



HITELGARANCIA ZRT.

---

**ANNUAL REPORT**  
**2006**

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## ANNUAL REPORT ABOUT THE ACTIVITY OF HITELGARANCIA ZRT. IN THE YEAR 2006

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**Gábor Rácz**  
Director

Monitoring and  
Redemption  
Directorate

**dr. László Táborszky**  
Director

Directorate of  
Legal and Human  
Resources  
Management

**József Torma**  
Director

Directorate of  
Finance and  
Accounting

**Sándor Nagy**  
Director

Secretariat



**dr. Márton Vadász**  
Managing Director

Business Management  
and Marketing  
Directorate

**Nagy Ferencné**  
Managing Director

Guarantee and  
Risk Assessment  
Directorate

**Borbélyné  
Tóth Ildikó**  
Director

Central  
Administration

**Imre Komáromi**  
Director

Information  
Technology and  
Administrative  
Engineering  
Directorate

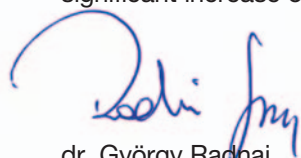
# INTRODUCTION

Hitelgarancia Zrt. has entered into 24,205 guarantee contracts in the year 2006, and in the frame of these it has undertaken for a financing need of 277.8 billion HUF in a guarantee amount of 228.3 billion HUF. By this, the company has over-delivered the guarantee target of the business plan of 2006 (188 billion HUF) by 22%. The amount of guarantee has increased by over 30% compared to last year. From 2006 the company has also undertaken absolute guarantee for factoring and lease. The elaboration of the local government products required even more care than usually, as for these deals the budget does not provide counter-guarantee. In order to increase the counter-guarantee framework, the company initiated negotiations with the European Investment Bank (EIB), as due to the expansion of the EU-resources already in the short-term further dynamic expansion of the guarantee stock is expected. As a result of the negotiations the two companies will sign expectedly at the beginning of the summer their cooperation agreement, and in virtue of this agreement for the period of 2007–2013 the absolute guarantee is expected on those areas as well with high security – local government guarantee, direct guarantee – where no budgetary counter-guarantee applies.

In 2006 HG Zrt. has followed the strategy approved by the Board of Directors and launched new products in the market in order to perform a flexible guarantee undertaking activity, which suits the needs of its partners the best. Introduction of the new products was paired with higher risk bearing willingness. With this respect for the banks it was a guideline, that the maximum amount of guarantee to be undertaken for one client has increased to 800 million HUF.

Due to the changes of the Széchenyi Card terms and conditions, which represented and important part in the guarantee portfolio, small- and medium enterprises were able to apply for loans and guarantee at more favourable conditions. From May 2006 the maximum amount of Széchenyi loan has increased to 25 million HUF, the extent of guarantee has increased from 73% to 80%. Besides all the above the guarantee fee decreased from 1.8% to 1.5%. In order to increase the security of the loan outlays, the banks may request to strengthen the collateral with a real estate mortgage. Changes of the card loan terms and conditions have increased the demand according to the expectations.

The dynamically increasing portfolio and the still profitable management indicates that the HG Zrt. during the implementation of its business policy has successfully represented the business interests of the owners, small- and medium enterprises, local governments and their own interest. Based on the experience of the accomplishment of the business policy of 2006 it can be ascertained that HG Zrt. has made the foundation of its new development track, which may result in the significant increase of its guarantee undertakings in the next years.



dr. György Radnai  
Director-General



**dr. György Radnai**  
Director-General



**dr. Zoltán Nagy**  
Vice Director-General



**Tamás Völgyi**  
Vice Director-General

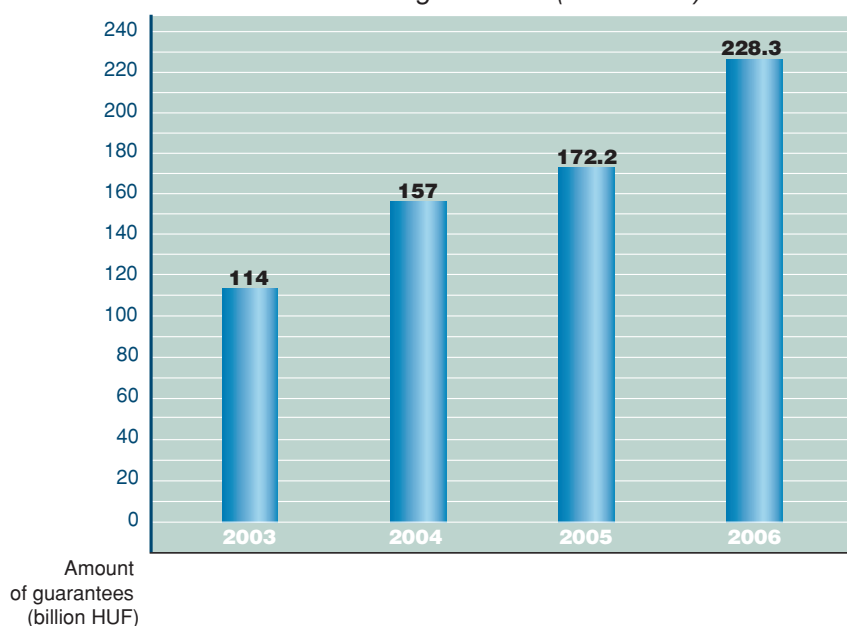


**Dr. Gyula Zombori**  
Vice Director-General

# BUSINESS ACTIVITY OF THE YEAR OF 2006

Hitelgarancia Zrt. (HG Zrt.) closed a successful year in 2006. It has delivered its business policy goals: it has undertaken for the small- and medium enterprises the largest ever volume guarantee, whilst it has expanded the scope of guarantee opportunities offered for the small- and medium enterprises (lease- and factoring deals), and it has launched its local government branch.

*Amount of guarantees (2003–2006)*

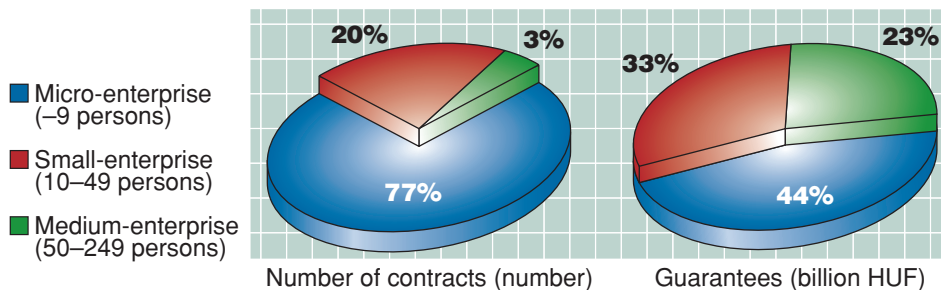


Besides the dynamic expansion of the guarantees, the ratio of certain branches has showed changes. The amount of traditional (apart from the Széchenyi Card) deals showed a larger growth than expected (from the planned 60 billion HUF to 122 billion HUF). In the Széchenyi Card-branch an amount of 103 billion HUF was accomplished. In the case of the new local government branch the amount of guarantee undertaken was 200 million HUF at the end of the year. Among the lease and factoring guarantees the factoring products have shown better results for start: in the introductory year for the factoring deals the amount of guarantee was 3.3 billion HUF, whilst for the lease deals the company has undertaken an amount of 100 million HUF.

With respect to the distribution based on enterprise size, besides the outstanding role of the guarantee contracts related to the loans of micro- and small enterprises (in total 97% of the number of contracts), among the medium enterprises the demand for smaller amount, but higher value and mainly development-purpose loans were detected (3% of the contracts, 23% of the guarantee amount).

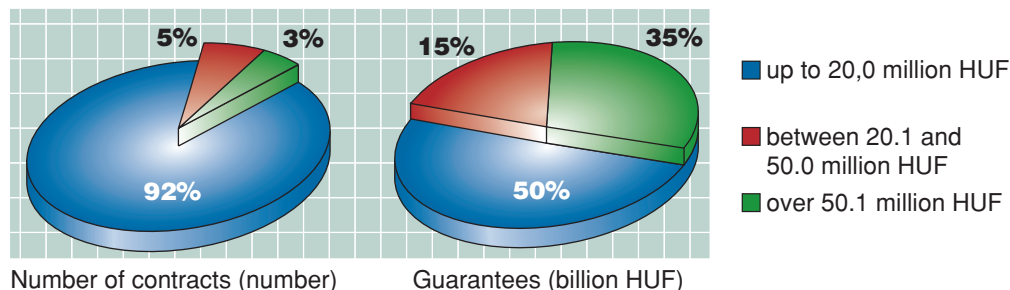
# BUSINESS ACTIVITY OF THE YEAR OF 2006

*Distribution of guarantee amounts in the year of 2006 in terms of enterprise size*



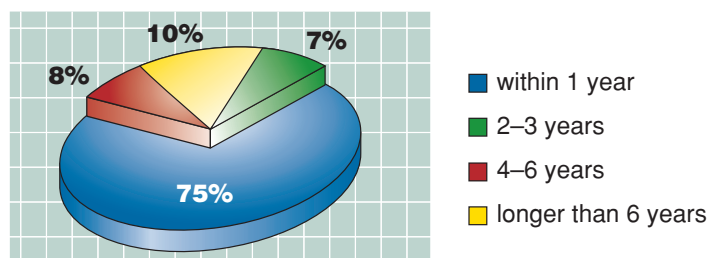
In terms of the loan size, banks have requested the guarantee of HG Zrt. for mainly smaller amount loans (a maximum amount of 20 million HUF). In this area the demand of Széchenyi Card is a determining factor. The increase of the card loan amount to a value of 25 million HUF has made its impact in another segment as well. From the guarantees undertaken for medium size loans (20-50 million HUF), nearly 8 billion HUF belonged to the Széchenyi Card. There was also a significant change detected in the distribution of guarantee amounts. The share of the guarantees related to smaller loans has decreased from 59% to 50%; the amount of guarantees undertaken for higher amount loans (over 50 million HUF) has increased by over 70%, reaching 80 billion HUF.

*Distribution of guarantee in the year of 2006 in terms of loan size*



Distribution of guarantee in terms of the maturity period has shown a slighter change. Still the guarantees for loans undertaken within the year were the most defining, however number and amount of the guarantee stretching over the year has increased. Significant increase was detected among the obligations with a longer maturity period, i.e. over six years.

*Distribution of guarantee amounts in the year of 2006 in terms of their maturity period*



# BUSINESS ACTIVITY OF THE YEAR OF 2006

The demand of the guarantee sectors – similarly to last years – was defined by the segments playing an important role in the utilisation of the Széchenyi Card. The share of the commercial sphere has not decreased, 36% of the guarantee amount (82 billion HUF) was still derived from this circle. In the service provider sector, similarly to last year the touristic and business provider (such as real estate marketing and counselling) activity-related guarantees were the most significant (in total 24% ratio and 55 billion HUF). The ratio of industrial guarantees is identical to last year's data (30% ratio, 70 billion HUF). Data for food industry and agriculture are also similar to the previous year. (10% ratio, nearly 22 billion HUF).

Number of contracts in the guarantee portfolio of HG Zrt. on 31<sup>st</sup> December 2006 was 27,853 contracts. Out of this in total 319.8 billion HUF is for financing resources (loan, bank guarantee, leasing, factoring) 257.6 billion HUF for the guarantee stock. It guaranteed 10.2% of the bank loan stock of the small- and medium sized sector existing at the end of 2006, exceeding 3,100 billion HUF. The risk setup of the guarantee portfolio is still favourable. 93% of the liability stock is free from problems or has a classification of "to be monitored separately". The ratio of the stock with under the average classification has decreased. The total amount and ratio of doubtful and negative classification guarantees has not changed considerably. At the end of 2006 they only constitute 3% of the total portfolio. For the guarantee portfolio of HG Zrt. at the end of 2006 a provision of 6.9 billion HUF is established.

Majority of the guaranteed deals (93%) were guarantees undertaken through simplified procedures, i.e. in the frame of cooperation agreements, however their value increased above 127 billion HUF, their ratio decreased to a smaller extent compared to individually judged deals.

In the last year HG Zrt. paid 8.4 billion HUF for 1,688 redeemed deals. The amount of actually utilised budgetary counter-guarantee amounted to 4.8 billion HUF. The sectoral setup of the redeemed guarantee showed the sectoral setup of the guarantee. Most redemption took place in the service provider and construction industry.

At the end of December 2006 the collection of claims in a total value of 7,546 million HUF was underway. The amount of claims under collection has grown by 1,317 million HUF (by 21%) compared to last year. From the claims of HG Zrt. in 2006 an amount of 1,842 million HUF was refunded.

The profit after tax for HG Zrt. amounted to a value of 1.522 billion HUF in the year 2006. It has grown by 2.8 billion HUF guarantee fee income and an amount of 2.1 billion HUF revenue income. The company's equity has increased from last year's 22.9 billion HUF to 24.4 billion HUF, the annual balance sheet showed an amount of 32.8 billion HUF in the year 2006.

# INDEPENDENT AUDITOR'S REPORT



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## Auditor's Report

To the shareholders of Hitelgarancia Zrt.

We have audited the 2006 Statutory Annual Report of Hitelgarancia Zrt. (hereinafter: the Company), from which the summarized English language balance sheet and profit and loss statement set out on pages 10 and 11 respectively have been derived. We conducted our audit in accordance with Hungarian Standards on Auditing issued by the Hungarian Chamber of Auditors, which are substantially consistent with International Standards on Auditing, and applicable law and regulations in Hungary. In our independent auditor's report dated 21 March 2007 we expressed an unqualified opinion on the Statutory Annual Report.

In our opinion the summarized balance sheet and profit and loss statement set out on pages 10 and 11 respectively are consistent, in all material respects, with the audited Statutory Annual Report from which they have been derived.

For a better understanding of the Bank's financial position, the results of its operations for the period and of the scope of our audit, the summarized balance sheet and profit and loss statement should be read in conjunction with the underlying Statutory Annual Report and our audit opinion thereon.

Budapest, 21 March 2007

KPMG Hungária Kft.  
Chamber registration number: 000202

István Henye  
Partner, Registered auditor  
Identification number: 005674

KPMG Hungária Kft., a Hungarian limited liability company and a member firm of the KPMG network of independent member firms affiliated with KPMG International, a Swiss cooperative. Company registration: Budapest, no 01-09-063183

# BALANCE SHEET

31<sup>st</sup> December

DESCRIPTION OF THE ITEM	2005	2006
<b>ASSETS</b>		
	in thousand HUF	
1. Liquid assets	424,444	1,279,287
2. Government bonds	18,515,621	18,186,507
3. Receivables from credit institutions	111,301	108,008
4. Debts due to clients	325,019	385,821
5. Securities purchased for re-sale, including the securities with fixed interest return	10,392,387	10,847,442
6. Shares and other securities with variable interest return	0	0
7. Shares, participation for investment purposes	50,000	50,000
8. Shares, participation in affiliated undertaking	0	0
9. Intangible assets	51,486	54,548
10. Tangible assets	73,890	110,989
11. Own shares	0	0
12. Other assets	533,963	924,792
13. Equity and accrued and deferred assets	801,429	895,154
<b>TOTAL ASSETS</b>	<b>31,279,540</b>	<b>32,842,548</b>
thereof: <b>CURRENT ASSETS</b>	<b>19,769,927</b>	<b>20,820,615</b>
<b>INVESTED ASSETS</b>	<b>10,708,184</b>	<b>11,126,779</b>
<b>LIABILITIES</b>		
1. Liabilities to credit institutions	0	0
2. Liabilities to customers	0	0
3. Liabilities due to issued securities	0	0
4. Other liabilities	134,434	211,258
5. Accrued and deferred liabilities	1,042,403	1,284,440
6. Provisions	7,179,350	6,901,090
7. Subordinated liabilities	0	0
8. Issued capital	4,811,600	4,811,600
9. Unpaid issued capital (-)	0	0
10. Capital reserve	0	0
11. General reserve	0	0
12. Accumulated profit reserve	16,619,588	18,111,753
13. Non distributable reserves	0	0
14. Revaluation reserve	0	0
15. Retained profit of the year	1,492,165	1,522,407
<b>TOTAL LIABILITIES</b>	<b>31,279,540</b>	<b>32,842,548</b>
thereof: <b>SHORT-TERM LIABILITIES</b>	<b>134,434</b>	<b>211,258</b>
<b>LONG-TERM LIABILITIES</b>	<b>0</b>	<b>0</b>
<b>EQUITY</b>	<b>22,923,353</b>	<b>24,445,760</b>
<b>ITEMS NOT INCLUDED IN THE BALANCE SHEET</b>		
Pending liabilities	214,634,800	257,642,960
Pending debtors	150,244,360	180,240,226
Out of the redemption 70% of the none-closed part	4,360,640	5,282,097

# PROFIT AND LOSS STATEMENT

31<sup>st</sup> December

DESCRIPTION OF THE ITEM		2005	2006
in thousand HUF			
1.	Interests sharing and similar income	2,313,415	2,162,232
2.	Interest paid and similar charges	0	0
	Margin	2,213,415	2,162,232
3.	Incomes from securities	0	0
4.	Commissions sharing and fee (received or due)	2,660,966	2,851,697
5.	Commissions paid (payable) and fee expenditures	0	36
6.	Net profit on financial transactions	-955,737	-1,703,941
7.	Other revenues from the activities	27,323	15,423
8.	General administration costs	1,051,076	1,436,759
9.	Depreciation	50,289	63,608
10.	Other liabilities from the activities	118,636	123,979
11.	Loss in value after liabilities and provision for banking risks with respect to pending and definite (future) liabilities	7,395,765	8,920,646
12.	Write-back of loss in value after the liabilities and usage of the provisions for pending and definite (future) liabilities	6,066,580	8,864,798
13.	Depreciation on write-back of affiliated and other interest	0	0
14.	Write-back of depreciation, write-back of affiliated and other interest	218,179	0
<b>15.</b>	<b>Profit on ordinary activities</b>	<b>1,614,960</b>	<b>1,645,181</b>
	<b>thereof: PROFIT ON FINANCIAL AND INVESTMENT SERVICES</b>	<b>1,614,960</b>	<b>1,645,181</b>
	<b>PROFIT ON NON-FINANCIAL AND INVESTMENT SERVICES</b>	<b>0</b>	<b>0</b>
16.	Extraordinary income	6,959	6,960
17.	Extraordinary expenses	0	0
18.	Extraordinary profit	6,959	6,960
<b>19.</b>	<b>Income before taxes</b>	<b>1,621,919</b>	<b>1,652,141</b>
20.	Taxation (mid-year advance tax payment)	129,754	129,734
<b>21.</b>	<b>Profit after taxes</b>	<b>1,492,165</b>	<b>1,522,407</b>
22.	General provisions and utilisation	0	0
23.	Expenses on financial transactions	0	0
24.	Dividends and profit sharing paid	0	0
<b>15.</b>	<b>Retained profit of the year</b>	<b>1,492,165</b>	<b>1,522,407</b>

# SHAREHOLDERS OF HITELGARANCIA ZRT.

31<sup>st</sup> December 2006

Description of the owner	Shares			Proprietary ratio %
	nominal value	amount	(THUF)	
Government of the Hungarian Republic	1,000,000	2,407	2,407,000	50.0249
Hungarian Development Bank Rt.	1,000,000	672	672,000	13.9662
Commercial and Credit Bank Rt.	1,000,000	640	640,000	13.3012
OTP and Commercial Bank NYrt.	1,000,000	300	300,000	6.2349
Budapest Credit and Development Bank Ltd.	1,000,000	190	190,000	3.9488
ERSTE Bank Hungary Nyrt.	1,000,000	170	170,000	3.5331
MKB Bank Nyrt.	1,000,000	90	90,000	1.8705
Hungarian Foundation for Enterprise Promotion	1,000,000	72	72,000	1.4964
UniCredit Bank Hungary Zrt.	1,000,000	20	20,000	0.4157
Raiffeisen Bank Zrt.	1,000,000	20	20,000	0.4157
Hungarian Export-Import Rt.	1,000,000	12	12,000	0.2494
Bank of China (Hungária) Rt.	1,000,000	10	10,000	0.2078
BNP Paribas Hungarian Branch Establishment	1,000,000	10	10,000	0.2078
CIB Central-European International Bank Zrt.	1,000,000	10	10,000	0.2078
Citibank Zrt.	1,000,000	10	10,000	0.2078
Commerzbank (Budapest) Zrt.	1,000,000	10	10,000	0.2078
Dresdner Bank Hungarian Branch Establishment	1,000,000	10	10,000	0.2078
Hanwha Bank Hungary Rt.	1,000,000	10	10,000	0.2078
Hungarian Credit Union Bank Zrt.	1,000,000	10	10,000	0.2078
Hungarian Volksbank Rt.	1,000,000	10	10,000	0.2078
IC Bank Zrt.	1,000,000	10	10,000	0.2078
ING Bank Hungary Rt.	1,000,000	10	10,000	0.2078
Inter-European Bank Rt.	1,000,000	10	10,000	0.2078
KDB Bank Hungary Rt.	1,000,000	10	10,000	0.2078
Porsche Bank Hungária Rt.	1,000,000	10	10,000	0.2078
Sopron Bank Burgenland Zrt.	1,000,000	10	10,000	0.2078
WestLB Hungaria Bank Rt.	1,000,000	10	10,000	0.2078
Tendair Building Engineering Ltd.	1,000,000	7	7,000	0.1455
Fáy András Credit Union	1,000,000	4	4,000	0.0831
Bácska Credit Union	1,000,000	1	1,000	0.0208
Bak and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Bakonyvidéke Credit Union	1,000,000	1	1,000	0.0208
Balmazújváros and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Cserhátvidéke District Credit Union	1,000,000	1	1,000	0.0208
Dél-Balaton Credit Union	1,000,000	1	1,000	0.0208
Drávamenti Credit Union	1,000,000	1	1,000	0.0208
Dunaföldvár and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Endrőd and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Érsekvadkert and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Esztergom Credit Union	1,000,000	1	1,000	0.0208
Füzesabony and Vicinity Credit Union	1,000,000	1	1,000	0.0208
General Transportation Credit Co-operative	1,000,000	1	1,000	0.0208
Hajdúdorog and Vicinity Credit Union	1,000,000	1	1,000	0.0208

# SHAREHOLDERS OF HITELGARANCIA ZRT.

31<sup>st</sup> December 2006

Description of the owner	Shares			Proprietary ratio %
	nominal value	amount	(THUF)	
Halászi Credit Union	1,000,000	1	1,000	0.0208
Hatvan and Vicinity Credit Union	1,000,000	1	1,000	0.0208
HBW Express Credit Union	1,000,000	1	1,000	0.0208
Hévíz and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Jász Credit Union	1,000,000	1	1,000	0.0208
Kápolnásnyék and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Kiskunfélegyháza Credit Union	1,000,000	1	1,000	0.0208
Kunszentmárton and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Mecsekkörnyék Credit Co-operative	1,000,000	1	1,000	0.0208
Mezőkeresztes and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Mohács and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Monor and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Nagykáta and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Nagyvázsony Kinizsi Credit Union	1,000,000	1	1,000	0.0208
Nyúl and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Orgovány and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Pilisvörösvár and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Polgár Credit Union	1,000,000	1	1,000	0.0208
Répcelak and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Rakamaz and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Sajóvölgye Credit Union	1,000,000	1	1,000	0.0208
Savaria Credit Union	1,000,000	1	1,000	0.0208
Széchenyi István Credit Co-operative	1,000,000	1	1,000	0.0208
Szeghalom and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Székkutas and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Szigetvár Credit Union	1,000,000	1	1,000	0.0208
Szőreg and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Tiszakécske Credit Union	1,000,000	1	1,000	0.0208
Tiszavasvár Credit Union	1,000,000	1	1,000	0.0208
Újszász and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Vértés Credit Union	1,000,000	1	1,000	0.0208
Völgység-Hegyhát Credit Union	1,000,000	1	1,000	0.0208
Zirc and Vicinity Credit Union	1,000,000	1	1,000	0.0208
Hungarian Industrial Association	100,000	5	500	0.0104
Confed. of Hung. Employers and Industrialists	100,000	2	200	0.0042
Hung. Association of Craftsmen's Corporations	100,000	2	200	0.0042
Agricultural Employer's Association	100,000	1	100	0.0021
DV Danube Basin Association of Entrepreneurs	100,000	1	100	0.0021
National Association of Entrepreneurs	100,000	1	100	0.0021
Nat. Fed. of Agricult. Co-operators and Producers	100,000	1	100	0.0021
Nat. Fed. of Gen. Cons. Cooperatives and Business Ass.	100,000	1	100	0.0021
National Federation of Savings Co-operatives	100,000	1	100	0.0021
National Federation of Traders and Caterers	100,000	1	100	0.0021
<b>In total</b>		<b>4,826</b>	<b>4,811,600</b>	<b>100.0000</b>

## THE BOARD OF DIRECTORS OF HITELGARANCIA ZRT.

- President:** László Bajnaházy (from 1<sup>st</sup> December 2006)  
Ferenc Pichler (from 27<sup>th</sup> April 2006 to 3<sup>rd</sup> October 2006)  
dr. István Ligeti (to 19<sup>th</sup> April 2006)
- Members:** dr. György Radnai  
József Lakatos  
Sándor Aladics  
István Vásárhelyi  
Maegherman Koen  
Csaba Várkonyi  
dr. Sándor Patyi  
dr. György Vadász (from 7<sup>th</sup> April 2006)  
László Bajnaházy (to 1<sup>st</sup> December 2006)  
Pesti Albertné (to 7<sup>th</sup> April 2006)  
Ferenc Pichler (to 27<sup>th</sup> April 2006)

## THE SUPERVISORY BOARD OF HITELGARANCIA ZRT.

- President:** dr. Ferenc Bathó
- Members:** Anita Szűcs  
Batta Kristófné  
dr. Ábel Berczik  
Tantalicsné Kollár Andrea (from 7<sup>th</sup> April 2006)  
György Magyar (from 7<sup>th</sup> April 2006)  
Íjgyártó Istvánné (to 7<sup>th</sup> April 2006)  
dr. Antal Szabadkai (to 7<sup>th</sup> April 2006)

## MANAGEMENT OF HITELGARANCIA ZRT.

- dr. György Radnai** – Director-General  
**dr. Zoltán Nagy** – Vice Director-General  
**Tamás Völgyi** – Vice Director-General  
**Dr. Gyula Zombori** – Vice Director-General

**HITELGARANCIA ZRT.**

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