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2. Total number of shares held by Chohung Bank after Debt-to-Equity Swap :	36,800,000 shares
* Convertible bonds were converted to common shares	
3. Equity ownership in Ssangyong Cement after Debt-to-Equity Swap :	14.65%
4. Conversion Price:	KRW 5,000 per share
5. Effective Date for the Debt-to-Equity Swap :	December 30, 2003
6. Date of Approval :	December 29, 2003

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 : December 31, 2003