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

as of periods indicated
in million pesos

	2017	2018	2019	March 2019	March 2020 [p]
I. Residents					
A. For Production by Economic Activity	**6,388,558**	**7,400,125**	**8,075,731**	**7,307,552**	**8,185,634**
1. Agriculture, Forestry and Fishing	163,369	192,216	221,873	197,287	218,284
2. Mining and Quarrying	46,753	53,926	47,974	50,831	48,138
3. Manufacturing	944,486	1,068,469	1,048,724	1,064,142	1,059,793
4. Electricity, Gas, Steam & Airconditioning Supply	830,390	929,456	1,006,431	937,509	1,009,947
5. Water Supply, Sewerage, Waste Management and Remediation Activities	67,462	82,473	106,010	85,181	108,608
6. Construction	219,480	298,704	368,663	310,181	367,220
7. Wholesale & Retail Trade; Repair of Motor Vehicles and Motorcycles	1,004,207	1,159,976	1,193,922	1,121,075	1,197,575
8. Accommodation and Food Service Activities	144,096	152,521	153,708	152,263	156,828
9. Transportation and Storage	231,672	271,363	287,949	264,133	301,977
10. Information and Communication	277,164	316,403	357,270	309,683	374,142
11. Financial and Insurance Activities	603,139	787,383	923,805	795,725	932,460
12. Real Estate Activities	1,261,329	1,402,372	1,677,815	1,407,872	1,715,379
13. Professional, Scientific and Technical Activities	63,058	71,392	68,139	62,146	67,440
14. Administrative and Support Service Activities	32,061	36,222	41,558	36,790	42,930
15. Public Administration and Defense; Compulsory Social Security	133,879	136,068	142,380	139,824	143,759
16. Education	32,921	39,747	42,850	40,073	40,867
17. Human Health and Social Work Activities	54,223	55,609	59,890	56,006	81,491
18. Arts, Entertainment and Recreation	93,697	132,183	146,781	129,846	144,906
19. Other Service Activities	115,044	127,994	100,196	64,920	78,679
20. Activities of Private Households as Employers and Undifferentiated Goods & Services and Producing Activities of Households for Own Use	70,128	85,646	79,794	82,067	95,210
21. Activities of Extra-Territorial Organizations & Bodies	-	-	-	-	-
B. For Household Consumption	**579,157**	**658,159**	**839,252**	**681,436**	**837,661**
1. Credit Card	237,137	287,088	367,662	300,670	357,679
2. Motor Vehicle Loans	256,560	288,267	377,940	295,890	384,082
3. Salary-Based General Purpose Consumption Loans	70,360	67,750	74,207	70,734	79,068
4. Others	15,100	15,053	19,443	14,142	16,832
C. Under BSP RRP Arrangement	**271,313**	**250,646**	**265,760**	**206,885**	**328,409**
Total Loans Outstanding to Residents					
Gross of RRPs	**7,239,028**	**8,308,929**	**9,180,743**	**8,195,873**	**9,351,704**
Net of RRPs	**6,967,715**	**8,058,283**	**8,914,983**	**7,988,988**	**9,023,295**
II. Non-Residents	**237,034**	**275,121**	**328,010**	**287,727**	**323,342**
III. Total Loans Outstanding to Residents and Non-Residents					
Gross of RRPs	**7,476,061**	**8,584,051**	**9,508,752**	**8,483,600**	**9,675,046**
Net of RRPs	**7,204,749**	**8,333,405**	**9,242,993**	**8,276,715**	**9,346,638**
Memo Items:					
a. Loans to domestic banks' foreign offices	*40,158*	*52,770*	*69,672*	*51,062*	68,225
b. Interbank loans inclusive of loans to BSP	*249,964*	*255,397*	*225,908*	*257,826*	252,580
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assignment Participation with Recourse andSecurities Lending and Borrowing Transactions [3]	*100,895*	*125,562*	*149,632*	*126,033*	125,343
Total Loans Outstanding (inclusive of memo items) [4]	**7,867,078**	**9,017,780**	**9,953,964**	**8,918,522**	**10,121,194**

[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
[p] Preliminary
[-] Not applicable
Details may not add up to totals due to rounding.

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share to total loans outstanding net of RRPs, in percent

	2017	2018	2019	Mar 2019	Mar 2020 [P]
I. Residents					
A. For Production by Economic Activity	**88.7**	**88.8**	**87.4**	**88.3**	**87.6**
1. Agriculture, Forestry and Fishing	2.3	2.3	2.4	2.4	2.3
2. Mining and Quarrying	0.6	0.6	0.5	0.6	0.5
3. Manufacturing	13.1	12.8	11.3	12.9	11.3
4. Electricity, Gas, Steam & Airconditioning Supply	11.5	11.2	10.9	11.3	10.8
5. Water Supply, Sewerage, Waste Management and Remediation Activities	0.9	1.0	1.1	1.0	1.2
6. Construction	3.0	3.6	4.0	3.7	3.9
7. Wholesale & Retail Trade; Repair of Motor Vehicles and Motorcycles	13.9	13.9	12.9	13.5	12.8
8. Accommodation and Food Service Activities	2.0	1.8	1.7	1.8	1.7
9. Transportation and Storage	3.2	3.3	3.1	3.2	3.2
10. Information and Communication	3.8	3.8	3.9	3.7	4.0
11. Financial and Insurance Activities	8.4	9.4	10.0	9.6	10.0
12. Real Estate Activities	17.5	16.8	18.2	17.0	18.4
13. Professional, Scientific and Technical Activities	0.9	0.9	0.7	0.8	0.7
14. Administrative and Support Service Activities	0.4	0.4	0.4	0.4	0.5
15. Public Administration and Defense; Compulsory Social Security	1.9	1.6	1.5	1.7	1.5
16. Education	0.5	0.5	0.5	0.5	0.4
17. Human Health and Social Work Activities	0.8	0.7	0.6	0.7	0.9
18. Arts, Entertainment and Recreation	1.3	1.6	1.6	1.6	1.6
19. Other Service Activities	1.6	1.5	1.1	0.8	0.8
20. Activities of Private Households as Employers and Undifferentiated Goods & Services and Producing Activities of Households for Own Use	1.0	1.0	0.9	1.0	1.0
21. Activities of Extra-Territorial Organizations & Bodies	-	-	-	-	-
B. For Household Consumption	**8.0**	**7.9**	**9.1**	**8.2**	**9.0**
1. Credit Card	3.3	3.4	4.0	3.6	3.8
2. Motor Vehicle Loans	3.6	3.5	4.1	3.6	4.1
3. Salary-Based General Purpose Consumption Loans	1.0	0.8	0.8	0.9	0.8
4. Others	0.2	0.2	0.2	0.2	0.2
II. Non-Residents	**3.3**	**3.3**	**3.5**	**3.5**	**3.5**
III. Total Loans Outstanding to Residents and Non-Residents Net of RRPs	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

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year-on-year growth rates, in percent

	2017	2018	2019	Mar 2019	Mar 2020 [p]
I. Residents					
A. For Production by Economic Activity	**18.6**	**15.8**	**9.1**	**12.8**	**12.0**
1. Agriculture, Forestry and Fishing	(13.5)	17.7	15.4	22.0	10.6
2. Mining and Quarrying	49.2	15.3	(11.0)	(3.2)	(5.3)
3. Manufacturing	12.2	13.1	(1.8)	10.6	(0.4)
4. Electricity, Gas, Steam & Airconditioning Supply	25.4	11.9	8.3	11.1	7.7
5. Water Supply, Sewerage, Waste Management and Remediation Activities	12.5	22.3	28.5	19.2	27.5
6. Construction	22.8	36.1	23.4	43.5	18.4
7. Wholesale & Retail Trade; Repair of Motor Vehicles and Motorcycles	21.0	15.5	2.9	13.7	6.8
8. Accommodation and Food Service Activities	12.6	5.8	0.8	3.8	3.0
9. Transportation and Storage	25.4	17.1	6.1	10.9	14.3
10. Information and Communication	23.7	14.2	12.9	8.5	20.8
11. Financial and Insurance Activities	16.8	30.5	17.3	33.5	17.2
12. Real Estate Activities	19.6	11.2	19.6	11.1	21.8
13. Professional, Scientific and Technical Activities	21.8	13.2	(4.6)	(18.7)	8.5
14. Administrative and Support Service Activities	(32.3)	13.0	14.7	21.6	16.7
15. Public Administration and Defense; Compulsory Social Security	29.9	1.6	4.6	5.4	2.8
16. Education	34.1	20.7	7.8	17.3	2.0
17. Human Health and Social Work Activities	8.1	2.6	7.7	(0.9)	45.5
18. Arts, Entertainment and Recreation	35.7	41.1	11.0	36.8	11.6
19. Other Service Activities	49.4	11.3	(21.7)	(56.1)	21.2
20. Activities of Private Households as Employers and Undifferentiated Goods & Services and Producing Activities of Households for Own Use	10.3	22.1	(6.8)	7.2	16.0
21. Activities of Extra-Territorial Organizations & Bodies	-	-	-	-	-
B. For Household Consumption	**20.8**	**13.6**	**27.5**	**15.1**	**22.9**
1. Credit Card	20.6	21.1	28.1	25.5	19.0
2. Motor Vehicle Loans	25.9	12.4	31.1	8.9	29.8
3. Salary-Based General Purpose Consumption Loans	8.3	(3.7)	9.5	2.5	11.8
4. Others	7.5	(0.3)	29.2	23.5	19.0
C. Under BSP RRP Arrangement	**(2.8)**	**(7.6)**	**6.0**	**(25.7)**	**58.7**
Total Loans Outstanding to Residents					
Gross of RRPs	**17.8**	**14.8**	**10.5**	**11.5**	**14.1**
Net of RRPs	**18.8**	**15.7**	**10.6**	**13.0**	**12.9**
II. Non-Residents	**42.2**	**16.1**	**19.2**	**9.9**	**12.4**
III. Total Loans Outstanding to Residents and Non-Residents					
Gross of RRPs	**18.4**	**14.8**	**10.8**	**11.5**	**14.0**
Net of RRPs	**19.4**	**15.7**	**10.9**	**12.9**	**12.9**