

29 February 2024

Asset quality summary – Banks

Key points for January 2024:

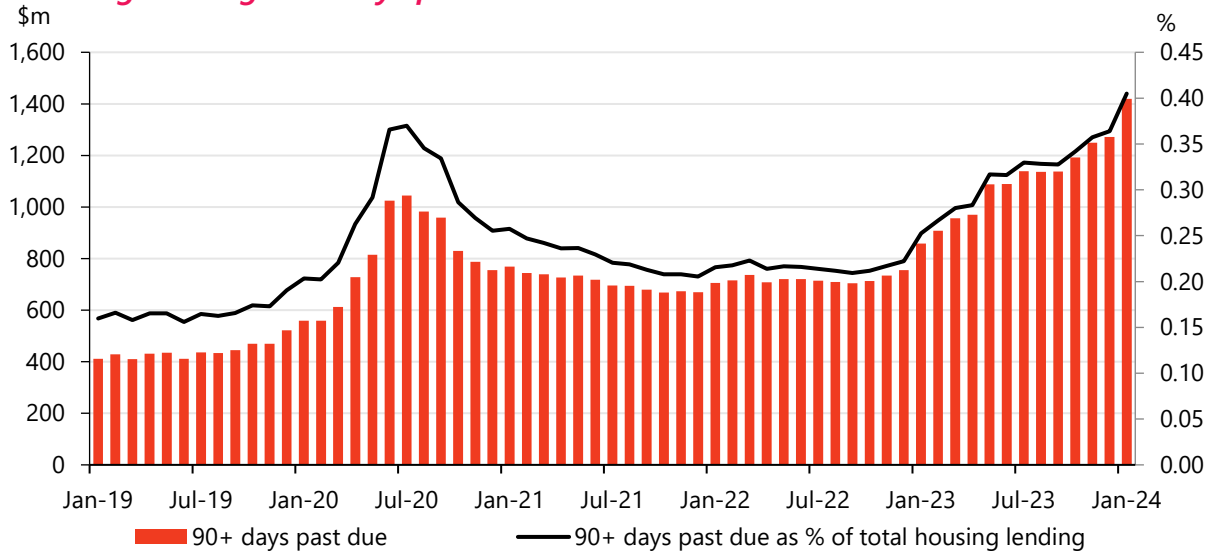
- System non-performing loans rose \$268m (7.5%), with the NPL ratio increasing 4 basis points to 0.68%.
- Non-performing housing loans rose by \$160m (10.6%). This is a year-on-year increase of \$721m, with the current level now at \$1,678m.
- Non-performing commercial property loans rose by \$11m (2.7%). This brings the NPL ratio to 0.97%.
- Non-performing SME loans rose by \$54m (7.2%). The NPL ratio is now 1.05%.
- Agriculture NPLs rose \$49m (5.1%) to \$1,013m. This change was driven by a \$37m increase in impairments and a \$12m increase in 90+ days past due.

System NPL ratio



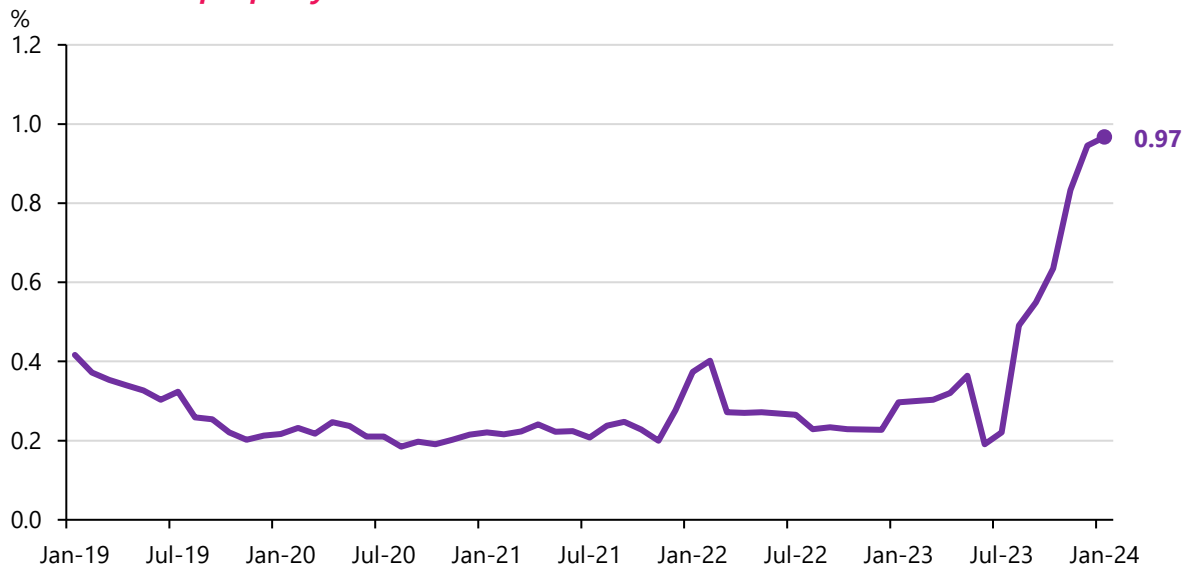
Source: S50 Loans by asset quality

Housing lending 90+ days past due



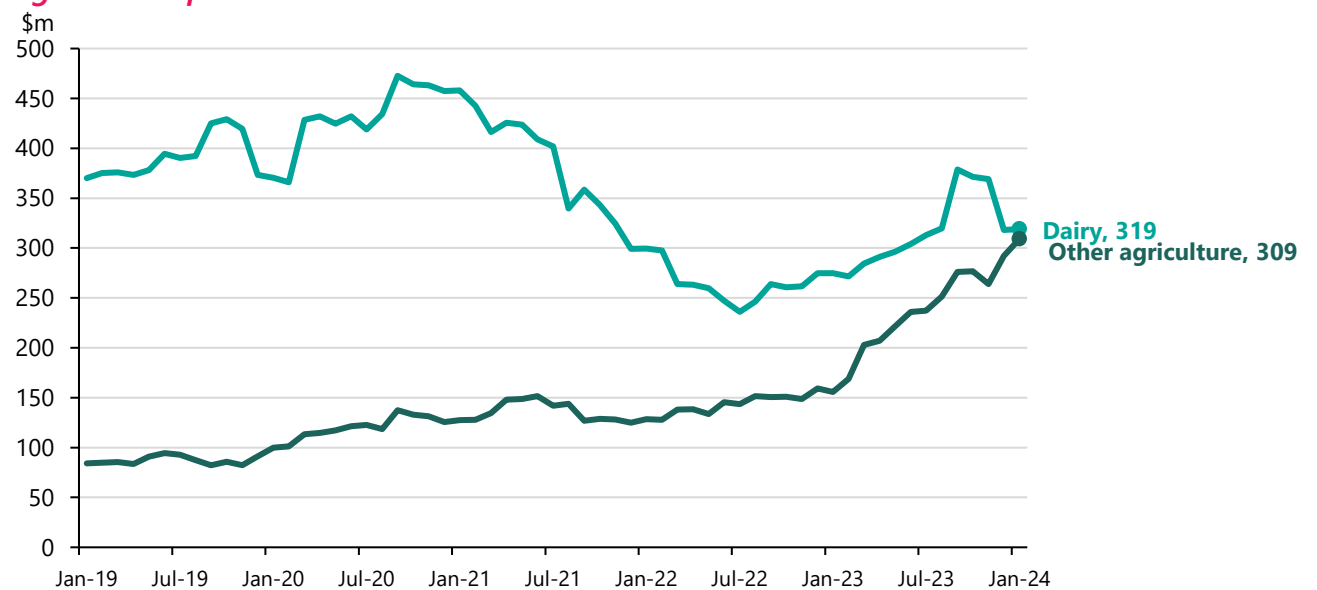
Source: S50 Loans by asset quality

Commercial property NPL ratio



Source: S50 Loans by asset quality

Agriculture provisions



Source: S50 Loans by asset quality

The Bank Balance Sheet release includes the following web tables:

Lending and monetary statistics

- C5 [Sector lending \(banks and non-bank lending institutions\)](#)
- C50 [Money and credit aggregates \(depository corporations\)](#)
- C51 [Other depository corporations analytical accounts](#)
- C52 [Depository corporations analytical accounts](#)

Registered Banks

- S10 [Banks: Balance sheet](#)
- S30 [Banks: Assets – Loans by sector](#)
- S31 [Banks: Assets – Loans by purpose](#)
- S32 [Banks: Assets – Loans by product](#)
- S33 [Banks: Assets – Loans fully secured by residential mortgage by repricing](#)
- S34 [Banks: Assets – Loans and Repos by Industry](#)
- S35 [Banks: Assets – Loans by business size](#)
- S36 [Banks: Assets – Business loans by product](#)
- S37 [Banks: Assets – Agriculture loans by product](#)
- S40 [Banks: Liabilities – Deposits by sector](#)
- S41 [Banks: Liabilities – Deposits by industry](#)
- S42 [Banks: Liabilities – Deposits by repricing](#)
- S45 [Banks: Liabilities – Deposits by size \(value\)](#)
- S46 [Banks: Liabilities – Deposits by size \(number\)](#)
- S50 [Banks: Assets – Loans by asset quality](#)
- S51 [Banks: Assets – Business loans by asset quality](#)