Bawag Group BWGP.AT | VIENNA Exch | Banks-Money Center | MktCap €8.47B Sales €3.67B | Shares 79M Float 79M | EPS Due 7/31/2025e

43059905 | bawaggroup.com | Vienna, AUSTRIA Inc 2005 | MGMT owns --

EPS Rank 91

BAWAG Group AG is a holding company, which engages in the provision of comprehensive savings, payme nt, lending, leasing, investment, building society, factoring and insurance products and services. MORE

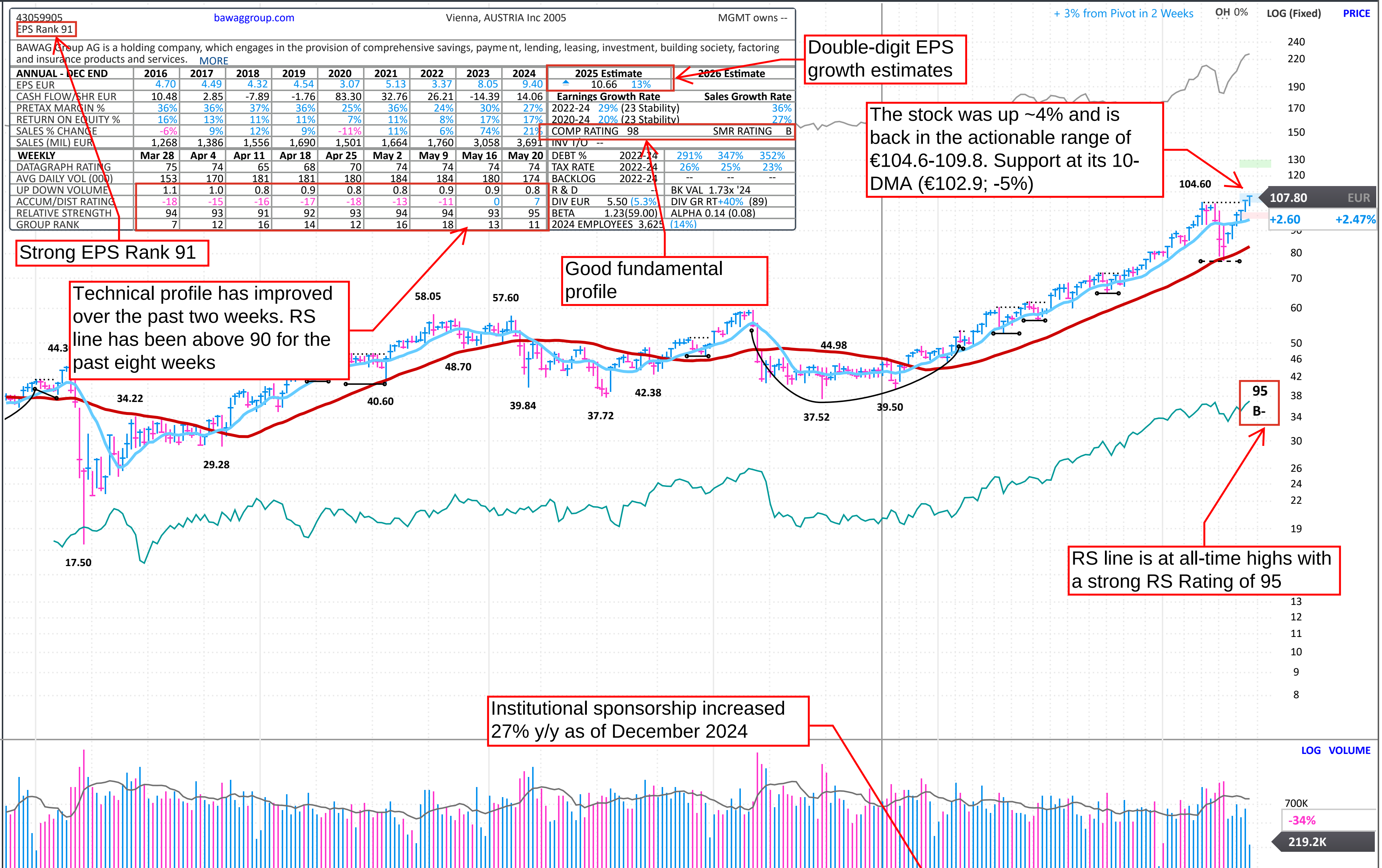
ANNUAL - DEC END	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025 Estimate	2026 Estimate
EPS EUR	4.70	4.49	4.32	4.54	3.07	5.13	3.37	8.05	9.40	10.66 13%	
CASH FLOW/SHR EUR	10.48	2.85	-7.89	-1.76	83.30	32.76	26.21	-14.39	14.06	Earnings Growth Rate	Sales Growth Rate
PRETAX MARGIN %	36%	36%	37%	36%	25%	36%	24%	30%	27%	2022-24 29% (23 Stability)	36%
RETURN ON EQUITY %	16%	13%	11%	11%	7%	11%	8%	17%	17%	2020-24 20% (23 Stability)	27%
SALES % CHANGE	-6%	9%	12%	9%	-11%	11%	6%	74%	21%	COMP RATING 98	SMR RATING B
SALES (MIL) EUR	1,268	1,386	1,556	1,690	1,501	1,664	1,760	3,058	3,691	INV T/O --	

WEEKLY	Mar 28	Apr 4	Apr 11	Apr 18	Apr 25	May 2	May 9	May 16	May 20				
DATAGRAPH RATING	75	74	65	68	70	74	74	74	74	DEBT %	2022-24	291% 347% 352%	
AVG DAILY VOL (000)	153	170	181	181	180	184	184	180	174	TAX RATE	2022-24	26% 25% 23%	
UP DOWN VOLUME	1.1	1.0	0.8	0.9	0.8	0.8	0.9	0.9	0.8	BACKLOG	2022-24	-- -- --	
ACCUM/DIST RATING	-18	-15	-16	-17	-18	-13	-11	0	7	R & D	--	BK VAL 1.73x '24	
RELATIVE STRENGTH	94	93	91	92	93	94	94	93	95	DIV EUR	5.50 (5.3%)	DIV GR RT+40% (89)	
GROUP RANK	7	12	16	14	12	16	18	13	11	BETA	1.23(59.00)	ALPHA 0.14 (0.08)	
										2024 EMPLOYEES	3,625	(14%)	

Double-digit EPS growth estimates

Strong EPS Rank 91

Good fundamental profile



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)			3.07		2.03		3.10		2.61		0.75				8.05		4.20		5.20	
EPS % CHANGE									+29%		-76%									
SALES (MIL EUR)			1,501.2		799.0		928.3		899.0		884.9				3,058.4		2,144.4		1,526.6	
SALES % CHANGE									+13%		-5%									
EPS % SURPRISE			+3.2%		+13.4%										+3.2%		+3.0%		+26.1%	
MARGIN AFTER TAX			+19.0%		+24.1%		+30.9%		+27.2%		+8.3%				+22.3%		+16.0%		+27.4%	
FUNDS	396	379	397	416	432	448	523	558	604	604	628	644	609	590	608	636	695	739	769	

P/E	11
2025 Est.:	10.1
2026 Est.:	
5-yr High:	15
5-yr Low:	5
vs Ind. Avg:	0.7x