

| Volume of loans (in EUR thousands)     | 31.1.2020  | 29.2.2020  | 31.3.2020  | 30.4.2020  | 31.5.2020  | 30.6.2020  | 31.7.2020  | 31.8.2020  | 30.9.2020  | 31.10.2020 | 30.11.2020 | 31.12.2020 |
|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Housing loans <sup>1)</sup>            | 30 583 466 | 30 781 468 | 31 000 766 | 31 190 979 | 31 388 993 | 31 628 569 | 31 875 113 | 32 077 398 | 32 305 120 | 32 588 809 | 32 835 001 | 33 100 385 |
| of which: Building loans <sup>2)</sup> | 2 388 965  | 2 377 516  | 2 368 502  | 2 361 206  | 2 362 679  | 2 363 816  | 2 368 281  | 2 368 704  | 2 377 911  | 2 376 734  | 2 377 444  | 2 383 647  |

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 irrespective of real estate collateral; data on any purpose loans secured by real estate are not included.

1) Owing to legal change in mortgage banking and subsequent changes in reporting in January 2018, time series on housing loans subcategories are not available (except building loans).

2) Data include building loans and interim loans.

| Shares of individual banks in given types of loans | 31.1.2020 | 29.2.2020 | 31.3.2020 | 30.4.2020 | 31.5.2020 | 30.6.2020 | 31.7.2020 | 31.8.2020 | 30.9.2020 | 31.10.2020 | 30.11.2020 | 31.12.2020 |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| <b>Housing loans <sup>1)</sup></b>                 |           |           |           |           |           |           |           |           |           |            |            |            |
| <b>Banks</b>                                       |           |           |           |           |           |           |           |           |           |            |            |            |
| Ceskoslovenská obchodná banka                      | 12,04%    | 12,02%    | 12,02%    | 12,01%    | 12,10%    | 12,20%    | 12,27%    | 12,32%    | 12,37%    | 12,46%     | 12,46%     | 12,46%     |
| ČSOB stavebná sporiteľňa                           | 0,32%     | 0,31%     | 0,31%     | 0,30%     | 0,30%     | 0,29%     | 0,28%     | 0,28%     | 0,28%     | 0,27%      | 0,27%      | 0,27%      |
| OTP Banka Slovensko                                | 1,64%     | 1,62%     | 1,60%     | 1,59%     | 1,58%     | 1,59%     | 1,63%     | 1,67%     | 1,70%     | 1,73%      | 1,75%      | 1,76%      |
| Poštová banka                                      | 0,87%     | 0,87%     | 0,88%     | 0,90%     | 0,92%     | 0,95%     | 0,97%     | 1,00%     | 1,01%     | 1,02%      | 1,01%      | 1,02%      |
| Prima banka Slovensko                              | 8,75%     | 8,83%     | 8,93%     | 8,94%     | 8,89%     | 8,87%     | 8,88%     | 8,85%     | 8,84%     | 8,86%      | 8,96%      | 9,16%      |
| Privatbanka  | 0,01%     | 0,01%     | 0,01%     | 0,005%    | 0,005%    | 0,005%    | 0,005%    | 0,005%    | 0,005%    | 0,004%     | 0,004%     | 0,002%     |
| Prvá stavebná sporiteľňa                           | 6,42%     | 6,35%     | 6,27%     | 6,23%     | 6,18%     | 6,14%     | 6,11%     | 6,09%     | 6,07%     | 6,02%      | 5,97%      | 5,94%      |
| Slovenská sporiteľňa                               | 26,32%    | 26,35%    | 26,30%    | 26,29%    | 26,31%    | 26,34%    | 26,30%    | 26,25%    | 26,18%    | 26,06%     | 25,95%     | 25,78%     |
| Tatra banka  | 14,32%    | 14,27%    | 14,23%    | 14,16%    | 14,03%    | 13,95%    | 13,92%    | 13,91%    | 13,93%    | 13,91%     | 13,93%     | 13,93%     |
| Všeobecná úverová banka                            | 21,83%    | 21,92%    | 22,01%    | 22,18%    | 22,28%    | 22,30%    | 22,30%    | 22,32%    | 22,32%    | 22,33%     | 22,33%     | 22,28%     |
| Wüstenrot stavebná sporiteľňa                      | 1,08%     | 1,06%     | 1,06%     | 1,04%     | 1,05%     | 1,04%     | 1,04%     | 1,02%     | 1,02%     | 1,01%      | 1,00%      | 0,99%      |
| <b>Branches of foreign banks</b>                   |           |           |           |           |           |           |           |           |           |            |            |            |
| BKS Bank   | 0,06%     | 0,06%     | 0,06%     | 0,06%     | 0,06%     | 0,06%     | 0,06%     | 0,06%     | 0,07%     | 0,07%      | 0,07%      | 0,08%      |
| BNP PARIBAS PERSONAL FINANCE                       | 0,04%     | 0,04%     | 0,04%     | 0,04%     | 0,04%     | 0,04%     | 0,04%     | 0,04%     | 0,03%     | 0,03%      | 0,03%      | 0,03%      |
| Fio banka  | 0,03%     | 0,03%     | 0,04%     | 0,04%     | 0,04%     | 0,05%     | 0,05%     | 0,05%     | 0,06%     | 0,06%      | 0,07%      | 0,08%      |
| J&T BANKA  | 0,003%    | 0,003%    | 0,003%    | 0,003%    | 0,003%    | 0,003%    | 0,003%    | 0,003%    | 0,003%    | 0,003%     | 0,00%      | 0,00%      |
| mBank  | 0,64%     | 0,64%     | 0,66%     | 0,69%     | 0,72%     | 0,76%     | 0,80%     | 0,84%     | 0,88%     | 0,93%      | 0,97%      | 1,02%      |
| UniCredit Bank Czech Republic and Slovakia         | 5,64%     | 5,62%     | 5,57%     | 5,54%     | 5,48%     | 5,41%     | 5,34%     | 5,28%     | 5,24%     | 5,23%      | 5,21%      | 5,20%      |
| <b>Building loans <sup>2)</sup></b>                |           |           |           |           |           |           |           |           |           |            |            |            |
| <b>Building societies</b>                          |           |           |           |           |           |           |           |           |           |            |            |            |
| ČSOB stavebná sporiteľňa                           | 4,07%     | 4,04%     | 4,00%     | 3,97%     | 3,92%     | 3,87%     | 3,83%     | 3,79%     | 3,77%     | 3,67%      | 3,66%      | 3,75%      |
| Prvá stavebná sporiteľňa                           | 82,15%    | 82,21%    | 82,09%    | 82,25%    | 82,16%    | 82,17%    | 82,23%    | 82,41%    | 82,40%    | 82,53%     | 82,49%     | 82,49%     |
| Wüstenrot stavebná sporiteľňa                      | 13,78%    | 13,74%    | 13,91%    | 13,77%    | 13,92%    | 13,95%    | 13,94%    | 13,80%    | 13,83%    | 13,79%     | 13,85%     | 13,76%     |

Source: NBS, Statistical active balance (V(NBS) 33-12); data include only loans provided to household sector (S.143, S.144).

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1) Owing to legal change in mortgage banking and subsequent changes in reporting in January 2018, time series on housing loans subcategories are not available (except building loans).

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