



# Press Release

For release at noon, August 28, 2024

## Capital Ratios of Banks and Bank Holding Companies, June 2024

Domestic banks' total capital ratio stood at 15.76% as of end-June 2024, up 0.13%p from three months earlier. Common equity Tier 1 (CET1) capital ratio increased 0.18%p to 13.18% on quarter. Tier 1 capital ratio also climbed 0.18%p to 14.51%. Furthermore, leverage ratio increased 0.14%p to 6.76% during the same period.

\*BIS regulatory requirements: 7.0% for CET1 capital ratio, 8.5% for Tier 1 capital ratio, 10.5% for total capital ratio (+1%p as for systemically important banks), and 3.0% for leverage ratio (not applicable to Bank holding companies)

**Table 1. Banks' Capital Ratios, June 2024\***

	Dec 2022	Dec 2023	Mar 2024	Jun 2024
CET1 capital ratio	12.61	13.06	13.00	<b>13.18</b>
Tier 1 capital ratio	13.91	14.35	14.33	<b>14.51</b>
Total capital ratio	15.29	15.72	15.63	<b>15.76</b>
Leverage ratio	6.20	6.59	6.62	<b>6.76</b>

\*The figures for June 2024 are preliminary as of the release date and subject to change.

The domestic banks' capital ratios satisfied regulatory requirements as of end-March 2024. The Financial Supervisory Service is to focus on prudential supervision to help the domestic banks to have sufficient loss-absorbing capacity amid concerns about volatile financial markets.

**Table 2. Capital Ratios of Bank Holding Companies and Banks, June 2024\***

	Dec 2022	Dec 2023	Mar 2024	Jun 2024	
BHCs (8 companies)	CET1 capital ratio	12.59	12.90	12.77	<b>12.87</b>
	Tier 1 capital ratio	14.33	14.56	14.47	<b>14.59</b>
	Total capital ratio	15.61	15.83	15.68	<b>15.75</b>
	Leverage ratio	5.63	5.97	5.99	<b>6.05</b>
Banks (20 banks)	CET1 capital ratio	13.51	14.14	14.05	<b>14.26</b>
	Tier 1 capital ratio	14.12	14.80	14.69	<b>14.94</b>
	Total capital ratio	16.01	16.63	16.42	<b>16.64</b>
	Leverage ratio	5.95	6.29	6.31	<b>6.48</b>

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**Table 3. Capital Ratios by Bank Holding Companies and Banks, June 2024\***

(In percentage)

	Mar 2024				Jun 2024			
	CET1	Tier 1	Total	Leverage	CET1	Tier 1	Total	Leverage
<b>Shinhan</b>	13.11	14.77	15.85	6.36	<b>13.05</b>	<b>14.67</b>	<b>15.76</b>	<b>6.34</b>
Shinhan	14.56	15.37	17.65	5.47	14.59	15.56	18.01	5.55
Jeju	14.62	18.06	19.58	6.91	13.88	17.11	18.01	6.99
<b>Hana</b>	12.89	14.33	15.28	5.70	<b>12.80</b>	<b>14.21</b>	<b>15.10</b>	<b>5.64</b>
KEB Hana	15.64	15.83	17.38	5.43	15.31	15.50	16.90	5.33
<b>KB</b>	13.42	15.27	16.56	6.68	<b>13.59</b>	<b>15.38</b>	<b>16.63</b>	<b>6.69</b>
Kookmin	14.37	14.93	17.35	5.70	14.71	15.42	17.80	5.86
<b>Woori</b>	11.95	14.16	15.81	5.60	<b>12.04</b>	<b>14.36</b>	<b>15.93</b>	<b>5.80</b>
Woori	13.19	14.04	15.92	5.00	13.28	14.11	16.13	5.15
<b>DGB</b>	11.12	12.38	13.83	5.82	<b>11.22</b>	<b>12.66</b>	<b>14.06</b>	<b>5.96</b>
IM	13.51	14.12	16.40	5.95	13.65	14.24	16.36	6.01
<b>BNK</b>	12.00	13.41	14.24	6.39	<b>12.16</b>	<b>13.56</b>	<b>14.34</b>	<b>6.46</b>
Busan	15.17	15.89	16.65	6.53	15.21	15.93	16.67	6.56
Gyeongnam	13.30	14.15	14.89	6.04	13.49	14.33	14.96	6.10
<b>JB</b>	12.32	13.53	14.10	6.92	<b>12.54</b>	<b>13.28</b>	<b>13.86</b>	<b>6.83</b>
Jeonbuk	14.22	14.28	14.60	6.90	13.62	13.69	14.00	6.66
Gwangju	15.38	15.38	15.66	6.31	15.76	15.76	16.01	6.43
<b>NH</b>	12.63	14.20	15.55	5.08	<b>13.17</b>	<b>14.97</b>	<b>16.28</b>	<b>5.33</b>
Nonghyup	15.06	16.00	17.70	4.81	15.85	17.02	18.65	5.05
SC	16.95	17.99	21.10	5.79	<b>17.69</b>	<b>18.75</b>	<b>21.62</b>	<b>6.04</b>
Citibank	31.67	31.67	32.74	13.33	<b>31.63</b>	<b>31.63</b>	<b>32.71</b>	<b>13.26</b>
KDB	13.07	13.07	13.86	10.39	<b>13.14</b>	<b>13.14</b>	<b>14.28</b>	<b>11.07</b>
IBK	11.39	13.21	14.94	6.56	<b>11.56</b>	<b>13.36</b>	<b>14.98</b>	<b>6.57</b>
EXIM Bank	12.68	12.68	14.27	9.84	<b>13.83</b>	<b>13.83</b>	<b>15.40</b>	<b>11.11</b>
NFFC	11.80	13.58	14.78	6.32	<b>12.17</b>	<b>13.97</b>	<b>15.18</b>	<b>6.32</b>
K Bank	12.53	12.53	13.70	4.25	<b>12.70</b>	<b>12.70</b>	<b>13.86</b>	<b>4.75</b>
Kakao Bank	27.67	27.67	28.82	9.46	<b>27.68</b>	<b>27.68</b>	<b>28.82</b>	<b>9.57</b>
Toss Bank <sup>2</sup>	13.69	13.69	14.87	4.62	<b>13.52</b>	<b>13.52</b>	<b>14.69</b>	<b>4.66</b>
<b>Average</b>	13.00	14.33	15.63	6.62	<b>13.18</b>	<b>14.51</b>	<b>15.76</b>	<b>6.76</b>
8 BHCs	12.77	14.47	15.68	5.99	12.87	14.59	15.75	6.05
20 Banks	14.05	14.69	16.42	6.31	14.26	14.94	16.64	6.48

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