

February 3, 2003
Resona Holdings, Inc.

Announcement Regarding the Risk of Irrecoverability of Claims to Saiken Co., Ltd.

Resona Holdings, Inc. ("Resona HD," hereafter) hereby gives notice that Saiken Co., Ltd. ("the Company," hereafter), which is a customer of its subsidiary bank, The Asahi Bank, Ltd. ("Asahi Bank," President: Yukio Yanase), filed an application for commencement of civil rehabilitation proceedings with the Tokyo District Court. As a result of this development, there arose a concern that its claims to the Company may become irrecoverable or their collection may be delayed. Details were announced as follows:

1. Outline of the Company

(1)	Address	2-15-1 Kaminarimon, Taito-ku, Tokyo
(2)	Representative	Shinichi Saito
(3)	Amount of capital	80 million yen
(4)	Line of business	Rental Dress / Wedding Consultant

2. Fact Arisen to the Company and Its Date

The Company filed an application for commencement of civil rehabilitation proceedings with the Tokyo District Court on January 31, 2003.

3. Amount of Claims to the Company

Loans: 2.7 billion yen

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

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

This development does not affect the earnings forecast of Resona HD for the fiscal year ending March 31, 2003, which was announced on November 25, 2002.