

Consolidated Summary Report <under Japanese GAAP>

for the nine months ended December 31, 2011



February 1, 2012

Company name: Mitsubishi UFJ Financial Group, Inc. Stock exchange listings: Tokyo, Osaka, Nagoya, New York
 Code number: 8306 URL <http://www.mufg.jp/>
 Representative: Katsunori Nagayasu, President & CEO
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 Quarterly securities report issuing date: February 14, 2012 Trading accounts: Established
 Dividend payment date: -
 Supplemental information for quarterly financial statements: Available
 Quarterly investor meeting presentation: None

(Amounts of less than one million yen are rounded down.)

1. Consolidated Financial Data for the Nine Months ended December 31, 2011

(1) Results of Operations (% represents the change from the same period in the previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income	
	million yen	%	million yen	%	million yen	%
Nine months ended						
December 31, 2011	3,789,994	8.6	1,231,425	47.3	815,802	47.8
December 31, 2010	3,490,055	(7.5)	836,153	134.9	551,829	154.2

(*) Comprehensive income

December 31, 2011: 827,030 million yen 225.1 %; December 31, 2010: 254,365 million yen - %

	Net Income	Diluted Net Income
	per Common Stock	per Common Stock
Nine months ended	yen	yen
December 31, 2011	57.04	56.92
December 31, 2010	38.39	38.30

(2) Financial Conditions

	Total Assets	Total Net Assets	Net Assets Attributable to MUFG Shareholders to Total Assets (*1)
	million yen	million yen	%
As of			
December 31, 2011	210,870,129	11,208,226	4.5
March 31, 2011	206,227,081	10,814,425	4.3

(Reference) Shareholders' equity as of December 31, 2011: 9,517,994 million yen; March 31, 2011: 8,948,948 million yen

(*1) "Net assets attributable to MUFG shareholders to total assets" is computed under the formula shown below

(Total net assets - Subscription rights to shares - Minority interests) / Total assets

(*2) "Risk-adjusted Capital Ratio" will be disclosed separately in mid-February 2012.

2. Dividends on Common Stock

	Dividends per Share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
Fiscal year	yen	yen	yen	yen	yen
ended March 31, 2011	-	6.00	-	6.00	12.00
ending March 31, 2012	-	6.00	-	-	-
ending March 31, 2012 (Forecast)	-	-	-	6.00	12.00

(*1) Revision of forecasts for dividends on the presentation date of this Consolidated Summary Report : None

(*2) The information in the above table is only for dividends on common stocks. Please refer to "Dividends on preferred stocks" with regard to dividends on other type of (unlisted) stocks issued by us.

3. Earnings Forecasts for the Fiscal Year ending March 31, 2012 (Consolidated)

MUFG has the target of 900.0 billion yen of consolidated net income for the fiscal year ending March 31, 2012. (There are no changes to our earnings targets released on November 14, 2011.)

MUFG is engaged in financial service businesses such as banking business, trust banking business, securities business and credit card/loan businesses. Because there are various uncertainties caused by economic situation, market environments and other factors in these businesses, MUFG discloses a target of its consolidated net income instead of a forecast of its performance.

4. Other

(1) Changes in significant subsidiaries during the period: No

(2) Adoption of any particular accounting methods for quarterly consolidated financial statements: No

(3) Changes in accounting policies, changes in accounting estimates and restatements

(A) Changes in accounting policies due to revision of accounting standards: Yes

(B) Changes in accounting policies due to reasons other than (A): Yes

(C) Changes in accounting estimates: No

(D) Restatements: No

(4) Number of common stocks outstanding at the end of the period

(A) Total stocks outstanding including treasury stocks: December 31, 2011 14,154,534,220 shares

March 31, 2011 14,150,894,620 shares

(B) Treasury stocks: December 31, 2011 9,539,256 shares

March 31, 2011 9,413,730 shares

(C) Average outstanding stocks: Nine months ended December 31, 2011 14,143,923,043 shares

Nine months ended December 31, 2010 14,140,663,470 shares

*Disclosure regarding the execution of the quarterly review process

This “Consolidated Summary Report” (Quarterly “Tanshin”) is outside the scope of the external auditor’s quarterly review procedure which is required by “Financial Instruments and Exchange Act”. Therefore, the quarterly review process has not been completed as of this disclosure in the “Consolidated Summary Report”.

*Notes for using forecasted information etc.

1. 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.

2. 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. To date, we have published U.S. GAAP financial results only on a semiannual and annual basis, and currently do not expect to publish U.S. GAAP financial results for the period reported in this financial summary report.

(Dividends on preferred stocks)

Dividends per share relating to preferred stocks are as follows:

Preferred Stock First Series of Class 5	Dividends per Share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	yen	yen	yen	yen	yen
Fiscal year ended March 31, 2011	-	57.50	-	57.50	115.00
Fiscal year ending March 31, 2012	-	57.50	-		
Fiscal year ending March 31, 2012 (Forecast)				57.50	115.00

Preferred Stock Class 11	Dividends per Share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	yen	yen	yen	yen	yen
Fiscal year ended March 31, 2011	-	2.65	-	2.65	5.30
Fiscal year ending March 31, 2012	-	2.65	-		
Fiscal year ending March 31, 2012 (Forecast)				2.65	5.30

(Appendix)

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Supplemental Information:

“Selected Financial Information under Japanese GAAP for the Nine Months Ended December 31, 2011”

1. Information Regarding “4. Other” in Consolidated Summary Report

(1) Changes in Accounting Policies, Changes in Accounting Estimates and Restatements

(Changes in Accounting Policies)

(i) Application of the revised “Accounting Standard for Earnings Per Share”

Starting with the first quarter, we have applied “Accounting Standard for Earnings Per Share” (ASBJ Statement No.2 revised on June 30, 2010) and “Guidance on Accounting Standard for Earnings Per Share” (ASBJ Guidance No.4 revised on June 30, 2010).

(ii) Recording of receivables to be offset by the future claims for interest repayment as reserve for contingent losses

Some of the consolidated subsidiaries recorded part of their receivables allocated to offset future claims of repayment of interest, as part of allowance for credit losses, simply because of the technical difficulty in drawing distinction between such part of receivables and write-offs of loans. From the previous fiscal year, however, such part of receivables including allowances of similar nature at other consolidated subsidiaries started to be recorded appropriately as reserve for contingent losses, thanks to enough accumulation and development of actual repayment data to enable such distinction by the year end.

This change had impact on neither “Ordinary profits” nor “Income before income taxes and others” for the third quarter of the previous fiscal year.

2. Consolidated Financial Statements**(1) Consolidated Balance Sheets**

(in millions of yen)	As of March 31, 2011	As of December 31, 2011
Assets:		
Cash and due from banks	10,406,053	9,142,828
Call loans and bills bought	361,123	347,798
Receivables under resale agreements	4,997,138	4,845,116
Receivables under securities borrowing transactions	3,621,210	3,204,334
Monetary claims bought	2,700,617	2,785,893
Trading assets	14,946,185	18,066,228
Money held in trust	357,159	342,586
Securities	71,023,637	72,620,417
Loans and bills discounted	79,995,024	80,825,991
Foreign exchanges	1,140,201	1,323,221
Other assets	6,631,715	7,858,521
Tangible fixed assets	1,333,298	1,324,498
Intangible fixed assets	1,069,317	1,020,426
Deferred tax assets	780,310	650,840
Customers' liabilities for acceptances and guarantees	8,008,084	7,587,626
Allowance for credit losses	(1,143,997)	(1,076,200)
Total assets	206,227,081	210,870,129
Liabilities:		
Deposits	124,144,337	122,447,022
Negotiable certificates of deposit	10,961,012	11,130,113
Call money and bills sold	2,311,428	1,893,687
Payables under repurchase agreements	12,385,585	14,188,541
Payables under securities lending transactions	2,102,757	2,177,692
Commercial papers	101,688	476,944
Trading liabilities	11,219,391	13,918,671
Borrowed money	8,895,546	9,628,333
Foreign exchanges	685,309	862,032
Short-term bonds payable	436,967	467,571
Bonds payable	6,438,685	6,226,715
Due to trust accounts	1,459,108	1,343,260
Other liabilities	5,422,853	6,641,853
Reserve for bonuses	44,983	16,387
Reserve for bonuses to directors	543	362
Reserve for retirement benefits	59,192	57,324
Reserve for retirement benefits to directors	1,556	1,424
Reserve for loyalty award credits	8,627	8,766
Reserve for contingent losses	492,693	355,973
Reserves under special laws	2,235	1,793
Deferred tax liabilities	43,301	68,552
Deferred tax liabilities for land revaluation	186,765	161,249
Acceptances and guarantees	8,008,084	7,587,626
Total liabilities	195,412,655	199,661,903

(in millions of yen)	As of March 31, 2011	As of December 31, 2011
Net assets:		
Capital stock	2,137,476	2,138,487
Capital surplus	2,174,287	2,175,304
Retained earnings	4,799,668	5,433,230
Treasury stock	(6,458)	(6,535)
Total shareholders' equity	<u>9,104,972</u>	<u>9,740,487</u>
Net unrealized gains (losses) on other securities	90,765	57,675
Net deferred gains (losses) on hedging instruments	38,786	49,202
Land revaluation excess	141,198	162,685
Foreign currency translation adjustments	(392,083)	(462,621)
Pension liability adjustments of subsidiaries preparing financial statements under US GAAP	(34,691)	(29,434)
Total accumulated other comprehensive income	<u>(156,024)</u>	<u>(222,492)</u>
Subscription rights to shares	7,192	7,410
Minority interests	1,858,283	1,682,821
Total net assets	<u>10,814,425</u>	<u>11,208,226</u>
Total liabilities and net assets	<u>206,227,081</u>	<u>210,870,129</u>

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
Consolidated Statements of Income

(in millions of yen)	For the nine months	For the nine months
	ended	ended
	December 31, 2010	December 31, 2011
Ordinary income	3,490,055	3,789,994
Interest income	1,890,741	1,751,909
Interest on loans and bills discounted	1,205,785	1,117,683
Interest and dividends on securities	469,717	454,938
Trust fees	73,794	70,941
Fees and commissions	825,459	826,109
Trading income	172,591	134,757
Other business income	418,145	522,399
Other ordinary income	109,323	483,877
Ordinary expenses	2,653,902	2,558,568
Interest expenses	394,361	373,942
Interest on deposits	160,138	132,281
Fees and commissions	120,015	127,121
Other business expenses	133,938	158,442
General and administrative expenses	1,558,439	1,525,011
Other ordinary expenses	447,147	374,052
Ordinary profits	836,153	1,231,425
Extraordinary gains	57,362	23,544
Gains on disposition of fixed assets	1,541	8,608
Gains on loans written-off	47,237	-
Reversal of reserve for contingent liabilities from financial instruments transactions	866	441
Gains on sales of equity securities of affiliates	-	12,318
Others	7,717	2,176
Extraordinary losses	37,508	41,397
Losses on disposition of fixed assets	6,491	6,702
Losses on impairment of fixed assets	5,231	8,230
Loss on adjustment for changes of accounting standard for asset retirement obligations	24,437	-
Business structure improvement expenses	799	20,397
Amortization of goodwill	-	6,066
Others	549	-
Income before income taxes and others	856,007	1,213,572
Income taxes-current	83,488	191,198
Income taxes-deferred	194,404	128,210
Total taxes	277,892	319,408
Income before minority interests	578,114	894,164
Minority interests	26,285	78,361
Net income	551,829	815,802

Consolidated Statements of Comprehensive Income

(in millions of yen)	For the nine months ended December 31, 2010	For the nine months ended December 31, 2011
Income before minority interests	578,114	894,164
Other comprehensive income		
Net unrealized gains (losses) on other securities	(195,021)	(32,657)
Net deferred gains (losses) on hedging instruments	(35,917)	11,111
Land revaluation excess	-	22,322
Foreign currency translation adjustments	(96,889)	(17,582)
Pension liability adjustments of subsidiaries preparing financial statements under US GAAP	5,433	5,256
Share of other comprehensive income of associates accounted for using equity method	(1,354)	(55,582)
Total other comprehensive income	<u>(323,748)</u>	<u>(67,133)</u>
Comprehensive income	<u>254,365</u>	<u>827,030</u>
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of the parent	227,432	750,168
Comprehensive income attributable to minority interests	26,933	76,862

(3) Notes on Going-Concern Assumption

Not applicable

(4) Notes for Material Changes in Shareholders' Equity

Not applicable