

48 PHILIPPINES: TOTAL LOANS (GROSS), LOAN LOSS PROVISIONS AND NON-PERFORMING LOANS ¹

BY TYPE OF UNIVERSAL AND COMMERCIAL BANKS

in million pesos

	Total Loans					Non-Performing Loans ²					Loan Loss Provision					Ratios (NPL/Total Loans)				
	Total	UBs	KBs	Gov't ³	FX ⁴	Total	UBs	KBs	Gov't ³	FX ⁴	Total	UBs	KBs	Gov't ³	FX ⁴	Total	UBs	KBs	Gov't ³	FX ⁴
	Banks					Banks					Banks					Banks				
2005	1,872,743	1,194,177	168,629	269,304	240,633	153,675	113,179	18,061	18,624	3,811	119,076	75,924	10,881	23,067	9,204	8.206	9.478	10.710	6.916	1.584
2006	2,073,348	1,313,045	165,116	297,055	298,132	117,410	87,836	14,492	12,604	2,478	97,031	62,429	8,368	17,814	8,420	5.663	6.689	8.777	4.243	0.831
2007	2,194,780	1,413,800	162,490	305,258	313,232	97,634	71,747	12,129	10,910	2,848	91,123	56,518	7,760	17,195	9,650	4.448	5.075	7.464	3.574	0.909
2008	2,502,332	1,619,689	180,926	361,894	339,823	88,191	63,537	11,391	8,202	5,061	88,201	54,865	7,806	15,397	10,133	3.524	3.923	6.296	2.266	1.489
2009																				
Jan	2,379,452	1,514,214	161,550	361,263	342,425	90,836	65,143	12,147	8,445	5,101	87,948	53,635	7,883	15,809	10,621	3.818	4.302	7.519	2.338	1.490
Feb	2,408,354	1,536,553	157,362	352,541	361,898	89,762	63,274	12,757	8,872	4,859	86,435	52,047	7,933	15,969	10,486	3.727	4.118	8.107	2.517	1.343
Mar	2,486,524	1,622,633	165,515	336,115	362,261	88,577	62,533	12,914	8,848	4,282	87,956	52,563	8,822	16,148	10,423	3.562	3.854	7.802	2.632	1.182
Apr	2,375,632	1,538,583	156,348	329,507	351,194	86,410	61,502	12,016	8,739	4,153	86,108	51,506	7,933	16,378	10,291	3.637	3.997	7.685	2.652	1.183
May	2,419,278	1,537,347	154,115	356,998	370,818	89,248	60,687	12,683	11,632	4,246	85,819	50,888	8,403	16,576	9,952	3.689	3.948	8.230	3.258	1.145
Jun	2,518,337	1,671,657	167,972	320,133	358,575	84,622	59,742	12,075	8,536	4,269	86,597	51,799	8,237	16,603	9,958	3.360	3.574	7.189	2.666	1.191
Jul	2,376,211	1,553,485	158,707	321,430	342,589	82,883	58,777	11,780	8,014	4,312	87,013	52,521	8,182	16,560	9,750	3.488	3.784	7.422	2.493	1.259
Aug	2,397,771	1,583,908	156,894	314,455	342,514	83,844	59,215	12,504	8,043	4,082	88,297	53,966	8,209	16,475	9,647	3.497	3.739	7.970	2.558	1.192
Sep	2,505,856	1,647,845	179,065	337,234	341,712	81,415	57,131	12,329	8,040	3,915	90,592	55,157	9,425	16,428	9,582	3.249	3.467	6.885	2.384	1.146
Oct	2,534,025	1,660,766	178,068	330,178	365,013	85,329	59,869	13,381	8,202	3,877	90,765	55,691	9,084	16,472	9,518	3.367	3.605	7.515	2.484	1.062
Nov	2,614,594	1,722,371	186,231	344,553	361,439	85,168	59,082	13,485	8,273	4,328	93,489	56,219	10,734	16,770	9,766	3.257	3.430	7.241	2.401	1.197
Dec	2,724,870	1,817,847	186,981	351,596	368,446	80,912	56,331	12,277	8,252	4,052	90,898	55,877	9,802	15,498	9,721	2.969	3.099	6.566	2.347	1.100
2010 ^P																				
Jan	2,582,643	1,690,755	172,391	354,440	365,057	83,212	57,697	12,244	8,386	4,885	92,114	57,317	9,837	15,368	9,592	3.222	3.412	7.102	2.366	1.338
Feb	2,584,666	1,707,809	166,332	342,421	368,104	82,279	57,118	12,618	8,732	3,811	91,740	57,719	9,676	15,277	9,068	3.183	3.345	7.586	2.550	1.035
Mar	2,530,673	1,691,902	173,460	334,166	331,145	81,382	55,617	12,743	9,330	3,692	91,982	57,717	10,230	15,475	8,560	3.216	3.287	7.346	2.792	1.115
Apr	2,550,110	1,717,881	166,751	321,654	343,824	85,098	58,218	12,737	10,231	3,912	92,669	58,591	9,832	15,449	8,797	3.337	3.389	7.638	3.181	1.138
May	2,569,800	1,735,544	168,496	327,605	338,155	84,942	58,367	13,193	9,643	3,739	93,582	59,682	10,088	14,858	8,954	3.305	3.363	7.830	2.943	1.106
Jun	2,680,220	1,827,582	175,750	327,309	349,579	85,988	58,575	13,539	10,184	3,690	93,715	60,080	10,065	14,868	8,702	3.208	3.205	7.704	3.111	1.056
Jul	2,543,903	1,721,531	169,410	323,356	329,606	84,045	56,593	13,688	10,187	3,577	94,613	60,841	10,347	14,838	8,587	3.304	3.287	8.080	3.150	1.085
Aug	2,616,218	1,794,365	178,198	311,860	331,795	84,910	57,868	13,426	10,179	3,437	97,240	63,491	10,445	14,785	8,519	3.246	3.225	7.534	3.264	1.036
Sep	2,670,315	1,819,339	191,285	320,344	339,347	83,141	57,539	12,453	10,276	2,873	97,379	63,834	10,540	14,690	8,405	3.114	3.163	6.510	3.208	0.847
Oct ^f	2,603,817	1,739,960	171,289	316,412	376,156	83,111	56,844	13,027	10,177	3,063	97,406	63,833	10,548	14,695	8,330	3.192	3.267	7.605	3.216	0.814
Nov	2,711,779	1,805,765	179,859	325,451	400,704	83,330	56,621	12,735	10,873	3,101	97,108	63,637	10,671	14,644	8,156	3.073	3.136	7.081	3.341	0.774
Dec	2,802,294	1,855,929	200,088	341,733	404,544	80,799	55,180	12,304	10,312	3,003	95,623	62,619	10,481	14,326	8,197	2.883	2.973	6.149	3.018	0.742
2011 ^P																				
Jan	2,706,528	1,807,592	176,274	331,965	390,697	81,382	56,272	11,595	10,615	2,900	95,597	63,765	9,448	14,354	8,030	3.007	3.113	6.578	3.198	0.742
Feb	2,787,162	1,831,290	177,423	371,987	406,462	81,785	55,638	12,049	11,218	2,880	97,792	63,833	10,361	15,573	8,025	2.934	3.038	6.791	3.016	0.709
Mar	2,759,608	1,818,767	178,176	367,454	395,211	82,410	55,904	12,346	11,384	2,776	99,197	65,248	10,344	15,555	8,050	2.986	3.074	6.929	3.098	0.702
Apr	2,830,503	1,848,502	180,870	371,548	429,583	83,438	56,461	12,883	11,360	2,734	101,010	65,889	11,540	15,578	8,003	2.948	3.054	7.123	3.057	0.636
May	2,929,032	1,929,172	190,343	375,920	433,597	81,911	54,684	13,082	11,707	2,438	101,002	65,921	11,358	15,770	7,953	2.797	2.835	6.873	3.114	0.562
Jun	3,030,301	2,021,156	201,054	410,544	397,547	74,143	46,711	13,018	11,950	2,464	93,548	59,175	10,143	16,181	8,049	2.447	2.311	6.475	2.911	0.620
Jul	2,979,544	1,941,021	193,383	396,444	448,696	73,049	46,496	11,758	12,168	2,627	92,218	59,509	8,337	16,153	8,219	2.452	2.395	6.080	3.069	0.585
Aug	3,058,195	2,006,515	210,081	394,643	446,956	76,959	50,595	11,770	11,585	3,009	93,504	60,493	8,409	16,337	8,265	2.516	2.522	5.603	2.936	0.673
Sep ^f	3,020,721	2,004,299	209,840	388,237	418,345	74,326	47,486	11,649	12,006	3,185	91,944	58,341	8,553	16,385	8,665	2.461	2.369	5.551	3.092	0.761
Oct	3,048,069	2,028,061	204,435	389,421	426,152	77,382	47,770	14,317	12,128	3,167	92,141	58,678	8,653	16,355	8,455	2.539	2.355	7.003	3.114	0.743

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

² Starting Sept. 2002, for supervisory purposes, computation of NPL was based on BSP Circular No. 351 which defines total loans as gross of allowance for probable losses and interbank loans less loans classified as loss.

³ Consists of Land Bank, DBP and Al-Amanah Islamic Bank.

⁴ Consists of 14 foreign banks, excludes 4 foreign banks' subsidiaries.

^P Preliminary.

^f Revised