



Press Release

For release at noon, August 19, 2021

Delinquency Rate of Domestic Banks' WD Loans, June 2021

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-June 2021 was seen at a record low of 0.25%, down 0.06%p from a month earlier and down 0.08%p from a year earlier. In June, the amount of newly delinquent loans decreased KRW0.2 trillion from the previous month as well as that of resolved loans increased by KRW1.3 trillion month on month.

Meanwhile, the delinquency rate of loans to large companies fell 0.01%p to 0.37% between May and June. The rate of loans to SMEs was also down from 0.42% to 0.31% month on month. When it came to household loans, the delinquency rate declined from 0.20% to 0.18% during the same period.

Figure. Loan Delinquency Rate Trend, June 2021

(In percentage)

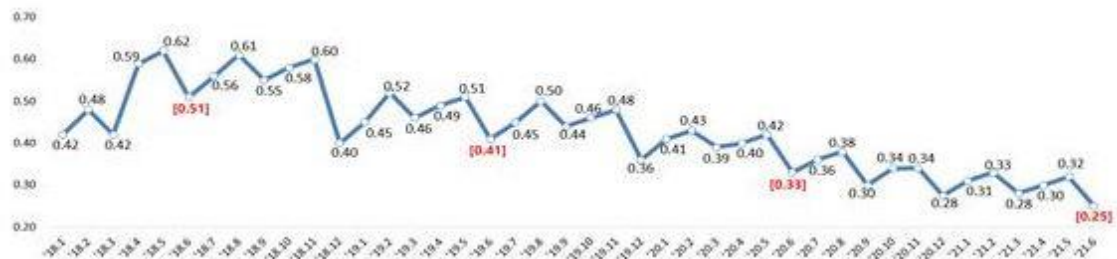


Table. Delinquency Rate by Loan Type, June 2021*

(In percentage)

	2018	2019	2020	2021	
	Jun	Jun	Jun	May	Jun
Business loans	0.73	0.53	0.39	0.41	0.32
Large companies	1.78	0.66	0.21	0.38	0.37
SMEs	0.48	0.49	0.44	0.42	0.31
Household loans	0.25	0.27	0.25	0.20	0.17
Mortgage loans	0.19	0.20	0.17	0.12	0.11
Unsecured loans	0.40	0.44	0.42	0.37	0.30
Total	0.51	0.41	0.33	0.32	0.25

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

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