

Highlights of Consolidated Statement of Operations & Balance Sheets

(in billions of yen)	*1 For the fiscal year ended March 31, 2005	*2 For the fiscal year ended March 31, 2006	Compared to previous fiscal year
Net income	(216.1)	1,181.7	1,397.8
Total credit costs	(1,075.5)	389.7	1,465.2
BIS risk-adjusted capital ratio	11.5%	12.20%	+0.7%
Tier 1 ratio	5.9%	6.80%	+0.9%
Net deferred tax assets/Tier 1	25.7%	8.3%	(17.4%)
Disclosed claims ratio (Total of the 2 Banks)	3.33%	2.07%	(1.26%)

*1 The aggregate of MTFG and UFJHD.

The aggregate BIS risk-adjusted capital ratio as of March 31, 2005 is an approximate figure, taking into account the deduction of MTFG's purchase of UFJ Bank's shares of 700 billion yen and recalculation of Tier 2.

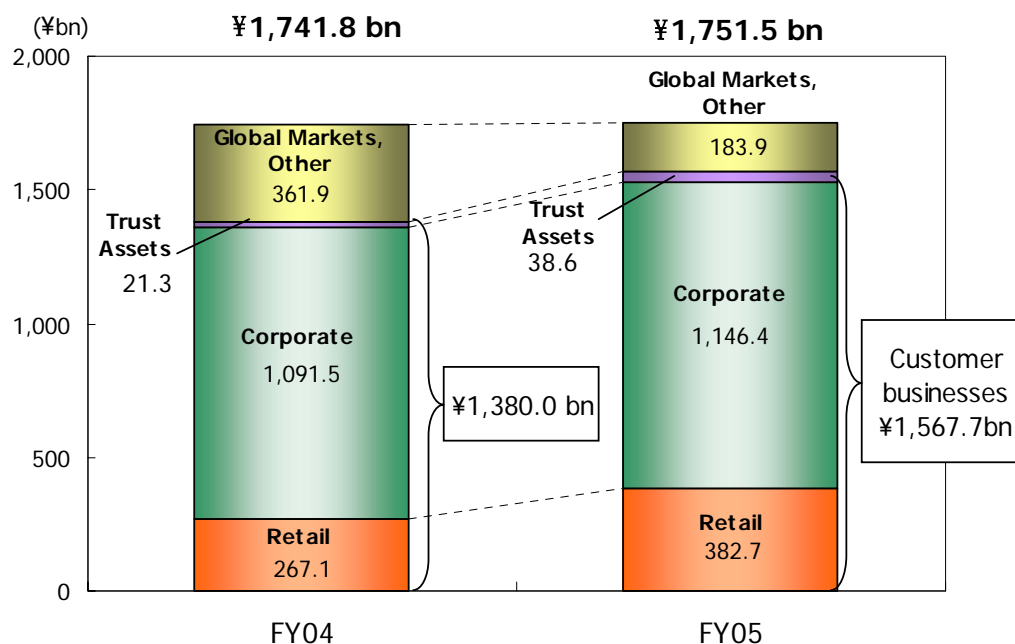
*2 Net income and total credit costs for the fiscal year ended March 31, 2006 include UFJHD consolidated results for the six months ended September 30, 2005.

Achievements in Fiscal 2005

(1) Steady growth in profit from customer businesses

Net operating profits of the customer businesses increased from ¥1,380.0 billion to ¥1,567.7 billion, an increase of ¥187.7 billion. The large increases in profits in the Retail segment were driven by increase in sales of investment products, as well as the consolidation of UFJ Nicos. In the Corporate segment, income from investment banking and Asian business increased, and the Trust Assets segment reported strong growth in income from investment trust related business.

Trends in Consolidated net operating profit



Net operating profits: Consolidated net business profits before consolidation adjustments
(Managerial accounts basis)

(2) Completion of the merger between MTFG and the UFJ Group

In October 2005, the holding companies, trust banks and securities companies merged and with the completion of the merger of the commercial banks in January 2006, the merger of the Group's major subsidiaries was successfully completed.

(3) Repayment of Public Funds

- ◇ In September 2005, redemption of public fund subordinated bonds was completed with a repayment of ¥100 billion.
- ◇ Between October 2005 and March 2006, public fund preferred shares of ¥896 billion* were repaid through the transfer as well as the conversion of preferred shares into common shares and the repurchase of our own shares. As a result, the balance of public fund preferred shares was reduced from ¥1,400 billion* as of the end of September 2005 to ¥504 billion* as of the end of March 2006.

* On an issued amount basis.

(4) Integration Benefits to Customers and Shareholders

- ◇ On March 2, 2006 we announced the abolition of fees on certain types of bank transfer for individual customers and these were implemented from May 22, 2006.
- ◇ On February 15, 2006 we announced an increase from ¥3,000 to ¥4,000 in the projection for the year-end dividends per common share.

Earning Projections for the Fiscal Year Ending March 31, 2007

	*For the fiscal year ended March 31, 2006	*For the six months ended September 30, 2005	For the fiscal year ending March 31, 2007	For the six months ending September 30, 2006
(Consolidated)				(in billions of yen)
Ordinary profit	1,433.3	736.3	1,430.0	630.0
Net income	1,181.7	711.7	750.0	340.0
				(in yen per share)
Dividends per common share	7,000 (Annual)	3,000 (Interim)	7,000 (Annual)	3,500 (Interim)

* Ordinary profit and net income for the fiscal year ended March 31, 2006 include UFJHD consolidated results for the six months ended September 30, 2005.

The exhibits related thereto contain forward-looking statements regarding estimation, forecast, target and plan in relation to the results of operations, financial conditions 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. Accordingly, the statements and assumptions are inherently not guarantees of future performance and may result in inaccuracy from an objective point of view and in material differences from the actual result. For instance, the estimation and forecast regarding the company is based on the assumption that the business integration plan with the former UFJ Holdings Group will be implemented smoothly. Also, the statements regarding collectibility of the deferred tax assets are based on estimation and other assumptions such as our business plan and the premises thereof, and exemplify such situation as above. There exist a number of factors that might lead to uncertainties and risks. For the main matters that may be currently forecast, please see "3.Results of Operations and Financial Condition" in the Consolidated Summary Report, the Annual Securities Report, Disclosure Book, and Annual Report, and other current disclosures that the company announced.