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Agreed-Upon Procedures Report on assignment of sustainable loans to ESG Deposit portfolio

(the “Bank”)

To:

The Board of Directors
Tatra banka, a.s.
Hodžovo námestie 3
811 06, Bratislava

Purpose of this Agreed-Upon Procedures Report

- i. Our report is solely for the purpose of assisting the Board of Directors of Tatra banka a.s. (“the Bank”) in demonstrating to whether the assignment of sustainable loans to the ESG Deposit^{TB} portfolio has in each case been approved by the Bank’s Sustainable Finance Committee;
- ii. the sustainable loans are flagged as such in the records and systems of the Bank, and whether;
- iii. the sustainable loans were disbursed as at 31 May 2025 in the amounts as stated in the ESG Deposit^{TB} portfolio.

Accordingly, this report may not be suitable for another purpose. The terms sustainable loan, ESG Deposit^{TB} portfolio, Sustainable Project, Sustainable Flag, Sustainable Loan and Records and Systems are to be read as defined in the accompanying Appendix A to the report.

Responsibilities of the Engaging Party

The Bank’s Board of Directors has acknowledged that the agreed-upon procedures are appropriate for the purpose of the engagement.

The Bank’s Board of Directors is responsible for the subject matter on which the agreed-upon procedures are performed.

Practitioner’s Responsibilities

We have conducted the agreed-upon procedures engagement in accordance with the International Standard on Related Services (ISRS) 4400 (Revised), *Agreed-upon Procedures Engagements*. An agreed-upon procedures engagement involves our performing the procedures that have been agreed with the Bank, and reporting the findings, which are the factual results of the agreed-upon procedures performed. We make no representation regarding the appropriateness of the agreed-upon procedures.



This agreed-upon procedures engagement is not an assurance engagement. Accordingly, we do not express an opinion or an assurance conclusion.

Had we performed additional procedures, other matters might have come to our attention that would have been reported.

Professional Ethics and Quality Management

We have complied with the ethical requirements in the International Ethics Standards Board for Accountants' ("IESBA") International Code of Ethics for Professional Accountants ("IESBA Code"). For the purpose of this engagement, there are no independence requirements with which we are required to comply.

Our firm applies International Standard on Quality Management ("ISQM") 1, Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance and Related Services Engagements which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Procedures and Findings

We have performed the procedures described below, which were agreed upon with the Bank in the terms of engagement dated 8 September 2025, in respect of the ESG Deposit^{TB} portfolio:

	Procedures	Findings
1	Obtain from management of the Bank (i) the ESG Deposit ^{TB} portfolio as at 31 May 2025 and (ii) minutes of the Sustainable Finance Committee meetings for the period from 1 June 2024 to 31 May 2025.	We obtained from the management of the Bank the ESG Deposit ^{TB} portfolio as at 31 May 2025, in the form of an excel file named ESG_UVERY_PORTFOLIO_KONCOMESACNY_UCTOVNY_31.5.2025, created on 15.7.2025, received in its final version by email on 19.9.2025, with 13 number of lines from 02 to 4350, with the flag "Sustainable Deposit Portfolio" in the column W. We performed the procedure as planned with no exceptions noted.
2	For all the sustainable loans presented within the ESG Deposit ^{TB} portfolio above, inspect that the assignment of sustainable loans in the period from 1 June 2024 to 31 May 2025 to the ESG Deposit ^{TB} portfolio was in each case approved by the Bank's Sustainable Finance Committee, as evidenced within the minutes obtained as part of the procedure 1, above.	We performed the procedure as planned with no exceptions noted.



3	Check that the sustainable loans as at 31 May 2025 listed in the ESG Deposit ^{TB} portfolio were in all cases marked with the Sustainable Flag in the Bank's Records and Systems.	We performed the procedure as planned with no exceptions noted.
4	For the sustainable loans of the ESG Deposit ^{TB} portfolio, trace the amounts of the sustainable loans disbursed as at 31 May 2025 to the systems GLOBUS and MIDAS and to the corresponding amounts within the ESG Deposit ^{TB} portfolio, excluding partly accrued interest and accrued fees.	We performed the procedure as planned with no exceptions noted, except for one loan that was not approved by the Bank's committee in full amount.

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08 October 2025



Appendix A to the Agreed-Upon Procedures Report on the ESG Deposits of Tatra banka, a.s.

The definition of Terms

Eligible loans (referred to as “Sustainable loan” for the purpose of this Agreed-upon procedures engagement and report) shall mean the loans as defined in the Article 2 of the ESG Deposit^{TB} Framework, published on the website of the Bank: [tb_ramec_pre_esg_depozit_ENG_210x297_0524.indd](#) and as defined in the the Article 3 of the Sustainable Bond Framework published on the Bank website [SustainableBondFramework.pdf](#). Sustainable Loan can be sustainable/green/social/sustainability-linked financial product.

ESG Deposit^{TB} portfolio shall mean the register of the Sustainable loans, as described in the Article 4 of the ESG Deposit^{TB} Framework, published on the website of the Bank: [tb_ramec_pre_esg_depozit_ENG_210x297_0524.indd](#).

Sustainable Project is a project financed by Sustainable Loans and marked as such in the ESG Deposit^{TB} portfolio.

Sustainable Flag is an attribute specific for Sustainable Loans in the Records and Systems of the Bank.

Records and Systems shall mean IT systems of the Bank where the information about the Sustainable Loans, ESG Deposit^{TB} portfolio, Sustainable Projects and Sustainable Flags are recorded and maintained, namely GLOBUS and MIDAS, which are the core systems of the Bank and Group Customer Product Profitability application (GCPP).

Assignment shall mean assigning the Sustainable Loans to Eligible Categories described in the Article 2 of the ESG Deposit^{TB} Framework, published on the website of the Bank: [tb_ramec_pre_esg_depozit_ENG_210x297_0524.indd](#) .