



Press Release

For release at noon, August 26, 2019

Delinquency Rate of Domestic Banks' WD Loans, June 2019

The delinquency rate of domestic banks' won-denominated (WD) loans—calculated as the percentage of loans with principal or interest payment past due by at least one month—as of end-June 2019 was seen at 0.41%, down 0.09%p from 0.51% a month earlier and down 0.10%p from 0.51% a year earlier. In June 2019, the amount of resolved loans exceeded that of newly delinquent loans, which led to the month-on-month decline in the delinquency rate of domestic banks' WD loans.

The delinquency rate of loans to large companies stood at 0.66% in June, down 0.01%p from a month earlier. In addition, the rate of loans to SMEs has fallen by 0.16%p from 0.65% to 0.49% between May and June. When it came to household loans, the delinquency rate was 0.27%, 0.05%p lower than the previous month.

Figure. Loan Delinquency Rate Trend, June 2019

(In percentage)

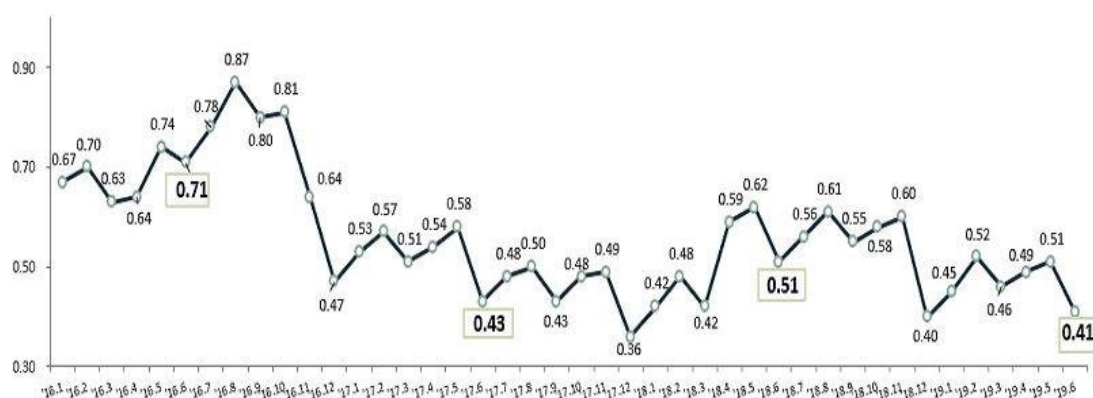


Table. Delinquency Rate by Loan Type, June 2019*

(In percentage)

	2016	2017	2018	2019	
	Jun	Jun	Jun	May	Jun
Business loans	1.04	0.59	0.73	0.66	0.53
Large companies	2.17	0.57	1.78	0.67	0.66
SMEs	0.71	0.60	0.48	0.65	0.49
Household loans	0.31	0.25	0.25	0.32	0.27
Mortgage loans	0.24	0.18	0.19	0.22	0.20
Unsecured loans	0.48	0.41	0.40	0.55	0.44
Total	0.71	0.43	0.51	0.51	0.41

*The figures on June 2019 are preliminary as of the release date and subject to change.



Financial Supervisory Service
www.fss.or.kr

###

Contact Person:

Park Mi-Kyung
Head of Public Relations Team
Public Affairs Department
Financial Supervisory Service
Tel: +82-2-3145-5803
Fax: +82-2-3145-5808
E-mail: pmk620@fss.or.kr