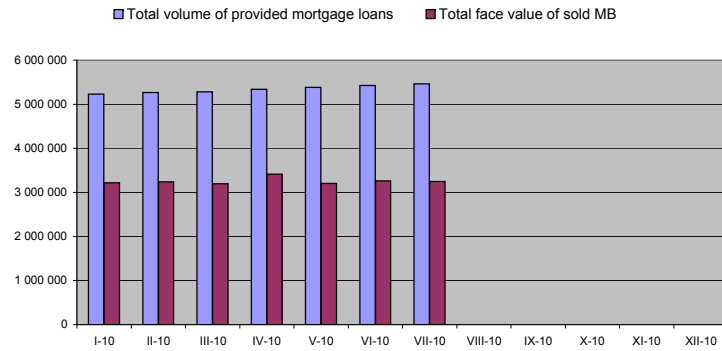


Mortgage loans (in thousands EUR)	31.1.2010	28.2.2010	31.3.2010	30.4.2010	31.5.2010	30.6.2010	31.7.2010	31.8.2010	30.9.2010	31.10.2010	30.11.2010	31.12.2010
Total volume of provided mortgage loans	5 229 949	5 263 852	5 281 380	5 339 609	5 381 933	5 424 046	5 464 990					
Number of concluded contracts	138 031	138 717	138 904	140 264	141 018	141 824	142 632					
Total volume of drawn mortgage loans	4 423 758	4 432 419	4 408 595	4 436 403	4 428 404	4 437 229	4 457 246					
Number of concluded contracts	125 124	125 259	124 607	125 322	125 164	125 290	125 649					
Total volume of outstanding principals of ML	3 783 170	3 782 787	3 760 859	3 774 379	3 759 264	3 762 570	3 774 894					
Total face value of issued MB	3 345 822	3 400 819	3 369 435	3 587 666	3 383 457	3 431 791	3 400 313					
Number of issues of MB	125	128	128	132	131	132	133					
Total face value of sold MB	3 217 002	3 241 774	3 196 685	3 410 453	3 203 613	3 261 411	3 247 115					
Total face value of sold MB to total amount of outstanding principals of ML ratio (in per cents)	85.03	85.70	85.00	90.36	85.22	86.68	86.02					

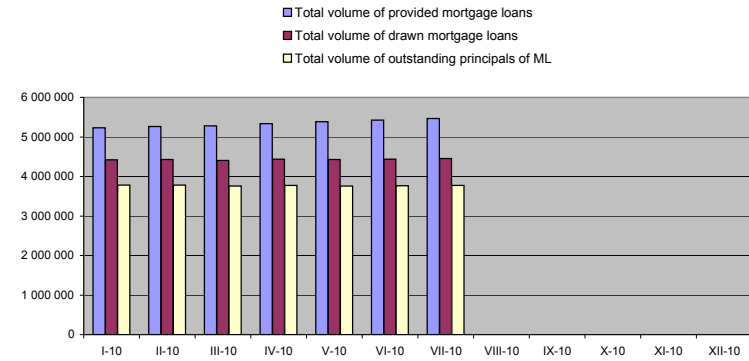
MB - Mortgage Bonds

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

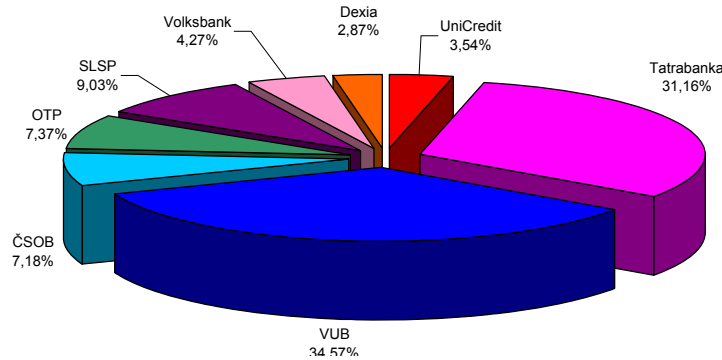
Drawn mortgage loans in comparison with sold MB in 2010



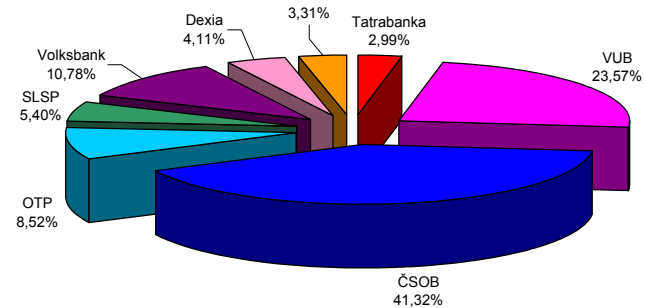
Development of mortgage loans in 2010



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



Individual banks' share in total amount of outstanding principals of ML in July 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	9 321 984	9 425 159	9 496 210	9 700 216	9 838 611	9 954 459					
mortgage loans ²	3 796 709	3 793 929	3 794 388	3 794 130	3 795 518	3 800 855	3 808 003					
other housing loans	3 634 517	3 692 059	3 794 862	3 864 335	4 060 935	4 183 358	4 279 257					
building loans ³	1 839 840	1 835 996	1 835 909	1 837 745	1 843 763	1 854 398	1 867 199					

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 July 2010	housing loans			
	¹	mortgage loans ²	other housing loans	building loans ³
banks with mortgage license ⁴				
Ceskoslovenska obchodna banka	8,31%	8,73%	11,57%	0%
Dexia banka	2,37%	3,26%	2,62%	0%
OTP	2,03%	5,23%	0,05%	0%
Slovenska sporitelna	25,84%	10,68%	50,61%	0%
Tatra banka	13,45%	23,40%	10,46%	0%
UniCredit Bank	3,49%	3,08%	5,39%	0%
Volksbank	1,82%	4,01%	0,66%	0%
Vseobecna uverova banka	22,37%	41,61%	15,00%	0%
building societies				
CSOB stavebna sporitelna	0,85%	0%	0%	4,55%
Prva stavebna sporitelna	16,30%	0%	0%	86,73%
Wüstenrot stavebna sporitelna	1,64%	0%	0%	8,72%
other banks and branches of foreign banks				
BRE Bank	0,59%	0%	1,38%	0%
Citibank	0,03%	0%	0,07%	0%
HSBC	0,014%	0%	0,03%	0%
ING Bank	0,001%	0%	0,001%	0%
Komercni banka	0,00004%	0%	0,0001%	0%
Banco Mais	0,002%	0%	0,004%	0%
Postova banka	0,88%	0%	2,04%	0%
Privatbanka	0,02%	0%	0,04%	0%
Oberbank	0,003%	0%	0,01%	0%

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)