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# Press Release

November 30, 2005

## BIS Capital Adequacy Ratio of Domestic Banks: September 2005

Preliminary figures show that the BIS capital adequacy ratio of domestic banks at the end of September averaged 12.83%, compared with 12.53% at the end of June, 12.08% at the end of 2004, and 11.78% a year earlier. For the year, the ratio rose for 15 banks and fell for 4 banks.

### BIS Bank Capital Adequacy Ratio: 2000-2005 (End of Period)

2000	2001	2002	2003	Q3/2004	Q4/2004	Q2/2005	Q3/2005
10.59%	11.68%	11.33%	11.16%	11.78%	12.08%	12.53%	12.83%

Domestic banks' risk-weighted assets rose 8.3% since beginning of the year, but the increase was easily offset by a 15% (KRW12.9 trillion) jump in capital that resulted from a surge in bank net income totaling KRW10.5 trillion and government capital contribution of KRW500 billion to Export-Import Bank of Korea. Tier-1 capital rose by KRW14.2 trillion (25.0%), while tier-2 capital fell by KRW1.3 trillion (4.4%) for the year.

Attached: Table of BIS Capital Adequacy Ratios of Domestic Banks



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**Table of BIS Capital Adequacy Ratios of Domestic Banks**  
(End of Period)

	2002	2003	2004		2005		Change From	
			Q3	Q4	Q2	Q3	Q3/2004	Q4/2004
Chohung	8.66	8.87	8.94	9.40	9.94	10.30	1.36	0.90
Woori	11.59	11.23	12.09	12.20	12.50	12.32	0.24	0.12
SC First Bank	11.55	12.00	12.10	11.91	11.64	11.23	-0.87	-0.69
Hana	10.30	11.17	11.65	11.83	11.71	13.04	1.39	1.22
Korea Exchange Bank	9.31	9.32	9.21	9.47	11.07	12.17	2.97	2.70
Shinhan	10.92	10.49	11.60	11.94	12.38	12.80	1.19	0.85
Citibank	12.11	10.98	11.68	12.42	13.07	13.76	2.08	1.34
Kookmin	10.41	9.81	10.43	11.14	12.25	12.66	2.23	1.52
<b>Nationwide Banks</b>	<b>10.46</b>	<b>10.34</b>	<b>10.92</b>	<b>11.31</b>	<b>11.92</b>	<b>12.37</b>	<b>1.45</b>	<b>1.06</b>
Daegu	10.85	10.58	10.58	10.66	10.58	11.80	1.22	1.14
Busan	11.69	11.66	11.00	10.84	12.46	12.40	1.40	1.57
Kwangju	11.03	10.72	12.42	11.81	10.86	10.65	-1.77	-1.15
Jeju	11.71	10.96	10.50	10.91	10.27	10.26	-0.25	-0.65
Jeonbuk	11.35	10.79	11.00	10.72	10.29	11.39	0.39	0.67
Kyongnam	11.34	11.69	11.94	11.34	11.42	11.82	-0.12	0.48
<b>Regional Banks</b>	<b>11.26</b>	<b>11.13</b>	<b>11.23</b>	<b>11.02</b>	<b>11.27</b>	<b>11.71</b>	<b>0.47</b>	<b>0.69</b>
<b>Commercial Banks</b>	<b>10.52</b>	<b>10.40</b>	<b>10.94</b>	<b>11.29</b>	<b>11.87</b>	<b>12.32</b>	<b>1.38</b>	<b>1.03</b>
Korea Development Bank	16.81	16.22	17.97	18.08	18.17	18.22	0.25	0.14
Industrial Bank of Korea	10.43	9.88	11.25	11.17	10.79	10.90	-0.35	-0.28
Export-Import Bank of Korea	14.97	14.41	12.66	12.86	13.62	13.09	0.44	0.24
National Agricultural Cooperative Federation	10.77	10.66	10.99	11.43	11.57	11.63	0.64	0.21
National Federation of Fisheries Cooperatives	10.61	11.71	11.35	11.21	13.45	13.25	1.90	2.04
<b>Specialized Banks</b>	<b>13.22</b>	<b>12.77</b>	<b>13.50</b>	<b>13.71</b>	<b>13.83</b>	<b>13.82</b>	<b>0.32</b>	<b>0.12</b>
<b>Total</b>	<b>11.33</b>	<b>11.16</b>	<b>11.78</b>	<b>12.08</b>	<b>12.53</b>	<b>12.83</b>	<b>1.05</b>	<b>0.75</b>

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

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