

24 LOANS OUTSTANDING FOR PRODUCTION AND HOUSEHOLD CONSUMPTION: UNIVERSAL AND COMMERCIAL BANKS <sup>1,2,3</sup>

as of periods indicated  
in million pesos

	2017	2018	2019	Jan	
				2019	2020
I. Residents					
A. For Production by Economic Activity	6,388,558	7,400,125	8,075,731	7,279,921	7,920,155
1. Agriculture, Forestry and Fishing	163,369	192,216	221,873	192,153	214,832
2. Mining and Quarrying	46,753	53,926	47,974	53,725	47,481
3. Manufacturing	944,486	1,068,469	1,048,724	1,075,630	1,044,385
4. Electricity, Gas, Steam & Airconditioning Supply	830,390	929,456	1,006,431	927,434	1,003,742
5. Water Supply, Sewerage, Waste Management and Remediation Activities	67,462	82,473	106,010	83,783	109,433
6. Construction	219,480	298,704	368,663	294,017	339,538
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	1,004,207	1,159,976	1,193,922	1,126,872	1,138,485
8. Accommodation and Food Services Activities	144,096	152,521	153,708	151,194	151,737
9. Transportation and Storage	231,672	271,363	287,949	271,050	278,712
10. Information and Communication	277,164	316,403	357,270	311,592	369,641
11. Financial and Insurance Activities	603,139	787,383	923,805	747,524	868,852
12. Real Estate Activities	1,261,329	1,402,372	1,677,815	1,381,695	1,664,898
13. Professional, Scientific and Technical Services	63,058	71,392	68,139	65,029	86,525
14. Administrative and Support Services Activities	32,061	36,222	41,558	32,781	40,209
15. Public Administration and Defense, Compulsory Social Security	133,879	136,068	142,380	136,182	141,840
16. Education	32,921	39,747	42,850	39,691	40,678
17. Human Health and Social Work Activities	54,223	55,609	59,890	56,170	79,080
18. Arts, Entertainment and Recreation	93,697	132,183	146,781	129,250	144,313
19. Other Service Activities	115,044	127,994	100,196	119,406	77,817
20. Activities of Households as Employers and Undifferentiated Goods-and-Services-Producing Activities of Households for Own Use	70,128	85,646	79,794	84,743	77,954
21. Activities of Extra-Territorial Organizations & Bodies	-	-	-	-	-
B. For Household Consumption	579,157	658,159	839,252	660,082	925,014
1. Credit Card	237,137	287,088	367,662	286,689	450,221
2. Motor Vehicle Loans	256,560	288,267	377,940	291,244	383,667
3. Salary-Based General Purpose Consumption Loans	70,360	67,750	74,207	69,431	74,301
4. Others	15,100	15,053	19,443	12,718	16,825
C. Under BSP RRP Arrangement	271,313	250,646	265,760	260,341	254,218
Total Loans Outstanding to Residents					
Gross of RRP	7,239,028	8,308,929	9,180,743	8,200,344	9,099,387
Net of RRP	6,967,715	8,058,283	8,914,983	7,940,003	8,845,169
II. Non-Residents	237,034	275,121	328,010	278,836	330,346
III. Total Loans Outstanding to Residents and Non-Residents					
Gross of RRP	7,476,061	8,584,051	9,508,752	8,479,180	9,429,733
Net of RRP	7,204,749	8,333,405	9,242,993	8,218,839	9,175,515
Memo Items:					
a. Loans to domestic banks' foreign offices	40,158	52,770	69,672	55,152	69,438
b. Interbank loans inclusive of loans to BSP	249,964	255,397	225,908	232,951	287,388
c. Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment Participation with Recourse and Securities Lending and Borrowing Transactions <sup>4</sup>	100,895	125,562	149,632	85,201	86,379
Total Loans Outstanding (inclusive of memo items) <sup>5</sup>	7,867,078	9,017,780	9,953,964	8,852,484	9,872,939

<sup>1</sup> Net of amortization

<sup>2</sup> 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.

<sup>3</sup> Includes bank proper data only

<sup>4</sup> Excludes BSP RRP arrangement

<sup>5</sup> Sum of Total Loans Outstanding to Residents and Non-Residents (Gross of BSP RRP Arrangement) and of all memo items

- Not applicable

Details may not add up to totals due to rounding.

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LOANS OUTSTANDING FOR PRODUCTION AND HOUSEHOLD CONSUMPTION: UNIVERSAL AND COMMERCIAL BANKS <sup>1,2,3</sup>

share to total loans outstanding net of RRP, in percent

	2017	2018	2019	Jan	
				2019	2020
I. Residents					
A. For Production by Economic Activity	88.7	88.8	87.4	88.6	86.3
1. Agriculture, Forestry and Fishing	2.3	2.3	2.4	2.3	2.3
2. Mining and Quarrying	0.6	0.6	0.5	0.7	0.5
3. Manufacturing	13.1	12.8	11.3	13.1	11.4
4. Electricity, Gas, Steam & Airconditioning Supply	11.5	11.2	10.9	11.3	10.9
5. Water Supply, Sewerage, Waste Management and Remediation Activities	0.9	1.0	1.1	1.0	1.2
6. Construction	3.0	3.6	4.0	3.6	3.7
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	13.9	13.9	12.9	13.7	12.4
8. Accommodation and Food Services Activities	2.0	1.8	1.7	1.8	1.7
9. Transportation and Storage	3.2	3.3	3.1	3.3	3.0
10. Information and Communication	3.8	3.8	3.9	3.8	4.0
11. Financial and Insurance Activities	8.4	9.4	10.0	9.1	9.5
12. Real Estate Activities	17.5	16.8	18.2	16.8	18.1
13. Professional, Scientific and Technical Services	0.9	0.9	0.7	0.8	0.9
14. Administrative and Support Services Activities	0.4	0.4	0.4	0.4	0.4
15. Public Administration and Defense, Compulsory Social Security	1.9	1.6	1.5	1.7	1.5
16. Education	0.5	0.5	0.5	0.5	0.4
17. Human Health and Social Work Activities	0.8	0.7	0.6	0.7	0.9
18. Arts, Entertainment and Recreation	1.3	1.6	1.6	1.6	1.6
19. Other Service Activities	1.6	1.5	1.1	1.5	0.8
20. Activities of Households as Employers and Undifferentiated Goods-and-Services-Producing Activities of Households for Own Use	1.0	1.0	0.9	1.0	0.8
21. Activities of Extra-Territorial Organizations & Bodies	-	-	-	-	-
B. For Household Consumption	8.0	7.9	9.1	8.0	10.1
1. Credit Card	3.3	3.4	4.0	3.5	4.9
2. Motor Vehicle Loans	3.6	3.5	4.1	3.5	4.2
3. Salary-Based General Purpose Consumption Loans	1.0	0.8	0.8	0.8	0.8
4. Others	0.2	0.2	0.2	0.2	0.2
II. Non-Residents	3.3	3.3	3.5	3.4	3.6
III. Total Loans Outstanding to Residents and Non-Residents Net of RRP	100.0	100.0	100.0	100.0	100.0

**24**    **LOANS OUTSTANDING FOR PRODUCTION AND HOUSEHOLD CONSUMPTION: UNIVERSAL AND COMMERCIAL BANKS** <sup>1,2,3</sup>  
year-on-year growth rates, in percent

	2017	2018	2019	Jan	
				2019	2020
<b>I. Residents</b>					
<b>A. For Production by Economic Activity</b>	<b>18.6</b>	<b>15.8</b>	<b>9.1</b>	<b>15.5</b>	<b>8.8</b>
1. Agriculture, Forestry and Fishing	(13.5)	17.7	15.4	18.1	11.8
2. Mining and Quarrying	49.2	15.3	(11.0)	7.4	(11.6)
3. Manufacturing	12.2	13.1	(1.8)	15.3	(2.9)
4. Electricity, Gas, Steam & Airconditioning Supply	25.4	11.9	8.3	11.9	8.2
5. Water Supply, Sewerage, Waste Management and Remediation Activities	12.5	22.3	28.5	25.1	30.6
6. Construction	22.8	36.1	23.4	45.7	15.5
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	21.0	15.5	2.9	16.2	1.0
8. Accommodation and Food Services Activities	12.6	5.8	0.8	4.8	0.4
9. Transportation and Storage	25.4	17.1	6.1	18.9	2.8
10. Information and Communication	23.7	14.2	12.9	10.8	18.6
11. Financial and Insurance Activities	16.8	30.5	17.3	26.5	16.2
12. Real Estate Activities	19.6	11.2	19.6	10.7	20.5
13. Professional, Scientific and Technical Services	21.8	13.2	(4.6)	-13.2	33.1
14. Administrative and Support Services Activities	(32.3)	13.0	14.7	9.6	22.7
15. Public Administration and Defense, Compulsory Social Security	29.9	1.6	4.6	2.6	4.2
16. Education	34.1	20.7	7.8	21.0	2.5
17. Human Health and Social Work Activities	8.1	2.6	7.7	2.1	40.8
18. Arts, Entertainment and Recreation	35.7	41.1	11.0	39.6	11.7
19. Other Service Activities	49.4	11.3	(21.7)	16.6	(34.8)
20. Activities of Households as Employers and Undifferentiated Goods-and-Services-Producing Activities of Households for Own Use	10.3	22.1	(6.8)	11.5	(8.0)
21. Activities of Extra-Territorial Organizations & Bodies	-	-	-	-	-
<b>B. For Household Consumption</b>	<b>20.8</b>	<b>13.6</b>	<b>27.5</b>	<b>13.2</b>	<b>40.1</b>
1. Credit Card	20.6	21.1	28.1	20.5	57.0
2. Motor Vehicle Loans	25.9	12.4	31.1	10.8	31.7
3. Salary-Based General Purpose Consumption Loans	8.3	(3.7)	9.5	-0.1	7.0
4. Others	7.5	(0.3)	29.2	-0.7	32.3
<b>C. Under BSP RRP Arrangement</b>	<b>(2.8)</b>	<b>(7.6)</b>	<b>6.0</b>	<b>-6.0</b>	<b>(2.4)</b>
<b>Total Loans Outstanding to Residents</b>					
Gross of RRP	17.8	14.8	10.5	14.5	11.0
Net of RRP	18.8	15.7	10.6	15.3	11.4
<b>II. Non-Residents</b>	<b>42.2</b>	<b>16.1</b>	<b>19.2</b>	<b>15.2</b>	<b>18.5</b>
<b>III. Total Loans Outstanding to Residents and Non-Residents</b>					
Gross of RRP	18.4	14.8	10.8	14.5	11.2
Net of RRP	19.4	15.7	10.9	15.3	11.6