Mediobanca Bc.Fin MB.IT | MILAN Exch | Banks-Money Center | MktCap €11.92B Sales €5.45B | Shares 833M Float 583M

39028829543 mediobanca.com Milan, ITALY Inc 1946 MGMT owns --
EPS Rank 92

Mediobanca Banca di Credito Finanziario SpA engages in the provision of financial and banking services. It operates through the following business segments: Corporate and Investment Banking, Principal Investing, Consumer Banking, Wealth Management, and Holding Functions. The Corporate and Investment Banking segment comprises wholesale banking and specialty finance services, which include lending, proprietary trading, factoring, and credit management to corporate clients. The Principal Investing segment engages in equity investments and holdings. The Consumer Banking segment provides retail clients consumer credit products, ranging from personal loans to salary backed financing. The Wealth Management segment specializes in asset management services to affluent and private high net worth individuals. The Holding Functions segment manages the treasury and anti money laundering departments, as well as the staffing and administrative activities of the group. The company was founded in 1946 and is headquartered in Milan, Italy. LESS

ANNUAL - JUN END	2016	2017	2018	2019	2020	2021	2022	2023	2024
EPS EUR	0.71	0.88	1.00	0.94	0.70	0.94	1.08	1.22	1.54
CASH FLOW/SHR EUR	-0.40	0.04	-0.21	1.85	0.13	-5.56	0.98	-0.93	0.72
PRETAX MARGIN %	18%	23%	28%	26%	17%	26%	26%	24%	22%
RETURN ON EQUITY %	7%	8%	9%	9%	6%	8%	8%	9%	11%
SALES % CHANGE	-8%	5%	3%	-2%	3%	5%	-3%	35%	33%
SALES (MIL) EUR	2,726	2,875	2,953	2,895	2,989	3,138	3,044	4,101	5,449
WEEKLY	**Sep 20**	**Sep 27**	**Oct 4**	**Oct 11**	**Oct 18**	**Oct 25**	**Nov 1**	**Nov 8**	**Nov 12**
DATAGRAPH RATING	72	70	68	71	74	65	68	71	73
AVG DAILY VOL (000)	1,741	1,793	1,838	1,758	1,704	1,746	1,784	1,838	2,186
UP DOWN VOLUME	1.6	1.5	1.2	1.5	2.5	1.7	1.5	1.3	1.0
ACCUM/DIST RATING	19	27	18	22	40	24	16	14	2
RELATIVE STRENGTH	86	83	79	84	84	75	77	75	64
GROUP RANK	39	49	54	28	27	41	37	20	19

2025 Estimate	2026 Estimate
1.61 5%	
Earnings Growth Rate	**Sales Growth Rate**
2022-24 15% (4 Stability)	22%
2020-24 13% (16 Stability)	11%
COMP RATING 86	SMR RATING B
INV T/O --	

DEBT %	2022-24	287%	269%	276%
TAX RATE	2022-24	31%	41%	36%
BACKLOG	2022-24	--	--	--
R & D	--	BK VAL 1.06x '24		
DIV EUR	1.07 (7.5%)	DIV GR RT+34% (17)		
BETA	0.97(41.00)	ALPHA 0.05 (0.04)		
2024 EMPLOYEES 5,443 (4%)				

OH -12% LOG (Fixed) PRICE

14.31 EUR
-1.03 -6.74%

64
C

LOG VOLUME
30M
19.5M
+431%

FINANCIALS	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	Jun 24	Sep 24	Dec 24	Mar 25
EPS (EUR)	0.15		0.48		0.46		0.61		0.45				1.22		0.73		0.80		0.36e	0.41e
EPS % CHANGE			-11%		+207%		+27%		-2%											
SALES (MIL EUR)	1,436.6		1,594.1		1,543.6		1,569.9		1,474.4				4,101.4		2,629.1		2,820.0		894.7e	898.2e
SALES % CHANGE			+3%		+7%		-2%		-4%											
EPS % SURPRISE					0.0%		0.0%		-4.4%				+0.1%		-3.1%					
FUNDS	898	916	965	1,002	1,030	1,037	1,062	1,079	1,097	1,042	1,048	1,085	1,142	1,220	1,210	1,252	1,242			
SHARES HELD BY FUNDS	199M	195M	201M	190M	191M	187M	196M	191M	164M	156M	155M	148M	154M	164M	139M	139M	143M			

P/E 9
2025 Est.: 8.9
2026 Est.:
5-yr High: 13
5-yr Low: 5
vs Ind. Avg: 1.3x

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