

Non Performing Loan Ratios of Domestic Banks

NT\$ million, %

End of month	Non Performing Loans	Total Loans	NPL Ratios
1996 12	354,813	9,652,837	3.68
1997 12	428,931	11,602,248	3.70
1998 12	548,153	12,562,320	4.36
1999 12	660,150	13,524,472	4.88
2000 12	773,522	14,474,639	5.34
2001 12	1,087,013	14,527,437	7.48
2002 12	864,350	14,130,749	6.12
2003 12	630,628	14,563,210	4.33
2004 12	436,991	15,558,302	2.81
2005 12	370,530	16,566,573	2.24
2006 12	366,093	17,195,956	2.13
2007 12	328,094	17,915,053	1.83
2008 12	285,880	18,600,396	1.54
2009 12	215,845	18,724,117	1.15
2010 12	122,981	20,126,525	0.61
2011 12	94,103	21,682,402	0.43
2012 12	92,689	22,604,691	0.41
2013 12	93,013	23,844,473	0.39
2014 12	64,042	25,158,003	0.25
2015 12	61,446	25,699,576	0.24
2016 12	71,588	26,372,159	0.27
2017 12	75,842	27,274,889	0.28
2018 12	69,378	28,778,091	0.24
2019 12	64,463	29,963,031	0.22
2020 12	69,905	31,779,538	0.22
2021 12	59,357	34,004,462	0.17
2022 12	54,990	37,065,413	0.15
2023 12	56,001	38,878,841	0.14
2024 12	63,144	42,591,246	0.15
2025 12	68,629	45,242,836	0.15

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.