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# Press Release

June 9, 2004

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