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4. Total Loans to Shinhan Card : (as of January 18, 2005)	KRW 1,150,000,000,000
5. Maturity :	13 days
6. Interest Rate :	Our domestic funding rate plus 20 basis points
7. Use of Proceeds :	releasing temporary liquidity needs
8. Date of Approval :	January 18, 2005

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.

SHINHAN FINANCIAL GROUP CO., LTD.

By /s/ Byung Jae Cho

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Name: Byung Jae Cho  
Title: Chief Financial Officer

Date : January 18, 2005