

April 1, 2003
Resona Holdings, Inc.

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

Resona Holdings, Inc. ("Resona HD," hereafter) hereby gives notice that Yoneyasu Kosan Co., Ltd. ("the Company," hereafter), which is a customer of its subsidiary bank, Resona Bank, Ltd. ("Resona Bank," President: Yasuhisa Katsuta), filed an application for commencement of special liquidation proceedings with the Osaka 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

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| (1) Company Name | Yoneyasu Kosan Co., Ltd. |
| (2) Address | 1-12, Minamihorie 1-chome, Nishi-ku, Osaka |
| (2) Representative | Yasunari Yoneda |
| (3) Amount of capital | 50 million yen |
| (4) Line of business | Real estate business |

2. Fact Arisen to the Company and Its Date

The Company filed an application for commencement of special liquidation proceedings with the Osaka District Court on March 31, 2003.

3. Amount of Claims to the Company

Loans: 9.0 billion yen (Exposure of Resona Bank)

Other banking subsidiaries of Resona HD, Saitama Resona 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

Resona Bank has already provided a loan loss reserve that covers most of the claims mentioned above. Therefore, this development does not affect the earnings forecast of Resona HD for fiscal 2002 which was announced on March 11, 2003.