

Information of HVB Jelzálogbank Rt. about the values of mortgage bonds and collaterals as of end of the second quarter of 2005

According to the 18. § (1) section of Act XXX. of 1997 on mortgage loan institution and mortgage bond HVB Jelzálogbank Rt. (1065 Budapest, Nagymező u. 44.) hereinafter informs its clients about the values of mortgage bonds and collaterals as of end of the second quarter of 2005.

30 June 2005

Outstanding mortgage bonds denominated in forints: as yet unpaid		
➤ Nominal value (a)	66,531,530,000	HUF
➤ Interest (b)	25,503,667,700	HUF
Total (a+b)	92,035,197,700	HUF
Forint value of outstanding mortgage bonds denominated in foreign currency converted using official MNB exchange rate: as yet unpaid		
➤ Nominal value (c)	3,710,400,000	HUF
➤ Interest (d)	615,941,347	HUF
Total (c+d)	4,326,341,347	HUF
Outstanding mortgage bonds denominated both in forints and foreign currency: as yet unpaid		
➤ Nominal value (a+c)	70,241,930,000	HUF
➤ Interest (b+d)	26,119,609,047	HUF
Grand total (a+b+c+d)	96,361,539,047	HUF
Value of ordinary collateral in forints as verified by property controller		
➤ Capital receivable (e)	62,116,344,693	HUF
➤ Interest receivable (f)	35,615,145,015	HUF
Total (e+f)	97,731,489,708	HUF
Forint value of ordinary collateral denominated in foreign currency, converted using official MNB exchange rate on reporting date		
➤ Capital receivable (g)	9,956,006,544	HUF
➤ Interest receivable (h)	1,372,300,257	HUF
Total (g+h)	11,328,306,801	HUF
Collective value of ordinary collateral denominated in forints and foreign currency:		
➤ Capital receivable (e+g)	72,072,351,237	HUF
➤ Interest receivable (f+h)	36,987,445,272	HUF
Grand total (e+g+f+h)	109,059,796,509	HUF
Value of additional collateral		
➤ Capital receivable (i)	6,052,613,910	HUF
➤ Interest receivable (j)	0	HUF
Total (l+j)	6,052,613,910	HUF

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

Budapest, 8 July 2005

HVB Jelzálogbank Rt.