

BAWAG GROUP AT A GLANCE

CORPORATE PROFILE

BAWAG Group (BG) is a pan-European & U.S. banking group serving more than four million customers.

The Group is committed to delivering simple and intuitive banking solutions, combining its digital-first approach with an advisory-focused branch network.

The Group is dedicated to creating long-term, sustainable value for all stakeholders by driving operational excellence, fostering customer-focused innovation, and upholding the principles of responsible banking.

Through the consistent and disciplined execution of its strategy, BAWAG Group is one of Europe's financially most successful and efficient banking groups today.

MANAGEMENT BOARD

Anas ABUZAAKOUK
Chief Executive Officer

Sat SHAH
Deputy CEO
Head Digital Bank & Specialty Finance

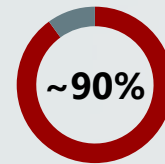
Enver SIRUCIC
Chief Financial Officer
Deputy CEO
Head Commercial Bank Austria & Germany

David O'LEARY
Chief Risk Officer

Andrew WISE
Chief Investment Officer
Head International and Real Estate Lending

Guido JESTÄDT
Chief Administrative Officer

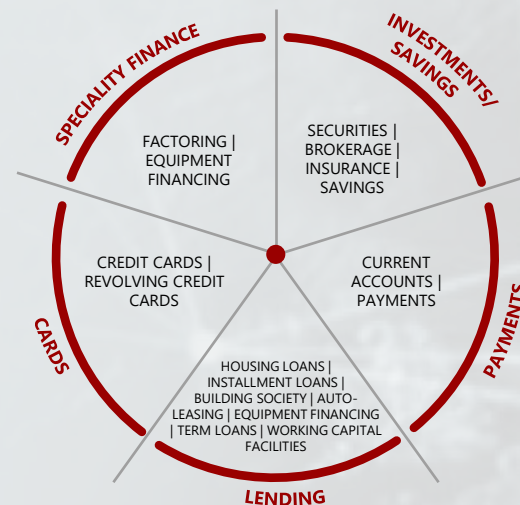
OUR BUSINESS PROFILE and PRODUCTS



Retail & SME business



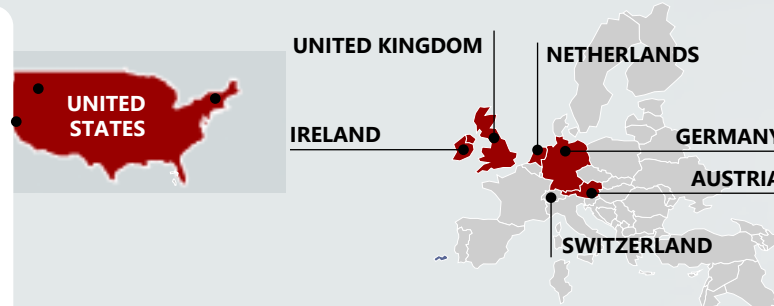
Origination through digital channels



A PAN-EUROPEAN & U.S. BANKING GROUP

€72 billion 7
assets countries

4+ million 14
customers acquisitions



OUR STRATEGIC PILLARS

GROWTH

in 7 core markets through organic growth & M&A

EFFICIENCY

through operational excellence

SAFE & SECURE
risk profile

FINANCIAL HIGHLIGHTS

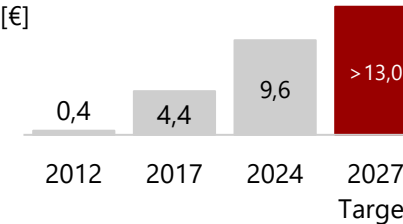
	Q1-Q3 2025
Net profit	€630 million
Return on tangible common equity	27.0%
Cost-income ratio	36.9%
CET1 ratio	14.1%
NPL ratio	0.8%

2027 TARGETS

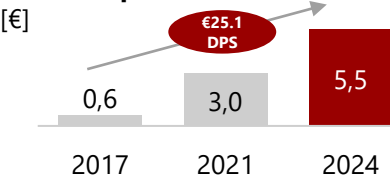
>€1b Net profit

>€1b Excess capital

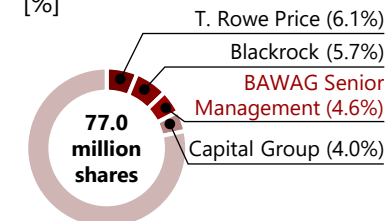
Earnings per share [€]



Dividend per share [€]



Shareholder Structure [%]



RATINGS

MOODYS ISSUER RATING
A1 positive outlook

SUSTAINABILITY

BAWAG Group aims to be a reliable partner for all stakeholders, placing sustainable value creation at the core of our strategy.

MSCI & ISS ESG Ratings AAA

ISS ESG C+, PRIME

SUSTAINALYTICS LOW RISK