26 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
1997	**1,573,140**	1,111,957	137,626	166,446	157,111	**73,602**	46,582	9,845	10,232	6,943	…	…	…	…	…	…	…	…	…	…	**34,780**	22,823	1,904	5,804	4,249
1998	**1,542,487**	1,080,053	120,790	185,917	155,727	**160,001**	112,445	16,487	18,824	12,245	…	…	…	…	…	…	…	…	…	…	**61,333**	41,782	3,370	8,807	7,374
1999	**1,582,894**	1,086,088	139,650	200,989	156,167	**195,389**	141,630	22,954	25,382	5,423	…	…	…	…	…	…	…	…	…	…	**91,038**	63,002	5,987	15,856	6,193
2000	**1,628,214**	1,024,964	184,355	222,387	196,508	**245,813**	172,396	32,414	33,523	7,480	…	…	…	…	…	…	…	…	…	…	**107,206**	71,027	10,085	17,248	8,846
2001	**1,625,052**	992,232	182,661	200,304	249,855	**281,908**	192,578	41,687	35,737	11,906	…	…	…	…	…	…	…	…	…	…	**127,412**	81,003	14,209	18,356	13,844
2002	**1,639,380**	1,041,873	155,838	192,636	249,033	**245,102**	180,032	26,873	30,295	7,902	…	…	…	…	…	…	…	…	…	…	**125,458**	84,055	12,891	16,738	11,774
2003	**1,747,151**	1,118,655	158,335	214,955	255,206	**245,508**	181,368	29,237	28,560	6,343	…	…	…	…	…	…	…	…	…	…	**130,013**	85,364	14,446	19,354	10,849
2004	**1,784,240**	1,143,648	168,701	231,747	240,144	**227,028**	164,668	30,360	27,229	4,771	…	…	…	…	…	…	…	…	…	…	**137,123**	91,896	14,749	21,393	9,085
2005	**1,872,743**	1,194,177	168,629	269,304	240,633	**153,675**	113,179	18,061	18,624	3,811	…	…	…	…	…	…	…	…	…	…	**119,076**	75,924	10,881	23,067	9,204
2006	**2,073,348**	1,313,045	165,116	297,055	298,132	**117,410**	87,836	14,492	12,604	2,478	…	…	…	…	…	…	…	…	…	…	**97,031**	62,429	8,368	17,814	8,420
2007	**2,194,780**	1,413,800	162,490	305,258	313,232	**97,634**	71,747	12,129	10,910	2,848	…	…	…	…	…	…	…	…	…	…	**91,123**	56,518	7,760	17,195	9,650
2008	**2,502,332**	1,619,689	180,926	361,894	339,823	**88,191**	63,537	11,391	8,202	5,061	…	…	…	…	…	…	…	…	…	…	**88,201**	54,865	7,806	15,397	10,133
2009	**2,724,870**	1,817,847	186,981	351,596	368,446	**80,912**	56,331	12,277	8,252	4,052	…	…	…	…	…	…	…	…	…	…	**90,898**	55,877	9,802	15,498	9,721
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	**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	**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	**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	**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]	**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; For 1996-1998, data were computed based on the Consolidated Statement of Condition (CSOC) submitted by banks.*

[2] *Starting September 2002, for supervisory purposes, computation of NPL was based on BSP Circular No. 351, which defines total loans as gross of allowance for probable loss and interbank loans, less loans classified as loss.*
interbank loans less loans classified as loss.

[3] *Starting January 2013, figures are computed as prescribed under BSP Circular No. 772. Gross NPL represents the actual level of NPL without any adjusment 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.

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

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

[p] *Preliminary*

Details may not add up due to rounding off

Source: SDC, BSP