Non Performing Loan Ratios of Domestic Banks


Notes:
1.Before 1 July 2005, non performing loans include: payment of principal is past due three months or more, repayment of interest is past due six months or more, and installment repayment loans for medium to long-term is past due six months or more.
2.The new definition of "non-performing loans" effected on 1 July 2005 includes :
( 1 ) Loans which repayment of principal or interest have been overdue for more than 3 months
(2) Any loan of which the principal debtors and surety have been sued for non-payment or the underlying collateral has been disposed, although the repayment of principal or interest have not been overdue for more than 3 months
3.The figures are on a consolidated basis including the data of DBUs, Offshore Banking Units (OBUs) and overseas branches of domestic banks.

