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

BY TYPE OF UNIVERSAL AND COMMERCIAL BANKS
as of periods indicated
in million pesos

		Total Loans					Gross Non-Performing Loans [2]					Net Non-Performing Loans [2]					Loan Loss Provision				
		Total	UBs	KBs	Gov't [3]	FX [4] Banks	Total	UBs	KBs	Gov't [3]	FX [4] Banks	Total	UBs	KBs	Gov't [3]	FX [4] Banks	Total	UBs	KBs	Gov't [3]	FX [4] Banks
2016		**6,706,311**	5,177,610	264,026	760,630	504,045	**93,801**	68,240	9,124	11,982	4,455	**21,264**	16,908	2,422	1,877	57	**135,699**	100,649	9,043	17,254	8,753
2017		**7,867,078**	6,040,965	309,762	968,276	548,075	**97,531**	71,978	8,707	12,514	4,332	**36,919**	28,181	3,802	3,906	1,030	**145,835**	108,100	9,190	19,269	9,276
2018		**9,017,780**	6,881,280	345,120	1,196,382	594,998	**113,518**	84,136	9,490	15,559	4,332	**48,459**	37,407	3,248	6,431	1,373	**148,339**	104,501	11,534	22,907	9,396
2019	**Jan**	**8,852,484**	6,738,342	363,526	1,152,706	597,909	**131,356**	100,806	9,714	16,461	4,375	**63,324**	51,080	3,386	7,452	1,407	**152,457**	108,147	11,466	23,441	9,403
	Feb	**8,844,774**	6,775,847	348,794	1,160,176	559,957	**138,122**	101,832	9,806	22,118	4,366	**67,058**	49,370	3,475	12,813	1,399	**156,200**	111,663	11,549	23,576	9,412
	Mar	**8,918,522**	6,808,515	341,697	1,190,969	577,340	**134,564**	101,298	9,808	19,121	4,338	**60,169**	46,723	3,501	8,672	1,273	**158,379**	114,031	11,236	23,859	9,253
	Apr	**9,086,615**	6,917,642	354,185	1,198,264	616,523	**141,778**	102,417	9,747	25,315	4,299	**66,730**	48,468	3,435	13,691	1,137	**158,305**	113,853	11,175	24,038	9,240
	May	**9,013,257**	6,908,837	349,699	1,186,441	568,280	**145,995**	104,212	10,716	26,786	4,283	**69,865**	49,175	4,455	15,110	1,125	**161,065**	116,096	11,463	24,206	9,300
	Jun	**9,204,615**	7,009,224	346,219	1,224,037	625,134	**143,793**	101,316	11,084	26,976	4,417	**68,377**	46,696	4,666	15,649	1,365	**162,826**	116,582	11,510	25,268	9,465
	Jul	**9,326,023**	7,130,098	356,857	1,227,802	611,267	**151,727**	107,044	10,945	29,225	4,513	**73,985**	50,725	4,295	17,588	1,376	**165,160**	118,088	11,640	25,810	9,621
	Aug	**9,285,620**	7,140,881	346,926	1,219,172	578,641	**156,735**	110,608	11,258	30,195	4,674	**76,215**	52,096	4,618	18,040	1,460	**169,638**	120,874	11,668	27,472	9,624
	Sep	**9,552,943**	7,299,382	355,422	1,251,166	646,972	**158,671**	111,215	11,124	31,659	4,674	**73,308**	49,070	4,590	18,377	1,271	**171,386**	122,224	11,564	27,810	9,788
	Oct	**9,468,504**	7,264,486	351,826	1,252,670	599,521	**161,350**	113,156	10,533	32,883	4,779	**76,068**	50,400	4,579	19,702	1,386	**173,916**	124,676	10,751	28,634	9,855
	Nov	**9,619,842**	7,415,452	345,003	1,244,126	615,261	**164,014**	114,164	11,361	33,548	4,941	**77,683**	50,762	5,251	20,124	1,546	**175,700**	126,126	10,923	28,734	9,917
	Dec	**9,953,964**	7,682,463	360,168	1,305,892	605,442	**156,527**	111,938	10,996	28,584	5,009	**71,552**	47,892	5,264	16,898	1,499	**170,518**	125,054	10,538	24,725	10,201
2020	**Jan**	**9,872,939**	7,607,169	369,365	1,283,316	613,089	**167,475**	118,112	11,290	33,041	5,032	**79,763**	52,329	5,400	20,535	1,498	**178,419**	130,954	10,672	26,422	10,371
	Feb r	**9,871,542**	7,612,262	573,889	1,323,776	361,615	**172,596**	122,255	4,907	33,907	11,528	**83,006**	54,785	1,448	21,201	5,571	**182,151**	134,213	10,434	26,734	10,770
	Mar p	**10,121,194**	7,836,824	621,633	1,295,597	367,140	**179,250**	128,320	4,900	35,121	10,908	**91,739**	63,164	1,343	22,223	5,009	**175,029**	127,144	10,736	26,411	10,739

[1] *Includes transactions of local banks' foreign offices but excludes banks under liquidation*
[2] *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.*
[3] *Consists of Land Bank, DBP and Al-Amanah Islamic Bank*
[4] *Consists of 24 foreign banks, excludes 2 foreign banks' subsidiaries*
p *Preliminary*
r *Revised*
Source : DSA, BSP

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

BY TYPE OF UNIVERSAL AND COMMERCIAL BANKS
as of periods indicated
ratios in percent

			Ratios (Gross NPL/Total Loans)					Ratios (Net NPL/Total Loans)				
			Total	UBs	KBs	Gov't [3]	FX [4] Banks	Total	UBs	KBs	Gov't [3]	FX [4] Banks
2016	**Dec**		**1.40**	1.32	3.46	1.58	0.88	**0.32**	0.33	0.92	0.25	0.01
2017	**Dec**		**1.24**	1.19	2.81	1.29	0.79	**0.47**	0.47	1.23	0.40	0.19
2018	**Dec**		**1.26**	1.22	2.75	1.30	0.73	**0.54**	0.54	0.94	0.54	0.23
2019	**Jan**		**1.48**	1.50	2.67	1.43	0.73	**0.72**	0.76	0.93	0.65	0.24
	Feb		**1.56**	1.50	2.81	1.91	0.78	**0.76**	0.73	1.00	1.10	0.25
	Mar		**1.51**	1.49	2.87	1.61	0.75	**0.67**	0.69	1.02	0.73	0.22
	Apr		**1.56**	1.48	2.75	2.11	0.70	**0.73**	0.70	0.97	1.14	0.18
	May		**1.62**	1.51	3.06	2.26	0.75	**0.78**	0.71	1.27	1.27	0.20
	Jun		**1.56**	1.45	3.20	2.20	0.71	**0.74**	0.67	1.35	1.28	0.22
	Jul		**1.63**	1.50	3.07	2.38	0.74	**0.79**	0.71	1.20	1.43	0.23
	Aug		**1.69**	1.55	3.25	2.48	0.81	**0.82**	0.73	1.33	1.48	0.25
	Sep		**1.66**	1.52	3.13	2.53	0.72	**0.77**	0.67	1.29	1.47	0.20
	Oct		**1.70**	1.56	2.99	2.63	0.80	**0.80**	0.69	1.30	1.57	0.23
	Nov		**1.70**	1.54	3.29	2.70	0.80	**0.81**	0.68	1.52	1.62	0.25
	Dec		**1.57**	1.46	3.05	2.19	0.83	**0.72**	0.62	1.46	1.29	0.25
2020	**Jan**		**1.70**	1.55	3.06	2.57	0.82	**0.81**	0.69	1.46	1.60	0.24
	Feb	r	**1.75**	1.61	0.85	2.56	3.19	**0.84**	0.72	0.25	1.60	1.54
	Mar	p	**1.77**	1.64	0.79	2.71	2.97	**0.91**	0.81	0.22	1.72	1.36

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