

April 1, 2005
Resona Holdings, Inc.

Announcement Regarding Risk of Irrecoverability of Claims to
Rinku Gate Tower Building Co., Ltd.

Resona Holdings, Inc. ("Resona HD," hereafter) hereby gives notice that Rinku Gate Tower Building Co., Ltd. ("the Company," hereafter) which is a customer of its banking subsidiary, 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 corporate reorganization proceedings with the Osaka 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	Rinku Gate Tower Building Co., Ltd.
(2)	Address	1 Rinku Orai Kita, Izumisano City, Osaka
(3)	Representative	Eiji Takeyama
(4)	Amount of capital	15,000 million yen
(5)	Line of business	Real estate leasing

2. Fact Arisen to the Company and Its Date

The Company filed an application for commencement of corporate reorganization proceedings with the Osaka District Court on April 1, 2005.

3. Amount of Claims to the Company

Exposure of Resona Bank	Loans:	2.5 billion yen
Exposure of Kinki Osaka Bank	Loans:	2.3 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

The aforementioned claims of Resona Bank and Kinki Osaka Bank are covered by collateral and loan loss reserves. Therefore, the previous earnings forecasts of Resona HD for the fiscal year ended March 31, 2005, which were announced on November 25, 2004, remain the same.