

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

as of periods indicated  
in million pesos

	2016	2017	2018	Oct 2018	2019 <sup>r</sup>
<b>I. Residents</b>					
<b>A. For Production by Economic Activity</b>	<b>5,387,633</b>	<b>6,388,558</b>	<b>7,400,125</b>	<b>7,140,057</b>	<b>7,672,210</b>
1. Agriculture, Forestry and Fishing	188,779	163,369	192,216	189,830	206,744
2. Mining and Quarrying	31,340	46,753	53,926	52,550	46,069
3. Manufacturing	841,566	944,486	1,068,469	1,054,328	1,035,499
4. Electricity, Gas, Steam & Airconditioning Supply	662,455	830,390	929,456	919,618	967,712
5. Water Supply, Sewerage, Waste Mgmt and Remediation Activities	59,949	67,462	82,473	79,471	94,720
6. Construction	178,693	219,480	298,704	266,519	343,576
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	830,160	1,004,207	1,159,976	1,107,654	1,141,371
8. Accommodation and Food Services Activities	128,020	144,096	152,521	148,288	144,970
9. Transportation and Storage	184,816	231,672	271,363	258,993	273,583
10. Information and Communication	224,096	277,164	316,403	305,451	338,600
11. Financial and Insurance Activities	516,208	603,139	787,383	764,639	853,822
12. Real Estate Activities	1,054,993	1,261,329	1,402,372	1,354,158	1,605,048
13. Professional, Scientific and Technical Activities	51,781	63,058	71,392	63,639	45,793
14. Administrative and Support Services Activities	47,369	32,061	36,222	32,218	35,749
15. Public Administration and Defense, Compulsory Social Security	103,089	133,879	136,068	129,701	139,477
16. Education	24,542	32,921	39,747	38,962	41,624
17. Human Health and Social Work Activities	50,138	54,223	55,609	54,918	58,247
18. Arts, Entertainment and Recreation	69,059	93,697	132,183	120,430	145,221
19. Other Community, Social & Personal Activities	77,023	115,044	127,994	115,996	76,052
20. Activities of Households as Employers, Undifferentiated Goods & Services	63,557	70,128	85,646	82,696	78,334
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..	..
<b>B. For Household Consumption</b>	<b>479,541</b>	<b>579,157</b>	<b>658,159</b>	<b>635,997</b>	<b>805,934</b>
1. Credit Card	196,662	237,137	287,088	269,702	343,015
2. Motor Vehicle Loans	203,847	256,560	288,267	284,682	371,613
3. Salary-Based General Purpose Consumption Loans	64,987	70,360	67,750	69,168	74,495
4. Others	14,045	15,100	15,053	12,445	16,812
<b>C. Under BSP RRP Arrangement</b>	<b>279,244</b>	<b>271,313</b>	<b>250,646</b>	<b>230,425</b>	<b>234,602</b>
<b>Total Loans Outstanding to Residents</b>					
Gross of RRPs	6,146,418	7,239,028	8,308,929	8,006,479	8,712,746
Net of RRPs	5,867,174	6,967,715	8,058,283	7,776,054	8,478,144
<b>II. Non-Residents</b>	<b>166,646</b>	<b>237,034</b>	<b>275,121</b>	<b>272,285</b>	<b>318,816</b>
<b>III. Total Loans Outstanding to Residents and Non-Residents</b>					
Gross of RRPs	6,313,064	7,476,061	8,584,051	8,278,764	9,031,561
Net of RRPs	6,033,820	7,204,749	8,333,405	8,048,339	8,796,959
<b>Memo Items:</b>					
a. Loans to domestic banks' foreign offices	36,713	40,158	52,770	53,249	61,983
b. Interbank loans inclusive of loans to BSP	265,465	249,964	255,397	268,246	287,383
c. Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment Participation with Recourse and Securities Lending and Borrowing Transactions <sup>3</sup>	91,070	100,895	125,562	121,159	87,577
<b>Total Loans Outstanding (inclusive of memo items) <sup>4</sup></b>	<b>6,706,312</b>	<b>7,867,078</b>	<b>9,017,780</b>	<b>8,721,418</b>	<b>9,468,504</b>

<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> Excludes BSP RRP arrangement

<sup>4</sup> Sum of Total Loans Outstanding to Residents and Non-Residents (Gross of BSP RRP Arrangement) and of all memo items

<sup>r</sup> Revised

- No transaction

Details may not add up to totals due to rounding.

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share to total loans outstanding net of RRPs, in percent

	2016	2017	2018	Oct	
				2018	2019 <sup>r</sup>
<b>I. Residents</b>					
<b>A. For Production by Economic Activity</b>	<b>89.3</b>	<b>88.7</b>	<b>88.8</b>	<b>88.7</b>	<b>87.2</b>
1. Agriculture, Forestry and Fishing	3.1	2.3	2.3	2.4	2.4
2. Mining and Quarrying	0.5	0.6	0.6	0.7	0.5
3. Manufacturing	13.9	13.1	12.8	13.1	11.8
4. Electricity, Gas, Steam & Airconditioning Supply	11.0	11.5	11.2	11.4	11.0
5. Water Supply, Sewerage, Waste Mgmt and Remediation Activities	1.0	0.9	1.0	1.0	1.1
6. Construction	3.0	3.0	3.6	3.3	3.9
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	13.8	13.9	13.9	13.8	13.0
8. Accommodation and Food Services Activities	2.1	2.0	1.8	1.8	1.6
9. Transportation and Storage	3.1	3.2	3.3	3.2	3.1
10. Information and Communication	3.7	3.8	3.8	3.8	3.8
11. Financial and Insurance Activities	8.6	8.4	9.4	9.5	9.7
12. Real Estate Activities	17.5	17.5	16.8	16.8	18.2
13. Professional, Scientific and Technical Activities	0.9	0.9	0.9	0.8	0.5
14. Administrative and Support Services Activities	0.8	0.4	0.4	0.4	0.4
15. Public Administration and Defense, Compulsory Social Security	1.7	1.9	1.6	1.6	1.6
16. Education	0.4	0.5	0.5	0.5	0.5
17. Human Health and Social Work Activities	0.8	0.8	0.7	0.7	0.7
18. Arts, Entertainment and Recreation	1.1	1.3	1.6	1.5	1.7
19. Other Community, Social & Personal Activities	1.3	1.6	1.5	1.4	0.9
20. Activities of Households as Employers, Undifferentiated Goods & Services	1.1	1.0	1.0	1.0	0.9
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..	..
<b>B. For Household Consumption</b>	<b>7.9</b>	<b>8.0</b>	<b>7.9</b>	<b>7.9</b>	<b>9.2</b>
1. Credit Card	3.3	3.3	3.4	3.4	3.9
2. Motor Vehicle Loans	3.4	3.6	3.5	3.5	4.2
3. Salary-Based General Purpose Consumption Loans	1.1	1.0	0.8	0.9	0.8
4. Others	0.2	0.2	0.2	0.2	0.2
<b>II. Non-Residents</b>	<b>2.8</b>	<b>3.3</b>	<b>3.3</b>	<b>3.4</b>	<b>3.6</b>
<b>III. Total Loans Outstanding to Residents and Non-Residents</b>					
<b>Net of RRPs</b>	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</sup>

year-on-year growth rates, in percent

	2016	2017	2018	Oct	
				2018	2019 <sup>r</sup>
<b>I. Residents</b>					
<b>A. For Production by Economic Activity</b>	<b>16.9</b>	<b>18.6</b>	<b>15.8</b>	<b>18.7</b>	<b>7.5</b>
1. Agriculture, Forestry and Fishing	25.7	(13.5)	17.7	1.4	8.9
2. Mining and Quarrying	(5.7)	49.2	15.3	10.0	(12.3)
3. Manufacturing	6.1	12.2	13.1	20.7	(1.8)
4. Electricity, Gas, Steam & Airconditioning Supply	19.6	25.4	11.9	11.9	5.2
5. Water Supply, Sewerage, Waste Mgmt and Remediation Activities	(0.5)	12.5	22.3	20.5	19.2
6. Construction	24.5	22.8	36.1	39.2	28.9
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	12.7	21.0	15.5	19.8	3.0
8. Accommodation and Food Services Activities	22.8	12.6	5.8	9.8	(2.2)
9. Transportation and Storage	14.0	25.4	17.1	17.7	5.6
10. Information and Communication	41.0	23.7	14.2	12.3	10.9
11. Financial and Insurance Activities	17.2	16.8	30.5	31.9	11.7
12. Real Estate Activities	20.0	19.6	11.2	15.4	18.5
13. Professional, Scientific and Technical Activities	17.8	21.8	13.2	22.2	(28.0)
14. Administrative and Support Services Activities	54.4	(32.3)	13.0	6.3	11.0
15. Public Administration and Defense, Compulsory Social Security	(7.1)	29.9	1.6	28.2	7.5
16. Education	(0.5)	34.1	20.7	25.5	6.8
17. Human Health and Social Work Activities	30.0	8.1	2.6	5.2	6.1
18. Arts, Entertainment and Recreation	120.9	35.7	41.1	38.0	20.6
19. Other Community, Social & Personal Activities	40.5	49.4	11.3	17.1	(34.4)
20. Activities of Households as Employers, Undifferentiated Goods & Services	8.4	10.3	22.1	18.9	(5.3)
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..		
<b>B. For Household Consumption</b>	<b>23.4</b>	<b>20.8</b>	<b>13.6</b>	<b>14.6</b>	<b>26.7</b>
1. Credit Card	10.2	20.6	21.1	21.7	27.2
2. Motor Vehicle Loans	34.7	25.9	12.4	14.2	30.5
3. Salary-Based General Purpose Consumption Loans	55.5	8.3	(3.7)	-0.9	7.7
4. Others	(16.9)	7.5	(0.3)	-12.1	35.1
<b>C. Under BSP RRP Arrangement</b>	<b>(4.7)</b>	<b>(2.8)</b>	<b>(7.6)</b>	<b>11.7</b>	<b>1.8</b>
<b>Total Loans Outstanding to Residents</b>					
Gross of RRPs	16.2	17.8	14.8	18.2	8.8
Net of RRPs	17.4	18.8	15.7	18.4	9.0
<b>II. Non-Residents</b>	<b>15.0</b>	<b>42.2</b>	<b>16.1</b>	<b>12.0</b>	<b>17.1</b>
<b>III. Total Loans Outstanding to Residents and Non-Residents</b>					
Gross of RRPs	16.1	18.4	14.8	17.9	9.1
Net of RRPs	17.3	19.4	15.7	18.1	9.3