

24 LOANS OUTSTANDING FOR PRODUCTION AND CONSUMER LOANS: UNIVERSAL AND COMMERCIAL BANKS¹

as of periods indicated
in million pesos

	2014	2015	2016	2017	2018	2019	2020	2021
I. Residents								
A. For Production by Economic Activity	4,052,657	4,609,222	5,387,633	6,388,558	7,400,125	8,075,731	8,041,309	8,523,335
1. Agriculture, Forestry and Fishing	144,980	150,223	188,779	163,369	192,216	221,873	211,383	200,563
2. Mining and Quarrying	23,353	33,238	31,340	46,753	53,926	47,974	43,454	37,335
3. Manufacturing	777,823	792,965	841,566	944,486	1,068,469	1,048,724	993,213	1,088,763
4. Electricity, Gas, Steam & Airconditioning Supply	434,385	553,833	662,455	830,390	929,456	1,006,431	1,043,966	1,046,386
5. Watersupply, Sewerage, Waste Management and Remediation Activities	55,460	60,267	59,949	67,462	82,473	106,010	103,685	109,717
6. Construction	111,121	143,474	178,693	219,480	298,704	368,663	375,630	383,537
7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	654,222	736,713	830,160	1,004,207	1,159,976	1,193,922	1,112,621	1,125,824
8. Accommodation and Food Service Activities	91,929	104,215	128,020	144,096	152,521	153,708	162,357	150,738
9. Transportation and Storage	148,778	162,165	184,816	231,672	271,363	287,949	302,212	329,980
10. Information and Communication	125,202	158,973	224,096	277,164	316,403	357,270	376,132	481,955
11. Financial and Insurance Activities	392,050	440,322	516,208	603,139	787,383	923,805	881,006	970,642
12. Real Estate Activities	735,707	879,250	1,054,993	1,261,329	1,402,372	1,677,815	1,768,134	1,930,902
13. Professional, Scientific and Technical Activities	41,164	43,962	51,781	63,058	71,392	68,139	54,574	57,774
14. Administrative and Support Service Activities	32,369	30,677	47,369	32,061	36,222	41,558	37,621	31,092
15. Public Administration and Defense; Compulsory Social Security	104,017	111,007	103,089	133,879	136,068	142,380	144,647	152,603
16. Education	18,104	24,673	24,542	32,921	39,747	42,850	39,927	34,783
17. Human Health and Social Work Activities	28,027	38,567	50,138	54,223	55,609	59,890	89,340	93,228
18. Arts, Entertainment and Recreation	27,473	31,263	69,059	93,697	132,183	146,781	150,136	162,356
19. Other Service Activities	55,836	54,829	77,023	115,044	127,994	100,196	65,011	67,822
20. Activities of Households as Employers and Undifferentiated Goods-and Services-Producing Activities of Households for Own Use	50,655	58,605	63,557	70,128	85,646	79,794	86,262	67,332
21. Activities of Extra-Territorial Organizations and Bodies	0	0	0	0	0	0	0	0
B. For Consumer Loans²	337,671	388,547	479,541	579,157	658,159	839,252	873,702	821,771
1. Credit Card	163,705	178,499	196,662	237,137	287,088	367,662	417,659	438,816
2. Motor Vehicle Loans	115,031	151,335	203,847	256,560	288,267	377,940	356,011	291,796
3. Salary-Based General Purpose Consumption Loans	30,742	41,805	64,987	70,360	67,750	74,207	81,281	73,697
4. Others	28,193	16,909	14,045	15,100	15,053	19,443	18,749	17,462
C. Under BSP Reverse Repurchase (RRP) Agreements	295,045	293,141	279,244	271,313	250,646	265,760	265,758	279,071
Total Loans Outstanding to Residents								
Gross of RRP	4,685,373	5,290,911	6,146,418	7,239,028	8,308,929	9,180,743	9,180,769	9,624,177
Net of RRP	4,390,328	4,997,770	5,867,174	6,967,715	8,058,283	8,914,983	8,915,010	9,345,107
II. Non-Residents	136,917	144,962	166,646	237,034	275,121	328,010	261,387	268,006
III. Total Loans Outstanding to Residents and Non-Residents								
Gross of RRP	4,822,289	5,435,873	6,313,064	7,476,061	8,584,051	9,508,752	9,442,155	9,892,183
Net of RRP	4,527,244	5,142,732	6,033,820	7,204,749	8,333,405	9,242,993	9,176,397	9,613,112
Memo Items:								
a. Loans of domestic banks' foreign offices	18,762	27,117	36,713	40,158	52,770	69,672	73,650	80,660
b. Interbank loans inclusive of loans to BSP	242,627	212,957	265,465	249,964	255,397	225,908	296,376	368,238
c. Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/ Participation with Recourse and Securities Lending and Borrowing Transactions ³	34,206	43,718	91,070	100,895	125,562	149,632	107,298	116,050
Total Loans Outstanding (inclusive of memo items)⁴	5,117,884	5,719,665	6,706,312	7,867,078	9,017,780	9,953,964	9,919,479	10,457,131

¹ Net of amortization. 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.

² Excludes Residential Real Estate Loans (RREL)

³ Excludes BSP RRP agreements

⁴ Sum of Total Loans Outstanding to Residents and Non-Residents (Gross of BSP RRP Agreements) and of all memo items

Details may not add up to total due to rounding.

Source: Department of Economic Statistics, Bangko Sentral ng Pilipinas

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share to total loans outstanding net of RRP, in percent

	2014	2015	2016	2017	2018	2019	2020	2021
I. Residents								
A. For Production by Economic Activity	89.5	89.6	89.3	88.7	88.8	87.4	87.6	88.7
1. Agriculture, Forestry and Fishing	3.2	2.9	3.1	2.3	2.3	2.4	2.3	2.1
2. Mining and Quarrying	0.5	0.6	0.5	0.6	0.6	0.5	0.5	0.4
3. Manufacturing	17.2	15.4	13.9	13.1	12.8	11.3	10.8	11.3
4. Electricity, Gas, Steam & Airconditioning Supply	9.6	10.8	11.0	11.5	11.2	10.9	11.4	10.9
5. Watersupply, Sewerage, Waste Management and Remediation Activities	1.2	1.2	1.0	0.9	1.0	1.1	1.1	1.1
6. Construction	2.5	2.8	3.0	3.0	3.6	4.0	4.1	4.0
7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	14.5	14.3	13.8	13.9	13.9	12.9	12.1	11.7
8. Accommodation and Food Service Activities	2.0	2.0	2.1	2.0	1.8	1.7	1.8	1.6
9. Transportation and Storage	3.3	3.2	3.1	3.2	3.3	3.1	3.3	3.4
10. Information and Communication	2.8	3.1	3.7	3.8	3.8	3.9	4.1	5.0
11. Financial and Insurance Activities	8.7	8.6	8.6	8.4	9.4	10.0	9.6	10.1
12. Real Estate Activities	16.3	17.1	17.5	17.5	16.8	18.2	19.3	20.1
13. Professional, Scientific and Technical Activities	0.9	0.9	0.9	0.9	0.9	0.7	0.6	0.6
14. Administrative and Support Service Activities	0.7	0.6	0.8	0.4	0.4	0.4	0.4	0.3
15. Public Administration and Defense; Compulsory Social Security	2.3	2.2	1.7	1.9	1.6	1.5	1.6	1.6
16. Education	0.4	0.5	0.4	0.5	0.5	0.5	0.4	0.4
17. Human Health and Social Work Activities	0.6	0.7	0.8	0.8	0.7	0.6	1.0	1.0
18. Arts, Entertainment and Recreation	0.6	0.6	1.1	1.3	1.6	1.6	1.6	1.7
19. Other Service Activities	1.2	1.1	1.3	1.6	1.5	1.1	0.7	0.7
Activities of Households as Employers and Undifferentiated Goods-and Services-Producing								
20. Activities of Households for Own Use	1.1	1.1	1.1	1.0	1.0	0.9	0.9	0.7
21. Activities of Extra-Territorial Organizations and Bodies	0	0	0	0	0	0	0	0
B. For Consumer Loans²	7.5	7.6	7.9	8.0	7.9	9.1	9.5	8.5
1. Credit Card	3.6	3.5	3.3	3.3	3.4	4.0	4.6	4.6
2. Motor Vehicle Loans	2.5	2.9	3.4	3.6	3.5	4.1	3.9	3.0
3. Salary-Based General Purpose Consumption Loans	0.7	0.8	1.1	1.0	0.8	0.8	0.9	0.8
4. Others	0.6	0.3	0.2	0.2	0.2	0.2	0.2	0.2
II. Non-Residents	3.0	2.8	2.8	3.3	3.3	3.5	2.8	2.8
III. Total Loans Outstanding to Residents and Non-Residents								
Net of RRP	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

¹ Net of amortization. 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.

² Excludes Residential Real Estate Loans (RREL)

Source: Department of Economic Statistics, Bangko Sentral ng Pilipinas

24 LOANS OUTSTANDING FOR PRODUCTION AND CONSUMER LOANS: UNIVERSAL AND COMMERCIAL BANKS ¹								
year-on-year growth rates, in percent								
	2014	2015	2016	2017	2018	2019	2020	2021
I. Residents								
A. For Production by Economic Activity	...	13.7	16.9	18.6	15.8	9.1	-0.4	6.0
1. Agriculture, Forestry and Fishing	...	3.6	25.7	-13.5	17.7	15.4	-4.7	-5.1
2. Mining and Quarrying	...	42.3	-5.7	49.2	15.3	-11.0	-9.4	-14.1
3. Manufacturing	...	1.9	6.1	12.2	13.1	-1.8	-5.3	9.6
4. Electricity, Gas, Steam & Airconditioning Supply	...	27.5	19.6	25.4	11.9	8.3	3.7	0.2
5. Waternsupply, Sewerage, Waste Management and Remediation Activities	...	8.7	-0.5	12.5	22.3	28.5	-2.2	5.8
6. Construction	...	29.1	24.5	22.8	36.1	23.4	1.9	2.1
7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	...	12.6	12.7	21.0	15.5	2.9	-6.8	1.2
8. Accommodation and Food Service Activities	...	13.4	22.8	12.6	5.8	0.8	5.6	-7.2
9. Transportation and Storage	...	9.0	14.0	25.4	17.1	6.1	5.0	9.2
10. Information and Communication	...	27.0	41.0	23.7	14.2	12.9	5.3	28.1
11. Financial and Insurance Activities	...	12.3	17.2	16.8	30.5	17.3	-4.6	10.2
12. Real Estate Activities	...	19.5	20.0	19.6	11.2	19.6	5.4	9.2
13. Professional, Scientific and Technical Activities	...	6.8	17.8	21.8	13.2	-4.6	-19.9	5.9
14. Administrative and Support Service Activities	...	-5.2	54.4	-32.3	13.0	14.7	-9.5	-17.4
15. Public Administration and Defense; Compulsory Social Security	...	6.7	-7.1	29.9	1.6	4.6	1.6	5.5
16. Education	...	36.3	-0.5	34.1	20.7	7.8	-6.8	-12.9
17. Human Health and Social Work Activities	...	37.6	30.0	8.1	2.6	7.7	49.2	4.4
18. Arts, Entertainment and Recreation	...	13.8	120.9	35.7	41.1	11.0	2.3	8.1
19. Other Service Activities	...	-1.8	40.5	49.4	11.3	-21.7	-35.1	4.3
Activities of Households as Employers and Undifferentiated Goods-and Services-Producing	...	15.7	8.4	10.3	22.1	-6.8	8.1	-21.9
20. Activities of Households for Own Use	...							
21. Activities of Extra-Territorial Organizations and Bodies	...	--	--	--	--	--	--	--
B. For Consumer Loans ²	...	15.1	23.4	20.8	13.6	27.5	4.1	-5.9
1. Credit Card	...	9.0	10.2	20.6	21.1	28.1	13.6	5.1
2. Motor Vehicle Loans	...	31.6	34.7	25.9	12.4	31.1	-5.8	-18.0
3. Salary-Based General Purpose Consumption Loans	...	36.0	55.5	8.3	-3.7	9.5	9.5	-9.3
4. Others	...	-40.0	-16.9	7.5	-0.3	29.2	-3.6	-6.9
C. Under BSP RRP Agreement	...	-0.6	-4.7	-2.8	-7.6	6.0	0.0	5.0
Total Loans Outstanding to Residents	...							
Gross of RRPs	...	12.9	16.2	17.8	14.8	10.5	0.0	4.8
Net of RRPs	...	13.8	17.4	18.8	15.7	10.6	0.0	4.8
II. Non-Residents	...	5.9	15.0	42.2	16.1	19.2	-20.3	2.5
III. Total Loans Outstanding to Residents and Non-Residents	...							
Gross of RRPs	...	12.7	16.1	18.4	14.8	10.8	-0.7	4.8
Net of RRPs	...	13.6	17.3	19.4	15.7	10.9	-0.7	4.8

¹ Net of amortization. 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.

² Excludes Residential Real Estate Loans (RREL)

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

-- Undefined or indeterminate

Source: Department of Economic Statistics, Bangko Sentral ng Pilipinas