25a LOANS OUTSTANDING FOR PRODUCTION AND HOUSEHOLD CONSUMPTION: UNIVERSAL AND COMMERCIAL BANKS[1]

as of periods indicated

in million pesos

	Dec-14	Dec-15	Dec-16	Dec-17
I. Residents				
A. For Production by Economic Activity	4,052,657	4,609,222	5,387,633	6,388,558
1. Agriculture, Forestry and Fishing	144,980	150,223	188,779	163,369
2. Mining and Quarrying	23,353	33,238	31,340	46,753
3. Manufacturing	777,823	792,965	841,566	944,486
4. Electricity, Gas, Steam & Airconditioning Supply	434,385	553,833	662,455	830,390
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	55,460	60,267	59,949	67,462
6. Construction	111,121	143,474	178,693	219,480
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	654,222	736,713	830,160	1,004,207
8. Accomodation and Food Services Activities	91,929	104,215	128,020	144,096
9. Transportation and Storage	148,778	162,165	184,816	231,672
10. Information and Communication	125,202	158,973	224,096	277,164
11. Financial and Insurance Activities	392,050	440,322	516,208	603,139
12. Real Estate Activities	735,707	879,250	1,054,993	1,261,329
13. Professional, Scientific and Technical Activities	41,164	43,962	51,781	63,058
14. Administrative and Support Services Activities	32,369	30,677	47,369	32,061
15. Public Administration and Defense, Compulsory Social Security	104,017	111,007	103,089	133,879
16. Education	18,104	24,673	24,542	32,921
17. Human Health and Social Work Activities	28,027	38,567	50,138	54,223
18. Arts, Entertainment and Recreation	27,473	31,263	69,059	93,697
19. Other Community, Social & Personal Activities	55,836	54,829	77,023	115,044
20. Activities of Households as Employers, Undifferentiated Goods & Services	50,655	58,605	63,557	70,128
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..
B. For Household Consumption	**337,671**	**388,547**	**479,541**	**579,157**
1. Credit Card	163,705	178,499	196,662	237,137
2. Motor Vehicle Loans	115,031	151,335	203,847	256,560
3. Salary-Based General Purpose Consumption Loans	30,742	41,805	64,987	70,360
4. Others	28,193	16,909	14,045	15,100
C. Under BSP RRP Arrangement	**295,045**	**293,141**	**279,244**	**271,313**
Total Loans Outstanding to Residents				
Gross of RRPs	**4,685,373**	**5,290,911**	**6,146,418**	**7,239,028**
Net of RRPs	**4,390,328**	**4,997,770**	**5,867,174**	**6,967,715**
II. Non-Residents	**136,917**	**144,962**	**166,646**	**237,034**
III. Total Loans Outstanding to Residents and Non-Residents				
Gross of RRPs	**4,822,289**	**5,435,873**	**6,313,064**	**7,476,061**
Net of RRPs	**4,527,244**	**5,142,732**	**6,033,820**	**7,204,749**
Memo Items:				
a. Loans to domestic banks' foreign offices	*18,762*	*27,117*	*36,713*	*40,158*
b. Interbank loans inclusive of loans to BSP	*242,627*	*212,957*	*265,465*	*249,964*
c. Loans and Receivables Arising form Repurchase Agreements, Certificates of Assignment Participation with Recourse andSecurities Lending and Borrowing Transactions [3]	*34,206*	*43,718*	*91,070*	*100,895*
Total Loans Outstanding (inclusive of memo items)[4]	**5,117,884**	**5,719,665**	**6,706,312**	**7,867,078**

[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.

25a LOANS OUTSTANDING FOR PRODUCTION AND HOUSEHOLD CONSUMPTION: UNIVERSAL AND COMMERCIAL BANKS[1]

share to total loans outstanding net of RRPs in percent

	Dec-14	Dec-15	Dec-16	Dec-17
I. Residents				
A. For Production by Economic Activity	89.5	89.6	89.3	88.7
1. Agriculture, Forestry and Fishing	3.2	2.9	3.1	2.3
2. Mining and Quarrying	0.5	0.6	0.5	0.6
3. Manufacturing	17.2	15.4	13.9	13.1
4. Electricity, Gas, Steam & Airconditioning Supply	9.6	10.8	11.0	11.5
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	1.2	1.2	1.0	0.9
6. Construction	2.5	2.8	3.0	3.0
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	14.5	14.3	13.8	13.9
8. Accomodation and Food Services Activities	2.0	2.0	2.1	2.0
9. Transportation and Storage	3.3	3.2	3.1	3.2
10. Information and Communication	2.8	3.1	3.7	3.8
11. Financial and Insurance Activities	8.7	8.6	8.6	8.4
12. Real Estate Activities	16.3	17.1	17.5	17.5
13. Professional, Scientific and Technical Activities	0.9	0.9	0.9	0.9
14. Administrative and Support Services Activities	0.7	0.6	0.8	0.4
15. Public Administration and Defense, Compulsory Social Security	2.3	2.2	1.7	1.9
16. Education	0.4	0.5	0.4	0.5
17. Human Health and Social Work Activities	0.6	0.7	0.8	0.8
18. Arts, Entertainment and Recreation	0.6	0.6	1.1	1.3
19. Other Community, Social & Personal Activities	1.2	1.1	1.3	1.6
20. Activities of Households as Employers, Undifferentiated Goods & Services	1.1	1.1	1.1	1.0
21. Activities of Extra-Territorial Organizations & Bodies	..	..	..	..
B. For Household Consumption	7.5	7.6	7.9	8.0
1. Credit Card	3.6	3.5	3.3	3.3
2. Motor Vehicle Loans	2.5	2.9	3.4	3.6
3. Salary-Based General Purpose Consumption Loans	0.7	0.8	1.1	1.0
4. Others	0.6	0.3	0.2	0.2
II. Non-Residents	3.0	2.8	2.8	3.3
III. Total Loans Outstanding to Residents and Non-Residents Net of RRPs	100.0	100.0	100.0	100.0

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25a LOANS OUTSTANDING FOR PRODUCTION AND HOUSEHOLD CONSUMPTION: UNIVERSAL AND COMMERCIAL BANKS[1]

year-on-year growth rates in percent

	Dec-14	Dec-15	Dec-16	Dec-17
I. Residents				
A. For Production by Economic Activity	…	**13.7**	**16.9**	**18.6**
1. Agriculture, Forestry and Fishing	…	3.6	25.7	(13.5)
2. Mining and Quarrying	…	42.3	(5.7)	49.2
3. Manufacturing	…	1.9	6.1	12.2
4. Electricity, Gas, Steam & Airconditioning Supply	…	27.5	19.6	25.4
5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities	…	8.7	(0.5)	12.5
6. Construction	…	29.1	24.5	22.8
7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles	…	12.6	12.7	21.0
8. Accomodation and Food Services Activities	…	13.4	22.8	12.6
9. Transportation and Storage	…	9.0	14.0	25.4
10. Information and Communication	…	27.0	41.0	23.7
11. Financial and Insurance Activities	…	12.3	17.2	16.8
12. Real Estate Activities	…	19.5	20.0	19.6
13. Professional, Scientific and Technical Activities	…	6.8	17.8	21.8
14. Administrative and Support Services Activities	…	(5.2)	54.4	(32.3)
15. Public Administration and Defense, Compulsory Social Security	…	6.7	(7.1)	29.9
16. Education	…	36.3	(0.5)	34.1
17. Human Health and Social Work Activities	…	37.6	30.0	8.1
18. Arts, Entertainment and Recreation	…	13.8	120.9	35.7
19. Other Community, Social & Personal Activities	…	(1.8)	40.5	49.4
20. Activities of Households as Employers, Undifferentiated Goods & Services	…	15.7	8.4	10.3
21. Activities of Extra-Territorial Organizations & Bodies	…			
B. For Household Consumption	…	**15.1**	**23.4**	**20.8**
1. Credit Card	…	9.0	10.2	20.6
2. Motor Vehicle Loans	…	31.6	34.7	25.9
3. Salary-Based General Purpose Consumption Loans	…	36.0	55.5	8.3
4. Others	…	(40.0)	(16.9)	7.5
C. Under BSP RRP Arrangement	…	**(0.6)**	**(4.7)**	**(2.8)**
Total Loans Outstanding to Residents	…			
Gross of RRPs	…	**12.9**	**16.2**	**17.8**
Net of RRPs	…	**13.8**	**17.4**	**18.8**
II. Non-Residents	…	**5.9**	**15.0**	**42.2**
III. Total Loans Outstanding to Residents and Non-Residents	…			
Gross of RRPs	…	**12.7**	**16.1**	**18.4**
Net of RRPs	…	**13.6**	**17.3**	**19.4**

… *Year-on-year growth cannot be derived. Data series started only in June 2014.*

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