

## 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 25<sup>th</sup> of April 2008. 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, 2007	December 31, 2006
		in HUF million
Cash, due from banks and balances with the National Bank of Hungary	353,243	532,625
Placements with other banks, net of allowance for placement losses	654,788	602,615
Financial assets at fair value through statements of operations	285,895	110,576
Securities available-for-sale	473,925	489,250
Loans, net of allowance for loan losses	5,582,437	4,347,091
Accrued interest receivable	63,459	54,223
Equity investments	9,892	70,939
Securities held-to-maturity	317,557	268,280
Premises, equipment and intangible assets, net	541,909	464,716
Other assets	<u>178,769</u>	157,111
<b>TOTAL ASSETS</b>	<b><u>8,461,874</u></b>	<b><u>7,097,426</u></b>
Due to banks and deposits from the National Bank of Hungary and other banks	798,154	660,417
Deposits from customers	5,038,372	4,232,153
Liabilities from issued securities	985,265	781,315
Accrued interest payable	60,153	46,011
Other liabilities	383,189	338,591
Subordinated bonds and loans	<u>301,164</u>	<u>250,726</u>
<b>TOTAL LIABILITIES</b>	<b><u>7,566,297</u></b>	<b><u>6,309,213</u></b>
Share capital	28,000	28,000
Retained earnings and reserves	976,225	820,819
Treasury shares	-114,001	-63,716
Minority interest	<u>5,353</u>	<u>3,110</u>
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b><u>895,577</u></b>	<b><u>788,213</u></b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b><u>8,461,874</u></b>	<b><u>7,097,426</u></b>

**Profit and Loss Account**

	<b>2007</b>	in HUF million <b>2006</b>
Interest Income:		
Loans	567,008	387,653
Placements with other banks	95,793	79,409
Due from banks and balances with the National Bank of Hungary	12,824	25,937
Securities held for trading	7,272	2,593
Securities available-for-sale	34,145	28,746
Securities held-to-maturity	<u>29,938</u>	<u>18,479</u>
<i>Total Interest Income</i>	<u>746,980</u>	<u>542,817</u>
Interest Expense:		
Due to banks and deposits from the National Bank of Hungary and other banks	76,147	41,028
Deposits from customers	172,506	107,060
Liabilities from issued securities	50,197	34,321
Subordinated bonds and loans	<u>16,438</u>	<u>4,464</u>
<i>Total Interest Expense</i>	<u>315,288</u>	<u>186,873</u>
<b>NET INTEREST INCOME</b>	<b>431,692</b>	<b>355,944</b>
Provision for loan and placement losses	<u>58,184</u>	<u>28,559</u>
<b>NET INTEREST INCOME AFTER PROVISION FOR LOAN AND PLACEMENT LOSSES</b>	<b>373,508</b>	<b>327,385</b>
Non-Interest Income:		
Fees and commissions	188,788	145,015
Foreign exchange gains, net	8,399	-11,884
Gains and losses on securities, net	5,085	6,900
Gains on real estate transactions, net	1,371	1,292
Dividend income and gains and losses of associated companies	993	901
Insurance premiums	83,591	75,554
Other	<u>40,067</u>	<u>24,940</u>
<i>Total Non-Interest Income</i>	<u>328,294</u>	<u>242,718</u>
Non-Interest Expenses:		
Fees and commissions	35,903	32,116
Personnel expenses	147,831	106,804
Depreciation and amortization	35,627	26,464
Insurance expenses	69,204	60,866
Other	<u>164,285</u>	<u>125,251</u>
<i>Total Non-Interest Expense</i>	<u>452,850</u>	<u>351,501</u>
<b>INCOME BEFORE INCOME TAXES</b>	<b>248,952</b>	<b>218,602</b>
Income taxes	<u>-40,404</u>	<u>-31,506</u>
<b>INCOME AFTER INCOME TAXES</b>	<b>208,548</b>	<b>187,096</b>
Minority interest	<u>340</u>	<u>-45</u>
<b>NET INCOME</b>	<b><u>208,208</u></b>	<b><u>187,051</u></b>

## Non Consolidated

### Balance Sheet

in HUF million

	December 31, 2006	December 31, 2007
<b>ASSETS</b>		
1. Cash in hand, balances with central banks	429,325	229,644
2. Treasury bills	262,471	339,281
3. Loans and advances to credit institutions	657,638	858,210
4. Loans and advances to customers	1,781,003	2,217,074
5. Debt securities including fixed-income securities	611,182	559,756
6. Shares and other variable-yield securities	7,842	210,241
7. Shares and participating interest as financial fixed assets	737	892
8. Shares and participating interest in affiliated undertakings	299,219	321,156
9. Intangible assets	261,000	259,413
10. Tangible assets	68,544	72,052
11. Own shares	1,746	54,208
12. Other assets	18,659	46,244
13. Prepayments and accrued income	71,240	108,207
<b>TOTAL ASSETS</b>	<b>4,470,606</b>	<b>5,276,378</b>
From this:		
- CURENT ASSETS	1,442,995	1,872,525
- FIXED ASSETS	2,956,371	3,295,646

in HUF million

	December 31, 2006	December 31, 2007
<b>LIABILITIES</b>		
1. Liabilities to credit institutions	557,857	565,719
2. Liabilities to customers	2,685,000	3,159,732
3. Liabilities from issued debt securities	228,159	414,459
4. Other liabilities	95,554	45,652
5. Accruals and deferred income	39,436	46,374
6. Provisions	63,305	72,174
7. Subordinated liabilities	248,143	299,231
8. Subscribed capital	28,000	28,000
9. Subscribed but unpaid capital (-)	0	0
10. Capital reserves	52	52
11. General reserves	84,261	96,249
12. Retained earnings (accumulated profit reserve) (+/-)	310,177	384,521
13. Legal reserves	3,414	56,320
14. Revaluation reserve	0	0
15. Profit or loss for the financial year according to the balance sheet (+/-)	127,248	107,895
<b>TOTAL LIABILITIES</b>	<b>4,470,606</b>	<b>5,276,378</b>
From this:		
- SHORT-TERM LIABILITIES	3,069,276	3,487,400
- LONG-TERM LIABILITIES	745,437	997,393
- EQUITY (CAPITAL AND RESERVES) (8-9+10+11+12+13+14+15)	553,152	673,037

## Profit and Loss Account

in HUF million

	<b>2006</b>	<b>2007</b>
1. Interest received and interest-type income	318,391	401,014
2. Interest paid and interest-type expenses	128,610	214,556
<b>Interest difference (1-2)</b>	<b>189,781</b>	<b>186,458</b>
3. Incomes from securities	16,252	18,920
4. Fees and Commission received	146,691	153,346
5. Fees and Commission paid	20,925	25,260
6. Profit or loss from financial transactions (6/a-6/b+6/c-6/d)	16,899	-676
7. Other incomes from business	245,555	409,212
8. General administration expenses	103,199	117,697
9. Depreciation and amortization	23,304	20,984
10. Other expenses from business	269,964	448,027
11. Write-off of loans and provision for contingent and future liabilities	29,278	23,623
12. Reversal of write-off of loans and credit for contingent and future liabilities	17,726	26,636
12/A. Difference between the creation and write-off of general risk provision	-8,539	-9,095
13. Write-off of securities for investing purposes, signifying a creditor relationship, equity investments in associated or other company	749	5,161
14. Reversal of write-off of securities for investing purposes, signifying a creditor relationship, and equity investments in associated or other company	2,467	3
<b>15. Result of ordinary business activities</b>	<b>179,413</b>	<b>144,052</b>
16. Extraordinary revenues	44,703	24,217
17. Extraordinary expenses	11,600	26,226
18. Extraordinary profit or loss (16-17)	33,103	-2,009
<b>19. Profit or loss before tax (±15±18)</b>	<b>212,516</b>	<b>142,043</b>
20. Tax liabilities	26,329	22,160
<b>21. After-tax profit or loss (±19-20)</b>	<b>186,187</b>	<b>119,883</b>
22. Formation and utilization of general reserves (±)	-18,619	-11,988
23. Use of accumulated profit reserve for dividends and profit-sharings	0	0
24. Dividends and profit-sharings paid (approved)	40,320	0
<b>25. Balance-sheet profit or loss figure (±21±22+23-24)</b>	<b>127,248</b>	<b>107,895</b>

The written documents of the General Meeting shall be available for inspection by the shareholders from 7<sup>th</sup> of April 2008 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, April 1, 2008

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