25 PHILIPPINES: TOTAL LOANS (GROSS), LOAN LOSS PROVISIONS

AND NON-PERFORMING LOANS [1]
BY TYPE OF UNIVERSAL AND COMMERCIAL BANKS
in million pesos

	2016	2017	2018	Jun 2018	Jun 2019 [p]
Total Loans					
Total	**6,706,311**	**7,867,078**	**9,017,780**	**8,331,361**	**9,204,615**
UBs	5,177,610	6,040,965	6,881,280	6,380,790	7,009,224
KBs	264,026	309,762	345,120	314,590	346,219
Gov't [3]	760,630	968,276	1,196,382	1,066,631	1,224,037
FX Banks [4]	504,045	548,075	594,998	569,349	625,134
Gross Non-performing Loans [2]					
Total	**93,801**	**97,531**	**113,518**	**110,606**	**143,793**
UBs	68,240	71,978	84,136	80,337	101,316
KBs	9,124	8,707	9,490	9,561	11,084
Gov't [3]	11,982	12,514	15,559	16,540	26,976
FX Banks [4]	4,455	4,332	4,332	4,168	4,417
Net Non-performing Loans [2]					
Total	**21,264**	**36,919**	**48,459**	**45,425**	**68,377**
UBs	16,908	28,181	37,407	33,295	46,696
KBs	2,422	3,802	3,248	3,431	4,666
Gov't [3]	1,877	3,906	6,431	7,436	15,649
FX Banks [4]	57	1,030	1,373	1,263	1,365
Loan Loss Provisions					
Total	**135,699**	**145,835**	**148,339**	**158,846**	**162,826**
UBs	100,649	108,100	104,501	116,584	116,582
KBs	9,043	9,190	11,534	10,702	11,510
Gov't [3]	17,254	19,269	22,907	21,281	25,268
FX Banks [4]	8,753	9,276	9,396	10,278	9,465

[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 Landbank, DBP, and Al-amanah Islamic Bank*
[4] *Consists of 24 foreign banks*
[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

Ratios in percent

	2016	2017	2018	Jun 2018	Jun 2019 [p]
Gross NPL/Total Loans					
Total	**1.40**	**1.24**	**1.26**	**1.33**	**1.56**
UBs	1.32	1.19	1.22	1.26	1.45
KBs	3.46	2.81	2.75	3.04	3.20
Gov't [3]	1.58	1.29	1.30	1.55	2.20
FX Banks [4]	0.88	0.79	0.73	0.73	0.71
Net NPL/Total Loans					
Total	**0.32**	**0.47**	**0.54**	**0.55**	**0.74**
UBs	0.33	0.47	0.54	0.52	0.67
KBs	0.92	1.23	0.94	1.09	1.35
Gov't [3]	0.25	0.40	0.54	0.70	1.28
FX Banks [4]	0.01	0.19	0.23	0.22	0.22

[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 Landbank, DBP, and Al-amanah Islamic Bank*

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[p] *Preliminary*

Source: SDC, BSP