

August 31, 2004
Resona Holdings, Inc.

Announcement Regarding Risk of Irrecoverability of Claims to Saiejisho Co., Ltd.

Resona Holdings, Inc. ("Resona HD," hereafter) hereby gives notice that Saiejisho Co., Ltd. ("the Company," hereafter), which is a customer of its banking subsidiary, Resona Bank, Ltd. ("Resona Bank," President: Masaaki Nomura) and Saitama Resona Bank, Ltd. ("Saitama Resona Bank," President: Tadahiro Tone), filed an application for commencement of special liquidation 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

- (1) Corporate name Saiejisho Co., Ltd.
- (2) Address 4-14, Akabane 2-chome, Kita-ku, Tokyo
- (3) Representative Goro Imai
 (Liquidator)
- (4) Amount of capital 30 million yen
- (5) Line of business Real estate business and golf range management

2. Fact Arisen to the Company and Its Date

The Company filed an application for commencement of special liquidation proceedings with the Tokyo District Court on August 31, 2004.

3. Amount of Claims to the Company

Exposure of Resona Bank	Loans	: 4.9 billion yen
Exposure of Saitama Resona Bank	Other Claims	: 0.1 billion yen

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

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

The aforementioned claims of Resona Bank and Saitama Resona Bank are covered by 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 unchanged.