

## Main figures of the Balance Sheets and Profit and Loss Accounts of OTP Bank Plc.

OTP Bank Plc.'s Board of Directors publishes hereby the main figures of the consolidated and non-consolidated financial statements and of the reports of the Board of Directors and the Supervisory Board by the Act IV of 2006 (1<sup>st</sup> article of the 304<sup>th</sup> paragraph) concerned with the announced annual general meeting on 24<sup>th</sup> of April 2009. The consolidated financial statements by the Act on Accounting C of 2000 (2<sup>nd</sup> article of the 10<sup>th</sup> paragraph):

### Consolidated

<b>Balance sheet</b>	<b>31 December, 2008</b>	<b>31 December, 2007</b>
		in HUF million
Cash, due from banks and balances with the National Bank of Hungary	348,849	353,243
Placements with other banks, net of allowance for placement losses	593,542	654,788
Financial assets at fair value through statements of operations	129,332	285,895
Securities available-for-sale	481,257	473,925
Loans, net of allowance for loan losses	6,730,170	5,582,437
Accrued interest receivable	87,793	63,459
Equity investments	10,467	9,892
Securities held-to-maturity	321,733	317,557
Tangible assets	200,359	188,486
Intangible assets	269,342	353,423
Other assets	<u>206,592</u>	<u>178,769</u>
<b>TOTAL ASSETS</b>	<b><u>9,379,436</u></b>	<b><u>8,461,874</u></b>
Due to banks and deposits from the National Bank of Hungary and other banks	842,867	798,154
Deposits from customers	5,219,226	5,038,372
Liabilities from issued securities	1,526,639	985,265
Accrued interest payable	99,141	60,153
Fair value adjustment of derivative financial instruments	125,487	12,920
Other liabilities	200,957	370,269
Subordinated bonds and loans	<u>316,148</u>	<u>301,164</u>
<b>TOTAL LIABILITIES</b>	<b><u>8,330,465</u></b>	<b><u>7,566,297</u></b>
Share capital	28,000	28,000
Retained earnings and reserves	1,160,935	976,225
Treasury shares	-146,749	-114,001
Minority interest	<u>6,785</u>	<u>5,353</u>
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b><u>1,048,971</u></b>	<b><u>895,577</u></b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b><u>9,379,436</u></b>	<b><u>8,461,874</u></b>

in HUF million

## PROFIT AND LOSS ACCOUNT

	2008	2007
Interest income:		
loans	720,650	586,883
placements with other banks	172,586	95,793
due from banks and balances with the National Bank of Hungary	16,161	12,824
securities held for trading	7,029	7,272
securities available-for-sale	32,402	34,145
securities held-to-maturity	<u>26,624</u>	<u>29,938</u>
<i>Total</i>	<u>975,452</u>	<u>766,855</u>
Interest expenses:		
due to banks and deposits from the National Bank of Hungary and other banks	226,809	76,147
deposits from customers	221,607	172,506
liabilities from issued securities	72,750	50,197
subordinated bonds and loans	<u>17,009</u>	<u>16,438</u>
<i>Total</i>	<u>538,175</u>	<u>315,288</u>
<b>NET INTEREST INCOME</b>	<b>437,277</b>	<b>451,567</b>
Provision for loan and placement losses	<u>111,449</u>	<u>58,184</u>
<b>NET INTEREST INCOME AFTER PROVISION FOR LOAN AND PLACEMENT LOSSES</b>	<b>325,828</b>	<b>393,383</b>
Non-interest income:		
fees and commissions	181,765	168,913
foreign exchange gains, net	130,527	8,399
gains and losses on securities, net	-1,096	5,085
gains on real estate transactions, net	1,807	1,371
dividend income and gains and losses of associated companies	2,466	993
insurance premium	60,432	83,591
result of the sale of insurance business	121,186	-
other income	<u>27,801</u>	<u>40,067</u>
<i>Total</i>	<u>524,888</u>	<u>308,419</u>
Non-interest expenses:		
fees and commissions	46,534	35,903
personnel expenses	167,461	147,831
depreciation and amortization	132,201	35,627
insurance expenses	47,178	69,204
administrative expenses	116,783	106,484
other expenses	<u>66,192</u>	<u>57,801</u>
<i>Total</i>	<u>576,349</u>	<u>452,850</u>
<b>INCOME BEFORE INCOME TAXES</b>	<b>274,367</b>	<b>248,952</b>
Income taxes	<u>-33,299</u>	<u>-40,404</u>
<b>NET INCOME</b>	<b>241,068</b>	<b>208,548</b>
<b>Out of which:</b>		
Minority interest	<u>596</u>	<u>340</u>
Profit attributable to equity holders	<u>240,472</u>	<u>208,208</u>

## Unconsolidated

### BALANCE SHEET

	in HUF million	
	31 December, 2007	31 December, 2008
<b>Assets</b>		
1. Cash in hand, balances with central banks	229,644	157,437
2. Treasury bills	339,281	434,736
3. Loans and advances to credit institutions	858,210	928,335
4. Loans and advances to customers	2,217,074	2,714,969
5. Debt securities including fixed-income securities	559,756	621,201
6. Shares and other variable-yield securities	210,241	152,935
7. Shares and participating interest as financial fixed assets	892	942
8. Shares and participating interest in affiliated undertakings	321,156	398,672
9. Intangible assets	259,413	166,983
10. Tangible assets	72,052	71,036
11. Own shares	54,208	53,750
12. Other assets	46,244	47,328
13. Prepayments and accrued income	108,207	119,168
<b>Total assets</b>	<b>5,276,378</b>	<b>5,867,492</b>
Out of which:		
- Current assets	1,872,525	1,912,906
- Fixed assets	3,295,646	3,835,418

	in HUF million	
	31 December, 2007	31 December, 2008
<b>Liabilities</b>		
1. Liabilities to credit institutions	565,719	705,808
2. Liabilities to customers	3,159,732	3,243,056
3. Liabilities from issued debt securities	414,459	619,185
4. Other liabilities	45,652	39,246
5. Accruals and deferred income	46,374	141,761
6. Provisions	72,174	86,471
7. Subordinated liabilities	299,231	302,878
8. Subscribed capital	28,000	28,000
9. Subscribed but unpaid capital (-)	0	0
10. Capital reserves	52	52
11. General reserves	96,249	101,670
12. Retained earnings (accumulated profit reserve) (+)	384,521	495,270
13. Legal reserves	56,320	55,305
14. Revaluation reserve	0	0
15. Profit or loss for the financial year according to the balance sheet (+)	107,895	48,790
<b>Total liabilities</b>	<b>5,276,378</b>	<b>5,867,492</b>
Out of which:		
- Short-term liabilities	3,487,400	4,088,177
- Long-term liabilities	997,393	821,996
- Shareholders' equity (8-9+10+11+12+13+14+15)	673,037	729,087

## PROFIT AND LOSS ACCOUNT

in HUF million

	2007	2008
1. Interest received and interest	401,014	544,491
2. Interest paid and interest	214,556	351,130
<b>INTEREST DIFFERENCE (1-2)</b>	<b>186,458</b>	<b>193,361</b>
3. Incomes from securities	18,920	138,264
4. Fees and commission received	153,346	156,658
5. Fees and commission paid	25,260	28,096
6. Profit or loss from financial transactions	-676	-112,649
7. Other incomes from business	409,212	133,611
8. General administration expenses	117,697	135,783
9. Depreciation and amortization	20,984	20,448
10. Other expenses from business	448,027	250,892
11. Write-off of loans and provision for contingent and future liabilities	23,623	60,024
12. Reversal of write-off of loans and credit for contingent and future liabilities	26,636	24,182
12/A. Difference between the creation and write-off of general risk provision	-9,095	-74
13. Write-off of securities for investing purposes, signifying a creditor relationship, equity investments in associated or other company	5,161	4,722
14. Reversal of write-off of securities for investing purposes, signifying a creditor relationship, and equity investments in associated or other company	3	7,180
<b>15. Result of ordinary business activities</b>	<b>144,052</b>	<b>40,568</b>
16. Extraordinary revenues	24,217	29,050
17. Extraordinary expenses	26,226	12,224
18. Extraordinary profit or loss (16-17)	-2,009	16,826
<b>19. Profit before tax (±15±18)</b>	<b>142,043</b>	<b>57,394</b>
20. Tax liabilities	22,160	3,183
<b>21. After-tax profit (±19-20)</b>	<b>119,883</b>	<b>54,211</b>
22. Formation and utilization of general reserves (±)	-11,988	-5,421
23. Use of accumulated profit reserve for dividends and profit-sharings	0	0
24. Dividends and profit-sharings paid (approved)	0	0
<b>25. Balance sheet profit (±21±22+23-24)</b>	<b>107,895</b>	<b>48,790</b>

The written documents of the General Meeting shall be available for inspection by the shareholders from 9<sup>th</sup> of April 2009 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](http://www.bet.hu)), on the website operated by HFSA ([www.kozzetetelek.hu](http://www.kozzetetelek.hu)) and of the Bank ([www.otpbank.hu](http://www.otpbank.hu)).

Budapest, 2 April, 2009

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