

Change in the shareholding of insider person at OTP Bank

OTP Bank Ltd. announces that on December 27, 2004 112,000 treasury shares were called down within the framework of the company's share options programme.

At the same time the shareholding of Mr Antal Pongracz, member of the board of directors, increased by 112,000 shares.

After these transactions the number of treasury shares decreased to 10,097,014 in the bank's portfolio.

Budapest, December 28, 2004

OTP Bank Ltd.