

Announcement Regarding the Risk of Irrecoverability of Claims to Yamaichi House Kogyo Co., Ltd. and Yamaichi Tochi Co., Ltd.

Resona Holdings, Inc. ("Resona HD") hereby gives notice that Yamaichi House Kogyo Co., Ltd. and Yamaichi Tochi Co., Ltd. (collectively referred to as "The Companies"), which are customers of Resona Bank, Ltd. (President: Masaaki Nomura), a subsidiary of Resona HD, filed applications to the Tokyo District Court for commencement of Special Liquidation proceedings. Due to this development, there arose a concern that the claims to the Companies may become irrecoverable or their collections may be delayed. Details are announced as follows:

1. Outline of The Companies

(1) Name	1. Yamaichi House Kogyo Co., Ltd.	2. Yamaichi Tochi Co., Ltd.
(2) Address	16-11 Ogikubo 5-chome, Suginami-ku, Tokyo	16-11 Ogikubo 5-chome, Suginami-ku, Tokyo
(3) Representative	Toshiaki Shioda	Toshiaki Shioda
(4) Paid-in Capital	12 million yen	106 million yen
(5) Line of Business	Real estate	Real estate

2. Fact Arisen to the Company and Its Date

The Companies filed applications to the Tokyo District Court for commencement of Special Liquidation proceedings on July 11, 2003.

3. Amount of the Claims to the Companies

Exposure of Resona Bank

1. Yamaichi House Kogyo Co., Ltd.	Loans: 2.1 billion yen
2. Yamaichi Tochi Co., Ltd.	Loans: 0.4 billion yen

Saitama Resona Bank, Ltd., The Kinki Osaka Bank, Ltd. and The Nara Bank, Ltd., other subsidiaries of Resona HD, have no claims to the Companies.

4. Impact of This Development on the Previous Earnings Forecast

The aforementioned claims of Resona Bank are covered by collateral and loan loss reserves. Therefore, this development does not affect the earnings forecasts of Resona HD for the fiscal year ending March 31, 2004, which was announced on June 10, 2003.