



OTP BANK Ltd.

Reference number: IR-95/2005

July 22, 2005

Extraordinary announcement

Changes in the shareholding of insider persons at OTP Bank

OTP Bank Ltd. announces that on July 21, 2005 Mr Antal Kovács, member of supervisory board of OTP Bank, has sold 6,406 shares at an average price of HUF7,500, through OTP Bank. Accordingly, the number of OTP shares owned by Mr Antal Kovács has changed to 14,000 (0.01%).

On 21/07/2005 Ms Klára Vécsei, member of supervisory board of OTP Bank, has sold 500 shares at an average price of HUF7,506, through OTP Bank. Accordingly, the number of OTP shares owned by Ms Klára Vécsei has changed to 26,500 (0.01%).

OTP Bank Ltd.