



Department of Agriculture
Agricultural Credit Policy Council

Bank Lending to Agriculture 2018-2021



Republic of the Philippines
Department of Agriculture
AGRICULTURAL CREDIT POLICY COUNCIL

Table 1 Amount of Loans Granted to Agriculture, Fisheries, and Forestry By Type of Government Financial Institutions For Years 2018-2021 (In Billion Pesos)								
Government Banks	2018		2019		2020		2021	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
Development Bank of the Philippines	72.47	18.5	45.07	10.9	51.19	12.5	13.73	4
Land Bank of the Philippines	319.37	81.5	368.88	89.1	357.31	87.5	361.96	96
Grand Total	391.84	100	413.96	100	408.50	100	375.69	100

Source: Development Bank of the Philippines (DBP) and Land Bank of the Philippines (LBP)

Table 2 Amount of Agricultural Loans, By Type of Financial Institution, For Years 2018-2021 (In Billion Pesos)								
Type of Financial Institution	2018		2019		2020		2021	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
Universal Banks and Private Commercial Banks	585.6	92.8	618.5	93	599.9	92.9	723.2	94
Thrift Banks (TBS)	21.5	3.4	22.9	3.4	22.3	3.5	22.2	2.9
Rural and Cooperative Banks (RCBs)	23.6	3.7	23.9	3.6	23.4	3.6	24	3.1
Grand Total	630.8	100	665.3	100	645.6	100	769.5	100

Source: Bangko Sentral ng Pilipinas (BSP), Data Supervisory Analytics (FRP Solo Schedule 11D, Regional data based on HO location)



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Table 3
Amount of Agricultural Loans, by Subsector/Activity For Years 2018-2021
(In Billion Pesos)

Sector / Activity	2018		2019		2020		2021	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
Agriculture, Forestry and Fishing	156.2	24.8	187.1	28.1	187.9	29.11	186.2	24.2
Manufacturing	209.2	33.2	202.3	30.4	190.8	29.56	251.9	32.73
Others:	265.4	42.1	275.9	41.5	266.8	41.33	331.4	43.07
Electricity, Gas, Steam and AirConditioning Supply	7.5	1.2	9.9	1.5	10	1.55	9.3	1.21
Water supply, Sewerage, Waste management and Remediation Activities	0.8	0.1	0.6	0.1	0.5	0.08	0.4	0.05
Construction	16.5	2.6	23	3.5	13	2.01	21.9	2.85
Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	143.3	22.7	139.3	20.9	137.7	21.32	165.2	21.47
Transportation and Storage	24.9	3.9	27	4.1	27.9	4.32	50.2	6.52
Information and Communication	14.4	2.3	18.2	2.7	20.1	3.11	28.4	3.69
Financial and Insurance Activities	8	1.3	8.4	1.3	6.5	1	8.3	1.08
Real Estate Activities	1.7	0.3	2.6	0.4	3.7	0.58	5.6	0.73
Professional, Scientific and Technical Activities	0.8	0.1	1	0.1	0.4	0.06	0.6	0.08
Administrative and Support Service Activities	0.3	0	0.4	0.1	0.2	0.04	0.4	0.05
Public Administration and Defense; Compulsory Social Security	47.3	7.5	45.4	6.8	46.9	7.26	41.1	5.34
Grand Total	630.8	100	665.3	100	645.6	100	769.5	100

* Based on 2009 Philippine Standard Industrial Classification (PSIC)

Source: Bangko Sentra/ ng Pilipinas (BSP) Data Supervisory Analytics, (FRP Solo Schedule 11D, Outstanding Loans of Agri-Agra Exposures to each Economic Activity)



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Table 4
Amount of Agri-Agra Loans Generated, by Purpose/Utilization For Years 2018-2021
(In Billion Pesos)

Loan Purpose	2018		2019		2020		2021	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
(1) Agricultural production	101.2	29.5	127.3	34.4	152.9	40.2	157.1	35.6
(2) Promotion of agribusiness and exports	6	1.7	6.8	1.8	5.9	1.6	11	2.5
(3) Acquisition of work animals, farm and fishery equipment and machinery	6.8	2	5.9	1.6	5.4	1.4	4.5	1
(4) Acquisition of seeds, fertilizers, poultry, livestock, feeds and other similar items	46.5	13.6	41.8	11.3	44.1	11.6	42.3	9.6
(5) Acquisition of lands authorized under the Agrarian Reform Code of the Philippines and its amendments	1.9	0.6	1.9	0.5	1.9	0.5	2.1	0.5
(6) Construction, acquisition and repair of facilities for production, processing, storage and marketing and such other facilities in support of agriculture and fisheries	37.7	11	47.1	12.7	40.6	10.7	46.5	10.6
(7) Efficient and effective merchandising of agricultural and fishery commodities stored and/or processed by the facilities aforesaid in domestic and foreign commerce	28.4	8.3	26.2	7.1	28.4	7.5	33.3	7.6
(8) Other activities identified in Section 23 of R.A. No. 8435	114.8	33.4	112.7	30.5	101.5	26.6	144.1	32.7
Grand Total	343.3	100	369.8	100	380.8	100	441	100

Source: BSP Data Supervisory Analytics, Reports on the Utilization of Loanable Funds Generated which were Set Aside for Agrarian Reform Credit/Other Agricultural Credit (Schedules A and B)