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	
				Mar		Mar		Mar	
	2018	2019	2020	2020	2021	2020	2021	2020	2021
I. Residents									
A. For Production by Economic Activity	**7,400,125**	**8,075,731**	**8,041,309**	**8,152,305**	**7,887,939**	**11.6**	**-3.2**	**86.7**	**87.8**
1. Agriculture, Forestry and Fishing	192,216	221,873	211,383	217,444	196,079	10.2	-9.8	2.3	2.2
2. Mining and Quarrying	53,926	47,974	43,454	50,155	40,825	-1.3	-18.6	0.5	0.5
3. Manufacturing	1,068,469	1,048,724	993,213	1,042,927	985,100	-2.0	-5.5	11.1	11.0
4. Electricity, Gas, Steam & Airconditioning Supply	929,456	1,006,431	1,043,966	1,022,486	1,052,118	9.1	2.9	10.9	11.7
5. Watersupply, Sewerage, Waste management and Remediation Activities	82,473	106,010	103,685	103,686	105,135	21.7	1.4	1.1	1.2
6. Construction	298,704	368,663	375,630	356,862	352,379	15.0	-1.3	3.8	3.9
7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	1,159,976	1,193,922	1,112,621	1,150,067	1,039,048	2.6	-9.7	12.2	11.6
8. Accommodation and Food Service Activities	152,521	153,708	162,357	152,163	154,968	-0.1	1.8	1.6	1.7
9. Transportation and Storage	271,363	287,949	302,212	310,657	304,256	17.6	-2.1	3.3	3.4
10. Information and Communication	316,403	357,270	376,132	389,338	389,760	25.7	0.1	4.1	4.3
11. Financial and Insurance Activities	787,383	923,805	881,006	897,261	851,172	12.8	-5.1	9.5	9.5
12. Real Estate Activities	1,402,372	1,677,815	1,768,134	1,723,091	1,748,794	22.4	1.5	18.3	19.5
13. Professional, Scientific and Technical Activities	71,392	68,139	54,574	106,512	101,835	71.4	-4.4	1.1	1.1
14. Administrative and Support Service Activities	36,222	41,558	37,621	41,216	28,225	12.0	-31.5	0.4	0.3
15. Public Administration and Defense; Compulsory Social Security	136,068	142,380	144,647	144,096	142,358	3.1	-1.2	1.5	1.6
16. Education	39,747	42,850	39,927	40,495	36,858	1.1	-9.0	0.4	0.4
17. Human Health and Social Work Activities	55,609	59,890	89,340	80,521	89,856	43.8	11.6	0.9	1.0
18. Arts, Entertainment and Recreation	132,183	146,781	150,136	144,088	147,987	11.0	2.7	1.5	1.6
19. Other Service Activities	127,994	100,196	65,011	84,749	53,057	30.5	-37.4	0.9	0.6
20. Activities of Households as Employers and Undifferentiated Goods-and-Services-Producing Activities of Households for Own Use	85,646	79,794	86,262	94,491	68,130	15.1	-27.9	1.0	0.8
21. Activities of Extra-Territorial Organizations and Bodies	0	0	0	0	0	--	--	0	0
B. For Consumer Loans [2]	**658,159**	**839,252**	**873,702**	**929,886**	**837,479**	**36.5**	**-9.9**	**9.9**	**9.3**
1. Credit Card	287,088	367,662	417,659	444,192	398,055	47.7	-10.4	4.7	4.4
2. Motor Vehicle Loans	288,267	377,940	356,011	389,540	347,682	31.7	-10.7	4.1	3.9
3. Salary-Based General Purpose Consumption Loans	67,750	74,207	81,281	79,093	78,324	11.8	-1.0	0.8	0.9
4. Others	15,053	19,443	18,749	17,061	13,418	20.6	-21.3	0.2	0.1
C. Under BSP RRP Arrangement	**250,646**	**265,760**	**265,758**	**266,549**	**274,281**	**28.8**	**2.9**		
Total Loans Outstanding to Residents									
Gross of RRPs	**8,308,929**	**9,180,743**	**9,180,769**	**9,348,740**	**8,999,700**	**14.1**	**-3.7**		
Net of RRPs	**8,058,283**	**8,914,983**	**8,915,010**	**9,082,191**	**8,725,418**	**13.7**	**-3.9**		
II. Non-Residents	**275,121**	**328,010**	**261,387**	**318,513**	**253,609**	**10.7**	**-20.4**	**3.4**	**2.8**
III. Total Loans Outstanding to Residents and Non-Residents									
Gross of RRPs	**8,584,051**	**9,508,752**	**9,442,155**	**9,667,252**	**9,253,309**	**14.0**	**-4.3**		
Net of RRPs	**8,333,405**	**9,242,993**	**9,176,397**	**9,400,704**	**8,979,027**	**13.6**	**-4.5**	**100.0**	**100.0**
Memo Items:									
a. Loans to domestic banks' foreign offices	*52,770*	*69,672*	*73,650*	*67,859*	*69,340*				
b. Interbank loans inclusive of loans to BSP	*255,397*	*225,908*	*296,376*	*305,106*	*306,132*				
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assignment Participation with Recourse andSecurities Lending and Borrowing Transactions [3]	*125,562*	*149,632*	*107,298*	*97,136*	*89,242*				
Total Loans Outstanding (inclusive of memo items) [4]	**9,017,780**	**9,953,964**	**9,919,479**	**10,137,354**	**9,718,023**				

[1] Net of amortization. Based on 2009 Philippine Standard Industrial Classification (PSIC).

[2] Excludes Residential Real Estate Loans (RREL)

[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

¯ Undefined or indeterminate

Details may not add up to totals due to rounding.