Bawag Group BWGP.AT | VIENNA Exch | Banks-Money Center | MktCap €9.05B Sales €3.74B | Shares 79M Float 75M

EPS 9 x

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

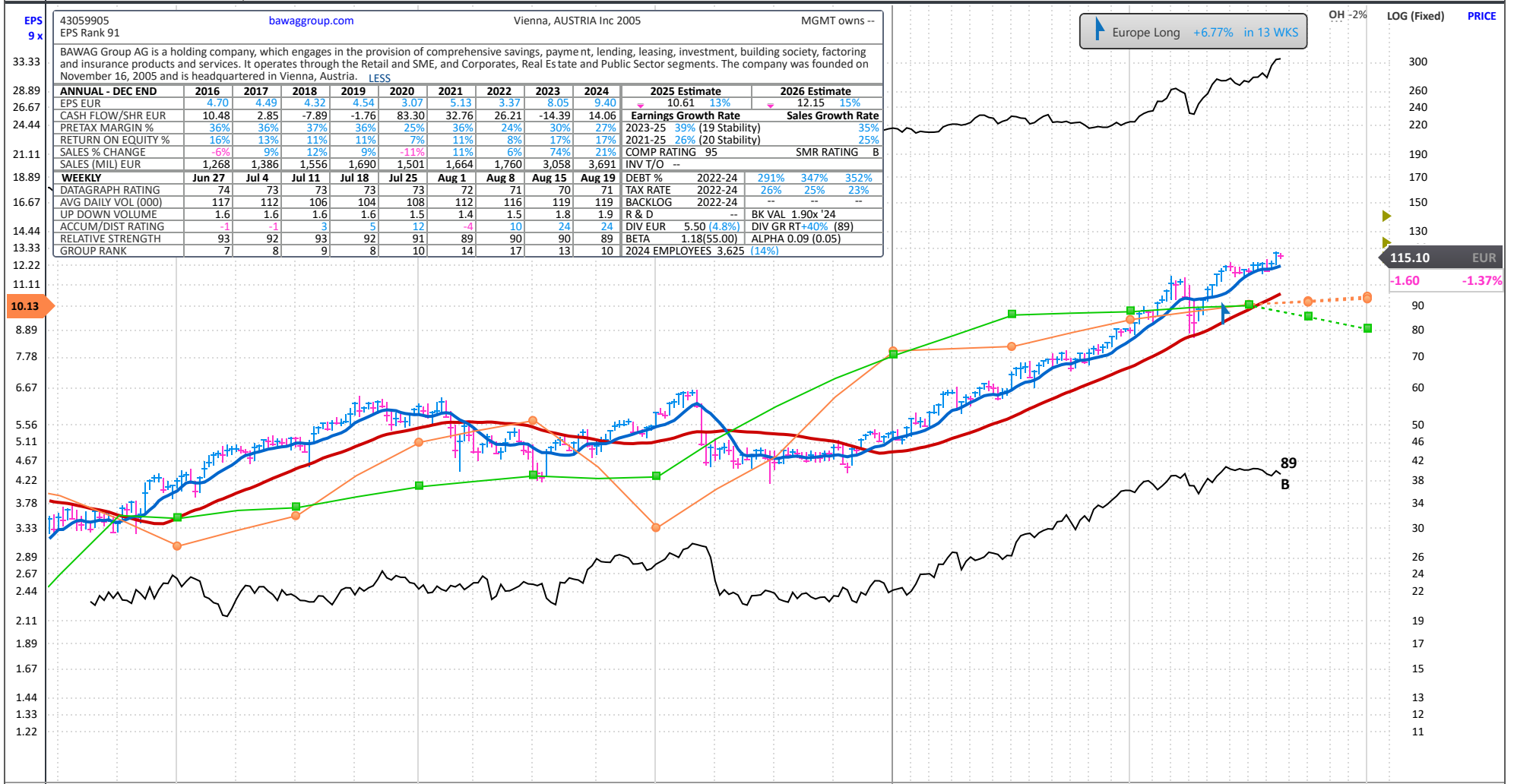
ANNUAL - DEC END	2016	2017	2018	2019	2020	2021	2022	2023	2024
EPS EUR	4.70	4.49	4.32	4.54	3.07	5.13	3.37	8.05	9.40
CASH FLOW/SHR EUR	10.48	2.85	-7.89	-1.76	83.30	32.76	26.21	-14.39	14.06
PRETAX MARGIN %	36%	36%	37%	36%	25%	36%	24%	30%	27%
RETURN ON EQUITY %	16%	13%	11%	11%	7%	11%	8%	17%	17%
SALES % CHANGE	-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
WEEKLY	**Jun 27**	**Jul 4**	**Jul 11**	**Jul 18**	**Jul 25**	**Aug 1**	**Aug 8**	**Aug 15**	**Aug 19**
DATAGRAPH RATING	74	73	73	73	73	72	71	70	71
AVG DAILY VOL (000)	117	112	106	104	108	112	116	119	119
UP DOWN VOLUME	1.6	1.6	1.6	1.6	1.5	1.4	1.5	1.8	1.9
ACCUM/DIST RATING	-1	-1	3	5	12	-4	10	24	24
RELATIVE STRENGTH	93	92	93	92	91	89	90	90	89
GROUP RANK	7	8	9	8	10	14	17	13	10

2025 Estimate	2026 Estimate
10.61 13%	12.15 15%

Earnings Growth Rate	Sales Growth Rate
2023-25 39% (19 Stability)	35%
2021-25 26% (20 Stability)	25%

COMP RATING 95 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 1.90x '24		
DIV EUR	5.50 (4.8%)	DIV GR RT+40% (89)		
BETA	1.18(55.00)	ALPHA 0.09 (0.05)		
2024 EMPLOYEES 3,625 (14%)				



FINANCIALS	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	Dec 25
EPS (EUR)		2.03		3.10		2.61		0.75				8.05		4.20		5.20		4.94	2.75e	2.80e
EPS % CHANGE						+29%		-76%										+18%		
SALES (MIL EUR)		799.0		928.3		899.0		884.9				3,058.4		2,144.4		1,526.6		2,218.0	554.6e	558.0e
SALES % CHANGE						+13%		-5%										+3%		
EPS % SURPRISE		+13.4%										+3.2%		+3.0%		+26.1%		-4.1%		
FUNDS	404	421	435	509	544	587	587	610	627	593	573	589	619	676	720	748	819	863		
SHARES HELD BY FUNDS	31M	32M	34M	37M	41M	40M	39M	38M	36M	35M	34M	35M	34M	33M	33M	33M	32M	33M		

P/E	11
2025 Est.:	10.8
2026 Est.:	9.5
5-yr High:	15
5-yr Low:	5
vs Ind. Avg:	0.6x