



## Kookmin Bank's 2003 Third Quarter Results

On October 24, 2003, Kookmin Bank held an earnings conference and released its operating results for the third quarter of 2003. Followings are the key figures released during the conference, and full presentation material is available at Kookmin Bank website (www.kbstar.com) for further information.

The figures presented in this section have not been fully reviewed by our independent auditor yet, and therefore they may be subject to changes in the due course of review process.

## 1. Financial Highlights

## 1.1 Balance sheet figures

(tn Won)	As of the date indicated		
	Sep. 30, 2003	Dec. 31, 2002	% Chang
Total Assets	190.2	171.5	
Loans in Won	124.7	116.4	
Total Liabilities	180.1	161.5	
Deposits in Won	131.2	125.2	
Total Stockholders' Equity	10.1	10.0	

## 1.2 Operating results

(bn Won)	For the 9 month periods ended September 30		
	2003	2002	% Chang
Operating Income	478.2	1,988.3	(DELTA)
Operating Income before Provisioning	3,191.8	2,947.0	
Non-operating Income	(DELTA) 1,214.9	197.9	
Net Income	(DELTA) 382.1	1,512.9	

## 2. Key Financial Indicators

- . NIS (cumulative): 3.74%
- . NIM (cumulative): 3.26%
- . Return on assets (annualized): (DELTA) 0.21%
- . Return on equity (annualized): (DELTA) 3.32%

## 3. Asset Quality

(bn Won)	As of the date indicated		
	Sep. 30, 2003	Dec. 31, 2002	% Change
Total Loans for NPL Management	144,020.5	132,178.2	
Allowance for Loan Losses	4,572.1	2,498.3	
Substandard & Below Ratio	4.84%	2.89%	
Coverage Ratio	65.6%	65.4%	
Delinquency Ratio	3.49%	2.84%	

This document and the attached presentation material contain forward-looking statements, as defined in the safe harbor provisions of the United States Private Securities Litigation Reform Act of 1995. These forward-looking statements reflect Kookmin Bank's current views with respect to future events and financial performance, and are subject to certain risks and uncertainties, which could cause actual results to differ materially from those anticipated. Although Kookmin Bank believes the expectations reflected in such forward-looking statements are based upon reasonable assumptions, it can give no assurance that its expectations will be attained. Kookmin Bank undertakes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

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## SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Kookmin Bank

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(Registrant)

Date: October 24, 2003

By: /s/ Jong-Kyoo Yoon

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(Signature)

Name: Jong-Kyoo Yoon

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Title: Executive Vice President &  
Chief Financial Officer

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