

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

29 September 2006

<b>Outstanding mortgage bonds denominated in forints: as yet unpaid</b>		
➤ Nominal value (a)	67,516,230,000	HUF
➤ Interest (b)	19,519,621,900	HUF
<b>Total (a+b)</b>	<b>87,035,851,900</b>	<b>HUF</b>
Forint value of outstanding mortgage bonds denominated in foreign currency converted using official MNB exchange rate: as yet unpaid		
➤ Nominal value (c)	4,102,350,000	HUF
➤ Interest (d)	945,405,327	HUF
<b>Total (c+d)</b>	<b>5,047,755,327</b>	<b>HUF</b>
<b>Outstanding mortgage bonds denominated both in forints and foreign currency: as yet unpaid</b>		
➤ Nominal value (a+c)	71,618,580,000	HUF
➤ Interest (b+d)	20,465,027,227	HUF
<b>Grand total (a+b+c+d)</b>	<b>92,083,607,227</b>	<b>HUF</b>
Value of ordinary collateral in forints as verified by property controller		
➤ Capital receivable (e)	59,869,086,405	HUF
➤ Interest receivable (f)	25,722,926,343	HUF
<b>Total (e+f)</b>	<b>85,592,012,748</b>	<b>HUF</b>
Forint value of ordinary collateral denominated in foreign currency, converted using official MNB exchange rate on reporting date		
➤ Capital receivable (g)	12,086,115,301	HUF
➤ Interest receivable (h)	2,047,904,512	HUF
<b>Total (g+h)</b>	<b>14,134,019,813</b>	<b>HUF</b>
<b>Collective value of ordinary collateral denominated in forints and foreign currency:</b>		
➤ Capital receivable (e+g)	7,955,201,706	HUF
➤ Interest receivable (f+h)	27,770,830,855	HUF
<b>Grand total (e+g+f+h)</b>	<b>99,726,032,561</b>	<b>HUF</b>
<b>Value of additional collateral:</b>		
➤ Capital receivable (i)	9,086,554,367	HUF
➤ Interest receivable (j)	0	HUF
<b>Total (l+j)</b>	<b>9,086,554,367</b>	<b>HUF</b>

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

Budapest, 10 October 2006

HVB Jelzálogbank Zrt.