

Highlights of Consolidated Statement of Operations

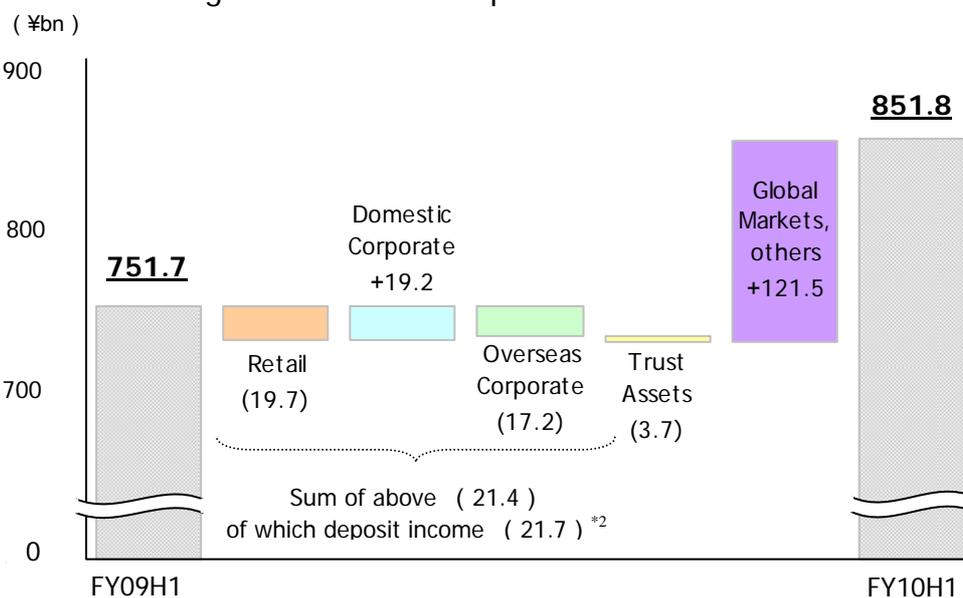
(in billions of yen)	(A) For the six months ended September 30, 2010	(B) For the six months ended September 30, 2009	(A)-(B)
Gross profits before credit costs for trust accounts	1,870.7	1,813.2	57.4
General and administrative expenses	1,018.8	1,061.4	(42.6)
Net business profits before credit costs for trust accounts and provision for credit losses	851.8	751.7	100.0
Credit costs	190.4	444.2	(253.8)
Net gains (losses) on equity securities	(27.3)	13.3	(40.7)
Ordinary profits	542.0	233.0	309.0
Net income	356.7	140.9	215.8
Total credit costs*	186.7	444.2	(257.4)

*Note: Total credit-related costs (including gains on loans written off) in the interim period of fiscal 2010 were ¥153.0 billion (¥266.3 billion lower than in the interim period of fiscal 2009).

Segmental profits

Profits from Global Markets segment increased significantly as a result of timely operations favored by declining interest rate environment. This was partially offset by a decrease in profits from Retail and Overseas Corporate segments, negatively impacted by difficult operating environment including lower market interest rate.

Overall, net business profits increased ¥100bn to ¥851.8bn compared to the same period last year, due partially to our ongoing group-wide initiative to reduce costs.

Breakdown of changes in Net business profits*¹

*Notes:

*¹ Changes in segmental profit are on a managerial accounting basis.

*² Deposit income is the total of BTMU and MUTB figures.

Capital ratios

	(A) As of September 30, 2010	(B) As of March 31, 2010	(A)-(B)
Capital ratio	15.24%	14.87%	0.37%
Tier 1 ratio	11.57%	10.63%	0.93%

Fiscal 2010: Earnings targets and Dividend forecasts

	For the fiscal year ending March 31, 2011	For the six months ended 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	500.0	356.7	388.7	140.9
				(in yen)
Dividends per common share	12 (Annual)	6 (Interim)	12 (Annual)	6 (Interim)

In the second half of our three-year medium-term business plan:

- ✧ Shift focus from restructuring our operational base to achieving sustained growth
 - The second half of fiscal 2010 is a key period in achieving our medium-term business plan targets.
We aim to accelerate the shift from a defensive to a proactive stance to achieve further growth.
 - Further deepen and broaden our initiatives in areas, including overseas and CIB businesses.
Leverage our strengths as an integrated financial group to the utmost extent and pursue group synergies that benefit our clients.
- ✧ Strengthen our response to Basel III
 - Ensure fully adequate capital under the new standards and maintain a robust financial base by increasing profitability to build up retained earnings and managing capital efficiently.

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.