

Edgar Filing: SHINHAN FINANCIAL GROUP CO LTD - Form 6-K

2. Issue Type : United States Dollar Floating Rate Notes Issue
3. Amount : USD 25 Million
4. Arranger : WestLB AG, Singapore Branch
5. Issue price : 100%
6. Redemption price : 100%
7. Trade Date : October 27, 2004
8. Issue Date : November 9, 2004
9. Maturity Date : November 9, 2006
10. Repayment : Bullet repayment on Final Maturity
11. Interest Margin : 0.15% per annum
12. Interest period : 3 months provided that no Interest Period shall extend beyond the Final Maturity
13. Interest Rate : Sum of Libor and Interest Margin
14. Management Fees : 0.28% flat on the Issue Size

Terms and Conditions for a USD25 Million Floating Rate Note Issue (3 year maturity)

1. Issuer : Shinhan Bank
2. Issue Type : United States Dollar Floating Rate Notes Issue
3. Amount : USD 25 Million
4. Arranger : WestLB AG, Singapore Branch
5. Issue price : 100%
6. Redemption price : 100%
7. Trade Date : October 28, 2004

8. Issue Date : November 9, 2004
9. Maturity Date : November 9, 2007
10. Repayment : Bullet repayment on Final Maturity
11. Interest Margin : 0.20% per annum
12. Interest period : 3 months provided that no Interest Period shall extend beyond the Final Maturity
13. Interest Rate : Sum of Libor and Interest Margin
14. Management Fees : 0.48% flat on the Issue Size

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 : October 28, 2004