

Extraordinary announcement

Rating action

OTP Bank Plc. hereby announces that according to the press release published on 23 December 2011, as a consequence of the lowering of the long- and short term Hungarian sovereign ratings to 'BB+/B' Standard and Poor's Ratings Services lowered the long- and short-term counterparty credit ratings of OTP Bank Plc. and OTP Mortgage Bank Ltd. to 'BB+/B' from 'BBB-/A-3' and removed them from CreditWatch, where they had been placed on 15 November 2011. The outlooks on both banks are negative.

OTP Bank Plc.

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