OTP BANK Ltd.

Reference number: IR-001/2005

January 3, 2005

Extraordinary announcement

Personnel change at DSK Bank

OTP Bank Ltd. announces that the employment of Mr Krassimir Totev Angarski DSK Bank's chairman and CEO ceased as of December 31, 2004. The new chairman and CEO is Ms Violina Marinova Spasova from this date. The changes has been registered as of December 31, 2004.

OTP Bank Ltd.

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