

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

31 December 2006

<b>Outstanding mortgage bonds denominated in forints: as yet unpaid</b>		
➤ Nominal value (a)	67,066,230,000	HUF
➤ Interest (b)	21,750,971,900	HUF
<b>Total (a+b)</b>	<b>88,817,201,900</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)	3,784,500,000	HUF
➤ Interest (d)	835,597,500	HUF
<b>Total (c+d)</b>	<b>4,620,097,500</b>	<b>HUF</b>
<b>Outstanding mortgage bonds denominated both in forints and foreign currency: as yet unpaid</b>		
➤ Nominal value (a+c)	70,850,730,000	HUF
➤ Interest (b+d)	22,586,569,400	HUF
<b>Grand total (a+b+c+d)</b>	<b>93,437,299,400</b>	<b>HUF</b>
Value of ordinary collateral in forints as verified by property controller		
➤ Capital receivable (e)	58,522,369,867	HUF
➤ Interest receivable (f)	24,913,960,528	HUF
<b>Total (e+f)</b>	<b>83,436,330,395</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)	10,203,594,243	HUF
➤ Interest receivable (h)	1,662,208,524	HUF
<b>Total (g+h)</b>	<b>11,865,802,767</b>	<b>HUF</b>
<b>Collective value of ordinary collateral denominated in forints and foreign currency:</b>		
➤ Capital receivable (e+g)	68,725,964,110	HUF
➤ Interest receivable (f+h)	26,576,169,052	HUF
<b>Grand total (e+g+f+h)</b>	<b>95,302,133,162</b>	<b>HUF</b>
<b>Value of additional collateral:</b>		
➤ Capital receivable (i)	9,230,112,411	HUF
➤ Interest receivable (j)	0	HUF
<b>Total (I+j)</b>	<b>9,230,112,411</b>	<b>HUF</b>

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

Budapest, 10 January 2007

HVB Jelzálogbank Zrt.