

Erste Group - Analyst Consensus Estimates post Q4 2024

Share Price:	64.4	Buy/OP	5
Mean Target Price:	66.0	Hold/Neutral	5
Number of Contributors:	10	Sell/UP	0

P&L in EUR mn	Operating income					Operating expenses					Pre-tax profit					Net result after minorities				
	2025e	2026e	26/25	2027	27/26	2025e	2026e	26/25	2027	27/26	2025e	2026e	26/25	2027	27/26	2025e	2026e	26/25	2027	27/26
Mean	11,354	11,606	2.2%	12,023	3.6%	5,537	5,733	3.5%	5,931	3.4%	4,816	4,884	1.4%	5,075	3.9%	3,061	3,131	2.3%	3,273	4.5%
Median	11,373	11,595	2.0%	12,018	3.6%	5,531	5,720	3.4%	5,915	3.4%	4,801	4,857	1.2%	5,058	4.1%	3,043	3,109	2.2%	3,233	4.0%
High	11,444	11,807	3.2%	12,311	4.3%	5,575	5,848	4.9%	6,088	4.1%	4,937	5,117	3.6%	5,486	7.2%	3,217	3,388	5.3%	3,662	8.1%
Low	11,172	11,404	2.1%	11,505	0.9%	5,514	5,646	2.4%	5,834	3.3%	4,671	4,693	0.5%	4,595	(2.1%)	2,961	2,959	(0.1%)	2,919	(1.4%)

P&L in EUR mn	Net interest income					Net fee and commission income					Operating result pre provisions					Risk costs				
	2025e	2026e	26/25	2027	27/26	2025e	2026e	26/25	2027	27/26	2025e	2026e	26/25	2027	27/26	2025e	2026e	26/25	2027	27/26
Mean	7,570	7,662	1.2%	7,912	3.3%	3,115	3,283	5.4%	3,457	5.3%	5,817	5,873	1.0%	6,093	3.7%	543	570	5.0%	619	8.6%
Median	7,563	7,719	2.1%	7,987	3.5%	3,115	3,286	5.5%	3,454	5.1%	5,839	5,875	0.6%	6,113	4.0%	557	582	4.5%	613	5.4%
High	7,668	7,818	2.0%	8,142	4.1%	3,190	3,376	5.8%	3,604	6.8%	5,916	6,108	3.2%	6,425	5.2%	606	638	5.3%	766	20.1%
Low	7,499	7,384	(1.5%)	7,338	(0.6%)	3,015	3,165	5.0%	3,311	4.6%	5,626	5,660	0.6%	5,576	(1.5%)	457	486	6.3%	499	2.7%

Erste Group share - Analyst ratings

