

FHB's Supplement No. 3 to the Base Prospectus

Supplement No.3 to the Base Prospectus (dated 21. December 2005) relating to FHB Mortgage Bank Co. Plc. (223476) Hungary EUR 1,000,000,000 Euro Mortgage Bond Programme for the Issuance of Hungarian Mortgage Bonds approved by the Commission de Surveillance du Secteur Financier (CSSF) on 5 January 2006. CSSF File No: C-00118, dated 5. January 2006. The Supplement contains the FHB's Preliminary Report for the 1st half year of 2006 dated 10. August, 2006. The Supplement No.3 to Base Prospectus approved by the CSSF on 05. September 2006. CSSF File No: C-01638, will be available on website of the Luxembourg Stock Exchange: (www.bourse.lu) and of the Issuer (www.fhb.hu)

5. September, 2006