

Changes in the shareholding of insider persons at OTP Bank

OTP Bank Ltd. announces that on October 19, 2004 Mr Antal Pongracz, board member of OTP Bank, has sold 1,165 OTP Bank shares at HUF4,559 each and Mr Laszlo Utassy, board member of OTP Bank, has sold 5,000 OTP Bank shares at HUF4,530 each through OTP Bank.

Budapest, October 20, 2004

OTP Bank Ltd.