

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

as of periods indicated
in million pesos

| | Jan-18 | Feb-18 | Mar-18 | Apr-18 | May-18 | Jun-18 | Jul-18 | Aug-18 | Sep-18 | Oct-18 | ^r |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--------------|
| I. Residents | | | | | | | | | | | |
| A. For Production by Economic Activity | 6,301,697 | 6,381,843 | 6,477,086 | 6,598,468 | 6,677,843 | 6,787,346 | 6,862,361 | 6,953,852 | 7,047,068 | 7,140,057 | |
| 1. Agriculture, Forestry and Fishing | 162,686 | 163,226 | 161,662 | 164,262 | 165,348 | 168,408 | 172,968 | 174,087 | 186,086 | 189,830 | |
| 2. Mining and Quarrying | 50,008 | 50,330 | 52,531 | 51,005 | 51,926 | 50,678 | 49,978 | 49,705 | 49,001 | 52,550 | |
| 3. Manufacturing | 932,570 | 936,783 | 961,938 | 991,879 | 995,206 | 1,017,438 | 1,024,907 | 1,039,808 | 1,049,901 | 1,054,328 | |
| 4. Electricity, Gas, Steam & Airconditioning Supply | 829,139 | 842,586 | 843,523 | 840,547 | 841,189 | 852,910 | 853,759 | 878,925 | 896,311 | 919,618 | |
| 5. Water Supply, Sewerage, Waste Mgmt and Remediation Activities | 66,953 | 67,560 | 71,452 | 71,415 | 72,662 | 73,597 | 78,368 | 78,996 | 79,514 | 79,471 | |
| 6. Construction | 201,820 | 208,274 | 216,169 | 220,503 | 229,335 | 236,315 | 244,524 | 243,512 | 250,949 | 266,519 | |
| 7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles | 969,765 | 976,458 | 985,959 | 1,022,305 | 1,034,001 | 1,058,237 | 1,075,271 | 1,086,307 | 1,089,455 | 1,107,654 | |
| 8. Accomodation and Food Services Activities | 144,308 | 144,234 | 146,752 | 128,446 | 130,588 | 131,495 | 136,719 | 140,172 | 145,906 | 148,288 | |
| 9. Transportation and Storage | 227,964 | 236,176 | 238,276 | 245,919 | 254,563 | 257,866 | 252,923 | 254,381 | 257,485 | 258,993 | |
| 10. Information and Communication | 281,162 | 283,102 | 285,406 | 290,085 | 300,614 | 305,182 | 302,526 | 303,556 | 305,274 | 305,451 | |
| 11. Financial and Insurance Activities | 590,797 | 604,210 | 596,194 | 624,963 | 658,155 | 666,224 | 700,729 | 735,316 | 737,973 | 764,639 | |
| 12. Real Estate Activities | 1,248,215 | 1,246,748 | 1,267,765 | 1,259,743 | 1,269,499 | 1,296,806 | 1,307,651 | 1,320,559 | 1,333,233 | 1,354,158 | |
| 13. Professional, Scientific and Technical Activities | 74,912 | 81,350 | 76,485 | 89,327 | 81,667 | 72,444 | 71,709 | 76,879 | 83,227 | 63,639 | |
| 14. Administrative and Support Services Activities | 29,917 | 30,765 | 30,245 | 31,875 | 33,435 | 34,017 | 34,369 | 33,192 | 32,481 | 32,218 | |
| 15. Public Administration and Defense, Compulsory Social Security | 132,695 | 133,143 | 132,618 | 132,956 | 131,966 | 130,503 | 130,342 | 129,564 | 129,229 | 129,701 | |
| 16. Education | 32,814 | 33,746 | 34,153 | 35,119 | 35,861 | 35,952 | 36,654 | 36,954 | 37,415 | 38,962 | |
| 17. Human Health and Social Work Activities | 55,004 | 55,906 | 56,505 | 56,712 | 50,064 | 51,685 | 52,491 | 53,239 | 54,293 | 54,918 | |
| 18. Arts, Entertainment and Recreation | 92,569 | 92,812 | 94,897 | 113,260 | 122,113 | 122,183 | 121,577 | 118,314 | 120,243 | 120,430 | |
| 19. Other Community, Social & Personal Activities | 102,409 | 120,358 | 148,031 | 150,754 | 143,465 | 145,191 | 133,941 | 118,712 | 126,690 | 115,996 | |
| 20. Activities of Households as Employers, Undifferentiated Goods & Services | 75,990 | 74,073 | 76,525 | 77,395 | 76,185 | 80,213 | 80,955 | 81,674 | 82,401 | 82,696 | |
| 21. Activities of Extra-Territorial Organizations & Bodies | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. | |
| B. For Household Consumption | 583,020 | 587,595 | 591,857 | 599,802 | 606,624 | 611,481 | 615,352 | 620,172 | 627,320 | 635,997 | |
| 1. Credit Card | 237,892 | 238,954 | 239,606 | 244,775 | 248,971 | 253,682 | 256,181 | 258,541 | 263,110 | 269,702 | |
| 2. Motor Vehicle Loans | 262,795 | 266,041 | 271,776 | 273,057 | 275,547 | 276,073 | 278,592 | 280,674 | 282,755 | 284,682 | |
| 3. Salary-Based General Purpose Consumption Loans | 69,524 | 69,578 | 69,023 | 69,679 | 70,295 | 69,947 | 68,246 | 68,550 | 69,408 | 69,168 | |
| 4. Others | 12,810 | 13,022 | 11,452 | 12,291 | 11,811 | 11,779 | 12,333 | 12,407 | 12,047 | 12,445 | |
| C. Under BSP RRP Arrangement | 276,926 | 214,718 | 278,525 | 191,178 | 221,453 | 239,404 | 257,561 | 193,519 | 253,964 | 230,425 | |
| Total Loans Outstanding to Residents | | | | | | | | | | | |
| Gross of RRP s | 7,161,643 | 7,184,156 | 7,347,468 | 7,389,449 | 7,505,920 | 7,638,231 | 7,735,274 | 7,767,544 | 7,928,351 | 8,006,479 | |
| Net of RRP s | 6,884,717 | 6,969,438 | 7,068,943 | 7,198,271 | 7,284,467 | 7,398,827 | 7,477,712 | 7,574,024 | 7,674,387 | 7,776,054 | |
| II. Non-Residents | 241,968 | 247,997 | 261,803 | 260,623 | 258,526 | 264,625 | 269,662 | 270,794 | 274,709 | 272,285 | |
| III. Total Loans Outstanding to Residents and Non-Residents | | | | | | | | | | | |
| Gross of RRP s | 7,403,610 | 7,432,153 | 7,609,270 | 7,650,072 | 7,764,446 | 7,902,856 | 8,004,936 | 8,038,338 | 8,203,060 | 8,278,764 | |
| Net of RRP s | 7,126,685 | 7,217,435 | 7,330,745 | 7,458,894 | 7,542,993 | 7,663,452 | 7,747,374 | 7,844,818 | 7,949,096 | 8,048,339 | |
| Memo Items: | | | | | | | | | | | |
| a. Loans to domestic banks' foreign offices | 43,312 | 43,468 | 50,879 | 50,371 | 50,237 | 52,015 | 51,494 | 53,394 | 53,426 | 53,249 | |
| b. Interbank loans inclusive of loans to BSP | 304,137 | 261,955 | 229,901 | 260,425 | 253,709 | 277,057 | 211,367 | 219,769 | 280,820 | 268,246 | |
| c. Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignr. Participation with Recourse and Securities Lending and Borrowing Transactions ³ | 76,187 | 68,436 | 106,270 | 92,727 | 78,577 | 99,432 | 85,224 | 94,188 | 121,468 | 121,159 | |
| Total Loans Outstanding (inclusive of memo items) ⁴ | 7,827,247 | 7,806,012 | 7,996,321 | 8,053,595 | 8,146,968 | 8,331,361 | 8,353,021 | 8,405,688 | 8,658,774 | 8,721,418 | |

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

^r Revised

.. No transaction

Details may not add up to totals due to rounding.

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

share to total loans outstanding net of RRP in percent

[illegible]

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

| year-on-year growth rates in percent | Jan-18 | Feb-18 | Mar-18 | Apr-18 | May-18 | Jun-18 | Jul-18 | Aug-18 | Sep-18 | Oct-18 | r |
|--|-------------|---------------|-------------|-------------|---------------|---------------|--------------|-------------|--------------|-------------|---|
| I. Residents | | | | | | | | | | | |
| A. For Production by Economic Activity | 18.0 | 18.6 | 18.2 | 19.6 | 19.3 | 19.2 | 19.7 | 19.1 | 17.4 | 18.7 | |
| 1. Agriculture, Forestry and Fishing | (11.7) | (11.4) | (8.4) | (6.8) | (8.3) | (7.8) | (7.1) | (25.2) | 0.5 | 1.4 | |
| 2. Mining and Quarrying | 56.1 | 53.2 | 8.0 | 6.5 | 10.4 | 6.3 | 5.6 | 4.8 | 2.3 | 10.0 | |
| 3. Manufacturing | 11.9 | 10.7 | 11.5 | 14.4 | 17.7 | 17.5 | 19.0 | 19.9 | 20.6 | 20.7 | |
| 4. Electricity, Gas, Steam & Airconditioning Supply | 24.8 | 28.5 | 23.8 | 17.5 | 11.6 | 10.3 | 9.7 | 12.0 | 10.7 | 11.9 | |
| 5. Water Supply, Sewerage, Waste Mgmt and Remediation Activities | 9.6 | 9.1 | 16.1 | 13.4 | 14.8 | 15.6 | 22.7 | 21.8 | 22.0 | 20.5 | |
| 6. Construction | 24.4 | 22.6 | 25.0 | 30.0 | 32.9 | 34.0 | 37.6 | 36.9 | 37.0 | 39.2 | |
| 7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles | 13.0 | 18.5 | 18.0 | 22.7 | 23.4 | 25.2 | 25.6 | 24.5 | 22.7 | 19.8 | |
| 8. Accomodation and Food Services Activities | 14.9 | 15.0 | 16.3 | 1.2 | 2.6 | 1.1 | 4.9 | 5.5 | 7.8 | 9.8 | |
| 9. Transportation and Storage | 24.6 | 29.7 | 27.5 | 30.9 | 29.0 | 27.7 | 22.8 | 28.2 | 22.0 | 17.7 | |
| 10. Information and Communication | 52.6 | 28.8 | 28.5 | 24.6 | 22.4 | 23.8 | 21.6 | 17.9 | 17.3 | 12.3 | |
| 11. Financial and Insurance Activities | 15.1 | 15.3 | 15.6 | 27.1 | 31.3 | 31.1 | 35.9 | 37.2 | 31.1 | 31.9 | |
| 12. Real Estate Activities | 18.0 | 18.1 | 17.9 | 15.7 | 15.7 | 16.1 | 15.9 | 15.6 | 15.5 | 15.4 | |
| 13. Professional, Scientific and Technical Activities | 73.8 | 54.6 | 23.1 | 62.3 | 52.4 | 28.2 | 39.6 | 49.9 | (4.5) | 22.2 | |
| 14. Administrative and Support Services Activities | (41.9) | (40.0) | (41.7) | (43.5) | (49.2) | (52.8) | (52.1) | 12.0 | (55.2) | 6.3 | |
| 15. Public Administration and Defense, Compulsory Social Security | 29.5 | 28.2 | 29.6 | 29.6 | 29.8 | 23.2 | 28.7 | 27.6 | 27.5 | 28.2 | |
| 16. Education | 29.4 | 34.5 | 36.4 | 41.2 | 25.8 | 19.8 | 24.5 | 23.8 | 23.9 | 25.5 | |
| 17. Human Health and Social Work Activities | 8.0 | 8.9 | 9.3 | 11.0 | 2.4 | 3.1 | 3.7 | 5.4 | 5.7 | 5.2 | |
| 18. Arts, Entertainment and Recreation | 33.5 | 24.1 | 24.4 | 42.4 | 46.8 | 47.8 | 46.1 | 42.8 | 37.7 | 38.0 | |
| 19. Other Community, Social & Personal Activities | 38.9 | 49.5 | 81.7 | 81.1 | 75.3 | 95.5 | 70.2 | 6.2 | (6.4) | 17.1 | |
| 20. Activities of Households as Employers, Undifferentiated Goods & Services | 20.6 | 19.9 | 22.8 | 23.6 | 20.9 | 22.9 | 23.5 | 23.9 | 23.7 | 18.9 | |
| 21. Activities of Extra-Territorial Organizations & Bodies | | | | | | | | | | | |
| B. For Household Consumption | 20.2 | 19.9 | 19.8 | 19.0 | 18.4 | 17.8 | 16.9 | 15.8 | 18.2 | 14.6 | |
| 1. Credit Card | 20.5 | 20.9 | 21.9 | 21.0 | 21.1 | 21.4 | 22.9 | 22.0 | 22.2 | 21.7 | |
| 2. Motor Vehicle Loans | 25.5 | 24.6 | 25.1 | 23.4 | 22.0 | 19.9 | 18.1 | 16.7 | 21.9 | 14.2 | |
| 3. Salary-Based General Purpose Consumption Loans | 6.4 | 6.9 | 3.7 | 4.3 | 4.0 | 5.0 | (0.5) | (1.1) | (1.2) | (0.9) | |
| 4. Others | 1.1 | (5.3) | (15.3) | (8.8) | (11.8) | (12.7) | (10.5) | (9.6) | (9.1) | (12.1) | |
| C. Under BSP RRP Arrangement | 5.2 | (24.3) | 25.5 | 18.3 | (19.5) | (14.4) | (1.5) | 1.9 | (9.7) | 11.7 | |
| Total Loans Outstanding to Residents | | | | | | | | | | | |
| Gross of RRP | 17.6 | 16.7 | 18.6 | 19.5 | 17.6 | 17.6 | 18.7 | 18.3 | 16.3 | 18.2 | |
| Net of RRP | 18.2 | 18.7 | 18.4 | 19.6 | 19.3 | 19.1 | 19.5 | 18.8 | 17.4 | 18.4 | |
| II. Non-Residents | 46.8 | 49.9 | 22.8 | 30.5 | 22.0 | 20.6 | 21.2 | 20.7 | 22.7 | 12.0 | |
| III. Total Loans Outstanding to Residents and Non-Residents | | | | | | | | | | | |
| Gross of RRP | 18.4 | 17.6 | 18.8 | 19.9 | 17.7 | 17.7 | 18.7 | 18.4 | 16.5 | 17.9 | |
| Net of RRP | 19.0 | 19.5 | 18.5 | 19.9 | 19.3 | 19.1 | 19.6 | 18.9 | 17.6 | 18.1 | |

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

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

as of periods indicated
in million pesos

| | Jan-17 | Feb-17 | Mar-17 | Apr-17 | May-17 | Jun-17 | Jul-17 | Aug-17 | Sep-17 | Oct-17 | Nov-17 | Dec-17 |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| I. Residents | | | | | | | | | | | | |
| A. For Production by Economic Activity | 5,339,038 | 5,382,522 | 5,477,900 | 5,515,852 | 5,595,936 | 5,694,973 | 5,731,167 | 5,838,415 | 6,004,894 | 6,015,132 | 6,156,577 | 6,388,558 |
| 1. Agriculture, Forestry and Fishing | 184,145 | 184,126 | 176,579 | 176,246 | 180,365 | 182,721 | 186,139 | 232,859 | 185,205 | 187,205 | 188,539 | 163,369 |
| 2. Mining and Quarrying | 32,037 | 32,856 | 48,662 | 47,903 | 47,018 | 47,674 | 47,340 | 47,438 | 47,906 | 47,765 | 47,168 | 46,753 |
| 3. Manufacturing | 833,259 | 846,161 | 862,401 | 867,013 | 845,684 | 865,845 | 861,185 | 866,955 | 870,362 | 873,641 | 912,636 | 944,486 |
| 4. Electricity, Gas, Steam & Airconditioning Supply | 664,546 | 655,518 | 681,517 | 715,148 | 754,026 | 773,486 | 778,463 | 784,777 | 809,445 | 821,872 | 819,802 | 830,390 |
| 5. Water Supply, Sewerage, Waste Mgmt and Remediation Activities | 61,082 | 61,932 | 61,541 | 62,986 | 63,310 | 63,685 | 63,875 | 64,865 | 65,184 | 65,976 | 66,112 | 67,462 |
| 6. Construction | 162,191 | 169,838 | 172,909 | 169,598 | 172,581 | 176,363 | 177,680 | 177,876 | 183,122 | 191,526 | 195,170 | 219,480 |
| 7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles | 858,442 | 823,760 | 835,217 | 833,123 | 837,721 | 845,045 | 856,133 | 872,866 | 887,816 | 924,558 | 946,321 | 1,004,207 |
| 8. Accomodation and Food Services Activities | 125,632 | 125,375 | 126,167 | 126,977 | 127,249 | 130,039 | 130,331 | 132,833 | 135,342 | 135,041 | 135,461 | 144,096 |
| 9. Transportation and Storage | 182,888 | 182,086 | 186,891 | 187,819 | 197,295 | 201,940 | 205,886 | 198,480 | 211,002 | 219,982 | 223,790 | 231,672 |
| 10. Information and Communication | 184,284 | 219,784 | 222,097 | 232,771 | 245,529 | 246,420 | 248,816 | 257,547 | 260,169 | 271,917 | 275,763 | 277,164 |
| 11. Financial and Insurance Activities | 513,335 | 524,037 | 515,744 | 491,899 | 501,339 | 508,015 | 515,437 | 535,917 | 562,913 | 579,632 | 592,334 | 603,139 |
| 12. Real Estate Activities | 1,057,806 | 1,055,831 | 1,074,969 | 1,088,965 | 1,097,302 | 1,116,790 | 1,127,934 | 1,142,606 | 1,154,525 | 1,173,414 | 1,216,329 | 1,261,329 |
| 13. Professional, Scientific and Technical Activities | 43,093 | 52,626 | 62,148 | 55,045 | 53,599 | 56,521 | 51,350 | 51,295 | 87,181 | 52,059 | 58,027 | 63,058 |
| 14. Administrative and Support Services Activities | 51,472 | 51,253 | 51,904 | 56,435 | 65,860 | 72,135 | 71,767 | 29,627 | 72,451 | 30,323 | 30,895 | 32,061 |
| 15. Public Administration and Defense, Compulsory Social Security | 102,436 | 103,838 | 102,346 | 102,581 | 101,671 | 105,915 | 101,296 | 101,503 | 101,340 | 101,176 | 100,279 | 133,879 |
| 16. Education | 25,362 | 25,092 | 25,035 | 24,866 | 28,496 | 30,020 | 29,433 | 29,846 | 30,208 | 31,035 | 31,612 | 32,921 |
| 17. Human Health and Social Work Activities | 50,944 | 51,337 | 51,710 | 51,096 | 48,871 | 50,132 | 50,633 | 50,495 | 51,366 | 52,193 | 53,262 | 54,223 |
| 18. Arts, Entertainment and Recreation | 69,324 | 74,783 | 76,280 | 79,521 | 83,172 | 82,676 | 83,234 | 82,861 | 87,333 | 87,259 | 93,413 | 93,697 |
| 19. Other Community, Social & Personal Activities | 73,754 | 80,489 | 81,463 | 83,252 | 81,836 | 74,267 | 78,708 | 111,829 | 135,418 | 99,035 | 101,204 | 115,044 |
| 20. Activities of Households as Employers, Undifferentiated Goods & Services | 63,007 | 61,801 | 62,319 | 62,607 | 63,012 | 65,282 | 65,528 | 65,938 | 66,606 | 69,522 | 68,460 | 70,128 |
| 21. Activities of Extra-Territorial Organizations & Bodies | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| B. For Household Consumption | 484,938 | 489,886 | 493,982 | 503,839 | 512,265 | 519,286 | 526,602 | 535,536 | 530,777 | 554,780 | 568,078 | 579,157 |
| 1. Credit Card | 197,495 | 197,567 | 196,597 | 202,236 | 205,517 | 208,885 | 208,445 | 211,934 | 215,328 | 221,636 | 231,675 | 237,137 |
| 2. Motor Vehicle Loans | 209,444 | 213,451 | 217,309 | 221,340 | 225,769 | 230,322 | 235,804 | 240,554 | 231,937 | 249,218 | 253,359 | 256,560 |
| 3. Salary-Based General Purpose Consumption Loans | 65,324 | 65,115 | 66,550 | 66,781 | 67,583 | 66,585 | 68,578 | 69,331 | 70,261 | 69,770 | 69,958 | 70,360 |
| 4. Others | 12,675 | 13,753 | 13,527 | 13,482 | 13,397 | 13,494 | 13,776 | 13,718 | 13,251 | 14,156 | 13,086 | 15,100 |
| C. Under BSP RRP Arrangement | 263,298 | 283,682 | 221,998 | 161,651 | 275,154 | 279,648 | 261,467 | 189,982 | 281,261 | 206,292 | 278,208 | 271,313 |
| Total Loans Outstanding to Residents | | | | | | | | | | | | |
| Gross of RRP s | 6,087,273 | 6,156,090 | 6,193,880 | 6,181,343 | 6,383,356 | 6,493,908 | 6,519,237 | 6,563,933 | 6,816,931 | 6,776,203 | 7,002,863 | 7,239,028 |
| Net of RRP s | 5,823,975 | 5,872,408 | 5,971,882 | 6,019,692 | 6,108,202 | 6,214,259 | 6,257,770 | 6,373,951 | 6,535,670 | 6,569,911 | 6,724,655 | 6,967,715 |
| II. Non-Residents | 164,798 | 165,477 | 213,273 | 199,671 | 211,867 | 219,514 | 222,402 | 224,430 | 223,929 | 243,059 | 238,196 | 237,034 |
| III. Total Loans Outstanding to Residents and Non-Residents | | | | | | | | | | | | |
| Gross of RRP s | 6,252,071 | 6,321,568 | 6,407,153 | 6,381,014 | 6,595,222 | 6,713,422 | 6,741,639 | 6,788,363 | 7,040,860 | 7,019,262 | 7,241,059 | 7,476,061 |
| Net of RRP s | 5,988,773 | 6,037,886 | 6,185,155 | 6,219,363 | 6,320,068 | 6,433,774 | 6,480,172 | 6,598,381 | 6,759,599 | 6,812,970 | 6,962,851 | 7,204,749 |
| Memo Items: | | | | | | | | | | | | |
| a. Loans to domestic banks' foreign offices | 34,920 | 41,063 | 35,345 | 36,442 | 35,239 | 35,931 | 35,093 | 39,839 | 42,264 | 42,329 | 38,345 | 40,158 |
| b. Interbank loans inclusive of loans to BSP | 245,912 | 218,530 | 198,382 | 224,836 | 202,907 | 228,771 | 204,202 | 210,172 | 254,336 | 211,795 | 236,590 | 249,964 |
| c. Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignr. Participation with Recourse and Securities Lending and Borrowing Transactions ³ | 82,049 | 97,494 | 110,249 | 102,494 | 113,197 | 111,610 | 84,179 | 92,327 | 98,059 | 89,514 | 80,869 | 100,895 |
| Total Loans Outstanding (inclusive of memo items) ⁴ | 6,614,952 | 6,678,654 | 6,751,129 | 6,744,785 | 6,946,566 | 7,089,734 | 7,065,113 | 7,130,701 | 7,435,519 | 7,362,900 | 7,596,863 | 7,867,078 |

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

.. No transaction

Details may not add up to totals due to rounding.

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

share to total loans outstanding net of RRP's in percent

[illegible]

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

| year-on-year growth rates in percent | Jan-17 | Feb-17 | Mar-17 | Apr-17 | May-17 | Jun-17 | Jul-17 | Aug-17 | Sep-17 | Oct-17 | Nov-17 | Dec-17 |
|--|---------------|-------------|---------------|---------------|--------------|-------------|--------------|---------------|-------------|---------------|-------------|--------------|
| I. Residents | | | | | | | | | | | | |
| A. For Production by Economic Activity | 17.5 | 17.6 | 18.9 | 18.4 | 17.6 | 17.9 | 18.9 | 19.5 | 20.7 | 18.7 | 18.5 | 18.6 |
| 1. Agriculture, Forestry and Fishing | 23.6 | 21.2 | 16.2 | 4.0 | 8.7 | 9.0 | 11.0 | 36.7 | 7.4 | 7.8 | 3.4 | (13.5) |
| 2. Mining and Quarrying | (3.3) | 0.7 | 53.0 | 48.7 | 50.2 | 50.2 | 49.4 | 48.5 | 53.6 | 49.3 | 47.9 | 49.2 |
| 3. Manufacturing | 8.5 | 11.0 | 17.1 | 16.5 | 10.9 | 11.6 | 12.3 | 13.1 | 10.3 | 9.4 | 11.5 | 12.2 |
| 4. Electricity, Gas, Steam & Airconditioning Supply | 15.8 | 14.2 | 15.8 | 20.0 | 24.8 | 24.9 | 27.1 | 23.7 | 24.1 | 25.0 | 24.2 | 25.4 |
| 5. Water Supply, Sewerage, Waste Mgmt and Remediation Activities | 1.2 | 2.6 | 1.1 | 11.9 | 9.3 | 7.5 | 11.3 | 15.3 | 14.5 | 12.1 | 10.7 | 12.5 |
| 6. Construction | 20.8 | 21.5 | 23.9 | 19.1 | 20.8 | 19.5 | 19.6 | 18.6 | 20.0 | 20.7 | 19.9 | 22.8 |
| 7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles | 20.6 | 13.9 | 14.4 | 12.3 | 10.6 | 11.6 | 15.1 | 15.2 | 16.7 | 19.9 | 18.6 | 21.0 |
| 8. Accommodation and Food Services Activities | 20.3 | 19.7 | 20.6 | 19.5 | 18.5 | 15.0 | 15.1 | 16.3 | 17.1 | 16.3 | 11.3 | 12.6 |
| 9. Transportation and Storage | 10.9 | 9.0 | 13.9 | 13.7 | 20.6 | 22.2 | 24.2 | 18.5 | 24.3 | 29.0 | 28.7 | 25.4 |
| 10. Information and Communication | 17.1 | 40.0 | 40.0 | 42.0 | 36.2 | 35.5 | 38.7 | 38.1 | 38.8 | 40.4 | 32.0 | 23.7 |
| 11. Financial and Insurance Activities | 25.1 | 28.4 | 17.7 | 9.1 | 8.7 | 8.0 | 7.7 | 12.5 | 20.4 | 24.5 | 23.3 | 16.8 |
| 12. Real Estate Activities | 18.7 | 17.1 | 19.0 | 19.0 | 17.1 | 17.8 | 18.9 | 18.0 | 16.8 | 16.0 | 18.3 | 19.6 |
| 13. Professional, Scientific and Technical Activities | 9.8 | 27.6 | 69.3 | 46.3 | 44.8 | 52.5 | 30.6 | 39.2 | 128.3 | 10.8 | 21.1 | 21.8 |
| 14. Administrative and Support Services Activities | 68.4 | 38.7 | 34.8 | 80.4 | 83.3 | 101.8 | 91.9 | (24.5) | 80.3 | (22.2) | (31.5) | (32.3) |
| 15. Public Administration and Defense, Compulsory Social Security | (8.2) | (7.0) | (10.0) | 3.5 | 1.7 | 5.1 | 0.2 | 0.0 | (0.8) | (1.1) | (2.1) | 29.9 |
| 16. Education | 8.7 | 6.6 | 5.5 | 6.2 | 19.1 | 24.2 | 20.8 | 23.0 | 24.6 | 22.1 | 27.1 | 34.1 |
| 17. Human Health and Social Work Activities | 28.9 | 27.0 | 25.3 | 20.4 | 13.1 | 14.1 | 12.9 | 11.2 | 6.9 | 8.4 | 8.3 | 8.1 |
| 18. Arts, Entertainment and Recreation | 121.6 | 141.2 | 142.5 | 151.0 | 114.9 | 101.4 | 70.8 | 70.9 | 31.9 | 27.9 | 35.0 | 35.7 |
| 19. Other Community, Social & Personal Activities | 43.4 | 54.9 | 43.5 | 56.4 | 55.7 | 38.7 | 49.0 | 127.7 | 174.9 | 59.7 | 50.8 | 49.4 |
| 20. Activities of Households as Employers, Undifferentiated Goods & Services | 10.7 | 9.3 | 9.7 | 10.3 | 9.9 | 11.9 | 11.6 | 6.5 | 4.7 | 3.9 | 10.4 | 10.3 |
| 21. Activities of Extra-Territorial Organizations & Bodies | | | | | | | | | | | | |
| B. For Household Consumption | 23.7 | 24.6 | 24.5 | 24.3 | 23.6 | 22.5 | 22.3 | 22.8 | 20.0 | 23.4 | 20.6 | 20.8 |
| 1. Credit Card | 11.5 | 12.8 | 12.9 | 15.2 | 15.6 | 17.0 | 16.7 | 17.3 | 18.2 | 19.1 | 19.8 | 20.6 |
| 2. Motor Vehicle Loans | 34.2 | 34.6 | 32.9 | 31.5 | 30.4 | 28.5 | 28.1 | 30.2 | 24.5 | 32.6 | 26.4 | 25.9 |
| 3. Salary-Based General Purpose Consumption Loans | 55.2 | 53.5 | 39.4 | 41.3 | 40.3 | 24.5 | 23.5 | 18.8 | 15.3 | 11.6 | 9.4 | 8.3 |
| 4. Others | (24.0) | (18.0) | 16.6 | (6.4) | (13.6) | 7.9 | 11.3 | 9.2 | 4.6 | 8.3 | (1.0) | 7.5 |
| C. Under BSP RRP Arrangement | (12.9) | 6.2 | (15.5) | (43.3) | (7.1) | 4.3 | (1.7) | (31.6) | 0.4 | (23.3) | 0.4 | (2.8) |
| Total Loans Outstanding to Residents | | | | | | | | | | | | |
| Gross of RRP | 16.2 | 17.6 | 17.6 | 15.5 | 16.7 | 17.6 | 18.2 | 17.2 | 19.6 | 17.1 | 17.8 | 17.8 |
| Net of RRP | 18.0 | 18.2 | 19.3 | 18.9 | 18.0 | 18.3 | 19.2 | 19.8 | 20.6 | 19.1 | 18.7 | 18.8 |
| II. Non-Residents | 13.3 | 17.2 | 48.9 | 32.0 | 43.2 | 45.3 | 35.5 | 41.8 | 35.9 | 47.0 | 38.8 | 42.2 |
| III. Total Loans Outstanding to Residents and Non-Residents | | | | | | | | | | | | |
| Gross of RRP | 16.2 | 17.5 | 18.4 | 16.0 | 17.4 | 18.3 | 18.7 | 17.9 | 20.1 | 18.0 | 18.4 | 18.4 |
| Net of RRP | 17.9 | 18.1 | 20.2 | 19.2 | 18.7 | 19.0 | 19.7 | 20.4 | 21.1 | 19.9 | 19.3 | 19.4 |

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

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

| as of periods indicated in million pesos | | | | | | | | | | | | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | Jan-16 | Feb-16 | Mar-16 | Apr-16 | May-16 | Jun-16 | Jul-16 | Aug-16 | Sep-16 | Oct-16 | Nov-16 | Dec-16 |
| I. Residents | | | | | | | | | | | | |
| A. For Production by Economic Activity | 4,542,154 | 4,576,561 | 4,606,795 | 4,659,235 | 4,759,789 | 4,831,261 | 4,820,612 | 4,886,428 | 4,975,760 | 5,066,057 | 5,194,511 | 5,387,633 |
| 1. Agriculture, Forestry and Fishing | 148,964 | 151,876 | 151,983 | 169,418 | 165,974 | 167,656 | 167,733 | 170,383 | 172,378 | 173,614 | 182,258 | 188,779 |
| 2. Mining and Quarrying | 33,137 | 32,627 | 31,807 | 32,214 | 31,310 | 31,748 | 31,686 | 31,946 | 31,186 | 31,991 | 31,893 | 31,340 |
| 3. Manufacturing | 767,680 | 762,592 | 736,531 | 744,265 | 762,330 | 775,837 | 766,871 | 766,864 | 788,869 | 798,440 | 818,702 | 841,566 |
| 4. Electricity, Gas, Steam & Airconditioning Supply | 573,893 | 574,119 | 588,406 | 596,063 | 604,030 | 619,381 | 612,290 | 634,282 | 652,502 | 657,274 | 660,100 | 662,455 |
| 5. Water Supply, Sewerage, Waste Mgmt and Remediation Activities | 60,334 | 60,358 | 60,841 | 56,281 | 57,915 | 59,268 | 57,387 | 56,236 | 56,937 | 58,857 | 59,746 | 59,949 |
| 6. Construction | 134,316 | 139,730 | 139,611 | 142,372 | 142,809 | 147,590 | 148,612 | 149,931 | 152,549 | 158,699 | 162,830 | 178,693 |
| 7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles | 711,809 | 723,113 | 730,255 | 742,001 | 757,578 | 756,937 | 743,534 | 757,576 | 760,851 | 770,809 | 798,232 | 830,160 |
| 8. Accomodation and Food Services Activities | 104,413 | 104,769 | 104,608 | 106,293 | 107,419 | 113,060 | 113,281 | 114,260 | 115,537 | 116,129 | 121,722 | 128,020 |
| 9. Transportation and Storage | 164,964 | 167,031 | 164,113 | 165,201 | 163,575 | 165,270 | 165,802 | 167,431 | 169,788 | 170,500 | 173,871 | 184,816 |
| 10. Information and Communication | 157,415 | 156,939 | 158,648 | 163,897 | 180,242 | 181,810 | 179,380 | 186,467 | 187,490 | 193,696 | 208,922 | 224,096 |
| 11. Financial and Insurance Activities | 410,207 | 408,157 | 438,043 | 450,906 | 461,002 | 470,413 | 478,377 | 476,360 | 467,699 | 465,671 | 480,471 | 516,208 |
| 12. Real Estate Activities | 891,091 | 901,964 | 903,006 | 914,763 | 936,938 | 947,688 | 948,341 | 967,917 | 988,096 | 1,011,332 | 1,027,999 | 1,054,993 |
| 13. Professional, Scientific and Technical Activities | 39,262 | 41,227 | 36,704 | 37,618 | 37,017 | 37,052 | 39,319 | 36,842 | 38,182 | 47,002 | 47,916 | 51,781 |
| 14. Administrative and Support Services Activities | 30,571 | 36,965 | 38,516 | 31,283 | 35,927 | 35,747 | 37,405 | 39,226 | 40,195 | 38,989 | 45,124 | 47,369 |
| 15. Public Administration and Defense, Compulsory Social Security | 111,588 | 111,641 | 113,670 | 99,137 | 99,987 | 100,770 | 101,119 | 101,499 | 102,110 | 102,312 | 102,385 | 103,089 |
| 16. Education | 23,327 | 23,532 | 23,735 | 23,415 | 23,917 | 24,176 | 24,371 | 24,257 | 24,244 | 25,412 | 24,866 | 24,542 |
| 17. Human Health and Social Work Activities | 39,529 | 40,417 | 41,283 | 42,450 | 43,223 | 43,936 | 44,831 | 45,414 | 48,053 | 48,159 | 49,162 | 50,138 |
| 18. Arts, Entertainment and Recreation | 31,282 | 31,005 | 31,462 | 31,682 | 38,705 | 41,054 | 48,744 | 48,488 | 66,199 | 68,239 | 69,195 | 69,059 |
| 19. Other Community, Social & Personal Activities | 51,435 | 51,969 | 56,777 | 53,218 | 52,567 | 53,540 | 52,814 | 49,111 | 49,264 | 62,010 | 67,121 | 77,023 |
| 20. Activities of Households as Employers, Undifferentiated Goods & Services | 56,936 | 56,533 | 56,794 | 56,758 | 57,323 | 58,328 | 58,716 | 61,938 | 63,630 | 66,921 | 61,996 | 63,557 |
| 21. Activities of Extra-Territorial Organizations & Bodies | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| B. For Household Consumption | 391,998 | 393,010 | 396,895 | 405,482 | 414,587 | 423,781 | 430,588 | 436,229 | 442,134 | 449,577 | 470,938 | 479,541 |
| 1. Credit Card | 177,134 | 175,199 | 174,062 | 175,559 | 177,737 | 178,580 | 178,670 | 180,607 | 182,187 | 186,034 | 193,340 | 196,662 |
| 2. Motor Vehicle Loans | 156,093 | 158,622 | 163,480 | 168,265 | 173,173 | 179,212 | 184,015 | 184,727 | 186,345 | 187,972 | 200,460 | 203,847 |
| 3. Salary-Based General Purpose Consumption Loans | 42,101 | 42,421 | 47,754 | 47,255 | 48,170 | 53,478 | 55,521 | 58,336 | 60,937 | 62,504 | 63,922 | 64,987 |
| 4. Others | 16,670 | 16,768 | 11,599 | 14,403 | 15,506 | 12,512 | 12,383 | 12,560 | 12,665 | 13,067 | 13,215 | 14,045 |
| C. Under BSP RRP Arrangement | 302,364 | 267,200 | 262,737 | 284,906 | 296,336 | 268,036 | 265,886 | 277,629 | 280,263 | 268,827 | 277,048 | 279,244 |
| Total Loans Outstanding to Residents | | | | | | | | | | | | |
| Gross of RRP | 5,236,515 | 5,236,771 | 5,266,426 | 5,349,622 | 5,470,711 | 5,523,078 | 5,517,087 | 5,600,286 | 5,698,157 | 5,784,461 | 5,942,498 | 6,146,418 |
| Net of RRP | 4,934,151 | 4,969,571 | 5,003,689 | 5,064,716 | 5,174,375 | 5,255,041 | 5,251,200 | 5,322,657 | 5,417,894 | 5,515,634 | 5,665,450 | 5,867,174 |
| II. Non-Residents | 145,427 | 141,135 | 143,216 | 151,267 | 147,904 | 151,047 | 164,125 | 158,289 | 164,789 | 165,326 | 171,566 | 166,646 |
| III. Total Loans Outstanding to Residents and Non-Residents | | | | | | | | | | | | |
| Gross of RRP | 5,381,942 | 5,377,906 | 5,409,642 | 5,500,889 | 5,618,615 | 5,674,125 | 5,681,211 | 5,758,575 | 5,862,946 | 5,949,787 | 6,114,064 | 6,313,064 |
| Net of RRP | 5,079,578 | 5,110,706 | 5,146,905 | 5,215,983 | 5,322,279 | 5,406,088 | 5,415,325 | 5,480,946 | 5,582,683 | 5,680,960 | 5,837,016 | 6,033,820 |
| Memo Items: | | | | | | | | | | | | |
| a. Loans to domestic banks' foreign offices | 28,643 | 27,898 | 27,120 | 28,061 | 28,030 | 27,465 | 27,542 | 25,463 | 27,323 | 31,369 | 33,476 | 36,713 |
| b. Interbank loans inclusive of loans to BSP | 213,489 | 182,252 | 195,784 | 197,577 | 189,447 | 205,159 | 183,476 | 204,740 | 215,796 | 231,544 | 287,769 | 265,465 |
| c. Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignr. Participation with Recourse and Securities Lending and Borrowing Transactions ³ | 30,458 | 25,211 | 27,221 | 21,793 | 29,593 | 33,564 | 30,145 | 31,484 | 38,558 | 80,537 | 75,512 | 91,070 |
| Total Loans Outstanding (inclusive of memo items) ⁴ | 5,654,533 | 5,613,267 | 5,659,766 | 5,748,320 | 5,865,685 | 5,940,313 | 5,922,375 | 6,020,262 | 6,144,623 | 6,293,238 | 6,510,821 | 6,706,312 |

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

⁵ No transaction

⁶ Details may not add up to totals due to rounding.

share to total loans outstanding net of RRP in percent

[illegible]

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

| year-on-year growth rates in percent | | | | | | | | | | | | |
|--|-------------|--------------|--------------|-------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | Jan-16 | Feb-16 | Mar-16 | Apr-16 | May-16 | Jun-16 | Jul-16 | Aug-16 | Sep-16 | Oct-16 | Nov-16 | Dec-16 |
| I. Residents | | | | | | | | | | | | |
| A. For Production by Economic Activity | 16.0 | 17.4 | 15.0 | 15.6 | 17.9 | 17.7 | 17.4 | 17.3 | 17.4 | 17.4 | 18.1 | 16.9 |
| 1. Agriculture, Forestry and Fishing | 5.6 | 6.8 | 5.3 | 14.7 | 12.6 | 12.7 | 10.6 | 13.8 | 23.5 | 21.4 | 24.8 | 25.7 |
| 2. Mining and Quarrying | 47.8 | 43.3 | 30.1 | 25.9 | 19.4 | 13.0 | 9.6 | (1.0) | (3.1) | 0.1 | 0.4 | (5.7) |
| 3. Manufacturing | 5.5 | 5.7 | 1.8 | 2.9 | 5.9 | 9.3 | 10.0 | 7.7 | 12.5 | 8.6 | 9.2 | 6.1 |
| 4. Electricity, Gas, Steam & Airconditioning Supply | 35.7 | 36.4 | 31.8 | 30.6 | 29.3 | 30.0 | 26.4 | 30.9 | 27.5 | 24.8 | 25.4 | 19.6 |
| 5. Water Supply, Sewerage, Waste Mgmt and Remediation Activities | 7.6 | 7.3 | 14.2 | (1.3) | 8.2 | 6.7 | 2.2 | (0.6) | 0.4 | 2.3 | 3.1 | (0.5) |
| 6. Construction | 27.9 | 27.3 | 22.9 | 22.3 | 22.2 | 22.4 | 21.6 | 17.9 | 18.3 | 29.8 | 27.3 | 24.5 |
| 7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles | 13.7 | 16.1 | 13.6 | 15.5 | 18.3 | 15.1 | 14.1 | 15.9 | 13.4 | 12.2 | 12.6 | 12.7 |
| 8. Accommodation and Food Services Activities | 16.7 | 14.5 | 11.5 | 13.5 | 10.8 | 20.0 | 20.7 | 16.1 | 20.1 | 19.0 | 16.6 | 22.8 |
| 9. Transportation and Storage | 12.9 | 11.9 | 7.8 | 6.3 | 10.8 | 12.2 | 14.4 | 14.2 | 17.3 | 9.6 | 15.2 | 14.0 |
| 10. Information and Communication | 27.3 | 27.7 | 28.0 | 31.2 | 43.0 | 35.4 | 35.4 | 43.2 | 37.0 | 40.8 | 48.3 | 41.0 |
| 11. Financial and Insurance Activities | 5.2 | 6.3 | 10.6 | 18.5 | 21.1 | 19.2 | 20.7 | 15.3 | 8.8 | 11.6 | 13.3 | 17.2 |
| 12. Real Estate Activities | 23.4 | 25.4 | 20.2 | 20.5 | 22.3 | 20.7 | 18.8 | 19.5 | 19.1 | 20.0 | 19.2 | 20.0 |
| 13. Professional, Scientific and Technical Activities | 7.8 | 6.8 | (9.6) | (0.5) | (3.3) | (7.8) | 7.4 | 5.4 | 6.8 | 34.7 | 28.2 | 17.8 |
| 14. Administrative and Support Services Activities | 29.3 | 55.0 | 62.3 | 34.8 | 50.9 | 36.3 | 45.1 | 53.3 | 56.2 | 47.2 | 55.8 | 54.4 |
| 15. Public Administration and Defense, Compulsory Social Security | 7.2 | 7.8 | 10.4 | (7.3) | (6.7) | (5.9) | (5.4) | (5.0) | (5.9) | (5.8) | (5.6) | (7.1) |
| 16. Education | 33.7 | 35.1 | 28.8 | 3.1 | 4.9 | 7.8 | 12.6 | 12.3 | 9.2 | 11.9 | 7.7 | (0.5) |
| 17. Human Health and Social Work Activities | 40.9 | 41.1 | 38.3 | 39.9 | 38.1 | 33.9 | 34.5 | 30.6 | 35.3 | 33.5 | 33.2 | 30.0 |
| 18. Arts, Entertainment and Recreation | 8.9 | 8.1 | 9.0 | 9.2 | 35.1 | 42.5 | 68.9 | 69.2 | 128.0 | 133.7 | 137.9 | 120.9 |
| 19. Other Community, Social & Personal Activities | (7.2) | 14.2 | 18.1 | 15.7 | 15.5 | 26.0 | 24.8 | 5.7 | 4.1 | 29.2 | 36.0 | 40.5 |
| 20. Activities of Households as Employers, Undifferentiated Goods & Services | 14.4 | 15.1 | 14.5 | 11.6 | 12.3 | 10.5 | 10.2 | 15.1 | 17.7 | 22.3 | 11.7 | 8.4 |
| 21. Activities of Extra-Territorial Organizations & Bodies | | | | | | | | | | | | |
| B. For Household Consumption | 16.3 | 15.7 | 15.9 | 16.8 | 17.4 | 18.7 | 20.6 | 20.3 | 22.3 | 22.2 | 24.5 | 23.4 |
| 1. Credit Card | 9.6 | 8.9 | 9.3 | 8.4 | 8.0 | 7.7 | 8.8 | 8.7 | 9.2 | 10.9 | 11.1 | 10.2 |
| 2. Motor Vehicle Loans | 33.5 | 31.8 | 32.0 | 34.7 | 35.5 | 36.9 | 37.0 | 34.9 | 32.6 | 30.0 | 35.0 | 34.7 |
| 3. Salary-Based General Purpose Consumption Loans | 35.4 | 38.1 | 47.1 | 40.8 | 40.6 | 52.9 | 58.5 | 63.1 | 58.6 | 57.2 | 61.7 | 55.5 |
| 4. Others | (39.0) | (39.4) | (57.2) | (46.4) | (41.7) | (50.4) | (47.4) | (47.1) | (18.7) | (16.9) | (18.9) | (16.9) |
| C. Under BSP RRP Arrangement | 12.1 | (3.3) | (7.8) | 1.1 | 0.7 | (7.1) | (9.7) | (5.3) | (5.2) | (8.6) | (3.8) | (4.7) |
| Total Loans Outstanding to Residents | | | | | | | | | | | | |
| Gross of RRP | 15.8 | 16.0 | 13.6 | 14.8 | 16.8 | 16.3 | 15.9 | 16.1 | 16.4 | 16.2 | 17.3 | 16.2 |
| Net of RRP | 16.0 | 17.3 | 15.0 | 15.7 | 17.9 | 17.8 | 17.6 | 17.5 | 17.8 | 17.8 | 18.6 | 17.4 |
| II. Non-Residents | 8.9 | 4.8 | 7.6 | 12.2 | 12.0 | 10.7 | 19.2 | 10.0 | 18.5 | 15.6 | 18.9 | 15.0 |
| III. Total Loans Outstanding to Residents and Non-Residents | | | | | | | | | | | | |
| Gross of RRP | 15.6 | 15.7 | 13.5 | 14.8 | 16.6 | 16.1 | 16.0 | 15.9 | 16.5 | 16.2 | 17.4 | 16.1 |
| Net of RRP | 15.8 | 16.9 | 14.8 | 15.6 | 17.7 | 17.6 | 17.7 | 17.3 | 17.8 | 17.7 | 18.6 | 17.3 |

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

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

as of periods indicated

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 | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### |
| 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 | 149,678 | 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 | 32,264 | 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 | 712,257 | 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 | 484,696 | 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 | 56,555 | 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 | 127,116 | 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 | 653,527 | 670,984 | 686,695 | 708,743 | 736,713 |
| 8. Accommodation 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 | 98,453 | 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 | 146,653 | 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 | 130,204 | 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 | 413,098 | 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 | 809,693 | 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 | 34,963 | 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 | 25,585 | 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 | 106,860 | 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 | 21,599 | 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 | 34,778 | 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 | 28,658 | 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 | 46,453 | 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 | 53,815 | 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 | 362,650 | 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 | 166,173 | 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 | 136,938 | 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 | 35,775 | 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 | 23,764 | 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 | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### |
| Net of RRP | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### |
| 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 | 143,942 | 139,116 | 143,068 | 144,291 | 144,962 |
| III. Total Loans Outstanding to Residents and Non-Residents | | | | | | | | | | | | | | | | | | | |
| Gross of RRP | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### |
| Net of RRP | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### |
| 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 | 164,362 | 154,138 | 173,445 | 170,397 | 212,957 |
| c. Loans and Receivables Arising from Repurchase Agreements, Certificates of Assig Participation with Recourse and Securities 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 | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### | ##### |

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

^{..} No transaction

Details may not add up to totals due to rounding.

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

share to total loans outstanding net of RRP in percent

[illegible]

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

| year-on-year growth rates in percent | 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 | 13.9 | 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 | 30.0 | 58.4 | 38.7 | 37.6 | 42.3 |
| 3. Manufacturing | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 8.6 | 4.5 | 5.9 | (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 | 34.5 | 33.9 | 26.9 | 29.7 | 29.1 |
| 7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 15.1 | 15.0 | 15.2 | 14.4 | 13.7 | 14.2 | 12.6 |
| 8. Accommodation and Food Services Activities | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 29.1 | 37.4 | 50.2 | 18.8 | 17.8 | 23.8 | 13.4 |
| 9. Transportation and Storage | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 0.4 | (4.5) | (4.8) | (0.1) | 8.2 | 5.8 | 9.0 |
| 10. Information and Communication | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 14.1 | 14.7 | 5.0 | 7.1 | 11.4 | 12.3 | 27.0 |
| 11. Financial and Insurance Activities | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 14.4 | 10.7 | 15.7 | 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 | 7.9 | 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 | 2.6 | 5.1 | 4.5 | 4.2 | 6.7 |
| 16. Education | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 27.9 | 25.1 | 42.3 | 42.0 | 44.3 | 39.9 | 36.3 |
| 17. Human Health and Social Work Activities | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 37.2 | 40.8 | 46.3 | 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) | (12.3) | (0.3) | 2.2 | 6.9 | (1.8) |
| 20. Activities of Households as Employers, Undifferentiated Goods & Services | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 12.5 | 7.3 | 13.3 | 10.9 | 11.7 | 7.9 | 15.7 |
| 21. Activities of Extra-Territorial Organizations & Bodies | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |
| B. For Household Consumption | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 14.9 | 14.3 | 14.6 | 12.7 | 12.8 | 13.3 | 15.1 |
| 1. Credit Card | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 5.8 | 5.6 | 6.2 | 7.0 | 6.8 | 8.0 | 9.0 |
| 2. Motor Vehicle Loans | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 28.3 | 28.9 | 28.9 | 29.9 | 29.5 | 30.4 | 31.6 |
| 3. Salary-Based General Purpose Consumption Loans | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 46.1 | 37.8 | 39.6 | 33.1 | 34.6 | 27.7 | 36.0 |
| 4. Others | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | (9.4) | (13.9) | (15.4) | (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 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 14.2 | 13.5 | 14.1 | 12.9 | 13.9 | 13.9 | 12.9 |
| Net of RRP | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 14.6 | 13.5 | 14.0 | 13.2 | 14.2 | 14.4 | 13.8 |
| II. Non-Residents | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 14.1 | 17.9 | 25.3 | (2.6) | 2.7 | 0.5 | 5.9 |
| III. Total Loans Outstanding to Residents and Non-Residents | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | | | | | | | |
| Gross of RRP | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 14.2 | 13.6 | 14.4 | 12.4 | 13.6 | 13.5 | 12.7 |
| Net of RRP | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 14.5 | 13.6 | 14.3 | 12.6 | 13.9 | 13.9 | 13.6 |

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