

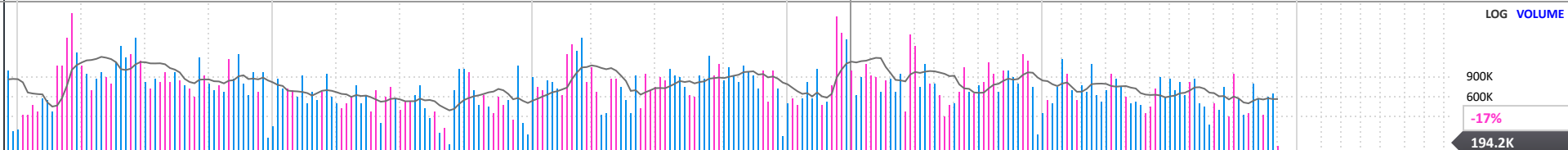
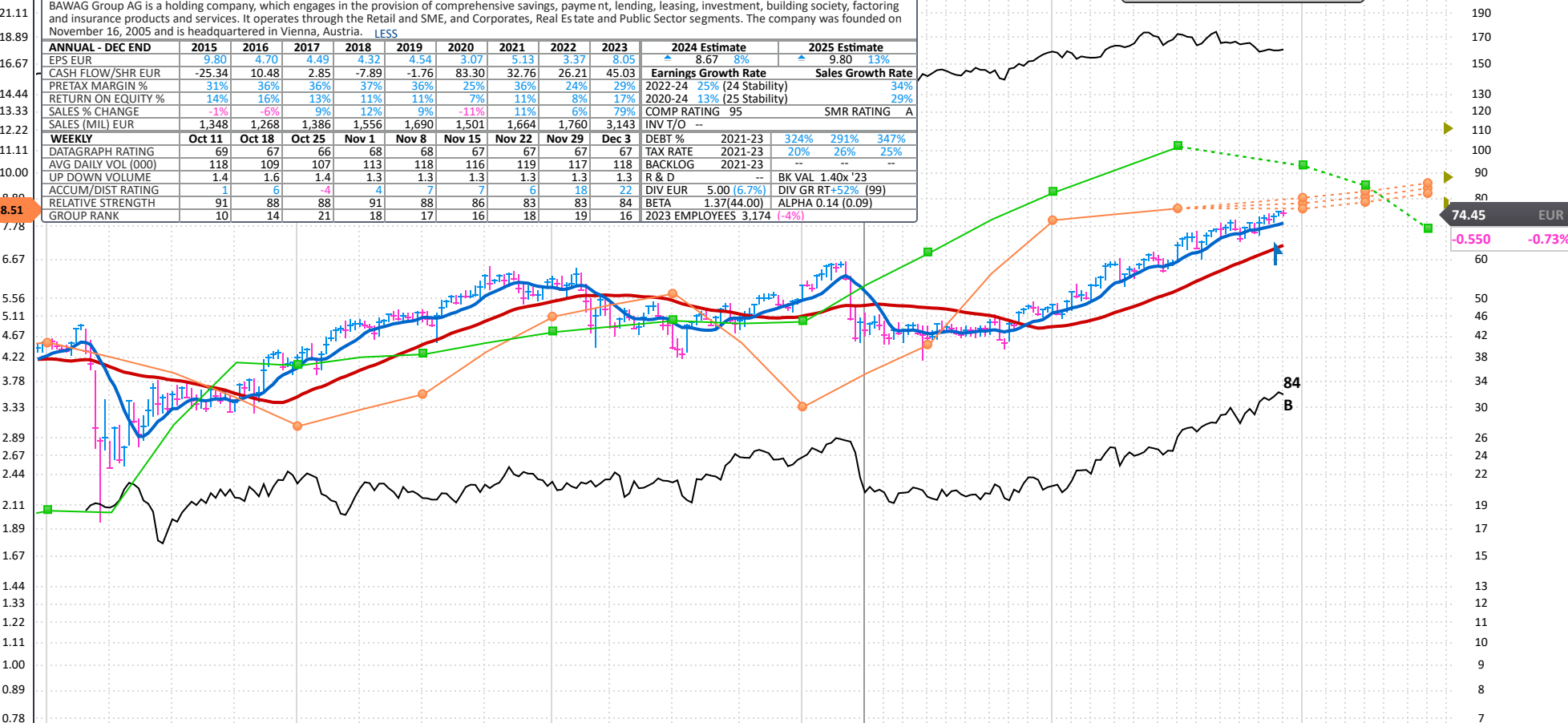
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Vienna, AUSTRIA Inc 2005

MGMT owns --

21.11 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. [IFSS](#)

| ANNUAL - DEC END    | 2015   | 2016   | 2017   | 2018  | 2019  | 2020   | 2021   | 2022   | 2023  | ▲ 2024 Estimate<br>8.67%   | 2025 Estimate<br>9.80% |
|---------------------|--------|--------|--------|-------|-------|--------|--------|--------|-------|----------------------------|------------------------|
| EPS EUR             | 9.80   | 4.70   | 4.49   | 4.32  | 4.54  | 3.07   | 3.13   | 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%   | Earnings Growth Rate       | Sales Growth Rate      |
| RETURN ON EQUITY %  | 14%    | 16%    | 13%    | 11%   | 11%   | 7%     | 11%    | 8%     | 79%   | 2022-24 25% (24 Stability) | 34%                    |
| SALES % CHANGE      | -1%    | -6%    | 9%     | 12%   | 9%    | -11%   | 11%    | 6%     | 79%   | 2020-24 13% (25 Stability) | 29%                    |
| SALES (MIL) EUR     | 1,348  | 1,268  | 1,386  | 1,556 | 1,690 | 1,501  | 1,664  | 1,760  | 3,143 | COMP RATING 95             | SMR RATING A           |
|                     |        |        |        |       |       |        |        |        |       | INV T/O --                 |                        |
| WEEKLY              | Oct 11 | Oct 18 | Oct 25 | Nov 1 | Nov 8 | Nov 15 | Nov 22 | Nov 29 | Dec 3 | DEBT % 2021-23             | 324%                   |
| DATAGRAPH RATING    | 69     | 67     | 66     | 68    | 68    | 67     | 67     | 67     | 67    | TAX RATE 2021-23           | 291%                   |
| AVG DAILY VOL (000) | 118    | 109    | 107    | 113   | 118   | 116    | 119    | 117    | 118   | BACKLOG 2021-23            | 26%                    |
| UP DOWN VOLUME      | 1.4    | 1.6    | 1.4    | 1.3   | 1.3   | 1.3    | 1.3    | 1.3    | 1.3   | R & D                      | --                     |
| ACCUM/DIST RATING   | 1      | 6      | -4     | 4     | 7     | 7      | 6      | 18     | 22    | DIV EUR 5.00 (6.7%)        | BK VAL 1.40x '23       |
| RELATIVE STRENGTH   | 91     | 88     | 88     | 91    | 88    | 86     | 83     | 83     | 84    | DIV GR RT +52% ('99)       |                        |
| GROUP RANK          | 10     | 14     | 21     | 18    | 17    | 16     | 18     | 19     | 16    | BETA 1.37(44.00)           | ALPHA 0.14 (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 | P/E               | 9 |
|----------------------|--------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|--------|---------|--------|---------|--------|--------|--------|--------|-------------------|---|
| EPS (EUR)            |        | 3.07    |        | 2.03   |        | 3.10   |        | 2.61   |        | 0.75   |        | 3.75    |        | 4.30    |        | 4.20    |        | 2.36e  | 2.42e  | 2.47e  | 2024 Est.: 8.6    |   |
| EPS % CHANGE         |        |         |        |        |        |        |        | +29%   |        | -76%   |        | +44%    |        | +473%   |        | +12%    |        |        |        |        | 2025 Est.: 7.6    |   |
| SALES (MIL. EUR)     |        | 1,501.2 |        | 799.0  |        | 928.3  |        | 899.0  |        | 884.9  |        | 1,605.2 |        | 1,605.2 |        | 2,144.4 |        | 450.0e | 476.2e | 477.8e | 5-yr High: 15     |   |
| SALES % CHANGE       |        |         |        |        |        |        |        | +13%   |        | -5%    |        | +63%    |        | +81%    |        | +46%    |        |        |        |        | 5-yr Low: 4       |   |
| EPS % SURPRISE       |        | +3.2%   |        | +13.4% |        |        |        |        |        |        |        |         |        | +3.2%   |        | +3.0%   |        |        |        |        | vs Ind. Avg: 1.2x |   |
| FUNDS                | 388    | 406     | 427    | 444    | 460    | 538    | 571    | 619    | 615    | 641    | 658    | 624     | 606    | 621     | 647    | 701     |        |        |        |        |                   |   |
| SHARES HELD BY FUNDS | 32M    | 31M     | 33M    | 33M    | 35M    | 39M    | 42M    | 42M    | 40M    | 39M    | 37M    | 35M     | 35M    | 36M     | 35M    | 33M     |        |        |        |        |                   |   |