

**Extraordinary announcement
Rating action**

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 14 February 2013, that it takes rating actions on 3 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 “Ba3/Not-Prime” to “B2/Not-Prime”, and the standalone bank financial strength (BFSR) rating of “E+/b1” was downgraded to “E+/b3”. All the above ratings remain on negative outlook.

Budapest, 15 February, 2013

FHB Mortgage Bank Co. Plc.