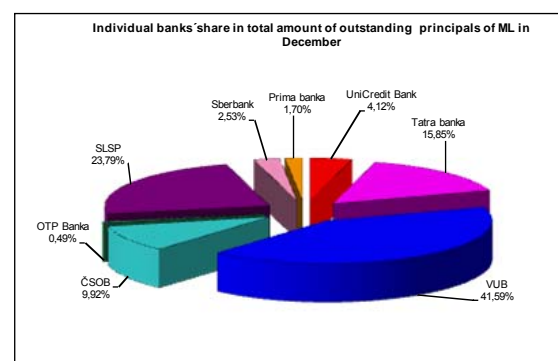
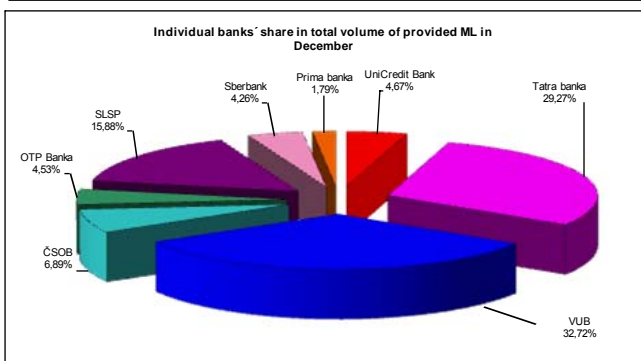
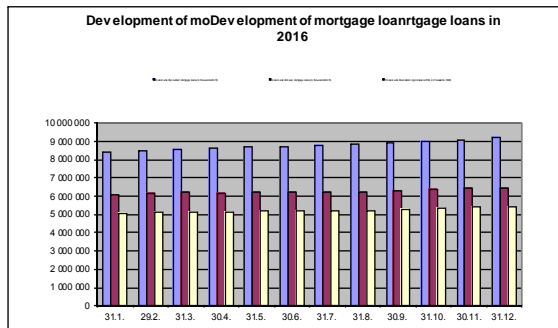
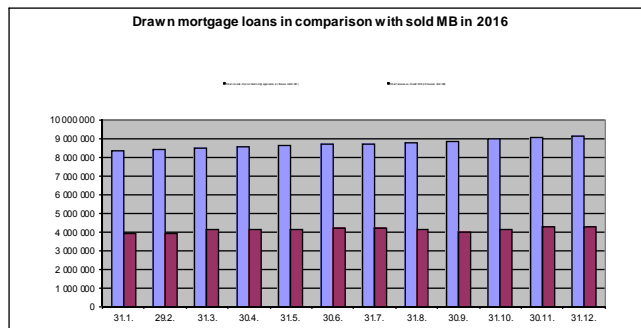


Mortgage loans	31.1.	29.2.	31.3.	30.4.	31.5.	30.6.	31.7.	31.8.	30.9.	31.10.	30.11.	31.12.
Total volume of provided mortgage loans (in thousands EUR)	8 389 337	8 467 916	8 540 413	8 601 719	8 665 699	8 725 624	8 774 682	8 836 395	8 911 971	9 005 102	9 100 711	9 206 342
Number of concluded contracts	192 756	194 123	195 390	196 069	196 933	197 655	198 229	199 039	200 118	201 367	202 331	204 086
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	6 277 005	6 351 540	6 416 791	6 469 789
Number of concluded contracts	148 102	149 071	149 666	149 111	149 072	148 783	148 730	147 954	148 468	149 357	150 168	150 736
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	5 261 413	5 334 446	5 397 175	5 442 509
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	4 302 614	4 313 822	4 409 534	4 420 179
Number of issues of MB	153	149	151	151	151	153	154	152	153	154	155	156
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	3 997 948	4 194 819	4 302 547	4 308 176
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	75,99	78,64	79,72	79,16

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	20 903 884	21 141 823	21 379 437	21 626 387	21 924 505
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	5 392 123	5 442 175	5 496 396	5 558 356
other housing loans	11 966 136	12 085 620	12 245 322	12 469 174	12 717 873	12 975 053	13 187 141	13 394 430	13 582 823	13 764 939	13 955 380	14 173 414
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	2 166 877	2 172 323	2 174 611	2 192 735

Source: NBS, Statistical active balance (V(NBS) 33-12); data include only loans provided to household sector (S.143, S.144). The table includes only special-purpose loans secured by real estate (housing loans consisting of mortgage loans, other housing loans and building loans); data on any purpose loans secured by real estate are not available.

<sup>1</sup> The total amount of housing loans is the sum of mortgage loans, other housing loans and building loans.

<sup>2</sup> The mortgage loan amounts in this table are different from the amounts reported in the outstanding principal of the mortgage loans received from mortgage controllers. The reason is that this table shows the amounts of housing loans for householders, not of the total mortgage loans. In addition, the difference is also caused by the fact that the report of mortgage controller only comprises those mortgage loans where the ownership rights to real estates have already 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.

Shares of individual banks in December	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	12,27%	9,83%	15,12%	0%
OTP Banka Slovensko	2,14%	0,53%	3,11%	0%
Prima banka Slovensko	4,70%	1,66%	6,62%	0%
Sberbank Slovensko	2,44%	2,45%	2,81%	0%
Slovenská sporiteľňa	27,54%	23,29%	33,46%	0%
Tatra banka	13,35%	15,79%	14,46%	0%
Všeobecná úverová banka	20,63%	42,08%	15,41%	0%
UniCredit Bank Czech Republic and Slovakia	5,93%	4,37%	7,46%	0%
<b>building societies</b>				
ČSOB stavebná sporiteľňa	0,56%	0%	0%	5,62%
Prvá stavebná sporiteľňa	8,55%	0%	0%	85,47%
Wüstenrot stavebná sporiteľňa	0,89%	0%	0%	8,91%
<b>branches of foreign banks and other banks</b>				
BKS Bank	0,03%	0%	0,05%	0%
BNP PARIBAS PERSONAL FINANCE	0,05%	0%	0,08%	0%
Fio banka	0,01%	0%	0,02%	0%
J&T BANKA	0,01%	0%	0,01%	0%
mBank	0,81%	0%	1,26%	0%
Poštová banka	0,06%	0%	0,09%	0%
Privatbanka	0,02%	0%	0,03%	0%

Source: NBS, Statistical active balance (V(NBS) 33-12); data included only loans provided to household sector (S.143, S.144). The table includes only special-purpose loans secured by real estate (housing loans consisting of mortgage loans, other housing loans and building loans); data on any purpose loans secured by real estate are not available.

<sup>1</sup> The total amount of housing loans is the sum of mortgage loans, other housing loans and building loans.

<sup>2</sup> Shares of banks in mortgage loans in this table are different from the shares reported in the outstanding principals of the mortgage loans received from mortgage controllers. The reason is that this table shows the shares of banks in mortgage loans provided to householders, not the shares of banks in the total mortgage loans. In addition, the difference is caused by the fact that the report of mortgage controller only comprises those mortgage loans, where the ownership rights to real estate have already been registered by the cadastre authority, while the 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 "h" (Act No. 483/2001 Coll.).