

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

OTP Bank Ltd. announces that on November 19, 2004

Mr Tibor Biro, board member of OTP Bank, has sold 23,000 OTP Bank shares at HUF5,664 each,

Mr Csaba Lantos, board member of OTP Bank, has sold 15,000 OTP Bank shares at HUF5,634 each,

Mr Antal Pongracz, board member of OTP Bank, has sold 10,000 OTP Bank shares at HUF5,650 each,

Mr Laszlo Wolf, deputy CEO of OTP Bank, has sold 32,000 OTP Bank shares at HUF5,635 each through OTP Bank.

Budapest, November 22, 2004

OTP Bank Ltd.