



Strategy and Finance Division
Investor Relations & DCM

Reference number: IR-132/2018

17 July 2018

Extraordinary announcement

New credit ratings

OTP Bank Plc. hereby announces that according to the press release published on 16 July 2018, S&P Global Ratings has assigned new ratings to OTP Bank Plc. and OTP Mortgage Bank Ltd. following the April 2018 update to its rating methodology. S&P Global's resolution counterparty rating (RCR) is a forward-looking opinion of the relative default risk of certain senior liabilities that may be protected from default with an effective bail-in resolution process for the issuing financial institution.

The newly assigned ratings are the following:

OTP Bank Plc.

- Long-term Resolution Counterparty Rating (Local and Foreign Currency): BBB-
- Short-term Resolution Counterparty Rating (Local and Foreign Currency): A-3

OTP Mortgage Bank Ltd.

- Long-term Resolution Counterparty Rating (Local and Foreign Currency): BBB-
- Short-term Resolution Counterparty Rating (Local and Foreign Currency): A-3

OTP Bank Plc.

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