



OTP BANK Ltd.

Reference number: IR-082/2005

June 29, 2005

Extraordinary announcement

OTP Bank's BIS capital adequacy ratio for 2004

OTP Bank Ltd. announces that its non-consolidated capital adequacy ratio for December 31, 2004 in compliance with BIS is as follows:

Tier 1 guarantee capital	HUF 257,076 million
Tier 2 capital	HUF 12,459 million
Total guarantee capital	HUF 269,535 million
Risk weighted total assets	HUF 1,747,463 million
Tier 1 capital adequacy ratio	14.71%
Total capital adequacy ratio	15.42%

OTP Bank Ltd.