



Press Release

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Delinquency Rate of Domestic Banks' WD Loans, November 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-November 2021 stood at 0.25%, up 0.01%p from a month earlier and down 0.09%p from a year earlier. In November, the amount of resolved loans grew KRW0.1 trillion month on month while that of newly delinquent loans remained the same as the previous month.

Meanwhile, the delinquency rate of loans to large companies declined from 0.25% to 0.24% between October and November. By contrast, the rate of loans to SMEs climbed from 0.32% to 0.33% during the same period. In addition, when it came to household loans, the delinquency rate increased 0.01%p to 0.18% between October and November.

Figure. Loan Delinquency Rate Trend, November 2021

(In percentage)

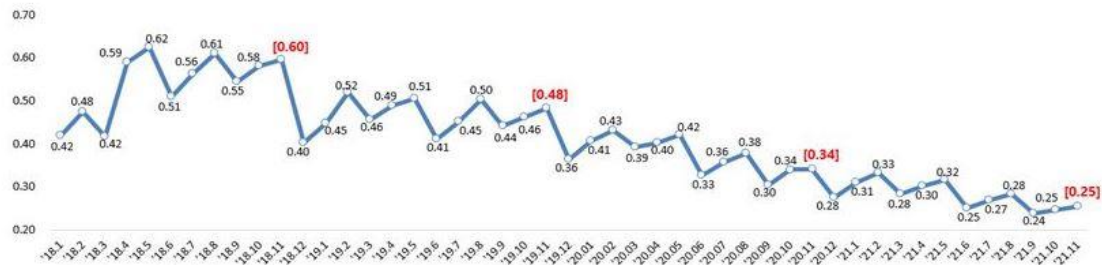


Table. Delinquency Rate by Loan Type, November 2021*

(In percentage)

	2018	2019	2020	2021	
	Nov	Nov	Nov	Oct	Nov
Business loans	0.86	0.63	0.34	0.30	0.31
Large companies	1.67	0.66	0.27	0.25	0.24
SMEs	0.67	0.62	0.36	0.32	0.33
Household loans	0.29	0.31	0.20	0.18	0.18
Mortgage loans	0.19	0.22	0.14	0.11	0.11
Unsecured loans	0.51	0.52	0.34	0.33	0.36
Total	0.60	0.48	0.28	0.25	0.25

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



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