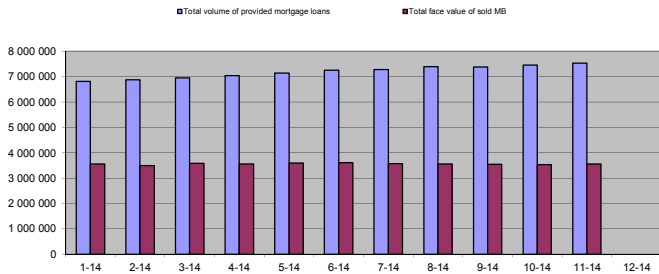


Mortgage loans (in thousands EUR)	31.1.2014	28.2.2014	31.3.2014	30.4.2014	31.5.2014	30.6.2014	31.7.2014	31.8.2014	30.9.2014	31.10.2014	30.11.2014	31.12.2014
Total volume of provided mortgage loans	6 818 434	6 871 483	6 958 954	7 044 715	7 137 660	7 259 349	7 286 564	7 390 457	7 379 817	7 463 520	7 530 743	
Number of concluded contracts	166 837	167 761	169 073	170 476	171 905	173 218	174 221	174 985	175 713	177 167	178 252	
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	5 351 147	5 395 474	5 448 293	5 476 854	
Number of concluded contracts	132 619	132 888	133 261	133 599	134 231	134 963	135 899	136 656	137 276	138 097	138 473	
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	4 420 301	4 461 003	4 511 669	4 540 300	
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	3 796 656	3 805 154	3 793 329	3 818 770	
Number of issues of MB	148	147	154	153	153	155	155	155	152	152	153	
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	3 560 224	3 538 664	3 527 909	3 550 625	
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	80,54	79,32	78,20	78,20	

MB - Mortgage Bonds

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

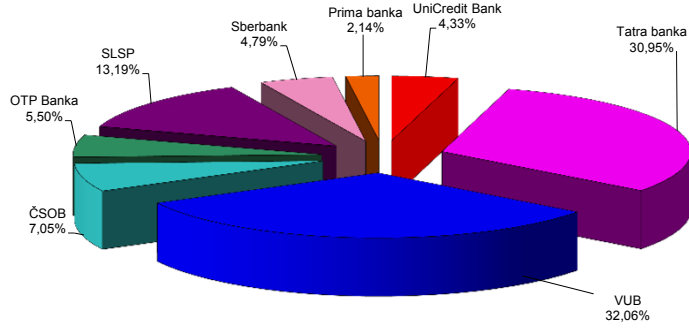
Drawn mortgage loans in comparison with sold MB in 2014



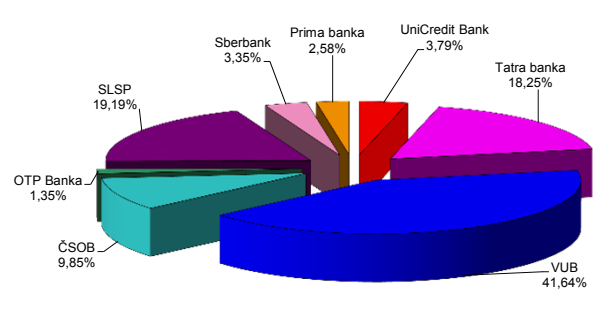
Development of mortgage loans in 2014



Individual banks' share in total volume of provided ML in November 2014



Individual banks' share in total amount of outstanding principals of ML in November 2014



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 <sup>1</sup>	14 956 894	15 066 807	15 204 859	15 393 725	15 588 217	15 793 081	15 986 665	16 136 318	16 296 285	16 492 089	16 654 440	
mortgage loans <sup>2</sup>	4 183 715	4 207 935	4 249 325	4 298 417	4 354 117	4 407 554	4 458 293	4 495 906	4 527 985	4 572 834	4 610 298	
other housing loans	8 744 956	8 835 096	8 933 691	9 076 136	9 216 337	9 365 407	9 508 369	9 620 938	9 745 667	9 890 529	10 015 803	
building loans <sup>3</sup>	2 028 223	2 023 776	2 021 843	2 019 172	2 017 763	2 020 120	2 020 003	2 019 474	2 022 633	2 028 726	2 028 339	

Shares of individual banks in November 2014	housing loans <sup>1</sup>			
	housing loans <sup>1</sup>	mortgage loans <sup>2</sup>	other housing loans	building loans <sup>3</sup>
<b>banks and branch of foreign bank with mortgage license <sup>4</sup></b>				
Československá obchodná banka	11,18%	10,08%	13,95%	0%
OTP Banka Slovensko	2,80%	1,32%	4,04%	0%
Prima banka Slovensko	3,46%	2,52%	4,59%	0%
Sberbank Slovensko	3,57%	3,26%	4,43%	0%
Slovenská sporiteľňa	27,13%	18,89%	36,42%	0%
Tatra banka	13,19%	18,19%	13,55%	0%
Všeobecná úverová banka	19,57%	41,67%	13,36%	0%
UniCredit Bank Czech Republic and Slovakia	5,85%	4,07%	7,85%	0%
<b>building societies</b>				
ČSOB stavebná sporiteľňa	0,66%	0%	0%	5,41%
Prvá stavebná sporiteľňa	10,57%	0%	0%	86,82%
Wüstenrot stavebná sporiteľňa	0,95%	0%	0%	7,77%
<b>branches of foreign banks and other banks</b>				
BKS Bank	0,01%	0%	0,02%	0%
Citibank Europe	0,00%	0%	0,00%	0%
J&T BANKA	0,01%	0%	0,01%	0%
mBank	0,73%	0%	1,22%	0%
Oberbank	0,10%	0%	0,17%	0%
Poštová banka	0,20%	0%	0,33%	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, 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.

<sup>1</sup> 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)

<sup>2</sup> 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.

<sup>3</sup> Data include building loans and interim loans

<sup>4</sup> Banking Act Article 2 paragraph 2 letter m)