

MITSUBISHI UFJ FINANCIAL GROUP INC  
Form 6-K  
February 03, 2010

**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 of  
the Securities Exchange Act of 1934**

**For the month of February, 2010**

**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 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: February 3, 2010

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 nine months ended December 31, 2009

February 3, 2010

Company name: Mitsubishi UFJ Financial Group, Inc.  
 Stock exchange listings: Tokyo, Osaka, Nagoya, New York  
 Code number: 8306  
 URL: <http://www.mufg.jp/>  
 Representative: Nobuo Kuroyanagi, President & CEO  
 For inquiry: Naoki Muramatsu, General Manager - Financial Planning Division / Financial Accounting Office  
 TEL (03) 3240-7200

Quarterly securities report issuing date: February 15, 2010

Trading accounts: Established

Dividend payment date: -

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

**1. Consolidated Financial Data for the Nine Months ended December 31, 2009****(1) Results of Operations**

| Nine months ended | Ordinary Income |        | Ordinary Profits |       | Net Income  |   |
|-------------------|-----------------|--------|------------------|-------|-------------|---|
|                   | million yen     | %      | million yen      | %     | million yen | % |
| December 31, 2009 | 3,774,914       | (13.2) | 356,029          | 212.5 | 217,068     |   |
| December 31, 2008 | 4,347,054       |        | 113,923          |       | (42,073)    |   |

| Nine months ended | Net Income              | Diluted Net Income      |
|-------------------|-------------------------|-------------------------|
|                   | per Common Stock<br>yen | per Common Stock<br>yen |
| December 31, 2009 | 17.47                   | 17.46                   |
| December 31, 2008 | (4.36)                  |                         |

**(2) Financial Conditions**

| As of             | Total Assets<br>million yen | Total Net<br>Assets<br>million yen | Net Assets Attributable to MUFG<br>Shareholders to Total Assets (*1)<br>% | Total Net Assets<br>per Common Stock<br>yen |
|-------------------|-----------------------------|------------------------------------|---|---|
| December 31, 2009 | 201,236,294                 | 10,925,963                         | 4.4   | 584.15                                      |
| March 31, 2009    | 198,733,906                 | 8,570,641                          | 3.4   | 528.67                                      |

(Reference) Shareholders equity as of December 31, 2009: 8,898,680 million yen; March 31, 2009: 6,803,617 million yen

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(\*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 2010.

### 2. Dividends on Common Stock

| Fiscal year                         | Dividends per Share    |                        |                        | Fiscal year-end<br>yen | Total<br>yen |
|-------------------------------------|------------------------|------------------------|------------------------|------------------------|--------------|
|                                     | 1st quarter-end<br>yen | 2nd quarter-end<br>yen | 3rd quarter-end<br>yen |                        |              |
| ended March 31, 2009                |                        | 7.00                   |                        | 5.00                   | 12.00        |
| ending March 31, 2010               |                        | 6.00                   |                        |                        |              |
| ending March 31, 2010<br>(Forecast) |                        |                        |                        | 6.00                   | 12.00        |

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

(\*2) Please refer to Dividends on Preferred Stocks on page 3 for information with regard to the dividends on stocks other than common stock.

### 3. Earnings Forecasts for the Fiscal Year ending March 31, 2010 (Consolidated)

(\* ) Revision of earnings forecasts on the presentation date of this Consolidated Summary Report: None  
MUFG has the target of 300.0 billion yen of consolidated net income for the fiscal year ending March 31, 2010. (There are no changes to our earnings targets released on May 19, 2009.)

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 scope of consolidation involving Specified Subsidiaries (Tokutei Kogaisha) during the period Newly consolidated: 2 Companies ( MUFG Capital Finance 9 Limited and 1 company )

(\* Please refer to 4. Other of Qualitative Information and Financial Statements on page 6.

(2) Adoption of simplified accounting methods or accounting methods used specifically for quarterly consolidated financial statements: Adopted

(\* Please refer to 4. Other of Qualitative Information and Financial Statements on page 6.

(3) Changes in accounting policies, procedures and presentation rules applied in the preparation of the quarterly consolidated financial statements

(A) Changes due to revision of accounting standards: None

(B) Changes due to other reasons: None

(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, 2009 | 11,648,360,720 shares |
|---------------|-----------------------|---------------|-----------------------|

(B) Treasury stocks:

|               |                   |               |                  |
|---------------|-------------------|---------------|------------------|
| Dec. 31, 2009 | 10,515,590 shares | Mar. 31, 2009 | 9,161,592 shares |
|---------------|-------------------|---------------|------------------|

(C) Average outstanding stocks:

|                                 |                       |
|---------------------------------|-----------------------|
| Nine months ended Dec. 31, 2009 | 11,736,827,640 shares |
|---------------------------------|-----------------------|

|                                 |                       |
|---------------------------------|-----------------------|
| Nine months ended Dec. 31, 2008 | 10,556,810,904 shares |
|---------------------------------|-----------------------|

\*Notes for using forecasted information etc.

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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.

(Dividends on preferred stocks)

Dividends per share relating to preferred stocks are as follows

|  | Dividends per Share    |                        |                        |                        | Total<br>yen |
|--|------------------------|------------------------|------------------------|------------------------|--------------|
|  | 1st quarter-end<br>yen | 2nd quarter-end<br>yen | 3rd quarter-end<br>yen | Fiscal year-end<br>yen |              |
| Preferred Stock First Series of Class 3      |                        |                        |                        |                        |              |
| Fiscal year ended March 31, 2009             |                        | 30.00                  |                        | 30.00                  | 60.00        |
| Fiscal year ending March 31, 2010            |                        | 30.00                  |                        |                        |              |
| Fiscal year ending March 31, 2010 (Forecast) |                        |                        |                        | 30.00                  | 60.00        |

|  | Dividends per Share    |                        |                        |                        | Total<br>yen |
|--|------------------------|------------------------|------------------------|------------------------|--------------|
|  | 1st quarter-end<br>yen | 2nd quarter-end<br>yen | 3rd quarter-end<br>yen | Fiscal year-end<br>yen |              |
| Preferred Stock First Series of Class 5      |                        |                        |                        |                        |              |
| Fiscal year ended March 31, 2009             |                        |                        |                        | 43.00                  | 43.00        |
| Fiscal year ending March 31, 2010            |                        | 57.50                  |                        |                        |              |
| Fiscal year ending March 31, 2010 (Forecast) |                        |                        |                        | 57.50                  | 115.00       |

(Note) MUFG issued Preferred Stock First Series of Class 5 in November 2008.

|  | Dividends per Share    |                        |                        |                        | Total<br>yen |
|--|------------------------|------------------------|------------------------|------------------------|--------------|
|  | 1st quarter-end<br>yen | 2nd quarter-end<br>yen | 3rd quarter-end<br>yen | Fiscal year-end<br>yen |              |
| Preferred Stock Class 11                     |                        |                        |                        |                        |              |
| Fiscal year ended March 31, 2009             |                        | 2.65                   |                        | 2.65                   | 5.30         |
| Fiscal year ending March 31, 2010            |                        | 2.65                   |                        |                        |              |
| Fiscal year ending March 31, 2010 (Forecast) |                        |                        |                        | 2.65                   | 5.30         |

|                                  | Dividends per Share    |                        |                        |                        | Total<br>yen |
|----------------------------------|------------------------|------------------------|------------------------|------------------------|--------------|
|                                  | 1st quarter-end<br>yen | 2nd quarter-end<br>yen | 3rd quarter-end<br>yen | Fiscal year-end<br>yen |              |
| Preferred Stock Class 12         |                        |                        |                        |                        |              |
| Fiscal year ended March 31, 2009 |                        | 5.75                   |                        |                        | 5.75         |

(Note) MUFG repurchased Preferred Stock Class 12 until February 2009 due to requests for repurchase and cancelled until February 2009.

## Qualitative Information and Financial Statements

### 1. Qualitative information related to the consolidated results of operations

With respect to the economic and financial environment for the April-December period of fiscal 2009, the US and European economies turned to positive growth and continued to improve further due to financial and monetary packages addressing the global financial crisis. Asian economies followed recovery path prior to the Western economies supported by stimulus package effects. As for the Japanese economy, exports and production continued to recover due to improvement in overseas economies, largest-ever stimulus packages and progress in inventory adjustment. Private consumption was also pushed up by economic measure effects. Business fixed investment, however, declined as economic activity remained at an extremely low level and poor corporate performance continued. The employment and income situation also followed a worsening trend.

In the financial environment, the policy rate remained virtually zero in the United States as non-performing loans continued to increase rapidly. In the Euro zone, the European Central Bank kept its key interest rate at a historical low 1.0 percent. Japan's short-term interest rates moderately declined, in response to the Bank of Japan's continued monetary easing policy such as the ultra-low interest rate policy, purchase of CP and corporate bonds, and the special funds-supplying operations to facilitate corporate financing. Long-term interest rates fluctuated at a low level amid rising deflationary pressure and concerns over the worsening of fiscal conditions. In the foreign exchange market, the yen-dollar exchange rates followed a strong yen trend with some fluctuation, reflecting the narrowing spread of domestic and overseas interest rates.

Under such business environment, consolidated gross profits for the nine months ended December 31, 2009 increased by 196.9 billion yen from the previous nine months ended December 31, 2008 to 2,689.8 billion yen. This was mainly due to increase in lending income, market product income and a new consolidation of ACOM CO., LTD. General and administrative expenses decreased by 8.9 billion yen from the previous nine months ended December 31, 2008 to 1,564.0 billion yen due to an intensive corporate-wide cost reduction as well as the effect of the system integration. As a result, net business profits increased by 205.9 billion yen from the previous nine months ended December 31, 2008 to 1,125.8 billion yen.

Total credit costs for the nine months ended December 31, 2009 increased by 194.2 billion yen from the previous nine months ended December 31, 2008 to 627.7 billion yen, mainly due to an increase in credit costs from our overseas subsidiary, and the consolidation of ACOM CO., LTD. Net gains on equity securities for the nine months ended December 31, 2009 increased significantly by 306.2 billion yen due to decrease in losses on write-down of equity securities and other non-recurring losses for nine months ended December 31, 2009 increased by 76.7 billion yen from the previous nine months ended December 31, 2008 due to an increase in retirement benefit costs.

Based on the above results, ordinary profits for the nine months ended December 31, 2009 was 356.0 billion yen, an increase of 242.1 billion yen from the previous nine months ended December 31, 2008 and consolidated net income for the nine months ended December 31, 2009 was 217.0 billion yen, an increase of 259.1 billion yen from the previous nine months ended December 31, 2008.

Mitsubishi UFJ Financial Group, Inc.

| (in billions of Japanese yen)  | For the nine months<br>ended<br>December 31, 2009 | For the nine months<br>ended<br>December 31, 2008 | Increase<br>(Decrease) |
|--|---|---|------------------------|
| <b>Gross Profits</b>   |   |   |                        |
| before credit costs for trust accounts   | 2,689.8   | 2,492.8   | 196.9                  |
| General and administrative expenses  | 1,564.0   | 1,572.9   | (8.9)                  |
| <b>Net business profits</b>  |   |   |                        |
| before credit costs for trust accounts and provision for general allowance for credit losses | 1,125.8   | 919.8   | 205.9                  |
| Credit costs   | (627.7)   | (434.4)   | (193.3)                |
| Net gains (losses) on equity securities  | (20.0)  | (326.3)   | 306.2                  |
| Other non-recurring losses   | (121.9)   | (45.2)  | (76.7)                 |
| <b>Ordinary profits</b>  | 356.0   | 113.9   | 242.1                  |
| Net income   | 217.0   | (42.0)  | 259.1                  |
| <b>Total credit costs</b>  | (627.7)   | (433.5)   | (194.2)                |

## 2. Qualitative information related to the consolidated financial conditions

Total assets as of December 31, 2009 increased by 2,502.3 billion yen from March 31, 2009 to 201,236.2 billion yen, and total net assets as of December 31, 2009 increased by 2,355.3 billion yen from March 31, 2009 to 10,925.9 billion yen. The increase in total net assets reflected an increase in total shareholder's equity of 1,104.8 billion yen, which was mainly due to the issuance of new shares by way of public offering, in addition, an increase in total valuation and translation adjustments of 990.1 billion yen, which was mainly due to an increase of net unrealized gains on other securities by the higher stock prices.

With regards to major items of assets, securities as of December 31, 2009 increased by 5,841.4 billion yen from March 31, 2009 to 54,155.5 billion yen and loans and bills discounted as of December 31, 2009 decreased by 6,664.3 billion yen from March 31, 2009 to 85,392.5 billion yen. With regards to major items of liabilities, deposits as of December 31, 2009 decreased by 1,024.8 billion yen from March 31, 2009 to 119,124.7 billion yen.

## 3. Qualitative information related to the consolidated earnings forecasts

MUFG has the target of 300.0 billion yen of consolidated net income for the fiscal year ending March 31, 2010. (There are no changes to our earnings targets released on May 19, 2009.)

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 scope of consolidation involving Specified Subsidiaries (Tokutei Kogaisha) during the period  
The following Specified Subsidiaries were newly consolidated during the period.

| Name                             | Location       | Stated Capital   | Primary Business | Ownership |
|----------------------------------|----------------|------------------|------------------|-----------|
| MUFG Capital Finance 9 Limited   | Grand Cayman,  |                  |                  |           |
|                                  | Cayman Islands | ¥370,010 million | Finance          | 100%      |
| BTMU Preferred Capital 9 Limited | Grand Cayman,  |                  |                  | 100%      |
|                                  | Cayman Islands | ¥370,010 million | Finance          | (100%)    |

Note 1. Both of these Specified Subsidiaries are overseas special purpose companies established for issuance of Non-dilutive Preferred Securities.

2. The bracketed number in Ownership means MUFG's indirect ownership share through subsidiaries.

(2) Simplified accounting methods and accounting methods used specifically for quarterly consolidated financial statements (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.

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(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.

(3) Changes in accounting policies, procedures and presentation rules applied in the preparation of the quarterly consolidated financial statements

Not applicable

## 5. Consolidated Financial Statements

### (1) Consolidated Balance Sheets

| (in millions of yen)                                  | As of<br>December 31, 2009 | As of<br>March 31, 2009 |
|---|----------------------------|-------------------------|
| <b>Assets:</b>  |                            |                         |
| Cash and due from banks                               | 8,446,544                  | 6,562,376               |
| Call loans and bills bought                           | 402,766                    | 293,415                 |
| Receivables under resale agreements                   | 4,257,682                  | 2,544,848               |
| Receivables under securities borrowing transactions   | 7,518,026                  | 6,797,026               |
| Monetary claims bought                                | 3,201,952                  | 3,394,519               |
| Trading assets  | 18,604,872                 | 17,452,426              |
| Money held in trust                                   | 346,499                    | 326,298                 |
| Securities  | 54,155,579                 | 48,314,122              |
| Allowance for losses on securities                    | (35,719)                   | (37,104)                |
| Loans and bills discounted                            | 85,392,501                 | 92,056,820              |
| Foreign exchanges                                     | 983,098                    | 1,058,640               |
| Other assets  | 6,702,669                  | 7,795,056               |
| Tangible fixed assets                                 | 1,369,053                  | 1,380,900               |
| Intangible fixed assets                               | 1,145,323                  | 1,209,783               |
| Deferred tax assets                                   | 747,827                    | 1,235,139               |
| Customers' liabilities for acceptances and guarantees | 9,284,365                  | 9,534,900               |
| Allowance for credit losses                           | (1,286,750)                | (1,185,266)             |
| <b>Total assets</b>                                   | <b>201,236,294</b>         | <b>198,733,906</b>      |
| <b>Liabilities:</b>                                   |                            |                         |
| Deposits  | 119,124,741                | 120,149,591             |
| Negotiable certificates of deposit                    | 11,264,177                 | 7,570,547               |
| Call money and bills sold                             | 2,375,333                  | 2,272,292               |
| Payables under repurchase agreements                  | 12,765,995                 | 11,926,997              |
| Payables under securities lending transactions        | 4,164,110                  | 4,270,365               |
| Commercial papers                                     | 150,436                    | 141,436                 |
| Trading liabilities                                   | 9,849,014                  | 9,868,818               |
| Borrowed money  | 5,762,476                  | 7,729,256               |
| Foreign exchanges                                     | 945,558                    | 804,425                 |
| Short-term bonds payable                              | 370,020                    | 323,959                 |
| Bonds payable   | 6,854,330                  | 6,485,158               |
| Due to trust accounts                                 | 1,646,549                  | 1,798,223               |
| Other liabilities                                     | 5,189,953                  | 6,634,917               |
| Reserve for bonuses                                   | 21,183                     | 42,615                  |
| Reserve for bonuses to directors                      | 489                        | 150                     |
| Reserve for retirement benefits                       | 76,050                     | 94,623                  |
| Reserve for retirement benefits to directors          | 1,418                      | 1,958                   |
| Reserve for loyalty award credits                     | 10,780                     | 8,854                   |
| Reserve for contingent losses                         | 226,992                    | 277,608                 |
| Reserves under special laws                           | 3,096                      | 3,339                   |
| Deferred tax liabilities                              | 31,721                     | 28,993                  |
| Deferred tax liabilities for land revaluation         | 191,533                    | 194,228                 |
| Acceptances and guarantees                            | 9,284,365                  | 9,534,900               |
| <b>Total liabilities</b>                              | <b>190,310,330</b>         | <b>190,163,264</b>      |

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|  |             |             |
|--|-------------|-------------|
| Net assets:  |             |             |
| Capital stock  | 2,136,582   | 1,620,896   |
| Capital surplus  | 2,423,316   | 1,898,031   |
| Retained earnings  | 4,232,637   | 4,168,625   |
| Treasury stock   | (6,964)     | (6,867)     |
| Total shareholders' equity   | 8,785,571   | 7,680,685   |
| Net unrealized gains (losses) on other securities  | 192,492     | (776,397)   |
| Net deferred gains (losses) on hedging instruments   | 106,489     | 111,001     |
| Land revaluation excess  | 144,060     | 142,502     |
| Foreign currency translation adjustments   | (280,392)   | (302,352)   |
| Pension liability adjustments of subsidiaries preparing financial statements under US GAAP | (49,540)    | (51,822)    |
| Total valuation and translation adjustments  | 113,108     | (877,067)   |
| Subscription rights to shares  | 5,932       | 4,650       |
| Minority interests   | 2,021,350   | 1,762,372   |
| Total net assets   | 10,925,963  | 8,570,641   |
| Total liabilities and net assets   | 201,236,294 | 198,733,906 |

**(2) Consolidated Statements of Operations**

| (in millions of yen)   | For the nine months<br>ended<br>December 31, 2008 | For the nine months<br>ended<br>December 31, 2009 |
|--|---|---|
| Ordinary income  | 4,347,054   | 3,774,914   |
| Interest income  | 2,605,865   | 2,180,565   |
| Interest on loans and bills discounted   | 1,654,034   | 1,450,599   |
| Interest and dividends on securities   | 486,903   | 455,848   |
| Trust fees   | 92,936  | 76,348  |
| Fees and commissions   | 852,412   | 834,643   |
| Trading income   | 188,994   | 198,411   |
| Other business income  | 463,488   | 319,463   |
| Other ordinary income  | 143,356   | 165,482   |
| Ordinary expenses  | 4,233,130   | 3,418,884   |
| Interest expenses  | 1,196,223   | 529,565   |
| Interest on deposits   | 493,879   | 241,967   |
| Fees and commissions   | 129,538   | 117,542   |
| Other business expenses  | 385,555   | 272,640   |
| General and administrative expenses  | 1,588,732   | 1,636,501   |
| Other ordinary expenses  | 933,080   | 862,634   |
| <b>Ordinary profits</b>  | <b>113,923</b>                                    | <b>356,029</b>                                    |
| Extraordinary gains  | 89,443  | 72,880  |
| Gains on disposition of fixed assets   | 8,156   | 5,400   |
| Gains on loans written-off   | 24,454  | 40,682  |
| Reversal of reserve for contingent liabilities from financial instruments transactions | 1,306   | 243   |
| Gains on sales of equity securities of subsidiaries                                    | 32,751  | 13,828  |
| Others   | 22,774  | 12,725  |
| Extraordinary losses   | 92,718  | 63,887  |
| Losses on disposition of fixed assets  | 10,791  | 16,749  |
| Losses on impairment of fixed assets   | 5,362   | 10,350  |
| Expenses relating to systems integration   | 76,516  |   |
| Amortization of goodwill   |   | 27,918  |
| Others   | 48  | 8,868   |
| <b>Income before income taxes and others</b>   | <b>110,647</b>                                    | <b>365,022</b>                                    |
| Income taxes - current   | 67,519  | 73,033  |
| Refund of income taxes   |   | (17,037)  |
| Income taxes - deferred  | 22,817  | 42,623  |
| <b>Total taxes</b>   | <b>90,337</b>                                     | <b>98,619</b>                                     |
| <b>Minority interests</b>  | <b>62,384</b>                                     | <b>49,333</b>                                     |
| <b>Net income (loss)</b>   | <b>(42,073)</b>                                   | <b>217,068</b>                                    |

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

Not applicable

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

For the nine months ended December 31, 2009

|  | (in millions of yen) |                    |                      |                   |                                 |
|--|----------------------|--------------------|----------------------|-------------------|---------------------------------|
|  | Capital<br>stock     | Capital<br>surplus | Retained<br>earnings | Treasury<br>stock | Total<br>shareholders<br>equity |
| Balance at the end of the previous period          | 1,620,896            | 1,898,031          | 4,168,625            | (6,867)           | 7,680,685                       |
| Changes during the period                          |                      |                    |                      |                   |                                 |
| Issuance of new shares (*)                         | 515,662              | 525,375            |                      |                   | 1,041,037                       |
| Issuance of new shares (exercise of stock options) | 23                   | 23                 |                      |                   | 47                              |
| Dividends from retained earnings                   |                      |                    | (149,660)            |                   | (149,660)                       |
| Net income   |                      |                    | 217,068              |                   | 217,068                         |
| Repurchase of treasury stock                       |                      |                    |                      | (1,093)           | (1,093)                         |
| Disposition of treasury stock                      |                      | (35)               |                      | 997               | 961                             |
| Reversal of land revaluation excess                |                      |                    | (1,555)              |                   | (1,555)                         |
| Change of application of equity method             |                      | (78)               | (1,840)              |                   | (1,919)                         |
| Total changes during the period                    | 515,686              | 525,284            | 64,011               | (96)              | 1,104,885                       |
| Balance at the end of the period                   | 2,136,582            | 2,423,316          | 4,232,637            | (6,964)           | 8,785,571                       |

(\*) Capital stock increased 515,662 million yen and Capital surplus increased 525,375 million yen as a result of the issuance of common shares by way of Offering (payment date: December 21, 2009) and by way of Third-Party Allotment (payment date: December 25, 2009).

Selected Financial Information

under Japanese GAAP

For the Nine Months Ended December 31, 2009

**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.

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

|   | (in billions of yen)      |                          |                         |
|---|---------------------------|--------------------------|-------------------------|
|   | For the nine months ended |                          | Increase                |
|   | December 31, 2009<br>(A)  | December 31, 2008<br>(B) | (Decrease)<br>(A) - (B) |
| Gross profits   | 2,689.8                   | 2,492.8                  | 196.9                   |
| Gross profits before credit costs for trust accounts  | 2,689.8                   | 2,492.8                  | 196.9                   |
| Net interest income   | 1,651.1                   | 1,410.1                  | 241.0                   |
| Trust fees  | 76.3                      | 92.9                     | (16.5)                  |
| Credit costs for trust accounts (1)   |                           | (0.0)                    | 0.0                     |
| Net fees and commissions  | 717.1                     | 722.8                    | (5.7)                   |
| Net trading profits   | 198.4                     | 188.9                    | 9.4                     |
| Net other business profits  | 46.8                      | 77.9                     | (31.1)                  |
| Net gains (losses) on debt securities   | 63.0                      | 79.6                     | (16.5)                  |
| General and administrative expenses   | 1,564.0                   | 1,572.9                  | (8.9)                   |
| Amortization of goodwill  | 24.9                      | 16.2                     | 8.6                     |
| Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 1,150.7                   | 936.1                    | 214.6                   |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses                           | 1,125.8                   | 919.8                    | 205.9                   |
| Provision for general allowance for credit losses (2)   | (138.0)                   | 30.2                     | (168.2)                 |
| Net business profits*   | 987.8                     | 950.1                    | 37.6                    |
| Net non-recurring gains (losses)  | (631.7)                   | (836.2)                  | 204.4                   |
| Credit costs (3)  | (489.7)                   | (464.6)                  | (25.0)                  |
| Losses on loan write-offs   | (190.4)                   | (260.4)                  | 70.0                    |
| Provision for specific allowance for credit losses  | (283.6)                   | (200.1)                  | (83.5)                  |
| Other credit costs  | (15.6)                    | (4.0)                    | (11.5)                  |
| Net gains (losses) on equity securities   | (20.0)                    | (326.3)                  | 306.2                   |
| Gains on sales of equity securities   | 109.3                     | 86.8                     | 22.5                    |
| Losses on sales of equity securities  | (65.2)                    | (17.3)                   | (47.8)                  |
| Losses on write-down of equity securities   | (64.1)                    | (395.7)                  | 331.6                   |
| Profits (losses) from investments in affiliates   | 1.1                       | 0.9                      | 0.2                     |
| Other non-recurring gains (losses)  | (123.1)                   | (46.1)                   | (76.9)                  |
| Ordinary profits  | 356.0                     | 113.9                    | 242.1                   |
| Net extraordinary gains (losses)  | 8.9                       | (3.2)                    | 12.2                    |
| Gains on loans written-off  | 40.6                      | 24.4                     | 16.2                    |
| Reversal of reserve for contingent losses included in credit costs (4)  |                           | 0.8                      | (0.8)                   |
| Gains on sales of equity securities of subsidiaries   | 13.8                      | 32.7                     | (18.9)                  |
| Amortization of goodwill  | (27.9)                    |                          | (27.9)                  |
| Income before income taxes and others   | 365.0                     | 110.6                    | 254.3                   |
| Income taxes-current  | 73.0                      | 67.5                     | 5.5                     |
| Refund of income taxes  | (17.0)                    |                          | (17.0)                  |
| Income taxes-deferred   | 42.6                      | 22.8                     | 19.8                    |
| Total taxes   | 98.6                      | 90.3                     | 8.2                     |
| Minority interests  | 49.3                      | 62.3                     | (13.0)                  |
| Net income  | 217.0                     | (42.0)                   | 259.1                   |

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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) | (627.7) | (433.5) | (194.2) |
|------------------------------------|---------|---------|---------|

**BTMU and MUTB Combined**

|   | For the nine months ended |                   | (in billions of yen)    |
|---|---------------------------|-------------------|-------------------------|
|   | December 31, 2009         | December 31, 2008 | Increase                |
|   | (A)                       | (B)               | (Decrease)<br>(A) - (B) |
| Gross profits   | 1,625.4                   | 1,612.7           | 12.6                    |
| Gross profits before credit costs for trust accounts  | 1,625.4                   | 1,612.7           | 12.6                    |
| Net interest income   | 1,108.0                   | 1,063.2           | 44.7                    |
| Trust fees  | 58.1                      | 69.6              | (11.4)                  |
| Credit costs for trust accounts (1)   |                           | (0.0)             | 0.0                     |
| Net fees and commissions  | 335.7                     | 339.6             | (3.9)                   |
| Net trading profits   | 104.5                     | 107.3             | (2.8)                   |
| Net other business profits  | 18.9                      | 32.8              | (13.9)                  |
| Net gains (losses) on debt securities   | 54.6                      | 85.7              | (31.1)                  |
| General and administrative expenses   | 909.0                     | 974.4             | (65.3)                  |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 716.3                     | 638.2             | 78.0                    |
| Provision for general allowance for credit losses (2)   | (2.7)                     | 33.5              | (36.2)                  |
| Net business profits  | 713.5                     | 671.8             | 41.7                    |
| Net non-recurring gains (losses)  | (448.0)                   | (787.7)           | 339.6                   |
| Credit costs (3)  | (310.9)                   | (333.7)           | 22.8                    |
| Losses on loan write-offs   | (169.4)                   | (227.2)           | 57.8                    |
| Provision for specific allowance for credit losses  | (134.0)                   | (103.4)           | (30.6)                  |
| Other credit costs  | (7.4)                     | (3.0)             | (4.4)                   |
| Net gains (losses) on equity securities   | (51.3)                    | (421.4)           | 370.1                   |
| Gains on sales of equity securities   | 78.2                      | 65.5              | 12.7                    |
| Losses on sales of equity securities  | (65.2)                    | (16.1)            | (49.0)                  |
| Losses on write-down of equity securities   | (64.3)                    | (470.7)           | 406.4                   |
| Other non-recurring gains (losses)  | (85.8)                    | (32.4)            | (53.3)                  |
| Ordinary profits  | 265.4                     | (115.9)           | 381.3                   |
| Net extraordinary gains (losses)  | 20.2                      | 10.7              | 9.4                     |
| Gains on loans written-off  | 30.8                      | 21.0              | 9.7                     |
| Reversal of allowance for credit losses (4)   |                           | 7.6               | (7.6)                   |
| Reversal of reserve for contingent losses included in credit costs (5)  |                           | 0.9               | (0.9)                   |
| Gains on sales of equity securities of subsidiaries   | 4.5                       |                   | 4.5                     |
| Income before income taxes  | 285.6                     | (105.1)           | 390.8                   |
| Income taxes-current  | 31.4                      | 15.0              | 16.3                    |
| Refund of income taxes  | (9.8)                     |                   | (9.8)                   |
| Income taxes-deferred   | 35.2                      | 61.5              | (26.3)                  |
| Total taxes   | 56.7                      | 76.6              | (19.8)                  |
| Net income  | 228.9                     | (181.7)           | 410.6                   |
| (Reference)   |                           |                   |                         |
| Total credit costs (1)+(2)+(3)+(4)+(5)  | (313.7)                   | (291.6)           | (22.0)                  |

**BTMU Non-consolidated**

|   | For the nine months ended |                          | (in billions of yen)                |
|---|---------------------------|--------------------------|-------------------------------------|
|   | December 31, 2009<br>(A)  | December 31, 2008<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
| Gross profits   | 1,391.2                   | 1,346.6                  | 44.5                                |
| Net interest income   | 983.0                     | 957.7                    | 25.2                                |
| Net fees and commissions  | 281.0                     | 270.9                    | 10.1                                |
| Net trading profits   | 93.5                      | 102.7                    | (9.2)                               |
| Net other business profits  | 33.5                      | 15.1                     | 18.4                                |
| Net gains (losses) on debt securities   | 65.9                      | 49.2                     | 16.6                                |
| General and administrative expenses   | 761.5                     | 826.5                    | (64.9)                              |
| Net business profits before provision for general allowance for credit losses | 629.6                     | 520.1                    | 109.5                               |
| Provision for general allowance for credit losses (1)                         | (7.4)                     | 33.5                     | (41.0)                              |
| Net business profits  | 622.1                     | 553.6                    | 68.5                                |
| Net non-recurring gains (losses)  | (410.4)                   | (728.5)                  | 318.0                               |
| Credit costs (2)  | (292.1)                   | (329.3)                  | 37.1                                |
| Losses on loan write-offs   | (167.5)                   | (222.9)                  | 55.4                                |
| Provision for specific allowance for credit losses                            | (117.4)                   | (103.4)                  | (14.0)                              |
| Other credit costs  | (7.1)                     | (2.9)                    | (4.2)                               |
| Net gains (losses) on equity securities                                       | (49.6)                    | (371.7)                  | 322.1                               |
| Gains on sales of equity securities   | 66.7                      | 62.0                     | 4.7                                 |
| Losses on sales of equity securities  | (64.8)                    | (15.6)                   | (49.2)                              |
| Losses on write-down of equity securities                                     | (51.4)                    | (418.0)                  | 366.6                               |
| Other non-recurring gains (losses)  | (68.6)                    | (27.4)                   | (41.2)                              |
| Ordinary profits  | 211.6                     | (174.8)                  | 386.5                               |
| Net extraordinary gains (losses)  | 20.9                      | 5.8                      | 15.0                                |
| Gains on loans written-off  | 29.0                      | 19.6                     | 9.3                                 |
| Gains on sales of equity securities of subsidiaries                           | 4.5                       |                          | 4.5                                 |
| Income before income taxes  | 232.6                     | (169.0)                  | 401.6                               |
| Income taxes-current  | 30.7                      | 15.0                     | 15.6                                |
| Refund of income taxes  | (9.8)                     |                          | (9.8)                               |
| Income taxes-deferred   | 25.2                      | 30.6                     | (5.4)                               |
| Total taxes   | 46.0                      | 45.7                     | 0.3                                 |
| Net income  | 186.5                     | (214.7)                  | 401.2                               |
| (Reference)   |                           |                          |                                     |
| Total credit costs (1)+(2)  | (299.6)                   | (295.8)                  | (3.8)                               |

**MUTB Non-consolidated**

|   | For the nine months ended |                          | (in billions of yen)                |
|---|---------------------------|--------------------------|-------------------------------------|
|   | December 31, 2009<br>(A)  | December 31, 2008<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
| Gross profits   | 234.1                     | 266.1                    | (31.9)                              |
| Gross profits before credit costs for trust accounts  | 234.1                     | 266.1                    | (31.9)                              |
| Trust fees  | 58.1                      | 69.6                     | (11.4)                              |
| Credit costs for trust accounts (1)   |                           | (0.0)                    | 0.0                                 |
| Net interest income   | 125.0                     | 105.5                    | 19.4                                |
| Net fees and commissions  | 54.7                      | 68.7                     | (14.0)                              |
| Net trading profits   | 10.9                      | 4.5                      | 6.4                                 |
| Net other business profits  | (14.6)                    | 17.6                     | (32.3)                              |
| Net gains (losses) on debt securities   | (11.3)                    | 36.5                     | (47.8)                              |
| General and administrative expenses   | 147.5                     | 147.9                    | (0.4)                               |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 86.6                      | 118.1                    | (31.5)                              |
| Provision for general allowance for credit losses (2)   | 4.7                       |                          | 4.7                                 |
| Net business profits  | 91.3                      | 118.1                    | (26.7)                              |
| Net non-recurring gains (losses)  | (37.5)                    | (59.1)                   | 21.6                                |
| Credit costs (3)  | (18.7)                    | (4.4)                    | (14.3)                              |
| Losses on loan write-offs   | (1.9)                     | (4.3)                    | 2.4                                 |
| Provision for specific allowance for credit losses  | (16.6)                    |                          | (16.6)                              |
| Other credit costs  | (0.2)                     | (0.0)                    | (0.1)                               |
| Net gains (losses) on equity securities   | (1.6)                     | (49.7)                   | 48.0                                |
| Gains on sales of equity securities   | 11.5                      | 3.5                      | 8.0                                 |
| Losses on sales of equity securities  | (0.3)                     | (0.5)                    | 0.1                                 |
| Losses on write-down of equity securities   | (12.8)                    | (52.6)                   | 39.8                                |
| Other non-recurring gains (losses)  | (17.1)                    | (5.0)                    | (12.0)                              |
| Ordinary profits  | 53.8                      | 58.9                     | (5.1)                               |
| Net extraordinary gains (losses)  | (0.7)                     | 4.9                      | (5.6)                               |
| Reversal of allowance for credit losses (4)   |                           | 7.6                      | (7.6)                               |
| Reversal of reserve for contingent losses included in credit costs (5)  |                           | 0.9                      | (0.9)                               |
| Income before income taxes  | 53.0                      | 63.9                     | (10.8)                              |
| Income taxes-current  | 0.7                       | 0.0                      | 0.6                                 |
| Income taxes-deferred   | 10.0                      | 30.9                     | (20.8)                              |
| Total taxes   | 10.7                      | 30.9                     | (20.2)                              |
| Net income  | 42.3                      | 32.9                     | 9.3                                 |
| (Reference)   |                           |                          |                                     |
| Total credit costs (1)+(2)+(3)+(4)+(5)  | (14.0)                    | 4.1                      | (18.2)                              |

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, 2009 | (in billions of yen)<br>As of<br>March 31, 2009 |
|------------------------------------|----------------------------|---|
| Bankrupt or De facto Bankrupt      | 203.7                      | 241.0   |
| Doubtful                           | 774.4                      | 656.0   |
| Special Attention                  | 360.8                      | 292.8   |
| Non Performing Loans               | 1,339.0                    | 1,189.9   |
| Total loans                        | 90,314.4                   | 95,209.5  |
| Non Performing Loans / Total loans | 1.48%                      | 1.24%   |

**BTMU Non-consolidated**

|                                    | As of<br>December 31, 2009 | (in billions of yen)<br>As of<br>March 31, 2009 |
|------------------------------------|----------------------------|---|
| Bankrupt or De facto Bankrupt      | 191.9                      | 221.7   |
| Doubtful                           | 713.7                      | 614.1   |
| Special Attention                  | 348.1                      | 278.1   |
| Non Performing Loans               | 1,253.9                    | 1,114.1   |
| Total loans                        | 79,562.9                   | 84,337.2  |
| Non Performing Loans / Total loans | 1.57%                      | 1.32%   |

**MUTB Non-consolidated**

|                                    | As of<br>December 31, 2009 | (in billions of yen)<br>As of<br>March 31, 2009 |
|------------------------------------|----------------------------|---|
| Bankrupt or De facto Bankrupt      | 11.6                       | 19.1  |
| Doubtful                           | 60.4                       | 41.5  |
| Special Attention                  | 12.0                       | 13.7  |
| Non Performing Loans               | 84.2                       | 74.5  |
| Total loans                        | 10,622.9                   | 10,732.4  |
| Non Performing Loans / Total loans | 0.79%                      | 0.69%   |

**MUTB Non-consolidated: Trust Accounts**

(in billions of yen)

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|                                    | As of<br>December 31, 2009 | As of<br>March 31, 2009 |
|------------------------------------|----------------------------|-------------------------|
| Bankrupt or De facto Bankrupt      | <b>0.1</b>                 | 0.1                     |
| Doubtful                           | <b>0.1</b>                 | 0.2                     |
| Special Attention                  | <b>0.6</b>                 | 0.8                     |
| Non Performing Loans               | <b>0.9</b>                 | 1.3                     |
| Total loans                        | <b>128.5</b>               | 139.7                   |
| Non Performing Loans / Total loans | <b>0.71%</b>               | 0.95%                   |

**3. Fair Value Information on 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. Net unrealized gains (losses) are determined based on the fair values at the end of the fiscal period.

|  | As of December 31, 2009              |                               | As of March 31, 2009                 |                               |
|--|--------------------------------------|-------------------------------|--------------------------------------|-------------------------------|
|  | Amount on consolidated balance sheet | Net unrealized gains (losses) | Amount on consolidated balance sheet | Net unrealized gains (losses) |
| Debt securities being held to maturity | 3,239.8                              | 60.4                          | 3,250.3                              | 5.8                           |

|                            | As of December 31, 2009              |                               | As of March 31, 2009                 |                               |
|----------------------------|--------------------------------------|-------------------------------|--------------------------------------|-------------------------------|
|                            | Amount on consolidated balance sheet | Net unrealized gains (losses) | Amount on consolidated balance sheet | Net unrealized gains (losses) |
| Other securities           | 47,507.1                             | 528.7                         | 41,595.2                             | (917.7)                       |
| Domestic equity securities | 4,184.6                              | 489.0                         | 3,732.5                              | (179.8)                       |
| Domestic bonds             | 31,473.1                             | 167.8                         | 25,000.4                             | (38.5)                        |
| Other                      | 11,849.3                             | (128.1)                       | 12,862.2                             | (699.4)                       |
| Foreign equity securities  | 279.9                                | 70.5                          | 107.9                                | (20.6)                        |
| Foreign bonds              | 9,606.5                              | 16.8                          | 10,644.6                             | (29.1)                        |
| Other                      | 1,962.8                              | (215.4)                       | 2,109.6                              | (649.5)                       |

**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. Net unrealized gains (losses) are determined based on the fair values at the end of the fiscal period.

|  | (in billions of yen)       |                                  |                            |                                  |
|--|----------------------------|----------------------------------|----------------------------|----------------------------------|
|  | As of December 31, 2009    |                                  | As of March 31, 2009       |                                  |
|  | Amount on<br>balance sheet | Net unrealized<br>gains (losses) | Amount on<br>balance sheet | Net unrealized<br>gains (losses) |
| Debt securities being held to maturity | 1,259.8                    | 32.4                             | 1,555.8                    | (6.4)                            |
| Stocks of subsidiaries and affiliates  | 170.9                      | (1.3)                            | 191.1                      | (43.0)                           |

|                            | (in billions of yen)       |                                  |                            |                                  |
|----------------------------|----------------------------|----------------------------------|----------------------------|----------------------------------|
|                            | As of December 31, 2009    |                                  | As of March 31, 2009       |                                  |
|                            | Amount on<br>balance sheet | Net unrealized<br>gains (losses) | Amount on<br>balance sheet | Net unrealized<br>gains (losses) |
| Other securities           | 37,686.8                   | 346.6                            | 33,142.1                   | (729.9)                          |
| Domestic equity securities | 3,324.4                    | 253.8                            | 2,943.1                    | (294.9)                          |
| Domestic bonds             | 27,776.1                   | 154.8                            | 20,900.7                   | (26.1)                           |
| Other                      | 6,586.2                    | (61.9)                           | 9,298.2                    | (408.8)                          |
| Foreign equity securities  | 147.7                      | 50.2                             | 83.8                       | (17.7)                           |
| Foreign bonds              | 5,056.7                    | (3.5)                            | 7,772.3                    | 18.9                             |
| Other                      | 1,381.7                    | (108.6)                          | 1,442.0                    | (410.0)                          |

**MUTB Non-consolidated**

The tables include beneficiary rights to the trusts in Monetary claims bought in addition to Securities. Net unrealized gains (losses) are determined based on the fair values at the end of the fiscal period.

|  | (in billions of yen)       |                                  |                            |                                  |
|--|----------------------------|----------------------------------|----------------------------|----------------------------------|
|  | As of December 31, 2009    |                                  | As of March 31, 2009       |                                  |
|  | Amount on<br>balance sheet | Net unrealized<br>gains (losses) | Amount on<br>balance sheet | Net unrealized<br>gains (losses) |
| Debt securities being held to maturity | 1,409.7                    | 22.9                             | 1,160.6                    | 18.0                             |
| Stocks of subsidiaries and affiliates  | 40.3                       | (0.0)                            | 2.8                        |                                  |

|                            | (in billions of yen)       |                                  |                            |                                  |
|----------------------------|----------------------------|----------------------------------|----------------------------|----------------------------------|
|                            | As of December 31, 2009    |                                  | As of March 31, 2009       |                                  |
|                            | Amount on<br>balance sheet | Net unrealized<br>gains (losses) | Amount on<br>balance sheet | Net unrealized<br>gains (losses) |
| Other securities           | 7,430.2                    | 3.4                              | 6,822.5                    | (227.7)                          |
| Domestic equity securities | 813.4                      | 85.4                             | 726.4                      | (37.0)                           |
| Domestic bonds             | 3,319.0                    | 20.0                             | 3,556.0                    | 3.3                              |
| Other                      | 3,297.6                    | (102.0)                          | 2,540.0                    | (194.0)                          |
| Foreign equity securities  | 2.9                        | 0.9                              | 21.9                       | (1.1)                            |
| Foreign bonds              | 2,750.1                    | (6.2)                            | 2,003.1                    | (46.0)                           |
| Other                      | 544.6                      | (96.7)                           | 514.9                      | (146.7)                          |

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

|      | For the nine months<br>ended<br>December 31, 2009 | For the nine months<br>ended<br>December 31, 2008 |
|------|---|---|
| ROE* | 3.63  | (0.98)  |

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 31, 2009 | (percentage per annum)<br>For the nine months<br>ended<br>December 31, 2008 |
|---|---|---|
| Average interest rate on loans and bills discounted | 1.54  | 1.76  |
| Average interest rate on deposits and NCD           | 0.20  | 0.31  |
| Interest rate spread                                | 1.33  | 1.44  |

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

|                            | As of<br>December 31, 2009 | (in billions of yen)<br>As of<br>March 31, 2009 |
|----------------------------|----------------------------|---|
| Deposits (ending balance)  | 112,983.6                  | 113,175.5                                       |
| Deposits (average balance) | 112,304.8                  | 110,778.1                                       |
| Loans (ending balance)     | 79,714.5                   | 84,258.7  |
| Loans (average balance)    | 81,408.5                   | 81,196.5  |

|                                     | As of<br>December 31, 2009 | (in billions of yen)<br>As of<br>March 31, 2009 |
|-------------------------------------|----------------------------|---|
| Domestic deposits (ending balance)* | 103,411.3                  | 104,093.3                                       |

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Individuals  
Note:

**63,737.3**

62,881.6

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

**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, 2009 | As of<br>March 31, 2009 |
|---|----------------------------|-------------------------|
| <b>Assets:</b>                          |                            |                         |
| Loans and bills discounted              | 166.8                      | 199.7                   |
| Securities                              | 48,229.2                   | 45,726.8                |
| Beneficiary rights to the trust         | 28,775.1                   | 27,592.8                |
| Securities held in custody accounts     | 979.2                      | 1,112.3                 |
| Monetary claims                         | 10,491.1                   | 11,275.4                |
| Tangible fixed assets                   | 9,010.2                    | 9,179.8                 |
| Intangible fixed assets                 | 133.7                      | 134.7                   |
| Other claims                            | 1,712.2                    | 1,703.3                 |
| Call loans                              | 1,113.8                    | 1,268.8                 |
| Due from banking account                | 1,646.4                    | 1,794.8                 |
| Cash and due from banks                 | 1,493.3                    | 1,883.7                 |
| <b>Total</b>                            | <b>103,751.6</b>           | <b>101,872.6</b>        |
| <b>Liabilities:</b>                     |                            |                         |
| Money trusts                            | 16,901.3                   | 16,421.0                |
| Pension trusts                          | 11,645.0                   | 12,053.4                |
| Property formation benefit trusts       | 12.3                       | 12.6                    |
| Loan trusts                             | 63.9                       | 123.4                   |
| Investment trusts                       | 26,867.5                   | 25,761.5                |
| Money entrusted other than money trusts | 2,048.9                    | 2,196.5                 |
| Securities trusts                       | 1,074.9                    | 1,221.5                 |
| Monetary claim trusts                   | 10,913.0                   | 11,733.6                |
| Equipment trusts                        | 35.2                       | 37.3                    |
| Land and fixtures trusts                | 93.9                       | 95.2                    |
| Composite trusts                        | 34,095.1                   | 32,216.2                |
| <b>Total</b>                            | <b>103,751.6</b>           | <b>101,872.6</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.

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

Our exposure to securitized products and related investments as of December 31, 2009 is outlined below. (Figures are on a managerial basis and rounded off.)

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

The balance as of the end of December 2009 decreased to ¥1.92 trillion in total, a decrease of ¥0.37 trillion compared with the balance as of the end of March 2009, mainly due to sales of securitized products, which have risk of being downgraded or deteriorated, and redemptions.

Net unrealized losses were ¥149 billion, improved by ¥235 billion compared with those at the end of March 2009.

The effect on the P/L for the nine months ended December 31, 2009 was a loss of ¥14 billion, mainly due to losses on the sales of securitized products as described above.

|   | Balance <sup>1</sup> | Change from<br>end of<br>March 2009 | Net unrealized<br>gains (losses) | Change from<br>end of<br>March 2009 | (¥bn)<br>of which securities being<br>held to maturity <sup>2</sup> |                                  |
|---|----------------------|-------------------------------------|----------------------------------|-------------------------------------|---|----------------------------------|
|   |                      |                                     |                                  |                                     | Balance   | Net unrealized<br>gains (losses) |
| 1 RMBS                                    | 102                  | (95)                                | (2)                              | 44                                  | 0   | 0                                |
| 2 Sub-prime RMBS                          | 32                   | (18)                                | 2                                | 11                                  | 0   | 0                                |
| 3 CMBS                                    | 24                   | (4)                                 | (2)                              | 0                                   | 0   | 0                                |
| 4 CLOs                                    | 1,566                | (129)                               | (143)                            | 144                                 | 1,243   | (116)                            |
| 5 Other securitized products (card, etc.) | 220                  | (133)                               | (2)                              | 44                                  | 28  | (1)                              |
| 6 CDOs                                    | 9                    | (11)                                | (1)                              | 2                                   | 0   | 0                                |
| 7 Sub-prime ABS CDOs                      | 0                    | 0                                   | 0                                | 0                                   | 0   | 0                                |
| 8 SIV investments                         | 0                    | 0                                   | 0                                | 0                                   | 0   | 0                                |
| 9 Total                                   | 1,921                | (372)                               | (149)                            | 235                                 | 1,271   | (117)                            |

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 56% of our investments in securitized products, a decrease of 23% compared with the end of March 2009, 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 |
| 10 | RMBS                                    | 37    | 11  | 16  | 15  | 22          | 0       | 102   |
| 11 | Sub-prime RMBS                          | 19    | 1   | 2   | 5   | 6           | 0       | 32    |
| 12 | CMBS                                    | 12    | 7   | 3   | 1   | 1           | 0       | 24    |
| 13 | CLOs                                    | 880   | 434 | 77  | 84  | 91          | 0       | 1,566 |
| 14 | Other securitized products (card, etc.) | 149   | 34  | 11  | 23  | 4           | 0       | 220   |
| 15 | CDOs                                    | 5     | 3   | 1   | 0   | 0           | 0       | 9     |
| 16 | Sub-prime ABS CDOs                      | 0     | 0   | 0   | 0   | 0           | 0       | 0     |
| 17 | SIV investments                         | 0     | 0   | 0   | 0   | 0           | 0       | 0     |
| 18 | Total                                   | 1,083 | 489 | 109 | 123 | 118         | 0       | 1,921 |
| 19 | Percentage of total                     | 56%   | 25% | 6%  | 6%  | 6%          | 0%      | 100%  |
| 20 | Percentage of total (End of March 2009) | 79%   | 7%  | 5%  | 6%  | 4%          | 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 December 2009.

|   | Americas | Europe | Asia | Japan | Total | (¥bn)<br>Change from<br>end of<br>March 2009 |
|---|----------|--------|------|-------|-------|--|
| 1 LBO Loan <sup>3</sup> (Balance on a commitment basis)           | 57       | 135    | 39   | 310   | 541   | (16)   |
| 2 Balance on a booking basis                                      | 37       | 120    | 36   | 281   | 473   | (2)  |
| 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 2009 was ¥3.72 trillion (¥0.93 trillion overseas).

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

[Monoline insurer related]

There is no credit outstanding and credit derivative transactions with monoline insurers.

#### <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   |
| SIVs      | : Investment companies established mainly for gaining profit margin by raising funds through subordinated notes and short-term CPs, etc. and investing in relatively long-term securitized products and bonds, etc. |
| 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   |

