

February 27, 2009

Resona Holdings, Inc.

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

Resona Holdings, Inc. (President: Seiji Higaki) hereby announces that it reached an agreement with the competent authorities with respect to the repayment of the perpetual subordinated loans which it borrowed from the Resolution and Collection Corporation. Upon the repayment of 45 billion yen, all of the public funds perpetual subordinated loans will have been repaid. Resona HD will endeavor to repay the remaining amount of other public funds at an earliest date. Details of the loans to be repaid are as follows:

Relevant law	The law concerning Emergency Measures for the Early Strengthening of Financial Functions
Type	Perpetual subordinated loans
Original amount borrowed	100 billion yen
Current amount borrowed	45 billion yen
Amount to be repaid	45 billion yen
Original borrower	The former Asahi Bank
Interest rate	[From issuance to March 2009] 6 month yen Libor + 1.04% [Thereafter] 6 month yen Libor + 2.54%
Scheduled date of repayment	March 31, 2009