

Tatra banka consolidated group

Preliminary Unaudited Financial Results For 2024

<b>Profit &amp; Loss statement</b> in EUR thd.	<b>2024</b>	<b>2023</b>
<b>Net Interest Income (incl. dividends)</b>	<b>479 719</b>	<b>404 363</b>
<b>Net Fee Income</b>	<b>187 166</b>	<b>166 967</b>
Net Trading Income	41 399	40 803
<b>General Administrative Expenses</b>	<b>-304 076</b>	<b>-273 394</b>
Other operating income	1 549	-864
Impairment allowances for financial assets & provisions for commitments and guarantees	-25 762	-29 597
Other income	-1 508	-7 396
<b>Taxes</b>	<b>-136 724</b>	<b>-63 722</b>
<b>Profit after tax</b>	<b>241 763</b>	<b>237 160</b>
<b>Selected Balance Sheet Items</b> in EUR thd.	<b>2024</b>	<b>2023</b>
Total Assets	20 903 480	22 231 147
Deposits from Customers	15 651 741	15 694 256
Loans and Advances to Customers (net carrying amount)	14 485 759	14 104 770
<b>Key Performance Indicators</b> in %	<b>2024</b>	<b>2023</b>
RoE	15,70%	16,50%
CIR	42,90%	44,80%
<b>Capital Ratios</b> in %	<b>2024</b>	<b>2023</b>
CET1 Ratio	16,04%	16,14%
TIER 1 Ratio	17,27%	17,39%
Total Capital Ratio	19,11%	19,39%
<b>NPE Ratios</b> in %	<b>2024</b>	<b>2023</b>
NPE Coverage Ratio	59,20%	57,54%
NPE Ratio	1,30%	1,07%