Financial Highlights under Japanese GAAP

for the Year Ended March 31, 2008

Mitsubishi UFJ Financial Group, Inc.

May 20, 2008

- Consolidated net income decreased to ¥636.6 billion by ¥244.3 billion compared with fiscal 2006.
- Disclosed claims ratio was 1.15%, Consolidated risk-adjusted capital ratio was 11.19%, and Tier1 ratio was 7.60%, reflecting the maintenance of a sound financial base.

1. Highlights of Consolidated Statements of Operations

Consolidated gross profits decreased to ¥3,512.7 billion by ¥214.0 billion compared with fiscal 2006. This was mainly due to an decrease of Net interest income, Net fees and commissions, and Net other business income by intensified competition for domestic corporate loans and deterioration in the financial market conditions.

Consolidated net business profits decreased to ¥1,396.9 billion by ¥255.8 billion compared with fiscal 2006, due to an increase of ¥41.7 billion in General and administrative expenses by an increase of system integration and compliance related investments.

Consolidated net income decreased to ¥636.6 billion by ¥244.3 billion compared with fiscal 2006. This was mainly due to an increase in Credit related costs, and Total of net losses on equity securities which were accounted for impairment losses.

Highlights of Consolidated Statements of Operations [Consolidated]

	(in billions of yen)	Fiscal Year ended March 31, 2008 (A)	Fiscal Year ended March 31, 2007 (B)	(A) - (B)
1	Gross profits before credit related costs for trust accounts	3,512.7	3,726.7	(214.0)
2	Net interest income	1,842.0	1,904.4	(62.3)
3	Trust fees before credit costs for trust accounts	151.7	153.0	(1.3)
4	Net fees and commissions	1,073.5	1,158.6	(85.0)
5	Total of net trading profits and net other business income	445.3	510.6	(65.3)
6	General and administrative expenses	2,115.8	2,074.0	41.7
7	Net business profits before credit related costs for trust accounts and provision for general allowance for credit losses	1,396.9	1,652.7	(255.8)
8	Credit related costs*1	(303.7)	(196.2)	(107.4)
9	Total of net gains (losses) on equity securities	(24.8)	127.1	(152.0)
10	Profits (Losses) from investments in affiliates	13.0	(80.6)	93.6
11	Other net non-recurring gains (losses)	(52.3)	(45.9)	(6.3)
12	Ordinary profits	1,029.0	1,457.0	(428.0)
13	Net extraordinary gains	(8.1)	51.6	(59.7)
14	Gains on loans written-off	39.8	111.2	(71.3)
15	Reversal of allowance for credit losses	-	9.3	(9.3)
16	Reversal of reserve for contingent losses included in credit related costs	2.1	-	2.1
17	Provision for reserve for losses related to business restructuring	(64.0)	-	(64.0)
18	Total of income taxes-current and income taxes-deferred	301.2	528.8	(227.6)
19	Minority interests	83.0	98.9	(15.8)
20	Net income	636.6	880.9	(244.3)
21	Total credit related costs (negative amount express expenses)*2	(301.6)	(186.9)	(114.6)

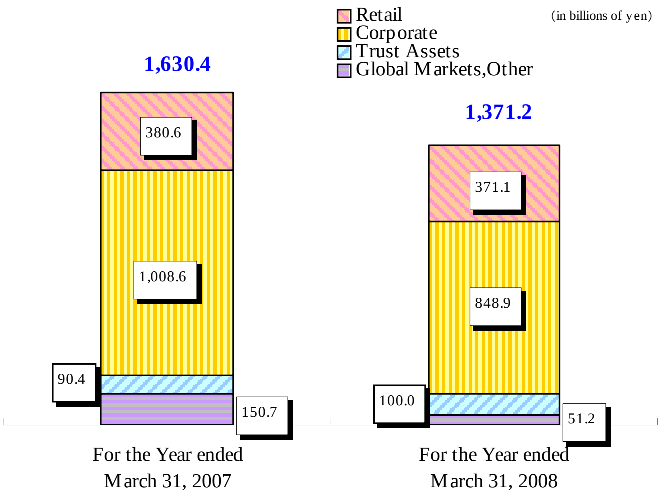
*1 Credit related costs＝Credit related costs(Net non-recurring gains(losses))+Credit related costs for trust accounts +Provision for general allowance for credit losses

*2 Total credit related costs＝Credit related costs+Reversal of allowance for credit losses +Reversal of reserve for contingent losses included in credit related costs

◇ Net operating profits by segment (Managerial Accounts Basis*)

Net operating profits in the "Trust Assets" segment increased compared with the previous fiscal year, due to an increase in Income from investment trust related businesses. On the other hand, in "Retail" segment, Net operating profits decreased compared with fiscal 2006, mainly due to the expense increase by system integration. In "Corporate" segment, Net operating profits decreased, due to the profit decline by domestic loans and investment banking business. In "Global Markets, Other" segment, Net operating profits decreased due to the deterioration of the operational conditions in the financial market.

*Consolidated net business profits before consolidation adjustments



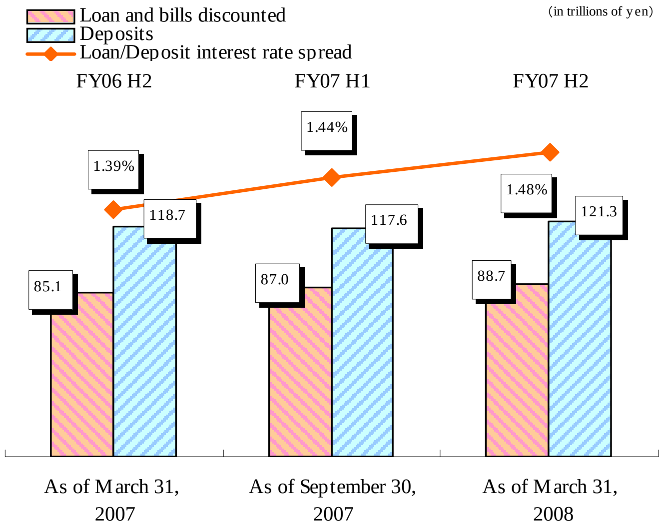
2. Highlights of Consolidated Balance Sheets

◇ Loans and Deposits

Loans and bills discounted (including trust accounts) increased to ¥88.7 trillion by ¥3.6 trillion compared with March 31, 2007 (increased by ¥1.7 trillion compared with September 30, 2007), mainly due to an increase in overseas lending.

Deposits increased to ¥121.3 trillion by ¥2.5 trillion compared with March 31, 2007 (increased by ¥3.6 trillion compared with September 30, 2007), mainly due to an increase in individual deposits and deposits at overseas offices.

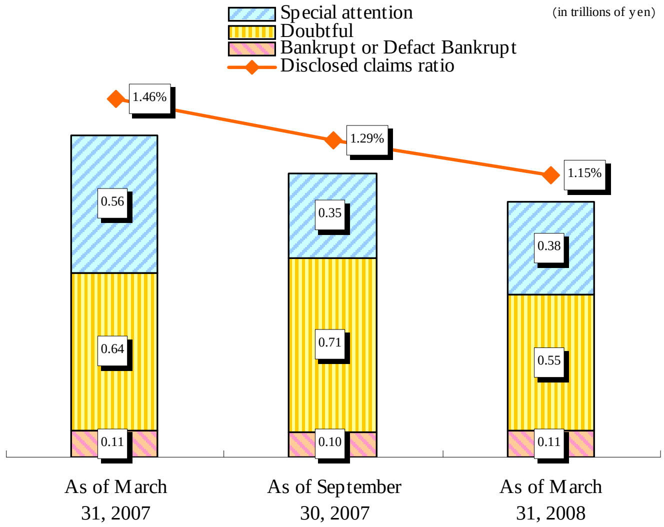
In addition, the domestic loan-and-deposit rate margin of the two banks combined for the second half of fiscal 2007 continued to increase to 1.48% by 0.03% compared with the first half of fiscal 2007.



◇ Non-performing loans (Total of two banks*)

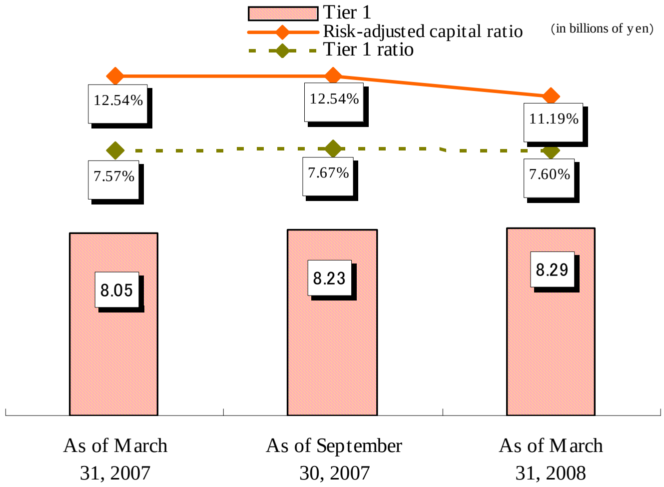
Disclosed claims ratio under the Financial Reconstruction Law decreased to 1.15% by 0.31% compared with March 31, 2007 (decreased by 0.14% compared with September 30, 2007), mainly due to overall credit rating improvements of obligors and progress in the disposal of non-performing loans .

*Two banks mean The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Trust and Banking Corporation.



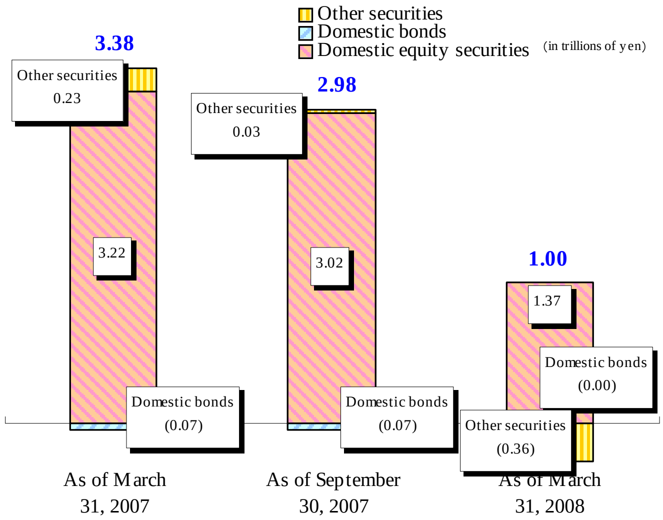
◇ Risk-Adjusted Capital Ratio (Preliminary Basis)

Although Net income contributed to increase Tier 1 amounts, the consolidated risk-adjusted capital ratio decreased to 11.19% (Tier 1 ratio 7.60%) by 1.34% due to decrease in Net unrealized gains on securities and increase in risk assets. We continued to maintain a sound level of consolidated risk-adjusted capital ratio.



◇ Net unrealized gains (losses) on securities (Total of other securities available for sale)

Net unrealized gains (losses) on other securities available for sale decreased to ¥1.00 trillion by ¥2.37 trillion compared with March 31, 2007, (decreased by ¥1.97 trillion compared with September 30, 2007), mainly due to a decrease in unrealized gains on domestic equity securities.



✧ Exposure to securitized products including sub-prime related and SIV investments

(1) Sub-prime related and SIV investments (as of the end of March 2008)

- The effect of sub-prime related and SIV investments on the P&L was a loss of ¥81 billion, mainly due to losses on disposal of and impairment losses on SIV investments.
- The outstanding balance after impairment of sub-prime related investments excluding SIV investments as of the end of March 2008 was ¥197 billion, decreased by ¥46 billion from the end of December 2007, as a result of redemptions and sales of those products, the strong yen and other factors. Net unrealized losses after impairment were ¥44 billion, increased by ¥14 billion from the end of December 2007, primarily due to a decline in market value of sub-prime RMBS and other securities.
- 98% of our sub-prime related investments (excluding SIV investments) as of the end of March 2008 were AAA-rated.
- The balance of SIV investments after impairment as of the end of March 2008 was ¥6 billion, decreased by ¥33 billion from the end of December 2007, mainly because of sales and impairment losses caused by declines in market value. There are no unrealized losses after impairment.
- The effect on our P&L of investments in other securitized products[4] during the fiscal year 2007 was a loss of ¥42 billion including impairment losses of ¥18 billion.
- Our net unrealized gains (losses) on other securities available for sale were ¥1.00 trillion, reflecting the stock market decline and net unrealized losses of securitized products.

(on a managerial basis, ¥bn)

	Sub-prime related + SIV investments	As of end Mar. 2008[1]	Change from end Dec. 2007
1	Realized losses	(81)	(26)
2	Impairment losses	(47)	6
3	Balance (after impairment)	203	(79)
4	Net unrealized gains (losses) (after impairment)	(44)	(13)

	Sub-prime related (excluding SIV investments)1	As of end Mar. 2008[1]	Change from end Dec. 2007
5	Realized losses	(18)	(9)
6	Impairment losses	(12)[2]	(3)
7	Balance (after impairment)	197[3]	(46)
8	Net unrealized gains (losses) (after impairment)	(44)[2]	(14)

	SIV investments	As of end Mar. 2008[1]	Change from end Dec. 2007
9	Realized losses	(63)	(17)
10	Impairment losses	(35)	9
11	Balance (after impairment)	6	(33)
12	Net unrealized gains (losses) (after impairment)	-	1

1. Figures are rounded off. Balance (after impairment) is the amount before deducting net unrealized losses. Disposal losses and impairment losses are cumulative totals from April 2007. (Also applicable to the figures below including change from the end of December 2007)
2. Includes impairment losses of ¥6 bn and net unrealized losses of ¥5 bn on funds holding sub-prime RMBS.
3. Balance of sub-prime related investments is the total of sub-prime RMBS (¥182bn), sub-prime allocation (¥2bn) out of sub-prime ABS CDOs (¥3bn), and the sub-prime RMBS parts held by funds such as investment trusts (¥13bn).

	Investments in securitized products other than the above[4]	As of end Mar. 2008[1]	Change from end Dec. 2007
13	Realized losses	(42)	(40)
14	Impairment losses	(18)	(16)
15	Balance (after impairment)	3,129	(462)
16	Net unrealized gains (losses) (after impairment)	(274)	(139)

4. Mainly investments in RMBS, CDOs excluding sub-prime related, CMBS, CLOs and other securitized products (figures on a managerial basis) However, does not include mortgage bonds issued by U.S. Government Sponsored Enterprises including Federal National Mortgage Association (Fannie Mae), Japanese RMBS such as Japanese Housing Finance Agency Securities, and securitized products held by funds such as investment trusts.

(2) Overall investments in securitized products (as of the end of March 2008)

The situation with respect to our investments in securitized products is outlined below. Our investments in securitized products were made with the objective of diversifying our investment targets and diversifying and optimizing our overall credit portfolio, in response to an excess of deposits on our balance sheet.

i) Balance, net unrealized gains (losses)

- Our balance of investments in securitized products as of the end of March 2008 was ¥3.32 trillion. Net unrealized losses were ¥313 billion, and the rate of decline in market value was 9.4%.
- Securitized products backed by non-securitized assets account for 99% of our total securitized products, as a result of disposing relatively high-risk products such as SIV investments.

(¥bn) (Reference) (¥bn)

		As of end of Mar. 2008			As of end Dec. 2007
		Balance[5]	Net unrealized gains (losses)[5]	Change of market value	Balance[5]
1	RMBS	612	(66)	(10.8%)	818
2	Sub-prime RMBS	182	(38)	(20.7%)	226
3	CMBS	42	0	(1.1%)	44
4	CLOs	2,081	(206)	(9.9%)	2,329
5	Other securitized products (card, etc.)	519	(32)	(6.2%)	533
6	CDOs	59	(7)	(12.3%)	101
7	Sub-prime ABS CDOs[6]	3	(1)	(25.6%)	8
8	SIV investments	6	0	0.0%	39
9	Total	3,320[7]	(313)	(9.4%)	3,864[7]

5. Figures are rounded off. Balance is the amount after impairment and before deducting net unrealized losses. (Also applicable to the figures below.)
6. Includes non sub-prime related parts (¥3bn as of the end of December and ¥1bn as of the end of March) of sub-prime ABS CDOs.
7. Does not include "sub-prime RMBS parts held by funds such as investment trusts" (¥12bn as of the end of December and ¥13bn as of the end of March) included on previous page.

ii) Distribution by rating

- Despite credit rating agencies' major review of ratings triggered by the sub-prime issues, AAA-rated products account for 80% of our total securitized products, and a high-quality portfolio is maintained.
- 84% of our CLO portfolio are AAA-rated, and 98% are rated A or higher.
- Risk of losses in principal in senior tranches (AAA-rated, etc.) has been mitigated through the establishment of management guidelines for ensuring risk diversification for the underlying assets and the exercise of various performance tests.

(¥bn)

		AAA	AA	A	BBB	BB or lower	Unrated
10	RMBS	568	15	29	0	0	0
11	Sub-prime RMBS	182	0	0	0	0	0
12	CMBS	26	10	5	1	0	0
13	CLOs	1,757	107	171	35	5	7
14	Other securitized products (card, etc.)	274	42	48	148	4	3
15	CDOs	36	16	6	0	1	0
16	Sub-prime ABS CDOs	3	0	0	0	0	0
17	SIV investments	0	0	0	0	6	0
18	Total	2,662	190	259	184	15	10
19	Percentage of total	80%	6%	8%	6%	0%	0%

iii) Distribution by RMBS vintage

- We hold RMBS by diversifying its vintages.

(¥bn)

		Vintage				Total
		2,007	2,006	2,005	2004 or earlier	
20	RMBS	97	332	164	20	612
21	Sub-prime RMBS	61	81	39	0	182
22	Non sub-prime RMBS	35	251	125	20	431

iv) Credit Exposure related to leveraged loan

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

- The balance of LBO loans as of the end of March 2008 was ¥631 billion on a commitment basis and ¥542 billion on a booking basis. 55% of the balance on a booking basis came from loans implemented in Japan.

(¥bn)

		Americas	Europe	Asia	Japan	Total
1	LBO Loan[8] (Balance on a commitment basis)	82	158	63	328	631
2	Balance on a booking basis	54	137	54	297	542

8. Includes balance after refinancing (Figures are rounded off.)

v) Special Purpose Entities (SPEs)

- We are not engaged in structuring and sponsoring SIVs.

- With regard to Asset Backed Commercial Paper (ABCP), we sponsor securitization of our clients' assets. There is no securitized assets balance backed by residential mortgage.

vi) Monoline insurer related

- There is no outstanding of sub-prime related securitized products guaranteed by monoline insurers.

- The balance of CLOs guaranteed by monoline insurers was ¥480 billion. However, all of these are rated AAA without guarantee.

- 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
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

3. Forecast of Earnings for the Fiscal Year Ending March 31, 2008

We estimate Consolidated net income for fiscal 2008 to be ¥640 billion, approximately unchanged compared with fiscal 2007. This is because, while Credit related costs are expected to increase, we estimate an increase of approximately ¥70billion in aggregate amount of Net business profits in our two subsidiary banks combined compared with fiscal 2007,

We plan to make annual cash dividend payments of ¥14 per common share (which includes a fiscal year end dividend of ¥7 per common share) for fiscal 2007. We plan to make annual cash dividend payments of ¥14 per common share (which includes an interim dividend of ¥7 per common share and fiscal year end dividend of ¥7 per common share) for fiscal 2008.

<Consolidated> (in billions of yen)

		For the year ending March 31, 2009	For the six months ending September 30, 2008	For the year ended March 31, 2008	For the six months ended September 30, 2007
1	Ordinary income	6,400.0	3,250.0	6,393.9	3,250.2
2	Ordinary profit	1,210.0	510.0	1,029.0	497.5
3	Net income	640.0	270.0	636.6	256.7
4	Dividends per ordinary share (in yen per share)	14 (Annual)	7 (Interim)	14 (Annual)	7 (Interim)

<Reference:Total of the 2 Banks> (in billions of yen)

		For the year ending March 31, 2009	For the six months ending September 30, 2008	For the year ended March 31, 2008	For the six months ended September 30, 2007
5	Net business profits before credit costs for trust accounts and provision for formula allowance for credit losses	1,090.0	395.0	1,015.4	504.7
6	Bank of Tokyo-Mitsubishi UFJ	905.0	395.0	828.2	389.1
7	Mitsubishi UFJ Trust Banking and Corporation	185.0	90.0	187.2	115.6
8	Ordinary profit	895.0	400.0	740.0	369.9
9	Bank of Tokyo-Mitsubishi UFJ	730.0	325.0	567.2	272.1
10	Mitsubishi UFJ Trust Banking and Corporation	165.0	75.0	172.7	97.7
11	Net income	550.0	255.0	665.1	248.7
12	Bank of Tokyo-Mitsubishi UFJ	450.0	210.0	550.9	188.0
13	Mitsubishi UFJ Trust Banking and Corporation	100.0	45.0	114.1	60.7

4. Capital policies (Recent Activities)

Mitsubishi UFJ Financial Group (MUFG or Group) holds a well-balanced capital policy as below and aims to increase its corporate value.

- Utilize capital to achieve a sustainable growth and enhance profitability
  - Focus on strategic investment to sustain corporate value growth by ensuring investment return

- Strengthen equity capital
  - Continuous efforts towards the maintenance of a sound financial base to achieve 8% Tier 1 target ratio

- Enhance shareholder returns
  - Continuous efforts to increase dividend payments and to achieve a target of over 20% payout ratio against Consolidated net income

Highlights of Consolidated Statements of Operations [Consolidated] (in billions of yen)

			Fiscal Year ended March 31, 2008 (A)	Fiscal Year ended March 31, 2007 (B)	(A) - (B)
1	Gross profits	=2+6	3,512.6	3,726.6	(213.9)
2	Gross profits before credit related costs for trust accounts		3,512.7	3,726.7	(214.0)
3	Net interest income		1,842.0	1,904.4	(62.3)
4	Trust fees	=5+6	151.7	152.9	(1.2)
5	Trust fees before credit related costs for trust accounts		151.7	153.0	(1.3)
6	Credit related costs for trust accounts		(0.0)	(0.1)	0.0
7	Net fees and commissions		1,073.5	1,158.6	(85.0)
8	Total of net trading profits and net other business income		445.3	510.6	(65.3)
9	Net trading profits		365.3	315.0	50.2
10	Net other business income		79.9	195.5	(115.6)
11	Net gains on foreign exchange transactions		144.3	220.7	(76.4)
12	Net gains (losses) on debt securities		31.0	(18.8)	49.8
13	Net gains (losses) on derivatives (two banks combined*)		(24.6)	(48.7)	24.1
14	General and administrative expenses		2,115.8	2,074.0	41.7
15	Personnel expenses (two banks combined*)		425.9	415.1	10.8
16	Non-personnel expenses (two banks combined*)		796.5	770.1	26.4
17	Taxes (two banks combined*)		71.2	68.7	2.5
18	Amortization of goodwill		14.3	9.0	5.3
19	Provision for general allowance for credit losses		41.0	-	41.0
20	Net business profits	=1-14+19	1,437.9	1,652.6	(214.7)
21	Net business profits before credit related costs for trust accounts and provision for general allowance for credit losses	=2-14	1,396.9	1,652.7	(255.8)
22	Credit related costs		(344.7)	(196.1)	(148.5)
23	Losses on loan write-offs		(251.5)	(193.3)	(58.2)
24	Provision for specific allowance for credit losses		(69.8)	-	(69.8)
25	Provision for allowance for loans to specific foreign borrowers		0.0	-	0.0
26	Other credit related costs		(23.3)	(2.7)	(20.5)
27	Total of net gains (losses) on equity securities and losses on write down of equity securities		(24.8)	127.1	(152.0)
28	Net gains (losses) on equity securities		162.2	165.9	(3.6)
29	Losses on write down of equity securities		(187.1)	(38.7)	(148.3)
30	Profits (Losses) from investments in affiliates		13.0	(80.6)	93.6
31	Other net non-recurring gains (losses)		(52.3)	(45.9)	(6.3)
32	Amortization of goodwill		4.6	3.2	1.4
33	Ordinary profits		1,029.0	1,457.0	(428.0)
34	Net extraordinary gains		(8.1)	51.6	(59.7)
35	Gains on loans written-off		39.8	111.2	(71.3)
36	Reversal of allowance for credit losses		-	9.3	(9.3)
37	Reversal of reserve for contingent losses included in credit related costs		2.1	-	2.1
38	Provision for reserve for losses related to business restructuring		(64.0)	-	(64.0)
39	Income before income taxes and others		1,020.8	1,508.7	(487.8)
40	Total of income taxes-current and income taxes-deferred		301.2	528.8	(227.6)
41	Income taxes-current		100.1	115.0	(14.9)
42	Income taxes-deferred		201.0	413.7	(212.6)
43	Minority interests		83.0	98.9	(15.8)
44	Net income		636.6	880.9	(244.3)

The account of Provision for general allowance for credit losses,Provision for specific allowance for credit losses,and Provision for allowance for loans to specific foreign borrowers are written in 45,46,and48 on fiscal year ended March31,2007, because sum of them are more than zero,and written in 36 as Reversal of allowance for credit losses.

45	Provision for general allowance for credit losses		41.0	158.4	(117.4)
46	Provision for specific allowance for credit losses		(69.8)	(149.1)	79.2
47	Reversal of reserve for contingent losses included in credit related costs		2.1	-	2.1
48	Provision for allowance for loans to specific foreign borrowers		0.0	0.0	0.0
49	Total (reversal of) allowance for credit losses	=45+46+47+48	(26.6)	9.3	(36.0)
50	Total credit related costs (negative amount express expenses)	=6+23+26+49	(301.6)	(186.9)	(114.6)

* "Two banks" means The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Trust and Banking Corporation.

Operating Results of Significant Subsidiaries for Fiscal Year ended March 31, 2008

		Gross profits	General and administrative expenses	Net business profits before credit related costs	Net income
51	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	1,927.8	1,099.6	828.2	550.9
52	The Mitsubishi UFJ Trust and Banking Corporation	381.3	194.1	187.2	114.1
53	Mitsubishi UFJ Securities Co., Ltd. and Consolidated Subsidiaries	205.3	200.3	5.0	8.1
54	UnionBanCal Corporation and Consolidated Subsidiaries	295.4	193.4	102.0	70.1
55	Mitsubishi UFJ NICOS Co., Ltd. and Consolidated Subsidiaries	394.1	266.7	127.4	(85.5)

Highlights of Consolidated Balance Sheets [Consolidated]

(in billions of yen and %)

		As of March 31, 2008(A)	As of March 31, 2007 (B)	(A) - (B)
1	Loans and bills discounted (Consolidated)	88,538.8	84,831.9	3,706.8
2	Loans and bills discounted (Consolidated including Trust accounts)	88,797.6	85,150.7	3,646.9
3	Domestic loans (except for loans from the two Banks to MUFG)	67,790.0	67,746.2	43.8
4	Residential mortgage	17,358.2	17,190.1	168.1
5	Loans booked at overseas branches	12,159.2	10,131.0	2,028.2
6	Domestic subsidiaries (Mitsubishi UFJ NICOS Co., Ltd)	1,129.8	1,167.9	(38.1)
7	Overseas subsidiaries (UnionBanCal Corporation)	4,740.1	4,396.7	343.4
8	Investment securities	40,851.6	48,207.6	(7,355.9)
9	Domestic equity securities	6,356.2	8,401.1	(2,044.9)
10	Domestic bonds	23,354.6	28,841.9	(5,487.3)
11	Japanese Government Bonds (two banks combined*)	17,840.5	22,917.3	(5,076.7)
12	Other	11,140.7	10,964.4	176.2
13	Deposits	121,307.3	118,708.6	2,598.6
14	Two banks combined *	114,081.0	112,041.3	2,039.7
15	Individuals	62,594.7	60,858.3	1,736.3
16	Corporations and others	39,722.3	40,840.2	(1,117.9)
17	Overseas branches	11,369.0	9,863.0	1,506.0

* "Two banks" means The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Trust and Banking Corporation.

Net unrealized gains (losses) on Securities [Consolidated]

		As of March 31, 2008(A)	As of March 31, 2007 (B)	(A) - (B)
18	Total securities available for sale	1,004.8	3,384.2	(2,379.3)
19	Domestic equity securities	1,377.9	3,221.3	(1,843.3)
20	Domestic bonds	(8.8)	(70.3)	61.5
21	Japanese Government Bonds	(23.0)	(65.8)	42.7
22	Other	(364.2)	233.3	(597.5)

Risk-Adjusted Capital Ratio Based on the Basel 2 Standards [Consolidated] (Preliminary basis)

		As of March 31, 2008(A)	As of March 31, 2007 (B)	(A) - (B)
23	Risk-adjusted capital ratio	11.19%	12.54%	(1.34%)
24	Tier 1 ratio	7.60%	7.57%	0.03%
25	Deferred tax assets/Tier 1	8.3%	0.8%	7.4%

Non performing loans ("NPL") under the Financial Reconstruction Law ("FRL")

Historical data for Non performing loans under the FRL(2 Banks combined including Trust accounts)

(in billions of yen and %)

		As of March 31, 2008(A)	As of September 30, 2007(B)	As of March 31, 2007 (C)	(A) - (B)	(A) - (C)
26	Bankrupt or Defact Bankrupt	117.7	106.5	115.9	11.2	1.8
27	Doubtful	556.0	718.8	647.9	(162.7)	(91.8)
28	Special attention	384.6	354.0	562.0	30.6	(177.3)
29	Total Non performing loans (A)	1,058.5	1,179.4	1,325.8	(120.9)	(267.3)
30	Total Loans (B)	91,961.4	91,108.6	90,594.0	852.7	1,367.4
31	NPL Ratio (A/B)	1.15%	1.29%	1.46%	(0.14%)	(0.31%)

Historical data for coverage ratio used in computing allowance on Self-assessment of asset quality

		As of March 31, 2008(A)	As of September 30, 2007(B)	As of March 31, 2007 (C)	(A) - (B)	(A) - (C)
32	Normal	0.14%	0.18%	0.17%	(0.04%)	(0.03%)
33	Requiring close monitoring	5.91%	7.66%	7.90%	(1.75%)	(1.99%)
34	Other	4.17%	5.95%	5.20%	(1.78%)	(1.03%)
35	Special attention under the FRL	26.25%	25.49%	24.45%	0.76%	1.80%
36	Potentially bankrupt (excluding secured portion)	64.58%	72.82%	72.29%	(8.23%)	(7.70%)

Note: The tables above are in accordance with the FRL. Includes loans, foreign exchange, customers' liabilities for acceptance and guarantees, credit related suspense accounts, accrued interest and guaranteed private placement bonds