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

as of periods indicated
in million pesos

	2016	2017	2018	Aug 2018	Aug 2019
I. Residents					
A. For Production by Economic Activity	**5,387,633**	**6,388,558**	**7,400,125**	**6,953,852**	**7,579,963**
1. Agriculture, Forestry and Fishing	188,779	163,369	192,216	174,087	203,591
2. Mining and Quarrying	31,340	46,753	53,926	49,705	48,068
3. Manufacturing	841,566	944,486	1,068,469	1,039,808	1,027,445
4. Electricity, Gas, Steam & Airconditioning Supply	662,455	830,390	929,456	878,925	977,014
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	59,949	67,462	82,473	78,996	92,793
6. Construction	178,693	219,480	298,704	243,512	339,051
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	830,160	1,004,207	1,159,976	1,086,307	1,126,440
8. Accommodation and Food Services Activities	128,020	144,096	152,521	140,172	141,963
9. Transportation and Storage	184,816	231,672	271,363	254,381	278,381
10. Information and Communication	224,096	277,164	316,403	303,556	321,009
11. Financial and Insurance Activities	516,208	603,139	787,383	735,316	855,215
12. Real Estate Activities	1,054,993	1,261,329	1,402,372	1,320,559	1,554,172
13. Professional, Scientific and Technical Activities	51,781	63,058	71,392	76,879	46,974
14. Administrative and Support Services Activities	47,369	32,061	36,222	33,192	36,756
15. Public Administration and Defense, Compulsory Social Security	103,089	133,879	136,068	129,564	139,988
16. Education	24,542	32,921	39,747	36,954	40,202
17. Human Health and Social Work Activities	50,138	54,223	55,609	53,239	57,280
18. Arts, Entertainment and Recreation	69,059	93,697	132,183	118,314	138,517
19. Other Community, Social & Personal Activities	77,023	115,044	127,994	118,712	76,050
20. Activities of Households as Employers, Undifferentiated Goods & Services	63,557	70,128	85,646	81,674	79,054
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..	..
B. For Household Consumption	**479,541**	**579,157**	**658,159**	**620,172**	**777,458**
1. Credit Card	196,662	237,137	287,088	258,541	326,754
2. Motor Vehicle Loans	203,847	256,560	288,267	280,674	361,911
3. Salary-Based General Purpose Consumption Loans	64,987	70,360	67,750	68,550	73,828
4. Others	14,045	15,100	15,053	12,407	14,965
C. Under BSP RRP Arrangement	**279,244**	**271,313**	**250,646**	**193,519**	**173,608**
Total Loans Outstanding to Residents					
Gross of RRPs	**6,146,418**	**7,239,028**	**8,308,929**	**7,767,544**	**8,531,029**
Net of RRPs	**5,867,174**	**6,967,715**	**8,058,283**	**7,574,024**	**8,357,421**
II. Non-Residents	**166,646**	**237,034**	**275,121**	**270,794**	**312,117**
III. Total Loans Outstanding to Residents and Non-Residents					
Gross of RRPs	**6,313,064**	**7,476,061**	**8,584,051**	**8,038,338**	**8,843,147**
Net of RRPs	**6,033,820**	**7,204,749**	**8,333,405**	**7,844,818**	**8,669,539**
Memo Items:					
a. Loans to domestic banks' foreign offices	*36,713*	*40,158*	*52,770*	*53,394*	53,411
b. Interbank loans inclusive of loans to BSP	*265,465*	*249,964*	*255,397*	*219,769*	302,542
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assignment Participation with Recourse andSecurities Lending and Borrowing Transactions [3]	*91,070*	*100,895*	*125,562*	*94,188*	86,520
Total Loans Outstanding (inclusive of memo items) [4]	**6,706,312**	**7,867,078**	**9,017,780**	**8,405,688**	**9,285,620**

[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.

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share to total loans outstanding net of RRPs, in percent

	2016	2017	2018	Aug 2018	Aug 2019
I. Residents					
A. For Production by Economic Activity	**89.3**	**88.7**	**88.8**	**88.6**	**87.4**
1. Agriculture, Forestry and Fishing	3.1	2.3	2.3	2.2	2.3
2. Mining and Quarrying	0.5	0.6	0.6	0.6	0.6
3. Manufacturing	13.9	13.1	12.8	13.3	11.9
4. Electricity, Gas, Steam & Airconditioning Supply	11.0	11.5	11.2	11.2	11.3
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	1.0	0.9	1.0	1.0	1.1
6. Construction	3.0	3.0	3.6	3.1	3.9
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	13.8	13.9	13.9	13.8	13.0
8. Accommodation and Food Services Activities	2.1	2.0	1.8	1.8	1.6
9. Transportation and Storage	3.1	3.2	3.3	3.2	3.2
10. Information and Communication	3.7	3.8	3.8	3.9	3.7
11. Financial and Insurance Activities	8.6	8.4	9.4	9.4	9.9
12. Real Estate Activities	17.5	17.5	16.8	16.8	17.9
13. Professional, Scientific and Technical Activities	0.9	0.9	0.9	1.0	0.5
14. Administrative and Support Services Activities	0.8	0.4	0.4	0.4	0.4
15. Public Administration and Defense, Compulsory Social Security	1.7	1.9	1.6	1.7	1.6
16. Education	0.4	0.5	0.5	0.5	0.5
17. Human Health and Social Work Activities	0.8	0.8	0.7	0.7	0.7
18. Arts, Entertainment and Recreation	1.1	1.3	1.6	1.5	1.6
19. Other Community, Social & Personal Activities	1.3	1.6	1.5	1.5	0.9
20. Activities of Households as Employers, Undifferentiated Goods & Services	1.1	1.0	1.0	1.0	0.9
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..	..
B. For Household Consumption	**7.9**	**8.0**	**7.9**	**7.9**	**9.0**
1. Credit Card	3.3	3.3	3.4	3.3	3.8
2. Motor Vehicle Loans	3.4	3.6	3.5	3.6	4.2
3. Salary-Based General Purpose Consumption Loans	1.1	1.0	0.8	0.9	0.9
4. Others	0.2	0.2	0.2	0.2	0.2
II. Non-Residents	**2.8**	**3.3**	**3.3**	**3.5**	**3.6**
III. Total Loans Outstanding to Residents and Non-Residents Net of RRPs	100.0	100.0	100.0	100.0	100.0

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year-on-year growth rates, in percent

	2016	2017	2018	Aug 2018	Aug 2019
I. Residents					
A. For Production by Economic Activity	**16.9**	**18.6**	**15.8**	**19.1**	**9.0**
1. Agriculture, Forestry and Fishing	25.7	(13.5)	17.7	-25.2	16.9
2. Mining and Quarrying	(5.7)	49.2	15.3	4.8	(3.3)
3. Manufacturing	6.1	12.2	13.1	19.9	(1.2)
4. Electricity, Gas, Steam & Airconditioning Supply	19.6	25.4	11.9	12.0	11.2
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	(0.5)	12.5	22.3	21.8	17.5
6. Construction	24.5	22.8	36.1	36.9	39.2
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	12.7	21.0	15.5	24.5	3.7
8. Accommodation and Food Services Activities	22.8	12.6	5.8	5.5	1.3
9. Transportation and Storage	14.0	25.4	17.1	28.2	9.4
10. Information and Communication	41.0	23.7	14.2	17.9	5.7
11. Financial and Insurance Activities	17.2	16.8	30.5	37.2	16.3
12. Real Estate Activities	20.0	19.6	11.2	15.6	17.7
13. Professional, Scientific and Technical Activities	17.8	21.8	13.2	49.9	(38.9)
14. Administrative and Support Services Activities	54.4	(32.3)	13.0	12.0	10.7
15. Public Administration and Defense, Compulsory Social Security	(7.1)	29.9	1.6	27.6	8.0
16. Education	(0.5)	34.1	20.7	23.8	8.8
17. Human Health and Social Work Activities	30.0	8.1	2.6	5.4	7.6
18. Arts, Entertainment and Recreation	120.9	35.7	41.1	42.8	17.1
19. Other Community, Social & Personal Activities	40.5	49.4	11.3	6.2	(35.9)
20. Activities of Households as Employers, Undifferentiated Goods & Services	8.4	10.3	22.1	23.9	(3.2)
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..		
B. For Household Consumption	**23.4**	**20.8**	**13.6**	**15.8**	**25.4**
1. Credit Card	10.2	20.6	21.1	22.0	26.4
2. Motor Vehicle Loans	34.7	25.9	12.4	16.7	28.9
3. Salary-Based General Purpose Consumption Loans	55.5	8.3	(3.7)	-1.1	7.7
4. Others	(16.9)	7.5	(0.3)	-9.6	20.6
C. Under BSP RRP Arrangement	**(4.7)**	**(2.8)**	**(7.6)**	**1.9**	**(10.3)**
Total Loans Outstanding to Residents					
Gross of RRPs	**16.2**	**17.8**	**14.8**	**18.3**	**9.8**
Net of RRPs	**17.4**	**18.8**	**15.7**	**18.8**	**10.3**
II. Non-Residents	**15.0**	**42.2**	**16.1**	**20.7**	**15.3**
III. Total Loans Outstanding to Residents and Non-Residents					
Gross of RRPs	**16.1**	**18.4**	**14.8**	**18.4**	**10.0**
Net of RRPs	**17.3**	**19.4**	**15.7**	**18.9**	**10.5**

10-Oct-19