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

BY TYPE OF UNIVERSAL AND COMMERCIAL BANKS

as of periods indicated

in million pesos

	2019	2020	2021	2022 [p]
Total Loans				
Total	**9,953,964**	**9,919,479**	**10,457,131**	**11,802,545**
Universal Banks	7,682,463	7,711,638	8,061,050	9,260,180
Commercial Banks	360,168	361,005	387,041	238,719
Government Banks [2]	1,305,892	1,321,295	1,434,502	1,748,768
Foreign Banks [3]	605,442	525,541	574,538	554,877
Gross Non-Performing Loans [4]				
Total	**156,527**	**308,832**	**371,645**	**336,537**
Universal Banks	111,938	244,609	290,831	233,507
Commercial Banks	10,996	17,639	19,699	13,193
Government Banks [2]	28,584	36,341	55,054	86,737
Foreign Banks [3]	5,009	10,243	6,061	3,099
Net Non-Performing Loans [4]				
Total	**71,552**	**159,172**	**193,439**	**154,398**
Universal Banks	47,892	132,936	145,090	93,121
Commercial Banks	5,264	8,286	8,539	6,236
Government Banks [2]	16,898	15,979	37,336	54,377
Foreign Banks [3]	1,499	1,971	2,474	664
Loan Loss Provision				
Total	**170,518**	**322,713**	**344,864**	**382,952**
Universal Banks	125,054	249,524	268,415	283,321
Commercial Banks	10,538	16,026	17,240	11,747
Government Banks [2]	24,725	37,925	48,367	80,693
Foreign Banks [3]	10,201	19,238	10,842	7,191
Ratios (in percent):				
Gross NPL/Total Loans				
Total	**1.57**	**3.11**	**3.55**	**2.85**
Universal Banks	1.46	3.17	3.61	2.52
Commercial Banks	3.05	4.89	5.09	5.53
Government Banks [2]	2.19	2.75	3.84	4.96
Foreign Banks [3]	0.83	1.95	1.05	0.56
Net NPL/Total Loans				
Total	**0.72**	**1.60**	**1.85**	**1.31**
Universal Banks	0.62	1.72	1.80	1.01
Commercial Banks	1.46	2.30	2.21	2.61
Government Banks [2]	1.29	1.21	2.60	3.11
Foreign Banks [3]	0.25	0.38	0.43	0.12

[1] Include transactions of local banks' foreign offices but exclude banks under liquidation

[2] Consist of Land Bank of the Philippines, Development Bank of the Philippines and Al-Amanah Islamic Investment Bank of the Philippines

[3] Consist of 24 foreign banks, exclude 2 foreign banks' subsidiaries

[4] 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.

[p] Preliminary

Notes : 1. Details may not add up to total due to rounding.

2. Based on the data submitted by the Department of Supervisory Analytics (DSA) as of 08 February 2023.

Source : Department of Supervisory Analytics, Bangko Sentral ng Pilipinas

Classification: GENERAL