November 26, 2003

To Whom It May Concern:

UFJ Holdings, Inc.

Possible Non Collection & Delayed Collection of Exposure Concurrent with Filing for Start of Corporation Reorganization Proceedings by Tsuzuki Spinning Co., Ltd. and its Affiliates

We hereby give notice that, concurrent with the filing for the start of corporation reorganization proceedings with the Tokyo District Court by Tsuzuki Spinning Co., Ltd. and its affiliates, there is possibility of non collection and/or delayed collection of the exposure extended to the company and its affiliates by UFJ Bank Limited, a subsidiary of UFJ Holdings, Inc.

1. Amount of exposure to the company

UFJ Bank Limited including its subsidiary: Yen 109,699 million
(UFJ Bank non-consolidated: Yen 95,999 million)

2. Impact on earnings of UFJ Holdings

This will not affect UFJ Holdings' forecasts of earnings for the current fiscal year, which have been announced on November 25, 2003, since UFJ Bank and its subsidiary had already provided loan loss reserves for the exposure mentioned above by the end of the interim period ended September 30, 2003.

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.