

**Main figures of the Balance Sheets and Statements of Operations
of OTP Bank Plc.**

OTP Bank Plc.'s Board of Directors publishes hereby the main figures of the consolidated and unconsolidated financial statements and of the reports of the Board of Directors and the Supervisory Board by the Act IV of 2006 (1st article of the 304th paragraph) concerned with the announced annual general meeting on 30th of April 2010. The consolidated financial statements by the Act on Accounting C of 2000 (2nd article of the 10th paragraph):

Consolidated

	31 December 2009	in HUF million 31 December 2008
BALANCE SHEET		
Cash, due from banks and balances with the National Bank of Hungary	505,649	530,007
Placements with other banks, net of allowance for placement losses	440,851	415,656
Financial assets at fair value through statements of operations	256,100	131,288
Securities available-for-sale	1,354,285	486,878
Loans, net of allowance for loan losses	6,412,716	6,778,701
Equity investments	18,834	10,467
Securities held-to-maturity	188,853	330,158
Tangible assets	208,730	200,359
Intangible assets	267,628	269,342
Other assets	<u>101,486</u>	<u>214,868</u>
TOTAL ASSETS	<u>9,755,132</u>	<u>9,367,724</u>
Due to banks and deposits from the National Bank of Hungary and other banks	802,749	848,730
Deposits from customers	5,688,887	5,258,167
Liabilities from issued securities	1,410,348	1,565,947
Fair value adjustment of derivative financial instruments	118,468	125,487
Other liabilities	262,240	200,372
Subordinated bonds and loans	<u>280,834</u>	<u>320,050</u>
TOTAL LIABILITIES	<u>8,563,526</u>	<u>8,318,753</u>
Share capital	28,000	28,000
Retained earnings and reserves	1,210,132	1,160,935
Treasury shares	-52,678	-146,749
Minority interest	<u>6,152</u>	<u>6,785</u>
TOTAL SHAREHOLDERS' EQUITY	<u>1,191,606</u>	<u>1,048,971</u>
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u>9,755,132</u>	<u>9,367,724</u>

in HUF million

STATEMENTS OF OPERATIONS

	2009	2008
Interest income:		
loans	780,161	720,650
placements with other banks	350,742	172,586
securities available-for-sale	31,373	32,402
securities held-to-maturity	45,804	26,624
due from banks and balances with the National Bank of Hungary	7,514	16,161
securities held for trading	<u>5,556</u>	<u>7,029</u>
<i>Total interest income</i>	<u>1,221,150</u>	<u>975,452</u>
Interest expenses:		
due to banks and deposits from the National Bank of Hungary and other banks	244,744	226,809
deposits from customers	290,516	221,607
liabilities from issued securities	79,770	72,750
subordinated bonds and loans	<u>16,340</u>	<u>17,009</u>
<i>Total interest expenses</i>	<u>631,370</u>	<u>538,175</u>
NET INTEREST INCOME	589,780	437,277
Provision for loan and placement losses	<u>249,278</u>	<u>111,449</u>
NET INTEREST INCOME AFTER PROVISION FOR LOAN AND PLACEMENT LOSSES	340,502	325,828
fee and commission income	<u>170,335</u>	<u>181,765</u>
fee and commission expenses	<u>37,422</u>	<u>46,534</u>
NET FEES AND COMMISSIONS INCOME	132,913	135,231
foreign exchange losses (-) / gains (+)	-8,308	130,527
gains (+) and losses (-) on securities, net	7,458	-1,096
gains (+) and losses (-) on real estate transactions	931	1,807
dividend income	894	2,466
insurance premium, net	-	13,254
result of the sale of insurance business	-	121,186
other operating income	66,308	27,801
other operating expenses	-29,075	-36,237
NET OPERATING INCOME	38,208	259,708
personnel expenses	155,517	167,461
depreciation and amortization	45,141	132,201
other general expenses	140,483	146,738
OTHER ADMINISTRATION EXPENSES	341,141	446,400
INCOME BEFORE INCOME TAXES	170,482	274,367
Income taxes	<u>-20,276</u>	<u>-33,299</u>
NET INCOME	150,206	241,068
Out of which:		
Minority interest	<u>-839</u>	<u>596</u>
Profit attributable to equity holders	<u>151,045</u>	<u>240,472</u>

Unconsolidated

BALANCE SHEET	in HUF million	
	31 December 2008	31 December 2009
Assets		
1. Cash in hand, balances with central banks	157,437	177,813
2. Treasury bills	434,736	951,801
3. Loans and advances to credit institutions	928,335	996,604
4. Loans and advances to customers	2,714,969	2,602,753
5. Debt securities including fixed-income securities	621,201	938,429
6. Shares and other variable-yield securities	152,935	85,528
7. Shares and participating interest as financial fixed assets	942	930
8. Shares and participating interest in affiliated undertakings	398,672	391,135
9. Intangible assets	166,983	174,833
10. Tangible assets	71,036	68,178
11. Own shares	53,750	3,773
12. Other assets	47,328	30,133
13. Prepayments and accrued income	119,168	143,950
Total assets	5,867,492	6,565,860
Out of which:		
- Current assets	1,912,906	2,281,873
- Fixed assets	3,835,418	4,140,037

	in HUF million	
	31 December 2008	31 December 2009
Liabilities		
1. Liabilities to credit institutions	705,808	963,760
2. Liabilities to customers	3,243,056	3,357,638
3. Liabilities from issued debt securities	619,185	616,618
4. Other liabilities	39,246	221,523
5. Accruals and deferred income	141,761	153,654
6. Provisions	86,471	107,514
7. Subordinated liabilities	302,878	309,695
8. Subscribed capital	28,000	28,000
9. Subscribed but unpaid capital (-)	0	
10. Capital reserves	52	52
11. General reserves	101,670	111,903
12. Retained earnings (accumulated profit reserve) (+)	495,270	598,133
13. Legal reserves	55,305	5,274
14. Revaluation reserve	0	
15. Profit or loss for the financial year according to the balance sheet (+)	48,790	92,096
Total liabilities	5,867,492	6,565,860
Out of which:		
- Short-term liabilities	4,088,177	4,629,179
- Long-term liabilities	821,996	840,055
- Shareholders' equity (8-9+10+11+12+13+14+15)	729,087	835,458

in HUF million

STATEMENTS OF OPERATIONS

	2008	2009
1. Interest received and interest	544,491	717,616
2. Interest paid and interest	351,130	511,086
INTEREST DIFFERENCE (1-2)	193,361	206,530
3. Incomes from securities	138,264	32,986
4. Fees and commission received	156,658	160,808
5. Fees and commission paid	28,096	24,339
6. Profit or loss from financial transactions	-112,649	5,709
7. Other incomes from business	133,611	144,186
8. General administration expenses	135,783	129,581
9. Depreciation and amortization	20,448	14,332
10. Other expenses from business	250,892	182,566
11. Write-off of loans and provision for contingent and future liabilities	60,024	138,237
12. Reversal of write-off of loans and credit for contingent and future liabilities	24,182	62,839
12/A. Difference between the creation and write-off of general risk provision	-74	2,615
13. Write-off of securities for investing purposes, signifying a creditor relationship, equity investments in associated or other company	4,722	10,199
14. Reversal of write-off of securities for investing purposes, signifying a creditor relationship, and equity investments in associated or other company	7,180	2,994
15. Result of ordinary business activities	40,568	119,413
16. Extraordinary revenues	29,050	27,679
17. Extraordinary expenses	12,224	32,966
18. Extraordinary profit or loss (16-17)	16,826	-5,287
19. Profit before tax (±15±18)	57,394	114,126
20. Tax liabilities	3,183	11,797
21. After-tax profit (±19-20)	54,211	102,329
22. Formation and utilization of general reserves (±)	-5,421	-10,233
23. Use of accumulated profit reserve for dividends and profit-sharings	0	0
24. Dividends and profit-sharings paid (approved)	0	0
25. Balance sheet profit (±21±22+23-24)	48,790	92,096

The written documents of the General Meeting shall be available for inspection by the shareholders from 9th of April 2010 at the Budapest Branch Office of OTP Bank (H-1052 Budapest Deák Ferenc u. 7-9) and on the website of the Budapest Stock Exchange (www.bet.hu), on the website operated by HFSA (www.kozzetetelek.hu) and of the Bank (www.otpbank.hu).

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