

June 10, 2004  
Resona Holdings, Inc.

Announcement Regarding Risk of Irrecoverability of Claims to Meisei Kensetsu Co., Ltd.

Resona Holdings, Inc. ("Resona HD," hereafter) hereby gives notice that Meisei Kensetsu Co., Ltd. ("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), was issued a suspension of transactions by a bill clearinghouse. 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

(1)	Corporate name	Meisei Kensetsu Co., Ltd.
(2)	Address	4-6, Sumauradori 4-chome, Suma-ku, Kobe-shi, Hyogo-ken
(3)	Representative	Katsuhiko Hara
(4)	Amount of capital	99 million yen
(5)	Line of business	Dredging works

2. Fact Arisen to the Company and Its Date

Suspension of transactions declared by a clearinghouse on June 10, 2004.

3. Amount of Claims to the Companies

Exposure of Resona Bank	Loans: 1.9 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

The anticipated losses arising from this development are covered by collateral and loan loss reserves. Therefore, the previous earnings forecasts of Resona HD for the fiscal year ending March 31, 2005, which were announced on May 24, 2004, remain the same.