

### **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 published on 16 December 2011, that it downgraded the ratings of 5 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 “Ba2/Not-Prime” to “Ba3/Not-Prime”, and the standalone bank financial strength (BFSR) rating of “D” was downgraded to “E+”. All the above ratings except the BFSR remain on negative outlook.

Budapest, 19 December, 2011

FHB Mortgage Bank Co. Plc.