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

BY TYPE OF UNIVERSAL AND COMMERCIAL BANKS

as of periods indicated

in million pesos

	2020	2021	2022	Feb	
				2022	2023 [p]
Total Loans					
Total	9,919,479	10,457,131	11,802,545	10,469,667	11,563,673
Universal Banks	7,711,638	8,061,050	9,260,180	8,119,453	8,940,193
Commercial Banks	361,005	387,041	238,719	396,428	234,481
Government Banks [2]	1,321,295	1,434,502	1,748,768	1,412,123	1,769,892
Foreign Banks [3]	525,541	574,538	554,877	541,663	619,106
Gross Non-Performing Loans [4]					
Total	308,832	371,645	336,537	405,677	347,578
Universal Banks	244,609	290,831	233,507	319,282	238,976
Commercial Banks	17,639	19,699	13,193	21,267	13,393
Government Banks [2]	36,341	55,054	86,737	58,683	92,084
Foreign Banks [3]	10,243	6,061	3,099	6,445	3,125
Net Non-Performing Loans [4]					
Total	159,172	193,439	154,398	212,492	163,458
Universal Banks	132,936	145,090	93,121	161,330	97,754
Commercial Banks	8,286	8,539	6,236	10,741	6,631
Government Banks [2]	15,979	37,336	54,377	37,620	58,402
Foreign Banks [3]	1,971	2,474	664	2,801	671
Loan Loss Provision					
Total	322,713	344,864	382,952	363,985	386,910
Universal Banks	249,524	268,415	283,321	285,701	286,944
Commercial Banks	16,026	17,240	11,747	16,638	11,734
Government Banks [2]	37,925	48,367	80,693	50,740	80,785
Foreign Banks [3]	19,238	10,842	7,191	10,906	7,446
Ratios (in percent):					
Gross NPL/Total Loans					
Total	3.11	3.55	2.85	3.87	3.01
Universal Banks	3.17	3.61	2.52	3.93	2.67
Commercial Banks	4.89	5.09	5.53	5.36	5.71
Government Banks [2]	2.75	3.84	4.96	4.16	5.20
Foreign Banks [3]	1.95	1.05	0.56	1.19	0.50
Net NPL/Total Loans					
Total	1.60	1.85	1.31	2.03	1.41
Universal Banks	1.72	1.80	1.01	1.99	1.09
Commercial Banks	2.30	2.21	2.61	2.71	2.83
Government Banks [2]	1.21	2.60	3.11	2.66	3.30
Foreign Banks [3]	0.38	0.43	0.12	0.52	0.11

[1] Include transactions of local banks' foreign offices but exclude banks under liquidation

[2] Consist of Land Bank of the Philippines, Development Bank of the Philippines and Al-Amanah Islamic Investment Bank of the Philippines

[3] Consist of 24 foreign banks, exclude 2 foreign banks' subsidiaries

[4] 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.

[p] Preliminary

Notes : 1. Details may not add up to total due to rounding.

2. Based on the data submitted by the Department of Supervisory Analytics (DSA) as of 12 April 2023.

Source : Department of Supervisory Analytics, Bangko Sentral ng Pilipinas

Classification: GENERAL