



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

OTP Bank Ltd.'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 CXLIV of 1997 (3<sup>rd</sup> article of the 228<sup>th</sup> paragraph) concerned with the announced annual general meeting on 28<sup>th</sup> of April 2006. 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

##### Balance Sheet

	December 31, 2005	in HUF million December 31, 2004
Cash, due from banks and balances with the National Bank of Hungary	483,191	465,887
Placements with other banks, net of allowance for placement losses	438,768	286,200
Financial assets at fair value through statements of operations	48,054	70,580
Securities available-for-sale	409,945	295,835
Loans, net of allowance for loan losses	3,191,298	2,506,795
Accrued interest receivable	37,870	31,400
Equity investments	12,357	9,389
Securities held-to-maturity	289,803	247,259
Premises, equipment and intangible assets, net	233,245	174,775
Other assets	<u>71,371</u>	<u>74,239</u>
<b>TOTAL ASSETS</b>	<b><u>5,215,902</u></b>	<b><u>4,162,359</u></b>
Due to banks and deposits from the National Bank of Hungary and other banks	364,124	254,125
Deposits from customers	3,428,193	2,902,190
Liabilities from issued securities	543,460	317,222
Accrued interest payable	24,902	27,015
Other liabilities	260,728	213,798
Subordinated bonds and loans	<u>47,023</u>	<u>14,324</u>
<b>TOTAL LIABILITIES</b>	<b><u>4,668,430</u></b>	<b><u>3,728,674</u></b>
Share capital	28,000	28,000
Retained earnings and reserves	572,567	431,127
Treasury shares	(53,586)	(25,867)
Minority interest	<u>491</u>	<u>425</u>
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b><u>547,472</u></b>	<b><u>433,685</u></b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b><u>5,215,902</u></b>	<b><u>4,162,359</u></b>

## Profit and Loss Account

	2005	in HUF million 2004
Interest Income:		
Loans	340,793	241,233
Placements with other banks	43,734	42,431
Due from banks and balances with the National Bank of Hungary	29,174	33,818
Securities held for trading	2,708	6,648
Securities available-for-sale	25,235	82,553
Securities held-to-maturity	<u>17,380</u>	<u>26,995</u>
<i>Total Interest Income</i>	<u>459,024</u>	<u>433,678</u>
Interest Expense:		
Due to banks and deposits from the National Bank of Hungary and other banks	34,501	20,640
Deposits from customers	99,703	131,824
Liabilities from issued securities	25,959	19,382
Subordinated bonds and loans	<u>1,636</u>	<u>943</u>
<i>Total Interest Expense</i>	<u>161,799</u>	<u>172,789</u>
<b>NET INTEREST INCOME</b>	<b>297,225</b>	<b>260,889</b>
Provision for loan and placement losses	<u>28,042</u>	<u>16,048</u>
<b>NET INTEREST INCOME AFTER PROVISION FOR LOAN AND PLACEMENT LOSSES</b>	<b>269,183</b>	<b>244,841</b>
Non-Interest Income:		
Fees and commissions	118,884	91,625
Foreign exchange gains, net	3,879	1,250
Gains and losses on securities, net	9,708	6,466
Gains on real estate transactions, net	96	1,818
Dividend income and gains and losses of associated companies	672	593
Insurance premiums	69,793	49,337
Other	<u>13,465</u>	<u>10,680</u>
<i>Total Non-Interest Income</i>	<u>216,497</u>	<u>161,769</u>
Non-Interest Expenses:		
Fees and commissions	19,930	20,588
Personnel expenses	95,235	79,538
Depreciation and amortization	21,897	29,150
Insurance expenses	58,468	40,264
Other	<u>98,073</u>	<u>81,046</u>
<i>Total Non-Interest Expense</i>	<u>293,603</u>	<u>250,586</u>
<b>INCOME BEFORE INCOME TAXES</b>	<b>192,077</b>	<b>156,024</b>
Income taxes	<u>(33,803)</u>	<u>(24,506)</u>
<b>INCOME AFTER INCOME TAXES</b>	<b>158,274</b>	<b>131,518</b>
Minority interest	<u>(39)</u>	<u>(12)</u>
<b>NET INCOME</b>	<b><u>158,235</u></b>	<b><u>131,506</u></b>

## Non Consolidated

### Balance Sheet

in HUF million

	December 31, 2004	December 31, 2005
<b>ASSETS</b>		
1. Cash in hand, balances with central banks	399,401	379,250
2. Treasury bills	294,802	327,610
3. Loans and advances to credit institutions	188,033	386,640
4. Loans and advances to customers	1,264,489	1,485,409
5. Debt securities including fixed-income securities	540,175	566,959
6. Shares and other variable-yield securities	7,639	7,743
7. Shares and participating interest as financial fixed assets	999	742
8. Shares and participating interest in affiliated undertakings	108,749	149,199
9. Intangible assets	52,231	79,416
10. Tangible assets	69,592	74,579
11. Own shares	13,808	40,752
12. Other assets	49,906	44,177
13. Prepayments and accrued income	54,948	54,537
<b>TOTAL ASSETS</b>	<b>3,044,772</b>	<b>3,597,013</b>
From this:		
- CURENT ASSETS	1,191,878	1,520,400
- FIXED ASSETS	1,797,946	2,022,076

in HUF million

	December 31, 2004	December 31, 2005
<b>LIABILITIES</b>		
1. Liabilities to credit institutions	203,864	254,209
2. Liabilities to customers	2,314,092	2,483,165
3. Liabilities from issued debt securities	49,756	242,424
4. Other liabilities	74,393	104,640
5. Accruals and deferred income	30,781	23,899
6. Provisions	32,584	34,087
7. Subordinated liabilities	14,324	47,023
8. Subscribed capital	28,000	28,000
9. Subscribed but unpaid capital (-)	0	0
10. Capital reserves	52	52
11. General reserves	51,807	65,642
12. Retained earnings (accumulated profit reserve) (+/-)	177,401	202,544
13. Legal reserves	14,588	41,977
14. Revaluation reserve		
15. Profit or loss for the financial year according to the balance sheet (+/-)	53,130	69,351
<b>TOTAL LIABILITIES</b>	<b>3,044,772</b>	<b>3,597,013</b>
From this:		
- SHORT-TERM LIABILITIES	2,526,042	2,706,784
- LONG-TERM LIABILITIES	130,387	424,677
- EQUITY (CAPITAL AND RESERVES) (8-9+10+11+12+13+14+15)	324,978	407,566

## Profit and Loss Account

in HUF million

	2004	2005
1. Interest received and interest-type income	288,185	280,288
2. Interest paid and interest-type expenses	140,199	109,953
<b>Interest difference (1-2)</b>	<b>147,986</b>	<b>170,335</b>
3. Incomes from securities	8,500	13,937
4. Fees and Commission received	112,507	135,452
5. Fees and Commission paid	9,656	13,571
6. Profit or loss from financial transactions (6/a-6/b+6/c-6/d)	4,868	8,594
7. Other incomes from business	229,636	194,061
8. General administration expenses	92,489	94,942
9. Depreciation and amortization	18,072	21,712
10. Other expenses from business	254,757	229,594
11. Write-off of loans and provision for contingent and future liabilities	16,517	13,863
12. Reversal of write-off of loans and credit for contingent and future liabilities	15,481	15,827
12/A. Difference between the creation and write-off of general risk provision	-4,514	-4,065
13. Write-off of securities for investing purposes, signifying a creditor relationship, equity investments in associated or other company	2	2,158
14. Reversal of write-off of securities for investing purposes, signifying a creditor relationship, and equity investments in associated or other company	257	2,153
<b>15. Result of ordinary business activities</b>	<b>123,228</b>	<b>160,454</b>
16. Extraordinary revenues	2,220	1,864
17. Extraordinary expenses	1,927	1,069
18. Extraordinary profit or loss (16-17)	293	795
<b>19. Profit or loss before tax (±15±18)</b>	<b>123,521</b>	<b>161,249</b>
20. Tax liabilities	18,703	22,903
<b>21. After-tax profit or loss (±19-20)</b>	<b>104,818</b>	<b>138,346</b>
22. Formation and utilization of general reserves (±)	-10,482	-13,835
23. Use of accumulated profit reserve for dividends and profit-sharings	0	0
24. Dividends and profit-sharings paid (approved)	41,206	55,160
<b>25. Balance-sheet profit or loss figure (±21±22+23-24)</b>	<b>53,130</b>	<b>69,351</b>

The Board of Directors of the Bank proposes to the General Meeting that the value of dividends for the shares be 197% 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.

Dividend payment will start on June 12, 2006 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 12<sup>th</sup> of April 2006 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)) and of the Bank ([www.otpbank.hu](http://www.otpbank.hu)).

Budapest, April 11, 2006

**Board of Directors of OTP Bank Ltd.**