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Press Release

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Bank BIS Capital Ratios June, 2007

Bank BIS capital ratios as of the end of June, 2007, averaged 12.87%, compared with 12.75% at end-2006. With bank net income totaling KRW9.9 trillion for the first six months of the year, bank capital increased 10.16% (KRW12.0 trillion) while risk-weighted assets grew 9.16% (KRW85.2 trillion). Tier-1 capital rose 12.49% (KRW10.6 trillion), but tier-2 capital showed a smaller increase of 2.01% (KRW700 billion). The capital ratio jumped for eight banks but fell for the ten others from end-2006.

Bank BIS Capital Ratios (End of Period)

| | | | | | | | (In percent) |
|------------------------------|-------|-------|-------|-------|-------|-------|--------------|
| | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | June 2007 |
| BIS capital ratio | 11.68 | 11.33 | 11.16 | 12.08 | 12.95 | 12.75 | 12.87 |
| Tier-1 capital ratio | 7.70 | 7.16 | 6.95 | 7.97 | 9.27 | 9.15 | 9.43 |
| Proportion of tier-1 capital | 65.9 | 63.2 | 62.3 | 66.0 | 71.6 | 71.8 | 73.2 |

Attached: BIS Capital ratio by bank, June, 2007



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BIS Capital Ratio by Bank: June, 2007
(End of Period)

| | 2004 | 2005 | 2006 | June 2007 | Change from end-2006 |
|---|--------------|--------------|--------------|--------------|----------------------------|
| Shinhan | 11.94 | 12.23 | 12.01 | 11.94 | -0.07 |
| Woori | 12.20 | 11.65 | 11.60 | 12.56 | 0.96 |
| SC First Bank | 11.91 | 10.74 | 10.86 | 10.60 | -0.26 |
| Hana | 11.83 | 13.29 | 11.34 | 12.74 | 1.40 |
| Korea Exchange Bank | 9.47 | 13.68 | 12.45 | 12.98 | 0.53 |
| Citibank Korea | 12.42 | 15.01 | 13.97 | 13.96 | -0.01 |
| Kookmin | 11.14 | 12.95 | 14.17 | 13.42 | -0.75 |
| Nationwide Banks | 11.31 | 12.51 | 12.41 | 12.65 | 0.24 |
| Daegu | 10.66 | 11.33 | 11.32 | 11.75 | 0.43 |
| Busan | 10.84 | 12.25 | 11.05 | 11.43 | 0.38 |
| Kwangju | 11.81 | 11.60 | 11.44 | 10.80 | -0.64 |
| Jeju | 10.91 | 11.71 | 11.26 | 10.93 | -0.33 |
| Jeonbuk | 10.72 | 11.53 | 11.95 | 12.49 | 0.54 |
| Kyongnam | 11.34 | 10.59 | 11.26 | 11.82 | 0.56 |
| Regional Banks | 11.02 | 11.52 | 11.29 | 11.53 | 0.24 |
| Commercial Banks | 11.29 | 12.43 | 12.31 | 12.55 | 0.24 |
| Korea Development Bank | 18.08 | 17.98 | 17.15 | 17.43 | 0.28 |
| Industrial Bank of Korea | 11.17 | 11.11 | 11.70 | 11.36 | -0.34 |
| Export-Import Bank of Korea | 12.86 | 13.87 | 11.89 | 10.81 | -1.08 |
| National Agricultural Cooperative Federation | 11.43 | 11.81 | 12.34 | 12.31 | -0.03 |
| National Federation of Fisheries Cooperatives | 11.21 | 12.59 | 11.40 | 11.02 | -0.38 |
| Specialized Banks | 13.71 | 13.94 | 13.60 | 13.46 | -0.14 |
| Total | 12.08 | 12.95 | 12.75 | 12.87 | 0.12 |

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