

Financial Information for the 1st Quarter of the Fiscal Year ending March 31, 2003

Daiwa Bank Holdings, Inc. today reported the financial information of the Company and its subsidiary banks for the first quarter (from April 1, 2002 to June 30, 2002) of the fiscal year ending March 31, 2003.

The Company started to disclose following quarterly information as voluntary company information in accordance with the spirits of "Advanced-Reform Program" of Minister Conference for Economic Countermeasures and "Program for Structural Reform of Securities Markets" of Financial Services Agency.

The figures reported herein are unaudited.

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1. Claims disclosed under the Financial Reconstruction Law criteria

Aggregate for the subsidiary banks under the Company			(Billions of yen)
	End of June		End of March 2002
	2002	Difference	
Unrecoverable or valueless claims	474.1	31.6	442.4
Doubtful claims	1,479.6	(118.6)	1,598.2
Special attention loans	1,364.9	49.5	1,315.4
Total	3,318.6	(37.4)	3,356.1

(Notes)

The above figures as of the end of June 2002 are classified in accordance with the categories, which are defined under the provisions of Article 4 of Implementing Regulations for Emergency Measures to Revitalize the Financial System. However, aggregation process is different from that of the end of the fiscal year in the following points.

The above figures are shown as the sum of the five subsidiary banks under Daiwa Bank Holdings (Daiwa Bank Kinki Osaka Bank, Nara Bank, Asahi Bank and Daiwa Trust & Banking Company)

(1) "Unrecoverable or valueless claims" and "Doubtful claims"

[Classification for disclosure]

Classification of claims is based on the classifications of borrowers as of the end of March 2002. The classifications of the following borrowers, however, were reviewed in accordance with self-assessment criteria set by each of the Group banks.

- * Among the self-assessment amounts on March 31, 2002, claims to largest 30 borrowers in each disclosure category under the FRL criteria
- * Claims to borrowers for which over one billion yen of claims are classified in the self-assessment implemented on June 30, 2002.
- * Claims to borrowers who went bankrupt, failed to honor bills, etc., or whose internal credit ratings were downgraded during the period from April 1 to June 30, 2002.

[Disclosure amount]

Figures are based on the outstanding amount as of the end of March 2002.

However, appropriate adjustments were made to reflect the change in outstanding exposures to the above-mentioned large borrowers during the quarter term.

Also, those claims newly classified as "unrecoverable or valueless," the exposure amount deemed irrecoverable are deducted as an equivalent for partial direct write-offs.

(2) "Special attention loans"

[Classification for disclosure]

Classification of exposures is based on the classifications of borrowers as of the end of March 2002. The classifications of the following borrowers, however, were reviewed in accordance with self-assessment criteria set by each of the Group banks.

- * Among the self-assessment amounts on March 31, 2002, exposures to largest 30 borrowers in each disclosure categories under the FRL criteria
- * Exposures to borrowers for which over one billion yen of claims are classified in the self-assessment implemented on June 30, 2002.
- * Exposures to borrowers who went bankrupt, failed to honor bills, etc., or whose internal credit ratings were downgraded during the period from April 1 to June 30, 2002.

[Disclosure amount]

Figures are based on the outstanding amount as of the end of March 2002.

However, appropriate adjustments were made to reflect the change in outstanding exposures to the above-mentioned large borrowers during the quarter term.

Relation between the disclosure categories under FRL criteria and borrower classification in the self-assessment

Unrecoverable or valueless claims: Claims to bankrupt and effectively bankrupt obligors

Doubtful claims: Claims to doubtful obligors

Special attention loans: Of exposures to watch obligors, those loans with interest payments past due over three months, or restructured loans

Claims disclosed under the Financial Reconstruction Law criteria

(Breakdown of the Aggregated Figure for the Group Banks)

(For reference)

[Daiwa Bank] (Non-consolidated)

<Banking Account>

	End of June		(Billions of yen)
	2002	Difference	
Unrecoverable or valueless claims	208.8	7.6	End of March 2002 201.1
Doubtful claims	673.1	(7.2)	680.4
Special attention loans	566.5	(12.3)	578.8
Total	1,448.5	(11.9)	1,460.5

<Trust Account>

	End of June		(Billions of yen)
	2002	Difference	
Unrecoverable or valueless claims	4.2	0.3	End of March 2002 3.8
Doubtful claims	10.8	0.5	10.3
Special attention loans	15.4	(2.0)	17.5
Total	30.5	(1.1)	31.6

[Kinki Osaka Bank] (Non-consolidated)

	End of June		(Billions of yen)
	2002	Difference	
Unrecoverable or valueless claims	90.4	9.9	End of March 2002 80.4
Doubtful claims	94.4	(8.6)	103.0
Special attention loans	189.1	(2.3)	191.4
Total	374.0	(1.0)	375.0

[Nara Bank] (Non-consolidated)

	End of June		(Billions of yen)
	2002	Difference	
Unrecoverable or valueless claims	8.1	0.3	End of March 2002 7.8
Doubtful claims	3.5	0.0	3.4
Special attention loans	4.0	0.1	3.9
Total	15.7	0.6	15.1

[Asahi Bank] (Non-consolidated)

	End of June		(Billions of yen)
	2002	Difference	
Unrecoverable or valueless claims	162.4	13.2	End of March 2002 149.1
Doubtful claims	697.6	(103.3)	800.9
Special attention loans	589.7	66.1	523.6
Total	1,449.7	(23.9)	1,473.7

[Daiwa Trust & Banking] (Non-consolidated)

There were no classified exposures under the FRL criteria as of the end of June 30, 2002.

2. Capital Adequacy Ratio

[Daiwa Bank Holdings]

	End of Sep. 2002 (Projection)	End of Mar. 2002 (Actual)
Consolidated capital adequacy ratio (second criteria)	Approximately 9%	8.73%
Consolidated Tier I ratio	Middle of 4% level	4.38%

* Projected ratios are subject to change depending on the alterations in presupposed conditions for the management environment.

* Projected ratios are estimated based on the stock price level prevailing in June 2002.

(For reference)

[Daiwa Bank] (Japanese domestic standard)

	End of Sep. 2002 (Projection)	End of Mar. 2002 (Actual)
Consolidated capital adequacy ratio	Approximately 9%	8.35%
Consolidated Tier I ratio	Latter half of 4% level	4.21%

[Kinki Osaka Bank] (Japanese domestic standard)

	End of Sep. 2002 (Projection)	End of Mar. 2002 (Actual)
Consolidated capital adequacy ratio	Middle of 7% level	7.27%
Consolidated Tier I ratio	Middle of 4% level	4.15%

[Nara Bank] (Japanese domestic standard)

	End of Sep. 2002 (Projection)	End of Mar. 2002 (Actual)
Non-Consolidated capital adequacy ratio	Middle of 8% level	8.30%
Non-Consolidated Tier I ratio	Former half of 7% level	6.95%

[Asahi Bank] (Japanese domestic standard)

	End of Sep. 2002 (Projection)	End of Mar. 2002 (Actual)
Consolidated capital adequacy ratio	Approximately 9%	8.71%
Consolidated Tier I ratio	Middle of 4% level	4.37%

[Daiwa Trust & Banking] (Japanese domestic standard)

	End of Sep. 2002 (Projection)	End of Mar. 2002 (Actual)
Non-Consolidated capital adequacy ratio	Approximately 120%	218.13%
Non-Consolidated Tier I ratio	Approximately 120%	218.13%

3. Unrealized gains/(losses) on marketable securities
(Aggregate for the subsidiary banks under the Company)

(Billions of yen)

	End of June, 2002						End of March, 2002			
	Market Value (A)	Change (A) - (C)	Unrealized gains/(losses)			Change (B) - (D)	Market Value (C)	Unrealized gains/(losses)		
			(B)	Gains	Losses			(D)	Gains	Losses
Other securities	6,608.3		(113.6)	145.6	259.2		6,499.3	(70.7)	133.4	204.1
Stocks	1,767.5		(135.3)	107.1	242.4		1,838.8	(89.3)	103.6	192.9
Bonds	4,598.0		34.0	35.9	1.9		4,418.1	23.8	27.2	3.4
Others	242.6		(12.4)	2.5	14.9		242.3	(5.2)	2.5	7.8

* Unrealized gains/(losses) as of the end of June 2002 were reported as the difference between the book value (based on the amortized cost method, before devaluation) and market price.

* Above figures include securities, NCDs included in "cash and due from banks" and CPs included in "monetary claims bought."

* Figures for the end of June 2002 were reported as the sum of figures for the banks of the Resona Group. Figures for the end of March 2002 were reported on a consolidated basis.

* For stocks, market values are based on average price during one-month period to quarter term-end or fiscal year-end. For other securities, market values are based on the market price prevailing on the last day of the quarter term or fiscal year.

* Unrealized gains/(losses) on held-to-maturity bonds, stocks of subsidiaries and affiliates were as follows:

(Billions of yen)

	End of June, 2002						End of March, 2002			
	Book Value (A)	Change (A) - (C)	Unrealized gains/(losses)			Change (B) - (D)	Book Value (C)	Unrealized gains/(losses)		
			(B)	Gains	Losses			(D)	Gains	Losses
Held-to-maturity bonds	3.4		(0.0)	0.0	0.0		4.8	(0.0)	0.0	0.0
Stocks of subsidiaries and affiliates	31.3		(1.0)	---	1.0					

(For reference)

[Daiwa Bank (Non-consolidated)] Unrealized gains/(losses) on marketable securities

Unrealized gains/(losses) on other securities

(Billions of yen)

	End of June, 2002						End of March, 2002			
	Market Value (A)	Change (A) - (C)	Unrealized gains/(losses)			Change (B) - (D)	Market Value (C)	Unrealized gains/(losses)		
			(B)	Gains	Losses			(D)	Gains	Losses
Other securities	2,376.4	(168.1)	(74.8)	53.4	128.2	(26.1)	2,544.6	(48.6)	47.7	96.4
Stocks	862.8	(37.4)	(89.9)	36.8	126.7	(29.4)	900.2	(60.5)	34.0	94.6
Bonds	1,498.7	(127.5)	14.8	14.9	0.1	3.5	1,626.2	11.2	12.0	0.7
Others	14.9	(3.2)	0.2	1.6	1.3	(0.3)	18.1	0.6	1.6	1.0

Unrealized gains/(losses) on held-to-maturity bonds and stocks of subsidiaries and affiliates

(Billions of yen)

	End of June, 2002						End of March, 2002			
	Book Value (A)	Change (A) - (C)	Unrealized gains/(losses)			Change (B) - (D)	Book Value (C)	Unrealized gains/(losses)		
			(B)	Gains	Losses			(D)	Gains	Losses
Held-to-maturity bonds	---	---	---	---	---	---	---	---	---	---
Stocks of subsidiaries and affiliates	31.3	---	(1.0)	---	1.0	(1.0)	31.3	---	---	---

(For reference)

Unrealized gains/(losses) on securities held in Jointly Operated Designated Money Trust

(Billions of yen)

	End of June, 2002				End of March, 2002		
	Unrealized gains/(losses)			Change (A) - (B)	Unrealized gains/(losses)		
	(A)	Gains	Losses		(B)	Gains	Losses
Total	(30.6)	0.9	31.5	(3.9)	(26.7)	1.0	27.8
Stocks	(17.2)	0.9	18.1	(4.1)	(13.1)	1.0	14.1
Others	(13.4)	---	13.4	0.2	(13.6)	---	13.6

[Kinki Osaka Bank (Non-consolidated)] Unrealized gains/(losses) on marketable securities

Unrealized gains/(losses) on other securities

(Billions of yen)

	End of June, 2002						End of March, 2002			
	Market Value (A)	Change (A) - (C)	Unrealized gains/(losses)			Change (B) - (D)	Market Value (C)	Unrealized gains/(losses)		
			(B)	Gains	Losses			(D)	Gains	Losses
Other securities	823.8	(16.4)	(7.4)	11.4	18.8	2.8	840.2	(10.3)	8.5	18.9
Stocks	62.5	(8.9)	(0.9)	5.7	6.6	(0.8)	71.4	(0.1)	5.2	5.3
Bonds	622.4	(7.2)	4.0	5.4	1.3	2.9	629.7	1.1	3.1	1.9
Others	138.8	(0.2)	(10.6)	0.2	10.8	0.7	139.1	(11.3)	0.2	11.5

Unrealized gains/(losses) on held-to-maturity bonds and stocks of subsidiaries and affiliates

There were no marketable held-to-maturity bonds and marketable stocks of subsidiaries and affiliates as of the end of June 2002.

[Nara Bank (Non-consolidated)] Unrealized gains/(losses) on marketable securities

Unrealized gains/(losses) on other securities

(Billions of yen)

	End of June, 2002						End of March, 2002			
	Market Value (A)	Change (A) - (C)	Unrealized gains/(losses)			Change (B) - (D)	Market Value (C)	Unrealized gains/(losses)		
			(B)	Gains	Losses			(D)	Gains	Losses
Other securities	30.5	0.6	0.2	0.5	0.2	0.1	29.9	0.1	0.4	0.2
Stocks	0.9	0.5	(0.1)	0.0	0.1	(0.0)	0.4	(0.1)	0.0	0.1
Bonds	29.0	0.1	0.5	0.5	0.0	0.0	28.8	0.4	0.4	0.0
Others	0.5	0.0	(0.1)	0.0	0.1	0.0	0.5	(0.1)	0.0	0.1

Unrealized gains/(losses) on held-to-maturity bonds and stocks of subsidiaries and affiliates

(Billions of yen)

	End of June, 2002						End of March, 2002			
	Book Value (A)	Change (A) - (C)	Unrealized gains/(losses)			Change (B) - (D)	Book Value (C)	Unrealized gains/(losses)		
			(B)	Gains	Losses			(D)	Gains	Losses
Held-to-maturity bonds	3.4	(1.2)	(0.0)	0.0	0.0	(0.0)	4.7	(0.0)	0.0	0.0
Stocks of subsidiaries and affiliates	---	---	---	---	---	---	---	---	---	---

(For reference)

[Asahi Bank (Non-consolidated)] Unrealized gains/(losses) on marketable securities

Unrealized gains/(losses) on other securities

(Billions of yen)

	End of June, 2002						End of March, 2002			
	Market Value		Unrealized gains/(losses)				Market Value		Unrealized gains/(losses)	
	(A)	Change (A) - (C)	(B)	Gains	Losses	Change (B) - (D)	(C)	(D)	Gains	Losses
Other securities	3,362.3	270.8	(31.6)	80.2	111.8	(11.3)	3,091.5	(20.3)	71.2	91.6
Stocks	841.2	(20.4)	(44.2)	64.5	108.8	(13.3)	861.6	(30.8)	58.9	89.8
Bonds	2,432.8	299.5	14.6	15.0	0.3	3.6	2,133.2	11.0	11.7	0.6
Others	88.2	(8.3)	(1.9)	0.6	2.6	(1.5)	96.6	(0.4)	0.6	1.0

Unrealized gains/(losses) on held-to-maturity bonds and stocks of subsidiaries and affiliates

There were no marketable held-to-maturity bonds and marketable stocks of subsidiaries and affiliates as of the end of June 2002.

[Daiwa Trust & Banking (Non-consolidated)] Unrealized gains/(losses) on marketable securities

Unrealized gains/(losses) on other securities

(Billions of yen)

	End of June, 2002						End of March, 2002			
	Market Value		Unrealized gains/(losses)				Market Value		Unrealized gains/(losses)	
	(A)	Change (A) - (C)	(B)	Gains	Losses	Change (B) - (D)	(C)	(D)	Gains	Losses
Other securities	15.0	14.9	(0.0)	0.0	0.0	(0.0)	0.0	0.0	0.0	---
Stocks	---	---	---	---	---	---	---	---	---	---
Bonds	15.0	14.9	(0.0)	0.0	0.0	(0.0)	0.0	0.0	0.0	---
Others	---	---	---	---	---	---	---	---	---	---

Unrealized gains/(losses) on held-to-maturity bonds and stocks of subsidiaries and affiliates

There were no marketable held-to-maturity bonds and marketable stocks of subsidiaries and affiliates as of the end of June 2002.

4. Market value information on derivatives transactions
(Aggregate for the subsidiary banks under the Company)

(1) Interest rate related transactions

	End of June, 2002				(Billions of yen) End of March, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Listed on exchange Interest rate futures	853.6	(0.7)	(0.7)		918.7	(0.1)	(0.1)
Over the counter Interest rate swaps	4,264.9	10.3	10.3		4,606.8	7.7	7.7
Cap	640.1	(0.0)	1.4		693.1	(0.0)	1.5
Floor	29.4	0.1	0.0		29.6	0.1	0.1
Swaption	2.0	(0.0)	0.0		2.0	(0.0)	0.0
Total		9.7	11.0			7.7	9.2

1. Derivatives transactions to which hedge accounting is applied are excluded.

(2) Currency related transactions

	End of June, 2002				(Billions of yen) End of March, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Over the counter Currency swaps	976.8	1.0	1.0		889.4	(1.6)	(1.6)
Forward exchange	---	---	---		1.1	(0.0)	(0.0)
Total		1.0	1.0			(1.6)	(1.6)

1. Derivatives transactions to which hedge accounting is applied and transactions stated in the Note.2 are excluded.

2. The contract value, etc. of currency swaps accounted for under the accrual method are as follows.

	End of June, 2002				(Billions of yen) End of March, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Currency swaps	186.0	1.9	1.9		229.4	(0.1)	(0.1)

The following table shows the contractual values of currency swaps and forward exchange contracts revalued at the end of the period.

	End of June, 2002		(Billions of yen) End of March, 2002	
	Contract Value		Contract Value	
Over the counter Currency swaps	1,007.8		1,241.4	
Forward exchange	3,311.2		2,716.7	

(3) Stock related transactions

	End of June, 2002				(Billions of yen) End of March, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Listed on exchange Stock index futures	---	---	---		0.1	0.0	0.0
Total		---	---			0.0	0.0

1. Derivatives transactions to which hedge accounting is applied are excluded.

(4) Bond related transactions

	End of June, 2002				End of March, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Listed on exchange							
Bond futures	8.4	0.0	0.0		4.9	(0.0)	(0.0)
Bond future options	---	---	---		0.5	0.0	0.0
Total		0.0	0.0			(0.0)	(0.0)

1. Derivatives transactions to which hedge accounting is applied are excluded.

(5) Commodity related transactions, other derivatives transactions

There were no transactions as of the end of June 2002.

Note: Figures as of the end of June 2002 are shown as the sum of non-consolidated figures for the Group bank

Figures as of the end of March 2002 are reported on a consolidated basis.

(Breakdown of the Aggregated Figure for the Group Banks)

(For reference)

[Daiwa Bank (Non-consolidated)]

(1) Interest rate related transactions

	End of June, 2002				End of March, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Listed on exchange							
Interest rate futures	12.9	0.0	0.0	0.0	4.6	(0.0)	(0.0)
Over the counter							
Interest rate swaps	1,802.7	7.3	7.3	0.5	1,876.2	6.7	6.7
Cap	391.4	(0.0)	0.5	(0.0)	434.7	(0.0)	0.6
Floor	29.3	0.1	0.0	(0.0)	29.5	0.1	0.1
Swaption	0.0	(0.0)	(0.0)	(0.0)	0.0	(0.0)	(0.0)
Total		7.4	7.9	0.5		6.8	7.4

(2) Currency related transactions

	End of June, 2002				End of March, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Over the counter							
Currency swaps	385.5	(0.7)	(0.7)	2.4	362.8	(3.2)	(3.2)
Forward exchange	---	---	---	---	---	---	---
Total		(0.7)	(0.7)	2.4		(3.2)	(3.2)

The contract value, etc. of currency swaps accounted for under the accrual method are as follows.

	End of June, 2002				End of March, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Currency swaps	28.4	1.1	1.1	2.1	61.4	(0.9)	(0.9)

The following table shows the contractual values of currency swaps and forward exchange contracts revalued at the end of the period.

	(Billions of yen)	
	End of June, 2002	End of March, 2002
	Contract Value	
Over the counter		
Currency swaps	817.6	899.8
Forward exchange	3,254.9	2,658.2

(3) Stock related transactions

There were no transactions as of the end of June 2002.

(4) Bond related transactions

	End of June, 2002				End of March, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Listed on exchange							
Bond futures	3.8	(0.0)	(0.0)	(0.0)	0.2	(0.0)	(0.0)
Bond future options	---	---	---	---	---	---	---
Total	/	(0.0)	(0.0)	(0.0)	/	(0.0)	(0.0)

(5) Commodity related transactions, other derivatives transactions

There were no transactions as of the end of June 2002.

[Kinki Osaka Bank (Non-consolidated)]

(1) Interest rate related transactions

There were no transactions as of the end of June 2002.

(2) Currency related transactions

	End of June, 2002				End of March, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Over the counter							
Currency swaps	---	---	---	---	---	---	---
Forward exchange	---	---	---	---	---	---	---
Total	/	---	---	---	/	---	---

The contract value, etc. of currency swaps accounted for under the accrual method are as follows.

	End of June, 2002				End of March, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Currency swaps	0.1	0.0	0.0	0.0	0.1	0.0	0.0

The following table shows the contractual values of currency swaps and forward exchange contracts revalued at the end of the period.

	(Billions of yen)	
	End of June, 2002	End of March, 2002
	Contract Value	
Over the counter		
Forward exchange	12.4	13.0
Currency option	---	---

- (3) Stock related transactions, bond related transactions, commodity related transactions and other derivatives transactions
There were no transactions as of the end of June 2002.

[Nara Bank (Non-consolidated)]

There were no transactions as of the end of June 2002.

[Asahi Bank (Non-consolidated)]

- (1) Interest rate related transactions

	(Billions of yen)						
	End of June, 2002				End of March, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Listed on exchange							
Interest rate futures	840.7	(0.8)	(0.8)	(0.6)	914.1	(0.1)	(0.1)
Over the counter							
Interest rate swaps	2,462.2	3.0	3.0	2.0	2,742.6	1.0	1.0
Cap	248.6	(0.0)	0.8	(0.0)	258.3	(0.0)	0.8
Floor	0.1	0.0	0.0	0.0	0.1	0.0	0.0
Swaption	2.0	---	0.0	---	2.0	---	0.0
Total	3,753.6	2.2	3.1	1.3	3,916.1	0.8	1.8

- (2) Currency related transactions

	(Billions of yen)						
	End of June, 2002				End of March, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Over the counter							
Currency swaps	591.2	1.8	1.8	0.2	609.5	1.5	1.5
Forward exchange	---	---	---	---	---	---	---
Total	591.2	1.8	1.8	0.2	609.5	1.5	1.5

The contract value, etc. of currency swaps accounted for under the accrual method are as follows.

	(Billions of yen)						
	End of June, 2002				End of March, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Currency swaps	157.4	0.7	0.7	(0.1)	167.8	0.8	0.8

The following table shows the contractual values of currency swaps and forward exchange contracts revalued at the end of the period.

	(Billions of yen)	
	End of June, 2002	End of March, 2002
	Contract Value	
Over the counter		
Currency swaps	177.7	334.5
Forward exchange	56.2	61.1

(3) Stock related transactions

There were no transactions as of the end of June 2002.

(4) Bond related transactions

	End of June, 2002				End of March, 2002		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Listed on exchange							
Bond futures	4.5	0.0	0.0	0.0	0.9	(0.0)	(0.0)
Bond future options	---	---	---	---	---	---	---
Total		0.0	0.0	0.0		(0.0)	(0.0)

(5) Commodity related transactions, other derivatives transactions

There were no transactions as of the end of June 2002.

[Daiwa Trust & Banking (Non-consolidated)]

There were no transactions as of the end of June 2002.

5. Market Risk (VaR)

[Daiwa Bank (Non-consolidated)]

Market Risk (VaR)	(Billions of yen)	
	From April 1, 2002 to June 30, 2002	From April 1, 2001 to March 31, 2002
Maximum	0.2	0.4
Minimum	0.1	0.0
Average	0.1	0.2

[Asahi Bank (Non-consolidated)]

Market Risk (VaR)	(Billions of yen)	
	From April 1, 2002 to June 30, 2002	From April 1, 2001 to March 31, 2002
Maximum	0.5	0.6
Minimum	0.1	0.1
Average	0.2	0.3

* Above figures are for financial products and foreign exchange transactions in the trading account to which mark-to-market accounting method is applied.

* Assuming a ten-day holding period and a confidence interval of 99%

6. Deposits and Loans

(Aggregate for the subsidiary banks under the Company)

Outstanding balances of deposits and loans

(Billions of yen)

	End of June		End of March 2002 (B)
	2002 (A)	Change (A) - (B)	
Deposits (Term-end bal.)	33,865.8	(29.9)	33,895.8
Trust principal (Term-end bal.)	745.7	47.1	698.6
Loans (Term-end bal.)	29,530.3	(900.7)	30,431.1
Banking account	29,154.9	(831.8)	29,986.7
Trust account	375.4	(68.9)	444.3

1. Trust account refers to Jointly Operated Designated Money Trusts for which the principal is guaranteed.

Domestic individual and corporate deposits

(Billions of yen)

	End of June		End of March 2002 (B)
	2002 (A)	Change (A) - (B)	
Domestic individual deposits (Term-end bal.)	20,123.9	353.0	19,770.8
Demand deposits	8,965.4	392.9	8,572.5
Time deposits	11,014.3	(58.3)	11,072.7
Domestic corporate deposits (Term-end bal.)	10,811.3	(333.5)	11,144.8
Demand deposits	8,129.7	(119.1)	8,248.9
Time deposits	2,301.0	(243.9)	2,544.9

1. The above figures are based on the figures reported to Bank of Japan.

(Overseas deposits and Japan Offshore Banking Account are excluded.)

2. Demand deposits = current deposits + ordinary deposits + deposits at notice

Time deposits = time deposits + periodical deposits

(Breakdown of the Aggregated Figure for the Group Banks)

(For reference)

[Daiwa Bank]

Outstanding balances of deposits and loans

(Billions of yen)

	End of June		End of March 2002 (B)
	2002 (A)	Change (A) - (B)	
Deposits (Term-end bal.)	10,942.7	(20.3)	10,963.0
Trust principal (Term-end bal.)	745.7	47.1	698.6
Loans (Term-end bal.)	9,718.8	(338.3)	10,057.1
Banking account	9,343.3	(269.3)	9,612.7
Trust account	375.4	(68.9)	444.3

Domestic individual and corporate deposits

(Billions of yen)

	End of June		End of March 2002 (B)
	2002 (A)	Change (A) - (B)	
Domestic individual deposits (Term-end bal.)	5,070.1	104.5	4,965.5
Demand deposits	2,270.5	109.5	2,161.0
Time deposits	2,724.9	(14.0)	2,738.9
Domestic corporate deposits (Term-end bal.)	4,710.1	49.1	4,660.9
Demand deposits	3,490.2	166.9	3,323.3
Time deposits	1,023.1	(136.3)	1,159.4

[Kinki Osaka Bank]

Outstanding balances of deposits and loans

(Billions of yen)

	End of June		End of March 2002 (B)
	2002 (A)	Change (A) - (B)	
Deposits (Term-end bal.)	3,800.1	(12.1)	3,812.2
Loans (Term-end bal.)	3,021.8	(79.1)	3,101.0

Domestic individual and corporate deposits

(Billions of yen)

	End of June		End of March 2002 (B)
	2002 (A)	Change (A) - (B)	
Domestic individual deposits (Term-end bal.)	3,017.5	(17.2)	3,034.7
Demand deposits	888.5	33.9	854.5
Time deposits	2,126.5	(51.1)	2,177.7
Domestic corporate deposits (Term-end bal.)	724.0	(2.2)	726.2
Demand deposits	432.9	(3.0)	436.0
Time deposits	254.9	(10.4)	265.3

[Nara Bank]

Outstanding balances of deposits and loans

(Billions of yen)

	End of June		End of March 2002 (B)
	2002 (A)	Change (A) - (B)	
Deposits (Term-end bal.)	172.3	4.6	167.6
Loans (Term-end bal.)	126.6	2.4	124.2

Domestic individual and corporate deposits

(Billions of yen)

	End of June		End of March 2002 (B)
	2002 (A)	Change (A) - (B)	
Domestic individual deposits (Term-end bal.)	133.5	3.5	130.0
Demand deposits	44.1	3.3	40.7
Time deposits	89.4	0.1	89.2
Domestic corporate deposits (Term-end bal.)	26.9	(0.0)	26.9
Demand deposits	15.7	0.2	15.5
Time deposits	11.1	(0.3)	11.4

[Asahi Bank]

Outstanding balances of deposits and loans

(Billions of yen)

	End of June		End of March 2002 (B)
	2002 (A)	Change (A) - (B)	
Deposits (Term-end bal.)	18,947.5	(2.1)	18,949.7
Loans (Term-end bal.)	16,663.0	(485.6)	17,148.7

Domestic individual and corporate deposits

(Billions of yen)

	End of June		End of March 2002 (B)
	2002 (A)	Change (A) - (B)	
Domestic individual deposits (Term-end bal.)	11,902.6	262.1	11,640.4
Demand deposits	5,762.1	246.0	5,516.1
Time deposits	6,073.4	6.7	6,066.7
Domestic corporate deposits (Term-end bal.)	5,350.2	(380.3)	5,730.6
Demand deposits	4,190.7	(283.3)	4,474.0
Time deposits	1,011.8	(96.8)	1,108.6

[Daiwa Trust & Banking]

Outstanding balances of deposits and loans

(Billions of yen)

	End of June		End of March 2002 (B)
	2002 (A)	Change (A) - (B)	
Deposits (Term-end bal.)	3.0	---	3.0

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