## 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 | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | Feb | | Feb | | Feb | |
| | 2020 | 2021 | 2022 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 |
| **I. Residents** | | | | | | | | | |
| **A. For Production by Economic Activity** | **8,041,309** | **8,523,335** | **9,581,804** | **8,583,205** | **9,331,305** | **9.7** | **8.7** | **88.3** | **87.3** |
| 1. Agriculture, Forestry and Fishing | 211,383 | 200,563 | 207,133 | 193,556 | 203,024 | -3.0 | 4.9 | 2.0 | 1.9 |
| 2. Mining and Quarrying | 43,454 | 37,335 | 39,343 | 34,175 | 38,754 | -20.0 | 13.4 | 0.4 | 0.4 |
| 3. Manufacturing | 993,213 | 1,088,763 | 1,260,391 | 1,081,324 | 1,170,661 | 11.0 | 8.3 | 11.1 | 11.0 |
| 4. Electricity, Gas, Steam & Airconditioning Supply | 1,043,966 | 1,046,386 | 1,197,716 | 1,051,720 | 1,149,619 | 0.4 | 9.3 | 10.8 | 10.8 |
| 5. Watersupply, Sewerage, Waste Management and Remediation Activities | 103,685 | 109,717 | 135,759 | 116,665 | 131,540 | 11.1 | 12.7 | 1.2 | 1.2 |
| 6. Construction | 375,630 | 383,537 | 448,044 | 370,222 | 414,302 | 8.0 | 11.9 | 3.8 | 3.9 |
| 7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles | 1,112,621 | 1,125,824 | 1,269,654 | 1,114,952 | 1,218,217 | 5.7 | 9.3 | 11.5 | 11.4 |
| 8. Accommodation and Food Service Activities | 162,357 | 150,738 | 149,824 | 149,332 | 144,321 | -5.7 | -3.4 | 1.5 | 1.4 |
| 9. Transportation and Storage | 302,212 | 329,980 | 347,394 | 329,371 | 335,189 | 8.9 | 1.8 | 3.4 | 3.1 |
| 10. Information and Communication | 376,132 | 481,955 | 588,977 | 494,547 | 586,414 | 33.3 | 18.6 | 5.1 | 5.5 |
| 11. Financial and Insurance Activities | 881,006 | 970,642 | 1,038,955 | 919,538 | 1,034,804 | 13.2 | 12.5 | 9.5 | 9.7 |
| 12. Real Estate Activities | 1,768,134 | 1,930,902 | 2,187,867 | 2,051,731 | 2,130,576 | 16.0 | 3.8 | 21.1 | 19.9 |
| 13. Professional, Scientific and Technical Activities | 54,574 | 57,774 | 42,391 | 59,484 | 123,348 | 17.4 | 107.4 | 0.6 | 1.2 |
| 14. Administrative and Support Service Activities | 37,621 | 31,092 | 39,865 | 30,818 | 37,489 | -6.6 | 21.6 | 0.3 | 0.4 |
| 15. Public Administration and Defense; Compulsory Social Security | 144,647 | 152,603 | 170,322 | 153,832 | 171,912 | 7.8 | 11.8 | 1.6 | 1.6 |
| 16. Education | 39,927 | 34,783 | 33,866 | 34,903 | 32,878 | -9.1 | -5.8 | 0.4 | 0.3 |
| 17. Human Health and Social Work Activities | 89,340 | 93,228 | 96,663 | 94,043 | 95,236 | 7.1 | 1.3 | 1.0 | 0.9 |
| 18. Arts, Entertainment and Recreation | 150,136 | 162,356 | 174,185 | 161,908 | 166,488 | 8.5 | 2.8 | 1.7 | 1.6 |
| 19. Other Service Activities | 65,011 | 67,822 | 84,256 | 74,051 | 78,760 | -5.0 | 6.4 | 0.8 | 0.7 |
| 20. Activities of Households as Employers and Undifferentiated Goods-and Services-Producing Activities of Households for Own Use | 86,262 | 67,332 | 69,196 | 67,033 | 67,775 | -2.6 | 1.1 | 0.7 | 0.6 |
| 21. Activities of Extra-Territorial Organizations and Bodies | 0 | 0 | 0 | 0 | 0 | -- | -- | 0 | 0 |
| **B. For Consumer Loans [2]** | **873,702** | **821,771** | **1,028,218** | **860,449** | **1,043,369** | **0.9** | **21.3** | **8.9** | **9.8** |
| 1. Credit Card | 417,659 | 438,816 | 555,283 | 438,253 | 567,141 | 8.0 | 29.4 | 4.5 | 5.3 |
| 2. Motor Vehicle Loans | 356,011 | 291,796 | 326,321 | 335,725 | 331,279 | -5.2 | -1.3 | 3.5 | 3.1 |
| 3. Salary-Based General Purpose Consumption Loans | 81,281 | 73,697 | 121,576 | 71,977 | 122,292 | -8.4 | 69.9 | 0.7 | 1.1 |
| 4. Others | 18,749 | 17,462 | 25,038 | 14,494 | 22,657 | 4.0 | 56.3 | 0.1 | 0.2 |
| **C. Under BSP Reverse Repurchase (RRP) Agreements** | **265,758** | **279,071** | **274,679** | **274,134** | **260,573** | **1.3** | **-4.9** | | |
| **Total Loans Outstanding to Residents** | | | | | | | | | |
| **Gross of RRPs** | **9,180,769** | **9,624,177** | **10,884,701** | **9,717,788** | **10,635,248** | **8.6** | **9.4** | | |
| **Net of RRPs** | **8,915,010** | **9,345,107** | **10,610,022** | **9,443,654** | **10,374,675** | **8.8** | **9.9** | **97.2** | **97.1** |
| **II. Non-Residents** | **261,387** | **268,006** | **321,454** | **274,673** | **315,231** | **7.3** | **14.8** | **2.8** | **2.9** |
| **III. Total Loans Outstanding to Residents and Non-Residents** | | | | | | | | | |
| **Gross of RRPs** | **9,442,155** | **9,892,183** | **11,206,155** | **9,992,461** | **10,950,479** | **8.5** | **9.6** | | |
| **Net of RRPs** | **9,176,397** | **9,613,112** | **10,931,476** | **9,718,327** | **10,689,906** | **8.8** | **10.0** | **100.0** | **100.0** |
| **Memo Items:** | | | | | | | | | |
| *a. Loans of domestic banks' foreign offices* | *73,650* | *80,660* | *88,960* | *79,089* | *91,449* | | | | |
| *b. Interbank loans inclusive of loans to BSP* | *296,376* | *368,238* | *361,615* | *329,714* | *390,791* | | | | |
| *c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assignment/ Participation with Recourse and Securities Lending and Borrowing Transactions [3]* | *107,298* | *116,050* | *145,815* | *68,403* | *130,955* | | | | |
| **Total Loans Outstanding (inclusive of memo items) [4]** | **9,919,479** | **10,457,131** | **11,802,545** | **10,469,667** | **11,563,673** | | | | |

[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 Non-Residents (Gross of BSP RRP Agreements) and of all memo items
-- Undefined or indeterminate
Details may not add up to total due to rounding.

Classification: GENERAL