



Press Release

For release at noon, November 11, 2021

Delinquency Rate of Domestic Banks' WD Loans, September 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-September 2021 stood at 0.24%, down 0.05%p from a month earlier and down 0.07%p from a year earlier. In September, the amount of newly delinquent loans decreased KRW0.2 trillion from the previous month while that of resolved loans grew KRW1.0 trillion month on month.

Meanwhile, the delinquency rate of loans to large companies declined from 0.30% to 0.28% between August and September. The rate of loans to SMEs also decreased from 0.37% to 0.30% month on month. In addition, when it came to household loans, the delinquency rate was down 0.03%p to 0.17% between August and September.

Figure. Loan Delinquency Rate Trend, September 2021

(In percentage)

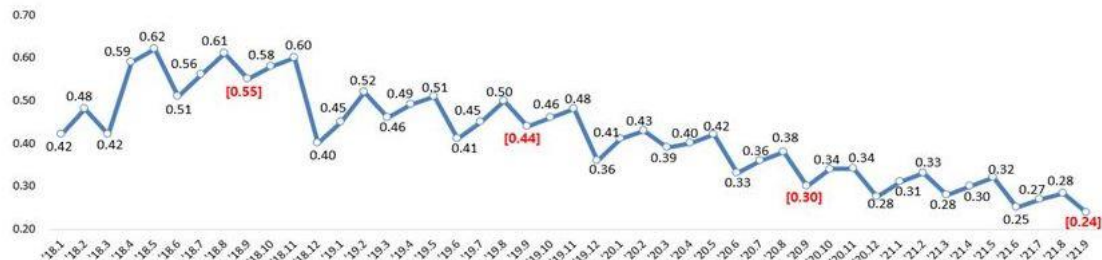


Table. Delinquency Rate by Loan Type, September 2021*

(In percentage)

	2018	2019	2020	2021	
	Sep	Sep	Sep	Aug	Sep
Business loans	0.79	0.57	0.37	0.36	0.30
Large companies	1.78	0.64	0.28	0.30	0.28
SMEs	0.56	0.56	0.40	0.37	0.30
Household loans	0.26	0.29	0.22	0.19	0.17
Mortgage loans	0.19	0.21	0.16	0.11	0.11
Unsecured loans	0.42	0.45	0.36	0.36	0.30
Total	0.55	0.44	0.30	0.28	0.24

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

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