

Extraordinary announcement

Rating action

OTP Bank Plc. hereby announces that according to the press release published on 27 November 2012, as a consequence of the lowering of the long term Hungarian sovereign ratings to 'BB' on 23 November 2012, Standard and Poor's Ratings Services lowered the long term counterparty credit ratings of OTP Bank Plc. and OTP Mortgage Bank Ltd. to 'BB' from 'BB+'. The short term counterparty credit rating has been confirmed at level 'B'. The outlooks on both banks are stable.

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