

CRIF AG STUDY: SLIGHT DECLINE IN THE RATE OF DEFAULTING DEBTORS TO 6.33%



Slight decline in the rate of defaulting debtors

The CRIF rate of defaulting debtors amounts to 6.33% of all private individuals in Switzerland. This represents a slightly lower value than in January 2021, when it was 6.45%. The actual number of defaulting debtors in Switzerland has dropped, from 559,985 in January 2021 to 553,344 currently.

High rates of defaulting debtors in western Switzerland, Basel Stadt and Ticino

In some cantons, the rate of defaulting debtors has either improved slightly or has remained at the same level as last year. However, some differences do exist between the various regions. Western Switzerland and Ticino have higher rates of defaulting debtors than the remainder of Switzerland. For example, the Canton of Neuchâtel reports the highest rate of defaulting debtors, at 10.5%, followed by Geneva, at 9.9%; Basel-Stadt (8.4%); Vaud (8.1%); and Solothurn and Ticino at 7.8% each.

Appenzell Innerrhoden has the best payers

The Canton of Appenzell Innerrhoden is home to the best payers in Switzerland, with the lowest rate of defaulting debtors (1.6%). In central Switzerland, the Cantons of Zug, Uri, Obwalden and Nidwalden also report low rates of defaulting debtors.

