

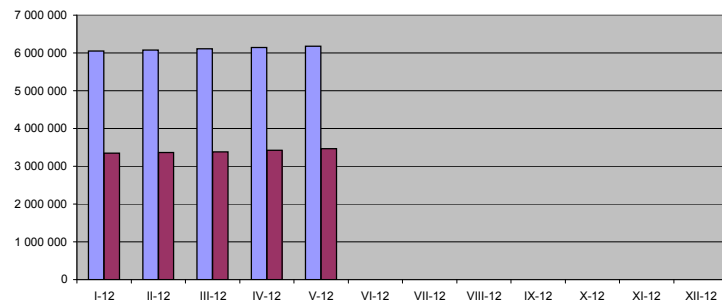
Mortgage loans (in thousands EUR)	31.1.2012	29.2.2012	31.3.2012	30.4.2012	31.5.2012	30.6.2012	31.7.2012	31.8.2012	30.9.2012	31.10.2012	30.11.2012	31.12.2012
Total volume of provided mortgage loans	6 052 018	6 077 480	6 114 176	6 144 735	6 179 940							
Number of concluded contracts	153 317	153 865	154 600	155 215	155 840							
Total volume of drawn mortgage loans	4 760 840	4 773 482	4 787 328	4 799 569	4 816 244							
Number of concluded contracts	129 714	130 001	130 136	130 263	130 480							
Total volume of outstanding principals of ML	3 930 259	3 936 589	3 942 434	3 947 863	3 960 210							
Total face value of issued MB	3 492 702	3 492 729	3 512 124	3 569 464	3 575 207							
Number of issues of MB	136	138	138	142	142							
Total face value of sold MB	3 343 403	3 366 526	3 383 878	3 425 565	3 467 124							
Total face value of sold MB to total amount of outstanding principals of ML ratio (in per cents)	85,07	85,52	85,83	86,77	87,55							

MB - Mortgage Bonds

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

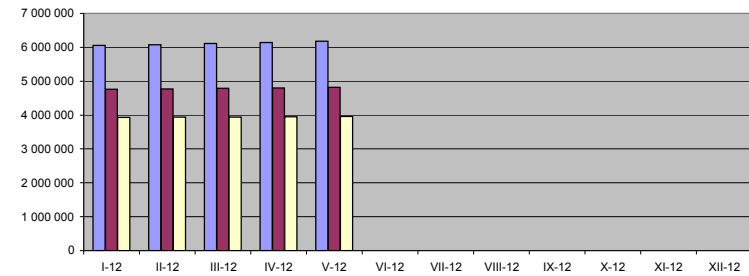
Drawn mortgage loans in comparison with sold MB in 2012

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

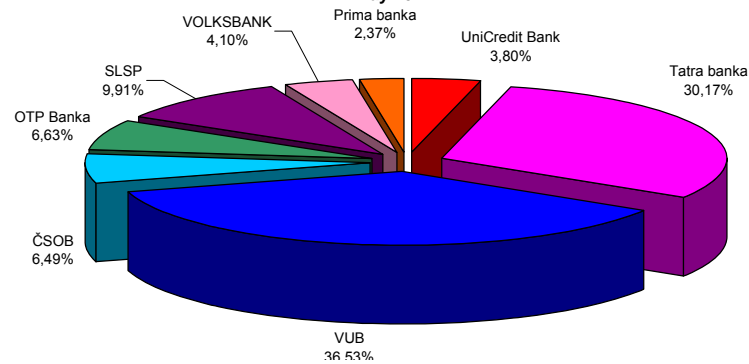


Development of mortgage loans in 2012

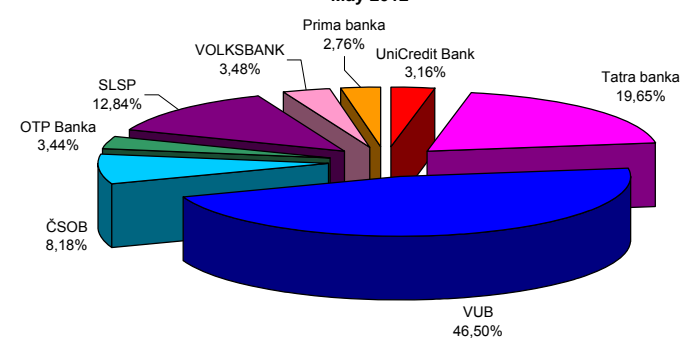
■ Total volume of provided mortgage loans ■ Total volume of drawn mortgage loans □ Total volume of outstanding principals of ML



Individual banks' share in total volume of provided ML in May 2012



Individual banks' share in total amount of outstanding principals of ML in May 2012



Housing loans (in thousand EUR)	31.1.2012	29.2.2012	31.3.2012	30.4.2012	31.5.2012	30.6.2012	31.7.2012	30.8.2012	30.9.2012	31.10.2012	30.11.2012	31.12.2012
housing loans <sup>1</sup>	12 071 938	12 089 396	12 195 720	12 285 298	12 367 347							
mortgage loans <sup>2</sup>	3 949 565	3 952 595	3 968 451	3 978 651	3 992 769							
other housing loans	6 231 587	6 250 921	6 340 209	6 411 114	6 465 809							
building loans <sup>3</sup>	1 890 786	1 885 880	1 887 060	1 895 533	1 908 769							

Shares of individual banks in May 2012	housing loans			
	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>				
Československá obchodná banka	9,39%	8,22%	12,89%	0%
Prima banka Slovensko	1,78%	2,71%	1,74%	0%
OTP Banka Slovensko	3,13%	3,35%	3,91%	0%
Slovenská sporiteľňa	26,35%	12,66%	42,59%	0%
Tatra banka	13,95%	19,59%	14,59%	0%
UniCredit Bank	4,25%	3,30%	6,09%	0%
VOLKSBANK Slovensko	2,61%	3,39%	2,90%	0%
Všeobecná úverová banka	22,02%	46,77%	13,24%	0%
<b>building societies</b>				
ČSOB stavebná sporiteľňa	0,74%	0%	0%	4,77%
Prvá stavebná sporiteľňa	13,55%	0%	0,00%	87,81%
Wüstenrot stavebná sporiteľňa	1,15%	0%	0%	7,42%
<b>other banks and branches of foreign banks</b>				
BRE Bank	0,38%	0%	0,73%	0%
Citibank	0,01%	0%	0,03%	0%
HSBC	0,01%	0%	0,02%	0%
Banco Mais	0,000%	0%	0,000%	0%
Poštová banka	0,57%	0%	1,09%	0%
Privatbanka	0,04%	0%	0,08%	0%
Oberbank	0,05%	0%	0,09%	0%
J&T Banka	0,01%	0%	0,01%	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 denominated in any currency, not just loans denominated in euro, as 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 outstanding principal amount.

The table includes only special-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.