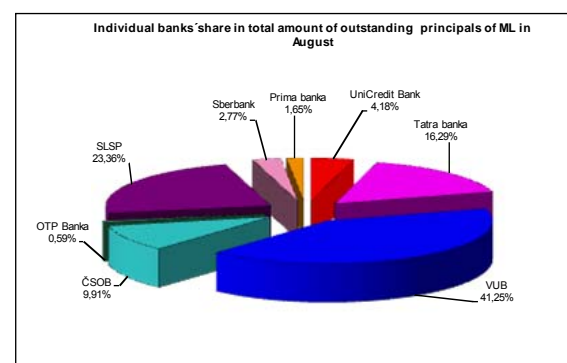
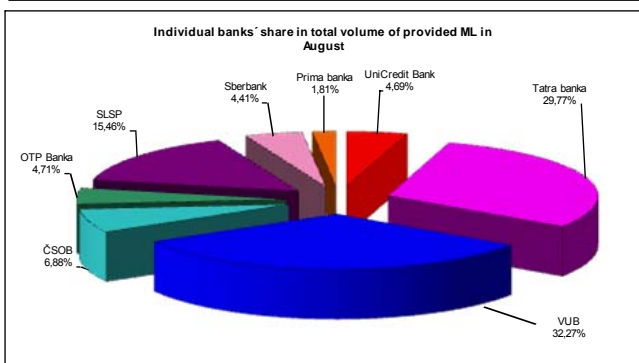
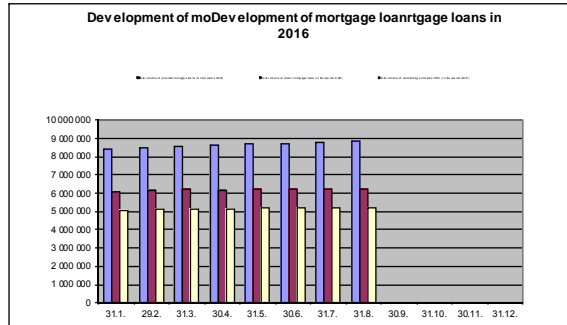
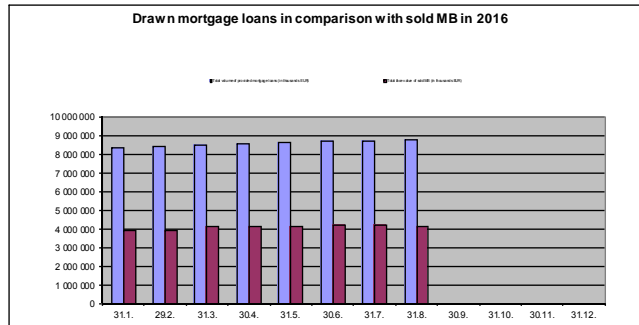


Mortgage loans	31.1.	29.2.	31.3.	30.4.	31.5.	30.6.	31.7.	31.8.	30.9.	31.10.	30.11.	31.12.
Total volume of provided mortgage loans (in thousands EUR)	8 389 337	8 467 916	8 540 413	8 601 719	8 665 699	8 725 624	8 774 882	8 836 395				
Number of concluded contracts	192 756	194 123	195 390	196 069	196 933	197 655	198 229	199 039				
Total volume of drawn mortgage loans (in thousands EUR)	6 095 651	6 151 231	6 188 293	6 183 881	6 206 244	6 214 716	6 234 737	6 231 188				
Number of concluded contracts	148 102	149 071	149 666	149 111	149 072	148 783	148 730	147 954				
Total volume of outstanding principals of ML (in thousands EUR)	5 085 317	5 131 178	5 158 620	5 154 228	5 178 219	5 189 769	5 209 386	5 218 934				
Total face value of issued MB (in thousands EUR)	2 619 210	4 284 619	4 419 957	4 411 169	4 282 142	4 348 847	4 372 819	4 280 686				
Number of issues of MB	153	149	151	151	151	153	154	152				
Total face value of sold MB (in thousands EUR)	3 983 701	3 977 405	4 143 762	4 179 171	4 159 140	4 228 874	4 253 819	4 161 684				
Total face value of sold MB to total amount of outstanding principals of ML ratio (in per cents)	78,34	77,51	80,33	81,08	80,32	81,48	81,66	79,74				

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	19 875 499	20 149 043	20 435 495	20 681 398	20 904 023				
mortgage loans <sup>2</sup>	5 139 991	5 181 584	5 222 489	5 241 996	5 268 994	5 302 431	5 337 026	5 346 722				
other housing loans	11 966 136	12 085 620	12 245 322	12 469 174	12 717 873	12 975 053	13 187 141	13 394 569				
building loans <sup>3</sup>	2 150 181	2 154 450	2 163 729	2 164 329	2 162 176	2 158 011	2 157 231	2 162 732				

Shares of individual banks in August	Shares of individual banks in August			
	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	12,06%	10,16%	14,77%	0%
OTP Banka Slovensko	2,25%	0,61%	3,27%	0%
Prima banka Slovensko	4,69%	1,61%	6,68%	0%
Sberbank Slovensko	2,68%	2,68%	3,11%	0%
Slovenská sporiteľňa	27,23%	22,79%	33,41%	0%
Tatra banka	13,36%	16,22%	14,38%	0%
Všeobecná úverová banka	20,28%	41,52%	15,08%	0%
UniCredit Bank Czech Republic and Slovakia	6,01%	4,41%	7,61%	0%
<b>building societies</b>				
ČSOB stavebná sporiteľňa	0,58%	0%	0%	5,64%
Prvá stavebná sporiteľňa	8,88%	0%	0%	85,82%
Wüstenrot stavebná sporiteľňa	0,88%	0%	0%	8,54%
<b>branches of foreign banks and other banks</b>				
BKS Bank	0,03%	0%	0,04%	0%
BNP PARIBAS PERSONAL FINANCE	0,06%	0%	0,09%	0%
Fio banka	0,01%	0%	0,02%	0%
J&T BANKA	0,01%	0%	0,01%	0%
mBank	0,88%	0%	1,37%	0%
Poštová banka	0,07%	0%	0,12%	0%
Privatbanka	0,02%	0%	0,03%	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)