Summary: Korea Exchange Bank Jun 02

Description:
Abstract
The rating on Korea Exchange Bank (KEB) reflects the bank's relatively low capital ratio by international standards and concerns about its remaining exposure to ailing Korean conglomerates ('chaebol'). Factors supporting the rating are improvements in KEB's asset quality and profitability, and brighter prospects for a recovery in Korea's economy. In fiscal 2001 (ended Dec. 31, 2001), KEB recorded a net profit of Korean won (W) 227 billion, after a net loss of W487 billion the previous year. This jump in profitability can mainly be attributed to an increase in net interest income, driven by growth in loans to the household sector, and to lower funding costs. However, KEB's traditional strength is in international business (such as foreign exchange) and in...

Companies mentioned in this report are:
- KEB Hana Bank

Action: Review

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This product consists of a Summary Analysis: Bi-annual (at least). An abbreviated analysis containing Standard & Poor's issuer credit ratings as of the time the article was published. The analysis includes a rating rationale - the basis on which the rating was assigned - and an outlook section if the issuer is not on CreditWatch. Financial statistics are not included.

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