

Daiwa Bank Holdings, Inc.
February 6, 2002

Announcement Regarding Decrease of Capital Surplus

Daiwa Bank Holdings, Inc. (Daiwa Bank HD) hereby gives notice that its board of directors' meeting held today passed a resolution to propose drawing down of its capital surplus at its extraordinary general meeting of shareholders to be held on February 22, 2002. Details were announced as follows:

1. Purpose of Drawing Down of Capital Surplus

Daiwa Bank HD will draw down a part of its capital surplus to secure resources to acquire its own stocks currently held by its subsidiaries.

2. Amount of Drawing Down

¥40 billion (Amount of capital surplus to be drawn down will be transferred to surplus account. Therefore, the total stockholders' equity remains unchanged.)

3. Schedule for the Drawing Down

Date of Corporate Resolution	February 6, 2002
Date of Decision of a General Meeting of Stockholders	February 22, 2002

The decrease of capital surplus will take effect in late March, after the creditor's demurral period.