



## Press Release

For release at noon, April 13, 2020

### Delinquency Rate of Domestic Banks' WD Loans, February 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-February 2020 stood at 0.43%, up 0.02%p from a month ago and down 0.09%p from a year ago. In February, 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 remained the same as the previous month, standing at 0.38% in February. When it came to the loans to SMEs, the delinquency rate rose from 0.54% to 0.58% between January and February. In addition, the delinquency rate of loans to households was seen at 0.30%, up 0.01%p from a month earlier.

Figure. Loan Delinquency Rate Trend, February 2020

(In percentage)

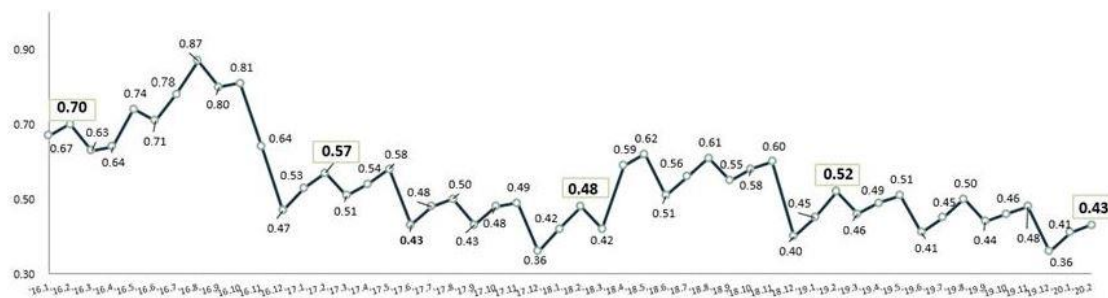


Table. Delinquency Rate by Loan Type, February 2020\*

(In percentage)

	2017	2018	2019	2020	
	Feb	Feb	Feb	Jan	Feb
Business loans	0.79	0.64	0.68	0.51	<b>0.54</b>
Large companies	0.73	0.45	0.75	0.38	<b>0.38</b>
SMEs	0.81	0.69	0.66	0.54	<b>0.58</b>
Household loans	0.29	0.28	0.33	0.29	<b>0.30</b>
Mortgage loans	0.21	0.19	0.23	0.21	<b>0.21</b>
Unsecured loans	0.51	0.49	0.56	0.47	<b>0.51</b>
Total	0.57	0.48	0.52	0.41	<b>0.43</b>

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



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