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OF REGIONAL
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Selected Data on Housing 2013

Development in all areas

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Selected Data on Housing 2013

Ministry of Regional Development of the CR
Housing Policy Department

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Introduction

According to Act No. 2/1969 Coll., as amended, the Ministry of Regional Development of the Czech Republic is “the central authority of the state administration in terms of ... housing policy, development of housing stock, and issues related to renting dwellings and non-residential premises ...”.

Within this competence, the ministry annually selects from existing data resources some data related to housing issues, including an international comparison, which is included in the corresponding chapter. This compilation of data is then used as one of the materials for the analytical and conceptual work of the ministry and, at the same time, enables the ministry to inform the public.

In this year’s publication, a special emphasis was put on the consumption of energies by households (Chapter 6). Reduction of the consumption is a part of the EU targets (see the strategy for smart, sustainable and inclusive growth – Europe 2020: reduce greenhouse gas emissions, increase the share of renewable energy in the final energy consumption, increase energy efficiency; see also directive 2012/27/EU of the European Parliament and of the Council on energy efficiency, article 7: a binding target concerning reduction of the final energy consumption by the end of 2020).

Support for housing is provided by several ministries: Ministry of Regional Development (supporting programs of the Ministry of Regional Development and State Housing Development Fund), Ministry of Finance (building savings, tax abatements), Ministry of the Environment (Green Investment Scheme), Ministry of Labour and Social Affairs (housing benefits: housing allowance according to Act No. 117/1995 Coll. on state social benefits, supplement for housing according to Act No. 111/2006 Coll. on assistance in material need, and a special aids contribution according to Act No. 329/2011 Coll. on providing benefits to the handicapped, which replaced the original contribution for a modification of housing according to directive No. 182/1991 Coll.), and Ministry of the Interior (asylum seeker integration program), see Chapter 2 on housing policy and housing support in 2013.

"Selected data on housing 2013" contains data on housing divided into the following chapters:

Chapter 1	Housing in 2013
Chapter 2	Housing policy and housing support in 2013
Chapter 3	Housing – housing and dwelling stock according to the 2011 census
Chapter 4	Housing construction
Chapter 5	Construction
Chapter 6	Energies
Chapter 7	Prices
Chapter 8	Costs of housing
Chapter 9	Loans for housing

The publication contains data for 2013, unless stated otherwise.

1. Housing in 2013

1.1 Macroeconomic framework

According to a specified estimate, the gross domestic product (GDP) minus pricing, seasonal, and calendar influences dropped in 2013 in comparison with 2012 by 0.9%.

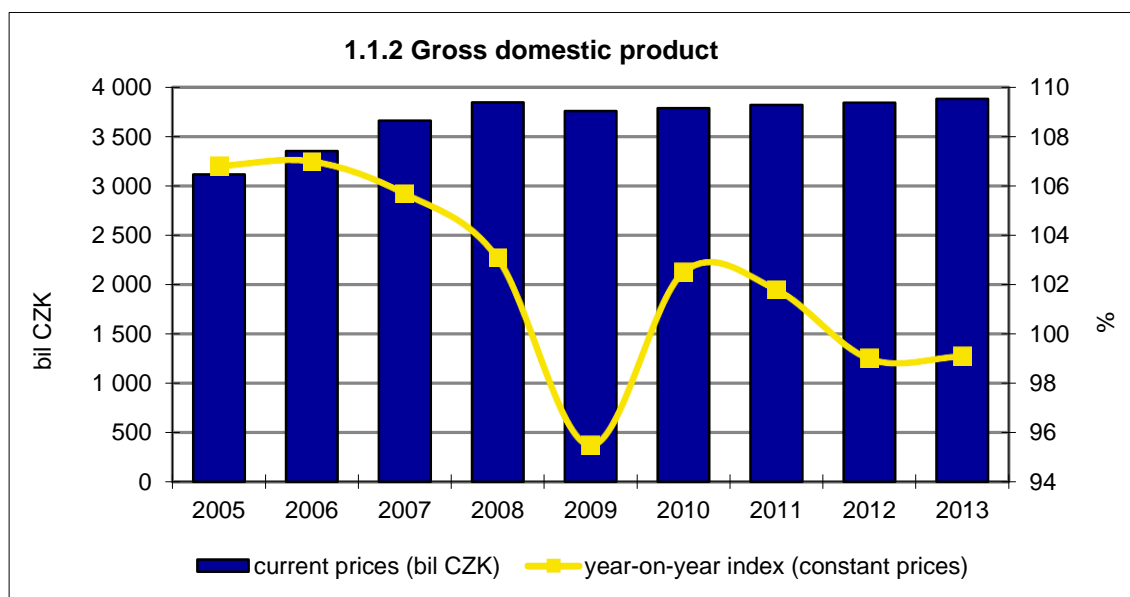
This year-on-year aggregate drop of 0.9% was mostly a consequence of the drop in investments into the fixed capital even despite its partial recovery in the last quarter. The expenses of households on the final consumption as well as the active balance of the foreign trade stagnated in the yearly aggregate. The expenses of government institutions on the final consumption slightly positively affected the GDP curve.

In common prices, the GDP created in the local economy reached CZK 3,884 billion, which was by 0.9% more than in 2012.

1.1.1 Gross domestic product

Years	Current prices (bil CZK)	Year-on-year index (constant prices)
2005	3 116	106,8
2006	3 353	107,0
2007	3 663	105,7
2008	3 848	103,1
2009	3 759	95,5
2010	3 791	102,5
2011	3 823	101,8
2012	3 846	99,0
2013	3 884	99,1

Source: Czech Statistical Office.



Source: Czech Statistical Office.

The average inflation rate in 2013 reached 1.4%, which is by 1.9 percentage points less than in 2012 and the smallest figure since 2009.

The inflation curve in 2013 was affected mainly by January during which consumer prices grew by 1.3% month-on-month, which was by 0.5 percentage point less than in January 2012. This resulted in a slowdown of the year-on-year growth of prices in January 2013 to 1.9% from 2.4% in December 2012. This slowdown continued also in following months in 2013 and showed at various intensities in all sections of the consumer basket. The price curve in January 2013 was affected by the rise in the basic and reduced VAT rate by 1 percentage point. The impact of this change on the month-on-month aggregate increment of the index of consumer prices in January resulted in a rise by 0.8 percentage point, according to an informative calculation made by the Czech Statistical Office.

Source: Czech Statistical Office.

1.2 Current economic and social situation

1.2.1 Facts on the dwelling stock – “final results” of the 2011 census of people, houses and dwellings according to the place of usual residence

According to the “final results” of the 2011 census, the dwelling stock in the Czech Republic contained 4,756,572 dwellings, out of which 4,104,635 dwellings were inhabited, out of which 43.7% were located in family houses and 55% in multi-dwelling buildings. This is 469 dwellings (**both inhabited and uninhabited**) per 1,000 people **living in dwellings**, 456 dwellings (both inhabited and uninhabited) per 1,000 of **all the people usually living in the Czech Republic** (both in dwellings and elsewhere), which is 405 inhabited dwellings per 1,000 people living in dwellings, and 393 inhabited dwellings per 1,000 of all the people usually living in the Czech Republic (both in dwellings and elsewhere).

55.9% of the occupied dwellings (2,294,250) were occupied by their owners or owners of the houses, while 22.4% (920,405) were occupied by tenants. Co-operative dwellings, whose characteristics are similar to owned dwellings, occupied by households of members of co-operatives comprised 9.4% of the total number of occupied dwellings in the Czech Republic. Another 3.4% of the occupied dwellings were occupied, for example, by persons close to the owners (i.e. other rent-free use of dwellings).

In a comparison of individual regions, it was determined that the biggest number of occupied dwellings was located in Prague, while the smallest number was in the region of Karlovy Vary. Due to a bigger average size of dwellings, the biggest total volume of the area of occupied dwellings is in the regions of Central Bohemia, South Moravia, and the Moravian-Silesian region. The bigger average size of dwellings is related to the ratio of dwellings located in family houses. The biggest number of dwellings occupied by the owners of the whole building is in the region of Central Bohemia (16.4% of all the occupied dwellings located in own houses in the Czech Republic; 49.8% of the occupied dwellings in the region), and the lowest number in the region of Karlovy Vary (1.8% of all the occupied dwellings located in own houses in the Czech Republic). The lowest ratio of these occupied dwellings in a single region was in Prague (11.1%). If the dwellings occupied by their owners are added to this number, and absolutely the biggest number of them from all the regions was in Prague (28.6% of the whole number in the Czech Republic), the total resulting ratio of owned housing from all the occupied dwellings in the region was the smallest in Prague (39.7%). The biggest ratio, however, was in the region of Vysočina (67.2%), Zlín (67.1%), and Central Bohemia (66.5%). The absolutely smallest number of dwellings occupied by their owners (owners of both dwellings and houses) was in the region of Karlovy Vary. The biggest number and ratio of rental dwellings were in the capital city Prague (20% of all the occupied rental dwellings in the Czech Republic; 34% of the occupied dwellings in Prague), while the smallest ratio was in the region of Vysočina (2.9% or 14.3%). The biggest number of co-operative dwellings occupied by the members of co-operatives was in the Moravian-Silesian region (20.1% of all the dwellings of this type in the Czech Republic), and there was also the biggest ratio from occupied dwellings (16.1%) from all the regions. On the other hand, the smallest ratio in the occupied dwelling stock in the region comprised the dwellings occupied by the members of co-operatives in the region of Plzeň (3.7%). The smallest number of these dwellings was in the region of Karlovy Vary (1.3% of all the dwellings occupied by the members of co-operatives in the Czech Republic).

As of the last census (March 2011), there were 651,937 uninhabited dwellings in total. From the number of uninhabited dwellings, the dwellings located in family houses (461,007) outnumber the dwellings located in multi-dwelling buildings (176,641). 384,911 uninhabited dwellings are located in

uninhabited houses, and 359,141 of them are located in uninhabited family houses, i.e. they are predominantly private. The remaining 267,026 uninhabited dwellings are located in inhabited houses. Individual municipalities own 26,463 dwellings, while there are 2,241 state-owned dwellings. According to their owners, 169,468 dwellings are used for recreational purposes. Also, the territorial distribution of uninhabited dwellings is not very favourable for their possible use for living for example for people in need of housing. One third of the uninhabited dwellings is located in small municipalities (with the population smaller than one thousand), whereas in the municipalities with the population smaller than two hundred one third of all the dwellings are uninhabited. Almost one half (46.6%) of all the uninhabited dwellings are located in municipalities with the population smaller than two thousand in which only less than one quarter (24.1%) of all inhabited dwellings are located.

Source: Czech Statistical Office.

1.2.2 Quality of the dwelling stock – “final results” of the 2011 census according to the place of usual residence

In order to determine the quality of dwellings, Act No. 107/2006 Coll. on the unilateral increase of rental from a flat, currently no longer valid, introduced terms such as dwellings of non-reduced quality marked as standard in the census (previous categories I and II) and dwellings of lower quality (previous categories III and IV). For the groups defined the same way the census showed that 91.6% of the inhabited dwellings in the Czech Republic were **standard**, while 5.6% dwellings were of **lower quality**. In case of 2.7% inhabited dwellings it was not found out whether they were of lower or standard quality. If we omit the last mentioned group of dwellings with no quality determined, the share of the dwellings of the standard quality will be 94.2% and the share of the dwellings of lower quality will be 5.8%.

The average **age** of the inhabited multi-dwelling buildings was 52.4 years and 49.3 years in case of family houses.

On average, the oldest inhabited multi-dwelling buildings in municipalities with population over 100,000 (58.9 years) were located in Prague (61.3), while the newest were in the region of Zlín (41.7 years). The oldest family houses were located in the region of Ústí (61.7), while the newest were located in the region of Zlín (44.9).

On average, there were 2.47 persons usually living in an dwelling. **The average number of persons usually living in an dwelling** was 2.8 per dwelling in a family house and 2.21 per dwelling in multi-dwelling buildings.

The average **living area** per inhabited dwelling in the Czech Republic was 65.3m², out of which it was 52.6m² in multi-dwelling buildings and 80.9m² in family houses. The changes of the data in comparison to the previous census were affected among other things by changes in the methodology. The data on the **total living area** of the dwellings were found based on the same methodology as was used in the past. The average total area per inhabited dwelling in the year of census was 86.7m²; in case of inhabited dwellings in multi-dwellings buildings it was 68.5m², while in case of inhabited dwellings in family houses it was 109.1m². The average values of the reported dwelling areas may be affected also by the fact that the data on the sizes of dwellings were not found out for a relatively big number of inhabited dwellings (466,085). In some regions, this ratio even exceeded 15% of the inhabited dwellings. (The average values are stated only for the dwellings with the reported area.) According to the reported data, the biggest average inhabited dwellings (in this case and also in following cases based on the total area) are located in the Central Bohemia region (95.8m²), while the smallest average size of an inhabited dwelling, based on the published results, is in the region of Karlovy Vary (81.5m²). The biggest inhabited dwellings located in family houses are in Prague (117.7m²). The smallest average size of an inhabited dwelling located in a family house was reported in the region of Hradec Králové (104.5m²). The average sizes (total areas) of the dwellings located in multi-dwelling buildings are quite similar in individual regions with the smallest of 67m² (in the region of Zlín and also in the Moravian-Silesian region) and the biggest of 70m² in Prague.

Source: Czech Statistical Office.

1.2.3 Housing construction

Housing construction was in recession also in 2013. The number of launched constructions has been dropping for six years, while the biggest drops have been observed in the category of family houses. In case of finished dwellings, there was a drop of 14.3% after a slight growth in 2012.

In 2013, constructions of 22,108 dwellings were launched, which is a drop of 7.3% in comparison with 2012. This is the smallest number of launched constructions since 1998. In comparison with the peak in 2007 it is a drop of almost 50% (21,688 dwellings). In comparison with 2012, the biggest drop was reported for the dwellings located in family houses (13.3%), whereas in case of the launched construction of dwellings in multi-dwelling buildings there was a year-on-year growth of 20.8%.

In 2013, constructions of 25,246 dwellings were finished, which is a 14.3% year-on-year drop. The biggest number of dwellings were finished in family houses (a year-on-year drop of 11.3%), and there was even a bigger drop in the number of finished dwellings in multi-dwelling buildings of 14.7% (after a major drop in 2010 and 2011 and a growth of 9.3% in 2012).

Source: Czech Statistical Office.

1.2.4 Social connections

In the Czech Republic, there is no general housing deficit; however, it is typical for attractive locations, such as Prague, to have big differences between a relatively big offer and financial limits of some households, which means there is a lack of adequate and, at the same time, affordable dwellings.

Based on the quantification of the Ministry of Labour and Social Affairs, it can be very roughly estimated that in 2013 there were 100–120 thousand households in the housing need (50–55 thousand households living in rented dwellings with the costs of living exceeding 65% of their income, around 30 thousand homeless people – an estimate derived from the data provided by the 2011 census, and others – a qualified estimate of other households meeting the conditions of the housing need).

Concerning the expenses on housing in terms of various social groups, in 2012 it was the seniors who spent the biggest part of their income on housing. After all social transfers (including the housing allowance and supplement for housing), the housing expenses of this group of households reached 31.3% of their net income. Another group is formed by single parents with children (27.6%) and other single households (27.1%). The sum of the expenses in the group of singles is affected by the fact that these people often live in dwellings bigger than those considered adequate from the perspective of the social policy of the country.

After the complete deregulation of rent and as a consequence of the new situation on the energy market during 2013, the impact of the growth of the price of housing on the growth of the housing costs eased off. During the year, the rent on average grew only slightly more than the overall inflation rate; if we compare the price levels from December 2013 and December 2012, the growth of all the prices is the same as the growth of the rent. The rent in dwellings rented through real estate agencies even dropped several times during the year. Also, payments for cooperative dwellings as well as prices of imputed (hypothetical) rent in the dwellings owned by their inhabitants grew. Most major changes in prices of housing took place already at the beginning of the year. Only water and sewer rates and prices of garbage disposal grew in a major way. The growth of the prices of electricity and heating that reach a major share in the expenses of households was also less dramatic, while prices of natural gas even dropped in May and July (by 7% in December 2013 compared to December 2012).

2. Housing policy and housing support in 2013

2.1 Housing concept

In resolution No. 524 from July 13, 2011, the government approved a new **Housing Policy Concept for the Czech Republic till 2020** (hereinafter referred to as the Concept). This new housing concept continues to count on the State Housing Development Fund as a very important tool of the state housing policy. As a consequence of changes of some priorities, however, its implementation will require also a certain gradual modification of tasks and methods of the fund's operation. The changes in the system of operation of the fund will require a partial revision of Act No. 211/2000 Coll. on the State Housing Development Fund.

The new state housing policy may be successful only if the fund's own assets are involved to the maximum extent within revolving management and also if the plan to use other extra-budgetary financial resources is carried out, mainly finances from European funds and related methods of financial engineering, use of some income from emission credits, or involvement of private financial resources.

The Concept reacts to prognoses of demographic development clearly indicating that the number of lonely senior citizens in the ageing population will be growing. Out of all the social groups, these senior citizens already spend the biggest part of their income on housing, which sometimes exceeds 60% of their income.

The existing system based mainly on grants and preferring own housing has proven unsustainable. This fact became more obvious due to the economic recession, as the threat of growth of groups threatened by social exclusion intensified.

The situation of public budgets is now tense, so the Concept expects termination of most grant programs of the state housing policy that will be replaced by recoverable credit and guarantee tools.

The Concept proposes new directions in housing:

1. A better-balanced rate of support of own housing and rental housing and support for groups of people threatened by social exclusion.
In recent years, the state support in housing policy was directed in favour of own housing. The approved concept counts on strengthening the program to support construction of rental housing mainly for senior citizens, but also on a legal regulation of the "person in housing need" status and on establishment of a complex system of social housing.
2. Extending the offer of dwellings corresponding to the needs of the handicapped. The Concept counts on the support of construction of rental housing in the form of low-interest credits and grants for the handicapped and with support in the form of removing barriers in existing dwellings. It is of course required that construction directives be modified.
3. Reducing energy demands of housing – big demands for energy of the dwelling stock are reflected by bigger expenses of households on energy.
It is necessary that the state supports reconstructions of the existing dwelling stock focusing especially on reducing energy demands of buildings. For new constructions, it is suggested in the Concept that rules be set concerning energy demands while observing the principle of economic adequacy.
4. State aid for victims of natural disasters in terms of housing – the new Concept also contains a proposal of regulations focusing on prevention of damages.
This includes, for example, a motivational program for the prevention of damages as a result of floods, or a motivational program for the improvement of urbanization in territories with a considerable flood risk.
5. Improved use of EU funds in 2014-2020.
During the 2007-2013 program period, finances of EU funds were not used very much, despite the fact that housing is one of the internationally recognized basic human needs. Housing is a basic condition for the integration of people. Balanced support of housing focused on



preventing both the creation and expansion of groups threatened by social exclusion should be one of the priorities of the 2014+ program period.

6. Earnings from the sale of emission credits used to support housing.
The Concept proposes that the finances earned by the sale of emission credits be used for programs administered by the guarantor of housing policy, the Ministry of Regional Development or the State Housing Development Fund.
7. Reducing the investment debt through programs supporting reconstructions and modernization of multi-dwelling buildings using revolving tools.
8. Improving quality of external environment of residential areas by starting up programs to support the regeneration of residential areas, including the support of crime prevention.

Based on the task set in the Concept, the Minister of Regional Development every year by April 30, at the latest, presents to the government a report of the previous year regarding the fulfilment of the tasks from the Housing Policy Concept of the Czech Republic till 2020. The report is based on the references provided by other governmental departments. Besides the information about the method of fulfilling the specified tasks, the report also contains proposals for changes of deadlines for some tasks, if needed, or proposes the formulation of new tasks.

By its resolution concerning the report, the government confirms this update of proposals of the Concept. The report on fulfilling the tasks from the Housing Concept of the Czech Republic till 2020 for 2011 was accepted by government resolution No. 443 from June 19, 2012.

The report for 2013 will be presented to the government in April 2014. Currently, external consultations are taking place.

2.2 Legislation

Act No. 67/2013 Coll. provides for some questions related to provision of services related to use of dwellings and non-residential premises in multi-dwelling buildings. This act provides for the procedure of determining advance payments for the services and criteria based on which the costs of services are split for individual users, procedures for creating the final statement and settlement of the costs of the services, and obligatory requisites the statement has to contain, including the deadlines set for the final settlement. One part of the act deals with an option to negotiate a lump sum payment, i.e. an option to merge the sum for the rent and sum for the services in order to get a single fixed payment. The act also contains sanctions to be used in case the recipient or provider of the services does not fulfill their duties. The act came into effect as of January 1, 2014.

Governmental decree No. 209/2013 Coll., which changes some governmental decrees concerning use of finances of the State Housing Development Fund. This decree, which came into effect as of September 1, 2013, will enable individual municipalities to agree with the subsidy provider on a change of the condition which limits use of the dwellings built with the help of the subsidy according to governmental decrees No. 481/2000 Coll., 104/2003 Coll., and 146/2003 Coll. (this change does not apply to rental dwellings in caregiving houses built according to decree No. 481/2000 Coll.).

Governmental decree No. 269/2013 Coll., which changes governmental decree **No. 468/2012 Coll.**, on the use of finances of the State Housing Development Fund in form of credits granted to legal and natural persons for repairs and modernization of houses. The governmental decree which came into effect as of September 2, 2013, enables payment of the interest subsidy in case of a payment of the previous credit by a new credit.

Act No. 311/2013 Coll., on the transfer of ownership rights to dwellings and group family houses of some housing cooperatives and on changes of some acts. The act, which came into effect as of January 1, 2014, provides for transfers of ownership rights to dwellings and group family houses from the ownership of some housing cooperatives (established before January 1, 1992) to the ownership of the authorized members in case such a member of the housing cooperative becomes entitled for a transfer of a dwelling or group family house to his/her ownership after the new civil code comes into effect. It does not apply to the cooperatives established after January 1, 1992, i.e. mainly those established through privatization.

Governmental decree No. 366/2013 Coll., on provision for issues related to the housing co-ownership. The governmental decree, which came into effect as of January 1, 2014, based on the enabling provision in paragraph 1222 of the Civil Code, provides for the calculation method of the floor space in a dwelling for the parts of the real estate (land with a house on it, right of the construction with a house, or a house without the land) considered shared, and details of the activities related to the management of the house and land.

Governmental decree No. 453/2013 Coll., on determining details and procedure for finding out a comparable rent usual at the given location. The governmental decree, which came into effect as of January 1, 2014, based on the enabling provision in paragraph 2249, article 2 of the Civil Code, provides for some details for finding out a comparable rent usual at the given location. The legal regulations stated in paragraphs 2246 to 2253 of the Civil Code are only general and cannot satisfy requirements of the landlords or tenants to find out the rent rate.

Upcoming legislation:

Amendment of notice No. 372/2001 Coll., which sets rules for splitting the costs of heating and hot water among the end consumers. During 2013, the Ministry of Regional Development created an amendment proposal which newly determined percentage of the basic and consumer components and mainly changed limits for differences among individual costs of heating per 1m² of chargeable floor space of individual dwellings or non-residential premises. The amendment proposal passed proper consultations in various government departments and was then presented for review to the committees of the Government Legislative Council; however, the new amendment has not been passed not because of its content, but because of certain legislative conflicts. It is estimated to be resolved during 2014 and come into effect as of January 1, 2015.



Amendment of the decree on use of finances of the State Housing Development Fund in form of credits granted for restoration of the dwelling stock after natural disasters. Its aim is to provide a single decree to unify and provide for conditions for granting credits for those affected by natural disasters in order to grant these credits to owners of dwellings, both natural and legal persons, and credits for housing construction to natural persons – owners of dwellings – that were destroyed as a consequence of natural disasters. Expected effect as of January 1, 2015.

Amendment of Act No. 67/2013 Coll., which provides for some issues related to the performance related to the use of dwellings and non-residential premises in multi-dwelling buildings. This is a unification of the legal provisions providing for sanctions for cases of payment delays. Expected effect as of January 1, 2015.

Proposal of the decree on minor repairs in dwellings, which should replace decree No. 258/1995 Coll. canceled by Act No. 89/2012 Coll. of the Civil Code. Expected effect as of January 1, 2016.

Bill on social housing. Expected effect from December 2016.

2.2.1 Court decision on dwelling rent

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Establishment and duration of rent	204	138	136	145	133	133	332	455	461	398	267	214
Termination of rent [1]	10 236	9 510	9 225	8 810	7 750	6 789	2 900	1 465	925	773	705	519
Disputes over the amount and payments of rent	13 795	13 139	13 445	13 794	12 859	12 565	11 171	10 693	15 003	20 131	22 838	23 629
Other disputes over the rent of dwelling [2]	8 113	7 919	8 082	8 495	7 821	7 588	7 965	8 912	8 086	8 219	8 583	7 412

[1] Termination of rent – includes terminations of rent with consent of court (according to § 711a, article 1, letters a) to d) of the Civil Code) and without consent of court (according to § 711, article 1, letters a) to e) of the Civil Code).

[2] Other disputes over the rented dwelling – includes disputes related to vacating the dwelling, fulfilment of an agreement on exchange of dwellings, renting the dwelling according to § 719 of the Civil Code, cancelling the right of common rent of spouses, and other disputes related to renting a dwelling.

Source: Ministry of Justice.

2.3 Government housing expenditures (in millions CZK)

	2008	2009	2010	2011	2012	2013	2014
	reality	reality	reality	reality	reality	reality	budget
Regeneration of panel building settlements	181.661	183.016	149.984	231.297	180.418	142.392	110.0
Subsidies for construction of new rental housing and technical infrastructure owned by municipalities	89.463	101.065	94.644	37.350	34.370	22.033	30.0
Subsidies for construction of supported housing	118.567	120.581	165.729	124.237	257.359	192.261	250.0
Subsidies for replacement of leaden plumbing	24.612	10.839	6.52	5.830	3.210	8.285	10.0
Support build - up municipal rented flat for citizens disabled natural disaster	x	50.6	16.413	11.196	x	x	50.0
Support at locking temporary reserve accommodation and next related needs in consequence flood or other natural disaster	x	64.38	87.773	0.060	x	x	35.0
Subsidies for mortgage loans	47.677	27.461	41.546	47.984	41.875	33.995	35.0
Ministry of Regional Development - total	461.98	557.942	562.609	457.954	517.232	398.966	485.0
Subsidies for construction of flats for persons with low income (Government regulation 146/2003 Coll.)	597.92	135.6	31.69	11.499	x	x	x
Subsidies to investors and providers rental housing (social living, support live at small municipalities) Government regulation 333/2009 Coll.	x	x	12.89	35.955	7.196	3.301	x
Programme Panel - Support to repairs of multi-dwelling buildings built by prefabricated slab technology (Government regulation, 299/2001 Coll., 325/2006 Coll.)	754.54	827.37	909.84	913.396	919.645	898.066	876.6
Credits to municipalities for repairing and modernization of flats - (Government regulation, 396/2001 Coll.)	40.56	15.22	3.16	15.93	13.519	6.980	20.0
Credits for construction of flats by persons below 36 years of age - (Government regulation 616/2004 Coll.) (up to 300 thousand CZK)	898.74	815.37	837.72	318.511	5.100	x	x
Subsidies credits to persons below 36 years	77.88	86.87	96	82.086	73.560	55.602	80.0
Credits for construction of flats by natural persons caused by floods - (Government regulation 396/2002 Coll., 28/2006 Coll.) (repairing and modernization of flats)	0.12	1.88	6.4	5.6	0.299	x	13.0
Credits to municipalities for repairing and modernization of flats - floods 2009, Government regulation, 396/2001 Coll.	x	90.14	4.3	1.403	0.0	x	7.0
Credits for modernization of flats by persons below 36 years of age - (Government regulation 28/2006 Coll.) (up to 150 thousand CZK)	150.72	x	x	x	x	0.150	300.0
Credits for natural persons and legal entities to support construction of rental housing according to governmental directive No. 284/2011 Coll.	x	x	x	0.0	9.855	48.640	400.0
Credits for natural persons and legal entities to support repairs and modernization of rental housing according to governmental directive No. 468/2012 Coll.	x	x	x	x	x	254.816	600.0
State Housing Development Fund - total	2 772.26	2 005.32	1 902.00	1 384.38	1 029.17	1 267.56	2 296.6
Building savings subsidies	14 220.12	13 261.72	11 743.48	10 729.04	5 290.051	4 953.0	5 300
Material damage to banks (2013-14 estimate)	373.534	279.192	231.438	199.776	173,769	160.0	140
Ministry of Finance - total	14 593.65	13 540.91	11 974.91	10 928.81	5 463.82	5 113.0	5 440
Housing contribution (2014 estimate)	2 091.84	2 791.58	4 207.12	5 491.2	7 405.6	10 216.7	11 000
Special aid contribution (until 2011 assistance toward clear-of-barrier adjustment flat, 2014 estimate)	65.57	59.78	53.58	55.97	375.5	787.9	800
Marginal contribution behind usage clear-of-barrier flat	9.34	8.84	9.53	9.18	.	.	.
Ministry of Labour and Social Affairs - total	2 166.75	2 860.20	4 270.22	5 556.35	7 781.1	11 004.6	11 800
Ministry of Interior total - Safeguard integration asylum seekers	8.84	15.65	12.12	16.06	15.977	16.821	20
Ministry of Environment (State Environmental Fund - Green Savings programme) total	x	3.29	1 998.81	8 600.24	9 108.10	431.644	1 000
MRD+SHDF+MF+MLSA+MI+ME	20 003	18 983	20 721	26 943	23 915	18 233	21 042

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



Social housing funded by the Ministry of Regional Development and State Housing Development Fund

Since 1998, the total of 20 thousand dwellings were built with the help of the subsidies from the budget of the Ministry of Regional Development or the State Housing Development Fund, intended (by conditions of the government embedded in the programs or governmental decrees) for selected groups with various definitions of weak or endangered citizens. Until 2010 including, these finances had been intended exclusively for municipalities. Since 2011, the range of recipients of the state support for construction of these dwellings has been extended to cover other subjects, such as legal persons, natural persons active in business, and non-profit organizations. Municipalities continue to prevail among the recipients of the subsidies.

The overview of the social housing subsidized by the Ministry of Regional Development and State Housing Development Fund is illustrated by following two tables.

2.3.1 Overview - supported construction of social dwellings from MRD in accordance with year of drawing of subsidy (1998–2013)

Program		year of subsidy obtaining	Type / number of dwelling unit			
317420 + 217313	"income defined" rented dwellings	2003–2007	BJ	2 432		
		2003–2007	total	2 432		
317530	dwellings in house with day care	1998	BJ	1 547		
		1999	BJ	1 548		
		2000	BJ	54		
		2001	BJ	1 461		
		2002	BJ	289		
		1998–2002	total	4 899		
3174206	supported dwellings	2003	CHB	447		
			BPC	36		
			VB	4		
		2003	total	487		
217314	supported dwellings	2004	CHB	787		
			VB	26		
		2005	CHB	523		
			BPC	8		
			VB	9		
		2006	CHB	764		
			BPC	25		
			VB	3		
		2007	CHB	91		
			BPC	13		
			VB	3		
		2004–2007	total	2 252		
		117514	supported dwellings	2008	PČB	84
					VB	131
				2009	PČB	86
VB	130					
2010	PČB			149		
	VB			134		
2011	PČB			124		
	VB			104		
2012	PČB			280		
	VB			179		
2013	PČB	215				
	VB	132				
2008–2013	total	1 748				
Ministry for Regional Development (1998–2013) TOTAL				11 818		

Source: Ministry of Regional Development (MRD).

2.3.2 Overview - supported construction of social dwellings from State Housing Development Fund (2003–2013)

Title		year of subsidy obtaining	Type / number of dwelling units	
NV 146/2003 Coll.	rental dwellings for persons with low income	2003	BJ	1 241
		2004	BJ	2 264
		2005	BJ	1 517
		2006	BJ	1 905
		2007	BJ	1 295
		2003–2007	total	8 222
NV 333/2009 Coll. [1]	rental dwellings for persons with low income (social dwellings)	2009–2010	BJ	203
		2009–2010	total	203
NV 284/2011 Coll. [1]	rental dwellings for persons from target group (social dwellings)	2011–2013	BJ	111
		2011–2013	total	111
State Housing Development Fund (2003–2013) TOTAL				8 536

[1] The data as of June 18, 2014, have been modified (reduced) by the dwellings for which the support has not been drawn.

Source: State Housing Development Fund (SHDF).

Legend:

BJ	dwelling unit
CHB	protected housing
BPC	dwelling on half-way
VB	entrance dwelling
PČB	dwelling with care
NV	governmental decree

2.4 Support by the Ministry of Regional Development

Concerning housing, in 2013 financial support for the following programs was provided from the budget of the Housing Policy Department of the Ministry of Regional Development:

- >>> Support of regeneration of estates of prefabricated concrete buildings – according to governmental decree No. 494/2000 Coll.,
- >>> Support of construction of technical infrastructure,
- >>> Support of construction of supported housing,
- >>> Support of repairs of leaden house distribution systems.

The finances were also ready to be used for elimination of consequences of natural disasters such as:

- >>> Support of construction of municipal rental dwellings for the citizens affected by natural disasters,
- >>> Support of ensuring temporary housing and other related things as a consequence of floods or other natural disasters.

Besides the ongoing support of constructions of new housing, the maintenance of the existing dwelling stock and maximizing the efficiency of its use are the priorities. Groups disadvantaged in access to adequate housing by their low income level, as well as their health conditions, age or social handicap etc. are supported more significantly.

These supports have the following aims:

- >>> to help satisfy housing needs of those unable to provide adequate housing for themselves,
- >>> to raise the volume of construction of new housing through building a technical infrastructure for specified target groups,
- >>> to minimize the ageing process of the dwelling stock,
- >>> to improve the quality of the dwelling stock,
- >>> to support sustainable development of the existing dwelling stock,
- >>> to maintain social stability in housing estate units,
- >>> to help those affected by natural disasters with housing issues.

2.4.1 Support of regeneration of estates of prefabricated concrete buildings

The grants focus on regeneration of existing estates of prefabricated concrete buildings in the form of a transition into multi-purpose units and universal improvement of residential environment. This type of estate refers to a compact part of territory of a municipality with houses built of a prefabricated concrete technology with at least 150 dwellings.

The grant from the state budget may be provided if the municipality has an approved local plan and a project of regeneration of this type of estate and covers at least 30% of the budget costs of the modifications, i.e. the grant provides **up to 70% of budgetary costs of the modifications**.

2.4.1.1 Overview of applications and their acceptance in 2013

<u>Applications</u>	<u>Number</u>	<u>Volume in thousands CZK</u>
Submitted in total	91	333 931
out of which submitted in 2013	91	333 931
Processed in total	42	136 937
out of which processed in 2013	42	136 937
Unprocessed in total as of December 31, 2013	49	196 994

2.4.2 Support of construction of technical infrastructure

The purpose of the grant is to enlarge the offer of invested building plots for following construction of multi-dwelling buildings and/or family houses (by any investor). It is provided to municipalities for construction of technical infrastructure, such as sewage systems, water piping, and roads. The

maximum sum of the grant is **50,000 CZK per future dwelling** built on a plot of land financed by the grant.

The grant is provided from the state budget in accordance with an EC directive based on a *de minimis* principle (at most 200,000 euros during three years per recipient); the construction of corresponding number of dwellings then has to be finished at most 5 years after the completion of the technical infrastructure.

2.4.2.1 Overview of applications and their acceptance in 2013

Applications	Number	Volume in thousands CZK
Submitted in total	41	30 250
out of which submitted in 2013	41	30 250
Processed in total	37	20 982
out of which processed in 2013	37	20 982
Unprocessed in total as of December 31, 2013	4	9 268

2.4.3 Support of construction of supported housing

The purpose of the support of construction of municipal social housing is to help people with difficult access to housing as a consequence of special needs based on their age, state of health or social circumstance in their lives. The program has two grant titles:

1. home care dwelling for people with special needs concerning housing due to health issues or advanced age,
2. dwelling for people with no access to housing despite all existing tools of social and housing policy, while being able to live individually mainly in terms of fulfilling duties following from a rental relationship.

The recipient of the grant is a legal entity or a natural person conducting business. The sum of the grant for construction of a single dwelling unit for a dwelling with care is CZK 600,000 and CZK 550,000 for an entrance dwelling. The entrance dwelling may also be purchased, in which case the sum of the grant may reach CZK 400,000 at most. The support is provided from the state budget based on the principle *de minimis*, i.e. the sum of the whole public support provided to the applicant according to this principle must not in any three-year period exceed the equivalent in CZK of the limit of 200,000 euros.

2.4.3.1 Overview of applications and their acceptance in 2013

Applications	Number	Volume in thousands CZK
Submitted in total	111	424 561
out of which submitted in 2013	111	424 561
Processed in total	76	192 261
out of which processed in 2013	76	192 261
Unprocessed in total as of December 31, 2013	35	232 300

2.4.4 Support of repairs of leaden house distribution systems

The purpose of this grant is to reduce the amount of lead in drinking water in permanently occupied multi-dwelling buildings and family houses by replacing the leaden distribution with alternative distribution that is harmless to health. This requirement follows from the obligation of the Czech Republic to ensure implementation of EC legal environmental regulations related to the content of lead in drinking water.

The recipient of the grant is the owner of the house with leaden water distribution. The grant is provided solely for the whole house with the maximum sum of 20,000 CZK per dwelling in the house. The grant from the state budget is provided in accordance with the EC regulation based on the principle of *de minimis* (200,000 euros during three years per recipient).

2.4.4.1 Overview of applications and their acceptance in 2013

<u>Applications</u>	<u>Number</u>	<u>Volume in thousands CZK</u>
Submitted in total	37	9 325
out of which submitted in 2013	37	9 325
Processed in total	34	8 285
out of which processed in 2013	34	8 285
Unprocessed in total as of December 31, 2013	3	1 040

2.4.5 Elimination of consequences of natural disasters

2.4.5.1 Support of construction of municipal rental dwellings for the citizens affected by natural disasters

The support intended for municipalities; its main aim is to provide substitute housing for the citizens who were authorized users of the destroyed dwellings as of the day of the natural disaster. The support is provided for construction of a new rental dwelling as a compensation for a permanently-inhabited dwelling, which will be demolished based on a legally-effective decision as a consequence of floods or some other natural disaster or which has been already destroyed in relation with floods or demolished as part of a rescue operation.

The municipalities affected by the floods in summer of 2013 could apply for the support immediately in 2013, and they can still apply in 2014. In 2013, no municipality applied so no finances were granted.

2.4.5.2 Support of housing in case of natural disasters

This program focuses on support for municipalities to repair dwellings damaged by natural disasters, to demolish buildings intended for housing damaged by natural disasters or to resolve temporary housing of the citizens who permanently or temporary lost their housing as a consequence of natural disasters during a crisis situation or during the 3rd degree of flood alert.

There are two subprograms:

- >>> Housing support – crisis situation declared
- >>> Housing support – danger or crisis situation not declared

Both the subprograms contain 3 identical subsidies:

Subsidy No. 1 – temporary housing

The support is granted in form of a subsidy to acquire and build a dwelling which will immediately serve as temporary housing during a natural disaster for those who lost their housing permanently or temporarily as a consequence of a natural disaster.

The subsidy reaches 90% of the price of the dwelling; however, it may not exceed CZK 200,000 per dwelling.

Subsidy No. 2 – demolition of housing

The support is granted in form of a subsidy to cover the costs of removal of buildings irreparably damaged as a consequence of a natural disaster. It may reach the costs of demolition of the construction at most, with a price usual at the given time and place.

Subsidy No. 3 – contribution of CZK 30,000 to repair a dwelling

The support is granted in form of a subsidy for municipalities. It is then further provided to the citizens in form of a contribution to cover some of the costs of repairing the dwelling intended for permanent housing damaged by a natural disaster, as a consequence of which a crisis or danger situation was declared. The support must not exceed CZK 30,000 per damaged dwelling.



2.4.5.2.1 Support of housing in case of a natural disaster

Applications	Crisis situation		Crisis or danger situation not declared	
	Number	Sum in thousand of CZK	Number	Sum in thousand of CZK
Submitted in total	143	60 822	10	2 685
out of which submitted in 2013	143	60 822	10	2 685
Processed in total	143 [1]	57 886 [2]	10	2 685
out of which processed in 2013	143	57 886	10	2 685
Not processed in total as of Dec 31, 2013	0	2 936 [3]	0	33 [3]

[1] out of which 3 applications for subsidy No. 1, 3 applications for subsidy No. 2, and 137 applications for subsidy No. 3

[2] out of which 1,805 for subsidy No. 1, 592 for subsidy No. 2, and 55,489 for subsidy No. 3

[3] these were claimed without justification

The number of applications submitted includes all authenticated applications, i.e. those delivered to the registry of the Ministry of Regional Development in written or electronic form. This number thus corresponds to the sum of required subsidies in the authenticated applications.

According to the decision of the Minister, the processed applications were passed on to be covered financially and an Action Registration Sheet was created for each of them, while the sum of finances in the table corresponds to the actual finances.

2.4.6 State support of mortgage loans for housing construction

The aim of the support is to improve the availability of long-term credits provided by commercial banks for construction of houses and dwellings and to improve availability of older own housing for people under 36 years of age.

As of December 31, 2013, there were 13,094 concluded contracts for 19,482 dwellings, amounting to CZK 27.7 billion. The average sum of a mortgage loan is CZK 1.42 million. Out of this number, natural persons concluded 12,273 contracts for 12,736 dwellings in a total of CZK 14.4 billion and an average loan sum of CZK 1.1 million.

In 2013, the total of 120 new contracts were concluded, with an average credit sum for housing of CZK 1,289,576. The average interest rate was 4.6% p.a., and the average repayment period was 246 months.

A. The support of mortgage loans was launched in 1995 based on **governmental decrees No. 244/1995 Coll. and 33/2004 Coll.**

The sum of the support for valid contracts oscillates between 1 and 4 percentage points depending on the average interest rate from the volume of credits that were provided to natural persons and are supported according to governmental decree No. 244/1995 Coll., as last amended, and the interest rates of which agreed with the mortgage bank were changed last year. If this average interest rate drops below 7%, the sum of the grant equals zero. The new amount of percentage points of the support is always announced on February 1 of the corresponding calendar year.

Overview of the amount of the state support in individual years:

- 4 percentage points from October 1995 till January 31, 2001,
- 2 percentage points from February 1, 2001, till January 31, 2002,
- 1 percentage point from February 1, 2002, till January 31, 2003,
- and since February 1, 2003, there has been no support.

As of February 1, 2004, governmental decree No. 244/1995 Coll., which set conditions for provision of the state support of mortgage credits for housing construction, as last amended, was cancelled by the government through decree No. 33/2004 Coll., which is why the applications for this type of support submitted after January 31, 2004, are no longer accepted.

Legal relations which came into existence according to governmental decree No. 244/1995 Coll., as last amended, as well as rights and duties following from them, are governed by existing legal regulations.

B. Support for young people for older dwellings was first provided in 2002 based on governmental decree No. 249/2002 Coll. as amended by decree No. 32/2004 Coll.

Applicant (or spouse):

- has to be younger than 36 years of age when the application is submitted,
- must not own or co-own a dwelling, multi-dwelling building or family house, except a dwelling or a family house with one dwelling for whose purchase the grant is applied for when an application is submitted.

Also, the dwelling or the family house with one dwelling:

- for whose purchase this grant is applied for, has to be at least two years old and has to be located in the Czech Republic,
- for whose purchase this grant was used, has to serve for permanent living of the applicant for the duration of its provision and it has to be in his/her exclusive ownership (or common ownership of spouses).

The applicant submits the written application for the grant to the mortgage bank which provides the mortgage credit and which is authorized by the ministry to accept applications and conclude contracts on the provision of support, no earlier than on the day of conclusion of the contract on the mortgage credit and no later than on the day it is drawn. It is impossible to provide support for credits that have already been drawn.

These applications are accepted and contracts on provision of contributions to mortgage loans are concluded in 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 is provided in the form of a grant for interests provided through individual contributions to payments of the mortgage loan. The amount of the grant oscillates between 1 and 4 percentage points depending on the average amount of interest rates with which the mortgage banks provided new credits with the state support in the previous year. If the average interest rate drops under 5%, the amount of support for newly-concluded contracts or for contracts recalculated in this period drops to zero.

The amount of the grant is always fixed for the duration of the interest rate agreed by the client and the mortgage bank in the contract on the loan for a period of five years at most. Once this period expires, the grant amount is redetermined. The grant is provided for the whole duration of payment of the mortgage credit, though not for longer than a period of ten years.

The grant is provided to a mortgage credit or its part which in case of a purchase of a dwelling does not exceed CZK 800,000, and in case of a family house with one dwelling does not exceed CZK 1.5 million. The part of the credit exceeding this limit will not be supported.

The calculation of the state support is made based on the ideal progress of repayment of the loan in the form of annuity payments. An annuity payment is calculated based on the interest rate of the bank

valid as of the day when the final part of the credit is drawn. Then an annuity payment is calculated based on the interest rate of the bank reduced by the state support valid as of the day when the first part of the credit was drawn. The difference between these two, rounded up, is the amount of state support.

The new amount of percentage points of the support is always announced on February 1 of the corresponding calendar year.

In case of contracts on the mortgage loan drawn for the first time in the following respective periods:

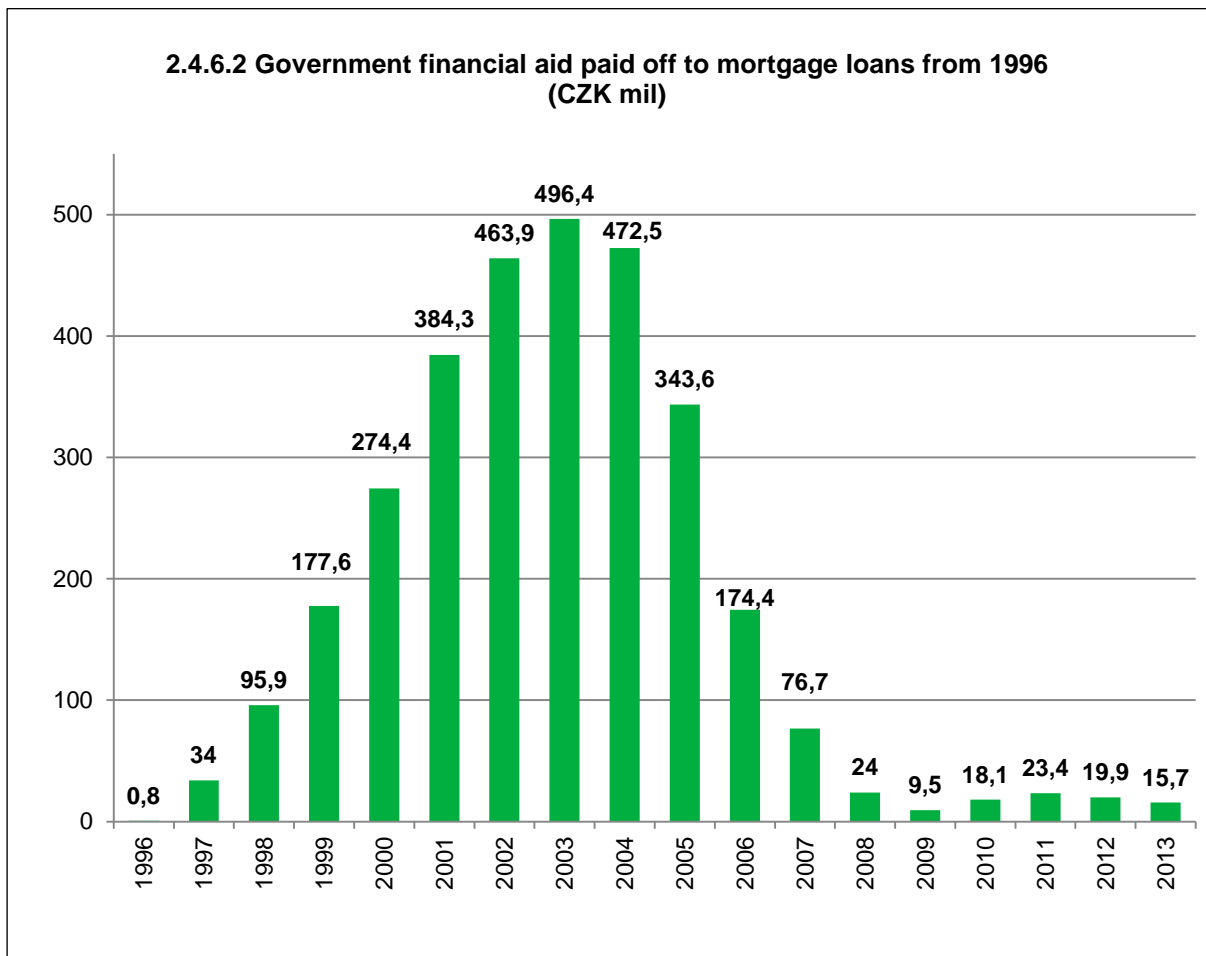
- >>> 3 percentage points from September 1, 2002, till January 31, 2003,
- >>> 2 percentage points from February 1, 2003, till January 31, 2004,
- >>> 1 percentage point from February 1, 2004, till January 31, 2005,
- >>> 0 percentage points from February 1, 2005, till January 31, 2006,
- >>> 0 percentage points from February 1, 2006, till January 31, 2007,
- >>> 0 percentage points from February 1, 2007, till January 31, 2008,
- >>> 0 percentage points from February 1, 2008, till January 31, 2009,
- >>> 1 percentage point from February 1, 2009, till January 31, 2010,
- >>> 1 percentage point from February 1, 2010, till January 31, 2011,
- >>> 0 percentage points from February 1, 2011, till January 31, 2012,
- >>> 0 percentage points from February 1, 2012, till January 31, 2013,
- >>> 0 percentage points from February 1, 2013, till January 31, 2014,
- >>> and 0 percentage points from February 1, 2014, till January 31, 2015.

From the first state support for mortgage credits provided in 1996 to the end of 2013, almost 50.2 thousand dwellings were acquired with the whole sum of the support exceeding 3.1 billion CZK.

2.4.6.1 Number of dwellings acquired with awarded government financial aid

Year	Number of dwellings
up to 31st 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
in the year 2012	281
in the year 2013	131
total up to 31st December, 2013	50 037

Source: Ministry of Regional Development.



Source: Ministry of Regional Development.

2.5 Financing within an Integrated Operational Program

The Ministry of Regional Development is implementing one of thematic operational programs called Integrated Operational Program for Program Period 2007-2013. As part of the program, the intervention area 5.2 Improvement of Environment in Problematic Housing Estates will contribute to improvement of quality of life in terms of **housing** and focuses on the revitalization and regeneration of the environment of problematic housing estates. The support focuses on complex revitalization or regeneration of environment of potentially problematic housing estates in cities that could result in social exclusion in case of a bigger concentration of socially disadvantaged families. The aim of the intervention is to transform them into attractive units and to universally improve their living conditions. An allocation of CZK 5.34 billion was assigned for this intervention area.

Within this intervention, projects for the revitalization of public space (with cities as recipients) and the regeneration of multi-dwelling buildings (with owners of particular reconstructed multi-dwelling buildings as recipients of grants) are implemented.

The program is not implemented in the whole country but only at selected housing estates in cities with populations exceeding 20,000, and for which the city has an approved integrated city development plan. Currently, there are 41 approved plans in which the given types of projects are implemented.

Given the prerequisite of the approved plan, the beginning of the implementation had been delayed and first projects were paid for as late as in 2010.

2.5.1 Overview of finished and paid projects as of December 31, 2013

Intervention area 5.2 Improvement of environment in problematic housing estates

	2010	2011	2012	2013	Total for the implementation period (2010-2013)
volume of paid finances in millions CZK	465.211	582.281	1 340.331	752.335	3 140.158
number of projects	166	324	272	214	976
number of regenerated dwellings	9 564	16 428	9 092	7 773	42 857
revitalized area/m ²	357 116	734 857	1 072 309	975 934	3 140 216

Source: Ministry of Regional Development.

2.6 Support by the State Housing Development Fund

Given the changes on the housing market, growing demand for smaller and cheaper dwellings, continuing recession, and the change in economic activities of municipalities, legal regulations for the conditions under which the State Housing Development Fund granted subsidies for construction of rental council housing were proposed.

The new governmental decree enabled municipalities to change time conditions limiting the use of the dwellings constructed with the help of subsidies so the municipalities may apply at the State Housing Development Fund to be relieved from the stipulated period after ten years following the issuance of occupation permit if the conditions for granting the subsidy have been observed. In case of social housing, the period is 30 years, according to decree No. 146/2003 Coll.

The shorter binding period from the State Housing Development Fund programs applies to: Decree No. 481/2000 Coll., 104/2003 Coll., 146/2003 Coll. for construction of rental dwellings for specified groups of inhabitants.

From the autumn of 2013 to the end of 2013, the Fund received 109 applications for shortening the period in case of 2,257 dwellings worth more than 900 million CZK.

The Fund accepts and processes applications continuously, as there is no time limit; there is only a condition set by the governmental degree, and according to this conditions municipalities may ask for this change 10 years after the issuance of the occupation permit for the given house at the earliest.

Thanks to the subsidies granted by the State Housing Development Fund of 16 billion CZK over 27,000 dwellings were constructed worth 38 billion CZK.

In 2013, the State Housing Development Fund provided programs in accordance with the Housing Concept focusing on recoverable forms that enable sustainability of housing support in upcoming periods.

2.6.1 Panel/New Panel program

From July 25, 2001, till December 31, 2011, the program provided support for reconstructions, modernizations and thermal insulation of multi-dwelling buildings (Panel/New Panel program) focused on helping owners of multi-dwelling buildings and dwellings finance complex repairs and modernizations of multi-dwelling buildings.

For the Panel/New Panel program, in 2013 a new procedure for re-financing subsidized credits was prepared. Given the long-term drop in market interest rates, there was a change of temporary provisions of governmental decree No. 468/2013 Coll. based on which the State Housing Development Fund enabled re-financing of subsidized credit contracts on condition that the amount of the paid subsidy does not exceed the amount of the interest paid to the bank. The recipients of the subsidy program may apply for re-financing since September 2013.

The PANEL program continues in form of PANEL 2013+, a new program approved on December 5, 2012, by governmental decree No. 468/2012 Coll. This decree came into effect on January 11, 2013, and on the same day a program for provision of credits directly from the finances of the State Housing Development Fund was opened. This program replaced the original Panel subsidy program, and it offers low-interest credits for repairs and modernization of the dwelling stock. It is intended for all owners of dwelling houses with no respect to the technology and year of construction. In 2013, the Fund received applications worth of 753 million CZK, and it will be open also in 2014.

The program was implemented in accordance with decree No. 299/2001 Coll., as last amended, and it contained three subsidy tools:

- >>> state interest subsidy (2.6.1.1),
- >>> bank guarantee for the credit repayment (2.6.1.2),
- >>> professional technical advice and consulting.

The support in form of an interest subsidy for bank credits equaled the difference between the repayment of the credit corresponding to the reduction of the credit interests at most by 4 percentage points. The State Housing Development Fund created access to bank credits equaling 54.6 billion CZK. For these credits the Fund concluded contracts for payment of interest subsidies in total of



13.85 billion CZK. In 2013, the subsidies were paid to 9,364 recipients based on the contracts concluded.

The Fund entrusted *Českomoravská záruční a rozvojová banka, a. s. (Czech-Moravian Guarantee and Development Bank)* with the administration of this program through a contract of mandate.

2.6.1.1 Grant for interest in the period of 2001–2012 as part of the Panel/New Panel program

Year	Grant			
	number	sum in thousands CZK	supported credit in thousands 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
2012 [1]	x	x	x	x
Total	10 154	13 853 231	54 597 057	400 207

[1] In 2011 the program was terminated and as of 2013, has been fully replaced by a revolving form of grant provision, i.e. Panel 2013+ program, according to governmental decree No. 468/2012 Coll. (low-interest long-term credits for repairs and modernizations of multi-dwelling buildings).

Source: State Housing Development Fund.

Another tool of the Panel/New Panel program was support in the form of a bank guarantee for a credit provided by *Českomoravská záruční a rozvojová banka, a.s.*, on its behalf. This form of support was intended for credit applicants with insufficient finances to secure it. The bank guarantee was provided for up to 80% of the unpaid principal sum of the credit provided by the credit-granting bank or building and loan association. Provision of guarantees supported by the State Housing Development Fund was terminated as of July 16, 2012.

For the services of this bank related to the implementation of the Panel/New Panel program, the Fund paid 99.81 million CZK in 2013.

2.6.1.2 Overview of provided guarantees for credits for repairs provided in 2001–2012 as part of the Panel/New Panel program

Year	Guarantees		
	number	bank guarantee (thousands 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
2012	39	105 255	1 112
Total	2 181	9 828 235	86 447

Source: State Housing Development Fund.

2.6.2 Credits for municipalities for repairs and modernizations of the dwelling stock

Implementation of this program is secured based on governmental decree No. 396/2001 Coll., as last amended, on the use of finances from the State Housing Development Fund for repairs and modernizations of dwellings, which came into effect on November 9, 2001. Municipalities may apply for low-interest (3%) credits with a maximum period of repayment of 10 years. The finances provided in the form of the credit may be used by individual municipalities to cover the costs spent on repairs and modernizations of their dwelling stock, while at least 20% of the sums have to be provided for the same purpose and under the same conditions to other owners of the dwelling stock in the territory of the given municipality (this limit does not have to be kept as long as other natural persons or legal entities have been informed in the usual way about the option to receive the finances from the credit fund, but expressed no interest).

Given the demand of municipalities in previous years, the sum of this expense item for 2013 was set to 20 million CZK. In 2013, however, no credit contract in this program was concluded; only one application was submitted, but the given municipality withdrew from it eventually. For repairs of their dwelling stocks, municipalities used the Panel 2013+ program of the State Housing Development Fund with a more favorable interest rate.

The Fund currently administers around 200 contracts concluded with municipalities on repairs of their dwelling stocks.



2.6.2.1 Credits for municipalities – contracts concluded in individual years

Year	Number of contracts concluded	Volume of finances of concluded contracts in thousands CZK
2001	1	8 000
2002	73	333 395
2003	31	78 475
2004	24	117 350
2005	14	53 600
2006	11	35 717
2007	15	88 206
2010	14	64 240
2011	8	17 800
2012	3	3 600
2013	0	0
Total	194	800 383

Source: State Housing Development Fund.

2.6.2.2 Credits for municipalities from November 9, 2001, till December 31, 2013

	Number	Volume of finances in thousands CZK
Applications submitted	226	2 059 043
Contracts concluded	194	800 383
Change of terms and conditions	80	121 417
Current status – contracts after applied changes	194	678 966
Refused credit applications	7	30 960
Municipalities withdrawing from their applications	25	227 700
Semi-finished applications	0	0

Source: State Housing Development Fund.

2.6.3 Programs for young people (Credits for young families for purchasing dwellings or family houses and for reconstruction of dwellings)

Credit programs for young families for purchasing their own housing have been opened gradually since 2002. The State Housing Development Fund provided credits worth 9.27 billion CZK and administers around 33,000 credit contracts.

Since 2001, *Českomoravská záruční a rozvojová banka, a.s.* has been in charge of the administration based on a contract of mandate with the State Housing Development Fund. The Fund regularly checks its monthly reports and payments based on individual contracts which will continue until 2026.

The administration includes everyday activities related to the management and checking of 32.8 thousand contracts concluded with natural persons.

2.6.3.1 Status as of December 31, 2013

Program	"150"	"200"	"300"	Total
Duration of the program	1. 3. 2006 - 31. 12. 2007	1. 4. 2002 - 31. 12. 2007	1. 12. 2004 - 31. 12. 2011	
Number of contracts concluded	12 701	1 408	24 256	38 365
Value of concluded contracts in millions CZK	1 847,4	276,5	7 144,8	9 268,7
Number of terminated contracts	1 718	1 178	2 662	5 558
Number of active contracts	10 983	230	21 594	32 807

Note:

"150" – credits for repairs and modernizations of existing dwellings according to governmental decree No. 28/2006 Coll.

"200" – credits for acquisition of housing for young people (and individuals) according to governmental decree No. 97/2002 Coll.

"300" – credits for acquisition of housing for young families (both spouses and single parents) according to governmental decree No. 616/2004 Coll.

Source: State Housing Development Fund.

The programs belong among revolving tools the Fund would like to permanently support in the years to come. Given the limited amount of finances which was necessary to be primarily used for initiation of programs in accordance with the Housing Concept, it was impossible to continue providing this support in 2013. Besides, in 2013 the Fund put 55 million CZK into the subsidy part of the programs in order to reduce the principal sum of the credit by 30 thousand CZK for the recipients of the 300 credit for each born or adopted child for the whole period of repayment.

With respect to the disposable resources the Fund set aside 300 million CZK from the budget for 2014 for the program for repairs and modernization of existing dwellings and family houses for young married couples or single parents taking care of children. This program is called 150 and was launched at the beginning of 2014.

2.6.4 Support of construction of rental housing in form of guarantees

Implementation of the program for provision of guarantees for payment of credits intended for construction of rental housing is secured based on **governmental decree No. 370/2004 Coll.**, as amended. As part of this program, the State Housing Development Fund provides guarantees for payment of investment credits intended for construction of rental housing. It is advantageous thanks to its maturity limit of 40 years. For the duration of the guarantee, but at least for 10 years. The applicant and recipient of the support in the form of a guarantee may be a municipality, housing co-operative, legal entity or a natural person. The State Housing Development Fund guarantees up to 70% of the unpaid principal sum of the credit to the bank providing the credit, while the remaining risk is left to be covered by the bank.

In the case of new constructions, the guaranteed part of the principal sum must not exceed 1.5 million CZK per dwelling, or 1.8 million CZK in case construction of technical infrastructure is also part of the project. In cases when rental housing is established by a modification of an already existing older building, the guaranteed part of the principal sum must not exceed 300,000 CZK. For the duration of the guarantee, but at least for a period of 10 years, the investor must not allow any use of the housing other than for rental housing and must not transfer the proprietary right to anybody else without approval of the Fund.

The program is currently in recession, which is related to the situation on money markets when banks in a highly-competitive environment and with efforts aiming at the biggest profit possible modify their terms and conditions, and in the case of investments into housing, do not further burden the clients with fees for a guarantee, and thus require no further security. The security in the form of a pledge to the implemented property is considered sufficient by the banks.

The Fund keeps the guarantee program active for submission of applications in order to be able to flexibly react to potential changes on bank markets. Within this program, every year it is possible to provide guarantees for credits for construction of rental housing up to 1 billion CZK.

The guarantee program is an additional support offered by the Fund to construct rental housing, and in case the credit program is used up it is possible to raise the possibilities of construction through the guarantee program. As of December 31, 2013, the Fund administers guarantee contracts worth 262.2 million CZK; this sum is formed by guarantees for commercial credits for construction of rental housing.

2.6.4.1 Overview of provided guarantees as of December 31, 2013

	Number	Sum of the credit in thousands CZK	Sum of the guarantee provided in thousands CZK	Number of dwellings
Applications submitted	13	1 275	892	1 509
Withdrawal from application	8	726	508	533
Contracts concluded	5	548	384	976
Contracts terminated	1	12	9	12

Source: State Housing Development Fund.

2.6.5 Construction of rental housing in form of credit support

According to decree No. 284/2011 Coll., the aim of the program is provision of low-interest credits for construction of rental dwellings and rental multi-dwelling buildings with emphasis on socially-defined groups of inhabitants. The program received applications worth 386 million CZK and it will be open also in 2014.

Based on the information obtained from the applicants for credits, the program was amended in the middle of 2012 and re-opened as of August 23, 2012.

New dwellings or multi-dwelling buildings may be constructed or reconstructed to create a rental dwelling from the premises intended for other use than housing.

The program distinguishes between two groups of users – tenants:

- >>> group of specified persons (seniors, socially handicapped or disabled people),
- >>> others.

Given the needs to fulfill the state social policy, the conditions for granting the credit for the specified persons are more favourable in terms of both the interest rate (from 2% p.a., whereas for the other group it is 3.5% p.a.) and there is a fixed interest rate for the whole period of repayment whereas the interest rate may be fixed up to 5 years at most for the other group. The credit has to be repaid within up to 30 years following the signing of the credit contract.

Completeness and compliance with the conditions of the governmental decree is checked for each application, and it is then submitted for an external evaluation, including its project documentation and economic indicators; this external evaluator is the Faculty of Civil Engineering at the Czech Technical University in Prague. This external evaluator evaluates the purposefulness and economy of the project and assesses the absorption capacity of the location where the project is to be implemented. The Fund then submits the project to an independent evaluation committee to release a statement and recommendation whether to provide the credit or not.

The **evaluation committee** is formed by members of the Association of Tenants, Senior Council, Association of Construction Industry Businessmen, and the Ministry of Regional Development.

This program is very popular among investors, which is proven also by the required sum of credits. The program is expected to be successful, and every year the Fund sets aside an adequate sum in order to ensure continuous long-term implementation of the program.

2.6.5.1 Overview of rental housing construction as of December 31, 2013

	Number of applications		Value in CZK mil		Number of dwellings	
	2013	Total	2013	Total	2013	Total
Applications received	17	39	385,8	1 368,2	x	x
Applications excluded	5	23	67,3	898,4	x	x
Credit contracts signed	8	9	213,0	222,8	223	236
from which: for defined persons	5	5	129,7	129,7	153	153
for other	3	4	83,2	93,1	70	83

	Average annual percentage rate (% p.a.)		Average credit amount in CZK mil		Average term of credit maturity (years)	
	2013	Total	2013	Total	2013	Total
Credit contracts signed	3,03	3,07	26,6	24,8	28,8	27,8
from which: for defined persons	2,78	2,78	25,9	25,9	30,0	30,0
for other	3,50	3,50	27,7	23,3	26,7	25,0

Source: State Housing Development Fund.

2.6.6 Measures for support of removal of consequences of floods in area of housing

The programs intended for help after floods and natural disasters for both municipalities and citizens are still open and the Fund is ready to activate them. In 2013, floods hit mainly the north of Bohemia, and with respect to their extent the citizens received help from the government in form of subsidies. In 2013, the Fund received 2 applications for repairs and acquisition of housing after floods, and both were accepted.

The Fund enables implementation of the aid to remove consequences of floods in the form of provision of credits to natural persons for acquisition of new housing and to municipalities and natural persons to remove consequences of floods in the form of repairing existing buildings.

Credits:

1. for municipalities for repairs and modernization of their dwelling stock damaged by floods according to governmental decree **No. 396/2001 Coll.**,
2. for natural persons for repairs of dwellings and family houses after floods according to governmental decree **No. 396/2002 Coll.**,
3. according to governmental decree **No. 28/2006 Coll.**

1. Municipalities may apply for a credit with a 1% yearly interest rate and maturity of 10 years. However, they are then obligated to provide at least 20% of the borrowed finances to other owners of the dwelling stock located in their territories, which was damaged by floods.

In 2013, no credit contracts were concluded with municipalities.

2.6.6.1 Status of the Municipalities and Floods program as of December 31, 2013

Duration of the program	21. 8. 2002 - 31. 12. 2013
Number of contracts concluded	24
Value of concluded contracts in millions CZK	550.423
Number of terminated contracts	20
Number of active contracts	4

Source: State Housing Development Fund.

2. Natural persons as owners of family houses or dwellings that are to be removed as a consequence of floods based on a legally effective decision, or that were destroyed in relation to the flood, or possibly removed in relation to rescue operations, may apply for a credit in value of up to 850,000 CZK with a 2% yearly interest rate and maturity of 20 years at most.

This low-interest credit may be used for construction or purchase of a family house or own dwelling of the applicant, for a modification of a construction, which results in a new, separate dwelling or modifications of non-residential premises, extension or loft conversion, which result in a new housing unit. It is provided based on a credit contract concluded by the applicant (natural person) and the State Housing Development Fund once the conditions following from governmental directive No. 396/2002 Coll., as amended, are met and reliability and solvency of the client are evaluated, i.e. his/her abilities to meet his/her obligations following from the credit contract. This obligation is secured by a pledge contract for the property.

In 2013, only one credit contract for help after floods was concluded.

2.6.6.2 Status of the "850" Floods program as of December 31, 2013

Duration of the program	21. 8. 2002 - 31. 12. 2013
Number of contracts concluded	185
Value of concluded contracts in millions CZK	143.05
Number of terminated contracts	46
Number of active contracts	139

Source: State Housing Development Fund.

3. The credit may be used solely to cover the costs related to repairs of dwellings and family houses affected by floods. It is provided up to 150,000 CZK and with 2% interest p.a. for the whole maturity, i.e. for 10 years. It is provided based on a credit contract concluded by the applicant (natural person) and the State Housing Development Fund once the conditions following from governmental directive No. 28/2006 Coll. are met and the reliability and solvency of the client are evaluated, i.e. his/her abilities to meet his/her obligations following from the credit contract. The obligation is secured by usual tools, most frequently by a guarantee contract or distraint record, or by a combination of both.

In 2013, only one credit contract for help after floods was concluded.

2.6.6.3 Status of the "150" Floods program as of December 31, 2013

Duration of the program	5. 4. 2006 - 31. 12. 2013
Number of contracts concluded	49
Value of concluded contracts in millions CZK	7.230
Number of terminated contracts	7
Number of active contracts	42

Source: State Housing Development Fund.

2.6.7 JESSICA program

In 2013, in the second selection procedure the Administrator of the Fund for Development of Cities was selected; based on the requirements of the EU, this administrator will provide low-interest credits from the pilot sum of 600 million CZK. *Komerční banka, a.s.* became the administrator, and *Holdigový fond SFRB (Holding Fund of the State Housing Development Fund)*, which coordinates and is responsible for the JESSICA program, in cooperation with *Komerční banka* prepared everything necessary to open the JESSICA program at the end of 2013.

2.7 Support by the Ministry of Labour and Social Affairs

2.7.1 Number of paid housing allowances assigned for November 2013 by number of members of households, age of recipients [1], and municipality size, households inhabiting rental housing

Municipality size	Number of allowances to households of tenants with following number of members										Number of allowances to households of tenants of minimum age		Number of allowances to households of tenants in total
	1 person of age		2 persons of minimum age		3 persons of minimum age		4 persons of minimum age		5 and more persons of minimum age		65+ years	younger than 65	
	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	
Till 9 999 inhabitants	3 605	7 711	107	7 917	0	6 667	0	3 644	0	2 472	3 712	28 411	32 123
10 000 - 49 999 inhab.	3 867	7 803	164	8 017	0	6 086	0	2 979	0	2 018	4 031	26 903	30 934
50 000 - 99 999 inhab.	4 855	6 365	500	5 883	0	3 936	0	1 963	0	1 287	5 355	19 434	24 789
100 000 inhab. and more	4 321	5 614	401	5 175	0	3 460	0	1 865	0	1 062	4 722	17 176	21 898
Prague	7 279	3 670	828	3 215	4	1 997	0	914	0	342	8 111	10 138	18 249
Other	1	1	0	1	0	1	0	0	0	0	1	3	4
Total	23 928	31 164	2 000	30 208	4	22 147	0	11 365	0	7 181	25 932	102 065	127 997

[1] The age of recipients is evaluated based on the minimum age (the lowest age) of persons evaluated together.

Source: Ministry of Labour and Social Affairs.

2.7.2 Number of paid housing allowances assigned for November 2013 by number of members of households, age of recipients [1], and municipality size, households inhabiting co-operative housing

Municipality size	Number of allowances to households of members of co-operative with following number of members										Number of allowances to households of members of co-operative of minimum age		Number of allowances to households of members of co-operative in total
	1 person of age		2 persons of minimum age		3 persons of minimum age		4 persons of minimum age		5 and more persons of minimum age		65+ years	younger than 65	
	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	
Till 9 999 inhabitants	276	833	3	792	0	665	0	322	0	95	279	2 707	2 986
10 000 - 49 999 inhab.	691	1 952	13	1 682	0	1 250	0	607	0	181	704	5 672	6 376
50 000 - 99 999 inhab.	555	1 308	17	1 179	0	773	0	345	0	111	572	3 716	4 288
100 000 inhab. and more	531	1 069	12	807	0	527	0	272	0	61	543	2 736	3 279
Prague	132	243	1	205	0	154	0	67	0	14	133	683	816
Total	2 185	5 405	46	4 665	0	3 369	0	1 613	0	462	2 231	15 514	17 745

[1] The age of recipients is evaluated based on the minimum age (the lowest age) of persons evaluated together.

Source: Ministry of Labour and Social Affairs.

2.7.3 Number of paid housing allowances assigned for November 2013 by number of members of households, age of recipients [1], and municipality size, households in owner occupied dwellings (dwellings in their own houses)

Municipality size	Number of allowances to households of owners with following number of members										Number of allowances to households of owners of minimum age	Number of allowances to households of owners in total	
	1 person of age		2 persons of minimum age		3 persons of minimum age		4 persons of minimum age		5 and more persons of minimum age				
	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	
Till 9 999 inhabitants	2 031	6 779	113	6 121	0	6 198	0	5 779	0	2 888	2 144	27 765	29 909
10 000 - 49 999 inhab.	1 448	4 139	51	3 996	0	3 344	0	1 875	0	684	1 499	14 038	15 537
50 000 - 99 999 inhab.	831	2 164	25	1 951	0	1 393	0	779	0	206	856	6 493	7 349
100 000 inhab. and more	704	1 280	22	1 040	0	777	0	433	0	155	726	3 685	4 411
Prague	291	564	14	448	0	322	0	170	0	42	305	1 546	1 851
Other	1	6	0	5	0	7	0	7	0	4	1	29	30
Total	5 306	14 932	225	13 561	0	12 041	0	9 043	0	3 979	5 531	53 556	59 087

[1] The age of recipients is evaluated based on the minimum age (the lowest age) of persons evaluated together.

Source: Ministry of Labour and Social Affairs.

2.7.4 Number of paid housing allowances assigned in November 2013 by legal grounds for use of dwelling, age of recipients [1], and municipality size

Municipality size	Number of allowances to households						Number of allowances to households of tenants of minimum age	Number of allowances to households in total	
	tenants of minimum age		members of co-operative of minimum age		owners of minimum age				
	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	
Till 9 999 inhabitants	3 712	28 411	279	2 707	2 144	27 765	6 135	58 883	65 018
10 000 - 49 999 inhab.	4 031	26 903	704	5 672	1 499	14 038	6 234	46 613	52 847
50 000 - 99 999 inhab.	5 355	19 434	572	3 716	856	6 493	6 783	29 643	36 426
100 000 inhab. and more	4 722	17 176	543	2 736	726	3 685	5 991	23 597	29 588
Prague	8 111	10 138	133	683	305	1 546	8 549	12 367	20 916
Other	1	3	0	0	1	29	2	32	34
Total	25 932	102 065	2 231	15 514	5 531	53 556	33 694	171 135	204 829

[1] The age of recipients is evaluated based on the minimum age (the lowest age) of persons evaluated together.

Source: Ministry of Labour and Social Affairs.



2.7.5 Number of paid housing allowances assigned for November 2013 to one-member households by legal grounds for use of dwelling, age of recipients, and municipality size

Municipality size	Number of allowances to one-member households						Number of allowances for one-member households with a person of age		Number of allowances to one-member households in total
	tenants of age		members of co-operative of age		owners of age		65+ years	younger than 65	
	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65			
Till 9 999 inhabitants	3 605	7 711	276	833	2 031	6 779	5 912	15 323	21 235
10 000 - 49 999 inhab.	3 867	7 803	691	1 952	1 448	4 139	6 006	13 894	19 900
50 000 - 99 999 inhab.	4 855	6 365	555	1 308	831	2 164	6 241	9 837	16 078
100 000 inhab. and more	4 321	5 614	531	1 069	704	1 280	5 556	7 963	13 519
Prague	7 279	3 670	132	243	291	564	7 702	4 477	12 179
Other	1	1	0	0	1	6	2	7	9
Total	23 928	31 164	2 185	5 405	5 306	14 932	31 419	51 501	82 920

Source: Ministry of Labour and Social Affairs.

2.7.6 Number of paid housing allowances assigned for November 2013 to two-member households by legal grounds for use of dwelling, age of recipients^[1], and municipality size

Municipality size	Number of allowances to two-member households						Number of allowances for two-member households with a person of minimum age		Number of allowances to two-member households in total
	tenants of minimum age		members of co-operative of minimum age		owners of minimum age		65+ years	younger than 65	
	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65			
Till 9 999 inhabitants	107	7 917	3	792	113	6 121	223	14 830	15 053
10 000 - 49 999 inhab.	164	8 017	13	1 682	51	3 996	228	13 695	13 923
50 000 - 99 999 inhab.	500	5 883	17	1 179	25	1 951	542	9 013	9 555
100 000 inhab. and more	401	5 175	12	807	22	1 040	435	7 022	7 457
Prague	828	3 215	1	205	14	448	843	3 868	4 711
Other	0	1	0	0	0	5	0	6	6
Total	2 000	30 208	46	4 665	225	13 561	2 271	48 434	50 705

[1] The age of recipients is evaluated based on the minimum age (the lowest age) of persons evaluated together.

Source: Ministry of Labour and Social Affairs.

2.7.7 Number of paid housing allowances assigned for November 2013 to three-member households by legal grounds for use of dwelling, age of recipients^[1], and municipality size

Municipality size	Number of allowances to three-member households						Number of allowances for three-member households with a person of minimum age		Number of allowances to three-member households in total
	tenants of minimum age		members of co-operative of minimum age		owners of minimum age		65+ years	younger than 65	
	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65			
Till 9 999 inhabitants	0	6 667	0	665	0	6 198	0	13 530	13 530
10 000 - 49 999 inhab.	0	6 086	0	1 250	0	3 344	0	10 680	10 680
50 000 - 99 999 inhab.	0	3 936	0	773	0	1 393	0	6 102	6 102
100 000 inhab. and more	0	3 460	0	527	0	777	0	4 764	4 764
Prague	4	1 997	0	154	0	322	4	2 473	2 477
Other	0	1	0	0	0	7	0	8	8
Total	4	22 147	0	3 369	0	12 041	4	37 557	37 561

[1] The age of recipients is evaluated based on the minimum age (the lowest age) of persons evaluated together.

Source: Ministry of Labour and Social Affairs.

2.7.8 Number of paid housing allowances assigned for November 2013 to four-member households by legal grounds for use of dwelling, age of recipients[1], and municipality size

	Number of allowances to four-member households						Number of allowances for four-member households with a person of minimum age		Number of allowances to four-member households in total
	tenants of minimum age		members of co-operative of minimum age		owners of minimum age		65+ years	younger than 65	
Municipality size	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	
Till 9 999 inhabitants	0	3 644	0	322	0	5 779	0	9 745	9 745
10 000 - 49 999 inhab.	0	2 979	0	607	0	1 875	0	5 461	5 461
50 000 - 99 999 inhab.	0	1 963	0	345	0	779	0	3 087	3 087
100 000 inhab. and more	0	1 865	0	272	0	433	0	2 570	2 570
Prague	0	914	0	67	0	170	0	1 151	1 151
Other	0	0	0	0	0	7	0	7	7
Total	0	11 365	0	1 613	0	9 043	0	22 021	22 021

[1] The age of recipients is evaluated based on the minimum age (the lowest age) of persons evaluated together.

Source: Ministry of Labour and Social Affairs.

2.7.9 Number of paid housing allowances assigned for November 2013 to five-member more-member households by legal grounds for use of dwelling, age of recipients[1], and municipality size

	Number of allowances to five-member and more-member households						Number of allowances for five-member and more-member households with a person of minimum age		Number of allowances to five-member and more-member households in total
	tenants of minimum age		members of co-operative of minimum age		owners of minimum age		65+ years	younger than 65	
Municipality size	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	
Till 9 999 inhabitants	0	2 472	0	95	0	2 888	0	5 455	5 455
10 000 - 49 999 inhab.	0	2 018	0	181	0	684	0	2 883	2 883
50 000 - 99 999 inhab.	0	1 287	0	111	0	206	0	1 604	1 604
100 000 inhab. and more	0	1 062	0	61	0	155	0	1 278	1 278
Prague	0	342	0	14	0	42	0	398	398
Other	0	0	0	0	0	4	0	4	4
Total	0	7 181	0	462	0	3 979	0	11 622	11 622

[1] The age of recipients is evaluated based on the minimum age (the lowest age) of persons evaluated together.

Source: Ministry of Labour and Social Affairs.

2.7.10 Number of paid housing allowances assigned for September 2012 by number of members of households age of recipients [1], and municipality size

Municipality size	Number of allowances to households with following number of members										Number of allowances to households of minimum age		Number of allowances to households in total
	1 person of age		2 persons of minimum age		3 persons of minimum age		4 persons of minimum age		5 and more persons of		65+ years	younger than 65	
	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	65+ years	younger than 65	
Till 9 999 inhabitants	5 912	15 323	223	14 830	0	13 530	0	9 745	0	5 455	6 135	58 883	65 018
10 000 - 49 999 inhab.	6 006	13 894	228	13 695	0	10 680	0	5 461	0	2 883	6 234	46 613	52 847
50 000 - 99 999 inhab.	6 241	9 837	542	9 013	0	6 102	0	3 087	0	1 604	6 783	29 643	36 426
100 000 inhab. and more	5 556	7 963	435	7 022	0	4 764	0	2 570	0	1 278	5 991	23 597	29 588
Prague	7 702	4 477	843	3 868	4	2 473	0	1 151	0	398	8 549	12 367	20 916
Other	2	7	0	6	0	8	0	7	0	4	2	32	34
Total	31 419	51 501	2 271	48 434	4	37 557	0	22 021	0	11 622	33 694	171 135	204 829

[1] The age of recipients is evaluated based on the minimum age (the lowest age) of persons evaluated together.

Source: Ministry of Labour and Social Affairs.

**2.7.11 Housing allowance - state social support
(expenses, number of benefits and their average sum in territorial zones)**

Region	Expenses (CZK millions)		Year-on-year index in %	Average number of housing allowances per month (number/month)	Average monthly housing allowance (in CZK/month)
	1 st to 3 rd quarter 2012	1 st to 3 rd quarter 2013			
Capital Prague	540,4	694,1	128,4	20	3 875
Central Bohemia	231,0	316,4	137,0	12	3 056
Southern Bohemia	181,9	224,8	123,6	9	2 860
Plzeň	120,1	153,0	127,4	6	3 016
Karlovy Vary	173,6	212,1	122,2	7	3 242
Ústí nad Labem	608,2	785,3	129,1	26	3 364
Liberec	212,3	274,0	129,1	9	3 239
Hradec Králové	167,9	223,5	133,1	8	3 111
Pardubice	148,8	193,1	129,8	7	2 949
Vysočina	118,8	151,3	127,4	6	2 755
Olomouc Region	245,8	317,3	129,1	12	3 055
Southern Moravia	459,0	583,5	127,1	20	3 315
Zlín	162,6	203,1	124,9	8	2 784
Moravian and Silesian	866,0	1 106,8	127,8	41	2 985
TOTAL	4 236,4	5 438,3	128,4	191	3 178

Source: Ministry of Labour and Social Affairs.

**2.7.12 Supplement for housing – assistance in material need
(expenses, number of benefits and their average sum in territorial zones)**

Region	Expenses (in million CZK)		Year-on-year index in %	Average monthly number of paid benefits	Average sum of benefit (in CZK)
	1 st to 3 rd quarter 2012	1 st to 3 rd quarter 2013			
Capital Prague	64,7	124,9	193,0	3 191	4 349
Central Bohemia	103,5	190,9	184,4	4 821	4 400
Southern Bohemia	49,6	85,2	171,8	2 676	3 537
Plzeň	50,2	85,3	169,9	2 410	3 933
Karlovy Vary	41,2	76,7	186,2	2 539	3 356
Ústí nad Labem	176,9	303,4	171,5	10 254	3 288
Liberec	50,2	90,0	179,3	2 839	3 522
Hradec Králové	37,7	67,6	179,3	2 407	3 120
Pardubice	27,7	43,3	156,3	1 544	3 117
Vysočina	28,1	48,6	173,0	1 573	3 432
Southern Moravia	90,0	163,8	182,0	5 218	3 488
Olomouc Region	96,3	183,5	190,6	5 485	3 717
Moravian and Silesian	296,5	474,9	160,2	15 091	3 496
Zlín	45,2	81,8	181,0	2 818	3 226
Total	1 157,8	2 019,9	174,5	62 866	3 570

Source: Ministry of Labour and Social Affairs, calculation by Ministry of Regional Development.



2.7.13 Volume of paid finances for housing allowance and supplement for housing

	Year 2007	Year 2008	Year 2009	Year 2010	Year 2011	Year 2012	Year 2013	Index 2013/2007
Housing allowance								
costs (in millions CZK)	1 564.8	1 619.2	2 280.0	3 521.0	4 640.5	5 743.5	7 403.5	473.1
average monthly number of paid benefits in thousands	115.0	85.8	94.2	119.5	140.7	161.4	194.1	168.8
Supplement for housing								
costs (in millions CZK)	523.5	472.6	511.6	686.1	850.2	1 673.3	2 813.6	537.5
average monthly number of paid benefits in thousands	25.2	20.8	19.5	23.2	26.1	39.7	65.1	258.3

Source: Ministry of Labour and Social Affairs.

2.7.14 Housing allowances and supplements for housing in 2012 and 2013 (including year-on-year indices)

	Housing allowance			Supplement for housing			Both benefits paid in total in millions CZK
	Average monthly housing allowance in CZK/month	Average number of paid benefits in thousands/month	Expenses (in millions CZK)	Average monthly supplement for housing in CZK/month	Average number of paid benefits in thousand/month	Expenses (in millions CZK)	
year 2012	2 939	162,5	5 732,3	3 198	43,6	1 673,3	7 405,6
year 2013	3 190	194,1	7 403,5	3 610	65,1	2 813,6	10 217,1
Year-on-year index in %	108,5	119,4	129,2	112,9	149,3	168,1	138,0

Source: Ministry of Labour and Social Affairs (March 2014), calculation by Ministry of Regional Development.

2.8 Support by the Ministry of Finance – building savings

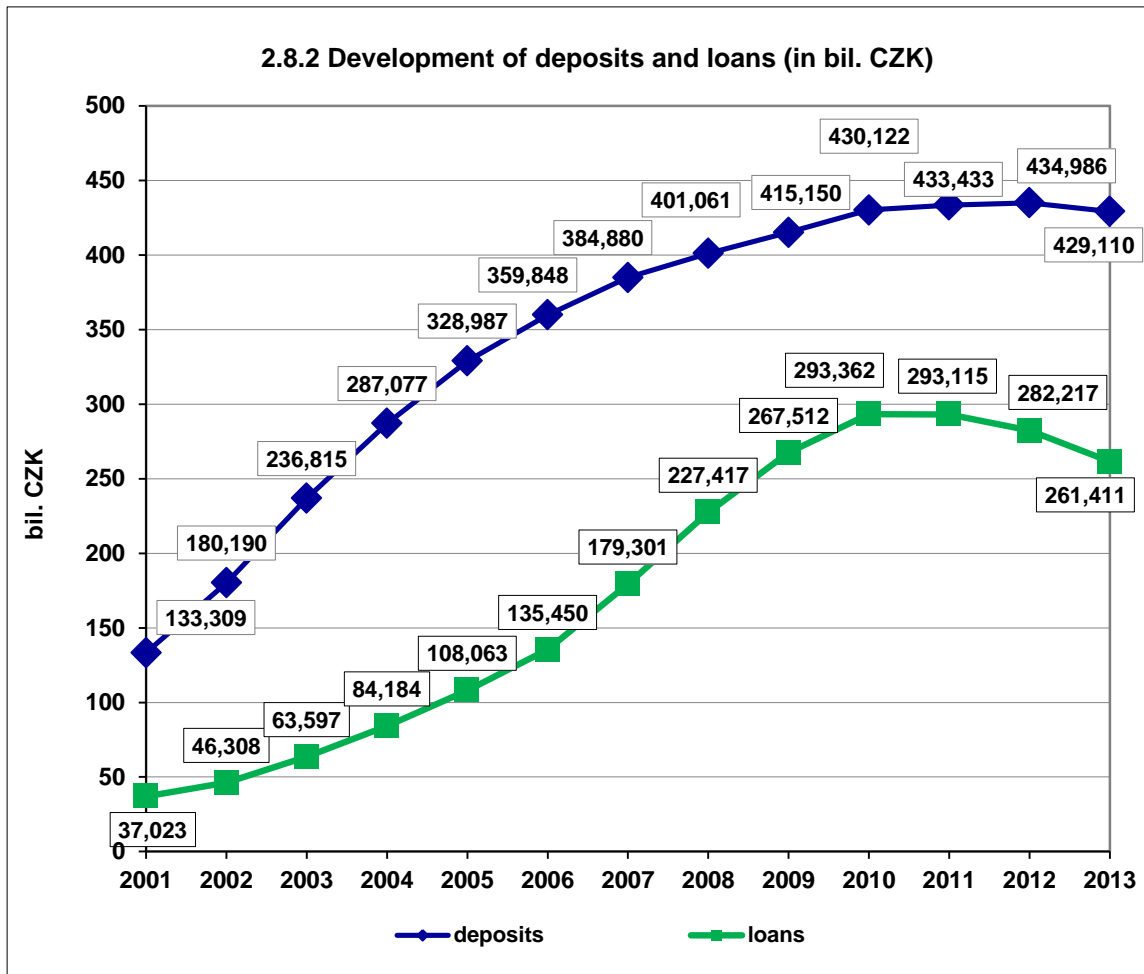
2.8.1 Development of building savings between 2003-2013

		2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Newly signed contracts in given period	Number	2 097 338	314 650	430 233	516 385	579 730	705 463	575 292	532 765	410 461	433 093	449 588
	Increase (%)	62,1	-85,0	36,7	20,0	12,3	21,7	-18,5	-7,4	-23,0	5,5	3,8
Average target amount of newly signed contracts - physical persons	Volume (in ths. CZK)	200,5	222,8	227,9	235,8	284,9	302,8	308,7	300,5	346,2	366,1	370,8
	Increase (%)	36,7	11,1	2,3	3,5	20,8	6,3	2,0	-2,7	15,2	5,7	1,3
Total number of valid contracts [1]	Number	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	4 316 999	4 066 684
	Increase (%)	29,4	-6,4	-5,5	-5,0	-3,1	-1,2	-2,8	-1,6	-6,1	-5,1	-5,8
Amount of recognized state support	Volume (in bil. CZK)	13,261	15,337	16,086	15,772	14,976	14,220	13,262	11,743	10,729	5,290	4,953
	Increase (%)	19,9	15,7	4,9	-2,0	-5,0	-5,0	-6,7	-11,5	-8,6	-50,7	-6,4
Average amount of state support recognized per one contract in given year	Volume (in CZK)	3 159	3 256	3 242	3 173	3 090	2 927	2 776	2 631	1 324	1 312	.
	Increase (%)	0,7	3,1	-0,4	-2,1	-2,6	-5,3	-5,2	-5	-49,7	-0,9	.
Total amount of deposits [1]	Volume (in bil. CZK)	236,815	287,077	328,987	359,848	384,880	401,061	415,150	430,122	433,433	434,986	429,110
	Increase (%)	31,4	21,2	14,6	9,4	7,0	4,2	3,5	3,6	0,8	0,4	-1,4
Loans in total [1]	Number	685 740	786 483	857 875	900 653	942 944	971 176	988 353	993 357	956 659	894 358	815 160
<i>of which: standard building society loans</i>		488 850	549 698	582 867	587 501	580 352	569 870	565 485	564 633	552 999	521 312	471 441
<i>building society bridging loans [2]</i>		196 890	236 785	275 008	313 152	362 592	401 306	422 868	428 724	403 660	373 046	343 719
	Increase (%)	20,5	14,7	9,1	5,0	4,7	3,0	1,8	0,5	-3,7	-6,5	-8,9
Loans in total [1]	Volume (in bil. CZK)	63,597	84,184	108,063	135,450	179,301	227,417	267,512	293,362	293,115	282,217	261,411
<i>of which: standard building society loans</i>		25,099	28,735	31,751	35,073	38,912	42,875	48,899	53,069	55,780	55,709	51,740
<i>building society bridging loans [2]</i>		38,498	55,449	76,312	100,377	140,389	184,542	218,613	240,294	237,335	226,508	209,671
	Increase (%)	37,3	32,4	28,4	25,3	32,4	26,8	17,6	9,7	-0,1	-3,7	-7,4
Loans in total / Total amount of deposits	Ratio (%)	26,9	29,3	32,8	37,6	46,6	56,7	64,4	68,2	67,6	64,9	60,9

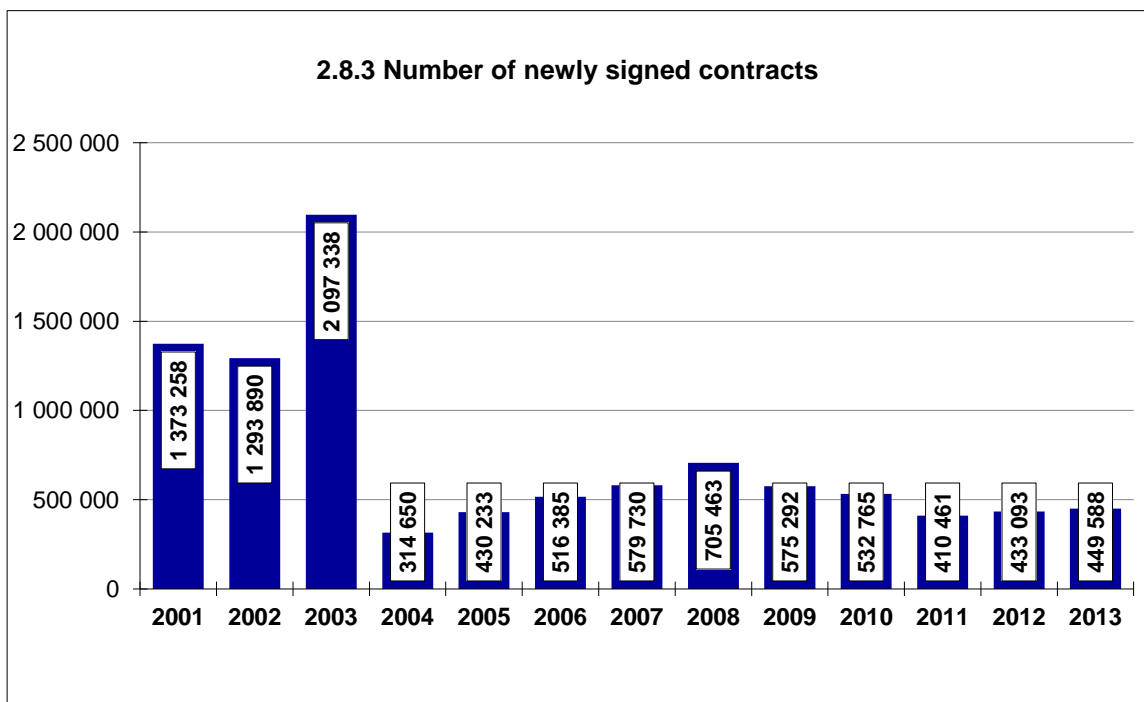
[1] As at period-end.

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

Source: Ministry of Finance.

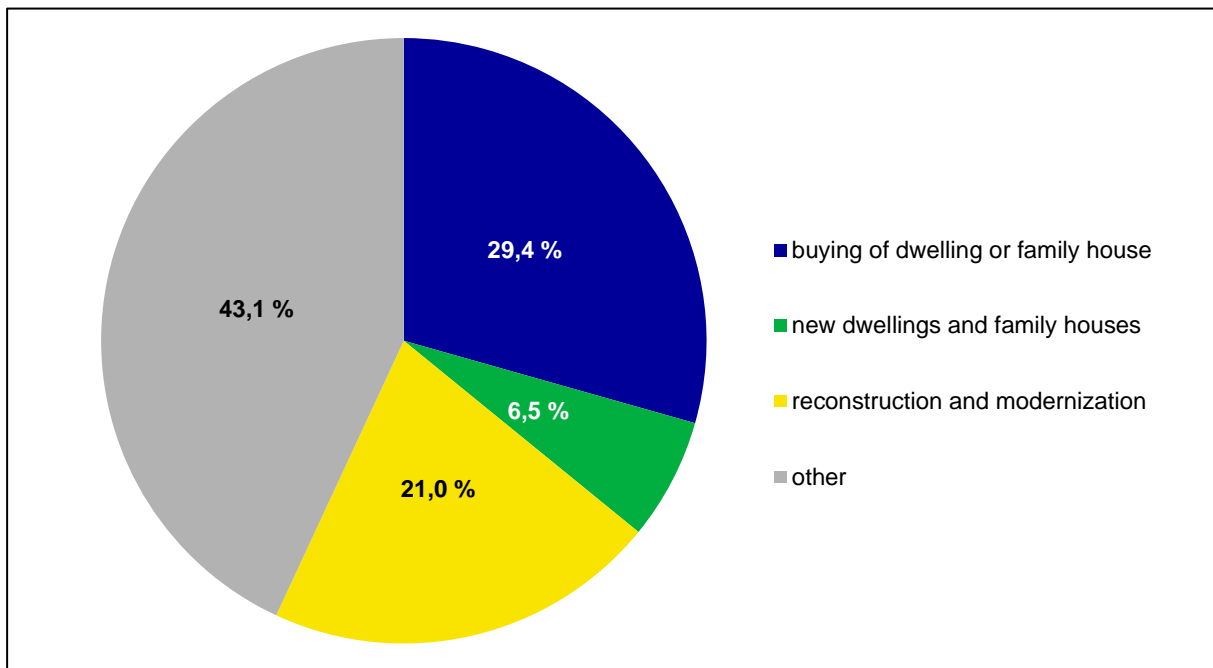


Source: Ministry of Finance.



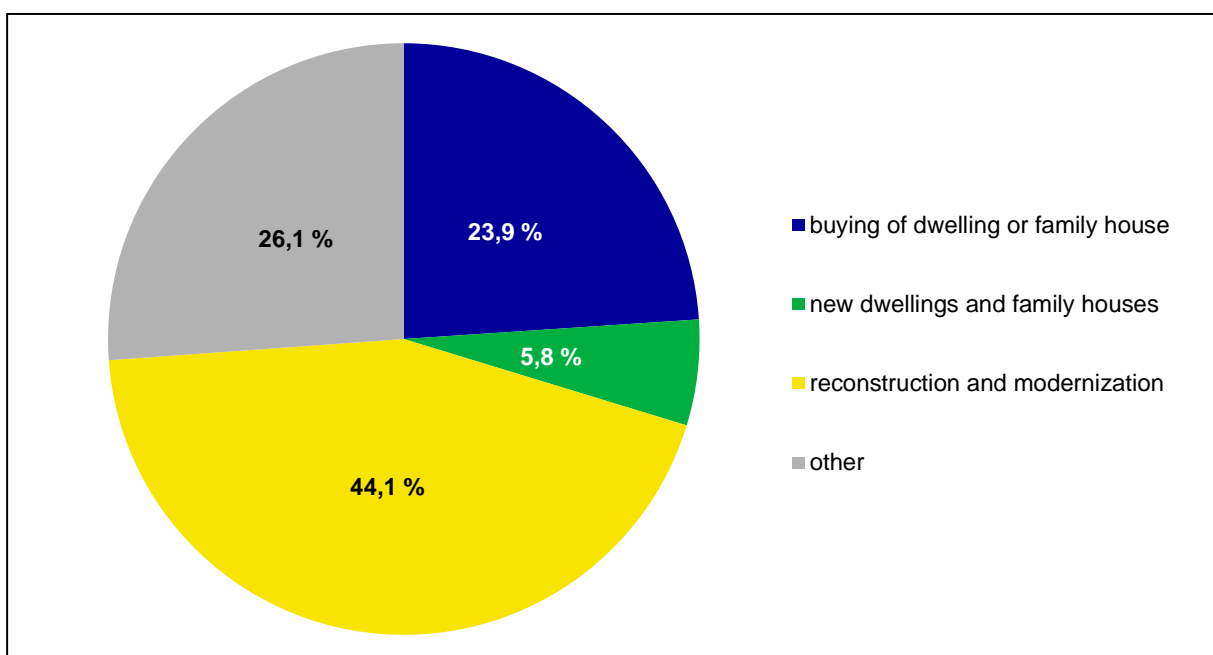
Source: Ministry of Finance.

2.8.4 Purpose of usage of loans in 2013 (volume of loans)

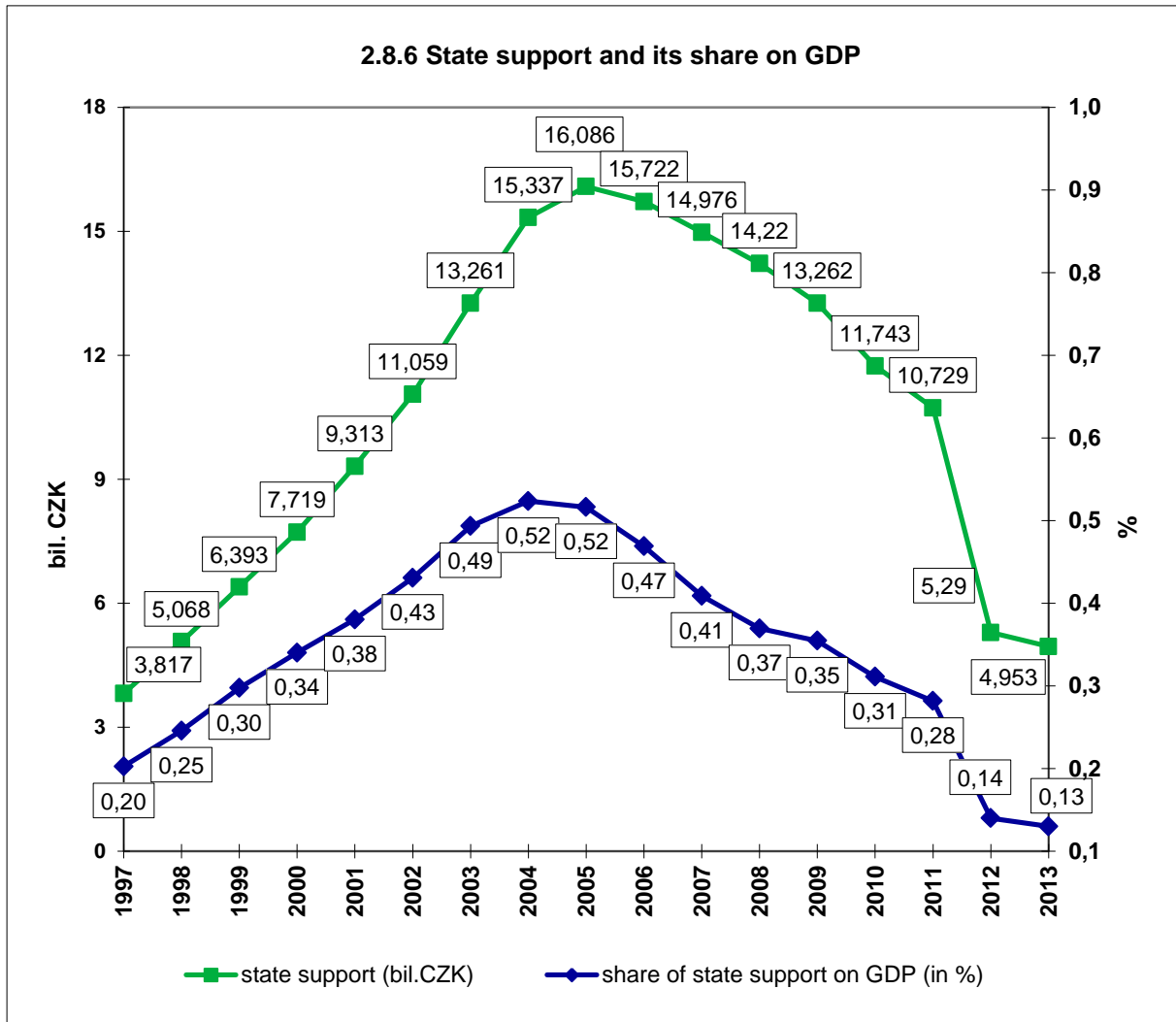


Source: Association of Czech Building Savings Banks.

2.8.5 Purpose of usage of loans in 2013 (number of loans)



Source: Association of Czech Building Savings Banks.



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

3. Housing – housing and dwelling stock according to so-called final results of 2011 census

Results of the 2011 census

All the data collected during the census are processed according to the place of usual residence, and in absolute terms are not fully comparable with previous censuses that processed results based on where people registered their permanent residence.

The place of usual residence is defined as a place where a person normally spends the daily period of rest, regardless of temporary absences for purposes of recreation, holidays, visits to friends and relatives, business, medical treatment, and the like, and where the person is a member of a concrete household.

For inclusion of a person in usually resident population for the Czech Republic the decisive criterion is whether the person has lived for 12 months on the territory of the Czech Republic or intended to stay for a long-term.. To derive the place of usual residence of a person it was decisive what the person had declared on the census questionnaire regarding the actual place of residence (regardless the place of permanent residence or allowed temporary residence). Also, other pieces of information were analysed on the actual place of residence one year prior to the census, data on the place of permanent residence or permitted temporary residence, and place of census. (Methodology of the Czech Statistical Office as of 2011 census).

All the data are valid as of **March 26, 2011**.



3.1 Population, private households, and housing

At the crucial moment of the census (i.e. as of March 26, 2011), 10,436,560 people had their usual residence in the Czech Republic (according to final results). According to expert estimates, the number of people living in the Czech Republic is, in comparison with the published results, bigger by approximately 0.7%. It was impossible to hand over the census forms to these inhabitants.

In the Czech Republic, there were 4,375,122 private households¹. Most of them live individually in dwellings (3,914,100). Two private households in a single dwelling was a situation of 346,000 private households. According to the 2011 census, there were 60,600 cases of three or more private households living together.

¹ *Private household* consists of persons, who have common budget, i.e. they cover household expenditure, such as meals, housing costs, etc. together. The common budget applies also to children, who belong to the relevant household although they do not contribute to the household expenditure. Private households are of the following types:

- *Family household:*
 - *composed of 1 two-parent family* (a married couple, informal cohabitation of cohabitantes – so-called consensual union, registered partnership or informal cohabitation of persons of the same sex – so-called consensual partnership, in all cases with or without children);
 - *composed of 1 lone-parent family* (one of the parents with at least one child)
 - *composed of 2+ families*
- *Non-family household with more members* (two or more persons, who are relatives or not, have common budget and do not compose a family household; non-family households of more members include also households of grandparents with grandchildren)
- *One person household*

Family households composed of 1 family may include also other individual persons provided that they have common budget with the family.

(Methodology of the Czech Statistical Office as of 2011 census)

The term “family” is used by the Czech Statistical Office in the meaning broader than it follows from Act No. 94/1963 Coll. on family and Act No. 115/2006 Coll. on registered partnership, as amended as of March 26, 2011.

3.1.1 Population by way of housing, private households by way of housing, municipality size group, and region

final results according to the place of usual residence

	Total number of people	people living in			Homeless people	Private households in total	by way of housing			
		dw ellings	estab-lish-ments	else-where			dw ellings	not in dw ellings	estab-lish-ments	
In the Czech Republic in total as of March 26, 2011	10 425 064	10 144 961	194 456	85 647	11 496	4 375 122	4 320 691	51 394	3 037	
municipality size group by the number of inhabitants:	up to 199	190 480	187 096	951	2 433	29	75 434	74 113	1 317	4
	200–499	653 259	640 074	5 702	7 483	97	250 620	246 469	4 108	43
	500–999	939 871	915 768	11 081	13 022	271	357 986	350 040	7 870	76
	1 000–1 999	1 001 751	976 838	14 153	10 760	352	382 425	376 264	6 034	127
	2 000–4 999	1 227 631	1 197 626	18 754	11 251	684	485 265	478 780	6 213	272
	5 000–9 999	932 393	910 537	15 521	6 335	837	383 203	379 375	3 632	196
	10 000–19 999	954 534	930 388	19 026	5 120	1 574	407 175	403 759	2 974	442
	20 000–49 999	1 326 197	1 298 611	21 397	6 189	2 805	583 438	579 247	3 735	456
	50 000–99 999	876 968	854 306	17 572	5 090	1 815	393 162	389 168	3 523	471
100 000 and more	2 321 980	2 233 717	70 299	17 964	3 032	1 056 414	1 043 476	11 988	950	
region:	Capital Prague	1 267 542	1 214 106	42 692	10 744	1 254	579 509	571 621	7 555	333
	Central Bohemia Region	1 288 257	1 249 039	22 335	16 883	954	523 045	513 451	9 352	242
	Southern Bohemia Region	627 807	614 579	7 868	5 360	529	262 692	259 200	3 296	196
	Píseň Region	570 061	551 122	11 611	7 328	340	242 397	238 093	4 155	149
	Karlovy Vary Region	295 339	284 281	7 030	4 028	256	128 904	126 541	2 286	77
	Ústí nad Labem Region	807 951	784 437	16 536	6 978	1 010	352 346	347 706	4 274	366
	Liberec Region	432 177	420 825	6 535	4 817	262	183 299	180 647	2 564	88
	Hradec Králové Region	547 449	534 205	9 385	3 859	467	228 256	225 696	2 335	225
	Pardubice Region	511 090	498 743	9 646	2 701	537	207 396	205 548	1 660	188
	Vysočina Region	505 198	496 051	6 680	2 467	367	198 504	196 872	1 532	100
	Southern Moravia Region	1 162 352	1 136 680	17 916	7 756	1 156	473 520	468 566	4 726	228
	Olomouc Region	627 394	613 858	9 638	3 898	1 033	257 964	255 472	2 327	165
	Zlín Region	579 187	569 121	7 276	2 790	757	229 682	227 853	1 675	154
	Moravian and Silesian R.	1 203 260	1 177 914	19 308	6 038	2 574	507 608	503 425	3 657	526

Source: Czech Statistical Office, final results of the 2011 census, data from tables 30, and 33.

3.1.2 Housing of private households

final results according to the place of usual residence

	Private households in total	of that						
		private households living in dw ellings			private households not living in dw ellings			private households living in estab-lish-ments
		1 PH in a dw elling	2 PH in a dw elling	3 and more PH in a dw elling	mobile housing	emergency housing	weekend houses, recreational cottages	
Private households in total	4 375 122	3 914 144	345 970	60 577	624	31 967	18 803	3 037
Total number of members of private households	10 239 015	9 287 790	733 156	124 015	925	49 242	35 480	8 407
Average number of persons per private household	2.3	2.4	2.1	2.0	1.5	1.5	1.9	2.8

Source: Czech Statistical Office, final results of the 2011 census, data from table 901.

3.1.3 Households in dwellings by number of members and types of household

final results according to the place of usual residence

Type of household		Households in total	out of which by number of members of households				
			1	2	3	4	5 and more
Households living in dwellings in total		4 104 635	1 214 201	1 211 977	737 515	629 420	311 522
out of which	1 private household	3 914 144	1 214 201	1 179 514	701 624	594 124	224 681
	2 and more private households	190 491	x	32 463	35 891	35 296	86 841
Private households in total		4 320 691	1 389 148	1 288 501	760 445	639 483	243 114
one person households		1 389 148	1 389 148	x	x	x	x
out of which	living single	1 214 201	1 214 201	x	x	x	x
	cohabiting with some other private household	174 947	174 947	x	x	x	x
non-family households of more members		210 448	x	147 763	36 279	14 628	11 778
family households		2 721 095	x	1 140 738	724 166	624 855	231 336
composed of 1 family		2 651 504	x	1 140 738	724 166	604 314	182 286
two-parent families in total		2 085 529	x	818 586	550 600	554 447	161 896
out of which	two-parent family without dependent children	1 229 278	x	818 586	284 255	100 440	25 997
	two-parent family with dependent children	856 251	x	x	266 345	454 007	135 899
1 lone-parent families in total		565 975	x	322 152	173 566	49 867	20 390
out of which	1 lone-parent families with a man in the head of family	106 131	x	59 050	31 152	10 901	5 028
	1 lone-parent families with a woman in the head of family	459 844	x	263 102	142 414	38 966	15 362
composed of 2+ families		69 591	x	x	x	20 541	49 050

Source: Czech Statistical Office, final results of the 2011 census, data from table 123.

3.1.4 Private one person households living individually in a dwelling by sex and marital status, by way of housing, legal ground for use of dwelling, and age

final results according to the place of usual residence

	Private one person households in total	out of which												
		men in total	out of which					women in total	out of which					
			single	married	divorced	widow ed	undeter- mined		single	married	divorced	widow ed	undeter- mined	
private one person households living separately in dwelling	1 214 201	524 218	224 735	71 875	161 600	63 970	1 817	689 983	140 408	53 862	166 260	328 594	779	
out of which by age:	15–19	9 258	4 583	4 529	4	13	1	36	4 675	4 606	32	5	3	27
	20–24	43 385	22 096	21 536	387	92	6	69	21 289	20 331	718	182	4	46
	25–29	80 188	44 943	41 390	2 363	1 049	22	93	35 245	30 878	2 882	1 357	33	80
	30–34	89 792	57 473	45 207	6 038	6 017	54	122	32 319	24 672	3 816	3 647	95	66
	35–39	74 433	52 603	30 132	7 668	14 574	84	97	21 830	12 807	3 451	5 328	185	47
	40–44	58 634	41 376	16 084	6 579	18 429	146	103	17 258	6 072	3 063	7 641	430	45
	45–49	66 806	42 830	13 274	6 715	22 369	357	95	23 976	4 985	4 183	13 407	1 347	52
	50–54	76 789	42 213	11 954	6 601	22 641	926	79	34 576	4 701	5 768	19 467	4 580	54
	55–59	106 105	49 920	12 452	8 738	25 799	2 854	63	56 185	5 609	8 082	28 582	13 865	45
	60–64	125 964	49 175	10 109	9 424	23 200	6 391	41	76 789	6 070	8 571	30 765	31 362	21
	65–69	116 624	35 776	5 895	7 088	14 125	8 633	31	80 848	5 053	5 995	22 954	46 828	17
	70–74	99 852	23 826	3 061	4 213	6 791	9 734	20	76 026	3 317	3 388	13 341	55 957	22
	75 and more	253 500	50 345	3 442	5 801	6 342	34 721	35	203 155	6 217	3 709	19 448	173 747	33
undetermined	12 871	7 059	5 670	256	159	41	933	5 812	5 090	204	136	158	224	
out of which	dw elling in personal ow nership	265 629	102 571	45 779	12 009	31 461	13 133	124	163 058	35 606	10 711	46 215	70 446	61
	dw elling in ow n house	263 122	120 544	44 640	19 102	36 528	20 166	76	142 578	16 491	12 569	21 114	92 358	44
	rental dw elling	335 940	142 442	63 941	14 614	49 666	13 991	176	193 498	44 272	11 767	56 071	81 252	109
	cooperative dw elling	117 822	48 041	20 447	5 206	16 980	5 355	35	69 781	14 473	4 655	22 556	28 074	14
private one person households not living in dw ellings	32 999	21 026	9 066	5 269	5 593	557	530	11 973	4 606	3 246	2 250	1 551	319	

Source: Czech Statistical Office, final results of the 2011 census, data from table 926.

3.2 Houses

In March 2011, there were 2,158,100 residential buildings in total. Occupied buildings comprised 1,800,100, i.e. 83.4% of the dwelling stock. There were 16.6% unoccupied buildings. Almost two thirds (65.1%) were located in municipalities with population of 2,000, at most.

These buildings were predominantly family houses (88.1%). Multi-dwelling buildings formed only one tenth of the total housing fund.

Equipment in the houses have improved significantly, e.g. 80.6% occupied houses had central heating (against 73.1% in 2001). There were 61.1% (52.4% in 2001) houses connected to the sewerage system, while the ratio of houses with gas fixtures rose from 55.2% in 2001 to 60.5%.

Similarly to ten years ago, most occupied houses were built from bricks, blocks or stone (87%). In recent 10 years, the ratios of 82,088 occupied houses made of wall panels slightly dropped (from 4.9% to 4.6%) as well of houses from unfired bricks (from 2.1% to 1.5%).

3.2.1 Houses by occupancy, occupied houses by type, material of bearing walls, equipment, number of above-ground storeys, and by number of dwellings, municipality size group, and region
final results according to the place of usual residence

	Houses in total	out of which occupied houses																		
		total	out of which			out of which by material of bearing walls			out of which by equipment			out of which with following number of above-ground storeys			out of which with following number of dwellings					
			family houses	multi-dwelling buildings	other buildings	stone, bricks, blocks	wall panels	unfired bricks	pipewater	connection to the sewerage system	central heating	pipewater	1-2	3-4	5 and more	1	2-3	4-11	12 and more	
In the Czech Republic in total as of March 26, 2011	2 158 119	1 800 075	1 554 794	211 252	34 029	1 565 331	82 088	27 594	1 656 010	1 099 983	1 450 328	1 088 475	1 498 572	151 136	64 599	1 252 237	348 744	121 755	75 582	
municipality size group by the number of inhabitants:	up to 199	93 296	60 402	58 527	1 125	750	54 578	411	1 174	53 476	10 922	44 630	15 167	55 622	971	70	49 697	9 793	875	13
	200-499	262 338	192 268	184 753	5 069	2 446	170 735	2 239	4 720	172 726	55 054	150 383	71 984	177 521	4 032	253	155 346	32 543	4 125	162
	500-999	336 039	264 855	253 308	7 967	3 580	236 101	3 289	6 335	240 593	111 907	213 773	121 861	244 776	7 014	347	210 225	47 598	6 440	436
	1 000-1 999	322 905	264 400	249 555	11 143	3 702	234 907	4 088	6 203	242 397	144 108	219 337	149 605	241 922	10 037	648	203 631	50 795	8 498	1 291
	2 000-4 999	328 172	279 044	254 211	20 740	4 093	248 084	7 492	4 273	257 960	186 000	232 348	174 973	248 492	16 739	2 474	207 764	52 288	14 394	4 386
	5 000-9 999	200 083	174 342	150 486	20 533	3 323	154 607	7 612	1 603	162 245	125 834	142 896	112 989	147 614	16 118	3 762	118 438	36 816	13 325	5 588
	10 000-19 999	148 740	133 615	106 632	23 748	3 235	114 506	10 221	774	124 790	109 112	107 968	99 561	104 392	17 234	6 434	84 490	26 706	13 569	8 682
	20 000-49 999	164 471	150 498	109 588	36 768	4 142	124 922	15 108	1 007	140 783	121 727	120 408	114 515	105 247	26 053	12 394	83 352	32 482	20 201	14 235
	50 000-99 999	94 487	87 349	61 968	23 126	2 255	70 897	10 544	464	81 756	72 389	72 269	70 764	59 589	14 378	9 480	46 491	18 542	11 479	10 691
100 000 and more	207 588	193 302	125 766	61 033	6 503	155 994	21 084	1 041	179 284	162 930	146 316	157 056	113 397	38 560	28 737	92 803	41 181	28 849	30 098	
region:	Capital Prague	99 949	92 927	57 354	32 596	2 977	74 455	10 479	122	86 064	81 806	68 829	73 483	49 313	19 899	16 785	42 384	18 599	14 498	17 295
	Central Bohemia Region	353 037	286 780	262 703	19 444	4 633	255 579	8 350	1 815	258 331	165 738	228 196	137 211	252 917	14 688	3 770	223 249	45 498	12 286	5 518
	Southern Bohemia Region	163 889	123 048	108 358	12 396	2 294	112 488	4 548	248	113 488	81 410	99 050	49 698	104 005	8 863	3 769	87 468	24 104	7 440	3 937
	Přezborský Region	131 052	105 835	90 894	12 607	2 334	92 337	4 993	1 165	96 720	61 986	84 802	57 321	88 449	8 605	3 153	72 342	21 656	7 781	3 958
	Karlovy Vary Region	44 979	39 845	29 092	9 417	1 336	32 724	3 941	163	35 589	28 010	32 058	22 667	27 545	7 449	2 669	24 241	6 981	5 816	2 751
	Ústí nad Labem Region	135 999	115 679	91 318	21 259	3 102	95 493	9 626	465	105 201	73 666	91 130	66 675	86 863	16 029	6 061	73 951	22 267	11 814	7 496
	Liberec Region	92 345	73 380	61 122	10 240	2 018	60 206	4 469	331	66 892	34 237	54 462	33 441	58 576	8 800	2 647	46 800	17 332	6 287	2 882
	Hradec Králové Region	137 051	109 736	96 055	11 466	2 215	97 553	3 608	780	101 141	60 578	81 930	52 897	94 080	8 408	2 401	76 151	23 092	7 353	3 032
	Pardubice Region	128 618	104 850	94 008	9 080	1 762	95 508	2 734	586	97 800	55 641	82 524	64 180	91 741	6 530	2 087	74 980	21 239	5 992	2 540
	Vysočina Region	136 766	108 062	98 411	8 039	1 612	100 459	2 961	383	101 249	65 940	88 827	61 043	95 613	6 107	2 130	79 481	20 911	5 183	2 414
	Southern Moravia Region	259 567	225 006	201 823	19 868	3 315	195 532	6 964	8 606	207 854	160 139	183 804	179 058	193 692	14 884	6 626	174 376	31 473	11 824	7 143
	Olomouc Region	137 345	118 882	105 081	11 961	1 840	98 474	4 236	7 179	110 096	73 822	98 035	82 247	103 039	7 899	3 178	82 961	24 883	7 144	3 768
	Zlín Region	141 852	120 444	111 050	7 832	1 562	102 851	3 674	4 523	111 251	78 280	102 000	82 620	107 192	6 709	1 980	90 901	21 918	4 870	2 638
Moravian and Silesian R.	195 670	175 601	147 525	25 047	3 029	151 672	11 505	1 228	164 334	78 730	154 681	125 934	145 547	16 266	7 343	102 952	48 791	13 467	10 210	

Source: Czech Statistical Office, final results of the 2011 census, data from tables 15, 18, and 19.

3.2.2 Houses by occupancy, occupied houses by period of re/construction, house owner and persons in occupied houses, by municipality size group, and region
final results according to the place of usual residence

	Houses in total	out of which occupied houses															Number of persons in occupied houses		
		total	out of which by period of re/construction							Average age of houses in years		out of which by house owner						total	out of which in family houses
			since 1919	1920–1970	1971–1980	1981–1990	1991–2000	2001–2011	family houses	multi-dwelling buildings	natural person	municipality, state	housing co-operative	other legal person	co-ownership of owners of dwellings (units)	combination of owners			
In the Czech Republic in total as of March 26, 2011	2 158 119	1 800 075	230 908	623 757	269 255	213 648	196 874	219 379	49.3	52.4	1 499 512	48 948	31 509	22 944	137 687	22 429	10 304 041	5 043 384	
municipality size group by the number of inhabitants:	up to 199	93 296	60 402	11 659	20 073	8 665	6 399	5 840	5 984	55.8	47.2	54 297	966	212	439	3 004	208	187 861	173 774
	200–499	262 338	192 268	31 631	61 494	28 323	22 852	20 200	22 896	52.0	46.4	172 643	3 122	954	1 426	9 925	802	644 509	572 361
	500–999	336 039	264 855	37 338	83 758	40 331	33 168	29 454	34 811	49.2	47.0	238 503	4 813	1 222	1 828	13 418	1 156	924 216	804 995
	1 000–1 999	322 905	264 400	33 463	84 110	40 327	33 928	30 671	36 229	47.6	46.8	235 825	5 764	1 404	2 049	14 362	1 329	987 248	808 435
	2 000–4 999	328 172	279 044	33 380	92 596	42 627	35 183	32 654	36 965	47.3	50.0	242 544	6 667	2 594	2 570	18 744	2 085	1 211 133	822 247
	5 000–9 999	200 083	174 342	20 844	59 671	29 013	21 871	18 874	20 374	48.5	49.2	146 255	5 054	2 792	1 897	13 269	2 246	922 087	494 583
	10 000–19 999	148 740	133 615	15 832	47 951	21 003	15 708	14 698	15 187	50.3	48.1	105 343	4 299	3 400	1 454	13 220	3 193	946 988	348 353
	20 000–49 999	164 471	150 498	17 990	56 260	23 585	17 777	15 635	14 976	50.3	52.8	110 492	5 153	5 388	2 980	18 375	4 083	1 315 457	365 897
	50 000–99 999	94 487	87 349	7 338	38 176	12 360	9 013	8 243	9 644	48.9	50.1	61 370	2 646	3 953	3 198	11 655	2 191	869 034	207 954
100 000 and more	207 588	193 302	21 433	79 668	23 021	17 749	20 605	22 313	49.8	58.9	132 240	10 464	9 590	5 103	21 715	5 136	2 295 508	444 785	
region:	Capital Prague	99 949	92 927	10 025	38 822	10 149	8 517	10 200	10 720	48.8	61.3	61 920	5 105	5 372	1 922	10 899	2 529	1 251 257	208 308
	Central Bohemia Region	353 037	286 780	38 195	91 659	37 724	29 568	31 846	49 087	48.7	45.4	251 417	5 151	2 691	2 267	17 035	2 401	1 266 199	818 138
	Southern Bohemia Region	163 889	123 048	17 602	36 215	20 355	15 511	14 422	15 697	48.8	47.1	103 726	3 661	1 841	1 518	8 691	1 092	621 984	337 419
	Plzeň Region	131 052	105 835	14 476	36 459	15 299	12 146	11 643	12 603	51.2	50.0	87 805	3 156	970	1 079	8 687	1 410	559 646	283 904
	Karlovy Vary Region	44 979	39 845	7 294	15 527	3 498	3 446	4 190	4 373	58.1	59.7	28 786	1 863	552	690	5 882	635	288 784	93 589
	Ústí nad Labem Region	135 999	115 679	25 477	39 105	13 416	11 694	10 693	11 123	61.7	55.3	90 701	4 598	3 559	1 832	9 539	1 949	797 680	286 877
	Liberec Region	92 345	73 380	16 565	20 626	9 683	9 031	7 353	7 948	58.0	58.9	60 580	2 624	1 142	1 101	4 598	1 519	425 593	202 072
	Hradec Králové Region	137 051	109 736	16 466	36 345	17 254	14 119	11 593	11 438	51.4	56.2	93 471	2 862	1 460	982	7 527	1 493	540 944	306 634
	Pardubice Region	128 618	104 850	12 520	33 982	19 243	13 339	11 095	12 571	48.0	46.3	89 346	2 760	1 483	798	7 826	1 125	505 816	304 204
	Vysočina Region	136 766	108 062	11 238	34 842	20 088	15 590	12 340	11 960	46.0	44.0	93 350	2 101	1 325	831	7 876	1 137	501 026	322 281
	Southern Moravia Region	259 567	225 006	21 971	81 084	35 896	28 742	25 510	27 231	46.6	49.6	190 417	5 114	3 111	1 499	19 092	2 357	1 153 208	652 328
	Olomouc Region	137 345	118 882	16 324	40 792	18 265	14 480	13 749	13 046	49.9	52.1	101 294	2 767	1 473	930	9 109	1 582	621 577	343 684
	Zlín Region	141 852	120 444	7 747	48 164	20 517	15 824	13 949	12 370	44.9	41.7	104 050	1 605	1 429	614	10 283	1 134	575 528	366 191
Moravian and Silesian Region	195 670	175 601	15 008	70 135	27 868	21 641	18 291	19 212	45.3	51.1	142 649	5 581	5 101	6 881	10 643	2 066	1 194 799	517 755	

Source: Czech Statistical Office, final results of the 2011 census, data from tables 15, 16, and 17.

3.2.3 Houses by type of house and persons in house and by occupancy and house owner

final results according to the place of usual residence

		Houses in total	out of which		Number of persons	
			family houses	multi-dwelling buildings	total	out of which in family houses
Houses in total		2 158 119	1 901 126	214 760	10 304 041	5 043 384
occupied houses		1 800 075	1 554 794	211 252	10 304 041	5 043 384
out of which by house owner:	natural person	1 499 512	1 455 367	36 763	5 224 455	4 729 644
	municipality, state	48 948	9 580	31 531	887 773	32 749
	housing cooperative	31 509	1 037	30 404	1 023 035	3 116
	co-ownership of owners of dwellings	137 687	60 651	76 522	2 048 197	196 380

Source: Czech Statistical Office, final results of the 2011 census, data from table 117.

3.2.4 Houses by occupancy, unoccupied houses with dwellings by type and reason of unoccupancy, dwellings in unoccupied houses by municipality size group, and region

final results according to the place of usual residence

		Houses in total	Unoccupied houses with dwellings						Dwellings in unoccupied houses		
			total	out of which		out of which houses unoccupied due to following reasons			total	out of which	
				family houses	multi-dwelling buildings	serve for recreation	reconstruction of the house	unfit for living		in family houses	in multi-dwelling buildings
In the Czech Republic in total as of March 26, 2011		2 158 119	356 933	346 332	3 508	168 723	18 166	23 672	384 911	359 141	18 586
municipality size group by the number of inhabitants:	up to 199	93 296	32 859	32 536	72	22 667	805	1 516	33 748	33 108	389
	200–499	262 338	70 000	69 118	209	42 318	2 379	4 125	72 108	70 507	924
	500–999	336 039	71 055	69 982	237	38 954	3 039	4 653	73 626	71 664	1 124
	1 000–1 999	322 905	58 377	57 172	317	29 876	2 816	4 079	61 972	58 954	2 129
	2 000–4 999	328 172	48 960	47 508	454	19 657	3 021	3 890	52 348	49 168	2 180
	5 000–9 999	200 083	25 590	24 394	364	8 749	1 882	2 145	28 215	25 734	1 647
	10 000–19 999	148 740	14 996	13 768	330	3 195	1 282	1 179	17 361	14 783	1 669
	20 000–49 999	164 471	13 843	12 642	537	1 973	1 154	847	17 064	13 788	2 600
	50 000–99 999	94 487	7 059	6 374	307	542	584	527	8 875	6 909	1 579
100 000 and more	207 588	14 194	12 838	681	792	1 204	711	19 594	14 526	4 345	
region:	Capital Prague	99 949	6 985	6 256	390	290	528	235	10 227	7 092	2 757
	Central Bohemia Region	353 037	66 126	64 536	448	33 055	3 407	3 927	69 696	66 591	1 958
	Southern Bohemia Region	163 889	40 727	39 795	298	24 867	1 482	1 807	43 148	41 151	1 362
	Plzeň Region	131 052	25 141	24 487	207	12 558	1 183	1 444	26 891	25 399	1 040
	Karlovy Vary Region	44 979	5 086	4 661	199	1 446	298	411	6 169	4 979	962
	Ústí nad Labem Region	135 999	20 218	19 255	464	7 830	1 109	1 368	23 168	20 234	2 431
	Liberec Region	92 345	18 900	18 319	231	12 762	656	777	20 904	19 015	1 536
	Hradec Králové Region	137 051	27 218	26 410	258	15 244	1 188	1 700	29 313	27 294	1 467
	Pardubice Region	128 618	23 695	23 087	120	12 866	1 078	1 598	24 906	23 819	598
	Vysočina Region	136 766	28 639	28 091	119	17 539	1 179	1 790	29 789	28 857	501
	Southern Moravia Region	259 567	34 479	33 614	227	11 145	2 374	2 945	36 473	34 544	1 283
	Olomouc Region	137 345	18 397	17 763	189	5 850	1 258	1 779	19 924	18 576	898
	Zlín Region	141 852	21 346	20 846	118	6 932	1 147	1 983	22 277	21 347	545
Moravian and Silesian Region	195 670	19 976	19 212	240	6 339	1 279	1 908	22 026	20 243	1 248	

Source: Czech Statistical Office, final results of the 2011 census, data from tables 15, and 20.

3.2.5 Houses and dwellings out of dwelling stock by occupancy, number of dwellings and usually resident population, and by type of house
final results according to the place of usual residence

Type of house	Occupied houses with dwellings				Unoccupied houses with dwellings		Houses without dwellings		Houses with dwellings				Usually resident people				Homeless people
	total	with following number of dwellings			total	with following number of dwellings	occupied	unoccupied	total	with following number of dwellings			total	in dwellings	in establishments	elsewhere	
		total	occupied	unoccupied						total	occupied	unoccupied					
Houses in total	1 798 318	4 371 661	4 104 635	267 026	356 933	384 911	4 023	1 111	2 155 251	4 756 572	4 104 635	651 937	10 370 107	10 144 961	192 738	32 408	x
out of which																	
family houses	1 554 794	1 896 931	1 795 065	101 866	346 332	359 141	x	x	1 901 126	2 256 072	1 795 065	461 007	5 043 384	5 033 359	7 279	2 746	x
detached	1 163 655	1 417 272	1 340 422	76 850	291 898	301 303	x	x	1 455 553	1 718 575	1 340 422	378 153	3 776 856	3 768 610	5 944	2 302	x
semi-detached	133 877	170 847	159 938	10 909	16 899	18 201	x	x	150 776	189 048	159 938	29 110	440 694	440 251	319	124	x
terraced	257 262	308 812	294 705	14 107	37 535	39 637	x	x	294 797	348 449	294 705	53 744	825 834	824 498	1 016	320	x
multi-dwelling buildings	211 252	2 416 033	2 257 978	158 055	3 508	18 586	x	x	214 760	2 434 619	2 257 978	176 641	5 032 140	4 999 727	30 328	2 085	x
hostels and hostels for single people	750	2 058	1 427	631	-	-	679	528	750	2 058	1 427	631	34 805	4 585	28 143	2 077	x
student hotels	74	157	130	27	-	-	85	21	74	157	130	27	12 055	455	11 446	154	x
youth hostels	158	242	218	24	-	-	57	194	158	242	218	24	1 501	612	855	34	x
homes for children	50	138	85	53	5	5	95	20	55	143	85	58	3 115	507	2 401	207	x
other institutions for children and students	32	164	50	114	-	-	32	29	32	164	50	114	947	165	736	46	x
old people's homes	178	4 842	1 621	3 221	13	13	368	60	191	4 855	1 621	3 234	36 130	2 344	33 578	208	x
boarding houses for seniors	412	10 010	8 712	1 298	-	-	26	7	412	10 010	8 712	1 298	12 084	10 563	1 432	89	x
establishments for disabled	155	378	249	129	33	33	304	178	188	411	249	162	15 959	670	15 015	274	x
monasteries and convents	141	326	211	115	-	-	38	55	141	326	211	115	1 482	690	723	69	x
asyl home institutions	74	287	145	142	-	-	73	19	74	287	145	142	3 210	430	2 735	45	x
hospitals, medical inst., spas	134	188	179	9	-	-	468	x	134	188	179	9	8 285	418	7 612	255	x
facilities for short-term stays	1 305	2 607	2 506	101	542	542	665	x	1 847	3 149	2 506	643	18 033	5 478	10 756	1 799	x
prisons	7	18	18	-	-	-	36	x	7	18	18	-	14 518	47	14 455	16	x
operational buildings with dwellings	28 249	36 460	35 236	1 224	6 500	6 591	x	x	34 749	43 051	35 236	7 815	91 198	82 498	4 765	3 935	x
administrative offices (registries of residence)	553	822	805	17	-	-	1 097	x	553	822	805	17	6 762	2 413	1 722	2 627	x
other buildings not used for living	x	x	x	x	x	x	x	x	x	x	x	x	34 499	x	18 757	15 742	x
Persons in buildings out of the dwelling stock	x	x	x	x	x	x	x	x	x	x	x	x	54 957	x	1 718	53 239	x
out of which																	
weekend houses, cottages	x	x	x	x	x	x	x	x	x	x	x	x	35 480	x	x	35 480	x
emergency dwellings, shelters	x	x	x	x	x	x	x	x	x	x	x	x	16 834	x	x	16 834	x
mobile dwellings	x	x	x	x	x	x	x	x	x	x	x	x	925	x	x	925	x
establishments	x	x	x	x	x	x	x	x	x	x	x	x	1 718	x	1 718	x	x
Homeless people	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	11 496

Source: Czech Statistical Office, final results of the 2011 census, data from table 253.

3.3 Dwellings, housing

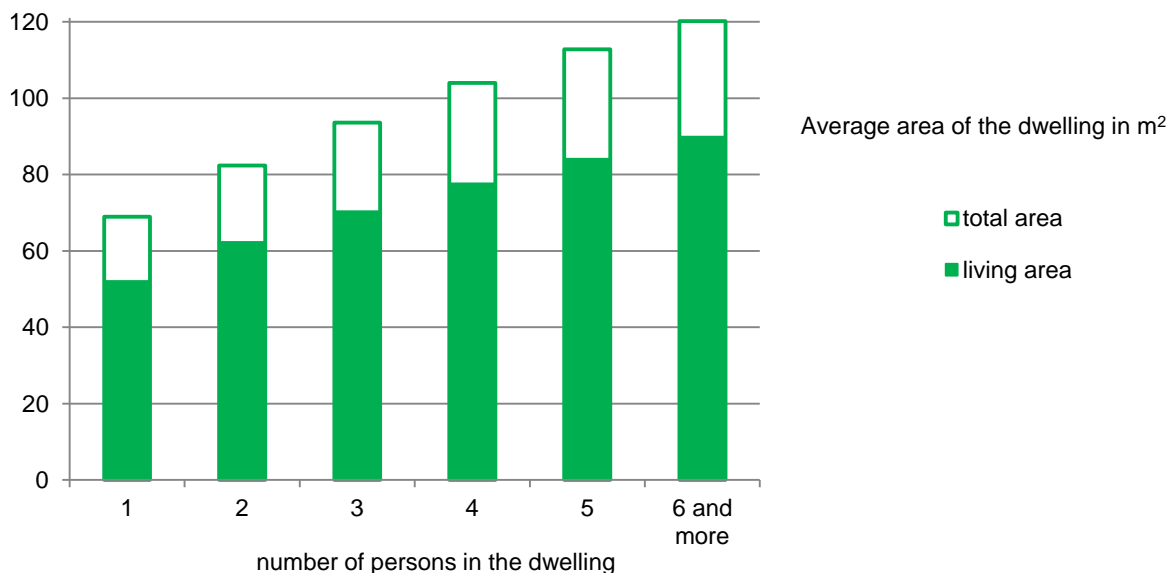
Out of the total 4,756,600 dwellings, 4,104,600 were occupied and 651,900 (13.7%) were unoccupied. More than a half of the occupied dwellings were located in multi-dwelling buildings (55%). The percentage of dwellings located in family houses reached 43.7%. More than a quarter of unoccupied dwellings served for recreational purposes (169,000).

Since the 2001 census, there were major changes in the structure of ownership of the housing stock and in the structure of ownership of the dwelling stock, and thus also in the structure of dwellings by the ground of use, which is directly related to the sale of council dwellings to private owners and transfers of cooperative dwellings into private ownership of its members. Also, the number of rental dwellings and cooperative dwellings used by the members of the cooperatives dropped.

Also, the equipment of dwellings improved, as there were over 3.5 million dwellings (87.3%) equipped with central heating and full amenities. Only 0.3% of occupied dwellings did not have a piped water, only 0.9% of occupied dwellings did not have their own or shared bathroom in or outside the dwelling, and only 1.2% of occupied dwellings did not have their own or shared flush toilet in or outside the dwelling. Almost 80% of the occupied dwellings were connected to the sewerage.

The floor area of dwellings grew. The average living area of dwellings in 2011 reached 65.3m². The average total area of occupied dwellings reached 86.7m². At the same time, the average number of rooms grew to 3.7. When compared with the long-term development, it is rather a sharp rise. However, the main reason for the growth in number of habitable rooms is changes in methodical procedures of calculations of size of dwellings. Unlike in the past, for the purposes of the 2011 census, a kitchen was also considered a habitable room, as long as it was 8 m² in size or larger. This change of methodology also influenced the living area of the dwelling, into which kitchens of 8 m² were included as well (for the purposes of the 2001 census, those were kitchens with an area of at least 12 m²). The number of people per dwelling dropped; each dwelling housed an average of 2.5 persons.

3.3.1.1 Average area of a occupied dwelling in m² by number of persons in the dwelling



Source: Czech Statistical Office.

3.3.1 Occupied dwellings and numbers of persons living in them by type of house, number of persons in dwelling; average area of occupied dwelling by type of house, number of persons in dwelling; area of occupied dwelling by type of house
final results according to the place of usual residence

		Occupied dwellings									Number of persons	
		total	out of which		with following number of persons in dwelling						total	out of which in family houses
			in family houses	in multi-dwelling buildings	1	2	3	4	5	6 and more		
Occupied dwellings in total		4 104 635	1 795 065	2 257 978	1 214 201	1 211 977	737 515	629 420	192 197	119 325	10 144 961	5 033 359
Dwellings by number of habitable rooms (8m ² and more)	1	201 305	30 704	162 548	124 301	44 045	17 211	9 872	3 316	2 560	338 873	72 178
	2	524 080	101 226	416 143	258 886	153 019	61 949	34 634	9 532	6 060	980 233	213 933
	3	1 017 617	340 452	669 508	333 439	348 355	170 580	118 909	30 079	16 255	2 279 902	785 211
	4	1 130 229	481 142	642 967	226 986	367 919	247 293	208 727	52 711	26 593	2 982 796	1 298 780
	5 and more	873 631	728 236	141 149	103 418	209 950	192 943	224 837	84 809	57 674	2 810 737	2 397 049
Average total floor area of dwelling in m ²		86.7	109,1	68,5	69.0	82.3	93.6	104.0	112.8	120.2	x	x
Average living floor area of dwelling in m ²		65.3	80,9	52,6	52.1	62.3	70.4	77.7	84.1	89.9	x	x
Number of habitable rooms (8m ² and more)		13 861 101	7 422 808	6 343 137	.	.	.	.	.	.	x	x
Total floor area of dwellings in m ²		315 473 758	177 234 095	135 848 968	.	.	.	.	.	.	x	x
Living floor area of dwellings in m ²		237 427 558	131 433 395	104 201 182	.	.	.	.	.	.	x	x

Source: Czech Statistical Office, final results of the 2011 census, data from tables 28, 120, 122, and 807.

3.3.2 Occupied dwellings by type of house, by period of re/construction and by type of house, type of dwelling

final results according to the place of usual residence

Type of house, type of dwelling		Occupied dwellings in total	out of which by period of re/construction				
			1919 and before	1920–1970	1971–1980	1981–2000	2001–2011
Occupied dwellings in total		4 104 635	374 654	1 472 371	822 621	974 308	364 333
out of which	standard dwellings	3 761 498	315 228	1 356 594	782 493	915 448	334 721
	with central heating and full amenities	3 584 119	266 356	1 275 302	767 557	897 476	324 047
	other	177 379	48 872	81 292	14 936	17 972	10 674
	lower quality dwellings	230 319	33 495	79 983	36 814	51 703	25 438
dwellings in family houses		1 795 065	226 719	616 957	282 589	419 846	218 304
out of which	standard dwellings	1 655 807	196 328	571 682	271 910	399 623	204 642
	with central heating and full amenities	1 545 777	163 629	524 204	264 507	387 835	196 016
	other	110 030	32 699	47 478	7 403	11 788	8 626
	lower quality dwellings	104 664	24 597	38 152	9 873	17 879	12 216
dwellings in multi-dwelling buildings		2 257 978	141 176	847 631	537 225	542 967	138 124
out of which	standard dwellings	2 072 835	113 525	778 568	508 280	506 121	123 292
	with central heating and full amenities	2 007 476	98 169	745 211	500 822	500 143	121 370
	other	65 359	15 356	33 357	7 458	5 978	1 922
	lower quality dwellings	120 095	7 869	40 604	26 484	32 177	12 176
dwellings in other buildings		51 592	6 759	7 783	2 807	11 495	7 905
out of which	standard dwellings	32 856	5 375	6 344	2 303	9 704	6 787
	with central heating and full amenities	30 866	4 558	5 887	2 228	9 498	6 661
	other	1 990	817	457	75	206	126
	lower quality dwellings	5 560	1 029	1 227	457	1 647	1 046

Source: Czech Statistical Office, final results of the 2011 census, data from table 121.



3.3.3 Dwellings and persons living in them by type of house, occupied dwellings and persons living in them by materials of bearing walls of the houses, equipment, heating system, legal ground for use of dwelling, unoccupied dwellings by reason for unoccupancy

final results according to the place of usual residence

		Dwellings in total	out of which		Number of persons				
			in family houses	in multi-dwelling buildings	total	out of which in family houses			
Dwellings in total		4 756 572	2 256 072	2 434 619	10 144 961	5 033 359			
Occupied dwellings	occupied dwellings in total		4 104 635	1 795 065	2 257 978	10 144 961	5 033 359		
	out of which in houses with following materials of bearing walls:	stone, bricks, blocks	2 628 690	1 638 252	959 789	6 808 800	4 620 821		
		w all panels	1 218 788	16 332	1 198 559	2 721 477	46 925		
	out of which equipment of dwellings:	pip ed w ater in dw elling	3 756 792	1 636 461	2 087 479	9 405 793	4 659 681		
		hot w ater	3 718 045	1 632 541	2 052 659	9 342 945	4 673 378		
		bathroom, show er in dw elling	3 763 338	1 658 838	2 071 790	9 449 748	4 735 707		
		flush toilet in dw elling	3 753 201	1 642 945	2 077 383	9 427 322	4 702 714		
		connection to sew erage system	3 205 954	1 046 501	2 129 911	7 711 211	2 953 356		
		septic tank, cesspit	746 488	658 421	82 451	2 056 967	1 839 229		
		pip ed gas	2 552 506	1 037 121	1 497 700	6 381 921	2 958 299		
	out of which heating system:	central heating	total	3 301 760	1 520 260	1 749 183	8 326 696	4 393 887	
			out of which a boiler room in the house:	solid fuel	554 116	507 575	43 027	1 619 229	1 496 203
				gas	1 174 842	882 172	273 754	3 173 472	2 520 422
		single-storey heating	total	292 222	52 396	237 533	714 340	134 739	
			out of which used energy:	coal, coke, coal briquettes	17 056	7 238	9 591	42 649	16 987
				w ood, w ood briquettes	9 204	5 071	4 021	25 020	13 225
				gas	236 605	31 810	203 233	575 316	82 938
		electricity		18 829	5 802	12 842	47 117	15 601	
		stove	total	357 039	163 462	190 206	779 764	375 507	
			out of which used energy:	coal, coke, coal briquettes	28 203	21 552	6 370	57 090	41 520
				w ood, w ood briquettes	58 473	45 625	12 228	142 365	107 646
gas				143 198	32 533	110 182	285 271	68 387	
electricity	115 218	56 548		56 788	270 203	143 042			
out of which legal ground for use of dwelling:	ow n house	1 470 174	1 444 476	21 140	4 290 789	4 221 183			
	personal ow nership	824 076	340	822 806	1 835 602	949			
	rental	920 405	66 869	827 938	2 071 519	189 583			
	cooperative	385 601	877	384 664	893 811	2 425			
Unoccupied dwellings	unoccupied dwellings in total		651 937	461 007	176 641	x	x		
	out of which reason for unoccupancy	change of user	18 916	9 354	9 178	x	x		
		serve for recreation	169 468	162 926	6 092	x	x		
		reconstruction	33 415	22 916	10 264	x	x		
		unfit for living	30 860	25 258	4 878	x	x		

Source: Czech Statistical Office, final results of the 2011 census, data from tables 118, 119, and 120.

3.3.4 Occupied dwellings by number of persons in the dwelling, number of habitable rooms, municipality size group, and region; number of habitable rooms in occupied dwellings, number of persons in dwellings by municipality size group, and region

final results according to the place of usual residence

		Occupied dwellings											Number of habitable rooms (8m ² and more)		Number of persons in dwellings			
		total	with following number of persons in dwelling						dwellings by number of habitable rooms (8m ² and more)					total	average per dwelling	total	out of which in family houses	average per dwelling
			1	2	3	4	5	6 and more	1	2	3	4	5 and more					
In the Czech Republic in total as of March 26, 2011		4 104 635	1 214 201	1 211 977	737 515	629 420	192 197	119 325	201 305	524 080	1 017 617	1 130 229	873 631	13 861 101	3.7	10 144 961	5 033 359	2.5
municipality size group by the number of inhabitants:	till 199	70 143	18 698	19 507	11 845	11 972	4 819	3 302	1 599	5 331	16 025	19 872	22 422	270 029	4.1	187 096	173 636	2.7
	200–499	232 659	55 577	63 560	42 012	44 165	16 680	10 665	5 325	16 384	49 931	64 735	79 551	907 997	4.2	640 074	571 822	2.8
	500–999	329 927	75 967	89 015	61 568	64 642	23 605	15 130	8 712	23 343	68 255	90 232	117 155	1 301 798	4.2	915 768	804 351	2.8
	1 000–1 999	354 451	82 399	96 105	66 639	69 511	24 450	15 347	11 131	26 722	73 180	96 157	122 799	1 383 553	4.2	976 838	806 998	2.8
	2 000–4 999	452 510	114 057	128 128	85 090	82 061	26 713	16 461	17 799	43 623	103 033	121 976	133 643	1 680 599	4.0	1 197 626	821 195	2.6
	5 000–9 999	360 274	100 516	105 302	66 267	59 436	17 965	10 788	16 751	41 852	91 336	100 635	82 264	1 252 518	3.8	910 537	493 980	2.5
	10 000–19 999	385 218	116 208	116 180	71 056	57 386	15 449	8 939	20 292	52 593	103 992	107 765	67 443	1 256 107	3.6	930 388	347 294	2.4
	20 000–49 999	554 237	177 744	170 170	98 750	76 278	19 783	11 512	30 737	79 669	150 887	161 725	79 715	1 743 205	3.5	1 298 611	364 829	2.3
	50 000–99 999	372 904	123 830	116 845	65 314	47 878	12 070	6 967	23 093	56 185	105 722	105 674	48 499	1 150 206	3.4	854 306	207 002	2.3
	100 000 and more	992 312	349 205	307 165	168 974	116 091	30 663	20 214	65 866	178 378	255 256	261 458	120 140	2 915 089	3.3	2 233 717	442 252	2.3
region:	Capital Prague	542 168	195 122	166 156	91 432	61 063	16 738	11 657	39 562	107 175	130 292	134 535	61 204	1 532 640	3.2	1 214 106	206 768	2.2
	Central Bohemia Region	482 860	129 431	137 562	91 352	82 593	25 530	16 392	18 969	52 992	111 270	123 515	134 041	1 739 049	3.9	1 249 039	816 546	2.6
	Southern Bohemia Region	247 608	72 505	71 943	44 579	40 038	11 729	6 814	10 288	28 781	59 576	72 151	58 590	873 463	3.8	614 579	336 465	2.5
	Plzeň Region	226 298	66 899	69 054	40 946	34 305	9 524	5 570	9 747	26 359	58 616	65 350	48 279	775 169	3.7	551 122	282 908	2.4
	Karlovy Vary Region	119 403	37 986	36 738	21 246	15 255	4 832	3 346	5 858	16 215	35 163	28 258	19 304	368 027	3.5	284 281	93 369	2.4
	Ústí nad Labem Region	330 981	105 427	101 451	59 134	44 140	12 472	8 357	16 292	47 617	84 999	88 160	56 544	1 042 918	3.5	784 437	285 839	2.4
	Liberec Region	171 328	51 782	50 347	30 570	25 769	7 924	4 936	9 972	22 435	39 240	47 626	35 601	568 423	3.7	420 825	201 715	2.5
	Hradec Králové Region	215 277	61 979	64 164	38 402	34 796	10 258	5 678	11 518	25 382	54 015	59 723	48 433	741 427	3.7	534 205	306 232	2.5
	Pardubice Region	196 288	54 135	57 561	35 126	33 341	10 357	5 768	9 562	21 359	49 561	55 894	46 830	693 258	3.8	498 743	303 832	2.5
	Vysočina Region	188 191	49 283	53 285	32 611	34 216	11 620	7 176	6 649	18 410	46 384	54 982	50 703	695 617	3.9	496 051	321 952	2.6
	Southern Moravia Region	443 358	122 696	127 121	81 386	72 194	24 262	15 699	19 714	49 791	106 015	121 824	112 593	1 573 495	3.8	1 136 680	651 166	2.6
	Olomouc Region	243 624	67 911	71 744	44 587	40 426	12 004	6 952	9 942	26 230	61 063	75 413	54 483	858 748	3.8	613 858	343 377	2.5
	Zlín Region	217 093	57 374	60 633	39 580	38 332	13 137	8 037	9 898	20 551	51 698	62 583	58 300	794 125	3.9	569 121	365 944	2.6
Moravian and Silesian R.	480 158	141 671	144 218	86 564	72 952	21 810	12 943	23 334	60 783	129 725	140 215	88 726	1 604 742	3.6	1 177 914	517 246	2.5	

Source: Czech Statistical Office, final results of the 2011 census, data from tables 21, 23, and 24.

3.3.5 Floor area of occupied dwellings, average living floor area of occupied dwellings per dwelling and person by type of house, municipality size group, and region

final results according to the place of usual residence

	Total floor area of dwellings in m ²	out of which		Living floor area of dwellings in m ²	out of which		Average living floor area of dwellings in m ²	out of which		Average living floor area per person in m ²	out of which		
		in family houses	in multi-dwelling buildings		in family houses	in multi-dwelling buildings		in family houses	in multi-dwelling buildings		in family houses	in multi-dwelling buildings	
In the Czech Republic in total as of March 26, 2011	315 473 758	177 234 095	135 848 968	237 427 558	131 433 395	104 201 182	65.3	80.9	52.6	32.5	36.1	29.6	
municipality size group by the number of inhabitants:	up to 199	6 388 775	6 063 965	282 657	4 774 815	4 525 097	218 011	76.3	77.6	57.7	36.6	37.1	28.5
	200–499	21 391 836	19 811 067	1 432 150	15 915 218	14 696 867	1 106 400	76.8	79.1	56.6	35.3	36.2	27.4
	500–999	30 626 892	27 925 414	2 461 237	22 724 318	20 654 276	1 891 644	76.6	79.8	54.6	34.6	35.6	27.4
	1 000–1 999	32 390 216	28 158 257	3 937 709	24 072 039	20 817 268	3 034 437	75.6	80.7	53.6	34.1	35.5	27.9
	2 000–4 999	38 839 909	29 122 575	9 354 113	28 988 567	21 524 905	7 193 442	71.2	81.7	51.9	33.2	35.9	28.0
	5 000–9 999	28 238 188	17 301 003	10 664 675	21 294 790	12 838 705	8 251 959	66.0	80.5	51.9	32.2	35.7	28.7
	10 000–19 999	27 982 188	12 521 287	15 220 618	21 260 521	9 314 108	11 763 965	62.2	82.5	52.1	31.6	36.8	29.0
	20 000–49 999	38 339 933	13 122 346	24 944 725	29 297 446	9 771 213	19 315 694	60.0	81.8	52.9	31.5	36.7	29.8
	50 000–99 999	25 117 137	7 295 738	17 685 228	19 105 966	5 442 851	13 561 702	57.9	80.9	52.0	31.1	36.3	29.8
	100 000 and more	66 158 684	15 912 443	49 865 856	49 993 878	11 848 105	37 863 928	57.9	84.2	52.7	31.6	37.5	30.4
region:	Capital Prague	35 563 062	7 444 633	27 904 609	26 802 918	5 553 389	21 090 709	57.8	87.8	53.0	31.6	38.4	30.6
	Central Bohemia Region	40 883 218	29 650 268	10 918 933	30 793 300	22 206 432	8 351 791	72.1	84.9	51.7	34.3	38.0	28.5
	Southern Bohemia Region	19 934 870	12 293 395	7 471 640	15 069 274	9 181 772	5 757 792	67.6	81.4	53.2	33.7	37.6	29.6
	Plzeň Region	17 526 250	10 230 069	7 155 220	13 359 114	7 692 821	5 559 507	66.0	80.2	53.1	33.5	37.4	29.9
	Karlovy Vary Region	8 216 866	3 236 263	4 895 042	6 289 506	2 418 294	3 806 186	62.4	84.6	53.5	32.6	38.0	30.5
	Ústí nad Labem Region	23 137 896	10 105 505	12 854 847	17 756 897	7 646 263	9 975 315	63.1	81.9	53.6	32.9	37.8	30.4
	Liberec Region	12 873 989	7 049 218	5 675 359	9 752 557	5 239 740	4 400 713	65.3	80.5	53.6	32.7	36.5	29.9
	Hradec Králové Region	16 832 661	10 598 000	6 073 663	12 714 740	7 888 742	4 704 192	66.1	77.8	53.0	32.8	35.6	29.6
	Pardubice Region	15 821 787	10 552 589	5 120 780	11 825 522	7 757 416	3 958 625	66.5	77.8	52.2	32.3	34.9	28.9
	Vysočina Region	15 932 824	11 308 471	4 485 308	11 910 883	8 334 148	3 473 086	68.9	79.6	52.5	32.5	35.2	28.3
	Southern Moravia Region	35 886 994	22 473 887	13 164 673	26 625 544	16 429 251	10 012 387	66.7	80.8	52.1	32.0	34.8	29.1
	Olomouc Region	19 390 993	11 933 031	7 320 627	14 515 422	8 773 866	5 638 469	65.7	78.4	52.7	32.2	35.0	29.4
	Zlín Region	17 891 404	12 400 384	5 371 390	13 205 740	9 014 614	4 103 100	66.9	78.1	51.2	31.4	33.6	28.3
Moravian and Silesian Region	35 580 944	17 958 382	17 436 877	26 806 141	13 296 647	13 369 310	62.3	79.4	51.4	31.4	35.1	29.0	

Source: Czech Statistical Office, final results of the 2011 census, data from tables 27, and 28.

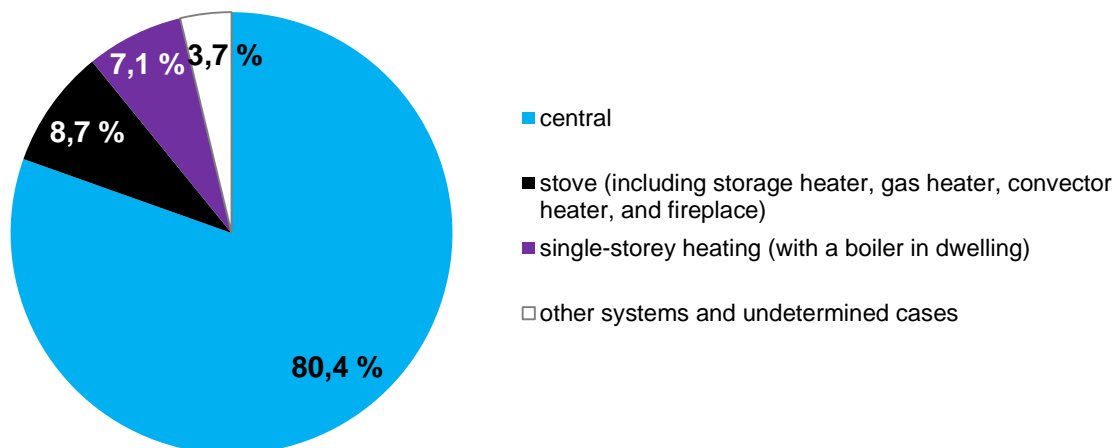
3.3.6 Occupied dwellings by type (quality), equipment, heating system and energy used for heating, by municipality size group, and regions

final results according to the place of usual residence

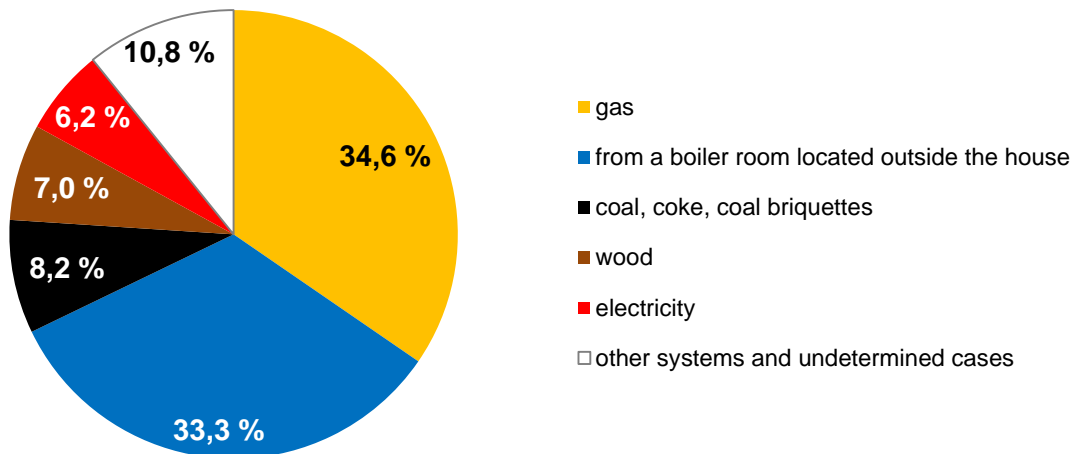
	Occupied dwellings in total	out of which by type			out of which by equipment of dwellings							out of which by heating system			out of which by energy used for heating					
		standard dwellings	out of which		lower quality dwellings	piped water	hot water	bathroom, shower in dwelling	flush toilet in dwelling	connection to sewerage system	septic tank, cesspit	piped gas	central heating	single-storey heating (with a boiler in dwelling)	stove	from a boiler room located outside the house	coal, coke, coal briquettes	gas	electricity	wood
			with central heating and full amenities	lower quality dwellings																
In the Czech Republic in total as of March 26, 2011	4 104 635	3 761 498	3 584 119	230 319	3 756 792	3 718 045	3 763 338	3 753 201	3 205 954	746 488	2 552 506	3 301 760	292 222	357 039	1 365 060	336 076	1 419 633	255 019	285 386	
municipality size group by the number of inhabitants:	up to 199	70 143	62 750	53 356	5 051	62 048	61 196	63 698	62 013	13 131	49 378	17 204	52 609	2 481	10 979	772	24 343	10 114	6 434	21 804
	200–499	232 659	210 559	186 446	15 351	208 103	206 391	212 367	208 483	69 709	139 864	84 385	182 133	8 884	30 368	4 304	66 679	60 614	24 269	54 335
	500–999	329 927	302 155	273 892	19 688	298 870	297 223	303 767	299 708	144 541	159 729	148 399	264 431	13 833	37 956	6 836	75 158	118 826	36 861	61 817
	1 000–1 999	354 451	326 395	302 313	19 938	323 911	321 792	327 297	324 450	205 430	128 032	194 225	287 536	18 316	35 461	15 516	56 229	164 205	35 061	50 352
	2 000–4 999	452 510	419 048	393 304	23 643	417 548	413 692	419 671	417 791	336 318	101 605	264 354	366 689	29 457	41 098	64 572	45 932	215 259	38 822	44 195
	5 000–9 999	360 274	334 594	318 581	17 694	334 594	330 943	334 696	334 381	297 715	53 588	212 582	290 154	28 164	30 283	95 597	28 060	151 796	28 374	21 748
	10 000–19 999	385 218	357 238	346 712	19 732	357 625	353 487	356 834	357 253	352 403	25 127	269 672	313 657	34 054	26 488	162 557	13 480	141 609	18 257	10 705
	20 000–49 999	554 237	511 551	498 517	29 625	512 850	506 490	510 691	511 712	512 347	30 015	400 769	459 621	45 984	31 678	287 720	13 871	164 882	18 260	10 618
	50 000–99 999	372 904	346 237	339 913	19 678	346 614	342 940	345 517	346 100	349 845	15 656	281 130	330 345	18 322	15 325	228 875	4 862	86 482	8 554	4 134
	100 000 and more	992 312	890 971	871 085	59 919	894 629	883 891	888 800	891 310	924 515	43 494	679 786	754 585	92 727	97 403	498 311	7 462	305 846	40 127	5 678
region:	Capital Prague	542 168	477 909	467 906	36 358	479 851	473 853	476 714	478 120	504 115	22 690	334 587	391 685	52 436	67 319	253 524	2 876	170 890	28 653	1 709
	Central Bohemia Region	482 860	439 384	412 902	30 135	435 172	432 758	440 520	438 180	337 833	121 732	241 438	390 657	26 539	46 514	105 235	78 826	158 583	51 360	33 275
	Southern Bohemia R.	247 608	230 081	214 507	11 959	228 982	227 472	230 410	230 229	197 279	42 451	98 110	205 497	11 266	22 431	78 661	32 671	56 043	19 954	36 677
	Přerov Region	226 298	207 863	196 152	12 128	207 578	205 882	207 964	207 496	171 734	43 972	142 507	179 901	17 933	19 964	67 607	29 242	73 139	11 111	22 227
	Karlovy Vary Region	119 403	106 472	101 270	8 627	106 406	104 549	106 224	106 695	103 836	11 749	77 524	97 827	8 759	7 528	53 329	9 597	27 749	5 194	6 162
	Ústí nad Labem Region	330 981	298 376	283 524	22 957	299 229	294 862	298 171	298 423	274 445	44 065	207 816	273 844	20 853	23 078	148 912	27 086	82 265	16 689	13 282
	Liberec Region	171 328	154 803	143 113	10 949	155 852	154 135	155 023	154 446	118 323	42 342	82 051	129 486	16 568	17 365	52 949	20 896	48 801	14 920	13 507
	Hradec Králové Region	215 277	198 604	183 583	10 803	198 911	196 846	199 272	198 349	151 941	50 673	109 447	160 337	19 069	26 898	56 722	28 494	68 484	23 051	17 757
	Pardubice Region	196 288	182 657	171 716	9 633	182 939	180 570	183 235	181 950	135 512	52 144	122 620	153 859	18 996	17 204	47 222	21 066	81 267	10 926	18 478
	Vysočina Region	188 191	176 646	167 133	7 841	176 245	174 012	177 008	176 113	136 840	44 581	106 943	152 264	14 449	15 841	38 501	27 485	73 008	11 917	23 370
	Southern Moravia R.	443 358	409 681	395 699	22 672	408 370	404 696	409 714	407 076	367 618	64 418	339 311	352 641	36 354	39 389	120 678	7 887	229 446	20 984	22 789
	Olomouc Region	243 624	227 666	218 274	11 205	226 716	224 675	227 826	226 714	186 895	49 155	170 906	198 998	18 882	18 752	69 753	12 455	102 515	13 381	25 263
	Zlín Region	217 093	203 003	195 757	11 057	201 650	200 107	203 274	201 905	167 509	42 469	148 622	188 005	9 391	14 517	57 287	8 820	96 078	11 987	25 241
	Moravian and Silesian R.	480 158	448 353	432 583	23 995	448 891	443 628	447 983	447 505	352 074	114 047	370 624	426 759	20 727	20 239	214 680	28 675	151 365	14 892	25 649

Source: Czech Statistical Office, final results of the 2011 census, data from tables 25, 26, and 29.

3.3.6.1 Occupied dwellings by heating system

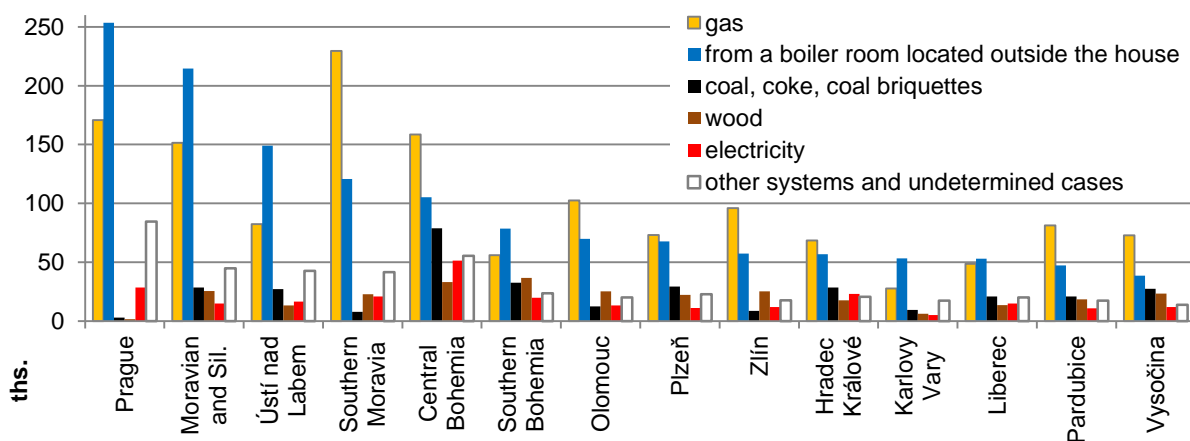


3.3.6.2 Occupied dwellings by energy used for heating



3.3.6.3 Occupied dwellings by energy used for heating and regions

(Regions classified in descending order by dwellings heated from a boiler room located outside the house.)



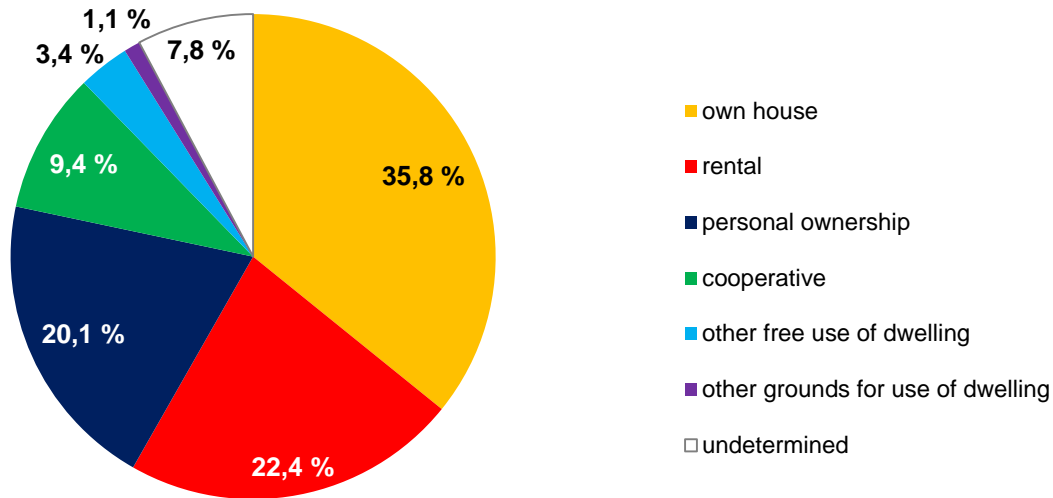
Source: Czech Statistical Office.

3.3.7 Dwellings by occupancy, type of house, legal ground for use of dwelling, number of private households; unoccupied dwellings by reason for unoccupancy, municipality size group, and region
final results according to the place of usual residence

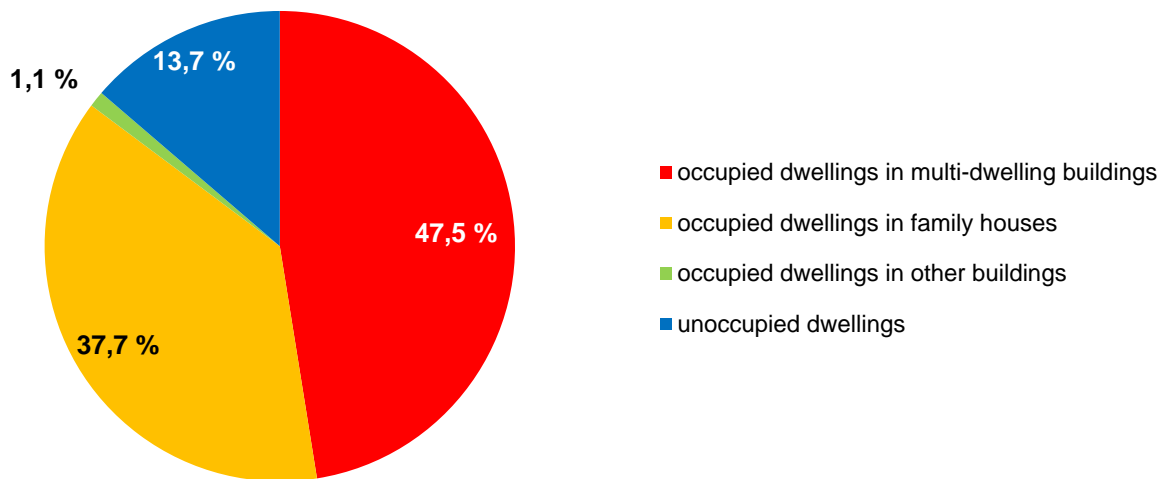
	Dwellings in total	Occupied dwellings													Unoccupied dwellings					
		total	out of which			out of which legal ground for use of dwelling							out of which by number of private households			total	out of which reason for unoccupancy			
			in family houses	in multi-dwelling buildings	in other buildings	own house	personal ownership	other free use of dwelling	rental	co-operative	other grounds for use of dwelling	1	2	3 and more	change of user		serve for recreation	reconstruction	unfit for living	
In the Czech Republic in total as of March 26, 2011	4 756 572	4 104 635	1 795 065	2 257 978	51 592	1 470 174	824 076	140 348	920 405	385 601	44 645	3 914 144	172 985	17 506	651 937	18 916	169 468	33 415	30 860	
municipality size group by the number of inhabitants:	up to 199	108 065	70 143	64 916	4 408	819	51 890	1 064	5 505	4 690	614	839	66 362	3 630	151	37 922	409	21 308	946	1 698
	200–499	318 425	232 659	206 490	23 217	2 952	167 232	6 264	16 070	18 895	3 235	2 870	219 740	12 310	609	85 766	1 264	40 500	2 859	4 657
	500–999	424 032	329 927	285 264	39 944	4 719	233 433	11 443	22 094	30 575	4 855	3 972	311 055	17 977	895	94 105	1 771	38 295	4 004	5 382
	1 000–1 999	440 167	354 451	283 667	64 944	5 840	232 603	21 047	21 684	42 958	7 261	4 299	334 142	19 225	1 084	85 716	2 021	31 880	4 085	4 964
	2 000–4 999	535 471	452 510	289 139	156 091	7 280	239 041	58 035	21 556	75 624	22 935	5 173	428 327	22 674	1 509	82 961	2 671	19 987	4 932	4 941
	5 000–9 999	413 067	360 274	175 442	179 217	5 615	143 852	68 993	13 890	76 901	28 941	3 725	342 965	16 016	1 293	52 793	1 890	9 153	3 453	2 940
	10 000–19 999	428 063	385 218	124 799	255 287	5 132	102 395	102 675	9 510	89 277	50 105	4 158	369 054	14 525	1 639	42 845	1 561	3 779	2 881	1 775
	20 000–49 999	608 485	554 237	131 948	415 925	6 364	108 725	164 836	10 702	141 165	81 549	5 941	532 748	19 064	2 425	54 248	2 457	2 415	3 478	1 699
	50 000–99 999	404 704	372 904	75 090	294 380	3 434	60 856	110 894	6 237	109 742	54 861	3 821	358 924	12 359	1 621	31 800	1 398	765	1 877	1 059
100 000 and more	1 076 093	992 312	158 310	824 565	9 437	130 147	278 825	13 100	330 578	131 245	9 847	950 827	35 205	6 280	83 781	3 474	1 386	4 900	1 745	
region:	Capital Prague	587 832	542 168	72 471	464 768	4 929	60 114	154 866	5 753	184 186	69 329	5 256	518 953	19 301	3 914	45 664	1 980	638	2 649	754
	Central Bohemia R.	582 294	482 860	292 325	184 092	6 443	240 462	80 876	18 963	71 088	26 659	5 418	455 581	25 096	2 183	99 434	2 515	32 854	4 983	4 829
	Southern Bohemia R.	308 712	247 608	123 710	120 473	3 425	101 109	47 753	9 802	50 628	19 493	2 432	237 112	9 720	776	61 104	1 458	24 459	2 551	2 318
	Plzeň Region	268 963	226 298	105 432	117 423	3 443	85 779	58 081	9 140	46 160	8 319	2 396	216 105	9 183	1 010	42 665	1 173	12 223	2 038	1 716
	Karlovy Vary Region	135 091	119 403	33 519	83 906	1 978	26 776	41 850	2 130	29 431	5 112	1 759	113 473	5 104	826	15 688	592	1 645	793	822
	Ústí nad Labem R.	377 133	330 981	106 194	220 642	4 145	85 956	70 933	7 714	82 273	49 622	3 787	316 811	12 424	1 746	46 152	1 430	7 898	2 606	2 544
	Liberec Region	205 187	171 328	73 080	95 032	3 216	58 670	31 235	6 286	41 712	17 433	2 030	163 072	7 467	789	33 859	1 163	14 201	1 638	1 193
	Hradec Králové R.	259 995	215 277	112 087	99 915	3 275	90 662	41 315	10 172	40 623	15 879	2 338	205 806	8 796	675	44 718	1 070	15 309	2 104	2 132
	Pardubice Region	233 798	196 288	108 878	84 414	2 996	88 567	35 138	9 406	35 193	13 933	2 189	187 799	7 917	572	37 510	974	12 722	1 847	2 014
	Vysočina Region	230 025	188 191	112 602	72 856	2 733	93 478	32 923	9 469	26 964	13 087	1 835	180 149	7 590	452	41 834	857	17 079	1 778	2 045
	Southern Moravia R.	503 489	443 358	223 992	213 875	5 491	189 389	74 510	13 125	96 139	33 301	4 480	420 808	20 689	1 861	60 131	1 735	11 056	3 593	3 388
	Olomouc Region	279 323	243 624	122 522	118 373	2 729	100 046	49 655	10 563	44 529	21 003	2 897	232 857	9 968	799	35 699	1 351	5 793	2 311	2 327
	Zlín Region	252 396	217 093	125 902	88 649	2 542	104 890	40 868	8 804	32 023	14 898	2 416	206 812	9 902	379	35 303	881	6 943	1 610	2 093
Moravian and Sil. R.	532 334	480 158	182 351	293 560	4 247	144 276	64 073	19 021	139 456	77 533	5 412	458 806	19 828	1 524	52 176	1 737	6 648	2 914	2 685	

Source: Czech Statistical Office, final results of the 2011 census, data from tables 21, 22, 29, and 31.

3.3.7.1 Occupied dwellings by legal ground for use of dwelling in the Czech Republic in total



3.3.7.2 Dwellings by occupancy, occupied dwellings by type of house in the Czech Republic in total



Source: Czech Statistical Office.

3.3.8 Occupied dwellings by legal grounds for use of dwelling and by type of owner of the house [1]

final results according to the place of usual residence

Owner of the house	Occupied dwellings, total	out of which legal grounds for use of dwelling						
		own house	personal ownership	other free use of dwelling	rental	in co-operative ownership	other	undetermined
Occupied dwellings, total	4 104 635	1 470 174	824 076	140 348	920 405	385 601	44 645	319 386
out of which type of the owner of house:								
natural person	1 894 868	1 407 789	-	140 348	183 856	-	24 485	138 390
municipal, state	372 214	-	-	-	342 468	-	-	29 746
housing cooperative	451 217	-	-	-	118 391	304 117	3 033	25 676
other legal person	107 068	-	-	-	89 677	-	2 943	14 448
co-ownership owners of dwelling	908 997	61 344	665 155	-	118 609	-	9 632	54 257
combination of owners	259 746	950	124 555	-	33 397	81 483	2 798	16 563
undetermined	110 525	91	34 366	-	34 007	1	1 754	40 306

[1] As of June 18, 2014 this table was newly added into publication.

Source: Czech Statistical Office, final results of the 2011 census, data from table 355.

3.3.9 Occupied dwellings by legal ground for use of dwelling, number of habitable rooms, living and total floor areas in m² and number of persons living there, by composition of dwelling and private household and number of persons in dwelling
final results according to the place of usual residence

Type of dwelling household, number of persons in dwelling	Occupied dw elling in total	out of w hich by legal ground for use of dw elling						Number of rooms (8 m ² and more)	Living area of dw elling in m ²	Total area of dw elling in m ²	Number of persons living in dw elling
		ow n house	personal ow nership	other free use of dw elling	rental	co- operative	other ground for use of dw elling				
Dwelling households in total	4 104 635	1 470 174	824 076	140 348	920 405	385 601	44 645	13 861 101	237 427 558	315 473 758	10 144 961
Dwelling households = 1 private household	3 914 144	1 360 282	803 292	134 874	884 786	376 797	42 585	13 067 155	223 394 522	296 704 777	9 287 790
one person households	1 214 201	263 122	265 629	60 543	335 940	117 822	19 319	3 141 511	52 805 334	69 920 007	1 214 201
non-family households of more members	175 164	30 435	25 563	3 910	45 486	11 021	2 566	372 811	6 314 246	8 385 693	446 491
out of w hich households of grandparents w ith grandchildren	16 420	5 060	2 954	767	5 940	1 351	174	55 036	918 026	1 216 507	39 698
family households	2 524 779	1 066 725	512 100	70 421	503 360	247 954	20 700	9 552 833	164 274 942	218 399 077	7 627 098
composed of 1 family	2 458 943	1 019 609	506 539	69 642	495 847	244 639	20 451	9 240 033	158 860 097	211 194 047	7 278 764
tw o-parent families	1 946 043	869 663	402 919	58 963	350 947	188 359	14 730	7 568 952	130 703 566	173 850 519	5 941 103
out of w hich:											
tw o-parent family w ithout dependent children	1 149 959	496 995	253 786	37 401	204 910	112 355	8 150	4 306 125	72 781 852	96 232 850	2 840 477
tw o-parent family w ith dependent children	796 084	372 668	149 133	21 562	146 037	76 004	6 580	3 262 827	57 921 714	77 617 669	3 100 626
1 lone-parent families	512 900	149 946	103 620	10 679	144 900	56 280	5 721	1 671 081	28 156 531	37 343 528	1 337 661
out of w hich:											
w ith man in head of family, w ithout dependent children	52 258	21 175	9 075	972	11 390	5 232	386	182 882	3 079 589	4 094 675	127 288
w ith man in head of family, w ith dependent children	42 405	13 562	7 271	933	11 594	3 786	527	139 963	2 455 212	3 276 243	125 282
w ith w oman in head of family, w ithout dependent children	198 155	69 007	41 609	3 634	48 049	21 501	1 560	666 244	11 045 215	14 632 476	468 295
w ith w oman in head of family, w ith dependent children	220 082	46 202	45 665	5 140	73 867	25 761	3 248	681 992	11 576 515	15 340 134	616 796
composed of 2+ families	65 836	47 116	5 561	779	7 513	3 315	249	312 800	5 414 845	7 205 030	348 334
out of w hich:											
2 tw o-parent families	30 701	25 778	1 346	376	1 805	696	99	157 572	2 772 845	3 706 871	173 160
other 2 families	34 532	20 807	4 204	400	5 667	2 614	149	151 838	2 582 677	3 417 983	170 368
3 and more families	603	531	11	3	41	5	1	3 390	59 323	80 176	4 806
Dwelling households = 2 private households	172 985	103 618	18 115	5 099	30 083	7 818	1 785	731 263	12 911 491	17 269 760	733 156
out of w hich:											
tw o-parent family and one person	50 784	32 853	5 478	1 530	7 240	2 219	386	224 847	4 011 005	5 366 907	212 707
1 lone-parent family and one person	20 860	10 866	2 369	596	4 479	1 154	246	79 636	1 374 459	1 843 783	75 701
Dwelling households = 3 and more private households	17 506	6 274	2 669	375	5 536	986	275	62 683	1 121 545	1 499 221	124 015
Dw elling s w ith number of persons											
2	1 211 977	410 747	278 390	42 219	270 335	119 995	11 655	4 048 730	68 234 754	90 149 818	2 423 954
3	737 515	294 944	148 941	15 546	155 114	76 007	6 165	2 741 734	47 176 666	62 732 784	2 212 545
4	629 420	310 628	103 846	15 572	108 682	57 497	4 798	2 567 906	45 203 524	60 514 364	2 517 680
5	192 197	115 057	19 392	4 411	30 743	10 460	1 606	830 083	14 651 442	19 652 386	960 985
6 and more	119 325	75 676	7 878	2 057	19 591	3 820	1 102	531 137	9 355 838	12 504 399	815 596
Number of private households in dw elling s in total	4 320 691	1 588 670	848 474	146 341	964 267	395 605	47 137	x	x	x	x
Number of persons in dw elling s in total	10 144 961	4 290 789	1 835 602	289 801	2 071 519	893 811	96 461	x	x	x	10 144 961

Source: Czech Statistical Office, final results of the 2011 census, data from table 800.

3.3.10 Occupied dwellings by number of private households and persons living in them

final results according to the place of usual residence

	Occupied dwellings in total	Dwellings with 1 private household							Dwellings with 2 and more private households					
		total	including dwellings with the number of persons living in them						total	including dwellings with the number of persons living in them				
			1	2	3	4	5	6 and more		2	3	4	5	6 and more
Occupied dwellings in total	4 104 635	3 914 144	1 214 201	1 179 514	701 624	594 124	155 802	68 879	190 491	32 463	35 891	35 296	36 395	50 446
out of which:														
in family houses	1 795 065	1 669 654	392 379	478 607	317 420	329 033	103 707	48 508	125 411	17 028	21 833	22 954	26 205	37 391
in multi-dwelling buildings	2 257 978	2 196 961	797 155	689 886	378 517	260 854	50 887	19 662	61 017	14 799	13 188	11 562	9 466	12 002
in other buildings	51 592	47 529	24 667	11 021	5 687	4 237	1 208	709	4 063	636	870	780	724	1 053

Source: Czech Statistical Office, final results of the 2011 census, data from table 810.

3.3.11 Occupied dwellings by total floor area in m² and by legal ground for use of dwelling

final results according to the place of usual residence

Type of house, legal ground for use of dwelling	Occupied dwellings in total	including by total floor area in m ²												Average floor area of dwelling in m ²
		till 19,9	20,0–29,9	30,0–39,9	40,0–49,9	50,0–59,9	60,0–69,9	70,0–79,9	80,0–99,9	100,0–119,9	120,0–149,9	150,0 and more	undetermined	
Occupied dwellings in total	4 104 635	34 175	97 591	196 107	287 349	421 361	491 349	483 399	603 186	369 716	316 972	337 345	466 085	86.7
out of which:														
own house	1 470 174	11 320	11 237	21 554	42 900	69 471	105 471	130 415	276 349	238 158	237 016	275 266	51 017	112.6
personal ownership	824 076	4 733	19 858	50 969	79 091	140 055	156 142	140 788	118 226	42 395	24 556	17 827	29 436	70.3
other free use of dwelling	140 348	947	1 978	5 045	9 429	14 176	18 871	19 952	31 444	17 108	11 009	7 449	2 940	84.7
rental	920 405	13 237	51 110	87 209	112 215	134 310	127 677	111 680	112 049	49 639	30 388	26 007	64 884	67.6
cooperative	385 601	2 401	10 698	26 614	37 247	55 313	74 800	72 962	54 855	16 690	9 624	6 332	18 065	68.8
other ground for use of dwelling	44 645	756	1 680	3 116	4 232	5 346	5 463	4 968	6 412	3 339	2 408	2 309	4 616	76.8
undetermined cases	319 386	781	1 030	1 600	2 235	2 690	2 925	2 634	3 851	2 387	1 971	2 155	295 127	83.1

Source: Czech Statistical Office, final results of the 2011 census, data from table 807.

3.3.12 Unoccupied dwellings by reason for unoccupancy and type of house, owner of house, and by occupancy of house

final results according to the place of usual residence

Type of house, ownership of house	Unoccupied dwellings total	out of which by reason for unoccupancy						
		change of user	serve for recreation	reconstruction	yet unoccupied after the final inspection	inheritance or legal proceedings	unfit for living	other reason
Unoccupied dwellings in total	651 937	18 916	169 468	33 415	7 266	6 590	30 860	277 360
out of which:								
in occupied houses	267 026	10 251	7 437	14 336	3 290	2 344	6 032	160 305
in unoccupied houses	384 911	8 665	162 031	19 079	3 976	4 246	24 828	117 055
Unoccupied dwellings in occupied houses in total	267 026	10 251	7 437	14 336	3 290	2 344	6 032	160 305
out of which by owner of house:								
natural person	133 350	3 082	4 012	7 828	1 677	1 129	4 016	82 744
municipality	26 463	1 205	221	725	121	93	891	15 715
state	2 241	60	48	14	3	-	28	1 862
housing cooperative	18 632	1 183	311	1 121	71	261	42	9 912
other legal person	13 748	747	130	270	142	29	300	10 203
co-ownership of owners of dwellings	49 258	2 748	1 911	3 248	745	664	332	26 641
combination of owners	13 400	844	379	773	223	149	136	7 477
undetermined	9 934	382	425	357	308	19	287	5 751
out of which:								
family houses	101 866	1 535	3 594	5 710	1 449	1 064	3 052	62 451
out of which by owner of house:								
natural person	97 679	1 414	3 413	5 544	1 408	1 005	2 915	60 026
municipality	372	16	8	14	-	2	13	197
state	117	6	3	2	-	-	10	79
housing cooperative	22	1	-	1	-	-	-	12
other legal person	529	45	6	22	6	4	31	317
co-ownership of owners of dwellings	1 436	22	67	78	26	35	48	747
combination of owners	982	13	28	24	4	14	15	750
undetermined	729	18	69	25	5	4	20	323
multi-dwelling buildings	158 055	8 562	3 785	8 566	1 816	1 272	2 931	92 017
out of which by owner of house:								
natural person	34 990	1 656	582	2 260	253	122	1 087	22 230
municipality	22 282	1 084	201	689	120	86	867	12 417
state	1 531	47	44	10	3	-	16	1 228
housing cooperative	18 597	1 182	311	1 120	71	261	42	9 887
other legal person	11 675	676	103	238	130	24	256	8 595
co-ownership of owners of dwellings	47 803	2 726	1 841	3 168	718	629	284	25 883
combination of owners	12 267	831	350	749	219	135	120	6 586
undetermined	8 910	360	353	332	302	15	259	5 191
other buildings	7 105	154	58	60	25	8	49	5 837
out of which by owner of house:								
natural person	681	12	17	24	16	2	14	488
municipality	3 809	105	12	22	1	5	11	3 101
state	593	7	1	2	-	-	2	555
housing cooperative	13	-	-	-	-	-	-	13
other legal person	1 544	26	21	10	6	1	13	1 291
co-ownership of owners of dwellings	19	-	3	2	1	-	-	11
combination of owners	151	-	1	-	-	-	1	141
undetermined	295	4	3	-	1	-	8	237

Source: Czech Statistical Office, final results of the 2011 census, data from table 811.



3.3.13 Distribution of population by tenure status – share of rental dwellings (%)

	2005	2006	2007	2008	2009	2010	2011	2012	2013
EU 28	.	.	.	.	.	29,4	29,4	29,4	.
Austria	.	.	40,8	42,3	42,5	42,6	42,5	42,5	.
Belgium	27,8	26,3	27,1	26,9	27,3	28,4	28,2	27,7	.
Bulgaria	14,6	14,6	12,4	12,9	13,2	13,1	12,8	12,6	.
Croatia	.	.	.	.	.	12,1	9,8	10,5	.
Cyprus	.	.	25,9	27,7	25,9	26,9	26,5	26,8	.
Czech Republic	26,5	25,9	25,5	24,2	23,4	21,3	19,9	19,6	.
Denmark	33,4	32,6	32,9	33,5	33,7	33,4	32,9	35,7	.
Estonia	.	12,2	13,2	11,1	12,9	14,5	16,5	17,8	.
Finland	28,2	26,7	26,4	26,8	25,9	25,7	25,9	26,1	26,4
France	38,2	37,5	39,5	37,9	37,0	38,0	36,9	36,3	.
Germany	46,7	.	.	.	.	46,8	46,6	46,7	.
Greece	.	.	24,4	23,3	23,6	22,8	24,1	24,1	.
Hungary	11,9	12,4	11,5	11,0	10,2	10,3	10,2	9,5	10,4
Ireland	21,8	22,0	21,9	22,7	26,3	26,7	29,8	.	.
Italy	27,2	27,1	27,3	27,4	27,5	28,1	27,1	25,9	.
Latvia	.	.	14,0	14,0	12,8	15,7	17,2	18,5	18,8
Lithuania	11,7	8,2	10,6	8,4	8,5	6,4	7,8	8,1	.
Luxembourg	.	.	25,5	26,2	29,6	31,9	31,8	29,2	.
Malta	20,4	19,9	20,2	20,1	21,5	20,5	19,8	18,2	.
Netherlands	36,1	34,6	33,4	32,5	31,6	32,8	32,9	32,5	.
Poland	.	.	37,5	34,0	31,3	18,7	17,9	17,6	.
Portugal	25,6	24,5	25,8	25,5	25,4	25,1	25,0	25,5	.
Romania	.	.	3,9	3,5	3,5	2,5	3,4	3,4	.
Slovakia	17,9	11,1	10,9	10,7	10,5	10,0	9,8	9,6	.
Slovenia	16,8	15,5	18,7	18,7	18,7	21,9	22,5	23,8	.
Spain	.	.	19,4	19,8	20,4	20,2	20,3	21,1	.
Sweden	31,9	31,2	30,5	31,2	30,3	29,2	30,3	29,9	.
United Kingdom	30,0	28,6	26,7	27,5	30,1	30,0	32,1	33,3	.
Other countries									
Iceland	13,2	13,8	13,6	14,2	15,8	18,7	22,1	22,7	22,5
Norway	17,3	16,3	16,2	13,9	14,6	17,1	16,0	15,2	16,5
Switzerland	.	.	.	.	.	55,6	56,2	56,2	.

Source: Eurostat (SILC).

4. Housing construction

Housing construction in 2013 in the Czech Republic

In 2013, housing construction was also in recession. The number of started dwellings has been dropping for six years and the biggest drop took place in the category of family houses. In case of completed dwellings, there was a drop of 14.3% after a slight growth in 2012.

In 2013, construction of 22,108 dwellings was launched; in comparison with 2012, it is a drop by 7.3%. Also, it is the smallest number of started dwellings since 1998. In comparison with the peak in 2007, it is a drop by almost 50% (21,688 dwellings). In comparison with 2012, the biggest drop was in the category of family houses (-13.3%), while there was a year-on-year growth in the category of construction of dwellings in multi-dwelling buildings – by 20.8% more than in 2012.

In 2013, construction of 25,246 dwellings was finished, which is by 14.3% less in the year-on-year comparison. The biggest number of dwellings was finished in family houses (a year-on-year drop of 11.3%). There was an even bigger year-on-year drop in the number of completed dwellings in multi-dwelling buildings – by 14.7% (after a major drop in 2010 and 2011 and a growth by 9.3% in 2012).

From the above-mentioned it follows that the trend (which started in 2009) when construction of more dwellings is finished than launched continued also in 2013. There were 25,246 dwellings finished and 22,108 launched, which is more by 3,138, and thus the number of dwellings under construction dropped to 156,815 as of December 31, 2013.

Source: Czech Statistical Office.



4.1 Housing construction in the Czech Republic: 1948-2012

Year	Dwellings completed [1]										average living floor area per dwelling (m ²)
	total	out of which by form of construction				total per 1,000 inhab.	in %				
		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	27.8	9.2	8.7	54.3	60.3
1996 [4]	14 482	4 865	371	1 664	7 582	1.40	33.6	2.6	11.5	52.3	60.6
1997 [4]	16 757	5 249	151	2 778	8 579	1.63	31.3	0.9	16.6	51.2	63.4
1998 [4]	22 183	6 253	151	5 109	10 670	2.15	28.2	0.7	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	3.46		41.9		58.1	76.8
2011 [5]	28 630		10 001		18 629	2.73		34.9		65.1	78.2
2012 [5]	29 467		10 831		18 636	2.80		36.8		63.2	76.3

[1] Including extensions.

[2] Including emergency housing, owner housing since 1995, including dwellings in houses with home care and homes for senior citizens.

[3] Including construction of co-operative farms, since 1993 including company dwellings, and since 1995 including dwellings in non-residential buildings, and including dwellings in converted non-residential rooms; other construction since 1995.

[4] Number of dwellings finished in individual forms - Czech Statistical Office estimate.

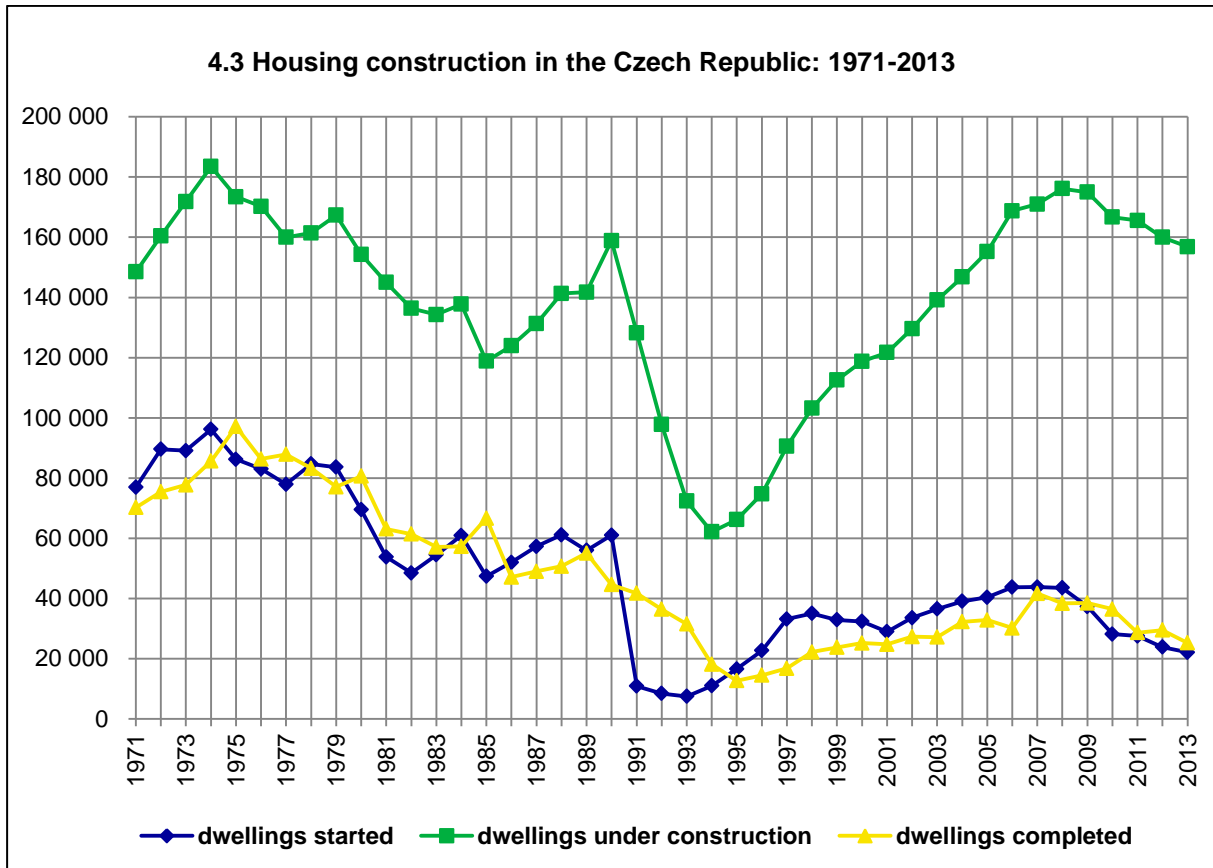
[5] In 2006, the Status 8-04 (Stav 8-04) was replaced by Status 2-12 (Stav 2-12), which no longer contains classification based on investment forms.

Source: Czech Statistical Office.

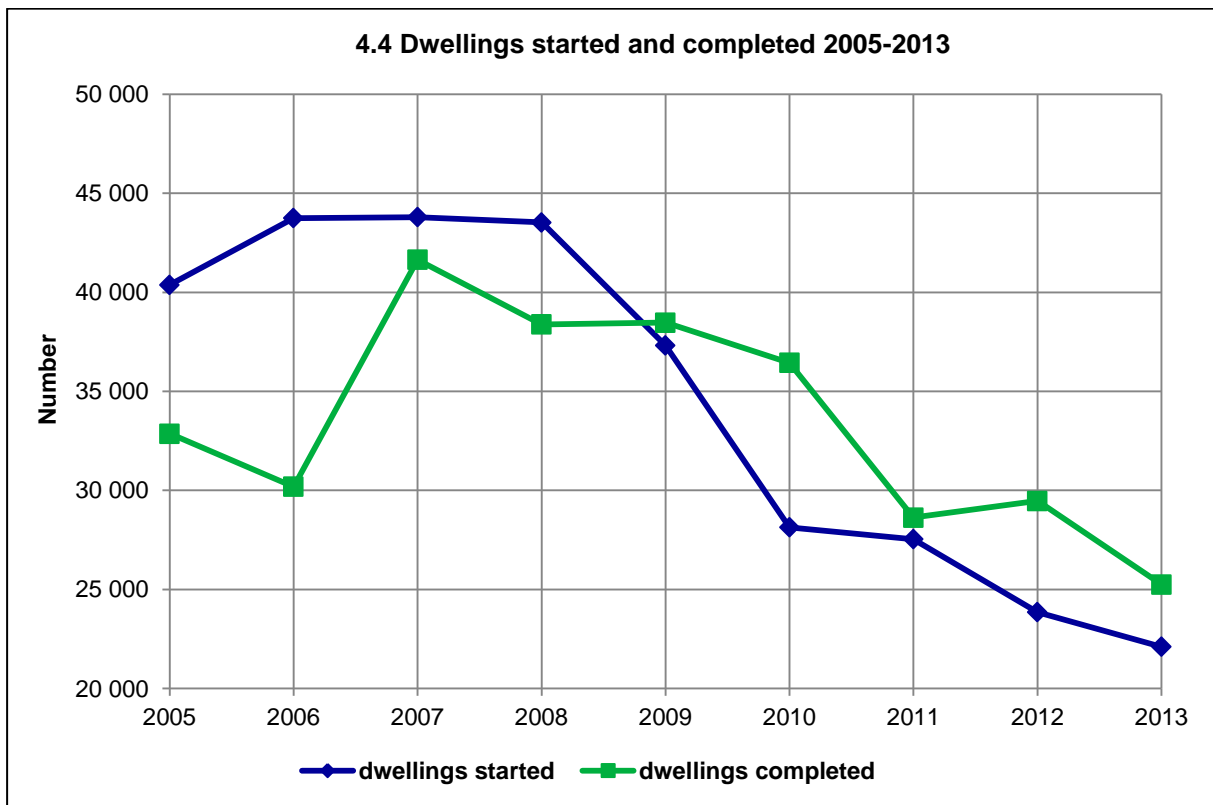
4.2 Housing construction in the Czech Republic: 1960-2013

Year	Number				Year-on-year index			
	dwellings started	dwellings under construction	dwellings completed	modernisation completed	dwellings started	dwellings under construction	dwellings completed	modernisation completed
1960	.	.	50 804	.	.	.	118.6	.
1961	.	.	50 449	.	.	.	99.3	.
1962	.	.	51 773	.	.	.	102.6	.
1963	.	.	48 729	.	.	.	94.1	.
1964	.	.	47 064	.	.	.	96.6	.
1965	.	.	48 200	.	.	.	102.4	.
1966	.	.	45 342	.	.	.	94.1	.
1967	.	.	50 295	.	.	.	110.9	.
1968	.	.	55 624	.	.	.	110.6	.
1969	.	.	54 787	.	.	.	98.5	.
1970	.	.	73 445	.	.	.	134.1	.
1971	76 926	148 466	70 226	.	.	.	95.6	.
1972	89 557	160 401	75 414	.	116.4	108.0	107.4	.
1973	89 099	171 810	77 695	.	99.5	107.1	103.0	.
1974	96 162	183 482	85 616	.	107.9	106.8	110.2	.
1975	86 248	173 418	97 104	.	89.7	94.5	113.4	.
1976	83 027	170 223	86 350	.	96.3	98.2	88.9	.
1977	77 932	159 966	87 872	.	93.9	94.0	101.8	.
1978	84 690	161 423	83 273	.	108.7	100.9	94.8	.
1979	83 613	167 334	77 094	.	98.7	103.7	92.6	.
1980	69 459	154 271	80 661	.	83.1	92.2	104.6	.
1981	53 765	144 954	63 084	.	77.4	94.0	78.2	.
1982	48 489	136 388	61 400	.	90.2	94.1	97.3	.
1983	54 459	134 304	57 078	.	112.3	98.5	93.0	.
1984	60 929	137 763	57 298	.	111.9	102.6	100.4	.
1985	47 337	118 844	66 678	.	77.7	86.3	116.4	.
1986	51 973	123 946	47 080	.	109.8	104.3	70.6	.
1987	57 309	131 325	49 000	.	110.3	106.0	104.1	.
1988	61 120	141 291	50 700	.	106.6	107.6	103.5	.
1989	55 965	141 721	55 073	.	91.6	100.3	108.6	.
1990	61 004	158 840	44 594	.	109.0	112.1	81.0	.
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	12 998	2 061	150.9	106.5	71.6	114.5
1996	22 680	74 726	14 482	2 725	137.1	112.9	111.4	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	38 380	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	165 567	28 630	17 207	97.9	99.3	78.6	91.0
2012	23 853	159 953	29 467	16 906	86.6	96.6	103.0	98.3
2013	22 108	156 815	25 246	10 786	92.7	98.0	85.7	63.8

Source: Czech Statistical Office.



Source: Czech Statistical Office.



Source: Czech Statistical Office.

4.5 Housing construction

(Dwellings started, dwellings completed and dwellings under construction: quarters 2005-2013)

Year	Quarter	Started	Completed	Under construction
2005	1Q	8 645	6 452	148 885
	2Q	9 042	6 068	152 114
	3Q	12 280	8 475	156 001
	4Q	10 414	11 868	155 202
	total	40 381	32 863	155 202
2006	1Q	9 117	6 929	157 390
	2Q	11 089	5 188	163 291
	3Q	11 699	6 049	168 941
	4Q	11 842	12 024	168 825
	total	43 747	30 190	168 825
2007	1Q	9 165	8 337	169 653
	2Q	10 073	6 758	172 968
	3Q	12 580	8 731	176 817
	4Q	11 978	17 824	170 971
	total	43 796	41 650	170 971
2008	1Q	9 570	9 070	171 472
	2Q	12 361	7 357	176 476
	3Q	11 914	9 559	178 831
	4Q	9 686	12 397	176 123
	total	43 531	38 383	176 123
2009	1Q	8 721	9 314	175 530
	2Q	9 736	7 770	177 496
	3Q	11 234	8 720	180 010
	4Q	7 628	12 669	174 969
	total	37 319	38 473	174 969
2010	1Q	6 272	9 199	172 042
	2Q	8 024	6 921	173 145
	3Q	7 671	7 415	173 401
	4Q	6 168	12 907	166 662
	total	28 135	36 442	166 662
2011	1Q	6 719	6 112	167 269
	2Q	7 593	5 393	169 469
	3Q	7 104	6 616	169 957
	4Q	6 119	10 509	165 567
	total	27 535	28 630	165 567
2012	1Q	6 545	6 230	165 882
	2Q	6 002	6 819	165 065
	3Q	5 710	6 905	163 870
	4Q	5 596	9 513	159 953
	total	23 853	29 467	159 953
2013	1Q	5 197	6 441	158 709
	2Q	5 767	5 310	159 166
	3Q	5 975	6 150	158 991
	4Q	5 169	7 345	156 815
	total	22 108	25 246	156 815

Source: Czech Statistical Office.

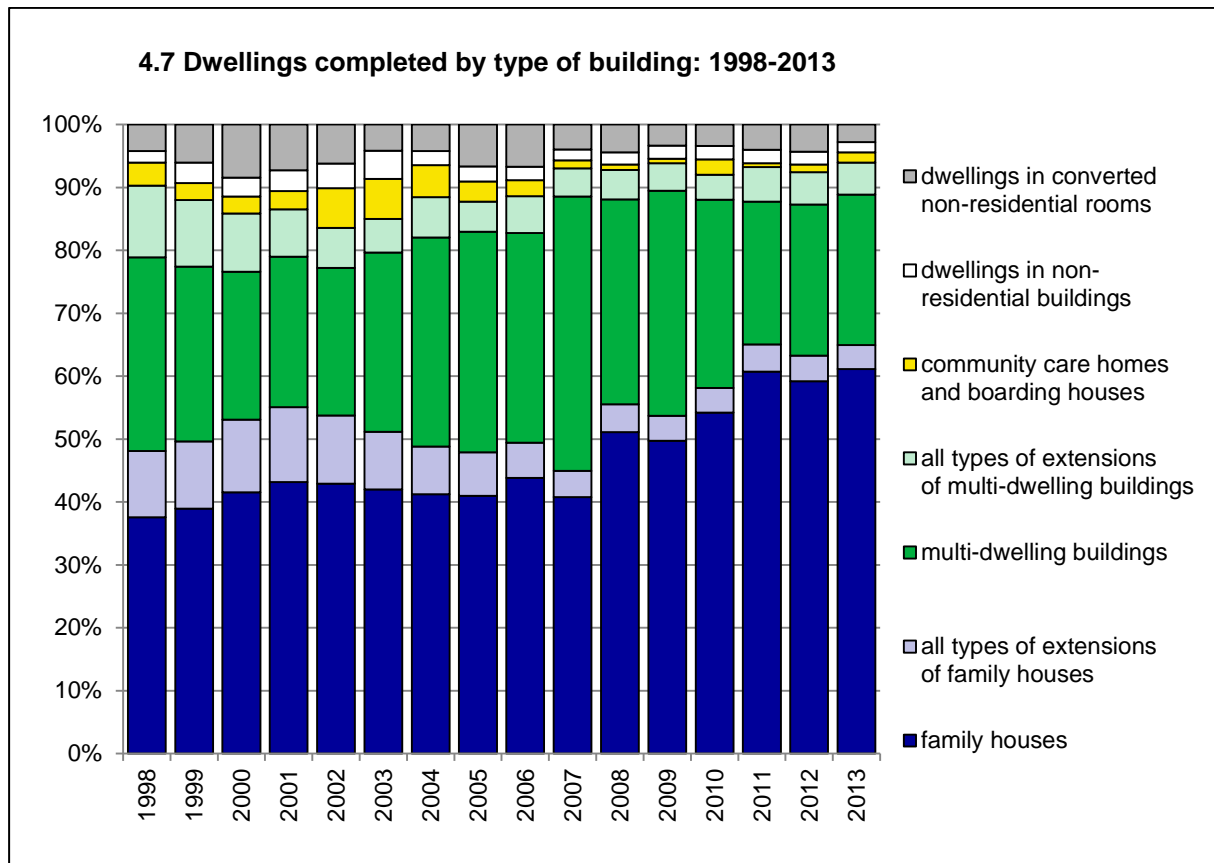


4.6 Dwellings completed by type of building: 1998-2013

Year	Total	including							Moderni- sation of dwelling stock [1]
		in family houses	in multi- dwelling buildings	in all types of extensions of		in community care homes and 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	28 630	17 385	6 487	1 244	1 579	170	618	1 147	17 207
2012	29 467	17 442	7 095	1 194	1 432	354	581	1 369	16 906
2013	25 246	15 471	6 049	976	1 283	346	416	705	10 786
% of total of dwellings completed									
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	22.7	4.3	5.5	0.6	2.2	4.0	x
2012	100.0	59.2	24.1	4.1	4.9	1.2	2.0	4.6	x
2013	100.0	61.3	24.0	3.9	5.1	1.4	1.6	2.8	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 Construction time of houses and dwellings completed in 1997-2012 (in months)

Year	Average construction time (months)				Dwellings share completed after 61 months and more (%)			
	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
2011	42	32	70	35	17.33	6.91	41.50	15.26
2012	42	41	68	34	18.50	8.70	38.80	23.80

Source: Czech Statistical Office.

4.9 Structure of dwellings completed between 1997 and 2012 by material of bearing walls (%)

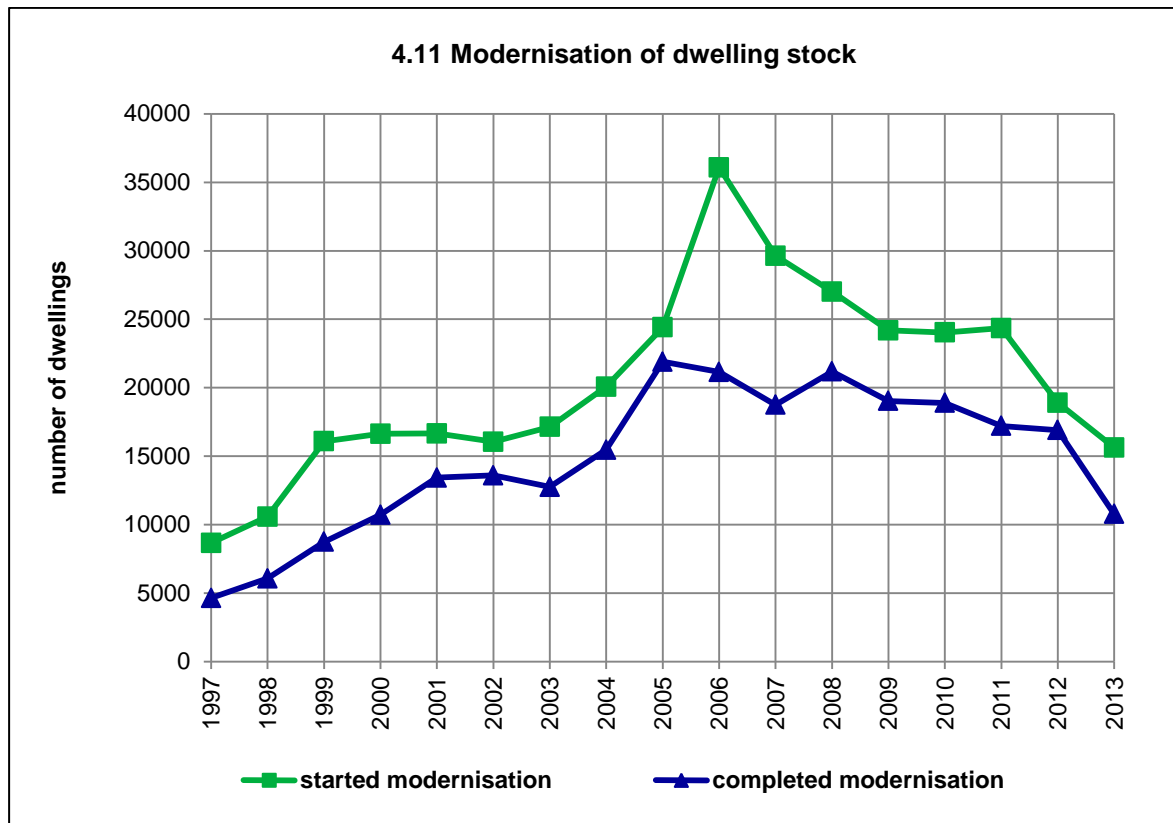
Year	Material of bearing walls of family houses				Material of bearing walls of multi-dwelling buildings			
	walled	prefabricated	wooden	other (including combination)	walled	prefabricated	wooden	other (including combination)
1997	93.7	2.7	1.4	2.2	58.5	22.5	0.0	19.0
1998	93.6	2.4	1.5	2.4	65.3	10.6	0.1	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
2011	87.2	2.0	8.6	2.2	59.6	4.5	0.6	35.3
2012	84.9	3.0	9.9	2.2	53.5	4.9	0.4	41.2

Source: Czech Statistical Office.

4.10 Modernisation of dwelling stock: 1997-2013

Year	Started modernisation		Actual modernisation		Completed modernisation	
	No.	index	No.	index	No.	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	108.0	17 207	91.0
2012	18 900	77.6	98 306	102.1	16 906	98.3
2013	15 638	82.7	103 158	104.9	10 786	63.8

Source: Czech Statistical Office.



Source: Czech Statistical Office.

4.12 Size of dwellings in completed family houses (1995-2012)

Year	Average number of rooms per dwelling	Average living floor area per dwelling (m ²)	Average useful floor area per dwelling (m ²)	Percentage of total dwellings					
				bedsitters	dwellings with kitchen and				
					1 room [1]	2 rooms	3 rooms	4 rooms	5 rooms and more
1995	.	.	.	0.5%	1.5%	7.7%	27.6%	30.2%	32.5%
1996	.	.	.	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	4.39	95.2	135.8	0.3%	0.8%	2.9%	14.2%	40.6%	41.3%
2011	4.36	94.1	134.4	0.3%	0.8%	3.3%	14.5%	40.5%	40.6%
2012	4.40	93.8	133.9	0.3%	0.7%	3.1%	14.6%	41.2%	40.2%

[1] includes two-room dwellings with kitchenette.

Source: Czech Statistical Office.



4.13 Size of dwellings in completed multi-dwelling buildings (1995-2012)

Year	Average number of rooms per dwelling	Average living floor area per dwelling (m ²)	Average useful floor area per dwelling (m ²)	Percentage of total dwellings				
				bedsitters	dwellings with kitchen and			
					1 room [1]	2 rooms	3 rooms	4 rooms and more
1995	.	.	.	7.0%	42.5%	9.0%	33.2%	8.3%
1996	.	.	.	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	2.30	55.0	73.2	5.6%	14.7%	38.8%	32.5%	8.4%
2011	2.26	51.3	68.0	7.4%	15.6%	38.6%	30.0%	8.4%
2012	2.17	49.6	65.5	13.7%	14.4%	37.0%	25.7%	9.2%

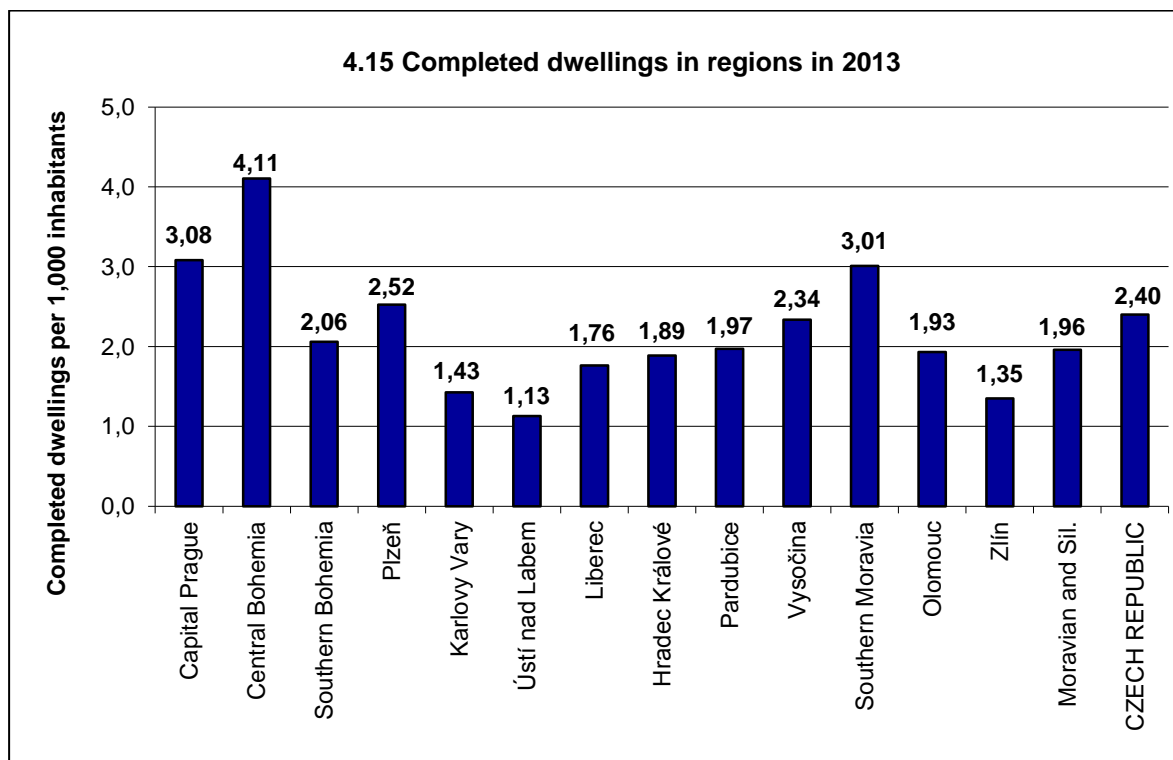
[1] includes two-room dwellings with kitchenette.

Source: Czech Statistical Office.

4.14 Completed dwellings by number of rooms in the Czech Republic in 2012

Form of construction	Number of dwellings							Average floor area (m ²)	
	bed-sitters	1 room incl. 2 room dwellings with kitchenette	2 rooms	3 rooms	4 rooms	5 rooms and more	total	living floor area	useful floor area
family houses (excluding all types of extensions)	46	116	544	2 548	7 183	7 005	17 442	93.8	133.9
multi-dwelling buildings (excluding all types of extensions)	975	1 021	2 622	1 823	607	47	7 095	49.6	65.5
all types of extensions of family houses	24	83	234	417	323	113	1 194	68.8	99.4
all types of extensions of multi-dwelling buildings	175	392	539	233	74	19	1 432	49.4	69.7
community care homes and boarding houses	222	94	38	0	0	0	354	25.7	41.4
converted non-residential rooms	153	427	347	270	118	54	1 369	49.3	71.9
non-residential buildings	110	99	142	144	64	22	581	54.6	77.8
TOTAL	1 705	2 232	4 466	5 435	8 369	7 260	29 467	76.3	107.8

Source: Czech Statistical Office.



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



4.16 Housing construction by regions in 2013

Region	Dwellings completed	Dwellings started	Dwellings under construction
Capital Prague	3 845	3 352	12 024
Central Bohemia Region	5 304	3 831	30 169
Southern Bohemia Region	1 312	1 481	14 951
Plzeň Region	1 445	1 413	9 961
Karlovy Vary Region	430	614	4 592
Ústí nad Labem Region	935	846	9 322
Liberec Region	774	637	5 660
Hradec Králové Region	1 044	1 061	7 366
Pardubice Region	1 019	1 062	8 062
Vysočina Region	1 194	881	6 603
Southern Moravia Region	3 516	2 807	16 181
Olomouc Region	1 232	1 207	10 074
Zlín Region	793	854	8 322
Moravian and Silesian Region	2 403	2 062	13 528
Czech Republic	25 246	22 108	156 815

Source: Czech Statistical Office.

4.17 Housing construction in 2013 - dwellings completed

Form of construction	Year 2012	Year 2013	Index (13/12)	Percentage of total dwellings 2013
family houses	17 442	15 471	88.7	61.3%
multi-dwelling buildings	7 095	6 049	85.3	24.0%
all types of extensions total	2 626	2 259	86.0	8.9%
of family houses	1 194	976	81.7	3.9%
of multi-dwelling buildings	1 432	1 283	89.6	5.1%
community care homes and boarding houses	354	346	97.7	1.4%
dwellings in non-residential buildings	581	416	71.6	1.6%
dwellings in converted non-residential rooms	1 369	705	51.5	2.8%
TOTAL	29 467	25 246	85.7	100.0%
Modernisation of dwelling stock	16 906	10 786	63.8	x

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

4.18 Housing construction in 2013 - dwellings started

Form of construction	Year 2012	Year 2013	Index (13/12)	Percentage of total dwellings 2013
family houses	14 399	12 490	86.7	56.5%
multi-dwelling buildings	4 022	4 857	120.8	22.0%
all types of extensions total	2 981	2 557	85.8	11.6%
of family houses	1 636	1 244	76.0	5.6%
of multi-dwelling buildings	1 345	1 313	97.6	5.9%
community care homes and boarding houses	741	621	83.8	2.8%
dwellings in non-residential buildings	1 277	1 100	86.1	5.0%
dwellings in converted non-residential rooms	433	483	111.5	2.2%
TOTAL	23 853	22 108	92.7	100.0%
Modernisation of dwelling stock	18 900	15 638	82.7	x

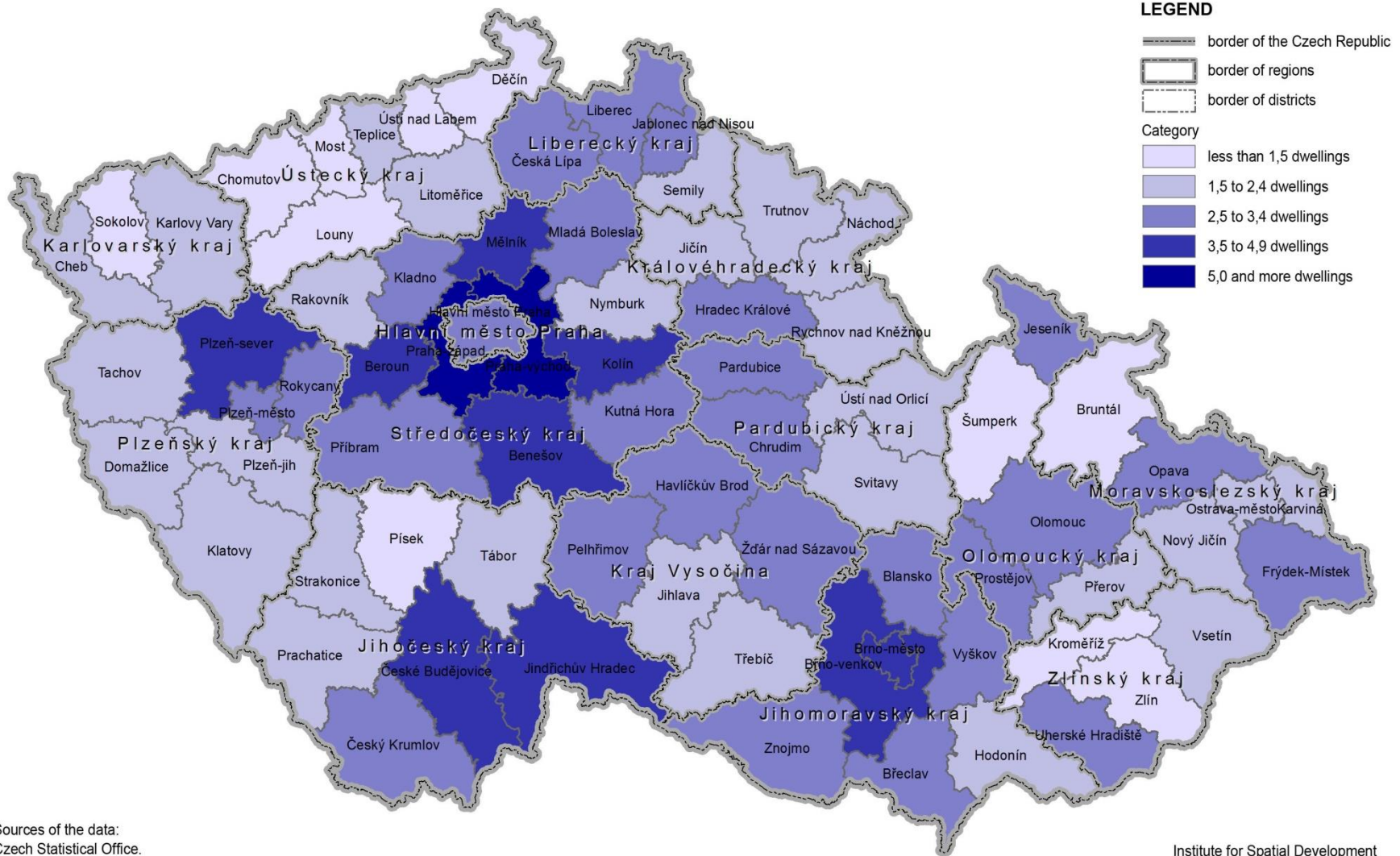
Source: Czech Statistical Office, calculations: Ministry of Regional Development.

4.19 Housing construction in 2013 - dwellings under construction

Form of construction	Year 2012	Year 2013	Index (13/12)	Percentage of total dwellings 2013
family houses	82 305	79 324	96.4	50.6%
multi-dwelling buildings	21 001	19 809	94.3	12.6%
all types of extensions total	42 078	42 376	100.7	27.0%
of family houses	34 194	34 538	100.8	22.0%
of multi-dwelling buildings	7 732	7 838	100.4	5.0%
community care homes and boarding houses	3 349	3 624	108.2	2.3%
dwellings in non-residential buildings and in converted non-residential rooms	11 220	11 682	106.0	7.4%
TOTAL	159 953	156 815	98.0	100.0%
Modernisation of dwelling stock	98 306	103 158	104.9	x

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

4.20 Number of completed dwellings in 2012 per 1,000 inhabitants (by districts)



4.21 Number of dwellings under construction as of December 31, 2012, per 1,000 inhabitants (by districts)





4.22 Average estimated value of construction of completed dwellings (thousand CZK)

Year	Family houses	All types of extensions of family houses	Multi-dwelling buildings	All types of extensions of multi-dwelling buildings
1997	2 143.6	683.6	1 083.2	949.7
1998	2 304.9	729.5	1 464.1	935.5
1999	2 402.9	766.2	1 372.9	1 060.1
2000	2 387.9	795.0	1 285.5	1 026.0
2001	2 406.0	835.6	1 422.0	1 155.3
2002	2 516.2	877.1	1 234.4	1 200.8
2003	2 612.7	890.3	1 458.6	1 135.3
2004	2 712.5	906.1	1 423.7	1 183.6
2005	2 742.5	979.4	1 57.,1	1 319.1
2006	2 848.9	1062.2	1 663.8	1 350.4
2007	2 905.6	1 101.1	1 646.1	1 468.1
2008	3 088.0	1 223.9	1 889.3	1 513.0
2009	3 122.2	1 264.5	2 038.0	1 561.1
2010	3 214.1	1 303.2	2 576.3	1 625.4
2011	3 249.3	1 344.6	2 043.1	1 524.9
2012	3 265.0	1 328.0	2 022.0	1 580.0

Source: Czech Statistical Office.

4.23 Average estimated value of construction per 1 m² of useful floor area of dwellings completed between 1997-2012 by sort of buildings and municipality size group (CZK) [1]

Municipality size	Year															
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Family houses (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	24 172	24 389
< 500 inhab.	11 724	12 966	13 153	14 127	15 055	15 009	15 767	16 611	17 682	18 115	18 971	20 147	21 400	22 684	22 916	22 866
500 - 999	12 438	13 684	13 917	14 184	14 913	15 140	16 054	16 583	17 930	18 551	19 600	20 958	21 796	22 886	23 271	23 874
1 000 - 1 999	12 865	13 388	13 408	14 121	14 987	15 731	19 841	16 774	18 225	18 951	19 836	21 157	23 055	23 438	23 770	24 034
2 000 - 4 999	13 623	14 532	14 686	15 136	15 809	16 551	17 153	17 522	18 534	20 704	20 828	22 303	23 299	23 806	24 150	23 972
5 000 - 9 999	13 381	14 371	15 270	15 144	14 759	16 666	16 836	19 478	19 028	20 858	19 980	21 315	21 793	22 737	24 257	24 645
10 000 - 19 999	13 216	14 009	14 732	15 671	15 745	16 104	15 856	17 392	18 680	19 262	19 598	22 191	23 491	23 399	23 706	24 182
20 000 - 49 999	12 147	14 063	14 773	14 699	15 386	16 125	16 668	17 193	18 732	18 697	20 564	22 039	22 337	23 000	23 941	24 392
50 000 - 99 999	13 383	13 980	16 100	15 903	16 150	16 478	16 791	17 933	19 189	21 198	21 639	21 517	23 660	25 562	25 797	26 303
> 100 000 inhab.	19 946	19 418	19 621	19 855	20 011	20 133	20 581	22 458	22 846	24 295	25 123	30 352	27 004	28 251	29 447	29 635
Multi-dwelling buildings (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	30 063	30 874
< 500 inhab.	11 284	12 723	12 938	14 943	18 272	15 828	22 155	9 275	24 505	16 186	24 821	17 718	23 918	37 425	25 967	27 508
500 - 999	18 310	15 390	16 089	18 080	15 793	24 112	21 799	14 222	22 347	22 357	21 490	20 130	23 304	33 177	27 668	24 978
1 000 - 1 999	12 726	20 818	16 136	15 176	14 879	17 382	15 363	15 574	23 246	19 044	21 494	22 570	25 715	29 089	22 850	22 343
2 000 - 4 999	14 459	14 112	16 628	14 957	15 405	15 990	17 025	17 429	20 286	24 954	27 700	24 620	28 367	28 949	25 096	25 853
5 000 - 9 999	13 967	17 463	17 618	21 838	15 600	16 707	17 858	17 491	27 915	27 979	24 607	33 124	23 671	28 718	29 698	25 717
10 000 - 19 999	13 986	16 641	18 388	12 397	16 986	16 684	16 772	19 172	21 418	18 851	20 986	25 826	28 565	24 874	23 011	28 937
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	25 605	25 430
50 000 - 99 999	13 287	16 031	18 424	15 642	18 664	16 335	18 115	19 524	21 636	22 625	24 030	22 387	25 167	30 943	26 520	23 643
> 100 000 inhab.	21 403	23 069	20 981	23 430	26 575	24 264	25 852	24 705	24 924	27 019	25 408	27 993	31 694	39 582	33 524	34 097

[1] Municipality size groups by number of inhabitants as of December 31, 2012 (the data are converted).

Source: Czech Statistical Office.

5. Construction

Construction in 2013 in the Czech Republic

The unfavourable trends in the construction industry continued due to a long-term drop of investment activities in economy also in 2013. The construction production dropped year-on-year in actual figures by 6.7% (at a comparable pace as in 2012) with no major differences between (more significant) buildings (-5.6%) and civil engineering works (-9.3%). The whole-year curve was affected by steep drops in the production in the first half of the year (in both quarters the production was lower by almost one eighth in the year-on-year comparison). In the second half, however, favourable climatic conditions helped boost new projects in civil engineering works and the production in the whole construction industry did not drop in the quarter-on-quarter comparison anymore.

However, the Czech economy is still lacking investments into buildings and constructions (they have been dropping in the year-on-year comparison for eleven quarters in a row) and investments into dwellings (not growing for as many as twelve quarters in a row), which subsequently lowers the performance of the local construction industry.

In the year-on-year comparison, the production of construction industry has been dropping for as many as seventeen quarters in a row (except for the first quarter of 2011 with a slight growth of the production caused by a very low comparative basis from the previous year). The last time there was a whole-year growth in this industry was in 2007. This year's performance of the construction industry corresponded in actual numbers to the level from 2003, and in comparison with the boom in 2007 it was lower by 27% in buildings and by 14% in structural engineering.

In 2013, planning and building control authorities issued 84,864 building permits, and its number dropped by 13.2% in the year-on-year comparison. These buildings were approximately worth 257.7 billion CZK, and in comparison with the same period of 2012 their value dropped by 19.1%.

The total value of newly-concluded construction work orders in the Czech Republic dropped by 2.6% in the year-on-year comparison to 145.2 billion CZK.

The saturation of the market with dwellings caused by a more intensive construction from the years of the boom in combination with a drop in real income of households is reflected by the current low frequency of started and completed construction. The number of started dwellings has been dropping for six years in a row, and it reached only half of the value from the peak of the boom (only one third in case of multi-dwelling buildings). In 2013, only dwellings in multi-dwelling buildings grew year-on-year (due to an extremely low comparative basis), and in terms of regions only the number of dwellings started in Prague grew (+19%).

In the year-on-year comparison, the number of completed dwellings dropped by one seventh (to its 15-year minimum) with no major differences in individual types of constructions. More than one third of completed dwellings in 2013 were located in Prague and the region of Central Bohemia. The lengthy lack of construction work orders in 2013 resulted in a further reduction of the number of employees so in the five-year drop the construction industry lost over 50 thousand employees in terms of natural persons.

The year-on-year drops in the construction production have been more intense in recent four years in the Czech Republic than in the EU 28. In comparison with the peak of the boom, the production in the Czech Republic in actual numbers dropped by one quarter, which is comparable to Slovakia or the whole EU. Only five member countries exceeded this level in 2013 (in Germany by 5%, in Poland by 17%).

Source: Czech Statistical Office.

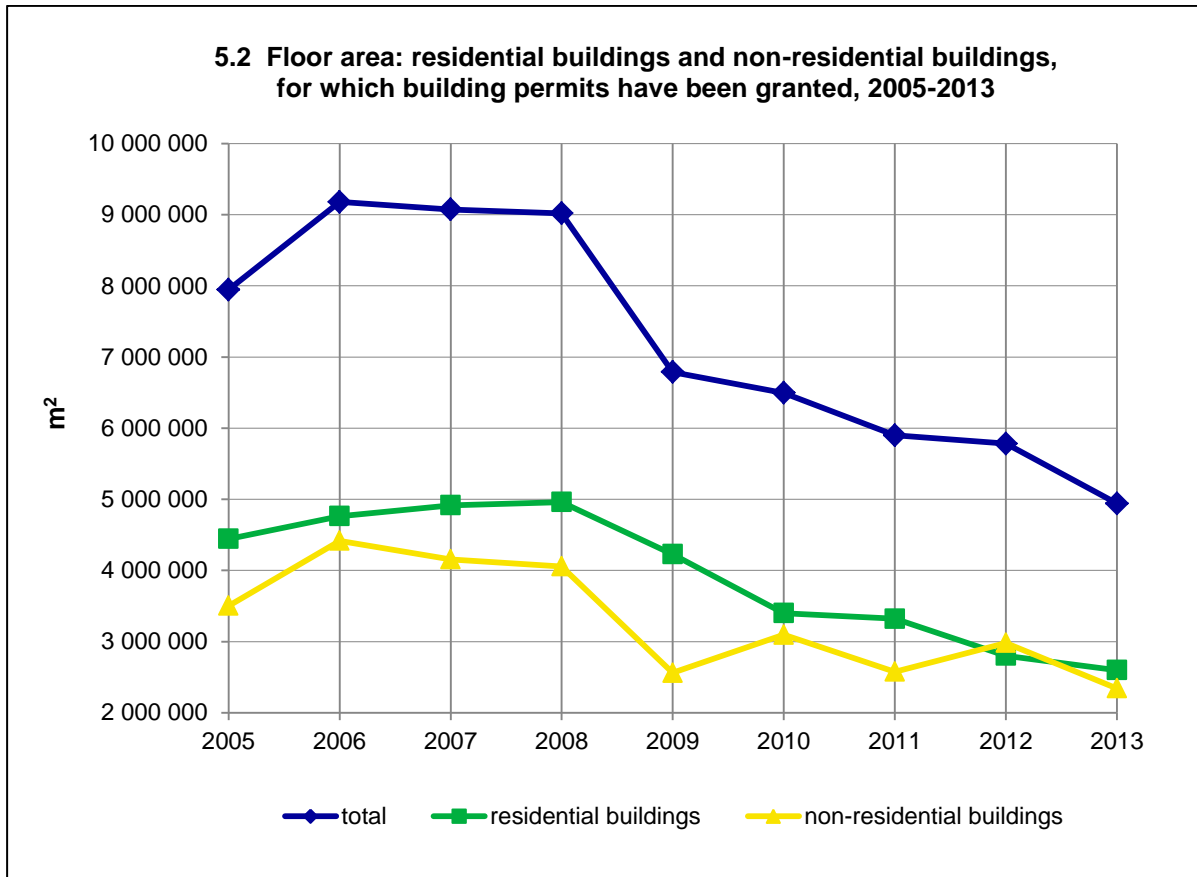


5.1 Floor area (m²): residential buildings and non-residential buildings, for which building permits have been granted [1], 2005-2013

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
1.Q 2012	1 399 361	688 536	710 825
2.Q 2012	1 427 192	746 944	680 248
3.Q 2012	1 691 657	711 391	980 266
4.Q 2012	1 265 446	654 147	611 299
1.Q 2013	1 186 035	585 867	600 168
2.Q 2013	1 514 009	699 750	814 259
3.Q 2013	1 280 289	730 836	549 453
4.Q 2013	961 388	583 224	378 164

[1] New constructions and modifications to completed buildings resulting in new dwellings.

Source: Czech Statistical Office.



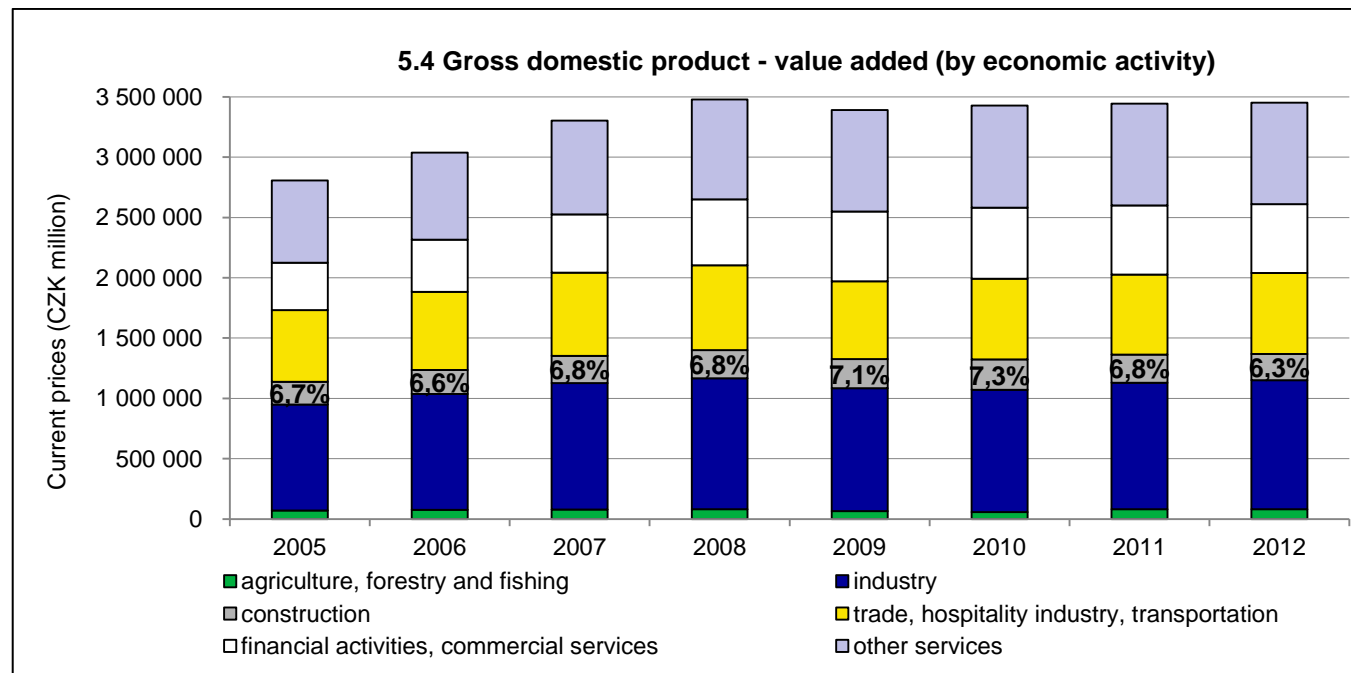
Source: Czech Statistical Office.

5.3 Gross domestic product - value added (by economic activity)

current prices

	2005		2006		2007		2008		2009		2010		2011		2012	
	CZK million	index 05/04	CZK million	index 06/05	CZK million	index 07/06	CZK million	index 08/07	CZK million	index 09/08	CZK million	index 10/09	CZK million	index 11/10	CZK million	index 12/11
Agriculture, forestry and fishing	71 691	98.4	74 434	103.8	79 068	106.2	80 293	101.5	65 122	81.1	56 659	87.0	79 814	140.9	81 421	102.0
Industry	877 451	106.9	961 958	109.6	1 047 411	108.9	1 085 503	103.6	1 018 647	93.8	1 015 455	99.7	1 050 215	103.4	1 069 783	101.9
Construction	189 292	103.8	199 158	105.2	224 875	112.9	235 658	104.8	242 216	102.8	250 786	103.5	233 937	93.3	216 777	92.7
Trade, hospitality industry, transportation	593 189	104.1	647 239	109.1	690 162	106.6	701 890	101.7	643 782	91.7	663 610	103.1	663 244	99.9	672 387	101.4
Financial activities, commercial services	392 899	108.7	432 782	110.2	483 975	111.8	546 936	113.0	579 175	105.9	590 809	102.0	574 166	97.2	569 561	99.2
Other services	683 299	107.2	721 633	105.6	778 857	107.9	829 642	106.5	841 289	101.4	842 979	100.2	843 089	100.0	841 808	99.8
Total	2 807 821	106.2	3 037 204	108.2	3 304 348	108.8	3 479 922	105.3	3 390 231	97.4	3 420 298	100.9	3 444 465	100.7	3 451 737	100.2

Source: Czech Statistical Office.



5.5 Construction work "S" by type of construction, 2000-2012 (CZK mil, current prices)

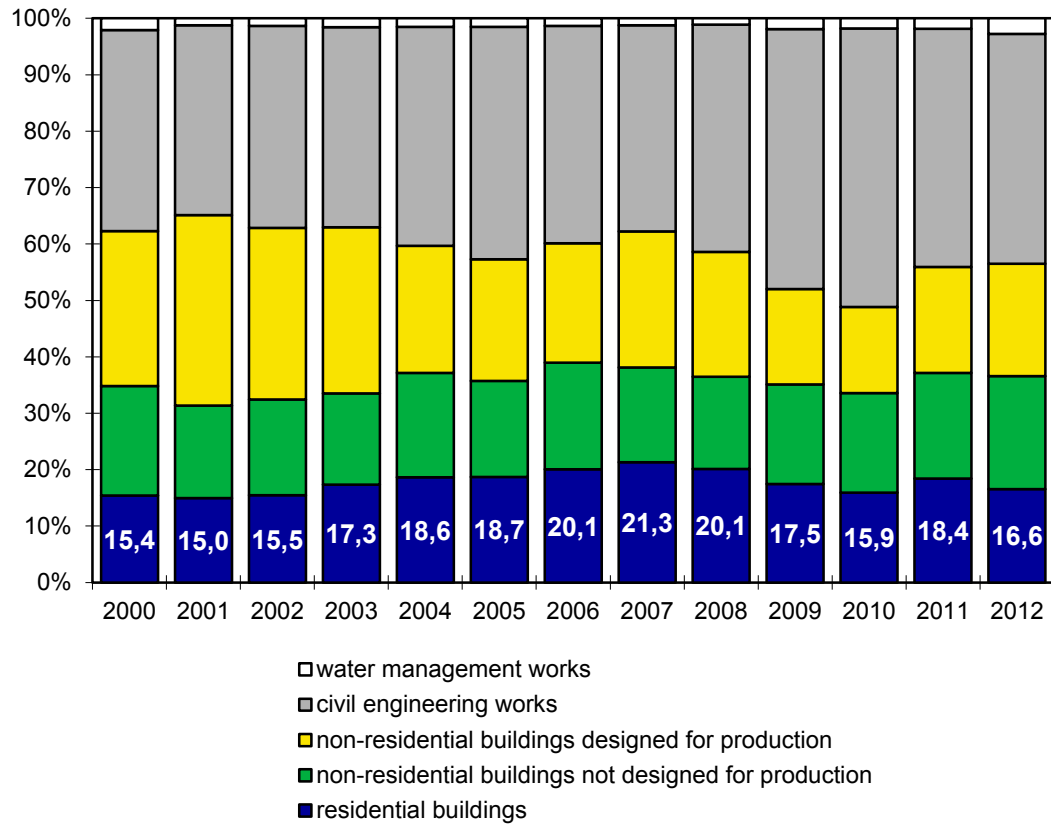
Year	Construction work "S" total	in the Czech Republic	of which							abroad
			new construction, reconstruction and upgrade	of which					repair and maintenance	
				residential buildings	non-residential buildings not designed for production	non-residential buildings designed for production	civil engineering works	water management works		
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
2011	464 021	451 853	332 217	61 111	62 364	62 356	140 265	6 121	119 636	12 168
2012	423 989	413 933	304 788	50 454	61 037	60 698	124 262	8 337	109 145	10 056

The **construction work "S" (according to delivery contracts)** in total comprises the total value of outputs of construction activities of the reporting unit, implemented on the basis of a delivery contract for the end user, including the value of potential sub-deliveries of construction work obtained from other sub-contractors.

Source: Czech Statistical Office.



5.6 Structure of new construction, reconstruction and modernisation in the Czech Republic, 2000–2012



Source: Czech Statistical Office.

5.7 Number of building permits (number of dwellings) - residential buildings, index (2010 = 100) [1]

Countries	2000	2005	2007	2008	2009	2011	2012	2013			
								Q1	Q2	Q3	Q4
EU 28	[2] 180,2	229,5	224,4	145,8	103,8	100,3	88,6	80,6	84,2	84,8	79,5
EU 27	[2] 180,5	229,7	224,5	145,7	103,7	100,3	88,6	80,6	84,3	84,9	79,5
Euro area 17	[2] 202,8	255,2	247,6	155,6	109,5	101,8	88,0	76,7	75,2	75,6	73,2
incl.:											
Austria	.	94,9	98,5	98,3	[3] 97,2	[3] 117,5	[3] 102,9	108,0	122,1	135,4	120,4
Belgium	[3] 84,1	[4] 117,7	[4] 107,1	[4] 103,3	[4] 89,7	[4] 90,1	[4] 93,9	94,7	99,6	93,0	108,8
Bulgaria	39,3	256,6	500,8	385,2	157,0	85,5	82,8	58,5	93,1	117,2	114,0
Croatia	91,5	175,5	186,5	185,2	126,3	101,0	73,4	63,5	46,2	48,4	71,7
Cyprus	42,5	131,1	143,1	140,2	116,3	61,7	41,0	41,0	22,5	24,0	27,6
Czech Republic	106,1	142,0	157,6	157,9	130,7	98,8	83,4	71,6	83,3	85,0	70,3
Denmark[4]	110,3	234,9	150,5	99,8	48,6	99,9	75,2	49,9	72,4	76,9	58,0
Estonia	41,6	355,4	344,9	211,6	80,8	109,4	117,6	94,7	129,3	112,2	136,4
Finland	[3] 110,6	[3] 113,3	[3] 100,8	[3] 80,3	79,1	101,8	94,4	68,5	110,7	64,8	72,5
France	87,9	120,8	125,3	106,6	86,8	118,0	109,3	114,4	89,6	88,1	89,9
Germany	[3] 188,0	[3] 130,2	[3] 96,5	[3] 91,3	[3] 94,1	121,6	125,5	117,8	147,6	158,5	139,2
Greece	[2] 179,2	427,2	209,3	160,7	119,7	54,8	30,0	16,0	16,2	16,3	20,2
Hungary	[3] 237,9	[3] 287,6	248,2	247,1	163,0	67,9	57,3	30,9	45,3	42,9	48,0
Ireland	493,9	537,4	456,6	365,5	218,8	62,9	33,9	50,0	41,7	30,5	33,7
Italy	154,5	233,4	209,5	160,6	118,5	94,1	[4] 70,6	47,0	48,1	.	.
Latvia	.	[3] 361,9	[3] 503,6	[3] 196,3	[3] 117,4	95,0	116,8	170,4	104,9	189,8	139,2
Lithuania	[3] 45,6	[3] 141,3	[3] 231,4	[3] 191,4	[3] 90,8	87,8	121,1	97,9	224,3	145,0	106,7
Luxembourg	90,9	127,1	133,7	109,0	99,9	119,1	117,8	101,4	86,5	91,5	119,7
Malta	89,2	204,3	255,4	153,3	118,9	89,0	69,1	58,8	59,6	69,1	55,9
Netherlands	128,7	136,6	144,3	143,0	119,2	91,5	61,3	36,3	42,2	39,3	53,9
Poland	88,0	70,2	143,5	133,5	102,0	106,1	94,7	67,7	87,9	84,3	78,7
Portugal	[3] 481,1	[3] 295,0	[3] 262,4	[3] 190,4	109,2	70,3	47,0	28,7	31,9	34,4	27,2
Romania	74,7	103,5	134,5	144,9	115,8	93,6	89,9	65,3	99,7	110,9	82,4
Slovakia	.	120,9	112,4	179,5	125,1	80,5	80,3	62,1	128,9	91,5	82,0
Slovenia	103,1	148,3	214,7	174,6	122,7	78,6	66,0	55,3	82,8	66,2	58,9
Spain	[3] 480,3	[3] 659,2	[3] 682,5	[3] 292,4	[3] 143,4	85,2	62,8	44,5	28,4	31,9	31,7
Sweden[4]	58,8	113,1	103,3	87,9	77,6	99,9	85,5	101,3	111,4	96,1	128,9
United Kingdom	144,4	173,4	166,0	107,5	81,9	94,1	94,0	103,9	121,1	126,1	101,2

[1] new residential buildings excluding residencies for communities (Code CC11 excluding CC113 of Classification of Types of Constructions)

[2] Eurostat estimate

[3] estimated

[4] provisional

Source: Czech Statistical Office, Eurostat, 7. 11. 2013.



5.8 Production in construction, 2007-2013 (2010 = 100 %)

Countries	2007	2008	2009	2010	2011	2012	2013
EU 28	116,93	113,44	104,70	100,02	99,57	94,33	92,17
EU 27	116,93	113,44	104,70	100,02	99,57	94,33	92,17
Euro area 17	121,17	115,84	107,66	100,00	98,04	92,87	90,17
Austria	107,12	106,21	104,38	100,21	102,15	105,65	106,11
Belgium	104,16 [1]	104,90 [1]	101,47 [1]	99,95 [1]	105,60 [1]	104,88 [1]	100,90 [1]
Bulgaria	122,58	137,42	117,13	99,98	87,10	86,66	82,11 [1]
Croatia	113,86	126,98	118,71	100,11	91,51	81,53	77,91
Cyprus	118,83	121,54	108,68	100,04	91,09	72,72	50,11 [1]
Czech Republic	109,11	109,05	108,48	100,25	96,63	89,45	83,43
Denmark	120,55	128,21	111,87	100,09	110,69	107,47	99,65
Estonia	179,77	155,92	109,50	100,20	127,60	148,64	149,76
Finland	104,97 [2]	109,10 [2]	94,91 [2]	101,72 [2]	110,27 [2]	108,67 [2]	105,16 [2]
France	112,32	109,98	103,80	99,63	100,81	97,34	95,76
Germany	100,26	99,92	99,93	99,43	107,16	105,92	105,65
Greece	159,15	171,32	141,30	100,03 [1]	71,95	53,14	51,03 [1]
Hungary	123,17	116,86	111,88	100,21	92,23	86,08	94,43
Ireland	318,67	225,51	142,22	99,98	83,36	81,32	90,74 [1]
Italy	118,15	117,12	103,65	100,00	95,89	82,79	73,77
Latvia	207,66	201,30	130,95	100,31	112,83	128,78	138,51
Lithuania	201,29	209,67	108,37	100,27	122,53	113,69	126,78
Luxembourg	100,76	99,60	99,77	99,96	100,99	97,70	93,55
Malta	88,50	95,11	98,35	100,00	98,84	96,31	92,91 [1]
Netherlands	114,49	118,15	111,65	99,87	104,99 [1]	96,50 [1]	92,09 [1]
Poland	84,19	92,39	96,07	100,33	115,72	109,79	98,65
Portugal	129,96	124,54	112,17	99,96	87,25	73,12	61,14
Romania	107,57	136,42	115,85	100,41	103,37	104,66	104,18
Slovakia	106,37	118,95	105,55	100,65	99,02	86,60	82,08
Slovenia	132,20	152,42	120,52	100,16	75,25	62,55	60,79 [1]
Spain	169,01	141,43	125,56	99,94	80,36	76,00	77,10 [1]
Sweden	102,73	101,97	91,89	99,50	102,83	106,39	110,39
United Kingdom	106,90	105,53	93,27	100,04	102,25	94,49 [1]	95,57 [1]

[1] provisional

[2] estimated

Source: Eurostat, 31. 3. 2014.

6. Energies

The Ministry of Regional Development is also responsible for housing policy, and in order to ensure it the Ministry manages finances, coordinates and finances various activities, and is in charge of investment policy (see paragraph 14 of Act No. 2/1969 Coll. on establishment of ministries and other central bodies of the state administration of the Czech Republic). Based on this, the Ministry focuses on reducing the energy demands of buildings in the housing sector, which has an impact on three basic targets of the housing policy in the Czech Republic – availability, stability, and quality of housing.

The expenses on energies unfavourably raise the overall costs of living in case of the households living in energy-demanding buildings. This applies mainly to households of seniors, single households, and households of young families with children who are not provided for.

The households in the Czech Republic form around a quarter share of the total final energy consumption of the Czech Republic. This chapter deals with an aggregated size and structure of the consumption of energy by the households in the Czech Republic, including a comparison of its size with other industries and a comparison with other member countries of the EU.

The biggest final consumption of energy by the households in the Czech Republic (from the aggregate energy balance in the Eurostat methodology) of 84,713 TJ was in 2012 formed by natural gas and followed by 52,492 TJ of electricity, and 47,752 TJ of energy coming from solid biofuels (except for charcoal). The households in the Czech Republic also consumed 15,571 TJ of energy from lignite / brown coal (when converted per person, this consumption was the biggest among the 28 member countries of the EU) and 175 TJ of energy from petroleum products, i.e. from liquefied petroleum gas (when converted per person, this consumption was the lowest among the 28 member countries of the EU). The final energy consumption by the households in the Czech Republic per person was in 2012 slightly above average of the 28 member countries of the EU.

Reduction of the energy consumption is also one of the targets of the EU. The European Commission in its *strategy for smart, sustainable and inclusive growth* (Europe 2020) presented in the priority of the sustainable growth the EU targets “20-20-20” (these were converted into internal targets of individual member countries), i.e.:

- >>> to reduce greenhouse gas emissions by at least 20% compared to 1990 levels or by 30% if the conditions are right, (a sub-target was set for the Czech Republic for a rise of 9%);
- >>> to increase the share of renewable energy in the final energy consumption to 20% (a sub-target for the Czech Republic is to 13%),
- >>> to achieve a 20% increase in energy efficiency (no sub-target for the Czech Republic has been set).

Also with respect to this, the European Parliament and the Council approved directive 2012/27/EU on energy efficiency; in its article No. 7 it sets a binding target to save 1.5% of the volume of the yearly sale of energy to end consumers by 2020. The calculated target for the Czech Republic is thus to save 47.94 PJ by 2020 (given the big volume of this compulsory saving, it is a value the Czech Republic set as its approximate internal target according to article No. 3 of this directive).

The final consumption of energy in the Czech Republic is presented from aggregate energy balances in three various methodologies, i.e. methodology of the International Energy Agency, Eurostat, and the Czech Statistical Office.

The chapter is further divided into four sub-chapters: 6.1 (*Final consumption of energy by the households in the Czech Republic by consumed energy products*) deals not only with the curve of the consumption, but also with the structure of the final consumption of energy by the households in the Czech Republic, which is significant with respect to the expected share of the households on the internal reduction target of the Czech Republic; 6.2 (*Share of renewable energy¹ for the whole national*

¹ ‘energy from renewable sources’ means energy from renewable non-fossil sources, namely wind, solar, aerothermal, geothermal, hydrothermal and ocean energy, hydropower, biomass, landfill gas, sewage treatment plant gas and biogases. [EP and Council 2009; article 2a].

‘biomass’ means the biodegradable fraction of products, waste and residues from biological origin from agriculture (including vegetal and animal substances), forestry and related industries including fisheries and aquaculture, as well as the biodegradable fraction of industrial and municipal waste. [EP and Council 2009; article 2e]



economy of the Czech Republic) deals with the curve of the share of these sources in consumption with respect to the target of the Czech Republic from the Europe 2020 strategy; 6.3 (*Final consumption of energy in the Czech Republic for individual branches*) deals not only with the curve of the total final energy consumption of the Czech Republic, which is significant with respect to the internal target of the Czech Republic to reduce the consumption, but also compares changes of ratios of the monitored industries, including households; 6.4 (*Final consumption of energy by households of the EU countries*) compares the curve of the final energy consumption by the households of the EU countries and also the structure of energy products consumed by these households in 2012.

6.1 Final consumption of energy by the households in the Czech Republic by consumed energy products

6.1.1 Final consumption of energy by the households in the Czech Republic by consumed energy products according to the IEA methodology for 1990–2011 in thousand tonnes of oil equivalent (ktoe)

(1 toe = 41,868 GJ)

year	total residential	out of which						
		coal and peat	oil products	natural gas	geothermal, solar, etc.	biofuels and waste	electricity	heat
1990	8744	4855	87	918	0	808	828	1248
1991	8018	4303	93	983	0	641	849	1149
1992	6315	2752	99	1000	0	557	889	1017
1993	5769	2078	68	1190	0	529	980	924
1994	5807	1731	80	1370	0	602	1134	891
1995	6093	1586	86	1565	0	573	1277	1006
1996	6918	1692	57	2114	0	601	1377	1076
1997	6675	1618	57	2021	0	594	1333	1052
1998	6356	1179	70	2076	0	675	1248	1107
1999	6099	737	64	2069	0	688	1208	1334
2000	6036	783	76	2049	0	727	1189	1213
2001	6571	741	86	2376	0	800	1225	1343
2002	6037	543	64	2229	0	705	1214	1282
2003	6327	532	56	2401	1	824	1248	1265
2004	6248	524	57	2350	2	878	1249	1188
2005	6222	558	33	2310	2	885	1266	1168
2006	6489	801	33	2275	2	958	1307	1113
2007	6051	478	25	2035	3	1113	1260	1137
2008	5993	460	19	2047	4	1055	1264	1146
2009	6023	537	7	2059	5	1039	1263	1114
2010	6610	569	4	2382	7	1158	1292	1198
2011	5884	506	4	2002	8	1106	1221	1036

Note: see graph 6.1.1.1 on page 105 (with the values converted to PJ and with the year 2012 added by the Czech Statistical Office).

Source: International Energy Agency (IEA).

6.1.2.a Final consumption of energy by the households in the Czech Republic by consumed energy products according to the Eurostat methodology for 1990–2011 in thousand tonnes of oil equivalent (ktoe)

(1 toe = 41,868 GJ)

year	total residential	solid fuels	out of which					total petroleum products	out of which		out of which		renewable energies	out of which		electrical energy	derived heat
			coking coal	other bituminous coal	coke oven coke	lignite/brown coal	BKB (brown coal briquettes)		liquefied petroleum gas (LPG)	gas	natural gas	gas works gas		solar thermal	solid biofuels (excluding charcoal)		
1990	7 091,7	3 046,5	0,0	544,9	380,5	1 781,0	340,1	86,9	86,9	1 073,7	918,3	155,4	808,6	0,0	808,6	827,4	1 248,6
1991	6 635,0	2 761,0	109,3	414,0	117,1	1 862,6	258,0	93,5	93,5	1 141,7	983,0	158,6	640,9	0,0	640,9	848,9	1 148,9
1992	6 013,5	2 324,1	0,0	297,8	96,7	1 800,3	129,5	99,0	99,0	1 127,0	1 000,7	126,3	556,7	0,0	556,7	889,3	1 017,4
1993	5 962,4	2 128,4	0,0	281,4	104,1	1 675,5	67,4	68,2	68,2	1 332,2	1 190,2	142,0	529,1	0,0	529,1	980,1	924,3
1994	6 162,0	1 979,4	0,0	265,5	92,6	1 576,9	44,4	80,3	80,3	1 476,1	1 370,4	105,7	601,7	0,0	601,7	1 133,6	890,9
1995	6 350,4	1 769,7	0,0	274,7	93,9	1 350,9	50,2	85,8	85,8	1 638,8	1 565,8	72,9	573,0	0,0	573,0	1 276,6	1 006,5
1996	7 128,3	1 902,2	0,0	251,7	92,6	1 510,6	47,3	57,1	57,1	2 114,7	2 114,7	0,0	601,4	0,0	601,4	1 376,7	1 076,1
1997	6 723,6	1 665,6	0,0	210,5	68,8	1 335,7	50,6	57,1	57,1	2 021,7	2 021,7	0,0	594,1	0,0	594,1	1 333,0	1 052,1
1998	6 354,6	1 177,1	0,0	187,9	39,5	890,6	59,2	70,3	70,3	2 076,8	2 076,8	0,0	675,6	0,0	675,6	1 247,3	1 107,4
1999	6 264,9	901,8	0,0	115,3	27,9	708,9	49,7	63,7	63,7	2 069,3	2 069,3	0,0	688,2	0,0	688,2	1 207,9	1 333,9
2000	6 149,4	895,4	0,0	92,8	34,7	710,2	57,8	75,8	75,8	2 049,3	2 049,3	0,0	727,0	0,0	727,0	1 188,5	1 213,4
2001	6 737,0	909,4	0,0	106,5	40,8	714,3	47,8	82,6	82,6	2 377,0	2 377,0	0,0	800,6	0,0	800,6	1 224,3	1 343,0
2002	6 310,6	818,9	0,0	75,4	44,2	649,6	49,7	61,4	61,4	2 229,6	2 229,6	0,0	704,7	0,0	704,7	1 214,2	1 281,8
2003	6 617,2	823,2	0,0	52,7	55,8	660,3	54,5	54,0	54,0	2 402,0	2 402,0	0,0	825,3	1,4	823,9	1 247,5	1 265,2
2004	6 534,9	812,5	0,0	68,4	57,9	630,8	55,4	55,1	55,1	2 351,1	2 351,1	0,0	879,5	1,6	877,9	1 248,9	1 187,9
2005	6 347,7	684,6	0,0	52,8	35,4	535,2	61,1	31,8	31,8	2 310,6	2 310,6	0,0	887,5	1,9	885,6	1 265,6	1 167,7
2006	6 482,1	793,2	0,0	66,1	27,2	636,3	63,5	32,8	32,8	2 275,5	2 275,5	0,0	961,0	2,3	958,7	1 306,8	1 112,8
2007	6 088,4	514,2	0,0	48,3	17,0	388,7	60,2	25,2	25,2	2 036,1	2 036,1	0,0	1 116,1	2,9	1 113,2	1 259,3	1 137,5
2008	6 040,9	507,1	0,0	46,3	17,0	372,2	71,7	17,8	17,8	2 047,4	2 047,4	0,0	1 058,5	3,7	1 054,9	1 264,2	1 145,8
2009	6 034,3	547,9	0,0	60,4	27,2	364,8	95,5	6,3	6,3	2 059,3	2 059,3	0,0	1 043,6	4,9	1 038,7	1 262,9	1 114,4
2010	6 604,0	562,2	0,0	53,0	17,0	396,6	95,5	4,2	4,2	2 382,4	2 382,4	0,0	1 164,9	6,8	1 158,1	1 292,2	1 198,2
2011	5 893,2	514,4	0,0	71,6	13,6	357,5	71,7	4,2	4,2	2 002,4	2 002,4	0,0	1 115,0	8,5	1 106,5	1 221,0	1 036,4
2012	6 021,4	549,0	0,0	84,7	13,6	371,9	78,8	4,2	4,2	2 023,3	2 023,3	0,0	1 151,1	10,5	1 140,5	1 253,7	1 040,0

Source: Eurostat.

6.1.2.b Final consumption of energy by the households in the Czech Republic by consumed energy products according to the Eurostat methodology for 1990–2012 in terajoules (TJ)

year	total residential	out of which															
		solid fuels	out of which					total petroleum products	out of which		out of which		renewable energies	out of which		electrical energy	derived heat
			coking coal	other bituminous coal	coke oven coke	lignite/brown coal	BKB (brown coal briquettes)		liquefied petroleum gas (LPG)	gas	natural gas	gas works gas		solar thermal	solid biofuels (excluding charcoal)		
1990	296 917	127 550	0	22 813	15 932	74 566	14 240	3 638	3 638	44 955	38 447	6 508	33 854	0	33 854	34 643	52 277
1991	277 792	115 599	4 577	17 335	4 902	77 985	10 800	3 914	3 914	47 799	41 157	6 642	26 833	0	26 833	35 543	48 104
1992	251 774	97 307	0	12 466	4 047	75 373	5 420	4 144	4 144	47 184	41 896	5 288	23 309	0	23 309	37 235	42 595
1993	249 634	89 111	0	11 781	4 360	70 149	2 820	2 855	2 855	55 778	49 831	5 947	22 154	0	22 154	41 036	38 700
1994	257 991	82 876	0	11 117	3 876	66 023	1 860	3 362	3 362	61 801	57 376	4 425	25 190	0	25 190	47 462	37 300
1995	265 879	74 094	0	11 503	3 933	56 558	2 100	3 592	3 592	68 612	65 559	3 053	23 992	0	23 992	53 449	42 141
1996	298 446	79 641	0	10 539	3 876	63 246	1 980	2 392	2 392	88 538	88 538	0	25 181	0	25 181	57 640	45 054
1997	281 503	69 735	0	8 813	2 878	55 924	2 120	2 392	2 392	84 643	84 643	0	24 874	0	24 874	55 811	44 048
1998	266 055	49 285	0	7 865	1 653	37 287	2 480	2 944	2 944	86 954	86 954	0	28 285	0	28 285	52 222	46 366
1999	262 298	37 757	0	4 827	1 168	29 681	2 080	2 668	2 668	86 639	86 639	0	28 814	0	28 814	50 573	55 847
2000	257 463	37 490	0	3 883	1 454	29 733	2 420	3 174	3 174	85 801	85 801	0	30 438	0	30 438	49 759	50 801
2001	282 064	38 075	0	4 459	1 710	29 906	2 000	3 457	3 457	99 522	99 522	0	33 521	0	33 521	51 260	56 228
2002	264 213	34 287	0	3 158	1 852	27 196	2 080	2 572	2 572	93 348	93 348	0	29 506	0	29 506	50 836	53 665
2003	277 048	34 467	0	2 205	2 337	27 645	2 280	2 263	2 263	100 566	100 566	0	34 553	58	34 495	52 229	52 970
2004	273 602	34 017	0	2 864	2 422	26 411	2 320	2 306	2 306	98 435	98 435	0	36 821	65	36 756	52 290	49 733
2005	265 766	28 661	0	2 211	1 482	22 408	2 560	1 330	1 330	96 738	96 738	0	37 157	78	37 079	52 988	48 891
2006	271 392	33 208	0	2 767	1 140	26 641	2 660	1 374	1 374	95 270	95 270	0	40 236	98	40 138	54 713	46 592
2007	254 909	21 529	0	2 020	712	16 276	2 520	1 053	1 053	85 246	85 246	0	46 729	123	46 606	52 726	47 626
2008	252 920	21 233	0	1 938	712	15 582	3 000	745	745	85 721	85 721	0	44 319	154	44 165	52 931	47 971
2009	252 645	22 940	0	2 527	1 140	15 273	4 000	263	263	86 217	86 217	0	43 695	206	43 489	52 873	46 657
2010	276 495	23 537	0	2 219	712	16 606	4 000	175	175	99 745	99 745	0	48 772	286	48 486	54 101	50 165
2011	246 738	21 535	0	2 997	570	14 968	3 000	175	175	83 837	83 837	0	46 681	355	46 326	51 120	43 390
2012	252 104	22 987	0	3 545	570	15 571	3 300	175	175	84 713	84 713	0	48 193	441	47 752	52 492	43 544

Source: Eurostat.

Note: see graph 6.1.2.b.1 on page 105.



6.1.3 Final consumption of energy by the households in the Czech Republic by consumed energy products according to the methodology of the Czech Statistical Office for 1990–2012 in terajoules (TJ)

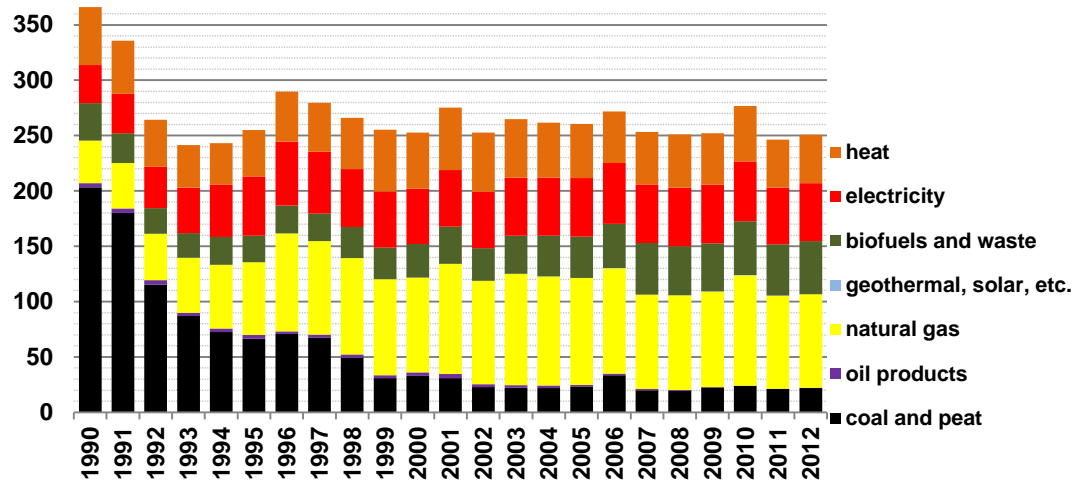
year	total in households	out of which					
		total fuels	out of which			energy	
			solid	liquid	gaseous	electricity	heat
1990	330 243	247 211	155 560	42 114	49 537	30 755	52 277
1991	297 962	224 315	136 641	31 870	55 804	25 543	48 104
1992	234 661	154 831	103 008	1	51 822	37 235	42 595
1993	246 057	160 429	99 999	0	60 430	41 036	44 592
1994	247 483	156 381	90 746	0	65 635	47 462	43 640
1995	250 879	155 288	82 782	0	72 506	53 450	42 141
1996	287 144	184 457	91 819	0	92 638	57 640	45 047
1997	265 427	165 563	78 260	0	87 303	55 811	44 053
1998	254 189	155 601	64 804	300	90 497	52 222	46 366
1999	245 972	139 552	50 658	326	88 568	50 573	55 847
2000	237 930	137 367	48 425	301	88 641	49 759	50 804
2001	259 395	151 907	47 438	296	104 173	51 260	56 228
2002	244 038	139 537	43 931	381	95 225	50 836	53 665
2003	270 484	165 285	62 560	381	102 344	52 229	52 970
2004	270 318	168 295	67 043	430	100 822	52 290	49 733
2005	264 839	162 961	64 402	430	98 129	52 987	48 891
2006	273 371	172 066	74 835	546	96 685	54 713	46 592
2007	256 137	155 785	68 898	542	86 345	52 726	47 626
2008	252 268	151 366	64 474	427	86 465	52 931	47 971
2009	260 912	161 382	73 919	87	87 376	52 873	46 657
2010	285 889	181 623	82 264	0	99 359	54 101	50 165
2011	246 995	152 485	64 653	0	87 832	51 120	43 390
2012	256 810	160 772	73 717	0	87 055	52 492	43 546

Note: see graph 6.1.3.1 on page 105.

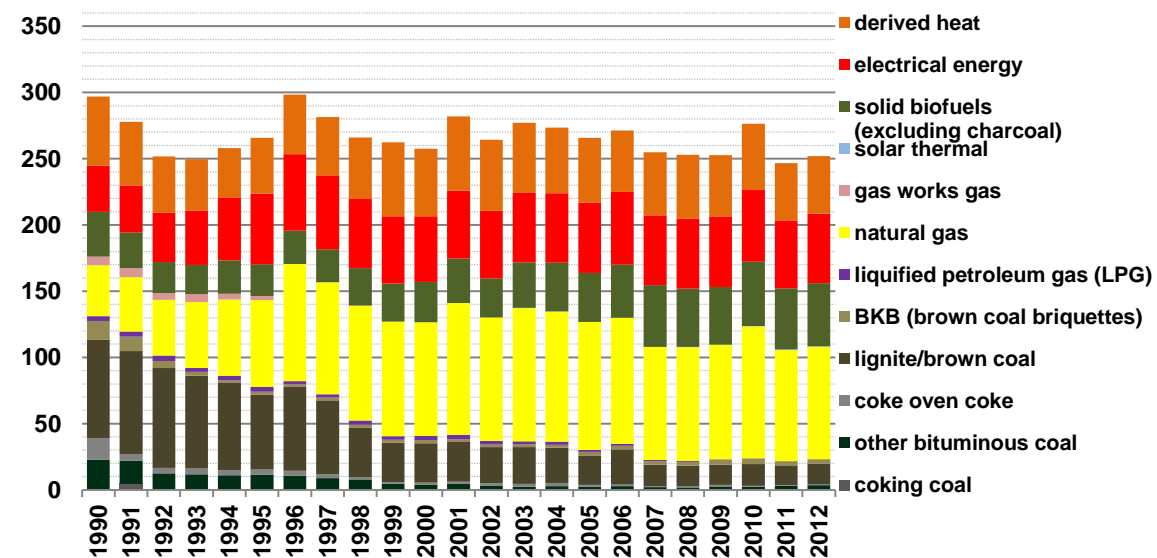
Source: Czech Statistical Office.

Final consumption of energy by the households in the Czech Republic by consumed energy products according to the energy balances for 1990–2012 in petajoules (PJ):

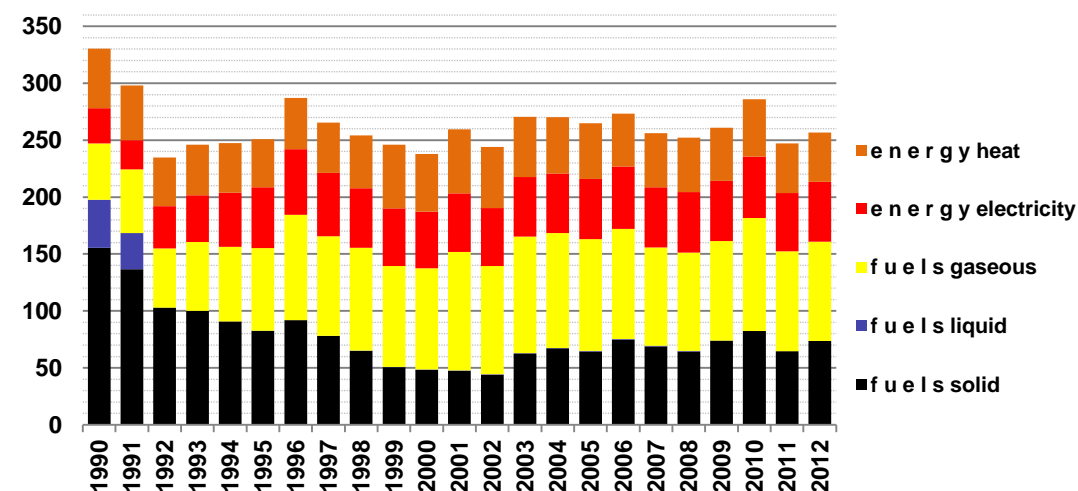
6.1.1.1 according to the IEA methodology



6.1.2.b.1 according to the Eurostat methodology



6.1.3.1 according to the methodology of the Czech Statistical Office





6.1.4.1 Final consumption of coal and peat by the households in the Czech Republic according to the IEA methodology for 1990–2011 in thousand tonnes (kt) and terajoules (TJ)

unit	kt	kt	kt	kt	kt	TJ
year	coking coal	other bituminous coal	lignite	coke oven coke	BKB / peat briquettes	gas works gas
1990	0	1745	11357	54	708	7231
1991	163	1254	10335	58	487	7380
1992	0	655	6887	35	369	5876
1993	0	661	4737	126	162	6608
1994	0	519	4021	136	109	4917
1995	0	537	3591	138	122	3392
1996	0	1074	3529	14	128	0
1997	0	1085	2750	100	223	0
1998	0	1033	1531	93	137	0
1999	0	738	598	85	119	0
2000	0	724	902	80	130	0
2001	0	664	875	82	110	0
2002	0	298	878	80	101	0
2003	0	202	977	82	109	0
2004	0	200	866	85	139	0
2005	0	200	1088	52	128	0
2006	0	119	1720	40	133	0
2007	0	112	1103	25	111	0
2008	0	67	1104	25	95	0
2009	0	73	1100	40	198	0
2010	0	100	1200	25	200	0
2011	0	102	1200	20	151	0

Source: International Energy Agency (IEA).

6.1.4.2 Final consumption of solid fuels and oil products by the households in the Czech Republic according to the Eurostat methodology for 1990–2012 in thousand tonnes (kt)

year	solid fuels	out of which					total petroleum products	out of which
		coking coal	other bituminous coal	coke oven coke	lignite / brown coal	BKB (brown coal briquettes)		liquefied petroleum gas (LPG)
1990	8 292	0	1 112	559	5 909	712	79	79
1991	7 900	163	845	172	6 180	540	85	85
1992	6 968	0	582	142	5 973	271	90	90
1993	6 403	0	550	153	5 559	141	62	62
1994	5 980	0	519	136	5 232	93	73	73
1995	5 262	0	537	138	4 482	105	78	78
1996	5 739	0	492	136	5 012	99	52	52
1997	5 089	0	372	101	4 510	106	52	52
1998	3 521	0	332	58	3 007	124	64	64
1999	2 653	0	200	41	2 308	104	58	58
2000	2 645	0	180	51	2 293	121	69	69
2001	2 683	0	200	60	2 323	100	78	78
2002	2 412	0	139	65	2 104	104	58	58
2003	2 426	0	99	82	2 131	114	51	51
2004	2 303	0	122	85	1 980	116	52	52
2005	1 923	0	105	52	1 638	128	30	30
2006	2 015	0	123	40	1 719	133	30	30
2007	1 498	0	95	25	1 252	126	23	23
2008	1 412	0	83	25	1 154	150	17	17
2009	1 440	0	98	40	1 102	200	6	6
2010	1 503	0	78	25	1 200	200	4	4
2011	1 474	0	104	20	1 200	150	4	4
2012	1 515	0	130	20	1 200	165	4	4

Source: Eurostat.



6.2 Share of renewable energy for the whole national economy of the Czech Republic

6.2.1 Share of renewable energy for the whole national economy of the Czech Republic in percentage (%)

year	share of renewable energy in gross final energy consumption	share of renewable energy in heating and cooling
2004	5,9	8,4
2005	6,0	9,1
2006	6,4	9,6
2007	7,4	11,4
2008	7,6	11,2
2009	8,5	11,9
2010	9,3	12,1
2011	9,3	12,6
2012	11,2	13,6
<i>Europe 2020 strategy target</i>	13	

Source: Eurostat.

6.3 Final consumption of energy in the Czech Republic for individual branches

6.3.1 Final consumption of energy in the Czech Republic for individual branches according to the IEA methodology for 1990–2011 in thousand tonnes of oil equivalent (ktoe)
(1 toe = 41,868 GJ)

year	total final consumption	out of which								
		residential	commercial and public services	transport	industry	agriculture / forestry	fishing	other	non-energy use	out of which petrochemical feedstocks
1990	34 296	8 744	3 027	2 591	15 908	1 536	0	761	1 728	875
1991	30 136	8 018	3 212	2 267	13 449	1 480	0	630	1 080	482
1992	28 705	6 315	1 884	2 904	14 617	1 164	0	665	1 157	505
1993	27 429	5 769	1 704	2 907	13 501	1 110	0	1 430	1 006	443
1994	26 112	5 807	1 632	3 091	11 557	1 105	0	1 535	1 385	782
1995	26 846	6 093	2 405	2 675	11 322	1 234	0	730	2 387	1 717
1996	27 447	6 918	2 298	3 621	11 193	750	0	237	2 431	1 993
1997	26 998	6 675	2 333	3 725	11 054	582	0	432	2 197	1 875
1998	26 099	6 356	2 633	3 817	10 194	547	0	404	2 148	1 565
1999	25 092	6 099	2 914	4 173	8 534	651	0	491	2 229	1 657
2000	25 690	6 036	2 983	4 236	9 122	660	0	518	2 136	1 430
2001	26 224	6 571	3 234	4 485	8 817	613	0	334	2 169	1 509
2002	25 514	6 037	3 052	4 686	8 534	576	0	329	2 299	1 337
2003	26 726	6 327	3 429	5 291	8 390	568	0	299	2 423	1 297
2004	27 654	6 248	3 451	5 493	8 654	563	1	190	3 055	1 739
2005	27 646	6 222	3 103	5 879	8 689	553	1	251	2 949	1 919
2006	28 018	6 489	3 057	5 993	8 664	559	1	274	2 981	1 805
2007	27 034	6 051	2 927	6 333	8 295	519	1	221	2 687	1 600
2008	27 189	5 993	3 111	6 348	7 991	518	0	299	2 928	1 884
2009	25 821	6 023	2 938	6 222	7 414	511	1	222	2 491	1 657
2010	27 033	6 610	3 125	5 923	7 837	551	1	283	2 703	1 824
2011	25 964	5 884	3 022	5 947	7 763	551	1	265	2 531	1 666

Note: see graph 6.3.1.1 on page 113 (with the values converted to PJ and with the year 2012 added by the Czech Statistical Office).

Source: International Energy Agency (IEA).



6.3.2.a Final consumption of energy in the Czech Republic for individual branches according to the Eurostat methodology for 1990–2012 in thousand tonnes of oil equivalent (ktoe)
(1 toe = 41,868 GJ)

year	total final energy consumption	out of which						
		residential	services	transport	industry	agriculture / forestry	fishing	non-specified (other)
1990	32 473,1	7 091,7	3 022,9	2 791,9	17 272,2	1 533,3	0,0	761,0
1991	28 894,9	6 635,0	3 212,5	2 403,4	14 536,1	1 478,2	0,0	629,7
1992	28 507,1	6 013,5	1 883,2	3 057,9	15 725,6	1 162,2	0,0	664,7
1993	27 757,9	5 962,4	1 710,8	3 029,0	14 505,7	1 109,6	0,0	1 440,5
1994	26 352,1	6 162,0	1 633,9	3 240,7	12 671,1	1 103,5	0,0	1 540,8
1995	26 065,1	6 350,4	2 409,5	2 837,3	12 499,1	1 231,2	0,0	737,5
1996	26 490,2	7 128,3	2 300,0	3 725,1	12 352,8	747,6	0,0	236,4
1997	26 076,8	6 723,6	2 332,9	3 816,8	12 190,7	581,0	0,0	431,9
1998	25 128,3	6 354,6	2 633,1	3 900,8	11 289,6	546,3	0,0	403,9
1999	23 891,1	6 264,9	2 913,7	4 277,9	9 293,0	651,0	0,0	490,5
2000	24 776,3	6 149,4	2 984,0	4 363,1	10 102,4	659,6	0,0	517,7
2001	25 205,7	6 737,0	3 235,7	4 575,2	9 717,8	606,1	0,0	334,0
2002	24 586,0	6 310,6	3 052,6	4 775,3	9 548,4	569,9	0,0	329,2
2003	25 895,5	6 617,2	3 428,7	5 405,0	9 583,3	562,0	0,0	299,3
2004	26 369,6	6 534,9	3 450,8	5 690,2	9 946,2	556,6	1,0	190,0
2005	26 026,9	6 347,7	3 104,5	6 094,9	9 680,2	547,4	0,8	251,3
2006	26 393,2	6 482,1	3 058,8	6 332,3	9 684,2	560,5	0,8	274,5
2007	25 933,7	6 088,4	2 928,3	6 677,0	9 448,3	520,4	0,8	270,5
2008	25 622,3	6 040,9	3 112,2	6 685,0	8 965,9	519,6	0,4	298,4
2009	24 408,6	6 034,3	2 938,2	6 543,7	8 158,2	511,8	0,9	221,6
2010	25 407,1	6 604,0	3 125,7	6 219,2	8 622,5	552,1	1,2	282,5
2011	24 531,4	5 893,2	3 026,1	6 229,1	8 546,1	557,7	0,9	278,4
2012	24 056,4	6 021,4	3 035,1	6 048,2	8 100,0	577,3	0,9	273,5

Source: Eurostat.

6.3.2.b Final consumption of energy in the Czech Republic for individual branches according to the Eurostat methodology for 1990–2012 in terajoules (TJ)

year	total final energy consumption	out of which						
		residential	services	transport	industry	agriculture / forestry	fishing	non-specified (other)
1990	1 359 584	296 917	126 565	116 892	723 153	64 196	0	31 862
1991	1 209 772	277 792	134 499	100 626	608 599	61 890	0	26 366
1992	1 193 536	251 774	78 847	128 027	658 400	48 659	0	27 828
1993	1 162 166	249 634	71 627	126 816	607 324	46 455	0	60 309
1994	1 103 308	257 991	68 409	135 681	530 515	46 203	0	64 510
1995	1 091 292	265 879	100 882	118 792	523 311	51 549	0	30 878
1996	1 109 090	298 446	96 295	155 963	517 188	31 299	0	9 898
1997	1 091 784	281 503	97 673	159 801	510 400	24 325	0	18 083
1998	1 052 073	266 055	110 242	163 320	472 671	22 873	0	16 911
1999	1 000 272	262 298	121 992	179 109	389 078	27 258	0	20 537
2000	1 037 333	257 463	124 936	182 675	422 965	27 617	0	21 677
2001	1 055 312	282 064	135 471	191 556	406 863	25 376	0	13 983
2002	1 029 369	264 213	127 806	199 933	399 771	23 862	0	13 784
2003	1 084 195	277 048	143 555	226 298	401 235	23 529	0	12 531
2004	1 104 043	273 602	144 476	238 236	416 429	23 305	42	7 954
2005	1 089 693	265 766	129 981	255 182	405 291	22 917	33	10 522
2006	1 105 032	271 392	128 065	265 122	405 459	23 466	33	11 495
2007	1 085 791	254 909	122 601	279 555	395 582	21 787	33	11 323
2008	1 072 756	252 920	130 303	279 886	375 383	21 753	18	12 493
2009	1 021 940	252 645	123 016	273 970	341 567	21 427	36	9 280
2010	1 063 746	276 495	130 869	260 387	361 006	23 115	50	11 826
2011	1 027 081	246 738	126 695	260 798	357 809	23 349	36	11 655
2012	1 007 195	252 104	127 074	253 227	339 133	24 168	40	11 450

Note: see graph 6.3.2.b.1 on page 113.

Source: Eurostat.



6.3.3 Final consumption of energy in the Czech Republic for individual branches according to the methodology of the Czech Statistical Office for 1990–2012 in terajoules (TJ)

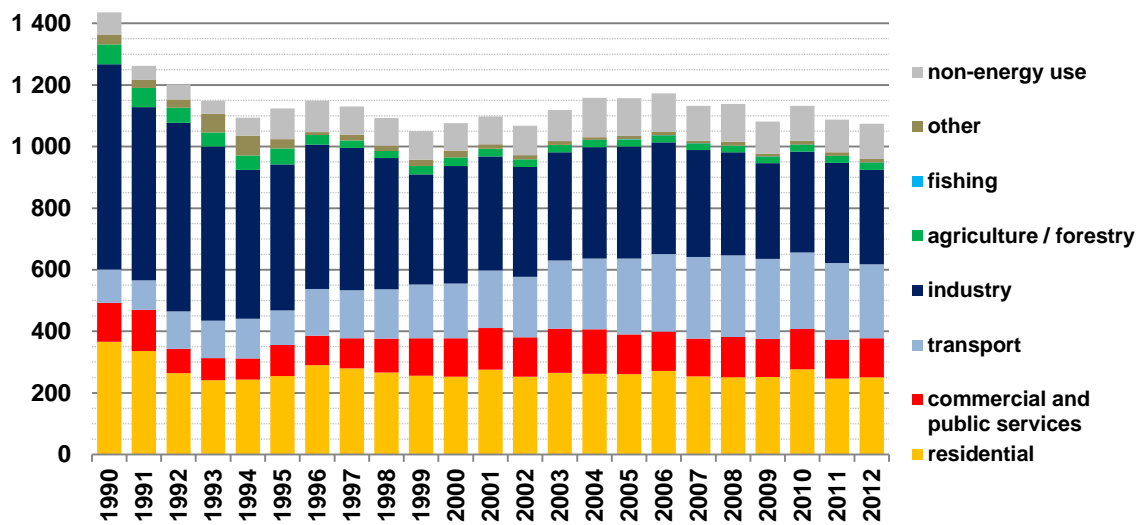
year	total final consumption	out of which					
		in households	in transport	in industry	in construction	in agriculture and forestry	in other sectors
1990	1 311 804	330 243	57 293	633 661	9 717	80 631	200 259
1991	1 203 339	297 962	46 380	556 602	31 752	66 578	204 065
1992	1 096 359	234 661	96 774	542 659	36 335	50 723	135 207
1993	1 085 543	246 057	94 954	519 804	33 905	50 118	140 705
1994	1 038 612	247 483	102 250	477 640	27 720	45 808	137 711
1995	1 093 619	250 879	111 211	501 472	33 903	50 760	145 393
1996	1 154 648	287 144	125 319	505 908	33 301	49 553	153 423
1997	1 094 309	265 427	135 523	484 729	32 374	47 619	128 637
1998	1 058 273	254 189	137 443	473 269	30 654	47 443	115 275
1999	1 026 854	245 972	147 013	443 702	37 184	45 979	107 004
2000	1 003 716	237 930	149 278	436 204	28 568	43 181	108 555
2001	1 057 266	259 395	163 471	450 359	20 372	42 273	121 396
2002	1 035 072	244 038	194 385	441 388	13 006	21 502	120 753
2003	1 102 772	270 484	221 186	449 445	14 301	20 877	126 479
2004	1 129 469	270 318	234 928	455 904	15 074	21 004	132 241
2005	1 133 475	264 839	249 885	454 751	15 428	21 272	127 300
2006	1 146 853	273 371	261 618	459 463	10 607	24 984	116 810
2007	1 143 462	256 137	277 734	453 102	10 743	23 038	122 708
2008	1 101 991	252 268	270 678	430 623	10 292	22 884	115 246
2009	1 031 231	260 912	281 853	342 567	9 055	23 315	113 529
2010	1 118 028	285 889	261 557	404 157	8 532	25 179	132 714
2011	1 038 732	246 995	264 730	380 429	7 244	23 744	115 590
2012	1 032 450	256 810	257 220	367 786	7 261	28 851	114 522

Note: see graph 6.3.3.1 on page 113.

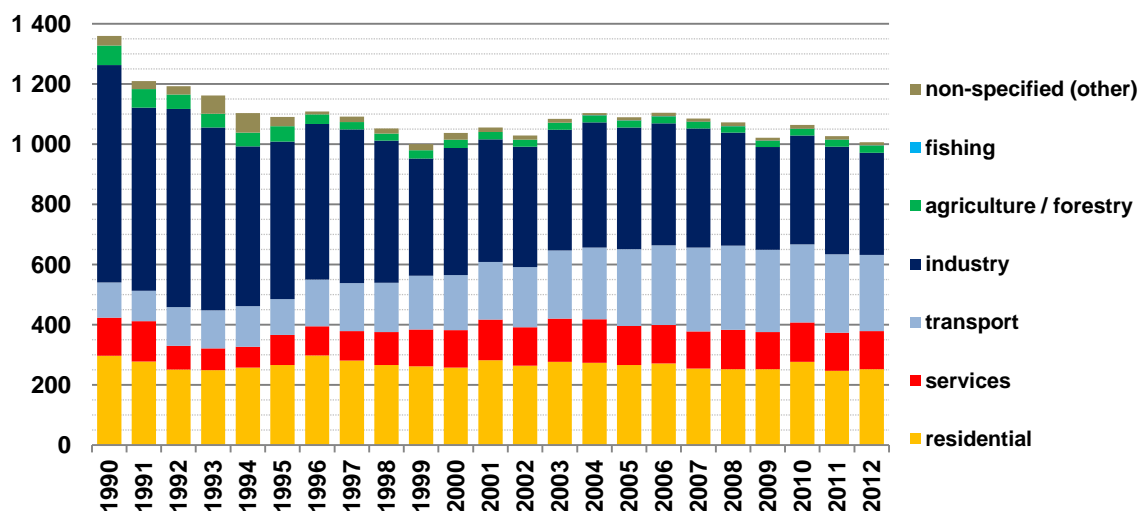
Source: Czech Statistical Office.

Final consumption of energy in the Czech Republic for individual branches according to the energy balances for 1990–2012 in petajoules (PJ):

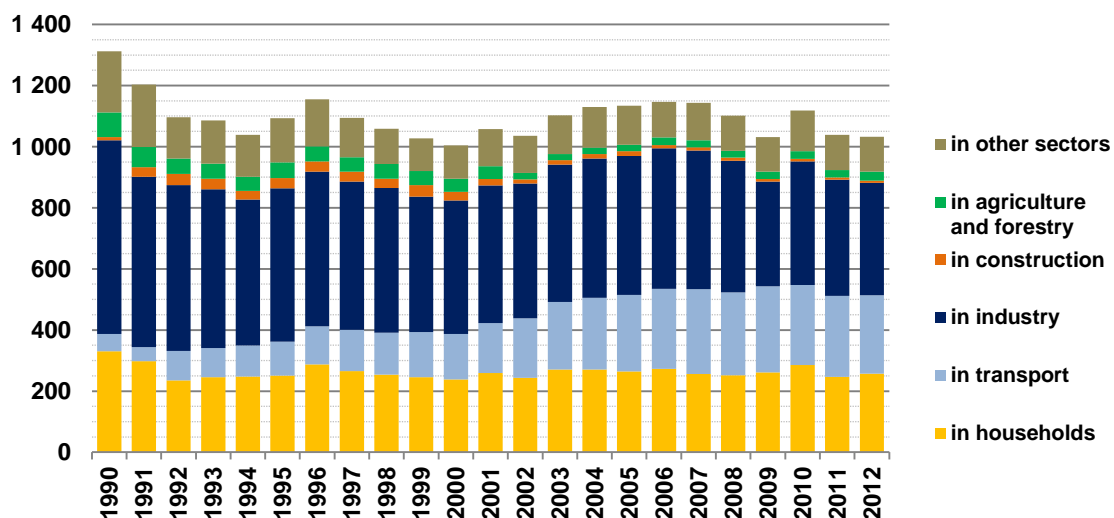
6.3.1.1 according to the IEA methodology



6.3.2.b.1 according to the Eurostat methodology



6.3.3.1 according to the methodology of the Czech Statistical Office



6.4 Final consumption of energy by the households in the EU countries

6.4.1.a Final consumption of energy by the households in the EU countries according to the Eurostat methodology for 1990–2012 in thousand tonnes of oil equivalent (ktoe)

(1 toe = 41,868 GJ)

year	European Union (28 countries)	out of which																											
		Germany	France	United Kingdom	Italy	Poland	Spain	Netherlands	Romania	Belgium	Sweden	Austria	Czech Republic	Finland	Hungary	Greece	Denmark	Ireland	Portugal	Bulgaria	Slovakia	Croatia	Lithuania	Latvia	Slovenia	Estonia	Luxembourg	Cyprus	Malta
1990	273 556,7	62 838,0	35 790,4	37 369,9	26 059,6	17 841,4	9 162,0	9 951,7	10 566,0	8 299,4	6 551,5	5 850,7	7 091,7	5 345,3	7 052,7	3 057,8	4 011,5	2 334,0	2 285,7	2 405,3	2 231,8	1 423,9	1 842,7	1 584,9	951,8	997,9	498,2	104,8	56,0
1991	289 744,4	64 961,2	40 402,8	40 854,2	28 243,4	20 474,0	9 673,7	11 062,6	7 233,5	9 163,4	7 166,6	6 500,9	6 635,0	5 571,1	7 297,3	3 146,5	4 360,5	2 301,1	2 358,7	2 508,2	1 878,4	1 397,1	2 007,1	1 764,2	1 132,9	895,0	590,2	106,7	57,8
1992	280 824,9	62 181,2	39 715,6	40 246,0	26 942,5	20 849,3	9 755,3	10 224,3	6 276,2	9 160,3	7 832,9	6 143,1	6 013,5	5 560,5	6 476,5	3 175,2	4 192,4	2 129,8	2 421,8	2 672,1	1 768,0	1 218,8	1 628,9	1 688,2	1 009,9	785,1	568,3	128,4	60,8
1993	290 138,9	66 269,2	38 634,6	41 711,5	26 799,5	24 421,2	9 796,3	10 650,2	6 603,7	9 094,9	7 934,3	6 260,6	5 962,4	5 339,2	6 424,9	3 157,9	4 550,3	2 148,2	2 488,0	2 875,6	1 719,2	1 219,7	1 713,9	1 740,0	1 099,0	768,6	566,5	128,4	61,1
1994	279 833,1	63 744,0	36 392,7	40 331,7	24 259,6	23 096,0	10 263,2	10 531,8	6 397,3	8 941,8	8 041,6	5 910,2	6 162,0	5 535,2	6 285,3	3 208,2	4 385,5	2 164,6	2 537,7	2 474,5	1 771,7	1 248,8	1 748,7	1 668,1	1 091,8	887,2	549,4	134,7	69,6
1995	283 569,8	66 250,4	35 781,7	39 338,4	26 322,2	22 664,7	10 009,4	10 862,0	6 330,9	9 325,8	7 743,8	6 319,2	6 350,4	5 442,7	6 254,7	3 333,6	4 484,0	2 210,2	2 564,0	2 474,1	1 977,1	1 402,1	1 640,1	1 602,2	1 161,8	955,5	556,8	138,8	73,2
1996	307 984,1	72 325,2	39 528,2	44 133,5	26 911,4	23 027,2	10 569,9	12 345,5	8 105,4	10 628,4	8 197,3	6 961,7	7 128,3	5 356,7	6 286,0	3 951,5	4 790,0	2 290,1	2 664,6	2 715,7	2 233,2	1 536,3	1 549,5	1 693,2	1 031,5	1 184,4	617,7	145,4	76,0
1997	296 448,8	71 260,9	37 299,5	41 120,4	26 185,6	21 701,4	10 752,9	10 729,9	9 648,5	9 890,9	7 926,7	6 302,0	6 723,6	5 227,5	5 862,2	4 091,5	4 477,0	2 224,8	2 663,5	2 241,4	2 362,5	1 629,3	1 497,5	1 541,6	1 067,5	1 198,0	598,6	149,4	74,3
1998	296 696,6	70 254,1	38 325,8	42 329,9	27 512,1	19 550,7	11 098,4	10 372,4	9 497,6	9 918,3	7 870,3	6 436,3	6 354,6	5 397,7	5 650,8	4 229,0	4 458,1	2 408,2	2 663,6	2 448,3	2 448,3	1 606,2	1 450,2	1 500,4	1 028,1	1 040,9	625,8	154,2	66,4
1999	292 624,2	65 997,2	38 797,3	42 327,1	28 620,6	19 424,9	11 806,0	10 262,7	8 740,4	9 514,7	7 447,0	6 531,1	6 264,9	5 172,0	5 796,2	4 248,4	4 339,3	2 441,4	2 780,0	2 223,5	2 568,3	1 700,1	1 401,7	1 410,3	1 051,8	955,3	571,1	156,2	75,0
2000	294 338,7	65 237,4	45 301,9	43 034,4	27 590,2	17 193,5	11 999,9	10 299,2	8 409,0	9 499,9	7 300,0	6 332,4	6 149,4	4 542,6	5 603,2	4 502,2	4 165,7	2 503,4	2 804,2	2 154,7	2 586,2	1 664,9	1 366,0	1 326,6	1 127,0	926,8	468,0	173,6	76,5
2001	303 760,6	69 735,6	42 648,3	44 277,6	28 905,2	18 798,7	12 620,2	10 658,3	7 278,1	9 898,9	7 511,8	6 673,1	6 737,0	4 932,9	6 009,5	4 719,3	4 414,2	2 652,9	2 858,9	2 002,8	3 082,4	1 665,9	1 417,8	1 442,3	1 121,0	947,3	503,5	172,5	74,9
2002	295 248,2	67 186,3	40 907,5	43 231,1	27 800,8	17 770,0	12 952,6	10 262,0	7 217,2	9 354,5	7 336,2	6 420,4	6 310,6	5 029,7	6 017,5	4 916,5	4 307,4	2 642,2	2 987,5	2 163,6	2 997,9	1 729,8	1 440,6	1 431,0	1 164,6	916,1	483,1	190,7	80,6
2003	303 756,9	66 479,2	42 549,6	44 482,3	29 333,4	17 755,8	13 897,7	10 522,6	7 819,2	9 891,1	7 382,7	6 545,8	6 617,2	5 147,8	6 604,5	5 510,0	4 416,7	2 759,2	3 115,5	2 277,6	2 839,5	1 872,3	1 465,1	1 498,8	1 252,3	924,4	501,0	206,9	88,8
2004	305 648,2	64 489,1	44 504,9	45 500,2	30 450,0	17 768,9	14 671,0	10 479,4	7 964,7	10 041,7	7 147,1	6 415,6	6 534,9	5 078,3	6 096,0	5 420,4	4 404,2	2 857,2	3 217,1	2 116,8	2 666,5	1 887,9	1 479,0	1 472,8	1 242,3	922,3	532,5	199,3	88,6
2005	304 875,9	63 498,2	43 655,1	44 151,5	31 313,1	18 345,7	15 131,9	10 143,0	7 990,3	9 944,1	7 305,2	6 828,4	6 347,7	5 045,9	6 463,8	5 518,8	4 455,3	2 931,3	3 224,0	2 116,7	2 540,4	1 920,9	1 506,6	1 503,9	1 188,1	889,3	524,6	315,0	77,0
2006	301 289,0	63 899,4	43 203,1	43 045,2	29 454,6	19 308,7	15 578,0	10 062,2	7 853,6	8 935,6	7 003,7	6 452,3	6 482,1	5 175,8	6 212,8	5 510,3	4 448,7	3 093,6	3 219,5	2 166,6	2 310,1	1 859,5	1 569,0	1 480,6	1 158,2	881,3	516,4	326,6	81,3
2007	279 511,7	54 433,9	39 885,0	41 530,3	27 242,1	18 371,3	15 623,6	9 300,7	7 518,1	8 124,7	6 731,1	6 138,6	6 088,4	5 189,2	5 556,3	5 394,7	4 450,0	2 946,0	3 225,9	2 067,7	2 080,6	1 722,1	1 503,6	1 457,7	1 047,8	961,6	501,7	337,9	81,2
2008	291 640,2	60 601,7	43 232,6	41 945,2	27 327,0	18 652,2	15 494,8	9 861,7	8 070,0	8 807,1	6 638,1	6 409,2	6 040,9	4 977,4	5 571,5	5 230,0	4 429,6	3 201,8	3 122,2	2 117,0	2 131,0	1 786,5	1 551,8	1 451,5	1 115,3	952,1	510,3	331,5	80,2
2009	289 253,0	58 542,3	42 956,2	39 726,6	28 813,7	18 861,5	15 922,7	10 190,5	8 015,2	8 297,1	6 949,9	6 274,0	6 034,3	5 227,4	5 521,4	4 852,5	4 428,6	3 142,6	3 202,0	2 116,2	2 147,4	1 808,6	1 568,6	1 534,6	1 213,1	970,1	517,0	350,6	68,3
2010	311 420,0	63 205,8	44 135,1	44 636,3	31 667,1	21 126,0	16 918,9	11 518,3	8 102,1	8 992,3	7 557,0	6 996,6	6 604,0	5 693,5	5 740,2	4 630,4	4 918,6	3 269,5	2 975,6	2 246,4	2 311,8	1 890,3	1 593,2	1 525,2	1 236,1	1 026,8	507,5	330,9	64,5
2011	276 489,2	54 989,1	37 127,6	35 873,7	31 321,5	19 006,8	15 643,5	9 750,5	7 859,6	7 421,2	6 957,0	6 466,6	5 893,2	5 026,9	5 487,0	5 490,1	4 401,7	2 746,8	2 781,3	2 380,1	2 121,3	1 858,8	1 532,2	1 327,4	1 212,4	935,3	455,0	349,9	72,9
2012	288 932,6	57 507,3	42 075,5	39 689,1	31 330,3	19 601,0	15 507,2	10 292,3	8 060,6	7 431,0	7 396,6	6 625,8	6 021,4	5 419,9	5 137,0	4 828,7	4 399,8	2 723,3	2 713,6	2 377,9	2 070,4	1 801,5	1 534,8	1 376,2	1 186,7	970,8	430,9	345,6	77,5

Note: Countries in descending order by the consumption in 2012.

Source: Eurostat.

6.4.1.b Final consumption of energy by the households in the EU countries according to the Eurostat methodology for 1990–2012 in terajoules (TJ)

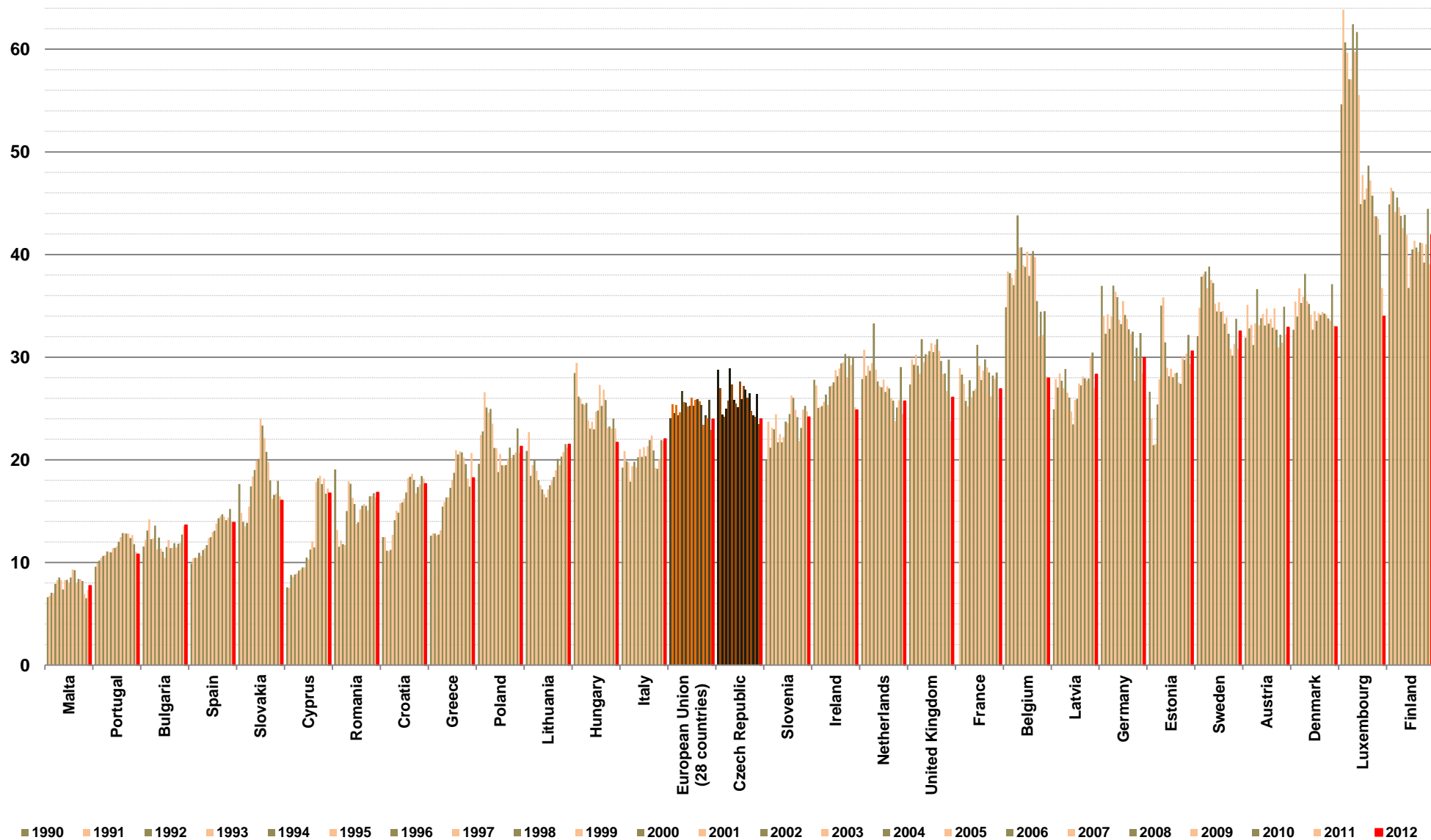
year	European Union (28 countries)	out of which																											
		Germany	France	United Kingdom	Italy	Poland	Spain	Netherlands	Romania	Belgium	Sweden	Austria	Czech Republic	Finland	Hungary	Greece	Denmark	Ireland	Portugal	Bulgaria	Slovakia	Croatia	Lithuania	Latvia	Slovenia	Estonia	Luxembourg	Cyprus	Malta
1990	11 453 272	2 630 903	1 498 474	1 564 605	1 091 062	746 984	383 595	416 660	442 379	347 478	274 299	244 955	296 917	223 797	295 281	128 025	167 954	97 719	95 698	100 705	93 440	59 617	77 149	66 356	39 851	41 778	20 861	4 386	2 343
1991	12 131 017	2 719 797	1 691 586	1 710 484	1 182 496	857 207	405 019	463 167	302 852	383 655	300 053	272 179	277 792	233 251	305 522	131 738	182 567	96 342	98 755	105 013	78 646	58 492	84 035	73 865	47 434	37 473	24 711	4 469	2 418
1992	11 757 575	2 603 402	1 662 812	1 685 018	1 128 030	872 919	408 435	428 072	262 772	383 522	327 949	257 201	251 774	232 807	271 157	132 940	175 525	89 172	101 397	111 875	74 024	51 030	68 200	70 680	42 281	32 868	23 792	5 374	2 547
1993	12 147 535	2 774 557	1 617 555	1 746 377	1 122 043	1 022 468	410 152	445 902	276 485	380 784	332 192	262 120	249 634	223 540	268 998	132 214	190 514	89 941	104 167	120 395	71 978	51 067	71 756	72 849	46 013	32 179	23 719	5 378	2 558
1994	11 716 053	2 668 833	1 523 689	1 688 609	1 015 700	966 985	429 699	440 945	267 844	374 376	336 686	247 449	257 991	231 747	263 154	134 322	183 614	90 629	106 247	103 601	74 176	52 287	73 216	69 839	45 712	37 144	23 004	5 641	2 914
1995	11 872 502	2 773 771	1 498 108	1 647 019	1 102 059	948 926	419 074	454 772	265 060	390 452	324 218	264 572	265 879	227 875	261 873	139 572	187 735	92 537	107 348	103 585	82 776	58 705	68 666	67 082	48 642	40 005	23 313	5 809	3 065
1996	12 894 679	3 028 113	1 654 967	1 847 781	1 126 728	964 102	442 542	516 883	339 359	444 991	343 204	291 473	298 446	224 276	263 183	165 442	200 549	95 884	111 562	113 701	93 498	64 321	64 876	70 892	43 187	49 590	25 861	6 086	3 181
1997	12 411 719	2 983 553	1 561 655	1 721 631	1 096 340	908 594	450 203	449 238	403 963	414 113	331 874	263 852	281 503	218 865	245 438	171 303	187 442	93 147	111 515	93 844	98 914	68 216	62 696	64 543	44 695	50 156	25 061	6 254	3 110
1998	12 422 093	2 941 401	1 604 623	1 772 267	1 151 877	818 548	464 668	434 273	397 647	415 259	329 512	269 474	266 055	225 992	236 586	177 060	186 651	100 824	111 520	102 505	102 504	67 250	60 718	62 817	43 045	43 582	26 200	6 457	2 778
1999	12 251 591	2 763 169	1 624 366	1 772 149	1 198 288	813 280	494 295	429 679	365 941	398 360	311 791	273 443	262 298	216 540	242 673	177 871	181 679	102 217	116 392	93 095	107 529	71 182	58 685	59 045	44 037	39 995	23 910	6 541	3 141
2000	12 323 372	2 731 358	1 896 701	1 801 764	1 155 146	719 857	502 411	431 206	352 068	397 742	305 636	265 124	257 463	190 188	234 596	188 497	174 410	104 814	117 408	90 211	108 279	69 704	57 192	55 544	47 185	38 803	19 595	7 268	3 202
2001	12 717 850	2 919 689	1 785 598	1 853 814	1 210 202	787 065	528 383	446 240	304 719	414 445	314 504	279 388	282 064	206 530	251 606	197 589	184 814	111 072	119 696	83 853	129 055	69 748	59 361	60 385	46 934	39 661	21 080	7 221	3 135
2002	12 361 451	2 812 956	1 712 714	1 810 000	1 163 964	743 994	542 297	429 651	302 169	391 652	307 154	268 810	264 213	210 584	251 941	205 844	180 344	110 623	125 082	90 585	125 516	72 425	60 317	59 915	48 761	38 356	20 227	7 982	3 375
2003	12 717 696	2 783 350	1 781 466	1 862 385	1 228 132	743 401	581 871	440 561	327 373	414 123	309 098	274 058	277 048	215 528	276 518	230 691	184 918	115 521	130 439	95 358	118 886	78 391	61 342	62 750	52 432	38 701	20 978	8 663	3 716
2004	12 796 877	2 700 028	1 863 332	1 905 004	1 274 879	743 949	614 243	438 750	333 466	420 424	299 234	268 609	273 602	212 616	255 227	226 942	184 394	119 626	134 692	88 624	111 639	79 043	61 921	61 661	52 011	38 615	22 293	8 346	3 709
2005	12 764 543	2 658 541	1 827 752	1 848 537	1 311 015	768 100	633 543	424 669	334 537	416 340	305 852	285 889	265 766	211 263	270 626	231 061	186 536	122 729	134 981	88 621	106 360	80 424	63 078	62 967	49 743	37 233	21 965	13 190	3 225
2006	12 614 366	2 675 341	1 808 826	1 802 217	1 233 207	808 415	652 219	421 286	328 816	374 116	293 232	270 145	271 392	216 701	260 116	230 706	186 260	129 525	134 794	90 712	96 719	77 852	65 691	61 992	48 491	36 898	21 620	13 673	3 403
2007	11 702 595	2 279 038	1 669 904	1 738 790	1 140 570	769 169	654 131	389 400	314 767	340 163	281 817	257 011	254 909	217 260	232 633	225 867	186 313	123 345	135 062	86 569	87 110	72 100	62 952	61 031	43 871	40 261	21 004	14 147	3 401
2008	12 210 390	2 537 273	1 810 064	1 756 162	1 144 128	780 930	648 735	412 890	337 873	368 735	277 922	268 340	252 920	208 393	233 269	218 968	185 458	134 055	130 719	88 634	89 219	74 799	64 971	60 773	46 695	39 862	21 366	13 880	3 357
2009	12 110 443	2 451 049	1 798 492	1 663 274	1 206 373	789 695	666 650	426 654	335 580	347 382	290 978	262 679	252 645	218 862	231 168	203 162	185 415	131 576	134 060	88 600	89 909	75 721	65 676	64 250	50 791	40 615	21 644	14 681	2 860
2010	13 038 534	2 646 301	1 847 847	1 868 833	1 325 836	884 504	708 363	482 248	339 217	376 490	316 397	292 934	276 495	238 374	240 332	193 863	205 931	136 889	124 581	94 053	96 788	79 144	66 705	63 859	51 754	42 992	21 248	13 855	2 702
2011	11 576 051	2 302 283	1 554 458	1 501 960	1 311 369	795 778	654 962	408 232	329 067	310 709	291 274	270 745	246 738	210 467	229 730	229 858	184 290	115 002	116 449	99 649	88 814	77 823	64 150	55 575	50 760	39 157	19 051	14 649	3 051
2012	12 097 029	2 407 715	1 761 616	1 661 701	1 311 738	820 654	649 255	430 919	337 480	311 122	309 681	277 408	252 104	226 922	215 077	202 167	184 209	114 017	113 613	99 558	86 683	75 427	64 259	57 620	49 684	40 647	18 040	14 468	3 246

Note: 1) see graph 6.4.1.b.1 on page 116 (with values divided by the median number of citizens).

2) Countries in descending order by the consumption in 2012

Source: Eurostat.

6.4.1.b.1 Final consumption of energy by the households of the EU countries per inhabitant according to the Eurostat methodology for 1990–2012 in gigajoules (GJ)



6.4.2 Final consumption of energy by the households of the EU countries by consumed energy products according to the Eurostat methodology in 2012 in terajoules (TJ)

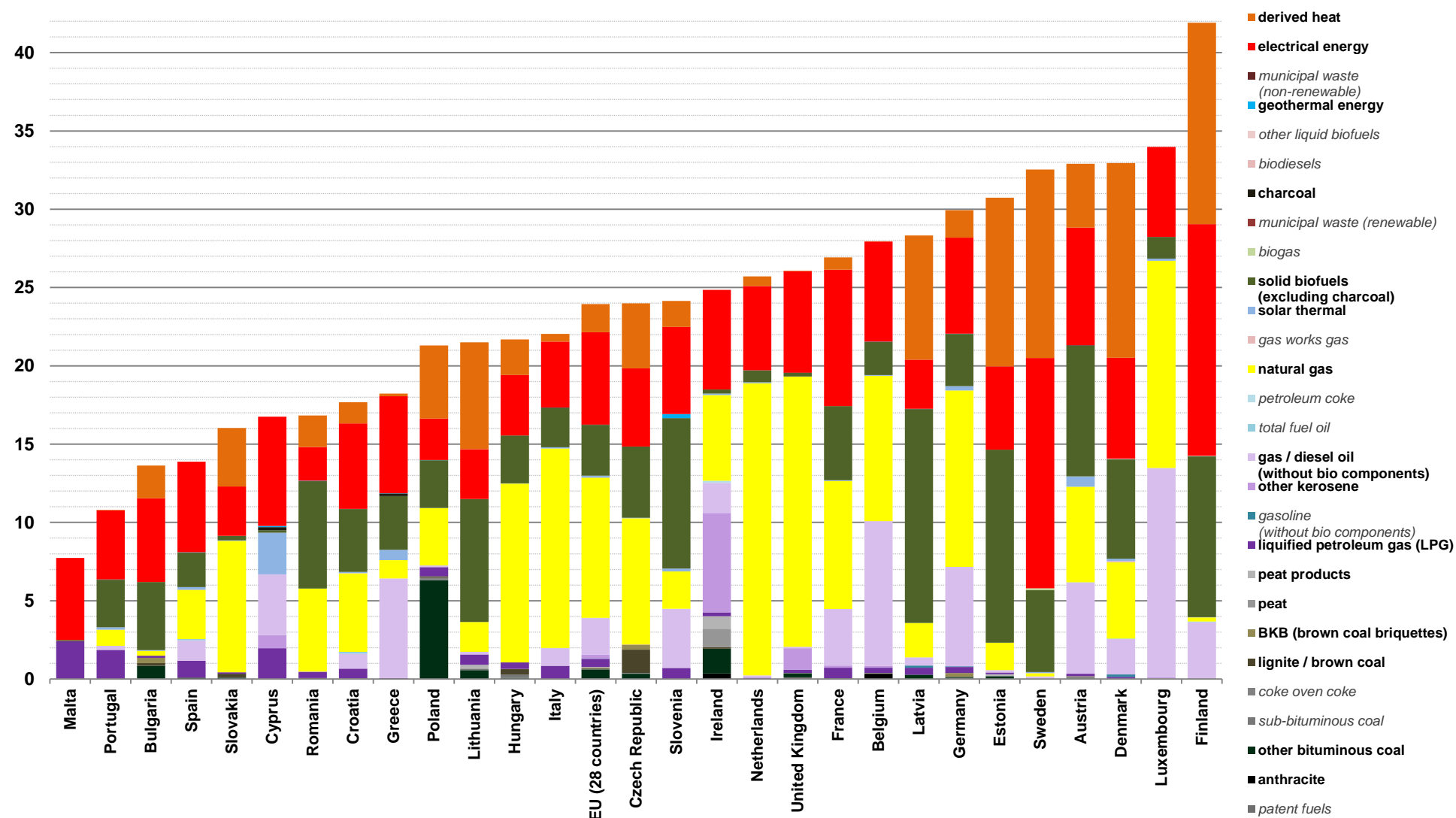
	European Union (28 countries)	out of which																											
		Germany	France	United Kingdom	Italy	Poland	Spain	Netherlands	Romania	Belgium	Sweden	Austria	Czech Republic	Finland	Hungary	Greece	Denmark	Ireland	Portugal	Bulgaria	Slovakia	Croatia	Lithuania	Latvia	Slovenia	Estonia	Luxembourg	Cyprus	Malta
all products	12 097 029	2 407 715	1 761 616	1 661 701	1 311 738	820 654	649 255	430 919	337 480	311 122	309 681	277 408	252 104	226 922	215 077	202 167	184 209	114 017	113 613	99 558	86 683	75 427	64 259	57 620	49 684	40 647	18 040	14 468	3 246
solid fuels	387 322	31 231	3 499	24 265	106	252 733	4 586	205	1 166	4 274	0	1 558	22 987	227	6 392	16	20	18 379	0	9 903	1 879	154	2 732	577	0	412	20	0	.
out of which																													
patent fuels	12 687	3 868	1 055	7 413	0	0	0	0	0	59	0	205	0	0	88	0	0	0	0	0	0	0	0	0	0	0	0	0	.
anthracite	12 485	2 879	0	0	0	0	3 915	205	0	3 667	0	0	0	0	0	0	0	1 652	0	167	0	0	0	0	0	0	0	0	.
other bituminous coal	288 610	4 417	2 444	16 653	106	243 699	672	0	0	26	0	137	3 545	25	686	0	0	7 210	0	5 988	497	0	1 683	577	0	245	0	0	.
sub-bituminous coal	2 437	0	0	0	0	0	0	0	0	0	0	0	0	0	2 142	0	0	0	0	0	0	0	295	0	0	0	0	0	.
coke oven coke	7 923	428	0	200	0	5 415	0	0	0	342	0	884	570	0	0	0	0	0	0	0	86	0	0	0	0	0	0	0	.
lignite / brown coal	26 946	0	0	0	0	3 619	0	0	1 166	0	0	24	15 571	0	3 336	16	0	535	0	1 308	1 217	154	0	0	0	0	0	0	.
BKB (brown coal briquettes)	26 120	19 640	0	0	0	0	0	0	0	180	0	300	3 300	0	140	0	20	0	0	2 440	80	0	0	0	0	0	20	0	.
peat	5 687	0	0	0	0	0	0	0	0	0	0	9	0	202	0	0	0	5 347	0	0	0	0	129	0	0	0	0	0	.
peat products	4 428	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3 635	0	0	0	0	625	0	0	167	0	0	.
total petroleum products	1 582 509	545 478	289 393	107 232	117 607	26 799	115 130	3 690	8 342	107 940	1 673	50 563	175	19 708	4 183	71 192	14 388	39 743	22 297	1 054	460	7 254	2 466	2 237	9 227	348	7 139	5 779	1 012
out of which																													
liquefied petroleum gas (LPG)	263 815	30 380	44 114	13 644	50 508	23 000	50 186	994	8 087	3 772	.	1 334	175	.	4 183	736	736	1 132	19 504	1 012	460	2 673	1 950	911	1 474	136	.	1 702	1 012
gasoline (without bio components)	5 628	4 354	0	0	0	0	0	0	0	90	.	0	0	.	0	0	920	0	0	0	0	0	264	0	0	0	0	0	.
other kerosene	127 977	128	8 471	87 582	.	.	.	560	43	1 204	.	0	.	.	.	.	0	29 169	0	0	0	44	.	.	.	.	44	731	.
gas / diesel oil (without bio components)	1 178 399	510 615	236 808	6 006	66 499	3 799	60 704	2 135	212	102 874	1 673	48 949	0	19 388	.	70 456	12 613	8 792	2 793	42	.	4 057	517	1 062	7 753	212	7 095	3 346	.
total fuel oil	6 040	.	0	0	600	0	4 240	0	0	0	0	280	0	320	0	0	120	0	0	0	0	480	.	.	0	0	0	0	.
petroleum coke	650	.	.	0	.	.	.	.	.	.	.	.	.	.	.	.	0	650	0	0	0	0	0	0	0	0	0	0	.
gas	4 531 403	905 134	535 202	1 098 619	758 504	141 437	147 303	312 574	106 498	103 228	2 044	51 461	84 713	1 390	113 212	12 992	27 712	25 090	10 794	2 237	45 377	21 490	5 670	4 472	4 907	2 317	7 024	0	0
out of which																													
natural gas	4 530 691	905 134	535 202	1 098 619	758 504	141 397	147 298	312 574	106 498	103 228	1 889	51 461	84 713	1 390	113 212	12 992	27 264	25 090	10 794	2 237	45 377	21 426	5 670	4 472	4 907	2 317	7 024	.	0
gas works gas	712	0	0	0	0	40	5	0	0	0	155	0	0	0	0	0	448	0	0	0	0	64	0	0	0	0	0	0	0
renewable energies	1 707 001	291 319	312 219	16 333	156 406	117 740	111 919	13 853	137 974	24 353	51 520	76 128	48 193	55 886	30 561	47 471	36 631	1 573	33 804	32 112	1 747	17 490	23 467	27 824	20 673	16 297	808	2 666	34
out of which																													
solar thermal	60 303	22 597	2 844	0	4 812	380	7 468	920	0	607	472	5 546	441	50	234	7 392	828	421	1 692	345	199	298	0	0	392	0	70	2 295	0
solid biofuels (excluding charcoal)	1 635 323	267 840	309 375	16 046	149 713	116 850	102 943	12 663	137 482	23 494	49 792	70 307	47 752	55 670	30 327	38 053	35 521	1 152	31 758	31 767	1 548	17 108	23 467	27 764	19 733	16 297	738	129	34
biogas	1 283	0	0	0	0	0	0	0	0	1 256	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
municipal waste (renewable)	287	0	0	287	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
charcoal	6 218	0	0	0	1 817	0	1 080	270	0	234	0	248	0	0	0	1 891	0	0	354	0	0	84	0	60	0	0	0	180	0
biodiesels	282	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	282	0	0	0	0	0	0	0	0	0	0	0	0
other liquid biofuels	174	0	0	0	0	0	0	0	0	8	0	0	0	166	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
geothermal energy	3 130	882	0	0	64	510	428	0	492	9	0	0	0	0	0	135	0	0	0	0	0	0	0	0	548	0	0	62	0
waste (non-renewable)	165	0	0	165	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
out of which																													
municipal waste (non-renewable)	165	0	0	165	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
electrical energy	2 982 035	493 200	569 768	412 913	250 045	101 945	270 317	90 097	43 326	71 053	139 975	63 360	52 492	80 064	38 232	68 609	35 982	29 232	46 433	39 017	17 042	23 270	9 511	6 394	11 444	7 042	3 049	6 023	2 200
derived heat	906 595	141 352	51 535	2 174	29 070	180 000	0	10 500	40 175	274	114 469	34 338	43 544	69 646	22 497	1 887	69 476	0	286	15 234	20 177	5 768	20 412	16 117	3 433	14 231	0	0	0

Note: 1) see graph 6.4.2.1 on page 118 (with values divided by the median number of citizens).

2) Countries in descending order by the consumption in 2012

Source: Eurostat.

6.4.2.1 Final consumption of energy by the households of the EU countries per inhabitant by consumed energy products according to the Eurostat methodology in 2012 in gigajoules (GJ)



(The energy products, which are more evident, are highlighted in the legend.)

7. Prices

Prices of housing

The year-on-year change of the aggregate **index of consumer prices** (inflation) in 2013 compared to 2012 of 1.4% (the lowest since 2009) was affected mainly by the curve of prices of food. The second most significant factor was the **curve of prices of housing** (0.5 percentage points). To the overall growth of the aggregate price level in December 2013 compared to December 2012, again of 1.4%, the prices of housing contributed only by 0.3 percentage points. The prices of housing (in the housing, water, energy, and fuel section) grew on average by 1.8% in 2013 compared to 2012, while after the raise of prices of most items from this section in January the prices changed less significantly, or even dropped, in following months. On average, prices of electricity in 2013 were higher by 3.3%, prices of water by 6.7%, prices of sewer rates by 7.2%, and prices of heating and hot water by 4.3%. Prices of natural gas dropped by 3.4% (in December 2013 compared to December 2012 there was even a drop of 7%), while net rent grew by 2.3% (by 1.4% in December 2013 compared to December 2012).

In a longer period since 2005, the growth of the level of prices of housing reached 44.5% (in December 2012 as opposed to the average in 2005), while the average aggregate increment in this period reached 22.8%.

The faster growth of consumer prices of housing as opposed to the aggregate growth of prices has been recorded in the longer period since 2005 in all EU member countries (except for Bulgaria), only at various rates. It is shown by the **harmonized indexes of consumer prices (HICP)**. The value of the HICP in the Czech Republic in 2013 reached 121.9% of its value from 2005, which means that according to this index there was an average growth of the level of prices by 21.9%, while the value for the subindex of housing for the same period reached 163.2% (growth by 63.2%). Due to a slightly different methodology the subindex of prices of housing is higher in the HICP than the value of this subindex in the national index of consumer prices (145.1%).

Prices of older dwellings and family houses in the Czech Republic reached its peak in 2008. According to the new, internationally comparable **House Price Index (HPI)**, the prices of real estate in 2013 dropped by 1.5% compared to 2010. In the same period in the whole of the EU there was a drop of 2.4%. The HPI includes both new and older dwelling real estate and also prices of related lands.

The curve of the HPI in the Czech Republic is similar to the average for the whole EU. In some EU countries, however, the drop was steeper and lasted longer, and in some countries it has not ended yet. For example in Spain the prices of real estate dropped since its peak in 2007 on average by more than 35%, but for example in Ireland where in 2012 the prices dropped to the half of the level from 2007 there was a slight growth in 2013.

According to the information from tax returns on transfer of sold real estate, the **sale prices of all the real estate** in aggregate on average in 2012 were higher by 0.6% than in 2010, and there was a year-on-year drop by 0.2% in 2012 compared to 2011. The growth or drop in prices, however, depends on the type of real estate and significantly differs in individual locations. In some cases, the recorded curve differs also based on the source of information. The statistics collecting information from tax returns on real estate tax in 2012 show on average a year-on-year drop of **sale prices** of dwellings by 1.2%; a further slowdown of the drop of prices of dwellings, or their slow growth is signaled also by the estimate for the first half of 2013.

According to the same statistics, the **sale prices of family houses** on average in the Czech Republic grew till the second quarter of 2011. In 2012, on average they were higher by 1.9% than in 2010.

On average, **sale prices of multi-dwelling buildings** in 2012 grew by 1.6% compared to 2010. After a prevailing growth in previous periods, **sale prices of building plots** grew also in 2012 and reached a level higher by 1.9% than in 2010. Similarly to previous years, these prices and their curve are considerably variable. (In all the tables taken from the publication of the Czech Statistical Office on prices of selected real estate, the city of Prague is divided into special areas; this division is provided in the last table of this chapter.)

The new dwellings, whose prices have been so far monitored by the Czech Statistical Office only in Prague, were sold for the highest prices in the first quarter of 2009. In the period from the beginning of 2009 to the first quarter of 2013 (fourth quarter) the **prices of new dwellings in Prague sold for the**



first time dropped by 9.5%. In the last quarter of 2013, this statistics shows that the prices of new dwellings were lower by 8.5% than in the first quarter of 2009, and by 4.6% lower than in 2008. According to the information on the curve of **actual sale prices of dwellings** the Czech Statistical Office collects from **real estate agencies**, that only sell some of the dwellings, the **prices of older dwellings** in Prague dropped by 14% at the end of 2013 as opposed to their peak in the third quarter of 2008. In the whole country, the prices of older dwellings at the end of 2013 were lower by 15.6% compared to the third quarter of 2009 when the monitoring of prices of dwellings outside Prague began. In the regions outside Prague the **prices of older dwellings** in the last quarter of 2013 dropped in a year-on-year comparison by 3%, while in Prague the prices of older dwellings in the same period slightly grew by 0.4% in comparison with the previous year. The real situation is somewhat different to the values found out from tax returns.

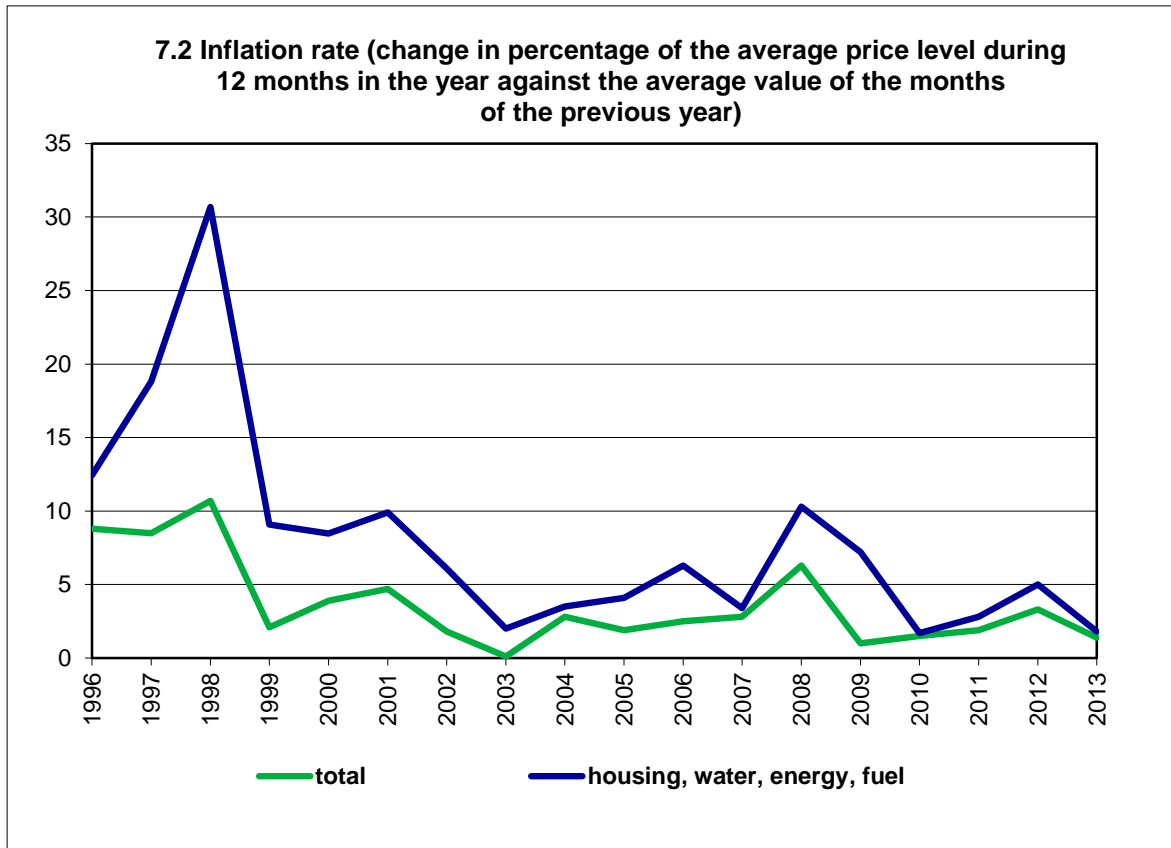
In order to show **affordability of housing** and its curve, an evaluation of ratio of incomes of households was used, wages respectively compared to prices of dwellings and family houses. Average unit actual prices of dwellings and family houses based on the statistics of tax returns were used. In order to evaluate affordability of new dwellings and houses the data on unit estimated value of construction of finished (newly constructed) dwellings and family houses were used, see chapter on construction of dwellings. The same size of 61m², or 660m³ is used for the conversion to the value of the whole dwelling or house. In this model evaluation of an older dwelling or house, the **affordability of older housing** worsened as opposed to 2000, even though after 2008 the conditions slightly improved. In 2012, 48 monthly average salaries were necessary in order to buy a model, older dwelling, or 3.4 average yearly net incomes of the household from 2012. An older family house can be bought for 68 monthly average salaries or 4.9 average yearly net incomes of the household. Similarly construed **affordability of new housing** gradually improves in terms of newly-acquired family houses as opposed to 2000 (in 2012, 117 average monthly salaries or 8.5 yearly net incomes were needed), and the situation improved also in case of new dwellings (76 average monthly salaries or 5.5 yearly net incomes). Year-on-year fluctuations of values of the indicator of affordability of new dwellings may be caused by a relatively small number of dwellings finished in multi-dwelling buildings whose average estimated values of construction are used for the calculation.

7.1 Consumer price index

December 2013

Division	2005 average = 100
Total	122,8
including:	
Food and non-alcoholic beverages	132,6
Alcoholic beverages, tobacco	151,4
Clothing and footwear	84,7
Housing, water, energy, fuel	144,5
Furnishings, households equipment and maintenance	93,3
Health	166,6
Transport	105,8
Post and telecommunication	82,0
Recreation and culture	97,8
Education	120,8
Restaurants and hotels	127,9
Miscellaneous goods and services	116,9

Source: Czech Statistical Office.



Source: Czech Statistical Office.

7.3 Consumer price index - housing, December 2013

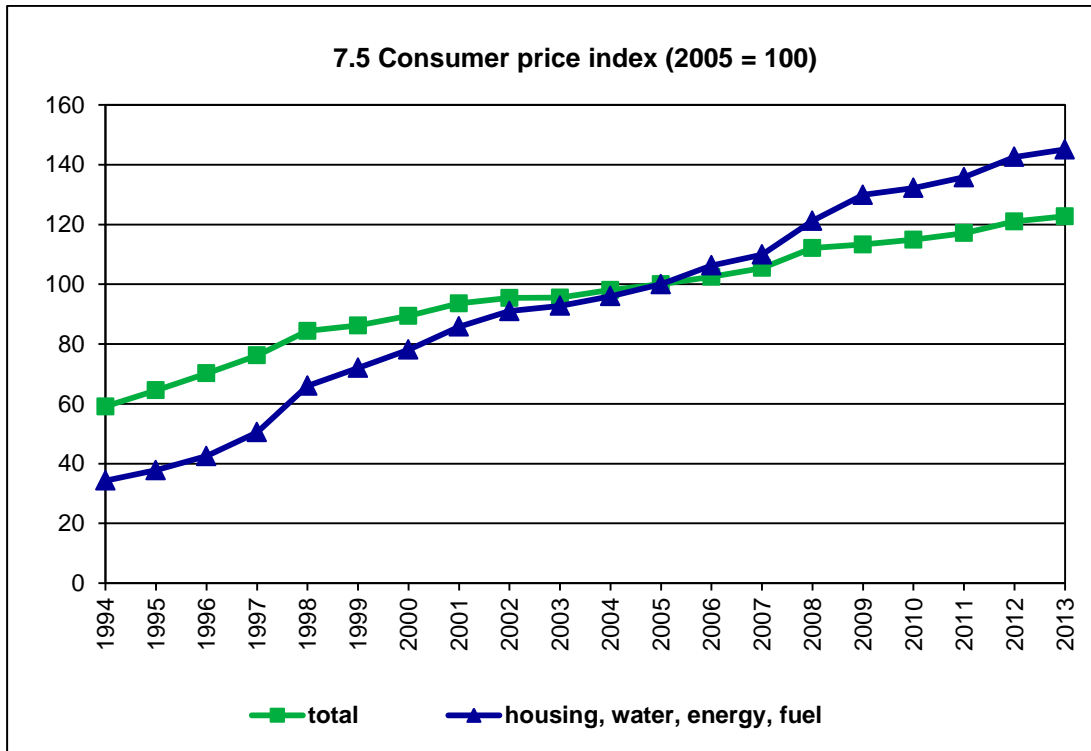
		In December 2013 to average of 2005	In December 2013 to December 2012	Inflation rate (share of average of indices per 2013 and average of indices per 2012)
0	TOTAL	122,8	101,4	101,4
	of which:			
04	HOUSING, WATER, ENERGY, FUEL	144,5	101,2	101,8
	in which:			
04.1	Actual rentals for housing	169,9	101,3	102,0
04.111	NET RENT PAID BY TENANTS IN RENTAL HOUSING	180,9	101,4	102,3
04.112	SUM PAID IN CO-OPERATIVE DWELLINGS	129,8	100,6	100,9
04.2	Imputed rentals for housing	121,1	101,0	100,9
04.211	IMPUTED RENTALS OF OWNER-OCCUPIERS	121,1	101,0	100,9
04.3	Maintenance and repair of the dwelling	117,1	101,5	101,2
04.311	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	102,1	100,8	100,4
04.321	SERVICES FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	130,1	102,3	102,2
04.4	Water supply and miscellaneous services relating to the dwelling	152,6	106,7	106,9
04.411	WATER SUPPLY	171,7	106,6	106,7
04.421	REFUSE COLLECTION	119,5	111,0	111,0
04.431	SEWERAGE COLLECTION	174,1	106,9	107,2
04.441	OTHER SERVICES RELATING TO THE DWELLING	122,5	101,0	101,4
04.5	Electricity, gas and other fuels	164,1	100,1	101,5
04.511	ELECTRICITY	156,8	102,7	103,3
04.521	GAS	177,6	93,0	96,6
04.522	CYLINDERS	138,3	98,4	100,0
04.531	LIQUID FUELS	137,2	100,7	103,2
04.541	SOLID FUELS	170,5	102,6	102,0
04.551	HEAT ENERGY	161,6	103,8	104,3

Source: Czech Statistical Office.

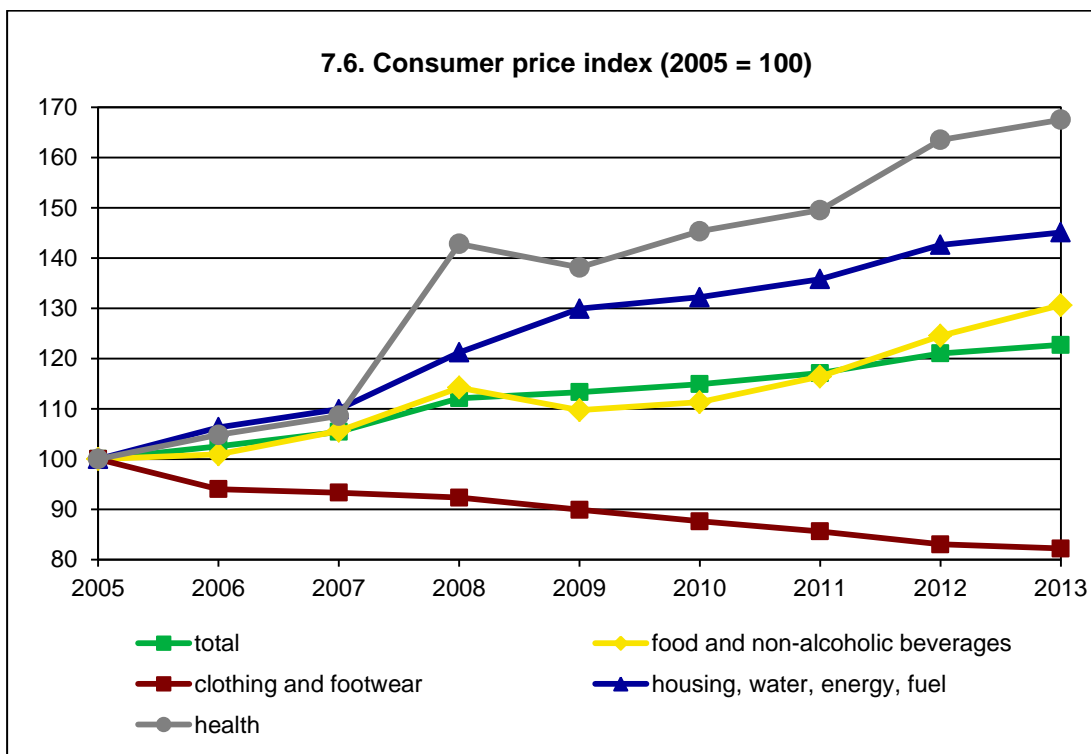
7.4 Consumer price index (CPI) (2005 = 100)

Period	Total	of which			
		Food and non-alcoholic beverages	Clothing and footwear	Housing, water, energy, fuel	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
2012	121.0	124.5	83.0	142.6	163.5
2013	122.7	130.6	82.2	145.1	167.5

Source: Czech Statistical Office.



Source: Czech Statistical Office.



Source: Czech Statistical Office.

7.7 Average actual sale prices of family houses in the Czech Republic depending on municipality size (CZK/m³)

YEAR 2012

Region	Municipality size	Number of transfers	Purchase price	Assessed price	Average size of a FH in m ³	Average wear in %	var. coefficient	Purchase price in quantiles				
								10 %	25 %	50 %	75 %	90 %
Capital Prague		56	8 235	7 573	833	22,7	31	5 063	5 986	7 891	9 445	12 185
Central Bohemia Region	till 1 999 inhabitants	1 815	3 201	2 934	644	55,6	69	1 034	1 565	2 522	4 166	6 684
	2 000 - 9 999 inhab.	839	4 516	4 294	647	43,7	60	1 443	2 284	3 766	6 482	8 753
	10 000 - 49 999 inhab.	314	3 807	3 593	718	40,9	49	1 628	2 427	3 470	4 840	6 430
	50 000 inhab. and more	24	3 509	3 264	667	38,8	43	1 820	2 172	3 269	4 387	5 468
Central Bohemia Region - total		2 992	3 636	3 387	653	50,6	66	1 171	1 803	2 954	4 905	7 328
Southern Bohemia Region	till 1 999 inhabitants	703	2 188	1 903	635	54,8	68	705	1 120	1 795	2 800	4 240
	2 000 - 9 999 inhab.	372	2 468	2 295	679	50,5	55	922	1 522	2 223	3 119	4 341
	10 000 - 49 999 inhab.	81	2 870	2 704	855	35,0	45	1 345	1 862	2 648	3 816	4 688
	50 000 inhab. and more	55	3 521	3 374	731	25,0	36	2 328	2 645	3 299	4 149	4 761
Southern Bohemia Region - total		1 211	2 380	2 144	667	50,8	61	824	1 282	2 082	3 121	4 377
Plzeň Region	till 1 999 inhabitants	388	2 051	1 825	667	56,2	68	595	1 035	1 664	2 646	4 207
	2 000 - 9 999 inhab.	184	2 608	2 357	669	50,4	58	939	1 611	2 294	3 139	4 754
	10 000 - 49 999 inhab.	30	2 758	2 435	771	41,1	48	1 063	1 688	2 709	3 360	4 431
	50 000 inhab. and more	27	4 674	4 399	833	21,4	51	1 864	2 443	4 508	5 928	7 623
Plzeň Region - total		629	2 360	2 120	680	52,3	67	745	1 193	1 957	3 044	4 608
Karlovy Vary Region	till 1 999 inhabitants	118	2 396	2 068	688	51,1	69	767	1 260	1 909	3 057	4 540
	2 000 - 9 999 inhab.	75	2 260	2 042	678	51,4	71	552	988	1 816	3 083	4 420
	10 000 - 49 999 inhab.	34	2 444	2 346	663	47,6	58	940	1 461	2 206	2 878	3 590
	50 000 inhab. and more	8	5 756	5 024	769	8,4	22	3 726	4 520	5 544	6 534	7 024
Karlovy Vary Region - total		235	2 474	2 201	684	49,2	69	747	1 206	2 067	3 203	4 883
Ústí nad Labem Region	till 1 999 inhabitants	550	1 803	1 586	675	60,0	66	601	1 007	1 512	2 299	3 299
	2 000 - 9 999 inhab.	256	2 021	1 771	740	62,5	69	703	1 002	1 614	2 575	3 616
	10 000 - 49 999 inhab.	174	2 599	2 355	755	46,0	52	1 143	1 628	2 256	3 326	4 396
	50 000 inhab. and more	85	3 060	2 732	761	34,7	45	1 321	2 178	2 804	3 775	5 174
Ústí nad Labem Region - total		1 065	2 086	1 847	710	56,3	64	707	1 098	1 776	2 743	3 825
Liberec Region	till 1 999 inhabitants	297	2 272	2 044	702	60,2	63	685	1 150	2 064	2 975	4 284
	2 000 - 9 999 inhab.	192	2 087	1 859	713	64,1	53	838	1 224	1 919	2 758	3 563
	10 000 - 49 999 inhab.	55	2 903	2 644	800	45,3	47	1 656	1 982	2 498	3 442	4 384
	50 000 inhab. and more	42	4 450	4 031	756	19,1	44	2 685	3 112	3 896	4 565	7 516
Liberec Region - total		586	2 426	2 182	719	57,1	62	800	1 330	2 128	3 112	4 287
Hradec Králové Region	till 1 999 inhabitants	396	2 089	1 887	711	59,9	67	707	1 025	1 757	2 690	3 979
	2 000 - 9 999 inhab.	227	2 115	1 900	733	61,5	57	889	1 258	1 894	2 644	3 423
	10 000 - 49 999 inhab.	82	2 674	2 370	717	46,3	49	1 163	1 677	2 447	3 427	4 602
	50 000 inhab. and more	29	5 515	4 815	649	15,5	33	3 363	4 411	5 033	6 491	8 025
Hradec Králové Region - total		734	2 298	2 061	716	57,1	66	781	1 225	1 910	2 889	4 406
Pardubice Region	till 1 999 inhabitants	387	1 892	1 637	700	58,3	76	618	942	1 521	2 335	3 500
	2 000 - 9 999 inhab.	155	2 166	2 044	738	54,5	57	734	1 274	1 967	2 896	3 539
	10 000 - 49 999 inhab.	69	2 140	1 949	755	56,7	66	818	1 214	1 609	2 754	4 469
	50 000 inhab. and more	44	4 728	3 843	678	13,9	36	3 008	3 426	4 316	5 933	7 359
Pardubice Region - total		655	2 173	1 915	713	54,2	72	674	1 068	1 742	2 808	4 056
Vysočina Region	till 1 999 inhabitants	502	1 533	1 319	672	55,2	65	533	811	1 261	1 984	2 880
	2 000 - 9 999 inhab.	190	1 753	1 600	705	56,5	66	614	1 087	1 466	2 067	2 970
	10 000 - 49 999 inhab.	83	2 485	2 304	754	39,7	45	1 210	1 656	2 207	3 046	3 904
	50 000 inhab. and more	18	3 493	3 093	911	24,4	49	1 634	2 023	2 823	4 233	5 494
Vysočina Region - total		793	1 730	1 530	694	53,2	66	591	941	1 459	2 207	3 161
Southern Moravia Region	till 1 999 inhabitants	1 311	2 061	1 823	649	58,9	72	657	1 022	1 647	2 597	4 062
	2 000 - 9 999 inhab.	764	2 342	2 129	677	55,4	64	862	1 252	1 923	3 019	4 557
	10 000 - 49 999 inhab.	193	2 855	2 591	686	40,2	53	1 164	1 783	2 511	3 675	4 957
	50 000 inhab. and more	119	5 385	5 100	625	36,0	39	2 987	3 733	5 297	6 655	8 046
Southern Moravia Region - total		2 387	2 381	2 146	660	55,1	71	757	1 167	1 876	3 090	4 866
Olomouc Region	till 1 999 inhabitants	459	1 803	1 530	683	59,2	77	592	858	1 363	2 312	3 443
	2 000 - 9 999 inhab.	198	2 115	1 937	713	55,9	61	712	1 185	1 833	2 626	3 995
	10 000 - 49 999 inhab.	84	2 866	2 589	660	43,5	51	1 331	1 838	2 404	3 658	4 519
	50 000 inhab. and more	54	4 221	3 930	665	24,3	41	2 151	2 894	3 925	5 165	6 676
Olomouc Region - total		795	2 157	1 906	687	54,3	72	656	1 042	1 726	2 880	4 280
Zlín Region	till 1 999 inhabitants	519	1 664	1 440	657	59,4	70	535	878	1 394	2 036	3 038
	2 000 - 9 999 inhab.	365	1 922	1 782	675	55,9	56	759	1 126	1 742	2 424	3 411
	10 000 - 49 999 inhab.	135	2 921	2 692	668	42,9	46	1 442	2 090	2 559	3 563	4 626
	50 000 inhab. and more	97	3 957	3 550	526	44,7	41	2 067	2 794	3 628	4 670	6 223
Zlín Region - total		1 116	2 100	1 887	653	55,0	67	676	1 096	1 784	2 683	4 010
Moravian and Silesian Region	till 1 999 inhabitants	404	2 071	1 849	741	54,8	73	643	1 029	1 666	2 560	4 278
	2 000 - 9 999 inhab.	430	2 317	2 082	719	48,3	60	839	1 348	2 060	2 837	3 878
	10 000 - 49 999 inhab.	143	2 417	2 104	742	43,4	50	1 290	1 644	2 159	2 815	3 997
	50 000 inhab. and more	141	3 211	2 779	770	28,4	50	1 453	2 076	2 811	4 005	5 674
Moravian and Silesian Region - total		1 118	2 354	2 088	736	47,5	63	796	1 326	2 027	2 931	4 393
CR total		14 372	2 560	2 318	681	52,9	73	780	1 246	2 040	3 272	5 154

Source: Czech Statistical Office.



7.8 Average actual sale prices of family houses in the Czech Republic depending on level of wear (CZK/m³) YEAR 2012

Region	Scope of wear in %	Number of transfers	Purchase price	Assessed price	Average size of a FH in m ³	Average wear in %	var. coefficient	Purchase price in quantiles				
								10 %	25 %	50 %	75 %	90 %
Capital Prague	0 - 10	23	9 495	8 526	769	0,4	23	7 739	8 430	8 991	9 654	12 196
	10 - 50	23	7 745	7 464	834	29,2	33	5 063	5 972	6 784	8 289	11 184
	50 - 75	10	6 463	5 632	976	59,0	25	4 447	5 043	5 916	7 068	8 983
	75 - 100	0	-	-	-	-	-	-	-	-	-	-
Capital Prague - total		56	8 235	7 573	833	22,7	31	5 063	5 986	7 891	9 445	12 185
Central Bohemia Region	0 - 10	697	6 758	6 462	602	0,1	31	3 925	5 110	6 831	8 382	9 643
	10 - 50	472	4 316	4 100	697	30,0	38	2 421	3 093	4 065	5 368	6 556
	50 - 75	890	2 909	2 611	662	60,5	39	1 570	2 161	2 729	3 504	4 484
	75 - 100	933	1 652	1 470	661	89,2	46	763	1 108	1 550	2 067	2 748
Central Bohemia Region - total		2 992	3 636	3 387	653	50,6	66	1 171	1 803	2 954	4 905	7 328
Southern Bohemia Region	0 - 10	245	4 306	3 928	671	0,1	33	2 629	3 242	4 168	5 195	6 305
	10 - 50	233	2 856	2 669	688	30,1	33	1 825	2 250	2 671	3 334	4 097
	50 - 75	375	2 044	1 782	668	60,7	36	1 183	1 552	1 915	2 397	3 080
	75 - 100	358	1 103	960	651	88,7	46	518	717	1 026	1 356	1 764
Southern Bohemia Reg. - total		1 211	2 380	2 144	667	50,8	61	824	1 282	2 082	3 121	4 377
Plzeň Region	0 - 10	122	4 819	4 284	619	0,0	29	3 158	3 758	4 608	5 758	6 438
	10 - 50	109	2 677	2 518	661	30,3	30	1 761	2 103	2 650	3 094	3 607
	50 - 75	208	1 974	1 744	703	61,0	34	1 161	1 505	1 896	2 384	2 874
	75 - 100	190	1 022	914	706	88,9	50	447	615	962	1 279	1 649
Plzeň Region - total		629	2 360	2 120	680	52,3	67	745	1 193	1 957	3 044	4 608
Karlovy Vary Region	0 - 10	62	4 565	3 956	651	0,1	35	2 860	3 231	4 227	5 710	6 525
	10 - 50	30	2 856	2 675	675	29,0	33	1 461	2 167	2 733	3 203	3 970
	50 - 75	73	1 926	1 700	694	60,6	36	1 204	1 374	1 780	2 398	2 814
	75 - 100	70	1 028	965	706	89,5	51	398	638	929	1 321	1 670
Karlovy Vary Region - total		235	2 474	2 201	684	49,2	69	747	1 206	2 067	3 203	4 883
Ústí nad Labem Region	0 - 10	134	4 202	3 735	637	0,1	33	2 797	3 266	3 848	5 134	5 915
	10 - 50	203	2 827	2 518	698	30,4	41	1 588	2 051	2 633	3 325	4 232
	50 - 75	393	1 922	1 668	709	60,9	38	1 108	1 382	1 838	2 360	2 910
	75 - 100	335	982	896	750	89,1	46	434	658	952	1 197	1 573
Ústí nad Labem Region - total		1 065	2 086	1 847	710	56,3	64	707	1 098	1 776	2 743	3 825
Liberec Region	0 - 10	90	4 762	4 339	593	0,0	32	3 112	3 731	4 379	5 570	6 578
	10 - 50	89	3 222	2 957	696	30,2	30	2 186	2 696	3 091	3 781	4 280
	50 - 75	189	2 265	2 026	753	60,7	33	1 332	1 767	2 227	2 750	3 174
	75 - 100	218	1 277	1 111	749	88,6	47	578	813	1 178	1 589	2 128
Liberec Region - total		586	2 426	2 182	719	57,1	62	800	1 330	2 128	3 112	4 287
Hradec Králové Region	0 - 10	105	4 692	4 146	654	0,1	34	2 832	3 423	4 414	5 675	6 579
	10 - 50	128	3 124	2 792	715	30,1	36	1 950	2 380	2 855	3 662	4 695
	50 - 75	231	2 101	1 885	714	60,7	35	1 265	1 608	1 996	2 485	3 105
	75 - 100	270	1 144	1 053	742	89,0	43	551	777	1 056	1 507	1 798
Hradec Králové Region - total		734	2 298	2 061	716	57,1	66	781	1 225	1 910	2 889	4 406
Pardubice Region	0 - 10	102	4 659	3 935	662	0,1	37	2 743	3 354	4 132	5 980	7 143
	10 - 50	126	2 734	2 467	727	30,1	39	1 521	2 066	2 673	3 099	3 955
	50 - 75	222	1 834	1 631	714	60,8	41	1 015	1 289	1 739	2 221	2 779
	75 - 100	205	960	876	730	88,9	48	456	627	862	1 241	1 502
Pardubice Region - total		655	2 173	1 915	713	54,2	72	674	1 068	1 742	2 808	4 056
Vysočina Region	0 - 10	135	3 417	2 938	680	0,1	38	2 048	2 419	3 178	4 113	4 989
	10 - 50	150	2 126	1 932	748	30,5	33	1 314	1 653	1 998	2 529	2 897
	50 - 75	263	1 508	1 338	689	60,5	35	908	1 145	1 436	1 796	2 190
	75 - 100	245	796	713	674	88,5	47	378	527	725	988	1 225
Vysočina Region - total		793	1 730	1 530	694	53,2	66	591	941	1 459	2 207	3 161
Southern Moravia Region	0 - 10	422	4 849	4 289	634	0,1	36	2 907	3 505	4 649	5 920	7 157
	10 - 50	427	2 936	2 753	734	30,3	44	1 636	1 999	2 671	3 458	4 751
	50 - 75	659	2 102	1 910	672	60,4	41	1 154	1 528	1 920	2 495	3 157
	75 - 100	879	1 135	1 000	628	89,6	48	527	743	1 052	1 416	1 831
Southern Moravia Reg. - total		2 387	2 381	2 146	660	55,1	71	757	1 167	1 876	3 090	4 866
Olomouc Region	0 - 10	152	4 459	3 860	666	0,1	34	2 723	3 384	4 228	5 294	6 524
	10 - 50	119	2 627	2 376	699	30,0	37	1 552	1 897	2 523	3 170	3 960
	50 - 75	246	1 871	1 672	672	60,3	35	1 054	1 395	1 812	2 261	2 797
	75 - 100	278	951	844	705	89,0	52	413	641	850	1 175	1 460
Olomouc Region - total		795	2 157	1 906	687	54,3	72	656	1 042	1 726	2 880	4 280
Zlín Region	0 - 10	159	4 250	3 711	649	0,1	36	2 381	3 076	4 060	5 122	6 280
	10 - 50	242	2 557	2 365	682	30,2	39	1 440	1 876	2 369	3 001	3 930
	50 - 75	342	1 982	1 768	655	60,4	41	1 106	1 424	1 808	2 380	3 068
	75 - 100	373	994	908	633	89,5	52	411	631	896	1 229	1 638
Zlín Region - total		1 116	2 100	1 887	653	55,0	67	676	1 096	1 784	2 683	4 010
Moravian and Silesian Region	0 - 10	222	4 481	3 718	662	0,1	33	2 793	3 353	4 213	5 418	6 493
	10 - 50	294	2 618	2 405	760	30,2	32	1 741	2 108	2 505	2 967	3 556
	50 - 75	326	1 800	1 664	751	60,4	30	1 093	1 464	1 816	2 116	2 503
	75 - 100	276	1 015	942	754	88,9	44	473	663	955	1 337	1 618
Moravian and Silesian Reg. - total		1 118	2 354	2 088	736	47,5	63	796	1 326	2 027	2 931	4 393
CR total		14 372	2 560	2 318	681	52,9	73	780	1 246	2 040	3 272	5 154

Source: Czech Statistical Office.

7.9 Indices of sale prices of family houses, 2009-2012

average 2010 = 100

	relat. weight	year 2009					year 2010					year 2011					year 2012				
		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	103,2	101,8	100,8	99,8	101,4	99,7	100,4	100,1	99,9	100,0	101,5	102,8	102,4	101,8	102,1	101,7	102,2	102,0	101,7	101,9
Capital Prague	89,8	103,8	103,0	100,7	99,5	101,8	102,3	102,9	98,6	96,2	100,0	99,5	101,4	99,6	98,2	99,7	101,4	104,3	102,7	102,9	102,8
Districts Prague-east, west	94,7	102,4	98,7	99,2	100,9	100,3	99,4	99,2	100,3	101,1	100,0	101,8	102,1	100,6	99,2	100,9	99,3	99,7	99,4	100,0	99,6
CR total excluding Capital Prague and districts Prague-east, west	815,5	103,1	101,9	101,0	99,7	101,4	99,4	100,2	100,2	100,1	100,0	101,7	103,0	102,9	102,5	102,5	102,1	102,2	102,3	101,7	102,1
Central Bohemia Region excluding districts Prague-east, west	134,5	103,0	101,8	101,8	101,5	102,0	100,4	100,2	99,5	99,9	100,0	102,0	103,2	103,0	102,2	102,6	100,8	101,0	102,4	101,8	101,5
Southern Bohemia Region	54,6	102,7	102,8	102,7	100,1	102,1	98,0	101,0	101,2	99,8	100,0	101,4	104,3	106,2	106,5	104,6	104,4	104,8	107,1	107,4	105,9
Plzeň Region	55,6	103,1	102,3	101,9	100,0	101,8	97,9	99,4	101,2	101,5	100,0	104,3	107,8	108,4	106,9	106,9	103,0	101,8	101,6	101,9	102,1
Karlovy Vary Region	19,3	91,1	94,4	96,7	97,5	94,9	98,7	100,2	100,4	100,8	100,0	101,6	100,7	101,3	102,8	101,6	102,0	100,7	99,7	99,2	100,4
Ústí nad Labem Region	63,5	104,6	106,1	104,4	101,0	104,0	100,3	99,8	100,0	100,0	100,0	100,3	101,4	101,6	102,2	101,4	101,9	100,6	99,3	98,8	100,2
Liberec Region	45,6	104,2	102,5	101,9	100,1	102,2	99,5	99,9	99,9	100,6	100,0	104,5	106,8	104,3	101,0	104,2	101,9	103,0	100,5	98,5	101,0
Hradec Králové Region	51,6	104,7	104,1	101,0	99,4	102,3	98,1	100,7	100,8	100,4	100,0	102,0	103,6	103,9	103,7	103,3	105,4	106,7	106,4	106,5	106,3
Pardubice Region	67,6	106,1	105,3	101,8	99,2	103,1	100,5	100,2	99,6	99,7	100,0	102,3	103,7	102,8	102,1	102,7	100,4	100,7	103,1	104,4	102,2
Vysočina Region	28,8	104,9	100,5	100,3	101,0	101,7	101,3	101,0	100,0	97,7	100,0	98,3	99,6	99,5	100,6	99,5	100,3	98,7	98,2	96,1	98,3
Southern Moravia Region	123,1	102,5	100,3	98,9	97,5	99,8	99,7	100,3	100,1	99,8	100,0	100,2	99,5	98,0	97,7	98,9	99,7	101,3	101,4	101,3	100,9
Olomouc Region	49,5	100,4	103,1	104,1	100,4	102,0	98,8	100,6	100,3	100,3	100,0	101,9	102,3	102,8	104,7	102,9	106,1	105,4	102,7	99,6	103,5
Zlín Region	44,1	104,4	98,7	97,3	97,4	99,5	98,1	99,5	101,4	101,0	100,0	100,5	101,9	103,1	102,3	102,0	101,7	102,1	101,0	99,9	101,2
Moravian and Silesian Region	77,7	103,1	101,2	98,9	98,7	100,5	99,0	100,2	100,2	100,5	100,0	102,9	104,9	105,1	104,3	104,3	103,1	103,5	103,2	101,9	102,9
CR total excluding Capital Prague and districts Prague-east, west:																					
till 1 999 inhabitants	354,5	102,4	101,3	100,4	99,3	100,9	99,2	100,0	100,3	100,5	100,0	102,3	103,2	102,4	102,5	102,6	103,1	103,3	103,4	102,9	103,2
Municipality 2 000 - 9 999 inhab. size:	214,1	102,8	101,7	101,1	100,8	101,6	101,4	100,2	98,9	99,5	100,0	101,3	103,0	104,0	103,1	102,9	101,7	102,3	102,5	102,2	102,2
10 000 - 49 999 inhab. size:	135,3	104,5	103,2	102,5	100,4	102,7	99,0	101,3	100,5	99,1	100,0	101,1	102,7	101,7	100,6	101,5	99,4	99,5	99,8	99,6	99,6
50 000 inhab. and more	111,6	104,4	102,9	100,7	97,8	101,5	96,8	99,6	102,2	101,5	100,0	101,4	102,6	103,6	103,3	102,7	102,5	102,1	101,3	99,5	101,4
CR total:																					
0 - 10 wear	351,8	105,4	103,8	101,8	100,4	102,9	100,0	100,2	99,9	99,9	100,0	101,7	103,4	102,8	101,7	102,4	102,9	104,0	102,2	101,0	102,5
10 - 50 wear	278,7	103,3	102,0	101,1	99,4	101,5	99,1	100,8	100,7	99,5	100,0	101,0	102,3	101,5	100,9	101,4	100,5	101,4	102,3	102,0	101,6
50 - 75 in %:	256,2	102,1	100,4	99,7	99,5	100,4	99,6	100,1	100,0	100,4	100,0	101,9	102,8	102,9	102,7	102,6	101,7	101,4	102,4	103,3	102,2
75 - 100 wear	113,3	101,2	101,5	100,8	99,6	100,8	100,3	100,3	99,6	99,7	100,0	101,4	102,0	101,9	102,1	101,9	101,2	100,3	100,0	99,3	100,2

Source: Czech Statistical Office.



7.10 Average sale prices of dwellings in the Czech Republic depending on municipality size
(CZK/m²)

YEAR 2010-2012

Region	Municipality size	Number of transfers	Purchase price	Assessed price	Average size of a dwelling in m ²	Average wear in %	var. coefficient	Average purchase price				
								standard	non-standard	year 2010	year 2011	year 2012
Capital Prague [1]	Prague 1	494	65 273	64 843	71	24,0	34	68 272	65 260	70 409	63 210	62 976
	Prague 2, 6, 7	1 771	50 583	46 079	66	18,7	32	43 343	51 484	50 330	50 967	50 356
	Prague 3-5, 8-28	5 357	41 343	37 397	60	10,9	28	38 424	44 472	42 662	41 226	39 372
Capital Prague - total		7 622	45 041	41 193	62	13,6	34	38 769	49 045	45 739	44 745	44 523
Central Bohemia Region	till 1 999 inhabitants	884	17 669	16 761	68	12,6	52	18 036	16 204	18 188	17 964	16 640
	2 000 - 9 999 inhab.	1 871	22 107	20 732	62	11,3	35	21 315	25 276	22 034	22 204	22 067
	10 000 - 49 999 inhab.	4 803	21 729	20 317	61	12,0	30	21 433	23 691	22 984	21 521	20 632
	50 000 inhab. and more	1 155	22 710	21 302	55	13,3	24	22 701	23 643	24 319	22 193	21 080
Central Bohemia Region - total		8 713	21 528	20 176	61	12,1	33	21 283	23 076	22 529	21 355	20 656
Southern Bohemia Region	till 1 999 inhabitants	516	10 317	9 265	68	14,4	60	9 726	12 446	10 274	10 207	10 457
	2 000 - 9 999 inhab.	1 239	13 182	12 100	64	11,5	44	12 817	14 820	13 091	13 583	12 837
	10 000 - 49 999 inhab.	1 796	16 250	14 800	64	10,6	31	15 807	18 416	16 716	16 576	15 397
	50 000 inhab. and more	1 411	22 097	20 300	63	7,9	29	21 305	23 741	22 059	22 164	22 065
Southern Bohemia Region - total		4 962	16 530	15 114	64	10,4	42	15 742	19 290	16 749	16 769	16 050
Pízeň Region	till 1 999 inhabitants	440	11 348	10 263	69	15,3	61	10 627	14 799	10 965	11 879	11 128
	2 000 - 9 999 inhab.	903	14 578	13 447	63	13,2	33	14 586	14 487	14 992	14 991	13 759
	10 000 - 49 999 inhab.	772	15 258	13 897	62	11,8	29	14 965	16 823	15 436	15 711	14 596
	50 000 inhab. and more	2 220	22 788	20 588	61	11,1	23	22 453	23 739	23 567	22 392	22 285
Pízeň Region - total		4 335	18 576	16 861	62	12,1	37	17 947	21 165	19 268	18 552	17 821
Karlovy Vary Region	till 1 999 inhabitants	315	7 671	6 981	64	19,1	54	7 110	10 105	7 529	7 921	7 608
	2 000 - 9 999 inhab.	835	8 739	8 600	59	18,4	41	8 614	10 126	9 354	8 446	8 166
	10 000 - 49 999 inhab.	2 320	11 894	11 527	62	17,4	40	11 767	12 426	12 412	11 741	11 322
	50 000 inhab. and more	1 129	21 098	19 891	65	17,1	35	19 120	23 422	22 009	21 238	20 076
Karlovy Vary Region - total		4 599	13 291	12 738	62	17,6	53	12 018	17 386	13 415	13 147	13 331
Ústí nad Labem Region	till 1 999 inhabitants	236	6 681	6 485	64	19,1	54	6 608	6 911	6 389	6 828	6 999
	2 000 - 9 999 inhab.	965	9 111	9 006	60	19,4	47	9 253	8 030	10 258	9 161	7 722
	10 000 - 49 999 inhab.	3 704	8 007	8 433	60	14,3	72	7 823	12 220	6 533	9 443	9 573
	50 000 inhab. and more	3 808	9 804	9 157	60	15,4	44	9 280	12 268	10 450	10 058	8 890
Ústí nad Labem Region - total		8 713	8 879	8 760	60	15,5	57	8 545	11 475	8 241	9 622	8 915
Liberec Region	till 1 999 inhabitants	204	12 528	12 408	68	23,2	62	11 534	14 390	13 510	12 916	10 707
	2 000 - 9 999 inhab.	609	10 901	10 850	59	21,2	53	10 203	15 389	11 411	10 791	10 590
	10 000 - 49 999 inhab.	1 009	13 445	12 157	62	14,4	32	13 352	14 204	14 573	13 123	12 454
	50 000 inhab. and more	540	19 186	17 698	62	12,4	25	19 314	18 650	20 354	18 912	17 932
Liberec Region - total		2 362	14 023	13 108	62	16,4	43	13 702	15 765	15 439	13 212	13 290
Hradec Králové Region	till 1 999 inhabitants	278	13 066	13 049	66	19,8	58	12 613	13 690	13 784	13 688	11 900
	2 000 - 9 999 inhab.	880	13 963	12 775	62	15,3	33	14 289	13 169	14 073	14 491	13 186
	10 000 - 49 999 inhab.	1 448	15 754	14 546	60	15,9	31	16 306	14 590	16 407	16 100	14 748
	50 000 inhab. and more	1 801	25 067	22 547	61	10,7	24	24 952	26 106	25 892	25 036	24 278
Hradec Králové Region - total		4 407	19 033	17 368	61	13,9	39	19 896	16 164	19 775	19 114	18 213
Pardubice Region	till 1 999 inhabitants	323	12 054	10 459	65	14,9	44	12 605	11 045	12 472	12 377	11 287
	2 000 - 9 999 inhab.	736	14 833	14 295	62	14,8	33	15 004	14 050	14 759	15 040	14 630
	10 000 - 49 999 inhab.	845	16 692	15 213	61	13,6	30	17 213	14 728	17 326	16 527	15 980
	50 000 inhab. and more	1 759	22 376	20 257	61	12,4	25	22 335	22 522	22 782	22 805	21 498
Pardubice Region - total		3 663	18 639	17 032	62	13,4	35	18 881	17 776	18 948	18 626	18 272
Vysočina Region	till 1 999 inhabitants	235	10 005	8 309	70	9,9	43	9 906	10 201	9 232	10 158	10 981
	2 000 - 9 999 inhab.	590	13 050	12 029	62	11,7	32	13 076	12 923	12 976	13 476	12 526
	10 000 - 49 999 inhab.	1 512	16 703	15 569	61	8,7	26	16 511	17 726	16 932	16 671	16 466
	50 000 inhab. and more	1 143	17 951	17 043	61	12,0	26	17 748	18 439	18 485	18 024	17 356
Vysočina Region - total		3 480	16 042	14 963	62	10,4	31	15 880	16 625	16 176	16 093	15 826
Southern Moravia Region	till 1 999 inhabitants	379	14 233	13 162	71	13,2	51	13 870	14 896	13 942	13 997	14 795
	2 000 - 9 999 inhab.	1 550	19 435	18 531	62	12,8	37	18 399	21 731	19 980	19 696	18 591
	10 000 - 49 999 inhab.	2 494	18 035	16 867	61	11,8	32	17 488	20 171	18 768	17 928	17 433
	50 000 inhab. and more	5 839	31 387	29 277	62	10,6	22	30 317	32 462	31 906	31 286	30 978
Southern Moravia Region - total		10 262	25 703	24 043	62	11,3	37	23 532	29 050	26 186	25 761	25 156
Olomouc Region	till 1 999 inhabitants	254	9 232	8 995	69	15,8	53	8 806	9 898	8 849	9 503	9 464
	2 000 - 9 999 inhab.	507	12 203	11 336	65	15,5	37	12 388	11 715	12 262	12 341	11 983
	10 000 - 49 999 inhab.	1 692	14 561	13 891	63	14,9	27	14 257	15 522	15 647	14 469	13 584
	50 000 inhab. and more	2 539	20 765	19 702	63	11,9	26	19 507	23 217	21 491	21 641	19 358
Olomouc Region - total		4 992	17 206	16 338	64	13,5	36	16 344	19 200	17 689	17 533	16 421
Zlín Region	till 1 999 inhabitants	116	12 652	11 966	74	14,0	37	12 466	12 809	12 614	13 535	11 930
	2 000 - 9 999 inhab.	859	15 869	15 381	62	15,0	33	15 576	16 656	16 929	15 625	15 103
	10 000 - 49 999 inhab.	2 771	17 431	16 509	59	12,4	25	17 403	17 548	17 926	17 698	16 593
	50 000 inhab. and more	1 260	21 384	19 756	60	13,4	25	20 886	22 388	21 970	21 534	20 543
Zlín Region - total		5 006	18 047	17 027	60	13,1	29	17 809	18 764	18 676	18 279	17 122
Moravian and Silesian Region	till 1 999 inhabitants	192	8 360	8 024	68	21,5	52	8 348	8 397	8 150	9 610	7 355
	2 000 - 9 999 inhab.	694	11 864	11 059	63	15,9	43	11 705	12 716	11 933	12 112	11 465
	10 000 - 49 999 inhab.	1 563	12 971	12 308	62	16,0	31	13 013	12 725	13 323	13 383	12 118
	50 000 inhab. and more	5 169	15 537	14 559	60	14,3	28	15 334	16 630	16 114	15 815	14 543
Moravian and Silesian Region - total		7 618	14 495	13 613	61	15,0	32	14 364	15 199	14 983	14 828	13 550
CR total		80 734	20 108	18 728	62	13,3	61	17 711	27 014	20 373	20 485	19 356

[1] For the purposes of this table, the capital city of Prague was divided into areas based on attachment No. 39 to directive No. 460/2009 Coll. – see the division of the capital city of Prague into areas in table 7.25.

Source: Czech Statistical Office.

7.11 Average sale prices of dwellings in the Czech Republic depending on municipality size and level of wear (CZK/m²)

		YEAR 2010-2012														
Region	Municipality size	Scope of wear 0 - 5 %			Scope of wear 5 - 20 %			Scope of wear 20 - 45 %			Scope of wear 45 - 100 %			Total		
		Purchase price	Number of transfers	Var. coefficient	Purchase price	Number of transfers	Var. coefficient	Purchase price	Number of transfers	Var. coefficient	Purchase price	Number of transfers	Var. coefficient	Purchase price	Number of transfers	Var. coefficient
Capital Prague [1]	Prague 1	91 058	71	21	78 884	71	21	61 390	275	29	42 812	77	30	65 273	494	34
	Prague 2, 6, 7	68 030	307	23	51 751	601	23	46 530	697	26	31 111	166	41	50 583	1 771	32
	Prague 3-5, 8-28	45 792	1 906	26	39 897	2 388	24	38 628	887	29	26 453	176	40	41 343	5 357	28
	Capital Prague - total	50 188	2 284	33	43 130	3 060	29	44 958	1 859	33	31 305	419	42	45 041	7 622	34
Central Bohemia Region	till 1 999 inhabitants	25 482	292	34	15 902	384	39	10 797	147	55	7 960	61	56	17 669	884	52
	2 000 - 9 999 inhab.	27 542	579	24	21 275	964	30	16 152	246	38	11 381	82	57	22 107	1 871	35
	10 000 - 49 999 inhab.	27 572	1 221	22	20 946	2 678	23	16 948	718	29	13 100	186	47	21 729	4 803	30
	50 000 inhab. and more	27 569	172	16	23 167	743	19	18 606	201	25	13 725	39	36	22 710	1 155	24
Central Bohemia Region - total	27 295	2 264	24	20 952	4 769	26	16 364	1 312	34	11 931	368	51	21 528	8 713	33	
Southern Bohemia Region	till 1 999 inhabitants	17 455	115	41	9 407	268	43	6 434	93	39	4 915	40	54	10 317	516	60
	2 000 - 9 999 inhab.	17 385	334	36	12 509	699	36	9 496	160	43	5 722	46	55	13 182	1 239	44
	10 000 - 49 999 inhab.	19 945	458	27	15 472	1 116	24	13 015	181	35	10 415	41	72	16 250	1 796	31
	50 000 inhab. and more	23 670	643	30	21 431	622	24	18 479	126	33	15 042	20	32	22 097	1 411	29
Southern Bohemia Region - total	20 754	1 550	34	15 476	2 705	37	12 146	560	50	8 079	147	74	16 530	4 962	42	
Píseň Region	till 1 999 inhabitants	19 841	97	39	10 679	216	39	6 684	84	42	4 662	43	28	11 348	440	61
	2 000 - 9 999 inhab.	19 244	188	27	14 391	529	24	11 116	136	30	8 432	50	38	14 578	903	33
	10 000 - 49 999 inhab.	19 649	156	23	14 691	495	24	12 430	99	29	9 617	22	28	15 258	772	29
	50 000 inhab. and more	26 909	503	22	22 387	1 397	18	18 577	278	20	14 632	42	22	22 978	2 220	23
Píseň Region - total	23 456	944	29	18 379	2 637	31	14 185	597	40	9 224	157	50	18 576	4 335	37	
Karlovy Vary Region	till 1 999 inhabitants	13 463	31	26	8 507	155	41	6 008	91	54	3 515	38	75	7 671	315	54
	2 000 - 9 999 inhab.	12 984	58	26	9 484	464	35	7 426	227	40	5 321	86	48	8 739	835	41
	10 000 - 49 999 inhab.	18 473	197	39	12 165	1 282	29	10 583	662	41	7 554	179	47	11 894	2 320	40
	50 000 inhab. and more	27 763	165	30	20 540	528	28	20 186	349	36	15 498	87	41	21 098	1 129	35
Karlovy Vary Region - total	20 822	451	43	13 240	2 429	43	12 252	1 329	58	8 440	390	68	13 291	4 599	53	
Ústí nad Labem Region	till 1 999 inhabitants	11 121	20	42	7 717	109	44	5 129	86	46	3 439	21	40	6 681	236	54
	2 000 - 9 999 inhab.	13 908	61	29	10 211	541	39	7 859	231	41	4 579	132	51	9 111	965	47
	10 000 - 49 999 inhab.	15 870	284	39	7 433	2 681	73	7 379	565	57	6 049	174	51	8 007	3 704	72
	50 000 inhab. and more	14 048	517	37	9 794	2 276	37	8 402	720	42	5 870	295	47	9 804	3 808	44
Ústí nad Labem Region - total	14 559	882	38	8 665	5 607	55	7 787	1 602	48	5 564	622	51	8 879	8 713	57	
Liberec Region	till 1 999 inhabitants	24 766	27	27	14 206	78	46	9 162	47	38	6 701	52	44	12 528	204	62
	2 000 - 9 999 inhab.	20 350	56	42	11 901	281	35	8 822	162	44	6 599	110	36	10 901	609	53
	10 000 - 49 999 inhab.	16 595	172	26	13 767	578	28	11 470	203	28	7 610	56	38	13 445	1 009	32
	50 000 inhab. and more	23 241	94	23	19 038	353	20	15 816	77	26	14 855	16	38	19 186	540	25
Liberec Region - total	19 619	349	33	14 829	1 290	33	11 055	489	39	7 428	234	48	14 023	2 362	43	
Hradec Králové Region	till 1 999 inhabitants	23 170	41	31	14 183	126	44	9 433	62	45	6 337	49	47	13 066	278	58
	2 000 - 9 999 inhab.	18 414	110	26	14 564	543	26	11 568	163	28	7 320	64	41	13 963	880	33
	10 000 - 49 999 inhab.	20 070	225	26	16 357	783	24	13 645	319	27	9 384	121	37	15 754	1 448	31
	50 000 inhab. and more	29 399	493	19	24 558	1 058	19	19 910	204	25	13 238	46	39	25 067	1 801	24
Hradec Králové Region - total	25 299	869	29	19 317	2 510	32	14 552	748	37	9 012	280	47	19 033	4 407	39	
Pardubice Region	till 1 999 inhabitants	16 026	53	30	13 174	181	37	7 800	69	39	6 080	20	41	12 054	323	44
	2 000 - 9 999 inhab.	19 135	92	31	15 454	459	27	12 033	143	29	8 144	42	37	14 833	736	33
	10 000 - 49 999 inhab.	20 250	154	22	17 074	500	26	13 885	151	30	8 823	40	37	16 692	845	30
	50 000 inhab. and more	26 790	319	21	22 342	1 118	20	19 208	275	23	11 741	47	59	22 376	1 759	25
Pardubice Region - total	23 098	618	29	19 040	2 258	30	15 106	638	37	9 184	149	54	18 639	3 663	35	
Vysočina Region	till 1 999 inhabitants	12 735	78	34	9 619	122	33	5 429	32	60	3 570	3	14	10 005	235	43
	2 000 - 9 999 inhab.	16 538	141	23	12 974	342	23	8 894	93	35	7 387	14	69	13 050	590	32
	10 000 - 49 999 inhab.	18 466	535	24	16 232	859	22	13 343	93	26	7 686	25	38	16 703	1 512	26
	50 000 inhab. and more	22 447	257	20	17 477	674	20	14 788	179	23	9 799	33	35	17 951	1 143	26
Vysočina Region - total	18 767	1 011	27	15 690	1 997	26	12 314	397	37	8 395	75	46	16 042	3 480	31	
Southern Moravia Region	till 1 999 inhabitants	21 092	96	36	13 393	191	35	9 997	71	55	4 839	21	35	14 233	379	51
	2 000 - 9 999 inhab.	26 497	396	24	18 826	833	26	13 546	228	36	9 254	93	42	19 435	1 550	37
	10 000 - 49 999 inhab.	23 031	618	23	17 295	1 438	28	14 176	347	28	10 526	91	40	18 035	2 494	32
	50 000 inhab. and more	35 308	1 714	19	30 840	3 221	19	26 972	786	25	18 776	118	34	31 387	5 839	22
Southern Moravia Region - total	30 902	2 824	27	25 065	5 683	35	20 892	1 432	43	12 804	323	53	25 703	10 262	37	
Olomouc Region	till 1 999 inhabitants	16 034	37	29	9 175	140	44	6 640	58	41	4 314	19	35	9 232	254	53
	2 000 - 9 999 inhab.	16 259	61	24	13 066	313	29	9 392	95	37	5 620	38	53	12 203	507	37
	10 000 - 49 999 inhab.	19 295	220	24	14 843	1 012	20	12 328	377	23	8 719	83	31	14 561	1 692	27
	50 000 inhab. and more	25 966	440	20	19 978	1 699	22	19 286	351	24	11 948	49	35	20 765	2 539	26
Olomouc Region - total	22 764	758	28	17 174	3 164	30	14 409	881	39	8 490	189	47	17 206	4 992	36	
Zlín Region	till 1 999 inhabitants	16 208	22	24	13 073	73	31	9 748	10	26	5 391	11	50	12 652	116	37
	2 000 - 9 999 inhab.	21 660	131	29	16 354	515	24	12 047	146	23	9 144	67	31	15 869	859	33
	10 000 - 49 999 inhab.	21 500	472	21	17 315	1 835	21	14 196	385	24	11 566	79	30	17 431	2 771	25
	50 000 inhab. and more	27 222	189	20	21 440	810	19	17 728	215	25	13 507	46	37	21 384	1 260	25
Zlín Region - total	22 712	814	25	18 100	3 233	24	14 727	756	28	10 872	203	39	18 047	5 006	29	
Moravian and Silesian Region	till 1 999 inhabitants	14 793	13	29	9 485	102	35	7 959	37	48	3 771	40	62	8 3		

7.12 Indices of sale prices of dwellings, 2009-2012

average 2010 = 100

	relat. weight	year 2009					year 2010					year 2011					year 2012				
		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	113,2	104,2	102,1	100,9	105,1	100,8	100,3	99,7	99,3	100,0	99,7	100,0	99,8	99,5	99,8	99,1	98,6	98,4	98,2	98,6
CR total excluding Capital Prague	666,7	114,5	104,5	102,3	100,8	105,5	100,8	100,1	99,6	99,4	100,0	99,9	100,8	100,8	100,3	100,5	99,7	99,1	98,8	98,5	99,0
Capital Prague [1]	333,3	110,6	103,6	101,5	101,0	104,2	100,7	100,6	99,7	99,0	100,0	99,1	98,6	97,8	97,8	98,3	98,0	97,6	97,5	97,6	97,7
Prague 1	24,9	104,9	96,0	97,2	100,4	99,6	98,6	98,7	100,7	102,0	100,0	100,0	96,6	93,8	91,4	95,5	91,0	90,9	93,2	94,3	92,4
Prague 2, 6, 7	68,8	115,8	105,4	104,7	104,5	107,6	101,4	99,7	99,2	99,6	100,0	99,5	99,9	100,4	101,4	100,3	102,8	103,6	101,8	99,4	101,9
Prague 3 - 5, 8 - 28	239,6	110,1	104,3	101,3	100,0	103,9	100,7	101,0	99,8	98,6	100,0	99,0	98,4	97,5	97,4	98,1	97,3	96,5	96,7	97,5	97,0
Central Bohemia Region	117,7	113,1	102,4	101,0	99,8	104,1	101,1	100,2	99,7	99,0	100,0	98,4	98,8	99,5	99,6	99,1	99,4	98,7	99,1	99,1	99,1
Southern Bohemia Region	33,8	113,6	103,5	103,0	101,9	105,5	99,9	100,4	100,3	99,3	100,0	99,1	99,7	100,0	100,1	99,7	99,4	98,3	98,0	98,5	98,6
Píseň Region	58,1	112,2	103,3	102,0	100,4	104,5	100,6	100,1	99,4	100,0	100,0	101,6	101,0	99,3	98,3	100,1	98,9	99,6	99,8	99,2	99,4
Karlovy Vary Region	31,7	110,6	102,1	102,3	103,0	104,5	100,9	100,1	99,5	99,5	100,0	99,8	99,2	97,4	96,5	98,2	97,8	99,7	98,1	95,0	97,7
Ústí nad Labem Region	40,1	114,2	109,7	104,8	100,6	107,3	101,0	98,0	99,2	101,7	100,0	105,4	107,7	106,9	106,4	106,6	106,3	103,7	102,5	101,6	103,5
Liberec Region	32,3	127,8	114,0	107,7	106,0	113,9	102,7	99,8	98,6	98,9	100,0	97,9	96,5	95,2	96,9	96,6	96,6	94,0	94,2	94,9	94,9
Hradec Králové Region	38,6	112,8	104,4	101,9	100,3	104,9	99,7	99,2	100,0	101,2	100,0	102,8	105,1	105,2	103,7	104,2	103,2	101,8	99,5	98,9	100,9
Pardubice Region	34,7	111,8	105,3	104,0	103,2	106,1	101,7	100,7	98,8	98,8	100,0	100,7	102,1	103,1	102,6	102,1	100,9	100,2	99,6	98,5	99,8
Vysočina Region	22,9	112,3	101,6	101,1	101,5	104,1	101,1	100,8	99,8	98,3	100,0	98,8	100,0	101,2	101,4	100,4	100,7	99,6	98,3	98,0	99,2
Southern Moravia Region	119,0	109,5	101,2	100,5	99,9	102,8	100,6	100,3	99,8	99,2	100,0	99,5	100,8	101,1	100,3	100,4	99,6	99,7	99,8	99,6	99,7
Olomouc Region	45,0	122,4	108,2	103,3	101,1	108,8	100,6	100,7	100,1	98,6	100,0	98,1	99,0	100,4	99,4	99,2	96,7	95,3	95,4	95,8	95,8
Zlín Region	35,0	118,0	106,3	101,1	97,2	105,7	100,9	100,6	99,8	98,8	100,0	99,6	101,1	100,8	99,9	100,4	98,9	97,8	96,8	96,1	97,4
Moravian and Silesian Region	57,8	119,6	105,8	102,9	100,4	107,2	100,5	100,5	99,8	99,2	100,0	100,0	101,5	101,9	100,8	101,1	99,1	99,1	99,4	99,0	99,2
CR total excluding Capital Prague:																					
till 1 999 inhabitants	37,6	99,5	94,9	98,6	99,1	98,0	98,9	99,1	100,9	101,1	100,0	101,5	103,1	105,1	103,9	103,4	103,9	101,5	100,9	101,7	102,0
Municipality 2 000 - 9 999 inhab. size:	106,0	113,8	105,0	101,3	99,7	105,0	101,2	100,0	99,3	99,5	100,0	101,0	102,6	102,5	101,2	101,8	100,8	101,0	100,7	100,8	100,8
10 000 - 49 999 inhab.	220,9	114,1	104,2	102,3	101,0	105,4	101,0	100,1	99,6	99,3	100,0	100,1	101,0	101,1	101,0	100,8	100,4	99,0	98,6	98,5	99,1
50 000 inhab. and more	302,2	116,5	105,6	103,0	101,2	106,6	100,8	100,3	99,7	99,2	100,0	99,3	99,7	99,6	99,0	99,4	98,3	98,2	98,0	97,2	97,9
CR total:																					
0 - 5 wear	364,8	103,2	99,8	99,5	100,0	100,6	100,1	99,9	99,9	100,1	100,0	100,3	99,8	99,5	99,6	99,8	99,3	99,0	99,8	100,3	99,6
5 - 20 in %:	476,1	109,0	104,5	102,8	101,3	104,4	100,8	100,5	99,7	99,0	100,0	99,7	100,5	100,2	99,8	100,1	99,4	98,5	97,7	97,1	98,2
20 - 45	136,6	120,1	106,3	103,2	101,6	107,8	102,0	100,6	99,2	98,2	100,0	98,5	99,5	99,6	98,8	99,1	98,4	98,3	97,7	96,7	97,8
45 - 100	22,5	117,9	108,5	106,7	105,4	109,6	104,2	100,5	98,7	96,7	100,0	96,9	98,5	97,5	95,7	97,2	95,1	94,6	95,0	95,6	95,1

[1] For the purposes of this table, the capital city of Prague was divided into areas based on attachment No. 39 to directive No. 460/2009 Coll. – see the division of the capital city of Prague into areas in table 7.25.

Source: Czech Statistical Office.

7.13 Indices of realized prices of new dwellings in Prague [1]

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
4q/2011	95,2
1q/2012	95,4
2q/2012	95,7
3q/2012	94,5
4q/2012	96,2
1q/2013	94,4
2q/2013	95,0
3q/2013	94,9
4q/2013	95,4

[1] The data in this table refers only to the capital city of Prague due to the currently insufficient number of obtained prices of dwellings from other cities in the Czech Republic.

Source: Czech Statistical Office.

7.14 Indices of realized prices of second-hand dwellings

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	94,9	92,4	93,0
4q/2011	93,6	90,3	91,1
1q/2012	92,9	88,4	89,5
2q/2012	92,8	87,1	88,4
3q/2012	92,7	85,5	87,1
4q/2012	93,6	84,0	86,2
1q/2013	92,9	82,5	84,9
2q/2013	93,4	82,7	85,2
3q/2013	94,6	82,0	84,9
4q/2013	94,0	81,5	84,4

Source: Czech Statistical Office.



7.15 Prices indices of dwellings - offering and realized prices

		average indices (2010 = 100) of offering prices of dwellings			average indices (2010 = 100) of realized prices of dwellings		
year		Czech Republic	CR excluding Prague	Prague	Czech Republic	CR excluding Prague	Prague
2005		66,5	60,4	72,7	72,0	71,2	73,6
2006		72,4	66,8	77,9	78,0	77,9	78,3
2007		87,2	83,0	91,4	102,4	103,3	100,4
2008		107,2	106,1	108,4	119,8	121,4	116,5
2009		104,3	103,0	105,6	105,1	105,5	104,2
2010		100,0	100,0	100,0	100,0	100,0	100,0
2011		95,1	96,6	93,6	99,8	100,5	98,3
2012		96,1	92,5	99,6	98,6	99,0	97,7
2013		97,2	91,3	103,1	98,7	98,3	99,4
	quarter	indices - average of 2010 = 100					
2005	1	66,3	59,7	73,0	71,3	70,1	73,8
	2	65,8	59,5	72,1	71,7	70,8	73,6
	3	66,5	60,4	72,5	72,0	71,5	73,1
	4	67,5	62,0	73,1	72,9	72,4	73,9
2006	1	69,0	63,1	74,8	74,5	74,3	75,1
	2	70,7	64,8	76,6	76,4	76,2	76,8
	3	73,3	67,8	78,8	77,9	77,7	78,4
	4	76,5	71,5	81,4	83,2	83,3	83,1
2007	1	80,3	75,8	84,8	93,3	93,9	92,2
	2	84,9	80,2	89,7	101,4	101,9	100,2
	3	89,7	85,7	93,7	105,5	106,5	103,5
	4	93,9	90,3	97,6	109,3	110,9	105,9
2008	1	99,1	96,8	101,5	114,7	116,4	111,2
	2	106,1	105,2	107,0	121,1	122,5	118,2
	3	111,8	110,2	113,5	123,1	124,8	119,5
	4	111,9	112,3	111,5	120,4	122,0	117,1
2009	1	108,8	107,2	110,5	113,2	114,5	110,6
	2	103,0	100,4	105,5	104,2	104,5	103,6
	3	103,3	102,6	104,0	102,1	102,3	101,5
	4	102,1	101,7	102,5	100,9	100,8	101,0
2010	1	100,8	99,9	101,8	100,8	100,8	100,7
	2	100,4	100,2	100,7	100,3	100,1	100,6
	3	99,9	99,9	99,8	99,7	99,6	99,7
	4	98,9	100,0	97,7	99,3	99,4	99,0
2011	1	97,1	98,0	96,2	99,7	99,9	99,1
	2	95,1	97,1	93,1	100,0	100,8	98,6
	3	94,5	96,4	92,7	99,8	100,8	97,8
	4	93,7	94,9	92,5	99,5	100,3	97,8
2012	1	94,9	93,9	95,9	99,1	99,7	98,0
	2	96,8	93,1	100,4	98,6	99,1	97,6
	3	96,0	91,3	100,7	98,4	98,8	97,5
	4	96,6	91,7	101,5	98,2	98,5	97,6
2013	1	96,4	90,9	101,8	98,2	98,2	98,2
	2	96,6	91,0	102,3	99,1	98,4	100,5
	3	97,4	91,3	103,4			
	4	98,5	91,9	105,0			

Source: Czech Statistical Office.

7.16 Average prices of multi-dwelling buildings in the Czech Republic depending on municipality size (CZK/m³)

YEAR 2010-2012

Region	Municipality size	Number of transfers	Purchase price	Assessed price	Average size of a dwell. house in m ³	Average wear in %	var. coefficient	Average purchase price				
								standard	non-standard	year 2010	year 2011	year 2012
Capital Prague [1]	Prague 1	40	5 167	4 167	8 026	67,6	66	-	5 167	4 932	4 903	5 742
	Prague 2-28	157	4 312	3 370	5 510	62,1	58	7 186	4 116	4 163	4 067	5 124
Capital Prague - total		197	4 485	3 532	6 021	63,2	61	7 186	4 341	4 335	4 185	5 296
Central Bohemia Region	till 1 999 inhabitants	75	1 307	1 137	2 132	59,8	71	1 358	1 271	1 330	941	1 691
	2 000 - 9 999 inhab.	55	2 072	1 453	2 314	55,9	67	2 562	1 769	2 194	2 219	1 591
	10 000 - 49 999 inhab.	150	2 771	2 255	6 456	56,5	57	3 538	1 919	2 573	2 825	2 908
	50 000 inhab. and more	24	3 796	2 434	6 290	52,6	40	4 474	2 665	3 939	3 790	i.d.
Central Bohemia Region - total		304	2 364	1 848	4 627	56,9	66	3 031	1 749	2 380	2 342	2 372
Southern Bohemia Region	till 1 999 inhabitants	54	1 010	890	2 410	54,6	80	1 071	922	907	961	1 320
	2 000 - 9 999 inhab.	76	1 556	1 206	2 693	58,9	55	1 870	1 382	1 345	1 590	1 740
	10 000 - 49 999 inhab.	32	2 168	1 595	2 895	52,8	61	2 761	2 083	1 757	2 309	2 355
	50 000 inhab. and more	64	2 835	2 264	2 749	58,9	58	3 317	2 712	2 518	3 075	3 085
Southern Bohemia Region - total		226	1 874	1 485	2 670	57,0	73	1 828	1 898	1 644	1 829	2 211
Plzeň Region	till 1 999 inhabitants	28	921	757	2 342	52,7	74	999	799	983	860	940
	2 000 - 9 999 inhab.	19	1 370	1 082	2 623	64,0	77	1 650	1 166	1 480	1 328	1 275
	10 000 - 49 999 inhab.	7	1 069	976	2 585	67,9	62	i.d.	1 148	i.d.	1 042	i.d.
	50 000 inhab. and more	18	1 781	1 604	3 714	66,8	50	-	1 781	1 954	1 309	1 759
Plzeň Region - total		72	1 269	1 076	2 783	60,7	71	1 184	1 317	1 465	1 075	1 248
Karlovy Vary Region	till 1 999 inhabitants	43	1 148	1 091	6 418	50,5	50	1 137	1 189	1 175	1 048	1 343
	2 000 - 9 999 inhab.	35	1 343	1 299	3 198	61,0	60	1 630	1 194	1 279	1 628	1 103
	10 000 - 49 999 inhab.	62	2 136	1 850	4 606	50,5	54	2 441	1 714	2 338	2 218	1 461
	50 000 inhab. and more	132	3 457	2 527	5 314	54,9	52	4 301	3 220	3 874	3 502	3 064
Karlovy Vary Region - total		272	2 519	1 988	5 055	54,0	68	2 440	2 574	2 594	2 478	2 464
Ústí nad Labem Region	till 1 999 inhabitants	46	747	681	2 216	63,5	71	858	712	578	842	707
	2 000 - 9 999 inhab.	76	942	873	2 523	65,3	69	1 167	877	1 014	872	927
	10 000 - 49 999 inhab.	160	1 805	1 547	3 067	58,6	64	2 163	1 489	1 910	1 816	1 635
	50 000 inhab. and more	168	1 428	1 258	3 201	64,4	74	1 827	1 389	1 335	1 312	1 658
Ústí nad Labem Region - total		450	1 410	1 237	2 938	62,4	75	1 855	1 252	1 463	1 351	1 422
Liberec Region	till 1 999 inhabitants	38	1 268	976	2 690	59,4	78	1 858	996	1 703	1 136	1 033
	2 000 - 9 999 inhab.	61	1 436	1 199	3 430	63,5	62	1 989	1 205	1 154	1 585	1 546
	10 000 - 49 999 inhab.	29	1 762	1 320	2 706	63,7	44	2 073	1 697	1 909	1 575	1 792
	50 000 inhab. and more	27	1 769	1 613	2 155	63,5	76	2 184	1 696	1 808	2 543	1 307
Liberec Region - total		155	1 514	1 239	2 891	62,5	66	1 979	1 357	1 586	1 522	1 427
Hradec Králové Region	till 1 999 inhabitants	38	1 403	1 032	2 357	61,3	87	1 665	1 250	1 562	1 425	1 049
	2 000 - 9 999 inhab.	65	1 449	1 185	2 691	62,8	59	2 603	1 240	1 508	1 467	1 318
	10 000 - 49 999 inhab.	55	1 695	1 373	3 453	61,6	69	2 849	1 553	1 986	1 674	1 288
	50 000 inhab. and more	30	2 788	2 488	4 681	56,2	75	3 415	2 692	3 013	1 607	3 041
Hradec Králové Region - total		188	1 725	1 417	3 164	61,1	79	2 356	1 586	1 930	1 533	1 635
Pardubice Region	till 1 999 inhabitants	13	721	721	2 476	62,8	58	1 040	625	621	i.d.	740
	2 000 - 9 999 inhab.	24	1 169	1 028	2 934	59,2	65	1 289	1 129	1 292	994	1 162
	10 000 - 49 999 inhab.	13	1 666	1 408	2 999	64,6	67	i.d.	1 274	1 027	2 771	i.d.
	50 000 inhab. and more	21	2 153	1 647	3 336	66,4	51	i.d.	2 063	2 246	1 835	2 606
Pardubice Region - total		71	1 469	1 225	2 981	63,0	70	1 871	1 387	1 221	1 748	1 531
Vysočina Region	till 1 999 inhabitants	24	957	807	2 201	57,1	65	1 194	894	1 024	1 040	432
	2 000 - 9 999 inhab.	32	1 780	1 398	3 340	53,0	47	2 145	1 457	2 418	1 772	1 501
	10 000 - 49 999 inhab.	8	1 009	1 100	3 071	69,1	55	1 265	583	890	1 230	i.d.
	50 000 inhab. and more	14	1 678	1 768	2 589	54,2	47	-	1 678	1 702	1 116	2 373
Vysočina Region - total		78	1 429	1 252	2 827	56,1	58	1 779	1 264	1 459	1 416	1 412
Southern Moravia Region	till 1 999 inhabitants	25	1 507	1 241	1 867	48,3	62	1 517	1 503	2 201	1 279	1 296
	2 000 - 9 999 inhab.	52	2 641	2 176	3 758	47,7	53	3 323	2 215	2 726	2 667	2 426
	10 000 - 49 999 inhab.	49	1 974	1 714	3 233	58,5	67	2 782	1 582	2 135	1 926	1 758
	50 000 inhab. and more	165	3 154	2 497	3 187	60,8	57	-	3 154	3 125	3 098	3 265
Southern Moravia Region - total		291	2 722	2 200	3 183	57,0	63	2 827	2 704	2 791	2 679	2 686
Olomouc Region	till 1 999 inhabitants	43	949	732	2 508	63,9	55	1 038	885	1 188	916	760
	2 000 - 9 999 inhab.	56	1 166	1 073	3 752	57,5	54	1 412	920	1 261	1 166	1 046
	10 000 - 49 999 inhab.	72	1 904	1 581	2 958	61,5	49	1 944	1 894	1 920	1 855	1 945
	50 000 inhab. and more	52	2 685	1 981	3 965	60,5	57	4 319	2 585	2 448	3 028	2 578
Olomouc Region - total		223	1 717	1 383	3 305	60,8	69	1 562	1 777	1 758	1 681	1 712
Zlín Region	till 1 999 inhabitants	10	1 521	1 403	1 696	55,8	113	-	1 521	627	2 409	i.d.
	2 000 - 9 999 inhab.	22	1 882	1 317	3 311	50,5	56	2 526	1 581	2 277	1 454	i.d.
	10 000 - 49 999 inhab.	16	2 657	2 131	2 664	55,7	56	-	2 657	3 168	2 390	2 683
	50 000 inhab. and more	13	4 434	3 434	2 217	63,4	43	-	4 434	4 851	4 336	i.d.
Zlín Region - total		61	2 570	1 996	2 643	55,5	70	2 526	2 576	2 853	2 442	2 082
Moravian and Silesian Region	till 1 999 inhabitants	17	737	643	2 636	63,1	67	906	619	686	745	782
	2 000 - 9 999 inhab.	59	1 509	1 131	2 409	53,8	49	1 536	1 476	1 588	1 552	1 314
	10 000 - 49 999 inhab.	52	1 458	1 177	3 713	61,2	44	1 759	1 200	1 418	1 444	1 535
	50 000 inhab. and more	141	1 951	1 526	3 531	57,5	53	2 163	1 794	1 897	1 930	2 144
Moravian and Silesian Region - total		269	1 682	1 316	3 264	57,8	56	1 850	1 541	1 698	1 678	1 658
CR total		2 857	2 099	1 692	3 595	59,1	80	2 237	2 042	2 135	2 057	2 103

[1] For the purposes of this table, the capital city of Prague was divided into areas based on attachment No. 39 to directive No. 460/2009 Coll. – see the division of the capital city of Prague into areas in table 7.25.

Source: Czech Statistical Office.

7.17 Indices of sale prices of multi-dwelling buildings, 2009-2012

average 2010 = 100

	relat. weight	year 2009					year 2010					year 2011					year 2012				
		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	100,5	98,4	99,0	99,9	99,5	100,0	100,0	99,6	100,4	100,0	101,5	100,8	100,4	101,5	101,1	101,6	102,8	102,3	99,6	101,6
CR total excluding Capital Prague	823,6	101,0	98,7	99,1	100,1	99,7	100,5	100,2	99,4	99,8	100,0	100,3	99,4	99,5	100,7	100,0	101,2	102,1	101,0	99,6	101,0
Capital Prague [1]	176,4	97,2	99,6	104,8	103,1	101,2	97,7	99,0	100,1	103,2	100,0	106,7	107,4	105,0	104,8	106,0	103,6	106,1	108,7	99,4	104,5
Prague 1	50,4	86,8	88,5	79,2	77,4	83,0	89,7	99,9	103,3	107,0	100,0	107,2	105,0	104,1	106,1	105,6	106,2	112,5	98,8	99,8	104,3
Prague 2 - 28	126,0	101,0	103,7	113,0	111,3	107,3	100,9	98,7	98,8	101,6	100,0	106,5	108,3	105,3	104,2	106,1	102,5	103,5	112,7	99,3	104,5
Central Bohemia Region	133,2	101,4	98,0	103,7	109,6	103,2	109,9	99,7	91,2	99,2	100,0	102,9	105,6	105,7	107,1	105,3	106,6	105,9	101,2	101,4	103,8
Southern Bohemia Region	45,2	106,5	107,4	106,1	108,1	107,0	103,9	101,8	98,6	95,7	100,0	107,5	114,0	112,3	118,8	113,2	122,2	121,2	120,0	115,1	119,6
Plzeň Region	11,8	81,2	83,4	87,9	91,6	86,0	98,5	101,4	102,5	97,6	100,0	89,7	85,8	90,1	92,7	89,6	89,6	88,9	95,2	90,2	91,0
Karlovy Vary Region	156,3	102,3	103,5	102,1	99,7	101,9	99,7	102,2	100,7	97,4	100,0	93,0	88,3	91,1	95,4	92,0	88,7	92,7	89,0	87,6	89,5
Ústí nad Labem Region	93,2	98,7	94,9	92,3	90,6	94,1	93,7	100,4	105,1	100,8	100,0	96,1	94,3	94,8	91,8	94,3	91,0	93,1	97,1	97,1	94,6
Liberec Region	34,2	78,0	76,1	85,7	92,6	83,1	90,9	97,9	100,5	110,7	100,0	110,8	106,1	104,7	110,3	108,0	113,3	106,5	104,6	99,2	105,9
Hradec Králové Region	51,9	109,3	101,5	97,6	101,6	102,5	103,3	96,7	101,3	98,7	100,0	104,5	104,8	99,9	97,8	101,8	105,4	112,8	110,1	111,1	109,9
Pardubice Region	14,6	106,9	108,8	103,3	94,8	103,5	90,2	99,7	107,6	102,6	100,0	99,3	103,5	100,9	103,1	101,7	110,4	117,6	121,6	117,0	116,7
Vysočina Region	15,6	95,1	91,7	83,2	82,0	88,0	92,2	104,8	105,2	97,9	100,0	91,0	92,9	91,0	91,3	91,6	94,7	98,9	97,3	94,4	96,3
Southern Moravia Region	112,9	113,1	105,3	102,3	100,1	105,2	102,0	99,3	98,7	100,0	100,0	100,7	96,0	93,6	96,9	96,8	100,0	97,4	92,2	90,6	95,1
Olomouc Region	61,4	100,0	95,7	97,4	98,2	97,8	100,7	101,6	100,9	96,8	100,0	94,5	99,1	103,7	104,1	100,4	108,2	106,9	106,0	103,8	106,2
Zlín Region	18,9	97,9	105,3	100,8	105,4	102,4	104,9	110,4	95,6	89,1	100,0	107,5	107,9	99,6	99,6	103,7	100,7	95,5	107,1	106,8	102,5
Moravian and Silesian Region	74,4	101,8	103,0	104,1	102,4	102,8	94,6	96,1	100,9	108,4	100,0	110,5	108,5	109,6	104,5	108,3	107,2	110,3	116,0	114,8	112,1
CR total excluding Capital Prague:																					
till 1 999 inhabitants	72,3	89,9	93,9	91,7	92,4	92,0	101,6	105,2	100,0	93,1	100,0	92,0	91,1	90,4	94,8	92,1	102,0	121,6	114,0	116,7	113,6
Municipality 2 000 - 9 999 inhab.	127,9	103,7	95,7	94,4	98,0	98,0	96,2	97,8	102,2	103,8	100,0	102,2	101,7	102,1	104,4	102,6	101,6	96,2	96,7	94,7	97,3
size: 10 000 - 49 999 inhab.	294,7	115,1	111,1	108,3	105,1	109,9	103,3	99,4	97,5	99,8	100,0	101,7	101,4	101,5	101,7	101,6	100,5	98,9	97,2	94,5	97,8
50 000 inhab. and more	328,7	86,3	87,2	93,0	97,6	91,0	99,4	100,8	100,0	99,8	100,0	100,2	98,6	98,6	99,8	99,3	101,6	103,1	103,1	102,3	102,5
CR total:																					
wear 0 - 25	53,1	92,5	89,8	94,4	99,1	94,0	101,9	99,8	98,2	100,1	100,0	99,6	98,3	100,8	99,1	99,5	95,4	96,4	98,6	95,6	96,5
in % 25 - 65	699,9	102,6	100,3	100,7	101,7	101,3	101,6	100,8	99,0	98,6	100,0	99,0	99,3	99,0	100,0	99,3	99,5	99,3	97,7	96,1	98,2
65 - 100	247,0	99,3	99,0	98,0	95,3	97,9	95,2	97,9	101,4	105,6	100,0	108,9	105,6	104,4	106,2	106,3	108,9	114,1	116,3	110,2	112,4

[1] For the purposes of this table, the capital city of Prague was divided into areas based on attachment No. 39 to directive No. 460/2009 Coll. – see the division of the capital city of Prague into areas in table 7.25.

Source: Czech Statistical Office.

7.18 Average sale prices of building plots in the Czech Republic by districts and municipality size (CZK/m²)

YEAR 2010-2012

District	Municipality size	Order of purchase price	Average size of a building plot in m ²	Assessed price	Purchase price	Relative price levels, CR=100%	Number of transfers	Var. coefficient	Purchase prices		
									2010	2011	2012
Benešov	till 1 999 inhabitants	198	553	123	223	16,1	319	104	237	231	205
	2 000 - 9 999 inhab.	137	609	327	432	31,2	92	86	371	530	310
	10 000 - 49 999 inhab.	46	446	1 505	1 729	124,9	107	69	1 833	1 485	1 911
Beroun	till 1 999 inhabitants	134-135	401	281	438	31,6	269	73	405	431	482
	2 000 - 9 999 inhab.	111-112	398	470	742	53,6	124	95	979	629	714
	10 000 - 49 999 inhab.	37	195	1 633	2 328	168,0	210	60	3 032	1 821	2 106
Blansko	till 1 999 inhabitants	187	581	157	251	18,1	198	143	171	315	231
	2 000 - 9 999 inhab.	164-165	316	246	311	22,4	96	85	234	246	493
	10 000 - 49 999 inhab.	80	290	936	1 103	79,6	280	81	864	1 004	1 497
Brno-město	50 000 inhab. and more	31	347	2 565	2 799	202,1	5 118	98	2 675	2 885	2 858
Brno-venkov	till 1 999 inhabitants	131	417	294	456	32,9	622	101	414	459	514
	2 000 - 9 999 inhab.	77	263	769	1 151	83,1	540	90	917	1 307	1 200
	10 000 - 49 999 inhab.	60	236	978	1 395	100,7	22	29	1 381	1 418	1 388
Bruntál	till 1 999 inhabitants	254	657	67	109	7,8	171	98	126	84	103
	2 000 - 9 999 inhab.	229-231	477	110	157	11,3	48	64	156	124	188
	10 000 - 49 999 inhab.	110	239	682	746	53,9	198	49	719	739	773
Břeclav	till 1 999 inhabitants	227	303	87	163	11,8	428	91	143	178	170
	2 000 - 9 999 inhab.	152	306	218	359	25,9	247	109	214	385	443
	10 000 - 49 999 inhab.	71	219	1 158	1 292	93,3	213	55	1 345	1 279	1 247
Česká Lípa	till 1 999 inhabitants	205	493	115	206	14,8	172	73	214	127	324
	2 000 - 9 999 inhab.	194-195	574	159	234	16,9	89	135	226	208	272
	10 000 - 49 999 inhab.	92	224	944	992	71,6	318	57	1 024	999	962
České Budějovice	till 1 999 inhabitants	192-193	527	127	235	17,0	366	124	239	222	245
	2 000 - 9 999 inhab.	130	447	325	458	33,0	228	108	439	340	583
	50 000 inhab. and more	35	305	1 905	2 350	169,6	817	96	2 451	2 293	2 311
Český Krumlov	till 1 999 inhabitants	191	548	103	242	17,5	111	106	305	186	197
	2 000 - 9 999 inhab.	171-172	459	202	298	21,5	52	92	219	484	237
	10 000 - 49 999 inhab.	43	338	1 682	1 802	130,1	150	56	1 774	1 727	1 932
Děčín	till 1 999 inhabitants	217-218	483	117	185	13,3	143	102	236	181	154
	2 000 - 9 999 inhab.	214-215	534	148	188	13,5	99	92	195	209	146
	10 000 - 49 999 inhab.	153	410	246	351	25,3	135	97	364	373	311
	50 000 inhab. and more	91	222	948	1 007	72,7	514	87	1 046	1 025	953
Domažlice	till 1 999 inhabitants	255	687	77	108	7,8	57	76	97	120	107
	2 000 - 9 999 inhab.	233-236	448	110	150	10,9	43	127	271	95	157
	10 000 - 49 999 inhab.	72	126	1 183	1 290	93,1	28	48	1 213	1 455	1 321
Frýdek-Místek	till 1 999 inhabitants	169	501	182	304	21,9	127	87	273	305	345
	2 000 - 9 999 inhab.	126	335	314	500	36,1	223	82	550	410	519
	10 000 - 49 999 inhab.	121	178	528	583	42,1	233	56	528	560	701
	50 000 inhab. and more	48	151	1 511	1 696	122,4	227	64	1 666	2 028	1 314
Havlíčkův Brod	till 1 999 inhabitants	243	538	104	137	9,9	347	87	125	148	136
	2 000 - 9 999 inhab.	158	434	259	337	24,3	147	84	270	372	366
	10 000 - 49 999 inhab.	86	250	1 056	1 066	76,9	197	58	1 144	1 008	1 071
Hodonín	till 1 999 inhabitants	259	302	48	93	6,7	363	91	112	95	74
	2 000 - 9 999 inhab.	184	382	149	257	18,5	331	122	337	200	248
	10 000 - 49 999 inhab.	109	410	626	770	55,6	359	67	651	824	829
Hradec Králové	till 1 999 inhabitants	171-172	622	202	298	21,5	249	99	289	261	351
	2 000 - 9 999 inhab.	142	533	291	400	28,9	135	93	383	474	363
	50 000 inhab. and more	32	319	2 360	2 637	190,4	605	84	2 763	2 630	2 510
Cheb	till 1 999 inhabitants	190	423	182	244	17,6	83	79	241	261	218
	2 000 - 9 999 inhab.	93	375	993	990	71,5	137	76	939	1 060	932
	10 000 - 49 999 inhab.	75	250	1 069	1 162	83,9	457	92	1 128	1 198	1 156
Chomutov	till 1 999 inhabitants	209	811	110	198	14,3	149	91	161	202	246
	2 000 - 9 999 inhab.	233-236	i.d.	i.d.	i.d.	i.d.	1	x	-	-	i.d.
	10 000 - 49 999 inhab.	82	240	1 005	1 099	79,3	470	77	954	1 038	1 358
Chrudim	till 1 999 inhabitants	221	501	104	179	12,9	108	84	202	171	152
	2 000 - 9 999 inhab.	155	316	268	342	24,7	77	87	275	392	378
	10 000 - 49 999 inhab.	53	199	1 375	1 534	110,7	94	60	1 297	1 755	1 575
Jablonec nad Nisou	till 1 999 inhabitants	156-157	396	235	338	24,4	69	89	288	412	272
	2 000 - 9 999 inhab.	138	267	336	431	31,1	81	78	467	398	421
	10 000 - 49 999 inhab.	69	284	1 203	1 304	94,2	217	50	1 220	1 359	1 320
Jeseník	till 1 999 inhabitants	258	419	68	94	6,8	60	57	102	89	96
	2 000 - 9 999 inhab.	225	492	132	173	12,5	110	77	138	257	128
	10 000 - 49 999 inhab.	89	242	942	1 041	75,2	109	79	940	780	1 617



(part 2)

District	Municipality size	Order of purchase price	Average size of a building plot in m ²	Assessed price	Purchase price	Relative price levels, CR=100%	Number of transfers	Var. coefficient	Purchase prices		
									2010	2011	2012
Jičín	till 1 999 inhabitants	247	611	93	129	9,3	132	68	112	150	166
	2 000 - 9 999 inhab.	148-150	423	261	369	26,7	81	83	414	319	345
	10 000 - 49 999 inhab.	54	414	1 292	1 511	109,1	36	79	1 578	1 358	-
Jihlava	till 1 999 inhabitants	212	414	125	190	13,7	236	108	203	202	160
	2 000 - 9 999 inhab.	147	340	237	378	27,3	167	96	279	430	414
	50 000 inhab. and more	38	263	2 115	2 154	155,5	480	78	2 162	2 249	2 057
Jindřichův Hradec	till 1 999 inhabitants	239	501	75	144	10,4	236	89	131	156	150
	2 000 - 9 999 inhab.	151	543	198	361	26,0	155	96	367	330	400
	10 000 - 49 999 inhab.	66	212	1 210	1 329	96,0	150	49	1 242	1 295	1 475
Karlovy Vary	till 1 999 inhabitants	164-165	467	222	311	22,5	123	98	250	312	364
	2 000 - 9 999 inhab.	129	243	475	465	33,5	162	69	475	454	467
	10 000 - 49 999 inhab.	115	72	746	722	52,1	150	62	619	751	837
Karviná	50 000 inhab. and more	34	240	2 126	2 444	176,4	711	137	1 699	2 941	2 760
	till 1 999 inhabitants	159	422	201	336	24,2	20	50	288	341	429
	2 000 - 9 999 inhab.	146	498	331	386	27,9	209	58	346	405	415
Kladno	10 000 - 49 999 inhab.	122	226	536	569	41,1	420	45	516	617	580
	50 000 inhab. and more	111-112	220	703	742	53,6	850	76	633	683	963
	till 1 999 inhabitants	136	527	309	434	31,4	194	90	486	414	417
Klatovy	2 000 - 9 999 inhab.	116	308	479	682	49,3	120	69	474	863	693
	10 000 - 49 999 inhab.	40	230	874	2 016	145,5	55	65	2 412	1 958	1 440
	50 000 inhab. and more	33	209	1 986	2 522	182,1	453	109	2 818	2 358	2 305
Kolín	till 1 999 inhabitants	232	564	122	154	11,1	172	84	146	167	146
	2 000 - 9 999 inhab.	196	344	192	233	16,8	30	70	262	176	304
	10 000 - 49 999 inhab.	84	353	966	1 071	77,3	166	62	1 311	1 155	888
Kroměříž	till 1 999 inhabitants	188	640	152	246	17,7	283	106	273	245	221
	2 000 - 9 999 inhab.	117	649	385	674	48,7	40	111	520	350	1 090
	10 000 - 49 999 inhab.	42	230	1 599	1 867	134,8	188	54	1 872	1 779	1 996
Kutná Hora	till 1 999 inhabitants	260	409	62	92	6,7	263	79	98	74	102
	2 000 - 9 999 inhab.	177	490	230	288	20,8	229	80	250	350	285
	10 000 - 49 999 inhab.	64-65	249	1 154	1 348	97,4	373	65	1 203	1 419	1 419
Liberec	till 1 999 inhabitants	246	804	88	130	9,4	305	84	139	123	124
	2 000 - 9 999 inhab.	197	764	98	226	16,3	31	85	196	231	234
	10 000 - 49 999 inhab.	68	308	1 142	1 316	95,0	155	75	1 421	1 458	1 085
Litoměřice	till 1 999 inhabitants	185	585	142	255	18,4	126	103	312	167	276
	2 000 - 9 999 inhab.	144	732	247	398	28,7	112	142	341	495	356
	50 000 inhab. and more	45	253	1 581	1 757	126,8	938	93	1 599	1 756	1 904
Louny	till 1 999 inhabitants	222	690	120	177	12,8	288	86	167	186	180
	2 000 - 9 999 inhab.	194-195	556	148	234	16,9	130	81	235	266	190
	10 000 - 49 999 inhab.	55	236	1 276	1 503	108,5	256	60	1 406	1 521	1 576
Mělník	till 1 999 inhabitants	250	535	86	121	8,7	151	80	161	90	112
	2 000 - 9 999 inhab.	229-231	596	115	157	11,3	34	108	127	225	130
	10 000 - 49 999 inhab.	102	196	836	895	64,6	171	65	847	1 062	793
Mladá Boleslav	till 1 999 inhabitants	170	608	180	300	21,7	262	86	303	284	312
	2 000 - 9 999 inhab.	143	722	238	399	28,8	32	88	259	271	651
	10 000 - 49 999 inhab.	78	241	913	1 136	82,0	353	80	1 184	1 186	1 033
Most	till 1 999 inhabitants	163	657	174	316	22,8	269	108	275	329	330
	2 000 - 9 999 inhab.	141	604	312	410	29,6	246	88	408	452	374
	10 000 - 49 999 inhab.	52	447	1 546	1 634	118,0	466	65	1 866	1 782	1 386
Náchod	till 1 999 inhabitants	192-193	682	125	235	16,9	63	97	271	172	247
	2 000 - 9 999 inhab.	226	401	138	172	12,4	95	92	110	157	232
	10 000 - 49 999 inhab.	124	224	571	560	40,4	209	91	441	602	716
Nový Jičín	50 000 inhab. and more	113	711	566	737	53,2	405	59	752	772	660
	till 1 999 inhabitants	240	696	86	141	10,2	143	59	141	138	143
	2 000 - 9 999 inhab.	179	471	219	280	20,2	100	75	271	273	301
Nymburk	10 000 - 49 999 inhab.	96	295	887	944	68,2	193	57	921	894	1 033
	till 1 999 inhabitants	210	487	129	195	14,1	72	90	218	143	258
	2 000 - 9 999 inhab.	132	573	188	451	32,5	128	199	125	872	230
Olomouc	10 000 - 49 999 inhab.	98	237	761	917	66,2	202	65	810	1 058	906
	till 1 999 inhabitants	174	579	198	297	21,4	250	108	329	298	225
	2 000 - 9 999 inhab.	125	565	339	503	36,3	66	78	514	469	555
Olomouc	10 000 - 49 999 inhab.	41	249	1 761	1 900	137,2	199	57	1 824	1 836	2 176
	till 1 999 inhabitants	189	617	142	245	17,7	256	128	261	201	296
	2 000 - 9 999 inhab.	133	471	301	440	31,7	253	98	413	373	520
Olomouc	10 000 - 49 999 inhab.	140	470	325	416	30,0	75	87	530	425	340
	50 000 inhab. and more	50	334	1 397	1 670	120,6	1 422	106	1 589	1 687	1 724

(part 3)

District	Municipality size	Order of purchase price	Average size of a building plot in m ²	Assessed price	Purchase price	Relative price levels, CR=100%	Number of transfers	Var. coefficient	Purchase prices		
									2010	2011	2012
Opava	till 1 999 inhabitants	206	617	119	205	14,8	225	85	190	234	192
	2 000 - 9 999 inhab.	228	436	114	158	11,4	106	127	171	150	159
	10 000 - 49 999 inhab.	107	114	668	807	58,3	36	45	774	761	877
	50 000 inhab. and more	70	322	1 197	1 298	93,7	479	98	1 435	1 169	1 297
Ostrava-město	till 1 999 inhabitants	134-135	482	318	438	31,6	30	60	585	436	347
	2 000 - 9 999 inhab.	119	397	504	612	44,2	155	84	495	741	543
	50 000 inhab. and more	99	439	786	906	65,4	3 063	112	966	921	814
Pardubice	till 1 999 inhabitants	166-167	587	208	310	22,4	281	96	336	294	303
	2 000 - 9 999 inhab.	114	354	532	725	52,3	219	83	866	719	616
	50 000 inhab. and more	30	262	2 510	2 807	202,6	728	70	2 900	2 577	2 911
Pelhřimov	till 1 999 inhabitants	244-245	415	84	132	9,5	257	74	107	136	146
	2 000 - 9 999 inhab.	241	623	103	140	10,1	33	77	109	131	172
	10 000 - 49 999 inhab.	90	256	858	1 025	74,0	169	52	999	1 114	972
Písek	till 1 999 inhabitants	219	510	101	184	13,3	244	79	165	253	131
	2 000 - 9 999 inhab.	156-157	532	234	338	24,4	72	87	370	277	384
	10 000 - 49 999 inhab.	44	274	1 528	1 790	129,2	149	61	1 616	2 121	1 650
Plzeň-jih	till 1 999 inhabitants	216	648	110	187	13,5	137	117	186	185	192
	2 000 - 9 999 inhab.	128	427	361	483	34,8	96	99	424	492	520
Plzeň-město	till 1 999 inhabitants	127	594	377	494	35,6	11	54	330	i.d.	588
	2 000 - 9 999 inhab.	76	253	736	1 155	83,4	13	104	847	-	1 292
	50 000 inhab. and more	29	230	2 958	3 214	232,0	398	79	3 186	3 218	3 233
Plzeň-sever	till 1 999 inhabitants	213	685	127	189	13,7	110	114	131	209	202
	2 000 - 9 999 inhab.	100	433	558	898	64,9	94	79	781	1 055	823
Prague 1		1	499	33 665	37 707	2722,3	130	58	46 205	32 448	36 491
Prague 2		2	339	12 765	16 399	1183,9	137	54	14 056	15 793	19 703
Prague 3		5	543	6 926	7 636	551,3	117	53	7 816	6 897	8 483
Prague 4		7	645	5 879	6 937	500,8	103	48	7 459	6 594	6 758
Prague 5		4	312	6 169	7 877	568,7	99	55	7 796	8 164	7 652
Prague 6		3	355	8 014	9 664	697,7	398	44	9 330	9 707	9 895
Prague 7		6	517	6 153	7 211	520,6	64	40	7 374	7 362	6 260
Prague 8		15	527	4 738	5 251	379,1	103	30	4 667	5 508	5 581
Prague 9		9	533	5 473	6 182	446,3	57	40	6 445	6 323	5 497
Prague 10		8	314	4 673	6 530	471,5	81	48	7 529	6 021	5 801
Prague 11		20	2 107	2 881	4 071	293,9	328	56	4 921	5 805	3 447
Prague 12		12	409	4 816	5 687	410,6	228	60	4 740	5 894	7 281
Prague 13		19	480	3 513	4 819	347,9	60	74	5 948	4 243	3 266
Prague 14		13	593	4 747	5 639	407,1	100	36	5 616	5 853	5 127
Prague 15		26	302	3 314	3 475	250,9	51	44	3 439	2 856	4 078
Prague 16		24	248	3 681	3 645	263,1	35	43	3 949	3 103	4 006
Prague 17		21	353	3 999	4 007	289,3	65	43	3 954	3 855	4 389
Prague 18		14	261	4 978	5 301	382,7	112	34	5 101	5 450	5 519
Prague 19		10	308	5 540	6 057	437,3	62	38	6 173	6 033	5 928
Prague 20		11	305	5 038	5 770	416,6	68	38	5 484	5 476	6 798
Prague 21		18	332	4 551	4 876	352,1	172	48	5 111	4 609	5 046
Prague 22		17	570	4 402	4 912	354,6	51	29	5 158	4 926	4 549
Prague 23		22	362	3 303	3 764	271,7	44	37	3 522	4 336	3 533
Prague 24		23	324	3 856	3 727	269,1	14	35	3 442	i.d.	3 747
Prague 25		16	514	4 898	5 165	372,9	49	27	4 954	5 148	6 516
Prague 26		28	297	3 492	3 347	241,7	33	26	2 823	3 610	-
Prague 27		25	355	2 973	3 611	260,7	37	33	3 320	3 993	-
Prague 28		27	237	2 897	3 406	245,9	16	28	3 238	3 978	2 888
Prague-east	till 1 999 inhabitants	58	431	634	1 444	104,2	384	81	1 437	1 581	1 311
	2 000 - 9 999 inhab.	49	290	1 338	1 678	121,1	221	58	1 594	1 648	1 773
	10 000 - 49 999 inhab.	39	381	1 937	2 134	154,0	233	53	2 272	2 087	2 061
Prague-west	till 1 999 inhabitants	64-65	389	665	1 348	97,3	284	79	1 116	1 532	1 346
	2 000 - 9 999 inhab.	36	416	1 793	2 335	168,6	628	50	2 284	2 352	2 360
Prachatice	till 1 999 inhabitants	244-245	629	80	132	9,5	181	85	114	127	149
	2 000 - 9 999 inhab.	229-231	350	142	157	11,4	45	70	160	159	152
	10 000 - 49 999 inhab.	94	233	881	984	71,0	59	60	804	954	1 250
Prostějov	till 1 999 inhabitants	248	436	89	126	9,1	181	108	147	120	95
	2 000 - 9 999 inhab.	202	287	78	210	15,2	24	54	224	216	164
	10 000 - 49 999 inhab.	59	207	1 338	1 407	101,6	251	40	1 413	1 416	1 379
Přerov	till 1 999 inhabitants	233-236	702	104	150	10,8	74	70	150	165	131
	2 000 - 9 999 inhab.	223	366	133	176	12,7	36	89	144	155	294
	10 000 - 49 999 inhab.	106	296	758	826	59,7	88	59	809	908	671



(part 4)

District	Municipality size	Order of purchase price	Average size of a building plot in m ²	Assessed price	Purchase price	Relative price levels, CR=100%	Number of transfers	Var. coefficient	Purchase prices		
									2010	2011	2012
Příbram	till 1 999 inhabitants	214-215	532	116	188	13,6	306	98	200	165	196
	2 000 - 9 999 inhab.	148-150	446	260	369	26,7	146	87	308	420	417
	10 000 - 49 999 inhab.	97	255	1 134	927	66,9	731	50	1 063	841	948
Rakovník	till 1 999 inhabitants	207	588	117	203	14,6	249	103	195	209	200
	2 000 - 9 999 inhab.	120	473	296	607	43,8	22	94	424	1 194	276
	10 000 - 49 999 inhab.	47	246	1 536	1 712	123,6	137	49	1 821	1 743	1 561
Rokycany	till 1 999 inhabitants	200-201	629	125	215	15,5	72	71	235	198	217
	2 000 - 9 999 inhab.	162	515	204	324	23,4	12	73	440	262	316
	10 000 - 49 999 inhab.	63	164	1 301	1 369	98,9	106	38	1 284	1 323	1 467
Rychnov nad Kněžnou	till 1 999 inhabitants	217-218	595	105	185	13,3	175	150	126	271	168
	2 000 - 9 999 inhab.	183	508	203	271	19,5	155	89	267	295	242
	10 000 - 49 999 inhab.	95	410	914	974	70,3	113	66	939	1 008	969
Semily	till 1 999 inhabitants	186	390	145	253	18,3	166	99	224	299	237
	2 000 - 9 999 inhab.	123	266	492	565	40,8	161	86	449	599	661
	10 000 - 49 999 inhab.	87	269	749	1 045	75,4	39	74	816	1 345	627
Sokolov	till 1 999 inhabitants	203-204	335	144	207	14,9	48	82	186	188	276
	2 000 - 9 999 inhab.	181	340	258	275	19,9	83	66	242	275	343
	10 000 - 49 999 inhab.	105	111	864	854	61,7	143	48	845	900	780
Strakonice	till 1 999 inhabitants	257	559	60	97	7,0	279	88	95	81	104
	2 000 - 9 999 inhab.	173	383	193	297	21,4	57	81	314	281	296
	10 000 - 49 999 inhab.	81	379	1 012	1 102	79,6	85	50	934	1 035	1 374
Svitavy	till 1 999 inhabitants	261	489	52	82	5,9	273	88	77	85	86
	2 000 - 9 999 inhab.	139	232	295	431	31,1	69	97	185	198	724
	10 000 - 49 999 inhab.	83	195	915	1 079	77,9	306	71	1 119	1 021	1 085
Šumperk	till 1 999 inhabitants	237-238	428	75	146	10,6	146	112	178	156	113
	2 000 - 9 999 inhab.	168	507	189	308	22,2	115	105	416	234	266
	10 000 - 49 999 inhab.	74	241	1 006	1 216	87,8	237	69	1 239	1 321	1 059
Tábor	till 1 999 inhabitants	242	593	87	139	10,0	234	106	149	136	132
	2 000 - 9 999 inhab.	176	327	269	289	20,9	153	82	278	296	304
	10 000 - 49 999 inhab.	62	282	1 281	1 370	98,9	251	60	1 154	1 627	1 322
Tachov	till 1 999 inhabitants	249	905	98	125	9,0	125	94	131	116	125
	2 000 - 9 999 inhab.	199	702	169	219	15,8	43	90	104	237	359
	10 000 - 49 999 inhab.	88	266	992	1 042	75,3	122	39	1 018	986	1 103
Teplice	till 1 999 inhabitants	220	389	119	183	13,2	86	79	153	160	246
	2 000 - 9 999 inhab.	145	259	324	387	27,9	117	77	362	362	455
	10 000 - 49 999 inhab.	166-167	323	272	310	22,4	138	59	282	312	329
Trutnov	50 000 inhab. and more	57	229	1 330	1 470	106,1	436	80	1 480	1 507	1 428
	till 1 999 inhabitants	175	658	162	293	21,2	251	134	223	264	341
	2 000 - 9 999 inhab.	148-150	388	304	369	26,6	64	72	326	334	469
Třebíč	10 000 - 49 999 inhab.	101	231	769	897	64,8	382	79	861	986	840
	till 1 999 inhabitants	253	393	72	117	8,4	422	86	94	134	118
	2 000 - 9 999 inhab.	203-204	406	148	207	14,9	91	69	215	182	249
Uherské Hradiště	10 000 - 49 999 inhab.	51	179	1 511	1 639	118,3	194	47	1 443	1 604	1 921
	till 1 999 inhabitants	251	378	75	120	8,7	381	81	118	118	123
	2 000 - 9 999 inhab.	161	252	238	328	23,7	471	91	376	296	325
Ústí nad Labem	10 000 - 49 999 inhab.	61	295	1 235	1 393	100,5	380	77	1 385	1 413	1 375
	till 1 999 inhabitants	180	605	196	277	20,0	84	69	221	330	288
	2 000 - 9 999 inhab.	160	405	269	335	24,2	71	54	307	346	341
Ústí nad Orlicí	50 000 inhab. and more	73	260	1 212	1 247	90,1	843	78	1 264	1 221	1 259
	till 1 999 inhabitants	256	390	66	103	7,5	185	136	105	144	80
	2 000 - 9 999 inhab.	200-201	384	136	215	15,6	77	85	218	252	162
Vsetín	10 000 - 49 999 inhab.	108	302	697	793	57,2	209	72	665	923	774
	till 1 999 inhabitants	211	357	125	192	13,9	241	86	206	192	184
	2 000 - 9 999 inhab.	208	382	116	201	14,5	205	78	183	229	171
Vyškov	10 000 - 49 999 inhab.	104	327	736	875	63,2	316	77	684	918	923
	till 1 999 inhabitants	233-236	361	93	150	10,8	390	106	115	182	165
	2 000 - 9 999 inhab.	154	395	189	343	24,7	213	121	322	255	463
Zlín	10 000 - 49 999 inhab.	67	438	1 148	1 324	95,6	222	64	1 310	1 339	1 317
	till 1 999 inhabitants	182	452	187	273	19,7	359	84	283	270	268
	2 000 - 9 999 inhab.	118	368	565	638	46,1	255	122	536	774	626
Zlín	10 000 - 49 999 inhab.	79	698	1 033	1 135	81,9	92	48	978	1 333	1 062
	50 000 inhab. and more	85	391	920	1 068	77,1	1 108	102	1 150	1 033	1 019

(part 5)

District	Municipality size	Order of purchase price	Average size of a building plot in m ²	Assessed price	Purchase price	Relative price levels, CR=100%	Number of transfers	Var. coefficient	Purchase prices		
									2010	2011	2012
Znojmo	till 1 999 inhabitants	252	514	74	118	8,5	495	95	100	147	105
	2 000 - 9 999 inhab.	224	481	118	174	12,6	64	68	150	187	197
	10 000 - 49 999 inhab.	56	284	1 110	1 476	106,5	305	71	1 813	1 416	1 152
Žďár nad Sázavou	till 1 999 inhabitants	237-238	497	78	146	10,6	314	112	132	135	173
	2 000 - 9 999 inhab.	178	592	166	281	20,3	38	66	235	301	289
	10 000 - 49 999 inhab.	103	205	711	878	63,4	225	80	773	1 036	954
CR in total		x	391	1 188	1 385	100,0	61 420	207	1 382	1 396	1 376

Source: Czech Statistical Office.

7.19 Indices of sale prices of building plots, 2009-2012

average 2010 = 100

	relat. weight	year 2009					year 2010					year 2011					year 2012				
		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	98,1	97,2	97,5	99,0	98,0	100,5	100,1	99,5	99,8	100,0	100,2	100,4	100,2	100,2	100,3	100,6	101,4	102,3	103,2	101,9
CR total excluding Capital Prague and districts Prague-east, west	608,8	92,3	91,5	92,5	95,8	93,0	99,4	99,3	99,8	101,5	100,0	103,3	104,3	104,1	103,7	103,9	103,5	103,6	104,1	105,2	104,1
Capital Prague [1]	363,5	104,2	103,3	102,8	102,7	103,3	102,2	101,3	99,2	97,3	100,0	95,0	93,2	92,8	93,4	93,6	95,0	97,5	99,2	99,7	97,9
Prague 1	101,4	103,6	108,1	112,5	111,7	109,0	107,1	105,2	98,2	89,5	100,0	80,2	73,7	70,8	68,7	73,4	69,2	73,3	76,8	78,0	74,3
Prague 2, 3, 6	93,2	112,6	108,0	105,5	106,4	108,1	106,5	102,5	96,6	94,4	100,0	95,2	97,3	99,4	103,8	98,9	108,3	110,9	111,1	111,2	110,4
Prague 4 - 5, 7 - 28	168,9	101,2	97,9	95,0	94,9	97,3	96,8	98,4	101,3	103,6	100,0	103,7	102,7	102,3	102,4	102,8	103,2	104,6	106,2	106,4	105,1
Districts: Prague-east, west	27,7	94,0	92,7	94,4	98,9	95,0	103,4	101,5	98,1	97,0	100,0	100,9	107,3	111,5	111,4	107,8	108,5	105,2	104,2	107,0	106,2
Central Bohemia Region excluding districts Prague-east, west	58,4	89,5	90,1	93,4	97,1	92,5	99,2	99,2	99,8	101,8	100,0	102,9	102,0	100,6	100,3	101,5	101,2	102,0	102,4	102,1	101,9
Southern Bohemia Region	37,1	98,9	97,8	98,1	100,3	98,8	101,1	100,0	98,8	100,1	100,0	103,2	105,5	105,6	103,5	104,5	102,4	103,5	104,9	104,6	103,9
Plzeň Region	16,8	100,3	101,1	101,2	102,1	101,2	102,9	101,4	98,6	97,1	100,0	98,0	101,2	103,5	104,1	101,7	103,0	101,4	100,6	100,1	101,3
Karlovy Vary Region	24,7	106,4	100,6	98,2	98,5	100,9	99,0	98,2	98,9	103,8	100,0	110,6	115,5	118,3	120,4	116,2	120,8	119,5	119,3	121,6	120,3
Ústí nad Labem Region	42,0	101,8	99,9	98,3	98,9	99,7	100,3	99,6	99,7	100,4	100,0	101,2	101,0	99,8	98,6	100,2	97,6	97,6	99,4	102,3	99,2
Liberec Region	21,7	102,6	97,8	94,4	94,0	97,2	98,0	100,0	101,5	100,5	100,0	100,2	102,3	104,2	105,8	103,1	107,6	107,9	106,9	104,7	106,8
Hradec Králové Region	30,3	109,7	106,3	104,1	103,8	106,0	104,4	102,1	97,8	95,7	100,0	95,9	96,3	95,6	94,2	95,5	93,7	94,4	94,9	94,9	94,5
Pardubice Region	28,7	96,7	97,9	99,4	98,9	98,2	98,7	100,2	101,4	99,7	100,0	97,5	97,7	99,7	101,8	99,2	104,2	105,7	106,1	105,5	105,4
Vysočina Region	20,8	96,3	96,4	96,9	98,3	97,0	101,3	101,5	100,3	96,9	100,0	95,9	98,8	102,3	102,8	100,0	100,3	98,3	99,3	102,3	100,1
Southern Moravia Region	179,5	78,4	77,1	79,1	87,5	80,5	97,1	98,1	100,6	104,2	100,0	107,3	107,7	105,7	103,4	106,0	101,8	101,9	103,5	106,8	103,5
Olomouc Region	40,5	93,0	93,9	95,7	97,0	94,9	97,4	99,0	101,1	102,5	100,0	102,9	103,7	104,1	105,1	104,0	105,6	105,6	105,3	105,6	105,5
Zlín Region	38,7	99,9	98,5	99,5	101,4	99,8	102,1	100,8	98,9	98,2	100,0	98,9	100,0	101,3	103,0	100,8	104,3	104,1	102,4	100,7	102,9
Moravian and Silesian Region	69,6	93,8	93,8	94,2	96,6	94,6	100,8	99,2	98,2	101,9	100,0	105,0	106,9	107,3	108,9	107,0	110,2	109,8	108,8	108,3	109,3
CR total excluding Capital Prague and districts Prague-east, west:																					
till 1 999 inhabitants	38,4	97,7	96,9	98,1	99,5	98,1	99,7	99,6	99,8	101,0	100,0	103,0	105,0	106,0	105,5	104,9	105,0	105,3	106,6	107,6	106,1
Municipality 2 000 - 9 999 inhab. size:	39,1	99,3	97,7	97,4	97,7	98,0	98,0	99,2	100,7	102,1	100,0	104,0	106,2	107,7	107,9	106,5	108,4	109,1	109,8	109,3	109,2
10 000 - 49 999 inhab.	135,2	95,4	96,3	97,5	98,4	96,9	98,9	99,2	100,1	101,7	100,0	103,6	104,6	104,7	104,5	104,4	104,8	105,1	105,3	105,6	105,2
50 000 inhab. and more	396,1	88,7	87,0	88,1	93,4	89,3	99,6	99,4	99,6	101,4	100,0	103,2	103,9	103,3	102,9	103,3	102,5	102,4	102,8	104,4	103,0
CR total:																					
individual building plots as a part of the sale	201,5	95,8	95,8	96,6	98,4	96,7	101,1	99,9	98,8	100,3	100,0	102,1	103,2	103,6	105,0	103,5	107,0	108,8	110,2	111,2	109,3
complex real estate	798,5	98,5	97,5	97,7	99,1	98,2	100,4	100,2	99,7	99,7	100,0	99,8	99,7	99,3	98,9	99,4	99,0	99,6	100,3	101,2	100,0

[1] For the purposes of this table, the capital city of Prague was divided into areas based on attachment No. 39 to directive No. 460/2009 Coll. – see the division of the capital city of Prague into areas in table 7.25.

Source: Czech Statistical Office.

7.20 Aggregate price indices of real estate, 2009-2012

average 2010 = 100

	relat. weight	year 2009					year 2010					year 2011					year 2012				
		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	105,7	101,6	100,6	100,1	102,0	100,2	100,3	99,8	99,7	100,0	100,6	101,2	100,9	100,6	100,8	100,6	100,7	100,7	100,3	100,6
of that: FH and DW	774,9	108,0	103,0	101,5	100,3	103,2	100,2	100,3	99,9	99,6	100,0	100,6	101,4	101,1	100,6	100,9	100,4	100,4	100,2	99,9	100,2
FH and DW and DH	877,9	107,1	102,5	101,2	100,3	102,8	100,2	100,3	99,8	99,7	100,0	100,7	101,3	101,0	100,7	100,9	100,6	100,7	100,4	99,9	100,4
CR total excluding Capital Prague	772,0	105,4	101,2	100,3	99,8	101,7	100,0	100,1	99,9	100,0	100,0	101,1	102,0	101,9	101,6	101,7	101,2	101,2	101,0	100,6	101,0
CR total excluding Capital Prague and districts Prague-east, west	724,2	105,5	101,4	100,3	99,7	101,7	100,0	100,1	99,9	100,0	100,0	101,1	102,0	101,9	101,6	101,7	101,3	101,3	101,1	100,7	101,1
Capital Prague [1]	228,0	106,8	102,9	101,6	101,1	103,1	101,0	100,9	99,5	98,6	100,0	99,0	98,7	97,7	97,6	98,3	98,3	99,3	99,5	99,0	99,0
Prague 1	27,4	100,7	100,4	103,3	103,8	102,1	100,7	101,9	100,1	97,3	100,0	92,4	87,8	85,3	83,9	87,4	84,0	87,1	86,8	88,0	86,5
Prague 2 - 28	200,6	108,2	103,5	101,2	100,4	103,3	101,0	100,8	99,4	98,8	100,0	99,9	100,1	99,4	99,4	99,7	100,3	100,9	101,3	100,5	100,8
Districts: Prague-east, west	47,8	103,3	99,0	99,4	100,9	100,7	100,1	99,5	99,9	100,5	100,0	101,2	102,0	101,3	100,2	101,2	100,1	100,0	99,7	100,4	100,1
Central Bohemia Region excluding districts Prague-east, west	110,1	103,5	99,7	100,7	101,6	101,4	101,7	100,1	98,6	99,6	100,0	100,9	101,9	102,0	101,8	101,7	101,1	100,9	101,1	100,8	101,0
Southern Bohemia Region	43,3	106,3	103,0	102,7	101,5	103,4	99,6	100,8	100,4	99,3	100,0	101,5	104,0	104,9	105,6	104,0	104,6	104,4	105,5	105,2	104,9
Plzeň Region	47,3	105,7	102,0	101,5	100,1	102,3	99,5	99,9	100,2	100,5	100,0	102,3	103,7	103,3	102,2	102,9	100,7	100,4	100,5	100,2	100,5
Karlovy Vary Region	38,9	102,8	101,0	100,9	100,2	101,2	99,8	100,8	100,1	99,2	100,0	98,2	96,2	97,1	99,1	97,7	96,6	98,5	96,3	94,8	96,6
Ústí nad Labem Region	54,8	106,2	104,4	101,5	98,6	102,7	99,3	99,4	100,6	100,7	100,0	101,1	101,9	101,8	101,2	101,5	100,9	99,9	99,9	99,6	100,1
Liberec Region	36,3	110,2	104,0	101,9	100,9	104,3	99,7	99,7	99,6	101,0	100,0	102,5	102,8	101,1	100,8	101,8	101,6	100,6	99,2	97,7	99,8
Hradec Králové Region	43,9	108,4	104,3	101,3	100,4	103,6	99,8	99,8	100,3	100,1	100,0	102,1	103,6	103,2	102,2	102,8	103,6	104,7	103,5	103,4	103,8
Pardubice Region	44,5	107,2	104,4	102,3	100,5	103,6	100,4	100,3	99,8	99,5	100,0	101,3	102,7	102,6	102,3	102,2	101,2	101,5	102,9	103,1	102,2
Vysočina Region	24,1	105,7	99,9	99,2	99,8	101,2	100,6	101,2	100,3	97,9	100,0	97,7	99,2	99,9	100,5	99,3	100,0	99,0	98,3	97,3	98,7
Southern Moravia Region	127,3	102,2	97,6	96,8	97,1	98,4	99,8	99,9	100,0	100,4	100,0	101,2	101,1	100,1	99,5	100,5	100,1	100,4	100,3	100,7	100,4
Olomouc Region	47,9	107,3	103,3	102,5	100,2	103,3	99,6	100,6	100,4	99,4	100,0	99,6	100,8	102,1	102,7	101,3	102,8	101,9	100,7	99,4	101,2
Zlín Region	37,3	108,5	101,8	99,2	98,3	102,0	100,0	100,6	100,2	99,2	100,0	100,4	101,6	101,9	101,4	101,3	100,9	100,4	100,0	99,0	100,1
Moravian and Silesian Region	68,5	107,5	101,9	100,1	99,3	102,2	99,2	99,7	99,9	101,1	100,0	103,1	104,4	104,8	103,7	104,0	103,1	103,6	104,1	103,2	103,5
CR total excluding Capital Prague and districts Prague-east, west:																					
till 1 999 inhabitants	159,9	101,3	100,3	99,7	98,9	100,1	99,3	100,2	100,4	100,2	100,0	101,8	102,8	102,2	102,4	102,3	103,2	104,1	103,8	103,7	103,7
Municipality 2 000 - 9 999 inhab.	138,2	105,4	101,7	100,3	100,2	101,9	100,7	99,9	99,4	100,0	100,0	101,4	102,9	103,5	102,9	102,7	101,7	101,6	101,7	101,3	101,6
size: 10 000 - 49 999 inhab.	182,4	109,5	104,3	102,9	101,3	104,5	100,6	100,3	99,5	99,6	100,0	101,0	101,9	101,7	101,3	101,5	100,5	99,7	99,3	98,7	99,6
50 000 inhab. and more	243,7	105,2	99,3	98,6	98,7	100,5	99,7	100,1	100,2	100,1	100,0	100,6	100,9	100,9	100,7	100,8	100,3	100,4	100,3	99,8	100,2

[1] For the purposes of this table, the capital city of Prague was divided into areas based on attachment No. 39 to directive No. 460/2009 Coll. – see the division of the capital city of Prague into areas in table 7.25.

FH = family house, DW = dwelling, DH = dwelling house.

Source: Czech Statistical Office.

7.21 Aggregate price indices of real estate, 2009-2012

corresponding period of previous year = 100

						year 2009					year 2010					year 2011					year 2012				
	FH	DW	DH	BP	total	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	381,3	393,6	102,9	122,1	1000,0	102,8	94,8	92,0	92,0	95,3	94,8	98,7	99,2	99,6	98,0	100,4	100,9	101,1	100,9	100,8	100,0	99,5	99,8	99,7	99,8
of that:																									
FH and DW	381,3	393,6	x	x	774,9	101,5	92,4	89,4	89,4	93,1	92,8	97,4	98,4	99,3	96,9	100,4	101,1	101,2	101,0	100,9	99,8	99,0	99,1	99,3	99,3
FH and DW and DH	381,3	393,6	102,9	x	877,9	102,3	93,7	90,7	90,6	94,2	93,6	97,9	98,6	99,4	97,3	100,5	101,0	101,2	101,0	100,9	99,9	99,4	99,4	99,2	99,5
CR total excluding Capital Prague	347,1	262,4	84,8	77,7	772,0	102,9	94,9	92,0	92,1	95,4	94,9	98,9	99,6	100,2	98,4	101,1	101,9	102,0	101,6	101,7	100,1	99,2	99,1	99,0	99,4
CR total excluding Capital Prague and districts Prague-east, west	311,0	254,6	84,3	74,3	724,2	103,0	95,0	91,9	91,9	95,4	94,8	98,7	99,6	100,3	98,3	101,1	101,9	102,0	101,6	101,7	100,2	99,3	99,2	99,1	99,5
Capital Prague [1]	34,2	131,2	18,2	44,4	228,0	102,5	94,4	91,9	91,9	95,1	94,6	98,1	97,9	97,5	97,0	98,0	97,8	98,2	99,0	98,3	99,3	100,6	101,8	101,4	100,8
Prague 1	0,0	9,8	5,2	12,4	27,4	101,5	100,8	102,5	103,4	102,1	100,0	101,5	96,9	93,7	98,0	91,8	86,2	85,2	86,2	87,4	90,9	99,2	101,8	104,9	99,0
Prague 2 - 28	34,2	121,4	13,0	32,0	200,6	102,8	93,2	89,7	89,5	93,6	93,3	97,4	98,2	98,4	96,8	98,9	99,3	100,0	100,6	99,7	100,4	100,8	101,9	101,1	101,1
Districts: Prague-east, west	36,1	7,8	0,5	3,4	47,8	100,9	94,3	92,9	94,7	95,6	96,9	100,5	100,5	99,6	99,4	101,1	102,5	101,4	99,7	101,2	98,9	98,0	98,4	100,2	98,9
Central Bohemia Region excluding districts P.-east, west	51,3	38,5	13,2	7,1	110,1	104,2	97,6	95,3	95,6	98,1	98,3	100,4	97,9	98,0	98,6	99,2	101,8	103,4	102,2	101,7	100,2	99,0	99,1	99,0	99,3
Southern Bohemia Region	20,8	13,3	4,7	4,5	43,3	101,7	96,1	93,9	93,2	96,2	93,7	97,9	97,8	97,8	96,8	101,9	103,2	104,5	106,3	104,0	103,1	100,4	100,6	99,6	100,9
Pišeň Region	21,2	22,9	1,2	2,0	47,3	99,3	89,8	89,0	90,3	92,0	94,1	97,9	98,7	100,4	97,8	102,8	103,8	103,1	101,7	102,8	98,4	96,8	97,3	98,0	97,6
Karlovy Vary Region	7,3	12,5	16,1	3,0	38,9	103,6	98,4	97,8	97,9	99,4	97,1	99,8	99,2	99,0	98,8	98,4	95,4	97,0	99,9	97,7	98,4	102,4	99,2	95,7	98,9
Ústí nad Labem Region	24,2	15,8	9,6	5,1	54,8	109,5	101,4	95,3	92,5	99,4	93,5	95,2	99,1	102,1	97,4	101,8	102,5	101,2	100,5	101,5	99,8	98,0	98,1	98,4	98,6
Liberec Region	17,4	12,7	3,5	2,6	36,3	102,8	94,5	90,0	88,5	93,8	90,5	95,9	97,7	100,1	95,9	102,8	103,1	101,5	99,8	101,8	99,1	97,9	98,1	96,9	98,0
Hradec Králové Region	19,7	15,2	5,3	3,7	43,9	104,1	96,0	91,8	91,2	95,7	92,1	95,7	99,0	99,7	96,5	102,3	103,8	102,9	102,1	102,8	101,5	101,1	100,3	101,2	101,0
Pardubice Region	25,8	13,7	1,5	3,5	44,5	101,7	94,7	91,3	91,4	94,7	93,7	96,1	97,6	99,0	96,5	100,9	102,4	102,8	102,8	102,2	99,9	98,8	100,3	100,8	100,0
Vysočina Region	11,0	9,0	1,6	2,5	24,1	102,0	91,8	88,9	90,5	93,2	95,2	101,3	101,1	98,1	98,9	97,1	98,0	99,6	102,7	99,3	102,4	99,8	98,4	96,8	99,3
Southern Moravia Region	46,9	46,8	11,6	21,9	127,3	102,4	93,8	90,4	91,3	94,4	97,7	102,4	103,3	103,4	101,6	101,4	101,2	100,1	99,1	100,4	98,9	99,3	100,2	101,2	99,9
Olomouc Region	18,9	17,7	6,3	4,9	47,9	103,8	96,1	94,0	91,7	96,3	92,8	97,4	98,0	99,2	96,8	100,0	100,2	101,7	103,3	101,3	103,2	101,1	98,6	96,8	99,9
Zlín Region	16,8	13,8	1,9	4,7	37,3	101,3	91,0	86,5	85,9	91,0	92,2	98,8	101,0	100,9	98,1	100,4	101,0	101,7	102,2	101,3	100,5	98,8	98,1	97,6	98,8
Moravian and Silesian Region	29,6	22,7	7,7	8,5	68,5	102,0	91,6	89,0	90,0	93,0	92,3	97,8	99,8	101,8	97,8	103,9	104,7	104,9	102,6	104,0	100,0	99,2	99,3	99,5	99,5
CR total excluding Capital Prague and districts Prague-east, west:																									
till 1 999 inhabitants	135,1	12,7	7,4	4,7	159,9	103,3	99,1	96,6	96,3	98,8	98,0	99,9	100,7	101,3	100,0	102,5	102,6	101,8	102,2	102,3	101,4	101,3	101,6	101,3	101,4
Municipality 2 000 - 9 999 inhab.	81,7	39,0	12,8	4,8	138,2	108,3	99,1	94,1	93,5	98,5	95,5	98,2	99,1	99,8	98,1	100,7	103,0	104,1	102,9	102,7	100,3	98,7	98,3	98,4	98,9
size: 10 000 - 49 999 inhab.	51,6	84,0	30,3	16,5	182,4	105,8	96,0	91,7	90,0	95,7	91,9	96,2	96,7	98,3	95,7	100,4	101,6	102,2	101,7	101,5	99,5	97,8	97,6	97,4	98,1
50 000 inhab. and more	42,6	119,0	33,8	48,4	243,7	97,7	89,0	87,8	89,9	91,0	94,8	100,8	101,6	101,4	99,6	100,9	100,8	100,7	100,6	100,7	99,7	99,5	99,4	99,1	99,4

[1] For the purposes of this table, the capital city of Prague was divided into areas based on attachment No. 39 to directive No. 460/2009 Coll. – see the division of the capital city of Prague into areas in table 7.25.

FH = family house, DW = dwelling, DH = dwelling house, BP = building plot.

Source: Czech Statistical Office.

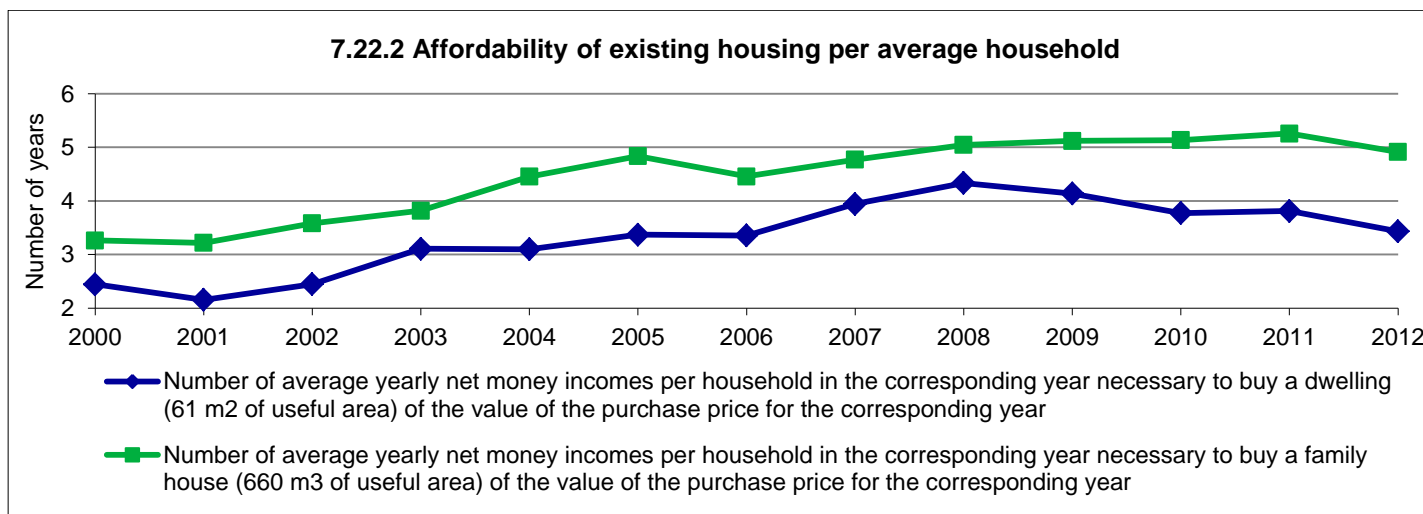
7.22.1 Financial affordability of housing – older dwellings and family houses (based on purchase prices)

Period	Average monthly gross wage per FTE [1] (CZK)	Net money income per household from HBS [2] (CZK per year)	Average purchase price of dwelling		Number of complete months (wages) necessary to buy a dwelling for the purchase price of the corresponding year	Number of years (annual net money income) necessary to buy a dwelling for the purchase price of the corresponding year	Average purchase price of a family house		Average purchase price of a family house of 660 m ³ (CZK)	Number of complete months (wages) necessary to buy a family house for the purchase price of the corresponding year	Number of years (annual net money income) necessary to buy a family house for the purchase price of the corresponding year
			CZK per 1 m ² of floor space of dwelling	for a dwelling of 61 m ² (CZK)			CZK per 1 m ³	Average 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	18 283	239 178	13 213	805 993	45	3,4	1 753	679	1 156 980	64	4,8
2006	19 447	267 921	14 733	898 713	47	3,4	1 809	696	1 193 940	62	4,5
2007	20 927	289 087	18 693	1 140 273	55	3,9	2 089	699	1 378 740	66	4,8
2008	22 653	314 453	22 342	1 362 862	61	4,3	2 403	702	1 585 980	71	5,0
2009	23 425	323 538	21 948	1 338 828	58	4,1	2 509	686	1 655 940	71	5,1
2010	23 903	329 333	20 373	1 242 753	52	3,8	2 562	682	1 690 920	71	5,1
2011	24 466	327 723	20 485	1 249 585	52	3,8	2 610	679	1 722 600	71	5,3
2012	25 089	343 866	19 356	1 180 716	48	3,4	2 560	681	1 689 600	68	4,9

[1] FTE - Full time equivalent employee

[2] HBS - Household Budget Survey

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



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

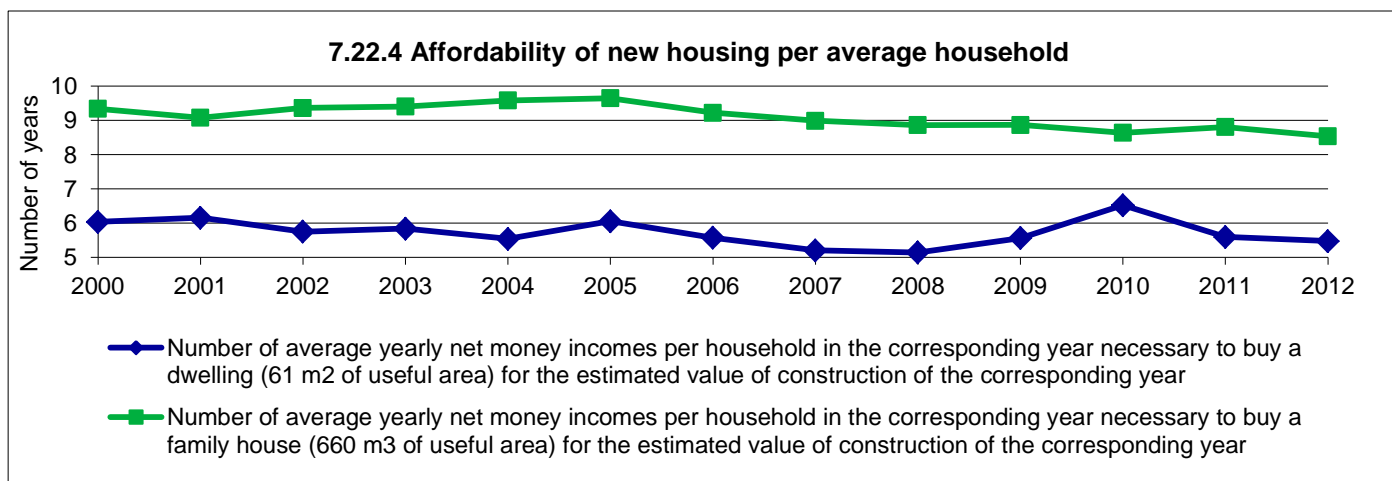
7.22.3 Financial affordability of housing – new dwellings and family houses (based on estimated value of construction)

Period	Average monthly gross wage per FTE [1] (CZK)	Net money income per household from HBS [2] (CZK per year)	Average value of new dwellings – estimated value of construction		Number of complete months (wages) necessary to buy a dwelling for the estimated value of construction of the corresponding year	Number of years (annual net money income) necessary to buy a dwelling for the estimated value of construction of the corresponding year	Average value of a new family house – estimated value of construction	Average value – estimated value of construction	Number of complete months (wages) necessary to buy a family house for the estimated value of construction of the corresponding year	Number of years (annual net money income) necessary to buy a family house for the estimated value of construction of the corresponding year
			CZK per 1 m ³ of floor space of dwelling	for a dwelling of 61 m ² (CZK)			CZK per 1 m ³	of a family house of 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	18 283	239 178	23 738	1 448 018	80	6,1	3 496	2 307 360	127	9,6
2006	19 447	267 921	24 471	1 492 731	77	5,6	3 743	2 470 380	128	9,2
2007	20 927	289 087	24 675	1 505 175	72	5,2	3 936	2 597 760	125	9,0
2008	22 653	314 453	26 518	1 617 598	72	5,1	4 221	2 785 860	123	8,9
2009	23 425	323 538	29 504	1 799 744	77	5,6	4 345	2 867 700	123	8,9
2010	23 903	329 333	35 197	2 147 017	90	6,5	4 310	2 844 600	120	8,6
2011	24 466	327 723	30 063	1 833 843	75	5,6	4 373	2 886 180	118	8,8
2012	25 089	343 866	30 874	1 883 314	76	5,5	4 446	2 934 360	117	8,5

[1] FTE - Full time equivalent employee

[2] HBS - Household Budget Survey

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



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

**7.23 Harmonized index of consumer prices (HICP) - 2012 and 2013
total and housing (EU, 2005 = 100) (%)**

Countries	All-items HICP		Housing, water, electricity, gas and other fuels	
	2012	2013	2012	2013
EU 28	118,43	120,21	131,46	134,50
Euro area 18	115,75	117,31	126,15	128,91
Austria	116,34	118,80	126,06	129,40
Belgium	118,16	119,57	135,13	133,25
Bulgaria	144,58	145,14	143,79	142,69
Croatia	122,46	125,31	148,10	153,69
Cyprus	119,52	119,98	150,79	145,06
Czech Republic	120,30	121,90	159,70	163,20
Denmark	116,50	117,00	126,10	128,40
Estonia	139,02	143,53	179,39	195,44
Finland	117,77	120,38	132,57	136,44
France	113,75	114,88	125,78	128,89
Germany	113,50	115,30	120,00	123,10
Greece	122,61	121,56	149,00	155,50
Hungary	142,42	144,85	179,37	167,78
Ireland	108,70	109,20	121,20	126,00
Italy	117,50	119,00	131,80	134,50
Latvia	147,02	147,03	207,89	207,74
Lithuania	138,14	139,75	190,81	191,84
Luxembourg	120,72	122,77	133,43	134,25
Malta	118,91	120,07	146,82	147,75
Netherlands	113,34	116,24	117,68	120,75
Poland	124,50	125,50	143,00	144,80
Portugal	115,85	116,36	138,31	141,28
Romania	147,88	152,61	176,57	190,06
Slovak Republic	121,16	122,93	136,64	136,96
Slovenia	121,35	123,68	145,57	150,18
Spain	119,18	121,00	139,31	140,61
Sweden	113,36	113,86	120,08	121,50
United Kingdom	123,00	126,10	144,40	150,30
Other countries				
Iceland	168,79	175,77	188,67	198,31
Norway	113,60	115,80	115,10	124,70
Switzerland	103,40	103,50	115,40	115,50
Turkey	175,65	188,74	204,86	219,55
United States	119,01	120,50	120,95	124,38

Source: Eurostat, 2014.



7.24 House Price Index (EU, 2010 = 100) (%)

	2005	2006	2007	2008	2009	2010	2011	2012	2013
EU [1]	86,5	93,9	102,1	103,1	98,7	100,0	100,1	98,5	97,6
Euro area [2]	90,7	96,8	100,7	101,9	99,2	100,0	100,8	98,7	96,9
Belgium	78,9	86,6	93,3	97,4	97,0	100,0	104,0	106,4	106,7
Bulgaria	.	.	.	.	111,3	100,0	94,5	92,7	90,7
Czech Republic	.	.	.	105,9	101,8	100,0	100,0	98,6	98,5
Denmark	91,5	113,5	116,5	110,5	97,3	100,0	98,3	95,7	99,1
Estonia	92,4	138,1	166,7	150,7	94,6	100,0	108,5	116,4	128,8
Finland	81,2	86,9	92,0	92,7	94,1	100,0	103,1	105,5	106,8
France	.	.	100,8	101,7	95,4	100,0	105,8	105,2	103,3
Ireland	122,7	140,8	151,1	140,5	114,1	100,0	86,1	76,3	77,8
Italy	.	.	.	.	.	100,0	100,7	97,9	92,4
Cyprus	86,0	96,2	107,5	113,5	106,1	100,0	93,4	93,5	87,2
Lithuania	.	111,9	141,4	154,1	108,0	100,0	106,6	106,4	107,7
Latvia	.	130,0	177,2	179,2	112,3	100,0	109,9	112,6	120,3
Luxembourg	.	.	92,9	96,0	94,9	100,0	103,7	108,0	113,6
Hungary	.	.	105,6	108,1	102,5	100,0	96,6	93,0	90,0
Malta	64,2	76,9	93,1	103,4	98,9	100,0	98,6	100,7	103,6
Germany	99,4	99,0	96,9	98,2	99,0	100,0	103,5	107,1	.
Netherlands	95,3	99,4	104,2	106,5	101,8	100,0	98,1	91,4	86,2
Portugal	.	.	.	100,3	99,4	100,0	98,3	91,1	87,6
Austria	.	.	.	.	99,4	100,0	95,5	.	.
Romania	.	.	.	.	108,5	100,0	85,8	80,2	80,1
Greece	.	92,6	97,3	101,7	102,7	100,0	.	.	.
Slovak Republic	.	78,5	101,3	119,4	104,2	100,0	98,5	95,8	96,7
Slovenia	.	.	103,1	110,3	99,9	100,0	102,7	95,6	91,5
Spain	.	100,7	110,6	109,0	101,8	100,0	92,4	78,7	71,5
Sweden	69,9	78,8	88,8	89,9	92,4	100,0	102,3	103,3	108,8
United Kingdom	86,6	92,1	102,1	101,2	93,3	100,0	99,1	100,7	104,3
Other countries									
Iceland	84,1	98,3	107,5	114,2	103,1	100,0	104,6	111,9	118,3
Norway	71,6	81,4	91,6	90,7	92,4	100,0	108,0	115,5	119,4

. data unavailable

[1] EU 15 - 2004, EU 25 - 2006, EU 27 - 2013, EU 28

[2] EA 11 - 2000, EA 12 - 2006, EA 13 - 2007, EA 15 - 2008, EA 16 - 2010, EA 17 - 2013, EA 18

Source: Eurostat, 25. 4. 2014.

7.25 Division of the capital city of Prague into areas (according to directive No. 460/2009 Coll.)

Prague					
Order number	Cadastral area	Number of area	Order number	Cadastral area	Number of area
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	Nebošice	21
10	Čimice	8	66	Nedvězí	27
11	Řáblice	8	67	Nové Město	1
12	Dejvice	6	68	Nusle	4
13	Dolní Chabry	22	69	Petrovice	11
14	Dolní Měcholupy	26	70	Písnice	13
15	Dolní Počernice	25	71	Pitkovice	12
16	Dubeč	27	72	Podolí	4
17	Háje	11	73	Prosek	8
18	Hájek u Uhříněvsi	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	Suchdol	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	Uhříněves	28
42	Košíře	5	98	Újezd nad Lesy	25
43	Královice	27	99	Újezd u Průhonic	12
44	Krč	4	100	Veselavín	20
45	Křeslice	12	101	Velká Chuchle	16
46	Kunratice	12	102	Vínohrady	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	Záběhllice	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

8. Costs of housing

Households spend a significant part of their income on costs of housing, and besides costs of food these expenses are the biggest item in their consumption.

The ratios depend on incomes of households and types and places of living. According to the research of the Czech Statistical Office called *Životní podmínky 2012 (Living Conditions) (SILC 2012)*, the ratio of income households spent on housing grew from 17.3% in 2011 to 18.2% in 2012, mainly due to a quicker growth of expenses on housing (on average by 2,388 CZK per household per year) as opposed to income of households. Based on the Household Budget Survey (with a smaller number of respondents), this number from 2012 reached the same value of 17.2% also in the fourth quarter of 2013.

According to the above-mentioned research by the Czech Statistical Office SILC 2012, however, these ratios are the highest for one person households, mainly in case of individuals older than 65.

Also, the legal ground for use of the dwelling significantly affects the value of the average ratio of (consumer) expenses on housing in net financial income. Rental housing is the most demanding part of the value of this indicator (25.1% in 2012 and 27.2% in the fourth quarter of 2013), and the value for pensioner households in rental housing in 2012 reached 36.4% according to the Household Budget Survey.

The ratio of expenses on housing grows with a growing municipality size a more significant influence of rent, water supply, and heating. According to the Household Budget Survey, the consumption expenses on housing in the fourth quarter of 2013 on average reached 5,003 CZK per month per household.

Internationally comparable are the data on the ratio of expenses of households on housing out of the final consumption of households that include, unlike the Household Budget Survey, what is called an imputed rent to express the "housing consumption" of owners. This way, differences in the structure of use of the dwelling stock are not affected.

In 2012 in the Czech Republic, the ratio of expenses on housing out of the whole final consumption of households reached 26.3% and in the EU 27 it was high above average (24.2%). A higher ratio is recorded only in Denmark (29.3%), Finland (27.1%), and Sweden (27%). The lowest ratios were recorded in Malta (11.9%), Portugal (16.5%), Cyprus (19.3%), and Slovenia (19.5%).

8.1 Housing costs in 2012

	Households, total	One person households		2 adults, no dependent children		Other households without dependent children	Single parent household, one or more dependent children	2 adults			Other households with dependent children
		under 65 years	65 years and more	both under 65	at least one adult 65+			1 dependent child	2 dependent children	3 or more dep. children	
Number of household absol.	4 254 867	596 782	560 806	713 670	548 639	413 434	176 969	447 225	499 706	91 290	206 347
Housing costs: in CZK per household and month, total	5 398	4 863	4 051	5 594	5 003	5 935	5 719	6 018	6 029	6 464	6 273
as percentage of net financial household income	18.2	27.1	31.3	17.8	20.1	12.9	27.6	15.4	15.5	15.8	14.0

Source: Czech Statistical Office, Statistics on Income and Living Conditions (SILC) 2012.

8.2 Share of expenditure on housing in the year 2012 by legal ground for use of dwelling (%)

	Households, total	Households by legal ground for use of dwelling			
		rented	cooperative	personal ownership	own house
Share of expenditure on housing					
on net financial consumption expenditure	22.1	31.2	23.4	22.1	19.1
on net financial income	17.2 [1]	25.1	17.9	17.3	14.7

[1] The number slightly differs from the corresponding value shown in the table 8.1.

Methods of data collection used in both researches (SILC, HBS – see the resource) are not identical.

Source: Czech Statistical Office, Household Budget Survey (HBS).

8.3 Housing expenditure and share on net financial income by legal ground for use of dwelling for household of employees and pensioners in 2012 (%)

	Households by legal ground for use of dwelling			
	rented	cooperative	personal ownership	own house
Households, total	25.1	17.9	17.3	14.7
Households of employees	22.8	16.5	14.9	12.4
Households of pensioners	36.4	24.5	25.9	22.2

Source: Czech Statistical Office, Household Budget Survey.

8.4 Development of housing costs in the years 2005-2012 (households, total)

Year	2005	2006	2007	2008	2009	2010	2011	2012
Housing costs:								
in CZK per household and month, total	3 507	3 780	3 988	4 333	4 824	5 006	5 199	5 398
as percentage of net financial household income	16.0	16.5	16.1	16.2	16.5	16.7	17.3	18.2

Source: Czech Statistical Office, Statistics on Income and Living Conditions (SILC) 2012.

8.5 Development of share housing costs on net financial income in the years 2006-2012 (according to the size of municipality; %)

Year	Households, total [1]	Households in municipality with population			
		under 1 999	2 000 - 9 999	10 000 - 49 999	50 000 or 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
2011	18.1	15.0	17.3	19.0	20.1
2012	17.2	13.8	17.2	18.0	19.2

[1] The number slightly differs from the corresponding value shown in the table 8.4.

Methods of data collection used in both researches (SILC, HBS – see the resource) are not identical.

Source: Czech Statistical Office, Household Budget Survey.

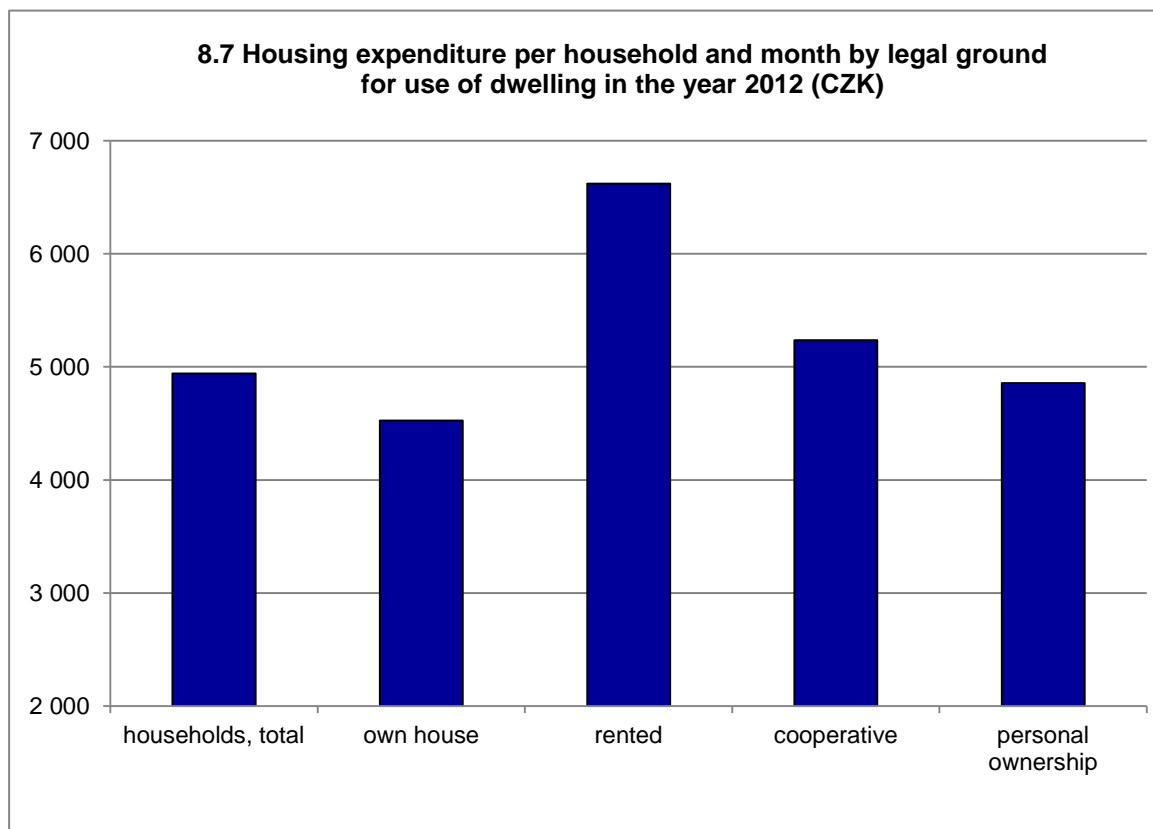


**8.6 Household final consumption expenditure on housing - domestic concept
(current prices - CZK million)**

Czech Republic

	2005	2006	2007	2008	2009	2010	2011	2012
Housing, water, electricity, gas and other fuels	382 048	407 423	438 018	481 279	536 345	544 634	529 022	527 465
of which expenses on:								
Actual rentals for housing	53 089	55 234	60 921	68 296	81 167	78 947	77 476	75 049
Imputed rentals for housing	180 387	192 027	209 525	235 375	254 704	254 971	243 488	243 276
Maintenance and repair of the dwelling	4 907	5 618	6 954	7 349	8 770	9 120	7 433	3 070
Water supply and miscellaneous services relating to the dwelling	27 346	27 454	27 480	30 573	31 418	33 652	34 378	34 640
Electricity, gas and other fuels	116 319	127 090	133 138	139 686	160 286	167 944	166 247	171 430
TOTAL	1 589 399	1 699 628	1 815 972	1 944 902	1 959 804	1 978 020	1 997 891	2 004 911
Share of housing expenses from total households expenses (%)	24.0	24.0	24.1	24.7	27.4	27.5	26.5	26.3
Actual individual consumption	1 868 837	1 973 979	2 110 915	2 262 888	2 312 169	2 326 079	2 347 347	2 359 904
Share of housing expenses on actual individual consumption (%)	20.4	20.6	20.8	21.3	23.2	23.4	22.5	22.4

Source: Czech Statistical Office.



Source: Czech Statistical Office, Household Budget Survey.

**8.8 Housing consumption as share of total household consumption
(EU-27, 2000, 2005, 2009-2012)**

current prices (%)

Countries		Housing consumption as share of total household consumption				
	2000	2005	2009	2010	2011	2012
EU 27	20.5	21.7	23.6	23.8	23.8	24.2
Austria	19.4	21.2	21.5	21.6	21.3	21.6
Belgium	23.4	23.8	23.7	23.7	23.8	24.3
Bulgaria	23.6	17.7	17.2	16.9	16.6	.
Cyprus	14.3	14.9	17.9	18.6	18.5	19.3
Czech Republic	21.0	24.0	27.4	27.5	26.5	26.3
Denmark	26.6	27.0	28.9	29.5	29.1	29.3
Estonia	22.9	18.6	20.7	20.9	20.5	19.7
Finland	24.7	25.2	27.0	27.0	26.7	27.1
France	23.1	24.1	25.1	25.4	25.0	25.6
Germany	22.9	24.1	24.9	24.8	24.2	24.2
Greece	16.5	18.8 [1]	20.7	22.2	23.8	.
Hungary	18.2	18.6	21.6	22.3	21.9	21.6
Ireland	17.6	19.7	22.2	22.2	22.7	23.2
Italy	18.3	20.3	22.2	22.1	22.2	23.3
Latvia	21.4	21.1	25.9	25.1	23.2	23.3
Lithuania	17.0	14.8	16.1	.	.	.
Luxembourg	20.1	22.2	23.7	24.3	24.0	24.5
Malta	10.6	11.2	12.0	12.3	12.0	11.9
Netherlands	20.4	22.0	23.9	23.9	23.8	24.5
Poland	20.5	23.7	24.4	24.1	24.4	23.1
Portugal	13.0	14.4	15.6	15.6	16.2	16.5
Romania	22.8	20.9	25.5	22.3	.	.
Slovak Republic	22.3	25.8	25.2	25.2	25.4	25.6
Slovenia	19.0	18.9	19.9	19.8	19.4	19.5
Spain	15.3	16.6	20.0	27.1	20.8	21.2
Sweden	27.5	27.0	27,1	27.1	26.8	27.0
United Kingdom	18.7	20.0	24,1	25.0	25.3	26.0

. data unavailable or unreliable

[1] break in time series

Source: Eurostat, 24. 3. 2014.

9. Loans for housing

This chapter contains data from official statistics of the Czech National Bank. The data concerning all the types of loans of households for housing (both mortgages and loans not secured by mortgage) show that the inhabitants had at the end of 2013 debt in loans for housing 852.3 billion CZK. Out of this number mortgages formed 746.6 billion CZK, building society loans 81.1 billion CZK, and property loans 24.6 billion CZK – all these as of the end of 2013. Other debts paid by households are loans granted to associations of owners of individual dwellings (51.9 billion CZK).

The loans for housing have been growing in recent months at a slightly quicker pace (in March, 2014 in comparison with the same period in 2013 there was a year-on-year growth by 5.3%, while loans for inhabitants grew by 4.8% and consumer credits by 1%).

The average yearly interest rates of newly-granted loans for housing have been continuously dropping for several years and in 2013 they reached 3.41%, out of which mortgages were 3.15% and building society loans 4.26% (see the tab 9.2). The interest rates of mortgages have dropped as a result of competition on the bank market and a surplus of their liquidity.

As a result of the unfavourable development on the job market, non-performing ratio for loans from the overall sum of the loans for inhabitants has been stagnating (March, 2014 – 5.0% for inhabitants in total, 3.3% loans for housing, and 12.2% consumer loans).

Source: Czech National Bank.

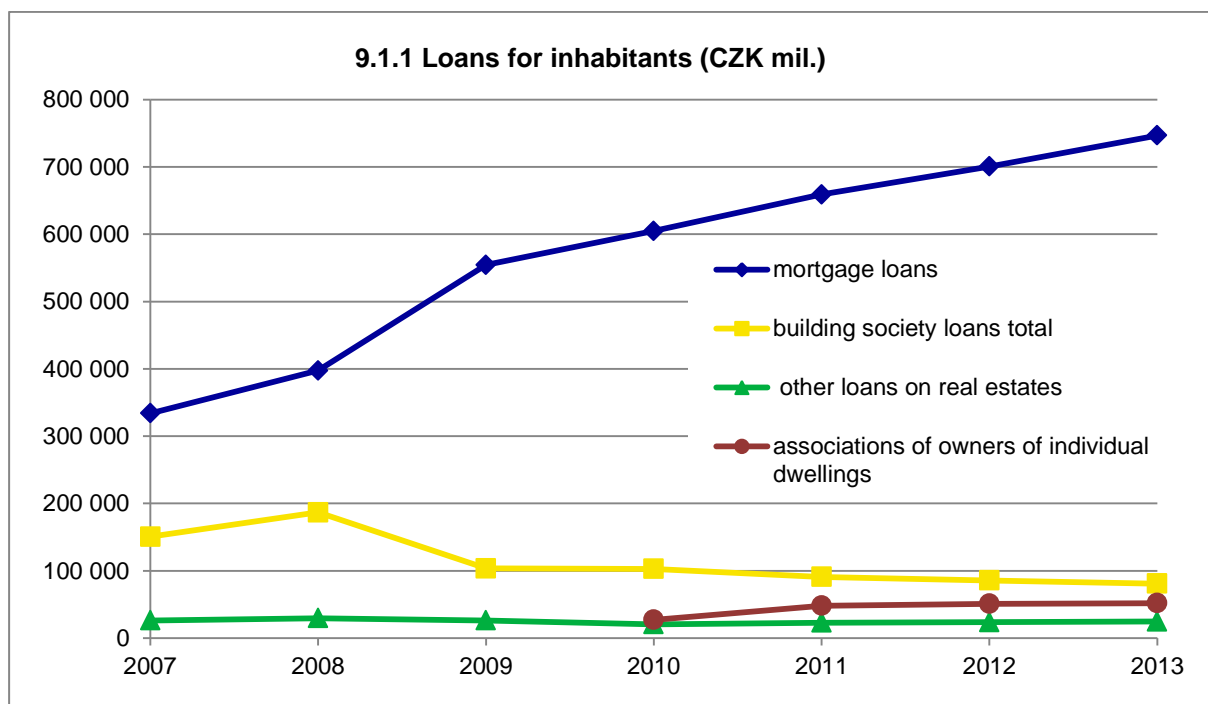
9.1 Loans to households - inhabitants[1] for housing by the end of mentioned period - total (CZK mil.)

	Households - inhabitants - loans for housing to inhabitants total	of which			Other households - SVJ[2] - loans
		mortgage loans	building society loans total	other loans on real estates	
2007	510 945	333 901	150 705	26 338	
2008	613 590	397 362	186 691	29 537	
2009	684 297	554 397	103 628	26 273	
2010	728 141	604 667	102 921	20 553	27 122
2011	772 866	659 001	90 963	22 903	48 252
2012	809 971	700 488	85 705	23 778	51 117
2013	852 320	746 607	81 067	24 646	51 865

[1] without household of self-employed

[2] SVJ - associations of owners of individual dwellings

Source: Czech National Bank.



Source: Czech National Bank.

9.2 Average annual percentage rates of CZK loans provided by banks to inhabitants for housing (new business, % p.a.)

	Loans for housing (%)	from which	
		mortgage loans (%)	building society loans (%)
2007	5,27	5,30	4,82
2008	5,59	5,69	5,09
2009	5,56	5,66	5,11
2010	4,55	4,40	4,93
2011	3,94	3,72	4,47
2012	3,51	3,28	4,47
2013	3,41	3,15	4,26

Source: Czech National Bank.

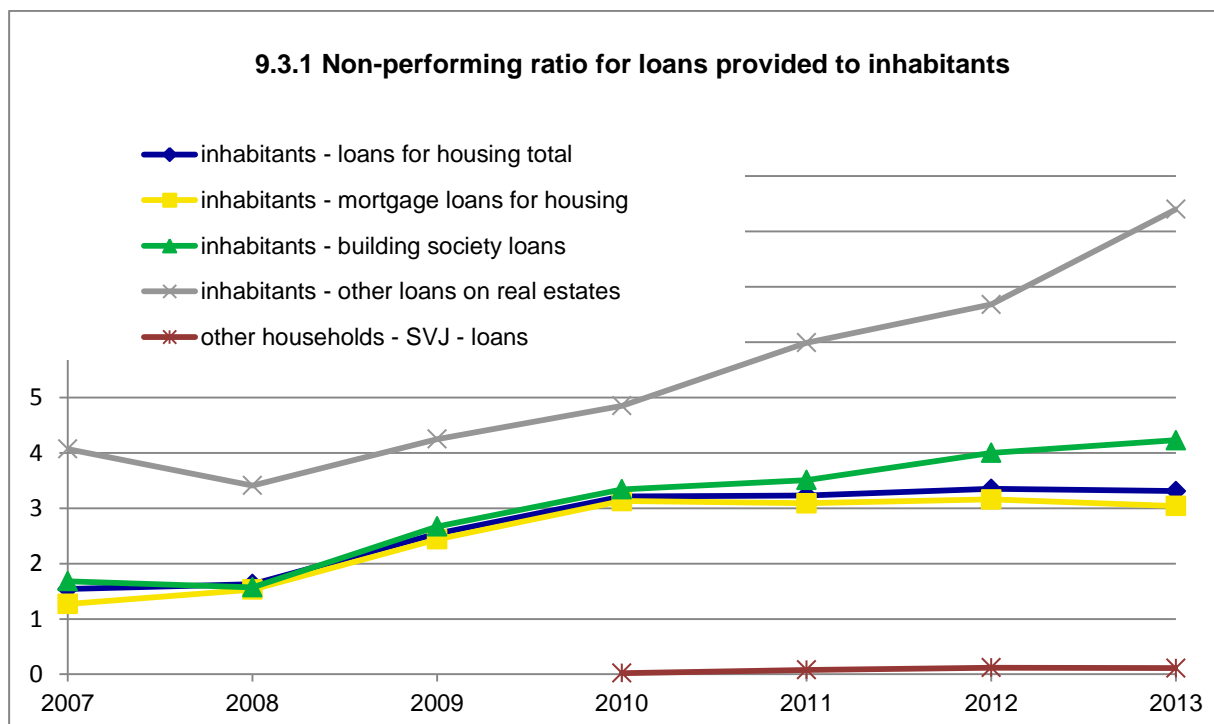
9.3 Non-performing ratio for loans provided to households – inhabitants[1] and other households - SVJ[2] for housing (%)

	Non-performing ratio for loans provided to inhabitants (%)				Non performing ratio for loans provided to other households – SVJ
	for housing	of which			
		mortgage loans	building savings	other real estates	
2007	1,54	1,27	1,68	4,07	
2008	1,63	1,53	1,57	3,41	
2009	2,54	2,44	2,67	4,25	
2010	3,21	3,13	3,34	4,85	0,02
2011	3,23	3,09	3,51	5,99	0,08
2012	3,35	3,16	4,00	6,68	0,12
2013	3,31	3,04	4,23	8,40	0,11

[1] without household of self-employed

[2] SVJ - associations of owners of individual dwellings

Source: Czech National Bank.



Source: Czech National Bank.



For the Ministry of Regional Development, the most important information is provided by the data on the mortgage loans granted to people by nine selected mortgage banks due to the subsidy policy of the government.

In 2013, these banks granted 92,608 mortgage loans to people, which is by approximately 19 thousand more (i.e. by 25.8%) than in 2012. The total sum has also showed a year-on-year rise to 149.3 billion CZK (i.e. by 22.8%).

Source: Mortgage banks.

9.4 Mortgage loans newly provided to citizens by selected banks

Period	Number (pcs)	Quarter-on-quarter change (%)	Volume (billion CZK)	Quarter-on-quarter change (%)	
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
2012	1. Q	17 090	-14,1	28,6	-16,4
	2. Q	19 062	11,5	31,4	9,8
	3. Q	16 895	-11,4	27,7	-11,8
	4. Q	20 548	21,6	34,0	22,7
2013	1. Q	16 759	-18,4	27,9	-17,9
	2. Q	27 395	63,5	43,9	57,3
	3. Q	23 643	-13,7	38,1	-13,2
	4. Q	24 811	4,9	39,4	3,4

Source: Mortgage banks.

9.5 Mortgage loans newly provided by selected banks, 2006 to 2013

	I. - mortgage loans				II. - object of mortgage loans				III. - purpose of mortgage loans					
	Total number of loans	Total principal (CZK thousand)	Total number of loans including government aid	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 2006														
Individual citizens	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														
Individual citizens	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														
Individual citizens	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														
Individual citizens	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														
Individual citizens	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														
Individual citizens	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
Year 2012														
Individual citizens	73 595	121 598 186	142	182 235	65 856	108 711 831	6 133	10 162 485	40 530	65 003 063	14 058	25 514 888	19 007	31 080 235
Enterprises	1 134	23 672 519	0	0	749	6 093 371	353	16 726 891	292	6 658 624	717	8 805 696	125	8 208 199
Municipalities	16	209 619	0	0	4	17 100	12	192 519	1	14 692	14	150 847	1	44 080
Total	74 745	145 480 324	142	182 235	66 609	114 822 302	6 498	27 081 895	40 823	71 676 379	14 789	34 471 431	19 133	39 332 514
Year 2013														
Individual citizens	92 608	149 326 419	56	73 215	81 715	132 685 472	8 963	13 598 664	47 940	76 983 590	16 084	28 680 203	28 584	43 662 625
Enterprises	1 718	26 591 475	0	0	1 194	8 538 121	493	17 960 496	457	6 931 592	1 117	8 401 578	144	11 258 305
Municipalities	70	656 361	0	0	52	433 552	18	22 809	27	254 017	40	338 404	3	63 940
Total	94 396	176 574 255	56	73 215	82 961	141 657 145	9 474	31 581 969	48 424	84 169 199	17 241	37 420 185	28 731	54 984 870

Note: Since the year 2009 - one bank data are available only for mortgage total, which affects some total numbers.

Source: Mortgage banks.



9.6 Outstanding principal of mortgage loans provided by selected banks 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 2006					
Individual citizens	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					
Individual citizens	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					
Individual citizens	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					
Individual citizens	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					
Individual citizens	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					
Individual citizens	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
Year 2012					
Individual citizens	577 248 103	515 149 359	402 575	53 462 031	38 733
Enterprises	117 168 244	29 775 422	6 203	86 893 096	3 360
Municipalities	3 082 593	2 110 298	376	972 295	180
Total	697 498 940	547 035 079	409 154	141 327 422	42 273
Year 2013					
Individual citizens	631 106 746	563 278 541	441 023	57 554 543	42 770
Enterprises	116 377 797	28 116 085	6 384	87 741 184	3 340
Municipalities	4 586 060	3 617 914	731	968 146	188
Total	752 070 603	595 012 540	448 138	146 263 873	46 298

Note: Since the year 2009 - one bank data are available only for mortgage total, which affects some total numbers.

Source: Mortgage banks.

9.7 Mortgage loans, January to December 2013

Loans for:	Individual citizens		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	21 767	46 818 433	443	19 989 019	7	86 000	22 217	66 893 452
Central Bohemia Region	5 777	8 547 444	86	368 893	13	78 165	5 876	8 994 502
Southern Bohemia Region	5 232	7 724 098	98	601 568	4	67 351	5 334	8 393 017
Plzeň Region	5 162	7 493 515	82	677 873	1	13 255	5 245	8 184 643
Karlovy Vary Region	2 191	2 701 523	127	506 584	1	8 800	2 319	3 216 907
Ústí nad Labem Region	4 511	6 458 227	78	629 382	7	78 603	4 596	7 166 213
Liberec Region	3 471	5 170 479	117	488 473	1	15 501	3 589	5 674 453
Hradec Králové Region	5 526	8 346 694	54	184 373	5	10 520	5 585	8 541 587
Pardubice Region	5 014	7 227 853	51	387 900	2	33 570	5 067	7 649 323
Vysočina Region	3 389	4 300 946	77	202 899	1	6 000	3 467	4 509 845
Southern Moravia Region	10 213	16 013 890	182	1 272 323	19	173 606	10 414	17 459 818
Zlín Region	4 252	5 628 785	55	275 077	0	0	4 307	5 903 861
Olomouc Region	5 449	7 519 227	49	148 240	0	0	5 498	7 667 467
Moravian and Silesian Reg.	8 724	12 333 022	188	766 013	9	84 990	8 921	13 184 026
unspecified	1 930	3 042 283	31	92 858	0	0	1 961	3 135 141
Total	92 608	149 326 419	1 718	26 591 475	70	656 361	94 396	176 574 255

Source: Mortgage banks.



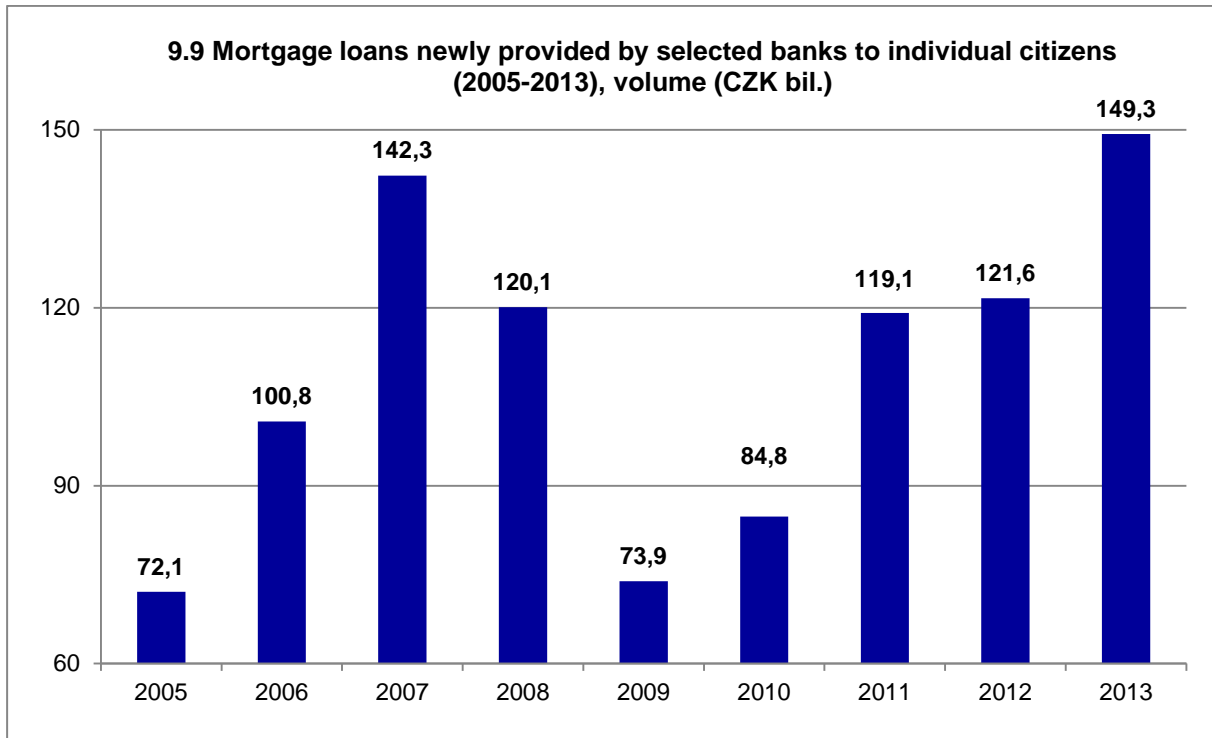
9.8 Mortgage loans provided by selected banks cumulated

Loans for:	Individual citizens		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 31.12.2005	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
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

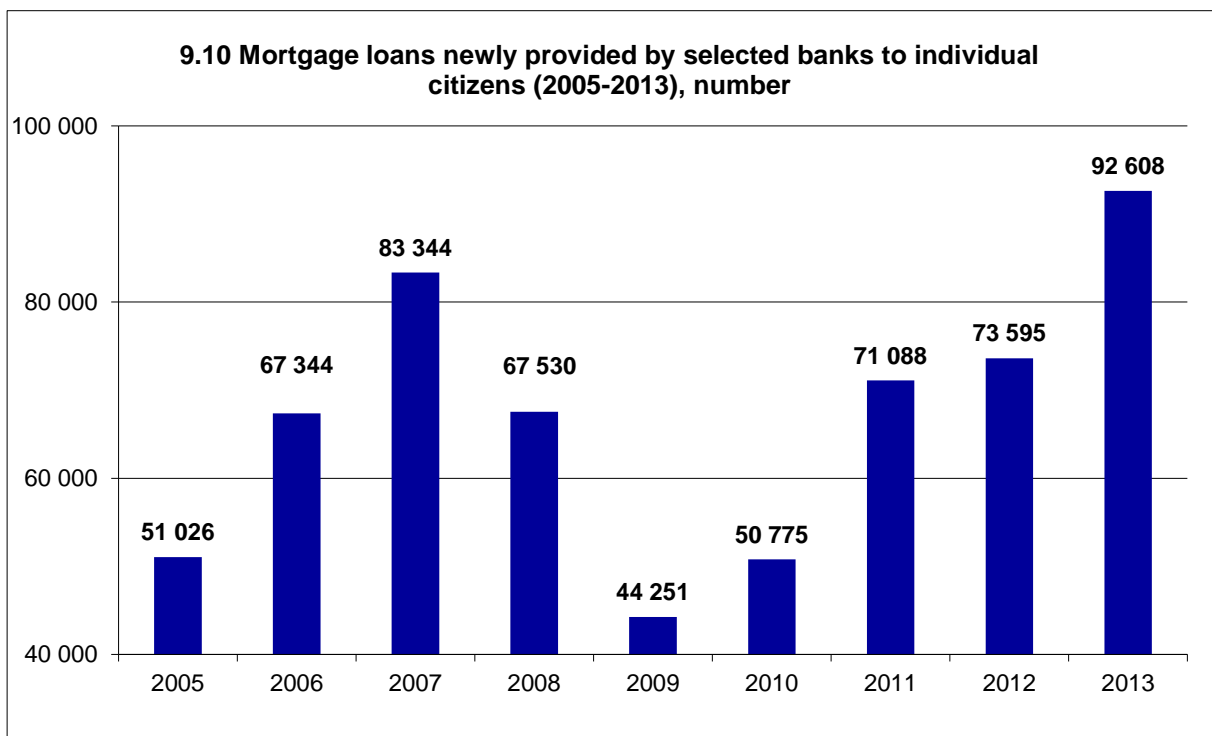
(part 2)

Loans for:	Individual citizens		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 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
from January to March 2012	17 090	28 552 416	198	2 914 523	2	10 500	17 290	31 480 439
to 31.3.2012	589 723	895 937 192	15 906	290 307 401	935	9 327 662	606 564	1 195 575 255
from January to June 2012	36 152	59 927 899	506	6 181 584	11	139 719	36 669	66 249 202
to 30.6.2012	608 785	927 312 675	16 214	293 574 462	944	9 456 881	625 943	1 230 344 018
from January to September 2012	53 047	87 587 557	781	10 630 979	14	193 419	53 842	98 411 955
to 30.9.2012	625 680	954 972 333	16 489	298 023 857	947	9 510 581	643 116	1 262 506 771
from January to December 2012	73 595	121 598 186	1 134	23 672 519	16	209 619	74 745	145 480 324
to 31.12.2012	646 228	988 982 962	16 842	311 065 397	949	9 526 781	664 019	1 309 575 140
from January to March 2013	16 759	27 854 166	267	6 324 901	19	211 935	17 045	34 391 002
to 31.3.2013	662 987	1 016 837 128	17 109	317 390 298	968	9 738 716	681 064	1 343 966 142
from January to June 2013	44 154	71 787 191	673	12 373 400	29	354 057	44 852	84 514 648
to 30.6.2013	690 382	1 060 770 153	17 515	323 438 797	978	9 880 838	708 871	1 394 089 788
from January to September 2013	67 797	109 882 746	1 172	19 142 514	47	445 650	69 016	129 470 910
to 30.9.2013	714 025	1 098 865 708	18 014	330 207 911	996	9 972 431	733 035	1 439 046 050
from January to December 2013	92 608	149 326 419	1 718	26 591 475	70	656 361	94 396	176 574 255
to 31.12.2013	738 836	1 138 309 381	18 560	337 656 872	1 019	10 183 142	758 415	1 486 149 395

Source: Mortgage banks.



Source: Mortgage banks.



Source: Mortgage banks.

9.11 Overview of issued mortgage bonds as of December 31, 2013

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		1 909	2.8.2005	2.8.2015	0,02	In period from 30.9.2013 to 31.12.2013 partial repurchase KB	
CZ0002000664	HZL KB 4,4/15	20 000		11 490	21.10.2005	21.10.2015	4,40		
CZ0002000854	HZL KB 3,74/16 (EUR)	4 200		0	1.9.2006	1.9.2016	N/A	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	1 200		1 200	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		1 000	16.11.2007	16.11.2037	1,42		
CZ0002001373	VAR 6/2037	1 000		1 000	16.11.2007	16.11.2037	1,51		
CZ0002001381	VAR 7/2037	1 000		0	16.11.2007	16.11.2037	N/A	retracted from circulation	
CZ0002001399	VAR 8/2037	1 000		0	16.11.2007	16.11.2037	N/A	retracted from circulation	
CZ0002001431	VAR 9/2037	1 200		1 200	30.11.2007	30.11.2037	1,20		
CZ0002001449	VAR 10/2037	1 200		1 200	30.11.2007	30.11.2037	1,30		
CZ0002001456	VAR 11/2037	1 200		1 200	30.11.2007	30.11.2037	1,40		
CZ0002001464	VAR 12/2037	1 000		0	30.11.2007	30.11.2037	N/A	retracted from circulation	
CZ0002001472	VAR 13/2037	1 000		0	30.11.2007	30.11.2037	N/A	retracted from circulation	
CZ0002001480	VAR 14/2037	1 000		0	30.11.2007	30.11.2037	N/A	retracted from circulation	
CZ0002001498	VAR 15/2037	1 000		0	7.12.2007	7.12.2037	N/A	retracted from circulation	
CZ0002001506	VAR 16/2037	1 000		700	7.12.2007	7.12.2037	1,27		
CZ0002001514	VAR 17/2037	1 000		1 000	7.12.2007	7.12.2037	1,36		
CZ0002001522	VAR 18/2037	1 000		1 000	7.12.2007	7.12.2037	1,44		
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		
CZ0002001571	VAR 23/2037	1 200		1 200	12.12.2007	12.12.2037	4,46		
CZ0002001589	VAR 24/2037	1 200		1 200	12.12.2007	12.12.2037	4,46		
CZ0002001746	VAR 27/2037	5 000		0	28.12.2007	28.12.2037	N/A	retracted from circulation	
CZ0002001753	VAR 28/2037	15 000		6 330	21.12.2007	21.12.2037	6,10		



(part 2)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ0002001761	KB 4,09/2017	1 028		643	19.12.2007	19.12.2017	4,09	In period from 30.9.2013 to 31.12.2013 partial repurchase KB	
CZ0002002801	KB 2,55/2022	10 000		3 000	21.12.2012	21.12.2022	2,55		
CZ0002003064	HZL KB VAR/18	10 000		1 747	14.3.2013	14.3.2018	1,07		
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	2 000	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	2 000	30.6.2005	30.6.2010	4,05	paid-up	
		x	573/2	1 000	28.11.2008	30.6.2010	4,05	paid-up	
CZ0002000623	HZL ČS 4,75%/2015	x	623/1	5 000	7.10.2005	7.10.2015	4,75		
		x	623/2	2 500	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		
		x	755/7	1 000	17.5.2012	24.2.2016	4,80		
CZ0002000896	HZL ČS var/2011	x	896/1	1 100	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	1 050	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	paid-up	

(part 3)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note
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	
CZ00020001084	HZL ČS var/2014	x	1084/1	1 200	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	paid-up
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	x	1415/1	400	29.11.2007	29.11.2023	6,15	
		x	1415/2	600	17.5.2012	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	paid-up
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	paid-up
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	1 000	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	paid-up
CZ0002002215	HZL ČS 0,25%/2013	4 000	x	x	22.4.2010	22.10.2013	0,25	paid-up
CZ0002002264	HZL ČS 0,20%/2013	1 000	x	x	7.1.2011	7.1.2013	0,20	paid-up
CZ0002002306	HZL ČS 0,30%/2015	500	x	x	22.4.2011	22.4.2015	0,30	
CZ0002002330	HZL ČS 0,30%/2016	500	x	x	10.6.2011	10.6.2016	0,30	
CZ0002002744	HZL ČS 2,75%/2021	5 000	x	x	13.12.2012	13.12.2021	2,75	
CZ0002002751	HZL ČS 3,25%/2023	5 000	x	x	10.12.2012	10.6.2023	3,25	
CZ0002002769	HZL ČS 1,50%/2016	1 000	x	x	13.12.2012	13.12.2016	1,50	
CZ0002002777	HZL ČS 1,75%/2018	3 000	x	x	10.12.2012	10.6.2018	1,75	
CZ0002002785	HZL ČS 2,50%/2019	4 000	x	x	13.12.2012	13.12.2019	2,50	
CZ0002000011	HZL 1	1 000			5.9.1996	5.9.2001	11,00	fix., paid Hypoteční banka (ČMHB)



(part 4)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note
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
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%	non-public 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%	paid-up
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	non-public issue
CZ0002000607	HZL 23 ČMHB	2 000			15.9.2005	15.9.2035	VAR SWAP 3Y	non-public issue
CZ0002000615	HZL HB 4,00/20	300			15.9.2005	15.9.2020	4,00	non-public amortized issue, up to 31.12.2013 paid-up CZK 120 mil.
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	non-public issue
CZ0002000722	HZL 27 ČMHB	2 000			24.11.2005	24.11.2035	VAR SWAP 5Y	non-public issue
CZ0002000730	HZL 28 ČMHB	3 000			7.12.2005	7.12.2035	VAR SWAP 3Y	non-public issue
CZ0002000748	HZL 29 ČMHB	1 000			7.12.2005	7.12.2035	VAR SWAP 5Y	non-public 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	FRIBOR 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

(part 5)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note
CZ0002000979	HZL HB 4,65/2012	1 000			22.3.2007	22.3.2012	4,65	paid-up
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	paid-up
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 %	non-public issue
CZ0002001118	HZL HB VAR/2037	1 500			9.8.2007	9.8.2037	VAR Sw ap 3Y + 1,4 %	non-public issue
CZ0002001167	HZL HB VAR/2037	2 000			23.8.2007	23.8.2037	VAR Sw ap 3Y + 1,4 %	non-public issue
CZ0002001183	HZL HB VAR/2037	2 000			13.9.2007	13.9.2037	VAR Sw ap 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 Sw ap 3Y + 1,4 %	non-public issue
CZ0002001233	HZL HB 6,30/2027	500			11.10.2007	11.10.2027	6,30	non-public issue
CZ0002001241	HZL HB 6,20/2022	500			11.10.2007	11.10.2022	6,20	non-public issue
CZ0002001258	HZL HB VAR/2037	500			11.10.2007	11.10.2037	Sw ap 10Y+1,4%	non-public issue
CZ0002001266	HZL HB VAR/2037	2 000			25.10.2007	25.10.2037	Sw ap 3Y+2%	right to re-buy after 9 and 18 years
CZ0002001308	HZL HB VAR/2037	1 500			15.11.2007	15.11.2037	Sw ap 5Y + 2%	right to re-buy after 10 and 20 years
CZ0002001621	HZL HB VAR/2037	2 000			22.11.2007	22.11.2037	Sw ap 3Y + 1,4%	non-public issue
CZ0002001738	HZL HB VAR/2037	1 500			14.12.2007	14.12.2037	Sw ap 5Y + 1,6%	non-public issue
CZ0002001712	HZL HB VAR/2037	5 000	1.	500	20.12.2007	20.12.2037	Sw ap 3Y + 2 %	public issue
			2.	2 600	23.10.2008	20.12.2037	Sw ap 3Y + 2 %	public issue
			3.	1 900	19.3.2009	20.12.2037	Sw ap 3Y + 2 %	public issue
CZ0002001720	HZL HB VAR/2037	5 000	1.	1 500	20.12.2007	20.12.2037	Sw ap 5Y + 2 %	public issue
			2.	1 500	23.10.2008	20.12.2037	Sw ap 5Y + 2 %	public issue
			3.	2 000	27.8.2009	20.12.2037	Sw ap 5Y + 2 %	public issue
CZ0002001936	HZL HB VAR/2037	6 000	1.	100	20.12.2007	20.10.2037	Sw ap 5Y + 1,4%	non-public issue
			2.	2 900	17.7.2008	20.10.2037	Sw ap 5Y + 1,4%	non-public issue
			3.	1 000	20.11.2008	20.10.2037	Sw ap 5Y + 1,4%	non-public issue
			4.	2 000	22.7.2009	20.10.2037	Sw ap 5Y + 1,4%	non-public issue
CZ0002001944	HZL HB VAR/2037	7 000	1.	100	19.12.2007	19.2.2037	Sw ap 3Y + 1,4%	non-public issue
			2.	2 400	26.6.2008	19.2.2037	Sw ap 3Y + 1,4%	non-public issue



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ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note
			3.	1 000	23.10.2008	19.2.2037	Sw ap 3Y + 1,4%	non-public issue
			4.	1 500	15.1.2009	19.2.2037	Sw ap 3Y + 1,4%	non-public issue
			5.	2 000	24.6.2009	19.2.2037	Sw ap 3Y + 1,4%	non-public issue
CZ0002001951	HZL HB VAR/2037	6 000	1.	100	20.12.2007	20.7.2037	Sw ap 5Y + 1,4%	non-public issue
			2.	2 900	18.9.2008	20.7.2037	Sw ap 5Y + 1,4%	non-public issue
			3.	1 000	18.12.2008	20.7.2037	Sw ap 5Y + 1,4%	non-public issue
			4.	2 000	23.4.2009	20.7.2037	Sw ap 5Y + 1,4%	non-public issue
CZ0002001969	HZL HB VAR/2037	6 000	1.	500	19.12.2007	19.3.2037	Sw ap 3Y + 1,4%	non-public issue
			2.	3 500	21.8.2008	19.3.2037	Sw ap 3Y + 1,4%	non-public issue
			3.	2 000	21.5.2009	19.3.2037	Sw ap 3Y + 1,4%	non-public issue
CZ0002001977	HZL HB VAR/2037	6 000	1.	500	19.12.2007	19.4.2037	Sw ap 3Y + 1,4%	non-public issue
			2.	3 100	18.9.2008	19.4.2037	Sw ap 3Y + 1,4%	non-public issue
			3.	2 400	17.9.2008	19.4.2037	Sw ap 3Y + 1,4%	non-public 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
CZ0002002447	HB VAR/2017	2 000			19.1.2012	19.1.2017	12M PRIBOR	
CZ0002002538	HB 1,75/2015	1 000			12.7.2012	12.7.2015	fixed 1,75	public issue
CZ0002002603	HB VAR II/2017	5 000	1.	300	30.8.2012	30.8.2017	12M PRIBOR + 0,4%	public issue
			2.	1 200	30.8.2012	30.8.2017	1,80	public issue
			3.	2 000	4.2.2013	30.8.2017	1,80	public issue
CZ0002002793	HB 1,22/2015	3 000	1.	1 200	13.12.2012	13.12.2015	1,22	public issue
CZ0002003072	HB VAR 1,74/2018	2 000			17.5.2013	17.5.2018	1,74	private
CZ0002003122	HB VAR 2,21/2018	2 000			21.6.2013	21.6.2018	2,21	private
CZ0002003130	HB VAR I/2018	2 000	1.	500	25.6.2013	25.6.2018	1,06	public issue
CZ0002003155	HB VAR 2,33/2018	2 000			15.7.2013	15.7.2018	2,33	private
CZ0002003163	HB VAR 2,43/2018	2 000			8.8.2013	8.8.2018	2,43	private
CZ0002003171	HB VAR 2,55/2018	1 000			30.8.2013	30.8.2018	2,55	private
CZ0002003205	HB VAR 2,49/2018	2 000			20.9.2013	20.9.2018	2,49	private
CZ0002003247	HB VAR 2,24/2018	1 500			8.10.2013	8.10.2018	2,24	private

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ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ0002003270	HB VAR 2,26/2018	500			18.10.2013	18.10.2018	2,26	private	
CZ0002003288	HB VAR 1,44/2016	1 000			18.10.2013	18.10.2016	1,44	private	
CZ0002003296	HB VAR 1,7/2018	500			24.10.2013	24.10.2018	1,70	private	
CZ0002003304	HB VAR 2,12/2018	1 000			21.11.2013	21.11.2018	2,12	private	
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	paid-up	(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	paid-up	(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	5,00	non-public issue (ŽB→Unicredit)	
CZ0002001779	HZL ZERO I./09	1 000			14.12.2007	16.03.2009	on base of discount	paid-up	UNICREDIT
CZ0002001787	HZL ZERO II./09	1 000			14.12.2007	15.06.2009		paid-up	
CZ0002001795	HZL ZERO III./09	1 000			14.12.2007	15.09.2009		paid-up	
CZ0002001803	HZL ZERO IV./09	1 000			14.12.2007	15.12.2009		paid-up	
CZ0002001811	HZL ZERO I./10	1 000			14.12.2007	15.03.2010		paid-up	
CZ0002001829	HZL ZERO II./10	1 000			14.12.2007	15.06.2010		paid-up	
CZ0002001837	HZL ZERO III./10	1 000			14.12.2007	15.09.2010		paid-up	
CZ0002001845	HZL ZERO IV./10	1 000			14.12.2007	15.12.2010		paid-up	



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	on base of discount	paid-up
CZ0002001860	HZL ZERO II./11	1 000			14.12.2007	15.06.2011		paid-up
CZ0002001878	HZL ZERO III./11	1 000			14.12.2007	15.09.2011		paid-up
CZ0002001886	HZL ZERO IV./11	1 000			14.12.2007	15.12.2011		paid-up
CZ0002001894	HZL ZERO I./12	1 000			14.12.2007	15.03.2012		paid-up
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	floating interest	
CZ0002001993	HZL s pohyblivým UV	3 000			28.12.2007	28.12.2017	floating interest	
CZ0002002017	HZL FLOATER I./2009	2 000			17.10.2008	19.10.2009	floating interest	paid-up
CZ0002002025	HZL FLOATER II./2009	2 000			24.10.2008	26.10.2009		paid-up
CZ0002002033	HZL FLOATER III./2009	2 000			3.11.2008	2.11.2009		paid-up
CZ0002002041	HZL FLOATER IV./2009	2 000			10.11.2008	10.11.2009		paid-up
CZ0002002389	HZL s pohyblivým UV	2 000			15.11.2011	15.11.2016	floating interest	
CZ0002002397	HZL s pohyblivým UV	2 000			15.11.2011	15.11.2016	floating interest	
CZ0002002462	UCB strukturovaný HZL TIMBI 100/2015	5 000			15.5.2012	15.5.2015	floating interest	
CZ0002002470	UCB strukturovaný HZL TIMBI 101/2015	5 000			15.5.2012	15.5.2015	floating interest	
CZ0002002488	UCB strukturovaný HZL TIMBI 85/2015	5 000			15.5.2012	15.5.2015	floating interest	
CZ0002002496	UCB strukturovaný HZL TIMBI 100/2017	5 000			15.5.2012	15.5.2017	floating interest	
CZ0002002504	UCB strukturovaný HZL TIMBI 102/2017	5 000			15.5.2012	15.5.2017	floating interest	
CZ0002002512	UCB strukturovaný HZL TIMBI 85/2017	5 000			16.5.2012	15.5.2017	floating interest	
CZ0002002520	UCB HZL 6.00/2018	5 000			27.4.2012	27.4.2018	6,00	
CZ0002002546	UCB strukturovaný HZL PREMIUM SELECTION 2020	1 000			27.11.2012	27.11.2020	floating interest	
CZ0002002553	UCB HZL PREMIUM SELECTION 2014	500			27.11.2012	27.11.2014	floating interest	
CZ0002002561	UCB strukturovaný HZL PREMIUM SELECTION EUR 2020	274			27.11.2012	27.11.2020	floating interest	issue volume EUR 10 mil.
CZ0002002579	UCB HZL PREMIUM SELECTION EUR 2014	137			27.11.2012	27.11.2014	floating interest	issue volume EUR 5 mil.
CZ0002002587	UCB strukturovaný HZL BRIG 2015	1 000			15.8.2012	20.10.2015	floating interest	
CZ0002002595	UCB strukturovaný HZL BRIG 2017	1 000			15.8.2012	20.10.2017	floating interest	
CZ0002002629	UCB strukturovaný HZL MULTI INVEST 2018	1 000			28.2.2013	31.8.2018	floating interest	
CZ0002002637	UCB HZL 7.00/2015	1 000			20.11.2012	20.11.2015	7,00	
CZ0002002645	UCB HZL 12M FLOATER 2014	1 000			20.11.2012	20.11.2014	floating interest	
CZ0002002959	UCB HZL 7.00/2018	5 000			21.12.2012	15.6.2018	7,00	

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ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ0002003031	UCB strukturovaný HZL PREMIUM SELECTION 100/2018	1 000			30.4.2013	30.10.2018	floating interest		
CZ0002003049	UCB strukturovaný HZL PREMIUM SELECTION 102/2018	1 000			30.4.2013	30.10.2018	floating interest		
CZ0002003056	UCB strukturovaný HZL PREMIUM SELECTION EUR 100/2018	549			30.4.2013	30.10.2018	floating interest	issue volume EUR 20 mil.	
CZ0002003080	UCB HZL 2,00/2020	1 298			03.06.2013	03.06.2020	2,00	issue volume EUR 50 mil.	
CZ0002003098	UCB strukturovaný HZL BALANCED SELECTION III/2019	1 000			30.08.2013	28.02.2019	floating interest		
CZ0002003106	UCB strukturovaný HZL BALANCED SELECTION EUR 2019	549			30.08.2013	28.02.2019	floating interest	issue volume EUR 20 mil.	
CZ0002003114	UCB HZL 3,04/2028	823			07.06.2013	07.06.2028	3,04	issue volume EUR 30 mil.	
CZ0002003148	UCB HZL EUR 6M VAR/2020	823			18.07.2013	18.07.2020	floating interest	issue volume EUR 30 mil.	
CZ0002003189	UCB strukturovaný HZL GIGANTI 100/2019	1 000			13.12.2013	17.06.2019	floating interest		
CZ0002003197	UCB strukturovaný HZL GIGANTI 90/2019	1 000			13.12.2013	17.06.2019	floating interest		
CZ0002003262	UCB HZL EUR 2,00/2018	2 194			21.10.2013	22.10.2018	2,00	issue volume EUR 80 mil.	
XS1002162136	XS1002162136	21 940			13.12.2013	13.12.2018	1,875	800.000.000 EUR	
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	paid-up	
CZ0002001175	HZL RBCZ 5,00/13	2 000	1.	1 500	12.9.2007	12.9.2012	5,00	paid-up	
			2.	500	28.11.2007	12.9.2012	5,00	paid-up	
CZ0002001662	HZL RBCZ 4,90/12	3 000	1.	1 500	12.12.2007	12.12.2012	4,90	paid-up	
			2.	1 500	28.12.2007	12.12.2012	4,90	paid-up	
CZ0002001670	HZL RBCZ 5,10/17	5 500	1.	3 000	12.12.2007	12.12.2017	4,90	Bond program 2006	
			2.	2 500	28.12.2007	12.12.2017	4,90		
CZ0002001928	HZL RBCZ 5,50/17	2 000			20.12.2007	20.12.2017	5,10	Bond program 2006	



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ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note	
CZ0002002058	HZL RBCZ 4,30/13	3 000			26.11.2008	26.11.2013	5,50	paid-up	
CZ0002002066	HZL RBCZ 4,45/11	2 000			10.12.2008	10.12.2011	4,45	paid-up	
CZ0002002074	HZL GARANTINVEST IX 3,00/12	250			18.2.2009	18.2.2012	3,00	paid-up	
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	3,00	single issue (eB→RfB)	
CZ0002001696	HZL eBanka 6,0%/2017	500			12.12.2007	12.12.2017	2,70	single issue (eB→RfB)	
CZ0002001704	HZL eBanka VAR/2022	1 000			12.12.2007	12.12.2022	5,30	single issue (eB→RfB)	
CZ0002002108	HZL GARANTINVEST X 3,00/12	250			28.8.2009	28.8.2012	3,00	paid-up	
CZ0002002124	HZL RBCZ 4,10/14	100 EUR			8.10.2009	8.10.2014	4,10	prematurely paid-up	
CZ0002002140	HZL GARANTINVEST XI 3,0/12	250			14.10.2009	14.10.2012	3,00	paid-up	
CZ0002002249	HZL RBCZ VAR/13	1 000			16.11.2010	16.11.2013	4,30	paid-up	
CZ0002002272	HZL GARANTINVEST XV 2,80/14	250			19.1.2011	19.1.2014	3,00	Bond program 2008	
CZ0002002280	HZL GARANTINVEST XVI 2,80/14	1 000			9.2.2011	9.2.2014	VAR	Bond program 2008	
CZ0002002314	HZL GARANTINVEST XVII 3,30/16	500			4.5.2011	4.5.2016	2,80	Bond program 2008	
CZ0002002363	HZL GARANTINVEST XIX 3,20/16	500			27.7.2011	27.7.2016	3,30	Bond program 2008	
CZ0002002371	HZL GARANTINVEST XVIII 2,80/14	2 000			27.7.2011	27.7.2014	2,80	prematurely paid-up CZK 285 mil.	
CZ0002002405	HZL RBCZ 3,00/16	1 000			26.9.2011	26.9.2016	2,80	Bond program 2008	
CZ0002002413	HZL RBCZ 3,50/16	10 EUR			26.10.2011	26.10.2016	3,50		
CZ0002002439	HZL GARANTINVEST XX 2,70/17	285			11.1.2012	11.1.2017	3,20	Bond program 2008	
XS0861195369	RBCZ VAR 5/12/2017	500	v EUR		5.12.2012	5.12.2017	VAR	International Covered Bond Programme	
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	paid-up	
			2.	150	14.12.2007	26.9.2012	5,60	paid-up	
CZ0002001985	WHB 5,80%/2012	3 000	1.	50	20.12.2007	20.12.2012	5,60	paid-up	

(part 11)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)	Note
			2.	160	13.2.2008	20.12.2012	5,80	paid-up
			3.	350	21.5.2008	20.12.2012	5,80	paid-up
			4.	500	30.7.2008	20.12.2012	5,80	paid-up
			5.	105	7.8.2008	20.12.2012	5,80	paid-up
			6.	500	30.10.2008	20.12.2012	5,80	paid-up
			7.	400	10.5.2010	20.12.2012	5,80	paid-up
			8.	200	25.5.2010	20.12.2012	5,80	paid-up
			9.	100	20.8.2010	20.12.2012	5,80	paid-up
			10.	550	18.10.2010	20.12.2012	5,80	paid-up
			11.	100	22.10.2010	20.12.2012	5,80	paid-up
CZ0002002082	WHB EUR/2012	1 036	1.	518	24.4.2009	24.4.2012	2,41	paid-up
			2.	518	6.5.2009	24.4.2012	2,41	paid-up
CZ0002002093	WHB 3,774%/2014	2 529	1.	629	29.6.2009	29.6.2014	3,77	
			2.	628	11.11.2010	29.6.2014	3,77	
CZ0002002207	WHB 3,00%/2013	1 000	1.	672	15.4.2010	15.4.2013	3,00	paid-up
CZ0002002223	WHB VAR I/2015	1 028	1.	503	25.5.2010	25.5.2015	1,25	
CZ0002002231	WHB 3,39%/2014	1 000	1.	500	26.5.2010	26.5.2014	3,39	
			2.	1 030	19.12.2012	26.5.2014	1,84	
CZ0002002355	WHB ZERO/2014	1 000	1.	500	4.8.2011	4.8.2014	3,04	
			2.	30	4.8.2011	4.8.2014	2,84	
			3.	470	19.12.2012	4.8.2014	1,88	
CZ0002002421	WHB 2,40%/2013	1 000	1.	890	5.12.2011	5.12.2013	2,40	paid-up
			2.	350	19.12.2012	5.12.2013	1,74	paid-up
CZ0002002652	WHB 2,24%/2015	800	1.	600	20.12.2012	20.12.2015	2,24	
			2.	50	7.2.2013	20.12.2015	1,96	
CZ0002002660	WHB 2,53%/2016	800	1.	100	20.12.2012	20.12.2016	2,53	
			2.	276	3.5.2013	20.12.2016	2,19	
CZ0002002678	WHB 2,69%/2017	800	1.	50	20.12.2012	20.6.2017	2,69	
CZ0002002686	WHB 2,84%/2017	800	1.	100	20.12.2012	20.12.2017	2,84	
			2.	200	7.2.2013	20.12.2017	2,58	
			3.	100	14.3.2013	20.12.2017	2,23	
CZ0002002694	WHB 3,10%/2018	800	1.	50	20.12.2012	20.6.2018	3,10	
			2.	48	30.4.2013	20.6.2018	2,62	
CZ0002002702	WHB 3,36%/2018	800	1.	100	20.12.2012	20.12.2018	3,36	
			2.	200	14.3.2013	20.12.2018	2,39	
CZ0002002710	WHB 3,67%/2019	800	1.	50	20.12.2012	20.6.2019	3,67	
CZ0002002728	WHB 3,98%/2019	800	1.	50	20.12.2012	20.12.2019	3,98	



(part 12)

ISIN-ISSUE	Issue title	Issue volume (mil. CZK)	Tranche title	Tranche volume (mil. CZK)	Date of issue	Maturity date	Interest yield (%)		Note
CZ0002002736	WHB 4,30%/2020	800	1.	50	20.12.2012	20.12.2020	4,30		
CZ0002003312	WHB 2,16%/2018	1 000	1.	750	10.12.2013	10.9.2018	2,16		
CZ0002003320	WHB 1,82%/2017	1 000	1.	750	10.12.2013	10.9.2017	1,82		
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	Sberbank CZ (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	paid-up	
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	paid-up	
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	1,57		
CZ0002002454	HZL VB CZ VAR 2017	500			22.3.2012	22.3.2017	2,57		
CZ0002002611	HZL VB CZ 3,20/2016	1 000			11.10.2012	11.10.2016	3,20		
CZ0002003254	HZL VB CZ 2,30/2018	800			24.10.2013	24.10.2018	2,30		

Source: Mortgage banks.

Explanation of symbols used in the tables

- no cases registered
- . data unavailable or unreliable
- x not applicable
- 0 figure less than half the unit used
- i. d. individual data

List of abbreviations

BP	Building Plot
CPI	Consumer Price Index
CR	Czech Republic
CSO	Czech Statistical Office
DH	Dwelling House
DW	Dwelling
EU	European Union
FH	Family House
FTE	Full time equivalent employee
GDP	Gross Domestic Product
HBS	Household Budget Survey
HICP	Harmonized Index of Consumer Prices
HPI	House Price Index
IEA	International Energy Agency
MB	Multi-dwelling Building
ME	Ministry of the Environment
MF	Ministry of Finance
MI	Ministry of the Interior
MLSA	Ministry of Labour and Social Affairs
MRD	Ministry of Regional Development
PH	Private Households
SEF	State Environmental Fund
SHDF	State Housing Development Fund
SILC	Statistics on Income and Living Conditions

Sources of the data

- >>> Association of Czech Building Saving Banks
- >>> Council of the European Union
- >>> Czech National Bank
- >>> Czech Statistical Office
- >>> European Parliament
- >>> Eurostat
- >>> International Energy Agency
- >>> Ministry of Finance
- >>> Ministry of Industry and Trade
- >>> Ministry of Justice
- >>> Ministry of Labour and Social Affairs
- >>> Ministry of Regional Development
- >>> Ministry of the Environment
- >>> Ministry of the Interior
- >>> Mortgage banks
- >>> Organization for Economic Co-operation and Development
- >>> State Housing Development Fund

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