

February 4, 2004
Resona Holdings, Inc.

Announcement Regarding Risk of Irrecoverability of Claims to
Chibaken Jutaku Kyokyu Kousya (Chiba Prefectural Housing Corporation)

Resona Holdings, Inc. ("Resona HD," hereafter) hereby gives notice that Chibaken Jutaku Kyokyu Kousya (Chiba Prefectural Housing Corporation) ("the Company," hereafter) which is a customer of its banking subsidiary, Resona Bank, Ltd. ("Resona Bank," President: Masaaki Nomura), filed an application for special conciliation with the Tokyo District Court. As a result of this development, there arose a concern that the 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) Corporate name | Chibaken Jutaku Kyokyu Kousya (Chiba Prefectural Housing Corporation) |
| (2) Address | 13-1 Honchiba-cho, Chuo-ku Chiba-shi, Chiba |
| (3) Representative | Shinichi Kaneoya |
| (4) Amount of capital | 10 million yen |
| (5) Line of business | Development of housing complexes for sale and rental |

2. Fact Arisen to the Company and Its Date

The Company filed an application for special conciliation with the Tokyo District Court on February 4, 2004.

3. Amount of Claims to the Company

Exposure of Resona Bank Loans: 6.0 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

The previous earnings forecasts of Resona HD for the fiscal year ending March 31, 2004, which were announced on November 25, 2003, remain unaffected.