

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

as of periods indicated

	2008	2009	2010	2011	2012	Mar-13	Jun-13	Sep-13	Dec-13	Mar-14	Jun-14	Sep-14	Dec-14	Mar-15	Jun-15	Sep-15	Dec-15
Levels in billion pesos																	
I. Residential	<u>71.58</u>	<u>72.60</u>	<u>92.21</u>	<u>123.85</u>	<u>164.39</u>	<u>173.46</u>	<u>182.35</u>	<u>188.88</u>	<u>195.61</u>	<u>196.28</u>	<u>213.11</u>	<u>224.50</u>	<u>234.45</u>	<u>247.02</u>	<u>238.43</u>	<u>247.29</u>	<u>257.96</u>
Socialized and Low Cost Housing	27.25	24.85	26.05	27.69	44.89	37.97	38.26	41.75	44.50	49.56	52.40	53.99	57.23	59.70	59.93	60.69	62.01
Others	44.33	47.75	66.16	96.16	119.50	135.49	144.09	147.13	151.11	146.72	160.71	170.51	177.22	187.32	178.50	186.60	195.96
II. Commercial	<u>179.09</u>	<u>203.14</u>	<u>213.95</u>	<u>260.99</u>	<u>382.12</u>	<u>394.95</u>	<u>425.92</u>	<u>438.52</u>	<u>473.78</u>	<u>492.28</u>	<u>538.18</u>	<u>544.05</u>	<u>594.28</u>	<u>629.63</u>	<u>711.45</u>	<u>752.17</u>	<u>806.17</u>
A. Loans to land developers/construction companies	<u>125.52</u>	<u>163.25</u>	<u>178.94</u>	<u>219.60</u>	<u>260.12</u>	<u>300.37</u>	<u>310.20</u>	<u>305.85</u>	<u>299.31</u>	<u>312.54</u>	<u>324.95</u>	<u>312.96</u>	<u>339.13</u>	<u>379.75</u>	<u>373.73</u>	<u>387.53</u>	<u>420.04</u>
Residential Units	40.67	55.40	59.07	78.90	106.06	113.67	118.70	122.26	121.67	118.84	113.16	122.42	132.31	159.41	168.21	167.94	181.00
Office Buildings and Condominiums	17.14	17.49	15.76	12.96	19.99	25.33	24.64	26.26	22.99	22.86	22.11	27.19	31.93	30.47	32.73	26.33	29.11
Retail/Wholesale	14.78	13.19	12.52	16.10	16.22	29.18	30.08	35.84	35.06	35.51	37.84	36.03	29.44	31.04	19.99	12.22	16.74
Manufacturing	0.56	7.73	0.44	0.27	0.52	0.80	0.59	0.69	0.85	0.61	0.70	0.50	0.40	0.42	0.23	0.24	0.16
Others	52.37	69.45	91.15	111.38	117.34	131.38	136.18	120.80	118.74	134.72	151.13	126.83	145.01	158.41	152.56	180.80	193.03
B. Loans to Other Borrowers	<u>53.57</u>	<u>39.89</u>	<u>35.01</u>	<u>41.39</u>	<u>122.01</u>	<u>94.58</u>	<u>115.72</u>	<u>132.67</u>	<u>174.47</u>	<u>179.74</u>	<u>213.23</u>	<u>231.09</u>	<u>255.15</u>	<u>249.88</u>	<u>337.72</u>	<u>364.65</u>	<u>386.13</u>
Residential Units	18.07	15.35	12.19	16.37	21.10	14.84	13.86	13.90	19.68	20.47	25.53	34.29	32.83	24.42	69.46	75.10	81.80
Office Buildings and Condominiums	0.66	2.47	1.07	0.57	1.61	6.00	5.58	8.16	13.28	14.16	13.80	15.26	15.86	22.68	27.43	32.76	33.47
Retail/Wholesale	3.88	1.79	3.25	3.10	3.64	8.37	6.90	20.63	10.51	10.28	11.25	14.64	10.68	7.84	22.36	16.22	16.60
Manufacturing	0.06	0.12	0.15	0.12	0.31	2.89	1.61	1.45	1.53	1.73	1.87	1.41	1.47	2.93	5.75	5.51	7.00
Others	30.90	20.16	18.34	21.22	95.35	62.48	87.77	88.52	129.46	133.10	160.78	165.48	194.31	191.96	212.72	235.06	247.26
Total Real Estate Loan (REL) (I+II)	<u>250.67</u>	<u>275.74</u>	<u>306.16</u>	<u>384.85</u>	<u>546.51</u>	<u>568.40</u>	<u>608.28</u>	<u>627.39</u>	<u>669.39</u>	<u>688.56</u>	<u>751.29</u>	<u>768.55</u>	<u>828.73</u>	<u>876.65</u>	<u>949.88</u>	<u>999.46</u>	<u>1064.13</u>
Total Loan Portfolio (TLP) - inclusive of IBL	<u>2,519.64</u>	<u>2,745.99</u>	<u>2,825.46</u>	<u>3,252.38</u>	<u>3,650.76</u>	<u>3,625.04</u>	<u>3,760.89</u>	<u>3,922.09</u>	<u>4,256.96</u>	<u>4,329.73</u>	<u>4,513.29</u>	<u>4,704.66</u>	<u>5,117.88</u>	<u>4,991.91</u>	<u>5,110.49</u>	<u>5,244.59</u>	<u>5,719.67</u>
Total Loan Portfolio (TLP) - exclusive of IBL	<u>2,295.14</u>	<u>2,401.60</u>	<u>2,607.62</u>	<u>3,098.02</u>	<u>3,495.29</u>	<u>3,497.26</u>	<u>3,623.67</u>	<u>3,765.90</u>	<u>4,074.87</u>	<u>4,157.51</u>	<u>4,324.96</u>	<u>4,525.43</u>	<u>4,875.26</u>	<u>4,823.94</u>	<u>4,954.87</u>	<u>5,090.45</u>	<u>5,506.71</u>
REL/TLP (with IBL)	<u>9.9</u>	<u>10.0</u>	<u>10.8</u>	<u>11.8</u>	<u>15.0</u>	<u>15.7</u>	<u>16.2</u>	<u>16.0</u>	<u>15.7</u>	<u>15.9</u>	<u>16.6</u>	<u>16.3</u>	<u>16.2</u>	<u>17.6</u>	<u>18.6</u>	<u>19.1</u>	<u>18.6</u>
REL/TLP (without IBL)	<u>10.9</u>	<u>11.5</u>	<u>11.7</u>	<u>12.4</u>	<u>15.6</u>	<u>16.3</u>	<u>16.8</u>	<u>16.7</u>	<u>16.4</u>	<u>16.6</u>	<u>17.4</u>	<u>17.0</u>	<u>17.0</u>	<u>18.2</u>	<u>19.2</u>	<u>19.6</u>	<u>19.3</u>

Percent distribution to Total Real Estate Loan (REL)

I. Residential	<u>28.6</u>	<u>26.3</u>	<u>30.1</u>	<u>32.2</u>	<u>30.1</u>	<u>30.5</u>	<u>30.0</u>	<u>30.1</u>	<u>29.2</u>	<u>28.5</u>	<u>28.4</u>	<u>29.2</u>	<u>28.3</u>	<u>28.2</u>	<u>25.1</u>	<u>24.7</u>	<u>24.2</u>
Socialized and Low Cost Housing	10.9	9.0	8.5	7.2	8.2	6.7	6.3	6.7	6.6	7.2	7.0	7.0	6.9	6.8	6.3	6.1	5.8
Others	17.7	17.3	21.6	25.0	21.9	23.8	23.7	23.5	22.6	21.3	21.4	22.2	21.4	21.4	18.8	18.7	18.4
II. Commercial	<u>71.4</u>	<u>73.7</u>	<u>69.9</u>	<u>67.8</u>	<u>69.9</u>	<u>69.5</u>	<u>70.0</u>	<u>69.9</u>	<u>70.8</u>	<u>71.5</u>	<u>71.6</u>	<u>70.8</u>	<u>71.7</u>	<u>71.8</u>	<u>74.9</u>	<u>75.3</u>	<u>75.8</u>
A. Loans to land developers/construction companies	<u>50.1</u>	<u>59.2</u>	<u>58.4</u>	<u>57.1</u>	<u>47.6</u>	<u>52.8</u>	<u>51.0</u>	<u>48.7</u>	<u>44.7</u>	<u>45.4</u>	<u>43.3</u>	<u>40.7</u>	<u>40.9</u>	<u>43.3</u>	<u>39.3</u>	<u>38.8</u>	<u>39.5</u>
Residential Units	16.2	20.1	19.3	20.5	19.4	20.0	19.5	19.5	18.2	17.3	15.1	15.9	16.0	18.2	17.7	16.8	17.0
Office Buildings and Condominiums	6.8	6.3	5.1	3.4	3.7	4.5	4.1	4.2	3.4	3.3	2.9	3.5	3.9	3.5	3.4	2.6	2.7
Retail/Wholesale	5.9	4.8	4.1	4.2	3.0	5.1	4.9	5.7	5.2	5.2	5.0	4.7	3.6	3.5	2.1	1.2	1.6
Manufacturing	0.2	2.8	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Others	20.9	25.2	29.8	28.9	21.5	23.1	22.4	19.3	17.7	19.6	20.1	16.5	17.5	18.1	16.1	18.1	18.1
B. Loans to Other Borrowers	<u>21.4</u>	<u>14.5</u>	<u>11.4</u>	<u>10.8</u>	<u>22.3</u>	<u>16.6</u>	<u>19.0</u>	<u>21.1</u>	<u>26.1</u>	<u>26.1</u>	<u>28.4</u>	<u>30.1</u>	<u>30.8</u>	<u>28.5</u>	<u>35.6</u>	<u>36.5</u>	<u>36.3</u>
Residential Units	7.2	5.6	4.0	4.3	3.9	2.6	2.3	2.2	2.9	3.0	3.4	4.5	4.0	2.8	7.3	7.5	7.7
Office Buildings and Condominiums	0.3	0.9	0.3	0.1	0.3	1.1	0.9	1.3	2.0	2.1	1.8	2.0	1.9	2.6	2.9	3.3	3.1
Retail/Wholesale	1.5	0.6	1.1	0.8	0.7	1.5	1.1	3.3	1.6	1.5	1.5	1.9	1.3	0.9	2.4	1.6	1.6
Manufacturing	0.0	0.0	0.0	0.0	0.1	0.5	0.3	0.2	0.2	0.3	0.2	0.2	0.2	0.3	0.6	0.6	0.7
Others	12.3	7.3	6.0	5.5	17.4	11.0	14.4	14.1	19.3	19.3	21.4	21.5	23.4	21.9	22.4	23.5	23.2
Total Real Estate Loan (REL) (I+II)	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>

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