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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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