October 31, 2003

Resona Holdings, Inc.

Announcement Regarding Risk of Irrecoverability of Claims to Nichiboh Co.,Ltd.

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

1. Outline of the Company

(1)	Corporate name	Nichiboh Co., Ltd.
(2)	Address	7-28 Itazuke 4-chome, Hakata-ku, Fukuoka-shi, Fukuoka-ken
(3)	Representative	Tatsuo Miyazaki
(4)	Amount of capital	66 million yen
(5)	Line of business	Geologic reconnaissance and drilling survey

2. Fact Arisen to the Company and Its Date

The Company filed an application for commencement of civil rehabilitation proceedings with the Fukuoka District Court on October 30, 2003.

3. Amount of Claims to the Company

Exposure of Resona Bank Loans: 3.7 billion yen

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

This development does not affect the earnings forecast of Resona HD for the first-half of fiscal year 2003 which was announced on October 10, 2003.