

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	Nov	
				2020	2021
Total Loans					
Total	9,017,780	9,953,964	9,919,479	9,690,591	10,156,523
Universal Banks	6,881,280	7,682,463	7,711,638	7,527,326	7,861,675
Commercial Banks	345,120	360,168	361,005	371,463	385,540
Government Banks ²	1,196,382	1,305,892	1,321,295	1,277,913	1,375,252
Foreign Banks ³	594,998	605,442	525,541	513,888	534,056
Gross Non-Performing Loans ⁴					
Total	113,518	156,527	308,832	316,340	396,793
Universal Banks	84,136	111,938	244,609	250,638	308,032
Commercial Banks	9,490	10,996	17,639	17,032	21,221
Government Banks ²	15,559	28,584	36,341	37,733	61,233
Foreign Banks ³	4,332	5,009	10,243	10,937	6,307
Net Non-Performing Loans ⁴					
Total	48,459	71,552	159,172	176,474	206,668
Universal Banks	37,407	47,892	132,936	142,093	150,840
Commercial Banks	3,248	5,264	8,286	9,617	10,425
Government Banks ²	6,431	16,898	15,979	18,355	43,035
Foreign Banks ³	1,373	1,499	1,971	6,410	2,368
Loan Loss Provision					
Total	148,339	170,518	322,713	307,559	367,630
Universal Banks	104,501	125,054	249,524	238,595	291,316
Commercial Banks	11,534	10,538	16,026	14,906	17,173
Government Banks ²	22,907	24,725	37,925	36,796	47,505
Foreign Banks ³	9,396	10,201	19,238	17,262	11,635
Ratios (in percent):					
Gross NPL/Total Loans					
Total	1.26	1.57	3.11	3.26	3.91
Universal Banks	1.22	1.46	3.17	3.33	3.92
Commercial Banks	2.75	3.05	4.89	4.59	5.50
Government Banks ²	1.30	2.19	2.75	2.95	4.45
Foreign Banks ³	0.73	0.83	1.95	2.13	1.18
Net NPL/Total Loans					
Total	0.54	0.72	1.60	1.82	2.03
Universal Banks	0.54	0.62	1.72	1.89	1.92
Commercial Banks	0.94	1.46	2.30	2.59	2.70
Government Banks ²	0.54	1.29	1.21	1.44	3.13
Foreign Banks ³	0.23	0.25	0.38	1.25	0.44

¹ Include transactions of local banks' foreign offices but exclude banks under liquidation

² Consist of Land Bank, DBP and Al-Amanah Islamic Bank

³ Consist 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