

KOOKMIN BANK
Form 6-K
July 19, 2004

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Form 6-K

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

For the month of July 2004

Kookmin Bank

(Translation of registrant's name into English)

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

(Address of principal executive office)

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 X

2004 1st Half Earnings Conference

Kookmin Bank invites you to attend our Earnings Conference for the first half of 2004, which 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.

- n Date July 23, 2004 (Friday)
- n Time 15:30 Seoul / 07:30 London / 02:30 New York /
14:30 Hong Kong & Singapore
- n Venue 21st Fl., Korea Stock Exchange, Youido-dong,
Youngdeungpo-ku, Seoul, Korea
- n Procedures Presentation & Q&A session
- n Q&A via telephone
 - From overseas 82-31-500-0501 or 82-2- 6677-2256
 - From Korea 1566-2256, 02-6677-2256 or 031-500-0501
 - Pass code 6412
 - Q&A code 14
- n 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: 14803#

Press button instructions

- 1 min. F.F.: 1
- 5 min. F.F.: 7
- 1 min. REW: 3
- 5 min. REW: 9
- Pause: 5
- To cancel pause: 5

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

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: July 19, 2004

By: /s/ Ki Sup Shin

(Signature)

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