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	
				Apr		Apr		Apr	
	2018	2019	2020	2020	2021	2020	2021	2020	2021
I. Residents									
A. For Production by Economic Activity	**7,400,125**	**8,075,731**	**8,041,309**	**8,242,624**	**7,923,511**	**11.1**	**-3.9**	**87.0**	**88.1**
1. Agriculture, Forestry and Fishing	192,216	221,873	211,383	215,150	190,833	6.7	-11.3	2.3	2.1
2. Mining and Quarrying	53,926	47,974	43,454	50,087	41,975	-5.3	-16.2	0.5	0.5
3. Manufacturing	1,068,469	1,048,724	993,213	1,086,785	980,131	-1.0	-9.8	11.5	10.9
4. Electricity, Gas, Steam & Airconditioning Supply	929,456	1,006,431	1,043,966	1,039,917	1,039,473	11.3	.	11.0	11.6
5. Watersupply, Sewerage, Waste management and Remediation Activities	82,473	106,010	103,685	106,724	105,033	25.2	-1.6	1.1	1.2
6. Construction	298,704	368,663	375,630	356,742	353,099	8.6	-1.0	3.8	3.9
7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	1,159,976	1,193,922	1,112,621	1,175,278	1,055,476	2.7	-10.2	12.4	11.7
8. Accommodation and Food Service Activities	152,521	153,708	162,357	163,367	155,058	14.3	-5.1	1.7	1.7
9. Transportation and Storage	271,363	287,949	302,212	319,139	304,926	20.9	-4.5	3.4	3.4
10. Information and Communication	316,403	357,270	376,132	402,480	398,668	30.0	-0.9	4.2	4.4
11. Financial and Insurance Activities	787,383	923,805	881,006	917,267	855,321	14.0	-6.8	9.7	9.5
12. Real Estate Activities	1,402,372	1,677,815	1,768,134	1,732,927	1,774,829	20.8	2.4	18.3	19.7
13. Professional, Scientific and Technical Activities	71,392	68,139	54,574	49,568	102,580	-18.4	106.9	0.5	1.1
14. Administrative and Support Service Activities	36,222	41,558	37,621	40,868	28,609	13.1	-30.0	0.4	0.3
15. Public Administration and Defense; Compulsory Social Security	136,068	142,380	144,647	145,521	143,232	3.5	-1.6	1.5	1.6
16. Education	39,747	42,850	39,927	41,187	36,330	2.9	-11.8	0.4	0.4
17. Human Health and Social Work Activities	55,609	59,890	89,340	82,867	89,882	47.3	8.5	0.9	1.0
18. Arts, Entertainment and Recreation	132,183	146,781	150,136	143,587	147,259	2.7	2.6	1.5	1.6
19. Other Service Activities	127,994	100,196	65,011	78,947	53,129	22.4	-32.7	0.8	0.6
20. Activities of Households as Employers and Undifferentiated Goods-and-Services-Producing Activities of Households for Own Use	85,646	79,794	86,262	94,215	67,667	22.1	-28.2	1.0	0.8
21. Activities of Extra-Territorial Organizations and Bodies	0	0	0	0	0	--	--	0	0
B. For Consumer Loans [2]	**658,159**	**839,252**	**873,702**	**918,180**	**824,304**	**33.1**	**-10.2**	**9.7**	**9.2**
1. Credit Card	287,088	367,662	417,659	432,906	391,304	40.7	-9.6	4.6	4.3
2. Motor Vehicle Loans	288,267	377,940	356,011	389,921	341,734	30.8	-12.4	4.1	3.8
3. Salary-Based General Purpose Consumption Loans	67,750	74,207	81,281	78,486	77,669	12.5	-1.0	0.8	0.9
4. Others	15,053	19,443	18,749	16,866	13,597	17.0	-19.4	0.2	0.2
C. Under BSP RRP Arrangement	**250,646**	**265,760**	**265,758**	**78,919**	**279,227**	**-64.5**	**253.8**		
Total Loans Outstanding to Residents									
Gross of RRPs	**8,308,929**	**9,180,743**	**9,180,769**	**9,239,724**	**9,027,043**	**10.9**	**-2.3**		
Net of RRPs	**8,058,283**	**8,914,983**	**8,915,010**	**9,160,804**	**8,747,815**	**13.0**	**-4.5**		
II. Non-Residents	**275,121**	**328,010**	**261,387**	**313,948**	**250,680**	**4.4**	**-20.2**	**3.3**	**2.8**
III. Total Loans Outstanding to Residents and Non-Residents									
Gross of RRPs	**8,584,051**	**9,508,752**	**9,442,155**	**9,553,672**	**9,277,722**	**10.7**	**-2.9**		
Net of RRPs	**8,333,405**	**9,242,993**	**9,176,397**	**9,474,753**	**8,998,495**	**12.7**	**-5.0**	**100.0**	**100.0**
Memo Items:									
a. Loans to domestic banks' foreign offices	*52,770*	*69,672*	*73,650*	*66,248*	*70,396*				
b. Interbank loans inclusive of loans to BSP	*255,397*	*225,908*	*296,376*	*295,872*	*310,440*				
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assignment Participation with Recourse andSecurities Lending and Borrowing Transactions [3]	*125,562*	*149,632*	*107,298*	*68,138*	*57,194*				
Total Loans Outstanding (inclusive of memo items) [4]	**9,017,780**	**9,953,964**	**9,919,479**	**9,983,930**	**9,715,752**				

[1] Net of amortization. Based on 2009 Philippine Standard Industrial Classification (PSIC).

[2] Excludes Residential Real Estate Loans (RREL)

[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

-- Undefined or indeterminate

. Rounds off to zero

Details may not add up to totals due to rounding.