25 LOANS OUTSTANDING OF UNIVERSAL AND COMMERCIAL BANKS [1]

as of periods indicated

in million pesos

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
A. For Production by Economic Activity	1,326,935	1,328,594	1,359,792	1,340,441	1,338,083	1,380,571	1,478,294	1,748,206	1,921,667	2,115,283	2,541,159	2,962,035	3,415,468
1. Agriculture, Hunting & Forestry [2]	61,603	78,563	86,276	117,871	132,818	150,748	202,087	309,279	333,787	378,551	236,149	175,928	179,642
of which: Undifferentiated Production Activities of Private Households	*9,590*	*10,329*	*12,171*	*31,257*	*44,074*	*59,183*	*117,313*	*38,429*	*28,628*	*30,572*	*37,320*	*39,219*	*43,870*
2. Fishing	4,810	4,194	4,772	5,799	5,965	5,774	6,889	3,934	3,460	3,717	5,993	8,117	10,187
3. Mining and Quarrying	19,890	14,448	14,111	12,211	11,387	9,683	10,342	6,890	5,237	15,783	25,263	14,135	18,155
4. Manufacturing	372,906	379,405	367,538	419,380	412,539	376,824	373,154	392,794	327,010	386,653	510,911	558,414	645,082
5. Electricity, Gas & Water	70,359	71,372	64,608	77,123	70,055	75,483	122,534	112,599	144,244	166,602	257,413	283,140	378,397
6. Construction	42,151	35,390	36,013	29,890	26,084	25,875	25,204	34,485	25,046	28,943	35,397	53,563	81,314
7. Wholesale & Retail Trade	197,889	188,653	190,228	190,537	165,374	183,362	178,879	228,716	239,290	255,491	403,082	474,600	554,746
8. Transportation, Storage & Communication	72,967	58,323	63,686	61,320	48,334	50,455	55,542	81,017	150,046	144,695	173,411	238,518	231,942
9. Financial Intermediation	133,958	137,278	123,769	51,743	111,407	116,471	153,366	130,560	189,936	193,068	225,599	312,432	323,141
10. Real Estate, Renting & Bus. Services [3]	202,746	203,146	214,915	203,484	199,887	221,188	217,208	282,880	317,592	356,267	445,928	578,326	705,546
11. Public Administration and Defense	21,913	21,243	31,825	35,403	32,333	41,586	37,810	52,704	66,314	67,420	79,638	106,241	107,663
12. Education	8,903	8,564	9,136	10,514	9,269	9,526	9,359	10,341	9,825	9,912	8,785	11,908	14,697
13. Health and Social Work	4,179	5,285	5,711	7,286	6,398	6,718	7,084	8,364	10,527	10,630	9,432	14,599	21,068
14. Other Community, Social & Personal Services	96,048	106,176	132,035	100,919	93,508	94,226	64,256	72,592	71,131	63,404	87,404	89,384	87,456
15. Hotels and Restaurants	16,613	16,554	15,168	16,962	12,726	12,653	14,580	21,051	28,222	34,147	36,756	42,732	56,432
B. For Household Consumption [4]	49,545	63,408	69,728	76,355	92,189	114,198	140,330	159,066	176,616	192,329	225,566	257,381	278,829
1. Credit Card	24,835	35,126	40,822	47,069	55,997	72,416	89,545	107,943	114,979	119,755	130,557	148,091	156,598
2. Auto Loans	10,101	13,624	14,116	14,116	20,889	24,841	32,189	35,560	45,446	56,603	71,555	81,571	92,778
3. Others	14,609	14,658	14,790	15,169	15,303	16,940	18,596	15,563	16,191	15,971	23,454	27,719	29,453
C. Under RRPs Arrangement	22,495	40,314	58,178	109,130	109,130	200,518	238,082	230,083	232,157	252,353	224,235	236,576	271,066
TOTAL LOANS OUTSTANDING (Resident)													
Gross of RRPs	1,398,974	1,432,316	1,487,698	1,525,926	1,539,402	1,695,286	1,856,706	2,137,355	2,330,440	2,559,965	2,990,960	3,455,993	3,965,362
Net of RRPs	1,376,479	1,392,002	1,429,520	1,416,796	1,430,272	1,494,768	1,618,624	1,907,272	2,098,283	2,307,612	2,766,725	3,219,417	3,694,296
D. Non-Resident [5]	262	347	49	23	4	1		43,762	48,454	30,991	23,974	24,426	82,701
TOTAL LOANS OUTSTANDING (Resident and Non-resident)													
Gross of RRPs	1,399,236	1,432,663	1,487,747	1,525,949	1,539,406	1,695,287	1,856,706	2,181,117	2,378,894	2,590,956	3,014,935	3,480,418	4,048,064
Net of RRPs	1,376,741	1,392,349	1,429,569	1,416,819	1,430,276	1,494,769	1,618,624	1,951,034	2,146,737	2,338,603	2,790,700	3,243,842	3,776,998

[1] *With the introduction of the Financial Reporting Package (FRP) in March 2008, data from December 2001 to February 2008 were reformatted to conform to the new format under the FRP. Excludes interbank loans and transactions of local banks' foreign offices .*

[2] *Data may include loans to other sectors integrated with agriculture such as trading of agricultural and fishery products and manufacturing of agri-and fishery-based commodities.*

[3] *Includes residential loans*

[4] *Excludes residential loans*

[5] *In the old series, loans to nonresidents were lodged together with those of residents and classified according to economic sector. Since the old database did not provide for a separate category on loans to non-residents, the 2007 data of the present series were based on the reports of a few banks which could readily identify and estimate the non-resident account.*

\- *Not available*

Source : Department of Economic Statistics

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year-on-year growth rates, in percent

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
A. For Production by Economic Activity		0.1	2.3	-1.4	-0.2	3.2	7.1	18.3	9.9	10.1	20.1	16.6	15.3
1. Agriculture, Hunting & Forestry [2]		27.5	9.8	36.6	12.7	13.5	34.1	53.0	7.9	13.4	-37.6	-25.5	2.1
of which: Undifferentiated Production Activities of Private Households		*7.7*	*17.8*	*156.8*	*41.0*	*34.3*	*98.2*	*-67.2*	*-25.5*	*6.8*	*22.1*	*5.1*	*11.9*
2. Fishing		-12.8	13.8	21.5	2.9	-3.2	19.3	-42.9	-12.0	7.4	61.2	35.4	25.5
3. Mining and Quarrying		-27.4	-2.3	-13.5	-6.7	-15.0	6.8	-33.4	-24.0	201.4	60.1	-44.0	28.4
4. Manufacturing		1.7	-3.1	14.1	-1.6	-8.7	-1.0	5.3	-16.7	18.2	32.1	9.3	15.5
5. Electricity, Gas & Water		1.4	-9.5	19.4	-9.2	7.7	62.3	-8.1	28.1	15.5	54.5	10.0	33.6
6. Construction		-16.0	1.8	-17.0	-12.7	-0.8	-2.6	36.8	-27.4	15.6	22.3	51.3	51.8
7. Wholesale & Retail Trade		-4.7	0.8	0.2	-13.2	10.9	-2.4	27.9	4.6	6.8	57.8	17.7	16.9
8. Transportation, Storage & Communication		-20.1	9.2	-3.7	-21.2	4.4	10.1	45.9	85.2	-3.6	19.8	37.5	-2.8
9. Financial Intermediation		2.5	-9.8	-58.2	115.3	4.5	31.7	-14.9	45.5	1.6	16.8	38.5	3.4
10. Real Estate, Renting & Bus. Services [3]		0.2	5.8	-5.3	-1.8	10.7	-1.8	30.2	12.3	12.2	25.2	29.7	22.0
11. Public Administration and Defense		-3.1	49.8	11.2	-8.7	28.6	-9.1	39.4	25.8	1.7	18.1	33.4	1.3
12. Education		-3.8	6.7	15.1	-11.8	2.8	-1.8	10.5	-5.0	0.9	-11.4	35.5	23.4
13. Health and Social Work		26.4	8.1	27.6	-12.2	5.0	5.5	18.1	25.9	1.0	-11.3	54.8	44.3
14. Other Community, Social & Personal Services		10.5	24.4	-23.6	-7.3	0.8	-31.8	13.0	-2.0	-10.9	37.9	2.3	-2.2
15. Hotels and Restaurants		-0.4	-8.4	11.8	-25.0	-0.6	15.2	44.4	34.1	21.0	7.6	16.3	32.1
B. For Household Consumption [4]		28.0	10.0	9.5	20.7	23.9	22.9	13.4	11.0	8.9	17.3	14.1	8.3
1. Credit Card		41.4	16.2	15.3	19.0	29.3	23.7	20.5	6.5	4.2	9.0	13.4	5.7
2. Auto Loans		34.9	3.6	0.0	48.0	18.9	29.6	10.5	27.8	24.6	26.4	14.0	13.7
3. Others		0.3	0.9	2.6	0.9	10.7	9.8	-16.3	4.0	-1.4	46.9	18.2	6.3
C. Under RRPs Arrangement		79.2	44.3	87.6	0.0	83.7	18.7	-3.4	0.9	8.7	-11.1	5.5	14.6
TOTAL LOANS OUTSTANDING (Resident)													
Gross of RRPs		2.4	3.9	2.6	0.9	10.1	9.5	15.1	9.0	9.8	16.8	15.5	14.7
Net of RRPs		1.1	2.7	-0.9	1.0	4.5	8.3	17.8	10.0	10.0	19.9	16.4	14.8
D. Non-Resident [5]		32.4	-85.9	-53.8	-82.3	-87.5	-100.0		10.7	-36.0	-22.6	1.9	238.6
TOTAL LOANS OUTSTANDING (Resident and Non-resident)													
Gross of RRPs		2.4	3.8	2.6	0.9	10.1	9.5	17.5	9.1	8.9	16.4	15.4	16.3
Net of RRPs		1.1	2.7	-0.9	0.9	4.5	8.3	20.5	10.0	8.9	19.3	16.2	16.4

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share to total loans outstanding net of RRPs, in percent

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
A. For Production by Economic Activity	96.4	95.4	95.1	94.6	93.6	92.4	91.3	89.6	89.5	90.5	91.1	91.3	90.4
1. Agriculture, Hunting & Forestry [2]	4.5	5.6	6.0	8.3	9.3	10.1	12.5	15.9	15.5	16.2	8.5	5.4	4.8
of which: Undifferentiated Production Activities of Private Households	*0.7*	*0.7*	*0.9*	*2.2*	*3.1*	*4.0*	*7.2*	*2.0*	*1.3*	*1.3*	*1.3*	*1.2*	*1.2*
2. Fishing	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.2	0.2	0.2	0.2	0.3	0.3
3. Mining and Quarrying	1.4	1.0	1.0	0.9	0.8	0.6	0.6	0.4	0.2	0.7	0.9	0.4	0.5
4. Manufacturing	27.1	27.2	25.7	29.6	28.8	25.2	23.1	20.1	15.2	16.5	18.3	17.2	17.1
5. Electricity, Gas & Water	5.1	5.1	4.5	5.4	4.9	5.0	7.6	5.8	6.7	7.1	9.2	8.7	10.0
6. Construction	3.1	2.5	2.5	2.1	1.8	1.7	1.6	1.8	1.2	1.2	1.3	1.7	2.2
7. Wholesale & Retail Trade	14.4	13.5	13.3	13.4	11.6	12.3	11.1	11.7	11.1	10.9	14.4	14.6	14.7
8. Transportation, Storage & Communication	5.3	4.2	4.5	4.3	3.4	3.4	3.4	4.2	7.0	6.2	6.2	7.4	6.1
9. Financial Intermediation	9.7	9.9	8.7	3.7	7.8	7.8	9.5	6.7	8.8	8.3	8.1	9.6	8.6
10. Real Estate, Renting & Bus. Services [3]	14.7	14.6	15.0	14.4	14.0	14.8	13.4	14.5	14.8	15.2	16.0	17.8	18.7
11. Public Administration and Defense	1.6	1.5	2.2	2.5	2.3	2.8	2.3	2.7	3.1	2.9	2.9	3.3	2.9
12. Education	0.6	0.6	0.6	0.7	0.6	0.6	0.6	0.5	0.5	0.4	0.3	0.4	0.4
13. Health and Social Work	0.3	0.4	0.4	0.5	0.4	0.4	0.4	0.4	0.5	0.5	0.3	0.5	0.6
14. Other Community, Social & Personal Services	7.0	7.6	9.2	7.1	6.5	6.3	4.0	3.7	3.3	2.7	3.1	2.8	2.3
15. Hotels and Restaurants	1.2	1.2	1.1	1.2	0.9	0.8	0.9	1.1	1.3	1.5	1.3	1.3	1.5
B. For Household Consumption [4]	3.6	4.6	4.9	5.4	6.4	7.6	8.7	8.2	8.2	8.2	8.1	7.9	7.4
1. Credit Card	1.8	2.5	2.9	3.3	3.9	4.8	5.5	5.5	5.4	5.1	4.7	4.6	4.1
2. Auto Loans	0.7	1.0	1.0	1.0	1.5	1.7	2.0	1.8	2.1	2.4	2.6	2.5	2.5
3. Others	1.1	1.1	1.0	1.1	1.1	1.1	1.1	0.8	0.8	0.7	0.8	0.9	0.8
C. Non-Resident [5]	-	-	-	-	-	-	-	2.2	2.3	1.3	0.9	0.8	2.2
TOTAL LOANS OUTSTANDING (Resident and Non-resident) Net of RRPs	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0