

November 17, 2004  
Resona Holdings, Inc.

Announcement Regarding Risk of Irrecoverability of Claims to Media Lynks Corporation.

Resona Holdings, Inc. ("Resona HD," hereafter) hereby gives notice that Media Lynks Corporation ("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 declared a suspension of transactions with banks. 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	Media Lynks Corporation
(2)	Address	3-19, 1-chome Tanimachi, Chuo-ku, Osaka
(3)	Representative	Yoshihiko Shindo
(4)	Amount of capital	942 Million yen
(5)	Line of business	Development and sales of information processing system

2. Fact Arisen to the Company and Its Date

Suspension of transactions with banks declared on November 28, 2003.

3. Amount of Claims to the Company

Exposure of Resona Bank	Loans: 3.1 billion yen
Exposure of Kinki Osaka Bank	Loans: 0.4 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 loan loss reserves. Therefore, the previous earnings forecasts of Resona HD for the fiscal year ending March 31, 2005, which were announced on October 26, 2004, remain the same.