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금융감독원
Financial Supervisory Service
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Press Release

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Bank BIS Capital Ratio: March, 2006

Bank BIS capital ratios averaged 13.18% as of the end of March, 2006, up from 13.00% at the end of 2005. The end-March capital ratio is the highest ever reported by domestic banks. Risk-weighted assets rose KRW17.4 trillion or 2.2% during the first quarter, but bank capital also rose KRW3.7 trillion or 3.6% on the back of KRW3.9 trillion in net income during the period. Tier-1 capital increased KRW3.9 trillion or 5.3%, while tier-2 capital showed a modest drop of KRW500 billion or 1.6%.

Bank BIS Capital Ratio: 2000–March, 2006

(End of Period)

| 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | Q1, 2006 |
|--------|--------|--------|--------|--------|--------|----------|
| 10.59% | 11.68% | 11.33% | 11.16% | 12.08% | 13.00% | 13.18% |

Six banks reported capital ratios higher than at the end of 2005, but the rest reported slightly lower ratios for the quarter. All the banks reported capital ratios higher than 10%, which compares favorably with international capital standards. The capital soundness of domestic banks is expected to remain strong with further increases in tier-1 capital and additional room for tier-2 capital.

Attached: Table of BIS Capital Ratios by Bank



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BIS Capital Ratios by Bank: March, 2006

| | 2002 | 2003 | 2004 | 2005 | Q1, 2006 | Change 05-Q1, 06 |
|---|--------------|--------------|--------------|--------------|--------------|---------------------|
| Chohung | 8.66 | 8.87 | 9.40 | 10.94 | 10.77 | -0.17 |
| Woori | 11.59 | 11.23 | 12.20 | 11.65 | 11.20 | -0.45 |
| SC First Bank | 11.55 | 12.00 | 11.91 | 10.74 | 10.04 | -0.70 |
| Hana | 10.30 | 11.17 | 11.83 | 13.29 | 13.15 | -0.14 |
| Korea Exchange Bank | 9.31 | 9.32 | 9.47 | 13.68 | 13.67 | -0.01 |
| Shinhan | 10.92 | 10.49 | 11.94 | 12.23 | 12.55 | 0.32 |
| Citibank Korea | 12.11 | 10.98 | 12.42 | 15.03 | 14.86 | -0.17 |
| Kookmin | 10.41 | 9.81 | 11.14 | 12.95 | 15.15 | 2.20 |
| Nationwide Banks | 10.46 | 10.34 | 11.31 | 12.51 | 12.89 | 0.38 |
| Daegu | 10.85 | 10.58 | 10.66 | 11.33 | 11.42 | 0.09 |
| Busan | 11.69 | 11.66 | 10.84 | 12.25 | 11.91 | -0.34 |
| Kwangju | 11.03 | 10.72 | 11.81 | 11.60 | 10.92 | -0.68 |
| Jeju | 11.71 | 10.96 | 10.91 | 11.71 | 10.55 | -1.16 |
| Jeonbuk | 11.35 | 10.79 | 10.72 | 11.53 | 11.59 | 0.06 |
| Kyongnam | 11.34 | 11.69 | 11.34 | 10.59 | 12.03 | 1.44 |
| Regional Banks | 11.26 | 11.13 | 11.02 | 11.52 | 11.57 | 0.05 |
| Commercial Banks | 10.52 | 10.40 | 11.29 | 12.43 | 12.78 | 0.35 |
| Korea Development Bank | 16.81 | 16.22 | 18.08 | 18.43 | 19.06 | 0.63 |
| Industrial Bank of Korea | 10.43 | 9.88 | 11.17 | 11.11 | 11.07 | -0.04 |
| Export-Import Bank of Korea | 14.97 | 14.41 | 12.86 | 13.87 | 13.62 | -0.25 |
| National Agricultural Cooperative Federation | 10.77 | 10.66 | 11.43 | 11.81 | 11.27 | -0.54 |
| National Federation of Fisheries Cooperatives | 10.61 | 11.71 | 11.21 | 12.59 | 12.27 | -0.32 |
| Specialized Banks | 13.22 | 12.77 | 13.71 | 14.09 | 13.94 | -0.15 |
| Total | 11.33 | 11.16 | 12.08 | 13.00 | 13.18 | 0.18 |

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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