

Reference number: IR-107/2008

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Extraordinary announcement

Standard & Poors' Rating Services today assigned BBB+ long term credit ratings to OTP Bank and OTP Mortgage Bank. The outlook on both entities is negative. The rating and the outlook is equal to those of the sovereign.

At the same time S&P withdrew its BBBpi unsolicited public information rating on OTP.

In medium run the rating may change in line with the rating of the sovereign. The rating reflects the strong profitability of OTP, its strong domestic retail franchise, and also the significant international business and earnings diversification in the CEE region.

With the current rating OTP now holds two solicited ratings, from Moody's it has got A2 with stable outlook.

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