1.27 LOANS OUTSTANDING OF UNIVERSAL AND COMMERCIAL BANKS BY REGION [1]

as of periods indicated

in million pesos

Period		Total [2]	Region [3]																		
			NCR	Ilocos Region	Cagayan Valley	Central Luzon	CALABAR-ZON	MIMA-ROPA	Bicol Region	Western Visayas	Central Visayas	Eastern Visayas	Negros Island Region [4]	Zamboanga Peninsula	Northern Mindanao	Davao Region	SOCCSK-SARGEN	Caraga	CAR	Bangsamoro ARMM [5]	Others [6]
2012		**3,432,203**	2,849,690	12,166	12,600	45,836	40,998	6,961	13,649	22,614	65,829	7,985	-	8,273	16,687	24,638	17,418	4,615	4,742	797	276,705
2013		**4,256,963**	3,293,447	14,774	13,940	55,882	48,393	7,530	14,451	33,252	110,388	9,345	-	10,095	20,916	30,864	20,368	5,329	5,600	-	562,389
2014		**5,117,884**	3,943,374	17,035	21,700	80,215	56,737	9,151	17,462	39,022	138,799	11,467	-	11,981	23,624	40,373	26,810	7,482	6,345	-	666,307
2015		**5,719,665**	4,490,494	21,497	27,430	85,303	63,721	10,936	22,260	25,296	158,789	12,867	24,921	13,370	25,052	45,124	29,981	9,033	6,488	-	647,103
2016		**6,706,312**	5,257,502	24,109	33,756	104,501	81,822	13,576	26,628	28,307	179,127	13,797	30,526	15,345	31,358	64,444	36,686	12,409	7,495	-	744,924
2017		**7,867,078**	6,239,607	30,148	39,236	146,606	126,186	17,872	29,878	67,496	221,594	18,934	-	17,030	35,885	68,391	46,832	14,610	9,928	-	736,844
2018		**9,017,780**	7,138,705	36,740	48,814	185,059	165,192	21,786	35,007	79,710	247,919	23,738	-	20,482	49,112	100,923	60,043	20,858	13,172	-	770,519
2019		**9,953,964**	7,471,616	43,345	53,361	188,993	181,377	23,856	40,477	91,393	277,406	30,055	-	23,460	57,653	123,518	72,506	25,788	14,548	-	1,234,615
2020		**9,919,479**	7,679,890	44,358	49,942	186,075	178,447	26,629	37,917	88,306	298,056	34,223	-	19,710	57,953	122,691	77,801	16,780	15,674	-	985,028
2021	Mar	**9,718,023**	7,733,469	37,843	45,756	143,157	142,498	23,691	29,090	72,045	221,310	30,224	-	17,411	43,769	100,608	67,777	14,288	14,055	-	981,032
	Jun	**9,843,688**	7,859,328	37,980	46,989	140,406	140,382	24,273	28,015	73,656	222,052	28,845	-	17,142	43,310	98,336	68,096	14,392	14,212	-	986,273
	Sep	**10,039,796**	7,945,676	38,039	46,175	141,228	140,797	55,468	28,090	74,890	221,381	30,409	-	17,518	45,356	103,396	68,848	14,957	14,752	-	1,052,814
	Dec	**10,457,131**	8,065,381	43,397	51,691	195,077	181,699	26,077	38,940	93,998	296,476	37,006	-	19,180	56,098	129,991	82,737	17,762	16,461	-	1,105,160
2022	Mar	**10,566,577**	8,442,745	35,906	49,206	153,566	148,640	23,680	25,593	77,619	224,914	34,908	-	18,786	51,684	107,428	71,558	17,776	18,673	-	1,063,894
	Jun	**10,960,620**	8,843,307	36,887	49,602	149,999	143,562	22,522	24,142	79,901	235,377	37,830	-	19,393	54,685	111,992	71,350	18,289	18,577	4,153	1,039,051
	Sep	**11,314,629**	9,124,958	37,947	51,032	155,491	146,872	23,806	24,370	82,337	249,312	38,465	-	19,166	57,210	116,957	72,052	18,641	19,454	4,789	1,071,772
	Dec	**11,802,545**	9,226,632	45,033	54,969	206,129	191,669	29,090	35,277	99,733	343,903	45,039	-	22,167	68,495	141,142	87,038	21,634	21,020	5,243	1,158,331

[1] *Data by region is based on the submitted Branch Regional Information System reports of Universal and Commercial banks.*

[2] *Consists of total loans outstanding to residents; nonresidents (gross of BSP Reverse Repurchase Agreements); loans of domestic banks' foreign offices; interbank loans inclusive of loans to BSP; and loans and receivables arising from repurchase agreements, certificates of assignment/participation with recourse and securities lending and borrowing transactions. Net of amortization.*

[3] *Consists of loans and receivables - others, net of allowance for credit losses*

[4] *On 29 May 2015, Negros Island Region (NIR) was created through Executive Order No, 183. On 9 August 2017, NIR was dissolved through Executive Order No. 38.*

[5] *The BARMM was created pursuant to Republic Act No. 11054 (Bangsamoro Organic Law) and ratified through two-round plebiscites on 21 January 2019 and 6 February 2019.*

[6] *Include loans of domestic banks' foreign offices, loans to nonresidents, and other loans not elsewhere classified. Data from 2012 to March 2022 includes loans to the ARMM region, as their disclosure will reveal the financial position of individual institutions. This is in view of the prohibitions under Section 27(c) of Republic Act No. 7653 (The New Central Bank Act), which prohibits personnel of the BSP from disclosing or revealing information relating to the condition or business of any institution subject to BSP supervision or examination.*

Source: BSP