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

in million pesos

	Levels, as of end-period			Year-on-year changes, in percent		Share to Total Loans Outstanding (Net of RRPs), in percent	
	2021	2022	2023 [p]	2022	2023 [p]	2022	2023 [p]
I. Residents							
A. For Production by Economic Activity	**8,523,335**	**9,581,804**	**10,111,795**	**12.4**	**5.5**	**87.7**	**86.5**
1. Agriculture, Forestry and Fishing	200,563	207,133	214,813	3.3	3.7	1.9	1.8
2. Mining and Quarrying	37,335	39,343	43,968	5.4	11.8	0.4	0.4
3. Manufacturing	1,088,763	1,260,391	1,271,566	15.8	0.9	11.5	10.9
4. Electricity, Gas, Steam & Airconditioning Supply	1,046,386	1,197,716	1,272,152	14.5	6.2	11.0	10.9
5. Watersupply, Sewerage, Waste Management and Remediation Activities	109,717	135,759	177,346	23.7	30.6	1.2	1.5
6. Construction	383,537	448,044	488,502	16.8	9.0	4.1	4.2
7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	1,125,824	1,269,654	1,360,552	12.8	7.2	11.6	11.6
8. Accommodation and Food Service Activities	150,738	149,824	151,705	-0.6	1.3	1.4	1.3
9. Transportation and Storage	329,980	347,394	382,012	5.3	10.0	3.2	3.3
10. Information and Communication	481,955	588,977	635,968	22.2	8.0	5.4	5.4
11. Financial and Insurance Activities	970,642	1,038,955	994,839	7.0	-4.2	9.5	8.5
12. Real Estate Activities	1,930,902	2,187,867	2,426,565	13.3	10.9	20.0	20.8
13. Professional, Scientific and Technical Activities	57,774	42,391	37,555	-26.6	-11.4	0.4	0.3
14. Administrative and Support Service Activities	31,092	39,865	43,967	28.2	10.3	0.4	0.4
15. Public Administration and Defense; Compulsory Social Security	152,603	170,322	192,723	11.6	13.2	1.6	1.6
16. Education	34,783	33,866	30,971	-2.6	-8.5	0.3	0.3
17. Human Health and Social Work Activities	93,228	96,663	100,265	3.7	3.7	0.9	0.9
18. Arts, Entertainment and Recreation	162,356	174,185	173,413	7.3	-0.4	1.6	1.5
19. Other Service Activities	67,822	84,256	94,517	24.2	12.2	0.8	0.8
20. Activities of Households as Employers and Undifferentiated Goods-and Services-Producing Activities of Households for Own Use	67,332	69,196	18,397	2.8	-73.4	0.6	0.2
21. Activities of Extra-Territorial Organizations and Bodies	0	0	0	--	--	0.0	0.0
B. For Consumer Loans [2]	**821,771**	**1,028,218**	**1,269,541**	**25.1**	**23.5**	**9.4**	**10.9**
1. Credit Card	438,816	555,283	719,630	26.5	29.6	5.1	6.2
2. Motor Vehicle Loans	291,796	326,321	379,251	11.8	16.2	3.0	3.2
3. Salary-Based General Purpose Consumption Loans	73,697	121,576	135,112	65.0	11.1	1.1	1.2
4. Others	17,462	25,038	35,548	43.4	42.0	0.2	0.3
C. Under BSP Reverse Repurchase (RRP) Agreements	**279,071**	**274,679**	**599,855**	**-1.6**	**118.4**		
Total Loans Outstanding to Residents							
Gross of RRPs	**9,624,177**	**10,884,701**	**11,981,191**	**13.1**	**10.1**		
Net of RRPs	**9,345,107**	**10,610,022**	**11,381,336**	**13.5**	**7.3**	**97.1**	**97.3**
II. Nonresidents	**268,006**	**321,454**	**312,363**	**19.9**	**-2.8**	**2.9**	**2.7**
III. Total Loans Outstanding to Residents and Nonresidents							
Gross of RRPs	**9,892,183**	**11,206,155**	**12,293,554**	**13.3**	**9.7**		
Net of RRPs	**9,613,112**	**10,931,476**	**11,693,699**	**13.7**	**7.0**	**100.0**	**100.0**
Memo Items:							
a. Loans of domestic banks' foreign offices	*80,660*	*88,960*	*79,015*				
b. Interbank loans inclusive of loans to BSP	*368,238*	*361,615*	*336,052*				
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assignment/ Participation with Recourse and Securities Lending and Borrowing Transactions [3]	*116,050*	*145,815*	*112,945*				
Total Loans Outstanding (inclusive of memo items) [4]	**10,457,131**	**11,802,545**	**12,821,565**				

[1] Net of amortization. Based on 2009 Philippine Standard Industrial Classification (PSIC).
[2] Excludes Residential Real Estate Loans (RREL)
[3] Excludes BSP RRP Agreements
[4] Sum of Total Loans Outstanding to Residents and Nonresidents (Gross of BSP RRP Agreements) and of all memo items
[p] Preliminary. Data prepared on 2 February 2024 by the Department of Economic Statistics.
-- Undefined or indeterminate
Details may not add up to total due to rounding.

Classification: GENERAL