1) 유진아, 『출범 2년만에 토스뱅크 첫 분기 흑자』, 비즈워치, 2023.11.30 <https://news.bizwatch.co.kr/article/finance/2023/11/30/0023>



TossBank had Net Profit(Net Income) of KRW 8.6 Billion in the 3rd Quarter of 2023. The main resource of Bank Industry company’s profit is NetInterestMargin(NIM). TossBank achieved 391.8Billion KRW of NetProfit, which is index of Profitability. The rise in the Loan-to-Deposit(LTD)Ratio(From 50.4% to 55.6%) helped boost NIM and Interest Profits, which laid the TossBank for the surplus conversion and achieved its first quarterly surplus in two years since its launch. This is an increase of KRW 19 Billion compared to the net loss of KRW 10.5 Billion in the 2nd Quarter, Interest profit from 243.8 Billion to up 60.7% increase to 391.8Billion. As the capital increase of 285 Billion KRW was completed in October, the BIS Capital Adequacy ratio stood at 13.0percent from 10.84% at the end of September. Toss Banks’s accumulated allowance for bad debt were also increased from 288.2 Billion KRW to 303.5 Billion KRW to show good Stabe loss absorption capacikty.

Overall TossBank’s Profitability and Adequacy Ratio were improved but still There is Risk of increasing interest rate burden that makes TossBank to increase the portion of low and middle credit people.

2.

텍스트, 번호, 평행, 문서이(가) 표시된 사진

자동 생성된 설명텍스트, 문서, 평행, 영수증이(가) 표시된 사진

자동 생성된 설명텍스트, 영수증, 번호, 평행이(가) 표시된 사진

자동 생성된 설명

3. This is a consolidated statement of financial position of Viva Republica(Toss Bank). Left session is on December 31, 2022, and right session is on December 31, 2021. Therefore, it can be seen as the difference between a year. On the upper side, there is an asset divided into ‘current asset’, ‘non-current asset’ and ‘financial asset’.

Firstly, the asset rose about 200-billions won. Among the part of the detailed assets, Short-Term Trading Asset (3) illustrated the biggest difference. Moreover, non-current asset also increased much as same as the difference of current asset. However, the difference of the financial was the most. In 2021, It was about 580-billions won, but In 2022, it increased a lot and recorded about 900-billions. So the total asset was 2025-billions won in 2021, and 2737-billions won in 2022.

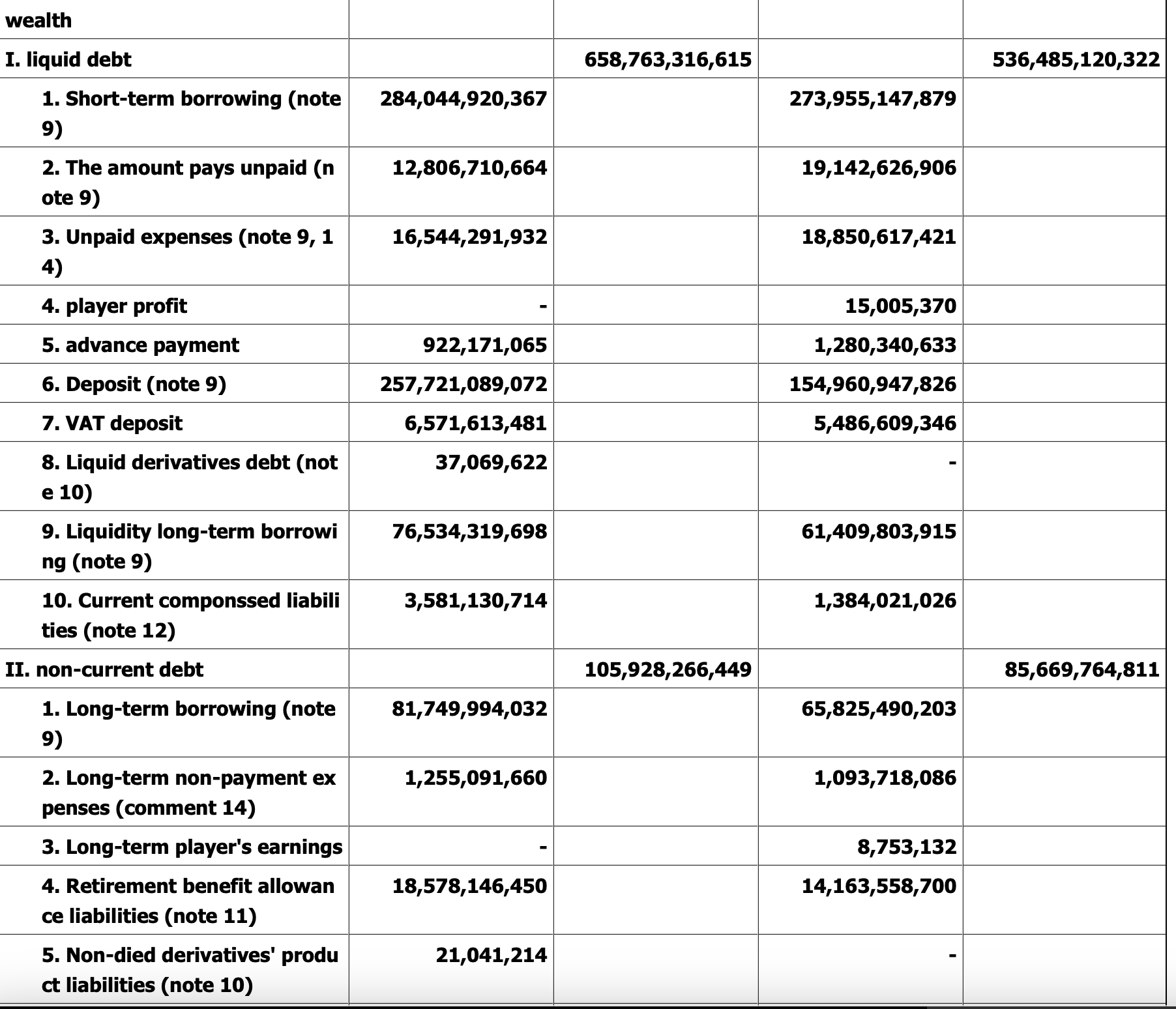
Secondly, the liability also divided into ‘current liability’, ‘non-current liability’ and ‘financial liability’. Current liability was about 712-billions won in 2021, but 1018-billions won in 2022. The non-current liability also increased. It was 696-billions won in 2021, but 991-billions won in 2022. Additionally, the difference of financial liability was smaller than any other liability, but it recorded about 230-billions won of 747-billions won and 519-billions won. Therefore, the total liability was 1865-billions won in 2022 and 1301-billions won in 2021.

To sum up, Equity could be calculated. In 2021, the equity was about 724-billions won which is the subtraction 2025 of 1301. Additionally, the equity in 2022 was about 872 which is the subtraction 2737 of 1865. The scale of the business was much bigger than before year.

A white sheet with numbers and text

Description automatically generatedA table with numbers and text

Description automatically generated

A screenshot of a table

Description automatically generated

A white sheet with black numbers

Description automatically generated