

BAWAG GROUP PUBLISHES Q3 2025 RESULTS: NET PROFIT €219 MILLION AND ROTCE 27.8%; ON TRACK TO EXCEED 2025 TARGETS

VIENNA, Austria – October 22, 2025 – Today, BAWAG Group released its results for the third quarter 2025. The operating performance of our business remained strong with a net profit of €219 million, earnings per share of €2.77, and a RoTCE of 27.8%. Pre-provision profits were at €354 million and the cost-income ratio at 36.1%. This resulted in a net profit of €630 million, €7.98 earnings per share and a RoTCE of 26.9% for the first nine months 2025.

The CET1 ratio was at 14.1% after the deduction of the dividend accrual of € 346 million for the first nine months 2025. Following the execution of the €175 million share buyback in the third quarter of 2025, we cancelled 1.6 million shares. The NPL ratio remained at a historically low level of 0.8% at the end of the third quarter, reflecting our consistently strong asset quality.

We expect to outperform our full year targets in 2025, and reconfirm our mid-term targets, as presented during the Investor Day on March 4, 2025.

Anas Abuzaakouk, CEO, commented: *“We delivered another strong quarter with net profit of €219 million, EPS of €2.77, and a return on tangible common equity of 28%. The operating performance of our businesses across the Group was solid, but we continue to be patient and disciplined with €13.5 billion cash, equal to 19% of our balance sheet, in a market environment where we believe credit has been frothy for some time resulting in aggressive lending and lax underwriting.*

During the third quarter, we completed our €175 million share buyback and cancelled 1.6 million shares, leaving us with 77 million shares outstanding, down 23% from our IPO back in 2017.

The integrations of our recent acquisitions are progressing well. Both integrations have also served as a catalyst for an organizational redesign as we grow into a pan-European and US banking Group. The foundation of this redesign is a digital first approach to banking complemented by a strong advisory-focused branch network. I’m incredibly proud of what we’ve achieved together – and even more excited about what lies ahead.”

Delivering strong results in the first nine months 2025 as a larger group

n € million	Q3 '25	Change vs prior year (in %)	YTD'25	Change vs prior year (in %)
Core revenues	554.0	43	1,636.7	40
Net interest income	460.0	48	1,363.4	45
Net commission income	94.0	22	273.3	20
Operating income	554.6	41	1,640.3	41
Operating expenses	(200.3)	58	(604.6)	59
Pre-provision profit	354.3	33	1,035.7	32
Regulatory charges	(9.7)	223	(29.7)	170
Risk costs	(52.4)	106	(163.6)	97
Profit before tax	293.5	23	845.4	22
Net profit	218.5	23	629.7	21
RoTCE	27.8%	3.8pts	26.9%	2.9pts
CIR	36.1%	3.8pts	36.9%	4.3pts
Earnings per share (€)	2.77	23%	7.98	21%
Liquidity Coverage Ratio (LCR)	201%	(59)pts	201%	(59)pts

The earnings presentation is available on <https://www.bawaggroup.com>.

Earnings presentation

BAWAG Group will host the earnings call with our CEO Anas Abuzaakouk and CFO Enver Sirucic at 10 a.m. CEST on 22 October 2025. The webcast details are available on our website under [Financial Results | BAWAG Group](#).

About BAWAG Group

BAWAG Group AG is a publicly listed holding company headquartered in Vienna, Austria, serving over 4 million retail, small business, corporate, real estate and public sector customers across Austria, Germany, Switzerland, Netherlands, Ireland, the United Kingdom, and the United States. The Group operates under various brands and across multiple channels offering comprehensive savings, payment, lending, leasing, investment, building society, factoring and insurance products and services. Our goal is to deliver simple, transparent, and affordable financial products and services that our customers need.

BAWAG Group's Investor Relations website <https://www.bawaggroup.com/ir> contains further information, including financial and other information for investors.

Forward-looking statement

This release contains "forward-looking statements" regarding the financial condition, results of operations, business plans and future performance of BAWAG Group. Words such as "anticipates," "believes," "estimates," "expects," "forecasts," "intends," "plans," "projects," "may," "will," "should," "would," "could" and other similar expressions are intended to identify these forward-looking statements. These forward-looking statements reflect management's expectations as of the date hereof and are subject to risks and uncertainties that may cause actual results to differ materially from those projected. These risks and uncertainties include, but are not limited to, economic conditions, the regulatory environment, loan concentrations, vendors, employees, technology, competition, and interest rates. Readers are cautioned not to place undue reliance on the forward-looking statements as actual results may differ materially from the results predicted. Neither BAWAG Group nor any of its affiliates, advisors or representatives shall have any liability whatsoever (in negligence or otherwise) for any loss howsoever arising from any use of this report or its content or otherwise arising in connection with this document. This report does not constitute an offer or invitation to purchase or subscribe for any securities and neither it nor any part of it shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. This statement is included for the express purpose of invoking "safe harbor provisions".

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