

OTP Bank Plc. - Analyst consensus

Date:
OTP Bank share price:

7 August 2025
HUF 29,970

FULL analyst consensus (HUF billion)	2024 Fact	2025 Consensus			2026 Consensus			2027 Consensus		
		Min	Average	Max	Min	Average	Max	Min	Average	Max
Profit after tax	1,076	818	1,074	1,191	867	1,115	1,267	1,130	1,248	1,352
Adjustments	0	-1	0	1	0	0	2	-1	0	0
Adjusted profit after tax	1,076	817	1,074	1,192	867	1,114	1,265	1,130	1,249	1,352
Profit before tax	1,387	1,041	1,416	1,521	1,084	1,460	1,685	1,453	1,627	1,841
Operating profit	1,545	1,195	1,583	1,738	1,270	1,644	1,913	1,664	1,847	2,109
Total income	2,634	2,264	2,761	2,931	2,411	2,897	3,179	2,941	3,178	3,480
Net interest income	1,783	1,603	1,880	1,961	1,707	1,975	2,147	1,990	2,167	2,361
Net fee income	546	520	602	813	561	647	816	619	696	763
Other income	306	43	279	417	44	275	456	210	315	492
Operating expenses	-1,089	-1,284	-1,178	-1,069	-1,411	-1,253	-1,141	-1,449	-1,331	-1,277
Total risk cost	-158	-231	-168	-78	-263	-184	-95	-294	-219	-140
Corporate tax	-311	-404	-342	-121	-449	-345	-112	-489	-379	-296
Total assets	43,419	44,015	46,958	48,606	46,390	50,678	53,674	48,590	55,647	59,350
Net customer loans	23,362	23,510	25,345	26,664	25,659	27,618	29,876	29,603	30,825	33,056
Gross customer loans	24,335	24,444	26,234	28,314	26,400	28,507	31,096	30,239	31,754	34,326
Total customer deposits	31,666	31,798	34,288	37,576	33,129	36,895	42,102	35,787	40,156	46,859
Total shareholders' equity	5,120	5,186	5,724	5,992	5,854	6,420	6,907	6,586	7,209	7,895
ROE (from profit after tax)	23.5%	15.9%	19.8%	21.5%	14.5%	17.6%	21.2%	15.3%	17.8%	21.7%
ROE (from adjusted profit after tax)	23.5%	15.9%	19.8%	21.5%	14.5%	17.6%	21.2%	15.3%	17.8%	21.7%
EPS (HUF, from profit after tax)	4,068	3,054	4,016	4,639	3,231	4,180	5,150	4,108	4,821	5,679
DPS (HUF, paid after the given financial year)	996	741	1,122	1,774	852	1,273	2,049	1,200	1,657	2,365
Number of estimates included*		17			17			12		

* Contributors - Full consensus:

Autonomous, BofA Securities, Citigroup, Concorde, Erste, Goldman Sachs, HSBC, JP Morgan, Patria Finance, Pekao, PKO, ODDO_BHF, Santander, Trigon, UBS, Wood & Company.

Target price (FULL consensus):

Number of contributors:

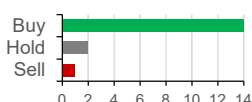
17

Minimum
HUF 21,454

Average
HUF 29,635

Maximum
HUF 35,146

Analyst recommendations (pieces):



Buy: Outperform, Overweight, Buy, Accumulate
Hold: Market perform, Neutral, Hold, Equal weight
Sell: Underperform, Underweight, Sell, Reduce

MOST RECENT analyst consensus (HUF billion)	2024 Fact	2025 Consensus			2026 Consensus			2027 Consensus		
		Min	Average	Max	Min	Average	Max	Min	Average	Max
Profit after tax	1,076	1,033	1,078	1,139	1,040	1,142	1,236	1,130	1,252	1,352
Adjustments	0	0	0	0	0	0	0	0	0	0
Adjusted profit after tax	1,076	1,033	1,078	1,139	1,040	1,142	1,236	1,130	1,252	1,352
Profit before tax	1,387	1,399	1,458	1,521	1,392	1,527	1,685	1,494	1,646	1,841
Operating profit	1,545	1,554	1,661	1,738	1,571	1,757	1,913	1,694	1,907	2,109
Total income	2,634	2,720	2,832	2,911	2,806	3,012	3,179	2,996	3,251	3,480
Net interest income	1,783	1,884	1,916	1,937	1,970	2,059	2,135	2,128	2,237	2,361
Net fee income	546	584	600	616	617	652	687	648	706	763
Other income	306	252	317	362	219	302	356	220	307	356
Operating expenses	-1,089	-1,183	-1,171	-1,163	-1,265	-1,255	-1,235	-1,371	-1,344	-1,302
Total risk cost	-158	-231	-203	-155	-263	-231	-179	-294	-261	-200
Corporate tax	-311	-400	-380	-366	-449	-385	-351	-489	-394	-341
Total assets	43,419	45,726	47,077	48,606	49,234	51,695	53,674	52,899	56,734	59,350
Net customer loans	23,362	25,365	25,671	25,837	27,430	28,354	29,286	29,603	31,269	33,056
Gross customer loans	24,335	25,364	26,752	28,314	27,780	29,483	31,096	30,248	32,417	34,326
Total customer deposits	31,666	31,798	34,598	37,576	34,295	37,871	42,102	36,899	41,357	46,859
Total shareholders' equity	5,120	5,581	5,702	5,843	6,107	6,385	6,611	6,692	7,104	7,506
ROE (from profit after tax)	23.5%	19.3%	19.9%	20.8%	17.4%	18.9%	21.2%	17.6%	19.1%	21.7%
ROE (from adjusted profit after tax)	23.5%	19.3%	19.9%	20.8%	17.4%	18.9%	21.2%	17.6%	19.1%	21.7%
EPS (HUF, from profit after tax)	4,068	3,987	4,249	4,639	4,013	4,562	5,150	4,362	5,076	5,679
DPS (HUF, paid after the given financial year)	996	1,000	1,078	1,160	1,100	1,252	1,416	1,200	1,409	1,704
Number of estimates included**		4			4			4		

** Contributors - most recent consensus (published since 4 August 2025):

Autonomous, BofA Securities, Citigroup, JP Morgan.

Target prices (recently updated):

Number of contributors:

5

Minimum
HUF 26,500

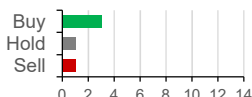
Average
HUF 31,529

Maximum
HUF 35,146

Contributors - updated since 4 August:

Autonomous, BofA Securities, Citigroup, JP Morgan, ODDO_BHF.

Analyst recommendations (pieces):



Buy: Outperform, Overweight, Buy, Accumulate
Hold: Market perform, Neutral, Hold, Equal weight
Sell: Underperform, Underweight, Sell, Reduce

Notes: The consensus is collected, calculated and compiled by OTP Bank Investor Relations.