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Rehabilitation of Woori Card

In connection with the rehabilitation of Woori Card, a resolution was passed on December 12, 2003 by the Board of Directors of Woori Finance Holdings Co., Ltd. to merge Woori Card into Woori Bank.

In relation to the merger, a task force team will be set up and due diligence will be implemented soon after.

Further information will be provided after resolutions are passed by the Board of Directors of Woori Card and Woori Bank, respectively, in relation to the planned merger.

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.

Woori Finance Holdings Co., Ltd.

(Registrant)

Date: December 12, 2003

By: /s/ Won Gihl Sohn

(Signature)

Name: Won Gihl Sohn

Title: Managing Director