

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	2014	Mar-15	Jun-15	Sep-15	Dec-15	Mar-16	Jun-16	Sep-16
Levels in billion pesos														
I. Residential	71.58	72.60	92.21	123.85	164.39	195.61	234.45	247.02	238.43	247.29	257.96	266.10	279.46	297.67
Socialized and Low Cost Housing	27.25	24.85	26.05	27.69	44.89	44.50	57.23	59.70	59.93	60.69	62.01	62.78	65.27	65.22
Others	44.33	47.75	66.16	96.16	119.50	151.11	177.22	187.32	178.50	186.60	195.96	203.32	214.19	232.46
II. Commercial	179.09	203.14	213.95	260.99	382.12	473.78	594.28	629.63	711.45	752.17	806.17	817.78	858.59	893.77
A. Loans to land developers/construction companies	125.52	163.25	178.94	219.60	260.12	299.31	339.13	379.75	373.73	387.53	420.04	429.14	443.08	477.88
Residential Units	40.67	55.40	59.07	78.90	106.06	121.67	132.31	159.41	168.21	167.94	181.00	186.56	197.68	191.98
Office Buildings and Condominiums	17.14	17.49	15.76	12.96	19.99	22.99	31.93	30.47	32.73	26.33	29.11	35.02	35.60	31.77
Retail/Wholesale	14.78	13.19	12.52	16.10	16.22	35.06	29.44	31.04	19.99	12.22	16.74	16.86	17.20	13.43
Manufacturing	0.56	7.73	0.44	0.27	0.52	0.85	0.40	0.42	0.23	0.24	0.16	0.13	0.12	0.15
Others	52.37	69.45	91.15	111.38	117.34	118.74	145.01	158.41	152.56	180.80	193.03	190.57	192.47	240.56
B. Loans to Other Borrowers	53.57	39.89	35.01	41.39	122.01	174.47	255.15	249.88	337.72	364.65	386.13	388.63	415.51	415.89
Residential Units	18.07	15.35	12.19	16.37	21.10	19.68	32.83	24.42	69.46	75.10	81.80	88.42	88.19	90.35
Office Buildings and Condominiums	0.66	2.47	1.07	0.57	1.61	13.28	15.86	22.68	27.43	32.76	33.47	32.26	32.35	35.32
Retail/Wholesale	3.88	1.79	3.25	3.10	3.64	10.51	10.68	7.84	22.36	16.22	16.60	20.01	20.12	21.75
Manufacturing	0.06	0.12	0.15	0.12	0.31	1.53	1.47	2.93	5.75	5.51	7.00	5.88	6.79	6.11
Others	30.90	20.16	18.34	21.22	95.35	129.46	194.31	191.96	212.72	235.06	247.26	242.06	268.05	262.35
Total Real Estate Loan (REL) (I+II)	250.67	275.74	306.16	384.85	546.51	669.39	828.73	876.65	949.88	999.46	1064.13	1083.88	1138.05	1191.44
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	5,117.88	4,991.91	5,110.49	5,244.59	5,719.67	5,659.77	5,940.31	6,144.62
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	4,875.26	4,823.94	4,954.87	5,090.45	5,506.71	5,463.98	5,735.15	5,928.83
REL/TLP (with IBL)	9.9	10.0	10.8	11.8	15.0	15.7	16.2	17.6	18.6	19.1	18.6	19.2	19.2	19.4
REL/TLP (without IBL)	10.9	11.5	11.7	12.4	15.6	16.4	17.0	18.2	19.2	19.6	19.3	19.8	19.8	20.1
Percent distribution to Total Real Estate Loan (REL)														
I. Residential	28.6	26.3	30.1	32.2	30.1	29.2	28.3	28.2	25.1	24.7	24.2	24.6	24.6	25.0
Socialized and Low Cost Housing	10.9	9.0	8.5	7.2	8.2	6.6	6.9	6.8	6.3	6.1	5.8	5.8	5.7	5.5
Others	17.7	17.3	21.6	25.0	21.9	22.6	21.4	21.4	18.8	18.7	18.4	18.8	18.8	19.5
II. Commercial	71.4	73.7	69.9	67.8	69.9	70.8	71.7	71.8	74.9	75.3	75.8	75.4	75.4	75.0
A. Loans to land developers/construction companies	50.1	59.2	58.4	57.1	47.6	44.7	40.9	43.3	39.3	38.8	39.5	39.6	38.9	40.1
Residential Units	16.2	20.1	19.3	20.5	19.4	18.2	16.0	18.2	17.7	16.8	17.0	17.2	17.4	16.1
Office Buildings and Condominiums	6.8	6.3	5.1	3.4	3.7	3.4	3.9	3.5	3.4	2.6	2.7	3.2	3.1	2.7
Retail/Wholesale	5.9	4.8	4.1	4.2	3.0	5.2	3.6	3.5	2.1	1.2	1.6	1.6	1.5	1.1
Manufacturing	0.2	2.8	0.1	0.1	0.1	0.1	0.0	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	17.5	18.1	16.1	18.1	18.1	17.6	16.9	20.2
B. Loans to Other Borrowers	21.4	14.5	11.4	10.8	22.3	26.1	30.8	28.5	35.6	36.5	36.3	35.9	36.5	34.9
Residential Units	7.2	5.6	4.0	4.3	3.9	2.9	4.0	2.8	7.3	7.5	7.7	8.2	7.7	7.6
Office Buildings and Condominiums	0.3	0.9	0.3	0.1	0.3	2.0	1.9	2.6	2.9	3.3	3.1	3.0	2.8	3.0
Retail/Wholesale	1.5	0.6	1.1	0.8	0.7	1.6	1.3	0.9	2.4	1.6	1.6	1.8	1.8	1.8
Manufacturing	0.0	0.0	0.0	0.0	0.1	0.2	0.2	0.3	0.6	0.6	0.7	0.5	0.6	0.5
Others	12.3	7.3	6.0	5.5	17.4	19.3	23.4	21.9	22.4	23.5	23.2	22.3	23.6	22.0
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). Data covers all universal and commercial banks, exclusive of their subsidiaries.

Source: Bangko Sentral ng Pilipinas