

24 LOANS OUTSTANDING FOR PRODUCTION AND HOUSEHOLD CONSUMPTION: UNIVERSAL AND COMMERCIAL BANKS ¹

as of periods indicated
levels in million pesos

	Jan-16	Feb-16	Mar-16
I. Residents			
A. For Production by Economic Activity	4,542,154	4,576,561	4,606,795
1. Agriculture, Forestry and Fishing	148,964	151,876	151,983
2. Mining and Quarrying	33,137	32,627	31,807
3. Manufacturing	767,680	762,592	736,531
4. Electricity, Gas, Steam & Airconditioning Supply	573,893	574,119	588,406
5. Water Supply, Sewerage, Waste Mgmt and Remediation Activities	60,334	60,358	60,841
6. Construction	134,316	139,730	139,611
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	711,809	723,113	730,255
8. Accommodation and Food Services Activities	104,413	104,769	104,608
9. Transportation and Storage	164,964	167,031	164,113
10. Information and Communication	157,415	156,939	158,648
11. Financial and Insurance Activities	410,207	408,157	438,043
12. Real Estate Activities	891,091	901,964	903,006
13. Professional, Scientific and Technical Activities	39,262	41,227	36,704
14. Administrative and Support Services Activities	30,571	36,965	38,516
15. Public Administration and Defense, Compulsory Social Security	111,588	111,641	113,670
16. Education	23,327	23,532	23,735
17. Human Health and Social Work Activities	39,529	40,417	41,283
18. Arts, Entertainment and Recreation	31,282	31,005	31,462
19. Other Community, Social & Personal Activities	51,435	51,969	56,777
20. Activities of Households as Employers, Undifferentiated Goods & Services	56,936	56,533	56,794
21. Activities of Extra-Territorial Organizations & Bodies	-	-	-
B. For Household Consumption	391,998	393,010	396,895
1. Credit Card	177,134	175,199	174,062
2. Motor Vehicle Loans	156,093	158,622	163,480
3. Salary-Based General Purpose Consumption Loans	42,101	42,421	47,754
4. Others	16,670	16,768	11,599
C. Under BSP RRP Arrangement	302,364	267,200	262,737
Total Loans Outstanding to Residents			
Gross of RRP's	5,236,515	5,236,771	5,266,426
Net of RRP's	4,934,151	4,969,571	5,003,689
II. Non-Residents	145,427	141,135	143,216
III. Total Loans Outstanding to Residents and Non-Residents			
Gross of RRP's	5,381,942	5,377,906	5,409,642
Net of RRP's	5,079,578	5,110,706	5,146,905
Memo Items:			
a. Loans to domestic banks' foreign offices	28,643	27,898	27,120
b. Interbank loans inclusive of loans to BSP	213,489	182,252	195,784
c. Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment			
Participation with Recourse and Securities Lending and Borrowing Transactions ³	30,458	25,211	27,221
Total Loans Outstanding (inclusive of memo items) ⁴	5,654,533	5,613,267	5,659,766

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

P Preliminary

³ Excludes BSP RRP arrangement

³ Excludes BSP RRP arrangement

P Preliminary

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24 LOANS OUTSTANDING FOR PRODUCTION AND HOUSEHOLD CONSUMPTION: UNIVERSAL AND COMMERCIAL BANKS ¹

as of periods indicated levels in million pesos																				
		Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
I. Residents																				
A. For Production by Economic Activity		3,584,899	3,621,204	3,657,865	3,741,960	3,772,424	3,844,186	4,052,657	3,916,357	3,897,799	4,007,235	4,029,327	4,037,170	4,105,388	4,106,980	4,162,846	4,236,665	4,314,242	4,399,259	4,609,222
1. Agriculture, Forestry and Fishing		147,937	131,209	129,609	131,970	138,606	140,783	144,980	141,098	142,250	144,308	147,654	147,391	148,784	151,646	149,702	139,522	142,965	146,018	150,223
2. Mining and Quarrying		23,722	24,825	24,819	20,310	23,031	23,081	23,353	22,423	22,773	24,455	25,588	26,223	28,098	28,921	32,048	32,177	31,952	31,771	33,238
3. Manufacturing		653,538	667,499	672,673	717,052	713,572	723,527	777,823	727,694	721,247	723,251	723,419	719,757	709,566	697,453	711,896	701,311	734,893	749,418	792,965
4. Electricity, Gas, Steam & Airconditioning Supply		369,810	377,248	385,980	401,203	409,959	411,982	434,385	422,766	420,841	446,453	456,309	467,018	476,560	484,528	484,857	511,630	526,485	526,507	553,833
5. Water Supply, Sewerage, Waste Mgmt and Remediation Activities		48,305	48,636	53,402	53,453	56,454	57,060	55,460	56,053	56,274	53,255	57,047	53,519	55,565	56,147	56,571	56,710	57,537	57,936	60,267
6. Construction		93,547	98,030	94,489	96,324	96,345	98,570	111,121	105,028	109,762	113,608	116,430	116,823	120,611	122,243	125,196	128,978	122,270	127,883	143,474
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles		570,986	566,413	567,496	586,489	603,746	620,467	654,222	626,304	622,772	642,597	642,219	640,296	657,373	651,543	655,608	670,984	686,695	708,743	736,713
8. Accomodation and Food Services Activities		72,979	68,296	65,561	81,044	82,836	84,271	91,929	89,486	91,483	93,855	93,659	96,952	94,196	93,870	98,572	96,241	97,611	104,356	104,215
9. Transportation and Storage		146,706	151,831	153,982	144,945	143,832	142,677	148,778	146,157	149,331	152,183	155,397	147,672	147,314	144,928	145,967	144,778	155,580	150,882	162,165
10. Information and Communication		117,632	115,482	124,054	127,693	123,417	125,403	125,202	123,667	122,893	123,910	124,912	126,034	134,227	132,485	129,952	136,822	137,520	140,837	158,973
11. Financial and Insurance Activities		345,124	358,094	356,998	370,515	363,809	363,954	392,050	389,756	383,848	396,112	380,526	380,829	394,762	396,365	411,478	429,877	417,168	423,912	440,322
12. Real Estate Activities		675,442	685,386	704,434	689,001	688,498	706,878	735,707	722,365	719,001	751,116	759,341	766,055	785,474	798,110	809,397	829,496	842,930	862,259	879,250
13. Professional, Scientific and Technical Activities		36,997	32,375	32,408	33,874	38,597	49,422	41,164	36,426	38,588	40,622	37,802	38,264	40,179	36,594	36,444	35,761	34,892	37,366	43,962
14. Administrative and Support Services Activities		20,093	22,739	20,696	21,127	21,368	23,368	32,369	23,646	23,844	23,732	23,210	23,814	26,219	25,776	25,577	25,735	26,486	28,967	30,677
15. Public Administration and Defense, Compulsory Social Security		104,935	105,080	104,193	103,224	103,892	104,166	104,017	104,093	103,565	102,929	106,908	107,206	107,101	106,941	106,843	108,477	108,560	108,500	111,007
16. Education		17,532	17,307	15,174	15,642	15,739	16,497	18,104	17,449	17,420	18,427	22,703	22,806	22,430	21,648	21,616	22,207	22,708	23,082	24,673
17. Human Health and Social Work Activities		23,912	23,667	23,769	24,307	25,072	26,939	28,027	28,061	28,634	29,860	30,333	31,306	32,819	33,322	34,455	35,506	36,076	36,903	38,567
18. Arts, Entertainment and Recreation		27,828	27,861	27,649	27,537	27,662	27,594	27,473	28,729	28,672	28,863	29,001	28,642	28,812	28,867	28,660	29,031	29,194	29,089	31,263
19. Other Community, Social & Personal Activities		40,955	49,593	52,977	47,504	46,987	46,147	55,836	55,401	45,499	48,091	45,992	45,500	42,496	42,318	43,840	47,342	48,000	49,352	54,829
20. Activities of Households as Employers, Undifferentiated Goods & Services		46,918	49,633	47,501	48,745	49,001	51,400	50,655	49,755	49,101	49,608	50,879	51,062	52,802	53,273	54,168	54,079	54,721	55,478	58,605
21. Activities of Extra-Territorial Organizations & Bodies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. For Household Consumption		310,572	312,593	316,431	320,806	326,140	333,747	337,671	337,030	339,665	342,581	347,231	353,165	356,918	357,155	360,598	361,403	367,891	378,296	388,547
1. Credit Card		156,750	155,573	156,477	156,020	157,118	161,084	163,705	161,686	160,933	159,220	161,886	164,506	165,783	164,230	165,747	166,902	167,771	173,987	178,499
2. Motor Vehicle Loans		102,040	104,214	106,225	108,160	111,654	113,874	115,031	116,904	120,365	123,817	124,913	127,777	130,952	134,327	136,031	140,481	144,618	148,476	151,335
3. Salary-Based General Purpose Consumption Loans		23,952	25,433	25,634	28,875	29,538	30,974	30,742	31,091	30,716	32,461	33,563	34,265	34,982	35,036	35,192	38,433	39,771	39,540	41,805
4. Others		27,830	27,374	28,095	27,752	27,831	27,815	28,193	27,349	27,650	27,083	26,870	26,618	25,201	23,562	23,629	15,587	15,730	16,293	16,909
C. Under BSP RRP Arrangement		265,914	259,349	251,019	270,115	269,642	268,005	295,045	269,695	276,457	284,889	281,711	294,345	288,580	294,318	293,182	295,535	294,213	287,857	293,141
Total Loans Outstanding to Residents																				
Gross of RRP		4,161,385	4,193,147	4,225,315	4,332,882	4,368,206	4,445,939	4,685,373	4,523,082	4,513,921	4,634,704	4,658,269	4,684,680	4,750,887	4,758,453	4,816,626	4,893,603	4,976,345	5,065,412	5,290,911
Net of RRP		3,895,471	3,933,798	3,974,296	4,062,767	4,098,564	4,177,934	4,390,328	4,253,387	4,237,464	4,349,815	4,376,558	4,390,335	4,462,307	4,464,135	4,523,444	4,598,068	4,682,132	4,777,555	4,997,770
II. Non-Residents		119,616	116,798	114,891	142,839	139,248	143,575	136,917	133,571	134,700	133,074	134,827	132,054	136,463	137,657	143,829	139,116	143,068	144,291	144,962
III. Total Loans Outstanding to Residents and Non-Residents																				
Gross of RRP		4,281,001	4,309,944	4,340,206	4,475,721	4,507,454	4,589,513	4,822,289	4,656,653	4,648,621	4,767,778	4,793,096	4,816,734	4,887,349	4,896,109	4,960,455	5,032,719	5,119,414	5,209,703	5,435,873
Net of RRP		4,015,087	4,050,596	4,089,187	4,205,606	4,237,812	4,321,508	4,527,244	4,386,958	4,372,164	4,482,889	4,511,385	4,522,389	4,598,769	4,601,791	4,667,273	4,737,184	4,825,201	4,921,846	5,142,732
Memo Items:																				
a. Loans to domestic banks' foreign offices		17,366	17,344	19,935	21,855	22,137	21,220	18,762	18,187	19,038	19,182	19,558	20,158	30,826	30,607	32,411	31,179	27,556	27,431	27,117
b. Interbank loans inclusive of loans to BSP		188,329	160,829	200,098	179,230	150,326	182,614	242,627	184,056	174,569	167,973	155,653	132,599	155,617	150,135	163,011	154,138	173,445	170,397	212,957
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assignmer.																				
Participation with Recourse andSecurities Lending and Borrowing Transactions ³		26,592	25,499	28,552	27,851	32,113	36,607	34,206	33,293	32,287	36,981	34,566	29,634	36,696	37,553	45,092	26,554	32,960	33,014	43,718
Total Loans Outstanding (inclusive of memo items) ⁴		4,513,288	4,513,617	4,588,791	4,704,656	4,712,030	4,829,955	5,117,884	4,892,189	4,874,515	4,991,914	5,002,873	4,999,125	5,110,488	5,114,404	5,200,969	5,244,589	5,353,375	5,440,546	5,719,665

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

24 LOANS OUTSTANDING FOR PRODUCTION AND HOUSEHOLD CONSUMPTION: UNIVERSAL AND COMMERCIAL BANKS ¹

share to total LO, net of RRP's (%)		Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
I. Residents																				
A. For Production by Economic Activity		89.3	89.4	89.5	89.0	89.0	89.0	89.5	89.3	89.2	89.4	89.3	89.3	89.3	89.2	89.2	89.4	89.4	89.4	89.6
1. Agriculture, Forestry and Fishing		3.7	3.2	3.2	3.1	3.3	3.3	3.2	3.2	3.3	3.2	3.3	3.3	3.2	3.3	3.2	2.9	3.0	3.0	2.9
2. Mining and Quarrying		0.6	0.6	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.6	0.6	0.7	0.7	0.7	0.6	0.6
3. Manufacturing		16.3	16.5	16.5	17.0	16.8	16.7	17.2	16.6	16.5	16.1	16.0	15.9	15.4	15.2	15.3	14.8	15.2	15.2	15.4
4. Electricity, Gas, Steam & Airconditioning Supply		9.2	9.3	9.4	9.5	9.7	9.5	9.6	9.6	9.6	10.0	10.1	10.3	10.4	10.5	10.4	10.8	10.9	10.7	10.8
5. Water Supply, Sewerage, Waste Mgmt and Remediation Activities		1.2	1.2	1.3	1.3	1.3	1.3	1.2	1.3	1.3	1.2	1.3	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
6. Construction		2.3	2.4	2.3	2.3	2.3	2.3	2.5	2.4	2.5	2.5	2.6	2.6	2.6	2.7	2.7	2.7	2.5	2.6	2.8
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles		14.2	14.0	13.9	13.9	14.2	14.4	14.5	14.3	14.2	14.3	14.2	14.2	14.3	14.2	14.0	14.2	14.2	14.4	14.3
8. Accomodation and Food Services Activities		1.8	1.7	1.6	1.9	2.0	2.0	2.0	2.0	2.1	2.1	2.1	2.1	2.0	2.0	2.1	2.0	2.0	2.1	2.0
9. Transportation and Storage		3.7	3.7	3.8	3.4	3.4	3.3	3.3	3.3	3.4	3.4	3.4	3.3	3.2	3.1	3.1	3.1	3.2	3.1	3.2
10. Information and Communication		2.9	2.9	3.0	3.0	2.9	2.9	2.8	2.8	2.8	2.8	2.8	2.8	2.9	2.9	2.8	2.9	2.9	2.9	3.1
11. Financial and Insurance Activities		8.6	8.8	8.7	8.8	8.6	8.4	8.7	8.9	8.8	8.8	8.4	8.4	8.6	8.6	8.8	9.1	8.6	8.6	8.6
12. Real Estate Activities		16.8	16.9	17.2	16.4	16.2	16.4	16.3	16.5	16.4	16.8	16.8	16.9	17.1	17.3	17.3	17.5	17.5	17.5	17.1
13. Professional, Scientific and Technical Activities		0.9	0.8	0.8	0.8	0.9	1.1	0.9	0.8	0.9	0.9	0.8	0.8	0.9	0.8	0.8	0.8	0.7	0.8	0.9
14. Administrative and Support Services Activities		0.5	0.6	0.5	0.5	0.5	0.5	0.7	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.5	0.5	0.5	0.6	0.6
15. Public Administration and Defense, Compulsory Social Security		2.6	2.6	2.5	2.5	2.5	2.4	2.3	2.4	2.4	2.3	2.4	2.4	2.3	2.3	2.3	2.3	2.2	2.2	2.2
16. Education		0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
17. Human Health and Social Work Activities		0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
18. Arts, Entertainment and Recreation		0.7	0.7	0.7	0.7	0.7	0.6	0.6	0.7	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
19. Other Community, Social & Personal Activities		1.0	1.2	1.3	1.1	1.1	1.1	1.2	1.3	1.0	1.1	1.0	1.0	0.9	0.9	0.9	1.0	1.0	1.0	1.1
20. Activities of Households as Employers, Undifferentiated Goods & Services		1.2	1.2	1.2	1.2	1.2	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.1	1.1	1.1	1.1
21. Activities of Extra-Territorial Organizations & Bodies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. For Household Consumption		7.7	7.7	7.7	7.6	7.7	7.7	7.5	7.7	7.8	7.6	7.7	7.8	7.8	7.8	7.7	7.6	7.6	7.7	7.6
1. Credit Card		3.9	3.8	3.8	3.7	3.7	3.7	3.6	3.7	3.7	3.6	3.6	3.6	3.6	3.6	3.6	3.5	3.5	3.5	3.5
2. Motor Vehicle Loans		2.5	2.6	2.6	2.6	2.6	2.6	2.5	2.7	2.8	2.8	2.8	2.8	2.8	2.9	2.9	3.0	3.0	3.0	2.9
3. Salary-Based General Purpose Consumption Loans		0.6	0.6	0.6	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
4. Others		0.7	0.7	0.7	0.7	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.5	0.3	0.3	0.3	0.3
II. Non-Residents		3.0	2.9	2.8	3.4	3.3	3.3	3.0	3.0	3.1	3.0	3.0	2.9	3.0	3.0	3.1	2.9	3.0	2.9	2.8
III. Total Loans Outstanding to Residents and Non-Residents																				
Net of RRP's		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

24 LOANS OUTSTANDING FOR PRODUCTION AND HOUSEHOLD CONSUMPTION: UNIVERSAL AND COMMERCIAL BANKS ¹

year-on-year growth (%)	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
I. Residents																			
A. For Production by Economic Activity	14.5	13.4	13.8	13.2	14.4	14.4	13.7
1. Agriculture, Forestry and Fishing	0.6	15.6	15.5	5.7	3.1	3.7	3.6
2. Mining and Quarrying	18.4	16.5	29.1	58.4	38.7	37.6	42.3
3. Manufacturing	8.6	4.5	5.8	(2.2)	3.0	3.6	1.9
4. Electricity, Gas, Steam & Airconditioning Supply	28.9	28.4	25.6	27.5	28.4	27.8	27.5
5. Water Supply, Sewerage, Waste Mgmt and Remediation Activities	15.0	15.4	5.9	6.1	1.9	1.5	8.7
6. Construction	28.9	24.7	32.5	33.9	26.9	29.7	29.1
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	15.1	15.0	15.5	14.4	13.7	14.2	12.6
8. Accomodation and Food Services Activities	29.1	37.4	50.4	18.8	17.8	23.8	13.4
9. Transportation and Storage	0.4	(4.5)	(5.2)	(0.1)	8.2	5.8	9.0
10. Information and Communication	14.1	14.7	4.8	7.1	11.4	12.3	27.0
11. Financial and Insurance Activities	14.4	10.7	15.3	16.0	14.7	16.5	12.3
12. Real Estate Activities	16.3	16.4	14.9	20.4	22.4	22.0	19.5
13. Professional, Scientific and Technical Activities	8.6	13.0	12.5	5.6	(9.6)	(24.4)	6.8
14. Administrative and Support Services Activities	30.5	13.4	23.6	21.8	24.0	24.0	(5.2)
15. Public Administration and Defense, Compulsory Social Security	2.1	1.8	2.5	5.1	4.5	4.2	6.7
16. Education	27.9	25.1	42.5	42.0	44.3	39.9	36.3
17. Human Health and Social Work Activities	37.2	40.8	45.0	46.1	43.9	37.0	37.6
18. Arts, Entertainment and Recreation	3.5	3.6	3.7	5.4	5.5	5.4	13.8
19. Other Community, Social & Personal Activities	3.8	(14.7)	(17.2)	(0.3)	2.2	6.9	(1.8)
20. Activities of Households as Employers, Undifferentiated Goods & Services	12.5	7.3	14.0	10.9	11.7	7.9	15.7
21. Activities of Extra-Territorial Organizations & Bodies							
B. For Household Consumption	14.9	14.3	14.0	12.7	12.8	13.3	15.1
1. Credit Card	5.8	5.6	5.9	7.0	6.8	8.0	9.0
2. Motor Vehicle Loans	28.3	28.9	28.1	29.9	29.5	30.4	31.6
3. Salary-Based General Purpose Consumption Loans	46.1	37.8	37.3	33.1	34.6	27.7	36.0
4. Others	(9.4)	(13.9)	(15.9)	(43.8)	(43.5)	(41.4)	(40.0)
C. Under BSP RRP Arrangement	8.5	13.5	16.8	9.4	9.1	7.4	(0.6)
Total Loans Outstanding to Residents							
Gross of RRP's	14.2	13.5	14.0	12.9	13.9	13.9	12.9
Net of RRP's	14.6	13.5	13.8	13.2	14.2	14.4	13.8
II. Non-Residents	14.1	17.9	25.2	(2.6)	2.7	0.5	5.9
III. Total Loans Outstanding to Residents and Non-Residents							
Gross of RRP's	14.2	13.6	14.3	12.4	13.6	13.5	12.7
Net of RRP's	14.5	13.6	14.1	12.6	13.9	13.9	13.6

*** Year-on-year growth cannot be derived. Data series started only in June 2014.