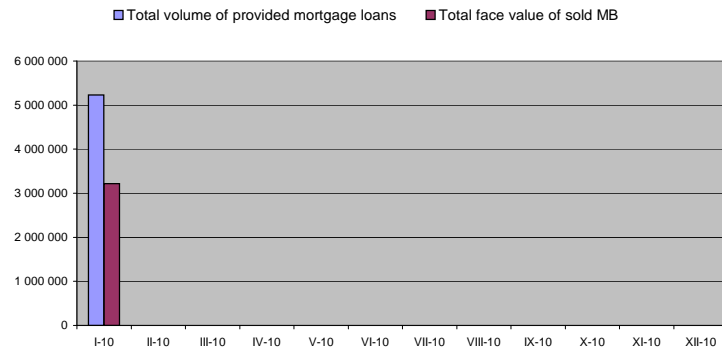


Mortgage loans (in thousands EUR)	31.1.2010	28.2.2010	31.3.2010	30.4.2010	31.5.2010	30.6.2010	31.7.2010	31.8.2010	30.9.2010	31.10.2010	30.11.2010	31.12.2010
Total volume of provided mortgage loans	5 229 949											
Number of concluded contracts	138 031											
Total volume of drawn mortgage loans	4 423 758											
Number of concluded contracts	125 124											
Total volume of outstanding principals of ML	3 783 170											
Total face value of issued MB	3 345 822											
Number of issues of MB	125											
Total face value of sold MB	3 217 002											
Total face value of sold MB to total amount of outstanding principals of ML ratio (in per cents)	85.03											

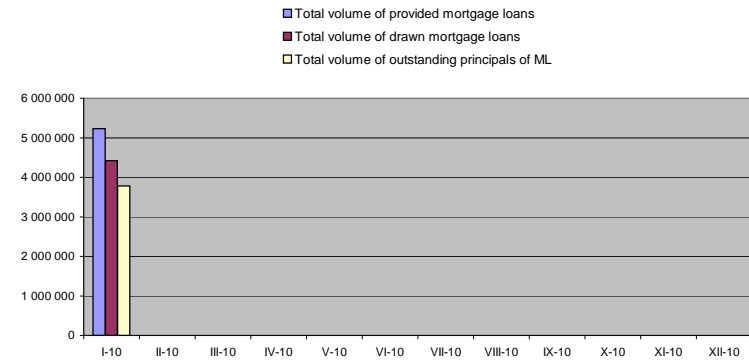
MB - Mortgage Bonds

¹ Source : NBS, Monthly information from mortgage controllers about mortgage transactions.

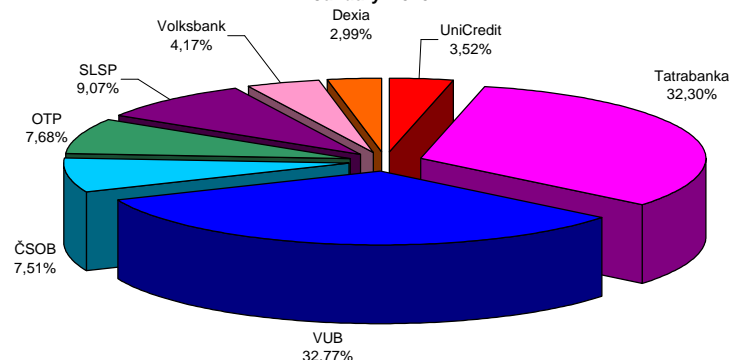
Drawn mortgage loans in comparison with sold MB in 2010



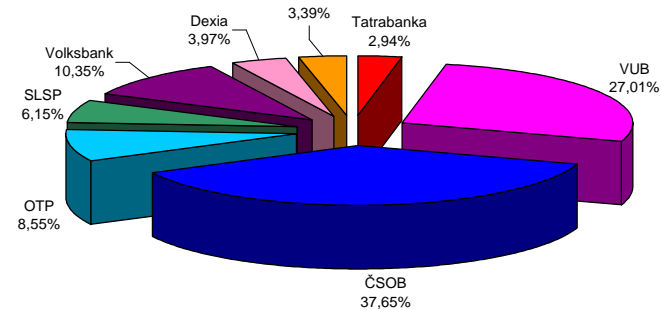
Development of mortgage loans in 2010



Individual banks' share in total volume of provided ML in January 2010



Individual banks' share in total amount of outstanding principals of ML in January 2010



Housing loans (in thousand EUR)	31.1.2010	28.2.2010	31.3.2010	30.4.2010	31.5.2010	30.6.2010	31.7.2010	31.8.2010	30.9.2010	31.10.2010	30.11.2010	31.12.2010
housing loans ¹	9 271 066											
mortgage loans ²	3 796 709											
other housing loans	3 634 517											
building loans ³	1 839 840											

Source: NBS, Monthly report on stock of loans in EUR and average interest rates; data covers loans to households (S.143, S144, S145); data covers all loans provided in EUR; table does not include loans with 0% interest rate; any purpose loans data is not available

Data in table includes loans with specified purpose collateralized by real estate (mortgage loans, other housing loans and building loans) and loans without specified purpose collateralized by real estate

¹ Sum of mortgage loans, building loans provided by building societies and other housing loans

² Market shares of banks in mortgage loans may differ from market shares of outstanding principals of mortgage loans (mentioned in table for mortgage loans provided by mortgage custodians). Mortgage loans (in table for housing loans) contain loans provided to households only whereas mortgage loans provided by mortgage custodians (table above) contain loans to all sectors. Data provided by mortgage custodians covers mortgage loans where registration of mortgage is confirmed by cadastral office.

³ Data includes building loans and intermediary loans provided by building societies

Shares of individual banks in January 2010				
	housing loans ¹	mortgage loans ²	other housing loans	building loans ³
banks with mortgage license⁴				
Ceskoslovenska obchodna banka	7,95%	8,62%	11,28%	0,00%
Dexia banka	1,70%	3,35%	0,83%	0,00%
OTP	2,55%	6,17%	0,05%	0,00%
Slovenska sporitelna	24,89%	10,31%	52,72%	0,00%
Tatra banka	14,33%	26,95%	8,39%	0,00%
UniCredit Bank	3,13%	2,86%	5,01%	0,00%
Volksbank	1,85%	3,89%	0,66%	0,00%
Vseobecna uverova banka	22,26%	37,85%	17,25%	0,00%
building societies				
CSOB stavebna sporitelna	0,90%	0,00%	0,0%	4,54%
Prva stavebna sporitelna	17,12%	0,00%	0,1%	86,10%
Wüstenrot stavebna sporitelna	1,86%	0,00%	0,0%	9,36%
other banks and branches of foreign banks				
BRE Bank	0,64%	0,00%	1,64%	0,00%
Citibank	0,04%	0,00%	0,10%	0,00%
HSBC	0,015%	0,00%	0,04%	0,00%
ING Bank	0,001%	0,00%	0,002%	0,00%
Komerčni banka	0,0001%	0,00%	0,000%	0,00%
Banco Mais	0,002%	0,00%	0,00%	0,00%
Postova banka	0,74%	0,00%	1,89%	0,00%
Privatbanka	0,02%	0,00%	0,06%	0,00%

Source: NBS, Monthly report on stock of loans in EUR and average interest rates; data covers loans to households (S.143, S144, S145); data covers all loans provided in EUR; table does not include loans with 0% interest rate; any purpose loans data is not available.

¹ Amount of housing loans is the sum of mortgage loans, building loans provided by building societies and other housing loans.

² Market shares of banks in mortgage loans may differ from market shares of outstanding principals of mortgage loans (mentioned in table for mortgage loans provided by mortgage custodians). Mortgage loans (in table for housing loans) contains loans provided to households only whereas mortgage loans provided by mortgage custodians (table above) contains loans to all sectors. Data provided by mortgage custodians covers mortgage loans where change of ownership was confirmed by cadastral office only.

³ Data includes building loans and intermediary loans provided by building societies

⁴ Act on banks Article 2 para 2 (n)