**Bawag Group BWGP.AT** | VIENNA Exch | Banks-Money Center | MktCap €5.79B Sales €3.75B | Shares 79M Float 79M

43059905 bawaggroup.com Vienna, AUSTRIA Inc 2005 MGMT owns --
EPS Rank 72

BAWAG Group AG is a holding company, which engages in the provision of comprehensive savings, payment, lending, leasing, investment, building society, factoring and insurance products and services. It operates through the Retail and SME, and Corporates, Real Estate and Public Sector segments. The company was founded on November 16, 2005 and is headquartered in Vienna, Austria. LESS

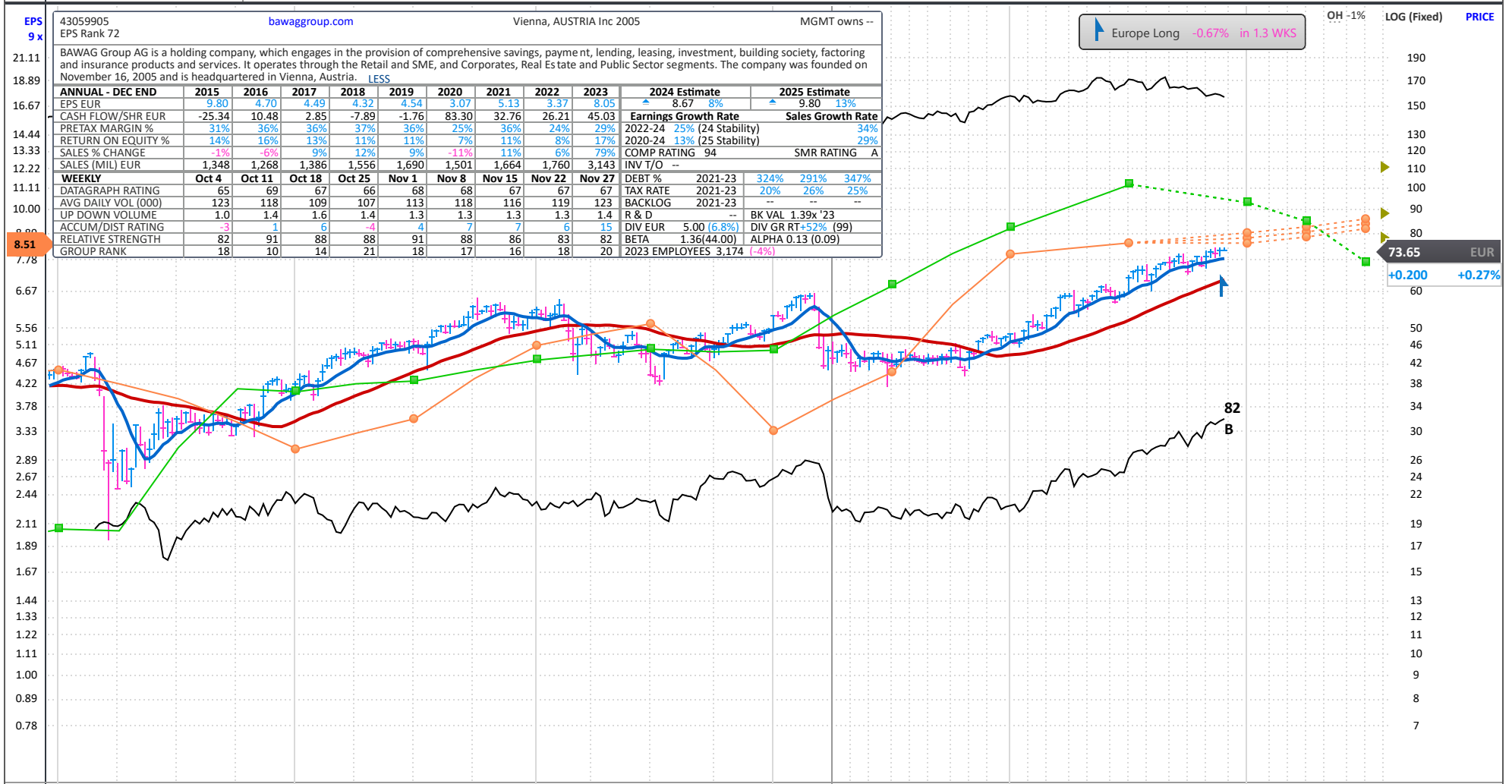
| ANNUAL - DEC END | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 |
|---|---|---|---|---|---|---|---|---|---|
| EPS EUR | 9.80 | 4.70 | 4.49 | 4.32 | 4.54 | 3.07 | 5.13 | 3.37 | 8.05 |
| CASH FLOW/SHR EUR | -25.34 | 10.48 | 2.85 | -7.89 | -1.76 | 83.30 | 32.76 | 26.21 | 45.03 |
| PRETAX MARGIN % | 31% | 36% | 36% | 37% | 36% | 25% | 36% | 24% | 29% |
| RETURN ON EQUITY % | 14% | 16% | 13% | 11% | 11% | 7% | 11% | 8% | 17% |
| SALES % CHANGE | -1% | -6% | 9% | 12% | 9% | -11% | 11% | 6% | 79% |
| SALES (MIL) EUR | 1,348 | 1,268 | 1,386 | 1,556 | 1,690 | 1,501 | 1,664 | 1,760 | 3,143 |
| **WEEKLY** | **Oct 4** | **Oct 11** | **Oct 18** | **Oct 25** | **Nov 1** | **Nov 8** | **Nov 15** | **Nov 22** | **Nov 27** |
| DATAGRAPH RATING | 65 | 69 | 67 | 66 | 68 | 68 | 67 | 67 | 67 |
| AVG DAILY VOL (000) | 123 | 118 | 109 | 107 | 113 | 118 | 116 | 119 | 123 |
| UP DOWN VOLUME | 1.0 | 1.4 | 1.6 | 1.4 | 1.3 | 1.3 | 1.3 | 1.3 | 1.4 |
| ACCUM/DIST RATING | -3 | 1 | 6 | -4 | 4 | 7 | 7 | 6 | 15 |
| RELATIVE STRENGTH | 82 | 91 | 88 | 88 | 91 | 88 | 86 | 83 | 82 |
| GROUP RANK | 18 | 10 | 14 | 21 | 18 | 17 | 16 | 18 | 20 |

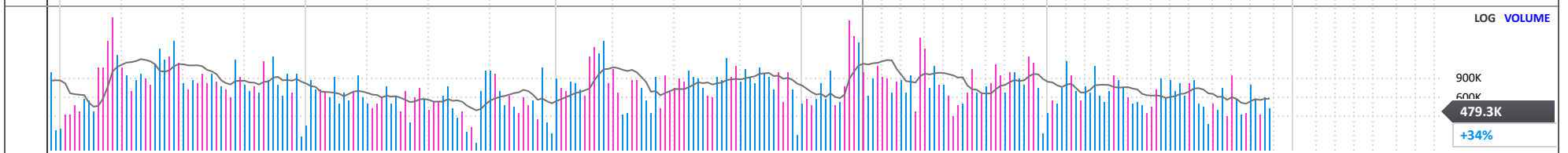
| 2024 Estimate | | 2025 Estimate | |
|---|---|---|---|
| 8.67 | 8% | 9.80 | 13% |

| Earnings Growth Rate | Sales Growth Rate |
|---|---|
| 2022-24 25% (24 Stability) | 34% |
| 2020-24 13% (25 Stability) | 29% |

COMP RATING 94 SMR RATING A
INV T/O --

| | | | | |
|---|---|---|---|---|
| DEBT % | 2021-23 | 324% | 291% | 347% |
| TAX RATE | 2021-23 | 20% | 26% | 25% |
| BACKLOG | 2021-23 | -- | -- | -- |
| R & D | -- | BK VAL 1.39x '23 | | |
| DIV EUR | 5.00 (6.8%) | DIV GR RT +52% (99) | | |
| BETA | 1.36(44.00) | ALPHA 0.13 (0.09) | | |
| 2023 EMPLOYEES 3,174 (-4%) | | | | |




| FINANCIALS | 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 | Jun 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EPS (EUR) | | 3.07 | | 2.03 | | 3.10 | | 2.61 | | 0.75 | | 3.75 | | 4.30 | | 4.20 | | 2.36e | 2.42e | 2.47e |
| EPS % CHANGE | | | | | | | | +29% | | -76% | | +44% | | +473% | | +12% | | | | |
| SALES (MIL EUR) | | 1,501.2 | | 799.0 | | 928.3 | | 899.0 | | 884.9 | | 1,468.9 | | 1,605.2 | | 2,144.4 | | 450.0e | 476.2e | 477.8e |
| SALES % CHANGE | | | | | | | | +13% | | -5% | | +63% | | +81% | | +46% | | | | |
| EPS % SURPRISE | | +3.2% | | +13.4% | | | | | | | | | | +3.2% | | +3.0% | | | | |
| FUNDS | 389 | 407 | 428 | 445 | 461 | 539 | 572 | 618 | 614 | 640 | 657 | 623 | 605 | 620 | 645 | 699 | | | | |
| SHARES HELD BY FUNDS | 32M | 31M | 33M | 33M | 36M | 39M | 42M | 42M | 40M | 39M | 37M | 35M | 35M | 36M | 35M | 33M | | | | |

| P/E | 9 |
|---|---|
| 2024 Est.: | 8.5 |
| 2025 Est.: | 7.5 |
| 5-yr High: | 15 |
| 5-yr Low: | 4 |
| vs Ind. Avg: | 1.2x |

PANARAY® 2024 WILLIAM O'NEIL + CO. INC.