



# Press Release

For release at noon, September 16, 2021

## Delinquency Rate of Domestic Banks' WD Loans, July 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-July 2021 stood at 0.27%, up 0.02%p from a month earlier and down 0.09%p from a year earlier. In July, the amount of newly delinquent loans grew KRW0.1 trillion from the previous month as well as that of resolved loans decreased KRW1.6 trillion month on month.

Meanwhile, the delinquency rate of loans to large companies remained the same as a month ago, standing at 0.37% in July. The rate of loans to SMEs increased from 0.31% to 0.34% between June and July. In addition, when it came to household loans, the delinquency rate was up 0.01% to 0.18%.

Figure. Loan Delinquency Rate Trend, July 2021

(In percentage)

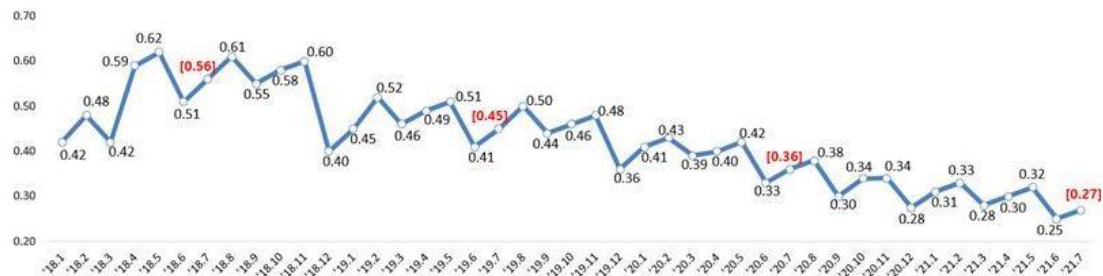


Table. Delinquency Rate by Loan Type, July 2021\*

(In percentage)

	2018	2019	2020	2021	
	Jul	Jul	Jul	Jun	Jul
Business loans	0.81	0.59	0.44	0.32	<b>0.35</b>
Large companies	1.79	0.67	0.29	0.37	<b>0.37</b>
SMEs	0.58	0.57	0.47	0.31	<b>0.34</b>
Household loans	0.27	0.29	0.26	0.17	<b>0.18</b>
Mortgage loans	0.19	0.20	0.17	0.11	<b>0.11</b>
Unsecured loans	0.44	0.49	0.45	0.30	<b>0.33</b>
Total	0.56	0.45	0.36	0.25	<b>0.27</b>

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

###



Financial Supervisory Service  
[www.fss.or.kr](http://www.fss.or.kr)

Contact Person:

Park Mi-Kyung  
Head of Public Relations Team  
Public Affairs Department  
Financial Supervisory Service  
Tel: +82-2-3145-5803  
Fax: +82-2-3145-5808  
E-mail: [pmk620@fss.or.kr](mailto:pmk620@fss.or.kr)