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EPS Rank 91

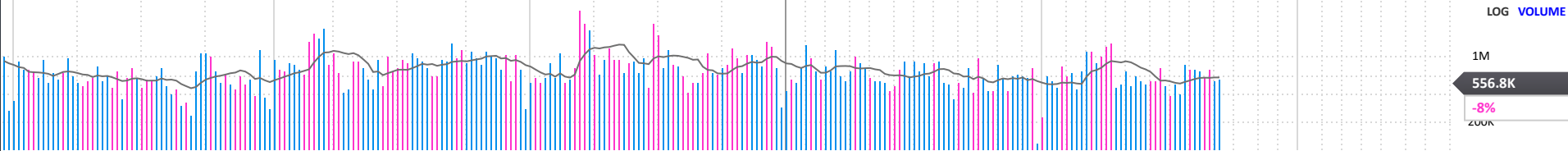
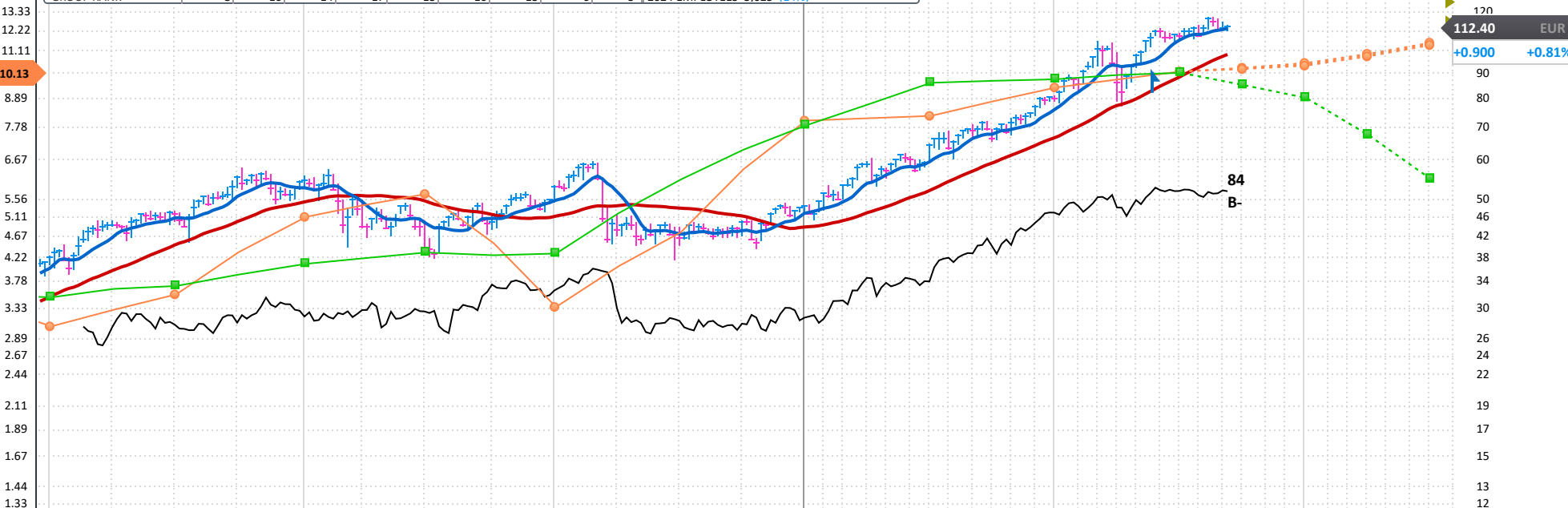
bawaggroup.com

Vienna, AUSTRIA Inc 2005

MGMT owns --

37.78 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	3.13	3.37	3.05	9.40	↑ 10.59 13%	↓ 12.16 15%
CASH FLOW/SHR EUR	10.48	2.85	-7.89	-1.76	83.30	32.76	26.21	-14.39	14.06	Earnings Growth Rate	Sales Growth Rate
PRETAX MARGIN %	36%	36%	37%	36%	25%	36%	24%	30%	27%	2023-25 39% (19 Stability)	2023-25 35% (19 Stability)
RETURN ON EQUITY %	16%	13%	11%	11%	7%	11%	8%	17%	17%	2021-25 26% (20 Stability)	2021-25 25% (20 Stability)
SALES % CHANGE	-6%	9%	12%	9%	-11%	11%	6%	74%	21%	COMP RATING 94	SMR RATING E
SALES (MIL) EUR	1,268	1,386	1,556	1,690	1,501	1,664	1,760	3,058	3,691	INV T/O --	
WEEKLY	Jul 18	Jul 25	Aug 1	Aug 8	Aug 15	Aug 22	Aug 29	Sep 5	Sep 12	DEBT % 2022-24	291% 347% 352%
DATAGRAPH RATING	73	73	72	71	70	73	67	71	70	TAX RATE 2022-24	-- 25% 23%
AVG DAILY VOL (000)	104	108	112	116	119	120	120	121	121	BACKLOG 2022-24	-- -- --
UP DOWN VOLUME	1.6	1.5	1.4	1.5	1.8	2.0	1.5	1.6	1.6	R & D	BK VAL 1.86x '24
ACCUM/DIST RATING	5	12	-4	10	24	24	7	6	13	DIV EUR 5.50 (4.9%)	DIV GR RT+40% (89)
RELATIVE STRENGTH	92	91	89	90	90	88	85	85	84	BETA 1.17(55.00)	ALPHA 0.07 (0.04)
GROUP RANK	8	10	14	17	13	10	13	6	5	2024 EMPLOYEES 3,625	(14%)



FINANCIALS	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	Mar 26	Jun 26	P/E	11
EPS (EUR)		3.10		2.61		0.75				8.05		4.20		5.20		4.94	2.75e	2.80e	2.93e	3.06e	2025 Est.: 10.6	
EPS % CHANGE				+29%		-76%										+18%					2026 Est.: 9.2	
SALES (MIL. EUR)		928.3		899.0		884.9				3,058.4		2,144.4		1,526.6		2,218.0	554.6e	558.0e	577.5e	586.3e	5-yr High: 15	
SALES % CHANGE				+13%		-5%										+3%					5-yr Low: 5	
EPS % SURPRISE									+3.2%		+3.0%		+26.1%		-4.1%						vs Ind. Avg: 0.5x	
FUNDS	435	509	544	587	586	608	626	592	572	588	617	673	717	744	815	874						
SHARES HELD BY FUNDS	34M	37M	41M	40M	39M	38M	36M	35M	34M	35M	34M	33M	33M	33M	32M	33M						