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	
				Oct		Oct		Oct	
	2018	2019	2020	2020	2021 r	2020	2021 r	2020	2021 r
I. Residents									
A. For Production by Economic Activity	**7,400,125**	**8,075,731**	**8,041,309**	**7,822,095**	**8,206,756**	**2.0**	**4.9**	**87.3**	**88.6**
1. Agriculture, Forestry and Fishing	192,216	221,873	211,383	206,945	192,903	0.1	-6.8	2.3	2.1
2. Mining and Quarrying	53,926	47,974	43,454	44,523	36,768	-3.4	-17.4	0.5	0.4
3. Manufacturing	1,068,469	1,048,724	993,213	992,522	1,042,290	-4.2	5.0	11.1	11.2
4. Electricity, Gas, Steam & Airconditioning Supply	929,456	1,006,431	1,043,966	1,007,184	1,028,473	4.1	2.1	11.2	11.1
5. Watersupply, Sewerage, Waste management and Remediation Activities	82,473	106,010	103,685	105,410	107,172	11.3	1.7	1.2	1.2
6. Construction	298,704	368,663	375,630	351,796	366,614	2.4	4.2	3.9	4.0
7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	1,159,976	1,193,922	1,112,621	1,090,862	1,082,831	-4.4	-0.7	12.2	11.7
8. Accommodation and Food Service Activities	152,521	153,708	162,357	158,670	145,864	9.5	-8.1	1.8	1.6
9. Transportation and Storage	271,363	287,949	302,212	297,966	329,413	8.9	10.6	3.3	3.6
10. Information and Communication	316,403	357,270	376,132	362,524	462,802	7.1	27.7	4.0	5.0
11. Financial and Insurance Activities	787,383	923,805	881,006	821,132	915,961	-3.8	11.5	9.2	9.9
12. Real Estate Activities	1,402,372	1,677,815	1,768,134	1,716,829	1,846,774	7.0	7.6	19.2	19.9
13. Professional, Scientific and Technical Activities	71,392	68,139	54,574	35,699	62,829	-22.0	76.0	0.4	0.7
14. Administrative and Support Service Activities	36,222	41,558	37,621	35,222	28,287	-1.5	-19.7	0.4	0.3
15. Public Administration and Defense; Compulsory Social Security	136,068	142,380	144,647	140,459	150,042	0.7	6.8	1.6	1.6
16. Education	39,747	42,850	39,927	41,697	35,071	0.2	-15.9	0.5	0.4
17. Human Health and Social Work Activities	55,609	59,890	89,340	84,842	91,374	45.7	7.7	0.9	1.0
18. Arts, Entertainment and Recreation	132,183	146,781	150,136	150,625	159,325	3.7	5.8	1.7	1.7
19. Other Service Activities	127,994	100,196	65,011	90,683	56,065	19.2	-38.2	1.0	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	86,506	65,899	10.4	-23.8	1.0	0.7
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**	**869,630**	**805,366**	**7.9**	**-7.4**	**9.7**	**8.7**
1. Credit Card	287,088	367,662	417,659	407,038	411,442	18.7	1.1	4.5	4.4
2. Motor Vehicle Loans	288,267	377,940	356,011	366,638	305,449	-1.3	-16.7	4.1	3.3
3. Salary-Based General Purpose Consumption Loans	67,750	74,207	81,281	80,544	75,085	8.1	-6.8	0.9	0.8
4. Others	15,053	19,443	18,749	15,410	13,389	-8.3	-13.1	0.2	0.1
C. Under BSP RRP Arrangement	**250,646**	**265,760**	**265,758**	**265,314**	**281,460**	**13.1**	**6.1**		
Total Loans Outstanding to Residents									
Gross of RRPs	**8,308,929**	**9,180,743**	**9,180,769**	**8,957,038**	**9,293,583**	**2.8**	**3.8**		
Net of RRPs	**8,058,283**	**8,914,983**	**8,915,010**	**8,691,725**	**9,012,122**	**2.5**	**3.7**		
II. Non-Residents	**275,121**	**328,010**	**261,387**	**264,523**	**254,603**	**-17.0**	**-3.7**	**3.0**	**2.7**
III. Total Loans Outstanding to Residents and Non-Residents									
Gross of RRPs	**8,584,051**	**9,508,752**	**9,442,155**	**9,221,561**	**9,548,186**	**2.1**	**3.5**		
Net of RRPs	**8,333,405**	**9,242,993**	**9,176,397**	**8,956,247**	**9,266,726**	**1.8**	**3.5**	**100.0**	**100.0**
Memo Items:									
a. Loans to domestic banks' foreign offices	*52,770*	*69,672*	*73,650*	*60,882*	*77,822*				
b. Interbank loans inclusive of loans to BSP	*255,397*	*225,908*	*296,376*	*329,410*	*350,616*				
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*	*55,276*	*58,745*				
Total Loans Outstanding (inclusive of memo items) [4]	**9,017,780**	**9,953,964**	**9,919,479**	**9,667,129**	**10,035,369**				

[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
r Revised
-- Undefined or indeterminate
Details may not add up to totals due to rounding.