



Main figures of the Balance Sheets and Profit and Loss Accounts of OTP Bank Ltd.

OTP Bank Ltd.'s Board of Directors publishes hereby the main figures of the HAR 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 (3rd article of the 228th paragraph) concerned with the announced annual general meeting on 29th of April 2005.

Consolidated

Balance Sheet

	in HUF million	
	31-Dec- 2003	31-Dec- 2004
ASSETS		
1. Cash in hand, balances with central banks	276,501	425,263
2. Treasury bills	630,642	548,900
3. Loans and advances to credit institutions	252,314	314,726
4. Loans and advances to customers	2,025,694	2,511,101
5. Debt securities including fixed-income securities	32,590	38,871
6. Shares and other variable-yield securities	12,762	9,541
7. Shares and participating interest as financial fixed assets	6,396	7,379
8. Shares and participating interest in affiliated undertakings	43,663	39,668
9. Intangible assets	9,569	21,738
10. Tangible assets	108,698	114,243
11. Own shares	25,420	25,867
12. Other assets	39,241	76,544
13. Prepayments and accrued income	39,173	48,603
TOTAL ASSETS	3,502,663	4,182,444
From this:		
- CURENT ASSETS	1,349,252	1,702,915
- FIXED ASSETS	2,114,238	2,430,926
	in HUF million	
	31-Dec- 2003	31-Dec- 2004
LIABILITIES		
1. Liabilities to credit institutions	126,353	254,646
2. Liabilities to customers	2,697,843	2,910,378
3. Liabilities from issued debt securities	136,661	326,580
4. Other liabilities	63,645	91,027
5. Accruals and deferred income	37,089	56,513
6. Provisions	116,232	135,329
7. Subordinated liabilities	19,720	18,617
8. Subscribed capital	28,000	28,000
9. Subscribed but unpaid capital (-)		
10. Capital reserves	52	52
11. General reserves	41,325	51,807
12. Retained earnings (accumulated profit reserve) (+/-)	132,733	178,946
13. Legal reserves	14,328	14,588
14. Revaluation reserve		
15. Profit or loss for the financial year according to the balance sheet (+/-)	58,101	72,783

16. Subsidiaries' equity increases/decreases (+/-)	29,313	39,938
17. Increases/decreases due to consolidation (+/-)	851	2,837
18. Participation of outside members (other owners)	417	403
TOTAL LIABILITIES	3,502,663	4,182,444
From this:		
- SHORT-TERM LIABILITIES	2,784,681	3,155,558
- LONG-TERM LIABILITIES	259,541	445,690
- EQUITY (CAPITAL AND RESERVES) (8.-9.+10.+11.±12.+13.+14.±15.±16.±17.+18.)	305,120	389,354

Profit and Loss Account

	in HUF million	
	2003	2004
1. Interest received and interest-type income	279,087	424,120
2. Interest paid and interest-type expenses	102,025	173,205
Interest difference (1-2)	177,062	250,915
3. Incomes from securities	668	572
4. Fees and Commission received	73,825	85,275
5. Fees and Commission paid	15,620	16,329
6. Profit or loss from financial transactions (6/a-6/b+6/c-6/d)	-5,854	5,196
7. Other incomes from business	119,768	104,961
8. General administration expenses	94,632	116,821
9. Depreciation and amortization	11,613	14,282
10. Other expenses from business	132,828	135,996
11. Write-off of loans and provision for contingent and future liabilities	31,417	40,842
12. Reversal of write-off of loans and credit for contingent and future liabilities	27,012	34,829
12/A. Difference between the creation and write-off of general risk provision	-3,189	-6,004
13. Write-off of securities for investing purposes, signifying a creditor relationship, equity investments in associated or other company	183	2
14. Reversal of write-off of securities for investing purposes, signifying a creditor relationship, and equity investments in associated or other company	349	84
15. Result of ordinary business activities	103,348	151,556
16. Extraordinary revenues	141	194
17. Extraordinary expenses	738	385
18. Extraordinary profit or loss (16-17)	-597	-191
19. Profit or loss before tax (±15±18)	102,751	151,365
20. Tax liabilities	19,729	25,490
21. After-tax profit or loss (±19-20±20a)	83,022	125,875
22. Formation and utilization of general reserves (±)	-8,128	-11,890
23. Use of accumulated profit reserve for dividends and profit-sharings		
24. Dividends and profit-sharings paid (approved)	16,793	41,202
25. Balance-sheet profit or loss figure (±21±22+23-24)	58,101	72,783

Non Consolidated

Balance Sheet

		in HUF million	
		31-Dec- 2003	31-Dec- 2004
ASSETS			
1.	Cash in hand, balances with central banks	252,975	399,401
2.	Treasury bills	402,543	294,802
3.	Loans and advances to credit institutions	165,209	188,033
4.	Loans and advances to customers	1,089,158	1,264,489
5.	Debt securities including fixed-income securities	533,136	540,175
6.	Shares and other variable-yield securities	7,628	7,639
7.	Shares and participating interest as financial fixed assets	754	999
8.	Shares and participating interest in affiliated undertakings	100,199	108,749
9.	Intangible assets	43,961	52,231
10.	Tangible assets	63,589	69,592
11.	Own shares	14,328	13,808
12.	Other assets	45,070	49,906
13.	Prepayments and accrued income	40,056	54,948
TOTAL ASSETS		2,758,606	3,044,772
From this:			
	- CURENT ASSETS	1,128,176	1,191,878
	- FIXED ASSETS	1,590,374	1,797,946
		in HUF million	
		31-Dec- 2003	31-Dec- 2004
LIABILITIES			
1.	Liabilities to credit institutions	91,080	203,864
2.	Liabilities to customers	2,228,287	2,314,092
3.	Liabilities from issued debt securities	58,130	49,756
4.	Other liabilities	49,879	74,393
5.	Accruals and deferred income	27,268	30,781
6.	Provisions	26,773	32,584
7.	Subordinated liabilities	15,413	14,324
8.	Subscribed capital	28,000	28,000
9.	Subscribed but unpaid capital (-)	0	0
10.	Capital reserves	52	52
11.	General reserves	41,325	51,807
12.	Retained earnings (accumulated profit reserve) (+/-)	130,465	177,401
13.	Legal reserves	14,328	14,588
14.	Revaluation reserve		
15.	Profit or loss for the financial year according to the balance sheet (+/-)	47,606	53,130
TOTAL LIABILITIES		2,758,606	3,044,772
From this:			
	- SHORT-TERM LIABILITIES	2,326,249	2,526,042
	- LONG-TERM LIABILITIES	116,540	130,387
	- EQUITY (CAPITAL AND RESERVES) (8-9+10+11+12+13+14+15)	261,776	324,978

Profit and Loss Account

	2003	in HUF million 2004
1. Interest received and interest-type income	205,634	288,185
2. Interest paid and interest-type expenses	87,452	140,199
Interest difference (1-2)	118,182	147,986
3. Incomes from securities	7,691	8,500
4. Fees and Commission received	94,680	112,507
5. Fees and Commission paid	10,872	9,656
6. Profit or loss from financial transactions (6/a-6/b+6/c-6/d)	-5,194	4,868
7. Other incomes from business	475,008	229,636
8. General administration expenses	81,204	92,489
9. Depreciation and amortization	11,913	18,072
10. Other expenses from business	493,849	254,757
11. Write-off of loans and provision for contingent and future liabilities	17,114	16,517
12. Reversal of write-off of loans and credit for contingent and future liabilities	13,895	15,481
12/A. Difference between the creation and write-off of general risk provision	-2,803	-4,514
13. Write-off of securities for investing purposes, signifying a creditor relationship, equity investments in associated or other company	97	2
14. Reversal of write-off of securities for investing purposes, signifying a creditor relationship, and equity investments in associated or other company	322	257
15. Result of ordinary business activities	86,732	123,228
16. Extraordinary revenues	1,735	2,220
17. Extraordinary expenses	1,766	1,927
18. Extraordinary profit or loss (16-17)	-31	293
19. Profit or loss before tax (±15±18)	86,701	123,521
20. Tax liabilities	15,139	18,703
21. After-tax profit or loss (±19-20)	71,562	104,818
22. Formation and utilization of general reserves (±) Use of accumulated profit reserve for dividends and profit-	-7,156	-10,482
23. sharings	0	0
24. Dividends and profit-sharings paid (approved)	16,800	41,206
25. Balance-sheet profit or loss figure (±21±22+23-24)	47,606	53,130

The Board of Directors of the Bank proposes to the General Meeting that the value of dividends for the shares be 146% 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 proposed first day of the dividend payment is June 13, 2005.

The written documents of the General Meeting shall be available for inspection by the shareholders from 13th of April 2005 on at the Budapest 5th District 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) and of the Bank (www.otpbank.hu).

Budapest, April 12, 2005

Board of Directors of OTP Bank Ltd.