

Selected Financial Information  
under Japanese GAAP  
For the Three Months Ended June 30, 2010



Mitsubishi UFJ Financial Group, Inc.

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(\*1) “MUFG” means Mitsubishi UFJ Financial Group, Inc.

(\*2) “BTMU” means The Bank of Tokyo-Mitsubishi UFJ, Ltd.

(\*3) “MUTB” means Mitsubishi UFJ Trust and Banking Corporation.

(\*4) “BTMU and MUTB Combined” means simple sum of “BTMU” and “MUTB” without consolidation processes.

## 1. Financial Results

## MUFG Consolidated

(in billions of yen)

	For the three months ended		Increase (Decrease) (A) - (B)
	June 30, 2010 (A)	June 30, 2009 (B)	
Gross profits	910.6	873.4	37.1
Gross profits before credit costs for trust accounts	910.6	873.4	37.1
Net interest income	501.6	555.2	(53.6)
Trust fees	24.0	24.3	(0.3)
Credit costs for trust accounts (1)	-	-	-
Net fees and commissions	224.2	233.3	(9.1)
Net trading profits	67.8	84.3	(16.4)
Net other business profits	92.7	(23.8)	116.6
Net gains (losses) on debt securities	78.3	17.8	60.4
General and administrative expenses	515.1	541.5	(26.4)
Amortization of goodwill	8.2	8.2	0.0
Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill	403.7	340.1	63.6
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	395.4	331.8	63.6
Provision for general allowance for credit losses (2)	39.7	(26.6)	66.3
Net business profits*	435.1	305.2	129.9
Net non-recurring gains (losses)	(136.0)	(168.9)	32.8
Credit costs (3)	(110.0)	(163.2)	53.2
Losses on loan write-offs	(60.1)	(52.9)	(7.1)
Provision for specific allowance for credit losses	(51.2)	(108.4)	57.1
Other credit costs	1.3	(1.7)	3.1
Net gains (losses) on equity securities	1.1	30.2	(29.1)
Gains on sales of equity securities	26.2	38.4	(12.2)
Losses on sales of equity securities	(3.3)	(2.6)	(0.6)
Losses on write-down of equity securities	(21.7)	(5.5)	(16.1)
Profits (losses) from investments in affiliates	(8.2)	0.4	(8.7)
Other non-recurring gains (losses)	(18.8)	(36.4)	17.5
Ordinary profits	299.1	136.3	162.7
Net extraordinary gains (losses)	(11.3)	2.9	(14.3)
Reversal of allowance for credit losses (4)	-	-	-
Reversal of reserve for contingent losses included in credit costs (5)	-	-	-
Loss on adjustment for changes of accounting standard for asset retirement obligations	(24.4)	-	(24.4)
Income before income taxes and others	287.7	139.2	148.4
Income taxes-current	22.5	17.4	5.0
Income taxes-deferred	73.0	29.0	43.9
Total taxes	95.5	46.5	49.0
Income before minority interests	192.1	92.7	99.4
Minority interests	25.8	16.7	9.0
Net income	166.3	75.9	90.4

Note:

\* Net business profits = Banking subsidiaries' net business profits + Other consolidated entities' gross profits - Other consolidated entities' general and administrative expenses - Other consolidated entities' provision for general allowance for credit losses - Amortization of goodwill - Inter-company transactions

(Reference)

Total credit costs (1)+(2)+(3)+(4)+(5)	(70.3)	(189.8)	119.5
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## BTMU and MUTB Combined

(in billions of yen)

	For the three months ended		Increase (Decrease) (A) - (B)
	June 30, 2010 (A)	June 30, 2009 (B)	
Gross profits	573.4	507.8	65.5
Gross profits before credit costs for trust accounts	573.4	507.8	65.5
Net interest income	342.5	375.0	(32.5)
Trust fees	17.9	18.1	(0.2)
Credit costs for trust accounts (1)	-	-	-
Net fees and commissions	101.2	108.8	(7.5)
Net trading profits	34.4	37.1	(2.7)
Net other business profits	77.1	(31.4)	108.6
Net gains (losses) on debt securities	74.8	16.4	58.3
General and administrative expenses	304.2	315.8	(11.6)
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	269.1	191.9	77.2
Provision for general allowance for credit losses (2)	17.5	2.0	15.4
Net business profits	286.7	194.0	92.6
Net non-recurring gains (losses)	(94.5)	(94.9)	0.3
Credit costs (3)	(43.2)	(80.5)	37.3
Losses on loan write-offs	(22.2)	(49.3)	27.0
Provision for specific allowance for credit losses	(21.0)	(30.2)	9.1
Other credit costs	0.1	(1.0)	1.1
Net gains (losses) on equity securities	(43.9)	18.6	(62.6)
Gains on sales of equity securities	24.5	26.9	(2.3)
Losses on sales of equity securities	(3.8)	(2.4)	(1.4)
Losses on write-down of equity securities	(64.6)	(5.7)	(58.8)
Other non-recurring gains (losses)	(7.3)	(32.9)	25.6
Ordinary profits	192.1	99.1	93.0
Net extraordinary gains (losses)	(5.2)	8.2	(13.5)
Reversal of allowance for credit losses (4)	2.1	1.4	0.7
Reversal of reserve for contingent losses included in credit costs (5)	1.4	3.7	(2.2)
Loss on adjustment for changes of accounting standard for asset retirement obligations	(16.7)	-	(16.7)
Income before income taxes	186.8	107.3	79.4
Income taxes-current	7.4	6.3	1.1
Income taxes-deferred	62.8	28.5	34.3
Total taxes	70.3	34.8	35.4
Net income	116.5	72.5	44.0

(Reference)

Total credit costs (1)+(2)+(3)+(4)+(5)	(22.1)	(73.3)	51.2
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## BTMU Non-consolidated

(in billions of yen)

	For the three months ended		Increase (Decrease) (A) - (B)
	June 30, 2010 (A)	June 30, 2009 (B)	
Gross profits	481.1	425.6	55.5
Net interest income	302.1	334.6	(32.5)
Net fees and commissions	82.2	91.9	(9.7)
Net trading profits	31.2	32.5	(1.2)
Net other business profits	65.4	(33.5)	99.0
Net gains (losses) on debt securities	60.5	14.0	46.5
General and administrative expenses	255.7	265.2	(9.4)
Net business profits before provision for general allowance for credit losses	225.3	160.4	64.9
Provision for general allowance for credit losses (1)	17.5	2.0	15.4
Net business profits	242.9	162.4	80.4
Net non-recurring gains (losses)	(87.6)	(86.5)	(1.1)
Credit costs (2)	(43.1)	(79.2)	36.1
Losses on loan write-offs	(22.1)	(48.0)	25.9
Provision for specific allowance for credit losses	(21.0)	(30.2)	9.1
Other credit costs	0.1	(1.0)	1.1
Net gains (losses) on equity securities	(39.0)	19.3	(58.4)
Gains on sales of equity securities	22.3	26.6	(4.2)
Losses on sales of equity securities	(3.5)	(2.2)	(1.3)
Losses on write-down of equity securities	(57.8)	(5.0)	(52.8)
Other non-recurring gains (losses)	(5.4)	(26.6)	21.1
Ordinary profits	155.2	75.9	79.3
Net extraordinary gains (losses)	(6.6)	6.9	(13.5)
Reversal of allowance for credit losses (3)	-	-	-
Reversal of reserve for contingent losses included in credit costs (4)	1.3	3.5	(2.1)
Loss on adjustment for changes of accounting standard for asset retirement obligations	(15.2)	-	(15.2)
Income before income taxes	148.6	82.8	65.7
Income taxes-current	5.8	6.9	(1.1)
Income taxes-deferred	48.8	22.9	25.8
Total taxes	54.6	29.9	24.7
Net income	93.9	52.9	41.0

(Reference)

Total credit costs (1)+(2)+(3)+(4)	(24.2)	(73.7)	49.4
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## MUTB Non-consolidated

(in billions of yen)

	For the three months ended		Increase (Decrease) (A) - (B)
	June 30, 2010 (A)	June 30, 2009 (B)	
Gross profits	92.2	82.1	10.0
Gross profits before credit costs for trust accounts	92.2	82.1	10.0
Trust fees	17.9	18.1	(0.2)
Credit costs for trust accounts (1)	-	-	-
Net interest income	40.3	40.3	0.0
Net fees and commissions	19.0	16.8	2.1
Net trading profits	3.2	4.6	(1.4)
Net other business profits	11.6	2.0	9.5
Net gains (losses) on debt securities	14.2	2.3	11.8
General and administrative expenses	48.4	50.6	(2.1)
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	43.7	31.5	12.2
Provision for general allowance for credit losses (2)	-	-	-
Net business profits	43.7	31.5	12.2
Net non-recurring gains (losses)	(6.8)	(8.3)	1.4
Credit costs (3)	(0.1)	(1.2)	1.1
Losses on loan write-offs	(0.1)	(1.2)	1.1
Provision for specific allowance for credit losses	-	-	-
Other credit costs	-	-	-
Net gains (losses) on equity securities	(4.9)	(0.7)	(4.1)
Gains on sales of equity securities	2.1	0.2	1.8
Losses on sales of equity securities	(0.3)	(0.2)	(0.0)
Losses on write-down of equity securities	(6.7)	(0.7)	(6.0)
Other non-recurring gains (losses)	(1.8)	(6.3)	4.4
Ordinary profits	36.8	23.2	13.6
Net extraordinary gains (losses)	1.3	1.2	0.0
Reversal of allowance for credit losses (4)	2.1	1.4	0.7
Reversal of reserve for contingent losses included in credit costs (5)	0.0	0.2	(0.1)
Loss on adjustment for changes of accounting standard for asset retirement obligations	(1.4)	-	(1.4)
Income before income taxes	38.2	24.4	13.7
Income taxes-current	1.6	(0.6)	2.2
Income taxes-deferred	14.0	5.5	8.4
Total taxes	15.6	4.8	10.7
Net income	22.5	19.6	2.9

(Reference)

Total credit costs (1)+(2)+(3)+(4)+(5)	2.0	0.3	1.7
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## 2. Non Performing Loans Based on the Financial Reconstruction Law

### BTMU and MUTB Combined including Trust Accounts

(in billions of yen)

	As of June 30, 2010	As of March 31, 2010
Bankrupt or De facto Bankrupt	174.6	194.2
Doubtful	869.3	845.0
Special Attention	378.4	309.5
Non Performing Loans	1,422.4	1,348.7
Total loans	86,716.7	89,618.5
Non Performing Loans / Total loans	1.64 %	1.50 %

### BTMU Non-consolidated

(in billions of yen)

	As of June 30, 2010	As of March 31, 2010
Bankrupt or De facto Bankrupt	169.4	183.0
Doubtful	807.7	782.8
Special Attention	358.9	290.1
Non Performing Loans	1,336.1	1,255.9
Total loans	76,284.0	79,032.4
Non Performing Loans / Total loans	1.75 %	1.58 %

### MUTB Non-consolidated

(in billions of yen)

	As of June 30, 2010	As of March 31, 2010
Bankrupt or De facto Bankrupt	5.0	11.0
Doubtful	61.4	62.0
Special Attention	18.8	18.6
Non Performing Loans	85.3	91.8
Total loans	10,310.7	10,461.0
Non Performing Loans / Total loans	0.82 %	0.87 %

### MUTB Non-consolidated: Trust Accounts

(in billions of yen)

	As of June 30, 2010	As of March 31, 2010
Bankrupt or De facto Bankrupt	0.1	0.1
Doubtful	0.1	0.1
Special Attention	0.7	0.7
Non Performing Loans	0.9	1.0
Total loans	122.0	125.1
Non Performing Loans / Total loans	0.79 %	0.80 %

### 3. Securities

#### MUFG Consolidated

The tables include negotiable certificates of deposit in “Cash and due from banks”, beneficiary rights to the trust in “Monetary claims bought” and others in addition to “Securities”.

(in billions of yen)

	As of June 30, 2010		As of March 31, 2010	
	Amount on consolidated balance sheet	Differences	Amount on consolidated balance sheet	Differences
Debt securities being held to maturity	3,297.4	94.2	3,417.7	82.7

(in billions of yen)

	As of June 30, 2010		As of March 31, 2010	
	Amount on consolidated balance sheet	Differences	Amount on consolidated balance sheet	Differences
Other securities	62,223.0	499.9	60,406.3	812.7
Domestic equity securities	3,655.7	133.2	4,277.3	681.7
Domestic bonds	45,356.1	297.3	43,376.6	117.1
Other	13,211.1	69.2	12,752.3	13.8
Foreign equity securities	236.5	32.9	282.5	73.5
Foreign bonds	11,302.0	216.7	10,702.5	77.2
Other	1,672.5	(180.3)	1,767.1	(137.0)



**BTMU Non-consolidated**

The tables include negotiable certificates of deposit in “Cash and due from banks”, beneficiary rights to the trust in “Monetary claims bought” and others in addition to “Securities”.

(in billions of yen)

	As of June 30, 2010		As of March 31, 2010	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Debt securities being held to maturity	1,206.1	52.2	1,289.6	39.1
Stocks of subsidiaries and affiliates	120.0	(13.6)	155.7	(32.1)

(in billions of yen)

	As of June 30, 2010		As of March 31, 2010	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Other securities	51,650.1	306.2	49,791.9	517.8
Domestic equity securities	2,866.2	(48.1)	3,366.5	385.6
Domestic bonds	41,388.7	265.0	39,374.1	104.3
Other	7,395.0	89.2	7,051.2	27.7
Foreign equity securities	136.8	40.1	152.1	54.5
Foreign bonds	6,051.3	136.1	5,669.3	45.6
Other	1,206.8	(87.0)	1,229.7	(72.3)

**MUTB Non-consolidated**

The tables include beneficiary rights to the trusts in “Monetary claims bought” in addition to “Securities”.

(in billions of yen)

	As of June 30, 2010		As of March 31, 2010	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Debt securities being held to maturity	1,540.2	19.0	1,555.8	22.3
Stocks of subsidiaries and affiliates	40.3	(5.0)	40.3	(2.4)

(in billions of yen)

	As of June 30, 2010		As of March 31, 2010	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Other securities	7,888.3	50.3	7,787.2	123.3
Domestic equity securities	751.3	40.4	872.1	146.3
Domestic bonds	3,602.9	34.7	3,620.3	15.9
Other	3,534.1	(24.8)	3,294.7	(38.9)
Foreign equity securities	0.9	0.2	1.1	0.3
Foreign bonds	3,118.1	57.7	2,806.3	26.9
Other	415.0	(82.8)	487.2	(66.2)

**4. ROE****MUFG Consolidated**

(%)

	For the three months ended June 30, 2010	For the three months ended June 30, 2009
ROE*	7.98	4.12

Note:

\* ROE is computed as follows:

$$\frac{\text{Net income} \times 4 - \text{Equivalent of annual dividends on nonconvertible preferred stocks}}{\{(\text{Total shareholders' equity at the beginning of the period} - \text{Number of nonconvertible preferred stocks at the beginning of the period} \times \text{Issue price} + \text{Foreign currency translation adjustments at the beginning of the period}) + (\text{Total shareholders' equity at the end of the period} - \text{Number of nonconvertible preferred stocks at the end of the period} \times \text{Issue price} + \text{Foreign currency translation adjustments at the end of the period})\} / 2} \times 100$$

**5. Average Interest Rate Spread****BTMU and MUTB Combined**

(Domestic business segment)

(percentage per annum)

	For the three months ended June 30, 2010	For the three months ended June 30, 2009
Average interest rate on loans and bills discounted	1.43	1.59
Average interest rate on deposits and NCD	0.14	0.21
Interest rate spread	1.28	1.37

**6. Loans and Deposits****BTMU and MUTB Combined**

(in billions of yen)

	As of June 30, 2010	As of March 31, 2010
Deposits (ending balance)	115,168.4	116,488.2
Deposits (average balance)	114,302.2	112,351.7
Loans (ending balance)	76,949.5	79,364.3
Loans (average balance)	77,649.4	80,939.4

(in billions of yen)

	As of June 30, 2010	As of March 31, 2010
Domestic deposits (ending balance)*	106,189.3	107,597.8
Individuals	63,822.8	63,045.3

Note:

\* Amounts do not include negotiable certificates of deposit and JOM accounts.

**7. Statements of Trust Assets and Liabilities****MUTB Non-consolidated**

Including trust assets under service-shared co-trusteeship

(in billions of yen)	As of June 30, 2010	As of March 31, 2010
<b>Assets:</b>		
Loans and bills discounted	147.2	155.3
Securities	48,563.0	48,250.7
Beneficiary rights to the trust	29,749.2	30,253.8
Securities held in custody accounts	1,111.1	1,191.4
Monetary claims	10,322.2	10,182.8
Tangible fixed assets	8,950.3	8,965.9
Intangible fixed assets	132.8	133.6
Other claims	2,122.6	1,881.2
Call loans	1,099.1	1,060.2
Due from banking account	1,570.0	1,559.3
Cash and due from banks	1,749.9	1,626.0
<b>Total</b>	<b>105,517.9</b>	<b>105,260.6</b>
<b>Liabilities:</b>		
Money trusts	16,916.3	16,807.8
Pension trusts	11,462.4	12,167.4
Property formation benefit trusts	13.0	12.8
Loan trusts	33.5	42.6
Investment trusts	29,077.2	28,281.5
Money entrusted other than money trusts	2,036.2	2,121.7
Securities trusts	1,237.8	1,281.4
Monetary claim trusts	10,746.3	10,577.5
Equipment trusts	32.3	36.0
Land and fixtures trusts	93.5	93.4
Composite trusts	33,869.0	33,838.1
<b>Total</b>	<b>105,517.9</b>	<b>105,260.6</b>

Note: The table shown above includes master trust assets under the service-shared co-trusteeship between MUTB and The Master Trust Bank of Japan, Ltd.

**(Reference)****Exposure to “Securitized Products and Related Investments”**

Our exposure to securitized products and related investments as of June 30, 2010 is outlined below. (Figures are on a managerial basis and rounded off.)

[Balance, net unrealized gains (losses), realized gains]

- > The balance as of the end of June 2010 decreased to ¥1.56 trillion in total, a decrease of ¥0.18 trillion compared with the balance as of the end of March 2010, mainly due to sales of securitized products, which have risk of being downgraded or deteriorated, and redemptions.
- > Net unrealized losses were ¥107 billion, improved by ¥18 billion compared to the end of March 2010.
- > The effect on the P/L for the first quarter ended June 30, 2010 was a gain of ¥1 billion as a result of market recovery.

	Balance <sup>1</sup>	Change from end of March 2010	Net unrealized gains (losses)	Change from end of March 2010	(¥bn)	
					of which securities being held to maturity <sup>2</sup>	
					Balance	Net unrealized gains (losses)
1 RMBS	69	(12)	4	1	0	0
2 Sub-prime RMBS	19	(3)	6	1	0	0
3 CMBS	21	(1)	(2)	0	0	0
4 CLOs	1,374	(150)	(105)	15	1,128	(82)
5 Other securitized products (card, etc.)	94	(12)	(4)	1	26	(1)
6 CDOs	6	(2)	0	0	0	0
7 Sub-prime ABS CDOs	0	0	0	0	0	0
8 Total	1,563	(177)	(107)	18	1,154	(82)

1. Balance is the amount after impairment and before deducting net unrealized losses.

The above table does not include mortgage-backed securities arranged and guaranteed by U.S. government sponsored enterprises, etc., Japanese RMBS such as Japanese Housing Finance Agency securities, and products held by funds such as investment trusts. These are also applicable to the tables in this document.

2. Following the publication of "Tentative Solution on Reclassification of Debt Securities" (Practical Issue Task Force No.26, The Accounting Standards Board of Japan, December 5, 2008), some of our securitized products were reclassified into "securities being held to maturity" from "securities available for sale" at and after the end of January 2009. The balance and net unrealized gains (losses) of the securities being held to maturity in the above table are based on book value before reclassification.

[Distribution by rating]

- > AAA-rated products account for 27% of our investments in securitized products, a decrease of 6% compared with the end of March 2010, due to downgrades in credit ratings of certain CLOs.
- > AAA and AA-rated products account for 76% of our investments in securitized products.

	(¥bn)						
	AAA	AA	A	BBB	BB or lower	Unrated	Total
9 RMBS	16	5	7	6	34	0	69
10 Sub-prime RMBS	9	2	0	2	8	0	19
11 CMBS	10	1	3	6	1	1	21
12 CLOs	357	733	119	79	85	0	1,374
13 Other securitized products (card, etc.)	33	30	9	18	4	0	94
14 CDOs	2	3	0	0	1	0	6
15 Sub-prime ABS CDOs	0	0	0	0	0	0	0
16 Total	418	771	138	110	125	1	1,563
17 Percentage of total	27%	49%	9%	7%	8%	0%	100%
18 Percentage of total (End of March 2010)	33%	46%	7%	7%	7%	0%	100%

## [Credit exposure related to leveraged loan]

- > We are not engaged in origination or distribution of securitized products of leveraged loans, and therefore, there is no balance of leveraged loans for securitization.
- > The following table shows the balances of LBO loans as of the end of June 2010.

(¥bn)

	Americas	Europe	Asia	Japan	Total	Change from end of March 2010
1 LBO Loan <sup>3</sup> (Balance on a commitment basis)	44	100	33	262	439	(43)
2 Balance on a booking basis	26	89	31	245	392	(27)

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

## [Special Purpose Entities (SPEs)]

- > We are engaged in sponsoring ABCP issuance for securitizing our clients' assets.
- > The balance of assets purchased by ABCP conduits (special purpose companies for issuing ABCP) as of the end of June 2010 was ¥3.28 trillion (¥0.88 trillion overseas).
- > The purchased assets are mainly receivables and they do not include residential mortgages.

## &lt;Terminology&gt;

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
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