

FSC IDENTIFIES D-SIBs AND D-SIFIs FOR 2025

- Five banks and five bank holding companies selected as D-SIBs and D-SIFIs.

The Financial Services Commission identified five bank holding companies (BHCs) and five banks as domestic systemically important banks (D-SIBs) and domestic systemically important financial institutions (D-SIFIs) for 2025 on July 10. Those selected for 2025 are same as the previous year's list of selection—Shinhan Financial Group, KB Financial Group, Hana Financial Group, Woori Financial Group, NH Financial Group, KB Kookmin Bank, Shinhan Bank, Woori Bank, KEB Hana Bank and NH Bank. Those identified as D-SIBs are required to set aside an additional common equity capital of 1.0 percent.

The FSC identifies D-SIBs every year in accordance with assessment criteria recommended by the Basel Committee on Banking Supervision (BCBS).

Meanwhile, the FSC also identifies D-SIBs as domestic systemically important financial institutions (D-SIFIs) under the amended Act on the Structural Improvement of the Financial Industry. D-SIFIs are required to prepare and submit their own recovery plans to the Financial Supervisory Service (FSS) within three months from the day of being designated as a D-SIFI.

Since the D-SIBs selected for 2025 are the same as the previous year, there will be no actual increase in capital ratio required from them.

Table. D-SIB Assessment Criteria

Criteria	Indicator	Weighting
Size (20%)	Total exposure	20.0%
Interconnectedness (20%)	Intra-financial system assets	6.7%
	Intra-financial system liabilities	6.7%
	Securities outstanding	6.7%
Substitutability (20%)	Payments activity in KRW	6.7%
	Payments activity in foreign currencies	6.7%
	Assets under custody	3.33%
	Securities transactions (newly created)	3.33%
Complexity (20%)	Notional amount of OTC derivatives	10.0%
	Fair value through profit or loss and other comprehensive income (FVTPL & FVTOCI)	10.0%
Country-specific factors (20%)	Foreign currency-denominated debt	10.0%
	Household loans	10.0%
Total		100.0%

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