

MORTGAGE LENDING IN POLAND, 2015-2017



by Inteliace Research
February 2015

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SAMPLE

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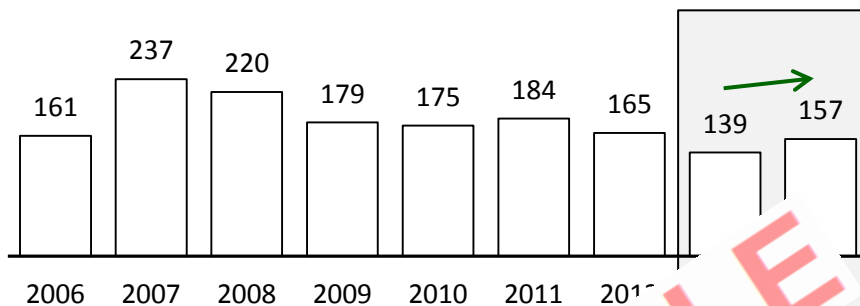
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WHILE COMPLETIONS HAVE REMAINED IN A FALLING TREND, NEW BUILDING PERMITS AND STARTS HAVE REBOUNDED DURING 2014


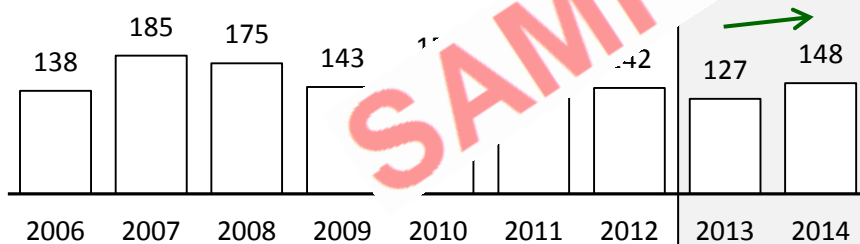
New building permits

Cumulated years 2006-2014 (in million)

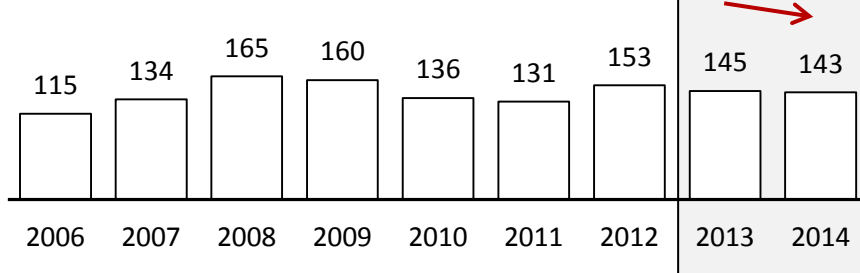
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Dwellings started

1.38

Dwellings completed

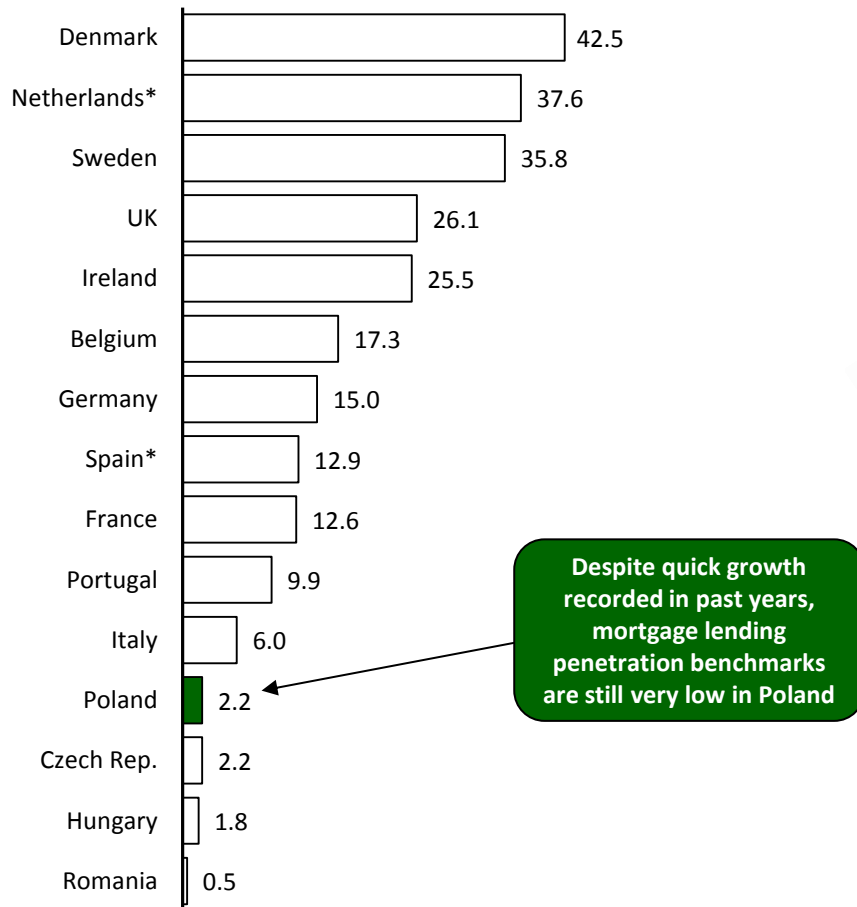
1.28

- Number of new building permits and starts rebounded in 2014 after few years of declines.
- Falling cost of credit, strong economy, unemployment trending down and stabilizing property prices were key factors encouraging new construction starts.
- The number of completions remained in a falling trend due to time-shift effects following lower starts and permits figures recorded in 2012-2013.

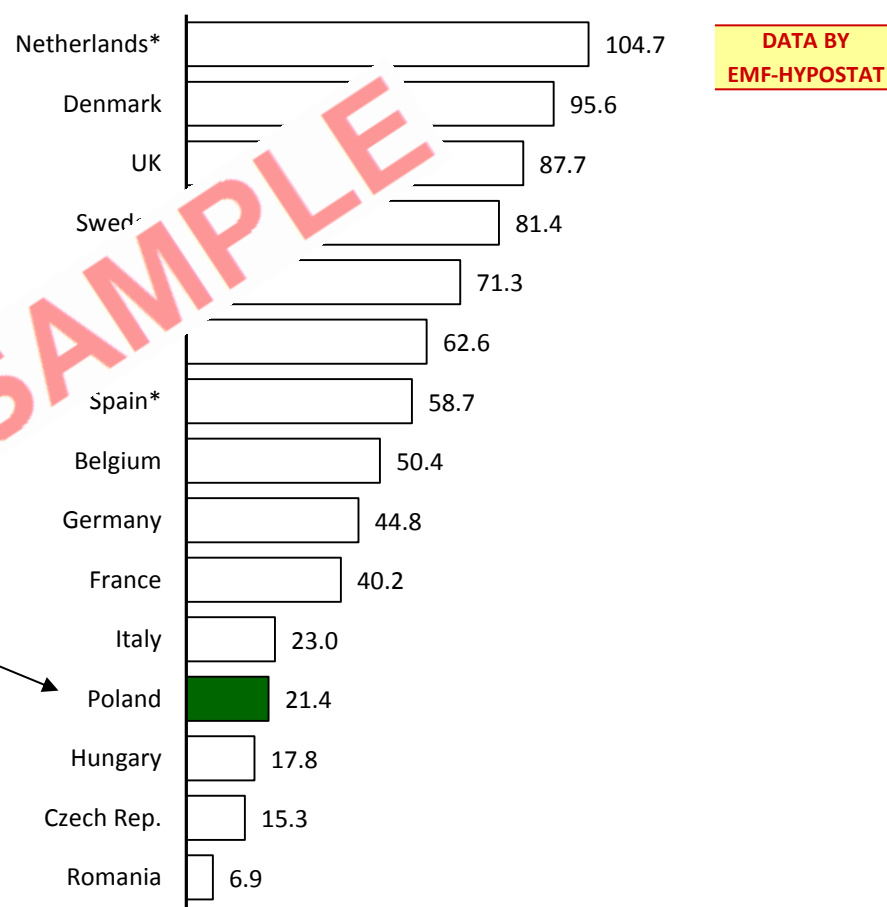
Mortgage Lending in Poland, 2015-2017

COMPARED TO OTHER EUROPEAN COUNTRIES, MORTGAGE LENDING PENETRATION BENCHMARKS ARE STILL VERY LOW IN POLAND

Residential mortgage debt per capita, Q3 2014
In thousand EUR



Residential mortgage debt to GDP ratio, Q3 2014
In percent



DATA BY
EMF-HYPOSTAT

Despite quick growth recorded in past years, mortgage lending penetration benchmarks are still very low in Poland

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Mortgage lending in Poland, 2015-2017

* Figure as of Q2 2014

About this report

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Our company is specializing in value-added research services and tailored business intelligence solutions.

Through our customized research services we help our clients to better understand their consumers, competitors and overall market dynamics.

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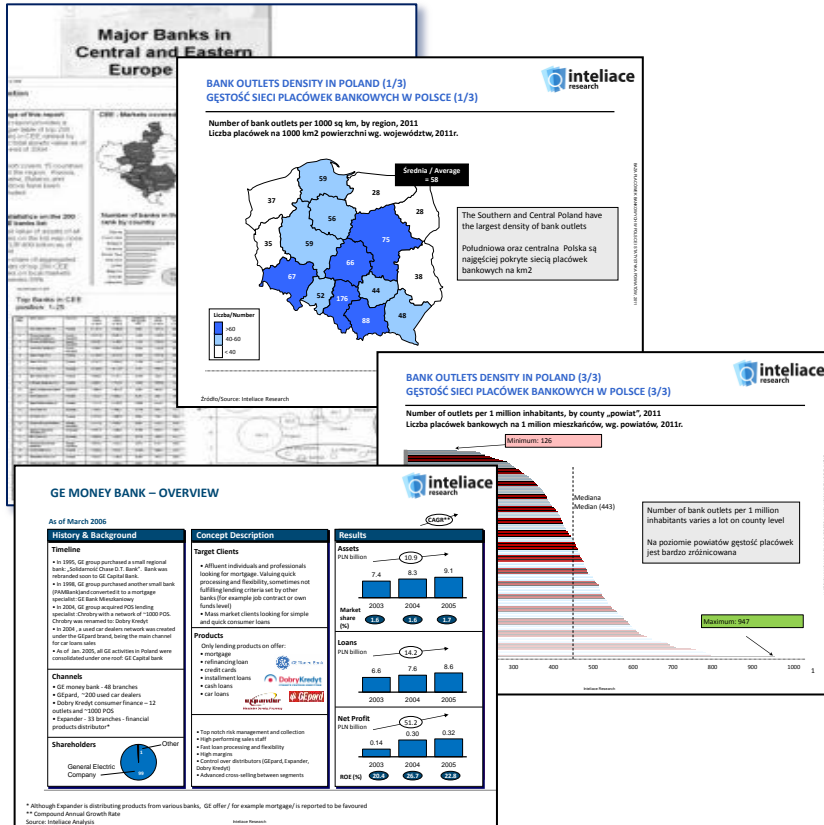
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