Disclosure of US GAAP Financial Information

UFJ Holdings, Inc. ("UFJ") hereby gives notice that UFJ today disclosed consolidated financial information based on U.S. generally accepted accounting principles (US GAAP).
Consolidated Financial Results under US GAAP
For the Fiscal Year Ended March 31, 2005

FINANCIAL HIGHLIGHTS
Fiscal year ended March 31,
2005  2004

Millions of yen, except per share data

RESULTS
Total Revenue 2,416,514  2,208,380
Income before Income Tax Expense and Cumulative Effect of
Change in Accounting Principle 858,774  706,306
Net Income 718,766  607,729

BALANCE SHEETS
Total Assets 83,195,914  80,639,731
Stockholders’ Equity 2,097,461  1,434,845

PER SHARE
Basic Earnings per Common Share - Net Income Available to
Common Stockholders 132,747.83  114,642.17
Diluted Earnings per Common Share - Net Income Available to
Common Stockholders 99,598.72  86,381.59
Stockholders’ Equity per Common Share 131,475.35  (8,010.83)

CASH FLOWS
Net Cash Provided by (Used in) Operating Activities 147,085  1,115,334
Net Cash Provided by (Used in) Investing Activities 2,865,398  (2,964,535)
Net Cash Provided by (Used in) Financing Activities (1,781,651)  1,753,391
Cash and Cash Equivalents at End of Fiscal Year 4,936,259  3,629,487

Weighted Average Number of Shares

<table>
<thead>
<tr>
<th></th>
<th>For the Fiscal Year Ended March 31,</th>
<th>2005</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Shares</td>
<td>5,110,190</td>
<td>5,058,362</td>
<td></td>
</tr>
<tr>
<td>Class I Preferred Shares</td>
<td>11,141</td>
<td>13,868</td>
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<tr>
<td>Class II Preferred Shares</td>
<td>200,000</td>
<td>200,000</td>
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<tr>
<td>Class III Preferred Shares</td>
<td>8,177</td>
<td>25,463</td>
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<tr>
<td>Class IV Preferred Shares</td>
<td>150,000</td>
<td>150,000</td>
<td></td>
</tr>
<tr>
<td>Class V Preferred Shares</td>
<td>150,000</td>
<td>150,000</td>
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</tr>
<tr>
<td>Class VI Preferred Shares</td>
<td>964</td>
<td>5,977</td>
<td></td>
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<tr>
<td>Class VII Preferred Shares</td>
<td>200,000</td>
<td>200,000</td>
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</tbody>
</table>

Number of Shares

<table>
<thead>
<tr>
<th></th>
<th>As of March 31,</th>
<th>2005</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Shares</td>
<td>5,155,523</td>
<td>5,088,978</td>
<td></td>
</tr>
<tr>
<td>Class I Preferred Shares</td>
<td>6,543</td>
<td>13,542</td>
<td></td>
</tr>
<tr>
<td>Class II Preferred Shares</td>
<td>200,000</td>
<td>200,000</td>
<td></td>
</tr>
<tr>
<td>Class III Preferred Shares</td>
<td>-</td>
<td>16,989</td>
<td></td>
</tr>
<tr>
<td>Class IV Preferred Shares</td>
<td>150,000</td>
<td>150,000</td>
<td></td>
</tr>
<tr>
<td>Class V Preferred Shares</td>
<td>150,000</td>
<td>150,000</td>
<td></td>
</tr>
<tr>
<td>Class VI Preferred Shares</td>
<td>8</td>
<td>1,008</td>
<td></td>
</tr>
<tr>
<td>Class VII Preferred Shares</td>
<td>200,000</td>
<td>200,000</td>
<td></td>
</tr>
</tbody>
</table>
# UFJ Holdings, Inc. and Subsidiaries

## Consolidated Balance Sheets

<table>
<thead>
<tr>
<th>(in millions of yen)</th>
<th>2005 (A)</th>
<th>2004 (B)</th>
<th>(A) - (B)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and due from banks</td>
<td>4,936,259</td>
<td>3,629,487</td>
<td>1,306,772</td>
</tr>
<tr>
<td>Interest-earning deposits in other banks</td>
<td>1,085,800</td>
<td>875,259</td>
<td>210,541</td>
</tr>
<tr>
<td>Call loans and funds sold</td>
<td>245,774</td>
<td>252,169</td>
<td>(6,395)</td>
</tr>
<tr>
<td>Receivables under reverse repurchase agreements</td>
<td>1,785,407</td>
<td>627,868</td>
<td>1,157,539</td>
</tr>
<tr>
<td>Receivables under securities borrowing transactions</td>
<td>2,519,726</td>
<td>2,348,412</td>
<td>171,314</td>
</tr>
<tr>
<td>Trading account assets</td>
<td>6,365,313</td>
<td>4,255,315</td>
<td>2,109,998</td>
</tr>
<tr>
<td>Investment securities:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Securities available for sale</td>
<td>19,874,728</td>
<td>20,107,048</td>
<td>(232,320)</td>
</tr>
<tr>
<td>Other investment securities</td>
<td>392,804</td>
<td>293,295</td>
<td>99,509</td>
</tr>
<tr>
<td>Total investment securities</td>
<td>20,267,532</td>
<td>20,400,343</td>
<td>(132,811)</td>
</tr>
<tr>
<td>Loans, net of unearned income and deferred loan fees</td>
<td>41,911,897</td>
<td>45,420,052</td>
<td>(3,508,155)</td>
</tr>
<tr>
<td>Allowance for loan losses</td>
<td>(1,041,818)</td>
<td>(2,438,309)</td>
<td>1,396,491</td>
</tr>
<tr>
<td>Net loans</td>
<td>40,870,079</td>
<td>42,981,743</td>
<td>(2,111,664)</td>
</tr>
<tr>
<td>Premises and equipment</td>
<td>595,888</td>
<td>573,781</td>
<td>22,107</td>
</tr>
<tr>
<td>Accrued interest</td>
<td>107,436</td>
<td>79,934</td>
<td>27,502</td>
</tr>
<tr>
<td>Customers’ acceptance liabilities</td>
<td>41,802</td>
<td>31,468</td>
<td>10,334</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>629,726</td>
<td>495,473</td>
<td>134,253</td>
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<tr>
<td>Goodwill</td>
<td>2,395,907</td>
<td>2,289,956</td>
<td>105,951</td>
</tr>
<tr>
<td>Deferred tax assets</td>
<td>26,543</td>
<td>63,319</td>
<td>(36,776)</td>
</tr>
<tr>
<td>Accounts receivable</td>
<td>361,314</td>
<td>565,278</td>
<td>(203,964)</td>
</tr>
<tr>
<td>Other assets</td>
<td>961,408</td>
<td>1,169,908</td>
<td>(208,500)</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>83,195,914</td>
<td>80,639,731</td>
<td>2,556,183</td>
</tr>
<tr>
<td><strong>Liabilities and Stockholders’ Equity</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Domestic offices:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-interest-bearing</td>
<td>9,020,134</td>
<td>4,282,080</td>
<td>4,738,054</td>
</tr>
<tr>
<td>Interest-bearing</td>
<td>43,328,498</td>
<td>52,169,603</td>
<td>(8,841,105)</td>
</tr>
<tr>
<td>Overseas offices:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-interest-bearing</td>
<td>121,267</td>
<td>111,965</td>
<td>9,302</td>
</tr>
<tr>
<td>Interest-bearing</td>
<td>2,097,087</td>
<td>1,974,287</td>
<td>122,800</td>
</tr>
<tr>
<td><strong>Total deposits</strong></td>
<td>54,566,966</td>
<td>58,537,935</td>
<td>(3,970,949)</td>
</tr>
<tr>
<td>Call money and funds purchased</td>
<td>1,291,119</td>
<td>2,204,080</td>
<td>(912,961)</td>
</tr>
<tr>
<td>Payables under repurchase agreements</td>
<td>2,802,524</td>
<td>649,938</td>
<td>2,152,586</td>
</tr>
<tr>
<td>Payables under securities lending transactions</td>
<td>2,261,851</td>
<td>1,764,098</td>
<td>497,753</td>
</tr>
<tr>
<td>Due to trust account</td>
<td>1,241,661</td>
<td>1,753,929</td>
<td>(512,268)</td>
</tr>
<tr>
<td>Other short-term borrowings</td>
<td>5,830,806</td>
<td>5,027,995</td>
<td>802,811</td>
</tr>
<tr>
<td>Trading account liabilities</td>
<td>4,239,610</td>
<td>2,669,957</td>
<td>1,569,653</td>
</tr>
<tr>
<td>Obligations to return securities received as collateral</td>
<td>162,690</td>
<td>339,747</td>
<td>(177,057)</td>
</tr>
<tr>
<td>Bank acceptances outstanding</td>
<td>41,802</td>
<td>31,468</td>
<td>10,334</td>
</tr>
<tr>
<td>Accrued interest</td>
<td>89,009</td>
<td>71,872</td>
<td>17,137</td>
</tr>
<tr>
<td>Accounts payable</td>
<td>645,744</td>
<td>444,698</td>
<td>201,046</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>2,049,681</td>
<td>1,551,393</td>
<td>498,288</td>
</tr>
<tr>
<td>Long-term debt</td>
<td>5,874,970</td>
<td>4,157,758</td>
<td>1,717,212</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td>81,098,453</td>
<td>79,204,886</td>
<td>1,893,567</td>
</tr>
<tr>
<td>Capital stock:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preferred stock</td>
<td>709,818</td>
<td>737,806</td>
<td>(27,988)</td>
</tr>
<tr>
<td>Common stock</td>
<td>290,182</td>
<td>262,194</td>
<td>27,988</td>
</tr>
<tr>
<td>Capital surplus</td>
<td>2,541,296</td>
<td>2,517,821</td>
<td>23,475</td>
</tr>
<tr>
<td>Accumulated deficit</td>
<td>(2,031,298)</td>
<td>(2,709,640)</td>
<td>678,342</td>
</tr>
<tr>
<td>Accumulated other changes in equity from nonowner sources, net of taxes</td>
<td>592,016</td>
<td>628,895</td>
<td>(36,879)</td>
</tr>
<tr>
<td><strong>Total stockholders’ equity</strong></td>
<td>2,097,461</td>
<td>1,434,845</td>
<td>662,616</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>83,195,914</td>
<td>80,639,731</td>
<td>2,556,183</td>
</tr>
</tbody>
</table>
## Consolidated Statements of Income

For the fiscal year ended March 31, 2005 (A)  
 Increase/(Decrease)  
 2004 (B)  
 (in millions of yen)  

### Interest income:

<table>
<thead>
<tr>
<th>Description</th>
<th>2005 (A)</th>
<th>2004 (B)</th>
<th>(A) - (B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans, including fees</td>
<td>968,811</td>
<td>840,832</td>
<td>127,979</td>
</tr>
<tr>
<td>Deposits in other banks</td>
<td>20,735</td>
<td>21,264</td>
<td>(529)</td>
</tr>
<tr>
<td>Investment securities:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest</td>
<td>188,852</td>
<td>139,411</td>
<td>49,441</td>
</tr>
<tr>
<td>Dividends</td>
<td>24,594</td>
<td>22,571</td>
<td>2,023</td>
</tr>
<tr>
<td>Trading account assets</td>
<td>18,809</td>
<td>17,681</td>
<td>1,128</td>
</tr>
<tr>
<td>Call loans and funds sold</td>
<td>3,888</td>
<td>3,558</td>
<td>330</td>
</tr>
<tr>
<td>Receivables under reverse repurchase agreements</td>
<td>19,442</td>
<td>13,096</td>
<td>6,346</td>
</tr>
<tr>
<td>and securities borrowing transactions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1,245,131</td>
<td>1,058,413</td>
<td>186,718</td>
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</table>

### Interest expenses:

<table>
<thead>
<tr>
<th>Description</th>
<th>2005 (A)</th>
<th>2004 (B)</th>
<th>(A) - (B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits</td>
<td>83,506</td>
<td>74,818</td>
<td>8,688</td>
</tr>
<tr>
<td>Call money and funds purchased</td>
<td>1,673</td>
<td>1,274</td>
<td>399</td>
</tr>
<tr>
<td>Payables under repurchase agreements and securities lending transactions</td>
<td>31,068</td>
<td>18,587</td>
<td>12,481</td>
</tr>
<tr>
<td>Due to trust account</td>
<td>7,349</td>
<td>6,210</td>
<td>1,139</td>
</tr>
<tr>
<td>Other short-term borrowings and trading account liabilities</td>
<td>16,680</td>
<td>19,404</td>
<td>(2,724)</td>
</tr>
<tr>
<td>Long-term debt</td>
<td>142,877</td>
<td>88,745</td>
<td>54,132</td>
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<tr>
<td>Total</td>
<td>283,153</td>
<td>209,038</td>
<td>74,115</td>
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### Net interest income:

<table>
<thead>
<tr>
<th>Description</th>
<th>2005 (A)</th>
<th>2004 (B)</th>
<th>(A) - (B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-interest income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fees and commissions</td>
<td>595,159</td>
<td>445,717</td>
<td>149,442</td>
</tr>
<tr>
<td>Foreign exchange gains - net</td>
<td>89,294</td>
<td>95,561</td>
<td>(6,267)</td>
</tr>
<tr>
<td>Trading account gains (losses) - net</td>
<td>(45,863)</td>
<td>228,971</td>
<td>(274,834)</td>
</tr>
<tr>
<td>Investment securities gains - net</td>
<td>291,392</td>
<td>316,911</td>
<td>(25,519)</td>
</tr>
<tr>
<td>Refund of the local taxes by the Tokyo Metropolitan Government</td>
<td>-</td>
<td>25,695</td>
<td>(25,695)</td>
</tr>
<tr>
<td>Equity in earnings (loss) of affiliated companies</td>
<td>20,448</td>
<td>(35,310)</td>
<td>55,758</td>
</tr>
<tr>
<td>Other non-interest income</td>
<td>220,953</td>
<td>72,422</td>
<td>148,531</td>
</tr>
<tr>
<td>Total</td>
<td>1,171,383</td>
<td>1,149,967</td>
<td>21,416</td>
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</tbody>
</table>

### Non-interest expenses:

<table>
<thead>
<tr>
<th>Description</th>
<th>2005 (A)</th>
<th>2004 (B)</th>
<th>(A) - (B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries and employee benefits</td>
<td>317,497</td>
<td>344,550</td>
<td>(27,053)</td>
</tr>
<tr>
<td>Occupancy expenses - net</td>
<td>116,283</td>
<td>121,193</td>
<td>(4,910)</td>
</tr>
<tr>
<td>Fees and commission expense</td>
<td>80,227</td>
<td>50,882</td>
<td>29,345</td>
</tr>
<tr>
<td>Amortization of intangible assets</td>
<td>111,499</td>
<td>82,722</td>
<td>28,777</td>
</tr>
<tr>
<td>Insurance premiums, including deposit insurance</td>
<td>51,565</td>
<td>52,054</td>
<td>(489)</td>
</tr>
<tr>
<td>Minority interest in income of consolidated subsidiaries</td>
<td>21,398</td>
<td>19,668</td>
<td>1,730</td>
</tr>
<tr>
<td>Communications</td>
<td>31,160</td>
<td>22,563</td>
<td>8,597</td>
</tr>
<tr>
<td>Provision for acceptances and off-balance sheet credit instruments</td>
<td>8,005</td>
<td>831</td>
<td>7,174</td>
</tr>
<tr>
<td>Losses on sales and disposal of premises and equipment</td>
<td>8,329</td>
<td>19,167</td>
<td>(10,838)</td>
</tr>
<tr>
<td>Advisory services</td>
<td>48,600</td>
<td>-</td>
<td>48,600</td>
</tr>
<tr>
<td>Other non-interest expenses</td>
<td>388,159</td>
<td>266,282</td>
<td>121,877</td>
</tr>
<tr>
<td>Total</td>
<td>1,182,721</td>
<td>979,912</td>
<td>202,809</td>
</tr>
</tbody>
</table>

### Income before income tax expense and cumulative effect of change in accounting principle:

<table>
<thead>
<tr>
<th>Description</th>
<th>2005 (A)</th>
<th>2004 (B)</th>
<th>(A) - (B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income from operations</td>
<td>858,774</td>
<td>706,306</td>
<td>152,468</td>
</tr>
<tr>
<td>Income tax expense</td>
<td>142,950</td>
<td>95,618</td>
<td>47,332</td>
</tr>
<tr>
<td>Income before cumulative effect of change in accounting principle</td>
<td>715,824</td>
<td>610,688</td>
<td>105,136</td>
</tr>
<tr>
<td>Cumulative effect of change in accounting principle, net of taxes</td>
<td>2,942</td>
<td>(2,959)</td>
<td>5,901</td>
</tr>
<tr>
<td>Net income</td>
<td>718,766</td>
<td>607,729</td>
<td>111,037</td>
</tr>
</tbody>
</table>

### Income allocable to preferred stockholders:

<table>
<thead>
<tr>
<th>Description</th>
<th>2005 (A)</th>
<th>2004 (B)</th>
<th>(A) - (B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash dividends paid</td>
<td>12,861</td>
<td>7,029</td>
<td>5,832</td>
</tr>
<tr>
<td>Beneficial conversion feature</td>
<td>27,538</td>
<td>20,799</td>
<td>6,739</td>
</tr>
<tr>
<td>Net income available to common stockholders</td>
<td>678,367</td>
<td>579,901</td>
<td>98,466</td>
</tr>
</tbody>
</table>

### Earnings per common share:

<table>
<thead>
<tr>
<th>Description</th>
<th>2005 (A)</th>
<th>2004 (B)</th>
<th>(A) - (B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic earnings per common share - income available to common stockholders before cumulative effect of change in accounting principle</td>
<td>132,172.03</td>
<td>115,227.05</td>
<td>16,944.98</td>
</tr>
<tr>
<td>Basic earnings per common share - net income available to common stockholders</td>
<td>132,747.83</td>
<td>114,642.17</td>
<td>18,105.66</td>
</tr>
<tr>
<td>Diluted earnings per common share - income available to common stockholders before cumulative effect of change in accounting principle</td>
<td>99,190.88</td>
<td>86,803.31</td>
<td>12,387.57</td>
</tr>
<tr>
<td>Diluted earnings per common share - net income available to common stockholders</td>
<td>99,598.72</td>
<td>86,381.59</td>
<td>13,217.13</td>
</tr>
</tbody>
</table>