

Housing loans (EUR thousands)	31.1.2017	28.2.2017	31.3.2017	30.4.2017	31.5.2017	30.6.2017	31.7.2017	31.8.2017	30.9.2017	31.10.2017	30.11.2017	31.12.2017
Housing loans total ¹⁾	22 104 676	22 312 467	22 614 832	22 834 238	23 103 602	23 371 080	23 601 170	23 850 018	24 046 678	24 286 733	24 509 036	24 762 050
Mortgage loans ²⁾	5 596 066	5 644 649	5 718 854	5 752 655	5 810 727	5 852 306	5 894 646	5 912 453	5 941 665	5 980 924	6 019 590	6 064 873
Other housing loans	14 307 409	14 459 543	14 675 836	14 849 235	15 046 097	15 258 549	15 431 439	15 650 770	15 810 978	16 004 608	16 184 129	16 377 336
Home savings loans ³⁾	2 201 201	2 208 275	2 220 142	2 232 348	2 246 778	2 260 225	2 275 085	2 286 795	2 294 035	2 301 201	2 305 317	2 319 841

Source: NBS, Statistical balance sheet - assets (V NBS) 33-12; data include only loans provided to the household sector (S 143, S 144).

The table includes only special-purpose loans secured by real estate (housing loans consisting of mortgage loans, other housing loans and home savings loans); data on any purpose loans secured by real estate are not available.

1) The total amount of housing loans is the sum of mortgage loans, other housing loans and home savings loans.

2) The mortgage loan amounts in this table are different from the amounts reported in the outstanding principal of the mortgage loans received from mortgage controllers. The reason is that this table shows the amounts of housing loans for households, not of the total mortgage loans. In addition, the difference is also caused by the fact that the report of mortgage controller only comprises those mortgage loans where the ownership rights to real estates have already been registered by the cadastre authority, while this table shows the total amount of outstanding mortgage principal, regardless of whether this entry by the cadastre authority has already taken place.

3) Data include building loans and interim loans.

Shares of individual banks in given types of loans	31.1.2017	28.2.2017	31.3.2017	30.4.2017	31.5.2017	30.6.2017	31.7.2017	31.8.2017	30.9.2017	31.10.2017	30.11.2017	31.12.2017
Housing loans ¹⁾												
Banks and branch of foreign bank with mortgage license ⁴⁾												
Československá obchodná banka	12,30%	12,32%	12,27%	12,23%	12,23%	12,20%	12,21%	12,24%	12,25%	12,27%	12,27%	12,23%
OTP Banka Slovensko	2,12%	2,09%	2,08%	2,07%	2,06%	2,06%	2,06%	2,06%	2,06%	2,05%	2,03%	2,02%
Prima banka Slovensko	4,70%	4,68%	4,72%	4,79%	4,86%	4,95%	5,00%	6,94%	6,92%	6,98%	7,06%	7,13%
Sberbank Slovensko ⁵⁾	2,39%	2,34%	2,28%	2,21%	2,13%	2,05%	1,97%	0%	0%	0%	0%	0%
Slovenská sporiteľňa	27,58%	27,63%	27,69%	27,71%	27,72%	27,74%	27,77%	27,80%	27,84%	27,81%	27,76%	27,73%
Tatra banka	13,33%	13,33%	13,36%	13,40%	13,46%	13,55%	13,60%	13,64%	13,68%	13,73%	13,75%	13,78%
Všeobecná úverová banka	20,70%	20,84%	20,99%	21,10%	21,18%	21,20%	21,25%	21,26%	21,27%	21,30%	21,31%	21,33%
UniCredit Bank Czech Republic and Slovakia	5,94%	5,90%	5,85%	5,79%	5,74%	5,71%	5,65%	5,62%	5,59%	5,56%	5,53%	5,50%
Building societies												
ČSOB stavebná sporiteľňa	0,56%	0,54%	0,53%	0,52%	0,52%	0,51%	0,50%	0,49%	0,49%	0,48%	0,48%	0,49%
Prvá stavebná sporiteľňa	8,49%	8,43%	8,34%	8,29%	8,23%	8,16%	8,13%	8,08%	8,03%	7,96%	7,90%	7,83%
Wüstenrot stavebná sporiteľňa	0,91%	0,92%	0,95%	0,96%	0,98%	1,00%	1,01%	1,01%	1,02%	1,03%	1,03%	1,05%
Other banks and branches of foreign banks												
BKS Bank	0,03%	0,03%	0,04%	0,04%	0,03%	0,03%	0,04%	0,04%	0,04%	0,04%	0,04%	0,04%
BNP PARIBAS PERSONAL FINANCE	0,05%	0,05%	0,05%	0,05%	0,05%	0,05%	0,05%	0,05%	0,05%	0,05%	0,05%	0,05%
Fio banka	0,01%	0,01%	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
J&T BANKA	0,01%	0,01%	0,01%	0,005%	0,005%	0,005%	0,005%	0,005%	0,005%	0,004%	0,004%	0,004%
mBank	0,80%	0,79%	0,76%	0,75%	0,72%	0,69%	0,67%	0,65%	0,64%	0,62%	0,60%	0,59%
Poštová banka	0,06%	0,05%	0,05%	0,05%	0,05%	0,04%	0,04%	0,06%	0,07%	0,08%	0,13%	0,20%
Privatbanka	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%	0,02%
Mortgage loans ²⁾												
Banks and branch of foreign bank with mortgage license ⁴⁾												
Československá obchodná banka	9,74%	9,62%	9,48%	9,39%	9,32%	9,21%	9,11%	9,06%	8,98%	8,94%	8,87%	8,78%
OTP Banka Slovensko	0,50%	0,49%	0,47%	0,46%	0,44%	0,43%	0,42%	0,41%	0,40%	0,39%	0,38%	0,36%
Prima banka Slovensko	1,67%	1,66%	1,66%	1,66%	1,66%	1,66%	1,65%	2,87%	2,83%	2,75%	2,71%	2,56%
Sberbank Slovensko ⁵⁾	2,41%	2,37%	2,30%	1,91%	1,86%	1,80%	1,74%	0%	0%	0%	0%	0%
Slovenská sporiteľňa	23,42%	23,49%	23,54%	23,58%	23,61%	23,66%	23,71%	23,90%	23,94%	23,90%	23,91%	24,04%
Tatra banka	15,74%	15,66%	15,57%	15,52%	15,42%	15,37%	15,28%	15,27%	15,22%	15,21%	15,17%	15,16%
Všeobecná úverová banka	42,15%	42,38%	42,70%	43,20%	43,44%	43,61%	43,84%	44,22%	44,37%	44,54%	44,68%	44,80%
UniCredit Bank Czech Republic and Slovakia	4,36%	4,33%	4,29%	4,28%	4,26%	4,27%	4,26%	4,27%	4,27%	4,27%	4,28%	4,29%
Other housing loans												
Banks and branch of foreign bank with mortgage license ⁴⁾												
Československá obchodná banka	15,19%	15,25%	15,22%	15,17%	15,18%	15,16%	15,20%	15,23%	15,25%	15,27%	15,29%	15,24%
OTP Banka Slovensko	3,08%	3,04%	3,02%	3,00%	3,00%	2,99%	2,99%	3,00%	2,99%	2,97%	2,94%	2,92%
Prima banka Slovensko	6,61%	6,58%	6,63%	6,72%	6,82%	6,95%	7,01%	9,49%	9,47%	9,56%	9,68%	9,83%
Sberbank Slovensko ⁵⁾	2,75%	2,69%	2,62%	2,66%	2,56%	2,45%	2,35%	0%	0%	0%	0%	0%
Slovenská sporiteľňa	33,45%	33,47%	33,50%	33,47%	33,44%	33,41%	33,42%	33,34%	33,34%	33,27%	33,15%	33,02%
Tatra banka	14,44%	14,45%	14,53%	14,59%	14,71%	14,86%	14,97%	15,02%	15,09%	15,15%	15,18%	15,21%
Všeobecná úverová banka	15,49%	15,61%	15,70%	15,71%	15,75%	15,75%	15,75%	15,69%	15,68%	15,68%	15,66%	15,67%
UniCredit Bank Czech Republic and Slovakia	7,46%	7,41%	7,34%	7,25%	7,16%	7,11%	7,02%	6,95%	6,90%	6,84%	6,79%	6,73%
Building societies												
ČSOB stavebná sporiteľňa	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Prvá stavebná sporiteľňa	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Wüstenrot stavebná sporiteľňa	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Other banks and branches of foreign banks												
BKS Bank	0,05%	0,05%	0,05%	0,05%	0,05%	0,05%	0,06%	0,06%	0,06%	0,06%	0,06%	0,06%
BNP PARIBAS PERSONAL FINANCE	0,08%	0,08%	0,08%	0,08%	0,08%	0,08%	0,08%	0,08%	0,08%	0,08%	0,08%	0,07%
Fio banka	0,02%	0,02%	0,02%	0,03%	0,03%	0,03%	0,03%	0,03%	0,03%	0,03%	0,03%	0,03%
J&T BANKA	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
mBank	1,24%	1,22%	1,18%	1,15%	1,10%	1,06%	1,03%	1,00%	0,97%	0,94%	0,91%	0,89%
Poštová banka	0,09%	0,08%	0,08%	0,08%	0,07%	0,07%	0,07%	0,10%	0,10%	0,11%	0,20%	0,30%
Privatbanka	0,04%	0,03%	0,03%	0,03%	0,03%	0,03%	0,03%	0,03%	0,03%	0,03%	0,03%	0,03%
Home savings loans ³⁾												
Building societies												
ČSOB stavebná sporiteľňa	5,58%	5,48%	5,42%	5,37%	5,30%	5,27%	5,19%	5,16%	5,11%	5,09%	5,09%	5,21%
Prvá stavebná sporiteľňa	85,28%	85,17%	84,92%	84,78%	84,62%	84,43%	84,36%	84,28%	84,18%	84,01%	83,99%	83,61%
Wüstenrot stavebná sporiteľňa	9,15%	9,34%	9,66%	9,86%	10,08%	10,31%	10,46%	10,55%	10,71%	10,90%	10,92%	11,18%

Source: NBS, Statistical balance sheet - assets (V NBS) 33-12; data include only loans provided to the household sector (S 143, S 144).

The table includes only special-purpose loans secured by real estate (housing loans consisting of mortgage loans, other housing loans and home savings loans); data on any purpose loans secured by real estate are not available.

1) The total amount of housing loans is the sum of mortgage loans, other housing loans and building loans.

2) Shares of banks in mortgage loans in this table are different from the shares reported in the outstanding principals of the mortgage loans received from mortgage controllers. The reason is that this table shows the shares of banks in mortgage loans provided to households, not the shares of banks in the total mortgage loans. In addition, the difference is caused by the fact that the report of mortgage controller only comprises those mortgage loans, where the ownership rights to real estate have already been registered by the cadastre authority, while the table shows the total amount of outstanding mortgage principal, regardless of whether this entry by the cadastre authority has already taken place.

3) Data include building loans and interim loans.

4) Banking Act, Article 2, Paragraph 2 letter "c" (Act No. 483/2001 Coll.).

5) Sberbank Slovensko, a.s. merged with Prima banka Slovensko a.s. as at 1 August 2017.

Mortgage loans ¹⁾	31.1.2017	28.2.2017	31.3.2017	30.4.2017	31.5.2017	30.6.2017	31.7.2017	31.8.2017	30.9.2017	31.10.2017	30.11.2017	31.12.2017
Total volume of provided mortgage loans (in EUR thousands)	9 277 178	9 368 362	9 467 155	9 127 786	9 617 004	9 689 889	9 741 495	9 798 332	9 845 136	9 916 921	9 989 206	10 112 767
Number of concluded contracts	204 958	206 201	207 497	208 166	209 288	210 038	210 536	211 635	212 529	213 370	213 370	215 183
Total volume of drawn mortgage loans (in EUR thousands)	6 536 914	6 596 821	6 676 682	6 687 338	6 756 557	6 829 660	6 878 273	6 889 504	6 934 936	6 987 810	7 025 781	7 043 646
Number of concluded contracts	151 489	152 176	153 043	152 595	153 353	154 142	154 411	154 108	154 456	154 901	155 125	154 976
Total volume of outstanding principals of mortgage loans (in EUR thousands)	5 499 088	5 549 247	5 623 868	5 639 649	5 701 711	5 766 903	5 809 791	5 821 961	5 861 609	5 905 048	5 936 454	5 948 163
Total face value of issued MB (in EUR thousands)	4 610 677	4 644 613	4 646 966	4 691 068	4 885 385	4 912 674	4 952 103	4 834 841	5 084 106	5 220 542	5 278 745	5 221 482
Number of issues of MB	156	156	155	153	150	151	150	146	146	146	146	144
Total face value of solid MB (in EUR thousands)	4 447 675	4 532 610	4 534 965	4 778 617	4 777 788	4 805 005	4 747 407	4 709 151	4 958 381	5 094 723	5 152 872	5 095 602
Total face value of solid MB to total amount of outstanding principals of Mortgage loans ratio (in %)	80,88%	81,68%	80,64%	84,73%	83,80%	83,32%	81,71%	80,89%	84,59%	86,28%	86,80%	85,67%

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

MB - Mortgage Bonds.