



Press Release

For release at 6:00, January 21, 2020

Delinquency Rate of Domestic Banks' WD Loans, November 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-November 2019 stood at 0.48%, up 0.02%p from a month ago but down 0.11%p from a year ago. In November, the amount of newly delinquent loans exceeded that of resolved loans, which contributed to the month-on-month increase in the delinquency rate.

The delinquency rate of loans to large companies was seen at 0.66% in November, down 0.05%p from a month earlier. However, the rate of loans to SMEs increased 0.04%p to 0.62% between October and November. When it came to household loans, the delinquency rate was 0.31%, up 0.02%p from the previous month.

Figure. Loan Delinquency Rate Trend, November 2019

(In percentage)



Table. Delinquency Rate by Loan Type, November 2019*

(In percentage)

	2016	2017	2018	2019	
	Nov	Nov	Nov	Oct	Nov
Business loans	0.92	0.67	0.86	0.60	0.63
Large companies	1.18	0.43	1.67	0.71	0.66
SMEs	0.85	0.74	0.67	0.58	0.62
Household loans	0.30	0.28	0.29	0.29	0.31
Mortgage loans	0.21	0.19	0.19	0.21	0.22
Unsecured loans	0.53	0.49	0.51	0.48	0.52
Total	0.64	0.49	0.60	0.46	0.48

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



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