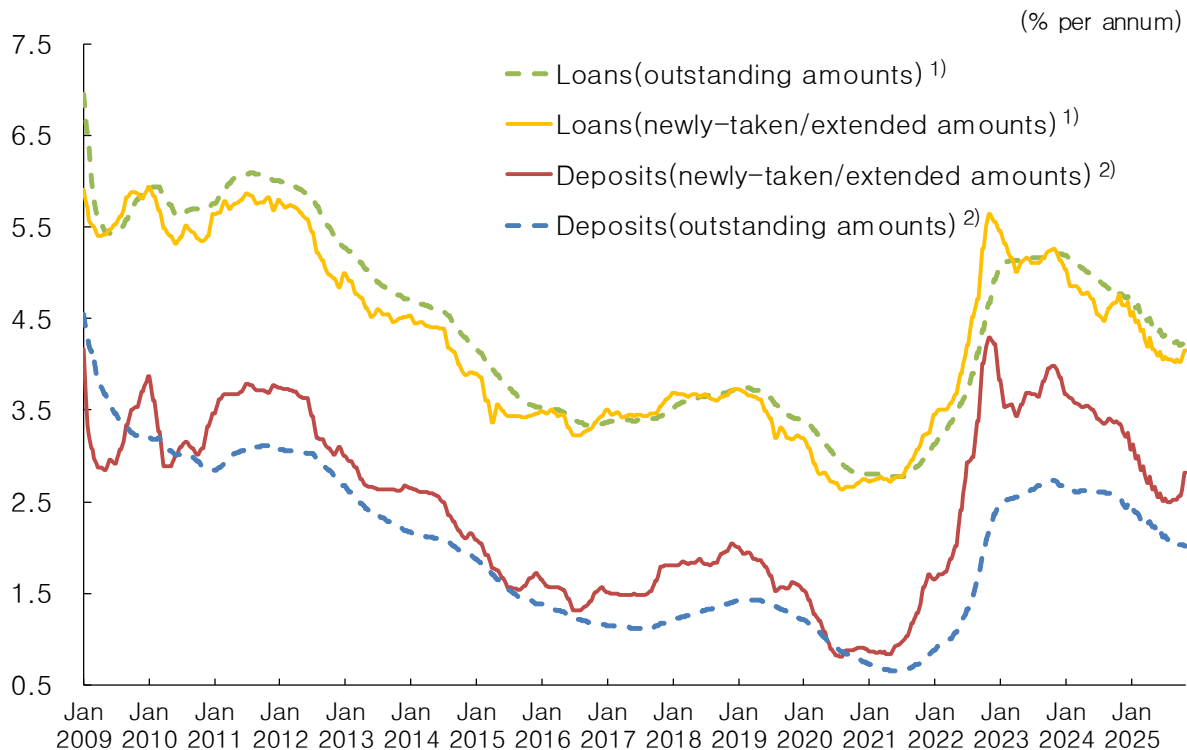




Interest Rates: November 2025

- In November 2025, the average interest rate on new deposits was 2.81%, up 24 basis points from the previous month.
 - The average interest rate on outstanding amounts of deposits as of end-November was 2.02%, down 1 basis points from the previous month.
- In November 2025, the average interest rate on new loans was 4.15%, up 13 basis points from the previous month.
 - The average interest rate on outstanding amounts of loans as of end-November was 4.21%, same as the previous month.

Trends of Weighted Average Interest Rates (Commercial and Specialized Banks)



Notes: 1) Overdrafts and other revolving loans are included in outstanding amounts, but excluded from new loans.

2) Demand deposits and transferable savings deposits are included in outstanding amounts, but excluded from new deposits.

Trends of Weighted Average Interest Rates

(Commercial and Specialized Banks)

(% per annum, %p)

		2023	2024	2025		Monthly changes	
		Dec	Dec	Sep	Oct		Nov ^P
Interest rates on newly-taken/extended amounts	Deposits ¹⁾	3.85	3.21	2.52	2.57	2.81	0.24
	Savings deposits	3.83	3.22	2.52	2.56	2.78	0.22
	Marketable instruments	3.92	3.17	2.54	2.61	2.90	0.29
	Loans ^{2),3)}	5.14	4.64	4.03	4.02	4.15	0.13
	Corporate sector	5.29	4.62	3.99	3.96	4.10	0.14
	(large corporations)	5.28	4.60	3.91	3.95	4.06	0.11
	(small and medium-sized enterprises)	5.31	4.65	4.05	3.96	4.14	0.18
Household sector	4.82	4.72	4.17	4.24	4.32	0.08	
Interest rates on outstanding amounts	Deposits ¹⁾	2.68	2.44	2.04	2.03	2.02	-0.01
	Demand deposits	0.55	0.52	0.50	0.49	0.49	0.00
	Transferable savings deposits	0.82	0.79	0.67	0.65	0.66	0.01
	Savings deposits	3.87	3.45	2.86	2.81	2.80	-0.01
	Marketable instruments	3.78	3.52	3.03	2.98	2.96	-0.02
	Loans ^{2),3)}	5.21	4.73	4.23	4.21	4.21	0.00
	Corporate sector	5.31	4.78	4.16	4.14	4.15	0.01
	(large corporations)	5.13	4.74	4.11	4.10	4.11	0.01
	(small and medium-sized enterprises)	5.36	4.79	4.17	4.16	4.16	0.00
Household sector	5.08	4.67	4.33	4.31	4.31	0.00	

- Notes: 1) Demand deposits and transferable savings deposits are included in outstanding amounts, but excluded from new deposits.
 2) Overdrafts and other revolving loans are included in outstanding amounts, but excluded from new loans.
 3) Loans to public and other sectors are also included.

※ Further statistics can be found at the Economic Statistics System website (<http://ecos.bok.or.kr/>).

Notes to interest rates statistics

- The interest rates on outstanding deposits/loans are weighted averages of the interest rates applied to the stock of all deposits/loans as of the end of the month.
 - These statistics give information about changes in the interest rate margins and profitability of banks, as well as the amount of interest paid or received by households and corporations.
- The interest rates on new deposits/loans are weighted averages of the interest rates specified in new agreements during the reference month.
 - These statistics show the current lending and deposit interest rates faced by households and corporations, which provide useful information for customers in making financial decisions.

© Interest rates on outstanding deposits/loans

$$= \frac{\sum(\text{interest rates as of the end of the month} \times \text{outstanding amounts as of the end of the month})}{\sum(\text{outstanding amounts as of the end of the month})}$$

© Interest rates on new deposits/loans

$$= \frac{\sum(\text{interest rates on newly-handled amounts in month} \times \text{newly-handled amounts in month})}{\sum(\text{newly-handled amounts in month})}$$

- Fixed rate loans refer to loans where the interest rate remains constant at a certain level throughout the loan agreement period, while variable rate loans represent loans where the interest rate fluctuates periodically based on a specific rate.

Loans where interest rates are adjusted, but only at intervals of more than 5 years are classified as fixed. Hybrid loans indicate loans where loan interest conditions change after a certain period, and these are classified based on the loan interest conditions at that time.

- The figures for the current month are preliminary (indicated with a “p”) and are subject to revision in the following cases.
 - If there are supplements/changes to the basic data or revisions to the compilation standards, the previously released statistics may be revised.