

### 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:

The Moody’s Investor Service has placed on review for downgrade the covered bond ratings issued of two Hungarian mortgage banks, including the FHB Mortgage Bank Co. Plc. This review on FHB’s covered bonds was prompted by the announcement of Moody’s Investor Service, that the Agency has placed on review for downgrade the ratings of FHB Mortgage Bank Co. Plc. The present rating of covered bonds issued by FHB Mortgage Bank is Ba1.

The whole release is available on Moody’s website: [www.moodys.com](http://www.moodys.com)

Budapest, 15 December, 2012

FHB Mortgage Bank Co. Plc.