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

as of periods indicated

		2008	2009	2010	2011	2012	2013	2014	2015
	Levels in billion pesos								
I.	**Residential**	**71.58**	**72.60**	**92.21**	**123.85**	**164.39**	**195.61**	**234.45**	**257.96**
	Socialized and Low Cost Housing	27.25	24.85	26.05	27.69	44.89	44.50	57.23	62.01
	Others	44.33	47.75	66.16	96.16	119.50	151.11	177.22	195.96
II.	**Commercial**	**179.09**	**203.14**	**213.95**	**260.99**	**382.12**	**473.78**	**594.28**	**806.17**
	A. Loans to land developers/construction companies	***125.52***	***163.25***	***178.94***	***219.60***	***260.12***	***299.31***	***339.13***	***420.04***
	Residential Units	40.67	55.40	59.07	78.90	106.06	121.67	132.31	181.00
	Office Buildings and Condominiums	17.14	17.49	15.76	12.96	19.99	22.99	31.93	29.11
	Retail/Wholesale	14.78	13.19	12.52	16.10	16.22	35.06	29.44	16.74
	Manufacturing	0.56	7.73	0.44	0.27	0.52	0.85	0.40	0.16
	Others	52.37	69.45	91.15	111.38	117.34	118.74	145.01	193.03
	B. Loans to Other Borrowers	***53.57***	***39.89***	***35.01***	***41.39***	***122.01***	***174.47***	***255.15***	***386.13***
	Residential Units	18.07	15.35	12.19	16.37	21.10	19.68	32.83	81.80
	Office Buildings and Condominiums	0.66	2.47	1.07	0.57	1.61	13.28	15.86	33.47
	Retail/Wholesale	3.88	1.79	3.25	3.10	3.64	10.51	10.68	16.60
	Manufacturing	0.06	0.12	0.15	0.12	0.31	1.53	1.47	7.00
	Others	30.90	20.16	18.34	21.22	95.35	129.46	194.31	247.26
	Total Real Estate Loan (REL) (I+II)	**250.67**	**275.74**	**306.16**	**384.85**	**546.51**	**669.39**	**828.73**	**1064.13**
	Total Loan Portfolio [2]								
	inclusive of IBL	**2,519.64**	**2,745.99**	**2,825.46**	**3,252.38**	**3,650.76**	**4,256.96**	**5,117.88**	**5,719.67**
	exclusive of IBL	**2,295.14**	**2,401.60**	**2,607.62**	**3,098.02**	**3,495.29**	**4,074.87**	**4,875.26**	**5,506.71**
	REL/TLP (with IBL)	**9.9**	**10.0**	**10.8**	**11.8**	**15.0**	**15.7**	**16.2**	**18.6**
	REL/TLP (without IBL)	**10.9**	**11.5**	**11.7**	**12.4**	**15.6**	**16.4**	**17.0**	**19.3**
	Percent distribution to Total Real Estate Loan (REL)								
I.	**Residential**	**28.6**	**26.3**	**30.1**	**32.2**	**30.1**	**29.2**	**28.3**	**24.2**
	Socialized and Low Cost Housing	10.9	9.0	8.5	7.2	8.2	6.6	6.9	5.8
	Others	17.7	17.3	21.6	25.0	21.9	22.6	21.4	18.4
II.	**Commercial**	**71.4**	**73.7**	**69.9**	**67.8**	**69.9**	**70.8**	**71.7**	**75.8**
	A. Loans to land developers/construction companies	***50.1***	***59.2***	***58.4***	***57.1***	***47.6***	***44.7***	***40.9***	***39.5***
	Residential Units	16.2	20.1	19.3	20.5	19.4	18.2	16.0	17.0
	Office Buildings and Condominiums	6.8	6.3	5.1	3.4	3.7	3.4	3.9	2.7
	Retail/Wholesale	5.9	4.8	4.1	4.2	3.0	5.2	3.6	1.6
	Manufacturing	0.2	2.8	0.1	0.1	0.1	0.1	0.0	0.0
	Others	20.9	25.2	29.8	28.9	21.5	17.7	17.5	18.1
	B. Loans to Other Borrowers	***21.4***	***14.5***	***11.4***	***10.8***	***22.3***	***26.1***	***30.8***	***36.3***
	Residential Units	7.2	5.6	4.0	4.3	3.9	2.9	4.0	7.7
	Office Buildings and Condominiums	0.3	0.9	0.3	0.1	0.3	2.0	1.9	3.1
	Retail/Wholesale	1.5	0.6	1.1	0.8	0.7	1.6	1.3	1.6
	Manufacturing	0.0	0.0	0.0	0.0	0.1	0.2	0.2	0.7
	Others	12.3	7.3	6.0	5.5	17.4	19.3	23.4	23.2
	Total Real Estate Loan (REL) (I+II)	**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

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

as of periods indicated

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Levels in billion pesos											
Purpose of Loans to the Industry											
Acquisition of Residential Property	32.96	29.17	35.21	27.05	30.37	31.15	31.14	31.99	35.33	38.48	40.60
Land	6.97	5.89	8.46	7.76	9.02	10.07	8.81	6.01	4.36	3.90	2.40
Individual Units	26.00	23.28	26.75	19.29	21.35	21.07	22.34	25.93	30.97	34.58	38.20
Acquisition of Commercial Property	18.69	20.49	14.22	13.51	23.37	32.78	33.42	38.04	37.10	39.27	36.33
Development of Subd. for Housing	46.31	42.21	39.62	34.26	30.87	27.83	27.58	26.47	23.13	23.57	24.13
Development of Industrial Park	5.82	5.06	3.20	3.31	2.95	3.89	3.66	2.59	1.94	1.53	1.44
Development of Commercial Property	30.22	27.39	28.48	35.79	33.72	31.53	33.56	34.89	40.34	45.74	39.14
Dev. of Recreational & Amusement Park	3.84	4.12	4.36	3.97	3.19	2.61	2.10	2.28	0.63	0.48	0.76
Development of Memorial Park	1.02	0.86	2.19	2.20	2.15	2.06	1.97	2.04	1.91	0.22	0.13
Construction of Office Condominium	9.63	11.65	10.05	10.60	8.29	5.81	8.98	9.39	7.68	5.19	6.42
Const. of Residential Condominium	14.09	15.65	12.89	12.72	15.18	6.40	9.58	7.26	4.77	3.74	6.82
Construction of Infrastructure Project	5.18	11.02	11.18	18.45	15.26	17.67	17.55	17.94	20.32	23.25	20.96
Other Purpose	37.05	35.05	21.79	22.77	10.32	8.95	7.64	8.75	12.99	15.20	15.34
Total Real Estate Loan (REL) [1]	**204.79**	**202.66**	**183.20**	**184.62**	**175.67**	**170.68**	**177.17**	**181.63**	**186.14**	**196.66**	**192.08**
REL/TOL (w/IBL) [r]	13.02	13.14	11.57	11.34	10.81	10.41	10.14	10.18	9.94	9.49	8.75
REL/TOL (w/outIBL) [r]	14.27	14.94	13.49	12.72	12.34	11.93	12.03	11.88	12.14	11.77	10.36
Memo Item: Total Loans Outstanding (TOL) [2]	**1,573.14**	**1,542.49**	**1,582.89**	**1,628.21**	**1,625.05**	**1,639.38**	**1,747.15**	**1,784.24**	**1,872.74**	**2,073.35**	**2,194.78**
Total Loans Outstanding without (TOL) [2]	**1,434.85**	**1,356.75**	**1,358.26**	**1,451.84**	**1,423.81**	**1,430.33**	**1,473.14**	**1,529.40**	**1,532.75**	**1,670.24**	**1,853.37**
Percent distribution to Total Real Estate Loan (REL)											
Purpose of Loans to the Industry											
Acquisition of Residential Property	16.1	14.4	19.2	14.7	17.3	18.2	17.6	17.6	19.0	19.6	21.1
Land	3.4	2.9	4.6	4.2	5.1	5.9	5.0	3.3	2.3	2.0	1.3
Individual Units	12.7	11.5	14.6	10.4	12.2	12.3	12.6	14.3	16.6	17.6	19.9
Acquisition of Commercial Property	9.1	10.1	7.8	7.3	13.3	19.2	18.9	20.9	19.9	20.0	18.9
Development of Subd. for Housing	22.6	20.8	21.6	18.6	17.6	16.3	15.6	14.6	12.4	12.0	12.6
Development of Industrial Park	2.8	2.5	1.7	1.8	1.7	2.3	2.1	1.4	1.0	0.8	0.7
Development of Commercial Property	14.8	13.5	15.5	19.4	19.2	18.5	18.9	19.2	21.7	23.3	20.4
Dev. of Recreational & Amusement Park	1.9	2.0	2.4	2.2	1.8	1.5	1.2	1.3	0.3	0.2	0.4
Development of Memorial Park	0.5	0.4	1.2	1.2	1.2	1.2	1.1	1.1	1.0	0.1	0.1
Construction of Office Condominium	4.7	5.8	5.5	5.7	4.7	3.4	5.1	5.2	4.1	2.6	3.3
Const. of Residential Condominium	6.9	7.7	7.0	6.9	8.6	3.8	5.4	4.0	2.6	1.9	3.5
Construction of Infrastructure Project	2.5	5.4	6.1	10.0	8.7	10.4	9.9	9.9	10.9	11.8	10.9
Other Purpose	18.1	17.3	11.9	12.3	5.9	5.2	4.3	4.8	7.0	7.7	8.0
Total Real Estate Loan (REL) [1]	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

[1] *Exclude reports of banks' trust department.*

[r] *Revised*

[2] *Refers to all loans of universal and commercial banks (bank proper only) to all economic sectors (i.e. manufacturing, construction, etc..). Under Circular 202, total loans refers to loans gross of allowance for probable losses plus interbank loans.*

Source: Bangko Sentral ng Pilipinas