OTP BANK Ltd.

Reference number: IR-121/2005

September 22, 2005

Extraordinary announcement

Change in the shareholding of insider person at OTP Bank

OTP Bank Ltd. announces that on September 21, 2005 Mr Mihály Baumstark, board member of OTP Bank, has sold 4,979 shares at a price of HUF 8,600 each through OTP Bank as investment service provider.

Accordingly, the number of OTP shares owned by Mr Baumstark has changed to 25,000 (0.01%).

OTP Bank Ltd.

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