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# UFJ Holdings

## FY2004 Financial Results

<Data Book>



May 31, 2005

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## Disclaimer

This document contains forward -



# Table of Contents

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| Financial Results

| Interest Revenue and Expenses  
(Loans & Deposits)

| Statement of Source and Application  
of Funds

| Assets & Liabilities

| Non-Interest Revenue and Expenses

| Trust Related Income

| **GOA 027 Corporate Major Large** TD 1 0.3137 0.3137 rg /F2 13.92 Tf 0.1618 Tc 0 Tw

# Table of Contents (continued)

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- | Earnings by Business Line
- | UFJ Bank / Retail Banking
- | UFJ Bank / Corporate Banking
- | UFJ Bank / Global Banking & Trading
- | UFJ Trust Bank
- | Ordinary income of major subsidiaries and affiliates
- | Securities & Investment Banking
- | Asset Management
- | Leasing and Factoring Business
- | Credit Card / Consumer Loan Business
- | BIS Capital Ratio
- | Capital Amounts & Risk-weighted Assets
- | Deferred Tax Assets
- | Basis for Calculation of Deferred Tax Assets

	Consolidated Strategic Partner (UFJS)		(E)
	Equity (UFJTE)		

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# Financial Results

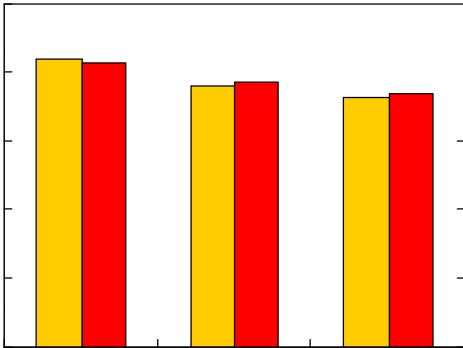












# Statement of Source and Application of Funds

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38.5  
48.1  
9.5  
53.4  
93.6  
40.2  
(5.9)  
4.0  
1.1  
(11.7)  
0.5  
143.8  
83.6  
66.9  
(9.0)  
0.0  
2.3



14.5

13.1

26.3

0.5

3.0







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# **Actions toward Improvement of Financial Positions**



# Loans under Financial Reconstruction Law

(Figures are total of banking account and trust account.)

(Yen mn)

	End Mar. 05 (a)	End Sep. 04 (b)	Change (a) - (b)	End Mar. 04 (c)	Change (a) - (c)
Bankrupt and Quasi-bankrupt	175,744	259,508	(83,763)	304,438	(128,693)
Doubtful	677,305	3,270,993	(2,593,688)	1,483,656	(806,351)
Sub-standard	863,246	623,814	239,431	2,161,273	(1,298,027)
Total Problem Loans	1,716,296	4,154,316	(2,438,020)	3,949,368	(2,233,072)
	190,228	133,944	56,284	570,340	(380,111)
	2,258,446	1,955,214	303,231	2,850,910	(592,464)
Normal					

# Announced Revitalization Plans for Major Large Borrowers (1)

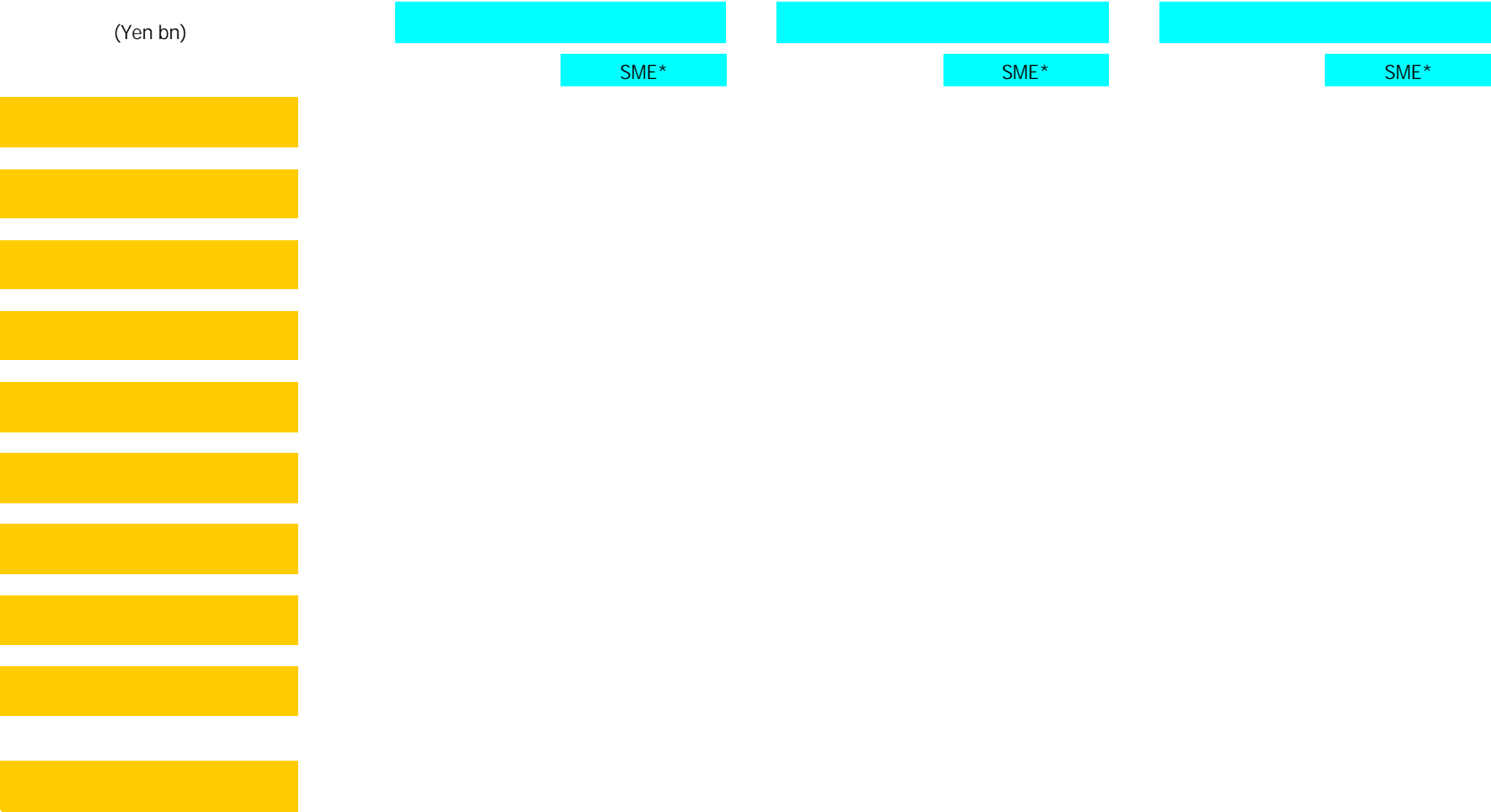




# Portfolio by Internal Ratings

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(Yen bn)







# Borrower Migration Excluding Large Borrowers\*

## Downgrade to Doubtful loans or below significantly decreased

From Sep. 04 to Mar, 05 (Before direct write-off)

(Yen bn)

	Normal	Special Mention	Sub-standard	Doubtful	Bankrupt & Quasi-bankrupt	Total
Normal	36,530.0	314.6	36.4	15.0	4.836,900.7	



## Progress on Final Disposal

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Reduced Yen 3 tn in half a year through execution of drastic rehabilitation plans for large troubled borrowers

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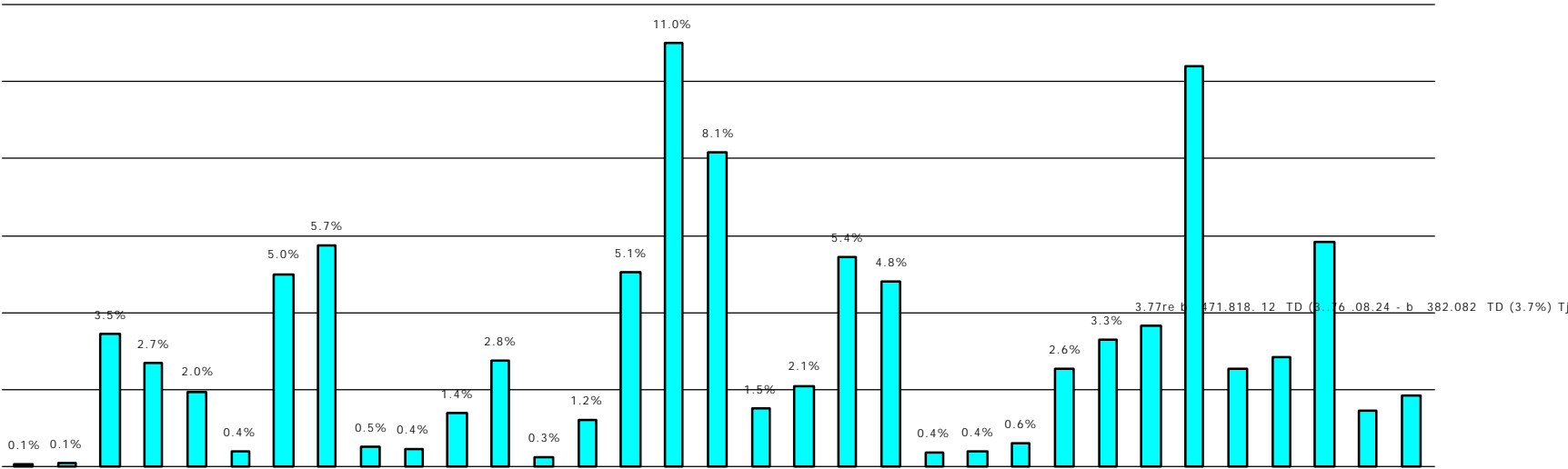
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# Stock Portfolio by Industry

(End Mar. 05)



# UFJ Equity Investments / UFJ Trust Equity

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# **Actions toward Improvement of Profitability**



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(Plan)	change	FY05 H1
	(57.8)	
	3.4	
	13.5	
	(18.9)	
	(55.9)	
	(33.6)	
	(40.8)	
	(5.3)	
	(63.2)	
	(36.1)	
	(27.8)	
	12.2	
	17.9	
	(17.6)	
	(40.4)	
	0.7	
	(27.1)	
(496.8)	(99.1)	

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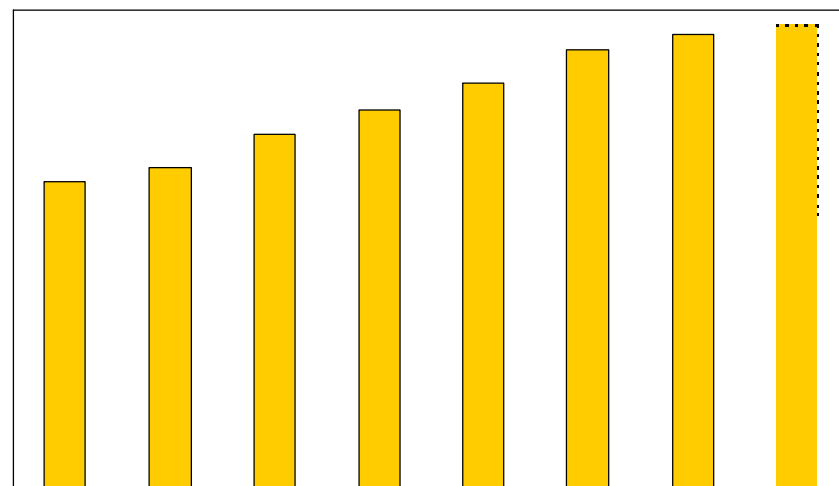
(Plan)

Foreign Currency Deposit	6.9	6.7	(0.1)	3.8
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# UFJ Bank / Retail Banking : Housing Loans

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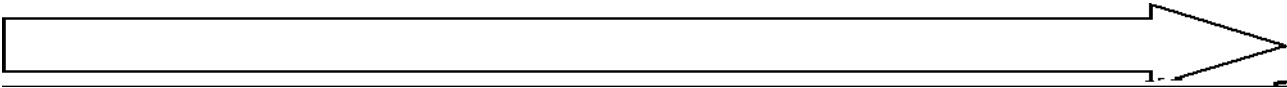


## UFJ Bank / Retail Banking : Fee Income (2)

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# UFJ Bank / Retail Banking : Improving Profitability of Mass Sector

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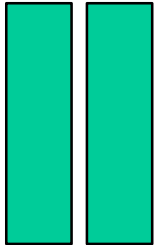





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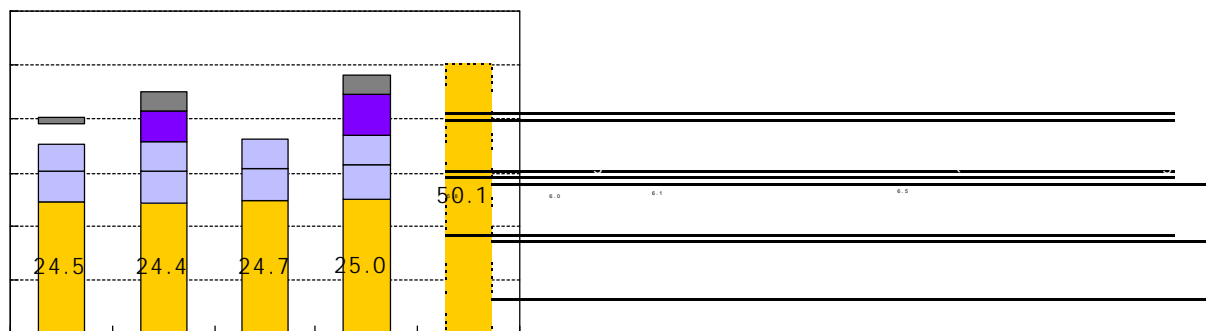
## Aiming to expand customer base in small companies/proprietors segment through vendor finance

- Introduced new business card "BIZWAY" (May 2005)  
aiming to increase receivables to those customers to Yen 260 bn by FY08
  - Rectund vendor financing needs of maximum Yen 5 mil by card loa



# UFJ Bank / Corporate Banking : Fee Income (1)

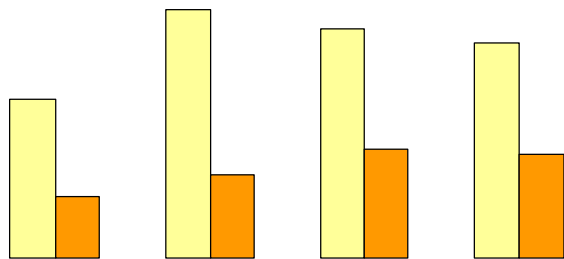
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# UFJ Bank / Corporate Banking : Fee Income (3)

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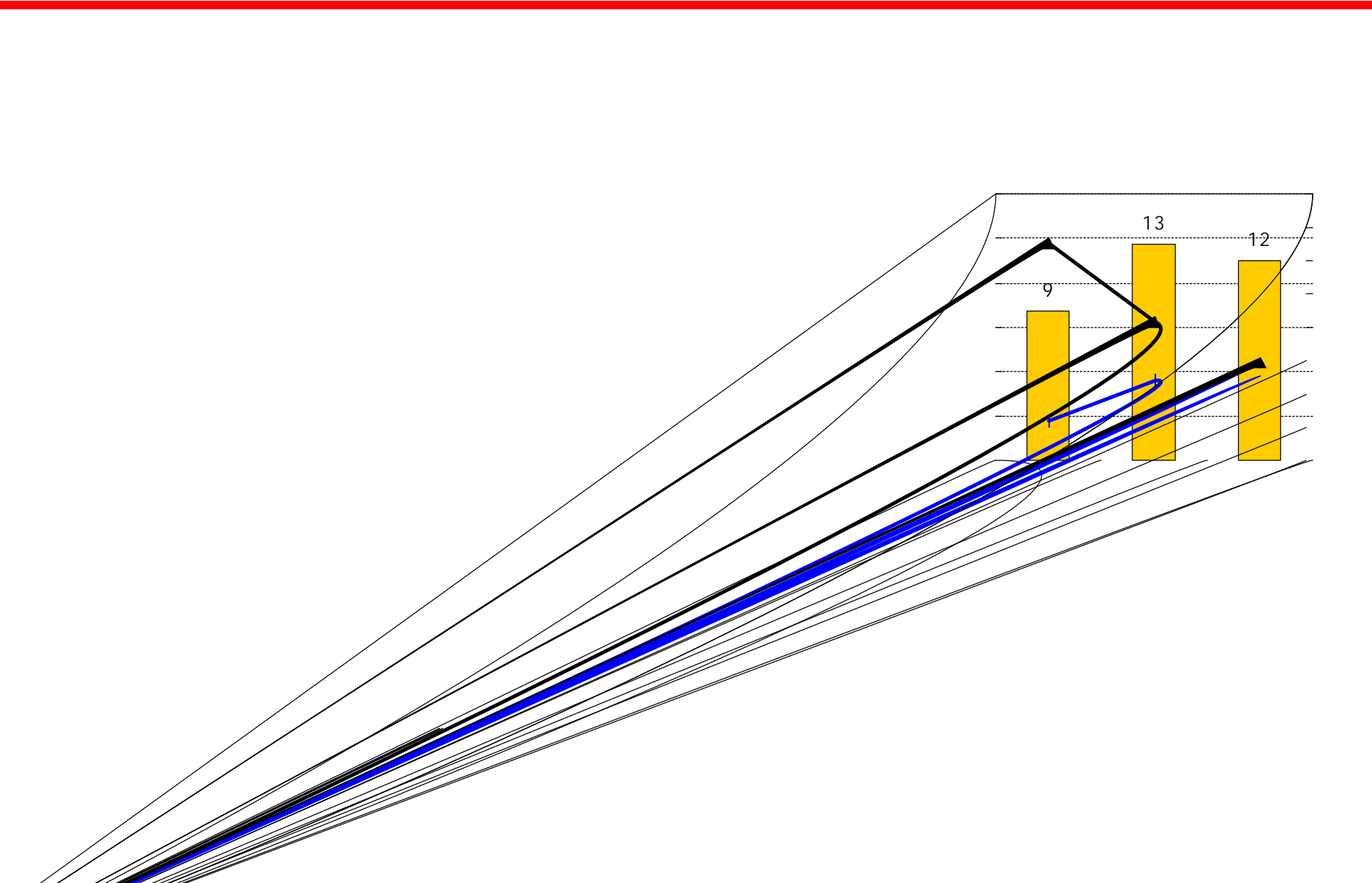












(Plan)

78.2

87.3









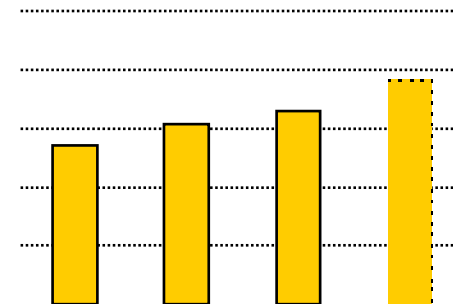




# Asset Management

## < UFJ Partners Asset Management >

	FY04		FY03	change	FY05 H1 (Plan)
		(Plan)			
Operating Revenue	8.5	8.6	6.4	2.1	5.3
Operating Expense (minus)	6.7	6.7	6.3	0.4	3.8
Operating Profit	1.8	1.9	0.1	1.7	1.5



Equity Fund : AUM inada7Fed due to good sales via bank branches, especially monthly distribution type fund

- Fixed Income Fund : Cash outflow due to low interest rate environment was offset by cash inflow to Money Reserve Fund

### **FY05 H1 Business Strategy**

- Further promotion of monthly distribution type fund ,establish flagship fund to increase AUM for equity fund
- Further cash outflow from Fixed Income Fund is expected

# Leasing and Factoring Business (1)

# Leasing and Factoring Business (2)

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(Plan)







# Capital Amounts & Risk-

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## Basis for Calculation of Deferred Tax Assets (1)

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Adopted the example category of Note 4 defined in the Auditing Committee Report No.66Audit-14.8886TD /01.7455 41c 0.03

## Basis for Calculation of Deferred Tax Assets (2)

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Judging deferred tax  
assets as collectable

<Deferred Tax Assets>

Temporary Difference which can be scheduled x  
Effective Tax Rate

<Valuation Allowance>

Temporary Difference which cannot be scheduled x  
Effective Tax Rate

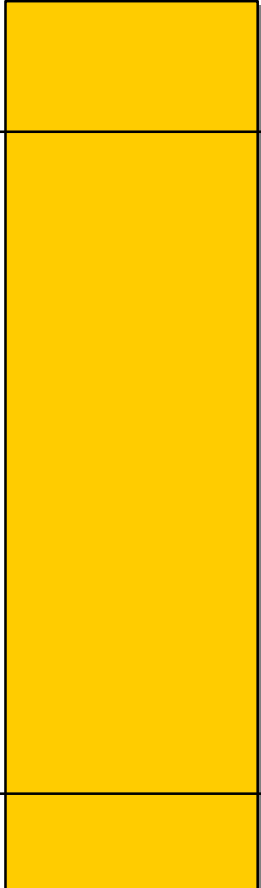








## Shareholder Structure of UFJHD

	Sep. 03	Mar. 04	(%)
Financial Inhtitution	31.26	29.97	
Other Corporation	32.21	28.55	
Foreign Corporation	22.97	31.49	
Individual, etc.	11.70	9.45	
Security Companies	1.80		
Japanese Government & Local Authorities	0.02		
Treasury Stock	0.04		
<b>Total</b>	<b>100.00</b>		