

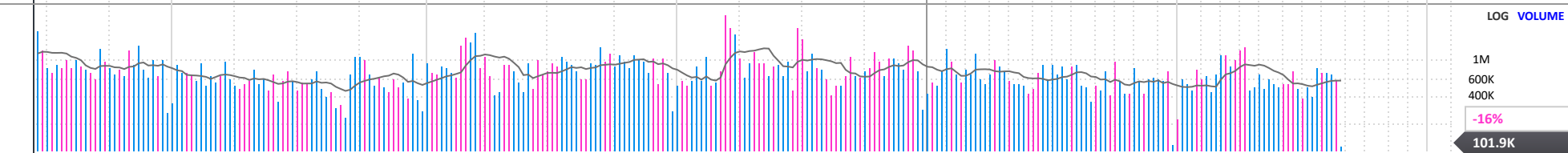
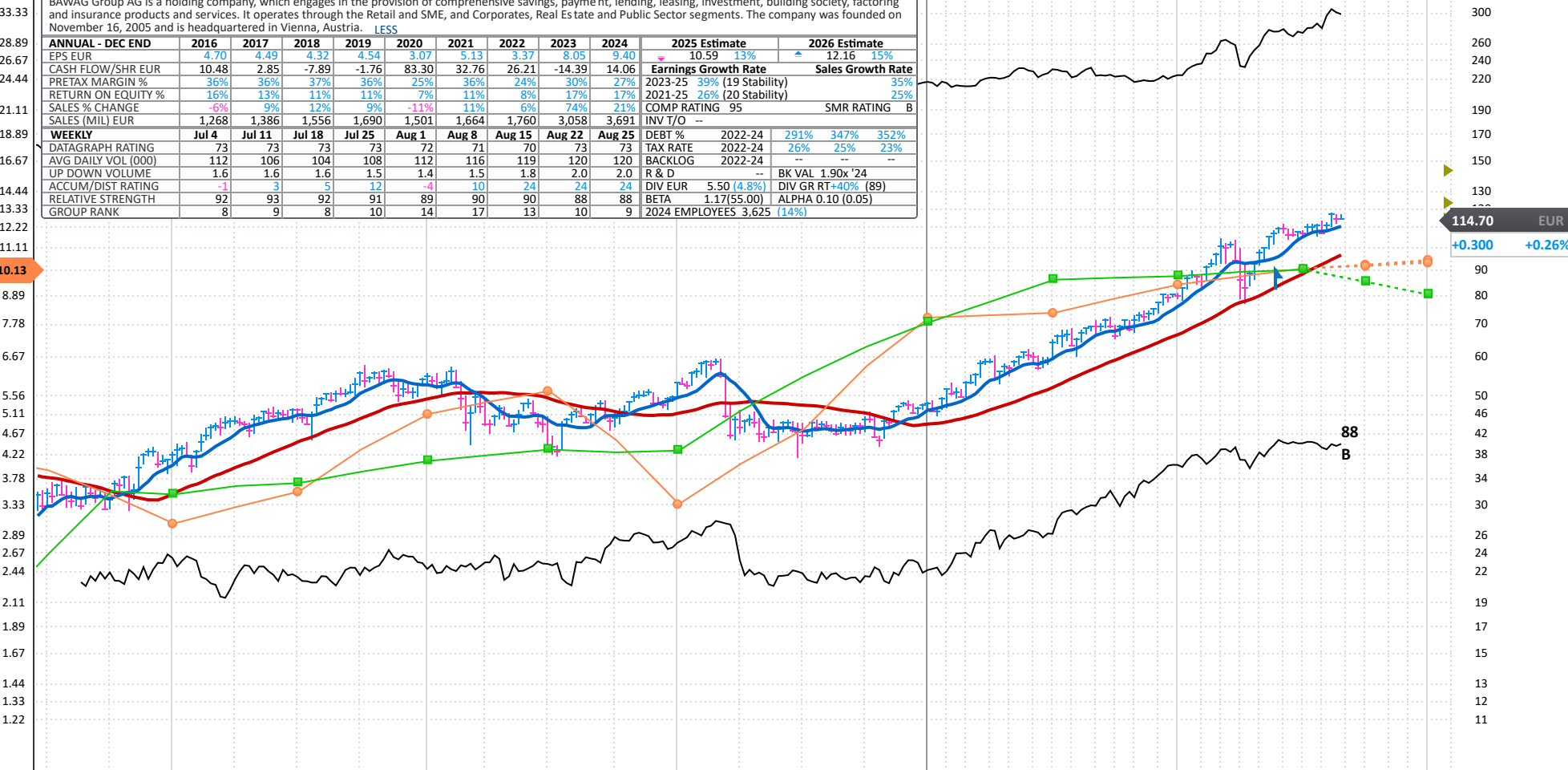
43059905 [bawaggroup.com](http://bawaggroup.com) Vienna, AUSTRIA Inc 2005 MGMT owns --

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	2025 Estimate	2026 Estimate
EPS EUR	4.70	4.49	4.32	4.54	3.07	5.13	3.37	8.05	9.40	10.59	12.16
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%	39%	35%
RETURN ON EQUITY %	16%	13%	11%	11%	7%	11%	8%	17%	17%	26%	25%
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	Jul 4	Jul 11	Jul 18	Jul 25	Aug 1	Aug 8	Aug 15	Aug 22	Aug 25		
DATAGRAPH RATING	73	73	73	73	72	71	70	73	73	2022-24	291% 347% 352%
AVG DAILY VOL (000)	112	106	104	108	112	116	119	120	120	TAX RATE 2022-24	26% 25% 23%
UP DOWN VOLUME	1.6	1.6	1.6	1.5	1.4	1.5	1.8	2.0	2.0	BACKLOG 2022-24	--
ACCUM/DIST RATING	-1	3	5	12	4	10	24	24	24	R & D	BK VAL 1.90x '24
RELATIVE STRENGTH	92	93	92	91	89	90	90	88	88	DIV EUR 5.50 (4.8%)	DIV GR RT+40% (89)
GROUP RANK	8	9	8	10	14	17	13	10	9	BETA 1.17(55.00)	ALPHA 0.10 (0.05)
										2024 EMPLOYEES 3,625	(14%)

Europe Long +6.40% in 13.9 WKS OH -2% LOG (Fixed) PRICE



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	P/E	11
EPS (EUR)		2.03		3.10		2.61		0.75				8.05		4.20		5.20		4.94	2.75e	2.80e		2025 Est.: 10.8
EPS % CHANGE						+29%		-76%										+18%				2026 Est.: 9.4
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		5-yr High: 15
SALES % CHANGE						+13%		-5%										+3%				5-yr Low: 5
EPS % SURPRISE		+13.4%										+3.2%		+3.0%		+26.1%		-4.1%				vs Ind. Avg: 0.6x
FUNDS	403	420	434	509	544	587	587	609	626	592	572	588	618	674	718	745	814	863				
SHARES HELD BY FUNDS	31M	32M	34M	37M	41M	40M	39M	38M	36M	35M	34M	35M	34M	33M	33M	33M	32M	33M				