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Press Release

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BIS Capital Adequacy Ratio of Domestic Banks: March 2004

The BIS capital adequacy ratio of domestic banks as of the end of March this year averaged 11.49%, up from 11.20% at the end of 2003 and the highest since the first quarter of 2002. Bank capital grew by 4.9% and risk-weighted assets by 2.3% during the first quarter. Bank capital was pushed up by a 2.7 trillion won increase in core capital (including 1.7 trillion won in net income and 200 billion won in newly issued Tier-1 hybrid-bond securities) while risk-weighted assets rose modestly as the pace of lending to consumers and to small- and medium-sized companies slowed during the quarter.

Attached: Table of BIS capital adequacy ratios by bank;



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BIS Capital Adequacy Ratios of Domestic Banks: March 2004

| | 2001 | 2002 | 2003 | | 2004 | Change From | |
|---|-------|-------|-------|-------|--------------|-------------|------------|
| | Q4 | Q4 | Q1 | Q4 | Q1 | Q1 2003 | Q4 2003 |
| Chohung | 10.43 | 8.66 | 8.81 | 8.87 | 9.10 | 0.29 | 0.23 |
| Woori | 11.28 | 11.59 | 11.25 | 11.23 | 11.40 | 0.15 | 0.17 |
| Korea First Bank | 13.26 | 11.55 | 12.57 | 12.00 | 13.12 | 0.55 | 1.12 |
| Korea Exchange Bank | 10.96 | 9.31 | 8.55 | 9.35 | 9.09 | 0.54 | -0.26 |
| Kookmin | 10.23 | 10.41 | 10.13 | 10.00 | 10.36 | 0.23 | 0.36 |
| Shinhan | 12.02 | 10.92 | 10.25 | 10.49 | 11.59 | 1.34 | 1.10 |
| KorAm | 11.18 | 12.11 | 10.94 | 10.98 | 10.76 | -0.18 | -0.22 |
| Hana | 10.29 | 10.30 | 10.04 | 11.17 | 11.13 | 1.09 | -0.04 |
| Nationwide Banks | 10.81 | 10.46 | 10.17 | 10.40 | 10.71 | 0.54 | 0.31 |
| Daegu | 11.01 | 10.85 | 10.02 | 10.58 | 10.57 | 0.55 | -0.01 |
| Busan | 10.26 | 11.69 | 11.01 | 11.66 | 11.40 | 0.39 | -0.26 |
| Kwangju | 11.15 | 11.03 | 10.84 | 10.72 | 11.39 | 0.55 | 0.67 |
| Jeju | 9.71 | 11.71 | 11.09 | 10.96 | 10.55 | -0.54 | -0.41 |
| Jeonbuk | 10.30 | 11.35 | 11.64 | 10.79 | 10.43 | -1.21 | -0.36 |
| Kyongnam | 11.08 | 11.34 | 10.77 | 11.69 | 12.11 | 1.34 | 0.42 |
| Regional Banks | 10.74 | 11.26 | 10.71 | 11.13 | 11.18 | 0.47 | 0.05 |
| Commercial Banks | 10.81 | 10.52 | 10.20 | 10.45 | 10.75 | 0.55 | 0.30 |
| Korea Development Bank | 16.89 | 16.81 | 15.42 | 16.22 | 17.23 | 1.81 | 1.01 |
| Industrial Bank of Korea | 10.90 | 10.43 | 10.20 | 9.88 | 10.84 | 0.64 | 0.96 |
| Export-Import Bank of Korea | 15.11 | 14.97 | 13.93 | 14.41 | 12.77 | -1.16 | -1.64 |
| National Agricultural Cooperative Federation | 10.26 | 10.77 | 9.91 | 10.66 | 10.20 | 0.29 | -0.46 |
| National Federation of Fisheries Cooperatives | 10.65 | 10.61 | 10.36 | 11.71 | 11.56 | 1.20 | -0.15 |
| Specialized Banks | 13.59 | 13.22 | 12.25 | 12.77 | 13.04 | 0.79 | 0.27 |
| Total | 11.68 | 11.33 | 10.82 | 11.20 | 11.49 | 0.67 | 0.29 |

Note: Currently, there are eight nationwide and six regional banks (collectively referred to as commercial banks) and five specialized banks in business.

Please forward questions, comments, or suggestions regarding this press release to the Bank Supervision Department (Tel: +82-2-3786-8066) or the International Cooperation Office (Tel: +82-2-3786-7911; Fax: +82-2-3786-7899; e-mail: cylee@fss.or.kr), Financial Supervisory Service.