



Press Release

For release at noon, March 16, 2020

Delinquency Rate of Domestic Banks' WD Loans, January 2020

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-January 2020 stood at 0.41%, up 0.04%p from a month ago and down 0.04%p from a year ago. In January, the amount of newly delinquent loans exceeded that of the amount 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 0.38% in January, down 0.13%p from a month earlier. In addition, the rate of loans to SMEs increased 0.09%p to 0.54% during the same period. When it came to household loans, the delinquency rate was 0.29%, up 0.03%p from the previous month.

Figure. Loan Delinquency Rate Trend, January 2020

(In percentage)

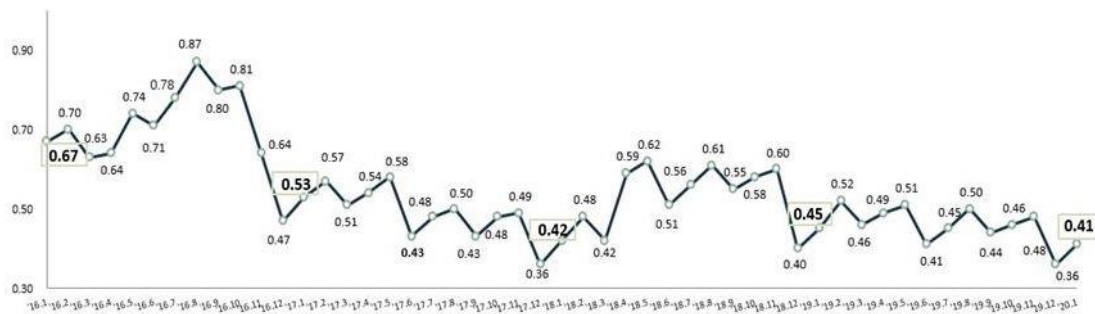


Table. Delinquency Rate by Loan Type, January 2020*

(In percentage)

	2017		2018		2019		2020
	Jan	Jan	Jan	Jan	Dec	Jan	
Business loans	0.73	0.56	0.59	0.45	0.45	0.51	
Large companies	0.72	0.44	0.71	0.50	0.50	0.38	
SMEs	0.74	0.59	0.57	0.44	0.44	0.54	
Household loans	0.28	0.25	0.28	0.26	0.26	0.29	
Mortgage loans	0.21	0.18	0.20	0.20	0.20	0.21	
Unsecured loans	0.47	0.42	0.48	0.41	0.41	0.47	
Total	0.53	0.42	0.45	0.36	0.36	0.41	

*The figures on January 2020 are preliminary as of the release date and subject to change.



Financial Supervisory Service
www.fss.or.kr

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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