

## **Changes in the shareholding of insider persons at OTP Bank**

OTP Bank Ltd. announces that on October 29, 2004

Mr Antal Kovacs, supervisory board member of OTP Bank, has sold 4,000 OTP Bank shares at HUF4,879 each,

Mr Laszlo Utassy, board member of OTP Bank, has sold 2,500 OTP Bank shares at HUF4,820 each through OTP Bank.

Budapest, November 2, 2004

OTP Bank Ltd.