



Press Release

For release at noon, July 14, 2021

Delinquency Rate of Domestic Banks' WD Loans, May 2021

The delinquency rate of domestic banks' won-denominated (WD) loans—classified as the percentage of loans with principal or interest payment past due by at least one month—as of end-May 2021 was seen at 0.32%, up 0.01%p from a month earlier but down 0.11%p from a year earlier. In May, the amount of newly delinquent loans decreased KRW0.1 trillion from the previous month as well as that of resolved loans increased by KRW0.1 trillion month on month.

Meanwhile, the delinquency rate of loans to large companies fell 0.01%p to 0.38% between April and May. The rate of loans to SMEs was up from 0.40% to 0.42% month on month. When it came to household loans, the delinquency rate increased from 0.19% to 0.20% during the same period.

Figure. Loan Delinquency Rate Trend, May 2021

(In percentage)

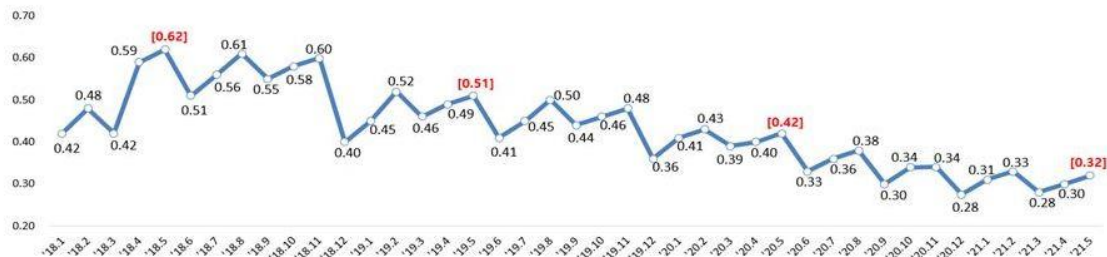


Table. Delinquency Rate by Loan Type, May 2021*

(In percentage)

	2018	2019	2020	2021	
	May	May	May	Apr	May
Business loans	0.91	0.66	0.52	0.40	0.41
Large companies	1.81	0.67	0.24	0.39	0.38
SMEs	0.69	0.65	0.59	0.40	0.42
Household loans	0.28	0.32	0.30	0.19	0.20
Mortgage loans	0.19	0.22	0.20	0.12	0.12
Unsecured loans	0.50	0.55	0.53	0.33	0.37
Total	0.62	0.51	0.42	0.30	0.32

*The figures on May 2021 are preliminary as of the release date and subject to change.

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