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	Mar	
				2020	2021
Total Loans					
Total	9,017,780	9,953,964	9,919,479	10,137,354	9,718,023
UBs	6,881,280	7,682,463	7,711,638	7,846,964	7,523,806
KBs	345,120	360,168	361,005	377,149	369,736
Gov't [3]	1,196,382	1,305,892	1,321,295	1,295,124	1,315,166
FX Banks [4]	594,998	605,442	525,541	618,117	509,315
Gross Non-Performing Loans [2]					
Total	113,518	156,527	308,832	187,980	362,039
UBs	84,136	111,938	244,609	135,603	292,125
KBs	9,490	10,996	17,639	11,473	19,474
Gov't [3]	15,559	28,584	36,341	36,004	42,206
FX Banks [4]	4,332	5,009	10,243	4,900	8,234
Net Non-Performing Loans [2]					
Total	48,459	71,552	159,172	93,616	198,345
UBs	37,407	47,892	132,936	64,028	164,435
KBs	3,248	5,264	8,286	5,289	9,567
Gov't [3]	6,431	16,898	15,979	22,955	21,558
FX Banks [4]	1,373	1,499	1,971	1,343	2,785
Loan Loss Provision					
Total	148,339	170,518	322,713	192,078	325,734
UBs	104,501	125,054	249,524	143,132	255,356
KBs	11,534	10,538	16,026	11,221	16,393
Gov't [3]	22,907	24,725	37,925	26,918	39,404
FX Banks [4]	9,396	10,201	19,238	10,807	14,581
Ratios (in percent):					
Gross NPL/Total Loans					
Total	1.26	1.57	3.11	1.85	3.73
UBs	1.22	1.46	3.17	1.73	3.88
KBs	2.75	3.05	4.89	3.04	5.27
Gov't [3]	1.30	2.19	2.75	2.78	3.21
FX Banks [4]	0.73	0.83	1.95	0.79	1.62
Net NPL/Total Loans					
Total	0.54	0.72	1.60	0.92	2.04
UBs	0.54	0.62	1.72	0.82	2.19
KBs	0.94	1.46	2.30	1.40	2.59
Gov't [3]	0.54	1.29	1.21	1.77	1.64
FX Banks [4]	0.23	0.25	0.38	0.22	0.55

[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*

Source : DSA, BSP