

July 29, 2004
Resona Holdings, Inc.

Announcement Regarding Risk of Irrecoverability of Claims.

Resona Holdings, Inc. ("Resona HD," hereafter) hereby gives notice that a customer of its banking subsidiary, Resona Bank, Ltd. ("Resona Bank," President: Masaaki Nomura), was declared bankrupt from the Tokyo District Court. As a result of this development, there arose a concern that the claims to the Customer may become irrecoverable or their collection may be delayed. Details were announced as follows:

1. Outline of the Customer

- (1) Name Individual
- (2) Line of business Real Estate Leasing

2. Fact Arisen to the Customer and Its Date

The Customer was declared bankrupt from the Tokyo District Court on July 21, 2004.
(Received the notice of declaration of bankruptcy on July 23, 2004)

3. Amount of Claims to the Customer

Exposure of Resona Bank Loans: 2.5 billion yen
Other banking subsidiaries of Resona HD, Saitama Resona Bank, Kinki Osaka Bank and Nara Bank have no claims to the Customer.

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

The aforementioned claims of Resona Bank are covered by collateral and loan loss reserves. Therefore, the previous earnings forecasts of Resona HD for the fiscal year ending March 31, 2005, which were announced on May 24, 2004, remain unchanged.