

## 24 LOANS OUTSTANDING FOR PRODUCTION AND CONSUMER LOANS: UNIVERSAL AND COMMERCIAL BANKS <sup>1</sup>

in million pesos

	Levels, as of end-period					Year-on-year changes, in percent		Share to Total Loans Outstanding (Net of RRP), in percent	
	2021	2022	2023	February		February		February	
				2023	2024	2023	2024	2023	2024
<b>I. Residents</b>									
<b>A. For Production by Economic Activity</b>	<b>8,523,335</b>	<b>9,581,804</b>	<b>10,119,271</b>	<b>9,331,305</b>	<b>9,969,907</b>	<b>8.7</b>	<b>6.8</b>	<b>87.3</b>	<b>85.9</b>
1. Agriculture, Forestry and Fishing	200,563	207,133	214,820	203,024	212,912	4.9	4.9	1.9	1.8
2. Mining and Quarrying	37,335	39,343	44,919	38,754	46,103	13.4	19.0	0.4	0.4
3. Manufacturing	1,088,763	1,260,391	1,271,644	1,170,661	1,239,368	8.3	5.9	11.0	10.7
4. Electricity, Gas, Steam & Airconditioning Supply	1,046,386	1,197,716	1,273,415	1,149,619	1,278,161	9.3	11.2	10.8	11.0
5. Watersupply, Sewerage, Waste Management and Remediation Activities	109,717	135,759	177,116	131,540	176,473	12.7	34.2	1.2	1.5
6. Construction	383,537	448,044	492,383	414,302	474,021	11.9	14.4	3.9	4.1
7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	1,125,824	1,269,654	1,371,375	1,218,217	1,305,245	9.3	7.1	11.4	11.2
8. Accommodation and Food Service Activities	150,738	149,824	151,543	144,321	143,410	-3.4	-0.6	1.4	1.2
9. Transportation and Storage	329,980	347,394	381,879	335,189	406,005	1.8	21.1	3.1	3.5
10. Information and Communication	481,955	588,977	630,899	586,414	618,194	18.6	5.4	5.5	5.3
11. Financial and Insurance Activities	970,642	1,038,955	987,161	1,034,804	978,677	12.5	-5.4	9.7	8.4
12. Real Estate Activities	1,930,902	2,187,867	2,428,263	2,130,576	2,377,008	3.8	11.6	19.9	20.5
13. Professional, Scientific and Technical Activities	57,774	42,391	37,670	123,348	37,709	107.4	-69.4	1.2	0.3
14. Administrative and Support Service Activities	31,092	39,865	43,935	37,489	46,743	21.6	24.7	0.4	0.4
15. Public Administration and Defense; Compulsory Social Security	152,603	170,322	192,682	171,912	193,512	11.8	12.6	1.6	1.7
16. Education	34,783	33,866	30,953	32,878	29,493	-5.8	-10.3	0.3	0.3
17. Human Health and Social Work Activities	93,228	96,663	101,836	95,236	100,903	1.3	5.9	0.9	0.9
18. Arts, Entertainment and Recreation	162,356	174,185	173,281	166,488	196,185	2.8	17.8	1.6	1.7
19. Other Service Activities	67,822	84,256	95,097	78,760	93,939	6.4	19.3	0.7	0.8
20. Activities of Households as Employers and Undifferentiated Goods-and Services-Producing	67,332	69,196	18,400	67,775	15,846	1.1	-76.6	0.6	0.1
21. Activities of Extra-Territorial Organizations and Bodies	0	0	0	0	0	--	--	0.0	0.0
<b>B. For Consumer Loans <sup>2</sup></b>	<b>821,771</b>	<b>1,028,218</b>	<b>1,273,670</b>	<b>1,043,369</b>	<b>1,305,783</b>	<b>21.3</b>	<b>25.2</b>	<b>9.8</b>	<b>11.2</b>
1. Credit Card	438,816	555,283	722,456	567,141	737,934	29.4	30.1	5.3	6.4
2. Motor Vehicle Loans	291,796	326,321	380,136	331,279	394,401	-1.3	19.1	3.1	3.4
3. Salary-Based General Purpose Consumption Loans	73,697	121,576	135,526	122,292	141,870	69.9	16.0	1.1	1.2
4. Others	17,462	25,038	35,552	22,657	31,577	56.3	39.4	0.2	0.3
<b>C. Under BSP Reverse Repurchase (RRP) Agreements</b>	<b>279,071</b>	<b>274,679</b>	<b>578,586</b>	<b>260,573</b>	<b>386,510</b>	<b>-4.9</b>	<b>48.3</b>		
<b>Total Loans Outstanding to Residents</b>									
Gross of RRP	9,624,177	10,884,701	11,971,527	10,635,248	11,662,200	9.4	9.7		
Net of RRP	9,345,107	10,610,022	11,392,941	10,374,675	11,275,690	9.9	8.7	97.1	97.1
<b>II. Nonresidents</b>	<b>268,006</b>	<b>321,454</b>	<b>312,106</b>	<b>315,231</b>	<b>335,705</b>	<b>14.8</b>	<b>6.5</b>	<b>2.9</b>	<b>2.9</b>
<b>III. Total Loans Outstanding to Residents and Nonresidents</b>									
Gross of RRP	9,892,183	11,206,155	12,283,634	10,950,479	11,997,905	9.6	9.6		
Net of RRP	9,613,112	10,931,476	11,705,048	10,689,906	11,611,395	10.0	8.6	100.0	100.0
<b>Memo Items:</b>									
a. Loans of domestic banks' foreign offices	80,660	88,960	78,825	91,449	87,244				
b. Interbank loans inclusive of loans to BSP	368,238	361,615	334,427	390,791	310,744				
c. Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/ Participation with Recourse and Securities Lending and Borrowing Transactions <sup>3</sup>	116,050	145,815	154,583	130,955	136,279				
<b>Total Loans Outstanding (inclusive of memo items) <sup>4</sup></b>	<b>10,457,131</b>	<b>11,802,545</b>	<b>12,851,468</b>	<b>11,563,673</b>	<b>12,532,172</b>				

<sup>1</sup> Net of amortization. Based on 2009 Philippine Standard Industrial Classification (PSIC).

<sup>2</sup> Excludes Residential Real Estate Loans (RREL)

<sup>3</sup> Excludes BSP RRP Agreements

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

-- Undefined or indeterminate

Details may not add up to total due to rounding.