Bawag Group BWGP.AT | VIENNA Exch | Banks-Money Center | MktCap €5.88B 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 11**	**Oct 18**	**Oct 25**	**Nov 1**	**Nov 8**	**Nov 15**	**Nov 22**	**Nov 29**	**Dec 4**
DATAGRAPH RATING	69	67	66	68	68	67	67	67	67
AVG DAILY VOL (000)	118	109	107	113	118	116	119	117	118
UP DOWN VOLUME	1.4	1.6	1.4	1.3	1.3	1.3	1.3	1.3	1.4
ACCUM/DIST RATING	1	6	-4	4	7	7	6	18	23
RELATIVE STRENGTH	91	88	88	91	88	86	83	83	83
GROUP RANK	10	14	21	18	17	16	18	19	19

2024 Estimate	2025 Estimate
8.70 8%	9.93 14%

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

COMP RATING 95 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 1.41x '23		
DIV EUR	5.00 (6.7%)	DIV GR RT+52% (99)		
BETA	1.37(44.00)	ALPHA 0.14 (0.09)		

2023 EMPLOYEES 3,174 (-4%)

Europe Long +0.81% in 2.3 WKS

OH -1% LOG (Fixed) PRICE

EPS 9 x

8.51

74.75 EUR
-0.250 -0.33%

83
B

LOG VOLUME

900K
-16%
295.5K

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	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				

P/E	9
2024 Est.:	8.6
2025 Est.:	7.5
5-yr High:	15
5-yr Low:	4
vs Ind. Avg:	1.2x