

**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 12 August 2014, that it takes rating actions on 2 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. changed from “B2” to “B3”, and the “Not Prime short term ratings” remained unchanged. The outlook on the bank’s deposits ratings remains negative. The standalone bank financial strength (BFSR) rating of “E+/b3” was downgraded to “E/caa1” with stable outlook.

Budapest, 13 August, 2014

FHB Mortgage Bank Co. Plc.