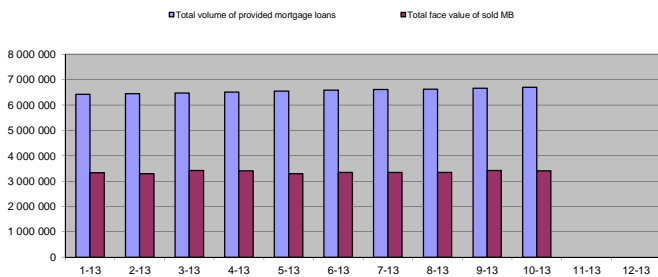


Mortgage loans (in thousands EUR)	31.1.2013	28.2.2013	31.3.2013	30.4.2013	31.5.2013	30.6.2013	31.7.2013	31.8.2013	30.9.2013	31.10.2013	30.11.2013	31.12.2013
Total volume of provided mortgage loans	6 422 490	6 449 177	6 475 278	6 511 098	6 549 036	6 581 137	6 606 765	6 628 215	6 668 500	6 697 560		
Number of concluded contracts	160 242	160 767	161 296	161 901	162 575	163 122	163 687	164 027	165 048	165 123		
Total volume of drawn mortgage loans	4 969 185	4 976 741	4 977 600	4 985 332	4 986 845	4 984 817	4 981 073	4 989 642	4 996 464	5 018 159		
Number of concluded contracts	132 654	132 725	132 638	132 645	132 556	132 286	131 984	132 173	132 546	132 502		
Total volume of outstanding principals of ML	4 072 868	4 075 478	4 073 116	4 078 446	4 078 764	4 078 048	4 076 921	4 086 443	4 092 314	4 106 433		
Total face value of issued MB	3 602 553	3 479 924	3 695 722	3 685 215	3 566 318	3 623 916	3 624 897	3 614 812	3 690 512	3 684 644		
Number of issues of MB	142	142	145	146	141	145	145	145	147	145		
Total face value of sold MB	3 329 708	3 295 523	3 422 161	3 406 900	3 296 797	3 345 634	3 343 804	3 340 395	3 416 076	3 410 440		
Total face value of sold MB to total amount of outstanding principals of ML ratio (in per cents)	81,75	80,86	84,02	83,53	80,83	82,04	82,02	81,74	83,48	83,05		

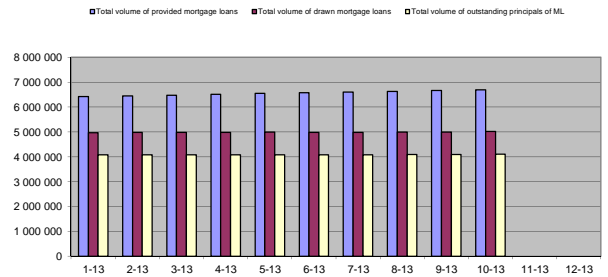
MB - Mortgage Bonds

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

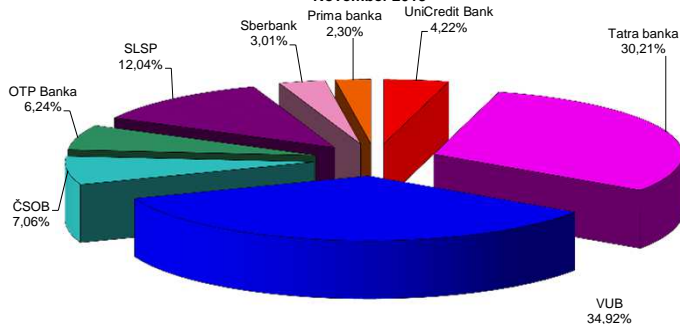
Drawn mortgage loans in comparison with sold MB in 2013



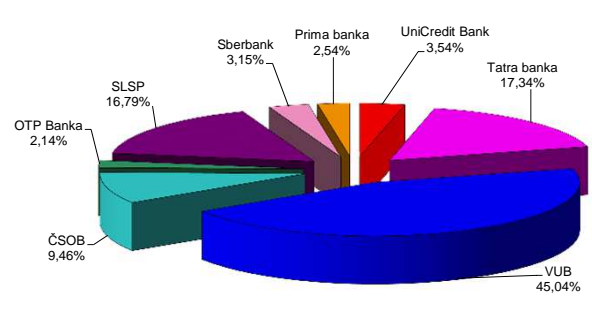
Development of mortgage loans in 2013



Individual banks' share in total volume of provided ML in November 2013



Individual banks' share in total amount of outstanding principals of ML in November 2013



Housing loans (in thousand EUR)	31.1.2013	28.2.2013	31.3.2013	30.4.2013	31.5.2013	30.6.2013	31.7.2013	31.8.2013	30.9.2013	31.10.2013	30.11.2013	31.12.2013
housing loans ¹	13 363 301	13 431 249	13 543 225	13 660 335	13 817 632	13 984 703	14 146 669	14 269 354	14 403 833	14 572 821	14 716 743	
mortgage loans ²	4 078 588	4 079 673	4 091 235	4 099 848	4 105 419	4 111 410	4 115 767	4 117 260	4 124 659	4 140 497	4 153 151	
other housing loans	7 307 371	7 376 074	7 472 829	7 569 565	7 712 019	7 862 910	8 015 387	8 137 562	8 261 300	8 412 278	8 542 305	
building loans ³	1 977 342	1 975 502	1 979 161	1 990 922	2 000 194	2 010 383	2 015 515	2 014 532	2 017 874	2 020 046	2 021 287	

Shares of individual banks in November 2013	housing loans ¹			
	housing loans ¹	mortgage loans ²	other housing loans	building loans ³
banks with mortgage license⁴				
Československá obchodná banka	10,79%	9,64%	13,90%	0%
OTP Banka Slovensko	3,31%	2,10%	4,68%	0%
Prima banka Slovensko	2,54%	2,49%	3,16%	0%
Sberbank Slovensko	3,16%	3,08%	3,95%	0%
Slovenská sporiteľňa	26,31%	16,63%	37,24%	0%
Tatra banka	13,70%	17,32%	15,17%	0%
UniCredit Bank Slovakia	5,57%	3,72%	7,79%	0%
Všeobecná úverová banka	19,89%	45,02%	12,37%	0%
building societies				
ČSOB stavebná sporiteľňa	0,69%	0%	0%	5,03%
Prvá stavebná sporiteľňa	12,04%	0%	0%	87,68%
Wüstenrot stavebná sporiteľňa	1,00%	0%	0%	7,30%
other banks and branches of foreign banks				
BKS Bank	0,01%	0%	0,01%	0%
BRE Bank	0,51%	0%	0,87%	0%
Citibank	0,01%	0%	0,02%	0%
J&T Banka	0,01%	0%	0,02%	0%
Oberbank	0,08%	0%	0,15%	0%
Poštová banka	0,34%	0%	0,58%	0%
Privatbanka	0,05%	0%	0,09%	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, S.144, S.145); 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.

¹ The total amount of housing loans (column 2) is the sum of mortgage loans (column 3), other housing loans (column 4) and building loans (column 5)

² Shares of banks in mortgage loans in this table are different from the shares reported in the outstanding principal of the mortgage loans received from mortgage controllers (see above). The reason is that this table shows the shares of banks for mortgage loans to households, while the above table includes shares of banks to total mortgage loans. In addition, the difference is caused by the fact that the reports of mortgage controller only comprises those mortgages where the ownership rights to real estates have only been registered by the cadastre authority, while this table shows the total amount of outstanding mortgage principal, regardless of whether this entry by the cadastre authority has already taken place

³ Data include building loans and interim loans

⁴ Banking Act Article 2 paragraph 2 letter n)