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

as of periods indicated
levels 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	Jan-17 p
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	5,339,038
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	184,145
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	32,037
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	833,259
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	664,546
5. Water Supply, Sewerage, Waste Mgnt 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	61,082
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	162,191
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	858,442
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	125,632
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	182,888
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	184,284
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	513,335
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	1,057,806
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	43,093
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	51,472
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	102,436
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	25,362
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	50,944
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	69,324
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	73,754
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	63,007
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**	**484,938**
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	197,495
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	209,444
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	65,324
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	12,675
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**	**263,298**
Total Loans Outstanding to Residents													
Gross of RRPs	**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**	**6,087,273**
Net of RRPs	**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**	**5,823,975**
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**	**164,798**
III. Total Loans Outstanding to Residents and Non-Residents													
Gross of RRPs	**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**	**6,252,071**
Net of RRPs	**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**	**5,988,773**
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*	*34,920*
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*	*245,312*
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assignment Participation with Recourse andSecurities 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*	*82,049*
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**	**6,614,352**

[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
[p] Preliminary

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

share to total LO, net of RRPs (%)

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17 [p]
I. Residents													
A. For Production by Economic Activity	89.4	89.5	89.5	89.3	89.4	89.4	89.0	89.2	89.1	89.2	89.0	89.3	89.2
1. Agriculture, Forestry and Fishing	2.9	3.0	3.0	3.2	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1
2. Mining and Quarrying	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.5
3. Manufacturing	15.1	14.9	14.3	14.3	14.3	14.4	14.2	14.0	14.1	14.1	14.0	13.9	13.9
4. Electricity, Gas, Steam & Airconditioning Supply	11.3	11.2	11.4	11.4	11.3	11.5	11.3	11.6	11.7	11.6	11.3	11.0	11.1
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	1.2	1.2	1.2	1.1	1.1	1.1	1.1	1.0	1.0	1.0	1.0	1.0	1.0
6. Construction	2.6	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.8	2.8	3.0	2.7
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	14.0	14.1	14.2	14.2	14.2	14.0	13.7	13.8	13.6	13.6	13.7	13.8	14.3
8. Accomodation and Food Services Activities	2.1	2.0	2.0	2.0	2.0	2.1	2.1	2.1	2.1	2.0	2.1	2.1	2.1
9. Transportation and Storage	3.2	3.3	3.2	3.2	3.1	3.1	3.1	3.1	3.0	3.0	3.0	3.1	3.1
10. Information and Communication	3.1	3.1	3.1	3.1	3.4	3.4	3.3	3.4	3.4	3.4	3.6	3.7	3.1
11. Financial and Insurance Activities	8.1	8.0	8.5	8.6	8.7	8.7	8.8	8.7	8.4	8.2	8.2	8.6	8.6
12. Real Estate Activities	17.5	17.6	17.5	17.5	17.6	17.5	17.5	17.7	17.7	17.8	17.6	17.5	17.7
13. Professional, Scientific and Technical Activities	0.8	0.8	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.9	0.7
14. Administrative and Support Services Activities	0.6	0.7	0.7	0.6	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.9
15. Public Administration and Defense, Compulsory Social Security	2.2	2.2	2.2	1.9	1.9	1.9	1.9	1.9	1.8	1.8	1.8	1.7	1.7
16. Education	0.5	0.5	0.5	0.4	0.4	0.4	0.5	0.4	0.4	0.4	0.4	0.4	0.4
17. Human Health and Social Work Activities	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.8	0.8	0.8	0.9
18. Arts, Entertainment and Recreation	0.6	0.6	0.6	0.6	0.7	0.8	0.9	0.9	1.2	1.2	1.2	1.1	1.2
19. Other Community, Social & Personal Activities	1.0	1.0	1.1	1.0	1.0	1.0	1.0	0.9	0.9	1.1	1.1	1.3	1.2
20. Activities of Households as Employers, Undifferentiated Goods & Services	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.1
21. Activities of Extra-Territorial Organizations & Bodies	-	-	-	-	-	-	-	-	-	-	-	-	-
B. For Household Consumption	7.7	7.7	7.7	7.8	7.8	7.8	8.0	8.0	7.9	7.9	8.1	7.9	8.1
1. Credit Card	3.5	3.4	3.4	3.4	3.3	3.3	3.3	3.3	3.3	3.3	3.3	3.3	3.3
2. Motor Vehicle Loans	3.1	3.1	3.2	3.2	3.3	3.3	3.4	3.4	3.3	3.3	3.4	3.4	3.5
3. Salary-Based General Purpose Consumption Loans	0.8	0.8	0.9	0.9	0.9	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.1
4. Others	0.3	0.3	0.2	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
II. Non-Residents	2.9	2.8	2.8	2.9	2.8	2.8	3.0	2.9	3.0	2.9	2.9	2.8	2.8
III. Total Loans Outstanding to Residents and Non-Residents Net of RRPs	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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

year-on-year growth (%)

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17 p
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**	**17.5**
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	23.6
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)	(3.3)
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	8.5
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	15.8
5. Water Supply, Sewerage, Waste Mgnt 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)	1.2
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	20.8
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	20.6
8. Accomodation 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	20.3
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	10.9
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	17.1
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	25.1
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	18.7
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	9.8
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	68.4
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)	(8.2)
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)	8.7
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	28.9
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	121.6
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	43.4
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	10.7
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**	**23.7**
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	11.5
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	34.2
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	55.2
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)	(24.0)
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)**	**(12.9)**
Total Loans Outstanding to Residents													
Gross of RRPs	**15.8**	**16.0**	**13.6**	**14.8**	**16.8**	**16.3**	**15.9**	**16.1**	**16.4**	**16.2**	**17.3**	**16.2**	**16.2**
Net of RRPs	**16.0**	**17.3**	**15.0**	**15.7**	**17.9**	**17.8**	**17.6**	**17.5**	**17.8**	**17.8**	**18.6**	**17.4**	**18.0**
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**	**13.3**
III. Total Loans Outstanding to Residents and Non-Residents													
Gross of RRPs	**15.6**	**15.7**	**13.5**	**14.8**	**16.6**	**16.1**	**16.0**	**15.9**	**16.5**	**16.2**	**17.4**	**16.1**	**16.2**
Net of RRPs	**15.8**	**16.9**	**14.8**	**15.6**	**17.7**	**17.6**	**17.7**	**17.3**	**17.8**	**17.7**	**18.6**	**17.3**	**17.9**

··· 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
levels 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	3,584,899	3,621,204	3,657,865	3,741,960	3,772,424	3,844,186	4,052,657	3,916,357	3,897,799	4,007,235	4,029,327	4,037,170	4,105,388	4,106,980	4,166,906	4,236,665	4,314,242	4,399,259	4,609,222
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 Mgnt 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. Accomodation 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 RRPs	**4,161,385**	**4,193,147**	**4,225,315**	**4,332,882**	**4,368,206**	**4,445,939**	**4,685,373**	**4,523,082**	**4,513,921**	**4,634,704**	**4,658,269**	**4,684,680**	**4,750,887**	**4,758,453**	**4,822,739**	**4,893,603**	**4,976,345**	**5,065,412**	**5,290,911**
Net of RRPs	**3,895,471**	**3,933,798**	**3,974,296**	**4,062,767**	**4,098,564**	**4,177,934**	**4,390,328**	**4,253,387**	**4,237,464**	**4,349,815**	**4,376,558**	**4,390,335**	**4,462,307**	**4,464,135**	**4,529,557**	**4,598,068**	**4,682,132**	**4,777,555**	**4,997,770**
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 RRPs	**4,281,001**	**4,309,944**	**4,340,206**	**4,475,721**	**4,507,454**	**4,589,513**	**4,822,289**	**4,656,653**	**4,648,621**	**4,767,778**	**4,793,096**	**4,816,734**	**4,887,349**	**4,896,109**	**4,966,681**	**5,032,719**	**5,119,414**	**5,209,703**	**5,435,873**
Net of RRPs	**4,015,087**	**4,050,596**	**4,089,187**	**4,205,606**	**4,237,812**	**4,321,508**	**4,527,244**	**4,386,958**	**4,372,164**	**4,482,889**	**4,511,385**	**4,522,389**	**4,598,769**	**4,601,791**	**4,673,499**	**4,737,184**	**4,825,201**	**4,921,846**	**5,142,732**
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 form Repurchase Agreements, Certificates of Assignme Participation with Recourse andSecurities 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]	**4,513,288**	**4,513,617**	**4,588,791**	**4,704,656**	**4,712,030**	**4,829,955**	**5,117,884**	**4,892,189**	**4,874,515**	**4,991,914**	**5,002,873**	**4,999,125**	**5,110,488**	**5,114,404**	**5,208,546**	**5,244,589**	**5,353,375**	**5,440,546**	**5,719,665**

[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

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

share to total LO, net of RRPs (%)

	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	89.3	89.4	89.5	89.0	89.0	89.0	89.5	89.3	89.2	89.4	89.3	89.3	89.3	89.2	89.2	89.4	89.4	89.4	89.6
1. Agriculture, Forestry and Fishing	3.7	3.2	3.2	3.1	3.3	3.3	3.2	3.2	3.3	3.2	3.3	3.3	3.2	3.3	3.2	2.9	3.0	3.0	2.9
2. Mining and Quarrying	0.6	0.6	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.6	0.6	0.7	0.7	0.7	0.6	0.6
3. Manufacturing	16.3	16.5	16.5	17.0	16.8	16.7	17.2	16.6	16.5	16.1	16.0	15.9	15.4	15.2	15.2	14.8	15.2	15.2	15.4
4. Electricity, Gas, Steam & Airconditioning Supply	9.2	9.3	9.4	9.5	9.7	9.5	9.6	9.6	9.6	10.0	10.1	10.3	10.4	10.5	10.4	10.8	10.9	10.7	10.8
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	1.2	1.2	1.3	1.3	1.3	1.3	1.2	1.3	1.3	1.2	1.3	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
6. Construction	2.3	2.4	2.3	2.3	2.3	2.3	2.5	2.4	2.5	2.5	2.6	2.6	2.6	2.7	2.7	2.7	2.5	2.6	2.8
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	14.2	14.0	13.9	13.9	14.2	14.4	14.5	14.3	14.2	14.3	14.2	14.2	14.3	14.2	14.0	14.2	14.2	14.4	14.3
8. Accomodation and Food Services Activities	1.8	1.7	1.6	1.9	2.0	2.0	2.0	2.0	2.1	2.1	2.1	2.1	2.0	2.0	2.1	2.0	2.0	2.1	2.0
9. Transportation and Storage	3.7	3.7	3.8	3.4	3.4	3.3	3.3	3.3	3.4	3.4	3.4	3.3	3.2	3.1	3.1	3.1	3.2	3.1	3.2
10. Information and Communication	2.9	2.9	3.0	3.0	2.9	2.9	2.8	2.8	2.8	2.8	2.8	2.8	2.9	2.9	2.8	2.9	2.9	2.9	3.1
11. Financial and Insurance Activities	8.6	8.8	8.7	8.8	8.6	8.4	8.7	8.9	8.8	8.8	8.4	8.4	8.6	8.6	8.8	9.1	8.6	8.6	8.6
12. Real Estate Activities	16.8	16.9	17.2	16.4	16.2	16.4	16.3	16.5	16.4	16.8	16.8	16.9	17.1	17.3	17.3	17.5	17.5	17.5	17.1
13. Professional, Scientific and Technical Activities	0.9	0.8	0.8	0.8	0.9	1.1	0.9	0.8	0.9	0.9	0.8	0.8	0.9	0.8	0.7	0.8	0.7	0.8	0.9
14. Administrative and Support Services Activities	0.5	0.6	0.5	0.5	0.5	0.5	0.7	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.5	0.5	0.5	0.6	0.6
15. Public Administration and Defense, Compulsory Social Security	2.6	2.6	2.5	2.5	2.5	2.4	2.3	2.4	2.4	2.3	2.4	2.4	2.3	2.3	2.3	2.3	2.2	2.2	2.2
16. Education	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
17. Human Health and Social Work Activities	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
18. Arts, Entertainment and Recreation	0.7	0.7	0.7	0.7	0.7	0.6	0.6	0.7	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
19. Other Community, Social & Personal Activities	1.0	1.2	1.3	1.1	1.1	1.1	1.2	1.3	1.0	1.1	1.0	1.0	0.9	0.9	1.0	1.0	1.0	1.0	1.1
20. Activities of Households as Employers, Undifferentiated Goods & Services	1.2	1.2	1.2	1.2	1.2	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.1	1.1	1.1	1.1
21. Activities of Extra-Territorial Organizations & Bodies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. For Household Consumption	7.7	7.7	7.7	7.6	7.7	7.7	7.5	7.7	7.8	7.6	7.7	7.8	7.8	7.8	7.8	7.6	7.6	7.7	7.6
1. Credit Card	3.9	3.8	3.8	3.7	3.7	3.7	3.6	3.7	3.7	3.6	3.6	3.6	3.6	3.6	3.6	3.5	3.5	3.5	3.5
2. Motor Vehicle Loans	2.5	2.6	2.6	2.6	2.6	2.6	2.5	2.7	2.8	2.8	2.8	2.8	2.8	2.9	2.9	3.0	3.0	3.0	2.9
3. Salary-Based General Purpose Consumption Loans	0.6	0.6	0.6	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
4. Others	0.7	0.7	0.7	0.7	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.5	0.3	0.3	0.3	0.3
II. Non-Residents	3.0	2.9	2.8	3.4	3.3	3.3	3.0	3.0	3.1	3.0	3.0	2.9	3.0	3.0	3.1	2.9	3.0	2.9	2.8
III. Total Loans Outstanding to Residents and Non-Residents Net of RRPs	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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

year-on-year growth (%)

	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 Mgnt 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. Accomodation 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 RRPs	…	…	…	…	…	…	…	…	…	…	…	…	**14.2**	**13.5**	**14.1**	**12.9**	**13.9**	**13.9**	**12.9**
Net of RRPs	…	…	…	…	…	…	…	…	…	…	…	…	**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 RRPs	…	…	…	…	…	…	…	…	…	…	…	…	**14.2**	**13.6**	**14.4**	**12.4**	**13.6**	**13.5**	**12.7**
Net of RRPs	…	…	…	…	…	…	…	…	…	…	…	…	**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.