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

	2019	2020	2021	Apr	
				2021	2022 [p]
Total Loans					
Total	9,953,964	9,919,479	10,457,131	9,715,752	10,666,097
Universal Banks	7,682,463	7,711,638	8,061,050	7,549,272	8,090,126
Commercial Banks	360,168	361,005	387,041	370,786	405,027
Government Banks [2]	1,305,892	1,321,295	1,434,502	1,313,516	1,619,797
Foreign Banks [3]	605,442	525,541	574,538	482,178	551,147
Gross Non-Performing Loans [4]					
Total	156,527	308,832	371,645	375,347	379,745
Universal Banks	111,938	244,609	290,831	295,928	267,478
Commercial Banks	10,996	17,639	19,699	22,098	20,326
Government Banks [2]	28,584	36,341	55,054	48,913	85,798
Foreign Banks [3]	5,009	10,243	6,061	8,408	6,144
Net Non-Performing Loans [4]					
Total	71,552	159,172	193,439	213,021	200,949
Universal Banks	47,892	132,936	145,090	166,326	134,596
Commercial Banks	5,264	8,286	8,539	11,145	8,792
Government Banks [2]	16,898	15,979	37,336	32,681	55,191
Foreign Banks [3]	1,499	1,971	2,474	2,869	2,370
Loan Loss Provision					
Total	170,518	322,713	344,864	329,264	361,598
Universal Banks	125,054	249,524	268,415	257,116	268,020
Commercial Banks	10,538	16,026	17,240	17,222	17,118
Government Banks [2]	24,725	37,925	48,367	40,529	66,015
Foreign Banks [3]	10,201	19,238	10,842	14,397	10,445
Ratios (in percent):					
Gross NPL/Total Loans					
Total	1.57	3.11	3.55	3.86	3.56
Universal Banks	1.46	3.17	3.61	3.92	3.31
Commercial Banks	3.05	4.89	5.09	5.96	5.02
Government Banks [2]	2.19	2.75	3.84	3.72	5.30
Foreign Banks [3]	0.83	1.95	1.05	1.74	1.11
Net NPL/Total Loans					
Total	0.72	1.60	1.85	2.19	1.88
Universal Banks	0.62	1.72	1.80	2.20	1.66
Commercial Banks	1.46	2.30	2.21	3.01	2.17
Government Banks [2]	1.29	1.21	2.60	2.49	3.41
Foreign Banks [3]	0.25	0.38	0.43	0.59	0.43

[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 Bank

[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

Note : Details may not add up to total due to rounding.

Source : Department of Supervisory Analytics, Bangko Sentral ng Pilipinas