



BAWAG GROUP

Q2 2026 Consensus

CONSENSUS

Profit or loss statement		Q2 2026			
(in EUR million)	Average	Median	Low	High	count
Net interest income	489	488	485	501	9
Net fee and commission income	99	99	97	100	9
Core revenues	588	587	584	597	9
Other income	1	1	(2)	2	8
Operating income	589	588	584	597	9
Operating expenses	(189)	(189)	(192)	(186)	9
Pre-provision profit	399	399	393	408	9
Regulatory charges	(11)	(11)	(12)	(11)	9
Total risk costs	(67)	(68)	(73)	(60)	9
Share of the profit or loss of associates accounted for using the equity method	1	1	(0)	1	8
Profit before tax	322	319	311	333	9
Taxes	(83)	(83)	(85)	(81)	9
Net profit	239	237	230	250	9

Key performance indicators (in %)	Average	Median	Low	High	count
Cost-income ratio	32.1 %	32.0 %	31.3 %	33.0 %	7
Risk cost ratio	0.50 %	0.50 %	0.43 %	0.57 %	6
Risk-weighted assets	21 963	21 862	21 507	22 860	7
Return on tangible common equity	27.0 %	26.4 %	25.0 %	31.0 %	5
CET1 ratio (FL; analysts' estimate)	17.0 %	17.0 %	17.0 %	17.2 %	6
Post-tax Earnings per share (as in analysts' estimate)	3.06	3.03	3.01	3.18	5

Note: Currently only the quarterly consensus is published. Annual estimates currently vary on differing assumptions, particularly around the timing of the potential acquisition. The transaction remains subject to shareholder, High court, and regulatory approvals and is not included in BAWAG Group’s communicated targets.

DISCLAIMER

The consensus figures shown in this document are calculated based on the estimates BAWAG Group received from research analysts between July 2, 2026 and July 15, 2026. The opinions, estimates and forecasts of analysts are not opinions, estimates or forecasts of BAWAG Group AG's management and do not constitute a recommendation to buy or sell securities of BAWAG Group AG or its affiliates. By providing this overview, BAWAG Group does not endorse or concur with any of these opinions, estimates or forecasts. BAWAG Group AG will update the overview periodically but undertakes no obligation to do so. BAWAG Group AG did not verify any underlying research, figures respectively their correctness or accuracy and disclaims all liability with regards to the information provided in the overview.

The consensus figures represent the arithmetic averages or the median for each financial item of the estimates received from the research analysts. To enhance comparability among different methods employed by analysts when doing their estimates, BAWAG Group requested the analysts to provide their estimates for each of the financial item appearing in the table.



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