24 LOANS OUTSTANDING FOR PRODUCTION AND HOUSEHOLD CONSUMPTION: UNIVERSAL AND COMMERCIAL BANKS [1,2]

as of end-periods indicated
in million pesos

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19 [r]
I. Residents															
A. For Production by Economic Activity	6,301,697	6,381,843	6,477,086	6,598,468	6,677,843	6,787,346	6,862,361	6,953,852	7,047,068	7,140,057	7,213,721	7,400,125	7,279,921	7,251,538	7,307,552
1. Agriculture, Forestry and Fishing	162,686	163,226	161,662	164,262	165,348	168,408	172,968	174,087	186,086	189,830	190,892	192,216	192,153	194,555	197,287
2. Mining and Quarrying	50,008	50,330	52,531	51,005	51,926	50,678	49,978	49,705	49,001	52,550	51,910	53,926	53,725	53,507	50,831
3. Manufacturing	932,570	936,783	961,938	991,879	995,206	1,017,438	1,024,907	1,039,808	1,049,901	1,054,328	1,058,205	1,068,469	1,075,630	1,065,489	1,064,142
4. Electricity, Gas, Steam & Airconditioning Supply	829,139	842,586	843,523	840,547	841,189	852,910	853,759	878,925	896,311	919,618	910,233	929,456	927,434	922,175	937,509
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	66,953	67,560	71,452	71,415	72,662	73,597	78,368	78,996	79,514	79,471	79,393	82,473	83,783	84,143	85,181
6. Construction	201,820	208,274	216,169	220,503	229,335	236,315	244,524	243,512	250,949	266,519	269,473	298,704	294,017	300,701	310,181
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	969,765	976,458	985,959	1,022,305	1,034,001	1,058,237	1,075,271	1,086,307	1,089,455	1,107,654	1,132,918	1,159,976	1,126,872	1,119,047	1,121,075
8. Accomodation and Food Services Activities	144,308	144,234	146,752	128,446	130,588	131,495	136,719	140,172	145,906	148,288	149,836	152,521	151,194	150,797	152,263
9. Transportation and Storage	227,964	236,176	238,276	245,919	254,563	257,866	252,923	254,381	257,485	258,993	262,027	271,363	271,050	267,694	264,133
10. Information and Communication	281,162	283,102	285,406	290,085	300,614	305,182	302,526	303,556	305,274	305,451	309,802	316,403	311,592	302,516	309,683
11. Financial and Insurance Activities	590,797	604,210	596,194	624,963	658,155	666,224	700,729	735,316	737,973	764,639	766,486	787,383	747,524	738,555	795,725
12. Real Estate Activities	1,248,215	1,246,748	1,267,765	1,259,743	1,269,499	1,296,806	1,307,651	1,320,559	1,333,233	1,354,158	1,368,177	1,402,372	1,381,695	1,396,957	1,407,872
13. Professional, Scientific and Technical Activities	74,912	81,350	76,485	89,327	81,667	72,444	71,709	76,879	83,227	63,639	64,139	71,392	65,029	60,843	62,146
14. Administrative and Support Services Activities	29,917	30,765	30,245	31,875	33,435	34,017	34,369	33,192	32,481	32,218	34,524	36,222	32,781	36,233	36,790
15. Public Administration and Defense, Compulsory Social Security	132,695	133,143	132,618	132,956	131,966	130,503	130,342	129,564	129,229	129,701	132,417	136,068	136,182	135,077	139,824
16. Education	32,814	33,746	34,153	35,119	35,861	35,952	36,654	36,954	37,415	38,962	39,342	39,747	39,691	39,858	40,073
17. Human Health and Social Work Activities	55,004	55,906	56,505	56,712	50,064	51,685	52,491	53,239	54,293	54,918	54,945	55,609	56,170	57,320	56,006
18. Arts, Entertainment and Recreation	92,569	92,812	94,897	113,260	122,113	122,183	121,577	118,314	120,243	120,430	135,895	132,183	129,250	127,685	129,846
19. Other Community, Social & Personal Activities	102,409	120,358	148,031	150,754	143,465	145,191	133,941	118,712	126,690	115,996	117,486	127,994	119,406	114,192	64,920
20. Activities of Households as Employers, Undifferentiated Goods & Services	75,990	74,073	76,525	77,395	76,185	80,213	80,955	81,674	82,401	82,696	85,620	85,646	84,743	84,194	82,067
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
B. For Household Consumption	**583,020**	**587,595**	**591,857**	**599,802**	**606,624**	**611,481**	**615,352**	**620,172**	**627,320**	**635,997**	**646,598**	**658,159**	**660,082**	**675,276**	**681,436**
1. Credit Card	237,892	238,954	239,606	244,775	248,971	253,682	256,181	258,541	263,110	269,702	278,466	287,088	286,689	297,478	300,670
2. Motor Vehicle Loans	262,795	266,041	271,776	273,057	275,547	276,073	278,592	280,674	282,755	284,682	286,623	288,267	291,244	292,784	295,890
3. Salary-Based General Purpose Consumption Loans	69,524	69,578	69,023	69,679	70,295	69,947	68,246	68,550	69,408	69,168	68,761	67,750	69,431	70,870	70,734
4. Others	12,810	13,022	11,452	12,291	11,811	11,779	12,333	12,407	12,047	12,445	12,749	15,053	12,718	14,144	14,142
C. Under BSP RRP Arrangement	**276,926**	**214,718**	**278,525**	**191,178**	**221,453**	**239,404**	**257,561**	**193,519**	**253,964**	**230,425**	**225,364**	**250,646**	**260,341**	**260,349**	**206,885**
Total Loans Outstanding to Residents															
Gross of RRPs	**7,161,643**	**7,184,156**	**7,347,468**	**7,389,449**	**7,505,920**	**7,638,231**	**7,735,274**	**7,767,544**	**7,928,351**	**8,006,479**	**8,085,683**	**8,308,929**	**8,200,344**	**8,187,163**	**8,195,873**
Net of RRPs	**6,884,717**	**6,969,438**	**7,068,943**	**7,198,271**	**7,284,467**	**7,398,827**	**7,477,712**	**7,574,024**	**7,674,387**	**7,776,054**	**7,860,319**	**8,058,283**	**7,940,003**	**7,926,813**	**7,988,988**
II. Non-Residents	**241,968**	**247,997**	**261,803**	**260,623**	**258,526**	**264,625**	**269,662**	**270,794**	**274,709**	**272,285**	**269,342**	**275,121**	**278,836**	**278,104**	**287,727**
III. Total Loans Outstanding to Residents and Non-Residents															
Gross of RRPs	**7,403,610**	**7,432,153**	**7,609,270**	**7,650,072**	**7,764,446**	**7,902,856**	**8,004,936**	**8,038,338**	**8,203,060**	**8,278,764**	**8,355,025**	**8,584,051**	**8,479,180**	**8,465,267**	**8,483,600**
Net of RRPs	**7,126,685**	**7,217,435**	**7,330,745**	**7,458,894**	**7,542,993**	**7,663,452**	**7,747,374**	**7,844,818**	**7,949,096**	**8,048,339**	**8,129,661**	**8,333,405**	**8,218,839**	**8,204,918**	**8,276,715**
Memo Items:															
a. Loans to domestic banks' foreign offices	*43,312*	*43,468*	*50,879*	*50,371*	*50,237*	*52,015*	*51,494*	*53,394*	*53,426*	*53,249*	*52,206*	*52,770*	*55,152*	*53,619*	*51,062*
b. Interbank loans inclusive of loans to BSP	*304,137*	*261,955*	*229,901*	*260,425*	*253,709*	*277,057*	*211,367*	*219,769*	*280,820*	*268,246*	*248,846*	*255,397*	*232,951*	*255,056*	*257,826*
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assignmer Participation with Recourse andSecurities Lending and Borrowing Transactions [3]	*76,187*	*68,436*	*106,270*	*92,727*	*78,577*	*99,432*	*85,224*	*94,188*	*121,468*	*121,159*	*125,175*	*125,562*	*85,201*	*70,831*	*126,033*
Total Loans Outstanding (inclusive of memo items) [4]	**7,827,247**	**7,806,012**	**7,996,321**	**8,053,595**	**8,146,968**	**8,331,361**	**8,353,021**	**8,405,688**	**8,658,774**	**8,721,418**	**8,781,253**	**9,017,780**	**8,852,484**	**8,844,774**	**8,918,522**

1 Net of amortization
2 Based on 2009 Philippine Standard Industrial Classification (PSIC). Compilation based on PSIC 2009 started only for reporting period ending June 2014, per BSP Memorandum No. M-2014-009.
3 Excludes BSP RRP arrangement
4 Sum of Total Loans Outstanding to Residents and Non-Residents (Gross of BSP RRP Arrangement) and of all memo items
r Revised
.. No transaction
Details may not add up to totals due to rounding.

24 LOANS OUTSTANDING FOR PRODUCTION AND HOUSEHOLD CONSUMPTION: UNIVERSAL AND COMMERCIAL BANKS [1,2]

share to total loans outstanding net of RRPs, in percent

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19 [r]
I. Residents															
A. For Production by Economic Activity	88.4	88.4	88.4	88.5	88.5	88.6	88.6	88.6	88.7	88.7	88.7	88.8	88.6	88.4	88.3
1. Agriculture, Forestry and Fishing	2.3	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.3	2.4	2.3	2.3	2.3	2.4	2.4
2. Mining and Quarrying	0.7	0.7	0.7	0.7	0.7	0.7	0.6	0.6	0.6	0.7	0.6	0.6	0.7	0.7	0.6
3. Manufacturing	13.1	13.0	13.1	13.3	13.2	13.3	13.2	13.3	13.2	13.1	13.0	12.8	13.1	13.0	12.9
4. Electricity, Gas, Steam & Airconditioning Supply	11.6	11.7	11.5	11.3	11.2	11.1	11.0	11.2	11.3	11.4	11.2	11.2	11.3	11.2	11.3
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
6. Construction	2.8	2.9	2.9	3.0	3.0	3.1	3.2	3.1	3.2	3.3	3.3	3.6	3.6	3.7	3.7
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	13.6	13.5	13.4	13.7	13.7	13.8	13.9	13.8	13.7	13.8	13.9	13.9	13.7	13.6	13.5
8. Accomodation and Food Services Activities	2.0	2.0	2.0	1.7	1.7	1.7	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
9. Transportation and Storage	3.2	3.3	3.3	3.3	3.4	3.4	3.3	3.2	3.2	3.2	3.2	3.3	3.3	3.3	3.2
10. Information and Communication	3.9	3.9	3.9	3.9	4.0	4.0	3.9	3.9	3.8	3.8	3.8	3.8	3.8	3.7	3.7
11. Financial and Insurance Activities	8.3	8.4	8.1	8.4	8.7	8.7	9.0	9.4	9.3	9.5	9.4	9.4	9.1	9.0	9.6
12. Real Estate Activities	17.5	17.3	17.3	16.9	16.8	16.9	16.9	16.8	16.8	16.8	16.8	16.8	16.8	17.0	17.0
13. Professional, Scientific and Technical Activities	1.1	1.1	1.0	1.2	1.1	0.9	0.9	1.0	1.0	0.8	0.8	0.9	0.8	0.7	0.8
14. Administrative and Support Services Activities	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
15. Public Administration and Defense, Compulsory Social Security	1.9	1.8	1.8	1.8	1.7	1.7	1.7	1.7	1.6	1.6	1.6	1.6	1.7	1.6	1.7
16. Education	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
17. Human Health and Social Work Activities	0.8	0.8	0.8	0.8	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
18. Arts, Entertainment and Recreation	1.3	1.3	1.3	1.5	1.6	1.6	1.6	1.5	1.5	1.5	1.7	1.6	1.6	1.6	1.6
19. Other Community, Social & Personal Activities	1.4	1.7	2.0	2.0	1.9	1.9	1.7	1.5	1.6	1.4	1.4	1.5	1.5	1.4	0.8
20. Activities of Households as Employers, Undifferentiated Goods & Services	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
B. For Household Consumption	8.2	8.1	8.1	8.0	8.0	8.0	7.9	7.9	7.9	7.9	8.0	7.9	8.0	8.2	8.2
1. Credit Card	3.3	3.3	3.3	3.3	3.3	3.3	3.3	3.3	3.3	3.4	3.4	3.4	3.5	3.6	3.6
2. Motor Vehicle Loans	3.7	3.7	3.7	3.7	3.7	3.6	3.6	3.6	3.6	3.5	3.5	3.5	3.5	3.6	3.6
3. Salary-Based General Purpose Consumption Loans	1.0	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.8	0.8	0.8	0.9	0.9
4. Others	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
II. Non-Residents	3.4	3.4	3.6	3.5	3.4	3.5	3.5	3.5	3.5	3.4	3.3	3.3	3.4	3.4	3.5
III. Total Loans Outstanding to Residents and Non-Residents Net of RRPs	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	100.0

24 LOANS OUTSTANDING FOR PRODUCTION AND HOUSEHOLD CONSUMPTION: UNIVERSAL AND COMMERCIAL BANKS [1,2]

year-on-year growth rates in percent

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19 [r]
I. Residents															
A. For Production by Economic Activity	**18.0**	**18.6**	**18.2**	**19.6**	**19.3**	**19.2**	**19.7**	**19.1**	**17.4**	**18.7**	**17.2**	**15.8**	**15.5**	**13.6**	**12.8**
1. Agriculture, Forestry and Fishing	(11.7)	(11.4)	(8.4)	(6.8)	(8.3)	(7.8)	(7.1)	(25.2)	0.5	1.4	1.2	17.7	18.1	19.2	22.0
2. Mining and Quarrying	56.1	53.2	8.0	6.5	10.4	6.3	5.6	4.8	2.3	10.0	10.1	15.3	7.4	6.3	(3.2)
3. Manufacturing	11.9	10.7	11.5	14.4	17.7	17.5	19.0	19.9	20.6	20.7	16.0	13.1	15.3	13.7	10.6
4. Electricity, Gas, Steam & Airconditioning Supply	24.8	28.5	23.8	17.5	11.6	10.3	9.7	12.0	10.7	11.9	11.0	11.9	11.9	9.4	11.1
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	9.6	9.1	16.1	13.4	14.8	15.6	22.7	21.8	22.0	20.5	20.1	22.3	25.1	24.5	19.2
6. Construction	24.4	22.6	25.0	30.0	32.9	34.0	37.6	36.9	37.0	39.2	38.1	36.1	45.7	44.4	43.5
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	13.0	18.5	18.0	22.7	23.4	25.2	25.6	24.5	22.7	19.8	19.7	15.5	16.2	14.6	13.7
8. Accomodation and Food Services Activities	14.9	15.0	16.3	1.2	2.6	1.1	4.9	5.5	7.8	9.8	10.6	5.8	4.8	4.6	3.8
9. Transportation and Storage	24.6	29.7	27.5	30.9	29.0	27.7	22.8	28.2	22.0	17.7	17.1	17.1	18.9	13.3	10.9
10. Information and Communication	52.6	28.8	28.5	24.6	22.4	23.8	21.6	17.9	17.3	12.3	12.3	14.2	10.8	6.9	8.5
11. Financial and Insurance Activities	15.1	15.3	15.6	27.1	31.3	31.1	35.9	37.2	31.1	31.9	29.4	30.5	26.5	22.2	33.5
12. Real Estate Activities	18.0	18.1	17.9	15.7	15.7	16.1	15.9	15.6	15.5	15.4	12.5	11.2	10.7	12.0	11.1
13. Professional, Scientific and Technical Activities	73.8	54.6	23.1	62.3	52.4	28.2	39.6	49.9	(4.5)	22.2	10.5	13.2	(13.2)	(25.2)	(18.7)
14. Administrative and Support Services Activities	(41.9)	(40.0)	(41.7)	(43.5)	(49.2)	(52.8)	(52.1)	12.0	(55.2)	6.3	11.7	13.0	9.6	17.8	21.6
15. Public Administration and Defense, Compulsory Social Security	29.5	28.2	29.6	29.6	29.8	23.2	28.7	27.6	27.5	28.2	32.0	1.6	2.6	1.5	5.4
16. Education	29.4	34.5	36.4	41.2	25.8	19.8	24.5	23.8	23.9	25.5	24.5	20.7	21.0	18.1	17.3
17. Human Health and Social Work Activities	8.0	8.9	9.3	11.0	2.4	3.1	3.7	5.4	5.7	5.2	3.2	2.6	2.1	2.5	(0.9)
18. Arts, Entertainment and Recreation	33.5	24.1	24.4	42.4	46.8	47.8	46.1	42.8	37.7	38.0	45.5	41.1	39.6	37.6	36.8
19. Other Community, Social & Personal Activities	38.9	49.5	81.7	81.1	75.3	95.5	70.2	6.2	(6.4)	17.1	16.1	11.3	16.6	(5.1)	(56.1)
20. Activities of Households as Employers, Undifferentiated Goods & Services	20.6	19.9	22.8	23.6	20.9	22.9	23.5	23.9	23.7	18.9	25.1	22.1	11.5	13.7	7.2
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
B. For Household Consumption	**20.2**	**19.9**	**19.8**	**19.0**	**18.4**	**17.8**	**16.9**	**15.8**	**18.2**	**14.6**	**13.8**	**13.6**	**13.2**	**14.9**	**15.1**
1. Credit Card	20.5	20.9	21.9	21.0	21.1	21.4	22.9	22.0	22.2	21.7	20.2	21.1	20.5	24.5	25.5
2. Motor Vehicle Loans	25.5	24.6	25.1	23.4	22.0	19.9	18.1	16.7	21.9	14.2	13.1	12.4	10.8	10.1	8.9
3. Salary-Based General Purpose Consumption Loans	6.4	6.9	3.7	4.3	4.0	5.0	(0.5)	(1.1)	(1.2)	(0.9)	(1.7)	(3.7)	(0.1)	1.9	2.5
4. Others	1.1	(5.3)	(15.3)	(8.8)	(11.8)	(12.7)	(10.5)	(9.6)	(9.1)	(12.1)	(2.6)	(0.3)	(0.7)	8.6	23.5
C. Under BSP RRP Arrangement	**5.2**	**(24.3)**	**25.5**	**18.3**	**(19.5)**	**(14.4)**	**(1.5)**	**1.9**	**(9.7)**	**11.7**	**(19.0)**	**(7.6)**	**(6.0)**	**21.3**	**(25.7)**
Total Loans Outstanding to Residents															
Gross of RRPs	**17.6**	**16.7**	**18.6**	**19.5**	**17.6**	**17.6**	**18.7**	**18.3**	**16.3**	**18.2**	**15.5**	**14.8**	**14.5**	**14.0**	**11.5**
Net of RRPs	**18.2**	**18.7**	**18.4**	**19.6**	**19.3**	**19.1**	**19.5**	**18.8**	**17.4**	**18.4**	**16.9**	**15.7**	**15.3**	**13.7**	**13.0**
II. Non-Residents	**46.8**	**49.9**	**22.8**	**30.5**	**22.0**	**20.6**	**21.2**	**20.7**	**22.7**	**12.0**	**13.1**	**16.1**	**15.2**	**12.1**	**9.9**
III. Total Loans Outstanding to Residents and Non-Residents															
Gross of RRPs	**18.4**	**17.6**	**18.8**	**19.9**	**17.7**	**17.7**	**18.7**	**18.4**	**16.5**	**17.9**	**15.4**	**14.8**	**14.5**	**13.9**	**11.5**
Net of RRPs	**19.0**	**19.5**	**18.5**	**19.9**	**19.3**	**19.1**	**19.6**	**18.9**	**17.6**	**18.1**	**16.8**	**15.7**	**15.3**	**13.7**	**12.9**