



OTP BANK PLC.

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

**FOR THE SIX MONTH PERIOD
ENDED 30 JUNE 2013**

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	Note	30 June 2013	31 December 2012	30 June 2012
Cash, amounts due from banks and balances with the National Bank of Hungary		158,625	245,548	235,841
Placements with other banks, net of allowance for placement losses		797,608	665,417	974,497
Financial assets at fair value through profit or loss	4.	235,894	243,015	249,093
Securities available-for-sale	5.	1,754,300	1,953,871	1,952,413
Loans, net of allowance for loan losses	6.	2,262,522	2,356,291	2,504,706
Investments in subsidiaries	7.	659,651	661,352	643,735
Securities held-to-maturity	8.	518,472	371,992	69,925
Property and equipment		77,461	78,052	72,506
Intangible assets		31,780	31,597	31,109
Other assets		<u>39,827</u>	<u>32,686</u>	<u>48,994</u>
TOTAL ASSETS		<u>6,536,140</u>	<u>6,639,821</u>	<u>6,782,819</u>
Amounts due to banks and Hungarian Government, deposits from the National Bank of Hungary and other banks		843,772	826,968	1,175,337
Deposits from customers	9.	3,508,543	3,500,790	3,289,546
Liabilities from issued securities	10.	233,484	335,963	400,181
Financial liabilities at fair value through profit or loss		198,453	259,211	233,707
Other liabilities		254,471	232,557	261,824
Subordinated bonds and loans		<u>317,403</u>	<u>303,750</u>	<u>307,438</u>
TOTAL LIABILITIES		<u>5,356,126</u>	<u>5,459,239</u>	<u>5,668,033</u>
Share capital		28,000	28,000	28,000
Retained earnings and reserves		1,159,390	1,157,516	1,091,948
Treasury shares		<u>(7,376)</u>	<u>(4,934)</u>	<u>(5,162)</u>
TOTAL SHAREHOLDERS' EQUITY		<u>1,180,014</u>	<u>1,180,582</u>	<u>1,114,786</u>
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		<u>6,536,140</u>	<u>6,639,821</u>	<u>6,782,819</u>



OTP BANK PLC.
SEPARATE CONDENSED STATEMENT OF RECOGNISED INCOME AND COMPREHENSIVE
INCOME FOR THE SIX MONTH PERIOD ENDED 30 JUNE 2013
(in HUF mn)

	Note	Six month period ended 30 June 2013	Six month period ended 30 June 2012	Year ended 31 December 2012
Interest Income	12.	323,500	360,434	725,698
Interest Expense	12.	<u>232,459</u>	<u>260,662</u>	<u>533,531</u>
NET INTEREST INCOME	12.	<u>91,041</u>	<u>99,772</u>	<u>192,167</u>
Provision for impairment on loan and placement losses	6.	9,659	20,529	53,308
NET INTEREST INCOME AFTER PROVISION FOR POSSIBLE LOAN AND PLACEMENT LOSSES		<u>81,382</u>	<u>79,243</u>	<u>138,859</u>
Net profit from fees and commissions		58,278	45,676	95,073
Net operating income		39,642	(2,257)	(9,222)
Other administrative expenses		<u>139,389</u>	<u>106,425</u>	<u>191,687</u>
PROFIT BEFORE INCOME TAX		<u>39,913</u>	<u>16,237</u>	<u>33,023</u>
Income tax		<u>(1,144)</u>	<u>(6,690)</u>	<u>(5,379)</u>
NET PROFIT FOR THE YEAR		<u>41,057</u>	<u>22,927</u>	<u>38,402</u>
Earnings per share (in HUF)				
Basic		<u>148</u>	<u>83</u>	<u>138</u>
Diluted		<u>148</u>	<u>83</u>	<u>138</u>

The comprehensive income items are as follows:

	Six month period ended 30 June 2013	Six month period ended 30 June 2012	Year ended 31 December 2012
NET PROFIT FOR THE YEAR	<u>41,057</u>	<u>22,927</u>	<u>38,402</u>
Fair value adjustment of securities available-for-sale	<u>(8,094)</u>	<u>13,779</u>	<u>64,202</u>
NET COMPREHENSIVE INCOME	<u>32,963</u>	<u>36,706</u>	<u>102,604</u>



OTP BANK PLC.
SEPARATE CONDENSED STATEMENT OF CASH FLOWS FOR THE
SIX MONTH PERIOD ENDED 30 JUNE 2013
(UNAUDITED) (in HUF mn)

	Six month period ended 30 June 2013	Six month period ended 30 June 2012	Year ended 31 December 2012
Profit before income tax	39,913	16,237	33,023
Income tax paid	(1,992)	(2,400)	(4,391)
Depreciation and amortization	10,490	10,376	20,959
Provisions for impairment	20,285	51,804	89,870
Share-based payment	2,881	2,540	4,584
Unrealised losses on fair value adjustment of securities available-for-sale and held for trading	(21)	(1,844)	(2,012)
Unrealised gains on fair value adjustment of derivative financial instruments	17,630	16,337	2,735
Net changing in assets and liabilities in operating activities	<u>5,513</u>	<u>(41,990)</u>	<u>312,555</u>
Net cash provided by / (used in) operating activities	<u>94,699</u>	<u>51,060</u>	<u>457,323</u>
Net cash used in investing activities	<u>(70,830)</u>	<u>(240,614)</u>	<u>(211,243)</u>
Net cash (used in) / provided by financing activities	<u>(108,920)</u>	<u>197,763</u>	<u>(227,903)</u>
Net (decrease) / increase in cash and cash equivalents	<u>(85,051)</u>	<u>8,209</u>	<u>18,177</u>
Cash and cash equivalents at the beginning of the period	<u>164,385</u>	<u>146,208</u>	<u>146,208</u>
Cash and cash equivalents at the end of the period	<u>79,334</u>	<u>154,417</u>	<u>164,385</u>
Cash, amounts due from banks and balances with the National Bank of Hungary	245,548	226,976	226,976
Compulsory reserve established by the National Bank of Hungary	<u>(81,163)</u>	<u>(80,768)</u>	<u>(80,768)</u>
Cash and cash equivalents at the beginning of the period	<u>164,385</u>	<u>146,208</u>	<u>146,208</u>
Cash, amounts due from banks and balances with the National Bank of Hungary	158,625	235,841	245,548
Compulsory reserve established by the National Bank of Hungary	<u>(79,291)</u>	<u>(81,424)</u>	<u>(81,163)</u>
Cash and cash equivalents at the end of the period	<u>79,334</u>	<u>154,417</u>	<u>164,385</u>

OTP BANK PLC.
SEPARATE STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE SIX MONTH PERIOD
ENDED 30 JUNE 2013 (UNAUDITED) (in HUF mn)

	Share Capital	Capital reserve	Share-based payment reserve	Retained earnings and reserves	Put option reserve	Treasury Shares	Total
Balance as at 1 January 2012	<u>28,000</u>	<u>52</u>	<u>6,216</u>	<u>1,130,859</u>	<u>(55,468)</u>	<u>(5,519)</u>	<u>1,104,140</u>
Net profit for the year	-	-	-	22,927	-	-	22,927
Other comprehensive income	-	-	-	13,779	-	-	13,779
Share-based payment	-	-	2,540	-	-	-	2,540
Payments to ICES holders	-	-	-	(849)	-	-	(849)
Sale of treasury shares	-	-	-	-	-	1,835	1,835
Loss on sale of treasury shares	-	-	-	(108)	-	-	(108)
Acquisition of treasury shares	-	-	-	-	-	(1,478)	(1,478)
Dividend payable for 2011	-	-	-	(28,000)	-	-	(28,000)
Balance as at 30 June 2012	<u>28,000</u>	<u>52</u>	<u>8,756</u>	<u>1,138,608</u>	<u>(55,468)</u>	<u>(5,162)</u>	<u>1,114,786</u>
Balance as at 1 January 2013	<u>28,000</u>	<u>52</u>	<u>10,800</u>	<u>1,202,132</u>	<u>(55,468)</u>	<u>(4,934)</u>	<u>1,180,582</u>
Net profit for the year	-	-	-	41,057	-	-	41,057
Other comprehensive income	-	-	-	(8,094)	-	-	(8,094)
Share-based payment	-	-	2,881	-	-	-	2,881
Payments to ICES holders	-	-	-	(1,001)	-	-	(1,001)
Sale of treasury shares	-	-	-	-	-	7,786	7,786
Loss on sale of treasury shares	-	-	-	631	-	-	631
Acquisition of treasury shares	-	-	-	-	-	(10,228)	(10,228)
Dividend for the year 2012	-	-	-	(33,600)	-	-	(33,600)
Balance as at 30 June 2013	<u>28,000</u>	<u>52</u>	<u>13,681</u>	<u>1,201,125</u>	<u>(55,468)</u>	<u>(7,376)</u>	<u>1,180,014</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 presentation 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. Due to the fact that the Bank is listed on international and national stock exchanges, the Bank is obliged to present its financial position in accordance with the International Financial Reporting Standards (“IFRS”). Certain adjustments have been made to the Bank’s Hungarian separate statutory accounts in order to present the separate 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 IFRS.

The separate financial statements have been prepared in accordance with IFRS as adopted by the European Union (the “EU”). IFRS as adopted by the EU do not currently differ from IFRS as issued by the IASB, except for portfolio hedge accounting under IAS 39 Financial Instruments: Recognition and Measurement (“IAS 39”) which has not been approved by the EU. As the Bank does not apply portfolio hedge accounting under IAS 39, there would be no impact on these separate financial statements, had it been approved by the EU before the preparation of these financial statements.

NOTE 2: SIGNIFICANT EVENTS DURING THE SIX MONTH PERIOD ENDED 30 JUNE 2013**1) Capital increase at OTP Real Estate Ltd.**

See details in Note 7.

2) Capital increase at Bank Center No. 1 Ltd.

See details in Note 7.

NOTE 3: POST BALANCE SHEET EVENTS

There were no relevant post balance sheet events.

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

	30 June 2013	31 December 2012
<i>Held for trading securities:</i>		
Corporate shares	86,448	90,431
Government bonds	4,387	1,331
Hungarian government interest bearing Treasury Bills	4,152	2,111
Hungarian government discounted Treasury Bills	873	2,098
Mortgage bonds	353	408
Securities issued by credit institutions	63	49
Securities issued by the NBH	-	1,333
Other securities	29	10
	<u>96,305</u>	<u>97,771</u>
Accrued interest	<u>212</u>	<u>164</u>
Total	<u>96,517</u>	<u>97,935</u>
<i>Derivative financial instruments designated as held for trading:</i>		
CCIRS ¹ and mark-to-market CCIRS swaps designated as held for trading	78,981	54,480
Interest rate swaps designated as held for trading	43,990	73,199
Foreign currency swaps designated as held for trading	6,920	7,107
Other derivative transactions ²	9,486	10,294
	<u>139,377</u>	<u>145,080</u>
Total	<u>235,894</u>	<u>243,015</u>

¹ CCIRS: Cross Currency Interest Rate Swap

² incl.: FX, equity and index futures; FX forward; commodity swap; FRA; FX option

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

	30 June 2013	31 December 2012
Mortgage bonds	853,147	968,048
Bonds issued by NBH	709,890	742,989
Government bonds	90,642	134,034
Other securities	72,882	70,401
<i>-listed securities</i>	<u>36,429</u>	<u>36,689</u>
<i>in HUF</i>	-	-
<i>in foreign currency</i>	36,429	36,689
<i>-non-listed securities</i>	<u>36,453</u>	<u>33,712</u>
<i>in HUF</i>	33,552	31,632
<i>in foreign currency</i>	2,901	2,080
Subtotal	<u>1,726,561</u>	<u>1,915,472</u>
Accrued interest	<u>27,739</u>	<u>38,399</u>
Total	<u>1,754,300</u>	<u>1,953,871</u>

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

	30 June 2013	31 December 2012
Short-term loans and trade bills (within one year)	788,468	941,215
Long-term loans and trade bills (over one year)	<u>1,607,583</u>	<u>1,554,375</u>
Loans gross total	<u>2,396,051</u>	<u>2,495,590</u>
Accrued interest	<u>14,243</u>	<u>14,071</u>
Provision of impairment on loan losses	<u>(147,772)</u>	<u>(153,370)</u>
Total	<u>2,262,522</u>	<u>2,356,291</u>

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

	30 June 2013		31 December 2012	
Corporate loans	1,715,266	72%	1,753,015	71%
Consumer loans	327,839	14%	335,407	13%
Municipality loans	221,379	9%	263,519	11%
Housing loans	79,854	3%	86,624	3%
Mortgage backed loans	<u>51,713</u>	<u>2%</u>	<u>57,025</u>	<u>2%</u>
Total	<u>2,396,051</u>	<u>100%</u>	<u>2,495,590</u>	<u>100%</u>

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

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

	30 June 2013	31 December 2012
In HUF	35%	38%
In foreign currency	<u>65%</u>	<u>62%</u>
Total	<u>100%</u>	<u>100%</u>

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

	30 June 2013	31 December 2012
Balance as at 1 January	153,370	160,324
Provision for the period	35,085	93,834
Release of provision	<u>(40,683)</u>	<u>(100,788)</u>
Closing balance	<u>147,772</u>	<u>153,370</u>

NOTE 7: INVESTMENTS IN SUBSIDIARIES (in HUF mn)

	30 June 2013	31 December 2012
Investments in subsidiaries:		
Controlling interest	934,125	925,362
Other	<u>1,011</u>	<u>1,021</u>
	<u>935,136</u>	<u>926,383</u>
Provision for impairment	<u>(275,485)</u>	<u>(265,031)</u>
Total	<u>659,651</u>	<u>661,352</u>

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

	30 June 2013	31 December 2012
Balance as at 1 January	265,031	229,448
Provision for the period	<u>10,454</u>	<u>35,583</u>
Closing balance	<u>275,485</u>	<u>265,031</u>

On 20 February 2013 the registered capital of OTP Real Estate Ltd. has increased to HUF 3,333 million. As a consequence the shareholder ratios have been modified as follows: OTP Bank (49.89%), OTP Holding Ltd. (36.85%), Bank Center No. 1 Ltd. (13.26%).

In accordance with the resolution adopted by the board of directors in February 2013, capital settlement package of OTP Real Estate Ltd. and its subsidiaries was approved at group level. The purpose of the capital settlement is

1. to meet regulations applying to minimal capital criteria,
2. to guarantee the self-supporting financing structure,
3. to eliminate the subsidiaries' liabilities to the owners by their capital conversion
4. and to reduce unjustified high level of share capital by operation and size of the company

On 12 April 2013 the registered capital of Bank Center No. 1 Ltd. has increased to HUF 6,793,720,000. Accordingly, the ownership ratios have been modified as follows: OTP Bank Plc. 89.4%, INGA Kettő Ltd. 10.6%.

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

	30 June 2013	31 December 2012
Government bonds	501,098	355,595
Mortgage bonds	4,776	4,783
Hungarian government discounted Treasury bills	<u>353</u>	<u>343</u>
	<u>506,227</u>	<u>360,721</u>
Accrued interest	<u>12,245</u>	<u>11,271</u>
Total	<u>518,472</u>	<u>371,992</u>

NOTE 9: DEPOSITS FROM CUSTOMERS (in HUF mn)

	30 June 2013	31 December 2012
Within one year:		
In HUF	2,809,119	2,811,316
In foreign currency	<u>661,975</u>	<u>652,393</u>
	<u>3,471,094</u>	<u>3,463,709</u>
Over one year:		
In HUF	26,384	26,551
In foreign currency	<u>3</u>	<u>30</u>
	<u>26,387</u>	<u>26,581</u>
Subtotal	<u>3,497,481</u>	<u>3,490,290</u>
Accrued interest	<u>11,062</u>	<u>10,500</u>
Total	<u>3,508,543</u>	<u>3,500,790</u>

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

	30 June 2013		31 December 2012	
Retail deposits	1,766,793	50%	1,855,388	53%
Corporate deposits	1,525,037	44%	1,423,202	41%
Municipality deposits	<u>205,651</u>	<u>6%</u>	<u>211,700</u>	<u>6%</u>
Total	<u>3,497,481</u>	<u>100%</u>	<u>3,490,290</u>	<u>100%</u>

NOTE 10: LIABILITIES FROM ISSUED SECURITIES (in HUF mn)

	30 June 2013	31 December 2012
Within one year:		
In HUF	82,580	192,316
In foreign currency	<u>46,399</u>	<u>39,289</u>
	<u>128,979</u>	<u>231,605</u>
Over one year:		
In HUF	95,942	89,654
In foreign currency	<u>4,175</u>	<u>5,120</u>
	<u>100,117</u>	<u>94,774</u>
Subtotal	<u>229,096</u>	<u>326,379</u>
Accrued interest	<u>4,388</u>	<u>9,584</u>
Total	<u>233,484</u>	<u>335,963</u>

NOTE 11: OFF BALANCE SHEET ITEMS AND DERIVATIVE FINANCIAL INSTRUMENTS (in HUF mn)

(a) Contingent liabilities and commitments

	30 June 2013	31 December 2012
Commitments to extend credit	721,822	711,078
Guarantees arising from banking activities	435,238	414,146
<i>from this: Payment undertaking liabilities (related to issue of mortgage bonds) of OTP Mortgage Bank</i>	<i>125,897</i>	<i>93,254</i>
Legal disputes (disputed value)	49,865	49,044
Confirmed letters of credit	183	443
Other	<u>4,601</u>	<u>3,541</u>
Total	<u>1,211,709</u>	<u>1,178,252</u>

At the balance sheet date the Bank was involved in various claims and legal proceedings of a nature considered normal to its business. The level of these claims and legal proceedings corresponds to the level of claims and legal proceedings in previous years.

The Bank believes that the various asserted claims and litigations in which it is involved will not materially affect its financial position, future operating results or cash flows, although no assurance can be given with respect to the ultimate outcome of any such claim or litigation.

Provision due to legal disputes were HUF 520 million and HUF 469 million as at 30 June 2013 and 31 December 2012 respectively.

NOTE 11: OFF BALANCE SHEET ITEMS AND DERIVATIVE FINANCIAL INSTRUMENTS
(in HUF mn) [continued]

(b) *Fair value of derivative instruments*

	Fair value		Notional value, net	
	30 June 2013	31 December 2012	30 June 2013	31 December 2012
Interest rate swaps classified as held for trading				
Positive fair value of interest rate swaps classified as held for trading	43,990	73,199	49,094	49,566
Negative fair value of interest rate swaps classified as held for trading	(63,983)	(75,835)	(71,413)	(56,965)
Foreign exchange swaps classified as held for trading				
Positive fair value of foreign exchange swaps classified as held for trading	6,920	7,107	7,224	6,260
Negative fair value of foreign exchange swaps classified as held for trading	(5,054)	(5,884)	(5,266)	(5,874)
Interest rate swaps designated as fair value hedge				
Positive fair value of interest rate swaps designated in fair value hedge	5,518	4,224	(227)	(4,488)
Negative fair value of interest rate swaps designated in fair value hedge	(5,389)	(4,512)	2,125	589
CCIRS classified as held for trading				
Positive fair value of CCIRS classified as held for trading	73,930	53,573	75,314	51,875
Negative fair value of CCIRS classified as held for trading	(116,624)	(157,986)	(117,903)	(154,474)
Mark-to-market CCIRS classified as held for trading				
Positive fair value of mark-to-market CCIRS classified as held for trading	5,051	907	3,828	(201)
Negative fair value of mark-to-market CCIRS classified as held for trading	(5,068)	(10,716)	(5,151)	(12,595)
Other derivative contracts classified as held for trading				
Positive fair value of other derivative contracts classified as held for trading	9,486	10,294	6,509	7,175
Negative fair value of other derivative contracts classified as held for trading	(7,724)	(8,790)	(5,516)	(5,897)
Other derivative contracts designated as fair value hedge				
Positive fair value of other derivative contracts designated in fair value hedge	13	4	(35)	(1)
Negative fair value of other derivative contracts designated in fair value hedge	-	-	-	-
Derivative financial assets total	<u>144,908</u>	<u>149,308</u>	<u>141,707</u>	<u>110,186</u>
Derivative financial liabilities total	<u>(203,842)</u>	<u>(263,723)</u>	<u>(203,124)</u>	<u>(235,216)</u>
Derivative financial instruments total	<u>(58,934)</u>	<u>(114,415)</u>	<u>(61,417)</u>	<u>(125,030)</u>

As at 30 June 2013 the Bank has derivative instruments with positive fair values of HUF 144,908 million and negative fair values of HUF 203,842 million. Corresponding figures as at 31 December 2012 are HUF 149,308 million and HUF 263,723 million.

Positive fair values of derivative instruments designated as hedge accounting relationships are included in other assets, while positive fair values of derivative instruments classified 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, negative fair values of derivatives held for trading are included in the negative fair value of derivative financial instruments classified as held for trading line.

NOTE 12: NET INTEREST INCOME (in HUF mn)

	Six month period ended 30 June 2013	Six month period ended 30 June 2012	Year ended 31 December 2012
<i>Interest Income:</i>			
Loans	97,872	110,241	216,154
Placements with other banks, net of allowance for placement losses	153,624	180,309	364,039
Securities available-for-sale	56,262	61,345	117,914
Securities held-to-maturity	13,617	4,166	19,625
Amounts due from banks and balances with National Bank of Hungary	2,125	3,589	6,523
Securities held for trading ¹	-	784	1,443
Total Interest Income	<u>323,500</u>	<u>360,434</u>	<u>725,698</u>
<i>Interest Expense:</i>			
Amounts due to banks and deposits from the National Bank of Hungary, other banks and the Hungarian Government	157,786	167,850	350,521
Deposits from customers	57,523	70,557	138,808
Liabilities from issued securities	8,731	13,612	27,330
Subordinated bonds and loans	8,419	8,643	16,872
Total Interest Expense	<u>232,459</u>	<u>260,662</u>	<u>533,531</u>
NET INTEREST INCOME	<u>91,041</u>	<u>99,772</u>	<u>192,167</u>

NOTE 13: RELATED PARTY TRANSACTIONS (in HUF mn)

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

Related party transactions can be detailed as follows:

Transactions related to OTP Mortgage Bank Ltd.:

	Six month period ended 30 June 2013	Six month period ended 30 June 2012
Loans sold to OTP Mortgage Bank Ltd. with recourse (including interest)	860	1,393
The gross book value of the loans sold	859	1,392
Fees and commissions received from OTP Mortgage Bank Ltd. relating to the loans	2,605	1,725

Transactions related to OTP Factoring Ltd.:

	Six month period ended 30 June 2013	Six month period ended 30 June 2012
Loans sold to OTP Factoring Ltd. without recourse (including interest)	7,307	12,278
The gross book value of the loans	21,055	35,983
Provision for loan losses on the loans sold	9,806	18,854
Loss of these transaction (recorded in the separate financial statements as loan and placement loss)	3,942	4,851

The underlying mortgage rights were also transferred to OTP Factoring Ltd.

¹ Gains and losses on securities held for trading have been recognised on the line of Gains and losses on securities since 31 March 2013.