

**Declaration of the Board of Directors of FHB Jelzálogbank Nyrt. (FHB Mortgage Bank Plc.)  
according to the consolidated annual report for the year 2017**

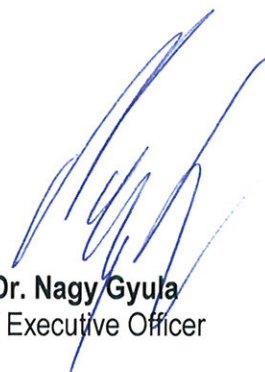
FHB Jelzálogbank Nyrt. (FHB Mortgage Bank Plc.) hereby declares that the consolidated financial statements of the year 2017 have been prepared in accordance with the applicable accounting standards and its best knowledge.

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, 10 May 2018



**Vida József**  
Chairman of the Board of Directors



**Dr. Nagy Gyula**  
Chief Executive Officer