

March 31, 2004
Resona Holdings, Inc.

Announcement Regarding Risk of Irrecoverability of Claims

Resona Holdings, Inc. ("Resona HD") hereby gives notice that the customers of its banking subsidiaries, Seiwa Kanzai Co., Ltd., Chuo Excel Co., Ltd., Sogo Shoji Co., Ltd., which are customers of The Kinki Osaka Bank, Ltd., and Shiromi Jisho Co., Ltd. (collectively referred to as "the Companies") which is a customer of Resona Bank, Ltd. and The Kinki Osaka Bank, Ltd., filed applications for commencement of special liquidation with the Osaka District Court. As a result of this development, there arose a concern that the claims to the Companies may become irrecoverable or their collection may be delayed. Details were announced as follows.

1. Outline of the Companies

Corporate Name	Seiwa Kanzai Co., Ltd.
Address	12-20, Nishihonmachi 1-chome, Nishi-ku, Osaka-shi
Representative (Liquidator)	Mineya Hamaoka
Amount of Capital	222 million yen
Line of Business	Real estate leasing

Corporate Name	Chuo Excel Co., Ltd.
Address	12-20, Nishihonmachi 1-chome, Nishi-ku, Osaka-shi
Representative (Liquidator)	Mineya Hamaoka
Amount of Capital	24 million yen
Line of Business	Real estate leasing

Corporate Name	Sogo Shoji Co., Ltd.
Address	12-20, Nishihonmachi 1-chome, Nishi-ku, Osaka-shi
Representative (Liquidator)	Mineya Hamaoka
Amount of Capital	42 million yen
Line of Business	Real estate leasing

Corporate Name	Shiromi Jisho Co., Ltd.
Address	1-11, Minamihonmachi 2-chome, Chuo-ku, Osaka-shi
Representative (Liquidator)	Yoshinori Kirihata
Amount of Capital	180 million yen
Line of Business	Real estate leasing

Liquidators, Mineya Hamaoka and Yoshinori Kirihata are lawyers at Seiwa Law Firm and Kirihata Law Firm, respectively.

2. Fact Arisen to the Companies and Its Date

On March 31, 2004 Application for commencement of special liquidation
(Same for all of the four companies above)

3. Amounts and Types of Claims to the Companies

Seiwa Kanzai Co., Ltd.

The Kinki Osaka Bank, Ltd.	Loans and other	27.2 billion yen
Chuo Excel Co., Ltd.		
The Kinki Osaka Bank, Ltd.	Loans	22.9 billion yen
Sogo Shoji Co., Ltd.		
The Kinki Osaka Bank, Ltd.	Loans	5.6 billion yen
Shiromi Jisho Co., Ltd.		
Resona Bank, Ltd.	Loans	12.5 billion yen
The Kinki Osaka Bank, Ltd.	Loans and other	5.1 billion yen

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

4. Impact of This Development on the Forecasted Earnings

Loan loss reserves have been already provided against the aforementioned claims to the Companies. Therefore, the previous earnings forecasts of Resona HD for the fiscal year ending March 31, 2004, which were announced on November 25, 2003, remain unchanged.