

## 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

	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>	Foreign <sup>5</sup> Banks	Total	UBs	KBs	Gov't <sup>4</sup>	Foreign <sup>5</sup> Banks	Total	UBs	KBs	Gov't <sup>4</sup>	Foreign <sup>5</sup> Banks	Total	UBs	KBs	Gov't <sup>4</sup>	Foreign <sup>5</sup> Banks	Total	UBs	KBs	Gov't <sup>4</sup>	Foreign <sup>5</sup> Banks
2002	1,639,380	1,041,873	155,838	192,636	249,033	245,102	180,032	26,873	30,295	7,902	-	-	-	-	-	-	-	-	-	-	125,458	84,055	12,891	16,738	11,774
2003	1,747,151	1,118,655	158,335	214,955	255,206	245,508	181,368	29,237	28,560	6,343	-	-	-	-	-	-	-	-	-	-	130,013	85,364	14,446	19,354	10,849
2004	1,784,240	1,143,648	168,701	231,747	240,144	227,028	164,668	30,360	27,229	4,771	-	-	-	-	-	-	-	-	-	-	137,123	91,896	14,749	21,393	9,085
2005	1,872,743	1,194,177	168,629	269,304	240,633	153,675	113,179	18,061	18,624	3,811	-	-	-	-	-	-	-	-	-	-	119,076	75,924	10,881	23,067	9,204
2006	2,073,348	1,313,045	165,116	297,055	298,132	117,410	87,836	14,492	12,604	2,478	-	-	-	-	-	-	-	-	-	-	97,031	62,429	8,368	17,814	8,420
2007	2,194,780	1,413,800	162,490	305,258	313,232	97,634	71,747	12,129	10,910	2,848	-	-	-	-	-	-	-	-	-	-	91,123	56,518	7,760	17,195	9,650
2008	2,502,332	1,619,689	180,926	361,894	339,823	88,191	63,537	11,391	8,202	5,061	-	-	-	-	-	-	-	-	-	-	88,201	54,865	7,806	15,397	10,133
2009	2,724,870	1,817,847	186,981	351,596	368,446	80,912	56,331	12,277	8,252	4,052	-	-	-	-	-	-	-	-	-	-	90,898	55,877	9,802	15,498	9,721
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	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	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	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	9,953,964	7,682,463	360,168	1,305,892	605,442	-	-	-	-	-	156,527	111,938	10,996	28,584	5,009	71,552	47,892	5,264	16,898	1,499	170,518	125,054	10,538	24,725	10,201
2020	9,919,479	7,711,638	361,005	1,321,295	525,541	-	-	-	-	-	308,832	244,609	17,639	36,341	10,243	159,172	132,936	8,286	15,979	1,971	322,713	249,524	16,026	37,925	19,238
2021	10,457,131	8,061,050	387,041	1,434,502	574,538	-	-	-	-	-	371,645	290,831	19,699	55,054	6,061	193,439	145,090	8,539	37,336	2,474	344,864	268,415	17,240	48,367	10,842

<sup>1</sup> Include transactions of local banks' foreign offices but exclude banks under liquidation.

<sup>2</sup> Starting September 2002, for supervisory purposes, computation of NPL was based on BSP Circular No. 351, which defines total loans as gross of allowance for probable loss and interbank loans, less loans classified as loss. This has been discontinued in 2013.

<sup>3</sup> Starting January 2013, figures are computed as prescribed under 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 BSP Circular No. 772, there are no available data for Gross NPLs and Net NPLs earlier than 2012.

For comparability purposes, 2012 data are presented based on the new definition (BSP Circular No. 772).

<sup>4</sup> Consist of Land Bank of the Philippines, Development Bank of the Philippines and Al-Amanah Islamic Investment Bank of the Philippines

<sup>5</sup> Consist of 24 foreign banks, exclude 2 foreign banks' subsidiaries

- Not available

Details may not add up to total due to rounding.

Source: Department of Supervisory Analytics, Bangko Sentral ng Pilipinas