



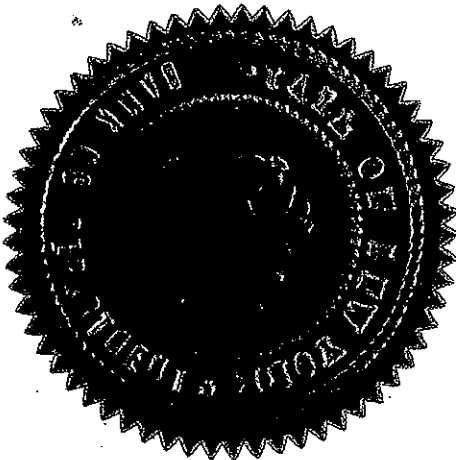
STATE OF NEW YORK

Banking Department.

Know all Men by these Presents, Whereas, the organization certificate of CHO HUNG BANK OF NEW YORK of New York, New York has heretofore been duly approved and said CHO HUNG BANK OF NEW YORK has complied with the provisions of Chapter 2 of the Consolidated Laws,

Acting *Notu* Therefore, I, DAVID T. HALVORSON, as
1 Superintendent of Banks of the State of New York, do hereby authorize the said CHO HUNG BANK OF NEW YORK to transact the business of a Bank at 241 Fifth Avenue, Borough of Manhattan, City of New York within this State.

In Witness Whereof, I have hereunto set my hand and affixed the official seal of the Banking Department, this 10th day of October in the year one thousand nine hundred and ninety



David T. Halvorson

Acting Superintendent

State of New York,
Banking Department

I, **Robert H. McCormick**, Deputy Superintendent of Banks of the State of New York, DO HEREBY APPROVE the annexed certificate entitled "Certificate of Amendment of the Organization Certificate of Cho Hung Bank of New York under Section 8005 of the Banking Law" dated September 24, 1999, providing for a change of name from: "Cho Hung Bank of New York" to: "Chohung Bank of New York".

WITNESS, my hand and official seal of the Banking Department at the City of New York, this 30th day of December in the Year of our Lord nineteen ninety nine.



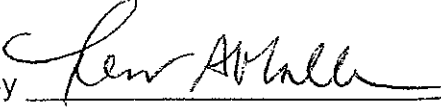
Robert H. McCormick
Deputy Superintendent of Banks

State of New York
Banking Department

I, **ELIZABETH McCAUL**, Superintendent of Banks of the State of New York, **DO HEREBY APPROVE**, pursuant to the provisions of Section 600 (1) of the New York Banking Law, an Agreement and Plan of Reorganization, providing for the merger of **CALIFORNIA CHOHUNG BANK**, Los Angeles, California, with and into **CHOHUNG BANK OF NEW YORK**, New York, New York, under the name, **CHB AMERICA BANK**, said merger to become effective upon the filing of the Agreement of Merger in the office of the Superintendent of Banks.

Witness, my hand and official seal of the Banking Department at the City of New York, this 31st day of January in the year two thousand and three.

Elizabeth McCaul
Superintendent of Banks

By 
Deputy Superintendent of Banks



relocation

STATE OF NEW YORK
BANKING DEPARTMENT
ONE STATE STREET
NEW YORK, NY 10004

July 15, 2005

Mr. Jeffrey J. Lee
President and CEO
CHB America Bank
330 Fifth Avenue - 4th Floor
New York, NY 10001

Dear Mr. Lee:

Receipt is acknowledged of your letters dated June 27, 2005 advising the Department that your principal office located at 241 Fifth Avenue, Borough of Manhattan, City of New York 10016 relocated to 330 Fifth Avenue, Borough of Manhattan, City of New York 10016 effective June 27, 2005, and that your branch office located at 313 Fifth Avenue, Borough of Manhattan, City of New York 10016 was opened for business on that same date.

We thank you for providing us with this information.

Very truly yours,

Steven Kupfer
Steven Kupfer
Principal Economist

State of New York
Banking Department

*I, David S. Fredsall, Deputy Superintendent of Banks of the State of New York, DO
HEREBY APPROVE the annexed certificate entitled "Certificate of Amendment of
the Organization Certificate of CHB America Bank under Section 8005 of the
Banking Law" dated March 29, 2006, providing for a change of name from: "CHB
America Bank" to: "Shinhan Bank America".*

*WITNESS, my hand and official seal of the Banking
Department at the City of New York, this 31st day of
March in the year two thousand six.*


Deputy Superintendent of Banks



STATE OF NEW YORK
BANKING DEPARTMENT
ONE STATE STREET
NEW YORK, NY 10004-1417

March 31, 2006

Mr. Jeffrey Lee
Chief Executive Officer
CHB America Bank
330 Fifth Avenue
New York, NY 10016

Dear Mr. Lee:

We are pleased to enclose three duplicate original copies of the Certificate of Amendment of the Organization Certificate of your institution, with the approval of the Deputy Superintendent of Banks attached, providing for a change of name from: CHB America Bank to: Shinhan Bank America. As required under Section 1003 subsection 7 of the Banking Law, we will file a copy of the Certificate of Amendment of the Organization Certificate in the County Clerk's office.

Please acknowledge receipt of the enclosures.

Very truly yours,

A handwritten signature in cursive script, appearing to read 'David S. Fredsall'.

David S. Fredsall
Deputy Superintendent
Foreign and Wholesale Banks Division

Enc.

Cc: Albany office