## 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

| | 2018 | 2019 | 2020 | Apr 2020 | Apr 2021 |
|---|---|---|---|---|---|
| **Total Loans** | | | | | |
| **Total** | 9,017,780 | 9,953,964 | 9,919,479 | 9,983,930 | 9,715,752 |
| **UBs** | 6,881,280 | 7,682,463 | 7,711,638 | 7,807,051 | 7,549,272 |
| **KBs** | 345,120 | 360,168 | 361,005 | 365,524 | 370,786 |
| **Gov't [3]** | 1,196,382 | 1,305,892 | 1,321,295 | 1,260,858 | 1,313,516 |
| **FX Banks [4]** | 594,998 | 605,442 | 525,541 | 550,497 | 482,178 |
| **Gross Non-Performing Loans [2]** | | | | | |
| **Total** | 113,518 | 156,527 | 308,832 | 190,586 | 375,347 |
| **UBs** | 84,136 | 111,938 | 244,609 | 137,521 | 295,928 |
| **KBs** | 9,490 | 10,996 | 17,639 | 11,261 | 22,098 |
| **Gov't [3]** | 15,559 | 28,584 | 36,341 | 38,115 | 48,913 |
| **FX Banks [4]** | 4,332 | 5,009 | 10,243 | 3,688 | 8,408 |
| **Net Non-Performing Loans [2]** | | | | | |
| **Total** | 48,459 | 71,552 | 159,172 | 94,060 | 213,021 |
| **UBs** | 37,407 | 47,892 | 132,936 | 64,168 | 166,326 |
| **KBs** | 3,248 | 5,264 | 8,286 | 4,787 | 11,145 |
| **Gov't [3]** | 6,431 | 16,898 | 15,979 | 24,949 | 32,681 |
| **FX Banks [4]** | 1,373 | 1,499 | 1,971 | 157 | 2,869 |
| **Loan Loss Provision** | | | | | |
| **Total** | 148,339 | 170,518 | 322,713 | 201,833 | 329,264 |
| **UBs** | 104,501 | 125,054 | 249,524 | 151,671 | 257,116 |
| **KBs** | 11,534 | 10,538 | 16,026 | 11,541 | 17,222 |
| **Gov't [3]** | 22,907 | 24,725 | 37,925 | 27,636 | 40,529 |
| **FX Banks [4]** | 9,396 | 10,201 | 19,238 | 10,984 | 14,397 |
| **Ratios (in percent):** | | | | | |
| **Gross NPL/Total Loans** | | | | | |
| **Total** | 1.26 | 1.57 | 3.11 | 1.91 | 3.86 |
| **UBs** | 1.22 | 1.46 | 3.17 | 1.76 | 3.92 |
| **KBs** | 2.75 | 3.05 | 4.89 | 3.08 | 5.96 |
| **Gov't [3]** | 1.30 | 2.19 | 2.75 | 3.02 | 3.72 |
| **FX Banks [4]** | 0.73 | 0.83 | 1.95 | 0.67 | 1.74 |
| **Net NPL/Total Loans** | | | | | |
| **Total** | 0.54 | 0.72 | 1.60 | 0.94 | 2.19 |
| **UBs** | 0.54 | 0.62 | 1.72 | 0.82 | 2.20 |
| **KBs** | 0.94 | 1.46 | 2.30 | 1.31 | 3.01 |
| **Gov't [3]** | 0.54 | 1.29 | 1.21 | 1.98 | 2.49 |
| **FX Banks [4]** | 0.23 | 0.25 | 0.38 | 0.03 | 0.59 |

[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

\- Not available

Source : DSA, BSP