



# Press Release

For release at noon, December 14, 2021

## Delinquency Rate of Domestic Banks' WD Loans, October 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-October 2021 stood at 0.25%, up 0.01%p from a month earlier and down 0.09%p from a year earlier. In October, the amount of newly delinquent loans grew from KRW0.8 trillion to KRW0.9 trillion month on month while that of resolved loans shrank KRW1.1 trillion from a month ago.

Meanwhile, the delinquency rate of loans to large companies declined from 0.28% to 0.25% between September and October. The rate of loans to SMEs, however, has risen from 0.30% to 0.32% month on month. In addition, when it came to household loans, the delinquency rate increased 0.01%p to 0.18% between September and October.

Figure. Loan Delinquency Rate Trend, October 2021

(In percentage)

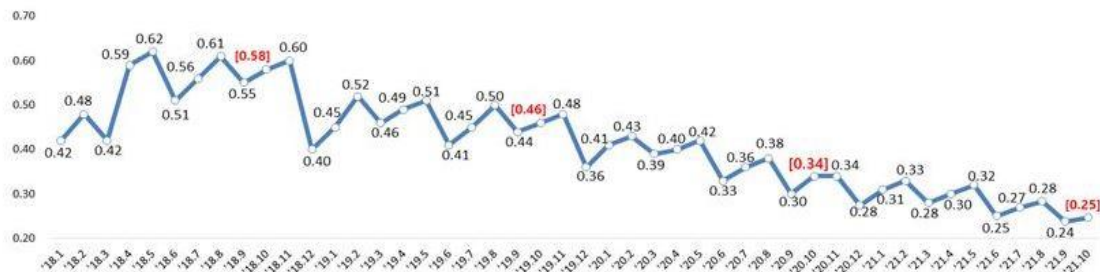


Table. Delinquency Rate by Loan Type, October 2021\*

(In percentage)

	2018	2019	2020	2021	
	Oct	Oct	Oct	Sep	Oct
Business loans	0.86	0.60	0.42	0.30	<b>0.30</b>
Large companies	1.72	0.71	0.28	0.28	<b>0.25</b>
SMEs	0.64	0.58	0.45	0.30	<b>0.32</b>
Household loans	0.27	0.29	0.23	0.17	<b>0.18</b>
Mortgage loans	0.19	0.21	0.16	0.11	<b>0.11</b>
Unsecured loans	0.46	0.48	0.40	0.30	<b>0.33</b>
Total	0.58	0.46	0.34	0.24	<b>0.25</b>

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

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