



Declaration of the Board of Directors of FHB Jelzálogbank Nyrt. (FHB Mortgage Bank Plc.) according to the consolidated annual report for the year
2014

FHB Jelzálogbank Nyrt. (FHB Mortgage Bank Plc.) hereby declares that the consolidated financial statements have been prepared in accordance with the applicable accounting standards and its best knowledge.

The consolidated annual financial statements give a true and fair view of assets, liabilities, financial position and loss of the issuer and its consolidated affiliates, furthermore the consolidated annual report gives a fair view of the position, development and performance of the issuer and its consolidated affiliates, disclosing the risks and the factors of uncertainty.

Budapest, 28 April 2015

A handwritten signature in blue ink, appearing to read "Spéder Z", written in a cursive style.

Dr. Zoltán Spéder
Chairman of the Board
of Directors

A handwritten signature in blue ink, appearing to read "Köbli Gyula", written in a cursive style.

Gyula Köbli
Executive Officer