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(4) Total loans to Good Morning Shinhan Securities (as of January 31, 2005):	KRW 70,000,000,000
(5) Maturity:	5.5 years
(6) Interest rate:	5.25%
(7) Date of approval:	January 25, 2005

### 2. LOAN TO SHINHAN CAPITAL SHINHAN CAPITAL

(1) Name of the subsidiary (borrower):	Shinhan Capital
(2) Transaction amount of the loan:	KRW 30,000,000,000
(3) Loan origination date:	January 31, 2005
(4) Total loans to Shinhan Card: (as of January 31, 2005)	KRW 649,100,000,000
(5) Maturity:	3 years
(6) Interest rate:	Our domestic funding rate
(7) Date of approval:	January 25, 2005

### CAPITAL INVESTMENT OF SHINHAN BANK

Under the reporting and disclosure rules of the Korea Stock Exchange and Financial Supervisory Service of Korea, Shinhan Bank should report its capital investment in 3(rd) party companies when the aggregate total amount of investment executed within the current fiscal year exceeds 2.5% of its total shareholder's equity.

(When calculating the investment amount, the previously reported investment amount should be excluded.). With the additional capital support for LG Card, Shinhan Bank's aggregate total amount of investment exceeded 2.5% of its total shareholder's equity on January 25, 2005.

The following is a summary of the Shinhan Bank's capital investment from December 23, 2004 to January 25, 2005 that triggers SHB's disclosure requirement.

Name of Company	Business Scope	Acquisition date	Acquisition (K
SK Corporation	Oil Refinery	23-Dec-2004	4,369,
Hanmaum Financial Company	Work-out program for consumer creditor	23-Dec-2004	1,427,
SK Corporation	Oil Refinery	24-Dec-2004	2,248,
Samsung Corporation	Trading and Construction	24-Dec-2004	635,
SK Corporation	Oil Refinery	27-Dec-2004	248,
Samsung Corp.	Trading and Construction	27-Dec-2004	1,264,
SK Corporation	Oil Refinery	28-Dec-2004	9,152,

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Samsung Corporation	Trading and Construction	28-Dec-2004	1,246,
SK Corporation	Oil Refinery	29-Dec-2004	1,147,
Samsung Corporation	Trading and Construction	30-Dec-2004	647,
SK Corporation	Oil Refinery	30-Dec-2004	1,707,
SK Corporation	Oil Refinery	3-Jan-2005	1,132,
Samsung Corporation	Trading and Construction	4-Jan-2005	258,
SK Corporation	Oil Refinery	4-Jan-2005	197,
Samsung Corporation	Trading and Construction	5-Jan-2005	126,
SK Corporation	Oil Refinery	7-Jan-2005	682,
Midas MK Private Equity Fund	Investment in Film Industry	7-Jan-2005	750,
Samsung Corporation	Trading and Construction	10-Jan-2005	394,
SK Corporation	Oil Refinery	10-Jan-2005	1,062,
Samsung Corporation	Trading and Construction	11-Jan-2005	264,
SK Corporation	Oil Refinery	11-Jan-2005	526,
Samsung Corporation	Trading and Construction	12-Jan-2005	328,
Korea Enterprise Data Corp	Credit Information	12-Jan-2005	1,500,
Samsung Corporation	Trading and Construction	17-Jan-2005	6,334,
SK Corporation	Oil Refinery	17-Jan-2005	283,
Samsung Corporation	Trading and Construction	18-Jan-2005	4,557,
SK Corporation	Oil Refinery	19-Jan-2005	96,
Samsung Corporation	Trading and Construction	19-Jan-2005	6,476,
Samsung Corporation	Trading and Construction	20-Jan-2005	1,904,
SK Corporation	Oil Refinery	21-Jan-2005	1,069,
Samsung Corporation	Trading and Construction	21-Jan-2005	1,938,
Samsung SDI	Digital display and energy.	21-Jan-2005	1,118,
Samsung Corporation	Trading and Construction	24-Jan-2005	3,516,
Samsung SDI	Digital display and energy.	25-Jan-2005	1,126,
Samsung Corporation	Trading and Construction	25-Jan-2005	3,036,
LG Card	Credit Card	25-Jan-2005	25,299,

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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 25, 2005