

February 24, 2004
Resona Holdings, Inc.

Announcement Regarding Risk of Irrecoverability of Claims to CATS, INC.

Resona Holdings, Inc. ("Resona HD," hereafter) hereby gives notice that CATS, INC. ("the Company," hereafter), which is a customer of its banking subsidiaries, Resona Bank, Ltd. ("Resona Bank," President: Masaaki Nomura) and The Kinki Osaka Bank, Ltd. ("Kinki Osaka Bank," President: Hiroyuki Mizuta), filed an application for commencement of civil rehabilitation proceedings with the Tokyo District Court. As a result of this development, there arose a concern that the claims to the Company may become irrecoverable or their collection may be delayed. Details were announced as follows:

1. Outline of the Company

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| (1) Corporate name | CATS, INC. |
| (2) Address | 16-9, Shibuya 1-chome, Shibuya-ku, Tokyo |
| (3) Representative | Hitoshi Sekiguchi |
| (4) Amount of capital | 1,101 million yen |
| (5) Line of business | Pest Control, Housing Improvement |

2. Fact Arisen to the Company and Its Date

The Company filed an application for commencement of civil rehabilitation proceedings with the Tokyo District Court on February 23, 2004.

3. Amount of Claims to the Company

Exposure of Resona Bank	Loans: 5.6 billion yen
Exposure of Kinki Osaka Bank	Loans: 0.1 billion yen

Other banking subsidiaries of Resona HD, Saitama Resona Bank and Nara Bank have no claims to the Company.

4. Impact of This Development on the Forecasted Earnings of Resona HD

Though the aforementioned claims will be charged off this fiscal year, the previous earnings forecasts of Resona HD for the fiscal year ending March 31, 2004, which were announced on November 25, 2003 remain the same.