„POLAND – country of opportunities to Finnish companies”
Trade and Investment Promotion Section
Embassy of the Republic of Poland in Finland

AGENDA

- POLAND - Key Facts
- Business Environment
- Polish Foreign Trade
- Polish trade with Finland
- Poland as investment destination
- Government support system
- Special Economic Zones
- Tax rates in Poland
- Social security system in Poland
- Regional Investors Assistance Centres
- Forest in Poland
- Activities of Trade and Investment Promotion Section Embassy of Poland in Finland
- Useful links
Key Facts

Area: 322,575 km² (5th in the EU)
Population: 38,2 mln (6th in the EU)
Currency: Polish Zloty (1 EUR ~ 4,3 PLN)
GDP volume 2010: EUR 512 bn (PPP)
GDP growth rate:
• 2011 – 4,3%
• 2010 - 3,8%
• 2009 - 1.7%
• 2008 - 4.8%.
Membership: EU, NATO, OECD, WTO, Schengen Zone.
## Poland in figures
(Source: POLISH INFORMATION AND FOREIGN INVESTMENT AGENCY)

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>GDP (bn PLN)</td>
<td>925</td>
<td>983</td>
<td>1 060</td>
<td>1 175</td>
<td>1 266</td>
<td>1 342</td>
<td>1 412</td>
<td>1 510</td>
</tr>
<tr>
<td>GDP change (preceding year = 100)</td>
<td>105,3</td>
<td>103,6</td>
<td>106,2</td>
<td>106,7</td>
<td>104,8</td>
<td>101,8</td>
<td>103,8</td>
<td>104,3</td>
</tr>
<tr>
<td>FDI inflow (mln EUR)</td>
<td>10 237</td>
<td>8 330</td>
<td>15 741</td>
<td>16 674</td>
<td>10 970</td>
<td>8 384</td>
<td>7 351</td>
<td>9 929</td>
</tr>
<tr>
<td>Unemployment rate (%)</td>
<td>19,0</td>
<td>17,6</td>
<td>14,8</td>
<td>11,2</td>
<td>9,5</td>
<td>9,5</td>
<td>12,3</td>
<td>12,5</td>
</tr>
<tr>
<td>Exports (bln EUR)</td>
<td>65,8</td>
<td>77,6</td>
<td>93,4</td>
<td>105,9</td>
<td>120,5</td>
<td>98,2</td>
<td>120,3</td>
<td>135,8</td>
</tr>
<tr>
<td>Imports (bln EUR)</td>
<td>70,4</td>
<td>79,8</td>
<td>98,9</td>
<td>118,2</td>
<td>139,3</td>
<td>105,0</td>
<td>134,1</td>
<td>150,5</td>
</tr>
<tr>
<td>Inflation rate (CPI, preceding year = 100)</td>
<td>103,5</td>
<td>102,1</td>
<td>101,0</td>
<td>102,5</td>
<td>104,2</td>
<td>103,5</td>
<td>102,6</td>
<td>104,3</td>
</tr>
</tbody>
</table>
Polish GDP
(source: Ministry of Regional Development – Report „Polska 2011”)

Poland in figures

Administrative division of Poland

Polish GDP by province in 2010 (%)

<table>
<thead>
<tr>
<th>Province</th>
<th>GDP SHARE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lesser Poland</td>
<td>4.70 %</td>
</tr>
<tr>
<td>Kuyavian-Pomeranian</td>
<td>7.60 %</td>
</tr>
<tr>
<td>Lesser Silesian</td>
<td>9.40 %</td>
</tr>
<tr>
<td>Lublin (Lubuskie)</td>
<td>12.90 %</td>
</tr>
<tr>
<td>Lublin (Lubuskie)</td>
<td>5.50 %</td>
</tr>
<tr>
<td>Masovian</td>
<td>3.80 %</td>
</tr>
<tr>
<td>Pomeranian</td>
<td>3.80 %</td>
</tr>
<tr>
<td>Подкарпати (Podkarpackie)</td>
<td>3.20 %</td>
</tr>
<tr>
<td>Swietokrzyskie</td>
<td>2.70 %</td>
</tr>
<tr>
<td>Wielkopolskie</td>
<td>2.20 %</td>
</tr>
<tr>
<td>Wielkopolskie</td>
<td>2.20 %</td>
</tr>
<tr>
<td>Wielkopolskie</td>
<td>2.30 %</td>
</tr>
</tbody>
</table>

2012-04-04
### Poland in figures

#### Polish economy by sectors (%)

<table>
<thead>
<tr>
<th>Sector</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sector I</td>
<td>4,3</td>
<td>4,3</td>
<td>3,7</td>
<td>3,6</td>
<td>3,5</td>
</tr>
<tr>
<td>Sector II</td>
<td>31,1</td>
<td>31,6</td>
<td>31,5</td>
<td>31,8</td>
<td>31,6</td>
</tr>
<tr>
<td>Sector III</td>
<td>64,6</td>
<td>64,0</td>
<td>64,7</td>
<td>64,6</td>
<td>64,9</td>
</tr>
</tbody>
</table>

#### Employment by sectors (%)

<table>
<thead>
<tr>
<th>Sector</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sector I</td>
<td>15,8</td>
<td>14,7</td>
<td>14,0</td>
<td>13,3</td>
<td>12,9</td>
</tr>
<tr>
<td>Sector II</td>
<td>30,0</td>
<td>30,8</td>
<td>31,9</td>
<td>31,1</td>
<td>30,2</td>
</tr>
<tr>
<td>Sector III</td>
<td>54,2</td>
<td>54,5</td>
<td>54,1</td>
<td>55,6</td>
<td>56,9</td>
</tr>
</tbody>
</table>

(source: Ministry of Regional Development – Report „Polska 2011“)
## Poland in figures

<table>
<thead>
<tr>
<th>Sex</th>
<th>0 – 14 years</th>
<th>15 – 64 years</th>
<th>65 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>2.910.324</td>
<td>13.698.363</td>
<td>2.004.550</td>
</tr>
<tr>
<td>Female</td>
<td>2.748.546</td>
<td>13.834.779</td>
<td>3.245.026</td>
</tr>
</tbody>
</table>

**The average age in Poland (in years)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>70.9</td>
<td>79.6</td>
</tr>
<tr>
<td>2007</td>
<td>71</td>
<td>79.7</td>
</tr>
<tr>
<td>2008</td>
<td>71.3</td>
<td>80</td>
</tr>
<tr>
<td>2009</td>
<td>71.5</td>
<td>80.1</td>
</tr>
<tr>
<td>2010</td>
<td>72.1</td>
<td>80.6</td>
</tr>
</tbody>
</table>

(source: Ministry of Regional Development – Report „Polska 2011“)
Hourly labour costs in the selected EU countries in 2010 (EUR)

- Bulgaria: 3.1 EUR
- Latvia: 5.7 EUR
- Poland: 7 EUR
- Hungary: 7.3 EUR
- Estonia: 7.7 EUR
- Slovakia: 8 EUR
- Italy: 26.1 EUR
- Austria: 28 EUR
- Finland: 28.9 EUR
- Germany: 29.1 EUR
- France: 33.1 EUR
- Sweden: 36 EUR
- Denmark: 37.6 EUR

* Industry, construction & services

Source: Eurostat, September 2010
## Trade and Investment Promotion Section
Embassy of the Republic of Poland in Finland

### Business Environment

#### Monthly earnings by „large” occupational groups of employees (10/2010)

<table>
<thead>
<tr>
<th>Specification</th>
<th>Total</th>
<th>Sex</th>
<th>Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>men</td>
<td>women</td>
</tr>
<tr>
<td></td>
<td></td>
<td>public</td>
<td>private</td>
</tr>
<tr>
<td>TOTAL</td>
<td>3543,50</td>
<td>3831,71</td>
<td>3256,06</td>
</tr>
<tr>
<td>Managers</td>
<td>7344,00</td>
<td>8403,14</td>
<td>6067,64</td>
</tr>
<tr>
<td>Professionals</td>
<td>4327,31</td>
<td>5046,08</td>
<td>3980,40</td>
</tr>
<tr>
<td>Technicians and associate professionals</td>
<td>3652,71</td>
<td>4156,12</td>
<td>3254,65</td>
</tr>
<tr>
<td>Clerical support workers</td>
<td>2978,82</td>
<td>3019,98</td>
<td>2955,59</td>
</tr>
<tr>
<td>Service and sales workers</td>
<td>2107,36</td>
<td>2286,26</td>
<td>2003,48</td>
</tr>
<tr>
<td>Skilled agricultural, forestry and fishery workers</td>
<td>2203,32</td>
<td>2361,58</td>
<td>1835,51</td>
</tr>
<tr>
<td>Craft and related traders workers</td>
<td>2772,46</td>
<td>2946,70</td>
<td>1978,36</td>
</tr>
<tr>
<td>Plant and machine operators and assemblers</td>
<td>3006,33</td>
<td>3131,33</td>
<td>2380,29</td>
</tr>
<tr>
<td>Elementary occupations</td>
<td>2074,15</td>
<td>2384,43</td>
<td>1871,63</td>
</tr>
</tbody>
</table>

*Source: General Statistical Office 2012 (Report - Structure of wages and salaries by occupations in October 2010)*
Average hours actually worked per worker in 2009

Korea* 2 256
Russian Fed.* 1 997
Hungary 1 989
Poland 1 966
Czech Rep. 1 942
Italy 1 773
USA 1 768
OECD countries 1 739
Portugal 1 719
Japan 1 714
Canada 1 699
Slovakia 1 693
Spain 1 654
Finland 1 652
UK 1 646
Switzerland* 1 640
Austria 1 621
Sweden 1 610
Denmark 1 563
France 1 554
Belgium 1 550
Ireland 1 549
Norway 1 407
Germany 1 390
Netherlands 1 378

Poland – country of committed employees

Source: OECD, Employment Outlook 2010
Poland has one of the lowest trade union memberships among OECD countries.

Trade union density (%) in OECD countries (2008)

Source: OECD, Online OECD Employment database, October 2010
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Embassy of the Republic of Poland in Finland

Business Environment

Students and graduates

- 20 M young people
- almost 2 M students
- more than 400 thousands graduates every year
- more than 90% of students know foreign languages

Main academic centers:

- 455 higher education institutions
  - 18 universities
  - 22 technical universities
  - 95 academies of economics
- growing number of science students

Source: Central Statistical Office
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Embassy of the Republic of Poland in Finland

Business Environment

Poland - strategic location in the central Europe

Airline connections

**Helsinki - Warsaw - Helsinki**
- LOT: two times a day
- Duration: 1.5 h

**Finnair**
- one time a day
- Duration: 1.5 h

**Turku - Gdansk - Turku**
- Wizzair: three times a week
- Duration: 1 h

Ferry connections (Finnlines)

**Helsinki - Gdynia - Helsinki**
- Duration: 18 h
**Location / economic fundamentals**
- strategic location in continental Europe
- part of trans-european transportation corridor
- GDP growth twice the EU average
- 38 million of consumers
- 8.2% growth of retail market in July 2011 (y/y)

**Labour force**
- young, well educated work force
- ca 1.9 million of university students
- 455 universities / high education schools

**Investment incentives**
- 14 Special Economic Zones
- over 67 bln EUR from EU
Modernization of roads and railroads network

**Railroads**

- **Till 2006**
- **2007-2013**
- **2014 – 2020**
- **New constructions**
- **After 2020**
As of January 2011, there are 926 km of motorways and 718 km of expressways in Poland.

Value of the investment projects will decline from 2012 to around 4.7 bln EUR in 2014 as a result of a lower number of large projects under construction.
In 2011 Polish exports reach a level of EUR 135.8 bln, so 12.8% more than in 2010. Imports amounted EUR 150.5 bln, about 12.1% higher than in previous year. The negative balance of foreign trade turnover reached a level of EUR 14.7 bln.

**Main trading partners**

**Germany:**
Exports increased by 12.6%, and imports by 14.2%
Share of total Poland’s exports 26.1%, imports 22.3% (+0.4 pp).

**Russia:**
Exports increased by 22.1%, and imports by 33.8%
Share of total Poland’s exports 4.5% (+0.3 pp), imports 12.2% (+2.0 pp).

**China:**
Share of Poland’s imports amounts 8.8% (-0.6 pp)

<table>
<thead>
<tr>
<th>Structure of Polish foreign trade in 2011</th>
<th>Exports</th>
<th>Imports</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Share of total</td>
<td>Change (pp)</td>
</tr>
<tr>
<td>Developed countries</td>
<td>84,1</td>
<td>-0,8</td>
</tr>
<tr>
<td>European Union</td>
<td>77,8</td>
<td>-1,3</td>
</tr>
<tr>
<td>Developing countries</td>
<td>7,5</td>
<td>+0,4</td>
</tr>
<tr>
<td>CEE countries</td>
<td>8,4</td>
<td>+0,4</td>
</tr>
</tbody>
</table>
Polish foreign trade with selected countries in 2011 (bln EUR)

- Denmark: Import 1.88, Export 2.46
- Finland: Import 1.5, Export 1.01
- Norway: Import 2.38, Export 2.74
- Sweden: Import 2.98, Export 3.85

Source: Polish Ministry of Economy
Polish Foreign Trade with Neighbouring Countries in 2011 (bln EUR)

- Export:
  - Belorussia: 1.34 bln EUR
  - Russia: 18.37 bln EUR
  - Ukraine: 3.38 bln EUR
  - Lithuania: 2 bln EUR
  - Germany: 35.39 bln EUR
  - Czech Republic: 8.41 bln EUR
  - Slovakia: 3.3 bln EUR

- Import:
  - Belorussia: 0.97 bln EUR
  - Russia: 6.14 bln EUR
  - Ukraine: 1.89 bln EUR
  - Lithuania: 1 bln EUR
  - Germany: 33.52 bln EUR
  - Czech Republic: 5.59 bln EUR
  - Slovakia: 3.01 bln EUR

Poland on the Map of Europe

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2012-04-04
# Polish Foreign Trade

## Share of the selected countries in Polish Foreign Trade in 2011

<table>
<thead>
<tr>
<th>Country</th>
<th>Polish export</th>
<th>Polish import</th>
</tr>
</thead>
<tbody>
<tr>
<td>Belorussia</td>
<td>0,99</td>
<td>0,65</td>
</tr>
<tr>
<td>Russia</td>
<td>4,53</td>
<td>12,21</td>
</tr>
<tr>
<td>Ukraine</td>
<td>2,49</td>
<td>1,33</td>
</tr>
<tr>
<td>Lithuania</td>
<td>1,39</td>
<td>0,67</td>
</tr>
<tr>
<td>Germany</td>
<td>26,07</td>
<td>22,28</td>
</tr>
<tr>
<td>Czech Republic</td>
<td>6,20</td>
<td>3,72</td>
</tr>
<tr>
<td>Slovakia</td>
<td>2,43</td>
<td>2,01</td>
</tr>
<tr>
<td>Finland</td>
<td>0,74</td>
<td>1,00</td>
</tr>
<tr>
<td>Sweden</td>
<td>2,84</td>
<td>1,98</td>
</tr>
<tr>
<td>Denmark</td>
<td>1,82</td>
<td>1,26</td>
</tr>
<tr>
<td>Norway</td>
<td>2,02</td>
<td>1,59</td>
</tr>
</tbody>
</table>
Trade and Investment Promotion Section
Embassy of the Republic of Poland in Finland

Polish Foreign Trade

Polish trade with Finland between 2005 - 2011 (mln EUR)

- Polish export
- Polish import
- Turnover
- Balance

2005: -507
2006: -703.7
2007: -847.8
2008: -1098.5
2009: -536
2010: -428
2011: -402

-1500 -1000 -500 0 500 1000 1500 2000 2500 3000 3500

mln EUR

2012-04-04
### Structure of the trade between Poland and Finland in 2011

<table>
<thead>
<tr>
<th>Category</th>
<th>Polish export</th>
<th>Polish import</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>mln EUR</td>
<td>%</td>
</tr>
<tr>
<td>Total</td>
<td>1 177</td>
<td>100</td>
</tr>
<tr>
<td>Food</td>
<td>92,8</td>
<td>7,9</td>
</tr>
<tr>
<td>Beverages and tobacco</td>
<td>33,4</td>
<td>2,8</td>
</tr>
<tr>
<td>Crude minerals, except fuels</td>
<td>134,6</td>
<td>11,4</td>
</tr>
<tr>
<td>Mineral fuels</td>
<td>120,1</td>
<td>10,2</td>
</tr>
<tr>
<td>Animal and vegetable oils and fats</td>
<td>0,2</td>
<td>0,02</td>
</tr>
<tr>
<td>Chemicals</td>
<td>89,3</td>
<td>7,6</td>
</tr>
<tr>
<td>Basic manufactures</td>
<td>216,4</td>
<td>18,4</td>
</tr>
<tr>
<td>Machinery, transport equipment</td>
<td>326,4</td>
<td><strong>27,7</strong></td>
</tr>
<tr>
<td>Miscellaneous manufactured articles</td>
<td>100</td>
<td>8,5</td>
</tr>
<tr>
<td>Goods not classified elsewhere</td>
<td>63,9</td>
<td>5,4</td>
</tr>
</tbody>
</table>
Polish export to Finland
- Machines, office equipment, electronic equipment,
- Metal products (manufactured and semimanufactured),
- Plastic and rubber parts,
- Furniture and furniture parts,
- Clothing,
- Building materials.

Finnish export to Poland
- Paper,
- Iron and steel,
- Telecommunication equipment,
- Industry machines and their parts,
- Chemicals.
Trade and Investment Promotion Section
Embassy of the Republic of Poland in Finland

Poland as investment destination

Inflow of FDI to Poland between 2004 - 2011 (mln EUR)
# Poland as investment destination

### Polish Information and Foreign Investment Agency (PAiIiIZ) projects in 2010

<table>
<thead>
<tr>
<th>Key sectors</th>
<th>Share</th>
<th>Key sources</th>
<th>Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>BPO</td>
<td>24%</td>
<td>USA</td>
<td>26%</td>
</tr>
<tr>
<td>R&amp;D</td>
<td>18%</td>
<td>Sweden</td>
<td>10%</td>
</tr>
<tr>
<td>Machinery</td>
<td>12%</td>
<td>France</td>
<td>10%</td>
</tr>
<tr>
<td>Automotive</td>
<td>10%</td>
<td>Korea</td>
<td>6%</td>
</tr>
<tr>
<td>Electronics</td>
<td>6%</td>
<td>UK</td>
<td>6%</td>
</tr>
</tbody>
</table>
Trade and Investment Promotion Section
Embassy of the Republic of Poland in Finland

Poland as investment destination

153 active projects

Investment served by Polish Information and Foreign Investment Agency (PAiIiIZ) projects in 2011
Finnish projects served by Polish Information and Foreign Investment Agency (PAIiIZ)

PAIiIZ served 5 Finnish projects in 2011:

- with total value: 
  - **EUR 354.82 mln**
- created jobs: 
  - **956**
- represented sectors: 
  - Automotive,
  - Pulp and paper,
  - BPO,
  - R&D,
  - Metallurgy.
Foreign Direct Investment in Poland of the selected countries at the end of 2010 (bln EUR)

source: Polish Ministry of Economy
Why Poland?

✓ Strong economy
✓ Well-educated society and relatively cheap labour force
✓ Strategic location
✓ Large domestic market
✓ European Union Funds
✓ Beautiful country

Cumulative value of the Finnish investments in Poland between 2000 - 2011 (mln EUR)
Polish investments in Finland are small and do not reflect its economy and potential. The National Bank of Poland estimates that the value of the Polish investments in Finland amounts EUR 14.3 mln. at the end of 2009.

In 2011 the Polish company Can-Pack has decided to build a beverage can plant in Hameenlinna city which will be put into operation in 2012. The value of this investment amounts EUR 100 mln.

<table>
<thead>
<tr>
<th>Selected Finnish companies in Poland</th>
</tr>
</thead>
<tbody>
<tr>
<td>BLStream, Cargotec, Consolis Oy Ab, Ensto Sekko Oy, Fortum Power, Heat Oy, Huhtamaki</td>
</tr>
</tbody>
</table>
In **2009 and 2010** PAiIZ helped the following companies to develop their activities in Poland:

- **Nokia Siemens** – R&D, Wrocław
- **TietoEnator** – R&D, Szczecin, Wrocław
- **SKS Group** – Plastics, Grudziądz
- **HT Laser Oy** – Metallurgy, Stargard Szczeciński

(Finnish projects with PAiIZ support)
Trade and Investment Promotion Section
Embassy of the Republic of Poland in Finland

- **Investment grant**
  - investment value of at least 160 m PLN and creation of at least 50 new jobs
  - investment value of at least 1 bn PLN and creation of at least 500 new jobs for investment not representing priority sectors

- **Employment grant**
  - creation of at least 250 new jobs and investment value of at least 40 m PLN – in priority sectors
  - creation of at least 500 new jobs and investment value of at least 1 bn PLN for investment from outside priority sectors
  - creation of at least 250 new jobs in BPO sector
  - creation of at least 35 new jobs for higher educated employees and investment value of at least 3 m PLN in R&D sector

- **Supported sectors:**
  - automotive
  - aviation
  - biotechnology
  - BPO, R & D,
  - IT & electronics

Government support system
## Trade and Investment Promotion Section
Embassy of the Republic of Poland in Finland

### Government support system

| I. | **CIT exemption** in Special Economic Zone only available in Special Economic Zone (SEZ) |
| II. | **Government grants** through individual negotiation individually approved and granted by the Ministry of the Economy based on the Council of Ministers’ Resolution |
| III. | **Real estate tax exemption** subject to negotiation with the local authorities only in case if the investor is the owner of the building (provided by the Commune Council) |
| IV. | **Cash grants** available through EU Funds subject to negotiation with different managing institutions depending on the investment project key parameters |

Above instruments **may be combined together**, however the total amount of state aid cannot exceed the maximum aid intensity.

### Financing of the National Cohesion Strategy

The overall amount of funds involved in implementation of the National Cohesion Strategy is approx. EUR 85.6 billion.

The average annual expenditure for the implementation of NCS (until 2015) will amount to approx. EUR 9.5 billion, which corresponds to approx. 5% of gross domestic product. The amount covers:

- **EUR 67.3 billion** from EU budget,
- **EUR 11.9 billion** from national public resources (including approx. EUR 5.93 billion from the state budget),
- **approx. EUR 6.4 billion** of private entities engagement.
A special economic zone (SEZ) is a designated area in which manufacturing or distribution activities can be conducted on preferential terms.

The purpose of SEZs is to support regional development.

Currently, there are 14 SEZs in Poland, each consisting of several subzones.

Total area of all SEZ – 20,000 hectares.

SEZ will operate until 2020.

Permits to conduct activities in SEZ are issued by the authorities of each SEZ.

Minimum investment: EUR 100,000.

Possibility of including the land selected by an investor into SEZ.

Benefits from obtaining a permit to conduct activities in SEZ:

- Eligibility for income tax exemption – a form of regional aid
- Plot of land prepared for an investment project, available at a competitive price
- Free assistance in dealing with formalities relating to the investment project
Trade and Investment Promotion Section
Embassy of the Republic of Poland in Finland

**Corporate Income Tax (CIT) rate 19%**

**Personal Income Tax (PIT) rate**
18% and 32%

**Value added tax (VAT)**
- 23% - basic rate applicable to supply of majority of goods and services, and reduced rates:
  - 8% - applicable to supply of certain groceries, medical equipment, restaurant and hotel services as well as house building,
  - 5% - the super reduced VAT rate applicable to supply of certain groceries (e.g. Baker`s and meat) and some kinds of books,
  - 0% - export rate.

**Social Security Tax paid by employer between 17.48% and 20.41%**
### Tax rates in Poland

#### Personal Income Tax

<table>
<thead>
<tr>
<th>Tax base</th>
<th>Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td>above PLN 85.528</td>
<td>18% minus the sum decreasing the tax by PLN 556.02</td>
</tr>
<tr>
<td>up to PLN 85.528</td>
<td>PLN 14.839.02 + 32% of the amount exceeding PLN 85.528</td>
</tr>
</tbody>
</table>
### Contributions to the social security system

<table>
<thead>
<tr>
<th>Contribution (percentage of gross monthly salary)</th>
<th>In total</th>
<th>Employee</th>
<th>Employer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement insurance</td>
<td>19,52%</td>
<td>9,76%</td>
<td>9,76%</td>
</tr>
<tr>
<td>Disability insurance</td>
<td>6,00%</td>
<td>1,50%</td>
<td>4,50%</td>
</tr>
<tr>
<td>Health insurance</td>
<td>9,00%</td>
<td>9,00%</td>
<td>-</td>
</tr>
<tr>
<td>Sickness insurance</td>
<td>2,45%</td>
<td>2,45%</td>
<td>-</td>
</tr>
<tr>
<td>Accident insurance</td>
<td>0,67 – 3,60%</td>
<td>-</td>
<td>0,67-3,60%</td>
</tr>
<tr>
<td>Bridge Pension Fund</td>
<td>1,50%</td>
<td>-</td>
<td>1,50%</td>
</tr>
<tr>
<td>Labour Fund</td>
<td>2,45%</td>
<td>-</td>
<td>2,45%</td>
</tr>
<tr>
<td>Fund of Guaranteed Employee Benefits</td>
<td>0,10%</td>
<td>-</td>
<td>0,10%</td>
</tr>
</tbody>
</table>
The regional Investor Assistance Centres (IAC) were set up to work in close cooperation with the voivodship Marshals, that are responsible for the promotion of the voivodship and function mainly within the Marshals' offices and the agencies for regional development.
Forest in Poland

Tree structure in Poland (%)

- Common pine 70%
- Spruce 6%
- Oak 6%
- Birch 6%
- European beech 4%
- Silver fir 3%
- Alder 5%

Forest area in Poland and in the selected European Union countries (million hectares)

Source: Annual Forest Report 2012
Forests ownership structure in Poland 1995 - 2010 (%)

- **State own forests**
- **Private forests**

**Source:** Polish Forests Report 2011
The main tasks of our section is to assist SMEs in their business operations, including:

- Promotion of the Polish economy and business and attraction of inward investment,
- Support and advice to Polish exporters, foreign importers and investors,
- Assistance in business matchmaking and identifying business partners, i.e. distributors, investors, exporters and importers.
- Providing information about trade and exhibition events both in Poland and Finland.
- Organizations of fairs stand, conferences, seminars and trade missions.
I. Participation in the following fairs
• FINNTEC 17.04.2012 – 19.04.2012 Helsinki
• SUBCONTRACTING’12 18.-20.9.2012 Tampere
• FinnBuild 09.10.2012 - 12.10.2012 Helsinki

II. Seminars
• “Poland - country of opportunities to Finnish companies” – Jyväskylä – February 7th, 2012
• „Clusters as innovation tool in Europe” – Helsinki – June 2012
• “Poland - land of opportunities for Finnish companies” – Kuopio November 2012
Trade and Investment Promotion Section
Embassy of the Republic of Poland in Finland

Useful links

- Official Site of Poland [www.poland.gov.pl](http://www.poland.gov.pl)
- President of the Republic of Poland [www.president.pl](http://www.president.pl)
- Prime Minister of the Republic of Poland [www.premier.gov.pl](http://www.premier.gov.pl)
- Polish Agency for Enterprise Development [www.parp.gov.pl](http://www.parp.gov.pl)
- Trade and Investment Promotion Section, Embassy of the Republic of Poland in Helsinki [www.helsinki.trade.gov.pl](http://www.helsinki.trade.gov.pl)
Thank you for your attention

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