25 PHILIPPINES: TOTAL LOANS (GROSS), LOAN LOSS PROVISIONS AND NON-PERFORMING LOANS [1]

BY TYPE OF UNIVERSAL AND COMMERCIAL BANKS

Levels in million pesos, ratios in percent

	Total Loans					Non-Performing Loans [2]					Gross Non-Performing Loans [3]					Net Non-Performing Loans [3]					Loan Loss Provision				
	Total	UBs	KBs	Gov't [4]	FX [5] Banks	Total	UBs	KBs	Gov't [4]	FX [5] Banks	Total	UBs	KBs	Gov't [4]	FX [5] Banks	Total	UBs	KBs	Gov't [4]	FX [5] Banks	Total	UBs	KBs	Gov't [4]	FX [5] Banks
2010	**2,801,711**	1,855,929	199,505	341,733	404,544	**80,215**	55,180	11,720	10,312	3,003	…	…	…	…	…	…	…	…	…	…	**95,040**	62,619	9,898	14,326	8,197
2011	**3,221,775**	2,193,785	228,991	449,510	349,489	**71,938**	46,052	12,279	10,183	3,424	…	…	…	…	…	…	…	…	…	…	**90,903**	56,771	8,467	15,694	9,971
2012	**3,650,760**	2,612,797	172,936	444,960	420,067	…	…	…	…	…	**100,610**	75,588	9,231	12,276	3,515	**11,306**	9,554	2,166	665	-1,079	**128,464**	93,379	8,559	16,832	9,693
2013	**4,256,963**	3,200,610	167,075	446,749	442,529	…	…	…	…	…	**90,509**	66,775	7,952	12,959	2,823	**8,050**	5,200	1,476	4,171	-2,797	**130,440**	95,520	7,825	17,396	9,699
2014																									
Jan	**4,198,475**	3,144,783	176,834	464,353	412,505	…	…	…	…	…	**91,865**	67,214	8,304	13,331	3,015	**9,176**	5,691	2,183	4,338	-3,037	**130,652**	95,934	7,480	17,452	9,785
Feb	**4,249,701**	3,121,870	172,985	521,677	433,169	…	…	…	…	…	**94,239**	69,089	8,240	13,598	3,313	**12,852**	8,654	2,104	4,371	-2,278	**130,245**	95,710	7,546	17,527	9,463
Mar	**4,329,734**	3,252,395	180,418	472,888	424,033	…	…	…	…	…	**93,526**	67,989	7,573	13,672	4,292	**10,144**	8,291	1,666	4,352	-4,165	**131,790**	94,903	7,336	17,584	11,967
Apr	**4,374,943**	3,247,114	174,876	524,715	428,239	…	…	…	…	…	**94,424**	68,894	7,427	13,716	4,386	**11,973**	9,399	1,467	4,370	-3,264	**131,800**	94,964	7,381	17,394	12,060
May	**4,427,889**	3,317,633	183,048	511,269	415,939	…	…	…	…	…	**96,069**	70,459	7,284	12,837	5,490	**13,380**	10,855	1,367	3,975	-2,817	**132,851**	95,964	7,363	17,408	12,115
Jun	**4,513,288**	3,377,844	170,816	509,418	455,210	…	…	…	…	…	**94,798**	69,694	7,270	12,543	5,291	**12,437**	9,563	1,684	3,480	-2,290	**133,317**	96,958	7,072	17,318	11,968
Jul	**4,513,617**	3,392,694	171,766	519,990	429,167	…	…	…	…	…	**95,193**	69,514	6,895	13,501	5,282	**12,946**	9,590	1,310	4,759	-2,713	**133,735**	97,425	7,077	17,002	12,232
Aug	**4,588,791**	3,457,565	181,925	492,996	456,304	…	…	…	…	…	**101,199**	73,764	7,078	13,148	7,209	**17,636**	12,614	1,366	4,420	-764	**135,553**	98,744	7,439	17,001	12,369
Sep	**4,704,656**	3,590,726	176,695	519,700	417,535	…	…	…	…	…	**96,181**	68,367	7,568	13,287	6,959	**14,129**	9,408	2,044	4,243	-1,566	**133,708**	97,143	7,266	17,010	12,289
Oct	**4,712,030**	3,568,565	177,378	532,735	433,352	…	…	…	…	…	**96,538**	68,654	7,583	13,379	6,922	**14,588**	9,873	1,981	4,678	-1,944	**133,840**	97,330	7,370	16,962	12,178
Nov	**4,829,955**	3,691,829	172,490	532,547	433,089	…	…	…	…	…	**95,518**	67,752	7,540	13,310	6,916	**13,308**	8,882	1,891	4,442	-1,907	**134,590**	97,682	7,441	17,142	12,325
Dec	**5,117,884**	3,928,969	177,782	625,554	385,579	…	…	…	…	…	**93,055**	65,379	8,278	12,336	7,062	**15,289**	9,108	2,979	3,775	-573	**132,542**	96,125	7,408	16,879	12,130
2015 [p]																									
Jan	**4,892,189**	3,756,555	178,491	571,580	385,563	…	…	…	…	…	**96,715**	68,960	8,685	12,433	6,637	**18,723**	12,409	3,415	3,993	-1,094	**132,783**	96,452	7,387	16,853	12,091
Feb	**4,874,515**	3,739,320	183,721	569,560	381,914	…	…	…	…	…	**95,655**	68,331	7,635	12,883	6,806	**15,620**	10,157	2,247	4,467	-1,251	**134,361**	97,928	7,368	16,888	12,177
Mar	**4,991,914**	3,849,054	198,402	554,833	389,625	…	…	…	…	…	**97,365**	70,298	7,485	12,810	6,772	**18,093**	12,440	1,957	4,358	-662	**134,544**	97,960	7,522	16,975	12,087
Apr	**5,002,873**	3,861,052	191,081	581,344	369,396	…	…	…	…	…	**97,873**	71,079	7,337	12,987	6,470	**17,222**	12,711	1,137	4,372	-998	**136,036**	98,585	7,869	17,057	12,525
May	**4,999,125**	3,832,966	188,144	610,956	367,060	…	…	…	…	…	**96,922**	68,989	8,340	12,869	6,724	**15,012**	9,926	2,181	4,351	-1,446	**137,568**	100,020	7,796	17,064	12,688
Jun	**5,110,488**	3,958,275	184,488	569,071	398,654	…	…	…	…	…	**94,122**	68,570	8,308	12,762	4,482	**15,356**	10,469	2,121	3,681	-915	**134,924**	99,616	7,827	16,995	10,486
Jul	**5,114,404**	3,912,604	192,587	572,485	436,728	…	…	…	…	…	**97,085**	69,885	8,268	14,382	4,550	**18,520**	11,033	1,816	5,218	453	**136,060**	100,331	8,242	16,976	10,511
Aug	**5,208,546**	3,905,229	190,326	674,665	438,326	…	…	…	…	…	**97,048**	69,981	8,609	13,949	4,509	**18,487**	10,676	2,262	4,758	791	**137,024**	101,227	8,233	17,039	10,525
Sep	**5,244,589**	3,990,434	190,621	600,043	463,491	…	…	…	…	…	**95,241**	68,129	8,384	14,178	4,550	**18,006**	11,701	2,163	4,818	-676	**133,090**	97,122	8,113	17,069	10,786
Oct	**5,353,375**	4,052,653	199,213	614,622	486,887	…	…	…	…	…	**94,524**	67,388	8,392	14,113	4,631	**18,307**	11,657	2,316	4,718	-384	**133,253**	97,289	7,998	17,082	10,884
Nov	**5,440,546**	4,127,459	206,781	682,313	423,993	…	…	…	…	…	**95,375**	67,753	8,737	14,222	4,663	**19,877**	12,668	2,617	4,875	-283	**133,503**	97,391	8,095	17,089	10,928
Dec	**5,719,665**	4,359,050	210,111	740,570	409,934	…	…	…	…	…	**91,598**	65,245	8,720	13,009	4,624	**21,672**	15,197	2,842	3,570	63	**129,220**	93,608	7,787	17,020	10,805
2016 [p]																									
Jan	**5,654,532**	4,272,099	206,704	741,796	433,933	…	…	…	…	…	**94,423**	66,459	9,787	13,550	4,627	**23,791**	15,738	3,829	4,141	83	**130,197**	94,477	7,910	17,036	10,774
Feb	**5,613,267**	4,303,489	204,735	668,379	436,664	…	…	…	…	…	**96,680**	68,087	9,936	14,113	4,544	**26,898**	18,217	3,843	4,776	62	**130,328**	94,458	8,052	17,025	10,793
Mar	**5,659,766**	4,393,031	217,915	642,682	406,138	…	…	…	…	…	**97,112**	68,090	10,167	14,557	4,298	**29,065**	19,191	4,039	4,914	921	**129,193**	93,756	8,148	17,040	10,249
Apr	**5,748,320**	4,404,685	218,756	666,937	457,942	…	…	…	…	…	**96,288**	68,083	9,243	14,666	4,296	**28,926**	19,376	3,169	5,070	1,311	**129,298**	93,825	8,140	17,017	10,316
May	**5,865,685**	4,531,501	219,480	672,906	441,799	…	…	…	…	…	**98,805**	69,667	9,668	14,815	4,655	**30,770**	20,560	3,485	5,076	1,649	**130,193**	94,438	8,235	17,053	10,467
Jun	**5,940,313**	4,611,596	230,360	685,104	413,253	…	…	…	…	…	**98,198**	68,826	9,677	15,024	4,671	**30,689**	20,410	3,369	5,283	1,627	**130,708**	94,968	8,318	17,086	10,336
Jul	**5,922,375**	4,593,815	235,432	679,371	413,757	…	…	…	…	…	**97,913**	68,721	9,700	14,878	4,613	**28,127**	20,034	3,359	5,158	-424	**131,458**	95,604	8,382	17,072	10,399

[1] *Includes transactions of local banks' foreign offices but excludes banks under liquidation*

[2] *Starting Sept. 2002, for supervisory purposes, computation of NPL was based on BSP Circular No. 351 which defines total loans as gross of allowance for probable losses and interbank loans less loans classified as loss. This has been discontinued in 2013. For comparability purposes, 2012 was revised based on the new definition (BSP Circular No. 772).*

[3] *Starting January 2013, data are based on BSP Circular No. 772. Gross NPL represents the actual level of NPL without any adjustment for loans treated as "loss" and fully provisioned. As a complementary measure to computing gross NPL, banks shall likewise compute their net NPLs, which shall refer to gross NPLs less specific allowance for credit losses on the total loan portfolio, provided, that such specific allowance for credit losses on the total loan portfolio shall not be deducted from the total loan portfolio. Under Cir 772, there are no available data for Gross NPLs and Net NPLs earlier than 2012.*

[4] *Consists of Land Bank, DBP and Al-Amanah Islamic Bank*

[5] *Consists of 14 foreign banks, excludes 4 foreign banks' subsidiaries*

[p] *Preliminary*

Source : SDC, BSP

25 PHILIPPINES: TOTAL LOANS (GROSS), LOAN LOSS PROVISIONS AND NON-PERFORMING LOANS [1]

BY TYPE OF UNIVERSAL AND COMMERCIAL BANKS

Levels in million pesos, ratios in percent

	Ratios (NPL/Total Loans) [2]					Ratios (Gross NPL/Total Loans) [3]					Ratios (Net NPL/Total Loans) [3]				
	Total	UBs	KBs	Gov't [4]	FX [5] Banks	Total	UBs	KBs	Gov't [4]	FX [5] Banks	Total	UBs	KBs	Gov't [4]	FX [5] Banks
2010	**2.86**	2.97	5.87	3.02	0.74	…	…	…	…	…	…	…	…	…	…
2011	**2.23**	2.10	5.36	2.27	0.98	…	…	…	…	…	…	…	…	…	…
2012	…	…	…	…	…	**2.76**	2.89	5.34	2.76	0.84	**0.31**	0.37	1.25	0.15	-0.26
2013	…	…	…	…	…	**2.13**	2.09	4.76	2.90	0.64	**0.19**	0.16	0.88	0.93	-0.63
2014															
Jan	…	…	…	…	…	**2.19**	2.14	4.70	2.87	0.73	**0.22**	0.18	1.23	0.93	-0.74
Feb	…	…	…	…	…	**2.22**	2.21	4.76	2.61	0.76	**0.30**	0.28	1.22	0.84	-0.53
Mar	…	…	…	…	…	**2.16**	2.09	4.20	2.89	1.01	**0.23**	0.25	0.92	0.92	-0.98
Apr	…	…	…	…	…	**2.16**	2.12	4.25	2.61	1.02	**0.27**	0.29	0.84	0.83	-0.76
May	…	…	…	…	…	**2.17**	2.12	3.98	2.51	1.32	**0.30**	0.33	0.75	0.78	-0.68
Jun	…	…	…	…	…	**2.10**	2.06	4.26	2.46	1.16	**0.28**	0.28	0.99	0.68	-0.50
Jul	…	…	…	…	…	**2.11**	2.05	4.01	2.60	1.23	**0.29**	0.28	0.76	0.92	-0.63
Aug	…	…	…	…	…	**2.21**	2.13	3.89	2.67	1.58	**0.38**	0.36	0.75	0.90	-0.17
Sep	…	…	…	…	…	**2.04**	1.90	4.28	2.56	1.67	**0.30**	0.26	1.16	0.82	-0.38
Oct	…	…	…	…	…	**2.05**	1.92	4.28	2.51	1.60	**0.31**	0.28	1.12	0.88	-0.45
Nov	…	…	…	…	…	**1.98**	1.84	4.37	2.50	1.60	**0.28**	0.24	1.10	0.83	-0.44
Dec	…	…	…	…	…	**1.82**	1.66	4.66	1.97	1.83	**0.30**	0.23	1.68	0.60	-0.15
2015 [p]															
Jan	…	…	…	…	…	**1.98**	1.84	4.87	2.18	1.72	**0.38**	0.33	1.91	0.70	-0.28
Feb	…	…	…	…	…	**1.96**	1.83	4.16	2.26	1.78	**0.32**	0.27	1.22	0.78	-0.33
Mar	…	…	…	…	…	**1.95**	1.83	3.77	2.31	1.74	**0.36**	0.32	0.99	0.79	-0.17
Apr	…	…	…	…	…	**1.96**	1.84	3.84	2.23	1.75	**0.34**	0.33	0.60	0.75	-0.27
May	…	…	…	…	…	**1.94**	1.80	4.43	2.11	1.83	**0.30**	0.26	1.16	0.71	-0.39
Jun	…	…	…	…	…	**1.84**	1.73	4.50	2.24	1.12	**0.30**	0.26	1.15	0.65	-0.23
Jul	…	…	…	…	…	**1.90**	1.79	4.29	2.51	1.04	**0.36**	0.28	0.94	0.91	0.10
Aug	…	…	…	…	…	**1.86**	1.79	4.52	2.07	1.03	**0.35**	0.27	1.19	0.71	0.18
Sep	…	…	…	…	…	**1.82**	1.71	4.40	2.36	0.98	**0.34**	0.29	1.13	0.80	-0.15
Oct	…	…	…	…	…	**1.77**	1.66	4.21	2.30	0.95	**0.34**	0.29	1.16	0.77	-0.08
Nov	…	…	…	…	…	**1.75**	1.64	4.23	2.08	1.10	**0.37**	0.31	1.27	0.71	-0.07
Dec	…	…	…	…	…	**1.60**	1.50	4.15	1.76	1.13	**0.38**	0.35	1.35	0.48	0.02
2016 [p]															
Jan	…	…	…	…	…	**1.67**	1.56	4.73	1.83	1.07	**0.42**	0.37	1.85	0.56	0.02
Feb	…	…	…	…	…	**1.72**	1.58	4.85	2.11	1.04	**0.48**	0.42	1.88	0.71	0.01
Mar	…	…	…	…	…	**1.72**	1.55	4.67	2.27	1.06	**0.51**	0.44	1.85	0.76	0.23
Apr	…	…	…	…	…	**1.68**	1.55	4.23	2.20	0.94	**0.50**	0.44	1.45	0.76	0.29
May	…	…	…	…	…	**1.68**	1.54	4.40	2.20	1.05	**0.52**	0.45	1.59	0.75	0.37
Jun	…	…	…	…	…	**1.65**	1.49	4.20	2.19	1.13	**0.52**	0.44	1.46	0.77	0.39
Jul	…	…	…	…	…	**1.65**	1.50	4.12	2.19	1.11	**0.47**	0.44	1.43	0.76	-0.10

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