

KOOKMIN BANK  
Form 6-K  
March 15, 2004

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# SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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## Form 6-K

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**REPORT OF FOREIGN PRIVATE ISSUER  
PURSUANT TO RULE 13a-16 OR 15d-16 UNDER  
THE SECURITIES EXCHANGE ACT OF 1934**

For the month of March 2004

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## Kookmin Bank

(Translation of registrant's name into English)

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9-1, 2-Ga, Namdaemun-Ro, Jung-Gu, Seoul, Korea 100-703

(Address of principal executive office)

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Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F.

Form 20-F  Form 40-F

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Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(1):

*Note:* Regulation S-T Rule 101(b)(1) only permits the submission in paper of a Form 6-K if submitted solely to provide an attached annual report to security holders.

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(7):

*Note:* Regulation S-T Rule 101(b)(7) only permits the submission in paper of a Form 6-K if submission to furnish a report or other document that the registration foreign private issuer must furnish and make public under the laws of the jurisdiction in which the registrant is incorporated, domiciled or legally organized (the registrant's home country), or under the rules of the home country exchange on which the registrant's securities are traded, as long as the report or other document is not a press release, is not required to be and has not been distributed to the registrant's security holders, and if discussing a material event, has already been the subject of a Form 6-K submission or other Commission filing on EDGAR.

Indicate by check mark whether by furnishing the information contained in this Form, the registrant is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.

Yes  No

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## 2003 Consolidated Operating Results

On March 15, 2004, Kookmin Bank disclosed the summary of its consolidated operating results prepared in accordance with Korean GAAP for the fiscal year 2003 as follows:

Selected Financial Data

## n Financial conditions

(tn Won)	As of the date indicated		
	December 31, 2003	December 31, 2002	% Change (YoY)
<b>Total Assets</b>	<b>186.8</b>	187.1	Δ 0.16
<b>Loans</b>	<b>139.9</b>	135.1	3.55
<b>Total Liabilities</b>	<b>178.3</b>	176.4	1.07
<b>Deposits</b>	<b>135.4</b>	126.9	6.70
<b>Total Stockholders Equity</b>	<b>8.5</b>	10.7	Δ 20.56
<b>Minority interest</b>	<b>0.02</b>	0.25	Δ 92.00

## n Operating results

(bn Won)	For the years ended December 31		
	2003	2002	% Change (YoY)
<b>Operating revenue</b>	<b>18,006</b>	18,864	Δ 4.55
<b>Operating expense</b>	<b>17,468</b>	16,907	3.32
<b>G&amp;A expense</b>	<b>3,027</b>	2,977	1.68
<b>Operating income</b>	<b>538</b>	1,957	Δ 72.51
<b>Non-operating income</b>	<b>(1,557)</b>	(138)	1,028.26
<b>Continuing (loss) income before income taxes</b>	<b>(1,020)</b>	1,818	N/M
<b>Minority interest</b>	<b>(77)</b>	65	N/M
<b>Net (loss) income</b>	<b>(742)</b>	1,271	N/M

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N/M = not meaningful

Kookmin Bank will disclose *Kookmin Bank and Its Subsidiaries Consolidated Audit Report* containing its full financial statements and relevant notes in English as of and for the years ended 2003 and 2002 by the end of March 2004.

**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: March 15, 2004

By: /s/ Ki-Sup Shain

(Signature)

Name: Ki-Sup Shin  
Title: Executive Vice President &  
Chief Financial Officer