



Press Release

For release at noon, May 18, 2020

Delinquency Rate of Domestic Banks' WD Loans, March 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-March 2020 stood at 0.39%, down 0.04%p from a month ago and down 0.06%p from a year ago. In March, the amount of resolved loans exceeded that of newly delinquent loans, which contributed to the month-on-month decrease in the delinquency rate.

The delinquency rate of loans to large companies was seen at 0.35% in March, down 0.02%p from a month earlier. In addition, the rate of loans to SMEs decreased 0.05%p to 0.53% during the same period. When it came to household loans, the delinquency rate was 0.27%, down 0.03%p from the previous month.

Figure. Loan Delinquency Rate Trend, March 2020

(In percentage)

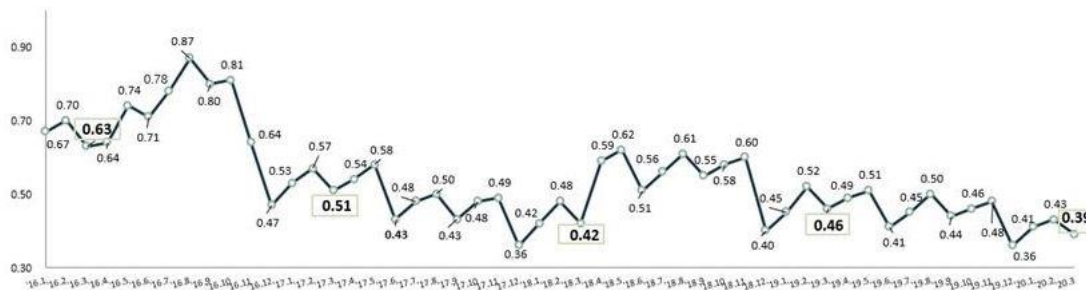


Table. Delinquency Rate by Loan Type, March 2020*

(In percentage)

	2017	2018	2019	2020	
	Mar	Mar	Mar	Feb	Mar
Business loans	0.71	0.56	0.59	0.54	0.49
Large companies	0.67	0.45	0.74	0.38	0.35
SMEs	0.72	0.59	0.56	0.58	0.53
Household loans	0.26	0.25	0.29	0.30	0.27
Mortgage loans	0.20	0.18	0.21	0.21	0.20
Unsecured loans	0.43	0.40	0.45	0.51	0.44
Total	0.51	0.42	0.46	0.43	0.39

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



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