

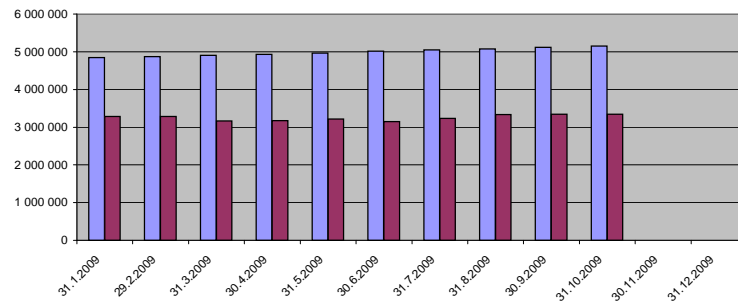
Mortgage loans (in thousands EUR)	31.1.2009	29.2.2009	31.3.2009	30.4.2009	31.5.2009	30.6.2009	31.7.2009	31.8.2009	30.9.2009	31.10.2009	30.11.2009	31.12.2009
Total volume of provided mortgage loans	4 849 177	4 870 829	4 901 881	4 930 762	4 967 430	5 014 379	5 049 893	5 079 183	5 116 452	5 149 633		
Number of concluded contracts	130 871	131 219	131 832	132 333	133 087	133 980	134 704	135 258	135 996	136 634		
Total volume of drawn mortgage loans	4 176 564	4 203 383	4 231 897	4 246 439	4 278 361	4 306 635	4 332 776	4 345 937	4 363 581	4 385 189		
Number of concluded contracts	121 197	121 686	122 236	122 491	122 874	123 232	123 711	124 066	124 570	124 784		
Total volume of outstanding principals of ML	3 670 444	3 685 625	3 702 259	3 708 092	3 726 040	3 743 325	3 757 473	3 762 309	3 770 108	3 779 267		
Total face value of issued MB	3 370 983	3 379 632	3 259 314	3 280 958	3 344 159	3 273 073	3 412 005	3 495 605	3 507 993	3 500 767		
Number of issues of MB	130	132	126	127	127	124	126	130	131	130		
Total face value of sold MB	3 283 501	3 283 699	3 165 491	3 177 213	3 219 365	3 147 819	3 231 949	3 333 157	3 346 120	3 342 635		
Total face value of sold MB to total amount of outstanding principals of ML ratio (in per cents)	89.46	89.09	85.50	85.68	86.40	84.09	86.01	88.59	88.75	88.45		

MB - Mortgage Bonds

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

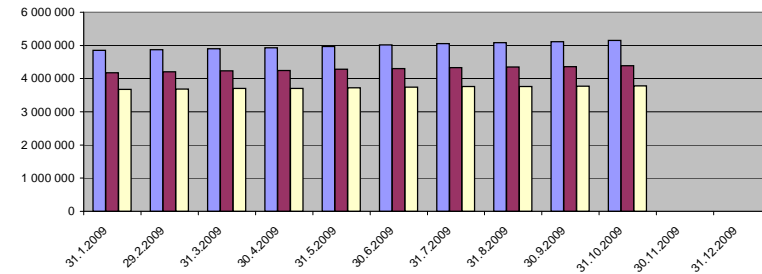
Drawn mortgage loans in comparison with sold MB in 2009

■ Total volume of provided mortgage loans ■ Total face value of sold MB

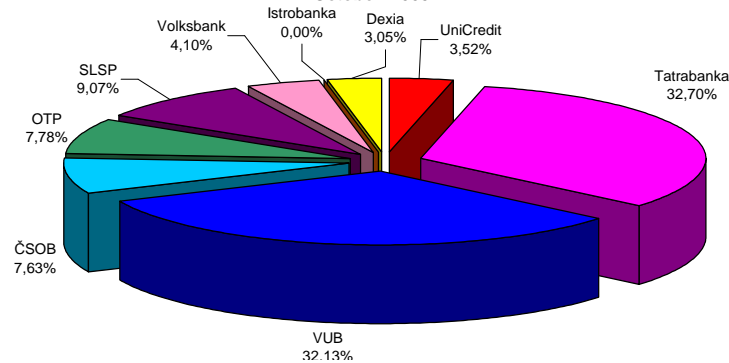


Development of mortgage loans in 2009

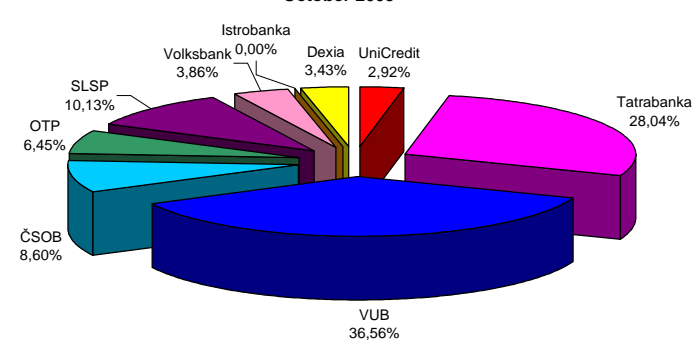
■ Total volume of provided mortgage loans ■ Total volume of drawn mortgage loans □ Total volume of outstanding principals of ML



Individual banks' share in total volume of provided ML in October 2009



Individual banks' share in total amount of outstanding principals of ML in October 2009



Housing loans (in thousand EUR)	31.1.2009	29.2.2009	31.3.2009	30.4.2009	31.5.2009	30.6.2009	31.7.2009	31.8.2009	30.9.2009	31.10.2009	30.11.2009	31.12.2009
housing loans ¹	8 327 555	8 419 598	8 495 839	8 575 854	8 663 033	8 770 519	8 871 728	8 958 101	9 008 791	9 080 561		
mortgage loans ²	3 646 913	3 690 609	3 704 725	3 722 082	3 735 929	3 759 845	3 776 259	3 789 493	3 796 013	3 802 399		
other housing loans	2 822 667	2 867 197	2 935 921	3 002 631	3 081 261	3 169 303	3 253 850	3 327 903	3 375 958	3 438 419		
building loans ³	1 857 975	1 861 792	1 855 193	1 851 141	1 845 843	1 841 371	1 841 619	1 840 705	1 836 820	1 839 743		

Source: NBS, Monthly report on stock of loans in EUR and average interest rates; data covers loans to households (S.143, S144, S145); data covers all loans provided in EUR; table does not include loans with 0% interest rate; any purpose loans data is not available

Data in table includes loans with specified purpose collateralized by real estate (mortgage loans, other housing loans and building loans) and loans without specified purpose collateralized by real estate

¹ Sum of mortgage loans, building loans provided by building societies and other housing loans

² Market shares of banks in mortgage loans may differ from market shares of outstanding principals of mortgage loans (mentioned in table for mortgage loans provided by mortgage custodians). Mortgage loans (in table for housing loans) contain loans provided to households only whereas mortgage loans provided by mortgage custodians (table above) contain loans to all sectors. Data provided by mortgage custodians covers mortgage loans where registration of mortgage is confirmed by cadastral office.

³ Data includes building loans and intermediary loans provided by building societies

Shares of individual banks in October 2009				
	housing loans ¹	mortgage loans ²	other housing loans	building loans ³
banks with mortgage license⁴				
Ceskoslovenska obchodna banka	7,83%	8,78%	10,96%	0,00%
Dexia banka	1,72%	3,38%	0,82%	0,00%
OTP	2,72%	6,46%	0,05%	0,00%
Slovenska sporitelna	24,28%	10,08%	52,96%	0,00%
Tatra banka	14,65%	27,92%	7,82%	0,00%
UniCredit Bank	2,95%	2,90%	4,59%	0,00%
Volksbank	1,84%	3,77%	0,70%	0,00%
Vseobecna uverova banka	22,27%	36,72%	18,20%	0,00%
building societies				
CSOB stavebna sporitelna	0,93%	0,00%	0,0%	4,59%
Prva stavebna sporitelna	17,44%	0,00%	0,1%	85,94%
Wüstenrot stavebna sporitelna	1,92%	0,00%	0,0%	9,47%
other banks and branches of foreign banks				
BRE Bank	0,65%	0,00%	1,72%	0,00%
Citibank	0,04%	0,00%	0,11%	0,00%
HSBC	0,015%	0,00%	0,04%	0,00%
ING Bank	0,001%	0,00%	0,002%	0,00%
Komerčni banka	0,0001%	0,00%	0,000%	0,00%
Banco Mais	0,002%	0,00%	0,00%	0,00%
Postova banka	0,72%	0,00%	1,90%	0,00%
Privatbanka	0,02%	0,00%	0,06%	0,00%

Source: NBS, Monthly report on stock of loans in EUR and average interest rates; data covers loans to households (S.143, S144, S145); data covers all loans provided in EUR; table does not include loans with 0% interest rate; any purpose loans data is not available.

¹ Amount of housing loans is the sum of mortgage loans, building loans provided by building societies and other housing loans.

² Market shares of banks in mortgage loans may differ from market shares of outstanding principals of mortgage loans (mentioned in table for mortgage loans provided by mortgage custodians). Mortgage loans (in table for housing loans) contains loans provided to households only whereas mortgage loans provided by mortgage custodians (table above) contains loans to all sectors. Data provided by mortgage custodians covers mortgage loans where change of ownership was confirmed by cadastral office only.

³ Data includes building loans and intermediary loans provided by building societies

⁴ Act on banks Article 2 para 2 (n)