Summary: Kookmin Bank May 04

Description: Abstract
The rating on Kookmin Bank incorporates its extremely strong franchise in Korea, relatively high interest margins, and low concentration risk to single obligors. Constraining factors are its poor asset quality due to weak risk management, and modest capitalization and profitability. Concerns remain over the possible impact of increasing levels of debt among Korean households and small and midsize enterprises (SMEs) in Korea. Kookmin has a leading market position in the Korean domestic commercial banking sector. With over 22% of the total deposits in the industry, its low funding costs enable the bank to maintain its loan-to-deposit spreads at about 3.8%. The bank's concentration risk to single obligors is limited, because its loan portfolio is diversified and comprises relatively small loans...

Companies mentioned in this report are:
- Kookmin Bank

Action: Review

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This product consists of a Summary Analysis: Bi-annual (at least). An abbreviated analysis containing Standard & Poor’s issuer credit ratings as of the time the article was published. The analysis includes a rating rationale - the basis on which the rating was assigned - and an outlook section if the issuer is not on CreditWatch. Financial statistics are not included.

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