

### **OTP Bank's capital adequacy ratio for 2003**

OTP Bank Ltd. announces that its non-consolidated capital adequacy ratio for December 31, 2003 in compliance with BIS is as follows:

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|-------------------------------|-----------------------|
| Tier 1 guarantee capital      | HUF 156,205 million   |
| Tier 2 capital                | HUF 15,413 million    |
| Total guarantee capital       | HUF 171,618 million   |
| Risk weighted total assets    | HUF 1,376,749 million |
| Tier 1 capital adequacy ratio | 11.35%                |
| Tier 2 capital adequacy ratio | 12.47%                |

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Budapest, July 27, 2004

OTP Bank Ltd.