Summary: Kookmin Bank Nov 01

Description:
Abstract
The ratings on Kookmin Bank (Kookmin), which was formed through the merger of H&CB and the former Kookmin Bank (the former Kookmin) reflect the merged bank's extremely strong franchise, particularly in the retail business. The ratings also reflect improvements in asset quality, profitability, and capitalization at H&CB and the former Kookmin over the past two years. Remaining concerns include Kookmin's still high level of exposure to the domestic corporate sector, the continued slowdown in the Korean economy, and potential difficulties in the post-merger integration process. Kookmin's market share is by far the largest in the Korean domestic banking sector, with total combined assets of Korean won (W)156 trillion at September 2001. The bank enjoys a dominant position in the housing...

Companies mentioned in this report are:
- Kookmin Bank

Action: Review

Standard and Poors RatingsXpress Credit Research provides in-depth coverage of international corporates, financial institutions, insurance companies, utilities, sovereigns and structured finance programs. RatingsXpress Credit Research lets users determine the credit rating of holdings and identify key factors underlying an issuer’s creditworthiness, distinguishes the different risk exposures for new and existing deals, and provides an understanding of how their analysts interpret key regulatory, political and environmental events and their economic impact.

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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