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Rumor on Purchase of Panasia Bank

On December 5, 2002, regarding the rumor in the market that Kookmin Bank is to acquire Panasia Bank principally located in New Jersey, Kookmin Bank confirmed to the extent that it had a preliminary review on the matter but no further progress has been made.

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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: December 5, 2002

By: /s/ Jong-Kyoo Yoon

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(Signature)

Name: Jong-Kyoo Yoon  
Title: Executive Vice President &  
Chief Financial Officer

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