

**25 TOTAL LOANS (GROSS), LOAN LOSS PROVISIONS AND NON-PERFORMING LOANS (NPL) <sup>1</sup>****BY TYPE OF UNIVERSAL AND COMMERCIAL BANKS**

as of periods indicated

in million pesos

	2021	2022	2023	Feb	
				2023	2024 <sup>P</sup>
<b>Total Loans</b>					
<b>Total</b>	<b>10,457,131</b>	<b>11,802,545</b>	<b>12,851,468</b>	<b>11,563,673</b>	<b>12,532,172</b>
Universal Banks	8,061,050	9,260,180	9,983,580	8,940,193	10,050,358
Commercial Banks	387,041	238,719	265,344	234,481	141,317
Government Banks <sup>2</sup>	1,434,502	1,748,768	2,033,648	1,769,892	1,795,839
Foreign Banks <sup>3</sup>	574,538	554,877	568,896	619,106	544,658
<b>Gross Non-Performing Loans <sup>4</sup></b>					
<b>Total</b>	<b>371,645</b>	<b>336,537</b>	<b>379,796</b>	<b>347,578</b>	<b>393,461</b>
Universal Banks	290,831	233,507	251,293	238,976	264,210
Commercial Banks	19,699	13,193	14,923	13,393	11,227
Government Banks <sup>2</sup>	55,054	86,737	106,941	92,084	111,420
Foreign Banks <sup>3</sup>	6,061	3,099	6,639	3,125	6,604
<b>Net Non-Performing Loans <sup>4</sup></b>					
<b>Total</b>	<b>193,439</b>	<b>154,398</b>	<b>172,874</b>	<b>163,458</b>	<b>173,954</b>
Universal Banks	145,090	93,121	106,885	97,754	109,825
Commercial Banks	8,539	6,236	7,119	6,631	4,632
Government Banks <sup>2</sup>	37,336	54,377	56,591	58,402	57,425
Foreign Banks <sup>3</sup>	2,474	664	2,280	671	2,072
<b>Loan Loss Provision</b>					
<b>Total</b>	<b>344,864</b>	<b>382,952</b>	<b>408,360</b>	<b>386,910</b>	<b>416,706</b>
Universal Banks	268,415	283,321	295,615	286,944	305,267
Commercial Banks	17,240	11,747	13,030	11,734	10,243
Government Banks <sup>2</sup>	48,367	80,693	90,838	80,785	92,139
Foreign Banks <sup>3</sup>	10,842	7,191	8,877	7,446	9,056
<b>Ratios (in percent):</b>					
<b>Gross NPL/Total Loans</b>					
<b>Total</b>	<b>3.55</b>	<b>2.85</b>	<b>2.96</b>	<b>3.01</b>	<b>3.14</b>
Universal Banks	3.61	2.52	2.52	2.67	2.63
Commercial Banks	5.09	5.53	5.62	5.71	7.94
Government Banks <sup>2</sup>	3.84	4.96	5.26	5.20	6.20
Foreign Banks <sup>3</sup>	1.05	0.56	1.17	0.50	1.21
<b>Net NPL/Total Loans</b>					
<b>Total</b>	<b>1.85</b>	<b>1.31</b>	<b>1.35</b>	<b>1.41</b>	<b>1.39</b>
Universal Banks	1.80	1.01	1.07	1.09	1.09
Commercial Banks	2.21	2.61	2.68	2.83	3.28
Government Banks <sup>2</sup>	2.60	3.11	2.78	3.30	3.20
Foreign Banks <sup>3</sup>	0.43	0.12	0.40	0.11	0.38

<sup>1</sup> Include transactions of local banks' foreign offices but exclude banks under liquidation<sup>2</sup> Consist of Land Bank of the Philippines, Development Bank of the Philippines and Al-Amanah Islamic Investment Bank of the Philippines<sup>3</sup> Consist of 24 foreign banks, exclude 2 foreign banks' subsidiaries<sup>4</sup> Gross NPL represents the actual level of NPL without any adjustment for loans treated as "loss" and fully provisioned. As a complementary measure in the computation of gross NPL, banks are required to 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.<sup>P</sup> Preliminary. Based on the data provided by the Department of Supervisory Analytics (DSA) as of 04 April 2024.

Details may not add up to total due to rounding.

Source : DSA, Bangko Sentral ng Pilipinas