

Erste Group - Analyst Consensus Estimates pre Q1 2025

Share Price:	63,6	Buy/OP	8
Mean Target Price:	69,8	Hold/Neutral	7
Number of Contributors:	15	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	11.350	11.582	2,0%	12.007	3,7%	5.538	5.715	3,2%	5.912	3,5%	4.811	4.838	0,6%	5.042	4,2%	3.051	3.115	2,1%	3.264	4,8%
Median	11.375	11.609	2,1%	11.979	3,2%	5.537	5.712	3,2%	5.909	3,4%	4.810	4.847	0,8%	5.172	6,7%	3.051	3.131	2,6%	3.313	5,8%
High	11.458	12.036	5,0%	12.656	5,2%	5.612	5.848	4,2%	6.088	4,1%	5.006	5.434	8,5%	5.932	9,2%	3.140	3.440	9,6%	3.796	10,3%
Low	11.072	11.227	1,4%	11.341	1,0%	5.413	5.568	2,9%	5.728	2,9%	4.683	4.273	(8,8%)	3.975	(7,0%)	2.975	2.697	(9,3%)	2.505	(7,1%)

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	7.584	7.650	0,9%	7.899	3,3%	3.123	3.290	5,4%	3.466	5,3%	5.812	5.867	0,9%	6.095	3,9%	527	579	9,9%	616	6,4%
Median	7.561	7.690	1,7%	7.903	2,8%	3.118	3.291	5,5%	3.449	4,8%	5.819	5.841	0,4%	6.107	4,6%	547	594	8,6%	625	5,2%
High	7.774	7.939	2,1%	8.304	4,6%	3.197	3.385	5,9%	3.640	7,5%	5.925	6.324	6,7%	6.752	6,8%	606	706	16,5%	812	15,0%
Low	7.413	7.373	(0,5%)	7.307	(0,9%)	3.015	3.165	5,0%	3.292	4,0%	5.636	5.599	(0,7%)	5.432	(3,0%)	370	410	10,8%	380	(7,3%)

Erste Group share - Analyst ratings

