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

as of periods indicated

	Levels, in million pesos					Year-on-year growth rates, in percent		Share to Total (net of RRPs), in percent	
				Aug		Aug		Aug	
	2017	2018	2019	2019	2020 r	2019	2020 r	2019	2020 r
I. Residents									
A. For Production by Economic Activity	**6,388,558**	**7,400,125**	**8,075,731**	**7,579,963**	**7,893,589**	**9.0**	**4.1**	**87.4**	**86.9**
1. Agriculture, Forestry and Fishing	163,369	192,216	221,873	203,591	207,324	16.9	1.8	2.3	2.3
2. Mining and Quarrying	46,753	53,926	47,974	48,068	47,098	-3.3	-2.0	0.6	0.5
3. Manufacturing	944,486	1,068,469	1,048,724	1,027,445	1,010,920	-1.2	-1.6	11.9	11.1
4. Electricity, Gas, Steam & Airconditioning Supply	830,390	929,456	1,006,431	977,014	1,009,362	11.2	3.3	11.3	11.1
5. Watersupply, Sewerage, Waste management and Remediation Activities	67,462	82,473	106,010	92,793	103,277	17.5	11.3	1.1	1.1
6. Construction	219,480	298,704	368,663	339,051	346,559	39.2	2.2	3.9	3.8
7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	1,004,207	1,159,976	1,193,922	1,126,440	1,101,020	3.7	-2.3	13.0	12.1
8. Accommodation and Food Service Activities	144,096	152,521	153,708	141,963	159,767	1.3	12.5	1.6	1.8
9. Transportation and Storage	231,672	271,363	287,949	278,381	298,099	9.4	7.1	3.2	3.3
10. Information and Communication	277,164	316,403	357,270	321,009	369,308	5.7	15.0	3.7	4.1
11. Financial and Insurance Activities	603,139	787,383	923,805	855,215	887,208	16.3	3.7	9.9	9.8
12. Real Estate Activities	1,261,329	1,402,372	1,677,815	1,554,172	1,706,726	17.7	9.8	17.9	18.8
13. Professional, Scientific and Technical Activities	63,058	71,392	68,139	46,974	32,957	-38.9	-29.8	0.5	0.4
14. Administrative and Support Service Activities	32,061	36,222	41,558	36,756	38,047	10.7	3.5	0.4	0.4
15. Public Administration and Defense; Compulsory Social Security	133,879	136,068	142,380	139,988	141,655	8.0	1.2	1.6	1.6
16. Education	32,921	39,747	42,850	40,202	42,747	8.8	6.3	0.5	0.5
17. Human Health and Social Work Activities	54,223	55,609	59,890	57,280	83,580	7.6	45.9	0.7	0.9
18. Arts, Entertainment and Recreation	93,697	132,183	146,781	138,517	151,883	17.1	9.6	1.6	1.7
19. Other Service Activities	115,044	127,994	100,196	76,050	65,949	-35.9	-13.3	0.9	0.7
20. Activities of Households as Employers and Undifferentiated Goods-and-Services-Producing Activities of Households for Own Use	70,128	85,646	79,794	79,054	90,101	-3.2	14.0	0.9	1.0
21. Activities of Extra-Territorial Organizations and Bodies	-	-	-	-	-	-	-	-	-
B. For Household Consumption	**579,157**	**658,159**	**839,252**	**777,458**	**877,498**	**25.4**	**12.9**	**9.0**	**9.7**
1. Credit Card	237,137	287,088	367,662	326,754	405,778	26.4	24.2	3.8	4.5
2. Motor Vehicle Loans	256,560	288,267	377,940	361,911	374,567	28.9	3.5	4.2	4.1
3. Salary-Based General Purpose Consumption Loans	70,360	67,750	74,207	73,828	81,137	7.7	9.9	0.9	0.9
4. Others	15,100	15,053	19,443	14,965	16,017	20.6	7.0	0.2	0.2
C. Under BSP RRP Arrangement	**271,313**	**250,646**	**265,760**	**173,608**	**262,457**	**-10.3**	**51.2**		
Total Loans Outstanding to Residents									
Gross of RRPs	**7,239,028**	**8,308,929**	**9,180,743**	**8,531,029**	**9,033,545**	**9.8**	**5.9**		
Net of RRPs	**6,967,715**	**8,058,283**	**8,914,983**	**8,357,421**	**8,771,088**	**10.3**	**4.9**		
II. Non-Residents	**237,034**	**275,121**	**328,010**	**312,117**	**308,615**	**15.3**	**-1.1**	**3.6**	**3.4**
III. Total Loans Outstanding to Residents and Non-Residents									
Gross of RRPs	**7,476,061**	**8,584,051**	**9,508,752**	**8,843,147**	**9,342,160**	**10.0**	**5.6**		
Net of RRPs	**7,204,749**	**8,333,405**	**9,242,993**	**8,669,539**	**9,079,703**	**10.5**	**4.7**	**100.0**	**100.0**
Memo Items:									
a. Loans to domestic banks' foreign offices	*40,158*	*52,770*	*69,672*	*53,411*	60,202				
b. Interbank loans inclusive of loans to BSP	*249,964*	*255,397*	*225,908*	*302,542*	351,342				
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assign Participation with Recourse andSecurities Lending and Borrowing Transactions [3]	*100,895*	*125,562*	*149,632*	*86,520*	50,034				
Total Loans Outstanding (inclusive of memo items) [4]	**7,867,078**	**9,017,780**	**9,953,964**	**9,285,620**	**9,803,738**				

[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

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- Not applicable

Details may not add up to totals due to rounding.

Release Date: 8 October 2020