



**Information of UniCredit Jelzálogbank Zrt. about the values of mortgage bonds and collaterals
as of end of the fourth quarter of 2008**

According to the 18. § (1) section of Act XXX. of 1997 on mortgage loan institution and mortgage bond UniCredit Jelzálogbank Zrt. (1054 Budapest, Szabadság tér 5-6.) hereinafter informs its clients about the values of mortgage bonds and collaterals as of end of the fourth quarter of 2008.

31 December 2008

Outstanding mortgage bonds denominated in forints: as yet unpaid		
➤ Nominal value (a)	59.457.230.000	HUF
➤ Interest (b)	14.265.505.300	HUF
Total (a+b)	73.722.735.300	HUF
Forint value of outstanding mortgage bonds denominated in foreign currency converted using official MNB exchange rate: as yet unpaid		
➤ Nominal value (c)	3.971.700.000	HUF
➤ Interest (d)	561.235.820	HUF
Total (c+d)	4.532.935.820	HUF
Outstanding mortgage bonds denominated both in forints and foreign currency: as yet unpaid		
➤ Nominal value (a+c)	63.428.930.000	HUF
➤ Interest (b+d)	14.826.741.120	HUF
Grand total (a+b+c+d)	78.255.671.120	HUF
Value of ordinary collateral in forints as verified by property controller		
➤ Capital receivable (e)	47.922.258.214	HUF
➤ Interest receivable (f)	21.481.487.966	HUF
Total (e+f)	69.403.746.180	HUF
Forint value of ordinary collateral denominated in foreign currency, converted using official MNB exchange rate on reporting date		
➤ Capital receivable (g)	21.876.004.251	HUF
➤ Interest receivable (h)	9.948.057.307	HUF
Total (g+h)	31.824.061.558	HUF
Collective value of ordinary collateral denominated in forints and foreign currency:		
➤ Capital receivable (e+g)	69.798.262.465	HUF
➤ Interest receivable (f+h)	31.429.545.273	HUF
Grand total (e+g+f+h)	101.227.807.738	HUF
Value of additional collateral:		
➤ Capital receivable (i)	12.615.840.085	HUF
➤ Interest receivable (j)	0	HUF
Total (l+j)	12.615.840.085	HUF

All of the additional collateral is kept by the Bank in government securities.

Budapest, 14 January 2009

UniCredit Jelzálogbank Zrt.