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Press Release

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Bank BIS Capital Ratios: September, 2006

Bank BIS capital ratios averaged 13.10% at the end of September, compared with 13.06% at end-June and 13.00% at end-2005. Bank capital rose KRW14.6 trillion (14.2%) on net income totaling KRW11.5 trillion for the first nine months of the year, while risk-weighted assets increased KRW105.5 trillion (13.3%) during the same period. Tier-1 capital rose 16.5% (KRW12.2 trillion) compared with an 8.3% increase (KRW2.4 trillion) for tier-2 capital.

Bank BIS Capital Ratios: September, 2006

(End of Period)

	2001	2002	2003	2004	2005	June, 2006	Sept., 2006
BIS capital ratio	11.68	11.33	11.16	12.08	13.00	13.06	13.10
Tier-1 capital ratio	7.70	7.16	6.95	7.97	9.32	9.55	9.58

The capital ratio rose for seven banks but fell for the 11 others compared to end-2005. For some of the banks with a lower capital ratio than at end-2005, increases in capital did not keep pace with increases in risk-weighted assets. But all the 18 banks reported capital ratios in excess of 10% and expect to maintain strong capital positions going forward with solid net income.

Attached: BIS Capital Ratio by Bank, End-September, 2006



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BIS Capital Ratio by Bank: September, 2006
(End of Period)

	2003	2004	2005	June 2006	Sept. 2006	Change
Shinhan*	10.49	11.94	12.23	11.74	11.55	-0.19
Woori	11.23	12.20	11.65	11.48	12.12	0.64
SC First Bank	12.00	11.91	10.74	10.19	10.58	0.39
Hana	11.17	11.83	13.29	11.67	11.87	0.20
Korea Exchange Bank	9.32	9.47	13.68	13.89	13.87	-0.02
Citibank Korea	10.98	12.42	15.03	14.24	14.51	0.27
Kookmin	9.81	11.14	12.95	15.20	15.03	-0.17
Nationwide Banks	10.34	11.31	12.51	12.74	12.85	0.11
Daegu	10.58	10.66	11.33	11.60	11.73	0.13
Busan	11.66	10.84	12.25	11.61	11.14	-0.47
Kwangju	10.72	11.81	11.60	11.89	11.55	-0.34
Jeju	10.96	10.91	11.71	12.22	11.70	-0.52
Jeonbuk	10.79	10.72	11.53	11.54	12.22	0.68
Kyongnam	11.69	11.34	10.59	11.42	11.35	-0.07
Regional Banks	11.13	11.02	11.52	11.63	11.49	-0.14
Commercial Banks	10.40	11.29	12.43	12.65	12.73	0.08
Korea Development Bank	16.22	18.08	18.43	18.24	18.14	-0.10
Industrial Bank of Korea	9.88	11.17	11.11	11.16	11.09	-0.07
Export-Import Bank of Korea	14.41	12.86	13.87	12.71	12.35	-0.36
National Agricultural Cooperative Federation	10.66	11.43	11.81	12.08	12.14	0.06
National Federation of Fisheries Cooperatives	11.71	11.21	12.59	11.96	11.98	0.02
Specialized Banks	12.77	13.71	14.09	13.87	13.80	-0.07
Total	11.16	12.08	13.00	13.06	13.10	0.04

Note: Shinhan and Chohung merged on April 1, 2006. There are now seven nationwide and six regional banks (collectively referred to as commercial banks) and five specialized banks in Korea.

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