

**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	May	
				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>11,717,916</b>	<b>12,857,045</b>
Universal Banks	8,061,050	9,260,180	9,983,580	9,242,489	10,262,338
Commercial Banks	387,041	238,719	265,344	244,957	145,542
Government Banks <sup>2</sup>	1,434,502	1,748,768	2,033,648	1,703,782	1,812,570
Foreign Banks <sup>3</sup>	574,538	554,877	568,896	526,689	636,595
<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>370,062</b>	<b>418,564</b>
Universal Banks	290,831	233,507	251,293	247,616	269,784
Commercial Banks	19,699	13,193	14,923	14,313	11,420
Government Banks <sup>2</sup>	55,054	86,737	106,941	104,271	130,880
Foreign Banks <sup>3</sup>	6,061	3,099	6,639	3,862	6,480
<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>171,814</b>	<b>187,618</b>
Universal Banks	145,090	93,121	106,885	98,133	110,185
Commercial Banks	8,539	6,236	7,119	6,733	4,718
Government Banks <sup>2</sup>	37,336	54,377	56,591	65,898	70,893
Foreign Banks <sup>3</sup>	2,474	664	2,280	1,049	1,823
<b>Loan Loss Provision</b>					
<b>Total</b>	<b>344,864</b>	<b>382,952</b>	<b>408,360</b>	<b>398,730</b>	<b>423,202</b>
Universal Banks	268,415	283,321	295,615	295,230	306,029
Commercial Banks	17,240	11,747	13,030	12,156	10,470
Government Banks <sup>2</sup>	48,367	80,693	90,838	83,601	96,991
Foreign Banks <sup>3</sup>	10,842	7,191	8,877	7,743	9,712
<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>3.16</b>	<b>3.26</b>
Universal Banks	3.61	2.52	2.52	2.68	2.63
Commercial Banks	5.09	5.53	5.62	5.84	7.85
Government Banks <sup>2</sup>	3.84	4.96	5.26	6.12	7.22
Foreign Banks <sup>3</sup>	1.05	0.56	1.17	0.73	1.02
<b>Net NPL/Total Loans</b>					
<b>Total</b>	<b>1.85</b>	<b>1.31</b>	<b>1.35</b>	<b>1.47</b>	<b>1.46</b>
Universal Banks	1.80	1.01	1.07	1.06	1.07
Commercial Banks	2.21	2.61	2.68	2.75	3.24
Government Banks <sup>2</sup>	2.60	3.11	2.78	3.87	3.91
Foreign Banks <sup>3</sup>	0.43	0.12	0.40	0.20	0.29

<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 July 2024

Details may not add up to total due to rounding.

Source : DSA, Bangko Sentral ng Pilipinas