

Selected Financial Information
under Japanese GAAP
For the Three Months Ended June 30, 2012



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, 2012 (A)	June 30, 2011 (B)	
Gross profits	932.3	854.9	77.3
Gross profits before credit costs for trust accounts	932.3	854.9	77.3
Net interest income	418.7	470.9	(52.1)
Trust fees	21.8	23.2	(1.4)
Credit costs for trust accounts (1)	-	-	-
Net fees and commissions	213.7	224.6	(10.9)
Net trading profits	62.4	53.1	9.3
Net other business profits	215.4	82.9	132.5
Net gains (losses) on debt securities	217.0	77.7	139.3
General and administrative expenses	518.0	505.5	12.5
Amortization of goodwill	7.2	7.4	(0.2)
Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill	421.4	356.9	64.5
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	414.2	349.4	64.7
Provision for general allowance for credit losses (2)	-	12.8	(12.8)
Net business profits*	414.2	362.2	51.9
Net non-recurring gains (losses)	(73.5)	238.9	(312.4)
Credit costs (3)	(31.1)	(50.4)	19.3
Losses on loan write-offs	(30.3)	(32.8)	2.5
Provision for specific allowance for credit losses	-	(17.8)	17.8
Other credit costs	(0.7)	0.2	(1.0)
Reversal of allowance for credit losses (4)	2.3	-	2.3
Reversal of reserve for contingent losses included in credit costs (5)	1.0	2.7	(1.6)
Gains on loans written-off (6)	12.8	15.9	(3.1)
Net gains (losses) on equity securities	(54.5)	(22.4)	(32.1)
Gains on sales of equity securities	14.3	8.0	6.3
Losses on sales of equity securities	(4.3)	(4.6)	0.3
Losses on write-down of equity securities	(64.6)	(25.7)	(38.8)
Profits (losses) from investments in affiliates	10.1	309.8	(299.6)
Other non-recurring gains (losses)	(14.2)	(16.5)	2.3
Ordinary profits	340.7	601.2	(260.5)
Net extraordinary gains (losses)	(23.0)	10.2	(33.3)
Losses on change in equity	(23.2)	-	(23.2)
Income before income taxes and others	317.6	611.5	(293.9)
Income taxes-current	29.0	28.8	0.1
Income taxes-deferred	74.0	51.1	22.9
Total taxes	103.1	79.9	23.1
Income before minority interests	214.5	531.6	(317.0)
Minority interests	31.6	31.0	0.5
Net income	182.9	500.5	(317.6)

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)+(6)	(14.8)	(18.9)	4.1
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BTMU and MUTB Combined

(in billions of yen)

	For the three months ended		Increase (Decrease) (A) - (B)
	June 30, 2012 (A)	June 30, 2011 (B)	
Gross profits	644.0	573.3	70.6
Gross profits before credit costs for trust accounts	644.0	573.3	70.6
Net interest income	297.6	344.4	(46.8)
Trust fees	15.8	17.0	(1.1)
Credit costs for trust accounts (1)	-	-	-
Net fees and commissions	98.5	102.9	(4.4)
Net trading profits	23.4	35.2	(11.8)
Net other business profits	208.5	73.6	134.8
Net gains (losses) on debt securities	212.9	74.3	138.5
General and administrative expenses	311.1	301.2	9.9
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	332.9	272.1	60.7
Provision for general allowance for credit losses (2)	5.9	(2.9)	8.9
Net business profits	338.8	269.1	69.7
Net non-recurring gains (losses)	(103.5)	(76.6)	(26.9)
Credit costs (3)	(15.4)	(21.4)	6.0
Losses on loan write-offs	(10.2)	(10.0)	(0.2)
Provision for specific allowance for credit losses	(4.4)	(10.5)	6.1
Other credit costs	(0.6)	(0.8)	0.1
Reversal of allowance for credit losses (4)	3.7	2.1	1.6
Reversal of reserve for contingent losses included in credit costs (5)	0.5	-	0.5
Gains on loans written-off (6)	5.4	8.4	(2.9)
Net gains (losses) on equity securities	(75.7)	(46.6)	(29.1)
Gains on sales of equity securities	13.2	5.7	7.4
Losses on sales of equity securities	(3.6)	(4.5)	0.8
Losses on write-down of equity securities	(85.3)	(47.8)	(37.4)
Other non-recurring gains (losses)	(22.2)	(19.1)	(3.0)
Ordinary profits	235.3	192.5	42.8
Net extraordinary gains (losses)	4.2	2.6	1.6
Net gains (losses) on disposition of fixed assets	(1.3)	2.6	(3.9)
Income before income taxes	239.5	195.1	44.4
Income taxes-current	6.6	16.8	(10.2)
Income taxes-deferred	82.0	36.3	45.6
Total taxes	88.7	53.2	35.4
Net income	150.8	141.8	9.0

(Reference)

Total credit costs (1)+(2)+(3)+(4)+(5)+(6)	0.4	(13.8)	14.2
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BTMU Non-consolidated

(in billions of yen)

	For the three months ended		Increase (Decrease) (A) - (B)
	June 30, 2012 (A)	June 30, 2011 (B)	
Gross profits	553.3	486.3	66.9
Net interest income	260.2	297.1	(36.8)
Net fees and commissions	80.7	83.8	(3.1)
Net trading profits	19.4	28.0	(8.5)
Net other business profits	192.9	77.3	115.5
Net gains (losses) on debt securities	195.8	70.3	125.5
General and administrative expenses	265.2	254.7	10.4
Amortization of goodwill	0.0	-	0.0
Net business profits before provision for general allowance for credit losses and amortization of goodwill	288.1	231.5	56.5
Net business profits before provision for general allowance for credit losses	288.0	231.5	56.5
Provision for general allowance for credit losses (1)	5.9	(2.9)	8.9
Net business profits	294.0	228.5	65.4
Net non-recurring gains (losses)	(99.8)	(70.5)	(29.2)
Credit costs (2)	(14.6)	(21.3)	6.6
Losses on loan write-offs	(9.5)	(9.9)	0.3
Provision for specific allowance for credit losses	(4.4)	(10.5)	6.1
Other credit costs	(0.6)	(0.8)	0.1
Reversal of allowance for credit losses (3)	-	-	-
Reversal of reserve for contingent losses included in credit costs (4)	0.5	-	0.5
Gains on loans written-off (5)	5.1	7.0	(1.9)
Net gains (losses) on equity securities	(74.2)	(41.9)	(32.3)
Gains on sales of equity securities	6.0	5.4	0.5
Losses on sales of equity securities	(2.9)	(3.1)	0.2
Losses on write-down of equity securities	(77.3)	(44.2)	(33.1)
Other non-recurring gains (losses)	(16.5)	(14.3)	(2.2)
Ordinary profits	194.1	157.9	36.1
Net extraordinary gains (losses)	4.3	(1.8)	6.1
Net gains (losses) on disposition of fixed assets	(1.2)	(1.8)	0.6
Gains on liquidation of subsidiaries	5.7	-	5.7
Income before income taxes	198.4	156.0	42.3
Income taxes-current	1.7	12.2	(10.4)
Income taxes-deferred	78.4	32.8	45.6
Total taxes	80.2	45.0	35.1
Net income	118.1	111.0	7.1

(Reference)

Total credit costs (1)+(2)+(3)+(4)+(5)	(3.0)	(17.2)	14.1
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MUTB Non-consolidated

(in billions of yen)

	For the three months ended		Increase (Decrease) (A) - (B)
	June 30, 2012 (A)	June 30, 2011 (B)	
Gross profits	90.7	87.0	3.6
Gross profits before credit costs for trust accounts	90.7	87.0	3.6
Trust fees	15.8	17.0	(1.1)
Credit costs for trust accounts (1)	-	-	-
Net interest income	37.4	47.3	(9.9)
Net fees and commissions	17.8	19.1	(1.3)
Net trading profits	3.9	7.2	(3.2)
Net other business profits	15.6	(3.6)	19.3
Net gains (losses) on debt securities	17.0	4.0	13.0
General and administrative expenses	45.8	46.4	(0.5)
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	44.8	40.5	4.2
Provision for general allowance for credit losses (2)	-	-	-
Net business profits	44.8	40.5	4.2
Net non-recurring gains (losses)	(3.6)	(6.0)	2.3
Credit costs (3)	(0.7)	(0.1)	(0.5)
Losses on loan write-offs	(0.7)	(0.1)	(0.6)
Provision for specific allowance for credit losses	-	-	-
Other credit costs	-	(0.0)	0.0
Reversal of allowance for credit losses (4)	3.7	2.1	1.6
Reversal of reserve for contingent losses included in credit costs (5)	0.0	-	0.0
Gains on loans written-off (6)	0.3	1.4	(1.0)
Net gains (losses) on equity securities	(1.4)	(4.6)	3.1
Gains on sales of equity securities	7.2	0.3	6.8
Losses on sales of equity securities	(0.7)	(1.3)	0.5
Losses on write-down of equity securities	(7.9)	(3.6)	(4.3)
Other non-recurring gains (losses)	(5.6)	(4.8)	(0.8)
Ordinary profits	41.2	34.5	6.6
Net extraordinary gains (losses)	(0.0)	4.4	(4.5)
Net gains (losses) on disposition of fixed assets	(0.0)	4.5	(4.5)
Income before income taxes	41.1	39.0	2.1
Income taxes-current	4.8	4.6	0.1
Income taxes-deferred	3.5	3.5	0.0
Total taxes	8.4	8.2	0.2
Net income	32.6	30.8	1.8
(Reference)			
Total credit costs (1)+(2)+(3)+(4)+(5)+(6)	3.4	3.4	0.0

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, 2012	As of March 31, 2012
Bankrupt or De facto Bankrupt	110.5	107.1
Doubtful	919.9	917.5
Special Attention	545.8	557.4
Non Performing Loans	1,576.4	1,582.1
Total loans	87,430.7	88,971.6
Non Performing Loans / Total loans	1.80 %	1.77 %

BTMU Non-consolidated

(in billions of yen)

	As of June 30, 2012	As of March 31, 2012
Bankrupt or De facto Bankrupt	105.8	103.3
Doubtful	879.8	873.3
Special Attention	527.8	537.6
Non Performing Loans	1,513.5	1,514.3
Total loans	76,689.3	78,163.3
Non Performing Loans / Total loans	1.97 %	1.93 %

MUTB Non-consolidated

(in billions of yen)

	As of June 30, 2012	As of March 31, 2012
Bankrupt or De facto Bankrupt	4.6	3.6
Doubtful	39.9	44.1
Special Attention	17.5	18.8
Non Performing Loans	62.1	66.7
Total loans	10,649.9	10,714.5
Non Performing Loans / Total loans	0.58 %	0.62 %

MUTB Non-consolidated: Trust Accounts

(in billions of yen)

	As of June 30, 2012	As of March 31, 2012
Bankrupt or De facto Bankrupt	0.0	0.1
Doubtful	0.1	0.0
Special Attention	0.4	0.8
Non Performing Loans	0.7	1.0
Total loans	91.4	93.8
Non Performing Loans / Total loans	0.80 %	1.12 %

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, 2012		As of March 31, 2012	
	Amount on consolidated balance sheet	Differences	Amount on consolidated balance sheet	Differences
Debt securities being held to maturity	2,489.0	52.2	2,607.0	30.3

(in billions of yen)

	As of June 30, 2012		As of March 31, 2012	
	Amount on consolidated balance sheet	Differences	Amount on consolidated balance sheet	Differences
Other securities	74,897.9	637.0	74,831.7	832.0
Domestic equity securities	2,987.9	54.1	3,333.8	321.7
Domestic bonds	52,241.0	270.8	51,566.8	217.5
Other	19,668.9	312.0	19,931.0	292.8
Foreign equity securities	146.6	27.3	170.3	50.2
Foreign bonds	17,434.0	292.8	17,921.9	260.6
Other	2,088.2	(8.1)	1,838.7	(18.1)

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, 2012		As of March 31, 2012	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Debt securities being held to maturity	1,342.8	34.4	1,290.8	26.5
Stocks of subsidiaries and affiliates	82.0	(7.0)	98.3	(10.1)

(in billions of yen)

	As of June 30, 2012		As of March 31, 2012	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Other securities	60,438.6	299.1	61,072.2	480.9
Domestic equity securities	2,378.0	(96.0)	2,647.0	107.4
Domestic bonds	45,956.0	212.7	45,565.3	177.5
Other	12,104.5	182.3	12,859.9	195.9
Foreign equity securities	138.6	27.1	161.3	49.2
Foreign bonds	10,214.4	130.4	11,250.1	136.8
Other	1,751.5	24.8	1,448.4	9.9

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, 2012		As of March 31, 2012	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Debt securities being held to maturity	766.6	5.4	1,020.6	6.6
Stocks of subsidiaries and affiliates	57.7	21.8	49.4	26.5

(in billions of yen)

	As of June 30, 2012		As of March 31, 2012	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Other securities	11,886.5	203.5	11,452.1	219.9
Domestic equity securities	621.8	42.6	700.3	105.5
Domestic bonds	6,001.0	54.5	5,734.2	37.5
Other	5,263.5	106.3	5,017.5	76.8
Foreign equity securities	5.5	(0.6)	6.0	(0.3)
Foreign bonds	4,988.6	139.5	4,692.0	106.3
Other	269.3	(32.5)	319.4	(29.1)

4. ROE**MUFG Consolidated**

(%)

	For the three months ended June 30, 2012	For the three months ended June 30, 2011
ROE(*1)	7.79	13.00(*2)

Note:

(*1) ROE is computed as follows:

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

(*2) The one-time impact of Morgan Stanley becoming an equity-method affiliate of MUFG is adjusted.

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

(Domestic business segment)

(percentage per annum)

	For the three months ended June 30, 2012	For the three months ended June 30, 2011
Average interest rate on loans and bills discounted	1.24	1.37
Average interest rate on deposits and NCD	0.07	0.08
Interest rate spread	1.16	1.29

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

(in billions of yen)

	As of June 30, 2012	As of March 31, 2012
Deposits (ending balance)	118,937.4	118,657.4
Deposits (average balance)	117,435.8	116,004.5
Loans (ending balance)	78,958.3	79,906.9
Loans (average balance)	78,737.6	75,955.3

(in billions of yen)

	As of June 30, 2012	As of March 31, 2012
Domestic deposits (ending balance)*	108,117.9	107,805.3
Individuals	66,862.3	65,844.3

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 March 31, 2012	As of June 30, 2012
Assets:		
Loans and bills discounted	147.3	147.8
Securities	48,875.2	48,954.4
Beneficiary rights to the trust	29,422.6	29,489.5
Securities held in custody accounts	3,113.0	3,532.9
Monetary claims	13,638.5	13,283.1
Tangible fixed assets	9,057.5	9,123.7
Intangible fixed assets	135.9	134.5
Other claims	4,356.5	3,710.6
Call loans	1,197.4	1,155.0
Due from banking account	1,416.6	1,368.7
Cash and due from banks	1,591.3	1,566.6
Total	112,952.4	112,467.3
Liabilities:		
Money trusts	17,900.8	17,734.2
Pension trusts	12,130.5	11,491.5
Property formation benefit trusts	13.0	13.0
Investment trusts	28,618.1	28,667.3
Money entrusted other than money trusts	2,096.4	2,204.6
Securities trusts	4,102.2	4,786.7
Monetary claim trusts	14,011.0	13,636.9
Equipment trusts	63.3	30.9
Land and fixtures trusts	85.1	84.4
Composite trusts	33,931.5	33,817.3
Total	112,952.4	112,467.3

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, 2012 is outlined below. (Figures are on a managerial basis and rounded off to the billion yen other than that of P/L impact.)

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

- > The balance as of the end of June 2012 increased to ¥1.72 trillion in total, an increase of ¥0.06 trillion compared with the balance as of the end of March 2012, mainly due to an increase in highly rated CLOs and CMBS.
- > Net unrealized losses were ¥40 billion, improved by ¥13 billion compared to the end of March 2012.
- > The effect on the P/L for the first quarter ended June 30, 2012 was a slight loss of approximately ¥0.3 billion.

	Balance ¹		Net unrealized gains (losses)		of which securities being held to maturity ²	
	Balance	Change from end of March 2012	Balance	Change from end of March 2012	Balance	Net unrealized gains (losses)
1 RMBS	56	(8)	0	0	0	0
2 Sub-prime RMBS	2	0	0	0	0	0
3 CMBS	123	19	4	1	0	0
4 CLOs	1,448	48	(43)	12	1,234	(42)
5 Other securitized products (card, etc.)	90	0	(1)	0	22	0
6 CDOs	1	0	0	0	0	0
7 Sub-prime ABS CDOs	0	0	0	0	0	0
8 Total	1,718	60	(40)	13	1,256	(42)

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 accounted for 72% of our investments in securitized products, an increase of 2% compared with the end of March 2012, mainly due to an increase in highly rated CLOs and CMBS.
- > AAA and AA-rated products accounted for 89% of our investments in securitized products.

	(¥bn)						
	AAA	AA	A	BBB	BB or lower	Unrated	Total
9 RMBS	10	6	7	16	18	0	56
10 Sub-prime RMBS	2	0	0	0	0	0	2
11 CMBS	105	6	10	0	1	0	123
12 CLOs	1,074	266	65	42	2	0	1,448
13 Other securitized products (card, etc.)	48	19	14	5	3	1	90
14 CDOs	0	0	0	0	1	0	1
15 Sub-prime ABS CDOs	0	0	0	0	0	0	0
16 Total	1,237	296	96	63	25	1	1,718
17 Percentage of total	72%	17%	6%	4%	1%	0%	100%
18 Percentage of total (End of March 2012)	70%	18%	6%	4%	2%	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 2012.

(¥bn)

		Americas	Europe	Asia	Japan	Total	Change from end of March 2012
1	LBO Loan ³ (Balance on a commitment basis)	27	94	5	182	307	(11)
2	Balance on a booking basis	18	80	5	171	274	(8)

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 2012 was ¥3.54 trillion (¥1.12 trillion overseas).
- > The purchased assets are mainly receivables and they do not include residential mortgages.

<Terminology>

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