24 LOANS OUTSTANDING FOR PRODUCTION AND CONSUMER LOANS: UNIVERSAL AND COMMERCIAL BANKS [1]

in million pesos

	Levels, as of end-period			Year-on-year changes, in percent		Share to Total Loans Outstanding (Net of RRPs), in percent	
	2020	2021	2022	2021	2022	2021	2022
I. Residents							
A. For Production by Economic Activity	**8,041,309**	**8,523,335**	**9,581,804**	**6.0**	**12.4**	**88.7**	**87.7**
1. Agriculture, Forestry and Fishing	211,383	200,563	207,133	-5.1	3.3	2.1	1.9
2. Mining and Quarrying	43,454	37,335	39,343	-14.1	5.4	0.4	0.4
3. Manufacturing	993,213	1,088,763	1,260,391	9.6	15.8	11.3	11.5
4. Electricity, Gas, Steam & Airconditioning Supply	1,043,966	1,046,386	1,197,716	0.2	14.5	10.9	11.0
5. Watersupply, Sewerage, Waste Management and Remediation Activities	103,685	109,717	135,759	5.8	23.7	1.1	1.2
6. Construction	375,630	383,537	448,044	2.1	16.8	4.0	4.1
7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	1,112,621	1,125,824	1,269,654	1.2	12.8	11.7	11.6
8. Accommodation and Food Service Activities	162,357	150,738	149,824	-7.2	-0.6	1.6	1.4
9. Transportation and Storage	302,212	329,980	347,394	9.2	5.3	3.4	3.2
10. Information and Communication	376,132	481,955	588,977	28.1	22.2	5.0	5.4
11. Financial and Insurance Activities	881,006	970,642	1,038,955	10.2	7.0	10.1	9.5
12. Real Estate Activities	1,768,134	1,930,902	2,187,867	9.2	13.3	20.1	20.0
13. Professional, Scientific and Technical Activities	54,574	57,774	42,391	5.9	-26.6	0.6	0.4
14. Administrative and Support Service Activities	37,621	31,092	39,865	-17.4	28.2	0.3	0.4
15. Public Administration and Defense; Compulsory Social Security	144,647	152,603	170,322	5.5	11.6	1.6	1.6
16. Education	39,927	34,783	33,866	-12.9	-2.6	0.4	0.3
17. Human Health and Social Work Activities	89,340	93,228	96,663	4.4	3.7	1.0	0.9
18. Arts, Entertainment and Recreation	150,136	162,356	174,185	8.1	7.3	1.7	1.6
19. Other Service Activities	65,011	67,822	84,256	4.3	24.2	0.7	0.8
20. Activities of Households as Employers and Undifferentiated Goods-and Services-Producing Activities of Households for Own Use	86,262	67,332	69,196	-21.9	2.8	0.7	0.6
21. Activities of Extra-Territorial Organizations and Bodies	0	0	0	--	--	0	0
B. For Consumer Loans [2]	**873,702**	**821,771**	**1,028,218**	**-5.9**	**25.1**	**8.5**	**9.4**
1. Credit Card	417,659	438,816	555,283	5.1	26.5	4.6	5.1
2. Motor Vehicle Loans	356,011	291,796	326,321	-18.0	11.8	3.0	3.0
3. Salary-Based General Purpose Consumption Loans	81,281	73,697	121,576	-9.3	65.0	0.8	1.1
4. Others	18,749	17,462	25,038	-6.9	43.4	0.2	0.2
C. Under BSP Reverse Repurchase (RRP) Agreements	**265,758**	**279,071**	**274,679**	**5.0**	**-1.6**		
Total Loans Outstanding to Residents							
Gross of RRPs	**9,180,769**	**9,624,177**	**10,884,701**	**4.8**	**13.1**		
Net of RRPs	**8,915,010**	**9,345,107**	**10,610,022**	**4.8**	**13.5**	**97.2**	**97.1**
II. Non-Residents	**261,387**	**268,006**	**321,454**	**2.5**	**19.9**	**2.8**	**2.9**
III. Total Loans Outstanding to Residents and Non-Residents							
Gross of RRPs	**9,442,155**	**9,892,183**	**11,206,155**	**4.8**	**13.3**		
Net of RRPs	**9,176,397**	**9,613,112**	**10,931,476**	**4.8**	**13.7**	**100.0**	**100.0**
Memo Items:							
a. Loans of domestic banks' foreign offices	*73,650*	*80,660*	*88,960*				
b. Interbank loans inclusive of loans to BSP	*296,376*	*368,238*	*361,615*				
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assignment/ Participation with Recourse and Securities Lending and Borrowing Transactions [3]	*107,298*	*116,050*	*145,815*				
Total Loans Outstanding (inclusive of memo items) [4]	**9,919,479**	**10,457,131**	**11,802,545**				

[1] Net of amortization. Based on 2009 Philippine Standard Industrial Classification (PSIC).
[2] Excludes Residential Real Estate Loans (RREL)
[3] Excludes BSP RRP agreements
[4] Sum of Total Loans Outstanding to Residents and Non-Residents (Gross of BSP RRP Agreements) and of all memo items
-- Undefined or indeterminate
Details may not add up to total due to rounding.
Prepared on 8 February 2023

Classification: GENERAL