

Changes in the shareholding of insider persons at OTP Bank

OTP Bank Ltd. announces that on December 14, 2004 through OTP Bank

Mr Laszlo Utassy, board member of OTP Bank, has sold 2,500 OTP Bank shares at HUF5,530 each;

Mr Csaba Lantos, board member of OTP Bank, has sold 20,000 OTP Bank shares at HUF5,508 each;

Mr Antal Pongracz, board member of OTP Bank, has sold 10,000 OTP Bank shares at HUF5,498 each and

Mr Gyula Pap, deputy-CEO of OTP Bank, has sold 20,000 OTP Bank shares at HUF5,530 each.

Budapest, December 15, 2004

OTP Bank Ltd.