

OTP Bank Plc. - Analyst consensus

Date:
OTP Bank share price:

3 August 2026
HUF 46,700

FULL analyst consensus (HUF billion)	2025 Fact	2026 Consensus			2027 Consensus			2028 Consensus		
		Min	Average	Max	Min	Average	Max	Min	Average	Max
Profit after tax	1,146	1,100	1,189	1,248	1,158	1,315	1,437	1,269	1,456	1,587
Adjustments	0	0	0	0	0	0	0	0	0	0
Adjusted profit after tax	1,146	1,100	1,189	1,248	1,158	1,315	1,437	1,269	1,456	1,587
Profit before tax	1,503	1,448	1,611	1,692	1,570	1,732	1,967	1,718	1,893	2,075
Operating profit	1,700	1,588	1,803	1,894	1,698	1,956	2,190	2,020	2,154	2,314
Total income	2,917	2,886	3,101	3,205	3,012	3,353	3,684	3,507	3,684	3,992
Net interest income	1,945	1,964	2,117	2,220	2,042	2,309	2,546	2,366	2,569	2,859
Net fee income	604	603	650	669	635	712	754	715	779	835
Other income	368	237	333	384	243	332	420	239	335	442
Operating expenses	-1,217	-1,350	-1,298	-1,189	-1,500	-1,397	-1,252	-1,678	-1,529	-1,445
Total risk cost	-197	-262	-192	-126	-328	-223	-128	-383	-260	-186
Corporate tax	-356	-479	-422	-319	-546	-418	-284	-585	-438	-363
Total assets	45,427	48,022	50,424	52,047	50,308	55,936	66,254	56,200	61,817	73,793
Net customer loans	25,829	25,859	28,510	29,703	29,754	32,229	37,543	33,779	36,082	42,103
Gross customer loans	26,863	27,189	29,353	30,810	30,602	32,320	34,202	35,285	35,956	37,422
Total customer deposits	33,734	33,969	36,928	41,299	36,904	40,595	51,166	40,878	44,534	56,918
Total shareholders' equity	5,626	6,078	6,421	6,907	6,617	7,220	7,895	7,055	7,931	8,420
ROE	21.6%	7.0%	20.0%	31.8%	18.0%	20.4%	21.9%	19.8%	21.5%	23.2%
Net interest margin	4.3%	4.2%	4.5%	4.6%	3.8%	4.2%	4.4%	3.9%	4.2%	4.4%
Cost-to-income ratio	41.7%	39.9%	41.9%	45.0%	39.6%	41.7%	44.2%	39.6%	41.5%	44.2%
EPS (HUF, from profit after tax)	4,457	4,115	4,577	4,881	4,201	5,084	5,570	4,954	5,782	6,391
DPS (HUF, paid after the given financial year)	996	1,071	1,251	1,643	1,047	1,494	2,274	1,126	1,741	3,202
Number of estimates included*		17			16			12		

* Contributors - Full consensus:

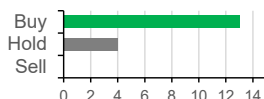
Autonomous, BofA Securities, Citigroup, Concorde, Erste, Goldman Sachs, HSBC, JP Morgan, Morgan Stanley, Patria Finance, PKO, Römer Capital, ODDO_BHF, Trigon, UBS, Wood & Company.

Target price (FULL consensus):

Number of contributors:

17

Analyst recommendations (pieces):



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

Minimum
HUF 29,000

Average
HUF 45,888

Maximum
HUF 58,667

MOST RECENT analyst consensus (HUF billion)	2025 Fact	2026 Consensus			2027 Consensus			2028 Consensus		
		Min	Average	Max	Min	Average	Max	Min	Average	Max
Profit after tax	1,146	1,148	1,201	1,228	1,321	1,372	1,437	1,453	1,505	1,587
Adjustments	0	0	0	0	0	0	0	0	0	0
Adjusted profit after tax	1,146	1,148	1,201	1,228	1,321	1,372	1,437	1,453	1,505	1,587
Profit before tax	1,503	1,577	1,646	1,692	1,744	1,812	1,967	1,853	1,953	2,075
Operating profit	1,700	1,804	1,829	1,863	1,917	2,033	2,190	2,039	2,199	2,314
Total income	2,917	3,118	3,152	3,199	3,317	3,472	3,684	3,511	3,736	3,992
Net interest income	1,945	2,155	2,184	2,220	2,324	2,420	2,546	2,495	2,616	2,859
Net fee income	604	618	635	652	670	713	754	715	775	835
Other income	368	311	333	358	314	339	420	289	345	442
Operating expenses	-1,217	-1,350	-1,323	-1,299	-1,500	-1,439	-1,380	-1,678	-1,538	-1,460
Total risk cost	-197	-227	-182	-153	-258	-219	-168	-306	-244	-186
Corporate tax	-356	-479	-445	-421	-546	-441	-361	-585	-448	-363
Total assets	45,427	49,239	50,958	52,047	52,640	58,360	66,254	56,200	63,260	73,793
Net customer loans	25,829	28,900	29,175	29,508	31,783	34,245	37,543	34,318	37,185	42,103
Gross customer loans	26,863	28,147	29,537	30,342	32,039	32,723	33,076	35,598	35,789	36,076
Total customer deposits	33,734	33,969	37,251	41,299	37,727	42,166	51,166	40,878	45,478	56,918
Total shareholders' equity	5,626	6,180	6,360	6,475	6,816	7,142	7,261	7,523	7,946	8,197
ROE	21.6%	7.0%	18.1%	20.8%	20.7%	21.4%	21.9%	20.8%	21.9%	23.2%
Net interest margin	4.3%	4.4%	4.5%	4.6%	3.8%	4.2%	4.4%	3.9%	4.2%	4.4%
Cost-to-income ratio	41.7%	41.5%	42.0%	42.7%	40.6%	41.5%	42.2%	40.3%	41.2%	42.0%
EPS (HUF, from profit after tax)	4,457	4,348	4,631	4,881	5,131	5,316	5,570	5,591	5,870	6,391
DPS (HUF, paid after the given financial year)	996	1,146	1,241	1,354	1,352	1,621	2,274	1,494	1,960	3,202
Number of estimates included**		6			6			6		

** Contributors - most recent consensus (published since 15 May 2026):

Autonomous, BofA Securities, Goldman Sachs, Römer Capital, ODDO_BHF, Trigon.

Target prices (recently updated):

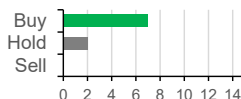
Number of contributors:

9

Contributors - updated since 15 May:

Autonomous, BofA Securities, Concorde, Goldman Sachs, Morgan Stanley, Römer Capital, ODDO_BHF, Trigon, UBS.

Analyst recommendations (pieces):



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

Minimum
HUF 42,200

Average
HUF 51,122

Maximum
HUF 58,667

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