Bawag Group BWGP.AT | VIENNA Exch | Banks-Money Center | MktCap €8.36B Sales €3.67B | Shares 79M Float 79M | EPS Due 7/31/2025e

43059905
EPS Rank 91

bawaggroup.com

Vienna, AUSTRIA Inc 2005

MGMT owns --

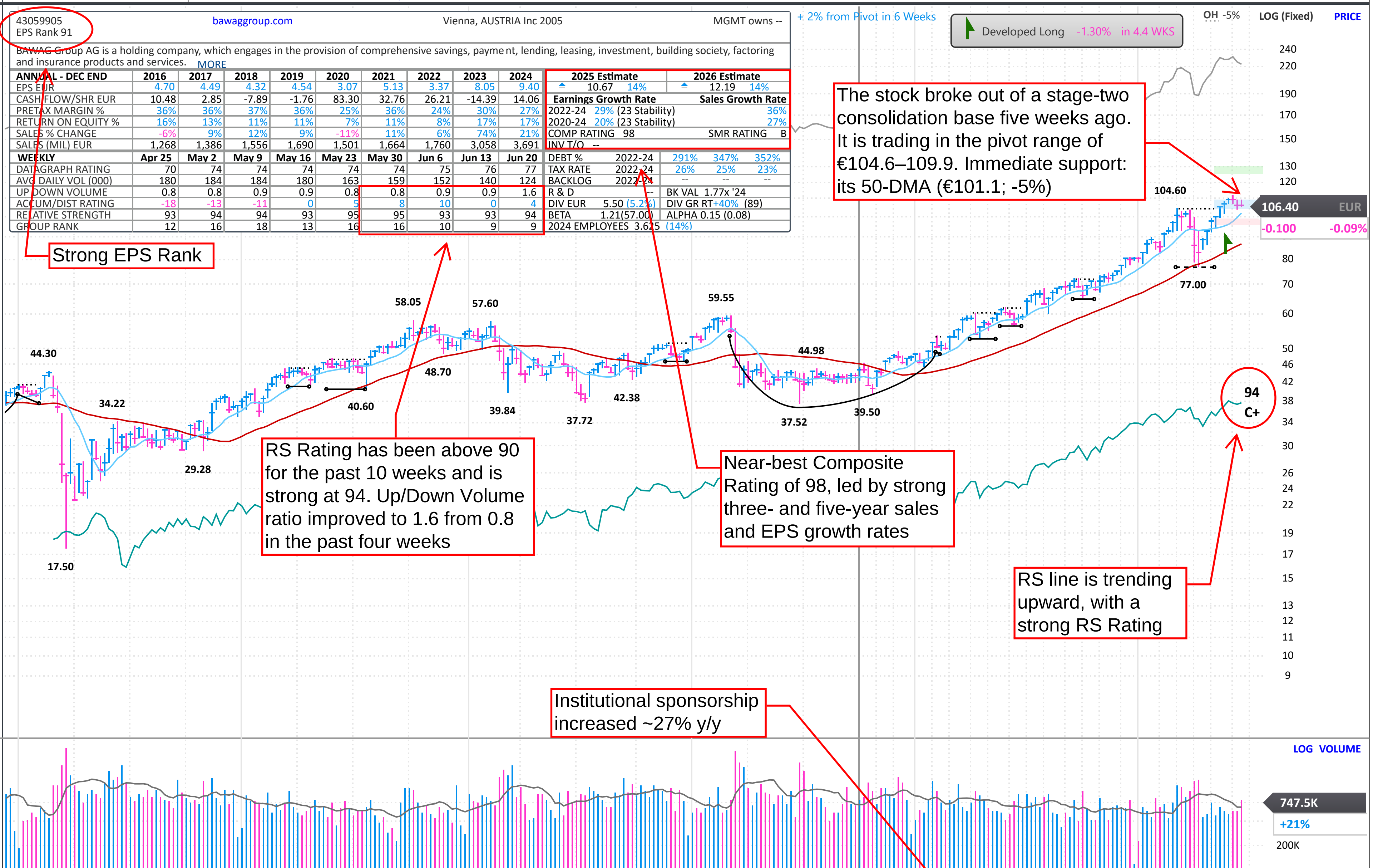
BAWAG Group AG is a holding company, which engages in the provision of comprehensive savings, payment, lending, leasing, investment, building society, factoring and insurance products and services. MORE

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 25**	**May 2**	**May 9**	**May 16**	**May 23**	**May 30**	**Jun 6**	**Jun 13**	**Jun 20**
DATAGRAPH RATING	70	74	74	74	74	74	75	76	77
AVG DAILY VOL (000)	180	184	184	180	163	159	152	140	124
UP DOWN VOLUME	0.8	0.8	0.9	0.9	0.8	0.8	0.9	0.9	1.6
ACCUM/DIST RATING	-18	-13	-11	0	5	8	10	0	4
RELATIVE STRENGTH	93	94	94	93	95	95	93	93	94
GROUP RANK	12	16	18	13	16	16	10	9	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 1.77x '24		
DIV EUR	5.50 (5.2%)	DIV GR RT +40% (89)		
BETA	1.21(57.00)	ALPHA 0.15 (0.08)		
2024 EMPLOYEES	3,625 (14%)			

Strong EPS Rank



FINANCIALS	0	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				8.05		4.20		5.20		2.68e
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
SALES % CHANGE									+13%		-5%										
EPS % SURPRISE			+3.2%		+13.4%										+3.2%		+3.0%		+26.1%		
FUNDS	5	379	397	415	432	448	522	558	602	601	625	641	606	587	605	635	695	739	768		
P/E LOW-HIGH	3	8-10	10-13	11-14	12-13	9-13	10-11	7-11	7-9	8-11	13-15	10-15	8-10	6-7	5-6	6-7	6-8	7-8	7-9		

P/E	11
2025 Est.:	10.0
2026 Est.:	8.7
5-yr High:	15
5-yr Low:	5
vs Ind. Avg:	0.7x