



Ministry of Data
and Statistics

Press Release

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Debts of Sole Proprietors in 2024 -Based on Employment Position Statistics- (Preliminary Results)

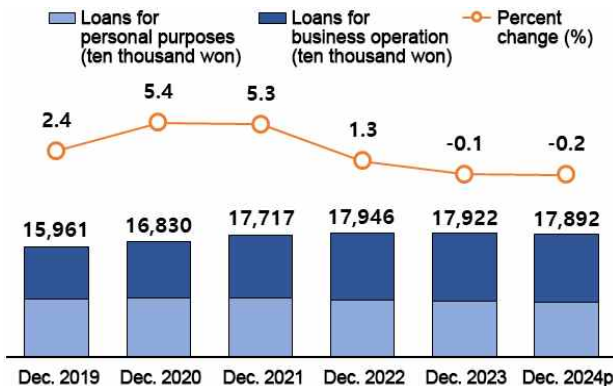
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Debts of Sole Proprietors in 2024

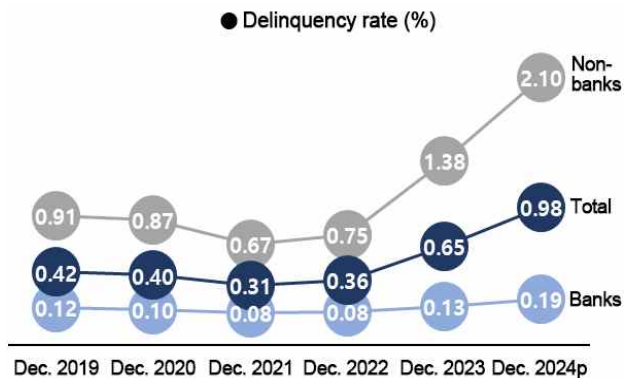
1. Overview of the debts of sole proprietors

- **As of December 31st, 2024, the average loans of sole proprietors recorded 178.92 million won, falling by 0.2% ($\triangle 300$ thousand won) from the previous year.**
- The delinquency rate (based on loan balance) of sole proprietors stood at 0.98% in 2024, up 0.33%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 204.86 million won, which rose by 0.2% (360 thousand won) year-on-year. The average loans of female sole proprietors recorded 144.31 million won, which fell by 0.8% ($\triangle 1.23$ million won) year-on-year.

- The delinquency rate (based on loan balance) of male and female sole proprietors stood at 1.00% and 0.95%, respectively.

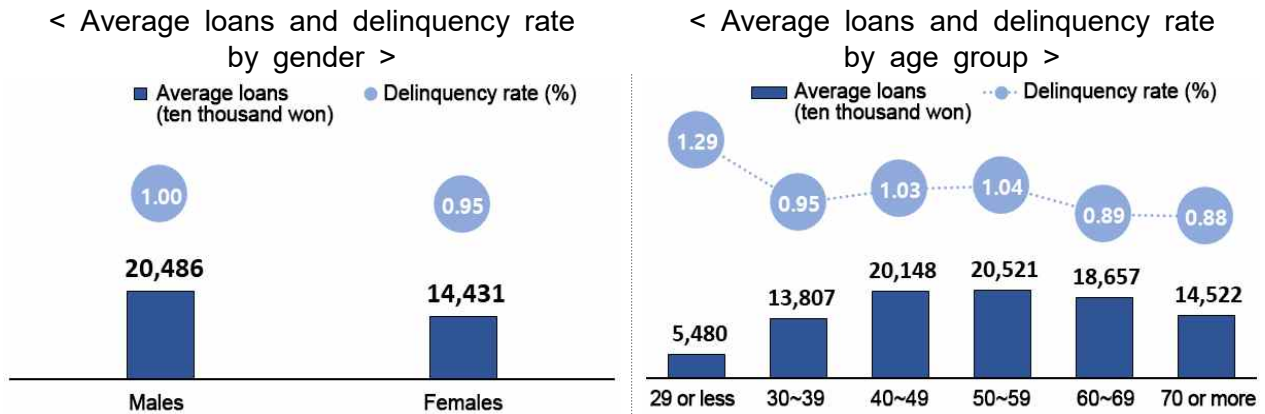
□ (Debts by age group)

The average loans of sole proprietors aged 50~59 recorded the highest figure of 205.21 million won, which was followed by those aged 40~49 (201.48 million won). Compared to 2023, the average loans of sole proprietors aged 29 or less showed the highest decrease ($\triangle 4.6\%$).

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- The delinquency rate (based on loan balance) of sole proprietors aged 29 or less recorded the highest figure of 1.29%, which was followed by those aged 50~59 (1.04%) and those aged 40~49 (1.03%). Compared to 2023, the delinquency rate of sole proprietors showed an increase in all age groups including those aged 50~59 (+0.38%p).



3. Debts by industry and worker status

□ (Debts by industry)

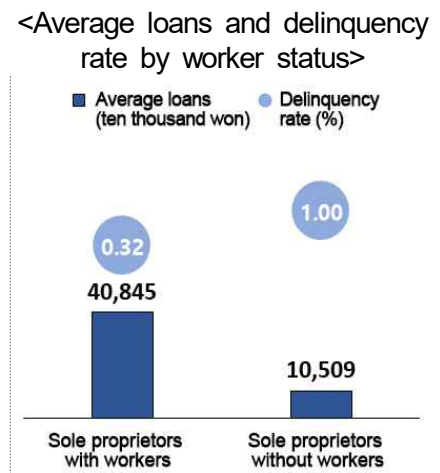
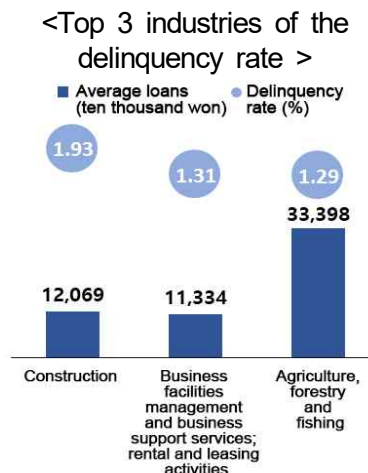
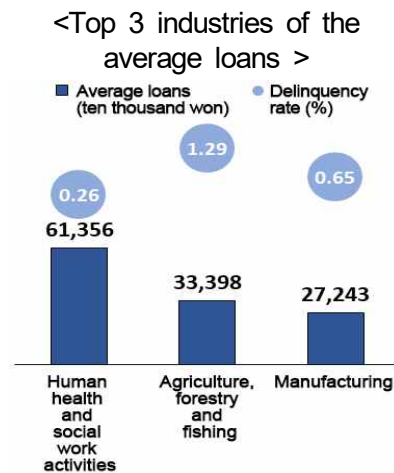
The average loans of sole proprietors in 'Human health and social work activities' recorded the highest figure of 613.56 million won. This figure was followed by 'Agriculture, forestry and fishing' (333.98 million won). Compared to 2023, the average loans of sole proprietors in 'Information and communication' decreased by 7.1%.

- The delinquency rate (based on loan balance) of sole proprietors in 'Construction' recorded the highest figure of 1.93%, which was followed by 'Business facilities management and business support services; rental and leasing activities' (1.31%). Compared to 2023, the delinquency rate of sole proprietors showed an increase in all industries including 'Arts, sports and recreation related services' (+0.51%p) and 'Construction' (+0.51%p).

□ (Debts by worker status)

The average loans of sole proprietors with workers were higher than those of sole proprietors without workers.

- The delinquency rate (based on loan balance) of sole proprietors without workers (1.00%) was higher than that of sole proprietors with workers (0.32%). Compared to 2023, the delinquency rate of sole proprietors 'without workers' and 'with workers' went up by 0.30%p and 0.09%p, respectively.



4. Debts by business period and annual sales

□ (Debts by business period)

The longer business period, the higher average loans.

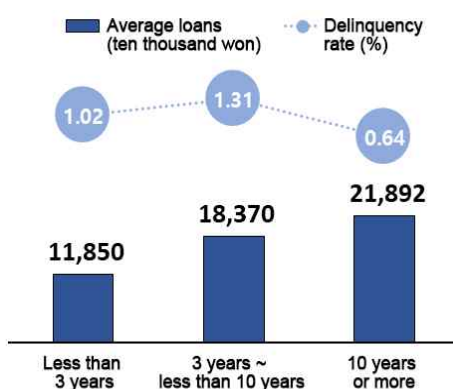
- The delinquency rate (based on loan balance) of sole proprietors marking business period of '3 years ~ less than 10 years' recorded the highest figure of 1.31%. Compared to 2023, the delinquency rate of sole proprietors showed an increase in all business period groups.

□ (Debts by annual sales)

The higher annual sales, the higher average loans.

- The delinquency rate (based on loan balance) of sole proprietors marking annual sales of 'less than 30 million won' recorded the highest figure of 2.03%. Compared to 2023, the delinquency rate of sole proprietors showed an increase in all groups of annual sales including annual sales of 'less than 30 million won' (+0.74%p).

< Average loans and delinquency rate by business period >



< Average loans and delinquency rate by annual sales >

