November 27, 2003

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 RAIKA CO., LTD. and its Affiliates

We hereby give notice that, concurrent with the filing for the start of civil rehabilitation proceedings with the Tokyo District Court by RAIKA 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: Yen 28,090 million

2. Impact on earnings of UFJ Holdings

Non-collectible amount of the exposure mentioned above is not determined at the moment.

Concurrent with this announcement, there is no change to our forecasts of earnings for the current fiscal year, which have already been announced.

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.