

Consensus

October 15, 2025

CONSENSUS

Profit or loss statement (in EUR million)	Q3 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	463	462	452	473	11	1,834	1,835	1,806	1,860	11	1,944	1,966	1,818	1,994	11	2,054	2,074	1,879	2,115	11
Net fee and commission income	91	91	89	94	11	361	362	354	367	11	376	374	370	383	11	391	393	383	398	11
Core revenues	553	552	546	562	11	2,196	2,198	2,172	2,214	11	2,320	2,346	2,201	2,374	11	2,445	2,470	2,263	2,510	11
Other income	1	0	(3)	3	11	4	3	(4)	10	11	3	1	(10)	13	11	3	1	(10)	14	11
Operating income	554	551	546	565	11	2,200	2,203	2,172	2,219	11	2,323	2,345	2,201	2,374	11	2,448	2,475	2,277	2,515	11
Operating expenses	(201)	(200)	(208)	(198)	11	(804)	(803)	(819)	(799)	11	(785)	(789)	(813)	(729)	11	(779)	(788)	(811)	(683)	11
Pre-provision profit	353	353	338	364	11	1,396	1,401	1,353	1,419	11	1,537	1,553	1,413	1,582	11	1,669	1,669	1,560	1,733	11
Regulatory charges	(10)	(10)	(11)	(10)	11	(40)	(40)	(41)	(40)	11	(38)	(40)	(43)	(22)	11	(26)	(27)	(39)	(16)	11
Total risk costs	(52)	(50)	(61)	(46)	11	(216)	(215)	(239)	(203)	11	(228)	(233)	(246)	(189)	11	(234)	(236)	(258)	(199)	11
Share of the profit or loss of associates accounted for using the equity method	1	1	(1)	1	11	3	4	0	5	11	2	3	(5)	5	11	2	3	(5)	6	11
Profit before tax	292	290	274	309	11	1,142	1,154	1,098	1,177	11	1,274	1,291	1,129	1,334	11	1,412	1,413	1,297	1,477	11
Taxes	(75)	(74)	(80)	(69)	11	(291)	(290)	(301)	(277)	11	(326)	(327)	(347)	(282)	11	(363)	(367)	(385)	(324)	11
Net profit	217	218	206	231	11	851	857	821	877	11	947	959	847	987	11	1,049	1,045	972	1,092	11

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	36.4 %	36.4 %	35.3 %	38.0 %	10	36.7 %	36.5 %	36.0 %	38.3 %	10	34.1 %	33.9 %	33.2 %	36.0 %	10	32.1 %	31.9 %	31.0 %	34.0 %	10
Risk cost ratio	0.39 %	0.39 %	0.31 %	0.45 %	10	0.42 %	0.41 %	0.39 %	0.47 %	10	0.42 %	0.41 %	0.35 %	0.51 %	10	0.42 %	0.42 %	0.36 %	0.51 %	10
Risk-weighted assets	23,431	23,409	22,979	23,865	9	23,488	23,475	22,890	24,146	10	24,111	24,163	23,436	25,250	10	24,975	24,878	24,073	26,061	10
Return on tangible common equity	25.5 %	25.3 %	23.0 %	29.2 %	8	24.4 %	23.7 %	22.0 %	27.6 %	10	25.9 %	25.3 %	22.3 %	30.6 %	10	27.7 %	27.6 %	22.8 %	33.0 %	10
CET1 ratio (FL; analysts' estimate)	13.9 %	13.9 %	13.6 %	14.1 %	9	13.9 %	14.1 %	13.3 %	14.8 %	10	14.1 %	13.9 %	13.1 %	15.8 %	10	14.2 %	14.1 %	13.1 %	16.8 %	10
Post-tax Earnings per share	2.8	2.8	2.6	3.0	8	10.8	10.7	10.1	11.4	10	12.4	12.6	11.0	13.1	10	14.2	14.3	13.2	15.2	10
Dividend per share	n/a	n/a	n/a	n/a	n/a	6.1	6.1	6.0	6.7	11	7.1	7.0	6.7	7.9	11	8.1	8.1	7.3	9.0	11

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