

Consensus

August 4, 2025

CONSENSUS

Profit or loss statement

	FY2025					FY 2026					FY 2027				
(in EUR million)	Average	Median	Low	High	count	Average	Median	Low	High	count	Average	Median	Low	High	count
Net interest income	1,830	1,831	1,806	1,853	11	1,946	1,958	1,818	1,978	11	2,053	2,059	1,965	2,117	11
Net fee and commission income	361	361	357	367	11	375	374	370	383	11	389	392	380	398	11
Core revenues	2,191	2,191	2,172	2,220	11	2,321	2,330	2,201	2,355	11	2,443	2,451	2,363	2,512	11
Other income	6	3	(4)	34	11	6	3	(10)	34	11	5	3	(10)	34	11
Operating income	2,197	2,194	2,172	2,227	11	2,327	2,349	2,201	2,359	11	2,448	2,454	2,363	2,517	11
Operating expenses	(804)	(803)	(819)	(799)	11	(793)	(792)	(813)	(775)	11	(789)	(789)	(811)	(769)	11
Pre-provision profit	1,393	1,395	1,353	1,428	11	1,534	1,555	1,413	1,571	11	1,659	1,667	1,560	1,735	11
Regulatory charges	(40)	(40)	(41)	(40)	11	(38)	(40)	(42)	(22)	11	(27)	(27)	(40)	(16)	11
Total risk costs	(216)	(217)	(227)	(204)	11	(231)	(233)	(252)	(193)	11	(237)	(237)	(262)	(199)	11
Share of the profit or loss of associates accounted for using the equity method	3	3	0	5	11	2	3	(5)	5	11	2	3	(5)	5	11
Profit before tax	1,140	1,134	1,098	1,187	11	1,267	1,289	1,129	1,326	11	1,397	1,396	1,297	1,466	11
Taxes	(290)	(290)	(303)	(277)	11	(325)	(326)	(345)	(282)	11	(358)	(354)	(382)	(324)	11
Net profit	849	850	821	884	11	942	963	847	981	11	1,039	1,042	972	1,084	11

Key performance indicators (in %)

	Average	Median	Low	High	count	Average	Median	Low	High	count	Average	Median	Low	High	count
Cost-income ratio	36.6 %	36.6 %	35.9 %	38.0 %	11	34.4 %	34.0 %	33.2 %	36.9 %	11	32.6 %	31.9 %	31.1 %	36.9 %	11
Risk cost ratio	0.42 %	0.41 %	0.39 %	0.48 %	11	0.43 %	0.42 %	0.36 %	0.51 %	11	0.43 %	0.42 %	0.36 %	0.51 %	11
Risk-weighted assets	23,507	23,468	22,869	24,279	11	24,168	24,288	23,450	24,626	11	25,073	25,307	24,051	26,058	11
Return on tangible common equity	25.2 %	24.9 %	22.0 %	28.0 %	10	26.8 %	26.1 %	22.3 %	30.2 %	10	28.6 %	28.3 %	23.3 %	32.9 %	10
CET1 ratio (analysts' estimate)	14.0 %	14.0 %	13.3 %	14.8 %	11	14.0 %	14.0 %	13.1 %	15.7 %	11	14.1 %	14.0 %	13.1 %	16.6 %	11
Post-tax Earnings per share	10.6	10.6	9.3	11.2	11	12.0	12.3	10.3	13.0	11	13.8	13.8	12.0	14.9	11
Dividend per share	6.1	6.0	5.5	6.6	11	7.0	7.0	6.0	7.7	11	7.9	8.0	7.0	8.9	11

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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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