

March 27, 2012  
Resona Holdings, Inc.

Announcement of Details Regarding the Introduction of an Employee Stock Ownership Plan (Stock Benefit Trust) for the Employee Shareholding Association

Resona Holdings, Inc. (Resona HD, hereafter, President: Seiji Higaki) announces today the details regarding the Employee Stock Ownership Plan (Stock Benefit Trust, the Plan, hereafter) for the Employee Shareholding Association (ESA, hereafter), the introduction of which was first announced on January 31, 2012.

Details including the timing of establishing the trust, trust period, and amount of the share acquisitions are as follows:

1. Outline of the Plan

The Plan was designed with reference to the ESOP scheme widely used in the U.S. and was made to comply with the relevant laws and regulations in Japan to promote the holding of shares by employees. A designated trust account, created as part of the stock benefit trust, is able to acquire the shares collectively, which will then be purchased by the ESA over time. The Plan is expected to not only motivate the group employees to work harder for a higher share price, but to also promote the increase in the number of employees registering in the ESA.

For further information regarding the Outline of the Plan, please refer to the "Announcement Regarding the Introduction of an Employee Stock Ownership Plan (Stock Benefit Trust) for the Employee Shareholding Association" dated January 31, 2012.

2. Details of the Plan

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| (1) Trustor                              | : Resona Holdings, Inc.  |
| (2) Trustee                              | : Resona Bank, Ltd   |
| (3) Beneficiary                          | : Certain eligible employees participating in the ESA  |
| (4) Expected trust effective date        | : April 9, 2012  |
| (5) Expected trust period                | : From April 9, 2012 to March 31, 2017   |
| (6) Exercising of voting rights          | : The Trustee will exercise the voting rights in accordance with the Trust Administrator, who will reflect the exercising of voting rights according to the guidelines set forth by the ESA. |
| (7) Type of stock to be acquired         | : Common Shares of Resona Holdings, Inc  |
| (8) Total amount of stock to be acquired | : 3,445 million yen  |
| (9) Expected period of stock acquisition | : From April 12, 2012 to April 25, 2012  |
| (10) Method of stock acquisition         | : Common Shares will be acquired from the market   |

In case that the trust sells off all the shares to the ESA, trust profits will be paid out to the beneficiary, and the trust itself will terminate before the trust period ends.

(Reference Information)

Information regarding the trust and stock operations:

Trust related operations: All trust related operations will be executed by Resona Bank, Ltd, which will serve as a trustee of the Plan.

Stock related operations: All purchasing of common shares for the Plan will be executed by Daiwa Securities Capital Markets Co., Ltd. and Musashi Securities Co., Ltd. All stock related operations involving the ESA will be executed by Nomura Securities Co., Ltd.