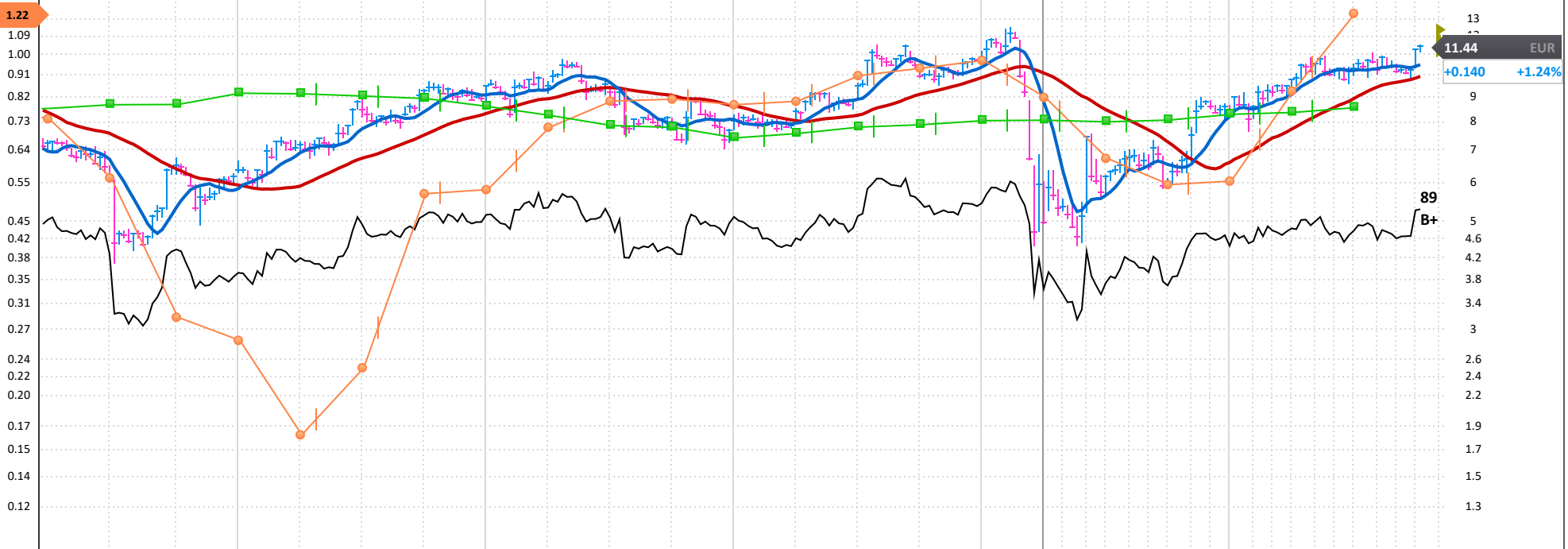


33149022000	coface.com											Bois-Colombe, FRANCE Inc 1946				MGMT owns --		OH 0%	LOG (Fixed)	PRICE
EPS 11 x																				
3.45	Coface SA provides credit insurance and related services. Its services include debt collection, bonds, factoring and business information. The company was founded in 1946 and is headquartered in Bois Colombes, France. <small>LESS</small>																			
3.09	ANNUAL - DEC END											2021 Estimate		2022 Estimate						
2.73	EPS EUR	0.79	0.81	0.80	0.80	0.26	0.53	0.79	0.97	0.55	1.41	156%	1.15	-18%						
2.36	CASH FLOW/SHR EUR	0.08	1.05	1.65	1.67	0.73	1.23	0.70	1.50	1.15	Earnings Growth Rate		Sales Growth Rate							
2.18	PRETAX MARGIN %	12%	12%	12%	10%	6%	9%	17%	14%	14%	2019-21 -2% (24 Stability)		2017-21 25% (47 Stability)		2%	-3%				
2.00	RETURN ON EQUITY %	8%	7%	7%	7%	2%	5%	7%	8%	4%	COMP RATING 98		SMR RATING B							
1.73	SALES % CHANGE	0%	-2%	-4%	5%	-4%	-3%	-29%	5%	-21%	INV T/O --									
1.55	SALES (MIL) EUR	1,677	1,647	1,588	1,664	1,598	1,555	1,111	1,163	922										
1.36	WEEKLY											2018-20		2018-20		2018-20				
	DATAGRAPH RATING	54	51	46	47	48	45	48	64	63	DEBT %	21%	23%	23%						
	AVG DAILY VOL (000)	171	169	176	175	183	187	205	225	228	TAX RATE	34%	27%	35%						
	UP/DOWN VOLUME	1.0	1.0	1.1	1.0	1.1	0.9	0.9	1.3	1.2	BACKLOG	2018-20 --		BK VAL 0.83x '20						
	ACCUM/DIST RATING	-2	-16	3	-2	9	1	-12	30	30	R & D	---		DIV EUR 0.55 (4.9%)		DIV GR RT -11% (72)				
	RELATIVE STRENGTH	77	82	76	68	77	72	79	91	89	BETA	1.27(33.00)		ALPHA 0.09 (0.04)						
	GROUP RANK	34	23	42	45	52	59	65	34	32	2020 EMPLOYEES 4,448 (4%)									



FINANCIALS	Dec 16	Mar 17	Jun 17	Sep 17	Dec 17	Mar 18	Jun 18	Sep 18	Dec 18	Mar 19	Jun 19	Sep 19	Dec 19	Mar 20	Jun 20	Sep 20	Dec 20	Mar 21	Jun 21	Sep 21	P/E
EPS (EUR)	0.17	0.05	0.08	0.22	0.18	0.23	0.18	0.23	0.16	0.24	0.28	0.26	0.19	0.08	0.08	0.19	0.20	0.38	0.45		9
EPS % CHANGE		-64%	+300%	+414%	+6%	+360%	+125%	+5%	-11%	+4%	+56%	+13%	+19%	-67%	-71%	-27%	+5%	+375%	+462%		2021 Est.: 8.1
SALES (MIL EUR)	509.5	424.6	426.2	399.0	444.5	352.3	345.6	380.3	357.7	370.6	379.9	381.6	386.1	373.1	368.2	398.7	424.6	383.7	400.2		2022 Est.: 9.9
SALES % CHANGE		-1%	-4%	-5%	-13%	-17%	-19%	-5%	-20%	+5%	+10%	0%	+8%	+1%	-3%	+4%	+10%	+3%	+9%		5-yr High: 45
EPS % SURPRISE			+33.3%			+4.6%															5-yr Low: 5
FUNDS	148	153	161	168	176	178	194	193	197	177	198	223	255	242	203	198	216	214	222		vs Ind. Avg: 0.7x
SHARES HELD BY FUNDS	40M	48M	50M	48M	47M	41M	39M	36M	36M	35M	36M	34M	30M	27M	25M	27M	27M	30M	32M		