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 changes, in percent		Share to Total (net of RRPs), in percent	
				Oct		Oct		Oct	
	2017	2018	2019	2019	2020 r	2019	2020 r	2019	2020 r
I. Residents									
A. For Production by Economic Activity	**6,388,558**	**7,400,125**	**8,075,731**	**7,672,210**	**7,822,095**	**7.5**	**2.0**	**87.2**	**87.3**
1. Agriculture, Forestry and Fishing	163,369	192,216	221,873	206,744	206,945	8.9	0.1	2.4	2.3
2. Mining and Quarrying	46,753	53,926	47,974	46,069	44,523	-12.3	-3.4	0.5	0.5
3. Manufacturing	944,486	1,068,469	1,048,724	1,035,499	992,522	-1.8	-4.2	11.8	11.1
4. Electricity, Gas, Steam & Airconditioning Supply	830,390	929,456	1,006,431	967,712	1,007,184	5.2	4.1	11.0	11.2
5. Watersupply, Sewerage, Waste management and Remediation Activities	67,462	82,473	106,010	94,720	105,410	19.2	11.3	1.1	1.2
6. Construction	219,480	298,704	368,663	343,576	351,796	28.9	2.4	3.9	3.9
7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	1,004,207	1,159,976	1,193,922	1,141,371	1,090,862	3.0	-4.4	13.0	12.2
8. Accommodation and Food Service Activities	144,096	152,521	153,708	144,970	158,670	-2.2	9.5	1.6	1.8
9. Transportation and Storage	231,672	271,363	287,949	273,583	297,966	5.6	8.9	3.1	3.3
10. Information and Communication	277,164	316,403	357,270	338,600	362,524	10.9	7.1	3.8	4.0
11. Financial and Insurance Activities	603,139	787,383	923,805	853,822	821,132	11.7	-3.8	9.7	9.2
12. Real Estate Activities	1,261,329	1,402,372	1,677,815	1,605,048	1,716,829	18.5	7.0	18.2	19.2
13. Professional, Scientific and Technical Activities	63,058	71,392	68,139	45,793	35,699	-28.0	-22.0	0.5	0.4
14. Administrative and Support Service Activities	32,061	36,222	41,558	35,749	35,222	11.0	-1.5	0.4	0.4
15. Public Administration and Defense; Compulsory Social Security	133,879	136,068	142,380	139,477	140,459	7.5	0.7	1.6	1.6
16. Education	32,921	39,747	42,850	41,624	41,697	6.8	0.2	0.5	0.5
17. Human Health and Social Work Activities	54,223	55,609	59,890	58,247	84,842	6.1	45.7	0.7	0.9
18. Arts, Entertainment and Recreation	93,697	132,183	146,781	145,221	150,625	20.6	3.7	1.7	1.7
19. Other Service Activities	115,044	127,994	100,196	76,052	90,683	-34.4	19.2	0.9	1.0
20. Activities of Households as Employers and Undifferentiated Goods-and-Services-Producing Activities of Households for Own Use	70,128	85,646	79,794	78,334	86,506	-5.3	10.4	0.9	1.0
21. Activities of Extra-Territorial Organizations and Bodies	0	0	0	0	0	-	-	-	-
B. For Household Consumption	**579,157**	**658,159**	**839,252**	**805,934**	**869,630**	**26.7**	**7.9**	**9.2**	**9.7**
1. Credit Card	237,137	287,088	367,662	343,015	407,038	27.2	18.7	3.9	4.5
2. Motor Vehicle Loans	256,560	288,267	377,940	371,613	366,638	30.5	-1.3	4.2	4.1
3. Salary-Based General Purpose Consumption Loans	70,360	67,750	74,207	74,495	80,544	7.7	8.1	0.8	0.9
4. Others	15,100	15,053	19,443	16,812	15,410	35.1	-8.3	0.2	0.2
C. Under BSP RRP Arrangement	**271,313**	**250,646**	**265,760**	**234,602**	**265,314**	**1.8**	**13.1**		
Total Loans Outstanding to Residents									
Gross of RRPs	**7,239,028**	**8,308,929**	**9,180,743**	**8,712,746**	**8,957,038**	**8.8**	**2.8**		
Net of RRPs	**6,967,715**	**8,058,283**	**8,914,983**	**8,478,144**	**8,691,725**	**9.0**	**2.5**		
II. Non-Residents	**237,034**	**275,121**	**328,010**	**318,816**	**264,523**	**17.1**	**-17.0**	**3.6**	**3.0**
III. Total Loans Outstanding to Residents and Non-Residents									
Gross of RRPs	**7,476,061**	**8,584,051**	**9,508,752**	**9,031,561**	**9,221,561**	**9.1**	**2.1**		
Net of RRPs	**7,204,749**	**8,333,405**	**9,242,993**	**8,796,959**	**8,956,247**	**9.3**	**1.8**	**100.0**	**100.0**
Memo Items:									
a. Loans to domestic banks' foreign offices	*40,158*	*52,770*	*69,672*	*61,983*	60,882				
b. Interbank loans inclusive of loans to BSP	*249,964*	*255,397*	*225,908*	*287,383*	329,410				
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assig									
Participation with Recourse andSecurities Lending and Borrowing Transactions [3]	*100,895*	*125,562*	*149,632*	*87,577*	55,276				
Total Loans Outstanding (inclusive of memo items) [4]	**7,867,078**	**9,017,780**	**9,953,964**	**9,468,504**	**9,667,129**				

[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

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- Not applicable

Details may not add up to totals due to rounding.

Data as of 9 December 2020