

MITSUBISHI UFJ FINANCIAL GROUP INC

Form 6-K

July 29, 2011

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**Form 6-K**

**Report of Foreign Issuer**

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

**the Securities Exchange Act of 1934**

**For the month of July 2011**

**MITSUBISHI UFJ FINANCIAL GROUP, INC.**

(Translation of registrant's name into English)

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

**Tokyo 100-8330, Japan**

(Address of principal executive offices)

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

Form 20-F  Form 40-F

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

Yes  No

SIGNATURES

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

Date: July 29, 2011

Mitsubishi UFJ Financial Group, Inc.

By: /s/ Manabu Ishii

Name: Manabu Ishii

Title: Chief Manager, General Affairs  
Corporate Administration Division

**Consolidated Summary Report**

&lt;under Japanese GAAP&gt;

for the three months ended June 30, 2011

July 29, 2011

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

Quarterly securities report issuing date: August 15, 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 Three Months ended June 30, 2011****(1) Results of Operations**

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

| Three months ended | Ordinary Income |        | Ordinary Profits |       | Net Income  |       |
|--------------------|-----------------|--------|------------------|-------|-------------|-------|
|                    | million yen     | %      | million yen      | %     | million yen | %     |
| June 30, 2011      | 1,457,779       | 24.7   | 601,263          | 101.0 | 500,583     | 200.9 |
| June 30, 2010      | 1,168,880       | (12.5) | 299,128          | 119.4 | 166,348     | 119.0 |

(\*) Comprehensive income June 30, 2011: 661,625 million yen, % ; June 30, 2010 (36,192) million yen, %

| Three months ended | Net Income per Common Stock yen | Diluted Net Income per Common Stock yen |
|--------------------|---------------------------------|---|
| June 30, 2011      | 35.40                           | 35.33                                   |
| June 30, 2010      | 11.76                           | 11.72                                   |

**(2) Financial Conditions**

| Total Assets | Total Net Assets | Net Assets Attributable to MUFG Shareholders to |
|--------------|------------------|---|
|--------------|------------------|---|

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| As of                                 | million yen                           | million yen                           | Total Assets (*1)<br>% |
|---------------------------------------|---------------------------------------|---------------------------------------|------------------------|
| June 30, 2011                         | 206,196,454                           | 11,331,726                            | 4.6                    |
| March 31, 2011                        | 206,227,081                           | 10,814,425                            | 4.3                    |
| (Reference) Shareholders equity as of | June 30, 2011: 9,490,702 million yen; | March 31, 2011: 8,948,948 million yen |                        |

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

(\*2) Risk-adjusted Capital Ratio will be disclosed separately in mid-August 2011.

**2. Dividends on Common Stock**

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

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

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

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

MUFG has the target of 600.0 billion yen of consolidated net income for the fiscal year ending March 31, 2012. (There are no changes to our earnings targets released on May 16, 2011.)

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

**4. Other**

- (1) Changes in significant subsidiaries during the period: No
- (2) Adoption of any particular accounting methods for quarterly consolidated financial statements: No
- (3) Changes in accounting policies, changes in accounting estimates and restatements
  - (A) Changes in accounting policies due to revision of accounting standards: No
  - (B) Changes in accounting policies due to reasons other than (A): Yes
  - (C) Changes in accounting estimates: No
  - (D) Restatements: No

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

|   |                                  |                       |
|---|----------------------------------|-----------------------|
| (A) Total stocks outstanding including treasury stocks: | June 30, 2011                    | 14,152,084,520 shares |
|   | Mar. 31, 2011                    | 14,150,894,620 shares |
| (B) Treasury stocks:                                    | June 30, 2011                    | 9,474,719 shares      |
|   | Mar. 31, 2011                    | 9,413,730 shares      |
| (C) Average outstanding stocks:                         | Three months ended June 30, 2011 | 14,141,918,204 shares |
|   | Three months ended June 30, 2010 | 14,139,335,066 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.

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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 |              |
| <b>Preferred Stock First Series of Class 5</b> |                        |                        |                        |                        |              |
| Fiscal year ended March 31, 2011               |                        | 57.50                  |                        | 57.50                  | 115.00       |
| Fiscal year ending March 31, 2012              |                        |                        |                        |                        |              |
| Fiscal year ending March 31, 2012 (Forecast)   |                        | 57.50                  |                        | 57.50                  | 115.00       |

|  | 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 |              |
| <b>Preferred Stock Class 11</b>              |                        |                        |                        |                        |              |
| Fiscal year ended March 31, 2011             |                        | 2.65                   |                        | 2.65                   | 5.30         |
| Fiscal year ending March 31, 2012            |                        |                        |                        |                        |              |
| Fiscal year ending March 31, 2012 (Forecast) |                        | 2.65                   |                        | 2.65                   | 5.30         |

(Appendix)

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1. Information Regarding 4. Other in Consolidated Summary Report

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

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

This change had impact on neither Ordinary profits nor Income before income taxes and others for the first quarter of the previous fiscal year.

**2. Consolidated Financial Statements**

## (1) Consolidated Balance Sheets

| (in millions of yen)                                  | As of<br>March 31, 2011 | As of<br>June 30, 2011 |
|---|-------------------------|------------------------|
| <b>Assets:</b>  |                         |                        |
| Cash and due from banks                               | 10,406,053              | 9,247,654              |
| Call loans and bills bought                           | 361,123                 | 364,258                |
| Receivables under resale agreements                   | 4,997,138               | 6,316,490              |
| Receivables under securities borrowing transactions   | 3,621,210               | 3,810,507              |
| Monetary claims bought                                | 2,700,617               | 2,719,785              |
| Trading assets  | 14,946,185              | 14,731,098             |
| Money held in trust                                   | 357,159                 | 355,607                |
| Securities  | 71,023,637              | 69,171,599             |
| Loans and bills discounted                            | 79,995,024              | 79,459,693             |
| Foreign exchanges                                     | 1,140,201               | 1,144,005              |
| Other assets  | 6,631,715               | 9,235,276              |
| Tangible fixed assets                                 | 1,333,298               | 1,348,630              |
| Intangible fixed assets                               | 1,069,317               | 1,049,093              |
| Deferred tax assets                                   | 780,310                 | 676,439                |
| Customers' liabilities for acceptances and guarantees | 8,008,084               | 7,694,286              |
| Allowance for credit losses                           | (1,143,997)             | (1,127,971)            |
| <b>Total assets</b>                                   | <b>206,227,081</b>      | <b>206,196,454</b>     |
| <b>Liabilities:</b>                                   |                         |                        |
| Deposits  | 124,144,337             | 122,398,585            |
| Negotiable certificates of deposit                    | 10,961,012              | 10,384,049             |
| Call money and bills sold                             | 2,311,428               | 2,152,249              |
| Payables under repurchase agreements                  | 12,385,585              | 13,297,203             |
| Payables under securities lending transactions        | 2,102,757               | 2,618,569              |
| Commercial papers                                     | 101,688                 | 136,814                |
| Trading liabilities                                   | 11,219,391              | 10,835,192             |
| Borrowed money  | 8,895,546               | 8,756,439              |
| Foreign exchanges                                     | 685,309                 | 770,631                |
| Short-term bonds payable                              | 436,967                 | 410,278                |
| Bonds payable   | 6,438,685               | 6,207,496              |
| Due to trust accounts                                 | 1,459,108               | 1,396,003              |
| Other liabilities                                     | 5,422,853               | 7,039,405              |
| Reserve for bonuses                                   | 44,983                  | 11,797                 |
| Reserve for bonuses to directors                      | 543                     | 109                    |
| Reserve for retirement benefits                       | 59,192                  | 59,475                 |
| Reserve for retirement benefits to directors          | 1,556                   | 1,217                  |
| Reserve for loyalty award credits                     | 8,627                   | 7,962                  |
| Reserve for contingent losses                         | 492,693                 | 442,118                |
| Reserves under special laws                           | 2,235                   | 1,792                  |
| Deferred tax liabilities                              | 43,301                  | 56,707                 |
| Deferred tax liabilities for land revaluation         | 186,765                 | 186,341                |
| Acceptances and guarantees                            | 8,008,084               | 7,694,286              |

|                   |             |             |
|-------------------|-------------|-------------|
| Total liabilities | 195,412,655 | 194,864,728 |
|-------------------|-------------|-------------|

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen)   | As of<br>March 31, 2011 | As of<br>June 30, 2011 |
|--|-------------------------|------------------------|
| Net assets:  |                         |                        |
| Capital stock  | 2,137,476               | 2,137,804              |
| Capital surplus  | 2,174,287               | 2,174,622              |
| Retained earnings  | 4,799,668               | 5,211,071              |
| Treasury stock   | (6,458)                 | (6,508)                |
| <br>Total shareholders' equity   | <br>9,104,972           | <br>9,516,989          |
| Net unrealized gains (losses) on other securities  | 90,765                  | 175,511                |
| Net deferred gains (losses) on hedging instruments   | 38,786                  | 36,699                 |
| Land revaluation excess  | 141,198                 | 141,122                |
| Foreign currency translation adjustments   | (392,083)               | (345,344)              |
| Pension liability adjustments of subsidiaries preparing financial statements under US GAAP | (34,691)                | (34,276)               |
| <br>Total accumulated other comprehensive income   | <br>(156,024)           | <br>(26,286)           |
| Subscription rights to shares  | 7,192                   | 7,042                  |
| Minority interests   | 1,858,283               | 1,833,981              |
| <br>Total net assets   | <br>10,814,425          | <br>11,331,726         |
| <br>Total liabilities and net assets   | <br>206,227,081         | <br>206,196,454        |

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

| (in millions of yen)   | For the three<br>months<br>ended<br>June 30,<br>2010 | For the three<br>months<br>ended<br>June 30,<br>2011 |
|--|--|--|
| Ordinary income  | 1,168,880  | 1,457,779  |
| Interest income  | 638,031  | 598,286  |
| Interest on loans and bills discounted   | 416,864  | 381,887  |
| Interest and dividends on securities   | 142,135  | 141,161  |
| Trust fees   | 24,093   | 23,257   |
| Fees and commissions   | 265,081  | 269,062  |
| Trading income   | 68,409   | 53,135   |
| Other business income  | 118,716  | 163,070  |
| Other ordinary income  | 54,548   | 350,967  |
| Ordinary expenses  | 869,752  | 856,515  |
| Interest expenses  | 136,398  | 127,323  |
| Interest on deposits   | 57,924   | 43,839   |
| Fees and commissions   | 40,878   | 44,375   |
| Trading expenses   | 523  |  |
| Other business expenses  | 25,960   | 80,170   |
| General and administrative expenses  | 530,673  | 524,025  |
| Other ordinary expenses  | 135,317  | 80,621   |
| Ordinary profits   | 299,128  | 601,263  |
| Extraordinary gains  | 17,410   | 18,369   |
| Gains on disposition of fixed assets   | 352  | 5,608  |
| Gains on loans written-off   | 16,187   |  |
| Reversal of reserve for contingent liabilities from financial instruments transactions | 870  | 442  |
| Others   |  | 12,318   |
| Extraordinary losses   | 28,778   | 8,072  |
| Losses on disposition of fixed assets  | 1,481  | 2,554  |
| Losses on impairment of fixed assets   | 144  | 100  |
| Amortization of goodwill   |  | 5,416  |
| Loss on adjustment for changes of accounting standard for asset retirement obligations | 24,447   |  |
| Losses on changes in subsidiaries equity   | 2,704  |  |
| Income before income taxes and others  | 287,760  | 611,561  |
| Income taxes-current   | 22,519   | 28,841   |
| Income taxes-deferred  | 73,054   | 51,113   |
| Total taxes  | 95,574   | 79,955   |
| Income before minority interests   | 192,185  | 531,606  |
| Minority interests   | 25,837   | 31,022   |
| Net income   | 166,348  | 500,583  |





## Consolidated Statements of Comprehensive Income

| <b>(in millions of yen)</b>  | <b>For the three<br/>months<br/>ended<br/>June 30,<br/>2010</b> | <b>For the three<br/>months<br/>ended<br/>June 30,<br/>2011</b> |
|--|---|---|
| Income before minority interests   | 192,185   | 531,606   |
| Other comprehensive income   |   |   |
| Net unrealized gains (losses) on other securities  | (238,195)   | 83,136  |
| Net deferred gains (losses) on hedging instruments   | (11,020)  | (1,940)   |
| Foreign currency translation adjustments   | 17,949  | 44,141  |
| Pension liability adjustments of subsidiaries preparing financial statements under US GAAP | 168   | 414   |
| Share of other comprehensive income of associates accounted for using equity method        | 2,720   | 4,267   |
| Total other comprehensive income   | (228,377)   | 130,019   |
| Comprehensive income   | (36,192)  | 661,625   |
| (Comprehensive income attributable to)   |   |   |
| Comprehensive income attributable to owners of the parent                                  | (63,297)  | 630,396   |
| Comprehensive income attributable to minority interests                                    | 27,104  | 31,229  |

(3) Notes on Going-Concern Assumption  
Not applicable

(4) Notes for Material Changes in Shareholders' Equity  
Not applicable

## 3. Additional Information

## (1) Summary of the conversion of convertible preferred stocks of Morgan Stanley into common stocks

We have converted all of our convertible preferred stocks of Morgan Stanley into common stocks on June 30, 2011 after certain adjustments to the convertible ratio were made. As a result, our share of the Morgan Stanley voting rights has risen to approximately 22.4% and consequently led to Morgan Stanley becoming an affiliated company of ours.

Summary of Morgan Stanley, the investee, is as follows;

|   |   |
|---|---|
| Company name  | Morgan Stanley  |
| (name of investee)  |   |
| Business  | Bank holding company  |
| The date on which MUFG applied the equity method accounting to Morgan Stanley | June 30, 2011   |
| The legal form that Morgan Stanley became an affiliated company of MUFG       | Conversion of convertible preferred stocks to common stocks |
| Share of voting rights after the conversion                                   | Approximately 22.4%   |

## (2) The period for which the performance of the investee is included in the consolidated interim income statement of MUFG for the three months ended June 30, 2011

This is not applicable because the starting date of the accounting for the investment under the equity method of the accounting was the last day of the first quarter interim period.

## (3) Summary of the accounting treatment applied

## (A) The Acquisition costs of the investee and its details

|                                |  | (millions of JPY) |                |
|--------------------------------|--|-------------------|----------------|
| Acquisition costs              | Convertible preferred stocks and other | ¥                 | 728,687        |
| Direct acquisition costs       | Advisory fees and other                | ¥                 | 3,125          |
| <b>Total acquisition costs</b> |  | ¥                 | <b>731,813</b> |

## (B) Amount of negative goodwill and the reasons for recognition

## i) Amount of negative goodwill

¥290,639 million

ii) Reasons for recognition of negative goodwill

The negative goodwill was recognized due to the excess of our share in the fair value of the investee's net assets over the acquisition costs as of the date on which the common stocks were acquired

(Note) Due to the fact that purchase price allocation has not yet been completed, the conversion was accounted for preliminarily based on information that is currently available and reasonable.

Selected Financial Information

under Japanese GAAP

For the Three Months Ended June 30, 2011

**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 three months ended |                      | Increase                |
|   | June 30, 2011<br>(A)       | June 30, 2010<br>(B) | (Decrease)<br>(A) - (B) |
| Gross profits   | 854.9                      | 910.6                | (55.6)                  |
| Gross profits before credit costs for trust accounts  | 854.9                      | 910.6                | (55.6)                  |
| Net interest income   | 470.9                      | 501.6                | (30.6)                  |
| Trust fees  | 23.2                       | 24.0                 | (0.8)                   |
| Credit costs for trust accounts (1)   |                            |                      |                         |
| Net fees and commissions  | 224.6                      | 224.2                | 0.4                     |
| Net trading profits   | 53.1                       | 67.8                 | (14.7)                  |
| Net other business profits  | 82.9                       | 92.7                 | (9.8)                   |
| Net gains (losses) on debt securities   | 77.7                       | 78.3                 | (0.5)                   |
| General and administrative expenses   | 505.5                      | 515.1                | (9.6)                   |
| Amortization of goodwill  | 7.4                        | 8.2                  | (0.7)                   |
| Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 356.9                      | 403.7                | (46.8)                  |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses                           | 349.4                      | 395.4                | (46.0)                  |
| Provision for general allowance for credit losses (2)   | 12.8                       | 39.7                 | (26.8)                  |
| Net business profits*   | 362.2                      | 435.1                | (72.9)                  |
| Net non-recurring gains (losses)  | 238.9                      | (136.0)              | 375.0                   |
| Credit costs (3)  | (50.4)                     | (110.0)              | 59.5                    |
| Losses on loan write-offs   | (32.8)                     | (60.1)               | 27.2                    |
| Provision for specific allowance for credit losses  | (17.8)                     | (51.2)               | 33.4                    |
| Other credit costs  | 0.2                        | 1.3                  | (1.1)                   |
| Reversal of allowance for credit losses (4)   |                            |                      |                         |
| Reversal of reserve for contingent losses included in credit costs (5)  | 2.7                        |                      | 2.7                     |
| Gains on loans written-off (6)  | 15.9                       |                      | 15.9                    |
| Net gains (losses) on equity securities   | (22.4)                     | 1.1                  | (23.5)                  |
| Gains on sales of equity securities   | 8.0                        | 26.2                 | (18.2)                  |
| Losses on sales of equity securities  | (4.6)                      | (3.3)                | (1.3)                   |
| Losses on write-down of equity securities   | (25.7)                     | (21.7)               | (4.0)                   |
| Profits (losses) from investments in affiliates   | 309.8                      | (8.2)                | 318.1                   |
| Other non-recurring gains (losses)  | (16.5)                     | (18.8)               | 2.2                     |
| Ordinary profits  | 601.2                      | 299.1                | 302.1                   |
| Net extraordinary gains (losses)  | 10.2                       | (11.3)               | 21.6                    |
| Gains on loans written-off (7)  |                            | 16.1                 | (16.1)                  |
| Reversal of allowance for credit losses (8)   |                            |                      |                         |
| Reversal of reserve for contingent losses included in credit costs (9)  |                            |                      |                         |
| Net gains (losses) on disposition of fixed assets   | 3.0                        | (1.1)                | 4.1                     |
| Amortization of goodwill  | (5.4)                      |                      | (5.4)                   |
| Income before income taxes and others   | 611.5                      | 287.7                | 323.8                   |
| Income taxes-current  | 28.8                       | 22.5                 | 6.3                     |
| Income taxes-deferred   | 51.1                       | 73.0                 | (21.9)                  |
| Total taxes   | 79.9                       | 95.5                 | (15.6)                  |
| Income before minority interests  | 531.6                      | 192.1                | 339.4                   |
| Minority interests  | 31.0                       | 25.8                 | 5.1                     |

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|            |              |       |       |
|------------|--------------|-------|-------|
| Net income | <b>500.5</b> | 166.3 | 334.2 |
|------------|--------------|-------|-------|

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

(Reference)

|  |               |        |      |
|--|---------------|--------|------|
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6)+(7)+(8)+(9) | <b>(18.9)</b> | (54.1) | 35.1 |
|--|---------------|--------|------|



**BTMU and MUTB Combined**

|   | (in billions of yen)       |                      |                         |
|---|----------------------------|----------------------|-------------------------|
|   | For the three months ended |                      | Increase                |
|   | June 30, 2011<br>(A)       | June 30, 2010<br>(B) | (Decrease)<br>(A) - (B) |
| Gross profits   | 573.3                      | 573.4                | (0.0)                   |
| Gross profits before credit costs for trust accounts  | 573.3                      | 573.4                | (0.0)                   |
| Net interest income   | 344.4                      | 342.5                | 1.9                     |
| Trust fees  | 17.0                       | 17.9                 | (0.9)                   |
| Credit costs for trust accounts (1)   |                            |                      |                         |
| Net fees and commissions  | 102.9                      | 101.2                | 1.6                     |
| Net trading profits   | 35.2                       | 34.4                 | 0.7                     |
| Net other business profits  | 73.6                       | 77.1                 | (3.4)                   |
| Net gains (losses) on debt securities   | 74.3                       | 74.8                 | (0.4)                   |
| General and administrative expenses   | 301.2                      | 304.2                | (2.9)                   |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 272.1                      | 269.1                | 2.9                     |
| Provision for general allowance for credit losses (2)   | (2.9)                      | 17.5                 | (20.5)                  |
| Net business profits  | 269.1                      | 286.7                | (17.5)                  |
| Net non-recurring gains (losses)  | (76.6)                     | (94.5)               | 17.9                    |
| Credit costs (3)  | (21.4)                     | (43.2)               | 21.7                    |
| Losses on loan write-offs   | (10.0)                     | (22.2)               | 12.2                    |
| Provision for specific allowance for credit losses  | (10.5)                     | (21.0)               | 10.4                    |
| Other credit costs  | (0.8)                      | 0.1                  | (0.9)                   |
| Reversal of allowance for credit losses (4)   | 2.1                        |                      | 2.1                     |
| Reversal of reserve for contingent losses included in credit costs (5)  |                            |                      |                         |
| Gains on loans written-off (6)  | 8.4                        |                      | 8.4                     |
| Net gains (losses) on equity securities   | (46.6)                     | (43.9)               | (2.6)                   |
| Gains on sales of equity securities   | 5.7                        | 24.5                 | (18.7)                  |
| Losses on sales of equity securities  | (4.5)                      | (3.8)                | (0.6)                   |
| Losses on write-down of equity securities   | (47.8)                     | (64.6)               | 16.7                    |
| Other non-recurring gains (losses)  | (19.1)                     | (7.3)                | (11.8)                  |
| Ordinary profits  | 192.5                      | 192.1                | 0.3                     |
| Net extraordinary gains (losses)  | 2.6                        | (5.2)                | 7.9                     |
| Gains on loans written-off (7)  |                            | 8.8                  | (8.8)                   |
| Reversal of allowance for credit losses (8)   |                            | 2.1                  | (2.1)                   |
| Reversal of reserve for contingent losses included in credit costs (9)  |                            | 1.4                  | (1.4)                   |
| Net gains (losses) on disposition of fixed assets   | 2.6                        | (1.1)                | 3.8                     |
| Income before income taxes  | 195.1                      | 186.8                | 8.2                     |
| Income taxes-current  | 16.8                       | 7.4                  | 9.4                     |
| Income taxes-deferred   | 36.3                       | 62.8                 | (26.4)                  |
| Total taxes   | 53.2                       | 70.3                 | (17.0)                  |
| Net income  | 141.8                      | 116.5                | 25.2                    |
| (Reference)   |                            |                      |                         |
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6)+(7)+(8)+(9)  | (13.8)                     | (13.3)               | (0.5)                   |

**BTMU Non-consolidated**

|   | (in billions of yen)       |                      |                         |
|---|----------------------------|----------------------|-------------------------|
|   | For the three months ended |                      | Increase                |
|   | June 30, 2011<br>(A)       | June 30, 2010<br>(B) | (Decrease)<br>(A) - (B) |
| Gross profits   | 486.3                      | 481.1                | 5.1                     |
| Net interest income   | 297.1                      | 302.1                | (5.0)                   |
| Net fees and commissions  | 83.8                       | 82.2                 | 1.5                     |
| Net trading profits   | 28.0                       | 31.2                 | (3.1)                   |
| Net other business profits  | 77.3                       | 65.4                 | 11.8                    |
| Net gains (losses) on debt securities   | 70.3                       | 60.5                 | 9.7                     |
| General and administrative expenses   | 254.7                      | 255.7                | (0.9)                   |
| Net business profits before provision for general allowance for credit losses | 231.5                      | 225.3                | 6.1                     |
| Provision for general allowance for credit losses (1)                         | (2.9)                      | 17.5                 | (20.5)                  |
| Net business profits  | 228.5                      | 242.9                | (14.3)                  |
| Net non-recurring gains (losses)  | (70.5)                     | (87.6)               | 17.0                    |
| Credit costs (2)  | (21.3)                     | (43.1)               | 21.7                    |
| Losses on loan write-offs   | (9.9)                      | (22.1)               | 12.2                    |
| Provision for specific allowance for credit losses                            | (10.5)                     | (21.0)               | 10.4                    |
| Other credit costs  | (0.8)                      | 0.1                  | (0.9)                   |
| Reversal of allowance for credit losses (3)                                   |                            |                      |                         |
| Reversal of reserve for contingent losses included in credit costs (4)        |                            |                      |                         |
| Gains on loans written-off (5)  | 7.0                        |                      | 7.0                     |
| Net gains (losses) on equity securities                                       | (41.9)                     | (39.0)               | (2.9)                   |
| Gains on sales of equity securities   | 5.4                        | 22.3                 | (16.9)                  |
| Losses on sales of equity securities  | (3.1)                      | (3.5)                | 0.3                     |
| Losses on write-down of equity securities                                     | (44.2)                     | (57.8)               | 13.6                    |
| Other non-recurring gains (losses)  | (14.3)                     | (5.4)                | (8.8)                   |
| Ordinary profits  | 157.9                      | 155.2                | 2.7                     |
| Net extraordinary gains (losses)  | (1.8)                      | (6.6)                | 4.7                     |
| Gains on loans written-off (6)  |                            | 8.3                  | (8.3)                   |
| Reversal of allowance for credit losses (7)                                   |                            |                      |                         |
| Reversal of reserve for contingent losses included in credit costs (8)        |                            | 1.3                  | (1.3)                   |
| Net gains (losses) on disposition of fixed assets                             | (1.8)                      | (1.0)                | (0.8)                   |
| Income before income taxes  | 156.0                      | 148.6                | 7.4                     |
| Income taxes-current  | 12.2                       | 5.8                  | 6.3                     |
| Income taxes-deferred   | 32.8                       | 48.8                 | (15.9)                  |
| Total taxes   | 45.0                       | 54.6                 | (9.5)                   |
| Net income  | 111.0                      | 93.9                 | 17.0                    |
| (Reference)   |                            |                      |                         |
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6)+(7)+(8)                            | (17.2)                     | (15.8)               | (1.4)                   |

**MUTB Non-consolidated**

|   | (in billions of yen)          |                      |                                     |
|---|-------------------------------|----------------------|-------------------------------------|
|   | For the three months<br>ended |                      | Increase<br>(Decrease)<br>(A) - (B) |
|   | June 30, 2011<br>(A)          | June 30, 2010<br>(B) |                                     |
| Gross profits   | 87.0                          | 92.2                 | (5.1)                               |
| Gross profits before credit costs for trust accounts  | 87.0                          | 92.2                 | (5.1)                               |
| Trust fees  | 17.0                          | 17.9                 | (0.9)                               |
| Credit costs for trust accounts (1)   |                               |                      |                                     |
| Net interest income   | 47.3                          | 40.3                 | 6.9                                 |
| Net fees and commissions  | 19.1                          | 19.0                 | 0.1                                 |
| Net trading profits   | 7.2                           | 3.2                  | 3.9                                 |
| Net other business profits  | (3.6)                         | 11.6                 | (15.3)                              |
| Net gains (losses) on debt securities   | 4.0                           | 14.2                 | (10.1)                              |
| General and administrative expenses   | 46.4                          | 48.4                 | (2.0)                               |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 40.5                          | 43.7                 | (3.1)                               |
| Provision for general allowance for credit losses (2)   |                               |                      |                                     |
| Net business profits  | 40.5                          | 43.7                 | (3.1)                               |
| Net non-recurring gains (losses)  | (6.0)                         | (6.8)                | 0.8                                 |
| Credit costs (3)  | (0.1)                         | (0.1)                | 0.0                                 |
| Losses on loan write-offs   | (0.1)                         | (0.1)                | 0.0                                 |
| Provision for specific allowance for credit losses  |                               |                      |                                     |
| Other credit costs  | (0.0)                         |                      | (0.0)                               |
| Reversal of allowance for credit losses (4)   | 2.1                           |                      | 2.1                                 |
| Reversal of reserve for contingent losses included in credit costs (5)  |                               |                      |                                     |
| Gains on loans written-off (6)  | 1.4                           |                      | 1.4                                 |
| Net gains (losses) on equity securities   | (4.6)                         | (4.9)                | 0.3                                 |
| Gains on sales of equity securities   | 0.3                           | 2.1                  | (1.8)                               |
| Losses on sales of equity securities  | (1.3)                         | (0.3)                | (1.0)                               |
| Losses on write-down of equity securities   | (3.6)                         | (6.7)                | 3.1                                 |
| Other non-recurring gains (losses)  | (4.8)                         | (1.8)                | (3.0)                               |
| <b>Ordinary profits</b>   | <b>34.5</b>                   | <b>36.8</b>          | <b>(2.3)</b>                        |
| Net extraordinary gains (losses)  | 4.4                           | 1.3                  | 3.1                                 |
| Gains on loans written-off (7)  |                               | 0.4                  | (0.4)                               |
| Reversal of allowance for credit losses (8)   |                               | 2.1                  | (2.1)                               |
| Reversal of reserve for contingent losses included in credit costs (9)  |                               | 0.0                  | (0.0)                               |
| Net gains (losses) on disposition of fixed assets   | 4.5                           | (0.1)                | 4.6                                 |
| Income before income taxes  | 39.0                          | 38.2                 | 0.8                                 |
| Income taxes-current  | 4.6                           | 1.6                  | 3.0                                 |
| Income taxes-deferred   | 3.5                           | 14.0                 | (10.5)                              |
| Total taxes   | 8.2                           | 15.6                 | (7.4)                               |
| <b>Net income</b>   | <b>30.8</b>                   | <b>22.5</b>          | <b>8.2</b>                          |
| (Reference)   |                               |                      |                                     |
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6)+(7)+(8)+(9)  | 3.4                           | 2.5                  | 0.8                                 |

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

|                                    | As of<br>June 30, 2011 | (in billions of yen)<br>As of<br>March 31, 2011 |
|------------------------------------|------------------------|---|
| Bankrupt or De facto Bankrupt      | 126.9                  | 131.2   |
| Doubtful                           | 779.8                  | 748.7   |
| Special Attention                  | 560.7                  | 550.6   |
| Non Performing Loans               | 1,467.4                | 1,430.7   |
| <b>Total loans</b>                 | <b>83,992.0</b>        | <b>85,006.4</b>                                 |
| Non Performing Loans / Total loans | 1.74%                  | 1.68%   |

**BTMU Non-consolidated**

|                                    | As of<br>June 30, 2011 | (in billions of yen)<br>As of<br>March 31,<br>2011 |
|------------------------------------|------------------------|--|
| Bankrupt or De facto Bankrupt      | 124.2                  | 127.2  |
| Doubtful                           | 741.3                  | 712.6  |
| Special Attention                  | 545.5                  | 538.8  |
| Non Performing Loans               | 1,411.2                | 1,378.7  |
| <b>Total loans</b>                 | <b>73,308.5</b>        | <b>74,123.1</b>                                    |
| Non Performing Loans / Total loans | 1.92%                  | 1.86%  |

**MUTB Non-consolidated**

|                                    | As of<br>June 30, 2011 | (in billions of yen)<br>As of<br>March 31,<br>2011 |
|------------------------------------|------------------------|--|
| Bankrupt or De facto Bankrupt      | 2.4                    | 3.8  |
| Doubtful                           | 38.3                   | 36.0   |
| Special Attention                  | 14.3                   | 11.0   |
| Non Performing Loans               | 55.1                   | 51.0   |
| <b>Total loans</b>                 | <b>10,572.7</b>        | <b>10,769.8</b>                                    |
| Non Performing Loans / Total loans | 0.52%                  | 0.47%  |

**MUTB Non-consolidated: Trust Accounts**

|                               | As of<br>June 30, 2011 | (in billions of yen)<br>As of<br>March 31,<br>2011 |
|-------------------------------|------------------------|--|
| Bankrupt or De facto Bankrupt | 0.1                    | 0.1  |
| Doubtful                      | 0.0                    | 0.0  |
| Special Attention             | 0.7                    | 0.7  |
| Non Performing Loans          | 1.0                    | 1.0  |
| <b>Total loans</b>            | <b>110.7</b>           | <b>113.5</b>                                       |

Non Performing Loans / Total loans

**0.92%**

0.90%

**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 June 30, 2011                           |             | (in billions of yen)<br>As of March 31, 2011  |             |
|--|---|-------------|---|-------------|
|  | Amount<br>on<br>consolidated<br>balance sheet | Differences | Amount<br>on<br>consolidated<br>balance sheet | Differences |
| Debt securities being held to maturity | 3,088.8                                       | 55.6        | 3,299.5                                       | 34.8        |

|                            | As of June 30, 2011                              |             | (in billions of yen)<br>As of March 31, 2011     |             |
|----------------------------|--|-------------|--|-------------|
|                            | Amount<br>on<br>consolidated<br>balance<br>sheet | Differences | Amount<br>on<br>consolidated<br>balance<br>sheet | Differences |
| Other securities           | 65,250.2   | 483.8       | 67,198.5   | 327.6       |
| Domestic equity securities | 3,485.2  | 250.1       | 3,566.3  | 281.2       |
| Domestic bonds             | 46,156.8   | 140.9       | 48,098.4   | 70.8        |
| Other                      | 15,608.0   | 92.7        | 15,533.6   | (24.4)      |
| Foreign equity securities  | 174.6  | 72.6        | 282.2  | 83.6        |
| Foreign bonds              | 13,555.4   | 95.5        | 13,637.5   | (46.8)      |
| Other                      | 1,878.0  | (75.4)      | 1,613.9  | (61.3)      |

**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 June 30, 2011        |             | (in billions of yen)<br>As of March 31, 2011 |             |
|--|----------------------------|-------------|--|-------------|
|  | Amount on<br>balance sheet | Differences | Amount on<br>balance sheet                   | Differences |
| Debt securities being held to maturity | 1,203.2                    | 22.6        | 1,159.9                                      | 11.8        |
| Stocks of subsidiaries and affiliates  | 82.3                       | 1.8         | 98.3   | (6.3)       |

|                            | As of June 30, 2011              |             | (in billions of yen)<br>As of March 31, 2011 |             |
|----------------------------|----------------------------------|-------------|--|-------------|
|                            | Amount<br>on<br>balance<br>sheet | Differences | Amount<br>on<br>balance<br>sheet             | Differences |
| Other securities           | 54,162.9                         | 281.2       | 56,018.6                                     | 169.8       |
| Domestic equity securities | 2,731.8                          | 43.2        | 2,803.8                                      | 74.2        |
| Domestic bonds             | 41,662.2                         | 120.6       | 43,573.0                                     | 59.5        |
| Other                      | 9,768.8                          | 117.3       | 9,641.7                                      | 36.0        |
| Foreign equity securities  | 168.8                            | 71.3        | 171.9  | 73.8        |
| Foreign bonds              | 8,288.1                          | 59.9        | 8,362.0                                      | (28.6)      |
| Other                      | 1,311.8                          | (13.9)      | 1,107.7                                      | (9.1)       |

**MUTB Non-consolidated**

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

|  | As of June 30, 2011 |             | (in billions of yen)<br>As of March 31, 2011 |             |
|--|---------------------|-------------|--|-------------|
|  | Amount on           | Differences | Amount                                       | Differences |
|  | balance sheet       |             | on balance sheet                             |             |
| Debt securities being held to maturity | 1,539.7             | 9.9         | 1,806.6                                      | 9.5         |
| Stocks of subsidiaries and affiliates  | 40.3                | 17.2        | 40.3   | 16.0        |

|                            | As of June 30, 2011 |             | (in billions of yen)<br>As of March 31, 2011 |             |
|----------------------------|---------------------|-------------|--|-------------|
|                            | Amount on           | Differences | Amount                                       | Differences |
|                            | balance sheet       |             | on balance sheet                             |             |
| Other securities           | 8,861.3             | 66.2        | 8,727.3                                      | 10.5        |
| Domestic equity securities | 706.8               | 73.2        | 716.0  | 75.2        |
| Domestic bonds             | 4,246.0             | 19.4        | 4,139.5                                      | 10.6        |
| Other                      | 3,908.4             | (26.3)      | 3,871.7                                      | (75.2)      |
| Foreign equity securities  | 2.1                 | 0.1         | 0.7  | 0.2         |
| Foreign bonds              | 3,419.4             | 24.6        | 3,434.4                                      | (22.7)      |
| Other                      | 486.7               | (51.2)      | 436.5  | (52.7)      |



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

|      | For the three<br>months<br>ended<br>June<br>30,<br>2011 | (%)<br>For the three<br>months<br>ended<br>June 30,<br>2010 |
|------|---|---|
| ROE* | 13.00   | 7.98  |

Note:

\* ROE is computed as follows:

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

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

(Domestic business segment)

|   | For the three<br>months<br>ended<br>June 30,<br>2011 | (percentage per annum)<br>For the three<br>months<br>ended<br>June 30, 2010 |
|---|--|---|
| Average interest rate on loans and bills discounted | 1.37   | 1.43  |
| Average interest rate on deposits and NCD           | 0.08   | 0.14  |
| Interest rate spread                                | 1.29   | 1.28  |

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

|                            | As of<br>June 30,<br>2011 | (in billions of yen)<br>As of<br>March 31,<br>2011 |
|----------------------------|---------------------------|--|
| Deposits (ending balance)  | 116,703.2                 | 118,287.8  |
| Deposits (average balance) | 115,857.6                 | 113,548.2  |

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|                         |                 |          |
|-------------------------|-----------------|----------|
| Loans (ending balance)  | <b>74,886.4</b> | 75,570.8 |
| Loans (average balance) | <b>74,515.6</b> | 75,007.3 |

|                                     | (in billions of yen)      |                            |
|-------------------------------------|---------------------------|----------------------------|
|                                     | As of<br>June 30,<br>2011 | As of<br>March 31,<br>2011 |
| Domestic deposits (ending balance)* | <b>106,015.1</b>          | 108,896.5                  |
| Individuals                         | <b>65,436.5</b>           | 64,384.6                   |
| Note:                               |                           |                            |

\* 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>March 31, 2011 | As of<br>June 30, 2011 |
|---|-------------------------|------------------------|
| <b>Assets:</b>                          |                         |                        |
| Loans and bills discounted              | 147.3                   | 150.2                  |
| Securities                              | 48,559.5                | 48,423.3               |
| Beneficiary rights to the trust         | 30,104.1                | 30,595.4               |
| Securities held in custody accounts     | 1,157.8                 | 1,127.1                |
| Monetary claims                         | 11,411.2                | 12,058.6               |
| Tangible fixed assets                   | 8,929.4                 | 8,940.2                |
| Intangible fixed assets                 | 131.4                   | 130.8                  |
| Other claims                            | 2,790.9                 | 2,317.9                |
| Call loans                              | 1,544.7                 | 1,328.3                |
| Due from banking account                | 1,459.0                 | 1,395.9                |
| Cash and due from banks                 | 1,911.5                 | 1,935.0                |
| <b>Total</b>                            | <b>108,147.4</b>        | <b>108,403.1</b>       |
| <b>Liabilities:</b>                     |                         |                        |
| Money trusts                            | 17,122.3                | 17,012.7               |
| Pension trusts                          | 12,224.9                | 11,857.3               |
| Property formation benefit trusts       | 13.5                    | 13.5                   |
| Investment trusts                       | 29,401.1                | 29,908.8               |
| Money entrusted other than money trusts | 2,006.4                 | 2,098.5                |
| Securities trusts                       | 1,302.1                 | 1,254.3                |
| Monetary claim trusts                   | 11,827.7                | 12,436.0               |
| Equipment trusts                        | 52.2                    | 59.3                   |
| Land and fixtures trusts                | 85.9                    | 85.1                   |
| Composite trusts                        | 34,110.8                | 33,677.2               |
| <b>Total</b>                            | <b>108,147.4</b>        | <b>108,403.1</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 June 30, 2011 is outlined below. (Figures are on a managerial basis and rounded off.)

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

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

Net unrealized losses were ¥68 billion, improved by ¥10 billion compared to the end of March 2011.

The effect on the P/L for the first quarter ended June 30, 2011 was a gain of approximately ¥3 billion as a result of a gain on sales of sub-prime RMBS.

|   |                      |                                  |                                     |                                  |         | (¥bn)<br>of which securities being<br>held to maturity <sup>2</sup> |  |
|---|----------------------|----------------------------------|-------------------------------------|----------------------------------|---------|---|--|
|   | Balance <sup>1</sup> | Change from<br>end of March 2011 | Net unrealized<br>gains<br>(losses) | Change from<br>end of March 2011 | Balance | Net unrealized<br>gains<br>(losses)                                 |  |
| 1 RMBS                                    | 94                   | (13)                             | 4                                   | (8)                              | 0       | 0   |  |
| 2 Sub-prime RMBS                          | 10                   | (5)                              | 3                                   | (7)                              | 0       | 0   |  |
| 3 CMBS                                    | 48                   | 20                               | 0                                   | 0                                | 0       | 0   |  |
| 4 CLOs                                    | 1,278                | 54                               | (70)                                | 17                               | 1,058   | (69)  |  |
| 5 Other securitized products (card, etc.) | 96                   | 1                                | (1)                                 | 1                                | 23      | 0   |  |
| 6 CDOs                                    | 1                    | (2)                              | 0                                   | 0                                | 0       | 0   |  |
| 7 Sub-prime ABS CDOs                      | 0                    | 0                                | 0                                   | 0                                | 0       | 0   |  |
| 8 Total                                   | 1,517                | 60                               | (68)                                | 10                               | 1,081   | (69)  |  |

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

[Distribution by rating]

AAA-rated products accounted for 35% of our investments in securitized products, an increase of 5% compared with the end of March 2011, mainly due to an increase in highly rated CLOs and CMBS.

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AAA and AA-rated products accounted for 83% of our investments in securitized products.

|    |   |     |     |    |     |             |         | (¥bn) |
|----|---|-----|-----|----|-----|-------------|---------|-------|
|    |   | AAA | AA  | A  | BBB | BB or lower | Unrated | Total |
| 9  | RMBS                                    | 28  | 10  | 9  | 22  | 25          | 0       | 94    |
| 10 | Sub-prime RMBS                          | 5   | 1   | 0  | 1   | 3           | 0       | 10    |
| 11 | CMBS                                    | 34  | 2   | 11 | 0   | 1           | 0       | 48    |
| 12 | CLOs                                    | 413 | 691 | 62 | 64  | 48          | 0       | 1,278 |
| 13 | Other securitized products (card, etc.) | 51  | 31  | 4  | 7   | 2           | 1       | 96    |
| 14 | CDOs                                    | 0   | 0   | 0  | 0   | 1           | 0       | 1     |
| 15 | Sub-prime ABS CDOs                      | 0   | 0   | 0  | 0   | 0           | 0       | 0     |
| 16 | Total                                   | 526 | 733 | 86 | 93  | 77          | 1       | 1,517 |
| 17 | Percentage of total                     | 35% | 48% | 6% | 6%  | 5%          | 0%      | 100%  |
| 18 | Percentage of total (End of March 2011) | 30% | 51% | 7% | 5%  | 6%          | 0%      | 100%  |

[Credit exposure related to leveraged loan]

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

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

|   |   | Americas | Europe | Asia | Japan | Total | (¥bn)<br>Change from<br>end of March 2011 |
|---|---|----------|--------|------|-------|-------|---|
| 1 | LBO Loan <sup>3</sup> (Balance on a commitment basis) | 19       | 134    | 20   | 194   | 367   | 39  |
| 2 | Balance on a booking basis                            | 11       | 120    | 18   | 173   | 323   | 37  |

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 June 2011 was ¥3.35 trillion (¥0.97 trillion overseas).

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

#### <Terminology>

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