Bawag Group BWGP.AT | VIENNA Exch | Banks-Money Center | MktCap €8.50B Sales €3.67B | Shares 79M Float 79M | EPS Due in 63 Days (e)

43059905 bawaggroup.com Vienna, AUSTRIA Inc 2005 MGMT owns --
EPS Rank 91

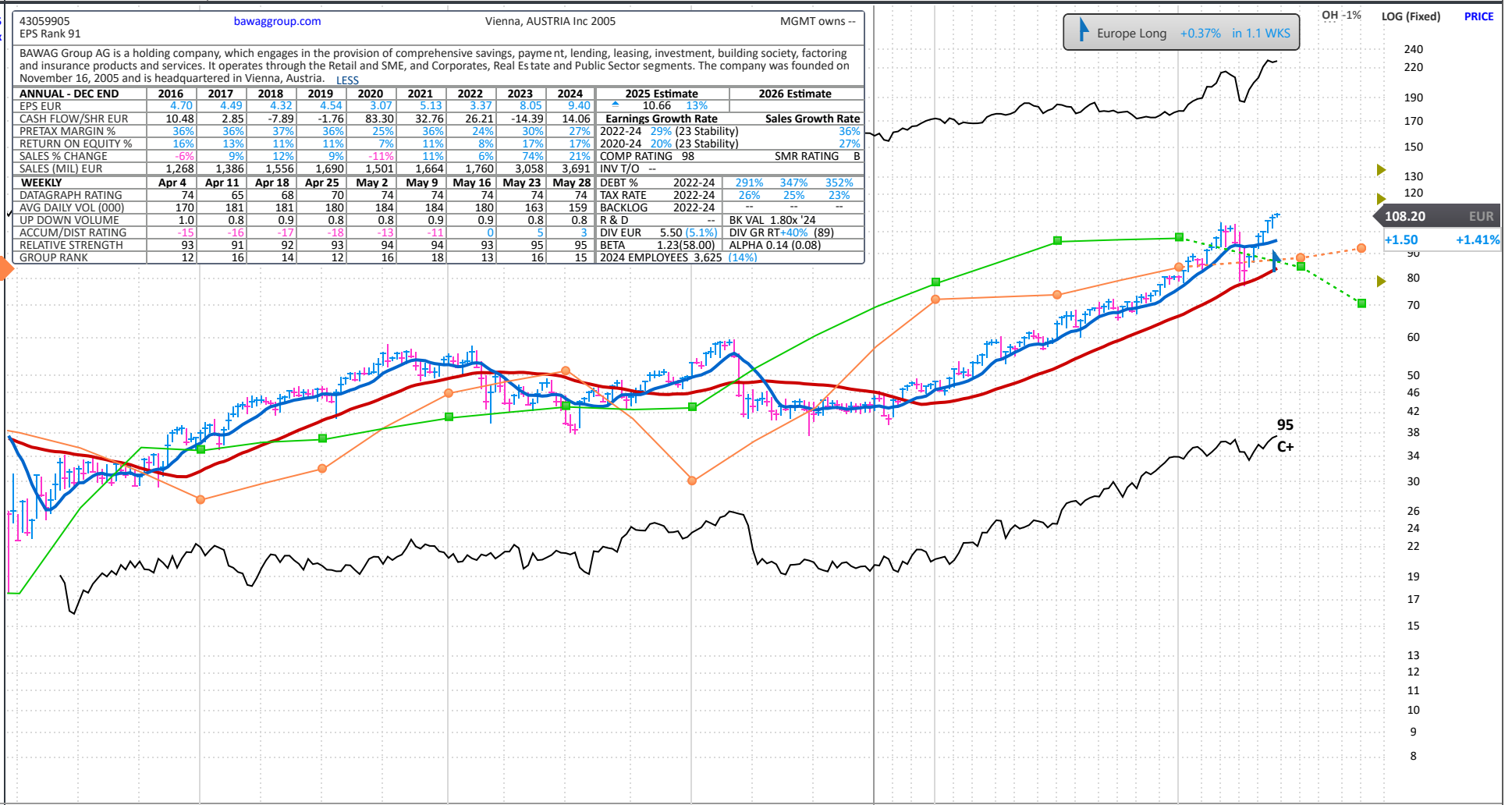
BAWAG Group AG is a holding company, which engages in the provision of comprehensive savings, payment, lending, leasing, investment, building society, factoring and insurance products and services. It operates through the Retail and SME, and Corporates, Real Estate and Public Sector segments. The company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

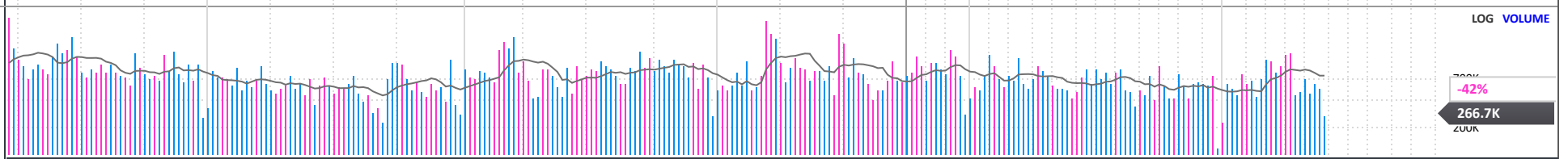
ANNUAL - DEC END	2016	2017	2018	2019	2020	2021	2022	2023	2024
EPS EUR	4.70	4.49	4.32	4.54	3.07	5.13	3.37	8.05	9.40
CASH FLOW/SHR EUR	10.48	2.85	-7.89	-1.76	83.30	32.76	26.21	-14.39	14.06
PRETAX MARGIN %	36%	36%	37%	36%	25%	36%	24%	30%	27%
RETURN ON EQUITY %	16%	13%	11%	11%	7%	11%	8%	17%	17%
SALES % CHANGE	-6%	9%	12%	9%	-11%	11%	6%	74%	21%
SALES (MIL) EUR	1,268	1,386	1,556	1,690	1,501	1,664	1,760	3,058	3,691

2025 Estimate	2026 Estimate
10.66 13%	
Earnings Growth Rate	**Sales Growth Rate**
2022-24 29% (23 Stability)	36%
2020-24 20% (23 Stability)	27%
COMP RATING 98	SMR RATING B
INV T/O --	

WEEKLY	Apr 4	Apr 11	Apr 18	Apr 25	May 2	May 9	May 16	May 23	May 28
DATAGRAPH RATING	74	65	68	70	74	74	74	74	74
AVG DAILY VOL (000)	170	181	181	180	184	184	180	163	159
UP DOWN VOLUME	1.0	0.8	0.9	0.8	0.8	0.9	0.9	0.8	0.8
ACCUM/DIST RATING	-15	-16	-17	-18	-13	-11	0	5	3
RELATIVE STRENGTH	93	91	92	93	94	94	93	95	95
GROUP RANK	12	16	14	12	16	18	13	16	15

DEBT %	2022-24	291%	347%	352%
TAX RATE	2022-24	26%	25%	23%
BACKLOG	2022-24	--	--	--
R & D	--	BK VAL 1.80x '24		
DIV EUR	5.50 (5.1%)	DIV GR RT+40% (89)		
BETA	1.23(58.00)	ALPHA 0.14 (0.08)		
2024 EMPLOYEES 3,625 (14%)				





FINANCIALS	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	Sep 25
EPS (EUR)	3.07		2.03		3.10		2.61		0.75				8.05		4.20		5.20		2.53e	2.57e
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		557.3e	558.8e
SALES % CHANGE							+13%		-5%											
EPS % SURPRISE	+3.2%		+13.4%										+3.2%		+3.0%		+26.1%			
FUNDS	397	415	432	448	522	558	603	602	626	642	607	588	606	635	693	737	769			
SHARES HELD BY FUNDS	31M	32M	33M	35M	39M	42M	41M	40M	39M	36M	35M	34M	35M	35M	33M	34M	33M			

P/E	12
2025 Est.:	10.2
2026 Est.:	
5-yr High:	15
5-yr Low:	5
vs Ind. Avg:	0.7x