



Monetary and Financial Statistics

Industrial Loans of Depository Corporations during Q1 2025

June 2025

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Industrial Loans of Depository Corporations during Q1 2025

- Depository corporations increased their industrial lending by 17.3 trillion won in the first quarter of 2025.
 - By purpose, lending for working capital increased by 9.5 trillion won, and loans for facilities investment expanded by 7.8 trillion won.
 - Loans extended by depository banks grew by 13.8 trillion won, and those made by non-bank depository institutions increased by 3.5 trillion won.

Industrial loans of depository corporations¹⁾

(quarter-on-quarter changes, trillion won, %)

	Changes					Outstanding amounts at end-March ^P
	2024				2025	
	Q1	Q2	Q3	Q4	Q1 ^P	
Industrial loans	27.0 (5.4)	25.0 (5.3)	17.4 (4.4)	3.3 (3.8)	17.3 (3.3)	1,979.5 <100.0>
Agriculture, forestry & fishing	1.1 (12.3)	2.8 (11.5)	1.9 (10.7)	1.0 (9.6)	1.1 (9.5)	78.0 <3.9>
Manufacturing	12.2 (6.3)	6.8 (6.4)	8.8 (6.0)	-1.6 (5.7)	8.0 (4.7)	491.4 <24.8>
Services	11.0 (4.6)	13.5 (4.5)	7.5 (3.6)	3.9 (3.0)	7.8 (2.7)	1,261.5 <63.7>
Construction	2.1 (5.3)	0.2 (3.5)	-0.1 (1.4)	-1.2 (1.0)	-0.3 (-1.3)	104.0 <5.3>
Others ²⁾	0.6 (9.4)	1.7 (12.5)	-0.7 (8.2)	1.1 (6.4)	0.6 (6.5)	44.6 <2.3>
Working capital	14.7 (4.0)	7.9 (3.8)	3.1 (2.6)	-3.4 (2.2)	9.5 (1.7)	1,036.4 <52.4>
Facilities investment	12.3 (7.0)	17.0 (7.1)	14.3 (6.5)	6.7 (5.7)	7.8 (5.1)	943.1 <47.6>
Depository banks	25.7 (7.5)	25.4 (7.6)	19.6 (6.6)	1.7 (5.4)	13.8 (4.4)	1,436.7 <72.6>
Large Corporations	12.9 (16.6)	9.5 (15.8)	7.7 (13.1)	-1.1 (10.5)	6.2 (7.7)	311.1 <15.7>
Small & Medium Enterprises	12.5 (5.1)	15.3 (5.4)	11.9 (4.8)	4.1 (4.2)	7.7 (3.7)	1,089.1 <55.0>
(Sole Proprietors)	1.7 (1.8)	2.0 (1.7)	2.0 (1.4)	-0.5 (1.1)	0.1 (0.8)	455.5 <23.0>
Public & Others	0.4 (11.7)	0.5 (9.5)	0.0 (8.3)	-1.3 (-1.1)	-0.1 (-2.4)	36.5 <1.8>
Non-bank depository institutions ³⁾	1.3 (0.5)	-0.4 (-0.1)	-2.3 (-0.8)	1.6 (0.0)	3.5 (0.4)	542.8 <27.4>
Facilities investment /Industrial loans ⁴⁾	46.8%	47.1%	47.4%	47.7%	47.6%	

- Notes: 1) Figures in () represent the year-on-year changes. Figures in < > represent proportion.
 2) Mining & quarrying; Electricity, gas, steam & air conditioning supply; Water supply, sewage, waste management, remediation activities
 3) Export-Import Bank of Korea, savings banks, credit unions, credit cooperatives, etc.
 4) Ratios based on outstanding amounts at the ends of the relevant periods.

(Breakdown by Industry)

- Lending to the manufacturing sector increased by 8.0 trillion won quarter-on-quarter during Q1 2025.

Industrial loans to manufacturing sector¹⁾

(quarter-on-quarter changes, trillion won, %)

	Changes					Outstanding amounts at end-March ^P
	2024				2025	
	Q1	Q2	Q3	Q4	Q1 ^P	
Manufacturing	12.2 (6.3)	6.8 (6.4)	8.8 (6.0)	-1.6 (5.7)	8.0 (4.7)	491.4 <100.0>
(Food products & beverages)	0.7 (5.0)	0.1 (5.9)	0.5 (5.6)	0.9 (5.8)	0.3 (4.7)	39.3 <8.0>
(Chemicals & basic pharmaceutical products)	3.2 (12.8)	1.1 (11.0)	2.4 (10.2)	-1.0 (10.7)	1.7 (7.4)	60.5 <12.3>
(Rubber & plastics products)	0.3 (1.0)	0.0 (0.5)	0.2 (1.2)	0.2 (2.7)	0.1 (1.9)	28.7 <5.8>
(Basic metals)	1.0 (4.0)	1.1 (9.5)	-0.4 (5.3)	0.6 (8.1)	0.8 (7.2)	31.6 <6.4>
(Fabricated metal products)	0.6 (2.1)	0.5 (3.3)	0.6 (3.7)	-0.3 (3.4)	0.9 (4.2)	44.4 <9.0>
(Computer, electronic and optical products)	1.2 (14.0)	0.8 (12.9)	0.3 (7.7)	-1.3 (2.8)	0.3 (0.2)	35.5 <7.2>
(Electrical equipment)	0.5 (9.4)	0.5 (8.4)	1.5 (9.7)	-0.0 (9.3)	1.1 (11.1)	30.1 <6.1>
(Machinery and equipment n.e.c)	0.8 (4.6)	0.7 (4.9)	1.7 (5.2)	-1.2 (3.1)	0.5 (2.6)	64.9 <13.2>
(Motor vehicles & trailers)	0.6 (2.7)	0.6 (4.7)	0.5 (5.4)	0.3 (5.5)	0.2 (4.4)	39.6 <8.0>
Working capital	8.2 (5.2)	2.7 (5.1)	5.4 (5.1)	-2.1 (5.4)	5.8 (4.3)	285.0 <58.0>
Facilities investment	4.0 (7.7)	4.1 (8.4)	3.4 (7.2)	0.5 (6.2)	2.2 (5.2)	206.3 <42.0>
Depository banks	11.6 (7.1)	6.8 (7.4)	8.2 (6.7)	0.1 (6.4)	6.6 (5.0)	453.6 <92.3>
Non-bank depository institutions	0.7 (-2.8)	0.0 (-3.3)	0.6 (-1.8)	-1.7 (-1.2)	1.4 (0.8)	37.7 <7.7>

Note: 1) Figures in () represent the year-on-year changes. Figures in < > represent proportion.

□ Lending to the service sector grew by 7.8 trillion won over that in the preceding quarter.

Industrial loans to service sector¹⁾

(quarter-on-quarter changes, trillion won, %)

	Changes					Outstanding amounts at end-March ^P
	2024				2025	
	Q1	Q2	Q3	Q4	Q1 ^P	
Services	11.0 (4.6)	13.5 (4.5)	7.5 (3.6)	3.9 (3.0)	7.8 (2.7)	1,261.5 <100.0>
(Wholesale & retail trade)	4.0 (4.6)	1.5 (4.1)	1.1 (3.4)	0.9 (3.1)	3.9 (3.0)	251.3 <19.9>
(Transportation & storage)	0.4 (2.3)	0.7 (3.2)	0.3 (4.1)	-0.2 (3.0)	-0.0 (1.9)	45.9 <3.6>
(Accommodation & food service)	0.8 (3.9)	1.2 (4.3)	1.3 (4.3)	0.3 (4.2)	1.4 (4.9)	90.4 <7.2>
(Information, communications)	1.0 (11.6)	0.4 (6.3)	0.0 (2.6)	-0.5 (1.9)	-0.0 (-0.4)	43.2 <3.4>
(Finance & insurance)	0.3 (1.3)	2.7 (3.7)	-2.9 (1.2)	1.1 (0.8)	2.0 (2.0)	152.8 <12.1>
(Real estate activities)	3.3 (5.2)	4.4 (4.8)	4.9 (4.0)	1.0 (3.0)	-2.5 (1.7)	471.0 <37.3>
(Human health & social work activities)	0.5 (5.0)	0.5 (4.9)	0.7 (4.8)	0.4 (4.8)	0.6 (4.8)	48.3 <3.8>
Working capital	3.2 (2.2)	2.3 (2.0)	-1.8 (0.9)	-0.2 (0.6)	2.6 (0.5)	620.7 <49.2>
Facilities investment	7.8 (7.1)	11.2 (7.1)	9.3 (6.5)	4.1 (5.4)	5.2 (4.9)	640.9 <50.8>
Depository banks	11.1 (7.4)	15.9 (7.4)	10.7 (6.5)	2.4 (4.9)	6.6 (4.3)	869.9 <69.0>
Non-bank depository institutions	-0.1 (-0.9)	-2.4 (-1.4)	-3.2 (-2.2)	1.6 (-1.1)	1.2 (-0.7)	391.6 <31.0>

Note: 1) Figures in () represent the year-on-year changes. Figures in < > represent proportion.

※ Monetary and Financial Statistics of Korea are posted at the **Bank of Korea's Economic Statistics System** website (<https://ecos.bok.or.kr>).