

MITSUBISHI UFJ FINANCIAL GROUP INC

Form 6-K

November 18, 2009

**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 November, 2009**

**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: November 18, 2009

Mitsubishi UFJ Financial Group, Inc.

By: /S/ Manabu Ishii

Name: Manabu Ishii

Title: Chief Manager, General Affairs  
Corporate Administration Division

November 18, 2009

**Consolidated Summary Report** <under Japanese GAAP>

for the six months ended September 30, 2009

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: Muneaki Tokunari, Executive Officer, General Manager Financial Planning Division  
TEL (03) 3240-7200  
Quarterly securities report issuing date: November 30, 2009 Trading accounts: Established  
Dividend payment date: December 9, 2009

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

**1. Consolidated Financial Data for the Six Months ended September 30, 2009****(1) Results of Operations**

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

	Ordinary Income		Ordinary Profits		Net Income	
	million yen	%	million yen	%	million yen	%
Six months ended						
September 30, 2009	2,618,434	(10.5)	233,047	23.9	140,948	53.2
September 30, 2008	2,925,113	(10.0)	188,117	(62.2)	92,023	(64.2)

	Net Income per Common Stock yen	Diluted Net Income per Common Stock yen
Six months ended		
September 30, 2009	11.08	11.08
September 30, 2008	8.46	8.42

**(2) Financial Conditions**

	Total Assets million yen	Total Net Assets million yen	Net Assets Attributable to MUFG Shareholders to Total Assets <sup>(*1)</sup> %	Total Net Assets per Common Stock yen	Risk-adjusted Capital Ratio <sup>(*2)</sup> %
As of					
September 30, 2009	202,802,103	9,945,632	3.9	621.44	13.29
March 31, 2009	198,733,906	8,570,641	3.4	528.67	11.77

(Reference) Shareholders equity as of September 30, 2009: 7,885,626 million yen; March 31, 2009: 6,803,617 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

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

Risk-adjusted capital ratio as of September 30, 2009 shown above is a preliminary figure.

### 2. Dividends on Common Stock

Fiscal year	Dividends per Share			Fiscal year-end yen	Total yen
	1st quarter-end yen	2nd quarter-end yen	3rd quarter-end yen		
ended March 31, 2009		7.00		5.00	12.00
ending March 31, 2010		6.00			
ending March 31, 2010 (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, BTMU Preferred Capital 9 Limited)

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

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

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

(B) Changes due to other reasons: None

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

(A) Total stocks outstanding including treasury stocks:

Sep. 30, 2009 11,648,360,720 shares Mar. 31, 2009 11,648,360,720 shares

(B) Treasury stocks:

Sep. 30, 2009 8,251,395 shares Mar. 31, 2009 9,161,592 shares

(C) Average outstanding stocks:

Six months ended Sep. 30, 2009 11,639,665,653 shares

Six months ended Sep. 30, 2008 10,437,400,501 shares

(Reference) Non-consolidated financial data

1. Non-consolidated Financial Data for the Six Months ended September 30, 2009

(1) Results of Operations

	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	million yen	%	million yen	%	million yen	%	million yen	%
Six months ended								
September 30, 2009	143,203	(42.2)	134,571	(43.9)	116,839	(49.5)	(14,207)	
September 30, 2008	247,861	25.7	239,882	25.7	231,407	26.5	291,103	176.1

	Net Income per Common Stock yen
Six months ended	
September 30, 2009	(2.25)
September 30, 2008	27.39

## (2) Financial Conditions

As of	Total Assets million yen	Total Net Assets million yen	Net Assets Ratio %	Total Net Assets per Common Stock yen
September 30, 2009	10,107,154	7,650,642	75.6	600.36
March 31, 2009	9,829,278	7,717,307	78.5	606.40

(Reference) Shareholders equity as of September 30, 2009: 7,645,213 million yen; March 31, 2009: 7,712,656 million yen

\*Notes for using forecasted information etc.

- MUFG falls under the category of Specified Business Corporation (Tokutei Jigyō Gaisha) under Article 17-15-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies and accordingly, prepares its interim consolidated financial statements and interim non-consolidated financial statements for the six months ended September 30, 2009.
- 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.
- The financial information included in this financial summary report is prepared and presented in accordance with accounting principles generally accepted in Japan (Japanese GAAP). Differences exist between Japanese GAAP and the accounting principles generally accepted in the United States (U.S. GAAP) in certain material respects. Such differences have resulted in the past, and are expected to continue to result for this period and future periods, in amounts for certain financial statement line items under U.S. GAAP to differ significantly from the amounts under Japanese GAAP. For example, differences in consolidation basis or accounting for business combinations, including but not limited to amortization and impairment of goodwill, could result in significant differences in our reported financial results between Japanese GAAP and U.S. GAAP. Readers should consult their own professional advisors for an understanding of the differences between Japanese GAAP and U.S. GAAP and how those differences might affect our reported financial results. We will publish U.S. GAAP financial results in a separate disclosure document when such information becomes available.

(Dividends on preferred stocks)

Dividends per share relating to preferred stocks are as follows:

	Dividends per Share				Total yen
	1st quarter-end yen	2nd quarter-end yen	3rd quarter-end yen	Fiscal year-end 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 yen
	1st quarter-end yen	2nd quarter-end yen	3rd quarter-end yen	Fiscal year-end 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 yen
	1st quarter-end yen	2nd quarter-end yen	3rd quarter-end yen	Fiscal year-end 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 yen
	1st quarter-end yen	2nd quarter-end yen	3rd quarter-end yen	Fiscal year-end 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 results of operations

With respect to the economic and financial environment for the April-September period of fiscal 2009, the US and European economies have 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 cut its key interest rate to 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 followed a downward trend, after rising toward the beginning of June amid concerns over the worsening of fiscal conditions due to large-scale economic stimulus measures in Japan and abroad. 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 six months ended September 30, 2009 increased by 116.6 billion yen from the previous interim period to 1,813.2 billion yen. This was mainly due to increase in domestic and overseas lending income, market product income and a new consolidation of ACOM CO., LTD., despite of decrease in deposit income caused by the decline of interest-rates. General and administrative expenses decreased by 11.2 billion yen from the previous interim period to 1,061.4 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 127.9 billion yen from the previous interim period to 751.7 billion yen.

Credit costs for the six months ended September 30, 2009 increased by 109.3 billion yen from the previous interim period to 444.2 billion yen, mainly due to an increase in credit costs from our subsidiaries other than BTMU and MUTB, primarily from our overseas subsidiaries, and the consolidation of ACOM CO., LTD., while combined credit costs of BTMU and MUTB decreased from the previous interim period. Net gains on equity securities for the six months ended September 30, 2009 increased by 88.6 billion yen due to decrease in losses on write-down of equity securities and other non-recurring losses for six months ended September 30, 2009 increased by 62.3 billion yen from the previous interim period due to an increase in retirement benefit costs.

Based on the above results, ordinary profits for the six months ended September 30, 2009 was 233.0 billion yen, an increase of 44.9 billion yen from the previous interim period and consolidated net income for the six months ended September 30, 2009 was 140.9 billion yen, an increase of 48.9 billion yen from the previous interim period.

Mitsubishi UFJ Financial Group, Inc.

	(in billions of Japanese yen)		
	For the six months ended September 30, 2009	For the six months ended September 30, 2008	Increase (Decrease)
Gross Profits before credit costs for trust accounts	1,813.2	1,696.5	116.6
General and administrative expenses	1,061.4	1,072.7	(11.2)
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	751.7	623.8	127.9
Credit costs	(444.2)	(334.9)	(109.3)
Net gains (losses) on equity securities	13.3	(75.2)	88.6
Other non-recurring losses	(87.7)	(25.4)	(62.3)
Ordinary profits	233.0	188.1	44.9
Net income	140.9	92.0	48.9

## 2. Qualitative information related to the financial conditions

Total assets as of September 30, 2009 increased by 4,068.1 billion yen from March 31, 2009 to 202,802.1 billion yen, and total net assets as of September 30, 2009 increased by 1,374.9 billion yen from March 31, 2009 to 9,945.6 billion yen. The increase in total net assets reflected an increase of total valuation and translation adjustments of 1,011.5 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 September 30, 2009 increased by 9,070.2 billion yen from March 31, 2009 to 57,384.3 billion yen and loans and bills discounted as of September 30, 2009 decreased by 4,024.7 billion yen from March 31, 2009 to 88,032.0 billion yen. With regards to major items of liabilities, deposits as of September 30, 2009 increased by 1,894.1 billion yen from March 31, 2009 to 122,043.7 billion yen.

MUFG's consolidated risk-adjusted capital ratio based on the Basel 2 Standards as of September 30, 2009 was 13.29% (preliminary basis), an increase of 1.52 points from March 31, 2009.

## 3. Qualitative information related to the 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.

[Reference]

(in billions of Japanese yen)	For the fiscal year ending March 31, 2010	For the six months ended September 30, 2009 (Results)	For the fiscal year ended March 31, 2009 (Results)	For the six months ended September 30, 2008 (Results)
Consolidated ordinary profits	600.0	233.0	82.8	188.1
Consolidated net income (loss)	300.0	140.9	(256.9)	92.0
<2 Banks on a stand-alone basis>				
The Bank of Tokyo-Mitsubishi UFJ, Ltd.				
Net business profits before provision for general allowance for credit losses	865.0	408.0	710.8	359.5
Ordinary profits (losses)	365.0	125.0	(199.4)	37.8
Net income (loss)	245.0	130.7	(366.3)	25.0
Mitsubishi UFJ Trust and Banking Corporation				
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	120.0	52.9	131.5	78.5
Ordinary profits (losses)	65.0	35.3	50.8	53.4
Net income (loss)	45.0	24.7	16.8	31.9

**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, Cayman Islands	¥ 370,010 million	Finance	100% (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) Changes in accounting policies, procedures and presentation rules applied in the preparation of the interim consolidated financial statements

Not applicable



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

	As of September 30, 2009	(in millions of yen) As of March 31, 2009
<b>Assets:</b>		
Cash and due from banks	7,779,378	6,562,376
Call loans and bills bought	399,726	293,415
Receivables under resale agreements	3,363,764	2,544,848
Receivables under securities borrowing transactions	5,845,064	6,797,026
Monetary claims bought	3,168,282	3,394,519
Trading assets	17,678,766	17,452,426
Money held in trust	341,589	326,298
Securities	57,384,396	48,314,122
Allowance for losses on securities	(31,916)	(37,104)
Loans and bills discounted	88,032,042	92,056,820
Foreign exchanges	955,397	1,058,640
Other assets	6,604,604	7,795,056
Tangible fixed assets	1,399,983	1,380,900
Intangible fixed assets	1,164,879	1,209,783
Deferred tax assets	856,257	1,235,139
Customers' liabilities for acceptances and guarantees	9,114,298	9,534,900
Allowance for credit losses	(1,254,412)	(1,185,266)
<b>Total assets</b>	<b>202,802,103</b>	<b>198,733,906</b>
<b>Liabilities:</b>		
Deposits	122,043,723	120,149,591
Negotiable certificates of deposit	9,585,670	7,570,547
Call money and bills sold	2,537,568	2,272,292
Payables under repurchase agreements	12,787,963	11,926,997
Payables under securities lending transactions	3,947,901	4,270,365
Commercial papers	88,759	141,436
Trading liabilities	9,380,537	9,868,818
Borrowed money	6,645,428	7,729,256
Foreign exchanges	865,759	804,425
Short-term bonds payable	326,401	323,959
Bonds payable	6,947,086	6,485,158
Due to trust accounts	1,762,003	1,798,223
Other liabilities	6,197,848	6,634,917
Reserve for bonuses	50,177	42,615
Reserve for bonuses to directors	340	150
Reserve for retirement benefits	86,252	94,623
Reserve for retirement benefits to directors	1,568	1,958
Reserve for loyalty award credits	10,661	8,854
Reserve for contingent losses	244,801	277,608
Reserves under special laws	3,094	3,339
Deferred tax liabilities	36,429	28,993
Deferred tax liabilities for land revaluation	192,194	194,228
Acceptances and guarantees	9,114,298	9,534,900

Total liabilities

192,856,471

190,163,264

Mitsubishi UFJ Financial Group, Inc.

	As of September 30, 2009	(in millions of yen) As of March 31, 2009
Net assets:		
Capital stock	1,620,896	1,620,896
Capital surplus	1,897,919	1,898,031
Retained earnings	4,238,262	4,168,625
Treasury stock	(5,927)	(6,867)
 Total shareholders' equity	 7,751,150	 7,680,685
Net unrealized gains (losses) on other securities	126,439	(776,397)
Net deferred gains (losses) on hedging instruments	108,093	111,001
Land revaluation excess	144,093	142,502
Foreign currency translation adjustments	(190,502)	(302,352)
Pension liability adjustments of subsidiaries preparing financial statements under US GAAP	(53,647)	(51,822)
 Total valuation and translation adjustments	 134,476	 (877,067)
Subscription rights to shares	5,429	4,650
Minority interests	2,054,575	1,762,372
 Total net assets	 9,945,632	 8,570,641
 Total liabilities and net assets	 202,802,103	 198,733,906

**(2) Consolidated Statements of Operations**

	<b>For the six months ended September 30, 2008</b>	<b>(in millions of yen) For the six months ended September 30, 2009</b>
Ordinary income	2,925,113	2,618,434
Interest income	1,842,261	1,500,108
Interest on loans and bills discounted	1,134,155	1,003,524
Interest and dividends on securities	356,656	304,769
Trust fees	67,097	52,456
Fees and commissions	592,473	572,542
Trading income	126,317	167,472
Other business income	174,846	209,473
Other ordinary income	122,116	116,381
Ordinary expenses	2,736,996	2,385,386
Interest expenses	872,046	385,012
Interest on deposits	374,699	173,396
Fees and commissions	87,443	79,387
Trading expenses	1,191	
Other business expenses	146,147	224,521
General and administrative expenses	1,084,363	1,111,730
Other ordinary expenses	545,803	584,735
Ordinary profits	188,117	233,047
Extraordinary gains	61,417	36,705
Gains on disposition of fixed assets	6,718	5,331
Gains on loans written-off	14,388	24,804
Reversal of reserve for contingent liabilities from financial instruments transactions	1,308	244
Gains on sales of equity securities of subsidiaries	32,814	
Impact upon the adoption of the Accounting standard for lease transactions	6,186	
Reversal of allowance for losses on investments		5,026
Others		1,297
Extraordinary losses	60,787	55,378
Losses on disposition of fixed assets	8,511	14,348
Losses on impairment of fixed assets	4,879	10,097
Provision for reserve for losses relating to business restructuring	197	
Expenses relating to systems integration	47,198	
Amortization of goodwill		27,918
Others		3,012
Income before income taxes and others	188,747	214,374
Income taxes-current	47,772	50,242
Refund of income taxes		(16,090)
Income taxes-deferred	(168)	8,442
Total taxes	47,604	42,593
Minority interests	49,120	30,832



Net income

92,023

140,948

**(3) Consolidated Statements of Changes in Net Assets**

	<b>For the six months ended September 30, 2008</b>	<b>(in millions of yen) For the six months ended September 30, 2009</b>
<b>Shareholders' equity</b>		
<b>Capital stock</b>		
Balance at the end of the previous period	1,383,052	1,620,896
Balance at the end of the period	1,383,052	1,620,896
<b>Capital surplus</b>		
Balance at the end of the previous period	1,865,696	1,898,031
<b>Changes during the period</b>		
Disposition of treasury stock	(87,835)	(32)
Change of application of equity method		(78)
Total changes during the period	(87,835)	(111)
Balance at the end of the period	1,777,860	1,897,919
<b>Retained earnings</b>		
Balance at the end of the previous period	4,592,960	4,168,625
<b>Changes during the period</b>		
Dividends from retained earnings	(75,855)	(67,879)
Net income	92,023	140,948
Reversal of land revaluation excess	(353)	(1,591)
Change of application of equity method		(1,840)
Increase in companies accounted for under the equity method	5,763	
Prior year adjustments on retained earnings of companies accounted for under the equity method	(16,802)	
Increase due to unification of accounting policies applied to foreign subsidiaries	778	
Decrease due to unification of accounting policies applied to foreign subsidiaries	(6,669)	
Total changes during the period	(1,114)	69,637
Balance at the end of the period	4,591,845	4,238,262
<b>Treasury stock</b>		
Balance at the end of the previous period	(726,001)	(6,867)
<b>Changes during the period</b>		
Repurchase of treasury stock	(732)	(34)
Disposition of treasury stock	287,358	974
Total changes during the period	286,626	939
Balance at the end of the period	(439,375)	(5,927)

Mitsubishi UFJ Financial Group, Inc.

	For the six months ended September 30, 2008	(in millions of yen) For the six months ended September 30, 2009
<b>Total shareholders' equity</b>		
Balance at the end of the previous period	7,115,707	7,680,685
<b>Changes during the period</b>		
Dividends from retained earnings	(75,855)	(67,879)
Net income	92,023	140,948
Repurchase of treasury stock	(732)	(34)
Disposition of treasury stock	199,522	941
Reversal of land revaluation excess	(353)	(1,591)
Change of application of equity method		(1,919)
Increase in companies accounted for under the equity method	5,763	
Prior year adjustments on retained earnings of companies accounted for under the equity method	(16,802)	
Increase due to unification of accounting policies applied to foreign subsidiaries	778	
Decrease due to unification of accounting policies applied to foreign subsidiaries	(6,669)	
<b>Total changes during the period</b>	<b>197,675</b>	<b>70,465</b>
<b>Balance at the end of the period</b>	<b>7,313,383</b>	<b>7,751,150</b>
<b>Valuation and translation adjustments</b>		
<b>Net unrealized gains (losses) on other securities</b>		
Balance at the end of the previous period	595,352	(776,397)
<b>Changes during the period</b>		
Net changes of items other than shareholders' equity	(634,596)	902,836
<b>Total changes during the period</b>	<b>(634,596)</b>	<b>902,836</b>
<b>Balance at the end of the period</b>	<b>(39,243)</b>	<b>126,439</b>
<b>Net deferred gains (losses) on hedging instruments</b>		
Balance at the end of the previous period	79,043	111,001
<b>Changes during the period</b>		
Net changes of items other than shareholders' equity	(76,297)	(2,907)
<b>Total changes during the period</b>	<b>(76,297)</b>	<b>(2,907)</b>
<b>Balance at the end of the period</b>	<b>2,745</b>	<b>108,093</b>
<b>Land revaluation excess</b>		
Balance at the end of the previous period	143,292	142,502
<b>Changes during the period</b>		
Net changes of items other than shareholders' equity	355	1,591
<b>Total changes during the period</b>	<b>355</b>	<b>1,591</b>
<b>Balance at the end of the period</b>	<b>143,647</b>	<b>144,093</b>
<b>Foreign currency translation adjustments</b>		
Balance at the end of the previous period	(52,566)	(302,352)
<b>Changes during the period</b>		

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Net changes of items other than shareholders' equity	(43,740)	111,849
<b>Total changes during the period</b>	<b>(43,740)</b>	<b>111,849</b>
Balance at the end of the period	(96,306)	(190,502)
<b>Pension liability adjustments of subsidiaries preparing financial statements under US GAAP</b>		
Balance at the end of the previous period		(51,822)
<b>Changes during the period</b>		
Net changes of items other than shareholders' equity	(12,392)	(1,825)
<b>Total changes during the period</b>	<b>(12,392)</b>	<b>(1,825)</b>
Balance at the end of the period	(12,392)	(53,647)

Mitsubishi UFJ Financial Group, Inc.

	For the six months ended September 30, 2008	(in millions of yen) For the six months ended September 30, 2009
<b>Total valuation and translation adjustments</b>		
Balance at the end of the previous period	765,121	(877,067)
<b>Changes during the period</b>		
Net changes of items other than shareholders' equity	(766,671)	1,011,543
<b>Total changes during the period</b>	<b>(766,671)</b>	<b>1,011,543</b>
Balance at the end of the period	(1,549)	134,476
<b>Subscription rights to shares</b>		
Balance at the end of the previous period	2,509	4,650
<b>Changes during the period</b>		
Net changes of items other than shareholders' equity	1,165	778
<b>Total changes during the period</b>	<b>1,165</b>	<b>778</b>
Balance at the end of the period	3,674	5,429
<b>Minority interests</b>		
Balance at the end of the previous period	1,716,370	1,762,372
<b>Changes during the period</b>		
Net changes of items other than shareholders' equity	10,725	292,203
<b>Total changes during the period</b>	<b>10,725</b>	<b>292,203</b>
Balance at the end of the period	1,727,096	2,054,575
<b>Total net assets</b>		
Balance at the end of the previous period	9,599,708	8,570,641
<b>Changes during the period</b>		
Dividends from retained earnings	(75,855)	(67,879)
Net income	92,023	140,948
Repurchase of treasury stock	(732)	(34)
Disposition of treasury stock	199,522	941
Reversal of land revaluation excess	(353)	(1,591)
Change of application of equity method		(1,919)
Increase in companies accounted for under the equity method	5,763	
Prior year adjustments on retained earnings of companies accounted for under the equity method	(16,802)	
Increase due to unification of accounting policies applied to foreign subsidiaries	778	
Decrease due to unification of accounting policies applied to foreign subsidiaries	(6,669)	
Net changes of items other than shareholders' equity	(754,780)	1,304,525
<b>Total changes during the period</b>	<b>(557,104)</b>	<b>1,374,990</b>
Balance at the end of the period	9,042,604	9,945,632

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

Not applicable

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

	(in millions of yen)	
	As of September 30, 2009	As of March 31, 2009
<b>Assets:</b>		
<b>Current assets:</b>		
Cash and due from banks	91,638	33,602
Accounts receivable	24,200	52,191
Other	45,404	50,497
<b>Total current assets</b>	<b>161,243</b>	<b>136,291</b>
<b>Fixed assets:</b>		
Tangible fixed assets	280	255
Intangible fixed assets	1,337	1,066
Investments and other assets	9,944,292	9,691,665
Investment securities	886,142	886,634
Investments in subsidiaries and affiliates	9,059,633	8,806,543
Other	250	221
Allowance for losses on investments	(1,733)	(1,733)
<b>Total fixed assets</b>	<b>9,945,910</b>	<b>9,692,987</b>
<b>Total assets</b>	<b>10,107,154</b>	<b>9,829,278</b>
<b>Liabilities:</b>		
<b>Current liabilities:</b>		
Short-term borrowings	1,002,648	1,032,670
Current portion of bonds payable	200,000	100,000
Current portion of long-term borrowings	257,252	12,800
Lease liabilities	46	11
Accounts payable	1,058	1,372
Income taxes payable	325	400
Reserve for bonuses	307	299
Other	7,071	22,074
<b>Total current liabilities</b>	<b>1,468,709</b>	<b>1,169,628</b>
<b>Fixed liabilities:</b>		
Bonds payable	510,500	230,000
Long-term borrowings from subsidiaries and affiliates	463,110	707,573
Lease liabilities	173	39
Other	14,019	4,729
<b>Total fixed liabilities</b>	<b>987,802</b>	<b>942,342</b>
<b>Total liabilities</b>	<b>2,456,512</b>	<b>2,111,971</b>

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Net assets:		
Shareholders' equity:		
Capital stock	1,620,896	1,620,896
Capital surplus:		
Capital reserve	1,620,914	1,620,914
Other capital surplus	2,109,937	2,109,970
Total capital surplus	3,730,851	3,730,884
Retained earnings:		
Other retained earnings:		
Other reserve	150,000	150,000
Earned surplus brought forward	2,129,702	2,211,855
Total retained earnings	2,279,702	2,361,855
Treasury stock	(31)	(979)
Total shareholders' equity	7,631,419	7,712,656
Valuation and translation adjustments:		
Net unrealized gains (losses) on other securities	13,794	
Total valuation and translation adjustments	13,794	
Subscription rights to shares	5,429	4,650
Total net assets	7,650,642	7,717,307
Total liabilities and net assets	10,107,154	9,829,278



**(2) Non-consolidated Statements of Operations**

	<b>For the six months ended September 30, 2008</b>	<b>(in millions of yen) For the six months ended September 30, 2009</b>
Operating income	247,861	143,203
Operating expenses	7,979	8,632
Operating profits	239,882	134,571
Non-operating income	432	5,917
Non-operating expenses	8,907	23,649
Ordinary profits	231,407	116,839
Extraordinary gains	32,487	563
Extraordinary losses		126,459
Income (loss) before income taxes	263,895	(9,056)
Income taxes-current	142	4,231
Income taxes-deferred	(27,350)	919
Total taxes	(27,208)	5,151
Net income (loss)	291,103	(14,207)

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

	For the six months ended September 30, 2008	(in millions of yen) For the six months ended September 30, 2009
<b>Shareholders' equity</b>		
<b>Capital stock</b>		
Balance at the end of the previous period	1,383,052	1,620,896
Balance at the end of the period	1,383,052	1,620,896
<b>Capital surplus</b>		
<b>Capital reserve</b>		
Balance at the end of the previous period	1,383,070	1,620,914
Balance at the end of the period	1,383,070	1,620,914
<b>Other capital surplus</b>		
Balance at the end of the previous period	2,497,841	2,109,970
<b>Changes during the period</b>		
Disposition of treasury stock	(262)	(32)
Increase by share exchange	(387,560)	
Total changes during the period	(387,822)	(32)
Balance at the end of the period	2,110,019	2,109,937
<b>Retained earnings</b>		
<b>Other retained earnings</b>		
<b>Other reserve</b>		
Balance at the end of the previous period	150,000	150,000
Balance at the end of the period	150,000	150,000
<b>Earned surplus brought forward</b>		
Balance at the end of the previous period	2,065,219	2,211,855
<b>Changes during the period</b>		
Dividends from retained earnings	(75,859)	(67,945)
Net income (loss)	291,103	(14,207)
Total changes during the period	215,243	(82,152)
Balance at the end of the period	2,280,463	2,129,702
<b>Treasury stock</b>		
Balance at the end of the previous period	(724,571)	(979)
<b>Changes during the period</b>		
Repurchase of treasury stock	(239,530)	(20)
Disposition of treasury stock	648,905	968

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Total changes during the period	409,375	947
Balance at the end of the period	(315,196)	(31)
<b>Total shareholders' equity</b>		
Balance at the end of the previous period	6,754,613	7,712,656
<b>Changes during the period</b>		
Dividends from retained earnings	(75,859)	(67,945)
Net income (loss)	291,103	(14,207)
Repurchase of treasury stock	(239,530)	(20)
Disposition of treasury stock	648,642	935
Increase by share exchange	(387,560)	
Total changes during the period	236,796	(81,237)
Balance at the end of the period	6,991,409	7,631,419

Mitsubishi UFJ Financial Group, Inc.

	For the six months ended September 30, 2008	(in millions of yen) For the six months ended September 30, 2009
Valuation and translation adjustments		
Net unrealized gains (losses) on other securities		
Balance at the end of the previous period		
Changes during the period		
Net changes of items other than shareholders' equity		13,794
Total changes during the period		13,794
Balance at the end of the period		13,794
Subscription rights to shares		
Balance at the end of the previous period	2,408	4,650
Changes during the period		
Net changes of items other than shareholders' equity	1,154	778
Total changes during the period	1,154	778
Balance at the end of the period	3,562	5,429
Total net assets		
Balance at the end of the previous period	6,757,021	7,717,307
Changes during the period		
Dividends from retained earnings	(75,859)	(67,945)
Net income (loss)	291,103	(14,207)
Repurchase of treasury stock	(239,530)	(20)
Disposition of treasury stock	648,642	935
Increase by share exchange	(387,560)	
Net changes of items other than shareholders' equity	1,154	14,572
Total changes during the period	237,950	(66,665)
Balance at the end of the period	6,994,971	7,650,642

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

Not applicable

Selected Financial Information

under Japanese GAAP

For the Six Months Ended September 30, 2009

Mitsubishi UFJ Financial Group, Inc.

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

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

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

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

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



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

	For the six months ended		(in millions of yen)
	September 30, 2009 (A)	September 30, 2008 (B)	Increase (Decrease) (A) - (B)
Gross profits	1,813,239	1,696,540	116,699
Gross profits before credit costs for trust accounts	1,813,239	1,696,549	116,690
Net interest income	1,115,203	970,586	144,616
Trust fees	52,456	67,097	(14,640)
Credit costs for trust accounts (1)		(9)	9
Net fees and commissions	493,155	505,030	(11,875)
Net trading profits	167,472	125,126	42,346
Net other business profits	(15,048)	28,699	(43,747)
Net gains (losses) on debt securities	24,873	11,333	13,539
General and administrative expenses	1,061,477	1,072,728	(11,250)
Amortization of goodwill	17,185	9,727	7,458
Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill	768,947	633,548	135,399
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	751,761	623,820	127,941
Provision for general allowance for credit losses (2)	(54,788)	11,001	(65,789)
Net business profits*	696,973	634,812	62,160
Net non-recurring gains (losses)	(463,925)	(446,695)	(17,230)
Credit costs (3)	(389,483)	(345,939)	(43,544)
Losses on loan write-offs	(145,707)	(163,052)	17,344
Provision for specific allowance for credit losses	(230,326)	(181,639)	(48,686)
Other credit costs	(13,450)	(1,247)	(12,202)
Net gains (losses) on equity securities	13,353	(75,286)	88,639
Gains on sales of equity securities	77,457	71,840	5,616
Losses on sales of equity securities	(32,644)	(1,850)	(30,793)
Losses on write-down of equity securities	(31,459)	(145,276)	113,816
Profits (losses) from investments in affiliates	1,703	1,495	207
Other non-recurring gains (losses)	(89,498)	(26,965)	(62,532)
Ordinary profits	233,047	188,117	44,929
Net extraordinary gains (losses)	(18,672)	629	(19,302)
Gains on loans written-off (4)	24,804	14,388	10,416

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Losses on impairment of fixed assets	(10,097)	(4,879)	(5,217)
Amortization of goodwill	(27,918)		(27,918)
Income before income taxes and others	214,374	188,747	25,627
Income taxes-current	50,242	47,772	2,469
Refund of income taxes	(16,090)		(16,090)
Income taxes-deferred	8,442	(168)	8,610
Total taxes	42,593	47,604	(5,010)
Minority interests	30,832	49,120	(18,287)
Net income	140,948	92,023	48,925

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)	(444,272)	(334,947)	(109,325)
Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)	(419,467)	(320,558)	(98,909)
Number of consolidated subsidiaries	249	246	3
Number of affiliated companies accounted for under the equity method	58	61	(3)

**BTMU and MUTB Combined**

	For the six months ended		(in millions of yen)
	September 30, 2009 (A)	September 30, 2008 (B)	Increase (Decrease) (A) - (B)
Gross profits	<b>1,068,966</b>	1,101,436	(32,469)
Gross profits before credit costs for trust accounts	<b>1,068,966</b>	1,101,445	(32,478)
Net interest income	<b>743,297</b>	745,293	(1,995)
Trust fees	<b>40,158</b>	51,281	(11,123)
Credit costs for trust accounts (1)		(9)	9
Net fees and commissions	<b>234,737</b>	240,420	(5,682)
Net trading profits	<b>85,572</b>	45,636	39,935
Net other business profits	<b>(34,799)</b>	18,804	(53,603)
Net gains (losses) on debt securities	<b>21,391</b>	15,200	6,190
General and administrative expenses	<b>607,928</b>	663,317	(55,389)
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	<b>461,037</b>	438,127	22,910
Provision for general allowance for credit losses (2)	<b>31,026</b>	16,820	14,205
Net business profits	<b>492,064</b>	454,938	37,125
Net non-recurring gains (losses)	<b>(331,714)</b>	(363,547)	31,832
Credit costs (3)	<b>(255,077)</b>	(259,070)	3,993
Losses on loan write-offs	<b>(135,162)</b>	(149,268)	14,105
Provision for specific allowance for credit losses	<b>(114,259)</b>	(103,373)	(10,886)
Other credit costs	<b>(5,655)</b>	(6,429)	773
Net gains (losses) on equity securities	<b>(10,956)</b>	(78,852)	67,896
Gains on sales of equity securities	<b>49,862</b>	62,618	(12,756)
Losses on sales of equity securities	<b>(32,418)</b>	(1,107)	(31,310)
Losses on write-down of equity securities	<b>(28,401)</b>	(140,363)	111,962
Other non-recurring gains (losses)	<b>(65,680)</b>	(25,623)	(40,056)
Ordinary profits	<b>160,349</b>	91,391	68,958
Net extraordinary gains (losses)	<b>10,793</b>	9,327	1,465
Gains on loans written-off (4)	<b>18,560</b>	12,024	6,536
Income before income taxes	<b>171,142</b>	100,718	70,424
Income taxes-current	<b>19,953</b>	7,915	12,037
Refund of income taxes	<b>(6,328)</b>		(6,328)
Income taxes-deferred	<b>1,973</b>	35,842	(33,868)
Total taxes	<b>15,598</b>	43,757	(28,159)

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Net income	<b>155,544</b>	56,960	98,583
<b>(Reference)</b>			
Total credit costs (1)+(2)+(3)	<b>(224,051)</b>	(242,259)	18,208
Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)	<b>(205,490)</b>	(230,235)	24,745

**BTMU Consolidated**

	For the six months ended		(in millions of yen)
	September 30, 2009 (A)	September 30, 2008 (B)	Increase (Decrease) (A) - (B)
Gross profits	1,199,294	1,295,837	(96,542)
Net interest income	847,721	886,603	(38,881)
Trust fees	6,532	9,964	(3,432)
Net fees and commissions	269,781	318,882	(49,100)
Net trading profits	80,031	50,748	29,282
Net other business profits	(4,773)	29,637	(34,411)
Net gains (losses) on debt securities	33,856	4,773	29,083
General and administrative expenses	666,324	772,151	(105,826)
Amortization of goodwill	8,201	3,062	5,139
Net business profits before provision for general allowance for credit losses and amortization of goodwill	541,171	526,747	14,423
Net business profits before provision for general allowance for credit losses	532,969	523,685	9,283
Provision for general allowance for credit losses (1)	(41,150)	(558)	(40,591)
Net business profits*	491,819	523,127	(31,307)
Net non-recurring gains (losses)	(349,633)	(387,994)	38,361
Credit costs (2)	(275,239)	(315,683)	40,443
Losses on loan write-offs	(138,710)	(157,232)	18,521
Provision for specific allowance for credit losses	(122,987)	(154,897)	31,910
Other credit costs	(13,542)	(3,553)	(9,988)
Net gains (losses) on equity securities	(21,277)	(57,118)	35,841
Gains on sales of equity securities	38,665	65,451	(26,786)
Losses on sales of equity securities	(33,736)	(1,510)	(32,225)
Losses on write-down of equity securities	(26,205)	(121,059)	94,853
Profits (losses) from investments in affiliates	432	2,328	(1,896)
Other non-recurring gains (losses)	(53,548)	(17,521)	(36,027)
Ordinary profits	142,185	135,132	7,053
Net extraordinary gains (losses)	24,006	138,415	(114,408)
Gains on loans written-off (3)	18,567	12,185	6,381
Income before income taxes and others	166,192	273,547	(107,355)
Income taxes-current	34,546	37,166	(2,619)

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Refund of income taxes	(15,293)		(15,293)
Income taxes-deferred	(6,423)	14,409	(20,832)
Total taxes	12,829	51,575	(38,745)
Minority interests	30,640	46,829	(16,188)
Net income	122,722	175,142	(52,420)

Note:

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

(Reference)

Total credit costs (1)+(2)	(316,389)	(316,242)	(147)
Total credit costs + Gains on loans written-off (1)+(2)+(3)	(297,822)	(304,056)	6,234
Number of consolidated subsidiaries	151	159	(8)
Number of affiliated companies accounted for under the equity method	45	47	(2)

**BTMU Non-consolidated**

	For the six months ended		(in millions of yen)
	September 30, 2009	September 30, 2008	Increase (Decrease)
	(A)	(B)	(A) - (B)
Gross profits	<b>917,994</b>	923,036	(5,042)
Domestic gross profits	<b>642,323</b>	675,142	(32,818)
Net interest income	<b>474,817</b>	527,314	(52,497)
Net fees and commissions	<b>126,035</b>	132,915	(6,879)
Net trading profits	<b>8,406</b>	20,049	(11,643)
Net other business profits	<b>33,064</b>	(5,137)	38,201
Net gains (losses) on debt securities	<b>35,496</b>	7,962	27,533
Non-domestic gross profits	<b>275,670</b>	247,894	27,776
Net interest income	<b>190,254</b>	137,323	52,931
Net fees and commissions	<b>71,866</b>	59,807	12,059
Net trading profits	<b>69,083</b>	28,097	40,986
Net other business profits	<b>(55,534)</b>	22,666	(78,201)
Net gains (losses) on debt securities	<b>(2,411)</b>	341	(2,753)
General and administrative expenses	<b>509,915</b>	563,499	(53,583)
Personnel expenses	<b>188,844</b>	193,473	(4,628)
Non-personnel expenses	<b>294,832</b>	334,415	(39,582)
Taxes	<b>26,238</b>	35,610	(9,372)
Net business profits before provision for general allowance for credit losses	<b>408,078</b>	359,537	48,541
Provision for general allowance for credit losses (1)	<b>24,929</b>	18,085	6,844
Net business profits	<b>433,008</b>	377,622	55,385
Net non-recurring gains (losses)	<b>(307,975)</b>	(339,730)	31,754
Credit costs (2)	<b>(238,607)</b>	(256,747)	18,140
Losses on loan write-offs	<b>(133,292)</b>	(147,082)	13,789
Provision for specific allowance for credit losses	<b>(99,950)</b>	(103,026)	3,075
Other credit costs	<b>(5,363)</b>	(6,638)	1,274
Net gains (losses) on equity securities	<b>(16,480)</b>	(62,349)	45,868
Gains on sales of equity securities	<b>38,787</b>	59,148	(20,361)
Losses on sales of equity securities	<b>(32,161)</b>	(814)	(31,346)
Losses on write-down of equity securities	<b>(23,106)</b>	(120,683)	97,577
Other non-recurring gains (losses)	<b>(52,887)</b>	(20,633)	(32,254)
Ordinary profits	<b>125,032</b>	37,892	87,140
Net extraordinary gains (losses)	<b>12,291</b>	10,807	1,484

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Gains on loans written-off (3)	<b>17,731</b>	10,919	6,812
Income before income taxes	<b>137,324</b>	48,699	88,624
Income taxes-current	<b>20,252</b>	8,213	12,038
Refund of income taxes	<b>(6,328)</b>		(6,328)
Income taxes-deferred	<b>(7,364)</b>	15,470	(22,834)
Total taxes	<b>6,559</b>	23,683	(17,124)
Net income	<b>130,765</b>	25,016	105,748
<b>(Reference)</b>			
Total credit costs (1)+(2)	<b>(213,677)</b>	(238,662)	24,984
Total credit costs + Gains on loans written-off (1)+(2)+(3)	<b>(195,946)</b>	(227,743)	31,796



**MUTB Consolidated**

	For the six months ended		(in millions of yen)
	September 30, 2009 (A)	September 30, 2008 (B)	Increase (Decrease) (A) - (B)
Gross profits	178,360	205,217	(26,856)
Gross profits before credit costs for trust accounts	178,360	205,226	(26,865)
Trust fees	46,046	57,132	(11,086)
Trust fees before credit costs for trust accounts	46,046	57,141	(11,095)
Loan trusts and money trusts fees (Jointly operated designated money trusts before credit costs for trust accounts)	3,977	4,451	(473)
Other trust fees	42,068	52,690	(10,622)
Credit costs for trust accounts (1)		(9)	9
Net interest income	77,382	79,939	(2,556)
Net fees and commissions	52,384	66,103	(13,718)
Net trading profits	14,809	749	14,059
Net other business profits	(12,261)	1,293	(13,554)
Net gains (losses) on debt securities	(11,692)	6,896	(18,589)
General and administrative expenses	122,744	125,105	(2,360)
Amortization of goodwill			
Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill	55,615	80,121	(24,505)
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	55,615	80,121	(24,505)
Provision for general allowance for credit losses (2)	6,027	(1,047)	7,074
Net business profits*	61,643	79,065	(17,422)
Net non-recurring gains (losses)	(23,138)	(24,072)	934
Credit costs (3)	(16,693)	(2,473)	(14,220)
Losses on loan write-offs	(1,973)	(2,263)	289
Provision for specific allowance for credit losses	(14,409)	(418)	(13,990)
Other credit costs	(310)	208	(519)
Net gains (losses) on equity securities	5,401	(16,557)	21,958
Gains on sales of equity securities	10,949	3,416	7,533
Losses on sales of equity securities	(252)	(293)	40
Losses on write-down of equity securities	(5,295)	(19,680)	14,385
Profits (losses) from investments in affiliates	1,440	299	1,141
Other non-recurring gains (losses)	(13,287)	(5,341)	(7,945)
Ordinary profits	38,504	54,992	(16,488)
Net extraordinary gains (losses)	(1,653)	(1,479)	(173)

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Gains on loans written-off (4)	777	1,157	(379)
Losses on impairment of fixed assets	(2,349)	(1,765)	(583)
Income before income taxes and others	36,851	53,513	(16,662)
Income taxes-current	1,311	1,669	(357)
Income taxes-deferred	8,965	20,251	(11,285)
Total taxes	10,277	21,920	(11,642)
Minority interests	2,073	856	1,216
Net income	24,500	30,736	(6,235)

Note:

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

**(Reference)**

Total credit costs (1)+(2)+(3)	(10,666)	(3,529)	(7,137)
Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)	(9,889)	(2,371)	(7,517)
Number of consolidated subsidiaries	25	27	(2)
Number of affiliated companies accounted for under the equity method	7	9	(2)

**MUTB Non-consolidated**

	For the six months ended		(in millions of yen)
	September 30, 2009	September 30, 2008	Increase (Decrease)
	(A)	(B)	(A) - (B)
Gross profits	150,972	178,399	(27,427)
Gross profits before credit costs for trust accounts	150,972	178,408	(27,436)
Domestic gross profits	131,322	164,588	(33,266)
Trust fees	40,158	51,281	(11,123)
Trust fees before credit costs for trust accounts	40,158	51,290	(11,132)
Loan trusts and money trusts fees (Jointly operated designated money trusts before credit costs for trust accounts)	3,977	4,451	(473)
Other trust fees	36,180	46,839	(10,659)
Credit costs for trust accounts (1)		(9)	9
Net interest income	48,953	70,414	(21,461)
Net fees and commissions	37,016	48,322	(11,305)
Net trading profits	16,604	(8,737)	25,341
Net other business profits	(11,410)	3,307	(14,718)
Net gains (losses) on debt securities	(10,310)	4,856	(15,166)
Non-domestic gross profits	19,649	13,810	5,839
Net interest income	29,272	10,241	19,031
Net fees and commissions	(181)	(624)	442
Net trading profits	(8,522)	6,226	(14,748)
Net other business profits	(918)	(2,032)	1,113
Net gains (losses) on debt securities	(1,382)	2,040	(3,423)
General and administrative expenses	98,012	99,818	(1,805)
Personnel expenses	33,945	31,556	2,389
Non-personnel expenses	58,962	62,598	(3,636)
Taxes	5,104	5,662	(558)
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	52,959	78,589	(25,630)
Provision for general allowance for credit losses (2)	6,096	(1,264)	7,361
Net business profits	59,056	77,316	(18,259)
Net non-recurring gains (losses)	(23,739)	(23,817)	77
Credit costs (3)	(16,470)	(2,323)	(14,146)
Losses on loan write-offs	(1,869)	(2,185)	316
Provision for specific allowance for credit losses	(14,308)	(347)	(13,961)
Other credit costs	(291)	208	(500)
Net gains (losses) on equity securities	5,523	(16,503)	22,027

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Gains on sales of equity securities	<b>11,075</b>	3,469	7,605
Losses on sales of equity securities	<b>(256)</b>	(293)	36
Losses on write-down of equity securities	<b>(5,295)</b>	(19,680)	14,385
Other non-recurring gains (losses)	<b>(12,792)</b>	(4,989)	(7,802)
<b>Ordinary profits</b>	<b>35,316</b>	53,499	(18,182)
Net extraordinary gains (losses)	<b>(1,498)</b>	(1,479)	(18)
Gains on loans written-off (4)	<b>829</b>	1,105	(275)
Losses on impairment of fixed assets	<b>(2,275)</b>	(1,765)	(509)
<b>Income before income taxes</b>	<b>33,818</b>	52,019	(18,200)
Income taxes-current	<b>(298)</b>	(297)	(1)
Income taxes-deferred	<b>9,338</b>	20,371	(11,033)
<b>Total taxes</b>	<b>9,039</b>	20,074	(11,035)
<b>Net income</b>	<b>24,779</b>	31,944	(7,165)
<b>(Reference)</b>			
Total credit costs (1)+(2)+(3)	<b>(10,373)</b>	(3,597)	(6,775)
Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)	<b>(9,544)</b>	(2,492)	(7,051)

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

	For the six months ended September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(percentage per annum) For the six months ended September 30, 2008 (B)
<b>(All branches)</b>			
Total average interest rate on interest-earning assets (a)	1.49	(0.62)	2.11
Average interest rate on loans and bills discounted (b)	1.69	(0.53)	2.22
Average interest rate on securities	0.92	(0.68)	1.61
Total average interest rate on interest-bearing liabilities (c) <including general and administrative expenses>	1.23	(0.68)	1.91
Average interest rate on deposits and NCD (d)	0.24	(0.38)	0.62
Average interest rate on other liabilities	1.74	(0.89)	2.64
Overall interest rate spread (a)-(c)	0.26	0.05	0.20
Interest rate spread (b)-(d)	1.45	(0.14)	1.59
<b>(Domestic business segment)</b>			
Total average interest rate on interest-earning assets (e)	1.18	(0.29)	1.48
Average interest rate on loans and bills discounted (f)	1.59	(0.21)	1.81
Average interest rate on securities	0.67	(0.46)	1.13
Total average interest rate on interest-bearing liabilities (g) <including general and administrative expenses>	0.99	(0.27)	1.26
Average interest rate on deposits and NCD (h)	0.16	(0.12)	0.29
Average interest rate on other liabilities	0.62	(0.40)	1.03
Overall interest rate spread (e)-(g)	0.19	(0.02)	0.21
Interest rate spread (f)-(h)	1.42	(0.09)	1.51

**MUTB Non-consolidated**

	For the six months ended September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(percentage per annum) For the six months ended September 30, 2008 (B)
<b>(All branches)</b>			
Total average interest rate on interest-earning assets (a)	1.27	(0.54)	1.81
Average interest rate on loans and bills discounted (b)	1.35	(0.24)	1.60
Average interest rate on securities	1.18	(1.05)	2.23
Total average interest rate on interest-bearing liabilities (c)	0.51	(0.41)	0.93

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Average interest rate on deposits and NCD (d)	<b>0.50</b>	(0.22)	0.73
Overall interest rate spread (a)-(c)	<b>0.76</b>	(0.12)	0.88
Interest rate spread (b)-(d)	<b>0.84</b>	(0.02)	0.87

**(Domestic business segment)**

Total average interest rate on interest-earning assets (e)	<b>1.05</b>	(0.40)	1.45
Average interest rate on loans and bills discounted (f)	<b>1.35</b>	(0.14)	1.50
Average interest rate on securities	<b>0.73</b>	(0.95)	1.69
Total average interest rate on interest-bearing liabilities (g)	<b>0.49</b>	(0.07)	0.57
Average interest rate on deposits and NCD (h)	<b>0.50</b>	(0.06)	0.56
Overall interest rate spread (e)-(g)	<b>0.56</b>	(0.32)	0.88
Interest rate spread (f)-(h)	<b>0.84</b>	(0.08)	0.93

**BTMU and MUTB combined**

	For the six months ended September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(percentage per annum) For the six months ended September 30, 2008 (B)
<b>(Domestic business segment)</b>			
Average interest rate on loans and bills discounted (a)	<b>1.55</b>	(0.20)	1.76
Average interest rate on deposits and NCD (b)	<b>0.21</b>	(0.11)	0.32
Interest rate spread (a)-(b)	<b>1.34</b>	(0.09)	1.44

Mitsubishi UFJ Financial Group, Inc.

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

	(in billions of yen)			
	As of September 30, 2009			
	within 1 year	1 year to 5 years	over 5 years	Total
Receive-fix / pay-floater	10,378.1	7,593.8	255.3	18,227.3
Receive-floater / pay-fix	1,313.6	834.8	439.8	2,588.3
Receive-floater / pay-floater	27.1	20.0		47.1
Receive-fix / pay-fix		94.4		94.4
<b>Total</b>	<b>11,719.0</b>	<b>8,543.1</b>	<b>695.1</b>	<b>20,957.3</b>

**BTMU Consolidated**

	(in billions of yen)			
	As of September 30, 2009			
	within 1 year	1 year to 5 years	over 5 years	Total
Receive-fix / pay-floater	8,967.6	7,014.9	384.5	16,367.2
Receive-floater / pay-fix	1,171.1	133.4	263.6	1,568.2
Receive-floater / pay-floater		20.0		20.0
Receive-fix / pay-fix				
<b>Total</b>	<b>10,138.7</b>	<b>7,168.4</b>	<b>648.2</b>	<b>17,955.4</b>

**MUTB Consolidated**

	(in billions of yen)			
	As of September 30, 2009			
	within 1 year	1 year to 5 years	over 5 years	Total
Receive-fix / pay-floater	1,687.4	1,936.6	100.5	3,724.5
Receive-floater / pay-fix	72.6	587.2	329.1	989.0
Receive-floater / pay-floater				
Receive-fix / pay-fix				
<b>Total</b>	<b>1,760.0</b>	<b>2,523.8</b>	<b>429.6</b>	<b>4,713.5</b>

**4. Securities****MUFG Consolidated**

The tables include negotiable certificates of deposit in Cash and due from banks, beneficiary rights to the trust in Monetary claims bought and others in addition to Securities. Net unrealized gains (losses) are determined based on the fair values at the end of the fiscal period.

**Fair Value Information on Securities**

	(in millions of yen)			
	As of September 30, 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	3,506,913	32,693	3,250,373	5,835
Domestic bonds	1,521,089	23,378	1,537,035	19,012
Government bonds	1,242,033	18,573	1,242,065	15,817
Municipal bonds	49,409	804	51,961	751
Corporate bonds	229,646	4,000	243,008	2,443
Other	1,985,823	9,315	1,713,338	(13,176)
Foreign bonds	872,942	120	615,741	(4,130)
Other	1,112,880	9,194	1,097,596	(9,046)

	(in millions of yen)			
	As of September 30, 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	50,500,502	414,876	41,595,222	(917,772)
Domestic equity securities	4,272,284	476,839	3,732,578	(179,804)
Domestic bonds	33,462,016	124,240	25,000,441	(38,553)
Government bonds	31,736,799	102,160	23,301,184	(27,235)
Municipal bonds	285,535	8,428	278,005	3,537
Corporate bonds	1,439,681	13,651	1,421,251	(14,856)
Other	12,766,201	(186,203)	12,862,201	(699,414)
Foreign equity securities	307,973	63,638	107,943	(20,675)
Foreign bonds	10,496,448	61,145	10,644,629	(29,139)
Other	1,961,779	(310,987)	2,109,628	(649,598)



**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.

**Fair Value Information on Securities**

	As of September 30, 2009		As of March 31, 2009	
	Amount on balance sheet	Net unrealized gains (losses)	Amount on balance sheet	Net unrealized gains (losses)
Debt securities being held to maturity	1,460,631	19,167	1,555,839	(6,443)
Stocks of subsidiaries and affiliates	199,495	(25,083)	191,142	(43,026)

	As of September 30, 2009		As of March 31, 2009	
	Amount on balance sheet	Net unrealized gains (losses)	Amount on balance sheet	Net unrealized gains (losses)
Other securities	40,441,900	240,122	33,142,134	(729,925)
Domestic equity securities	3,384,502	234,230	2,943,106	(294,947)
Domestic bonds	28,712,539	117,466	20,900,754	(26,110)
Other	8,344,858	(111,574)	9,298,273	(408,867)
Foreign equity securities	132,918	35,814	83,828	(17,756)
Foreign bonds	6,855,315	39,223	7,772,395	18,946
Other	1,356,624	(186,612)	1,442,049	(410,056)

**Redemption Schedule of Other Securities with Maturities and Debt Securities Being Held to Maturity**

	As of September 30, 2009			
	within 1 year	1 year to 5 years	5 years to 10 years	over 10 years
Domestic bonds	11,689,761	14,556,943	3,595,088	2,340,812
Government bonds	11,193,554	12,186,751	2,759,379	1,591,948
Municipal bonds	2,059	74,344	196,080	431
Corporate bonds	494,147	2,295,846	639,628	748,432
Other	1,448,229	2,945,875	1,831,553	3,065,689
Foreign bonds	1,298,748	2,847,045	1,115,651	1,953,164
Other	149,480	98,829	715,902	1,112,525
Total	13,137,990	17,502,818	5,426,642	5,406,501

	As of March 31, 2009			
	within 1 year	1 year to 5 years	5 years to 10 years	over 10 years
Domestic bonds	10,838,318	7,989,036	3,761,389	1,933,967
Government bonds	10,412,217	5,408,825	2,848,594	1,267,443
Municipal bonds	2,149	51,935	197,254	412
Corporate bonds	423,951	2,528,275	715,539	666,111
Other	622,348	4,300,059	1,495,388	3,859,550
Foreign bonds	483,031	4,160,378	932,385	2,515,424
Other	139,317	139,680	563,002	1,344,126
Total	11,460,667	12,289,095	5,256,778	5,793,517



**MUTB Non-consolidated**

The tables include beneficiary rights to the trust 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.

**Fair Value Information on Securities**

	As of September 30, 2009		As of March 31, 2009	
	Amount on balance sheet	Net unrealized gains (losses)	Amount on balance sheet	Net unrealized gains (losses)
Debt securities being held to maturity	1,399,650	24,413	1,160,657	18,031
Stocks of subsidiaries and affiliates	2,821	514	2,821	

	As of September 30, 2009		As of March 31, 2009	
	Amount on balance sheet	Net unrealized gains (losses)	Amount on balance sheet	Net unrealized gains (losses)
Other securities	8,176,613	10,679	6,822,570	(227,737)
Domestic equity securities	822,711	87,279	726,470	(37,061)
Domestic bonds	4,077,017	17,184	3,556,071	3,332
Other	3,276,884	(93,784)	2,540,028	(194,008)
Foreign equity securities	43,968	4,545	21,963	(1,158)
Foreign bonds	2,676,174	7,484	2,003,107	(46,080)
Other	556,741	(105,814)	514,957	(146,769)

**Redemption Schedule of Other Securities with Maturities and Debt Securities Being Held to Maturity**

	As of September 30, 2009			
	within 1 year	1 year to 5 years	5 years to 10 years	over 10 years
Domestic bonds	1,166,475	3,535,424	261,184	126,615
Government bonds	1,099,709	3,119,208	255,520	124,153
Municipal bonds	16,747	33,329	309	50
Corporate bonds	50,019	382,885	5,354	2,411
Other	309,382	2,206,239	750,919	162,368
Foreign bonds	272,971	2,094,149	614,843	138,193
Other	36,411	112,090	136,076	24,174
Total	1,475,858	5,741,663	1,012,103	288,983

	As of March 31, 2009			
	within 1 year	1 year to 5 years	5 years to 10 years	over 10 years
Domestic bonds	1,410,150	2,652,702	427,534	87,651
Government bonds	1,360,345	2,228,579	400,874	85,424
Municipal bonds	13,938	45,189	2,766	50
Corporate bonds	35,866	378,933	23,893	2,177
Other	158,893	1,431,021	770,601	149,140

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Foreign bonds	140,144	1,327,610	611,685	123,263
Other	18,748	103,410	158,916	25,877
Total	1,569,043	4,083,723	1,198,136	236,792

**5. ROE****MUFG Consolidated**

	For the six months ended September 30, 2009 (A)	Increase (Decrease) (A) - (B)	For the six months ended September 30, 2008 (B)	(%)
ROE*	3.77	1.19	2.58	

Note:

\* ROE is computed as follows:

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

×100

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

(in billions of yen)			
	As of September 30, 2009 (A) (Preliminary basis)	Increase (Decrease) (A) - (B)	As of March 31, 2009 (B)
(1) Risk-adjusted capital ratio	13.29%	1.52%	11.77%
Tier 1 ratio	9.13%	1.36%	7.76%
(2) Tier 1 capital	8,894.3	1,319.1	7,575.1
(3) Qualified Tier 2 capital	4,383.5	167.4	4,216.1
(4) Deductions from total qualifying capital	329.0	16.1	312.8
(5) Net qualifying capital (2)+(3)-(4)	12,948.9	1,470.4	11,478.4
(6) Risk-adjusted assets	97,368.2	(125.1)	97,493.4

**BTMU Consolidated**

(in billions of yen)			
	As of September 30, 2009 (A) (Preliminary basis)	Increase (Decrease) (A) - (B)	As of March 31, 2009 (B)
(1) Risk-adjusted capital ratio	13.72%	1.70%	12.02%
Tier 1 ratio	9.20%	1.56%	7.64%
(2) Tier 1 capital	7,287.5	1,159.9	6,127.6
(3) Qualified Tier 2 capital	3,787.3	77.8	3,709.4
(4) Deductions from total qualifying capital	212.8	12.7	200.0
(5) Net qualifying capital (2)+(3)-(4)	10,862.1	1,225.0	9,637.0
(6) Risk-adjusted assets	79,137.3	(1,036.4)	80,173.8

**MUTB Consolidated**

(in billions of yen)			
	As of September 30, 2009 (A) (Preliminary basis)	Increase (Decrease) (A) - (B)	As of March 31, 2009 (B)
(1) Risk-adjusted capital ratio	14.82%	2.12%	12.70%
Tier 1 ratio	11.62%	1.45%	10.17%
(2) Tier 1 capital	1,336.0	176.2	1,159.7
(3) Qualified Tier 2 capital	417.7	74.7	343.0
(4) Deductions from total qualifying capital	50.2	(4.6)	54.9
(5) Net qualifying capital (2)+(3)-(4)	1,703.6	255.6	1,447.9
(6) Risk-adjusted assets	11,489.6	94.3	11,395.3

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

No.19, 2006.

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

	As of September 30, 2009 (A)	% to total loans and bills discounted	As of March 31, 2009 (B)	% to total loans and bills discounted	Increase (Decrease) (A) - (B)	(in millions of yen) % to total loans and bills discounted
Loans to bankrupt borrowers	133,042	0.15%	147,810	0.16%	(14,768)	(0.00)%
Non-accrual delinquent loans	1,135,588	1.28%	950,262	1.03%	185,325	0.25%
Accruing loans contractually past due 3 months or more	17,208	0.01%	25,421	0.02%	(8,212)	(0.00)%
Restructured loans	396,689	0.45%	406,292	0.44%	(9,602)	0.00%
<b>Total risk monitored loans</b>	<b>1,682,528</b>	<b>1.91%</b>	<b>1,529,787</b>	<b>1.66%</b>	<b>152,741</b>	<b>0.24%</b>
Total loans and bills discounted	88,032,042		92,056,820		(4,024,778)	
Written-off	1,062,559		980,079		82,480	

**(2) Allowance for Credit Losses**

	As of September 30, 2009 (A)	% to total risk monitored loans	As of March 31, 2009 (B)	% to total risk monitored loans	Increase (Decrease) (A) - (B)	(in millions of yen) % to total risk monitored loans
Allowance for credit losses	1,254,412	74.55%	1,185,266	77.47%	69,145	(2.92)%
General allowance for credit losses	819,312		838,201		(18,888)	
Specific allowance for credit losses	434,143		345,929		88,214	
Allowance for credit to specific foreign borrowers	955		1,135		(180)	

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

	As of September 30, 2009 (A)	As of March 31, 2009 (B)	(in millions of yen) Increase (Decrease) (A) - (B)
Domestic	1,448,154	1,390,507	57,647
Overseas	234,373	139,280	95,093
Asia	19,191	15,455	3,736
Indonesia	2,452	756	1,695
Thailand	6,156	5,615	541
Hong Kong	99	102	(2)
Other	10,483	8,981	1,501
United States of America	145,600	81,220	64,379
Other	69,582	42,604	26,977



Total	<b>1,682,528</b>	1,529,787	152,741
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**Classified by Industry**

	(in millions of yen)
	As of
	September 30, 2009
Domestic	1,448,154
Manufacturing	156,593
Construction	48,874
Wholesale and retail	130,389
Finance and insurance	3,654
Real estate, goods rental and leasing	305,482
Services	103,686
Other industries	181,024
Consumer	518,450
Overseas	234,373
Financial institutions	23,586
Commercial and industrial	200,130
Other	10,656
<b>Total</b>	<b>1,682,528</b>

	As of
	March 31, 2009
Domestic	1,390,507
Manufacturing	128,786
Construction	65,795
Wholesale and retail	134,930
Finance and insurance	11,290
Real estate	293,969
Services	127,882
Other industries	124,614
Consumer	503,237
Overseas	139,280
Financial institutions	15,146
Commercial and industrial	108,197
Other	15,936
<b>Total</b>	<b>1,529,787</b>

Note: According to revision of Japan Standard Industrial Classification in November 2007, the classification is revised partially as of September 30, 2009.

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

	(in millions of yen)					
	As of September 30, 2009 (A)	% to total loans and bills discounted	As of March 31, 2009 (B)	% to total loans and bills discounted	Increase (Decrease) (A) - (B)	% to total loans and bills discounted
Loans to bankrupt borrowers	103,115	0.14%	118,869	0.16%	(15,754)	(0.01)%
Non-accrual delinquent loans	723,483	1.04%	646,784	0.87%	76,698	0.16%
Accruing loans contractually past due 3 months or more	11,747	0.01%	15,650	0.02%	(3,902)	(0.00)%
Restructured loans	263,912	0.38%	262,530	0.35%	1,382	0.02%
<b>Total risk monitored loans</b>	<b>1,102,258</b>	<b>1.58%</b>	<b>1,043,834</b>	<b>1.41%</b>	<b>58,423</b>	<b>0.17%</b>
Total loans and bills discounted	69,443,777		73,786,503		(4,342,726)	
Written-off	798,683		727,327		71,355	

**(2) Allowance for Credit Losses**

	(in millions of yen)					
	As of September 30, 2009 (A)	% to total risk monitored loans	As of March 31, 2009 (B)	% to total risk monitored loans	Increase (Decrease) (A) - (B)	% to total risk monitored loans
Allowance for credit losses	663,122	60.16%	639,580	61.27%	23,542	(1.11)%
General allowance for credit losses	428,051		452,980		(24,929)	
Specific allowance for credit losses	234,115		185,463		48,651	
Allowance for credit to specific foreign borrowers	955		1,135		(180)	

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

	(in millions of yen)		
	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase (Decrease) (A) - (B)
Domestic	997,453	967,445	30,007
Overseas	104,805	76,389	28,416
Asia	5,818	2,752	3,066
Indonesia	1,448	94	1,354
Thailand	852	1,671	(818)
Hong Kong	99	102	(2)
Other	3,417	884	2,533
United States of America	30,006	31,606	(1,599)
Other	68,981	42,031	26,950
<b>Total</b>	<b>1,102,258</b>	<b>1,043,834</b>	<b>58,423</b>

**Classified by Industry**

	As of September 30, 2009
Domestic	997,453
Manufacturing	148,349
Construction	44,847
Wholesale and retail	122,029
Finance and insurance	2,644
Real estate, goods rental and leasing	258,100
Services	98,095
Other industries	157,235
Consumer	166,151
Overseas	104,805
Financial institutions	23,586
Commercial and industrial	81,162
Other	56
<b>Total</b>	<b>1,102,258</b>

	(in millions of yen) As of March 31, 2009
Domestic	967,445
Manufacturing	117,716
Construction	57,815
Wholesale and retail	127,539
Finance and insurance	9,005
Real estate	248,395
Services	120,361
Other industries	119,197
Consumer	167,412
Overseas	76,389
Financial institutions	15,146
Commercial and industrial	61,017
Other	225
<b>Total</b>	<b>1,043,834</b>

Note: According to revision of Japan Standard Industrial Classification in November 2007, the classification is revised partially as of September 30, 2009.

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

	(in millions of yen)					
	As of September 30, 2009 (A)	% to total loans and bills discounted	As of March 31, 2009 (B)	% to total loans and bills discounted	Increase (Decrease) (A) - (B)	% to total loans and bills discounted
Loans to bankrupt borrowers	8,849	0.08%	11,746	0.11%	(2,897)	(0.02)%
Non-accrual delinquent loans	68,507	0.65%	48,433	0.46%	20,073	0.19%
Accruing loans contractually past due 3 months or more	644	0.00%	418	0.00%	226	0.00%
Restructured loans	10,219	0.09%	13,459	0.12%	(3,240)	(0.03)%
<b>Total risk monitored loans</b>	<b>88,220</b>	<b>0.84%</b>	<b>74,057</b>	<b>0.70%</b>	<b>14,162</b>	<b>0.13%</b>
Total loans and bills discounted	10,476,933		10,472,280		4,652	
Written-off	42,756		41,624		1,132	

**(2) Allowance for Credit Losses**

	(in millions of yen)					
	As of September 30, 2009 (A)	% to total risk monitored loans	As of March 31, 2009 (B)	% to total risk monitored loans	Increase (Decrease) (A) - (B)	% to total risk monitored loans
Allowance for credit losses	57,848	65.57%	50,376	68.02%	7,472	(2.45)%
General allowance for credit losses	32,122		38,219		(6,096)	
Specific allowance for credit losses	25,725		12,156		13,568	
Allowance for credit to specific foreign borrowers						

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

	(in millions of yen)		
	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase (Decrease) (A) - (B)
Domestic	88,164	73,925	14,239
Overseas	55	132	(76)
Asia			
Indonesia			
Thailand			
Hong Kong			
Other			
United States of America	42	118	(76)
Other	13	13	(0)

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Total	<b>88,220</b>	74,057	14,162
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**Classified by Industry**

	<b>As of</b>
	<b>September 30, 2009</b>
Domestic	<b>88,164</b>
Manufacturing	<b>4,491</b>
Construction	<b>1,320</b>
Wholesale and retail	<b>5,438</b>
Finance and insurance	<b>758</b>
Real estate, goods rental and leasing	<b>36,883</b>
Services	<b>2,396</b>
Other industries	<b>23,452</b>
Consumer	<b>13,424</b>
Overseas	<b>55</b>
Financial institutions	
Commercial and industrial	<b>55</b>
Other	
<b>Total</b>	<b>88,220</b>

	<b>(in millions of yen)</b>
	<b>As of</b>
	<b>March 31, 2009</b>
Domestic	<b>73,925</b>
Manufacturing	<b>5,755</b>
Construction	<b>3,979</b>
Wholesale and retail	<b>3,720</b>
Finance and insurance	<b>1,927</b>
Real estate	<b>34,850</b>
Services	<b>3,977</b>
Other industries	<b>4,929</b>
Consumer	<b>14,787</b>
Overseas	<b>132</b>
Financial institutions	
Commercial and industrial	<b>118</b>
Other	<b>13</b>
<b>Total</b>	<b>74,057</b>

Note: According to revision of Japan Standard Industrial Classification in November 2007, the classification is revised partially as of September 30, 2009.

**MUTB Non-consolidated: Trust Accounts**

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

**(1) Risk-Monitored Loans**

	(in millions of yen)					
	As of September 30, 2009 (A)	% to total loans and bills discounted	As of March 31, 2009 (B)	% to total loans and bills discounted	Increase (Decrease) (A) - (B)	% to total loans and bills discounted
Loans to bankrupt borrowers	85	0.06%	110	0.07%	(24)	(0.01)%
Non-accrual delinquent loans	16	0.01%	13	0.00%	2	0.00%
Accruing loans contractually past due 3 months or more	39	0.03%	60	0.04%	(20)	(0.01)%
Restructured loans	748	0.56%	1,152	0.82%	(404)	(0.25)%
<b>Total risk monitored loans</b>	<b>890</b>	<b>0.67%</b>	<b>1,337</b>	<b>0.95%</b>	<b>(446)</b>	<b>(0.28)%</b>
Total loans and bills discounted	132,077		139,753		(7,676)	

**(2) Allowance for Credit Losses**

	(in millions of yen)		
	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase (Decrease) (A) - (B)
Special internal reserves	554	777	(222)
Allowance for bad debts	395	419	(23)

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

	As of September 30, 2009
Domestic	890
Manufacturing	
Construction	
Wholesale and retail	
Finance and insurance	
Real estate, goods rental and leasing	337
Services	
Other industries	
Consumer	552
Total	890

(in millions of yen)

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	<b>As of March 31, 2009</b>
Domestic	1,337
Manufacturing	
Construction	
Wholesale and retail	
Finance and insurance	
Real estate	557
Services	215
Other industries	
Consumer	564
Total	1,337

Note: According to revision of Japan Standard Industrial Classification in November 2007, the classification is revised partially as of September 30, 2009.



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

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

**(1) Non Performing Loans**

	(in millions of yen)		
	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase (Decrease) (A) - (B)
Bankrupt or De facto Bankrupt	221,363	241,061	(19,698)
Doubtful	737,429	656,043	81,385
Special Attention	287,133	292,845	(5,712)
Non Performing Loans (1)	1,245,925	1,189,950	55,975
Normal	88,961,226	94,019,563	(5,058,337)
Total	90,207,152	95,209,514	(5,002,361)
Non Performing Loans / Total	1.38%	1.24%	0.13%

**(2) Status of Coverage of Non Performing Loans**

	(in millions of yen)		
	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase (Decrease) (A) - (B)
Covered amount (2)	942,336	916,267	26,069
Allowance for credit losses	346,674	288,475	58,199
Collateral, guarantees, etc.	595,661	627,791	(32,129)
Coverage ratio (2) / (1)	75.63%	77.00%	(1.36)%

**(3) Coverage Ratio**

	(in millions of yen)				
Category	Loan amount (A)	Allowance for credit losses (B)	Covered by collateral and/or guarantees (C)	Coverage ratio for unsecured portion (B) / [(A) - (C)]	Coverage ratio [(B)+ (C)] / (A)
Bankrupt or De facto Bankrupt	221,363	7,941	213,421		100.00%
	[241,061]	[8,126]	[232,934]		[100.00%]
Doubtful	737,429	249,464	307,788		75.56%
	[656,043]	[190,129]	[316,631]		[77.24%]
Special Attention	287,133	89,268	74,451		57.01%
	[292,845]	[90,219]	[78,225]		[57.51%]
Total	1,245,925	346,674	595,661		75.63%

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[1,189,950]

[288,475]

[627,791]

[77.00%]

Note: The upper figures are as of September 30, 2009. The lower figures with bracket are as of March 31, 2009.

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

	(in millions of yen)		
	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase (Decrease) (A) - (B)
Bankrupt or De facto Bankrupt	208,164	221,742	(13,577)
Doubtful	672,320	614,186	58,134
Special Attention	275,660	278,180	(2,520)
Non Performing Loans (1)	1,156,145	1,114,109	42,036
Normal	78,236,972	83,223,170	(4,986,197)
Total	79,393,117	84,337,279	(4,944,161)
Non Performing Loans / Total	1.45%	1.32%	0.13%

**(2) Status of Coverage of Non Performing Loans**

	(in millions of yen)		
	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase (Decrease) (A) - (B)
Covered amount (2)	869,319	854,031	15,287
Allowance for credit losses	318,853	273,809	45,043
Collateral, guarantees, etc.	550,465	580,221	(29,755)
Coverage ratio (2) / (1)	75.19%	76.65%	(1.46)%

**(3) Coverage Ratio**

	(in millions of yen)				
Category	Loan amount (A)	Allowance for credit losses (B)	Covered by collateral and/or guarantees (C)	Coverage ratio for unsecured portion (B) / [(A)-(C)]	Coverage ratio [(B)+(C)] / (A)
Bankrupt or De facto Bankrupt	208,164	7,292	200,872	100.00%	100.00%
	[221,742]	[7,051]	[214,691]	[100.00%]	[100.00%]
Doubtful	672,320	225,120	281,666	57.62%	75.37%
	[614,186]	[179,899]	[293,263]	[56.05%]	[77.03%]
Special Attention	275,660	86,439	67,927	41.61%	55.99%
	[278,180]	[86,858]	[72,266]	[42.18%]	[57.20%]
Total	1,156,145	318,853	550,465	52.64%	75.19%
	[1,114,109]	[273,809]	[580,221]	[51.28%]	[76.65%]

Note: The upper figures are as of September 30, 2009. The lower figures with bracket are as of March 31, 2009.



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

	(in millions of yen)		
	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase (Decrease) (A) - (B)
Bankrupt or De facto Bankrupt	13,063	19,158	(6,094)
Doubtful	64,961	41,572	23,389
Special Attention	10,864	13,772	(2,908)
Non Performing Loans (1)	88,889	74,502	14,386
Normal	10,593,068	10,657,977	(64,909)
Total	10,681,957	10,732,480	(50,523)
Non Performing Loans / Total	0.83%	0.69%	0.13%

**(2) Status of Coverage of Non Performing Loans**

	(in millions of yen)		
	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase (Decrease) (A) - (B)
Covered amount (2)	72,268	61,112	11,155
Allowance for credit losses	27,821	14,665	13,155
Collateral, guarantees, etc.	44,447	46,446	(1,999)
Coverage ratio (2) / (1)	81.30%	82.02%	(0.72)%

**(3) Coverage Ratio**

	(in millions of yen)				
Category	Loan amount (A)	Allowance for credit losses (B)	Covered by collateral and/or guarantees (C)	Coverage ratio for unsecured portion (B) / [(A)-(C)]	Coverage ratio [(B)+(C)] / (A)
Bankrupt or De facto Bankrupt	13,063	648	12,414	100.00%	100.00%
	[19,158]	[1,075]	[18,082]	[100.00%]	[100.00%]
Doubtful	64,961	24,343	25,975	62.44%	77.45%
	[41,572]	[10,230]	[23,082]	[55.32%]	[80.13%]
Special Attention	10,864	2,828	6,057	58.84%	81.79%
	[13,772]	[3,360]	[5,281]	[39.57%]	[62.74%]
Total	88,889	27,821	44,447	62.60%	81.30%
	[74,502]	[14,665]	[46,446]	[52.27%]	[82.02%]

Note: The upper figures are as of September 30, 2009. The lower figures with bracket are as of March 31, 2009.



**MUTB Non-consolidated: Trust Accounts**

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

**(1) Non Performing Loans**

	As of September 30, 2009 (A)	As of March 31, 2009 (B)	(in millions of yen) Increase (Decrease) (A) - (B)
Bankrupt or De facto Bankrupt	134	160	(25)
Doubtful	147	284	(137)
Special Attention	608	892	(283)
Non Performing Loans (1)	890	1,337	(446)
Normal	131,186	138,416	(7,229)
Total	132,077	139,753	(7,676)
Non Performing Loans / Total	0.67%	0.95%	(0.28)%

**(2) Status of Coverage of Non Performing Loans**

	As of September 30, 2009 (A)	As of March 31, 2009 (B)	(in millions of yen) Increase (Decrease) (A) - (B)
Covered amount (2)	748	1,123	(374)
Allowance for credit losses			
Collateral, guarantees, etc.	748	1,123	(374)
Coverage ratio (2) / (1)	84.03%	83.96%	0.07%

**(3) Coverage Ratio**

Category	(in millions of yen)				
	Loan amount (A)	Allowance for credit losses (B)	Covered by collateral and/or guarantees (C)	Coverage ratio for unsecured portion (B) / [(A)-(C)]	Coverage ratio [(B)+(C)] / (A)
Bankrupt or De facto Bankrupt	134		134		100.00%
	[160]	[ ]	[160]		[100.00%]
Doubtful	147		146		99.59%
	[284]	[ ]	[284]		[100.00%]
Special Attention	608		467		76.73%
	[892]	[ ]	[677]		[75.96%]
Total	890		748		84.03%
	[1,337]	[ ]	[1,123]		[83.96%]

Note: The upper figures are as of September 30, 2009. The lower figures with bracket are as of March 31, 2009.



**9. Progress in Disposition of Problem Assets****BTMU, MUTB and MU Strategic Partner, Co., Ltd. ( MUSP ) Combined including Trust Accounts**

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

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

	(in billions of yen)							
	As of September 30, 2006	As of March 31, 2007	As of September 30, 2007	As of March 31, 2008	As of September 30, 2008	As of March 31, 2009 (a)	As of September 30, 2009 (b)	(b) - (a)
Bankrupt or De facto Bankrupt	125.2	116.3	106.7	117.8	149.4	241.1	221.4	(19.7)
Doubtful	500.4	652.3	723.2	560.3	725.0	660.0	741.3	81.2
<b>Total</b>	<b>625.7</b>	<b>768.6</b>	<b>829.9</b>	<b>678.1</b>	<b>874.4</b>	<b>901.2</b>	<b>962.7</b>	<b>61.5</b>

(1) Assets categorized as problem assets based on the FRL prior to September 30, 2006

Bankrupt or De facto Bankrupt	125.2	93.4	59.5	51.0	45.6	38.3	32.5	(5.8)
Doubtful	500.4	323.5	217.3	177.5	144.9	128.4	108.7	(19.7)
<b>Total</b>	<b>625.7</b>	<b>417.0</b>	<b>276.9</b>	<b>228.5</b>	<b>190.5</b>	<b>166.8</b>	<b>141.2</b>	<b>(25.5)</b>

(2) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2006

Bankrupt or De facto Bankrupt		22.8	19.2	14.5	10.4	9.1	8.4	(0.7)
Doubtful		328.7	221.4	39.0	28.2	20.2	14.0	(6.2)
<b>Total</b>		<b>351.6</b>	<b>240.6</b>	<b>53.5</b>	<b>38.6</b>	<b>29.4</b>	<b>22.4</b>	<b>(6.9)</b>

(3) Assets newly categorized as problem assets based on the FRL during the first half of fiscal 2007

Bankrupt or De facto Bankrupt			27.9	23.1	18.8	26.4	13.2	(13.2)
Doubtful			284.4	151.4	84.2	42.7	30.9	(11.8)
<b>Total</b>			<b>312.3</b>	<b>174.5</b>	<b>103.0</b>	<b>69.2</b>	<b>44.2</b>	<b>(25.0)</b>

(4) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2007

Bankrupt or De facto Bankrupt				29.0	25.1	18.5	13.6	(4.8)
Doubtful				192.4	84.7	52.2	35.5	(16.7)
<b>Total</b>				<b>221.4</b>	<b>109.8</b>	<b>70.7</b>	<b>49.2</b>	<b>(21.5)</b>

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

Bankrupt or De facto Bankrupt					49.4	80.8	61.0	(19.7)
Doubtful					382.9	145.0	92.0	(53.0)
<b>Total</b>					<b>432.3</b>	<b>225.8</b>	<b>153.0</b>	<b>(72.8)</b>

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

Bankrupt or De facto Bankrupt	67.7	55.1	(12.6)
Doubtful	271.2	110.0	(161.1)
<b>Total</b>	<b>339.0</b>	<b>165.2</b>	<b>(173.7)</b>

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

Bankrupt or De facto Bankrupt	37.2
Doubtful	350.0
<b>Total</b>	<b>387.2</b>

**(B) Progress in Disposition of Problem Assets of the Six Months Ended September 30, 2009**

(in billions of yen)

	Time of categorization						Total
	prior to Sep. 30, 2006	the 2nd half of fiscal 2006	the 1st half of fiscal 2007	the 2nd half of fiscal 2007	the 1st half of fiscal 2008	the 2nd half of fiscal 2008	
Liquidation	0.2	0.0	0.3	1.3	6.3	9.0	17.3
Re-constructive treatment	0.5	0.0	0.9	1.0	8.3	25.3	36.3
Upgrade due to re-constructive treatment						11.2	11.2
Loan sales to secondary market	0.0	0.0	0.0	0.8	3.4	0.2	4.5
Write-offs	2.6	2.1	1.2	8.5	15.8	47.5	78.0
Other	22.1	4.7	22.5	9.7	38.7	80.2	178.1
Collection / Repayment	11.7	1.9	18.1	1.6	26.3	36.0	95.9
Upgraded	10.3	2.8	4.3	8.0	12.4	44.1	82.1
<b>Total</b>	<b>25.5</b>	<b>6.9</b>	<b>25.0</b>	<b>21.5</b>	<b>72.8</b>	<b>173.7</b>	<b>325.7</b>

**(C) Amount of Outstanding Problem Assets Which Is in Process for Disposition as of September 30, 2009**

(in billions of yen)

	Time of categorization							Total
	prior to Sep. 30, 2006	the 2nd half of fiscal 2006	the 1st half of fiscal 2007	the 2nd half of fiscal 2007	the 1st half of fiscal 2008	the 2nd half of fiscal 2008	the 1st half of fiscal 2009	
Legal liquidation	7.7	5.2	6.7	8.0	45.9	29.3	13.5	116.5
Quasi-legal liquidation	0.6	0.4	0.7		0.3			2.3
Split-off of problem loans								
Partial write-off of small balance loans	21.4	2.7	5.7	5.6	13.8	16.7	14.7	80.9
Entrusted to the RCC								
<b>Total</b>	<b>29.9</b>	<b>8.4</b>	<b>13.1</b>	<b>13.6</b>	<b>60.1</b>	<b>46.0</b>	<b>28.2</b>	<b>199.7</b>

**BTMU and MUSP Combined****(A) Historical Trend of Problem Assets Based on the FRL**

	(in billions of yen)							
	As of September 30, 2006	As of March 31, 2007	As of September 30, 2007	As of March 31, 2008	As of September 30, 2008	As of March 31, 2009 (a)	As of September 30, 2009 (b)	(b) - (a)
Bankrupt or De facto								
Bankrupt	117.3	107.7	94.8	108.8	136.1	221.8	208.2	(13.5)
Doubtful	459.1	579.9	652.0	514.5	690.9	618.2	676.2	58.0
<b>Total</b>	<b>576.4</b>	<b>687.7</b>	<b>746.8</b>	<b>623.4</b>	<b>827.1</b>	<b>840.0</b>	<b>884.4</b>	<b>44.4</b>

## (1) Assets categorized as problem assets based on the FRL prior to September 30, 2006

Bankrupt or De facto								
Bankrupt	117.3	85.8	55.3	46.8	42.4	35.1	30.6	(4.5)
Doubtful	459.1	295.3	198.0	165.7	134.9	120.4	101.1	(19.3)
<b>Total</b>	<b>576.4</b>	<b>381.2</b>	<b>253.4</b>	<b>212.6</b>	<b>177.3</b>	<b>155.6</b>	<b>131.7</b>	<b>(23.9)</b>

## (2) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2006

Bankrupt or De facto								
Bankrupt		21.8	18.0	14.2	10.1	8.8	8.1	(0.6)
Doubtful		284.6	198.1	33.4	23.6	16.1	10.4	(5.6)
<b>Total</b>		<b>306.4</b>	<b>216.1</b>	<b>47.6</b>	<b>33.7</b>	<b>24.9</b>	<b>18.6</b>	<b>(6.3)</b>

## (3) Assets newly categorized as problem assets based on the FRL during the first half of fiscal 2007

Bankrupt or De facto								
Bankrupt			21.3	18.9	14.7	23.4	12.4	(11.0)
Doubtful			255.8	129.0	80.6	41.6	29.9	(11.6)
<b>Total</b>			<b>277.2</b>	<b>148.0</b>	<b>95.4</b>	<b>65.0</b>	<b>42.3</b>	<b>(22.7)</b>

## (4) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2007

Bankrupt or De facto								
Bankrupt				28.7	24.6	18.2	13.4	(4.7)
Doubtful				186.3	80.3	47.9	32.3	(15.6)
<b>Total</b>				<b>215.1</b>	<b>104.9</b>	<b>66.2</b>	<b>45.8</b>	<b>(20.3)</b>

## (5) Assets newly categorized as problem assets based on the FRL during the first half of fiscal 2008

Bankrupt or De facto								
Bankrupt					44.2	71.0	53.6	(17.4)
Doubtful					371.3	140.5	87.7	(52.8)
<b>Total</b>					<b>415.5</b>	<b>211.6</b>	<b>141.3</b>	<b>(70.2)</b>

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

Bankrupt or De facto			
Bankrupt	65.0	53.6	(11.3)
Doubtful	251.4	96.3	(155.1)
<b>Total</b>	<b>316.5</b>	<b>150.0</b>	<b>(166.4)</b>

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

Bankrupt or De facto		
Bankrupt		36.2
Doubtful		318.2
<b>Total</b>		<b>354.5</b>

**(B) Progress in Disposition of Problem Assets of the Six Months Ended September 30, 2009**

(in billions of yen)

	Time of categorization						Total
	prior to Sep. 30, 2006	the 2nd half of fiscal 2006	the 1st half of fiscal 2007	the 2nd half of fiscal 2007	the 1st half of fiscal 2008	the 2nd half of fiscal 2008	
Liquidation	0.2	0.0	0.3	1.3	6.3	9.0	17.3
Re-constructive treatment	0.5	0.0	0.9	1.0	8.3	25.3	36.3
Upgrade due to re-constructive treatment						11.2	11.2
Loan sales to secondary market	0.0	0.0	0.0	0.8	3.4	0.2	4.5
Write-offs	2.5	2.0	1.2	8.5	13.8	47.1	75.5
Other	20.5	4.1	20.1	8.5	38.2	73.3	164.9
Collection / Repayment	10.2	1.8	15.8	1.5	25.8	31.4	86.7
Upgraded	10.2	2.3	4.2	7.0	12.4	41.8	78.2
<b>Total</b>	<b>23.9</b>	<b>6.3</b>	<b>22.7</b>	<b>20.3</b>	<b>70.2</b>	<b>166.4</b>	<b>310.0</b>

**(C) Amount of Outstanding Problem Assets Which Is in Process for Disposition as of September 30, 2009**

(in billions of yen)

	Time of categorization							Total
	prior to Sep. 30, 2006	the 2nd half of fiscal 2006	the 1st half of fiscal 2007	the 2nd half of fiscal 2007	the 1st half of fiscal 2008	the 2nd half of fiscal 2008	the 1st half of fiscal 2009	
Legal liquidation	7.2	5.1	6.6	7.9	39.1	28.2	12.9	107.5
Quasi-legal liquidation								
Split-off of problem loans								
Partial write-off of small balance loans	20.0	2.5	5.6	5.5	13.1	16.2	14.4	77.6
Entrusted to the RCC								
<b>Total</b>	<b>27.3</b>	<b>7.6</b>	<b>12.3</b>	<b>13.4</b>	<b>52.3</b>	<b>44.5</b>	<b>27.4</b>	<b>185.1</b>

**MUTB Non-consolidated including Trust Accounts**

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

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

	(in billions of yen)							
	As of September 30, 2006	As of March 31, 2007	As of September 30, 2007	As of March 31, 2008	As of September 30, 2008	As of March 31, 2009 (a)	As of September 30, 2009 (b)	(b) - (a)
Bankrupt or De facto								
Bankrupt	7.9	8.5	11.9	9.0	13.2	19.3	13.1	(6.1)
Doubtful	41.3	72.3	71.1	45.7	34.1	41.8	65.1	23.2
<b>Total</b>	<b>49.2</b>	<b>80.9</b>	<b>83.0</b>	<b>54.7</b>	<b>47.3</b>	<b>61.1</b>	<b>78.3</b>	<b>17.1</b>

(1) Assets categorized as problem assets based on the FRL prior to September 30, 2006

Bankrupt or De facto								
Bankrupt	7.9	7.5	4.2	4.2	3.1	3.1	1.9	(1.2)
Doubtful	41.3	28.2	19.2	11.7	9.9	8.0	7.5	(0.4)
<b>Total</b>	<b>49.2</b>	<b>35.7</b>	<b>23.4</b>	<b>15.9</b>	<b>13.1</b>	<b>11.1</b>	<b>9.5</b>	<b>(1.6)</b>

(2) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2006

Bankrupt or De facto								
Bankrupt		0.9	1.1	0.3	0.3	0.3	0.3	(0.0)
Doubtful		44.1	23.2	5.5	4.5	4.1	3.5	(0.6)
<b>Total</b>		<b>45.1</b>	<b>24.4</b>	<b>5.9</b>	<b>4.8</b>	<b>4.5</b>	<b>3.8</b>	<b>(0.6)</b>

(3) Assets newly categorized as problem assets based on the FRL during the first half of fiscal 2007

Bankrupt or De facto								
Bankrupt			6.5	4.1	4.0	3.0	0.8	(2.1)
Doubtful			28.6	22.3	3.5	1.1	0.9	(0.1)
<b>Total</b>			<b>35.1</b>	<b>26.4</b>	<b>7.5</b>	<b>4.1</b>	<b>1.8</b>	<b>(2.3)</b>

(4) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2007

Bankrupt or De facto								
Bankrupt				0.2	0.4	0.2	0.2	(0.0)
Doubtful				6.0	4.4	4.2	3.2	(1.0)
<b>Total</b>				<b>6.3</b>	<b>4.9</b>	<b>4.5</b>	<b>3.4</b>	<b>(1.1)</b>

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

Bankrupt or De facto								
Bankrupt					5.2	9.7	7.4	(2.3)
Doubtful					11.5	4.5	4.2	(0.2)

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Total	16.7	14.2	<b>11.6</b>	<b>(2.5)</b>
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(6) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2008

Bankrupt or De facto				
Bankrupt		2.7	1.5	(1.2)
Doubtful		19.7	13.7	(6.0)
Total		22.5	<b>15.2</b>	<b>(7.2)</b>

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

Bankrupt or De facto				
Bankrupt			0.9	
Doubtful			31.8	
Total			<b>32.7</b>	

**(B) Progress in Disposition of Problem Assets of the Six Months Ended September 30, 2009**

(in billions of yen)

	Time of categorization						Total
	prior to Sep. 30, 2006	the 2nd half of fiscal 2006	the 1st half of fiscal 2007	the 2nd half of fiscal 2007	the 1st half of fiscal 2008	the 2nd half of fiscal 2008	
Liquidation		0.0					0.0
Re-constructive treatment							
Upgrade due to re-constructive treatment							
Loan sales to secondary market							
Write-offs	0.0	0.0			2.0	0.4	2.4
Other	1.6	0.6	2.3	1.1	0.5	6.8	13.1
Collection / Repayment	1.5	0.1	2.2	0.1	0.4	4.6	9.2
Upgraded	0.1	0.5	0.0	0.9	0.0	2.2	3.9
<b>Total</b>	<b>1.6</b>	<b>0.6</b>	<b>2.3</b>	<b>1.1</b>	<b>2.5</b>	<b>7.2</b>	<b>15.6</b>

**(C) Amount of Outstanding Problem Assets Which Is in Process for Disposition as of September 30, 2009**

(in billions of yen)

	Time of categorization							Total
	prior to Sep. 30, 2006	the 2nd half of fiscal 2006	the 1st half of fiscal 2007	the 2nd half of fiscal 2007	the 1st half of fiscal 2008	the 2nd half of fiscal 2008	the 1st half of fiscal 2009	
Legal liquidation	0.4	0.0	0.0	0.0	6.7	1.0	0.5	8.9
Quasi-legal liquidation	0.6	0.4	0.7		0.3			2.3
Split-off of problem loans								
Partial write-off of small balance loans	1.4	0.2	0.0	0.1	0.6	0.4	0.2	3.2
Entrusted to the RCC								
<b>Total</b>	<b>2.6</b>	<b>0.7</b>	<b>0.8</b>	<b>0.2</b>	<b>7.8</b>	<b>1.5</b>	<b>0.8</b>	<b>14.5</b>

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

	As of September 30, 2009
Domestic offices (excluding loans booked at offshore markets)	67,945,609
Manufacturing	10,320,936
Agriculture, forestry, fishery, mining, quarrying of stone and gravel	131,793
Construction	1,308,899
Utilities	690,254
Communication and information services	1,045,621
Transport and postal activities	2,925,647
Wholesale and retail	6,891,285
Finance and insurance	8,158,256
Real estate, goods rental and leasing	11,943,260
Services	3,424,795
Municipal government	906,853
Other industries	20,197,996
Overseas offices and loans booked at offshore markets	12,150,297
<b>Total</b>	<b>80,095,907</b>

	(in millions of yen) As of March 31, 2009
Domestic offices (excluding loans booked at offshore markets)	70,204,184
Manufacturing	10,266,959
Agriculture	23,064
Forestry	13,520
Fishery	7,002
Mining	87,392
Construction	1,456,461
Utilities	626,406
Communication and information services	1,832,270
Wholesale and retail	7,292,069
Finance and insurance	8,486,197
Real estate	10,209,709
Services	5,585,413
Municipal government	912,377
Other industries	23,405,332
Overseas offices and loans booked at offshore markets	14,254,383



Total	84,458,568
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Note: According to revision of Japan Standard Industrial Classification in November 2007, the classification is revised partially as of September 30, 2009.

### (2) Domestic Consumer Loans

	As of September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(in millions of yen) As of March 31, 2009 (B)
Total domestic consumer loans	18,130,377	(102,426)	18,232,804
Housing loans	17,301,571	(62,642)	17,364,214
Residential purpose	13,747,663	(577)	13,748,240
Other	828,806	(39,783)	868,590

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

	As of September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(in millions of yen) As of March 31, 2009 (B)
Outstanding amount	41,405,866	(1,458,936)	42,864,802
% to total domestic loans	60.93%	(0.11)%	61.05%

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

	As of September 30, 2009
Domestic offices (excluding loans booked at offshore markets)	57,659,734
Manufacturing	8,184,287
Agriculture, forestry, fishery, mining, quarrying of stone and gravel	125,653
Construction	1,123,636
Utilities	435,410
Communication and information services	804,369
Transport and postal activities	2,162,125
Wholesale and retail	6,103,288
Finance and insurance	6,417,089
Real estate, goods rental and leasing	9,271,760
Services	3,047,956
Municipal government	860,288
Other industries	19,123,873
Overseas offices and loans booked at offshore markets	11,784,043
<b>Total</b>	<b>69,443,777</b>

	(in millions of yen) As of March 31, 2009
Domestic offices (excluding loans booked at offshore markets)	59,943,079
Manufacturing	8,235,192
Agriculture	22,571
Forestry	13,520
Fishery	7,002
Mining	81,846
Construction	1,252,304
Utilities	391,468
Communication and information services	834,447
Wholesale and retail	6,532,997
Finance and insurance	6,646,040
Real estate	8,197,371
Services	4,606,847
Municipal government	864,581
Other industries	22,256,893
Overseas offices and loans booked at offshore markets	13,843,424
<b>Total</b>	<b>73,786,503</b>

Note: According to revision of Japan Standard Industrial Classification in November 2007, the classification is revised partially as of September 30, 2009.

**(2) Domestic Consumer Loans**

	As of September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(in millions of yen) As of March 31, 2009 (B)
Total domestic consumer loans	17,018,198	(84,342)	17,102,540
Housing loans	16,207,432	(46,360)	16,253,792
Residential purpose	12,986,796	4,942	12,981,853
Other	810,766	(37,982)	848,748

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

	As of September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(in millions of yen) As of March 31, 2009 (B)
Outstanding amount	36,805,079	(1,131,643)	37,936,722
% to total domestic loans	63.83%	0.54%	63.28%

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

	As of September 30, 2009
Domestic offices (excluding loans booked at offshore markets)	10,110,678
Manufacturing	2,135,715
Agriculture, forestry, fishery, mining, quarrying of stone and gravel	6,140
Construction	185,263
Utilities	254,383
Communication and information services	241,252
Transport and postal activities	759,347
Wholesale and retail	787,997
Finance and insurance	1,741,167
Real estate, goods rental and leasing	2,642,835
Services	374,839
Municipal government	24,353
Other industries	957,377
Overseas offices and loans booked at offshore markets	366,254
<b>Total</b>	<b>10,476,933</b>

	(in millions of yen) As of March 31, 2009
Domestic offices (excluding loans booked at offshore markets)	10,061,321
Manufacturing	2,030,736
Agriculture	493
Forestry	
Fishery	
Mining	5,546
Construction	204,157
Utilities	234,246
Communication and information services	993,096
Wholesale and retail	759,072
Finance and insurance	1,840,157
Real estate	1,980,748
Services	976,128
Municipal government	24,549
Other industries	1,012,385
Overseas offices and loans booked at offshore markets	410,959
<b>Total</b>	<b>10,472,280</b>

Note: According to revision of Japan Standard Industrial Classification in November 2007, the classification is revised partially as of September 30, 2009.

**(2) Domestic Consumer Loans**

	As of September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(in millions of yen) As of March 31, 2009 (B)
Total domestic consumer loans	1,035,840	(15,019)	1,050,859
Housing loans	1,018,451	(13,309)	1,031,761
Residential purpose	688,502	(3,069)	691,571
Other	17,388	(1,709)	19,098

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

	As of September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(in millions of yen) As of March 31, 2009 (B)
Outstanding amount	4,453,421	(304,610)	4,758,031
% to total domestic loans	44.04%	(3.24)%	47.29%

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

	As of September 30, 2009
Domestic offices (excluding loans booked at offshore markets)	175,196
Manufacturing	934
Agriculture, forestry, fishery, mining, quarrying of stone and gravel	
Construction	
Utilities	461
Communication and information services	
Transport and postal activities	4,175
Wholesale and retail	
Finance and insurance	
Real estate, goods rental and leasing	28,665
Services	2,000
Municipal government	22,212
Other industries	116,746
Overseas offices and loans booked at offshore markets	
<b>Total</b>	<b>175,196</b>

	(in millions of yen) As of March 31, 2009
Domestic offices (excluding loans booked at offshore markets)	199,784
Manufacturing	1,031
Agriculture	
Forestry	
Fishery	
Mining	
Construction	
Utilities	692
Communication and information services	4,727
Wholesale and retail	
Finance and insurance	
Real estate	31,590
Services	2,438
Municipal government	23,247
Other industries	136,054
Overseas offices and loans booked at offshore markets	
<b>Total</b>	<b>199,784</b>

Note: According to revision of Japan Standard Industrial Classification in November 2007, the classification is revised partially as of September 30, 2009.

**(2) Domestic Consumer Loans**

	As of September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(in millions of yen) As of March 31, 2009 (B)
Total domestic consumer loans	76,339	(3,064)	79,403
Housing loans	75,687	(2,972)	78,659
Residential purpose	72,364	(2,450)	74,814
Other	652	(92)	744

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

	As of September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(in millions of yen) As of March 31, 2009 (B)
Outstanding amount	147,366	(22,683)	170,049
% to total domestic loans	84.11%	(1.00)%	85.11%

**11. Overseas Loans****BTMU and MUTB Combined****(1) Loans to Asian Countries**

	As of September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(in millions of yen) As of March 31, 2009 (B)
Thailand	481,826	(24,547)	506,373
Indonesia	268,182	(12,309)	280,491
Malaysia	230,883	(55,327)	286,210
Philippines	62,900	(9,784)	72,685
South Korea	238,261	9,269	228,991
Singapore	653,812	(37,374)	691,187
Hong Kong	738,478	(118,764)	857,242
China	46,118	(31,872)	77,991
Taiwan	129,469	(6,855)	136,324
Other	403,366	(3,248)	406,614
<b>Total</b>	<b>3,253,299</b>	<b>(290,813)</b>	<b>3,544,113</b>

**(2) Loans to Latin American Countries**

	As of September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(in millions of yen) As of March 31, 2009 (B)
Argentina	1,878	(1,090)	2,968
Brazil	144,356	(16,245)	160,602
Mexico	102,048	(17,230)	119,278
Caribbean countries	902,978	(43,877)	946,855
Other	102,241	(43,720)	145,961
<b>Total</b>	<b>1,253,502</b>	<b>(122,164)</b>	<b>1,375,666</b>



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

	As of September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(in millions of yen) As of March 31, 2009 (B)
Deposits (ending balance)	113,528,338	352,765	113,175,572
Deposits (average balance)	112,664,537	1,886,425	110,778,112
Loans (ending balance)	79,920,710	(4,338,073)	84,258,784
Loans (average balance)	81,955,206	758,696	81,196,509

**BTMU Non-consolidated**

	As of September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(in millions of yen) As of March 31, 2009 (B)
Deposits (ending balance)	100,488,998	280,020	100,208,977
Deposits (average balance)	99,545,423	1,675,733	97,869,689
Loans (ending balance)	69,443,777	(4,342,726)	73,786,503
Loans (average balance)	71,822,951	372,981	71,449,969

**MUTB Non-consolidated**

	As of September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(in millions of yen) As of March 31, 2009 (B)
Deposits (ending balance)	13,039,339	72,745	12,966,594
Deposits (average balance)	13,119,113	210,691	12,908,422
Loans (ending balance)	10,476,933	4,652	10,472,280
Loans (average balance)	10,132,255	385,715	9,746,540

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

	As of September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(in millions of yen) As of March 31, 2009 (B)
Individuals	62,844,440	(37,197)	62,881,637
Corporations and others	40,011,948	(1,199,781)	41,211,729
Domestic deposits	102,856,389	(1,236,978)	104,093,367

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

**BTMU Non-consolidated**

	As of September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(in millions of yen) As of March 31, 2009 (B)
Individuals	53,867,199	(30,825)	53,898,024
Corporations and others	36,692,444	(1,143,190)	37,835,635
Domestic deposits	90,559,643	(1,174,015)	91,733,659

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

**MUTB Non-consolidated**

	As of September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(in millions of yen) As of March 31, 2009 (B)
Individuals	8,977,241	(6,372)	8,983,613
Corporations and others	3,319,504	(56,590)	3,376,094
Domestic deposits	12,296,746	(62,962)	12,359,708

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

**14. Status of Deferred Tax Assets****BTMU Non-consolidated****(1) Tax Effects of the Items Comprising Net Deferred Tax Assets**

	As of September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(in billions of yen) As of March 31, 2009 (B)
Deferred tax assets	1,116.8	(161.7)	1,278.6
Allowance for credit losses	464.4	27.3	437.1
Net operating losses carried forwards	389.8	(60.0)	449.8
Write-down on investment securities	306.0	(53.1)	359.2
Unrealized losses on other securities	101.6	(240.2)	341.8
Reserve for retirement benefits	77.0	4.0	73.0
Other	453.5	(13.0)	466.5
Valuation allowance	(675.7)	173.2	(849.0)
Deferred tax liabilities	435.6	110.1	325.5
Unrealized gains on other securities	189.0	92.2	96.8
Net deferred gains on hedges	83.8	(0.5)	84.3
Revaluation gains on securities upon merger	69.7	25.2	44.4
Gains on securities contributed to employee retirement benefits trust	65.9	(0.0)	66.0
Other	27.0	(6.8)	33.8
Net deferred tax assets	681.2	(271.8)	953.1

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

	(in billions of yen)					
	FY2004	FY2005	FY2006	FY2007	FY2008	Interim FY2009
Net business profits before credit costs	1,201.4	1,087.7	899.7	828.2	710.8	408.0
Credit costs	892.4	(485.9)	38.7	107.2	424.0	213.6
Income before income taxes	(47.3)	1,612.7	958.0	687.0	(195.1)	137.3
Reconciliation to taxable income	(311.4)	(1,403.1)	(401.6)	(123.1)	789.1	12.0
Taxable income	(358.8)	209.5	556.3	563.9	593.9	149.3

The amounts presented for FY2004 include amounts of former The Bank of Tokyo-Mitsubishi, Ltd. and former UFJ Bank Limited. The amounts presented for FY2005 include amounts of BTMU and former UFJ Bank Limited.

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

Although we recorded taxable income for the six months ended September 30, 2009, we are classified as 4 described above since we have material net operating losses carried forwards. However since we believe the net operating losses carried forwards are attributable to extraordinary factors such as changes in laws and regulations, we apply the exception to classification 4. (Five years future taxable income is estimable.)

**[Extraordinary Factors Such as Changes in Laws and Regulations]**

Our net operating losses carried forwards were incurred due to, among other things, the followings : (i) we accelerated the final disposition of non performing loans in response to both the Emergency Economic Package , which provided guidance to major banks to remove claims to debtors classified as likely to become bankrupt or below from their balance sheets, and the Program for Financial Revival , which urged major

banks to reduce the ratio of non performing loans to total claims by about half; and (ii) we reduced our holdings of strategic equity investments under the Law Concerning Restriction, etc. of Banks Shareholdings etc .

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(4) Collectability of Deferred Tax Assets at September 30, 2009 (Assumptions)

	(in billions of yen)
	Five years total (from 2nd half of FY2009 to 1st half of FY2014)
Net business profits (*1)	4,159.6
Income before income taxes	2,097.0
Taxable income before adjustments (*2)	3,226.6
Temporary difference + Net operating losses carried forwards (for which deferred tax assets shall be recognized)	2,613.2
Deferred tax assets as of September 30, 2009	1,116.8

(\*1) Before provision for general allowance for credit losses. Net business profits in this table was estimated by using more conservative assumptions than those used in our business plans.

(\*2) Before reversals of existing deductible temporary differences and net operating losses carried forwards.

**MUTB Non-consolidated**

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

	As of September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(in billions of yen) As of March 31, 2009 (B)
Deferred tax assets	64.1	(88.2)	152.3
Write-down on investment securities	91.8	(9.1)	100.9
Net operating losses carried forwards	29.9	(23.5)	53.4
Allowance for credit losses	26.5	13.5	13.0
Unrealized losses on other securities	15.5	(78.9)	94.5
Other	53.4	(1.5)	55.0
Valuation allowance	(153.2)	11.3	(164.6)
Deferred tax liabilities	52.3	9.7	42.5
Unrealized gains on other securities	21.2	11.3	9.8
Reserve for retirement benefits	19.2	(2.5)	21.7
Other	11.8	0.8	10.9
Net deferred tax assets	11.7	(98.0)	109.8

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

	(in billions of yen)					
	FY2004	FY2005	FY2006	FY2007	FY2008	Interim FY2009
Net business profits before credit costs	271.1	252.6	274.3	187.2	131.5	52.9
Credit costs	81.7	(45.8)	1.7	(21.0)	(33.9)	10.3
Income before income taxes	143.1	306.9	284.0	197.3	88.1	33.8
Reconciliation to taxable income	14.1	(212.0)	(142.9)	(26.3)	(16.0)	26.9
Taxable income	157.3	94.8	141.1	170.9	72.0	60.7

The amounts presented for FY2004 include amounts of former The Mitsubishi Trust and Banking Corporation and former UFJ Trust Bank Limited. The amounts presented for FY2005 include amounts of MUTB and former UFJ Trust Bank Limited.

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

Although we recorded taxable income for the six months ended September 30, 2009, we are classified as 4 described above since we have material net operating losses carried forwards. However since we believe the net operating losses carried forwards are attributable to extraordinary factors such as changes in laws and regulations, we apply the exception to classification 4. (Five years future taxable income is estimable.)

## [Extraordinary Factors Such as Changes in Laws and Regulations]

Our net operating losses carried forwards were incurred due to, among other things, the followings : (i) we accelerated the final disposition of non performing loans in response to both the Emergency Economic Package , which provided guidance to major banks to remove claims to debtors classified as likely to become bankrupt or below from their balance sheets, and the Program for Financial Revival , which urged major banks to reduce the ratio of non performing loans to total claims by about half; and (ii) we reduced our holdings of strategic equity investments under the Law Concerning Restriction, etc. of Banks Shareholdings etc .

## (4) Collectability of Deferred Tax Assets at September 30, 2009 (Assumptions)

	(in billions of yen)
	Five years total (from 2nd half of FY2009 to 1st half of FY2014)
Net business profits (*1)	500.0
Income before income taxes	230.9
Taxable income before adjustments (*2)	327.1
Temporary difference + Net operating losses carried forwards (for which deferred tax assets shall be recognized)	119.0
Deferred tax assets as of September 30, 2009	64.1

(\*1) Before provision for general allowance for credit losses. Net business profits in this table was estimated by using more conservative assumptions than those used in our business plans.

(\*2) Before reversals of existing deductible temporary differences and net operating losses carried forwards.

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

Our exposure to securitized products and related investments as of September 30, 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 September 2009 decreased to ¥1.98 trillion in total, a decrease of ¥0.31 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 ¥206 billion, improved by ¥178 billion compared with those at the end of March 2009.

The effect on the P/L for the six months ended September 30, 2009 was a loss of ¥16 billion, mainly due to losses on the sales of securitized products as described above.

		Change from		Change from		(¥bn) of which securities being held to maturity <sup>2</sup>	
		Balance <sup>1</sup>	end of March 2009	Net unrealized gains (losses)	end of March 2009	Balance	Net unrealized gains (losses)
1	RMBS	106	(92)	(6)	41	0	0
2	Sub-prime RMBS	34	(16)	0	9	0	0
3	CMBS	25	(3)	(2)	0	0	0
4	CLOs	1,567	(129)	(186)	100	1,229	(145)
5	Other securitized products (card, etc.)	273	(80)	(10)	36	28	(1)
6	CDOs	13	(6)	(2)	0	4	(1)
7	Sub-prime ABS CDOs	0	0	0	0	0	0
8	SIV investments	0	0	0	0	0	0
9	Total	1,983	(310)	(206)	178	1,260	(147)

- 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 account for 76% of our investments in securitized products.



								(¥bn)
		AAA	AA	A	BBB	BB or lower	Unrated	Total
10	RMBS	41	14	15	17	18	0	106
11	Sub-prime RMBS	20	5	2	6	2	0	34
12	CMBS	13	7	3	1	1	0	25
13	CLOs	1,247	84	68	80	87	1	1,567
14	Other securitized products (card, etc.)	197	34	13	24	4	0	273
15	CDOs	6	2	1	0	4	0	13
16	Sub-prime ABS CDOs	0	0	0	0	0	0	0
17	SIV investments	0	0	0	0	0	0	0
18	Total	1,504	141	101	122	114	1	1,983
19	Percentage of total	76%	7%	5%	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 September 2009.

	Americas	Europe	Asia	Japan	Total	(¥bn) Change from end of March 2009
1 LBO Loan <sup>3</sup> (Balance on a commitment basis)	57	142	44	276	518	(39)
2 Balance on a booking basis	37	126	41	248	452	(23)

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

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

The balance of assets purchased by ABCP conduits (special purpose companies for issuing ABCP) as of the end of September 2009 was ¥3.74 trillion (¥0.97 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

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- 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

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

## (1) Non-consolidated Balance Sheets

	(in millions of yen)	
	As of September 30, 2009	As of March 31, 2009
Assets:		
Cash and due from banks	5,529,701	4,929,088
Call loans	206,137	179,114
Receivables under resale agreements	122,326	38,993
Receivables under securities borrowing transactions	4,402,828	4,478,999
Monetary claims bought	2,539,100	2,677,859
Trading assets	9,266,130	10,528,447
Money held in trust	27,550	36,758
Securities	46,165,485	38,731,570
Allowance for losses on securities	(88,197)	(93,156)
Loans and bills discounted	69,443,777	73,786,503
Foreign exchanges	941,761	1,043,370
Other assets	4,040,702	4,666,482
Tangible fixed assets	903,018	915,904
Intangible fixed assets	306,431	312,486
Deferred tax assets	681,237	953,104
Customers' liabilities for acceptances and guarantees	6,121,701	6,425,841
Allowance for credit losses	(663,122)	(639,580)
<b>Total assets</b>	<b>149,946,570</b>	<b>148,971,788</b>

Mitsubishi UFJ Financial Group, Inc.

	(in millions of yen)	
	As of September 30, 2009	As of March 31, 2009
<b>Liabilities:</b>		
Deposits	100,488,998	100,208,977
Negotiable certificates of deposit	7,988,427	6,579,759
Call money	1,602,579	1,399,495
Payables under repurchase agreements	6,253,373	7,362,471
Payables under securities lending transactions	2,332,669	1,374,637
Trading liabilities	5,226,429	6,006,174
Borrowed money	4,967,154	5,560,428
Foreign exchanges	899,537	828,087
Bonds payable	3,914,160	3,422,414
Other liabilities	3,687,165	4,112,171
Reserve for bonuses	16,355	15,915
Reserve for bonuses to directors	46	
Reserve for retirement benefits	12,087	11,482
Reserve for loyalty award credits	896	664
Reserve for contingent losses	38,116	40,030
Reserves under special laws	31	31
Deferred tax liabilities for land revaluation	185,330	186,927
Acceptances and guarantees	6,121,701	6,425,841
<b>Total liabilities</b>	<b>143,735,061</b>	<b>143,535,509</b>
<b>Net assets:</b>		
Capital stock	1,196,295	1,196,295
Capital surplus	3,362,612	3,362,612
Capital reserve	1,196,295	1,196,295
Other capital surplus	2,166,317	2,166,317
Retained earnings	1,245,953	1,184,843
Revenue reserve	190,044	190,044
Other retained earnings	1,055,908	994,799
Funds for retirement benefits	2,432	2,432
Other reserve	718,196	718,196
Earned surplus brought forward	335,279	274,170
<b>Total shareholders' equity</b>	<b>5,804,861</b>	<b>5,743,752</b>
Net unrealized gains (losses) on other securities	61,970	(655,202)
Net deferred gains (losses) on hedging instruments	122,768	123,516
Land revaluation excess	221,907	224,212
<b>Total valuation and translation adjustments</b>	<b>406,647</b>	<b>(307,473)</b>
<b>Total net assets</b>	<b>6,211,509</b>	<b>5,436,278</b>
<b>Total liabilities and net assets</b>	<b>149,946,570</b>	<b>148,971,788</b>

**BTMU Non-consolidated**

## (2) Non-consolidated Statements of Operations

	For the six months ended September 30, 2008	(in millions of yen) For the six months ended September 30, 2009
Ordinary income	1,769,495	1,486,004
Interest income	1,261,737	934,239
Interest on loans and bills discounted	782,614	607,883
Interest and dividends on securities	270,081	193,686
Fees and commissions	258,714	264,884
Trading income	49,428	77,489
Other business income	123,099	153,984
Other ordinary income	76,515	55,406
Ordinary expenses	1,731,602	1,360,971
Interest expenses	597,464	269,257
Interest on deposits	287,204	107,789
Fees and commissions	65,992	66,982
Trading expenses	1,281	
Other business expenses	105,569	176,454
General and administrative expenses	565,768	544,979
Other ordinary expenses	395,526	303,297
<b>Ordinary profits</b>	<b>37,892</b>	<b>125,032</b>
Extraordinary gains	65,387	28,134
Extraordinary losses	54,580	15,842
Income before income taxes	48,699	137,324
Income taxes current	8,213	20,252
Refund of income taxes		(6,328)
Income taxes deferred	15,470	(7,364)
Total taxes	23,683	6,559
<b>Net income</b>	<b>25,016</b>	<b>130,765</b>

**MUTB Non-consolidated**

## (1) Non-consolidated Balance Sheets

	(in millions of yen)	
	As of September 30, 2009	As of March 31, 2009
Assets:		
Cash and due from banks	1,080,471	1,111,565
Call loans	36,321	19,500
Receivables under securities borrowing transactions	89,563	60,016
Monetary claims bought	41,243	46,960
Trading assets	309,428	238,377
Money held in trust	6,967	6,978
Securities	9,747,316	8,156,605
Allowance for losses on securities	(269)	(448)
Loans and bills discounted	10,476,933	10,472,280
Foreign exchanges	4,080	6,859
Other assets	800,187	829,851
Tangible fixed assets	172,057	176,341
Intangible fixed assets	66,588	66,012
Deferred tax assets	11,783	109,800
Customers liabilities for acceptances and guarantees	165,477	214,945
Allowance for credit losses	(57,848)	(50,376)
Total assets	22,950,303	21,465,272

Mitsubishi UFJ Financial Group, Inc.

	(in millions of yen)	
	As of September 30, 2009	As of March 31, 2009
<b>Liabilities:</b>		
Deposits	13,039,339	12,966,594
Negotiable certificates of deposit	2,063,871	1,320,627
Call money	356,130	355,772
Payables under repurchase agreements	2,103,498	1,106,275
Payables under securities lending transactions	163,218	219,253
Trading liabilities	61,978	63,870
Borrowed money	1,663,337	1,865,676
Foreign exchanges	450	90
Short-term bonds payable	30,500	37,200
Bonds payable	327,600	239,800
Due to trust accounts	1,392,003	1,463,045
Other liabilities	367,780	563,266
Reserve for bonuses	4,153	4,155
Reserve for bonuses to directors	29	
Reserve for contingent losses	7,237	6,099
Deferred tax liabilities for land revaluation	6,863	7,301
Acceptances and guarantees	165,477	214,945
<b>Total liabilities</b>	<b>21,753,471</b>	<b>20,433,974</b>
<b>Net assets:</b>		
Capital stock	324,279	324,279
Capital surplus	412,315	412,315
Capital reserve	250,619	250,619
Other capital surplus	161,695	161,695
Retained earnings	480,766	472,910
Revenue reserve	73,714	73,714
Other retained earnings	407,052	399,196
Funds for retirement benefits	710	710
Other reserve	138,495	138,495
Earned surplus brought forward	267,847	259,991
<b>Total shareholders equity</b>	<b>1,217,361</b>	<b>1,209,504</b>
Net unrealized gains (losses) on other securities	(315)	(152,953)
Net deferred gains (losses) on hedging instruments	(13,636)	(16,208)
Land revaluation excess	(6,577)	(9,045)
<b>Total valuation and translation adjustments</b>	<b>(20,529)</b>	<b>(178,207)</b>
<b>Total net assets</b>	<b>1,196,831</b>	<b>1,031,297</b>
<b>Total liabilities and net assets</b>	<b>22,950,303</b>	<b>21,465,272</b>



**MUTB Non-consolidated**

## (2) Non-consolidated Statements of Operations

	<b>For the six months ended September 30, 2008</b>	<b>(in millions of yen) For the six months ended September 30, 2009</b>
Ordinary income	310,468	262,674
Trust fees	51,281	40,158
Interest income	165,498	130,308
Interest on loans and bills discounted	76,822	68,875
Interest and dividends on securities	74,703	52,273
Fees and commissions	59,255	47,423
Trading income	908	8,082
Other business income	27,260	21,564
Other ordinary income	6,262	15,137
Ordinary expenses	256,969	227,357
Interest expenses	84,849	52,099
Interest on deposits	44,328	34,313
Fees and commissions	11,557	10,588
Trading expenses	3,419	
Other business expenses	25,986	33,894
General and administrative expenses	104,287	111,176
Other ordinary expenses	26,868	19,598
Ordinary profits	53,499	35,316
Extraordinary gains	1,841	1,909
Extraordinary losses	3,321	3,408
Income before income taxes	52,019	33,818
Income taxes current	(297)	(298)
Income taxes deferred	20,371	9,338
Total taxes	20,074	9,039
Net income	31,944	24,779

**MUTB Non-consolidated**

## (3) Statements of Trust Assets and Liabilities

Including trust assets under service-shared co-trusteeship

	(in millions of yen)	
	As of September 30, 2009	As of March 31, 2009
<b>Assets:</b>		
Loans and bills discounted	175,196	199,784
Securities	47,973,247	45,726,861
Beneficiary rights to the trust	27,424,646	27,592,850
Securities held in custody accounts	953,204	1,112,386
Monetary claims	10,540,402	11,275,453
Tangible fixed assets	9,081,624	9,179,822
Intangible fixed assets	133,767	134,762
Other claims	1,348,796	1,703,370
Call loans	1,247,899	1,268,875
Due from banking account	1,753,935	1,794,803
Cash and due from banks	1,726,008	1,883,723
<b>Total</b>	<b>102,358,730</b>	<b>101,872,694</b>
<b>Liabilities:</b>		
Money trusts	16,961,073	16,421,025
Pension trusts	12,319,959	12,053,445
Property formation benefit trusts	12,245	12,661
Loan trusts	81,717	123,447
Investment trusts	25,629,669	25,761,564
Money entrusted other than money trusts	2,062,782	2,196,555
Securities trusts	1,014,795	1,221,529
Monetary claim trusts	10,875,694	11,733,600
Equipment trusts	36,497	37,310
Land and fixtures trusts	94,319	95,294
Composite trusts	33,269,975	32,216,258
<b>Total</b>	<b>102,358,730</b>	<b>101,872,694</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.

Detailed information for trust accounts with contracts indemnifying the principal amounts as of September 30, 2009 (including trusts for which beneficiary interests are re-entrusted)

	(in millions of yen)	
	Money trusts	Loan trusts
<b>Assets:</b>		

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Loans and bills discounted	132,077	
Securities	24,200	
Other	967,397	81,797
<b>Total</b>	<b>1,123,674</b>	<b>81,797</b>
Liabilities:		
Principal	1,120,712	80,454
Allowance for bad debts	395	
Special internal reserves		554
Other	2,566	789
<b>Total</b>	<b>1,123,674</b>	<b>81,797</b>

**MUTB Non-consolidated**

## (4) Major Items

	(in millions of yen)	
	As of September 30, 2009	As of March 31, 2009
Total funds	44,478,207	42,897,802
Deposits	13,039,339	12,966,594
Negotiable certificates of deposit	2,063,871	1,320,627
Money trusts	16,961,073	16,421,025
Pension trusts	12,319,959	12,053,445
Property formation benefit trusts	12,245	12,661
Loan trusts	81,717	123,447
Loans and bills discounted	10,652,130	10,672,064
Banking account	10,476,933	10,472,280
Trust account	175,196	199,784
Investment securities	57,720,564	53,883,467

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.