

Highlights of Consolidated Statement of Operations & Balance Sheets

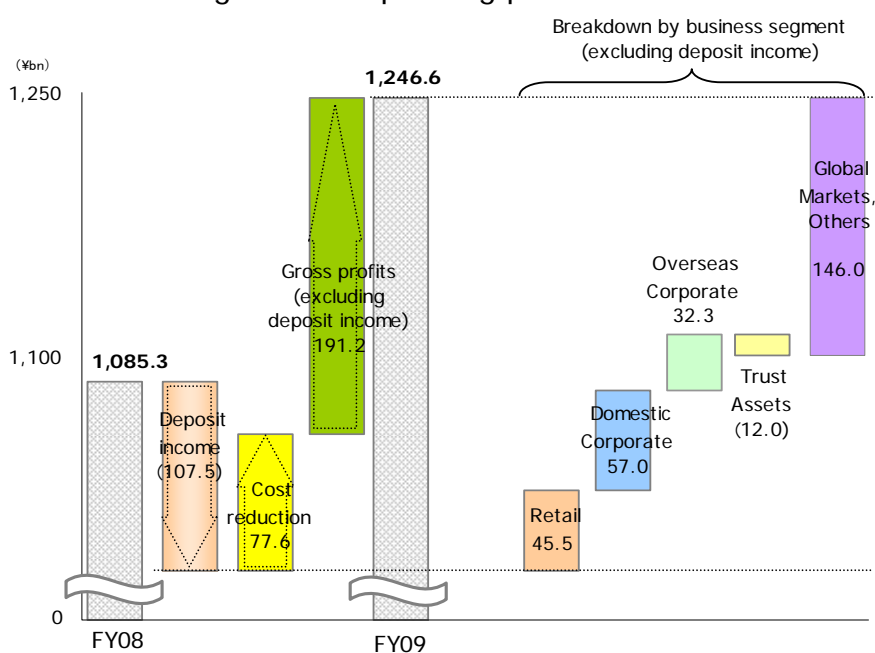
(in billions of yen)		(A)	(B)	(A)-(B)	(Reference) excluding impact of ACOM
		For the fiscal year ended March 31, 2010	For the fiscal year ended March 31, 2009		
	Gross profits before credit costs for trust accounts	3,600.4	3,272.9	327.5	151.4
	General and administrative expenses	2,084.8	2,083.7	1.1	(68.6)
	Net business profits before credit costs for trust accounts and provision for credit losses	1,515.5	1,189.1	326.3	220.1
	Total credit costs	825.2	608.4	216.7	116.9
	Net gains (losses) on equity securities	32.4	(408.7)	441.2	440.4
	Net income	388.7	(256.9)	645.6	651.6

Trends in Net Operating Profits

Net operating profits (on a managerial accounting basis, excluding the impact of the consolidation of ACOM) were ¥1,246.6 billion, increased by ¥161.2 billion compared to the previous fiscal year.

- Deposit income decreased as a result of the decline in interest rates in Japan and overseas (– ¥107.5 billion)
- Realized benefits of the integration and the effect of making efforts to reduce operating costs (+ ¥77.6 billion)
- Increase in gross profits, mainly due to lending and global markets related income, etc. (+ ¥191.2 billion)

Breakdown of changes in net operating profits*



*Notes:

1. Deposit income (on a managerial accounting basis) is the total of BTMU and MUTB figures.
2. Net gains (losses) on credit derivatives for hedging credit risk are included in Global Markets, Others.

Risk-adjusted capital ratios (on a preliminary basis)

	(A) As of March 31, 2010	(B) As of September 30, 2009	(A)-(B)
Risk-adjusted capital ratio	14.87%	13.29%	1.57%
Tier 1 ratio	10.63%	9.13%	1.50%
Core tier 1 ratio*	8.28%	6.83%	1.45%

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

Fiscal 2010: Targets and Forecasts

	For the fiscal year ending March 31, 2011	For the six months ending September 30, 2010	For the fiscal year ended March 31, 2010	For the six months ended September 30, 2009
(Consolidated)				(in billions of yen)
Net income	400.0	170.0	388.7	140.9
				(in yen)
Dividends per ordinary share	12 (Annual)	6 (Interim)	12 (Annual)	6 (Interim)

For achieving sustainable growth

- ◇ Main achievement of fiscal 2009: Restructuring of our operating base
 - Increased common equity by ¥1 trillion to enhance our core capital base
 - Reduced strategic equity holdings and made steady progress in improving operating efficiencies by curtailing operating costs and by implementing other measures
- ◇ Challenges for fiscal 2010: Achieving sustainable growth
 - The year in which we will shift our focus from restructuring our operating base to achieving sustainable growth
 - Completion of remaining initiatives to restructure our operating base, which is the foundation of our growth strategy
 - Enhancement of our group profitability through growth in core business areas such as corporate and investment banking (CIB) business including the strategic alliance with Morgan Stanley, and overseas business, particularly in Asia

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.