

FHB's Supplement No. 3 to the Base Prospectus

Supplement No. 3 to the Base Prospectus (dated 28. July 2010) relating to FHB Mortgage Bank Co. Plc. Hungary EUR 3,000,000,000 Euro Mortgage Bond and Mortgage Notes and Medium Term Note Programme for the Issuance of Hungarian Mortgage Securities and Notes approved by the Commission de Surveillance du Secteur Financier (CSSF) on 28 May 2010. CSSF File No: C-09512, dated 28. May 2010. The Supplement No.3 to Base Prospectus approved by the CSSF on 25 November 2010. CSSF File No: C-10294 will be available on website of the Luxembourg Stock Exchange: (www.bourse.lu) and of the Issuer (www.fhb.hu)

25 November, 2010.