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

	2017	2018	2019	August 2019	August 2020 [p]
Total Loans					
Total	7,867,078	9,017,780	9,953,964	9,285,620	9,803,738
UBs	6,040,965	6,881,280	7,682,463	7,140,881	7,642,043
KBs	309,762	345,120	360,168	346,926	367,664
Gov't [3]	968,276	1,196,382	1,305,892	1,219,172	1,280,321
FX Banks [4]	548,075	594,998	605,442	578,641	513,710
Gross Non-Performing Loans [2]					
Total	97,531	113,518	156,527	156,735	232,256
UBs	71,978	84,136	111,938	110,608	174,057
KBs	8,707	9,490	10,996	11,258	14,063
Gov't [3]	12,514	15,559	28,584	30,195	38,033
FX Banks [4]	4,332	4,332	5,009	4,674	6,103
Net Non-Performing Loans [2]					
Total	36,919	48,459	71,552	76,215	125,656
UBs	28,181	37,407	47,892	52,096	91,334
KBs	3,802	3,248	5,264	4,618	6,972
Gov't [3]	3,906	6,431	16,898	18,040	24,722
FX Banks [4]	1,030	1,373	1,499	1,460	2,627
Loan Loss Provision					
Total	145,835	148,339	170,518	169,638	283,654
UBs	108,100	104,501	125,054	120,874	226,407
KBs	9,190	11,534	10,538	11,668	13,457
Gov't [3]	19,269	22,907	24,725	27,472	30,987
FX Banks [4]	9,276	9,396	10,201	9,624	12,803
Ratios (in percent):					
Gross NPL/Total Loans					
Total	1.24	1.26	1.57	1.69	2.37
UBs	1.19	1.22	1.46	1.55	2.28
KBs	2.81	2.75	3.05	3.25	3.82
Gov't [3]	1.29	1.30	2.19	2.48	2.97
FX Banks [4]	0.79	0.73	0.83	0.81	1.19
Net NPL/Total Loans					
Total	0.47	0.54	0.72	0.82	1.28
UBs	0.47	0.54	0.62	0.73	1.20
KBs	1.23	0.94	1.46	1.33	1.90
Gov't [3]	0.40	0.54	1.29	1.48	1.93
FX Banks [4]	0.19	0.23	0.25	0.25	0.51

[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*

Source : DSA, BSP