

OTP Bank Plc. - Analyst consensus

Date: 29 August 2025
OTP Bank share price: HUF 29,900

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	982	1,093	1,191	905	1,135	1,267	1,130	1,252	1,352
Adjustments	0	-1	0	0	0	0	2	-1	0	0
Adjusted profit after tax	1,076	982	1,094	1,192	905	1,134	1,265	1,130	1,252	1,352
Profit before tax	1,387	1,171	1,446	1,551	1,084	1,491	1,685	1,453	1,637	1,841
Operating profit	1,545	1,359	1,616	1,751	1,287	1,681	1,913	1,664	1,860	2,109
Total income	2,634	2,560	2,800	2,931	2,536	2,941	3,179	2,941	3,191	3,480
Net interest income	1,783	1,755	1,900	1,961	1,714	1,998	2,147	1,990	2,174	2,361
Net fee income	546	539	608	813	561	653	816	619	697	763
Other income	306	43	293	417	44	289	456	210	320	492
Operating expenses	-1,089	-1,284	-1,185	-1,135	-1,411	-1,260	-1,191	-1,449	-1,331	-1,277
Total risk cost	-158	-231	-170	-78	-263	-190	-95	-294	-223	-140
Corporate tax	-311	-404	-352	-121	-449	-357	-112	-489	-384	-296
Total assets	43,419	44,640	47,158	48,606	46,390	50,876	53,674	48,590	55,606	59,350
Net customer loans	23,362	24,482	25,507	26,664	25,859	27,781	29,876	29,603	30,753	33,056
Gross customer loans	24,335	24,500	26,395	28,314	26,400	28,666	31,096	30,239	31,695	34,326
Total customer deposits	31,666	31,798	34,417	37,576	33,129	37,012	42,102	35,787	40,077	46,859
Total shareholders' equity	5,120	5,581	5,771	5,994	6,107	6,480	6,907	6,586	7,254	7,895
ROE (from profit after tax)	23.5%	18.2%	20.1%	21.5%	14.5%	17.7%	21.2%	15.3%	17.7%	21.7%
ROE (from adjusted profit after tax)	23.5%	18.2%	20.1%	21.5%	14.5%	17.7%	21.2%	15.3%	17.7%	21.7%
EPS (HUF, from profit after tax)	4,068	3,508	4,091	4,639	3,231	4,256	5,150	4,108	4,819	5,679
DPS (HUF, paid after the given financial year)	996	864	1,151	1,774	993	1,310	2,049	1,200	1,663	2,365
Number of estimates included*		17			17			13		

* 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:

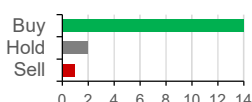
17

Minimum
HUF 23,400

Average
HUF 30,425

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	1,093	1,153	1,040	1,155	1,236	1,130	1,261	1,352
Adjustments	0	0	0	0	0	0	0	0	0	0
Adjusted profit after tax	1,076	1,033	1,093	1,153	1,040	1,155	1,236	1,130	1,261	1,352
Profit before tax	1,387	1,399	1,477	1,551	1,392	1,548	1,685	1,494	1,667	1,841
Operating profit	1,545	1,554	1,679	1,751	1,571	1,784	1,913	1,694	1,930	2,109
Total income	2,634	2,720	2,852	2,930	2,806	3,040	3,179	2,996	3,271	3,480
Net interest income	1,783	1,884	1,922	1,947	1,970	2,068	2,135	2,128	2,240	2,361
Net fee income	546	584	602	616	617	655	687	648	708	763
Other income	306	252	328	373	219	317	377	220	322	384
Operating expenses	-1,089	-1,183	-1,173	-1,163	-1,265	-1,256	-1,235	-1,371	-1,341	-1,302
Total risk cost	-158	-231	-202	-155	-263	-237	-179	-294	-263	-200
Corporate tax	-311	-400	-383	-366	-449	-393	-351	-489	-405	-341
Total assets	43,419	45,726	47,145	48,606	49,234	51,590	53,674	52,899	56,409	59,350
Net customer loans	23,362	25,365	25,699	25,837	27,430	28,252	29,286	29,603	30,979	33,056
Gross customer loans	24,335	25,364	26,741	28,314	27,780	29,369	31,096	30,248	32,166	34,326
Total customer deposits	31,666	31,798	34,525	37,576	34,295	37,618	42,102	36,899	40,910	46,859
Total shareholders' equity	5,120	5,581	5,760	5,994	6,107	6,484	6,876	6,692	7,240	7,785
ROE (from profit after tax)	23.5%	19.3%	20.1%	20.8%	17.4%	18.6%	21.2%	16.7%	18.6%	21.7%
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EPS (HUF, from profit after tax)	4,068	3,987	4,251	4,639	4,013	4,541	5,150	4,362	5,020	5,679
DPS (HUF, paid after the given financial year)	996	1,000	1,102	1,197	1,100	1,288	1,436	1,200	1,472	1,723
Number of estimates included**		5			5			5		

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

Autonomous, BofA Securities, Citigroup, JP Morgan, Wood & Company.

Target prices (recently updated):

Number of contributors:

6

Minimum
HUF 26,500

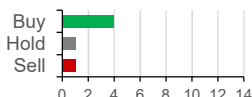
Average
HUF 32,087

Maximum
HUF 35,146

Contributors - updated since 4 August:

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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.