## 26 UNIVERSAL AND COMMERCIAL BANKS' LOANS OUTSTANDING TO THE REAL ESTATE SECTOR BY PURPOSE [1]

*as of periods indicated*

| | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | Jun-14 | Sep-14 | Dec-14 | Mar-15 | Jun-15 | Sep-15 | Dec-15 | Mar-16 | Jun-16 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Levels in billion pesos** | | | | | | | | | | | | | | | |
| | | | | 219.61 | 260.13 | | | | | | | | | | |
| **I. Residential** | **71.58** | **72.60** | **92.21** | **123.85** | **164.39** | **195.61** | **213.11** | **224.50** | **234.45** | **247.02** | **238.43** | **247.29** | **257.96** | **266.10** | **279.46** |
| Socialized and Low Cost Housing | 27.25 | 24.85 | 26.05 | 27.69 | 44.89 | 44.50 | 52.40 | 53.99 | 57.23 | 59.70 | 59.93 | 60.69 | 62.01 | 62.78 | 65.27 |
| Others | 44.33 | 47.75 | 66.16 | 96.16 | 119.50 | 151.11 | 160.71 | 170.51 | 177.22 | 187.32 | 178.50 | 186.60 | 195.96 | 203.32 | 214.19 |
| **II. Commercial** | **179.09** | **203.14** | **213.95** | **260.99** | **382.12** | **473.78** | **538.18** | **544.05** | **594.28** | **629.63** | **711.45** | **752.17** | **806.17** | **817.78** | **858.59** |
| **A.** Loans to land developers/construction companies | ***125.52*** | ***163.25*** | ***178.94*** | ***219.60*** | ***260.12*** | ***299.31*** | ***324.95*** | ***312.96*** | ***339.13*** | ***379.75*** | ***373.73*** | ***387.53*** | ***420.04*** | ***429.14*** | ***443.08*** |
| Residential Units | 40.67 | 55.40 | 59.07 | 78.90 | 106.06 | 121.67 | 113.16 | 122.42 | 132.31 | 159.41 | 168.21 | 167.94 | 181.00 | 186.56 | 197.68 |
| Office Buildings and Condominiums | 17.14 | 17.49 | 15.76 | 12.96 | 19.99 | 22.99 | 22.11 | 27.19 | 31.93 | 30.47 | 32.73 | 26.33 | 29.11 | 35.02 | 35.6 |
| Retail/Wholesale | 14.78 | 13.19 | 12.52 | 16.10 | 16.22 | 35.06 | 37.84 | 36.03 | 29.44 | 31.04 | 19.99 | 12.22 | 16.74 | 16.86 | 17.2 |
| Manufacturing | 0.56 | 7.73 | 0.44 | 0.27 | 0.52 | 0.85 | 0.70 | 0.50 | 0.40 | 0.42 | 0.23 | 0.24 | 0.16 | 0.13 | 0.12 |
| Others | 52.37 | 69.45 | 91.15 | 111.38 | 117.34 | 118.74 | 151.13 | 126.83 | 145.01 | 158.41 | 152.56 | 180.80 | 193.03 | 190.57 | 192.47 |
| **B.** Loans to Other Borrowers | ***53.57*** | ***39.89*** | ***35.01*** | ***41.39*** | ***122.01*** | ***174.47*** | ***213.23*** | ***231.09*** | ***255.15*** | ***249.88*** | ***337.72*** | ***364.65*** | ***386.13*** | ***388.63*** | ***415.51*** |
| Residential Units | 18.07 | 15.35 | 12.19 | 16.37 | 21.10 | 19.68 | 25.53 | 34.29 | 32.83 | 24.42 | 69.46 | 75.10 | 81.80 | 88.42 | 88.19 |
| Office Buildings and Condominiums | 0.66 | 2.47 | 1.07 | 0.57 | 1.61 | 13.28 | 13.80 | 15.26 | 15.86 | 22.68 | 27.43 | 32.76 | 33.47 | 32.26 | 32.35 |
| Retail/Wholesale | 3.88 | 1.79 | 3.25 | 3.10 | 3.64 | 10.51 | 11.25 | 14.64 | 10.68 | 7.84 | 22.36 | 16.22 | 16.60 | 20.01 | 20.12 |
| Manufacturing | 0.06 | 0.12 | 0.15 | 0.12 | 0.31 | 1.53 | 1.87 | 1.41 | 1.47 | 2.93 | 5.75 | 5.51 | 7.00 | 5.88 | 6.79 |
| Others | 30.90 | 20.16 | 18.34 | 21.22 | 95.35 | 129.46 | 160.78 | 165.48 | 194.31 | 191.96 | 212.72 | 235.06 | 247.26 | 242.06 | 268.05 |
| **Total Real Estate Loan (REL) ( I+II )** | **250.67** | **275.74** | **306.16** | **384.85** | **546.51** | **669.39** | **751.29** | **768.55** | **828.73** | **876.65** | **949.88** | **999.46** | **1064.13** | **1083.88** | **1138.05** |
| **Total Loan Portfolio (TLP) - inclusive of IBL** | **2,519.64** | **2,745.99** | **2,825.46** | **3,252.38** | **3,650.76** | **4,256.96** | **4,513.29** | **4,704.66** | **5,117.88** | **4,991.91** | **5,110.49** | **5,244.59** | **5,719.67** | **5,659.77** | **5,940.31** |
| **Total Loan Portfolio (TLP) - exclusive of IBL** | **2,295.14** | **2,401.60** | **2,607.62** | **3,098.02** | **3,495.29** | **4,074.87** | **4,324.96** | **4,525.43** | **4,875.26** | **4,823.94** | **4,954.87** | **5,090.45** | **5,506.71** | **5,463.98** | **5,735.15** |
| **REL/TLP (with IBL)** | **9.9** | **10.0** | **10.8** | **11.8** | **15.0** | **15.7** | **16.6** | **16.3** | **16.2** | **17.6** | **18.6** | **19.1** | **18.6** | **19.2** | **19.2** |
| **REL/TLP (without IBL)** | **10.9** | **11.5** | **11.7** | **12.4** | **15.6** | **16.4** | **17.4** | **17.0** | **17.0** | **18.2** | **19.2** | **19.6** | **19.3** | **19.8** | **19.8** |
| **Percent distribution to Total Real Estate Loan (REL)** | | | | | | | | | | | | | | | |
| **I. Residential** | **28.6** | **26.3** | **30.1** | **32.2** | **30.1** | **29.2** | **28.4** | **29.2** | **28.3** | **28.2** | **25.1** | **24.7** | **24.2** | **24.6** | **24.6** |
| Socialized and Low Cost Housing | 10.9 | 9.0 | 8.5 | 7.2 | 8.2 | 6.6 | 7.0 | 7.0 | 6.9 | 6.8 | 6.3 | 6.1 | 5.8 | 5.8 | 5.7 |
| Others | 17.7 | 17.3 | 21.6 | 25.0 | 21.9 | 22.6 | 21.4 | 22.2 | 21.4 | 21.4 | 18.8 | 18.7 | 18.4 | 18.8 | 18.8 |
| **II. Commercial** | **71.4** | **73.7** | **69.9** | **67.8** | **69.9** | **70.8** | **71.6** | **70.8** | **71.7** | **71.8** | **74.9** | **75.3** | **75.8** | **75.4** | **75.4** |
| **A.** Loans to land developers/construction companies | ***50.1*** | ***59.2*** | ***58.4*** | ***57.1*** | ***47.6*** | ***44.7*** | ***43.3*** | ***40.7*** | ***40.9*** | ***43.3*** | ***39.3*** | ***38.8*** | ***39.5*** | ***39.6*** | ***38.9*** |
| Residential Units | 16.2 | 20.1 | 19.3 | 20.5 | 19.4 | 18.2 | 15.1 | 15.9 | 16.0 | 18.2 | 17.7 | 16.8 | 17.0 | 17.2 | 17.4 |
| Office Buildings and Condominiums | 6.8 | 6.3 | 5.1 | 3.4 | 3.7 | 3.4 | 2.9 | 3.5 | 3.9 | 3.5 | 3.4 | 2.6 | 2.7 | 3.2 | 3.1 |
| Retail/Wholesale | 5.9 | 4.8 | 4.1 | 4.2 | 3.0 | 5.2 | 5.0 | 4.7 | 3.6 | 3.5 | 2.1 | 1.2 | 1.6 | 1.6 | 1.5 |
| Manufacturing | 0.2 | 2.8 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Others | 20.9 | 25.2 | 29.8 | 28.9 | 21.5 | 17.7 | 20.1 | 16.5 | 17.5 | 18.1 | 16.1 | 18.1 | 18.1 | 17.6 | 16.9 |
| **B.** Loans to Other Borrowers | ***21.4*** | ***14.5*** | ***11.4*** | ***10.8*** | ***22.3*** | ***26.1*** | ***28.4*** | ***30.1*** | ***30.8*** | ***28.5*** | ***35.6*** | ***36.5*** | ***36.3*** | ***35.9*** | ***36.5*** |
| Residential Units | 7.2 | 5.6 | 4.0 | 4.3 | 3.9 | 2.9 | 3.4 | 4.5 | 4.0 | 2.8 | 7.3 | 7.5 | 7.7 | 8.2 | 7.7 |
| Office Buildings and Condominiums | 0.3 | 0.9 | 0.3 | 0.1 | 0.3 | 2.0 | 1.8 | 2.0 | 1.9 | 2.6 | 2.9 | 3.3 | 3.1 | 3.0 | 2.8 |
| Retail/Wholesale | 1.5 | 0.6 | 1.1 | 0.8 | 0.7 | 1.6 | 1.5 | 1.9 | 1.3 | 0.9 | 2.4 | 1.6 | 1.6 | 1.8 | 1.8 |
| Manufacturing | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.2 | 0.2 | 0.2 | 0.2 | 0.3 | 0.6 | 0.6 | 0.7 | 0.5 | 0.6 |
| Others | 12.3 | 7.3 | 6.0 | 5.5 | 17.4 | 19.3 | 21.4 | 21.5 | 23.4 | 21.9 | 22.4 | 23.5 | 23.2 | 22.3 | 23.6 |
| **Total Real Estate Loan (REL) ( I+II )** | **100.0** | **100.0** | **100.0** | **100.0** | **100.0** | **100.0** | **100.0** | **100.0** | **100.0** | **100.0** | **100.0** | **100.0** | **100.0** | **100.0** | **100.0** |

[1] *Revised format with the adoption of the Financial Reporting Package (FRP). Data covers all universal and commercial banks, exclusive of their subsidiaries.*

*Source: Bangko Sentral ng Pilipinas*