

**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 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 26th of April 2013. The consolidated financial statements by the Act on Accounting C of 2000 (2nd article of the 10th paragraph):

CONSOLIDATED IFRS

	in HUF million	
STATEMENT OF FINANCIAL POSITION	31 December 2012	31 December 2011
Cash, amounts due from banks and balances with the National Bank of Hungary	602,521	595,986
Placements with other banks, net of allowance for placement losses	356,866	422,777
Financial assets at fair value through statements of operations	222,874	241,282
Securities available-for-sale	1,411,177	1,125,855
Loans, net of allowance for loan losses	6,464,191	7,047,179
Associates and other investments	7,936	10,342
Securities held-to-maturity	429,303	124,887
Property and equipment	251,393	241,797
Intangible assets	237,749	249,869
Other assets	<u>129,456</u>	<u>140,553</u>
TOTAL ASSETS	<u>10,113,466</u>	<u>10,200,527</u>
Amounts due to banks, the Hungarian Government, deposits from the National Banks	534,324	646,968
Deposits from customers	6,550,708	6,398,853
Liabilities from issued securities	643,123	812,863
Financial liabilities at fair value through profit and loss	122,032	230,149
Other liabilities	457,231	376,937
Subordinated bonds and loans	<u>291,495</u>	<u>316,447</u>
TOTAL LIABILITIES	<u>8,598,913</u>	<u>8,782,217</u>
Share capital	28,000	28,000
Retained earnings and reserves	1,534,572	1,439,095
Treasury shares	(53,802)	(54,386)
Non-controlling interest	5,783	5,601
TOTAL SHAREHOLDERS' EQUITY	<u>1,514,553</u>	<u>1,418,310</u>
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u>10,113,466</u>	<u>10,200,527</u>

in HUF million

STATEMENT OF RECOGNIZED INCOME

	2012	2011
Interest income:		
loans	795,475	758,679
placements with other banks	341,071	266,870
securities available-for-sale	78,624	73,941
securities held-to-maturity	20,204	7,719
amounts due from banks and balances with the National Bank of Hungary	6,749	6,504
securities held for trading	<u>1,827</u>	<u>1,725</u>
Total interest income	<u>1,243,950</u>	<u>1,115,438</u>
Interest expenses:		
amounts due to banks, the Hungarian Government, and deposits from the National Bank of Hungary	294,631	209,289
deposits from customers	237,898	212,439
liabilities from issued securities	54,033	50,936
subordinated bonds and loans	11,923	11,958
Total interest expenses	<u>598,485</u>	<u>484,622</u>
NET INTEREST INCOME	645,465	630,816
provision for impairment on loan and placement losses	229,470	249,364
(gains) / losses on loans related to early repayment	(2,490)	67,309
NET INTEREST INCOME AFTER PROVISION FOR IMPAIRMENT ON LOAN AND PLACEMENT LOSSES	418,485	314,143
income from fees and commissions	203,499	184,089
expense from fees and commissions	<u>49,162</u>	<u>37,567</u>
NET PROFIT FROM FEES AND COMMISSIONS	154,337	146,522
foreign exchange gains, net	3,171	50,031
net (losses) / gains on securities	(235)	13,290
gains on real estate transactions	1,131	1,002
dividend income	2,803	947
release of provision (provision for impairment) on securities available-for-sale and securities held-to-maturity	505	(945)
other operating income	23,987	27,252
other operating expenses	<u>(35,033)</u>	<u>(26,571)</u>
NET OPERATING RESULT	(3,671)	65,006
personnel expenses	188,952	169,098
depreciation and amortization	47,420	73,432
other administrative expenses	187,105	160,145
OTHER ADMINISTRATION EXPENSES	423,477	402,675
PROFIT BEFORE INCOME TAXES	145,674	122,996
Income tax	<u>(23,088)</u>	<u>(39,196)</u>
NET PROFIT FOR THE YEAR	<u>122,586</u>	<u>83,800</u>
From this, attributable to:		
Non-controlling interest	896	653
Owners of the company	<u>121,690</u>	<u>83,147</u>
Consolidated earnings per share (in HUF)		
Basic	<u>457</u>	<u>312</u>
Diluted	<u>457</u>	<u>312</u>

	2012	2011
NET PROFIT FOR THE YEAR	122,586	83,800
Fair value adjustment of securities available-for-sale	48,180	(22,732)
Derivative financial instruments designated as Cash-flow hedge	532	378
Net investment hedge in foreign operations	4,978	(7,993)
Foreign currency translation difference	<u>(53,390)</u>	<u>78,968</u>
NET COMPREHENSIVE INCOME	<u>122,886</u>	<u>132,421</u>
From this, attributable to:		
Non-controlling interest	<u>619</u>	<u>1,109</u>
Owners of the company	<u>122,267</u>	<u>131,312</u>

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STATEMENT OF FINANCIAL POSITION	in HUF million	
	31 December 2011	31 December 2012
Assets		
1. Liquid assets	226,490	245,099
2. Treasury bills and similar securities	876,777	1,233,169
3. Loans and advances to credit institutions	896,314	664,267
4. Loans and advances to customers	2,651,279	2,283,207
5. Debt securities including fixed-income securities	1,098,722	1,091,490
6. Shares and other variable-yield securities	103,367	118,666
7. Shares and participations in corporations held as financial fixed assets	975	935
8. Shares and participating interests in affiliated companies	514,090	493,600
9. Intangible assets	119,088	121,278
10. Tangible assets	67,859	70,140
11. Own shares	5,519	4,934
12. Other assets	46,280	32,261
13. Prepayments and accrued income	110,565	112,347
Total assets	6,717,325	6,471,393
<i>Showing separately:</i>		
- Current assets	2,612,510	2,968,374
- Fixed assets	3,994,250	3,390,672
	in HUF million	
	31 December 2011	31 December 2012
Liabilities		
1. Amounts owed to credit institutions	866,716	823,633
2. Amounts owed to customers	3,429,980	3,537,044
3. Debts evidenced by certificates	509,584	380,218
4. Other liabilities	96,376	70,890
5. Accruals and deferred income	330,362	204,727
6. Provisions for liabilities and charges	102,580	91,245
7. Subordinated liabilities	353,466	327,152
8. Subscribed capital	28,000	28,000
9. Subscribed capital called but unpaid (-)	0	0
10. Capital reserve	52	52
11. General reserve	136,460	141,717
12. Profit reserve (±)	760,785	845,614
13. Tied-up reserves	8,018	7,385
14. Revaluation reserve	0	0
15. Profit or loss for the financial year (±)	94,946	13,716
Total liabilities	6,717,325	6,471,393
<i>Showing separately:</i>		
- Short-term liabilities	4,449,112	4,454,026
- Long-term liabilities	807,010	684,911
- Equity capital (8-9+10+11+12+13+14+15)	1,028,261	1,036,484

in HUF million

STATEMENT OF RECOGNIZED INCOME

	2011	2012
1. Interest received and similar income	618,704	716,972
2. Interest paid and similar charges	384,784	476,057
BALANCE (1-2)	233,920	240,915
3. Income from securities	78,831	43,098
4. Commissions and fees received or due	121,819	117,844
5. Commissions and fees paid or payable	25,005	26,411
6. Net profit or net loss on financial operations	51,092	(44,488)
7. Other operating income	54,325	45,260
8. General administrative expenses	133,037	127,323
9. Depreciation	14,003	14,410
10. Other operating charges	160,836	164,750
11. Value adjustments in respect of loans and advances and risk provisions for contingent liabilities and for (future) commitments	102,201	63,342
12. Value readjustments in respect of loans and advances and risk provisions for contingent liabilities and for (future) commitments	63,716	96,592
12/A. Difference between formation and utilization of general risk provisions	(1,082)	5,810
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	9,606	21,625
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	2,861	1,117
15. Profit or loss on ordinary activities	160,794	88,287
Out of which:		
PROFIT OR LOSS ON FINANCIAL AND INVESTMENT SERVICES	158,114	84,966
PROFIT OR LOSS ON OPERATIONS OTHER THAN FINANCIAL AND INVESTMENT SERVICES	2,680	3,321
16. Extraordinary income	6,969	11,537
17. Extraordinary charges	13,298	21,994
18. Extraordinary profit or loss (16-17)	(6,329)	(10,457)
19. Profit or loss before tax (±15±18)	154,465	77,830
20. Taxes on income	17,858	25,257
21. Profit or loss after tax (±19-20)	136,607	52,573
22. General reserve (±)	(13,661)	(5,257)
23. Profit reserves used for dividends and profit-sharing	0	0
24. Dividend and profit-sharing payable	28,000	33,600
25. Profit or loss for the financial year (±21±22+23-24)	94,946	13,716

The Board of Directors of the Bank proposes to the General Meeting that the dividend per share for the fiscal year 2012 be 120% of the face value of the shares. The exact amount of dividend payable to the shareholders will be calculated and paid in pursuance of the By-Laws 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 10 June 2013 in pursuance of the procedure defined in the Company's By-Laws.

The written documents of the General Meeting shall be available for inspection by the shareholders from 5th of April 2013 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).

Budapest, 3 April 2013

Board of Directors of OTP Bank Plc.

OTP Bank Plc.

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