November 26, 2002

To whom It May Concern:

UFJ Holdings, Inc.

Financial assistance to TOWA REAL ESTATE DEVELOPMENT CO., LTD.

We hereby give notice that UFJ Bank Limited and UFJ Trust Bank Limited, both of wholly owned subsidiaries of UFJ Holdings, Inc., today decided to give financial assistance to TOWA REAL ESTATE DEVELOPMENT CO., LTD. (TOWA REAL ESTATE), as described below, in order for TOWA REAL ESTATE to execute its new reform plan, which was announced on November 7, 2002.

1. Debt forgiveness
   UBJ Bank: 160,637 million yen
   UFJ Trust Bank: 5,103 million yen

2. Debt-for-equity swaps
   UFJ Bank: 25,530 million yen
   UFJ Trust Bank: 762 million yen

Impact on earnings of UFJ Holdings

UFJ Holdings does not change the current forecast of its consolidated financial results for the fiscal year ending March 31, 2003.