

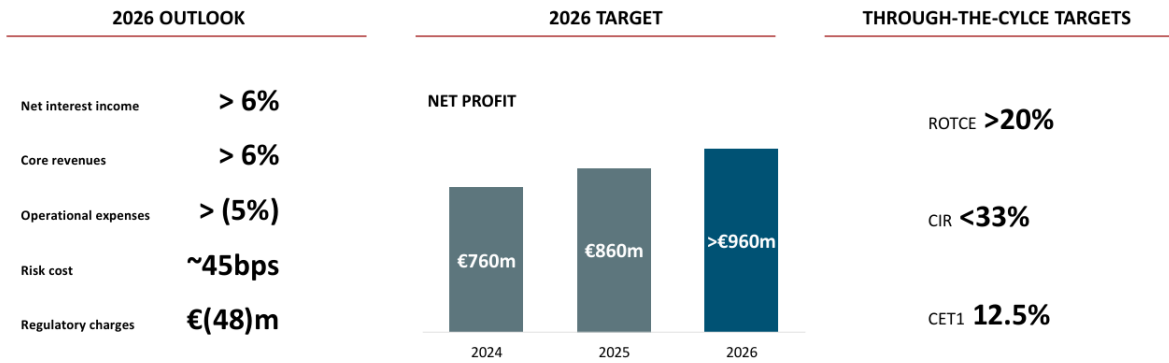


EXCERPTS OF PUBLIC DISCLOSURE Q2 2026

2026 OUTLOOK AND TARGETS

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RECONFIRMING TARGETS



REVENUES

- **NET INTEREST INCOME**
 - o 1 day more than in Q1 '26 ... sensitivity: ~€4m per day
 - o Overall stable business volumes ... continue to stay disciplined
 - o Effect from interest rate hike will take few months to start to materialize
- **NET COMMISSION INCOME** ... similar run-rate as in Q1 '26

COSTS

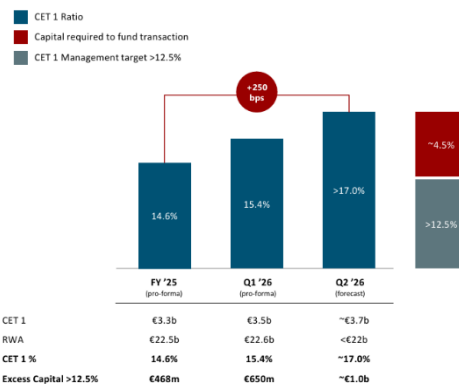
- **OPERATING EXPENSES** ... continued reduction in operational expenses in line with outlook ... Wage inflation with collective agreement in Austria +3% for financial sector
- **REGULATORY CHARGES** ... ~€11m for Q2 '26 ... €48m expected for FY '26
- **RISK COST** ... Q2 '26 to include updated macroeconomic expectations ... mix towards Consumer & SME continues similar trend as Q1 '26

CAPITAL ... Focused on building capital and self-funding PTSB transaction (transaction subject to shareholder, regulatory and court approvals)

- Extract of Q1 '26 presentation:

DEAL FUNDING & ASSUMPTIONS

Target to fully self-fund transaction (~450bps of CET 1 required)



**Note**

This document provides excerpts of public disclosures of BAWAG Group as of or since Q1 2026 results. The messages are sourced from the Q1 2026 earnings transcript, Q1 2026 earnings presentation, as well as information released during the second quarter 2026. Except where noted, the excerpts were prepared at the time of the Q1 2026 disclosure and were provided to you at such time. BAWAG Group has not and expressly disclaims any obligation to update or alter any statements therein, including without limitations any forward-looking statements, whether as a result of new information, future events, or otherwise. The information in this document is to be read together with the Q1 2026 earnings presentation as well as all releases published since then. Documents can be found on our website under <https://www.bawaggroup.com/BAWAGGROUP/IR/EN/Financial-Results> unless stated otherwise.

About BAWAG Group

BAWAG Group AG is a publicly listed holding company headquartered in Vienna, Austria, serving over 4 million retail, small business, corporate, real estate and public sector customers across Austria, Germany, Switzerland, Netherlands, Ireland, the United Kingdom, and the United States. The Group operates under various brands and across multiple channels offering comprehensive savings, payment, lending, leasing, investment, building society, factoring and insurance products and services. Our goal is to deliver simple, transparent, and affordable financial products and services that our customers need.

BAWAG Group's Investor Relations website <https://www.bawaggroup.com/ir> contains further information, including financial and other information for investors.

Forward-looking statement

This document contains "forward-looking statements" regarding the financial condition, results of operations, business plans and future performance of BAWAG Group. Words such as "anticipates," "believes," "estimates," "expects," "forecasts," "intends," "plans," "projects," "may," "will," "should," "would," "could" and other similar expressions are intended to identify these forward-looking statements. These forward-looking statements reflect management's expectations as of the date hereof and are subject to risks and uncertainties that may cause actual results to differ materially from those projected. These risks and uncertainties include, but are not limited to, economic conditions, the regulatory environment, loan concentrations, vendors, employees, technology, competition, and interest rates. Readers are cautioned not to place undue reliance on the forward-looking statements as actual results may differ materially from the results predicted. Neither BAWAG Group nor any of its affiliates, advisors or representatives shall have any liability whatsoever (in negligence or otherwise) for any loss howsoever arising from any use of this report or its content or otherwise arising in connection with this document. This report does not constitute an offer or invitation to purchase or subscribe for any securities and neither it nor any part of it shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. This statement is included for the express purpose of invoking "safe harbor provisions".

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