

**47 LOANS OUTSTANDING OF UNIVERSAL AND COMMERCIAL BANKS <sup>1</sup>**  
as of periods indicated

|  | Annual Growth Rates (percent) |       |       |       |       |       |       |       |       |       |       |       | Annual Growth Rates (percent) |       |       |       |       |       |       |       |       |       |
|--|-------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|  | 2010                          |       |       |       |       |       |       |       |       |       |       |       | 2011                          |       |       |       |       |       |       |       |       |       |
|  | Jan                           | Feb   | Mar   | Apr   | May   | Jun   | Jul   | Aug   | Sep   | Oct   | Nov   | Dec   | Jan                           | Feb   | Mar   | Apr   | May   | Jun   | Jul   | Aug   | Sep   | Oct   |
| <b>A. For Production by Economic Activity</b>                    | 4.4                           | 5.8   | 4.9   | 6.4   | 7.9   | 9.3   | 12.0  | 12.7  | 10.8  | 9.4   | 9.9   | 10.1  | 12.4                          | 13.9  | 15.6  | 15.7  | 19.0  | 20.6  | 20.5  | 21.5  | 22.9  | 23.1  |
| 1. Agriculture, Hunting & Forestry <sup>2</sup>                  | 9.3                           | 9.3   | 2.6   | 4.0   | 1.1   | 13.4  | 13.5  | 9.0   | 16.2  | 13.8  | 13.4  | 13.4  | 6.4                           | 5.5   | 10.4  | 11.0  | 13.1  | 4.8   | 6.2   | 1.2   | -3.5  | -6.0  |
| 2. Fishing   | -27.3                         | -22.3 | 7.5   | 50.8  | 2.1   | -30.5 | -32.2 | 5.5   | -3.3  | -9.9  | -9.0  | 7.4   | -1.6                          | -4.7  | -2.1  | -24.1 | -18.8 | 18.4  | 5.6   | 4.4   | -1.1  | 8.2   |
| 3. Mining and Quarrying  | 56.3                          | 63.3  | 121.8 | 43.3  | 21.9  | 25.8  | 57.2  | 73.4  | 0.3   | 112.7 | 109.8 | 201.4 | 96.8                          | 98.0  | 79.3  | 74.2  | 223.5 | 193.2 | 300.5 | 298.7 | 342.1 | 184.4 |
| 4. Manufacturing   | -15.5                         | -6.4  | -9.9  | -8.5  | 2.2   | 5.6   | 23.4  | 21.9  | 13.1  | 8.1   | 16.0  | 18.2  | 26.7                          | 21.2  | 20.5  | 19.5  | 20.2  | 17.1  | 15.5  | 18.9  | 24.2  | 30.6  |
| 5. Electricity, Gas & Water                                      | -0.3                          | 2.0   | 5.4   | 5.9   | 12.3  | 23.7  | 17.6  | 19.8  | 13.4  | 17.9  | 17.8  | 15.5  | 21.3                          | 36.1  | 44.8  | 47.3  | 52.7  | 62.3  | 54.2  | 50.2  | 56.3  | 51.0  |
| 6. Construction  | -3.7                          | -1.4  | 7.1   | 20.4  | 27.5  | 18.7  | 22.0  | 18.9  | 13.8  | 13.2  | 13.5  | 15.6  | 7.8                           | 14.7  | 8.5   | 0.1   | 5.4   | 13.3  | 18.4  | 22.3  | 17.6  | 24.0  |
| 7. Wholesale & Retail Trade                                      | 6.3                           | 8.8   | 12.7  | 17.2  | 22.2  | 5.9   | 5.2   | 11.6  | 8.5   | 7.7   | 8.0   | 6.8   | 14.2                          | 18.0  | 15.3  | 13.8  | 11.5  | 20.3  | 21.8  | 27.9  | 29.8  | 31.6  |
| 8. Transportation, Storage & Communication                       | 38.8                          | 34.0  | 25.8  | 20.0  | 23.6  | 4.5   | -2.3  | 8.6   | 0.6   | 0.7   | 3.9   | -3.6  | 4.8                           | 7.7   | 5.2   | 8.4   | 15.9  | 23.7  | 25.6  | 25.7  | 19.3  | 30.9  |
| 9. Financial Intermediation                                      | 6.8                           | -5.4  | -5.8  | -0.8  | -12.5 | 8.1   | 12.6  | 16.4  | 19.6  | 16.9  | 6.8   | 1.6   | -5.7                          | -1.4  | 6.0   | 10.7  | 20.4  | 31.9  | 24.6  | 26.7  | 32.8  | 25.9  |
| 10. Real Estate, Renting & Bus. Services                         | 12.9                          | 17.3  | 18.1  | 19.0  | 16.4  | 13.4  | 15.7  | 12.4  | 13.9  | 15.2  | 11.9  | 12.2  | 17.7                          | 16.9  | 17.6  | 17.2  | 21.3  | 20.4  | 23.3  | 25.3  | 26.1  | 26.1  |
| 11. Public Administration and Defense                            | 16.5                          | 9.6   | 19.7  | 36.2  | 15.4  | 22.3  | 18.3  | 12.5  | 17.6  | -2.4  | -6.1  | 1.7   | -1.1                          | -1.0  | 3.1   | -5.5  | -6.3  | 0.1   | -4.3  | -2.9  | 4.1   | 4.8   |
| 12. Education  | 3.6                           | -4.2  | -3.3  | 18.9  | 3.9   | 3.1   | 0.2   | 2.0   | 0.3   | -3.9  | -4.0  | 0.9   | -13.1                         | -16.4 | -12.7 | -22.9 | -11.8 | -10.8 | -12.9 | -10.2 | -10.0 | -10.2 |
| 13. Health and Social Work                                       | 34.2                          | 11.2  | 9.6   | 11.8  | 9.2   | 2.0   | 8.2   | 0.5   | 5.6   | 8.8   | 14.7  | 1.0   | -3.1                          | -7.2  | -5.1  | -9.0  | -3.2  | -5.0  | -12.3 | -4.3  | -4.9  | -5.7  |
| 14. Other Community, Social & Personal Services                  | -18.9                         | -21.1 | -22.1 | -32.8 | -19.5 | -22.3 | -24.1 | -20.5 | -26.6 | -25.7 | -18.9 | -10.9 | 0.0                           | 5.3   | 4.6   | 8.2   | 4.2   | 3.2   | 5.4   | 8.2   | 11.0  | 9.5   |
| 15. Undifferentiated Production Activities of Private Households |                               |       |       |       |       |       |       |       |       |       |       |       |                               |       |       |       |       |       |       |       |       |       |
| 16. Hotels and Restaurants                                       | 41.4                          | 46.6  | 43.3  | 50.8  | 59.9  | 32.4  | 28.0  | 25.7  | 15.8  | 16.2  | 17.6  | 21.0  | 16.9                          | 17.5  | 14.8  | 16.9  | 15.8  | 13.2  | 16.8  | 16.2  | 10.6  | 10.5  |
| <b>B. For Household Consumption</b>                              | 12.5                          | 12.0  | 11.2  | 13.3  | 10.3  | 13.0  | 12.5  | 15.4  | 8.0   | 8.9   | 12.0  | 8.9   | 8.7                           | 10.0  | 12.9  | 12.9  | 14.9  | 14.1  | 15.6  | 13.4  | 17.9  | 20.2  |
| 1. Credit Card   | 9.6                           | 8.2   | 7.6   | 8.4   | 5.6   | 8.4   | 7.8   | 8.1   | 1.2   | 3.7   | 8.0   | 4.2   | 2.3                           | 4.4   | 8.0   | 7.6   | 9.1   | 6.2   | 7.8   | 8.2   | 13.2  | 13.4  |
| 2. Auto Loans  | 29.5                          | 30.2  | 27.1  | 31.6  | 29.9  | 33.8  | 31.3  | 31.7  | 23.9  | 24.1  | 22.9  | 24.6  | 26.4                          | 26.4  | 27.9  | 27.3  | 29.0  | 25.8  | 27.0  | 25.4  | 25.9  | 26.0  |
| 3. Others  | -6.0                          | -4.8  | -3.1  | 1.7   | -5.3  | -5.8  | -3.5  | 23.4  | 10.9  | 1.5   | 8.2   | -1.4  | 3.1                           | 0.2   | 1.2   | 5.9   | 11.1  | 33.4  | 33.6  | 10.9  | 23.2  | 47.9  |
| <b>C. Under RRP's Arrangement</b>                                | 39.9                          | 3.5   | -47.8 | -1.6  | 2.2   | -27.4 | -27.4 | -22.5 | 13.6  | 16.2  | 23.5  | 8.7   | 29.8                          | 27.3  | 58.6  | 83.1  | 47.0  | 41.9  | 112.7 | 111.5 | -7.5  | 10.1  |
| <b>TOTAL LOANS OUTSTANDING (Resident)</b>                        |                               |       |       |       |       |       |       |       |       |       |       |       |                               |       |       |       |       |       |       |       |       |       |
| Gross of RRP's   | 7.1                           | 6.1   | -0.7  | 6.4   | 7.6   | 5.5   | 9.2   | 10.2  | 10.8  | 9.9   | 11.4  | 9.8   | 13.4                          | 14.7  | 18.0  | 19.2  | 20.6  | 21.7  | 24.6  | 25.8  | 19.6  | 21.7  |
| Net of RRP's   | 5.1                           | 6.3   | 5.4   | 6.9   | 8.1   | 9.6   | 12.1  | 13.0  | 10.5  | 9.3   | 10.1  | 10.0  | 12.1                          | 13.5  | 15.4  | 15.4  | 18.6  | 20.0  | 20.1  | 20.8  | 22.4  | 22.9  |
| <b>D. Non-Resident <sup>3</sup></b>                              | 2.2                           | -0.5  | -9.0  | -2.7  | 10.5  | 6.8   | -4.9  | -7.3  | -19.5 | -28.6 | -36.1 | -36.0 | -36.5                         | -37.9 | -39.6 | -39.9 | -39.0 | -41.2 | -36.5 | -35.8 | -22.5 | -19.2 |
| <b>TOTAL LOANS OUTSTANDING (Resident and Non-resident)</b>       |                               |       |       |       |       |       |       |       |       |       |       |       |                               |       |       |       |       |       |       |       |       |       |
| Gross of RRP's   | 6.9                           | 5.9   | -0.9  | 6.2   | 7.7   | 5.5   | 8.9   | 9.8   | 10.2  | 9.1   | 10.3  | 8.9   | 12.4                          | 13.6  | 16.8  | 18.0  | 19.4  | 20.6  | 23.6  | 24.8  | 18.9  | 21.1  |
| Net of RRP's   | 5.0                           | 6.1   | 5.0   | 6.7   | 8.1   | 9.6   | 11.7  | 12.5  | 9.8   | 8.4   | 9.0   | 8.9   | 11.0                          | 12.3  | 14.1  | 14.2  | 17.4  | 18.8  | 19.1  | 19.8  | 21.7  | 22.2  |

<sup>1</sup> The old series covered all Other Depository Corporations that included, apart from universal/commercial banks, thrift banks and rural banks.

<sup>2</sup> Data may include loans to other sectors integrated with agriculture such as trading of agricultural and fishery products and manufacturing of agri-and fishery-based commodities.

<sup>3</sup> In the old series, loans to nonresidents were lodged together with those of residents and classified according to economic sector. Since the old database did not provide for a separate category on loans to non-residents, the 2007 data of the present series were based on the reports of a few banks which could readily identify and estimate the non-resident account.

Source : Department of Economic Statistics