

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

30 September 2005

<b>Outstanding mortgage bonds denominated in forints: as yet unpaid</b>		
➤ Nominal value (a)	68,037,230,000	HUF
➤ Interest (b)	25,318,476,200	HUF
<b>Total (a+b)</b>	<b>93,355,706,200</b>	<b>HUF</b>
<b>Forint value of outstanding mortgage bonds denominated in foreign currency converted using official MNB exchange rate: as yet unpaid</b>		
➤ Nominal value (c)	3,743,850,000	HUF
➤ Interest (d)	598,077,539	HUF
<b>Total (c+d)</b>	<b>4,341,927,539</b>	<b>HUF</b>
<b>Outstanding mortgage bonds denominated both in forints and foreign currency: as yet unpaid</b>		
➤ Nominal value (a+c)	71,781,080,000	HUF
➤ Interest (b+d)	25,916,553,739	HUF
<b>Grand total (a+b+c+d)</b>	<b>97,697,633,739</b>	<b>HUF</b>
<b>Value of ordinary collateral in forints as verified by property controller</b>		
➤ Capital receivable (e)	62,482,847,046	HUF
➤ Interest receivable (f)	33,280,300,010	HUF
<b>Total (e+f)</b>	<b>95,763,147,056</b>	<b>HUF</b>
<b>Forint value of ordinary collateral denominated in foreign currency, converted using official MNB exchange rate on reporting date</b>		
➤ Capital receivable (g)	13,080,248,461	HUF
➤ Interest receivable (h)	1,616,327,651	HUF
<b>Total (g+h)</b>	<b>14,696,576,112</b>	<b>HUF</b>
<b>Collective value of ordinary collateral denominated in forints and foreign currency:</b>		
➤ Capital receivable (e+g)	75,563,095,507	HUF
➤ Interest receivable (f+h)	34,896,627,661	HUF
<b>Grand total (e+g+f+h)</b>	<b>110,459,723,168</b>	<b>HUF</b>
<b>Value of additional collateral:</b>		
➤ Capital receivable (i)	6,055,875,000	HUF
➤ Interest receivable (j)	0	HUF
<b>Total (I+j)</b>	<b>6,055,875,000</b>	<b>HUF</b>

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

Budapest, 12 October 2005

HVB Jelzálogbank Rt.