



BAWAG GROUP Consensus

CONSENSUS

Profit or loss statement <i>(in EUR million)</i>	Q1 2026					FY2026					FY 2027					FY 2028				
	Average	Median	Low	High	count	Average	Median	Low	High	count	Average	Median	Low	High	count	Average	Median	Low	High	count
Net interest income	481	484	468	491	9	1,971	1,973	1,943	1,993	7	2,084	2,088	2,049	2,120	7	2,184	2,195	2,135	2,223	7
Net fee and commission income	98	98	96	100	9	395	396	388	401	7	412	413	399	425	7	430	429	413	450	7
Core revenues	578	583	563	591	9	2,366	2,364	2,331	2,389	7	2,496	2,498	2,447	2,535	7	2,614	2,629	2,556	2,658	7
Other income	2	2	(2)	4	9	2	4	(15)	13	7	2	6	(15)	13	7	4	6	(6)	13	7
Operating income	580	585	565	592	9	2,367	2,368	2,316	2,399	7	2,498	2,504	2,433	2,548	7	2,618	2,623	2,556	2,671	7
Operating expenses	(189)	(189)	(191)	(185)	9	(754)	(756)	(758)	(746)	7	(736)	(740)	(759)	(712)	7	(730)	(733)	(779)	(678)	7
Pre-provision profit	390	389	375	406	9	1,605	1,607	1,560	1,647	6	1,758	1,754	1,710	1,808	7	1,885	1,879	1,823	1,938	7
Regulatory charges	(14)	(14)	(15)	(12)	9	(48)	(48)	(49)	(47)	6	(41)	(44)	(49)	(25)	7	(41)	(44)	(51)	(25)	7
Total risk costs	(60)	(60)	(63)	(53)	9	(249)	(251)	(253)	(243)	7	(253)	(254)	(265)	(237)	7	(262)	(262)	(278)	(248)	7
Share of the profit or loss of associates accounted for using the equity method	1	1	0	3	9	4	3	2	7	7	4	3	2	7	7	4	3	2	7	7
Profit before tax	319	321	301	332	9	1,320	1,324	1,264	1,356	7	1,471	1,484	1,415	1,520	7	1,589	1,569	1,555	1,634	7
Taxes	(82)	(84)	(85)	(78)	9	(341)	(344)	(350)	(329)	7	(381)	(381)	(393)	(368)	7	(411)	(408)	(425)	(399)	7
Net profit	237	237	223	248	9	978	981	934	1,010	7	1,090	1,098	1,046	1,132	7	1,177	1,167	1,151	1,216	7

Key performance indicators (in %)	Average	Median	Low	High	count	Average	Median	Low	High	count	Average	Median	Low	High	count	Average	Median	Low	High	count
Cost-income ratio	32.4 %	32.3 %	31.4 %	33.6 %	7	31.9 %	32.0 %	31.2 %	32.6 %	7	29.5 %	29.3 %	28.6 %	31.0 %	7	27.9 %	27.4 %	26.5 %	29.5 %	7
Risk cost ratio	0.44 %	0.44 %	0.40 %	0.48 %	7	0.45 %	0.45 %	0.41 %	0.48 %	7	0.44 %	0.45 %	0.37 %	0.48 %	7	0.44 %	0.45 %	0.38 %	0.47 %	7
Risk-weighted assets	22,771	22,717	22,615	23,149	7	23,236	23,086	22,674	24,011	7	24,123	23,963	23,441	25,150	7	24,921	24,869	24,220	25,845	7
Return on tangible common equity	26.0 %	25.4 %	23.8 %	29.3 %	4	27.0 %	26.5 %	23.3 %	31.2 %	6	28.4 %	28.1 %	25.2 %	31.2 %	6	29.4 %	28.6 %	26.6 %	33.6 %	6
CET1 ratio (FL; analysts' estimate)	14.3 %	14.6 %	13.1 %	14.9 %	7	14.4 %	14.5 %	14.0 %	14.8 %	7	14.3 %	14.3 %	13.8 %	15.0 %	7	14.6 %	14.5 %	13.8 %	15.3 %	7
Post-tax Earnings per share	3.03	3.04	2.78	3.22	6	12.61	12.53	12.09	13.29	7	14.54	14.61	13.55	15.30	7	16.27	16.38	15.44	17.05	7
Pro-forma EPS pre-deduction of AT1 coupon	3.10	3.13	3.02	3.13	4	12.97	12.91	12.69	13.29	5	14.83	14.82	14.17	15.30	5	16.46	16.19	16.07	17.00	5

Note: Key performance indicators may vary among analyst estimates due to different assumptions on capital distribution.

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The consensus figures represent the arithmetic averages or the median for each financial item of the estimates received from the research analysts. To enhance comparability among different methods employed by analysts when doing their estimates, BAWAG Group requested the analysts to provide their estimates for each of the financial item appearing in the table.



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