

Mitsubishi Tokyo Financial Group, Inc.
UFJ Holdings, Inc.
The Bank of Tokyo-Mitsubishi, Ltd.
UFJ Bank Limited
The Mitsubishi Trust and Banking Corporation
UFJ Trust Bank Limited

Offering Free Cash Withdrawal Services at all ATMs and CDs of the Four Banks

Tokyo, October 18, 2004 — The Bank of Tokyo-Mitsubishi, Ltd. (BTM; President: Nobuo Kuroyanagi) and The Mitsubishi Trust and Banking Corporation (MTB; President: Haruya Uehara), which are subsidiaries of Mitsubishi Tokyo Financial Group, Inc. (MTFG; President and CEO: Nobuo Kuroyanagi) and UFJ Bank Limited (UFJ Bank; President: Takamune Okihara) and UFJ Trust Bank Limited (UFJ Trust Bank; President: Shintaro Yasuda), which are subsidiaries of UFJ Holdings, Inc. (UFJ; President and CEO: Ryosuke Tamakoshi) will offer free cash withdrawals at any ATM (Automatic Teller Machine) and CD (Cash Dispenser) of the four banks prior to completion of the planned management integration as they aim to promptly pass on the benefits of the integration to their customers. As part of our efforts to enhance customer convenience customers of the four banks will be able to withdraw cash through the other banks' ATMs and CDs without incurring any cross-use fees. The four banks will achieve a nationwide network of 9,423 ATMs and CDs and 2,891 branches. (Numbers of branches, ATMs and CDs as of the end of September 2004.)

1. Date of implementation

Wednesday, October 27, 2004.

2. Summary of implementation

Open cash withdrawal operations among ATMs and CDs of the four banks will eliminate cross-use fees.

Customers of any of the four banks will be able to use ATM and CD services of the other three banks free of charge (the fee is usually 105 yen per transaction including consumption tax) when making cash withdrawals from their account (excludes convenience store-based ATM services).

Notes:

- (1) A fee of 105 yen per transaction (including consumption tax) will be required for transactions during extended operational hours (beyond 8:45AM to 6:00PM on weekdays).
- (2) Open cash withdrawal operations at ATMs and CDs has already been implemented between BTM and MTB, and between UFJ Bank and UFJ Trust Bank since September 11, 2000 and May 17, 1999, respectively.

This press release contains forward-looking statements relating to the parties referred to in the press release. Forward-looking statements are inherently susceptible to uncertainties, risks and changes in circumstances and are not guarantees of future performance. They may prove to be incorrect and may not be realized in the future due to a wide range of reasons. In light of the many risks, uncertainties and possible changes, you are advised not to put undue reliance on the forward-looking statements. The parties are under no obligation, and expressly disclaims any obligation, to update or alter the forward-looking statements, except as may be required by any applicable laws and regulations or stock exchange rules.

Reference

ATM and CD Networks (as of September 30, 2004)

	BTM	MTB	UFJ Bank	UFJ Trust Bank	Total				
						Tokyo*	Nagoya*	Osaka*	Others
Branches providing counter services	251	46	417	39	753	386	134	188	45
Branches providing automated services	490	2	1,642	4	2,138	1,075	675	367	21
Total branches	741	48	2,059	43	2,891	1,461	809	555	66
ATMs and CDs	3,045	102	6,202	74	9,423				

*metropolitan area