

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					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
2016	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	7,867,078	6,040,965	309,762	968,276	548,075	97,531	71,978	8,707	12,514	4,332	36,919	28,181	3,802	3,906	1,030	145,835	108,100	9,190	19,269	9,276
2018	9,017,780	6,881,280	345,120	1,196,382	594,998	113,518	84,136	9,490	15,559	4,332	48,459	37,407	3,248	6,431	1,373	148,339	104,501	11,534	22,907	9,396
2019 ^P Jan	8,852,484	6,738,342	363,526	1,152,706	597,909	131,356	100,806	9,714	16,461	4,375	63,324	51,080	3,386	7,452	1,407	152,457	108,147	11,466	23,441	9,403
Feb	8,844,774	6,775,847	348,794	1,160,176	559,957	138,122	101,832	9,806	22,118	4,366	67,058	49,370	3,475	12,813	1,399	156,200	111,663	11,549	23,576	9,412
Mar	8,918,522	6,808,515	341,697	1,190,969	577,340	134,564	101,298	9,808	19,121	4,338	60,169	46,723	3,501	8,672	1,273	158,379	114,031	11,236	23,859	9,253
Apr	9,086,615	6,917,642	354,185	1,198,264	616,523	141,778	102,417	9,747	25,315	4,299	66,730	48,468	3,435	13,691	1,137	158,305	113,853	11,175	24,038	9,240
May	9,013,257	6,908,837	349,699	1,186,441	568,280	145,995	104,212	10,716	26,786	4,283	69,865	49,175	4,455	15,110	1,125	161,065	116,096	11,463	24,206	9,300
Jun	9,204,615	7,009,224	346,219	1,224,037	625,134	143,793	101,316	11,084	26,976	4,417	68,377	46,696	4,666	15,649	1,365	162,826	116,582	11,510	25,268	9,465
Jul	9,326,023	7,130,098	356,857	1,227,802	611,267	151,727	107,044	10,945	29,225	4,513	73,985	50,725	4,295	17,588	1,376	165,160	118,088	11,640	25,810	9,621
Aug	9,285,620	7,140,881	346,926	1,219,172	578,641	156,735	110,608	11,258	30,195	4,674	76,215	52,096	4,618	18,040	1,460	169,638	120,874	11,668	27,472	9,624
Sep	9,552,943	7,299,382	355,422	1,251,166	646,972	158,671	111,215	11,124	31,659	4,674	73,308	49,070	4,590	18,377	1,271	171,386	122,224	11,564	27,810	9,788
Oct	9,468,504	7,264,486	351,826	1,252,670	599,521	161,350	113,156	10,533	32,883	4,779	76,068	50,400	4,579	19,702	1,386	173,916	124,676	10,751	28,634	9,855

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 24 foreign banks, excludes 2 foreign banks' subsidiaries

^P Preliminary

Source : DSA, BSP

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	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
2016	1.40	1.32	3.46	1.58	0.88	0.32	0.33	0.92	0.25	0.01
2017	1.24	1.19	2.81	1.29	0.79	0.47	0.47	1.23	0.40	0.19
2018	1.26	1.22	2.75	1.30	0.73	0.54	0.54	0.94	0.54	0.23
2019 ^P										
Jan	1.48	1.50	2.67	1.43	0.73	0.72	0.76	0.93	0.65	0.24
Feb	1.56	1.50	2.81	1.91	0.78	0.76	0.73	1.00	1.10	0.25
Mar	1.51	1.49	2.87	1.61	0.75	0.67	0.69	1.02	0.73	0.22
Apr	1.56	1.48	2.75	2.11	0.70	0.73	0.70	0.97	1.14	0.18
May	1.62	1.51	3.06	2.26	0.75	0.78	0.71	1.27	1.27	0.20
Jun	1.56	1.45	3.20	2.20	0.71	0.74	0.67	1.35	1.28	0.22
Jul	1.63	1.50	3.07	2.38	0.74	0.79	0.71	1.20	1.43	0.23
Aug	1.69	1.55	3.25	2.48	0.81	0.82	0.73	1.33	1.48	0.25
Sep	1.66	1.52	3.13	2.53	0.72	0.77	0.67	1.29	1.47	0.20
Oct	1.70	1.56	2.99	2.63	0.80	0.80	0.69	1.30	1.57	0.23

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

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