

# Press Release

For release at noon, December 26, 2019

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

The delinquency rate of domestic banks' won-denominated (WD) loans—classified as the percentage of loans with principal of interest payment past due by at least one month—as of end-October 2019 stood at 0.46%, up 0.02%p from a month earlier but down 0.12%p from a year earlier. In October, the amount of newly delinquent loans exceeded that of resolved loans, which drove the delinquency rate to rise compared to September.

The delinquency rate of loans to large companies was seen at 0.71% in October, up 0.07%p from a month ago. Also, the rate of loans to SMEs increased 0.03%p to 0.58% between September and October. When it came to household loans, the delinquency rate was 0.29%, up 0.01%p from the previous month.

Figure. Loan Delinquency Rate Trend, October 2019

(In percentage)

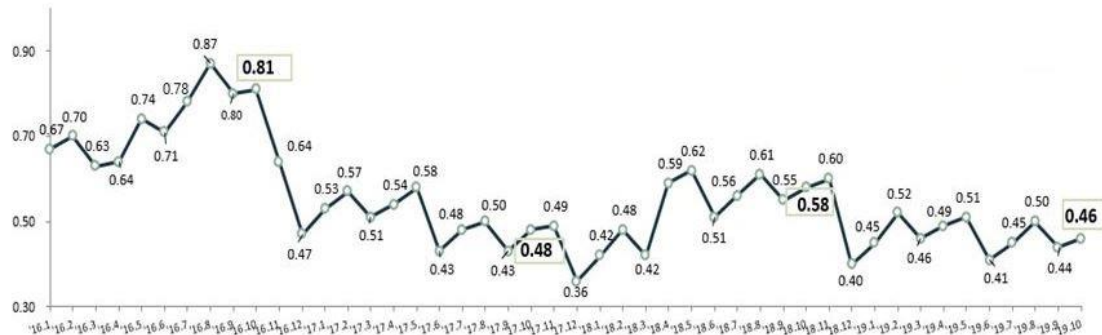


Table. Delinquency Rate by Loan Type, October 2019\*

(In percentage)

	2016	2017	2018	2019	
	Oct	Oct	Oct	Sep	Oct
<b>Business loans</b>	1.23	0.65	0.86	0.57	<b>0.60</b>
Large companies	2.57	0.42	1.72	0.64	<b>0.71</b>
SMEs	0.83	0.71	0.64	0.56	<b>0.58</b>
<b>Household loans</b>	0.31	0.27	0.27	0.29	<b>0.29</b>
Mortgage loans	0.23	0.19	0.19	0.21	<b>0.21</b>
Unsecured loans	0.50	0.46	0.46	0.45	<b>0.48</b>
<b>Total</b>	0.81	0.48	0.58	0.44	<b>0.46</b>

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



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