

# MORTGAGE LENDING IN POLAND, 2016-2018



by Inteliace Research  
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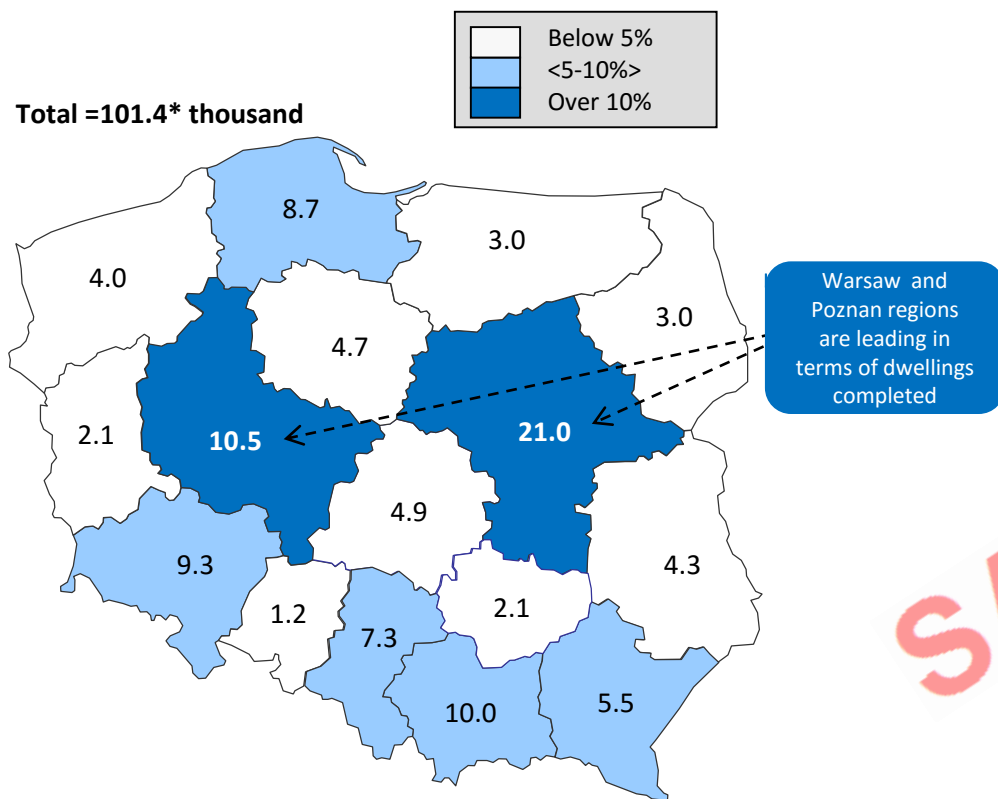
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## Methodological notes

# NEWLY COMPLETED DWELLINGS ARE HIGHLY CONCENTRATED AROUND MOST PROSPEROUS CITIES/REGIONS

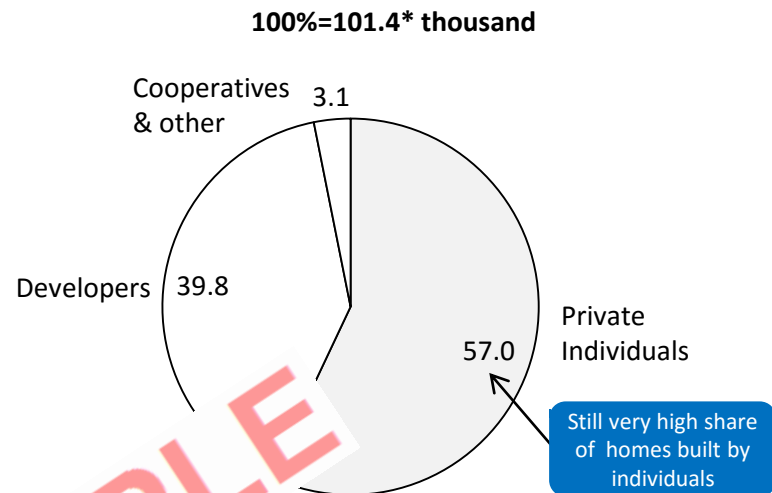
Dwellings completed by region, Q1-Q3 2015 (nine months)

In thousand



Dwellings completed by type of investor, Q1-Q3 2015

in % of total



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	of new dwellings completed		
	Q1-Q3 2009	Q1-Q3 2015	Change 2009/2015
Average size of a new dwelling (m <sup>2</sup> )	99.3	102.6	+3 %
Average number of rooms of a new dwelling	4.09	4.21	+3 %

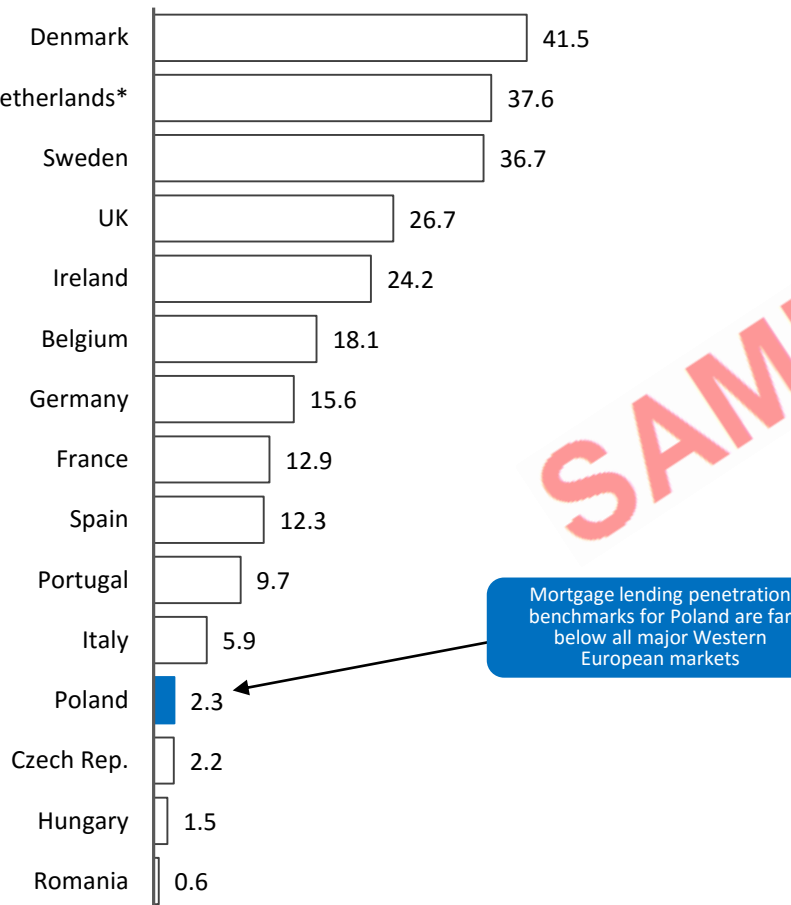
Newly completed dwellings are bigger

\* Data for the first three quarters of 2015  
Source: GUS, Inteliace Research

## COMPARED TO OTHER EUROPEAN COUNTRIES, MORTGAGE LENDING PENETRATION BENCHMARKS FOR POLAND ARE STILL EXTREMELY LOW

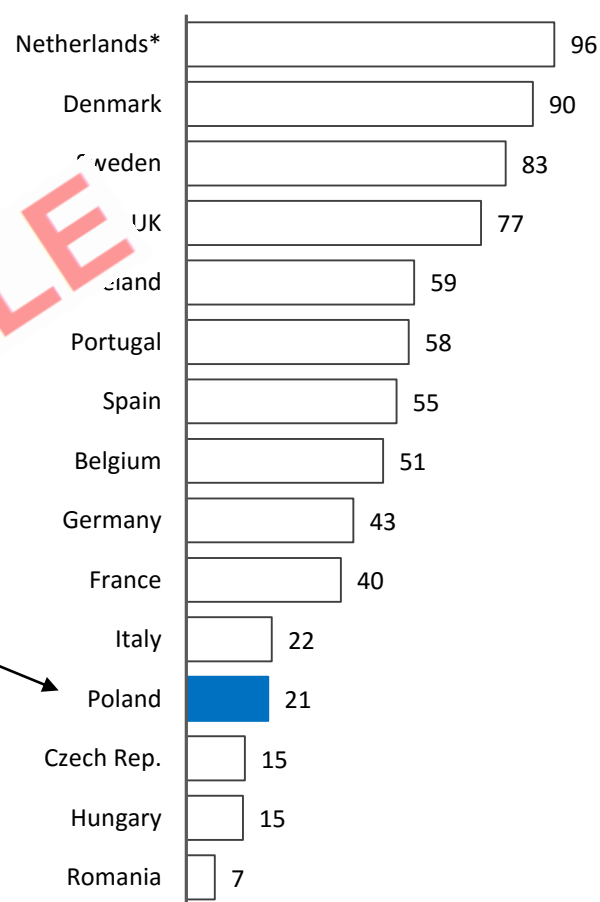
### Residential mortgage debt per capita, Q3 2015

In thousand EUR



### Residential mortgage debt to GDP ratio, Q3 2015

In percent



DATA BY  
EMF-HYPOSTAT

Mortgage lending in Poland, 2016-2018

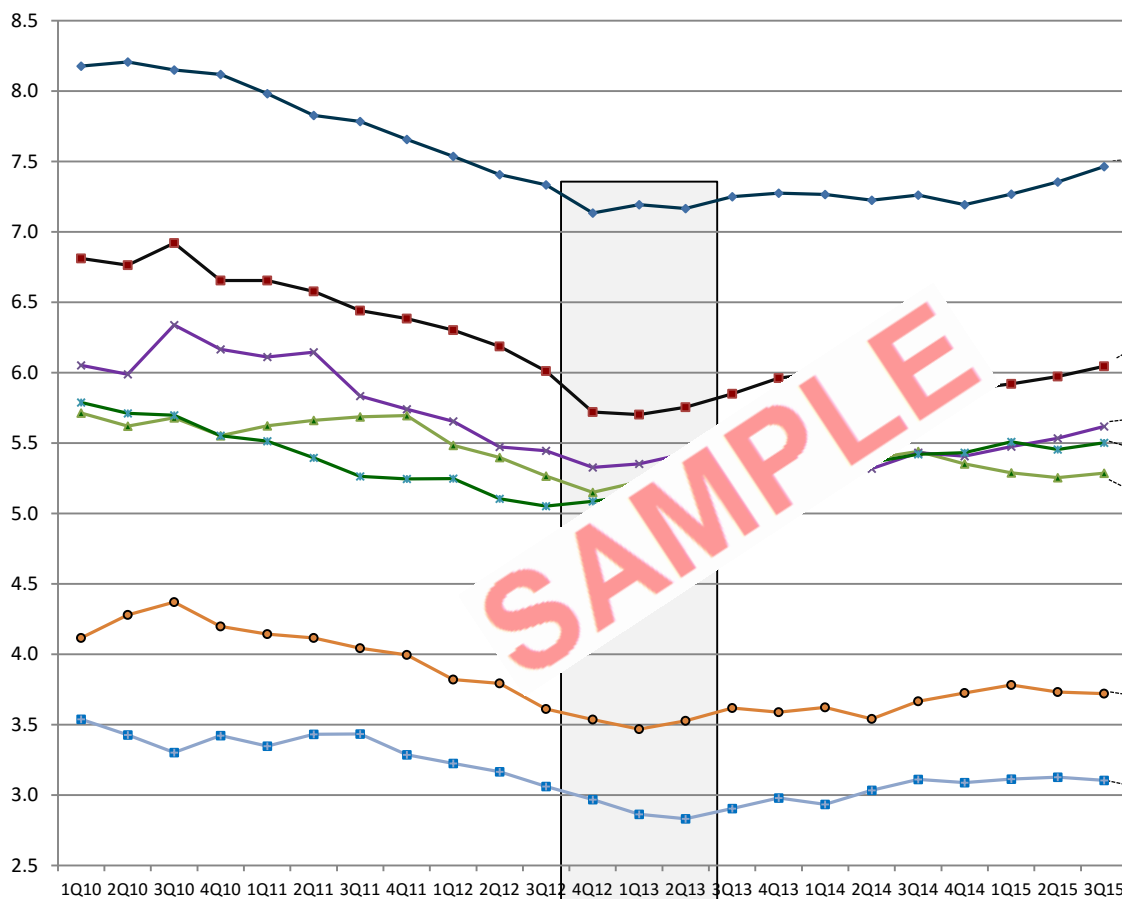
\* Figure as of Q2 2015

Source: EMF- HYPOSTAT, Eurostat, Inteliace Research

# HOME PRICES BOTTOMED OUT IN H1 2013 AND SINCE THEN THEY HAVE REMAINED IN A SLOWLY ADVANCING TREND

## Average transaction prices of residential real estate (dwellings) in selected cities, 2010-Q3 2015

PLN '000 per square meter



Price bottom  
reached in most  
cities in 2012/2013

Prices are still lower today than in  
Q1 2010 across all regions

Source: AMRON, Inteliace Research

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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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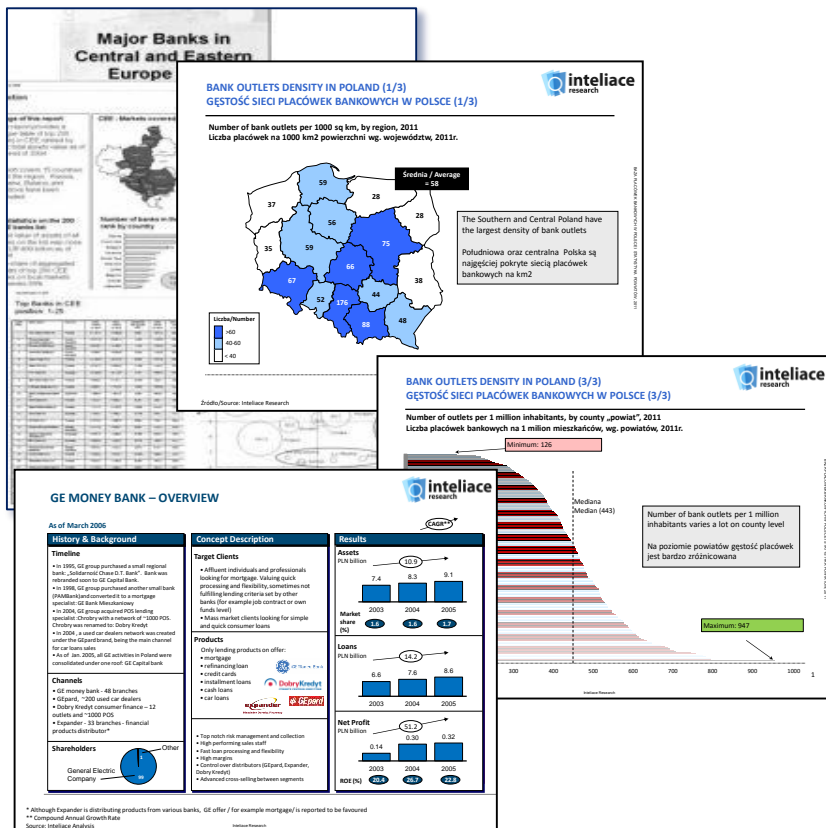
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