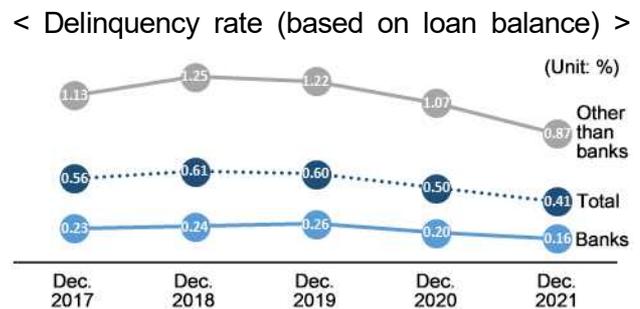




Debts of Wage Workers in 2021 (According to Employment Position Statistics)

1. Overview of debts of wage workers

- As of December 31st, 2021, the average loans of wage workers recorded 52.02 million won, rising by 7.0% (3.40 million won) from the previous year.
- The delinquency rate (based on loan balance) of wage workers stood at 0.41%, down 0.09%p year-on-year.



2. Debts by characteristics of the population and housing

□ (Debts by gender)

The average loans of male wage workers recorded 64.49 million won, which was 1.74 times higher than those of female wage workers (37.08 million won). Based on loan balance, the delinquency rate of male and female wage workers stood at 0.47% and 0.30%, respectively.

□ (Debts by age group)

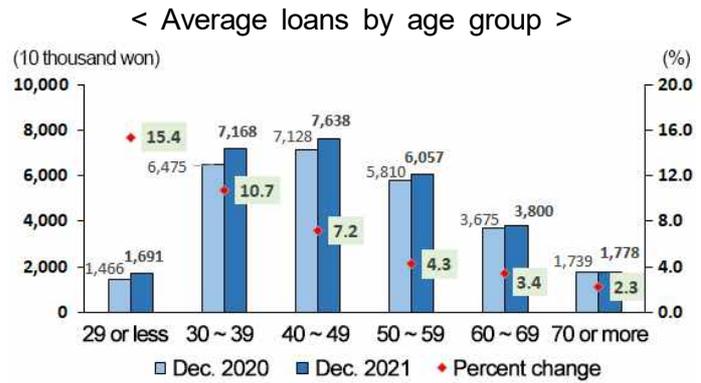
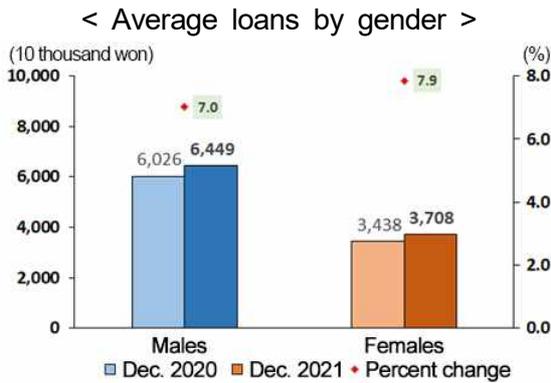
The average loans of wage workers aged 40~49 recorded the highest figure of 76.38 million won, which was followed by those aged 30~39 (71.68 million won), those aged 50~59 (60.57 million won) and those aged 60~69 (38.00 million won).

- Compared to the previous year, the average loans of wage workers aged 29 or less recorded the highest increase of 15.4%.
- Based on loan balance, the delinquency rate of wage workers aged 60~69 recorded the highest figure of 0.69%, which was followed by those aged 70 or more (0.57%) and those aged 50~59 (0.55%).

□ (Debts by housing type)

The average loans of wage workers living in apartments recorded the highest figure of 63.66 million won. Whereas, the average loans of wage workers living in detached houses recorded the lowest figure of 30.45 million won.

- Based on loan balance, the delinquency rate of wage workers living in detached houses marked a high figure of 1.09%. In the meantime, the delinquency rate of wage workers living in apartments marked a low figure of 0.22%.



3. Debts by characteristics of economic status

□ (Debts by income level)

The average loans of wage workers earning less than 30 million won recorded 24.96 million won. The average loans of wage workers earning 100 million won or more recorded 172.37 million won.

- Based on loan balance, the delinquency rate of wage workers earning 'less than 30 million won' and '100 million won or more' stood at 1.06% and 0.05%, respectively.

□ (Debts by loan balance)

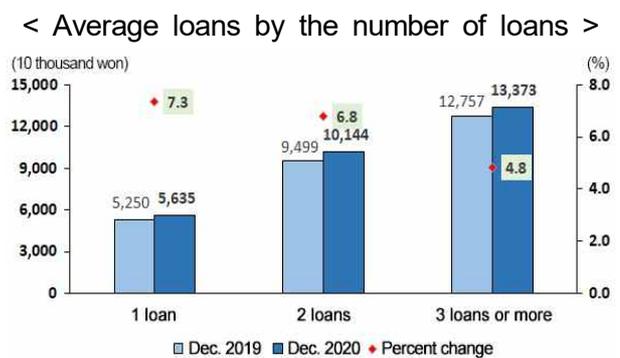
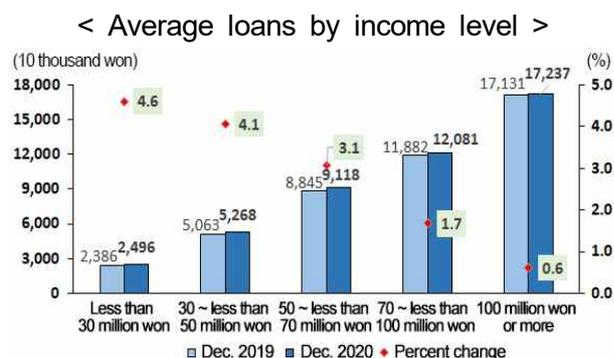
Wage workers with loan balance of 'less than 30 million won' showed a high share of 'Other than banks'. Wage workers with loan balance of '30 million won or more' showed a high share of 'Banks'.

- Based on loan balance, the delinquency rate of wage workers with loan balance of less than 10 million won marked a high figure of 3.27%. In the meantime, the delinquency rate of wage workers with loan balance of '200 million won ~ 300 million won' marked a low figure of 0.14%.

□ (Debts by the number of loans)

The average loans of wage workers with 3 loans or more marked 13.37 million won. The average loans of wage workers with 1 loan marked 56.35 million won.

- Based on loan balance, the delinquency rate of wage workers with '3 loans or more' and '1 loan' stood at 0.54% and 0.24%, respectively.



4. Debts by characteristics of employment position

□ (Debts by size of enterprise)

The average loans marked 81.07 million won for wage workers working for large enterprises and 42.15 million won for those working for small and medium-sized enterprises.

- Based on loan balance, the delinquency rate stood at 0.21% for wage workers working for large enterprises and 0.68% for those working for small and medium-sized enterprises.

□ (Debts by industry)

The average loans of wage workers working in 'Financial and insurance activities' recorded the highest figure of 101.24 million won. Whereas, the average loans of wage workers working in 'Accommodation and food service activities' recorded the lowest figure of 21.02 million won.

<Top and bottom 5 industries of the average loans>

