

September 27, 2005

Resona Holdings, Inc.

Repayment of Perpetual Subordinated Loans Borrowed from the Resolution and Collection Corporation (RCC)

Resona Holdings, Inc. (President: Kenji Kawada) hereby announces that it reached an agreement with the competent authorities with respect to repayments of the perpetual subordinated loans which it borrowed from the Resolution and Collection Corporation. Details of the loans to be repaid are as follows:

Type	Amount borrowed (¥ bn)	Interest	Original borrower	Date of Repayment
Perpetual subordinated loans	100	[From issuance to June 2008] 3 month ¥ Libor + 2.7% [Thereafter] 3 month ¥ Libor + 3.95%	The former Daiwa Bank	September 30, 2005
	100	[From issuance to April 2003] 6 month ¥ Libor + 1.0% [Thereafter] 6 month ¥ Libor + 2.5%	The former Asahi Bank	October 3, 2005
Total	200			

(Note) Resona Bank, a fully owned subsidiary of Resona Holdings, will repay on the same date the corresponding perpetual subordinated loans (same amounts and terms as shown above) to Resona Holdings.