October 1, 2002

To Whom It May Concern:

UFJ Bank Limited

Yuan Denominated Services at Tianjin Branch

UFJ Bank Limited started providing banking services denominated in yuan to non-Chinese corporate and individual customers in Tianjin through its Tianjin Branch. The services were started from September 16, 2002 with approval of the related authorities. UFJ Bank is the first Japanese bank dealing yuan denominated banking services in Tianjin area.

1. Lines of yuan denominated services at Tianjin Branch
   i. Deposits
   ii. Loans
   iii. Settlement services - money transfers, checks and bills
       (Cash Management Service is to be offered near future)
   iv. Guarantee services

   These services are offered to non-Chinese corporations and individuals who have been registered to Tianjin.

2. Networks in Republic of China
   i. Shanghai Branch (provides yuan denominated services in Shanghai, Jiangsu, Zhejiang and Dalian)
   ii. Tianjin Branch (provides yuan denominated services in Tianjin)
   iii. Beijing Branch
   iv. Dalian Branch
   v. Shenzhen Branch (provides yuan denominated services in Guangdong, Hunan and Guangxi)
   vi. Guangzhou Representative Office