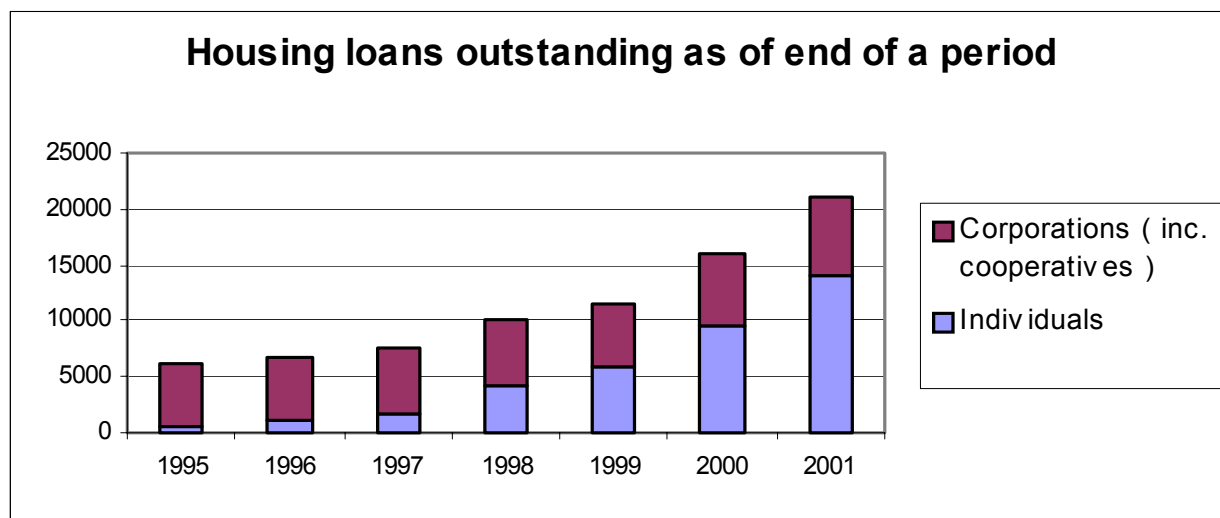


Statistical Appendix 3: Mortgage Loans

Chart 4. Housing loans outstanding as of end of a period (millions zloty)



National Bank of Poland

Housing loans outstanding by type (as of the end of 2001).

Type	Total (millions PLN)	of which:				granted to municipalities
		collateralized by mortgage and state-supported through interest buydown ¹	other state- supported through interest buydown ²	funded from Mortgage Fund	other	
Total	21 166.0	62.5	3 576.6	45.7	17 481.2	124.7
I. granted to individuals	14 067.9	62.4	26.3	45.7	13 933.5	x
II. granted to corporations	7 098.1	0.1	3 550.3	0.0	3 547.7	x

¹ Granted in the early 1990s (until March 1995) as government subsidised loans.

² So called „old” housing loans, granted to individuals and housing cooperatives under government ordinances in the years 1965 - 1992.

Note: Average exchange rates for US dollar are provided in Table 2