Tbc Bank Group TBCG.GB | LONDON Exch | Banks-Money Center | MktCap p190.00B Sales p123.99B | Shares 55M Float 43M | EPS Due in 11 Days (e)

4420783289l7 tbcbankgroup.com London, UNITED KINGDOM Inc 2016 MGMT owns --

EPS 4 x
EPS Rank 97

TBC Bank Group Plc engages as the holding company of TBC Bank. The company operates through three segments: Corporate, Retail; Micro, Small and Medium Enterprises; Corporate Center, Other and Sub Segment Eliminations, Uzbekistan Operations, and Other Operations and Eliminations. The Corporate segment refers to a legal entity group of affiliated entities with an annual revenue exceeding GEL 20 million or which has been granted facilities of more than GEL 7.5 million. The Retail segment deals with the non business individual customers. The Micro, Small and Medium Enterprises segment is involved with business customers not included in the CIB segment. The Other and Sub Segment Eliminations segment comprises the treasury operations, TBC Leasing, TBC Insurance and sub segment eliminations. The Uzbekistan Operations segment pertains to TBC Bank Uzbekistan with respective subsidiaries and Payme (Inspired LLC). The Other Operations and Eliminations segment includes non material or non financial subsidiaries of the group and intragroup eliminations. The company was founded on February 26, 2016, and is headquartered in London, the United Kingdom. LESS

ANNUAL - DEC END	2015	2016	2017	2018	2019	2020	2021	2022	2023
EPS GBX	127.67	188.03	207.52	238.86	273.54	146.45	332.33	506.17	635.94
CASH FLOW/SHR GBX	38.54	216.47	322.04	345.40	345.66	228.45	317.52	611.66	796.64
PRETAX MARGIN %	29%	31%	29%	30%	31%	16%	36%	39%	33%
RETURN ON EQUITY %	18%	23%	22%	22%	23%	12%	24%	27%	27%
SALES % CHANGE	8%	29%	33%	18%	6%	-5%	15%	54%	41%
SALES (MIL) GBX	25K	32K	42K	49K	52K	50K	57K	88K	124K

WEEKLY	Mar 1	Mar 8	Mar 15	Mar 22	Mar 29	Apr 5	Apr 12	Apr 19	Apr 26
DATAGRAPH RATING	65	70	67	71	69	70	70	72	72
AVG DAILY VOL (000)	47	45	53	59	65	68	68	71	75
UP DOWN VOLUME	1.9	2.6	1.9	2.0	2.3	2.6	2.4	2.4	2.7
ACCUM/DIST RATING	11	26	9	13	25	27	20	22	45
RELATIVE STRENGTH	88	91	91	85	87	88	84	84	93
GROUP RANK	48	45	49	33	38	22	33	17	14

2024 Estimate	2025 Estimate
667.07 5%	799.54 20%
Earnings Growth Rate	**Sales Growth Rate**
2021-23 54% (14 Stability)	40%
2019-23 26% (31 Stability)	19%
COMP RATING 99	SMR RATING B
INV T/O --	
DEBT % 2021-23	91% 90% 67%
TAX RATE 2021-23	12% 20% 15%
BACKLOG 2021-23	-- -- --
R & D --	BK VAL 1.17x '23
DIV GBX 170.22 (6.7%)	DIV GR RT--
BETA 0.81(8.00)	ALPHA 0.14 (0.08)

Europe Long +35.84% in 43.7 WKS

OH -1% LOG (Fixed) PRICE

3,430 GBX
-20.00 -0.58%

624.3

93
A

LOG VOLUME
1M
600K
200K
+31%
15.8K

FINANCIALS	Jun 19	Sep 19	Dec 19	Mar 20	Jun 20	Sep 20	Dec 20	Mar 21	Jun 21	Sep 21	Dec 21	Mar 22	Jun 22	Sep 22	Dec 22	Mar 23	Jun 23	Sep 23	Dec 23	Mar 24
EPS (GBX)			273.54	-27.87	58.20	68.21	41.71	59.97	96.81	86.60	84.78				506.17	141.65	163.47	163.72	155.48	
EPS % CHANGE								+315%	+66%	+27%	+103%									
SALES (MIL GBX)			52,375.1	14,240.5	12,563.6	9,909.2	13,085.0	12,625.0	14,132.8	15,471.7	16,460.3				88,327.4	28,648.1	30,771.0	31,161.8	33,413.9	
SALES % CHANGE								-11%	+12%	+56%	+26%									
EPS % SURPRISE					0.0%	+20.0%	-28.1%	-2.2%	+47.7%	+7.2%										
FUNDS	150	140	119	137	124	127	153	175	170	172	197	208	208	229	256	270	280	286	325	
SHARES HELD BY FUNDS	15M	14M	14M	13M	13M	13M	14M	13M	13M	13M	14M	14M	14M	13M	15M	15M	15M	15M	17M	

P/E	6
2024 Est.:	5.1
2025 Est.:	4.3
5-yr High:	10
5-yr Low:	2
vs Ind. Avg:	0.9x

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