

Extraordinary announcement

New credit ratings

OTP Bank Plc. hereby announces that according to the press release published on 18 June 2018, Moody's Investors Service assigned new ratings to OTP Bank Plc. and OTP Mortgage Bank Ltd. following the June 2018 update to its rating methodology. Moody's Counterparty Risk Ratings are opinions of the ability of entities to honor the uncollateralized portion of non-debt counterparty financial liabilities and also reflect the expected financial losses in the event such liabilities are not honored.

The newly assigned ratings are the following:

OTP Bank Plc.

- Long-term Counterparty Risk Rating (Local and Foreign Currency): Baa1
- Short-term Counterparty Risk Rating (Local and Foreign Currency): P-2

OTP Mortgage Bank Ltd.

- Long-term Counterparty Risk Rating (Local and Foreign Currency): Baa1
- Short-term Counterparty Risk Rating (Local and Foreign Currency): P-2

OTP Bank Plc.