Summary: Kookmin Bank Jan 07

Description:
Abstract
Very strong domestic franchise, supporting its relatively high interest margins Adequate funding and liquidity Low concentration risk to single obligors Relatively high earnings volatility in recent years Business portfolio lacks diversification compared with international peers The ratings on Kookmin Bank reflect its very strong domestic franchise, its relatively high interest margins, adequate funding and liquidity, as well as its low concentration risk to single obligors. However, the ratings on the bank are constrained by relatively high earnings volatility over the past few years and a lack of revenue diversification compared with its international peers. Kookmin has a leading position in the Korean domestic banking market, with over 21% of total deposits in the sector. Backed by a strong retail franchise,...

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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