

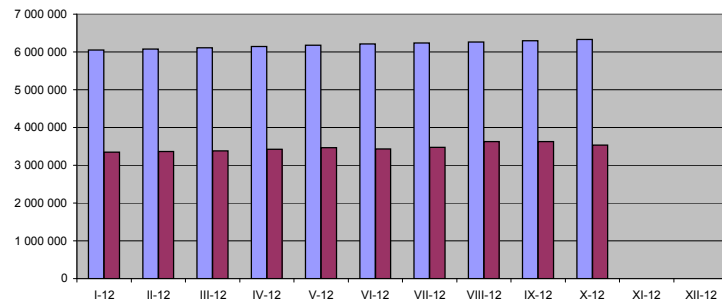
Mortgage loans (in thousands EUR)	31.1.2012	29.2.2012	31.3.2012	30.4.2012	31.5.2012	30.6.2012	31.7.2012	31.8.2012	30.9.2012	31.10.2012	30.11.2012	31.12.2012
Total volume of provided mortgage loans	6 052 018	6 077 480	6 114 176	6 144 735	6 179 940	6 212 259	6 236 487	6 265 006	6 294 392	6 333 270		
Number of concluded contracts	153 317	153 865	154 600	155 215	155 840	156 373	156 817	157 374	157 935	158 679		
Total volume of drawn mortgage loans	4 760 840	4 773 482	4 787 328	4 799 569	4 816 244	4 834 858	4 851 089	4 873 713	4 893 957	4 918 147		
Number of concluded contracts	129 714	130 001	130 136	130 263	130 480	130 705	129 974	131 354	131 657	132 054		
Total volume of outstanding principals of ML	3 930 259	3 936 589	3 942 434	3 947 863	3 960 210	3 974 919	3 986 758	4 004 332	4 020 333	4 039 335		
Total face value of issued MB	3 492 702	3 492 729	3 512 124	3 569 464	3 575 207	3 565 867	3 576 996	3 723 064	3 717 103	3 636 509		
Number of issues of MB	136	138	138	142	142	140	142	145	146	143		
Total face value of sold MB	3 343 403	3 366 526	3 383 878	3 425 565	3 467 124	3 431 981	3 470 367	3 625 473	3 626 218	3 530 262		
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	86,34	87,05	90,54	90,20	87,40		

MB - Mortgage Bonds

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

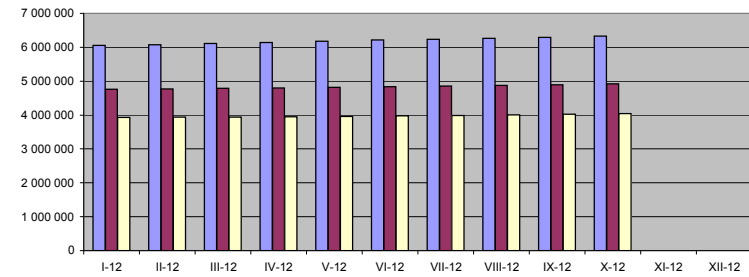
Drawn mortgage loans in comparison with sold MB in 2012

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

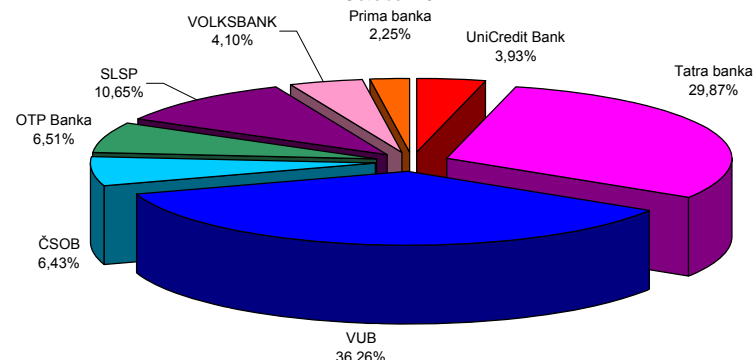


Development of mortgage loans in 2012

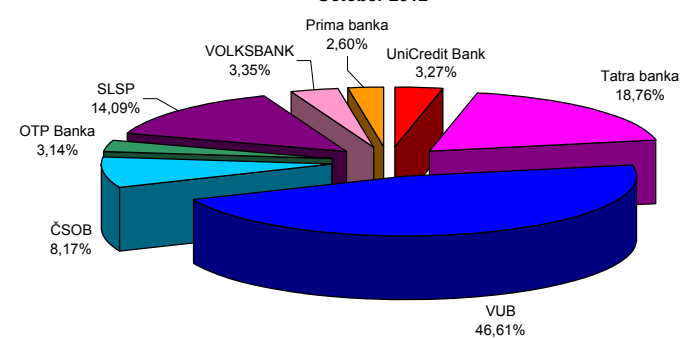
■ Total volume of provided mortgage loans ■ Total volume of drawn mortgage loans □ Total volume of outstanding principals of ML



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



Individual banks' share in total amount of outstanding principals of ML in October 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 ¹	12 071 938	12 089 396	12 195 720	12 285 298	12 367 347	12 495 295	12 624 143	12 758 801	12 914 243	13 045 972		
mortgage loans ²	3 949 565	3 952 595	3 968 451	3 978 651	3 992 769	4 009 657	4 025 505	4 038 921	4 048 619	4 069 809		
other housing loans	6 231 587	6 250 921	6 340 209	6 411 114	6 465 809	6 558 916	6 659 698	6 771 736	6 911 417	7 018 498		
building loans ³	1 890 786	1 885 880	1 887 060	1 895 533	1 908 769	1 926 722	1 938 940	1 948 144	1 954 207	1 957 665		

Shares of individual banks in October 2012				
	housing loans ¹	mortgage loans ²	other housing loans	building loans ³
banks with mortgage license⁴				
Československá obchodná banka	10,27%	8,36%	14,24%	0%
Prima banka Slovensko	1,78%	2,55%	1,83%	0%
OTP Banka Slovensko	3,11%	3,07%	4,01%	0%
Slovenská sporiteľňa	26,57%	13,97%	41,29%	0%
Tatra banka	13,60%	18,69%	14,44%	0%
UniCredit Bank	4,52%	3,43%	6,41%	0%
VOLKSBANK Slovensko	2,66%	3,28%	3,04%	0%
Všeobecná úverová banka	21,50%	46,65%	12,91%	0%
building societies				
ČSOB stavebná sporiteľňa	0,70%	0%	0%	4,64%
Prvá stavebná sporiteľňa	13,23%	0%	0,00%	88,18%
Wüstenrot stavebná sporiteľňa	1,08%	0%	0%	7,18%
other banks and branches of foreign banks				
BRE Bank	0,36%	0%	0,66%	0%
Citibank	0,01%	0%	0,03%	0%
Poštová banka	0,49%	0%	0,91%	0%
Privatbanka	0,040%	0%	0,074%	0%
Oberbank	0,07%	0%	0,13%	0%
J&T Banka	0,01%	0%	0,02%	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.