUR 0.14 mn)

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



# Covered Notes & Cover Pool

Residential only

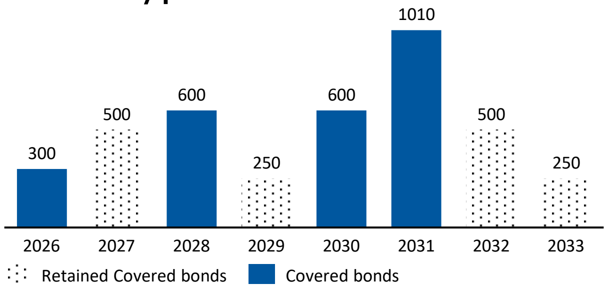
# Cover pool structure *(as of 30.6.2026)*

## Covered notes

| | |
|---|---|
| **Outstanding notes** *(nominal)* | EUR 4 010 000 000 |
| **Covered notes rating** | Aaa by Moody's |
| **TPI Leeway** *(as of 12/2025)* | 2 |
| **Average remaining term** | 3.7 years |
| **Maturity type** | Soft bullet |
| **Current OC** | 27.5% |
| **OC consistent with Aaa rating** *(as of 03/2026)* | 12.0% |
| **Minimum legal OC** | 5% |
| **Currency** | EUR 100% |

### Covered notes maturity profile

(in EUR mn)
as of 30.6.2026

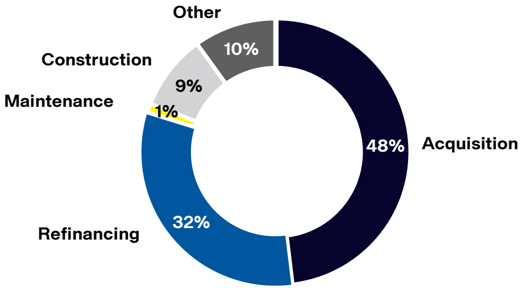



## Cover pool

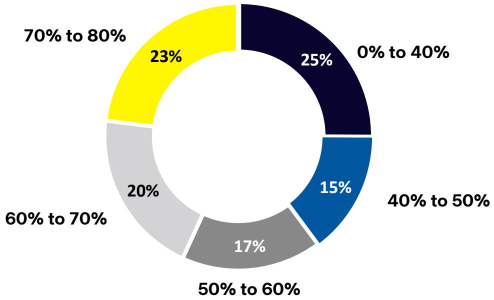
| | |
|---|---|
| **Supplementary Liquid Assets** *(nominal)* | EUR 232 000 000 |
| average remaining term | *5.2 years* |
| **Primary Assets – residential mortgages** | *EUR 4 881 969 000* |
| average loan balance | *EUR 81 989* |
| number of loans | *59 544* |
| average LTV | *53.4%* |
| average remaining term | *20.7 years* |
| average seasoning | *5.1 years* |
| currency | EUR 100% |
| loans in arrears | 0% |
| Loans with prior ranks | 0.4% |
| Fixed interest rate reset less than 2 years | *38%* |
| Fixed interest rate reset 2 – 5 years | *53%* |
| Fixed interest rate reset over 5 years | *9%* |

# Cover pool statistics *(as of 30.6.2026)*

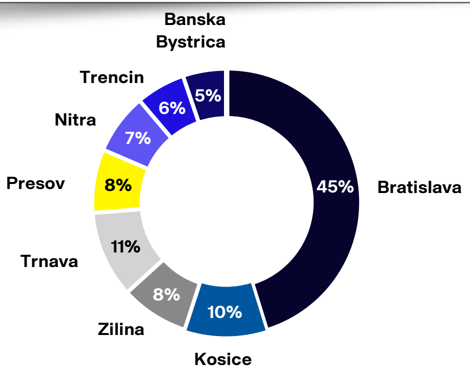
## Distribution by Loan Purpose



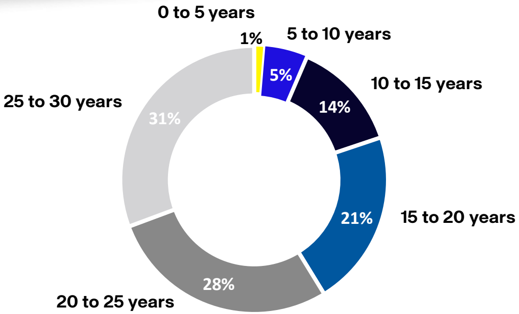

## Distribution by LTV




## 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 the 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 $tCO_2e$**
Tatra banka Group's carbon footprint

- **1 034 $tCO_2e$** Scope 1
- **517 $tCO_2e$** Scope 2 (market-based)
- **2 428 684 $tCO_2e$** 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

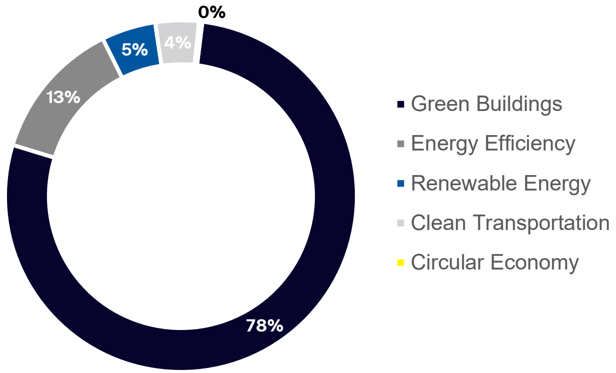
# Green Bond Portfolio

✓ **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
- 31 781 $CO_2$e 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

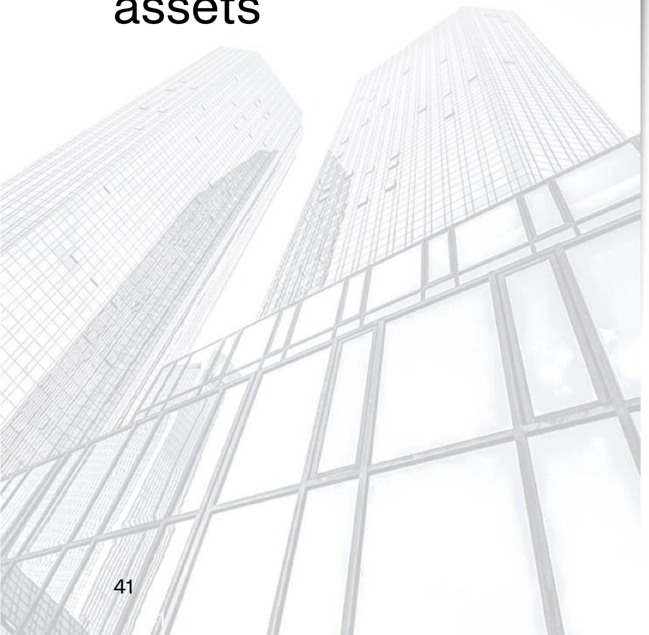
# Profit & Loss Account

| (in EUR mn) | 1-6 2026 | 1-6 2025 | Y-o-Y |
|---|---|---|---|
| Net interest income | 289 | 260 | 11,0% |
| Net fee and commission income | 102 | 89 | 15,2% |
| Net trading income | 22 | 22 | -1,4% |
| Other net operating income | 3 | 4 | -26,4% |
| **Operating income** | **415** | **375** | **10,9%** |
| General administrative expenses | -179 | -167 | 7,0% |
| **Operating result** | **237** | **208** | **14,1%** |
| Other result | -2 | -1 | 27,5% |
| Impairment losses on financial assets | -32 | -12 | 171,3% |
| **Profit/loss before tax** | **203** | **194** | **4,6%** |
| **Profit/loss after tax** | **134** | **131** | **2,7%** |
| **Return on equity after tax** | **16,1%** | **16,3%** | **-0,2%** |

# Balance Sheet

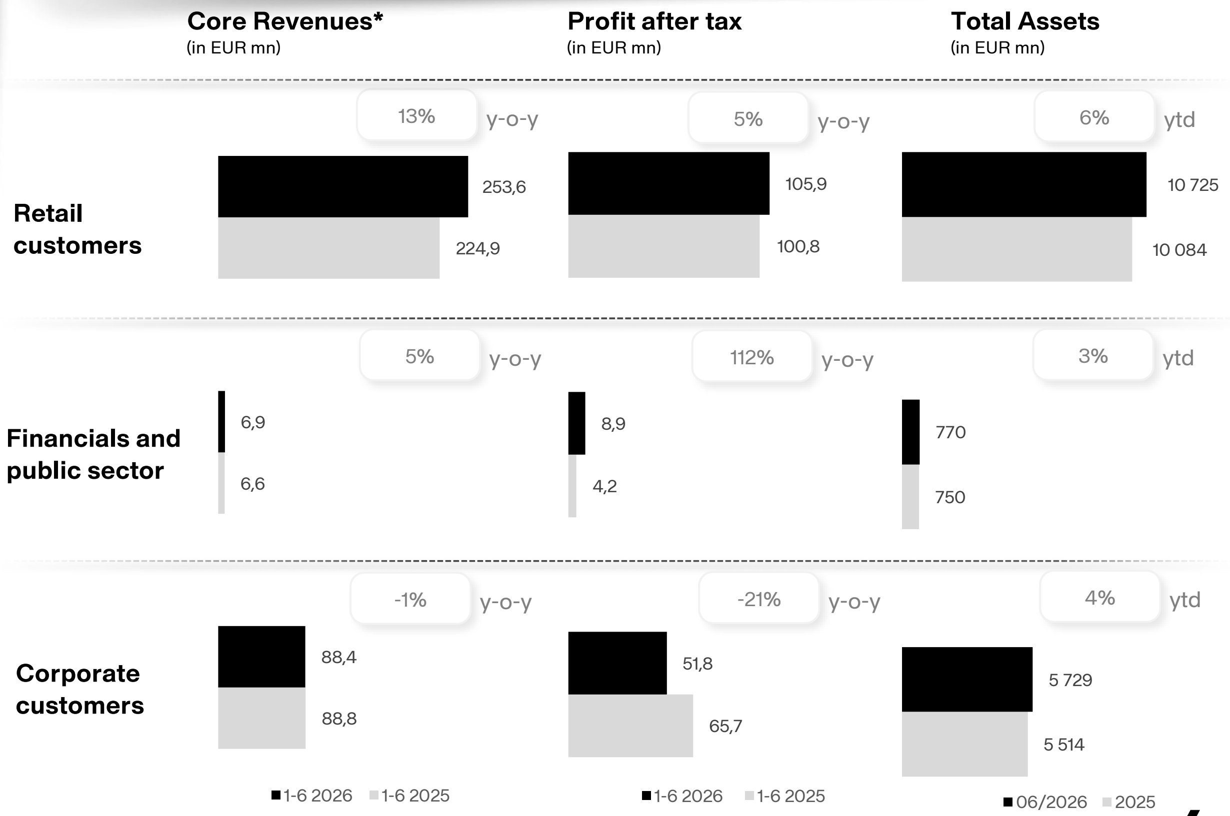
| (in EUR mn) | 06/2026 | 2025 | YTD |
|---|---|---|---|
| **Assets** | **23 369** | **23 123** | **1,1%** |
| Cash and other deposits payable on demand | 188 | 225 | -16,2% |
| Cash balances at central banks | 288 | 1 344 | -78,5% |
| Financial assets at amortized costs | 22 403 | 21 117 | 6,1% |
| *Loans and advances to banks* | *105* | *288* | *-63,6%* |
| *Loans and advances to customers* | *16 978* | *16 164* | *5,0%* |
| *Debt securities* | *5 336* | *4 657* | *14,6%* |
| Non-current tangible assets | 101 | 105 | -3,5% |
| Non-current intangible assets | 74 | 74 | -0,6% |
| Other assets | 314 | 258 | 21,6% |
| **Equity and liabilities** | **23 369** | **23 123** | **1,1%** |
| Financial liabilities held for trading | 7 | 6 | 2,9% |
| Financial liabilities held at amortized cost | 21 413 | 21 042 | 1,8% |
| *Deposits from banks* | *484* | *445* | *8,9%* |
| *Deposits from customers* | *17 193* | *17 182* | *0,1%* |
| *Liabilities from debt securities* | *3 697* | *3 401* | *8,7%* |
| *Other financial liabilities (incl. leases)* | *78* | *54* | *44,2%* |
| Provisions | 57 | 64 | -10,2% |
| Other liabilities | 77 | 92 | -16,9% |
| **Equity (excluding profit for current year)** | **1 565** | **1 506** | **3,9%** |
| Profit after tax | 134 | 131 | 2,7% |

# 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

# 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 0.14 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 at the beginning of 2024.

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

# 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

# Our Focus

- Youth as key consumer base
- Premium banking
- Private banking
- Mass retail as a multi-brand
- Middle Market and Large Corporate
- Micro and Small Enterprises

# Ďakujeme!
# Thank you!

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