

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

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

The annual financial statements give a true and fair view of assets, liabilities, financial position and loss of the issuer, furthermore the annual report gives a fair view of the position, development and performance of the issuer, disclosing the risks and the factors of uncertainty.

Budapest, 10 May 2018

A blue ink signature of Vida József, consisting of several overlapping loops and strokes.

Vida József
Chairman of the Board of Directors

A blue ink signature of Dr. Nagy Gyula, featuring a large, stylized initial 'G' followed by several strokes.

Dr. Nagy Gyula
Chief Executive Officer