

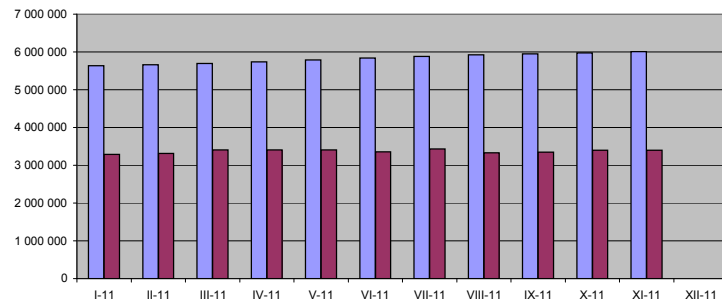
<b>Mortgage loans (in thousands EUR)</b>	<b>31.1.2011</b>	<b>28.2.2011</b>	<b>31.3.2011</b>	<b>30.4.2011</b>	<b>31.5.2011</b>	<b>30.6.2011</b>	<b>31.7.2011</b>	<b>31.8.2011</b>	<b>30.9.2011</b>	<b>31.10.2011</b>	<b>30.11.2011</b>	<b>31.12.2011</b>
Total volume of provided mortgage loans	5 637 510	5 658 256	5 691 958	5 734 691	5 790 222	5 842 876	5 882 635	5 919 761	5 948 497	5 978 197	6 004 268	
Number of concluded contracts	145 776	146 152	146 796	147 588	148 602	149 557	150 271	150 893	151 429	151 974	152 450	
Total volume of drawn mortgage loans	4 552 891	4 565 040	4 577 351	4 574 100	4 589 492	4 612 907	4 637 973	4 659 930	4 688 049	4 726 459	4 742 764	
Number of concluded contracts	126 742	126 890	126 963	126 749	126 990	127 442	127 846	128 130	128 608	129 215	129 509	
Total volume of outstanding principals of ML	3 812 657	3 815 587	3 819 595	3 809 094	3 817 667	3 835 753	3 855 186	3 871 383	3 891 911	3 923 835	3 931 139	
Total face value of issued MB	3 436 722	3 461 610	3 484 279	3 541 938	3 546 979	3 508 829	3 584 661	3 488 074	3 544 348	3 548 077	3 523 732	
Number of issues of MB	128	130	133	132	132	133	133	131	133	134	136	
Total face value of sold MB	3 291 341	3 314 464	3 409 218	3 406 120	3 409 442	3 356 730	3 434 707	3 327 939	3 351 328	3 402 254	3 398 728	
Total face value of sold MB to total amount of outstanding principals of ML ratio (in per cents)	86,33	86,87	89,26	89,42	89,31	87,51	89,09	85,96	86,11	86,71	86,46	

MB - Mortgage Bonds

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

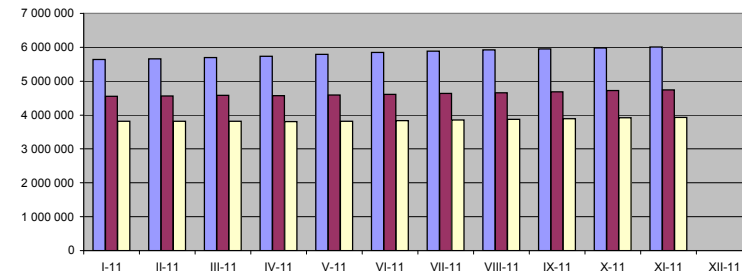
**Drawn mortgage loans in comparison with sold MB in 2011**

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

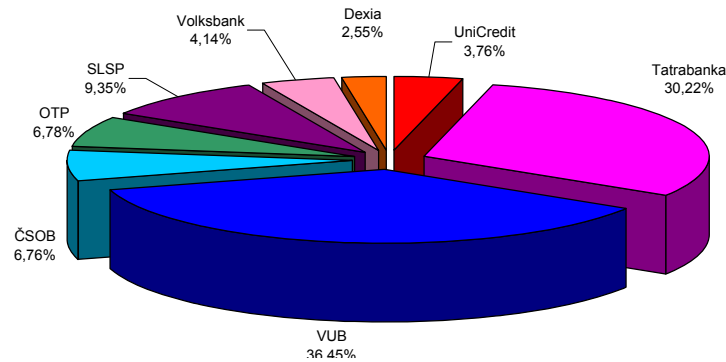


**Development of mortgage loans in 2011**

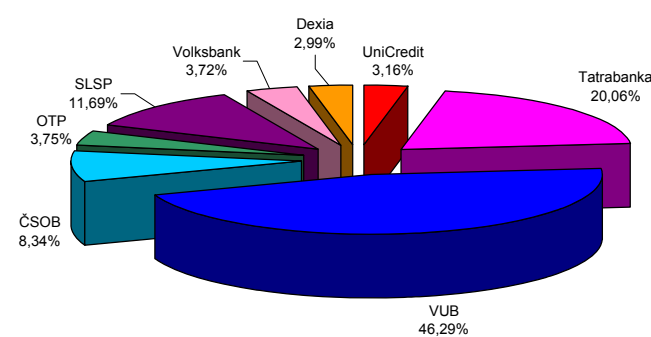
■ Total volume of provided mortgage loans ■ Total volume of drawn mortgage loans □ Total volume of outstanding principals of ML



**Individual banks' share in total volume of provided ML in November 2011**



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



<b>Housing loans (in thousand EUR)</b>	<b>31.1.2011</b>	<b>28.2.2011</b>	<b>31.3.2011</b>	<b>30.4.2011</b>	<b>31.5.2011</b>	<b>30.6.2011</b>	<b>31.7.2011</b>	<b>31.8.2011</b>	<b>30.9.2011</b>	<b>31.10.2011</b>	<b>30.11.2011</b>	<b>31.12.2011</b>
housing loans <sup>1</sup>	10 779 955	10 842 715	10 958 825	11 057 107	11 229 354	11 394 621	11 514 952	11 652 704	11 725 949	11 816 080	11 908 743	
mortgage loans <sup>2</sup>	3 831 871	3 824 570	3 836 317	3 843 501	3 860 162	3 887 786	3 898 267	3 919 988	3 933 478	3 944 156	3 947 933	
other housing loans	5 058 159	5 134 817	5 242 753	5 341 009	5 495 624	5 622 920	5 724 398	5 830 716	5 883 931	5 965 744	6 055 013	
building loans <sup>3</sup>	1 889 925	1 883 328	1 879 755	1 872 597	1 873 568	1 883 915	1 892 287	1 902 000	1 908 540	1 906 180	1 905 797	

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 November 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	9,16%	8,32%	12,59%	0%
Dexia banka Slovensko	2,22%	2,96%	2,43%	0%
OTP Banka Slovensko	3,11%	3,74%	3,69%	0%
Slovenska sporitelna	25,69%	11,57%	42,99%	0%
Tatra banka	13,65%	20,03%	13,78%	0%
UniCredit Bank	3,99%	3,24%	5,73%	0%
VOLKSBANK Slovensko	2,68%	3,66%	2,89%	0%
Vseobecna uverova banka	22,26%	46,48%	13,47%	0%
<b>building societies</b>				
CSOB stavebna sporitelna	0,77%	0%	0%	4,79%
Prva stavebna sporitelna	14,01%	0%	0,03%	87,43%
Wüstenrot stavebna sporitelna	1,24%	0%	0%	7,78%
<b>other banks and branches of foreign banks</b>				
BRE Bank	0,42%	0%	0,82%	0%
Citibank	0,02%	0%	0,04%	0%
HSBC	0,011%	0%	0,02%	0%
ING Bank	0,000%	0%	0,000%	0%
Banco Mais	0%	0%	0%	0%
Poštová banka	0,686%	0%	1,349%	0%
Privatbanka	0,05%	0%	0,11%	0%
Oberbank	0,03%	0%	0,06%	0%
J&T Banka	0,008%	0%	0,015%	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)