

Interim Consolidated Summary Report

<under US GAAP>

For the Fiscal Year Ending March 31, 2010

Date: February 3, 2010
 Company name (code number): Mitsubishi UFJ Financial Group, Inc. (8306)
 (URL <http://www.mufg.jp/>)
 Stock exchange listings: Tokyo, Osaka, Nagoya, New York
 Representative: Nobuo Kuroyanagi, President & CEO
 For inquiry: Naoki Muramatsu, General Manager-Financial Planning Division, Financial Accounting Office
 (Phone) +81-3-3240-7200

Consolidated financial data for the six months ended September 30, 2009

(1) Operating results

(in millions of yen, except per share data)

| | For the six months ended September 30, | | For the fiscal year ended March 31, 2009 |
|--|--|-----------|---|
| | 2009 | 2008 | |
| Total revenue | 2,808,425 | 2,064,244 | 4,070,893 |
| Income (loss) before income tax expense (benefit) | 756,336 | (646,627) | (1,764,227) |
| Net income (loss) attributable to Mitsubishi UFJ Financial Group | 420,320 | (410,532) | (1,468,040) |
| Basic earnings (loss) per common share — net income (loss) available to common shareholders of Mitsubishi UFJ Financial Group (in yen) | 35.29 | (41.07) | (137.84) |
| Diluted earnings (loss) per common share — net income (loss) available to common shareholders of Mitsubishi UFJ Financial Group (in yen) | 35.22 | (41.07) | (137.84) |

Notes:

1. Average number of shares outstanding

(in thousands of shares)

| | For the six months ended September 30, | | For the fiscal year ended March 31, 2009 |
|--------------|--|------------|---|
| | 2009 | 2008 | |
| Common stock | 11,635,636 | 10,437,591 | 10,821,091 |

2. As a result of adopting new guidance related to noncontrolling interests, "Income (loss) before income tax expense (benefit)" includes "Net income attributable to noncontrolling interests". Meanwhile "Net income (loss)" changes to "Net income (loss) attributable to Mitsubishi UFJ Financial Group" in order to preserve the consistency of disclosure from the prior years.

3. "Basic earnings (loss) per common share" and "Diluted earnings (loss) per common share" are based on "Net income (loss) available to common shareholders of Mitsubishi UFJ Financial Group" which excludes "Income allocable to preferred shareholders" from "Net income (loss) attributable to Mitsubishi UFJ Financial Group".

(2) Financial condition

(in millions of yen)

| | As of September 30, | | As of March 31, 2009 |
|---|---------------------|-------------|-------------------------|
| | 2009 | 2008 | |
| Total assets | 196,814,463 | 190,656,935 | 193,499,417 |
| Total average assets | 195,206,514 | 193,937,813 | 196,214,390 |
| Total Mitsubishi UFJ Financial Group shareholders' equity | 7,197,688 | 7,744,994 | 6,234,895 |
| Total average Mitsubishi UFJ Financial Group shareholders' equity | 7,287,400 | 8,331,171 | 7,974,628 |

(3) Cash flows

(in millions of yen)

| | For the six months ended September 30, | | For the fiscal year ended March 31, 2009 |
|---|--|-------------|---|
| | 2009 | 2008 | |
| Net cash provided by (used in) operating activities | 984,619 | (2,245,500) | (1,140,503) |
| Net cash provided by (used in) investing activities | (4,956,899) | 4,914,084 | (8,266,031) |
| Net cash provided by (used in) financing activities | 3,975,317 | (2,326,642) | 8,487,047 |
| Cash and cash equivalents at end of period | 3,083,474 | 4,402,069 | 3,071,252 |

This report is an excerpt of certain highlights from our semiannual condensed consolidated financial information under U.S. GAAP that is included in a report on Form 6-K (the "Form 6-K") to be submitted to the U.S. Securities and Exchange Commission. This excerpt report does not contain all of the information that may be important to you. In addition to the items highlighted in this report, the Form 6-K includes material disclosure about Mitsubishi UFJ Financial Group, Inc., including its business and other detailed U.S. GAAP financial information. You should read the entire Form 6-K carefully to obtain a comprehensive understanding of our business and U.S. GAAP financial data and related issues.

This report contains forward-looking statements regarding estimation, forecast, target and plan in relation to the results of operations, financial condition and other general 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 estimation, forecast, target and plan regarding future events, certain assumptions have been made, which assumptions are inherently subjective and uncertain. The forward-looking statements should not be viewed as guarantees of future performance as actual results may be significantly different. For instance, the statements regarding realizability of the deferred tax assets or provision for credit losses are based on estimation and other assumptions such as economic factors, our business plan and other factors, and exemplify such situation as above. There exist a number of factors that might lead to uncertainties and risks, including, but not limited to, the deterioration of the Japanese and global economy and changes in the regulatory environment. For the key factors that should be considered, please see the financial highlight, the Annual Securities Report, Disclosure Book, Annual Report, Form 20-F, reports on Form 6-K and other current disclosures that the company has publicly released.

(US GAAP)

Mitsubishi UFJ Financial Group, Inc. and Subsidiaries

Condensed Consolidated Balance Sheets (Unaudited)

| (in millions of yen) | As of September 30, | | As of March 31, |
|--|---------------------|--------------------|--------------------|
| | 2009 | 2008 | 2009 |
| Assets: | | | |
| Cash and due from banks | 3,083,474 | 4,402,069 | 3,071,252 |
| Interest-earning deposits in other banks | 4,788,512 | 5,957,644 | 3,543,551 |
| Call loans, funds sold, and receivables under resale agreements | 3,835,198 | 4,404,612 | 2,937,853 |
| Receivables under securities borrowing transactions | 5,845,064 | 6,243,090 | 6,797,025 |
| Trading account assets | 29,731,146 | 29,015,608 | 30,281,525 |
| Investment securities: | | | |
| Securities available for sale | 42,258,856 | 27,919,859 | 33,390,087 |
| Securities being held to maturity | 3,069,173 | 2,156,830 | 2,812,353 |
| Other investment securities | 1,697,134 | 544,374 | 1,434,124 |
| Total investment securities | 47,025,163 | 30,621,063 | 37,636,564 |
| Loans, net of unearned income, unamortized premiums and deferred loan fees | 95,048,475 | 100,794,969 | 100,310,341 |
| Allowance for credit losses | (1,254,961) | (1,304,297) | (1,156,638) |
| Net loans | 93,793,514 | 99,490,672 | 99,153,703 |
| Premises and equipment—net | 1,055,980 | 1,055,982 | 1,043,416 |
| Accrued interest | 252,685 | 312,751 | 267,747 |
| Customers' acceptance liability | 56,825 | 102,934 | 59,144 |
| Intangible assets—net | 1,154,298 | 1,277,617 | 1,191,941 |
| Goodwill | 390,764 | 1,081,324 | 379,426 |
| Deferred tax assets | 1,576,718 | 1,451,520 | 2,172,789 |
| Other assets | 4,225,122 | 5,240,049 | 4,963,481 |
| Total assets | 196,814,463 | 190,656,935 | 193,499,417 |
| Liabilities and Equity: | | | |
| Deposits: | | | |
| Domestic offices: | | | |
| Non-interest-bearing | 14,373,460 | 14,287,307 | 15,023,660 |
| Interest-bearing | 95,988,781 | 94,575,082 | 95,802,559 |
| Overseas offices, principally interest-bearing | 21,924,467 | 19,290,524 | 17,504,833 |
| Total deposits | 132,286,708 | 128,152,913 | 128,331,052 |
| Call money, funds purchased, and payables under repurchase agreements | 15,325,388 | 11,705,795 | 14,147,473 |
| Payables under securities lending transactions | 3,951,291 | 4,266,087 | 4,279,867 |
| Due to trust account and other short-term borrowings | 7,783,106 | 7,592,700 | 9,664,224 |
| Trading account liabilities | 7,989,937 | 6,901,379 | 9,492,561 |
| Obligations to return securities received as collateral | 2,536,869 | 4,288,740 | 2,708,800 |
| Bank acceptances outstanding | 56,825 | 102,934 | 59,144 |
| Accrued interest | 245,469 | 293,021 | 251,285 |
| Long-term debt | 14,057,567 | 13,644,564 | 13,273,288 |
| Other liabilities | 5,120,433 | 5,460,582 | 4,824,603 |
| Total liabilities | 189,353,593 | 182,408,715 | 187,032,297 |
| Mitsubishi UFJ Financial Group shareholders' equity: | | | |
| Capital stock: | | | |
| Preferred stock | 442,100 | 247,100 | 442,100 |
| Common stock | 1,127,552 | 1,084,708 | 1,127,552 |
| Capital surplus | 6,095,990 | 5,864,614 | 6,095,820 |
| Retained earnings (Accumulated deficit): | | | |
| Appropriated for legal reserve | 239,571 | 239,571 | 239,571 |
| Unappropriated retained earnings (Accumulated deficit) | (375,274) | 410,776 | (845,778) |
| Accumulated other changes in equity from nonowner sources, net of taxes | (321,015) | 338,069 | (813,695) |
| Treasury stock, at cost | (11,236) | (439,844) | (10,675) |
| Total Mitsubishi UFJ Financial Group shareholders' equity | 7,197,688 | 7,744,994 | 6,234,895 |
| Noncontrolling interests | 263,182 | 503,226 | 232,225 |
| Total equity | 7,460,870 | 8,248,220 | 6,467,120 |
| Total liabilities and equity | 196,814,463 | 190,656,935 | 193,499,417 |

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Mitsubishi UFJ Financial Group, Inc. and Subsidiaries

Condensed Consolidated Statements of Operations (Unaudited)

| (in millions of yen) | For the six months ended September 30, | |
|---|--|------------------|
| | 2009 | 2008 |
| Interest income: | | |
| Loans, including fees | 1,025,906 | 1,323,456 |
| Deposits in other banks | 14,771 | 83,221 |
| Investment securities | 234,699 | 213,360 |
| Trading account assets | 159,225 | 253,900 |
| Call loans, funds sold, and receivables under resale agreements and securities borrowing transactions | 21,974 | 132,072 |
| Total | 1,456,575 | 2,006,009 |
| Interest expense: | | |
| Deposits | 196,132 | 448,642 |
| Call money, funds purchased, and payables under repurchase agreements and securities lending transactions | 38,424 | 186,407 |
| Due to trust account, other short-term borrowings, and trading account liabilities | 39,198 | 93,648 |
| Long-term debt | 140,478 | 157,931 |
| Total | 414,232 | 886,628 |
| Net interest income | 1,042,343 | 1,119,381 |
| Provision for credit losses | 381,196 | 457,275 |
| Net interest income after provision for credit losses | 661,147 | 662,106 |
| Non-interest income: | | |
| Fees and commissions | 566,403 | 612,757 |
| Foreign exchange gains (losses)—net | 235,210 | (101,589) |
| Trading account profits(losses)—net | 472,027 | (360,207) |
| Investment securities gains (losses)—net | 86,617 | (187,322) |
| Equity in earnings (losses) of equity method investees | (84,126) | 6,123 |
| Other non-interest income | 75,719 | 88,473 |
| Total | 1,351,850 | 58,235 |
| Non-interest expense: | | |
| Salaries and employee benefits | 460,162 | 446,595 |
| Occupancy expenses—net | 82,483 | 85,322 |
| Fees and commission expenses | 97,530 | 101,646 |
| Outsourcing expenses, including data processing | 106,134 | 138,356 |
| Depreciation of premises and equipment | 55,349 | 64,595 |
| Amortization of intangible assets | 110,755 | 135,118 |
| Impairment of intangible assets | 9,239 | 49,060 |
| Insurance premiums, including deposit insurance | 56,969 | 56,499 |
| Communications | 28,956 | 32,123 |
| Taxes and public charges | 35,533 | 46,895 |
| Impairment of goodwill | 460 | - |
| Other non-interest expenses | 213,091 | 210,759 |
| Total | 1,256,661 | 1,366,968 |
| Income (loss) before income tax expense (benefit) | 756,336 | (646,627) |
| Income tax expense (benefit) | 327,836 | (238,346) |
| Net income (loss) before attribution of noncontrolling interests | 428,500 | (408,281) |
| Net income attributable to noncontrolling interests | 8,180 | 2,251 |
| Net income (loss) attributable to Mitsubishi UFJ Financial Group | 420,320 | (410,532) |
| Income allocable to preferred shareholders: | | |
| Cash dividends paid | 9,708 | 3,335 |
| Beneficial conversion feature | - | 7,137 |
| Income allocable to preferred shareholders of Mitsubishi UFJ NICOS Co., Ltd. : | | |
| Effect of induced conversion of Mitsubishi UFJ NICOS Co.,Ltd. Class 1 stock | - | 7,676 |
| Net income (loss) available to common shareholders of Mitsubishi UFJ Financial Group | 410,612 | (428,680) |

(in yen)

Earnings (loss) per share applicable to common shareholders of Mitsubishi UFJ Financial Group:

| | | |
|---|-------|---------|
| Basic earnings (loss) per common share—net income (loss) available to common shareholders of Mitsubishi UFJ Financial Group | 35.29 | (41.07) |
| Diluted earnings (loss) per common share—net income (loss) available to common shareholders of Mitsubishi UFJ Financial Group | 35.22 | (41.07) |

(US GAAP)

Mitsubishi UFJ Financial Group, Inc. and Subsidiaries

Credit Quality Data (Unaudited)

| (in millions of yen) | As of September 30, | | As of March 31, |
|--|---------------------|-------------|-----------------|
| | 2009 | 2008 | 2009 |
| Nonaccrual loans | 1,330,718 | 1,362,383 | 1,249,522 |
| Restructured loans | 582,731 | 442,402 | 521,588 |
| Accruing loans contractually past due 90 days or more | 12,794 | 26,523 | 21,487 |
| Total | 1,926,243 | 1,831,308 | 1,792,597 |
| Loans | 95,048,475 | 100,794,969 | 100,310,341 |
| Allowance for credit losses | (1,254,961) | (1,304,297) | (1,156,638) |