



Declaration of the Board of Directors of FHB Jelzálogbank Nyrt. (FHB Mortgage Bank Plc.) according to the consolidated annual report for the year  
2011

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, 25 April 2012

**Dr. Zoltán Spéder**  
Chairman of the Board  
of Directors

**Gyula Köbli**  
Chief Strategic and Financial  
Executive Officer