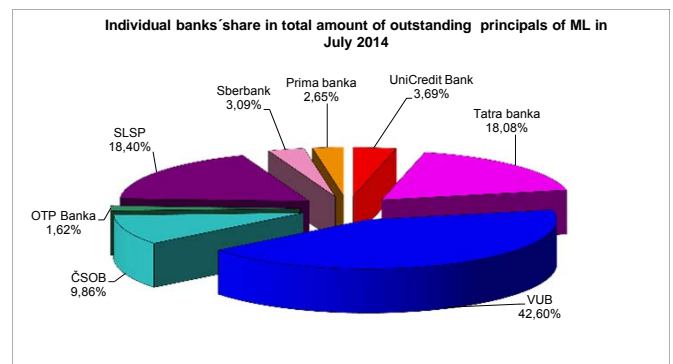
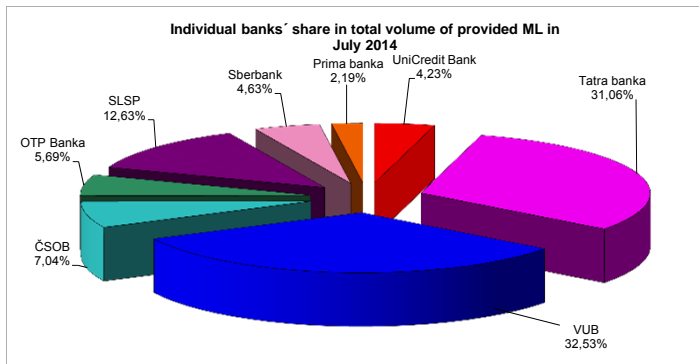
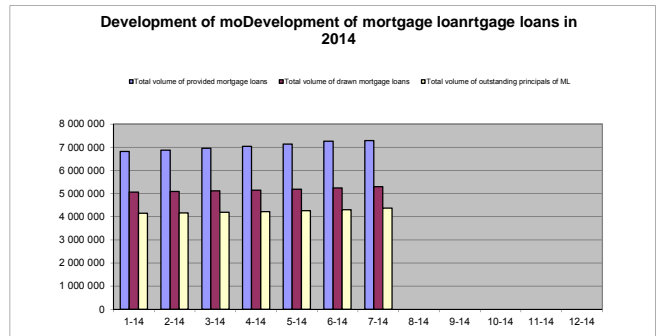
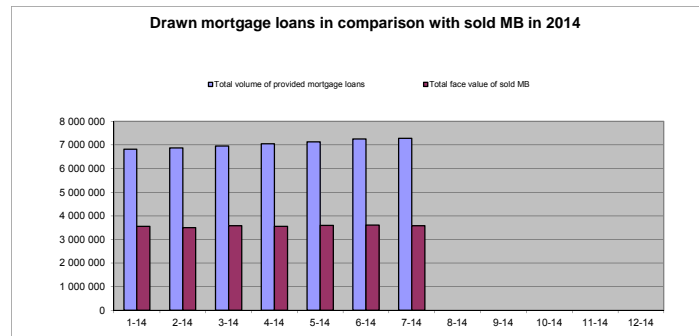


| Mortgage loans (in thousands EUR) | 31.1.2014 | 28.2.2014 | 31.3.2014 | 30.4.2014 | 31.5.2014 | 30.6.2014 | 31.7.2014 | 31.8.2014 | 30.9.2014 | 31.10.2014 | 30.11.2014 | 31.12.2014 |
|--------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| Total volume of provided mortgage loans | 6 818 434 | 6 871 483 | 6 958 954 | 7 044 715 | 7 137 660 | 7 259 349 | 7 286 564 | | | | | |
| Number of concluded contracts | 166 837 | 167 761 | 169 073 | 170 476 | 171 905 | 173 218 | 174 221 | | | | | |
| Total volume of drawn mortgage loans | 5 066 394 | 5 087 538 | 5 115 340 | 5 144 701 | 5 187 122 | 5 238 105 | 5 299 463 | | | | | |
| Number of concluded contracts | 132 619 | 132 888 | 133 261 | 133 599 | 134 231 | 134 963 | 135 899 | | | | | |
| Total volume of outstanding principals of ML | 4 144 073 | 4 163 578 | 4 187 366 | 4 214 731 | 4 257 291 | 4 308 856 | 4 369 912 | | | | | |
| Total face value of issued MB | 3 757 244 | 3 756 268 | 3 944 716 | 3 802 760 | 3 836 709 | 3 853 908 | 3 824 988 | | | | | |
| Number of issues of MB | 148 | 147 | 154 | 153 | 153 | 155 | 155 | | | | | |
| Total face value of sold MB | 3 559 525 | 3 493 779 | 3 580 809 | 3 556 466 | 3 596 093 | 3 606 281 | 3 574 516 | | | | | |
| Total face value of sold MB to total amount of outstanding principals of ML ratio (in per cents) | 85,89 | 83,91 | 85,51 | 84,38 | 84,47 | 83,69 | 81,80 | | | | | |

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 | 15 204 859 | 15 393 725 | 15 588 217 | 15 793 081 | 15 986 665 | | | | | |
| mortgage loans ² | 4 183 715 | 4 207 935 | 4 249 325 | 4 298 417 | 4 354 117 | 4 407 554 | 4 458 293 | | | | | |
| other housing loans | 8 744 956 | 8 835 096 | 8 933 691 | 9 076 136 | 9 216 337 | 9 365 407 | 9 508 369 | | | | | |
| building loans ³ | 2 028 223 | 2 023 776 | 2 021 843 | 2 019 172 | 2 017 763 | 2 020 120 | 2 020 003 | | | | | |

| Shares of individual banks in July 2014 | housing loans ¹ | | | |
|----------------------------------------------------------------------------|-----------------------------|---------------------|-----------------------------|---------------------------------------------------------------------|
| | mortgage loans ² | other housing loans | building loans ³ | banks and branch of foreign bank with mortgage license ⁴ |
| banks and branch of foreign bank with mortgage license ⁴ | | | | |
| Československá obchodná banka | 11,19% | 9,97% | 14,13% | 0% |
| OTP Banka Slovensko | 3,02% | 1,57% | 4,35% | 0% |
| Prima banka Slovensko | 3,12% | 2,57% | 4,04% | 0% |
| Sberbank Slovensko | 3,56% | 2,99% | 4,58% | 0% |
| Slovenská sporiteľňa | 26,87% | 18,03% | 36,72% | 0% |
| Tatra banka | 13,13% | 18,42% | 13,45% | 0% |
| Všeobecná úverová banka | 19,80% | 42,51% | 13,36% | 0% |
| UniCredit Bank Czech Republic and Slovakia | 5,67% | 3,93% | 7,69% | 0% |
| building societies | | | | |
| ČSOB stavebná sporiteľňa | 0,68% | 0% | 0% | 5,38% |
| Prvá stavebná sporiteľňa | 11,00% | 0% | 0% | 87,04% |
| Wüstenrot stavebná sporiteľňa | 0,96% | 0% | 0% | 7,58% |
| branches of foreign banks and other banks | | | | |
| BKS Bank | 0,01% | 0% | 0,02% | 0% |
| Citibank Europe | 0,01% | 0% | 0,01% | 0% |
| J&T BANKA | 0,01% | 0% | 0,01% | 0% |
| mBank | 0,62% | 0% | 1,04% | 0% |
| Oberbank | 0,10% | 0% | 0,16% | 0% |
| Poštová banka | 0,24% | 0% | 0,40% | 0% |
| Privatbanka | 0,03% | 0% | 0,05% | 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.

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)