

RECEIVED

UFJ Holdings, Inc

2005 APR 11 A 10:05

OFFICE OF INTERNATIONAL CORPORATE FINANCE



05007121

**Address:** UFJ Holdings, Inc.  
 1-1, Otemachi 1-chome, Chiyoda-ku,  
 Tokyo 100-8114, JAPAN

**Facsimile:** 81-3-3212-5867

**Telephone:** 81-3-3212-5458

82-5769

FACSIMILE TRANSMISSION COVER MEMORANDUM

SUPPL

**DATE:** March 28, 2005

**TO:** Office of International Corporate Finance  
 Division of Corporate Finance  
 Securities and Exchange Commission  
 Attn.: Mr. Paul Dudek, Mail Stop 3-9

**FACSIMILE NUMBER:** 010-1-202-942-9624

**FROM:** Emi Matsumoto, Group Planning Department

**NUMBER OF PAGES:** 3 (including this page)

**RE:** Information Furnished Pursuant to 12g-3-2(b)

PROCESSED

APR 11 2005

J THOMSON FINANCIAL

Handwritten signature and date 4/11

**UFJ Holdings, Inc.**

1-1 Otemachi 1-chome, Chiyoda-ku, Tokyo 100-8114 Japan

March 28, 2005

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

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

UFJ Holdings, Inc  
File Number 82-5169  
Information Furnished Pursuant to  
12g-3-2(b) Under the Securities Exchange Act of 1934

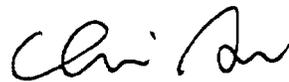
Ladies and Gentlemen:

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

**UFJ**

Press Release

March 28, 2005

UFJ Holdings, Inc.

UFJ Bank Limited

### Capital Enhancement of UFJ Bank

---

UFJ Holdings, Inc. ("UFJ Holdings") and UFJ Bank Limited ("UFJ Bank") have today resolved that UFJ Holdings will subscribe JPY 50 billion of non-voting preferred shares issued by UFJ Bank, aiming to further enhance capital adequacy ratio of UFJ Bank.

As a result, capital adequacy ratio of UFJ Bank is expected to improve by approximately 0.25% on a non-consolidated basis and 0.35% on a consolidated basis, further securing adequate capital ratio as an international standard bank.

This arrangement does not affect the consolidated capital ratio of UFJ Holdings.

#### [Outline of the new share issuance by UFJ Bank]

- |   |                                   |
|---|-----------------------------------|
| 1. Name and type of shares:                   | Class H Preferred Shares Series 1 |
| 2. Method of issue:                           | Subscription by UFJ Holdings      |
| 3. Issue price:                               | JPY 2,000 per share               |
| 4. Number of shares issued:                   | 25,000,000                        |
| 5. Aggregate amount of issue:                 | JPY 50 billion                    |
| 6. Amount to be credited to Capital:          | JPY 1,000 per share               |
| 7. Voting rights:                             | No voting rights                  |
| 8. Conversion rights:                         | No conversion rights              |
| 9. Deadline for application for subscription: | March 29, 2005                    |
| 10. Deadline for payment:                     | March 29, 2005                    |

RECEIVED

UFJ Holdings, Inc

2005 APR 11 AM 10:05

OFFICE OF INTERNATIONAL CORPORATE FINANCE

**Address:** UFJ Holdings, Inc.  
1-1, Otemachi 1-chome, Chiyoda-ku,  
Tokyo 100-8114, JAPAN

**Facsimile:** 81-3-3212-5867

**Telephone:** 81-3-3212-5458

**FACSIMILE TRANSMISSION COVER MEMORANDUM**

**DATE:** March 31, 2005

**TO:** Office of International Corporate Finance  
Division of Corporate Finance  
Securities and Exchange Commission  
Attn.: Mr. Paul Dudek, Mail Stop 3-9

**FACSIMILE NUMBER:** 010-1-202-942-9624

**FROM:** Emi Matsumoto, Group Planning Department

**NUMBER OF PAGES:** 3 (including this page)

**RE:** Information Furnished Pursuant to 12g-3-2(b)

---

\* If you do not receive all pages please contact us immediately.

March 31, 2005

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

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

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

**UFJ**

Press Release

March 31, 2005

UFJ Holdings, Inc.

## **Subscription of Shares Issued by MISAWA HOMES HOLDINGS**

---

UFJ Holdings, Inc. ("UFJ") hereby gives notice that the terms and conditions of new share issuance by MISAWA HOMES HOLDINGS, INC. ("MISAWA HOMES HOLDINGS") subscribed by UFJ Bank Limited ("UFJ Bank") have been determined. The subscription is a part of the financial assistance announced on December 28, 2004.

### 1. Outline of the Subscription by UFJ Bank

Amount	: Yen 19,999,998,000
Type of Shares	: Preferred shares
Form of Subscription	: Debt-for-equity swap for the loans extended to MISAWA HOMES HOLDINGS
Subscription Date	: Early June 2005

The above subscription shall be conditional upon the approval for the necessary change in the articles of incorporation at the extraordinary shareholders meeting of MISAWA HOMES HOLDINGS to be held in late April 2005.

### 2. Impact on Earnings of UFJ

There is no change to the current forecasts of UFJ's consolidated and non-consolidated financial results for the fiscal year ending March 31, 2005.