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

as of end-periods indicated

in million pesos

	Jan-19	Feb-19	Mar-19	Apr-19	May-19
I. Residents					
A. For Production by Economic Activity	7,279,921	7,251,538	7,307,552	7,416,523	7,444,944
1. Agriculture, Forestry and Fishing	192,153	194,555	197,287	201,693	201,199
2. Mining and Quarrying	53,725	53,507	50,831	52,874	52,712
3. Manufacturing	1,075,630	1,065,489	1,064,142	1,098,116	1,111,084
4. Electricity, Gas, Steam & Airconditioning Supply	927,434	922,175	937,509	934,551	951,442
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	83,783	84,143	85,181	85,251	85,799
6. Construction	294,017	300,701	310,181	328,368	327,934
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	1,126,872	1,119,047	1,121,075	1,144,350	1,130,288
8. Accomodation and Food Services Activities	151,194	150,797	152,263	142,930	144,538
9. Transportation and Storage	271,050	267,694	264,133	263,882	265,046
10. Information and Communication	311,592	302,516	309,683	309,675	316,714
11. Financial and Insurance Activities	747,524	738,555	795,725	804,764	797,591
12. Real Estate Activities	1,381,695	1,396,957	1,407,872	1,434,804	1,442,018
13. Professional, Scientific and Technical Activities	65,029	60,843	62,146	60,762	63,331
14. Administrative and Support Services Activities	32,781	36,233	36,790	36,148	36,698
15. Public Administration and Defense, Compulsory Social Security	136,182	135,077	139,824	140,600	137,382
16. Education	39,691	39,858	40,073	40,023	40,088
17. Human Health and Social Work Activities	56,170	57,320	56,006	56,258	56,571
18. Arts, Entertainment and Recreation	129,250	127,685	129,846	139,788	140,690
19. Other Community, Social & Personal Activities	119,406	114,192	64,920	64,505	64,530
20. Activities of Households as Employers, Undifferentiated Goods & Services	84,743	84,194	82,067	77,180	79,289
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..	..
B. For Household Consumption	**660,082**	**675,276**	**681,436**	**689,980**	**695,095**
1. Credit Card	286,689	297,478	300,670	307,747	312,018
2. Motor Vehicle Loans	291,244	292,784	295,890	298,058	299,073
3. Salary-Based General Purpose Consumption Loans	69,431	70,870	70,734	69,765	69,288
4. Others	12,718	14,144	14,142	14,410	14,716
C. Under BSP RRP Arrangement	**260,341**	**260,349**	**206,885**	**222,435**	**143,381**
Total Loans Outstanding to Residents					
Gross of RRPs	**8,200,344**	**8,187,163**	**8,195,873**	**8,328,938**	**8,283,420**
Net of RRPs	**7,940,003**	**7,926,813**	**7,988,988**	**8,106,503**	**8,140,039**
II. Non-Residents	**278,836**	**278,104**	**287,727**	**300,855**	**301,982**
III. Total Loans Outstanding to Residents and Non-Residents					
Gross of RRPs	**8,479,180**	**8,465,267**	**8,483,600**	**8,629,793**	**8,585,401**
Net of RRPs	**8,218,839**	**8,204,918**	**8,276,715**	**8,407,358**	**8,442,020**
Memo Items:					
a. Loans to domestic banks' foreign offices	*55,152*	*53,619*	*51,062*	*53,911*	*51,058*
b. Interbank loans inclusive of loans to BSP	*232,951*	*255,056*	*257,826*	*293,737*	*273,996*
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assignment Participation with Recourse andSecurities Lending and Borrowing Transactions [3]	*85,201*	*70,831*	*126,033*	*109,173*	*102,802*
Total Loans Outstanding (inclusive of memo items) [4]	**8,852,484**	**8,844,774**	**8,918,522**	**9,086,615**	**9,013,257**

[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

.. 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-19	Feb-19	Mar-19	Apr-19	May-19
I. Residents					
A. For Production by Economic Activity	88.6	88.4	88.3	88.2	88.2
1. Agriculture, Forestry and Fishing	2.3	2.4	2.4	2.4	2.4
2. Mining and Quarrying	0.7	0.7	0.6	0.6	0.6
3. Manufacturing	13.1	13.0	12.9	13.1	13.2
4. Electricity, Gas, Steam & Airconditioning Supply	11.3	11.2	11.3	11.1	11.3
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	1.0	1.0	1.0	1.0	1.0
6. Construction	3.6	3.7	3.7	3.9	3.9
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	13.7	13.6	13.5	13.6	13.4
8. Accomodation and Food Services Activities	1.8	1.8	1.8	1.7	1.7
9. Transportation and Storage	3.3	3.3	3.2	3.1	3.1
10. Information and Communication	3.8	3.7	3.7	3.7	3.8
11. Financial and Insurance Activities	9.1	9.0	9.6	9.6	9.4
12. Real Estate Activities	16.8	17.0	17.0	17.1	17.1
13. Professional, Scientific and Technical Activities	0.8	0.7	0.8	0.7	0.8
14. Administrative and Support Services Activities	0.4	0.4	0.4	0.4	0.4
15. Public Administration and Defense, Compulsory Social Security	1.7	1.6	1.7	1.7	1.6
16. Education	0.5	0.5	0.5	0.5	0.5
17. Human Health and Social Work Activities	0.7	0.7	0.7	0.7	0.7
18. Arts, Entertainment and Recreation	1.6	1.6	1.6	1.7	1.7
19. Other Community, Social & Personal Activities	1.5	1.4	0.8	0.8	0.8
20. Activities of Households as Employers, Undifferentiated Goods & Services	1.0	1.0	1.0	0.9	0.9
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..	..
B. For Household Consumption	8.0	8.2	8.2	8.2	8.2
1. Credit Card	3.5	3.6	3.6	3.7	3.7
2. Motor Vehicle Loans	3.5	3.6	3.6	3.5	3.5
3. Salary-Based General Purpose Consumption Loans	0.8	0.9	0.9	0.8	0.8
4. Others	0.2	0.2	0.2	0.2	0.2
II. Non-Residents	3.4	3.4	3.5	3.6	3.6
III. Total Loans Outstanding to Residents and Non-Residents Net of RRPs	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-19	Feb-19	Mar-19	Apr-19	May-19
I. Residents					
A. For Production by Economic Activity	**15.5**	**13.6**	**12.8**	**12.4**	**11.5**
1. Agriculture, Forestry and Fishing	18.1	19.2	22.0	22.8	21.7
2. Mining and Quarrying	7.4	6.3	(3.2)	3.7	1.5
3. Manufacturing	15.3	13.7	10.6	10.7	11.6
4. Electricity, Gas, Steam & Airconditioning Supply	11.9	9.4	11.1	11.2	13.1
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	25.1	24.5	19.2	19.4	18.1
6. Construction	45.7	44.4	43.5	48.9	43.0
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	16.2	14.6	13.7	11.9	9.3
8. Accomodation and Food Services Activities	4.8	4.6	3.8	11.3	10.7
9. Transportation and Storage	18.9	13.3	10.9	7.3	4.1
10. Information and Communication	10.8	6.9	8.5	6.8	5.4
11. Financial and Insurance Activities	26.5	22.2	33.5	28.8	21.2
12. Real Estate Activities	10.7	12.0	11.1	13.9	13.6
13. Professional, Scientific and Technical Activities	(13.2)	(25.2)	(18.7)	(32.0)	(22.5)
14. Administrative and Support Services Activities	9.6	17.8	21.6	13.4	9.8
15. Public Administration and Defense, Compulsory Social Security	2.6	1.5	5.4	5.7	4.1
16. Education	21.0	18.1	17.3	14.0	11.8
17. Human Health and Social Work Activities	2.1	2.5	(0.9)	(0.8)	13.0
18. Arts, Entertainment and Recreation	39.6	37.6	36.8	23.4	15.2
19. Other Community, Social & Personal Activities	16.6	(5.1)	(56.1)	(57.2)	(55.0)
20. Activities of Households as Employers, Undifferentiated Goods & Services	11.5	13.7	7.2	(0.3)	4.1
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..	..
B. For Household Consumption	**13.2**	**14.9**	**15.1**	**15.0**	**14.6**
1. Credit Card	20.5	24.5	25.5	25.7	25.3
2. Motor Vehicle Loans	10.8	10.1	8.9	9.2	8.5
3. Salary-Based General Purpose Consumption Loans	(0.1)	1.9	2.5	0.1	(1.4)
4. Others	(0.7)	8.6	23.5	17.2	24.6
C. Under BSP RRP Arrangement	**(6.0)**	**21.3**	**(25.7)**	**16.3**	**(35.3)**
Total Loans Outstanding to Residents					
Gross of RRPs	**14.5**	**14.0**	**11.5**	**12.7**	**10.4**
Net of RRPs	**15.3**	**13.7**	**13.0**	**12.6**	**11.7**
II. Non-Residents	**15.2**	**12.1**	**9.9**	**15.4**	**16.8**
III. Total Loans Outstanding to Residents and Non-Residents					
Gross of RRPs	**14.5**	**13.9**	**11.5**	**12.8**	**10.6**
Net of RRPs	**15.3**	**13.7**	**12.9**	**12.7**	**11.9**

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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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**
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
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
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
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
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**
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**
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**
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**
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**
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**
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*
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*
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assignment 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*
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**

[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
.. 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
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
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. 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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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. 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
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
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
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

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
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**
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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**
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
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
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)
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)
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)**
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**
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**
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**
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**
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**

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

as of end-periods indicated
in million pesos

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17
I. Residents												
A. For Production by Economic Activity	5,339,038	5,382,522	5,477,900	5,515,852	5,595,936	5,694,973	5,731,167	5,838,415	6,004,894	6,015,132	6,156,577	6,388,558
1. Agriculture, Forestry and Fishing	184,145	184,126	176,579	176,246	180,365	182,721	186,139	232,859	185,205	187,205	188,539	163,369
2. Mining and Quarrying	32,037	32,856	48,662	47,903	47,018	47,674	47,340	47,438	47,906	47,765	47,168	46,753
3. Manufacturing	833,259	846,161	862,401	867,013	845,684	865,845	861,185	866,955	870,362	873,641	912,636	944,486
4. Electricity, Gas, Steam & Airconditioning Supply	664,546	655,518	681,517	715,148	754,026	773,486	778,463	784,777	809,445	821,872	819,802	830,390
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	61,082	61,932	61,541	62,986	63,310	63,685	63,875	64,865	65,184	65,976	66,112	67,462
6. Construction	162,191	169,838	172,909	169,598	172,581	176,363	177,680	177,876	183,122	191,526	195,170	219,480
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	858,442	823,760	835,217	833,123	837,721	845,045	856,133	872,866	887,816	924,558	946,321	1,004,207
8. Accomodation and Food Services Activities	125,632	125,375	126,167	126,977	127,249	130,039	130,331	132,833	135,342	135,041	135,461	144,096
9. Transportation and Storage	182,888	182,086	186,891	187,819	197,295	201,940	205,886	198,480	211,002	219,982	223,790	231,672
10. Information and Communication	184,284	219,784	222,097	232,771	245,529	246,420	248,816	257,547	260,169	271,917	275,763	277,164
11. Financial and Insurance Activities	513,335	524,037	515,744	491,899	501,339	508,015	515,437	535,917	562,913	579,632	592,334	603,139
12. Real Estate Activities	1,057,806	1,055,831	1,074,969	1,088,965	1,097,302	1,116,790	1,127,934	1,142,606	1,154,525	1,173,414	1,216,329	1,261,329
13. Professional, Scientific and Technical Activities	43,093	52,626	62,148	55,045	53,599	56,521	51,350	51,295	87,181	52,059	58,027	63,058
14. Administrative and Support Services Activities	51,472	51,253	51,904	56,435	65,860	72,135	71,767	29,627	72,451	30,323	30,895	32,061
15. Public Administration and Defense, Compulsory Social Security	102,436	103,838	102,346	102,581	101,671	105,915	101,296	101,503	101,340	101,176	100,279	133,879
16. Education	25,362	25,092	25,035	24,866	28,496	30,020	29,433	29,846	30,208	31,035	31,612	32,921
17. Human Health and Social Work Activities	50,944	51,337	51,710	51,096	48,871	50,132	50,633	50,495	51,366	52,193	53,262	54,223
18. Arts, Entertainment and Recreation	69,324	74,783	76,280	79,521	83,172	82,676	83,234	82,861	87,333	87,259	93,413	93,697
19. Other Community, Social & Personal Activities	73,754	80,489	81,463	83,252	81,836	74,267	78,708	111,829	135,418	99,035	101,204	115,044
20. Activities of Households as Employers, Undifferentiated Goods & Services	63,007	61,801	62,319	62,607	63,012	65,282	65,528	65,938	66,606	69,522	68,460	70,128
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..	..	..	..	..	..	..	..	..
B. For Household Consumption	**484,938**	**489,886**	**493,982**	**503,839**	**512,265**	**519,286**	**526,602**	**535,536**	**530,777**	**554,780**	**568,078**	**579,157**
1. Credit Card	197,495	197,567	196,597	202,236	205,517	208,885	208,445	211,934	215,328	221,636	231,675	237,137
2. Motor Vehicle Loans	209,444	213,451	217,309	221,340	225,769	230,322	235,804	240,554	231,937	249,218	253,359	256,560
3. Salary-Based General Purpose Consumption Loans	65,324	65,115	66,550	66,781	67,583	66,585	68,578	69,331	70,261	69,770	69,958	70,360
4. Others	12,675	13,753	13,527	13,482	13,397	13,494	13,776	13,718	13,251	14,156	13,086	15,100
C. Under BSP RRP Arrangement	**263,298**	**283,682**	**221,998**	**161,651**	**275,154**	**279,648**	**261,467**	**189,982**	**281,261**	**206,292**	**278,208**	**271,313**
Total Loans Outstanding to Residents												
Gross of RRPs	**6,087,273**	**6,156,090**	**6,193,880**	**6,181,343**	**6,383,356**	**6,493,908**	**6,519,237**	**6,563,933**	**6,816,931**	**6,776,203**	**7,002,863**	**7,239,028**
Net of RRPs	**5,823,975**	**5,872,408**	**5,971,882**	**6,019,692**	**6,108,202**	**6,214,259**	**6,257,770**	**6,373,951**	**6,535,670**	**6,569,911**	**6,724,655**	**6,967,715**
II. Non-Residents	**164,798**	**165,477**	**213,273**	**199,671**	**211,867**	**219,514**	**222,402**	**224,430**	**223,929**	**243,059**	**238,196**	**237,034**
III. Total Loans Outstanding to Residents and Non-Residents												
Gross of RRPs	**6,252,071**	**6,321,568**	**6,407,153**	**6,381,014**	**6,595,222**	**6,713,422**	**6,741,639**	**6,788,363**	**7,040,860**	**7,019,262**	**7,241,059**	**7,476,061**
Net of RRPs	**5,988,773**	**6,037,886**	**6,185,155**	**6,219,363**	**6,320,068**	**6,433,774**	**6,480,172**	**6,598,381**	**6,759,599**	**6,812,970**	**6,962,851**	**7,204,749**
Memo Items:												
a. Loans to domestic banks' foreign offices	*34,920*	*41,063*	*35,345*	*36,442*	*35,239*	*35,931*	*35,093*	*39,839*	*42,264*	*42,329*	*38,345*	*40,158*
b. Interbank loans inclusive of loans to BSP	*245,912*	*218,530*	*198,382*	*224,836*	*202,907*	*228,771*	*204,202*	*210,172*	*254,336*	*211,795*	*236,590*	*249,964*
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assignment Participation with Recourse andSecurities Lending and Borrowing Transactions [3]	*82,049*	*97,494*	*110,249*	*102,494*	*113,197*	*111,610*	*84,179*	*92,327*	*98,059*	*89,514*	*80,869*	*100,895*
Total Loans Outstanding (inclusive of memo items) [4]	**6,614,952**	**6,678,654**	**6,751,129**	**6,744,785**	**6,946,566**	**7,089,734**	**7,065,113**	**7,130,701**	**7,435,519**	**7,362,900**	**7,596,863**	**7,867,078**

[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
.. 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-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17
I. Residents												
A. For Production by Economic Activity	89.2	89.1	88.6	88.7	88.5	88.5	88.4	88.5	88.8	88.3	88.4	88.7
1. Agriculture, Forestry and Fishing	3.1	3.0	2.9	2.8	2.9	2.8	2.9	3.5	2.7	2.7	2.7	2.3
2. Mining and Quarrying	0.5	0.5	0.8	0.8	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.6
3. Manufacturing	13.9	14.0	13.9	13.9	13.4	13.5	13.3	13.1	12.9	12.8	13.1	13.1
4. Electricity, Gas, Steam & Airconditioning Supply	11.1	10.9	11.0	11.5	11.9	12.0	12.0	11.9	12.0	12.1	11.8	11.5
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	0.9	0.9
6. Construction	2.7	2.8	2.8	2.7	2.7	2.7	2.7	2.7	2.7	2.8	2.8	3.0
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	14.3	13.6	13.5	13.4	13.3	13.1	13.2	13.2	13.1	13.6	13.6	13.9
8. Accomodation and Food Services Activities	2.1	2.1	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	1.9	2.0
9. Transportation and Storage	3.1	3.0	3.0	3.0	3.1	3.1	3.2	3.0	3.1	3.2	3.2	3.2
10. Information and Communication	3.1	3.6	3.6	3.7	3.9	3.8	3.8	3.9	3.8	4.0	4.0	3.8
11. Financial and Insurance Activities	8.6	8.7	8.3	7.9	7.9	7.9	8.0	8.1	8.3	8.5	8.5	8.4
12. Real Estate Activities	17.7	17.5	17.4	17.5	17.4	17.4	17.4	17.3	17.1	17.2	17.5	17.5
13. Professional, Scientific and Technical Activities	0.7	0.9	1.0	0.9	0.8	0.9	0.8	0.8	1.3	0.8	0.8	0.9
14. Administrative and Support Services Activities	0.9	0.8	0.8	0.9	1.0	1.1	1.1	0.4	1.1	0.4	0.4	0.4
15. Public Administration and Defense, Compulsory Social Security	1.7	1.7	1.7	1.6	1.6	1.6	1.6	1.5	1.5	1.5	1.4	1.9
16. Education	0.4	0.4	0.4	0.4	0.5	0.5	0.5	0.5	0.4	0.5	0.5	0.5
17. Human Health and Social Work Activities	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
18. Arts, Entertainment and Recreation	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
19. Other Community, Social & Personal Activities	1.2	1.3	1.3	1.3	1.3	1.2	1.2	1.7	2.0	1.5	1.5	1.6
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	1.0	1.0
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..	..	..	..	..	..	..	..	..
B. For Household Consumption	8.1	8.1	8.0	8.1	8.1	8.1	8.1	8.1	7.9	8.1	8.2	8.0
1. Credit Card	3.3	3.3	3.2	3.3	3.3	3.2	3.2	3.2	3.2	3.3	3.3	3.3
2. Motor Vehicle Loans	3.5	3.5	3.5	3.6	3.6	3.6	3.6	3.6	3.4	3.7	3.6	3.6
3. Salary-Based General Purpose Consumption Loans	1.1	1.1	1.1	1.1	1.1	1.0	1.1	1.1	1.0	1.0	1.0	1.0
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
II. Non-Residents	2.8	2.7	3.4	3.2	3.4	3.4	3.4	3.4	3.3	3.6	3.4	3.3
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

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

year-on-year growth rates, in percent

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17
I. Residents												
A. For Production by Economic Activity	**17.5**	**17.6**	**18.9**	**18.4**	**17.6**	**17.9**	**18.9**	**19.5**	**20.7**	**18.7**	**18.5**	**18.6**
1. Agriculture, Forestry and Fishing	23.6	21.2	16.2	4.0	8.7	9.0	11.0	36.7	7.4	7.8	3.4	(13.5)
2. Mining and Quarrying	(3.3)	0.7	53.0	48.7	50.2	50.2	49.4	48.5	53.6	49.3	47.9	49.2
3. Manufacturing	8.5	11.0	17.1	16.5	10.9	11.6	12.3	13.1	10.3	9.4	11.5	12.2
4. Electricity, Gas, Steam & Airconditioning Supply	15.8	14.2	15.8	20.0	24.8	24.9	27.1	23.7	24.1	25.0	24.2	25.4
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	1.2	2.6	1.1	11.9	9.3	7.5	11.3	15.3	14.5	12.1	10.7	12.5
6. Construction	20.8	21.5	23.9	19.1	20.8	19.5	19.6	18.6	20.0	20.7	19.9	22.8
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	20.6	13.9	14.4	12.3	10.6	11.6	15.1	15.2	16.7	19.9	18.6	21.0
8. Accomodation and Food Services Activities	20.3	19.7	20.6	19.5	18.5	15.0	15.1	16.3	17.1	16.3	11.3	12.6
9. Transportation and Storage	10.9	9.0	13.9	13.7	20.6	22.2	24.2	18.5	24.3	29.0	28.7	25.4
10. Information and Communication	17.1	40.0	40.0	42.0	36.2	35.5	38.7	38.1	38.8	40.4	32.0	23.7
11. Financial and Insurance Activities	25.1	28.4	17.7	9.1	8.7	8.0	7.7	12.5	20.4	24.5	23.3	16.8
12. Real Estate Activities	18.7	17.1	19.0	19.0	17.1	17.8	18.9	18.0	16.8	16.0	18.3	19.6
13. Professional, Scientific and Technical Activities	9.8	27.6	69.3	46.3	44.8	52.5	30.6	39.2	128.3	10.8	21.1	21.8
14. Administrative and Support Services Activities	68.4	38.7	34.8	80.4	83.3	101.8	91.9	(24.5)	80.3	(22.2)	(31.5)	(32.3)
15. Public Administration and Defense, Compulsory Social Security	(8.2)	(7.0)	(10.0)	3.5	1.7	5.1	0.2	0.0	(0.8)	(1.1)	(2.1)	29.9
16. Education	8.7	6.6	5.5	6.2	19.1	24.2	20.8	23.0	24.6	22.1	27.1	34.1
17. Human Health and Social Work Activities	28.9	27.0	25.3	20.4	13.1	14.1	12.9	11.2	6.9	8.4	8.3	8.1
18. Arts, Entertainment and Recreation	121.6	141.2	142.5	151.0	114.9	101.4	70.8	70.9	31.9	27.9	35.0	35.7
19. Other Community, Social & Personal Activities	43.4	54.9	43.5	56.4	55.7	38.7	49.0	127.7	174.9	59.7	50.8	49.4
20. Activities of Households as Employers, Undifferentiated Goods & Services	10.7	9.3	9.7	10.3	9.9	11.9	11.6	6.5	4.7	3.9	10.4	10.3
21. Activities of Extra-Territorial Organizations & Bodies												
B. For Household Consumption	**23.7**	**24.6**	**24.5**	**24.3**	**23.6**	**22.5**	**22.3**	**22.8**	**20.0**	**23.4**	**20.6**	**20.8**
1. Credit Card	11.5	12.8	12.9	15.2	15.6	17.0	16.7	17.3	18.2	19.1	19.8	20.6
2. Motor Vehicle Loans	34.2	34.6	32.9	31.5	30.4	28.5	28.1	30.2	24.5	32.6	26.4	25.9
3. Salary-Based General Purpose Consumption Loans	55.2	53.5	39.4	41.3	40.3	24.5	23.5	18.8	15.3	11.6	9.4	8.3
4. Others	(24.0)	(18.0)	16.6	(6.4)	(13.6)	7.9	11.3	9.2	4.6	8.3	(1.0)	7.5
C. Under BSP RRP Arrangement	**(12.9)**	**6.2**	**(15.5)**	**(43.3)**	**(7.1)**	**4.3**	**(1.7)**	**(31.6)**	**0.4**	**(23.3)**	**0.4**	**(2.8)**
Total Loans Outstanding to Residents												
Gross of RRPs	**16.2**	**17.6**	**17.6**	**15.5**	**16.7**	**17.6**	**18.2**	**17.2**	**19.6**	**17.1**	**17.8**	**17.8**
Net of RRPs	**18.0**	**18.2**	**19.3**	**18.9**	**18.0**	**18.3**	**19.2**	**19.8**	**20.6**	**19.1**	**18.7**	**18.8**
II. Non-Residents	**13.3**	**17.2**	**48.9**	**32.0**	**43.2**	**45.3**	**35.5**	**41.8**	**35.9**	**47.0**	**38.8**	**42.2**
III. Total Loans Outstanding to Residents and Non-Residents												
Gross of RRPs	**16.2**	**17.5**	**18.4**	**16.0**	**17.4**	**18.3**	**18.7**	**17.9**	**20.1**	**18.0**	**18.4**	**18.4**
Net of RRPs	**17.9**	**18.1**	**20.2**	**19.2**	**18.7**	**19.0**	**19.7**	**20.4**	**21.1**	**19.9**	**19.3**	**19.4**

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

as of end-periods indicated
in million pesos

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
I. Residents												
A. For Production by Economic Activity	4,542,154	4,576,561	4,606,795	4,659,235	4,759,789	4,831,261	4,820,612	4,886,428	4,975,760	5,066,057	5,194,511	5,387,633
1. Agriculture, Forestry and Fishing	148,964	151,876	151,983	169,418	165,974	167,656	167,733	170,383	172,378	173,614	182,258	188,779
2. Mining and Quarrying	33,137	32,627	31,807	32,214	31,310	31,748	31,686	31,946	31,186	31,991	31,893	31,340
3. Manufacturing	767,680	762,592	736,531	744,265	762,330	775,837	766,871	766,864	788,869	798,440	818,702	841,566
4. Electricity, Gas, Steam & Airconditioning Supply	573,893	574,119	588,406	596,063	604,030	619,381	612,290	634,282	652,502	657,274	660,100	662,455
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	60,334	60,358	60,841	56,281	57,915	59,268	57,387	56,236	56,937	58,857	59,746	59,949
6. Construction	134,316	139,730	139,611	142,372	142,809	147,590	148,612	149,931	152,549	158,699	162,830	178,693
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	711,809	723,113	730,255	742,001	757,578	756,937	743,534	757,576	760,851	770,809	798,232	830,160
8. Accomodation and Food Services Activities	104,413	104,769	104,608	106,293	107,419	113,060	113,281	114,260	115,537	116,129	121,722	128,020
9. Transportation and Storage	164,964	167,031	164,113	165,201	163,575	165,270	165,802	167,431	169,788	170,500	173,871	184,816
10. Information and Communication	157,415	156,939	158,648	163,897	180,242	181,810	179,380	186,467	187,490	193,696	208,922	224,096
11. Financial and Insurance Activities	410,207	408,157	438,043	450,906	461,002	470,413	478,377	476,360	467,699	465,671	480,471	516,208
12. Real Estate Activities	891,091	901,964	903,006	914,763	936,938	947,688	948,341	967,917	988,096	1,011,332	1,027,999	1,054,993
13. Professional, Scientific and Technical Activities	39,262	41,227	36,704	37,618	37,017	37,052	39,319	36,842	38,182	47,002	47,916	51,781
14. Administrative and Support Services Activities	30,571	36,965	38,516	31,283	35,927	35,747	37,405	39,226	40,195	38,989	45,124	47,369
15. Public Administration and Defense, Compulsory Social Security	111,588	111,641	113,670	99,137	99,987	100,770	101,119	101,499	102,110	102,312	102,385	103,089
16. Education	23,327	23,532	23,735	23,415	23,917	24,176	24,371	24,257	24,244	25,412	24,866	24,542
17. Human Health and Social Work Activities	39,529	40,417	41,283	42,450	43,223	43,936	44,831	45,414	48,053	48,159	49,162	50,138
18. Arts, Entertainment and Recreation	31,282	31,005	31,462	31,682	38,705	41,054	48,744	48,488	66,199	68,239	69,195	69,059
19. Other Community, Social & Personal Activities	51,435	51,969	56,777	53,218	52,567	53,540	52,814	49,111	49,264	62,010	67,121	77,023
20. Activities of Households as Employers, Undifferentiated Goods & Services	56,936	56,533	56,794	56,758	57,323	58,328	58,716	61,938	63,630	66,921	61,996	63,557
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..	..	..	..	..	..	..	..	..
B. For Household Consumption	**391,998**	**393,010**	**396,895**	**405,482**	**414,587**	**423,781**	**430,588**	**436,229**	**442,134**	**449,577**	**470,938**	**479,541**
1. Credit Card	177,134	175,199	174,062	175,559	177,737	178,580	178,670	180,607	182,187	186,034	193,340	196,662
2. Motor Vehicle Loans	156,093	158,622	163,480	168,265	173,173	179,212	184,015	184,727	186,345	187,972	200,460	203,847
3. Salary-Based General Purpose Consumption Loans	42,101	42,421	47,754	47,255	48,170	53,478	55,521	58,336	60,937	62,504	63,922	64,987
4. Others	16,670	16,768	11,599	14,403	15,506	12,512	12,383	12,560	12,665	13,067	13,215	14,045
C. Under BSP RRP Arrangement	**302,364**	**267,200**	**262,737**	**284,906**	**296,336**	**268,036**	**265,886**	**277,629**	**280,263**	**268,827**	**277,048**	**279,244**
Total Loans Outstanding to Residents												
Gross of RRPs	**5,236,515**	**5,236,771**	**5,266,426**	**5,349,622**	**5,470,711**	**5,523,078**	**5,517,087**	**5,600,286**	**5,698,157**	**5,784,461**	**5,942,498**	**6,146,418**
Net of RRPs	**4,934,151**	**4,969,571**	**5,003,689**	**5,064,716**	**5,174,375**	**5,255,041**	**5,251,200**	**5,322,657**	**5,417,894**	**5,515,634**	**5,665,450**	**5,867,174**
II. Non-Residents	**145,427**	**141,135**	**143,216**	**151,267**	**147,904**	**151,047**	**164,125**	**158,289**	**164,789**	**165,326**	**171,566**	**166,646**
III. Total Loans Outstanding to Residents and Non-Residents												
Gross of RRPs	**5,381,942**	**5,377,906**	**5,409,642**	**5,500,889**	**5,618,615**	**5,674,125**	**5,681,211**	**5,758,575**	**5,862,946**	**5,949,787**	**6,114,064**	**6,313,064**
Net of RRPs	**5,079,578**	**5,110,706**	**5,146,905**	**5,215,983**	**5,322,279**	**5,406,088**	**5,415,325**	**5,480,946**	**5,582,683**	**5,680,960**	**5,837,016**	**6,033,820**
Memo Items:												
a. Loans to domestic banks' foreign offices	*28,643*	*27,898*	*27,120*	*28,061*	*28,030*	*27,465*	*27,542*	*25,463*	*27,323*	*31,369*	*33,476*	*36,713*
b. Interbank loans inclusive of loans to BSP	*213,489*	*182,252*	*195,784*	*197,577*	*189,447*	*205,159*	*183,476*	*204,740*	*215,796*	*231,544*	*287,769*	*265,465*
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assignment Participation with Recourse andSecurities Lending and Borrowing Transactions [3]	*30,458*	*25,211*	*27,221*	*21,793*	*29,593*	*33,564*	*30,145*	*31,484*	*38,558*	*80,537*	*75,512*	*91,070*
Total Loans Outstanding (inclusive of memo items) [4]	**5,654,533**	**5,613,267**	**5,659,766**	**5,748,320**	**5,865,685**	**5,940,313**	**5,922,375**	**6,020,262**	**6,144,623**	**6,293,238**	**6,510,821**	**6,706,312**

[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
.. 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-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
I. Residents												
A. For Production by Economic Activity	89.4	89.5	89.5	89.3	89.4	89.4	89.0	89.2	89.1	89.2	89.0	89.3
1. Agriculture, Forestry and Fishing	2.9	3.0	3.0	3.2	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1
2. Mining and Quarrying	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.5
3. Manufacturing	15.1	14.9	14.3	14.3	14.3	14.4	14.2	14.0	14.1	14.1	14.0	13.9
4. Electricity, Gas, Steam & Airconditioning Supply	11.3	11.2	11.4	11.4	11.3	11.5	11.3	11.6	11.7	11.6	11.3	11.0
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	1.2	1.2	1.2	1.1	1.1	1.1	1.1	1.0	1.0	1.0	1.0	1.0
6. Construction	2.6	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.8	2.8	3.0
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	14.0	14.1	14.2	14.2	14.2	14.0	13.7	13.8	13.6	13.6	13.7	13.8
8. Accomodation and Food Services Activities	2.1	2.0	2.0	2.0	2.0	2.1	2.1	2.1	2.1	2.0	2.1	2.1
9. Transportation and Storage	3.2	3.3	3.2	3.2	3.1	3.1	3.1	3.1	3.0	3.0	3.0	3.1
10. Information and Communication	3.1	3.1	3.1	3.1	3.4	3.4	3.3	3.4	3.4	3.4	3.6	3.7
11. Financial and Insurance Activities	8.1	8.0	8.5	8.6	8.7	8.7	8.8	8.7	8.4	8.2	8.2	8.6
12. Real Estate Activities	17.5	17.6	17.5	17.5	17.6	17.5	17.5	17.7	17.7	17.8	17.6	17.5
13. Professional, Scientific and Technical Activities	0.8	0.8	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.9
14. Administrative and Support Services Activities	0.6	0.7	0.7	0.6	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8
15. Public Administration and Defense, Compulsory Social Security	2.2	2.2	2.2	1.9	1.9	1.9	1.9	1.9	1.8	1.8	1.8	1.7
16. Education	0.5	0.5	0.5	0.4	0.4	0.4	0.5	0.4	0.4	0.4	0.4	0.4
17. Human Health and Social Work Activities	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.8	0.8	0.8
18. Arts, Entertainment and Recreation	0.6	0.6	0.6	0.6	0.7	0.8	0.9	0.9	1.2	1.2	1.2	1.1
19. Other Community, Social & Personal Activities	1.0	1.0	1.1	1.0	1.0	1.0	1.0	0.9	0.9	1.1	1.1	1.3
20. Activities of Households as Employers, Undifferentiated Goods & Services	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..	..	..	..	..	..	..	..	..
B. For Household Consumption	7.7	7.7	7.7	7.8	7.8	7.8	8.0	8.0	7.9	7.9	8.1	7.9
1. Credit Card	3.5	3.4	3.4	3.4	3.3	3.3	3.3	3.3	3.3	3.3	3.3	3.3
2. Motor Vehicle Loans	3.1	3.1	3.2	3.2	3.3	3.3	3.4	3.4	3.3	3.3	3.4	3.4
3. Salary-Based General Purpose Consumption Loans	0.8	0.8	0.9	0.9	0.9	1.0	1.0	1.1	1.1	1.1	1.1	1.1
4. Others	0.3	0.3	0.2	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
II. Non-Residents	2.9	2.8	2.8	2.9	2.8	2.8	3.0	2.9	3.0	2.9	2.9	2.8
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

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

year-on-year growth rates, in percent

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
I. Residents												
A. For Production by Economic Activity	**16.0**	**17.4**	**15.0**	**15.6**	**17.9**	**17.7**	**17.4**	**17.3**	**17.4**	**17.4**	**18.1**	**16.9**
1. Agriculture, Forestry and Fishing	5.6	6.8	5.3	14.7	12.6	12.7	10.6	13.8	23.5	21.4	24.8	25.7
2. Mining and Quarrying	47.8	43.3	30.1	25.9	19.4	13.0	9.6	(1.0)	(3.1)	0.1	0.4	(5.7)
3. Manufacturing	5.5	5.7	1.8	2.9	5.9	9.3	10.0	7.7	12.5	8.6	9.2	6.1
4. Electricity, Gas, Steam & Airconditioning Supply	35.7	36.4	31.8	30.6	29.3	30.0	26.4	30.9	27.5	24.8	25.4	19.6
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	7.6	7.3	14.2	(1.3)	8.2	6.7	2.2	(0.6)	0.4	2.3	3.1	(0.5)
6. Construction	27.9	27.3	22.9	22.3	22.2	22.4	21.6	17.9	18.3	29.8	27.3	24.5
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	13.7	16.1	13.6	15.5	18.3	15.1	14.1	15.9	13.4	12.2	12.6	12.7
8. Accomodation and Food Services Activities	16.7	14.5	11.5	13.5	10.8	20.0	20.7	16.1	20.1	19.0	16.6	22.8
9. Transportation and Storage	12.9	11.9	7.8	6.3	10.8	12.2	14.4	14.2	17.3	9.6	15.2	14.0
10. Information and Communication	27.3	27.7	28.0	31.2	43.0	35.4	35.4	43.2	37.0	40.8	48.3	41.0
11. Financial and Insurance Activities	5.2	6.3	10.6	18.5	21.1	19.2	20.7	15.3	8.8	11.6	13.3	17.2
12. Real Estate Activities	23.4	25.4	20.2	20.5	22.3	20.7	18.8	19.5	19.1	20.0	19.2	20.0
13. Professional, Scientific and Technical Activities	7.8	6.8	(9.6)	(0.5)	(3.3)	(7.8)	7.4	5.4	6.8	34.7	28.2	17.8
14. Administrative and Support Services Activities	29.3	55.0	62.3	34.8	50.9	36.3	45.1	53.3	56.2	47.2	55.8	54.4
15. Public Administration and Defense, Compulsory Social Security	7.2	7.8	10.4	(7.3)	(6.7)	(5.9)	(5.4)	(5.0)	(5.9)	(5.8)	(5.6)	(7.1)
16. Education	33.7	35.1	28.8	3.1	4.9	7.8	12.6	12.3	9.2	11.9	7.7	(0.5)
17. Human Health and Social Work Activities	40.9	41.1	38.3	39.9	38.1	33.9	34.5	30.6	35.3	33.5	33.2	30.0
18. Arts, Entertainment and Recreation	8.9	8.1	9.0	9.2	35.1	42.5	68.9	69.2	128.0	133.7	137.9	120.9
19. Other Community, Social & Personal Activities	(7.2)	14.2	18.1	15.7	15.5	26.0	24.8	5.7	4.1	29.2	36.0	40.5
20. Activities of Households as Employers, Undifferentiated Goods & Services	14.4	15.1	14.5	11.6	12.3	10.5	10.2	15.1	17.7	22.3	11.7	8.4
21. Activities of Extra-Territorial Organizations & Bodies												
B. For Household Consumption	**16.3**	**15.7**	**15.9**	**16.8**	**17.4**	**18.7**	**20.6**	**20.3**	**22.3**	**22.2**	**24.5**	**23.4**
1. Credit Card	9.6	8.9	9.3	8.4	8.0	7.7	8.8	8.7	9.2	10.9	11.1	10.2
2. Motor Vehicle Loans	33.5	31.8	32.0	34.7	35.5	36.9	37.0	34.9	32.6	30.0	35.0	34.7
3. Salary-Based General Purpose Consumption Loans	35.4	38.1	47.1	40.8	40.6	52.9	58.5	63.1	58.6	57.2	61.7	55.5
4. Others	(39.0)	(39.4)	(57.2)	(46.4)	(41.7)	(50.4)	(47.4)	(47.1)	(18.7)	(16.9)	(18.9)	(16.9)
C. Under BSP RRP Arrangement	**12.1**	**(3.3)**	**(7.8)**	**1.1**	**0.7**	**(7.1)**	**(9.7)**	**(5.3)**	**(5.2)**	**(8.6)**	**(3.8)**	**(4.7)**
Total Loans Outstanding to Residents												
Gross of RRPs	**15.8**	**16.0**	**13.6**	**14.8**	**16.8**	**16.3**	**15.9**	**16.1**	**16.4**	**16.2**	**17.3**	**16.2**
Net of RRPs	**16.0**	**17.3**	**15.0**	**15.7**	**17.9**	**17.8**	**17.6**	**17.5**	**17.8**	**17.8**	**18.6**	**17.4**
II. Non-Residents	**8.9**	**4.8**	**7.6**	**12.2**	**12.0**	**10.7**	**19.2**	**10.0**	**18.5**	**15.6**	**18.9**	**15.0**
III. Total Loans Outstanding to Residents and Non-Residents												
Gross of RRPs	**15.6**	**15.7**	**13.5**	**14.8**	**16.6**	**16.1**	**16.0**	**15.9**	**16.5**	**16.2**	**17.4**	**16.1**
Net of RRPs	**15.8**	**16.9**	**14.8**	**15.6**	**17.7**	**17.6**	**17.7**	**17.3**	**17.8**	**17.7**	**18.6**	**17.3**

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

as of end-periods indicated
in million pesos

	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
I. Residents																			
A. For Production by Economic Activity	3,584,899	3,621,204	3,657,865	3,741,960	3,772,424	3,844,186	4,052,657	3,916,357	3,897,799	4,007,235	4,029,327	4,037,170	4,105,388	4,106,980	4,166,906	4,236,665	4,314,242	4,399,259	4,609,222
1. Agriculture, Forestry and Fishing	147,937	131,209	129,609	131,970	138,606	140,783	144,980	141,098	142,250	144,308	147,654	147,391	148,784	151,646	149,678	139,522	142,965	146,018	150,223
2. Mining and Quarrying	23,722	24,825	24,819	20,310	23,031	23,081	23,353	22,423	22,773	24,455	25,588	26,223	28,098	28,921	32,264	32,177	31,952	31,771	33,238
3. Manufacturing	653,538	667,499	672,673	717,052	713,572	723,527	777,823	727,694	721,247	723,251	723,419	719,757	709,566	697,453	712,257	701,311	734,893	749,418	792,965
4. Electricity, Gas, Steam & Airconditioning Supply	369,810	377,248	385,980	401,203	409,959	411,982	434,385	422,766	420,841	446,453	456,309	467,018	476,560	484,528	484,696	511,630	526,485	526,507	553,833
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	48,305	48,636	53,402	53,453	56,454	57,060	55,460	56,053	56,274	53,255	57,047	53,519	55,565	56,147	56,555	56,710	57,537	57,936	60,267
6. Construction	93,547	98,030	94,489	96,324	96,345	98,570	111,121	105,028	109,762	113,608	116,430	116,823	120,611	122,243	127,116	128,978	122,270	127,883	143,474
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	570,986	566,413	567,496	586,489	603,746	620,467	654,222	626,304	622,772	642,597	642,219	640,296	657,373	651,543	653,527	670,984	686,695	708,743	736,713
8. Accomodation and Food Services Activities	72,979	68,296	65,561	81,044	82,836	84,271	91,929	89,486	91,483	93,855	93,659	96,952	94,196	93,870	98,453	96,241	97,611	104,356	104,215
9. Transportation and Storage	146,706	151,831	153,982	144,945	143,832	142,677	148,778	146,157	149,331	152,183	155,397	147,672	147,314	144,928	146,653	144,778	155,580	150,882	162,165
10. Information and Communication	117,632	115,482	124,054	127,693	123,417	125,403	125,202	123,667	122,893	123,910	124,912	126,034	134,227	132,485	130,204	136,822	137,520	140,837	158,973
11. Financial and Insurance Activities	345,124	358,094	356,998	370,515	363,809	363,954	392,050	389,756	383,848	396,112	380,526	380,829	394,762	396,365	413,098	429,877	417,168	423,912	440,322
12. Real Estate Activities	675,442	685,386	704,434	689,001	688,498	706,878	735,707	722,365	719,001	751,116	759,341	766,055	785,474	798,110	809,693	829,496	842,930	862,259	879,250
13. Professional, Scientific and Technical Activities	36,997	32,375	32,408	33,874	38,597	49,422	41,164	36,426	38,588	40,622	37,802	38,264	40,179	36,594	34,963	35,761	34,892	37,366	43,962
14. Administrative and Support Services Activities	20,093	22,739	20,696	21,127	21,368	23,368	32,369	23,646	23,844	23,732	23,210	23,814	26,219	25,776	25,585	25,735	26,486	28,967	30,677
15. Public Administration and Defense, Compulsory Social Security	104,935	105,080	104,193	103,224	103,892	104,166	104,017	104,093	103,565	102,929	106,908	107,206	107,101	106,941	106,860	108,477	108,560	108,500	111,007
16. Education	17,532	17,307	15,174	15,642	15,739	16,497	18,104	17,449	17,420	18,427	22,703	22,806	22,430	21,648	21,599	22,207	22,708	23,082	24,673
17. Human Health and Social Work Activities	23,912	23,667	23,769	24,307	25,072	26,939	28,027	28,061	28,634	29,860	30,333	31,306	32,819	33,322	34,778	35,506	36,076	36,903	38,567
18. Arts, Entertainment and Recreation	27,828	27,861	27,649	27,537	27,662	27,594	27,473	28,729	28,672	28,863	29,001	28,642	28,812	28,867	28,658	29,031	29,194	29,089	31,263
19. Other Community, Social & Personal Activities	40,955	49,593	52,977	47,504	46,987	46,147	55,836	55,401	45,499	48,091	45,992	45,500	42,496	42,318	46,453	47,342	48,000	49,352	54,829
20. Activities of Households as Employers, Undifferentiated Goods & Services	46,918	49,633	47,501	48,745	49,001	51,400	50,655	49,755	49,101	49,608	50,879	51,062	52,802	53,273	53,815	54,079	54,721	55,478	58,605
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
B. For Household Consumption	**310,572**	**312,593**	**316,431**	**320,806**	**326,140**	**333,747**	**337,671**	**337,030**	**339,665**	**342,581**	**347,231**	**353,165**	**356,918**	**357,155**	**362,650**	**361,403**	**367,891**	**378,296**	**388,547**
1. Credit Card	156,750	155,573	156,477	156,020	157,118	161,084	163,705	161,686	160,933	159,220	161,886	164,506	165,783	164,230	166,173	166,902	167,771	173,987	178,499
2. Motor Vehicle Loans	102,040	104,214	106,225	108,160	111,654	113,874	115,031	116,904	120,365	123,817	124,913	127,777	130,952	134,327	136,938	140,481	144,618	148,476	151,335
3. Salary-Based General Purpose Consumption Loans	23,952	25,433	25,634	28,875	29,538	30,974	30,742	31,091	30,716	32,461	33,563	34,265	34,982	35,036	35,775	38,433	39,771	39,540	41,805
4. Others	27,830	27,374	28,095	27,752	27,831	27,815	28,193	27,349	27,650	27,083	26,870	26,618	25,201	23,562	23,764	15,587	15,730	16,293	16,909
C. Under BSP RRP Arrangement	**265,914**	**259,349**	**251,019**	**270,115**	**269,642**	**268,005**	**295,045**	**269,695**	**276,457**	**284,889**	**281,711**	**294,345**	**288,580**	**294,318**	**293,182**	**295,535**	**294,213**	**287,857**	**293,141**
Total Loans Outstanding to Residents																			
Gross of RRPs	**4,161,385**	**4,193,147**	**4,225,315**	**4,332,882**	**4,368,206**	**4,445,939**	**4,685,373**	**4,523,082**	**4,513,921**	**4,634,704**	**4,658,269**	**4,684,680**	**4,750,887**	**4,758,453**	**4,822,739**	**4,893,603**	**4,976,345**	**5,065,412**	**5,290,911**
Net of RRPs	**3,895,471**	**3,933,798**	**3,974,296**	**4,062,767**	**4,098,564**	**4,177,934**	**4,390,328**	**4,253,387**	**4,237,464**	**4,349,815**	**4,376,558**	**4,390,335**	**4,462,307**	**4,464,135**	**4,529,557**	**4,598,068**	**4,682,132**	**4,777,555**	**4,997,770**
II. Non-Residents	**119,616**	**116,798**	**114,891**	**142,839**	**139,248**	**143,575**	**136,917**	**133,571**	**134,700**	**133,074**	**134,827**	**132,054**	**136,463**	**137,657**	**143,942**	**139,116**	**143,068**	**144,291**	**144,962**
III. Total Loans Outstanding to Residents and Non-Residents																			
Gross of RRPs	**4,281,001**	**4,309,944**	**4,340,206**	**4,475,721**	**4,507,454**	**4,589,513**	**4,822,289**	**4,656,653**	**4,648,621**	**4,767,778**	**4,793,096**	**4,816,734**	**4,887,349**	**4,896,109**	**4,966,681**	**5,032,719**	**5,119,414**	**5,209,703**	**5,435,873**
Net of RRPs	**4,015,087**	**4,050,596**	**4,089,187**	**4,205,606**	**4,237,812**	**4,321,508**	**4,527,244**	**4,386,958**	**4,372,164**	**4,482,889**	**4,511,385**	**4,522,389**	**4,598,769**	**4,601,791**	**4,673,499**	**4,737,184**	**4,825,201**	**4,921,846**	**5,142,732**
Memo Items:																			
a. Loans to domestic banks' foreign offices	*17,366*	*17,344*	*19,935*	*21,855*	*22,137*	*21,220*	*18,762*	*18,187*	*19,038*	*19,182*	*19,558*	*20,158*	*30,826*	*30,607*	*32,411*	*31,179*	*27,556*	*27,431*	*27,117*
b. Interbank loans inclusive of loans to BSP	*188,329*	*160,829*	*200,098*	*179,230*	*150,326*	*182,614*	*242,627*	*184,056*	*174,569*	*167,973*	*155,653*	*132,599*	*155,617*	*150,135*	*164,362*	*154,138*	*173,445*	*170,397*	*212,957*
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assignment Participation with Recourse andSecurities Lending and Borrowing Transactions [3]	*26,592*	*25,499*	*28,552*	*27,851*	*32,113*	*36,607*	*34,206*	*33,293*	*32,287*	*36,981*	*34,566*	*29,634*	*36,696*	*37,553*	*45,092*	*26,554*	*32,960*	*33,014*	*43,718*
Total Loans Outstanding (inclusive of memo items) [4]	**4,513,288**	**4,513,617**	**4,588,791**	**4,704,656**	**4,712,030**	**4,829,955**	**5,117,884**	**4,892,189**	**4,874,515**	**4,991,914**	**5,002,873**	**4,999,125**	**5,110,488**	**5,114,404**	**5,208,546**	**5,244,589**	**5,353,375**	**5,440,546**	**5,719,665**

[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
-- 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

	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
I. Residents																			
A. For Production by Economic Activity	89.3	89.4	89.5	89.0	89.0	89.0	89.5	89.3	89.2	89.4	89.3	89.3	89.3	89.2	89.2	89.4	89.4	89.4	89.6
1. Agriculture, Forestry and Fishing	3.7	3.2	3.2	3.1	3.3	3.3	3.2	3.2	3.3	3.2	3.3	3.3	3.2	3.3	3.2	2.9	3.0	3.0	2.9
2. Mining and Quarrying	0.6	0.6	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.6	0.6	0.7	0.7	0.7	0.6	0.6
3. Manufacturing	16.3	16.5	16.5	17.0	16.8	16.7	17.2	16.6	16.5	16.1	16.0	15.9	15.4	15.2	15.2	14.8	15.2	15.2	15.4
4. Electricity, Gas, Steam & Airconditioning Supply	9.2	9.3	9.4	9.5	9.7	9.5	9.6	9.6	9.6	10.0	10.1	10.3	10.4	10.5	10.4	10.8	10.9	10.7	10.8
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	1.2	1.2	1.3	1.3	1.3	1.3	1.2	1.3	1.3	1.2	1.3	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
6. Construction	2.3	2.4	2.3	2.3	2.3	2.3	2.5	2.4	2.5	2.5	2.6	2.6	2.6	2.7	2.7	2.7	2.5	2.6	2.8
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	14.2	14.0	13.9	13.9	14.2	14.4	14.5	14.3	14.2	14.3	14.2	14.2	14.3	14.2	14.0	14.2	14.2	14.4	14.3
8. Accomodation and Food Services Activities	1.8	1.7	1.6	1.9	2.0	2.0	2.0	2.0	2.1	2.1	2.1	2.1	2.0	2.0	2.1	2.0	2.0	2.1	2.0
9. Transportation and Storage	3.7	3.7	3.8	3.4	3.4	3.3	3.3	3.3	3.4	3.4	3.4	3.3	3.2	3.1	3.1	3.1	3.2	3.1	3.2
10. Information and Communication	2.9	2.9	3.0	3.0	2.9	2.9	2.8	2.8	2.8	2.8	2.8	2.8	2.9	2.9	2.8	2.9	2.9	2.9	3.1
11. Financial and Insurance Activities	8.6	8.8	8.7	8.8	8.6	8.4	8.7	8.9	8.8	8.8	8.4	8.4	8.6	8.6	8.8	9.1	8.6	8.6	8.6
12. Real Estate Activities	16.8	16.9	17.2	16.4	16.2	16.4	16.3	16.5	16.4	16.8	16.8	16.9	17.1	17.3	17.3	17.5	17.5	17.5	17.1
13. Professional, Scientific and Technical Activities	0.9	0.8	0.8	0.8	0.9	1.1	0.9	0.8	0.9	0.9	0.8	0.8	0.9	0.8	0.7	0.8	0.7	0.8	0.9
14. Administrative and Support Services Activities	0.5	0.6	0.5	0.5	0.5	0.5	0.7	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.5	0.5	0.5	0.6	0.6
15. Public Administration and Defense, Compulsory Social Security	2.6	2.6	2.5	2.5	2.5	2.4	2.3	2.4	2.4	2.3	2.4	2.4	2.3	2.3	2.3	2.3	2.2	2.2	2.2
16. Education	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	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	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	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	0.7	0.7	0.7	0.7	0.7	0.6	0.6	0.7	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
19. Other Community, Social & Personal Activities	1.0	1.2	1.3	1.1	1.1	1.1	1.2	1.3	1.0	1.1	1.0	1.0	0.9	0.9	1.0	1.0	1.0	1.0	1.1
20. Activities of Households as Employers, Undifferentiated Goods & Services	1.2	1.2	1.2	1.2	1.2	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.1	1.1	1.1	1.1
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
B. For Household Consumption	7.7	7.7	7.7	7.6	7.7	7.7	7.5	7.7	7.8	7.6	7.7	7.8	7.8	7.8	7.8	7.6	7.6	7.7	7.6
1. Credit Card	3.9	3.8	3.8	3.7	3.7	3.7	3.6	3.7	3.7	3.6	3.6	3.6	3.6	3.6	3.6	3.5	3.5	3.5	3.5
2. Motor Vehicle Loans	2.5	2.6	2.6	2.6	2.6	2.6	2.5	2.7	2.8	2.8	2.8	2.8	2.8	2.9	2.9	3.0	3.0	3.0	2.9
3. Salary-Based General Purpose Consumption Loans	0.6	0.6	0.6	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
4. Others	0.7	0.7	0.7	0.7	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.5	0.3	0.3	0.3	0.3
II. Non-Residents	3.0	2.9	2.8	3.4	3.3	3.3	3.0	3.0	3.1	3.0	3.0	2.9	3.0	3.0	3.1	2.9	3.0	2.9	2.8
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	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

	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
I. Residents																			
A. For Production by Economic Activity	…	…	…	…	…	…	…	…	…	…	…	…	**14.5**	**13.4**	**13.9**	**13.2**	**14.4**	**14.4**	**13.7**
1. Agriculture, Forestry and Fishing	…	…	…	…	…	…	…	…	…	…	…	…	0.6	15.6	15.5	5.7	3.1	3.7	3.6
2. Mining and Quarrying	…	…	…	…	…	…	…	…	…	…	…	…	18.4	16.5	30.0	58.4	38.7	37.6	42.3
3. Manufacturing	…	…	…	…	…	…	…	…	…	…	…	…	8.6	4.5	5.9	(2.2)	3.0	3.6	1.9
4. Electricity, Gas, Steam & Airconditioning Supply	…	…	…	…	…	…	…	…	…	…	…	…	28.9	28.4	25.6	27.5	28.4	27.8	27.5
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	…	…	…	…	…	…	…	…	…	…	…	…	15.0	15.4	5.9	6.1	1.9	1.5	8.7
6. Construction	…	…	…	…	…	…	…	…	…	…	…	…	28.9	24.7	34.5	33.9	26.9	29.7	29.1
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	…	…	…	…	…	…	…	…	…	…	…	…	15.1	15.0	15.2	14.4	13.7	14.2	12.6
8. Accomodation and Food Services Activities	…	…	…	…	…	…	…	…	…	…	…	…	29.1	37.4	50.2	18.8	17.8	23.8	13.4
9. Transportation and Storage	…	…	…	…	…	…	…	…	…	…	…	…	0.4	(4.5)	(4.8)	(0.1)	8.2	5.8	9.0
10. Information and Communication	…	…	…	…	…	…	…	…	…	…	…	…	14.1	14.7	5.0	7.1	11.4	12.3	27.0
11. Financial and Insurance Activities	…	…	…	…	…	…	…	…	…	…	…	…	14.4	10.7	15.7	16.0	14.7	16.5	12.3
12. Real Estate Activities	…	…	…	…	…	…	…	…	…	…	…	…	16.3	16.4	14.9	20.4	22.4	22.0	19.5
13. Professional, Scientific and Technical Activities	…	…	…	…	…	…	…	…	…	…	…	…	8.6	13.0	7.9	5.6	(9.6)	(24.4)	6.8
14. Administrative and Support Services Activities	…	…	…	…	…	…	…	…	…	…	…	…	30.5	13.4	23.6	21.8	24.0	24.0	(5.2)
15. Public Administration and Defense, Compulsory Social Security	…	…	…	…	…	…	…	…	…	…	…	…	2.1	1.8	2.6	5.1	4.5	4.2	6.7
16. Education	…	…	…	…	…	…	…	…	…	…	…	…	27.9	25.1	42.3	42.0	44.3	39.9	36.3
17. Human Health and Social Work Activities	…	…	…	…	…	…	…	…	…	…	…	…	37.2	40.8	46.3	46.1	43.9	37.0	37.6
18. Arts, Entertainment and Recreation	…	…	…	…	…	…	…	…	…	…	…	…	3.5	3.6	3.7	5.4	5.5	5.4	13.8
19. Other Community, Social & Personal Activities	…	…	…	…	…	…	…	…	…	…	…	…	3.8	(14.7)	(12.3)	(0.3)	2.2	6.9	(1.8)
20. Activities of Households as Employers, Undifferentiated Goods & Services	…	…	…	…	…	…	…	…	…	…	…	…	12.5	7.3	13.3	10.9	11.7	7.9	15.7
21. Activities of Extra-Territorial Organizations & Bodies	…	…	…	…	…	…	…	…	…	…	…	…							
B. For Household Consumption	…	…	…	…	…	…	…	…	…	…	…	…	**14.9**	**14.3**	**14.6**	**12.7**	**12.8**	**13.3**	**15.1**
1. Credit Card	…	…	…	…	…	…	…	…	…	…	…	…	5.8	5.6	6.2	7.0	6.8	8.0	9.0
2. Motor Vehicle Loans	…	…	…	…	…	…	…	…	…	…	…	…	28.3	28.9	28.9	29.9	29.5	30.4	31.6
3. Salary-Based General Purpose Consumption Loans	…	…	…	…	…	…	…	…	…	…	…	…	46.1	37.8	39.6	33.1	34.6	27.7	36.0
4. Others	…	…	…	…	…	…	…	…	…	…	…	…	(9.4)	(13.9)	(15.4)	(43.8)	(43.5)	(41.4)	(40.0)
C. Under BSP RRP Arrangement	…	…	…	…	…	…	…	…	…	…	…	…	**8.5**	**13.5**	**16.8**	**9.4**	**9.1**	**7.4**	**(0.6)**
Total Loans Outstanding to Residents	…	…	…	…	…	…	…	…	…	…	…	…							
Gross of RRPs	…	…	…	…	…	…	…	…	…	…	…	…	**14.2**	**13.5**	**14.1**	**12.9**	**13.9**	**13.9**	**12.9**
Net of RRPs	…	…	…	…	…	…	…	…	…	…	…	…	**14.6**	**13.5**	**14.0**	**13.2**	**14.2**	**14.4**	**13.8**
II. Non-Residents	…	…	…	…	…	…	…	…	…	…	…	…	**14.1**	**17.9**	**25.3**	**(2.6)**	**2.7**	**0.5**	**5.9**
III. Total Loans Outstanding to Residents and Non-Residents	…	…	…	…	…	…	…	…	…	…	…	…							
Gross of RRPs	…	…	…	…	…	…	…	…	…	…	…	…	**14.2**	**13.6**	**14.4**	**12.4**	**13.6**	**13.5**	**12.7**
Net of RRPs	…	…	…	…	…	…	…	…	…	…	…	…	**14.5**	**13.6**	**14.3**	**12.6**	**13.9**	**13.9**	**13.6**

… Year-on-year growth cannot be derived. Data series started only in June 2014.