July 8, 2002

To Whom It May Concern:

UFJ Holdings, Inc.

Possible Non Collection & Delayed Collection of Exposure Concurrent with Filing for Start of Civil Rehabilitation Proceedings by Dai Nippon Construction

We hereby give notice that, concurrent with the filing for the start of civil rehabilitation proceedings with the Tokyo District Court by Dai Nippon Construction, there is possibility of non collection and/or delayed collection of the exposure extended to the company by UFJ Bank Limited and UFJ Trust Bank Limited (both are wholly owned subsidiaries of UFJ Holdings).

1. Amount of exposure to the company

   UFJ Bank: Yen 49,540 million
   UFJ Trust Bank: Yen 1,452 million (Including trust account with principal indemnification clause)

2. Impact on earnings of UFJ Holdings

   Non-collectible amount of exposure to the company will be absorbed as necessary for the interim period ending September 30, 2002. Concurrent with this announcement, there is no change to our forecasts of earnings for the current fiscal year, which have already been announced.

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