

May 24, 2004  
Resona Holdings, Inc.

Announcement Regarding Risk of Irrecoverability of Claims to Eins-A Auto.

Resona Holdings, Inc. ("Resona HD," hereafter) hereby gives notice that Eins-A Auto ("the Company," hereafter) which is a customer of its banking subsidiary, The Kinki Osaka Bank, Ltd. ("Kinki Osaka Bank," President: Hiroyuki Mizuta), filed an application for commencement of civil rehabilitation proceedings with the Osaka 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

(1)	Corporate name	Eins-A Auto
(2)	Address	20-10, Kawanishi-cho 1-chome, Takatsuki-shi, Osaka
(3)	Representative	Toshiya Yamamoto
(4)	Amount of capital	37 million yen
(5)	Line of business	Sales of Imported Cars

2. Fact Arisen to the Company and Its Date

The Company filed an application for commencement of civil rehabilitation proceedings with the Osaka District Court on May 21, 2004.

3. Amount of Claims to the Company

Exposure of Kinki Osaka Bank

Loans: 1.8 billion yen

Other banking subsidiaries of Resona HD, Resona Bank, Saitama Resona Bank, and Nara Bank have no claims to the Company.

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

The aforementioned claims of Kinki Osaka Bank are covered by collateral and loan loss reserves. Therefore, the earnings forecasts of Resona HD for the fiscal year ending March 31, 2005, which were announced today, remain the same.