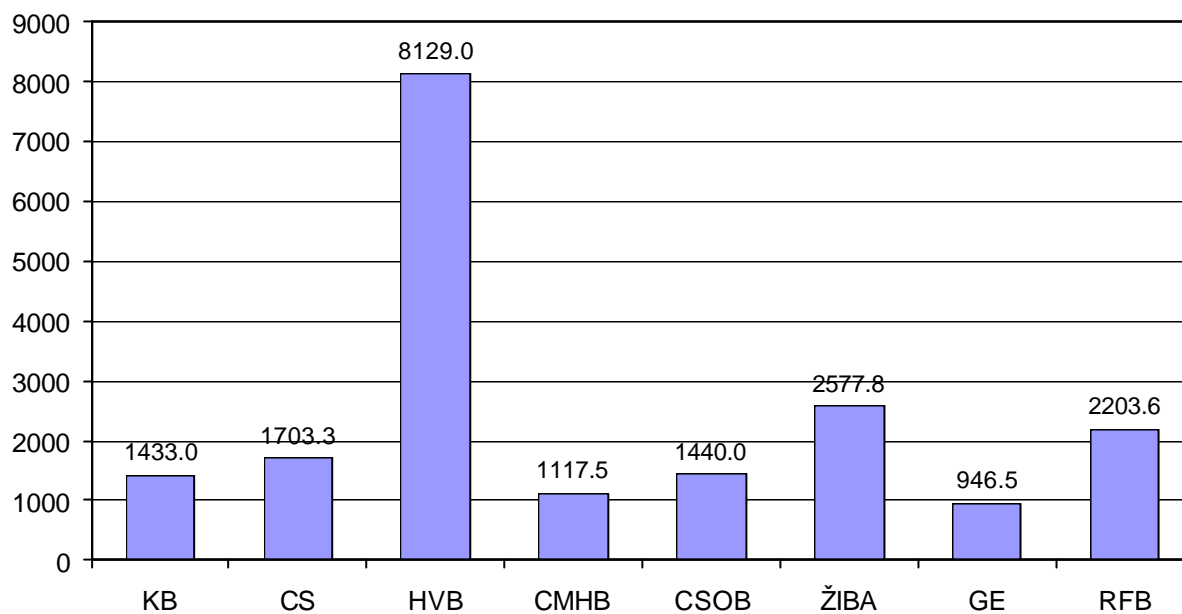


Figure 5: Average principal of mortgage loans granted up to 31.12. 2002 (thousands CZK)



Notice: CS – Česká spořitelna,
CMHB – Ceskomoravská hypoteční banka,
KB – Komerční banka,
HVB – HypoVereinsbank,
GE – GE Cupital Bank,
RFB – Raiffaisenbank,
CSOB – Československá obchodní banka,
ŽIBA – Živnostenská banka.

Source: Czech Banking Association, scientific panel.