

### **Extraordinary announcement**

FHB Mortgage Bank Co Plc. (company registration number: 01-10-043638; registered seat: 1082 Budapest, Üllői út 48.; hereinafter: „FHB Plc”) hereby informs the public on the following:

Due to the announcement of Moody’s Investor Service published on 24 November 2011, in which it lowered the Hungarian debt rating to “Ba1” and the country’s foreign currency deposit ceiling to “Ba2”, Moody’s announced on 25 November 2011, that it downgraded the ratings of 7 Hungarian Banks, included the ratings of the FHB Mortgage Bank Co. Plc. The local and foreign currency long terms deposit rating of FHB Mortgage Bank Co. Plc. changes from “Ba1/Not-Prime” to “Ba2/Not-Prime”, however the standalone bank financial strength rating of “D” remained unchanged. All the above ratings remain on review for possible downgrade.

Budapest, 28 November, 2011

FHB Mortgage Bank Co. Plc.