



Press Release

For release at noon, November 25, 2019

Delinquency Rate of Domestic Banks' WD Loans, September 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-September 2019 stood at 0.44%, down 0.06%p from 0.50% a month earlier and also down 0.10%p from 0.55% a year earlier. In September, the amount of resolved loans exceeded that of newly delinquent loans, which led to the month-on-month decline in the delinquency rate of the domestic banks' WD loans.

The delinquency rate of loans to large companies was seen at 0.64% in September, down 0.03%p from a month ago. In addition, the rate of loans to SMEs decreased by 0.09%p from 0.64% to 0.56% between August and September. When it came to household loans, the delinquency rate was 0.29%, 0.04%p lower than the previous month.

Figure. Loan Delinquency Rate Trend, September 2019

(In percentage)

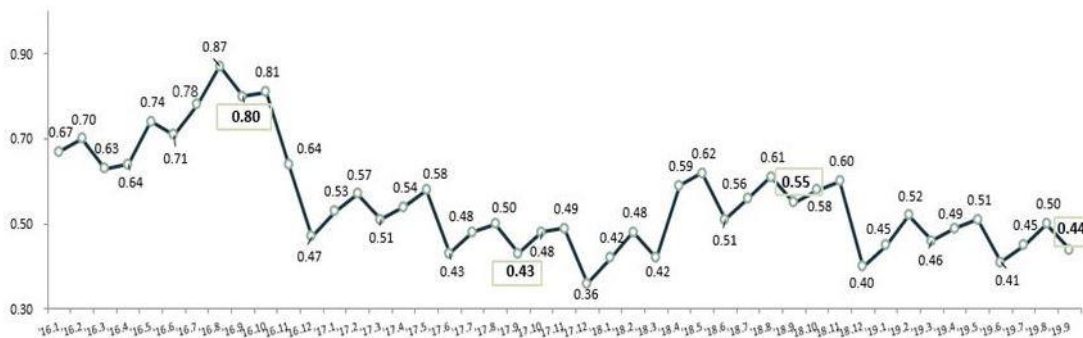


Table. Delinquency Rate by Loan Type, September 2019*

(In percentage)

	2016	2017	2018	2019	
	Sep	Sep	Sep	Aug	Sep
Business loans	1.21	0.58	0.79	0.65	0.57
Large companies	2.67	0.40	1.78	0.68	0.64
SMEs	0.79	0.63	0.56	0.64	0.56
Household loans	0.30	0.25	0.26	0.32	0.29
Mortgage loans	0.24	0.18	0.19	0.23	0.21
Unsecured loans	0.46	0.41	0.42	0.54	0.45
Total	0.80	0.43	0.55	0.50	0.44

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



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