

AT A GLANCE

As of December 31, 2025

WITH SGI,
Your Best Credit Partner

Company Profile

Founded in 1969, SGI has grown alongside the national economy, offering comprehensive guarantee services to individuals and corporations. Our product offerings include fidelity bonds, surety bonds, and credit insurance, covering a wide range of economic activities.

No.1

Korea's largest and only comprehensive guarantee insurance institution

57 years

Know-how built with customers since 1969

346 USD billion ¹⁾

Total Guarantee Exposure

397.4 % ¹⁾

Solvency Ratio (K-ICS) - #1 in the industry

78.3 % ²⁾

Combined Ratio - #1 in the industry

A+ S&P | **AA-** Fitch

Industry-leading credit ratings

Note 1) As of December 2025

2) Simple average of annual combined ratio from 2016 to 2025

3) Based on KRW 1,434.9/USD (F/X rate as of Dec. 31, 2025)

2025 Financial Highlights

6,533 USD million

Total Assets

184.2 USD million

Net Income

3,606 USD million

Total Shareholder's Equity

1,379 USD million

Direct Written Premiums

Note: Based on KRW 1,434.9/USD (F/X rate as of Dec. 31, 2025)

Performance Overview

Insurance Premium Revenues by Class

(Units: USD million, %)

Category		2025	
		Amount	Percentage
Primary Insurance	Guarantee Insurance ¹⁾	1,379.3	86.9
	Others ²⁾	2.8	0.2
Inward Reinsurance		206.0	13.0
Total		1,588.1	100.0

Note 1) Guarantee Insurance and Overseas Primary Insurances

2) Nuclear Insurance

3) Based on KRW 1,434.9/USD (F/X rate as of Dec. 31, 2025)

Direct Written Premium Breakdown by Product Segment

Direct Written Premium Breakdown by Product Type



Note Based on KRW 1,434.9/USD (F/X rate as of Dec. 31, 2025)

International Business

Reinsurance

While being a monoline Surety & Credit underwriter on the primary side, SGI writes inward reinsurance primarily on P&C lines to achieve broader risk diversification and balanced growth. As of the end of 2025, SGI's inward R/I Premium for Surety & Credit line recorded USD 8.5M, reflecting its rapid growth in the market.

Counter Guarantee Bond (CGB)

SGI's counter guarantee bond (CGB) is a security instrument issued to banks that have extended direct guarantees to Korean contractors executing project overseas. SGI issues both direct contract bonds and CGBs, supporting Korean companies across full spectrum of international contracting while maintaining strong relationships with domestic and global banking partners.

Asia Guarantee & Credit Insurance Association (AGCIA)

SGI spearheaded the establishment of the Asia Guarantee and Credit Insurance Association (AGCIA) to build a robust infrastructure for the Asian guarantee market and foster strategic partnerships across the region. Founded in April 2020, AGCIA brings together leading guarantee insurers and reinsurers operating throughout Asia, with a mission to facilitate knowledge exchange, market intelligence sharing, and business networking among members.

Global Presence and Network

CGB Network

1	ANZ	Australia
2	BBVA	Spain
3	BCR	Romania
4	BDO	Philippines
5	BIDV	Vietnam
6	BNP PARIBAS	France
7	CESKA	Czech Republic
8	CREDIT AGRICOLE	France
9	DBS	Singapore
10	DEUTSCHE BANK	Germany
11	ERSTE BANK	Austria
12	HSBC	UK / Hong Kong
13	ICICI	India
14	ING	Netherlands
15	LBBW	Germany
16	LIBERTY MUTUAL	USA
17	MASHREQ BANK	UAE
18	METRO BANK	Philippines
19	PKO	Poland
20	RAIFFEISEN BANK	Austria
21	SANTANDER	Spain
22	SBI	India
23	SOCIETE GENERALE	France
24	UBAF	France
25	UOB	Singapore
26	BUSAN BANK	Rep. of Korea
27	HANA BANK	Rep. of Korea
28	KDB	Rep. of Korea
29	KOREA EXIM BANK	Rep. of Korea
30	SHINHAN BANK	Rep. of Korea

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