

**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 2016 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 12th of April 2017.

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

CONSOLIDATED IFRS

in HUF million

	2016	2015
Cash, amounts due from banks and balances with the National Banks	1,625,357	1,878,960
Placements with other banks, net of allowance for placement losses	363,530	300,568
Financial assets at fair value through profit or loss	293,106	253,782
Securities available-for-sale	1,527,093	1,305,486
Loans, net of allowance for loan losses	5,736,232	5,409,967
Associates and other investments	9,836	10,028
Securities held-to-maturity	1,114,227	926,677
Property and equipment	193,485	193,661
Intangible assets	162,031	155,809
Investment property, investment property subject to operating lease	29,446	30,319
Other assets	<u>253,322</u>	<u>253,591</u>
TOTAL ASSETS	<u>11,307,665</u>	<u>10,718,848</u>
Amounts due to banks, the Hungarian Government, deposits from the National Banks and other banks	543,775	533,310
Deposits from customers	8,540,583	7,984,579
Liabilities from issued securities	146,900	239,376
Financial liabilities at fair value through profit or loss	75,871	101,561
Other liabilities	502,429	391,579
Subordinated bonds and loans	<u>77,458</u>	<u>234,784</u>
TOTAL LIABILITIES	<u>9,887,016</u>	<u>9,485,189</u>
Share capital	28,000	28,000
Retained earnings and reserves	1,449,478	1,261,029
Treasury shares	(60,121)	(58,021)
Non-controlling interest	<u>3,292</u>	<u>2,651</u>
TOTAL SHAREHOLDERS' EQUITY	<u>1,420,649</u>	<u>1,233,659</u>
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u>11,307,665</u>	<u>10,718,848</u>

in HUF million

	2016	2015
Interest Income:		
Loans	510,449	575,619
Placements with other banks	74,588	114,025
Securities available-for-sale	34,557	31,063
Securities held-to-maturity	51,427	46,619
Amounts due from banks and balances with the		
National Banks	9,866	27,496
Other	8,804	7,606
Total Interest Income	<u>689,691</u>	<u>802,428</u>
Interest Expense:		
Amounts due to banks, the Hungarian Government, deposits from the National Banks and other banks	75,925	116,713
Deposits from customers	72,554	108,023
Liabilities from issued securities	4,726	6,786
Subordinated bonds and loans	10,239	13,633
Other	6,518	6,843
Total Interest Expense	<u>169,962</u>	<u>251,998</u>
NET INTEREST INCOME	<u>519,729</u>	<u>550,430</u>
Provision for impairment on loan and placement losses	93,473	318,683
NET INTEREST INCOME AFTER PROVISION FOR IMPAIRMENT ON LOAN AND PLACEMENT LOSSES	<u>426,256</u>	<u>231,747</u>
Income from fees and commissions	272,235	257,431
Expense from fees and commissions	49,244	43,559
Net profit from fees and commissions	<u>222,991</u>	<u>213,872</u>
Foreign exchange gains, net	36,142	116,682
Gains on securities, net	20,828	11,616
Dividend income	3,054	3,345
Release of provision / (Provision) on securities available-for-sale and held-to-maturity and securities held-to-maturity	55	(15)
Other operating income	19,628	22,973
Other operating expense	(36,461)	(74,680)
- from this: release of provision on contingent liabilities due to regulations related to customer loans	-	<u>196,574</u>
Net operating gain	<u>43,246</u>	<u>79,921</u>
Personnel expenses	191,442	187,806
Depreciation and amortization	44,427	45,463
Goodwill impairment	-	-
Other administrative expenses	220,229	232,247
Other administrative expenses	<u>456,098</u>	<u>465,516</u>
PROFIT BEFORE INCOME TAX	<u>236,395</u>	<u>60,024</u>
Income tax (expense) / benefit	(33,943)	3,147
NET PROFIT FOR THE YEAR	<u>202,452</u>	<u>63,171</u>
From this, attributable to:		
Non-controlling interest	<u>242</u>	<u>(412)</u>
Owners of the company	<u>202,210</u>	<u>63,583</u>
Consolidated earnings per share (in HUF)		
Basic	<u>765</u>	<u>242</u>
Diluted	<u>765</u>	<u>242</u>

in HUF million

	2016	2015
NET PROFIT FOR THE YEAR	202,452	63,171
Items that may be reclassified subsequently to profit or loss:		
Fair value adjustment of securities available-for-sale	11,248	(880)
Deferred tax related to securities available-for-sale	(1,665)	633
Effect of tax rate-modification related to securities available-for-sale	2,241	-
Net investment hedge in foreign operations	525	431
Foreign currency translation difference	24,554	(44,301)
Change of actuarial losses related to employee benefits	<u>61</u>	<u>(170)</u>
NET COMPREHENSIVE INCOME	<u>239,416</u>	<u>18,884</u>
From this, attributable to:		
Non-controlling interest	<u>641</u>	<u>(698)</u>
Owners of the company	<u>238,775</u>	<u>19,582</u>

SEPARATED HAS

BALANCE SHEET

in HUF million

	31 December 2015	31 December 2016
ASSETS		
1. Liquid assets	1,324,505	928,617
2. Treasury bills and similar securities	1,577,974	1,891,155
3. Loans and advances to credit institutions	663,431	932,678
4. Loans and advances to customers	1,693,195	1,938,777
5. Debt securities, including fixed-income securities	674,896	457,916
6. Shares and other variable-yield securities	129,853	128,230
7. Shares and participations in corporations held as financial fixed assets	584	2,432
8. Shares and participating interests in affiliated companies	490,984	583,007
9. Intangible assets	65,365	22,954
10. Tangible assets	65,734	64,628
11. Own shares	9,168	8,870
12. Other assets	79,616	41,394
13. Prepayments and accrued income	108,521	108,964
Total assets	6,883,826	7,109,622
<i>Showing separately:</i>		
- <i>CURRENT ASSETS</i>	3,462,117	3,155,085
- <i>FIXED ASSETS</i>	3,313,188	3,845,573

in HUF million

	31 December 2015	31 December 2016
LIABILITIES		
1. Amounts owed to credit institutions	837,020	658,491
2. Amounts owed to customers	4,366,507	4,830,024
3. Debts evidenced by certificates	187,569	151,603
4. Other liabilities	54,849	65,474
5. Accruals and deferred income	81,146	90,518
6. Provisions for liabilities and charges	88,465	47,661
7. Subordinated liabilities	313,120	155,510
8. Subscribed capital	28,000	28,000
9. Subscribed capital called but unpaid (-)	-	-
10. Capital reserve	52	52
11. General reserve	14,123	34,287
12. Profit reserve (±)	903,190	857,019
13. Tied-up reserves	9,785	9,506
14. Revaluation reserve	-	-
15. Profit or loss for the financial year (±)	-	181,477
Total liabilities	6,883,826	7,109,622
<i>Showing separately:</i>		
- <i>SHORT-TERM LIABILITIES</i>	4,952,966	5,210,212
- <i>LONG-TERM LIABILITIES</i>	806,099	650,890
- <i>EQUITY CAPITAL</i>	955,150	1,110,341

PROFIT AND LOSS ACCOUNT

in HUF million

	Year ended 31 December 2015	Year ended 31 December 2016
1. Interest received and similar income	372,403	315,263
2. Interest paid and similar charges	1,207	644
BALANCE	174,250	186,357
3. Income from securities	58,597	90,467
4. Commissions and fees received or due	187,617	191,893
5. Commissions and fees paid or payable	27,527	29,902
6. Net profit or net loss on financial operations	-12,308	37,323
7. Other operating income	422,469	114,650
8. General administrative expenses	135,018	138,648
9. Depreciation	16,413	19,840
10. Other operating charges	526,752	142,993
11. Value adjustments in respect of loans and advances and risk provisions for contingent liabilities and for (future) commitments	52,827	29,161
12. Value readjustments in respect of loans and advances and risk provisions for contingent liabilities and for (future) commitments	25,891	23,340
12/A. Difference between formation and utilization of general risk provisions	-	-
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	39,373	104,017
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	81	44,219
15. Profit or loss on ordinary activities	58,687	223,688
<i>Showing separately:</i>		
- PROFIT OR LOSS ON FINANCIAL AND INVESTMENT SERVICES	54,418	219,159
- PROFIT OR LOSS ON OPERATIONS OTHER THAN FINANCIAL AND INVESTMENT SERVICES	4,269	4,529
16. Extraordinary income	712	50,371
17. Extraordinary charges	156,622	60,867
18. Extraordinary profit or loss	(155,910)	(10,496)
19. Profit or loss before tax	(97,223)	213,192
20. Taxes on income	871	11,551
21. Profit or loss after tax	(98,094)	201,641
22. General reserve (±)	98,094	(20,164)
23. Profit or loss for the year	-	181,477

The Board of Directors of the Bank proposes to the General Meeting HUF 190 dividend per share (190% of the face value of the shares) for the fiscal year 2016. The exact amount of dividend payable to the shareholders will be calculated and paid in pursuance of the Articles of Association 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 6 June 2017 in pursuance of the procedure defined in the Company's Articles of Association.

The written documents of the General Meeting shall be available for inspection by the shareholders from 21st of March 2017 at the Budapest Branch Office of OTP Bank (H-1051 Budapest V. Deák Ferenc u. 7-9.), and on the website of the Budapest Stock Exchange (www.bet.hu), on the website operated by the National Bank of Hungary (www.kozzetetelek.hu) and of the Bank (www.otpbank.hu).

Board of Directors of OTP Bank Plc.