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Press Release

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BIS Capital Adequacy Ratio of Domestic Banks For the First Half of 2003

The BIS capital adequacy ratio of domestic banks as of the end of June this year averaged 11.00%, continuing a modestly downward movement that began after reaching 11.68% at the end of 2001. Rising risk-weighted assets relative to bank capital most likely contributed to the drop in the BIS capital ratio. But the end-of-June average is higher than 10.82% at the end of March and suggests the BIS capital ratio will continue to move within a narrow range. The jump in the second quarter was helped by a slowing pace of risk-weighted assets and bank capital increases totaling 2.268 trillion won.

Attached: Table of BIS Capital Adequacy Ratios by Bank

BIS Ratios of Domestic Banks:
End of the Period

	2001	2002		2003		Change	
		June	Dec. (A)	March (B)	June (C)	(C-A)	(C-B)
Chohung	10.43	10.61	8.66	8.81	9.18	0.52	0.37
Woori	11.28	11.33	11.59	11.25	11.61	0.02	0.36
Korea First	13.26	12.88	11.55	12.57	10.92	-0.63	-1.65
Korea Exchange	10.96	9.29	9.31	8.55	9.56	0.25	1.01
Kookmin	10.23	10.13	10.41	10.13	10.51	0.10	0.38
Shinhan	12.02	10.81	10.92	10.25	10.21	-0.71	-0.04
KorAm	11.18	11.02	12.11	10.94	10.81	-1.30	-0.13
Hana	10.29	10.11	10.30	10.04	10.28	-0.02	0.24
Nationwide Banks	10.81	10.49	10.46	10.17	10.43	-0.03	0.26
Daegu	11.01	10.93	10.85	10.02	10.05	-0.80	0.03
Busan	10.26	13.41	11.69	11.01	11.20	-0.49	0.19
Kwangju	11.15	10.26	11.03	10.84	10.74	-0.29	-0.10
Cheju	9.71	11.49	11.71	11.09	10.52	-1.19	-0.57
Chunbuk	10.30	10.77	11.35	11.64	11.88	0.53	0.24
Kyongnam	11.08	11.12	11.34	10.77	11.07	-0.27	0.30
Regional Banks	10.74	11.55	11.26	10.71	10.79	-0.47	0.08
Commercial Banks	10.81	10.56	10.52	10.20	10.45	-0.07	0.25
Korea Development	16.89	17.27	16.81	15.42	15.58	-1.23	0.16
Industrial Bank of Korea	10.90	10.47	10.43	10.20	10.38	-0.05	0.18
Export-Import Bank of Korea	15.11	16.45	14.97	13.93	12.59	-2.38	-1.34
National Agricultural Coop. Federation	10.26	9.85	10.77	9.91	9.86	-0.91	-0.05
National Federation of Fisheries	10.65	10.87	10.61	10.36	10.57	-0.04	0.21
Specialized Banks	13.59	13.35	13.22	12.25	12.20	-1.02	-0.05
Total	11.68	11.41	11.33	10.82	11.00	-0.33	0.18

Please forward questions, comments, or suggestions regarding this press release to the Bank Supervision Department (Tel: +82-2-3786-8031) or the International Cooperation Office (Tel: +82-2-3786-7911; Fax: +82-2-3786-7899; e-mail: cylee@fss.or.kr), Financial Supervisory Service.