**Erste Group Bank ERS.AT** | VIENNA Exch | Banks-Money Center | MktCap €36.84B Sales €22.09B | Shares 411M Float 304M | EPS Due in 115 Days (e)

435010010100 erstegroup.com Vienna, AUSTRIA Inc 1997 MGMT owns --

EPS Rank 85

Erste Group Bank AG engages in the provision of banking and financial services. It operates through the following segments: Retail; Corporates; Group Markets; Asset Liability Management and Local Corporate Center; Savings Banks; and Group Corporate Center. The Retail segment includes business with private individuals, micros, and free professionals within the responsibility of account managers in the retail network. The Corporates segment focuses on corporate customers of different turnover sizes as well as commercial real estate and public sector business. The Group Markets segment is involved in trading and markets services, as well as customer business with financial institutions. The Asset Liability Management and Local Corporate Center segment provides asset and liability management functions, local, Erste Group Bank AG, and local corporate centers such as internal service providers. The Savings Banks segment offers savings banks, which are members of the Haftungsverbund of the Austrian savings banks sector. The Group Corporate Center segment covers centrally managed activities and items that are not directly allocated to other segments. The company was founded by Johann Baptist Weber, Bernhard Ritter von Eskeles, Ignaz Ritter von Schönfeld, Peter Bohr, Joseph R. V. Dallstein, Michael Hengelmüller Leopold Huber, Franz Jahn, Albert Kohn, Johan Mohrenthal, Vincent Neuling, J. E. v. Neuwall, Franz Rikl, Joseph Peham, A. J. Rabislovitsch, and Joseph Ritter der Ältere in 1819 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 | 2.93 | 2.94 | 4.02 | 3.23 | 1.57 | 4.17 | 4.83 | 6.80 | 7.20 | ▲ 7.61 6% | ▲ 9.19 21% |
| CASH FLOW/SHR EUR | 3.40 | 1.76 | 3.99 | 4.72 | 3.06 | 4.37 | 10.99 | 13.34 | -84.35 | Earnings Growth Rate | Sales Growth Rate |
| PRETAX MARGIN % | 22% | 25% | 26% | 23% | 15% | 30% | 23% | 21% | 22% | 2023-25 19% (7 Stability) | 26% |
| RETURN ON EQUITY % | 11% | 10% | 13% | 10% | 5% | 12% | 13% | 16% | 15% | 2021-25 36% (21 Stability) | 28% |
| SALES % CHANGE | -6% | -4% | 14% | 4% | -7% | 4% | 47% | 63% | 0% | COMP RATING 85 | SMR RATING C |
| SALES (MIL) EUR | 8,746 | 8,423 | 9,626 | 9,988 | 9,306 | 9,679 | 14K | 23K | 23K | INV T/O -- | |

| WEEKLY | Sep 5 | Sep 12 | Sep 19 | Sep 26 | Oct 3 | Oct 10 | Oct 17 | Oct 24 | Oct 31 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| DATAGRAPH RATING | 66 | 66 | 68 | 67 | 66 | 63 | 65 | 64 | 66 | DEBT % | 2022-24 | 333% | 303% 274% |
| AVG DAILY VOL (000) | 332 | 337 | 352 | 347 | 349 | 334 | 331 | 331 | 330 | TAX RATE | 2022-24 | 17% | 18% 21% |
| UP DOWN VOLUME | 1.3 | 1.2 | 1.1 | 1.1 | 1.1 | 0.9 | 0.7 | 0.7 | 0.9 | BACKLOG | 2022-24 | -- | -- -- |
| ACCUM/DIST RATING | -23 | -18 | -26 | -25 | -15 | -20 | -32 | -32 | -14 | R & D | -- | BK VAL 1.70x '24 | |
| RELATIVE STRENGTH | 90 | 89 | 88 | 90 | 90 | 87 | 85 | 83 | 90 | DIV EUR | 3.00 (3.3%) | DIV GR RT+21% (9) | |
| GROUP RANK | 6 | 5 | 7 | 9 | 11 | 15 | 12 | 13 | 11 | BETA | 1.43(64.00) | ALPHA 0.05 (0.03) | |
| | | | | | | | | | | 2024 EMPLOYEES 49,094 (7%) | | | |

OH 0% LOG (Fixed) PRICE

89.75 EUR +7.45 +9.05%

90 D+

LOG VOLUME 1.5M -8%

| FINANCIALS | 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 | Mar 26 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EPS (EUR) | 1.21 | 1.32 | 0.98 | 1.05 | 1.57 | 1.25 | 1.16 | 1.39 | 2.08 | 2.01 | 1.62 | 1.87 | 1.92 | 2.27 | 1.33 | 1.82 | 2.22 | | 1.51e | 1.95e |
| EPS % CHANGE | +6K% | +55% | +390% | +27% | +30% | -5% | +18% | +32% | +32% | +61% | +40% | +35% | -8% | +13% | -18% | -3% | +16% | | +14%e | +7%e |
| SALES (MIL EUR) | 2,423.5 | 2,411.2 | 2,554.7 | 2,831.8 | 3,221.7 | 3,638.6 | 4,736.6 | 5,273.8 | 5,900.9 | 6,020.5 | 6,117.0 | 6,056.0 | 5,826.0 | 5,725.0 | 5,628.0 | 5,364.0 | 5,369.0 | | 2,882.9e | 2,899.4e |
| SALES % CHANGE | +4% | +6% | +7% | +24% | +33% | +51% | +85% | +86% | +83% | +65% | +29% | +15% | -1% | -5% | -8% | -11% | -8% | | -49%e | -46%e |
| EPS % SURPRISE | +0.6% | +12.3% | +8.9% | +9.8% | +17.9% | +3.9% | +18.5% | +8.3% | +17.1% | +4.6% | +4.3% | +11.3% | +11.3% | +12.2% | -13.4% | -4.1% | +16.7% | | | |
| FUNDS | 1,182 | 1,255 | 1,393 | 1,467 | 1,370 | 1,309 | 1,384 | 1,368 | 1,369 | 1,440 | 1,507 | 1,525 | 1,511 | 1,581 | 1,697 | 1,787 | 1,725 | | | |
| SHARES HELD BY FUNDS | 120M | 125M | 143M | 138M | 128M | 120M | 128M | 121M | 120M | 119M | 120M | 122M | 124M | 124M | 127M | 127M | 127M | | | |

| P/E | 12 |
|---|---|
| 2025 Est.: | 11.8 |
| 2026 Est.: | 9.8 |
| 5-yr High: | 16 |
| 5-yr Low: | 4 |
| vs Ind. Avg: | 0.4x |