

2007 Merrill Lynch Japan Conference

Mitsubishi UFJ Financial Group

Growth Strategy of MUFG

September 2007

Quality for You



MUFG

This document contains forward-looking statements in regard to forecasts, targets and plans of Mitsubishi UFJ Financial Group, Inc. (“MUFG”) and its respective group companies (collectively, “the group”). These forward-looking statements are based on information currently available to the group and are stated here on the basis of the outlook at the time that this document was produced. In addition, in producing these statements certain assumptions (premises) have been utilized. These statements and assumptions (premises) are subjective and may prove to be incorrect and may not be realized in the future. Underlying such circumstances are a large number of risks and uncertainties. Please see other disclosure and public filings made or will be made by MUFG and the other companies comprising the group, including the latest kessantanshin, the Form 20F financial reports, Japanese securities reports and annual reports, for additional information regarding such risks and uncertainties. The group has no obligation or intent to update any forward-looking statements contained in this document.

In addition, information on companies and other entities outside the group that is recorded in this document has been obtained from publicly available information and other sources. The accuracy and appropriateness of that information has not been verified by the group and cannot be guaranteed.

The financial information used in this document was prepared in accordance with accounting standards generally accepted in Japan, or Japanese GAAP.

Explanation of figures used in this document



Consolidated	PL items	Starting FY2005 H2 : Mitsubishi UFJ Financial Group (consolidated) Up to FY2005 H1: Mitsubishi Tokyo Financial Group (consolidated) + UFJ Holdings (consolidated) (simple sum without other adjustments)
	BS items	Starting March 31, 2006: Mitsubishi UFJ Financial Group (consolidated) Up to September 30, 2005: Mitsubishi Tokyo Financial Group (consolidated) + UFJ Holdings (consolidated) (simple sum without other adjustments)
Sum of non-consolidated ※	PL items	Starting FY2006 H1: Bank of Tokyo-Mitsubishi UFJ (non-consolidated) + Mitsubishi UFJ Trust & Banking Corporation (non-consolidated) (simple sum without other adjustments) FY2005 H2: Bank of Tokyo-Mitsubishi UFJ (non-consolidated) + UFJ Bank (non-consolidated, October - December) + Mitsubishi UFJ Trust & Banking Corporation (non-consolidated) (simple sum without other adjustments) Up to FY2005 H1: Bank of Tokyo-Mitsubishi (non-consolidated) + UFJ Bank (non-consolidated) + Mitsubishi Trust & Banking Corporation (non-consolidated) + UFJ Trust Bank (non-consolidated) (simple sum without other adjustments)
	BS items	Starting March 31, 2006: Bank of Tokyo-Mitsubishi UFJ (non-consolidated) + Mitsubishi UFJ Trust & Banking Corporation (non-consolidated) (simple sum without other adjustments) Up to September 30, 2005: Bank of Tokyo-Mitsubishi (non-consolidated) + UFJ Bank (non-consolidated) + Mitsubishi Trust & Banking Corporation (non-consolidated) + UFJ Trust Bank (non-consolidated) (simple sum without other adjustments)

*Unless specifically stated otherwise figures do not include separate subsidiaries (UFJ Strategic Partner, UFJ Equity Investments and UFJ Trust Equity).

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FY 2007 Q1 Results Summary

Achievements over past year

Becoming a global top five bank



- **Consolidated gross profits up ¥24.4 bn from FY 06 Q1**
 - Gross profits increased driven mainly by increase in investment trust related revenue and trading revenue
- **Operating expenses up ¥19.0 bn**
 - Main causes of increase were increased costs corresponding to the increase in gross profits and additional costs related with system integration and compliance
- **Net income ¥151.2 bn (down ¥ 68.2 bn)**
- **Credit-related costs showed an expense of ¥84.0 bn (increase of costs by ¥72.3 bn)**

From Consolidated Statement of Income

		¥ bn		
		FY 06 Q1	FY 07 Q1	Change
1	Gross profits (before credit costs for trust accounts)	841.5	866.0	24.4
2	Net interest income	470.7	465.7	(4.9)
3	Net fees and commissions	260.9	265.9	5.0
4	Net gains on debt securities	(24.8)	(14.2)	10.5
5	Operating expenses	504.8	523.9	19.0
6	Net business profit *1	336.6	342.1	5.4
7	Non-recurring gains (losses)	(14.9)	(63.3)	(48.4)
8	Ordinary profit	321.7	293.0	(28.7)
9	Net special gains (losses)	71.4	14.2	(57.1)
10	Net income	219.5	151.2	(68.2)
11	Credit-related costs *2	(11.7)	(84.0)	(72.3)
12	Credit-related costs *2 (Sum of non-consolidated)	16.1	(44.2)	(60.4)

Negative numbers refer to costs or losses.

*1 Before credit costs for trust accounts and provision for general allowance for loan losses

*2 Credit-related costs = Credit costs for trust accounts (included in gross profits) + Provision for formula allowance for loan losses + credit-related costs (included in net non-recurring gains and losses) + Reversal of allowance for loan losses.



- **Loans up ¥1 tn from end of Mar. 2007 driven mainly by increases in overseas lending**
- **Deposits flat as retail deposits increased while corporate deposits decreased**
- **Continued decrease in FRL disclosed loans, down ¥42.9 bn from end of Mar. 2007**
 - NPL ratio down to 1.39%
- **Appraisal gains on available-for-sale securities increased ¥169.4 bn due to higher stock prices**
- **BIS ratio 12.80%**
 - Tier 1 ratio 7.64%

From Consolidated Balance Sheet

	End Mar. 07	End Jun. 07	Change
1 Loans (banking +trust accounts)	85,150.7	86,240.5	1,089.8
Loans (banking accounts)	[84,831.9]	[85,937.7]	[1,105.8]
2 Housing loans (Sum of non-consolidated)*1*2	17,190.1	17,056.0	*3 (134.0)
3 Overseas loans*4	14,527.7	15,453.0	925.3
4 Investment securities (Banking accounts)	48,207.6	49,309.4	1,101.7
5 Deposits	118,708.6	118,844.9	136.3

6 FRL disclosed loans (Sum of non-consolidated)	1,325.8	1,282.9	(42.9)
7 NPL ratio (Sum of non-consolidated)	1.46%	1.39%	(0.06) points
8 Available-for-sale securities - appraisal differences	3,384.2	3,553.6	169.4

(Reference)	End Mar. 07	End Jun. 07	Change
9 Capital ratio (Tier 1 ratio)	12.54% (7.57%)	12.80% (7.64%)	+0.26points (+0.07points)

*1 Including loans for the construction of rental properties.

*2 Sum of non-consolidated + trust accounts

*3 Loan securitization (FY07 Q1) : approx. ¥ 110.0 bn

*4 Overseas branches + UNBC (UnionBanCal Corporation).

FY 2007 Q1 Results Summary

Achievements over past year

Becoming a global top five bank

- **Strengthen profitability (achieve financial targets)**
- **Implement a balanced capital strategy**
- **Further promote smooth integration**
- **Improve customer satisfaction and strengthen CSR management**

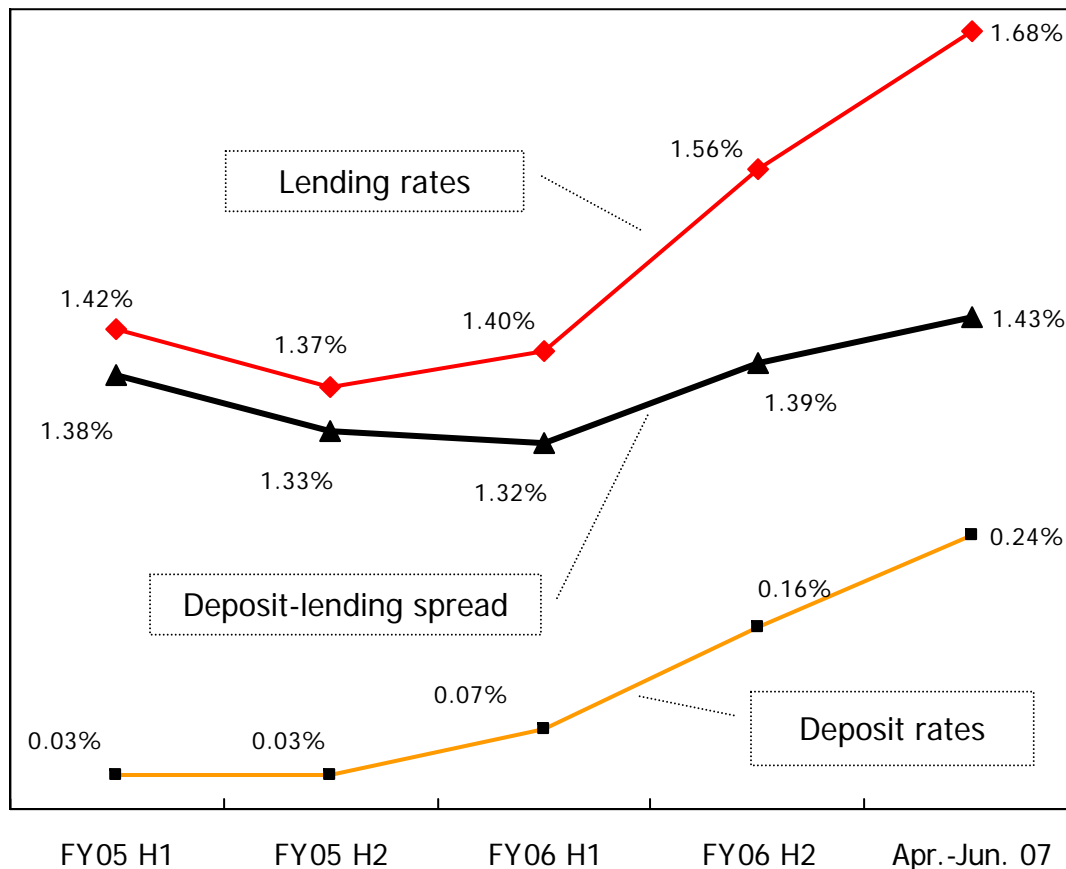
Steady improvement in deposit/lending spread

(Non-consolidated)



● Deposit-lending spread is improving clearly

**Changes in deposit and lending rates
(sum of non-consolidated basis)**



Recent interest rate changes

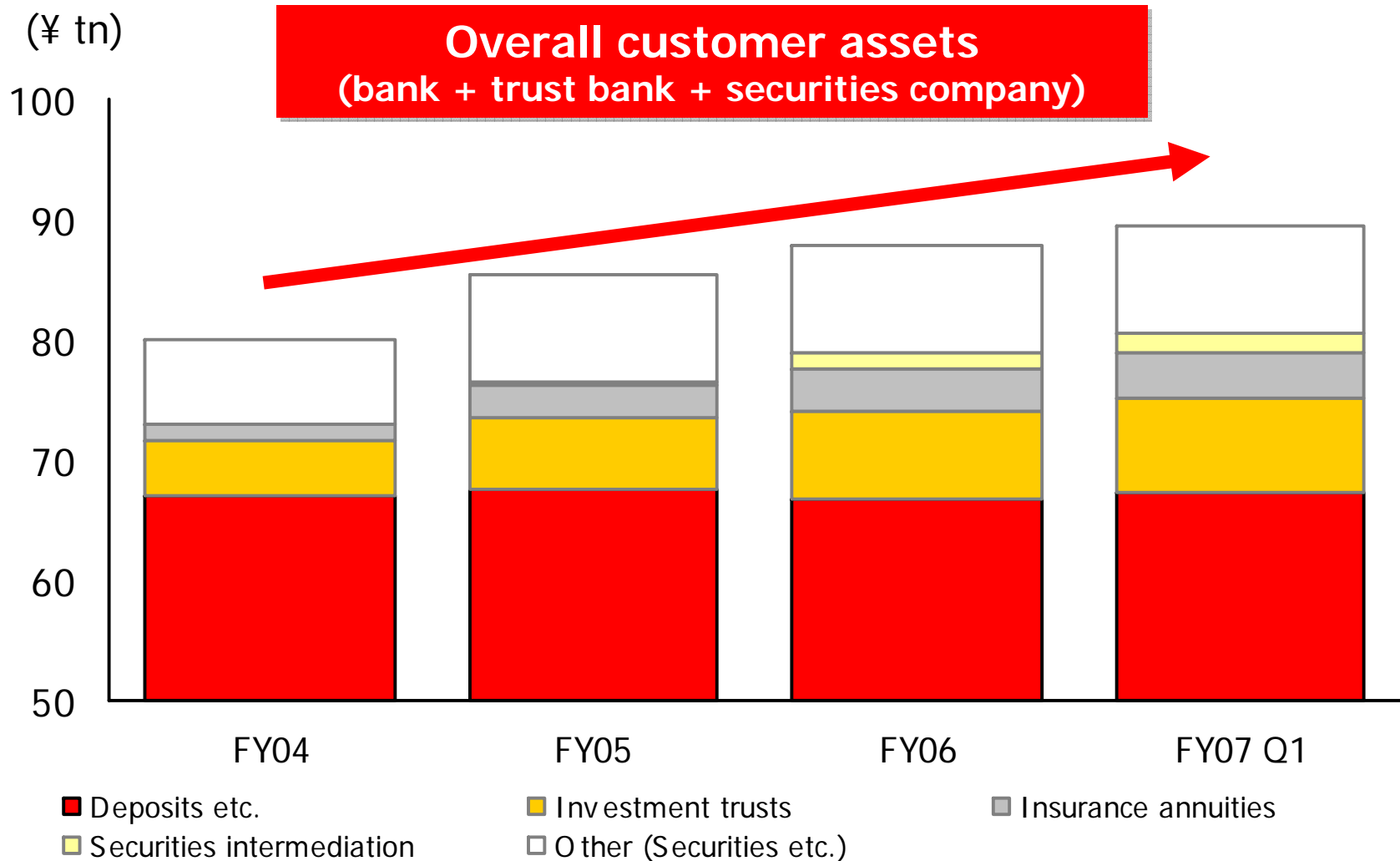
- July 18, 2006
Ordinary deposit rate
0.001% ⇒ 0.100%
- Aug. 10, 2006
Short-term prime rate
1.375% ⇒ 1.625%
- Oct. 1, 2006
Variable mortgage rate of new loans
2.375% ⇒ 2.625%
(the new rates apply to repayments by existing borrowers from January 2007)
- Feb. 26, 2007
Ordinary deposit rate
0.100% ⇒ 0.200%
- Mar. 20, 2007
Short-term prime rate
1.625% ⇒ 1.875%
- Jul. 1, 2007
Variable mortgage rate of existing loans
2.625% ⇒ 2.875%

The new rates apply to new mortgage loans from Oct. 1, 2007

Increase in overall customer assets



- Overall customer assets steadily increasing due to the shift from savings to investment and insurance, increased sales staff, etc.



Internet strategy: Consolidation of kabu.com Securities



● Further strengthening Group collaboration in net-based financial services through the consolidation of kabu.com Securities

- The Group holds 40.36% of the voting rights and the majority of directors (4 out of 7) are executives* or employees of MUFG or MUFG subsidiaries
*include an ex-executive
- Realize synergies by servicing online securities trading needs of MUFG's customers and various banking needs of kabu.com's 580,000 customers

Results of main Group company alliances with kabu.com Securities

The Bank of Tokyo-Mitsubishi UFJ

- Partial return of monthly transaction fees to customers through BTMU Super IC Card/IC Cash Card Edy electronic money
- Securities intermediation services
- Obtained approval and made full-fledged start to bank agency business with BTMU as the affiliated bank

Mitsubishi UFJ Trust and Banking

- Establishment of "kabu.com Masters Club", a membership organization for baby boomers/seniors, and provision of various services by kabu.com Securities and MUTB

Mitsubishi UFJ Securities

- Comprehensive business alliance for equity and other underwriting (substantial increase in IPOs/POs)
- Plan to participate in after-hours trading market "kabu.comPTS"

Mitsubishi UFJ NICOS

- Issuance of Kabu.com Card, a joint card
- 1% of transaction fees returned to card users in Edy electronic money form

Consumer finance strategy: Alliance with JACCS



- **Further enhance services and strengthen competitive position in consumer finance business through business and capital alliance with JACCS**

Details of main business alliances under discussion

1. Installment credit business alliance

- Discussions with a view to JACCS inheriting the Mitsubishi UFJ NICOS installment credit business

2. Credit card business alliance

- Increase operational efficiency in credit card processing and merchant acquiring through business alliance between JACCS and Mitsubishi UFJ NICOS

3. Potential alliances in other business areas

- JACCS, Mitsubishi UFJ NICOS and BTMU to strengthen their alliance in settlement businesses such as e-commerce settlement and collection agency
- Alliance between JACCS and BTMU for real estate backed loans for individuals and loan securitization
- Alliance among JACCS, Mitsubishi UFJ NICOS and BTMU to enhance and collaborate in their respective services aimed at high net worth individuals

4. Capital alliance discussions

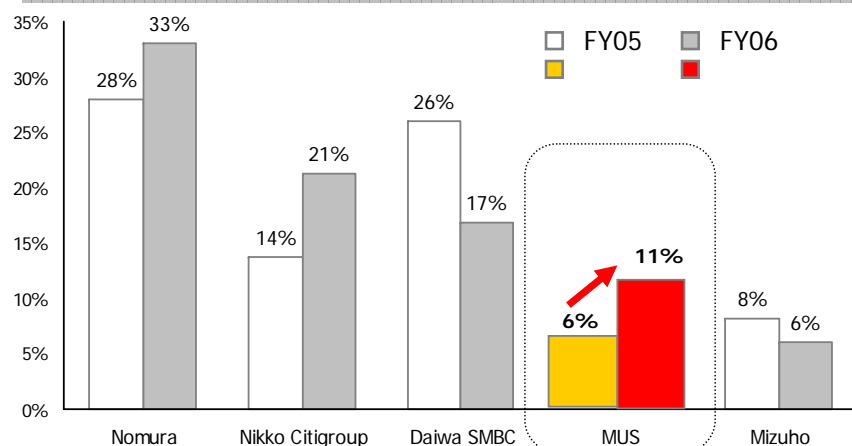
- JACCS plans to become an equity method affiliate of BTMU, with BTMU taking a stake of approximately 20% in JACCS

Developing the CIB model: Mitsubishi UFJ Securities (MUS) becoming a wholly owned subsidiary



- Enhance integrated management system, and further unify and combine management as a comprehensive financial group
- Effectively use Group business resources in the securities business and further strengthen securities capabilities. Aim to harness further bank/trust bank/securities company synergies

Share of Public Offering Underwriting



Source: Thomson Financial

Achievements in FY06 H2

Equities (exc. IPOs): Won major lead manager mandates
— including Millea Holdings, Mitsubishi Corp.

M&A: Won financial advisory mandates including
Myojo Foods/ Nisshin Food Products and
Kirin Brewery/Mercian

MUS Becoming Wholly Owned Subsidiary

Schedule for share exchange

- Sep 25, 2007 Delisting
- Sep 30, 2007 Effective date of share exchange

Share exchange ratio

MUFG:MUS = 1:1.02

(MUFG is scheduled to implement a stock split, with September 30, 2007 as the effective date)

Implementing overseas strategy



- Pursuing investment and alliance strategy to strengthen profitability

Major investments and alliances over the past year

Nov. 2006:

- BTMU and ACOM conclude stock purchase agreement with existing shareholders to jointly acquire a 75.4% stake in ◆ Bank Nusantara Parahyangan (Indonesia)
- Business alliance between BTMU and ◆ Vietcombank (Vietnam)

Jan. 2007:

- MUS and ◆ Daewoo Securities (South Korea) announce business alliance

Apr. 2007:

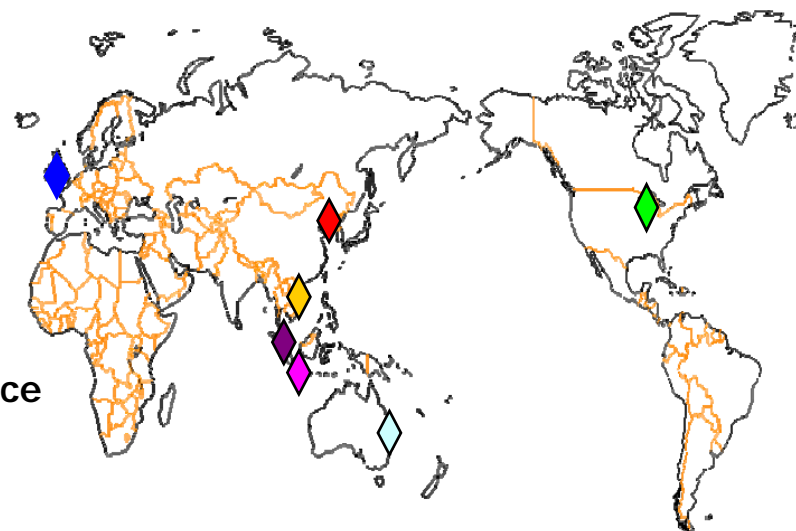
- BTMU increases its stake in ◆ Bumiputra-Commerce Holdings (Malaysia)
- MUTB and ◆ Morley Fund Management (U.K.) announce real estate asset management business alliance

May 2007:

- MUTB and ◆ Northern Trust Company (U.S.) announce business alliance for testamentary trust related business

Aug. 2007:

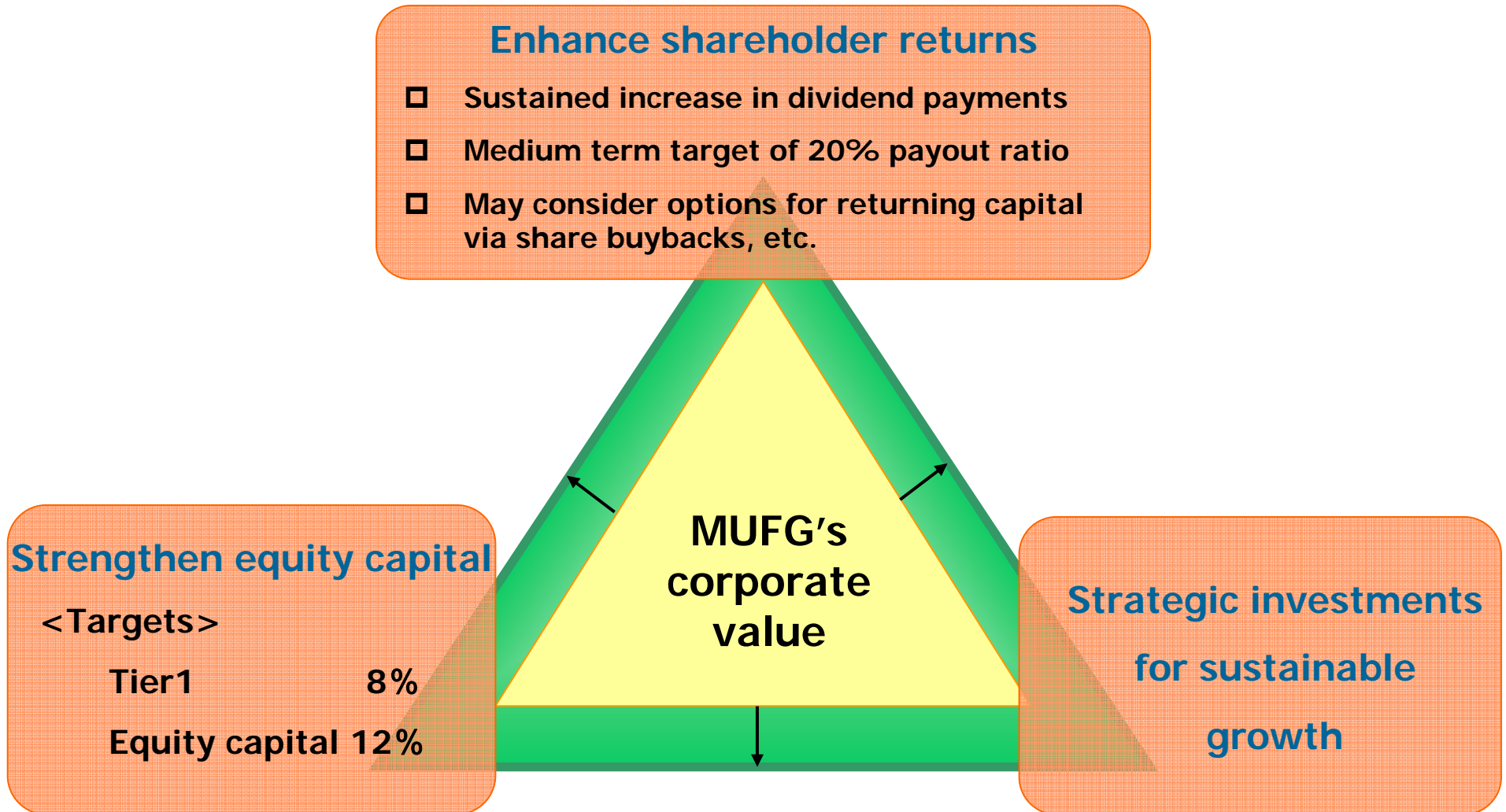
- BTMU, MUS and ◆ Challenger Financial Service Group (Australia) sign a basic agreement about capital and business alliance



Capital policy



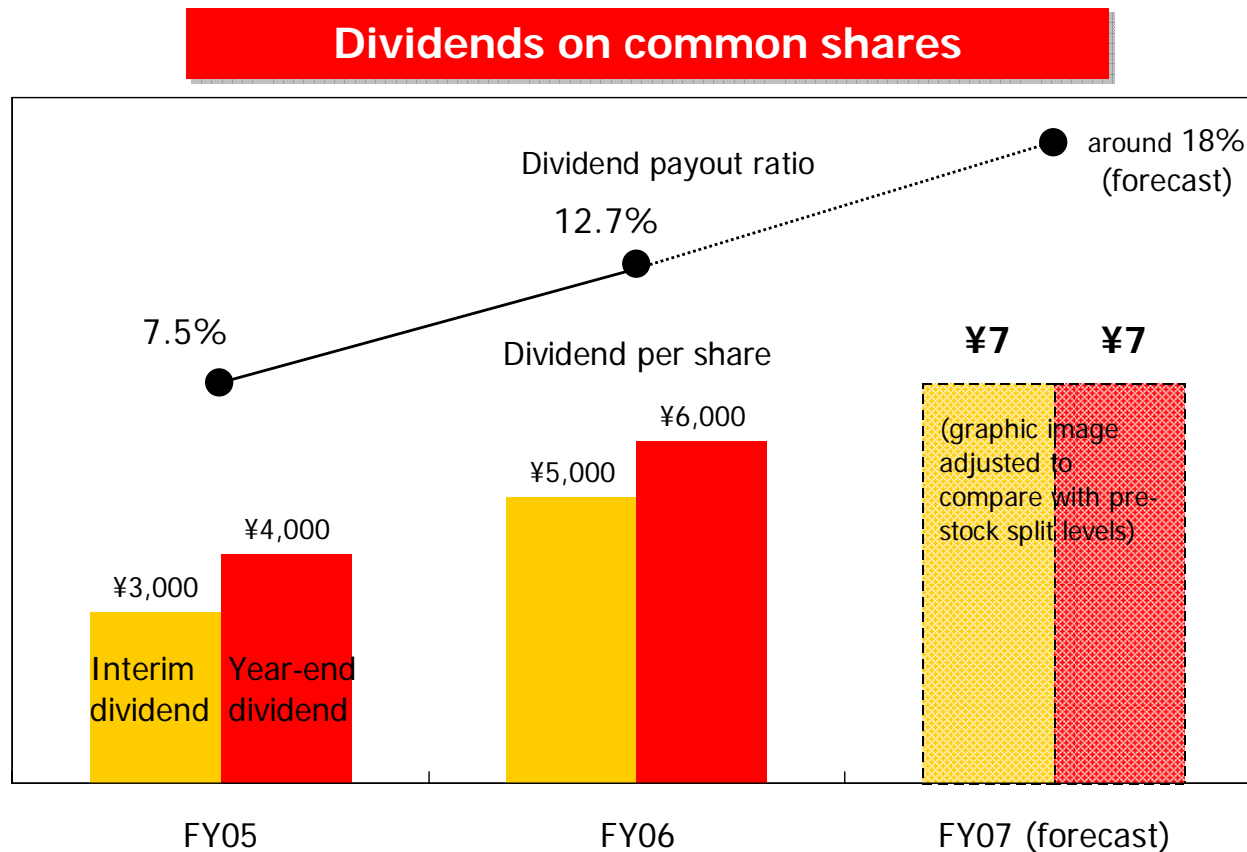
- Strengthen equity capital and enhance shareholder returns while using capital efficiently to achieve sustainable growth and enhanced profitability



Enhance shareholder returns



- Steady dividend increases since repayment of public funds

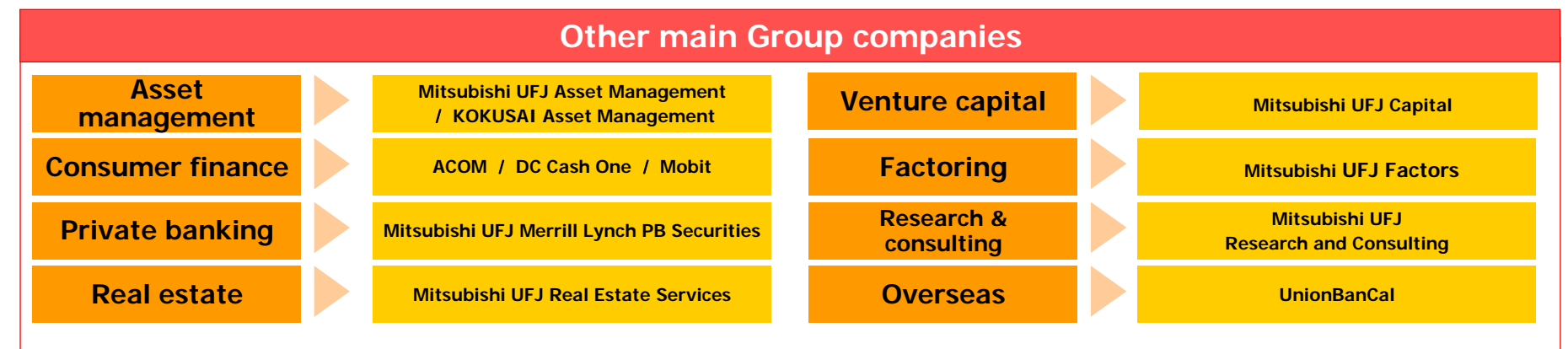
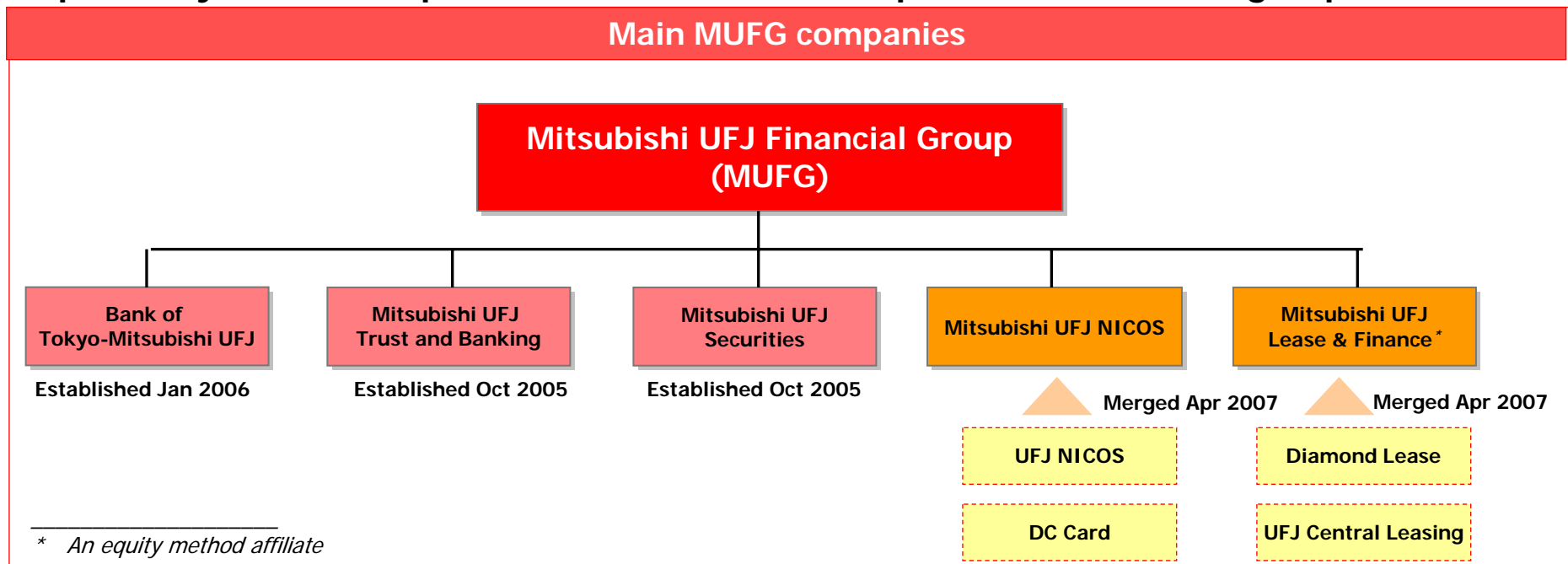


- Notes 1. The interim dividend for FY05 was for the former Mitsubishi Tokyo Financial Group
2. The forecast dividend for FY07 is after adjusting for stock split effective September 30, 2007 (1000 for 1 common stock split)
3. The forecast dividend payout ratio for FY07 assumes net income of ¥800.0 bn and is calculated based on the number of issued shares after adjusting for stock split as of the end of March 2007.

Completion of reorganization at main Group companies



- Following the integration of the holding companies, commercial banks, trust banks and securities companies, the integration of leasing and credit card companies in April this year has completed the creation of a comprehensive financial group

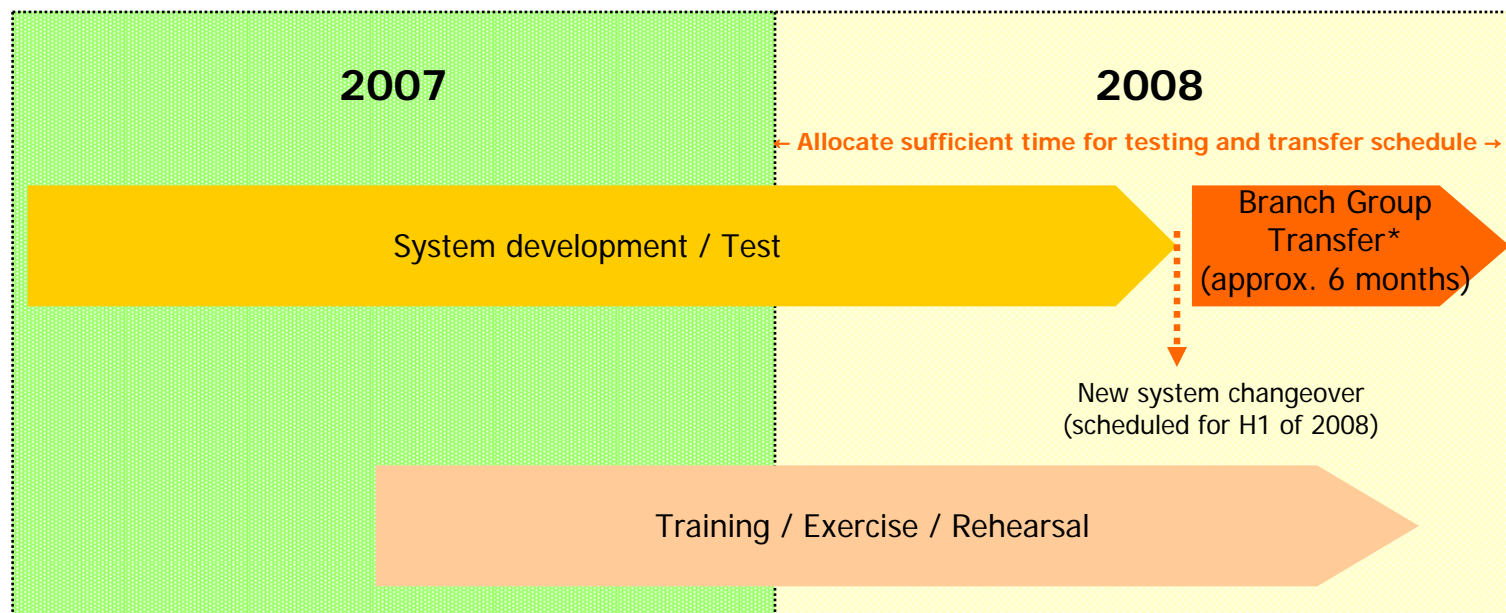


Completion of Day2 integration



- Project is proceeding on schedule towards safe and smooth full-system integration
- Employee training commenced from FY07
- Implement thorough testing, training and rehearsal

Current schedule for completion of Day2 integration (BTMU)



*The nationwide branch network will be split into a number of groups and transfer to the system will be completed on a group-by- group basis.

Initiatives to improve customer satisfaction



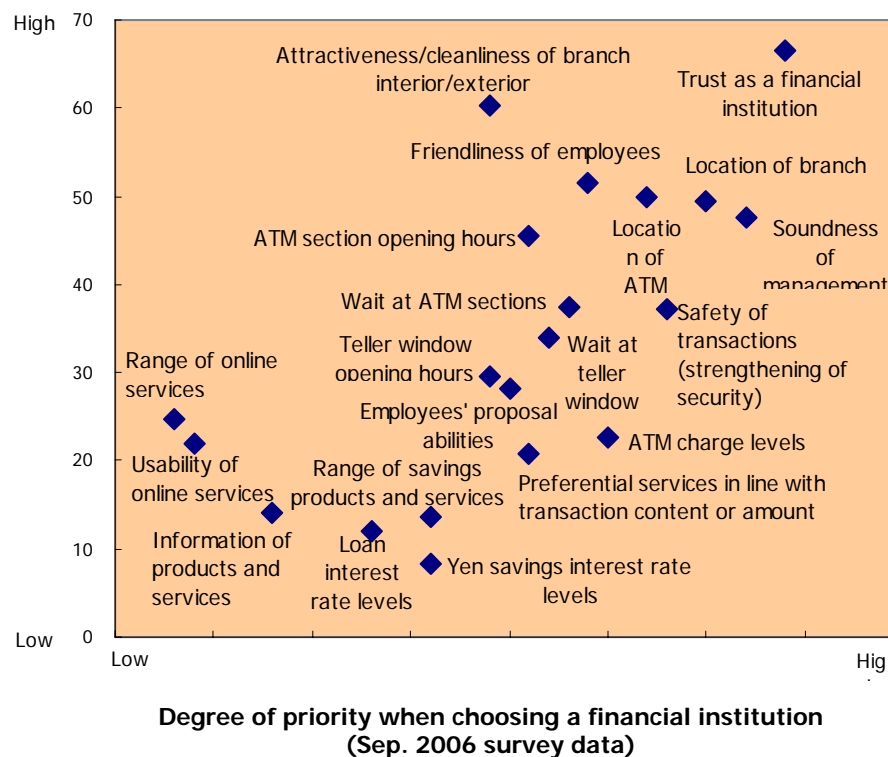
- Constantly improving business from customer's perspective
 - Overall satisfaction level based on customer satisfaction survey* 64.3%, up 0.5 points year-on-year
- * Survey conducted by The Bank of Tokyo-Mitsubishi UFJ in March 2007

Results of initiatives to improve customer service

- In June 2007, obtained ISO 9001 certification for quality of service at all BTMU domestic branches and offices
- Weekday daytime withdrawals from convenience store ATMs free of charge since March 2007
- Launched reservation service for in-person visits to branches in response to requests from customers
- Started review and renovation of all branches and offices

Results of customer satisfaction survey (BTMU)

Level of satisfaction with BTMU(%)



➤ **Enhanced enterprise-wide, global framework**

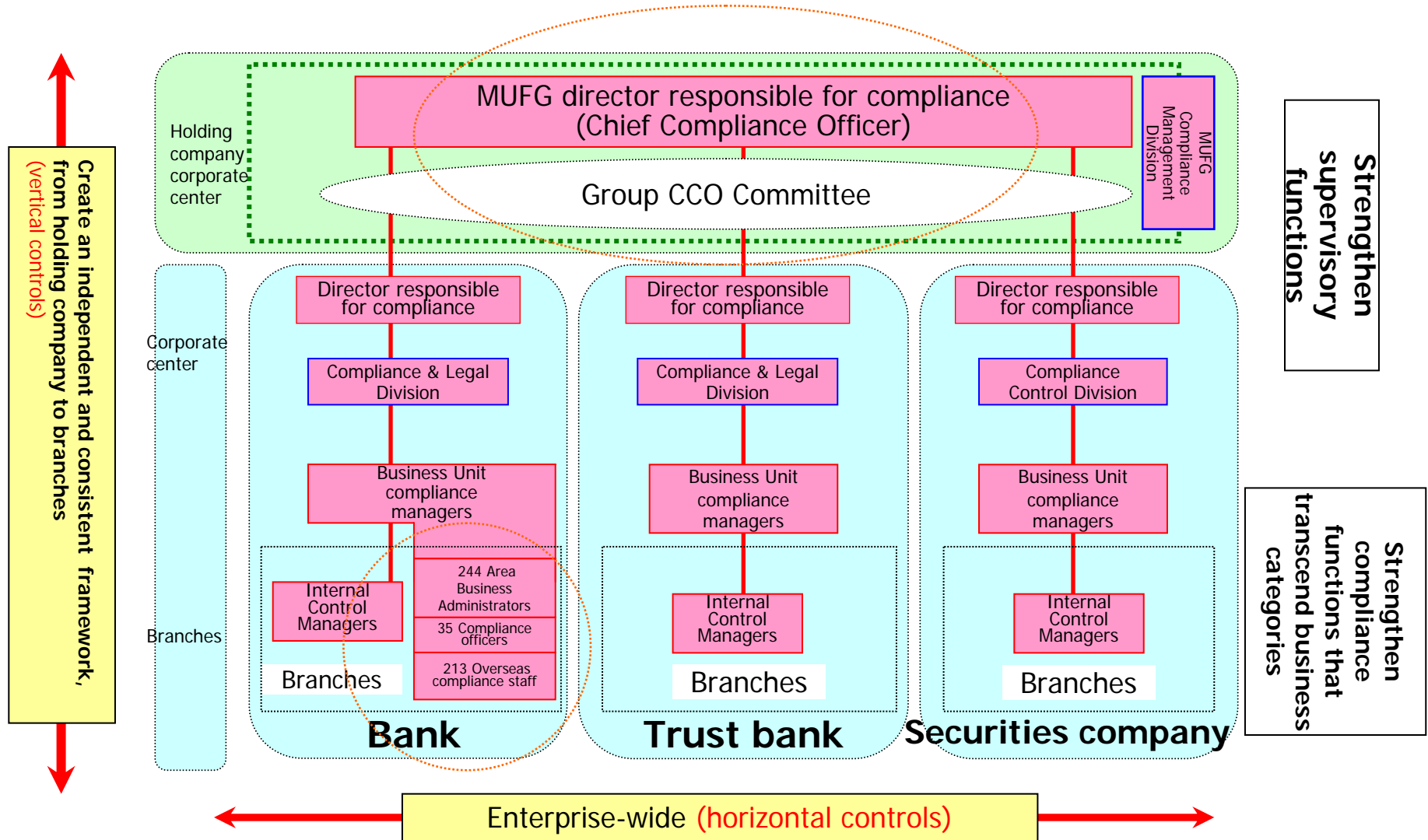
- ❑ Appointed an independent Chief Compliance Officer (CCO) for the holding company
- ❑ Established Group CCO Council
- ❑ Created an independent and consistent reporting framework, from the holding company to branches

➤ **Strengthened front line power at branches**

- Total 500 compliance staff in Japan and overseas

- ❑ Retail : Assigned 244 Area Business Administrators
- ❑ Domestic Corporate : Assigned 35 compliance officers
- ❑ Overseas Corporate : Increased number of compliance staff by approx. 100 to 213

Group compliance framework



FY 2007 Q1 Results Summary

Achievements over past year

Becoming a global top five bank

Key points of Medium-term Business Plan



- **Growth strategy to join the global top 5 by market cap**
- **Strengthening internal controls globally and on an enterprise-wide basis**
- **Completion of Day 2 and steady realization of benefits of integration**
- **Maintaining and strengthening brand power**

Global position of MUFG



Market capitalization

As of the end of June 2007

		\$ bn
1	Citigroup	253
2	Bank of America	216
3	HSBC	215
4	Industrial and Commercial Bank of China	211
5	JPMorgan Chase	165
6	Bank of China	154
7	China Construction Bank	154
8	UBS	126
9	Royal Bank of Scotland	120
10	MUFG	119

Total Assets

As of the end of December 2006

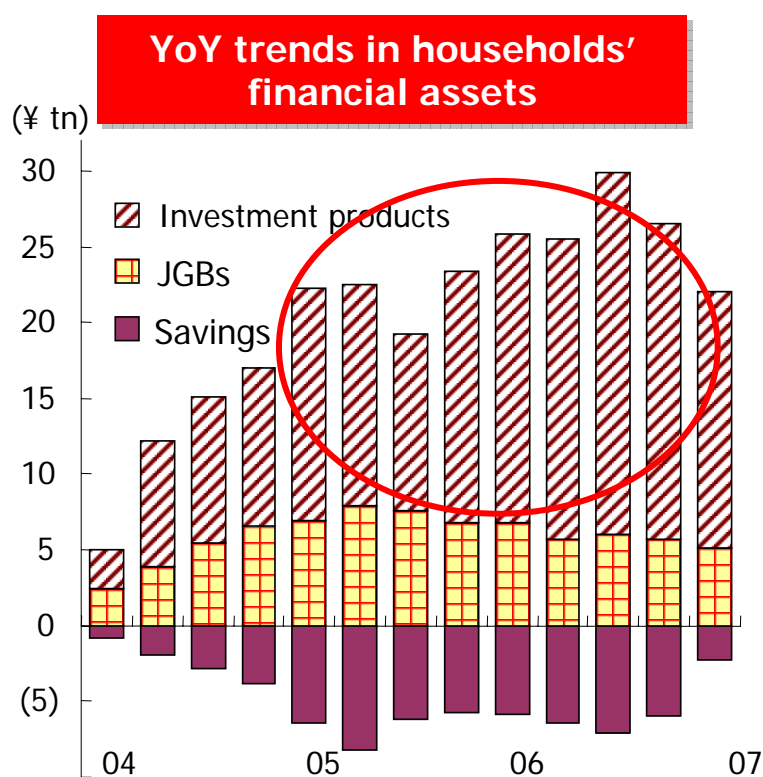
		\$ tn
1	UBS	1.96
2	Barclays	1.95
3	BNP Paribas	1.89
4	Citigroup	1.88
5	HSBC	1.86
6	Royal Bank of Scotland	1.70
7	Credit Agricole	1.66
8	ING	1.61
9	MUFG	1.60

Source : Bloomberg

Business environment



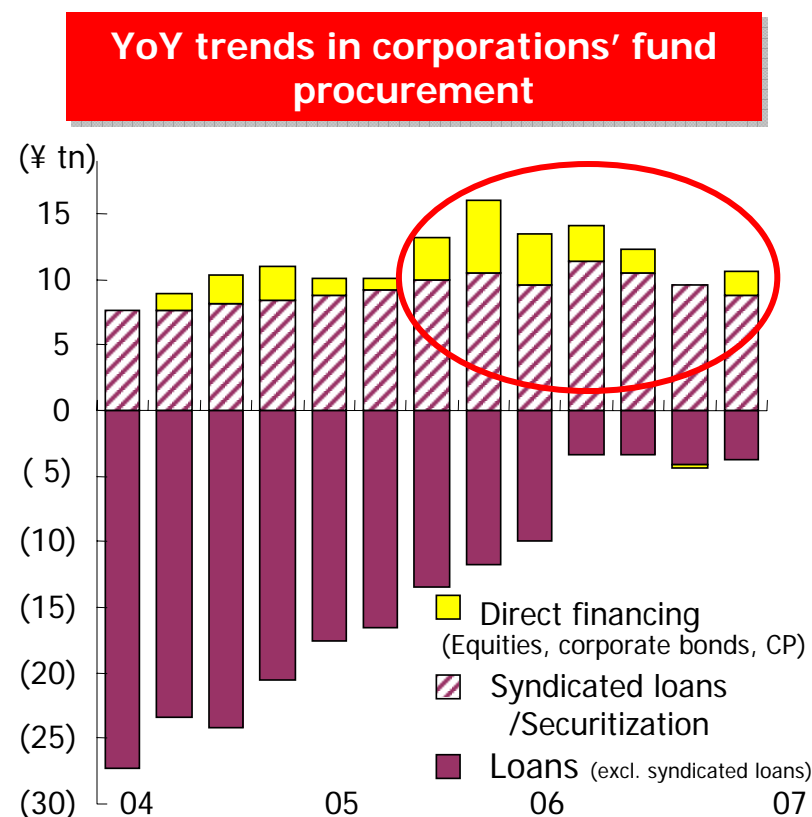
- Shift from *savings to investment* and from *loans to securities* set to continue
- Both of Corporations and Households keep fund surplus.
Money flow changing from *unilinear introduction of funds from households to corporations* to *multilinear fund introduction and risk reallocation using the markets*



Note: 1. Investment products= equities + investment trusts + foreign bonds + foreign currency deposits + annuities + insurance

2. Excluding impact of market price fluctuations.

Source: Bank of Japan, *Flow of Funds*.



Source: Bank of Japan, *Flow of Funds, Loans Syndicated and Loans Transferred*.

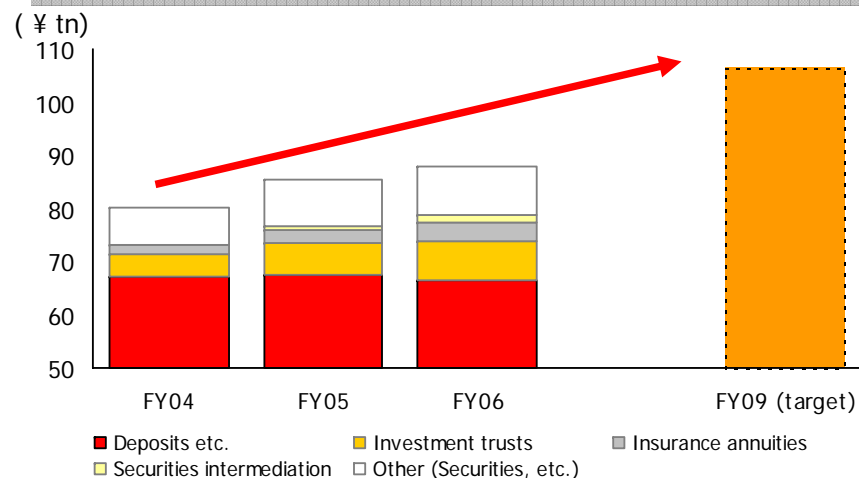
Growth strategy (1) Strengthen sales aimed at overall customer assets



MUFG

- As the shift from savings to investment and insurance continues, we aim to further strengthen sales targeting customers' overall assets by increasing sales staff, etc.

Overall customer assets (bank+ trust bank+ securities company)



Approach to strengthening sales targeting customers' overall assets

Market outlook

- Retirement of baby-boomers, deregulation of insurance sales means that shift from savings to investment and insurance is set to continue
- Increase in market interest rate

Planned approach

- Expand individual deposits as a business base
- Respond to customer needs for investment products and insurance

1. Increase sales staff

- Further strengthen sales force
Currently approx. 5,000 (BTMU) → in FY07 increase by approx. 500
- Improve staff sales skills
- design and implement training program for each staff

2. Products

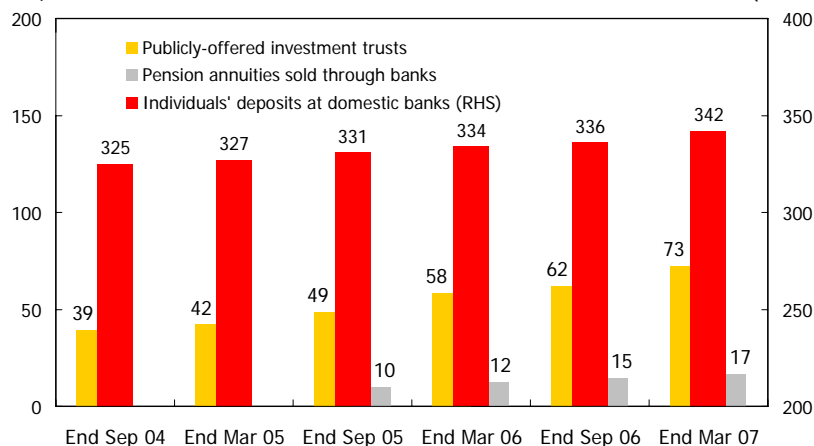
- Capture baby boomers retirement funds through QLC* etc.
- Introduce products responding to customer needs through open architecture, strengthen product lineup

3. Channels

- Expand Private Banking Office (currently 13 → approx. 30 (planned))
- Branch renewal
- Reduction in usage charges for convenience store ATMs

*QLC (Quality Life Club) : A membership organization offering financial and non-financial services

Trends in Japanese individuals' financial assets (¥ tn)

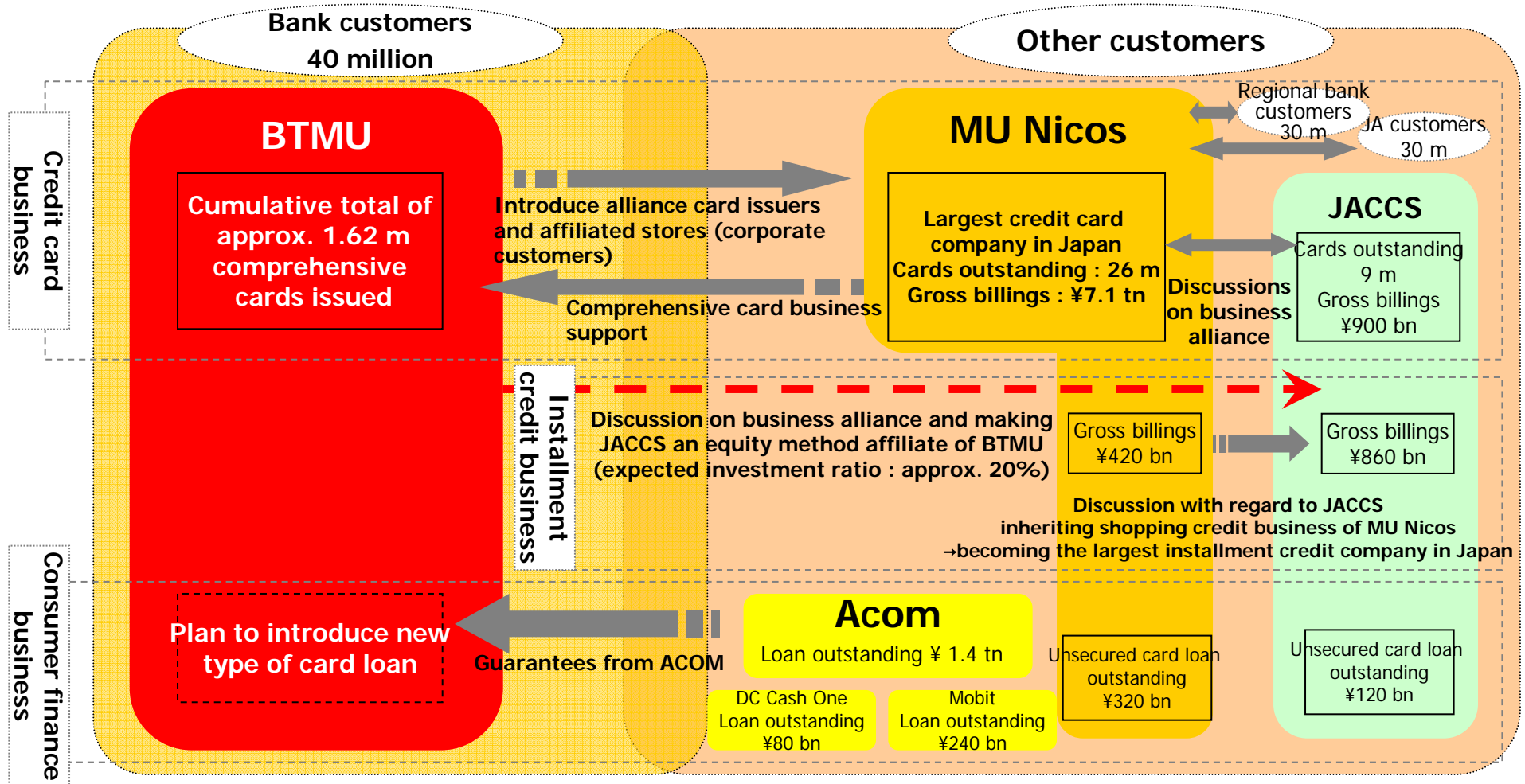


Sources: Bank of Japan, Investment Trust Association, Hoken Mainichi Shimbun

Growth strategy (2) Consumer finance



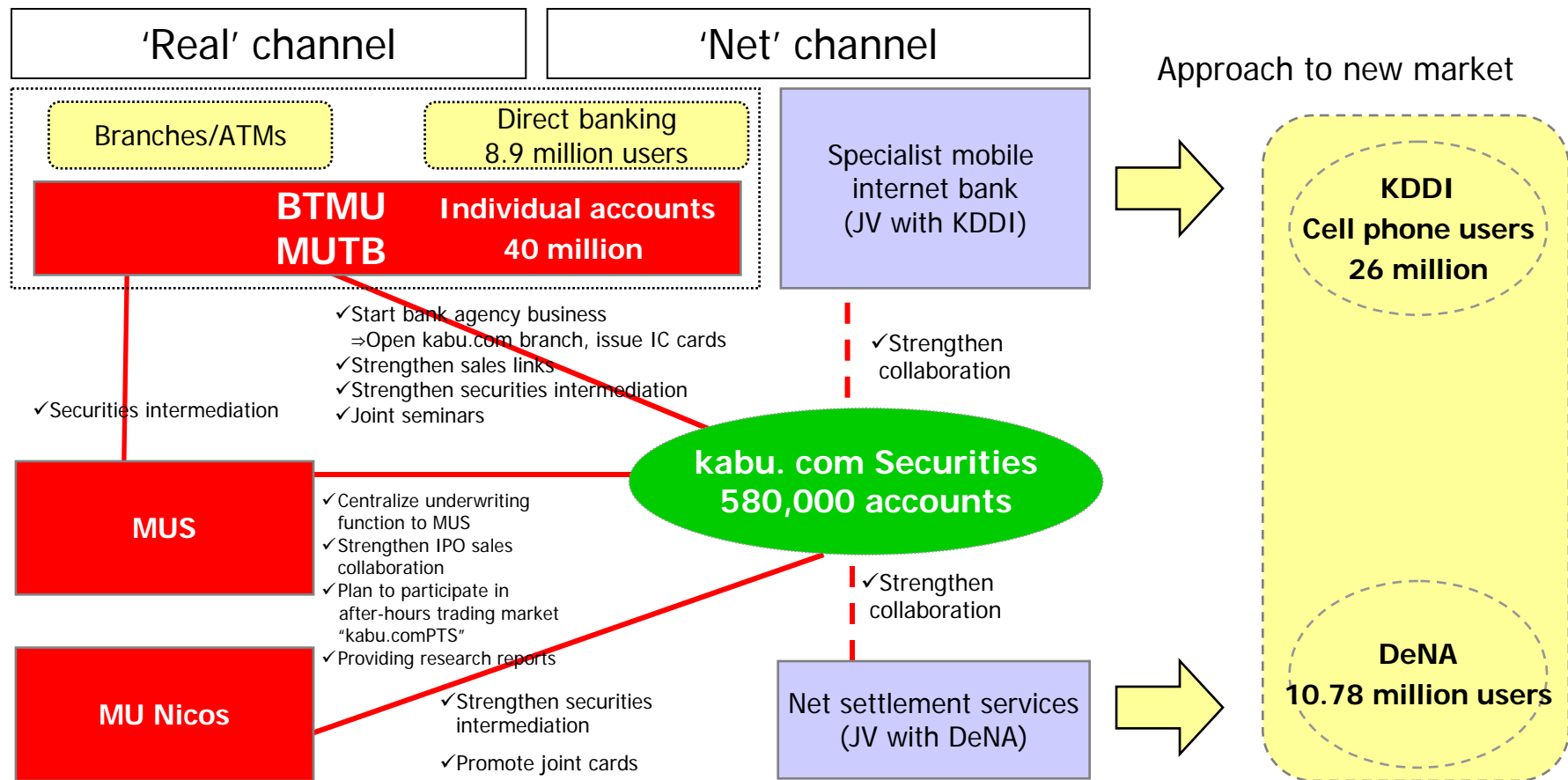
- Enhance and combine group strengths to respond to diversifying customer needs
- Aim to build a reliable consumer finance business adapted to legal and other reforms of the new era



Growth strategy (3) Internet strategy



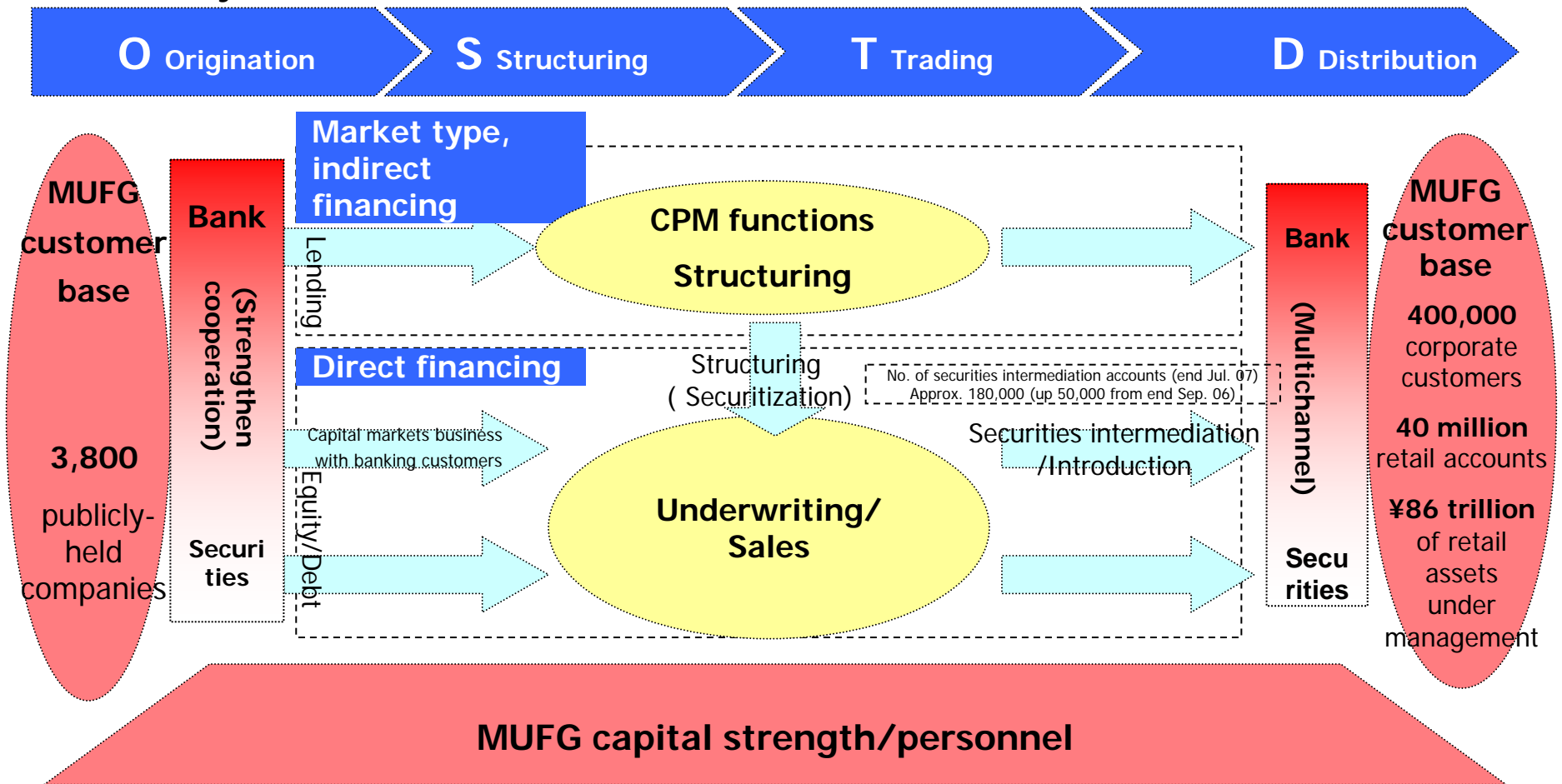
- Promote Internet strategy to capture new commercial flows
- Strengthen Group collaboration through the consolidation of kabu.com Securities, and further bolster internet financial services through our joint ventures with KDDI and DeNA



Growth Strategy (4) Corporate Investment Banking (CIB) business



- Aim to establish ourselves as top three player in the Japanese market in the full-line investment banking and corporate banking businesses, and increase share of customers (by market cap) where MUS is lead manager
- Inject management resources and implement reforms to achieve the target in around 3 years



Growth strategy (5) Overseas strategy

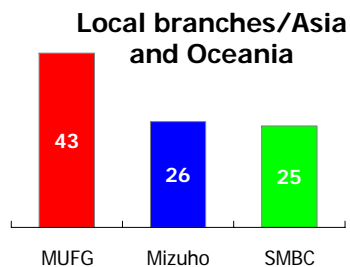
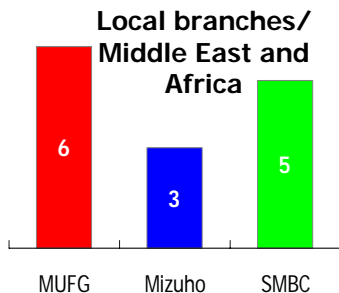
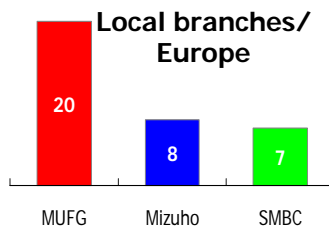


- Establish international business model appropriate for a global top five financial group by actively developing investment and alliance strategy and utilizing Japan's leading global network

Europe / Middle East

【Alliances/ Branch network development】

- MUTB and Morley Fund Management for real estate asset management business
- Established BTMU Russian subsidiary
- Opened BTMU (Holland) Prague branch
- Opened MUS International Milan branch
- Opened BTMU Dubai Office

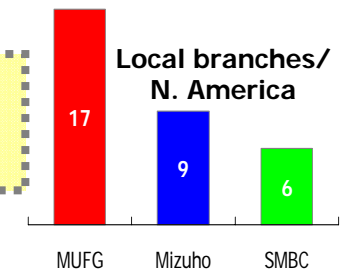
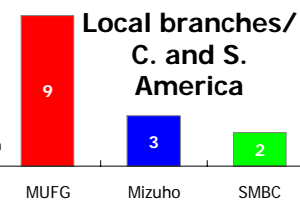


Americas

【Investments and Alliances/ Branch Network Development】

- Investment: MUS → Perella Weinberg Partners (incl. business alliance)
- Business alliance :MUTB and Northern Trust Company for will execution and inheritance management services
- Branch network development : Opened MUS (USA) San Francisco Branch

Union Bank Of California
329 branches in the U.S.
as of Jun.07



Asia/Oceania

【Investments and Alliances/ Branch network development】

- Investment: BTMU → Bank of China (China, incl. business alliance)
BTMU → CIMB (Malaysia, incl. business alliance)
BTMU → Bank Nusantara Parahyangan (Indonesia, acquisition)
BTMU and MUS →Challenger Financial Service Group (Australia, incl. business alliance)
- Business alliances: MUTB alliance with three pension management institutions (China)
BTMU alliance with Vietcombank (Vietnam)
MUS alliance with ICICI Bank (India)
MUS alliance with Daewoo Securities (South Korea)
- Branch network development: Wuxi branch (BTMU), Tianjin Binhai Sub-branch (BTMU) Dalian Economic & Technological Development Area Sub-branch (BTMU),
Established BTMU (China),
Mumbai rep. office (MUS)

Note: Figures for MUFG are figures for BTMU

Branch numbers are total of branches, sub-branches, representative offices and subsidiaries (formulated based on financial reports of each company, etc. as of June 2007)

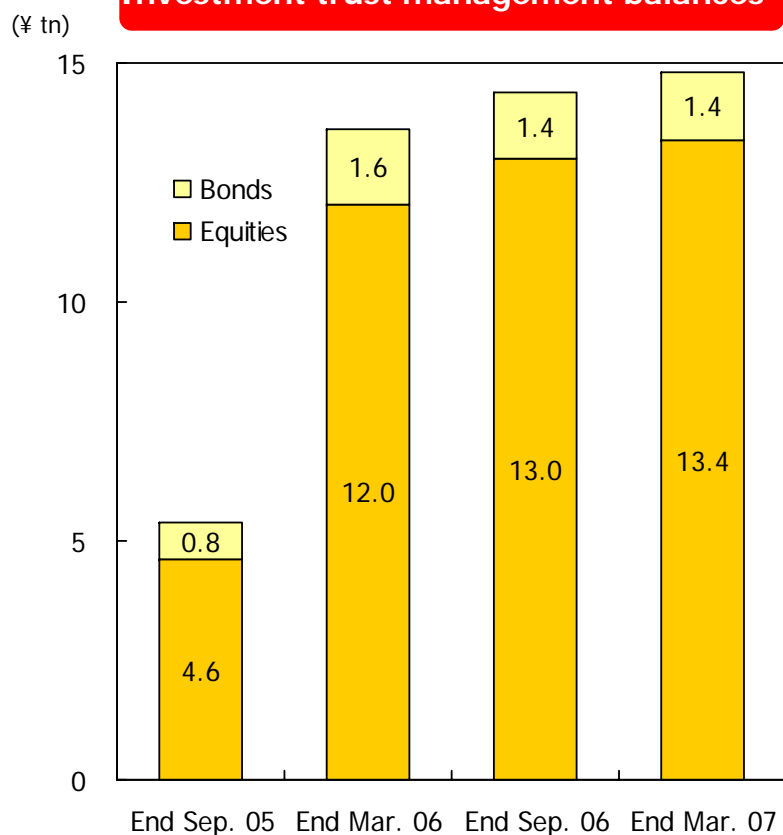
Growth strategy(6) Investment trust management and administration



MUFG

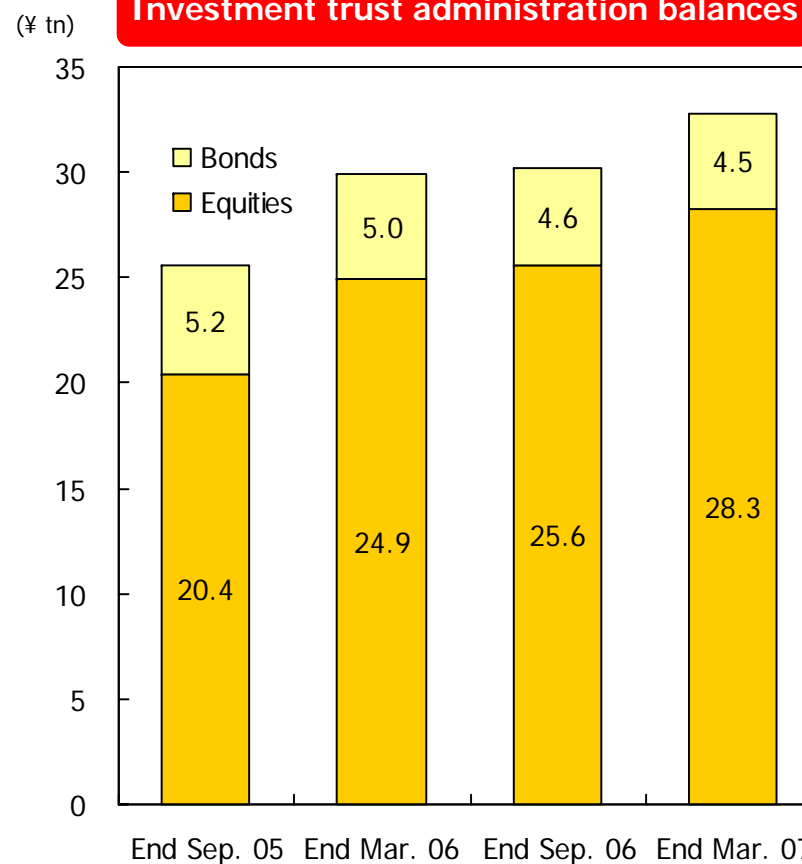
- **Investment trust management: Strengthen support for sales companies inside and outside the Group, strengthen products at MUAM and KAM, and increase number of large-scale funds**
- **Investment trust administration: Use enhanced administration capabilities to expand mandates for equity investment trusts**

Investment trust management balances*



* KAM is included from End of Mar. 2006

Investment trust administration balances



No.1 Service

No.1 Reliability

No.1 Global Coverage

Appendix

Financial targets (announced Feb. 2007)



- Targeting consolidated net operating profit of approx. ¥2.5 tn and net income of approx. ¥1.1 tn in FY09

(¥bn)

(Consolidated)	FY06 Results	FY09 Targets
Net operating profit* ₁	1,630.4	Approx. 2,500
Expense ratio	55.7%	Around 45%
Net income	880.9	Approx. 1,100
ROE	14.97%	Approx. 15%

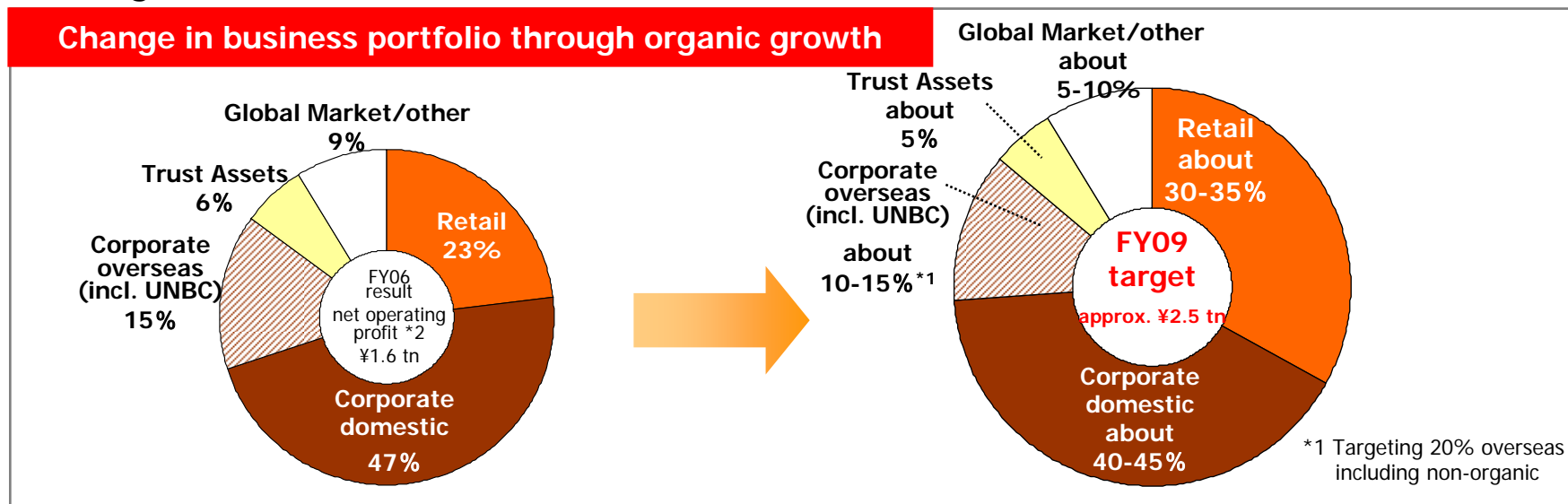
Macro-economic assumptions at the time of announcement

	FY07	FY08	FY09
Unsecured call money (period average)	0.6%	1.0%	1.0%
10 year JGB (period average)	2.1%	2.5%	2.5%
Yen/Dollar (value at end of period)	¥115	¥115	¥115
Real GDP growth ratio (annual rate)	1.8%	2.3%	1.6%

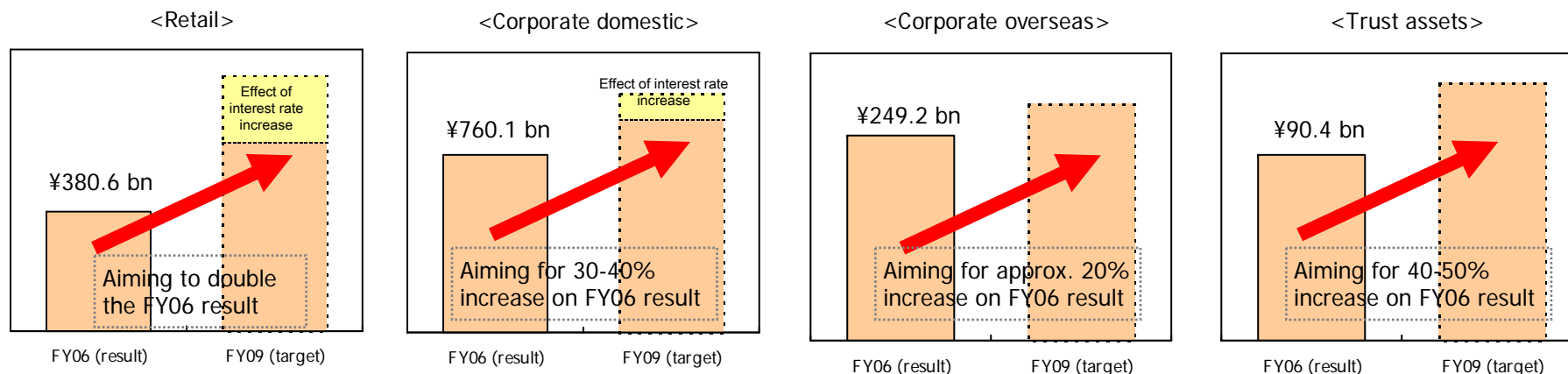
*1Net operating profit in the mid-term business plan is produced based on a new management accounting standards. FY06 results are preliminary figures.

Building an optimal business portfolio

- Build an optimal business portfolio for sustainable growth by focusing on growing profits in the three customer businesses led by retail and by strengthening risk/return management



Net operating profit target *2



*2 Net operating profit in the mid-term business plan is produced based on a new management accounting standards. FY06 results are preliminary figures

Reduction of investment unit



- Decision to reduce stock investment unit, aiming to expand shareholder base and enhance corporate value

Details

Investment unit to be reduced to one-tenth of the current unit
(1) 1,000 for one split of ordinary stock
(2) Adoption of unit share system (one unit = 100 shares)

Schedule

- Aug. 10, 2007 Begin submission of existing share certificates
- Sep. 25-28, 2007 Suspension of trading on Tokyo Stock Exchange, Osaka Securities Exchange and Nagoya Stock Exchange
- Sep. 29, 2007 Record date for stock split
Final date for submission of outstanding share certificates
- Sep. 30, 2007 Effective date of stock split
Adoption of share unit system
- Oct. 1, 2007 Begin trading with new investment unit

Outline of Shareholder Benefit Program (MUFG Shareholder Club)



- **Record date: September 30 of each year (September 30, 2007 will be the first record date)**
- **Eligible shareholders: Shareholders recorded in the shareholders registry as of the record date and holding 100 shares or more of MUFG common stock*1**
- **Summary of benefits for individual shareholders (planned)*1**
 - Holders of 100-500 shares, Benefit (f.) in the list below
 - Holders of 500-1000 shares, One of Benefits (a.) to (f.) in the list below
 - Holders of more than 1,000 shares, Two of Benefits (a.) to (f.) in the list below (same or different benefits)

Shareholder benefits for
Individual investors

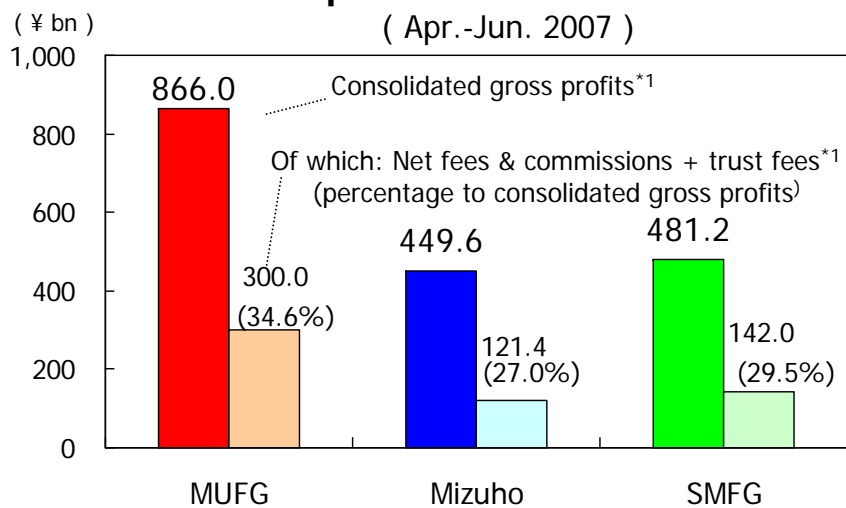
- a. Preferential interest rate for 1 year time deposit accounts with BTMU
- b. Preferential interest rate for 2 years time deposit accounts with MUTB
- c. Preferential exchange fees for foreign currency denominated time deposit accounts with BTMU
- d. Discounted initial fees for services relating to execution of wills provided by MUTB
- e. Discounted fees for brokerage services provided by MUS
- f. Character merchandise available only to MUFG shareholders

*1 Based on number of shares held following the share (1000 shares for 1 share) split planned for September 30, 2007.

Comparison with other major Japanese financial groups

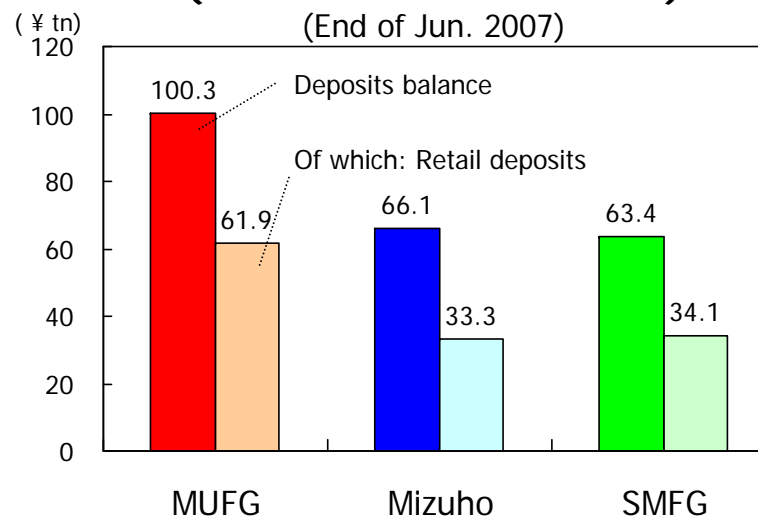


Gross profits/ Fees + Trust fees
(Apr.-Jun. 2007)

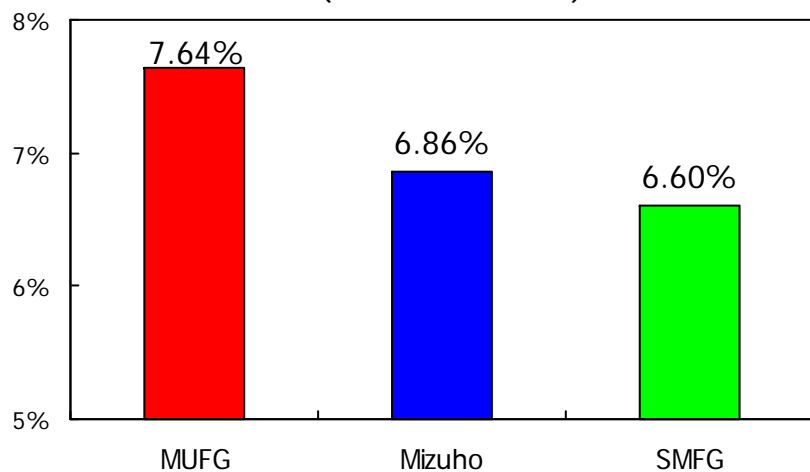


*1 Before credit costs for trust accounts

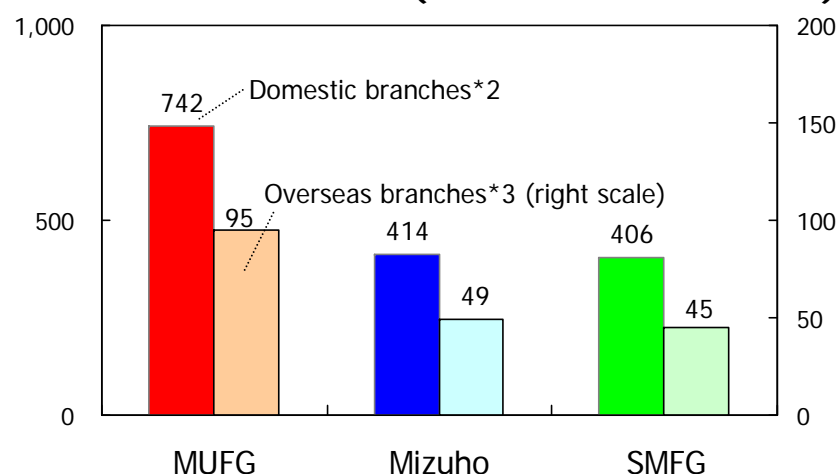
Domestic deposits balance
(sum of non-consolidated)



Tier 1 ratio (Consolidated)
(End of Jun. 2007)



Number of branches (sum of non-consolidated)



*2 Sum of commercial bank and trust bank (as of end of Mar. 07, not including sub-branches and agencies)

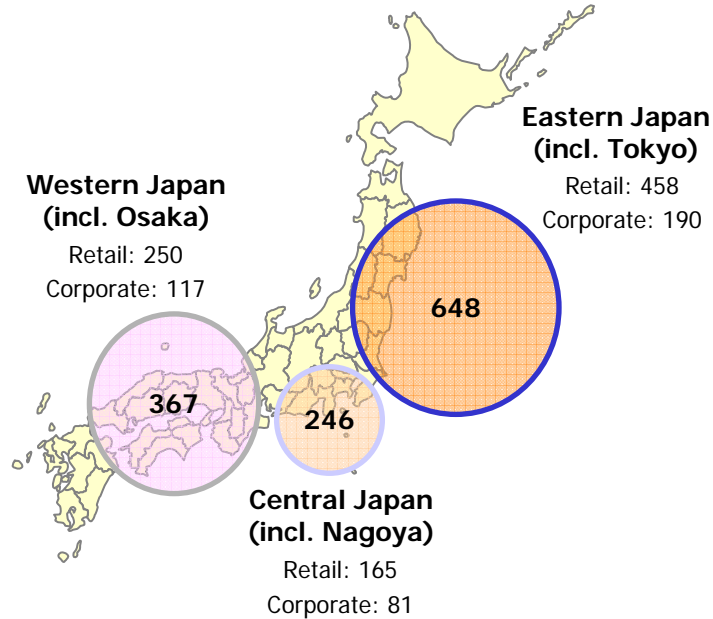
*3 Total of branches, sub-branches, representative offices and subsidiaries (as of end of Jun. 07, Figures for commercial bank only)

Group Network



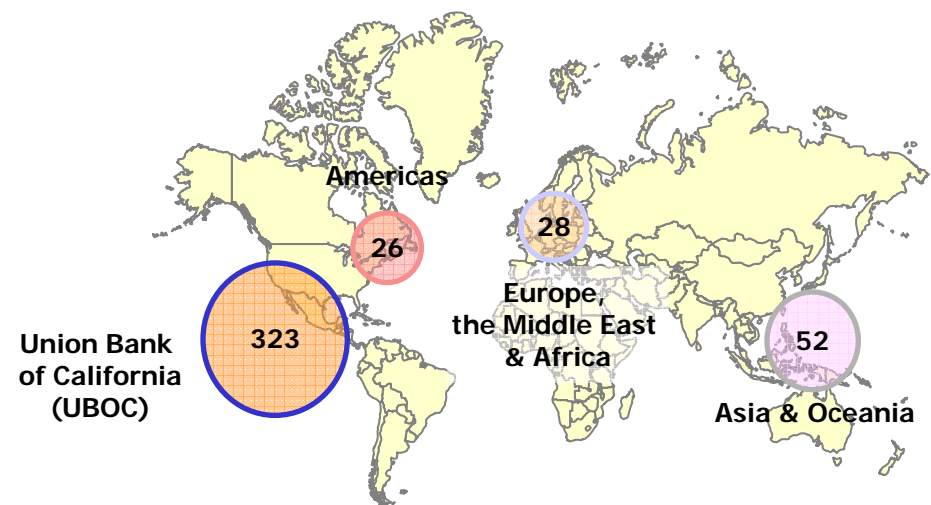
- No.1 domestic and overseas branch network among Japanese banks

Domestic branches⁽¹⁾



ATMs (in convenience stores): approx. 23,000
 Stand alone ATM locations: approx. 2,000

Number of subsidiaries, branches, agents and offices⁽¹⁾



(1) Figures are aggregate figures of Bank of Tokyo-Mitsubishi UFJ, Mitsubishi UFJ Trust and Banking and Mitsubishi UFJ Securities as of the end of Mar. 07