

BAWAG Group Analyst Consensus

18 September 2023

Analyst consensus

Profit or loss statement	FY2023					FY2024					FY2025				
	Average	Median	Low	High	count	Average	Median	Low	High	count	Average	Median	Low	High	count
(in EUR million)															
Net interest income	1 233	1 232	1 217	1 259	10	1 243	1 243	1 203	1 318	10	1 239	1 230	1 140	1 369	10
Net fee and commission income	304	305	297	310	10	310	310	303	319	10	318	317	307	329	10
Core revenues	1 537	1 534	1 521	1 564	10	1 553	1 552	1 512	1 629	10	1 557	1 549	1 462	1 687	10
Other income	(3)	(2)	(11)	2	10	6	5	(6)	30	10	9	7	(6)	30	10
Operating income	1 534	1 530	1 523	1 559	10	1 560	1 558	1 518	1 634	10	1 566	1 564	1 467	1 702	10
Operating expenses	(485)	(485)	(492)	(472)	10	(497)	(497)	(506)	(486)	10	(505)	(511)	(516)	(484)	10
Regulatory charges	(45)	(45)	(47)	(42)	10	(34)	(28)	(52)	(25)	10	(19)	(15)	(52)	4	10
Total risk costs	(107)	(108)	(129)	(88)	10	(136)	(123)	(244)	(72)	10	(110)	(109)	(166)	(56)	10
Profit before tax	901	898	883	945	10	898	897	808	1 048	10	936	924	834	1 134	10
Taxes	(226)	(225)	(241)	(212)	10	(223)	(221)	(262)	(199)	10	(232)	(227)	(278)	(204)	10
Net profit	675	671	660	704	10	674	671	606	786	10	704	695	630	856	10
Key performance indicators (in %)	Average	Median	Low	High	count	Average	Median	Low	High	count	Average	Median	Low	High	count
Cost-income ratio	31.6%	31.7%	31.0%	32.1%	10	31.9%	31.9%	30.2%	33.1%	10	32.3%	32.3%	29.5%	35.2%	10
Risk cost ratio	0.28%	0.27%	0.21%	0.37%	9	0.36%	0.31%	0.20%	0.70%	9	0.28%	0.27%	0.15%	0.46%	9
Risk-weighted assets	20 148	19 836	19 544	21 425	10	20 632	20 086	19 886	22 224	10	21 278	20 627	20 442	23 063	10
Return on tangible common equity	22.7%	21.6%	21.0%	24.4%	9	21.3%	21.6%	19.0%	23.8%	9	21.0%	21.0%	18.3%	23.1%	9
Common Equity Tier 1 capital ratio (FL) as in analysts' estimate	14.5%	14.7%	13.4%	15.4%	9	15.1%	14.8%	13.4%	16.3%	9	15.5%	15.0%	13.3%	17.2%	9
Post-tax earnings per share as in analysts' estimate	8.19	8.07	7.85	8.54	9	8.48	8.35	7.60	9.52	9	9.06	9.11	7.84	10.38	9
Dividend per share	4.7	4.7	4.5	4.8	10	4.8	4.7	4.5	5.2	10	5.1	5.1	4.5	5.7	10

Note: Per share data may vary among analyst estimates due to different assumptions on capital distribution.



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