

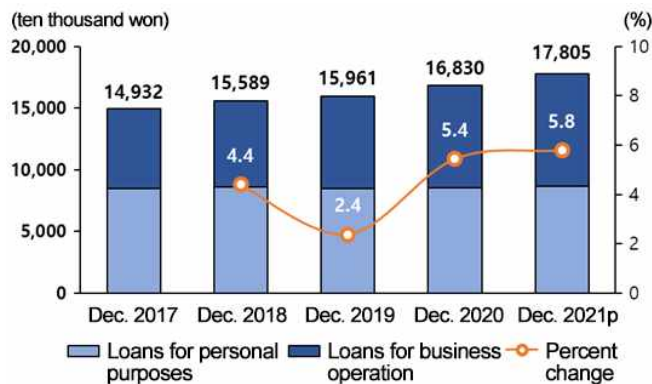


Debts of Sole Proprietors in 2021 (According to Employment Position Statistics)

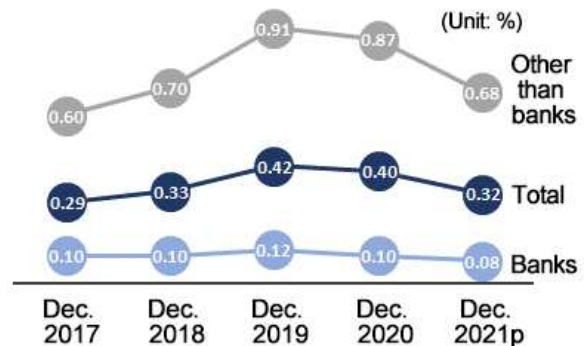
1. Overview of the debts of sole proprietors

- As of December 31st, 2021, the average loans of sole proprietors recorded 178.05 million won, rising by 5.8% (9.75 million won) from the previous year.
- The delinquency rate (based on loan balance) of sole proprietors stood at 0.32%, down 0.08%p year-on-year.

<Average loans of sole proprietors>



<Delinquency rate of sole proprietors (based on loan balance)>



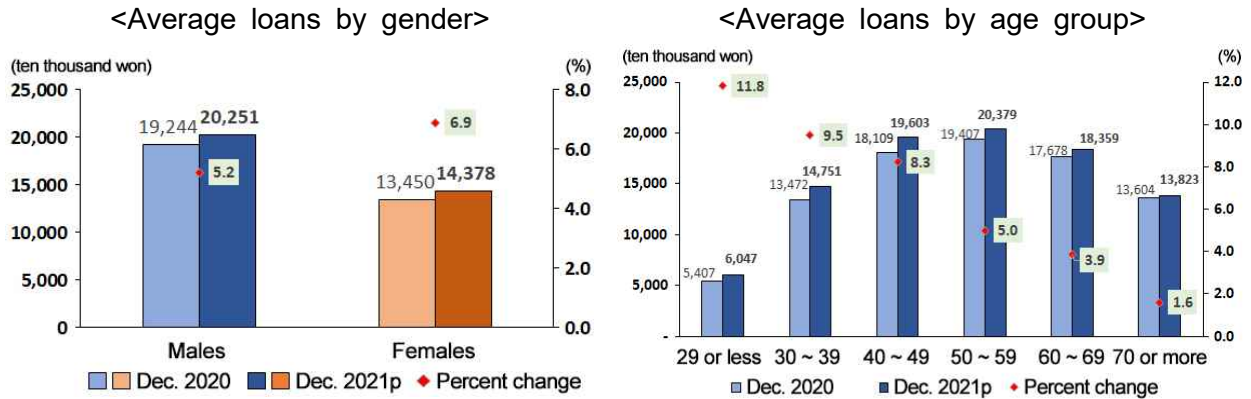
2. Debts by gender and age group

- (Debts by gender)

The average loans of male sole proprietors recorded 202.51 million won, which rose by 5.2% (10.07 million won) year-on-year. The average loans of female sole proprietors recorded 143.78 million won, which rose by 6.9% (9.28 million won) year-on-year.
- Based on loan balance, the delinquency rate of male and female sole proprietors stood at 0.35% and 0.27%, respectively.
- (Debts by age group)

The average loans of sole proprietors aged 50~59 recorded the highest figure of 203.79 million won, which was followed by those aged 40~49 (196.03 million won) and those aged 60~69 (183.59 million won).

- Based on loan balance, the delinquency rate of sole proprietors aged 29 or less recorded the highest figure of 0.50%, which was followed by those aged 40~49 (0.34%) and those aged 50~59 (0.32%).



3. Debts by industry and annual sales

- (Debts by industry)

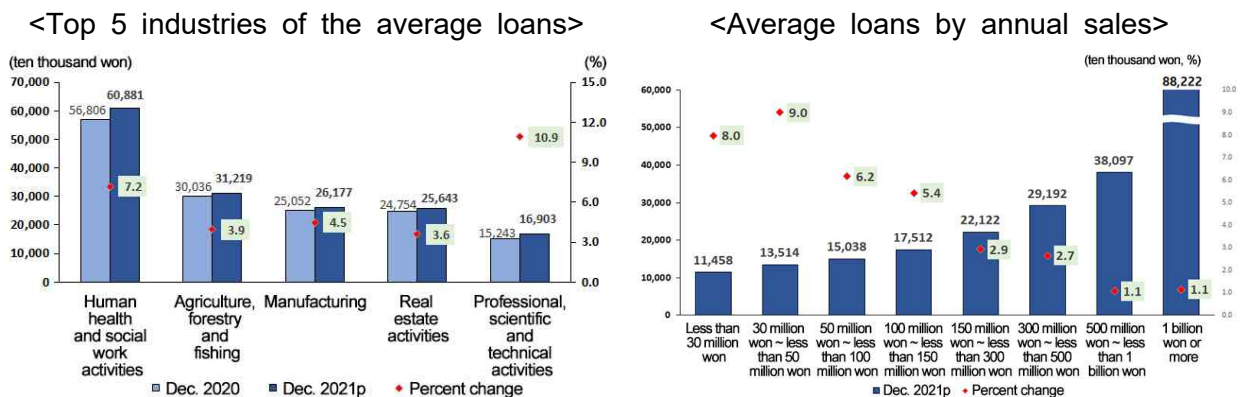
The average loans of sole proprietors working in 'Human health and social work activities' recorded the highest figure of 608.81 million won. This figure was followed by 'Agriculture, forestry and fishing' (312.19 million won).

- Based on loan balance, the delinquency rate of sole proprietors working in 'Construction' recorded the highest figure of 0.65%, which was followed by 'Agriculture, forestry and fishing' (0.45%).

- (Debts by annual sales)

The average loans of sole proprietors marking annual sales of '1 billion won or more' recorded 882.22 million won. The average loans of sole proprietors marking annual sales of 'less than 30 million won' recorded 114.58 million won.

- Based on loan balance, the delinquency rate of sole proprietors marking annual sales of 'less than 30 million won' recorded a high figure of 0.72%.



4. Debts by business period and worker status

□ (Debts by business period)

The average loans of sole proprietors marking business period of '10 years or more' recorded 213.95 million won. The average loans of sole proprietors marking business period of '3 years ~ less than 10 years' recorded 191.23 million won.

- Based on loan balance, the delinquency rate of sole proprietors marking business period of '3 years ~ less than 10 years' recorded a high figure of 0.45%. Whereas, the delinquency rate of sole proprietors marking business period of '10 years or more' recorded a low figure of 0.20%.

□ (Debts by worker status)

The average loans of sole proprietors with workers recorded 388.12 million won. The average loans of sole proprietors without workers recorded 113.16 million won.

- Based on loan balance, the delinquency rate of sole proprietors with workers and without workers stood at 0.10% and 0.32%, respectively.

