

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

in million pesos
as of periods indicated

	Jan-15 *	Feb-15 *	Mar-15 *	Apr-15 *	May-15 * ^p
I. Residents					
A. For Production by Economic Activity ²	3,916,357	3,897,799	4,007,235	4,029,327	4,037,170
1. Agriculture, Hunting & Forestry	157,496	156,855	162,098	162,479	162,417
2. Fishing	11,542	11,470	11,790	11,882	11,889
3. Mining and Quarrying	22,423	22,773	24,455	25,588	26,223
4. Manufacturing	691,378	687,057	706,240	711,752	712,155
5. Electricity, Gas & Water	456,130	453,279	465,935	469,571	469,837
6. Construction	105,028	109,762	113,608	116,430	116,823
7. Wholesale & Retail Trade	627,194	623,274	640,676	645,676	646,042
8. Transportation, Storage & Communication	277,300	275,567	283,261	285,472	285,633
9. Financial Intermediation	389,756	383,848	396,112	380,526	380,829
10. Real Estate, Renting & Bus. Services	780,908	776,028	797,694	803,920	804,375
11. Public Administration and Defense	104,093	103,565	102,929	106,908	107,206
12. Education	17,449	17,420	18,427	22,703	22,806
13. Health and Social Work	28,061	28,634	29,860	30,333	31,306
14. Other Community, Social & Personal Services	108,358	107,681	110,687	111,551	111,614
15. Hotels and Restaurants	89,486	91,483	93,855	93,659	96,952
16. Undifferentiated Production Activities of Private Households	49,755	49,101	49,608	50,879	51,062
B. For Household Consumption	337,030	339,665	342,581	347,231	353,165
1. Credit Card	161,686	160,933	159,220	161,886	164,506
2. Auto Loans	116,904	120,365	123,817	124,913	127,777
3. Others	58,440	58,367	59,544	60,433	60,883
C. Under RRP's Arrangement	269,695	276,457	284,889	281,711	294,345
TOTAL LOANS OUTSTANDING TO RESIDENTS					
Gross of RRP's	4,523,082	4,513,921	4,634,704	4,658,269	4,684,680
Net of RRP's	4,253,387	4,237,464	4,349,815	4,376,558	4,390,335
II. Non-Residents	133,571	134,700	133,074	134,827	132,054
III. TOTAL LOANS OUTSTANDING TO RESIDENTS AND NON-RESIDENTS					
Gross of RRP's	4,656,653	4,648,621	4,767,778	4,793,096	4,816,734
Net of RRP's	4,386,958	4,372,164	4,482,889	4,511,385	4,522,389
Memo Items:					
a. Loans to domestic banks' foreign offices	18,187	19,038	19,182	19,558	20,158
b. Interbank loans inclusive of loans to BSP	184,056	174,569	167,973	155,653	132,599
c. Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment Participation with Recourse and Securities Lending and Borrowing Transactions	33,293	32,287	36,981	34,566	29,634
Total Loans Outstanding (inclusive of memo items) ⁴	4,892,189	4,874,515	4,991,914	5,002,873	4,999,125

¹ Net of amortization

² Based on 1994 Philippine Standard Industrial Classification (PSIC)

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

* Sectoral distribution are estimated based on mapping exercises done for comparability with the 2013 data.

^p Preliminary

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

year-on-year growth rate (%)

as of periods indicated

	Jan-15 *	Feb-15 *	Mar-15 *	Apr-15 *	May-15 **P
I. Residents					
A. For Production by Economic Activity ²	16.0	14.5	15.9	15.1	14.1
1. Agriculture, Hunting & Forestry	15.5	15.4	19.4	13.8	13.3
2. Fishing	12.7	6.7	6.7	12.0	12.9
3. Mining and Quarrying	26.3	13.7	25.1	22.5	25.7
4. Manufacturing	12.8	15.0	13.9	15.2	12.9
5. Electricity, Gas & Water	18.5	14.3	16.8	16.3	12.9
6. Construction	28.8	30.2	28.8	30.0	28.3
7. Wholesale & Retail Trade	17.7	16.1	15.1	14.4	12.9
8. Transportation, Storage & Communication	19.0	15.5	17.7	12.2	12.9
9. Financial Intermediation	18.8	16.0	22.9	16.0	15.1
10. Real Estate, Renting & Bus. Services	15.4	10.6	12.6	12.5	12.9
11. Public Administration and Defense	-3.2	-2.8	-2.9	0.9	2.0
12. Education	19.0	19.6	18.0	49.1	26.6
13. Health and Social Work	32.2	32.2	32.2	37.2	35.6
14. Other Community, Social & Personal Services	-2.5	6.9	7.2	11.8	12.9
15. Hotels and Restaurants	45.1	41.1	46.1	42.5	45.3
16. Undifferentiated Production Activities of Private Households	11.0	10.4	10.9	10.8	11.4
B. For Household Consumption	20.5	21.1	19.8	20.1	20.5
1. Credit Card	4.4	5.1	4.1	4.9	5.6
2. Auto Loans	25.7	27.5	28.9	28.1	28.3
3. Others	83.2	76.7	61.2	61.5	62.1
C. Under RRPs Arrangement	6.7	5.9	10.3	6.7	11.5
TOTAL LOANS OUTSTANDING TO RESIDENTS					
Gross of RRPs	15.7	14.4	15.8	14.9	14.4
Net of RRPs	16.4	15.0	16.2	15.4	14.5
II. Residents	59.0	23.4	12.8	13.8	11.9
III. TOTAL LOANS OUTSTANDING TO RESIDENTS AND NON-RESIDENTS					
Gross of RRPs	16.6	14.6	15.7	14.8	14.3
Net of RRPs	17.3	15.2	16.1	15.4	14.5

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

share to total outstanding loans , net of RRP's (%)
as of periods indicated

	Jan-15 *	Feb-15 *	Mar-15 *	Apr-15 *	May-15 * P
I. Residents					
A. For Production by Economic Activity ²	89.3	89.2	89.4	89.3	89.3
1. Agriculture, Hunting & Forestry	3.6	3.6	3.6	3.6	3.6
2. Fishing	0.3	0.3	0.3	0.3	0.3
3. Mining and Quarrying	0.5	0.5	0.5	0.6	0.6
4. Manufacturing	15.8	15.7	15.8	15.8	15.7
5. Electricity, Gas & Water	10.4	10.4	10.4	10.4	10.4
6. Construction	2.4	2.5	2.5	2.6	2.6
7. Wholesale & Retail Trade	14.3	14.3	14.3	14.3	14.3
8. Transportation, Storage & Communication	6.3	6.3	6.3	6.3	6.3
9. Financial Intermediation	8.9	8.8	8.8	8.4	8.4
10. Real Estate, Renting & Bus. Services	17.8	17.7	17.8	17.8	17.8
11. Public Administration and Defense	2.4	2.4	2.3	2.4	2.4
12. Education	0.4	0.4	0.4	0.5	0.5
13. Health and Social Work	0.6	0.7	0.7	0.7	0.7
14. Other Community, Social & Personal Services	2.5	2.5	2.5	2.5	2.5
15. Hotels and Restaurants	2.0	2.1	2.1	2.1	2.1
16. Undifferentiated Production Activities of Private Households	1.1	1.1	1.1	1.1	1.1
B. For Household Consumption	7.7	7.8	7.6	7.7	7.8
1. Credit Card	3.7	3.7	3.6	3.6	3.6
2. Auto Loans	2.7	2.8	2.8	2.8	2.8
3. Others	1.3	1.3	1.3	1.3	1.3
II. Non-Residents	3.0	3.1	3.0	3.0	2.9
III, TOTAL LOANS OUTSTANDING TO RESIDENTS AND NON-RESIDENTS					
Net of RRP's	100.0	100.0	100.0	100.0	100.0