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14 April 2026

To: BAWAG Group AG
BAWAG P.S.K. Bank für Arbeit
und Wirtschaft und Österreichische
Postsparkasse Aktiengesellschaft (“Bidco”)
Wiedner Gürtel 11,
1100 Wien,
Austria

Dear Sir/Madam

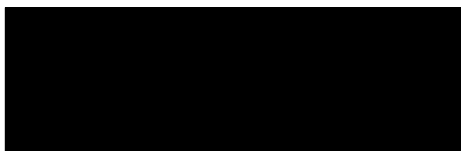
Recommended cash offer for the entire issued share capital of Permanent TSB Group Holdings plc (“PTSB”) by Bidco (“Offer”)

We refer to the announcement to be issued by PTSB and Bidco on or around the date of this letter in connection with the Offer made in accordance with Rule 2.7 of the Irish Takeover Panel Act 1997, Takeover Rules 2022 (the “**Rule 2.7 Announcement**”).

We hereby confirm that we have given and not withdrawn our consent to the issue of the Rule 2.7 Announcement with the inclusion of the references to our name in the form and context in which it is included.

Yours faithfully,

For and on behalf of
Citigroup Global Markets Limited



By: Alexander Pretzner
Managing Director