

OTP BANK PLC.

**UNCONSOLIDATED CONDENSED
FINANCIAL STATEMENTS IN ACCORDANCE
WITH INTERNATIONAL FINANCIAL
REPORTING STANDARDS AS ADOPTED
BY THE EUROPEAN UNION**

FOR THE NINE MONTH PERIOD
ENDED 30 SEPTEMBER 2009



OTP BANK PLC.

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in accordance with International Financial Reporting Standards as
adopted by the European Union

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OTP BANK PLC.
UNCONSOLIDATED BALANCE SHEET AS AT 30 SEPTEMBER 2009 (UNAUDITED) (in HUF mn)

	Note	30 September 2009	31 December 2008	30 September 2008
Cash, amounts due from banks and balances with the National Bank of Hungary		170,120	157,437	206,524
Placements with other banks, net of allowance for placement losses		749,788	920,455	861,719
Financial assets at fair value through profit or loss	4.	560,724	151,716	151,165
Securities available-for-sale	5.	687,099	549,911	294,482
Loans, net of allowance for loan losses	6.	2,595,159	2,715,382	2,576,766
Accrued interest		54,588	60,360	50,568
Investments in subsidiaries	7.	594,503	596,244	715,088
Securities held-to-maturity	8.	783,619	437,535	738,996
Property and equipment		69,185	72,844	74,231
Intangible assets		38,177	39,539	35,008
Other assets		<u>81,438</u>	<u>70,892</u>	<u>49,102</u>
TOTAL ASSETS		<u>6,384,400</u>	<u>5,772,315</u>	<u>5,753,649</u>
Amounts due to banks and deposits from the National Bank of Hungary and other banks		892,676	705,565	619,057
Deposits from customers	9.	3,322,985	3,090,762	3,203,766
Liabilities from issued securities		582,093	601,791	507,465
Accrued interest payable		63,319	36,428	39,938
Fair value of derivative financial instruments designated as held for trading		106,254	127,061	67,145
Other liabilities		222,790	136,284	123,104
Subordinated bonds and loans		<u>273,209</u>	<u>301,951</u>	<u>278,279</u>
TOTAL LIABILITIES		<u>5,463,326</u>	<u>4,999,842</u>	<u>4,838,754</u>
Share capital		28,000	28,000	28,000
Retained earnings and reserves		952,315	842,318	971,968
Treasury shares		<u>(59,241)</u>	<u>(97,845)</u>	<u>(85,073)</u>
TOTAL SHAREHOLDERS' EQUITY		<u>921,074</u>	<u>772,473</u>	<u>914,895</u>
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		<u>6,384,400</u>	<u>5,772,315</u>	<u>5,753,649</u>

OTP BANK PLC.
UNCONSOLIDATED CONDENSED STATEMENT OF OPERATIONS AND STATEMENT OF
COMPREHENSIVE INCOME FOR THE NINE MONTH PERIOD ENDED 30 SEPTEMBER 2009
(UNAUDITED) (in HUF mn)

	Note	Nine month period ended 30 September 2009	Nine month period ended 30 September 2008	Year ended 31 December 2008
Interest Income	11.	<u>558,287</u>	<u>366,997</u>	<u>532,302</u>
Interest Expense	11.	<u>404,170</u>	<u>256,900</u>	<u>398,460</u>
NET INTEREST INCOME	11.	154,117	110,097	133,842
Provision for impairment on loan and placement losses	6.	<u>63,659</u>	<u>14,230</u>	<u>29,211</u>
NET INTEREST INCOME AFTER PROVISION FOR LOAN AND PLACEMENT LOSSES		90,458	95,867	104,631
Non-Interest Income		<u>173,626</u>	<u>320,110</u>	<u>375,682</u>
Non-Interest Expenses		<u>144,481</u>	<u>153,316</u>	<u>338,771</u>
PROFIT BEFORE INCOME TAX		119,603	262,661	141,542
Income tax		<u>3,101</u>	<u>15,640</u>	<u>7,587</u>
NET PROFIT FOR THE PERIOD		<u>116,502</u>	<u>247,021</u>	<u>133,955</u>
Earnings per share (in HUF)				
Basic		<u>432</u>	<u>906</u>	<u>495</u>
Diluted		<u>429</u>	<u>903</u>	<u>493</u>

The comprehensive income items are as follows:

	Note	Nine month period ended 30 September 2009	Nine month period ended 30 September 2008	Year ended 31 December 2008
NET PROFIT FOR THE PERIOD		<u>116,502</u>	<u>247,021</u>	133,955
Fair value adjustment of securities available-for-sale		40,628	(9,048)	(17,393)
Fair value adjustment of derivative financial instruments recognised through equity		<u>-</u>	<u>387</u>	<u>387</u>
NET COMPREHENSIVE INCOME		<u>157,130</u>	<u>238,360</u>	<u>116,949</u>

OTP BANK PLC.
UNCONSOLIDATED CONDENSED STATEMENT OF CASH FLOWS FOR THE NINE MONTH
PERIOD ENDED 30 SEPTEMBER 2009 (UNAUDITED) (in HUF mn)

	Nine month period ended 30 September 2009	Nine month period ended 30 September 2008	Year ended 31 December 2008
Profit before income tax	119,603	262,661	141,542
Income tax paid	(7,703)	(10,246)	(14,566)
Depreciation and amortization	16,530	17,548	21,032
Provision	67,374	13,007	170,141
Share-based payment	5,101	4,283	28
Unrealised losses / (gains) on fair value adjustment of securities held-for-trading and available-for-sale	(2,118)	(3,038)	(7,673)
Unrealised losses / (gains) on fair value adjustment of derivative financial instruments	15,914	23,799	(8,676)
Other changes in operating assets and liabilities	(447,063)	<u>15,355</u>	<u>8,506</u>
Net cash provided by operating activities	<u>(232,362)</u>	<u>323,369</u>	<u>310,334</u>
Net cash provided by investing activities	<u>(109,832)</u>	<u>(673,174)</u>	<u>(776,798)</u>
Net cash provided by financing activities	<u>349,991</u>	<u>317,043</u>	<u>486,089</u>
Net (decrease) / increase in cash and cash equivalents	<u>7,797</u>	<u>(32,762)</u>	<u>19,625</u>
Cash and cash equivalents at the beginning of the period	<u>93,066</u>	<u>73,441</u>	<u>73,441</u>
Cash and cash equivalents at the end of the period	<u>100,863</u>	<u>40,679</u>	<u>93,066</u>
<i>Analysis of cash and cash equivalents</i>			
Cash, amounts due from banks and balances with the National Bank of Hungary	157,437	229,644	229,644
Compulsory reverse established by National Bank of Hungary	<u>(64,371)</u>	<u>(156,203)</u>	<u>(156,203)</u>
Cash and cash equivalents at the beginning of the year	<u>93,066</u>	<u>73,441</u>	<u>73,441</u>
Cash, amounts due from banks and balances with the National Bank of Hungary	170,120	206,524	157,437
Compulsory reverse established by National Bank of Hungary	<u>(69,257)</u>	<u>(165,845)</u>	<u>(64,371)</u>
Cash and cash equivalents at the end of the period	<u>100,863</u>	<u>40,679</u>	<u>93,066</u>

OTP BANK PLC.
UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE NINE MONTH PERIOD ENDED 30 SEPTEMBER 2009
(UNAUDITED) (in HUF mn)

	Share capital	Capital reserve	Share-based compensation	Retained earnings	Treasury shares	Total
Balance as at 1 January 2008	28,000	52	19,153	722,262	(54,208)	715,259
Net comprehensive income	-	-	-	238,360	-	238,360
Share-based compensation	-	-	4,283	-	-	4,283
ICES - exchangeable bond transaction recognised through equity	-	-	-	(4,102)	-	(4,102)
Effect of treasury share transaction	-	-	-	(7,499)	-	(7,499)
Loss on sale of treasury shares	-	-	-	(541)	-	(541)
Acquisition of treasury shares	-	-	-	-	(30,865)	(30,865)
Balance as at 30 September 2008	<u>28,000</u>	<u>52</u>	<u>23,436</u>	<u>948,480</u>	<u>(85,073)</u>	<u>914,895</u>
Balance as at 1 January 2009	28,000	52	19,181	823,085	(97,845)	772,473
Net comprehensive income	-	-	-	157,130	-	157,130
Share-based compensation	-	-	5,101	-	-	5,101
ICES - exchangeable	-	-	-	(3,659)	-	(3,659)

The accompanying notes to unconsolidated condensed financial statements on pages 6 to 13 form an integral part of these unconsolidated financial statements

OTP BANK PLC.
UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE NINE MONTH PERIOD ENDED 30 SEPTEMBER 2009
(UNAUDITED) (in HUF mn)

bond transaction recognised through equity						
Effect of treasury share transaction	-	-	-	(44,095)	-	(44,095)
Loss on sale of treasury shares	-	-	-	(4,480)	-	(4,480)
Acquisition of treasury shares	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>38,604</u>	<u>38,604</u>
Balance as at 30 September 2009	<u>28,000</u>	<u>52</u>	<u>24,282</u>	<u>927,981</u>	<u>(59,241)</u>	<u>921,074</u>

NOTE 1: ORGANIZATION AND BASIS OF FINANCIAL STATEMENTS

1.1. General information

These interim condensed financial statements had been prepared in accordance with the prescriptions of IAS 34.

1.2. Accounting

The Bank maintains its accounting records and prepares its statutory accounts in accordance with the commercial, banking and fiscal regulations prevailing in Hungary. The functional currency of the Bank is the Hungarian Forint (“HUF”).

Some of the accounting principles prescribed for statutory purposes are different from those generally recognized in international financial markets. Certain adjustments have been made to the Bank’s Hungarian unconsolidated statutory accounts in order to present the unconsolidated financial position and results of operations of the Bank in accordance with all standards and interpretations approved by the International Accounting Standards Board (IASB), which are referred to as International Financial Reporting Standards (IFRS). These standards and interpretations were previously called International Accounting Standards (IAS).

Preparing these financial statements the Bank followed the same accounting policies and methods as are applied in the annual financial statements of the year ended 31 December 2008 and were prepared according to the International Financial Reporting Standards.

NOTE 2: SIGNIFICANT EVENTS DURING THE NINE MONTH PERIOD ENDED 30 SEPTEMBER 2009, AND POST BALANCE SHEET EVENTS

As at 16 April 2009 MOL PLC. acquired 8,57% interest in OTP Bank PLC. by purchasing 24 million pieces of shares.

On 9 July 2009 Bank signed an agreement with EBRD according to which the London-based financial institution is providing EUR 200 million subordinated loan to OTP Bank and a further EUR 20 million is being used to acquire Bank’s treasury shares. The subordinated loan facility carries commercial terms and will be available for draw-down for a period of six months. The EBRD subordinated loan will further strengthen Bank’s current robust capitalization and will facilitate boosting the Bank’s domestic banking operations as well as its activities in other eastern European countries. Through the share purchase EBRD will increase its existing 1.5% stake in Bank to around 2%. Details of the transaction will be reported to markets once the deal has been completed.

On 10 August 2009 the Bank launched a bond issue programme of HUF 500,000 million. According to the decision of the issuer bonds issued under this programme can be introduced to the Budapest Stock Exchange (BÉT), to the Slovak Stock Exchange (BSSE), to the Bulgarian Stock Exchange (BSE) and to the Bucarest Stock Exchange (BVB).

OTP BANK PLC.
NOTES TO UNAUDITED, UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE NINE
MONTH PERIOD ENDED 30 SEPTEMBER 2009

NOTE 3: **DIVIDENDS PAID (in HUF mn)**

Dividends paid on common shares during the nine month period ended 30 September 2009 and 2008 respectively:

	Nine month Period ended 30 September 2009	Nine month Period ended 30 September 2008
Dividends paid on common shares	<u>539</u>	<u>52</u>

NOTE 4: **FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS
(in HUF mn)**

	30 September 2009	31 December 2008
Securities held for trading		
Bonds issued by NBH	369,187	-
Other securities	80,251	2,750
Mortgage bonds	10,891	5,057
Government bonds	8,911	43,031
Hungarian government discounted Treasury Bills	1,575	1,373
Hungarian government interest bearing Treasury bills	<u>523</u>	<u>2,608</u>
	<u>471,338</u>	<u>54,819</u>
Derivative financial instruments designated as held for trading	<u>89,386</u>	<u>96,897</u>
Total	<u>560,724</u>	<u>151,716</u>

Derivative financial instruments designated as held for trading:

	30 September 2009	31 December 2008
Interest rate swaps designated as held for trading	39,438	41,004
CCIRS and mark-to-market swaps designated as held for trading	38,335	25,600
Foreign currency swaps designated as held for trading	10,451	26,527
Other derivative transactions	<u>1,162</u>	<u>3,766</u>
Total	<u>89,386</u>	<u>96,897</u>

OTP BANK PLC.
NOTES TO UNAUDITED, UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE NINE
MONTH PERIOD ENDED 30 SEPTEMBER 2009

NOTE 5: SECURITIES AVAILABLE-FOR-SALE (in HUF mn)

	30 September 2009	31 December 2008
Mortgage bonds	445,823	290,820
Other securities	130,113	135,683
Government securities	<u>111,304</u>	<u>126,177</u>
	<u>687,240</u>	<u>552,680</u>
Provision for impairment on securities available-for-sale	<u>(141)</u>	<u>(2,769)</u>
Total	<u>687,099</u>	<u>549,911</u>

An analysis of the changes in the provision for impairment is as follows:

	30 September 2009	31 December 2008
Balance as at 1 January	2,769	-
Provision for the period	80	2,769
Release of provision	<u>(2,708)</u>	<u>-</u>
Closing balance	<u>141</u>	<u>2,769</u>

NOTE 6: LOANS, NET OF ALLOWANCE FOR LOAN LOSSES (in HUF mn)

	30 September 2009	31 December 2008
Short-term loans and trade bills (within one year)	616,292	650,160
Long-term loans and trade bills (over one year)	<u>2,062,482</u>	<u>2,110,541</u>
	<u>2,678,774</u>	<u>2,760,701</u>
Provision of impairment on loan losses	<u>(83,615)</u>	<u>(45,319)</u>
Total	<u>2,595,159</u>	<u>2,715,382</u>

OTP BANK PLC.
NOTES TO UNAUDITED, UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE NINE
MONTH PERIOD ENDED 30 SEPTEMBER 2009

NOTE 6: LOANS, NET OF ALLOWANCE FOR LOAN LOSSES (in HUF mn)

An analysis of the loan portfolio by type, before provision for impairment on loan losses, is as follows:

	30 September 2009	31 December 2008
Commercial loans	1,898,33771.00%	1,862,96367.00%
Consumer loans	374,05914.00%	361,14813.00%
Municipality loans	172,0696.00%	180,6707.00%
Housing loans	158,1966.00%	235,3759.00%
Mortgage backed loans	<u>76,113 3.00%</u>	<u>120,545 4.00%</u>
	<u>2,678,774100.00%</u>	<u>2,760,701100.00%</u>

An analysis of the loan portfolio by currency is as follows:

	30 September 2009	31 December 2008
In HUF	33%	30%
In foreign currency	<u>67%</u>	<u>70%</u>
Closing balance	<u>100%</u>	<u>100%</u>

An analysis of the change in the provision for impairment on loan losses is as follows:

	30 September 2009	31 December 2008
Balance as at 1 January	45,319	28,820
Provision for the period	63,632	28,849
Release	<u>(25,336)</u>	<u>(12,350)</u>
Closing balance	<u>83,615</u>	<u>45,319</u>

NOTE 7: INVESTMENTS IN SUBSIDIARIES (in HUF mn)

	30 September 2009	31 December 2008
Investments in subsidiaries:		
Controlling interest	719,961	721,180
Significant interest	-	72
Other	<u>977</u>	<u>987</u>
	<u>720,938</u>	<u>722,239</u>
Provision for impairment	<u>(126,435)</u>	<u>(125,995)</u>
Total	<u>594,503</u>	<u>596,244</u>

OTP BANK PLC.
NOTES TO UNAUDITED, UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE NINE
MONTH PERIOD ENDED 30 SEPTEMBER 2009

NOTE 7: INVESTMENTS IN SUBSIDIARIES (in HUF mn) [continued]

An analysis of the change in the provision for impairment is as follows:

	30 September 2009	31 December 2008
Balance as at 1 January	125,995	1,115
Provision for the period	<u>440</u>	<u>124,880</u>
Closing balance	<u>126,435</u>	<u>125,995</u>

On 9 February 2009 the Bank, 100% owner of CJSC OTP Bank has increased the registered capital of its subsidiary by UAH 800 million (USD 100 million).

NOTE 8: SECURITIES HELD-TO-MATURITY (in HUF mn)

	30 September 2009	31 December 2008
Bonds issued by NBH	573,851	109,684
Government bonds	108,204	150,573
Mortgage bonds	99,310	172,988
Other	9,070	-
Hungarian government discounted treasury bills	<u>379</u>	<u>4,290</u>
	<u>790,814</u>	<u>437,535</u>
Provision for impairment on securities Held-to-maturity	<u>(7,195)</u>	<u>-</u>
Total	<u>783,619</u>	<u>437,535</u>

An analysis of the change in the provision for impairment on securities held-to-maturity is as follows:

	30 September 2009	31 December 2008
Balance as at 1 January	-	-
Provision for the period	<u>7,195</u>	-
Closing balance	<u>7,195</u>	-

OTP BANK PLC.
NOTES TO UNAUDITED, UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE NINE
MONTH PERIOD ENDED 30 SEPTEMBER 2009

NOTE 9: DEPOSITS FROM CUSTOMERS (in HUF mn)

	30 September 2009	31 December 2008
Within one year:		
In HUF	2,674,652	2,508,553
In foreign currency	<u>608,109</u>	<u>556,332</u>
	<u>3,282,761</u>	<u>3,064,885</u>
Over one year:		
In HUF	35,227	24,553
In foreign currency	<u>4,997</u>	<u>1,324</u>
	<u>40,224</u>	<u>25,877</u>
 Total	 <u>3,322,985</u>	 <u>3,090,762</u>

An analysis of deposits from customers by type, is as follows:

	30 September 2009	31 December 2008
Retail deposits	2,018,51061.00%	2,027,35766.00%
Corporate deposits	1,005,55230.00%	836,78127.00%
Municipality deposits	<u>298,923 9.00%</u>	<u>226,624 7.00%</u>
Total	<u>3,322,985100.00%</u>	<u>3,090,762100.00%</u>

NOTE 10: OFF BALANCE SHEET ITEMS AND DERIVATIVE FINANCIAL INSTRUMENTS (in HUF mn)

(a) *Contingent liabilities and commitments*

	30 September 2009	31 December 2008
Commitments to extend credit	539,031	604,348
Guarantees arising from banking activities	181,008	222,554
Contingent liabilities related to OTP Mortgage Bank Ltd.	94,908	68,336
Legal disputes	10,541	6,332
Confirmed letters of credit	4,904	9,267
Other	<u>691</u>	<u>669</u>
 Total	 <u>831,083</u>	 <u>911,506</u>

OTP BANK PLC.
NOTES TO UNAUDITED, UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE NINE
MONTH PERIOD ENDED 30 SEPTEMBER 2009

NOTE 10: OFF BALANCE SHEET ITEMS AND DERIVATIVE FINANCIAL INSTRUMENTS [continued]

(b) Derivatives (nominal amount, unless otherwise stated)

	30 September 2009	31 December 2008
Foreign currency contracts designated as held for trading		
Off-balance sheet assets	92,659	150,461
Off-balance sheet liabilities	<u>92,581</u>	<u>153,867</u>
Net	<u>78</u>	<u>(3,406)</u>
Net fair value	<u><u>120</u></u>	<u><u>(2,158)</u></u>
Foreign exchange swaps and interest rate swaps designated as held for trading		
Off-balance sheet assets	3,405,500	3,701,859
Off-balance sheet liabilities	<u>3,222,025</u>	<u>3,540,780</u>
Net	<u>183,475</u>	<u>161,079</u>
Net fair value	<u><u>(12,641)</u></u>	<u><u>(28,091)</u></u>
Interest rate swaps designated in hedge accounting relationships		
Off-balance sheet assets	25,418	35,077
Off-balance sheet liabilities	<u>16,282</u>	<u>29,441</u>
Net	<u>9,136</u>	<u>5,636</u>
Net fair value	<u><u>9,146</u></u>	<u><u>7,424</u></u>
Option contracts		
Off-balance sheet assets	419,508	10,927
Off-balance sheet liabilities	<u>438,119</u>	<u>10,792</u>
Net	<u>(18,611)</u>	<u>135</u>
Net fair value	<u><u>(4,139)</u></u>	<u><u>180</u></u>
Forward security agreements designated as held for trading		
Off-balance sheet assets	2,057	2,101
Off-balance sheet liabilities	<u>2,057</u>	<u>2,101</u>
Net	<u>-</u>	<u>-</u>
Net fair value	<u><u>76</u></u>	<u><u>52</u></u>
FRA agreements designated as held for trading		
Off-balance sheet assets	696	37
Off-balance sheet liabilities	<u>268</u>	<u>-</u>
Net	<u>428</u>	<u>37</u>
Net fair value	<u><u>(270)</u></u>	<u><u>33</u></u>
Commodity transactions designated as held for trading		
Off-balance sheet assets	293	<u>-</u>
Off-balance sheet liabilities	<u>293</u>	<u>-</u>
Net	<u>-</u>	<u>-</u>
Net fair value	<u><u>1</u></u>	<u><u>-</u></u>

As at 30 September 2009 the Bank has derivative instruments with positive fair values of HUF 99,559 million and negative fair values of HUF 107,266 million.

Positive fair values of derivative instruments designated as hedge accounting relationships are included in other assets, while positive fair values of derivative instruments designated as held for trading are included in financial assets at fair value through profit or loss. Negative fair values of hedging derivative instruments are included in other liabilities. Corresponding figures as at 31 December 2008 are HUF 105,768 million and HUF 128,328 million.

OTP BANK PLC.
NOTES TO UNAUDITED, UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE NINE
MONTH PERIOD ENDED 30 SEPTEMBER 2009

NOTE 11: NET INTEREST INCOME (in HUF mn)

	Nine month period ended 30 September 2009	Nine month period ended 30 September 2009	Year ended 31 December 2008
Interest income			
Loans	195,191	172,387	243,170
Placements with other banks	277,482	131,614	203,352
Amounts due from banks and balances with The National Bank of Hungary	5,641	10,272	14,147
Securities held-for-trading	1,843	3,224	4,979
Securities available-for-sale	36,033	15,587	23,959
Securities held-to-maturity	<u>42,097</u>	<u>33,913</u>	<u>42,695</u>
Total Interest Income	<u>558,287</u>	<u>366,997</u>	<u>532,302</u>
Interest expense			
Amounts due to banks and deposits from the National Bank of Hungary and other banks	216,479	121,221	206,208
Deposits from customers	150,999	106,184	150,729
Liabilities from issued securities	23,273	17,275	25,079
Subordinated bonds and loans	<u>13,419</u>	<u>12,220</u>	<u>16,444</u>
Total Interest Expense	<u>404,170</u>	<u>256,900</u>	<u>398,460</u>
NET INTEREST INCOME	154,117	110,097	133,842

NOTE 12: RELATED PARTY TRANSACTIONS

The Bank enters into transactions for services with a number of subsidiaries. Such transactions are conducted at rates which approximate market conditions.

The main information of loans sold to OTP Mortgage Bank Ltd. with recourse and the relating provision for the repurchase guarantee and the purchase obligation for loans originated by OTP Mortgage Bank Ltd.:

	30 September 2009	30 September 2008
Loans administrated to OTP Mortgage Bank Ltd.		
with recourse (including interest)	51,370	38,442
The book value of the loans	51,310	38,402
Fees and commissions received from OTP Mortgage Bank Ltd. relating to these loans	38,883	27,856
Provision for the repurchase guarantee of the non-performing loans	5,537	5,258
Provision for the purchase obligation of the loans originated by OTP Mortgage Bank Ltd.	3,954	2,009