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	
				Apr		Apr		Apr	
	2019	2020	2021	2021	2022	2021	2022	2021	2022
I. Residents									
A. For Production by Economic Activity	**8,075,731**	**8,041,309**	**8,523,335**	**7,923,511**	**8,741,865**	**-3.9**	**10.3**	**88.1**	**88.2**
1. Agriculture, Forestry and Fishing	221,873	211,383	200,563	190,833	195,073	-11.3	2.2	2.1	2.0
2. Mining and Quarrying	47,974	43,454	37,335	41,975	40,126	-16.2	-4.4	0.5	0.4
3. Manufacturing	1,048,724	993,213	1,088,763	980,131	1,101,200	-9.8	12.4	10.9	11.1
4. Electricity, Gas, Steam & Airconditioning Supply	1,006,431	1,043,966	1,046,386	1,039,473	1,060,120	0.0	2.0	11.6	10.7
5. Watersupply, Sewerage, Waste management and Remediation Activities	106,010	103,685	109,717	105,033	123,580	-1.6	17.7	1.2	1.2
6. Construction	368,663	375,630	383,537	353,099	389,125	-1.0	10.2	3.9	3.9
7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	1,193,922	1,112,621	1,125,824	1,055,476	1,134,865	-10.2	7.5	11.7	11.5
8. Accommodation and Food Service Activities	153,708	162,357	150,738	155,058	145,394	-5.1	-6.2	1.7	1.5
9. Transportation and Storage	287,949	302,212	329,980	304,926	328,469	-4.5	7.7	3.4	3.3
10. Information and Communication	357,270	376,132	481,955	398,668	505,960	-0.9	26.9	4.4	5.1
11. Financial and Insurance Activities	923,805	881,006	970,642	855,321	929,915	-6.8	8.7	9.5	9.4
12. Real Estate Activities	1,677,815	1,768,134	1,930,902	1,774,829	2,106,668	2.4	18.7	19.7	21.3
13. Professional, Scientific and Technical Activities	68,139	54,574	57,774	102,580	63,001	106.9	-38.6	1.1	0.6
14. Administrative and Support Service Activities	41,558	37,621	31,092	28,609	29,272	-30.0	2.3	0.3	0.3
15. Public Administration and Defense; Compulsory Social Security	142,380	144,647	152,603	143,232	160,778	-1.6	12.3	1.6	1.6
16. Education	42,850	39,927	34,783	36,330	33,730	-11.8	-7.2	0.4	0.3
17. Human Health and Social Work Activities	59,890	89,340	93,228	89,882	94,200	8.5	4.8	1.0	1.0
18. Arts, Entertainment and Recreation	146,781	150,136	162,356	147,259	158,135	2.6	7.4	1.6	1.6
19. Other Service Activities	100,196	65,011	67,822	53,129	74,705	-32.7	40.6	0.6	0.8
20. Activities of Households as Employers and Undifferentiated Goods-and Services-Producing Activities of Households for Own Use	79,794	86,262	67,332	67,667	67,549	-28.2	-0.2	0.8	0.7
21. Activities of Extra-Territorial Organizations and Bodies	0	0	0	0	0	--	--	0	0
B. For Consumer Loans [2]	**839,252**	**873,702**	**821,771**	**824,304**	**879,398**	**-10.2**	**6.7**	**9.2**	**8.9**
1. Credit Card	367,662	417,659	438,816	391,304	453,986	-9.6	16.0	4.3	4.6
2. Motor Vehicle Loans	377,940	356,011	291,796	341,734	331,036	-12.4	-3.1	3.8	3.3
3. Salary-Based General Purpose Consumption Loans	74,207	81,281	73,697	77,669	79,402	-1.0	2.2	0.9	0.8
4. Others	19,443	18,749	17,462	13,597	14,974	-19.4	10.1	0.2	0.2
C. Under BSP RRP Arrangement	**265,760**	**265,758**	**279,071**	**279,227**	**278,207**	**253.8**	**-0.4**		
Total Loans Outstanding to Residents									
Gross of RRPs	**9,180,743**	**9,180,769**	**9,624,177**	**9,027,043**	**9,899,470**	**-2.3**	**9.7**		
Net of RRPs	**8,914,983**	**8,915,010**	**9,345,107**	**8,747,815**	**9,621,263**	**-4.5**	**10.0**	**97.2**	**97.1**
II. Non-Residents	**328,010**	**261,387**	**268,006**	**250,680**	**284,609**	**-20.2**	**13.5**	**2.8**	**2.9**
III. Total Loans Outstanding to Residents and Non-Residents									
Gross of RRPs	**9,508,752**	**9,442,155**	**9,892,183**	**9,277,722**	**10,184,079**	**-2.9**	**9.8**		
Net of RRPs	**9,242,993**	**9,176,397**	**9,613,112**	**8,998,495**	**9,905,872**	**-5.0**	**10.1**	**100.0**	**100.0**
Memo Items:									
a. Loans to domestic banks' foreign offices	*69,672*	*73,650*	*80,660*	*70,396*	*88,020*				
b. Interbank loans inclusive of loans to BSP	*225,908*	*296,376*	*368,238*	*310,440*	*332,526*				
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assignment/ Participation with Recourse andSecurities Lending and Borrowing Transactions [3]	*149,632*	*107,298*	*116,050*	*57,194*	*61,473*				
Total Loans Outstanding (inclusive of memo items) [4]	**9,953,964**	**9,919,479**	**10,457,131**	**9,715,752**	**10,666,097**				

[1] Net of amortization. Based on 2009 Philippine Standard Industrial Classification (PSIC).
[2] Excludes Residential Real Estate Loans (RREL)
[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
-- Undefined or indeterminate
Details may not add up to totals due to rounding.