

MITSUBISHI UFJ FINANCIAL GROUP INC

Form 6-K

November 14, 2011

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Form 6-K

Report of Foreign Issuer

Pursuant to Rule 13a-16 or 15d-16 under

the Securities Exchange Act of 1934

For the month of November 2011

MITSUBISHI UFJ FINANCIAL GROUP, INC.

(Translation of registrant's name into English)

7-1, Marunouchi 2-chome, Chiyoda-ku

Tokyo 100-8330, Japan

(Address of principal executive offices)

**Indicate by check mark whether the registrant files or
will file annual reports under cover of Form 20-F or Form 40-F.**

Form 20-F Form 40-F

**Indicate by check mark whether the registrant by furnishing the information
contained in this Form is also thereby furnishing the information to the Commission
pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.**

Yes No

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Date: November 14, 2011

Mitsubishi UFJ Financial Group, Inc.

By: /s/ Manabu Ishii

Name: Manabu Ishii

Title: Chief Manager, General Affairs
Corporate Administration Division

Consolidated Summary Report <under Japanese GAAP>

for the six months ended September 30, 2011

November 14, 2011

Company name: Mitsubishi UFJ Financial Group, Inc. Stock exchange listings: Tokyo, Osaka, Nagoya, New York
 Code number: 8306 URL: http://www.mufg.jp/
 Representative: Katsunori Nagayasu, President & CEO
 For inquiry: Naoki Muramatsu, General Manager Financial Planning Division / Financial Accounting Office
 TEL (03) 3240-7200
 Quarterly securities report issuing date: November 29, 2011 Dividend payment date: December 8, 2011
 Trading accounts: Established
 Supplemental information for quarterly financial statements: Available
 Quarterly investor meeting presentation: Scheduled (for investors and analysts)

(Amounts of less than one million yen are rounded down.)

1. Consolidated Financial Data for the Six Months ended September 30, 2011

(1) Results of Operations

(% represents the change from the same period in the previous fiscal year)

| | Ordinary Income | | Ordinary Profits | | Net Income | |
|--------------------|-----------------|-------|------------------|-------|-------------|-------|
| | million yen | % | million yen | % | million yen | % |
| Six months ended | | | | | | |
| September 30, 2011 | 2,671,205 | 12.7 | 958,644 | 76.9 | 696,091 | 95.1 |
| September 30, 2010 | 2,369,479 | (9.5) | 542,053 | 132.6 | 356,775 | 153.1 |

(*) Comprehensive income

September 30, 2011: 818,223 million yen, 361.8%: September 30, 2010: 177,199 million yen, %

| | Net Income per Common Stock yen | Diluted Net Income per Common Stock yen |
|--------------------|------------------------------------|--------------------------------------------|
| Six months ended | | |
| September 30, 2011 | 48.58 | 48.51 |
| September 30, 2010 | 24.60 | 24.53 |

(2) Financial Conditions

| Total Assets million yen | Total Net Assets million yen | Net Assets Attributable to MUFG Shareholders to Total Assets ^(*) % | Risk-adjusted Capital Ratio ^(**) % |
|-----------------------------|---------------------------------|----------------------------------------------------------------------------------|--------------------------------------------------|
|-----------------------------|---------------------------------|----------------------------------------------------------------------------------|--------------------------------------------------|

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| As of | | | | |
|--------------------|-------------|------------|-----|-------|
| September 30, 2011 | 215,947,173 | 11,334,750 | 4.5 | 15.42 |
| March 31, 2011 | 206,227,081 | 10,814,425 | 4.3 | 14.89 |

(Reference) Shareholders equity as of September 30, 2011: 9,623,920 million yen; March 31, 2011: 8,948,948 million yen

(*1) Net assets attributable to MUFG shareholders to total assets is computed under the formula shown below
 (Total net assets - Subscription rights to shares - Minority interests) / Total assets

(*2) Risk-adjusted Capital Ratio is computed in accordance with the Standards for Consolidated Capital Adequacy Ratio of Bank Holding Company under Article 52-25 of the Banking Law (the Notification of the Financial Services Agency No. 20, 2006).

2. Dividends on Common Stock

| Fiscal year | Dividends per Share | | | | |
|----------------------------------|------------------------|------------------------|------------------------|------------------------|--------------|
| | 1st quarter-end yen | 2nd quarter-end yen | 3rd quarter-end yen | Fiscal year-end yen | Total yen |
| ended March 31, 2011 | | 6.00 | | 6.00 | 12.00 |
| ending March 31, 2012 | | 6.00 | | | |
| ending March 31, 2012 (Forecast) | | | | 6.00 | 12.00 |

(*1) Revision of forecasts for dividends on the presentation date of this Consolidated Summary Report: None

(*2) The information in the above table is only for dividends on common stocks. Please refer to Dividends on preferred stocks with regard to dividends on other type of (unlisted) stocks issued by us.

3. Earnings Forecasts for the Fiscal Year ending March 31, 2012 (Consolidated)

MUFG has the target of 900.0 billion yen of consolidated net income for the fiscal year ending March 31, 2012. (There is a change to our earnings targets released on May 16, 2011.)

MUFG is engaged in financial service businesses such as banking business, trust banking business, securities business and credit card/loan businesses. Because there are various uncertainties caused by economic situation, market environments and other factors in these businesses, MUFG discloses a target of its consolidated net income instead of a forecast of its performance.

4. Other

- (1) Changes in significant subsidiaries during the period: No
- (2) Changes in accounting policies, changes in accounting estimates and restatements
- (A) Changes in accounting policies due to revision of accounting standards: Yes
- (B) Changes in accounting policies due to reasons other than (A): Yes
- (C) Changes in accounting estimates: No
- (D) Restatements: No

- (3) Number of common stocks outstanding at the end of the period

| | | |
|---------------------------------------------------------|-------------------------------------|-----------------------|
| (A) Total stocks outstanding including treasury stocks: | September 30, 2011 | 14,154,508,220 shares |
| | March 31, 2011 | 14,150,894,620 shares |
| (B) Treasury stocks: | September 30, 2011 | 9,533,568 shares |
| | March 31, 2011 | 9,413,730 shares |
| (C) Average outstanding stocks: | Six months ended September 30, 2011 | 14,143,389,335 shares |
| | Six months ended September 30, 2010 | 14,140,309,303 shares |

(Summary of non-consolidated financial data)**1. Non-consolidated Financial Data for the Six Months ended September 30, 2011**

- (1) Results of Operations

| | Operating Income | | Operating Profits | | Ordinary Profits | | Net Income | |
|--------------------|------------------|--------|-------------------|--------|------------------|--------|-------------|--------|
| | million yen | % | million yen | % | million yen | % | million yen | % |
| Six months ended | | | | | | | | |
| September 30, 2011 | 160,243 | (28.5) | 152,505 | (29.6) | 140,065 | (30.7) | 143,043 | (25.1) |
| September 30, 2010 | 224,237 | 56.6 | 216,558 | 60.9 | 202,029 | 72.9 | 191,048 | |

| | Net Income per Common Stock yen |
|--------------------|---------------------------------------|
| Six months ended | |
| September 30, 2011 | 9.47 |
| September 30, 2010 | 12.87 |

- (2) Financial Conditions

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| As of | Total Assets million yen | Total Net Assets million yen | Net Assets Ratio % |
|--------------------|-----------------------------|---------------------------------|-----------------------|
| September 30, 2011 | 10,936,373 | 8,681,208 | 79.3 |
| March 31, 2011 | 10,991,515 | 8,612,722 | 78.3 |

(Reference) Shareholders equity as of September 30, 2011: 8,674,340 million yen; March 31, 2011: 8,605,534 million yen

*Disclosure regarding the execution of the interim audit process

This Consolidated Summary Report (Quarterly Tanshin) is outside the scope of the external auditor's interim audit procedure which is required by Financial Instruments and Exchange Act. Therefore, the interim audit process has not been completed as of this disclosure in the Consolidated Summary Report.

*Notes for using forecasted information etc.

1. This financial summary report contains forward-looking statements regarding estimations, forecasts, targets and plans in relation to the results of operations, financial conditions and other overall management of the company and/or the group as a whole (the forward-looking statements). The forward-looking statements are made based upon, among other things, the company's current estimations, perceptions and evaluations. In addition, in order for the company to adopt such estimations, forecasts, targets and plans regarding future events, certain assumptions have been made. Accordingly, due to various risks and uncertainties, the statements and assumptions are inherently not guarantees of future performance, may be considered differently from alternative perspectives and may result in material differences from the actual result. For the main factors that may effect the current forecasts, please see Consolidated Summary Report, Annual Securities Report, Disclosure Book, Annual Report, and other current disclosures that the company has announced.
2. The financial information included in this financial summary report is prepared and presented in accordance with accounting principles generally accepted in Japan (Japanese GAAP). Differences exist between Japanese GAAP and the accounting principles generally accepted in the United States (U.S. GAAP) in certain material respects. Such differences have resulted in the past, and are expected to continue to result for this period and future periods, in amounts for certain financial statement line items under U.S. GAAP to differ significantly from the amounts under Japanese GAAP. For example, differences in consolidation basis or accounting for business combinations, including but not limited to amortization and impairment of goodwill, could result in significant differences in our reported financial results between Japanese GAAP and U.S. GAAP. Readers should consult their own professional advisors for an understanding of the differences between Japanese GAAP and U.S. GAAP and how those differences might affect our reported financial results. We will publish U.S. GAAP financial results in a separate disclosure document when such information becomes available.

(Dividends on preferred stocks)

Dividends per share relating to preferred stocks are as follows:

| | 1st quarter-end yen | 2nd quarter-end yen | Dividends per Share 3rd quarter-end yen | Fiscal year-end yen | Total yen |
|------------------------------------------------|------------------------|------------------------|-----------------------------------------------|------------------------|--------------|
| Preferred Stock First Series of Class 5 | | | | | |
| Fiscal year ended March 31, 2011 | | 57.50 | | 57.50 | 115.00 |
| Fiscal year ending March 31, 2012 | | 57.50 | | | |
| Fiscal year ending March 31, 2012 (Forecast) | | | | 57.50 | 115.00 |

| | 1st quarter-end yen | 2nd quarter-end yen | Dividends per Share 3rd quarter-end yen | Fiscal year-end yen | Total yen |
|----------------------------------------------|------------------------|------------------------|-----------------------------------------------|------------------------|--------------|
| Preferred Stock Class 11 | | | | | |
| Fiscal year ended March 31, 2011 | | 2.65 | | 2.65 | 5.30 |
| Fiscal year ending March 31, 2012 | | 2.65 | | | |
| Fiscal year ending March 31, 2012 (Forecast) | | | | 2.65 | 5.30 |

(Appendix)**Contents of Appendix**

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Supplemental Information:

Selected Financial Information under Japanese GAAP for the Six Months Ended September 30, 2011

- (*) The following is the schedule of internet conference and explanation for investors and analysts. You can confirm those contents over the internet. Materials distributed for those will be uploaded in our homepage soon after the internet conference or the explanation is held.

Internet Conference: November 14, 2011 (Monday)

Explanation for investors and analysts: November 18, 2011 (Friday)

1. Qualitative Information Pertaining to Consolidated Earnings and others for the Six Months ended September 30, 2011**(1) Qualitative Information Pertaining to Consolidated Earnings Forecasts**

MUFG has revised our earnings target of consolidated net income for the fiscal year ending March 31, 2012 upward to 900.0 billion yen to take into account the strong performance of the interim results of our subsidiaries and the recognition of negative goodwill by making Morgan Stanley an equity method affiliate.

(MUFG is engaged in financial service businesses such as banking business, trust banking business, securities business and credit card/loan businesses. Because there are various uncertainties caused by economic situation, market environments and other factors in these businesses, MUFG discloses a target of its consolidated net income instead of a forecast of its performance.)

[Reference]

MUFG Consolidated

| | For the fiscal year ending March 31, 2012 | For the six months ended September 30, 2011 (Results) | For the fiscal year ended March 31, 2011 (Results) | For the six months ended September 30, 2010 (Results) |
|--------------------------------------|----------------------------------------------------|----------------------------------------------------------------------|-------------------------------------------------------------------|----------------------------------------------------------------------|
| (in billions of Japanese yen) | | | | |
| Ordinary profits | 1,450.0 | 958.6 | 646.4 | 542.0 |
| Net income (loss) | 900.0 | 696.0 | 583.0 | 356.7 |
| Total credit costs | (170.0) | (28.6) | (354.1) | (153.0) |

<2 Banks on a stand-alone basis>

The Bank of Tokyo-Mitsubishi UFJ, Ltd.

| | | | | |
|-------------------------------------------------------------------------------|--------|-------|---------|--------|
| Net business profits before provision for general allowance for credit losses | 980.0 | 553.8 | 1,006.5 | 544.5 |
| Ordinary profits (losses) | 720.0 | 416.5 | 657.9 | 394.4 |
| Net income (loss) | 415.0 | 271.9 | 639.2 | 282.3 |
| Total credit costs | (80.0) | (7.5) | (166.1) | (42.6) |

Mitsubishi UFJ Trust and Banking Corporation

| | | | | |
|-------------------------------------------------------------------------------------------------------------------|-------|------|-------|------|
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 150.0 | 74.6 | 150.4 | 76.2 |
| Ordinary profits (losses) | 115.0 | 64.1 | 104.6 | 62.8 |
| Net income (loss) | 75.0 | 46.0 | 75.4 | 41.5 |
| Total credit costs | 0.0 | 7.0 | (8.0) | 4.3 |

2. Information Regarding 4. Other in Consolidated Summary Report

(1) Changes in Accounting Policies, Changes in Accounting Estimates and Restatements

(Changes in Accounting Policies)

(i) Application of the revised Accounting Standard for Earnings Per Share

Starting with the current interim accounting period, we have applied Accounting Standard for Earnings Per Share (ASBJ Statement No.2 revised on June 30, 2010) and Guidance on Accounting Standard for Earnings Per Share (ASBJ Guidance No.4 revised on June 30, 2010).

(ii) Recording of receivables to be offset by the future claims for interest repayment as reserve for contingent losses

Some of the consolidated subsidiaries recorded part of their receivables allocated to offset future claims of repayment of interest, as part of allowance for credit losses, simply because of the technical difficulty in drawing distinction between such part of receivables and write-offs of loans. From the previous fiscal year, however, such part of receivables including allowances of similar nature at other consolidated subsidiaries started to be recorded appropriately as reserve for contingent losses, thanks to enough accumulation and development of actual repayment data to enable such distinction by the year end.

This change had impact on neither Ordinary profits nor Income before income taxes and others for the previous interim accounting period.

3. Consolidated Financial Statements**(1) Consolidated Balance Sheets**

| (in millions of yen) | As of March 31, 2011 | As of September 30, 2011 |
|-------------------------------------------------------|-------------------------|-----------------------------|
| Assets: | | |
| Cash and due from banks | 10,406,053 | 9,718,507 |
| Call loans and bills bought | 361,123 | 355,814 |
| Receivables under resale agreements | 4,997,138 | 5,501,927 |
| Receivables under securities borrowing transactions | 3,621,210 | 4,914,149 |
| Monetary claims bought | 2,700,617 | 2,725,700 |
| Trading assets | 14,946,185 | 17,550,220 |
| Money held in trust | 357,159 | 353,925 |
| Securities | 71,023,637 | 75,574,168 |
| Loans and bills discounted | 79,995,024 | 79,511,436 |
| Foreign exchanges | 1,140,201 | 1,210,420 |
| Other assets | 6,631,715 | 9,218,341 |
| Tangible fixed assets | 1,333,298 | 1,340,719 |
| Intangible fixed assets | 1,069,317 | 1,034,816 |
| Deferred tax assets | 780,310 | 669,611 |
| Customers' liabilities for acceptances and guarantees | 8,008,084 | 7,326,502 |
| Allowance for credit losses | (1,143,997) | (1,059,090) |
| Total assets | 206,227,081 | 215,947,173 |
| Liabilities: | | |
| Deposits | 124,144,337 | 121,582,539 |
| Negotiable certificates of deposit | 10,961,012 | 10,180,494 |
| Call money and bills sold | 2,311,428 | 2,028,366 |
| Payables under repurchase agreements | 12,385,585 | 15,562,627 |
| Payables under securities lending transactions | 2,102,757 | 4,077,890 |
| Commercial papers | 101,688 | 280,511 |
| Trading liabilities | 11,219,391 | 13,666,796 |
| Borrowed money | 8,895,546 | 10,375,917 |
| Foreign exchanges | 685,309 | 668,819 |
| Short-term bonds payable | 436,967 | 479,166 |
| Bonds payable | 6,438,685 | 6,223,573 |
| Due to trust accounts | 1,459,108 | 1,405,224 |
| Other liabilities | 5,422,853 | 9,978,058 |
| Reserve for bonuses | 44,983 | 43,876 |
| Reserve for bonuses to directors | 543 | 222 |
| Reserve for retirement benefits | 59,192 | 57,729 |
| Reserve for retirement benefits to directors | 1,556 | 1,294 |
| Reserve for loyalty award credits | 8,627 | 8,919 |
| Reserve for contingent losses | 492,693 | 396,436 |
| Reserves under special laws | 2,235 | 1,793 |
| Deferred tax liabilities | 43,301 | 81,098 |
| Deferred tax liabilities for land revaluation | 186,765 | 184,562 |
| Acceptances and guarantees | 8,008,084 | 7,326,502 |
| Total liabilities | 195,412,655 | 204,612,423 |

| (in millions of yen) | As of March 31, 2011 | As of September 30, 2011 |
|--------------------------------------------------------------------------------------------|-------------------------|-----------------------------|
| Net assets: | | |
| Capital stock | 2,137,476 | 2,138,483 |
| Capital surplus | 2,174,287 | 2,175,299 |
| Retained earnings | 4,799,668 | 5,406,969 |
| Treasury stock | (6,458) | (6,533) |
| Total shareholders' equity | 9,104,972 | 9,714,218 |
| Net unrealized gains (losses) on other securities | 90,765 | 109,025 |
| Net deferred gains (losses) on hedging instruments | 38,786 | 29,523 |
| Land revaluation excess | 141,198 | 140,731 |
| Foreign currency translation adjustments | (392,083) | (337,349) |
| Pension liability adjustments of subsidiaries preparing financial statements under US GAAP | (34,691) | (32,230) |
| Total accumulated other comprehensive income | (156,024) | (90,298) |
| Subscription rights to shares | 7,192 | 6,872 |
| Minority interests | 1,858,283 | 1,703,957 |
| Total net assets | 10,814,425 | 11,334,750 |
| Total liabilities and net assets | 206,227,081 | 215,947,173 |

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income**Consolidated Statements of Income**

| (in millions of yen) | For the six months ended September 30, 2010 | For the six months ended September 30, 2011 |
|----------------------------------------------------------------------------------------|---------------------------------------------------|------------------------------------------------------|
| Ordinary income | 2,369,479 | 2,671,205 |
| Interest income | 1,277,731 | 1,161,064 |
| Interest on loans and bills discounted | 821,715 | 750,154 |
| Interest and dividends on securities | 310,462 | 279,986 |
| Trust fees | 50,521 | 49,282 |
| Fees and commissions | 553,917 | 556,909 |
| Trading income | 129,992 | 97,357 |
| Other business income | 270,432 | 374,991 |
| Other ordinary income | 86,884 | 431,599 |
| Ordinary expenses | 1,827,425 | 1,712,561 |
| Interest expenses | 268,475 | 253,311 |
| Interest on deposits | 113,736 | 89,676 |
| Fees and commissions | 79,670 | 82,862 |
| Other business expenses | 63,812 | 113,604 |
| General and administrative expenses | 1,051,900 | 1,026,413 |
| Other ordinary expenses | 363,566 | 236,371 |
| Ordinary profits | 542,053 | 958,644 |
| Extraordinary gains | 40,580 | 20,116 |
| Gains on disposition of fixed assets | 1,235 | 7,356 |
| Gains on loans written-off | 33,707 | |
| Reversal of reserve for contingent liabilities from financial instruments transactions | 868 | 441 |
| Gains on sales of equity securities of affiliates | | 12,318 |
| Others | 4,769 | |
| Extraordinary losses | 33,635 | 15,675 |
| Losses on disposition of fixed assets | 4,334 | 5,718 |
| Losses on impairment of fixed assets | 4,854 | 3,990 |
| Loss on adjustment for changes of accounting standard for asset retirement obligations | 24,447 | |
| Amortization of goodwill | | 5,966 |
| Income before income taxes and others | 548,998 | 963,085 |
| Income taxes - current | 47,664 | 116,790 |
| Income taxes - deferred | 137,156 | 92,567 |
| Total taxes | 184,820 | 209,358 |
| Income before minority interests | 364,177 | 753,726 |
| Minority interests | 7,401 | 57,635 |
| Net income | 356,775 | 696,091 |

Consolidated Statements of Comprehensive Income

| (in millions of yen) | For the six months ended September 30, 2010 | For the six months ended September 30, 2011 |
|--------------------------------------------------------------------------------------------|---------------------------------------------------|---------------------------------------------------|
| Income before minority interests | 364,177 | 753,726 |
| Other comprehensive income | | |
| Net unrealized gains (losses) on other securities | (122,410) | 14,788 |
| Net deferred gains (losses) on hedging instruments | (15,512) | (8,730) |
| Foreign currency translation adjustments | (52,438) | 52,134 |
| Pension liability adjustments of subsidiaries preparing financial statements under US GAAP | 2,800 | 2,460 |
| Share of other comprehensive income of associates accounted for using equity method | 582 | 3,844 |
| Total other comprehensive income | (186,978) | 64,497 |
| Comprehensive income | 177,199 | 818,223 |
| (Comprehensive income attributable to) | | |
| Comprehensive income attributable to owners of the parent | 169,635 | 762,282 |
| Comprehensive income attributable to minority interests | 7,564 | 55,941 |

(3) Consolidated Statements of Changes in Net Assets

| (in millions of yen) | For the six months ended September 30, 2010 | For the six months ended September 30, 2011 |
|------------------------------------------------------------------|---------------------------------------------------|---------------------------------------------------|
| Shareholders' equity | | |
| Capital stock | | |
| Balance at the beginning of the period | 2,136,582 | 2,137,476 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | 856 | 1,006 |
| Total changes during the period | 856 | 1,006 |
| Balance at the end of the period | 2,137,439 | 2,138,483 |
| Capital surplus | | |
| Balance at the beginning of the period | 2,423,322 | 2,174,287 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | 856 | 1,005 |
| Disposition of treasury stock | 65 | 7 |
| Retirement of treasury stock | (250,000) | |
| Total changes during the period | (249,077) | 1,012 |
| Balance at the end of the period | 2,174,244 | 2,175,299 |
| Retained earnings | | |
| Balance at the beginning of the period | 4,405,512 | 4,799,668 |
| Changes during the period | | |
| Dividends from retained earnings | (96,779) | (93,796) |
| Net income | 356,775 | 696,091 |
| Reversal of land revaluation excess | 687 | 466 |
| Change of application of equity method | | 4,540 |
| Total changes during the period | 260,683 | 607,301 |
| Balance at the end of the period | 4,666,196 | 5,406,969 |
| Treasury stock | | |
| Balance at the beginning of the period | (6,633) | (6,458) |
| Changes during the period | | |
| Repurchase of treasury stock | (250,014) | (91) |
| Disposition of treasury stock | 207 | 16 |
| Retirement of treasury stock | 250,000 | |
| Total changes during the period | 193 | (74) |
| Balance at the end of the period | (6,439) | (6,533) |

| (in millions of yen) | For the six months ended September 30, 2010 | For the six months ended September 30, 2011 |
|------------------------------------------------------------------|---------------------------------------------------|---------------------------------------------------|
| Total shareholders' equity | | |
| Balance at the beginning of the period | 8,958,783 | 9,104,972 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | 1,713 | 2,011 |
| Dividends from retained earnings | (96,779) | (93,796) |
| Net income | 356,775 | 696,091 |
| Repurchase of treasury stock | (250,014) | (91) |
| Disposition of treasury stock | 273 | 24 |
| Retirement of treasury stock | | |
| Reversal of land revaluation excess | 687 | 466 |
| Change of application of equity method | | 4,540 |
| Total changes during the period | 12,656 | 609,245 |
| Balance at the end of the period | 8,971,439 | 9,714,218 |
| Accumulated other comprehensive income | | |
| Net unrealized gains (losses) on other securities | | |
| Balance at the beginning of the period | 403,490 | 90,765 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | (121,031) | 18,259 |
| Total changes during the period | (121,031) | 18,259 |
| Balance at the end of the period | 282,459 | 109,025 |
| Net deferred gains (losses) on hedging instruments | | |
| Balance at the beginning of the period | 92,402 | 38,786 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | (15,364) | (9,262) |
| Total changes during the period | (15,364) | (9,262) |
| Balance at the end of the period | 77,037 | 29,523 |
| Land revaluation excess | | |
| Balance at the beginning of the period | 142,848 | 141,198 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | (687) | (466) |
| Total changes during the period | (687) | (466) |
| Balance at the end of the period | 142,161 | 140,731 |
| Foreign currency translation adjustments | | |
| Balance at the beginning of the period | (254,800) | (392,083) |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | (53,545) | 54,734 |

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| | | |
|----------------------------------|-----------|-----------|
| Total changes during the period | (53,545) | 54,734 |
| Balance at the end of the period | (308,345) | (337,349) |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | For the six months ended September 30, 2010 | For the six months ended September 30, 2011 |
|--------------------------------------------------------------------------------------------|---------------------------------------------------|---------------------------------------------------|
| Pension liability adjustments of subsidiaries preparing financial statements under US GAAP | | |
| Balance at the beginning of the period | (36,930) | (34,691) |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | 2,800 | 2,460 |
| Total changes during the period | 2,800 | 2,460 |
| Balance at the end of the period | (34,129) | (32,230) |
| Total accumulated other comprehensive income | | |
| Balance at the beginning of the period | 347,011 | (156,024) |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | (187,827) | 65,725 |
| Total changes during the period | (187,827) | 65,725 |
| Balance at the end of the period | 159,183 | (90,298) |
| Subscription rights to shares | | |
| Balance at the beginning of the period | 6,451 | 7,192 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | (282) | (320) |
| Total changes during the period | (282) | (320) |
| Balance at the end of the period | 6,168 | 6,872 |
| Minority interests | | |
| Balance at the beginning of the period | 1,987,213 | 1,858,283 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | 207,959 | (154,326) |
| Total changes during the period | 207,959 | (154,326) |
| Balance at the end of the period | 2,195,173 | 1,703,957 |
| Total net assets | | |
| Balance at the beginning of the period | 11,299,459 | 10,814,425 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | 1,713 | 2,011 |
| Dividends from retained earnings | (96,779) | (93,796) |
| Net income | 356,775 | 696,091 |
| Repurchase of treasury stock | (250,014) | (91) |
| Disposition of treasury stock | 273 | 24 |
| Retirement of treasury stock | | |
| Reversal of land revaluation excess | 687 | 466 |
| Change of application of equity method | | 4,540 |
| Net changes of items other than shareholders' equity | 19,849 | (88,921) |

| | | |
|----------------------------------|------------|------------|
| Total changes during the period | 32,505 | 520,324 |
| Balance at the end of the period | 11,331,965 | 11,334,750 |

(4) Notes on Going-Concern Assumption

Not applicable

4. Non-consolidated Financial Statements**(1) Non-consolidated Balance Sheets**

| (in millions of yen) | As of March 31, 2011 | As of September 30, 2011 |
|----------------------------------------------------------|-------------------------|-----------------------------|
| Assets: | | |
| Current assets: | | |
| Cash and due from banks | 11,031 | 11,733 |
| Securities | 140,500 | 178,600 |
| Others | 89,509 | 36,962 |
| Total current assets | 241,041 | 227,296 |
| Fixed assets: | | |
| Tangible fixed assets | 168 | 141 |
| Intangible fixed assets | 2,899 | 2,882 |
| Investments and other assets | 10,747,406 | 10,706,052 |
| Investment securities | 803,197 | |
| Investments in subsidiaries and affiliates | 9,943,868 | 10,705,810 |
| Others | 340 | 241 |
| Total fixed assets | 10,750,474 | 10,709,076 |
| Total assets | 10,991,515 | 10,936,373 |
| Liabilities: | | |
| Current liabilities: | | |
| Short-term borrowings | 1,566,980 | 1,670,662 |
| Current portion of long-term borrowings | 391,000 | 152,500 |
| Lease liabilities | 8 | 8 |
| Income taxes payable | 98 | 64 |
| Reserve for bonuses and reserve for bonuses to directors | 399 | 330 |
| Others | 7,613 | 7,040 |
| Total current liabilities | 1,966,100 | 1,830,606 |
| Fixed liabilities: | | |
| Bonds payable | 380,500 | 380,500 |
| Long-term borrowings | 20,702 | 20,493 |
| Lease liabilities | 13 | 8 |
| Others | 11,477 | 23,557 |
| Total fixed liabilities | 412,693 | 424,559 |
| Total liabilities | 2,378,793 | 2,255,165 |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | As of March 31, 2011 | As of September 30, 2011 |
|----------------------------------------------------|-------------------------|-----------------------------|
| Net assets: | | |
| Shareholders' equity: | | |
| Capital stock | 2,137,476 | 2,138,483 |
| Capital surplus: | | |
| Capital reserve | 2,137,493 | 2,138,498 |
| Other capital surplus | 1,860,006 | 1,860,006 |
| Total capital surplus | 3,997,500 | 3,998,505 |
| Retained earnings: | | |
| Other retained earnings: | | |
| Other reserve | 150,000 | 150,000 |
| Earned surplus brought forward | 2,316,337 | 2,365,505 |
| Total retained earnings | 2,466,337 | 2,515,505 |
| Treasury stock | (37) | (41) |
| Total shareholders' equity | 8,601,276 | 8,652,452 |
| Valuation and translation adjustments: | | |
| Net unrealized gains (losses) on other securities | 4,257 | |
| Net deferred gains (losses) on hedging instruments | | 21,887 |
| Total valuation and translation adjustments | 4,257 | 21,887 |
| Subscription rights to shares | 7,188 | 6,868 |
| Total net assets | 8,612,722 | 8,681,208 |
| Total liabilities and net assets | 10,991,515 | 10,936,373 |

(2) Non-consolidated Statements of Income

| (in millions of yen) | For the six months ended September 30, 2010 | For the six months ended September 30, 2011 |
|----------------------------|---------------------------------------------------|---------------------------------------------------|
| Operating income | 224,237 | 160,243 |
| Operating expenses | 7,679 | 7,737 |
| Operating profits | 216,558 | 152,505 |
| Non-operating income | 7,977 | 8,220 |
| Non-operating expenses | 22,506 | 20,660 |
| Ordinary profits | 202,029 | 140,065 |
| Extraordinary gains | 1,733 | 5,388 |
| Extraordinary losses | | 0 |
| Income before income taxes | 203,763 | 145,453 |
| Income taxes-current | 3,816 | 206 |
| Income taxes-deferred | 8,898 | 2,203 |
| Total taxes | 12,715 | 2,410 |
| Net income | 191,048 | 143,043 |

(3) Non-consolidated Statements of Changes in Net Assets

| (in millions of yen) | For the six months ended September 30, 2010 | For the six months ended September 30, 2011 |
|------------------------------------------------------------------|---------------------------------------------------|---------------------------------------------------|
| Shareholders' equity | | |
| Capital stock | | |
| Balance at the beginning of the period | 2,136,582 | 2,137,476 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | 856 | 1,006 |
| Total changes during the period | 856 | 1,006 |
| Balance at the end of the period | 2,137,439 | 2,138,483 |
| Capital surplus | | |
| Capital reserve | | |
| Balance at the beginning of the period | 2,136,600 | 2,137,493 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | 856 | 1,005 |
| Total changes during the period | 856 | 1,005 |
| Balance at the end of the period | 2,137,456 | 2,138,498 |
| Other capital surplus | | |
| Balance at the beginning of the period | 2,109,941 | 1,860,006 |
| Changes during the period | | |
| Disposition of treasury stock | 65 | (0) |
| Retirement of treasury stock | (250,000) | |
| Total changes during the period | (249,934) | (0) |
| Balance at the end of the period | 1,860,006 | 1,860,006 |
| Retained earnings | | |
| Other retained earnings | | |
| Other reserve | | |
| Balance at the beginning of the period | 150,000 | 150,000 |
| Balance at the end of the period | 150,000 | 150,000 |
| Earned surplus brought forward | | |
| Balance at the beginning of the period | 2,162,138 | 2,316,337 |
| Changes during the period | | |
| Dividends from retained earnings | (96,857) | (93,874) |
| Net income | 191,048 | 143,043 |
| Total changes during the period | 94,190 | 49,168 |
| Balance at the end of the period | 2,256,328 | 2,365,505 |

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| | | |
|----------------------------------------|-----------|------|
| Treasury stock | | |
| Balance at the beginning of the period | (217) | (37) |
| Changes during the period | | |
| Repurchase of treasury stock | (250,011) | (6) |
| Disposition of treasury stock | 207 | 1 |
| Retirement of treasury stock | 250,000 | |
| Total changes during the period | 195 | (4) |
| Balance at the end of the period | (21) | (41) |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | For the six months ended September 30, 2010 | For the six months ended September 30, 2011 |
|------------------------------------------------------------------|------------------------------------------------------|------------------------------------------------------|
| Total shareholders' equity | | |
| Balance at the beginning of the period | 8,695,044 | 8,601,276 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | 1,713 | 2,011 |
| Dividends from retained earnings | (96,857) | (93,874) |
| Net income | 191,048 | 143,043 |
| Repurchase of treasury stock | (250,011) | (6) |
| Disposition of treasury stock | 273 | 1 |
| Retirement of treasury stock | | |
| Total changes during the period | (153,835) | 51,175 |
| Balance at the end of the period | 8,541,209 | 8,652,452 |
| Valuation and translation adjustments | | |
| Net unrealized gains (losses) on other securities | | |
| Balance at the beginning of the period | 10,254 | 4,257 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | (13,272) | (4,257) |
| Total changes during the period | (13,272) | (4,257) |
| Balance at the end of the period | (3,017) | |
| Net deferred gains (losses) on hedging instruments | | |
| Balance at the beginning of the period | | |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | | 21,887 |
| Total changes during the period | | 21,887 |
| Balance at the end of the period | | 21,887 |
| Subscription rights to shares | | |
| Balance at the beginning of the period | 6,450 | 7,188 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | (287) | (320) |
| Total changes during the period | (287) | (320) |
| Balance at the end of the period | 6,163 | 6,868 |
| Total net assets | | |
| Balance at the beginning of the period | 8,711,750 | 8,612,722 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | 1,713 | 2,011 |
| Dividends from retained earnings | (96,857) | (93,874) |
| Net income | 191,048 | 143,043 |
| Repurchase of treasury stock | (250,011) | (6) |
| Disposition of treasury stock | 273 | 1 |

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| | | |
|------------------------------------------------------|-----------|-----------|
| Retirement of treasury stock | | |
| Net changes of items other than shareholders' equity | (13,560) | 17,310 |
| Total changes during the period | (167,395) | 68,486 |
| Balance at the end of the period | 8,544,355 | 8,681,208 |

(4) Notes on Going-Concern Assumption

Not applicable

Selected Financial Information

under Japanese GAAP

For the Six Months Ended September 30, 2011

Mitsubishi UFJ Financial Group, Inc.

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[BTMU Non-consolidated][MUTB Non-consolidated]

(*1) MUFG means Mitsubishi UFJ Financial Group, Inc.

(*2) BTMU means The Bank of Tokyo-Mitsubishi UFJ, Ltd.

(*3) MUTB means Mitsubishi UFJ Trust and Banking Corporation.

(*4) BTMU and MUTB Combined means simple sum of BTMU and MUTB without consolidation processes.

(*5) MUSP means MU Strategic Partner, Co., Ltd.

1. Financial Results**MUFG Consolidated**

| | (in millions of yen) | | |
|---------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------|-------------------------|
| | For the six months ended | | Increase |
| | September 30, 2011 (A) | September 30, 2010 (B) | (Decrease) (A) - (B) |
| Gross profits | 1,789,885 | 1,870,712 | (80,826) |
| Gross profits before credit costs for trust accounts | 1,789,885 | 1,870,712 | (80,826) |
| Net interest income | 907,810 | 1,009,332 | (101,521) |
| Trust fees | 49,282 | 50,521 | (1,238) |
| Credit costs for trust accounts (1) | | | |
| Net fees and commissions | 474,047 | 474,246 | (198) |
| Net trading profits | 97,357 | 129,992 | (32,635) |
| Net other business profits | 261,387 | 206,620 | 54,767 |
| Net gains (losses) on debt securities | 221,529 | 170,746 | 50,782 |
| General and administrative expenses | 990,182 | 1,018,864 | (28,681) |
| Amortization of goodwill | 14,812 | 15,787 | (974) |
| Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 814,515 | 867,634 | (53,119) |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 799,702 | 851,847 | (52,145) |
| Provision for general allowance for credit losses (2) | | 32,480 | (32,480) |
| Net business profits* | 799,702 | 884,328 | (84,625) |
| Net non-recurring gains (losses) | 158,941 | (342,274) | 501,215 |
| Credit costs (3) | (82,093) | (222,928) | 140,834 |
| Losses on loan write-offs | (83,200) | (137,324) | 54,124 |
| Provision for specific allowance for credit losses | | (86,880) | 86,880 |
| Other credit costs | 1,107 | 1,277 | (170) |
| Reversal of allowance for credit losses (4) | 17,013 | | 17,013 |
| Reversal of reserve for contingent losses included in credit costs (5) | 4,721 | | 4,721 |
| Gains on loans written-off (6) | 31,686 | | 31,686 |
| Net gains (losses) on equity securities | (96,797) | (27,346) | (69,450) |
| Gains on sales of equity securities | 25,610 | 38,913 | (13,303) |
| Losses on sales of equity securities | (15,140) | (20,196) | 5,055 |
| Losses on write-down of equity securities | (107,267) | (46,064) | (61,203) |
| Profits (losses) from investments in affiliates | 321,666 | (7,879) | 329,546 |
| Other non-recurring gains (losses) | (37,256) | (84,119) | 46,863 |
| Ordinary profits | 958,644 | 542,053 | 416,590 |
| Net extraordinary gains (losses) | 4,441 | 6,944 | (2,503) |
| Gains on loans written-off (7) | | 33,707 | (33,707) |
| Reversal of allowance for credit losses (8) | | | |
| Reversal of reserve for contingent losses included in credit costs (9) | | 3,672 | (3,672) |
| Net gains (losses) on disposition of fixed assets | 1,638 | (3,098) | 4,736 |
| Losses on impairment of fixed assets | (3,990) | (4,854) | 863 |
| Amortization of goodwill | (5,966) | | (5,966) |
| Income before income taxes and others | 963,085 | 548,998 | 414,086 |
| Income taxes-current | 116,790 | 47,664 | 69,126 |
| Income taxes-deferred | 92,567 | 137,156 | (44,588) |
| Total taxes | 209,358 | 184,820 | 24,538 |
| Income before minority interests | 753,726 | 364,177 | 389,548 |
| Minority interests | 57,635 | 7,401 | 50,233 |
| Net income | 696,091 | 356,775 | 339,315 |

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Note:

* Net business profits = Banking subsidiaries net business profits + Other consolidated entities gross profits - Other consolidated entities general and administrative expenses - Other consolidated entities provision for general allowance for credit losses - Amortization of goodwill - Inter-company transactions

(Reference)

| | | | |
|----------------------------------------------------------------------|-----------------|-----------|---------|
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6)+(7)+(8)+(9) | (28,671) | (153,068) | 124,397 |
| Number of consolidated subsidiaries | 228 | 239 | (11) |
| Number of affiliated companies accounted for under the equity method | 56 | 66 | (10) |

BTMU and MUTB Combined

| | (in millions of yen) | | |
|-------------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------|-------------------------|
| | For the six months ended | | Increase |
| | September 30, 2011 (A) | September 30, 2010 (B) | (Decrease) (A) - (B) |
| Gross profits | 1,216,928 | 1,215,403 | 1,524 |
| Gross profits before credit costs for trust accounts | 1,216,928 | 1,215,403 | 1,524 |
| Net interest income | 658,890 | 697,069 | (38,179) |
| Trust fees | 37,072 | 38,352 | (1,280) |
| Credit costs for trust accounts (1) | | | |
| Net fees and commissions | 225,989 | 221,269 | 4,719 |
| Net trading profits | 63,888 | 74,539 | (10,651) |
| Net other business profits | 231,087 | 184,171 | 46,915 |
| Net gains (losses) on debt securities | 214,667 | 164,032 | 50,635 |
| General and administrative expenses | 588,493 | 594,666 | (6,172) |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 628,434 | 620,736 | 7,697 |
| Provision for general allowance for credit losses (2) | | 33,330 | (33,330) |
| Net business profits | 628,434 | 654,067 | (25,632) |
| Net non-recurring gains (losses) | (147,765) | (196,822) | 49,057 |
| Credit costs (3) | (30,050) | (97,414) | 67,363 |
| Losses on loan write-offs | (29,517) | (55,757) | 26,240 |
| Provision for specific allowance for credit losses | | (42,897) | 42,897 |
| Other credit costs | (533) | 1,241 | (1,774) |
| Reversal of allowance for credit losses (4) | 10,832 | | 10,832 |
| Reversal of reserve for contingent losses included in credit costs (5) | 27 | | 27 |
| Gains on loans written-off (6) | 18,680 | | 18,680 |
| Net gains (losses) on equity securities | (113,317) | (80,637) | (32,680) |
| Gains on sales of equity securities | 19,636 | 33,894 | (14,258) |
| Losses on sales of equity securities | (14,332) | (23,365) | 9,033 |
| Losses on write-down of equity securities | (118,621) | (91,166) | (27,455) |
| Other non-recurring gains (losses) | (33,937) | (18,771) | (15,166) |
| Ordinary profits | 480,669 | 457,244 | 23,424 |
| Net extraordinary gains (losses) | (1,681) | 2,950 | (4,632) |
| Gains on loans written-off (7) | | 19,712 | (19,712) |
| Reversal of allowance for credit losses (8) | | 3,132 | (3,132) |
| Reversal of reserve for contingent losses included in credit costs (9) | | 2,947 | (2,947) |
| Net gains (losses) on disposition of fixed assets | 1,846 | (3,031) | 4,877 |
| Losses on impairment of fixed assets | (3,559) | (3,162) | (396) |
| Income before income taxes | 478,987 | 460,195 | 18,792 |
| Income taxes-current | 88,922 | 18,767 | 70,154 |
| Income taxes-deferred | 72,163 | 117,545 | (45,381) |
| Total taxes | 161,086 | 136,313 | 24,772 |
| Net income | 317,901 | 323,882 | (5,980) |
| (Reference) | | | |
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6)+(7)+(8)+(9) | (510) | (38,290) | 37,780 |

BTMU Consolidated

| | (in millions of yen) | | |
|------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------|-------------------------|
| | For the six months ended | | Increase |
| | September 30, 2011 (A) | September 30, 2010 (B) | (Decrease) (A) - (B) |
| Gross profits | 1,294,708 | 1,292,639 | 2,069 |
| Net interest income | 735,380 | 767,026 | (31,645) |
| Trust fees | 5,531 | 5,809 | (278) |
| Net fees and commissions | 250,483 | 247,673 | 2,810 |
| Net trading profits | 60,549 | 76,425 | (15,875) |
| Net other business profits | 242,763 | 195,703 | 47,059 |
| Net gains (losses) on debt securities | 207,170 | 159,008 | 48,162 |
| General and administrative expenses | 641,732 | 648,167 | (6,434) |
| Amortization of goodwill | 7,292 | 8,466 | (1,174) |
| Net business profits before provision for general allowance for credit losses and amortization of goodwill | 660,268 | 652,939 | 7,329 |
| Net business profits before provision for general allowance for credit losses | 652,976 | 644,472 | 8,504 |
| Provision for general allowance for credit losses (1) | | 6,079 | (6,079) |
| Net business profits* | 652,976 | 650,551 | 2,424 |
| Net non-recurring gains (losses) | (116,406) | (169,005) | 52,599 |
| Credit costs (2) | (44,574) | (117,437) | 72,862 |
| Losses on loan write-offs | (45,682) | (75,249) | 29,566 |
| Provision for specific allowance for credit losses | | (43,344) | 43,344 |
| Other credit costs | 1,107 | 1,155 | (48) |
| Reversal of allowance for credit losses (3) | 20,157 | | 20,157 |
| Reversal of reserve for contingent losses included in credit costs (4) | 4,801 | | 4,801 |
| Gains on loans written-off (5) | 22,948 | | 22,948 |
| Net gains (losses) on equity securities | (100,780) | (35,085) | (65,695) |
| Gains on sales of equity securities | 14,780 | 32,265 | (17,485) |
| Losses on sales of equity securities | (10,547) | (21,852) | 11,304 |
| Losses on write-down of equity securities | (105,012) | (45,497) | (59,514) |
| Profits (losses) from investments in affiliates | 4,320 | (7,544) | 11,865 |
| Other non-recurring gains (losses) | (23,279) | (8,937) | (14,341) |
| Ordinary profits | 536,570 | 481,546 | 55,023 |
| Net extraordinary gains (losses) | (4,312) | 7,641 | (11,953) |
| Gains on loans written-off (6) | | 26,304 | (26,304) |
| Reversal of allowance for credit losses (7) | | | |
| Reversal of reserve for contingent losses included in credit costs (8) | | 1,840 | (1,840) |
| Net gains (losses) on disposition of fixed assets | (1,809) | (2,201) | 391 |
| Losses on impairment of fixed assets | (2,560) | (2,936) | 375 |
| Income before income taxes and others | 532,257 | 489,187 | 43,069 |
| Income taxes-current | 93,265 | 33,261 | 60,003 |
| Income taxes-deferred | 82,619 | 98,689 | (16,070) |
| Total taxes | 175,884 | 131,951 | 43,933 |
| Income before minority interests | 356,372 | 357,236 | (863) |
| Minority interests | 30,428 | 33,582 | (3,154) |
| Net income | 325,944 | 323,653 | 2,291 |

Note:

* Net business profits = Net business profits of BTMU + Other consolidated entities gross profits - Other consolidated entities general and administrative expenses - Other consolidated entities provision for general allowance for credit losses - Amortization of goodwill - Inter-company transactions

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(Reference)

| | | | |
|----------------------------------------------------------------------|--------------|----------|--------|
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6)+(7)+(8) | 3,332 | (83,212) | 86,545 |
| Number of consolidated subsidiaries | 135 | 141 | (6) |
| Number of affiliated companies accounted for under the equity method | 49 | 47 | 2 |

BTMU Non-consolidated

| | (in millions of yen) | | |
|------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------|-------------------------|
| | For the six months ended | | Increase |
| | September 30, 2011 (A) | September 30, 2010 (B) | (Decrease) (A) - (B) |
| Gross profits | 1,050,755 | 1,045,470 | 5,285 |
| Domestic gross profits | 651,203 | 654,336 | (3,133) |
| Net interest income | 439,662 | 454,610 | (14,948) |
| Net fees and commissions | 118,211 | 117,085 | 1,125 |
| Net trading profits | 2,960 | (2,652) | 5,613 |
| Net other business profits | 90,369 | 85,293 | 5,076 |
| Net gains (losses) on debt securities | 96,988 | 86,107 | 10,881 |
| Non-domestic gross profits | 399,551 | 391,133 | 8,418 |
| Net interest income | 144,056 | 165,312 | (21,256) |
| Net fees and commissions | 68,491 | 63,903 | 4,588 |
| Net trading profits | 49,581 | 68,971 | (19,389) |
| Net other business profits | 137,422 | 92,946 | 44,476 |
| Net gains (losses) on debt securities | 106,059 | 67,468 | 38,590 |
| General and administrative expenses | 496,934 | 500,949 | (4,015) |
| Personnel expenses | 186,484 | 188,464 | (1,980) |
| Non-personnel expenses | 285,475 | 286,068 | (592) |
| Amortization of goodwill | 25 | | 25 |
| Taxes | 24,974 | 26,416 | (1,441) |
| Net business profits before provision for general allowance for credit losses and amortization of goodwill | 553,846 | 544,520 | 9,325 |
| Net business profits before provision for general allowance for credit losses | 553,820 | 544,520 | 9,300 |
| Provision for general allowance for credit losses (1) | | 33,330 | (33,330) |
| Net business profits | 553,820 | 577,851 | (24,030) |
| Net non-recurring gains (losses) | (137,306) | (183,449) | 46,143 |
| Credit costs (2) | (29,537) | (97,331) | 67,793 |
| Losses on loan write-offs | (29,004) | (55,553) | 26,549 |
| Provision for specific allowance for credit losses | | (42,897) | 42,897 |
| Other credit costs | (533) | 1,119 | (1,652) |
| Reversal of allowance for credit losses (3) | 5,422 | | 5,422 |
| Reversal of reserve for contingent losses included in credit costs (4) | | | |
| Gains on loans written-off (5) | 16,567 | | 16,567 |
| Net gains (losses) on equity securities | (104,378) | (72,222) | (32,156) |
| Gains on sales of equity securities | 12,146 | 30,580 | (18,433) |
| Losses on sales of equity securities | (10,308) | (21,419) | 11,110 |
| Losses on write-down of equity securities | (106,216) | (81,383) | (24,833) |
| Other non-recurring gains (losses) | (25,379) | (13,895) | (11,484) |
| Ordinary profits | 416,514 | 394,401 | 22,113 |
| Net extraordinary gains (losses) | (4,992) | 569 | (5,561) |
| Gains on loans written-off (6) | | 19,031 | (19,031) |
| Reversal of allowance for credit losses (7) | | | |
| Reversal of reserve for contingent losses included in credit costs (8) | | 2,282 | (2,282) |
| Net gains (losses) on disposition of fixed assets | (2,682) | (2,643) | (39) |
| Losses on impairment of fixed assets | (2,340) | (2,936) | 595 |
| Income before income taxes | 411,522 | 394,971 | 16,551 |
| Income taxes-current | 73,922 | 16,031 | 57,890 |
| Income taxes-deferred | 65,699 | 96,619 | (30,919) |
| Total taxes | 139,621 | 112,650 | 26,971 |
| Net income | 271,900 | 282,320 | (10,419) |

(Reference)

| | | | |
|----------------------------------------------------|---------|----------|--------|
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6)+(7)+(8) | (7,547) | (42,687) | 35,139 |
|----------------------------------------------------|---------|----------|--------|

MUTB Consolidated

| | (in millions of yen) | | |
|---------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------|-------------------------|
| | For the six months ended | | Increase |
| | September 30, 2011 (A) | September 30, 2010 (B) | (Decrease) (A) - (B) |
| Gross profits | 200,500 | 192,780 | 7,719 |
| Gross profits before credit costs for trust accounts | 200,500 | 192,780 | 7,719 |
| Trust fees | 43,876 | 44,807 | (930) |
| Trust fees before credit costs for trust accounts | 43,876 | 44,807 | (930) |
| Loan trusts and money trusts fees (Jointly operated designated money trusts before credit costs for trust accounts) | 3,391 | 3,304 | 86 |
| Other trust fees | 40,484 | 41,502 | (1,017) |
| Credit costs for trust accounts (1) | | | |
| Net interest income | 74,670 | 75,925 | (1,254) |
| Net fees and commissions | 65,905 | 55,692 | 10,213 |
| Net trading profits | 12,631 | 10,070 | 2,560 |
| Net other business profits | 3,415 | 6,284 | (2,868) |
| Net gains (losses) on debt securities | 11,561 | 10,526 | 1,034 |
| General and administrative expenses | 117,845 | 114,446 | 3,398 |
| Amortization of goodwill | 108 | | 108 |
| Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 82,763 | 78,333 | 4,429 |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 82,655 | 78,333 | 4,321 |
| Provision for general allowance for credit losses (2) | | | |
| Net business profits* | 82,655 | 78,333 | 4,321 |
| Net non-recurring gains (losses) | (9,465) | (13,740) | 4,275 |
| Credit costs (3) | (755) | (237) | (517) |
| Losses on loan write-offs | (755) | (359) | (396) |
| Provision for specific allowance for credit losses | | | |
| Other credit costs | | 121 | (121) |
| Reversal of allowance for credit losses (4) | 5,561 | | 5,561 |
| Reversal of reserve for contingent losses included in credit costs (5) | 16 | | 16 |
| Gains on loans written-off (6) | 2,043 | | 2,043 |
| Net gains (losses) on equity securities | (8,888) | (8,410) | (478) |
| Gains on sales of equity securities | 7,155 | 3,318 | 3,837 |
| Losses on sales of equity securities | (4,023) | (1,945) | (2,077) |
| Losses on write-down of equity securities | (12,021) | (9,783) | (2,237) |
| Profits (losses) from investments in affiliates | 1,633 | 674 | 959 |
| Other non-recurring gains (losses) | (9,076) | (5,767) | (3,309) |
| Ordinary profits | 73,190 | 64,592 | 8,597 |
| Net extraordinary gains (losses) | 3,276 | 2,042 | 1,233 |
| Gains on loans written-off (7) | | 631 | (631) |
| Reversal of allowance for credit losses (8) | | 2,986 | (2,986) |
| Reversal of reserve for contingent losses included in credit costs (9) | | 633 | (633) |
| Net gains (losses) on disposition of fixed assets | 4,509 | (401) | 4,911 |
| Losses on impairment of fixed assets | (1,233) | (230) | (1,003) |
| Income before income taxes and others | 76,466 | 66,635 | 9,831 |
| Income taxes current | 18,243 | 3,728 | 14,514 |
| Income taxes deferred | 6,649 | 20,926 | (14,276) |
| Total taxes | 24,892 | 24,654 | 238 |
| Income before minority interests | 51,573 | 41,980 | 9,593 |
| Minority interests | 3,812 | 2,227 | 1,585 |

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| | | | |
|------------|--------|--------|-------|
| Net income | 47,761 | 39,753 | 8,007 |
|------------|--------|--------|-------|

Note:

* Net business profits = Net business profits of MUTB + Other consolidated entities gross profits - Other consolidated entities general and administrative expenses - Other consolidated entities provision for general allowance for credit losses - Amortization of goodwill - Inter-company transactions

(Reference)

| | | | |
|----------------------------------------------------------------------|-------|-------|-------|
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6)+(7)+(8)+(9) | 6,866 | 4,014 | 2,851 |
| Number of consolidated subsidiaries | 30 | 25 | 5 |
| Number of affiliated companies accounted for under the equity method | 11 | 12 | (1) |

MUTB Non-consolidated

| | (in millions of yen) | | |
|---------------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------|-------------------------|
| | For the six months ended | | Increase |
| | September 30, 2011 (A) | September 30, 2010 (B) | (Decrease) (A) - (B) |
| Gross profits | 166,172 | 169,933 | (3,760) |
| Gross profits before credit costs for trust accounts | 166,172 | 169,933 | (3,760) |
| Domestic gross profits | 124,125 | 130,878 | (6,753) |
| Trust fees | 37,072 | 38,352 | (1,280) |
| Trust fees before credit costs for trust accounts | 37,072 | 38,352 | (1,280) |
| Loan trusts and money trusts fees (Jointly operated designated money trusts before credit costs for trust accounts) | 3,391 | 3,304 | 86 |
| Other trust fees | 33,680 | 35,048 | (1,367) |
| Credit costs for trust accounts (1) | | | |
| Net interest income | 49,704 | 49,684 | 19 |
| Net fees and commissions | 39,821 | 40,645 | (823) |
| Net trading profits | 14,683 | 18,794 | (4,110) |
| Net other business profits | (17,156) | (16,597) | (558) |
| Net gains (losses) on debt securities | (10,700) | (12,103) | 1,403 |
| Non-domestic gross profits | 42,047 | 39,054 | 2,993 |
| Net interest income | 25,467 | 27,461 | (1,994) |
| Net fees and commissions | (534) | (364) | (170) |
| Net trading profits | (3,336) | (10,572) | 7,236 |
| Net other business profits | 20,451 | 22,529 | (2,078) |
| Net gains (losses) on debt securities | 22,319 | 22,560 | (241) |
| General and administrative expenses | 91,559 | 93,716 | (2,157) |
| Personnel expenses | 34,311 | 33,555 | 755 |
| Non-personnel expenses | 52,895 | 55,788 | (2,893) |
| Taxes | 4,352 | 4,372 | (20) |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 74,613 | 76,216 | (1,602) |
| Provision for general allowance for credit losses (2) | | | |
| Net business profits | 74,613 | 76,216 | (1,602) |
| Net non-recurring gains (losses) | (10,459) | (13,373) | 2,914 |
| Credit costs (3) | (513) | (82) | (430) |
| Losses on loan write-offs | (513) | (204) | (309) |
| Provision for specific allowance for credit losses | | | |
| Other credit costs | | 121 | (121) |
| Reversal of allowance for credit losses (4) | 5,409 | | 5,409 |
| Reversal of reserve for contingent losses included in credit costs (5) | 27 | | 27 |
| Gains on loans written-off (6) | 2,113 | | 2,113 |
| Net gains (losses) on equity securities | (8,938) | (8,414) | (524) |
| Gains on sales of equity securities | 7,489 | 3,314 | 4,175 |
| Losses on sales of equity securities | (4,023) | (1,945) | (2,077) |
| Losses on write-down of equity securities | (12,405) | (9,783) | (2,621) |
| Other non-recurring gains (losses) | (8,557) | (4,875) | (3,681) |
| Ordinary profits | 64,154 | 62,843 | 1,311 |
| Net extraordinary gains (losses) | 3,310 | 2,381 | 929 |
| Gains on loans written-off (7) | | 680 | (680) |
| Reversal of allowance for credit losses (8) | | 3,132 | (3,132) |
| Reversal of reserve for contingent losses included in credit costs (9) | | 665 | (665) |
| Net gains (losses) on disposition of fixed assets | 4,528 | (388) | 4,917 |
| Losses on impairment of fixed assets | (1,218) | (226) | (992) |

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| | | | |
|--------------------------------------------------------|---------------|--------|----------|
| Income before income taxes | 67,465 | 65,224 | 2,240 |
| Income taxes-current | 15,000 | 2,736 | 12,263 |
| Income taxes-deferred | 6,463 | 20,926 | (14,462) |
| Total taxes | 21,464 | 23,662 | (2,198) |
| Net income | 46,000 | 41,561 | 4,439 |
| (Reference) | | | |
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6)+(7)+(8)+(9) | 7,037 | 4,396 | 2,640 |

2. Average Interest Rate Spread**BTMU Non-consolidated**

| | For the six months ended September 30, 2011 (A) | Increase (Decrease) (A) - (B) | (percentage per annum) For the six months ended September 30, 2010 (B) |
|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|-------------------------------------|------------------------------------------------------------------------------------|
| (Domestic business segment) | | | |
| Total average interest rate on interest-earning assets (a) | 0.94 | (0.07) | 1.02 |
| Average interest rate on loans and bills discounted (b) | 1.42 | (0.05) | 1.48 |
| Average interest rate on securities | 0.56 | 0.00 | 0.55 |
| Total average interest rate on interest-bearing liabilities (c) <including general and administrative expenses> | 0.81 | (0.06) | 0.88 |
| Average interest rate on deposits and NCD (d) | 0.06 | (0.04) | 0.10 |
| Average interest rate on other liabilities | 0.33 | (0.17) | 0.50 |
| Overall interest rate spread (a)-(c) | 0.13 | (0.00) | 0.14 |
| Interest rate spread (b)-(d) | 1.36 | (0.00) | 1.37 |

MUTB Non-consolidated

| | For the six months ended September 30, 2011 (A) | Increase (Decrease) (A) - (B) | (percentage per annum) For the six months ended September 30, 2010 (B) |
|-----------------------------------------------------------------|----------------------------------------------------------|-------------------------------------|------------------------------------------------------------------------------------|
| (Domestic business segment) | | | |
| Total average interest rate on interest-earning assets (a) | 0.82 | (0.12) | 0.95 |
| Average interest rate on loans and bills discounted (b) | 1.02 | (0.13) | 1.16 |
| Average interest rate on securities | 0.71 | (0.05) | 0.77 |
| Total average interest rate on interest-bearing liabilities (c) | 0.26 | (0.09) | 0.35 |
| Average interest rate on deposits and NCD (d) | 0.24 | (0.09) | 0.34 |
| Overall interest rate spread (a)-(c) | 0.56 | (0.03) | 0.59 |
| Interest rate spread (b)-(d) | 0.77 | (0.04) | 0.81 |

BTMU and MUTB combined

| | For the six months ended September 30, 2011 (A) | Increase (Decrease) (A) - (B) | (percentage per annum) For the six months ended September 30, 2010 (B) |
|---------------------------------------------------------|----------------------------------------------------------|-------------------------------------|------------------------------------------------------------------------------------|
| (Domestic business segment) | | | |
| Average interest rate on loans and bills discounted (a) | 1.36 | (0.07) | 1.43 |
| Average interest rate on deposits and NCD (b) | 0.08 | (0.05) | 0.13 |
| Interest rate spread (a)-(b) | 1.27 | (0.02) | 1.29 |

Mitsubishi UFJ Financial Group, Inc.

3. Notional Principal by the Remaining Life of the Interest Rate Swaps for Hedge-Accounting**MUFG Consolidated**

| | 00,000.0 | 00,000.0 | 00,000.0 | 00,000.0 |
|-----------------------------|--------------------------|----------------|----------------|-----------------|
| | (in billions of yen) | | | |
| | As of September 30, 2011 | | | |
| | within | 1 year to | over | Total |
| | 1 year | 5 years | 5 years | |
| Receive-fix/pay-floater | 1,509.9 | 3,084.5 | 2,069.4 | 6,663.9 |
| Receive-floater/pay-fix | 224.1 | 4,384.0 | 1,688.9 | 6,297.0 |
| Receive-floater/pay-floater | | 20.0 | | 20.0 |
| Receive-fix/pay-fix | | 42.9 | 54.2 | 97.2 |
| Total | 1,734.0 | 7,531.6 | 3,812.6 | 13,078.2 |

BTMU Consolidated

| | 00,000.0 | 00,000.0 | 00,000.0 | 00,000.0 |
|-----------------------------|--------------------------|----------------|----------------|----------------|
| | (in billions of yen) | | | |
| | As of September 30, 2011 | | | |
| | within | 1 year to | over | Total |
| | 1 year | 5 years | 5 years | |
| Receive-fix/pay-floater | 848.9 | 1,528.9 | 2,003.9 | 4,381.8 |
| Receive-floater/pay-fix | 85.3 | 3,361.8 | 719.0 | 4,166.2 |
| Receive-floater/pay-floater | | 20.0 | | 20.0 |
| Receive-fix/pay-fix | | | | |
| Total | 934.2 | 4,910.8 | 2,722.9 | 8,568.0 |

MUTB Consolidated

| | 00,000.0 | 00,000.0 | 00,000.0 | 00,000.0 |
|-----------------------------|--------------------------|----------------|----------------|----------------|
| | (in billions of yen) | | | |
| | As of September 30, 2011 | | | |
| | within | 1 year to | over | Total |
| | 1 year | 5 years | 5 years | |
| Receive-fix/pay-floater | 661.0 | 1,565.1 | 65.5 | 2,291.6 |
| Receive-floater/pay-fix | 145.8 | 1,002.8 | 949.9 | 2,098.6 |
| Receive-floater/pay-floater | | | | |
| Receive-fix/pay-fix | | | | |
| Total | 806.8 | 2,567.9 | 1,015.4 | 4,390.2 |

4. Securities

MUFG Consolidated

The tables include negotiable certificates of deposit in Cash and due from banks, beneficiary rights to the trust in Monetary claims bought and others in addition to Securities.

Fair Value Information on Securities

| | As of September 30, 2011 | | | | As of March 31, 2011 | | | |
|----------------------------------------|--------------------------------------|-------------|--------|--------|--------------------------------------|-------------|--------|--------|
| | Amount on consolidated balance sheet | Differences | Gains | Losses | Amount on consolidated balance sheet | Differences | Gains | Losses |
| | | | | | | | | |
| Debt securities being held to maturity | 2,875,791 | 51,021 | 61,206 | 10,185 | 3,299,569 | 34,850 | 48,492 | 13,642 |
| Domestic bonds | 768,387 | 6,524 | 6,588 | 64 | 1,144,463 | 9,160 | 9,180 | 19 |
| Government bonds | 625,031 | 5,717 | 5,717 | | 967,312 | 7,579 | 7,579 | |
| Municipal bonds | 14,596 | 81 | 81 | | 22,666 | 178 | 178 | |
| Corporate bonds | 128,759 | 724 | 788 | 64 | 154,484 | 1,402 | 1,422 | 19 |
| Other | 2,107,403 | 44,497 | 54,618 | 10,120 | 2,155,106 | 25,689 | 39,312 | 13,623 |
| Foreign bonds | 1,036,546 | 397 | 7,554 | 7,156 | 1,137,457 | (2,525) | 7,168 | 9,693 |
| Other | 1,070,857 | 44,099 | 47,063 | 2,964 | 1,017,648 | 28,214 | 32,144 | 3,929 |

| | As of September 30, 2011 | | | | As of March 31, 2011 | | | |
|----------------------------|--------------------------------------|-------------|-----------|---------|--------------------------------------|-------------|-----------|---------|
| | Amount on consolidated balance sheet | Differences | Gains | Losses | Amount on consolidated balance sheet | Differences | Gains | Losses |
| | | | | | | | | |
| Other securities | 71,779,637 | 390,237 | 1,045,871 | 655,633 | 67,198,517 | 327,632 | 1,124,505 | 796,872 |
| Domestic equity securities | 3,116,285 | 23,147 | 477,980 | 454,833 | 3,566,358 | 281,297 | 713,520 | 432,223 |
| Domestic bonds | 50,588,614 | 209,773 | 227,193 | 17,419 | 48,098,475 | 70,829 | 181,345 | 110,515 |
| Government bonds | 46,637,878 | 141,212 | 146,858 | 5,645 | 43,974,575 | 23,936 | 118,538 | 94,602 |
| Municipal bonds | 203,393 | 8,019 | 8,023 | 4 | 200,279 | 6,569 | 6,578 | 9 |
| Corporate bonds | 3,747,342 | 60,540 | 72,310 | 11,769 | 3,923,620 | 40,323 | 56,228 | 15,904 |
| Other | 18,074,737 | 157,317 | 340,698 | 183,380 | 15,533,683 | (24,494) | 229,639 | 254,133 |
| Foreign equity securities | 134,284 | 18,415 | 21,972 | 3,556 | 282,233 | 83,659 | 83,771 | 111 |
| Foreign bonds | 16,313,634 | 253,141 | 283,283 | 30,142 | 13,637,510 | (46,807) | 95,651 | 142,459 |
| Other | 1,626,818 | (114,239) | 35,441 | 149,681 | 1,613,939 | (61,346) | 50,216 | 111,562 |

BTMU Non-consolidated

The tables include negotiable certificates of deposit in Cash and due from banks, beneficiary rights to the trust in Monetary claims bought and others in addition to Securities.

Fair Value Information on Securities

| | As of September 30, 2011 | | | | As of March 31, 2011 | | | |
|----------------------------------------|--------------------------|-------------|--------|--------|----------------------|-------------|--------|--------|
| | Amount on | Differences | Gains | Losses | Amount on | Differences | Gains | Losses |
| | balance sheet | | | | balance sheet | | | |
| Debt securities being held to maturity | 1,213,437 | 23,947 | 26,911 | 2,964 | 1,159,945 | 11,873 | 15,712 | 3,839 |
| Stocks of subsidiaries and affiliates | 98,316 | (20,657) | 2,836 | 23,494 | 98,316 | (6,376) | 13,158 | 19,534 |

| | As of September 30, 2011 | | | | As of March 31, 2011 | | | |
|----------------------------|--------------------------|-------------|---------|---------|----------------------|-------------|---------|---------|
| | Amount on | Differences | Gains | Losses | Amount on | Differences | Gains | Losses |
| | balance sheet | | | | balance sheet | | | |
| Other securities | 59,451,129 | 132,115 | 737,905 | 605,790 | 56,018,656 | 169,866 | 851,151 | 681,285 |
| Domestic equity securities | 2,476,830 | (124,441) | 357,082 | 481,524 | 2,803,845 | 74,213 | 522,197 | 447,983 |
| Domestic bonds | 45,048,850 | 174,656 | 191,371 | 16,715 | 43,573,087 | 59,556 | 163,683 | 104,127 |
| Other | 11,925,448 | 81,901 | 189,451 | 107,550 | 9,641,722 | 36,096 | 165,270 | 129,174 |
| Foreign equity securities | 127,805 | 17,031 | 19,638 | 2,607 | 171,910 | 73,896 | 73,897 | 1 |
| Foreign bonds | 10,562,688 | 131,127 | 145,653 | 14,526 | 8,362,087 | (28,661) | 49,751 | 78,412 |
| Other | 1,234,954 | (66,257) | 24,158 | 90,416 | 1,107,724 | (9,138) | 41,621 | 50,760 |

Redemption schedule of other securities with maturities and debt securities being held to maturity

| | As of September 30, 2011 | | | | As of March 31, 2011 | | | |
|------------------|--------------------------|------------|------------|-----------|----------------------|------------|------------|-----------|
| | within | 1 year to | 5 years to | over | within | 1 year to | 5 years to | over |
| | 1 year | 5 years | 10 years | 10 years | 1 year | 5 years | 10 years | 10 years |
| Domestic bonds | 15,954,245 | 23,269,504 | 2,402,317 | 3,672,864 | 11,216,158 | 26,730,134 | 3,698,373 | 2,178,534 |
| Government bonds | 15,595,363 | 21,455,163 | 1,846,850 | 2,865,182 | 10,821,167 | 24,787,087 | 3,092,864 | 1,433,249 |
| Municipal bonds | 27,652 | 58,711 | 116,329 | 406 | 27,174 | 62,580 | 108,945 | 406 |
| Corporate bonds | 331,228 | 1,755,629 | 439,137 | 807,274 | 367,816 | 1,880,466 | 496,562 | 744,877 |
| Other | 2,462,045 | 3,827,925 | 2,776,544 | 3,111,166 | 1,447,427 | 3,777,273 | 2,095,348 | 2,649,024 |
| Foreign bonds | 2,294,535 | 3,589,788 | 1,955,277 | 2,706,851 | 1,236,734 | 3,573,537 | 1,520,965 | 2,006,151 |
| Other | 167,509 | 238,136 | 821,266 | 404,315 | 210,692 | 203,735 | 574,382 | 642,872 |
| Total | 18,416,291 | 27,097,429 | 5,178,861 | 6,784,030 | 12,663,585 | 30,507,408 | 5,793,721 | 4,827,558 |

MUTB Non-consolidated

The tables include beneficiary rights to the trust in Monetary claims bought in addition to Securities .

Fair Value Information on Securities

| | As of September 30, 2011 | | | | As of March 31, 2011 | | | |
|----------------------------------------|--------------------------|-------------|--------|--------|----------------------|-------------|--------|--------|
| | Amount on | Differences | Gains | Losses | Amount on | Differences | Gains | Losses |
| | balance sheet | | | | balance sheet | | | |
| Debt securities being held to maturity | 1,326,769 | 8,336 | 10,551 | 2,214 | 1,806,668 | 9,513 | 11,990 | 2,476 |
| Stocks of subsidiaries and affiliates | 49,470 | 271 | 488 | 216 | 40,375 | 16,005 | 16,005 | |

| | As of September 30, 2011 | | | | As of March 31, 2011 | | | |
|----------------------------|--------------------------|-------------|---------|---------|----------------------|-------------|---------|---------|
| | Amount on | Differences | Gains | Losses | Amount on | Differences | Gains | Losses |
| | balance sheet | | | | balance sheet | | | |
| Other securities | 10,258,827 | 128,659 | 276,300 | 147,641 | 8,727,335 | 10,599 | 205,871 | 195,271 |
| Domestic equity securities | 640,050 | 29,665 | 112,789 | 83,124 | 716,005 | 75,226 | 155,178 | 79,952 |
| Domestic bonds | 5,244,789 | 31,771 | 32,550 | 778 | 4,139,545 | 10,646 | 17,061 | 6,414 |
| Other | 4,373,988 | 67,222 | 130,960 | 63,737 | 3,871,784 | (75,273) | 33,631 | 108,904 |
| Foreign equity securities | 3,257 | (173) | 133 | 307 | 781 | 223 | 223 | |
| Foreign bonds | 4,049,555 | 114,823 | 120,359 | 5,535 | 3,434,485 | (22,717) | 26,211 | 48,928 |
| Other | 321,176 | (47,427) | 10,467 | 57,894 | 436,518 | (52,779) | 7,196 | 59,976 |

Redemption schedule of other securities with maturities and debt securities being held to maturity

| | As of September 30, 2011 | | | | As of March 31, 2011 | | | |
|------------------|--------------------------|-----------|------------|----------|----------------------|-----------|------------|----------|
| | within | 1 year to | 5 years to | over | within | 1 year to | 5 years to | over |
| | 1 year | 5 years | 10 years | 10 years | 1 year | 5 years | 10 years | 10 years |
| Domestic bonds | 366,393 | 3,992,038 | 1,283,438 | 110,119 | 1,511,521 | 2,558,120 | 873,470 | 67,862 |
| Government bonds | 183,485 | 3,757,525 | 1,200,013 | 93,287 | 1,355,202 | 2,230,288 | 815,510 | 53,550 |
| Municipal bonds | 14,596 | | 245 | 47 | 19,702 | 3,528 | 560 | 47 |
| Corporate bonds | 168,311 | 234,512 | 83,179 | 16,785 | 136,616 | 324,304 | 57,399 | 14,264 |
| Other | 695,952 | 2,443,625 | 1,262,110 | 672,951 | 472,091 | 2,847,169 | 784,171 | 532,883 |
| Foreign bonds | 684,596 | 2,341,063 | 1,188,551 | 654,912 | 468,796 | 2,686,173 | 701,906 | 512,846 |
| Other | 11,355 | 102,561 | 73,559 | 18,038 | 3,294 | 160,995 | 82,264 | 20,036 |
| Total | 1,062,346 | 6,435,663 | 2,545,549 | 783,070 | 1,983,613 | 5,405,290 | 1,657,641 | 600,745 |

5. ROE**MUFG Consolidated**

| | For the six months ended September 30, 2011 (A) | Increase (Decrease) (A) - (B) | (%) For the six months ended September 30, 2010 (B) |
|------|----------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------|
| ROE* | 12.52 | 4.00 | 8.51 |

Note:

* ROE is computed as follows:

The one-time impact of Morgan Stanley becoming an equity-method affiliate of MUFG is adjusted.

$$\frac{\text{Net income} \times 2 - \text{Equivalent of annual dividends on nonconvertible preferred stocks}}{\{(\text{Total shareholders' equity at the beginning of the period} - \text{Number of nonconvertible preferred stocks at the beginning of the period} \times \text{Issue price} + \text{Foreign currency translation adjustments at the beginning of the period}) + (\text{Total shareholders' equity at the end of the period} - \text{Number of nonconvertible preferred stocks at the end of the period} \times \text{Issue price} + \text{Foreign currency translation adjustments at the end of the period})\} / 2} \times 100$$

6. Risk-Adjusted Capital Ratio Based on the Basel 2 Standards**MUFG Consolidated**

| | | (in billions of yen) | | |
|-----|------------------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| (1) | Risk-adjusted capital ratio | 15.42% | 0.52% | 14.89% |
| | Tier 1 ratio | 13.04% | 1.70% | 11.33% |
| (2) | Tier 1 capital | 10,471.0 | 517.6 | 9,953.3 |
| (3) | Qualified Tier 2 capital | 3,776.5 | (143.9) | 3,920.4 |
| (4) | Deductions from total qualifying capital | 1,862.8 | 1,069.8 | 792.9 |
| (5) | Net qualifying capital (2)+(3)-(4) | 12,384.7 | (696.0) | 13,080.8 |
| (6) | Risk-adjusted assets | 80,276.9 | (7,528.0) | 87,804.9 |
| (7) | Required Capital | 6,422.1 | (602.2) | 7,024.3 |

BTMU Consolidated

| | | (in billions of yen) | | |
|-----|------------------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| (1) | Risk-adjusted capital ratio | 16.90% | 1.07% | 15.82% |
| | Tier 1 ratio | 12.52% | 1.09% | 11.42% |
| (2) | Tier 1 capital | 8,366.0 | 81.9 | 8,284.1 |
| (3) | Qualified Tier 2 capital | 3,223.9 | (259.5) | 3,483.5 |
| (4) | Deductions from total qualifying capital | 300.8 | 2.8 | 297.9 |
| (5) | Net qualifying capital (2)+(3)-(4) | 11,289.2 | (180.4) | 11,469.7 |
| (6) | Risk-adjusted assets | 66,796.9 | (5,688.5) | 72,485.5 |
| (7) | Required Capital | 5,343.7 | (455.0) | 5,798.8 |

MUTB Consolidated

| | | (in billions of yen) | | |
|-----|------------------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| (1) | Risk-adjusted capital ratio | 18.00% | 2.06% | 15.93% |
| | Tier 1 ratio | 14.46% | 1.44% | 13.02% |
| (2) | Tier 1 capital | 1,451.4 | 58.7 | 1,392.7 |
| (3) | Qualified Tier 2 capital | 443.8 | 48.6 | 395.2 |
| (4) | Deductions from total qualifying capital | 89.1 | 5.4 | 83.7 |
| (5) | Net qualifying capital (2)+(3)-(4) | 1,806.2 | 101.9 | 1,704.2 |
| (6) | Risk-adjusted assets | 10,032.9 | (660.5) | 10,693.5 |
| (7) | Required Capital | 802.6 | (52.8) | 855.4 |

BTMU Non-consolidated

| | | (in billions of yen) | | |
|-----|-----------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| (1) | Risk-adjusted capital ratio | 17.85% | 1.24% | 16.61% |
| | Tier 1 ratio | 13.22% | 1.13% | 12.09% |
| (2) | Tier 1 capital | 8,203.8 | 24.7 | 8,179.0 |
| (3) | Net qualifying capital | 11,078.6 | (159.8) | 11,238.5 |
| (4) | Risk-adjusted assets | 62,032.5 | (5,602.7) | 67,635.3 |
| (5) | Required Capital | 4,962.6 | (448.2) | 5,410.8 |

MUTB Non-consolidated

| | | (in billions of yen) | | |
|-----|-----------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| (1) | Risk-adjusted capital ratio | 17.64% | 1.62% | 16.01% |
| | Tier 1 ratio | 13.62% | 0.98% | 12.64% |
| (2) | Tier 1 capital | 1,387.4 | 40.0 | 1,347.3 |
| (3) | Net qualifying capital | 1,795.9 | 89.1 | 1,706.8 |
| (4) | Risk-adjusted assets | 10,181.2 | (478.1) | 10,659.3 |
| (5) | Required Capital | 814.4 | (38.2) | 852.7 |

Note: Risk-adjusted capital ratio of MUFG is computed in accordance with the Notification of the Financial Services Agency No. 20, 2006. Risk-adjusted capital ratio of BTMU and MUTB are computed in accordance with the Notification of the Financial Services Agency No. 19, 2006. Required Capital is 8% of risk-adjusted assets.

7. Risk-Monitored Loans**MUFG Consolidated****(1) Risk-Monitored Loans**

| | (in millions of yen) | | | | | |
|--------------------------------------------------------|------------------------------------|---------------------------------------------|--------------------------------|---------------------------------------------|-------------------------------------|---------------------------------------------|
| | As of September 30, 2011 (A) | % to total loans and bills discounted | As of March 31, 2011 (B) | % to total loans and bills discounted | Increase (Decrease) (A) - (B) | % to total loans and bills discounted |
| Loans to bankrupt borrowers | 42,056 | 0.05% | 53,116 | 0.06% | (11,059) | (0.01)% |
| Non-accrual delinquent loans | 1,042,720 | 1.31% | 1,022,139 | 1.27% | 20,581 | 0.03% |
| Accruing loans contractually past due 3 months or more | 82,641 | 0.10% | 142,789 | 0.17% | (60,147) | (0.07)% |
| Restructured loans | 618,642 | 0.77% | 574,503 | 0.71% | 44,139 | 0.05% |
| Total risk monitored loans | 1,786,062 | 2.24% | 1,792,549 | 2.24% | (6,487) | 0.00% |
| Total loans and bills discounted | 79,511,436 | | 79,995,024 | | (483,588) | |
| Written-off | 762,996 | | 912,112 | | (149,116) | |

(2) Allowance for Credit Losses

| | (in millions of yen) | | | | | |
|----------------------------------------------------|------------------------------------|---------------------------------------|--------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
| | As of September 30, 2011 (A) | % to total risk monitored loans | As of March 31, 2011 (B) | % to total risk monitored loans | Increase (Decrease) (A) - (B) | % to total risk monitored loans |
| Allowance for credit losses | 1,059,090 | 59.29% | 1,143,997 | 63.81% | (84,906) | (4.52)% |
| General allowance for credit losses | 728,731 | | 805,242 | | (76,511) | |
| Specific allowance for credit losses | 329,662 | | 338,028 | | (8,366) | |
| Allowance for credit to specific foreign borrowers | 697 | | 725 | | (27) | |

(3) Classification of Risk-Monitored Loans**Classified by Geographic Area**

| | (in millions of yen) | | |
|--------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,573,289 | 1,551,505 | 21,784 |
| Overseas | 212,772 | 241,044 | (28,271) |
| Asia | 9,177 | 9,419 | (241) |
| Indonesia | 813 | 931 | (117) |
| Thailand | 4,425 | 5,179 | (754) |
| Hong Kong | 358 | 24 | 333 |
| Other | 3,580 | 3,284 | 296 |
| United States of America | 93,107 | 110,341 | (17,234) |

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| | | | |
|-------|------------------|-----------|----------|
| Other | 110,486 | 121,282 | (10,795) |
| Total | 1,786,062 | 1,792,549 | (6,487) |

Classified by Industry

| | (in millions of yen) | | |
|---------------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,573,289 | 1,551,505 | 21,784 |
| Manufacturing | 224,145 | 221,358 | 2,786 |
| Construction | 55,881 | 64,252 | (8,370) |
| Wholesale and retail | 227,497 | 203,873 | 23,623 |
| Finance and insurance | 8,073 | 7,772 | 301 |
| Real estate, goods rental and leasing | 187,646 | 196,998 | (9,352) |
| Services | 124,422 | 122,532 | 1,889 |
| Other industries | 89,203 | 83,556 | 5,647 |
| Consumer | 656,419 | 651,159 | 5,259 |
| Overseas | 212,772 | 241,044 | (28,271) |
| Financial institutions | 20,405 | 24,299 | (3,893) |
| Commercial and industrial | 100,588 | 123,328 | (22,740) |
| Other | 91,778 | 93,416 | (1,637) |
| Total | 1,786,062 | 1,792,549 | (6,487) |

BTMU Non-consolidated**(1) Risk-Monitored Loans**

| | (in millions of yen) | | | | | |
|--------------------------------------------------------|------------------------------------|---------------------------------------------|--------------------------------|---------------------------------------------|-------------------------------------|---------------------------------------------|
| | As of September 30, 2011 (A) | % to total loans and bills discounted | As of March 31, 2011 (B) | % to total loans and bills discounted | Increase (Decrease) (A) - (B) | % to total loans and bills discounted |
| Loans to bankrupt borrowers | 38,519 | 0.05% | 48,118 | 0.07% | (9,599) | (0.01)% |
| Non-accrual delinquent loans | 814,594 | 1.26% | 753,909 | 1.16% | 60,684 | 0.10% |
| Accruing loans contractually past due 3 months or more | 58,655 | 0.09% | 113,208 | 0.17% | (54,553) | (0.08)% |
| Restructured loans | 465,160 | 0.72% | 425,616 | 0.65% | 39,543 | 0.06% |
| Total risk monitored loans | 1,376,928 | 2.13% | 1,340,853 | 2.06% | 36,075 | 0.07% |
| Total loans and bills discounted | 64,386,916 | | 64,981,715 | | (594,799) | |
| Written-off | 545,565 | | 692,351 | | (146,785) | |

(2) Allowance for Credit Losses

| | (in millions of yen) | | | | | |
|----------------------------------------------------|------------------------------------|---------------------------------------|--------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
| | As of September 30, 2011 (A) | % to total risk monitored loans | As of March 31, 2011 (B) | % to total risk monitored loans | Increase (Decrease) (A) - (B) | % to total risk monitored loans |
| Allowance for credit losses | 679,551 | 49.35% | 712,944 | 53.17% | (33,393) | (3.81)% |
| General allowance for credit losses | 447,949 | | 481,006 | | (33,056) | |
| Specific allowance for credit losses | 230,904 | | 231,213 | | (308) | |
| Allowance for credit to specific foreign borrowers | 697 | | 725 | | (27) | |

(3) Classification of Risk-Monitored Loans**Classified by Geographic Area**

| | (in millions of yen) | | |
|--------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,261,390 | 1,215,189 | 46,201 |
| Overseas | 115,538 | 125,663 | (10,125) |
| Asia | 2,030 | 2,326 | (295) |
| Indonesia | | 331 | (331) |
| Thailand | 906 | 1,076 | (170) |
| Hong Kong | 358 | 24 | 333 |
| Other | 766 | 894 | (127) |
| United States of America | 3,140 | 2,880 | 259 |
| Other | 110,367 | 120,457 | (10,090) |

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| | | | |
|-------|------------------|-----------|--------|
| Total | 1,376,928 | 1,340,853 | 36,075 |
|-------|------------------|-----------|--------|

Classified by Industry

| | (in millions of yen) | | |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,261,390 | 1,215,189 | 46,201 |
| Manufacturing | 220,072 | 215,606 | 4,465 |
| Construction | 54,965 | 62,717 | (7,752) |
| Wholesale and retail | 223,828 | 200,085 | 23,743 |
| Finance and insurance | 7,980 | 7,736 | 244 |
| Real estate | 152,615 | 164,097 | (11,482) |
| Goods rental and leasing | 4,021 | 3,297 | 723 |
| Services | 122,619 | 120,252 | 2,367 |
| Other industries | 86,540 | 80,502 | 6,038 |
| Consumer | 388,747 | 360,893 | 27,853 |
| Overseas | 115,538 | 125,663 | (10,125) |
| Financial institutions | 17,495 | 19,266 | (1,770) |
| Commercial and industrial | 39,622 | 45,020 | (5,397) |
| Other | 58,419 | 61,376 | (2,957) |
| Total | 1,376,928 | 1,340,853 | 36,075 |

MUTB Non-consolidated**(1) Risk-Monitored Loans**

| | (in millions of yen) | | | | | |
|-----------------------------------------------------------|------------------------------------|---------------------------------------------|--------------------------------|---------------------------------------------|-------------------------------------|---------------------------------------------|
| | As of September 30, 2011 (A) | % to total loans and bills discounted | As of March 31, 2011 (B) | % to total loans and bills discounted | Increase (Decrease) (A) - (B) | % to total loans and bills discounted |
| Loans to bankrupt borrowers | 580 | 0.00% | 1,665 | 0.01% | (1,084) | (0.01)% |
| Non-accrual delinquent loans | 33,468 | 0.31% | 38,226 | 0.36% | (4,757) | (0.04)% |
| Accruing loans contractually past due 3 months or more | 674 | 0.00% | 599 | 0.00% | 75 | 0.00% |
| Restructured loans | 15,065 | 0.14% | 10,474 | 0.09% | 4,590 | 0.04% |
| Total risk monitored loans | 49,788 | 0.47% | 50,964 | 0.48% | (1,176) | (0.00)% |
| Total loans and bills discounted | 10,558,086 | | 10,589,116 | | (31,029) | |
| Written-off | 21,611 | | 22,509 | | (897) | |

(2) Allowance for Credit Losses

| | (in millions of yen) | | | | | |
|--------------------------------------|------------------------------------|---------------------------------------|--------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
| | As of September 30, 2011 (A) | % to total risk monitored loans | As of March 31, 2011 (B) | % to total risk monitored loans | Increase (Decrease) (A) - (B) | % to total risk monitored loans |
| Allowance for credit losses | 47,543 | 95.49% | 54,436 | 106.81% | (6,893) | (11.32)% |
| General allowance for credit losses | 33,776 | | 37,473 | | (3,697) | |
| Specific allowance for credit losses | 13,767 | | 16,963 | | (3,196) | |

Allowance for credit to specific
foreign borrowers

(3) Classification of Risk-Monitored Loans**Classified by Geographic Area**

| | (in millions of yen) | | |
|--------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 49,775 | 50,946 | (1,171) |
| Overseas | 13 | 18 | (5) |
| Asia | | | |
| Indonesia | | | |
| Thailand | | | |
| Hong Kong | | | |
| Other | | | |
| United States of America | | 5 | (5) |
| Other | 13 | 13 | (0) |

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| | | | |
|-------|---------------|--------|---------|
| Total | 49,788 | 50,964 | (1,176) |
|-------|---------------|--------|---------|

Classified by Industry

| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------------------------------|
| Domestic | 49,775 | 50,946 | (1,171) |
| Manufacturing | 4,023 | 5,715 | (1,691) |
| Construction | 877 | 1,488 | (611) |
| Wholesale and retail | 3,354 | 3,445 | (90) |
| Finance and insurance | 59 | | 59 |
| Real estate | 26,552 | 24,865 | 1,687 |
| Goods rental and leasing | | | |
| Services | 1,734 | 2,226 | (491) |
| Other industries | 2,650 | 3,042 | (392) |
| Consumer | 10,522 | 10,162 | 359 |
| Overseas | 13 | 18 | (5) |
| Financial institutions | | | |
| Commercial and industrial | | 5 | (5) |
| Other | 13 | 13 | (0) |
| Total | 49,788 | 50,964 | (1,176) |

MUTB Non-consolidated: Trust Accounts

Trust Accounts represents trust accounts with contracts indemnifying the principal amounts.

(1) Risk-Monitored Loans

| | (in millions of yen) | | | | | |
|--------------------------------------------------------|------------------------------------|---------------------------------------------|--------------------------------|---------------------------------------------|-------------------------------------|---------------------------------------------|
| | As of September 30, 2011 (A) | % to total loans and bills discounted | As of March 31, 2011 (B) | % to total loans and bills discounted | Increase (Decrease) (A) - (B) | % to total loans and bills discounted |
| Loans to bankrupt borrowers | 85 | 0.07% | 90 | 0.07% | (4) | 0.00% |
| Non-accrual delinquent loans | 0 | 0.00% | 27 | 0.02% | (26) | (0.02)% |
| Accruing loans contractually past due 3 months or more | 73 | 0.06% | 102 | 0.09% | (28) | (0.02)% |
| Restructured loans | 788 | 0.73% | 811 | 0.71% | (22) | 0.01% |
| Total risk monitored loans | 949 | 0.88% | 1,031 | 0.90% | (82) | (0.02)% |
| Total loans and bills discounted | 107,545 | | 113,533 | | (5,988) | |

(2) Allowance for Credit Losses

| | (in millions of yen) | | |
|-------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Allowance for bad debts | 325 | 341 | (16) |

(3) Classification of Risk-Monitored Loans**Classified by Industry**

| | (in millions of yen) | | |
|--------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 949 | 1,031 | (82) |
| Manufacturing | | | |
| Construction | | | |
| Wholesale and retail | | | |
| Finance and insurance | | | |
| Real estate | 682 | 693 | (11) |
| Goods rental and leasing | | | |
| Services | | | |
| Other industries | | | |
| Consumer | 266 | 337 | (70) |
| Total | 949 | 1,031 | (82) |

8. Non Performing Loans Based on the Financial Reconstruction Law (the FRL)**BTMU and MUTB combined including Trust Accounts**

Trust accounts represents trust accounts with contracts indemnifying the principal amounts.

(1) Non Performing Loans

| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------------------------------|
| Bankrupt or De facto Bankrupt | 119,142 | 131,292 | (12,149) |
| Doubtful | 804,453 | 748,773 | 55,680 |
| Special Attention | 540,329 | 550,683 | (10,354) |
| Non Performing Loans (1) | 1,463,925 | 1,430,749 | 33,176 |
| Normal | 82,292,719 | 83,575,725 | (1,283,005) |
| Total | 83,756,645 | 85,006,474 | (1,249,829) |
| Non Performing Loans / Total | 1.74% | 1.68% | 0.06% |

(2) Status of Coverage of Non Performing Loans

| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|------------------------------|------------------------------------|--------------------------------|-------------------------------------------------------------|
| Covered amount (2) | 1,163,525 | 1,107,832 | 55,692 |
| Allowance for credit losses | 340,960 | 347,946 | (6,986) |
| Collateral, guarantees, etc. | 822,565 | 759,886 | 62,679 |
| Coverage ratio (2) / (1) | 79.47% | 77.43% | 2.04% |

(3) Coverage Ratio

| Category | Loan amount (A) | Allowance for credit losses (B) | Covered by collateral and/or guarantees (C) | Coverage ratio for unsecured portion (B) / [(A) - (C)] | Coverage ratio [(B) + (C)] / (A) |
|-------------------------------|--------------------|---------------------------------------|------------------------------------------------------|--------------------------------------------------------------|-------------------------------------|
| Bankrupt or De facto Bankrupt | 119,142 | 1,695 | 117,447 | | 100.00% |
| | [131,292] | [4,417] | [126,874] | | [100.00%] |
| Doubtful | 804,453 | 214,580 | 386,959 | | 74.77% |
| | [748,773] | [212,657] | [350,143] | | [75.16%] |
| Special Attention | 540,329 | 124,684 | 318,158 | | 81.95% |
| | [550,683] | [130,871] | [282,868] | | [75.13%] |
| Total | 1,463,925 | 340,960 | 822,565 | | 79.47% |

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[1,430,749]

[347,946]

[759,886]

[77.43%]

Note: The upper figures are as of September 30, 2011. The lower figures with brackets are as of March 31, 2011.

(4) Classified by Industry

| | (in millions of yen) | | |
|---------------------------|---------------------------------------|-----------------------------------|-------------------------------------|
| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,348,097 | 1,301,084 | 47,012 |
| Manufacturing | 229,950 | 226,799 | 3,151 |
| Construction | 56,858 | 65,934 | (9,076) |
| Wholesale and retail | 243,165 | 218,899 | 24,266 |
| Finance and insurance | 10,662 | 8,865 | 1,797 |
| Real estate | 183,935 | 193,130 | (9,195) |
| Goods rental and leasing | 4,096 | 3,345 | 750 |
| Services | 127,400 | 126,209 | 1,190 |
| Other industries | 91,793 | 85,908 | 5,884 |
| Consumer | 400,235 | 371,992 | 28,242 |
| Overseas | 115,828 | 129,664 | (13,836) |
| Financial institutions | 17,497 | 19,268 | (1,770) |
| Commercial and industrial | 39,897 | 49,006 | (9,108) |
| Other | 58,432 | 61,390 | (2,957) |
| Total | 1,463,925 | 1,430,749 | 33,176 |

BTMU Non-consolidated**(1) Non Performing Loans**

| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------------------------------|
| Bankrupt or De facto Bankrupt | 116,752 | 127,261 | (10,509) |
| Doubtful | 772,582 | 712,630 | 59,952 |
| Special Attention | 523,815 | 538,824 | (15,009) |
| Non Performing Loans (1) | 1,413,150 | 1,378,716 | 34,433 |
| Normal | 71,508,268 | 72,744,393 | (1,236,124) |
| Total | 72,921,418 | 74,123,110 | (1,201,691) |
| Non Performing Loans / Total | 1.93% | 1.86% | 0.07% |

(2) Status of Coverage of Non Performing Loans

| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|------------------------------|------------------------------------|--------------------------------|-------------------------------------------------------------|
| Covered amount (2) | 1,119,507 | 1,063,116 | 56,391 |
| Allowance for credit losses | 329,747 | 334,716 | (4,968) |
| Collateral, guarantees, etc. | 789,759 | 728,400 | 61,359 |
| Coverage ratio (2) / (1) | 79.22% | 77.10% | 2.11% |

(3) Coverage Ratio

| Category | Loan amount (A) | Allowance for credit losses (B) | Covered by collateral and/or guarantees (C) | Coverage ratio for unsecured portion (B) / [(A) - (C)] | Coverage ratio [(B) + (C)] / (A) |
|-------------------------------|--------------------|---------------------------------------|------------------------------------------------------|-----------------------------------------------------------------|-------------------------------------|
| Bankrupt or De facto Bankrupt | 116,752 | 1,680 | 115,071 | 100.00% | 100.00% |
| | [127,261] | [4,402] | [122,859] | [100.00%] | [100.00%] |
| Doubtful | 772,582 | 207,944 | 366,612 | 51.22% | 74.36% |
| | [712,630] | [202,816] | [329,979] | [53.00%] | [74.76%] |
| Special Attention | 523,815 | 120,123 | 308,075 | 55.67% | 81.74% |
| | [538,824] | [127,497] | [275,560] | [48.42%] | [74.80%] |
| Total | 1,413,150 | 329,747 | 789,759 | 52.89% | 79.22% |
| | [1,378,716] | [334,716] | [728,400] | [51.46%] | [77.10%] |

Note: The upper figures are as of September 30, 2011. The lower figures with brackets are as of March 31, 2011.

(4) Classified by Industry

| | (in millions of yen) | | |
|---------------------------|---------------------------------------|-----------------------------------|-------------------------------------|
| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,297,337 | 1,249,072 | 48,264 |
| Manufacturing | 225,927 | 221,084 | 4,843 |
| Construction | 55,981 | 64,446 | (8,464) |
| Wholesale and retail | 239,811 | 215,454 | 24,356 |
| Finance and insurance | 10,602 | 8,865 | 1,737 |
| Real estate | 156,700 | 167,571 | (10,871) |
| Goods rental and leasing | 4,096 | 3,345 | 750 |
| Services | 125,652 | 123,969 | 1,682 |
| Other industries | 89,142 | 82,865 | 6,277 |
| Consumer | 389,423 | 361,470 | 27,952 |
| Overseas | 115,812 | 129,644 | (13,831) |
| Financial institutions | 17,495 | 19,266 | (1,770) |
| Commercial and industrial | 39,897 | 49,000 | (9,103) |
| Other | 58,419 | 61,376 | (2,957) |
| Total | 1,413,150 | 1,378,716 | 34,433 |

MUTB Non-consolidated**(1) Non Performing Loans**

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Bankrupt or De facto Bankrupt | 2,275 | 3,881 | (1,605) |
| Doubtful | 31,811 | 36,047 | (4,235) |
| Special Attention | 15,739 | 11,073 | 4,666 |
| Non Performing Loans (1) | 49,826 | 51,001 | (1,175) |
| Normal | 10,677,854 | 10,718,828 | (40,974) |
| Total | 10,727,681 | 10,769,830 | (42,149) |
| Non Performing Loans / Total | 0.46% | 0.47% | (0.00)% |

(2) Status of Coverage of Non Performing Loans

| | (in millions of yen) | | |
|------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Covered amount (2) | 43,322 | 43,870 | (547) |
| Allowance for credit losses | 11,212 | 13,230 | (2,017) |
| Collateral, guarantees, etc. | 32,109 | 30,639 | 1,469 |
| Coverage ratio (2) / (1) | 86.94% | 86.01% | 0.92% |

(3) Coverage Ratio

| | (in millions of yen) | | | | |
|-------------------------------|----------------------|---------------------------------------|------------------------------------------------------|-----------------------------------------------------------------|-------------------------------------|
| Category | Loan amount (A) | Allowance for credit losses (B) | Covered by collateral and/or guarantees (C) | Coverage ratio for unsecured portion (B) / [(A) - (C)] | Coverage ratio [(B) + (C)] / (A) |
| Bankrupt or De facto Bankrupt | 2,275 | 15 | 2,260 | 100.00% | 100.00% |
| | [3,881] | [15] | [3,865] | [100.00%] | [100.00%] |
| Doubtful | 31,811 | 6,635 | 20,287 | 57.58% | 84.63% |
| | [36,047] | [9,841] | [20,067] | [61.58%] | [82.97%] |
| Special Attention | 15,739 | 4,561 | 9,561 | 73.83% | 89.72% |
| | [11,073] | [3,373] | [6,706] | [77.25%] | [91.02%] |
| Total | 49,826 | 11,212 | 32,109 | 63.28% | 86.94% |
| | [51,001] | [13,230] | [30,639] | [64.97%] | [86.01%] |

Note: The upper figures are as of September 30, 2011. The lower figures with brackets are as of March 31, 2011.

(4) Classified by Industry

| | (in millions of yen) | | |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 49,811 | 50,981 | (1,170) |
| Manufacturing | 4,023 | 5,715 | (1,691) |
| Construction | 877 | 1,488 | (611) |
| Wholesale and retail | 3,354 | 3,445 | (90) |
| Finance and insurance | 59 | | 59 |
| Real estate | 26,552 | 24,865 | 1,687 |
| Goods rental and leasing | | | |
| Services | 1,748 | 2,240 | (491) |
| Other industries | 2,650 | 3,042 | (392) |
| Consumer | 10,545 | 10,184 | 361 |
| Overseas | 15 | 20 | (5) |
| Financial institutions | 2 | 2 | 0 |
| Commercial and industrial | | 5 | (5) |
| Other | 13 | 13 | (0) |
| Total | 49,826 | 51,001 | (1,175) |

MUTB Non-consolidated: Trust Accounts

Trust accounts represents trust accounts with contracts indemnifying the principal amounts.

(1) Non Performing Loans

| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------------------------------|
| Bankrupt or De facto Bankrupt | 115 | 149 | (33) |
| Doubtful | 59 | 95 | (36) |
| Special Attention | 774 | 785 | (11) |
| Non Performing Loans (1) | 949 | 1,031 | (82) |
| Normal | 106,596 | 112,502 | (5,906) |
| Total | 107,545 | 113,533 | (5,988) |
| Non Performing Loans / Total | 0.88% | 0.90% | (0.02)% |

(2) Status of Coverage of Non Performing Loans

| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|------------------------------|------------------------------------|--------------------------------|-------------------------------------------------------------|
| Covered amount (2) | 695 | 846 | (150) |
| Allowance for credit losses | | | |
| Collateral, guarantees, etc. | 695 | 846 | (150) |
| Coverage ratio (2) / (1) | 73.31% | 82.09% | (8.78)% |

(3) Coverage Ratio

| Category | Loan amount (A) | Allowance for credit losses (B) | Covered by collateral and/or guarantees (C) | Coverage ratio for unsecured portion (B) / [(A) - (C)] | Coverage ratio [(B) + (C)] / (A) |
|-------------------------------|--------------------|------------------------------------------|------------------------------------------------------|--------------------------------------------------------------|-------------------------------------|
| Bankrupt or De facto Bankrupt | 115 | | 115 | | 100.00% |
| | [149] | [] | [149] | | [100.00%] |
| Doubtful | 59 | | 59 | | 99.77% |
| | [95] | [] | [95] | | [99.86%] |
| Special Attention | 774 | | 521 | | 67.30% |
| | [785] | [] | [601] | | [76.53%] |
| Total | 949 | | 695 | | 73.31% |
| | [1,031] | [] | [846] | | [82.09%] |

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Note: The upper figures are as of September 30, 2011. The lower figures with brackets are as of March 31, 2011.

(4) Classified by Industry

| | As of September 30, 2011 (A) | As of March 31, 2011 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|--------------------------|------------------------------------|--------------------------------|-------------------------------------------------------------|
| Domestic | 949 | 1,031 | (82) |
| Manufacturing | | | |
| Construction | | | |
| Wholesale and retail | | | |
| Finance and insurance | | | |
| Real estate | 682 | 693 | (11) |
| Goods rental and leasing | | | |
| Services | | | |
| Other industries | | | |
| Consumer | 266 | 337 | (70) |
| Total | 949 | 1,031 | (82) |

Overview of Non-Performing Loans

BTMU and MUTB Combined

| Category of Borrowers | Self-Assessment Classification | | | Coverage ratio for unsecured portion | Non-Performing Loans Based on the FRL | Risk-Monitored Loans |
|--------------------------------------------------------------|--------------------------------|-------------------|--------------------|--------------------------------------|---------------------------------------------|------------------------------------------------------------------|
| | Non-Classification | Classification II | Classification III | | | |
| Bankrupt Borrowers | [117.3] | [0.8] | [0.8] | 100.00% | i) Bankrupt or De facto Bankrupt [119.0] | Loans to bankrupt borrowers [39.0] |
| Substantially Bankrupt Borrowers | | | | | | Non-accrual delinquent loans [848.0] |
| Potentially Bankrupt Borrowers | [393.8] | [410.5] | | 51.39% | ii) Doubtful [804.3] | |
| Borrowers Requiring Caution (Special Attention Borrowers) | [539.5] | | | 56.18% | iii) Special Attention [539.5] | Accruing loans contractually past due 3 months or more [59.3] |
| | | | | | | Restructured loans [480.2] |

| | |
|---------------------|------------|
| Borrowers Requiring | iv) Normal |
| Caution | [82,186.1] |
| (Other Borrowers) | |

Normal Borrowers

| Non-Performing Loans Based on the FRL | Risk-Monitored Loans |
|------------------------------------------|----------------------|
| i) +ii) +iii) | |
| 1,462.9 | 1,426.7 |
| Total i) +ii) +iii) +iv) | |
| 83,649.0 | |

(*1) Customers' liabilities for acceptances and guarantees in Classification IV are fully reserved.

9. Progress in Disposition of Problem Assets**BTMU and MUSP Combined****(A) Historical Trend of Problem Assets Based on the FRL**

| | (in billions of yen) | | | | | | | |
|-------------------------------|--------------------------------|----------------------------|--------------------------------|----------------------------|--------------------------------|--------------------------------|------------------------------------|-------------|
| | As of September 30, 2008 | As of March 31, 2009 | As of September 30, 2009 | As of March 31, 2010 | As of September 30, 2010 | As of March 31, 2011 (a) | As of September 30, 2011 (b) | (b) - (a) |
| Bankrupt or De facto Bankrupt | 136.1 | 221.8 | 208.2 | 183.0 | 137.9 | 127.3 | 116.8 | (10.5) |
| Doubtful | 690.9 | 618.2 | 676.2 | 786.6 | 805.9 | 716.2 | 776.0 | 59.7 |
| Total | 827.1 | 840.0 | 884.4 | 969.7 | 943.8 | 843.5 | 892.8 | 49.2 |

(1) Assets categorized as problem assets based on the FRL prior to September 30, 2008

| | | | | | | | | |
|-------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Bankrupt or De facto Bankrupt | 136.1 | 156.7 | 118.2 | 100.5 | 59.1 | 50.3 | 39.7 | (10.6) |
| Doubtful | 690.9 | 366.7 | 261.6 | 205.9 | 192.2 | 146.9 | 128.2 | (18.7) |
| Total | 827.1 | 523.5 | 379.9 | 306.4 | 251.3 | 197.3 | 167.9 | (29.3) |

(2) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2008

| | | | | | | | | |
|-------------------------------|--|--------------|--------------|-------------|-------------|-------------|-------------|---------------|
| Bankrupt or De facto Bankrupt | | 65.0 | 53.6 | 33.7 | 20.2 | 10.6 | 9.0 | (1.6) |
| Doubtful | | 251.4 | 96.3 | 64.7 | 42.7 | 34.0 | 25.2 | (8.7) |
| Total | | 316.5 | 150.0 | 98.4 | 63.0 | 44.6 | 34.2 | (10.3) |

(3) Assets newly categorized as problem assets based on the FRL during the first half of fiscal 2009

| | | | | | | | | |
|-------------------------------|--|--|--------------|--------------|--------------|-------------|-------------|---------------|
| Bankrupt or De facto Bankrupt | | | 36.2 | 26.2 | 17.5 | 12.1 | 8.0 | (4.0) |
| Doubtful | | | 318.2 | 247.4 | 162.8 | 77.5 | 68.1 | (9.4) |
| Total | | | 354.5 | 273.7 | 180.3 | 89.6 | 76.1 | (13.5) |

(4) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2009

| | | | | | | | | |
|-------------------------------|--|--|--|--------------|--------------|--------------|-------------|---------------|
| Bankrupt or De facto Bankrupt | | | | 22.5 | 15.5 | 10.8 | 9.5 | (1.3) |
| Doubtful | | | | 268.4 | 211.3 | 109.9 | 84.0 | (25.9) |
| Total | | | | 290.9 | 226.9 | 120.8 | 93.5 | (27.2) |

(5) Assets newly categorized as problem assets based on the FRL during the first half of fiscal 2010

| | | | | | | | | |
|-------------------------------|--|--|--|--|--------------|--------------|--------------|---------------|
| Bankrupt or De facto Bankrupt | | | | | 25.4 | 17.3 | 15.8 | (1.5) |
| Doubtful | | | | | 196.7 | 170.9 | 145.9 | (25.0) |
| Total | | | | | 222.1 | 188.2 | 161.7 | (26.5) |

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(6) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2010

| | | | |
|-------------------------------|--------------|--------------|---------------|
| Bankrupt or De facto Bankrupt | 25.9 | 16.6 | (9.3) |
| Doubtful | 176.8 | 134.4 | (42.3) |
| Total | 202.7 | 151.1 | (51.6) |

(7) Assets newly categorized as problem assets based on the FRL during the first half of fiscal 2011

| | |
|-------------------------------|--------------|
| Bankrupt or De facto Bankrupt | 18.0 |
| Doubtful | 189.9 |
| Total | 208.0 |

(B) Progress in Disposition of Problem Assets of the Six Months Ended September 30, 2011

(in billions of yen)

| | Time of categorization | | | | | | | Total |
|---------------------------------------------|----------------------------|--------------------------------|-----------------------------------|--------------------------------|-----------------------------------|--------------------------------|--------------|-------|
| | prior to Sept. 30, 2008 | the 2nd half of fiscal 2008 | the 1st half of fiscal 2009 | the 2nd half of fiscal 2009 | the 1st half of fiscal 2010 | the 2nd half of fiscal 2010 | | |
| Liquidation | 1.0 | 0.3 | 0.9 | 1.1 | 1.6 | 2.9 | 7.9 | |
| Re-constructive treatment | 7.6 | 0.6 | 1.8 | 3.8 | 2.4 | 1.9 | 18.3 | |
| Upgrade due to re-constructive treatment | | 4.0 | | | | | 4.0 | |
| Loan sales to secondary market | 0.3 | 0.1 | 0.0 | 4.3 | | | 4.9 | |
| Write-offs | 1.1 | 1.4 | 2.5 | 6.8 | 10.7 | 5.9 | 28.8 | |
| Other | 19.2 | 3.6 | 8.1 | 11.0 | 11.7 | 40.8 | 94.5 | |
| Collection / Repayment | 9.8 | 2.0 | 2.3 | 7.3 | 7.8 | 25.5 | 54.9 | |
| Upgraded | 9.3 | 1.5 | 5.7 | 3.6 | 3.8 | 15.3 | 39.5 | |
| Total | 29.3 | 10.3 | 13.5 | 27.2 | 26.5 | 51.6 | 158.7 | |

(C) Amount of Outstanding Problem Assets Which Is in Process for Disposition as of September 30, 2011

(in billions of yen)

| | Time of categorization | | | | | | | Total |
|---------------------------------------------|----------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|--------------|
| | prior to Sept. 30, 2008 | the 2nd half of fiscal 2008 | the 1st half of fiscal 2009 | the 2nd half of fiscal 2009 | the 1st half of fiscal 2010 | the 2nd half of fiscal 2010 | the 1st half of fiscal 2011 | |
| Legal liquidation | 12.0 | 4.3 | 2.5 | 2.4 | 5.3 | 9.6 | 4.4 | 40.8 |
| Quasi-legal liquidation | | 0.0 | | | | | | 0.0 |
| Split-off of problem loans | | | | | | | | |
| Partial write-off of small balance loans | 22.8 | 4.6 | 5.5 | 7.0 | 6.1 | 6.3 | 12.4 | 65.0 |
| Entrusted to the RCC | | | | | | | | |
| Total | 34.8 | 9.0 | 8.0 | 9.5 | 11.5 | 15.9 | 16.8 | 105.8 |

MUTB Non-consolidated including Trust Accounts

Trust accounts represents trust accounts with contracts indemnifying the principal amounts.

(A) Historical Trend of Problem Assets Based on the FRL

| | (in billions of yen) | | | | | | | |
|-------------------------------|--------------------------------|----------------------------|--------------------------------|----------------------------|--------------------------------|--------------------------------|------------------------------------|--------------|
| | As of September 30, 2008 | As of March 31, 2009 | As of September 30, 2009 | As of March 31, 2010 | As of September 30, 2010 | As of March 31, 2011 (a) | As of September 30, 2011 (b) | (b) - (a) |
| Bankrupt or De facto Bankrupt | 13.2 | 19.3 | 13.1 | 11.2 | 4.5 | 4.0 | 2.3 | (1.6) |
| Doubtful | 34.1 | 41.8 | 65.1 | 62.2 | 58.5 | 36.1 | 31.8 | (4.2) |
| Total | 47.3 | 61.1 | 78.3 | 73.4 | 63.1 | 40.1 | 34.2 | (5.9) |

(1) Assets categorized as problem assets based on the FRL prior to September 30, 2008

| | | | | | | | | |
|-------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|
| Bankrupt or De facto Bankrupt | 13.2 | 16.5 | 10.7 | 9.1 | 3.1 | 2.5 | 1.1 | (1.4) |
| Doubtful | 34.1 | 22.0 | 19.5 | 17.9 | 16.0 | 12.7 | 11.1 | (1.6) |
| Total | 47.3 | 38.6 | 30.2 | 27.1 | 19.2 | 15.3 | 12.3 | (3.0) |

(2) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2008

| | | | | | | | | |
|-------------------------------|--|-------------|-------------|------------|------------|------------|------------|--------------|
| Bankrupt or De facto Bankrupt | | 2.7 | 1.5 | 0.8 | 0.2 | 0.1 | 0.0 | (0.0) |
| Doubtful | | 19.7 | 13.7 | 5.7 | 5.1 | 3.1 | 1.1 | (1.9) |
| Total | | 22.5 | 15.2 | 6.6 | 5.4 | 3.2 | 1.2 | (2.0) |

(3) Assets newly categorized as problem assets based on the FRL during the first half of fiscal 2009

| | | | | | | | | |
|-------------------------------|--|--|-------------|-------------|-------------|------------|------------|--------------|
| Bankrupt or De facto Bankrupt | | | 0.9 | 0.8 | 0.2 | 0.3 | 0.1 | (0.2) |
| Doubtful | | | 31.8 | 26.8 | 25.3 | 3.5 | 3.1 | (0.4) |
| Total | | | 32.7 | 27.6 | 25.5 | 3.9 | 3.2 | (0.6) |

(4) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2009

| | | | | | | | | |
|-------------------------------|--|--|--|-------------|------------|------------|------------|--------------|
| Bankrupt or De facto Bankrupt | | | | 0.3 | 0.6 | 0.3 | 0.2 | (0.1) |
| Doubtful | | | | 11.6 | 9.0 | 6.1 | 3.5 | (2.6) |
| Total | | | | 11.9 | 9.7 | 6.5 | 3.7 | (2.8) |

(5) Assets newly categorized as problem assets based on the FRL during the first half of fiscal 2010

| | | | | | | | | |
|-------------------------------|--|--|--|--|------------|------------|------------|--------------|
| Bankrupt or De facto Bankrupt | | | | | 0.2 | 0.4 | 0.5 | 0.0 |
| Doubtful | | | | | 3.0 | 1.7 | 0.8 | (0.8) |
| Total | | | | | 3.2 | 2.2 | 1.3 | (0.8) |

(6) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2010

| | | | | | | | | |
|-------------------------------|--|--|--|--|--|-----|-----|-------|
| Bankrupt or De facto Bankrupt | | | | | | 0.0 | 0.0 | (0.0) |
|-------------------------------|--|--|--|--|--|-----|-----|-------|

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| | | | |
|--------------|------------|------------|--------------|
| Doubtful | 8.7 | 5.6 | (3.0) |
| Total | 8.8 | 5.7 | (3.1) |

(7) Assets newly categorized as problem assets based on the FRL during the first half of fiscal 2011

| | |
|-------------------------------|------------|
| Bankrupt or De facto Bankrupt | 0.1 |
| Doubtful | 6.3 |
| Total | 6.5 |

(B) Progress in Disposition of Problem Assets of the Six Months Ended September 30, 2011

(in billions of yen)

| | Time of categorization | | | | | | Total |
|------------------------------------------|---------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-------------|
| | prior to Sep. 30, 2008 | the 2nd half of fiscal 2008 | the 1st half of fiscal 2009 | the 2nd half of fiscal 2009 | the 1st half of fiscal 2010 | the 2nd half of fiscal 2010 | |
| Liquidation | | | | | | | |
| Re-constructive treatment | | | | | | | |
| Upgrade due to re-constructive treatment | | 0.8 | | | | | 0.8 |
| Loan sales to secondary market | | | | 2.4 | | | 2.4 |
| Write-offs | 0.1 | | | 0.0 | 0.6 | | 0.7 |
| Other | 2.9 | 1.1 | 0.6 | 0.3 | 0.1 | 3.1 | 8.4 |
| Collection / Repayment | 2.2 | 0.0 | 0.1 | 0.3 | 0.1 | 2.8 | 5.9 |
| Upgraded | 0.6 | 1.0 | 0.4 | 0.0 | 0.0 | 0.2 | 2.5 |
| Total | 3.0 | 2.0 | 0.6 | 2.8 | 0.8 | 3.1 | 12.4 |

(C) Amount of Outstanding Problem Assets Which Is in Process for Disposition as of September 30, 2011

(in billions of yen)

| | Time of categorization | | | | | | | Total |
|---------------------------------------------|---------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|------------|
| | prior to Sep. 30, 2008 | the 2nd half of fiscal 2008 | the 1st half of fiscal 2009 | the 2nd half of fiscal 2009 | the 1st half of fiscal 2010 | the 2nd half of fiscal 2010 | the 1st half of fiscal 2011 | |
| Legal liquidation | 0.4 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.6 |
| Quasi-legal liquidation | 1.4 | | | | | | | 1.4 |
| Split-off of problem loans | | | | | | | | |
| Partial write-off of small balance loans | 0.7 | 0.0 | 0.0 | 0.1 | 0.4 | 0.0 | 0.1 | 1.7 |
| Entrusted to the RCC | | | | | | | | |
| Total | 2.6 | 0.0 | 0.1 | 0.2 | 0.5 | 0.0 | 0.1 | 3.8 |

10. Loans Classified by Type of Industry, Domestic Consumer Loans, Domestic Loans to Small/Medium-Sized**Companies and Proprietors****BTMU and MUTB Combined including Trust Accounts****(1) Loans Classified by Type of Industry**

| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2011 (B) |
|-----------------------------------------------------------------------|------------------------------------|-------------------------------------|--------------------------------------------------------|
| Domestic offices (excluding loans booked at offshore markets) | 62,620,466 | (1,299,257) | 63,919,723 |
| Manufacturing | 9,147,250 | 346,018 | 8,801,232 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 130,082 | (122) | 130,204 |
| Construction | 1,014,068 | (44,191) | 1,058,259 |
| Utilities | 1,156,090 | 91,305 | 1,064,785 |
| Communication and information services | 1,054,438 | 4,347 | 1,050,091 |
| Transport and postal activities | 2,515,501 | (188,185) | 2,703,686 |
| Wholesale and retail | 6,187,842 | (178,355) | 6,366,197 |
| Finance and insurance | 7,214,202 | (346,739) | 7,560,941 |
| Real estate | 9,231,429 | (221,558) | 9,452,987 |
| Goods rental and leasing | 1,520,822 | (124,449) | 1,645,271 |
| Services | 2,979,333 | (80,579) | 3,059,912 |
| Municipal government | 892,899 | (60,571) | 953,470 |
| Other industries | 19,576,495 | (496,182) | 20,072,677 |
| Overseas offices and loans booked at offshore markets | 12,477,797 | 679,343 | 11,798,454 |
| Total | 75,098,264 | (619,913) | 75,718,178 |

(2) Domestic Consumer Loans

| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2011 (B) |
|-------------------------------|------------------------------------|-------------------------------------|--------------------------------------------------------|
| Total domestic consumer loans | 17,713,494 | (331,266) | 18,044,760 |
| Housing loans | 16,982,777 | (317,896) | 17,300,674 |
| Residential purpose | 13,653,021 | (211,399) | 13,864,421 |
| Other | 730,716 | (13,369) | 744,086 |

(3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2011 (B) |
|--|------------------------------------|-------------------------------------|--------------------------------------------------------|
|--|------------------------------------|-------------------------------------|--------------------------------------------------------|

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| | | | |
|---------------------------|-------------------|-------------|------------|
| Outstanding amount | 38,574,738 | (1,342,989) | 39,917,727 |
| % to total domestic loans | 61.60% | (0.84)% | 62.44% |

BTMU Non-consolidated**(1) Loans Classified by Type of Industry**

| | (in millions of yen) | | |
|-----------------------------------------------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Domestic offices (excluding loans booked at offshore markets) | 52,515,207 | (1,193,212) | 53,708,420 |
| Manufacturing | 7,187,054 | 263,270 | 6,923,784 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 124,934 | 27 | 124,907 |
| Construction | 892,710 | (39,088) | 931,798 |
| Utilities | 750,154 | 67,796 | 682,358 |
| Communication and information services | 808,953 | 2,994 | 805,959 |
| Transport and postal activities | 1,835,846 | (160,550) | 1,996,396 |
| Wholesale and retail | 5,399,082 | (201,825) | 5,600,907 |
| Finance and insurance | 5,572,640 | (275,913) | 5,848,553 |
| Real estate | 7,336,154 | (209,417) | 7,545,571 |
| Goods rental and leasing | 969,233 | (68,034) | 1,037,267 |
| Services | 2,594,587 | (60,202) | 2,654,789 |
| Municipal government | 855,178 | (56,475) | 911,653 |
| Other industries | 18,188,682 | (455,796) | 18,644,478 |
| Overseas offices and loans booked at offshore markets | 11,871,708 | 598,413 | 11,273,295 |
| Total | 64,386,916 | (594,799) | 64,981,715 |

(2) Domestic Consumer Loans

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Total domestic consumer loans | 16,592,811 | (337,509) | 16,930,320 |
| Housing loans | 15,875,363 | (325,181) | 16,200,544 |
| Residential purpose | 12,839,426 | (232,648) | 13,072,075 |
| Other | 717,448 | (12,327) | 729,776 |

(3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

| | (in millions of yen) | | |
|---------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Outstanding amount | 33,987,877 | (1,267,937) | 35,255,814 |
| % to total domestic loans | 64.72% | (0.92)% | 65.64% |

MUTB Non-consolidated**(1) Loans Classified by Type of Industry**

| | (in millions of yen) | | |
|-----------------------------------------------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Domestic offices (excluding loans booked at offshore markets) | 9,951,997 | (111,959) | 10,063,957 |
| Manufacturing | 1,960,196 | 82,748 | 1,877,448 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 5,148 | (149) | 5,297 |
| Construction | 121,358 | (5,103) | 126,461 |
| Utilities | 405,876 | 23,531 | 382,345 |
| Communication and information services | 245,485 | 1,353 | 244,132 |
| Transport and postal activities | 677,688 | (27,083) | 704,771 |
| Wholesale and retail | 788,760 | 23,470 | 765,290 |
| Finance and insurance | 1,641,562 | (70,826) | 1,712,388 |
| Real estate | 1,874,312 | (10,047) | 1,884,359 |
| Goods rental and leasing | 551,489 | (56,415) | 607,904 |
| Services | 383,262 | (20,265) | 403,527 |
| Municipal government | 21,624 | (2,655) | 24,279 |
| Other industries | 1,275,225 | (50,522) | 1,325,747 |
| Overseas offices and loans booked at offshore markets | 606,089 | 80,930 | 525,158 |
| Total | 10,558,086 | (31,029) | 10,589,116 |

(2) Domestic Consumer Loans

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Total domestic consumer loans | 1,053,563 | 8,739 | 1,044,823 |
| Housing loans | 1,040,689 | 9,719 | 1,030,970 |
| Residential purpose | 749,000 | 23,214 | 725,785 |
| Other | 12,873 | (979) | 13,852 |

(3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

| | (in millions of yen) | | |
|---------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Outstanding amount | 4,451,825 | (82,982) | 4,534,807 |
| % to total domestic loans | 44.73% | (0.32)% | 45.05% |

MUTB Non-consolidated: Trust Accounts**(1) Loans Classified by Type of Industry**

| | (in millions of yen) | | |
|-----------------------------------------------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Domestic offices (excluding loans booked at offshore markets) | 153,260 | 5,914 | 147,345 |
| Manufacturing | | | |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | | | |
| Construction | | | |
| Utilities | 60 | (22) | 82 |
| Communication and information services | | | |
| Transport and postal activities | 1,967 | (552) | 2,519 |
| Wholesale and retail | | | |
| Finance and insurance | | | |
| Real estate | 20,963 | (2,094) | 23,057 |
| Goods rental and leasing | 100 | | 100 |
| Services | 1,484 | (112) | 1,596 |
| Municipal government | 16,097 | (1,441) | 17,538 |
| Other industries | 112,588 | 10,136 | 102,452 |
| Overseas offices and loans booked at offshore markets | | | |
| Total | 153,260 | 5,914 | 147,345 |

(2) Domestic Consumer Loans

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Total domestic consumer loans | 67,119 | (2,497) | 69,616 |
| Housing loans | 66,724 | (2,434) | 69,158 |
| Residential purpose | 64,594 | (1,965) | 66,559 |
| Other | 394 | (62) | 457 |

(3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

| | (in millions of yen) | | |
|---------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Outstanding amount | 135,036 | 7,930 | 127,106 |
| % to total domestic loans | 88.10% | 1.84% | 86.26% |

11. Overseas Loans**BTMU and MUTB Combined**

| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2011 (B) |
|--------------------------|------------------------------------|-------------------------------------|--------------------------------------------------------|
| Asia | 4,030,713 | 143,132 | 3,887,581 |
| Thailand | 503,415 | 6,925 | 496,489 |
| Indonesia | 350,505 | 21,135 | 329,370 |
| Malaysia | 264,471 | (21,421) | 285,892 |
| Philippines | 66,253 | 1,976 | 64,277 |
| South Korea | 273,343 | 1,939 | 271,404 |
| Singapore | 636,113 | 50,564 | 585,549 |
| Hong Kong | 986,108 | 45,469 | 940,639 |
| China | 55,090 | 14,280 | 40,809 |
| Taiwan | 194,412 | 7,596 | 186,816 |
| Others | 700,998 | 14,664 | 686,333 |
| Latin America | 1,550,273 | 88,181 | 1,462,091 |
| Argentina | 2,374 | 722 | 1,651 |
| Brazil | 116,962 | (2,258) | 119,221 |
| Mexico | 117,092 | 20,856 | 96,235 |
| Caribbean countries | 1,213,766 | 83,543 | 1,130,222 |
| Others | 100,077 | (14,682) | 114,759 |
| North America | 2,933,276 | 123,483 | 2,809,792 |
| United States of America | 2,793,455 | 172,021 | 2,621,434 |
| Canada | 139,820 | (48,537) | 188,357 |
| Western Europe | 2,935,353 | 191,187 | 2,744,166 |
| United Kingdom | 800,824 | 480 | 800,344 |
| Germany | 308,045 | (59,856) | 367,902 |
| France | 396,638 | 57,663 | 338,975 |
| Netherlands | 434,545 | 86,301 | 348,243 |
| Spain | 280,950 | 16,335 | 264,615 |
| Italy | 199,041 | 67,887 | 131,153 |
| Others | 515,308 | 22,375 | 492,933 |
| Eastern Europe | 227,297 | 18,317 | 208,980 |
| Others | 2,204,258 | 126,638 | 2,077,620 |
| Total | 13,881,173 | 690,940 | 13,190,233 |

Note: In addition to the (non-consolidated basis) loan balance stated above, three major overseas subsidiaries have the following loan balances as of the consolidated financial statements date.

UnionBanCal Corporation : ¥3,910,475 million (a 36,304 million yen increase as compared with March 31, 2011.)

Bank of Tokyo-Mitsubishi UFJ (China), Ltd.: ¥752,477 million (a 2,945 million yen increase as compared with March 31, 2011.)

Bank of Tokyo-Mitsubishi UFJ (Holland) N.V.: ¥559,684 million (a 78,713 million yen increase as compared with March 31, 2011.)

12. Loans and Deposits**BTMU and MUTB Combined**

| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2011 (B) |
|----------------------------|------------------------------------|-------------------------------------|--------------------------------------------------------|
| Deposits (ending balance) | 116,199,096 | (2,088,779) | 118,287,876 |
| Deposits (average balance) | 115,162,709 | 1,614,412 | 113,548,296 |
| Loans (ending balance) | 74,945,003 | (625,828) | 75,570,832 |
| Loans (average balance) | 73,925,743 | (1,081,602) | 75,007,345 |

BTMU Non-consolidated

| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2011 (B) |
|----------------------------|------------------------------------|-------------------------------------|--------------------------------------------------------|
| Deposits (ending balance) | 103,847,500 | (2,007,179) | 105,854,679 |
| Deposits (average balance) | 102,787,695 | 1,584,170 | 101,203,524 |
| Loans (ending balance) | 64,386,916 | (594,799) | 64,981,715 |
| Loans (average balance) | 63,608,793 | (1,260,303) | 64,869,097 |

MUTB Non-consolidated

| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2011 (B) |
|----------------------------|------------------------------------|-------------------------------------|--------------------------------------------------------|
| Deposits (ending balance) | 12,351,596 | (81,600) | 12,433,196 |
| Deposits (average balance) | 12,375,013 | 30,241 | 12,344,772 |
| Loans (ending balance) | 10,558,086 | (31,029) | 10,589,116 |
| Loans (average balance) | 10,316,949 | 178,701 | 10,138,247 |

13. Domestic Deposits**BTMU and MUTB Combined**

| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2011 (B) |
|-------------------------|------------------------------------|-------------------------------------|--------------------------------------------------------|
| Individuals | 64,876,764 | 492,118 | 64,384,645 |
| Corporations and others | 40,862,993 | (3,648,946) | 44,511,939 |
| Domestic deposits | 105,739,757 | (3,156,827) | 108,896,585 |

Note: Amounts do not include negotiable certificates of deposit and JOM accounts.

BTMU Non-consolidated

| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2011 (B) |
|-------------------------|------------------------------------|-------------------------------------|--------------------------------------------------------|
| Individuals | 56,266,491 | 452,650 | 55,813,841 |
| Corporations and others | 37,878,817 | (3,480,949) | 41,359,766 |
| Domestic deposits | 94,145,308 | (3,028,299) | 97,173,607 |

Note: Amounts do not include negotiable certificates of deposit and JOM accounts.

MUTB Non-consolidated

| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2011 (B) |
|-------------------------|------------------------------------|-------------------------------------|--------------------------------------------------------|
| Individuals | 8,610,273 | 39,468 | 8,570,804 |
| Corporations and others | 2,984,176 | (167,997) | 3,152,173 |
| Domestic deposits | 11,594,449 | (128,528) | 11,722,978 |

Note: Amounts do not include negotiable certificates of deposit and JOM accounts.

14. Status of Deferred Tax Assets**BTMU Non-consolidated**

(1) Tax Effects of the Items Comprising Net Deferred Tax Assets

| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | (in billions of yen) As of March 31, 2011 (B) |
|-----------------------------------------------------------------------|------------------------------------|-------------------------------------|--------------------------------------------------------|
| Deferred tax assets | 960.5 | (78.6) | 1,039.1 |
| Net operating losses carried forwards | 12.5 | (11.0) | 23.6 |
| Allowance for credit losses | 379.0 | (77.3) | 456.3 |
| Write-down on investment securities | 311.5 | 17.2 | 294.2 |
| Unrealized losses on other securities | 121.1 | 7.1 | 113.9 |
| Reserve for retirement benefits | 94.2 | 1.3 | 92.8 |
| Other | 464.5 | (4.5) | 469.1 |
| Valuation allowance | (422.6) | (11.6) | (411.0) |
| Deferred tax liabilities | 393.1 | 17.6 | 375.4 |
| Unrealized gains on other securities | 192.7 | 14.5 | 178.1 |
| Net deferred gains on hedges | 58.0 | 13.3 | 44.7 |
| Revaluation gains on securities upon merger | 43.4 | (6.0) | 49.5 |
| Gains on securities contributed to employee retirement benefits trust | 65.9 | 0.0 | 65.9 |
| Other | 32.9 | (4.1) | 37.1 |
| Net deferred tax assets | 567.3 | (96.2) | 663.6 |

(2) Net Business Profits before Credit Costs and Taxable Income

| | (in billions of yen) | | | | | |
|------------------------------------------|----------------------|---------|---------|--------|---------|-------------------|
| | FY2006 | FY2007 | FY2008 | FY2009 | FY2010 | Interim FY2011 |
| Net business profits before credit costs | 899.7 | 828.2 | 710.8 | 863.1 | 1,006.5 | 553.8 |
| Credit costs | (53.4) | 76.5 | 393.4 | 337.8 | 166.1 | 7.5 |
| Income before income taxes | 958.0 | 687.0 | (195.1) | 460.1 | 674.4 | 411.5 |
| Reconciliation to taxable income | (401.6) | (123.1) | 789.1 | (3.7) | (24.0) | (184.8) |
| Taxable income | 556.3 | 563.9 | 593.9 | 456.3 | 650.3 | 226.6 |

(3) Classification Based on Prior Year Operating Results as Provided in the JICPA Audit Committee Report No.66

We are classified as 2 because net operating losses carried forwards was immaterial in amount at September 30, 2011 and we are considered to be a company showing stable financial performance.

MUTB Non-consolidated

(1) Tax Effects of the Items Comprising Net Deferred Tax Assets

| | As of September 30, 2011 (A) | Increase (Decrease) (A) - (B) | (in billions of yen) As of March 31, 2011 (B) |
|---------------------------------------|------------------------------------|-------------------------------------|--------------------------------------------------------|
| Deferred tax assets | 62.2 | 0.0 | 62.1 |
| Write-down on investment securities | 56.1 | (3.4) | 59.5 |
| Allowance for credit losses | 20.7 | (3.9) | 24.6 |
| Unrealized losses on other securities | 17.0 | 2.6 | 14.4 |
| Net operating losses carried forwards | | (5.0) | 5.0 |
| Other | 68.4 | 10.3 | 58.1 |
| Valuation allowance | (100.1) | (0.5) | (99.6) |
| Deferred tax liabilities | 95.4 | 44.3 | 51.0 |
| Unrealized gains on other securities | 68.7 | 50.2 | 18.4 |
| Reserve for retirement benefits | 16.9 | 0.4 | 16.5 |
| Other | 9.7 | (6.2) | 16.0 |
| Net deferred tax assets | (33.2) | (44.3) | 11.1 |

(2) Net Business Profits before Credit Costs and Taxable Income

| | FY2006 | FY2007 | FY2008 | FY2009 | FY2010 | (in billions of yen) Interim FY2011 |
|------------------------------------------|---------|--------|--------|--------|--------|-------------------------------------------|
| Net business profits before credit costs | 274.3 | 187.2 | 131.5 | 110.2 | 150.4 | 74.6 |
| Credit costs | (8.1) | (26.3) | (35.5) | 23.7 | 8.0 | (7.0) |
| Income before income taxes | 284.0 | 197.3 | 88.1 | 52.0 | 101.9 | 67.4 |
| Reconciliation to taxable income | (142.9) | (26.3) | (16.0) | 23.3 | (79.6) | (22.0) |
| Taxable income | 141.1 | 170.9 | 72.0 | 75.3 | 22.3 | 45.4 |

(3) Classification Based on Prior Year Operating Results as Provided in the JICPA Audit Committee Report No.66

We are classified as 2 because we are considered to be a company showing stable financial performance.

(Reference)**1. Exposure to Securitized Products and Related Investments**

Our exposure to securitized products and related investments as of September 30, 2011 is outlined below.

(Figures are on a managerial basis and rounded off.)

[Balance, net unrealized gains (losses), realized gains]

The balance as of the end of September 2011 increased to ¥1.52 trillion in total, an increase of ¥0.06 trillion compared with the balance as of the end of March 2011, mainly due to an increase in highly rated CLOs and CMBS.

Net unrealized losses were ¥71 billion, improved by ¥7 billion compared to the end of March 2011.

The effect on the P/L for the second quarter ended September 30, 2011 was a gain of approximately ¥6 billion as a result of a gain on sales of sub-prime RMBS.

| | | Change from | | Net unrealized | Change from | | of which securities being held | |
|---|-----------------------------------------|----------------------|--------------|----------------|--------------|---------|--------------------------------|----------------|
| | | Balance ¹ | end of March | gains | end of March | Balance | to maturity ² | Net unrealized |
| | | | 2011 | (losses) | 2011 | | | gains |
| | | | | | | | | (losses) |
| 1 | RMBS | 79 | (28) | (2) | (14) | 0 | | 0 |
| 2 | Sub-prime RMBS | 7 | (8) | 0 | (9) | 0 | | 0 |
| 3 | CMBS | 71 | 43 | 0 | 1 | 0 | | 0 |
| 4 | CLOs | 1,280 | 56 | (68) | 20 | 1,074 | | (68) |
| 5 | Other securitized products (card, etc.) | 85 | (10) | (1) | 1 | 22 | | 0 |
| 6 | CDOs | 1 | (2) | 0 | 0 | 0 | | 0 |
| 7 | Sub-prime ABS CDOs | 0 | 0 | 0 | 0 | 0 | | 0 |
| 8 | Total | 1,517 | 60 | (71) | 7 | 1,096 | | (69) |

- Balance is the amount after impairment and before deducting net unrealized losses.
The above table does not include mortgage-backed securities arranged and guaranteed by U.S. government sponsored enterprises, etc., Japanese RMBS such as Japanese Housing Finance Agency securities, and products held by funds such as investment trusts. These are also applicable to the tables in this document.
- Following the publication of Tentative Solution on Reclassification of Debt Securities (Practical Issue Task Force No.26, The Accounting Standards Board of Japan, December 5, 2008), some of our securitized products were reclassified into securities being held to maturity from securities available for sale at and after the end of January 2009. The balance and net unrealized gains (losses) of the securities being held to maturity in the above table are based on book value before reclassification.

[Distribution by rating]

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AAA-rated products accounted for 64% of our investments in securitized products, an increase of 34% compared with the end of March 2011, mainly due to an increase in volume in highly rated CLOs as a result of upgrades in the portfolio.

AAA and AA-rated products accounted for 85% of our investments in securitized products.

| | | | | | | | | (¥bn) |
|----|-----------------------------------------|-----|-----|-----|-----|-------------|---------|-------|
| | | AAA | AA | A | BBB | BB or lower | Unrated | Total |
| 9 | RMBS | 17 | 11 | 9 | 19 | 22 | 0 | 79 |
| 10 | Sub-prime RMBS | 3 | 1 | 0 | 0 | 3 | 0 | 7 |
| 11 | CMBS | 58 | 2 | 10 | 0 | 1 | 0 | 71 |
| 12 | CLOs | 846 | 287 | 80 | 62 | 7 | 0 | 1,280 |
| 13 | Other securitized products (card, etc.) | 50 | 21 | 4 | 6 | 2 | 1 | 85 |
| 14 | CDOs | 0 | 0 | 0 | 0 | 1 | 0 | 1 |
| 15 | Sub-prime ABS CDOs | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16 | Total | 971 | 321 | 103 | 87 | 33 | 1 | 1,517 |
| 17 | Percentage of total | 64% | 21% | 7% | 6% | 2% | 0% | 100% |
| 18 | Percentage of total (End of March 2011) | 30% | 51% | 7% | 5% | 6% | 0% | 100% |

[Credit exposure related to leveraged loan]

We are not engaged in origination or distribution of securitized products of leveraged loans, and therefore, there is no balance of leveraged loans for securitization.

The following table shows the balances of LBO loans as of the end of September 2011.

| | Americas | Europe | Asia | Japan | Total | (¥bn) Change from end of March 2011 |
|---------------------------------------------------------|----------|--------|------|-------|-------|----------------------------------------------|
| 1 LBO Loan ³ (Balance on a commitment basis) | 23 | 108 | 11 | 175 | 317 | (11) |
| 2 Balance on a booking basis | 15 | 93 | 11 | 158 | 277 | (9) |

³ Includes balance after refinancing. (Figures are rounded off.)
[Special Purpose Entities (SPEs)]

We are engaged in sponsoring ABCP issuance for securitizing our clients' assets.

The balance of assets purchased by ABCP conduits (special purpose companies for issuing ABCP) as of the end of September 2011 was ¥3.42 trillion (¥0.90 trillion overseas).

The purchased assets are mainly receivables and they do not include residential mortgages.

<Terminology>

| | |
|-----------|-----------------------------------------------------------------------------------------------------------------------|
| RMBS | : Asset-backed securities collateralized by residential mortgages |
| CMBS | : Asset-backed securities collateralized by commercial mortgages |
| CLOs | : Collateralized debt obligations backed by whole commercial loans, revolving credit facilities, or letters of credit |
| CDOs | : Structured credit securities backed by a pool of securities, loans, or credit default swaps |
| ABS CDOs | : Collateralized debt obligations backed by asset backed securities |
| LBO Loans | : Loans collateralized by assets and/or future cash flows of an acquired company |
| ABCP | : Commercial papers issued by a Special Purpose Company (SPC) collateralized by receivables |

(Reference)**2. Financial Statements****BTMU Non-consolidated****(1) Non-consolidated Balance Sheets**

| | As of March 31, 2011 | (in millions of yen) As of September 30, 2011 |
|------------------------------------------------------|-------------------------|-----------------------------------------------------|
| Assets: | | |
| Cash and due from banks | 7,892,503 | 7,388,587 |
| Call loans | 147,984 | 120,353 |
| Receivables under resale agreements | 545,449 | 667,962 |
| Receivables under securities borrowing transactions | 751,482 | 2,034,740 |
| Monetary claims bought | 1,964,799 | 2,012,706 |
| Trading assets | 6,657,614 | 6,628,185 |
| Money held in trust | 48,615 | 57,916 |
| Securities | 58,303,309 | 61,839,746 |
| Allowance for losses on securities | (56,627) | (56,627) |
| Loans and bills discounted | 64,981,715 | 64,386,916 |
| Foreign exchanges | 1,122,028 | 1,222,071 |
| Other assets | 4,277,306 | 6,935,293 |
| Tangible fixed assets | 872,747 | 861,148 |
| Intangible fixed assets | 311,683 | 319,692 |
| Deferred tax assets | 663,663 | 567,365 |
| Customers liabilities for acceptances and guarantees | 5,682,078 | 5,238,946 |
| Allowance for credit losses | (712,944) | (679,551) |
| Total assets | 153,453,411 | 159,545,453 |

Mitsubishi UFJ Financial Group, Inc.

| | (in millions of yen) | |
|----------------------------------------------------|-------------------------|--------------------------------|
| | As of March 31, 2011 | As of September 30, 2011 |
| Liabilities: | | |
| Deposits | 105,854,679 | 103,847,500 |
| Negotiable certificates of deposit | 8,609,042 | 7,672,298 |
| Call money | 1,253,406 | 1,213,199 |
| Payables under repurchase agreements | 4,758,873 | 7,067,000 |
| Payables under securities lending transactions | 614,479 | 1,813,241 |
| Commercial papers | | 122,276 |
| Trading liabilities | 4,225,944 | 4,583,811 |
| Borrowed money | 6,573,203 | 7,568,356 |
| Foreign exchanges | 711,012 | 703,346 |
| Bonds payable | 4,207,311 | 4,049,571 |
| Other liabilities | 3,318,890 | 7,905,872 |
| Reserve for bonuses | 16,965 | 16,505 |
| Reserve for bonuses to directors | 141 | 48 |
| Reserve for retirement benefits | 12,547 | 11,839 |
| Reserve for loyalty award credits | 798 | 1,120 |
| Reserve for contingent losses | 40,012 | 40,168 |
| Reserves under special laws | 31 | |
| Deferred tax liabilities for land revaluation | 180,195 | 178,321 |
| Acceptances and guarantees | 5,682,078 | 5,238,946 |
| Total liabilities | 146,059,614 | 152,033,423 |
| Net assets: | | |
| Capital stock | 1,711,958 | 1,711,958 |
| Capital surplus | 3,878,275 | 3,878,275 |
| Capital reserve | 1,711,958 | 1,711,958 |
| Other capital surplus | 2,166,317 | 2,166,317 |
| Retained earnings | 1,744,287 | 1,886,344 |
| Revenue reserve | 190,044 | 190,044 |
| Other retained earnings | 1,554,242 | 1,696,300 |
| Funds for retirement benefits | 2,432 | 2,432 |
| Other reserve | 718,196 | 718,196 |
| Earned surplus brought forward | 833,613 | 975,671 |
| Treasury stock | (250,000) | (250,000) |
| Total shareholders' equity | 7,084,520 | 7,226,577 |
| Net unrealized gains (losses) on other securities | 27,110 | (13,742) |
| Net deferred gains (losses) on hedging instruments | 65,497 | 85,012 |
| Land revaluation excess | 216,668 | 214,182 |
| Total valuation and translation adjustments | 309,275 | 285,452 |
| Total net assets | 7,393,796 | 7,512,030 |
| Total liabilities and net assets | 153,453,411 | 159,545,453 |

BTMU Non-consolidated

(2) Non-consolidated Statements of Income

| | For the six months ended September 30, 2010 | (in millions of yen) For the six months ended September 30, 2011 |
|----------------------------------------|------------------------------------------------------------|-------------------------------------------------------------------------------------|
| Ordinary income | 1,389,980 | 1,421,902 |
| Interest income | 811,698 | 754,468 |
| Interest on loans and bills discounted | 507,579 | 478,984 |
| Interest and dividends on securities | 204,605 | 204,377 |
| Fees and commissions | 249,619 | 255,728 |
| Trading income | 66,318 | 52,541 |
| Other business income | 207,591 | 312,310 |
| Other ordinary income | 54,753 | 46,853 |
| Ordinary expenses | 995,579 | 1,005,387 |
| Interest expenses | 191,838 | 170,803 |
| Interest on deposits | 70,605 | 54,230 |
| Fees and commissions | 68,630 | 69,025 |
| Other business expenses | 29,351 | 84,518 |
| General and administrative expenses | 523,206 | 519,743 |
| Other ordinary expenses | 182,552 | 161,296 |
| Ordinary profits | 394,401 | 416,514 |
| Extraordinary gains | 21,838 | 1,696 |
| Extraordinary losses | 21,269 | 6,688 |
| Income before income taxes | 394,971 | 411,522 |
| Income taxes - current | 16,031 | 73,922 |
| Income taxes - deferred | 96,619 | 65,699 |
| Total taxes | 112,650 | 139,621 |
| Net income | 282,320 | 271,900 |

MUTB Non-consolidated

(1) Non-consolidated Balance Sheets

| | As of March 31, 2011 | (in millions of yen) As of September 30, 2011 |
|-------------------------------------------------------|-------------------------|-----------------------------------------------------|
| Assets: | | |
| Cash and due from banks | 1,813,494 | 1,580,303 |
| Call loans | 65,400 | 79,096 |
| Receivables under securities borrowing transactions | 222,291 | 129,023 |
| Monetary claims bought | 28,443 | 26,042 |
| Trading assets | 318,728 | 362,332 |
| Money held in trust | 2,290 | 2,298 |
| Securities | 10,687,782 | 11,769,962 |
| Loans and bills discounted | 10,589,116 | 10,558,086 |
| Foreign exchanges | 9,918 | 5,091 |
| Other assets | 767,285 | 708,807 |
| Tangible fixed assets | 166,259 | 171,926 |
| Intangible fixed assets | 64,917 | 63,446 |
| Deferred tax assets | 11,111 | |
| Customers' liabilities for acceptances and guarantees | 139,962 | 132,941 |
| Allowance for credit losses | (54,436) | (47,543) |
| Total assets | 24,832,564 | 25,541,815 |

Mitsubishi UFJ Financial Group, Inc.

| | As of March 31, 2011 | (in millions of yen) As of September 30, 2011 |
|----------------------------------------------------|-------------------------|-----------------------------------------------------|
| Liabilities: | | |
| Deposits | 12,433,196 | 12,351,596 |
| Negotiable certificates of deposit | 2,931,733 | 3,040,923 |
| Call money | 418,379 | 168,794 |
| Payables under repurchase agreements | 3,184,471 | 3,581,441 |
| Payables under securities lending transactions | 197,871 | 626,088 |
| Trading liabilities | 59,545 | 58,176 |
| Borrowed money | 2,340,455 | 2,402,846 |
| Foreign exchanges | 1,107 | 178 |
| Short-term bonds payable | 5,200 | |
| Bonds payable | 288,800 | 307,800 |
| Due to trust accounts | 1,153,993 | 1,079,764 |
| Other liabilities | 381,320 | 384,101 |
| Reserve for bonuses | 4,321 | 4,300 |
| Reserve for bonuses to directors | 85 | 27 |
| Reserve for contingent losses | 17,042 | 16,952 |
| Deferred tax liabilities | | 33,206 |
| Deferred tax liabilities for land revaluation | 6,570 | 6,241 |
| Acceptances and guarantees | 139,962 | 132,941 |
| Total liabilities | 23,564,058 | 24,195,382 |
| Net assets: | | |
| Capital stock | 324,279 | 324,279 |
| Capital surplus | 412,315 | 412,315 |
| Capital reserve | 250,619 | 250,619 |
| Other capital surplus | 161,695 | 161,695 |
| Retained earnings | 548,371 | 580,836 |
| Revenue reserve | 73,714 | 73,714 |
| Other retained earnings | 474,657 | 507,122 |
| Funds for retirement benefits | 710 | 710 |
| Other reserve | 138,495 | 138,495 |
| Earned surplus brought forward | 335,452 | 367,917 |
| Total shareholders' equity | 1,284,965 | 1,317,430 |
| Net unrealized gains (losses) on other securities | (179) | 66,585 |
| Net deferred gains (losses) on hedging instruments | (9,282) | (30,374) |
| Land revaluation excess | (6,997) | (7,208) |
| Total valuation and translation adjustments | (16,459) | 29,002 |
| Total net assets | 1,268,506 | 1,346,433 |
| Total liabilities and net assets | 24,832,564 | 25,541,815 |

MUTB Non-consolidated

(2) Non-consolidated Statements of Income

| | For the six months ended September 30, 2010 | (in millions of yen) For the six months ended September 30, 2011 |
|----------------------------------------|---------------------------------------------------|---------------------------------------------------------------------------|
| Ordinary income | 264,829 | 275,881 |
| Trust fees | 38,352 | 37,072 |
| Interest income | 114,676 | 112,997 |
| Interest on loans and bills discounted | 57,307 | 52,395 |
| Interest and dividends on securities | 51,299 | 58,202 |
| Fees and commissions | 51,058 | 50,987 |
| Trading income | 8,221 | 11,346 |
| Other business income | 44,489 | 45,767 |
| Other ordinary income | 8,030 | 17,710 |
| Ordinary expenses | 201,986 | 211,727 |
| Interest expenses | 37,543 | 37,828 |
| Interest on deposits | 23,086 | 16,957 |
| Fees and commissions | 10,777 | 11,700 |
| Other business expenses | 38,557 | 42,472 |
| General and administrative expenses | 101,543 | 101,683 |
| Other ordinary expenses | 13,563 | 18,042 |
| Ordinary profits | 62,843 | 64,154 |
| Extraordinary gains | 4,544 | 4,651 |
| Extraordinary losses | 2,163 | 1,341 |
| Income before income taxes | 65,224 | 67,465 |
| Income taxes current | 2,736 | 15,000 |
| Income taxes deferred | 20,926 | 6,463 |
| Total taxes | 23,662 | 21,464 |
| Net income | 41,561 | 46,000 |

MUTB Non-consolidated

(3) Statements of Trust Assets and Liabilities

Including trust assets under service-shared co-trusteeship

| | (in millions of yen) | |
|-----------------------------------------|-------------------------|-----------------------------|
| | As of March 31, 2011 | As of September 30, 2011 |
| Assets: | | |
| Loans and bills discounted | 147,345 | 153,260 |
| Securities | 48,559,568 | 48,763,087 |
| Beneficiary rights to the trust | 30,104,181 | 30,258,951 |
| Securities held in custody accounts | 1,157,840 | 1,333,425 |
| Monetary claims | 11,411,248 | 12,445,747 |
| Tangible fixed assets | 8,929,489 | 8,969,315 |
| Intangible fixed assets | 131,400 | 131,272 |
| Other claims | 2,790,990 | 2,461,654 |
| Call loans | 1,544,778 | 1,294,968 |
| Due from banking account | 1,459,085 | 1,405,199 |
| Cash and due from banks | 1,911,548 | 1,924,425 |
| Total | 108,147,478 | 109,141,307 |
| Liabilities: | | |
| Money trusts | 17,122,381 | 17,280,015 |
| Pension trusts | 12,224,957 | 12,230,308 |
| Property formation benefit trusts | 13,516 | 13,238 |
| Investment trusts | 29,401,183 | 29,562,778 |
| Money entrusted other than money trusts | 2,006,413 | 2,096,091 |
| Securities trusts | 1,302,122 | 1,572,199 |
| Monetary claim trusts | 11,827,795 | 12,817,191 |
| Equipment trusts | 52,281 | 65,005 |
| Land and fixtures trusts | 85,935 | 85,089 |
| Composite trusts | 34,110,892 | 33,419,388 |
| Total | 108,147,478 | 109,141,307 |

Note: The table shown above includes master trust assets under the service-shared co-trusteeship between MUTB and The Master Trust Bank of Japan, Ltd.

Detailed information for Money trust with contracts indemnifying the principal amounts

(including trusts for which beneficiary interests are re-entrusted)

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| | (in millions of yen) | |
|----------------------------|-------------------------|-----------------------------|
| | As of March 31, 2011 | As of September 30, 2011 |
| Assets: | | |
| Loans and bills discounted | 113,533 | 107,545 |
| Securities | 46,195 | 50,443 |
| Other | 877,473 | 830,838 |
| Total | 1,037,202 | 988,827 |
| Liabilities: | | |
| Principal | 1,033,111 | 984,947 |
| Allowance for bad debts | 341 | 325 |
| Other | 3,749 | 3,554 |
| Total | 1,037,202 | 988,827 |

MUTB Non-consolidated

(4) Major Items

| | As of March 31, 2011 | (in millions of yen) As of September 30, 2011 |
|------------------------------------|-------------------------|-----------------------------------------------------|
| Total funds | 44,725,785 | 44,916,083 |
| Deposits | 12,433,196 | 12,351,596 |
| Negotiable certificates of deposit | 2,931,733 | 3,040,923 |
| Money trusts | 17,122,381 | 17,280,015 |
| Pension trusts | 12,224,957 | 12,230,308 |
| Property formation benefit trusts | 13,516 | 13,238 |
| Loans and bills discounted | 10,736,462 | 10,711,347 |
| Banking account | 10,589,116 | 10,558,086 |
| Trust account | 147,345 | 153,260 |
| Investment securities | 59,247,351 | 60,533,049 |

Note: The table shown above includes master trust assets under the service-shared co-trusteeship between MUTB and The Master Trust Bank of Japan, Ltd.