

February 17, 2003  
Resona Holdings, Inc.

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

Resona Holdings, Inc. ("Resona HD," hereafter) hereby gives notice that Standard Shoe Co., Ltd. ("the Company," hereafter), which is a customer of its subsidiary bank, The Daiwa Bank, Ltd. ("Daiwa Bank," President: Yasuhisa Katsuta), 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)	Name	Standard Shoe Co., Ltd.
(1)	Address	10-2 Ningyocho 3-chome, Nihonbashi, Chuo-ku, Tokyo
(2)	Representative	Shizuo Nagai
(3)	Amount of capital	200 million yen
(4)	Line of business	Sales of shoes

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 February 14, 2003.

3. Amount of Claims to the Company

Daiwa Bank: Loans 2.7 billion yen

Other banking subsidiaries of Resona HD, Asahi 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 February 12, 2003.