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

	2017	2018	2019	2020			
				Jan	Feb	Mar [r]	Apr [p]
Total Loans							
Total	7,867,078	9,017,780	9,953,964	9,872,939	9,871,542	10,137,354	10,030,422
UBs	6,040,965	6,881,280	7,682,463	7,607,169	7,612,262	7,846,964	7,807,051
KBs	309,762	345,120	360,168	369,365	361,615	377,149	363,079
Gov't [3]	968,276	1,196,382	1,305,892	1,283,316	1,323,776	1,295,124	1,260,858
FX Banks [4]	548,075	594,998	605,442	613,089	573,889	618,117	599,434
Gross Non-Performing Loans [2]							
Total	97,531	113,518	156,527	167,475	172,596	187,980	191,964
UBs	71,978	84,136	111,938	118,112	122,255	135,603	137,521
KBs	8,707	9,490	10,996	11,290	11,528	11,473	11,442
Gov't [3]	12,514	15,559	28,584	33,041	33,907	36,004	38,115
FX Banks [4]	4,332	4,332	5,009	5,032	4,907	4,900	4,886
Net Non-Performing Loans [2]							
Total	36,919	48,459	71,552	79,763	83,006	93,616	95,623
UBs	28,181	37,407	47,892	52,329	54,785	64,028	64,168
KBs	3,802	3,248	5,264	5,400	5,571	5,289	5,152
Gov't [3]	3,906	6,431	16,898	20,535	21,201	22,955	24,949
FX Banks [4]	1,030	1,373	1,499	1,498	1,448	1,343	1,355
Loan Loss Provision							
Total	145,835	148,339	170,518	178,419	182,151	192,078	201,680
UBs	108,100	104,501	125,054	130,954	134,213	143,132	151,671
KBs	9,190	11,534	10,538	10,672	10,770	11,221	11,385
Gov't [3]	19,269	22,907	24,725	26,422	26,734	26,918	27,636
FX Banks [4]	9,276	9,396	10,201	10,371	10,434	10,807	10,987
Ratios (in percent):							
Gross NPL/Total Loans							
Total	1.24	1.26	1.57	1.70	1.75	1.85	1.91
UBs	1.19	1.22	1.46	1.55	1.61	1.73	1.76
KBs	2.81	2.75	3.05	3.06	3.19	3.04	3.15
Gov't [3]	1.29	1.30	2.19	2.57	2.56	2.78	3.02
FX Banks [4]	0.79	0.73	0.83	0.82	0.85	0.79	0.82
Net NPL/Total Loans							
Total	0.47	0.54	0.72	0.81	0.84	0.92	0.95
UBs	0.47	0.54	0.62	0.69	0.72	0.82	0.82
KBs	1.23	0.94	1.46	1.46	1.54	1.40	1.42
Gov't [3]	0.40	0.54	1.29	1.60	1.60	1.77	1.98
FX Banks [4]	0.19	0.23	0.25	0.24	0.25	0.22	0.23

[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 NP 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 f 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*
[p] *Preliminary*
[r] *Revised*
Source : DSA, BSP