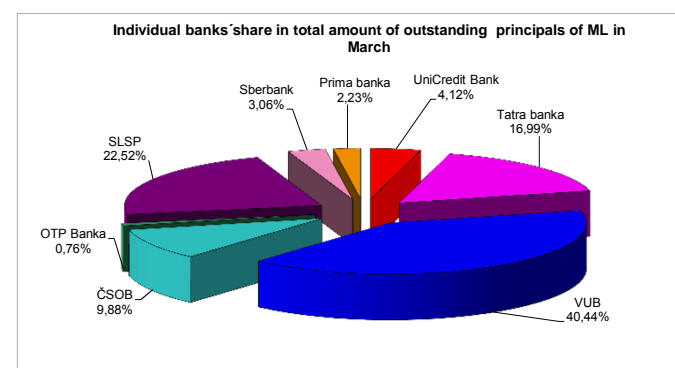
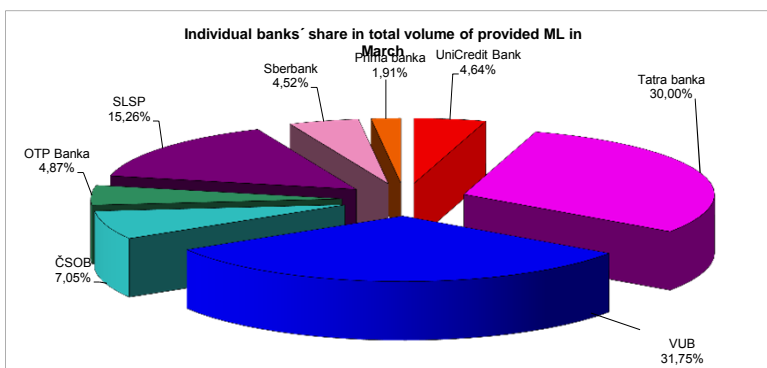
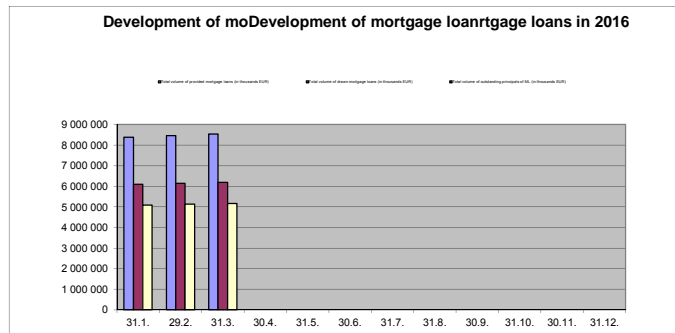
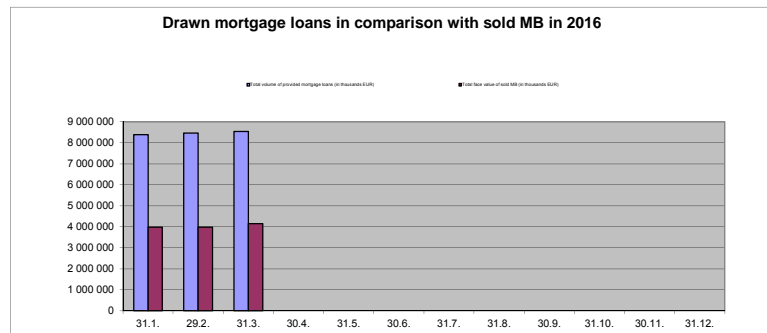


Mortgage loans	31.1.	29.2.	31.3.	30.4.	31.5.	30.6.	31.7.	31.8.	30.9.	31.10.	30.11.	31.12.
Total volume of provided mortgage loans (in thousands EUR)	8 389 337	8 467 916	8 540 413									
Number of concluded contracts	192 756	194 123	195 390									
Total volume of drawn mortgage loans (in thousands EUR)	6 095 651	6 151 231	6 188 293									
Number of concluded contracts	148 102	149 071	149 666									
Total volume of outstanding principals of ML (in thousands EUR)	5 085 317	5 131 178	5 158 620									
Total face value of issued MB (in thousands EUR)	2 619 210	4 264 619	4 419 957									
Number of issues of MB	153	149	151									
Total face value of sold MB (in thousands EUR)	3 983 701	3 977 405	4 143 762									
Total face value of sold MB to total amount of outstanding principals of ML ratio (in per cents)	78,34	77,51	80,33									

MB - Mortgage Bonds

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



Housing loans (in thousand EUR)	31.1.	29.2.	31.3.	30.4.	31.5.	30.6.	31.7.	31.8.	30.9.	31.10.	30.11.	31.12.
housing loans <sup>1</sup>	19 256 308	19 421 654	19 631 540									
mortgage loans <sup>2</sup>	5 139 991	5 181 584	5 222 489									
other housing loans	11 966 136	12 085 620	12 245 322									
building loans <sup>3</sup>	2 150 181	2 154 450	2 163 729									

Shares of individual banks in March	March			
	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>				
Ceskoslovenská obchodná banka	11,32%	9,97%	13,90%	0%
OTP Banka Slovensko	2,43%	0,74%	3,58%	0%
Prima banka Slovensko	4,44%	2,19%	6,19%	0%
Sberbank Slovensko	3,06%	3,00%	3,63%	0%
Slovenská sporiteľňa	27,74%	22,23%	34,99%	0%
Tatra banka	13,51%	16,99%	14,42%	0%
Všeobecná úverová banka	19,25%	40,56%	13,56%	0%
UniCredit Bank Czech Republic and Slovakia	6,06%	4,32%	7,88%	0%
<b>building societies</b>				
ČSOB stavebná sporiteľňa	0,65%	0%	0%	5,86%
Prvá stavebná sporiteľňa	9,45%	0%	0%	85,75%
Wüstenrot stavebná sporiteľňa	0,92%	0%	0%	8,39%
<b>branches of foreign banks and other banks</b>				
BKS Bank	0,02%	0%	0,04%	0%
Fio banka	0,004%	0%	0,006%	0%
J&T BANKA	0,01%	0%	0,02%	0%
mBank	0,95%	0%	1,52%	0%
Oberbank	0,00%	0%	0,00%	0%
Poštová banka	0,10%	0%	0,15%	0%
Privatbanka	0,07%	0%	0,11%	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 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)