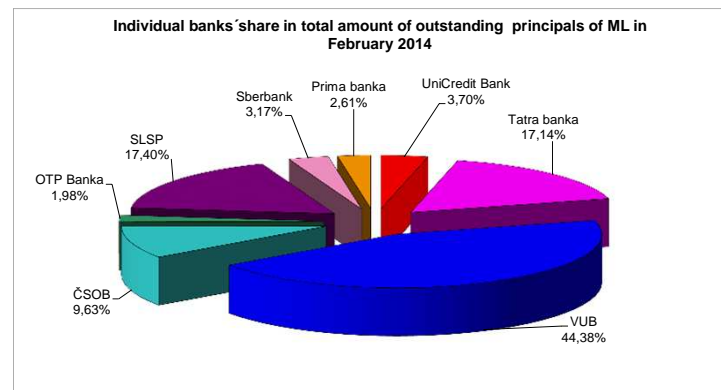
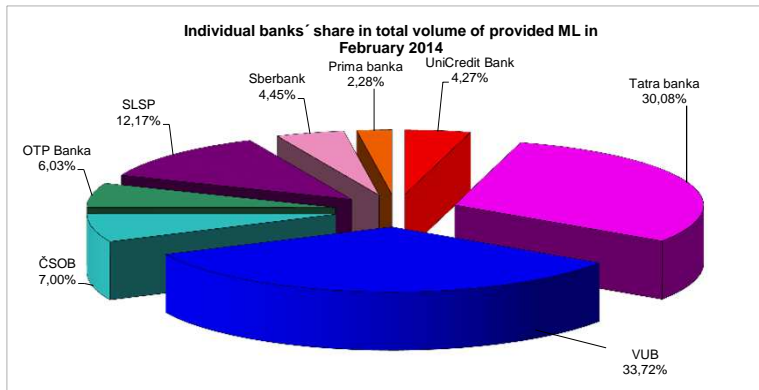
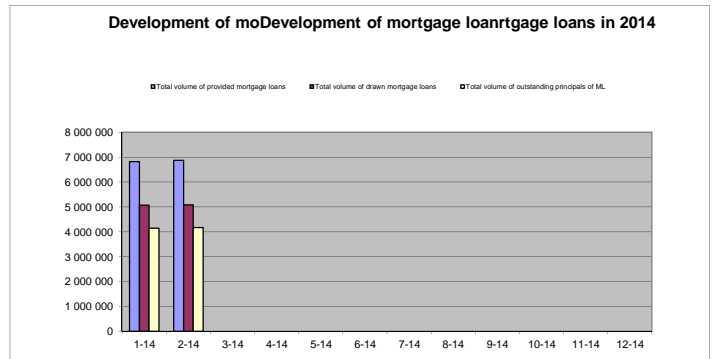
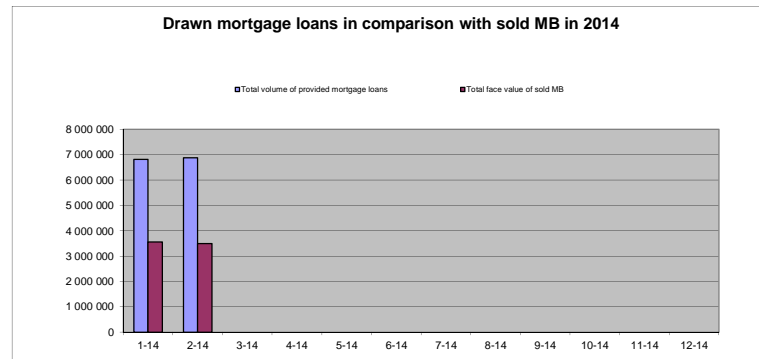


Mortgage loans (in thousands EUR)	31.1.2014	28.2.2014	31.3.2014	30.4.2014	31.5.2014	30.6.2014	31.7.2014	31.8.2014	30.9.2014	31.10.2014	30.11.2014	31.12.2014
Total volume of provided mortgage loans	6 818 434	6 871 483										
Number of concluded contracts	166 837	167 761										
Total volume of drawn mortgage loans	5 066 394	5 087 538										
Number of concluded contracts	132 619	132 888										
Total volume of outstanding principals of ML	4 144 073	4 163 578										
Total face value of issued MB	3 757 244	3 756 268										
Number of issues of MB	148	147										
Total face value of sold MB	3 559 525	3 493 779										
Total face value of sold MB to total amount of outstanding principals of ML ratio (in per cents)	85,89	83,91										

MB - Mortgage Bonds

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



Housing loans (in thousand EUR)	31.1.2014	28.2.2014	31.3.2014	30.4.2014	31.5.2014	30.6.2014	31.7.2014	31.8.2014	30.9.2014	31.10.2014	30.11.2014	31.12.2014
housing loans ¹	14 956 894	15 066 807										
mortgage loans ²	4 183 715	4 207 935										
other housing loans	8 744 956	8 835 096										
building loans ³	2 028 223	2 023 776										

Shares of individual banks in February 2014	Housing loans			
	housing loans ¹	mortgage loans ²	other housing loans	building loans ³
banks and branch of foreign bank with mortgage license ⁴				
Československá obchodná banka	10,90%	9,79%	13,92%	0%
OTP Banka Slovensko	3,30%	1,94%	4,71%	0%
Prima banka Slovensko	2,65%	2,56%	3,29%	0%
Sberbank Slovensko	3,42%	3,09%	4,35%	0%
Slovenská sporiteľňa	26,54%	17,20%	37,08%	0%
Tatra banka	13,46%	17,34%	14,69%	0%
Všeobecná úverová banka	19,69%	44,25%	12,50%	0%
UniCredit Bank Czech Republic and Slovakia	5,63%	3,83%	7,77%	0%
building societies				
ČSOB stavebná sporiteľňa	0,70%	0%	0%	5,25%
Prvá stavebná sporiteľňa	11,73%	0%	0%	87,32%
Wüstenrot stavebná sporiteľňa	1,00%	0%	0%	7,43%
branches of foreign banks and other banks				
BKS Bank	0,01%	0%	0,01%	0%
Citibank Europe	0,01%	0%	0,02%	0%
J&T BANKA	0,01%	0%	0,01%	0%
mBank	0,53%	0%	0,91%	0%
Oberbank	0,09%	0%	0,15%	0%
Poštová banka	0,31%	0%	0,52%	0%
Privatbanka	0,03%	0%	0,06%	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 m)