24 LOANS OUTSTANDING FOR PRODUCTION AND HOUSEHOLD CONSUMPTION: UNIVERSAL AND COMMERCIAL BANKS [1,2]

as of end-periods indicated
in million pesos

	2016	2017	2018	Jun 2018	Jun 2019
I. Residents					
A. For Production by Economic Activity	**5,387,633**	**6,388,558**	**7,400,125**	**6,787,346**	**7,453,735**
1. Agriculture, Forestry and Fishing	188,779	163,369	192,216	168,408	196,064
2. Mining and Quarrying	31,340	46,753	53,926	50,678	50,960
3. Manufacturing	841,566	944,486	1,068,469	1,017,438	1,058,793
4. Electricity, Gas, Steam & Airconditioning Supply	662,455	830,390	929,456	852,910	968,206
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	59,949	67,462	82,473	73,597	90,364
6. Construction	178,693	219,480	298,704	236,315	336,639
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	830,160	1,004,207	1,159,976	1,058,237	1,127,182
8. Accomodation and Food Services Activities	128,020	144,096	152,521	131,495	138,903
9. Transportation and Storage	184,816	231,672	271,363	257,866	267,744
10. Information and Communication	224,096	277,164	316,403	305,182	317,612
11. Financial and Insurance Activities	516,208	603,139	787,383	666,224	812,522
12. Real Estate Activities	1,054,993	1,261,329	1,402,372	1,296,806	1,471,824
13. Professional, Scientific and Technical Activities	51,781	63,058	71,392	72,444	50,354
14. Administrative and Support Services Activities	47,369	32,061	36,222	34,017	37,410
15. Public Administration and Defense, Compulsory Social Security	103,089	133,879	136,068	130,503	139,129
16. Education	24,542	32,921	39,747	35,952	39,743
17. Human Health and Social Work Activities	50,138	54,223	55,609	51,685	57,047
18. Arts, Entertainment and Recreation	69,059	93,697	132,183	122,183	144,116
19. Other Community, Social & Personal Activities	77,023	115,044	127,994	145,191	69,773
20. Activities of Households as Employers, Undifferentiated Goods & Services	63,557	70,128	85,646	80,213	79,349
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..	..
B. For Household Consumption	**479,541**	**579,157**	**658,159**	**611,481**	**705,330**
1. Credit Card	196,662	237,137	287,088	253,682	319,639
2. Motor Vehicle Loans	203,847	256,560	288,267	276,073	300,519
3. Salary-Based General Purpose Consumption Loans	64,987	70,360	67,750	69,947	70,619
4. Others	14,045	15,100	15,053	11,779	14,553
C. Under BSP RRP Arrangement	**279,244**	**271,313**	**250,646**	**239,404**	**264,304**
Total Loans Outstanding to Residents					
Gross of RRPs	**6,146,418**	**7,239,028**	**8,308,929**	**7,638,231**	**8,423,370**
Net of RRPs	**5,867,174**	**6,967,715**	**8,058,283**	**7,398,827**	**8,159,066**
II. Non-Residents	**166,646**	**237,034**	**275,121**	**264,625**	**309,841**
III. Total Loans Outstanding to Residents and Non-Residents					
Gross of RRPs	**6,313,064**	**7,476,061**	**8,584,051**	**7,902,856**	**8,733,211**
Net of RRPs	**6,033,820**	**7,204,749**	**8,333,405**	**7,663,452**	**8,468,907**
Memo Items:					
a. Loans to domestic banks' foreign offices	*36,713*	*40,158*	*52,770*	*52,015*	*53,982*
b. Interbank loans inclusive of loans to BSP	*265,465*	*249,964*	*255,397*	*277,057*	*282,483*
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assignment Participation with Recourse andSecurities Lending and Borrowing Transactions [3]	*91,070*	*100,895*	*125,562*	*99,432*	*134,938*
Total Loans Outstanding (inclusive of memo items) [4]	**6,706,312**	**7,867,078**	**9,017,780**	**8,331,361**	**9,204,615**

[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
¨ 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	Jun 2018	Jun 2019
I. Residents					
A. For Production by Economic Activity	**89.3**	**88.7**	**88.8**	**88.6**	**88.0**
1. Agriculture, Forestry and Fishing	3.1	2.3	2.3	2.2	2.3
2. Mining and Quarrying	0.5	0.6	0.6	0.7	0.6
3. Manufacturing	13.9	13.1	12.8	13.3	12.5
4. Electricity, Gas, Steam & Airconditioning Supply	11.0	11.5	11.2	11.1	11.4
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	1.0	0.9	1.0	1.0	1.1
6. Construction	3.0	3.0	3.6	3.1	4.0
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	13.8	13.9	13.9	13.8	13.3
8. Accomodation and Food Services Activities	2.1	2.0	1.8	1.7	1.6
9. Transportation and Storage	3.1	3.2	3.3	3.4	3.2
10. Information and Communication	3.7	3.8	3.8	4.0	3.8
11. Financial and Insurance Activities	8.6	8.4	9.4	8.7	9.6
12. Real Estate Activities	17.5	17.5	16.8	16.9	17.4
13. Professional, Scientific and Technical Activities	0.9	0.9	0.9	0.9	0.6
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	1.7	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	1.6	1.7
19. Other Community, Social & Personal Activities	1.3	1.6	1.5	1.9	0.8
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. For Household Consumption	**7.9**	**8.0**	**7.9**	**8.0**	**8.3**
1. Credit Card	3.3	3.3	3.4	3.3	3.8
2. Motor Vehicle Loans	3.4	3.6	3.5	3.6	3.5
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
II. Non-Residents	**2.8**	**3.3**	**3.3**	**3.5**	**3.7**
III. Total Loans Outstanding to Residents and Non-Residents Net of RRPs	100.0	100.0	100.0	100.0	100.0

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year-on-year growth rates, in percent

	2016	2017	2018	Jun 2018	Jun 2019
I. Residents					
A. For Production by Economic Activity	**16.9**	**18.6**	**15.8**	**19.2**	**9.8**
1. Agriculture, Forestry and Fishing	25.7	(13.5)	17.7	(7.8)	16.4
2. Mining and Quarrying	(5.7)	49.2	15.3	6.3	0.6
3. Manufacturing	6.1	12.2	13.1	17.5	4.1
4. Electricity, Gas, Steam & Airconditioning Supply	19.6	25.4	11.9	10.3	13.5
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	(0.5)	12.5	22.3	15.6	22.8
6. Construction	24.5	22.8	36.1	34.0	42.5
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	12.7	21.0	15.5	25.2	6.5
8. Accomodation and Food Services Activities	22.8	12.6	5.8	1.1	5.6
9. Transportation and Storage	14.0	25.4	17.1	27.7	3.8
10. Information and Communication	41.0	23.7	14.2	23.8	4.1
11. Financial and Insurance Activities	17.2	16.8	30.5	31.1	22.0
12. Real Estate Activities	20.0	19.6	11.2	16.1	13.5
13. Professional, Scientific and Technical Activities	17.8	21.8	13.2	28.2	(30.5)
14. Administrative and Support Services Activities	54.4	(32.3)	13.0	(52.8)	10.0
15. Public Administration and Defense, Compulsory Social Security	(7.1)	29.9	1.6	23.2	6.6
16. Education	(0.5)	34.1	20.7	19.8	10.5
17. Human Health and Social Work Activities	30.0	8.1	2.6	3.1	10.4
18. Arts, Entertainment and Recreation	120.9	35.7	41.1	47.8	18.0
19. Other Community, Social & Personal Activities	40.5	49.4	11.3	95.5	(51.9)
20. Activities of Households as Employers, Undifferentiated Goods & Services	8.4	10.3	22.1	22.9	(1.1)
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..	..
B. For Household Consumption	**23.4**	**20.8**	**13.6**	**17.8**	**15.3**
1. Credit Card	10.2	20.6	21.1	21.4	26.0
2. Motor Vehicle Loans	34.7	25.9	12.4	19.9	8.9
3. Salary-Based General Purpose Consumption Loans	55.5	8.3	(3.7)	5.0	1.0
4. Others	(16.9)	7.5	(0.3)	(12.7)	23.5
C. Under BSP RRP Arrangement	**(4.7)**	**(2.8)**	**(7.6)**	**(14.4)**	**10.4**
Total Loans Outstanding to Residents					
Gross of RRPs	**16.2**	**17.8**	**14.8**	**17.6**	**10.3**
Net of RRPs	**17.4**	**18.8**	**15.7**	**19.1**	**10.3**
II. Non-Residents	**15.0**	**42.2**	**16.1**	**20.6**	**17.1**
III. Total Loans Outstanding to Residents and Non-Residents					
Gross of RRPs	**16.1**	**18.4**	**14.8**	**17.7**	**10.5**
Net of RRPs	**17.3**	**19.4**	**15.7**	**19.1**	**10.5**

14-Aug-19