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Record Date for the Annual Shareholders' Meeting

On December 16, 2002, Kookmin Bank announced that the record date for the annual shareholders' meeting is December 31, 2002.

According to this announcement, common stock holders registered in Kookmin Bank's shareholder registry as of the end of business on December 31, 2002 will be entitled to exercise his or her voting right in the annual shareholders' meeting for the fiscal year of 2002. Kookmin Bank will close its shareholders' registry book from January 1, 2003 to January 31, 2003.

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

(Registrant)

Date: December 16, 2002

By: /s/ Jong-Kyoo Yoon

(Signature)

Name: Jong-Kyoo Yoon

Title: Executive Vice President &
Chief Financial Officer