



Financial Supervisory Commission
www.fsc.go.kr



Financial Supervisory Service
www.fss.or.kr

Press Release

December 17, 2003

BIS Capital Adequacy Ratio of Domestic Banks September 2003

The BIS capital adequacy ratio of domestic banks as of the end of September this year averaged 11.32%, compared with 10.82% at the end of March and 11.03% at the end of June. Slower growth of risk-weighted assets (6.3% during the first nine months of this year compared with 14.9% a year earlier) as well continuing capital growth (6.2% since the beginning of the year) are said to have contributed to the quarter-to-quarter increases. The domestic banks' 11.32% average is comparable to the capital ratios of Japanese (8.9%), German (11.2%), U.K. (11.6%), and U.S. (13.0%) banks.

Attached: Table of BIS capital adequacy ratios by bank;



Financial Supervisory Commission
www.fsc.go.kr



Financial Supervisory Service
www.fss.or.kr

End-of-Period BIS Capital Adequacy Ratios of Domestic Banks: September 2003

	2001	2002		2003		Change From	
	Q4	Q3	Q4	Q2	Q3	Q2 2003	Q4 2002
Chohung	10.43	10.27	8.66	9.18	8.56	-0.62	-0.10
Woori	11.28	10.91	11.59	11.93	11.84	-0.09	0.25
Korea First	13.26	12.39	11.55	10.92	11.46	0.54	-0.09
Korea Exchange	10.96	9.43	9.31	9.56	9.48	-0.08	0.17
Kookmin	10.23	10.36	10.41	10.51	10.69	0.18	0.28
Shinhan	12.02	10.41	10.92	10.21	10.66	0.45	-0.26
KorAm	11.18	12.66	12.11	10.81	11.74	0.93	-0.37
Hana	10.29	10.32	10.30	10.28	10.92	0.64	0.62
Nationwide Banks	10.81	10.53	10.46	10.48	10.67	0.19	0.21
Daegu	11.01	10.22	10.85	10.05	10.10	0.05	-0.75
Busan	10.26	12.99	11.69	11.20	11.49	0.29	-0.20
Kwangju	11.15	10.47	11.03	10.74	10.91	0.17	-0.12
Cheju	9.71	12.81	11.71	10.52	10.80	0.28	-0.91
Chunbuk	10.30	10.23	11.35	11.88	11.41	-0.47	0.06
Kyongnam	11.08	10.36	11.34	11.07	11.49	0.42	0.15
Regional Banks	10.74	11.14	11.26	10.79	10.97	0.18	-0.29
Commercial Banks	10.81	10.58	10.52	10.50	10.69	0.19	0.17
Korea Development	16.89	17.13	16.81	15.58	16.29	0.71	-0.52
Industrial Bank of Korea	10.90	10.27	10.43	10.38	10.53	0.15	0.10
Export-Import Bank of Korea	15.11	15.75	14.97	12.59	12.30	-0.29	-2.67
National Agricultural Coop. Federation	10.26	10.35	10.77	9.86	10.63	0.77	-0.14
National Federation of Fisheries	10.65	10.61	10.61	10.57	10.74	0.17	0.13
Specialized Banks	13.59	13.31	13.22	12.20	12.70	0.50	-0.52
Total	11.68	11.40	11.33	11.03	11.32	0.29	-0.01

Note: Currently, there are eight nationwide and six regional banks (collectively referred to as commercial banks) and five specialized banks in business.

Please forward questions, comments, or suggestions regarding this press release to the Bank Supervision Department (Tel: +82-2-3786-8066) or the International Cooperation Office (Tel: +82-2-3786-7911; Fax: +82-2-3786-7899; e-mail: cylee@fss.or.kr), Financial Supervisory Service.