Bawag Group BWGP.AT | VIENNA Exch | Banks-Money Center | MktCap €8.57B Sales €3.67B | Shares 79M Float 79M | EPS Due in 51 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. MORE

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
WEEKLY	**Apr 18**	**Apr 25**	**May 2**	**May 9**	**May 16**	**May 23**	**May 30**	**Jun 6**	**Jun 9**
DATAGRAPH RATING	68	70	74	74	74	74	74	75	77
AVG DAILY VOL (000)	181	180	184	184	180	163	159	152	149
UP DOWN VOLUME	0.9	0.8	0.8	0.9	0.9	0.8	0.8	0.9	1.0
ACCUM/DIST RATING	-17	-18	-13	-11	0	5	8	10	10
RELATIVE STRENGTH	92	93	94	94	93	95	95	93	94
GROUP RANK	14	12	16	18	13	16	16	10	9

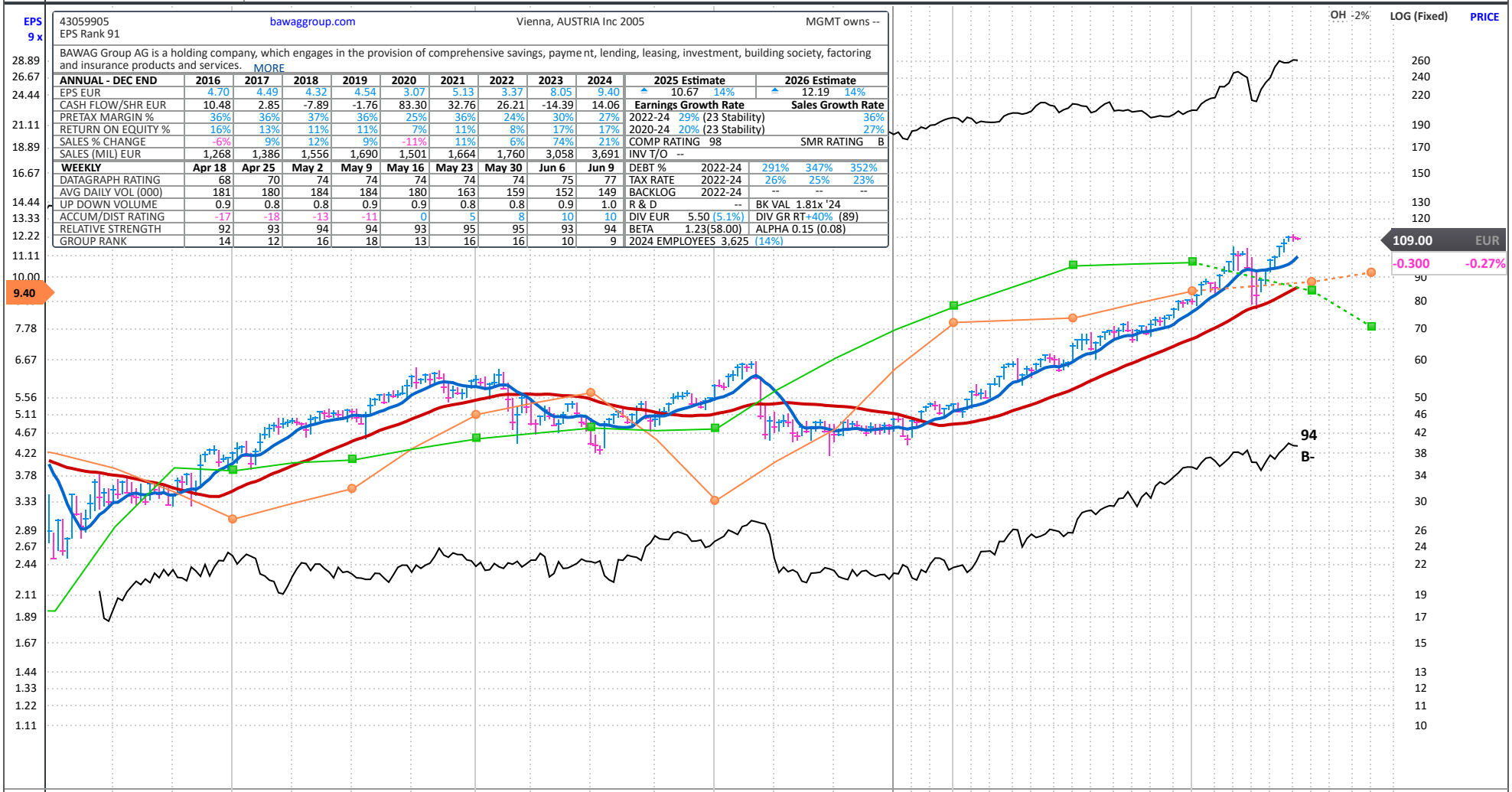
2025 Estimate	2026 Estimate
▲ 10.67 14%	▲ 12.19 14%

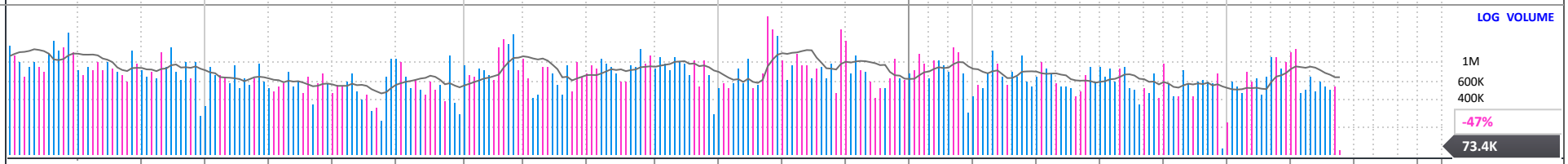
Earnings Growth Rate	Sales Growth Rate
2022-24 29% (23 Stability)	36%
2020-24 20% (23 Stability)	27%

COMP RATING 98 SMR RATING B
INV T/O --

DEBT %	2022-24	291%	347%	352%
TAX RATE	2022-24	26%	25%	23%
BACKLOG	2022-24	--	--	--

R & D -- BK VAL 1.81x '24
DIV EUR 5.50 (5.1%) DIV GR RT+40% (89)
BETA 1.23(58.00) ALPHA 0.15 (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	768			
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.:	8.9
5-yr High:	15
5-yr Low:	5
vs Ind. Avg:	0.7x

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