

49 UNIVERSAL AND COMMERCIAL BANKS' LOANS OUTSTANDING TO THE REAL ESTATE SECTOR BY PURPOSE ¹

as of periods indicated

	Mar-08	Jun-08	Sep-08	Dec-08	Mar-09	Jun-09	Sep-09	Dec-09	Mar-10	Jun-10	Sep-10	Dec-10	Mar-11	Jun-11
Levels in billion pesos														
I. Residential	48.22	60.08	62.32	71.58	74.88	75.53	71.27	72.60	77.60	84.52	87.04	92.21	96.88	103.65
Socialized and Low Cost Housing	16.49	24.62	26.93	27.25	28.25	26.52	24.57	24.85	25.48	24.94	25.52	26.05	26.60	28.73
Others	31.72	35.45	35.39	44.33	46.63	49.01	46.70	47.75	52.12	59.58	61.52	66.18	70.29	74.92
II. Commercial	145.90	147.25	152.68	179.09	180.95	189.02	188.77	203.14	201.65	206.47	205.77	213.95	221.96	243.84
A. Loans to land developers/construction companies	124.86	99.64	100.37	125.52	128.66	143.59	143.43	163.25	164.11	172.31	171.06	178.94	185.33	201.28
Residential Units	47.49	36.83	37.67	40.67	46.38	50.10	53.74	55.40	57.04	57.53	58.91	59.07	63.09	71.50
Office Buildings and Condominiums	12.68	13.85	15.49	17.14	16.13	17.52	16.68	17.49	18.26	19.95	16.25	15.76	15.11	14.69
Retail/Wholesale	17.86	15.28	13.49	14.78	14.17	12.92	12.74	13.19	12.21	12.95	12.43	12.52	12.41	12.71
Manufacturing	2.36	0.06	0.06	0.56	0.55	0.55	0.47	7.73	0.47	0.73	0.45	0.44	0.44	0.38
Others	44.46	33.04	33.09	52.37	51.44	62.50	59.81	69.45	76.13	81.14	83.02	91.15	94.28	102.00
B. Loans to Other Borrowers	21.05	47.61	52.31	53.57	52.29	45.42	45.34	39.89	37.54	34.17	34.70	35.01	36.63	42.56
Residential Units	3.52	16.73	16.99	18.07	18.88	13.90	14.40	15.35	14.96	13.43	13.12	12.19	12.15	16.34
Office Buildings and Condominiums	1.87	2.34	2.07	0.66	1.63	2.32	2.34	2.47	0.80	0.87	0.99	1.07	1.06	0.57
Retail/Wholesale	0.50	0.34	4.30	3.88	2.60	2.84	2.76	1.79	2.43	2.21	2.34	3.25	2.87	3.28
Manufacturing	0.08	0.02	0.04	0.06	0.08	0.08	0.09	0.12	0.13	0.15	0.18	0.15	0.16	0.15
Others	15.06	28.17	28.90	30.90	29.11	26.28	25.75	20.16	19.21	17.50	18.08	18.34	20.37	22.23
Total Real Estate Loan (REL) (I+II)	194.12	207.33	215.00	250.67	255.83	264.55	260.04	275.74	279.25	290.99	292.80	306.16	318.84	347.49
Percent distribution to Total Real Estate Loan (REL)														
I. Residential	24.8	29.0	29.0	28.6	29.3	28.6	27.4	26.3	27.8	29.0	29.7	30.1	30.4	29.8
Socialized and Low Cost Housing	8.5	11.9	12.5	10.9	11.0	10.0	9.4	9.0	9.1	8.6	8.7	8.5	8.3	8.3
Others	16.3	17.1	16.5	17.7	18.2	18.5	18.0	17.3	18.7	20.5	21.0	21.6	22.0	21.6
II. Commercial	75.2	71.0	71.0	71.4	70.7	71.4	72.6	73.7	72.2	71.0	70.3	69.9	69.6	70.2
A. Loans to land developers/construction companies	64.3	48.1	46.7	50.1	50.3	54.3	55.2	59.2	58.8	59.2	58.4	58.4	58.1	57.9
Residential Units	24.5	17.8	17.5	16.2	18.1	18.9	20.7	20.1	20.4	19.8	20.1	19.3	19.8	20.6
Office Buildings and Condominiums	6.5	6.7	7.2	6.8	6.3	6.6	6.4	6.3	6.5	6.9	5.5	5.1	4.7	4.2
Retail/Wholesale	9.2	7.4	6.3	5.9	5.5	4.9	4.9	4.8	4.4	4.5	4.2	4.1	3.9	3.7
Manufacturing	1.2	0.0	0.0	0.2	0.2	0.2	0.2	2.8	0.2	0.3	0.2	0.1	0.1	0.1
Others	22.9	15.9	15.4	20.9	20.1	23.6	23.0	25.2	27.3	27.9	28.4	29.8	29.6	29.4
B. Loans to Other Borrowers	10.8	23.0	24.3	21.4	20.4	17.2	17.4	14.5	13.4	11.7	11.9	11.4	11.5	12.2
Residential Units	1.8	8.1	7.9	7.2	7.4	5.3	5.5	5.6	5.4	4.6	4.5	4.0	3.8	4.7
Office Buildings and Condominiums	1.0	1.1	1.0	0.3	0.6	0.9	0.9	0.9	0.3	0.3	0.3	0.3	0.3	0.2
Retail/Wholesale	0.3	0.2	2.0	1.5	1.0	1.1	1.1	0.6	0.9	0.8	0.8	1.1	0.9	0.9
Manufacturing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.1	0.0
Others	7.8	13.6	13.4	12.3	11.4	9.9	9.9	7.3	6.9	6.0	6.2	6.0	6.4	6.4
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

¹ Revised format with the adoption of the Financial Reporting Package (FRP).

Source: Supervisory Data Center