

## Non Performing Loan ratios of Domestic Banks

NT\$ million, %

End of month	Non Performing Loans	Total Loans	NPL Ratios
1991 12	45,259	4,687,698	0.97
1992 12	47,718	5,879,096	0.81
1993 12	78,288	6,838,630	1.14
1994 12	147,578	8,114,282	1.82
1995 12	257,195	9,017,078	2.85
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 3	637,306	12,774,707	4.99
6	660,032	13,171,743	5.01
9	669,742	13,177,661	5.08
12	660,150	13,524,472	4.88
2000 3	688,629	13,682,995	5.03
6	704,249	13,945,852	5.05
9	750,931	14,010,756	5.36
12	773,522	14,474,639	5.34
2001 3	842,252	14,307,740	5.89
6	929,068	14,360,914	6.47
9	1,120,075	14,371,747	7.79
12	1,087,013	14,527,437	7.48
2002 3	1,147,470	14,280,857	8.04
6	1,056,911	14,129,753	7.48
9	998,772	14,029,563	7.12
12	864,350	14,130,749	6.12
2003 3	854,940	13,998,273	6.11

	6	808,729	14,231,997	5.68
	9	801,599	14,273,639	5.62
	12	630,628	14,563,210	4.33
2004	3	609,276	14,724,994	4.14
	6	535,589	15,111,525	3.54
	9	504,926	15,237,432	3.31
	12	436,991	15,558,302	2.81
2005	3	431,766	15,766,324	2.74
	6	394,025	16,011,524	2.46
	9	454,985 <sup>2</sup>	16,245,237	2.80
	12	370,530	16,566,573	2.24
2006	3	410,076	16,646,908	2.46
	6	402,099	16,836,880	2.39
	9	404,951	16,872,951	2.40
	12	366,093	17,195,956	2.13

Notes:

1. 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. Before 1992, the figures only include the data of Domestic Banking Units (DBUs) of domestic banks. Since 1993, the figures are on a consolidated basis including the data of DBUs, Offshore Banking Units (OBUs) and overseas branches of domestic banks.