





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

**Population:** 5.43 million

Currency: Euro (EUR)

**Real GDP growth:** -3.34% (2020), 4.86% (2021), 1.67%

(2022), 1.30% (2023), 1.55% (2024f)

**GDP per capita (EUR):** 21,710

Source: Raiffeisen RESEARCH, as of January 2024

#### Tatra banka, a.s.

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# Raiffeisen in Slovakia



Balance sheet total: € 22,324 million

Market position of Tatra banka: No. 3 by loans

Number of employees: 3,484

(as of December 2023)

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 300 awards so far. Thanks to its innovative approach, Tatra banka was recognized as the most innovative bank in Central and Eastern Europe for 2023. According to Global Finance, Tatra banka has the best mobile banking adaptive site globally and the best SME banking in Central and Eastern Europe for 2023.

#### > 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
- > Custody

#### **Capital Markets/Treasury**

- > FX (spot, forward)
- > IRS
- > Money Market