

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

According to the 18. § (1) section of Act XXX. of 1997 on mortgage loan institution and mortgage bond HVB Jelzálogbank Zrt. (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 2006.

30 June 2006

Outstanding mortgage bonds denominated in forints: as yet unpaid		
➤ Nominal value (a)	67,516,230,000	HUF
➤ Interest (b)	20,018,021,900	HUF
Total (a+b)	87,534,251,900	HUF
Forint value of outstanding mortgage bonds denominated in foreign currency converted using official MNB exchange rate: as yet unpaid		
➤ Nominal value (c)	4,228,950,000	HUF
➤ Interest (d)	1,039,059,749	HUF
Total (c+d)	5,268,009,749	HUF
Outstanding mortgage bonds denominated both in forints and foreign currency: as yet unpaid		
➤ Nominal value (a+c)	71,745,180,000	HUF
➤ Interest (b+d)	21,057,081,649	HUF
Grand total (a+b+c+d)	92,802,261,649	HUF
Value of ordinary collateral in forints as verified by property controller		
➤ Capital receivable (e)	60,936,339,793	HUF
➤ Interest receivable (f)	26,829,456,180	HUF
Total (e+f)	87,765,795,973	HUF
Forint value of ordinary collateral denominated in foreign currency, converted using official MNB exchange rate on reporting date		
➤ Capital receivable (g)	13,617,004,587	HUF
➤ Interest receivable (h)	2,450,309,382	HUF
Total (g+h)	16,067,313,969	HUF
Collective value of ordinary collateral denominated in forints and foreign currency:		
➤ Capital receivable (e+g)	74,553,344,380	HUF
➤ Interest receivable (f+h)	29,279,765,562	HUF
Grand total (e+g+f+h)	103,833,109,942	HUF
Value of additional collateral:		
➤ Capital receivable (i)	9,230,365,281	HUF
➤ Interest receivable (j)	0	HUF
Total (l+j)	9,230,365,281	HUF

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

Budapest, 10 July 2006

HVB Jelzálogbank Zrt.