December 3, 2001

To Whom It May Concern:

UFJ Holdings, Inc.


We hereby give notice that, concurrent with the filing for the start of civil rehabilitation proceedings with the Osaka District Court by Minoh Kanko Kaihatsu Kabushiki Kaisha and its affiliates, there is possibility of non collection and/or delayed collection of the exposure extended to the companies by The Tokai Bank, Limited (a wholly owned subsidiary of UFJ Holdings).

1. Amount of exposure to the companies

Yen 17,057 million

The Sanwa Bank, Limited and The Toyo Trust and Banking Company, Limited (both wholly owned subsidiaries of UFJ Holdings) have no exposure to the companies.

2. Impact on earnings of UFJ Holdings

This will not affect the forecast of UFJ Holdings’ consolidated financial results for the fiscal year ending March 31, 2002, which it announced on November 22, 2001, since it had already provided specific reserves for non-collectible amount of the exposure uncovered by collateral.

UFJ Holdings posted this News Release on this Web site, aiming to facilitate timely disclosure of information to its stockholders, investors, customers, etc.

This News Release may contain important information, defined in the Japanese Securities and Exchange Law, concerning the business of the Company. In case that a person who receives such information by viewing this Web site conducts any sale, purchase or other certain transactions designated under the Law in respect of stocks or other certain securities or instruments issued by the Company, until 12 hours pass from the time when such information was disclosed to the designated media, such conducts may be deemed to be violation of the Law.