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	
				October		October		October	
	2020	2021	2022	2022	2023	2022	2023	2022	2023
I. Residents									
A. For Production by Economic Activity	**8,041,309**	**8,523,335**	**9,581,804**	**9,227,489**	**9,772,960**	**12.4**	**5.9**	**87.4**	**86.4**
1. Agriculture, Forestry and Fishing	211,383	200,563	207,133	204,477	213,247	6.0	4.3	1.9	1.9
2. Mining and Quarrying	43,454	37,335	39,343	40,388	43,701	9.8	8.2	0.4	0.4
3. Manufacturing	993,213	1,088,763	1,260,391	1,226,167	1,182,277	17.6	-3.6	11.6	10.5
4. Electricity, Gas, Steam & Airconditioning Supply	1,043,966	1,046,386	1,197,716	1,140,159	1,256,030	10.9	10.2	10.8	11.1
5. Watersupply, Sewerage, Waste Management and Remediation Activities	103,685	109,717	135,759	124,070	148,175	15.8	19.4	1.2	1.3
6. Construction	375,630	383,537	448,044	411,162	452,660	12.2	10.1	3.9	4.0
7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	1,112,621	1,125,824	1,269,654	1,206,123	1,318,141	11.4	9.3	11.4	11.7
8. Accommodation and Food Service Activities	162,357	150,738	149,824	143,814	144,964	-1.4	0.8	1.4	1.3
9. Transportation and Storage	302,212	329,980	347,394	337,363	377,444	2.4	11.9	3.2	3.3
10. Information and Communication	376,132	481,955	588,977	578,616	620,103	25.0	7.2	5.5	5.5
11. Financial and Insurance Activities	881,006	970,642	1,038,955	1,032,828	1,053,767	12.8	2.0	9.8	9.3
12. Real Estate Activities	1,768,134	1,930,902	2,187,867	2,104,923	2,280,002	14.0	8.3	19.9	20.2
13. Professional, Scientific and Technical Activities	54,574	57,774	42,391	38,638	34,843	-38.5	-9.8	0.4	0.3
14. Administrative and Support Service Activities	37,621	31,092	39,865	35,979	42,805	27.2	19.0	0.3	0.4
15. Public Administration and Defense; Compulsory Social Security	144,647	152,603	170,322	164,685	181,714	9.8	10.3	1.6	1.6
16. Education	39,927	34,783	33,866	33,866	30,375	-3.4	-10.3	0.3	0.3
17. Human Health and Social Work Activities	89,340	93,228	96,663	95,734	98,791	4.8	3.2	0.9	0.9
18. Arts, Entertainment and Recreation	150,136	162,356	174,185	163,905	174,480	2.9	6.5	1.6	1.5
19. Other Service Activities	65,011	67,822	84,256	77,192	94,548	37.7	22.5	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	67,402	24,893	2.3	-63.1	0.6	0.2
21. Activities of Extra-Territorial Organizations and Bodies	0	0	0	0	0	--	--	0.0	0.0
B. For Consumer Loans [2]	**873,702**	**821,771**	**1,028,218**	**987,253**	**1,212,786**	**22.6**	**22.8**	**9.4**	**10.7**
1. Credit Card	417,659	438,816	555,283	521,621	680,118	26.8	30.4	4.9	6.0
2. Motor Vehicle Loans	356,011	291,796	326,321	325,512	372,536	6.6	14.4	3.1	3.3
3. Salary-Based General Purpose Consumption Loans	81,281	73,697	121,576	122,411	130,410	63.0	6.5	1.2	1.2
4. Others	18,749	17,462	25,038	17,709	29,722	32.3	67.8	0.2	0.3
C. Under BSP Reverse Repurchase (RRP) Agreements	**265,758**	**279,071**	**274,679**	**270,774**	**267,559**	**-3.8**	**-1.2**		
Total Loans Outstanding to Residents									
Gross of RRPs	**9,180,769**	**9,624,177**	**10,884,701**	**10,485,516**	**11,253,305**	**12.8**	**7.3**		
Net of RRPs	**8,915,010**	**9,345,107**	**10,610,022**	**10,214,742**	**10,985,746**	**13.3**	**7.5**	**96.8**	**97.2**
II. Nonresidents	**261,387**	**268,006**	**321,454**	**338,675**	**321,540**	**33.0**	**-5.1**	**3.2**	**2.8**
III. Total Loans Outstanding to Residents and Nonresidents									
Gross of RRPs	**9,442,155**	**9,892,183**	**11,206,155**	**10,824,191**	**11,574,845**	**13.4**	**6.9**		
Net of RRPs	**9,176,397**	**9,613,112**	**10,931,476**	**10,553,417**	**11,307,286**	**13.9**	**7.1**	**100.0**	**100.0**
Memo Items:									
a. Loans of domestic banks' foreign offices	*73,650*	*80,660*	*88,960*	*86,914*	*80,871*				
b. Interbank loans inclusive of loans to BSP	*296,376*	*368,238*	*361,615*	*289,257*	*312,201*				
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*	*58,501*	*135,684*				
Total Loans Outstanding (inclusive of memo items) [4]	**9,919,479**	**10,457,131**	**11,802,545**	**11,258,862**	**12,103,600**				

[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 Nonresidents (Gross of BSP RRP Agreements) and of all memo items
-- Undefined or indeterminate
Details may not add up to total due to rounding.

Classification: GENERAL