

MITSUBISHI UFJ FINANCIAL GROUP INC

Form 6-K

February 03, 2011

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**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 February 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

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**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: February 3, 2011

Mitsubishi UFJ Financial Group, Inc.

By: /s/ Manabu Ishii

Name: Manabu Ishii

Title: Chief Manager, General Affairs

Corporate Administration Division

**Table of Contents****Consolidated Summary Report** <under Japanese GAAP>

for the nine months ended December 31, 2010

February 3, 2011

|  |  |   |   |
|--|--|---|---|
| Company name:  | Mitsubishi UFJ Financial Group, Inc.                   | Stock exchange listings:                                  | Tokyo, Osaka, Nagoya, New York                        |
| Code number:   | 8306   | URL   | <a href="http://www.mufg.jp/">http://www.mufg.jp/</a> |
| Representative:  | Katsunori Nagayasu, President & CEO                    |   |   |
| For inquiry:   | Naoki Muramatsu, General Manager<br>TEL (03) 3240-7200 | Financial Planning Division / Financial Accounting Office |   |
| Quarterly securities report issuing date:                    | February 14, 2011                                      | Trading accounts:   | Established   |
| Dividend payment date:                                       | -  |   |   |
| Supplemental information for quarterly financial statements: | Available  |   |   |
| Quarterly investor meeting presentation:                     | None   |   |   |

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

**1. Consolidated Financial Data for the Nine Months ended December 31, 2010****(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 | %     |
| Nine months ended |  |        |                  |       |             |       |
| December 31, 2010 | 3,490,055  | (7.5)  | 836,153          | 134.9 | 551,829     | 154.2 |
| December 31, 2009 | 3,774,914  | (13.2) | 356,029          | 212.5 | 217,068     |       |

|                   | Net Income<br>per Common Stock<br>yen | Diluted Net Income<br>per Common<br>Stock<br>yen |
|-------------------|---------------------------------------|--|
| Nine months ended |                                       |  |
| December 31, 2010 | 38.39                                 | 38.30  |
| December 31, 2009 | 17.47                                 | 17.46  |

**(2) Financial Conditions**

|                   | Total Assets<br>million yen | Total Net Assets<br>million yen | Net Assets<br>Attributable to<br>MUFJ Shareholders<br>to Total<br>Assets <sup>(*)</sup><br>% | Total Net Assets<br>per Common Stock<br>yen |
|-------------------|-----------------------------|---------------------------------|--|---|
| As of             |                             |                                 |  |   |
| December 31, 2010 | 202,642,327                 | 11,272,178                      | 4.5  | 615.54                                      |
| March 31, 2010    | 204,106,939                 | 11,299,459                      | 4.6  | 612.05                                      |

(Reference) Shareholders equity as of December 31, 2010: 9,094,701 million yen; March 31, 2010: 9,305,795 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 will be disclosed separately in mid-February 2011.  
**2. Dividends on Common Stock**

| Fiscal year                      | Dividends per Share    |                        |                        |                        |              |
|----------------------------------|------------------------|------------------------|------------------------|------------------------|--------------|
|                                  | 1st quarter-end<br>yen | 2nd quarter-end<br>yen | 3rd quarter-end<br>yen | Fiscal year-end<br>yen | Total<br>yen |
| ended March 31, 2010             |                        | 6.00                   |                        | 6.00                   | 12.00        |
| ending March 31, 2011            |                        | 6.00                   |                        |                        |              |
| ending March 31, 2011 (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, 2011 (Consolidated)**

(\*) Revision of earnings forecasts on the presentation date of this Consolidated Summary Report: None

MUFG has the target of 500.0 billion yen of consolidated net income for the fiscal year ending March 31, 2011. (There are no changes to our earnings targets released on November 15, 2010.)

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.

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**4. Other** (For more details, please see "Other information" in page 2 of Appendix.)

(1) Changes in significant subsidiaries during the period: Yes  
One company is newly added (MM Partnership)

Note: This section shows whether or not there is a change in Specified Subsidiaries ( *tokutei kogaisha* in Japanese) that led to the change of the consolidation scope during the period.

(2) Adoption of simplified accounting methods, or utilization of unique accounting methods: Yes

Note: This section shows the use of any simplified accounting methods, or the use of any peculiar accounting methods for quarterly consolidated financial statements.

(3) Changes in accounting policies, procedures, presentation rules, etc.

(A) Changes due to revision of accounting standards: Yes

(B) Changes due to reasons other than (A): No

Note: This section shows changes to accounting policies, procedures, presentation rules, etc. that are described in Japanese regulations as "Alterations on significant issues that are the basis of the preparation for quarterly financial accounting statements".

(4) Number of common stocks outstanding at the end of the period

(A) Total stocks outstanding including treasury stocks:

|               |                       |               |                       |
|---------------|-----------------------|---------------|-----------------------|
| Dec. 31, 2009 | 14,148,414,920 shares | Mar. 31, 2010 | 14,148,414,920 shares |
|---------------|-----------------------|---------------|-----------------------|

(B) Treasury stocks:

|               |                  |               |                  |
|---------------|------------------|---------------|------------------|
| Dec. 31, 2009 | 9,781,950 shares | Mar. 31, 2010 | 9,781,950 shares |
|---------------|------------------|---------------|------------------|

(C) Average outstanding stocks:

|                                 |                       |
|---------------------------------|-----------------------|
| Nine months ended Dec. 31, 2009 | 11,736,827,640 shares |
| Nine months ended Dec. 31, 2010 | 14,140,663,470 shares |

**\*Disclosure regarding the execution of the quarterly review process**

This Consolidated Summary Report (Quarterly Tanshin) is outside the scope of the external auditor's quarterly review procedure which is required by Financial Instruments and Exchange Act. Therefore, the quarterly review 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. To date, we have published U.S. GAAP financial results only on a semiannual and annual basis, and currently do not expect to publish U.S. GAAP financial results for the period reported in this financial summary report.

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(Dividends on preferred stocks)

Dividends per share relating to preferred stocks are as follows:

|   | 1st quarter-end<br>yen | 2nd quarter-end<br>yen | Dividends per Share<br>3rd quarter-end<br>yen | Fiscal year-end<br>yen | Total<br>yen |
|---|------------------------|------------------------|---|------------------------|--------------|
| Preferred Stock First Series of Class 3 |                        |                        |   |                        |              |
| Fiscal year ended March 31, 2010        |                        | 30.00                  |   | 30.00                  | 60.00        |
| Fiscal year ending March 31, 2011       |                        |                        |   |                        |              |

(Note) MUFG repurchased Preferred Stock First Series of Class 3 in April 2010 and cancelled in April 2010.

|  | 1st<br>quarter-end<br>yen | 2nd<br>quarter-end<br>yen | Dividends per Share<br>3rd<br>quarter-end<br>yen | Fiscal<br>year-end<br>yen | Total<br>yen |
|--|---------------------------|---------------------------|--|---------------------------|--------------|
| Preferred Stock First Series of Class 5      |                           |                           |  |                           |              |
| Fiscal year ended March 31, 2010             |                           | 57.50                     |  | 57.50                     | 115.00       |
| Fiscal year ending March 31, 2011            |                           | 57.50                     |  |                           |              |
| Fiscal year ending March 31, 2011 (Forecast) |                           |                           |  | 57.50                     | 115.00       |

|  | 1st<br>quarter-end<br>yen | 2nd<br>quarter-end<br>yen | Dividends per Share<br>3rd<br>quarter-end<br>yen | Fiscal<br>year-end<br>yen | Total<br>yen |
|--|---------------------------|---------------------------|--|---------------------------|--------------|
| Preferred Stock Class 11                     |                           |                           |  |                           |              |
| Fiscal year ended March 31, 2010             |                           | 2.65                      |  | 2.65                      | 5.30         |
| Fiscal year ending March 31, 2011            |                           | 2.65                      |  |                           |              |
| Fiscal year ending March 31, 2011 (Forecast) |                           |                           |  | 2.65                      | 5.30         |



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**(Appendix)**

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Selected Financial Information under Japanese GAAP For the Nine Months Ended December 31, 2010

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**1. Other Information****(1) Changes in significant subsidiaries**

The following is a change in Specified Subsidiaries ( *tokutei kogaisha* in Japanese) affecting the scope of consolidation during the period:

| Name           | Location          | Investment Amount | Primary Business | Ownership |
|----------------|-------------------|-------------------|------------------|-----------|
| MM Partnership | Chiyoda-ku, Tokyo | ¥ 670.6 billion   | Holding shares   | 60%       |

Note: MM Partnership is a partnership under the Civil Code of Japan which holds shares of Mitsubishi UFJ Morgan Stanley Securities Co., Ltd. ( MUMSS ) and Morgan Stanley MUFG Securities Co., Ltd. ( MSMS ).

**(2) Adoption of simplified accounting methods, or utilization of unique accounting methods**

(Simplified accounting methods)

**(i) Depreciation**

Depreciation for tangible fixed assets, which are depreciated under the declining-balance method, is computed by proportionally allocating the estimated depreciation for the fiscal year.

**(ii) Allowance for credit losses**

Except for claims on bankrupt borrowers and substantially bankrupt borrowers and claims on potentially bankrupt borrowers for which allowances are provided in specific amounts, allowances for credit losses are calculated based on reasonable measures, including the loan loss ratios used for the previous interim period-end settlement.

**(iii) Taxes**

Income taxes are calculated in a manner similar to that in which they were calculated in the previous annual period-end settlement. However, immaterial adjustment items and immaterial tax credits are not considered in calculating the taxable income.

**(iv) Collectability of deferred tax assets**

The collectability of deferred tax assets is determined based on the earnings forecasts and tax planning used in the previous interim period-end settlement.

**(v) Deferred and accrued accounts**

Amounts of certain deferred and accrued accounts are estimated based on reasonable measures.



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**(3) Changes in accounting policies, procedures, presentation rules, etc.**

(i) Application of Accounting Standard for Asset Retirement Obligations

Starting with the first quarter, we have applied Accounting Standard for Asset Retirement Obligations (ASBJ Statement No.18 issued on March 31, 2008) and Guidance on Accounting Standard for Asset Retirement Obligations (ASBJ Guidance No.21 issued on March 31, 2008).

Following the implementation stated above, Ordinary Profits and Income before income taxes and others are decreased 1,314 million yen, and 25,817 million yen, respectively.

(ii) Application of Accounting Standard for Business Combinations

Starting with the first quarter, we have applied Accounting Standard for Business Combinations (ASBJ Statement No. 21 issued on December 26, 2008), Accounting Standard for Consolidated Financial Statements (ASBJ Statement No.22 issued on December 26, 2008), Partial amendments to Accounting Standard for Research and Development Costs (ASBJ Statement No.23 issued on December 26, 2008), Revised Accounting Standard for Business Divestitures (ASBJ Statement No. 7 issued on December 26, 2008), Revised Accounting Standard for Equity Method of Accounting for Investments (ASBJ Statement No. 16 issued on December 26, 2008), and Revised Guidance on Accounting Standard for Business Combinations and Accounting Standard for Business Divestitures (ASBJ Guidance No. 10 issued on December 26, 2008).

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Mitsubishi UFJ Financial Group, Inc.

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

|   | (in millions of yen)       |                         |
|---|----------------------------|-------------------------|
|   | As of<br>December 31, 2010 | As of<br>March 31, 2010 |
| <b>Assets:</b>  |                            |                         |
| Cash and due from banks                               | 6,964,699                  | 7,495,050               |
| Call loans and bills bought                           | 308,801                    | 482,546                 |
| Receivables under resale agreements                   | 4,524,452                  | 3,559,309               |
| Receivables under securities borrowing transactions   | 4,047,234                  | 5,770,044               |
| Monetary claims bought                                | 2,808,602                  | 2,967,002               |
| Trading assets  | 21,794,413                 | 16,448,683              |
| Money held in trust                                   | 360,149                    | 362,789                 |
| Securities  | 65,409,851                 | 63,964,461              |
| Loans and bills discounted                            | 78,302,204                 | 84,880,603              |
| Foreign exchanges                                     | 1,133,448                  | 1,051,325               |
| Other assets  | 7,172,203                  | 6,416,721               |
| Tangible fixed assets                                 | 1,334,340                  | 1,357,449               |
| Intangible fixed assets                               | 1,098,472                  | 1,152,606               |
| Deferred tax assets                                   | 563,313                    | 646,495                 |
| Customers' liabilities for acceptances and guarantees | 7,962,202                  | 8,889,771               |
| Allowance for credit losses                           | (1,142,063)                | (1,337,922)             |
| <b>Total assets</b>                                   | <b>202,642,327</b>         | <b>204,106,939</b>      |
| <b>Liabilities:</b>                                   |                            |                         |
| Deposits  | 118,758,883                | 123,891,946             |
| Negotiable certificates of deposit                    | 10,344,122                 | 11,019,571              |
| Call money and bills sold                             | 1,977,952                  | 1,907,366               |
| Payables under repurchase agreements                  | 10,929,162                 | 11,843,211              |
| Payables under securities lending transactions        | 3,920,370                  | 3,632,170               |
| Commercial papers                                     | 113,995                    | 196,929                 |
| Trading liabilities                                   | 13,140,281                 | 9,894,186               |
| Borrowed money  | 9,349,512                  | 6,235,917               |
| Foreign exchanges                                     | 848,597                    | 704,233                 |
| Short-term bonds payable                              | 433,588                    | 480,545                 |
| Bonds payable   | 6,304,570                  | 7,022,868               |
| Due to trust accounts                                 | 1,504,555                  | 1,559,765               |
| Other liabilities                                     | 5,244,563                  | 4,933,405               |
| Reserve for bonuses                                   | 19,250                     | 52,278                  |
| Reserve for bonuses to directors                      | 608                        | 751                     |
| Reserve for retirement benefits                       | 60,072                     | 61,821                  |
| Reserve for retirement benefits to directors          | 1,451                      | 1,523                   |
| Reserve for loyalty award credits                     | 10,422                     | 8,717                   |
| Reserve for contingent losses                         | 209,558                    | 239,224                 |
| Reserves under special laws                           | 2,231                      | 3,098                   |
| Deferred tax liabilities                              | 46,166                     | 39,210                  |
| Deferred tax liabilities for land revaluation         | 188,029                    | 188,963                 |
| Acceptances and guarantees                            | 7,962,202                  | 8,889,771               |

|                   |             |             |
|-------------------|-------------|-------------|
| Total liabilities | 191,370,148 | 192,807,479 |
|-------------------|-------------|-------------|

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|  | (in millions of yen)       |                         |
|--|----------------------------|-------------------------|
|  | As of<br>December 31, 2010 | As of<br>March 31, 2010 |
| Net assets:  |                            |                         |
| Capital stock  | 2,137,476                  | 2,136,582               |
| Capital surplus  | 2,174,287                  | 2,423,322               |
| Retained earnings  | 4,767,452                  | 4,405,512               |
| Treasury stock   | (6,442)                    | (6,633)                 |
| <br>Total shareholders' equity   | <br>9,072,773              | <br>8,958,783           |
| Net unrealized gains (losses) on other securities  | 207,812                    | 403,490                 |
| Net deferred gains (losses) on hedging instruments   | 56,650                     | 92,402                  |
| Land revaluation excess  | 142,161                    | 142,848                 |
| Foreign currency translation adjustments   | (353,201)                  | (254,800)               |
| Pension liability adjustments of subsidiaries preparing financial statements under US GAAP | (31,496)                   | (36,930)                |
| <br>Total valuation and translation adjustments  | <br>21,927                 | <br>347,011             |
| Subscription rights to shares  | 6,654                      | 6,451                   |
| Minority interests   | 2,170,822                  | 1,987,213               |
| <br>Total net assets   | <br>11,272,178             | <br>11,299,459          |
| <br>Total liabilities and net assets   | <br>202,642,327            | <br>204,106,939         |

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Mitsubishi UFJ Financial Group, Inc.

**(2) Consolidated Statements of Income**

|  | (in millions of yen)                                 |   |
|--|--|---|
|  | For the nine months<br>ended<br>December 31,<br>2009 | For the nine months<br>ended<br>December 31, 2010 |
| Ordinary income  | 3,774,914  | 3,490,055   |
| Interest income  | 2,180,565  | 1,890,741   |
| Interest on loans and bills discounted   | 1,450,599  | 1,205,785   |
| Interest and dividends on securities   | 455,848  | 469,717   |
| Trust fees   | 76,348   | 73,794  |
| Fees and commissions   | 834,643  | 825,459   |
| Trading income   | 198,411  | 172,591   |
| Other business income  | 319,463  | 418,145   |
| Other ordinary income  | 165,482  | 109,323   |
| Ordinary expenses  | 3,418,884  | 2,653,902   |
| Interest expenses  | 529,565  | 394,361   |
| Interest on deposits   | 241,967  | 160,138   |
| Fees and commissions   | 117,542  | 120,015   |
| Other business expenses  | 272,640  | 133,938   |
| General and administrative expenses  | 1,636,501  | 1,558,439   |
| Other ordinary expenses  | 862,634  | 447,147   |
| <b>Ordinary profits</b>  | <b>356,029</b>                                       | <b>836,153</b>                                    |
| Extraordinary gains  | 72,880   | 57,362  |
| Gains on disposition of fixed assets   | 5,400  | 1,541   |
| Gains on loans written-off   | 40,682   | 47,237  |
| Reversal of reserve for contingent liabilities from financial instruments transactions | 243  | 866   |
| Gains on sales of equity securities of subsidiaries                                    | 13,828   |   |
| Others   | 12,725   | 7,717   |
| Extraordinary losses   | 63,887   | 37,508  |
| Losses on disposition of fixed assets  | 16,749   | 6,491   |
| Losses on impairment of fixed assets   | 10,350   | 5,231   |
| Amortization of goodwill   | 27,918   |   |
| Loss on adjustment for changes of accounting standard for asset retirement obligations |  | 24,437  |
| Others   | 8,868  | 1,348   |
| <b>Income before income taxes and others</b>   | <b>365,022</b>                                       | <b>856,007</b>                                    |
| Income taxes - current   | 73,033   | 83,488  |
| Refund of income taxes   | (17,037)   |   |
| Income taxes - deferred  | 42,623   | 194,404   |
| <b>Total taxes</b>   | <b>98,619</b>  | <b>277,892</b>                                    |
| <b>Income before minority interests</b>  |  | <b>578,114</b>                                    |
| Minority interests   | 49,333   | 26,285  |



|            |         |         |
|------------|---------|---------|
| Net income | 217,068 | 551,829 |
|------------|---------|---------|

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**(3) Notes on Going-Concern Assumption**

Not applicable

**(4) Notes for Material Changes in Shareholders' Equity**

Not applicable

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Selected Financial Information  
under Japanese GAAP  
For the Nine Months Ended December 31, 2010

**Mitsubishi UFJ Financial Group, Inc.**

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(\*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.

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Mitsubishi UFJ Financial Group, Inc.

**1. Financial Results****MUFG Consolidated**

|   | (in billions of yen)      |                          |                         |
|---|---------------------------|--------------------------|-------------------------|
|   | For the nine months ended |                          | Increase                |
|   | December 31, 2010<br>(A)  | December 31, 2009<br>(B) | (Decrease)<br>(A) - (B) |
| Gross profits   | 2,732.5                   | 2,689.8                  | 42.6                    |
| Gross profits before credit costs for trust accounts  | 2,732.5                   | 2,689.8                  | 42.6                    |
| Net interest income   | 1,496.4                   | 1,651.1                  | (154.6)                 |
| Trust fees  | 73.7                      | 76.3                     | (2.5)                   |
| Credit costs for trust accounts (1)   |                           |                          |                         |
| Net fees and commissions  | 705.4                     | 717.1                    | (11.6)                  |
| Net trading profits   | 172.5                     | 198.4                    | (25.8)                  |
| Net other business profits  | 284.2                     | 46.8                     | 237.3                   |
| Net gains (losses) on debt securities   | 214.1                     | 63.0                     | 151.1                   |
| General and administrative expenses   | 1,511.8                   | 1,564.0                  | (52.1)                  |
| Amortization of goodwill  | 23.2                      | 24.9                     | (1.7)                   |
| Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 1,243.9                   | 1,150.7                  | 93.1                    |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses                           | 1,220.6                   | 1,125.8                  | 94.8                    |
| Provision for general allowance for credit losses (2)   | 11.4                      | (138.0)                  | 149.4                   |
| Net business profits*   | 1,232.1                   | 987.8                    | 244.3                   |
| Net non-recurring gains (losses)  | (396.0)                   | (631.7)                  | 235.7                   |
| Credit costs (3)  | (266.4)                   | (489.7)                  | 223.3                   |
| Losses on loan write-offs   | (213.9)                   | (190.4)                  | (23.5)                  |
| Provision for specific allowance for credit losses  | (52.6)                    | (283.6)                  | 230.9                   |
| Other credit costs  | 0.2                       | (15.6)                   | 15.9                    |
| Net gains (losses) on equity securities   | (23.8)                    | (20.0)                   | (3.7)                   |
| Gains on sales of equity securities   | 47.2                      | 109.3                    | (62.1)                  |
| Losses on sales of equity securities  | (30.0)                    | (65.2)                   | 35.1                    |
| Losses on write-down of equity securities   | (41.0)                    | (64.1)                   | 23.1                    |
| Profits (losses) from investments in affiliates   | (2.9)                     | 1.1                      | (4.1)                   |
| Other non-recurring gains (losses)  | (102.8)                   | (123.1)                  | 20.3                    |
| Ordinary profits  | 836.1                     | 356.0                    | 480.1                   |
| Net extraordinary gains (losses)  | 19.8                      | 8.9                      | 10.8                    |
| Gains on loans written-off (4)  | 47.2                      | 40.6                     | 6.5                     |
| Reversal of allowance for credit losses (5)   |                           |                          |                         |
| Reversal of reserve for contingent losses included in credit costs (6)  | 6.1                       |                          | 6.1                     |
| Losses on impairment of fixed assets  | (5.2)                     | (10.3)                   | 5.1                     |
| Loss on adjustment for changes of accounting standard for asset retirement obligations  | (24.4)                    |                          | (24.4)                  |
| Income before income taxes and others   | 856.0                     | 365.0                    | 490.9                   |
| Income taxes-current  | 83.4                      | 73.0                     | 10.4                    |
| Refund of income taxes  |                           | (17.0)                   | 17.0                    |
| Income taxes-deferred   | 194.4                     | 42.6                     | 151.7                   |
| Total taxes   | 277.8                     | 98.6                     | 179.2                   |
| Income before minority interests  | 578.1                     | 266.4                    | 311.7                   |
| Minority interests  | 26.2                      | 49.3                     | (23.0)                  |

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|            |              |       |       |
|------------|--------------|-------|-------|
| Net income | <b>551.8</b> | 217.0 | 334.7 |
|------------|--------------|-------|-------|

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)+(5)+(6)                                  | <b>(248.8)</b> | (627.7) | 378.9 |
| Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)+(5)+(6) | <b>(201.5)</b> | (587.1) | 385.5 |

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Mitsubishi UFJ Financial Group, Inc.

**BTMU and MUTB Combined**

|   | For the nine months ended |                          | (in billions of yen)                |
|---|---------------------------|--------------------------|-------------------------------------|
|   | December 31, 2010<br>(A)  | December 31, 2009<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
| Gross profits   | 1,758.8                   | 1,625.4                  | 133.4                               |
| Gross profits before credit costs for trust accounts  | 1,758.8                   | 1,625.4                  | 133.4                               |
| Net interest income   | 1,039.2                   | 1,108.0                  | (68.8)                              |
| Trust fees  | 55.6                      | 58.1                     | (2.4)                               |
| Credit costs for trust accounts (1)   |                           |                          |                                     |
| Net fees and commissions  | 319.8                     | 335.7                    | (15.9)                              |
| Net trading profits   | 88.1                      | 104.5                    | (16.4)                              |
| Net other business profits  | 255.9                     | 18.9                     | 237.0                               |
| Net gains (losses) on debt securities   | 206.2                     | 54.6                     | 151.5                               |
| General and administrative expenses   | 883.3                     | 909.0                    | (25.7)                              |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 875.5                     | 716.3                    | 159.2                               |
| Provision for general allowance for credit losses (2)   | (1.0)                     | (2.7)                    | 1.7                                 |
| Net business profits  | 874.4                     | 713.5                    | 160.9                               |
| Net non-recurring gains (losses)  | (184.5)                   | (448.0)                  | 263.5                               |
| Credit costs (3)  | (79.1)                    | (310.9)                  | 231.8                               |
| Losses on loan write-offs   | (79.1)                    | (169.4)                  | 90.2                                |
| Provision for specific allowance for credit losses  | (0.1)                     | (134.0)                  | 133.9                               |
| Other credit costs  | 0.2                       | (7.4)                    | 7.6                                 |
| Net gains (losses) on equity securities   | (72.9)                    | (51.3)                   | (21.6)                              |
| Gains on sales of equity securities   | 41.5                      | 78.2                     | (36.6)                              |
| Losses on sales of equity securities  | (33.7)                    | (65.2)                   | 31.4                                |
| Losses on write-down of equity securities   | (80.7)                    | (64.3)                   | (16.3)                              |
| Other non-recurring gains (losses)  | (32.4)                    | (85.8)                   | 53.3                                |
| Ordinary profits  | 689.9                     | 265.4                    | 424.4                               |
| Net extraordinary gains (losses)  | 11.2                      | 20.2                     | (8.9)                               |
| Gains on loans written-off (4)  | 27.7                      | 30.8                     | (3.0)                               |
| Reversal of allowance for credit losses (5)   | 4.2                       |                          | 4.2                                 |
| Reversal of reserve for contingent losses included in credit costs (6)  | 3.8                       |                          | 3.8                                 |
| Losses on impairment of fixed assets  | (3.1)                     | (6.0)                    | 2.9                                 |
| Loss on adjustment for changes of accounting standard for asset retirement obligations                            | (16.7)                    |                          | (16.7)                              |
| Income before income taxes  | 701.2                     | 285.6                    | 415.5                               |
| Income taxes-current  | 36.5                      | 31.4                     | 5.0                                 |
| Refund of income taxes  |                           | (9.8)                    | 9.8                                 |
| Income taxes-deferred   | 168.3                     | 35.2                     | 133.0                               |
| Total taxes   | 204.8                     | 56.7                     | 148.0                               |
| Net income  | 496.3                     | 228.9                    | 267.4                               |
| (Reference)   |                           |                          |                                     |
| Total credit costs (1)+(2)+(3)+(5)+(6)  | (72.0)                    | (313.7)                  | 241.6                               |
| Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)+(5)+(6)   | (44.2)                    | (282.8)                  | 238.6                               |





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Mitsubishi UFJ Financial Group, Inc.

**BTMU Non-consolidated**

|  | (in billions of yen)      |                          |                         |
|--|---------------------------|--------------------------|-------------------------|
|  | For the nine months ended |                          | Increase                |
|  | December 31, 2010<br>(A)  | December 31, 2009<br>(B) | (Decrease)<br>(A) - (B) |
| Gross profits  | 1,498.4                   | 1,391.2                  | 107.2                   |
| Net interest income  | 915.9                     | 983.0                    | (67.0)                  |
| Net fees and commissions   | 262.3                     | 281.0                    | (18.6)                  |
| Net trading profits  | 81.2                      | 93.5                     | (12.2)                  |
| Net other business profits   | 238.8                     | 33.5                     | 205.2                   |
| Net gains (losses) on debt securities  | 190.6                     | 65.9                     | 124.6                   |
| General and administrative expenses  | 743.2                     | 761.5                    | (18.3)                  |
| Net business profits before provision for general allowance for credit losses          | 755.2                     | 629.6                    | 125.5                   |
| Provision for general allowance for credit losses (1)                                  | (1.0)                     | (7.4)                    | 6.4                     |
| Net business profits   | 754.1                     | 622.1                    | 132.0                   |
| Net non-recurring gains (losses)   | (163.4)                   | (410.4)                  | 247.0                   |
| Credit costs (2)   | (78.5)                    | (292.1)                  | 213.5                   |
| Losses on loan write-offs  | (78.5)                    | (167.5)                  | 88.9                    |
| Provision for specific allowance for credit losses                                     | (0.1)                     | (117.4)                  | 117.3                   |
| Other credit costs   | 0.1                       | (7.1)                    | 7.2                     |
| Net gains (losses) on equity securities  | (60.8)                    | (49.6)                   | (11.2)                  |
| Gains on sales of equity securities  | 36.9                      | 66.7                     | (29.7)                  |
| Losses on sales of equity securities   | (27.8)                    | (64.8)                   | 36.9                    |
| Losses on write-down of equity securities  | (69.8)                    | (51.4)                   | (18.4)                  |
| Other non-recurring gains (losses)   | (24.0)                    | (68.6)                   | 44.6                    |
| <b>Ordinary profits</b>  | <b>590.7</b>              | <b>211.6</b>             | <b>379.0</b>            |
| Net extraordinary gains (losses)   | 7.5                       | 20.9                     | (13.4)                  |
| Gains on loans written-off (3)   | 26.8                      | 29.0                     | (2.2)                   |
| Reversal of allowance for credit losses (4)  | 3.2                       |                          | 3.2                     |
| Reversal of reserve for contingent losses included in credit costs (5)                 | 3.2                       |                          | 3.2                     |
| Net gains (losses) on disposition of fixed assets                                      | (4.3)                     | (9.7)                    | 5.4                     |
| Losses on impairment of fixed assets   | (2.9)                     | (3.5)                    | 0.6                     |
| Loss on adjustment for changes of accounting standard for asset retirement obligations | (15.2)                    |                          | (15.2)                  |
| Income before income taxes   | 598.2                     | 232.6                    | 365.6                   |
| Income taxes-current   | 31.8                      | 30.7                     | 1.0                     |
| Refund of income taxes   |                           | (9.8)                    | 9.8                     |
| Income taxes-deferred  | 136.2                     | 25.2                     | 111.0                   |
| Total taxes  | 168.0                     | 46.0                     | 122.0                   |
| <b>Net income</b>  | <b>430.1</b>              | <b>186.5</b>             | <b>243.6</b>            |
| (Reference)  |                           |                          |                         |
| Total credit costs (1)+(2)+(4)+(5)   | (76.3)                    | (299.6)                  | 223.2                   |
| Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)+(5)                    | (49.5)                    | (270.6)                  | 221.0                   |

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Mitsubishi UFJ Financial Group, Inc.

**MUTB Non-consolidated**

|   | (in billions of yen)      |                          |                         |
|---|---------------------------|--------------------------|-------------------------|
|   | For the nine months ended |                          | Increase                |
|   | December 31, 2010<br>(A)  | December 31, 2009<br>(B) | (Decrease)<br>(A) - (B) |
| Gross profits   | 260.4                     | 234.1                    | 26.2                    |
| Gross profits before credit costs for trust accounts  | 260.4                     | 234.1                    | 26.2                    |
| Trust fees  | 55.6                      | 58.1                     | (2.4)                   |
| Credit costs for trust accounts (1)   |                           |                          |                         |
| Net interest income   | 123.2                     | 125.0                    | (1.7)                   |
| Net fees and commissions  | 57.4                      | 54.7                     | 2.7                     |
| Net trading profits   | 6.8                       | 10.9                     | (4.1)                   |
| Net other business profits  | 17.1                      | (14.6)                   | 31.8                    |
| Net gains (losses) on debt securities   | 15.6                      | (11.3)                   | 26.9                    |
| General and administrative expenses   | 140.1                     | 147.5                    | (7.4)                   |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 120.3                     | 86.6                     | 33.6                    |
| Provision for general allowance for credit losses (2)   |                           | 4.7                      | (4.7)                   |
| Net business profits  | 120.3                     | 91.3                     | 28.9                    |
| Net non-recurring gains (losses)  | (21.1)                    | (37.5)                   | 16.4                    |
| Credit costs (3)  | (0.5)                     | (18.7)                   | 18.2                    |
| Losses on loan write-offs   | (0.6)                     | (1.9)                    | 1.2                     |
| Provision for specific allowance for credit losses  |                           | (16.6)                   | 16.6                    |
| Other credit costs  | 0.1                       | (0.2)                    | 0.3                     |
| Net gains (losses) on equity securities   | (12.0)                    | (1.6)                    | (10.4)                  |
| Gains on sales of equity securities   | 4.6                       | 11.5                     | (6.8)                   |
| Losses on sales of equity securities  | (5.9)                     | (0.3)                    | (5.5)                   |
| Losses on write-down of equity securities   | (10.8)                    | (12.8)                   | 2.0                     |
| Other non-recurring gains (losses)  | (8.4)                     | (17.1)                   | 8.6                     |
| Ordinary profits  | 99.2                      | 53.8                     | 45.3                    |
| Net extraordinary gains (losses)  | 3.7                       | (0.7)                    | 4.4                     |
| Gains on loans written-off (4)  | 0.9                       | 1.8                      | (0.8)                   |
| Reversal of allowance for credit losses (5)   | 4.2                       |                          | 4.2                     |
| Reversal of reserve for contingent losses included in credit costs (6)  | 0.6                       |                          | 0.6                     |
| Losses on impairment of fixed assets  | (0.2)                     | (2.4)                    | 2.2                     |
| Loss on adjustment for changes of accounting standard for asset retirement obligations                            | (1.4)                     |                          | (1.4)                   |
| Income before income taxes  | 102.9                     | 53.0                     | 49.8                    |
| Income taxes-current  | 4.7                       | 0.7                      | 4.0                     |
| Income taxes-deferred   | 32.0                      | 10.0                     | 22.0                    |
| Total taxes   | 36.7                      | 10.7                     | 26.0                    |
| Net income  | 66.1                      | 42.3                     | 23.8                    |
| (Reference)   |                           |                          |                         |
| Total credit costs (1)+(2)+(3)+(5)+(6)  | 4.3                       | (14.0)                   | 18.4                    |
| Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)+(5)+(6)   | 5.3                       | (12.2)                   | 17.5                    |

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Mitsubishi UFJ Financial Group, Inc.

**2. Non Performing Loans Based on the Financial Reconstruction Law****BTMU and MUTB Combined including Trust Accounts**

|                                    | As of<br>December 31, 2010 | (in billions of yen)<br>As of<br>March 31, 2010 |
|------------------------------------|----------------------------|---|
| Bankrupt or De facto Bankrupt      | 132.4                      | 194.2   |
| Doubtful                           | 731.1                      | 845.0   |
| Special Attention                  | 501.2                      | 309.5   |
| Non Performing Loans               | 1,364.8                    | 1,348.7   |
| Total loans                        | 82,784.1                   | 89,618.5  |
| Non Performing Loans / Total loans | 1.64%                      | 1.50%   |

**BTMU Non-consolidated**

|                                    | As of<br>December 31, 2010 | (in billions of yen)<br>As of<br>March 31, 2010 |
|------------------------------------|----------------------------|---|
| Bankrupt or De facto Bankrupt      | 128.2                      | 183.0   |
| Doubtful                           | 692.6                      | 782.8   |
| Special Attention                  | 489.0                      | 290.1   |
| Non Performing Loans               | 1,309.9                    | 1,255.9   |
| Total loans                        | 72,079.6                   | 79,032.4  |
| Non Performing Loans / Total loans | 1.81%                      | 1.58%   |

**MUTB Non-consolidated**

|                                    | As of<br>December 31, 2010 | (in billions of yen)<br>As of<br>March 31, 2010 |
|------------------------------------|----------------------------|---|
| Bankrupt or De facto Bankrupt      | 4.1                        | 11.0  |
| Doubtful                           | 38.3                       | 62.0  |
| Special Attention                  | 11.4                       | 18.6  |
| Non Performing Loans               | 53.9                       | 91.8  |
| Total loans                        | 10,588.5                   | 10,461.0  |
| Non Performing Loans / Total loans | 0.50%                      | 0.87%   |

**MUTB Non-consolidated: Trust Accounts**

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|                                    | As of<br>December 31, 2010 | (in billions of yen)<br>As of<br>March 31,<br>2010 |
|------------------------------------|----------------------------|--|
| Bankrupt or De facto Bankrupt      | <b>0.1</b>                 | 0.1  |
| Doubtful                           | <b>0.0</b>                 | 0.1  |
| Special Attention                  | <b>0.7</b>                 | 0.7  |
| Non Performing Loans               | <b>1.0</b>                 | 1.0  |
| <b>Total loans</b>                 | <b>115.9</b>               | 125.1  |
| Non Performing Loans / Total loans | <b>0.88%</b>               | 0.80%  |

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Mitsubishi UFJ Financial Group, Inc.

**3. 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.

|  | As of December 31, 2010              |             | (in billions of yen)<br>As of March 31, 2010 |             |
|--|--------------------------------------|-------------|--|-------------|
|  | Amount on consolidated balance sheet | Differences | Amount on consolidated balance sheet         | Differences |
| Debt securities being held to maturity | 3,221.4                              | 53.7        | 3,417.7                                      | 82.7        |

|                            | As of December 31, 2010              |             | (in billions of yen)<br>As of March 31, 2010 |             |
|----------------------------|--------------------------------------|-------------|--|-------------|
|                            | Amount on consolidated balance sheet | Differences | Amount on consolidated balance sheet         | Differences |
| Other securities           | 61,620.3                             | 511.4       | 60,406.3                                     | 812.7       |
| Domestic equity securities | 3,729.4                              | 330.8       | 4,277.3                                      | 681.7       |
| Domestic bonds             | 44,248.6                             | 140.9       | 43,376.6                                     | 117.1       |
| Other                      | 13,642.2                             | 39.6        | 12,752.3                                     | 13.8        |
| Foreign equity securities  | 269.1                                | 71.7        | 282.5  | 73.5        |
| Foreign bonds              | 11,549.2                             | 41.2        | 10,702.5                                     | 77.2        |
| Other                      | 1,823.8                              | (73.4)      | 1,767.1                                      | (137.0)     |

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Mitsubishi UFJ Financial Group, Inc.

**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 .

|  | As of December 31, 2010    |             | (in billions of yen)<br>As of March 31, 2010 |             |
|--|----------------------------|-------------|--|-------------|
|  | Amount on<br>balance sheet | Differences | Amount on<br>balance sheet                   | Differences |
| Debt securities being held to maturity | 1,122.0                    | 28.4        | 1,289.6                                      | 39.1        |
| Stocks of subsidiaries and affiliates  | 125.7                      | (24.8)      | 155.7  | (32.1)      |

|                            | As of December 31, 2010       |             | (in billions of yen)<br>As of March 31, 2010 |             |
|----------------------------|-------------------------------|-------------|--|-------------|
|                            | Amount<br>on<br>balance sheet | Differences | Amount<br>on<br>balance sheet                | Differences |
| Other securities           | 51,772.0                      | 296.3       | 49,791.9                                     | 517.8       |
| Domestic equity securities | 2,914.5                       | 109.8       | 3,366.5                                      | 385.6       |
| Domestic bonds             | 40,592.7                      | 125.9       | 39,374.1                                     | 104.3       |
| Other                      | 8,264.7                       | 60.6        | 7,051.2                                      | 27.7        |
| Foreign equity securities  | 160.9                         | 64.2        | 152.1  | 54.5        |
| Foreign bonds              | 6,764.4                       | 2.8         | 5,669.3                                      | 45.6        |
| Other                      | 1,339.3                       | (6.4)       | 1,229.7                                      | (72.3)      |

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Mitsubishi UFJ Financial Group, Inc.

**MUTB Non-consolidated**

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

|  | As of December 31, 2010    |             | (in billions of yen)<br>As of March 31, 2010 |             |
|--|----------------------------|-------------|--|-------------|
|  | Amount on<br>balance sheet | Differences | Amount on<br>balance sheet                   | Differences |
| Debt securities being held to maturity | 1,748.3                    | 12.2        | 1,555.8                                      | 22.3        |
| Stocks of subsidiaries and affiliates  | 40.3                       | 11.2        | 40.3   | (2.4)       |

|                            | As of December 31, 2010       |             | (in billions of yen)<br>As of March 31, 2010 |             |
|----------------------------|-------------------------------|-------------|--|-------------|
|                            | Amount<br>on<br>balance sheet | Differences | Amount<br>on<br>balance sheet                | Differences |
| Other securities           | 7,405.6                       | 45.7        | 7,787.2                                      | 123.3       |
| Domestic equity securities | 763.7                         | 86.4        | 872.1  | 146.3       |
| Domestic bonds             | 3,228.4                       | 15.2        | 3,620.3                                      | 15.9        |
| Other                      | 3,413.4                       | (55.9)      | 3,294.7                                      | (38.9)      |
| Foreign equity securities  | 1.7                           | 0.2         | 1.1  | 0.3         |
| Foreign bonds              | 2,980.2                       | 0.4         | 2,806.3                                      | 26.9        |
| Other                      | 431.4                         | (56.6)      | 487.2  | (66.2)      |

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Mitsubishi UFJ Financial Group, Inc.

**4. ROE****MUFG Consolidated**

|      | For the nine months<br>ended<br>December<br>31,<br>2010 | For the nine months<br>ended<br>December 31,<br>2009 | (%) |
|------|---|--|-----|
| ROE* | 8.75  | 3.63   |     |

Note:

\* ROE is computed as follows:

$$\frac{\text{Net income} \times 4/3 - \text{Equivalent of annual dividends on nonconvertible preferred stocks}}{\{(\text{Total shareholders' equity at the beginning of the period} - \text{Number of nonconvertible preferred stocks at the beginning of the period} \times \text{Issue price} + \text{Foreign currency translation adjustments at the beginning of the period}) + (\text{Total shareholders' equity at the end of the period} - \text{Number of nonconvertible preferred stocks at the end of the period} \times \text{Issue price} + \text{Foreign currency translation adjustments at the end of the period})\} / 2} \times 100$$
**5. Average Interest Rate Spread****BTMU and MUTB Combined**

(Domestic business segment)

|   | For the nine months<br>ended<br>December<br>31,<br>2010 | For the nine months<br>ended<br>December 31,<br>2009 | (percentage per annum) |
|---|---|--|------------------------|
| Average interest rate on loans and bills discounted | 1.42  | 1.54   |                        |
| Average interest rate on deposits and NCD           | 0.12  | 0.20   |                        |
| Interest rate spread                                | 1.30  | 1.33   |                        |

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

|                            | As of<br>December 31, 2010 | As of<br>March 31, 2010 | (in billions of yen) |
|----------------------------|----------------------------|-------------------------|----------------------|
| Deposits (ending balance)  | 112,567.2                  | 116,488.2               |                      |
| Deposits (average balance) | 113,417.8                  | 112,351.7               |                      |
| Loans (ending balance)     | 73,464.5                   | 79,364.3                |                      |
| Loans (average balance)    | 74,828.5                   | 80,939.4                |                      |



|                                     | As of<br>December<br>31, 2010 | (in billions of yen)<br>As of<br>March 31,<br>2010 |
|-------------------------------------|-------------------------------|--|
| Domestic deposits (ending balance)* | <b>104,019.9</b>              | 107,597.8  |
| Individuals                         | <b>64,428.9</b>               | 63,045.3   |
| Note:                               |                               |  |

\* Amounts do not include negotiable certificates of deposit and JOM accounts.

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Mitsubishi UFJ Financial Group, Inc.

**7. Statements of Trust Assets and Liabilities****MUTB Non-consolidated**

Including trust assets under service-shared co-trusteeship

| (in billions of yen)                    | As of<br>December 31, 2010 | As of<br>March 31, 2010 |
|---|----------------------------|-------------------------|
| <b>Assets:</b>                          |                            |                         |
| Loans and bills discounted              | 146.0                      | 155.3                   |
| Securities                              | 48,796.5                   | 48,250.7                |
| Beneficiary rights to the trust         | 30,240.7                   | 30,253.8                |
| Securities held in custody accounts     | 1,329.3                    | 1,191.4                 |
| Monetary claims                         | 11,098.0                   | 10,182.8                |
| Tangible fixed assets                   | 8,876.4                    | 8,965.9                 |
| Intangible fixed assets                 | 131.5                      | 133.6                   |
| Other claims                            | 2,419.9                    | 1,881.2                 |
| Call loans                              | 1,145.1                    | 1,060.2                 |
| Due from banking account                | 1,504.5                    | 1,559.3                 |
| Cash and due from banks                 | 1,774.7                    | 1,626.0                 |
| <b>Total</b>                            | <b>107,463.1</b>           | <b>105,260.6</b>        |
| <b>Liabilities:</b>                     |                            |                         |
| Money trusts                            | 17,057.5                   | 16,807.8                |
| Pension trusts                          | 11,694.8                   | 12,167.4                |
| Property formation benefit trusts       | 12.9                       | 12.8                    |
| Loan trusts                             |                            | 42.6                    |
| Investment trusts                       | 29,451.9                   | 28,281.5                |
| Money entrusted other than money trusts | 2,120.6                    | 2,121.7                 |
| Securities trusts                       | 1,522.6                    | 1,281.4                 |
| Monetary claim trusts                   | 11,568.4                   | 10,577.5                |
| Equipment trusts                        | 42.7                       | 36.0                    |
| Land and fixtures trusts                | 93.7                       | 93.4                    |
| Composite trusts                        | 33,897.6                   | 33,838.1                |
| <b>Total</b>                            | <b>107,463.1</b>           | <b>105,260.6</b>        |

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.

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Mitsubishi UFJ Financial Group, Inc.

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

Our exposure to securitized products and related investments as of December 31, 2010 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 December 2010 decreased to ¥1.40 trillion in total, a decrease of ¥0.34 trillion compared with the balance as of the end of March 2010, mainly due to sales of securitized products, which have risks of being downgraded or deteriorated, and redemptions.

Net unrealized losses were ¥72 billion, improved by ¥53 billion compared to the end of March 2010.

The effect on the P/L for the nine months ended December 31, 2010 was a gain of ¥2 billion as a result of market recovery.

|   |   |  |                                     |  | (¥bn)<br>of which securities being<br>held to maturity <sup>2</sup> |                                     |
|---|---|--|-------------------------------------|--|---|-------------------------------------|
|   | Balance <sup>1</sup>                    | Change from<br>end of<br>March<br>2010 | Net unrealized<br>gains<br>(losses) | Change from<br>end of<br>March<br>2010 | Balance   | Net unrealized<br>gains<br>(losses) |
| 1 | RMBS                                    | 85                                     | 5                                   | 10                                     | 7   | 0                                   |
| 2 | Sub-prime RMBS                          | 16                                     | (6)                                 | 9                                      | 3   | 0                                   |
| 3 | CMBS                                    | 17                                     | (6)                                 | (2)                                    | 0   | 0                                   |
| 4 | CLOs                                    | 1,204                                  | (320)                               | (77)                                   | 43  | 1,011 (77)                          |
| 5 | Other securitized products (card, etc.) | 91                                     | (14)                                | (4)                                    | 2   | 24 (1)                              |
| 6 | CDOs                                    | 4                                      | (4)                                 | 0                                      | 0   | 0                                   |
| 7 | Sub-prime ABS CDOs                      | 0                                      | 0                                   | 0                                      | 0   | 0                                   |
| 8 | Total                                   | 1,401                                  | (340)                               | (72)                                   | 53  | 1,034 (77)                          |

1. 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.

2. 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 account for 28% of our investments in securitized products, a decrease of 5% compared with the end of March 2010, mainly due to downgrades in credit ratings of certain CLOs.

AAA and AA-rated products account for 81% of our investments in securitized products.

|    |   | (¥bn) |     |    |     |             |         |       |
|----|---|-------|-----|----|-----|-------------|---------|-------|
|    |   | AAA   | AA  | A  | BBB | BB or lower | Unrated | Total |
| 9  | RMBS                                    | 33    | 8   | 13 | 3   | 8           | 21      | 85    |
| 10 | Sub-prime RMBS                          | 7     | 1   | 0  | 1   | 7           | 0       | 16    |
| 11 | CMBS                                    | 6     | 2   | 2  | 1   | 6           | 0       | 17    |
| 12 | CLOs                                    | 296   | 709 | 71 | 57  | 71          | 0       | 1,204 |
| 13 | Other securitized products (card, etc.) | 51    | 19  | 5  | 9   | 6           | 1       | 91    |
| 14 | CDOs                                    | 1     | 2   | 0  | 0   | 1           | 0       | 4     |
| 15 | Sub-prime ABS CDOs                      | 0     | 0   | 0  | 0   | 0           | 0       | 0     |
| 16 | Total                                   | 387   | 740 | 90 | 70  | 93          | 22      | 1,401 |
| 17 | Percentage of total                     | 28%   | 53% | 6% | 5%  | 7%          | 2%      | 100%  |
| 18 | Percentage of total (End of March 2010) | 33%   | 46% | 7% | 7%  | 7%          | 0%      | 100%  |

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Mitsubishi UFJ Financial Group, Inc.

[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 December 2010.

|   | Americas | Europe | Asia | Japan | Total | (¥bn)<br>Change from<br>end of<br>March<br>2010 |
|---|----------|--------|------|-------|-------|---|
| 1 LBO Loan <sup>3</sup> (Balance on a commitment basis)           | 28       | 100    | 20   | 186   | 334   | (149)   |
| 2 Balance on a booking basis                                      | 14       | 89     | 18   | 171   | 292   | (126)   |
| 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 December 2010 was ¥3.50 trillion (¥0.88 trillion overseas).

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

## &lt;Terminology&gt;

|           |   |
|-----------|---|
| 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                           |