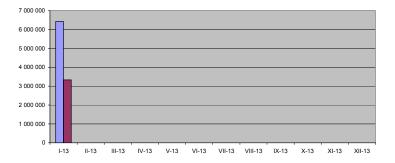
Mortgage loans (in thousands EUR)	31.1.2013	28.2.2013	31.3.2013	30.4.2013	31.5.2013	30.6.2013	31.7.2013	31.8.2013	30.9.2013	31.10.2013	30.11.2013	31.12.2013
Total volume of provided mortgage loans	6 422 490											
Number of concluded contracts	160 242											
Total volume of drawn mortgage loans	4 969 185											
Number of concluded contracts	132 654											
Total volume of outstanding principals of ML	4 072 868											
Total face value of issued MB	3 602 553											
Number of issues of MB	142											
Total face value of sold MB	3 329 708											
Total face value of sold MB to total amount of												
outstanding principals of ML ratio (in per cents)	81,75											

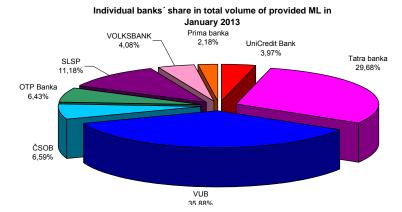
MB - Mortgage Bonds

¹ Source : NBS, Monthly information from mortgage controllers about mortgage transactions.

Drawn mortgage loans in comparison with sold MB in 2013

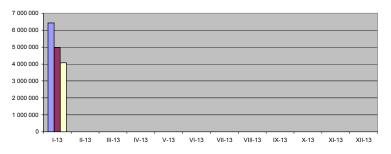




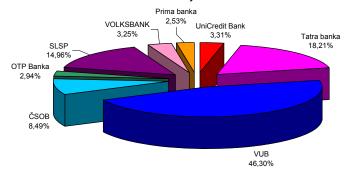


Development of mortgage loans in 2013

Total volume of provided mortgage loans
Total volume of drawn mortgage loans
Total volume of outstanding principals of ML



Individual banks share in total amount of outstanding principals of ML in January 2013



Housing loans (in thousand EUR)	31.1.2013	28.2.2013	31.3.2013	30.4.2013	31.5.2013	30.6.2013	31.7.2013	31.8.2013	30.9.2013	31.10.2013	30.11.2013	31.12.2013
housing loans ¹	13 363 301											
mortgage loans ²	4 078 588											
other housing loans	7 307 371											
building loans ³	1 977 342											

Shares of individual banks in January 2013	housing loans	mortgage Ioans	other housing loans	building Ioans			
banks with mortgage license							
Československá obchodní banka	10,46%	8,69%	14,28%	0%			
OTP	3,10%	2,89%	4,06%	0%			
Prima banka Slovensko	1,77%	2,50%	1,83%	0%			
Slovenská sporiteľňa	27,25%	14,93%	41,51%	0%			
Tatra banka	13,43%	18,22%	14,39%	0%			
UniCredit Bank	4,61%	3,25%	6,62%	0%			
Volksbank	2,60%	3,20%	2,97%	0%			
Všeobecná úverová banka	21,04%	46,33%	12,62%	0%			
building societes							
ČSOB stavebná sporiteľňa	0,72%	0%	0%	4,88%			
Prvá stavebná sporiteľňa	13,03%	0%	0,00%	88,05%			
Wüstenrot stavebná sporiteľňa	1,05%	0%	0%	7,07%			
other banks and branches of foreign banks							
BKS Bank	0,00%	0%	0,01%	0%			
BRE Bank	0,37%	0%	0,67%	0%			
Citibank	0,01%	0%	0,02%	0%			
J&T Banka	0,013%	0%	0,023%	0%			
Oberbank	0,07%	0%	0,13%	0%			
Poštová banka	0,44%	0%	0,81%	0%			
Privatbanka	0,03%	0%	0,06%	0%			

Source: NBS, Monthly report on the full sector classification of loans (V (NBS) 33-12); data include only loans provided to household sector (S.143, S144, S145); only data for banks that grant retail loans are included. Since the January 1, 2012 two methodological changes have influenced these data (both without any significant impact on the reported data); a) Data include loans demonimated in any cast it was before December 31, 2011. Due to this change, the volume of total loans granted to households increased by 0.01%.

b) Since January 1, 2012 data are reported at outstanding principal amounts (excluding interests). Until December 31, 2011 the data were reported at a value which included unpaid accrued interests and other facilities in addition to the

of bink variable, to its true are reported at outstanding principal amounts (excluding microsoft) of its calls were reported at a rank which indicate any and reported at a rank which indicate any and reported at a rank which indicate any any provided by building societies), data on any purpose loans secured by real estate (housing loans consisting of mortgage loans, other housing loans and loans provided by building societies), data on any purpose loans secured by real estate is not available.