



February 8, 2005

Extraordinary announcement

OTP Bank's notice on the financial institution's special corporate tax

OTP Bank Ltd. announces that the members of the OTP-group made the decision on the tax base for the special financial institution tax for the year 2005, as allowed and required by regulations, as follows:

Company	Chosen tax base	tax
OTP Bank	net interest income	6% of positive tax base
OTP Jelzalogbank (OTP Mortgage Bank)	profit before tax	8% of positive tax base
OTP Lakastakarekpenztar (OTP Building society)	profit before tax	8% of positive tax base
Merkantil Bank	profit before tax	8% of positive tax base
Merkantil Car	profit before tax	8% of positive tax base
Merkantil Ingatlan Lizing (Merkantil Real Estate Leasing)	profit before tax	8% of positive tax base
OTP Faktoring	net interest income	6% of positive tax base

The payment of the above tax will decrease the consolidated profit after tax of the group by HUF9.6 billion according to HAS in 2005. It does not affect the financial forecast for 2005, which predicts at least a 10% increase in the consolidated profit after tax according to HAS.

OTP Bank Ltd.