



# Press Release

For release at noon, October 29, 2019

## Delinquency Rate of Domestic Banks' WD Loans, August 2019

The delinquency rate of domestic banks' won-denominated (WD) loans—classified as the percentage of loans with principal or interest payment past due by at least one month—as of end-August 2019 stood at 0.50%, up 0.05%p from 0.45% a month earlier but down 0.11%p from 0.61% a year earlier. In August, the amount of newly delinquent loans exceeded that of resolved loans, which led to the month-on-month increase in the delinquency rate of the domestic banks' WD loans.

The delinquency rate of loans to large companies was seen at 0.68% in August, up 0.002%p from a month ago. In addition, the rate of loans to SMEs has risen by 0.08%p from 0.57% to 0.64% between July and August. When it came to household loans, the delinquency rate was 0.32%, 0.03%p higher than the previous year.

Figure. Loan Delinquency Rate Trend, August 2019

(In percentage)



Table. Delinquency Rate by Loan Type, August 2019\*

(In percentage)

	2016	2017	2018	2019	
	Aug	Aug	Aug	Jul	Aug
Business loans	1.31	0.69	0.88	0.59	<b>0.65</b>
Large companies	2.59	0.56	1.80	0.67	<b>0.68</b>
SMEs	0.93	0.73	0.66	0.57	<b>0.64</b>
Household loans	0.34	0.28	0.30	0.29	<b>0.32</b>
Mortgage loans	0.25	0.19	0.21	0.20	<b>0.23</b>
Unsecured loans	0.57	0.48	0.50	0.49	<b>0.54</b>
Total	0.87	0.50	0.61	0.45	<b>0.50</b>

\*The figures on August 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](mailto:pmk620@fss.or.kr)