

**Main figures of the Financial Statements  
of OTP Bank Plc.**

OTP Bank Plc.'s Board of Directors publishes hereby the main figures of the consolidated and separate financial statements for fiscal year 2015 and of the reports of the Board of Directors and the Supervisory Board by the Act V of 2013 (on the Civil Code) Section 3:272 paragraph (3) concerned with the announced annual general meeting on 15<sup>th</sup> of April 2016.

The consolidated financial statements by the Act on Accounting C of 2000 Section 10 paragraph (2):

**CONSOLIDATED IFRS**

in HUF million

	<b>2015</b>	<b>2014</b>
Cash, amounts due from banks and balances with the National Banks	1,878,960	2,307,632
Placements with other banks, net of allowance for placement losses	300,568	281,006
Financial assets at fair value through profit or loss	253,782	289,275
Securities available-for-sale	1,305,486	839,152
Loans, net of allowance for loan losses	5,409,967	5,864,241
Associates and other investments	10,028	23,381
Securities held-to-maturity	926,677	709,369
Property and equipment	193,661	206,440
Intangible assets	155,809	158,721
Other assets	<u>283,910</u>	<u>291,835</u>
<b>TOTAL ASSETS</b>	<b><u>10,718,848</u></b>	<b><u>10,971,052</u></b>
Amounts due to banks, the Hungarian Government, deposits from the National Banks and other banks	533,310	708,274
Deposits from customers	7,984,579	7,673,478
Liabilities from issued securities	239,376	267,084
Financial liabilities at fair value through profit or loss	101,561	183,994
Other liabilities	391,579	592,088
Subordinated bonds and loans	<u>234,784</u>	<u>281,968</u>
<b>TOTAL LIABILITIES</b>	<b><u>9,485,189</u></b>	<b><u>9,706,886</u></b>
Share capital	28,000	28,000
Retained earnings and reserves	1,261,029	1,288,757
Treasury shares	(58,021)	(55,940)
Non-controlling interest	<u>2,651</u>	<u>3,349</u>
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b><u>1,233,659</u></b>	<b><u>1,264,166</u></b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b><u>10,718,848</u></b>	<b><u>10,971,052</u></b>

in HUF million

	<b>2015</b>	<b>2014</b>
<b>Interest Income:</b>		
Loans	575,619	708,873
Placements with other banks	114,025	94,941
Securities available-for-sale	31,063	41,969
Securities held-to-maturity	46,619	39,934
Amounts due from banks and balances with the National Banks	27,496	16,498
Other	<u>7,606</u>	<u>7,015</u>
<b>Total Interest Income</b>	<b><u>802,428</u></b>	<b><u>909,230</u></b>
<b>Interest Expense:</b>		
Amounts due to banks, the Hungarian Government, deposits from the National Banks and other banks	116,713	100,615
Deposits from customers	108,023	138,179
Liabilities from issued securities	6,786	13,826
Subordinated bonds and loans	13,633	13,883
Other	<u>6,843</u>	<u>6,630</u>
<b>Total Interest Expense</b>	<b><u>251,998</u></b>	<b><u>273,133</u></b>
<b>NET INTEREST INCOME</b>	<b><u>550,430</u></b>	<b><u>636,097</u></b>
Provision for impairment on loan and placement losses	318,683	446,830
 <b>NET INTEREST INCOME AFTER PROVISION FOR IMPAIRMENT ON LOAN AND PLACEMENT LOSSES</b>	 <b><u>231,747</u></b>	 <b><u>189,267</u></b>
Income from fees and commissions	257,431	265,392
Expense from fees and commissions	<u>43,559</u>	<u>49,736</u>
<b>Net profit from fees and commissions</b>	<b><u>213,872</u></b>	<b><u>215,656</u></b>
Foreign exchange gains, net	116,682	156,918
Gains on securities, net	11,616	6,911
Dividend income	3,345	4,824
Provision on securities available-for-sale and held-to-maturity	(15)	(297)
Other operating income	22,973	14,379
Other operating expense	(74,680)	(232,609)
- from this: release of provision/ (provision) on contingen liabilities due to regulations related to customer loans	<u>196,574</u>	<u>(194,798)</u>
<b>Net operating gain / (loss)</b>	<b><u>79,921</u></b>	<b><u>(49,874)</u></b>
Personnel expenses	187,806	206,335
Depreciation and amortization	45,463	43,722
Goodwill impairment	-	22,225
Other administrative expenses	<u>232,247</u>	<u>236,410</u>
<b>Other administrative expenses</b>	<b><u>465,516</u></b>	<b><u>508,692</u></b>
<b>PROFIT / (LOSS) BEFORE INCOME TAX</b>	<b><u>60,024</u></b>	<b><u>(153,643)</u></b>
Income tax	3,147	51,385
<b>NET PROFIT / (LOSS) FOR THE YEAR</b>	<b><u>63,171</u></b>	<b><u>(102,258)</u></b>
From this, attributable to:		
Non-controlling interest	<u>(412)</u>	<u>(273)</u>
Owners of the company	<b><u>63,583</u></b>	<b><u>(101,985)</u></b>
 <b>Consolidated earnings per share (in HUF)</b>		
<b>Basic</b>	<b><u>242</u></b>	<b><u>(382)</u></b>
<b>Diluted</b>	<b><u>242</u></b>	<b><u>(382)</u></b>

in HUF million

	2015	2014
<b>NET PROFIT / (LOSS) FOR THE YEAR</b>	<b>63,171</b>	<b>(102,258)</b>
Fair value adjustment of securities available-for-sale	(880)	16,065
Deferred tax related to securities available-for-sale	633	(3,046)
Derivative financial instruments designated as Cash-flow hedge	-	507
Net investment hedge in foreign operations	431	(4,489)
Foreign currency translation difference	(44,301)	(108,057)
Change of actuarial losses related to employee benefits	<u>(170)</u>	<u>(6)</u>
<b>NET COMPREHENSIVE INCOME</b>	<b><u>18,884</u></b>	<b><u>(201,284)</u></b>
<b>From this, attributable to:</b>		
Non-controlling interest	<u>(698)</u>	<u>(1,418)</u>
Owners of the company	<u>19,582</u>	<u>(199,866)</u>

## SEPARATED HAS

### BALANCE SHEET

in HUF million

	31 December 2014	31 December 2015
<b>Assets</b>		
1. Liquid assets	1,897,146	1,324,505
2. Treasury bills and similar securities	1,028,682	1,577,974
3. Loans and advances to credit institutions	738,467	663,431
4. Loans and advances to customers	1,922,912	1,693,195
5. Debt securities, including fixed-income securities	804,952	674,896
6. Shares and other variable-yield securities	121,241	129,853
7. Shares and participations in corporations held as financial fixed assets	588	584
8. Shares and participating interests in affiliated companies	488,226	490,984
9. Intangible assets	63,945	65,365
10. Tangible assets	68,114	65,734
11. Own shares	7,073	9,168
12. Other assets	37,851	79,616
13. Prepayments and accrued income	140,482	108,521
<b>Total assets</b>	<b>7,319,679</b>	<b>6,883,826</b>
Showing separately::		
- Current assets	4,006,943	3,462,117
- Fixed assets	3,172,254	3,313,188

in HUF million

	31 December 2014	31 December 2015
<b>Liabilities</b>		
1. Amounts owed to credit institutions	1,153,744	837,020
2. Amounts owed to customers	4,277,541	4,366,507
3. Debts evidenced by certificates	199,822	187,569
4. Other liabilities	78,536	101,049
5. Accruals and deferred income	185,053	81,146
6. Provisions for liabilities and charges	111,841	88,465
7. Subordinated liabilities	344,316	313,120
8. Subscribed capital	28,000	28,000
9. Subscribed capital called but unpaid (-)	-	-
10. Capital reserve	52	52
11. General reserve	112,217	14,123
12. Profit reserve (±)	819,999	856,990
13. Tied-up reserves	8,558	9,785
14. Revaluation reserve	-	-
15. Profit or loss for the financial year (±)	-	-
<b>Total liabilities</b>	<b>7,319,679</b>	<b>6,883,826</b>
Showing separately:		
- Short-term liabilities	5,398,475	4,999,166
- Long-term liabilities	655,484	806,099
- Equity capital (8-9+10+11±12+13+14±15)	968,826	908,950

## PROFIT AND LOSS ACCOUNT

in HUF million

	2014	2015
1. Interest received and similar income	436,638	372,403
2. Interest paid and similar charges	213,230	198,153
<b>BALANCE (1-2)</b>	<b>223,408</b>	<b>174,250</b>
3. Income from securities	43,095	58,597
4. Commissions and fees received or due	169,874	187,617
5. Commissions and fees paid or payable	26,401	27,527
6. Net profit or net loss on financial operations (6.a-6.b+6.c-6.d)	(60,686)	(12,308)
7. Other operating income	82,911	422,469
8. General administrative expenses	132,303	135,018
9. Depreciation	16,692	16,413
10. Other operating charges	294,483	526,752
11. Value adjustments in respect of loans and advances and risk provisions for contingent liabilities and for (future) commitments	28,377	52,827
12. Value readjustments in respect of loans and advances and risk provisions for contingent liabilities and for (future) commitments	37,508	25,891
12/A Difference between formation and utilization of general risk provisions	-	-
13. Value adjustments in respect of transferable debt securities held as financial fixed assets, shares and participations in affiliated companies and in other companies linked by virtue of participating interests	25,439	39,373
14. Value readjustments in respect of transferable debt securities held as financial fixed assets, shares and participations in affiliated companies and in other companies linked by virtue of participating interests	724	81
<b>15. Profit or loss on ordinary activities</b>	<b>(26,861)</b>	<b>58,687</b>
Showing separately:		
PROFIT OR LOSS ON FINANCIAL AND INVESTMENT SERVICES (1-2+3+4-5+6+7.b-8-9-10.b-11+12-13+14)	(31,857)	54,418
PROFIT OR LOSS ON OPERATIONS OTHER THAN FINANCIAL AND INVESTMENT SERVICES (7.a-10.a)	4,996	4,269
16. Extraordinary income	6,483	712
17. Extraordinary charges	19,973	156,622
18. Extraordinary profit or loss (16-17)	(13,490)	(155,910)
<b>19. Profit or loss before tax (+15+18)</b>	<b>(40,351)</b>	<b>(97,223)</b>
20. Taxes on income	1,367	871
<b>21. Profit or loss after tax (+19-20)</b>	<b>(41,718)</b>	<b>(98,094)</b>
22. General reserve (±)	41,718	98,094
23. Profit reserves used for dividends and profit-sharing	40,600	46,200
24. Dividend and profit-sharing payable	40,600	46,200
<b>25. Profit or loss for the financial year (+21-/+22+23-24)</b>	<b>-</b>	<b>-</b>

The Board of Directors of the Bank proposes to the General Meeting HUF 165 dividend per share (165% of the face value of the shares) for the fiscal year 2015. The exact amount of dividend payable to the shareholders will be calculated and paid in pursuance of the Articles of Association of the Bank, the Company will distribute the amount of dividend calculated on treasury shares to shareholders entitled to receive dividend.

Dividend payment will start on 6 June 2016 in pursuance of the procedure defined in the Company's Articles of Association.

The written documents of the General Meeting shall be available for inspection by the shareholders from 24<sup>th</sup> of March 2016 at the Budapest Branch Office of OTP Bank (H-1051 Budapest V. Deák Ferenc u. 7-9.), and on the website of the Budapest Stock Exchange ([www.bet.hu](http://www.bet.hu)), on the website operated by the National Bank of Hungary ([www.kozzetetelek.hu](http://www.kozzetetelek.hu)) and of the Bank ([www.otpbank.hu](http://www.otpbank.hu)).

**Board of Directors of OTP Bank Plc.**