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

	2019	2020	2021	Feb	
				2021	2022 [p]
Total Loans					
Total	9,953,964	9,919,479	10,457,131	9,642,134	10,469,667
Universal Banks	7,682,463	7,711,638	8,061,050	7,504,657	8,119,453
Commercial Banks	360,168	361,005	387,041	378,477	396,428
Government Banks [2]	1,305,892	1,321,295	1,434,502	1,271,951	1,412,123
Foreign Banks [3]	605,442	525,541	574,538	487,048	541,663
Gross Non-Performing Loans [4]					
Total	156,527	308,832	371,645	343,569	405,677
Universal Banks	111,938	244,609	290,831	278,208	319,282
Commercial Banks	10,996	17,639	19,699	18,672	21,267
Government Banks [2]	28,584	36,341	55,054	38,221	58,683
Foreign Banks [3]	5,009	10,243	6,061	8,469	6,445
Net Non-Performing Loans [4]					
Total	71,552	159,172	193,439	184,286	212,492
Universal Banks	47,892	132,936	145,090	156,403	161,330
Commercial Banks	5,264	8,286	8,539	9,740	10,741
Government Banks [2]	16,898	15,979	37,336	18,085	37,620
Foreign Banks [3]	1,499	1,971	2,474	58	2,801
Loan Loss Provision					
Total	170,518	322,713	344,864	327,292	363,985
Universal Banks	125,054	249,524	268,415	254,663	285,701
Commercial Banks	10,538	16,026	17,240	15,327	16,638
Government Banks [2]	24,725	37,925	48,367	38,117	50,740
Foreign Banks [3]	10,201	19,238	10,842	19,185	10,906
Ratios (in percent):					
Gross NPL/Total Loans					
Total	1.57	3.11	3.55	3.56	3.87
Universal Banks	1.46	3.17	3.61	3.71	3.93
Commercial Banks	3.05	4.89	5.09	4.93	5.36
Government Banks [2]	2.19	2.75	3.84	3.00	4.16
Foreign Banks [3]	0.83	1.95	1.05	1.74	1.19
Net NPL/Total Loans					
Total	0.72	1.60	1.85	1.91	2.03
Universal Banks	0.62	1.72	1.80	2.08	1.99
Commercial Banks	1.46	2.30	2.21	2.57	2.71
Government Banks [2]	1.29	1.21	2.60	1.42	2.66
Foreign Banks [3]	0.25	0.38	0.43	0.01	0.52

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

[2] Consist of Land Bank, DBP and Al-Amanah Islamic Bank

[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

Note : Details may not add up to total due to rounding.

Source : Department of Supervisory Analytics, Bangko Sentral ng Pilipinas