

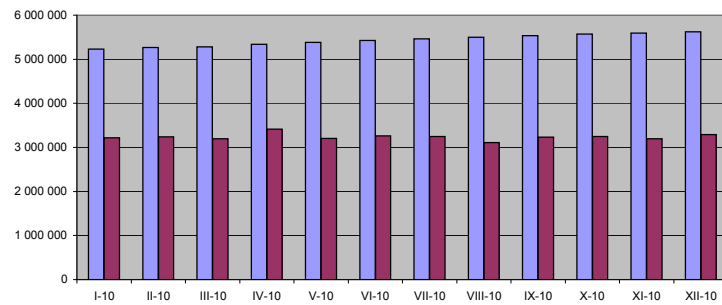
Mortgage loans (in thousands EUR)	31.1.2010	28.2.2010	31.3.2010	30.4.2010	31.5.2010	30.6.2010	31.7.2010	31.8.2010	30.9.2010	31.10.2010	30.11.2010	31.12.2010
Total volume of provided mortgage loans	5 229 949	5 263 852	5 281 380	5 339 609	5 381 933	5 424 046	5 464 990	5 501 021	5 538 239	5 570 404	5 593 271	5 622 907
Number of concluded contracts	138 031	138 717	138 904	140 264	141 018	141 824	142 632	143 276	144 042	144 624	144 982	145 535
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	4 473 502	4 491 404	4 509 916	4 523 450	4 536 446
Number of concluded contracts	125 124	125 259	124 607	125 322	125 164	125 290	125 649	125 886	126 127	126 269	126 410	126 481
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	3 782 753	3 792 345	3 801 234	3 805 380	3 810 048
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	3 258 774	3 374 855	3 380 945	3 342 512	3 434 801
Number of issues of MB	125	128	128	132	131	132	133	129	128	127	126	127
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	3 109 533	3 229 600	3 244 002	3 192 552	3 288 890
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	82.20	85.16	85.34	83.90	86.32

MB - Mortgage Bonds

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

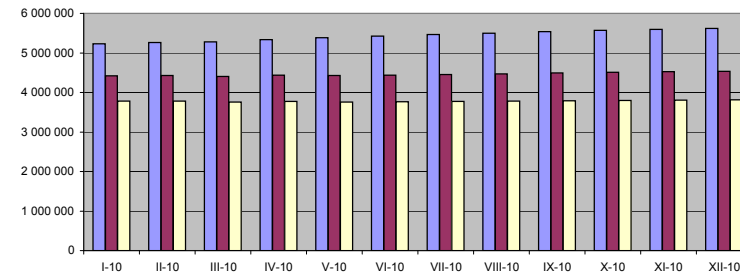
Drawn mortgage loans in comparison with sold MB in 2010

■ Total volume of provided mortgage loans ■ Total face value of sold MB

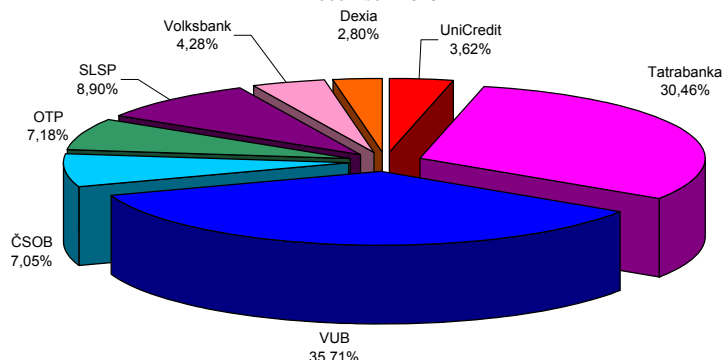


Development of mortgage loans in 2010

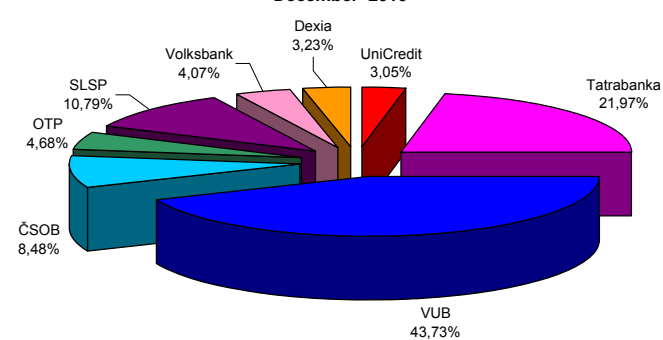
■ Total volume of provided mortgage loans ■ Total volume of drawn mortgage loans □ Total volume of outstanding principals of ML



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



Individual banks' share in total amount of outstanding principals of ML in December 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	10 079 325	10 202 093	10 318 987	10 435 056	10 581 038
mortgage loans ²	3 796 709	3 793 929	3 794 388	3 794 130	3 795 518	3 800 855	3 808 003	3 812 788	3 822 825	3 836 429	3 840 027	3 844 540
other housing loans	3 634 517	3 692 059	3 794 862	3 864 335	4 060 935	4 183 358	4 279 257	4 385 893	4 491 328	4 591 267	4 706 324	4 848 353
building loans ³	1 839 840	1 835 996	1 835 909	1 837 745	1 843 763	1 854 398	1 867 199	1 880 644	1 887 940	1 891 291	1 888 705	1 888 145

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 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 December 2010	housing loans			
	housing loans ¹	mortgage loans ²	other housing loans	building loans ³
banks with mortgage license⁴				
Ceskoslovenska obchodna banka	8,55%	8,46%	11,96%	0%
Dexia banka	2,47%	3,18%	2,87%	0%
OTP	1,70%	4,63%	0,05%	0%
Slovenska sporitelna	25,72%	10,69%	47,65%	0%
Tatra banka	13,44%	21,69%	12,14%	0%
UniCredit Bank	3,93%	3,26%	6,00%	0%
Volksbank	2,18%	3,98%	1,61%	0%
Vseobecna uverova banka	22,51%	44,12%	14,14%	0%
building societies				
CSOB stavebna sporitelna	0,80%	0%	0%	4,48%
Prva stavebna sporitelna	15,59%	0%	0,05%	87,24%
Wüstenrot stavebna sporitelna	1,48%	0%	0%	8,28%
other banks and branches of foreign banks				
BRE Bank	0,54%	0%	1,18%	0%
Citibank	0,02%	0%	0,05%	0%
HSBC	0,01%	0%	0,03%	0%
ING Bank	0,000%	0%	0,001%	0%
Komerční banka	0,00000%	0%	0,0000%	0%
Banco Mais	0,002%	0%	0,003%	0%
Poštová banka	1,01%	0%	2,20%	0%
Privatbanka	0,02%	0%	0,05%	0%
Oberbank	0,00%	0%	0,00%	0%
J&T Banka	0,0089%	0%	0,0193%	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 (m)