

Mail Stop 4561

November 2, 2006

Kyu Sul Choi  
So-Hyun Park  
IR Team  
Kookmin Bank  
36-3, Yeoido-dong  
Yeongdeungpo-gu  
Seoul 150-758, Korea

**Re: Kookmin Bank**  
**Form 20-F for the Fiscal Year Ended December 31, 2005**  
**File No. 001-15258**

Dear Mr. Choi and Ms. Park:

We have completed our review of your Form 20-F and related filings and have no further comments at this time.

Sincerely,

Amit Pande  
Assistant Chief Accountant