

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 RRP), in percent	
	2018	2019	2020	Nov		Nov		Nov	
				2020	2021	2020	2021	2020	2021
I. Residents									
A. For Production by Economic Activity	7,400,125	8,075,731	8,041,309	7,854,344	8,278,034	0.7	5.4	87.4	88.5
1. Agriculture, Forestry and Fishing	192,216	221,873	211,383	206,962	189,811	-4.0	-8.3	2.3	2.0
2. Mining and Quarrying	53,926	47,974	43,454	43,882	36,884	-5.2	-15.9	0.5	0.4
3. Manufacturing	1,068,469	1,048,724	993,213	992,846	1,058,978	-4.0	6.7	11.0	11.3
4. Electricity, Gas, Steam & Airconditioning Supply	929,456	1,006,431	1,043,966	1,015,660	1,025,492	3.7	1.0	11.3	11.0
5. Watersupply, Sewerage, Waste management and Remediation Activities	82,473	106,010	103,685	102,648	106,988	-0.4	4.2	1.1	1.1
6. Construction	298,704	368,663	375,630	351,481	370,265	1.0	5.3	3.9	4.0
7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	1,159,976	1,193,922	1,112,621	1,088,188	1,105,283	-6.0	1.6	12.1	11.8
8. Accommodation and Food Service Activities	152,521	153,708	162,357	159,218	147,558	6.7	-7.3	1.8	1.6
9. Transportation and Storage	271,363	287,949	302,212	297,742	331,720	8.2	11.4	3.3	3.5
10. Information and Communication	316,403	357,270	376,132	364,649	463,569	6.5	27.1	4.1	5.0
11. Financial and Insurance Activities	787,383	923,805	881,006	854,270	931,231	-3.4	9.0	9.5	10.0
12. Real Estate Activities	1,402,372	1,677,815	1,768,134	1,717,121	1,857,782	5.2	8.2	19.1	19.9
13. Professional, Scientific and Technical Activities	71,392	68,139	54,574	51,906	62,133	-2.9	19.7	0.6	0.7
14. Administrative and Support Service Activities	36,222	41,558	37,621	34,975	28,603	-6.8	-18.2	0.4	0.3
15. Public Administration and Defense; Compulsory Social Security	136,068	142,380	144,647	142,625	149,121	1.1	4.6	1.6	1.6
16. Education	39,747	42,850	39,927	40,802	33,922	-3.0	-16.9	0.5	0.4
17. Human Health and Social Work Activities	55,609	59,890	89,340	85,507	92,578	45.5	8.3	1.0	1.0
18. Arts, Entertainment and Recreation	132,183	146,781	150,136	151,392	159,700	3.7	5.5	1.7	1.7
19. Other Service Activities	127,994	100,196	65,011	66,273	60,718	-12.3	-8.4	0.7	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	86,199	65,698	8.7	-23.8	1.0	0.7
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	876,373	813,955	7.1	-7.1	9.7	8.7
1. Credit Card	287,088	367,662	417,659	415,504	426,223	17.9	2.6	4.6	4.6
2. Motor Vehicle Loans	288,267	377,940	356,011	363,423	299,776	-3.3	-17.5	4.0	3.2
3. Salary-Based General Purpose Consumption Loans	67,750	74,207	81,281	81,924	74,205	11.3	-9.4	0.9	0.8
4. Others	15,053	19,443	18,749	15,522	13,752	-7.4	-11.4	0.2	0.1
C. Under BSP RRP Arrangement	250,646	265,760	265,758	271,153	277,771	6.1	2.4		
Total Loans Outstanding to Residents									
Gross of RRP	8,308,929	9,180,743	9,180,769	9,001,870	9,369,760	1.4	4.1		
Net of RRP	8,058,283	8,914,983	8,915,010	8,730,718	9,091,989	1.3	4.1		
II. Non-Residents	275,121	328,010	261,387	260,695	261,689	-21.4	0.4	2.9	2.8
III. Total Loans Outstanding to Residents and Non-Residents									
Gross of RRP	8,584,051	9,508,752	9,442,155	9,262,565	9,631,449	0.6	4.0		
Net of RRP	8,333,405	9,242,993	9,176,397	8,991,413	9,353,678	0.5	4.0	100.0	100.0
Memo Items:									
a. Loans to domestic banks' foreign offices	52,770	69,672	73,650	67,072	83,443				
b. Interbank loans inclusive of loans to BSP	255,397	225,908	296,376	294,836	346,055				
c. Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions ³	125,562	149,632	107,298	66,118	95,576				
Total Loans Outstanding (inclusive of memo items) ⁴	9,017,780	9,953,964	9,919,479	9,690,591	10,156,523				

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.