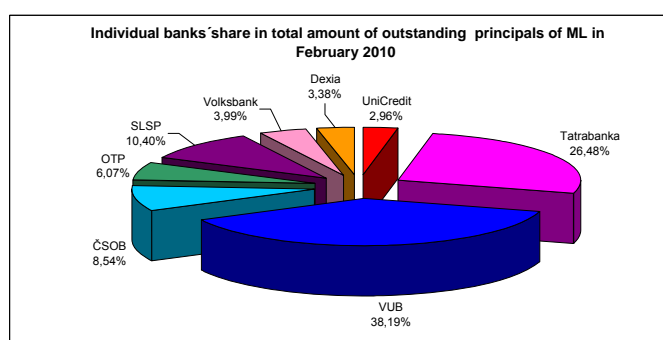
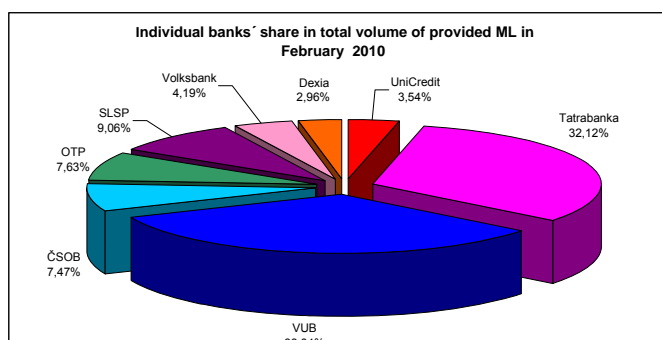
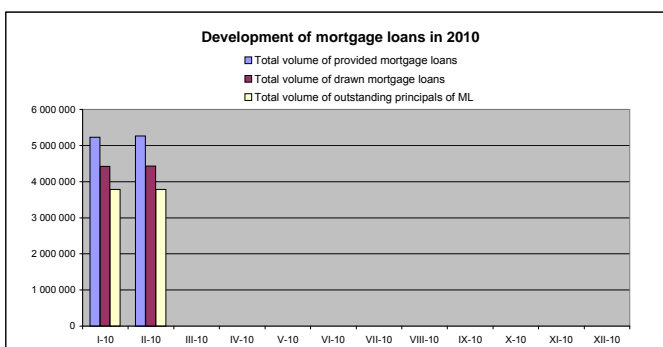
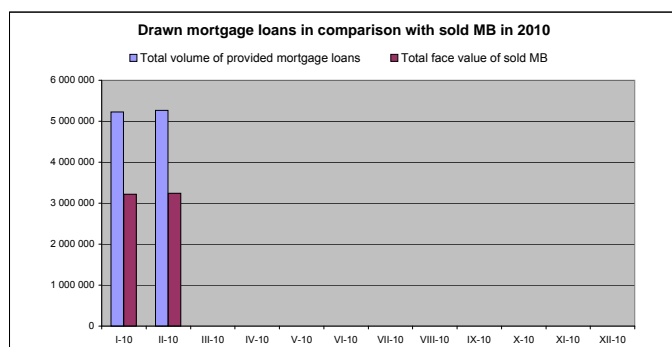


Mortgage loans (in thousands EUR)	31.1.2010	28.2.2010	31.3.2010	30.4.2010	31.5.2010	30.6.2010	31.7.2010	31.8.2010	30.9.2010	31.10.2010	30.11.2010	31.12.2010
Total volume of provided mortgage loans	5 229 949	5 263 852										
Number of concluded contracts	138 031	138 717										
Total volume of drawn mortgage loans	4 423 758	4 432 419										
Number of concluded contracts	125 124	125 259										
Total volume of outstanding principals of ML	3 783 170	3 782 787										
Total face value of issued MB	3 345 822	3 400 819										
Number of issues of MB	125	128										
Total face value of sold MB	3 217 002	3 241 774										
Total face value of sold MB to total amount of outstanding principals of ML ratio (in per cents)	85.03	85.70										

MB - Mortgage Bonds

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



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	9 321 984										
mortgage loans ²	3 796 709	3 793 929										
other housing loans	3 634 517	3 692 059										
building loans ³	1 839 840	1 835 996										

Source: NBS, Monthly report on stock of loans in EUR and average interest rates; data covers loans to households (S.143, S.144, S.145); 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 mortgages is confirmed by cadastral office.

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

Shares of individual banks in February 2010	Housing loans			
	housing loans ¹	mortgage loans ²	other housing loans	building loans ³
banks with mortgage license ⁴				
Ceskoslovenska obchodna banka	7.94%	8.60%	11.22%	0.00%
Dexia banka	1.68%	3.34%	0.81%	0.00%
OTP	2.48%	6.06%	0.05%	0.00%
Slovenska sporitelna	25.07%	10.37%	52.63%	0.00%
Tatra banka	14.26%	26.46%	8.81%	0.00%
UniCredit Bank	3.17%	2.88%	5.03%	0.00%
Volksbank	1.85%	3.91%	0.65%	0.00%
Vseobecna uverova banka	22.37%	38.38%	17.04%	0.00%
building societies				
ČSOB stavebna sporitelna	0.89%	0.00%	0.0%	4.52%
Prva stavebna sporitelna	17.00%	0.00%	0.1%	86.16%
Wüstenrot stavebna sporitelna	1.84%	0.00%	0.0%	9.32%
other banks and branches of foreign banks				
BRE Bank	0.64%	0.00%	1.61%	0.00%
Citibank	0.04%	0.00%	0.09%	0.00%
HSBC	0.014%	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%	1.87%	0.00%
Privatbanka	0.02%	0.00%	0.05%	0.00%

Source: NBS, Monthly report on stock of loans in EUR and average interest rates; data covers loans to households (S.143, S.144, S.145); 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) 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 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)