



November 29, 2004

UFJ Holdings, Inc.

Correction on Consolidated Financial Results for the Six Months Ended September 30, 2004

UFJ Holdings, Inc. ("UFJ") hereby gives notice that there were incorrect postings in Consolidated Financial Results for the Six Months Ended September 30, 2004, Financial Statements of UFJ Bank Limited and Supplementary publicized on November 24, 2004. UFJ makes an announcement for amendment as set forth below.

Consolidated Financial Results for the Six Months Ended September 30, 2004

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Consolidated Statements of Operations

		(Yen mil.)	
		Six Months Ended September 30, 2004	
		Before correction	After correction
Revenue			
	Trust Fees	23,995	25,379
	Fees and Commissions	240,567	239,183
Expenses			
	Fees and Commissions	58,571	37,394
	Other Operating Expenses	118,748	118,755
	General and Administrative Expenses	340,717	361,431
	Other Expenses	1,074,717	1,075,174

Note: No correction is posted for Total Revenue and Total Expenses

Financial Statements of UFJ Bank Limited

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Consolidated Statements of Income

(Yen mil.)

	Six Months Ended September 30, 2004	
	Before correction	After correction
Expenses		
Fees and Commissions	51,537	30,359
Other Operating Expenses	112,222	112,229
General and Administrative Expenses	269,875	290,589
Other Expenses	943,999	944,456

Note: No correction is posted for Total Expenses

Supplementary to Consolidated Financial Results for the Six Months Ended September 30, 2004

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I. Summary of Financial Results

1. Income Statements

(a) Consolidated

(Yen mil.)

	Six Months Ended September 30, 2004		Change	
	Before correction	After correction	Before correction	After correction
Gross Operating Profit	782,899	804,070	(72,832)	(51,661)
Trust Fees (before Write-off)	26,282	27,665	(7,126)	(5,742)
Fees and Commissions	181,995	201,789	1,803	21,597
Other Operating Income	154,090	154,083	23,571	23,564
General and Administrative Expenses (minus)	340,717	361,431	(43,087)	(22,373)
Other Income and Expenses	(1,565,650)	(1,566,107)	(1,111,476)	(1,111,933)

Note: No correction is posted for Ordinary Profit

<Reference>

(Yen bil.)

	Six Months ended September 30, 2004		Change	
	Before correction	After correction	Before correction	After correction
Consolidated Business Profit	1,111.1	1,111.6	491.5	492.0
Consolidated Business Profit (After Write-offs in Trust Account)	1,108.8	1,109.3	502.1	502.5

CONSOLIDATED STATEMENTS OF OPERATIONS

Millions of yen	Six months ended September 30,		Year ended
	2004 (Unaudited)	2003 (Unaudited)	March 31, 2004
Revenue:			
Interest Income	513,611	509,352	1,027,517
<i>Interest on Loans and Discounts</i>	<i>367,847</i>	<i>392,451</i>	<i>771,488</i>
<i>Interest on and Dividends from Securities</i>	<i>106,273</i>	<i>81,816</i>	<i>174,723</i>
Trust Fees	25,379	20,562	49,408
Fees and Commissions	239,183	213,077	454,711
Trading Revenue	18,672	103,150	188,019
Other Operating Income	272,839	310,659	492,556
Other Income	204,503	145,161	477,698
Total Revenue	1,274,190	1,301,963	2,689,911
Expenses:			
Interest Expenses	102,212	100,890	202,504
<i>Interest on Deposits</i>	<i>36,849</i>	<i>36,258</i>	<i>71,859</i>
Fees and Commissions	37,394	32,885	66,914
Trading Expenses	9,540	-	-
Other Operating Expenses	118,755	180,140	334,458
General and Administrative Expenses	361,431	383,804	773,036
Other Expenses	1,075,174	409,716	1,644,742
Total Expenses	1,704,508	1,107,436	3,021,656
Income (Loss) before Income Taxes & Minority Interests	(430,318)	194,526	(331,745)
Provision for Income Taxes	7,681	3,759	14,127
Deferred Income Taxes	225,946	1,430	36,929
Minority Interests in Net Income (Loss)	10,337	9,487	20,003
Net Income (Loss)	(674,283)	179,848	(402,806)

CONSOLIDATED STATEMENTS OF INCOME

Millions of yen	Six months ended September 30,		Year ended
	2004	2003	March 31, 2004
	(Unaudited)	(Unaudited)	
Income:			
Interest Income	488,990	484,972	974,795
<i>Interest on Loans and Discounts</i>	352,580	372,782	731,991
<i>Interest on and Dividends from Securities</i>	98,459	76,921	161,221
Fees and Commissions	176,306	181,043	389,125
Trading Gains	3,880	102,213	185,063
Other Operating Income	264,423	295,149	468,900
Other Income	190,665	125,734	493,883
Total Income	1,124,266	1,189,114	2,511,768
Expenses:			
Interest Expenses	93,136	92,891	185,785
<i>Interest on Deposits</i>	34,099	32,303	64,667
Fees and Commissions	30,359	29,717	58,748
Trading Expenses	10,261	-	-
Other Operating Expenses	112,229	169,070	315,754
General and Administrative Expenses	290,589	339,506	688,092
Other Expenses	944,456	395,458	1,579,315
Total Expenses	1,481,032	1,026,644	2,827,697
Income (Loss) before Income Taxes	(356,765)	162,470	(315,928)
Less: Provision for Income Taxes	3,764	2,984	12,426
Less: Deferred Income Taxes	184,861	(727)	18,240
Less: Minority Interests in Net Income	8,127	9,629	22,768
Net Income (Loss)	(553,519)	150,584	(369,364)

I. SUMMARY OF FINANCIAL RESULTS

1. INCOME STATEMENTS

(a) Consolidated

	(Yen mil.)		
Six Months Ended September 30,	2004	2003	Change
Gross Operating Profit	804,070	855,732	(51,661)
Net Interest Income	411,399	408,461	2,937
Trust Fees (before Write-off)	27,665	33,408	(5,742)
Fees and Commissions	201,789	180,192	21,597
Trading Revenue	9,131	103,150	(94,019)
Other Operating Income	154,083	130,519	23,564
General and Administrative Expenses (minus)	361,431	383,804	(22,373)
Net Transfer to General Reserve (minus)	(648,587)	(118,559)	(530,027)
Other Income and Expenses	(1,566,107)	(454,173)	(1,111,933)
Gains & Losses on Stocks and Other Equity Securities	(35,966)	5,568	(41,534)
Credit Costs	(1,341,069)	(400,976)	(940,092)
Loans Written-off	(97,792)	(181,162)	83,370
Net Transfer to Specific Reserve	(1,070,435)	(167,672)	(902,763)
Losses on Sales of Loans to CCPC	-	(491)	491
Transfer to Reserve for Contingent Liabilities Related to Loans Sold	-	(37)	37
Losses on Loans Securitized / Sold	(74,605)	(33,632)	(40,973)
Gains on Loans Securitized / Sold	3,415	1,903	1,512
Losses on Supporting Specific Borrowers	(1,173)	(15,181)	14,007
Transfer to Reserve for Possible Losses on Support of Specific Borrowers	(101,209)	(5,700)	(95,509)
Transfer to Specific Reserve for Loans to Refinancing Countries	732	997	(264)
Credit Costs (Trust Account)	(2,286)	(12,846)	10,559
Trust Account Loss Indemnified	(3,028)	-	(3,028)
Gains & Losses in Investment under Equity Method	2,096	4,812	(2,715)
Ordinary Profit	(474,880)	136,313	(611,194)
Extraordinary Gains and Losses	44,562	58,212	(13,650)
Collection of Written-off Claims	24,279	16,557	7,721
Gains from Cancellation of Securities to Employee Retirement Benefit Trust	38,325	-	38,325
Amortization of Net Transitional Obligations for Employee Retirement Benefits	(13,183)	(13,350)	166
Income before Income Taxes & Minority Interests	(430,318)	194,526	(624,844)
Income Taxes (current)(minus)	7,681	3,759	3,921
Income Taxes (deferred)(minus)	225,946	1,430	224,515
Minority Interests in Net Income(minus)	10,337	9,487	850
Net Income (Loss)	(674,283)	179,848	(854,132)

Credit-related Expenses	(673,517)	(278,705)	(394,811)
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<Reference>

	(Yen bil.)		
Six Months Ended September 30,	2004	2003	Change
Consolidated Business Profit *	1,111.6	619.6	492.0
Consolidated Business Profit (After Write-offs in Trust Account)	1,109.3	606.7	502.5

*Managerial figures, based on internal managerial accounting, calculated by adding non-consolidated business

profit of banking subsidiaries to profits/losses of UFJ Holdings, its subsidiaries and affiliates** taking into account

the parent company 's ownerships ratios on each company and adjusting for internal transactions.

**Profits/losses of UFJ Holdings, its subsidiaries and affiliates consist of Net Interest Income, Fees and Commissions,

Trading Profit and Other Operating Income (Net) minus General and Administrative Expenses and Net Transfer to General Reserve.

<Reference>

Six Months Ended September 30,	2004	2003	Change
Number of Consolidated Subsidiaries	109	113	(4)
Number of Companies Accounted for Under Equity Method	26	28	(2)