



MUFG

Interim Financial Highlights under Japanese GAAP
for the Fiscal Year Ending March 31, 2006

November 24, 2005

Mitsubishi UFJ Financial Group, Inc.

**Interim Financial Highlights under Japanese GAAP
for the Fiscal Year Ending March 31, 2006**

1-1. Highlights of Consolidated Statements of Operations [MTFG:Consolidated]

(in billions of yen)

	Six months ended September 30, 2004 (A)	Six months ended September 30, 2005 (B)	(B) - (A)
1 Gross profits	885.9	945.4	59.5
2 Net interest income	506.5	484.2	(22.2)
3 Trust fees	46.1	41.0	(5.0)
4 Credit costs for trust accounts	(2.3)	(0.4)	1.9
5 Net fees and commissions	241.3	268.1	26.8
6 Net trading profits	50.2	66.6	16.3
7 Net other business income	41.7	85.3	43.6
8 Net gains on foreign exchange transactions	36.1	61.7	25.5
9 Net gains (losses) on debt securities	27.8	10.5	(17.3)
10 Net gains (losses) on derivatives (total of the two Banks *)	(33.0)	9.4	42.5
11 General and administrative expenses	499.3	520.5	21.1
12 Personnel expenses (total of the two Banks *)	114.3	117.6	3.3
13 Non-personnel expenses (total of the two Banks *)	176.8	183.6	6.7
14 Taxes (total of the two Banks *)	16.5	18.9	2.3
15 Net business profits before credit costs for trust accounts and provision for formula allowance for loan losses	388.9	425.3	36.4
16 Provision for formula allowance for loan losses	[237.4]	[66.9]	[(170.5)]
17 Net business profits	386.5	424.9	38.3
18 Net non-recurring gains (losses)	(76.2)	(43.8)	32.4
19 Credit related costs	(65.4)	(35.7)	29.6
20 Losses on loan charge-offs	(28.5)	(41.0)	(12.4)
21 Provision for specific allowance for loan losses	[(227.0)]	[29.0]	[256.0]
22 Provision for allowance for loans to specific foreign borrowers	[0.8]	[0]	[(0.8)]
23 Other credit related costs	(36.8)	5.3	42.1
24 Net gains (losses) on equity securities	(4.7)	15.3	20.0
25 Gains on sales of equity securities	42.9	22.3	(20.6)
26 Losses on sales of equity securities	(14.1)	(4.7)	9.3
27 Losses on write down of equity securities	(33.5)	(2.2)	31.2
28 Other	(6.1)	(23.3)	(17.2)
29 Ordinary profit	310.3	381.1	70.8
30 Net special gains	17.5	113.1	95.6
31 Gains on loans charged-off	12.3	20.2	7.9
32 Reversal of allowance for loan losses	11.3	96.0	84.7
33 Impairment losses	(3.9)	(1.8)	2.1
34 Income before income taxes and others	327.8	494.3	166.4
35 Income taxes-current	39.6	30.5	(9.0)
36 Income taxes-deferred	95.6	138.8	43.1
37 Minority interest	20.9	24.2	3.3
38 Net income	171.6	300.6	129.0
39 Total reversal of allowance for loan losses (16+21+22)	11.3	96.0	84.7
40 Total credit costs (4+20+23+39)	(56.3)	59.9	116.3

Operating Results of Significant Subsidiaries for the Six Months Ended September 30, 2005

	Gross profits	General and administrative expenses	Net business profits before credit costs	Net income
41 The Bank of Tokyo-Mitsubishi, Ltd.	509.3	250.6	258.6	208.1
42 The Mitsubishi Trust and Banking Corporation	152.0	69.5	82.8	53.9
43 Mitsubishi Securities Co., Ltd. and Consolidated Subsidiaries	70.4	53.6	16.7	15.7
44 UnionBanCal Corporation	148.7	90.1	58.5	40.8

* "Total of the two Banks" represents the aggregated non-consolidated figures of The Bank of Tokyo-Mitsubishi, Ltd. and The Mitsubishi Trust and Banking Corporation.

Highlights of Consolidated Balance Sheets [MTFG:Consolidated]

(in billions of yen except percentages)

	As of March 31, 2005(A)	As of September 30, 2005(B)	(B) - (A)	
1	Loans and bills discounted (Consolidated)	46,446.6	47,132.5	685.8
2	Loans and bills discounted (Consolidated and Trust accounts)	47,014.2	47,415.7	401.4
3	Domestic loans (except for loans from The Bank of Tokyo-Mitsubishi, Ltd. and The Mitsubishi Trust and Banking Corporation to MTFG)	30,037.8	29,456.0	(581.7)
4	Overseas branches	4,761.1	5,317.2	556.0
5	Overseas subsidiaries (UnionBanCal Corporation and Bank of Tokyo-Mitsubishi Trust Company)	3,376.9	3,778.1	401.2
6	Domestic housing loans	8,132.8	8,228.2	95.3
7	Domestic other consumer loans	412.0	384.9	(27.0)
8	Book value of loans sold during the six months ended September 30, 2004 and 2005 (total of the two Banks*)	(29.7)	(40.0)	(10.3)
9	Charge-offs during the six months ended September 30, 2004 and 2005 (total of the two Banks*)	(18.2)	(12.5)	5.7
10	Investment securities	28,823.4	30,476.0	1,652.6
11	Domestic equity securities	4,599.5	5,125.6	526.1
12	Japanese Government Bonds (total of the two Banks *)	15,071.2	15,373.3	302.1
13	Foreign bonds (total of the two Banks *)	4,744.2	5,274.9	530.7
14	Book value of investment securities sold during the six months ended September 30, 2004 and 2005 (total of the two Banks*)	(225.4)	(74.6)	150.8
15	Write down during the six months ended September 30, 2004 and 2005 (total of the two Banks*)	(33.4)	(3.5)	29.9
16	Deposits	67,548.7	68,385.6	836.9
17	Total of the two Banks *	63,404.7	63,858.4	453.6
18	Individuals	34,181.0	34,378.4	197.4
19	Corporations and others	21,129.3	21,106.3	(22.9)
20	Overseas branches	7,289.9	7,852.5	562.5
<Valuation gains (losses) on securities available for sale>				
21	Total securities available for sale	985.9	1,587.8	601.8
22	Domestic equity securities	894.0	1,472.4	578.4
23	Domestic bonds	54.0	(9.6)	(63.7)
24	Japanese Government Bonds	42.1	(11.8)	(54.0)

Risk-Adjusted Capital Ratio Based on Standards of the BIS [Consolidated]

	As of March 31, 2005 (A)	As of September 30, 2005 (B)	(B) - (A)	
25	BIS risk-adjusted capital ratio	11.76 %	12.01 %	0.24 %
26	Tier I ratio	7.61 %	7.72 %	0.10 %
27	Tier I capital	4,286.7	4,646.9	360.2
28	Risk-adjusted assets	56,270.5	60,140.3	3,869.7

* "Total of the two Banks" represents the aggregated non-consolidated figures of The Bank of Tokyo-Mitsubishi, Ltd. and The Mitsubishi Trust and Banking Corporation.

**Interim Financial Highlights under Japanese GAAP
for the Fiscal Year Ending March 31, 2006**

1-2. Highlights of Consolidated Statements of Operations [UFJHD:Consolidated]

(in billions of yen)

	Six months ended September 30, 2004 (A)	Six months ended September 30, 2005 (B)	(B) - (A)
1 Gross profits	801.7	750.9	(50.8)
2 Net interest income	411.3	373.7	(37.6)
3 Trust fees	25.3	23.7	(1.6)
4 Credit costs for trust accounts	(2.2)	(0.4)	1.7
5 Net fees and commissions	201.7	215.9	14.1
6 Net trading profits	9.1	14.1	5.0
7 Net other business income	154.0	123.4	(30.6)
8 Net gains on foreign exchange transactions	86.7	82.0	(4.7)
9 Net gains (losses) on debt securities	69.5	40.7	(28.8)
10 Net gains (losses) on derivatives (total of the two Banks *)	(9.1)	(10.1)	(0.9)
11 General and administrative expenses	350.5	363.2	12.6
12 Personnel expenses (total of the two Banks *)	84.1	87.7	3.5
13 Non-personnel expenses (total of the two Banks *)	168.3	166.4	(1.9)
14 Taxes (total of the two Banks *)	14.2	15.1	0.9
15 Net business profits before credit costs for trust accounts and provision for formula allowance for loan losses	453.5	388.1	(65.3)
16 Provision for formula allowance for loan losses	648.5	[369.5]	[(279.0)]
17 Net business profits	1,099.8	387.6	(712.1)
18 Net non-recurring gains (losses)	(1,574.6)	(32.4)	1,542.2
19 Credit related costs	(1,344.0)	(37.6)	1,306.4
20 Losses on loan charge-offs	(97.7)	(31.8)	65.9
21 Provision for specific allowance for loan losses	(1,070.4)	[(117.2)]	[953.2]
22 Provision for allowance for loans to specific foreign borrowers	0.7	[0.4]	[(0.2)]
23 Other credit related costs	(176.6)	(5.8)	170.7
24 Net gains (losses) on equity securities	(35.9)	15.4	51.4
25 Gains on sales of equity securities	124.9	36.9	(88.0)
26 Losses on sales of equity securities	(8.6)	(14.4)	(5.7)
27 Losses on write down of equity securities	(152.2)	(7.0)	145.2
28 Other	(194.6)	(10.2)	184.4
29 Ordinary profit (loss)	(474.8)	355.2	830.1
30 Net special gains	44.5	211.2	166.6
31 Gains on loans charged-off	24.2	41.4	17.1
32 Reversal of allowance for loan losses	-	252.7	252.7
33 Impairment losses	-	(31.0)	(31.0)
34 Income (loss) before income taxes and others	(430.3)	566.4	996.7
35 Income taxes-current	7.6	32.0	24.3
36 Income taxes-deferred	225.9	120.3	(105.5)
37 Minority interest	10.3	3.0	(7.3)
38 Net income (loss)	(674.2)	411.0	1,085.3
39 Total reversal of allowance for loan losses (16+21+22)	(421.1)	252.7	673.9
40 Total credit costs (4+20+23+39)	(697.7)	214.6	912.4

Operating Results of Significant Subsidiaries for the Six Months Ended September 30, 2005

	Gross profits	General and administrative expenses	Net business profits before credit costs	Net income
41 UFJ Bank Limited	554.9	233.9	321.0	429.5
42 UFJ Trust Bank Limited	71.7	35.3	36.8	20.9
43 UFJ Tsubasa Securities Co., Ltd and Consolidated Subsidiaries	41.5	32.2	9.3	5.0

* "Total of the two Banks" represents the aggregated non-consolidated figures of UFJ Bank Limited and UFJ Trust Bank Limited.

Highlights of Consolidated Balance Sheets [UFJHD:Consolidated]

(in billions of yen except percentages)

	As of March 31, 2005(A)	As of September 30, 2005(B)	(B) - (A)	
1	Loans and bills discounted (Consolidated)	37,354.4	38,175.0	820.6
2	Loans and bills discounted (Consolidated and Trust Accounts)	37,988.8	38,286.7	297.8
3	Domestic loans (except for loans from UFJ Bank Limited. and UFJ Trust Bank Limited to UFJHD)	23,522.6	23,684.9	162.3
4	Overseas branches	1,814.5	1,858.1	43.6
5	Domestic housing loans	10,069.3	10,258.9	189.5
6	Domestic other consumer loans	1,085.2	1,025.3	(59.9)
7	Book value of loans sold during the six months ended September 30, 2004 and 2005 (total of the two Banks*)	(453.0)	(254.3)	198.7
8	Charge-offs during the six months ended September 30, 2004 and 2005 (total of the two Banks*)	146.7	273.8	127.0
9	Investment securities	21,770.7	21,777.0	6.2
10	Domestic equity securities	2,567.4	2,723.7	156.3
11	Japanese Government Bonds (total of the two Banks *)	13,577.3	12,783.4	(793.8)
12	Foreign bonds (total of the two Banks *)	2,007.9	2,584.4	576.4
13	Book value of investment securities sold during the six months ended September 30, 2004 and 2005 (total of the two Banks*)	(381.7)	(61.8)	319.9
14	Write down during the six months ended September 30, 2004 and 2005 (total of the two Banks*)	(258.5)	(12.5)	245.9
15	Deposits	50,725.7	50,315.4	(410.2)
16	Total of the two Banks *	49,657.0	49,191.9	(465.0)
17	Individuals	25,626.5	25,818.0	191.5
18	Corporations and others	21,331.5	20,979.5	(352.0)
19	Overseas branches	2,068.5	1,994.2	(74.3)
<Valuation gains (losses) on securities available for sale>				
20	Total securities available for sale	398.9	529.3	130.3
21	Domestic equity securities	454.3	640.0	185.7
22	Domestic bonds	(22.8)	(76.4)	(53.5)
23	Japanese Government Bonds	(29.4)	(78.9)	(49.5)

Risk-Adjusted Capital Ratio Based on Standards of the BIS [Consolidated]

	As of March 31, 2005 (A)	As of September 30, 2005 (B)	(B) - (A)	
24	BIS risk-adjusted capital ratio	10.39 %	11.67 %	1.27 %
25	Tier I ratio	5.32 %	6.47 %	1.14 %
26	Tier I capital	2,313.4	2,759.0	445.5
27	Risk-adjusted assets	43,405.9	42,596.8	(809.1)

* "Total of the two Banks" represents the aggregated non-consolidated figures of UFJ Bank Limited and UFJ Trust Bank Limited.

**Interim Financial Highlights under Japanese GAAP
for the Fiscal Year Ending March 31, 2006**

1-3. Highlights of Consolidated Statements of Operations [MTFG:Consolidated and UFJHD:Consolidated]

(in billions of yen)

	Six months ended September 30, 2004 (A)	Six months ended September 30, 2005 (B)	(B) - (A)
1 Gross profits	1,687.7	1,696.4	8.6
2 Net interest income	917.9	857.9	(59.9)
3 Trust fees	71.4	64.8	(6.6)
4 Credit costs for trust accounts	(4.6)	(0.9)	3.7
5 Net fees and commissions	443.1	484.0	40.9
6 Net trading profits	59.3	80.8	21.4
7 Net other business income	195.7	208.7	12.9
8 Net gains on foreign exchange transactions	122.8	143.7	20.8
9 Net gains (losses) on debt securities	97.4	51.2	(46.1)
10 Net gains (losses) on derivatives (total of the four Banks *)	(42.2)	(0.6)	41.5
11 General and administrative expenses	849.9	883.7	33.8
12 Personnel expenses (total of the four Banks *)	198.5	205.3	6.8
13 Non-personnel expenses (total of the four Banks *)	345.2	350.0	4.8
14 Taxes (total of the four Banks *)	30.8	34.0	3.2
15 Net business profits before credit costs for trust accounts and provision for formula allowance for loan losses	842.4	813.5	(28.8)
16 Provision for formula allowance for loan losses	[886.0]	[436.4]	[(449.6)]
17 Net business profits	1,486.3	812.6	(673.7)
18 Net non-recurring gains (losses)	(1,650.9)	(76.2)	1,574.6
19 Credit related costs	(1,409.4)	(73.4)	1,336.0
20 Losses on loan charge-offs	(126.3)	(72.8)	53.4
21 Provision for specific allowance for loan losses	[(1,297.4)]	[(88.1)]	[1,209.3]
22 Provision for allowance for loans to specific foreign borrowers	[1.5]	[0.5]	[(1.0)]
23 Other credit related costs	(213.4)	(0.5)	212.8
24 Net gains (losses) on equity securities	(40.6)	30.7	71.4
25 Gains on sales of equity securities	167.9	59.2	(108.6)
26 Losses on sales of equity securities	(22.8)	(19.1)	3.6
27 Losses on write down of equity securities	(185.8)	(9.3)	176.5
28 Other	(200.7)	(33.6)	167.1
29 Ordinary profit (loss)	(164.5)	736.3	900.9
30 Net special gains	62.1	324.4	262.2
31 Gains on loans charged-off	36.6	61.7	25.1
32 Reversal of allowance for loan losses	11.3	348.8	337.5
33 Impairment losses	(3.9)	(32.9)	(28.9)
34 Income (loss) before income taxes and others	(102.4)	1,060.8	1,163.2
35 Income taxes-current	47.2	62.5	15.2
36 Income taxes-deferred	321.6	259.2	(62.4)
37 Minority interest	31.2	27.2	(3.9)
38 Net income (loss)	(502.6)	711.7	1,214.3
39 Total reversal of allowance for loan losses (16+21+22)	(409.7)	348.8	758.6
40 Total credit costs (4+20+23+39)	(754.1)	274.5	1,028.7

Operating Results of Significant Subsidiaries for the Six Months Ended September 30, 2005

	Gross profits	General and administrative expenses	Net business profits before credit costs	Net income
41 The Bank of Tokyo-Mitsubishi, Ltd.	509.3	250.6	258.6	208.1
42 UFJ Bank Limited	554.9	233.9	321.0	429.5
43 The Mitsubishi Trust and Banking Corporation	152.0	69.5	82.8	53.9
44 UFJ Trust Bank Limited	71.7	35.3	36.8	20.9
45 Mitsubishi Securities Co., Ltd. and Consolidated Subsidiaries	70.4	53.6	16.7	15.7
46 UFJ Tsubasa Securities Co., Ltd and Consolidated Subsidiaries	41.5	32.2	9.3	5.0
47 UnionBanCal Corporation	148.7	90.1	58.5	40.8

* "Total of the four Banks" represents the aggregated non-consolidated figures of The Bank of Tokyo-Mitsubishi, Ltd., The Mitsubishi Trust and Banking Corporation., UFJ Bank Limited. and UFJ Trust Bank Limited.

Highlights of Consolidated Balance Sheets [MTFG:Consolidated and UFJHD:Consolidated]

(in billions of yen except percentages)

	As of March 31, 2005(A)	As of September 30, 2005(B)	(B) - (A)	
1	Loans and bills discounted (Consolidated)	83,801.0	85,307.6	1,506.5
2	Loans and bills discounted (Consolidated and Trust accounts)	85,003.1	85,702.4	699.3
3	Domestic loans (except for loans from The Bank of Tokyo-Mitsubishi, Ltd. and The Mitsubishi Trust and Banking Corporation to MTFG and except for loans from UFJ Bank Limited. and UFJ Trust Bank Limited to UFJHD)	53,560.4	53,141.0	(419.4)
4	Overseas branches	6,575.6	7,175.3	599.6
5	Overseas subsidiaries (UnionBanCal Corporation and Bank of Tokyo-Mitsubishi Trust Company)	3,376.9	3,778.1	401.2
6	Domestic housing loans	18,202.2	18,487.1	284.9
7	Domestic other consumer loans	1,497.3	1,410.3	(87.0)
8	Book value of loans sold during the six months ended September 30, 2004 and 2005 (total of the four Banks*)	(482.7)	(294.3)	188.4
9	Charge-offs during the six months ended September 30, 2004 and 2005 (total of the four Banks*)	128.4	261.3	132.8
10	Investment securities	50,594.1	52,253.1	1,658.9
11	Domestic equity securities	7,166.9	7,849.4	682.4
12	Japanese Government Bonds (total of the four Banks *)	28,648.5	28,156.7	(491.7)
13	Foreign bonds (total of the four Banks *)	6,752.2	7,859.3	1,107.1
14	Book value of investment securities sold during the six months ended September 30, 2004 and 2005 (total of the four Banks*)	(607.2)	(136.4)	470.7
15	Write down during the six months ended September 30, 2004 and 2005 (total of the four Banks*)	(292.0)	(16.1)	275.9
16	Deposits	118,274.4	118,701.1	426.7
17	Total of the four Banks *	113,061.8	113,050.3	(11.4)
18	Individuals	59,807.6	60,196.5	388.9
19	Corporations and others	42,460.8	42,085.8	(374.9)
20	Overseas branches	9,358.4	9,846.7	488.2
<Valuation gains (losses) on securities available for sale>				
21	Total securities available for sale	1,384.9	2,117.1	732.2
22	Domestic equity securities	1,348.3	2,112.5	764.1
23	Domestic bonds	31.1	(86.0)	(117.2)
24	Japanese Government Bonds	12.7	(90.8)	(103.5)

Risk-Adjusted Capital Ratio Based on Standards of the BIS [Consolidated]

	As of March 31, 2005 (A)	As of September 30, 2005 (B)	(B) - (A)	
(MTFG:consolidated)				
25	BIS risk-adjusted capital ratio	11.76 %	12.01 %	0.24 %
26	Tier I ratio	7.61 %	7.72 %	0.10 %
27	Tier I capital	4,286.7	4,646.9	360.2
28	Risk-adjusted assets	56,270.5	60,140.3	3,869.7
(UFJHD:Consolidated)				
29	BIS risk-adjusted capital ratio	10.39 %	11.67 %	1.27 %
30	Tier I ratio	5.32 %	6.47 %	1.14 %
31	Tier I capital	2,313.4	2,759.0	445.5
32	Risk-adjusted assets	43,405.9	42,596.8	(890.1)

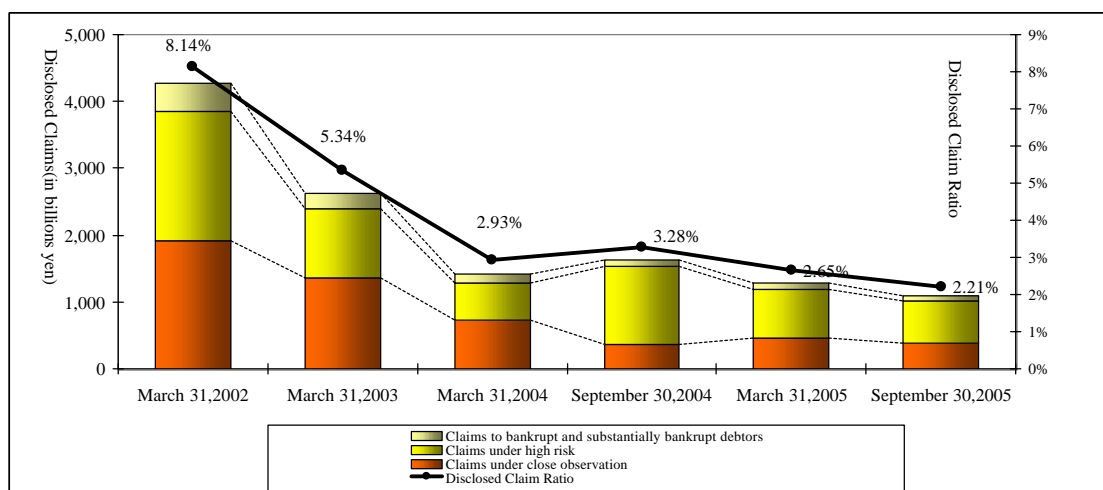
* "Total of the four Banks" represents the aggregated non-consolidated figures of The Bank of Tokyo-Mitsubishi, Ltd., The Mitsubishi Trust and Banking Corporation., UFJ Bank Limited. and UFJ Trust Bank Limited.

2-1. Disclosed Claims under the Financial Reconstruction Law ("FRL") <MTFG:BTM+MTB>

(1) Status of Disclosed Claim under the FRL <prompt report>

(in billions of yen)

	As of	As of	As of	As of	As of	As of	Increase/(Decrease) (F)-(E)
	March 31, 2002(A)	March 31, 2003(B)	March 31, 2004(C)	September 30, 2004(D)	March 31, 2005(E)	September 30, 2005(F)	
1	419.0	226.4	140.4	107.8	103.4	79.8	(23.5)
2	1,933.5	1,031.3	541.3	1,168.0	729.9	619.1	(110.8)
3	1,916.8	1,357.4	737.3	356.6	458.3	387.3	(71.0)
4	4,269.4	2,615.2	1,419.0	1,632.5	1,291.7	1,086.2	(205.4)
5	52,401.4	48,951.2	48,306.5	49,730.3	48,653.6	49,093.0	439.3
6	8.14%	5.34%	2.93%	3.28%	2.65%	2.21%	(0.44%)



(2) Status of Non Performing Assets <prompt report>

a. Six months results ended September 30, 2005

(in billions of yen)

	As of March 31, 2005	Inflows	classification exchange	Outflows	As of September 30, 2005	Net increase
	A	B	C	D	E=A+B+C+D	(E-A)
7	103.4	12.3	10.5	(46.4)	79.8	(23.5)
8	729.9	56.6	(10.5)	(156.9)	619.1	(110.8)
9	833.3	68.9	0.0	(203.4)	698.9	(134.4)

b. Six months results ended March 31, 2005

(in billions of yen)

	As of September 30, 2004	Inflows	classification exchange	Outflows	As of March 31, 2005	Net increase
	A	B	C	D	E=A+B+C+D	(E-A)
10	107.8	13.2	12.4	(30.1)	103.4	(4.4)
11	1,168.0	177.5	(12.4)	(603.1)	729.9	(438.0)
12	1,275.9	190.7	0.0	(633.2)	833.3	(442.5)

(3) Status of Secured Coverage on Disclosed Claims under the FRL <prompt report>

(in billions of yen)

	Disclosed amount	Collateral, Guarantees, etc	Unsecured (A)	Reserves (B)	Coverage Ratio (B/A)	Coverage Ratio(as of March 31,2005)
1	79.8	71.7	8.1	8.1	99.99%	100.00%
2	619.1	272.2	346.8	224.3	64.68%	64.08%
3	387.3	150.5	236.7	66.6	28.14%	26.27%
4	1,086.2	494.5	591.7	299.1	50.54%	49.35%
5	(205.4)	(73.9)	(131.5)	(57.8)	1.19%	-

6	Normal claims	48,006.8	-	-	-	-
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(4) Status of Secured Coverage on Self-Assessment of Assets <prompt report>

	As of September 30,2004 (A)	As of March 31,2005 (B)	As of September 30,2005	
			(C)	(C)-(B)
7	0.12%	0.11%	0.10%	(0.01%)
8	5.56%	7.33%	7.14%	(0.18%)
9	4.06%	3.84%	3.23%	(0.61%)
10	11.95%	17.76%	18.21%	0.44%
11	51.73%	64.08%	64.68%	0.60%

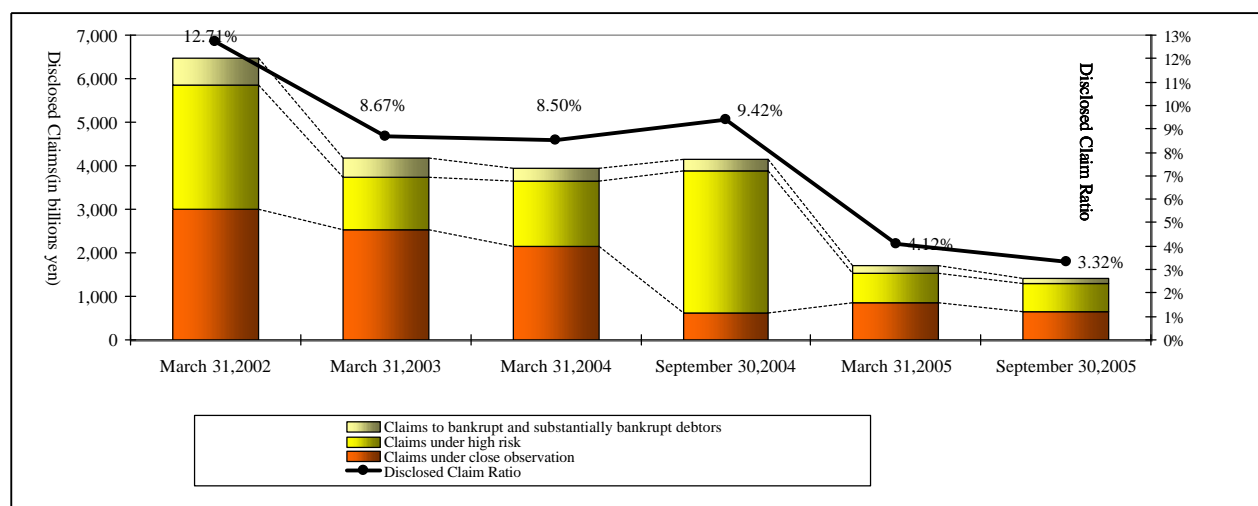
Note:Above figures under the Financial Reconstruction Law base.

2-2. Disclosed Claims under the Financial Reconstruction Law ("FRL")/<UFJ:UFJ+UTB>

(1) Status of Disclosed Claim under the FRL <prompt report>

(in billions of yen)

	As of March 31, 2002(A)	As of March 31, 2003(B)	As of March 31, 2004(C)	As of September 30, 2004(D)	As of March 31, 2005(E)	As of September 30, 2005(F)	Increase/(Decrease) (F)-(E)
1	627.8	419.5	304.4	259.5	175.7	114.6	(61.0)
2	2,868.5	1,208.0	1,483.6	3,270.9	677.3	647.8	(29.4)
3	2,985.7	2,535.9	2,161.2	623.8	863.2	636.9	(226.3)
4	6,482.1	4,163.5	3,949.3	4,154.3	1,716.2	1,399.4	(316.8)
5	50,997.8	47,997.8	46,412.7	44,063.6	41,632.0	42,067.0	435.0
6	12.71%	8.67%	8.50%	9.42%	4.12%	3.32%	(0.79%)



(2) Status of Non Performing Assets <prompt report>

a. Six months results ended September 30, 2005

(in billions of yen)

	As of Uarch 31, 2005 A	Inflows B	classification exchange C	Outflows D	As of SepteUber 30, 2005 E=A+B+C+D	Net increase (E-A)
7	175.7	28.9	73.3	(163.3)	114.6	(61.0)
8	677.3	362.0	(73.3)	(318.1)	647.8	(29.4)
9	853.0	391.0	0.0	(481.5)	762.5	(90.5)

b. Six months results ended March 31, 2005

(in billions of yen)

	As of SepteUber 30, 2004 A	Inflows B	classification exchange C	Outflows D	As of Uarch 31, 2005 E=A+B+C+D	Net increase (E-A)
10	259.5	57.6	188.5	(329.9)	175.7	(83.7)
11	3,270.9	187.1	(188.5)	(2,592.2)	677.3	(2,593.6)
12	3,530.5	244.7	0.0	(2,922.2)	853.0	(2,677.4)

(3) Status of Secured Coverage on Disclosed Claims under the FRL <prompt report>

(in billions of yen)

	Disclosed amount	Collateral, Guarantees, etc	Unsecured (A)	Reserves (B)	Coverage Ratio (B/A)	Coverage Ratio(as of March 31,2005)
1	Claims to bankrupt and substantially bankrupt debtors	114.6	98.3	16.3	16.3	100.00%
2	Claims under high risk	647.8	369.5	278.2	228.2	82.02%
3	Claims under close observation	636.9	93.8	543.0	212.9	39.20%
4	Total	1,399.4	561.8	837.6	457.4	54.61%
5	(Change from March 31,2005)	(316.8)	(48.2)	(268.5)	(232.1)	(7.72%)

6	Normal claims	40,667.5	-	-	-	-
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(4) Status of Secured Coverage on Self-Assessment of Assets <prompt report>

	As of September 30,2004 (A)	As of March 31,2005 (B)	As of September 30,2005 (C)	(C)-(B)	
7	Normal	0.27%	0.24%	0.22%	(0.01%)
8	Close Watch	17.95%	26.29%	15.80%	(10.48%)
9	Close Watch	13.18%	19.64%	7.54%	(12.09%)
10	Borrowers with Credit under Close Observation	30.26%	40.56%	35.18%	(5.37%)
11	Likely to become Bankrupt (excluding secured assets)	62.85%	73.65%	82.02%	8.37%

Note: Above figures under the Financial Reconstruction Law base.

3-1. Status of Deferred Tax Assets (MTFG)

(1) Tax Effects of the Items Comprising

Net Deferred Tax Assets

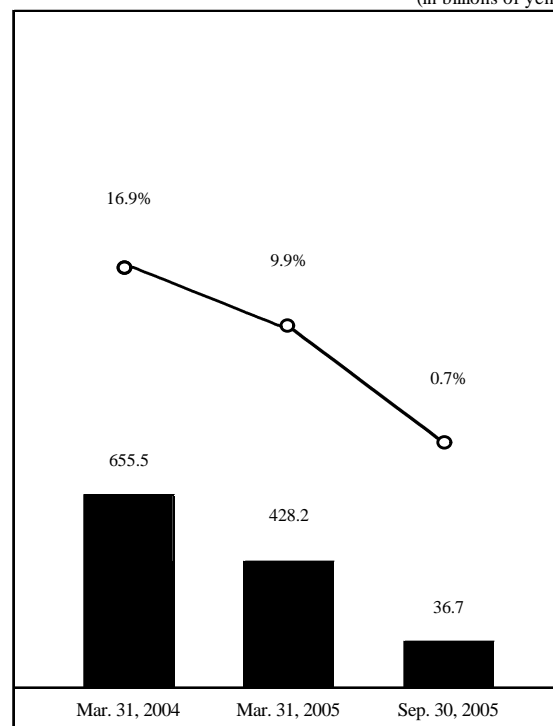
[BTM+MTB] (in billions of yen)

		Sep. 30, 2005	
		vs. Mar. 31, 2005	
1	Deferred Tax Assets	776.6	(170.5)
2	Allowance for loan losses	274.3	(19.6)
3	Write down of investment securities	130.1	(29.7)
4	Net operating loss carryforwards	354.6	(120.0)
5	Reserve for employees' retirement benefits	40.5	(0.2)
6	Unrealized losses on securities available for sale	-	-
7	Other	48.6	(2.0)
8	Valuation allowance	(71.7)	1.2
9	Deferred Tax Liabilities	669.2	243.6
10	Gains on placing trust for retirement benefits	7.3	-
11	Unrealized gains on securities available for sale	654.9	246.9
12	Other	6.9	(3.3)
13	Net Deferred Tax Assets	107.3	(414.1)
[Consolidated]			
14	Net Deferred Tax Assets	36.7	(391.5)

(2) Balance of Net Deferred Tax Assets and

Percentage of Tier I Capital

(in billions of yen)



(3) Net Business Profits before Credit Costs and

Taxable Income (Current Fiscal Year)

[BTM+MTB] (in billions of yen)

		Interim FY 2005
15	Net business profits before credit costs	341.5
16	Credit related costs	(63.0)
17	Income before income taxes	437.7
18	Reconciliation to taxable income	(193.3)
19	Taxable income	244.3

(4) Net Business Profits before Credit Costs and

Taxable Income (Past Five Fiscal Years)

[BTM+MTB] (in billions of yen)

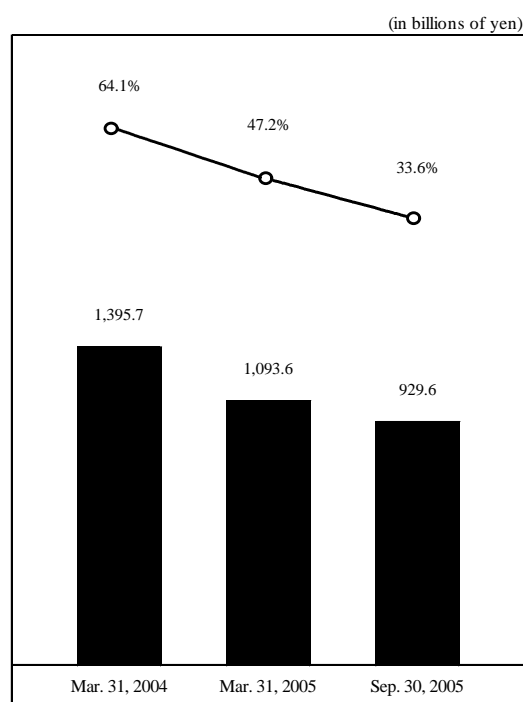
		FY 2000	FY 2001	FY 2002	FY 2003	FY 2004
20	Net business profits before credit costs	552.0	619.5	689.9	654.8	709.6
21	Credit related costs	730.5	666.3	485.9	(105.7)	134.2
22	Income before income taxes	(199.0)	(359.3)	(485.2)	719.0	521.6
23	Reconciliation to taxable income	304.4	142.0	(1,021.4)	(443.9)	17.0
24	Taxable income	105.3	(217.2)	(1,506.7)	275.0	538.7

3-2. Status of Deferred Tax Assets (UFJ)

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

[UFJ+UTB]		(in billions of yen)	
		Sep. 30, 2005	
		vs. Mar. 31, 2005	
1	Deferred Tax Assets	1,122.4	(151.9)
2	Allowance for loan losses	494.4	(266.6)
3	Write down of investment securities	259.8	(87.7)
4	Net operating loss carryforwards	1,112.8	106.9
5	Reserve for employees' retirement benefits	30.1	0.1
6	Unrealized losses on securities available for sale	-	-
7	Other	265.2	13.6
8	Valuation allowance	(1,040.0)	81.7
9	Deferred Tax Liabilities	229.1	45.7
10	Gains on placing trust for retirement benefits	41.6	(0.8)
11	Unrealized gains on securities available for sale	159.7	47.5
12	Other	27.6	(0.8)
13	Net Deferred Tax Assets	893.2	(197.6)
[Consolidated]			
14	Net Deferred Tax Assets	929.6	(164.0)

(2) Balance of Net Deferred Tax Assets and
Percentage of Tier I Capital



Taxable Income (Current Fiscal Year)

[UFJ+UTB]		(in billions of yen)
		Interim FY 2005
15	Net business profits before credit costs	357.8
16	Credit related costs	(290.2)
17	Income before income taxes	603.9
18	Reconciliation to taxable income	(831.3)
19	Taxable income	(227.3)

Taxable Income (Past Five Fiscal Years)

[UFJ+UTB]		(in billions of yen)				
		FY 2000	FY 2001	FY 2002	FY 2003	FY 2004
20	Net business profits before credit costs	621.3	710.0	778.8	789.4	762.8
21	Credit related costs	882.6	1,546.7	683.0	1,184.6	690.7
22	Income before income taxes	(273.8)	(1,565.8)	(637.1)	(273.0)	(425.9)
23	Reconciliation to taxable income	201.3	1,774.4	(1,141.7)	534.4	(314.2)
24	Taxable income	(72.4)	208.5	(1,778.9)	261.3	(740.1)

4. Earning Projections for the Fiscal Year Ending March 31, 2006

<Consolidated>

(in billions of yen)

	For the year ending March 31, 2006 *	For the six months ended September 30, 2005 **	For the year ended March 31, 2005 **	For the six months ended September 30, 2004 **	(Reference) Previously announced projections in May 2005 for the fiscal year ending March 31, 2006 *
1 Ordinary income	4,085.0	1,401.2	2,628.5	1,258.1	3,850.0
2 Ordinary profit	990.0	381.1	593.2	310.3	900.0
3 Net income	520.0	300.6	338.4	171.6	400.0
<Non-consolidated>					
4 Operating income	1,030.0	188.9	223.5	187.9	315.0
5 Ordinary profit	1,000.0	177.8	208.8	183.2	285.0
6 Net income	1,000.0	179.3	211.1	183.2	285.0
(in yen per share)					
7 Dividends per common share	3,000 (Fiscal year end)	3,000 (Interim)	6,000 (Annual)	-	3,000 (Fiscal year end)

[Reference:Mitsubishi UFJ Financial Group, Inc. + UFJ Holdings, Inc.]

(in billions of yen)

	For the year ending March 31, 2006 ***	For the six months ended September 30, 2005 ****	For the year ended March 31, 2005 ****	For the six months ended September 30, 2004 ****	(Reference) Previously announced projections in May 2005 for the fiscal year ending March 31, 2006 ***
8 Ordinary profit	1,345.0	736.3	96.4	(164.5)	1,160.0
9 Net income	930.0	711.7	(216.1)	(502.6)	540.0

* The aggregate amount of Mitsubishi Tokyo Financial Group, Inc.'s operating results (from April to September for the fiscal year ending March 31, 2006) and Mitsubishi UFJ Financial Group, Inc.'s projected earnings (from October to March for the fiscal year ending March 31, 2006)

** Mitsubishi Tokyo Financial Group, Inc.'s operating results

*** The aggregate amount of Mitsubishi Tokyo Financial Group, Inc.'s operating results, UFJ Holdings, Inc.'s operating results (from April to September for the fiscal year ending March 31, 2006) and Mitsubishi UFJ Financial Group, Inc.'s projected earnings (from October to March for the fiscal year ending March 31, 2006)

**** The aggregate amount of Mitsubishi Tokyo Financial Group, Inc.'s operating results and UFJ Holdings, Inc.'s operating results

This financial summary report and the accompanying financial highlights contain forward-looking statements and other forward-looking information relating to the company and/or the group as a whole (the "forward-looking statements"). The forward-looking statements are not historical facts and include, reflect or are otherwise based upon, among other things, the company's current estimations, projections, views, policies, business strategies, targets, expectations, assumptions and evaluations with respect to general economic conditions, its results of operations, its financial condition, its management in general and other future events. Accordingly, they are inherently susceptible to uncertainties, risks and changes in circumstances and are not guarantees of future performance.

Some forward-looking statements represent targets that the company's management will strive to achieve through the successful implementation of the company's business strategies. The company may not be successful in implementing its business strategy, and actual results may differ materially, for a wide range of possible reasons. In particular, the targets of the combined entity reflect assumptions about the successful implementation of the integration plan. Other forward-looking statements reflect the assumptions and estimations upon which the calculation of deferred tax assets has been based and are themselves subject to the full range of uncertainties, risks and changes in circumstances outlined above.

In light of the many risks, uncertainties and possible changes, you are advised not to put undue reliance on the forward-looking statements. The company is under no obligation – and expressly disclaims any obligation – to update or alter the forward-looking statements, except as may be required by any applicable laws and regulations or stock exchange rules.

For detailed information relating to uncertainties, risks and changes regarding the forward-looking statements, please see the company's latest annual report and other disclosures.

[Reference 1]

Status of Acquired Assets and Liabilities relating to Merger

When merged on Oct 1, Mitsubishi Tokyo Financial Group, Inc. and The Mitsubishi Trust and Banking Corporation acquired assets and liabilities from UFJ Holdings, Inc. and UFJ Trust Bank Limited respectively with following accounting treatment.

* Investment securities are acquired based on fair value etc. after unrealized losses are dissolved.

* Premises and equipment and Reserve for employees' retirement benefits are acquired based on fair value etc. after unrealized losses are dissolved.

* Shareholders' equity is acquired as Capital surplus based on Merger Agreement.

<Holdings Company>

(in billions of yen)

	UFJ Holdings, Inc.			Mitsubishi Tokyo Financial Group, Inc.	Mitsubishi UFJ Financial Group, Inc.
	As of September 30, 2005	Merger accounting	Acquired amount		
Assets	1,936.3	(294.5)	1,641.8	5,659.4	7,301.2
Investment securities	1,954.5	(294.5)	1,660.0	5,557.6	7,217.6
Deferred tax assets	-			1.1	1.1
Shareholders' equity	1,495.6	(294.5)	1,201.1	4,614.7	5,815.8
Capital stock	1,000.0	(1,000.0)		1,383.0	1,383.0
Capital surplus reserve	110.8	711.9	822.7	2,499.6	3,322.3
Other capital surplus	-			355.7	355.7
Retained earnings	378.4		378.4	379.0	757.4
Earned surplus reserve	-			-	-
Voluntary reserves	-			150.0	150.0
Unappropriated profits	378.4		378.4	229.0	607.4
Unrealized gains on securities available for sale	9.0	(9.0)		0.1	0.1
Treasury stock	(2.6)	2.6		(2.9)	(2.9)

<Trust and Banking Corporation>

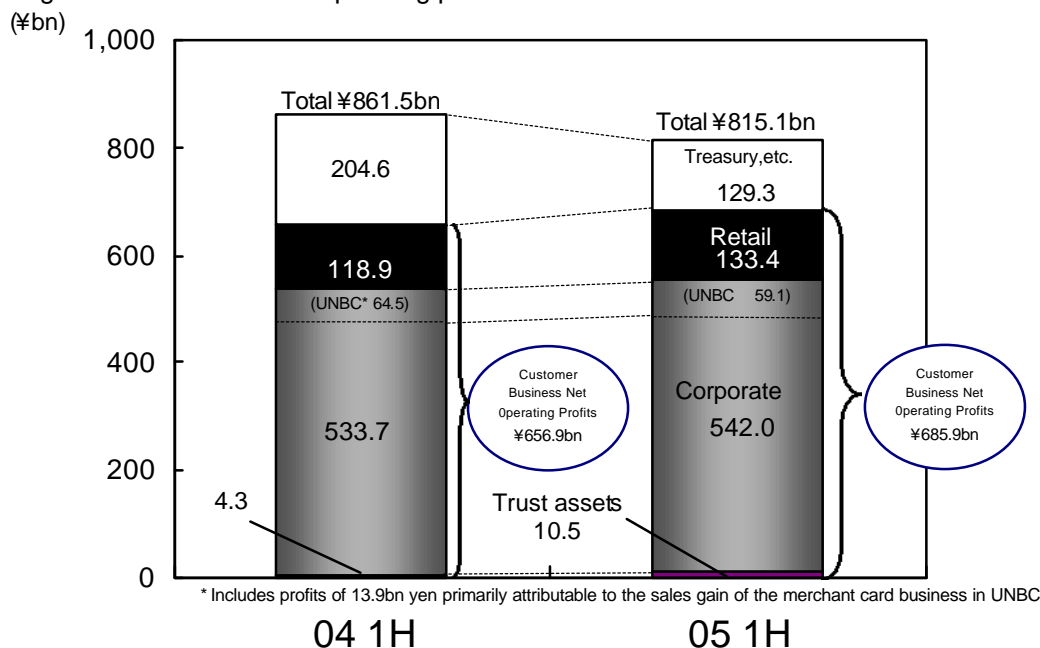
(in billions of yen)

	UFJ Trust Bank Limited			The Mitsubishi Trust and Banking Corporation	Mitsubishi UFJ Trust and Banking Corporation
	As of September 30, 2005	Merger accounting	Acquired amount		
Assets	5,422.4	(46.1)	5,376.2	16,077.1	21,453.4
Investment securities	1,968.6	(6.0)	1,962.4	4,623.9	6,586.3
Premises and equipment	45.1	(1.0)	44.0	133.3	177.3
Prepaid pension cost	37.7	(27.6)	10.1	116.2	126.4
Deferred tax assets	99.9	(11.5)	88.3	58.2	146.6
Liabilities	5,049.2	9.2	5,058.5	14,950.1	20,008.7
Reserve for employees' retirement benefits	0.2	9.2	9.5	-	9.5
Shareholders' equity	373.1	(55.4)	317.7	1,127.0	1,444.7
Capital stock	280.5	(280.5)		324.2	324.2
Capital surplus reserve	14.9	260.1	274.9	274.7	549.7
Other capital surplus	-			-	-
Retained earnings	45.1		45.1	312.1	357.3
Earned surplus reserve	24.1		24.1	49.5	73.7
Voluntary reserves	-			189.2	189.2
Unappropriated profits	21.0		21.0	73.4	94.4
Land revaluation excess	(2.4)		(2.4)	(7.9)	(10.4)
Unrealized gains on securities available for sale	35.0	(35.0)		223.7	223.7

[Reference2]

Financial highlights by segments (Sum of MTFG and UFJH)

(1) Changes in consolidated net operating profits



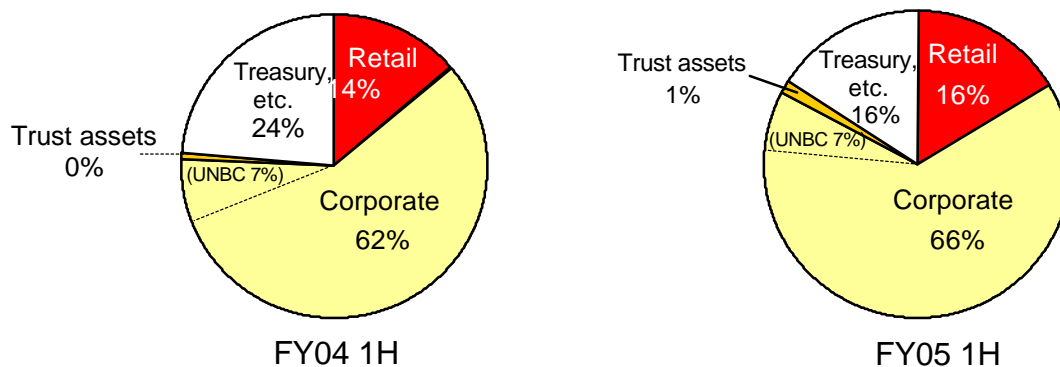
Net operating profits: Consolidated net business profits before consolidation adjustments (managerial accounts basis; excludes dividends from subsidiaries)
 Customer business net operating profits: The net operating profits for the three business segments [retail, corporate (including UNBC) and trust assets]

(2) Business portfolio breakdown

Customer business net operating profits / Total net operating profits = 76%



84%



(3) Gross profits and net operating profits by segments

