statement of financial position

(The 27th term as of Dec. 31, 2024)

Korea Software Financial Cooperative (Unit : USD)

Items	The 27th term(current period)		The 26th term(previous period)	
Assets				
Ⅰ. Assets operated		311,782,666		259,532,242
(1) Fund loan	13,597,888		11,853,879	
Allowance for bad debt	597,704	13,000,185	526,534	11,327,346
(2) Reserve requirement deposit money		298,782,481		248,204,897
Ⅱ. Current assets		5,004,643		3,865,024
1. Cash and deposit		2,155,529		456,699
2. Guarantee payment	5,389,651		5,021,430	
Allowance for bad debt	4,358,610	1,031,040	3,997,560	1,023,870
3. Prepaid expenses		174,289		176,687
4. Prepaid corporate income tax		-		13,631
5. Accrued Fund loan interest	17,629		13,906	
Allowance for bad debt	176	17,453	139	13,767
6. Accrued delay charge	-		6,766	
Allowance for bad debt	-	-	68	6,698
7. Accrued guarantee fee	63,135		65,793	
Allowance for bad debt	631	62,503	658	65,135
8. Accounts receivable		-		-
9. Accrued interest		1,455,873		1,279,075
10. Accrued retal income		107,955		786,802
11. Accrued benevolent fee		-		-
12. Prepaid value added Tax		-		42,661
Ⅲ. Non-current assets		155,316,595		156,542,418
(1) Invested assets		304,989		262,469
1. Investment securities		3,936		42,670
2. Telephone subscription deposit		1,693		1,693
3. Other invested assets		95,789		95,789
4. The others investments		203,571		122,317
(2) Tangible assets		155,011,606		156,279,949
1. Estate		62,331,929		62,331,929
2. Building	99,197,483		97,816,815	
Accumulated depreciation	6,968,558	92,228,924	4,513,984	93,302,831
3. Vehicles and transportation	37,397		37,397	
Accumulated depreciation	37,396	1	37,396	1
4. Fixtures	2,891,393		3,142,792	
Accumulated depreciation	2,440,641	450,752	2,497,603	645,188
5. Construction in progress		-		-
Total assets		472,103,904		419,939,684

Korea Software Financial Cooperative (Unit : USD)

Items	The 27th term(current period)		The 26th term(previous period)	
Liabilities				
Ⅰ. Liquid liabilities		13,946,781		11,067,348
1. Accounts payable		394,666		666,727
2. Withhold account		304,717		127,953
3. Unearned fund loan interest		74		149
4. Unearned guarantee fee		10,122,747		9,455,528
5. Unearned benevolent fee		292,679		336,912
6. Accrued corporation tax		2,474,112		83,272
7. leasehold deposits received		357,786		396,807
Ⅱ. Non-current liabilities		20,511,389		18,148,412
1. Allowance for severance and retireme	2,549,840		2,119,676	
retirement pension management asset	2,549,840	-	2,119,676	-
2. Allowance for indemnity receivable		10,210,854		9,365,984
3. Withhold extended account		2,107,486		803,524
4. leasehold deposits received		8,193,048		7,978,905
Total liabilities		34,458,170		29,215,760
Capital				
Ⅰ. Capital stocks		273,074,475		252,079,553
Ⅱ. Capital surplus		55,513,519		43,966,270
1. Premium on common stock	55,513,519		43,966,270	
Ⅲ. Earned surplus		109,057,740		94,678,101
(1) Reserve for loss	18,860,190		17,087,001	
(2) Reserve for profit	11,512,187		10,625,254	
(3) Reserve for business	64,305,146		58,101,354	
(4) Unappropriated retained earnings carried over to subsequent year	14,380,218		8,864,492	
Total stockholder's equity		437,645,734		390,723,924
Total liabilities and stockholder's equity		472,103,904		419,939,684

○ Per contra account (Unit : USD)

Guarantee account	The 27th term(current period)	The 26th term(previous period)
Allowance for performance bond	17,662,110,935	15,169,797,254
Allowance for gurantee for bid	504,465,359	511,593,120
Allowance for gurantee for contract	4,284,553,941	3,914,934,920
Allowance for gurantee for defects	1,093,165,183	1,022,167,571
Allowance for gurantee for advances	7,549,360,869	6,430,338,113
Allowance for price of goods	20,193,155	17,190,287
Allowance for gurantee for payment	4,210,372,428	3,273,493,997
Allowance for gurantee for license	-	79,247