

Extraordinary announcement

The OTP Bank Plc. hereby announces that according to the announcement published on 19 May 2009, Moody's Investors Service downgraded OTP Bank's and OTP Mortgage Bank's BFSR to D+. Outlook: negative.

Due to the downgrade OTP Bank's

- Long-term local currency deposit and foreign currency debt ratings were downgraded to Baa1 (negative).
- Long-term subordinated debt rating was downgraded to Baa2 (negative).
- Short term local currency deposit and foreign currency debt ratings were downgraded to Prime-2.

Due to the downgrade OTP Mortgage Bank's

- Local currency deposit ratings were downgraded to Baa1 (negative)/Prime-2.

The foreign currency deposit ratings of both Banks' were affirmed at Baa1(negative)/Prime-2.

Other ratings of OTP Bank and OTP Mortgage Bank remained unchanged.

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