

Consolidated Summary Report <under Japanese GAAP>

for the nine months ended December 31, 2012



February 1, 2013

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, 2013 Dividend payment date: -
 Trading accounts: Established
 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, 2012

(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, 2012	3,438,004	(9.3)	936,459	(24.0)	532,456	(34.7)
December 31, 2011	3,789,994	8.6	1,231,425	47.3	815,802	47.8

(*) Comprehensive income

December 31, 2012: 834,274 million yen 0.9 %; December 31, 2011: 827,030 million yen 225.1 %

	Net Income	Diluted Net Income
	per Common Stock	per Common Stock
Nine months ended	yen	yen
December 31, 2012	37.00	36.94
December 31, 2011	57.04	56.92

(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, 2012	224,470,287	12,270,293	4.7
March 31, 2012	218,861,616	11,675,784	4.6

(Reference) Shareholders' equity as of December 31, 2012: 10,546,248 million yen; March 31, 2012: 9,993,029 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 2013.

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, 2012	-	6.00	-	6.00	12.00
ending March 31, 2013	-	6.00	-	-	-
ending March 31, 2013 (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 Target for the Fiscal Year ending March 31, 2013 (Consolidated)

MUFG has the target of 670.0 billion yen of consolidated net income for the fiscal year ending March 31, 2013. (There is no change to our earnings target released on May 15, 2012.)

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.

※ Notes

- (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): No
- (C) Changes in accounting estimates: Yes
- (D) Restatements: No

Note: We changed the method of depreciation at the beginning of this first quarter.

The change falls under "Changes in accounting policies which are difficult to distinguish from changes in accounting estimates".

For more details, please see "(1) Changes in Accounting Policies, Changes in Accounting Estimates and Restatements" in page 2 of Appendix.

(4) Number of common stocks outstanding at the end of the period		
(A) Total stocks outstanding including treasury stocks:	December 31, 2012	14,158,585,720 shares
	March 31, 2012	14,154,534,220 shares
(B) Treasury stocks:	December 31, 2012	9,576,769 shares
	March 31, 2012	9,553,750 shares
(C) Average outstanding stocks:	Nine months ended December 31, 2012	14,147,926,844 shares
	Nine months ended December 31, 2011	14,143,923,043 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 affect 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, 2012	-	57.50	-	57.50	115.00
Fiscal year ending March 31, 2013	-	57.50	-		
Fiscal year ending March 31, 2013 (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, 2012	-	2.65	-	2.65	5.30
Fiscal year ending March 31, 2013	-	2.65	-		
Fiscal year ending March 31, 2013 (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, 2012”

1. Information Regarding “Notes” in Consolidated Summary Report

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

(Changes in accounting policies which are difficult to distinguish from changes in accounting estimates)

Starting with the first quarter, MUFG and its domestic consolidated subsidiaries have changed the method of depreciation due to the revision of Corporation Tax Act. The change was that tangible fixed assets acquired on or after April 1, 2012 shall be depreciated according to the revised law.

This change had only minor impact on the consolidated statements of income and others.

2. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(in millions of yen)	As of March 31, 2012	As of December 31, 2012
Assets:		
Cash and due from banks	9,036,116	12,100,740
Call loans and bills bought	347,930	427,312
Receivables under resale agreements	4,552,860	5,339,938
Receivables under securities borrowing transactions	3,256,655	2,535,411
Monetary claims bought	2,954,838	3,261,534
Trading assets	16,768,713	19,523,641
Money held in trust	395,352	424,106
Securities	78,264,735	75,403,461
Loans and bills discounted	84,492,697	86,979,502
Foreign exchanges	1,480,083	1,398,694
Other assets	8,004,949	7,712,030
Tangible fixed assets	1,343,909	1,357,534
Intangible fixed assets	1,023,834	1,028,968
Deferred tax assets	522,886	326,327
Customers' liabilities for acceptances and guarantees	7,539,826	7,752,521
Allowance for credit losses	(1,123,773)	(1,101,440)
Total assets	218,861,616	224,470,287
Liabilities:		
Deposits	124,789,252	126,931,269
Negotiable certificates of deposit	12,980,617	13,460,403
Call money and bills sold	2,809,618	4,043,691
Payables under repurchase agreements	13,585,846	16,576,069
Payables under securities lending transactions	4,978,915	3,460,969
Commercial papers	569,659	844,595
Trading liabilities	13,451,275	14,736,379
Borrowed money	10,318,096	8,863,143
Foreign exchanges	874,225	1,248,970
Short-term bonds payable	523,065	582,463
Bonds payable	6,634,121	5,873,591
Due to trust accounts	1,416,725	1,317,759
Other liabilities	5,956,502	5,869,961
Reserve for bonuses	47,797	21,696
Reserve for bonuses to directors	1,057	382
Reserve for retirement benefits	81,111	70,124
Reserve for retirement benefits to directors	1,534	1,343
Reserve for loyalty award credits	6,768	8,833
Reserve for contingent losses	373,439	270,787
Reserves under special laws	1,799	1,732
Deferred tax liabilities	84,706	104,776
Deferred tax liabilities for land revaluation	159,867	158,527
Acceptances and guarantees	7,539,826	7,752,521
Total liabilities	207,185,831	212,199,994

(in millions of yen)	As of March 31, 2012	As of December 31, 2012
Net assets:		
Capital stock	2,138,487	2,139,378
Capital surplus	2,175,304	2,174,381
Retained earnings	5,602,327	5,947,536
Treasury stock	(6,544)	(6,563)
Total shareholders' equity	<u>9,909,575</u>	<u>10,254,733</u>
Net unrealized gains (losses) on other securities	440,900	622,990
Net deferred gains (losses) on hedging instruments	23,904	17,078
Land revaluation excess	161,361	160,860
Foreign currency translation adjustments	(494,155)	(465,919)
Pension liability adjustments of subsidiaries preparing financial statements under US GAAP	(48,555)	(43,494)
Total accumulated other comprehensive income	<u>83,454</u>	<u>291,514</u>
Subscription rights to shares	7,933	8,367
Minority interests	1,674,821	1,715,677
Total net assets	<u>11,675,784</u>	<u>12,270,293</u>
Total liabilities and net assets	<u>218,861,616</u>	<u>224,470,287</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, 2011	December 31, 2012
Ordinary income	3,789,994	3,438,004
Interest income	1,751,909	1,687,902
Interest on loans and bills discounted	1,117,683	1,130,737
Interest and dividends on securities	454,938	429,431
Trust fees	70,941	67,773
Fees and commissions	826,109	842,476
Trading income	134,757	200,835
Other business income	522,399	498,528
Other ordinary income	483,877	140,487
Ordinary expenses	2,558,568	2,501,545
Interest expenses	373,942	378,177
Interest on deposits	132,281	134,629
Fees and commissions	127,121	126,014
Other business expenses	158,442	115,301
General and administrative expenses	1,525,011	1,580,156
Other ordinary expenses	374,052	301,895
Ordinary profits	1,231,425	936,459
Extraordinary gains	23,544	6,654
Gains on disposition of fixed assets	8,608	4,798
Reversal of reserve for contingent liabilities from financial instruments transactions	441	66
Transfer gains on divestiture of businesses	-	1,450
Gains on sales of equity securities of affiliates	12,318	-
Others	2,176	339
Extraordinary losses	41,397	33,833
Losses on disposition of fixed assets	6,702	6,475
Losses on impairment of fixed assets	8,230	4,021
Losses on change in equity	-	23,285
Business structure improvement expenses	20,397	-
Amortization of goodwill	6,066	-
Others	-	51
Income before income taxes and others	1,213,572	909,280
Income taxes-current	191,198	116,007
Income taxes-deferred	128,210	166,968
Total taxes	319,408	282,976
Income before minority interests	894,164	626,304
Minority interests	78,361	93,847
Net income	815,802	532,456

Consolidated Statements of Comprehensive Income

(in millions of yen)	For the nine months ended December 31, 2011	For the nine months ended December 31, 2012
Income before minority interests	894,164	626,304
Other comprehensive income		
Net unrealized gains (losses) on other securities	(32,657)	178,376
Net deferred gains (losses) on hedging instruments	11,111	(5,998)
Land revaluation excess	22,322	(87)
Foreign currency translation adjustments	(17,582)	28,062
Pension liability adjustments of subsidiaries preparing financial statements under US GAAP	5,256	4,205
Share of other comprehensive income of associates accounted for using equity method	(55,582)	3,412
Total other comprehensive income	<u>(67,133)</u>	<u>207,970</u>
Comprehensive income	<u>827,030</u>	<u>834,274</u>
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of the parent	750,168	740,930
Comprehensive income attributable to minority interests	76,862	93,344

(3) Notes on Going-Concern Assumption

Not applicable

(4) Notes for Material Changes in Shareholders' Equity

Not applicable