## 25a LOANS OUTSTANDING FOR PRODUCTION AND HOUSEHOLD CONSUMPTION: UNIVERSAL AND COMMERCIAL BANKS [1,2]

as of periods indicated

in million pesos

| | 2014 | 2015 | 2016 | 2017 | 2018 |
|---|---|---|---|---|---|
| **I. Residents** | | | | | |
| **A. For Production by Economic Activity** | 4,052,657 | 4,609,222 | 5,387,633 | 6,388,558 | 7,400,125 |
| 1. Agriculture, Forestry and Fishing | 144,980 | 150,223 | 188,779 | 163,369 | 192,216 |
| 2. Mining and Quarrying | 23,353 | 33,238 | 31,340 | 46,753 | 53,926 |
| 3. Manufacturing | 777,823 | 792,965 | 841,566 | 944,486 | 1,068,469 |
| 4. Electricity, Gas, Steam & Airconditioning Supply | 434,385 | 553,833 | 662,455 | 830,390 | 929,456 |
| 5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities | 55,460 | 60,267 | 59,949 | 67,462 | 82,473 |
| 6. Construction | 111,121 | 143,474 | 178,693 | 219,480 | 298,704 |
| 7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles | 654,222 | 736,713 | 830,160 | 1,004,207 | 1,159,976 |
| 8. Accommodation and Food Services Activities | 91,929 | 104,215 | 128,020 | 144,096 | 152,521 |
| 9. Transportation and Storage | 148,778 | 162,165 | 184,816 | 231,672 | 271,363 |
| 10. Information and Communication | 125,202 | 158,973 | 224,096 | 277,164 | 316,403 |
| 11. Financial and Insurance Activities | 392,050 | 440,322 | 516,208 | 603,139 | 787,383 |
| 12. Real Estate Activities | 735,707 | 879,250 | 1,054,993 | 1,261,329 | 1,402,372 |
| 13. Professional, Scientific and Technical Activities | 41,164 | 43,962 | 51,781 | 63,058 | 71,392 |
| 14. Administrative and Support Services Activities | 32,369 | 30,677 | 47,369 | 32,061 | 36,222 |
| 15. Public Administration and Defense, Compulsory Social Security | 104,017 | 111,007 | 103,089 | 133,879 | 136,068 |
| 16. Education | 18,104 | 24,673 | 24,542 | 32,921 | 39,747 |
| 17. Human Health and Social Work Activities | 28,027 | 38,567 | 50,138 | 54,223 | 55,609 |
| 18. Arts, Entertainment and Recreation | 27,473 | 31,263 | 69,059 | 93,697 | 132,183 |
| 19. Other Community, Social & Personal Activities | 55,836 | 54,829 | 77,023 | 115,044 | 127,994 |
| 20. Activities of Households as Employers, Undifferentiated Goods & Services | 50,655 | 58,605 | 63,557 | 70,128 | 85,646 |
| 21. Activities of Extra-Territorial Organizations & Bodies | .. | .. | .. | .. | .. |
| **B. For Household Consumption** | **337,671** | **388,547** | **479,541** | **579,157** | **658,159** |
| 1. Credit Card | 163,705 | 178,499 | 196,662 | 237,137 | 287,088 |
| 2. Motor Vehicle Loans | 115,031 | 151,335 | 203,847 | 256,560 | 288,267 |
| 3. Salary-Based General Purpose Consumption Loans | 30,742 | 41,805 | 64,987 | 70,360 | 67,750 |
| 4. Others | 28,193 | 16,909 | 14,045 | 15,100 | 15,053 |
| **C. Under BSP RRP Arrangement** | **295,045** | **293,141** | **279,244** | **271,313** | **250,646** |
| **Total Loans Outstanding to Residents** | | | | | |
| **Gross of RRPs** | **4,685,373** | **5,290,911** | **6,146,418** | **7,239,028** | **8,308,929** |
| **Net of RRPs** | **4,390,328** | **4,997,770** | **5,867,174** | **6,967,715** | **8,058,283** |
| **II. Non-Residents** | **136,917** | **144,962** | **166,646** | **237,034** | **275,121** |
| **III. Total Loans Outstanding to Residents and Non-Residents** | | | | | |
| **Gross of RRPs** | **4,822,289** | **5,435,873** | **6,313,064** | **7,476,061** | **8,584,051** |
| **Net of RRPs** | **4,527,244** | **5,142,732** | **6,033,820** | **7,204,749** | **8,333,405** |
| **Memo Items:** | | | | | |
| *a. Loans to domestic banks' foreign offices* | *18,762* | *27,117* | *36,713* | *40,158* | *52,770* |
| *b. Interbank loans inclusive of loans to BSP* | *242,627* | *212,957* | *265,465* | *249,964* | *255,397* |
| *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* | *125,562* |
| **Total Loans Outstanding (inclusive of memo items)** [4] | **5,117,884** | **5,719,665** | **6,706,312** | **7,867,078** | **9,017,780** |

[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 [1,2]

share to total loans outstanding net of RRPs, in percent

| | 2014 | 2015 | 2016 | 2017 | 2018 |
|---|---|---|---|---|---|
| **I. Residents** | | | | | |
| **A. For Production by Economic Activity** | 89.5 | 89.6 | 89.3 | 88.7 | 88.8 |
| 1. Agriculture, Forestry and Fishing | 3.2 | 2.9 | 3.1 | 2.3 | 2.3 |
| 2. Mining and Quarrying | 0.5 | 0.6 | 0.5 | 0.6 | 0.6 |
| 3. Manufacturing | 17.2 | 15.4 | 13.9 | 13.1 | 12.8 |
| 4. Electricity, Gas, Steam & Airconditioning Supply | 9.6 | 10.8 | 11.0 | 11.5 | 11.2 |
| 5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities | 1.2 | 1.2 | 1.0 | 0.9 | 1.0 |
| 6. Construction | 2.5 | 2.8 | 3.0 | 3.0 | 3.6 |
| 7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles | 14.5 | 14.3 | 13.8 | 13.9 | 13.9 |
| 8. Accommodation and Food Services Activities | 2.0 | 2.0 | 2.1 | 2.0 | 1.8 |
| 9. Transportation and Storage | 3.3 | 3.2 | 3.1 | 3.2 | 3.3 |
| 10. Information and Communication | 2.8 | 3.1 | 3.7 | 3.8 | 3.8 |
| 11. Financial and Insurance Activities | 8.7 | 8.6 | 8.6 | 8.4 | 9.4 |
| 12. Real Estate Activities | 16.3 | 17.1 | 17.5 | 17.5 | 16.8 |
| 13. Professional, Scientific and Technical Activities | 0.9 | 0.9 | 0.9 | 0.9 | 0.9 |
| 14. Administrative and Support Services Activities | 0.7 | 0.6 | 0.8 | 0.4 | 0.4 |
| 15. Public Administration and Defense, Compulsory Social Security | 2.3 | 2.2 | 1.7 | 1.9 | 1.6 |
| 16. Education | 0.4 | 0.5 | 0.4 | 0.5 | 0.5 |
| 17. Human Health and Social Work Activities | 0.6 | 0.7 | 0.8 | 0.8 | 0.7 |
| 18. Arts, Entertainment and Recreation | 0.6 | 0.6 | 1.1 | 1.3 | 1.6 |
| 19. Other Community, Social & Personal Activities | 1.2 | 1.1 | 1.3 | 1.6 | 1.5 |
| 20. Activities of Households as Employers, Undifferentiated Goods & Services | 1.1 | 1.1 | 1.1 | 1.0 | 1.0 |
| 21. Activities of Extra-Territorial Organizations & Bodies | .. | .. | .. | .. | .. |
| **B. For Household Consumption** | 7.5 | 7.6 | 7.9 | 8.0 | 7.9 |
| 1. Credit Card | 3.6 | 3.5 | 3.3 | 3.3 | 3.4 |
| 2. Motor Vehicle Loans | 2.5 | 2.9 | 3.4 | 3.6 | 3.5 |
| 3. Salary-Based General Purpose Consumption Loans | 0.7 | 0.8 | 1.1 | 1.0 | 0.8 |
| 4. Others | 0.6 | 0.3 | 0.2 | 0.2 | 0.2 |
| **II. Non-Residents** | 3.0 | 2.8 | 2.8 | 3.3 | 3.3 |
| **III. Total Loans Outstanding to Residents and Non-Residents Net of RRPs** | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

## 25a LOANS OUTSTANDING FOR PRODUCTION AND HOUSEHOLD CONSUMPTION: UNIVERSAL AND COMMERCIAL BANKS [1,2]

year-on-year growth rates, in percent

| | 2014 | 2015 | 2016 | 2017 | 2018 |
|---|---|---|---|---|---|
| **I. Residents** | | | | | |
| **A. For Production by Economic Activity** | … | **13.7** | **16.9** | **18.6** | **15.8** |
| 1. Agriculture, Forestry and Fishing | … | 3.6 | 25.7 | (13.5) | 17.7 |
| 2. Mining and Quarrying | … | 42.3 | (5.7) | 49.2 | 15.3 |
| 3. Manufacturing | … | 1.9 | 6.1 | 12.2 | 13.1 |
| 4. Electricity, Gas, Steam & Airconditioning Supply | … | 27.5 | 19.6 | 25.4 | 11.9 |
| 5. Water Supply, Sewerage, Waste Mgnt and Remediation Activities | … | 8.7 | (0.5) | 12.5 | 22.3 |
| 6. Construction | … | 29.1 | 24.5 | 22.8 | 36.1 |
| 7. Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycles | … | 12.6 | 12.7 | 21.0 | 15.5 |
| 8. Accommodation and Food Services Activities | … | 13.4 | 22.8 | 12.6 | 5.8 |
| 9. Transportation and Storage | … | 9.0 | 14.0 | 25.4 | 17.1 |
| 10. Information and Communication | … | 27.0 | 41.0 | 23.7 | 14.2 |
| 11. Financial and Insurance Activities | … | 12.3 | 17.2 | 16.8 | 30.5 |
| 12. Real Estate Activities | … | 19.5 | 20.0 | 19.6 | 11.2 |
| 13. Professional, Scientific and Technical Activities | … | 6.8 | 17.8 | 21.8 | 13.2 |
| 14. Administrative and Support Services Activities | … | (5.2) | 54.4 | (32.3) | 13.0 |
| 15. Public Administration and Defense, Compulsory Social Security | … | 6.7 | (7.1) | 29.9 | 1.6 |
| 16. Education | … | 36.3 | (0.5) | 34.1 | 20.7 |
| 17. Human Health and Social Work Activities | … | 37.6 | 30.0 | 8.1 | 2.6 |
| 18. Arts, Entertainment and Recreation | … | 13.8 | 120.9 | 35.7 | 41.1 |
| 19. Other Community, Social & Personal Activities | … | (1.8) | 40.5 | 49.4 | 11.3 |
| 20. Activities of Households as Employers, Undifferentiated Goods & Services | … | 15.7 | 8.4 | 10.3 | 22.1 |
| 21. Activities of Extra-Territorial Organizations & Bodies | … | | | | |
| **B. For Household Consumption** | … | **15.1** | **23.4** | **20.8** | **13.6** |
| 1. Credit Card | … | 9.0 | 10.2 | 20.6 | 21.1 |
| 2. Motor Vehicle Loans | … | 31.6 | 34.7 | 25.9 | 12.4 |
| 3. Salary-Based General Purpose Consumption Loans | … | 36.0 | 55.5 | 8.3 | (3.7) |
| 4. Others | … | (40.0) | (16.9) | 7.5 | (0.3) |
| **C. Under BSP RRP Arrangement** | … | **(0.6)** | **(4.7)** | **(2.8)** | **(7.6)** |
| **Total Loans Outstanding to Residents** | … | | | | |
| **Gross of RRPs** | … | **12.9** | **16.2** | **17.8** | **14.8** |
| **Net of RRPs** | … | **13.8** | **17.4** | **18.8** | **15.7** |
| **II. Non-Residents** | … | **5.9** | **15.0** | **42.2** | **16.1** |
| **III. Total Loans Outstanding to Residents and Non-Residents** | … | | | | |
| **Gross of RRPs** | … | **12.7** | **16.1** | **18.4** | **14.8** |
| **Net of RRPs** | … | **13.6** | **17.3** | **19.4** | **15.7** |

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