

25 PHILIPPINES: TOTAL LOANS (GROSS), LOAN LOSS PROVISIONS AND NON-PERFORMING LOANS ¹

BY TYPE OF UNIVERSAL AND COMMERCIAL BANKS

Levels in million pesos, ratios in percent

	Total Loans					Non-Performing Loans ²					Gross Non-Performing Loans ³					Net Non-Performing Loans ³					Loan Loss Provision				
	Total	UBs	KBs	Gov't ⁴	FX ⁵ Banks	Total	UBs	KBs	Gov't ⁴	FX ⁵ Banks	Total	UBs	KBs	Gov't ⁴	FX ⁵ Banks	Total	UBs	KBs	Gov't ⁴	FX ⁵ Banks	Total	UBs	KBs	Gov't ⁴	FX ⁵ Banks
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	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																									
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	413,253	...	...	...	...	...	98,198	68,826	9,677	15,024	4,671	30,689	20,410	3,369	5,283	1,627	130,708	94,968	8,318	17,086	10,336
Jul	5,922,375	4,593,815	235,432	679,371	413,757	...	...	...	...	...	97,913	68,721	9,700	14,878	4,613	28,127	20,034	3,359	5,158	-424	131,458	95,604	8,382	17,072	10,399
Aug	6,020,262	4,683,176	240,746	671,418	424,922	...	...	...	...	...	98,227	68,924	9,789	15,023	4,491	28,876	19,697	3,345	5,171	663	131,947	95,920	8,568	17,102	10,357
Sep	6,144,623	4,750,210	247,343	685,618	461,452	...	...	...	...	...	98,398	69,263	9,663	14,937	4,535	28,399	19,976	2,446	5,126	851	133,465	96,483	9,449	17,115	10,418
Oct	6,293,237	4,837,009	253,736	694,245	508,247	...	...	...	...	...	98,425	69,663	9,705	14,521	4,536	16,171	8,776	2,566	4,719	110	133,055	97,394	9,531	17,288	8,842
Nov	6,510,820	5,058,788	260,927	713,528	477,577	...	...	...	...	...	98,707	69,851	9,861	14,573	4,422	27,324	19,973	2,623	4,656	72	134,207	98,558	9,632	17,387	8,630
Dec	6,706,311	5,177,610	264,026	760,630	504,045	...	...	...	...	...	93,801	68,240	9,124	11,982	4,455	21,264	16,908	2,422	1,877	57	135,699	100,649	9,043	17,254	8,753
2017 ^p																									
Jan	6,614,952	5,086,343	259,289	764,815	504,505	...	...	...	...	...	95,172	69,383	8,904	12,476	4,409	21,832	17,339	2,147	2,341	5	136,929	101,620	9,143	17,248	8,918
Feb	6,678,654	5,183,758	271,065	728,432	495,399	...	...	...	...	...	98,456	72,206	8,653	13,197	4,400	23,742	18,652	2,049	3,046	-5	137,620	102,688	8,839	17,127	8,966
Mar	6,751,129	5,188,936	264,777	772,284	525,133	...	...	...	...	...	99,712	72,946	8,657	13,728	4,382	24,465	18,928	2,107	3,368	62	138,546	103,372	8,837	17,277	9,060
Apr	6,744,785	5,192,182	274,169	755,237	523,198	...	...	...	...	...	101,189	73,984	8,608	14,262	4,336	26,082	20,040	2,264	3,819	-40	139,798	104,597	8,658	17,447	9,095
May	6,946,566	5,364,978	277,664	774,029	529,894	...	...	...	...	...	100,318	72,621	8,813	14,152	4,732	26,879	20,743	2,405	3,465	267	138,755	103,295	8,714	17,585	9,160
Jun	7,089,734	5,442,672	280,173	852,870	514,019	...	...	...	...	...	101,006	72,735	8,627	15,266	4,378	28,570	21,406	2,314	4,504	347	139,280	104,059	8,694	17,859	8,668
Jul	7,065,113	5,431,988	272,678	831,905	528,543	104,034	74,803	8,695	16,161	4,375	31,141	23,277	2,350	5,166	349	140,766	105,073	8,772	18,206	8,716
Aug	7,130,701	5,497,433	274,766	817,231	541,270	1														

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Levels in million pesos, ratios in percent

	Ratios (NPL/Total Loans) ²					Ratios (Gross NPL/Total Loans) ³					Ratios (Net NPL/Total Loans) ³				
	Total	UBs	KBs	Gov't ⁴	FX ⁵ Banks	Total	UBs	KBs	Gov't ⁴	FX ⁵ Banks	Total	UBs	KBs	Gov't ⁴	FX ⁵ Banks
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	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															
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 ^p															
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
Jun	1.42	1.34	3.08	1.79	0.85	0.40	0.39	0.83	0.53	0.07
Jul	1.47	1.38	3.19	1.94	0.83	0.44	0.43	0.86	0.62	0.07
Aug	1.46	1.38	3.19	1.86	0.81	0.43	0.42	0.85	0.56	0.07
Sep	1.42	1.34	3.10	1.73	0.87	0.59	0.56	1.25	0.75	0.30
Oct	1.46	1.39	3.06	1.75	0.95	0.60	0.57	1.25	0.74	0.29
Nov	1.40	1.34	2.91	1.65	0.89	0.56	0.54	1.20	0.65	0.24
Dec	1.24	1.19	2.81	1.29	0.79	0.47	0.47	1.23	0.40	0.19
2018 ^p															
Jan	1.30	1.26	2.70	1.39	0.67	0.52	0.54	1.20	0.46	0.07
Feb	1.36	1.32	3.04	1.41	0.80	0.54	0.54	1.41	0.50	0.17
Mar	1.31	1.25	3.01	1.42	0.78	0.51	0.48	1.43	0.56	0.23
Apr	1.32	1.25	3.02	1.54	0.75	0.53	0.51	1.29	0.65	0.22
May	1.34	1.27	2.97	1.57	0.77	0.58	0.56	1.29	0.66	0.23
Jun	1.33	1.26	3.04	1.55	0.73	0.55	0.52	1.09	0.70	0.22
Jul	1.34	1.29	2.79	1.59	0.70	0.55	0.53	1.05	0.72	0.21
Aug	1.34	1.29	2.78	1.62	0.68	0.55	0.53	1.01	0.78	0.21
Sep	1.30	1.26	2.64	1.45	0.70	0.56	0.55	0.96	0.67	0.21
Oct	1.31	1.27	2.66	1.45	0.69	0.57	0.55	1.00	0.71	0.21

¹ Includes transactions of local banks' foreign offices but excludes banks under liquidation

² 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).

³ 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.

⁴ Consists of Land Bank, DBP and Al-Amanah Islamic Bank

⁵ Consists of 21 foreign banks, excludes 2 foreign banks' subsidiaries

^p Preliminary

Source : SDC, BSP