

# 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

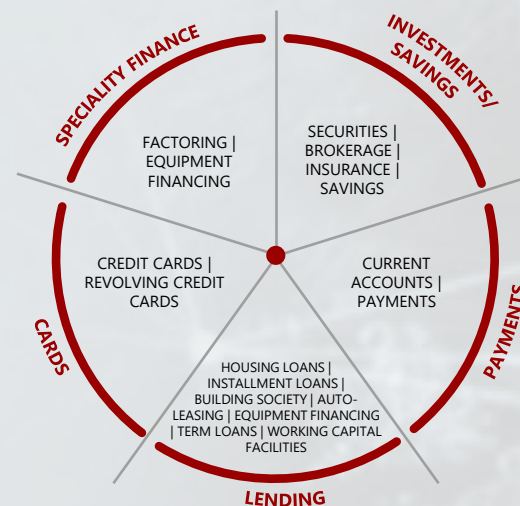
## OUR BUSINESS PROFILE and PRODUCTS



Retail & SME business



Origination through digital channels



BAWAG

easybank

knab

easyleasing

PayLife

MoCo

BFL

startbausparkasse

SUDWESTBANK

Health AG

Qlick

zahnärzte kasse

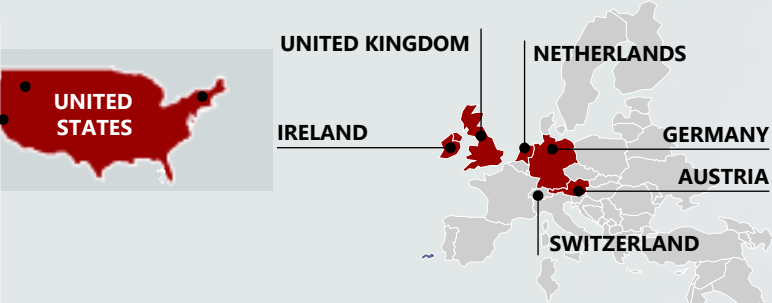
IDAHO FIRST BANK

PEAK BANK

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

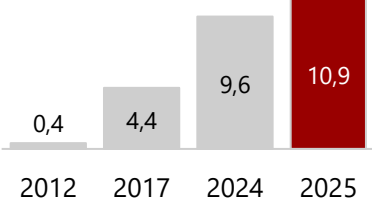
**SAFE & SECURE**  
risk profile

FINANCIAL HIGHLIGHTS

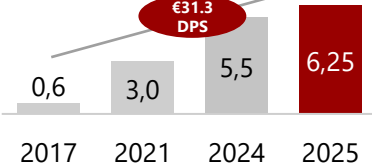
	FY 2025
Net profit	€860 million
Return on tangible common equity	26.9%
Cost-income ratio	36.1%
CET1 ratio	14.2%
NPL ratio	0.8%

NET PROFIT TARGETS			EXCESS CAPITAL
2026	2027	2028	2028
>€ 960m	>€ 1.1b	>€ 1.2b	>€ 1.5b

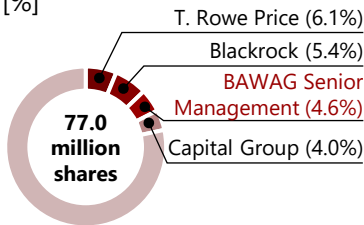
Earnings per share  
[€]



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