



# SLOVAKIA



**Size:** 49,035 km<sup>2</sup>

**Population:** 5.45 million

**Currency:** Euro (EUR)

**Real GDP growth:** 4.0% (2018), 2.5% (2019), -3.4% (2020),  
3.0% (2021), 1.68% (2022), 0.97% (2023f)

**GDP per capita (EUR):** 19,738

Source: Raiffeisen RESEARCH, as of February 2023

## **Tatra banka, a.s.**

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## **International Desk**

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# Raiffeisen in Slovakia

**Balance sheet total:** € 21,602 million

**Market position of Raiffeisen Bank:** No. 3 by loans

**Number of employees:** 3,317

(as of December 2022)

Established in 1990 as the country's first private bank, Tatra banka is Slovakia's market leader in the corporate banking, private banking, premium and student segments. It is the first bank in Slovakia when it comes to addressing modern technology trends and creating innovative products and services.

Raiffeisen banka is Tatra banka's unit for private individuals appreciating a close relation to their local branch as well as less complex products with especially attractive pricing. Raiffeisen banka is continuously the bank with the most satisfied clients, according to a Customer Satisfaction Survey.

Tatra banka received more than 200 awards so far. Thanks to its innovative approach, Elevator Lab powered by Tatra banka was recognized as one of the best financial innovation labs in the world for the third year in a row. According to Global Finance, Tatra banka has the best mobile banking adaptive site, and according to PWMMagazine, it has the best client reporting platform in Central and Eastern Europe.

## Shareholder structure:

Raiffeisen CEE Region Holding GmbH:	78.78%
Other Shareholders:	21.22%

## Product and service range

### Payments/Account Services

Current Accounts  
 (Domestic and International) Payments  
 Electronic Banking  
 Cash Pooling  
 Card Processing (Debit/Credit Cards)  
 Card Acquiring  
 Treasury

### Asset Management

Deposits  
 Funds (Bonds, Equity, Multi Asset, ...)

### Financing

Overdrafts  
 Working Capital Finance  
 Term Loans  
 Project Finance  
 Real Estate Finance

### Financing and Management of Receivables

Factoring

Asset Based Finance

Reverse Factoring

### Export Finance

Documentary Business (L/Gs, L/Cs, Documentary Collections)  
 Export/Import Finance  
 Export Finance covered by ECAs

### Leasing

Movables  
 Immovables  
 Car Fleet Management

### Investment Banking

Debt Capital Markets  
 Mergers & Acquisitions  
 Loan Syndications

### Capital Markets/Treasury

FX (spot, forward)  
 IRS  
 Money Market