

February 21, 2005
Resona Holdings, Inc.

Announcement Regarding Risk of Irrecoverability of Claims to
Seibu Polymer Kasei Co., Ltd. and Maruto Sangyo Co., Ltd.

Resona Holdings, Inc. ("Resona HD," hereafter) hereby gives notice that Seibu Polymer Kasei Co., Ltd. and Maruto Sangyo Co., Ltd. ("Companies," hereafter), both of which are customers of its banking subsidiary, Saitama Resona Bank, Ltd. ("Saitama Resona Bank," President: Tadahiro Tone), filed applications for commencement of civil rehabilitation 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) Seibu Polymer Kasei Co., Ltd.	(b) Maruto Sangyo Co., Ltd.
(2) Address	13-18, 1-chome Ikebukuro, Toshima-ku, Tokyo	13-18, 1-chome Ikebukuro, Toshima-ku, Tokyo
(3) Representative	Katsuyuki Kojima	Katsuyuki Kojima
(4) Amount of capital	1,650 million yen	50 million yen
(5) Line of business	Manufacturing of rubber products	Civil engineering

2. Fact Arisen to the Companies and Its Date

The Companies filed applications for commencement of civil rehabilitation proceedings with the Tokyo District Court on February 18, 2005

3. Amount of Claims to the Companies

(a) Seibu Polymer Kasei Co., Ltd.	
Exposure of Saitama Resona Bank	Loans and others: 3,011 million yen
(b) Maruto Sangyo Co., Ltd.	
Exposure of Saitama Resona Bank	Loans and others: 9 million yen

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

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

Saitama Resona Bank intends to dispose of the aforementioned claims to the Companies in the settlement of account for the fiscal year ending March 31, 2005. However, the previous earnings forecasts of Resona HD for the fiscal year ending March 31, 2005, which were announced on November 25, 2004, remain unaffected.