

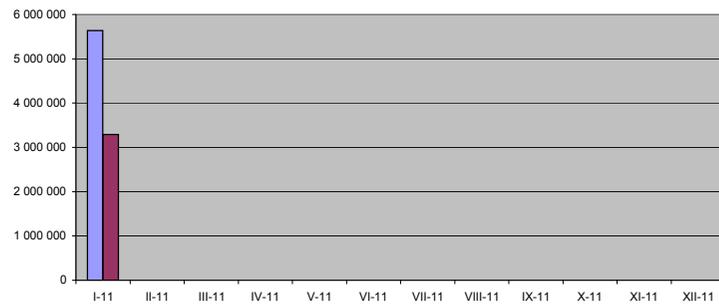
Mortgage loans (in thousands EUR)	31.1.2011	28.2.2011	31.3.2011	30.4.2011	31.5.2011	30.6.2011	31.7.2011	31.8.2011	30.9.2011	31.10.2011	30.11.2011	31.12.2011
Total volume of provided mortgage loans	5 637 510											
Number of concluded contracts	145 776											
Total volume of drawn mortgage loans	4 552 891											
Number of concluded contracts	126 742											
Total volume of outstanding principals of ML	3 812 657											
Total face value of issued MB	3 436 722											
Number of issues of MB	128											
Total face value of sold MB	3 291 341											
Total face value of sold MB to total amount of outstanding principals of ML ratio (in per cents)	86,33											

MB - Mortgage Bonds

<sup>1</sup> Source : NBS, Monthly information from mortgage controllers about mortgage transactions.

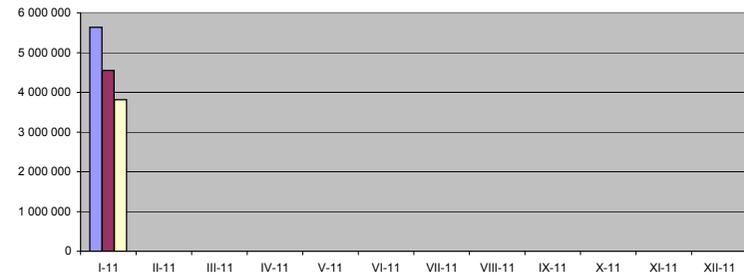
Drawn mortgage loans in comparison with sold MB in 2011

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

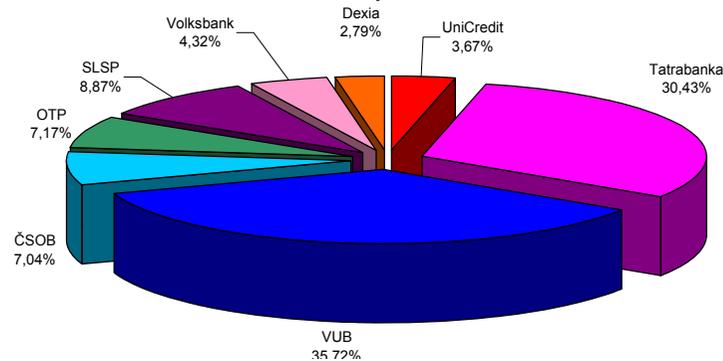


Development of mortgage loans in 2011

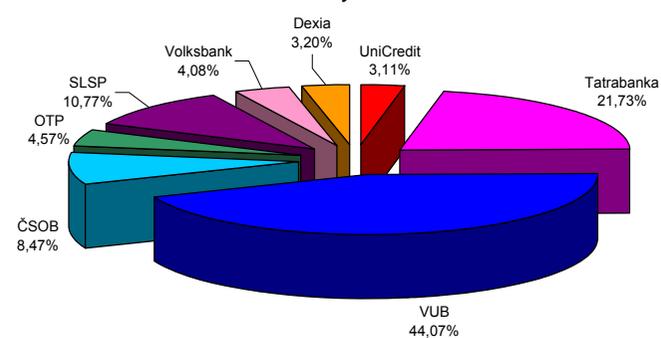
■ Total volume of provided mortgage loans ■ Total volume of drawn mortgage loans □ Total volume of outstanding principals of ML



Individual banks' share in total volume of provided ML in January 2011



Individual banks' share in total amount of outstanding principals of ML in January 2011



Housing loans (in thousand EUR)	31.1.2011	28.2.2011	31.3.2011	30.4.2011	31.5.2011	30.6.2011	31.7.2011	31.8.2011	30.9.2011	31.10.2011	30.11.2011	31.12.2011
housing loans <sup>1</sup>	10 779 955											
mortgage loans <sup>2</sup>	3 831 871											
other housing loans	5 058 159											
building loans <sup>3</sup>	1 889 925											

Source: NBS, Monthly report on stock of loans in EUR and average interest rates; data covers loans to households (S.143, S.144, S.145); 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

<sup>1</sup> Sum of mortgage loans, building loans provided by building societies and other housing loans

<sup>2</sup> 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.

<sup>3</sup> Data includes building loans and intermediary loans provided by building societies

Shares of individual banks in January 2011				
	housing loans <sup>1</sup>	mortgage loans <sup>2</sup>	other housing loans	building loans <sup>3</sup>
<b>banks with mortgage license<sup>4</sup></b>				
Ceskoslovenska obchodna banka	8,50%	8,44%	11,73%	0%
Dexia banka	2,43%	3,17%	2,78%	0%
OTP	2,95%	4,58%	2,81%	0%
Slovenska sporitelna	25,33%	10,71%	45,87%	0%
Tatra banka	13,21%	21,55%	11,83%	0%
UniCredit Bank	3,92%	3,30%	5,85%	0%
Volksbank	2,40%	4,00%	2,08%	0%
Vseobecna uverova banka	22,13%	44,26%	13,63%	0%
<b>building societies</b>				
CSOB stavebna sporitelna	0,78%	0%	0%	4,46%
Prva stavebna sporitelna	15,33%	0%	0,07%	87,24%
Wüstenrot stavebna sporitelna	1,45%	0%	0%	8,30%
<b>other banks and branches of foreign banks</b>				
BRE Bank	0,52%	0%	1,12%	0%
Citibank	0,02%	0%	0,05%	0%
HSBC	0,013%	0%	0,03%	0%
ING Bank	0,0005%	0%	0,001%	0%
Komerční banka	0,00%	0%	0,00%	0%
Banco Mais	0,001%	0%	0,003%	0%
Poštová banka	0,98%	0%	2,08%	0%
Privatbanka	0,02%	0%	0,05%	0%
Oberbank	0,001%	0%	0,002%	0%
J&T Banka	0,01%	0%	0,02%	0%

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.

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

<sup>2</sup> 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.

<sup>3</sup> Data includes building loans and intermediary loans provided by building societies

<sup>4</sup> Act on banks Article 2 para 2 (m)