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					Non-Performing Loans [2]					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	Total	UBs	KBs	Gov't [4]	FX [5] Banks
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	**Dec**	**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	**Dec**	**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																										
	Jan	**4,198,475**	3,144,783	176,834	464,353	412,505	…	…	…	…	…	**91,865**	67,214	8,304	13,331	3,015	**9,176**	5,691	2,183	4,338	-3,037	**130,652**	95,934	7,480	17,452	9,785
	Feb	**4,249,701**	3,121,870	172,985	521,677	433,169	…	…	…	…	…	**94,239**	69,089	8,240	13,598	3,313	**12,852**	8,654	2,104	4,371	-2,278	**130,245**	95,710	7,546	17,527	9,463
	Mar	**4,329,734**	3,252,395	180,418	472,888	424,033	…	…	…	…	…	**93,526**	67,989	7,573	13,672	4,292	**10,144**	8,291	1,666	4,352	-4,165	**131,790**	94,903	7,336	17,584	11,967
	Apr	**4,374,943**	3,247,114	174,876	524,715	428,239	…	…	…	…	…	**94,424**	68,894	7,427	13,716	4,386	**11,973**	9,399	1,467	4,370	-3,264	**131,800**	94,964	7,381	17,394	12,060
	May	**4,427,889**	3,317,633	183,048	511,269	415,939	…	…	…	…	…	**96,069**	70,459	7,284	12,837	5,490	**13,380**	10,855	1,367	3,975	-2,817	**132,851**	95,964	7,363	17,408	12,115
	Jun	**4,513,288**	3,377,844	170,816	509,418	455,210	…	…	…	…	…	**94,798**	69,694	7,270	12,543	5,291	**12,437**	9,563	1,684	3,480	-2,290	**133,317**	96,958	7,072	17,318	11,968
	Jul	**4,513,617**	3,392,694	171,766	519,990	429,167	…	…	…	…	…	**95,193**	69,514	6,895	13,501	5,282	**12,946**	9,590	1,310	4,759	-2,713	**133,735**	97,425	7,077	17,002	12,232
	Aug	**4,588,791**	3,457,565	181,925	492,996	456,304	…	…	…	…	…	**101,199**	73,764	7,078	13,148	7,209	**17,636**	12,614	1,366	4,420	-764	**135,553**	98,744	7,439	17,001	12,369
	Sep	**4,704,656**	3,590,726	176,695	519,700	417,535	…	…	…	…	…	**96,181**	68,367	7,568	13,287	6,959	**14,129**	9,408	2,044	4,243	-1,566	**133,708**	97,143	7,266	17,010	12,289
	Oct	**4,712,030**	3,568,565	177,378	532,735	433,352	…	…	…	…	…	**96,538**	68,654	7,583	13,379	6,922	**14,588**	9,873	1,981	4,678	-1,944	**133,840**	97,330	7,370	16,962	12,178
	Nov	**4,829,955**	3,691,829	172,490	532,547	433,089	…	…	…	…	…	**95,518**	67,752	7,540	13,310	6,916	**13,308**	8,882	1,891	4,442	-1,907	**134,590**	97,682	7,441	17,142	12,325
	Dec	**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 [p]																										
	Jan	**4,892,189**	3,756,555	178,491	571,580	385,563	…	…	…	…	…	**96,715**	68,960	8,685	12,433	6,637	**18,723**	12,409	3,415	3,993	-1,094	**132,783**	96,452	7,387	16,853	12,091
	Feb	**4,874,515**	3,739,320	183,721	569,560	381,914	…	…	…	…	…	**95,655**	68,331	7,635	12,883	6,806	**15,620**	10,157	2,247	4,467	-1,251	**134,361**	97,928	7,368	16,888	12,177
	Mar	**4,991,914**	3,849,054	198,402	554,833	389,625	…	…	…	…	…	**97,365**	70,298	7,485	12,810	6,772	**18,093**	12,440	1,957	4,358	-662	**134,544**	97,960	7,522	16,975	12,087
	Apr	**5,002,873**	3,861,052	191,081	581,344	369,396	…	…	…	…	…	**97,873**	71,079	7,337	12,987	6,470	**17,222**	12,711	1,137	4,372	-998	**136,036**	98,585	7,869	17,057	12,525
	May	**4,999,125**	3,832,966	188,144	610,956	367,060	…	…	…	…	…	**96,922**	68,989	8,340	12,869	6,724	**15,012**	9,926	2,181	4,351	-1,446	**137,568**	100,020	7,796	17,064	12,688
	Jun	**5,110,488**	3,958,275	184,488	569,071	398,654	…	…	…	…	…	**94,122**	68,570	8,308	12,762	4,482	**15,356**	10,469	2,121	3,681	-915	**134,924**	99,616	7,827	16,995	10,486
	Jul	**5,114,404**	3,912,604	192,587	572,485	436,728	…	…	…	…	…	**97,085**	69,885	8,268	14,382	4,550	**18,520**	11,033	1,816	5,218	453	**136,060**	100,331	8,242	16,976	10,511
	Aug	**5,208,546**	3,905,229	190,326	674,665	438,326	…	…	…	…	…	**97,048**	69,981	8,609	13,949	4,509	**18,487**	10,676	2,262	4,758	791	**137,024**	101,227	8,233	17,039	10,525
	Sep	**5,244,589**	3,990,434	190,621	600,043	463,491	…	…	…	…	…	**95,241**	68,129	8,384	14,178	4,550	**18,006**	11,701	2,163	4,818	-676	**133,090**	97,122	8,113	17,069	10,786
	Oct	**5,353,375**	4,052,653	199,213	614,622	486,887	…	…	…	…	…	**94,524**	67,388	8,392	14,113	4,631	**18,307**	11,657	2,316	4,718	-384	**133,253**	97,289	7,998	17,082	10,884
	Nov	**5,440,546**	4,127,459	206,781	682,313	423,993	…	…	…	…	…	**95,375**	67,753	8,737	14,222	4,663	**19,877**	12,668	2,617	4,875	-283	**133,503**	97,391	8,095	17,089	10,928
	Dec	**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 [p]																										
	Jan	**5,654,532**	4,272,099	206,704	741,796	433,933	…	…	…	…	…	**94,423**	66,459	9,787	13,550	4,627	**23,791**	15,738	3,829	4,141	83	**130,197**	94,477	7,910	17,036	10,774
	Feb	**5,613,267**	4,303,489	204,735	668,379	436,664	…	…	…	…	…	**96,680**	68,087	9,936	14,113	4,544	**26,898**	18,217	3,843	4,776	62	**130,328**	94,458	8,052	17,025	10,793
	Mar	**5,659,766**	4,393,031	217,915	642,682	406,138	…	…	…	…	…	**97,112**	68,090	10,167	14,557	4,298	**29,065**	19,191	4,039	4,914	921	**129,193**	93,756	8,148	17,040	10,249
	Apr	**5,748,320**	4,404,685	218,756	666,937	457,942	…	…	…	…	…	**96,288**	68,083	9,243	14,666	4,296	**28,926**	19,376	3,169	5,070	1,311	**129,298**	93,825	8,140	17,017	10,316
	May	**5,865,685**	4,531,501	219,480	672,906	441,799	…	…	…	…	…	**98,805**	69,667	9,668	14,815	4,655	**30,770**	20,560	3,485	5,076	1,649	**130,193**	94,438	8,235	17,053	10,467
	Jun	**5,940,313**	4,611,596	230,360	685,104	413,253	…	…	…	…	…	**98,198**	68,826	9,677	15,024	4,671	**30,689**	20,410	3,369	5,283	1,627	**130,708**	94,968	8,318	17,086	10,336
	Jul	**5,922,375**	4,593,815	235,432	679,371	413,757	…	…	…	…	…	**97,913**	68,721	9,700	14,878	4,613	**28,127**	20,034	3,359	5,158	-424	**131,458**	95,604	8,382	17,072	10,399
	Aug	**6,020,262**	4,683,176	240,746	671,418	424,922	…	…	…	…	…	**98,227**	68,924	9,789	15,023	4,491	**28,876**	19,697	3,345	5,171	663	**131,947**	95,920	8,568	17,102	10,357
	Sep	**6,144,623**	4,750,210	247,343	685,618	461,452	…	…	…	…	…	**98,398**	69,263	9,663	14,937	4,535	**28,399**	19,976	2,446	5,126	851	**133,465**	96,483	9,449	17,115	10,418
	Oct	**6,293,237**	4,837,009	253,736	694,245	508,247	…	…	…	…	…	**98,425**	69,663	9,705	14,521	4,536	**16,171**	8,776	2,566	4,719	110	**133,055**	97,394	9,531	17,288	8,842
	Nov	**6,510,820**	5,058,788	260,927	713,528	477,577	…	…	…	…	…	**98,707**	69,851	9,861	14,573	4,422	**27,324**	19,973	2,623	4,656	72	**134,207**	98,558	9,632	17,387	8,630
	Dec	**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

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

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

[5] *Consists of 14 foreign banks, excludes 4 foreign banks' subsidiaries*

[p] *Preliminary*

Source : SDC, BSP

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

		Ratios (NPL/Total Loans) [2]					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	Total	UBs	KBs	Gov't [4]	FX [5] Banks
2010		**2.86**	2.97	5.87	3.02	0.74	…	…	…	…	…	…	…	…	…	…
2011		**2.23**	2.10	5.36	2.27	0.98	…	…	…	…	…	…	…	…	…	…
2012	**Dec**	…	…	…	…	…	**2.76**	2.89	5.34	2.76	0.84	**0.31**	0.37	1.25	0.15	-0.26
2013	**Dec**	…	…	…	…	…	**2.13**	2.09	4.76	2.90	0.64	**0.19**	0.16	0.88	0.93	-0.63
2014																
	Jan	…	…	…	…	…	**2.19**	2.14	4.70	2.87	0.73	**0.22**	0.18	1.23	0.93	-0.74
	Feb	…	…	…	…	…	**2.22**	2.21	4.76	2.61	0.76	**0.30**	0.28	1.22	0.84	-0.53
	Mar	…	…	…	…	…	**2.16**	2.09	4.20	2.89	1.01	**0.23**	0.25	0.92	0.92	-0.98
	Apr	…	…	…	…	…	**2.16**	2.12	4.25	2.61	1.02	**0.27**	0.29	0.84	0.83	-0.76
	May	…	…	…	…	…	**2.17**	2.12	3.98	2.51	1.32	**0.30**	0.33	0.75	0.78	-0.68
	Jun	…	…	…	…	…	**2.10**	2.06	4.26	2.46	1.16	**0.28**	0.28	0.99	0.68	-0.50
	Jul	…	…	…	…	…	**2.11**	2.05	4.01	2.60	1.23	**0.29**	0.28	0.76	0.92	-0.63
	Aug	…	…	…	…	…	**2.21**	2.13	3.89	2.67	1.58	**0.38**	0.36	0.75	0.90	-0.17
	Sep	…	…	…	…	…	**2.04**	1.90	4.28	2.56	1.67	**0.30**	0.26	1.16	0.82	-0.38
	Oct	…	…	…	…	…	**2.05**	1.92	4.28	2.51	1.60	**0.31**	0.28	1.12	0.88	-0.45
	Nov	…	…	…	…	…	**1.98**	1.84	4.37	2.50	1.60	**0.28**	0.24	1.10	0.83	-0.44
	Dec	…	…	…	…	…	**1.82**	1.66	4.66	1.97	1.83	**0.30**	0.23	1.68	0.60	-0.15
2015 [p]																
	Jan	…	…	…	…	…	**1.98**	1.84	4.87	2.18	1.72	**0.38**	0.33	1.91	0.70	-0.28
	Feb	…	…	…	…	…	**1.96**	1.83	4.16	2.26	1.78	**0.32**	0.27	1.22	0.78	-0.33
	Mar	…	…	…	…	…	**1.95**	1.83	3.77	2.31	1.74	**0.36**	0.32	0.99	0.79	-0.17
	Apr	…	…	…	…	…	**1.96**	1.84	3.84	2.23	1.75	**0.34**	0.33	0.60	0.75	-0.27
	May	…	…	…	…	…	**1.94**	1.80	4.43	2.11	1.83	**0.30**	0.26	1.16	0.71	-0.39
	Jun	…	…	…	…	…	**1.84**	1.73	4.50	2.24	1.12	**0.30**	0.26	1.15	0.65	-0.23
	Jul	…	…	…	…	…	**1.90**	1.79	4.29	2.51	1.04	**0.36**	0.28	0.94	0.91	0.10
	Aug	…	…	…	…	…	**1.86**	1.79	4.52	2.07	1.03	**0.35**	0.27	1.19	0.71	0.18
	Sep	…	…	…	…	…	**1.82**	1.71	4.40	2.36	0.98	**0.34**	0.29	1.13	0.80	-0.15
	Oct	…	…	…	…	…	**1.77**	1.66	4.21	2.30	0.95	**0.34**	0.29	1.16	0.77	-0.08
	Nov	…	…	…	…	…	**1.75**	1.64	4.23	2.08	1.10	**0.37**	0.31	1.27	0.71	-0.07
	Dec	…	…	…	…	…	**1.60**	1.50	4.15	1.76	1.13	**0.38**	0.35	1.35	0.48	0.02
2016 [p]																
	Jan	…	…	…	…	…	**1.67**	1.56	4.73	1.83	1.07	**0.42**	0.37	1.85	0.56	0.02
	Feb	…	…	…	…	…	**1.72**	1.58	4.85	2.11	1.04	**0.48**	0.42	1.88	0.71	0.01
	Mar	…	…	…	…	…	**1.72**	1.55	4.67	2.27	1.06	**0.51**	0.44	1.85	0.76	0.23
	Apr	…	…	…	…	…	**1.68**	1.55	4.23	2.20	0.94	**0.50**	0.44	1.45	0.76	0.29
	May	…	…	…	…	…	**1.68**	1.54	4.40	2.20	1.05	**0.52**	0.45	1.59	0.75	0.37
	Jun	…	…	…	…	…	**1.65**	1.49	4.20	2.19	1.13	**0.52**	0.44	1.46	0.77	0.39
	Jul	…	…	…	…	…	**1.65**	1.50	4.12	2.19	1.11	**0.47**	0.44	1.43	0.76	-0.10
	Aug	…	…	…	…	…	**1.63**	1.47	4.07	2.24	1.06	**0.48**	0.42	1.39	0.77	0.16
	Sep	…	…	…	…	…	**1.60**	1.46	3.91	2.18	0.98	**0.46**	0.42	0.99	0.75	0.18
	Oct	…	…	…	…	…	**1.56**	1.44	3.82	2.09	0.89	**0.26**	0.18	1.01	0.68	0.02
	Nov	…	…	…	…	…	**1.52**	1.38	3.78	2.04	0.93	**0.42**	0.39	1.01	0.65	0.02
	Dec	…	…	…	…	…	**1.40**	1.32	3.46	1.58	0.88	**0.32**	0.33	0.92	0.25	0.01

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[p] *Preliminary*