



Press Release

For release at noon, February 18, 2020

Delinquency Rate of Domestic Banks' WD Loans, December 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-December 2019 stood at 0.36%, down 0.12%p from a month ago and also down 0.04%p from a year ago. In December, the amount of resolved loans exceeded that of newly delinquent loans, which contributed to the month-on-month decline in the delinquency rate.

The delinquency rate of loans to large companies was seen at 0.50% in December, down 0.15%p from a month earlier. In addition, the rate of loans to SMEs decreased 0.18%p to 0.44% between November and December. When it came to household loans, the delinquency rate was 0.26%, down 0.05%p from the previous month.

Figure. Loan Delinquency Rate Trend, December 2019

(In percentage)

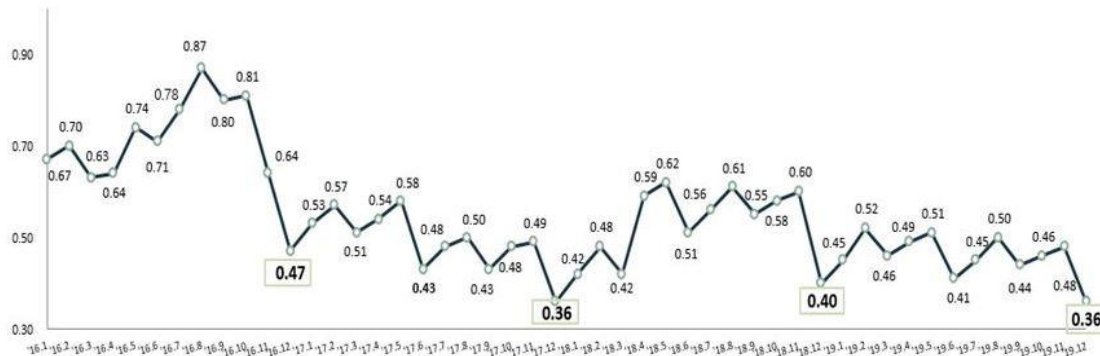


Table. Delinquency Rate by Loan Type, December 2019*

(In percentage)

	2016	2017	2018	2019	
	Dec	Dec	Dec	Nov	Dec
Business loans	0.66	0.47	0.53	0.63	0.45
Large companies	0.77	0.43	0.73	0.66	0.50
SMEs	0.63	0.48	0.49	0.62	0.44
Household loans	0.26	0.23	0.26	0.31	0.26
Mortgage loans	0.19	0.17	0.18	0.22	0.20
Unsecured loans	0.41	0.38	0.43	0.52	0.41
Total	0.47	0.36	0.40	0.48	0.36

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



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