

## 26 UNIVERSAL AND COMMERCIAL BANKS' LOANS OUTSTANDING TO THE REAL ESTATE SECTOR BY PURPOSE <sup>1</sup>

as of periods indicated

|   |   |                 |                 | Jun             |                 |
|---|---|-----------------|-----------------|-----------------|-----------------|
|   |   |                 |                 | 2017            | 2018            |
|   |   |                 |                 | 2017            | 2018            |
|   |   |                 |                 | 2017            | 2018            |
|   |   |                 |                 | 2017            | 2018            |
| <b>Levels in billion pesos</b>                          |   |                 |                 |                 |                 |
| I.  | <b>Residential</b>                              |                 |                 | <b>338.21</b>   | <b>404.33</b>   |
|   | Socialized and Low Cost Housing                 | 62.01           | 70.59           | 83.65           | 89.74           |
|   | Others  | 195.96          | 242.74          | 298.09          | 314.59          |
| II.   | <b>Commercial</b>                               | <b>806.17</b>   | <b>962.77</b>   | <b>1134.37</b>  | <b>1122.61</b>  |
| A.  | Loans to land developers/construction companies | <b>420.04</b>   | <b>534.66</b>   | <b>634.18</b>   | <b>650.80</b>   |
|   | Residential Units                               | 181.00          | 189.21          | 204.22          | 233.16          |
|   | Office Buildings and Condominiums               | 29.11           | 41.70           | 39.13           | 38.09           |
|   | Retail/Wholesale                                | 16.74           | 20.44           | 21.99           | 17.46           |
|   | Manufacturing                                   | 0.16            | 0.53            | 0.82            | 1.12            |
|   | Others  | 193.03          | 282.77          | 368.02          | 360.97          |
| B.  | Loans to Other Borrowers                        | <b>386.13</b>   | <b>428.11</b>   | <b>500.20</b>   | <b>471.81</b>   |
|   | Residential Units                               | 81.80           | 83.05           | 97.88           | 113.35          |
|   | Office Buildings and Condominiums               | 33.47           | 33.19           | 34.22           | 31.34           |
|   | Retail/Wholesale                                | 16.60           | 22.39           | 25.51           | 29.23           |
|   | Manufacturing                                   | 7.00            | 7.18            | 9.16            | 9.91            |
|   | Others  | 247.26          | 282.30          | 333.41          | 287.98          |
| <b>Total Real Estate Loan (REL) ( I+II )</b>            |   | <b>1064.13</b>  | <b>1276.10</b>  | <b>1516.12</b>  | <b>1526.94</b>  |
| <b>Total Loan Portfolio (TLP) - inclusive of IBL</b>    |   | <b>5,719.67</b> | <b>6,706.31</b> | <b>7,867.08</b> | <b>8,172.51</b> |
| <b>Total Loan Portfolio (TLP) - exclusive of IBL</b>    |   | <b>5,506.71</b> | <b>6,440.85</b> | <b>7,617.12</b> | <b>7,895.46</b> |
| <b>REL/TLP (with IBL)</b>                               |   | <b>18.6</b>     | <b>19.0</b>     | <b>19.3</b>     | <b>18.7</b>     |
| <b>REL/TLP (without IBL)</b>                            |   | <b>19.3</b>     | <b>19.8</b>     | <b>19.9</b>     | <b>19.3</b>     |
| <b>Share to Total Real Estate Loan (REL) in percent</b> |   |                 |                 |                 |                 |
| I.  | <b>Residential</b>                              | <b>24.2</b>     | <b>24.6</b>     | <b>25.2</b>     | <b>26.5</b>     |
|   | Socialized and Low Cost Housing                 | 5.8             | 5.5             | 5.5             | 5.9             |
|   | Others  | 18.4            | 19.0            | 19.7            | 20.6            |
| II.   | <b>Commercial</b>                               | <b>75.8</b>     | <b>75.4</b>     | <b>74.8</b>     | <b>73.5</b>     |
| A.  | Loans to land developers/construction companies | <b>39.5</b>     | <b>41.9</b>     | <b>41.8</b>     | <b>42.6</b>     |
|   | Residential Units                               | 17.0            | 14.8            | 13.5            | 15.3            |
|   | Office Buildings and Condominiums               | 2.7             | 3.3             | 2.6             | 2.5             |
|   | Retail/Wholesale                                | 1.6             | 1.6             | 1.5             | 1.1             |
|   | Manufacturing                                   | 0.0             | 0.0             | 0.1             | 0.1             |
|   | Others  | 18.1            | 22.2            | 24.3            | 23.6            |
| B.  | Loans to Other Borrowers                        | <b>36.3</b>     | <b>33.5</b>     | <b>33.0</b>     | <b>30.9</b>     |
|   | Residential Units                               | 7.7             | 6.5             | 6.5             | 7.4             |
|   | Office Buildings and Condominiums               | 3.1             | 2.6             | 2.3             | 2.1             |
|   | Retail/Wholesale                                | 1.6             | 1.8             | 1.7             | 1.9             |
|   | Manufacturing                                   | 0.7             | 0.6             | 0.6             | 0.6             |
|   | Others  | 23.2            | 22.1            | 22.0            | 18.9            |
| <b>Total Real Estate Loan (REL) ( I+II )</b>            |   | <b>100.0</b>    | <b>100.0</b>    | <b>100.0</b>    | <b>100.0</b>    |

<sup>1</sup> 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