

Pag-IBIG Fund
Retail Home Lending Program
1990 to September 2021

Table 1: Housing Loan Takeouts By Package

(Loan value in million pesos)

Year	SOCIALIZED		LOW COST					
			Economic Housing (Above S1 to P1.7 M)		Level 2 (Above P1.7 M to P3 M)		TOTAL LOW COST	
	Loan Value	Units	Loan Value	Units	Loan Value	Units	Loan Value	Units
1990	940.670	9,789					1.848	4
1991	554.594	7,048					635.623	3,353
1992	633.754	4,834					671.260	4,763
1993	1,090.554	15,082					658.462	2,752
1994	613.316	5,298					2,586.487	9,094
1995	652.255	6,098					4,235.482	16,979
1996	3,067.929	21,914					9,181.640	35,604
1997	4,101.496	28,828					11,593.633	45,514
1998	3,227.494	21,125					7,654.503	28,415
1999	2,496.596	15,022					4,456.229	16,502
2000	1,816.372	10,876					3,266.792	12,501
2001	1,172.171	6,775					2,648.179	9,419
2002	1,190.654	7,089					4,211.379	12,036
2003	2,220.062	11,891					7,104.207	17,144
2004	2,688.713	13,564					12,098.074	25,998
2005	2,422.367	11,938					12,868.879	25,237
2006	1,860.290	8,878					14,334.513	24,188
2007	3,807.945	14,622					19,857.211	32,745
2008	3,905.372	16,028					30,123.123	46,479
2009	5,959.113	20,951					39,742.863	54,022
2010	4,998.539	16,163					35,805.389	45,878
2011	4,061.203	12,532					27,471.181	33,764
2012	4,199.029	12,909					27,608.716	33,985
2013	3,685.431	11,623					29,621.322	35,764
2014	4,988.051	14,920					34,035.819	38,693
2015	6,908.846	20,067	30,704.026	36,537	4,516.247	2,316	35,222.273	38,853
2016	8,508.134	24,983	40,078.846	47,290	6,425.172	3,336	46,504.018	50,626
2017	8,887.666	24,705	45,553.955	51,365	7,968.989	4,118	53,522.944	55,483
2018	10,714.612	27,444	50,919.860	56,700	10,095.898	5,184	61,015.758	61,884
2019	10,635.131	27,145	54,818.123	58,683	15,510.120	7,776	70,328.243	66,459
2020	7,097.511	16,975	38,486.374	38,877	12,810.700	6,334	51,296.074	45,211
September 2021	6,716.322	15,456	40,463.295	40,229	13,108.763	6,531	53,572.058	46,760

Note: No available breakdown for Low Cost from 1990 to 2014.

Table 2: Housing Package Definition

YEAR	SOCIALIZED HOUSING	LOW-COST HOUSING
Earlier than 1994	Up to P150,000	Over P150,000 to P375,000
1995 to 1999	Up to P150,000	Over P150,000 to P500,000
2000 to 2001	Up to P180,000	Over P180,000 to P500,000
2002 to 2005	Up to P225,000	Over P225,000 to P2M
2006 to 2008	Up to P300,000	Over P300,000 to P2M
2009 to 2013	Up to P400,000	Over P400,000 to P3M
2014 to present	Old definition: Up to P450,000 New definition: - P480K to P580K for socialized subdivision - P700K to 750K for socialized condominium - P600K to 650 for other areas Note: From 2019 to 2020, reports were based on old and new definition.	Over P450,000 to P3M

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Table 3: Housing Loan Takeouts By Source

(Loan value in million pesos)

Year	HL Takeouts					
	Developer Assisted		Non-Developer Assisted		TOTAL	
	Loan Value	Units	Loan Value	Units	Loan Value	Units
1990					942.518	9,793
1991					1,190.217	10,401
1992					1,305.014	9,597
1993					1,749.016	17,834
1994					3,199.803	14,392
1995					4,887.737	23,077
1996					12,249.569	57,518
1997					15,695.129	74,342
1998					10,881.997	49,540
1999					6,952.825	31,524
2000					5,083.164	23,377
2001					3,820.350	16,194
2002					5,402.033	19,125
2003					9,324.269	29,035
2004					14,786.787	39,562
2005					15,291.246	37,175
2006					16,194.803	33,066
2007					23,665.156	47,367
2008	25,150.247	47,175	8,878.248	15,332	34,028.495	62,507
2009	34,023.180	56,537	11,678.796	18,436	45,701.976	74,973
2010	28,451.379	44,667	12,352.549	17,374	40,803.928	62,041
2011	20,093.582	30,101	11,438.802	16,195	31,532.384	46,296
2012	21,505.355	31,688	10,316.129	15,210	31,821.484	46,898
2013	22,037.042	32,092	11,925.950	15,470	33,962.992	47,562
2014	26,252.802	36,970	14,328.154	17,056	40,580.956	54,026
2015	27,446.958	38,109	16,485.376	21,300	43,932.334	59,409
2016	36,678.155	46,934	20,634.849	29,313	57,313.004	76,247
2017	43,144.779	51,695	21,989.130	29,269	65,133.909	80,964
2018	52,724.684	63,551	22,582.735	26,824	75,307.419	90,375
2019	58,446.042	64,617	28,296.161	30,659	86,742.203	95,276
2020	43,342.927	46,623	20,409.697	17,127	63,752.624	63,750
September 2021	45,107.376	45,587	20,373.949	18,178	65,481.325	63,765

Note: No available breakdown from 1990 to 2007.