

**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 separate financial statements for fiscal year 2013 and of the reports of the Board of Directors and the Supervisory Board by the Act V of 2013 (on the Civil Code) Section 3:272 paragraph (3) concerned with the announced annual general meeting on 25<sup>th</sup> of April 2014.

The consolidated financial statements by the Act on Accounting C of 2000 Section 10 paragraph (2):

**CONSOLIDATED IFRS**

<b>STATEMENT OF FINANCIAL POSITION</b>	in HUF million	
	<b>31 December 2013</b>	<b>31 December 2012</b>
Cash, amounts due from banks and balances with the National Bank of Hungary	539,125	602,521
Placements with other banks, net of allowance for placement losses	273,479	356,866
Financial assets at fair value through profit or loss	415,605	222,874
Securities available-for-sale	1,637,255	1,411,177
Loans, net of allowance for loan losses	6,245,210	6,464,191
Associates and other investments	23,837	7,936
Securities held-to-maturity	580,051	429,303
Property and equipment	261,681	251,393
Intangible assets	193,563	237,749
Other assets	<u>211,241</u>	<u>129,456</u>
<b>TOTAL ASSETS</b>	<b><u>10,381,047</u></b>	<b><u>10,113,466</u></b>
Amounts due to banks, the Hungarian Government, deposits from the National Banks	784,212	534,324
Deposits from customers	6,866,606	6,550,708
Liabilities from issued securities	445,218	643,123
Financial liabilities at fair value through profit and loss	87,164	122,032
Other liabilities	421,353	457,231
Subordinated bonds and loans	<u>267,162</u>	<u>291,495</u>
<b>TOTAL LIABILITIES</b>	<b><u>8,871,715</u></b>	<b><u>8,598,913</u></b>
Share capital	28,000	28,000
Retained earnings and reserves	1,532,164	1,534,572
Treasury shares	(55,599)	(53,802)
Non-controlling interest	4,767	5,783
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b><u>1,509,332</u></b>	<b><u>1,514,553</u></b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b><u>10,381,047</u></b>	<b><u>10,113,466</u></b>

in HUF million

**STATEMENT OF RECOGNIZED INCOME**

	<b>2013</b>	<b>2012</b>
Interest income:		
loans	771,542	795,475
placements with other banks	207,951	341,071
securities available-for-sale	71,743	78,624
securities held-to-maturity	33,002	20,204
amounts due from banks and balances with the National Bank of Hungary	4,207	6,749
securities held for trading	<u>924</u>	<u>1,827</u>
<b>Total interest income</b>	<b><u>1,089,369</u></b>	<b><u>1,243,950</u></b>
Interest expenses:		
amounts due to banks, the Hungarian Government, and deposits from the National Bank of Hungary	189,539	294,631
deposits from customers	199,794	237,898
liabilities from issued securities	34,896	54,033
subordinated bonds and loans	11,412	11,923
<b>Total interest expenses</b>	<b><u>435,641</u></b>	<b><u>598,485</u></b>
<b>NET INTEREST INCOME</b>	<b>653,728</b>	<b>645,465</b>
provision for impairment on loan and placement losses	<b>262,569</b>	<b>229,470</b>
gains on loans related to early repayment	<b>0</b>	<b>(2,490)</b>
<b>NET INTEREST INCOME AFTER PROVISION FOR IMPAIRMENT ON LOAN AND PLACEMENT LOSSES</b>	<b>391,159</b>	<b>418,485</b>
income from fees and commissions	257,135	203,499
expense from fees and commissions	<u>55,378</u>	<u>49,162</u>
<b>Net profit from fees and commissions</b>	<b>201,757</b>	<b>154,337</b>
foreign exchange gains, net	18,279	3,171
gains / (losses) on securities, net	11,546	(235)
gains on real estate transactions	1,552	1,131
dividend income	2,474	2,803
(provision for impairment) / release of provision on securities available-for-sale and securities held-to-maturity	11	505
other operating income	24,840	23,987
other operating expenses	<u>39,795</u>	<u>35,033</u>
<b>Net operating result</b>	<b>18,907</b>	<b>(3,671)</b>
personnel expenses	204,277	188,952
depreciation and amortization	78,017	47,420
other administrative expenses	244,477	187,105
<b>Other administration expenses</b>	<b>526,771</b>	<b>423,477</b>
<b>PROFIT BEFORE INCOME TAXES</b>	<b>85,052</b>	<b>145,674</b>
Income tax	<u>20,944</u>	<u>23,088</u>
<b>NET PROFIT FOR THE YEAR</b>	<b><u>64,108</u></b>	<b><u>122,586</u></b>
From this, attributable to:		
Non-controlling interest	<b><u>(91)</u></b>	<b><u>896</u></b>
Owners of the company	<b><u>64,199</u></b>	<b><u>121,690</u></b>
Consolidated earnings per share (in HUF)		
Basic	<u>241</u>	<u>457</u>
Diluted	<u>240</u>	<u>457</u>

	<b>2013</b>	<b>2012</b>
<b>NET PROFIT FOR THE YEAR</b>	<b>64,108</b>	<b>122,586</b>
Fair value adjustment of securities available-for-sale	(1,721)	48,180
Derivative financial instruments designated as Cash-flow hedge	531	532
Net investment hedge in foreign operations	(1,357)	4,978
Foreign currency translation difference	<u>(33,159)</u>	<u>(54,104)</u>
<b>NET COMPREHENSIVE INCOME</b>	<b><u>28,402</u></b>	<b><u>122,172</u></b>
From this, attributable to:		
<b>Non-controlling interest</b>	<b><u>(1,016)</u></b>	<b><u>182</u></b>
<b>Owners of the company</b>	<b><u>29,418</u></b>	<b><u>121,990</u></b>

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in HUF million

### STATEMENT OF FINANCIAL POSITION

	31 December 2012	31 December 2013
<b>Assets</b>		
1. Liquid assets	245,099	140,312
2. Treasury bills and similar securities	1,233,169	1,838,166
3. Loans and advances to credit institutions	664,267	639,166
4. Loans and advances to customers	2,283,207	2,140,217
5. Debt securities including fixed-income securities	1,091,490	883,338
6. Shares and other variable-yield securities	118,666	127,985
7. Shares and participations in corporations held as financial fixed assets	935	926
8. Shares and participating interests in affiliated companies	493,600	496,548
9. Intangible assets	121,278	128,552
10. Tangible assets	70,140	71,414
11. Own shares	4,934	6,731
12. Other assets	32,261	30,755
13. Prepayments and accrued income	112,347	96,524
<b>Total assets</b>	<b>6,471,393</b>	<b>6,600,634</b>
<i>Showing separately:</i>		
- Current assets	2,968,374	3,140,319
- Fixed assets	3,390,672	3,363,791

in HUF million

	31 December 2012	31 December 2013
<b>Liabilities</b>		
1. Amounts owed to credit institutions	823,633	910,780
2. Amounts owed to customers	3,537,044	3,730,071
3. Debts evidenced by certificates	380,218	215,550
4. Other liabilities	70,890	82,199
5. Accruals and deferred income	204,727	149,066
6. Provisions for liabilities and charges	91,245	58,314
7. Subordinated liabilities	327,152	324,656
8. Subscribed capital	28,000	28,000
9. Subscribed capital called but unpaid (-)	0	0
10. Capital reserve	52	52
11. General reserve	141,717	153,935
12. Profit reserve (±)	845,614	870,357
13. Tied-up reserves	7,385	8,287
14. Revaluation reserve	0	0
15. Profit or loss for the financial year (±)	13,716	69,367
<b>Total liabilities</b>	<b>6,471,393</b>	<b>6,600,634</b>
<i>Showing separately:</i>		
- Short-term liabilities	4,454,026	4,575,818
- Long-term liabilities	684,911	687,438
- Equity capital (8-9+10+11+12+13+14+15)	1,036,484	1,129,998

in HUF million

## STATEMENT OF RECOGNIZED INCOME

	<b>2012</b>	<b>2013</b>
1. Interest received and similar income	716,972	569,465
2. Interest paid and similar charges	476,057	332,774
<b>BALANCE (1-2)</b>	<b>240,915</b>	<b>236,691</b>
3. Income from securities	43,098	47,283
4. Commissions and fees received or due	117,844	158,788
5. Commissions and fees paid or payable	26,411	27,969
6. Net profit or net loss on financial operations	(44,488)	(4,268)
7. Other operating income	45,260	53,689
8. General administrative expenses	127,323	130,397
9. Depreciation	14,410	15,370
10. Other operating charges	164,750	151,416
11. Value adjustments in respect of loans and advances and risk provisions for contingent liabilities and for (future) commitments	63,342	51,706
12. Value readjustments in respect of loans and advances and risk provisions for contingent liabilities and for (future) commitments	96,592	48,322
12/A. Difference between formation and utilization of general risk provisions	5,810	6,305
13. Value adjustments in respect of transferable debt securities held as financial fixed assets, shares and participations in affiliated companies and in other companies linked by virtue of participating interests	21,625	9,831
14. Value readjustments in respect of transferable debt securities held as financial fixed assets, shares and participations in affiliated companies and in other companies linked by virtue of participating interests	1,117	4,782
<b>15. Profit or loss on ordinary activities</b>	<b>88,287</b>	<b>164,903</b>
Out of which:		
PROFIT OR LOSS ON FINANCIAL AND INVESTMENT SERVICES	84,966	161,098
PROFIT OR LOSS ON OPERATIONS OTHER THAN FINANCIAL AND INVESTMENT SERVICES	3,321	3,805
16. Extraordinary income	11,537	3,953
17. Extraordinary charges	21,994	14,406
18. Extraordinary profit or loss (16-17)	(10,457)	(10,453)
<b>19. Profit or loss before tax (±15±18)</b>	<b>77,830</b>	<b>154,450</b>
20. Taxes on income	25,257	32,265
<b>21. Profit or loss after tax (±19-20)</b>	<b>52,573</b>	<b>122,185</b>
22. General reserve (±)	(5,257)	(12,218)
23. Profit reserves used for dividends and profit-sharing	0	0
24. Dividend and profit-sharing payable	33,600	40,600
<b>25. Profit or loss for the financial year (±21±22+23-24)</b>	<b>13,716</b>	<b>69,367</b>

The Board of Directors of the Bank proposes to the General Meeting HUF 145 dividend per share (145% of the face value of the shares) for the fiscal year 2013. The exact amount of dividend payable to the shareholders will be calculated and paid in pursuance of the Bylaws 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 10 June 2014 in pursuance of the procedure defined in the Company's Bylaws.

The written documents of the General Meeting shall be available for inspection by the shareholders from 4<sup>th</sup> of April 2014 at the Budapest Branch Office of OTP Bank (H-1051 Budapest V. József nádor tér 11.), and on the website of the Budapest Stock Exchange ([www.bet.hu](http://www.bet.hu)), on the website operated by the National Bank of Hungary ([www.kozzetetelek.hu](http://www.kozzetetelek.hu)) and of the Bank ([www.otpbank.hu](http://www.otpbank.hu)).

Budapest, 3 April 2014

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

OTP Bank Plc.

Postal address: P.O.B.: 501

Budapest H-1876 Hungary

E-mail: [investor.relations@otpbank.hu](mailto:investor.relations@otpbank.hu)