25 PHILIPPINES: TOTAL LOANS (GROSS), LOAN LOSS PROVISIONS AND NON-PERFORMING LO/

BY TYPE OF UNIVERSAL AND COMMERCIAL BANKS

as of periods indicated

in million pesos

	2018	2019	2020	Feb 2020	Feb 2021
Total Loans					
Total	9,017,780	9,953,964	9,919,479	9,871,542	9,642,134
UBs	6,881,280	7,682,463	7,711,638	7,612,262	7,504,657
KBs	345,120	360,168	361,005	361,615	378,477
Gov't [3]	1,196,382	1,305,892	1,321,295	1,323,776	1,271,951
FX Banks [4]	594,998	605,442	525,541	573,889	487,048
Gross Non-Performing Loans [2]					
Total	113,518	156,527	308,832	172,596	343,569
UBs	84,136	111,938	244,609	122,255	278,208
KBs	9,490	10,996	17,639	11,528	18,672
Gov't [3]	15,559	28,584	36,341	33,907	38,221
FX Banks [4]	4,332	5,009	10,243	4,907	8,469
Net Non-Performing Loans [2]					
Total	48,459	71,552	159,172	83,006	184,286
UBs	37,407	47,892	132,936	54,785	156,403
KBs	3,248	5,264	8,286	5,571	9,740
Gov't [3]	6,431	16,898	15,979	21,201	18,085
FX Banks [4]	1,373	1,499	1,971	1,448	58
Loan Loss Provision					
Total	148,339	170,518	322,713	182,151	327,292
UBs	104,501	125,054	249,524	134,213	254,663
KBs	11,534	10,538	16,026	10,770	15,327
Gov't [3]	22,907	24,725	37,925	26,734	38,117
FX Banks [4]	9,396	10,201	19,238	10,434	19,185
Ratios (in percent):					
Gross NPL/Total Loans					
Total	1.26	1.57	3.11	1.75	3.56
UBs	1.22	1.46	3.17	1.61	3.71
KBs	2.75	3.05	4.89	3.19	4.93
Gov't [3]	1.30	2.19	2.75	2.56	3.00
FX Banks [4]	0.73	0.83	1.95	0.85	1.74
Net NPL/Total Loans					
Total	0.54	0.72	1.60	0.84	1.91
UBs	0.54	0.62	1.72	0.72	2.08
KBs	0.94	1.46	2.30	1.54	2.57
Gov't [3]	0.54	1.29	1.21	1.60	1.42
FX Banks [4]	0.23	0.25	0.38	0.25	0.01

[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*

Source : DSA, BSP