

Selected Financial Information
under Japanese GAAP
For the Three Months Ended June 30, 2013



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, 2013 (A)	June 30, 2012 (B)	
Gross profits	948.9	932.3	16.6
Gross profits before credit costs for trust accounts	948.9	932.3	16.6
Net interest income	441.3	418.7	22.5
Trust fees	24.9	21.8	3.1
Credit costs for trust accounts (1)	-	-	-
Net fees and commissions	270.7	213.7	57.0
Net trading profits	81.5	62.4	19.0
Net other business profits	130.3	215.4	(85.1)
Net gains (losses) on debt securities	67.5	217.0	(149.5)
General and administrative expenses	566.5	518.0	48.5
Amortization of goodwill	8.4	7.2	1.1
Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill	390.7	421.4	(30.7)
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	382.3	414.2	(31.8)
Provision for general allowance for credit losses (2)	14.8	-	14.8
Net business profits*	397.2	414.2	(17.0)
Net non-recurring gains (losses)	23.4	(73.5)	96.9
Credit costs (3)	(45.5)	(31.1)	(14.4)
Losses on loan write-offs	(27.3)	(30.3)	3.0
Provision for specific allowance for credit losses	(16.3)	-	(16.3)
Other credit costs	(1.8)	(0.7)	(1.1)
Reversal of allowance for credit losses (4)	-	2.3	(2.3)
Reversal of reserve for contingent losses included in credit costs (5)	0.3	1.0	(0.6)
Gains on loans written-off (6)	14.8	12.8	2.0
Net gains (losses) on equity securities	12.8	(54.5)	67.3
Gains on sales of equity securities	23.9	14.3	9.6
Losses on sales of equity securities	(3.7)	(4.3)	0.5
Losses on write-down of equity securities	(7.3)	(64.6)	57.2
Profits (losses) from investments in affiliates	39.6	10.1	29.5
Other non-recurring gains (losses)	1.2	(14.2)	15.4
Ordinary profits	420.6	340.7	79.9
Net extraordinary gains (losses)	(26.8)	(23.0)	(3.7)
Settlement package	(24.5)	-	(24.5)
Losses on change in equity	-	(23.2)	23.2
Income before income taxes and others	393.7	317.6	76.1
Income taxes-current	98.0	29.0	69.0
Income taxes-deferred	(2.6)	74.0	(76.6)
Total taxes	95.4	103.1	(7.6)
Income before minority interests	298.3	214.5	83.8
Minority interests	43.0	31.6	11.4
Net income	255.2	182.9	72.3

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)	(15.4)	(14.8)	(0.6)
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BTMU and MUTB Combined

(in billions of yen)

	For the three months ended		Increase (Decrease) (A) - (B)
	June 30, 2013 (A)	June 30, 2012 (B)	
Gross profits	580.7	644.0	(63.2)
Gross profits before credit costs for trust accounts	580.7	644.0	(63.2)
Net interest income	316.1	297.6	18.4
Trust fees	18.2	15.8	2.3
Credit costs for trust accounts (1)	-	-	-
Net fees and commissions	119.3	98.5	20.8
Net trading profits	6.1	23.4	(17.2)
Net other business profits	120.9	208.5	(87.6)
Net gains (losses) on debt securities	57.1	212.9	(155.7)
General and administrative expenses	325.6	311.1	14.5
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	255.1	332.9	(77.7)
Provision for general allowance for credit losses (2)	11.0	5.9	5.1
Net business profits	266.2	338.8	(72.6)
Net non-recurring gains (losses)	(27.4)	(103.5)	76.1
Credit costs (3)	(24.9)	(15.4)	(9.5)
Losses on loan write-offs	(10.9)	(10.2)	(0.6)
Provision for specific allowance for credit losses	(12.1)	(4.4)	(7.6)
Other credit costs	(1.8)	(0.6)	(1.2)
Reversal of allowance for credit losses (4)	2.0	3.7	(1.7)
Reversal of reserve for contingent losses included in credit costs (5)	1.5	0.5	0.9
Gains on loans written-off (6)	8.0	5.4	2.5
Net gains (losses) on equity securities	(13.1)	(75.7)	62.5
Gains on sales of equity securities	14.2	13.2	1.0
Losses on sales of equity securities	(2.8)	(3.6)	0.8
Losses on write-down of equity securities	(24.5)	(85.3)	60.7
Other non-recurring gains (losses)	(0.8)	(22.2)	21.3
Ordinary profits	238.8	235.3	3.4
Net extraordinary gains (losses)	(23.6)	4.2	(27.8)
Settlement package	(24.5)	-	(24.5)
Gains on liquidation of subsidiaries	-	5.7	(5.7)
Income before income taxes	215.1	239.5	(24.4)
Income taxes-current	79.1	6.6	72.4
Income taxes-deferred	(6.2)	82.0	(88.3)
Total taxes	72.8	88.7	(15.8)
Net income	142.2	150.8	(8.5)
(Reference)			
Total credit costs (1)+(2)+(3)+(4)+(5)+(6)	(2.2)	0.4	(2.6)

BTMU Non-consolidated

(in billions of yen)

	For the three months ended		Increase (Decrease) (A) - (B)
	June 30, 2013 (A)	June 30, 2012 (B)	
Gross profits	493.0	553.3	(60.2)
Net interest income	274.1	260.2	13.9
Net fees and commissions	99.7	80.7	19.0
Net trading profits	18.6	19.4	(0.8)
Net other business profits	100.4	192.9	(92.4)
Net gains (losses) on debt securities	51.6	195.8	(144.1)
General and administrative expenses	281.2	265.2	16.0
Amortization of goodwill	0.0	0.0	0.0
Net business profits before provision for general allowance for credit losses and amortization of goodwill	211.8	288.1	(76.2)
Net business profits before provision for general allowance for credit losses	211.7	288.0	(76.3)
Provision for general allowance for credit losses (1)	11.0	5.9	5.1
Net business profits	222.8	294.0	(71.2)
Net non-recurring gains (losses)	(27.3)	(99.8)	72.5
Credit costs (2)	(24.2)	(14.6)	(9.5)
Losses on loan write-offs	(10.3)	(9.5)	(0.8)
Provision for specific allowance for credit losses	(12.1)	(4.4)	(7.6)
Other credit costs	(1.7)	(0.6)	(1.1)
Reversal of allowance for credit losses (3)	-	-	-
Reversal of reserve for contingent losses included in credit costs (4)	1.5	0.5	0.9
Gains on loans written-off (5)	7.9	5.1	2.8
Net gains (losses) on equity securities	(13.4)	(74.2)	60.8
Gains on sales of equity securities	11.6	6.0	5.6
Losses on sales of equity securities	(0.8)	(2.9)	2.0
Losses on write-down of equity securities	(24.2)	(77.3)	53.1
Other non-recurring gains (losses)	0.8	(16.5)	17.4
Ordinary profits	195.4	194.1	1.3
Net extraordinary gains (losses)	(23.6)	4.3	(27.9)
Settlement package	(24.5)	-	(24.5)
Gains on liquidation of subsidiaries	-	5.7	(5.7)
Income before income taxes	171.8	198.4	(26.6)
Income taxes-current	67.3	1.7	65.5
Income taxes-deferred	(4.1)	78.4	(82.5)
Total taxes	63.2	80.2	(17.0)
Net income	108.5	118.1	(9.5)

(Reference)

Total credit costs (1)+(2)+(3)+(4)+(5)	(3.6)	(3.0)	(0.6)
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MUTB Non-consolidated

(in billions of yen)

	For the three months ended		Increase (Decrease) (A) - (B)
	June 30, 2013 (A)	June 30, 2012 (B)	
Gross profits	87.7	90.7	(2.9)
Gross profits before credit costs for trust accounts	87.7	90.7	(2.9)
Trust fees	18.2	15.8	2.3
Credit costs for trust accounts (1)	-	-	-
Net interest income	41.9	37.4	4.5
Net fees and commissions	19.6	17.8	1.8
Net trading profits	(12.4)	3.9	(16.4)
Net other business profits	20.4	15.6	4.7
Net gains (losses) on debt securities	5.5	17.0	(11.5)
General and administrative expenses	44.3	45.8	(1.4)
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	43.3	44.8	(1.4)
Provision for general allowance for credit losses (2)	-	-	-
Net business profits	43.3	44.8	(1.4)
Net non-recurring gains (losses)	(0.0)	(3.6)	3.5
Credit costs (3)	(0.6)	(0.7)	0.0
Losses on loan write-offs	(0.5)	(0.7)	0.1
Provision for specific allowance for credit losses	-	-	-
Other credit costs	(0.0)	-	(0.0)
Reversal of allowance for credit losses (4)	2.0	3.7	(1.7)
Reversal of reserve for contingent losses included in credit costs (5)	-	0.0	(0.0)
Gains on loans written-off (6)	0.0	0.3	(0.2)
Net gains (losses) on equity securities	0.2	(1.4)	1.7
Gains on sales of equity securities	2.6	7.2	(4.5)
Losses on sales of equity securities	(1.9)	(0.7)	(1.2)
Losses on write-down of equity securities	(0.3)	(7.9)	7.5
Other non-recurring gains (losses)	(1.7)	(5.6)	3.9
Ordinary profits	43.3	41.2	2.1
Net extraordinary gains (losses)	0.0	(0.0)	0.0
Income before income taxes	43.3	41.1	2.1
Income taxes-current	11.7	4.8	6.9
Income taxes-deferred	(2.1)	3.5	(5.7)
Total taxes	9.6	8.4	1.1
Net income	33.7	32.6	1.0

(Reference)

Total credit costs (1)+(2)+(3)+(4)+(5)+(6)	1.4	3.4	(2.0)
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2. Non Performing Loans Based on the Financial Reconstruction Law**BTMU and MUTB Combined including Trust Account**

(in billions of yen)

	As of June 30, 2013	As of March 31, 2013
Bankrupt or De facto Bankrupt	133.1	134.3
Doubtful	980.3	1,009.8
Special Attention	515.9	552.6
Non Performing Loans	1,629.4	1,696.8
Total loans	95,219.8	94,261.7
Non Performing Loans / Total loans	1.71 %	1.80 %

BTMU Non-consolidated

(in billions of yen)

	As of June 30, 2013	As of March 31, 2013
Bankrupt or De facto Bankrupt	129.9	131.4
Doubtful	936.3	963.1
Special Attention	495.0	533.1
Non Performing Loans	1,561.3	1,627.6
Total loans	83,711.5	82,623.9
Non Performing Loans / Total loans	1.86 %	1.96 %

MUTB Non-consolidated

(in billions of yen)

	As of June 30, 2013	As of March 31, 2013
Bankrupt or De facto Bankrupt	3.0	2.8
Doubtful	42.7	46.5
Special Attention	20.0	19.0
Non Performing Loans	65.9	68.5
Total loans	11,470.4	11,598.3
Non Performing Loans / Total loans	0.57 %	0.59 %

MUTB Non-consolidated: Trust Account

(in billions of yen)

	As of June 30, 2013	As of March 31, 2013
Bankrupt or De facto Bankrupt	0.0	0.0
Doubtful	1.2	0.1
Special Attention	0.8	0.4
Non Performing Loans	2.1	0.6
Total loans	37.8	39.4
Non Performing Loans / Total loans	5.68 %	1.65 %

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, 2013		As of March 31, 2013	
	Amount on consolidated balance sheet	Differences	Amount on consolidated balance sheet	Differences
Debt securities being held to maturity	2,167.5	51.1	2,180.1	53.6

(in billions of yen)

	As of June 30, 2013		As of March 31, 2013	
	Amount on consolidated balance sheet	Differences	Amount on consolidated balance sheet	Differences
Other securities	68,625.3	1,516.9	77,091.8	1,885.1
Domestic equity securities	4,189.0	1,345.2	3,896.5	1,046.0
Domestic bonds	42,978.7	99.6	51,473.0	371.5
Other	21,457.6	72.0	21,722.2	467.5
Foreign equity securities	207.7	89.3	209.1	94.6
Foreign bonds	18,667.3	(37.0)	18,381.4	305.2
Other	2,582.6	19.7	3,131.6	67.7

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, 2013		As of March 31, 2013	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Debt securities being held to maturity	1,524.7	49.3	1,449.3	49.6
Stocks of subsidiaries and affiliates	134.3	16.2	77.1	27.0

(in billions of yen)

	As of June 30, 2013		As of March 31, 2013	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Other securities	55,489.3	1,024.5	60,949.6	1,276.7
Domestic equity securities	3,369.2	949.8	3,128.8	701.6
Domestic bonds	37,456.9	67.2	44,334.0	292.9
Other	14,663.1	7.3	13,486.8	282.1
Foreign equity securities	206.5	86.8	207.1	92.5
Foreign bonds	12,450.7	(91.2)	10,820.3	116.5
Other	2,005.8	11.7	2,459.3	73.0

MUTB Non-consolidated

The tables include negotiable certificates of deposit in “Cash and due from banks”, beneficiary rights to the trust in “Monetary claims bought” in addition to “Securities”.

(in billions of yen)

	As of June 30, 2013		As of March 31, 2013	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Debt securities being held to maturity	444.0	1.8	538.1	3.2
Stocks of subsidiaries and affiliates	57.7	79.5	57.7	88.1

(in billions of yen)

	As of June 30, 2013		As of March 31, 2013	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Other securities	10,225.3	378.7	13,625.7	480.8
Domestic equity securities	839.3	295.8	785.7	242.7
Domestic bonds	5,361.4	23.2	6,908.0	71.8
Other	4,024.5	59.5	5,932.0	166.2
Foreign equity securities	0.5	0.1	0.4	0.1
Foreign bonds	3,705.5	45.5	5,476.1	162.3
Other	318.4	13.9	455.4	3.7

4. ROE**MUFG Consolidated**

(%)

	For the three months ended June 30, 2013	For the three months ended June 30, 2012
ROE	9.85	7.79

Note:

ROE is computed as follows:

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

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

(Domestic business segment)

(percentage per annum)

	For the three months ended June 30, 2013	For the three months ended June 30, 2012
Average interest rate on loans and bills discounted	1.11	1.24
Average interest rate on deposits and NCD	0.06	0.07
Interest rate spread	1.05	1.16

(After excluding loans to the Japanese government and governmental organizations) (percentage per annum)

Average interest rate on loans and bills discounted	1.25	1.36
Interest rate spread	1.19	1.29

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

(in billions of yen)

	As of June 30, 2013	As of March 31, 2013
Deposits (ending balance)	125,240.7	123,934.4
Deposits (average balance)	123,796.3	120,065.7
Loans (ending balance)	86,230.6	85,378.3
Loans (average balance)	86,166.0	83,070.8

(in billions of yen)

	As of June 30, 2013	As of March 31, 2013
Domestic deposits (ending balance)*	110,964.9	110,995.7
└ Individuals	68,445.6	67,342.8

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, 2013	As of June 30, 2013
Assets:		
Loans and bills discounted	103.6	104.9
Securities	52,034.3	51,708.0
Beneficiary rights to the trust	34,923.4	38,108.2
Securities held in custody accounts	3,061.0	3,242.6
Monetary claims	12,287.3	11,929.9
Tangible fixed assets	9,436.6	9,443.1
Intangible fixed assets	122.1	121.1
Other claims	3,931.1	3,704.2
Call loans	1,594.6	1,519.9
Due from banking account	1,491.5	1,437.3
Cash and due from banks	1,734.9	1,843.1
Total	120,720.9	123,162.6
Liabilities:		
Money trusts	19,503.7	18,883.8
Pension trusts	12,352.9	12,744.4
Property formation benefit trusts	11.8	10.8
Investment trusts	34,238.6	37,411.8
Money entrusted other than money trusts	2,367.3	2,532.0
Securities trusts	4,348.9	4,292.0
Monetary claim trusts	12,457.5	12,087.0
Equipment trusts	28.0	31.1
Land and fixtures trusts	84.5	84.5
Composite trusts	35,327.2	35,084.7
Total	120,720.9	123,162.6

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, 2013 is outlined below. (Figures are on a managerial basis and rounded off to the billion yen)

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

- > The balance as of the end of June 2013 increased to ¥2.62 trillion in total, an increase of ¥0.18 trillion compared with the balance as of the end of March 2013, mainly due to an increase in highly rated CLOs and CMBS.
- > Net unrealized losses were ¥18 billion, increased by ¥17 billion compared to the end of March 2013.
- > P/L impact for the quarter ended June 30, 2013 was approximately ¥1 billion.

					(¥bn)	
	Balance ¹	Change from end of March 2013	Net unrealized gains (losses)	Change from end of March 2013	of which securities being held to maturity ²	
					Balance	Net unrealized gains (losses)
1 RMBS	35	(3)	3	(1)	0	0
2 Sub-prime RMBS	0	(2)	0	(1)	0	0
3 CMBS	385	56	(15)	(21)	0	0
4 CLOs	2,133	128	(8)	5	1,538	(3)
5 Other securitized products (card, etc.)	70	1	0	0	17	0
6 CDOs	2	0	0	0	0	0
7 Sub-prime ABS CDOs	0	0	0	0	0	0
8 SIV	0	0	1	0	0	0
9 Total	2,624	182	(18)	(17)	1,556	(4)

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 76% of our investments in securitized products, an increase of 2% compared with the end of March 2013, mainly due to an increase in highly rated CLOs and CMBS.
- > AAA and AA-rated products accounted for 95% of our investments in securitized products.

		(¥bn)						
		AAA	AA	A	BBB	BB or lower	Unrated	Total
10	RMBS	2	4	4	15	11	0	35
11	Sub-prime RMBS	0	0	0	0	0	0	0
12	CMBS	211	174	0	0	0	0	385
13	CLOs	1,746	304	54	29	0	0	2,133
14	Other securitized products (card, etc.)	37	22	1	6	1	2	70
15	CDOs	0	0	0	0	2	0	2
16	Sub-prime ABS CDOs	0	0	0	0	0	0	0
17	SIV	0	0	0	0	0	0	0
18	Total	1,996	504	59	50	14	2	2,624
19	Percentage of total	76%	19%	2%	2%	1%	0%	100%
20	Percentage of total (End of March 2013)	74%	20%	3%	2%	1%	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 2013.

(¥bn)

		Americas	Europe	Asia	Japan	Total	Change from end of March 2013
1	LBO Loan ³ (Balance on a commitment basis)	21	101	3	189	314	1
2	Balance on a booking basis	7	83	3	162	254	(17)

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 2013 was ¥3.78 trillion (¥1.55 trillion overseas).
- > The purchased assets are mainly receivables and they do not include residential mortgages.

End

<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
SIVs	: Investment companies established mainly for gaining profit margin by raising funds through subordinated notes and short-term CPs, etc. and investing in relatively long-term securitized products and bonds, etc.
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