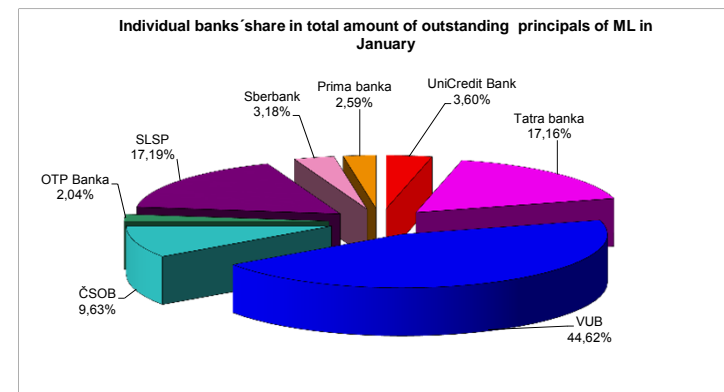
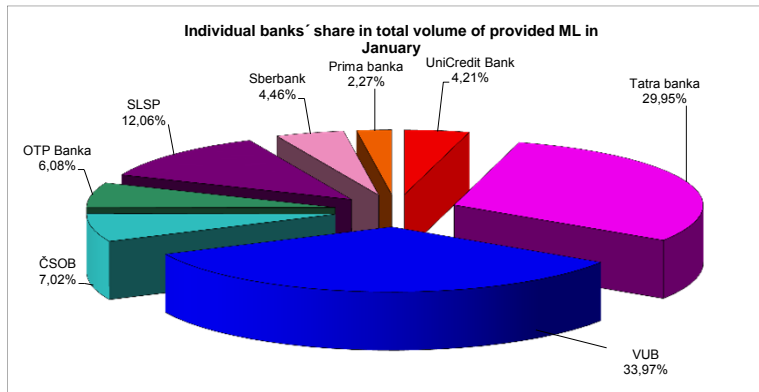
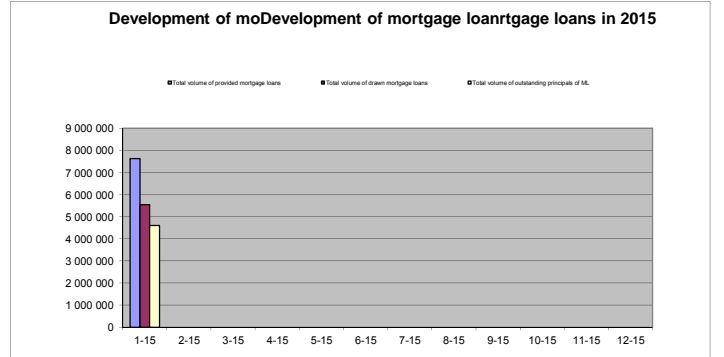
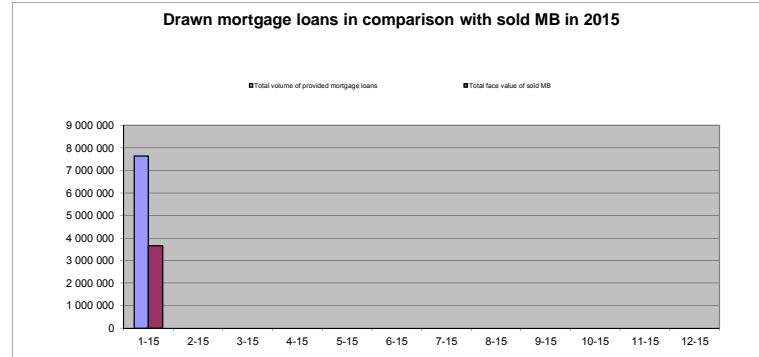


Mortgage loans (in thousands EUR)	31.1.2015	28.2.2015	31.3.2015	30.4.2015	31.5.2015	30.6.2015	31.7.2015	31.8.2015	30.9.2015	31.10.2015	30.11.2015	31.12.2015
Total volume of provided mortgage loans	7 634 050											
Number of concluded contracts	179 990											
Total volume of drawn mortgage loans	5 542 825											
Number of concluded contracts	139 434											
Total volume of outstanding principals of ML	4 596 833											
Total face value of issued MB	3 874 950											
Number of issues of MB	154											
Total face value of sold MB	3 657 863											
Total face value of sold MB to total amount of outstanding principals of ML ratio (in per cents)	79,57											

MB - Mortgage Bonds

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



Housing loans (in thousand EUR)	31.1.2015	28.2.2015	31.3.2015	30.4.2015	31.5.2015	30.6.2015	31.7.2015	31.8.2015	30.9.2015	31.10.2015	30.11.2015	31.12.2015
housing loans ¹	16 986 244											
mortgage loans ²	4 667 264											
other housing loans	10 269 035											
building loans ³	2 049 945											

Shares of individual banks in January	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	11.12%	10.10%	13.80%	0%
OTP Banka Slovensko	2.73%	1.22%	3.95%	0%
Prima banka Slovensko	3.61%	2.47%	4.85%	0%
Sberbank Slovensko	3.55%	3.31%	4.37%	0%
Slovenská sporiteľňa	27.26%	19.29%	36.32%	0%
Tatra banka	13.20%	18.03%	13.64%	0%
Všeobecná úverová banka	19.52%	41.46%	13.44%	0%
UniCredit Bank Czech Republic and Slovakia	5.86%	4.11%	7.83%	0%
building societies				
ČSOB stavebná sporiteľňa	0.67%	0%	0%	5.57%
Prvá stavebná sporiteľňa	10.45%	0%	0%	86.61%
Wüstenrot stavebná sporiteľňa	0.94%	0%	0%	7.82%
branches of foreign banks and other banks				
BKS Bank	0.01%	0%	0.02%	0%
J&T BANKA	0.01%	0%	0.02%	0%
mBank	0.74%	0%	1.22%	0%
Oberbank	0.11%	0%	0.17%	0%
Poštová banka	0.18%	0%	0.30%	0%
Privatbanka	0.04%	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)