

August 3, 2009
Resona Holdings, Inc.

Announcement Regarding the Determination of Total Issue Amount and Other Terms of Issue for
the Subordinated Bonds to Retail Investors

Resona Bank, Ltd. (President: Naoki Iwata), one of fully owned banking subsidiaries under Resona Holdings, Inc., today determined total issue amount and other terms of issue for the subordinated bonds to be primarily issued to retail investors in Japan with a view to strengthening its capital adequacy ratio and expanding its investor base. Details are announced as follows:

1.	Securities to be issued	Resona Bank, Ltd. Series 5 Unsecured Callable Subordinated Bonds
2.	Total issue amount	JPY 70 billion
3.	Coupon	2.84%
4.	Date of issue	August 24, 2009 (Monday)
5.	Dates of coupon payment	April 26 and October 26, every year (The first coupon payment date will be April 26, 2010.)
6.	Date of redemption	October 26, 2017 (Maturing in 8 years and 2 months) (Full principal of the bond is redeemable prior to its redemption date, contingent on the approval by the Financial Services Agency, on any coupon payment dates falling on or after October 26, 2012.)
7.	Subscription period	From August 4, 2009 to August 21, 2009
8.	Issue price	2 million Japanese Yen per each bond
9.	Bond administrator	The Nomura Trust & Banking Co., Ltd.
10.	Managers	Nomura Securities Co., Ltd., Nikko Citigroup Limited, Daiwa Securities SMBC Co., Ltd., Mizuho Securities Co., Ltd., Mitsubishi UFJ Securities Co., Ltd. (The bonds will not be offered through Resona Bank's branch office counters.)
11.	Rating	A – (Rating and Investment Information, Inc.)
12.	Collateral	No collateral and guarantees are provided against the bonds and no assets are reserved for the bonds, either.
13.	Other	With subordination clause

This document is prepared for the purpose of public disclosure of information concerning the issuance of Resona Bank, Ltd. Series 5 Unsecured Callable Subordinated Bonds, and does not constitute a solicitation of an offer for sale of the securities.