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On January 24, 2003, the Korea Stock Exchange requested Kookmin Bank to confirm the rumor on Kookmin Bank's takeover of Daishin Securities, which is a local company mainly engaged in dealing and brokerage of securities. Upon this request, Kookmin Bank officially announced that the rumor was not true. There has been no discussion or negotiation on purchase of Daishin Securities.

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: January 24, 2003

By: /s/ Jong-Kyoo Yoon

(Signature)

Name: Jong-Kyoo Yoon

Title: Executive Vice President &
Chief Financial Officer