



TO3 Financial instruments in Hungary

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OTP Bank Plc. - Introduction

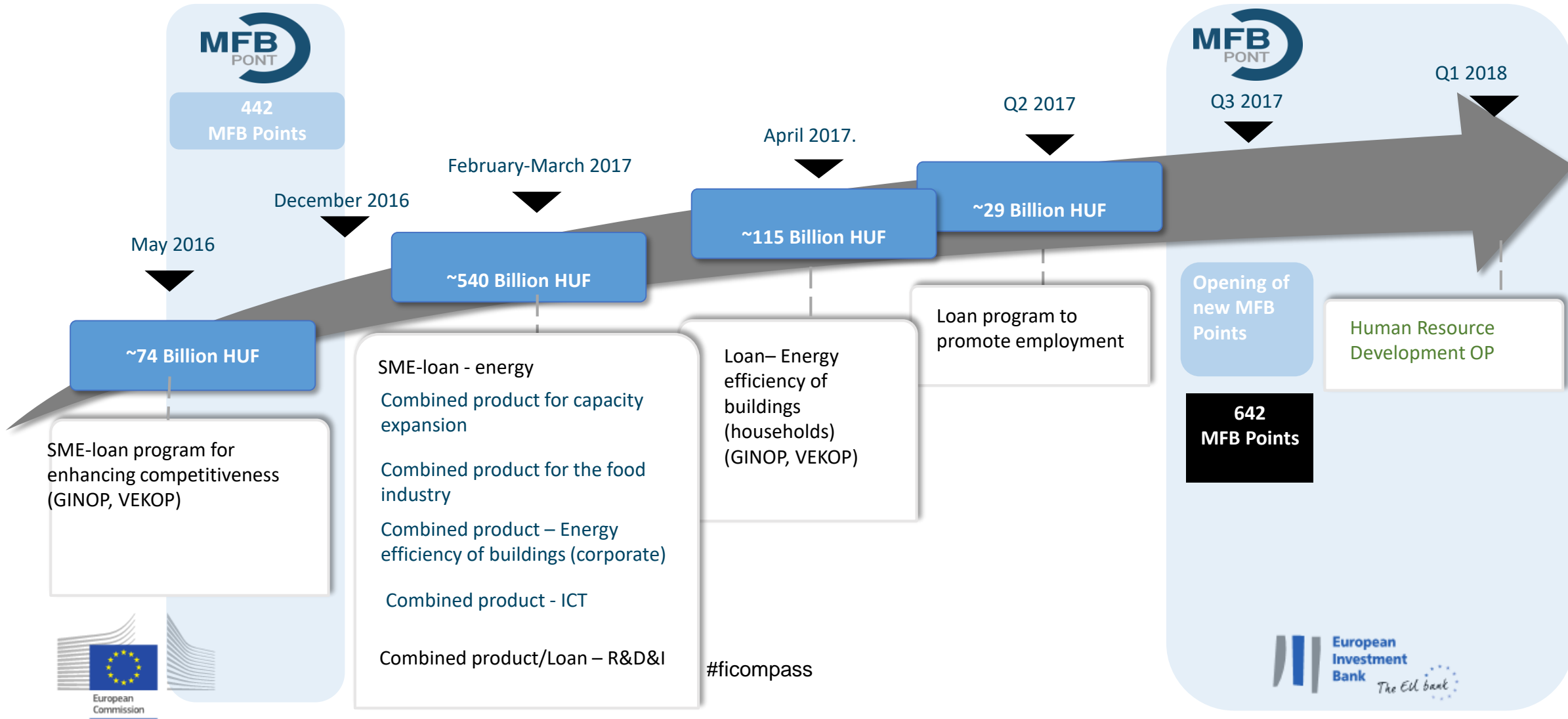


- Established in 1949 as the retail branch of the Hungarian National Bank (one-tier banking system)
- Privatized on the stock exchange in 1995 (dispersed ownership structure)
- International expansion: present in Bulgaria, Ukraine, Serbia, Romania, Russia, Croatia, Slovakia, Montenegro
- 17 million customers served by 1500 branches
- Total assets (end 2017): 13,200 Billion HUF (cca. 41 Billion EUR)
- Net profits (2017): 281 Billion HUF (cca. 880 Million EUR)
- Market share: 15-25 % depending on the market/product in Hungary



FI products

Schedule of loan or combined products



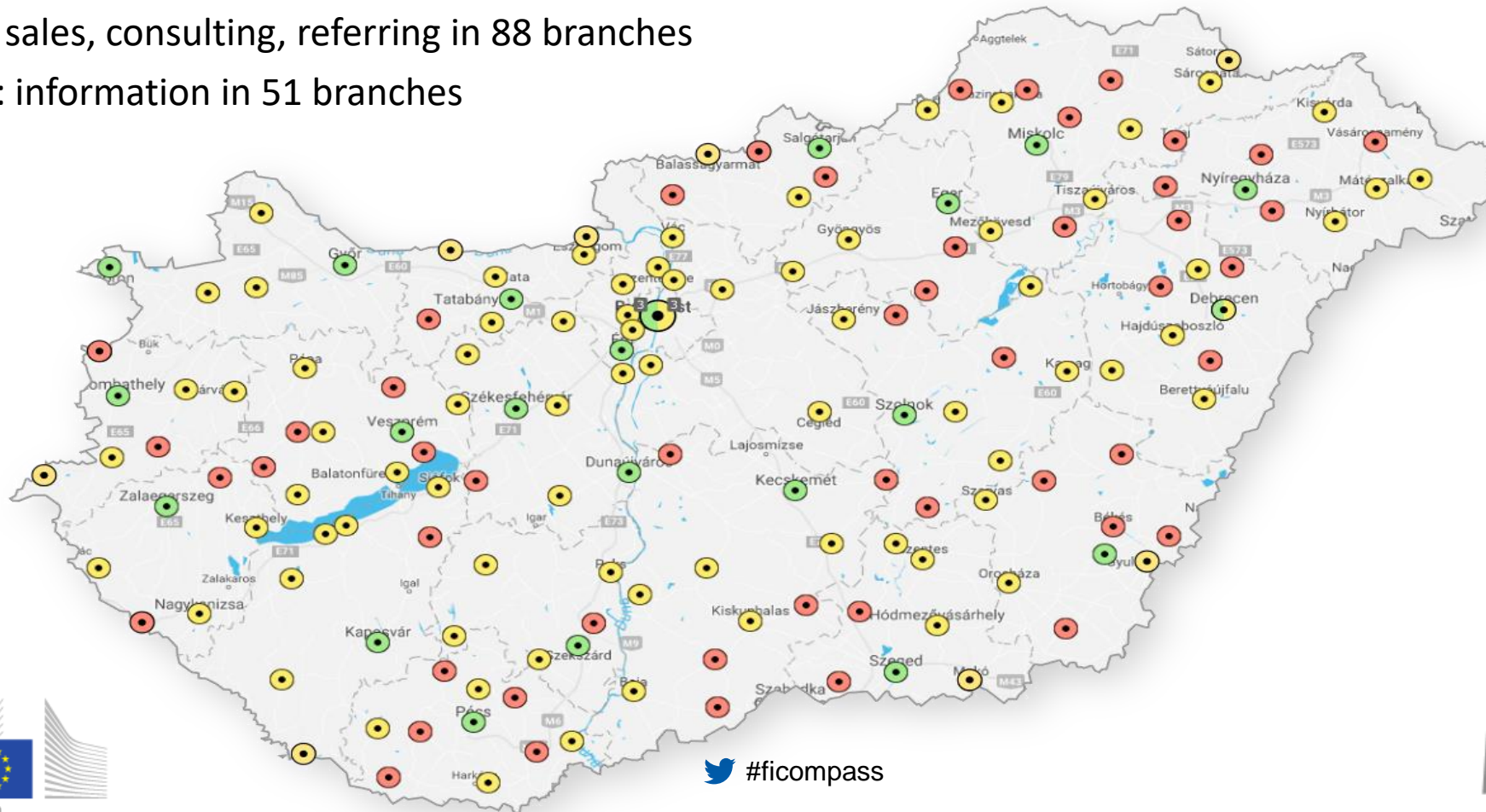
163 OTP MFB Points all around Hungary (altogether 642 sales point)



Cat. I: all services available in 24 branches (both corporate and retail products)

Cat. II: sales, consulting, referring in 88 branches

Cat. III: information in 51 branches



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