

Consensus

February 6, 2026

CONSENSUS

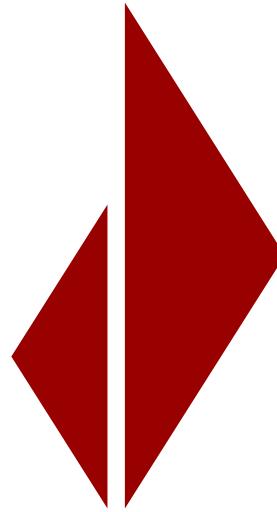
Profit or loss statement (in EUR million)	Q4 2025					FY2025					FY 2026					FY 2027				
	Average	Median	Low	High	count	Average	Median	Low	High	count	Average	Median	Low	High	count	Average	Median	Low	High	count
Net interest income	473	472	463	483	12	1,837	1,837	1,827	1,847	11	1,972	1,970	1,921	1,999	11	2,080	2,078	2,023	2,129	11
Net fee and commission income	95	95	89	98	12	368	368	362	372	11	384	384	376	393	11	400	399	389	415	11
Core revenues	567	567	555	577	12	2,205	2,204	2,192	2,214	11	2,356	2,355	2,309	2,382	11	2,481	2,486	2,424	2,526	11
Other income	1	0	(3)	4	11	4	4	1	8	10	3	2	(4)	13	10	2	0	(4)	13	10
Operating income	568	567	555	578	12	2,209	2,207	2,196	2,219	11	2,359	2,355	2,305	2,395	11	2,483	2,486	2,424	2,531	11
Operating expenses	(196)	(196)	(198)	(194)	12	(801)	(800)	(803)	(798)	11	(788)	(788)	(799)	(770)	11	(786)	(789)	(797)	(768)	11
Pre-provision profit	372	372	360	383	12	1,408	1,409	1,396	1,417	11	1,571	1,579	1,527	1,607	11	1,697	1,700	1,631	1,751	11
Regulatory charges	(10)	(10)	(10)	(10)	12	(40)	(40)	(40)	(39)	11	(37)	(39)	(40)	(25)	11	(27)	(29)	(40)	(16)	11
Total risk costs	(62)	(62)	(68)	(54)	12	(226)	(227)	(232)	(219)	11	(226)	(229)	(242)	(197)	11	(233)	(235)	(255)	(200)	11
Share of the profit or loss of associates accounted for using the equity method	1	1	0	2	11	3	4	0	5	10	3	4	0	5	10	3	4	0	5	10
Profit before tax	301	301	287	316	12	1,146	1,144	1,129	1,161	11	1,310	1,317	1,251	1,357	11	1,440	1,442	1,365	1,480	11
Taxes	(78)	(78)	(83)	(71)	12	(294)	(294)	(299)	(287)	11	(338)	(339)	(353)	(325)	11	(371)	(375)	(385)	(341)	11
Net profit	223	221	214	233	12	852	848	842	863	11	972	981	925	1,004	11	1,068	1,070	1,024	1,095	11
Key performance indicators (in %)																				
Cost-income ratio	34.7 %	34.5 %	33.8 %	36.1 %	11	36.4 %	36.3 %	36.0 %	38.0 %	11	33.6 %	33.6 %	32.9 %	35.0 %	11	31.8 %	31.9 %	30.6 %	33.0 %	11
Risk cost ratio	0.46 %	0.47 %	0.35 %	0.54 %	11	0.44 %	0.45 %	0.39 %	0.48 %	11	0.41 %	0.42 %	0.36 %	0.47 %	11	0.41 %	0.42 %	0.36 %	0.49 %	11
Risk-weighted assets	22,971	22,933	22,432	23,602	10	22,937	22,913	22,432	23,602	10	23,610	23,604	23,049	24,323	10	24,496	24,493	23,781	25,711	10
Return on tangible common equity	26.2 %	26.9 %	24.0 %	28.1 %	7	25.1 %	26.0 %	21.4 %	27.4 %	11	27.5 %	27.9 %	24.0 %	30.9 %	11	29.1 %	29.4 %	24.2 %	33.1 %	11
CET1 ratio (FL)	14.3 %	14.4 %	13.7 %	14.8 %	11	14.3 %	14.4 %	13.7 %	14.8 %	11	14.4 %	14.3 %	13.5 %	16.0 %	11	14.7 %	14.3 %	13.9 %	17.1 %	11
Post-tax Earnings per share (analyst estimates)	2.83	2.80	2.75	2.94	9	10.76	10.83	10.18	11.00	11	12.64	12.82	11.76	12.92	11	14.36	14.38	13.66	15.12	11
Pro-forma EPS pre-deduction of AT1 coupon	2.87	2.83	2.75	3.01	5	10.92	10.94	10.78	11.08	5	12.68	12.69	12.10	13.13	5	14.43	14.57	13.66	15.02	5
Dividend per share	n/a	n/a	n/a	n/a	n/a	6.1	6.0	6.0	6.2	12	7.1	7.1	6.5	7.9	11	8.1	8.2	7.5	8.9	11

Note: Key performance indicators for FY 2025 & beyond may vary among analyst estimates due to different assumptions on capital distribution.

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