

Information of HVB Jelzálogbank Rt. about the values of mortgage bonds and collaterals as of end of the first quarter of 2006

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 first quarter of 2006.

31 March 2006

Outstanding mortgage bonds denominated in forints: as yet unpaid		
➤ Nominal value (a)	74,036,230,000	HUF
➤ Interest (b)	23,327,626,900	HUF
Total (a+b)	97,363,856,900	HUF
Forint value of outstanding mortgage bonds denominated in foreign currency converted using official MNB exchange rate: as yet unpaid		
➤ Nominal value (c)	3,983,100,000	HUF
➤ Interest (d)	953,739,575	HUF
Total (c+d)	4,936,839,575	HUF
Outstanding mortgage bonds denominated both in forints and foreign currency: as yet unpaid		
➤ Nominal value (a+c)	78,019,330,000	HUF
➤ Interest (b+d)	24,281,366,475	HUF
Grand total (a+b+c+d)	102,300,696,475	HUF
Value of ordinary collateral in forints as verified by property controller		
➤ Capital receivable (e)	61,748,890,658	HUF
➤ Interest receivable (f)	28,029,482,436	HUF
Total (e+f)	89,778,373,094	HUF
Forint value of ordinary collateral denominated in foreign currency, converted using official MNB exchange rate on reporting date		
➤ Capital receivable (g)	11,349,650,133	HUF
➤ Interest receivable (h)	1,784,479,686	HUF
Total (g+h)	13,134,129,819	HUF
Collective value of ordinary collateral denominated in forints and foreign currency:		
➤ Capital receivable (e+g)	73,098,540,791	HUF
➤ Interest receivable (f+h)	29,813,962,122	HUF
Grand total (e+g+f+h)	102,912,502,913	HUF
Value of additional collateral:		
➤ Capital receivable (i)	7,584,720,500	HUF
➤ Interest receivable (j)	0	HUF
Total (l+j)	7,584,720,500	HUF

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

Budapest, 10 April 2006

HVB Jelzálogbank Rt.