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Investor Relations Conference

Kookmin Bank invites you to attend our 2003 Third Quarter Earnings Conference on Friday, October 24, 2003 as follows.

The Conference will be webcasted live throughout the world on our IR website at www.kbstar.com. Investors are encouraged to participate by telephone during the Q&A session following the presentation.

- . Date: October 24, 2003 (Friday)
 - . Time: 16:00(Seoul) / 15:00(Hong Kong, Singapore) / 08:00 (London) / 03:00 (New York)
 - . Venue: International Conference Room, Ground Floor, Korea Stock Exchange, Youido-dong, Youngdeungpo-ku, Seoul, Korea
 - . Procedures: Presentation and Q&A session
 - . Q&A via telephone
 - From overseas: 82-31-500-0501 or 82-2-6677-2256
 - From Korea: 1566-2256 or 02-6677-2256 or 031-500-0501
 - Pass code: 6412
 - Q&A code: 14
 - . Recording service for the telephone conference Listening order
 - 1. Dialing
 - From overseas: 82-31-500-0401
 - From Korea: 031-500-0401
 - 2. Press listening code: 5633#
- Press Button Instruction
- 1 min. F.F: 1
 - 5 min. F.F: 7
 - 1 min. REW: 3
 - 5 min. REW: 9
 - Pause: 5
 - To cancel pause: 5

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- . The Conference will be webcasted in Korean and English at www.kbstar.com. The presentation material will be available at the time of conference at our website.

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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
(Registrant)

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Date: October 20, 2003

By: /s/ Jong-Kyoo Yoon

(Signature)

Name: Jong-Kyoo Yoon

Title: Executive Vice President and
Chief Financial Officer

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