



**The preliminary stock exchange report
of FHB Mortgage Bank Plc for the third
quarter of 2006**

Budapest, 10 November, 2006

The preliminary stock exchange report of FHB Mortgage Bank Public Company Limited by Shares for the third quarter of 2006 on the activities and results of the Company

The preliminary report of FHB Mortgage Bank Public Company Limited by Shares for the third quarter of 2006 contains the consolidated balance sheet and profit and loss account prepared according to the International Financial Reporting Standards (IFRS). The consolidation applies also to FHB Szolgáltató Zrt. (FHB Services Ltd.), a 100%-owned subsidiary of FHB as well as FHB Kereskedelmi Bank Zrt. (FHB Commercial Bank Ltd.), a private company limited by shares 90% of which are owned by the Bank, FHB Ingatlan Zrt. (FHB Real Estate Ltd.), a private company limited by shares of which 95% are owned by the Bank, and FHB Életjáradék Ingatlanbefektető Zrt. (FHB Annuity Real Estate Investment Ltd.), a private company limited by shares 95% of which are owned by the Bank. The remaining business shares in each company are owned by FHB Services Ltd. The two companies did not perform specific activities in the first three quarters of 2006. The main activities of FHB Services Ltd. have been related to the creation of the Bank Group. As the balance sheet and the P/L account of the companies involved in the consolidation have no significant bearing on the Bank's data, the preliminary report contains consolidated figures throughout. The narratives compare the audited figures as of 30 September 2005 and the non-audited figures as of 30 September 2006 and 30 June 2006.

I. Summary of the activities and events of the latest period

The first nine months, particularly the second and third quarters were a period marked by the implementation of FHB's strategy. As of 30 September 2006 earnings before taxation were 7.5 billion forints, 10.2% down from the figure as of 30 September 2005. **Earnings before taxation by IFRS in the third quarter of 2006 were 2.6 billion forints, 18.3% higher than the second quarter figure and equal to earnings before taxation for the third quarter of 2005.** Earnings before taxation as of 30 September 2006 surpasses the 2006 year-to-date plans. Expenditures of the implementation of the Bank's strategy have again left a strong impact on the third quarter of 2006 figures.

The **average net interest margin dropped** by 0.45 percentage points, from 3.75% on 30 June 2005 to 3.30% over the period of a year, in line with market trends. Over the past quarter the drop was minimal (four basis points).

The Group's **cost-income ratio** increased to 44.9% from 38.5% in the same period of 2005 as a result of the strategic investments and the costs of their implementation. However, the C/I ratio did not change compared to the 30 June 2006 figure.

Retail mortgage loan market

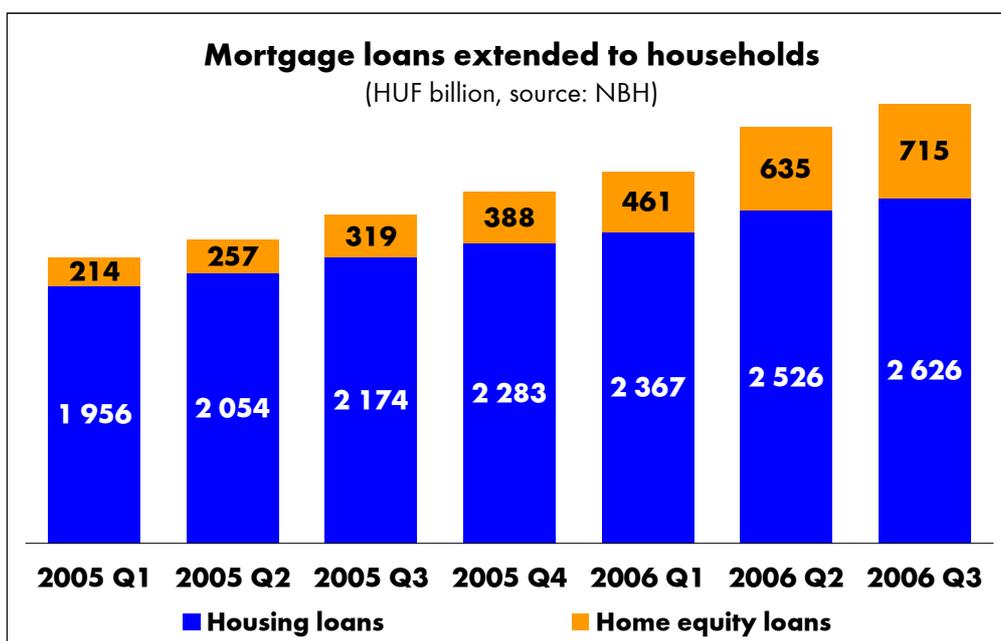
Since their introduction in 2004 loans denominated in foreign exchange, the retail mortgage loan market has seen a steady expansion of non-forint-based loans. Over the past year there was a 848.1 billion forints increase in the mortgage loan portfolio, the increase in the third

quarter amounted to 180.5 billion. The growth of the foreign exchange-denominated loans portfolio was even greater, 185.3, which indicates a further drop in the forint-based loans portfolio in the third quarter.

The spectacular advent of foreign exchange-denominated loans restructured the retail mortgage loan portfolio as a whole. The total amount of retail mortgage loans as of 30 September 2006 was 3,341.3 billion forints, 45.0% of which was disbursed in foreign exchange as opposed to 25.2% as of 30 September 2005.

In the first three quarters of 2006 the **growth in housing loans** extended to households was far more dynamic than in the same period of 2005. Growth was particularly spectacular in June to a large extent due to the change in the exchange rate and followed by an exchange rate adjustment in July. Average monthly growth rose significantly, reaching 38.1 billion forints in 2006 as opposed to 29.3 billion forints in the same period of 2005. The entire housing loan portfolio amounted to 2,626.3 billion forints as of 30 September 2006.

The increase in FX-based loans was greatly contributed to by **soaring home equity loans** whose growth had been insignificant over the previous years. Compared to 319.4 billion forints contributing 12.8% to the overall retail loan portfolio as of 30 September 2005, the contribution of home equity loans to retail lending grew to reach 21.4% by the end of the period of reporting due to home equity loans' 95.4% contribution to the growth of the loan portfolio over the past year.



The substantial increase in the portfolio of home equity loans that started in 2005 continued in the third quarter of 2006 to reach 12.7% with a year-on-year growth of 123.9%. Whereas in 2005 the average monthly growth was 18.1 billion forints, the average monthly growth in the first three quarters of 2006 exceeded 36.4 billion forints. Of the total amount of home equity loans 93.1% was disbursed in foreign exchange. Total incremental growth

exceeded 714.0 billion forints as of 30 September 2006. Home equity mortgage loans contributed 48.8% to total consumer loans as opposed to 33.7% in the reference period. This indicates a significant restructuring within the consumer loans product: the growth of consumer and personal loans is less and less dynamic and the growth of home equity loans continues to be strong.

Own lending

Over the past year up to 30 September 2006 the net amount of **loans sold by the Bank grew by** 48.3 billion forints or **30.4%**. The increase in the third quarter of 2006 was 10.1 billion forints, 5.1% up from the 30 June 2006 figure. Own lending was 20.7%, or 35.4 billion forints, up from the figures as of 31 December 2005. **In 2006** the Bank has so far disbursed loans directly to customers in the amount of **45.4 billion forints** (including 16.6 billion forints in the third quarter), **30.4%**, or **10.6 billion forints more** than in the reference year (year-on-year growth of disbursements in the third quarter of 2006 was 3.4%). Of the disbursements of the first three quarters 61.2% was contributed by foreign exchange-based loans.

The Bank's leading product is home equity mortgage loans contributing 35.8% to total disbursement in the third quarter and 40.9% in the year of reporting. The overwhelming majority of these loans were disbursed in foreign exchange, mainly in Swiss francs (95.4%). Loans extended for the purchase of homes are the second major product with a contribution of 27.2% in the third quarter and 31.9% in the first three quarters, followed by building loans contributing 15.5% to third quarter disbursements. The realignment of loan products that had started in 2005 continued also in 2006 and the change in disbursement structure was highly conspicuous compared to the third quarter of 2005, when building loans contributed 17.6% to own loans, the contribution of consumer loans was 43.5%, and of home equity loans, 31.2% (96.8% of the latter was denominated in foreign exchange).

The new products launched by the Bank in late 2005 and in the course of the year of reporting show a significant development: the portfolio of housing project loans amounted to 1.3 billion forints at the end of September 2006. The housing projects loan product contributed 2.2% to disbursements in the third quarter, similarly to subsidized land development loans, which contributed 3.2%. The most spectacular growth was achieved by the new product introduced at the end of June 2006 for the financing of commercial real estate projects. Its contribution to disbursements in the third quarter was 9.8% and to that of the first three quarters 2006, 4.3% and the portfolio's value is up to almost 2.0 billion forints.

There was no substantial change in the performance of the various channels of own lending compared to the third quarter of the preceding year. The contribution by the network of agents was 59.9%, the Bank's own network contributed 37.6% and syndicated loans contributed 2.4% to own loans. By contrast, in the same period of 2005 the breakdown of the same item was 58.2% contributed by agents, 2.2% by syndicated loans and 39.5% by the Bank's own network. At the same time, the dynamic development of the network of agents as well as the expansion of promotional services extended to agents are conspicuous in the performance of the various channels of lending: the Bank's own network contributed 33.9%, the network of agents 63.9%,

and the contribution of syndicated loans was 2.2% to disbursements in the first three quarters of 2006. The same figures in the reference period were 47.1%, 51.0% and 1.9% respectively.

Refinancing

The **portfolio of refinanced loans** showed a 5.6% year-on-year increase and amounted to **269.4 billion forints** as of 30 September 2006. Newly refinanced mortgage loans amounted to 12.6 billion forints, 9.9% less than the figure for the same period in the reference year, at the same time the 34.1 billion forints refinanced loans disbursed in the first three quarters of 2006 exceed the reference year figure by 4.2%.

Within the refinancing portfolio the proportion of FX-based loans continued their steady increase: in the third quarter of 2005, 64.5% of refinancing was denominated in foreign exchange and the trend continued in 2006 to reach 84.0% in the third quarter. The great majority of the third quarter refinancing was denominated in Swiss francs.

Mortgage bond issues and financing

In the first three quarters of 2006 FHB Plc. raised long-term funds amounting to a total of 53.1 billion forints, 13.6 billion of which were a so-called Schuldschein loan. Mortgage bonds generated 39.5 billion forints, of which 25.5 billion forints were contributed in the first quarter and 14.0 billion forints in the second quarter. In accordance with its strategy of issues, the Bank issued no new mortgage bond series in the Hungarian or international capital markets.

The aggregate nominal value of the outstanding mortgage bonds in circulation, issued by the Bank in the context of the international EMTN programme registered in Luxembourg, was 840 million euros at issue price, this means 160 million euros remaining of the original one billion euros.

In 2006 the Bank's repayments on mortgage bonds amounted to 9.1 billion forints (including 2.0 billion in the third quarter). Repurchase amounted to 5.4 billion forints, effected entirely in the third quarter.

Trading of FHB's mortgage bonds in the secondary stock exchange market was 5.6 billion forints in the third quarter of 2006 (excluding the repurchase effected in July), substantially higher than the one billion forints in the second quarter and also exceeds trading in the reference quarter of the previous year (2.3 billion forints). A large portion of trading was contributed by fixed interest earning mortgage bonds, primarily those with maturity in 2008.

The aggregate mortgage bond portfolio of the three Hungarian mortgage banks amounted to 1,563.5 billion forints as of 30 September 2006. FHB's share of the mortgage bond market dropped to 28.0% due to increasing issues by the competitors and the non-mortgage bond type funds involved by the Bank.

Changes in the legislative environment

Some of the legislative changes in the third quarter that are relevant to the Bank's business are as follows:

Act LIX of 2006 on the Surtax and Contribution Aimed at Improving the Balance of the Budget Pursuant to the Act business associations (including all payers of company tax with the exceptions provided by law) are liable to pay a surtax of 4% payable on income before taxation.

Another provision of the Act greatly affecting FHB is credit institutions' liability to pay a tax-like contribution, which is 5% of the income from interest and interest-like income, received on loans directly or indirectly concerned by subsidy or equalization of interest by the State as provided for by the Act. The Act entered into effect as of 1st September 2006 but some of its provisions will be effective from 1st January 2007 with special regard to the provisions on contribution payments.

Restructuring and staff figures

Staff figures

The Bank had 375 staff as of 30 September 2006, 50.6% higher than a year earlier and 19 persons (5.3%) more than at the end of the first half of 2006. The consolidated headcount was 381 as of 30 September 2006, which is a 5.5% increase over the second quarter's figure of 361 and a 35.6% increase compared to 281 in the third quarter of 2005. The increase of employees' number is in line with the strategy.

Activities aimed at the development of FHB Bank Group

The following tasks related to foundation and capital increase of the Bank Group companies were accomplished in the third quarter of 2006:

FHB Commercial Bank Ltd.

On 13 July 2006 FHB Mortgage Bank Plc. transferred the last instalment of the registered capital to the deposit account opened for FHB Commercial Bank Ltd at the Hungarian Foreign Trade Bank. The application for a license for operation was submitted to HFSA (PSZÁF) on 1 September.

FHB Services Ltd.

Of the capital increase 350 million forints have been transferred. The amount not yet paid up as of 30 September 2006 was 654.5 million forints.

FHB Real Estate Ltd.

No additional payment took place in the third quarter of 2006 in conjunction with the registered capital, the capital still outstanding as of 30 September 2006 amounted to 70 million forints, the share payable by the Mortgage Bank is 66.5 million forints and the share payable by FHB Services Ltd. is 3.5 million forints.

FHB Annuity Real Estate Investment Ltd.

The Court of Registration duly registered the Company on 16 August 2006. Registered capital not yet paid up as of 30 September 2006 amounted to 105 million forints of which the share of the Mortgage Bank is 99.8 million forints and the share payable by FHB Services Ltd. is 5.3 million forints.

II. Summary figures of the latest period (IFRS)¹

Based on the International Financial Reporting Standards **the year-on-year consolidated balance sheet total increased** from 466.7 billion forints **to 539.3 billion forints or by 15.6%**. The growth was mainly generated by the increase in the mortgage loan portfolio.

Owners' equity grew by 39.3% over the period of a year **to exceed 29.0 billion forints**, due primarily to an increase in assets accumulated from profits.

Profit before tax was up by 18.3%, or 400.7 million forints, compared to the second quarter. **After-tax profit was 5,640.0 million forints** as of 30 September 2006.

Key financial indicators	Consolidated figures by IFRS		
	30 Sept 2005	30 Sept 2006	2006 III. / 2005 III.
Balance sheet total (HUF million)	466,676	539,323	15.6%
Book value of mortgage loans (HUF million)	413,760	476,062	15.1%
Book value of mortgage bonds (HUF million)	417,621	454,880	8.9%
Shareholders' equity (HUF million)	20,846	29,039	39.3%
Earnings before taxation (HUF million)	8,359	7,508	-10.2%
After tax profit (HUF million)	6,501	5,640	-13.2%
Net interest margin (NIM)	3.75%	3.30%	-12.0%
CIR (operating expenses / gross operating income)	38.5%	44.9%	16.6%
EPS (HUF) *	132	114	-13.6%
P/E (share price/EPS)	11.4	12.8	12.3%
P/BV (share price/equity/number of shares)	4.8	3.3	-31.3%
Tier 1	22,883	28,337	23.8%
Capital adequacy ratio	15.2	15.2	0.0%
ROAA (return on average assets)	2.0%	1.5%	-25.0%
ROAE (return on average equity)	41.1%	27.4%	-33.3%

* Calculation is based on FHB's share price (HUF 1,458) as at 30 September, 2006.

¹ Consolidated non-audited data by IFRS.

III. Analysis of FHB Mortgage Bank Plc.'s financial statements prepared according to IFRS

P/L structure²

Data in HUF million

DESCRIPTION	2005 Q3 (Jul-Sept)	2006 Q2 (Apr-Jun)	2006 Q3 (Jul-Sept)	2006 Q3 / 2005 Q3	2006 Q3 / 2006 Q2
Net interest income	4,178	4,147	4,309	3.1%	3.9%
Net fees and commissions income	85	180	194	128.0%	7.9%
Net profit from financial transactions	255	32	311	22.3%	871.0%
Other income and expenditure	174	138	187	6.9%	35.6%
Gross operating income	4,692	4,497	5,001	6.6%	11.2%
Operating expenses	-2,040	-2,198	-2,240	9.8%	1.9%
Net operating income	2,652	2,299	2,761	4.1%	20.1%
Losses from lending	-63	-113	-175	175.9%	54.5%
Profit before taxation	2,589	2,186	2,586	-0.1%	18.3%
Taxes	-616	-518	-696	13.0%	34.3%
After tax profit	1,973	1,668	1,890	-4.2%	13.4%

In the third quarter of 2006 the Bank realised **1,890.4 million forints consolidated after-tax profit under IFRS**, 13.4% more than in second quarter of 2006 but 4.2% less than in the reference period of 2005. **Profit before tax was almost 2.6 billion forints**, essentially the same as the figure of the reference period of the previous year.

Net interest income

The balance of the first three quarters' **41.7 billion forints interest income** (105.8% of the figure in the first three quarters of 2005) and **29.0 billion forints interest expense** (107.0% of the figure in the same period of 2005) was 12.6 billion forints net interest income. The contribution of the third quarter of 2006 to the Q1-Q3 figures included 14.1 billion forints interest income (104.2% of the figure in the third quarter of 2005) and 9.8 billion forints interest expense (104.7% of the figure in the third quarter of 2005). Net interest income for the third quarter was 4.3 billion forints, 3.9% up from the figure of the second quarter of 2006 and the year-on-year increase was 3.1%. The main contributor to interest income in the third quarter of 2006 was interest on own lending at 42.9% and refinanced mortgage loans at 44.9%. The aggregate interest on interbank deposits and securities contributed 3.9%, while the contribution of interest income on derivatives was 8.3%. The breakdown of interest income followed the earlier trend: the contribution of income from refinanced loans decreased by approximately 4.7 percentage points while interest income on derivatives increased by 3.0 percentage points over the year. In the first three quarters of 2006 the year-on-year increase of interest income on loans extended by the Bank was 1.3 percentage points to contribute 42.6%, interest income on refinancing dropped by 4.1 percentage points to contribute 45.9%, the contribution of interbank deposits and securities was 3.7% and of derivatives, 7.8%.

Within the line item of interest income, the contribution of interest subsidy (subsidy of interest on mortgage bonds and supplementary interest subsidy) was 63.0% in the third quarter of 2005 (as

² Consolidated non-audited data by IFRS.

opposed to 65.0% in the first three quarters of 2005) and was 55.5% in the third quarter of 2006 (the figure for Q1-Q3 of 2006 was 54.8%). While more than half of the interest income is still generated by subsidized interest there is an upward trend of income from customers.

In the period of reporting 82.0% of interest expense was incurred in conjunction with mortgage bonds (the figure for the first three quarters was 83.1%). The contribution of interest paid on interbank loans received was negligible. The contribution of derivative hedges was 16.0% (15.5% in Q1-Q3). In the third quarter of 2005 85.0% of interest expense was related to mortgage bonds (86.6% in Q1-Q3) and 14.8% to derivative transactions (13.3% in Q1-Q3).

The **average net interest margin (NIM)** was 3.75% as of 30 September 2005 and **3.30%** as of 30 September 2006. The figure is only four base points below the 30 June 2006 figure. The drop in NIM continues to be caused by the Bank's transforming portfolio structure, which has a long-term impact on the Bank's loan structure. The contribution of subsidized loans within the refinanced portfolio has been steadily shrinking due to scheduled repayments and an increasing rate of prepayments, and has been replaced by foreign exchange loans with lower interest margins. A similar process is going on in the portfolio of own lending although the relative difference between the margins is less compared to refinanced loans. In the case of own loans an additional impact is rooted in the upward movement of EUR and CHF yield curves and increasing cost of funds, a trend that the actors of a keenly competitive banking sector has shifted to their clients only to a lesser extent. Conversely, the drop in margins on loans is slowed by improving costs of funds.

Net income from fees and commissions

The balance of **income from and expenditures of fees and commissions** in the third quarter of 2006 was a **net income amounting to 194.3 million forints**, 128.0% higher than the 85.2 million forints achieved in the third quarter of 2005 and 7.9% above the 180.1 million forints realized in the second quarter of 2006. The balance as of 30 September 2006 was 508.3 million forints, 54.6% above the 328.9 million forints realized in the base period. In the third quarter of 2006 net income from fees contributed 3.9% to gross operating profit compared to 4.0% in the second quarter of 2006.

In the first three quarters 37.1% of income from fees and commissions was contributed by commissions (34.3% in the third quarter), 46.9% by fees from credit institutions (48.2% in the third quarter), and 16.0% by fees paid by customers (17.5% in the third quarter). Commissions paid to acquisition agents contributed more than half (68.1% in Q1-Q3 and 78.7% in the third quarter) to total expenditures on fees and commissions and 11.2% was contributed by fees related to mortgage bond issues (0.2% in the third quarter). With the strengthening of the Bank's own lending and the expansion of the role of the network of agents' commission paid to acquisition agents more than doubled compared to the first nine months of 2005.

Net profit from financial transactions

Profit from foreign exchange transactions had a positive balance of 534.5 million forints in the first three quarters of 2006 and showed a significant increase over the 290.5 million achieved in the reference period of 2005 reflecting the changes in exchange rates within the period. The net profit from FX transactions amounted to **182.3 million forints** in the period of reporting, 4.5% up from the second quarter of 2006 but 9.0% down from the 200.4 million forints profit in the third quarter of 2005.

As of 30 September 2006 **profit from securities transactions amounted to 281.3 million forints** (including 178.0 million forints in the third quarter), which emerged as a balance of exchange gains and losses on mortgage bonds issued earlier and repurchased in the third quarter.

The balance of **derivative transactions was -197.5 million forints in Q1-Q3 of 2006** (including 49.1 million loss incurred in the third quarter and 193.6 million forints loss in the second quarter as opposed to a profit of 45.2 million forints generated in the first quarter) compared to a positive balance of 233.4 million forints in the first three quarters of 2005 (including 26.1 million forints loss generated in the third quarter).

Other income and expenditures

As of 30 September 2006 the balance of **other income and expenditure was 440.2 million forints**, arising from 499.9 million forints income netted of 59.7 million forints expenditure. Of the other income item, valuation fees invoiced to customers contributed 92.9%.

Operating expenses

Data in HUF million

DESCRIPTION	Q3 2005 (Jul-Sept)	Q2 2006 (Apr-Jun)	Q3 2006 (Jul-Sept)	Q3 2006 / Q3 2005	Q3 2006 / Q2 2006
General administrative costs	1,925	2,064	2,089	8.5%	1.2%
Personnel expenses	883	765	924	4.6%	20.8%
- wages	576	409	596	3.4%	45.8%
- other personnel expenses	102	128	104	2.1%	-19.0%
- social security expenses	205	228	224	9.1%	-1.6%
Other administrative costs	1,042	1,299	1,165	11.8%	-10.3%
- incl. special mortgage banking costs	359	454	392	9.3%	-13.8%
Depreciation	115	134	151	30.9%	12.3%
TOTAL OPERATING EXPENSES	2,040	2,198	2,240	9.8%	1.9%

Operating costs amounted to 6.4 billion forints in the first nine months of 2006, 19.8% more than in the same period of 2005. Operating costs in the third quarter amounted to 2.2 billion forints, 1.9% higher than in the first quarter of 2006 and 9.8% higher than the third quarter 2005 figure. In accordance with the Bank's new business policy the processes aimed at creating FHB Group started in early 2006 and continue on schedule. As a result of infrastructure investment and restructuring the cost/income ratio (CIR) was 44.9% in the first three quarters of 2006.

There was no significant change in the contribution of **personnel expenses** to operating costs in the third quarter of 2006 compared to the third quarter of 2005 (43.3% as opposed to 41.2%), however, there is no significant change in the contribution of this item over the Q1-Q3 periods (39.4% in 2005 and 37.1% in 2006). The year-on-year increase in **other administrative costs** was 11.8% in the third quarter of 2006 and their cumulative contribution up to 30 September 2006 was 23.5%. Within the line item of other administrative costs the contribution of rents was up from 8.7% to 10.6% in the third quarter. Conversely, there was a considerable drop in the contribution of advertising costs, from 21.3% to 10.5%. The contribution of valuation fees remained around 21.0% in both the reported and the reference periods.

Data in HUF million

DESCRIPTION	2005. Q1-Q3	2006. Q1-Q3	2006 / 2005
General administrative costs	5,016	5,974	19.1%
Personnel expenses	2,099	2,371	13.0%
- wages	1,251	1,391	11.2%
- other personnel expenses	309	373	20.7%
- social security expenses	539	607	12.8%
Other administrative costs	2,917	3,603	23.5%
- incl. special mortgage banking costs	927	1,186	27.9%
Depreciation	314	413	31.7%
TOTAL OPERATING EXPENSES	5,330	6,387	19.8%

About one-third of other administrative costs was contributed by **special mortgage banking costs** (34.4% in the reference quarter of 2005 as opposed to 33.6% in 2006, and 31.8% in Q1-Q3 of 2005 compared to 32.9% in Q1-Q3 2006). The two major components of special mortgage banking costs are valuation fees and loan coverage life insurance with a joint contribution of 92.4% in the first nine months and 93.7% in the third quarter of 2006. The joint contribution of these items was 83.7% in the first three quarters of 2005 and 86.5% in the third quarter of 2005.

In the first three quarters of 2006 cumulative **depreciation** amounted to 413.3 million forints and the same was 150.7 million forints in the third quarter, 31.7% and 30.9% more than in the respective periods of 2005. Depreciation of machines and equipment and real estate contributed 51.0%, the contribution of intangible assets was equally 49.0%.

A large portion of costs was incurred in conjunction with the development of FHB Bank Group in the context of the strategic programme. The Bank has maintained its cost effectiveness of operation; the increase in operating costs is in keeping with keener business activity.

Portfolio quality, loss in value and provisions

Data in HUF million

Breakdown of classified portfolio by loss in value and provisions									
CLASSIFICATION	30 Sept, 2005			31 June, 2006			30 Sept, 2006		
	Total accounts receivable	Loss in value and prov.	Ratio	Total accounts receivable	Loss in value and prov.	Ratio	Total accounts receivable	Loss in value and prov.	Ratio
Standard	521,896	0	0.0%	613,763	-	0.0%	634,604	-	0.0%
Watch	3,416	2	0.1%	4,629	4	0.1%	5,812	5	0.1%
Substandard	529	57	10.8%	996	106	10.6%	1,097	118	10.7%
Doubtful	1,470	443	30.1%	1,793	583	32.5%	2,350	737	31.4%
Bad	1	1	100.0%	1	1	100.0%	1	1	100.0%
TOTAL	527,312	503	0.1%	621,182	694	0.1%	643,864	861	0.1%

The structure of the Bank's portfolio retained its high quality. Nevertheless, the rate of problem-free accounts receivable was slightly down from the figure of the second quarter of 2006 in both the entire portfolio and specifically the loans portfolio. As of 30 September 2006 98.6% of the rated portfolio was problem free (as opposed to 98.8% as of 30 June 2006 and 99.0% as of 30 September 2005). The aggregate contribution of substandard, doubtful and bad transactions was 0.5% (0.5% as of 30 June 2006 and 0.4% as of 30 September 2005), transactions on the watch list contributed 0.9% (0.7% as of 30 June 2006 and 0.6% as of 30 September 2005).

The total of problem loans (loans classified as substandard, doubtful or bad) increased by 658 million forints compared to the previous quarter, resulting in a 167 million forints increase in loss in value and provisions to cover for such loans. The average rate of loss in value and provisions within the entire portfolio and specifically in the loan portfolio is around a stable 0.1% and 0.4% respectively.

Structure of the balance sheet³

Data in HUF million

DESCRIPTION	30.09.2005.	30.06.2006.	30.09.2006.	30.09.2006. / 30.09.2005	30.09.2006. / 30.06.2006.
Cash	2	2	2	-3.6%	-1.3%
Receivables from NBH	5,701	22,139	24,239	325.1%	9.5%
Interbank deposits	18,196	20,909	18,678	2.6%	-10.7%
Available for sale securities	4,009	3,706	3,461	-13.7%	-6.6%
Refinanced mortgage loans	255,402	268,532	269,639	5.6%	0.4%
Loans	158,358	196,423	206,423	30.4%	5.1%
Fair value of derivatives	272	7,045	6,328	2,227.9%	-10.2%
Tangible assets	1,561	2,607	3,784	142.4%	45.2%
Other assets	23,175	3,544	6,769	-70.8%	91.0%
Assets total	466,676	524,907	539,323	15.6%	2.7%
Payables total	445,831	497,794	510,284	14.5%	2.5%
- Interbank borrowings	21,589	30,557	50,979	136.1%	66.8%
- Mortgage bonds	417,621	463,231	454,880	8.9%	-1.8%
- Fair value of derivatives	1,154	804	724	-37.3%	-9.9%
- Other liabilities	5,467	3,202	3,701	-32.3%	15.6%
Shareholders' equity	20,845	27,113	29,039	39.3%	7.1%
- Subscribed capital	6,600	6,600	6,600	0.0%	0.0%
- Repurchased own shares	-3	-12	-12	320.8%	0.0%
- Premium	1,446	1,210	1,210	-16.4%	0.0%
- General reserve	1,762	2,276	2,481	40.8%	9.0%
- Cash-flow hedge reserve	-2,772	-178	-138	-95.0%	-22.7%
- Stock option reserve	124	0	0	-100.0%	0.0%
- Changes in fair value of available for sale financial assets	0	-14	-19	100.0%	35.0%
- Accumulated assets	13,688	17,231	18,917	38.2%	9.8%
Liabilities total	466,676	524,907	539,323	15.6%	2.7%

As of 30 September 2006 the Bank's consolidated **balance sheet total under IFRS amounted to 539.3 billion forints**, which is 72.6 billion forints, or approximately 15.6% higher than in the third quarter of 2005 and 14.4 billion forints, or 2.7%, higher than the balance sheet total as of 30 June 2006. Compared to the 30 September 2005 reference period, 85.8% of the increase in assets was generated by the expansion of the loan portfolio. On the liabilities side, 51.3% of the increase was generated by a 37.3 billion forints expansion of outstanding mortgage bonds. Interbank borrowings contributed 40.5% to the increase in liabilities. The increase in both assets and liabilities over the figure in the second quarter of 2006 was due predominantly to an expansion in loans and mortgage bonds.

³ Consolidated non-audited data by IFRS.

Interest earning assets

As of 30 September 2006 the Bank Group's **interest earning assets amounted to 522.4 billion forints**, exceeding the third quarter 2005 figure by 18.3%. Loans to retail customers disbursed by the Bank were 30.4% higher in September 2006 compared to the same period of the previous year and 5.1% higher than in the second quarter of 2006. Loss in value to cover for losses from lending increased from 498.6 million forints in September 2005 to 855.0 million forints, in keeping with the expansion of the loans portfolio. Refinancing showed a year-on-year increase of 5.6%. At the end of the third quarter of 2005 refinancing and the Bank's own loans contributed 93.7% to interest earning assets. This contribution dropped slightly to 91.1% by 30 September 2006.

The **loan collateral value of real estate** covering ordinary collateral amounted to **1,180.7 billion forints** as of 30 September 2006, 3.0% higher than the figure as of 30 June 2006. **The LTV ratio** (loan principal receivable to collateral value) **was 39.1%** as of 30 September 2006, 20 base points higher than the ratio in same period of the reference period of the previous year.

The portfolio of **NBH and other interbank deposits** changed from 23.9 billion forint as of 30 September 2005 to 42.9 billion forints as of 30 September 2006, which means its contribution to interest earning assets was 8.2%. Interbank deposits continue to serve primarily for the purpose of liquidity.

The value of the **securities portfolio** of the Bank dropped from 4.0 billion forints as of the end of the third quarter of 2005 to 3.5 billion forints as of 30 September 2006. The contribution of securities to interest earning assets stayed below 1.0% throughout the entire period. The Bank's securities portfolio continues to serve exclusively as a liquidity reserve.

Own assets

The net value of **tangible and intangible assets** amounted to 1.6 billion forints as of 30 September 2005. In accordance with the strategy, this amount, increased to reach 3.8 billion forints by the end of the third quarter of 2006 due to investments in IT and other hardware and software.

Other assets amounted to 6.8 billion forints as of 30 September 2006, one-third of the figure as of 30 September 2005. Over 83.2% of this item was contributed by the settlement of interest subsidies with the Hungarian State compared to 84.8% at the end of the third quarter of 2005.

Interest bearing liabilities

Mortgage bonds contributed 89.9% to the Bank's interest bearing liabilities as of 30 September 2006 as opposed to 95.1% in the third quarter of 2005. The 454.9 billion forints book value of mortgage bonds as of 30 September 2006 was 8.9% higher than in the third quarter of 2005, the year-on-year increase amounting to 37.3 billion forints was contributed by

43.7 billion forints new issues, 9.1 billion forints repayments and 5.4 billion forints repurchase including related exchange rate adjustments.

Mortgage bond collaterals

The value of assets used as **ordinary collateral** for the mortgage bonds issued by the Bank was **791.8 billion forints** as of 30 September 2006, which is a 6.3% increase over the figure of 30 September 2005.

The value of the group of assets involved as collateral as of 30 Sept 2006 (HUF million)

Outstanding mortgage bonds in circulation	
face value:	438,122
interest:	167,816
total:	605,938
Value of the regular collateral	
principal:	466,560
interest:	325,217
total:	791,777
Value of assets involved as supplementary collateral	
principal:	0
interest:	0
total:	0

The Bank has met all collateral requirements set forth by the Act on Mortgage Loan Companies and Mortgage Bonds.

Interbank funds

At the end of the third quarter of 2006 the 51.0 billion forints **interbank portfolio** contained interbank EUR drawdown equivalent to 8.8 billion forints, 2.6 billion forints revolving loan, and CHF-based syndicated loan equivalent to 25.8 billion forints in addition to a Schuldschein loan equivalent to 13.7 billion forints denominated in euro. The Bank has used the syndicated loan facility available since September 2005 as supplementary funds.

Other liabilities

The Bank's other liabilities amounting to 3.7 billion forints include, among others, deferred valuation fees (18.5% in 2006 and 9.2% in 2005), passive accruals (18.2% in 2006 and 5.2% in 2005), taxes payable (14.5% in 2006 and 14.5% in 2005), and debts to suppliers (13.7% in 2006 and 3.8% in 2005).

Shareholders' equity

The year-on-year increase in shareholders' equity was 39.3% (8.2 billion forints), **reaching 29.0 billion forints** as of 30 September 2006. The increase was predominantly contributed by a 5.2 billion forints rise in accumulated profit. The 2.6 billion forints increase in the real value of cash-flow hedge reserve contributed 32.1% to the increase in shareholders' equity and resulted from changes in yield and exchange rates. Compared to the second quarter of 2006 shareholders' equity was 1.9 billion forints higher as of 30 September 2006 due mainly to the impact of retained earnings and cash flow hedge reserve, similarly to previous periods.

Capital structure

DESCRIPTION	Data in HUF million		
	30 Sept, 2006	30 June, 2006	30 Sept, 2005
Risk weighted assets (RWA)			
Balance sheet items	180,759	187,753	146,619
Off-balance sheet items	5,530	5,044	3,804
Total risk weighted assets	186,289	192,797	150,423
Tier 1			
Subscribed capital	6,600	6,600	6,600
Premium	1,210	1,210	1,446
General reserve	2,481	2,276	1,762
Stock option reserve	0	0	124
Changes in fair value of available for sale financial assets	-19	-14	0
Retained earnings	18,917	17,231	13,668
Cash-flow hedge reserve*	0	0	0
Intangible assets	-852	-845	-737
Total Tier 1 capital	28,337	26,458	22,883
Tier 2			
General risk reserve	0	0	0
Total Tier 2 capital	0	0	0
Total regulatory capital	28,337	26,458	22,883
Tier 1 capital adequacy (%)	15.2	13.7	15.2
Total capital adequacy (%)	15.2	13.7	15.2

* Cash flow hedge reserve is excluded when calculating Tier 1 and regulatory capital.

The Bank's **risk weighted assets (RWA) amounted to 180.8 billion forints** as of 30 September 2006, which is a 23.3% increase over the past year. The growth was predominantly contributed by balance sheet items (95.2%), mainly expansion of the loan portfolio. Tier 1 and adjusted capital was 28.3 billion forints showing a year-on-year increase of 23.8% at the end of the third quarter of 2006.

As of 30 September 2006 the **capital adequacy ratio was 15.2%** including the profit for the period compared to 15.2% as of 30 September 2005 and 13.6% as of 30 June 2006.

Off-balance sheet items

The Bank's pending liabilities among the off-balance sheet items include mainly contracted but not yet disbursed loans. Such loans amounted to 9.2 billion forints as of 30 Sept 2006, 4.1% higher than the 8.8 billion forints in the same period of 2005.

The most important item among future liabilities includes derivative transactions, which mainly include hedge transactions relating to EUR-denominated mortgage bonds. As of 30 Sept 2006 liabilities from currency swaps amounted to 133.2 billion forints, and liabilities from interest swaps amounted to 3.7 billion forints. The Bank only undertakes hedge transactions to close currency positions and eliminate risks, and does not engage in derivative transactions for speculative purposes.

Declaration

FHB Jelzálogbank Nyrt. (FHB Mortgage Bank Plc.) hereby declares that the figures and statements of this Preliminary Report comply with reality, and it does not conceal any fact or information that would be substantial in the judgement of the issuer's position.

As issuer, FHB Jelzálogbank Nyrt. assumes exclusive liability for the contents of the preliminary report. FHB Jelzálogbank Nyrt. declares that it is liable as issuer for the reimbursement of losses caused by the omission and/or the misleading contents of regular and extraordinary information.

Budapest, 10 November, 2006

Dániel Gyuris
CEO

Jenő Siklós
Deputy CEO

Name: FHB Mortgage Bank Plc
 Address: 1132 Budapest, Váci út 20.
 Sector code: 6522
 Reporting period: 01.01.2006 – 30.09.2006

Phone: +36 1 452 - 9100
 Fax: +36 1 320 - 4152
 E-mail: bardosp@fhb.hu
 Investor relations: Péter Bárdos

Financial Statements of FHB Mortgage Bank Plc. prepared in accordance with International Financial Reporting Standards (IFRS)

Profit and Loss Statement

(consolidated, non-audited data as at 30 Sept, 2006 and consolidated, audited data as at 30 Sept, 2005, according to IFRS, data in thousand HUF)

DESCRIPTION	30 Sept, 2006	30 Sept, 2005	Change (%)
Interest income	41,667,782	39,375,723	5.8%
Interest expense	-29,022,818	-27,125,748	7.0%
Net interest income	12,644,964	12,249,975	3.2%
Fee and commission income	1,144,634	861,812	32.8%
Fee and commission expense	-636,299	-532,928	19.4%
Profit from FX transactions	534,500	290,477	84.0%
Profit from changes of fair value of derivatives	-197,531	233,423	-
Gain less losses from securities	281,262	263,491	6.7%
Other operating income	499,942	514,225	-2.8%
Other operating expense	-59,706	-17,136	248.4%
Operating income	14,211,766	13,863,339	2.5%
Losses/provisions on loans and advances	-316,670	-173,655	82.4%
General and administrative costs	-6,387,208	-5,330,428	19.8%
Profit before tax	7,507,888	8,359,256	-10.2%
Taxation expense	-1,867,839	-1,858,059	0.5%
Profit for the period	5,640,049	6,501,197	-13.2%

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Balance Sheet

(consolidated, non-audited data as at 30 Sept, 2006 and consolidated, audited data as at 30 Sept, 2005, according to IFRS, data in thousand HUF)

DESCRIPTION	30 Sept, 2006	30 Sept, 2005	Change (%)
Assets			
Cash	2,290	2,376	-3.6%
Due from National Bank of Hungary	24,238,813	5,701,280	325.1%
Placements with other banks	18,677,444	18,195,789	2.6%
Available for sale securities	3,461,169	4,008,980	-13.7%
Refinancing of mortgage loans	269,639,152	255,402,059	5.6%
Loans	206,423,163	158,357,691	30.4%
Fair value of derivatives	6,328,315	271,847	2,227.9%
Property and equipment	3,783,898	1,561,178	142.4%
Other assets	6,768,343	23,174,881	-70.8%
Total Assets	539,322,587	466,676,081	15.6%
Liabilities			
Deposits from banks	50,978,803	21,588,603	136.1%
Mortgage bond liabilities	454,879,627	417,620,792	8.9%
Fair value of derivatives	723,661	1,154,364	-37.3%
Other liabilities	3,701,957	5,466,821	-32.3%
Total Liabilities	510,284,048	445,830,580	14.5%
Shareholders' Equity			
Share capital	6,600,001	6,600,001	0.0%
Repurchased own shares	-11,988	-2,849	320.8%
Share premium	1,209,562	1,446,047	-16.4%
General reserve	2,480,567	1,761,790	40.8%
Cash-flow hedge reserve	-137,793	-2,771,773	-95.0%
Stock option reserve	0	124,368	-
Variation in fair value of tradable financial assets	-19,232	0	100.0%
Retained earnings/(deficit)	18,917,422	13,687,917	38.2%
Total Shareholders' Equity	29,038,539	20,845,501	39.3%
Total Liabilities and Shareholders' Equity	539,322,587	466,676,081	15.6%

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Cash Flow

(consolidated, non-audited data as at 30 Sept, 2006 and consolidated, audited data as at 30 Sept, 2005, according to IFRS, data in thousand HUF)

DESCRIPTION	30 Sept, 2006	30 Sept, 2005
Cash flows from operating activities		
Net profit	5,640,185	6,501,197
Non cash adjustments to net income to net cash from operating activities:		
Depreciation	413,300	313,922
Provision for losses	308,033	125,938
Loss/(profit) on sale of fixed assets	-609	-1,794
Stock option reserve	0	-96,025
Share granted	0	161,541
Derivatives	-6,260,814	-3,433,403
Cash flow hedge reserve	0	0
Operating profit / (loss) before changes in operating assets	100,095	3,571,376
<i>Increase (decrease) in operating assets:</i>		
Refinancing of mortgage loans	-9,726,701	-14,113,553
Loans	-35,466,955	-26,010,185
Accrued interest receivable	0	0
Other assets	-2,587,311	-15,901,390
<i>Increase (decrease) in operating liabilities:</i>		
Due to other banks	19,482,745	12,592,917
Accrued interest payable	0	0
Other liabilities	-745,830	2,737,829
Net cash used in operating activities	-28,943,957	-37,123,006
Cash flows from investing activities		
Increase in available for sale securities	-59,311	-137,975
Proceeds from sale of property and equipment	1,891	2,021
Purchase of property and equipment	-2,405,910	-741,775
Net cash used in investing activities	-2,463,330	-877,729
Cash flows from financing activities		
Sale/(purchase) of own shares	-245,624	-265,816
Instalment from mortgage bonds	-14,560,445	-23,888,700
Proceeds from issue of mortgage bonds	48,600,512	57,022,493
Net cash from financing activities	33,794,443	32,867,977
Net increase in cash and cash equivalents	2,387,156	-5,132,759
Cash and cash equivalents at beginning of year	40,531,391	29,032,203
Cash and cash equivalents at end of period	42,918,547	23,899,444
Cash and cash equivalents comprises of:		
Cash	2,290	2,376
Due from Central Bank	24,238,813	5,701,280
Placements with other banks, with a maturity of less than 90 days	18,677,444	18,195,789
Cash and cash equivalents at end of period	42,918,547	23,899,445
<i>Supplemental information</i>		
Interest received	41,450,176	38,930,608
Interest paid	-29,115,621	-26,478,044
Tax paid	-1,387,666	-710,792

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Statement of Shareholders' Equity

(consolidated, non-audited data as at 30 Sept, 2006 and consolidated, audited data as at 30 Sept, 2005, according to IFRS, data in thousand HUF)

DESCRIPTION	Share Capital	Treasury Shares	Share Premium	General reserve	Cash-flow hedge reserve	Stock option reserve	Variation in fair value (financial assets)	Retained earnings (deficit)	Shareholders' Equity
30 Sept 2005	6,600,001	-2,849	1,446,047	1,761,790	-2,771,773	124,368	0	13,687,917	20,845,501
Transfer to general reserve				135,242				-135,242	0
Change of fair values cash flow hedge					864,305				864,305
Shares granted									0
Dividends for 2004									0
Creation of stock option reserve						85,668			85,668
Changes in fair value of available for sale financial assets							-979	-18,849	-19,828
Profit for the period								1,964,910	1,964,910
31 December 2005	6,600,001	-2,849	1,446,047	1,897,032	-1,907,468	210,036	-979	15,498,736	23,740,556
Transfer to general reserve				583,535				-583,535	0
Change of fair values cash flow hedge					1,769,675				1,769,675
Own shares purchase		-259,749							-259,749
Shares granted		250,610	-236,485			-210,036		210,036	14,125
Dividends for 2005								-1,848,000	-1,848,000
Creation of stock option reserve									0
Changes in fair value of available for sale financial assets							-18,253		-18,253
Profit for the period								5,640,185	5,640,185
30 Sept 2006	6,600,001	-11,988	1,209,562	2,480,567	-137,793	0	-19,232	18,917,422	29,038,539

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Loans

(consolidated, non-audited data as at 30 Sept, 2006 and consolidated, audited data as at 30 Sept, 2005, according to IFRS, data in thousand HUF)

DESCRIPTION	30 Sept, 2006	30 Sept, 2005
Real estate purchase	102,649,919	90,023,191
Real estate construction	44,847,823	38,003,604
Real estate reconstruction	4,373,138	2,459,561
Real estate extension	12,727,165	12,933,089
Other loans secured by real estate	40,673,763	13,819,144
Employee loans	1,446,227	1,148,804
Loans, gross	206,718,035	158,387,393
from this: retail loans	203,056,119	158,105,900
other	3,661,916	281,493
Loan loss provision	-855,014	-498,620
Accrued interest	560,142	0
Loans, net	205,863,021	157,888,773

Mortgage bonds

(consolidated, non-audited data as at 30 Sept, 2006 and consolidated, audited data as at 30 Sept, 2005, according to IFRS, data in thousand HUF)

DESCRIPTION	Carrying amount	Nominal value	Carrying amount	Nominal value
	30 Sept, 2006		30 Sept, 2005	
Non-listed mortgage bonds				
Fixed	177,714,000	177,152,250	175,686,909	175,067,250
Floating	24,068,807	24,087,750	24,295,590	24,319,250
Listed mortgage bonds				
Fixed	179,365,271	179,509,400	184,846,636	184,225,080
Floating	57,142,735	57,372,680	16,114,879	16,349,180
Total	438,290,813	438,122,080	400,944,014	399,960,760

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RECONCILIATION OF THE NET ASSETS AND RESULT UNDER HUNGARIAN ACCOUNTING STANDARDS TO THOSE UNDER INTERNATIONAL FINANCIAL REPORTING STANDARDS

(consolidated, non-audited data as at 30 Sept, 2006 and consolidated, audited data as at 30 Sept, 2005, according to IFRS, data in thousand HUF)

DESCRIPTION	30 Sept, 2006	30 Sept, 2005
Total Shareholders' Equity per Hungarian Statutory Financial Statements	28.611.066	23.426.244
Accrued loan disbursement fee	-651.067	-501.442
General risk reserve	1.190.115	328.237
Cash-flow hedge reserve	-137.793	-2.771.772
Fair value changes of derivatives (trading)	-110.042	233.423
Deferred tax asset	155.492	115.625
Mark to market of available for sale securities	-19.232	15.186
Total Shareholders' Equity per IFRS Financial Statements	29.038.539	20.845.501

DESCRIPTION	30 Sept, 2006	30 Sept, 2005
Profit per Hungarian Statutory Financial Statements	5.684.815	6.084.375
Accrued loan disbursement fee	-110.160	-14.986
Deferred tax benefit	26.439	4.598
Derivative deals in income statement	-197.531	233.423
Own shares' fx difference	236.485	262.967
Stock option reserve	0	-65.517
Mark to market of available for sale securities	0	-3.663
Profit per IFRS financial statements	5.640.048	6.501.197

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DATA FORMS RELATED TO THE FINANCIAL REPORTS

PK1. General information on the financial figures

	Yes	No	
Audited	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Consolidated	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Accounting principles	Hungarian <input type="checkbox"/>	IFRS <input checked="" type="checkbox"/>	Other <input type="checkbox"/>

PK2. Business enterprises subject to consolidation

Name	Equity / Share capital (thousand HUF)	Ownership ratio (%)	Voting ratio (%)	Classification ¹
FHB Service Ltd.*	845,500	100.00	100.00	L
FHB Commercial Bank Ltd.	2,000,000	90.00	90.00	K
FHB Real Estate Ltd.*	30,000	95.00	95.00	K
FHB Annuity Real Estate Investment Ltd*	45,000	95.00	95.00	K

¹ Full (L); Joint management (K); Affiliated (T)

* The share capital has not been fully paid yet.

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PK6. Major off-balance sheet items

Description	30 Sept, 2006 (HUF million)
Pending obligations	9,178
- available credit facility on credits extended	1,980
- loans committed in contract but not yet extended	7,186
- credit to be purchased from partner bank	12
Future obligations	139,011
Total	148,189

DATA FORMS RELATING TO THE STRUCTURE OF SHARES AND THE GROUP OF OWNERS

RS1. Ownership structure, participation and voting rates

The ownership share is equal to the voting rates for entire share capital.

Description of group of owners	Entire share capital						Listed series ¹					
	Beginning of target year (01.01.2006)			End of period (30.09.2006.)			Beginning of target year (01.01.2006)			End of period (30.09.2006.)		
	% ²	% ³	Db	% ²	% ³	Db	% ²	% ³	Db	% ²	% ³	Db
Domestic institutional / company	17,73	17,73	11.703.852	19,51	19,51	12 877 722	10,03	8,82	5.818.152	13,09	11,51	7 592 022
Foreign institutional / company	25,44	25,44	16.790.459	22,28	22,28	14 704 069	28,95	25,44	16.790.459	25,35	22,28	14 704 069
Domestic private individual	3,41	3,41	2.252.337	3,65	3,65	2 411 582	3,88	3,41	2.252.337	4,16	3,65	2 411 582
Foreign private individual	0,04	0,04	24.050	0,06	0,06	37 650	0,05	0,04	24.050	0,06	0,06	37 650
Employees, office holders	0,17	0,17	111.932	0,28	0,28	187 997	0,19	0,17	111.932	0,32	0,28	187 997
Treasury bond	0,00	0,00	2.060	0,01	0,00	8 674	0,00	0,00	2.060	0,01	0,00	8 674
Owner part of state budget ⁴	53,21	53,21	35.115.320	54,20	54,21	35 772 316	56,90	50,00	33.001.020	57,00	50,10	33 058 016
International Development Institutes ⁵	0,00	0,00	0	0,00	0,00	0	0,00	0,00	0	0,00	0,00	0
Other	0,00	0,00	0	0,00	0,00	0	0,00	0,00	0	0,00	0,00	0
TOTAL	100,00	100,00	66.000.010	100,00	100,00	66 000 010	100,00	87,88	58.000.010	100,00	87,88	58 000 010

¹ If the listed series is the same as the entire share capital, this must be indicated and no completion is required. If there are several series on the Stock Market, the ownership structure must be given for every series.

² Ownership share

³ The voting rights ensuring participation in decision making at the General Shareholder's Meeting of Issuer. If the ownership share and the voting rights are identical, only the ownership share column must be completed and submitted / disclosed, while the fact must be indicated.

⁴ E.g.: ÁPV Rt., TB, local authorities, companies with 100% state ownership, etc.

⁵ E.g.: EBRD, EIB, etc.

RS2. Changes in the number of treasury shares (pcs) in the year concerned

	1 January	31 March	30 June	30 September	31 December
FHB Rt.	2,060	2,060	8,674	8,674	

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RS3/1. List and presentation of Owners holding a share exceeding 5% (at the end of the period) regarding the listed series

Name	Nationality ¹	Activity ²	Quantity (pcs)	Share (%) ³	Voting rights (%) ^{3,4}	Notes ⁵
ÁPV Rt.	B	Á	33,000,010	56.90	50.01	
UBS AG	K	L	6.404.610	11,04	9,71	
Allianz Hungária Biztosító Rt.	B	I	1.031.947	1,78	1,56	

¹ Resident (B), Non-resident (K)

² Custodian (L), State Budget (Á), International Development Institute (F), Institutional (I), Business Enterprise (T) Private (M), Employee, officer (D)

³ To be given rounded up to two decimals

⁴ The voting right assuring participation in decision making in the General Shareholder's Meeting of Issuer.

⁵ E.g.: strategic investor, financial investor, etc.

RS3/2. List and presentation of Owners holding a share exceeding 5% (at the end of the period) regarding the entire share capital

Name	Nationality ¹	Activity ²	Quantity (pcs)	Share (%) ³	Voting rights (%) ^{3,4}	Notes ⁵
ÁPV Rt.	B	Á	35,714,310	54.11	54.12	
UBS AG	K	L	6.404.610	9,70	9,71	
Allianz Hungária Biztosító Rt.	B	I	6.317.647	9,57	9,57	

¹ Domestic (B), Foreign (K)

² Custodian (L), State Budget (Á), International Development Institute (F), Institutional (I), Business Enterprise (T) Private (M), Employee, officer (D)

³ To be given rounded up to two decimals

⁴ The voting right assuring participation in decision making in the General Shareholder's Meeting of Issuer.

⁵ E.g.: strategic investor, financial investor, etc.

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 Fax: +36 1 320 - 4152
 E-mail: bardosp@fhb.hu
 Investor relations: Péter Bárdos

DATA FORMS RELATED TO THE ORGANISATION AND OPERATION OF THE ISSUER

TSZ2. Changes in the headcount of full-time staff (persons)

	End of base period (31 December 2005.)	Beginning of target year (1 January 2006.)	End of target period (30 Sept 2006.)
Bank	270	268	375
Consolidated	299	299	381

TSZ3. Persons in senior positions and (strategic) employees having an influence on the operations of the Issuer

Type ¹	Name	Position	Beginning of mandate	End / termination of mandate	Shares held (pcs)
IT	Ferenc Karvalits	Chairman	05.05.2005	05.05.2010	13,334
IT	dr. Gábor Borsányi	member	12.05.2006	12.05.2011	0
IT	dr. Károly Salamon	member	12.05.2006	12.05.2011	0
IT	Dániel Gyuris	member, CEO	21.04.2006	21.04.2011	20,000
IT	László Harmati	member, Deputy CEO	21.04.2006	21.04.2011	28,192
IT	Dr. Zoltán Szedlacskó	member	23.05.2003	23.05.2008	16,000
IT	Dr. Gábor Csányi	member	28.05.2005	28.05.2010	0
IT	Dr. Márton Vági	member	21.04.2006	21.04.2011	0
FB	Róbert Somfai	Chairman	26.07.2002	26.07.2007	5,000
FB	Ágnes Winkler	member	26.07.2002	26.07.2007	0
FB	Mónika Kék	member	05.05.2005	05.05.2010	0
FB	Kata Orsolya Molnár	member	05.05.2005	05.05.2010	0
FB	Éva Baranyi	member	05.05.2005	05.05.2010	0
FB	Dr. Gyula Czok	member	12.05.2006	12.05.2011	4,000
FB	Dr. Erik Landgraf	member	02.05.2006	02.05.2011	74
FB	Nguyen Viet	member	02.05.2006	02.05.2011	0
FB	Mária Szántó	member	02.05.2006	02.05.2011	0
SP	Jenő Siklós	Deputy CEO	10.21.1997	indefinite	32,810
SP	Tamás Foltányi	Deputy CEO	11.01.2005	indefinite	0
Shares held (pcs) T O T A L :					119,410

¹ Employee in a strategic position (SP), Member of the Board of Directors (IT), member of the Supervisory Board (FB)

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DATA SHEETS RELATED TO EXTRAORDINARY ANNOUNCEMENTS

ST1. Extraordinary announcements during the period of reporting

Date	Medium of announcement	Description
12.01.2006	BSE web site	Update of the FHB Ltd's EMTN Programme
16.01.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Update of the FHB Ltd's EMTN Programme
19.01.2006	Financial Times Tageblatt	Update of the FHB Ltd's EMTN Programme (English)
13.01.2006	BSE web site	Base Prospectus relating to FHB Land Credit and Mortgage Bank Ltd's EMTN Program.
18.01.2006	BSE web site Magyar Tőkepiac Napi Gazdaság Világgazdaság	Current value of FHB's mortgage bonds and their collaterals as at 31.12.2005.
02.02.2006	BSE web site	Another euro issue under the EMTN Program of FHB
03.02.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Another euro issue under the EMTN Program of FHB
08.02.2006	Financial Times Tageblatt	Another euro issue under the EMTN Program of FHB
07.02.2006	BSE web site	FHB's new strategic plan by has been approved by the Board of Directors
08.02.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	FHB's new strategic plan by has been approved by the Board of Directors
08.02.2006	BSE web site	Summary presentation of FHB's new strategic plan
13.02.2006	BSE web site	Stock Market Preliminary Report of FHB Land Credit and Mortgage Bank Ltd. for the 4th quarter of 2005
13.02.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Preliminary annual report of FHB Land Credit and Mortgage Bank Ltd. for the year 2005
14.02.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Adjustment of the preliminary annual report of FHB Land Credit and Mortgage Bank Ltd. for the year 2005
17.02.2006	Financial Times Tageblatt	FHB's new strategic plan by has been approved by the Board of Directors
20.02.2006	BSE web site	FJ11ZF02 Mortgage bond series has been successfully issued
21.02.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	FJ11ZF02 Mortgage bond series has been successfully issued
24.02.2006	BSE web site	Additional information to FHB Land Credit and Mortgage Bank Ltd's Mortgage Bond Issuing Program for 2005-2006
27.02.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Additional information to FHB Land Credit and Mortgage Bank Ltd's Mortgage Bond Issuing Program for 2005-2006
27.02.2006	BSE web site	Moody's changes outlook on 7 Hungarian banks' deposit ratings following a similar change on Hungary's sovereign ratings
02.03.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Moody's changes outlook on 7 Hungarian banks' deposit ratings following a similar change on Hungary's sovereign ratings
02.03.2006	BSE web site	Information about FHB signing a multicurrency revolving loan contract
03.03.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Information about FHB signing a multicurrency revolving loan contract
06.03.2006	BSE web site	Repricing the FJ12NV01 mortgage bond

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Date	Medium of announcement	Description
08.03.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Repricing the FJ12NV01 mortgage bond
08.03.2006	BSE web site	Invitation to the Annual General Shareholder's Meeting of FHB Land Credit and Mortgage Bank Ltd.
09.03.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Invitation to the Annual General Shareholder's Meeting of FHB Land Credit and Mortgage Bank Ltd.
08.03.2006	BSE web site	Information on the decision of FHB Rt. to purchase own shares
09.03.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Information on the decision of FHB Rt. to purchase own shares
14.03.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	About the modification of the General Lending Rules
24.03.2006	BSE web site	Péter Heim resigned from its position from Supervisory Board with the effect of 23.04.2006.
27.03.2006	BSE web site Magyar Tőkepiac Napi Gazdaság Világgazdaság	Péter Heim resigned from its position from Supervisory Board with the effect of 23.04.2006.
04.04.2006	BSE web site	Purchase of ordinary shares of series 'A' on April 4, 2006 of FHB Land Credit and Mortgage Bank Ltd
06.04.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Purchase of ordinary shares of series 'A' on April 4, 2006 of FHB Land Credit and Mortgage Bank Ltd
06.04.2006	Magyar Tőkepiac Népszabadság Napi Gazdaság Világgazdaság	Invitation to General Meeting for small investors
04.04.2006	BSE website	Adjustments to the invitation to the General Annual Meeting of FHB
05.04.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Adjustments to the invitation to the General Annual Meeting of FHB
06.04.2006	BÉT web site	Proposals for the Annual General Meeting of FHB
06.04.2006	BSE web site	Extraordinary information of the purchase of FHB ordinary shares of series "A"
07.04.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Extraordinary information of the purchase of FHB ordinary shares of series "A"
11.04.2006	BSE web site	FHB purchased another 50,000 pieces of own ordinary shares of series „A”
13.04.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	FHB purchased another 50,000 pieces of own ordinary shares of series „A”
11.04.2006	BSE web site	Quarterly report of FHB Land Credit and Mortgage Bank about the value mortgage bonds and collaterals
20.04.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Quarterly report of FHB Land Credit and Mortgage Bank about the value mortgage bonds and collaterals
20.04.2006	BSE web site	Resignations from the Board of Directors and the Supervisory Board
21.04.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Resignations from the Board of Directors and the Supervisory Board
21.04.2006	BSE web site	Resolutions of the 2006 Annual General Meeting
24.04.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Resolutions of the 2006 Annual General Meeting
21.04.2006	BSE web site	FHB Land Credit and Mortgage Bank purchased own shares

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Date	Medium of announcement	Description
25.04.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	FHB Land Credit and Mortgage Bank purchased own shares
26.04.2006	BSE web site	Changes in the structure of FHB shares owned by the management due to the fulfilment of the criteria of the share option program for 2005
27.04.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Changes in the structure of FHB shares owned by the management due to the fulfilment of the criteria of the share option program for 2005
28.04.2006	BSE website	Declaration about FHB's company managing practice, based on the Responsible Company Management Recommendations, published by BSE
28.04.2006	BSE website	FHB's Annual report for the year 2005
28.04.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Summary of FHB's Annual report for the year 2005
11.05.2006	BSE website	Stock Exchange Preliminary Report of FHB Land Credit and Mortgage Bank Co. For Q1 of 2006
11.05.2006	BSE website	Decision E-I-360 of 2006 of the Hungarian Financial Supervision Authority dated 11 May 2006 approving the establishment of FHB Commercial Bank Ltd.
12.05.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Decision E-I-360 of 2006 of the Hungarian Financial Supervision Authority dated 11 May 2006 approving the establishment of FHB Commercial Bank Ltd.
12.05.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Announcement by FHB Land Credit and Mortgage Bank Co. regarding the rules of dividend payment for 2005
22.05.2006	BSE website	Extraordinary announcement by FHB Land Credit and Mortgage Bank Co. regarding the extension of a short-term revolving multi-currency loan agreement
23.05.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Extraordinary announcement by FHB Land Credit and Mortgage Bank Co. regarding the extension of a short-term revolving multi-currency loan agreement
23.05.2006	BSE website	Change in the amount of shares owned by FHB Rt.'s officers as the conditions of the 2005 share option programme were met
24.05.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Change in the amount of shares owned by FHB Rt.'s officers as the conditions of the 2005 share option programme were met
23.05.2006	BSE website	Announcement by FHB Land Credit and Mortgage Bank Co. regarding the rules of dividend payment for 2005
31.05.2006	BSE website	Minutes of FHB Land Credit and Mortgage Bank Co.'s the 2006 Ordinary General Meeting of 21 April 2006
01.06.2006	BSE website	Moody's upgrades the rating from A1 to Aa2 of the FX-denominated mortgage bonds issued by FHB Land Credit and Mortgage Bank Co.
02.06.2006	BSE website	Annex to FHB Land Credit and Mortgage Bank Co.'s 2005-2006 Mortgage Bond and Bond Issues Programme Prospectus
07.06.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Statutes of FHB Mortgage Bank Public Company Limited by Shares effective as of 30 May 2006
09.06.2006	BSE website	Successful private issue of FHB Rt.'s mortgage bond series FJ07ZF03
09.06.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	FHB issues the EUR 50 million amounted, mortgage bond series FJ11NV01 within the EMTN programme.
12.06.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Successful private issue of FHB Rt.'s mortgage bond series FJ07ZF03
13.06.2006	BSE website	Suspension of trading of FHB Mortgage Bank Plc.'s registered shares for the trading day of 13 June 2006
14.06.2006	BSE website	Modification of restrictions regarding put prices of FHB Mortgage Bank Plc.'s shares and determination of the maximum price change of FHB futures contracts for the trading day of 14 June 2006

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Date	Medium of announcement	Description
14.06.2006	BSE website	Extraordinary announcement by FHB Plc about the extra tax on state interest subsidies
15.06.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Extraordinary announcement by FHB Plc about the extra tax on state interest subsidies
15.06.2006	BSE website	Resolution No. 39 of 2006 of FHB Mortgage Bank Plc. regarding the foundation of FHB Annuity Ltd.
16.06.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Resolution No. 39 of 2006 of FHB Mortgage Bank Plc. regarding the foundation of FHB Annuity Ltd.
05.07.2006	BSE website	Allianz Hungária Ltd. increased its share in FHB Plc. to 8.0086 % as of 3 June 2006
07.07.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Allianz Hungária Ltd. increased its share in FHB Plc. to 8.0086 % as of 3 June 2006
07.07.2006	BSE website	FHB Mortgage Bank Plc. informs its investors that as of 3 June 2006 ownership of the 8,000,000 Series B shares with voting preference issued by FHB Plc. is as follows: State Privatisation and Holding Ltd. 33.92%, Allianz Hungária Ltd. 66.08%.
11.07.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	FHB Mortgage Bank Plc. informs its investors that as of 3 June 2006 ownership of the 8,000,000 Series B shares with voting preference issued by FHB Plc. is as follows: State Privatisation and Holding Ltd. 33.92%, Allianz Hungária Ltd. 66.08%.
17.07.2006	BSE website	Announcement regarding the repurchase of three series issued earlier by FHB Plc. in the context of public offering
17.07.2006	BSE website	Amendment to the announcement regarding the repurchase of FHB Plc.'s mortgage bond
19.07.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Amendment to the announcement regarding the repurchase of FHB Plc.'s mortgage bond
19.07.2006	BSE website	On 18 June 2006 Dr. Gyula Czok, member of FHB Plc.'s Supervisory Board sold 3000 Series A registered shares.
20.07.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	On 18 June 2006 Dr. Gyula Czok, member of FHB Plc.'s Supervisory Board sold 3000 Series A registered shares.
20.07.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Announcement by FHB Mortgage Bank Plc. regarding the values of mortgage bonds and collaterals as of 30 June 2006
24.07.2006	BSE website	Announcement by FHB Mortgage Bank Plc. regarding the values of mortgage bonds and collaterals as of 30 June 2006
26.07.2006	BSE website Magyar Tőkepiac Napi Gazdaság Világgazdaság	FHB Plc. Inform the issuers, that the ownership share of Silvermist Estate S.A. grew to 7,5757 % by 3 July, 2006.
31.07.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Information about the modification of FHB's Retail Loan Business Rules
02.08.2006	BSE website	Announcement regarding the publication of Annex 5 to FHB Mortgage Bank Plc.'s 2005-2006 Mortgage Bond and Bond Issues Programme Prospectus
02.08.2006	BSE website Magyar Tőkepiac Napi Gazdaság Világgazdaság	Annex 5 to FHB Mortgage Bank Plc.'s 2005-2006 Mortgage Bond and Bond Issues Programme Prospectus
11.08.2006	BSE website Magyar Tőkepiac Napi Gazdaság Világgazdaság	Preliminary Report of FHB Mortgage Bank Plc for the first half year of 2006.

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Date	Medium of announcement	Description
24.08.2006	BSE website	Moody's has placed the FHB on watch list due to the possible upgrade of the Bank's long term deposit rating (A2)
28.08.2006	BSE website	Dr. Gyula Czok, a member of the Bank's Supervisory Board sold "A" type series shares.
29.08.2006	Magyar Tőkepiac Világgazdaság Napi Gazdaság	Dr. Gyula Czok, a member of the Bank's Supervisory Board sold "A" type series shares.
29.08.2006	BSE website	The Court of Registry in Budapest has registered FHB Életjárdék Ingatlanbefektető Zrt.
30.08.2006	BSE website Magyar Tőkepiac Napi Gazdaság Világgazdaság	The Court of Registry in Budapest has registered FHB Életjárdék Ingatlanbefektető Zrt.
06.09.2006	BSE website	FHB's announcement on the change of interest rate of the mortgage bond FJ09NV01.
07.09.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	FHB's announcement on the change of interest rate of the mortgage bond FJ09NV01.
11.09.2006	BSE website	Bulletin about the amendment of the 2005-2006 Mortgage Bond Program of FHB Mortgage Bank Plc.
12.09.2006	Magyar Tőkepiac Napi Gazdaság Világgazdaság	Amendment of the 2005-2006 Mortgage Bond Issuing Program of FHB Mortgage Bank Plc.
10.10.2006	BSE website	Announcement regarding the repurchase of FHB Plc.'s mortgage bond
12.10.2006	Magyar Tőkepiac Világgazdaság Napi Gazdaság	Announcement regarding the repurchase of FHB Plc.'s mortgage bond
20.10.2006	BSE website Magyar Tőkepiac Napi Gazdaság Világgazdaság	Announcement by FHB Mortgage Bank Plc. regarding the values of mortgage bonds and collaterals as of 30 June 2006