

**Extraordinary announcement  
on rating action**

OTP Mortgage Bank Ltd. hereby announces that on 22 March 2013 Standard & Poor's Ratings Services revised its outlook on OTP Mortgage Bank Ltd. to negative from stable. At the same time S&P affirmed the 'BB/B' long- and short-term counterparty credit ratings on the bank.

The rating action reflects the same action on the Republic of Hungary (BB/Negative/B) on 21 March 2013.

The full release is available on Standard & Poor's Web site at [www.standardandpoors.com/ratingsdirect](http://www.standardandpoors.com/ratingsdirect)

Budapest, 25 March 2013

**OTP Mortgage Bank Ltd.**