

22 March 2010

## **Extraordinary announcement**

### **Early prepayment of State Loan**

OTP Bank Plc. announces that on 19 March it has paid back an equivalent of EUR 700 million to the Hungarian State. The amount is the remaining part of a loan agreement of 1.4 billion in total between the Hungarian State and OTP Bank signed on 26 March 2009. According to the original terms the Bank had to start the repayment From February 2011 in eight equal tranches, but it prepaid the first half already in November 2009.

At the time of the Agreement it was the peak of the financial crisis and both the Ministry of Finance and OTP Bank set an aim of providing access funding sources for the Hungarian corporate sector. However, due to the conditions of the loan facility, namely the interest rate level and maturity, the Bank could satisfy the demand of only a limited circle of entrepreneurs, thus OTP Bank decided to support a wider range of potential client interest at the expense of its own liquidity, exceeding EUR 6 billion.

During 2009 the Bank originated HUF 248 billion to the Hungarian small, medium and large enterprises, as a result its FX-adjusted loan portfolio to the SME sector grew by 5%, and by 8% to the medium and large enterprise sector, respectively.

OTP's commitment towards the Hungarian corporate sector is well demonstrated by and additional HUF 34 billion loan disbursement YTD and despite the prepayment of the State Loan facility the Bank will further increase its exposure to the sector.

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