

Highlights of Consolidated Statement of Operations

(in billions of JPY)	(A) For the fiscal year ended March 31, 2012	(B) For the fiscal year ended March 31, 2013	(B) - (A)
Gross profits before credit costs for trust accounts	3,502.0	3,634.2	132.1
Net gains on debt securities	270.3	336.7	66.3
General and administrative expenses	1,994.5	2,095.0	100.4
Net business profits before credit costs for trust accounts and provision for credit losses	1,507.4	1,539.2	31.7
Total credit costs ^(*1)	(193.4)	(115.6)	77.8
Net gains (losses) on equity securities	(88.6)	(53.6)	35.0
Losses on write-down of equity securities	(79.2)	(87.3)	(8.1)
Other non-recurring gains(losses) ^(*2)	246.6	(25.7)	(272.4)
Ordinary profits	1,471.9	1,344.1	(127.8)
Net income	981.3	852.6	(128.7)
Without one-time effect of negative goodwill ^(*3)	690.6	852.6	161.9

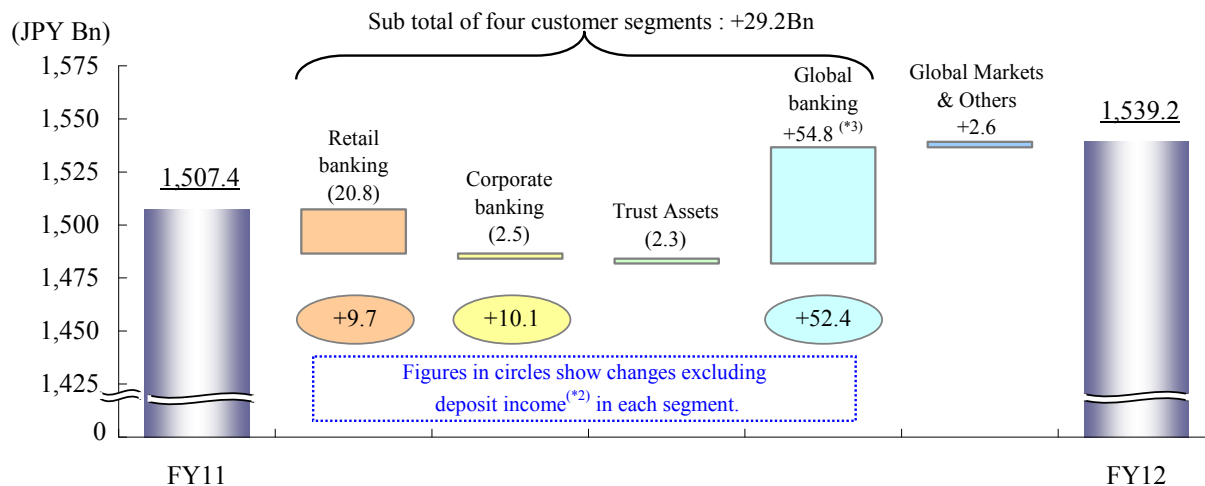
(*1) Credit costs for trust accounts+ Provision for general allowance for credit losses + Credit costs (included in non-recurring gains/losses) + Reversal of allowance for credit losses+ Reversal of reserve for contingent losses included in credit costs+ Gains on loans written-off.

(*2) Included Profits (losses) from investments in affiliates and provision for losses on interest repayment.

(*3) Negative goodwill recorded as a result of application of equity method accounting for our investment in Morgan Stanley.

Net Business Profits

- ◇ While market interest rates remained below our expectation, performance in domestic customer segments recovered especially in second half.
- ◇ Global banking continuously showed strong performance, and MUFG achieved profit growth in two consecutive fiscal years.

 [Change in net business profits ^(*1)]


(*1) Breakdown of each customer segments are calculated by managerial account basis.

(*2) BTMU+MUTB (*3) FX impact of JPY45Bn was mainly at Global banking segment.

Capital ratios

	(A) As of March 31, 2012	(B) As of March 31, 2013	(B) - (A)
Common Equity Tier1 ratio ^(*1)	-	11.70%	-
Tier1 ratio	-	12.74%	-
Total Capital ratio	-	16.68%	-

(*1) 11.1% for full implementation basis

FY 2013: Earnings target and Dividend forecast

	For six months ended September 30, 2012	For FY 2012 ended March 31, 2013	For six months ending September 30, 2013	For FY 2013 ending March 31, 2014
Net income ^(*1)	290.4	852.6	360.0	760.0
Dividends per common share ^(*2)	6 (interim)	13 (annual)	7 (interim)	14 (annual)

(*1) consolidated in billions of JPY (*2) in JPY

Key initiatives for FY 2013

- ✧ Strengthening cooperation in three areas to enhance our integrated financial services
 - MUFG will continue to maximize our strength, i.e. the group-wide cooperation among ‘Group companies’, ‘Business groups’ and ‘regions’ in order to respond to our customers’ expectation.
- ✧ Contribution to recovery plans of Japanese economy
 - As a top tier bank in Japan, MUFG will support government’s strategies for economic recovery in Japan from the aspect of both corporate and private financial services.
- ✧ Enhancing governance structure in order to underpin our global activities
 - Given the environmental changes surrounding us, MUFG will set up 1) Risk Committee and 2) Global Advisory Board. These new organizations will contribute our global activities and response to global financial regulations timely and effectively.

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. We will publish U.S. GAAP financial results in a separate disclosure document when such information becomes available.