



Monetary and Financial Statistics

# **Industrial Loans of Depository Corporations during Q3 2025**

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## Industrial Loans of Depository Corporations during Q3 2025

- Depository corporations increased their industrial lending by 20.2 trillion won in the third quarter of 2025.
  - By purpose, lending for working capital increased by 13.6 trillion won, and loans for facilities investment expanded by 6.6 trillion won.
  - Loans extended by depository banks grew by 20.4 trillion won, and those made by non-bank depository institutions decreased by 0.3 trillion won.

### Industrial loans of depository corporations<sup>1)</sup>

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

	Changes					Outstanding amounts at end-Sep <sup>p</sup>
	2024		2025			
	Q3	Q4	Q1	Q2	Q3 <sup>p</sup>	
<b>Industrial loans</b>	<b>17.4 (4.4)</b>	<b>3.3 (3.8)</b>	<b>17.3 (3.3)</b>	<b>14.5 (2.7)</b>	<b>20.2 (2.8)</b>	<b>2,014.1 &lt;100.0&gt;</b>
Agriculture, forestry & fishing	1.9 (10.7)	1.0 (9.6)	1.1 (9.5)	1.7 (7.7)	1.3 (6.7)	80.9 <4.0>
Manufacturing	8.8 (6.0)	-1.6 (5.7)	8.0 (4.7)	6.0 (4.5)	4.1 (3.4)	501.5 <24.9>
Services	7.5 (3.6)	3.9 (3.0)	7.8 (2.7)	7.2 (2.1)	15.7 (2.8)	1,284.4 <63.8>
Construction	-0.1 (1.4)	-1.2 (1.0)	-0.3 (-1.3)	-0.2 (-1.7)	-1.0 (-2.6)	102.8 <5.1>
Others <sup>2)</sup>	-0.7 (8.2)	1.1 (6.4)	0.6 (6.5)	-0.2 (1.8)	0.1 (3.9)	44.5 <2.2>
Working capital	3.1 (2.6)	-3.4 (2.2)	9.5 (1.7)	8.8 (1.7)	13.6 (2.8)	1,058.7 <52.6>
Facilities investment	14.3 (6.5)	6.7 (5.7)	7.8 (5.1)	5.7 (3.8)	6.6 (2.9)	955.5 <47.4>
Depository banks	19.6 (6.6)	1.7 (5.4)	13.8 (4.4)	14.3 (3.5)	20.4 (3.5)	1,471.4 <73.1>
Large Corporations	7.7 (13.1)	-1.1 (10.5)	6.2 (7.8)	7.5 (6.8)	7.9 (6.7)	326.6 <16.2>
Small & Medium Enterprises	11.9 (4.8)	4.1 (4.2)	7.7 (3.7)	6.5 (2.8)	12.4 (2.8)	1,108.0 <55.0>
(Sole Proprietors)	2.0 (1.4)	-0.5 (1.1)	0.1 (0.8)	0.7 (0.5)	2.1 (0.5)	458.3 <22.8>
Public & Others	0.0 (8.3)	-1.3 (-1.1)	-0.1 (-2.4)	0.3 (-3.1)	0.1 (-2.8)	36.9 <1.8>
Non-bank depository institutions <sup>3)</sup>	-2.3 (-0.8)	1.6 (0.0)	3.5 (0.4)	0.2 (0.6)	-0.3 (0.9)	542.7 <26.9>
Facilities investment /Industrial loans <sup>4)</sup>	<b>47.4%</b>	<b>47.7%</b>	<b>47.6%</b>	<b>47.6%</b>	<b>47.4%</b>	

Notes: 1) Figures in ( ) represent the year-on-year percent change. 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 4.1 trillion won quarter-on-quarter during Q3 2025.

### Industrial loans to manufacturing sector<sup>1)</sup>

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

	Changes					Outstanding amounts at end-Sep <sup>p</sup>
	2024		2025			
	Q3	Q4	Q1	Q2	Q3 <sup>p</sup>	
<b>Manufacturing</b>	<b>8.8 (6.0)</b>	<b>-1.6 (5.7)</b>	<b>8.0 (4.7)</b>	<b>6.0 (4.5)</b>	<b>4.1 (3.4)</b>	<b>501.5 &lt;100.0&gt;</b>
(Food products & beverages)	0.5 (5.6)	0.9 (5.8)	0.3 (4.7)	0.5 (5.8)	0.3 (5.2)	40.1 <8.0>
(Chemicals & basic pharmaceutical products)	2.4 (10.2)	-1.0 (10.7)	1.7 (7.4)	0.3 (5.9)	0.8 (3.1)	61.6 <12.3>
(Rubber & plastics products)	0.2 (1.2)	0.2 (2.7)	0.1 (1.9)	0.1 (2.1)	0.2 (1.9)	28.9 <5.8>
(Basic metals)	-0.4 (5.3)	0.6 (8.1)	0.8 (7.2)	-0.3 (2.6)	-0.1 (3.7)	31.2 <6.2>
(Fabricated metal products)	0.6 (3.7)	-0.3 (3.4)	0.9 (4.2)	0.4 (3.8)	0.8 (4.2)	45.6 <9.1>
(Computer, electronic and optical products)	0.3 (7.7)	-1.3 (2.8)	0.3 (0.2)	3.2 (6.9)	-0.1 (6.0)	38.7 <7.7>
(Electrical equipment)	1.5 (9.7)	0.0 (9.3)	1.1 (11.1)	0.7 (11.5)	-0.1 (5.4)	30.7 <6.1>
(Other machinery & equipment)	1.7 (5.2)	-1.2 (3.1)	0.5 (2.6)	0.6 (2.4)	0.9 (1.2)	66.4 <13.2>
(Motor vehicles & trailers)	0.5 (5.4)	0.3 (5.5)	0.2 (4.4)	0.7 (4.7)	0.5 (4.7)	40.8 <8.1>
Working capital	5.4 (5.1)	-2.1 (5.4)	5.8 (4.3)	2.7 (4.3)	2.9 (3.3)	290.6 <58.0>
Facilities investment	3.4 (7.2)	0.5 (6.2)	2.2 (5.2)	3.3 (4.7)	1.2 (3.6)	210.8 <42.0>
Depository banks	8.2 (6.7)	0.1 (6.4)	6.6 (5.0)	5.8 (4.7)	3.9 (3.7)	463.4 <92.4>
Non-bank depository institutions	0.6 (-1.8)	-1.7 (-1.2)	1.4 (0.8)	0.2 (1.4)	0.2 (0.3)	38.1 <7.6>

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

□ Lending to the service sector grew by 15.7 trillion won over that in the preceding quarter.

**Industrial loans to service sector<sup>1)</sup>**

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

	Changes					Outstanding amounts at end-Sep <sup>P</sup>	
	2024		2025				
	Q3	Q4	Q1	Q2	Q3 <sup>P</sup>		
<b>Services</b>	<b>7.5 (3.6)</b>	<b>3.9 (3.0)</b>	<b>7.8 (2.7)</b>	<b>7.2 (2.1)</b>	<b>15.7 (2.8)</b>	<b>1,284.4</b>	<b>&lt;100.0&gt;</b>
(Wholesale & retail trade)	1.1 (3.4)	0.9 (3.1)	3.9 (3.0)	3.3 (3.7)	2.1 (4.1)	256.7	<20.0>
(Transportation & storage)	0.3 (4.1)	-0.2 (3.0)	-0.0 (1.9)	-0.2 (-0.2)	0.8 (0.7)	46.5	<3.6>
(Accommodation & food service)	1.3 (4.3)	0.3 (4.2)	1.4 (4.9)	1.2 (4.8)	1.2 (4.6)	92.8	<7.2>
(Information, communications)	0.0 (2.6)	-0.5 (1.9)	-0.0 (-0.4)	-0.1 (-1.5)	0.5 (-0.3)	43.6	<3.4>
(Finance & insurance)	-2.9 (1.2)	1.1 (0.8)	2.0 (2.0)	1.3 (1.0)	9.6 (9.4)	163.7	<12.7>
(Real estate activities)	4.9 (4.0)	1.0 (3.0)	-2.5 (1.7)	-0.9 (0.6)	-1.4 (-0.8)	468.6	<36.5>
(Human health & social work activities)	0.7 (4.8)	0.4 (4.8)	0.6 (4.8)	0.8 (5.3)	0.8 (5.4)	49.9	<3.9>
Working capital	-1.8 (0.9)	-0.2 (0.6)	2.6 (0.5)	4.7 (0.9)	10.2 (2.8)	635.6	<49.5>
Facilities investment	9.3 (6.5)	4.1 (5.4)	5.2 (4.9)	2.5 (3.4)	5.5 (2.7)	648.8	<50.5>
Depository banks	10.7 (6.5)	2.4 (4.9)	6.6 (4.3)	7.7 (3.2)	15.2 (3.7)	892.8	<69.5>
Non-bank depository institutions	-3.2 (-2.2)	1.6 (-1.1)	1.2 (-0.7)	-0.5 (-0.2)	0.5 (0.7)	391.6	<30.5>

Note: 1) Figures in ( ) represent the year-on-year percent change. 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>).