

## 25 PHILIPPINES: TOTAL LOANS (GROSS), LOAN LOSS PROVISIONS AND NON-PERFORMING LOANS <sup>1</sup>

BY TYPE OF UNIVERSAL AND COMMERCIAL BANKS

Levels in million pesos, ratios in percent

	Total Loans					Non-Performing Loans <sup>2</sup>					Gross Non-Performing Loans <sup>3</sup>					Net Non-Performing Loans <sup>3</sup>					Loan Loss Provision				
	Total	UBs	KBs	Gov't <sup>4</sup>	FX <sup>5</sup> Banks	Total	UBs	KBs	Gov't <sup>4</sup>	FX <sup>5</sup> Banks	Total	UBs	KBs	Gov't <sup>4</sup>	FX <sup>5</sup> Banks	Total	UBs	KBs	Gov't <sup>4</sup>	FX <sup>5</sup> Banks	Total	UBs	KBs	Gov't <sup>4</sup>	FX <sup>5</sup> Banks
2010	2,801,711	1,855,929	199,505	341,733	404,544	80,215	55,180	11,720	10,312	3,003	...	...	...	...	...	...	...	...	...	...	95,040	62,619	9,898	14,326	8,197
2011	3,221,775	2,193,785	228,991	449,510	349,489	71,938	46,052	12,279	10,183	3,424	...	...	...	...	...	...	...	...	...	...	90,903	56,771	8,467	15,694	9,971
2012	3,650,760	2,612,797	172,936	444,960	420,067	...	...	...	...	...	100,610	75,588	9,231	12,276	3,515	11,306	9,554	2,166	665	-1,079	128,464	93,379	8,559	16,832	9,693
2013	4,256,963	3,200,610	167,075	446,749	442,529	...	...	...	...	...	90,509	66,775	7,952	12,959	2,823	8,050	5,200	1,476	4,171	-2,797	130,440	95,520	7,825	17,396	9,699
2014																									
Jan	4,198,475	3,144,783	176,834	464,353	412,505	...	...	...	...	...	91,865	67,214	8,304	13,331	3,015	9,176	5,691	2,183	4,338	-3,037	130,652	95,934	7,480	17,452	9,785
Feb	4,249,701	3,121,870	172,985	521,677	433,169	...	...	...	...	...	94,239	69,089	8,240	13,598	3,313	12,852	8,654	2,104	4,371	-2,278	130,245	95,710	7,546	17,527	9,463
Mar	4,329,734	3,252,395	180,418	472,888	424,033	...	...	...	...	...	93,526	67,989	7,573	13,672	4,292	10,144	8,291	1,666	4,352	-4,165	131,790	94,903	7,336	17,584	11,967
Apr	4,374,943	3,247,114	174,876	524,715	428,239	...	...	...	...	...	94,424	68,894	7,427	13,716	4,386	11,973	9,399	1,467	4,370	-3,264	131,800	94,964	7,381	17,394	12,060
May	4,427,889	3,317,633	183,048	511,269	415,939	...	...	...	...	...	96,069	70,459	7,284	12,837	5,490	13,380	10,855	1,367	3,975	-2,817	132,851	95,964	7,363	17,408	12,115
Jun	4,513,288	3,377,844	170,816	509,418	455,210	...	...	...	...	...	94,798	69,694	7,270	12,543	5,291	12,437	9,563	1,684	3,480	-2,290	133,317	96,958	7,072	17,318	11,968
Jul	4,513,617	3,392,694	171,766	519,990	429,167	...	...	...	...	...	95,193	69,514	6,895	13,501	5,282	12,946	9,590	1,310	4,759	-2,713	133,735	97,425	7,077	17,002	12,232
Aug	4,588,791	3,457,565	181,925	492,996	456,304	...	...	...	...	...	101,199	73,764	7,078	13,148	7,209	17,636	12,614	1,366	4,420	-764	135,553	98,744	7,439	17,001	12,369
Sep	4,704,656	3,590,726	176,695	519,700	417,535	...	...	...	...	...	96,181	68,367	7,568	13,287	6,959	14,129	9,408	2,044	4,243	-1,566	133,708	97,143	7,266	17,010	12,289
Oct	4,712,030	3,568,565	177,378	532,735	433,352	...	...	...	...	...	96,538	68,654	7,583	13,379	6,922	14,588	9,873	1,981	4,678	-1,944	133,840	97,330	7,370	16,962	12,178
Nov	4,829,955	3,691,829	172,490	532,547	433,089	...	...	...	...	...	95,518	67,752	7,540	13,310	6,916	13,308	8,882	1,891	4,442	-1,907	134,590	97,682	7,441	17,142	12,325
Dec	5,117,884	3,928,969	177,782	625,554	385,579	...	...	...	...	...	93,055	65,379	8,278	12,336	7,062	15,289	9,108	2,979	3,775	-573	132,542	96,125	7,408	16,879	12,130
2015																									
Jan	4,892,189	3,756,555	178,491	571,580	385,563	...	...	...	...	...	96,715	68,960	8,685	12,433	6,637	18,723	12,409	3,415	3,993	-1,094	132,783	96,452	7,387	16,853	12,091
Feb	4,874,515	3,739,320	183,721	569,560	381,914	...	...	...	...	...	95,655	68,331	7,635	12,883	6,806	15,620	10,157	2,247	4,467	-1,251	134,361	97,928	7,368	16,888	12,177
Mar	4,991,914	3,849,054	198,402	554,833	389,625	...	...	...	...	...	97,365	70,298	7,485	12,810	6,772	18,093	12,440	1,957	4,358	-662	134,544	97,960	7,522	16,975	12,087
Apr	5,002,873	3,861,052	191,081	581,344	369,396	...	...	...	...	...	97,873	71,079	7,337	12,987	6,470	17,222	12,711	1,137	4,372	-998	136,036	98,585	7,869	17,057	12,525
May	4,999,125	3,832,966	188,144	610,956	367,060	...	...	...	...	...	96,922	68,989	8,340	12,869	6,724	15,012	9,926	2,181	4,351	-1,446	137,568	100,020	7,796	17,064	12,688
Jun	5,110,488	3,958,275	184,488	569,071	398,654	...	...	...	...	...	94,122	68,570	8,308	12,762	4,482	15,356	10,469	2,121	3,681	-915	134,924	99,616	7,827	16,995	10,486
Jul	5,114,404	3,912,604	192,587	572,485	436,728	...	...	...	...	...	97,085	69,885	8,268	14,382	4,550	18,520	11,033	1,816	5,218	453	136,060	100,331	8,242	16,976	10,511
Aug	5,208,546	3,905,229	190,326	674,665	438,326	...	...	...	...	...	97,048	69,981	8,609	13,949	4,509	18,487	10,676	2,262	4,758	791	137,024	101,227	8,233	17,039	10,525
Sep	5,244,589	3,990,434	190,621	600,043	463,491	...	...	...	...	...	95,241	68,129	8,384	14,178	4,550	18,006	11,701	2,163	4,818	-676	133,090	97,122	8,113	17,069	10,786
Oct	5,353,375	4,052,653	199,213	614,622	486,887	...	...	...	...	...	94,524	67,388	8,392	14,113	4,631	18,307	11,657	2,316	4,718	-384	133,253	97,289	7,998	17,082	10,884
Nov	5,440,546	4,127,459	206,781	682,313	423,993	...	...	...	...	...	95,375	67,753	8,737	14,222	4,663	19,877	12,668	2,617	4,875	-283	133,503	97,391	8,095	17,089	10,928
Dec	5,719,665	4,359,050	210,111	740,570	409,934	...	...	...	...	...	91,598	65,245	8,720	13,009	4,624	21,672	15,197	2,842	3,570	63	129,220	93,608	7,787	17,020	10,805
2016 <sup>P</sup>																									
Jan	5,654,532	4,272,099	206,704	741,796	433,933	...	...	...	...	...	94,423	66,459	9,787	13,550	4,627	23,791	15,738	3,829	4,141	83	130,197	94,477	7,910	17,036	10,774
Feb	5,613,267	4,303,489	204,735	668,379	436,664	...	...	...	...	...	96,680	68,087	9,936	14,113	4,544	26,898	18,217	3,843	4,776	62	130,328	94,458	8,052	17,025	10,793
Mar	5,659,766	4,393,031	217,915	642,682	406,138	...	...	...	...	...	97,112	68,090	10,167	14,557	4,298	29,065	19,191	4,039	4,914	921	129,193	93,756	8,148	17,040	10,249
Apr	5,748,320	4,404,685	218,756	666,937	457,942	...	...	...	...	...	96,288	68,083	9,243	14,666	4,296	28,926	19,376	3,169	5,070	1,311	129,298	93,825	8,140	17,017	10,316
May	5,865,685	4,531,501	219,480	672,906	441,799	...	...	...	...	...	98,805	69,667	9,668	14,815	4,655	30,770	20,560	3,485	5,076	1,649	130,193	94,438	8,235	17,053	10,467
Jun	5,940,313	4,611,596	230,360	685,104																					

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## BY TYPE OF UNIVERSAL AND COMMERCIAL BANKS

Levels in million pesos, ratios in percent

		Ratios (NPL/Total Loans) <sup>2</sup>					Ratios (Gross NPL/Total Loans) <sup>3</sup>					Ratios (Net NPL/Total Loans) <sup>3</sup>				
		Total	UBs	KBs	Gov't <sup>4</sup>	FX <sup>5</sup> Banks	Total	UBs	KBs	Gov't <sup>4</sup>	FX <sup>5</sup> Banks	Total	UBs	KBs	Gov't <sup>4</sup>	FX <sup>5</sup> Banks
2010		2.86	2.97	5.87	3.02	0.74	...	...	...	...	...	...	...	...	...	...
2011		2.23	2.10	5.36	2.27	0.98	...	...	...	...	...	...	...	...	...	...
2012		...	...	...	...	...	2.76	2.89	5.34	2.76	0.84	0.31	0.37	1.25	0.15	-0.26
2013		...	...	...	...	...	2.13	2.09	4.76	2.90	0.64	0.19	0.16	0.88	0.93	-0.63
2014																
	Jan	...	...	...	...	...	2.19	2.14	4.70	2.87	0.73	0.22	0.18	1.23	0.93	-0.74
	Feb	...	...	...	...	...	2.22	2.21	4.76	2.61	0.76	0.30	0.28	1.22	0.84	-0.53
	Mar	...	...	...	...	...	2.16	2.09	4.20	2.89	1.01	0.23	0.25	0.92	0.92	-0.98
	Apr	...	...	...	...	...	2.16	2.12	4.25	2.61	1.02	0.27	0.29	0.84	0.83	-0.76
	May	...	...	...	...	...	2.17	2.12	3.98	2.51	1.32	0.30	0.33	0.75	0.78	-0.68
	Jun	...	...	...	...	...	2.10	2.06	4.26	2.46	1.16	0.28	0.28	0.99	0.68	-0.50
	Jul	...	...	...	...	...	2.11	2.05	4.01	2.60	1.23	0.29	0.28	0.76	0.92	-0.63
	Aug	...	...	...	...	...	2.21	2.13	3.89	2.67	1.58	0.38	0.36	0.75	0.90	-0.17
	Sep	...	...	...	...	...	2.04	1.90	4.28	2.56	1.67	0.30	0.26	1.16	0.82	-0.38
	Oct	...	...	...	...	...	2.05	1.92	4.28	2.51	1.60	0.31	0.28	1.12	0.88	-0.45
	Nov	...	...	...	...	...	1.98	1.84	4.37	2.50	1.60	0.28	0.24	1.10	0.83	-0.44
	Dec	...	...	...	...	...	1.82	1.66	4.66	1.97	1.83	0.30	0.23	1.68	0.60	-0.15
2015																
	Jan	...	...	...	...	...	1.98	1.84	4.87	2.18	1.72	0.38	0.33	1.91	0.70	-0.28
	Feb	...	...	...	...	...	1.96	1.83	4.16	2.26	1.78	0.32	0.27	1.22	0.78	-0.33
	Mar	...	...	...	...	...	1.95	1.83	3.77	2.31	1.74	0.36	0.32	0.99	0.79	-0.17
	Apr	...	...	...	...	...	1.96	1.84	3.84	2.23	1.75	0.34	0.33	0.60	0.75	-0.27
	May	...	...	...	...	...	1.94	1.80	4.43	2.11	1.83	0.30	0.26	1.16	0.71	-0.39
	Jun	...	...	...	...	...	1.84	1.73	4.50	2.24	1.12	0.30	0.26	1.15	0.65	-0.23
	Jul	...	...	...	...	...	1.90	1.79	4.29	2.51	1.04	0.36	0.28	0.94	0.91	0.10
	Aug	...	...	...	...	...	1.86	1.79	4.52	2.07	1.03	0.35	0.27	1.19	0.71	0.18
	Sep	...	...	...	...	...	1.82	1.71	4.40	2.36	0.98	0.34	0.29	1.13	0.80	-0.15
	Oct	...	...	...	...	...	1.77	1.66	4.21	2.30	0.95	0.34	0.29	1.16	0.77	-0.08
	Nov	...	...	...	...	...	1.75	1.64	4.23	2.08	1.10	0.37	0.31	1.27	0.71	-0.07
	Dec	...	...	...	...	...	1.60	1.50	4.15	1.76	1.13	0.38	0.35	1.35	0.48	0.02
2016 <sup>P</sup>																
	Jan	...	...	...	...	...	1.67	1.56	4.73	1.83	1.07	0.42	0.37	1.85	0.56	0.02
	Feb	...	...	...	...	...	1.72	1.58	4.85	2.11	1.04	0.48	0.42	1.88	0.71	0.01
	Mar	...	...	...	...	...	1.72	1.55	4.67	2.27	1.06	0.51	0.44	1.85	0.76	0.23
	Apr	...	...	...	...	...	1.68	1.55	4.23	2.20	0.94	0.50	0.44	1.45	0.76	0.29
	May	...	...	...	...	...	1.68	1.54	4.40	2.20	1.05	0.52	0.45	1.59	0.75	0.37
	Jun	...	...	...	...	...	1.65	1.49	4.20	2.19	1.13	0.52	0.44	1.46	0.77	0.39
	Jul	...	...	...	...	...	1.65	1.50	4.12	2.19	1.11	0.47	0.44	1.43	0.76	-0.10
	Aug	...	...	...	...	...	1.63	1.47	4.07	2.24	1.06	0.48	0.42	1.39	0.77	0.16
	Sep	...	...	...	...	...	1.60	1.46	3.91	2.18	0.98	0.46	0.42	0.99	0.75	0.18
	Oct	...	...	...	...	...	1.56	1.44	3.82	2.09	0.89	0.26	0.18	1.01	0.68	0.02
	Nov	...	...	...	...	...	1.52	1.38	3.78	2.04	0.93	0.42	0.39	1.01	0.65	0.02
	Dec	...	...	...	...	...	1.40	1.32	3.46	1.58	0.88	0.32	0.33	0.92	0.25	0.01
2017 <sup>P</sup>																
	Jan	...	...	...	...	...	1.44	1.36	3.43	1.63	0.87	0.33	0.34	0.83	0.31	0.00
	Feb	...	...	...	...	...	1.47	1.39	3.19	1.81	0.89	0.36	0.36	0.76	0.42	0.00
	Mar	...	...	...	...	...	1.48	1.41	3.27	1.78	0.83	0.36	0.36	0.80	0.44	0.01
	Apr	...	...	...	...	...	1.50	1.42	3.14	1.89	0.83	0.39	0.39	0.83	0.51	-0.01
	May	...	...	...	...	...	1.44	1.35	3.17	1.83	0.89	0.39	0.39	0.87	0.45	0.05

<sup>1</sup> Includes transactions of local banks' foreign offices but excludes banks under liquidation<sup>2</sup> 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. This has been discontinued in 2013. For comparability purposes, 2012 was revised based on the new definition (BSP Circular No. 772).<sup>3</sup> Starting January 2013, data are based on BSP Circular No. 772. 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. Under Cir 772, there are no available data for Gross NPLs and Net NPLs earlier than 2012.<sup>4</sup> Consists of Land Bank, DBP and Al-Amanah Islamic Bank<sup>5</sup> Consists of 14 foreign banks, excludes 4 foreign banks' subsidiaries<sup>P</sup> Preliminary

Source : SDC, BSP