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5. Maturity Date : November 3, 2014, if not redeemed earlier  
6. Interest : 4.500% per annum in the case of Subordinated Notes and 4.625% per annum  
Subordinated Notes from and including November 3, 2004 to but excluding  
are not redeemed, the coupon rate from November 3, 2009 will be reset  
200.25 basis points in the case of the Upper Tier II Subordinated Note  
7. Interest payment dates: May 3 and November 3 of each year, commencing May 3, 2005  
8. Optional Redemption : The Issuer may redeem the Subordinated Notes and/or the Upper Tier II  
2009  
9. Listing : Singapore Stock Exchange

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: November 4, 2004