

**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 unconsolidated 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 29th of April 2011. The consolidated financial statements by the Act on Accounting C of 2000 (2nd article of the 10th paragraph):

Consolidated (IFRS)

| STATEMENT OF FINANCIAL POSITION | in HUF million | |
|---|-------------------------|-------------------------|
| | 31 December 2010 | 31 December 2009 |
| Cash, due from banks and balances with the National Bank of Hungary | 513,038 | 505,649 |
| Placements with other banks, net of allowance for placement losses | 511,244 | 440,851 |
| Financial assets at fair value through statements of operations | 233,667 | 256,100 |
| Securities available-for-sale | 1,008,097 | 1,354,285 |
| Loans, net of allowance for loan losses | 6,741,059 | 6,412,716 |
| Equity investments | 11,554 | 18,834 |
| Securities held-to-maturity | 172,302 | 188,853 |
| Tangible assets | 217,615 | 208,730 |
| Intangible assets | 263,213 | 267,628 |
| Other assets | <u>109,157</u> | <u>101,486</u> |
| TOTAL ASSETS | <u>9,780,946</u> | <u>9,755,132</u> |
| Due to banks and deposits from the National Bank of Hungary and other banks | 681,949 | 802,749 |
| Deposits from customers | 5,821,489 | 5,688,887 |
| Liabilities from issued securities | 1,035,153 | 1,410,348 |
| Fair value adjustment of derivative financial instruments | 257,052 | 118,468 |
| Other liabilities | 385,744 | 262,240 |
| Subordinated bonds and loans | <u>290,630</u> | <u>280,834</u> |
| TOTAL LIABILITIES | <u>8,472,017</u> | <u>8,563,526</u> |
| Share capital | 28,000 | 28,000 |
| Retained earnings and reserves | 1,327,638 | 1,210,132 |
| Treasury shares | -52,597 | -52,678 |
| Minority interest | <u>5,888</u> | <u>6,152</u> |
| TOTAL SHAREHOLDERS' EQUITY | <u>1,308,929</u> | <u>1,191,606</u> |
| TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY | <u>9,780,946</u> | <u>9,755,132</u> |

in HUF million

STATEMENT OF RECOGNIZED INCOME

| | 31 December 2010 | 31 December 2009 |
|---|-----------------------------|-----------------------------|
| Interest income: | | |
| loans | 741,708 | 780,161 |
| placements with other banks | 301,259 | 350,742 |
| securities available-for-sale | 73,247 | 31,373 |
| securities held-to-maturity | 11,991 | 45,804 |
| due from banks and balances with the National Bank of Hungary | 5,052 | 7,514 |
| securities held for trading | <u>2,091</u> | <u>5,556</u> |
| <i>Total interest income</i> | <u>1,135,348</u> | <u>1,221,150</u> |
| Interest expenses: | | |
| due to banks and deposits from the National Bank of Hungary and other banks | 216,654 | 244,744 |
| deposits from customers | 227,781 | 290,516 |
| liabilities from issued securities | 61,877 | 79,770 |
| subordinated bonds and loans | 12,611 | 16,340 |
| <i>Total interest expenses</i> | <u>518,923</u> | <u>631,370</u> |
| NET INTEREST INCOME | 616,425 | 589,780 |
| Provision for loan and placement losses | <u>273,024</u> | <u>249,278</u> |
| NET INTEREST INCOME AFTER PROVISION FOR LOAN AND PLACEMENT LOSSES | 343,401 | 340,502 |
| fee and commission income | <u>177,252</u> | <u>170,335</u> |
| fee and commission expenses | <u>36,621</u> | <u>37,422</u> |
| NET FEES AND COMMISSIONS INCOME | 140,631 | 132,913 |
| foreign exchange losses (-) / gains (+) | 31,811 | -8,308 |
| gains (+) and losses (-) on securities, net | 5,445 | 7,458 |
| gains (+) and losses (-) on real estate transactions | 845 | 931 |
| dividend income | 951 | 894 |
| value adjustments in respect of held-to-maturity and available-for-sale securities | 9,924 | -8,027 |
| other operating income | 20,890 | 66,308 |
| other operating expenses | <u>-14,435</u> | <u>-21,048</u> |
| NET OPERATING INCOME | 55,431 | 38,208 |
| personnel expenses | 160,725 | 155,517 |
| depreciation and amortization | 67,324 | 45,141 |
| other general expenses | <u>171,231</u> | <u>140,483</u> |
| OTHER ADMINISTRATION EXPENSES | 399,280 | 341,141 |
| INCOME BEFORE INCOME TAXES | 140,183 | 170,482 |
| Income taxes | <u>-22,057</u> | <u>-20,276</u> |
| NET INCOME | 118,126 | 150,206 |
| Out of which: | | |
| Minority interest | <u>196</u> | <u>-839</u> |
| Profit attributable to equity holders | <u>117,930</u> | <u>151,045</u> |

Unconsolidated (HAS)

| STATEMENT OF FINANCIAL POSITION | in HUF million | |
|--|-----------------------------|-----------------------------|
| | 31 December 2009 | 31 December 2010 |
| Assets | | |
| 1. Cash in hand, balances with central banks | 177,813 | 171,255 |
| 2. Treasury bills | 951,801 | 758,697 |
| 3. Loans and advances to credit institutions | 996,604 | 796,402 |
| 4. Loans and advances to customers | 2,602,753 | 2,607,173 |
| 5. Debt securities including fixed-income securities | 938,429 | 984,323 |
| 6. Shares and other variable-yield securities | 85,528 | 99,526 |
| 7. Shares and participating interest as financial fixed assets | 930 | 960 |
| 8. Shares and participating interest in affiliated undertakings | 391,135 | 443,972 |
| 9. Intangible assets | 174,833 | 142,337 |
| 10. Tangible assets | 68,178 | 67,655 |
| 11. Own shares | 3,773 | 3,729 |
| 12. Other assets | 30,133 | 21,779 |
| 13. Prepayments and accrued income | 143,950 | 115,589 |
| Total assets | 6,565,860 | 6,213,397 |
| Out of which: | | |
| - Current assets | 2,281,873 | 2,315,498 |
| - Fixed assets | 4,140,037 | 3,782,310 |
| | | |
| | in HUF million | |
| | 31 December 2009 | 31 December 2010 |
| Liabilities | | |
| 1. Liabilities to credit institutions | 963,760 | 739,808 |
| 2. Liabilities to customers | 3,357,638 | 3,290,982 |
| 3. Liabilities from issued debt securities | 616,618 | 534,749 |
| 4. Other liabilities | 221,523 | 58,546 |
| 5. Accruals and deferred income | 153,654 | 269,915 |
| 6. Provisions | 107,514 | 73,562 |
| 7. Subordinated liabilities | 309,695 | 318,594 |
| 8. Subscribed capital | 28,000 | 28,000 |
| 9. Subscribed but unpaid capital (-) | | 0 |
| 10. Capital reserves | 52 | 52 |
| 11. General reserves | 111,903 | 122,799 |
| 12. Retained earnings (accumulated profit reserve) (+) | 598,133 | 692,753 |
| 13. Legal reserves | 5,274 | 5,729 |
| 14. Revaluation reserve | | 0 |
| 15. Profit or loss for the financial year according to the balance sheet (+) | 92,096 | 77,908 |
| Total liabilities | 6,565,860 | 6,213,397 |
| Out of which: | | |
| - Short-term liabilities | 4,629,179 | 4,225,991 |
| - Long-term liabilities | 840,055 | 716,688 |
| - Shareholders' equity (8-9+10+11+12+13+14+15) | 835,458 | 927,241 |

in HUF million

STATEMENT OF RECOGNIZED INCOME

| | 2009 | 2010 |
|---|----------------|----------------|
| 1. Interest received and interest | 717,616 | 611,167 |
| 2. Interest paid and interest | 511,086 | 369,329 |
| INTEREST DIFFERENCE (1-2) | 206,530 | 241,838 |
| 3. Incomes from securities | 32,986 | 57,651 |
| 4. Fees and commission received | 160,808 | 145,368 |
| 5. Fees and commission paid | 24,339 | 23,468 |
| 6. Profit or loss from financial transactions | 5,709 | -3,864 |
| 7. Other incomes from business | 144,186 | 56,106 |
| 8. General administration expenses | 129,581 | 146,097 |
| 9. Depreciation and amortization | 14,332 | 14,134 |
| 10. Other expenses from business | 182,566 | 218,561 |
| 11. Write-off of loans and provision for contingent and future liabilities | 138,237 | 106,446 |
| 12. Reversal of write-off of loans and credit for contingent and future liabilities | 62,839 | 120,282 |
| 12/A. Difference between the creation and write-off of general risk provision | 2,615 | 573 |
| 13. Write-off of securities for investing purposes, signifying a creditor relationship, equity investments in associated or other company | 10,199 | 4,017 |
| 14. Reversal of write-off of securities for investing purposes, signifying a creditor relationship, and equity investments in associated or other company | 2,994 | 10,338 |
| 15. Result of ordinary business activities | 119,413 | 115,569 |
| 16. Extraordinary revenues | 27,679 | 124,186 |
| 17. Extraordinary expenses | 32,966 | 126,006 |
| 18. Extraordinary profit or loss (16-17) | -5,287 | -1,820 |
| 19. Profit before tax (±15±18) | 114,126 | 113,749 |
| 20. Tax liabilities | 11,797 | 4,785 |
| 21. After-tax profit (±19-20) | 102,329 | 108,964 |
| 22. Formation and utilization of general reserves (±) | -10,233 | -10,896 |
| 23. Use of accumulated profit reserve for dividends and profit-sharings | 0 | 0 |
| 24. Dividends and profit-sharings paid (approved) | 0 | 20,160 |
| 25. Balance sheet profit (±21±22+23-24) | 92,096 | 77,908 |

The Board of Directors of the Bank proposes to the General Meeting that the dividend per share for the fiscal year 2010 be 72% 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 14 June 2011 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 8th of April 2010 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, 6 April 2011

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