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					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
2016	**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
2017	**7,867,078**	6,040,965	309,762	968,276	548,075	**97,531**	71,978	8,707	12,514	4,332	**36,919**	28,181	3,802	3,906	1,030	**145,835**	108,100	9,190	19,269	9,276
2018	**9,017,780**	6,881,280	345,120	1,196,382	594,998	**113,518**	84,136	9,490	15,559	4,332	**48,459**	37,407	3,248	6,431	1,373	**148,339**	104,501	11,534	22,907	9,396
2019 [p] Jan	**8,852,484**	6,738,342	363,526	1,152,706	597,909	**131,356**	100,806	9,714	16,461	4,375	**63,324**	51,080	3,386	7,452	1,407	**152,457**	108,147	11,466	23,441	9,403
Feb	**8,844,774**	6,775,847	348,794	1,160,176	559,957	**138,122**	101,832	9,806	22,118	4,366	**67,058**	49,370	3,475	12,813	1,399	**156,200**	111,663	11,549	23,576	9,412
Mar	**8,918,522**	6,808,515	341,697	1,190,969	577,340	**134,564**	101,298	9,808	19,121	4,338	**60,169**	46,723	3,501	8,672	1,273	**158,379**	114,031	11,236	23,859	9,253
Apr	**9,086,615**	6,917,642	354,185	1,198,264	616,523	**141,778**	102,417	9,747	25,315	4,299	**66,730**	48,468	3,435	13,691	1,137	**158,305**	113,853	11,175	24,038	9,240
May	**9,013,257**	6,908,837	349,699	1,186,441	568,280	**145,995**	104,212	10,716	26,786	4,283	**69,865**	49,175	4,455	15,110	1,125	**161,065**	116,096	11,463	24,206	9,300
Jun	**9,204,615**	7,009,224	346,219	1,224,037	625,134	**143,793**	101,316	11,084	26,976	4,417	**68,377**	46,696	4,666	15,649	1,365	**162,826**	116,582	11,510	25,268	9,465
Jul	**9,326,023**	7,130,098	356,857	1,227,802	611,267	**151,727**	107,044	10,945	29,225	4,513	**73,985**	50,725	4,295	17,588	1,376	**165,160**	118,088	11,640	25,810	9,621
Aug	**9,285,620**	7,140,881	346,926	1,219,172	578,641	**156,735**	110,608	11,258	30,195	4,674	**76,215**	52,096	4,618	18,040	1,460	**169,638**	120,874	11,668	27,472	9,624
Sep	**9,552,943**	7,299,382	355,422	1,251,166	646,972	**158,671**	111,215	11,124	31,659	4,674	**73,308**	49,070	4,590	18,377	1,271	**171,386**	122,224	11,564	27,810	9,788

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

[2] *Starting Sept. 2002, for supervisory purposes, computation of NPL was based on BSP Circular No. 351 which defines total loans as gross of allowance for probable losses and interbank loans less loans classified as loss. This has been discontinued in 2013. For comparability purposes, 2012 was revised based on the new definition (BSP Circular No. 772).*

[3] *Starting January 2013, data are based on BSP Circular No. 772. 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. Under Cir 772, there are no available data for Gross NPLs and Net NPLs earlier than 2012.*

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

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

[p] *Preliminary*

Source : DSA, BSP

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BY TYPE OF UNIVERSAL AND COMMERCIAL BANKS

Levels in million pesos, ratios in percent

		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
2016		**1.40**	1.32	3.46	1.58	0.88	**0.32**	0.33	0.92	0.25	0.01
2017		**1.24**	1.19	2.81	1.29	0.79	**0.47**	0.47	1.23	0.40	0.19
2018		**1.26**	1.22	2.75	1.30	0.73	**0.54**	0.54	0.94	0.54	0.23
2019 [p]	**Jan**	**1.48**	1.50	2.67	1.43	0.73	**0.72**	0.76	0.93	0.65	0.24
	Feb	**1.56**	1.50	2.81	1.91	0.78	**0.76**	0.73	1.00	1.10	0.25
	Mar	**1.51**	1.49	2.87	1.61	0.75	**0.67**	0.69	1.02	0.73	0.22
	Apr	**1.56**	1.48	2.75	2.11	0.70	**0.73**	0.70	0.97	1.14	0.18
	May	**1.62**	1.51	3.06	2.26	0.75	**0.78**	0.71	1.27	1.27	0.20
	Jun	**1.56**	1.45	3.20	2.20	0.71	**0.74**	0.67	1.35	1.28	0.22
	Jul	**1.63**	1.50	3.07	2.38	0.74	**0.79**	0.71	1.20	1.43	0.23
	Aug	**1.69**	1.55	3.25	2.48	0.81	**0.82**	0.73	1.33	1.48	0.25
	Sep	**1.66**	1.52	3.13	2.53	0.72	**0.77**	0.67	1.29	1.47	0.20

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

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