Annex 1.

Communication Template

Name of bank: OTP BANK NYRT.

Actual results	
At December 31, 2009	**mln EUR**
Total Tier 1 capital	3 521
Total regulatory capital	4 417
Total risk weighted assets	25 463
Pre-impairment income (including operating expenses)	1 582
Impairment losses on financial assets in the banking book	-952
1 yr Loss rate on Corporate exposures (%)[1]	5,24%
1 yr Loss rate on Retail exposures (%)[1]	3,47%
Tier 1 ratio (%)	13,8 %

Outcomes of stress test scenarios

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	**mln EUR**
Total Tier 1 capital after the benchmark scenario	4 760
Total regulatory capital after the benchmark scenario	5 656
Total risk weighted assets after the benchmark scenario	26 497
Tier 1 ratio (%) after the benchmark scenario	18,0 %

Adverse scenario at December 31, 2011[2]	**mln EUR**
Total Tier 1 capital after the adverse scenario	4 432
Total regulatory capital after the adverse scenario	5 328
Total risk weighted assets after the adverse scenario	26 350
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	2 820
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1 679
2 yr cumulative losses on the trading book after the adverse scenario[2]	-2
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	9,71%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	6,51%
Tier 1 ratio (%) after the adverse scenario	16,8 %

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln EUR**
Additional impairment losses on the banking book after the sovereign shock[2]	-112
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-77
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	10,35%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	6,95%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	16,2 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

1. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios
2. Cumulative for 2010 and 2011
3. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

Annex 2.

Communication Elements

- **OTP Bank Plc.** was subject to the 2010 EU-wide stress testing exercise coordinated by the Committee of European Banking Supervisors (CEBS), in cooperation with the European Central Bank, and **Hungarian Financial Supervisory Authority**.

- **OTP Bank Plc.** acknowledges the outcomes of the EU-wide stress tests.

- This stress test complements the risk management procedures and regular stress testing programmes set up in **OTP Bank Plc.** under the Pillar 2 framework of the Basel II and CRD[1] requirements **and the relevant Hungarian legislation**.

- The exercise was conducted using the scenarios, methodology and key assumptions provided by CEBS (see the aggregate report published on the CEBS website[2]). As a result of the assumed shock under the adverse scenario, the estimated consolidated Tier 1 capital ratio would change to **16.8**% in 2011 compared to **13.8**% as of end of 2009. An additional sovereign risk scenario would have a further impact of **0.6** percentage point on the estimated Tier 1 capital ratio, bringing it to **16.2**% at the end of 2011, compared with the regulatory minimum of 4%.

- The results of the stress suggest a **buffer** of **2700** mln EUR of the Tier 1 capital against the threshold of 6% of Tier 1 capital adequacy ratio for **OTP Bank Plc.** agreed exclusively for the purposes of this exercise. This threshold should by no means be interpreted as a regulatory minimum (the regulatory minimum for the Tier 1 capital ratio is set to 4%), nor as a capital target reflecting the risk profile of the institution determined as a result of the supervisory review process in Pillar 2 of the CRD.

- **Hungarian Financial Supervisory Authority** has held rigorous discussions of the results of the stress test with **OTP Bank Plc.**

- Given that the stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet) the information on benchmark scenarios is provided only for comparison purposes and should in no way be construed as a forecast.

- In the interpretation of the outcome of the exercise, it is imperative to differentiate between the results obtained under the different scenarios developed for the purposes of the EU-wide exercise. The results of the

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[1] Directive EC/2006/48 – Capital Requirements Directive (CRD)

[2] See: http://www.c-ebs.org/EU-wide-stress-testing.aspx

adverse scenario should not be considered as representative of the current situation or possible present capital needs. A stress testing exercise does not provide forecasts of expected outcomes since the adverse scenarios are designed as "what-if" scenarios including plausible but extreme assumptions, which are therefore not very likely to materialise. Different stresses may produce different outcomes depending on the circumstances of each institution.

- **Background**

The objective of the 2010 EU-wide stress test exercise conducted under the mandate from the EU Council of Ministers of Finance (ECOFIN) and coordinated by CEBS in cooperation with the ECB, national supervisory authorities and the EU Commission, is to assess the overall resilience of the EU banking sector and the banks' ability to absorb further possible shocks on credit and market risks, including sovereign risks.

The exercise has been conducted on a bank-by-bank basis for a sample of 91 EU banks from 20 EU Member States, covering at least 50% of the banking sector, in terms of total consolidated assets, in each of the 27 EU Member States, using commonly agreed macro-economic scenarios (benchmark and adverse) for 2010 and 2011, developed in close cooperation with the ECB and the European Commission.

More information on the scenarios, methodology, aggregate and detailed individual results is available from CEBS[3]. Information can also be obtained from the website **Hungarian Financial Supervisory Authority**.

[3] See: http://www.c-ebs.org/EU-wide-stress-testing.aspx

Annex 3.

Template for Disclosure of Sovereign Exposures

Exposures to central and local governments

Banking group's exposure on a consolidated basis
Amount in million EUR

Name of bank	OTP Bank Plc.
Reporting date	2010. március 31.

	Gross exposures	of which Banking book	of which Trading book	Net exposures
Austria				
Belgium				
Bulgaria	149	136	12	149
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France				
Germany				
Greece				
Hungary	4 591	3 961	629	4 591
Iceland				
Ireland				
Italy				
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands				
Norway				
Poland				
Portugal				
Romania	146	146	0	146
Slovakia	280	280	0	280
Slovenia				
Spain				
Sweden				
United Kingdom				