

Summary report of FHB Mortgage Bank Plc. for the year 2008

As an issuer, FHB Mortgage Bank Plc. hereby presents all the announcements and information published in the last 12 months.

Date	Medium of announcement	Description
29 April 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Annual Report
29 April 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Summary Report 2007 of FHB Mortgage Bank Plc
30 April 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	GM - Resolutions
30 April 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's information on the share capital and the amount of the voting rights
30 April 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's CG Declaration on 2007
30 April 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's information on the new chairmen of the Board of Directors and the Supervisory Board
30 April 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Base prospectus updated by 2007 Annual Report and the GM resolutions about the Board of Directors and Supervisory Board
5 May 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	CMB auction FJ13NF04 and FJ11NF02
6 May 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Auction results of FJ11NF02Sr5 and FJ13NF04Sr3 CMBs
14 May 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Flash Report
15 May 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
21 May 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	The General Meeting accepted the Share Option Programme.
23 May 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Articles of Associations
23 May 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Memoirs on GM
26 May 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	3 years bond collection as at 27th May.
26 May 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	2 years bond collection as at 27th May.

Date	Medium of announcement	Description
26 May 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Acceptance of the Fourth Supplement of FHB's EMTN Programme
26 May 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Third Supplement of FHB's EMTN Programme
27 May 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Auction result of FK11NF01SR2 and FK10NF01SR4 Bonds
9 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	CMB auction of FJ13NF04
9 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	CMB auction of FJ13NF02
10 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Auction result of FJ11NF02SR6 and FJ13NF04SR4 CMBs
10 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
11 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
11 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's share capital and voting rights on 30 May 2008
12 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
13 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	CMB auction
13 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Partial CMB repurchase
16 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Yields on CMB auction as at 16th June 2008
16 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Results of CMB auction as at 16th June, 2008
16 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Information about the auction of FHB's CMB's dated on June 16, 2008
16 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Partial repurchase of CMBs
18 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Announcement on loan agreement
18 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
23 June 2008	www.bet.hu	FHB FK10NF01 CMB auction

Date	Medium of announcement	Description
	www.kozzetetelek.hu www.fhb.hu	
23 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
24 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	The result of FHB's bond auction
24 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
25 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
26 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
27 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
28 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
30 June 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's share capital and voting rights on 30 June 2008
1 July 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
2 July 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB's new covered bond issue under the EMTN Programme
2 July 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
4 July 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Three year CMB auction
4 July 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
7 July 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
8 July 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Auction result of FJ11NF02SR7 CMB of FHB Mortgage Bank Ltd
11 July 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Final Terms of the second tap of FJ13NF05 Covered Mortgage Bonds of FHB Mortgage Bank Co. Plc.
15 July 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Auction result of FJ13NF05SR2 CMB on July 15, 2008
16 July 2008	www.bet.hu www.kozzetetelek.hu	The outstanding amount of the Mortgage Bonds and Collaterals as of 30.06.2008

Date	Medium of announcement	Description
	www.fhb.hu	
21 July 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	New EUR 125 M Covered Mortgage Note issue of FHB Mortgage Bank under the EMTN Programme
25 July 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB repurchased Covered Mortgage Bonds in the open market
29 July 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB's new € 73 M Covered Mortgage Note issue under the EMTN Programme
31 July 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's share capital and voting rights on 31 July 2008
1 August 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Mortgage Bank partially repurchased the series of FJ14ZV01 issued under the EMTN Programme
4 August 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	A new private placement of FHB Mortgage Bank Plc
4 August 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Flash Report
8 August 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Another CMN issue under the EMTN Program
13 August 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Announcement on the share transaction of Mr Jenő Siklós, FHB Plc's senior executive officer
21 August 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Partial repurchase of FJ10NF03 CMB
26 August 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Another issue of FJ13NF05 CMB
26 August 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Repurchase of CMBs
27 August 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Fifth amendment of the Base Prospectus
27 August 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Partial repurchase of CMBs
27 August 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Auction result of FJ13NF05SR3 CMB on August 27, 2008
29 August 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's share capital and voting rights on 29 August 2008
2 September 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's announcement on the termination of employment of Jenő Siklós, Deputy Chief Executive Officer
5 September 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Repricing of FJ09NV01 CMB

Date	Medium of announcement	Description
15 September 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Supplement No. 4 of FHB's EMTN Programme
15 September 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
16 September 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
17 September 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
18 September 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Shareholders' resolutions affecting companies consolidated by FHB Plc
18 September 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
19 September 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Increase of participation of a company operating under qualifying interest of a senior executive officer in FHB Plc
22 September 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Public Offering and Final Terms of FK10NF01SR6 Bond
23 September 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	New Senior Unsecured Bonds' auction of FHB Mortgage Bank Plc
24 September 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Auction result of FK10NF01SR6 Senior Unsecured Bond
24 September 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's announcement on the increase of stake in FHB Plc holds by a company operating under direct influence of a senior executive officer of FHB Plc
29 September 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's announcement on the increase of stake in FHB Plc holds by a company operating under direct influence of a senior executive officer of FHB Plc
30 September 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's share capital and voting rights on 30 September 2008
6 October 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Sixth amendment of the Base Prospectus
6 October 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
7 October 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
8 October 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
9 October 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares

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10 October 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
13 October 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
14 October 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	New FHB's CMB private placement
15 October 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
16 October 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	The outstanding amount of the Mortgage Bonds and Collaterals as of 30.09.2008
16 October 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
17 October 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
20 October 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Disclosure on exceeding the 10 per cent voting threshold limit
22 October 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
27 October 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's announcement on acquiring qualifying participation in a financial enterprise
27 October 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's announcement on cooperation agreement concluded with mobile operator companies
27 October 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
31 October 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's share capital and voting rights on 31 October 2008
5 November 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's announcement on the new chief financial officer
14 November 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Interim management statement
24 November 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	New CMB issue
25 November 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Interests and rates of CMBs
26 November 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Seventh amendment of the Base Prospectus

Date	Medium of announcement	Description
27 November 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Results of CMB auction
28 November 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's share capital and voting rights on 28 November 2008
12 December 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB's new euro denominated mortgage bonds private placement
12 December 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Repurchase of FJ09ZV02 CMB
12 December 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB's new auction of a 5 year CMB
12 December 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Repurchase of CMBs
15 December 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Auction result of FJ13NF05SR4 CMB's on 15 December, 2008
20 December 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Disclosure on the election of FHB Commercial Bank Ltd's new Deputy Chief Executive Officer and Internal Member of the Board of Directors
31 December 2008	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's share capital and voting rights on 31 December 2008
15 January 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
19 January 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	The outstanding amount of the Mortgage Bonds and Collaterals as of 31.12.2008
22 January 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
30 January 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's share capital and voting rights on 30 January 2009
3 February 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Notice of FHB Mortgage Bank's new issuance programme
13 February 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Quarterly Report
13 February 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	A private placement of FJ12ZV03 CMB
13 February 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	A private placement of FJ12ZV02 CMB
13 February 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Repurchase of CMBs

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18 February 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Transactions with Treasury Shares
20 February 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Announcement on purchase of FHB shares by FHB's executive officer
23 February 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's disclosure on announcement of Collegia Privatstiftung on the increase of its indirect interest in FHB Plc
26 February 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Approval of the Supplement No.6. to the Base Prospectus
26 February 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Acceptance of the 1st amendment of the Base Prospectus
26 February 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	1st amendment of the Base Prospectus
27 February 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's share capital and voting rights on 27 February 2009
9 March 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	New interest rate of FJ12NV01 CMB
10 March 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Modification of the Final Terms of FJ14NV01 CMB
13 March 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB's CMBs have been quoted
17 March 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Final Terms of FJ14NV01SR02 CMB
20 March 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Repurchase of CMBs
20 March 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	The second serie of FJ14NV01 CMB has been quoted
25 March 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	The Hungarian State grants a loan to FHB Plc by the terms and conditions contained in the attached document.
28 March 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	GM - Invitation
31 March 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Hungarian State and FHB Plc. concluded agreement on capital increase
31 March 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc's share capital and voting rights on 31 March 2009
1 April 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	GM - Invitation

Date	Medium of announcement	Description
3 April 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	GM - Invitation
9 April 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	GM - Proposals
9 April 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	FHB Plc., Allianz Hungária Ltd. and Allianz Bank Ltd. concluded agreement on strategic co-operation
16 April 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	The outstanding amount of the Mortgage Bonds and Collaterals as of 31.03.2009
27 April 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Acceptance of the 2nd amendment of the Base Prospectus
27 April 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	2nd amendment of the Base Prospectus
27 April 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Update of FHB's EMTN Program
28 April 2009	www.bet.hu www.kozzetetelek.hu www.fhb.hu	Resolutions of FHB Plc's 2009 AGM

Budapest, 30 April, 2009

Dániel Gyuris
Chief Executive Officer

Gyula Köbli
Deputy Chief Executive Officer