

OTP Bank Plc. - Analyst consensus

Date:
OTP Bank share price:

21 October 2025
HUF 30.820

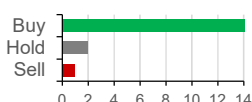
FULL analyst consensus (HUF billion)	2024 Fact	2025 Consensus			2026 Consensus			2027 Consensus		
		Min	Average	Max	Min	Average	Max	Min	Average	Max
Profit after tax	1.076	1.033	1.110	1.191	972	1.157	1.290	1.130	1.256	1.352
Adjustments	0	-1	0	0	0	0	2	-1	0	0
Adjusted profit after tax	1.076	1.033	1.110	1.192	972	1.157	1.290	1.130	1.257	1.352
Profit before tax	1.387	1.171	1.470	1.650	1.084	1.520	1.744	1.453	1.639	1.841
Operating profit	1.545	1.359	1.650	1.835	1.287	1.713	1.921	1.664	1.857	2.109
Total income	2.634	2.643	2.833	3.006	2.698	2.971	3.209	2.941	3.179	3.480
Net interest income	1.783	1.787	1.908	1.947	1.838	2.015	2.181	1.990	2.165	2.415
Net fee income	546	547	611	813	582	658	816	619	696	763
Other income	306	43	314	450	44	298	456	210	318	492
Operating expenses	-1.089	-1.284	-1.183	-1.137	-1.411	-1.258	-1.189	-1.416	-1.322	-1.252
Total risk cost	-158	-231	-180	-126	-263	-193	-126	-294	-218	-128
Corporate tax	-311	-522	-360	-121	-454	-362	-112	-489	-382	-284
Total assets	43.419	45.406	47.029	48.606	46.609	50.811	53.674	48.590	55.129	59.350
Net customer loans	23.362	24.500	25.526	26.370	25.859	27.853	30.072	29.603	30.672	33.751
Gross customer loans	24.335	24.500	26.489	28.314	26.400	28.786	31.096	30.239	31.644	34.326
Total customer deposits	31.666	31.798	34.404	37.576	34.295	37.039	42.102	35.787	39.816	46.859
Total shareholders' equity	5.120	5.451	5.753	5.994	6.107	6.480	6.907	6.586	7.254	7.895
ROE (from profit after tax)	23.5%	19.1%	20.4%	21.6%	15.0%	18.1%	21.2%	15.3%	17.7%	21.7%
ROE (from adjusted profit after tax)	23.5%	19.1%	20.4%	21.6%	15.0%	18.1%	21.2%	15.3%	17.7%	21.7%
EPS (HUF, from profit after tax)	4.068	3.591	4.156	4.639	3.471	4.345	5.150	4.108	4.805	5.679
DPS (HUF, paid after the given financial year)	964	304	1.094	1.774	331	1.253	2.049	373	1.517	2.365
Number of estimates included*		18			18			15		

* Contributors - Full consensus:

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

Target price (FULL consensus):
Number of contributors: 18

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	1.114	1.167	1.040	1.177	1.290	1.130	1.265	1.352
Adjustments	0	0	0	0	0	0	0	0	0	0
Adjusted profit after tax	1.076	1.033	1.114	1.167	1.040	1.177	1.290	1.130	1.265	1.352
Profit before tax	1.387	1.399	1.509	1.650	1.392	1.569	1.744	1.494	1.660	1.841
Operating profit	1.545	1.554	1.706	1.835	1.571	1.780	1.921	1.694	1.894	2.109
Total income	2.634	2.720	2.875	3.006	2.806	3.031	3.209	2.996	3.229	3.480
Net interest income	1.783	1.884	1.922	1.947	1.970	2.062	2.181	2.042	2.220	2.415
Net fee income	546	580	601	616	603	653	687	635	703	763
Other income	306	252	351	450	219	316	377	220	306	384
Operating expenses	-1.089	-1.183	-1.169	-1.137	-1.288	-1.251	-1.189	-1.416	-1.336	-1.252
Total risk cost	-158	-231	-197	-155	-263	-211	-126	-294	-234	-128
Corporate tax	-311	-522	-395	-329	-454	-393	-332	-489	-395	-284
Total assets	43.419	45.406	46.710	48.606	48.022	50.924	53.674	50.308	55.478	59.350
Net customer loans	23.362	24.796	25.677	26.370	27.050	28.289	30.072	29.603	31.050	33.751
Gross customer loans	24.335	25.364	26.776	28.314	27.780	29.339	31.096	30.248	31.994	34.326
Total customer deposits	31.666	31.798	34.237	37.576	34.295	37.164	42.102	36.899	40.276	46.859
Total shareholders' equity	5.120	5.451	5.715	5.994	6.107	6.455	6.876	6.692	7.245	7.785
ROE (from profit after tax)	23.5%	19.3%	20.6%	21.6%	17.4%	18.7%	21.2%	16.3%	18.2%	21.7%
ROE (from adjusted profit after tax)	23.5%	19.3%	20.6%	21.6%	17.4%	18.7%	21.2%	16.3%	18.2%	21.7%
EPS (HUF, from profit after tax)	4.068	3.987	4.226	4.639	4.013	4.494	5.150	4.201	4.872	5.679
DPS (HUF, paid after the given financial year)	964	304	965	1.197	331	1.122	1.436	373	1.288	1.723
Number of estimates included**		8			8			8		

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

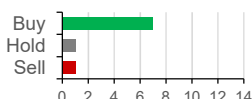
Autonomous, BofA Securities, Citigroup, HSBC, JP Morgan, mBank, PKO, Wood & Company.

Target prices (recently updated):
Number of contributors: 9

Contributors - updated since 4 August:

Autonomous, BofA Securities, Citigroup, HSBC, JP Morgan, mBank, PKO, ODDO_BHF, Wood & Company.

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.