

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:

On 7th November 2016 Moody’s Investor Service has upgraded by two notches to Baa2 from Ba1 the covered bond issued by FHB. Plc. Consequently the covered bonds issued by FHB Plc. are in investment grade category again.

The upgrade of covered bonds followed the upgrade of deposit ratings to B3 published 2 November 2016, and of the sovereign rating of Hungary to Baa3 from Ba1 published 4 November 2016.

Budapest, 8 November, 2016

FHB Mortgage Bank Co Plc.