



Press Release

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Delinquency Rate of Domestic Banks' WD Loans, April 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-April 2020 stood at 0.40%, up 0.01%p from a month ago and down 0.08%p from a year ago. In April, the amount of newly delinquent loans remained the same as the previous month, but that of resolved loans decreased by KRW0.8 trillion compared to the previous month. This contributed to the month-on-month increase in the delinquency rate.

The delinquency rate of loans to large companies was seen at 0.22% in April, down 0.14%p from a month earlier. By contrast, the rate of loans to SMEs increased 0.04%p to 0.57% between March and April. When it came to household loans, the delinquency rate stood at 0.29%, up 0.02%p from a month earlier.

Figure. Loan Delinquency Rate Trend, April 2020

(In percentage)

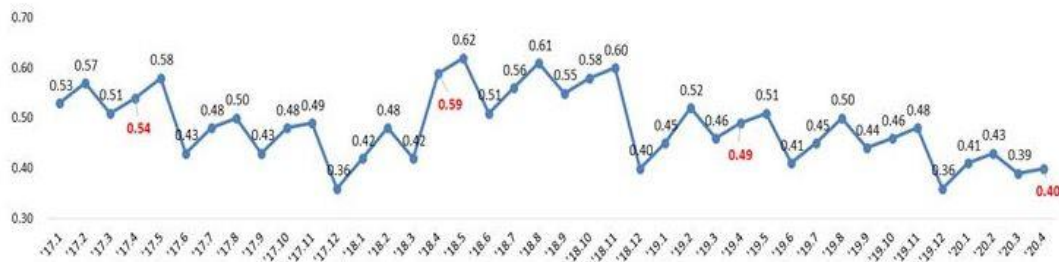


Table. Delinquency Rate by Loan Type, April 2020*

(In percentage)

	2017	2018	2019	2020	
	Apr	Apr	Apr	Mar	Apr
Business loans	0.76	0.86	0.64	0.49	0.50
Large companies	0.65	1.76	0.73	0.35	0.22
SMEs	0.79	0.64	0.62	0.53	0.57
Household loans	0.28	0.27	0.30	0.27	0.29
Mortgage loans	0.21	0.19	0.22	0.20	0.20
Unsecured loans	0.48	0.46	0.50	0.44	0.48
Total	0.54	0.59	0.49	0.39	0.40

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



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