

September 11, 2002
Daiwa Bank Holdings, Inc.

Announcement Regarding the Risk of Irrecoverability of the Claims
to Meisei Kensetsu Co., Ltd.

Daiwa Bank Holdings, Inc. ("Daiwa Bank HD," hereafter) hereby gives notice that Meisei Kensetsu Co., Ltd. ("The Company," hereafter), which is a customer of its subsidiary bank, The Daiwa Bank, Ltd. ("Daiwa Bank," President: Yasuhisa Katsuta), failed to honor its bills and was declared suspension of transactions with banks. 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 are announced as follows:

1. Outline of the Company

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| (1) Address | 2262 Kuchiganaya, Ikuno-cho, Asago-gun, Hyogo, Japan |
| (2) Representative | Noboru Kawai |
| (3) Amount of capital | 50 million yen |
| (4) Line of business | General Contractor |

2. Fact Arisen to the Company and Its Date

Suspension of transactions with banks on declared on September 10, 2002

3. Amount of Claims to the Company

Exposure of Daiwa Bank: Loans 2.8 billion yen

Other subsidiaries of Daiwa Bank HD, Kinki Osaka Bank, Nara Bank and Asahi Bank have no claims to the Company.

4. Impact of This Development on the Forecasted Earnings of Daiwa Bank HD

This development does not affect the earnings forecast of Daiwa Bank HD for the fiscal year ending March 31, 2003.