

Volume of loans (in EUR thousands)	31.1.2023 **	28.2.2023	31.3.2023	30.4.2023	31.5.2023	30.6.2023	31.7.2023	31.8.2023	30.9.2023	31.10.2023	30.11.2023	31.12.2023****
Housing loans and building loans *	42 012 875	42 138 720	42 333 829	42 441 363	42 613 123	42 778 005	42 870 290	42 981 024	43 023 619	43 342 262	43 443 184	43 490 507
of which: Building loans ***	2 276 831	2 294 150	2 328 137	2 346 929	2 374 771	2 399 705	2 411 777	2 420 084	2 419 471	2 651 137	2 654 474	2 663 242

Source: NBS, Monthly loans report (Mk (NBS) 02-12).

* A change in the system and methodology of statistical reporting in January 2023 led to several changes in the data:

1) Instead of former statistical category of "housing loans", the data include the following:

- loans provided under the Act No 90/2016 Coll. on housing loans and amending certain laws, as amended

- building loans (building loans and interim loans) regardless of the legal framework.

The data still include only loans provided to households sector (S.143, S.144).

2) The data as of January 2023 have been reclassified by individual banks. Most of the shift in the volume of loans between December 2022 and January 2023, as well as in the shares of individual banks, is a consequence of this reclassification.

** The data for January 2023, that were formerly published under the old methodology valid until the end of 2022, have been revised according to the new methodology.

*** Data include building loans and interim loans.

****Effective from 1 December 2023, ČSOB stavební spořitelňa ceased to exist due to the merger with Československá obchodná banka

Shares of individual banks	31.1.2023 **	28.2.2023	31.3.2023	30.4.2023	31.5.2023	30.6.2023	31.7.2023	31.8.2023	30.9.2023	31.10.2023	30.11.2023	31.12.2023****
Housing loans and building loans *												
Banks												
365 bank	2,97%	2,97%	2,96%	2,96%	2,95%	2,95%	2,95%	2,95%	2,95%	2,93%	2,92%	2,92%
Československá obchodná banka	14,25%	14,26%	14,28%	14,29%	14,30%	14,32%	14,34%	14,36%	14,39%	14,35%	14,38%	14,55%
ČSOB stavební spořitelňa****	0,16%	0,16%	0,15%	0,15%	0,15%	0,14%	0,14%	0,14%	0,14%	0,13%	0,13%	N/A
Prima banka Slovensko	11,13%	11,09%	11,05%	11,01%	10,99%	10,96%	10,93%	10,90%	10,88%	10,81%	10,81%	10,80%
Privatbanka	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Prvá stavební spořitelňa	4,95%	4,98%	5,04%	5,08%	5,14%	5,19%	5,22%	5,23%	5,23%	5,23%	5,23%	5,73%
Slovenská spořitelňa	24,50%	24,52%	24,55%	24,55%	24,58%	24,62%	24,63%	24,66%	24,68%	24,59%	24,60%	24,57%
Tatra banka	15,39%	15,36%	15,30%	15,28%	15,24%	15,22%	15,21%	15,19%	15,16%	15,04%	15,02%	14,99%
Všeobecná úverová banka	19,42%	19,41%	19,37%	19,36%	19,31%	19,23%	19,17%	19,12%	19,09%	18,94%	18,91%	18,90%
Wüstenrot stavební spořitelňa	0,44%	0,43%	0,43%	0,42%	0,42%	0,41%	0,41%	0,40%	0,40%	0,40%	0,39%	0,39%
Branches of foreign banks												
BKS Bank	0,10%	0,10%	0,11%	0,11%	0,11%	0,11%	0,11%	0,11%	0,11%	0,11%	0,11%	0,11%
BNP PARIBAS PERSONAL FINANCE	0,004%	0,004%	0,003%	0,003%	0,003%	0,003%	0,002%	0,002%	0,002%	0,002%	0,002%	0,001%
Fio banka	0,26%	0,26%	0,27%	0,27%	0,28%	0,29%	0,30%	0,31%	0,31%	0,32%	0,32%	0,33%
J & T BANKA	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
mBank	1,13%	1,12%	1,11%	1,10%	1,08%	1,07%	1,06%	1,06%	1,05%	1,03%	1,02%	1,02%
Oberbank	0,21%	0,21%	0,20%	0,20%	0,20%	0,19%	0,19%	0,19%	0,18%	0,18%	0,18%	0,18%
UniCredit Bank Czech Republic and Slovakia	5,10%	5,14%	5,19%	5,22%	5,26%	5,30%	5,34%	5,38%	5,42%	5,44%	5,48%	5,51%
Building loans												
Building societies												
ČSOB stavební spořitelňa****	2,91%	2,84%	2,76%	2,70%	2,63%	2,56%	2,51%	2,46%	2,43%	2,19%	2,15%	N/A
Prvá stavební spořitelňa	88,98%	89,20%	89,43%	89,64%	89,89%	90,09%	90,23%	90,38%	90,42%	91,35%	91,47%	93,54%
Wüstenrot stavební spořitelňa	8,11%	7,96%	7,81%	7,66%	7,48%	7,35%	7,26%	7,16%	7,15%	6,47%	6,38%	6,46%

Source: NBS, Monthly loans report (Mk (NBS) 02-12).

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