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Press Release

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BIS Capital Adequacy Ratio of Domestic Banks: End-2005

Preliminary figures show the BIS capital adequacy ratios of domestic banks averaged 12.98% as of the end of 2005, compare with 12.08% a year earlier. The ratio rose for 14 banks and fell for five. All of the banks reported capital ratios higher than 10% at the year's end.

BIS Bank Capital Adequacy Ratio: 2000–2005 (End of the Period)

2000	2001	2002	2003	2004	June, 2005	2005
10.59%	11.68%	11.33%	11.16%	12.08%	12.53%	12.98%

Domestic banks' risk-weighted assets rose 11.5%, but the increase fell short of a 19.9% (KRW17.1 trillion) jump in capital boosted by KRW13.6 trillion in net income for the year. Tier-1 capital rose 30.3% (KRW17.2 trillion), but tier-2 capital fell 0.3% (KRW100 billion). In terms of risk-weighted assets, tier-1 risk-based capital ratio rose from 7.97% to 9.31%, but tier-2 risk-based capital ratio fell from 4.11% to 3.67%.

Attached: Table of BIS Capital Adequacy Ratio by Bank



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BIS Capital Adequacy Ratios by Bank: End-2005

	2002	2003	2004	2005		Change
				June	Dec.	2004-05
Chohung	8.66	8.87	9.40	9.94	10.94	1.54
Woori	11.59	11.23	12.20	12.50	11.65	-0.55
SC Korea First Bank	11.55	12.00	11.91	11.64	10.74	-1.17
Hana	10.30	11.17	11.83	11.71	13.29	1.46
Korea Exchange Bank	9.31	9.32	9.47	11.07	13.68	4.21
Shinhan	10.92	10.49	11.94	12.38	12.27	0.33
Citibank Korea	12.11	10.98	12.42	13.07	14.92	2.50
Kookmin	10.41	9.81	11.14	12.25	12.84	1.70
Nationwide Banks	10.46	10.34	11.31	11.92	12.48	1.17
Daegu	10.85	10.58	10.66	10.58	11.33	0.67
Busan	11.69	11.66	10.84	12.46	12.25	1.41
Kwangju	11.03	10.72	11.81	10.86	11.60	-0.21
Jeju	11.71	10.96	10.91	10.27	11.71	0.80
Jeonbuk	11.35	10.79	10.72	10.29	11.45	0.73
Kyongnam	11.34	11.69	11.34	11.42	10.58	-0.76
Regional Banks	11.26	11.13	11.02	11.27	11.51	0.49
Commercial Banks	10.52	10.40	11.29	11.87	12.40	1.11
Korea Development Bank	16.81	16.22	18.08	18.17	18.43	0.35
Industrial Bank of Korea	10.43	9.88	11.17	10.79	11.11	-0.06
Export-Import Bank of Korea	14.97	14.41	12.86	13.62	13.86	1.00
National Agricultural Cooperative Federation	10.77	10.66	11.43	11.57	11.81	0.38
National Federation of Fisheries Cooperatives	10.61	11.71	11.21	13.45	12.59	1.38
Specialized Banks	13.22	12.77	13.71	13.83	14.08	0.37
Total	11.33	11.16	12.08	12.53	12.98	0.90

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