January 24, 2002

To Whom It May Concern:

UFJ Bank Limited

Delay in Automatic settlement service of UFJ Bank

We hereby give notice that there have been some delays since January 23, 2002 in the processing of the automatic settlement services conducted by UFJ Bank Limited (the “Bank”). In addition, the reports to the payees on the results of such settlement transactions have been delayed.

The Bank is expecting the situation will normalize by the end of January.

The main frame computer systems of the Bank have been operating normally since the systems integration was completed concurrent with the merger of Sanwa Bank and Tokai Bank. Therefore, other services have been provided as usual, including those through ATMs, branches, Internet, and telephone.

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