

## 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 CXLIV of 1997 (3<sup>rd</sup> article of the 228<sup>th</sup> paragraph) concerned with the announced annual general meeting on 27<sup>th</sup> of April 2007. 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, 2006	December 31, 2005
		in HUF million
Cash, due from banks and balances with the National Bank of Hungary	532,625	483,191
Placements with other banks, net of allowance for placement losses	602,615	438,768
Financial assets at fair value through statements of operations	110,576	48,054
Securities available-for-sale	489,250	409,945
Loans, net of allowance for loan losses	4,347,091	3,191,298
Accrued interest receivable	54,223	37,870
Equity investments	70,939	12,357
Securities held-to-maturity	268,280	289,803
Premises, equipment and intangible assets, net	464,716	233,245
Other assets	157,111	71,371
<b>TOTAL ASSETS</b>	<b><u>7,097,426</u></b>	<b><u>5,215,902</u></b>
Due to banks and deposits from the National Bank of Hungary and other banks	660,417	364,124
Deposits from customers	4,232,153	3,428,193
Liabilities from issued securities	781,315	543,460
Accrued interest payable	46,011	24,902
Other liabilities	338,591	260,728
Subordinated bonds and loans	<u>250,726</u>	<u>47,023</u>
<b>TOTAL LIABILITIES</b>	<b><u>6,309,213</u></b>	<b><u>4,668,430</u></b>
Share capital	28,000	28,000
Retained earnings and reserves	820,819	572,567
Treasury shares	-63,716	(53,586)
Minority interest	<u>3,110</u>	<u>491</u>
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b><u>788,213</u></b>	<b><u>547,472</u></b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b><u>7,097,426</u></b>	<b><u>5,215,902</u></b>

**Profit and Loss Account**in HUF million  
**2005**

	<b>2006</b>	<b>2005</b>
Interest Income:		
Loans	387,653	340,793
Placements with other banks	79,409	43,734
Due from banks and balances with the National Bank of Hungary	25,937	29,174
Securities held for trading	2,593	2,708
Securities available-for-sale	28,746	25,235
Securities held-to-maturity	<u>18,479</u>	<u>17,380</u>
<i>Total Interest Income</i>	<u>542,817</u>	<u>459,024</u>
Interest Expense:		
Due to banks and deposits from the National Bank of Hungary and other banks	41,028	34,501
Deposits from customers	107,060	99,703
Liabilities from issued securities	34,321	25,959
Subordinated bonds and loans	<u>4,464</u>	<u>1,636</u>
<i>Total Interest Expense</i>	<u>186,873</u>	<u>161,799</u>
<b>NET INTEREST INCOME</b>	<b>355,944</b>	<b>297,225</b>
Provision for loan and placement losses	<u>28,559</u>	<u>28,042</u>
<b>NET INTEREST INCOME AFTER PROVISION FOR LOAN AND PLACEMENT LOSSES</b>	<b>327,385</b>	<b>269,183</b>
Non-Interest Income:		
Fees and commissions	145,015	118,884
Foreign exchange gains, net	-11,884	3,879
Gains and losses on securities, net	6,900	9,708
Gains on real estate transactions, net	1,292	96
Dividend income and gains and losses of associated companies	901	672
Insurance premiums	75,554	69,793
Other	<u>24,940</u>	<u>13,465</u>
<i>Total Non-Interest Income</i>	<u>242,718</u>	<u>216,497</u>
Non-Interest Expenses:		
Fees and commissions	32,116	19,930
Personnel expenses	106,804	95,235
Depreciation and amortization	26,464	21,897
Insurance expenses	60,866	58,468
Other	<u>125,251</u>	<u>98,073</u>
<i>Total Non-Interest Expense</i>	<u>351,501</u>	<u>293,603</u>
<b>INCOME BEFORE INCOME TAXES</b>	<b>218,602</b>	<b>192,077</b>
Income taxes	<u>-31,506</u>	<u>-33,803</u>
<b>INCOME AFTER INCOME TAXES</b>	<b>187,096</b>	<b>158,274</b>
Minority interest	<u>-45</u>	<u>-39</u>
<b>NET INCOME</b>	<b><u>187,051</u></b>	<b><u>158,235</u></b>

## Non Consolidated

### Balance Sheet

in HUF million

	December 31, 2005	December 31, 2006
<b>ASSETS</b>		
1. Cash in hand, balances with central banks	379,250	429,325
2. Treasury bills	327,610	262,471
3. Loans and advances to credit institutions	386,640	657,638
4. Loans and advances to customers	1,485,409	1,781,003
5. Debt securities including fixed-income securities	566,959	611,182
6. Shares and other variable-yield securities	7,743	7,842
7. Shares and participating interest as financial fixed assets	742	737
8. Shares and participating interest in affiliated undertakings	149,199	299,219
9. Intangible assets	79,416	261,000
10. Tangible assets	74,579	68,544
11. Own shares	40,752	1,746
12. Other assets	44,177	18,659
13. Prepayments and accrued income	54,537	71,240
<b>TOTAL ASSETS</b>	<b>3,597,013</b>	<b>4,470,606</b>
From this:		
- CURENT ASSETS	1,520,400	1,442,995
- FIXED ASSETS	2,022,076	2,956,371

in HUF million

	December 31, 2005	December 31, 2006
<b>LIABILITIES</b>		
1. Liabilities to credit institutions	254,209	557,857
2. Liabilities to customers	2,483,165	2,685,000
3. Liabilities from issued debt securities	242,424	228,159
4. Other liabilities	104,640	95,554
5. Accruals and deferred income	23,899	39,436
6. Provisions	34,087	63,305
7. Subordinated liabilities	47,023	248,143
8. Subscribed capital	28,000	28,000
9. Subscribed but unpaid capital (-)	0	0
10. Capital reserves	52	52
11. General reserves	65,642	84,261
12. Retained earnings (accumulated profit reserve) (+/-)	202,544	310,177
13. Legal reserves	41,977	3,414
14. Revaluation reserve	0	0
15. Profit or loss for the financial year according to the balance sheet (+/-)	69,351	127,248
<b>TOTAL LIABILITIES</b>	<b>3,597,013</b>	<b>4,470,606</b>
From this:		
- SHORT-TERM LIABILITIES	2,706,784	3,069,276
- LONG-TERM LIABILITIES	424,677	745,437
- EQUITY (CAPITAL AND RESERVES) (8-9+10+11+12+13+14+15)	407,566	553,152

## Profit and Loss Account

in HUF million

	<b>2005</b>	<b>2006</b>
1. Interest received and interest-type income	280,288	318,391
2. Interest paid and interest-type expenses	109,953	128,610
<b>Interest difference (1-2)</b>	<b>170,335</b>	<b>189,781</b>
3. Incomes from securities	13,937	16,252
4. Fees and Commission received	135,452	146,691
5. Fees and Commission paid	13,571	20,925
6. Profit or loss from financial transactions (6/a-6/b+6/c-6/d)	8,594	16,899
7. Other incomes from business	194,061	245,555
8. General administration expenses	94,942	103,199
9. Depreciation and amortization	21,712	23,304
10. Other expenses from business	229,594	269,964
11. Write-off of loans and provision for contingent and future liabilities	13,863	29,278
12. Reversal of write-off of loans and credit for contingent and future liabilities	15,827	17,726
12/A. Difference between the creation and write-off of general risk provision	-4,065	-8,539
13. Write-off of securities for investing purposes, signifying a creditor relationship, equity investments in associated or other company	2,158	749
14. Reversal of write-off of securities for investing purposes, signifying a creditor relationship, and equity investments in associated or other company	2,153	2,467
<b>15. Result of ordinary business activities</b>	<b>160,454</b>	<b>179,413</b>
16. Extraordinary revenues	1,864	44,703
17. Extraordinary expenses	1,069	11,600
18. Extraordinary profit or loss (16-17)	795	33,103
<b>19. Profit or loss before tax (±15±18)</b>	<b>161,249</b>	<b>212,516</b>
20. Tax liabilities	22,903	26,329
<b>21. After-tax profit or loss (±19-20)</b>	<b>138,346</b>	<b>186,187</b>
22. Formation and utilization of general reserves (±)	-13,835	-18,619
23. Use of accumulated profit reserve for dividends and profit-sharings	0	0
24. Dividends and profit-sharings paid (approved)	55,160	40,320
<b>25. Balance-sheet profit or loss figure (±21±22+23-24)</b>	<b>69,351</b>	<b>127,248</b>

The Board of Directors of the Bank proposes to the General Meeting that the value of dividends for the shares be 144% 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 11, 2007 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 10<sup>th</sup> of April 2007 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 6, 2007

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