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- 6. Redemption price : 100%
- 7. Pricing Date : February 23, 2005
- 8. Issue Date : March 2, 2005
- 9. Maturity : 30 years
- 10. Repayment : Bullet repayment on final maturity or call date
- 11. Early Redemption : The issuer has the right to call the Securities annually commencing from the 10 year anniversary of the issue date.
- 12. Coupon : 5.663 %
- 13. Interest payment : Semi-annually for 10 years from the issue date and quarterly thereafter.

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

Name: Byung Jae Cho
Title: Chief Financial Officer

Date : February 28, 2005