

# 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

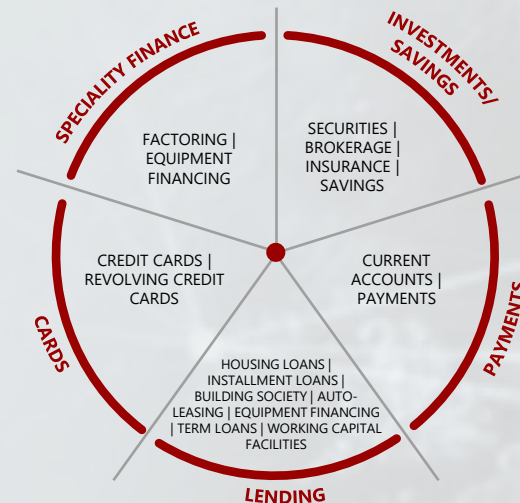
**Enver SIRUCIC**  
Chief Financial Officer  
Deputy CEO  
Head Commercial Bank Austria & Germany

**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



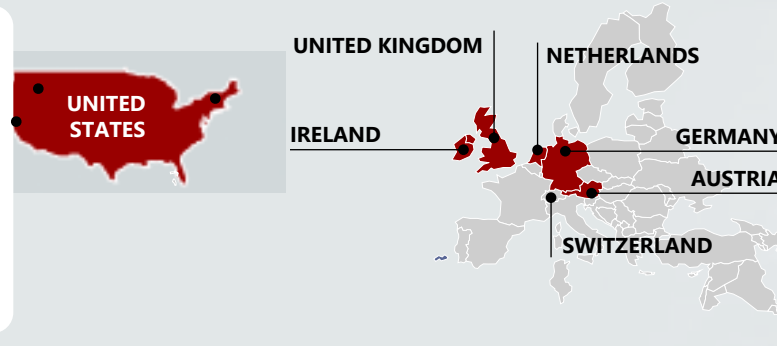
## A PAN-EUROPEAN & U.S. BANKING GROUP

**€72 billion** 7

assets countries

**4+ million** 14

customers acquisitions



### OUR STRATEGIC PILLARS

#### GROWTH

in seven core markets through organic growth & M&A

#### EFFICIENCY

through operational excellence

#### SAFE & SECURE

risk profile

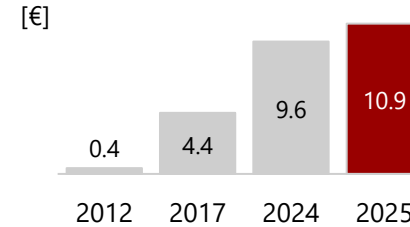
### FINANCIAL HIGHLIGHTS

	FY 2025
Net profit	€860 million
Return on tangible common equity	26.9%
Cost-income ratio	36.1%
CET1 ratio	14.2%
NPL ratio	0.8%

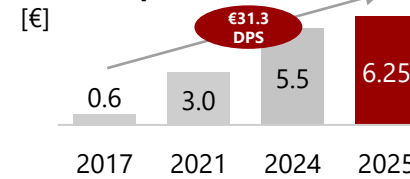
### NET PROFIT TARGETS

2026	2027-2028
>€ 960m	Mid-term targets will be updated at year-end, subject to shareholder and regulatory approvals, of PTSB acquisition

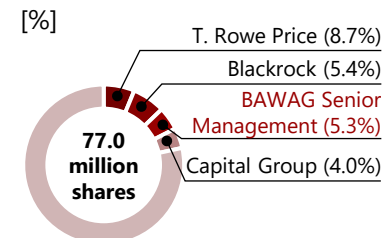
### Earnings per share



### 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