

29 May 2026

Asset quality summary – Banks

Key points for April 2026:

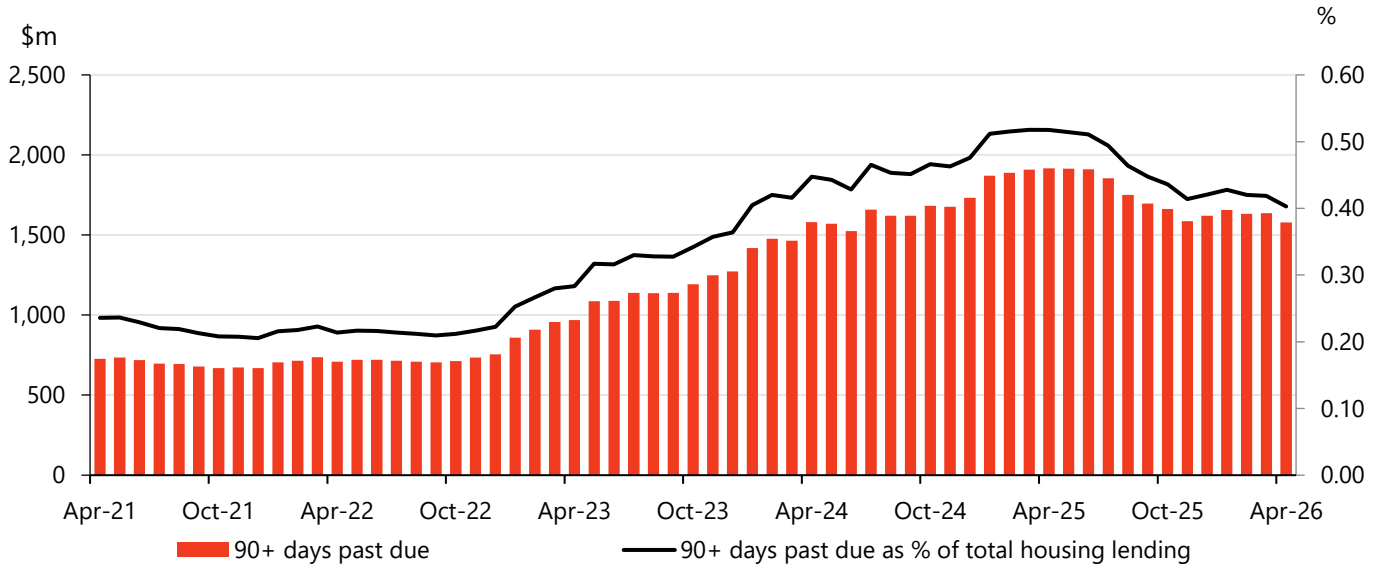
- System non-performing loans (NPLs) decreased by \$95m (-2.3%) in April 2026 and the NPL ratio decreased by 2 basis points to 0.66%.
- Housing NPLs fell by \$34m (-1.5%), with the NPL ratio declining from 0.57% to 0.55%. Housing impairments increased by \$23m (3.9%), while housing loans 90 days past due decreased by \$57m (-3.5%).
- Business NPLs declined by \$31m (-2.1%), with the NPL ratio decreasing by 2 basis points to 1.05% in April 2026. SME business NPLs decreased by \$25m (-2.3%), with the NPL ratio falling by 3 basis points to 1.31%.
- Agriculture NPLs decreased by \$22m (-5.8%), and the NPL ratio fell by 2 basis points to 0.60%.

System NPL ratio



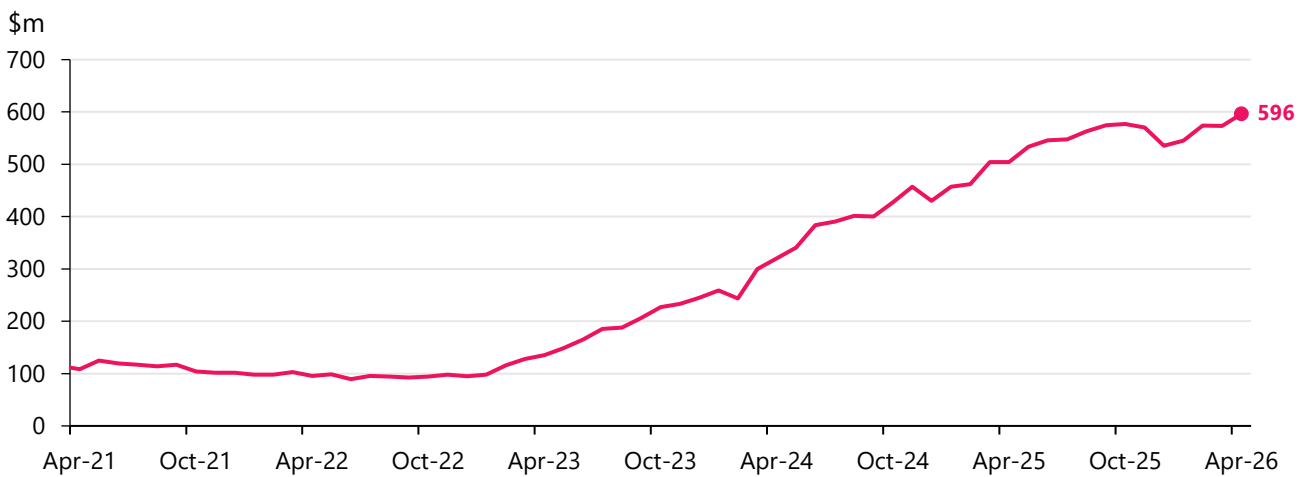
Source: S50 Loans by asset quality

Housing lending 90+ days past due



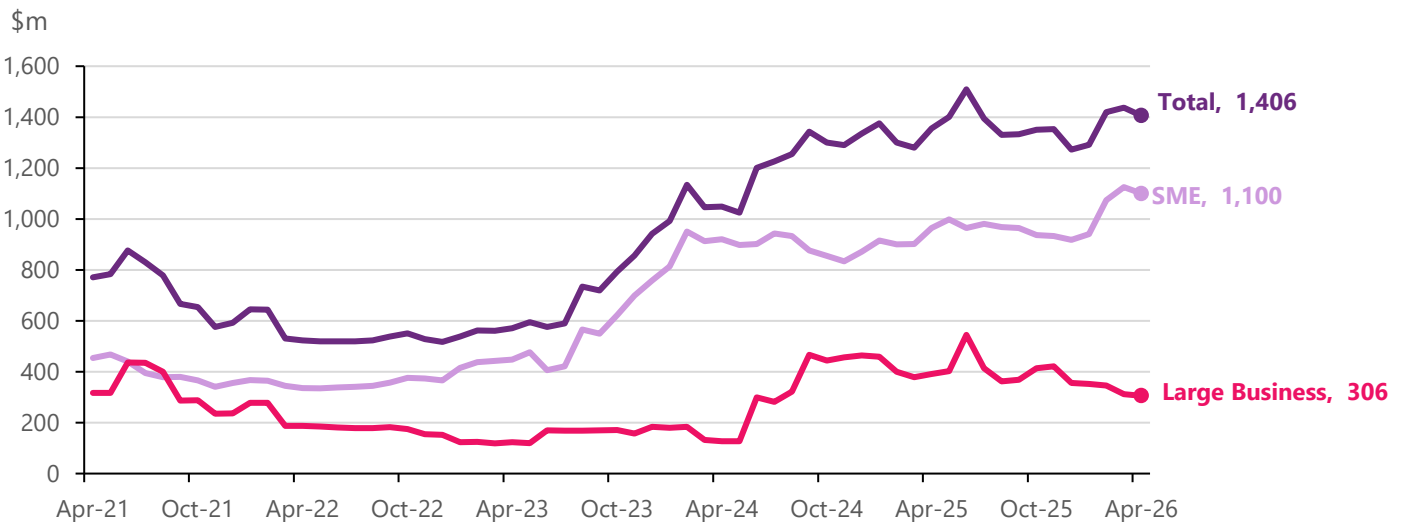
Source: S50 Loans by asset quality

Housing Impairments



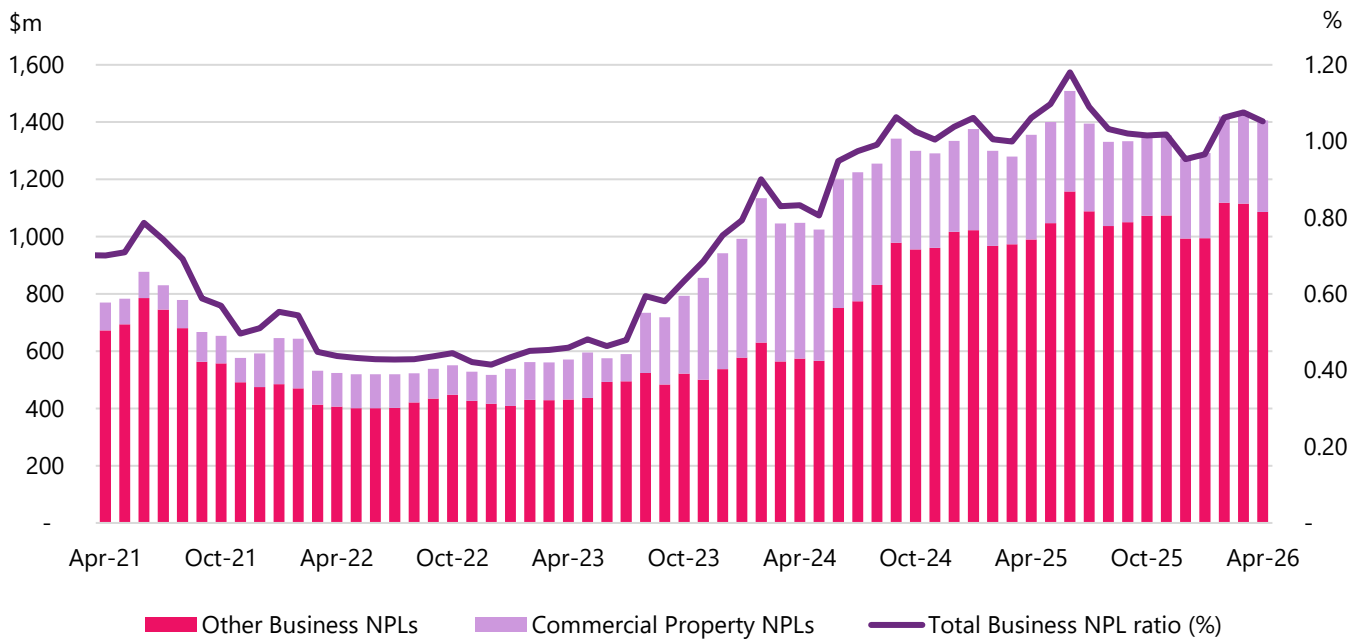
Source: S50 Loans by asset quality

Total business non performing loans by size



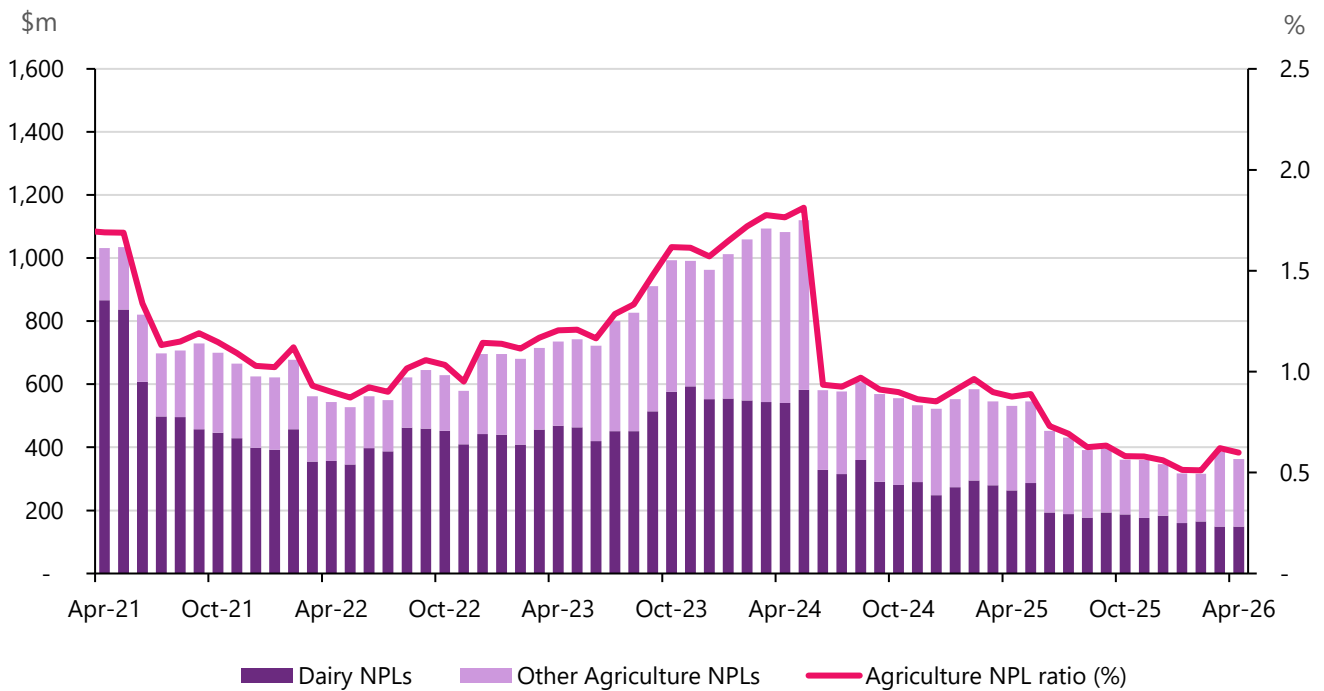
Source: S51 Business loans by asset quality

Business non-performing loans by purpose



Source: S51 Business Loans by asset quality

Agriculture lending non-performing loans



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](#)