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

as of periods indicated

	Levels, in million pesos					Year-on-year growth rates, in percent					Share to Total (net of RRPs), in percent				
				Apr					Apr					Apr	
	2017	2018	2019	2019	2020 P	2017	2018	2019	2019	2020 P	2017	2018	2019	2019	2020 P
I. Residents															
A. For Production by Economic Activity	**6,388,558**	**7,400,125**	**8,075,731**	**7,416,523**	**8,239,838**	**18.58**	**15.83**	**9.13**	**12.40**	**11.10**	**88.7**	**88.8**	**87.4**	**88.2**	**87.0**
1. Agriculture, Forestry and Fishing	163,369	192,216	221,873	201,693	215,891	-13.46	17.66	15.43	22.79	7.04	2.3	2.3	2.4	2.4	2.3
2. Mining and Quarrying	46,753	53,926	47,974	52,874	50,087	49.18	15.34	-11.04	3.66	-5.27	0.6	0.6	0.5	0.6	0.5
3. Manufacturing	944,486	1,068,469	1,048,724	1,098,116	1,084,011	12.23	13.13	-1.85	10.71	-1.28	13.1	12.8	11.3	13.1	11.4
4. Electricity, Gas, Steam & Airconditioning Supply	830,390	929,456	1,006,431	934,551	1,039,635	25.35	11.93	8.28	11.18	11.24	11.5	11.2	10.9	11.1	11.0
5. Water Supply, Sewerage, Waste Management and Remediation Activities	67,462	82,473	106,010	85,251	106,626	12.53	22.25	28.54	19.37	25.07	0.9	1.0	1.1	1.0	1.1
6. Construction	219,480	298,704	368,663	328,368	356,083	22.83	36.10	23.42	48.92	8.44	3.0	3.6	4.0	3.9	3.8
7. Wholesale & Retail Trade; Repair of Motor Vehicles and Motorcycles	1,004,207	1,159,976	1,193,922	1,144,350	1,175,524	20.97	15.51	2.93	11.94	2.72	13.9	13.9	12.9	13.6	12.4
8. Accommodation and Food Service Activities	144,096	152,521	153,708	142,930	163,351	12.56	5.85	0.78	11.28	14.29	2.0	1.8	1.7	1.7	1.7
9. Transportation and Storage	231,672	271,363	287,949	263,882	318,785	25.35	17.13	6.11	7.30	20.81	3.2	3.3	3.1	3.1	3.4
10. Information and Communication	277,164	316,403	357,270	309,675	400,797	23.68	14.16	12.92	6.75	29.43	3.8	3.8	3.9	3.7	4.2
11. Financial and Insurance Activities	603,139	787,383	923,805	804,764	916,370	16.84	30.55	17.33	28.77	13.87	8.4	9.4	10.0	9.6	9.7
12. Real Estate Activities	1,261,329	1,402,372	1,677,815	1,434,804	1,732,611	19.56	11.18	19.64	13.90	20.76	17.5	16.8	18.2	17.1	18.3
13. Professional, Scientific and Technical Activities	63,058	71,392	68,139	60,762	49,568	21.78	13.22	-4.56	-31.98	-18.42	0.9	0.9	0.7	0.7	0.5
14. Administrative and Support Service Activities	32,061	36,222	41,558	36,148	40,617	-32.32	12.98	14.73	13.41	12.36	0.4	0.4	0.4	0.4	0.4
15. Public Administration and Defense; Compulsory Social Security	133,879	136,068	142,380	140,600	145,521	29.87	1.64	4.64	5.75	3.50	1.9	1.6	1.5	1.7	1.5
16. Education	32,921	39,747	42,850	40,023	41,187	34.14	20.73	7.81	13.96	2.91	0.5	0.5	0.5	0.5	0.4
17. Human Health and Social Work Activities	54,223	55,609	59,890	56,258	82,867	8.15	2.56	7.70	-0.80	47.30	0.8	0.7	0.6	0.7	0.9
18. Arts, Entertainment and Recreation	93,697	132,183	146,781	139,788	143,598	35.68	41.07	11.04	23.42	2.73	1.3	1.6	1.6	1.7	1.5
19. Other Service Activities	115,044	127,994	100,196	64,505	82,493	49.36	11.26	-21.72	-57.21	27.89	1.6	1.5	1.1	0.8	0.9
20. Activities of Private Households as Employers and Undifferentiated Goods & Services and Producing Activities of Households for Own Use	70,128	85,646	79,794	77,180	94,215	10.34	22.13	-6.83	-0.28	22.07	1.0	1.0	0.9	0.9	1.0
21. Activities of Extra-Territorial Organizations & Bodies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. For Household Consumption	**579,157**	**658,159**	**839,252**	**689,980**	**919,737**	**20.77**	**13.64**	**27.52**	**15.03**	**33.30**	**8.0**	**7.9**	**9.1**	**8.2**	**9.7**
1. Credit Card	237,137	287,088	367,662	307,747	434,192	20.58	21.06	28.07	25.73	41.09	3.3	3.4	4.0	3.7	4.6
2. Motor Vehicle Loans	256,560	288,267	377,940	298,058	389,972	25.86	12.36	31.11	9.16	30.84	3.6	3.5	4.1	3.5	4.1
3. Salary-Based General Purpose Consumption Loans	70,360	67,750	74,207	69,765	78,688	8.27	-3.71	9.53	0.12	12.79	1.0	0.8	0.8	0.8	0.8
4. Others	15,100	15,053	19,443	14,410	16,884	7.51	-0.31	29.16	17.24	17.17	0.2	0.2	0.2	0.2	0.2
C. Under BSP RRP Arrangement	**271,313**	**250,646**	**265,760**	**222,435**	**96,356**	**-2.84**	**-7.62**	**6.03**	**16.35**	**-56.68**					
Total Loans Outstanding to Residents															
Gross of RRPs	**7,239,028**	**8,308,929**	**9,180,743**	**8,328,938**	**9,255,931**	**17.78**	**14.78**	**10.49**	**12.71**	**11.13**					
Net of RRPs	**6,967,715**	**8,058,283**	**8,914,983**	**8,106,503**	**9,159,575**	**18.76**	**15.65**	**10.63**	**12.62**	**12.99**					
II. Non-Residents	**237,034**	**275,121**	**328,010**	**300,855**	**313,872**	**42.24**	**16.07**	**19.22**	**15.44**	**4.33**	**3.3**	**3.3**	**3.5**	**3.6**	**3.3**
III. Total Loans Outstanding to Residents and Non-Residents															
Gross of RRPs	**7,476,061**	**8,584,051**	**9,508,752**	**8,629,793**	**9,569,803**	**18.42**	**14.82**	**10.77**	**12.81**	**10.89**					
Net of RRPs	**7,204,749**	**8,333,405**	**9,242,993**	**8,407,358**	**9,473,447**	**19.41**	**15.67**	**10.91**	**12.72**	**12.68**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Memo Items:															
a. Loans to domestic banks' foreign offices	*40,158*	*52,770*	*69,672*	*53,911*	66,248										
b. Interbank loans inclusive of loans to BSP	*249,964*	*255,397*	*225,908*	*293,737*	303,155										
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assignment Participation with Recourse andSecurities Lending and Borrowing Transactions [3]	*100,895*	*125,562*	*149,632*	*109,173*	91,217										
Total Loans Outstanding (inclusive of memo items) [4]	**7,867,078**	**9,017,780**	**9,953,964**	**9,086,615**	**10,030,422**										

[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
[-] Not applicable
Details may not add up to totals due to rounding.