

## **Dividend payment of OTP Bank Ltd**

The Annual General Meeting of the Országos Takarékpénztár és Kereskedelmi Bank Ltd. held on 25th of April 2001 has decided to pay 20% dividend for both common and preference shares from the profits of the business year 2000.

### **I. General rules of dividend payment**

1. The first day of the dividend payment is Monday, 18th of June 2001. According to the article 13.10. of OTP Bank Ltd's Articles of Association the Company shall not be obliged to pay dividend on the shareholder's first time claim for dividend beyond five years following the date of beginning the payment of dividends.
2. Precondition of dividend payment is that the share ownership of the shareholder shall not violate the provisions of the Act CXII of 1996 (Hpt.).
3. Further condition for dividend payment is that the owner of the registered share shall be effectively entered in the Share Register of the Company. To register the following data must be made available for OTP Bank Ltd:
  - a.) name of the shareholder (company name)
  - b.) exact address of the shareholder (head-quarters)
  - c.) in case of natural persons, the nationality and mother's maiden name
  - d.) in case of non natural persons, the name (company name) and address (head-quarters) of those owners, which holds at least 25% of the shareholding,
  - e.) in case of joint ownership the data as determined in points a, b and c above for the owners and their representative
  - f.) the date of purchase
4. To register in the Shareholders' Register a statement regarding the item 3./d is necessary for non-natural persons. A statement form is available in the branches listed in Paragraph VI.

### **II. Dividend payment in case of shareholders being in physical possession of their shares**

1. Dividend shall be paid after presentation of the shares, identification of shareholder, verifying the Shareholder's Register and handover of dividend-coupon in the branches listed in Paragraph VI. starting 18th of June 2001.

### **III. Dividend payment for shares deposited with KELER Ltd. by way of a depository**

1. In this case according to the point 13.5 of Article of Association and the relevant rules of KELER Ltd, OTP Bank Ltd requests KELER Ltd for ownership identification of shares deposited by KELER Ltd. Valid on the starting day of dividend payment.
2. We call our shareholders' attention that according to the relevant rules of KELER Ltd., it provides ownership identification based on the data received from the depositaries.
3. OTP Bank Ltd. registers the shareholder in the Shareholders' Register relying upon the data according to the items I./3./a-c, e-f sent by KELER Ltd. and the statement according to point I./4. sent by the shareholder or its depository. The statement according to point I./4. should be sent to the attention of Secretariat of OTP Bank Ltd. At H-1051 Budapest, Nádor u. 16.

4. After having received the dividend-coupons from KELER Ltd. and after registering the shareholder and verifying the Shareholders' Register, OTP Bank transfers the dividend to the depositary or to the shareholder's bank account if the shareholder so instructed the Bank by way of the depositary.

#### **IV. Dividend payment for shares deposited with an other depositary**

1. In this case the dividend-coupon and the data needed for the identification of the shareholder (in the same format as prescribed by KELER Ltd.) and the statement according to the item I./4. should be sent to OTP Bank Ltd. by the depositary- through one of the branches listed in paragraph VI. -, and after this and after registering the shareholder and verifying the Shareholders' Register, OTP Bank remits the dividend to the depositary or if the shareholder so instructs the Bank, by way of the depositary, to the shareholder's bank account.
2. If the share is deposited with OTP Bank Ltd. the tasks according to para IV.1. are carried out by the OTP branch which keeps the shareholder's securities account. If the shareholder is not yet registered in the Shareholders' Register the statement according to item I./4. may be given to the account-keeping branch.

#### **V. Taxation rules**

1. For domestic natural persons the dividend is paid only if:
  - a. in the case of dividend payment according to item III./3. the taxation identification number is provided to the Bank by KELER Ltd.
  - b. in the case of dividend payment according to item IV./1. the taxation identification number of the shareholder is provided by the shareholder or its depositary through a branch listed in paragraph VI.

In the case of dividend payment according to paragraph II. and item IV./2. the taxation identification number can be presented while drawing dividend.

In case of missing taxation identification number no dividend is paid by OTP Bank Ltd. until it is presented.

2. For non-natural persons with Hungarian residence the total amount of the dividend is paid only if the shareholder or its depositary requests the remittance to the bank account of the shareholder kept by a Hungarian credit institution. In other cases (cash payment, remittance to other bank accounts) before payment a 20% dividend withholding tax must be subtracted. The dividend tax - relying upon the certificate of the payer - can be re-claimed by the Hungarian non-natural persons in their tax return for the year 2001.
3. For foreign shareholders the preferential taxation assured by the agreement between Hungary and the given country to avoid double taxation can be applied by OTP Bank Ltd. if the copy of the authentic translation of a document issued in the current year by the foreign tax authority to certify the shareholder's foreign residence and its declaration of profit drawing party or a copy of the authentic translation of a profit drawing party certificate issued in the current year by a foreign tax authority or an independent auditor is sent by the shareholder or on its behalf by the depositary
  - a.) in the case of dividend payment according to paragraph II. and IV. to the OTP branch performing the payment
  - b.) in the case of dividend payment according to paragraph III., when the shareholder keep its securities account with OTP Bank Ltd., to its account-keeping branch of OTP Bank Ltd.
  - c.) in the case of dividend payment according to paragraph III., when the shareholder keep its securities account with other depositary, to the Securities Department of OTP Bank Ltd. (H-1051 Budapest, Nádor u. 16.).

Natural persons with foreign residence - because they don't have taxation identification number - must in every case beside the certificates of foreign residence and profit drawing party present their passport numbers independent from the fact whether there is valid agreement to avoid double taxation with their country of residence. The OTP Bank Ltd. can't pay the dividend until the passport number (or the number of an other document determined by international agreement) is given.

Natural persons with foreign residence can claim back the difference of the subtracted dividend tax and their preferential tax subtraction at the Észak-budapesti Igazgatóság of APEH (the Hungarian tax authority) relying upon the certificate issued at the payment, the certificate of foreign residence, the declaration of profit drawing party and the certificate of profit drawing party.

Budapest, May 18, 2001.

**Board of Directors  
OTP Bank Rt.**

## VI./ Branches of OTP Bank Ltd. assigned for dividend payments:

### 1. BUDAPEST

I. district	Iskola u. 38-42.
I. district	Alagút u. 3.
I. district	Széna tér 7.
II. district	Margit krt. 8-10.
II. district	Fény u. 11-17. (Bevásárló központ)
II. district	Szépvölgyi út 4/b.
II. district	Törökvész u. 1/a.
III. district	Flórián tér 15.
IV. district	Erzsébet u. 50.
V. district	Deák F. u. 7-9. Központi Fiók
V. district	Deák F. u. 7-9.
V. district	Nádor u. 6.
V. district	Nádor u. 16.
V. district	Bajcsy Zs. út 24. (Pest-Buda Ker.Banki Fiók)
V. district	Ferenciek tere 10.
V. district	Károlyi M. u. 14.
V. district	Szent István krt. 1.
V. district	Szabadság tér 7-8. (Bankcenter)
V. district	Károlyi M. u. 14.
V. district	Széchenyi rkp. 19. (Parlamentari kirendeltség)
V. district	Nyugati tér 9.
VI. district	Andrássy út 23.
VI. district	Andrássy út 83-85.
VII. district	Király u. 47-49.
VII. district	Károly krt. 1.
VIII. district	József krt. 33.
VIII. district	József krt. 53.
IX. district	Tinódi u. 9-11.
X. district	Kőrösi Csoma sétány 6.
XI. district	Bartók Béla út 92-94.
XI. district	Móricz Zs. körtér 18.
XI. district	Gazdagréti tér 7.
XII. district	Böszörményi út 9-11.
XII. district	Hertelendy u. 4/a
XII. district	Jagelló u. 20/a
XII. district	Apor Vilmos tér 11-12.
XIII. district	Tátra u. 10.
XIV. district	Nagy Lajos király útja 19-21.
XIV. district	Thököly út 102/b.
XV. district	Szentmihályi út 131. (PÓLUS Center)
XV. district	Fő u. 64.
XVI. district	Sashalom, Jókai u. 1/b.
XVII. district	Ferihegyi út 93.
XVIII. district	Üllői út 377.
XIX. district	Üllői út 285.
XX. district	Kossuth L. u. 44-46.
XXI. district	Kossuth L. u. 99.
XXII. district	Budafok, Kossuth L. u. 31.
XXII. district	Nagytétényi út 24-27. (Campona)
XXIII. district	Grassalkovich u. 128.

## 2. Counties

### Baranya county

Pécs, Rákóczi út 44.  
Pécs-Ujmecekalja, Ybl M. u. 7/3.  
Komló, Kossuth L. u. 95/1.  
Mohács, Jókai u. 1.  
Siklós, Felszabadulás útja 26.  
Szigetvár, Vár u. 4.  
Villány, Baross G. u. 29/a.

### Bács-Kiskun county

Kecskemét, Szabadság tér 1/a.  
Kecskemét, Szabadság tér 5.  
Kecskemét, Széchenyi tér 12-14  
Tizsakécske, Béke tér 6.  
Izsák, Szabadság tér 1.  
Baja, Deák F. u. 1.  
Kalocsa, Szent István király u. 43.  
Kiskőrös, Petőfi tér 13.  
Kiskunhalas, Bokányi D. u. 5-7.  
Kiskunfélegyháza, Petőfi tér 6-7.  
Kiskunmajsa, Csendes köz 1.  
Solt, Aranykulcs tér 6.  
Bácsalmás, Szent János u. 30-32.  
Soltvadkert, Szentháromság u. 4.  
Kecel, Császártöltés u. 1.

### Békés county

Békéscsaba, Andrássy u. 4/2.  
Békéscsaba, Szent István tér 3.  
Békés, Széchenyi tér 2.  
Gyomaendrőd, Fő u. 173-179.  
Gyula, Hét vezér út 2-6.  
Mezőberény, Kossuth tér 12.  
Mezőkovácsháza, Hársfa u. 1-3.  
Orosháza, Kossuth u. 20.  
Szarvas, Kossuth tér 1.  
Szeghalom, Tildy u. 4-8.

### Borsod-Abaúj-Zemplén county

Miskolc, Szemere u. 5.  
Miskolc, Széchenyi u. 15-17.  
Miskolc, Győri kapu u. 51.  
Miskolc, Árpád u. 2.  
Ózd, Vasvár út 125.  
Edelény, Tóth Árpád u. 1.  
Kazincbarcika, Egressy B. u. 50.  
Mezőkövesd, Mátyás király u. 149.  
Putnok, Kossuth u. 45.  
Sajószentpéter, Bethlen G. u. 1/a.  
Sárospatak, Eötvös J. u. 2.  
Sátoraljaújhely, Széchenyi tér 13.

Szerencs, Kossuth tér 3/a.  
Tiszaújváros, Kazinczy u. 9.

### Csongrád county

Szeged, Széchenyi tér 3. (Tisza Szálló)  
Kistelek, Rákóczi u. 3.  
Mórahalom, Szegedi u. 3.  
Szentés, Kossuth u. 26.  
Csongrád, Szentháromság tér 2-6.  
Hódmezővásárhely, Andrássy út 1.  
Makó, Széchenyi tér 14-16.

### Fejér county

Székesfehérvár, Ősz u. 13.  
Bicske, Bocskai köz 1.  
Sárbogárd, Ady E. u. 170.  
Dunaújváros, Dózsa György u. 4/e.  
Mór, Deák F. u. 24.

### Győr-Moson-Sopron county

Győr, Árpád út 36.  
Győr, Kormos I. u. 6.  
Sopron, Várkerület u. 96/a.  
Mosonmagyaróvár, Szent I. u. 49.  
Csorna, Soproni u. 58.  
Kapunvár, Szent István király u. 4-6.

### Hajdú-Bihar county

Debrecen, Hatvan u. 2-4.  
Debrecen, Piac u. 45.  
Balmazújváros, Debreceni u. 2.  
Berettyóújfalu, Oláh Zs. u. 1.  
Püspökladány, Kossuth u. 2.  
Hajdúböszörmény, Kossuth u. 14.  
Hajdúnánás, Köztársaság tér 17.  
Hajdúszoboszló, Szilfákajla u. 10.  
Biharkeresztes, Kossuth u. 4/a.  
Derecske, Köztársaság u. 111.  
Polgár, Szabadság tér 15.  
Nándudvar, Fő u. 119.

### Heves county

Eger, Széchenyi u. 2.  
Hatvan, Kossuth L. tér 8.  
Gyöngyös, Fő tér 1.  
Heves, Hősök tere 7.

### Jász-Nagykun-Szolnok county

Szolnok, Szapáry u. 31.  
Solnok, Nagy I. krt. 2/a.

Jászberény, Lehel vezér tér 28.  
Tiszafüred, Piac u. 3.  
Törökszentmiklós, Kossuth u. 134-136.  
Karcag, Kossuth L. tér 15.  
Mezőtúr, Szabadság tér 29.

### **Komárom-Esztergom county**

Tatabánya, Fő tér 32.  
Dorog, Bécsi u. 48.  
Komárom, Mártírok u. 23.  
Tata, Ady E. u. 1-3.  
Esztergom, Rákóczi tér 2-4.  
Nyergesújfalú, Kossuth u. 126.  
Oroszlány, Rákóczi u. 84.  
Kisbér, Városház tér 1.

### **Szabolcs-Szatmár-Bereg county**

Nyíregyháza, Rákóczi út 1.  
Fehérgyarmat, Kossuth tér 5.  
Kisvárd, Szent László u. 30.  
Mátészalka, Szalkay L. u. 34.  
Nyírbátor, Zrínyi u. 1.  
Tiszavasvári, Kossuth L. u. 12.  
Vásárosnamény, Szabadság tér 28-31.

### **Tolna county**

Szekszárd, Mártírok tere 5-7.  
Tolna, Kossuth L. u. 31.  
Paks, Dózsa Gy. u. 33.  
Tamási, Szabadság u. 31.  
Bonyhád, Szabadság tér 10.  
Dombóvár, Hunyadi tér 19-21.  
Dunaföldvár, Béke tér 11.

### **Vas county**

Szombathely, Fő tér 3-5  
Szombathely, Király u. 10.  
Körmend, Vida J. u. 2.  
Sárvár, Batthyány u. 2.  
Körmend, Vida J. u. 2.  
Köszeg, Kossuth u. 8.  
Szentgotthárd, Mártírok u. 2.  
Celldömölk, Kossuth u. 18.  
Vasvár, Alkotmány u. 2.  
Bük, Kossuth I. u. 1-3.

### **Nógrád county**

Salgótarján, Rákóczi út 22.

Balassagyarmat, Rákóczi fejedelem útja 44.  
Páztó, Nagymező u. 12.  
Rétság, Rákóczi F. u. 28-31.  
Szécsény, Feszty Á. u. 1.

### **Pest county**

Budapest, Semmelweis u. 11.  
Cegléd, Szabadság tér 1.  
Dabas, Szent István u. 68.  
Vác, Széchenyi u. 3-7.  
Budakeszi, Fő u. 181.  
Érd, Budai u. 8.  
Gödöllő, Szabadság tér 12-13.  
Monor, Kossuth L. u. 88/b.  
Vecsés, Fő u. 170.  
Nagykőrös, Szabadság tér 2.  
Nagykát, István király u. 3-5.  
Ráckeve, Szent István tér 3.  
Szigetszentmiklós, Losonci u. 1.  
Kiskunlacháza, Dózsa Gy. u. 219.  
Szentendre, Dumtsa J. u. 6.  
Dunakeszi, Barátság u. 29.  
Százhalombatta, Május 1. tér 8.  
Budaörs, Szabadság tér 131/a.

### **Somogy county**

Kaposvár, Széchenyi tér 2.  
Marcali, Rákóczi u. 6-10.  
Nagyatád, Széchenyi tér 15.  
Siófok, Fő u. 188-190.  
Barcs, Séta tér 5.  
Fonyód, Ady E. u. 25.  
Balatonboglár, Dózsa Gy. u. 1.

### **Veszprém county**

Veszprém, Budapest u. 4.  
Ajka, Szabadság tér 18.  
Balatonfüred, Jókai u. 15.  
Pápa, Fő út 5.  
Tapolca, Fő tér 1.  
Várpalota, Újlaki u. 2.  
Zirc, Rákóczi tér 15.

### **Zala county**

Zalaegerszeg, Kisfaludy u. 15-17.  
Keszthely, Kossuth u. 40.  
Lenti, Dózsa Gy. u. 1.  
Letenye, Szabadság tér 9.  
Nagykanizsa, Deák tér 15.  
Nagykanizsa, Ady E. u. 6.  
Fertőszentmiklós, Szerdahelyi u. 2.  
Hévíz, Erzsébet királyné u. 11.