

UFJ

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January 28, 2002

Office of International Corporate Finance  
Securities and Exchange Commission  
Judiciary Plaza,  
450 Fifth Street, N.W.  
Washington, DC 20549  
U.S.A.

SUPPL

Attn.: Mr. Paul Dudeck, Mail Stop 3-9  
Facsimile Number: 001-1-202-942-9525

PROCESSED

FEB 25 2002

THOMSON P  
FINANCIAL

UFJ Holdings, Inc

File Number 82-5169

Information Furnished Pursuant to  
12g-3-2(b) Under the Securities Exchange Act of 1934

Ladies and Gentlemen:

The enclosed document is submitted pursuant to Rule 12g3-2(b) of Securities Exchange Act of 1934, as amended (the "Act").

The document is furnished with the understanding that such document will not be deemed to be "filed" with the Commission or otherwise subject to the liabilities of Section 18 of the Act, and that the furnishing of the document shall not constitute an admission for any purpose that the Company is subject to the Act.

If you have any questions or comments regarding the foregoing, please contact me at 81-3-3212-5458.

Sincerely,

Chie Arai  
Manager  
Group Planning Department  
UFJ Holdings, Inc.

BY FACSIMILE AND MAIL

Enclosure

January 28, 2002

To Whom It May Concern:

UFJ Holdings, Inc.

Malfunction of Automatic settlement system of UFJ Bank

We hereby give additional information following on the announcement on January 24, 2002 of delay in automatic settlement conducted by UFJ Bank Limited (the "Bank"), a wholly owned subsidiary of UFJ Holdings.

1. Automatic settlement service is conducted on the original schedule from today.
2. Automatic deductions were duplicated for some customers. Mistakenly duplicated deductions will be duly cancelled.
3. Reports to payees on completed automatic settlement are not in the form required by each customer, but set by the Bank. We expect that it will be normalized by the middle of February.

The mainframe computer systems of the Bank have been operating normally since the systems integration was completed concurrent with the merger of Sanwa Bank and Tokai Bank. Therefore, other services have been provided as usual, including those through ATMs, branches, Internet, and telephone.

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