

SELECTED DATA ON HOUSING 2011



MINISTRY
OF REGIONAL
DEVELOPMENT CZ

MINISTRY OF REGIONAL DEVELOPMENT OF THE CZECH REPUBLIC
DWELLING POLICY DEPARTMENT



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Selected Data on Housing 2011

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INTRODUCTION

On the basis of the Statute No. 2/1969 Coll., as last amended, the Ministry of Regional Development of the Czech Republic (MRD CR) is the “central administration body in respect of ... the dwelling policy, development of housing stock and for issues of rentals from flats and non-dwelling premises ...”.

On a yearly basis, within this competence the Ministry selects some data, from the existing sources, related to the dwelling issues, particularly including international comparisons, which is a part of a respective chapter. This way acquired aggregate data serve the government department as one of basic sources for its analytical and conceptual work and, at the same time, they enable to inform wide public.

Assistance in the field of dwelling is provided by more government departments: by the Ministry of Regional Development (subsidy programmes of the MRD CR and of the State Housing Development Fund), Ministry of Finance (building savings policy, tax relief), by the Ministry of Environment (Green Light to Economies), Ministry of Labour and Social Affairs (social benefits for dwelling, allowance for barrier-free dwelling), by the Ministry of Internal Affairs (integration of refugees) – see Chapter 2 – Dwelling policy and dwelling assistance in 2011.

The publication “Selected data on dwelling 2011” contains data from the field of dwelling, being structured to the following chapters:

Chapter 1	Dwelling in 2011
Chapter 2	Dwelling policy and dwelling assistance in 2011
Chapter 3	Dwelling – Housing and dwelling stock according to preliminary results of the 2011 census (SLDB)
Chapter 4	Construction of dwellings
Chapter 5	Construction
Chapter 6	Prices
Chapter 7	Dwelling costs
Chapter 8	Mortgages

Unless provided otherwise, the publication contains data for the year 2011.

Some data, particularly those from the census of population, houses, and dwellings (on equipment, quality, dwelling stock indicators, etc.) will be published by the Czech Statistical Office by late 2012. Preliminary results from the 2011 census, published on December 15th, 2011, are specified in Chapter 3.

Chapter 1

DWELLING IN 2011

DWELLING IN 2011

1.1 Macro-economic framework

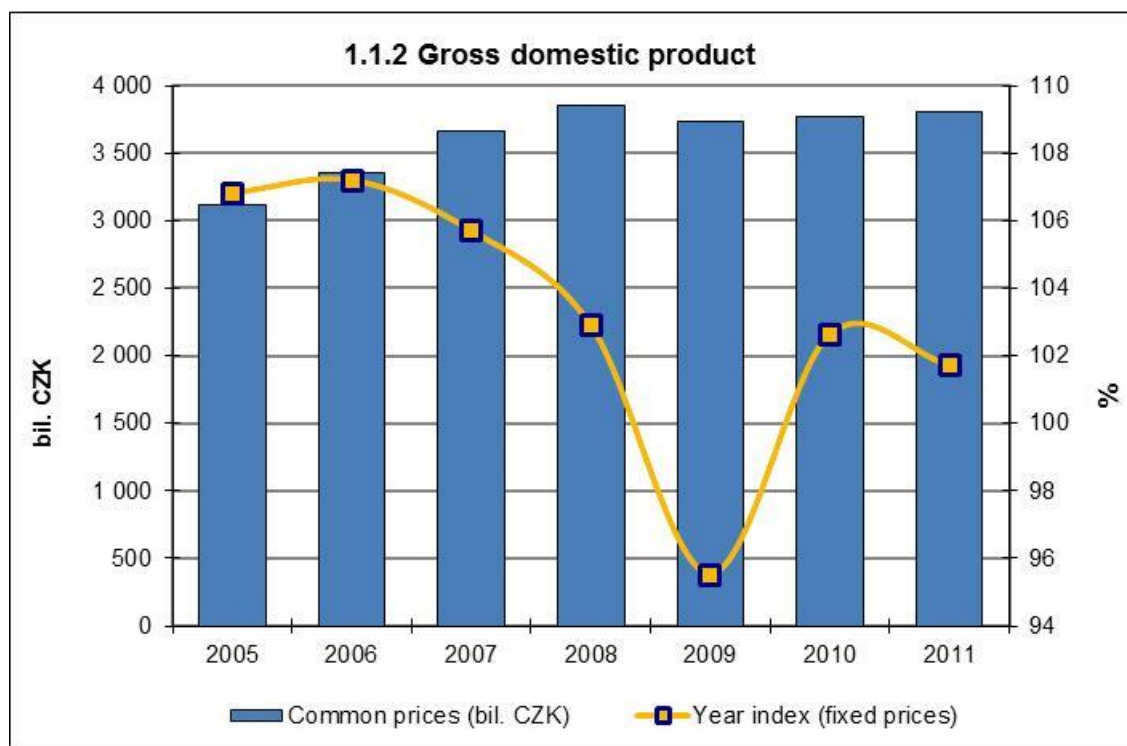
In 2011 in the Czech Republic (CR), **GDP** in fixed prices increased by 1.7 %, whereas in the course of the year its pace was slowing down. Throughout the year the workhorse of the economy was the processing industry, though even here its annual increments were reduced. The steadily above-average results were seen by the transportation and storage industry; on the other hand the economic output of the building industry dropped substantially.

Expenditure trends were relatively stable in the course of the year, the final domestic consumption gradually decreased, the total demand thus being secured only by the positive development in the foreign trade. Marked, gradually deepening decline of investment activities of both entrepreneurial subjects and governmental institutions resulted in a substantial reduction of fixed capital. A partial decline was also seen by expenditures of the governmental institutions sector, after a restoration in 4th quarter household consumption remained approximately at level of the previous year.

1.1.1 Gross domestic product

Years	Common prices (bil. CZK)	Year index (fixed prices)
2005	3 116	106,8
2006	3 353	107,2
2007	3 663	105,7
2008	3 848	102,9
2009	3 739	95,5
2010	3 775	102,6
2011	3 809	101,7

Source: Czech Statistical Office.



Source: Czech Statistical Office.

The mean annual inflation rate was 1.9 % in 2011.

The mean inflation rate, expressed by the increment of the consumer prices index, was 1.9 % in 2011, as compared to 2010, which is by 0.4 per cent point more than in 2010.

The predominant influence on the annual increase of the total level of consumer prices featured the prices of dwelling and of foodstuff and non-alcoholic beverages. In respect of dwelling increase was seen of gas by 22.2 %, electricity by 4.8 %, potable water by 6.2 %, sewerage by 5.8 %, heat and hot utility water by 1.9 %. Net rentals increased by 4.6 %, whereas the regulated rentals increased by 11.8 % and open-market rentals by 1.5 %.

In total the prices of goods increased by 3.0 % and those of services by 1.7 %.

1.2 Present economic and social situation

1.2.1 Dwelling stock structure

On the basis of data from the 2011 population census the dwelling stock of the CR included 3,894,210 permanently occupied dwellings, out of which 64.5 % were privately owned dwellings, whereas tenements covered 17.6 % of the permanently occupied dwelling stock. After processing of final results expected is the increase particularly of the number of tenements where no permanent tenants are enlisted, thus such tenements not having been included in the preliminary results.

The preliminary assessment of the total number of existing dwellings counts ca 4.6 million.

In the CR 64.4 % households dwelled in own houses or dwellings, 17.6 % in tenements. These data prove the increase of the share of owner occupied dwellings, particularly to the prejudice of the tenements. Seen from the regional viewpoint, the lowest share of households in own dwellings is in Prague; on the other hand, the highest share is in the Central Bohemia region.

In co-operative dwellings that verge to the owner occupied dwellings 11.1 % households dwell in the CR. In the tenements most households dwell in Prague, namely over 35 % of all households.

1.2.2 Quality of the dwelling stock

Without intense and permanent quality increase, the dwelling stock may become a real threat in the years to come.

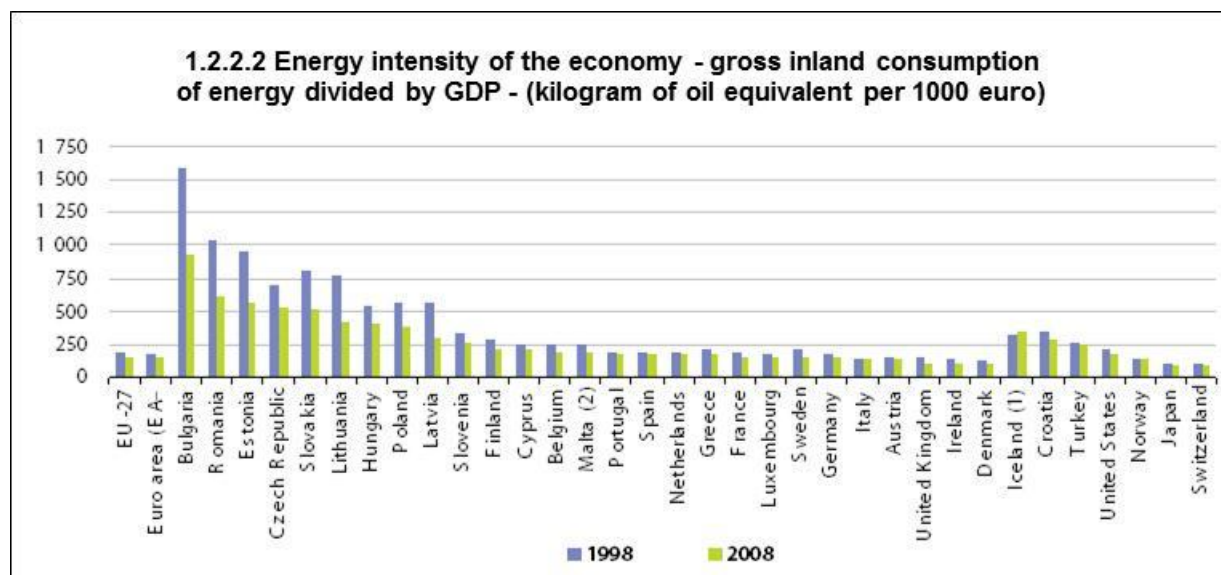
For example, the total dilapidated rate of dwellings in dwelling houses (dwellings in family houses and in other houses excluded) is assessed to be 546 billion CZK – see the following table.

1.2.2.1 Total dilapidated rate of the dwelling stock, updated as per December 31st, 2010; assessment

Criterion	Period	Unit of measure	Panel blocks of flats	Non-panel blocks of flats	Total of blocks of flats
Total housing stock in blocks of flats (more than 3 flats)		flats	1 200 000	960 000	2 160 000
Comprehensively repaired flats	1992-2010	flats	470 000	170 000	640 000
Flats remaining for repair	2011-2020	flats	730 000	790 000	1 520 000
Investment necessary for carrying out of the reconstruction	2011-2020	thousand CZK	256 000 000	290 000 000	546 000 000

Source: CERPAD, 2011.

A closely related problem is the energy demand of the dwelling stock. As for absolute numbers of energy demand in economy, the CR ranks among the worst EU countries, as illustrated by the following diagram. According to the “Panorama of Energy”, published by Eurostat, households in the CR share 25 % of the total demand, thus equally to the EU mean value. I.e. their mean energy demand is higher than that of dwellings in other EU countries. At the same time, residential buildings rank among the main greenhouse gases sources.



Source: Eurostat.

1.2.3 Housing construction

In 2011 finished have been 28,628 dwellings, out of which 17,386 dwellings have been in new family houses (a long-term tendency applies that most of the new dwellings are in family houses and in rural areas); in 2011 the number of finished dwellings was by 21.4 % lower, compared to 2010.

In 2010 the construction rate was 3.47 dwellings per 1,000 inhabitants; however, regionally, values of this indicator are very different: significantly higher these values are in the Central Bohemia region, in the background of Prague.

The number of commenced new dwelling constructions has been reducing since 2008 (the commenced construction of family houses has went down only in 2009 and 2010); in 2011 it increased by 2.7 % (the number of commenced apartment houses has been going down since 2008, its annual drop being 13.5 % between 2011 and 2010).

1.2.4 Social implications

In the CR there is not a spread deficiency of dwellings, however, attractive localities, particularly Prague, are characterized by high differences between a relatively wide offer and spending capacities of a part of households; thus, the problem being a lack of adequate and, at the same time, reasonably priced dwellings.

When the dwelling expenditures are seen from the viewpoint of social groups, in 2010 the biggest portion of their incomes was expended for dwelling by individually living seniors. After all social transfers (incl. benefits and extra pays for dwelling), in this household group the dwelling expenditures amounted to 30.3 % of their net incomes. Another group is other households of

individually living persons and then single parents with children. The amount of the expenditure rate in the group of other households of individually living persons (25.7 %) is partially influenced by the fact these people often use dwellings of a size bigger than that considered reasonable from the viewpoint of the national social policy.

Chapter 2

DWELLING POLICY AND DWELLING ASSISTANCE IN 2011

2.1 DWELLING CONCEPT

By its Resolution No. 524 of July 13th, 2011 the Government has approved the **Dwelling Concept of the Czech Republic till 2020** (hereafter the “concept”). The new Concept still counts on the State Housing Development Fund (SHDF) as a very important instrument of the national dwelling policy. However, due to the change of some priorities, the task of the SHDF and methods of its functioning would need a certain gradual modification. The changes of the SHDF's functioning will require an amendment of the Statute No. 211/2000 Coll. on the State Housing Development Fund.

The new national dwelling policy's success is conditioned by a maximum involvement of SHDF's activities within a revolving economy, as well as the intention to utilize extra-budgetary financial sources, particularly EU funds and related financial engineering methods, the utilization of a part of yields from emission allowances, or involvement of private financial sources.

The Concept reacts to demographic development predictions that unambiguously indicate that within the aging population the number of individually living seniors will be increasing. Yet now, from all the social groups they expend the biggest portion of their incomes for dwelling; more than 60 % in some cases.

The existing system based first of all on subsidies and preferring the owner occupied housing proved untenable. The realization of this fact was accelerated by the economic crisis, the result of which more strongly shows the threat of extending of the groups endangered by social exclusion.

Under the tension in public budgets the Concept expects the termination of most of the subsidies-based programmes of the national dwelling policy, whereas these will be replaced by credit and guarantee, thus returnable instruments.

The Concept proposes the following new routes for the field of dwelling:

1. More balanced subsidy to owner-occupied and rental housing and subsidy to those population groups endangered by social exclusion.
In the previous years the national support in the field of dwelling policy diverged in favour of the owner-occupied dwelling. The approved Concept counts on the reinforcement of the programme to support construction of rental housing, particularly for seniors, but also the legal arrangement of the status of the “person in dwelling need” and the establishment of a complete social dwelling system.
2. Increased offer of dwellings corresponding to the needs of disabled persons. The Concept counts on the support of tenements in the form of low-interest credits and subsidies for disabled persons, on the support in the form of removing barriers in existing dwellings. A necessity is the arrangement of building regulations.
3. Reduction of energy demand of dwelling – the energy demanding operation of the dwelling stock is projected in a high load of households in respect of energy.
The state is to support reconstructions of the existing dwelling stock focused right to the reduction of the energy demand of buildings. For new constructions the Concept proposes new energy demand rules, on maintaining the economic adequacy principle.
4. State assistance when solving dwelling situation of victims of natural disasters – a part of the Concept are draft measures focused to the prevention of damages.
It is, for example, a motivation programme for prevention of damages due to high water or a motivation programme to improve urban development in areas of significant high water risk.

5. Improved utilization of EU funds between 2014 and 2020.
Within the 2007 to 2013 programme period the EU fund financial means have not been used too much. Whereas dwelling ranks among the group of internationally acknowledged basic human needs. The security of dwelling is a basic condition to maintain human integrity. A balanced support of dwelling focused to the prevention of occurrence or extension of groups endangered by social exclusion should be one of priorities of the 2014+ programme period.
6. Utilization of incomes from the sale of the emission allowances in the field of dwelling.
The Concept proposes utilization of the funds acquired by the sale of the emission allowances for programmes administered by the guarantor of the dwelling policy, i.e. by the MRD CR, or by the State Housing Development Fund.
7. Reduction of the investment debt by means of programmes to support reconstructions and modernizations of apartment houses, utilizing revolving instruments.
8. Increasing quality of outdoor environment of residential areas by starting programmes to support regeneration of such areas, incl. support to the delinquency prevention.

2.2 LEGISLATION

Amendment of the Civil Code – Statute No. 132/2011 Coll.

As the rentals deregulation process has been finished in a prevailing part of the CR, an amendment of the Civil Code has been adopted under the No. 132/2011 Coll. It reacts to the performed changes and its approach corresponds to the concept of the considered new arrangement of private law in the new Civil Code.

The main objective of the amendment was the regulation of arrangement of the rentals and of its changes. This is based on and prefers the agreement of a tenant and lessor. Where the agreement on the change of rentals shall not be reached in the period of a rental relation, the both parties shall have the right to sue the determination of usual rentals amount in a competent court.

The court shall determine the rentals amount as per the date the motion has been filed to the court. This way both reduction and increase of the rentals may be performed. The court shall be able to decide, in the same way, in the event where the rentals were agreed, however, so substantial change of circumstances occurred that the change based coarse disparity in the rights and obligations of the parties. The mover must prove he/she could neither have reasonably expected nor influenced such change.

It has been explicitly determined that the chance to sue the usual rentals shall not apply to co-operative dwellings.

The amendment adopted even other changes. In question is particularly the cessation of the institute of company flats, which was replaced by the contingency to arrange a tenancy for the period of a certain job performance. Furthermore, a definition of a special purpose dwelling was incorporated in the Civil Code and Part II of the Statute No. 102/1992 Coll. was nullified.

Arrangement of surety was simplified. Due to the need of practical application where a higher liberty of contract is required, in particular on the agreement on utilization of deposited funds, the provisions on utilization of funds, deposited as a surety, has been unequivocally arranged as non-mandatory. As well it is the liberty of the contracting parties within what period of time the financial means/"surety" will be returned to the original tenant upon discharge of the dwelling tenancy.

The new arrangement extended the tenant's obligations. Henceforth, only a reasonable number of persons may use a dwelling. This wording should particularly prevent the dwellings from being overcrowded. Henceforth, the liability of a tenant to notify shall not be related only to the change of the number of persons, but it is also necessary to identify the persons, to notify of the formation of a common tenancy and of devolution of the tenancy. I.e. such facts that, where they shall arise right "by law", the lessor could not have realized in accordance with the arrangement applicable before November 1st, 2011. Thus the non-fulfilment of this obligation can base the reason for notice to quit without consent of the court.

Newly has been established that the lessor may reserve the right, in a contract, to approve whether another person may be accepted in a dwelling. This does not apply to close persons.

In the case of the tenancy devolution the existing conditions have been maintained, i.e. that a person to whom the tenancy is to be devoluted does not have its own dwelling and lives with the tenant in their common household on the date of his/her demise. The tenancy period has been newly limited to two years after the devolution. At the same time the law contains the so-called social clause.

The tenancy shall be automatically devoluted to the named close relatives, including grand-children, who lived in a common household with the tenant on the date of his/her demise. The tenancy shall be devoluted to other persons who lived with the tenant in the common household on the date of his/her demise, only when the lessor expressed agreement with their living in the dwelling, which must be expressed in writing.

The "social clause" is to protect, throughout a transition period, persons aged 70 and above. In these cases the tenancy limitation to two years would not be applied.

As regards persons aged under 18, the tenancy will expire at the latest on the date when such person is aged 20, however, after its completion of its preparation for future occupation or after the person becomes aged 26, unless the lessor agrees with the tenant otherwise.

Henceforth, the tenancy devolution shall not be enabled in the case a person has permanently left common household.

The arrangement was made more restrictive of provision of a replacement dwelling in the event of the notice to quit pursuant to the provisions of Sec. 711 (i.e. a notice due to reasons on the tenant's side as, for example, flagrant violation of obligations following from the tenancy), where only a housing may be allocated. It is proposed to revoke the moderation contingency of a court to decide, in certain cases, on a higher form of a replacement dwelling as such step shall negate the reasons, for which the lessor shall have the legitimate reasons to notice the tenant who, in a way, causes "damage" to the lessor.

Newly defined is the term housing, with the definition of the period, for which the housing is provided at the longest, i.e. for 6 months at the longest.

The institute of exchange of dwellings shall be more liberal, the arrangement of which, as contained in the wording of the Civil Code, does not exist in other countries within a standard private law arrangement of the dwelling tenancy. The reason shall also be the fact that, practically, exchanges represent a marked potential for the black market with dwellings. Henceforth, the exchange of dwellings will only be possible on the basis of a voluntary agreement of all participants (i.e. of both tenants as well as of both lessors).

Expiry of the rentals regulation

The contingency to unilaterally raise rentals, in compliance with the Statute No. 107/2006 Coll., will be terminated as per December 31st, 2012. To date roughly 300,000 dwellings are subject to the regulation (in Prague, in regional capitals except for Ostrava and Ústí nad Labem, and in Central

Bohemian towns populated 10,000 and above). For about 400,000 dwellings the regulation was terminated as per December 31st, 2010.

In 2011 the transition to the functioning market with dwellings in municipalities where the de-regulation has ended was helped by the Rentals Maps (MRD's project). The function of this instrument consisted in the facilitation of arranging rentals and in prevention of lawsuits.

Information on the height of usual rentals was published for 639 so-called determined municipalities in the CR before the end of 2011, in which the applicability of the Statute on the unilateral raise of rentals ended and the population of which exceeded 2,000 at the same time.

For all 639 municipalities usual rentals were published according to an expert opinion; for a limited number of these municipalities yet also data on the amount of contractual rentals as realized by statistical processing of individual data from individual rental contracts, mostly from a big owner dominating local markets. The results were completed by information on rentals amount in municipality dwellings.

Stated may be that the results were not surprising. Overwhelming majority of the values realized both by collection of data and by expert's assessment were higher than the values of the so-called target rentals pursuant to the Statute on unilateral raise of rentals. The realized rentals levels in the municipality dwellings were far more often at level of the target rentals, or even lower, which proves the use of the municipality dwelling stock for solutions of social problems of municipality residents.

2.2.1 Decisions of courts in respect of dwelling rentals

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Origin and duration of rentals	220	204	138	136	145	133	133	332	455	461	398
Notice to quit [1]	10 914	10 236	9 510	9 225	8 810	7 750	6 789	2 900	1 465	925	773
Lawsuits in respect of amount of rentals and payment of rentals	14 447	13 795	13 139	13 445	13 794	12 859	12 565	11 171	10 693	15 003	20 131
Other lawsuits on tenancy [2]	9 180	8 113	7 919	8 082	8 495	7 821	7 588	7 965	8 912	8 086	8 219

[1] Covers the notices to quit with approval by the court (pursuant to Sec. 711a(1)(a to d) of the Civil Code) and without the approval by the court (pursuant to Sec. 711(1)(a to e) of the Civil Code).

[2] Cover the lawsuits concerning vacation of dwelling, lawsuits on fulfilment of a contract on exchange of dwellings, subletting of dwellings pursuant to Sec. 719 of the Civil Code, nullification of the right of common tenancy by a husband and wife by the court, and other lawsuits following from tenancy.

Source: Ministry of Labour and Social Affairs.

2.3 Government housing expenditures (in million CZK)

	2005	2006	2007	2008	2009	2010	2011	2012
	reality	reality	reality	reality	reality	reality	reality	budget
Subsidies for repair of housing stock (defects of prefabricated panel buildings)	304,094	14,480	x	x	x	x	x	x
Regeneration of panel building settlements	164,527	178,575	309,680	181,661	183,016	149,984	231,297	145,5
Subsidies for construction of new rental housing and technical infrastructure owned by municipalities	496,718	193,194	99,382	89,463	101,065	94,644	37,350	50,0
Subsidies for construction of supported housing	476,687	517,520	425,182	118,567	120,581	165,729	124,237	300,0
Construction of flats Kolín - technical infrastructure (2006-Vodáň)	203,002	117,457	x	x	x	x	x	x
Construction of flats Kolín - programme 317420	x	14,654	x	x	x	x	x	x
Subsidies for replacement of lead plumbing	0,877	12,501	11,801	24,612	10,839	6,520	5,850	5,0
Aid for elimination of damage caused by floods, incl. hailstorm	x	0,541	0,888	x	x	x	x	x
Support build - up municipal rented flat for citizens disabled natural disaster	x	x	x	x	50,600	16,413	11,136	x
Support at locking temporary reserve accommodation and next related needs in consequence flood or other natural disaster	x	x	x	x	64,380	87,773	0,060	x
Subsidies for mortgage loans	414,210	231,190	117,135	47,677	27,461	41,546	47,984	43,0
Ministry of Regional Development - total	2 060,115	1 280,112	964,068	461,980	557,942	562,609	457,914	543,5
Subsidies for construction of rental housing - (Government regulation 481/2000 Coll.)	356,34	x	x	x	x	x	x	x
Subsidies for construction of rental housing with community care services - (Government regulation 481/2000 Coll.)	158,03	4,92	x	x	x	x	x	x
Subsidies for construction of flats for persons with low income (Government regulation 146/2003 Coll.)	938,06	1 162,66	1 094,16	597,92	135,60	31,69	11,499	x
Subsidies to municipalities for construction of rental housing - incentives - (Government regulation 369/2003 Coll.)	152,02	125,75	x	x	x	x	x	x
Subsidies for municipalities affected by floods for construction of rental housing and rental housing with community care services - (Government regulation 104/2003 Coll., 145/2003 Coll., 146/2003 Coll.)	140,65	11,40	x	x	x	x	x	x
Subsidies investors and providers rental housing (social living, support live at small municipality)	x	x	x	x	x	12,89	35,955	x
Subsidies for municipalities affected by floods for repairing and modernization of flats damaged by floods (Government regulation, 59/2004 Coll.)	x	57,11	0,25	x	x	x	x	x
Programme Panel - Support to repairs of apartment buildings built by prefabricated slab technology (Government regulation, 299/2001 Coll., 325/2006 Coll.)	127,38	226,55	439,31	754,54	827,37	909,84	913,396	960
Support for repairs of defects of prefabricated panel buildings, Governments regulation 63/2006 Coll.	x	139,58	389,89	140,00	2,70	x	x	x
Subsidies for construction of cooperative dwellings - Act 378/2005 Coll., Government regulation 465/2005 Coll.	x	x	10,80	15,60	x	x	x	x
Subsidised credits for construction of cooperative dwellings - Act 378/2005 Coll., Government regulation 465/2005 Coll.	x	x	59,45	94,98	30,17	x	x	x
Credits to municipalities for repairing and modernization of flats - (Government regulation, 396/2001 Coll.)	126,94	50,95	36,37	40,56	15,22	3,16	15,930	20
Credits for construction of flats by persons below 36 years of age - (Government regulation, 97/2002 Coll.) (up to 200 thousand CZK)	13,39	3,51	4,36	1,20	x	x	x	x
Credits for construction of flats by persons below 36 years of age - (Government regulation 616/2004 Coll.) (up to 300 thousand CZK)	1 757,14	1 204,72	1 275,20	898,74	815,37	837,72	318,51	x
Subsidies credits to persons below 36 years (Government regulation 616/2004 Coll.)	10,95	29,37	49,98	77,88	86,87	96,00	82,086	100
Credits for construction of flats by physical persons caused by floods - (Government regulation 396/2002 Coll., 28/2006 Coll.), floods 2009 (repairing and modernization of flats)	10,59	0,58	2,21	0,12	1,88	6,40	5,60	20
Credits and subsidies to municipalities for repairing and modernization of flats - floods 2009, Government regulation, 396/2001 Coll.	x	x	x	x	90,14	4,30	1,403	
Credits for modernization of flats by persons below 36 years of age - (Government regulation 28/2006 Coll.) (up to 150 thousand CZK)	x	932,33	744,15	150,72	x	x	x	x
Credits for physical persons and corporation	x	x	x	x	x	x	0,000	280
State Housing Development Fund - total	3 791,49	3 949,43	4 106,13	2 772,26	2 005,32	1 902,00	1 384,380	1 380
Constructions savings subsidies	16 086	15 772	14 976	14 220,115	13 261,715	11 743,476	10 729	6 000
Material damage to banks (2011-2012-estimate)	610	538	285	373,534	279,192	231,438	200	150
Ministry of Finance - total	16 696	16 310	15 261	14 593,649	13 540,907	11 974,914	10 929	6 150
Housing contribution (2012 estimate)	2 459	2 287,4	2 088,318	2 091,839	2 791,580	4 207,117	5 500,000	6 300
Assistance toward clear of-barrier adjustment flat (2011-12 estimate)	63,500	65,614	62,638	65,566	59,784	53,579	55	55
Marginal contribution behind usage clear of-barrier flat (2011-12 estimate)	8,673	9,237	9,494	9,340	8,837	9,528	10	10
Ministry of Labour and Social Affairs - total	2 531,173	2 362,251	2 160,450	2 166,745	2 860,201	4 270,224	5 565,000	6 365
Ministry of Interior total - Safeguard integration asylum seeker	13,483	15,700	11,922	8,836	15,647	12,120	16,064	17
Ministry of Environment (State Environmental Fund - Green Savings programme) total					3,287	1 998,811	8 601,327	1 200
MRD+SHDF+MF+MLSA+MI+ME	25 092	23 917	22 504	20 003	18 983	20 721	26 954	15 656

Source: MRD - Ministry of Regional Development, MLSA - Ministry of Labour and Social Affairs, SHDF - State Housing Development Fund, MI - Ministry of the Interior, MF - Ministry of Finance, ME - Ministry of the Environment, SEF - State Environmental Fund.

2.4 SUPPORTS BY THE MINISTRY OF REGIONAL DEVELOPMENT OF THE CR

In 2011, in the field of dwelling financial means were provided from the budget of the Dept. of Dwelling Policy of the MRD of the CR for the following programmes:

- Support for regeneration of panel housing estates, in accordance with the Government Regulation No. 494/2000 Coll.,
- Support for building of technical infrastructure,
- Support for construction of subsidized dwellings,
- Support for repairs of lead indoor distribution mains.

Furthermore, financial means were used for the liquidation of natural disasters (high water) as:

- Support when providing temporary replacement accommodation and other related needs due to high water or natural disaster,
- Support for construction of municipality rental dwellings for residents afflicted by natural disaster.

Apart from the continuing support of new dwelling construction, the priority is the care of the existing dwelling stock and removal of its inefficient use. More marked support is provided to inhabitant groups with disadvantaged access to adequate dwelling both by their low income level and by their health status, age, or social handicap, etc.

The objective is:

- Assistance in satisfaction of dwelling needs of persons who are not able to acquire adequate dwelling by their own,
- Increase of the volume of a new dwelling construction by means of construction of technical infrastructure for specified target groups of inhabitants,
- Reduction of age of the dwelling stock,
- Increase of quality of the dwelling stock,
- Support maintainable development of the existing dwelling stock,
- Maintain social stability in housing estate corpuses,
- Assist people afflicted by natural disasters in the field of dwelling.

Support for regeneration of panel housing estates

Subsidies are focused to the regeneration of existing panel housing estates, i.e. to the change to multifunction corpuses and to an improvement of the dwelling environment. A panel housing estate is understood as a complete part of a municipality area built up by dwelling houses, built applying a prefab panel technology, with the minimum number of 150 dwellings.

A subsidy may be provided to a municipality where it has approved its municipality area development plan and a project of regeneration of a panel housing estate and participates by at least 30 % in its budgetary costs, i.e. the subsidy is provided **up to 70 % of the budgetary alteration costs**.

2.4.1 Overview of applications and their satisfaction in 2011

Applications	Number	Volume, T CZK
Totally filed	78	284,512.780
Out of which filed in 2011	78	284,512.780
Totally settled	69	231,297.237
Out of which settled in 2011	69	231,297.237
Unsettled, total as per 31.12.2011	9	53,215.543

Support for building of technical infrastructure

The purpose of the subsidy is to extend the offer of investment-valuated lands for subsequent construction of dwelling, family, or dwelling and family houses (by any investor). It is provided to municipalities for building of technical infrastructure, i.e. sewerage, water mains, and roads. The maximum height of the subsidy is **50 thousand CZK per one future dwelling** constructed on a land investment-valuated from the subsidy.

The subsidy is provided in compliance with the EU regulation, in accordance with the “*de minimis*” rule (max. 200,000 EUR for one beneficiary within three years); then, the construction of a respective number of dwellings must be finished within five years, at the latest, as of construction of the technical infrastructure.

2.4.2 Overview of applications and their satisfaction in 2011

Applications	Number	Volume, T CZK
Totally filed	77	50,650
Out of which filed in 2011	77	50,650
Totally settled	60	37,350
Out of which settled in 2011	60	37,350
Unsettled, total as per 31.12.2011	17	13.300

Support for construction of subsidized dwellings

The purpose of the support for the construction of the municipality tenement dwellings is the assistance to persons who have an impaired access to dwelling due to special needs following from age, health status, or social circumstances of their life. The programme contains two allocation titles:

1. Day care dwellings for persons with special needs in the field of dwelling due to health issues or due to high age;
2. Entry dwellings for persons who, although using all existing instruments of social and dwelling policy, do not have access to dwelling, whereas they are able of self-dependent life, particularly from the viewpoint of obligations following from the tenancy.

The beneficiary of the subsidy is an entrepreneurial legal entity or a natural person. The subsidy amount for the construction of one dwelling is 600,000 CZK for the day care dwelling and 550,000 CZK for the entry dwelling. The entry dwelling may be established even by purchase, in which case the subsidy shall amount maximally 400,000 CZK. The support is provided, based on the “*de minimis*” rule, i.e. the sum of all public subsidies provided to the applicant in compliance with the “*de minimis*” rule must not exceed the 200,000 EUR limit value in any three-year period.

2.4.3 Overview of applications and their satisfaction in 2011:

Applications	Number	Volume, T CZK
Totally filed	59	202,753.005
Out of which filed in 2011	59	202,753.005
Totally settled	43	124,237.371
Out of which settled in 2011	43	124,237.371
Unsettled, total as per 31.12.2011	16	78,515.634

Support for repairs of indoor lead distribution mains

The purpose of this subsidy is the reduction of lead content in potable water in permanently occupied dwelling and family houses, namely by the exchange of lead indoor distribution mains by sanitary unobjectionable mains. This requirement is based on the obligation of the CR to secure implementation of EU regulations in the field of environment, which concern lead content in potable water.

The subsidy beneficiary is the owner of a house with lead indoor distribution water main. The subsidy is provided only for a whole house, namely to the max. amount **10,000 CZK per one dwelling in the house**. The subsidy is provided in compliance with the EU regulation, on the basis of the “*de minimis*” rule (200,000 EUR to one beneficiary within three years).

2.4.4 Overview of applications and their satisfaction in 2011:

Applications	Number	Volume, T CZK
Totally filed	51	6,928
Out of which filed in 2011	51	6,928
Totally settled	40	5,830
Out of which settled in 2011	40	5,830
Unsettled, total as per 31.12.2011	11	1,098

State support for mortgage financing of dwelling construction

The purpose of the support is to increase the availability of long-term credits provided by commercial banks for the construction of houses and dwellings and to help young people aged up to 36 by the increase of availability of older owner-occupied dwelling.

As per December 31st, 2011 the current status is 17,734 concluded contracts per 25,197 dwellings with the volume 33.8 billion CZK. The mean mortgage amount is 1.34 million CZK. Out of which 16,815 contracts are related to natural persons with 17,464 dwellings, amounting to 19.5 billion CZK and mean mortgage amount 1.1 million CZK.

A. The support for mortgage financing was commenced in 1995 on the basis of the **Government Regulation No. 244/1995 Coll., or No. 33/2004 Coll.**

The subsidy amount for valid contracts varies between 1 and 4 per cent, in relation to mean interest rate from the volume of credits that were provided to natural persons and are supported in compliance with the Government Regulation No. 244/1995 Coll., as last amended, and in the previous year their interest rate was changed as arranged with a mortgage bank. Where this interest rate should drop below 7 %, the subsidy is null. A new subsidy percentage is declared always as per February 1st of a respective calendar year.

Overview of the government support in individual years:

- From October 1995 to January 31st, 2001 the state subsidy was 4 %,
- From February 1st, 2001 to January 31st, 2002 the state subsidy was 2 %,
- From February 1st, 2002 to January 31st, 2003 the state subsidy was 1 %,
- From February 1st, 2003 to date the state subsidy is null.

As effective as per February 1st, 2004, the Government Regulation No. 244/1995 Coll., which determined the conditions of providing the state financial support of mortgage financing of dwelling constructions, as last amended, was nullified by the Government Regulation No. 33/2004 Coll., thus applications for this type of support filed after January 31st, 2004 have not been accepted.

The legal relations established in compliance with the GR No. 244/1995 Coll., as last amended, as well as rights and obligations following therefrom, shall be governed by the to date legal regulations.

- B.** The support to young people in respect of older dwellings was commenced in 2002 on the basis of the **Government Regulation No. 249/2002 Coll., as amended by the Government Regulation No. 32/2004 Coll.**

An allowance applicant (in the case of husband and wife either their partner):

- Must not be aged 36 in the year of filing,
- Must not, in the time of filing of the application, either own or co-own a dwelling house or a family house, except for a dwelling or a family house with a single dwelling, for which the subsidy is asked.

Furthermore, a dwelling or a family house with a single dwelling,

- For which purchase the subsidy is asked, must be at least two years old and must be situated in the CR,
- On the purchase of which this subsidy was used, must serve for applicants permanent dwelling throughout the period of providing and must be in his/her exclusive ownership (or in the case of matrimony in the common property).

An applicant shall file the written application on the provision of the support to the mortgage bank, in which he/she utilizes the credit and which is authorized by the ministry to accept applications and conclude contracts on the provision of the support, at the earliest on the date when the mortgage contract is concluded and at the latest on the date when utilization is commenced. The support cannot be provided to the credits the utilization of which has already started.

The applications are accepted and contracts on the provision of the subsidies to mortgages are concluded by all branches of the following banks:

- Česká spořitelna, a. s.
- Hypoteční banka, a. s.
- Československá obchodní banka, a. s.
- GE Capital bank, a. s.
- Komerční banka, a. s.
- Raiffeisenbank, a. s.
- Wüstenrot hypoteční banka, a. s.
- UniCredit Bank, a. s.

The support features the form of a subsidy provided by means of single allowances to the instalments of a mortgage. The amount of the per cent subsidy varies between 1 and 4 per cent in relation to the mean amount of interest rates, for which mortgage banks provided new credits with the state support in the previous calendar year. Where the mean interest rate drops below 5 %, the support amount for newly concluded or in this period recalculated contracts is null.

The amount of the per cent subsidy shall apply always throughout the period of applicability of the interest rate arranged between a client and a mortgage bank in a credit contract, however, maximally for the period of five years. After this period has expired the per cent subsidy is newly determined. The per cent subsidy is provided throughout the entire period of repayment of a mortgage, however, maximally for ten years.

The per cent subsidy is provided to a mortgage, or to its part, which shall not exceed 800,000 CZK on a purchase of a dwelling and in the case of a single-dwelling family house shall not exceed 1.5 million CZK. The part of the credit, which shall exceed these limits, shall not be subsidized.

The calculation of the state support shall be performed on the basis of an "ideal" credit repayment process in the form of an annuity. Calculated is the annuity with the bank's interest rate applicable as per the date of final utilization of the credit and the annuity with the bank's interest rate reduced by the state subsidy applicable as per the first credit utilization and their difference, rounded up to whole crowns, is the amount of the state support.

The new per cent amount of the support shall be declared always as per February 1st of a particular calendar year.

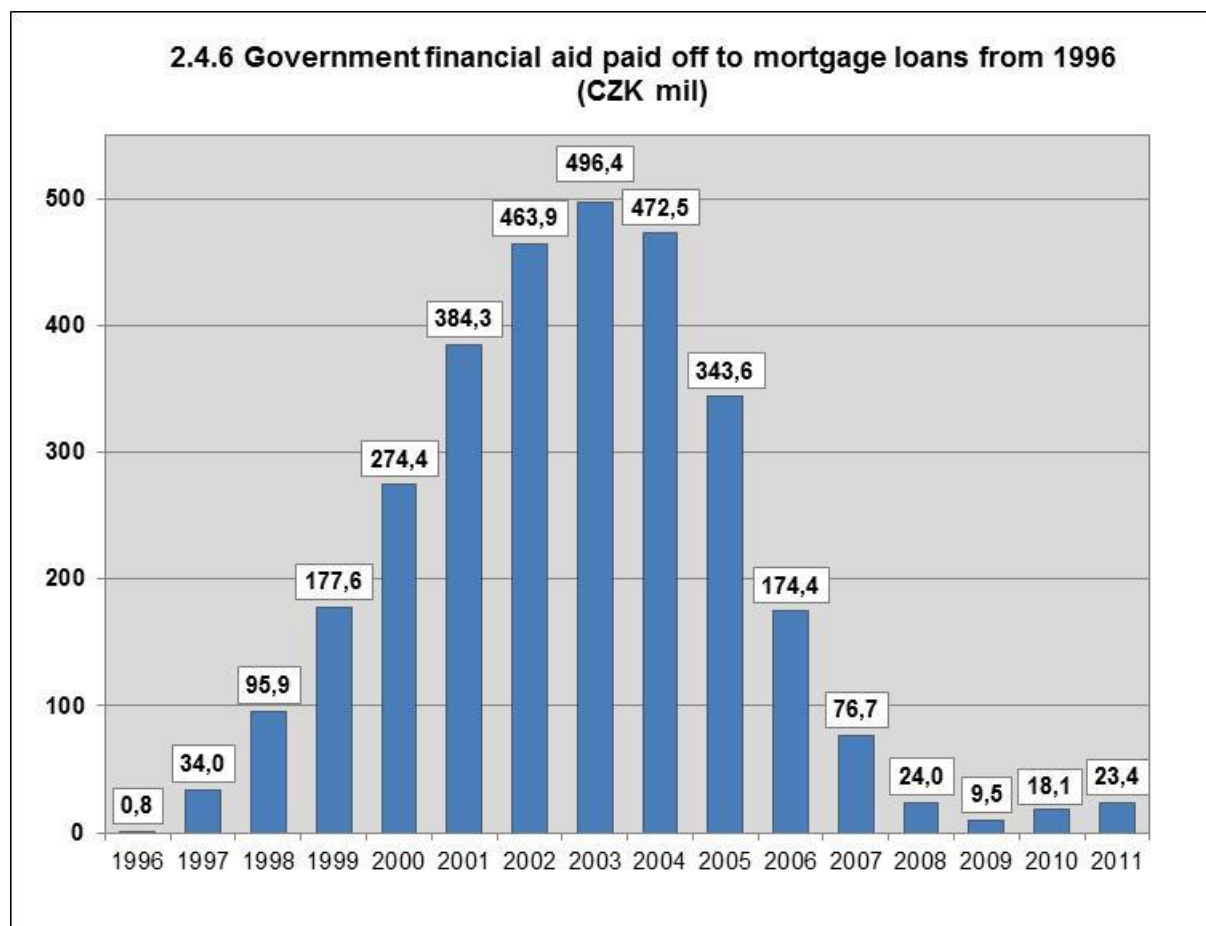
For the mortgage contracts, for which the first credit utilization was performed:

- Between September 1st, 2002 and January 31st, 2003 the state support shall be 3 %,
- Between February 1st, 2003 and January 31st, 2004 the state support shall be 2 %,
- Between February 1st, 2004 and January 31st, 2005 the state support shall be 1 %,
- Between February 1st, 2005 and January 31st, 2006 the state support shall be 0 %,
- Between February 1st, 2006 and January 31st, 2007 the state support shall be 0 %,
- Between February 1st, 2007 and January 31st, 2008 the state support shall be 0 %,
- Between February 1st, 2008 and January 31st, 2009 the state support shall be 0 %,
- Between February 1st, 2009 and January 31st, 2010 the state support shall be 1 %,
- Between February 1st, 2010 and January 31st, 2011 the state support shall be 1 %,
- Between February 1st, 2011 and January 31st, 2012 the state support shall be 0 %,
- Between February 1st, 2012 and January 31st, 2013 the state support shall be 0 %.

From the beginning of provision of the state support to mortgages, i.e. from 1996 to the end of 2011, at least 50 thousand dwellings have been acquired with the total support volume 3.1 billion CZK.

2.4.5 Number of dwellings acquired with awarded government financial aid	
up to 31 st December, 1996	126
in the year 1997	2 031
in the year 1998	2 761
in the year 1999	3 053
in the year 2000	4 765
in the year 2001	7 149
in the year 2002	6 794
in the year 2003	7 703
in the year 2004	7 243
in the year 2005	2 890
in the year 2006	1 018
in the year 2007	344
in the year 2008	279
in the year 2009	1 258
in the year 2010	1 561
in the year 2011	781
total up to 31. 12. 2011	49 756

Source: Ministry of Regional Development of the CR.



Source: Ministry of Regional Development of the CR.

2.4.7 Tenement dwellings for social dwelling (persons with low incomes and supported dwellings) built between 2003 and 2011 (with subsidy provided by the MRD CR or by SHDF)

	2003	2004	2005	2006	2007	2008	2009	2010	2011	Total
Supported dwellings	275	824	562	783	173	210	226	266	228	3 547
Tenements for persons with low incomes in compliance with the programme of MRD CR	1 111	839	482							2 432
Tenements for persons with low incomes in compliance with Gov. Reg. No. 146/2003 Coll.	1 241	2 264	1 517	1 905	1 295					8 222
Social dwellings in compliance with the Gov. Reg. No. 333/2009 Coll.								241		241
Total	2 627	3 927	2 561	2 688	1 468	210	226	507	228	14 442

Source: Ministry of Regional Development of the CR.

2.5 SUPPORTS FROM THE STATE HOUSING DEVELOPMENT FUND

Panel/New Panel Programme

The support for reconstructions, modernizations and thermal insulation of houses (the New Panel Programme) is focused to the support of owners of apartment houses and of dwellings when financing complete repairs, modernizations, or reconstructions of the apartment houses. The Programme is implemented in compliance with the Gov. Reg. **No. 299/2001 Coll.**, as last amended, and contains three main support instruments:

- State subsidy for interests,
- Bank guarantee for credit repayment,
- Expert technical and advisory assistance.

2.5.1 Subsidy for interests between 2001 and 2011

Year	Subsidy for interests			
	number	subsidy amount in thousand CZK	supported credit in thousand CZK	number of repaired dwellings
2001	18	34 904	119 707	1 600
2002	40	251 933	778 259	4 537
2003	145	429 155	1 377 663	5 684
2004	163	363 418	1 187 118	8 866
2005	197	221 719	876 797	9 032
2006	1 050	1 599 995	5 591 400	45 073
2007	2 566	4 299 981	12 506 976	100 140
2008	2 024	1 999 974	11 422 881	76 570
2009	2 203	2 653 385	13 064 550	82 403
2010	953	999 960	3 736 952	36 568
2011	795	998 807	3 934 754	29 644
Total	10 154	13 853 231	54 597 057	400 207

Source: State Housing Development Fund.

2.5.2.1 Bank guarantees for the period between 1. 1. 2010 and 31. 12. 2011

	Number	Credit amount in thousand CZK	Maximum guarantee amount in thousand CZK	Number of dwellings
Filed applications	12	863 928	604 750	658
Concluded contracts	3	116 273	81 391	107
Withdrawals from applications	8	726 371	508 460	533
Applications under preparation as per 31. 12. 2011	1	21 284	14 899	18

Source: State Housing Development Fund.

2.5.2.2 Bank guarantees for credits for repairs provided between 2001 and 2011

Year	Guarantees		
	number	bank guarantee (thousand CZK)	number of repaired dwellings
2001	3	22 261	352
2002	41	339 672	2 691
2003	96	484 255	4 932
2004	118	601 846	6 300
2005	257	893 303	10 433
2006	302	1 254 473	13 378
2007	328	1 281 355	13 024
2008	200	984 766	7 316
2009	188	952 172	6 667
2010	351	1 758 966	12 328
2011	258	1 149 911	7 914
Total	2 142	9 722 980	85 335

Source: State Housing Development Fund.

2.5.3 Credits for municipalities for repairs and modernizations of dwelling stock in 2011 (Gov. Reg. No. 396/2001 Coll.)

	Number	Financial volume in thousand CZK
Filed applications	7	14 600
Transferred from 2010	1	3 200
Concluded contracts	8	17 800
Applications under preparation as per 31. 12. 2011	0	0

Source: State Housing Development Fund.

2.5.4 Credits for municipalities for the period from 9. 11. 2001 to 31. 12. 2011

	YEAR 2001-2010		YEAR 2011		TOTAL	
	Number	Financial volume in thousand CZK	Number	Financial volume in thousand CZK	Number	Financial volume in thousand CZK
Filed applications	215	1 039 843	7	14 600	222	1 054 443
Concluded contracts	183	778 983	8	17 800	191	796 783
Change of contractual terms and conditions	67	93 696	2	1 423	69	95 119
Topical status – contracts after changes	183	685 287	8	16 377	191	701 664
Disapproved applications for credit	7	30 960	0	0	7	30 960
Withdrawal of a municipality from the application	24	226 700	0	0	24	226 700
Applications under preparation	1	3 200	0	0	0	0

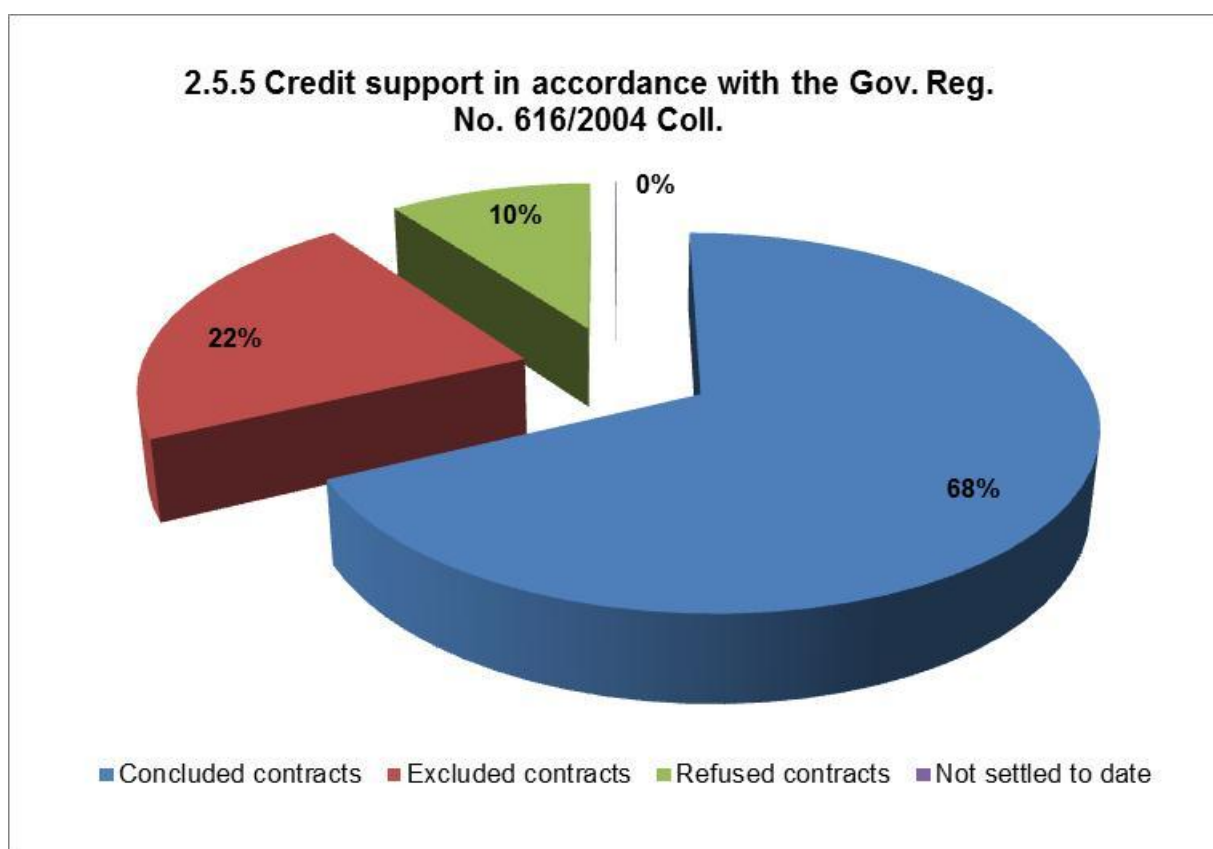
Source: State Housing Development Fund.

Credit, type “300”

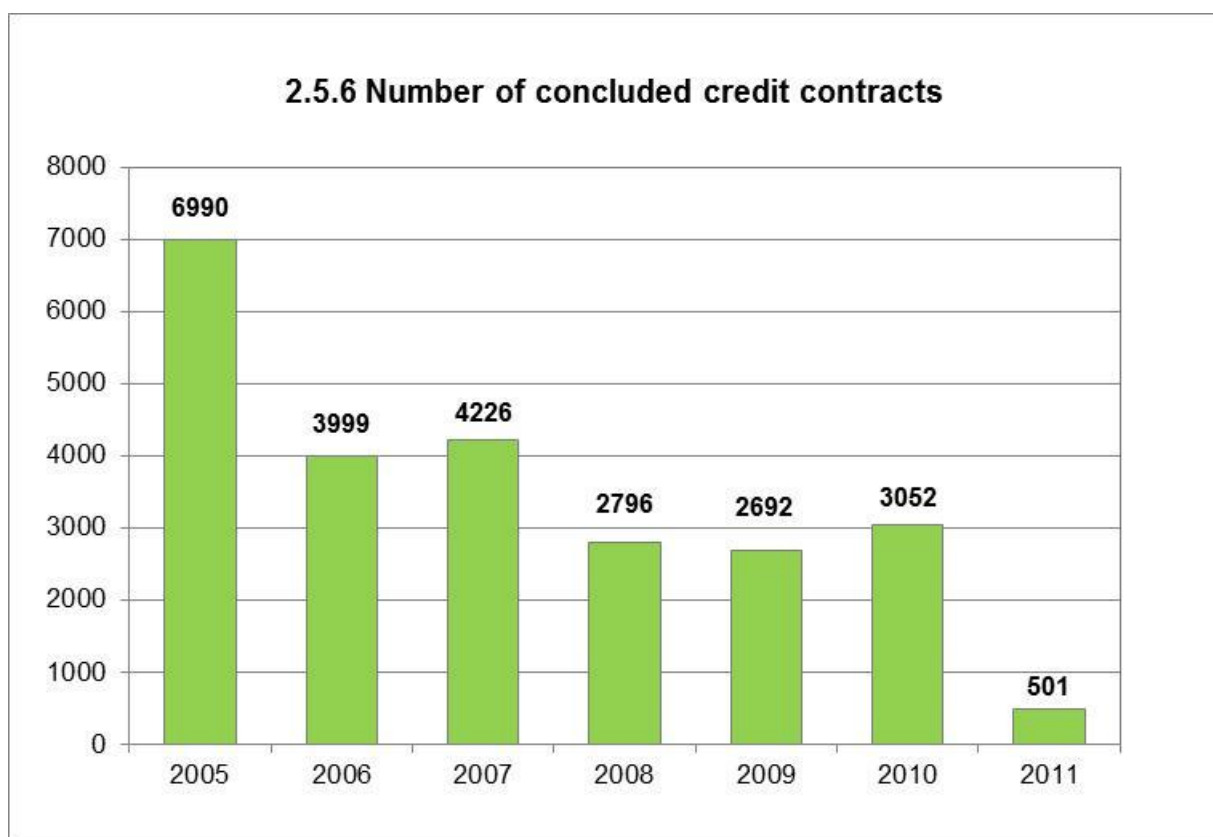
This programme intended for young families (aged up to 36) for the construction and purchase of a real estate, or for provision of a co-operative dwelling, is provided in the form of a credit amounting up to 300,000 CZK and repayable within 20 years.

35,488 applicants applied for the credit in accordance with the Gov. Reg. No. **616/2004 Coll.** The conditions determined by the Gov. Reg. were met by 24,256 applicants with whom credit contracts were concluded. The conditions were not met by 3,342 applicants and further 7,880 applicants were not able to deliver required documents; thus, negotiations on the credits could not take place.

In accordance with this Gov. Reg. 300.81 million CZK were utilized in 2011; the subsidies for the credits for the young (i.e. reduction of the security by 30 thousand CZK per one born child) reached 82.09 million CZK.



Source: State Housing Development Fund.



Source: State Housing Development Fund.

Tenement dwellings support in the form of guarantees

This programme is intended to guarantee a part of security of a bank credit (up to 70 %) for the construction of a dwelling house or of a modification of already existing tenement house. Observed is the procedure pursuant to the Gov. Reg. **No. 370/2004 Coll., as amended by the amendment No. 438/2009 Coll.**

In 2010 and 2011 SHDF provided, in compliance with the Gov. Reg. No. 370/2004 Coll., as last amended, three guarantees for a part of unpaid credit securities provided to legal entities to cover costs related to the construction of tenements. The topical status as per 31. 12. 2011 (70 % of unpaid balances of credit securities) of these SHDF's guarantee liabilities is included in the balance-sheet items amounting to 75.18 million CZK. In the same amount recorded is real estate to secure the provided guarantees.

Other pledges of real estate recorded in the balance-sheet account are used to secure credits provided to dwelling co-operatives (158.51 million CZK) and natural persons (60.16 million CZK).

To cover possible fulfilment from the provided guarantees a reserve has been established amounting to 1,034.72 million CZK. The reserves has been deposited in specific accounts in the Českomoravská záruční a rozvojová banka a. s.

In the course of existence of the Programme, SHDF has provided four guarantees in compliance with the Gov. Reg. No. 370/2004 Coll. for a part of unpaid credit security provided to a legal entity or to natural person to cover the costs induced by the construction of tenement dwellings and technical infrastructure by municipalities, in total for 975 dwellings and amounting to 486.7 million CZK.

2.6 SUPPORTS FROM THE MINISTRY OF LABOUR AND SOCIAL AFFAIRS

2.6.1 The number of paid allowances for dwelling, issued in August 2011 according to the number of household members, age of beneficiary [1], and municipality size

households using tenements													
	Number of allowances for tenants' households, size										Number of allowances for households of beneficiaries with minimum age		Number of allowances for households of tenants in total
	1 person aged		2 persons with minimum age		3 persons with minimum age		4 persons with minimum age		5 and more persons with minimum age				
Municipality size	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	
Till 9 999 inhabitants	1 641	4 812	45	5 114	0	4 616	0	2 608	0	1 784	1 686	18 934	
10 000 - 49 999 inhab.	1 949	4 944	90	5 053	0	4 031	0	2 178	0	1 597	2 039	17 803	19 842
50 000 - 99 999 inhab.	2 748	3 592	233	3 322	0	2 320	0	1 418	0	960	2 981	11 612	14 593
100 000 inhab. and more	2 743	3 769	207	3 606	0	2 708	0	1 520	0	989	2 950	12 592	15 542
Prague	5 518	2 505	522	1 956	1	1 235	0	638	0	263	6 041	6 597	12 638
Other	0	0	0	2	0	1	0	0	0	0	0	3	3
Total	14 599	19 622	1 097	19 053	1	14 911	0	8 362	0	5 593	15 697	67 541	83 238

[1] Age of beneficiaries assessed according to minimum age of assessed persons.

Source: Ministry of Labour and Social Affairs.

2.6.2 The number of paid allowances for dwelling, issued in August 2011 according to the number of household members, age of beneficiary [1], and municipality size

households using co-operative dwellings													
	Number of allowances for households of co-operative members, size										Number of allowances for households of beneficiaries with minimum age		Number of allowances for households of co-operative members in total
	1 person aged		2 persons with minimum age		3 persons with minimum age		4 persons with minimum age		5 and more persons with minimum age				
Municipality size	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	
Till 9 999 inhabitants	83	540	1	603	0	571	0	280	0	93	84	2 087	2 171
10 000 - 49 999 inhab.	216	1 320	7	1 249	0	1 128	0	557	0	186	223	4 440	4 663
50 000 - 99 999 inhab.	194	856	6	876	1	701	0	315	0	113	201	2 861	3 062
100 000 inhab. and more	194	720	9	637	0	474	0	250	0	59	203	2 140	2 343
Prague	50	176	3	180	0	140	0	62	0	14	53	572	625
Other	0	1	0	0	0	0	0	0	0	0	0	1	1
Total	737	3 613	26	3 545	1	3 014	0	1 464	0	465	764	12 101	12 865

[1] Age of beneficiaries assessed according to minimum age of assessed persons.

Source: Ministry of Labour and Social Affairs.

2.6.3 The number of paid allowances for dwelling, issued in August 2011 according to the number of household members, age of beneficiary [1], and municipality size

households using own dwellings (dwellings in own houses)

	Number of allowances for households of owners, size										Number of allowances for households of beneficiaries with minimum age		Number of allowances for households of owners in total
	1 person aged		2 persons with minimum age		3 persons with minimum age		4 persons with minimum age		5 and more persons with minimum age				
Municipality size	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	
Till 9 999 inhabitants	876	4 176	50	3 915	0	4 274	0	4 119	0	2 246	926	18 730	19 656
10 000 - 49 999 inhab.	540	2 466	23	2 610	0	2 450	0	1 440	0	572	563	9 538	10 101
50 000 - 99 999 inhab.	266	1 185	4	1 208	0	909	0	512	0	137	270	3 951	4 221
100 000 inhab. and more	271	845	9	864	0	652	0	339	0	110	280	2 810	3 090
Prague	109	288	7	272	0	195	0	112	0	30	116	897	1 013
Other	0	3	0	0	0	4	0	0	0	2	0	9	9
Total	2 062	8 963	93	8 869	0	8 484	0	6 522	0	3 097	2 155	35 935	38 090

[1] Age of beneficiaries assessed according to minimum age of assessed persons.

Source: Ministry of Labour and Social Affairs.

2.6.4 Number of paid allowances for dwelling, issued in August 2011, according to legal reason for the use of an apartment, age of beneficiaries [1], and municipality size

	Number of allowances for households						Number of allowances for households with persons of minimum age		Number of allowances for other households	Number of allowances for households in total
	tenants with min. age		members of co-operative with minimum age		owners with minimum age					
Municipality size	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65		
Till 9 999 inhabitants	1 686	18 934	84	2 087	926	18 730	2 696	39 751	11	42 458
10 000 - 49 999 inhab.	2 039	17 803	223	4 440	563	9 538	2 825	31 781	20	34 626
50 000 - 99 999 inhab.	2 981	11 612	201	2 861	270	3 951	3 452	18 424	8	21 884
100 000 inhab. and more	2 950	12 592	203	2 140	280	2 810	3 433	17 542	9	20 984
Prague	6 041	6 597	53	572	116	897	6 210	8 066	7	14 283
Other	0	3	0	1	0	9	0	13	0	13
Total	15 697	67 541	764	12 101	2 155	35 935	18 616	115 577	55	134 248

[1] Age of beneficiaries assessed according to minimum age of assessed persons.

Source: Ministry of Labour and Social Affairs.

2.6.5 Number of paid allowances for dwelling, issued in August 2011, for single-person households, according to the legal reason for the use of the dwelling, age of beneficiaries, and municipality size

	Number of allowances for single-person households						Number of allowances for single-person households with a persons aged		Number of allowances for single-person households in total
	tenants aged		co-operative members aged		owners aged				
Municipality size	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	
Till 9 999 inhabitants	1 641	4 812	83	540	876	4 176	2 600	9 528	12 128
10 000 - 49 999 inhab.	1 949	4 944	216	1 320	540	2 466	2 705	8 730	11 435
50 000 - 99 999 inhab.	2 748	3 592	194	856	266	1 185	3 208	5 633	8 841
100 000 inhab. and more	2 743	3 769	194	720	271	845	3 208	5 334	8 542
Prague	5 518	2 505	50	176	109	288	5 677	2 969	8 646
Other	0	0	0	1	0	3	0	4	4
Total	14 599	19 622	737	3 613	2 062	8 963	17 398	32 198	49 596

Source: Ministry of Labour and Social Affairs.

2.6.6 Number of paid allowances for dwelling, issued in August 2011, for two-person households, according to the legal reason for the use of the dwelling, age of beneficiaries [1], and municipality

	Number of allowances for two-person households						Number of allowances for two-person households with persons of minimum age		Number of allowances for two-person households in total
	tenants with minimum age		members of co-operative with minimum age		owners with minimum age				
Municipality size	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	
Till 9 999 inhabitants	45	5 114	1	603	50	3 915	96	9 632	9 728
10 000 - 49 999 inhab.	90	5 053	7	1 249	23	2 610	120	8 912	9 032
50 000 - 99 999 inhab.	233	3 322	6	876	4	1 208	243	5 406	5 649
100 000 inhab. and more	207	3 606	9	637	9	864	225	5 107	5 332
Prague	522	1 956	3	180	7	272	532	2 408	2 940
Other	0	2	0	0	0	0	0	2	2
Total	1 097	19 053	26	3 545	93	8 869	1 216	31 467	32 683

[1] Age of beneficiaries assessed according to minimum age of assessed persons.

Source: Ministry of Labour and Social Affairs.

2.6.7 Number of paid allowances for dwelling, issued in August 2011, for three-person households, according to the legal reason for the use of the dwelling, age of beneficiaries [1], and municipality

	Number of allowances for three-person households						Number of allowances for three-person households with persons of minimum age		Number of allowances for three-person households in total
	tenants with minimum age		members of co-operative with minimum age		owners with minimum age				
Municipality size	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	
Till 9 999 inhabitants	0	4 616	0	571	0	4 274	0	9 461	9 461
10 000 - 49 999 inhab.	0	4 031	0	1 128	0	2 450	0	7 609	7 609
50 000 - 99 999 inhab.	0	2 320	1	701	0	909	1	3 930	3 931
100 000 inhab. and more	0	2 708	0	474	0	652	0	3 834	3 834
Prague	1	1 235	0	140	0	195	1	1 570	1 571
Other	0	1	0	0	0	4	0	5	5
Total	1	14 911	1	3 014	0	8 484	2	26 409	26 411

[1] Age of beneficiaries assessed according to minimum age of assessed persons.

Source: Ministry of Labour and Social Affairs.

2.6.8 Number of paid allowances for dwelling, issued in August 2011, for four-person households, according to the legal reason for the use of the dwelling, age of beneficiaries [1], and municipality

	Number of allowances for four-person households						Number of allowances for four-person households with persons of minimum age		Number of allowances for four-person households in total
	tenants with minimum age		members of co-operative with minimum age		owners with minimum age				
Municipality size	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	
Till 9 999 inhabitants	0	2 608	0	280	0	4 119	0	7 007	7 007
10 000 - 49 999 inhab.	0	2 178	0	557	0	1 440	0	4 175	4 175
50 000 - 99 999 inhab.	0	1 418	0	315	0	512	0	2 245	2 245
100 000 inhab. and more	0	1 520	0	250	0	339	0	2 109	2 109
Prague	0	638	0	62	0	112	0	812	812
Other	0	0	0	0	0	0	0	0	0
Total	0	8 362	0	1 464	0	6 522	0	16 348	16 348

[1] Age of beneficiaries assessed according to minimum age of assessed persons.

Source: Ministry of Labour and Social Affairs.

2.6.9 Number of paid allowances for dwelling, issued in August 2011, for five- and more-person households, according to the legal reason for the use of the dwelling, age of beneficiaries [1], and municipality size

	Number of allowances for five and more-person households						Number of allowances for five- and more-person households with persons of minimum age		Number of allowances for five- and more-person households in total
	tenants with minimum age		members of co-operative with minimum age		owners with minimum age				
Municipality size	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	
Till 9 999 inhabitants	0	1 784	0	93	0	2 246	0	4 123	4 123
10 000 - 49 999 inhab.	0	1 597	0	186	0	572	0	2 355	2 355
50 000 - 99 999 inhab.	0	960	0	113	0	137	0	1 210	1 210
100 000 inhab. and more	0	989	0	59	0	110	0	1 158	1 158
Prague	0	263	0	14	0	30	0	307	307
Other	0	0	0	0	0	2	0	2	2
Total	0	5 593	0	465	0	3 097	0	9 155	9 155

[1] Age of beneficiaries assessed according to minimum age of assessed persons.

Source: Ministry of Labour and Social Affairs.

2.6.10 The number of paid allowances for dwelling, issued in August 2011 according to the number of household members, age of beneficiary [1], and municipality size

	Number of allowances for households, size										Number of allowances for households with persons of minimum age		Number of allowances for other households	Number of allowances for households in total
	1 person aged		2 persons with minimum age		3 persons with minimum age		4 persons with minimum age		5 and more persons with minimum age					
Municipality size	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65	65 and above	up to 65		
Till 9 999 inhabitants	2 600	9 528	96	9 632	0	9 461	0	7 007	0	4 123	2 696	39 751	11	42 458
10 000 - 49 999 inhab.	2 705	8 730	120	8 912	0	7 609	0	4 175	0	2 355	2 825	31 781	20	34 626
50 000 - 99 999 inhab.	3 208	5 633	243	5 406	1	3 930	0	2 245	0	1 210	3 452	18 424	8	21 884
100 000 inhab. and more	3 208	5 334	225	5 107	0	3 834	0	2 109	0	1 158	3 433	17 542	9	20 984
Prague	5 677	2 969	532	2 408	1	1 570	0	812	0	307	6 210	8 066	7	14 283
Other	0	4	0	2	0	5	0	0	0	2	0	13	0	13
Total	17 398	32 198	1 216	31 467	2	26 409	0	16 348	0	9 155	18 616	115 577	55	134 248

[1] Age of beneficiaries assessed according to minimum age of assessed persons.

Source: Ministry of Labour and Social Affairs.

**2.6.11 Allowance for dwelling
number of paid benefits and their mean amount**

		Year 2009	Year 2010	Year index in %
Number of paid allowances for dwelling per year (number)	in thousand CZK	1 131,1	1 433,8	126,8
Mean number of allowance benefits for dwelling per month (No./month)	in thousand CZK	94,3	119,5	126,8
Total utilized means for the allowances for dwelling	in million CZK	2 279,9	3 521,0	154,4
Mean amount of monthly allowance for dwelling	in CZK/month	2 016	2 456	121,8

Source: Ministry of Labour and Social Affairs.

2.6.12 Number of paid supplementary charges for dwelling, paid in August 2011, according to applicant's age, number of household members, and municipality size

Municipality size	Number of supplementary charges to households with applicant aged		Total number of supplementary charges paid to households
	65 and above	up to 65	
Till 9 999 inhabitants	56	7 045	7 101
10 000 - 49 999 inhab.	65	7 553	7 618
50 000 - 99 999 inhab.	50	4 880	4 930
100 000 inhab. and more	64	4 743	4 807
Prague	45	1 265	1 310
Other	0	2	2
Total	280	25 488	25 768

Source: Ministry of Labour and Social Affairs.

2.6.13 Number of supplementary charges for August 2011, paid to households of applicants aged 65 and above, according to number of household members, forms of dwelling use, and municipality size

	Number of supplementary charges paid to households of applicants aged 65 and above, according to number of household members and forms of dwelling use						Number of supplementary charges paid to households of applicants aged 65 and above, according to forms of dwelling use			Total number of supplementary charges paid to households of applicants aged 65 and above
	1 person			2 persons						
	form of dwelling use						form of dwelling use			
Municipality size	owner-occupied	tenement	other (subletting, lodging house, etc.)	owner-occupied	tenement	other (subletting, lodging house, etc.)	owner-occupied	tenement	other (subletting, lodging house, etc.)	
Till 9 999 inhabitants	2	16	35	0	2	1	2	18	36	56
10 000 - 49 999 inhab.	1	18	43	0	3	0	1	21	43	65
50 000 - 99 999 inhab.	1	18	21	0	8	2	1	26	23	50
100 000 inhab. and more	3	15	37	0	5	4	3	20	41	64
Prague	1	14	24	0	4	2	1	18	26	45
Other	0	0	0	0	0	0	0	0	0	0
Total	8	81	160	0	22	9	8	103	169	280

Source: Ministry of Labour and Social Affairs.

2.6.14 Number of supplementary charges for August 2011, paid to households of applicants aged 65 and above, according to number of household members and municipality size

Municipality size	Number of supplementary charges paid to households of applicants aged 65 and above, according to number of household members					Total number of supplementary charges paid to households of applicants aged 65 and above
	1 person	2 persons	3 persons	4 persons	5 and more persons	
Till 9 999 inhabitants	53	1	1	1	0	56
10 000 - 49 999 inhab.	62	3	0	0	0	65
50 000 - 99 999 inhab.	40	7	2	1	0	50
100 000 inhab. and more	55	8	0	0	1	64
Prague	39	4	1	1	0	45
Other	0	0	0	0	0	0
Total	249	23	4	3	1	280

Source: Ministry of Labour and Social Affairs.

2.6.15 Supplementary charge for dwelling – assistance allowance in material need (costs, number of allowances and their mean amount as accrued to regions)

Region	Costs (in thousand CZK)		Yearly index in %	Mean monthly number of paid benefits		Yearly index in %	Mean benefit amount (in CZK)		Yearly index in %
	Year 2009	Year 2010		Year 2009	Year 2010		Year 2009	Year 2010	
Capital Prague	23 399	35 613	152,2	761	1 011	132,9	2 562	2 935	114,6
Central Bohemia	35 123	56 746	161,6	985	1 284	130,4	2 971	3 683	123,9
Southern Bohemia	22 986	26 725	116,3	772	832	107,8	2 481	2 677	107,9
Pilsen	16 893	29 775	176,3	559	836	149,6	2 518	2 968	117,9
Karlovy Vary	18 944	25 491	134,6	763	898	117,7	2 069	2 366	114,3
Ústí	100 928	119 503	118,4	3 831	4 063	106,1	2 195	2 451	111,6
Liberec	21 913	29 183	133,2	814	1 010	124,1	2 243	2 408	107,3
Hradec Králové	17 332	24 887	143,6	713	929	130,3	2 026	2 232	110,2
Pardubice	12 915	19 212	148,8	546	700	128,2	1 971	2 287	116,0
Highland	11 428	17 114	149,8	471	606	128,7	2 022	2 353	116,4
Southern Moravia	47 934	57 165	119,3	1 873	2 084	111,3	2 133	2 286	107,2
Olomouc	26 672	36 808	138,0	1 166	1 429	122,6	1 906	2 146	112,6
Moravian and Silesian	136 704	181 585	132,8	5 436	6 303	115,9	2 096	2 401	114,6
Zlín	18 457	26 270	142,3	844	1 064	126,1	1 822	2 057	112,9
TOTAL	511 627	686 077	134,1	19 534	23 049	118,0	2 183	2 481	113,6

Source: Ministry of Labour and Social Affairs.

2.6.16 Volumes of paid monetary funds for allowances and supplementary charges for dwelling

	Year 2009	Year 2010	November 2011	January to November 2011
Total allowances for dwelling in million CZK	2 279,9	3 521,0	393,3	4 189,1
Total supplementary charges for dwelling in million CZK	511,6	686,1	77,9	772,3

Source: Ministry of Labour and Social Affairs.

2.6.17 Allowances and supplementary charges for dwelling for January to September 2011 (including yearly indexes)

	Allowance for dwelling			Supplementary charge for dwelling			Total paid for the both benefits in million CZK
	Mean amount of the allowance for dwelling in CZK/month	Mean number of paid benefits in thousand/month	Costs in million CZK	Mean amount of the supplementary charge for dwelling in CZK/month	Mean number of benefits paid per month	Costs in million CZK	
1. - 3. Q 2010	2 438	117,7	2 582,7	2 461	22 826	505,6	3 088,3
1. - 3. Q 2011	2 730	138,9	3 413,2	2 685	25 685	620,7	4 033,9
Yearly index in %	112,0	118,0	132,2	109,1	112,5	122,8	130,6

Source: Ministry of Labour and Social Affairs (February 2012).

2.7 SUPPORT OF THE MINISTRY OF FINANCE OF THE CR – BUILDING SAVINGS

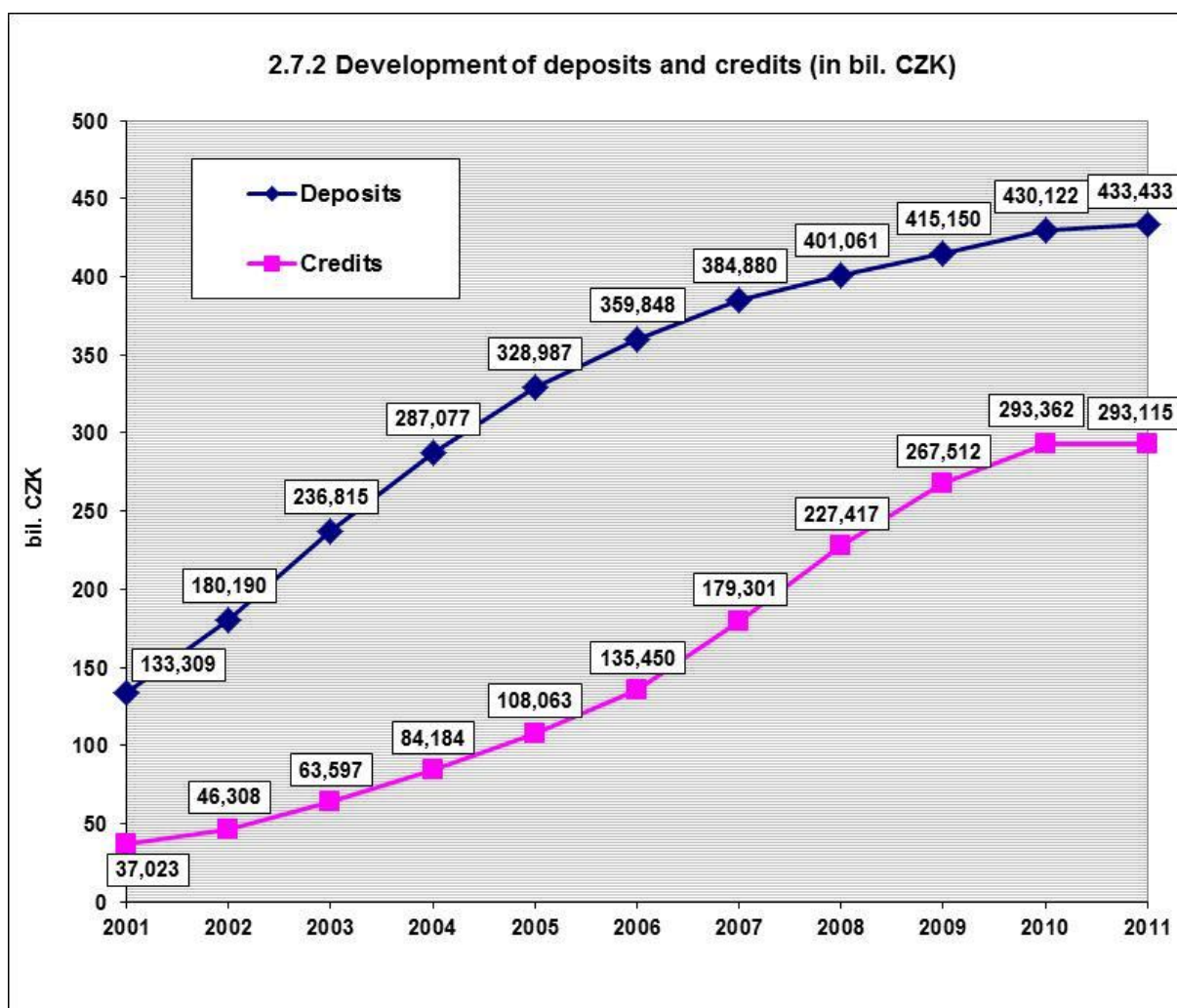
2.7.1 Development of contractual savings between 2001-2011

		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Newly signed contracts in given period	Number	1 373 258	1 293 890	2 097 338	314 650	430 233	516 385	579 730	705 463	575 292	532 765	410 461
	Increase (%)	23,1	-5,8	62,1	-85,0	36,7	20,0	12,3	21,7	-18,5	-7,4	-23,0
Average target amount of newly signed contracts - physical persons	Volume (in ths. CZK)	136,9	146,7	200,5	222,8	227,9	235,8	284,9	302,8	308,7	300,5	346,2
	Increase (%)	-1,8	7,2	36,7	11,1	2,3	3,5	20,8	6,3	2,0	-2,7	15,2
Total number of valid contracts [1]	Number	4 196 408	4 870 620	6 300 831	5 899 300	5 573 874	5 297 522	5 132 595	5 070 510	4 926 183	4 845 319	4 550 468
	Increase (%)	22,5	16,1	29,4	-6,4	-5,5	-5,0	-3,1	-1,2	-2,8	-1,6	-6,1
Amount of recognized state support	Volume (in bil. CZK)	9,313	11,059	13,261	15,337	16,086	15,772	14,976	14,220	13,262	11,743	10,729
	Increase (%)	20,7	18,7	19,9	15,7	4,9	-2,0	-5,0	-5,0	-6,7	-11,5	-8,6
Average amount of state support recognized per one contract in given year	Volume (in CZK)	2 956	3 138	3 159	3 256	3 242	3 173	3 090	2 927	2 776	n/a	n/a
	Increase (%)	2,9	6,2	0,7	3,1	-0,4	-2,1	-2,6	-5,3	-5,2	n/a	n/a
Total amount of deposits [1]	Volume (in bil. CZK)	133,309	180,190	236,815	287,077	328,987	359,848	384,880	401,061	415,150	430,122	433,433
	Increase (%)	20,8	35,2	31,4	21,2	14,6	9,4	7,0	4,2	3,5	3,6	0,8
Credits in total [1]	Number	465 824	568 920	685 740	786 483	857 875	900 653	942 944	971 176	988 353	993 357	956 659
<i>of which: contractual savings</i>		346 145	420 929	488 850	549 698	582 867	587 501	580 352	569 870	565 485	564 633	552 999
<i>intercredits [2]</i>		119 679	147 991	196 890	236 785	275 008	313 152	362 592	401 306	422 868	428 724	403 660
	Increase (%)	24,7	22,1	20,5	14,7	9,1	5,0	4,7	3,0	1,8	0,5	-3,7
Credits in total [1]	Volume (in bil. CZK)	37,023	46,308	63,597	84,184	108,063	135,450	179,301	227,417	267,512	293,362	293,115
<i>of which: contractual savings</i>		18,522	21,916	25,099	28,735	31,751	35,073	38,912	42,875	48,899	53,069	55,780
<i>intercredits [2]</i>		18,501	24,392	38,498	55,449	76,312	100,377	140,389	184,542	218,613	240,294	237,335
	Increase (%)	19,4	25,1	37,3	32,4	28,4	25,3	32,4	26,8	17,6	9,7	-0,1
Credits in total / Total amount of deposits	Ratio (%)	27,8	25,7	26,9	29,3	32,8	37,6	46,6	56,7	64,4	68,2	67,6

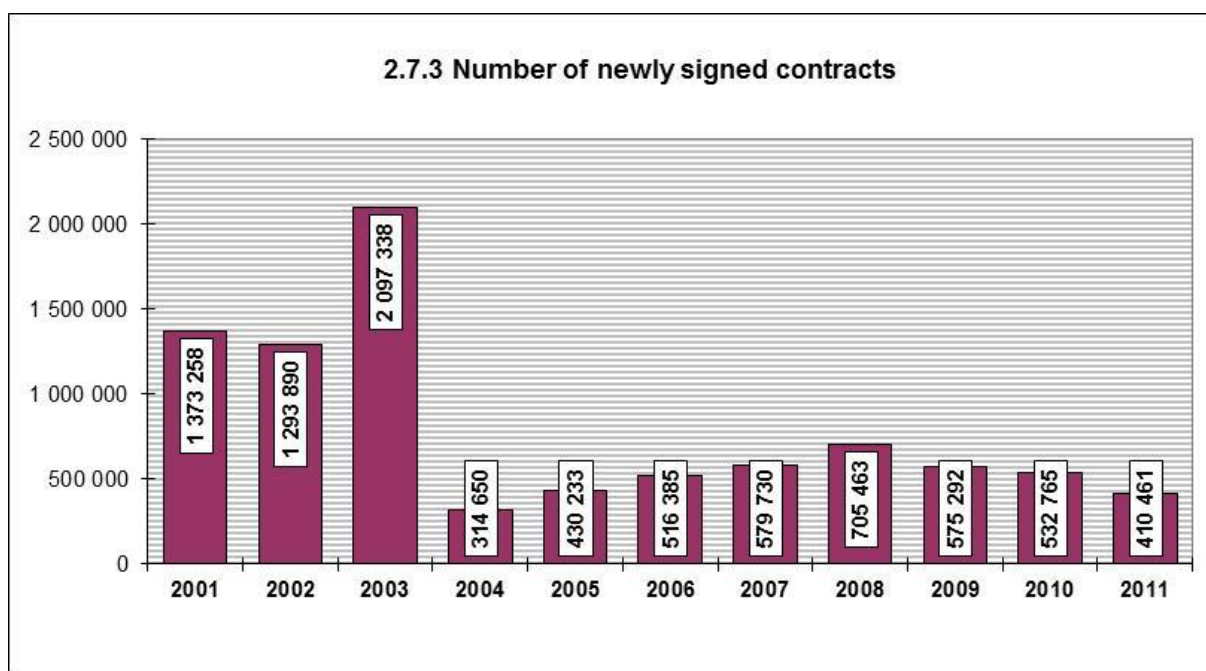
[1] As at period-end.

[2] Credits according § 5 article 5 Act No 96/1993 Coll., about contractual savings and state support, in wording of later Acts.

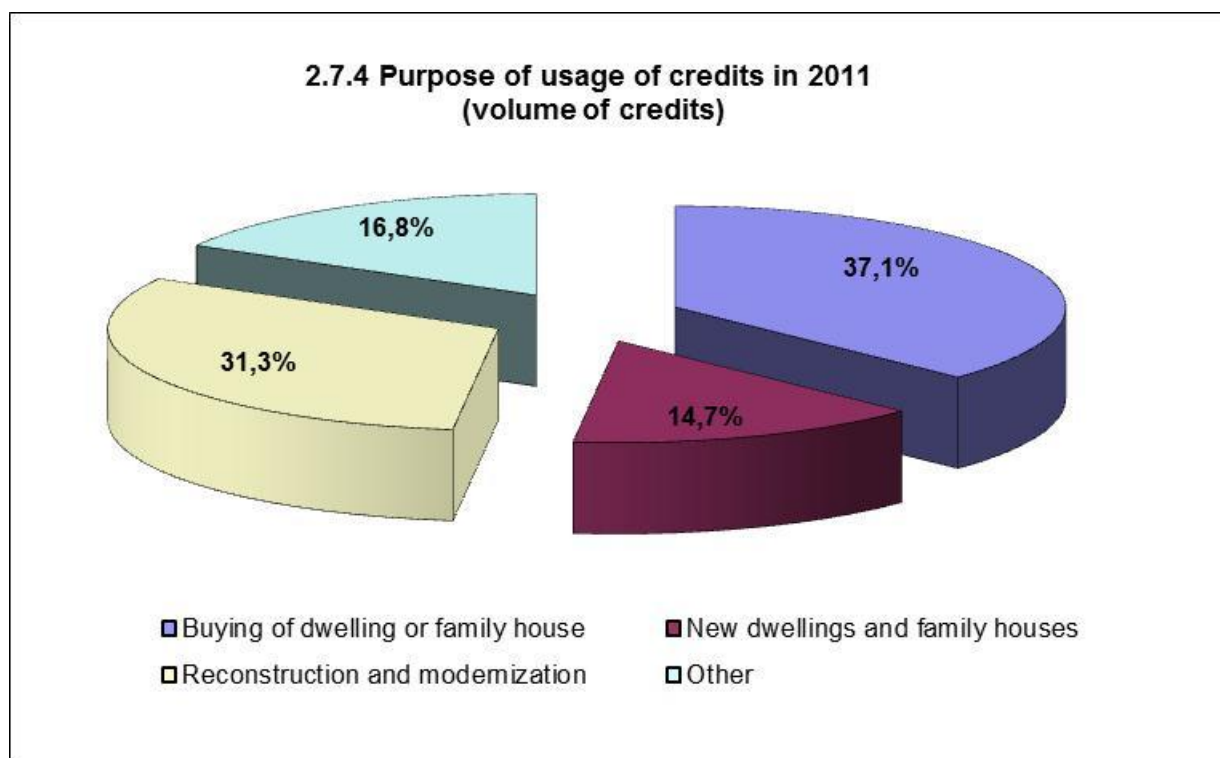
Source: Ministry of Finance of the CR.



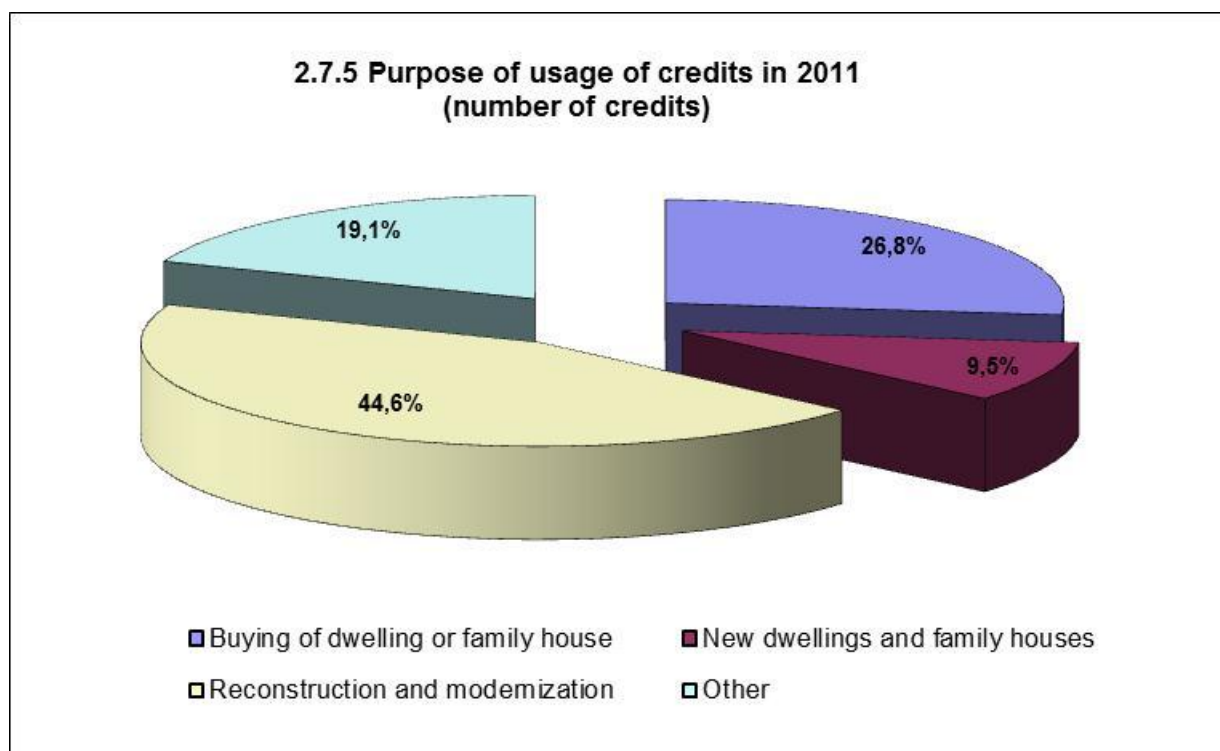
Source: Ministry of Finance of the CR.



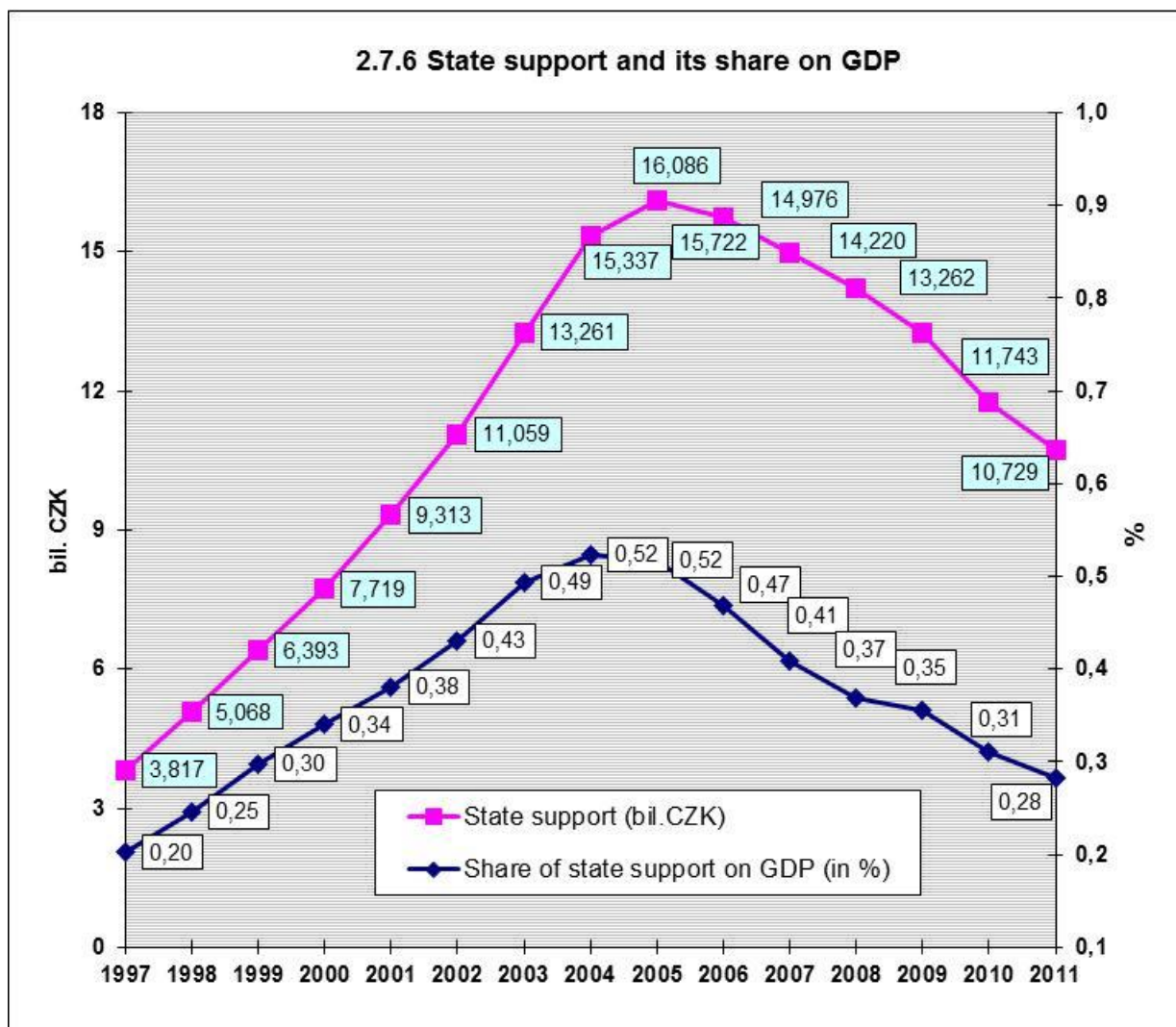
Source: Ministry of Finance of the CR.



Source: Association of Czech Building Savings Banks.



Source: Association of Czech Building Savings Banks.



Source: Ministry of Finance of the CR, Czech Statistical Office, calculations Ministry of Regional Development of the CR.

Chapter 3

DWELLING – HOUSING AND DWELLING STOCK

ACCORDING TO PRELIMINARY RESULTS

OF THE 2011 CENSUS (SLDB)

PRELIMINARY RESULTS OF THE 2011 CENSUS

On December 15th, 2011 the Czech Statistical Office (CSO) published the so-called preliminary results of the 2011 census of population, houses, and dwellings. Published were preliminary data that were realized as per March 26th, 2011 on:

- **population** (number of inhabitants) – according to their sex, type of residence, main age groups (0 to 14, 15 to 64, and 65 and above), family status, highest finished education, economic activity, nationality, church, citizenship;
- **occupied houses** – according to house type, house owner, for the dwelled houses their construction period as of the previous census;
- **unoccupied houses** – according to house type, and reason for not being occupied;
- **occupied dwellings** – according to the legal reason for their use, equipment by computer, by basic accessories (*called “social amenities” by the CSO*), prevailing heating system, energy used for heating, and equipment by gas main.

Whereas all the specified data are published for the CR as a whole and broken down to particular municipality size groups (up to 199 residents; 20 to 499; 500 to 999; 1,000 to 1,999; 2,000 to 4,999; 5,000 to 9,999; 10,000 to 19,000; 20,000 to 49,999; 50,000 to 99,999; 100,000 and above), to particular regions, and within them for individual boroughs of municipalities with extended sphere of authority.

The preliminary results are processed in accordance with the permanent residence rule. This influences particularly the data on dwelling. (*Only the final results will be process in accordance with the usual residence rule*).

The preliminary results also contain nearly no classification combinations. (*Even this will only be included in the final data processing according to the usual residence.*) Thus, it is impossible now to obtain information combining, for example, the ownership of the houses with the legal reason for the use of dwellings (for example the data on the number of tenements owned by municipalities).

The final results will be published gradually as of 3rd quarter of 2012.

The permanent residence rule means that for an occupied house (dwelling) is taken a house (dwelling) with at least one person enlisted there for the permanent residence. In accordance with the permanent residence rule most of the data realized by the previous censuses were published. Thus, the information on the number of “occupied houses”, or “occupied dwellings”, from the 2011 census preliminary results may be compared with the numbers of “permanently occupied houses” and “permanently occupied dwellings” from the 2001 (or 1991...) censuses.

Selected data from the published preliminary 2011 census results with commentary

Compared to the last census, according to the preliminary results increased was the **total number of houses** in Table 3.1 to 2,149,756, out of which being 82.5 % (**permanently**) **occupied houses** (with at least one person enlisted to the permanent residence in the house), i.e. 1,772,909 houses, namely 1,529,834 permanently occupied family houses (86.3 % of the permanently occupied houses), 214,634 permanently occupied dwelling houses (12.1 % of the permanently occupied houses). The rest of the permanently occupied houses (28,432) are, apart from houses with dwellings that are not dwelling houses (for example a school building with a dwelling, a factory with several dwellings, etc.), also objects with no dwellings, but where someone is enlisted for permanent residence (incl., for example, a registration office where a person is enlisted for permanent residence who is in fact homeless).

Notable is specially the data from the last column of the table, the number of permanently occupied houses constructed since the last census (205,999 new houses, as compared to 2001). However, the increment of the permanently occupied houses, as compared to the last census, is “only” 142,204 and the total increment of houses is 180,738. The difference (25,261) between the data on the newly constructed houses and the total increment of all houses may be explained by the “decrease of houses” due to demolition, change to other purposes, etc.

Moreover, the table illustrates the continuing changes of the house ownership structure (for example 48,135 permanently occupied houses owned by municipalities or state in March 2011 represent 60.9 % of the number realized by the 2001 census and only 22.5 % of the number in 1991).

3.1 Dwelling houses classified according to house type, house owner, and construction period

results related to permanent residence

Territory: Czech Republic

Date of census	Total number of houses	out of which occupied	house type, out of the occupied houses		house owner, out of the occupied houses					construction period from the last census, out of the occupied
			family houses	dwelling houses	natural person	municipality, state	dwelling co-operative	co-ownership of the dwelling (unit) owners	combination of owners	
1.3.1961	.	1 615 958	1 424 236	130 279	1 345 737	203 833	555	.	.	.
1.12.1970	1 765 088	1 627 663	1 408 079	171 396	1 359 228	235 200	17 934	.	.	.
1.11.1980	1 830 891	1 634 304	1 384 080	218 063	1 346 292	226 587	43 352	.	.	.
3.3.1991	1 868 541	1 597 076	1 352 221	223 640	1 308 286	213 961	54 059	.	.	.
1.3.2001	1 969 018	1 630 705	1 406 806	195 270	1 397 924	79 066	41 808	.	.	.
26.3.2011 [1]	2 149 756	1 772 909	1 529 834	214 643	1 528 476	48 135	31 982	80 276	29 130	205 999
Increment (decrease) between the censuses										
2001 - 2011 [1] absolute	180 738	142 204	123 028	19 373	130 552	-30 931	-9 826	.	.	.
index (in %)	109,2	108,7	108,7	109,9	109,3	60,9	76,5	.	.	.

[1] preliminary results

Source: Czech Statistical Office, condensed by the MRD CR.

Table 3.2 illustrating the territorial distribution of houses will not surprise by the different structure of occupied houses, in relation to their type (family houses vs. dwelling houses), in Prague as compared to other regions. From the hereby non-indicated distribution of all houses as well as permanently occupied houses, in individual municipality size groups, it is evident that the total increment of the houses was related to all the municipality size categories, except for two. The number of houses (all as well as permanently occupied) was reduced in the municipalities populated up to 199 and 50,000 to 99,999.

3.2 Dwelling houses classified according to house type, house owner, and construction period, broken down to regions

results related to permanent residence

Czech Republic, regions	Total number of houses	out of which occupied	house type, out of the occupied houses		house owner, out of the occupied houses					construction period from the last census, out of the occupied
			family houses	dwelling houses	natural person	municipality, state	dwelling co-operative	co-ownership of the dwelling (unit) owners	combination of owners	
Total for CR as per 26.3.2011 [1]	2 149 756	1 772 909	1 529 834	214 643	1 528 476	48 135	31 982	80 276	29 130	205 999
of which:										
Capital Prague	98 955	89 825	55 163	32 410	60 373	4 915	5 410	9 776	2 916	9 948
Central Bohemia region	352 168	279 058	254 062	20 366	250 822	5 014	2 751	8 965	3 663	45 261
Southern Bohemia region	163 658	122 262	107 669	12 516	106 288	3 664	1 878	4 966	1 520	14 887
Pilsen region	130 291	103 924	89 558	12 630	89 326	3 147	993	5 514	1 799	11 804
Karlovy Vary region	44 600	39 002	28 484	9 477	29 060	1 840	562	4 909	800	4 105
Ústí region	134 579	113 652	90 239	21 431	91 613	4 535	3 523	7 308	2 414	10 617
Liberec region	91 806	71 962	59 714	10 677	60 427	2 590	1 173	3 402	1 870	7 429
Hradec Králové region	136 891	108 187	94 132	12 038	94 684	2 802	1 496	4 486	1 954	10 662
Pardubice region	128 501	103 939	93 059	9 205	91 843	2 711	1 510	4 078	1 520	11 851
Highland	136 612	107 914	98 274	8 183	97 275	2 082	1 400	3 473	1 429	11 332
Southern Moravia region	258 719	221 582	198 729	20 195	198 172	4 983	3 250	7 669	3 119	25 617
Olomouc region	136 856	118 146	104 413	12 072	104 362	2 708	1 506	4 927	2 048	12 365
Zlín region	141 700	120 389	110 679	8 252	109 744	1 635	1 452	4 021	1 534	11 799
Moravian and Silesian reg.	194 420	173 067	145 659	25 191	144 487	5 509	5 078	6 782	2 544	18 322
Total for CR as per 26.3.2011 (structure in %) [1]	100,0	82,5	71,2	10,0	71,1	2,2	1,5	3,7	1,4	9,6
of which:										
Capital Prague	100,0	90,8	55,7	32,8	61,0	5,0	5,5	9,9	2,9	10,1
Central Bohemia region	100,0	79,2	72,1	5,8	71,2	1,4	0,8	2,5	1,0	12,9
Southern Bohemia region	100,0	74,7	65,8	7,6	64,9	2,2	1,1	3,0	0,9	9,1
Pilsen region	100,0	79,8	68,7	9,7	68,6	2,4	0,8	4,2	1,4	9,1
Karlovy Vary region	100,0	87,4	63,9	21,2	65,2	4,1	1,3	11,0	1,8	9,2
Ústí region	100,0	84,5	67,1	15,9	68,1	3,4	2,6	5,4	1,8	7,9
Liberec region	100,0	78,4	65,0	11,6	65,8	2,8	1,3	3,7	2,0	8,1
Hradec Králové region	100,0	79,0	68,8	8,8	69,2	2,0	1,1	3,3	1,4	7,8
Pardubice region	100,0	80,9	72,4	7,2	71,5	2,1	1,2	3,2	1,2	9,2
Highland	100,0	79,0	71,9	6,0	71,2	1,5	1,0	2,5	1,0	8,3
Southern Moravia region	100,0	85,6	76,8	7,8	76,6	1,9	1,3	3,0	1,2	9,9
Olomouc region	100,0	86,3	76,3	8,8	76,3	2,0	1,1	3,6	1,5	9,0
Zlín region	100,0	85,0	78,1	5,8	77,4	1,2	1,0	2,8	1,1	8,3
Moravian and Silesian reg.	100,0	89,0	74,9	13,0	74,3	2,8	2,6	3,5	1,3	9,4

[1] preliminary results

Source: Czech Statistical Office, condensed by the MRD CR.

As compared to the previous census, the number of **(permanently) unoccupied houses** increased to 376,847. As referred to in Note [1] under Table 3.3, the total data include also “accommodation facilities without a dwelling” (for example dormitories). As compared to the 2001 census, the number of permanently unoccupied family houses increased by 9.5 % to 356,116, while the number of family houses permanently unoccupied due to the most important reasons decreased. Similarly, the number of permanently unoccupied dwelling houses increased by 141.3 % to 3,870, though the number of dwelling houses unoccupied due to reconstruction, as well as unsuitable for dwelling, decreased. A partial explanation of the increase of permanently unoccupied houses will surely be brought by the final data processing, together with the future information on the usually occupied houses, in which no-one is permanently enlisted. Other reasons will be brought only by the processing and publishing of combinations of characteristics of dwellings with characteristics of houses.

3.3 Unoccupied houses classified according to house type, reason for which unoccupied

results related to permanent residence

Territory: Czech Republic

Date of census	Total unoccupied houses [1]	out of which house type						
		family houses	out of which the reason for which unoccupied			dwelling houses	out of which the reason for which unoccupied	
			recreation	house reconstruction	incapable for dwelling		house reconstruction	incapable for dwelling
1.12.1970	137 425	86 525	25 885	12 074	8 788	1 428	402	121
1.11.1980	196 587	183 783	104 255	21 547	14 097	2 479	747	331
3.3.1991	271 465	253 006	128 387	39 966	25 319	4 926	2 339	913
1.3.2001	338 313	325 271	170 477	21 878	37 899	1 604	337	564
26.3.2011 [2]	376 847	356 116	166 760	15 024	21 341	3 870	323	350
Increment (decrease) between the censuses								
2001 - 2011 [2] absolute	38 534	30 845	-3 717	-6 854	-16 558	2 266	-14	-214
index (in %)	111,4	109,5	97,8	68,7	56,3	241,3	95,8	62,1

[1] the total number of unoccupied houses includes also dormitories without a dwelling

[2] preliminary results

Source: Czech Statistical Office, condensed by the MRD CR.

The basic territorial distribution of permanently unoccupied houses is illustrated by Table 3.4. Interesting is the data on a marked number of unoccupied family houses in the Central Bohemia region, compared to the last census their number is even by 6.4 % higher (by 4,180); beside this it has increased in all individual regions, for example even by 4,162 in the Southern Bohemia region. However, the reason that they were used for recreation was specified (by 3,487) less frequently than in 2001. May be that even this fact will be clarified by the final processing of information on the use of these family houses for “usual dwelling” (or their subletting) and the comparison of the information with the data of the preliminary results.

3.4 Unoccupied houses classified according to house type, reason for which unoccupied, regions

results related to permanent residence

Czech Republic, regions	Total unoccupied houses [1]	out of which house type						
		family houses	out of which the reason for which unoccupied			dwelling houses	out of which the reason for which unoccupied	
			recreation	house reconstruction	incapable for dwelling		house reconstruction	incapable for dwelling
Total for CR as per 26.3.2011 [2]	376 847	356 116	166 760	15 024	21 341	3 870	323	350
of which:								
Capital Prague	9 130	7 844	301	428	215	375	32	16
Central Bohemia region	73 110	69 749	33 017	2 907	3 519	549	45	57
Southern Bohemia region	41 396	39 585	24 529	1 212	1 597	338	32	25
Pilsen region	26 367	25 073	12 379	971	1 291	231	19	22
Karlovy Vary region	5 598	4 863	1 414	228	354	179	12	15
Ústí region	20 927	19 279	7 716	916	1 166	461	40	77
Liberec region	19 844	18 755	12 645	523	666	263	30	17
Hradec Králové region	28 704	26 983	15 078	978	1 541	302	18	25
Pardubice region	24 562	23 322	12 673	890	1 456	152	13	19
Highland	28 698	27 543	17 140	961	1 611	139	11	7
Southern Moravia region	37 137	35 249	11 043	2 042	2 751	293	17	17
Olomouc region	18 710	17 618	5 753	1 021	1 569	210	17	25
Zlín region	21 311	20 290	6 793	874	1 835	109	8	5
Moravian and Silesian reg.	21 353	19 963	6 279	1 073	1 770	269	29	23
Total for CR as per 26.3.2011 (structure in %) [2]	100,0	94,5	44,3	4,0	5,7	1,0	0,1	0,1
Total for CR as per 1.3.2001	338 313	325 271	170 477	21 878	37 899	1 604	337	564
of which:								
Capital Prague	6 040	5 442	297	732	443	193	36	21
Central Bohemia region	67 567	65 569	36 504	3 977	5 564	141	27	45
Southern Bohemia region	36 426	35 423	23 151	1 654	2 865	128	23	32
Pilsen region	24 741	23 842	13 843	1 462	2 290	86	20	22
Karlovy Vary region	4 200	3 662	1 563	459	400	58	17	19
Ústí region	19 326	17 983	10 022	1 417	1 987	411	92	199
Liberec region	18 536	17 713	12 919	694	991	93	20	42
Hradec Králové region	27 108	25 980	15 715	1 437	2 914	84	20	30
Pardubice region	22 034	21 284	12 249	1 283	2 467	33	6	10
Highland	24 952	24 295	13 899	1 313	3 001	36	2	8
Southern Moravia region	32 878	31 987	10 906	3 009	5 592	81	12	37
Olomouc region	16 487	15 714	5 738	1 569	2 894	74	17	24
Zlín region	18 826	18 174	6 011	1 429	3 481	20	8	2
Moravian and Silesian reg.	19 192	18 203	7 660	1 443	3 010	166	37	73

[1] the total number of unoccupied houses includes also dormitories without a dwelling

[2] preliminary results

Source: Czech Statistical Office, condensed by the MRD CR.

For the time being **no data on permanently unoccupied dwellings have been published.**

The following tables (3.5, 3.6, 3.7, and 3.8) refer to entirely **occupied dwellings**. A relatively very small increment of permanently occupied dwellings, 1.7 % (66,532) as compared to the last census, in relation to the total number of occupied dwellings (3,894,210) in this census, and on the totalled population 10,562,214 in March 2012, represents, according to the preliminary results, even a lower share of dwellings expressed as the **number of occupied dwellings per 1,000 inhabitants**, i.e. 368.7. In 2001 this value amounted to 374.2. The small increment of occupied dwellings seems to be at variance even with the increment of permanently occupied houses (142,204). This might more probably indicate that people dwell on addresses where they are not enlisted for permanent residence. It is nearly certain that in the final result processing the number of dwellings used for

dwelling will be markedly higher. (Partially due to these facts it was possible to explain the then high number of “unoccupied” dwellings in the previous 2001 census. To this date this fact must have been even more marked.) Applying the “usual dwelling” rule, the processing of the 2011 census will include this group of practically occupied (but not in terms of records) dwellings among the used dwellings.

Compared to the last census, the preliminary results indicate very marked changes of the structure of **occupied dwellings, from the viewpoint of legal reason for their use**. Expected may be that in the final results these changes will be more moderate. The 685,661 dwellings used on the basis of the rental right represent 17.6 % of the occupied dwellings, which is by 11 % less than in 2001. On the other hand, the number of occupied dwellings used by their owners (houses or dwellings in corporal possession) amounts to 2,510,680 and means that 64.5 % occupied dwellings are owner-occupied. In 2001 this share was 47.4 %. Expected may be that in the final processing the difference between these two groups will slightly decrease; the share of the rental dwelling will probably increase due to the dwellings used by tenants who are not enlisted in the dwellings (or more exactly in the houses with these dwellings) and, vice versa, the number of dwellings used by their owners will decrease. Similarly, this will apply to the set of dwellings occupied by co-operative members (432,291). Their lower share, 11.1 % in 2011 as compared to 14.3 % in 2001, will be probably even lower after the final processing. Naturally, the main reason for the lower recorded number/share of dwellings used on the basis of both rental and co-operative laws, as well as the increase of the number/share of dwellings used by their owners, is the privatization of a part of the housing stock.

3.5 Occupied dwellings classified according to the legal reason for dwelling use, equipped with PC, equipped with social facility

results related to permanent residence

Territory: Czech Republic

Date of census	Total occupied dwellings	out of which the legal reason for dwelling use				out of which equipped with PC		out of which with bathroom, shower bath inside the dwelling	out of which WC inside the dwelling
		in own house	corporal possession	tenement	co-operative	with internet	without internet		
1.3.1961	2 845 145	1 238 812	.	1 358 266	6 113	.	.	1 069 423	879 931
1.12.1970	3 088 841	1 345 783	4 109	1 272 289	217 882	.	.	1 812 812	1 645 814
1.11.1980	3 494 846	1 412 744	32 505	1 414 136	458 332	.	.	2 740 831	2 567 553
3.3.1991	3 705 681	1 367 027	31 164	1 465 231	697 829	.	.	3 369 686	3 280 426
1.3.2001	3 827 678	1 371 684	421 654	1 092 950	548 812	245 782	340 738	3 654 074	3 587 203
26.3.2011 [1]	3 894 210	1 453 228	1 057 452	685 661	432 291	2 204 487	151 276	3 792 798	3 759 669
Increment (decrease) between the censuses									
2001 - 2011 [1] absolute	66 532	81 544	635 798	-407 289	-116 521	1 958 705	-189 462	138 724	172 466
index (in %)	101,7	105,9	250,8	62,7	78,8	896,9	44,4	103,8	104,8

[1] preliminary results

Source: Czech Statistical Office, condensed by the MRD CR.

Table 3.6 illustrates basic territorial distribution (per regions) of the occupied dwellings, with respect to the legal reasons of their use. Analogically, on the data applies everything as stated above and what is related to the data processing in relation to the permanent residence rule. Noticeable is the overview of the total number of occupied dwellings in particular regions. The comparison with data, not specified here, on the number of permanently occupied dwellings as per the last census it may be stated that in Prague an absolute decrease of permanently occupied dwellings (by 29 dwellings) occurred, the same as in the Karlovy Vary region (by 6,482 dwellings), in Ústí region (by 13,530 dwellings), in Liberec region (by 638 dwellings), and in Moravian and Silesian region (by 8,235 dwellings). Also the comparison of these data from the both last censuses, and on the classification of municipalities to size classes, shows an absolute decrease of the number of occupied dwellings in the municipalities populated up to 199 (totally by 10,211 dwellings), in the municipalities populated

between 200 and 499 (totally by 7,694 dwellings), as well as in the municipalities populated 50,000 to 99,999 (totally by 73,787 dwellings down to 414,052 dwellings).

In Tables 3.5 and 3.6 the **equipment by PCs** may also be seen, which increased to the total share 60.5 % in the occupied dwellings, whereas the share of dwelling households equipped with PC and internet is 56.6 %. Finally, the share of **occupied dwellings equipped with a bathroom or shower bath (or by both) in a dwelling** increased from 95.5 % to 97.4 %. **Equipment of occupied dwellings by WC in a dwelling** increased from 93.7 % to 96.5 %.

3.6 Occupied dwellings classified according to the legal reason for dwelling use, equipped with PC, equipped with social facility, regions

results related to permanent residence

Czech Republic, regions	Total occupied dwellings	out of which the legal reason for dwelling use				out of which equipped with PC		out of which with bathroom, shower bath inside the dwelling	out of which WC inside the dwelling
		in own house	corporal possession	tenement	co-operative	with internet	without internet		
Total for CR as per 26.3.2011 [1]	3 894 210	1 453 228	1 057 452	685 661	432 291	2 204 487	151 276	3 792 798	3 759 669
of which:									
Capital Prague	496 911	62 906	183 440	141 783	83 243	315 927	19 803	483 410	481 984
Central Bohemia region	458 488	238 815	104 782	49 359	31 219	266 754	17 346	444 828	440 648
Southern Bohemia region	238 257	100 465	61 180	38 565	21 397	129 117	9 269	233 059	232 049
Pilsen region	215 894	85 674	69 711	34 593	10 184	115 868	8 610	209 957	208 473
Karlovy Vary region	109 431	27 382	49 951	19 979	5 789	55 829	4 817	106 401	106 120
Ústí region	308 398	87 328	89 916	60 186	53 112	162 309	11 372	299 194	296 826
Liberec region	161 192	59 292	39 776	32 041	18 657	87 944	6 411	154 018	150 862
Hradec Králové region	206 272	89 888	52 474	30 241	16 922	115 642	7 577	199 483	196 805
Pardubice region	189 196	86 518	48 259	23 840	15 195	105 049	7 588	184 130	181 982
Highland	182 537	90 947	43 443	19 550	14 125	99 452	7 343	178 568	176 785
Southern Moravia region	423 451	181 292	106 705	71 092	37 725	247 658	15 904	413 564	408 761
Olomouc region	234 809	98 259	64 408	31 725	22 561	126 445	10 194	229 666	227 249
Zlín region	208 861	100 289	57 210	19 093	16 915	118 897	7 952	204 395	202 402
Moravian and Silesian reg.	460 513	144 173	86 197	113 614	85 247	257 596	17 090	452 125	448 723
Total for CR as per 26.3.2011 (structure in %) [1]	100,0	37,3	27,2	17,6	11,1	56,6	3,9	97,4	96,5
of which:									
Capital Prague	100,0	12,7	36,9	28,5	16,8	63,6	4,0	97,3	97,0
Central Bohemia region	100,0	52,1	22,9	10,8	6,8	58,2	3,8	97,0	96,1
Southern Bohemia region	100,0	42,2	25,7	16,2	9,0	54,2	3,9	97,8	97,4
Pilsen region	100,0	39,7	32,3	16,0	4,7	53,7	4,0	97,3	96,6
Karlovy Vary region	100,0	25,0	45,6	18,3	5,3	51,0	4,4	97,2	97,0
Ústí region	100,0	28,3	29,2	19,5	17,2	52,6	3,7	97,0	96,2
Liberec region	100,0	36,8	24,7	19,9	11,6	54,6	4,0	95,5	93,6
Hradec Králové region	100,0	43,6	25,4	14,7	8,2	56,1	3,7	96,7	95,4
Pardubice region	100,0	45,7	25,5	12,6	8,0	55,5	4,0	97,3	96,2
Highland	100,0	49,8	23,8	10,7	7,7	54,5	4,0	97,8	96,8
Southern Moravia region	100,0	42,8	25,2	16,8	8,9	58,5	3,8	97,7	96,5
Olomouc region	100,0	41,8	27,4	13,5	9,6	53,9	4,3	97,8	96,8
Zlín region	100,0	48,0	27,4	9,1	8,1	56,9	3,8	97,9	96,9
Moravian and Silesian reg.	100,0	31,3	18,7	24,7	18,5	55,9	3,7	98,2	97,4

[1] preliminary results

Source: Czech Statistical Office, condensed by the MRD CR.

Tables 3.7 and 3.8 illustrate the **prevailing way of heating, energies used for heating, and equipment of occupied dwellings with gas**, particularly including data for particular regions. Visible is a slight decrease of the totally biggest number (2,805,313) of dwellings heated by central heating; marked increase (by 69 %) was seen in respect of occupied dwellings heated by level heating (with the furnace inside a dwelling). The number of dwellings heated by stove decreased to 75.4 % of the number as per 2001. The structure of dwellings classified according to the energy type used for heating somewhat changed. The highest number represents gas heating (1,468,488 occupied dwellings), which is, however, only by 1.1 % more than in 2001 (i.e. 37.7 % of the occupied

dwellings). From a boiler-house outside a house by 9.4 % fewer dwellings were heated as compared to 2001, however, it is still 1,269,875 occupied dwellings. The share of dwellings heated by coal, coke, coal briquettes decreased from 15 % to 8.9 %. The highest increase was seen in the dwellings heated by wood.

In total 66.1 % of occupied dwellings have gas introduced in them. In 2001 this share was 64.1 %. When looking at the territorial distribution, surprising is the absolute decrease of the number of occupied dwellings with introduced gas in the municipalities populated 50,000 to 99,999 and 100,000 and above (and similarly in Prague, Karlovy Vary region and Ústí region, when classified according to regions). In the former mentioned size groups also the mentioned decrease of occupied dwellings was seen. This may also be connected to the “reduction” of the number of gas-equipped occupied dwellings. It may be assumed that in spite of the recorded increase of the number of occupied dwellings in the highest size category of municipalities, even in this category the differences will show themselves in the final processing in accordance with the usual residence rule and, obviously, it will impact even the data as are those on technical characteristics of dwellings.

3.7 Occupied dwellings classified according to prevailing method of heating, energy used for heating, and equipped with gas

results related to permanent residence

Territory: Czech Republic

Date of census	Total occupied dwellings	out of which prevailing method of heating			out of which energy used for heating					out of which gas introduced in the dwelling
		central	level (furnace inside dwelling)	stove	from boiler-house outside the house	coal, coke, coal briquettes	gas	electricity	wood	
1.3.1961	2 845 145	238 585	14 640	2 581 547	683 333
1.12.1970	3 088 841	767 984	217 806	2 094 273	1 100 203
1.11.1980	3 494 846	1 646 680	395 583	1 430 141	1 500 156
3.3.1991	3 705 681	2 187 457	688 507	804 238	1 854 163
1.3.2001	3 827 678	2 816 000	311 314	573 101	1 401 285	574 630	1 401 575	247 539	167 341	2 453 702
26.3.2011[1]	3 894 210	2 805 313	526 562	432 390	1 269 875	345 991	1 468 488	284 175	293 660	2 574 290
Increment (decrease) between the censuses										
2001 - 2011[1] absolute	66 532	-10 687	215 248	-140 711	-131 410	-228 639	66 913	36 636	126 319	120 588
index (in %)	101,7	99,6	169,1	75,4	90,6	60,2	104,8	114,8	175,5	104,9

[1] preliminary results

Source: Czech Statistical Office, condensed by the MRD CR.

3.8 Occupied dwellings classified according to prevailing method of heating, energy used for heating, and equipped with gas, regions

results related to permanent residence

Czech Republic, regions	Total occupied dwellings	out of which prevailing method of heating			out of which energy used for heating					out of which gas introduced in the dwelling
		central	level (furnace inside dwelling)	stove	from boiler-house outside the house	coal, coke, coal briquettes	gas	electricity	wood	
Total for CR as per 26.3.2011 [1]	3 894 210	2 805 313	526 562	432 390	1 269 875	345 991	1 468 488	284 175	293 660	2 574 290
of which:										
Capital Prague	496 911	338 750	68 538	72 820	238 825	3 201	178 794	34 951	1 796	338 233
Central Bohemia region	458 488	313 976	67 769	58 555	96 236	81 103	162 151	54 569	34 767	243 177
Southern Bohemia region	238 257	174 722	26 017	28 662	73 825	33 617	57 510	21 950	38 035	98 950
Pilsen region	215 894	153 318	31 645	24 018	62 349	30 255	76 616	12 146	23 071	143 673
Karlovy Vary region	109 431	81 110	15 138	9 370	48 860	9 994	29 720	6 187	6 399	77 333
Ústí region	308 398	227 014	40 923	29 037	138 260	28 372	85 776	20 077	13 900	209 422
Liberec region	161 192	108 069	25 342	21 270	48 555	21 317	50 028	16 288	13 911	82 180
Hradec Králové region	206 272	135 759	30 517	31 833	52 314	29 068	69 925	24 388	18 233	110 099
Pardubice region	189 196	129 879	32 188	20 859	43 594	21 464	82 748	11 858	18 880	123 524
Highland	182 537	131 508	25 979	19 601	35 836	28 040	74 988	12 496	23 880	108 004
Southern Moravia region	423 451	299 243	64 360	47 436	111 741	8 047	236 956	23 048	23 233	342 746
Olomouc region	234 809	167 036	36 820	24 292	64 760	12 862	106 087	14 489	25 834	172 604
Zlín region	208 861	160 496	23 356	18 981	53 209	8 968	98 425	13 198	25 583	149 977
Moravian and Silesian reg.	460 513	384 433	37 970	25 656	201 511	29 683	158 764	18 530	26 138	374 368
Total for CR as per 26.3.2011 (structure in %) [1]	100,0	72,0	13,5	11,1	32,6	8,9	37,7	7,3	7,5	66,1

[1] preliminary results

Source: Czech Statistical Office, condensed by the MRD CR.

Chapter 4

CONSTRUCTION OF DWELLINGS

CONSTRUCTION OF DWELLINGS IN THE CR IN 2011

In 2011 commenced was the construction by 2.1 % dwellings less than in 2010 and completed was by 21.4 % less dwellings.

The number of commenced construction of dwellings in 2011 decreased yearly by 2.1 % and reached 27,535 dwellings. As for dwellings in dwelling houses the yearly decrease was by 13.5 %, in family houses commenced construction of dwellings increased by 2.7 %.

The commenced construction of dwellings in superstructures, annex buildings, and in built in premises in dwelling houses saw the yearly decrease by 4.1 %, whereas in family houses it saw yearly increase by 5 %.

The number of dwellings in boarding-houses or in rest homes increased by 30.7 % (from 414 dwellings in 2010 to 541 in 2011).

In 2011 **the number of completed dwellings** saw yearly decrease by 21.4 % and amounted to 28,628 dwellings. In family houses the number of completed dwellings saw the yearly decrease by 12 % and in dwelling houses by 39.9 %.

The number of completed dwellings in the superstructures, annex buildings, and in built in premises in dwelling houses increased yearly by 9.8 %, while as for family houses it decreased yearly by 12.8 %.

The number of dwellings completed in the boarding-houses or in rest homes decreased by 80.6 % (from 876 dwellings in 2010 to 170 in 2011).

From the above specified follows that in 2011 construction of more dwellings was completed (28,628) than commenced (27,535), which resulted in the lower number of dwellings under construction as per 31. 12. 2011 (165,569).

4.1 Number of completed dwellings in Czech Republic 1948-2010

Year	Number of completed dwellings [1]										average living floor area per dwelling (m²)
	total	which of construction				total per 1000 inhab.	from 100 dwellings was constructed				
		municipal [2]	cooperative	company [3]	family houses		municipal [2]	cooperative	company [3]	family houses	
1948	11 017	4 007	-	-	7 010	1,24	36,4	-	-	63,6	
1949	15 978	11 767	-	-	4 211	1,80	73,6	-	-	26,4	
1950	22 685	20 855	-	-	1 830	2,54	91,9	-	-	8,1	
1951	18 970	16 149	-	-	2 821	2,10	85,1	-	-	14,9	
1952	21 079	20 026	-	-	1 053	2,31	95,0	-	-	5,0	
1953	23 631	21 520	-	-	2 111	2,56	91,1	-	-	8,9	
1954	21 109	17 737	-	-	3 372	2,27	84,0	-	-	16,0	
1955	30 459	23 866	-	-	6 593	3,25	78,4	-	-	21,6	
1956	31 238	23 294	-	-	7 944	3,31	74,6	-	-	25,4	
1957	28 657	20 643	-	-	8 014	3,01	72,0	-	-	28,0	
1958	28 434	24 691	-	-	3 743	2,97	86,8	-	-	13,2	
1959	42 852	32 094	1 103	1 236	8 419	4,46	74,9	2,6	2,9	19,6	
1960	50 804	31 550	6 195	4 036	9 023	5,26	62,1	12,2	7,9	17,8	
1961	50 449	25 372	8 703	5 864	10 510	5,26	50,3	17,3	11,6	20,8	
1962	51 773	26 073	10 888	6 042	8 770	5,38	50,4	21,0	11,7	16,9	
1963	48 729	21 626	14 293	5 236	7 574	5,04	44,4	29,3	10,8	15,5	
1964	47 064	19 709	19 227	1 542	6 586	4,84	41,9	40,8	3,3	14,0	
1965	48 200	13 923	27 648	244	6 385	4,92	28,9	57,4	0,5	13,2	
1966	45 342	11 291	28 511	166	5 374	4,62	24,9	62,9	0,4	11,8	
1967	50 295	10 168	33 090	523	6 514	5,10	20,2	65,8	1,0	13,0	
1968	55 624	11 539	34 285	2 812	6 988	5,63	20,7	61,6	5,1	12,6	
1969	54 787	9 195	26 485	10 554	8 553	5,54	16,8	48,3	19,3	15,6	
1970	73 445	13 062	34 774	13 566	12 043	7,49	17,8	47,3	18,5	16,4	
1971	70 226	10 442	29 129	15 987	14 668	7,14	14,9	41,5	22,7	20,9	
1972	75 414	13 798	29 936	14 992	16 688	7,64	18,3	39,7	19,9	22,1	
1973	77 695	14 980	26 807	17 383	18 525	7,83	19,3	34,5	22,4	23,8	
1974	85 616	19 154	26 303	19 365	20 794	8,57	22,4	30,7	22,6	24,3	
1975	97 104	22 760	27 592	20 998	25 754	9,65	23,5	28,4	21,6	26,5	
1976	86 350	19 326	22 136	19 277	25 611	8,53	22,4	25,6	22,3	29,7	
1977	87 872	20 160	24 434	17 123	26 155	8,62	22,9	27,8	19,5	29,8	
1978	83 273	19 538	24 126	15 542	24 067	8,13	23,4	29,0	18,7	28,9	
1979	77 094	19 250	22 886	12 587	22 371	7,49	25,0	29,7	16,3	29,0	
1980	80 661	17 305	27 447	16 132	19 777	7,81	21,5	34,0	20,0	24,5	
1981	63 084	12 581	21 427	11 082	17 994	6,12	19,9	34,0	17,6	28,5	
1982	61 400	12 574	23 520	6 644	18 662	5,95	20,5	38,3	10,8	30,4	
1983	57 078	11 664	24 408	2 456	18 550	5,53	20,4	42,8	4,3	32,5	
1984	57 298	11 816	25 353	2 100	18 029	5,55	20,6	44,2	3,7	31,5	
1985	66 678	15 126	29 257	3 905	18 390	6,45	22,7	43,9	5,8	27,6	
1986	47 080	10 422	20 281	1 148	15 229	4,55	22,1	43,1	2,4	32,4	
1987	49 000	11 823	20 012	1 477	15 688	4,73	24,1	40,9	3,0	32,0	
1988	50 700	14 488	19 915	1 567	14 730	4,89	28,6	39,3	3,1	29,0	
1989	55 073	16 977	21 038	820	16 238	5,32	30,8	38,2	1,5	29,5	52,5
1990	44 594	8 958	17 056	1 408	17 172	4,30	20,1	38,2	3,2	38,5	56,0
1991	41 719	9 889	19 489	1 915	10 426	4,05	23,7	46,7	4,6	25,0	53,0
1992	36 397	7 180	15 096	1 621	12 500	3,53	19,7	41,5	4,5	34,3	55,6
1993	31 509	6 213	9 606	1 374	14 316	3,05	19,7	30,5	4,4	45,4	59,4
1994	18 162	4 224	5 601	964	7 373	1,76	23,3	30,8	5,3	40,6	57,5
1995 [4]	12 998	3 619	1 194	1 129	7 056	1,26	28	9	8,7	54,3	60,3
1996 [4]	14 482	4 865	371	1 664	7 582	1,40	34	3	11,5	52,3	60,6
1997 [4]	16 757	5 249	151	2 778	8 579	1,63	31	1	16,6	51,2	63,4
1998 [4]	22 183	6 253	151	5 109	10 670	2,15	28	1	23,0	48,1	66,6
1999 [4]	23 734	5 831	122	6 004	11 777	2,31	24,6	0,5	25,3	49,6	69,2
2000 [4]	25 207	5 643	559	5 628	13 377	2,45	22,4	2,2	22,3	53,1	68,2
2001 [4]	24 758	5 043	909	5 165	13 641	2,42	20,3	3,7	20,9	55,1	70,1
2002 [4]	27 291	5 865	826	5 927	14 673	2,67	21,5	3,0	21,7	53,8	68,5
2003 [4]	27 127	5 643	1 482	6 119	13 883	2,66	20,8	5,5	22,6	51,2	69,2
2004 [4]	32 268	7 142	1 515	7 856	15 755	3,16	22,1	4,7	24,3	48,8	68,5
2005 [4]	32 863	4 889	1 400	10 832	15 742	3,21	14,9	4,3	33,0	47,9	70,3
2006 [5]	30 190		15 273		14 917	2,94		50,6		49,4	71,8
2007 [5]	41 649		22 926		18 723	4,03		55,0		45,0	70,4
2008 [5]	38 380		17 059		21 321	3,68		44,4		55,6	76,0
2009 [5]	38 473		17 821		20 652	3,67		46,3		53,7	74,2
2010 [5]	36 442		15 259		21 183	3,47		31,6		58,4	76,8

[1] Including superstructures and annex buildings.

[2] Including emergency dwellings, dwellings in corporal possession since 1995 including dwellings in houses with day care and in rest homes/boarded houses.

[3] Including construction within co-operative farms, since 1993 including company flats and since 1995 including dwellings in non-residential buildings and including dwellings acquired by construction modifications ; other construction since 1995.

[4] Number of dwellings completed within particular forms (expert assessment of CSO).

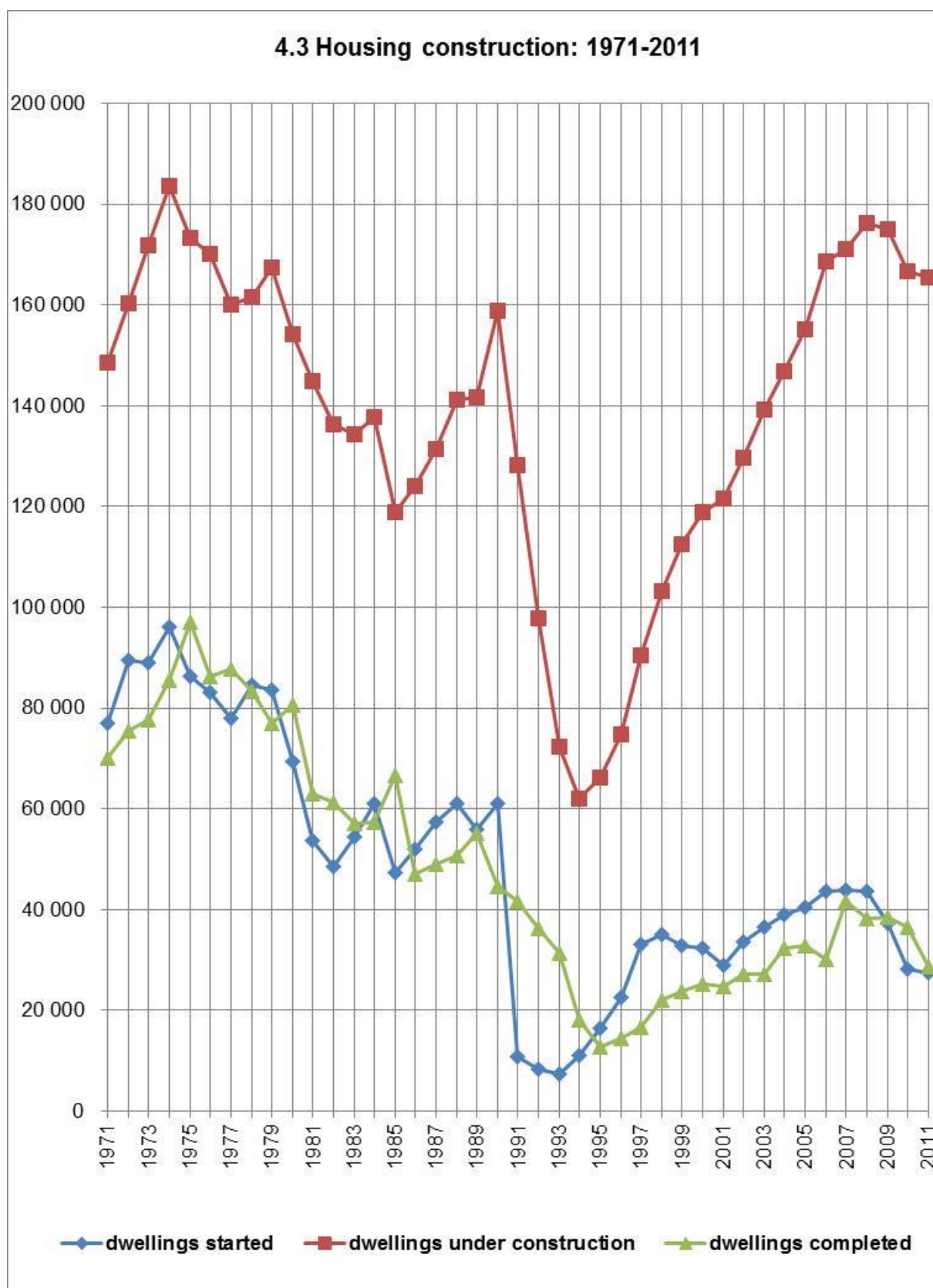
[5] Since 2006 the statement Stav 8-04 has been replaced by the statement Stav 2-12, which has not yet contained the break down to the forms of investment.

Source: Czech Statistical Office.

4.2 Housing construction: 1960-2011

Period	NUMBER				INDEX			
	dwellings started	dwellings under construction	dwellings completed	modernisation	dwellings started	dwellings under construction	dwellings completed	modernisation
1960	x	x	50 804	x	x	x	x	x
1961	x	x	50 449	x	x	x	99,3	x
1962	x	x	51 773	x	x	x	102,6	x
1963	x	x	48 729	x	x	x	94,1	x
1964	x	x	47 064	x	x	x	96,6	x
1965	x	x	48 200	x	x	x	102,4	x
1966	x	x	45 342	x	x	x	94,1	x
1967	x	x	50 295	x	x	x	110,9	x
1968	x	x	55 624	x	x	x	110,6	x
1969	x	x	54 787	x	x	x	98,5	x
1970	x	x	73 445	x	x	x	134,1	x
1971	76 926	148 466	70 226	x	x	x	95,6	x
1972	89 557	160 401	75 414	x	116,4	108,0	107,4	x
1973	89 099	171 810	77 695	x	99,5	107,1	103,0	x
1974	96 162	183 482	85 616	x	107,9	106,8	110,2	x
1975	86 248	173 418	97 104	x	89,7	94,5	113,4	x
1976	83 027	170 223	86 350	x	96,3	98,2	88,9	x
1977	77 932	159 966	87 872	x	93,9	94,0	101,8	x
1978	84 690	161 423	83 273	x	108,7	100,9	94,8	x
1979	83 613	167 334	77 094	x	98,7	103,7	92,6	x
1980	69 459	154 271	80 661	x	83,1	92,2	104,6	x
1981	53 765	144 954	63 084	x	77,4	94,0	78,2	x
1982	48 489	136 388	61 400	x	90,2	94,1	97,3	x
1983	54 459	134 304	57 078	x	112,3	98,5	93,0	x
1984	60 929	137 763	57 298	x	111,9	102,6	100,4	x
1985	47 337	118 844	66 678	x	77,7	86,3	116,4	x
1986	51 973	123 946	47 080	x	109,8	104,3	70,6	x
1987	57 309	131 325	49 000	x	110,3	106,0	104,1	x
1988	61 120	141 291	50 700	x	106,6	107,6	103,5	x
1989	55 965	141 721	55 073	x	91,6	100,3	108,6	x
1990	61 004	158 840	44 594	x	109,0	112,1	81,0	x
1991	10 899	128 228	41 719	2 039	17,9	80,7	93,6	59,6
1992	8 429	97 768	36 397	330	77,3	76,2	87,2	16,2
1993	7 454	72 356	31 509	1 490	88,4	74,0	86,6	451,5
1994	10 964	62 117	18 162	1 800	147,1	85,8	57,6	120,8
1995	16 548	66 172	12 662	2 061	150,9	106,5	69,7	114,5
1996	22 680	74 726	14 482	2 725	137,1	112,9	114,4	132,2
1997	33 152	90 552	16 757	4 645	146,2	121,2	115,7	170,5
1998	35 027	103 191	22 183	6 078	105,7	114,0	132,4	130,9
1999	32 900	112 530	23 734	8 755	93,9	109,1	107,0	144,0
2000	32 377	118 785	25 207	10 725	98,4	105,6	106,2	122,5
2001	28 983	121 705	24 758	13 435	89,5	102,5	98,2	125,3
2002	33 606	129 609	27 291	13 599	116,0	106,5	110,2	101,2
2003	36 496	139 132	27 127	12 761	108,6	107,3	99,4	93,8
2004	39 037	146 801	32 268	15 469	107,0	105,5	119,0	121,2
2005	40 381	155 202	32 863	21 896	103,4	105,7	101,8	141,5
2006	43 747	168 825	30 190	21 144	108,3	108,8	91,9	96,6
2007	43 796	170 971	41 649	18 758	100,1	101,3	138,0	88,7
2008	43 531	176 123	38 383	21 187	99,4	103,0	92,2	112,9
2009	37 319	174 969	38 473	19 029	85,7	99,3	100,2	89,8
2010	28 135	166 662	36 442	18 899	75,4	95,3	94,7	99,3
2011	27 535	165 569	28 628	17 207	97,9	99,3	78,6	91,0

Source: Czech Statistical Office.



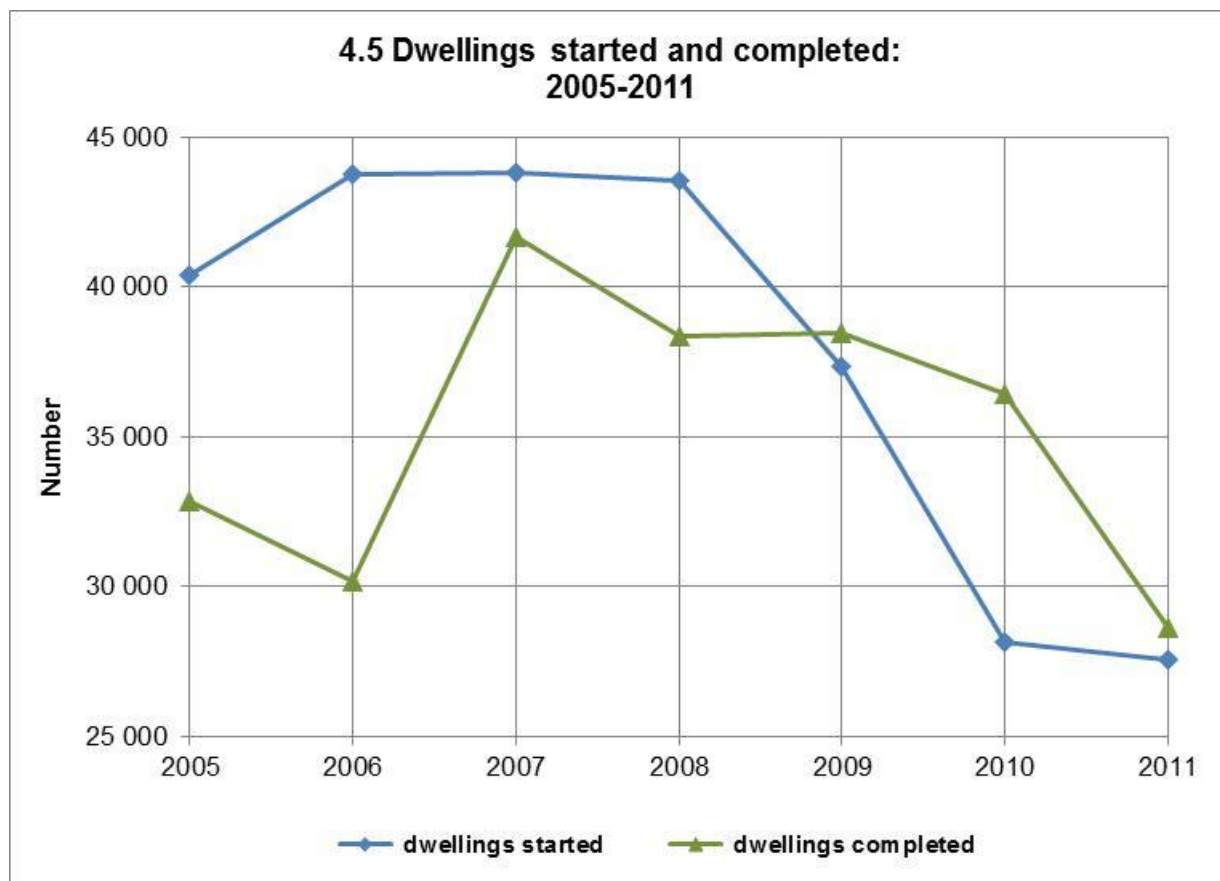
Source: Czech Statistical Office.

4.4 Housing construction

(Dwellings started, dwellings completed and dwellings under construction: quarters 2005-2011)

Period	Quarter	Started	Completed	Under construction
2005	Q1	8 645	6 452	148 885
	Q2	9 042	6 068	152 114
	Q3	12 280	8 475	156 001
	Q4	10 414	11 868	155 202
	total	40 381	32 863	155 202
2006	Q1	9 117	6 929	157 390
	Q2	11 089	5 188	163 291
	Q3	11 699	6 049	168 941
	Q4	11 842	12 024	168 825
	total	43 747	30 190	168 825
2007	Q1	9 165	8 337	169 653
	Q2	10 073	6 758	172 968
	Q3	12 580	8 731	176 817
	Q4	11 978	17 824	170 971
	total	43 796	41 650	170 971
2008	Q1	9 570	9 070	171 472
	Q2	12 361	7 357	176 476
	Q3	11 914	9 559	178 831
	Q4	9 686	12 397	176 123
	total	43 531	38 383	176 123
2009	Q1	8 721	9 314	175 530
	Q2	9 736	7 770	177 496
	Q3	11 234	8 720	180 010
	Q4	7 628	12 669	174 969
	total	37 319	38 473	174 969
2010	Q1	6 272	9 199	172 042
	Q2	8 024	6 921	173 145
	Q3	7 671	7 415	173 401
	Q4	6 168	12 907	166 662
	total	28 135	36 442	166 662
2011	Q1	6 719	6 112	167 269
	Q2	7 593	5 393	169 469
	Q3	7 104	6 616	169 957
	Q4	6 119	10 507	165 569
	total	27 535	28 628	165 569

Source: Czech Statistical Office.



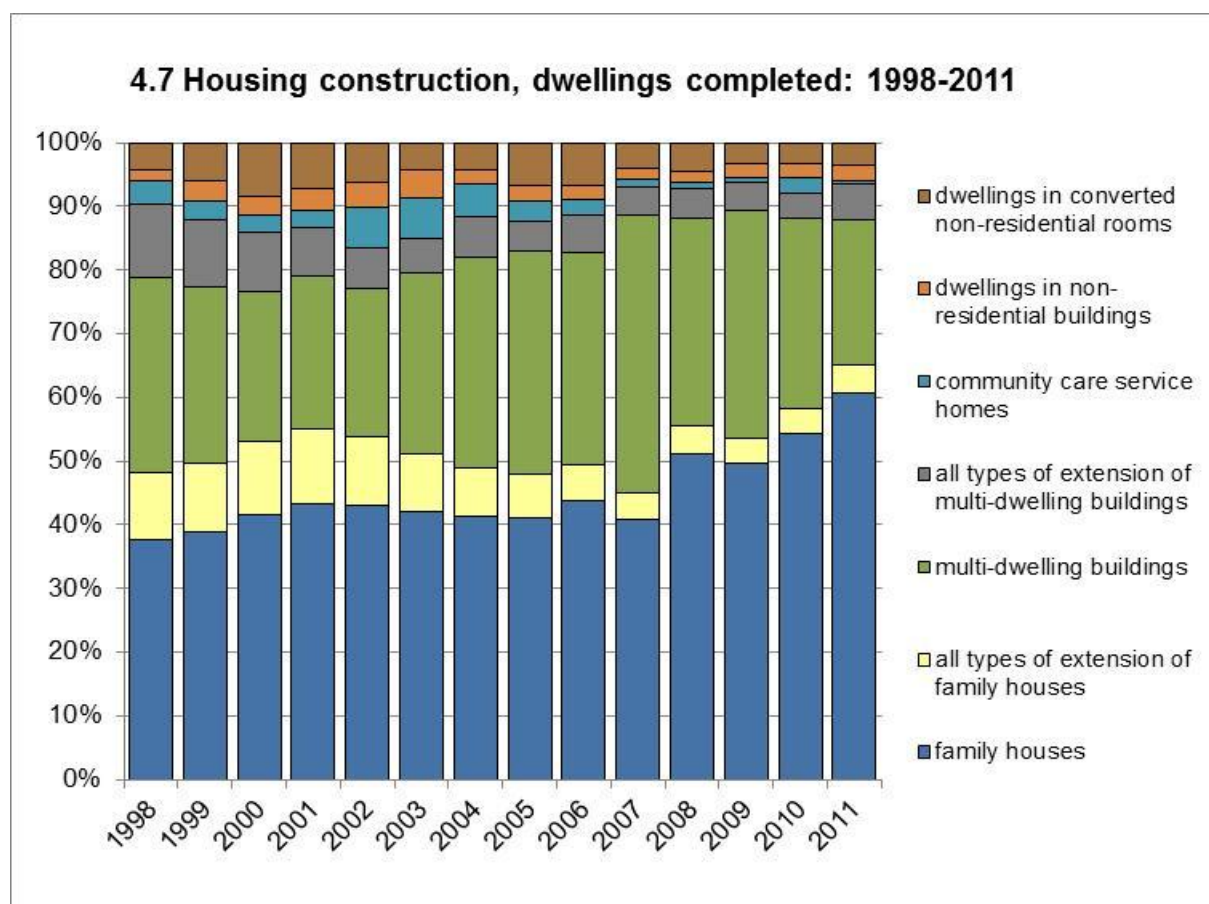
Source: Czech Statistical Office.

4.6 Housing construction, dwellings completed: 1998-2011

Period	Total	of which							Number of modernised dwellings [1]
		in family houses	in multi-dwelling buildings	in all types of extensions of		In community care service homes and homes-boarding houses	In non-residential buildings	In converted non-residential rooms	
				family houses	multi-dwelling buildings				
1998	22 183	8 336	6 827	2 334	2 530	811	407	938	6 078
1999	23 734	9 238	6 598	2 539	2 506	651	767	1 435	8 755
2000	25 207	10 466	5 926	2 911	2 339	687	745	2 133	10 725
2001	24 758	10 693	5 912	2 948	1 874	708	824	1 799	13 435
2002	27 291	11 716	6 393	2 957	1 737	1 725	1 070	1 693	13 599
2003	27 127	11 397	7 720	2 486	1 454	1 729	1 213	1 128	12 761
2004	32 268	13 302	10 722	2 453	2 070	1 638	719	1 364	15 469
2005	32 863	13 472	11 526	2 270	1 569	1 047	794	2 185	21 896
2006	30 190	13 230	10 070	1 687	1 770	760	651	2 022	21 144
2007	41 649	16 988	18 171	1 735	1 847	530	733	1 645	18 758
2008	38 380	19 611	12 497	1 710	1 788	345	727	1 702	21 187
2009	38 473	19 124	13 766	1 528	1 697	275	803	1 280	19 029
2010	36 442	19 760	10 912	1 423	1 445	876	786	1 240	18 899
2011	28 628	17 386	6 554	1 241	1 586	170	701	990	17 207
in % of total									
1998	100,0	37,6	30,8	10,5	11,4	3,7	1,8	4,2	x
1999	100,0	38,9	27,8	10,7	10,6	2,7	3,2	6,0	x
2000	100,0	41,5	23,5	11,5	9,3	2,7	3,0	8,5	x
2001	100,0	43,2	23,9	11,9	7,6	2,9	3,3	7,3	x
2002	100,0	42,9	23,4	10,8	6,4	6,3	3,9	6,2	x
2003	100,0	42,0	28,5	9,2	5,4	6,4	4,5	4,2	x
2004	100,0	41,2	33,2	7,6	6,4	5,1	2,2	4,2	x
2005	100,0	41,0	35,1	6,9	4,8	3,2	2,4	6,6	x
2006	100,0	43,8	33,4	5,6	5,9	2,5	2,2	6,7	x
2007	100,0	40,8	43,6	4,2	4,4	1,3	1,8	3,9	x
2008	100,0	51,1	32,6	4,5	4,7	0,9	1,9	4,4	x
2009	100,0	49,7	35,8	4,0	4,4	0,7	2,1	3,3	x
2010	100,0	54,2	29,9	3,9	4,0	2,4	2,2	3,4	x
2011	100,0	60,7	22,9	4,3	5,5	0,6	2,4	3,5	x

[1] Modernised dwellings mean upgrading of dwelling stock , so they do not counted in total dwellings completed.

Source: Czech Statistical Office.



Source: Czech Statistical Office.

4.8 Time of housing buildings and dwellings completed: 1997-2010 (in months)

Period	Average time of housing (in months)				Dwellings share completed after 61 and more months (in %)			
	family houses	multi-dwelling buildings	all types of extensions of		family houses	multi-dwelling buildings	all types of extensions of	
			family houses	multi-dwelling buildings			family houses	multi-dwelling buildings
1997	56	32	51	14	37,59	15,28	31,02	0,70
1998	54	33	54	16	32,75	16,74	33,20	2,65
1999	54	32	59	18	31,29	15,19	36,23	1,96
2000	59	29	60	21	34,80	7,53	35,14	2,78
2001	48	35	54	24	20,92	12,28	26,73	3,63
2002	47	28	56	27	19,26	1,50	26,07	5,01
2003	45	33	59	27	20,28	13,61	31,86	7,57
2004	44	30	64	28	20,89	14,83	36,40	10,14
2005	43	28	68	29	19,48	6,42	40,53	9,56
2006	39	31	61	30	15,70	8,79	34,50	10,51
2007	39	29	58	34	15,10	4,78	29,86	13,10
2008	38	27	60	33	14,28	2,75	34,56	8,11
2009	40	29	63	33	15,97	5,62	36,78	11,49
2010	43	31	64	33	17,38	4,51	38,37	13,36

Source: Czech Statistical Office.

4.9 Structure of dwellings completed between 1997 and 2010 by material of supporting walls (%)

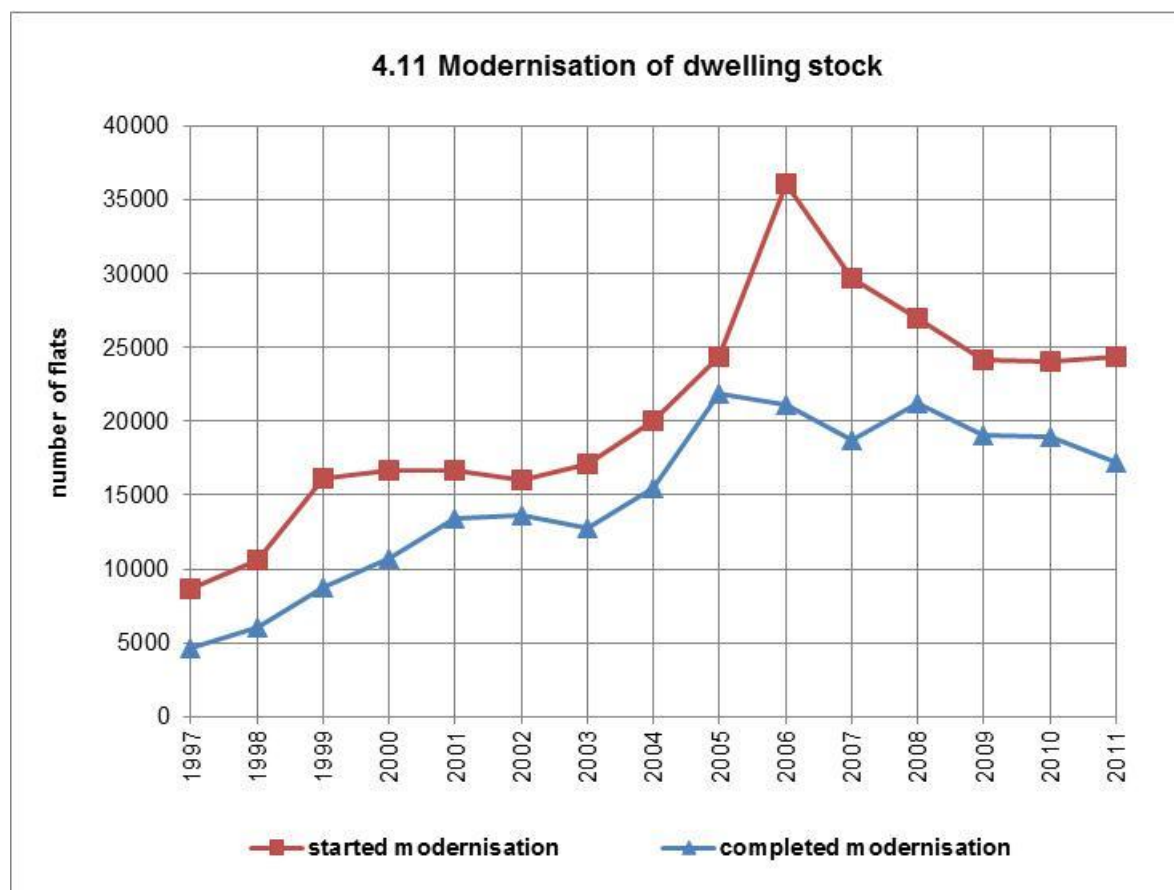
Period	Supporting structure of family houses				Supporting structure of multi-dwelling buildings			
	walled	prefabricated	wooden	other	walled	prefabricated	wooden	other
1997	93,7	2,7	1,4	2,2	58,5	22,5	0,0	19,0
1998	93,6	2,4	1,5	2,4	65,3	10,6	0,1	24,0
1999	94,6	2,5	1,1	1,8	52,1	19,8	0,7	27,5
2000	95,4	1,3	1,3	2,0	70,3	9,4	0,0	20,3
2001	95,0	1,6	1,6	1,8	71,3	2,8	0,0	25,9
2002	94,3	1,7	1,4	2,6	63,7	6,8	0,5	29,0
2003	93,9	1,7	2,4	2,0	68,0	9,7	0,1	22,3
2004	94,1	1,6	2,6	1,7	75,9	4,6	0,5	19,0
2005	93,6	1,6	2,9	1,9	63,8	6,2	0,8	29,2
2006	92,6	1,6	3,7	2,2	67,3	6,9	0,4	25,3
2007	92,0	1,4	4,6	2,1	57,2	4,9	0,2	37,6
2008	91,4	1,6	5,2	1,8	69,2	3,8	0,4	26,6
2009	89,8	1,6	6,4	2,2	64,1	3,4	0,1	32,4
2010	88,9	1,9	6,9	2,3	56,7	6,6	0,9	35,8

Source: Czech Statistical Office.

4.10 Modernisation of dwelling stock: 1997-2011

Period	Started modernisation		Actual modernisation		Completed modernisation	
	abs.	index	abs.	index	abs.	index
1997	8 668	134,8	10 678	161,9	4 645	170,5
1998	10 587	122,1	14 761	138,2	6 078	130,9
1999	16 087	152,0	22 069	149,5	8 755	144,0
2000	16 638	103,4	28 195	127,8	10 725	122,5
2001	16 659	100,1	31 592	112,0	13 435	125,3
2002	16 050	96,3	34 772	110,1	13 599	101,2
2003	17 145	106,8	38 923	111,9	12 761	93,8
2004	20 074	117,1	43 448	111,6	15 469	121,2
2005	24 404	121,6	47 233	108,7	21 896	141,5
2006	36 081	147,8	62 171	131,6	21 144	96,6
2007	29 635	82,1	73 048	117,5	18 758	88,7
2008	27 020	91,2	78 881	108,0	21 187	112,9
2009	24 186	89,5	84 038	106,5	19 029	89,8
2010	24 031	99,4	89 170	106,1	18 899	99,3
2011	24 349	101,3	96 312	114,6	17 207	91,0

Source: Czech Statistical Office.



Source: Czech Statistical Office.

4.12 Size of dwellings in completed family houses (1995-2010)

Period	Average number of rooms per dwelling	Average living floor area per dwelling (m ²)	Average useful floor area per dwelling (m ²)	Share of the total dwellings (%)					
				bedsitter	dwellings with kitchen and				
					1 room [1]	2 rooms	3 rooms	4 rooms	5 rooms and more
1995	x	x	x	0,5%	1,5%	7,7%	27,6%	30,2%	32,5%
1996	x	x	x	0,7%	2,0%	8,1%	27,9%	28,8%	32,5%
1997	4,31	92,8	152,0	0,9%	2,4%	8,6%	25,1%	28,3%	34,7%
1998	4,35	96,4	154,7	0,6%	1,9%	8,3%	24,6%	27,5%	37,1%
1999	4,35	96,5	158,5	0,6%	1,2%	5,3%	17,0%	30,5%	45,4%
2000	4,36	96,9	155,4	0,3%	1,1%	5,4%	17,0%	31,1%	45,1%
2001	4,33	96,3	151,7	0,4%	1,2%	5,4%	17,4%	31,7%	43,9%
2002	4,37	97,0	153,0	0,3%	1,1%	5,4%	15,9%	32,0%	45,3%
2003	4,36	96,6	152,7	0,4%	1,3%	4,6%	16,0%	33,5%	44,2%
2004	4,39	97,0	151,5	0,3%	0,9%	4,6%	15,8%	33,6%	44,8%
2005	4,37	98,1	145,9	0,3%	0,8%	5,4%	15,2%	34,2%	44,1%
2006	4,35	97,9	142,8	0,2%	0,7%	4,4%	15,3%	37,9%	41,5%
2007	4,38	97,1	141,4	0,3%	0,8%	3,6%	15,2%	37,6%	42,5%
2008	4,40	96,3	138,8	0,2%	0,8%	3,0%	14,0%	40,2%	41,8%
2009	4,34	94,4	136,4	0,3%	0,8%	3,3%	15,4%	40,5%	39,7%
2010	x	95,2	135,8	0,3%	0,8%	2,9%	14,2%	40,6%	41,3%

[1] incl. 2 room dwellings with kitchenette.

Source: Czech Statistical Office.

4.13 Size of dwellings in completed apartment buildings (1995-2010)

Period	Average number of rooms per dwelling	Average living floor area per dwelling (m ²)	Average useful floor area per dwelling (m ²)	Share of the total dwellings (%)				
				bedsitter	dwellings with kitchen and			
					1 room [1]	2 rooms	3 rooms	4 rooms and more
1995	x	x	x	7,0%	42,5%	9,0%	33,2%	8,3%
1996	x	x	x	8,2%	34,3%	23,9%	26,6%	7,0%
1997	2,02	46,0	66,3	8,6%	30,5%	33,8%	18,6%	8,5%
1998	2,22	52,9	73,6	13,5%	20,7%	29,6%	26,5%	9,7%
1999	2,07	51,0	70,2	12,8%	24,9%	27,9%	25,7%	8,7%
2000	2,06	45,2	67,7	8,5%	22,8%	37,5%	25,7%	5,5%
2001	2,10	48,0	68,0	9,7%	21,3%	36,7%	25,1%	7,2%
2002	1,89	43,7	61,1	11,5%	31,5%	31,1%	20,7%	5,2%
2003	2,11	49,3	67,5	7,9%	21,2%	38,3%	26,0%	6,6%
2004	1,96	47,5	66,7	15,1%	27,0%	28,6%	21,9%	7,4%
2005	2,09	50,4	66,4	9,8%	19,3%	39,5%	25,4%	6,0%
2006	2,15	50,2	68,0	8,0%	20,7%	36,5%	27,7%	7,1%
2007	2,17	50,7	66,7	11,5%	15,6%	36,6%	29,1%	7,2%
2008	2,28	54,0	71,2	7,3%	14,5%	39,0%	30,6%	8,6%
2009	2,26	52,1	69,1	6,6%	15,5%	39,7%	29,6%	8,7%
2010	x	55,0	73,2	5,6%	14,7%	38,8%	32,5%	8,4%

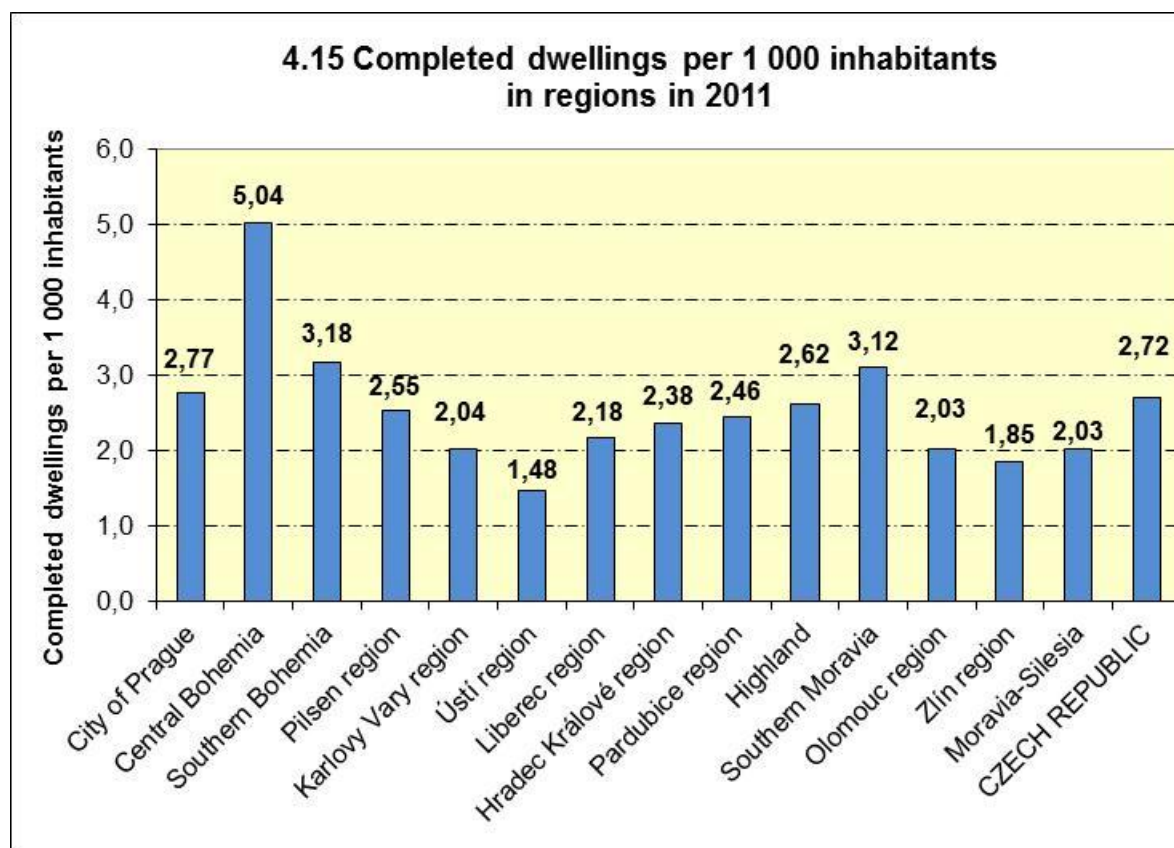
[1] incl. 2 room dwellings with kitchenette.

Source: Czech Statistical Office.

4.14 Completed dwellings according to number of rooms in the CR in 2010

Form of construction	Number of dwellings							Average space (m ²)	
	bedsitter	1 room inc. 2 room dwellings with kitchenette	2 rooms	3 rooms	4 rooms	5 rooms and more	total	living	useful
family houses (without all types of extensions)	54	154	573	2 798	8 029	8 152	19 760	95,2	135,8
apartment buildings (without all types of extensions)	614	1 599	4 231	3 543	833	92	10 912	55,0	73,2
additions, extensions or modifications to the family houses	25	98	285	525	351	139	1 423	71,4	100,4
additions, extensions or modifications to the apartment buildings	153	263	532	365	108	24	1 445	53,4	72,3
rental houses with care services	446	210	214	6	0	0	876	33,3	41,9
dwellings in non-residential buildings	44	225	274	139	65	39	786	54,8	75,9
dwellings in converted non-residential space	81	323	406	240	121	69	1 240	53,8	74,2
TOTAL	1 417	2 872	6 515	7 616	9 507	8 515	36 442	76,8	107,5

Source: Czech Statistical Office.



Source: Czech Statistical Office, calculations: Institute for Spatial Development.

4.16 Housing constructions in regions in 2011

Region	Completed dwellings	Started dwellings	Dwellings under construction
City of Prague	3 480	2 733	13 714
Central Bohemia	6 376	5 846	32 628
Southern Bohemia	2 028	2 193	15 280
Pilsen region	1 457	1 630	10 017
Karlovy Vary region	626	728	4 344
Ústí region	1 239	1 197	9 535
Liberec region	957	839	6 302
Hradec Králové region	1 320	1 272	7 517
Pardubice region	1 274	1 376	8 218
Highland	1 347	1 238	7 201
Southern Moravia	3 606	3 380	17 654
Olomouc region	1 305	1 264	10 413
Zlín region	1 090	1 128	8 253
Moravia-Silesia	2 523	2 711	14 493
Czech republic	28 628	27 535	165 569

Source: Czech Statistical Office, calculations: Institute for Spatial Development.

4.17 Housing construction in the Czech Republic in year 2011 - completed dwellings

Form of building	year 2010	year 2011	Index (11/10)	Share of total 2011 (%)
family houses	19 760	17 386	88,0	60,7%
apartment buildings	10 912	6 554	60,1	22,9%
in all types extensions total	2 868	2 827	98,6	9,9%
of which in family houses	1 423	1 241	87,2	4,3%
of which in apartment buildings	1 445	1 586	109,8	5,5%
rental houses with care services	876	170	19,4	0,6%
dwellings in non-residential buildings	786	701	89,2	2,4%
dwellings in converted non-residential space	1 240	990	79,8	3,5%
TOTAL	36 442	28 628	78,6	100,0%
Modernisation of housing stock	18 899	17 207	91,0	x

Source: Czech Statistical Office, calculations: Institute for Spatial Development.

4.18 Housing construction in the Czech Republic in year 2011 - started dwellings

Form of building	year 2010	year 2011	Index (11/10)	Share of total 2011 (%)
family houses	16 611	17 060	102,7	62,0%
apartment buildings	5 798	5 013	86,5	18,2%
in all types extensions total	3 251	3 278	100,8	11,9%
of which in family houses	1 749	1 837	105,0	6,7%
of which in apartment buildings	1 502	1 441	95,9	5,2%
rental houses with care services	414	541	130,7	2,0%
dwellings in non-residential buildings	1 564	1 175	75,1	4,3%
dwellings in converted non-residential space	497	468	94,2	1,7%
TOTAL	28 135	27 535	97,9	100,0%
Modernisation of housing stock	24 031	24 349	101,3	x

Source: Czech Statistical Office, calculations: Institute for Spatial Development.

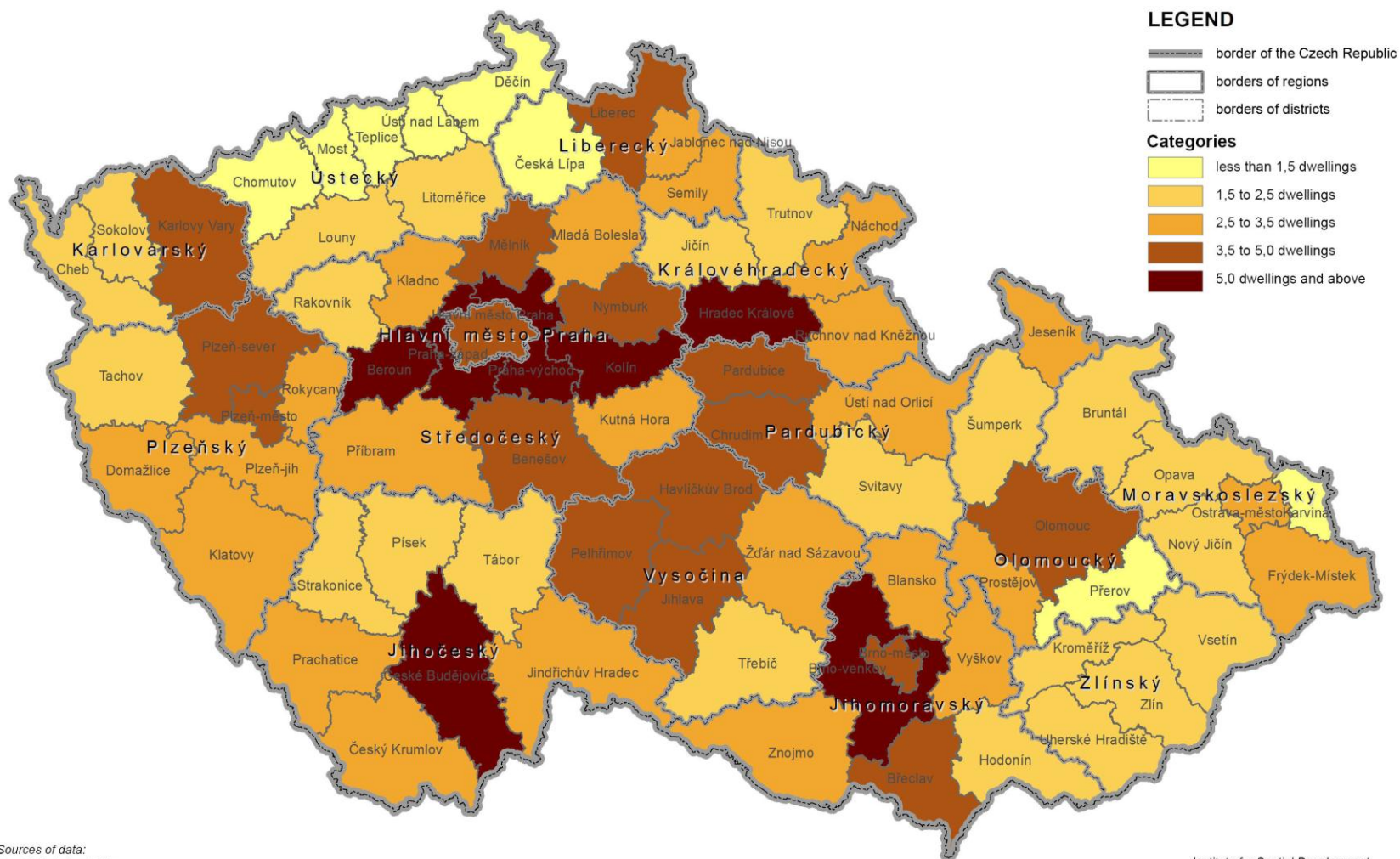
4.19 Housing construction in the Czech Republic in year 2011 - dwellings under construction

up to 31.12.

Form of building	year 2010	year 2011	Index (11/10)	Share of total 2011 (%)
family houses	85 673	85 347	99,6	51,5%
apartment buildings	25 548	24 007	94,0	14,5%
in all types extensions total	41 268	41 719	101,1	25,2%
of which in family houses	33 167	33 763	101,8	20,4%
of which in apartment buildings	8 101	7 956	98,2	4,8%
rental houses with care services	2 591	2 962	114,3	1,8%
dwellings in non-residential buildings	11 582	11 534	99,6	7,0%
TOTAL	166 662	165 569	99,3	100,0%
Modernisation of housing stock	89 170	96 312	108,0	x

Source: Czech Statistical Office, calculations: Institute for Spatial Development.

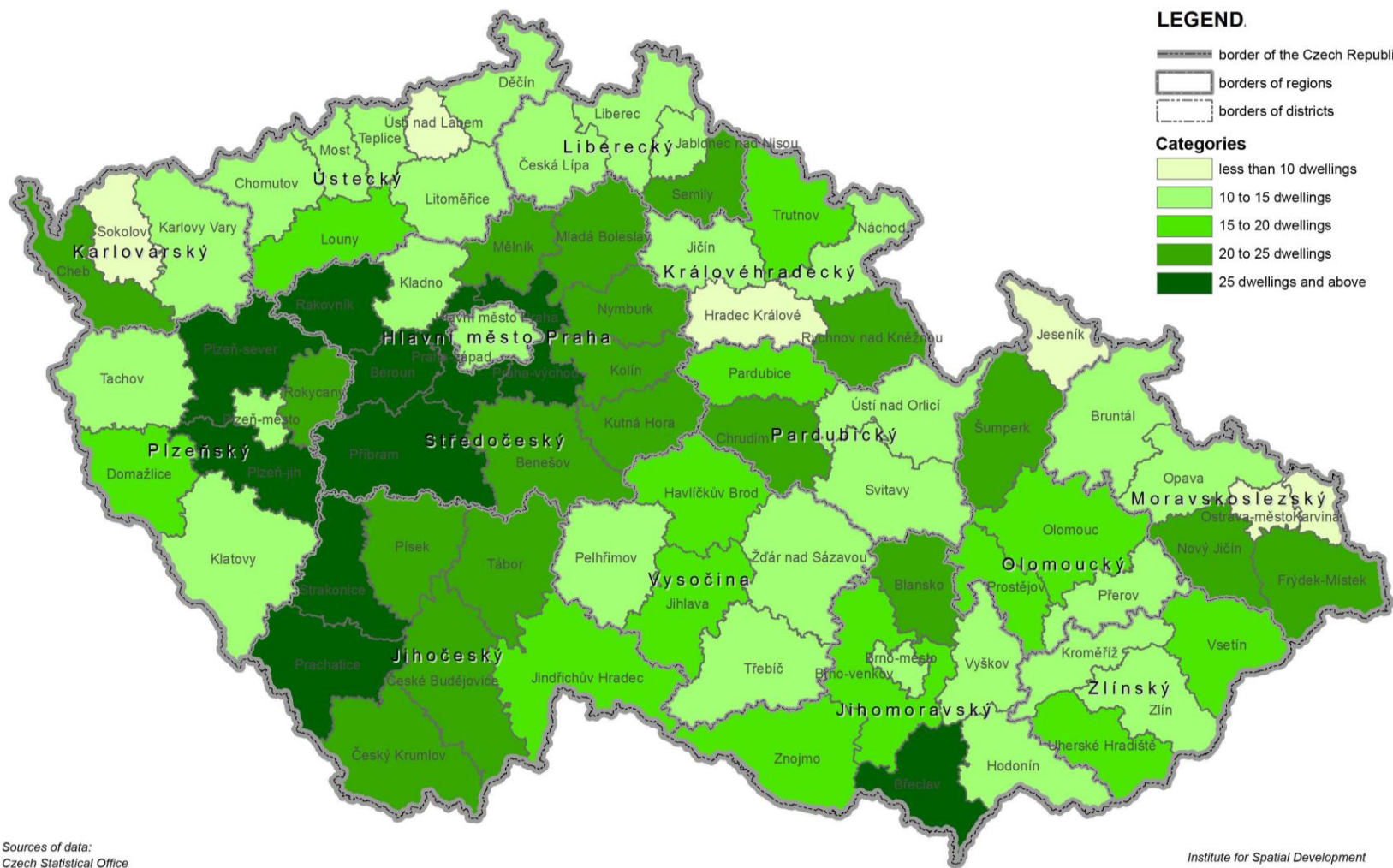
4.20 Number of completed dwellings in 2010, recalculated per 1,000 inhabitants (per districts)



Sources of data:
Czech Statistical Office
Map background: ARC ČR 500, sets of administrative and cadastral maps, borders, 2010

*Institute for Spatial Development
Brno, November 2011*

4.21 Number of dwellings under construction as per 31. 12. 2010 as recalculated per 1,000 inhabitants (per districts)



4.22 Average acquisition value of completed dwellings (CZK)

Year	Family houses	Additions, extensions or modifications in family houses	Apartment buildings	Additions, extensions or modifications in apartment buildings
1996	1 780 200	580 494	868 800	660 398
1997	2 143 600	683 600	1 083 200	949 700
1998	2 304 900	729 500	1 464 100	935 500
1999	2 402 900	766 200	1 372 900	1 060 100
2000	2 387 900	795 000	1 285 500	1 026 000
2001	2 406 000	835 600	1 448 700	1 155 300
2002	2 516 200	877 100	1 234 400	1 200 800
2003	2 612 700	890 300	1 458 600	1 135 300
2004	2 712 500	906 100	1 423 700	1 183 600
2005	2 742 500	979 400	1 575 100	1 319 100
2006	2 848 900	1 062 200	1 663 800	1 350 400
2007	2 905 600	1 101 100	1 646 100	1 468 100
2008	3 088 000	1 223 900	1 889 300	1 513 000
2009	3 122 172	1 264 501	2 037 985	1 561 129
2010	3 214 100	1 303 200	2 576 300	1 625 400

Source: Czech Statistical Office.

4.23 Average acquisition value per 1 m² useful area of dwellings completed between 1997 - 2010 by sort of building and municipality size

Municipality size category	Year													
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Family houses (additions and extensions not included)														
TOTAL	14 100	14 894	15 158	15 364	15 856	16 447	17 109	17 910	18 800	19 946	20 553	22 244	22 884	23 674
< 500 inhab.	11 799	13 017	13 179	14 184	15 143	15 201	15 853	16 669	17 696	18 159	19 054	20 307	21 437	22 679
500 - 999	12 632	13 849	13 965	14 196	14 862	14 979	16 074	16 611	17 938	18 653	19 780	20 953	21 910	22 938
1 000 - 1 999	12 699	13 295	13 519	14 087	14 980	15 817	17 133	16 922	18 374	19 327	19 965	21 578	23 213	23 615
2 000 - 4 999	13 629	14 492	14 612	15 139	15 849	16 586	16 845	17 359	18 418	20 406	20 610	21 863	23 106	23 625
5 000 - 9 999	13 395	14 400	15 238	15 151	14 712	16 639	16 807	19 474	19 014	20 799	19 992	21 270	21 913	22 833
10 000 - 19 999	13 211	13 964	14 761	15 654	15 773	16 141	16 867	17 404	18 690	19 314	19 556	22 248	23 268	23 261
20 000 - 49 999	12 105	14 048	14 677	14 656	15 357	16 230	16 703	17 415	18 708	18 692	20 594	22 067	22 144	22 971
50 000 - 99 999	13 508	14 387	16 604	16 197	16 434	16 550	16 985	17 380	19 151	21 149	21 803	20 833	23 815	25 573
>100 000	19 713	19 114	19 299	19 538	19 612	19 844	20 265	22 301	22 806	24 219	24 861	30 171	26 803	28 146
Apartment buildings (additions and extensions not included)														
TOTAL	16 332	19 898	19 555	18 984	20 930	20 193	21 597	21 360	23 738	24 471	24 675	26 518	29 504	35 197
< 500 inhab.	10 710	12 723	12 938	14 943	18 272	18 670	22 306	9 275	24 505	16 186	24 821	17 718	23 918	37 425
500 - 999	17 112	15 390	16 250	18 080	15 886	24 687	18 866	15 066	22 347	21 473	21 012	20 130	24 150	32 790
1 000 - 1 999	12 726	19 752	15 910	15 176	14 255	16 333	15 755	15 628	28 648	22 788	23 462	21 931	24 763	32 386
2 000 - 4 999	14 459	14 514	16 723	14 928	15 531	16 628	17 074	17 381	16 967	21 398	26 987	25 184	28 553	25 315
5 000 - 9 999	13 967	17 650	17 618	21 338	15 404	16 707	17 983	17 491	28 161	27 979	24 607	33 124	23 423	28 718
10 000 - 19 999	13 986	16 546	18 388	12 397	17 152	16 684	16 715	19 172	21 383	18 851	20 986	25 826	28 852	24 874
20 000 - 49 999	14 448	16 686	20 751	16 673	15 565	17 803	18 550	20 908	19 067	17 940	22 498	23 258	25 099	26 022
50 000 - 99 999	13 287	15 723	18 343	16 892	19 937	16 287	18 011	19 724	21 545	22 904	25 505	22 489	25 942	31 169
>100 000	21 320	22 806	20 907	22 312	25 837	23 798	25 732	24 482	24 923	26 830	25 162	27 746	31 279	39 308

Source: Czech Statistical Office.

4.24 Dwellings completed (*1000)

	1980	1985	1990	1995	2000	2006	2007	2008	2009
Austria	6,8 [1]	5,4	4,7	6,6	6,6	-	-	-	-
Belgium	4,9	3,1	4,3	4,1	3,8	6,1	5,4	5,2	4,5
Bulgaria	-	-	-	-	-	-	-	-	-
Cyprus	17,6	13,9	14,0	10,6	7,3	-	-	-	-
Czech Republic	7,9	-	4,4	1,3	2,5	2,9	4,0	3,7	3,7
Denmark	5,9	4,4	5,3	2,6	2,9	5,3	5,7	4,7	2,9
Estonia	9,8	-	4,8	0,8	0,5	3,8	5,3	4,0	2,3
Finland	10,4	10,3	13,1	4,9	6,3	6,4	6,7	5,7	4,1
France	7,0	5,3	5,9	7,0	6,4	7,1	7,5	7,4	-
Germany	6,4	5,5	4,0	7,4	5,1	3,0	3,2	2,1	-
Greece	14,1	8,9	11,9	6,8	8,5	-	-	-	-
Hungary	8,3	6,8	4,2	2,4	2,2	3,4	3,6	3,6	3,2
Ireland	8,2	6,7	5,6	8,5	13,2	-	-	-	-
Italy	5,1	3,5	3,1	3,5	3,6	-	-	-	-
Latvia	-	-	5,0	0,7	0,6 [2]	2,6	4,1	3,6	-
Lithuania	8,3	-	5,9	1,5	1,3	-	-	-	-
Luxembourg	5,5	3,6	6,7	6,6	3,8	4,8	6,3	-	-
Malta	15,5	-	-	-	-	-	-	-	-
Netherlands	8,1	7,0	6,8	6,4	4,7	4,4	4,9	4,8	5,0
Poland	6,1	5,1	3,5	1,7	2,3	3,0	3,5	4,3	4,2
Portugal	4,2	3,8	6,6	7,2	10,8	6,7	7,3	7,8	-
Romania	-	-	2,1	1,6	1,2	1,8	2,2	3,1	-
Slovak Republic	-	-	3,9 [3]	1,1	2,4	2,7	3,1	3,2	3,5
Slovenia	7,2	-	4,0	3,1	3,4	-	-	-	-
Spain	7,1	5,0	7,2	7,2	11,4	14,6	14,0	13,5	-
Sweden	6,2	3,9	6,8	1,6	1,8	3,7	3,8	3,7	2,6
United Kingdom	4,5	4,0	3,6	3,4	3,1	-	-	-	-

- not available

[1] Average for 1971-1980

[2] Data for 2003

[3] Data for 1991

Source: Housing Statistics in the European Union 2010. Hague: Ministry of the Interior and Kingdom Relations, 2010.

Chapter 5

CONSTRUCTION

CONSTRUCTION IN THE CR IN 2011

In 2011 the building production saw yearly decrease by 3.1 % and by 10.8, as compared to the trade boom year 2008.

In 2011 construction administration issued 107,231 building permits, which is a yearly increase by 1.4 %. Rough value of these constructions was 339.9 million CZK and as compared to 2010 it decreased by 14.8 %.

The total value of newly concluded building job orders saw yearly decrease by 12.2 % in the CR.

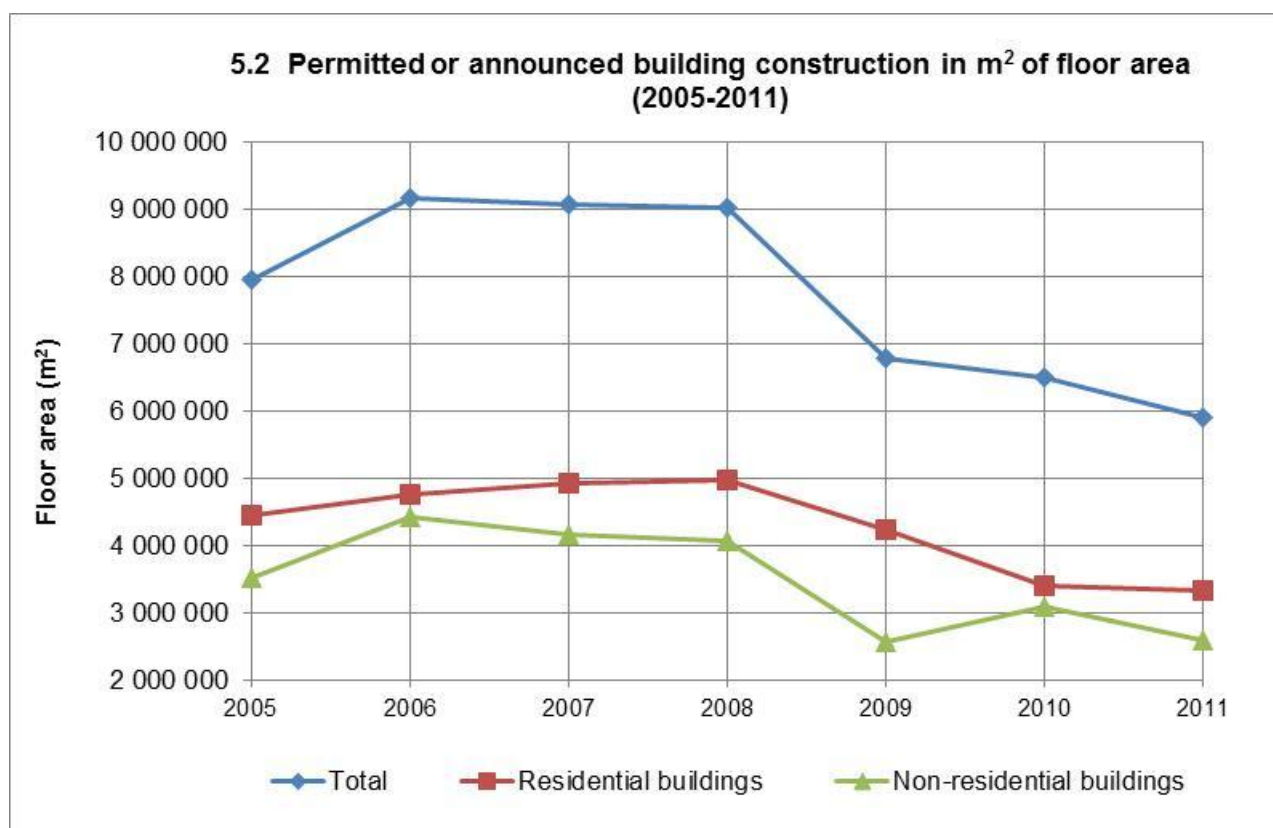
The number of commenced dwelling constructions decreased by 2.1 % in 2011 and reached 27,535 dwellings. In the field of dwellings in dwelling houses the yearly decrease was 13.5 %, while in family houses the number of commenced constructions increased by 2.7 %.

The number of completed dwellings saw the decrease by 21.4 % in 2011 and was 28,628. In family houses the number of completed dwellings decreased by 12 % and in dwelling houses by 39.9 %.

5.1 Permitted or announced building construction in m² of floor area (2005-2011)

Period	Total	Residential buildings	Non-residential buildings
1.Q 2005	1 612 453	909 983	702 470
2.Q 2005	2 035 240	1 106 453	928 787
3.Q 2005	2 258 351	1 382 794	875 557
4.Q 2005	2 041 477	1 044 207	997 270
1.Q 2006	1 834 123	888 684	945 439
2.Q 2006	1 986 777	1 199 624	787 153
3.Q 2006	2 870 145	1 406 352	1 463 793
4.Q 2006	2 489 404	1 268 632	1 220 772
1.Q 2007	1 804 809	1 042 539	762 270
2.Q 2007	2 333 501	1 206 167	1 127 334
3.Q 2007	2 480 404	1 424 993	1 055 411
4.Q 2007	2 454 890	1 243 838	1 211 052
1.Q 2008	2 181 091	1 016 393	1 164 698
2.Q 2008	2 557 401	1 436 328	1 121 073
3.Q 2008	2 414 237	1 414 286	999 951
4.Q 2008	1 866 523	1 095 178	771 345
1.Q 2009	1 704 437	946 474	757 963
2.Q 2009	1 735 057	1 131 189	603 868
3.Q 2009	1 853 153	1 278 449	574 704
4.Q 2009	1 496 378	871 288	625 090
1.Q 2010	1 316 662	710 596	606 066
2.Q 2010	1 983 890	965 888	1 018 002
3.Q 2010	1 629 083	918 093	710 990
4.Q 2010	1 566 413	805 067	761 346
1.Q 2011	1 320 600	744 990	575 610
2.Q 2011	1 869 567	937 336	932 231
3.Q 2011	1 489 351	897 555	591 796
4.Q 2011	1 219 232	741 872	477 360

Source: Czech Statistical Office.

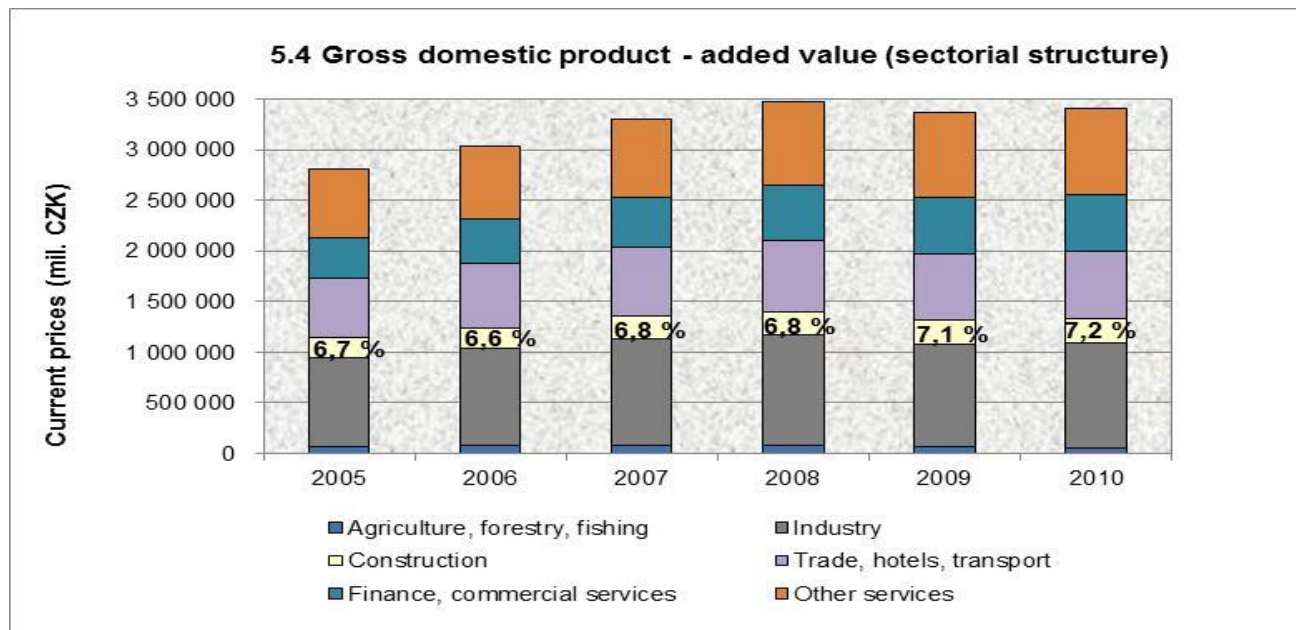


Source: Czech Statistical Office.

5.3 Gross domestic product - added value (sectorial structure)

	Current prices											
	2005		2006		2007		2008		2009		2010	
	mil. CZK	index 05/04	mil. CZK	index 06/05	mil. CZK	index 07/06	mil. CZK	index 08/07	mil. CZK	index 09/08	mil. CZK	index 10/09
Agriculture, forestry, fishing	71 691	98,4	74 434	103,8	79 068	106,2	80 293	101,5	64 204	80,0	57 079	88,9
Industry	877 451	106,9	961 958	109,6	1 047 411	108,9	1 085 503	103,6	1 018 487	93,8	1 031 830	101,3
Construction	189 292	103,8	199 158	105,2	224 875	112,9	235 658	104,8	238 401	101,2	245 842	103,1
Trade, hotels, transport	593 189	104,1	647 239	109,1	690 162	106,6	701 890	101,7	648 119	92,3	656 519	101,3
Finance, commercial services	392 899	108,7	432 782	110,2	483 975	111,8	546 936	113,0	561 108	102,6	569 860	101,6
Other services	683 299	107,2	721 633	105,6	778 857	107,9	829 642	106,5	840 158	101,3	843 525	100,4
Total	2 807 821	106,2	3 037 204	108,2	3 304 348	108,8	3 479 922	105,3	3 370 477	96,9	3 404 655	101,0

Source: Czech Statistical Office.

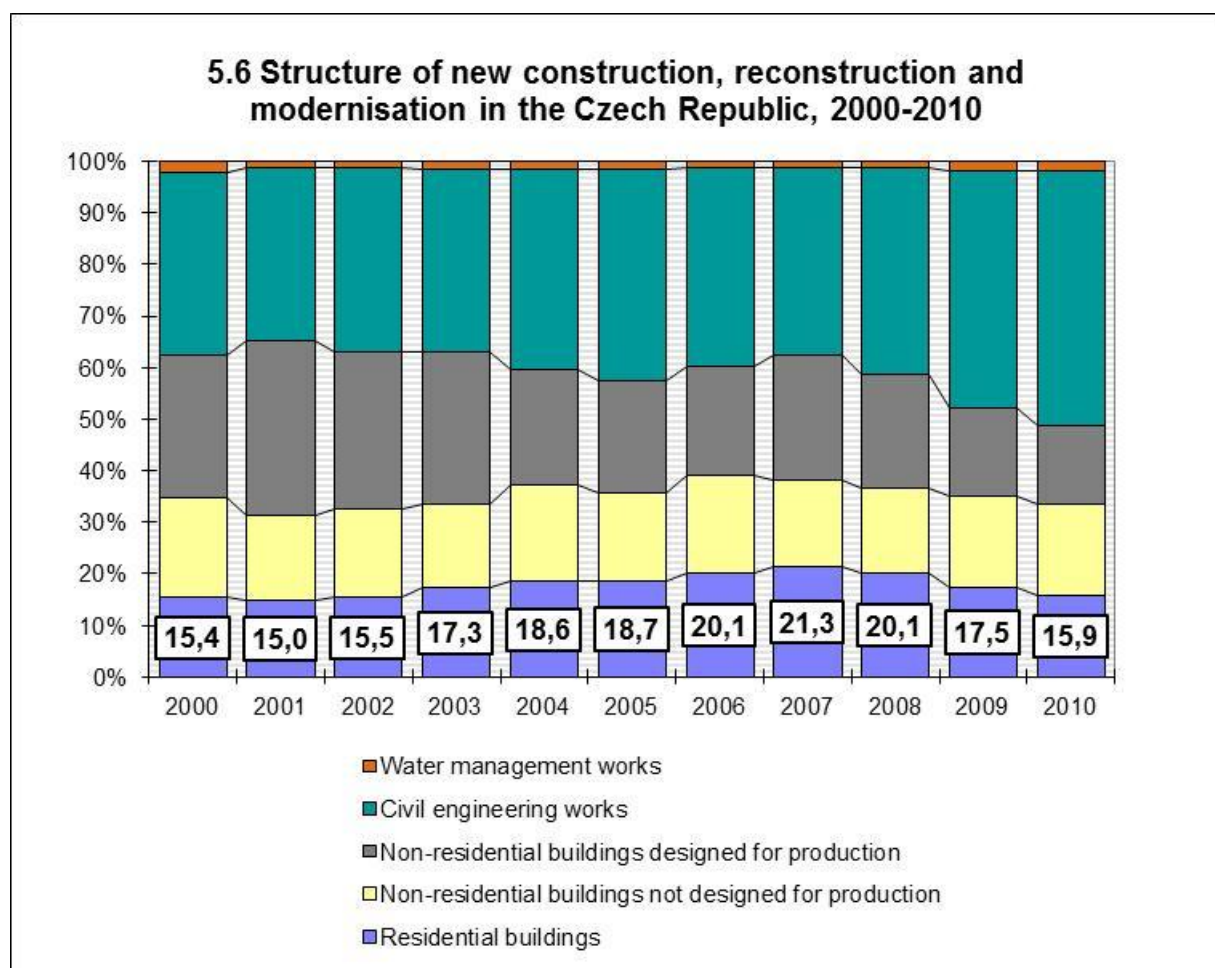


5.5 Construction work "S" by type of construction, 2000-2010 (CZK mil., current prices)

Year	Construction work "S" total	of which								
		in the CR	of which							abroad
			new construction, reconstruction and upgrade	of which					repairs and maintenance	
				residential buildings	non-residential non-industrial buildings	non-residential industrial buildings	civil engineering	water management		
2000	265 007	261 084	197 575	30 445	38 402	54 265	70 403	4 060	63 509	3 923
2001	301 784	295 886	223 697	33 460	36 694	75 489	75 325	2 729	72 189	5 898
2002	317 568	313 569	233 038	36 011	39 618	70 878	83 462	3 069	80 532	3 999
2003	353 879	349 964	257 185	44 600	41 618	75 751	91 158	4 058	92 780	3 915
2004	402 410	397 121	292 721	54 551	54 127	65 942	113 684	4 417	104 401	5 289
2005	431 426	425 463	314 844	58 819	53 606	67 897	129 736	4 786	110 619	5 963
2006	472 578	462 980	343 648	68 960	64 921	72 728	132 365	4 675	119 331	9 598
2007	521 487	507 445	378 587	80 631	63 567	91 471	138 348	4 569	128 858	14 042
2008	547 601	536 013	398 152	80 150	65 037	88 138	160 395	4 432	137 861	11 589
2009	520 877	507 709	375 917	65 688	66 210	63 625	173 311	7 083	131 792	13 168
2010	488 690	477 793	356 289	56 711	62 929	54 337	175 911	6 401	121 504	10 897

Construction work "S" under contracts in total refers to total value of the reporting unit's own construction activity (incl. material inputs) performed based on a contract of delivery for final user (builder), including the value of subcontracted construction work, if any, received from other subcontractors to meet the contract of delivery for the final user.

Source: Czech Statistical Office.



Source: Czech Statistical Office.

5.7 Construction production, Index 2005=100 and percentage changes (2006-2010 and 2 Q 2011)

	2006	2007	2008	2009	2010	2011Q2
EU 27	103,6	105,7	101,7	93,1	89,3	89,8 [1]
Euro area 17	103,7	105,0	99,2	91,4	84,3	83,3 [1]
in which:						
Austria	106,1	110,2	109,2	107,4	102,8	105,1
Belgium	104,4 [2]	106,0 [2]	105,6 [2]	102,2 [2]	100,1 [2]	105,1 [2]
Bulgaria	125,3	158,8	178,9	153,4	126,0	107,9 [2]
Cyprus	104,1	111,2	113,7	101,7	93,5	88,0 [1] [2]
Czech Republic	106,6	113,9	113,6	112,9	104,7	99,1
Denmark	103,8	99,4	93,7	83,6	76,6	81,8 [1]
Estonia	127,2	144,4	125,3	88,0	77,1	85,3 [1]
Finland	107,9 [4]	118,8 [4]	123,7 [4]	107,4 [4]	120,1 [4]	132,6 [4]
France	104,1	106,5	102,6	96,5	93,2	94,6
Germany	106,0	109,1	108,3	108,4	108,7	121,0
Greece	103,8	118,7	127,7	105,3	72,0	46,2 [1] [2]
Hungary	99,4	85,5	81,0	77,5	69,4	61,9
Ireland	103,9	89,9	63,6	40,1	28,1	21,9 [2]
Italy	103,9	110,5	109,3	96,7	93,4	91,8
Latvia	113,6	129,1	125,1	81,4	62,3	58,1
Lithuania	122,0	149,1	155,2	79,9	73,8	86,4
Luxembourg	102,6	105,2	103,3	104,1	104,2	105,5 [1]
Malta	104,3	111,8	109,2	109,7	109,9 [2]	110,3 [1] [2]
Netherlands	102,2	107,9	111,3	108,0 [4]	96,2 [4]	99,6 [1]
Poland	116,0	134,9	148,6	155,3	161,0	183,5
Portugal	93,7	90,0	88,9	83,0	76,0	69,1
Romania	116,6	155,1	196,6	166,7	144,4	141,1
Slovak Republic	116,2	122,6	136,7	121,4	116,2	111,3
Slovenia	115,5	136,9	158,1	125,0	103,9	73,4
Spain	102,7	98,3	82,2	73,0	58,2	- [3]
Sweden	108,0	114,6	119,5	115,3	112,1	130,1 [1]
United Kingdom	101,4	103,8	102,4	90,5	97,2 [2]	98,3 [2]

[1] Estimate (Eurostat)

[2] Preliminary data

[3] Not available

[4] Estimate

Source: Eurostat, 30/9/2011, 9/11/2011.

Chapter 6

PRICES

DWELLING PRICES

The **dwelling prices** feature a relatively marked influence on the aggregate overall level. The yearly change of the **aggregate index of consumer prices** (so-called inflation) increased by 1.9 % in 2011, as compared to 2010, which was mostly caused (0.8 per cent points) by the increase of foodstuff prices (by 4.6 %) and the immediately second source (0.7 per cent points) was the dwelling prices, which increased by 2.8 %. Their marked contribution to the aggregate increase of the price level is given by the marked weight of the dwelling costs within the consumption structure (within the 2010 consumer prices weight more than 28 % are already concerned). To the remaining portion of the aggregate price level increase (0.4 %) contributed more 6 other consumer groups; on the contrary, 4 consumption groups decreased the aggregate level. When compared with other prices index increment the mean increase of the dwelling prices (by 2.8 %) is relatively low. It was caused particularly by the raise of the gas prices, the mean yearly increase of which was 11.8 % in 2011; in December 2011 the increase was even 22.2 %, as compared to December 2010. The yearly increase saw particularly the prices of electricity, potable water/sewerage, net rentals were gradually increased, particularly due to the rentals, the amount of which was yet not subject to contractual arrangements in 2011, but it was increased in compliance with the Statute No. 107/2006 Coll. The net rentals increased by 2.9 %, out of which the “regulated” one by 7.6 %.

Within a longer period of time, since 2005, the dwelling prices level also increased by 37.8 % (December 2011 compared to the 2005 mean value) more markedly than the mean aggregate increment in this period (18.3 %). Even in the longer period of time, apart from the “rentals deregulation”, for the draught horse of the dwelling prices may be considered the increasing prices of gas, electricity, potable water/sewerage, heat, or solid fuels.

The more rapid growth of dwelling consumer prices, vs. the aggregate price growth, particularly in a longer period of time since 2005, applies for all EU member countries except for Bulgaria. This is documented by the comparable, so-called **harmonized indices of consumer prices (HICP)**. In December 2011 the value of the HICP for the CR was 117.5 %, thus, according to this indicator, the mean increase of the price level was 17.5 %, while the dwelling subindex was 152.8 % for the same period (increase by 52.8 %). As the calculation of the harmonized index does not include the so-called hypothetical rentals for the owner occupied dwellings, the price growth pace of which was slower than the development of prices of nearly all other items for dwelling within the specified period, thus the subindex of dwelling prices in HICP is higher than the value of this subindex within the “national” index of consumer prices.

In the latest period statistics saw a continued decreasing trend in the **incurred sales prices of all real estate**. In aggregate, in 2010 the mean real estate prices were by 1.8 % lower than in 2009. The increase or decrease of prices, or the decrease rate, depends on a real estate type and markedly differs in particular localities. The realized development in some cases differs even according to information sources. In 2010 the statistics, the source of which is data from the real estate tax declarations, saw the decrease of **sales prices of dwellings** down to the level of the 2nd quarter of 2007, namely to the level by 37.2 % higher than in 2005. It is assessed that in 2011 the prices started to slightly increase (for the 2nd quarter of 2011 the value of the same indicator is assessed to be 38.4 %). For more “calm” may be considered the development of the **sales prices of family houses** according the same statistics. On their peak in the 4th quarter of 2008 these prices reached mean values by 33.2 % higher than in 2005, while in 4th quarter of 2010 these prices decreased to the level by 26.8 % higher than in 2005 (for the first two quarters of 2011, similarly to the prices of individual dwellings, a moderate increase is assessed, its assessed increment being 30.1 % for the second quarter, as compared to 2005). From this trend the development deviates in some regions; in the Karlovy Vary region where the mean increase of the prices of sold family houses was 50 %, as

compared to 2005, however, as early as in the course of 2010 they started to slightly decrease. In the Moravian and Silesian region and Olomouc region the increase of prices is similar for a longer period of time (only slightly lower), however, as assessed in early 2011, their slight increase continues.

Unlike the above-mentioned, the **sales prices of dwelling houses** do not significantly decrease, rather stagnate. In late 2010 their mean level was by 44 % higher than in 2005, whereas the highest level was reached in the 1st quarter of 2009, with the increment 46.8 % vs. 2005.

The development of **sales prices of building lands** differs from that of prices of other real estate. In the recent years their prices nearly constantly rise. In late 2010 their mean value level was by 50 % higher than in 2005. The main draught horses of the mean price increase were the prices in the Southern Moravia region; in a longer period the prices of some Prague districts, the prices of lands in the Central Bohemia region, Olomouc, and Moravian and Silesian regions. The opposite trend is shown by the prices of the building lands in the Southern Bohemia region where only a tame increase was seen and in 2010 the prices were decreasing (in the last quarter of 2010 their level was only by 9.9 % higher than in 2005). In 2010 the prices were also slightly decreasing in the Hradec Králové, Pilsen and Zlín regions. From published tables a marked variability of these prices is obvious, beginning at the value 86 CZK/m² of mean sales price (between 2008 and 2010) in the Hodonín district in municipalities populated up to 1,999 as far as to 43,484 CZK/m² for a building land in the Prague 1 area (in all tables taken from the CSO's publication on prices of selected real estate used is a special classification of Prague to certain areas; a certain classification is specified in the last table of the chapter).

According to information on the development of **incurred sales prices of dwellings** that the CSO acquires from **estate agencies**, through which only a part of dwellings is sold, the picture of reality is a bit different. In the course of 2008 in Prague a relatively smaller increase is indicated, compared to the values realized from tax returns; on the other hand, according to this source a more rapid decrease of prices was seen in Prague in the course of 2010. Similar findings apply to data for the whole republic. The decrease of sales prices of dwellings in the CR indicated by the estate agencies, recorded since 4th quarter of 2009, is steeper than values realized from sales prices according to tax returns and according to the estate agencies it even continued in 2011 as well, while according to assessments from the other sources these prices began to slightly increase in 2011.

An interesting picture on information concerning prices of dwellings is provided by the **comparison of development of advertised dwelling offer prices and of the development of incurred dwelling prices** (taken from tax returns). The increase of offer prices (in Prague and in the rest of the republic, thus in the whole CR) laid behind a steep increase of incurred prices particularly in early 2007. On the other hand, in the course of 2008 the offer prices increased more rapidly than the incurred prices and outside Prague they increased even in the 4th quarter of 2008 when the incurred prices were already decreasing. The price increase seen in the late that year, as compared to 2005, differs by more than 25 per cent points when comparing the offer prices (65.6 %) increase and the same indicator for the incurred prices increase (39.7 %) in the territory of the CR without Prague.

The **prices of first sold new dwellings in Prague** were still higher throughout most of 2009, as compared to 2008, though they began to decrease in the 2nd quarter. In 2010 they decreased below the level of 2008 and, except for 2nd quarter of 2010 and 2011, they are still slightly decreasing. Thus, in 3rd quarter of 2011 they were at level of 97 % of the 2008 mean value.

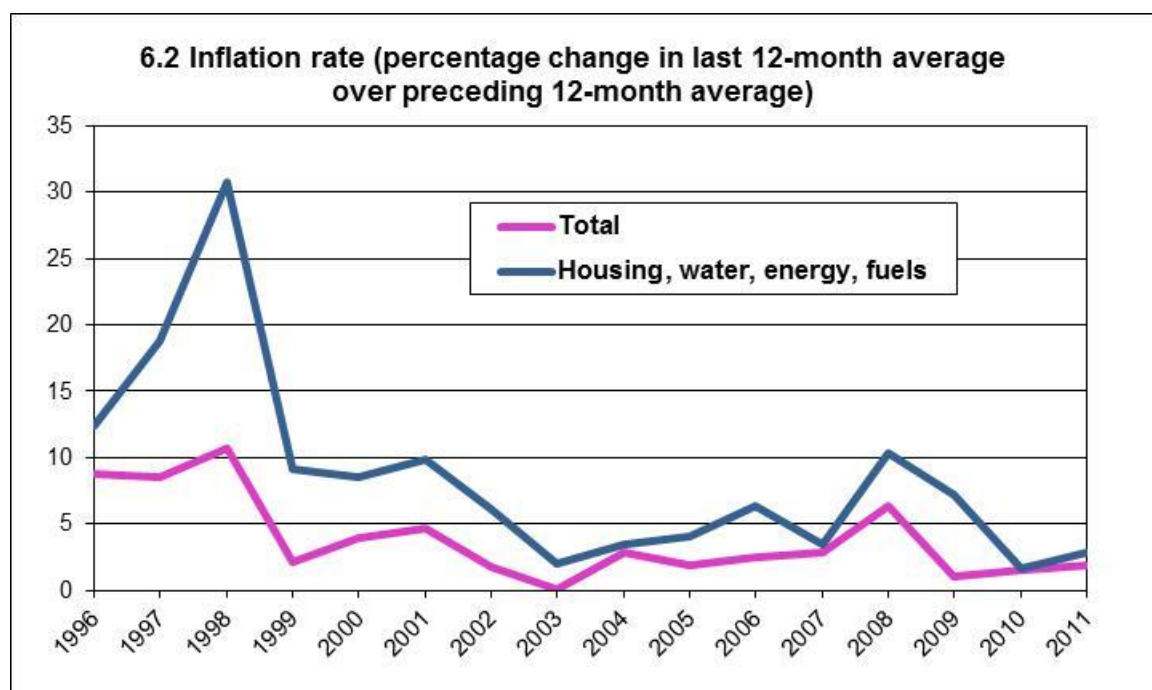
The evaluated development does not predicate about the difference of price levels. Nevertheless, the price level influences the accessibility of dwelling. To illustrate the **financial accessibility of dwelling** and its development used was the evaluation of the ratio of incomes of households (or wages) and prices of dwellings and family houses. Applied were mean unit incurred prices of dwellings and family houses according to statistics from tax returns. To evaluate the new dwellings and houses accessibility used were data on unit first costs of completed (newly constructed) dwellings and family houses – see the annex on dwelling construction. For the recalculation to the

value of a complete dwelling (or house) still the same size is used, i.e. 61 m² or 660 m³. For this way model valuated older dwelling (or house) the **financial accessibility of older dwelling** grew worse, as compared to 2008, though it is growing better after 2008. In 2010 for a purchase of the model older dwelling would be needed 52 mean 2010 monthly wages or 3.7 mean net annual monetary incomes of a household for 2010. For the purchase of an older family house would suffice 63 mean monthly wages or 4.5 annual mean net monetary incomes of a household. Similarly **constructed financial accessibility of a new dwelling** shows a slight improvement, as compared to 2000, as for prices of newly purchased family houses (in 2010 were needed 120 mean monthly wages or 8.6 annual net monetary incomes), but an impairment for the new dwellings (91 mean monthly wages or 6.5 annual net monetary incomes).

6.1 Consumer price indices in December 2011 to average of 2005

	Average 2005=100
TOTAL	118,3
in which:	
Food and non-alcoholic beverages	120,2
Alcoholic beverages, tobacco	140,9
Clothing and footwear	85,8
Housing, water, energy, fuels	137,8
Furnishings, households equipment and maintenance	95,7
Health	155,3
Transport	104,5
Post and telecommunication	95,4
Recreation and culture	97,1
Education	117,5
Restaurants and hotels	121,3
Miscellaneous goods and services	113,3

Source: Czech Statistical Office.



Source: Czech Statistical Office.

6.3 Consumer Price Index - Housing December 2011

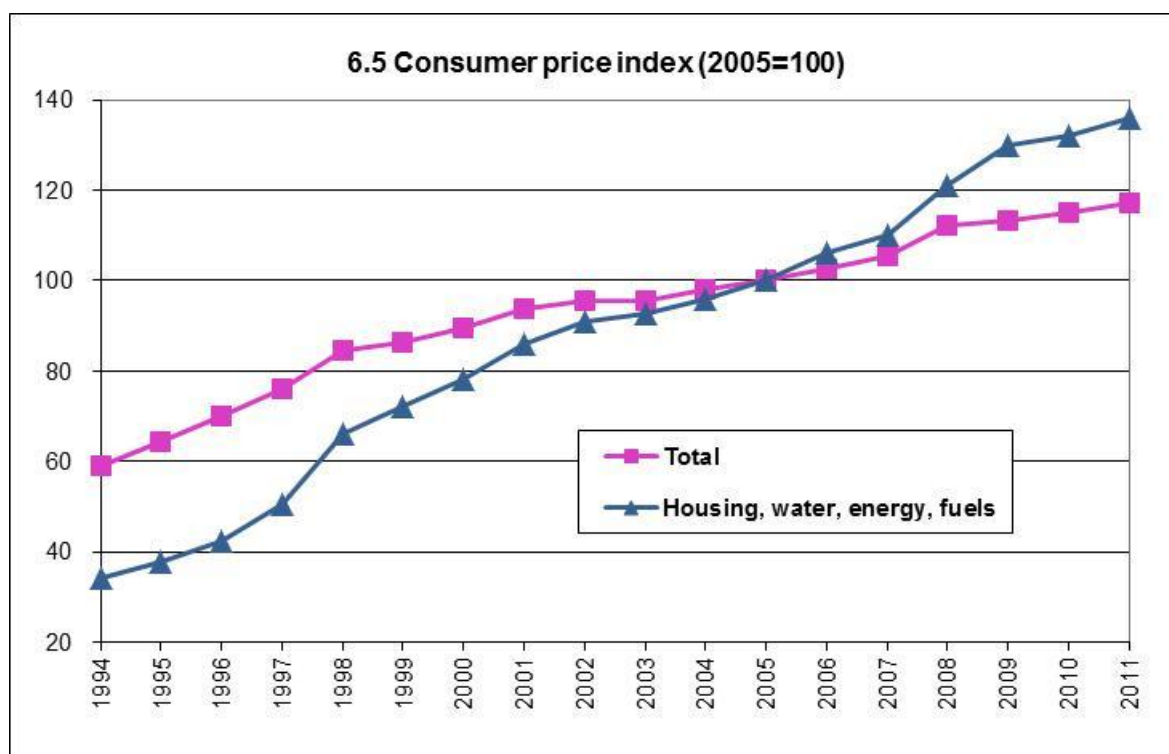
		in December 2011 to average of 2005	in December 2011 to December 2010	Inflation rate (share of average of indices per 2011 and average of indices per 2010)
0	TOTAL	118,3	102,4	101,9
04	of which: HOUSING, WATER, ELECTRICITY, GAS AND OTHER FUELS in which:	137,8	103,9	102,8
04.1	Actual rentals for housing	161,7	104,1	102,7
04.111	NET RENTALS PAID BY TENANTS IN TENEMENTS	171,0	104,6	102,9
04.112	PAYMENT PAID IN DWELLINGS OF DWELLING CO-OPERATIVES	126,9	102,0	102,1
04.2	Imputed rentals for housing	118,0	100,0	100,1
04.211	IMPUTED RENTALS OF OWNER-OCCUPIERS	118,0	100,0	100,1
04.3	Maintenance and repair of the dwelling	113,4	100,5	100,5
04.311	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	100,6	100,0	99,8
04.321	SERVICES FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	123,2	101,0	101,0
04.4	Water supply and miscellaneous services relating to the dwelling	132,4	104,3	104,3
04.411	WATER SUPPLY	143,8	106,2	106,1
04.421	REFUSE COLLECTION	106,9	100,3	100,4
04.431	SEWERAGE COLLECTION	147,1	105,8	105,8
04.441	OTHER SERVICES RELATING TO THE DWELLING (NEC)	118,2	102,1	102,0
04.5	Electricity, gas and other fuels	156,2	108,9	105,9
04.511	ELECTRICITY	146,6	104,8	104,8
04.521	GAS	183,1	122,2	111,8
04.522	CYLINDERS	134,5	108,0	107,3
04.531	LIQUID FUELS	127,9	101,3	101,0
04.541	SOLID FUELS	165,8	102,3	103,6
04.551	HEAT ENERGY	143,6	101,9	102,0

Source: Czech Statistical Office.

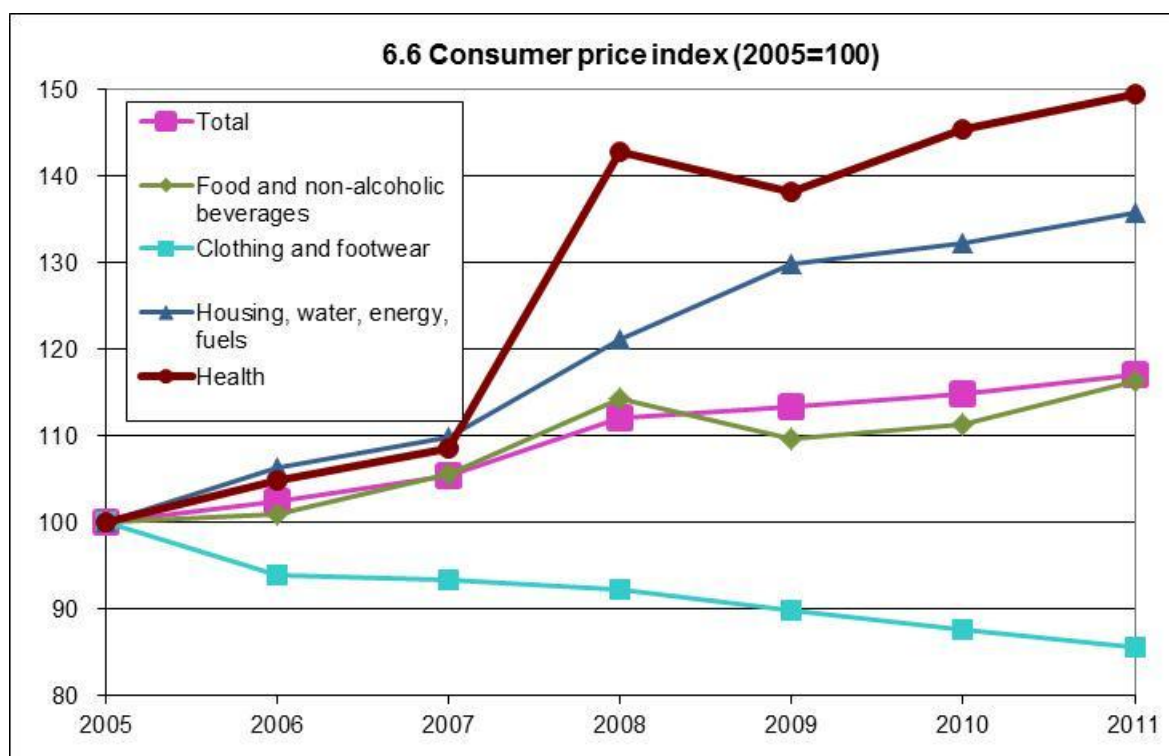
6.4 Consumer price index (CPI) (2005 = 100)

Period	Total	of which			
		Food and non-alcoholic beverages	Clothing and footwear	Housing, water, energy, fuels	Health
1994	59,1	77,1	87,3	34,3	43,7
1995	64,5	85,7	96,4	37,8	49,3
1996	70,2	92,5	106,4	42,5	55,3
1997	76,2	96,6	115,8	50,5	65,9
1998	84,4	100,9	123,1	66,0	75,1
1999	86,2	95,3	123,2	72,0	78,1
2000	89,4	96,2	120,8	78,1	80,3
2001	93,6	101,1	118,8	85,8	82,8
2002	95,4	99,1	115,7	91,0	86,7
2003	95,5	97,0	110,0	92,8	90,2
2004	98,1	100,3	105,5	96,0	93,0
2005	100,0	100,0	100,0	100,0	100,0
2006	102,5	100,9	94,0	106,3	104,8
2007	105,4	105,6	93,3	109,9	108,6
2008	112,1	114,2	92,3	121,2	142,8
2009	113,3	109,7	89,9	129,9	138,1
2010	114,9	111,3	87,6	132,2	145,3
2011	117,1	116,4	85,6	135,8	149,5

Source: Czech Statistical Office.



Source: Czech Statistical Office.



Source: Czech Statistical Office.

6.7 Mean incurred sales prices of family houses in the CR in relation to the municipality size (CZK/m³)

YEAR 2010

Region	Municipality size	Number of assignments	Purchase price	Assessment price	Mean size of a family house in m ³	Mean wear in %	Variation coeff.	Purchase price per fractile				
								10 %	25 %	50 %	75 %	90 %
Capital Prague		94	8 013	6 938	822	16,2	29	5 031	6 132	7 827	9 223	11 350
Central Bohemia	till 1 999 inhabitants	2 005	3 406	3 034	639	51,3	69	1 090	1 730	2 712	4 357	7 065
	2 000 - 9 999 inhab.	722	4 279	3 891	673	44,4	63	1 344	2 181	3 461	5 828	8 596
	10 000 - 49 999 inhab.	301	3 911	3 483	707	40,4	51	1 824	2 461	3 533	4 905	6 835
	50 000 inhab. and more	45	3 812	3 359	596	24,0	26	2 350	3 163	3 770	4 323	5 114
Central Bohemia - total		3 073	3 666	3 284	653	48,2	66	1 185	1 873	3 019	4 765	7 540
Southern Bohemia	till 1 999 inhabitants	662	2 090	1 726	656	53,3	70	754	1 095	1 684	2 562	3 812
	2 000 - 9 999 inhab.	353	2 373	2 049	694	50,6	60	876	1 306	2 002	3 050	4 429
	10 000 - 49 999 inhab.	89	3 071	2 819	771	33,9	43	1 499	1 921	2 875	3 804	4 851
	50 000 inhab. and more	50	3 445	3 216	778	22,8	34	1 964	2 611	3 341	4 285	4 835
Southern Bohemia - total		1 154	2 311	1 974	682	49,6	64	841	1 226	1 949	2 974	4 331
Pilsen	till 1 999 inhabitants	438	1 925	1 587	670	54,8	65	675	1 028	1 673	2 437	3 465
	2 000 - 9 999 inhab.	184	2 656	2 397	686	50,9	56	1 042	1 622	2 341	3 181	4 290
	10 000 - 49 999 inhab.	44	2 849	2 591	756	30,5	38	1 556	2 153	2 814	3 345	4 109
	50 000 inhab. and more	20	4 252	3 887	730	35,0	49	1 809	2 628	3 482	5 765	7 629
Pilsen - total		686	2 248	1 936	681	51,6	63	761	1 235	1 942	2 905	3 865
Karlovy Vary	till 1 999 inhabitants	158	2 219	1 855	705	53,7	64	674	1 119	1 932	2 916	4 261
	2 000 - 9 999 inhab.	121	2 039	1 853	716	54,7	63	704	1 016	1 746	2 612	3 679
	10 000 - 49 999 inhab.	54	2 871	2 450	724	37,2	47	873	1 885	2 800	3 778	4 477
	50 000 inhab. and more	6	4 351	4 175	750	23,2	39	x	1 640	4 149	4 306	6 232
Karlovy Vary - total		339	2 297	1 990	713	50,9	62	718	1 206	1 981	3 059	4 282
Ústí	till 1 999 inhabitants	543	1 898	1 572	697	58,7	65	645	980	1 649	2 451	3 386
	2 000 - 9 999 inhab.	249	2 028	1 778	742	58,6	69	637	1 068	1 759	2 508	3 729
	10 000 - 49 999 inhab.	172	2 625	2 215	753	45,9	54	1 220	1 602	2 197	3 355	4 405
	50 000 inhab. and more	104	3 045	2 698	785	37,4	43	1 359	2 023	3 015	3 902	4 646
Ústí - total		1 068	2 157	1 833	725	54,5	63	704	1 169	1 893	2 743	3 991
Liberec	till 1 999 inhabitants	283	2 272	1 832	727	57,1	64	798	1 149	1 950	2 995	3 978
	2 000 - 9 999 inhab.	165	2 336	2 021	723	55,0	64	752	1 280	1 869	3 092	4 359
	10 000 - 49 999 inhab.	59	3 255	2 881	842	39,4	49	1 492	2 010	2 749	4 118	5 487
	50 000 inhab. and more	54	4 618	3 910	710	21,8	43	2 039	2 924	4 341	5 852	7 566
Liberec - total		561	2 620	2 198	736	51,2	65	922	1 331	2 161	3 446	4 993
Hradec Králové	till 1 999 inhabitants	426	2 059	1 759	675	57,9	65	768	1 157	1 805	2 571	3 549
	2 000 - 9 999 inhab.	307	2 321	2 002	682	49,3	55	1 063	1 436	2 086	2 761	3 876
	10 000 - 49 999 inhab.	96	2 631	2 252	719	36,5	44	1 333	1 799	2 576	3 113	3 926
	50 000 inhab. and more	28	4 429	4 233	701	23,6	32	2 209	3 282	4 374	5 303	5 763
Hradec Králové - total		857	2 294	1 982	683	51,3	60	895	1 356	1 993	2 792	3 982
Pardubice	till 1 999 inhabitants	476	1 800	1 525	715	58,4	69	617	960	1 554	2 283	3 019
	2 000 - 9 999 inhab.	171	2 167	1 919	685	53,1	52	815	1 340	1 973	2 764	3 689
	10 000 - 49 999 inhab.	127	2 467	2 252	743	47,9	51	1 141	1 685	2 219	3 006	3 987
	50 000 inhab. and more	34	4 060	3 579	688	16,9	37	2 216	2 920	3 798	4 532	5 996
Pardubice - total		808	2 077	1 809	712	53,9	64	727	1 141	1 839	2 638	3 716
Highland	till 1 999 inhabitants	500	1 590	1 307	654	55,3	65	550	835	1 338	2 068	2 895
	2 000 - 9 999 inhab.	179	1 674	1 540	687	55,6	55	633	1 022	1 521	2 046	2 797
	10 000 - 49 999 inhab.	86	2 627	2 360	713	41,5	45	1 297	1 841	2 421	3 225	4 311
	50 000 inhab. and more	21	4 185	3 763	766	10,4	33	2 059	2 981	3 947	4 638	5 281
Highland - total		786	1 792	1 541	671	52,6	65	611	951	1 524	2 308	3 264
Southern Moravia	till 1 999 inhabitants	1 245	2 046	1 790	644	57,1	73	651	1 026	1 623	2 604	3 845
	2 000 - 9 999 inhab.	710	2 352	2 104	662	56,2	65	794	1 288	1 925	3 029	4 435
	10 000 - 49 999 inhab.	206	3 005	2 621	731	41,0	57	1 204	1 678	2 595	3 746	5 314
	50 000 inhab. and more	146	5 091	4 885	659	36,8	37	2 861	3 655	4 816	6 283	7 558
Southern Moravia - total		2 307	2 418	2 156	658	54,1	71	729	1 199	1 920	3 178	4 786
Olomouc	till 1 999 inhabitants	648	1 748	1 429	675	58,6	80	516	817	1 353	2 226	3 383
	2 000 - 9 999 inhab.	217	1 969	1 775	641	58,9	64	636	990	1 665	2 586	3 590
	10 000 - 49 999 inhab.	146	2 470	2 234	721	48,7	53	929	1 486	2 233	3 143	4 084
	50 000 inhab. and more	50	3 937	3 626	766	29,8	38	1 995	2 778	3 663	4 763	6 345
Olomouc - total		1 061	1 996	1 714	679	55,9	73	584	946	1 590	2 601	4 000
Zlín	till 1 999 inhabitants	511	1 793	1 486	660	53,6	63	584	1 023	1 542	2 289	3 357
	2 000 - 9 999 inhab.	373	1 946	1 749	637	55,4	54	710	1 247	1 799	2 448	3 210
	10 000 - 49 999 inhab.	145	2 890	2 634	694	44,6	53	1 223	1 750	2 704	3 580	4 851
	50 000 inhab. and more	76	4 045	3 438	571	40,2	39	2 092	2 847	3 685	4 948	5 914
Zlín - total		1 105	2 143	1 860	651	52,1	63	706	1 193	1 851	2 710	3 964
Moravia-Silesia	till 1 999 inhabitants	385	2 077	1 722	748	52,4	69	688	1 092	1 647	2 661	4 061
	2 000 - 9 999 inhab.	401	2 236	1 942	735	48,8	56	789	1 394	2 015	2 834	3 809
	10 000 - 49 999 inhab.	143	2 115	1 826	773	45,9	49	908	1 389	2 033	2 682	3 173
	50 000 inhab. and more	154	3 151	2 667	779	31,0	47	1 569	1 986	2 811	3 824	5 187
Moravia-Silesia - total		1 083	2 294	1 951	751	47,1	60	799	1 325	2 002	2 952	4 061
Czech Republic - total		14 982	2 562	2 239	683	51,3	73	785	1 283	2 059	3 255	5 000

Source: Czech Statistical Office.

6.8 Mean incurred sales prices of family houses in the CR in relation to the wear stage (CZK/m³)

YEAR 2010												
Region	Wear band in %	Number of assignments	Purchase price	Assessment price	Mean size of a family house in m³	Mean wear in %	Variation coeff.	Purchase price per fractile				
								10 %	25 %	50 %	75 %	90 %
Capital Prague	0 - 10	51	9 038	7 749	721	0,0	22	6 620	7 762	8 782	9 878	11 864
	10 - 50	34	6 979	6 139	996	28,4	30	4 715	5 306	6 522	7 440	9 309
	50 - 75	8	6 205	5 723	777	58,0	34	x	4 676	5 693	7 408	9 152
	75 - 100	1	i.d.	i.d.	i.d.	i.d.	0	i.d.	i.d.	i.d.	i.d.	i.d.
Capital Prague - total		94	8 013	6 938	822	16,2	29	5 031	6 132	7 827	9 223	11 350
Central Bohemia	0 - 10	710	6 794	6 262	625	0,1	33	3 802	5 084	6 844	8 513	10 005
	10 - 50	590	3 972	3 620	682	30,3	41	2 181	2 908	3 649	4 665	6 063
	50 - 75	976	2 849	2 471	653	60,6	39	1 584	2 105	2 664	3 401	4 426
	75 - 100	797	1 654	1 378	659	89,2	53	686	1 038	1 504	2 065	2 816
Central Bohemia - total		3 073	3 666	3 284	653	48,2	66	1 185	1 873	3 019	4 765	7 540
Southern Bohemia	0 - 10	216	4 173	3 537	662	0,1	41	2 148	2 852	3 895	5 213	6 510
	10 - 50	250	2 708	2 419	695	30,3	34	1 664	2 025	2 583	3 291	3 877
	50 - 75	405	1 934	1 634	674	60,3	46	994	1 329	1 758	2 292	2 995
	75 - 100	283	1 078	874	696	89,2	50	481	711	999	1 256	1 726
Southern Bohemia - total		1 154	2 311	1 974	682	49,6	64	841	1 226	1 949	2 974	4 331
Pilsen	0 - 10	119	4 186	3 655	683	0,0	40	2 078	2 822	3 788	5 441	6 550
	10 - 50	144	2 731	2 383	690	30,4	32	1 666	2 113	2 639	3 181	3 693
	50 - 75	232	1 927	1 646	676	60,3	38	1 032	1 368	1 852	2 322	2 964
	75 - 100	191	1 068	880	681	89,2	48	510	694	1 002	1 398	1 719
Pilsen - total		686	2 248	1 936	681	51,6	63	761	1 235	1 942	2 905	3 865
Karlovy Vary	0 - 10	61	4 183	3 689	670	0,0	35	2 396	3 422	3 870	4 979	5 890
	10 - 50	74	2 813	2 412	651	29,9	33	1 640	2 048	2 589	3 410	4 226
	50 - 75	109	2 024	1 719	721	60,4	39	1 004	1 535	1 929	2 402	3 042
	75 - 100	95	996	881	779	88,9	53	379	614	879	1 227	1 710
Karlovy Vary - total		339	2 297	1 990	713	50,9	62	718	1 206	1 981	3 059	4 282
Ústí	0 - 10	135	4 353	3 638	627	0,1	35	2 480	3 214	4 267	5 190	6 552
	10 - 50	215	2 805	2 401	691	30,5	37	1 561	2 089	2 699	3 398	4 173
	50 - 75	431	1 895	1 615	742	60,7	39	1 004	1 361	1 870	2 254	2 827
	75 - 100	287	1 032	887	771	88,9	53	449	626	907	1 264	1 724
Ústí - total		1 068	2 157	1 833	725	54,5	63	704	1 169	1 893	2 743	3 991
Liberec	0 - 10	98	5 011	4 206	694	0,2	34	2 985	3 636	4 818	6 030	7 699
	10 - 50	116	3 190	2 800	696	30,7	38	1 687	2 248	3 164	3 915	4 522
	50 - 75	203	2 178	1 773	734	61,2	43	1 108	1 487	2 009	2 592	3 417
	75 - 100	144	1 157	945	802	88,4	48	589	747	1 034	1 404	1 881
Liberec - total		561	2 620	2 198	736	51,2	65	922	1 331	2 161	3 446	4 993
Hradec Králové	0 - 10	106	4 435	3 876	668	0,1	36	2 548	3 218	4 152	5 372	6 526
	10 - 50	258	2 639	2 268	679	30,4	42	1 361	1 846	2 524	3 129	4 018
	50 - 75	271	2 071	1 801	675	60,4	32	1 239	1 621	1 993	2 450	2 903
	75 - 100	222	1 144	965	706	88,9	45	513	772	1 110	1 428	1 778
Hradec Králové - total		857	2 294	1 982	683	51,3	60	895	1 356	1 993	2 792	3 982
Pardubice	0 - 10	107	4 268	3 568	678	0,1	37	2 423	3 071	4 019	4 932	6 670
	10 - 50	175	2 525	2 307	701	30,3	33	1 518	1 899	2 450	2 979	3 619
	50 - 75	300	1 848	1 603	703	60,4	36	1 016	1 356	1 830	2 238	2 738
	75 - 100	226	998	865	746	89,0	50	428	645	893	1 256	1 643
Pardubice - total		808	2 077	1 809	712	53,9	64	727	1 141	1 839	2 638	3 716
Highland	0 - 10	129	3 552	3 021	711	0,1	34	2 099	2 734	3 258	4 252	5 133
	10 - 50	162	2 122	1 900	716	30,1	34	1 320	1 565	2 010	2 588	2 981
	50 - 75	265	1 601	1 349	627	60,3	37	927	1 195	1 524	1 928	2 390
	75 - 100	230	792	680	668	89,2	45	348	519	749	1 027	1 290
Highland - total		786	1 792	1 541	671	52,6	65	611	951	1 524	2 308	3 264
Southern Moravia	0 - 10	389	4 835	4 240	660	0,1	40	2 511	3 346	4 529	6 177	7 605
	10 - 50	454	3 004	2 806	731	30,2	41	1 636	2 055	2 772	3 627	4 706
	50 - 75	683	2 126	1 893	662	60,3	44	1 139	1 487	1 929	2 564	3 393
	75 - 100	781	1 130	971	612	89,5	52	495	693	1 033	1 418	1 818
Southern Moravia - total		2 307	2 418	2 156	658	54,1	71	729	1 199	1 920	3 178	4 786
Olomouc	0 - 10	159	4 256	3 472	683	0,1	37	2 426	3 024	3 992	5 341	6 389
	10 - 50	199	2 703	2 325	685	30,3	39	1 511	2 012	2 517	3 155	4 204
	50 - 75	329	1 732	1 549	683	60,4	38	978	1 258	1 594	2 084	2 502
	75 - 100	374	891	787	670	89,3	51	411	553	775	1 118	1 496
Olomouc - total		1 061	1 996	1 714	679	55,9	73	584	946	1 590	2 601	4 000
Zlín	0 - 10	148	3 942	3 312	651	0,1	39	2 134	2 711	3 634	4 851	6 118
	10 - 50	294	2 692	2 359	681	29,8	40	1 540	1 920	2 428	3 269	4 193
	50 - 75	361	1 916	1 649	651	60,1	43	1 078	1 376	1 750	2 236	2 913
	75 - 100	302	1 000	914	620	89,7	54	393	585	932	1 257	1 690
Zlín - total		1 105	2 143	1 860	651	52,1	63	706	1 193	1 851	2 710	3 964
Moravia-Silesia	0 - 10	208	4 153	3 402	695	0,1	33	2 585	3 173	3 824	4 944	6 117
	10 - 50	289	2 596	2 285	767	29,9	34	1 584	2 044	2 476	2 955	3 708
	50 - 75	340	1 781	1 539	768	60,3	37	1 039	1 350	1 708	2 086	2 666
	75 - 100	246	1 075	902	756	88,9	51	448	686	975	1 363	1 761
Moravia-Silesia - total		1 083	2 294	1 951	751	47,1	60	799	1 325	2 002	2 952	4 015
Czech Republic - total		14 982	2 562	2 239	683	51,3	73	785	1 283	2 059	3 255	5 000

Source: Czech Statistical Office.

6.9 Indices of sales prices of family houses between 2007 and 2010

average 2005 = 100

	relat. weight	year 2007					year 2008					year 2009					year 2010				
		quarter				year average	quarter				year average	quarter				year average	quarter				year average
		1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.	
Czech Republic total	1000,0	112,6	117,3	119,7	121,7	117,8	125,6	130,6	133,2	133,2	130,7	131,4	129,7	128,4	127,1	129,2	127,0	127,5	127,4	126,8	127,2
Capital Prague	90,4	104,1	108,3	113,3	115,3	110,3	118,7	124,1	124,6	123,6	122,8	121,3	120,3	117,7	116,3	118,9	119,5	120,5	117,2	113,1	117,6
District Prague-east, west	74,4	113,4	115,2	115,9	118,8	115,8	122,4	125,1	126,9	126,6	125,3	123,1	118,7	119,3	121,3	120,6	119,5	117,6	118,7	120,1	119,0
CR total excluding capital Prague and district Prague-east, west	835,1	113,5	118,5	120,7	122,6	118,8	126,6	131,8	134,7	134,8	132,0	133,2	131,7	130,4	128,8	131,0	128,4	129,1	129,2	128,9	128,9
Central Bohemia region excluding district Prague-east, west	157,4	112,6	117,6	119,8	122,3	118,1	126,8	131,6	134,4	133,7	131,6	131,0	129,5	129,5	129,1	129,8	127,7	126,3	126,0	126,3	126,6
Southern Bohemia region	72,9	115,7	121,5	121,2	123,8	120,6	126,9	130,1	132,3	130,0	129,8	127,2	127,3	127,2	124,0	126,4	121,4	122,9	123,7	122,6	122,7
Pilsen region	55,4	108,6	113,8	116,2	115,1	113,4	119,8	128,5	128,3	126,1	125,7	124,9	123,9	123,4	121,1	123,3	118,6	119,4	121,1	121,7	120,2
Karlovy Vary region	19,1	115,5	121,1	125,6	129,6	123,0	136,5	140,2	139,2	136,4	138,1	137,4	142,4	145,9	147,2	143,2	148,8	150,8	149,3	145,7	148,7
Ústí region	46,3	115,1	121,1	121,1	119,8	119,3	126,5	138,1	141,6	143,5	137,4	146,8	148,9	146,6	141,8	146,0	140,7	141,3	141,3	141,4	141,2
Liberec region	37,6	117,9	121,2	120,2	120,9	120,1	123,6	128,1	132,3	135,1	129,8	132,4	130,3	129,5	127,3	129,9	126,5	126,7	126,3	126,8	126,6
Hradec Králové region	58,2	114,1	121,6	123,1	122,7	120,4	126,8	133,0	134,2	133,8	132,0	135,7	135,0	130,9	128,8	132,6	127,2	127,0	127,9	126,8	127,2
Pardubice region	47,9	113,1	116,6	117,9	119,4	116,8	122,1	125,3	128,3	130,6	126,6	133,0	132,0	127,5	124,3	129,2	126,0	128,0	127,6	127,1	127,2
Highland	46,4	112,2	115,9	118,9	119,4	116,6	119,9	125,6	129,1	127,0	125,4	121,4	116,4	116,2	117,0	117,8	117,3	116,8	117,6	115,8	116,9
Southern Moravia region	118,6	114,6	119,1	121,9	124,3	120,0	126,3	129,9	134,1	134,5	131,2	130,9	128,2	126,3	124,6	127,5	127,4	130,1	129,3	128,7	128,9
Olomouc region	44,0	116,7	120,3	122,9	128,1	122,0	135,3	140,6	142,7	144,2	140,7	146,0	149,9	151,4	146,0	148,3	143,7	145,5	143,9	143,5	144,2
Zlín region	59,8	111,5	114,1	117,2	121,6	116,1	127,7	132,1	136,7	138,4	133,7	131,6	124,3	122,6	122,8	125,3	123,6	125,3	127,0	126,6	125,6
Moravian and Silesian region	71,6	111,5	119,6	124,9	127,9	121,0	131,4	137,5	141,2	143,4	138,4	144,4	141,6	138,5	138,2	140,7	138,6	139,2	139,2	140,3	139,3
CR total excluding Prague and districts Prague-east, west till 1 999 inhabitants	364,3	112,5	117,7	120,9	124,1	118,8	127,6	132,0	134,5	133,8	132,0	131,5	130,1	128,9	127,5	129,5	127,3	128,2	128,3	128,1	128,0
Municipality 2 000 - 9 999 inhab.	211,0	114,8	119,7	120,7	121,8	119,3	126,0	131,9	135,6	136,6	132,5	136,4	134,9	134,2	133,7	134,8	134,5	134,2	132,8	133,7	133,8
size: 10 000 - 49 999 inhab.	146,3	113,1	119,2	120,7	121,3	118,6	126,6	132,9	135,6	136,6	132,9	135,7	134,1	133,1	130,5	133,4	128,7	130,1	130,1	127,6	129,1
50 000 inhab. and more	113,6	114,5	118,0	120,0	121,3	118,5	124,3	129,6	132,3	132,6	129,7	129,7	127,8	125,0	121,5	126,0	120,2	121,8	124,6	124,4	122,8
CR total																					
0 - 10	167,3	115,4	117,9	119,4	121,1	118,5	123,3	127,6	129,7	127,1	126,9	125,0	123,1	120,7	119,1	122,0	118,6	118,8	119,0	118,5	118,7
wear 10 - 50	408,3	110,6	115,7	118,0	119,6	116,0	124,7	129,9	131,5	129,5	128,9	126,2	124,7	123,6	121,5	124,0	121,1	121,7	121,8	120,8	121,4
in %: 50 - 75	336,0	113,2	118,3	121,2	124,3	119,3	127,8	133,4	137,3	139,4	134,5	139,0	136,6	135,7	135,4	136,7	135,5	136,1	135,2	135,2	135,5
75 - 100	88,4	114,6	120,5	122,0	122,7	120,0	125,7	129,3	132,0	138,1	131,3	138,5	139,0	138,0	136,3	138,0	137,3	138,1	139,1	138,7	138,3

Source: Czech Statistical Office.

6.10 Mean sales prices of dwellings in the CR in relation to the municipality size (CZK/m²)

YEAR 2008-2010

Region	Municipality size	Number of assignments	Purchase price	Assessment price	Mean size of a dwelling in m ²	Mean wear in %	Variation coeff.	Mean purchase price - dwellings				
								standardized	non-standard.	year 2008	year 2009	year 2010
Capital Prague [1]	Prague 1	453	73 676	69 327	73	24,5	31	52 916	74 145	76 441	73 039	70 799
	Prague 2, 6, 7	1 433	53 304	46 669	68	18,4	32	46 317	54 145	57 753	53 034	50 453
	Prague 3-5, 8-28	5 038	44 477	37 024	60	11,3	28	41 581	47 364	47 282	43 911	42 533
Capital Prague - total		6 924	48 214	41 133	63	13,6	34	41 895	52 202	51 649	47 406	46 021
Central Bohemia	till 1 999 inhabitants	872	16 661	14 058	70	14,5	55	16 563	17 040	14 206	17 729	18 570
	2 000 - 9 999 inhab.	1 853	22 986	18 068	61	11,3	35	22 163	27 144	23 360	23 324	22 262
	10 000 - 49 999 inhab.	4 261	23 274	19 664	61	12,8	32	23 211	23 971	23 666	23 229	22 858
	50 000 inhab. and more	1 585	26 005	21 574	54	14,3	27	26 263	18 849	27 585	25 468	24 314
Central Bohemia - total		8 571	23 044	19 102	61	12,9	35	23 009	23 347	23 426	23 097	22 538
Southern Bohemia	till 1 999 inhabitants	638	8 498	7 830	67	16,8	68	8 396	8 790	8 089	7 832	10 320
	2 000 - 9 999 inhab.	1 260	12 597	10 780	63	15,0	47	12 763	11 863	11 879	12 894	13 198
	10 000 - 49 999 inhab.	1 546	17 121	14 613	63	12,7	32	16 758	18 734	17 534	17 137	16 696
	50 000 inhab. and more	1 442	22 581	19 095	62	11,7	28	22 154	23 825	23 026	22 455	22 163
Southern Bohemia - total		4 886	16 440	14 062	64	13,5	47	16 168	17 434	16 444	16 055	16 827
Pilsen	till 1 999 inhabitants	365	10 301	8 794	69	16,3	57	9 930	12 872	9 907	11 447	9 594
	2 000 - 9 999 inhab.	827	15 836	13 075	62	13,1	39	15 447	19 368	16 259	15 888	15 443
	10 000 - 49 999 inhab.	674	16 119	13 576	61	11,3	28	15 821	18 538	16 899	15 898	15 593
	50 000 inhab. and more	1 826	25 077	20 119	61	10,9	23	24 718	26 104	27 273	25 276	23 561
Pilsen - total		3 692	19 911	16 227	62	12,0	39	19 096	23 554	20 652	19 879	19 379
Karlovy Vary	till 1 999 inhabitants	392	7 835	6 471	63	21,8	59	7 301	10 428	7 855	8 242	7 443
	2 000 - 9 999 inhab.	999	9 709	8 891	59	19,8	43	9 622	10 464	9 506	10 216	9 413
	10 000 - 49 999 inhab.	2 702	13 385	11 981	62	17,8	37	13 263	13 929	14 099	13 482	12 482
	50 000 inhab. and more	1 053	24 227	21 878	64	17,2	33	22 595	25 888	24 910	25 872	21 961
Karlovy Vary - total		5 146	14 467	12 986	62	18,4	53	13 201	18 690	15 278	14 606	13 416
Ústí	till 1 999 inhabitants	208	6 722	5 958	64	19,8	61	6 806	6 428	6 271	7 489	6 380
	2 000 - 9 999 inhab.	845	10 187	9 342	60	17,9	47	10 306	9 244	10 413	9 956	10 226
	10 000 - 49 999 inhab.	3 662	8 602	8 457	60	17,6	68	8 252	15 431	9 472	10 530	6 933
	50 000 inhab. and more	3 301	10 940	9 481	60	17,4	42	10 626	12 196	11 235	11 193	10 461
Ústí - total		8 016	9 683	8 907	60	17,6	55	9 328	12 230	10 278	10 676	8 529
Liberec	till 1 999 inhabitants	165	15 534	14 824	63	17,7	62	11 746	20 080	16 273	19 442	10 804
	2 000 - 9 999 inhab.	505	12 624	11 593	61	18,4	44	12 370	14 511	12 614	13 445	11 640
	10 000 - 49 999 inhab.	864	15 579	12 516	62	14,3	33	15 506	16 061	16 237	16 155	14 598
	50 000 inhab. and more	972	22 629	19 002	61	12,1	27	22 800	20 889	25 062	21 731	20 616
Liberec - total		2 506	17 715	14 997	62	14,5	41	17 681	17 937	19 009	18 391	15 440
Hradec Králové	till 1 999 inhabitants	273	12 902	10 279	69	16,4	57	11 586	14 945	10 764	14 233	14 246
	2 000 - 9 999 inhab.	843	14 670	12 072	62	15,5	38	14 866	14 012	15 040	14 859	14 051
	10 000 - 49 999 inhab.	1 353	17 507	14 312	61	16,1	35	18 082	15 698	18 165	17 955	16 415
	50 000 inhab. and more	1 561	27 181	21 863	60	10,7	27	27 069	27 741	28 749	27 204	25 916
Hradec Králové - total		4 030	20 349	16 495	61	13,9	43	20 793	18 774	20 471	20 745	19 865
Pardubice	till 1 999 inhabitants	356	11 604	9 125	68	16,6	54	11 800	11 227	10 418	12 031	12 370
	2 000 - 9 999 inhab.	572	16 514	13 300	61	15,4	38	17 141	14 781	15 948	17 410	16 234
	10 000 - 49 999 inhab.	1 048	17 480	14 695	62	13,1	35	17 865	16 127	18 410	17 896	16 124
	50 000 inhab. and more	1 634	24 799	19 270	61	12,1	27	24 693	25 153	26 637	25 154	22 892
Pardubice - total		3 610	20 060	15 996	62	13,4	39	20 382	19 065	20 803	20 371	19 056
Highland	till 1 999 inhabitants	216	9 205	7 358	71	11,9	49	9 500	8 723	10 051	8 513	9 218
	2 000 - 9 999 inhab.	567	13 268	10 989	61	12,4	33	13 466	12 269	13 101	13 639	13 007
	10 000 - 49 999 inhab.	1 394	17 459	15 007	60	8,7	27	17 413	17 733	18 138	17 342	17 001
	50 000 inhab. and more	943	19 875	16 938	60	12,0	25	19 950	19 684	22 209	19 302	18 530
Highland - total		3 120	16 856	14 331	61	10,6	33	16 925	16 592	17 904	16 605	16 222
Southern Moravia	till 1 999 inhabitants	282	13 742	12 364	71	13,0	53	13 409	14 347	12 075	14 297	14 289
	2 000 - 9 999 inhab.	1 323	19 447	17 172	61	11,6	38	18 649	21 241	18 514	19 586	19 978
	10 000 - 49 999 inhab.	2 111	19 369	16 365	60	11,4	32	19 113	20 322	20 270	19 295	18 784
	50 000 inhab. and more	4 805	32 646	27 888	61	10,6	24	31 785	33 472	34 108	32 060	32 033
Southern Moravia - total		8 521	26 682	22 856	61	11,0	38	24 655	29 725	27 807	26 508	25 984
Olomouc	till 1 999 inhabitants	281	9 208	8 530	68	19,9	61	8 612	10 069	8 324	10 290	9 105
	2 000 - 9 999 inhab.	409	12 860	10 391	65	15,4	43	13 365	11 338	13 857	12 487	12 304
	10 000 - 49 999 inhab.	1 739	16 885	13 837	63	14,0	28	16 767	17 277	17 733	17 123	15 608
	50 000 inhab. and more	2 246	23 864	19 958	63	12,3	26	23 167	24 966	26 293	23 716	21 505
Olomouc - total		4 675	19 424	16 157	63	13,6	38	18 779	20 806	20 855	19 597	17 723
Zlín	till 1 999 inhabitants	62	13 617	10 367	73	11,6	38	13 383	13 867	15 171	14 465	12 312
	2 000 - 9 999 inhab.	816	17 291	14 551	62	14,0	33	17 110	17 893	17 479	17 472	16 930
	10 000 - 49 999 inhab.	2 420	19 258	16 030	58	12,2	28	19 220	19 448	20 185	19 846	18 012
	50 000 inhab. and more	1 265	23 753	19 528	60	13,9	24	23 634	24 089	25 710	23 378	21 970
Zlín - total		4 563	20 075	16 658	60	13,0	30	19 941	20 591	21 322	20 312	18 732
Moravia-Silesia	till 1 999 inhabitants	174	8 552	7 860	69	19,5	50	8 468	8 875	7 856	9 620	8 354
	2 000 - 9 999 inhab.	540	12 144	10 066	63	16,2	49	11 506	15 133	11 786	12 775	11 936
	10 000 - 49 999 inhab.	1 544	14 438	11 787	62	15,3	34	14 468	14 254	15 362	14 720	13 293
	50 000 inhab. and more	4 394	17 425	14 444	60	13,6	30	17 217	18 348	19 420	17 234	16 159
Moravia-Silesia - total		6 652	16 071	13 299	61	14,4	35	15 872	17 015	17 312	16 132	15 032
Czech Republic - total		74 912	21 430	18 110	61	13,8	61	19 113	28 354	22 342	21 807	20 240

[1] For the purpose of this table the Capital Prague was divided to districts in accordance with the Annex 39 to the Edict No. 460/2009 Coll. – see the division of the Capital Prague to districts in Table 6.24.

Source: Czech Statistical Office.

6.11 Mean sales prices of dwellings in the CR in relation to the municipality size and wear stage (CZK/m²) **YEAR 2008-2010**

		Wear band 0-5 %			Wear band 5-20 %			Wear band 20-45 %			Wear band 45-100 %			Total		
Region	Municipality size	Purchase price	Number of assignments	Variation coeff.	Purchase price	Number of assignments	Variation coeff.	Purchase price	Number of assignments	Variation coeff.	Purchase price	Number of assignments	Variation coeff.	Purchase price	Number of assignments	Variation coeff.
Capital Prague [1]	Prague 1	93 619	52	23	86 879	93	20	70 325	226	28	55 292	82	37	73 676	453	31
	Prague 2, 6, 7	64 632	258	25	55 096	529	25	50 373	495	31	37 276	151	44	53 304	1 433	32
	Prague 3-5, 8-28	47 180	2 000	26	43 441	1 866	26	42 768	939	31	36 461	233	41	44 477	5 038	28
Capital Prague - total		50 174	2 310	31	47 543	2 488	32	48 787	1 660	36	40 039	466	45	48 214	6 924	34
Central Bohemia	till 1 999 inhabitants	25 491	258	31	15 426	346	42	11 125	192	55	6 296	76	67	16 661	872	55
	2 000 - 9 999 inhab.	27 605	669	22	21 887	782	31	18 917	326	42	11 085	76	82	22 986	1 853	35
	10 000 - 49 999 inhab.	27 858	1 139	23	22 858	2 073	26	19 884	878	39	15 184	171	51	23 274	4 261	33
	50 000 inhab. and more	28 693	314	18	26 193	793	22	26 008	418	27	9 443	60	71	26 005	1 585	27
Central Bohemia - total		27 641	2 380	23	22 686	3 994	29	20 194	1 814	42	11 708	383	69	23 044	8 571	35
Southern Bohemia	till 1 999 inhabitants	17 725	82	44	7 668	296	56	6 721	232	49	4 980	28	65	8 498	638	68
	2 000 - 9 999 inhab.	16 526	262	40	13 142	617	39	9 726	292	49	6 678	89	53	12 597	1 260	47
	10 000 - 49 999 inhab.	20 749	391	27	16 860	796	25	14 341	300	37	10 747	59	51	17 121	1 546	32
	50 000 inhab. and more	24 357	512	26	22 463	556	25	20 733	331	33	17 211	43	40	22 581	1 442	28
Southern Bohemia - total		21 144	1 247	33	16 021	2 265	42	13 475	1 155	56	9 625	219	67	16 440	4 886	47
Pilsen	till 1 999 inhabitants	16 782	68	42	10 339	159	39	7 520	113	54	4 999	25	55	10 301	365	57
	2 000 - 9 999 inhab.	19 986	222	32	15 897	404	29	12 658	154	42	6 118	47	64	15 836	827	39
	10 000 - 49 999 inhab.	19 502	160	21	15 352	394	27	14 307	114	28	10 768	6	51	16 119	674	28
	50 000 inhab. and more	27 362	535	20	24 466	968	21	23 823	289	28	17 186	34	44	25 077	1 826	23
Pilsen - total		23 692	985	29	19 635	1 925	35	16 888	670	50	9 477	112	77	19 911	3 692	39
Karlovy Vary	till 1 999 inhabitants	13 986	34	30	9 402	157	47	6 561	138	47	3 402	63	57	7 835	392	59
	2 000 - 9 999 inhab.	15 057	67	27	10 823	467	35	8 596	361	37	5 120	104	57	9 709	999	43
	10 000 - 49 999 inhab.	19 328	263	36	13 692	1 337	30	12 245	914	33	8 436	188	45	13 385	2 702	37
	50 000 inhab. and more	29 773	201	29	24 205	415	29	22 895	351	29	16 817	86	50	24 227	1 053	33
Karlovy Vary - total		22 216	565	42	14 681	2 376	45	13 173	1 764	52	8 569	441	76	14 467	5 146	53
Ústí	till 1 999 inhabitants	11 194	16	35	8 061	93	53	5 156	78	54	3 201	21	49	6 722	208	61
	2 000 - 9 999 inhab.	15 699	87	27	10 979	450	40	8 426	222	44	5 008	86	52	10 187	845	47
	10 000 - 49 999 inhab.	16 718	348	39	7 876	2 104	73	8 712	818	42	5 069	392	53	8 602	3 662	68
	50 000 inhab. and more	14 185	503	34	10 887	1 560	39	10 810	908	35	6 604	330	52	10 940	3 301	42
Ústí - total		15 197	954	37	9 329	4 207	57	9 484	2 026	42	5 627	829	55	9 683	8 016	55
Liberec	till 1 999 inhabitants	27 699	42	25	14 764	52	46	10 063	51	45	5 941	20	44	15 534	165	62
	2 000 - 9 999 inhab.	16 745	56	40	14 308	236	33	10 366	166	44	7 233	47	48	12 624	505	44
	10 000 - 49 999 inhab.	17 626	204	27	16 097	363	31	14 056	270	34	8 371	27	55	15 579	864	33
	50 000 inhab. and more	24 167	243	25	22 644	511	25	21 572	199	29	13 631	19	75	22 629	972	27
Liberec - total		21 228	545	32	18 553	1 162	35	15 047	686	46	8 352	113	70	17 715	2 506	41
Hradec Králové	till 1 999 inhabitants	20 207	56	38	13 907	118	42	8 623	75	44	4 289	24	54	12 902	273	57
	2 000 - 9 999 inhab.	18 040	125	32	15 394	465	31	12 363	198	43	9 200	55	55	14 670	843	38
	10 000 - 49 999 inhab.	21 729	249	25	18 466	638	28	15 309	359	34	9 342	107	45	17 507	1 353	35
	50 000 inhab. and more	29 881	530	20	26 780	756	25	24 794	228	36	14 757	47	42	27 181	1 561	27
Hradec Králové - total		25 661	960	30	20 650	1 977	37	16 562	860	50	9 881	233	56	20 349	4 030	43
Pardubice	till 1 999 inhabitants	15 270	53	42	12 776	172	46	9 245	106	62	5 767	25	38	11 604	356	54
	2 000 - 9 999 inhab.	20 498	90	25	17 636	296	31	13 780	158	43	7 279	28	54	16 514	572	38
	10 000 - 49 999 inhab.	20 998	258	25	17 537	524	31	15 067	222	38	8 355	44	51	17 480	1 048	35
	50 000 inhab. and more	27 468	402	22	24 570	861	24	23 053	344	34	14 647	27	51	24 799	1 634	27
Pardubice - total		23 803	803	29	20 378	1 853	34	17 388	830	48	8 960	124	64	20 060	3 610	39
Highland	till 1 999 inhabitants	12 192	57	34	9 211	109	41	5 937	47	67	3 441	3	8	9 205	216	49
	2 000 - 9 999 inhab.	16 018	151	24	13 375	285	28	10 402	111	39	6 884	20	58	13 268	567	33
	10 000 - 49 999 inhab.	18 689	522	22	17 098	733	26	15 644	120	37	9 085	19	48	17 459	1 394	27
	50 000 inhab. and more	21 671	272	21	19 070	443	23	20 026	209	28	11 258	19	53	19 875	943	25
Highland - total		18 726	1 002	26	16 431	1 570	31	15 393	487	46	8 763	61	58	16 856	3 120	33
Southern Moravia	till 1 999 inhabitants	20 147	79	40	13 100	131	36	8 776	58	43	4 180	14	30	13 742	282	53
	2 000 - 9 999 inhab.	25 288	397	24	18 733	644	31	13 734	243	42	7 359	39	65	19 447	1 323	38
	10 000 - 49 999 inhab.	23 332	643	24	18 455	1 054	28	16 343	347	35	11 397	67	49	19 369	2 111	32
	50 000 inhab. and more	35 412	1 775	20	32 154	2 126	21	29 868	749	29	21 151	155	42	32 646	4 805	24
Southern Moravia - total		30 923	2 894	28	25 687	3 955	36	22 826	1 397	47	15 955	275	61	26 682	8 521	38
Olomouc	till 1 999 inhabitants	16 479	41	32	9 885	108	51	7 277	93	49	4 293	39	40	9 208	281	61
	2 000 - 9 999 inhab.	17 037	70	23	13 589	218	35	10 288	91	52	5 610	30	77	12 860	409	43
	10 000 - 49 999 inhab.	20 375	330	21	16 916	942	23	15 155	394	31	10 036	73	53	16 885	1 739	28
	50 000 inhab. and more	26 980	605	20	23 220	1 114	25	22 398	462	28	16 319	65	52	23 864	2 246	26
Olomouc - total		23 819	1 046	27	19 241	2 382	33	17 242	1 040	43	10 285	207	73	19 424	4 675	38
Zlín	till 1 999 inhabitants	16 915	15	32	13 250	35	30	10 891	11	55	i.d.	1	0	13 617	62	38
	2 000 - 9 999 inhab.	21 539	169	26	17 183	413	26	15 025	201	37	10 680	33	40	17 291	816	33
	10 000 - 49 999 inhab.	22 857	532	20	18 835	1 390	25	17 169	442	33	12 030	56	43	19 258	2 420	28
	50 000 inhab. and more	27 331	302	19	22 865	618	21	22 725	274	28	20 228	71	33	23 753	1 265	24
Zlín - total		23 878	1 018	23	19 492	2 456	26	18 271	928	36	15 338	161	47	20 075	4 563	30
Moravia-Silesia	till 1 999 inhabitants	14 323	9	38	10 024	87	35	6 775	62	52	4 188	16	64	8 552	174	50
	2 000 - 9 999 inhab.	18 022	88	41	12 641	268	35	9 455	143	45	5 661	41	76	12 144	540	49
	10 000 - 49 999 inhab.	17 506	235	24	14 786	850	29	13 346	364	36	7 920	95	60	14 438	1 544	34
	50 000 inhab. and more	20 843	747	24	17 275	2 601	25	16 012	881	34	11 850	165	59	17 425	4 394	30
Moravia-Silesia - total		19 832	1 079	27	16 227	3 806	29	14 301	1 450	40	9 485	317	68	16 071	6 652	35
Czech Republic - total		27 695	17 788	47	20 324	36 416	56	19 142	16 767	72	13 103	3 941	102	21 430	74 912	61

6.12 Indices of sales prices of dwellings between 2007 and 2010

average 2005 = 100

	relat. weight	year 2007					year 2008					year 2009					year 2010				
		quarter				year average	quarter				year average	quarter				year average	quarter				year average
		1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.	
Czech Republic total	1000,0	129,7	140,8	146,5	151,8	142,2	159,4	168,2	171,0	167,3	166,5	157,3	144,8	141,8	140,1	146,0	140,0	139,5	138,2	137,2	138,7
CR total excluding Prague	670,0	131,8	143,1	149,5	155,7	145,0	163,5	172,0	175,3	171,3	170,5	160,8	146,8	143,7	141,6	148,2	141,6	140,6	139,8	139,7	140,4
Capital Prague [1]	330,0	125,3	136,1	140,6	143,8	136,5	151,1	160,5	162,4	159,1	158,3	150,3	140,7	137,9	137,2	141,5	136,8	137,2	134,9	132,1	135,3
Prague 1	42,4	123,3	139,0	139,7	142,1	136,0	148,0	152,4	152,4	148,8	150,4	138,2	126,4	128,0	132,2	131,2	129,8	126,9	127,8	127,5	128,0
Prague 2, 6, 7	66,1	119,1	130,4	132,7	135,1	129,3	138,7	146,2	150,8	151,1	146,7	142,1	129,4	128,6	128,3	132,1	124,6	122,6	124,3	124,3	124,0
Prague 3 - 5, 8 - 28	221,5	127,6	137,3	143,1	146,8	138,7	155,4	166,4	167,8	163,5	163,3	155,0	146,9	142,6	140,9	146,4	141,8	143,6	139,5	135,3	140,1
Central Bohemia region	97,6	132,5	144,7	151,4	154,9	145,9	158,4	167,4	174,2	170,7	167,7	159,7	144,6	142,5	140,8	146,9	142,8	143,1	141,0	138,4	141,3
Southern Bohemia region	53,7	122,3	131,2	135,4	139,8	132,2	145,2	151,2	156,1	154,9	151,9	147,8	134,5	133,9	132,5	137,2	130,0	129,0	131,6	134,2	131,2
Pilsen region	44,1	128,9	135,1	141,2	149,0	138,6	158,3	169,4	171,4	164,8	166,0	148,2	136,5	134,7	132,6	138,0	132,9	133,7	133,1	132,3	133,0
Karlovy Vary region	39,4	123,2	130,6	132,9	136,8	130,9	145,9	154,9	158,0	154,4	153,3	144,2	133,2	133,4	134,3	136,3	131,5	126,3	123,2	124,0	126,3
Ústí region	43,4	119,2	127,2	132,6	135,4	128,6	141,0	149,4	151,6	148,4	147,6	142,6	136,9	130,8	125,6	134,0	126,0	126,9	127,5	129,4	127,5
Liberec region	30,6	143,0	153,0	156,5	165,0	154,4	173,0	177,9	181,2	179,3	177,9	172,2	153,7	145,1	142,8	153,5	138,4	129,2	130,0	134,6	133,1
Hradec Králové region	40,9	137,2	149,9	158,1	164,7	152,5	169,5	173,4	175,3	171,1	172,3	160,6	148,6	145,0	142,9	149,3	141,9	141,2	142,3	141,9	141,8
Pardubice region	42,6	136,8	147,4	152,7	159,0	149,0	168,1	177,6	180,1	172,9	174,7	161,0	151,6	149,8	148,7	152,8	146,5	141,5	139,6	142,0	142,4
Highland	26,2	124,8	137,0	143,5	148,5	138,5	157,2	167,1	171,1	169,1	166,1	158,6	143,6	142,8	143,3	147,1	142,8	141,2	138,8	136,6	139,9
Southern Moravia region	104,3	134,5	147,5	153,6	159,2	148,7	166,1	173,9	177,4	173,1	172,6	162,3	149,9	148,9	148,1	152,3	149,1	150,6	150,7	149,6	150,0
Olomouc region	38,4	135,3	147,4	155,6	164,6	150,7	174,9	181,3	182,8	181,6	180,2	173,1	153,0	146,1	143,0	153,8	142,3	142,8	143,8	140,7	142,4
Zlín region	43,5	139,3	152,2	159,7	166,1	154,3	173,7	183,0	186,3	182,1	181,3	170,6	153,8	146,2	140,6	152,8	145,9	146,7	145,4	144,9	145,7
Moravian and Silesian region	65,3	133,8	149,4	159,8	172,5	153,9	188,6	201,5	202,0	195,6	196,9	183,2	162,2	157,7	153,8	164,2	154,0	151,1	147,5	147,9	150,1
CR total excluding Prague:																					
till 1 999 inhabitants	30,5	117,0	125,7	130,4	133,6	126,7	138,8	142,5	144,9	140,1	141,6	132,1	126,0	131,0	131,6	130,2	131,4	132,4	130,4	125,9	130,0
Municipality 2 000 - 9 999 inhab.	92,2	123,4	132,7	137,0	140,9	133,5	146,3	154,8	162,0	161,4	156,1	153,1	141,3	136,2	134,2	141,2	136,2	137,1	137,0	136,4	136,7
size: 10 000 - 49 999 inhab.	239,0	131,4	142,6	148,6	154,8	144,4	162,8	172,1	176,9	173,2	171,3	162,3	148,2	145,5	143,7	149,9	143,7	142,0	141,6	142,1	142,4
50 000 inhab. and more	308,3	136,1	148,3	155,8	163,0	150,8	171,6	179,9	181,0	175,8	177,1	164,8	149,4	145,8	143,1	150,8	142,6	141,3	140,1	140,1	141,0
CR total																					
0 - 5	156,8	121,1	132,2	134,9	136,7	131,2	142,2	150,3	153,7	147,2	148,4	137,2	132,7	132,3	133,0	133,8	133,1	133,1	133,7	134,1	133,5
wear 5 - 20	282,0	129,5	140,8	147,2	152,8	142,6	159,2	166,3	168,4	163,0	164,2	152,1	145,7	143,4	141,3	145,6	140,6	140,3	138,6	137,3	139,2
in %: 20 - 45	447,8	133,1	145,2	152,3	159,3	147,5	168,6	178,3	181,5	179,1	176,9	168,8	149,4	144,9	142,8	151,5	143,3	142,2	141,2	140,8	141,9
45 - 100	113,4	128,3	135,5	138,2	140,4	135,6	147,3	157,7	160,2	158,8	156,0	153,0	140,8	138,4	136,7	142,2	135,2	135,6	131,3	126,7	132,2

[1] For the purpose of this table the Capital Prague was divided to districts in accordance with the Annex 39 to the Edict No. 460/2009 Coll. – see the division of the Capital Prague to districts in Table 6.24.

Source: Czech Statistical Office.

6.13 Indices of realized prices of new flats in Prague

Quarter/Year	Average of 2008 = 100
1q/2008	96,5
2q/2008	100,6
3q/2008	100,8
4q/2008	102,1
1q/2009	104,3
2q/2009	104,0
3q/2009	103,4
4q/2009	100,4
1q/2010	98,8
2q/2010	99,7
3q/2010	98,4
4q/2010	98,0
1q/2011	97,9
2q/2011	99,1
3q/2011	97,0

Source: Czech Statistical Office.

6.14 Indices of realized prices of second-hand flats

Index (3q/2009 = 100)	Prague	CR excluding Prague	CR total
period/weights	23,1	76,9	100
1q/2008	106,1		
2q/2008	108,8		
3q/2008	109,2		
4q/2008	107,3		
1q/2009	104,6		
2q/2009	102,0		
3q/2009	100,0	100,0	100,0
4q/2009	97,9	98,6	98,5
1q/2010	96,4	98,0	97,6
2q/2010	96,2	96,1	96,1
3q/2010	97,0	95,2	95,6
4q/2010	97,1	95,4	95,8
1q/2011	96,4	93,5	94,2
2q/2011	97,1	92,5	93,6
3q/2011	95,0	92,5	93,1

Source: Czech Statistical Office.

6.15 Prices indices of flats - realized and offering prices

		average indices (2005 = 100) of offering prices of flats			average indices (2005 = 100) of realized prices of flats		
period		Czech republic	CR excluding Prague	Prague	Czech republic	CR excluding Prague	Prague
2005		100,0	100,0	100,0	100,0	100,0	100,0
2006		108,9	110,6	107,2	108,4	109,3	106,4
2007		131,6	137,3	125,8	142,2	145,0	136,5
2008		162,4	175,6	149,2	166,5	170,5	158,3
2009		157,9	170,4	145,4	146,0	148,2	141,5
2010		151,6	165,5	137,6	138,7	140,4	135,3
2011		144,4	159,9	128,9	-	-	-
	quarter	Indices - average 2005 = 100					
2005	1	99,6	98,8	100,4	99,1	98,5	100,3
	2	98,9	98,5	99,3	99,6	99,4	99,9
	3	99,9	100,1	99,7	100,1	100,4	99,3
	4	101,6	102,6	100,6	101,3	101,7	100,4
2006	1	103,8	104,5	103,0	103,5	104,3	102,0
	2	106,3	107,3	105,4	106,1	107,0	104,3
	3	110,4	112,2	108,5	108,3	109,1	106,5
	4	115,2	118,4	112,1	115,6	116,9	112,9
2007	1	121,1	125,4	116,8	129,7	131,8	125,3
	2	128,1	132,7	123,4	140,8	143,1	136,1
	3	135,3	141,8	128,9	146,5	149,5	140,6
	4	141,9	149,4	134,3	151,8	155,7	143,8
2008	1	149,9	160,1	139,7	159,4	163,5	151,1
	2	160,6	174,1	147,2	168,2	172,0	160,5
	3	169,3	182,3	156,2	171,0	175,3	162,4
	4	169,7	185,8	153,5	167,3	171,3	159,1
2009	1	164,7	177,3	152,1	157,3	160,8	150,3
	2	155,7	166,2	145,2	144,8	146,8	140,7
	3	156,5	169,7	143,2	141,8	143,7	137,9
	4	154,7	168,3	141,1	140,1	141,6	137,2
2010	1	152,7	165,3	140,1	140,0	141,6	136,8
	2	152,2	165,8	138,6	139,5	140,6	137,2
	3	151,3	165,2	137,4	138,2	139,8	134,9
	4	150,0	165,6	134,4	137,2	139,7	132,1
2011	1	147,3	162,2	132,4			
	2	144,4	160,7	128,1			
	3	143,5	159,5	127,6			
	4	142,2	157,0	127,3			

Source: Czech Statistical Office.

6.16 Mean prices of dwelling houses in the CR in relation to the municipality size (CZK/m³)

YEAR 2008-2010

Region	Municipality size	Number of assignments	Purchase price	Assessment price	Mean size of a dwelling house in m ³	Mean wear in %	Variation coeff.	Mean purchase price - dwelling houses				
								standardized	non-standard.	year 2008	year 2009	year 2010
Capital Prague [1]	Prague 1	38	4 952	3 546	8 553	62	60	4 236	4 971	5 766	3 256	1 168
	Prague 2-28	189	4 116	2 856	4 918	63	63	3 985	4 119	4 357	4 179	3 584
Capital Prague - total		227	4 256	2 971	5 527	63	63	4 035	4 261	4 594	4 078	3 980
Central Bohemia	till 1 999 inhabitants	109	1 026	835	2 376	59	84	1 157	961	803	1 081	1 397
	2 000 - 9 999 inhab.	55	1 862	1 332	2 927	58	75	2 503	1 663	1 723	1 468	2 220
	10 000 - 49 999 inhab.	152	2 847	1 900	6 257	54	67	3 792	1 825	2 940	2 962	2 575
	50 000 inhab. and more	36	3 626	2 248	6 486	52	39	3 915	3 115	3 346	3 348	3 939
Central Bohemia - total		352	2 209	1 517	4 559	56	80	3 071	1 561	2 149	2 034	2 453
Southern Bohemia	till 1 999 inhabitants	77	974	728	2 265	49	72	962	991	777	1 129	965
	2 000 - 9 999 inhab.	75	1 309	957	2 920	58	73	1 700	1 063	1 229	1 333	1 386
	10 000 - 49 999 inhab.	45	2 176	1 304	3 229	51	59	2 915	1 876	2 295	2 262	1 757
	50 000 inhab. and more	73	2 340	1 943	3 218	59	53	2 095	2 408	2 058	2 520	2 545
Southern Bohemia - total		270	1 637	1 216	2 865	55	73	1 598	1 660	1 572	1 634	1 727
Pilsen	till 1 999 inhabitants	38	846	659	2 346	47	70	927	746	717	931	983
	2 000 - 9 999 inhab.	15	1 271	918	3 458	65	88	1 660	1 076	1 364	627	1 480
	10 000 - 49 999 inhab.	8	1 100	933	2 998	66	52	1 412	788	1 100	i.d.	i.d.
	50 000 inhab. and more	18	1 739	1 414	4 231	63	37	-	1 739	i.d.	1 631	1 777
Pilsen - total		79	1 156	908	3 053	56	69	1 114	1 182	980	1 121	1 389
Karlovy Vary	till 1 999 inhabitants	64	1 203	1 101	7 111	51	56	1 254	999	1 176	1 258	1 175
	2 000 - 9 999 inhab.	39	1 308	1 196	2 863	58	63	1 530	1 154	1 318	1 222	1 338
	10 000 - 49 999 inhab.	115	2 461	1 933	4 639	48	50	3 041	1 707	2 267	2 721	2 338
	50 000 inhab. and more	111	3 424	2 243	5 236	56	54	4 020	3 277	2 976	3 490	3 892
Karlovy Vary - total		329	2 405	1 788	5 111	52	67	2 432	2 380	2 199	2 465	2 610
Ústí	till 1 999 inhabitants	42	808	653	2 545	59	91	928	760	779	882	760
	2 000 - 9 999 inhab.	73	926	774	2 351	64	81	1 296	796	1 003	795	956
	10 000 - 49 999 inhab.	201	1 887	1 436	3 351	54	64	2 172	1 562	1 806	1 968	1 907
	50 000 inhab. and more	187	1 489	1 114	3 335	64	69	1 735	1 461	1 591	1 519	1 308
Ústí - total		503	1 509	1 155	3 133	60	74	1 918	1 324	1 530	1 545	1 444
Liberec	till 1 999 inhabitants	45	1 299	999	2 591	53	92	1 386	1 240	843	1 461	1 816
	2 000 - 9 999 inhab.	57	1 328	1 044	3 261	62	65	1 664	1 228	1 268	1 583	1 098
	10 000 - 49 999 inhab.	23	1 913	1 347	2 402	60	50	2 510	1 823	1 767	2 048	1 905
	50 000 inhab. and more	44	1 383	1 189	2 308	65	67	1 955	1 255	1 329	1 048	1 718
Liberec - total		169	1 414	1 111	2 718	60	71	1 661	1 332	1 218	1 496	1 562
Hradec Králové	till 1 999 inhabitants	69	1 414	1 010	2 494	58	74	1 228	1 485	1 066	1 641	1 676
	2 000 - 9 999 inhab.	106	1 469	1 089	2 658	60	69	2 019	1 187	1 383	1 556	1 543
	10 000 - 49 999 inhab.	90	2 000	1 179	4 190	60	70	3 074	1 713	2 063	1 954	1 933
	50 000 inhab. and more	24	2 800	2 497	4 197	56	71	1 971	2 918	2 497	1 895	3 145
Hradec Králové - total		289	1 732	1 215	3 224	59	76	2 082	1 605	1 598	1 726	1 967
Pardubice	till 1 999 inhabitants	21	780	695	3 065	57	64	1 027	702	950	694	621
	2 000 - 9 999 inhab.	22	1 420	1 024	3 355	56	61	i.d.	1 292	1 927	1 135	1 241
	10 000 - 49 999 inhab.	15	1 412	1 110	2 606	65	59	i.d.	1 539	1 282	2 371	1 094
	50 000 inhab. and more	27	2 195	1 488	4 792	57	41	2 617	2 099	2 190	2 041	2 633
Pardubice - total		85	1 507	1 105	3 607	58	63	1 771	1 454	1 659	1 560	1 249
Highland	till 1 999 inhabitants	27	1 054	745	2 358	56	85	1 686	738	1 527	723	1 024
	2 000 - 9 999 inhab.	18	1 729	1 089	3 381	56	55	1 823	1 654	1 222	1 671	2 418
	10 000 - 49 999 inhab.	14	1 562	1 153	2 328	49	85	2 220	1 383	1 878	1 635	890
	50 000 inhab. and more	16	1 983	2 108	2 346	56	84	-	1 983	3 489	1 173	1 702
Highland - total		75	1 509	1 195	2 595	55	81	1 821	1 396	1 880	1 255	1 459
Southern Moravia	till 1 999 inhabitants	17	1 754	1 242	1 887	44	61	1 991	1 589	1 584	1 316	2 201
	2 000 - 9 999 inhab.	75	2 707	1 907	3 558	48	60	3 723	1 865	2 800	2 572	2 726
	10 000 - 49 999 inhab.	54	2 164	1 605	3 519	59	66	3 323	1 631	2 312	2 157	2 045
	50 000 inhab. and more	185	3 249	2 251	3 621	59	59	1 914	3 271	3 368	3 280	3 009
Southern Moravia - total		331	2 872	2 016	3 501	56	63	3 324	2 770	2 999	2 884	2 694
Olomouc	till 1 999 inhabitants	47	980	596	2 339	56	58	1 120	921	807	1 040	1 188
	2 000 - 9 999 inhab.	67	1 251	1 062	3 535	53	65	1 517	1 071	1 250	1 294	1 220
	10 000 - 49 999 inhab.	94	1 916	1 291	3 031	61	57	1 966	1 907	1 819	1 968	1 974
	50 000 inhab. and more	48	2 765	1 833	4 668	54	50	2 523	2 787	3 075	2 517	2 456
Olomouc - total		256	1 729	1 205	3 343	57	69	1 604	1 768	1 731	1 682	1 770
Zlín	till 1 999 inhabitants	12	816	696	1 877	65	91	i.d.	551	1 182	i.d.	639
	2 000 - 9 999 inhab.	25	1 996	1 234	3 582	52	59	2 044	1 951	2 352	1 048	2 522
	10 000 - 49 999 inhab.	23	2 166	1 786	3 641	58	48	i.d.	2 144	1 594	2 217	3 168
	50 000 inhab. and more	19	3 590	2 746	1 643	55	57	i.d.	3 762	2 798	2 894	4 851
Zlín - total		79	2 249	1 677	2 874	56	71	2 101	2 290	1 980	1 919	2 901
Moravia-Silesia	till 1 999 inhabitants	21	785	617	2 793	56	70	776	798	618	899	686
	2 000 - 9 999 inhab.	64	1 450	970	2 564	58	63	1 848	1 178	1 196	1 630	1 618
	10 000 - 49 999 inhab.	68	1 759	1 129	4 202	54	66	2 040	1 442	1 762	1 978	1 418
	50 000 inhab. and more	165	2 092	1 286	3 697	56	63	2 595	1 756	2 628	1 859	1 859
Moravia-Silesia - total		318	1 805	1 144	3 517	56	68	2 148	1 532	1 991	1 751	1 676
Czech Republic - total		3 362	2 068	1 479	3 683	57	81	2 216	2 003	2 072	2 049	2 083

[1] For the purpose of this table the Capital Prague was divided to districts in accordance with the Annex 39 to the Edict No. 460/2009 Coll. – see the division of the Capital Prague to districts in Table 6.24.

Source: Czech Statistical Office.

6.17 Indices of sales prices of dwelling houses

average 2005 = 100

	relat. weight	year 2007					year 2008					year 2009					year 2010				
		quarter				year average	quarter				year average	quarter				year average	quarter				year average
		1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.	
Czech Republic total	1000,0	128,3	130,1	134,3	137,1	132,5	134,8	137,0	142,3	145,7	140,0	146,8	143,7	144,7	145,9	145,3	146,1	144,3	142,8	144,0	144,3
CR total excluding Prague	941,5	128,7	130,6	134,5	137,1	132,7	134,6	137,0	142,9	146,4	140,2	147,9	144,4	145,0	146,5	146,0	147,1	145,5	143,4	144,7	145,2
Capital Prague [1]	58,5	122,2	122,9	131,7	137,5	128,6	138,6	136,7	131,2	133,2	134,9	129,3	132,6	139,5	137,2	134,7	130,0	125,6	132,2	133,0	130,2
Prague 1	11,5	125,4	119,9	130,0	149,0	131,1	155,1	144,7	140,9	134,4	143,8	127,8	130,4	116,6	113,9	122,2	132,1	164,7	171,8	169,6	159,6
Prague 2 - 28	47,0	121,4	123,6	132,1	134,6	127,9	134,5	134,7	128,8	132,9	132,7	129,7	133,1	145,1	142,9	137,7	129,5	116,0	122,4	123,9	123,0
Central Bohemia region	242,6	130,2	134,9	142,3	140,2	136,9	130,3	123,0	132,6	144,4	132,6	145,9	141,0	149,2	157,7	148,5	158,2	141,2	130,8	137,0	141,8
Southern Bohemia region	42,1	130,9	124,4	121,8	130,8	127,0	132,3	129,3	129,3	140,0	132,7	145,3	146,6	144,7	147,5	146,0	141,8	131,3	124,6	131,5	132,3
Pilsen region	16,8	120,5	123,1	119,5	116,5	119,9	122,3	128,1	126,1	117,3	123,5	117,1	120,1	126,7	132,0	124,0	142,0	133,9	134,1	136,7	136,7
Karlovy Vary region	167,3	125,7	137,2	144,7	149,6	139,3	143,2	144,2	143,3	145,4	144,0	156,4	158,3	156,2	152,4	155,8	152,5	156,6	155,3	150,4	153,7
Ústí region	123,4	139,1	134,1	132,8	144,0	137,5	138,4	142,4	153,7	154,0	147,1	154,0	148,0	143,9	141,2	146,8	146,1	160,3	168,0	165,6	160,0
Liberec region	19,9	121,6	126,5	130,9	140,3	129,8	137,2	128,1	134,2	139,1	134,7	127,7	124,6	140,4	151,6	136,1	148,9	150,4	145,8	161,5	151,7
Hradec Králové region	50,8	126,4	124,9	131,2	129,9	128,1	131,2	142,5	149,3	162,3	146,3	164,9	153,2	147,2	153,3	154,7	155,8	158,5	169,9	162,0	161,6
Pardubice region	14,0	107,5	110,3	119,9	133,7	117,9	144,0	145,9	134,0	120,3	136,1	118,7	120,8	114,6	105,2	114,8	100,1	108,3	120,9	125,0	113,6
Highland	16,2	123,4	122,1	115,1	117,7	119,6	121,9	128,2	129,8	130,7	127,7	139,4	134,4	121,9	120,1	129,0	135,1	144,2	150,2	146,5	144,0
Southern Moravia region	114,7	117,4	119,3	121,6	116,1	118,6	112,3	128,0	141,5	143,1	131,2	138,9	129,4	125,7	122,9	129,2	125,4	125,3	123,1	124,8	124,7
Olomouc region	44,6	134,5	126,7	134,2	139,5	133,7	147,7	155,4	159,9	161,8	156,2	154,5	147,8	150,4	151,7	151,1	155,5	158,0	153,0	151,1	154,4
Zlín region	21,2	138,0	136,8	133,3	122,8	132,7	124,2	136,5	137,6	151,2	137,4	144,4	155,2	148,6	155,4	150,9	154,6	167,0	170,3	173,1	166,3
Moravian and Silesian region	67,9	134,0	129,3	129,3	139,6	133,1	161,1	169,1	167,9	147,4	161,4	144,9	146,6	148,2	145,9	146,4	134,7	134,0	131,1	136,6	134,1
CR total excluding Prague:																					
till 1 999 inhabitants	81,1	111,9	113,9	112,9	117,5	114,1	118,5	115,8	122,0	130,4	121,7	143,4	149,7	146,3	147,3	146,7	162,0	162,0	151,3	145,6	155,2
Municipality 2 000 - 9 999 inhab.	182,6	122,3	123,5	129,5	129,6	126,2	124,2	135,9	146,3	150,0	139,1	146,9	135,6	133,7	138,8	138,8	136,3	137,0	139,5	143,4	139,1
size: 10 000 - 49 999 inhab.	393,2	128,3	126,8	129,4	132,0	129,1	130,7	134,2	144,2	153,4	140,6	156,2	150,8	147,0	142,7	149,2	140,2	139,2	136,7	139,9	139,0
50 000 inhab. and more	284,6	138,1	145,1	150,8	154,6	147,2	151,1	147,7	145,0	139,0	145,7	138,2	139,7	149,0	156,4	145,8	159,2	154,9	153,0	151,9	154,8
CR total																					
wear 0 - 25	108,1	110,4	113,3	116,8	120,9	115,4	123,3	121,6	121,2	119,4	121,4	120,4	117,0	122,9	129,1	122,4	132,7	127,0	128,3	131,8	130,0
in % 25 - 65	744,9	131,1	132,6	138,2	140,2	135,5	135,4	137,8	146,2	151,3	142,7	152,8	149,3	150,0	151,5	150,9	151,2	148,9	145,6	146,5	148,1
65 - 100	147,0	127,4	130,0	127,6	133,5	129,6	140,2	144,5	137,7	136,5	139,7	135,5	135,1	133,8	130,0	133,6	129,9	134,0	138,9	140,7	135,9

[1] For the purpose of this table the Capital Prague was divided to districts in accordance with the Annex 39 to the Edict No. 460/2009 Coll. – see the division of the Capital Prague to districts in Table 6.24.

Source: Czech Statistical Office.

6.18 Mean sales prices of building lands in the CR, classified according to districts and municipality sizes (CZK/m²)

District	Municipality size	Order according to purchase price	Mean size of a build. land in m ²	Assessment price	Purchase price	Relative price levels, CR=100%	Number of assignments	Variation coeff.	YEAR 2008-2010		
									Purchase prices		
									2008	2009	2010
Benešov	till 1 999 inhab.	215	593	96	188	15,1	320	95	167	180	238
	2 000 - 9 999 inhab.	156-157	512	232	333	26,6	119	81	341	296	362
	10 000 - 49 999 inhab.	52	317	1 168	1 548	123,8	92	73	1 516	1 436	1 694
Beroun	till 1 999 inhab.	141-142	429	210	379	30,3	240	81	337	395	404
	2 000 - 9 999 inhab.	113	471	345	681	54,5	85	110	655	376	980
	10 000 - 49 999 inhab.	34	211	1 638	2 414	193,1	171	57	1 871	2 099	3 074
Blansko	till 1 999 inhab.	203-204	450	113	204	16,3	206	97	234	183	170
	2 000 - 9 999 inhab.	159-160	389	222	318	25,4	111	75	279	477	233
	10 000 - 49 999 inhab.	79	223	752	1 119	89,5	281	77	1 313	1 239	859
Brno-město	50 000 inhab. and more	38	380	1 633	2 030	162,4	4 351	123	1 704	1 619	2 579
Brno-venkov	till 1 999 inhab.	127	441	269	478	38,3	498	103	392	603	446
	2 000 - 9 999 inhab.	96	284	557	881	70,4	480	101	930	880	831
	10 000 - 49 999 inhab.	30	226	728	2 772	221,8	24	39	2 922	3 637	1 488
Bruntál	till 1 999 inhab.	254	766	60	109	8,8	188	102	84	116	126
	2 000 - 9 999 inhab.	218	496	99	180	14,4	64	117	165	231	159
	10 000 - 49 999 inhab.	112	354	580	712	56,9	145	73	776	665	709
Břeclav	till 1 999 inhab.	203-204	314	80	204	16,3	579	72	139	272	143
	2 000 - 9 999 inhab.	178	283	152	274	21,9	247	95	393	214	223
	10 000 - 49 999 inhab.	64	254	1 126	1 318	105,4	214	61	1 233	1 395	1 340
Česká Lípa	till 1 999 inhab.	221	562	74	170	13,6	111	82	133	118	226
	2 000 - 9 999 inhab.	126	437	230	490	39,2	64	120	605	396	247
	10 000 - 49 999 inhab.	80-81	237	1 001	1 073	85,9	238	66	1 193	985	1 011
České Budějovice	till 1 999 inhab.	184	633	135	256	20,5	405	128	270	244	247
	2 000 - 9 999 inhab.	135-136	407	252	415	33,2	178	94	432	402	405
	50 000 inhab. and more	33	293	1 943	2 487	199,0	766	99	2 561	2 358	2 502
Český Krumlov	till 1 999 inhab.	175	548	98	276	22,0	140	129	214	351	266
	2 000 - 9 999 inhab.	176-177	555	169	275	22,0	63	82	298	262	229
	10 000 - 49 999 inhab.	47	447	1 336	1 652	132,1	153	88	1 359	2 137	1 968
Děčín	till 1 999 inhab.	212-214	501	109	189	15,1	109	100	154	176	239
	2 000 - 9 999 inhab.	216	526	114	187	15,0	113	118	207	164	193
	10 000 - 49 999 inhab.	164	356	232	305	24,4	130	85	295	255	355
Domažice	50 000 inhab. and more	85	269	825	962	77,0	427	85	972	845	1 066
	till 1 999 inhab.	255	730	72	108	8,7	80	71	112	110	99
	2 000 - 9 999 inhab.	188	513	148	247	19,8	29	91	288	160	271
Frýdek-Místek	10 000 - 49 999 inhab.	71	306	1 036	1 222	97,8	47	75	1 252	1 191	1 226
	till 1 999 inhab.	192	521	135	238	19,0	137	69	206	225	279
	2 000 - 9 999 inhab.	123	404	251	509	40,8	241	107	409	545	565
Havlíčkův Brod	10 000 - 49 999 inhab.	122	185	425	518	41,5	211	52	531	486	528
	50 000 inhab. and more	62	159	1 264	1 353	108,3	305	71	1 357	1 173	1 619
	till 1 999 inhab.	226-227	487	112	156	12,5	337	94	159	180	124
Hodonín	2 000 - 9 999 inhab.	169	324	263	290	23,2	154	75	328	251	265
	10 000 - 49 999 inhab.	69	248	1 197	1 239	99,2	145	64	1 141	1 521	1 158
	till 1 999 inhab.	261	261	45	86	6,9	448	91	87	63	112
Hradec Králové	2 000 - 9 999 inhab.	195	327	128	229	18,3	372	135	200	180	334
	10 000 - 49 999 inhab.	107	435	576	759	60,7	289	89	771	881	658
	till 1 999 inhab.	180	702	184	269	21,5	287	95	283	235	287
Cheb	2 000 - 9 999 inhab.	140	579	252	387	30,9	177	99	394	383	383
	50 000 inhab. and more	28	308	2 405	2 882	230,6	616	72	2 939	2 914	2 780
	till 1 999 inhab.	202	523	162	205	16,4	112	68	190	198	236
Chomutov	2 000 - 9 999 inhab.	89	411	865	922	73,7	154	86	678	1 238	902
	10 000 - 49 999 inhab.	75	275	1 031	1 181	94,4	473	94	1 249	1 149	1 149
	till 1 999 inhab.	212-214	656	97	189	15,1	183	112	130	275	163
Chrudim	2 000 - 9 999 inhab.	181-182	i.d.	i.d.	i.d.	i.d.	2	i.d.	i.d.	i.d.	-
	10 000 - 49 999 inhab.	90-91	309	810	919	73,5	411	72	909	888	950
	till 1 999 inhab.	201	442	119	207	16,5	168	99	188	245	201
Jablonec nad Nisou	2 000 - 9 999 inhab.	171-173	486	201	284	22,7	68	96	302	262	284
	10 000 - 49 999 inhab.	63	167	1 193	1 345	107,6	159	74	1 746	1 201	1 030
	till 1 999 inhab.	176-177	571	188	275	22,0	68	69	298	255	288
	2 000 - 9 999 inhab.	138	283	266	398	31,8	67	95	281	390	516
	10 000 - 49 999 inhab.	73	214	1 039	1 203	96,2	185	46	1 102	1 271	1 229

(part 2)

District	Municipality size	Order according to purchase price	Mean size of a build. land in m ²	Assessment price	Purchase price	Relative price levels, CR=100%	Number of assignments	Variation coeff.	Purchase prices		
									2008	2009	2010
Jeseník	till 1 999 inhab.	260	490	64	94	7,5	86	91	101	78	107
	2 000 - 9 999 inhab.	209	543	148	192	15,4	105	81	200	247	138
	10 000 - 49 999 inhab.	82	238	887	1 032	82,6	114	66	1 060	1 106	940
Jičín	till 1 999 inhab.	228-230	602	98	152	12,1	347	80	184	126	113
	2 000 - 9 999 inhab.	132	445	266	441	35,3	126	117	463	392	432
	10 000 - 49 999 inhab.	49	344	1 326	1 590	127,2	116	67	1 501	1 782	1 647
Jihlava	till 1 999 inhab.	205	419	119	202	16,2	164	104	158	247	203
	2 000 - 9 999 inhab.	156-157	341	252	333	26,6	141	94	390	337	280
	50 000 inhab. and more	44	243	2 010	1 801	144,1	596	88	1 944	1 608	1 966
Jindřichův Hradec	till 1 999 inhab.	237-239	524	69	141	11,3	221	88	152	146	131
	2 000 - 9 999 inhab.	166-167	477	147	296	23,7	164	89	233	261	367
	10 000 - 49 999 inhab.	77	326	1 014	1 165	93,2	160	62	1 081	1 217	1 210
Karlovy Vary	till 1 999 inhab.	163	506	183	309	24,7	158	107	417	258	245
	2 000 - 9 999 inhab.	125	317	469	494	39,5	147	83	578	441	471
	10 000 - 49 999 inhab.	110	203	646	728	58,2	165	102	711	828	619
Karviná	50 000 inhab. and more	36	248	1 805	2 176	174,1	718	134	2 790	1 784	1 731
	till 1 999 inhab.	153-155	545	186	334	26,7	41	88	348	334	288
	2 000 - 9 999 inhab.	146	583	291	363	29,1	205	59	394	335	341
Kladno	10 000 - 49 999 inhab.	120-121	257	456	525	42,0	440	47	530	524	520
	50 000 inhab. and more	114	216	583	664	53,1	847	76	655	705	633
	till 1 999 inhab.	134	606	271	417	33,4	216	82	376	408	492
Klatovy	2 000 - 9 999 inhab.	118	424	364	559	44,7	100	99	530	685	476
	10 000 - 49 999 inhab.	41	182	718	1 890	151,2	63	59	1 831	1 306	2 337
	50 000 inhab. and more	35	258	1 693	2 271	181,7	542	107	2 203	1 805	2 764
Kolín	till 1 999 inhab.	222	452	121	166	13,3	228	68	188	156	146
	2 000 - 9 999 inhab.	147-148	438	216	356	28,5	36	70	340	582	262
	10 000 - 49 999 inhab.	66	241	1 114	1 311	104,9	153	64	1 255	1 407	1 286
Kroměříž	till 1 999 inhab.	170	567	142	285	22,8	354	118	337	233	265
	2 000 - 9 999 inhab.	135-136	615	253	415	33,2	55	91	415	375	495
	10 000 - 49 999 inhab.	39	272	1 533	1 998	159,9	177	58	2 141	1 970	1 872
Kutná Hora	till 1 999 inhab.	258	399	60	98	7,8	337	85	114	82	98
	2 000 - 9 999 inhab.	185-186	485	210	250	20,0	267	79	274	232	254
	10 000 - 49 999 inhab.	68	347	995	1 264	101,2	383	75	1 296	1 277	1 212
Liberec	till 1 999 inhab.	233-234	757	98	148	11,9	340	89	165	136	139
	2 000 - 9 999 inhab.	196	567	145	228	18,2	27	78	231	220	232
	10 000 - 49 999 inhab.	51	268	1 303	1 560	124,8	175	77	1 550	1 641	1 457
Litoměřice	till 1 999 inhab.	137	694	203	400	32,0	177	99	497	276	311
	2 000 - 9 999 inhab.	131	659	279	448	35,9	122	137	581	366	341
	50 000 inhab. and more	45	285	1 447	1 700	136,0	937	79	1 877	1 618	1 600
Louny	till 1 999 inhab.	211	547	106	190	15,2	326	95	220	176	171
	2 000 - 9 999 inhab.	185-186	642	157	250	20,0	97	148	288	219	232
	10 000 - 49 999 inhab.	55	224	1 171	1 523	121,9	169	56	1 849	1 394	1 424
Mělník	till 1 999 inhab.	233-234	485	93	148	11,9	179	109	114	163	161
	2 000 - 9 999 inhab.	246	652	118	131	10,5	65	63	123	143	127
	10 000 - 49 999 inhab.	104	232	666	797	63,8	126	77	630	971	816
Mladá Boleslav	till 1 999 inhab.	179	627	151	271	21,6	280	78	245	287	297
	2 000 - 9 999 inhab.	158	714	182	331	26,5	15	34	354	i.d.	284
	10 000 - 49 999 inhab.	74	282	859	1 182	94,6	322	71	1 119	1 306	1 172
Most	till 1 999 inhab.	193	683	133	235	18,8	312	115	229	228	261
	2 000 - 9 999 inhab.	124	446	333	503	40,2	184	88	605	549	407
	10 000 - 49 999 inhab.	50	462	1 248	1 565	125,2	381	68	1 445	1 569	1 779
Náchod	till 1 999 inhab.	199	679	104	220	17,6	47	83	236	143	271
	2 000 - 9 999 inhab.	225	543	130	160	12,8	37	75	123	296	113
	10 000 - 49 999 inhab.	120-121	214	490	525	42,0	170	108	564	720	412
	50 000 inhab. and more	109	591	596	755	60,4	405	59	729	772	744
	till 1 999 inhab.	226-227	679	88	156	12,5	179	89	163	157	137
	2 000 - 9 999 inhab.	149	559	212	342	27,3	130	73	371	370	276
	10 000 - 49 999 inhab.	92	323	795	911	72,9	215	84	939	822	921

(part 3)

District	Municipality size	Order according to purchase price	Mean size of a build. land in m ²	Assessment price	Purchase price	Relative price levels, CR=100%	Number of assignments	Variation coeff.	Purchase prices		
									2008	2009	2010
Nový Jičín	till 1 999 inhab.	212-214	514	140	189	15,1	115	75	182	174	218
	2 000 - 9 999 inhab.	220	521	109	171	13,6	108	94	198	188	117
	10 000 - 49 999 inhab.	101	290	638	811	64,9	225	76	902	803	749
Nymburk	till 1 999 inhab.	168	577	168	295	23,6	314	106	278	257	362
	2 000 - 9 999 inhab.	116	533	320	620	49,6	115	80	784	384	524
	10 000 - 49 999 inhab.	40	239	1 628	1 930	154,4	278	60	1950	1907	1923
Olomouc	till 1 999 inhab.	171-173	584	136	284	22,7	289	138	252	348	263
	2 000 - 9 999 inhab.	133	419	251	435	34,8	223	98	449	434	414
	10 000 - 49 999 inhab.	129	562	261	471	37,7	110	74	500	449	447
Opava	50 000 inhab. and more	48	419	1 242	1 642	131,3	1 335	148	1599	1758	1595
	till 1 999 inhab.	224	479	86	164	13,1	244	111	169	139	182
	2 000 - 9 999 inhab.	153-155	397	142	334	26,7	141	136	196	510	171
Ostrava-město	10 000 - 49 999 inhab.	106	228	554	779	62,4	61	80	665	885	658
	50 000 inhab. and more	43	313	1 443	1 814	145,2	426	123	2294	1781	1496
	till 1 999 inhab.	139	364	202	388	31,0	18	91	235	278	585
Pardubice	2 000 - 9 999 inhab.	117	367	466	595	47,6	105	76	509	808	488
	50 000 inhab. and more	95	490	693	883	70,6	2 548	110	774	788	1059
	till 1 999 inhab.	143	606	223	377	30,1	391	104	378	394	342
Pelhřimov	2 000 - 9 999 inhab.	99	338	567	867	69,3	231	79	973	659	909
	50 000 inhab. and more	32	243	2 211	2 534	202,7	984	78	2463	2368	2934
	till 1 999 inhab.	249	480	75	116	9,3	280	78	125	114	107
Písek	2 000 - 9 999 inhab.	257	430	77	103	8,3	44	88	145	83	109
	10 000 - 49 999 inhab.	97	283	780	874	69,9	154	74	674	995	914
	till 1 999 inhab.	244	567	77	134	10,7	277	84	128	122	160
Plzeň-jih	2 000 - 9 999 inhab.	162	547	244	315	25,2	73	69	297	284	370
	10 000 - 49 999 inhab.	46	260	1 385	1 665	133,2	132	55	1710	1738	1572
	till 1 999 inhab.	223	718	98	165	13,2	137	96	176	129	186
Plzeň-město	2 000 - 9 999 inhab.	144	442	281	367	29,3	97	79	306	380	424
	till 1 999 inhab.	150	1 426	206	341	27,3	10	79	i.d.	424	330
	2 000 - 9 999 inhab.	90-91	149	462	919	73,5	10	87	i.d.	1058	847
Plzeň-sever	50 000 inhab. and more	29	237	2 385	2 783	222,6	308	83	2840	2531	2938
	till 1 999 inhab.	237-239	677	91	141	11,3	76	90	144	163	112
	2 000 - 9 999 inhab.	115	368	380	629	50,3	63	87	538	585	757
Praha 1		1	542	38 080	43 484	3478,8	90	51	40226	45177	45380
Praha 2		2	290	10 611	16 471	1317,7	132	56	20893	14123	13950
Praha 3		4	570	6 780	8 989	719,2	119	57	8921	9340	8711
Praha 4		5	565	5 660	8 212	657,0	178	57	8104	8291	8539
Praha 5		7	417	4 560	6 293	503,4	212	63	6002	6475	7534
Praha 6		3	363	6 667	9 380	750,4	381	55	9064	9972	9021
Praha 7		6	724	5 432	8 132	650,6	63	50	8329	8892	7374
Praha 8		16	434	3 864	4 942	395,4	94	36	5240	4845	4667
Praha 9		12	851	4 815	5 163	413,0	73	41	4854	5148	5609
Praha 10		8	293	4 208	6 272	501,8	113	55	5821	5712	7789
Praha 11		13	320	4 058	5 062	405,0	121	52	5332	4716	5029
Praha 12		14	375	4 383	4 973	397,9	208	45	5082	5314	4708
Praha 13		15	400	3 240	4 962	396,9	65	71	3481	4819	5948
Praha 14		11	301	4 482	5 366	429,3	93	35	5521	5072	5616
Praha 15		31	398	2 421	2 615	209,2	79	55	1983	3096	4196
Praha 16		24	278	3 029	3 403	272,2	61	58	3039	3958	3529
Praha 17		21	372	3 604	3 831	306,5	34	33	3161	5251	4150
Praha 18		17	279	4 340	4 879	390,4	85	35	5028	4949	4630
Praha 19		9	739	5 115	5 734	458,7	50	57	5000	5656	6173
Praha 20		10	308	4 620	5 385	430,8	81	39	5300	5420	5484
Praha 21		19	411	3 894	4 395	351,6	129	43	4459	3782	5111
Praha 22		22	449	3 385	3 770	301,6	102	41	3605	3327	5158
Praha 23		23	323	2 813	3 425	274,0	95	31	3093	3604	3573
Praha 24		20	410	3 326	3 931	314,5	61	50	3643	4701	3928
Praha 25		18	542	4 424	4 700	376,0	118	27	4355	4696	5276
Praha 26		27	639	2 688	3 030	242,4	40	73	2957	4363	2531
Praha 27		25	375	3 074	3 345	267,6	65	44	-	3366	3280
Praha 28		26	690	2 355	3 054	244,3	36	68	2690	5282	3238

(part 4)

District	Municipality size	Order according to purchase price	Mean size of a build. land in m ²	Assessment price	Purchase price	Relative price levels, CR=100%	Number of assignments	Variation coeff.	Purchase prices		
									2008	2009	2010
Praha-východ	till 1 999 inhab.	56	376	617	1 479	118,4	482	74	1592	1348	1486
	2 000 - 9 999 inhab.	53	285	874	1 533	122,6	162	89	1606	1394	1492
	10 000 - 49 999 inhab.	42	353	1 637	1 874	149,9	252	60	1783	1689	2223
Praha-západ	till 1 999 inhab.	100	501	369	823	65,9	292	105	599	1082	985
	2 000 - 9 999 inhab.	37	514	1 494	2 156	172,5	443	52	2139	2023	2264
Prachatice	till 1 999 inhab.	250	556	73	115	9,2	194	79	118	113	114
	2 000 - 9 999 inhab.	242	465	115	136	10,9	39	70	165	88	153
	10 000 - 49 999 inhab.	102	203	755	806	64,5	57	52	806	809	804
Prostějov	till 1 999 inhab.	240-241	425	83	140	11,2	254	97	143	127	148
	2 000 - 9 999 inhab.	187	294	114	248	19,9	31	121	368	134	237
	10 000 - 49 999 inhab.	67	214	1 112	1 291	103,3	330	47	1182	1314	1404
Přerov	till 1 999 inhab.	237-239	539	84	141	11,3	143	91	144	129	155
	2 000 - 9 999 inhab.	210	344	130	191	15,3	67	71	228	173	144
	10 000 - 49 999 inhab.	87	272	806	957	76,6	225	91	1082	918	809
Příbram	till 1 999 inhab.	207-208	562	106	195	15,6	355	97	215	164	200
	2 000 - 9 999 inhab.	152	400	177	338	27,0	196	94	466	254	304
	10 000 - 49 999 inhab.	111	418	568	727	58,2	358	81	593	654	1064
Rakovník	till 1 999 inhab.	236	562	81	145	11,6	299	105	156	116	190
	2 000 - 9 999 inhab.	130	660	197	450	36,0	33	58	520	356	424
	10 000 - 49 999 inhab.	54	489	1 281	1 530	122,4	139	69	1499	1775	1456
Rokycany	till 1 999 inhab.	189-190	544	141	246	19,7	77	105	281	229	213
	2 000 - 9 999 inhab.	194	695	126	230	18,4	18	89	193	173	440
	10 000 - 49 999 inhab.	72	251	1 028	1 211	96,9	106	55	986	1336	1252
Rychnov nad Kněžnou	till 1 999 inhab.	240-241	589	93	140	11,2	227	82	148	138	126
	2 000 - 9 999 inhab.	151	459	226	339	27,1	147	84	391	386	253
	10 000 - 49 999 inhab.	78	263	968	1 134	90,8	90	59	1483	1073	964
Semily	till 1 999 inhab.	200	334	97	218	17,4	141	95	175	276	215
	2 000 - 9 999 inhab.	128	240	382	476	38,1	175	97	441	521	470
	10 000 - 49 999 inhab.	108	163	560	757	60,6	53	43	723	779	816
Sokolov	till 1 999 inhab.	219	464	114	174	13,9	56	83	213	95	216
	2 000 - 9 999 inhab.	166-167	360	248	296	23,7	86	78	368	299	243
	10 000 - 49 999 inhab.	94	116	854	897	71,7	144	58	1020	857	835
Strakonice	till 1 999 inhab.	256	619	66	107	8,6	269	89	107	126	96
	2 000 - 9 999 inhab.	161	439	198	316	25,3	44	88	269	377	299
	10 000 - 49 999 inhab.	84	513	797	996	79,7	96	48	1003	1088	920
Svitavy	till 1 999 inhab.	259	497	63	97	7,7	325	99	110	98	77
	2 000 - 9 999 inhab.	191	233	195	242	19,4	46	92	416	197	164
	10 000 - 49 999 inhab.	83	223	859	1 020	81,6	312	74	1016	925	1104
Šumperk	till 1 999 inhab.	228-230	422	67	152	12,1	153	108	152	138	169
	2 000 - 9 999 inhab.	141-142	373	166	379	30,3	147	113	414	308	436
	10 000 - 49 999 inhab.	80-81	311	838	1 073	85,9	244	73	931	1152	1184
Tábor	till 1 999 inhab.	243	450	71	135	10,8	286	105	140	123	149
	2 000 - 9 999 inhab.	174	400	239	277	22,2	231	96	343	230	259
	10 000 - 49 999 inhab.	60	296	1 200	1 405	112,4	254	66	1442	1518	1227
Tachov	till 1 999 inhab.	235	945	102	147	11,7	133	97	130	174	135
	2 000 - 9 999 inhab.	206	815	126	200	16,0	55	89	264	220	101
	10 000 - 49 999 inhab.	88	242	874	956	76,5	138	45	814	982	1018
Teplice	till 1 999 inhab.	207-208	443	107	195	15,6	69	96	261	135	161
	2 000 - 9 999 inhab.	181-182	365	234	262	20,9	179	83	209	311	346
	10 000 - 49 999 inhab.	171-173	471	232	284	22,7	140	62	336	239	286
Trutnov	50 000 inhab. and more	70	294	1 043	1 227	98,2	405	84	1109	1137	1461
	till 1 999 inhab.	198	599	137	221	17,7	198	91	207	248	223
	2 000 - 9 999 inhab.	147-148	485	258	356	28,5	76	89	392	309	334
Třebíč	10 000 - 49 999 inhab.	93	272	708	902	72,1	409	78	968	793	859
	till 1 999 inhab.	248	437	79	117	9,3	389	92	123	129	93
	2 000 - 9 999 inhab.	197	270	139	227	18,2	134	75	193	258	215
	10 000 - 49 999 inhab.	61	231	1 246	1 359	108,7	256	57	1328	1323	1480

(part 5)

District	Municipality size	Order according to purchase price	Mean size of a build. land in m ²	Assessment price	Purchase price	Relative price levels, CR=100%	Number of assignments	Variation coeff.	Purchase prices		
									2008	2009	2010
Uherské Hradiště	till 1 999 inhab.	245	388	79	132	10,5	351	89	141	134	119
	2 000 - 9 999 inhab.	153-155	327	243	334	26,7	384	106	339	285	381
	10 000 - 49 999 inhab.	58	264	1 169	1 434	114,8	392	70	1440	1419	1443
Ústí nad Labem	till 1 999 inhab.	189-190	508	156	246	19,6	65	67	320	225	219
	2 000 - 9 999 inhab.	145	515	250	366	29,2	46	70	276	478	307
	50 000 inhab. and more	59	261	1 255	1 433	114,6	765	85	1552	1479	1276
Ústí nad Orlicí	till 1 999 inhab.	251-252	429	69	112	9,0	223	100	84	179	107
	2 000 - 9 999 inhab.	159-160	426	169	318	25,4	103	110	374	373	223
	10 000 - 49 999 inhab.	98	311	656	868	69,4	249	80	919	1000	673
Vsetín	till 1 999 inhab.	232	289	82	150	12,0	172	93	153	155	142
	2 000 - 9 999 inhab.	228-230	438	97	152	12,2	155	72	171	120	188
	10 000 - 49 999 inhab.	103	368	569	805	64,4	222	87	821	914	650
Vyškov	till 1 999 inhab.	247	357	65	118	9,4	669	113	105	152	115
	2 000 - 9 999 inhab.	165	411	156	298	23,9	203	99	285	289	322
	10 000 - 49 999 inhab.	76	364	972	1 170	93,6	220	56	1005	1282	1306
Zlín	till 1 999 inhab.	183	463	164	258	20,7	375	86	244	256	282
	2 000 - 9 999 inhab.	119	344	393	532	42,6	363	130	529	551	511
	10 000 - 49 999 inhab.	86	339	813	959	76,7	73	57	1058	832	953
Znojmo	50 000 inhab. and more	65	454	1 045	1 315	105,2	1 028	98	1412	1407	1153
	till 1 999 inhab.	253	477	69	111	8,8	527	91	119	109	99
	2 000 - 9 999 inhab.	231	401	116	151	12,1	99	72	154	148	145
Žďár nad Sázavou	10 000 - 49 999 inhab.	57	275	1 016	1 462	116,9	303	75	1208	1379	1773
	till 1 999 inhab.	251-252	415	63	112	8,9	390	108	89	120	135
	2 000 - 9 999 inhab.	217	559	150	185	14,8	43	68	171	174	235
ČR celkem	10 000 - 49 999 inhab.	105	215	575	786	62,9	210	77	607	917	779
		x	399	981	1 250	100,0	61 815	220	1217	1207	1331

Source: Czech Statistical Office.

6.19 Indices of sales prices of building lands between 2007 and 2010

average 2005 = 100

	relat. weight	year 2007					year 2008					year 2009					year 2010				
		quarter				year average	quarter				year average	quarter				year average	quarter				year average
		1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.	
Czech Republic total	1000,0	120,7	124,8	128,6	130,3	126,1	132,1	135,9	139,1	140,2	136,8	140,2	139,0	139,4	141,6	140,1	143,7	145,0	146,6	149,6	146,2
Czech Republic total excluding capital Prague and district Prague-east, west	471,4	114,3	116,9	119,4	123,3	118,5	128,5	132,8	135,0	134,2	132,6	132,8	131,6	133,1	137,8	133,8	143,0	145,9	146,7	147,9	145,9
Capital Prague [1]	518,1	126,4	131,8	136,8	136,7	132,9	135,5	138,7	142,8	145,7	140,7	147,1	145,8	145,2	144,9	145,8	144,2	144,1	146,5	151,0	146,5
Prague 1	199,3	128,2	130,9	133,7	127,4	130,1	117,7	116,7	119,1	120,5	118,5	126,7	132,1	137,5	136,5	133,2	130,9	128,8	134,2	143,5	134,4
Prague 2, 3, 6	91,8	120,3	123,4	128,9	129,8	125,6	135,0	143,1	146,8	145,9	142,7	140,2	134,4	131,3	132,5	134,6	132,5	132,0	131,2	131,9	131,9
Prague 4 - 5, 7 - 28	227,0	127,3	135,9	142,6	147,7	138,4	151,3	156,3	161,9	167,7	159,3	167,8	162,4	157,5	157,4	161,3	160,5	162,5	163,6	165,3	163,0
District: Prague-east, west	10,5	124,2	131,8	132,4	132,4	130,2	133,4	136,1	138,9	138,5	136,7	136,2	134,3	136,8	143,3	137,7	149,9	152,1	150,4	150,2	150,7
Central Bohemia region excluding district Prague-east, west	68,7	116,9	123,8	127,9	131,4	125,0	137,4	143,8	147,0	146,1	143,6	144,2	145,1	150,5	156,4	149,1	159,8	159,7	159,0	160,8	159,8
Southern Bohemia region	47,6	108,9	106,9	105,4	107,6	107,2	110,9	111,6	113,1	114,2	112,5	114,9	113,5	113,9	116,5	114,7	117,4	115,1	111,2	109,9	113,4
Pilsen region	16,2	111,3	117,4	120,5	123,4	118,2	127,4	129,5	129,4	129,9	129,1	132,5	133,5	133,6	134,8	133,6	135,9	134,8	132,0	128,3	132,8
Karlovy Vary region	16,2	118,0	121,2	120,6	120,4	120,1	125,3	134,9	141,4	138,2	135,0	130,8	123,7	120,7	121,0	124,1	121,8	122,0	122,0	123,9	122,4
Ústí region	22,3	108,7	112,3	117,5	123,3	115,5	127,7	130,7	133,7	136,7	132,2	136,9	134,4	132,2	133,1	134,2	134,9	135,2	134,6	134,6	134,8
Liberec region	15,7	124,4	134,3	142,2	146,5	136,9	149,7	154,7	161,1	162,0	156,9	156,2	148,8	143,6	143,0	147,9	149,2	156,6	157,7	154,8	154,6
Hradec Králové region	19,5	106,1	110,3	114,8	119,2	112,6	126,2	134,2	138,5	137,1	134,0	133,3	129,0	126,4	126,0	128,7	126,8	125,8	123,3	123,6	124,9
Pardubice region	26,8	110,4	112,4	117,3	129,3	117,4	149,4	164,1	166,5	157,9	159,5	154,2	156,1	158,5	157,6	156,6	157,3	159,0	160,9	160,4	159,4
Highland	20,0	114,2	115,7	118,0	119,7	116,9	120,8	123,5	126,5	128,2	124,8	128,0	128,1	128,7	130,6	128,9	134,6	137,3	137,3	134,0	135,8
Southern Moravia region	98,6	121,6	121,4	121,1	122,2	121,6	123,3	123,9	124,2	124,0	123,9	123,7	121,6	124,8	138,1	127,1	153,2	162,6	166,9	172,8	163,9
Olomouc region	18,8	111,5	115,2	121,5	128,5	119,2	137,7	145,5	148,8	146,7	144,7	146,2	147,7	150,5	152,6	149,3	153,2	153,3	155,2	161,1	155,7
Zlín region	41,3	108,2	111,2	114,8	118,9	113,3	123,9	128,5	129,8	127,0	127,3	123,3	121,4	122,7	125,0	123,1	125,8	124,5	122,0	120,9	123,3
Moravian and Silesian region	59,7	112,7	114,6	117,8	124,2	117,3	130,8	134,9	136,9	137,0	134,9	136,4	136,4	137,0	140,5	137,6	146,5	153,4	158,3	159,0	154,3
CR total excluding Prague and districts Prague-east, west																					
till 1 999 inhabitants	37,8	114,8	118,9	121,2	123,6	119,6	127,7	132,7	135,9	134,9	132,8	132,6	131,5	133,2	135,1	133,1	135,3	134,7	134,4	135,3	134,9
Municipality size: 2 000 - 9 999 inhab.	37,0	119,4	124,0	127,1	130,6	125,3	135,6	141,4	144,7	143,7	141,4	140,9	138,6	138,2	138,6	139,1	139,0	140,0	140,6	140,0	139,9
10 000 - 49 999 inhab.	144,0	110,3	114,2	116,9	120,8	115,6	127,5	133,4	136,1	136,5	133,4	137,1	138,3	140,1	141,3	139,2	142,1	141,9	142,2	144,5	142,7
50 000 inhab. and more	252,6	115,8	117,1	119,5	123,6	119,0	128,1	131,3	132,8	131,5	130,9	129,2	126,8	128,4	136,1	130,1	145,2	150,7	151,9	153,0	150,2
CR total separate building lands as part of the whole of the real estate sale	156,2	123,9	129,3	131,5	133,8	129,6	138,5	146,0	152,1	153,4	147,5	151,9	151,9	153,1	156,0	153,2	160,2	161,7	160,2	158,4	160,1
	843,8	120,1	123,9	128,0	129,7	125,4	131,0	134,0	136,7	137,8	134,9	138,1	136,6	136,9	138,9	137,6	140,6	141,9	144,1	147,9	143,6

[1] For the purpose of this table the Capital Prague was divided to districts in accordance with the Annex 39 to the Edict No. 460/2009 Coll. – see the division of the Capital Prague to districts in Table 6.24.

Source: Czech Statistical Office.

6.20 Aggregate indices of sales prices of real estate between 2007 and 2010

average 2005 = 100

	relat. weight	year 2007					year 2008					year 2009					year 2010				
		quarter				year average	quarter				year average	quarter				year average	quarter				year average
		1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.	
CR total	1000,0	121,2	127,8	131,7	134,9	128,9	139,2	145,1	148,1	147,3	144,9	143,2	137,6	136,2	135,5	138,1	135,7	135,8	135,4	135,4	135,6
of that: FH and DW	760,6	120,4	128,1	132,0	135,5	129,0	141,1	147,9	150,6	148,8	147,1	143,3	136,6	134,6	133,1	136,9	132,9	133,0	132,3	131,6	132,5
FK and DW and DH	853,9	121,3	128,3	132,3	135,7	129,4	140,4	146,7	149,7	148,5	146,3	143,7	137,4	135,7	134,5	137,8	134,4	134,2	133,5	132,9	133,8
CR total excluding capital Prague	766,4	120,9	127,2	130,8	134,3	128,3	138,8	144,5	147,8	146,9	144,5	142,9	137,2	136,0	135,2	137,8	135,6	135,6	135,3	135,4	135,5
CR total excluding capital Prague and districts Prague-east, west	730,3	121,2	127,6	131,3	134,9	128,8	139,4	145,3	148,5	147,7	145,2	143,7	138,0	136,6	135,8	138,5	136,2	136,3	135,9	136,0	136,1
Capital Prague [1]	233,6	122,2	130,0	134,8	136,8	131,0	140,6	147,1	149,3	148,5	146,4	144,1	138,9	137,1	136,4	139,1	136,3	136,5	135,8	135,2	136,0
Prague 1	45,0	126,5	133,3	135,6	132,8	132,1	128,5	129,1	130,6	130,1	129,6	130,5	130,2	133,9	134,6	132,3	130,6	129,0	133,0	138,9	132,9
Prague 2 - 28	188,6	121,2	129,2	134,6	137,8	130,7	143,5	151,4	153,8	152,9	150,4	147,4	141,0	137,9	136,8	140,8	137,6	138,3	136,5	134,3	136,7
Districts: Prague-east, Prague-west	36,0	115,9	119,0	120,3	123,1	119,6	126,4	129,6	132,1	131,6	129,9	127,5	122,1	122,7	124,6	124,2	123,5	121,8	122,4	123,3	122,8
Central Bohemia region excluding districts Prague-east, west	127,6	120,7	127,6	131,9	134,0	128,6	135,8	139,7	144,6	145,4	141,4	141,5	136,3	137,7	139,0	138,6	139,1	135,6	133,0	133,8	135,4
Southern Bohemia region	59,6	118,0	123,0	123,9	127,4	123,1	131,2	134,6	137,3	136,6	134,9	133,4	129,2	128,9	127,3	129,7	125,0	124,5	124,8	125,3	124,9
Pilsen region	42,1	116,6	122,2	125,7	128,0	123,1	134,4	143,5	144,1	140,1	140,5	133,5	128,9	128,2	126,5	129,3	125,7	126,0	126,6	126,5	126,2
Karlovy Vary region	39,6	122,4	130,8	135,4	139,4	132,0	141,7	146,5	147,5	146,3	145,5	146,9	144,3	144,1	143,2	144,6	142,6	142,9	140,9	138,7	141,3
Ústí region	49,0	121,6	125,5	127,2	130,5	126,2	133,9	142,1	147,0	147,0	142,5	146,5	144,0	140,1	136,0	141,7	137,0	140,9	142,9	142,9	140,9
Liberec region	30,3	127,5	133,7	135,3	139,6	134,0	143,8	147,6	151,9	152,9	149,1	147,9	139,6	136,7	135,4	139,9	133,8	131,3	131,2	133,8	132,5
Hradec Králové region	45,8	122,1	130,1	134,3	136,3	130,7	140,5	146,7	148,8	148,6	146,2	146,3	140,7	136,7	135,6	139,8	134,7	134,6	136,4	135,0	135,2
Pardubice region	39,8	121,5	127,5	130,9	135,6	128,9	142,7	149,3	151,6	148,8	148,1	145,1	141,3	138,5	136,0	140,2	135,9	135,4	135,1	135,9	135,6
Highland	32,7	116,4	122,1	125,5	127,5	122,9	130,5	137,1	140,7	139,1	136,9	133,3	125,9	125,0	125,7	127,5	126,8	126,7	126,8	124,6	126,2
Southern Moravia region	110,3	122,3	128,8	132,2	134,7	129,5	137,7	143,4	147,8	146,7	143,9	141,1	134,6	133,5	134,0	135,8	137,7	140,7	140,7	141,0	140,0
Olomouc region	38,4	124,7	130,1	135,5	142,1	133,1	150,7	156,8	159,0	159,3	156,5	156,4	150,6	149,4	146,0	150,6	145,1	146,5	145,7	144,6	145,5
Zlín region	47,8	121,0	126,8	131,1	135,5	128,6	141,7	148,0	151,7	151,4	148,2	143,5	134,6	131,2	130,1	134,9	132,2	133,7	134,0	133,6	133,4
Moravian and Silesian region	67,3	121,3	130,0	136,2	143,6	132,8	153,5	161,9	163,8	160,6	160,0	156,6	148,4	145,7	144,5	148,8	144,5	144,6	143,7	144,9	144,4
CR total excluding Prague and districts Prague-east, west																					
till 1 999 inhabitants	172,0	112,6	117,9	120,9	124,1	118,9	127,7	131,7	134,4	133,8	131,9	131,9	130,6	129,8	128,7	130,3	129,2	130,0	129,5	128,9	129,4
Municipality 2 000 - 9 999 inhab.	140,1	117,7	123,1	125,5	127,2	123,4	130,6	137,8	143,0	143,9	138,8	141,5	136,5	134,7	134,5	136,8	135,2	135,3	134,8	135,7	135,3
size: 10 000 - 49 999 inhab.	200,4	123,1	129,7	133,4	137,0	130,8	142,4	149,4	154,2	154,8	150,2	150,6	143,4	141,5	139,3	143,7	138,4	137,9	137,3	137,7	137,8
50 000 inhab. and more	217,9	128,3	136,1	141,4	146,4	138,1	151,6	157,0	158,0	154,6	155,3	148,0	139,7	138,8	138,9	141,4	140,2	140,4	140,3	140,3	140,3

[1] For the purpose of this table the Capital Prague was divided to districts in accordance with the Annex 39 to the Edict No. 460/2009 Coll. – see the division of the Capital Prague to districts in Table 6.24.

CR = Czech Republic, FH = family houses, DW = dwellings, DH = dwelling houses.

Source: Czech Statistical Office.

6.21 Aggregate indices of sales prices of real estate between 2007 and 2010

the same period of previous year = 100

	relative weight FH DW DH BL total					year 2007					year 2008					year 2009					year 2010				
						quarter				year average	quarter				year average	quarter				year average	quarter				year average
						1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.		1.	2.	3.	4.	
CR total	411,3	349,4	93,3	146,1	1000,0	115,1	118,8	119,9	118,5	118,1	114,9	113,5	112,5	109,2	112,4	102,9	94,8	92,0	92,0	95,3	94,8	98,7	99,4	99,9	98,2
of that: FH and DW	411,3	349,4	x	x	760,6	117,2	122,1	123,4	121,5	121,1	117,2	115,5	114,1	109,8	114,0	101,6	92,4	89,4	89,4	93,1	92,7	97,4	98,3	98,9	96,7
FK and DW and DH	411,3	349,4	93,3	x	853,9	115,5	119,8	121,4	119,9	119,2	115,7	114,3	113,2	109,4	113,1	102,4	93,7	90,6	90,6	94,2	93,5	97,7	98,4	98,8	97,0
CR total excluding capital Prague	374,1	234,1	87,8	70,4	766,4	114,4	118,0	119,7	118,4	117,7	114,8	113,6	113,0	109,4	112,6	103,0	94,9	92,0	92,0	95,4	94,9	98,8	99,5	100,1	98,3
CR total excluding capital Prague and districts Prague-east, west	343,5	230,6	87,4	68,9	730,3	114,6	118,4	120,0	118,9	118,0	115,0	113,9	113,1	109,5	112,8	103,1	95,0	92,0	91,9	95,4	94,8	98,8	99,5	100,1	98,2
Capital Prague [1]	37,2	115,3	5,5	75,7	233,6	117,7	121,3	121,2	118,9	119,8	115,1	113,2	110,8	108,6	111,8	102,5	94,4	91,8	91,9	95,0	94,6	98,3	99,1	99,1	97,7
Prague 1	0,0	14,8	1,1	29,1	45,0	112,7	116,8	115,6	109,9	113,7	101,6	96,8	96,3	98,0	98,1	101,6	100,9	102,5	103,5	102,1	100,1	99,1	99,3	103,2	100,4
Prague 2 - 28	37,2	100,5	4,4	46,6	188,6	119,1	122,3	122,6	121,2	121,3	118,4	117,2	114,3	111,0	115,1	102,7	93,1	89,7	89,5	93,6	93,4	98,1	99,0	98,2	97,1
Districts: Prague-east, Prague-west	30,6	3,5	0,4	1,5	36,0	110,3	111,2	112,3	112,4	111,6	109,1	108,9	109,8	106,9	108,7	100,9	94,2	92,9	94,7	95,6	96,9	99,8	99,8	99,0	98,8
Central Bohemia region excluding districts P-east, west	64,7	30,6	22,2	10,0	127,6	113,8	119,1	121,8	118,6	118,3	112,5	109,5	109,6	108,5	110,0	104,2	97,6	95,2	95,6	98,1	98,3	99,5	96,6	96,3	97,7
Southern Bohemia region	30,0	18,8	3,9	7,0	59,6	113,4	115,4	114,7	115,2	114,7	111,2	109,4	110,8	107,2	109,6	101,7	96,0	93,9	93,2	96,1	93,7	96,4	96,8	98,4	96,3
Pilsen region	22,8	15,4	1,6	2,4	42,1	113,1	116,2	118,3	116,7	116,1	115,3	117,4	114,6	109,5	114,1	99,3	89,8	89,0	90,3	92,0	94,2	97,8	98,8	100,0	97,6
Karlovy Vary region	7,8	13,7	15,6	2,4	39,6	107,1	113,5	117,7	119,5	114,5	115,8	112,0	108,9	104,9	110,2	103,7	98,5	97,7	97,9	99,4	97,1	99,0	97,8	96,9	97,7
Ústí region	19,0	15,2	11,5	3,3	49,0	111,5	114,8	115,6	113,4	113,8	110,1	113,2	115,6	112,6	112,9	109,4	101,3	95,3	92,5	99,4	93,5	97,8	102,0	105,1	99,5
Liberec region	15,5	10,7	1,9	2,3	30,3	120,6	126,4	128,1	122,5	124,4	112,8	110,4	112,3	109,5	111,2	102,9	94,6	90,0	88,6	93,9	90,5	94,1	96,0	98,8	94,7
Hradec Králové region	23,9	14,3	4,7	2,8	45,8	113,5	117,7	120,8	120,3	118,1	115,1	112,8	110,8	109,0	111,8	104,1	95,9	91,9	91,3	95,7	92,1	95,7	99,8	99,6	96,7
Pardubice region	19,7	14,9	1,3	3,9	39,8	116,6	118,2	118,8	118,8	118,1	117,4	117,1	115,8	109,7	114,9	101,7	94,6	91,4	91,4	94,7	93,7	95,8	97,5	99,9	96,7
Highland	19,1	9,2	1,5	2,9	32,7	112,2	115,2	117,0	115,0	114,9	112,1	112,3	112,1	109,1	111,4	102,1	91,8	88,8	90,4	93,1	95,1	100,6	101,4	99,1	99,0
Southern Moravia region	48,8	36,4	10,7	14,4	110,3	116,7	119,4	119,9	117,7	118,4	112,6	111,3	111,8	108,9	111,1	102,5	93,9	90,3	91,3	94,4	97,6	104,5	105,4	105,2	103,1
Olomouc region	18,1	13,4	4,2	2,7	38,4	117,9	119,5	121,3	121,5	120,1	120,9	120,5	117,3	112,1	117,5	103,8	96,0	94,0	91,7	96,3	92,8	97,3	97,5	99,0	96,6
Zlín region	24,6	15,2	2,0	6,0	47,8	118,5	121,2	120,4	118,3	119,6	117,1	116,7	115,7	111,7	115,2	101,3	90,9	86,5	85,9	91,0	92,1	99,3	102,1	102,7	98,9
Moravian and Silesian region	29,4	22,8	6,3	8,7	67,3	114,4	120,6	124,2	126,5	121,5	126,5	124,5	120,3	111,8	120,5	102,0	91,7	88,9	90,0	93,0	92,3	97,4	98,6	100,3	97,1
CR total excluding Prague and districts Prague-east, west																									
till 1 999 inhabitants	149,8	9,3	7,4	5,5	172,0	109,7	112,8	114,6	115,8	113,3	113,4	111,7	111,2	107,8	111,0	103,3	99,2	96,6	96,2	98,7	98,0	99,5	99,8	100,2	99,3
Municip. 2 000 - 9 999 inhab.	86,8	31,1	16,8	5,4	140,1	112,0	114,6	114,9	113,8	113,8	111,0	111,9	113,9	113,1	112,5	108,3	99,1	94,2	93,5	98,5	95,5	99,1	100,1	100,9	98,9
size: 10 000 - 49 999 inhab.	60,2	82,6	36,7	21,0	200,4	114,9	120,1	123,1	120,3	119,6	115,7	115,2	115,6	113,0	114,8	105,8	96,0	91,8	90,0	95,7	91,9	96,2	97,0	98,9	95,9
50 000 inhab. and more	46,7	107,7	26,5	36,9	217,9	119,3	123,2	124,5	122,7	122,5	118,2	115,4	111,7	105,6	112,5	97,6	89,0	87,8	89,8	91,0	94,7	100,5	101,1	101,0	99,3

[1] For the purpose of this table the Capital Prague was divided to districts in accordance with the Annex 39 to the Edict No. 460/2009 Coll. – see the division of the Capital Prague to districts in Table 6.24.

CR = Czech Republic, FH = family houses, DW = dwellings, DH = dwelling houses, BL = building lands.

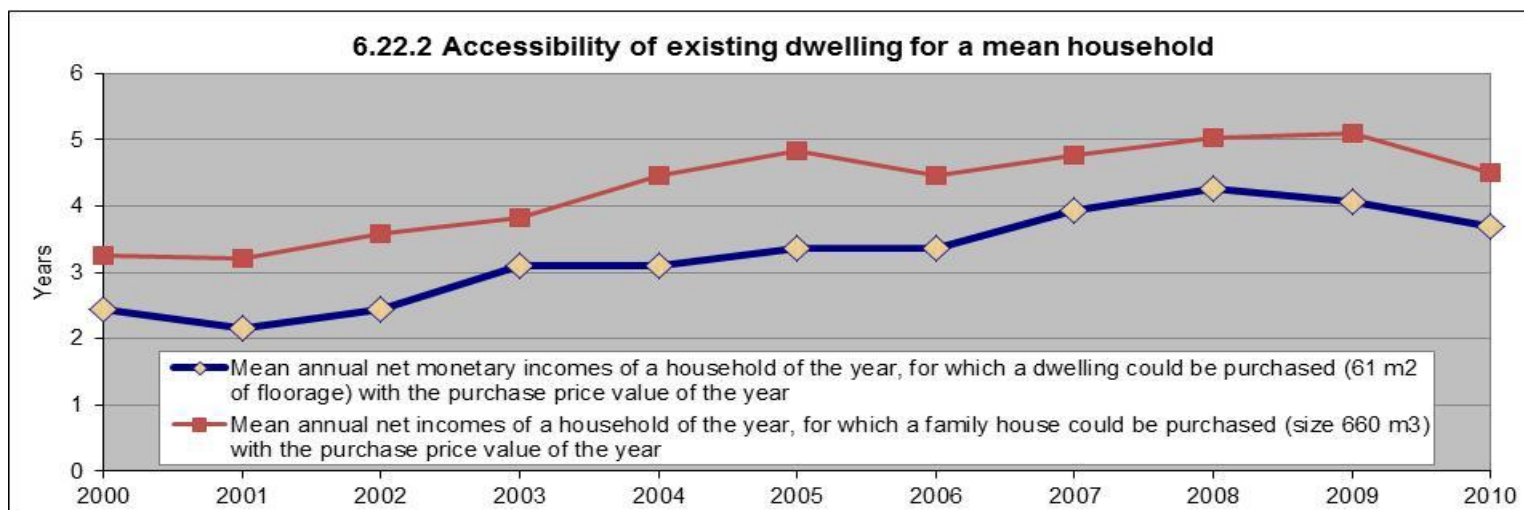
Source: Czech Statistical Office.

6.22.1 Financial accessibility of dwelling – older dwellings and family houses (from purchase prices)

Time period	Mean gross monthly wages (as per recalculated persons, in CZK)	Net monetary incomes of households from the set of households of SRU [1], per year, CZK	Mean purchase price of a dwelling		Months (wages), for which a dwelling could be bought with the price of the year	Years (annual CPP [2]), for which a dwelling could be bought with the price of the year	Mean price of a family house		Mean purchase price for a family house, size 660 m ³ (CZK)	Months (wages), for which a family house could be bought with the price of the year	Years (annual CPP [2]), for which a family house could be bought with the price of the year
			CZK per 1 m ² of floor area of a dwelling	for a dwelling with the area 61 m ² (CZK)			CZK per 1 m ³	mean size of a family house, m ³			
2000	13 219	191 871	7 684	468 708	36	2,4	948	637	625 680	48	3,3
2001	14 378	207 384	7 326	446 872	32	2,2	1 011	650	667 177	47	3,2
2002	15 524	214 252	8 590	523 992	34	2,4	1 163	652	767 487	50	3,6
2003	16 430	225 635	11 489	700 848	43	3,1	1 306	661	861 740	53	3,8
2004	17 466	235 099	11 941	728 401	42	3,1	1 587	663	1 047 420	60	4,5
2005	18 344	239 178	13 213	805 993	44	3,4	1 753	679	1 156 980	64	4,8
2006	19 546	267 921	14 733	898 713	46	3,4	1 809	696	1 193 940	62	4,5
2007	20 957	289 087	18 693	1 140 273	55	3,9	2 089	699	1 378 740	66	4,8
2008	22 592	314 453	22 342	1 362 862	61	4,3	2 403	702	1 585 980	71	5,0
2009	23 344	323 538	21 807	1 330 227	57	4,1	2 513	687	1 658 580	72	5,1
2010	23 797	329 333	20 240	1 234 640	52	3,7	2 239	683	1 477 740	63	4,5

[1] SRU - family accounts statistics

[2] CPP - net monetary income



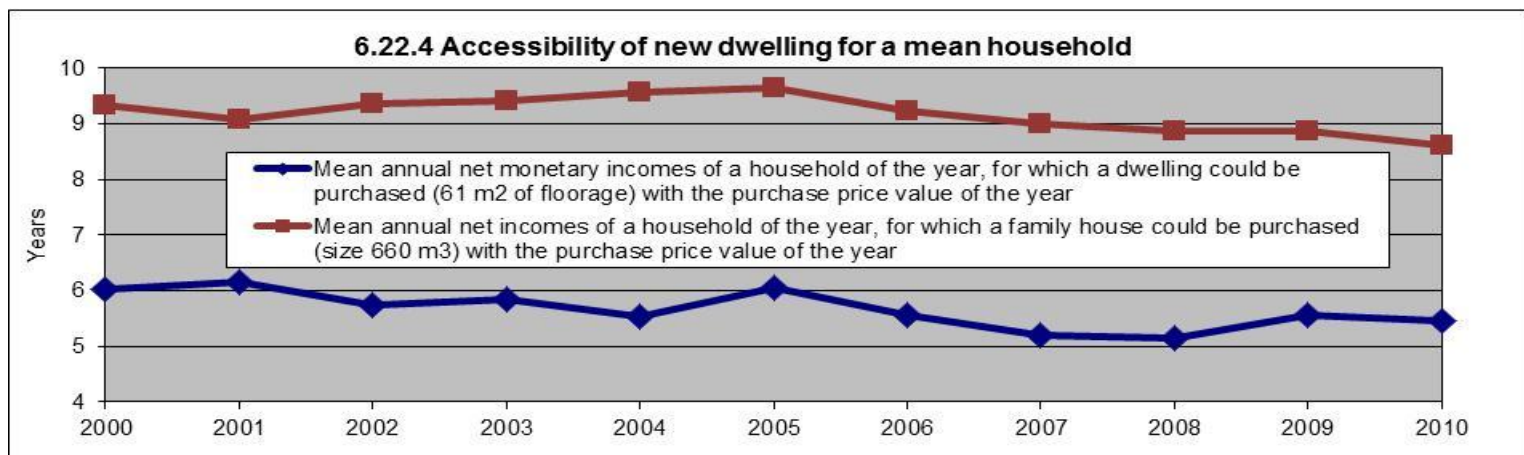
Source: Czech Statistical Office, calculations Ministry of Regional Development of the CR.

6.22.3 Financial accessibility of dwelling – new dwellings and family houses (from purchase prices)

Time period	Mean gross monthly wages (as per recalculated persons, in CZK)	Net monetary incomes of households from the set of households of SRU [1], per year, CZK	Mean value of new dwellings – purchase price		Months (wages), for which a dwelling could be bought with the price of the year	Years (annual CPP [2]), for which a dwelling could be bought with the price of the year	Mean value of a new family house – purchase price		Months (wages), for which a family house could be bought with the price of the year	Years (annual CPP [2]), for which a family house could be bought with the price of the year
			CZK per 1 m ² of floor area of a dwelling	for a dwelling with the area 61 m ² (CZK)			CZK per 1 m ³	for a family house, size 660 m ³ (CZK)		
2000	13 219	191 871	18 984	1 158 024	88	6,0	2 714	1 791 240	136	9,3
2001	14 378	207 384	20 930	1 276 730	89	6,2	2 851	1 881 660	131	9,1
2002	15 524	214 252	20 193	1 231 773	80	5,7	3 038	2 005 080	130	9,4
2003	16 430	225 635	21 597	1 317 417	81	5,8	3 214	2 121 240	130	9,4
2004	17 466	235 099	21 360	1 302 960	75	5,5	3 412	2 251 920	129	9,6
2005	18 344	239 178	23 738	1 448 018	79	6,1	3 496	2 307 360	126	9,6
2006	19 546	267 921	24 471	1 492 731	77	5,6	3 743	2 470 380	127	9,2
2007	20 957	289 087	24 675	1 505 175	72	5,2	3 936	2 597 760	124	9,0
2008	22 592	314 453	26 518	1 617 598	72	5,1	4 221	2 785 860	124	8,9
2009	23 344	323 538	29 504	1 799 744	78	5,6	4 345	2 867 700	123	8,9
2010	23 797	329 333	35 197	2 147 017	91	6,5	4 310	2 844 600	120	8,6

[1] SRU - family accounts statistics

[2] CPP - net monetary income



Source: Czech Statistical Office, calculations Ministry of Regional Development of the CR.

6.23 Harmonised indices of consumer prices in December 2011, total and housing (EU, 2005 = 100) (%)

	Total		Housing, water, energy, fuels	
EU 27	(ep)	116,95	(ep)	128,48
Euro area 17	(p)	114,41	(p)	123,10
in which:				
Austria	(p)	114,70	(p)	123,53
Belgium		116,79		133,00
Bulgaria		142,15		136,83
Cyprus		117,82		144,13
Czech Republic		117,50		152,80
Denmark		114,30		123,40
Estonia		135,26		171,29
Finland		114,99		130,07
France		112,69		123,34
Germany		112,50		118,20
Greece		122,98		141,77
Hungary		136,55		172,28
Ireland	(n)	107,10	(n)	118,80
Italy		116,30		126,20
Latvia		135,04		186,85
Lithuania		144,60		198,46
Luxembourg		118,58		130,72
Malta	(p)	114,24		146,65
Netherlands	(p)	110,43	(p)	115,57
Poland		122,20		138,70
Portugal		114,00		133,24
Romania		144,20		173,17
Slovak Republic		118,08		132,25
Slovenia		118,84		141,79
Spain		117,75		134,00
Sweden		112,77		119,07
United Kingdom	(n)	121,20	(n)	142,80
Other countries				
Croatia		118,71		135,98
Iceland		162,56		180,59
Norway		113,20		117,80
Switzerland		103,60		115,40
Turkey		170,48		192,84
USA	(n)	117,15	(n)	119,74

Note:

p - preliminary data

e - estimate

n - November 2011

Source: Eurostat.

6.24 Division of the Capital Prague to districts (in accordance with the Edict No. 460/2009 Coll.)

Prague						
ordinal number	cadastral area	district number		ordinal number	cadastral area	district number
1	Benice	12		57	Lysolaje	21
2	Běchovice	25		58	Malá Chuchle	16
3	Bohnice	8		59	Malá Strana	1
4	Braník	4		60	Malešice	10
5	Břevnov	6		61	Michle	4
6	Březiněves	22		62	Miškovice	22
7	Bubeneč	6		63	Modřany	14
8	Čakovice	23		64	Motol	5
9	Černý Most	24		65	Nebužice	21
10	Čimice	8		66	Nedvězí	27
11	Ďáblice	8		67	Nové Město	1
12	Dejvice	6		68	Nusle	4
13	Dolní Chabry	22		69	Petrovice	11
14	Dolní Měcholupy	26		70	Pisnice	13
15	Dolní Počernice	25		71	Pitkovice	12
16	Dubeč	27		72	Podolí	4
17	Háje	11		73	Prosek	8
18	Hájek u Uhřetěvsi	27		74	Přední Kopanina	21
19	Hloubětín	24		75	Radlice	5
20	Hlubočepy	5		76	Radotín	16
21	Hodkovičky	4		77	Ruzyně	19
22	Holešovice	3		78	Řeporyje	17
23	Holyně	17		79	Řepy	18
24	Horní Měcholupy	11		80	Satalice	23
25	Horní Počernice	25		81	Sedlec	21
26	Hostavice	24		82	Slivenec	17
27	Hostivař	26		83	Smíchov	5
28	Hradčany	1		84	Sobín	17
29	Hrdlořezy	9		85	Staré Město	1
30	Chodov	11		86	Stodůlky	18
31	Cholupice	13		87	Strašnice	10
32	Jinonice	5		88	Střešovice	6
33	Josefov	1		89	Střížkov	8
34	Kamýk	14		90	Suchbát	21
35	Karlín	3		91	Šeberov	12
36	Kbely	23		92	Štěrboholy	26
37	Klánovice	25		93	Točná	13
38	Kobylisy	8		94	Troja	7
39	Koloděje	27		95	Třebonice	17
40	Kolovraty	12		96	Třeboradice	22
41	Komořany	14		97	Uhřetěves	28
42	Košíře	5		98	Újezd nad Lesy	25
43	Královice	27		99	Újezd u Průhonice	12
44	Krč	4		100	Veselavín	20
45	Křeslice	12		101	Velká Chuchle	16
46	Kunratice	12		102	Vinohrady	2
47	Kyje	24		103	Vinoř	23
48	Lahovice	15		104	Vokovice	20
49	Letňany	8		105	Vršovice	10
50	Lhotka	4		106	Vyšehrad	2
51	Libeň	9		107	Vysočany	9
52	Liboc	20		108	Záběhlice	10
53	Libuš	13		109	Zadní Kopanina	17
54	Lipany	12		110	Zbraslav	15
55	Lipence	15		111	Zličín	18
56	Lochkov	17		112	Žižkov	3

Chapter 7

DWELLING COSTS

DWELLING COSTS

Households pay for their dwelling significant portions of their incomes. Apart from foodstuff costs, the dwelling costs represent the highest consumption item.

The shares depend on the household incomes, dwelling type, and locality. The mean share of the expenses for dwelling, in net monetary incomes of households, in 2010, according to the investigation of Czech Statistical Office – Statistics on income and living conditions 2010 (SILC 2010), was 16.7 %; according to the family account statistics (finding with a lower number of respondents) it was 17.3 % for the same period; in 2011 yet 18.2 %; in 4th quarter of 2011 itself it was 17.7 %.

However, according to the above CSO SILC 2010 investigation these shares are highest for households of singles, particularly of those aged above 65.

Also the legal reason for the use of a dwelling markedly impacts the value of the mean share of (consumer) expenses for dwelling in net monetary incomes; as for the value of this indicator the most demanding is the tenement dwelling (23.8 % in 2010 or 24.1 % in 4th quarter of 2011) and the value for pensioner tenants was up to 34.8 % according to the family account statistics of 2010.

The share of dwelling expenses increases with the municipality (city) size, with a more marked impact of rentals, delivery of potable water and heat. According to the family accounts, the mean consumer expenses for dwelling were 5,030 CZK per household and month in 4th Q of 2011.

Internationally comparable are data on the share of household expenses for dwelling in the final household consumption that include, unlike the family account statistics, the so-called input rentals to express “dwelling consumption” of owners. Thus, influenced are not differences in the structure of the used dwelling stock. Among EU countries the Czech 23 % rank neither among the highest values (Denmark, 29 %), nor among the lowest (Malta, 13.1 %).

7.1 Dwelling of households according to the legal reason for the use of a dwelling, according to the type of payment for the dwelling (%) and costs (CZK) in 2010

	Households, total	One person households		2 adults, no dependent children		Other households without dependent children	Single parent, one or more children	2 adults			Other households with dependent children
		under 65 years	65 years and over	both under 65	at least one adult 65+			1 dependent child	2 dependent children	3 or more dep. children	
Number of household absol.	4 149 665	515 187	461 664	706 612	535 094	441 714	188 744	459 045	536 306	105 158	200 140
Apartment type											
in own house	39,5	22,0	29,1	38,4	47,5	58,7	16,8	33,5	44,5	53,0	62,7
owner-occupier	26,2	29,1	29,6	27,7	26,9	19,1	26,7	31,1	25,3	16,6	14,6
co-operative	11,0	12,4	10,3	11,7	9,8	9,9	16,8	11,6	11,0	7,9	6,9
rented	19,6	30,3	20,6	19,7	12,9	11,2	36,2	21,0	16,6	20,1	15,2
sublet	0,6	2,6	0,4	0,1	0,1	0,3	1,1	0,4	0,4	0,0	0,5
company, janitor's	0,2	0,4	0,5	0,1	0,1	0,1	0,0	0,0	0,0	0,4	0,2
other rent-free	3,0	3,3	9,5	2,3	2,8	0,7	2,4	2,4	2,2	2,0	0,0
Rental type											
open-market	5,4	11,5	2,2	5,9	1,7	2,8	12,9	6,8	4,2	4,5	3,3
regulated	14,9	21,4	18,8	13,9	11,3	8,7	24,5	14,7	12,7	15,6	12,4
no rent	79,8	67,2	79,0	80,2	87,1	88,5	62,7	78,6	83,0	79,9	84,3
Housing costs											
in CZK per household and month	5 006	4 349	3 621	5 059	4 539	5 712	5 370	5 557	5 491	5 789	6 071
as percentage of net money household income	16,7	25,7	30,3	16,3	19,4	12,4	24,7	15,0	14,5	14,9	12,9

Source: Czech Statistical Office, Statistics on Income and Living Conditions (SILC) 2010.

7.2 Share of dwelling expenses in 2010, according to legal reason for the use of dwelling (%)

	Households, total	Legal reason for the use of dwelling			
		tenement	co-operative	corporal possession	own family house
Share of dwelling expenses					
in net monetary expenses	19,4	24,6	21,0	19,2	17,2
in net monetary incomes	17,3 [1]	23,8	18,2	16,9	15,2

[1] The data slightly differ from the corresponding value specified in Table 7.1.

The methods of data collection used in the both investigations (SILC, FAS – see the Source) are not identical.

Source: Czech Statistical Office, Family Account Statistics (FAS).

7.3 Dwelling expenses and the share in net monetary incomes according to legal reasons for the use of dwelling, per household of employees and per household of pensioners in 2010 (%)

	Legal reason for the use of dwelling			
	tenement	co-operative	corporal possession	own family house
Total for household	23,8	18,2	16,9	15,2
Household of employees	20,9	16,2	14,0	13,1
Household of pensioners	34,8	26,6	26,1	21,8

Source: Czech Statistical Office, Family Account Statistics (FAS).

7.4 Development of dwelling costs between 2005 and 2010 (total for households)

Year	2005	2006	2007	2008	2009	2010
Housing costs						
in CZK per household and month	3 507	3 780	3 988	4 333	4 824	5 006
as percentage of net money household income	16,0	16,5	16,1	16,2	16,5	16,7

Source: Czech Statistical Office, Statistics on Income and Living Conditions (SILC) 2005-2010.

7.5 Development of shares of dwelling expenses in net monetary incomes between 2006 and 2010 (according to municipality sizes; %)

Year	Households, total [1]	Households in municipality with population			
		till 1 999	2 000 - 9 999	10 000 - 49 999	50 000 and more
2006	17,3	15,3	17,4	17,1	18,6
2007	16,4	13,5	16,0	17,0	18,2
2008	16,2	13,9	16,0	16,9	17,6
2009	17,3	14,5	16,7	18,2	19,0
2010	17,3	14,0	16,9	18,4	19,1

[1] The data slightly differ from the corresponding value specified in Table 7.4.

The methods of data collection used in the both investigations (SILC, FAS – see the Source) are not identical.

Source: Czech Statistical Office, Family Account Statistics (FAS).

7.6 Share of household expenses for final dwelling consumption (home concept) in final consumption of households between 2005 and 2010; common prices (Mil. CZK)

	data for the CR					
	2005	2006	2007	2008	2009	2010
household expenses for final dwelling consumption (home concept)	382 048	407 423	438 018	481 279	526 668	524 513
including expenses for:						
dwelling rentals	53 089	55 234	60 921	68 296	79 016	81 248
input rentals	180 387	192 027	209 525	235 375	250 244	241 836
common dwelling maintenance and repairs	4 907	5 618	6 954	7 349	8 384	5 869
other dwelling related services	27 346	27 454	27 480	30 573	32 347	32 539
electricity, heat, gas, fuels	116 319	127 090	133 138	139 686	156 677	163 021
Total household expenses for final consumption	1 589 399	1 699 628	1 815 972	1 944 902	1 937 982	1 960 319
Share of dwelling expenses in total household expenses for final consumption (%)	24,0	24,0	24,1	24,7	27,2	26,8
Real individual consumption of households	1 868 837	1 973 979	2 110 915	2 262 888	2 290 268	2 308 594
Share of dwelling expenses in final household consumption (%)	20,4	20,6	20,8	21,3	23,0	22,7

Source: Czech Statistical Office.

7.7 Share of dwelling expenses in total final consumption of households (EU-27, 2000, 2005, 2009)

in common prices (%)

Country	Share of dwelling expenses in total final consumption of households		
	2000	2005	2009
EU 27	20,4	21,5	22,9
in which:			
Austria	19,4	21,1	22,5
Belgium	23,4	23,7	23,7
Bulgaria	23,6	20,0	.
Cyprus	12,6	12,8	14,2
Czech Republic	20,3	21,3	22,7
Denmark	26,7	27,1	29,0
Estonia	22,9	18,6	22,8
Finland	24,7	25,2	26,7
France	23,4	24,9	26,4
Germany	23,6	24,3	24,9
Greece	16,5 [2]	17,1 [1]	17,4 [2]
Hungary	18,4	19,1	21,6
Ireland	17,5	19,8	22,3 [4]
Italy	18,3	20,4	22,0
Latvia	21,4	21,1	25,9
Lithuania	16,8	14,1	14,6
Luxembourg	20,2	22,2	23,4
Malta	9,6	11,2	13,1
Netherlands	20,4	22,0	24,0
Poland	20,5	23,7	24,4
Portugal	13,0	14,4	14,3 [3]
Romania	22,8	20,9	23,5
Slovak Republic	22,5	25,8	24,4 [4]
Slovenia	18,8	18,9	19,0
Spain	15,3	16,3	19,4
Sweden	27,5	27,0	26,9
United Kingdom	17,7	19,3	22,8

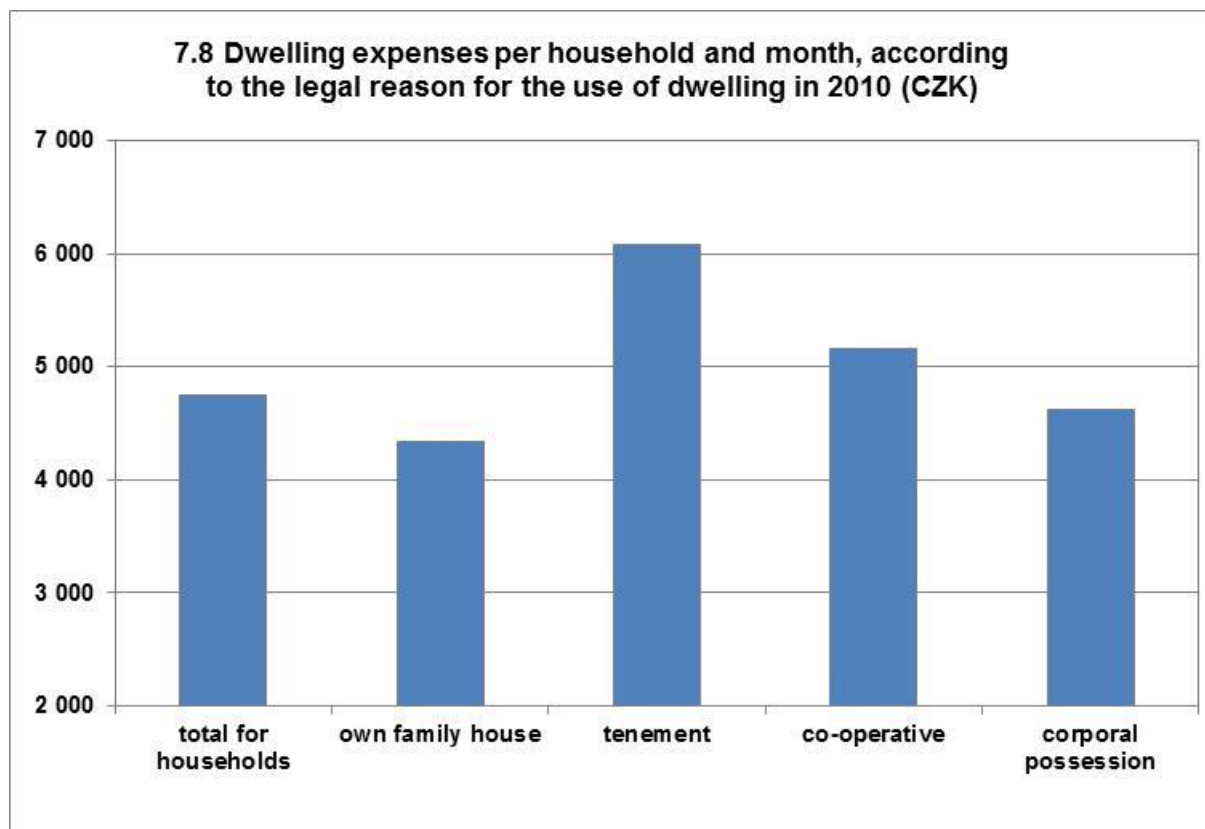
[1] Change of methodology

[2] Preliminary data

[3] 2007

[4] 2008

Source: Eurostat, Czech Statistical Office 7/11/2011.



Source: Czech Statistical Office, Family Account Statistics (FAS).

Chapter 8

MORTGAGES

MORTGAGES

Between January and December 2011 provided were 72,721 mortgages in the Czech Republic with the total volume 141.2 billion CZK, which means, when compared to the same period of 2010, the increase of the number of credits by 39.7 % and the volume by 47.3 % (data from 9 biggest mortgage banks).

For the MRD CR the most important data is represented by the progress of mortgages provided to individual inhabitants.

In total, between January and December 2011 provided were 71,088 mortgages to inhabitants, which is by 20,313 mortgages **(i.e. by 40.0 %) more** than between January and December 2010. The volume saw the yearly increase by 34.3 billion CZK to reach 119.1 billion CZK, which is the increase **by 40.5 %**.

Progress in mortgages provided to inhabitants as of 1st Q of 2010:

Period		Number (pcs)	Quarter change (%)	Volume (billion CZK)	Quarter change (%)
2010	1. Q	9 662		16,0	
	2. Q	13 334	+38,0	22,5	+40,6
	3. Q	12 680	-4,9	21,2	-5,8
	4. Q	15 099	+19,1	25,1	+18,4
2011	1. Q	14 133	-6,4	23,4	-6,8
	2. Q	20 013	+41,6	33,0	+41,0
	3. Q	17 050	-14,8	28,5	-13,6
	4. Q	19 892	+16,7	34,2	+20,0

8.1 Mortgage loans from 2005 to 2011

	I. - mortgage loans				II. - object of mortgage loans				III. - purpose of mortgage loans					
			from which											
	Total number of loans	Total principal (CZK thousand)	Total number of loans including government aid	Total principal including government aid (CZK thousand)	Number of loans for housing	Principal for housing (CZK thousand)	Number of other loans	Principal other (CZK thousand)	Number of loans for purchase	Principal for purchase (CZK thousand)	Number of loans for construction	Principal for construction (CZK thousand)	Number of other loans	Principal other (CZK thousand)
year 2005														
Private individuals	51 026	72 068 812	1 827	2 158 203	46 625	61 365 208	4 401	10 703 603	31 890	43 877 605	14 780	22 572 451	4 356	5 618 756
Enterprises	1 323	25 624 119	4	47 879	781	11 400 521	540	14 223 599	607	3 767 178	550	14 016 528	164	7 840 413
Municipalities	39	627 468	29	975 289	35	591 468	4	36 000	3	29 498	33	441 870	3	156 100
Total	52 388	98 320 399	1 860	3 181 371	47 441	73 357 197	4 945	24 963 202	32 500	47 674 281	15 363	37 030 849	4 523	13 615 269
year 2006														
Private individuals	67 344	100 839 687	1 066	1 468 032	61 784	91 890 850	5 560	8 948 837	44 083	65 642 127	18 109	28 818 108	5 152	6 379 452
Enterprises	1 807	39 407 635	0	0	1 143	22 985 470	664	16 422 165	656	5 105 339	945	24 841 776	206	9 460 520
Municipalities	38	412 458	0	0	26	313 725	12	98 733	1	31 717	37	380 741	0	0
Total	69 189	140 659 780	1 066	1 468 032	62 953	115 190 045	6 236	25 469 735	44 740	70 779 183	19 091	54 040 625	5 358	15 839 972
year 2007														
Private individuals	83 344	142 288 921	224	240 610	76 180	130 034 564	7 164	12 254 357	54 492	95 829 329	20 724	35 094 410	8 128	11 365 182
Enterprises	2 383	41 485 900	0	0	1 718	17 465 889	665	24 020 011	612	6 723 344	1 572	21 642 063	199	13 120 493
Municipalities	30	278 128	1	12 000	17	129 258	13	148 870	4	17 720	25	253 408	1	7 000
Total	85 757	184 052 949	225	252 610	77 915	147 629 711	7 842	36 423 238	55 108	102 570 393	22 321	56 989 881	8 328	24 492 675
year 2008														
Private individuals	67 530	120 090 230	167	193 610	56 066	99 097 063	8 431	14 830 114	36 872	68 197 887	13 753	23 856 758	13 872	21 872 533
Enterprises	2 119	64 733 752	0	0	1 089	23 937 056	841	40 285 000	526	12 962 355	1 111	33 806 733	293	17 452 968
Municipalities	21	161 370	0	0	10	74 170	11	87 200	2	16 000	17	141 015	2	4 355
Total	69 670	184 985 352	167	193 610	57 165	123 108 289	9 283	55 202 314	37 400	81 176 242	14 881	57 804 506	14 167	39 329 856
year 2009														
Private individuals	44 251	73 851 478	994	1 303 427	39 385	65 900 887	4 273	6 806 681	26 626	45 051 514	9 619	16 900 791	8 006	11 899 173
Enterprises	932	15 341 422	0	0	626	5 061 594	284	10 242 310	351	2 855 406	506	6 884 639	75	5 601 377
Municipalities	46	556 895	0	0	11	124 300	35	432 595	1	5 000	45	551 895	0	0
Total	45 229	89 749 795	994	1 303 427	40 022	71 086 781	4 592	17 481 586	26 978	47 911 920	10 170	24 337 325	8 081	17 500 550
year 2010														
Private individuals	50 775	84 772 855	1 086	1 399 069	45 390	75 738 089	4 732	7 958 769	29 361	48 103 815	10 187	18 397 097	11 227	18 291 943
Enterprises	1 256	10 924 915	0	0	989	5 526 614	252	5 343 943	319	2 745 589	872	5 538 602	65	2 640 724
Municipalities	17	163 728	0	0	3	52 625	14	111 103	2	49 000	15	114 728	0	0
Total	52 048	95 861 498	1 086	1 399 069	46 382	81 317 328	4 998	13 413 815	29 682	50 898 404	11 074	24 050 427	11 292	20 932 667
year 2011														
Private individuals	71 088	119 077 140	391	499 777	64 306	107 906 433	5 830	9 498 632	40 604	66 247 465	13 486	25 401 507	16 998	27 428 168
Enterprises	1 623	22 007 129	0	0	1 300	9 048 062	292	12 888 036	411	6 670 799	1 086	9 604 165	126	5 732 165
Municipalities	10	113 206	0	0	2	9 416	8	103 790	1	349	9	112 857	0	0
Total	72 721	141 197 475	391	499 777	65 608	116 963 911	6 130	22 490 458	41 016	72 918 613	14 581	35 118 529	17 124	33 160 333

Note: From the year 2009 - one bank data are available only for mortgage total, which affect some total number.

Source: Mortgage banks.

8.2 Outstanding principal of mortgage loans by the end of mentioned period

	Outstanding principal total (thousand CZK)	Outstanding principal - housing (thousand CZK)	Number of housing mortgage loans	Outstanding principal - other (thousand CZK)	Number of other mortgage loans
year 2005					
Private individuals	173 728 047	160 568 249	162 043	13 159 798	10 078
Enterprises	45 190 742	14 116 480	2 291	31 074 262	1 401
Municipalities	4 791 501	4 316 190	578	475 311	100
Total	223 710 290	179 000 919	164 912	44 709 371	11 579
year 2006					
Private individuals	227 843 511	209 465 391	200 434	18 378 120	13 626
Enterprises	59 959 875	14 402 950	2 999	45 556 924	2 145
Municipalities	4 654 777	3 927 730	533	727 048	131
Total	292 458 163	227 796 071	203 966	64 662 092	15 902
year 2007					
Private individuals	344 356 735	314 630 336	271 803	29 726 399	21 781
Enterprises	72 583 840	27 623 504	4 331	44 960 337	3 020
Municipalities	4 554 022	3 847 881	519	706 140	139
Total	421 494 597	346 101 721	276 653	75 392 876	24 940
year 2008					
Private individuals	412 601 287	369 307 575	303 818	43 293 712	34 591
Enterprises	117 435 364	32 851 503	4 476	84 583 862	3 514
Municipalities	4 318 199	3 639 885	513	678 313	143
Total	534 354 850	405 798 963	308 807	128 555 887	38 248
year 2009					
Private individuals	455 651 625	404 290 788	320 179	45 169 411	36 741
Enterprises	120 601 901	32 761 950	4 797	87 436 141	3 604
Municipalities	4 209 234	3 000 480	468	1 208 754	212
Total	580 462 760	440 053 218	325 444	133 814 306	40 557
year 2010					
Private individuals	481 102 787	426 399 009	338 516	48 175 942	33 797
Enterprises	118 225 244	30 869 068	5 430	86 955 411	3 502
Municipalities	3 994 736	2 750 873	440	1 243 863	195
Total	603 322 767	460 018 950	344 386	136 375 216	37 494
year 2011					
Private individuals	535 232 809	475 585 737	373 134	51 435 045	36 697
Enterprises	118 997 057	31 540 139	6 326	87 026 748	3 478
Municipalities	3 494 080	2 456 831	409	1 037 249	190
Total	657 723 946	509 582 707	379 869	139 499 042	40 365

Note: From the year 2009 - one bank data are available only for mortgage total, which affect some total number.

Source: Mortgage banks.

8.3.1 Mortgage loans from January to December 2005

Loans for:	Private individuals		Enterprises		Municipalities		Total	
Total figures for individual regions	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)
Prague	15 090	27 098 675	509	19 070 245	3	24 900	15 602	46 193 819
Central Bohemia	3 556	4 877 885	63	597 688	2	182 000	3 621	5 657 573
Budějovice	3 111	3 922 578	87	567 507	7	48 907	3 205	4 538 992
Pilsen	3 155	3 772 585	27	137 865	6	71 357	3 188	3 981 807
Karlovy Vary	1 506	1 679 859	40	176 150	2	21 000	1 548	1 877 009
Ústí	2 240	2 631 982	71	289 949	1	8 659	2 312	2 930 590
Liberec	1 917	2 534 969	51	417 651	1	130 000	1 969	3 082 620
Hradec Králové	3 500	4 338 434	33	473 438	1	7 100	3 534	4 818 973
Pardubice	2 443	2 929 730	55	350 602	5	44 420	2 503	3 324 752
Jihlava	1 635	1 844 822	13	112 852	3	19 498	1 651	1 977 172
Brno	4 898	6 594 323	131	1 858 511	4	34 500	5 033	8 487 334
Zlín	2 109	2 570 521	61	435 372	1	8 200	2 171	3 014 093
Olomouc	2 353	2 869 958	48	371 583	3	26 927	2 404	3 268 468
Ostrava	3 513	4 402 491	134	764 706	0	0	3 647	5 167 197
Total	51 026	72 068 812	1 323	25 624 119	39	627 468	52 388	98 320 399

Source: Mortgage banks.

8.3.2 Mortgage loans from January to December 2006

Loans for:	Private individuals		Enterprises		Municipalities		Total	
Total figures for individual regions	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)
Prague	19 329	37 836 595	587	30 323 248	0	0	19 916	68 159 844
Central Bohemia	4 229	6 003 193	61	355 991	1	19 500	4 291	6 378 684
Budějovice	4 076	5 502 955	162	875 759	5	93 129	4 243	6 471 843
Pilsen	4 261	5 466 842	56	327 230	5	57 400	4 322	5 851 472
Karlovy Vary	1 925	2 186 430	80	357 815	1	5 300	2 006	2 549 544
Ústí	3 014	3 575 685	100	441 040	3	29 490	3 117	4 046 215
Liberec	2 513	3 432 734	87	753 530	1	3 050	2 601	4 189 314
Hradec Králové	4 216	5 427 628	37	223 124	3	34 600	4 256	5 685 352
Pardubice	3 615	4 914 450	71	435 663	5	26 350	3 691	5 376 463
Jihlava	2 326	2 821 827	51	452 376	2	5 600	2 379	3 279 803
Brno	6 778	9 517 002	187	2 495 618	6	62 692	6 971	12 075 313
Zlín	2 791	3 447 793	95	813 310	1	12 000	2 887	4 273 103
Olomouc	3 435	4 376 016	54	366 572	5	63 347	3 494	4 805 935
Ostrava	4 836	6 330 537	179	1 186 358	0	0	5 015	7 516 895
Total	67 344	100 839 687	1 807	39 407 634	38	412 458	69 189	140 659 780

Source: Mortgage banks.

8.3.3 Mortgage loans from January to December 2007

Loans for:	Private individuals		Enterprises		Municipalities		Total	
Total figures for individual regions	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)
Prague	23 769	54 537 247	757	33 005 064	2	5 850	24 528	87 548 161
Central Bohemia	5 086	8 058 166	99	529 439	6	44 300	5 191	8 631 905
Budějovice	4 967	8 170 111	224	957 623	5	20 170	5 196	9 147 904
Pilsen	4 926	7 364 331	85	454 018	2	17 000	5 013	7 835 349
Karlovy Vary	2 665	3 393 011	152	407 296	0	0	2 817	3 800 307
Ústí	3 800	4 865 751	116	617 254	0	0	3 916	5 483 005
Liberec	3 033	4 587 329	91	571 479	0	0	3 124	5 158 808
Hradec Králové	5 244	7 329 387	49	453 582	1	16 460	5 294	7 799 429
Pardubice	4 499	6 906 890	102	599 559	4	40 973	4 605	7 547 422
Jihlava	2 878	3 802 989	101	559 765	4	37 900	2 983	4 400 654
Brno	8 496	13 416 882	192	1 382 998	2	7 800	8 690	14 807 680
Zlín	3 368	4 515 860	67	439 263	0	0	3 435	4 955 123
Olomouc	4 360	6 065 383	68	274 914	3	74 675	4 431	6 414 972
Ostrava	6 253	9 275 584	280	1 233 646	1	13 000	6 534	10 522 230
Total	83 344	142 288 921	2 383	41 485 900	30	278 128	85 757	184 052 949

Source: Mortgage banks.

8.3.4 Mortgage loans from January to December 2008

Loans for:	Private individuals		Enterprises		Municipalities		Total	
Total figures for individual regions	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)
Prague	16 596	39 646 355	712	52 528 853	0	0	17 308	92 175 208
Central Bohemia	3 923	6 399 602	98	1 620 100	8	66 975	4 029	8 086 677
Budějovice	4 451	7 730 259	150	932 748	3	9 605	4 604	8 672 612
Pilsen	3 731	5 843 475	65	670 790	1	5 000	3 797	6 519 265
Karlovy Vary	2 188	2 874 971	86	847 385	1	1 200	2 275	3 723 556
Ústí	3 208	4 297 932	86	576 494	0	0	3 294	4 874 426
Liberec	2 565	4 108 785	77	832 179	2	26 700	2 644	4 967 664
Hradec Králové	4 054	6 347 586	50	1 174 171	2	13 500	4 106	7 535 257
Pardubice	3 676	6 128 087	57	273 359	3	28 700	3 736	6 430 146
Jihlava	2 147	2 926 052	44	181 718	0	0	2 191	3 107 770
Brno	6 261	10 597 643	196	2 395 585	0	0	6 457	12 993 228
Zlín	2 694	3 535 263	59	432 898	0	0	2 753	3 968 161
Olomouc	3 509	5 320 996	56	380 635	1	9 690	3 566	5 711 321
Ostrava	5 494	8 170 170	194	1 375 141	0	0	5 688	9 545 311
Total	64 497	113 927 177	1 930	64 222 056	21	161 370	66 448	178 310 603

Source: Mortgage banks.

8.3.5 Mortgage loans from January to December 2009

Loans for:	Private individuals		Enterprises		Municipalities		Total	
Total figures for individual regions	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)
Prague	11 723	25 878 400	253	11 171 300	0	0	11 976	37 049 700
Central Bohemia	2 467	3 772 249	49	130 358	2	12 210	2 518	3 914 817
Budějovice	2 653	3 906 566	61	335 533	1	3 000	2 715	4 245 099
Pilsen	2 331	3 320 087	33	192 899	2	10 000	2 366	3 522 986
Karlovy Vary	1 329	1 717 671	48	689 330	0	0	1 377	2 407 001
Ústí	2 188	2 827 409	42	158 209	1	13 000	2 231	2 998 618
Liberec	1 694	2 652 315	29	186 804	0	0	1 723	2 839 119
Hradec Králové	2 843	4 296 852	29	188 371	0	0	2 872	4 485 223
Pardubice	2 538	3 824 385	36	158 735	23	310 657	2 597	4 293 777
Jihlava	1 326	1 715 044	29	102 289	2	9 800	1 357	1 827 132
Brno	4 652	7 485 094	105	1 064 513	5	90 500	4 762	8 640 108
Zlín	1 862	2 482 344	28	127 967	0	0	1 890	2 610 311
Olomouc	2 412	3 556 346	29	238 074	10	107 728	2 451	3 902 148
Ostrava	3 640	5 272 805	139	560 502	0	0	3 779	5 833 307
unspecified	593	1 143 911	22	36 538	0	0	615	1 180 449
Total	44 251	73 851 478	932	15 341 422	46	556 895	45 229	89 749 795

Source: Mortgage banks.

8.3.6 Mortgage loans from January to December 2010

Loans for:	Private individuals		Enterprises		Municipalities		Total	
Total figures for individual regions	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)
Prague	13 443	29 761 189	296	6 795 616	0	0	13 739	36 556 805
Central Bohemia	2 749	4 169 989	62	225 818	1	40 000	2 812	4 435 807
Budějovice	3 143	4 799 491	107	434 532	1	6 523	3 251	5 240 546
Pilsen	2 598	3 892 998	51	155 558	1	10 017	2 650	4 058 573
Karlovy Vary	1 355	1 829 094	62	228 633	1	4 000	1 418	2 061 727
Ústí	2 365	3 233 516	73	343 802	0	0	2 438	3 577 318
Liberec	2 016	3 044 553	50	204 901	3	52 625	2 069	3 302 079
Hradec Králové	3 241	4 709 181	36	160 372	1	9 000	3 278	4 878 553
Pardubice	2 814	4 008 630	54	158 148	7	35 763	2 875	4 202 541
Jihlava	1 536	2 080 485	44	141 052	1	2 800	1 581	2 224 337
Brno	5 423	8 707 242	133	860 135	1	3 000	5 557	9 570 377
Zlín	2 155	2 887 334	58	321 847	0	0	2 213	3 209 181
Olomouc	2 823	4 073 578	49	162 151	0	0	2 872	4 235 729
Ostrava	4 461	6 499 578	166	677 992	0	0	4 627	7 177 570
unspecified	653	1 075 997	15	54 358	0	0	668	1 130 355
Total	50 775	84 772 855	1 256	10 924 915	17	163 728	52 048	95 861 498

Source: Mortgage banks.

8.3.7 Mortgage loans from January to December 2011

Loans for:	Private individuals		Enterprises		Municipalities		Total	
Total figures for individual regions	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)
Prague	18 223	39 740 968	448	15 329 926	0	0	18 671	55 070 894
Central Bohemia	4 616	7 291 365	79	142 184	2	22 349	4 697	7 455 898
Budějovice	3 990	6 265 226	98	603 147	1	2 000	4 089	6 870 372
Pilsen	3 824	5 586 005	73	259 345	0	0	3 897	5 845 350
Karlovy Vary	1 677	2 137 510	88	356 113	0	0	1 765	2 493 623
Ústí	3 112	4 427 010	118	870 803	1	7 416	3 231	5 305 229
Liberec	2 794	4 198 175	64	338 213	0	0	2 858	4 536 388
Hradec Králové	4 404	6 644 658	56	382 804	1	3 400	4 461	7 030 862
Pardubice	3 825	5 684 491	47	108 933	2	11 500	3 874	5 804 924
Jihlava	2 458	3 305 898	43	101 350	0	0	2 501	3 407 249
Brno	7 745	12 671 735	218	1 832 768	2	29 000	7 965	14 533 503
Zlín	3 099	4 258 732	61	675 541	0	0	3 160	4 934 273
Olomouc	4 099	5 969 760	51	273 074	0	0	4 150	6 242 834
Ostrava	6 270	9 223 532	148	661 897	1	37 541	6 419	9 922 970
unspecified	952	1 672 075	31	71 031	0	0	983	1 743 106
Total	71 088	119 077 140	1 623	22 007 129	10	113 206	72 721	141 197 475

Source: Mortgage banks.

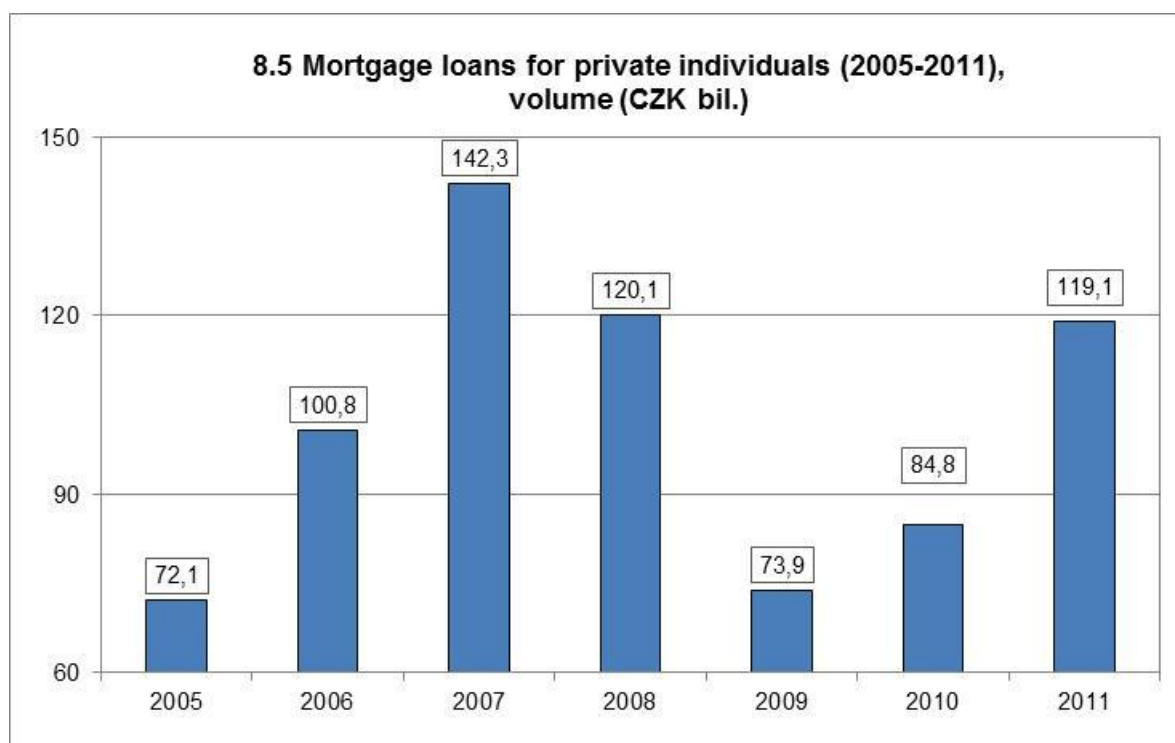
8.4 Mortgage loans from the beginning of mortgage banking business

Loans for:	Private individuals		Enterprises		Municipalities		Total	
	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)
to 31.12.2000	29 560	28 963 045	1 978	26 330 447	372	3 130 608	31 910	58 424 101
from January to March 2001	2 656	2 788 436	70	895 710	41	387 600	2 767	4 071 746
to 31.3.2001	32 216	31 751 481	2 048	27 226 157	413	3 518 208	34 677	62 495 847
from January to June 2001	5 774	6 032 421	180	2 797 232	75	643 687	6 029	9 473 340
to 30.6.2001	35 334	34 995 466	2 158	29 127 679	447	3 774 295	37 939	67 897 441
from January to September 2001	10 271	10 610 934	358	7 538 730	93	846 071	10 722	18 995 735
to 30.9.2001	39 831	39 573 979	2 336	33 869 177	465	3 976 679	42 632	77 419 835
from January to December 2001	14 250	14 728 423	457	8 922 337	130	1 159 589	14 837	24 810 349
to 31.12.2001	43 810	43 691 468	2 435	35 252 784	502	4 290 197	46 747	83 234 450
from January to March 2002	4 064	4 431 033	80	443 243	28	326 640	4 172	5 200 915
to 31.3.2002	47 874	48 122 501	2 515	35 696 027	530	4 616 837	50 919	88 435 365
from January to June 2002	9 322	10 010 300	201	3 170 838	54	711 897	9 577	13 893 036
to 30.6.2002	53 132	53 701 768	2 636	38 423 622	556	5 002 094	56 324	97 127 486
from January to September 2002	14 795	15 766 142	303	4 582 225	87	1 014 822	15 185	21 363 189
to 30.9.2002	58 605	59 457 610	2 738	39 835 009	589	5 305 019	61 932	104 597 639
from January to December 2002	21 002	22 532 310	430	6 543 409	113	1 234 448	21 545	30 310 167
to 31.12.2002	64 812	66 223 778	2 865	41 796 193	615	5 524 645	68 292	113 544 616
from January to March 2003	6 318	6 990 597	141	1 287 009	17	338 273	6 476	8 615 879
to 31.3.2003	71 130	73 214 375	3 006	43 083 202	632	5 862 918	74 768	122 160 495
from January to June 2003	13 688	15 509 927	298	5 006 119	32	524 248	14 018	21 040 294
to 30.6.2003	78 500	81 733 705	3 163	46 802 312	647	6 048 893	82 310	134 584 910
from January to September 2003	22 476	25 799 295	452	7 550 099	49	665 688	22 977	34 015 082
to 30.9.2003	87 288	92 023 073	3 317	49 346 292	664	6 190 333	91 269	147 559 698
from January to December 2003	31 478	36 212 394	626	10 580 917	61	803 636	32 165	47 596 947
to 31.12.2003	96 290	102 436 172	3 491	52 377 110	676	6 328 281	100 457	161 141 563
from January to March 2004	8 826	10 779 150	132	2 619 915	16	157 886	8 974	13 556 951
to 31.3.2004	105 116	113 215 322	3 623	54 997 025	692	6 486 167	109 431	174 698 514
from January to June 2004	20 699	25 625 597	326	8 389 146	37	510 128	21 062	34 524 871
to 30.6.2004	116 989	128 061 769	3 817	60 766 256	713	6 838 409	121 519	195 666 434
from January to September 2004	30 882	39 074 561	539	12 728 848	45	589 078	31 466	52 392 487
to 30.9.2004	127 172	141 510 733	4 030	65 105 958	721	6 917 359	131 923	213 534 050
from January to December 2004	40 985	51 959 481	774	15 490 896	56	675 628	41 815	68 126 005
to 31.12.2004	137 275	154 395 653	4 265	67 868 006	732	7 003 909	142 272	229 267 568
from January to March 2005	9 871	13 121 774	214	3 334 961	9	371 579	10 094	16 828 314
to 31.3.2005	147 146	167 517 427	4 479	71 202 967	741	7 375 488	152 366	246 095 882
from January to June 2005	22 855	31 329 688	525	8 226 110	17	444 095	23 397	39 999 893
to 30.6.2005	160 130	185 725 341	4 790	76 094 116	749	7 448 004	165 669	269 267 461
from January to September 2005	36 005	50 011 456	911	15 311 134	27	543 992	36 943	65 866 582
to 30.9.2005	173 280	204 407 109	5 176	83 179 140	759	7 547 901	179 215	295 134 150
from January to December 2005	51 026	72 068 812	1 323	25 624 119	39	627 468	52 388	98 320 399
to 31.12.2005	188 301	226 464 465	5 588	93 492 125	771	7 631 377	194 660	327 587 967
from January to March 2006	12 996	18 888 007	356	7 019 760	8	111 421	13 360	26 019 188
to 31.3.2006	201 297	245 352 472	5 944	100 511 885	779	7 742 798	208 020	353 607 155
from January to June 2006	31 362	45 917 803	856	15 202 915	16	206 221	32 234	61 326 939
to 30.6.2006	219 663	272 382 268	6 444	108 695 040	787	7 837 598	226 894	388 914 906

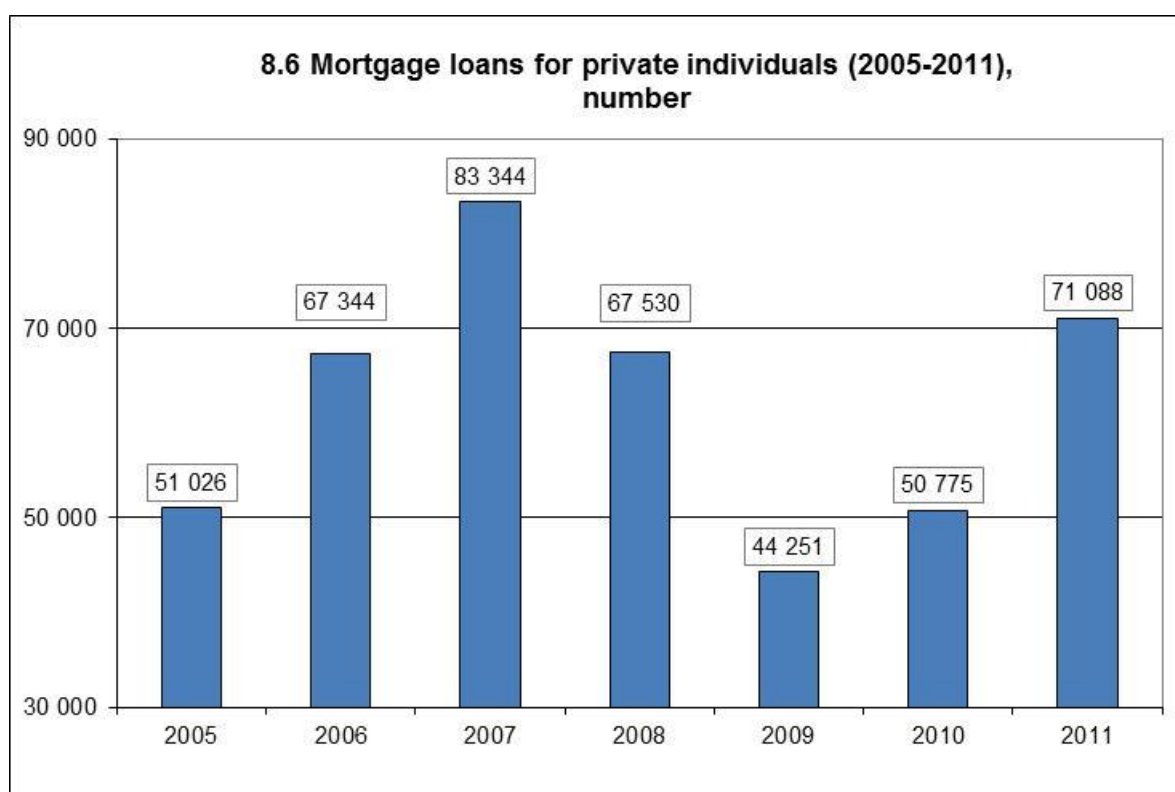
(part 2)

Loans for:	Private individuals		Enterprises		Municipalities		Total	
	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)	Total number of loans	Total principal (CZK thousand)
from January to September 2006	48 786	72 185 589	1 357	19 923 682	28	300 960	50 171	92 410 231
to 30.9.2006	237 087	298 650 054	6 945	113 415 807	799	7 932 337	244 831	419 998 198
from January to December 2006	67 344	100 839 687	1 807	39 407 635	38	412 458	69 189	140 659 780
to 31.12.2006	255 645	327 304 152	7 395	132 899 760	809	8 043 835	263 849	468 247 747
from January to March 2007	17 330	28 166 360	458	6 766 135	10	108 983	17 798	35 041 478
to 31.3.2007	272 975	355 470 512	7 853	139 665 895	819	8 152 818	281 647	503 289 225
from January to June 2007	44 958	74 519 631	1 108	19 891 897	20	231 283	46 086	94 642 811
to 30.6.2007	300 603	401 823 783	8 503	152 791 657	829	8 275 118	309 935	562 890 558
from January to September 2007	63 448	106 749 719	1 751	36 635 465	25	254 428	65 224	143 639 612
to 30.9.2007	319 093	434 053 871	9 146	169 535 225	834	8 298 263	329 073	611 887 359
from January to December 2007	83 344	142 288 921	2 383	41 485 900	30	278 128	85 757	184 052 949
to 31.12.2007	338 989	469 593 073	9 778	174 385 660	839	8 321 963	349 606	652 300 696
from January to March 2008	14 597	25 760 544	363	3 970 639	4	29 500	14 964	29 760 683
to 31.3.2008	353 586	495 353 617	10 141	178 356 299	843	8 351 463	364 570	682 061 379
from January to June 2008	33 887	59 547 165	963	29 111 912	10	79 040	34 860	88 738 117
to 30.6.2008	372 876	529 140 238	10 741	203 497 572	849	8 401 003	384 466	741 038 813
from January to September 2008	51 028	90 356 202	1 510	45 875 989	12	97 040	52 550	136 329 231
to 30.9.2008	390 017	559 949 275	11 288	220 261 649	851	8 419 003	402 156	788 629 927
from January to December 2008	67 530	120 090 230	2 119	64 733 752	21	161 370	69 670	184 985 352
to 31.12.2008	406 519	589 683 303	11 897	239 119 412	860	8 483 333	419 276	837 286 048
from January to March 2009	10 393	17 808 246	225	4 582 212	7	66 786	10 625	22 457 243
to 31.3.2009	416 912	607 491 549	12 122	243 701 624	867	8 550 119	429 901	859 743 291
from January to June 2009	23 365	39 652 392	505	7 593 360	16	207 086	23 886	47 452 838
to 30.6.2009	429 884	629 335 695	12 402	246 712 772	876	8 690 419	443 162	884 738 886
from January to September 2009	33 627	56 459 862	733	11 815 681	26	364 745	34 386	68 640 288
to 30.9.2009	440 146	646 143 165	12 630	250 935 093	886	8 848 078	453 662	905 926 336
from January to December 2009	44 251	73 851 478	932	15 341 422	46	556 895	45 229	89 749 795
to 31.12.2009	450 770	663 534 781	12 829	254 460 834	906	9 040 228	464 505	927 035 843
from January to March 2010	9 662	15 969 441	207	2 771 389	4	79 017	9 873	18 819 847
to 31.3.2010	460 432	679 504 222	13 036	257 232 223	910	9 119 245	474 378	945 855 690
from January to June 2010	23 066	38 590 280	553	5 833 053	12	155 340	23 631	44 578 673
to 30.6.2010	473 836	702 125 061	13 382	260 293 887	918	9 195 568	488 136	971 614 516
from January to September 2010	35 676	59 662 224	921	7 628 648	17	210 103	36 614	67 500 975
to 30.9.2010	486 446	723 197 005	13 750	262 089 482	923	9 250 331	501 119	994 536 818
from January to December 2010	50 775	84 772 855	1 256	10 924 915	17	163 728	52 048	95 861 498
to 31.12.2010	501 545	748 307 636	14 085	265 385 749	923	9 203 956	516 553	1 022 897 341
from January to March 2011	14 133	23 369 989	285	3 460 038	2	22 000	14 420	26 852 027
to 31.3.2011	515 678	771 677 625	14 370	268 845 787	925	9 225 956	530 973	1 049 749 368
from January to June 2011	34 146	56 389 551	810	10 860 211	4	44 500	34 960	67 294 262
to 30.6.2011	535 691	804 697 187	14 895	276 245 960	927	9 248 456	551 513	1 090 191 603
from January to September 2011	51 196	84 866 789	1 238	15 404 857	5	51 916	52 439	100 323 562
to 30.9.2011	552 741	833 174 425	15 323	280 790 606	928	9 255 872	568 992	1 123 220 903
from January to December 2011	71 088	119 077 140	1 623	22 007 129	10	113 206	72 721	141 197 475
to 31.12.2011	572 633	867 384 776	15 708	287 392 878	933	9 317 162	589 274	1 164 094 816

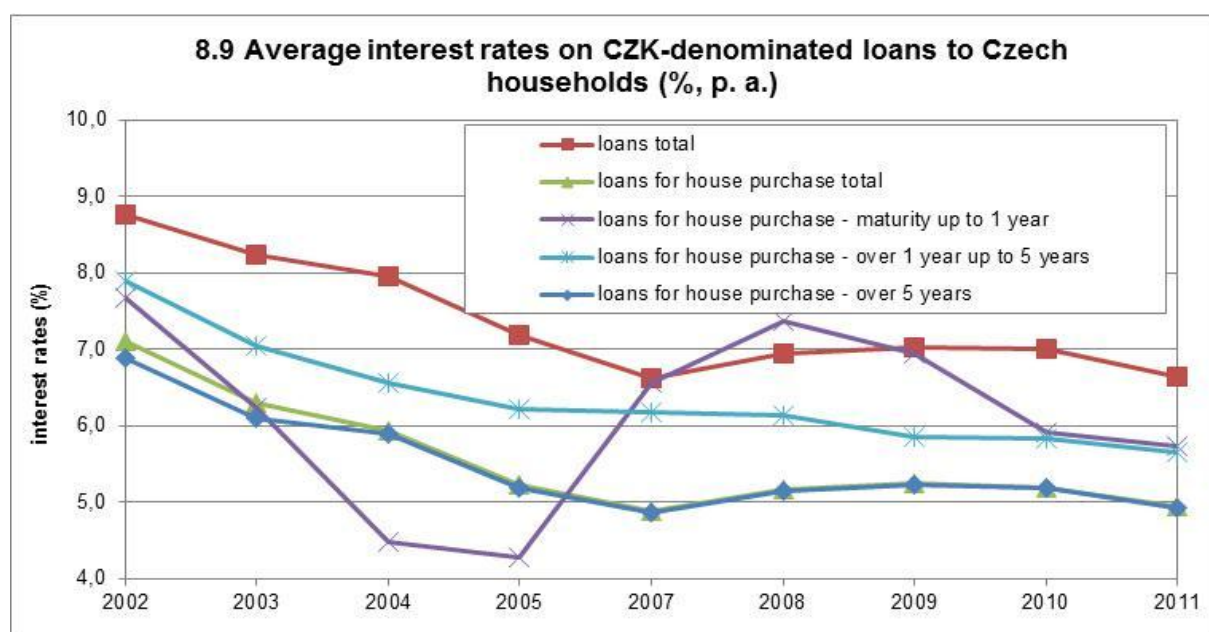
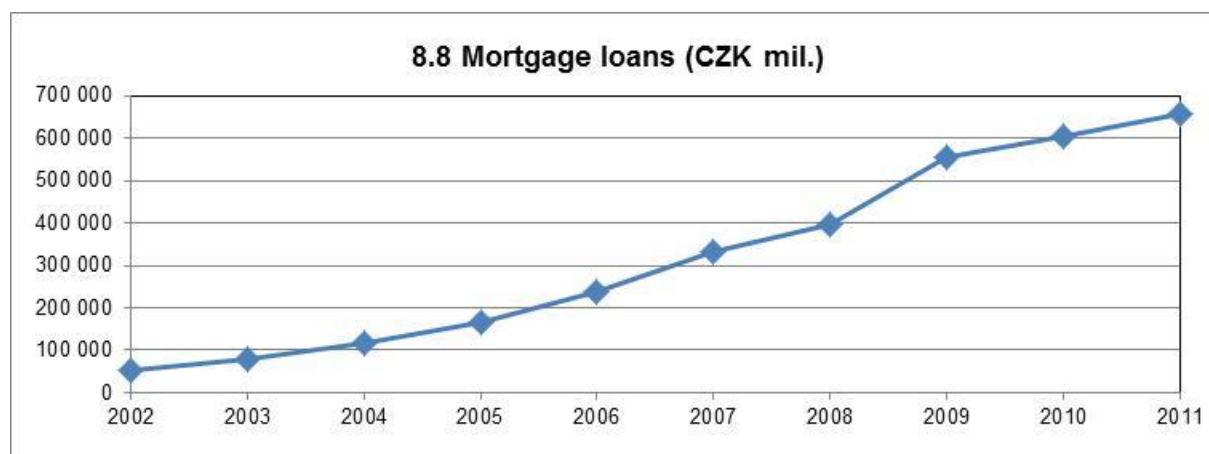
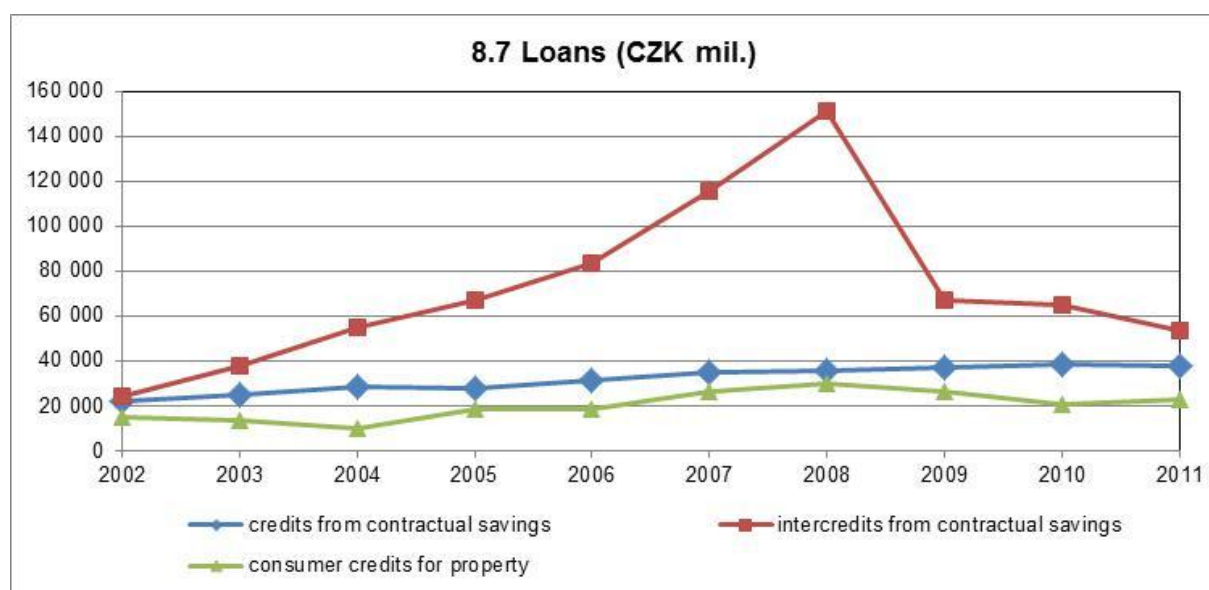
Source: Mortgage banks.



Z Source: Mortgage banks.



Source: Mortgage banks.

Loans provided to inhabitants for housing (2002-2011)

Source: Czech National Bank.

8.10 Overview of issued mortgage certificates up to 31.12.2011

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ0002000110	HZL KB 8,125/04	4 000		4 000	13.5.1999	13.5.2004	8,125	paid-up	KB
CZ0002000102	HZL KB 8,00/04	1 500		1 500	15.6.1999	15.6.2004	8,00	paid-up	
CZ0002000151	HZL KB VAR/07	1 100		1 100	15.9.2000	15.9.2007	6,14	paid-up	
CZ0002000268	HZL KB 5,5/09	5 000		5 000	21.8.2003	21.8.2009	5,50	paid-up	
CZ0002000383	HZL KB 4,5/08	4 800		4 800	5.8.2004	5.8.2008	4,50	paid-up	
CZ0002000565	HZL KB VAR/15	5 200		5 200	2.8.2005	2.8.2015	0,67		
CZ0002000664	HZL KB 4,4/15	20 000		9 999	21.10.2005	21.10.2015	4,40		
CZ0002000854	KB 3,74/16 (EUR)	4 200		0	1.9.2006	1.9.2016	3,74	temporarily retracted from circulation	
CZ0002001142	HZL KB 5,0/19	10 000		3 000	16.8.2007	16.8.2019	5,00		
CZ0002001324	VAR 1/2037	1 200		1 200	16.11.2007	16.11.2037	5,06		
CZ0002001332	VAR 2/2037	1 200		1 200	16.11.2007	16.11.2037	5,06		
CZ0002001340	VAR 3/2037	1 000		500	16.11.2007	16.11.2037	5,02		
CZ0002001357	VAR 4/2037	1 000		500	16.11.2007	16.11.2037	5,02		
CZ0002001365	VAR 5/2037	1 000		500	16.11.2007	16.11.2037	0,94		
CZ0002001373	VAR 6/2037	1 000		500	16.11.2007	16.11.2037	0,94		
CZ0002001381	VAR 7/2037	1 000		500	16.11.2007	16.11.2037	1,53		
CZ0002001399	VAR 8/2037	1 000		500	16.11.2007	16.11.2037	1,64		
CZ0002001431	VAR 9/2037	1 000		500	30.11.2007	30.11.2037	0,95		
CZ0002001449	VAR 10/2037	1 000		500	30.11.2007	30.11.2037	0,95		
CZ0002001456	VAR 11/2037	1 000		500	30.11.2007	30.11.2037	0,95		
CZ0002001464	VAR 12/2037	1 000		500	30.11.2007	30.11.2037	0,95		
CZ0002001472	VAR 13/2037	1 000		500	30.11.2007	30.11.2037	0,95		
CZ0002001480	VAR 14/2037	1 000		500	30.11.2007	30.11.2037	0,95		
CZ0002001498	VAR 15/2037	1 000		500	7.12.2007	7.12.2037	1,50		
CZ0002001506	VAR 16/2037	1 000		500	7.12.2007	7.12.2037	1,61		
CZ0002001514	VAR 17/2037	1 000		500	7.12.2007	7.12.2037	0,95		
CZ0002001522	VAR 18/2037	1 000		500	7.12.2007	7.12.2037	0,95		
CZ0002001530	VAR 19/2037	1 200		1 200	7.12.2007	7.12.2037	4,07		
CZ0002001548	VAR 20/2037	1 200		1 200	7.12.2007	7.12.2037	4,07		
CZ0002001555	VAR 21/2037	1 200		1 200	12.12.2007	12.12.2037	3,95		
CZ0002001563	VAR 22/2037	1 200		1 200	12.12.2007	12.12.2037	3,95		

(part 2)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ0002001571	VAR 23/2037	1 200		1 200	12.12.2007	12.12.2037	4,46		
CZ0002001589	VAR 24/2037	1 000		500	12.12.2007	12.12.2037	4,46		
CZ0002001746	VAR 27/2037	5 000		1 240	28.12.2007	28.12.2037	5,85		
CZ0002001753	VAR 28/2037	15 000		5 680	21.12.2007	21.12.2037	6,10		
CZ0002001761	VAR 4,09/2017	1 028		771	19.12.2007	19.12.2017	4,09		
CZ0002000078	CS 11,85	1 000	CS 11,85	500	3.8.1998	3.8.2003	11,85	paid-up	čs
CZ0002000201	HZL ČS 5,80%/2007	3 000	x	x	8.11.2002	8.11.2007	5,80	paid-up	
CZ0002000235	HZL ČS 5,20%/2008	3 000	x	x	6.3.2003	6.3.2008	5,20	paid-up	
CZ0002000276	HZL ČS 4,50%/2008	3 000	x	x	21.8.2003	21.8.2008	4,50	paid-up	
CZ0002000342	HZL ČS 3,50%/2009	300	x	x	26.4.2004	26.4.2009	3,50	paid-up	
CZ0002000409	HZL ČS 3,60%/2009	700	x	x	23.8.2004	23.8.2009	3,60	paid-up	
CZ0002000524	HZL ČS 4,5%/2010	x	524/1	2000	5.5.2005	5.5.2010	4,50	paid-up	
		x	524/2	150	30.9.2008	5.5.2010	4,50	paid-up	
		x	524/3	850	28.11.2008	5.5.2010	4,50	paid-up	
CZ0002000516	HZL ČS 1,85%/2006	600	x	x	20.4.2005	6.8.2006	1,85	paid-up	
CZ0002000573	HZL ČS 4,05%/2010	x	573/1	2000	30.6.2005	30.6.2010	4,05	paid-up	
		x	573/2	1000	28.11.2008	30.6.2010	4,05	paid-up	
CZ0002000623	HZL ČS 4,75%/2015	x	623/1	5000	7.10.2005	7.10.2015	4,75		
		x	623/2	2500	15.10.2009	7.10.2015	4,75		
CZ0002000763	HZL ČS 1,96%/2012	x	763/1	2 000	19.12.2005	19.12.2012	1,96	exceptionally paid-up 15.1.2007	
		x	763/2	1 000	14.2.2006	19.12.2012	1,96	exceptionally paid-up 15.1.2007	
CZ0002000771	HZL ČS 4,45%/2008	x	771/1	900	22.12.2005	22.12.2008	4,45	paid-up	
		x	771/2	850	27.4.2006	22.12.2008	4,45	paid-up	
		x	771/3	400	8.6.2006	22.12.2008	4,45	paid-up	
		x	771/4	410	14.6.2006	22.12.2008	4,45	paid-up	
CZ0002000755	HZL ČS 4,80%/2016	x	755/1	1 500	24.2.2006	24.2.2016	4,80		
		x	755/2	617	24.3.2006	24.2.2016	4,80		
		x	755/3	200	20.6.2006	24.2.2016	4,80		
		x	755/4	1 180	17.7.2006	24.2.2016	4,80		
		x	755/5	1 000	9.11.2006	24.2.2016	4,80		
		x	755/6	2 000	23.3.2009	24.2.2016	4,80		
CZ0002000896	HZL ČS var/2011	x	896/1	1100	4.10.2006	4.10.2011	^{1M} PRIBOR+1,50	paid-up	
		x	896/2	400	25.2.2010	4.10.2011	^{1M} PRIBOR+1,50	paid-up	
CZ0002000904	HZL ČS 3,65%/2014	x	904/1	1050	19.10.2006	19.10.2014	3,65		
		x	904/2	450	25.2.2010	19.10.2014	3,65		
CZ0002000920	HZL ČS 3,00%/2011	800	x	x	20.10.2006	20.10.2011	3,00	paid-up	
CZ0002000995	HZL ČS 5,90%/2012	1 000	x	x	24.5.2007	24.5.2012	5,90		
CZ00020001027	HZL ČS 2,37%/2008	2 000	x	x	6.6.2007	6.6.2008	2,37	paid-up	
CZ00020001068	HZL ČS 4,50%/2015	800	x	x	28.6.2007	5.10.2015	4,50		

(part 3)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ00020001084	HZL ČS var/2014	x	1084/1	1200	3.7.2007	3.7.2014	3M PRIBOR+1,50		
		x	1084/2	300	26.9.2007	3.7.2014	3M PRIBOR+1,50		
CZ00020001126	HZL ČS 3,70%/2012	1 500	x	x	10.8.2007	10.8.2012	3,70		
CZ00020001134	HZL ČS var/2017	3 000	x	x	17.8.2007	17.8.2017	6M PRIBOR- 0,15		
CZ0002001191	HZL ČS var/2022	2 000	x	x	12.10.2007	12.10.2022	6M PRIBOR- 0,15	1. and last profit time 3M PRIBOR-0,15	
CZ0002001274	HZL ČS varII/2014	x	1274/1	600	5.11.2007	5.11.2014	6M PRIBOR- 0,15		
		x	1274/2	400	5.11.2007	5.11.2014	6M PRIBOR- 0,15		
CZ0002001282	HZL ČS 5,90%/2017	2 000	x	x	8.11.2007	8.11.2017	5,90		
CZ0002001290	HZL ČS 4,00%/2010	1 000	x	x	8.11.2007	8.11.2010	4,00	paid-up	
CZ0002001407	HZL ČS var/2022	4 000	x	x	14.12.2007	14.12.2022	6M PRIBOR- 0,15		
CZ0002001415	HZL ČS 6,15%/2023	1 000	x	x	29.11.2007	29.11.2023	6,15		
CZ0002001423	HZL ČS 5,85%/2017	5 000	x	x	7.12.2007	7.12.2017	5,85		
CZ0002001613	HZL ČS varIII/2022	3 000	x	x	6.12.2007	6.12.2022	1M PRIBOR- 0,425		
CZ0002001639	HZL ČS 3,70%/2012	2 500	x	x	10.12.2007	10.12.2012	3,70		
CZ0002001647	HZL ČS 3,90%/2017	1 000	x	x	11.12.2007	11.12.2017	3,90		
CZ0002001654	HZL ČS var/2022	1 500	x	x	12.12.2007	12.12.2022	6M PRIBOR- 0,55		
CZ0002002132	HZL ČS 3,20%/2012	1 000	x	x	2.10.2009	2.10.2012	3,20		
CZ0002002157	HZL ČS 0,25%/2011	1 000	x	x	4.11.2009	4.5.2011	0,25	paid-up	
CZ0002002165	HZL ČS 3,55%/2014	5 000	x	x	18.11.2009	18.11.2014	3,55		
CZ0002002173	HZL ČS 0,25%/2013	2 000	x	x	18.11.2009	18.5.2013	0,25		
CZ0002002215	HZL ČS 0,25%/2013	4 000	x	x	22.4.2010	22.10.2013	0,25		
CZ0002002264	HZL ČS 0,20%/2013	1 000	x	x	7.1.2011	7.1.2013	0,20		
CZ0002002306	HZL ČS 0,30%/2015	4 000	x	x	22.4.2011	22.4.2015	0,30		
CZ0002002330	HZL ČS 0,30%/2016	5 000	x	x	10.6.2011	10.6.2016	0,30		
CZ0002000011	HZL 1	1 000			5.9.1996	5.9.2001	11,00	fix., paid	Hypoteční banka (ČMHB)
CZ0002000029	HZL 2	700			20.12.1996	20.12.2001	11,00	fixed, paid-up	
CZ0002000060	HZL 3	1 000			19.6.1998	19.6.2003	12,00	fixed, paid-up	
CZ0002000094	HZL 4	3 600			8.2.1999	8.2.2004	8,90	fixed, paid-up	
CZ0002000136	HZL 5	2 000			24.6.1999	24.6.2004	8,20	fixed, paid-up	
CZ0002000144	HZL 6	2 000			19.5.2000	19.5.2005	6,40	fixed, paid-up	
CZ0002000169	HZL 7	4 000			7.12.2000	7.12.2005	6,85	fixed, paid-up	
CZ0002000193	HZL 8	2 000			16.5.2002	16.5.2007	6,85	fixed, paid-up	
CZ0002000219	HZL 9	1 000			4.12.2002	4.12.2007	VAR 12M PRIBOR+2%	paid-up	
CZ0002000227	HZL 10	1 500			20.2.2003	20.2.2008	3,00	paid-up	
CZ0002000243	HZL 11	2 500			19.6.2003	19.6.2008	2,71	paid-up	

(part 4)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ0002000284	HZL 12	1 500			25.9.2003	25.9.2008	3,60	paid-up	
CZ0002000300	HZL 13 ČMHB	2 000			27.11.2003	27.11.2010	4,40	paid-up	
CZ0002000318	HZL 14 ČMHB	2 500			9.2.2004	9.2.2009	4,30	paid-up	
CZ0003000334	HZL 15 ČMHB	2 000			25.3.2004	25.3.2014	VAR 12M PRIBOR-0,33%	nonpublic issue, prematurely paid-up 23.8.2007	
CZ0002000367	HZL 16 ČMHB	2 000			24.6.2004	24.6.2009	4,95	paid-up	
CZ0003000375	HZL 17 ČMHB	1 000			24.6.2004	24.6.2009	VAR 12M PRIBOR+2%	nonpublic issue, prematurely paid-up 23.8.2007	
CZ0002000425	HZL 18 ČMHB	2 500			11.11.2004	11.11.2007	4,50	paid-up	
CZ0002000474	HZL 19 ČMHB	2 000			24.1.2005	24.1.2010	4,20	paid-up	
CZ0002000490	HZL 20 ČMHB	1 500			31.3.2005	31.3.2008	3,50	paid-up	
CZ0002000532	HZL 21 ČMHB	2 500			19.5.2005	19.5.2010	4,45	fixed, paid-up	
CZ0002000581	HZL 22 ČMHB	2 500			21.7.2005	21.7.2035	VAR SWAP 3Y	nonpublic issue	
CZ0002000607	HZL 23 ČMHB	2 000			15.9.2005	15.9.2035	VAR SWAP 3Y	nonpublic issue	
CZ0002000615	HZL HB 4,00/20	300*			15.9.2005	15.9.2020	4,00	nonpublic amortized issue, up to 30.9.2010 paid-up	
CZ0002000656	HZL 25 ČMHB	3 000			27.10.2005	27.10.2015	VAR 12M PRIBOR +1%		
CZ0002000714	HZL 26 ČMHB	1 000			24.11.2005	24.11.2035	VAR SWAP 3Y	nonpublic issue	
CZ0002000722	HZL 27 ČMHB	2 000			24.11.2005	24.11.2035	VAR SWAP 5Y	nonpublic issue	
CZ0002000730	HZL 28 ČMHB	3 000			7.12.2005	7.12.2035	VAR SWAP 3Y	nonpublic issue	
CZ0002000748	HZL 29 ČMHB	1 000			7.12.2005	7.12.2035	VAR SWAP 5Y	nonpublic issue	
CZ0002000789	HZL HB 4,15/2009	2 000			26.4.2006	26.4.2009	4,15	paid-up	
CZ0002000797	HZL HB 4,60/2011	2 500			4.5.2006	4.5.2011	4,60	paid-up	
CZ0002000821	HZL HB VAR/2016	1 500			10.7.2006	10.7.2016	PRIBOR 12M+2%	prematurely paid-up 25.7.2007	
CZ0002000839	HZL HB 4,35/2009	1 000			10.7.2006	10.7.2009	4,35	paid-up	
CZ0002000862	HZL HB 4,70/2011	1 500			30.8.2006	30.8.2011	4,70	paid-up	
CZ0002000870	HZL HB 4,75/2011	2 000			27.9.2006	27.9.2011	4,75	prematurely paid-up 27.9.2007	
CZ0002000938	HZL HB 4,55/2011	2 000			29.11.2006	29.11.2011	4,55	prematurely paid-up 25.10.2007	
CZ0002000961	HZL HB 4,25/2010	2 000			21.2.2007	21.2.2010	4,25	paid-up	
CZ0002000979	HZL HB 4,65/2012	1 000			22.3.2007	22.3.2012	4,65		
CZ0002000987	HZL HB VAR/2017	1 800			26.4.2007	26.4.2017	VAR Sw ap 5Y + 1,5 %	private	
CZ0002001001	HZL HB VAR/2037	2 000			16.5.2007	16.5.2037	VAR Sw ap 3Y + 1 %	private	
CZ0002001019	HZL HB 4,90 / 2012	1 000			24.5.2007	24.5.2012	4,90	public issue	
CZ0002001076	HZL HB VAR/2035	1 000			13.6.2007	13.6.2035	VAR Sw ap 4Y + 1,5 %	private	
CZ0002001092	HZL HB VAR/2037	2 500			21.6.2007	21.6.2037	VAR Sw ap 3Y + 1,5 %	private	
CZ0002001100	HZL HB VAR/2037	2 000			24.7.2007	24.7.2037	VAR Sw ap 3Y + 1,5 %	nonpublic issue	
CZ0002001118	HZL HB VAR/2037	1 500			9.8.2007	9.8.2037	VAR Sw ap 3Y + 1,4 %	nonpublic issue	
CZ0002001167	HZL HB VAR/2037	2 000			23.8.2007	23.8.2037	VAR Sw ap 3Y + 1,4 %	nonpublic issue	

(part 5)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note
CZ0002001183	HZL HB VAR/ 2037	2 000			13.9.2007	13.9.2037	VAR Swap 3Y + 2 %	right to re-buy after 10 and 20 years
CZ0002001217	HZL HB VAR/ 2037	1 500			27.9.2007	27.9.2037	VAR Swap 3Y + 1,4 %	nonpublic issue
CZ0002001233	HZL HB 6,30/2027	500			11.10.2007	11.10.2027	6,30	nonpublic issue
CZ0002001241	HZL HB 6,20/2022	500			11.10.2007	11.10.2022	6,20	nonpublic issue
CZ0002001258	HZL HB VAR/2037	500			11.10.2007	11.10.2037	Swap 10Y+1,4%	nonpublic issue
CZ0002001266	HZL HB VAR/2037	2 000			25.10.2007	25.10.2037	Swap 3Y+2%	right to re-buy after 9 and 18 years
CZ0002001308	HZL HB VAR/2037	1 500			15.11.2007	15.11.2037	Swap 5Y + 2%	right to re-buy after 10 and 20 years
CZ0002001621	HZL HB VAR/2037	2 000			22.11.2007	22.11.2037	Swap 3Y + 1,4%	nonpublic issue
CZ0002001738	HZL HB VAR/2037	1 500			14.12.2007	14.12.2037	Swap 5Y + 1,6%	nonpublic issue
CZ0002001712	HZL HB VAR/2037	5 000	1.	500	20.12.2007	20.12.2037	Swap 3Y + 2 %	public issue
			2.	2 600	23.10.2008	20.12.1937	Swap 3Y + 2 %	public issue
			3.	1 900	19.3.2009	20.12.1937	Swap 3Y + 2 %	public issue
CZ0002001720	HZL HB VAR/2037	5 000	1.	1 500	20.12.2007	20.12.2037	Swap 5Y + 2 %	public issue
			2.	1 500	23.10.2008	20.12.1937	Swap 5Y + 2 %	public issue
			3.	2 000	27.8.2009	20.12.1937	Swap 5Y + 2 %	public issue
CZ0002001936	HZL HB VAR/2037	6 000	1.	100	20.12.2007	20.10.2037	Swap 5Y + 1,4%	nonpublic issue
			2.	2 900	17.7.2008	20.10.2037	Swap 5Y + 1,4%	nonpublic issue
			3.	1 000	20.11.2008	20.10.2037	Swap 5Y + 1,4%	nonpublic issue
			4.	2 000	22.7.2009	20.10.2037	Swap 5Y + 1,4%	nonpublic issue
CZ0002001944	HZL HB VAR/2037	7 000	1.	100	19.12.2007	19.2.2037	Swap 3Y + 1,4%	nonpublic issue
			2.	2 400	26.6.2008	19.2.2037	Swap 3Y + 1,4%	nonpublic issue
			3.	1 000	23.10.2008	19.2.2037	Swap 3Y + 1,4%	nonpublic issue
			4.	1 500	15.1.2009	19.2.2037	Swap 3Y + 1,4%	nonpublic issue
			5.	2 000	24.6.2009	19.2.2037	Swap 3Y + 1,4%	nonpublic issue
CZ0002001951	HZL HB VAR/2037	6 000	1.	100	20.12.2007	20.7.2037	Swap 5Y + 1,4%	nonpublic issue
			2.	2 900	18.9.2008	20.7.2037	Swap 5Y + 1,4%	nonpublic issue
			3.	1 000	18.12.2008	20.7.2037	Swap 5Y + 1,4%	nonpublic issue
			4.	2 000	23.4.2009	20.7.2037	Swap 5Y + 1,4%	nonpublic issue
CZ0002001969	HZL HB VAR/2037	6 000	1.	500	19.12.2007	19.3.2037	Swap 3Y + 1,4%	nonpublic issue
			2.	3 500	21.8.2008	19.3.2037	Swap 3Y + 1,4%	nonpublic issue
			3.	2 000	21.5.2009	19.3.2037	Swap 3Y + 1,4%	nonpublic issue

(part 6)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ0002001977	HZL HB VAR/2037	6 000	1.	500	19.12.2007	19.4.2037	Swap 3Y + 1,4%	nonpublic issue	
			2.	3 100	18.9.2008	19.4.2037	Swap 3Y + 1,4%	nonpublic issue	
			3.	2 400	17.9.2008	19.4.2037	Swap 3Y + 1,4%	nonpublic issue	
CZ0002002256	HB 3,00/2015	500			25.11.2010	25.11.2015	3,00	private	
CZ0002002322	HB 020/2014	1 000			26.5.2011	26.5.2014	0,20	Collective bond w/without coupon	
0	HZL	100			31.7.1996	31.7.2001	10,60	paid-up	HVB BANK
CZ0002000037	HZL	400			15.10.1997	15.10.2002	10,40	paid-up	
CZ0002000086	HZL	300			17.6.1998	17.6.2003	10,90	BCPP, paid-up	
0	HZL	200			16.6.1997	16.6.2002	10,50	paid-up	
CZ0002000045	HZL	500			10.12.1997	10.12.2002	11,00	paid-up	
CZ0002000052	HZL	400			1.4.1998	1.4.2003	11,00	paid-up	
CZ0002000128	BACA HZL 8,5/04	2 500	1.	300	10.6.1999	10.6.2004	8,50	BCPP, paid-up	
			2.	500	15.2.2000	10.6.2004	8,50	paid-up	
			3.	750	9.10.2000	10.6.2004	8,50	paid-up	
			4.	850	11.6.2001	10.6.2004	8,50	paid-up	
CZ0002000185	HZL HVB 6,0/09	10 000	1.	1 350	4.2.2002	4.2.2009	6,00	BCPP, paid-up	
			2.	1 000	16.12.2002	4.2.2009	6,00	paid-up	
			3.	2 000	25.6.2003	4.2.2009	6,00	paid-up	
			4.	1 500	4.2.2004	4.2.2009	6,00	paid-up	
			5.	4 150	30.4.2004	4.2.2009	6,00	paid-up	
CZ0002000391	HZL HVB 6,0/12	2 000			19.8.2004	19.8.2012	6,00	nonpublic issue (HVB→Unicredit)	
CZ0002000649	HZL HVB 4,5%/2015	6 000			5.10.2005	5.10.2015	4,50	(HVB→Unicredit)	
CZ0002000672	HZL HVB 3,5%/2010	10 000			15.11.2005	15.11.2010	3,50	paid-up	
CZ0002000680	HZL HVB 5%/2025	10 000			23.11.2005	15.11.2025	5,00	(HVB→Unicredit)	
CZ0002000847	HZL ZERO/07	300			30.6.2006	29.6.2007	0,00	paid-up	
CZ0002001035	HZL ZERO II./08	1 000			15.6.2007	16.9.2008	0,00	paid-up	
CZ0002001043	HZL ZERO I./08	1 000			15.6.2007	16.6.2008	0,00	paid-up	
CZ0002001050	HZL HVB 5,0/12	1 000			15.6.2007	15.6.2012	5,00	(HVB→Unicredit)	
CZ0002001225	HZL ZERO III./08	1 000			25.9.2007	15.12.2008	0,00	paid-up	
CZ0002000292	HZL ŽB 4,5/08	700			9.10.2003	9.10.2008	4,50	paid-up	Živnobanka
CZ0002000631	HZL ŽB 4,0/10	1 000			29.9.2005	29.9.2015	4,50	nonpublic issue (ŽB→Unicredit)	
CZ0002001779	HZL ZERO I./09	1 000			14.12.2007	16.03.2009	na bázi diskontu	paid-up	UNICREDIT
CZ0002001787	HZL ZERO II./09	1 000			14.12.2007	15.06.2009	na bázi diskontu	paid-up	
CZ0002001795	HZL ZERO III./09	1 000			14.12.2007	15.09.2009	na bázi diskontu	paid-up	
CZ0002001803	HZL ZERO IV./09	1 000			14.12.2007	15.12.2009	na bázi diskontu	paid-up	
CZ0002001811	HZL ZERO I./10	1 000			14.12.2007	15.03.2010	na bázi diskontu	paid-up	
CZ0002001829	HZL ZERO II./10	1 000			14.12.2007	15.06.2010	na bázi diskontu	paid-up	
CZ0002001837	HZL ZERO III./10	1 000			14.12.2007	15.09.2010	na bázi diskontu	paid-up	
CZ0002001845	HZL ZERO IV./10	1 000			14.12.2007	15.12.2010	na bázi diskontu	paid-up	

(part 7)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ0002001852	HZL ZERO I./11	1 000			14.12.2007	15.03.2011	na bázi diskontu	paid-up	
CZ0002001860	HZL ZERO II./11	1 000			14.12.2007	15.06.2011	na bázi diskontu	paid-up	
CZ0002001878	HZL ZERO III./11	1 000			14.12.2007	15.09.2011	na bázi diskontu	paid-up	
CZ0002001886	HZL ZERO IV./11	1 000			14.12.2007	15.12.2011	na bázi diskontu	paid-up	
CZ0002001894	HZL ZERO I./12	1 000			14.12.2007	15.03.2012	na bázi diskontu		
CZ0002001902	UCB HZL 6/17	1 000			14.12.2007	14.12.2017	6,00		
CZ0002001910	UCB HZL 10Y floater 2037	12 000			21.12.2007	21.12.2037	pohyblivý		
CZ0002001993	HZL s pohyblivým UV	3 000			28.12.2007	28.12.2017	pohyblivý		
CZ0002002017	HZL FLOATER I./2009	2 000			17.10.2008	19.10.2009	pohyblivý	paid-up	
CZ0002002025	HZL FLOATER II./2009	2 000			24.10.2008	26.10.2009	pohyblivý	paid-up	
CZ0002002033	HZL FLOATER III./2009	2 000			3.11.2008	2.11.2009	pohyblivý	paid-up	
CZ0002002041	HZL FLOATER IV./2009	2 000			10.11.2008	10.11.2009	pohyblivý	paid-up	
CZ0002002389	HZL s pohyblivým UV	2 000			15.11.2011	15.11.2016	pohyblivý		
CZ0002002397	HZL s pohyblivým UV	2 000			15.11.2011	15.11.2016	pohyblivý		
CZ0002000177	HZL RBCZ 7,5/06	2 000	1.	500	3.5.2001	3.5.2006	7,50	paid-up	Raiffeisen bank
			2.	500	říjen 01	3.5.2006	7,50	paid-up	
			3.	500	duben 02	3.5.2006	7,50	paid-up	
			4.	500	prosinec 02	3.5.2006	7,50	paid-up	
CZ0002000326	HZL RBCZ 3,7/09	500			18.2.2004	18.2.2009	3,70	paid-up	
CZ0002000417	HZL RBCZ 5,05/09	500			23.8.2004	23.8.2009	5,05	paid-up	
CZ0002000482	HZL RBCZ 4,60/10	500			23.3.2005	23.3.2010	4,60	paid-up	
CZ0002000698	HZL RBCZ 4,50/10	600			21.11.2005	21.11.2010	4,50	paid-up	
CZ0002000805	HZL RBCZ 4,70/11	500			24.5.2006	24.5.2011	4,70	paid-up	
CZ0002000888	HZL RBCZ 4,40/11	1 800			4.10.2006	4.10.2011	4,40	paid-up	
CZ0002000946	HZL RBCZ 4,80/12	1 300			18.2.2007	18.2.2012	4,80		
CZ0002001175	HZL RBCZ 5,00/12	2 000	1.	1 500	12.9.2007	12.9.2012	5,00		
			2.	500	28.11.2007	12.9.2012	5,00		
CZ0002001662	HZL RBCZ 4,90/12	3 000	1.	1 500	12.12.2007	12.12.2012	4,90		
			2.	1 500	28.12.2007	12.12.2012	4,90		
CZ0002001670	HZL RBCZ 5,10/17	5 500	1.	3 000	12.12.2007	12.12.2017	5,10		
			2.	2 500	28.12.2007	12.12.2017	5,10		
CZ0002001928	HZL RBCZ 5,50/17	2 000			20.12.2007	20.12.2017	5,50		
CZ0002002058	HZL RBCZ 4,30/13	3 000			26.11.2008	26.11.2013	4,30		
CZ0002002066	HZL RBCZ 4,45/11	2 000			10.12.2008	10.12.2011	4,45		
CZ0002002074	HZL GARANTINVEST IX 3,00/12	250			18.2.2009	18.2.2012	3,00		
CZ002000557	HZL eBanka 4,5%/2010	500			29.11.2005	29.11.2010	4,50	paid-up	
CZ0002001316	HZL eBanka 5,3%/2014	500			14.11.2007	14.11.2014	5,30	single issue (eB→RfB)	

(part 8)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ0002001696	HZL eBanka 6,0%/2017	500			12.12.2007	12.12.2017	6,00	single issue (eB→RfB)	
CZ0002001704	HZL eBanka 3,61%/2022	1 000			12.12.2007	12.12.2022	3,61	single issue (eB→RfB)	
CZ0002002108	HZL GARANTINVEST X 3,00/12	250			28.8.2009	28.8.2012	3,00		
CZ0002002124	HZL RBCZ 4,10/14	100 EUR			8.10.2009	8.10.2014	4,10		
CZ0002002140	HZL GARANTINVEST XI 3,0/12	250			14.10.2009	14.10.2012	3,00		
CZ0002002249	HZL RBCZ VAR/13	1 000			16.11.2010	16.11.2013	PRIBOR 6M+0,50%	mortgage rate fixed biannually	
CZ0002002272	HZL GARANTINVEST XV 2,80/14	250			19.1.2011	19.1.2014	2,80		
CZ0002002280	HZL GARANTINVEST XVI 2,80/14	1 000			9.2.2011	9.2.2014	2,80		
CZ0002002314	HZL GARANTINVEST XVII 3,30/16	500			4.5.2011	4.5.2016	3,30		
CZ0002002363	HZL GARANTINVEST XIX 3,20/16	500			27.7.2011	27.7.2016	3,20		
CZ0002002371	HZL GARANTINVEST XVIII 2,80/14	2 000			27.7.2011	27.7.2016	2,80		
CZ0002002405	HZL RBCZ 3,00/16	1 000			26.9.2011	26.9.2016	3,00		
CZ0002002413	HZL RBCZ 3,50/16	10 EUR			26.10.2011	26.10.2016	3,50		
CZ0002000359	WHB 5,00%/2009	300			20.4.2004	20.4.2009	5,00	paid-up	Wüstenrot
CZ0002000508	WHB 4,55%/2010	1 000	1.	400	11.5.2005	11.5.2010	4,55	paid-up	
			2.	400	2.11.2005	11.5.2010	4,55	paid-up	
			3.	130	11.5.2006	11.5.2010	4,55	paid-up	
			4.	70	18.5.2006	11.5.2010	4,55	paid-up	
CZ0002000912	WHB 5,00%/2011	1 000	1.	500	19.10.2006	19.10.2011	5,00	paid-up	
			2.	500	19.3.2007	19.10.2011	5,00	paid-up	
CZ0002001209	WHB 5,60%/2012	1 000	1.	500	26.9.2007	26.9.2012	5,60		
			2.	150	14.12.2007	26.9.2012	5,60		
CZ0002001985	WHB 5,80%/2012	3 000	1.	50	20.12.2007	20.12.2012	5,60		
			2.	160	13.2.2008	20.12.2012	5,80		
			3.	350	21.5.2008	20.12.2012	5,80		
			4.	500	30.7.2008	20.12.2012	5,80		
			5.	105	7.8.2008	20.12.2012	5,80		
			6.	500	30.10.2008	20.12.2012	5,80		
			7.	400	10.5.2010	20.12.2012	5,80		
			8.	200	25.5.2010	20.12.2012	5,80		
			9.	100	20.8.2010	20.12.2012	5,80		
			10.	550	18.10.2010	20.12.2012	5,80		
			11.	100	22.10.2010	20.12.2012	5,80		
CZ0002002082	WHB EUR/2012	1 036	1.	518	24.4.2009	24.4.2012	2,41		
			2.	518	6.5.2009	24.4.2012	2,41		
CZ0002002093	WHB 3,774%/2014	2 567	1.	647	29.6.2009	29.6.2014	3,77		
			2.	636	11.11.2009	29.6.2014	3,77		

(part 9)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ0002002207	WHB 3,00%/2013	1 000	1.	672	15.4.2010	15.4.2013	3,00		
CZ0002002223	WHB VAR I/2015	1 028	1.	514	25.5.2010	25.5.2015	1,89		
CZ0002002231	WHB 3,39%/2014	1 000	1.	500	26.5.2010	26.5.2014	3,39		
CZ0002002355	WHB ZERO/2014	1 000	1.	500	4.8.2011	4.8.2013	3,04		
			2.	30	4.8.2011	4.8.2013	2,84		
CZ0002002421	WHB 2,40%/2013	1 000	1.	890	5.12.2011	5.12.2013	2,40		
CZ0002000706	HZL I ČSOB 4,60%/15	1 300			15.11.2005	15.11.2015	4,60		ČSOB
CZ0002000599	HZL VB CZ 3,70/2010	500			18.10.2005	18.10.2010	3,70	paid-up	Volksbank CZ
CZ0002000813	HZL VB CZ 4,60/2011	500			27.6.2006	27.6.2011	4,60	paid-up	
CZ0002001159	HZL VB CZ 5,40/2012	700			25.9.2007	25.9.2012	5,40		
CZ0002001688	HZL VB CZ 5,30/2017	800			18.12.2007	18.12.2017	5,30		
CZ0002002116	HZL VB CZ 5,70/2014	500			27.10.2009	27.10.2014	5,70		
CZ0002002181	HZL VB CZ 3,50/2013	500			14.4.2010	14.4.2013	3,50		
CZ0002002199	HZL VB CZ 4,10/2016	500			19.5.2010	19.5.2016	4,10		
CZ0002002298	HZL VB CZ VAR 1/2015	300			24.3.2011	24.3.2015	2,56		

Source: Mortgage banks.

LIST OF USED ABBREVIATIONS

BL	building land
CPI	Consumer Price Index
CR	Czech Republic
CSO	Czech Statistical Office
DH	dwelling house
DW	dwelling
EU	European Union
FAS	Family Account Statistics
FH	family house
GDP	gross domestic product
HICP	Harmonized Indices of Consumer Prices
HZL	mortgage certificate
ME	Ministry of the Environment
MI	Ministry of the Interior
MLSA	Ministry of Labour and Social Affairs
MRD CR	Ministry of Regional Development of the Czech Republic
SEF	State Environmental Fund
SHDF	State Housing Development Fund
SILC	Statistics on Income and Living Conditions
SLDB	Census of Population, Houses, and Dwellings

Title: **SELECTED DATA ON HOUSING 2011**

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