

category	Proposal of BCBS	To be marked up	rationale
Cash outflows of LCR	Deposit run-off methodology is too complex to report the ratio daily.	To be simple to report it on the regular time basis	- It will cost to arrange this methodology with IT system, and nobody can prove whether it works well
LCR/ NSFR	- Enlargement of highly liquid assets	- Included Debentures issued by the government finance institution such as Korea Development Bank	- These debentures are secured by the government implicitly
	LCR	- Cash outflows from the retail funding within only 30days should be applied at its hair cut ratio consistently	The retail funding has the same effective maturity as the wholesale funding. It's not reasonable that it is treated differently with the other funding sources
	NSFR	- The retail funding which has over 1 year time horizon should be applied to ASF 100%	
- The standard ratio	- 100%	- In accordance to the comment of the consultative document page 20,an lower-alternative level of these ratios should definitely be applied at the beginning.	- To meet 100% level of LCR&NSFR, it will cost at least USD 0.17 billion every year in KB bank. Most of it stems from investing money into less yielding qualified securities.