



Shares of individual banks in January 2012	housing loans			
	housing loans <sup>1</sup>	mortgage loans <sup>2</sup>	other housing loans	building loans <sup>3</sup>
<b>banks with mortgage license <sup>4</sup></b>				
Československá obchodná banka	9,17%	8,33%	12,49%	0%
Prima banka Slovensko	2,17%	2,88%	2,37%	0%
OTP Banka Slovensko	3,09%	3,61%	3,69%	0%
Slovenská sporiteľňa	26,40%	12,07%	43,49%	0%
Tatra banka	13,72%	19,88%	13,98%	0%
UniCredit Bank	4,02%	3,22%	5,74%	0%
VOLKSBANK Slovensko	2,62%	3,55%	2,82%	0%
Všeobecná úverová banka	21,98%	46,45%	13,14%	0%
<b>building societies</b>				
ČSOB stavebná sporiteľňa	0,76%	0%	0%	4,84%
Prvá stavebná sporiteľňa	13,70%	0%	0,00%	87,50%
Wüstenrot stavebná sporiteľňa	1,20%	0%	0%	7,66%
<b>other banks and branches of foreign banks</b>				
BRE Bank	0,40%	0%	0,78%	0%
Citibank	0,02%	0%	0,03%	0%
HSBC	0,01%	0%	0,02%	0%
Banco Mais	0,001%	0%	0,003%	0%
Poštová banka	0,64%	0%	1,24%	0%
Privatbanka	0,06%	0%	0,11%	0%
Oberbank	0,04%	0%	0,07%	0%
J&T Banka	0,01%	0%	0,02%	0%

Source: NBS, Monthly report on the full sector classification of loans (V (NBS) 33-12); data include only loans provided to household sector (S.143, S144, S145); only data for banks that grant retail loans are included.

Since the January 1, 2012 two methodological changes have influenced these data (both without any significant impact on the reported data):

a) Data include loans denominated in any currency, not just loans denominated in euro, as it was before December 31, 2011. Due to this change, the volume of total loans granted to households increased by 0.01%.

b) Since January 1, 2012 data are reported at outstanding principal amounts (excluding interests). Until December 31, 2011 the data were reported at a value which included unpaid accrued interests and other facilities in addition to the outstanding principal amount.

The table includes only special-purpose loans secured by real estate (housing loans consisting of mortgage loans, other housing loans and loans provided by building societies), data on any purpose loans secured by real estate is not available.