May 14, 2001
UFJ Holdings, Inc.

To Whom It May Concern:

Start of Provision of ATM Services Jointly with IY Bank

The Sanwa Bank, Limited (a wholly owned subsidiary of UFJ Holdings, Inc.) will, as the primary alliance partner with IY Bank Co., Ltd., start to provide services to customers (namely, cash deposits and withdrawals, and balance inquiries) as from May 15, 2001, at ATMs installed by IY Bank.

At IY Bank, the installation of approximately 7,000 ATMs is planned within several years, especially at Seven Eleven convenience stores. As a result of the alliance with IY Bank, Sanwa Bank will sharply increase the number of ATMs operating 24 hours and 365 days a year.

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