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

BY TYPE OF UNIVERSAL AND COMMERCIAL BANKS

as of periods indicated

in million pesos

	2017	2018	2019	July 2019	July 2020 [p]
Total Loans					
Total	7,867,078	9,017,780	9,953,964	9,326,023	9,914,390
UBs	6,040,965	6,881,280	7,682,463	7,130,098	7,726,773
KBs	309,762	345,120	360,168	356,857	362,985
Gov't [3]	968,276	1,196,382	1,305,892	1,227,802	1,274,176
FX Banks [4]	548,075	594,998	605,442	611,267	550,457
Gross Non-Performing Loans [2]					
Total	97,531	113,518	156,527	151,727	224,295
UBs	71,978	84,136	111,938	107,044	168,857
KBs	8,707	9,490	10,996	10,945	12,953
Gov't [3]	12,514	15,559	28,584	29,225	36,797
FX Banks [4]	4,332	4,332	5,009	4,513	5,688
Net Non-Performing Loans [2]					
Total	36,919	48,459	71,552	73,985	110,587
UBs	28,181	37,407	47,892	50,725	78,954
KBs	3,802	3,248	5,264	4,295	5,993
Gov't [3]	3,906	6,431	16,898	17,588	23,908
FX Banks [4]	1,030	1,373	1,499	1,376	1,732
Loan Loss Provision					
Total	145,835	148,339	170,518	165,160	279,188
UBs	108,100	104,501	125,054	118,088	223,435
KBs	9,190	11,534	10,538	11,640	13,269
Gov't [3]	19,269	22,907	24,725	25,810	29,304
FX Banks [4]	9,276	9,396	10,201	9,621	13,180
Ratios (in percent):					
Gross NPL/Total Loans					
Total	1.24	1.26	1.57	1.63	2.26
UBs	1.19	1.22	1.46	1.50	2.19
KBs	2.81	2.75	3.05	3.07	3.57
Gov't [3]	1.29	1.30	2.19	2.38	2.89
FX Banks [4]	0.79	0.73	0.83	0.74	1.03
Net NPL/Total Loans					
Total	0.47	0.54	0.72	0.79	1.12
UBs	0.47	0.54	0.62	0.71	1.02
KBs	1.23	0.94	1.46	1.20	1.65
Gov't [3]	0.40	0.54	1.29	1.43	1.88
FX Banks [4]	0.19	0.23	0.25	0.23	0.31

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

[2] *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.*

[3] *Consists of Land Bank, DBP and Al-Amanah Islamic Bank*

[4] *Consists of 24 foreign banks, excludes 2 foreign banks' subsidiaries*

[p] *Preliminary*

Source : DSA, BSP