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	Oct	
				2020	2021
Total Loans					
Total	9,017,780	9,953,964	9,919,479	9,667,129	10,035,369
Universal Banks	6,881,280	7,682,463	7,711,638	7,538,296	7,784,997
Commercial Banks	345,120	360,168	361,005	362,568	385,954
Government Banks [2]	1,196,382	1,305,892	1,321,295	1,255,636	1,362,288
Foreign Banks [3]	594,998	605,442	525,541	510,630	502,129
Gross Non-Performing Loans [4]					
Total	113,518	156,527	308,832	304,590	398,825
Universal Banks	84,136	111,938	244,609	239,911	309,045
Commercial Banks	9,490	10,996	17,639	16,841	21,201
Government Banks [2]	15,559	28,584	36,341	37,336	62,161
Foreign Banks [3]	4,332	5,009	10,243	10,502	6,418
Net Non-Performing Loans [4]					
Total	48,459	71,552	159,172	169,922	208,254
Universal Banks	37,407	47,892	132,936	136,551	152,803
Commercial Banks	3,248	5,264	8,286	8,558	10,519
Government Banks [2]	6,431	16,898	15,979	18,765	42,335
Foreign Banks [3]	1,373	1,499	1,971	6,047	2,597
Loan Loss Provision					
Total	148,339	170,518	322,713	303,251	361,172
Universal Banks	104,501	125,054	249,524	235,750	285,828
Commercial Banks	11,534	10,538	16,026	15,001	17,188
Government Banks [2]	22,907	24,725	37,925	35,272	46,484
Foreign Banks [3]	9,396	10,201	19,238	17,228	11,671
Ratios (in percent):					
Gross NPL/Total Loans					
Total	1.26	1.57	3.11	3.15	3.97
Universal Banks	1.22	1.46	3.17	3.18	3.97
Commercial Banks	2.75	3.05	4.89	4.64	5.49
Government Banks [2]	1.30	2.19	2.75	2.97	4.56
Foreign Banks [3]	0.73	0.83	1.95	2.06	1.28
Net NPL/Total Loans					
Total	0.54	0.72	1.60	1.76	2.08
Universal Banks	0.54	0.62	1.72	1.81	1.96
Commercial Banks	0.94	1.46	2.30	2.36	2.73
Government Banks [2]	0.54	1.29	1.21	1.49	3.11
Foreign Banks [3]	0.23	0.25	0.38	1.18	0.52

[1] Includes transactions of local banks' foreign offices but excludes banks under liquidation

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

[3] Consists of 24 foreign banks, excludes 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.

Source : Department of Supervisory Analytics, Bangko Sentral ng Pilipinas