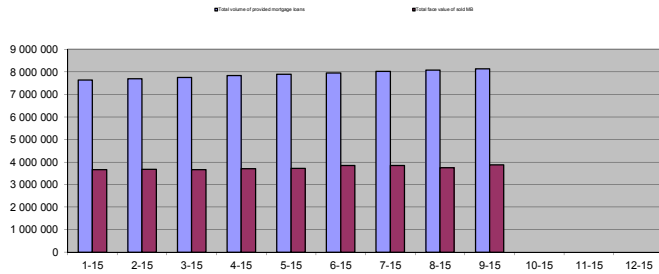


Mortgage loans (in thousands EUR)	31.1.2015	28.2.2015	31.3.2015	30.4.2015	31.5.2015	30.6.2015	31.7.2015	31.8.2015	30.9.2015	31.10.2015	30.11.2015	31.12.2015
Total volume of provided mortgage loans	7 634 050	7 688 987	7 754 842	7 832 076	7 893 049	7 953 641	8 016 840	8 074 389	8 130 225			
Number of concluded contracts	179 990	180 912	182 033	183 397	184 451	185 446	186 519	187 395	188 369			
Total volume of drawn mortgage loans	5 542 825	5 582 470	5 631 820	5 684 599	5 728 696	5 771 013	5 820 500	5 864 634	5 912 461			
Number of concluded contracts	139 434	140 094	140 890	141 731	142 401	143 067	143 859	144 476	145 207			
Total volume of outstanding principals of ML	4 596 833	4 634 477	4 680 891	4 730 194	4 770 477	4 810 273	4 856 482	4 895 122	4 936 399			
Total face value of issued MB	3 874 950	3 894 086	3 880 137	4 005 046	4 011 541	4 052 829	4 048 897	3 957 207	4 144 064			
Number of issues of MB	154	153	153	153	154	151	150	150	152			
Total face value of sold MB	3 657 863	3 673 225	3 661 819	3 705 970	3 712 524	3 841 403	3 837 410	3 745 717	3 870 620			
Total face value of sold MB to total amount of outstanding principals of ML ratio (in per cents)	79,57	79,26	78,23	78,35	77,82	79,86	79,02	76,52	78,41			

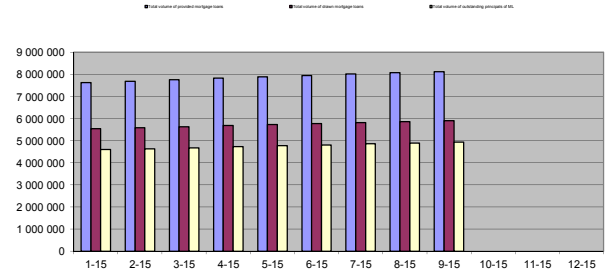
MB - Mortgage Bonds

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

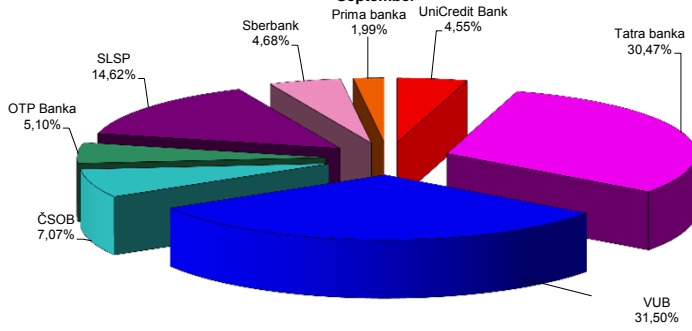
Drawn mortgage loans in comparison with sold MB in 2015



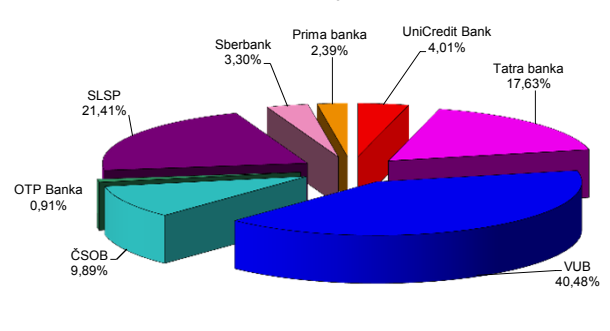
Development of mortgage loans in 2015



Individual banks' share in total volume of provided ML in September



Individual banks' share in total amount of outstanding principals of ML in September



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 <sup>1</sup>	16 986 244	17 138 882	17 342 674	17 538 870	17 716 864	17 953 747	18 192 636	18 376 704	18 558 171			
mortgage loans <sup>2</sup>	4 667 264	4 699 294	4 747 527	4 792 223	4 830 638	4 877 320	4 924 421	4 963 331	4 998 878			
other housing loans	10 269 035	10 384 436	10 530 497	10 667 188	10 797 261	10 972 393	11 150 660	11 291 014	11 427 520			
building loans <sup>3</sup>	2 049 945	2 055 152	2 064 650	2 079 459	2 088 965	2 104 034	2 117 555	2 122 359	2 131 773			

Shares of individual banks in September	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	11,05%	9,93%	13,60%	0%
OTP Banka Slovensko	2,41%	0,89%	3,53%	0%
Prima banka Slovensko	4,15%	2,34%	5,72%	0%
Sberbank Slovensko	3,19%	3,23%	3,77%	0%
Slovenská sporiteľňa	27,69%	21,13%	35,72%	0%
Tatra banka	13,54%	17,72%	14,24%	0%
Všeobecná úverová banka	19,22%	40,47%	13,50%	0%
UniCredit Bank Czech Republic and Slovakia	6,05%	4,28%	7,96%	0%
<b>building societies</b>				
ČSOB stavebná sporiteľňa	0,65%	0%	0%	5,66%
Prvá stavebná sporiteľňa	9,90%	0%	0%	86,20%
Wüstenrot stavebná sporiteľňa	0,94%	0%	0%	8,14%
<b>branches of foreign banks and other banks</b>				
BKS Bank	0,01%	0%	0,02%	0%
Fio banka	0,001%	0%	0,001%	0%
J&T BANKA	0,01%	0%	0,02%	0%
mBank	0,86%	0%	1,39%	0%
Oberbank	0,12%	0%	0,19%	0%
Poštová banka	0,13%	0%	0,20%	0%
Privatbanka	0,08%	0%	0,12%	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)