April 1, 2004
Resona Holdings, Inc.

Announcement Regarding Risk of Irrecoverability of Claims to Wai Shouji Co., Ltd. and Waikei Shouji Co., Ltd.

Resona Holdings, Inc. ("Resona HD," hereafter) hereby gives notice that Wai Shouji Co., Ltd. (former Yoshinaga Corporation) and its affiliate Waikei Shouji Co., Ltd. (former Yoshinaga Kogyou Co., Ltd.) (collectively referred to as "the Companies") which are customers of its banking subsidiary, Resona Bank, Ltd. ("Resona Bank," President: Masaaki Nomura), filed an application for commencement of special liquidation proceedings with the Tokyo District Court. As a result of this development, there arose a concern that the claims to the Companies may become irrecoverable or their collection may be delayed. Details were announced as follows:

1. Outline of the Companies

(1)	Corporate name	a) Wai Shouji Co., Ltd. (Former Yoshinaga Corporation)	b) Waikei Shouji Co., Ltd. (Former Yoshinaga Kogyou Co., Ltd.)
(2)	Address	4-4, Yanagibashi 1-chome, Taito-ku, Tokyo	4-4, Yanagibashi 1-chome, Taito-ku, Tokyo
(3)	Representative	Michinori Yoshinaga	Michinori Yoshinaga
(4)	Amount of capital	498 million yen	42 million yen
(5)	Line of business	Whole sale of handbags and fancy goods	Real estate leasing

2. Fact Arisen to the Companies and Its Date

The Companies filed an application for commencement of special liquidation proceedings with the Tokyo District Court on March 31, 2004.

3. Amount of Claims to the Companies

a) Wai Shouji Co., Ltd.
Exposure of Resona Bank Loans: 2.9 billion yen

b) Waikei Shouji Co., Ltd.
Exposure of Resona Bank Loans: 0.4 billion yen

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

4. Impact of This Development on the Forecasted Earnings of Resona HD

The aforementioned claims of Resona Bank are within the range of collateral coverage and loan loss reserves. Therefore, the previous earnings forecasts of Resona HD for the fiscal year ending March 31, 2004, which were announced on November 25, 2003, remain the same.