

Highlights of Consolidated Statement of Operations & Balance Sheets

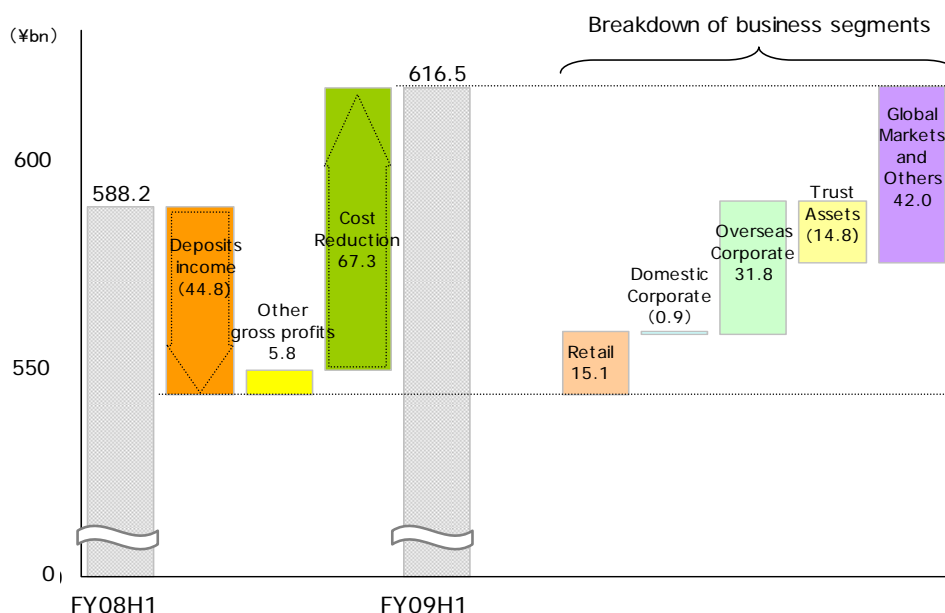
(in billions of yen)	(A)	(B)	(A)-(B)	(Reference) excluding impact of ACOM
	For the six months ended September 30, 2009	For the six months ended September 30, 2008		
Gross profits before credit costs for trust accounts	1,813.2	1,696.5	116.6	(5.9)
General and administrative expenses	1,061.4	1,072.7	(11.2)	(59.4)
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	751.7	623.8	127.9	53.4
Credit costs	444.2	334.9	109.3	43.1
Net gains (losses) on equity securities	13.3	(75.2)	88.6	88.2
Net income	140.9	92.0	48.9	49.6

	(A)	(B)	(A)-(B)
	As of September 30, 2009	As of March 31, 2009	
Non performing loans ratio (Total of the 2 Banks)	1.38%	1.24%	0.13%

Trends in Net Operating Profits

Net operating profits (managerial accounting basis) excluding the impact of the consolidation of ACOM increased by ¥28.3 billion (4.8%) to ¥616.5 billion compared to the previous interim fiscal year. A reduction in integration and operating costs offset a decrease in deposits income resulting from the decline of interest rates in Japan and overseas. By segment, Overseas Corporate and Global Markets, Others made substantial contributions to the increase in profits.

Breakdown of changes in net operating profits*



*Notes:

1. Deposits income (management accounts basis) is the total of BTMU and MUTB figures.
2. Net gains (losses) on credit derivatives for hedging of credit risk are included in Global Markets and Others.

Fiscal 2009: Targets and Forecasts

	For the fiscal year ending March 31, 2010	For the six months ended September 30, 2009	For the fiscal year ended March 31, 2009	For the six months ended September 30, 2008
(Consolidated)				(in billions of yen)
Net income	300.0	140.9	(256.9)	92.0
				(in yen per share)
Dividends per ordinary share	12 (Annual)	6 (Interim)	12 (Annual)	7 (Interim)

Risk-adjusted capital ratios (preliminary basis)

	(A) As of September 30, 2009	(B) As of March 31, 2009	(A)-(B)
Risk-adjusted capital ratio	13.29%	11.77%	1.52%
Tier 1 ratio	9.13%	7.76%	1.36%
Core tier 1 ratio*	6.83%	5.77%	1.06%

* Tier 1 capital, excluding preferred shares and non-dilutive preferred securities, to risk assets

Proactive response to changes in our business environment

- ◇ We aim to maintain a sound financial position that enables us to contribute to the real economy by providing a stable supply of financing and actively fulfilling our financial intermediation functions in Japan and overseas, while paying due consideration to the new global regulatory environment and changes in the competitive landscape.
- ◇ As part of this aim, and in order to enhance our high-quality core capital, we have resolved today to file a shelf registration statement in connection with the issuance of new shares of common stock (expected issue amount: up to ¥1 trillion).
- ◇ We will continue to press forward strongly with the task of improving operating efficiency, which is one of the objectives of our medium-term business plan, mainly by reducing our strategic equity holdings and implementing cost savings.

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.