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## Edgar Filing: SHINHAN FINANCIAL GROUP CO LTD - Form 6-K

|     |                                                           |                       |
|-----|-----------------------------------------------------------|-----------------------|
| (1) | Name of the subsidiary (borrower):                        | Shinhan Card          |
| (2) | Transaction amount of the loan:                           | KRW 100,000,000,000   |
| (3) | Loan origination date:                                    | February 21, 2005     |
| (4) | Total loans to Shinhan Card<br>(as of February 21, 2005): | KRW 1,100,000,000,000 |
| (5) | Maturity:                                                 | 7 days                |
| (6) | Interest rate:                                            | CP issue rate + 20bp  |
| (7) | Date of approval:                                         | February 21, 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 : February 21, 2005