

Mitsubishi UFJ Financial Group

Fiscal 2010 Results Databook

May 26, 2011

This document contains forward-looking statements in regard to forecasts, targets and plans of Mitsubishi UFJ Financial Group, Inc. ("MUFG") and its 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, 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.

Definitions of figures used in this document

Consolidated	:	Mitsubishi UFJ Financial Group (consolidated)
Sum of non-consolidated	:	Bank of Tokyo-Mitsubishi UFJ (non-consolidated) + Mitsubishi UFJ Trust & Banking Corporation (non-consolidated) (without other adjustments)
Commercial bank (consolidated)	:	Bank of Tokyo-Mitsubishi UFJ (consolidated)
Commercial bank	:	Bank of Tokyo-Mitsubishi UFJ (non-consolidated)
Trust bank (consolidated)	:	Mitsubishi UFJ Trust & Banking Corporation (consolidated)
Trust bank	:	Mitsubishi UFJ Trust & Banking Corporation (non-consolidated)

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MUFG at a Glance

Outline of Fiscal 2010 Results

Business Segment Information

Asset and Capital

Reference

Group structure



- Leading companies in a broad range of financial businesses

Holding Company

**Mitsubishi UFJ Financial Group
(MUFG)**

Total Assets ¥ 206.2tn
Total Loans ¥ 79.9tn
Total Deposits ¥ 124.1tn
(As of End Mar 2011)
Employees approx.120,000
(As of End Dec 2010)

The Bank of
Tokyo-Mitsubishi UFJ

Mitsubishi UFJ
Trust and Banking

Mitsubishi UFJ
Securities Holdings

Mitsubishi UFJ
NICOS

Mitsubishi UFJ
Lease & Finance*

Group companies in other main financial areas

Securities

Mitsubishi UFJ Morgan
Stanley Securities

Asset
management

Mitsubishi UFJ Asset
Management / KOKUSAI Asset
Management

Consumer finance /
Installment credit

ACOM /JACCS*

Real estate

Mitsubishi UFJ Real Estate
Services

Private banking

Mitsubishi UFJ Merrill Lynch
PB Securities

Venture capital

Mitsubishi UFJ Capital

Online securities

kabu.com Securities

Research &
consulting

Mitsubishi UFJ
Research & Consulting

Mobile internet
bank

Jibun Bank*

Overseas

UnionBanCal
Corporation

* an equity method affiliate of MUFG

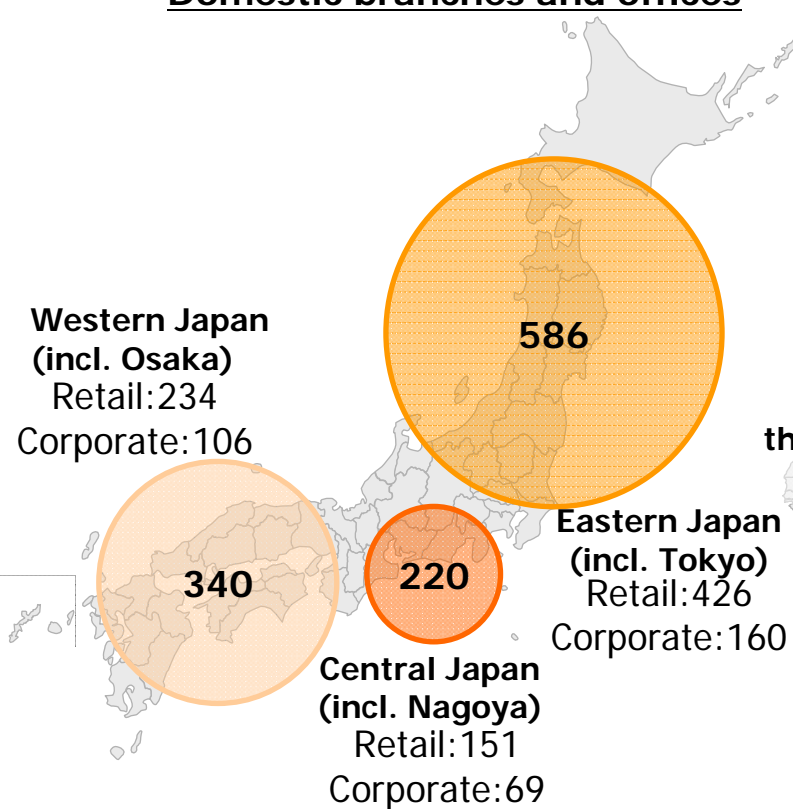
Group network



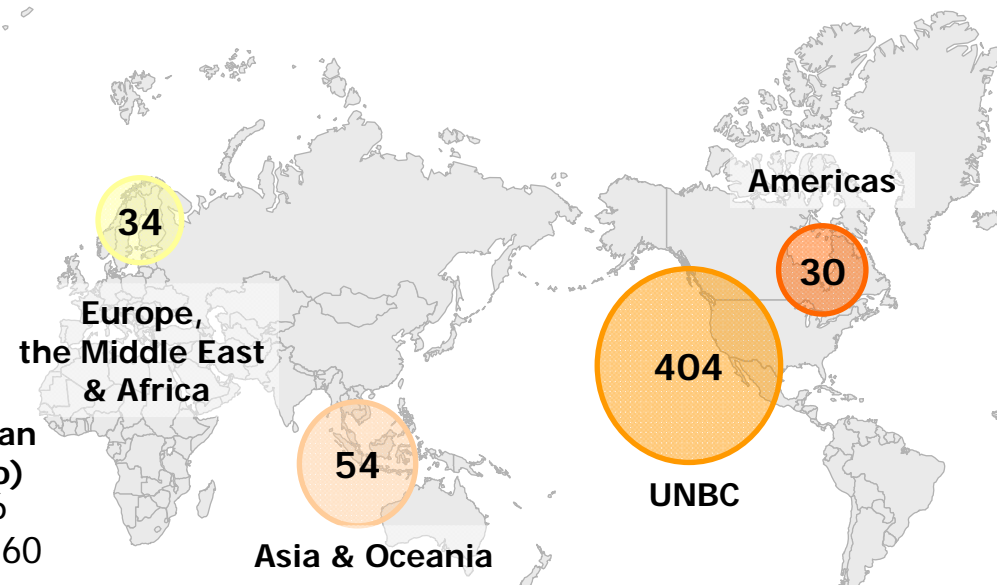
- Solid domestic customer base with 40 million retail accounts and 500,000 corporate clients
- Most extensive global network among Japanese financial groups with over 500 bases in more than 40 countries

MUFG's branch network*

Domestic branches and offices



Overseas subsidiaries, branches, and offices



* Total of BTMU, MUTB and MUMSS

(As of End Mar, 2011)

MUFG's ranking



Deposits*1

(as of End Dec 2010)

Rank		Company Name	¥ tn
1		Industrial and Commercial Bank of China	136.9
2		MUFG	118.8
3		China Construction Bank	111.4
4		Agricultural Bank of China	109.1
5		HSBC	99.6

Loans*1

(as of End Dec 2010)

Rank		Company Name	¥ tn
1		Industrial and Commercial Bank of China	83.4
2		Lloyds Banking Group	82.2
3		Banco Santander	78.5
4		HSBC	77.7
5		MUFG	77.2

Source: Compiled by BTMU Economic Research Office based on company disclosures

*1 Excluding public financial institutions

Market Cap

(as of End Mar 2011)

Rank		Company Name	¥ tn
1		Industrial and Commercial Bank of China	20.87
2		China Construction Bank	19.33
3		JPMorgan Chase & Co.	15.27
4		HSBC	15.12
5		Wells Fargo	13.89
6		Bank of China	12.13
7		Agricultural Bank of China	11.75
8		Bank of America	11.22
9		Citigroup	10.68
10		Itau Unibanco	8.26
23		MUFG	5.43

Source: Compiled by BTMU Economic Research Office based on Bloomberg

Ratings



	Moody's		S&P		FITCH		R&I		JCR	
	Long-term	Short-term	Long-term	Short-term	Long-term	Short-term	Long-term	Short-term	Long-term	Short-term
MUFG	-	-	A	-	-	-	A	-	AA-	-
BTMU	Aa2	P-1*	A+	A-1	A	F1	A+	a-1	AA	-
MUTB	Aa2*	P-1*	A+	A-1	A	F1	A+	-	AA	J-1+
MUSHD	A1	P-1	-	-	-	-	A+	-	AA	-
MUMSS	Aa3	P-1	-	-	-	-	A+	a-1	AA	-
MUN	A1	P-1	-	-	-	-	A	a-1	AA-	J-1+
MUL	A1	P-1	-	-	-	-	A+	a-1	AA-	J-1+
ACOM	Ba3	-	BBB-	A-3	A-	F1	BBB	-	A	J-1

"-": no credit ratings

* Bank Deposits ratings

(as of May 6, 2011)

- MUFG at a Glance
- **Outline of Fiscal 2010 Results**
- Business Segment Information
- Asset and Capital
- Reference

Income statement 1

Consolidated



(¥ bn)

	FY09	FY10	Change				
1	Gross profits	3,600.4	3,522.5	(77.8)	28	Net extraordinary gains (losses)	51.0 (6.8) (57.9)
2	(Gross profits before credit costs for trust accounts)	3,600.4	3,522.5	(77.8)	29	Gains on loans written-off	65.0 63.7 (1.2)
3	Net interest income	2,177.1	2,020.0	(157.1)	30	Reversal of allowance for credit losses	- - -
4	Trust fees	103.8	100.4	(3.4)	31	Reversal of reserve for contingent losses included in credit costs	- 6.3 6.3
5	Credit costs for trust accounts	-	(0.0)	(0.0)	32	Losses on impairment of fixed assets	(17.8) (9.8) 8.0
6	Net fees and commissions	989.8	979.4	(10.3)	33	Amortization of goodwill	(27.9) (13.0) 14.8
7	Net trading profits	259.7	103.7	(156.0)	34	Loss on adjustment for changes of accounting standard for asset retirement obligation	- (24.4) (24.4)
8	Net other business profits	69.7	318.9	249.1	35	Income before income taxes and others	596.7 639.5 42.8
9	Net gains (losses) on debt securities	49.8	221.3	171.4	36	Income taxes-current	101.0 126.0 24.9
10	General and administrative expenses	2,084.8	2,020.8	(63.9)	37	Refund of income taxes	(19.0) - 19.0
11	Amortization of goodwill	32.8	31.0	(1.7)	38	Income taxes-deferred	68.9 49.4 (19.5)
12	Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill	1,548.4	1,532.7	(15.6)	39	Total taxes	150.9 175.4 24.5
13	Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	1,515.5	1,501.6	(13.8)	40	Income before minority interests	445.7 464.0 18.2
14	Provision for general allowance for credit losses	(66.7)	(87.6)	(20.8)	41	Minority interests	57.0 (119.0) (176.0)
15	Net business profits (13+5+14)	1,448.7	1,414.0	(34.7)	42	Net income	388.7 583.0 194.3
16	Net non-recurring gains (losses)	(903.0)	(767.5)	135.4	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		
17	Credit costs	(758.4)	(336.6)	421.7	(Reference)		
18	Losses on loan write-offs	(439.1)	(261.2)	177.8	43	Total credit costs (5+14+17+29+30+31)	(760.1) (354.1) 406.0
19	Provision for specific allowance for credit losses	(294.7)	(75.1)	219.5	Total credit costs include gains on loans written-off		
20	Other credit costs	(24.5)	(0.2)	24.3			
21	Net gains (losses) on equity securities	32.4	(57.1)	(89.6)			
22	Gains on sales of equity securities	179.3	64.1	(115.1)	44	Number of consolidated subsidiaries	236 231 (5)
23	Losses on sales of equity securities	(86.3)	(50.4)	35.8	45	Number of affiliated companies accounted for under the equity method	63 66 3
24	Losses on write-down of equity securities	(60.5)	(70.9)	(10.3)			
25	Profits (losses) from investments in affiliates	2.6	11.3	8.7			
26	Other non-recurring gains (losses)	(179.7)	(385.1)	(205.3)			
27	Ordinary profits	545.6	646.4	100.7			

Income statement 2

Sum of non-consolidated



(¥ bn)

	FY09	FY10	Change
1 Gross profits	2,180.3	2,337.5	157.1
2 (Gross profits before credit costs for trust accounts)	2,180.3	2,337.5	157.1
3 Net interest income	1,473.2	1,411.9	(61.2)
4 Trust fees	79.7	76.5	(3.1)
5 Credit costs for trust accounts	-	(0.0)	(0.0)
6 Net fees and commissions	470.5	455.9	(14.6)
7 Net trading profits	124.0	106.5	(17.5)
8 Net other business profits	32.8	286.5	253.7
9 Net gains (losses) on debt securities	38.4	211.8	173.4
10 General and administrative expenses	1,206.9	1,180.5	(26.4)
11 Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	973.4	1,156.9	183.5
12 Provision for general allowance for credit losses	44.2	(71.5)	(115.7)
13 Net business profits (11+5+12)	1,017.6	1,085.4	67.8
14 Net non-recurring gains (losses)	(556.6)	(322.7)	233.8
15 Credit costs	(448.6)	(144.2)	304.4
16 Losses on loan write-offs	(221.8)	(108.3)	113.4
17 Provision for specific allowance for credit losses	(212.2)	(36.1)	176.0
18 Other credit costs	(14.6)	0.3	14.9
19 Net gains (losses) on equity securities	13.0	(131.4)	(144.5)
20 Gains on sales of equity securities	144.1	55.2	(88.8)
21 Losses on sales of equity securities	(86.3)	(53.5)	32.7
22 Losses on write-down of equity securities	(44.7)	(133.1)	(88.4)
23 Other non-recurring gains (losses)	(121.0)	(47.1)	73.8
24 Ordinary profits	461.0	762.6	301.6

25 Net extraordinary gains (losses)	51.0	13.7	(37.3)
26 Gains on loans written-off	42.8	37.6	(5.1)
27 Reversal of allowance for credit losses	-	-	-
28 Reversal of reserve for contingent losses included in credit costs	-	3.8	3.8
29 Losses on impairment of fixed assets	(12.5)	(5.8)	6.6
30 Loss on adjustment for changes of accounting standard for asset retirement obligations	-	(16.7)	(16.7)
31 Income before income taxes	512.1	776.3	264.2
32 Income taxes-current	43.1	66.0	22.8
33 Refund of income taxes	(8.7)	-	8.7
34 Income taxes-deferred	67.7	(4.3)	(72.0)
35 Total taxes	102.1	61.6	(40.5)
36 Net income	409.9	714.7	304.8

(Reference)

37 Total credit costs (5+12+15+26+27+28)	(361.6)	(174.2)	187.3
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Total credit costs include gains on loans written-off

Income statement 3

Commercial bank



¥ bn							
	FY09	FY10	Change				
1 Gross profits	1,875.6	2,000.8	125.1	32 Net extraordinary gains (losses)	52.2	16.4	(35.8)
2 Domestic gross profits	1,259.5	1,264.5	4.9	33 Gains on loans written-off	40.7	36.4	(4.3)
3 Net interest income	940.8	913.8	(27.0)	34 Reversal of allowance for credit losses	-	-	-
4 Net fees and commissions	249.6	234.3	(15.2)	35 Reversal of reserve for contingent losses included in credit costs	-	3.8	3.8
5 Net trading profits	10.5	1.2	(9.3)	36 Net gains (losses) on disposition of fixed assets	(11.4)	(3.1)	8.3
6 Net other business profits	58.5	115.1	56.5	37 Losses on impairment of fixed assets	(9.6)	(5.4)	4.2
7 Net gains (losses) on debt securities	55.1	112.5	57.4	38 Loss on adjustment for changes of accounting standard for asset retirement obligations	-	(15.2)	(15.2)
8 Non-domestic gross profits	616.0	736.3	120.2	39 Reversal of allowance for losses on investments	34.0	-	(34.0)
9 Net interest income	367.3	333.8	(33.4)	40 Income before income taxes	460.1	674.4	214.3
10 Net fees and commissions	142.0	139.9	(2.1)	41 Income taxes-current	42.0	64.1	22.1
11 Net trading profits	100.1	98.0	(2.0)	42 Refund of income taxes	(8.7)	-	8.7
12 Net other business profits	6.5	164.4	157.8	43 Income taxes-deferred	84.1	(29.0)	(113.1)
13 Net gains (losses) on debt securities	11.9	93.9	81.9	44 Total taxes	117.4	35.1	(82.2)
14 General and administrative expenses	1,012.4	994.3	(18.1)	45 Net income	342.6	639.2	296.5
15 Personnel expenses	372.2	368.6	(3.6)				
16 Non-personnel expenses	587.7	573.6	(14.1)	(Reference)			
17 Taxes	52.5	52.1	(0.3)	46 Total credit costs (19+22+33+34+35)	(337.8)	(166.1)	171.6
18 Net business profits before provision for general allowance for credit losses	863.1	1,006.5	143.3				
19 Provision for general allowance for credit losses	42.2	(70.3)	(112.6)	Total credit costs include gains on loans written-off			
20 Net business profits (18+19)	905.4	936.2	30.7				
21 Net non-recurring gains (losses)	(497.6)	(278.2)	219.4				
22 Credit costs	(420.9)	(136.0)	284.8				
23 Losses on loan write-offs	(219.7)	(105.7)	113.9				
24 Provision for specific allowance for credit losses	(189.0)	(30.0)	158.9				
25 Other credit costs	(12.2)	(0.3)	11.8				
26 Net gains (losses) on equity securities	13.4	(106.7)	(120.2)				
27 Gains on sales of equity securities	130.8	48.5	(82.3)				
28 Losses on sales of equity securities	(83.1)	(44.0)	39.1				
29 Losses on write-down of equity securities	(34.2)	(111.2)	(77.0)				
30 Other non-recurring gains (losses)	(90.1)	(35.3)	54.8				
31 Ordinary profits	407.8	657.9	250.1				

Income statement 4

Trust bank



				(¥ bn)			
	FY09	FY10	Change				
1 Gross profits	304.6	336.6	31.9	27 Net non-recurring gains (losses)	(58.9)	(44.5)	14.3
2 (Gross profits before credit costs for trust accounts)	304.6	336.6	31.9	28 Credit costs	(27.7)	(8.1)	19.6
3 Domestic gross profits	265.5	259.8	(5.7)	29 Losses on loan write-offs	(2.1)	(2.6)	(0.5)
4 Trust fees	79.7	76.5	(3.1)	30 Provision for specific allowance for credit losses	(23.2)	(6.1)	17.0
5 Trust fees before credit costs for trust accounts	79.7	76.5	(3.1)	31 Other credit costs	(2.4)	0.6	3.0
6 Loan trusts and money trusts fees (Jointly operated designated money trusts before credit costs for trust accounts)	7.4	6.7	(0.7)	32 Net gains (losses) on equity securities	(0.3)	(24.6)	(24.2)
7 Other trust fees	72.2	69.7	(2.4)	33 Gains on sales of equity securities	13.2	6.7	(6.5)
8 Credit costs for trust accounts	-	(0.0)	(0.0)	34 Losses on sales of equity securities	(3.1)	(9.5)	(6.3)
9 Net interest income	102.4	99.9	(2.4)	35 Losses on write-down of equity securities	(10.4)	(21.8)	(11.4)
10 Net fees and commissions	79.2	82.3	3.0	36 Other non-recurring gains (losses)	(30.8)	(11.8)	19.0
11 Net trading profits	30.1	14.0	(16.0)	37 Ordinary profits	53.2	104.6	51.4
12 Net other business profits	(25.9)	(13.0)	12.8	38 Net extraordinary gains (losses)	(1.2)	(2.7)	(1.4)
13 Net gains (losses) on debt securities	(23.2)	(13.7)	9.5	39 Gains on loans written-off	2.0	1.2	(0.7)
14 Non-domestic gross profits	39.1	76.8	37.6	40 Reversal of allowance for credit losses	-	-	-
15 Net interest income	62.6	64.2	1.6	41 Reversal of reserve for contingent losses included in credit costs	-	-	-
16 Net fees and commissions	(0.4)	(0.6)	(0.2)	42 Losses on impairment of fixed assets	(2.9)	(0.4)	2.4
17 Net trading profits	(16.6)	(6.8)	9.8	43 Loss on adjustment for changes of accounting standard for asset retirement obligations	-	(1.4)	(1.4)
18 Net other business profits	(6.3)	20.0	26.4	44 Income before income taxes	52.0	101.9	49.9
19 Net gains (losses) on debt securities	(5.3)	19.1	24.5	45 Income taxes-current	1.1	1.8	0.6
20 General and administrative expenses	194.4	186.1	(8.2)	46 Income taxes-deferred	(16.4)	24.6	41.0
21 Personnel expenses	67.4	66.5	(0.8)	47 Total taxes	(15.2)	26.4	41.7
22 Non-personnel expenses	118.2	111.2	(6.9)	48 Net income	67.2	75.4	8.2
23 Taxes	8.7	8.3	(0.4)				
24 Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	110.2	150.4	40.2	(Reference)			
25 Provision for general allowance for credit losses	1.9	(1.1)	(3.1)	49 Total credit costs (8+25+28+39+40+41)	(23.7)	(8.0)	15.7
26 Net business profits (24+8+25)	112.1	149.2	37.0				

Total credit costs include gains on loans written-off

Net interest income 1

Commercial bank



(Domestic business)

(¥ bn)

	FY09	FY10	Change
1 Net interest income	940.8	913.8	(27.0)
2 Revenue on interest-earning assets	1,148.6	1,062.7	(85.8)
3 Loans* ¹	847.9	740.1	(107.8)
4 Investment securities	231.7	269.5	37.8
5 Others	68.9	53.0	(15.8)
6 Expenses on interest-bearing liabilities	207.7	148.9	(58.8)
7 Deposits	123.4	76.6	(46.7)
8 Negotiable certificates of deposits	15.3	8.4	(6.8)
9 Interest on corporate bonds, etc.	51.3	49.3	(2.0)
10 Payables under repurchase agreements	2.0	1.1	(0.9)
11 External liabilities* ²	14.0	12.5	(1.5)
12 Others	1.6	0.8	(0.7)

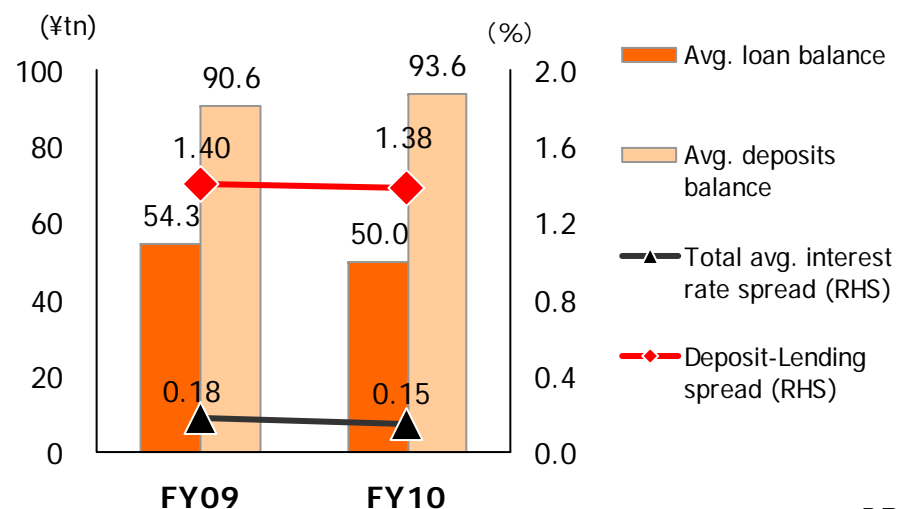
*¹ Loans for financial institutions are not included

*² Total of call money, bills sold and borrowed money

Interest income changes

■ Interest on Loans	: -¥107.8 bn
Avg. loan balance	: -¥4.2 tn, Yield -8bp
■ Interest on Deposits	: -¥46.7 bn
Avg. deposit balance	: +¥3.0 tn, Yield -5bp
■ Interest & dividend on securities	: +¥37.8 bn
JGBs	: +¥27.3 bn (Avg. balance +¥12.3tn, Yield -7bp)
Corporate bonds	: -¥6.4 bn (Avg. balance -¥0.4 tn, Yield -2bp)
Equities	: +¥6.1 bn

Domestic interest income



Net interest income 2

Commercial bank



(International business)

(¥ bn)

	FY09	FY10	Change
1 Net interest income	367.3	333.8	(33.4)
2 Revenue on interest-earning assets	654.2	561.2	(93.0)
3 Loans* ¹	282.7	235.9	(46.7)
4 Investment securities	155.6	163.7	8.1
5 Due from banks	18.3	17.0	(1.3)
6 Net interest rate swap income	134.3	95.6	(38.6)
7 Others	63.1	48.7	(14.3)
8 Expenses on interest-bearing liabilities	286.9	227.3	(59.5)
9 Deposits	67.0	51.8	(15.2)
10 Negotiable certificates of deposits	26.2	31.9	5.7
11 Interest on corporate bonds, etc.	35.9	25.9	(9.9)
12 Payables under repurchase agreements	11.2	13.1	1.9
13 External liabilities* ²	100.0	91.2	(8.8)
14 Others	46.3	13.1	(33.2)

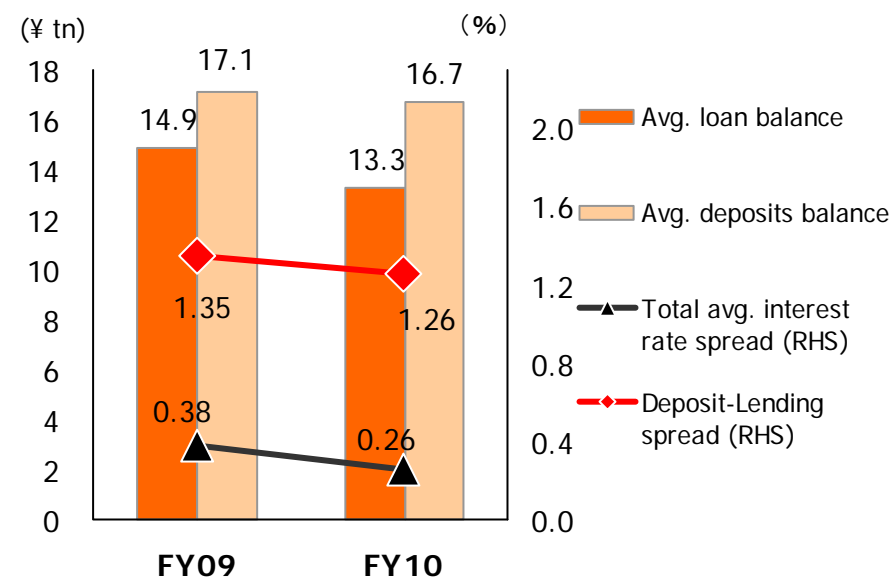
*¹ Loans for financial institutions are not included

*² Total of call money, bills sold and borrowed money

Interest income changes

- Interest on Loans : **-¥46.7 bn**
Avg. loan balance : **-¥1.5 tn, Yield -13bp**
- Interest on Deposits : **-¥15.2 bn**
Avg. deposit balance : **-¥1.1 tn, Yield -7bp**
- Interest & dividend on securities : **+¥8.1 bn**
Foreign securities : **+¥8.1 bn**
(Avg. balance +¥0.6 tn, Yield -5bp)

International interest income



Net interest income 3

Trust bank



(Domestic business)

(¥ bn)

	FY09	FY10	Change
1 Net interest income	102.4	99.9	(2.4)
Net interest rate swap	0.9	0.2	(0.7)
2 Revenue on interest-earning assets	179.2	154.2	(24.9)
3 Loans* ¹	122.1	103.2	(18.9)
4 Investment securities	47.9	44.4	(3.5)
5 Others	9.1	6.5	(2.5)
6 Expenses on interest-bearing liabilities	76.8	54.3	(22.4)
7 Deposits	57.9	39.0	(18.8)
8 Negotiable certificates of deposits	4.4	3.4	(0.9)
9 Interest on corporate bonds	4.0	3.1	(0.8)
10 External liabilities* ²	4.1	3.4	(0.7)

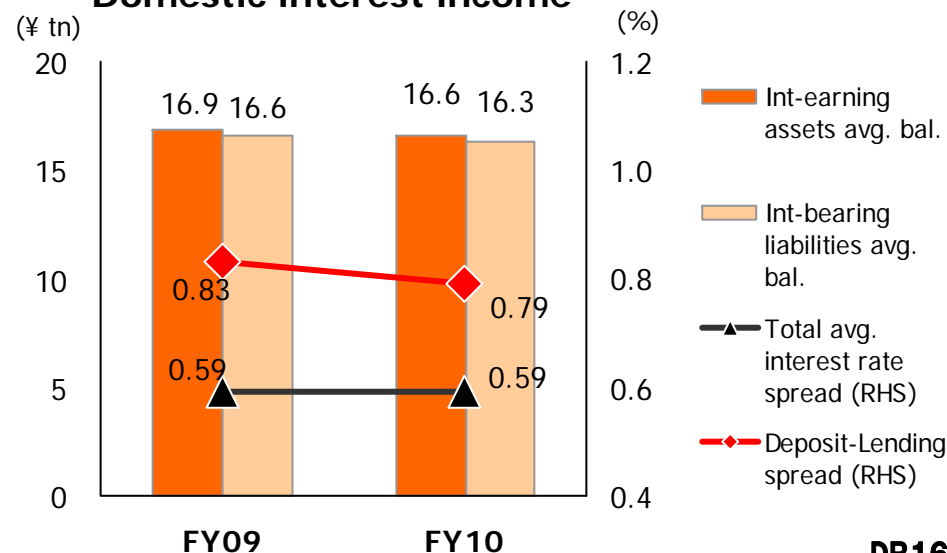
*¹ Loans for financial institutions are not included

*² Total of call money, bills sold and borrowed money

Interest income changes

- Interest on Loans : -¥18.9 bn
Avg. loan balance : -¥0.1 tn, Yield -18bp
- Interest on Deposits : -¥18.8 bn
Avg. deposit balance : -¥0.4 tn, Yield -14bp
- Interest & dividend on securities : -¥3.5 bn
 - JGBs : -¥6.5 bn
(Avg. balance -¥0.1 tn, Yield -13bp)
 - Corporate bonds : +¥2.0 bn
(Avg. Balance +¥52.4 bn, Yield +34bp)
 - Equities : +¥1.5 bn

Domestic interest income



DB16

Net interest income 4

Trust bank



(International business)

(¥ bn)

	FY09	FY10	Change
1 Net interest income	62.6	64.2	1.6
1 Net interest rate swap	10.7	7.5	(3.2)
2 Revenue on interest-earning assets	85.9	88.5	2.6
3 Loans* ¹	8.8	7.4	(1.3)
4 Investment securities	63.1	71.1	7.9
5 Due from banks	3.0	2.3	(0.6)
6 Expenses on interest-bearing liabilities	23.3	24.3	0.9
7 Deposits	4.5	3.6	(0.8)
8 Negotiable certificates of deposits	1.2	2.3	1.1
9 Payables under repurchase agreements	6.3	9.7	3.4
10 External liabilities* ²	3.5	3.0	(0.5)

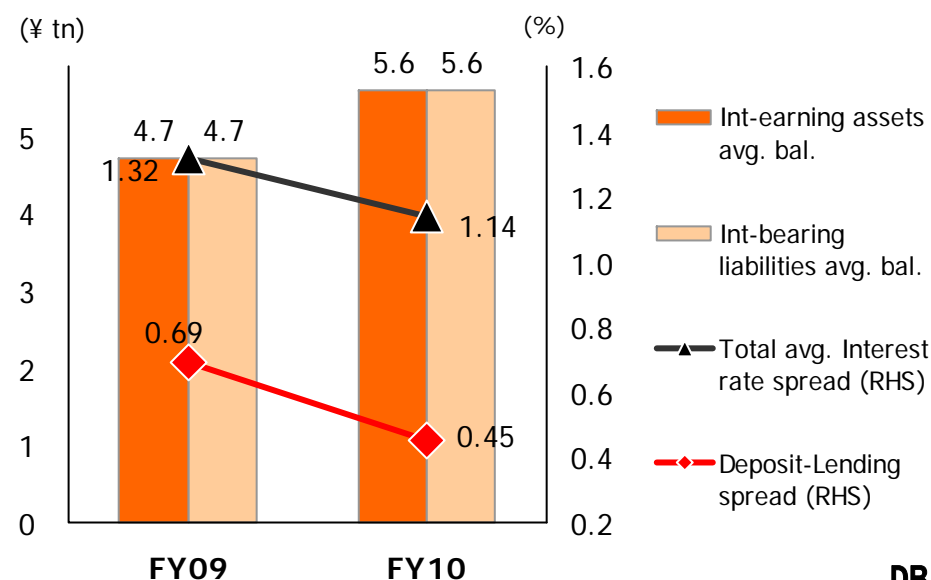
*¹ Loans for financial institutions are not included

*² Total of call money, bills sold and borrowed money

Interest income changes

- Interest on Loans : -¥1.3 bn
Avg. loan balance : +¥76.2 bn, Yield: -27bp
- Interest on Deposits : -¥0.8 bn
Avg. deposit balance (Avg. balance-¥0.1 tn, Yield:-3bp)
- Interest & dividend on securities : +¥7.9 bn
Foreign securities : +¥7.9 bn, (Avg. balance+¥0.7 tn, Yield:-19bp)

International interest income



Source and use of funds 1

Commercial bank



(¥ bn)

		Average balance		Income/Expenses		Yield (%)	
		FY10	Change from FY09	FY10	Change from FY09	FY10	Change from FY09 (%points)
Domestic Sector							
1	Assets	104,071.6	4,683.4	1,062.7	(85.8)	1.021	(0.134)
2	Loans and bills discounted	50,067.2	(4,259.0)	740.1	(107.8)	1.478	(0.082)
3	Investment securities	46,251.9	11,640.6	269.5	37.8	0.582	(0.086)
4	Call loans	91.9	25.0	0.1	0.0	0.141	(0.055)
5	Collateral deposits on securities borrowed	1,445.2	(2,619.4)	1.7	(3.6)	0.123	(0.010)
6	Due from banks	248.8	213.0	0.0	0.0	0.018	(0.089)
7	Liabilities	101,548.5	2,363.4	148.9	(58.8)	0.146	(0.062)
8	Deposits	89,336.5	2,980.9	76.6	(46.7)	0.085	(0.057)
9	Negotiable certificates of deposit	4,331.9	22.4	8.4	(6.8)	0.196	(0.160)
10	Call money	868.8	(75.1)	0.6	(0.1)	0.078	(0.008)
11	Payables under repurchase agreements	987.6	(768.6)	1.1	(0.9)	0.112	(0.003)
12	Collateral deposits under securities lending transactions	654.5	(439.6)	0.6	(0.5)	0.100	(0.006)
13	Borrowed money	2,005.9	509.4	11.8	(1.4)	0.589	(0.295)
14	Net interest margin*	-	-	-	-	0.878	(0.068)
International Sector							
15	Assets	29,387.6	(510.5)	561.2	(93.0)	1.909	(0.278)
16	Loans and bills discounted	13,367.6	(1,551.5)	235.9	(46.7)	1.765	(0.130)
17	Investment securities	9,169.4	692.4	163.7	8.1	1.785	(0.050)
18	Call loans	132.0	(62.5)	1.4	0.0	1.083	0.308
19	Due from banks	3,437.9	275.6	17.0	(1.3)	0.495	(0.085)
20	Liabilities	29,554.8	(588.1)	227.3	(59.5)	0.769	(0.182)
21	Deposits	11,867.0	(1,153.4)	51.8	(15.2)	0.436	(0.078)
22	Negotiable certificates of deposit	4,897.4	800.8	31.9	5.7	0.653	0.013
23	Call money	438.9	(164.5)	3.4	0.3	0.782	0.277
24	Payables under repurchase agreements	4,085.0	265.6	13.1	1.9	0.322	0.027
25	Borrowed money	3,480.8	(227.5)	87.8	(9.2)	2.522	(0.093)
26	Net interest margin*	-	-	-	-	1.136	(0.092)

*Net interest margin = net interest income / average balance of interest earning assets

Source and use of funds 2

Trust bank



(¥ bn)							
		Average balance		Income/Expenses		Yield (%)	
		FY10	Change from FY09	FY10	Change from FY09	FY10	Change from FY09 (%points)
Domestic Sector							
1	Assets	16,641.7	(296.7)	154.2	(24.9)	0.927	(0.131)
2	Loans and bills discounted	9,269.5	(132.9)	103.2	(18.9)	1.113	(0.185)
3	Investment securities	5,570.0	(310.7)	44.4	(3.5)	0.798	(0.017)
4	Call Loans	145.9	37.5	0.2	0.0	0.182	(0.021)
5	Collateral deposits on securities borrowed	318.1	38.1	0.3	0.0	0.122	(0.012)
6	Due from banks	4.5	0.0	0.0	(0.0)	0.531	(0.102)
7	Liabilities	16,332.6	(343.7)	54.3	(22.4)	0.332	(0.127)
8	Deposits	11,560.6	(498.9)	39.0	(18.8)	0.337	(0.142)
9	Negotiable certificates of deposit	1,901.2	401.8	3.4	(0.9)	0.182	(0.115)
10	Call money	31.2	(86.0)	0.0	(0.1)	0.086	(0.021)
11	Payables under repurchase agreements	1.4	(107.4)	0.0	(0.1)	0.068	(0.045)
12	Collateral deposits under securities lending transactions	211.7	44.6	0.1	0.0	0.079	0.005
13	Borrowed money	1,192.6	26.6	3.4	(0.6)	0.289	(0.059)
14	Net interest margin*	-	-	-	-	0.600	(0.004)
International Sector							
15	Assets	5,625.9	895.8	88.5	2.6	1.574	(0.242)
16	Loans and bills discounted	828.7	76.2	7.4	(1.3)	0.904	(0.271)
17	Investment securities	3,920.6	769.8	71.1	7.9	1.814	(0.191)
18	Call loans	1.7	(11.1)	0.0	(0.0)	0.287	(0.014)
19	Due from banks	864.8	64.5	2.3	(0.6)	0.267	(0.108)
20	Liabilities	5,668.6	887.3	24.3	0.9	0.428	(0.059)
21	Deposits	784.0	(132.0)	3.6	(0.8)	0.461	(0.030)
22	Negotiable certificates of deposit	546.6	263.0	2.3	1.1	0.425	(0.003)
23	Call money	134.3	59.8	0.6	0.3	0.517	0.047
24	Payables under repurchase agreements	2,756.8	880.8	9.7	3.4	0.352	0.015
25	Collateral deposits under securities lending transactions	-	(4.3)	-	(0.0)	-	-
26	Borrowed money	105.4	(204.8)	2.3	(0.8)	2.269	1.225
27	Net interest margin*	-	-	-	-	1.142	(0.181)

*Net interest margin = net interest income / average balance of interest earning assets

Non-interest income 1

Commercial bank



(¥ bn)

		FY09	FY10	Change
1	Net fees and commissions	391.7	374.3	(17.4)
2	Fees on money transfer	127.3	127.2	(0.1)
3	Fees received	160.1	159.4	(0.6)
4	Fees paid	32.8	32.2	(0.5)
5	Other fees and commissions	264.3	247.0	(17.2)
6	Others received	366.1	353.1	(13.0)
7	Others paid	101.8	106.0	4.2
8	Net trading profits	110.6	99.2	(11.3)
9	Trading securities and derivatives	2.9	1.6	(1.2)
10	Trading securities and derivatives for hedging	0.0	(1.8)	(1.9)
11	Derivatives other than trading securities	96.8	94.7	(2.0)
12	Others	10.8	4.7	(6.1)
13	Net other business profits	65.1	279.5	214.4
14	Net gains (losses) on foreign exchange	103.9	81.1	(22.8)
15	Net gains (losses) on debt securities	67.0	206.4	139.3
16	Net gains (losses) from derivatives	(96.2)	(19.1)	77.1
17	Expenses on debt securities	(2.9)	(2.9)	(0.0)
18	Others	(6.7)	14.0	20.7

Net fees and commissions

- Net fees and commissions down ¥17.4 bn from FY09, as fees related to investment banking business and domestic transaction declined, while fees and commissions from the sale of investment products increased

Net trading profits, Net other business profits

- Total of net trading profits and net other business profits up by ¥203.0 bn from FY09
(Due to forex rate changes, some reclassification between derivatives profits [net trading profits] and forex profits [net other business profits])
- Net gains on debt securities significantly increased by ¥139.3 bn from FY09
- Net losses from derivatives improved by ¥77.1 bn from FY09, due to lower losses on CDS hedge transactions, etc.

Non-interest income 2

Trust bank



(¥bn)

		FY09	FY10	Change
1	Trust fees	79.7	76.5	(3.1)
2	Loan trust & jointly operated money trusts	7.4	6.7	(0.7)
3	(before trust account charge-offs) ^{*1}	7.4	6.7	(0.7)
4	Pension trusts, investment trusts, specified money trusts, etc.	60.4	58.8	(1.6)
5	Real estate custody, etc.	6.6	6.0	(0.5)
6	Others	5.1	4.9	(0.2)
7	Credit costs for trust accounts	-	(0.0)	(0.0)
8	Net fees and commissions	78.8	81.6	2.8
9	Stock transfer agency	34.8	34.0	(0.8)
10	Real estate	10.7	11.8	1.0
11	Sales of investment trusts and pension annuities	19.8	22.6	2.7
12	Others	13.2	13.1	(0.1)
13	Net trading profits	13.4	7.2	(6.1)
14	Net other business income	(32.2)	7.0	39.3
15	Net gains (losses) on foreign exchange	1.9	2.9	0.9
16	Net gains (losses) on debt securities	(28.6)	5.4	34.0
17	Net gains (losses) from derivatives	(5.7)	(1.5)	4.1
18	Others	0.1	0.2	0.1

Trust fees

- Fee income from pension trusts, investment trusts, specified money trusts, etc. declined by ¥1.6 bn due to a decrease in asset balances (market values) for pension trusts and investment trusts, etc.

Net fees and commissions

- Fees and commissions from sales of investment trusts and pension annuities increased by ¥2.7 bn, mainly due to higher investment trust sales
- Real estate fees and commissions increased by ¥1.0 bn

Other business income

- Net gains (losses) on debt securities increased by ¥34.0 bn

^{*1} Loan trust and jointly operated money trust fees – credit costs for trust accounts

Consolidated / Non-consolidated differences



(¥bn)

FY10		MUFG (consolidated)	Sum of Non- consolidated	Difference *1	Mitsubishi UFJ Securities Holdings*1	UNBC *1	MU NICOS*1	ACOM*1
1	Gross profits (before credit costs for trust accounts)	3,522.5	2,337.5	1,185.0	92.8	264.4	285.6	207.5
2	Net interest income (1)	2,020.0	1,411.9	608.0	(12.7)	192.2	86.5	177.2
3	Fees and commissions (2)	979.4	455.9	523.5	108.5	43.5	199.0	27.2
4	Net business profits	1,501.6	1,156.9	344.6	(107.7)	82.9	70.0	125.9
5	Net income	583.0	714.7	(131.6)	(50.4)	46.1	(106.8)	(202.6)
6	Credit costs*2 (negative figure means costs)	(354.1)	(174.2)	(179.9)	-	(13.6)	(65.8)	(69.1)

(Other main factors in consolidated/non-consolidated differences)

(1) Net interest income*3		(2) Fees and commissions*3	
FY10		FY10	
BTMU China	16.6	Mitsubishi UFJ Asset Management	48.4
NBL	7.7	Mitsubishi UFJ Home Loan Credit	30.5
BTMU Trust	4.4	Mitsubishi UFJ Research & Consulting	13.8
BTMU Holland	3.4	MU Frontier Servicer	12.9
Dividends from MS*5	71.2	Mitsubishi UFJ Factors	10.5
Interest payments on preferred securities*6	60.6	Mitsubishi UFJ Real Estate Services	10.4

(Investment gains/losses from equity method affiliates*4)

FY10	
Total	11.3
Mitsubishi UFJ Securities Holdings*7	12.7
Mitsubishi UFJ Lease & Finance	4.1
JACCS	3.9
Mobit	2.2
Dah Sing Financial Holdings	2.2
Jibun Bank	(3.0)
Senshu Ikeda Holdings	(13.2)

*1 Figures of subsidiaries are approx. and before consolidation adjustments. Minority interests are not reflected in net incomes

*2 Figures included gains on loans written-off

*3 Approx. figures before consolidation adjustments

*4 Equivalent amount of net income based on equity holding ratio after consolidation adjustments (different from each company's own accounting figures)

*5 Before deducting funding cost

*6 Interest payments on preferred securities are included in net interest income under funding expenses on a non-consolidated basis, and minority interests on a consolidated basis

*7 The sum of investment gains/losses from equity method affiliates of Mitsubishi UFJ Securities Holdings

General and administrative expenses Consolidated



- G&A expenses down ¥63.9 bn from FY09
- Consolidated expense ratio down 0.5 points to 57.3%

		(¥bn)			
		FY09	FY10	Change	%Change
1	Consolidated Expenses	2,084.8	2,020.8	(63.9)	(3.0%)
2	Expense Ratio*1	57.9%	57.3%	(0.5%)	-
3	BTMU (Non-consol.)	1,012.4	994.3	(18.1)	(1.7%)
4	Expense Ratio	53.9%	49.6%	(4.2%)	-
5	MUTB (Non-consol.)	194.4	186.1	(8.2)	(4.2%)
6	Expense Ratio*1	63.8%	55.3%	(8.5%)	-
7	Non-consolidated	1,206.9	1,180.5	(26.4)	(2.1%)
8	Expense Ratio*1	55.3%	50.5%	(4.8%)	-
9	of which personnel expenses	439.6	435.1	(4.4)	(1.0%)
10	of which non-personnel expenses	706.0	684.9	(21.0)	(2.9%)
11	Depreciation/Lease	168.9	164.5	(4.4)	(2.6%)
12	Mitsubishi UFJ Securities Holdings	208.3	200.6	(7.7)	(3.7%)
13	UNBC	169.7	181.4	11.7	6.9%
14	Mitsubishi UFJ NICOS	229.5	215.5	(14.0)	(6.1%)
15	ACOM	98.6	81.6	(16.9)	(17.2%)
16	Mitsubishi UFJ Asset Management	32.0	38.9	6.8	21.5%
17	Master Trust Bank of Japan	19.5	20.7	1.2	6.1%
18	Amortization of goodwill	32.8	31.0	(1.7)	(5.4%)

*1 Expenses/ Gross profits before credit costs for trust accounts

FY10 Key points

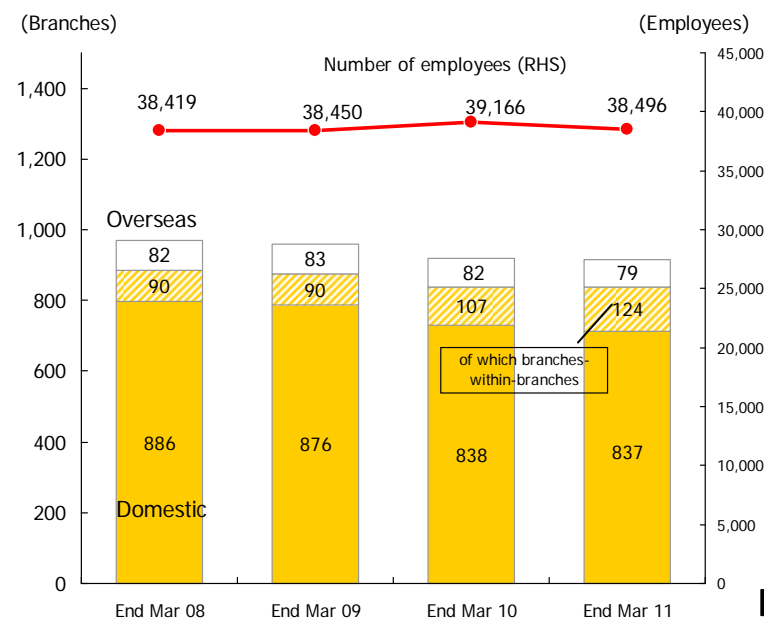
■ Sum of Non-consolidated

Down ¥26.4 bn from FY09 due to decrease in systems related costs and branch related costs, expense ratio decreased by 4.8 points to 50.5%

■ Other subsidiaries

Decrease in G&A expenses mainly of consumer finance subsidiaries

Number of branches/ employees (sum of non-consol.)



Non-recurring gains/losses, Extraordinary gains/losses

Sum of
non-consolidated



(¥bn)

		FY09	FY10	Change
1	Net non-recurring gains (losses)	(556.6)	(322.7)	233.8
2	Credit costs	(448.6)	(144.2)	304.4
3	Losses on loan write-offs	(221.8)	(108.3)	113.4
4	Provision for specific allowance for credit losses	(212.2)	(36.1)	176.0
5	Other credit costs	(14.6)	0.3	14.9
6	Net gains (losses) on equity securities	13.0	(131.4)	(144.5)
7	Gains on sales of equity securities	144.1	55.2	(88.8)
8	Losses on sales of equity securities	(86.3)	(53.5)	32.7
9	Losses on write-down of equity securities	(44.7)	(133.1)	(88.4)
10	Other non-recurring gains (losses)	(121.0)	(47.1)	73.8
11	Net extraordinary gains (losses)	51.0	13.7	(37.3)
12	Gains on loans written-off	42.8	37.6	(5.1)
13	Reversal of allowance for credit losses	-	-	-
14	Reversal of reserve for contingent losses included in credit costs	-	3.8	3.8
15	Losses on impairment of fixed assets	(12.5)	(5.8)	6.6
16	Loss on adjustment for changes of accounting standard for asset retirement obligations	-	(16.7)	(16.7)

Net non-recurring gains/losses

- Credit costs declined significantly due to decrease in number of corporate bankruptcies
- Net gains (losses) on equity securities decreased ¥144.5 bn from FY09 , mainly due to an increase in losses on write-downs and decrease in gains on sales of equity securities amid declining equity markets
- Other non-recurring gains (losses) up ¥73.8 bn from FY09 on lower retirement benefit costs, impacted by the upturn in equity markets last fiscal year

Net extraordinary gains/losses

- Posted ¥37.6 bn gains on loans written-off, ¥16.7 bn loss on adjustment for changes of accounting standard for asset retirement obligations which has been applied since the beginning of this fiscal year

Assets and Liabilities

Sum of
non-consolidated



(¥ bn)										
		End Mar 10			End Mar 11			Change		
			Commercial bank	Trust bank		Commercial bank	Trust bank		Commercial bank	Trust bank
1	Assets	176,175.5	153,924.8	22,250.7	178,285.9	153,453.4	24,832.5	2,110.4	(471.4)	2,581.8
2	Loans	79,364.3	69,106.6	10,257.7	75,570.8	64,981.7	10,589.1	(3,793.5)	(4,124.9)	331.3
3	Domestic offices	67,696.4	57,817.7	9,878.7	63,772.3	53,708.4	10,063.9	(3,924.0)	(4,109.3)	185.2
4	Loans to SMEs and proprietors	41,143.5	36,709.5	4,434.0	39,790.6	35,255.8	4,534.8	(1,352.9)	(1,453.6)	100.7
5	Consumer loans	18,189.5	17,156.9	1,032.5	17,975.1	16,930.3	1,044.8	(214.3)	(226.6)	12.2
6	Housing loans	17,393.7	16,377.0	1,016.6	17,231.5	16,200.5	1,030.9	(162.2)	(176.5)	14.2
7	Overseas offices and others	11,667.8	11,288.9	378.9	11,798.4	11,273.2	525.1	130.5	(15.6)	146.1
8	Investment securities	61,565.7	52,068.3	9,497.3	68,991.0	58,303.3	10,687.7	7,425.3	6,234.9	1,190.3
9	Equity securities	5,246.1	4,273.6	972.5	4,485.5	3,674.3	811.2	(760.6)	(599.3)	(161.3)
10	Japanese government bonds	39,382.2	35,311.9	4,070.2	44,588.9	40,134.3	4,454.5	5,206.6	4,822.3	384.2
11	Others	16,937.3	12,482.7	4,454.5	19,916.6	14,494.6	5,421.9	2,979.2	2,011.8	967.4
12	Liabilities	167,314.3	146,365.0	20,949.2	169,623.6	146,059.6	23,564.0	2,309.3	(305.4)	2,614.7
13	Deposits	116,488.2	103,976.2	12,512.0	118,287.8	105,854.6	12,433.1	1,799.6	1,878.4	(78.8)
14	Domestic deposits	107,597.8	95,676.9	11,920.9	108,896.5	97,173.6	11,722.9	1,298.7	1,496.6	(197.9)
15	Individuals	63,045.3	54,357.4	8,687.9	64,384.6	55,813.8	8,570.8	1,339.2	1,456.4	(117.1)
16	Corporations and others	44,552.4	41,319.5	3,232.9	44,511.9	41,359.7	3,152.1	(40.5)	40.2	(80.7)
17	Overseas offices and others	8,890.4	8,299.2	591.1	9,391.2	8,681.0	710.2	500.8	381.8	119.0

Note : Trust account figures are not included in assets and liabilities of Trust Bank

(Reference)										(¥bn)
18	Deposits	116,488.2	103,976.2	12,512.0	118,287.8	105,854.6	12,433.1	1,799.6	1,878.4	(78.8)
19	Domestic Sector	104,013.9	92,153.8	11,860.1	105,625.3	93,951.9	11,673.4	1,611.3	1,798.1	(186.7)
20	Liquid deposits ^{*1}	62,219.4	60,105.4	2,113.9	65,130.5	62,697.9	2,432.6	2,911.1	2,592.4	318.6
21	Time and savings deposits ^{*2}	40,580.0	30,869.2	9,710.7	39,292.2	30,098.4	9,193.7	(1,287.8)	(770.7)	(517.0)
22	Other deposits	1,214.5	1,179.0	35.4	1,202.5	1,155.4	47.0	(11.9)	(23.5)	11.6
23	International Sector	12,474.2	11,822.4	651.8	12,662.5	11,902.7	759.7	188.2	80.3	107.9
24	Liquid deposits ^{*1}	1,441.4	1,439.7	1.6	1,591.8	1,591.2	0.6	150.4	151.4	(1.0)
25	Time and savings deposits ^{*2}	7,178.2	6,708.1	470.1	7,395.9	6,835.3	560.5	217.6	127.1	90.4
26	Other deposits	3,854.6	3,674.5	180.1	3,674.7	3,476.1	198.5	(179.8)	(198.3)	18.4

^{*1} Liquid deposits = current deposits + ordinary deposits + savings deposits + deposits at notice

^{*2} Time and savings deposits = time deposits + installment deposits

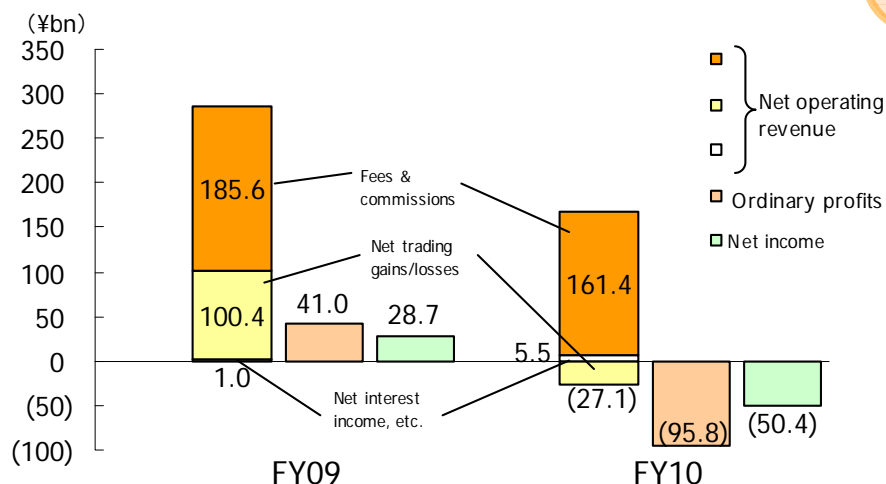
- Decreased net operating revenue sharply due to a loss in a part of fixed-income position trading business in MUMSS in 4Q
- Run a loss of ordinary profits and net income in despite of cost containment

(¥ bn)

	FY09	FY10	Change
1 Operating revenue	343.8	202.2	(141.5)
2 Net operating revenue*	287.1	139.8	(147.2)
3 Sales and general expenses	263.1	254.8	(8.2)
4 Operating income	24.0	(115.0)	(139.0)
5 Ordinary profits	41.0	(95.8)	(136.8)
6 Net income	28.7	(50.4)	(79.1)

* Operating revenue after deducting financial expenses

Trends in net operating revenue and net income



FY10 Key Points

■ Fees and commissions:

¥161.4 bn (down ¥24.1 bn/ -13% on FY09)

- Brokerage commissions ¥22.2 bn (down ¥3.0 bn/ -11%)
Decreased in equity commissions due to downturn in Japanese equity trading volumes

- Underwriting commissions ¥20.0 bn (down ¥19.3 bn/ -49%)

Large decrease in equity commissions following large mandate in FY09

- Distribution commissions ¥31.4 bn (up ¥4.7 bn/ +17%)

Increased by focusing on sales of investment trusts

- Other commissions ¥87.8 bn (down ¥6.6 bn/ -6%)

Decreased in management fees, etc. due to decline in assets under management at KAM

■ Trading loss: ¥27.1 bn (down ¥127.6 bn on FY09)

Lower earnings because of Interest rate trading business suffered

■ Sales and general expenses:

¥254.8 bn (down ¥8.2 bn/ -3% on FY09)

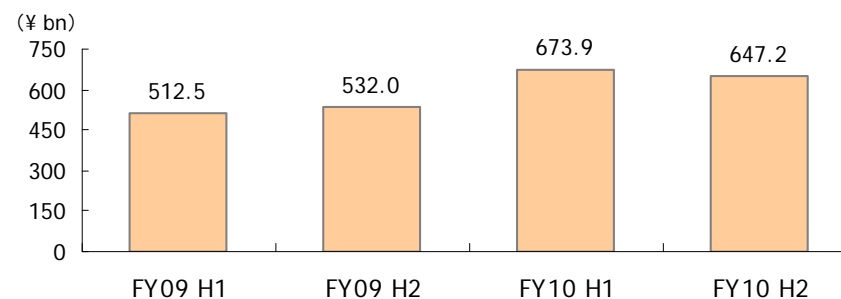
Increased Integration expenses but personnel costs decreased with decrease of bonus

■ Domestic customer assets at End Mar 11 (non-consolidated):

¥21.2 tn (down 5% on End Mar 10)

Investment trusts increased but equities (market price) balance down due to a decline in stock price

Trends in sales amount of equity investment trusts (MUMSS; non-consolidated)



Business data

		09/Q1	Q2	Q3	Q4	10/Q1	Q2	Q3	Q4	FY08 ^{*2}	FY09 ^{*2}	FY10 ^{*2}
1	Domestic Customer Assets (¥bn)	20,569.8	21,329.8	21,212.7	22,419.7	20,873.2	21,249.5	21,474.9	21,243.4	18,392.9	22,419.7	21,243.4
2	Equities	8,074.0	8,040.2	8,115.3	8,943.6	7,880.4	7,691.9	8,015.8	7,845.8	6,378.7	8,943.6	7,845.8
3	Bonds	9,233.8	9,981.8	9,680.6	9,957.8	9,576.3	9,950.4	9,844.2	9,705.8	8,940.1	9,957.8	9,705.8
4	Investment Trusts	3,150.0	3,207.2	3,315.2	3,419.4	3,323.7	3,508.3	3,532.0	3,605.9	2,974.2	3,419.4	3,605.9
	«Reference»											
5	Securities intermediary business (¥bn)	2,354.2	2,944.3	2,790.7	2,867.9	2,778.0	2,841.6	2,889.0	3,058.7	2,265.0	2,867.9	3,058.7
6	Number of Accounts with account balance (Unit: 1,000 accounts)	1,370	1,389	1,394	1,399	1,401	1,404	1,403	1,406	1,364	1,399	1,406
	«Reference»											
7	Securities intermediary business (Unit: 1,000 accounts)	222	232	238	243	247	253	256	262	218	243	262
8	Number of Newly Opened Accounts (Unit: 1,000 accounts)	17	30	18	24	16	17	14	18	160	90	65
9	Securities proper	12	18	11	16	10	10	8	9	117	58	37
10	Securities intermediary	5	12	6	7	6	8	6	8	42	32	28
11	Equity Investment Trust Sales (¥bn) ^{*1}	231.3	281.2	249.1	282.9	325.8	348.1	332.4	314.7	721.8	1,044.5	1,321.1
12	Securities proper	224.5	273.4	237.8	263.2	303.7	328.8	317.2	299.5	694.0	999.0	1,249.1
13	Securities intermediary	6.7	7.8	11.3	19.6	22.2	19.3	15.2	15.3	27.9	45.5	71.9
14	Sales of JGBs for individual Investors (¥bn)	14.2	9.8	5.6	3.6	2.7	1.6	2.4	4.1	94.8	33.2	10.8
15	Securities proper	0.8	0.6	0.5	0.3	0.4	0.6	0.6	1.1	7.8	2.1	2.7
16	Securities intermediary	13.4	9.2	5.1	3.3	2.4	1.0	1.8	3.0	87.0	31.0	8.1
17	Foreign Bond Sales (Retail, ¥bn)	187.8	203.7	169.5	221.9	216.8	187.1	122.6	189.2	536.4	782.9	715.6
18	Publicly-offered	18.9	58.9	10.0	19.2	13.8	23.3	4.5	45.1	107.3	107.0	86.7
19	Structured	142.3	127.5	139.4	175.7	179.3	141.1	104.6	124.9	292.0	584.9	549.8
20	Secondary	26.6	17.3	20.1	27.0	23.7	22.7	13.6	19.3	137.2	91.0	79.2
	«Reference»											
21	Securities intermediary business (¥bn)	73.8	87.8	84.7	132.6	117.5	123.8	78.5	131.2	220.3	378.8	451.1

^{*1} Domestic

^{*2} Balances, etc: as of end

Major Investment Banking Deals (Oct 10 – Mar 11)

■ Debt Finance

- Domestic Corporate Straight Bonds
Bank of Tokyo-Mitsubishi UFJ (Total ¥466bn), ORIX (Total ¥80bn), JAPAN TOBACCO (Total ¥80bn), Central Japan Railway (Total ¥60bn), SOFTBANK (Total ¥55bn), Nissan Financial Services (Total ¥50bn)
- FILP (Fiscal Investment and Loan Program) Agency Bonds
Japan Housing Finance Agency (Monthly MBS Total ¥ 694bn, SB Total ¥69bn), Japan Finance Organization for Municipalities (Total ¥106bn), Japan Student Services Organization (Total ¥80bn), Urban Renaissance Agency (Total ¥60bn)
- Municipal Bonds
Tokyo-metropolitan (Total ¥90bn), Fukuoka-prefecture (Total ¥80bn)
- Samurai Bonds (yen-denominated foreign bonds)
The Royal Bank of Scotland (Total ¥73.1bn), Woori Bank (Total ¥50bn)
- Foreign Bonds
Bank of Tokyo-Mitsubishi UFJ (Total \$1,000mm)

■ Equity Finance

- POs Astellas Pharma (¥14.5bn), Industrial & Infrastructure Fund Investment Corporation (¥6.3bn), NGK SPARK PLUG (¥5.7bn), KAGOME (¥3.3 bn), KENKO Mayonnaise (¥1.1bn), HAGIHARA INDUSTRIES (¥0.9bn)
- Foreign POs Shinsei Bank (¥74.5bn)
- IPO Otsuka Holdings (¥198.5bn, domestic and overseas offerings aggregate), ID HOME (¥2.6bn)

■ Securitization

- Housing loans & Loan receivables Total of 4; ¥61bn
- Real estate (arrangement) Total of 9; ¥152.2bn

■ M&A

- Hitachi's sale of Viviti Technologies to Western Digital (\$4,250mm)
- Daito Trust's Share Buyback through Tender Offer (\$2,449mm)
- SUMITOMO and Sumisho Computer Systems's aquisition of CSK through joint tender offer, and the Merger between Sumisho Computer Systems and CSK thereafter (\$1,780mm)
- NTT DATA's acquisition of Keane International Inc.(\$1,368mm)
- Nippon Life's strategic investment in Reliance Life Insurance (26.0%, \$680mm)

Source: Thomson Reuters

Note: Amounts based on deal size

Mitsubishi UFJ Morgan Stanley Securities 3



League Tables (Apr 10 - Mar 11)

Domestic SB lead managing

Rank	Securities Company	Share (%)
1	Nikko Cordial Securities	19.4
2	Mizuho Securities	19.2
3	Nomura Securities	19.1
4	Mitsubishi UFJ Morgan Stanley Securities	19.0
5	Daiwa Securities Capital Markets	15.4
6	Goldman Sachs Japan	2.3
7	Merrill Lynch Japan Securities	2.0
8	Tokai Tokyo Securities	0.8
9	BNP Paribas Securities	0.7
10	Citigroup Global Markets Japan	0.6

Note: Incl. company's own SB

FILP Agency Bonds lead managing

Rank	Securities Company	Share (%)
1	Mitsubishi UFJ Morgan Stanley Securities	22.8
2	Mizuho Securities	22.1
3	Nomura Securities	17.1
4	Daiwa Securities Capital Markets	15.9
5	Nikko Cordial Securities	15.0
6	Merrill Lynch Japan Securities	3.4
7	Goldman Sachs Japan	2.5
8	Shinkin Securities	1.2

Public Offering Underwriting

Rank	Securities Company	Share (%)
1	Nomura Securities	42.6
2	Mizuho Securities	21.0
3	Daiwa Securities Capital Markets	15.4
4	Nikko Cordial Securities	8.5
5	Mitsubishi UFJ Morgan Stanley Securities	6.2
6	Mizuho Investors Securities	1.9
7	Goldman Sachs Japan	1.5
8	JPMorgan Securities Japan	0.8
9	Merrill Lynch Japan Securities	0.8
10	Okasan Securities	0.4

Note: Excl. REIT

IPOs Underwriting

Rank	Securities Company	Share (%)
1	Nomura Securities	60.3
2	Daiwa Securities Capital Markets	10.0
3	UBS Securities Japan	8.3
3	Morgan Stanley MUFG Securities	8.3
5	Mitsubishi UFJ Morgan Stanley Securities	5.0
6	Mizuho Securities	3.1
7	Nikko Cordial Securities	2.0
8	Mizuho Investors Securities	0.5
9	SBI SECURITIES	0.5
10	Okasan Securities	0.3

Note: Excl. REIT

M&A Advisory (Jan10-Dec10)

ABS underwriting lead managing

Rank	Financial Institutions	Amount (¥ bn)
1	Mizuho FG	542.1
2	Shinsei Bank	398.8
3	Nomura HD	385.5
4	Morgan Stanley	381.5
5	SMFG	273.4
6	Daiwa Securities Group	241.5
7	Goldman Sachs & Co	218.5
8	Sumitomo Trust and Banking	111.4
9	Bank of America Merrill Lynch	99.3
10	Credit Suisse	91.9

Note: Mitsubishi UFJ Morgan Stanley Securities is counted as Morgan Stanley
Incl. MBS

Based on Rank value

Rank	Financial Advisor	Rank Value (¥ bn)
1	Nomura	4,704.8
2	JP Morgan	2,544.8
3	Mitsubishi UFJ Morgan Stanley	1,835.2
4	Daiwa Securities Group	1,645.5
5	Bank of America Merrill Lynch	1,622.8
6	Citi	1,222.8
7	UBS	1,168.1
8	Mizuho FG	1,044.5
9	Deutsche Bank Group	874.7
10	Goldman Sachs & Co	853.2

Note: Any Japanese involvement announced
Excl. real estate only

Based on Number of Deals

Rank	Financial Advisor	Number of Deals
1	Nomura	114
2	Mizuho FG	104
3	SMFG	101
4	Daiwa Securities Group	57
5	Mitsubishi UFJ Morgan Stanley	49
6	Deloitte & Touche	40
7	Frontier Management	33
8	KPMG	32
9	MUFG	29
10	GCA Savvian Group Corp	27

Note: Any Japanese involvement announced
Excl. real estate only

UnionBanCal Corporation 1 (FY10/US GAAP)



● Pre-tax, pre-provision income

- **Net interest income increased primarily due to:**
 - Balance sheet optimization and securities portfolio re-balancing strategy adopted in FY10
- **Noninterest income increased primarily due to:**
 - Higher gains from securities sales in FY10 (related to securities portfolio re-balancing)
 - Higher Capital Markets and Commercial Banking fee income
 - Partially offset by declining deposit fees from lower rates & regulatory pressures, an industry-wide challenge
- **Operating expenses increased primarily due to:**
 - Higher FTE from acquisitions
 - Significant one-time charges in the 4th quarter due to certain reserves for contingencies and an asset impairment charge
- **Pre-tax pre-provision income up 10% over FY09**

● Provision for loan losses

- Significant reduction (84%) in provision due to improvement in credit environment, resulting in improved credit quality throughout the portfolio

● Net income

- Strong return to profitability in FY10 with net income of \$573 mm

<Consolidated Income Statement> (\$ mm)

	FY09	FY10	Change
1 Total revenue	2,987	3,357	370
2 Net interest income	2,260	2,434	174
3 Non-interest income	727	923	196
4 Service charges on deposits accounts	291	250	(41)
5 Trust and investment management fees	135	133	(2)
6 Merchant banking fees	65	83	18
7 Brokerage commissions and fees	34	40	6
8 Card processing fees, net	32	41	9
9 Trading account activities	74	111	37
10 Securities gains, net	24	105	81
11 Noninterest expense	2,088	2,372	284
12 Salaries and employee benefits	972	1,230	258
13 Other than above	1,116	1,142	26
14 Pre-tax, pre-provision income	899	985	86
15 Provision for loan losses	(1,114)	(182)	932
16 Income (loss) before income taxes and including noncontrolling interests	(215)	803	1,018
17 Net income (loss)	(65)	573	638

UnionBanCal Corporation 2 (FY10/US GAAP)



● Loans

- Increased due to acquisitions and a return to loan growth across most loan categories in FY10 H2

● Securities

- Declined due to balance sheet optimization and securities portfolio re-balancing strategy

● Deposits

- Deposit optimization strategy reduced higher-rate deposit accounts volumes, supporting net interest margin expansion

● Non-performing assets

- NPA levels improved as economy strengthened and asset quality improved across the board
- NPA ratio^{*1} at low level of 1.15%, very favorable compared with peers

<Consolidated Balance Sheet>

(\$ mm)

	End Dec 09	End Dec 10	Change
1 Total assets	85,598	79,097	(6,501)
2 Loans	47,220	48,094	874
3 Securities	23,787	22,114	(1,673)
4 Available for sale	22,559	20,791	(1,768)
5 Held to maturity	1,228	1,323	95
6 Total liabilities	76,018	68,706	(7,312)
7 Deposits	68,518	59,954	(8,564)
8 Non-interest bearing	14,559	16,343	1,784
9 Interest bearing	53,959	43,611	(10,348)
10 Total equity	9,580	10,391	811
11 Net interest margin	FY09 3.40%	FY10 3.24%	(0.16%)
12 Non-performing assets	1,350	1,142	(208)
13 Non-performing assets to total assets ^{*1}	1.58%	1.15%	(0.43%)

*1 Excluding FDIC covered assets

UnionBanCal Corporation 3 (FY11 Q1/US GAAP)



- Recorded reversal of provision for credit losses and posted US\$ 235 mm net income

(US\$ mm)			
	FY10 Q1	FY11 Q1	Change
1 Total revenue	784	858	74
2 Non-interest expense	525	615	90
3 Pre-tax, pre-provision income	259	243	(16)
4 Provision for loan losses	170	(102)	(272)
5 Net income	77	235	158
6 Net income (excl. related to privatization and non-continuing businesses)	89	238	149

FY11 Q1 Key Points

NIM improved

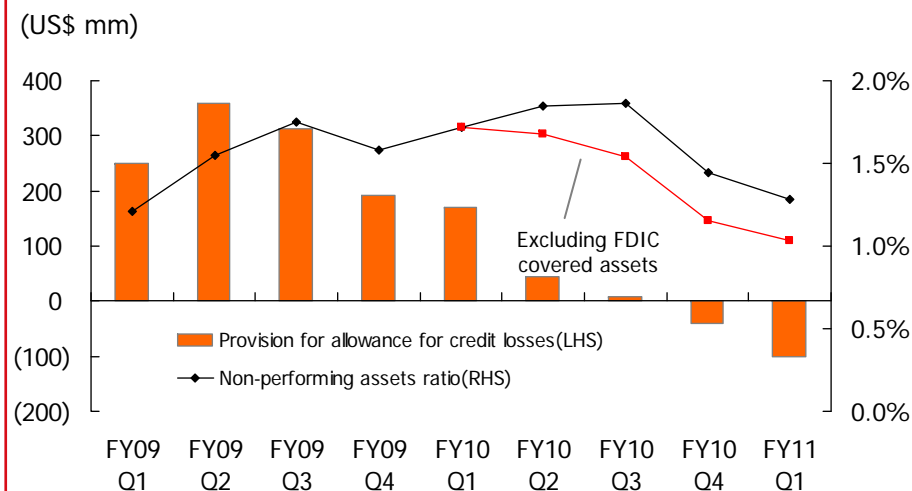
- Avg. Loans balance: US\$48.3 bn (+3.1% on FY10 Q1)
- Avg. Residential mortgage balance: US\$17.8 bn (+6.0% on FY10 Q1)
- Avg. interest bearing deposits balance: US\$42.3 bn (-20.8% on FY10 Q1)
- Net interest margin: 3.49% (+0.51 %points on FY10 Q1)

NPA ratio*1 further declined

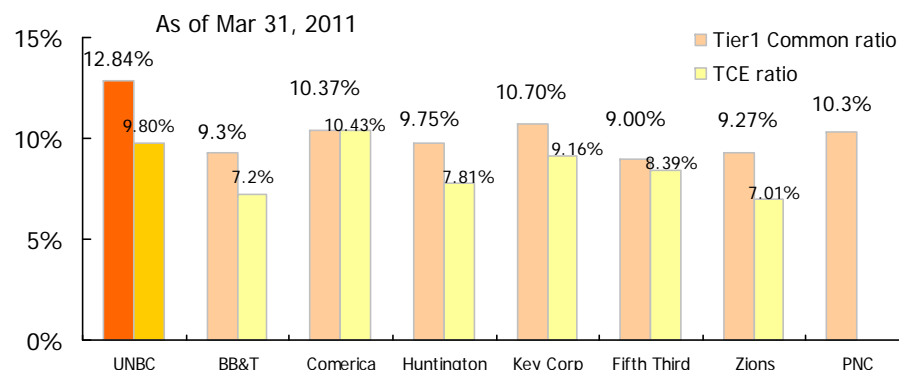
- Non-performing assets balance: US\$815 mm*1 (1.03%*1 of total assets)
- Allowance for credit losses: US\$1,184 mm (135.61% of Nonaccrual loans)

*1 Excluding FDIC covered assets

Provision for allowance for credit losses, NPA ratio



Comparison of core capital ratio*2 with peers



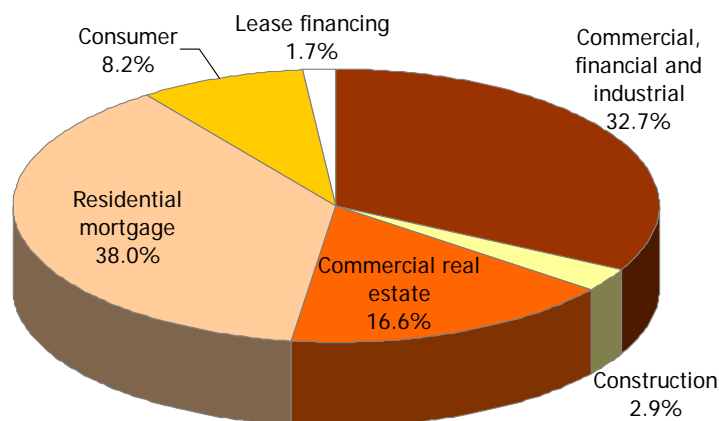
Source: Company disclosures

*2 BB&T: BB&T Corporation, Comerica: Comerica Incorporated, Huntington: Huntington Bancshares Incorporated, Key Corp: Key Corp Ltd, Fifth Third: Fifth Third Bancorp, Zions: Zions Bancorporation, PNC: The PNC Financial Services Group, Inc.

UnionBanCal Corporation 4 (US GAAP)

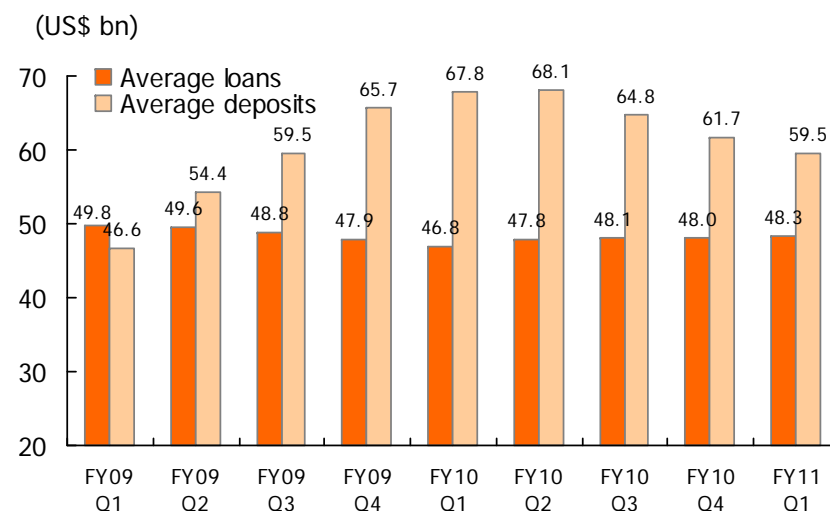


Loan portfolio*1 as of FY11 Q1

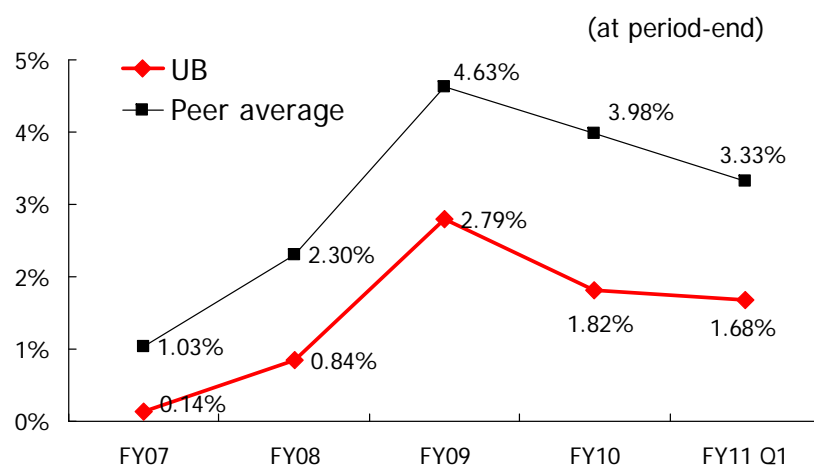


*1 Average loans for FY11 Q1, excluding FDIC covered assets

Trends in average loans and deposits

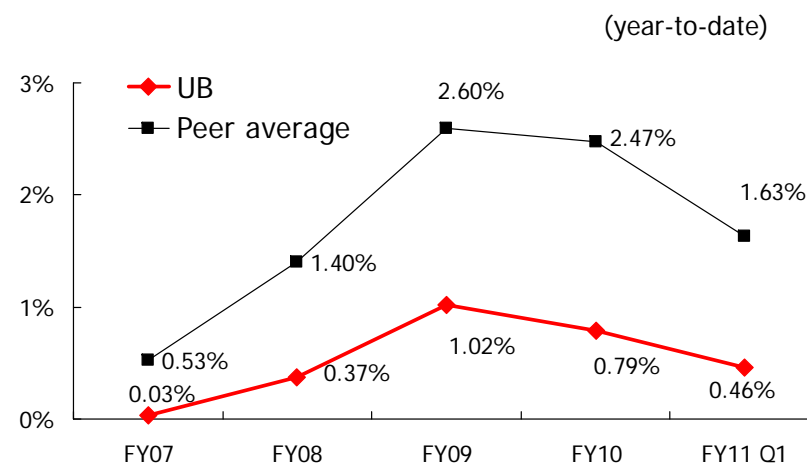


NPL/total loans



Source: SNL and company reports

Net Charge-offs/average loans



Source: SNL and company reports

FY10 Key Points

- **Set aside a sufficient provision for interest repayment expenses in order to eradicate potential constraint on future profits**
- **Allocation of new shares worth ¥100 bn to shareholders**
- **Operating revenue ¥300.6 bn (down ¥25.8 bn from FY09)**
 - Card shopping in a recovery trend
 - Card cashing and Card loan remain struggling
- **Operating expenses ¥381.7 bn (up ¥9.8 bn from FY09)**
 - Cost structure improved significantly due to reform of the business model
 - Set aside large additional reserve to prepare for future interest repayment
- **Net losses -¥106.8 bn (down ¥60.5 bn from FY09)**

Operating basis

Transaction volume and balance
(¥bn)

	End Mar 09	End Mar 10	End Mar 11	Change from End Mar 10
1 Transaction volume for Card shopping	6,701.0	6,781.7	7,362.5	580.8
2 Balance for card cashing	654.3	578.6	444.7	(133.8)
3 Balance for card loan	425.3	364.3	311.4	(52.8)

Number of cardholders
(Thousands)

	End Mar 09	End Mar 10	End Mar 11	Change from End Mar 10
Credit cards				
4 New card holders	2,783	2,180	1,077	(1,103)
5 Valid card members	25,249	24,406	21,789	(2,616)
6 Active card members (Shopping)	14,928	14,825	13,825	(1,000)
7 Active card members (Cashing)	1,447	1,282	1,093	(188)
8 Total	15,532	15,256	14,088	(1,167)
Card loan				
9 Card holders with outstanding balance	517	426	333	(93)

Risk management

	End Mar 10	End Mar 11
1 Bankruptcies	13.4	13.5
2 NPLs	207.7	180.9
3 Loans with mitigated terms	86.5	92.6
4 Total	307.7	287.2

	End Mar 10	End Mar 11
5 Balance of allowance for doubtful accounts	(236.2)	(184.7)
6 Of which, portion to offset principal related interest repayments	(33.7)	-*
7 Balance of allowance for losses from reimbursement of loan repayments	43.6	136.7

* Included in balance of allowance for losses from reimbursement of loan repayments due to change of accounting method from End Mar 11

Consolidated Balance Sheets

(¥bn)			
	End Mar 10	End Mar 11	Change from End Mar 10
1 Cash and time deposit	71.9	29.7	(42.1)
2 Accounts receivable from cardholders	653.6	669.1	15.4
3 Commercial loans	942.9	756.2	(186.7)
4 Guarantee contracts receivable	1,158.6	914.5	(244.0)
5 Allowance for doubtful accounts (including fixed)	(236.2)	(184.7)	51.4
6 Tangible fixed assets	33.2	33.4	0.2
7 Other assets	312.7	258.6	(54.1)
8 Total assets	2,937.0	2,477.1	(459.8)
9 Notes and accounts payable to affiliated stores	243.6	220.8	(22.7)
10 Credit guarantee obligation advances	1,158.6	914.5	(244.0)
11 Interest-bearing debt *1	1,131.5	840.0	(291.5)
12 Allowance for losses from reimbursement of loan payments	43.6	136.7	93.1
13 Other liabilities	219.8	233.2	13.3
14 Total liabilities	2,797.2	2,345.3	(451.8)
15 Total net assets	139.7	131.7	(8.0)
16 Total liabilities and net assets	2,937.0	2,477.1	(459.8)

*1 Interest-bearing debt = Short- and Long-term debt + Bonds payable + Commercial papers + Lease obligations

Consolidated Statements of Operations

(¥bn)				
	FY09	FY10	%change from FY09	Change from FY09
1 Credit card revenue	240.4	226.8	(5.6)	(13.5)
2 Card shopping	142.8	151.6	6.1	8.8
3 Card cashing	97.5	75.1	(22.9)	(22.4)
4 Loan	33.9	23.8	(29.8)	(10.1)
5 Guarantee revenue	16.7	14.0	(16.0)	(2.6)
6 Other revenue	33.7	34.5	2.4	0.8
7 Finance revenue	1.5	1.3	(14.4)	(0.2)
8 Total	326.5	300.6	(7.9)	(25.8)
9 Personnel cost	38.5	34.0	(11.7)	(4.5)
10 General expenses	191.5	181.3	(5.3)	(10.2)
11 Expenses related to loan losses and others	127.1	152.6	20.0	25.5
12 Total G&A	357.2	368.0	3.0	10.7
13 Financial expenses	14.6	13.7	(6.4)	(0.9)
14 Total operating expenses	371.9	381.7	2.6	9.8
15 Operating profits (losses)	(45.4)	(81.1)	-	(35.6)
16 Non-operating gains (losses)	1.2	0.5	(56.4)	(0.7)
17 Ordinary profits (losses)	(44.1)	(80.5)	-	(36.4)
18 Extraordinary gains (losses)	(2.3)	(16.0)	-	(13.7)
19 Income taxes	(0.1)	10.1	-	10.3
20 Net income (losses)	(46.2)	(106.8)	-	(60.5)

FY10 Key points

■ Operating revenue down 11.8% from FY09

- Drop in loan business revenue from decrease in loan balance due to consumer credit market contraction and from the loan interest rate decline

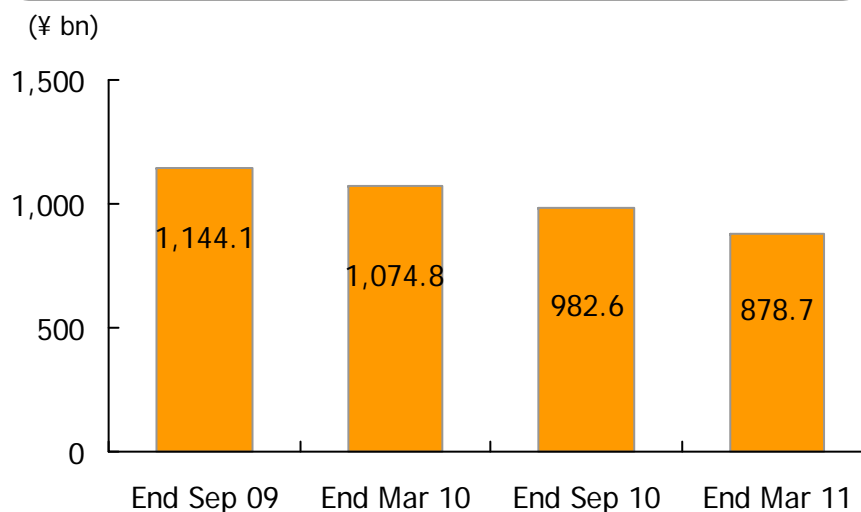
■ Operating expenses up ¥157.8 bn from FY09

- Decline in other operating expenses by ¥16 bn from FY09 as a result of promoting cost cuts
- ¥10.1 bn reserve for provision of allowance for doubtful accounts related to the earthquake
- Posted ¥243.4 bn provision for interest repayment losses in light of the current trends in interest repayment claims

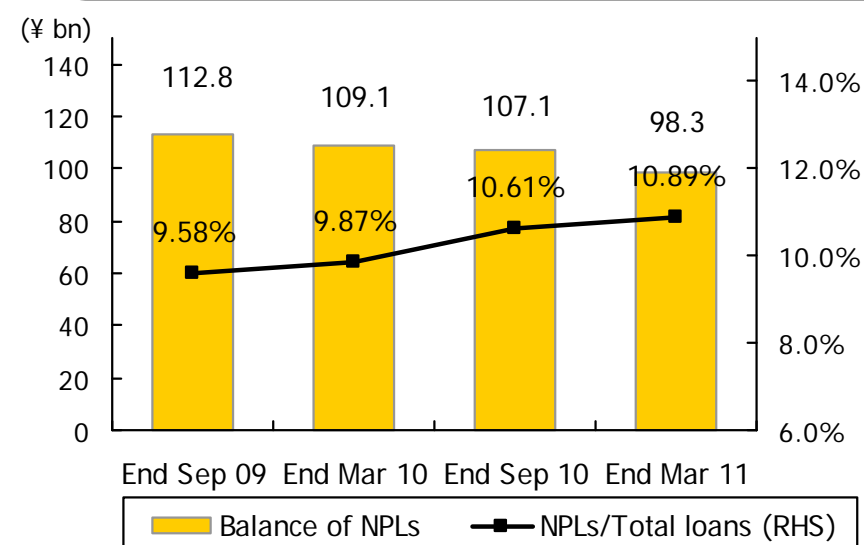
(¥ bn)

	FY09	FY10	Change
1 Operating revenue	278.7	245.8	(32.9)
2 Operating expenses	272.7	430.6	157.8
3 Operating income	6.0	(184.7)	(190.8)
4 Ordinary income	7.9	(183.5)	(191.4)
5 Net income	(7.2)	(202.6)	(195.4)

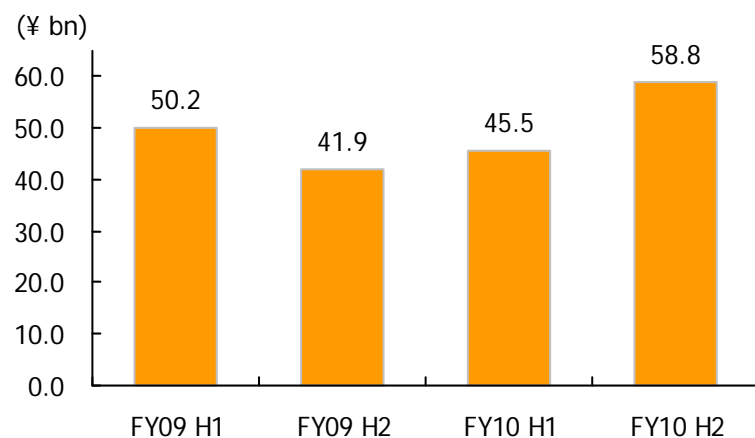
Unsecured consumer loans (non-consolidated)



Non-performing loans (non-consolidated)



Interest repayment^{*1} (non-consolidated)



^{*1} Cash out base

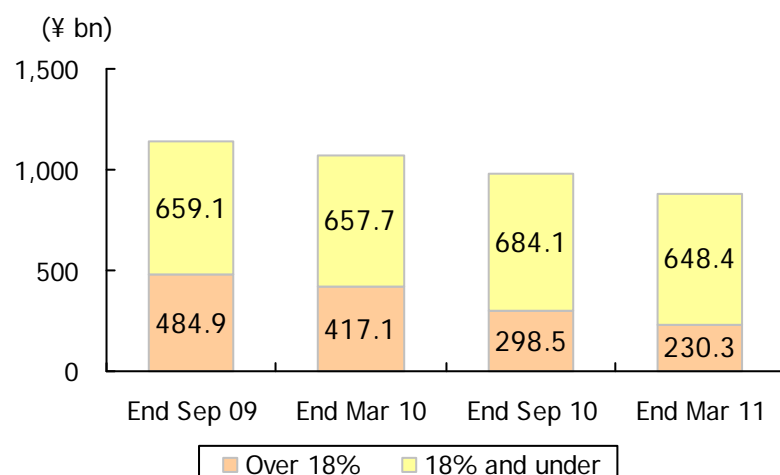
■ Interest repayments (cash out) increased

- Interest repayments increased with the impact from the bankruptcy of a rival company

■ Balance of loans with interest rates over 18% declined

- Loans at interest rates of over 18% declined to 26.2% of total balance
- Customers in breach of the regulation of total borrowing amount also declined

Loans by interest rate^{*2} (non-consolidated)



^{*2} Unsecured loan for consumers

(¥ bn)

		FY09	FY10	Change
1	Operating revenue	15.0	14.0	(1.0)
2	Commissions	10.0	8.7	(1.3)
3	Interest income (a)	5.0	5.3	0.3
4	Interest expenses (b)	1.5	1.4	(0.0)
5	Net interest income (a-b)	3.4	3.8	0.3
6	Operating expenses	8.6	8.1	(0.4)
7	Ordinary profits	4.9	4.4	(0.5)
8	Net income	3.0	0.5	(2.4)

FY10 Key points

■ Ordinary profits down 10% from FY09

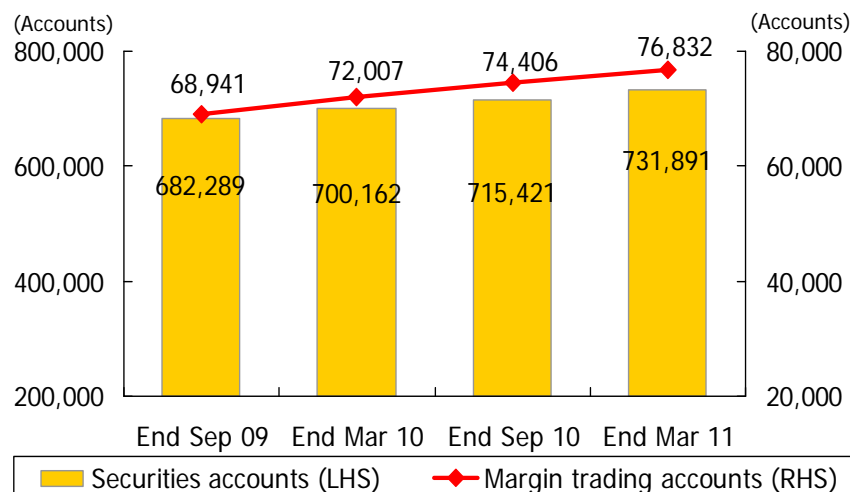
- Operating revenue declined 11% in FY10 mainly due to decline in equity commissions
- Operating expenses down 5% due to decline in system-related, advertisement and one-off expenses related to office reallocation

■ Net income down ¥2.4bn from FY09

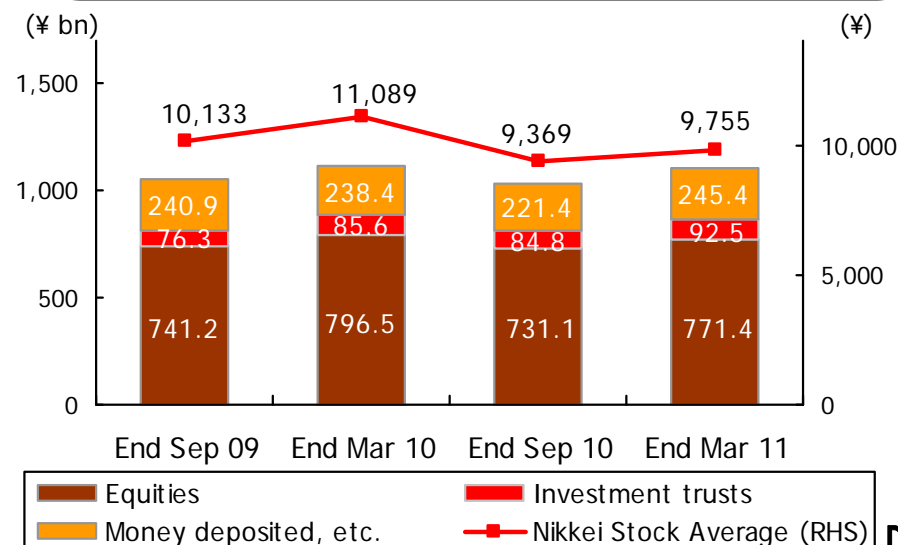
- ¥3.1bn advance was posted as allowance for bad debt, which resulted from failed settlement for transactions because of plunge in equity market after the earthquake

■ Number of securities accounts showed steady increase. Assets on deposit stayed flat from FY09

Number of accounts



Assets on deposit



● Mobit

(Accounted for by the equity method)

		FY09	FY10	(¥ bn) Change
1	Operating revenue	37.9	34.7	(3.2)
2	Operating income	3.2	6.5	3.3
3	Ordinary profits	3.2	6.5	3.3
4	Net income	1.2	4.5	3.3
5	Balance of loans outstanding	209.8	180.9	(28.9)
6	Number of accounts (thousands)	277	256	(21)
7	Avg. acc. balance (thousand yen)	756	704	(52)

● JACCS

(Accounted for by the equity method)

		FY09	FY10	(¥ bn) Change
1	Operating revenue	127.1	116.2	(10.8)
2	Operating expenses	118.2	113.1	(5.1)
3	Ordinary profits	10.4	5.4	(4.9)
4	Net income	3.5	4.3	0.8

FY10 Key points

■ Operating revenue down ¥3.2bn (-8%) from FY09

- Balance of loans outstanding decreased mainly due to revised money lending law

■ Net income up ¥3.3bn (+278%) from FY09

- Managed to increase net income through reduction in expense, offsetting decline in operating revenue

FY10 Key points

■ Operating revenue down ¥10.8bn (-8%) from FY09

- Operating revenue down mainly due to market shrinkage caused by a slow recovery in consumer spending and tightening of regulations

■ Net income up ¥0.8bn (+23%) from FY09

- Managed to increase net income as result of last FY's restructuring cost, despite decline in ordinary profits

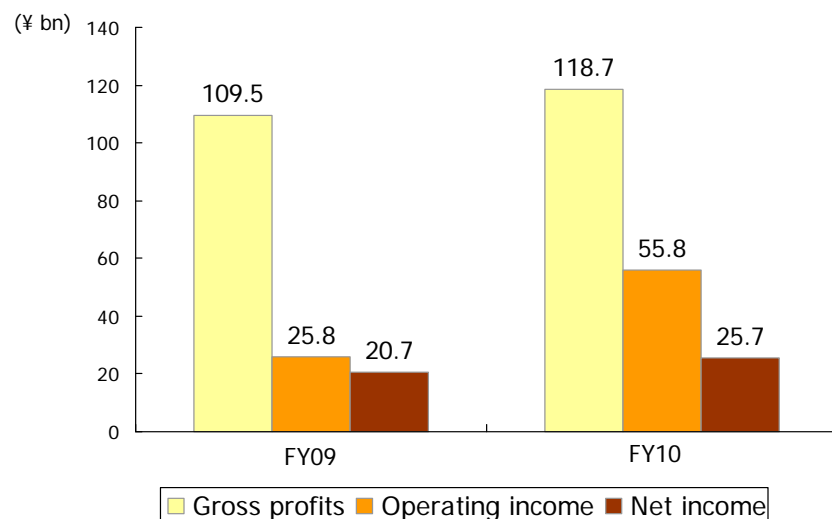
FY10 Key Points

- **New assets acquired decreased by 10.1% on FY09**
 - Decreased due to taking a profitability-conscious approach, amid weak capital expenditures
- **Gross profits up 8.4% on FY09**
 - Due to decreased cost of revenues resulting from lower funding costs
- **Operating expenses down 25.0% on FY09**
 - Bad debt expenses decreased by ¥22.6 bn from FY09 due to conservative credit management
- **Net income increased 24.3% from FY09 although bad debt expenses related to the Great East Japan Earthquake were posted as extraordinary losses**

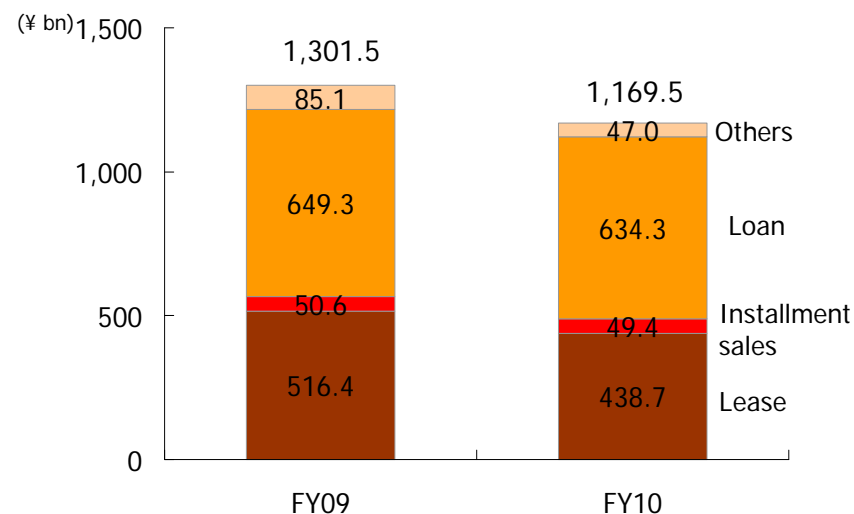
(¥ bn)

	FY09	FY10	Change
1 Gross profits	109.5	118.7	9.1
2 Operating expenses	83.7	62.8	(20.9)
3 Operating income	25.8	55.8	30.0
4 Net income	20.7	25.7	5.0

Trends in income



New assets acquired



Asset management



● Mitsubishi UFJ Asset Management

(Consolidated subsidiary)

(¥ bn)

		FY09	FY10	Change
1	Operating revenue	40.7	48.6	7.9
2	Operating expenses	32.0	38.9	6.8
3	Operating income	8.6	9.7	1.0
4	Net income	5.6	6.3	0.6
5	Investment trust management balance (¥ tn)	6.6	6.8	0.2
6	Equity (¥ tn)	6.0	6.2	0.2
7	Bond (¥ tn)	0.5	0.6	0.0

● KOKUSAI Asset Management

(Consolidated subsidiary)

(¥ bn)

		FY09	FY10	Change
1	Operating revenue	63.0	53.2	(9.8)
2	Operating expenses	40.7	36.5	(4.1)
3	Operating income	22.3	16.6	(5.7)
4	Net income	13.7	10.3	(3.3)
5	Investment trust management balance (¥ tn)	5.5	4.4	(1.1)
6	Equity (¥ tn)	5.1	4.0	(1.1)
7	Bond (¥ tn)	0.5	0.5	0.0

FY10 Key points

- The investment trust balance as of the end Mar 11 increased ¥0.2 tn compared to the end Mar 10 to ¥6.8 tn, driven by an inflow of funds, particularly the Mitsubishi UFJ Emerging Bond Fund (Currency selection type) and the PIMCO Global High Yield Fund (Monthly distribution type)
- Operating revenue increased ¥7.9 bn to ¥48.6 bn compared to the previous fiscal year, driven by increase in net investment trust management balance
- Operating income increased ¥1.0 bn to ¥9.7 bn from FY09

FY10 Key points

- World REIT Open (Monthly settlement type) and U.S. High Yield Bond Open (Currency selection type) performed strongly, however larger outflow continued from core fund Global Sovereign Open (Monthly settlement type)
- The investment trust balance decreased ¥1.1 tn from the end of Mar 10 to ¥4.4 tn
- Operating revenue decreased from FY09, due to the decline in balance of investment trust management, but secured ¥16.6 bn operating income by reducing operating expenses

- MUFG at a Glance
- Outline of Fiscal 2010 Results
- **Business Segment Information**
- Asset and Capital
- Reference

Profits by business segment

Consolidated



MUFG

(¥ bn)

		FY09		FY10		Change	
			% of total		% of total		% change
1	Gross profits* ¹	3,605.1	100%	3,531.4	100%	(73.7)	(2)%
2	Retail	1,435.2	40%	1,347.5	38%	(87.7)	(6)%
3	Corporate	1,498.0	42%	1,507.9	43%	9.9	1%
4	Domestic	885.4	25%	893.6	25%	8.2	1%
5	Overseas	612.6	17%	614.3	17%	1.7	0%
6	UNBC	265.3	7%	267.2	8%	2.0	1%
7	Trust Assets	157.2	4%	157.0	4%	(0.3)	(0)%
8	Global Markets, Others	514.7	14%	519.0	15%	4.3	1%

(¥ bn)

		FY09		FY10		Change	
			% of total		% of total		% change
1	Net operating profits* ¹	1,400.6	100%	1,394.4	100%	(6.2)	(0)%
2	Retail	447.0	32%	402.5	29%	(44.5)	(10)%
3	Corporate	661.7	47%	670.2	48%	8.5	1%
4	Domestic	421.2	30%	433.5	31%	12.4	3%
5	Overseas	240.5	17%	236.7	17%	(3.9)	(2)%
6	UNBC	97.2	7%	92.3	7%	(4.9)	(5)%
7	Trust Assets	65.8	5%	59.8	4%	(5.9)	(9)%
8	Global Markets, Others	226.2	16%	261.8	19%	35.7	16%

*1 Managerial accounts basis

BTMU (consolidated) and MUTB (consolidated)

(¥bn)

		BTMU (Consolidated)		MUTB (Consolidated)	
			% of total		% of total
1	Gross profits* ¹	2,479.8	100%	384.1	100%
2	Retail	670.0	27%	78.0	20%
3	Corporate	1,276.5	51%	135.7	35%
4	Domestic	698.8	28%	131.6	34%
5	Overseas	577.8	23%	4.1	1%
6	UNBC	267.2	11%	-	-
7	Trust Assets	-	-	90.6	24%
8	Global Markets, Others	533.3	22%	79.8	21%

(¥bn)

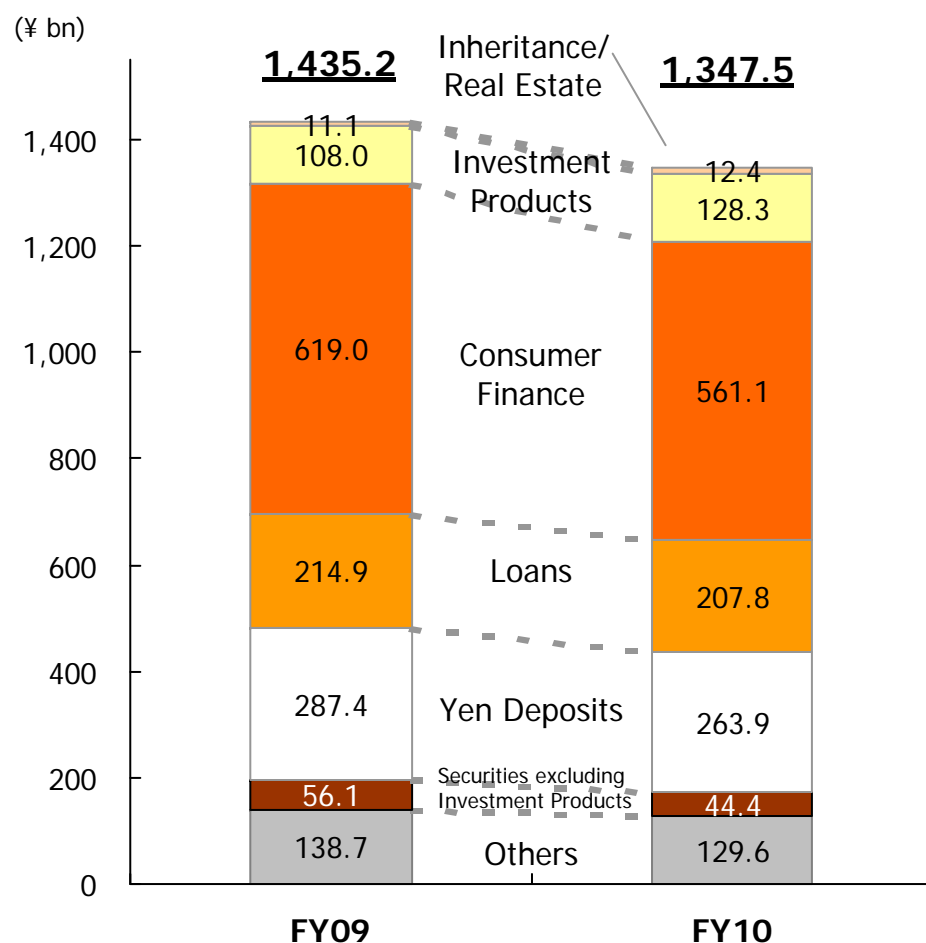
		BTMU (Consolidated)		MUTB (Consolidated)	
			% of total		% of total
1	Net operating profits* ¹	1,163.4	100%	156.7	100%
2	Retail	195.5	17%	6.9	4%
3	Corporate	586.9	50%	84.4	54%
4	Domestic	354.3	30%	82.5	53%
5	Overseas	232.6	20%	1.9	1%
6	UNBC	92.3	8%	-	-
7	Trust Assets	-	-	31.4	20%
8	Global Markets, Others	381.0	33%	34.1	22%

Retail – Gross profits, Net operating profits Consolidated

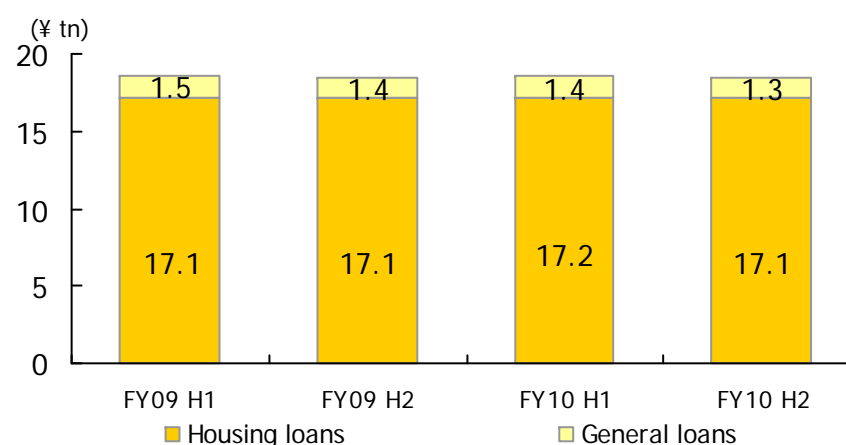


- Gross profits down 6%, net operating profits down 10% from FY09
- While income from consumer finance decreased and income from yen deposits/loans declined primarily due to lower interest rates, investment product sales renewed the highest in MUFG history, and income from investment products rose 19% compared to FY09

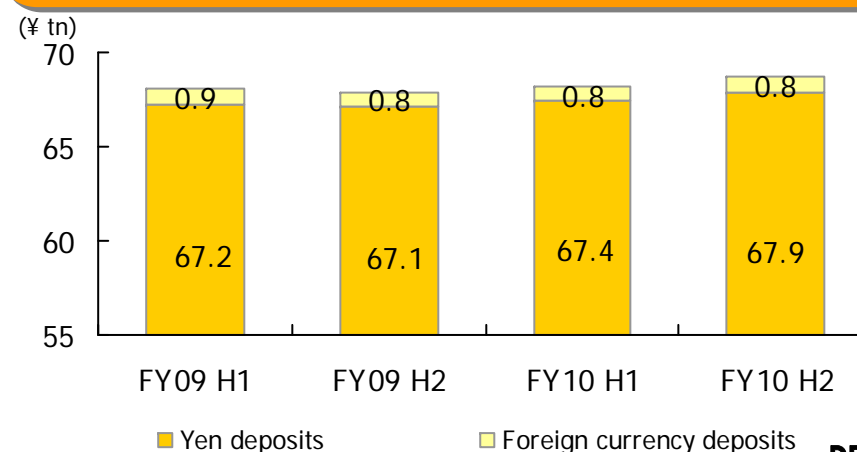
Consolidated gross profits



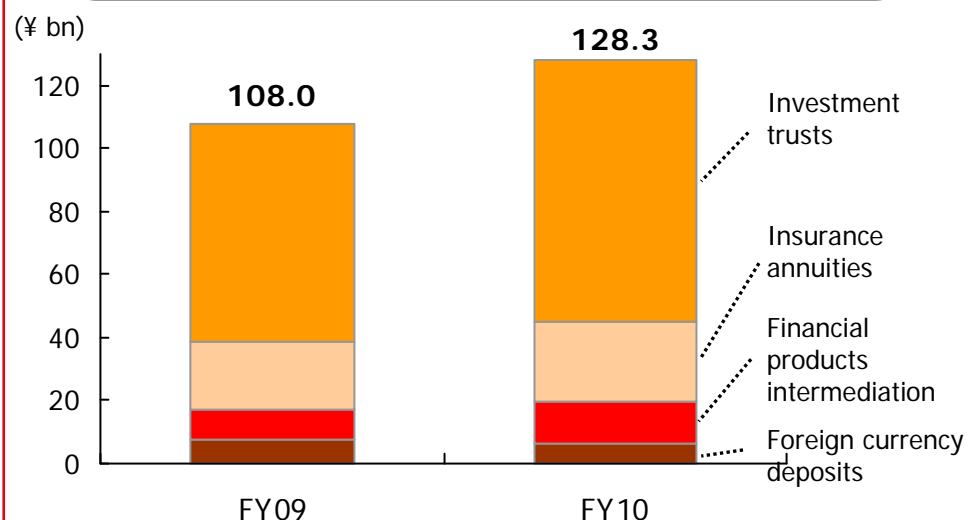
Average retail lending balance



Average retail deposit balance



Income from investment products



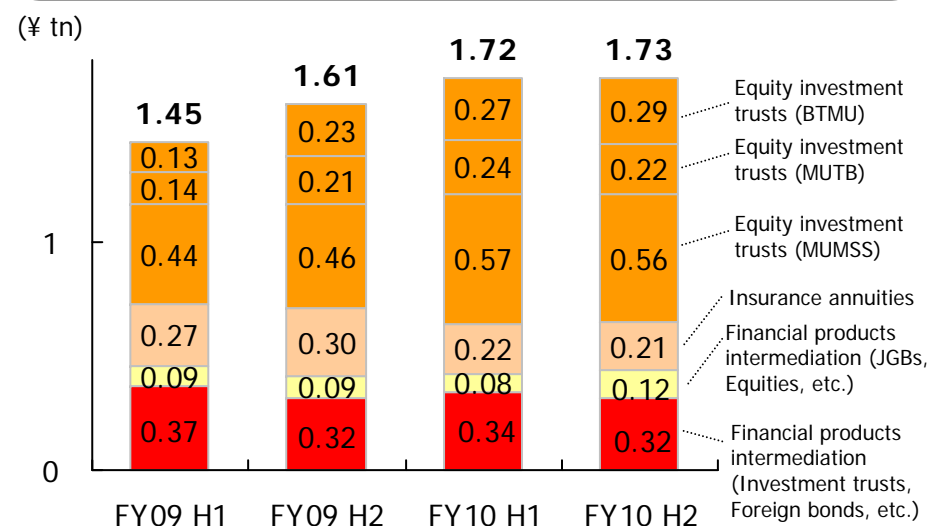
FY10 results: Gross profits ¥128.3 bn (up ¥20.3 bn from FY09)

- Investment product sales for FY10 rose to ¥3.5 tn and renewed the highest in MUFG history with the steady growth in investment trust sales
- Total balance of equity investment trust, insurance annuities and financial products intermediation up 3% from the end of Sep 2010 despite the decline in equity market

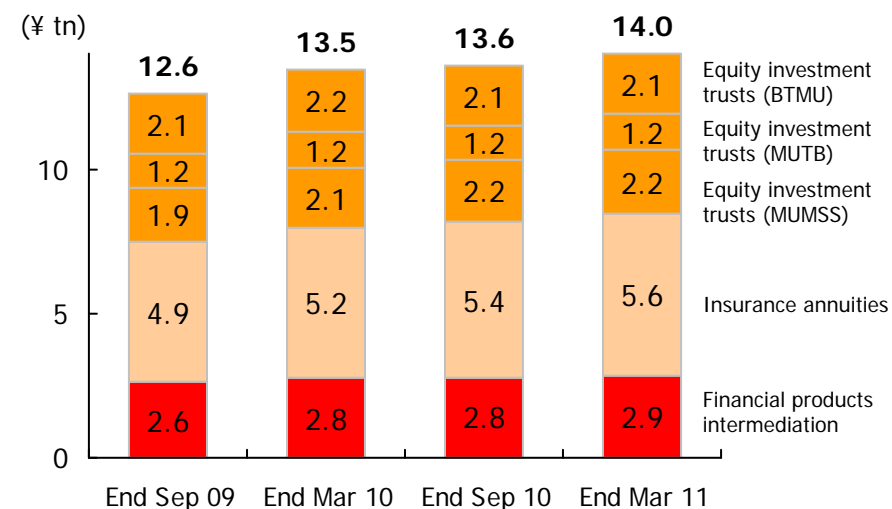
FY11 plans:

- Approach customers with potential asset management needs through segment strategy promotion
- Launch timely products attuned to the changes in environment, market trends and customer needs

Investment product sales



Customer account balances: Equity investment trusts, Insurance annuities, Financial products intermediation*1



*1 Financial products intermediation balance includes referrals

Retail – Insurance product sales

Commercial bank



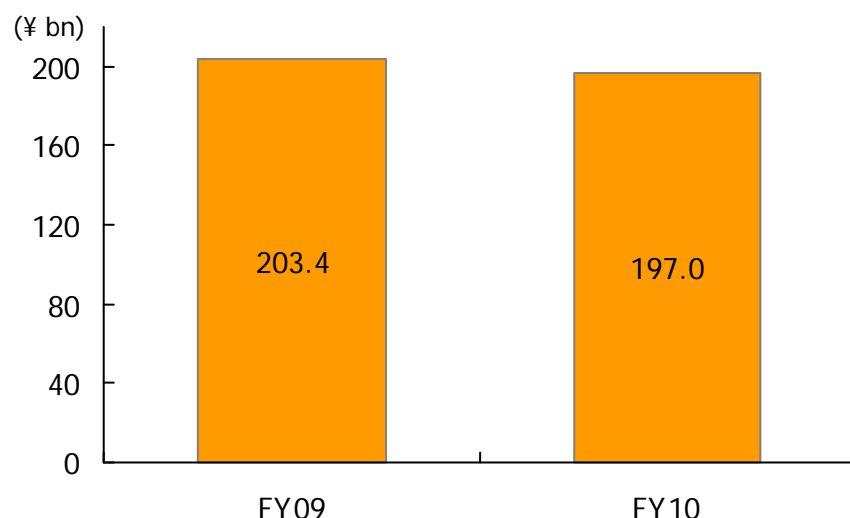
- Incrementally increased the number of sales personnel and locations handling the products since the full deregulation in December 2007
- Enhanced product lineup mainly of whole-life insurance which also serves as savings
- FY10 sales: ¥314.8 bn for single-premium insurance (annuities, whole-life, health, and nursing care)

Type of product		No. of products handled*1	Timing of lifting of ban on sales by banks	No. of locations handling products*2	Persons responsible for sales**	
Single-premium	Insurance annuities for investment purposes	7	Oct 2002	490 (as of end Mar 11)	around 6,800 including insurance planners, senior financial planners and financial planners, etc.	
	Fixed insurance annuities	4				
	Whole-life insurance	6	Dec 2005	452 (as of end Mar 11)	465 insurance planners and 3,950 bank staff (as of end Mar 11)	
	Health and nursing care insurance	3	Dec 2007 (full deregulation)			
Periodic premium	Mortality life insurance	5				
	Term and income security insurance	2				
	Endowment insurance	1				
	Educational insurance	1				
	Health insurance*4	4				
	Cancer insurance	3				
	Fixed insurance annuities	2	Same as Single-premium			
Auto insurance		2	Handling only on internet banking			

*1 As of end Mar 11 *2 Multiple branches/offices conducting sales at the same location counted as one location

*3 The number of insurance planners represents those assigned to sales locations *4 Including products only sold on internet

Income from housing loans



Note: Housing loans include funds for construction of housing for rent

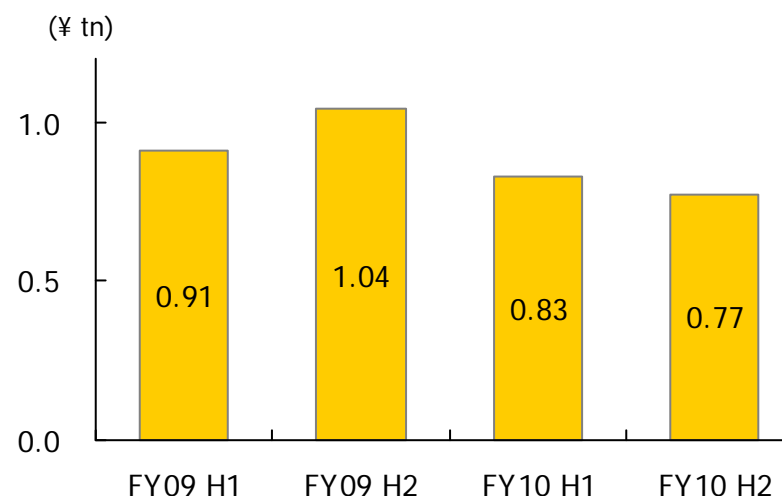
FY10 results: Gross profits ¥197.0 bn (down ¥6.3 bn from FY09)

- New housing loans for FY10 H2 down 25% from FY09 H2 with the impact of the earthquake
- The average balance for FY10 H2 nearly flat with measures to prevent refinancing via other banks

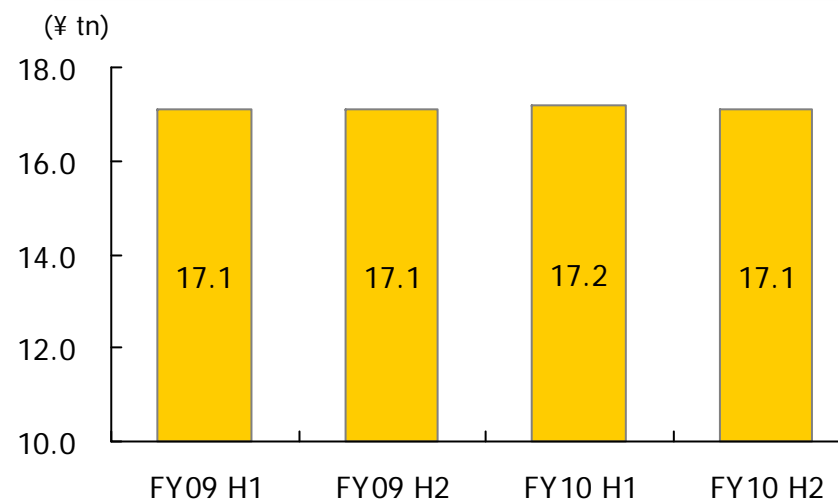
FY11 plans:

- Enhance promoting efficient housing loan sales through database marketing
- Develop housing loan product with competing power through capturing customer needs

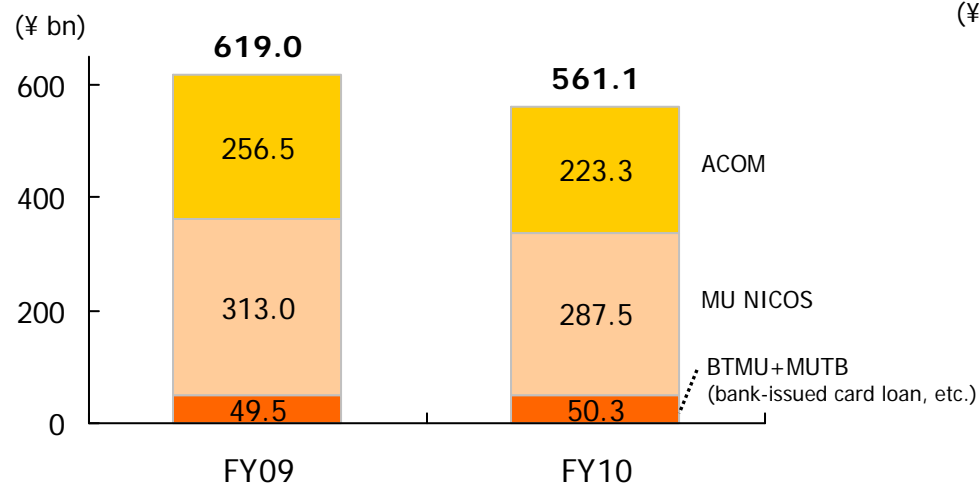
New housing loans extended



Housing loans: Average balance



Income from consumer finance



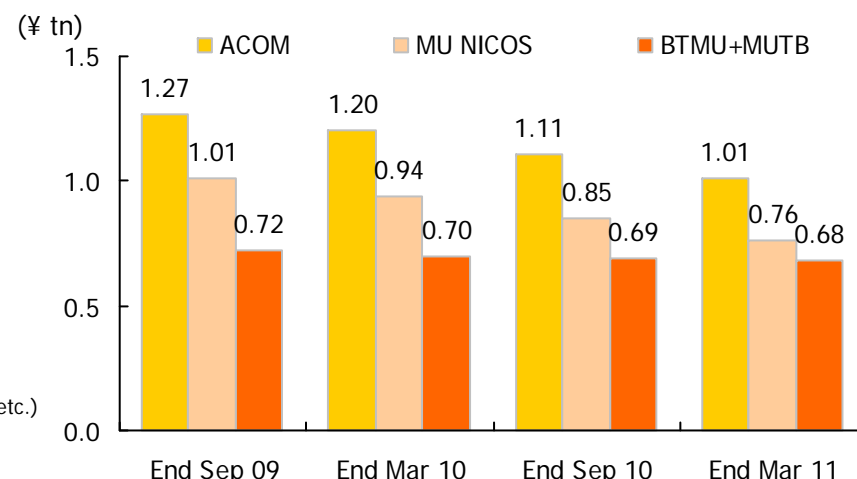
**FY10 results: Gross profits ¥561.1 bn
(down ¥57.9 bn from FY09)**

- Profits declined mainly due to a decline in loan balances at ACOM and MU NICOS
- Loan balance for “BANQUIC” card loans at commercial bank increased steadily

FY11 plans:

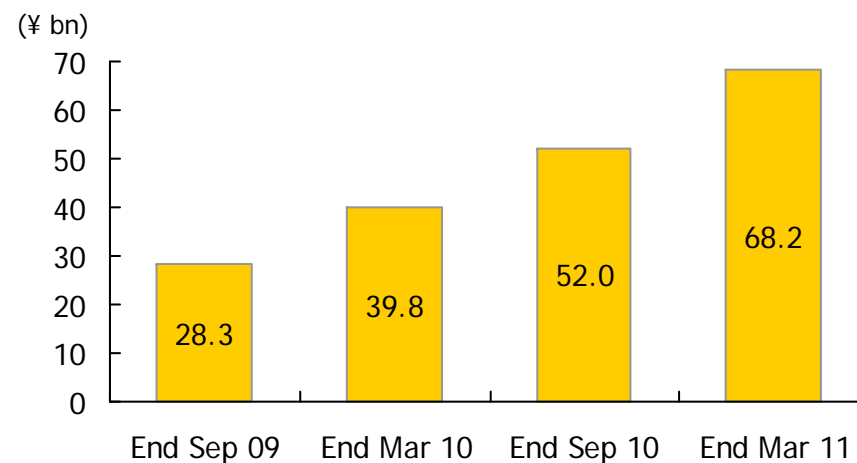
- Focus on increasing new cardholders and loan balance for “BANQUIC” card loans at commercial bank, aiming to contribute to nurturing sound consumer finance market

Change in loan balance

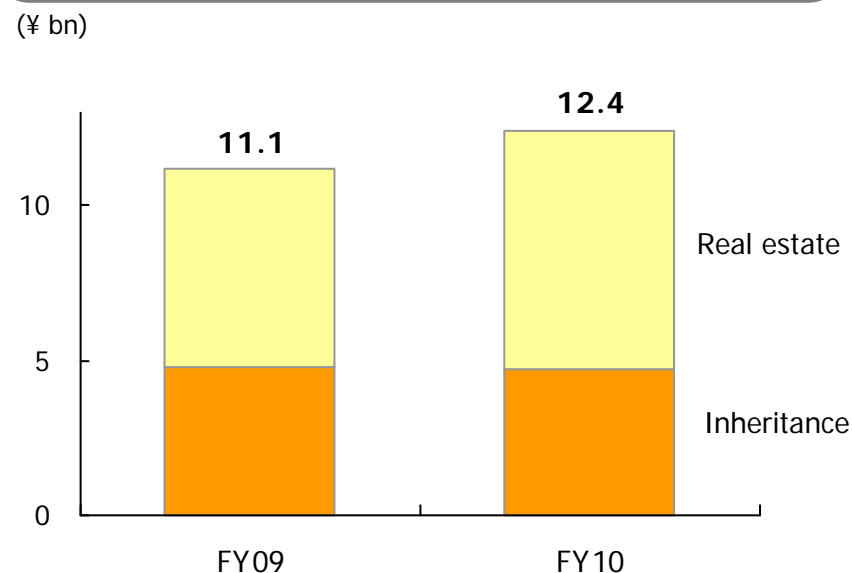


ACOM: Receivables outstanding of loan business and banking business of consolidated basis
 MU NICOS: Operating receivables of card cashing and finance
 BTMU+MUTB: Card loan outstanding, etc.

Change in loan balance of BANQUIC



Inheritance/Real estate income



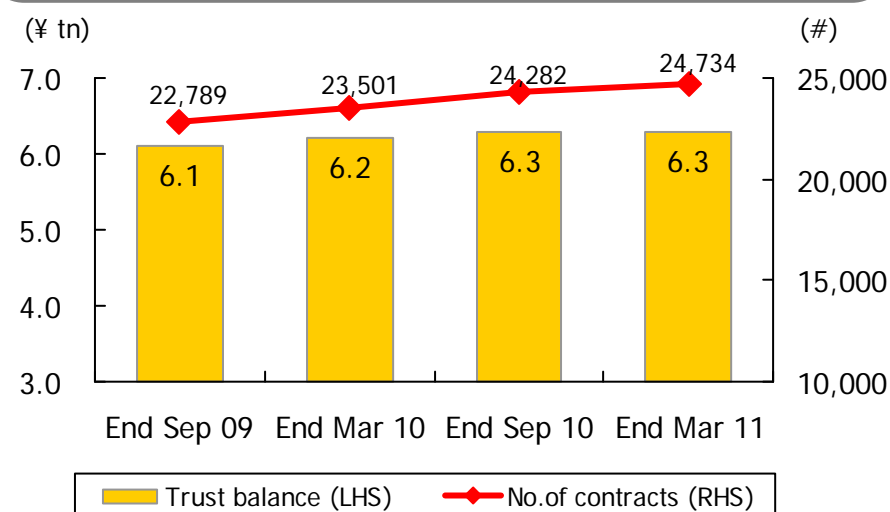
FY10 results: Gross profits ¥12.4 bn
(up ¥1.3 bn from FY09)

- Steady increase in number and balance of testamentary trusts
- Real estate income increase by 20% up from FY09 due to increase of real estate transactions

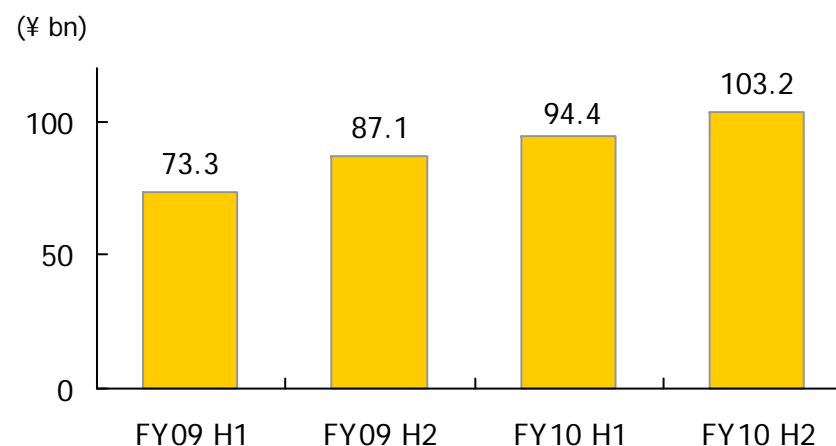
FY11 plans:

- Allocate personnel responsible for inheritance consultation area by area in commercial bank. Enhance consulting to meet customer needs of inheritance/successions through collaboration between commercial bank and trust bank
- Establish a new specialized division within trust bank to accommodate the sophisticated real estate needs of the private banking segment

Testamentary trusts: Asset balance and Number of trusts



Real estate transactions*1



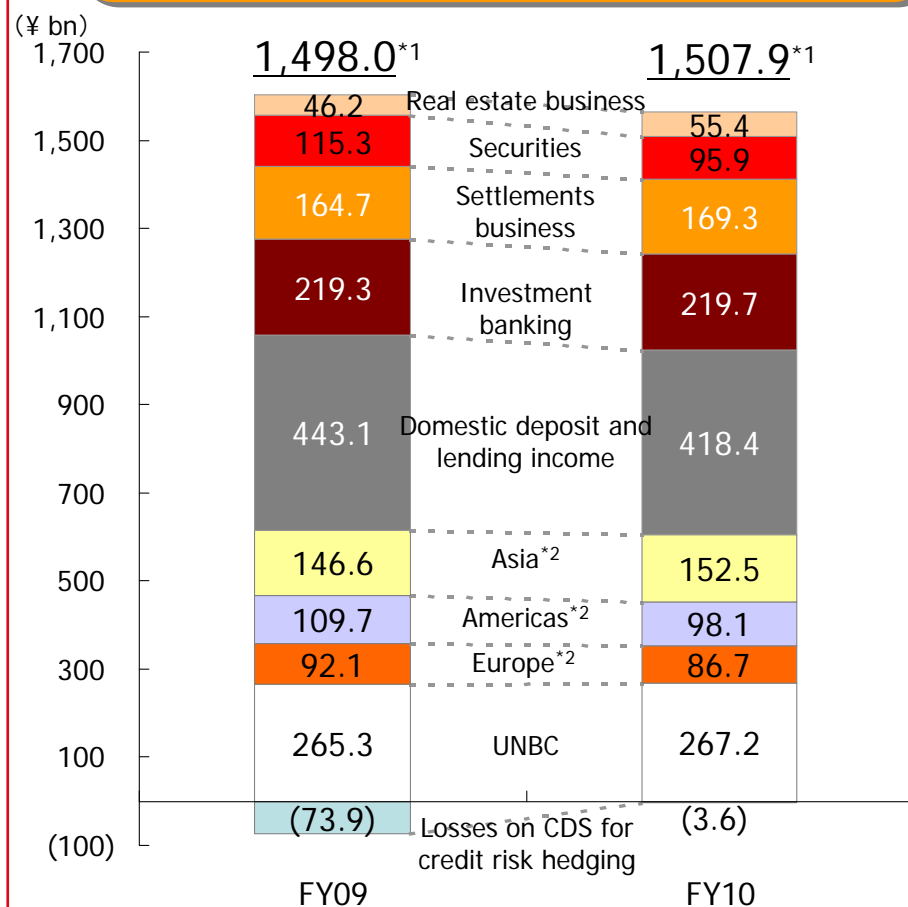
*1 Figures of Mitsubishi UFJ Real Estate Services, retail segment only

Corporate – Gross profits, Net operating profits Consolidated



- Gross profits (¥1,507.9 bn, +0.7% from FY09) and Net operating profits (¥670.2 bn, +1.3% from FY09) slightly increased yoy as operating environment was tough while losses on CDS decreased
- Lending spread remained at a high level in both domestic and overseas business

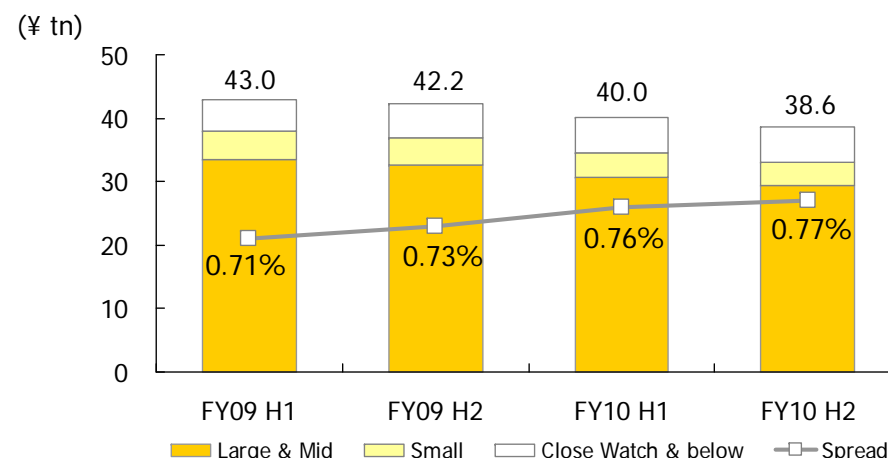
Consolidated gross profits



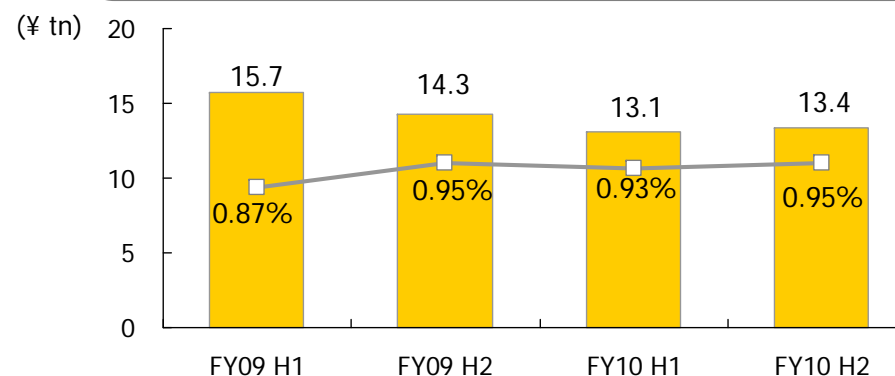
*1 Including gross profits of other businesses and adjustment of duplicated counts elimination between businesses

*2 Commercial bank figures

Average domestic loan balance and spread

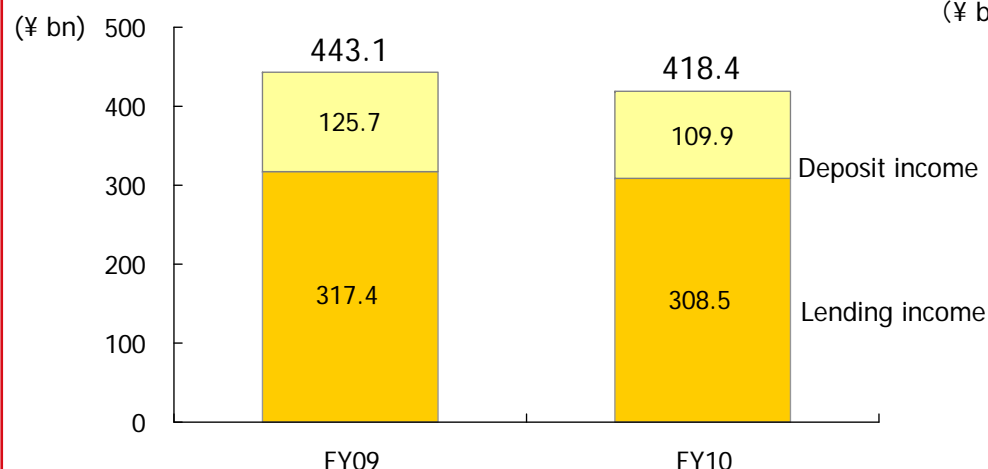


Average overseas^{*3} loan balance and spread



*3 Excluding UNBC

Deposit and lending income



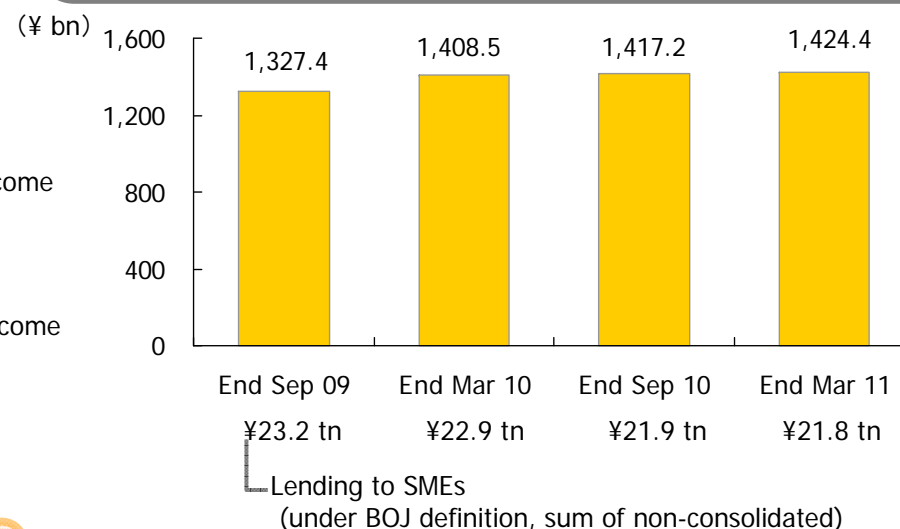
FY10 results: Gross profits ¥418.4 bn (down ¥24.7 bn from FY09)

- Lending income down ¥8.9 bn as lending balance decreased while lending spread improved
- Deposit income decreased by ¥15.8 bn mainly due to lower interest rate

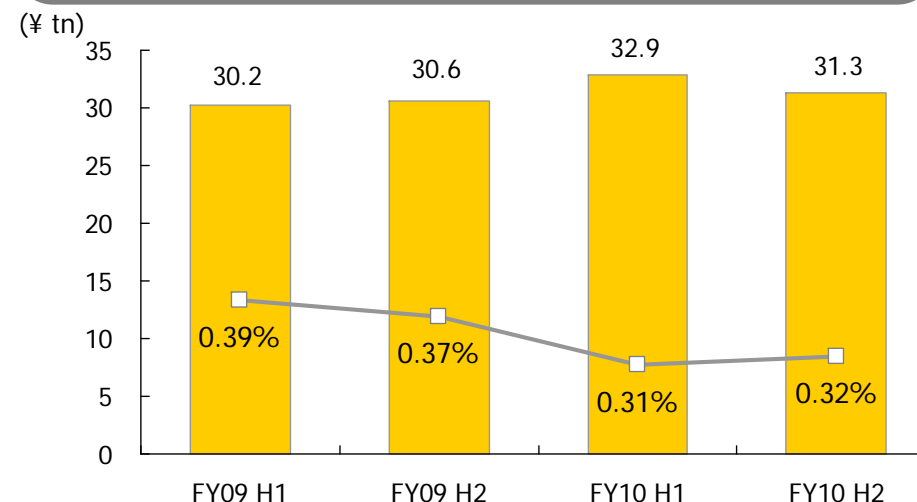
FY11 plans:

- Initiatives to facilitate corporate financing including support for the recovery of the areas affected by the earthquake
- Accumulate loan assets with high quality through proposal based sales
- Secure appropriate return

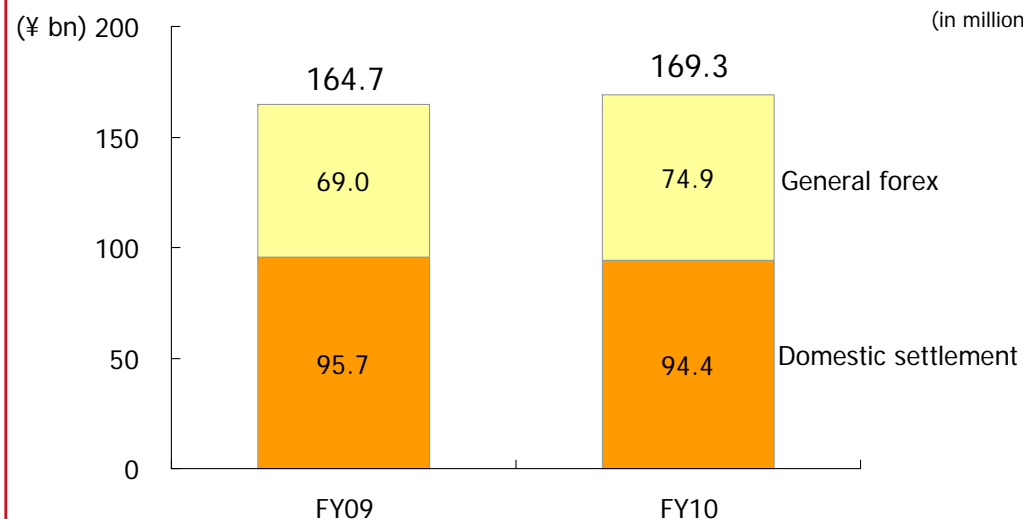
Lending via credit guarantee association (Commercial bank)



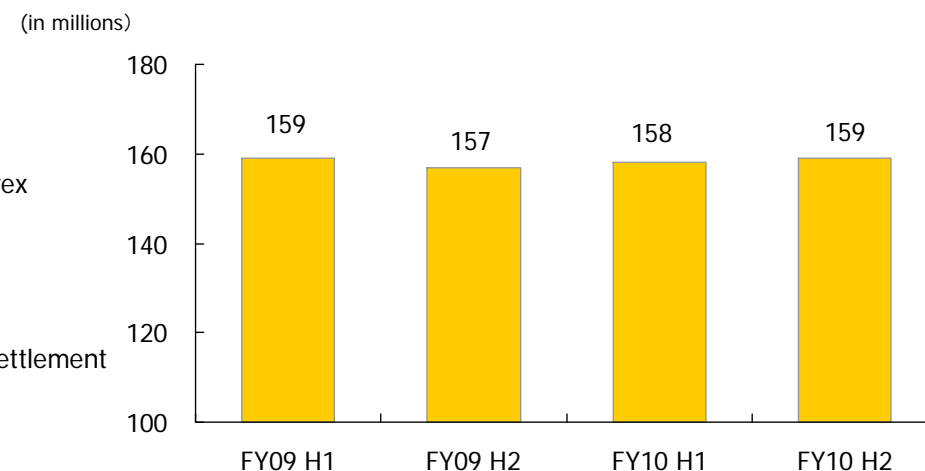
Average yen deposit balance and spread



Settlement business income



Domestic outward remittances*1



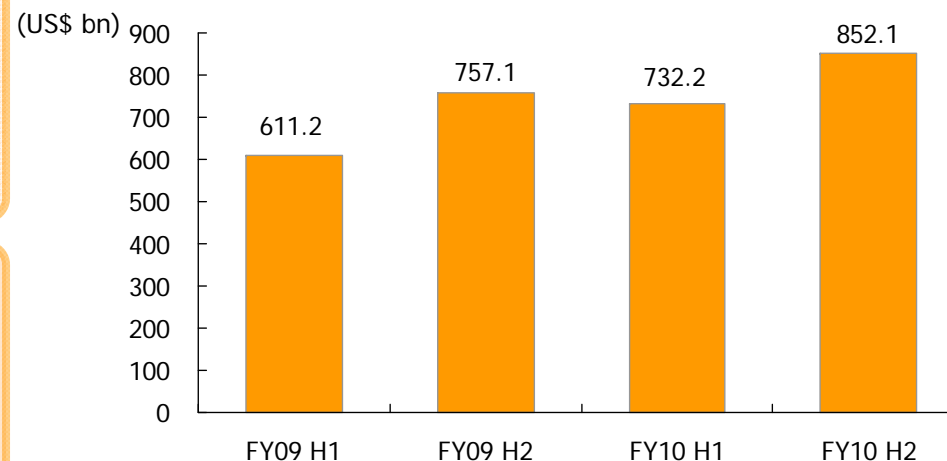
FY10 results: Gross profits ¥169.3 bn (up ¥4.6 bn from FY09)

- General forex income increased by ¥5.9 bn from FY09 due to a recovery of forex handling amount (+16% yoy)
- Domestic outward remittances flat from FY09

FY11 plans:

- Strengthen settlement handling number via improved quality of our CMS product "BizSTATION"
- Strengthen public fund repository business from local govts
- Boost settlement business through enhanced proposals for customers' overseas financing strategies

Foreign exchange handling amount*1

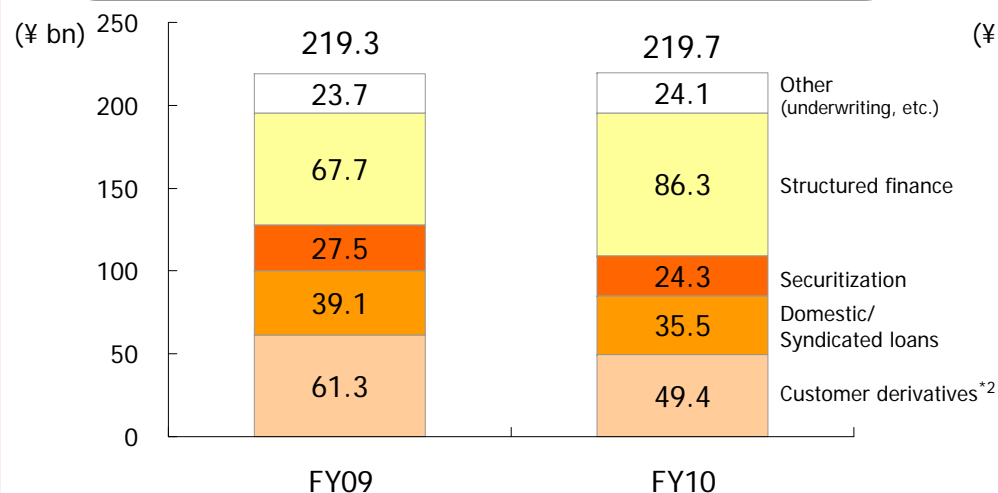


*1 Commercial bank figures

Corporate – Investment banking (domestic) Consolidated



Investment banking business income ^{*1} (domestic)



^{*1} Includes duplicated counts between businesses

^{*2} Including currency options and financial products intermediation

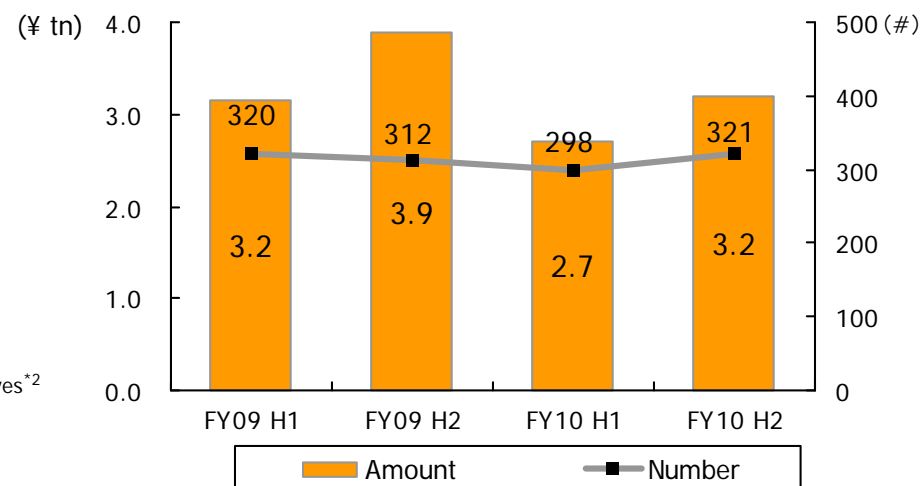
FY10 results: Gross profits ¥219.7 bn (up ¥0.5 bn from FY09)

- Income from structured finance business increased ¥18.6 bn from FY09
- Income from customer derivatives declined due to forex environment, etc.

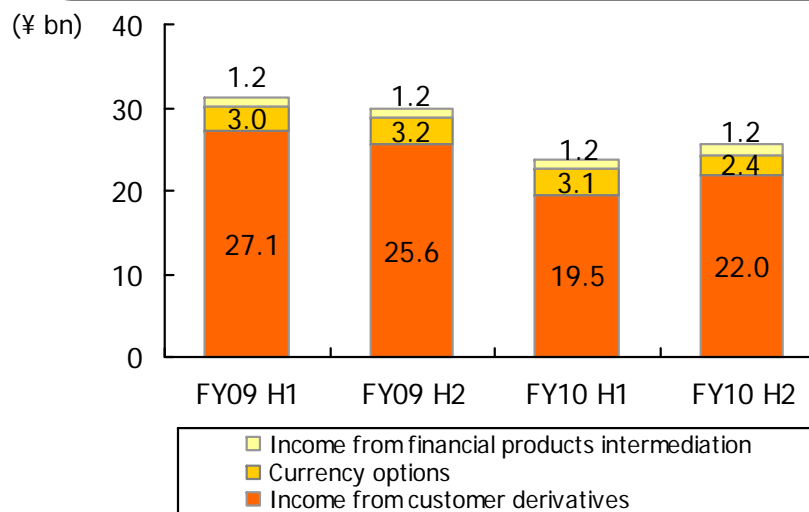
FY11 plans:

- Expand electronic monetary claims business
- Enhance overseas infrastructure project and M&A financing
- Strengthen financial products intermediation

Arrangement of domestic syndicated loans

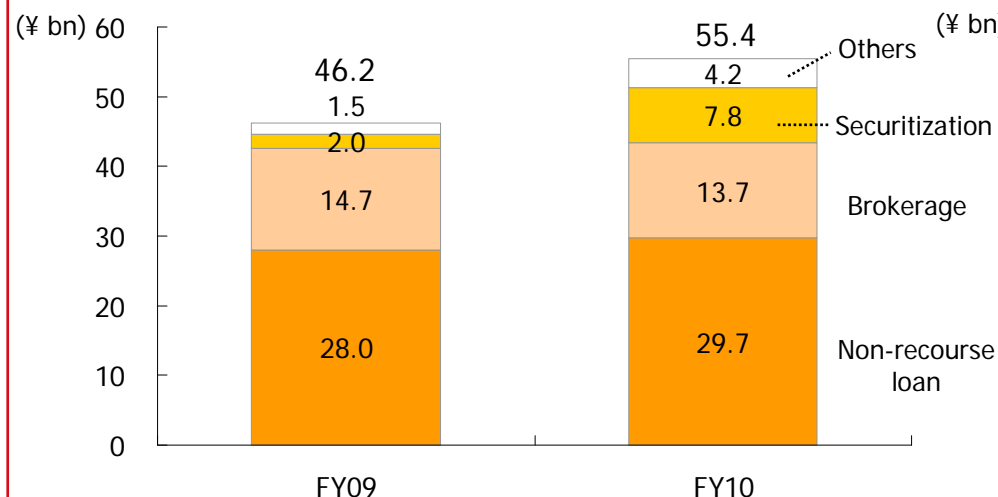


Income from customer derivatives^{*3}



^{*3} Including currency options and financial products intermediation

Real estate business income



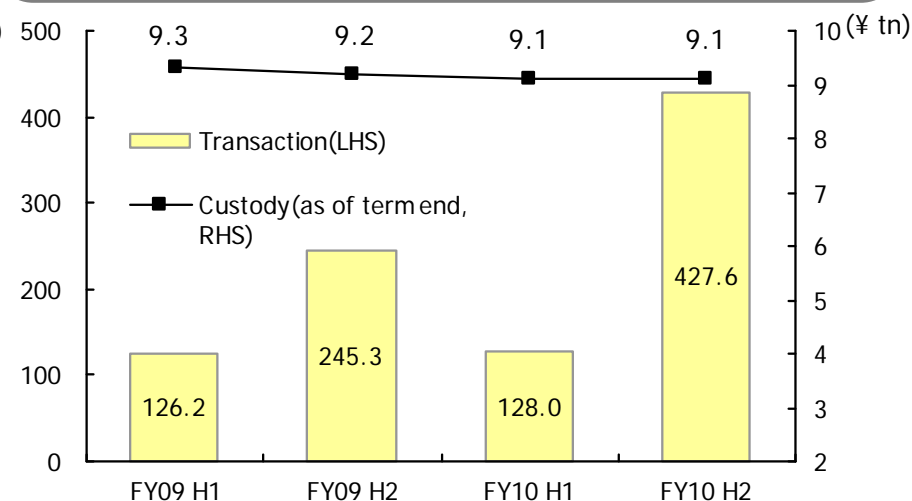
FY10 results: Gross profits ¥55.4 bn
(up ¥9.3 bn from FY09)

- Real estate transaction amount increased in FY10 H2 partly due to large transaction
- Real estate custody balance slightly declined from FY09

FY11 plans:

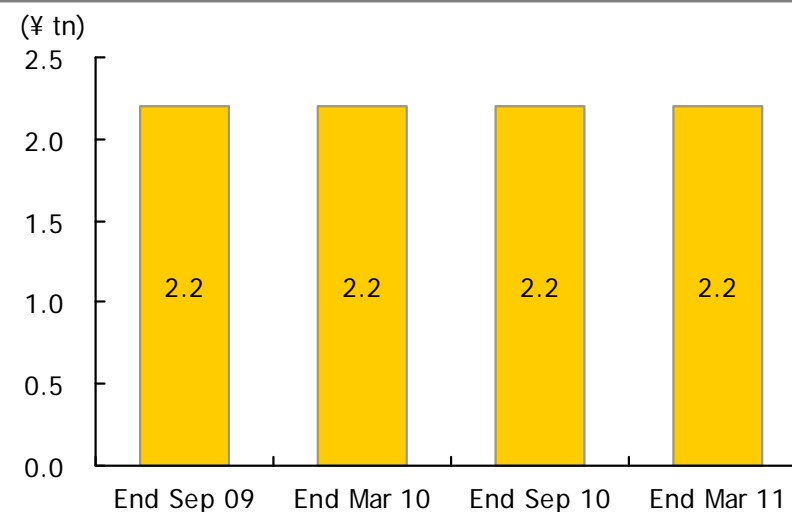
- Ascertain corporations' real estate sales, liquidation and redevelopment needs
- Secure business effectively via proposal based sales
- Promote property trust business
- Capture real estate acquisition and sales needs coming from business succession and inheritance

Real estate transaction and custody*1

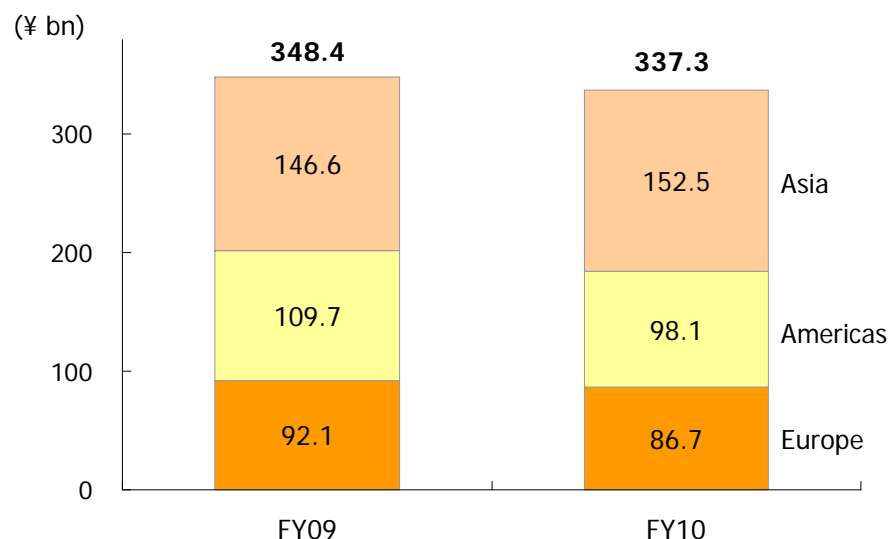


*1 Outstanding amount of property trust. Includes Corporate segment transactions only

Real estate non-recourse loan balance



Gross profits ^{*1}



FY10 results: Gross profits ¥337.3 bn (down ¥11.1 bn on FY09)

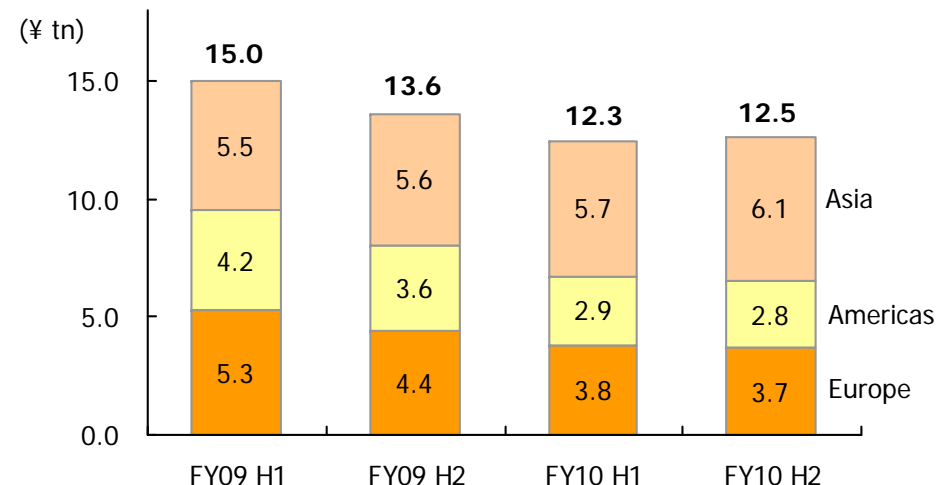
- Excluding currency impact, up ¥15 bn from FY 09
- Asia revenue rose from FY09 as loans/forex were steady
- Europe and U.S. corporate capital demand was sluggish. Revenue declined from FY09 as loan income fell

FY11 plans:

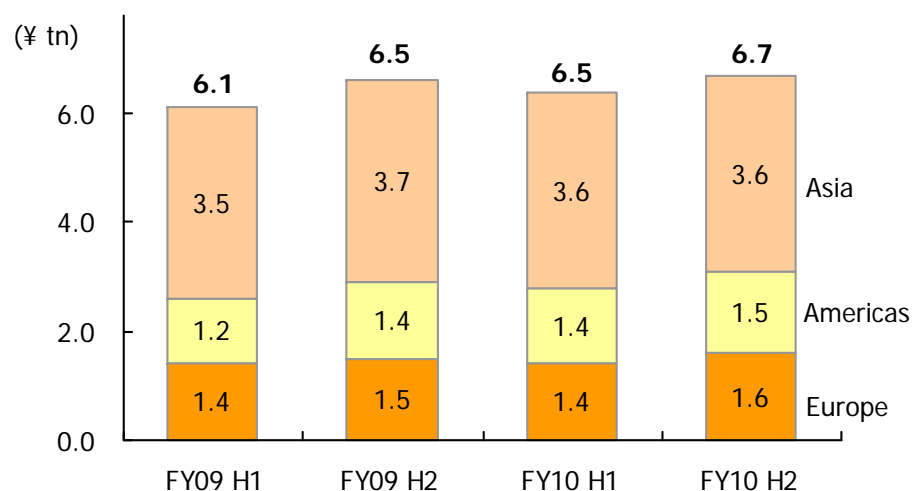
- Continue to promote Asia business and Europe & U.S. non-Japanese corporate/CIB business. Also strengthen Latin America business such as Brazil towards expanding revenue base
- Further enhance efforts to win large-size buy-out financing deals. Promote strengthening of non-interest income such as cross selling, transaction banking, etc.

*1 excl. gains (losses) on CDS

Average loan balance



Average deposit balance



Exchange rates: Actual exchange rate for each period

Corporate – Asia business 1

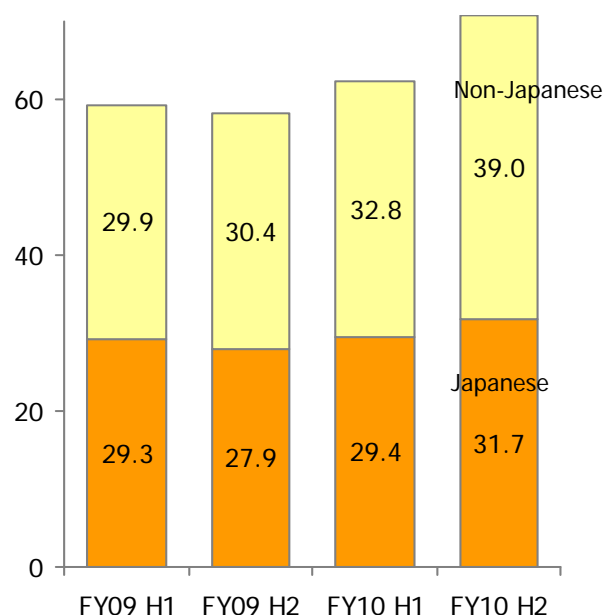
Commercial bank
(Consolidated)



Gross profits

By segment

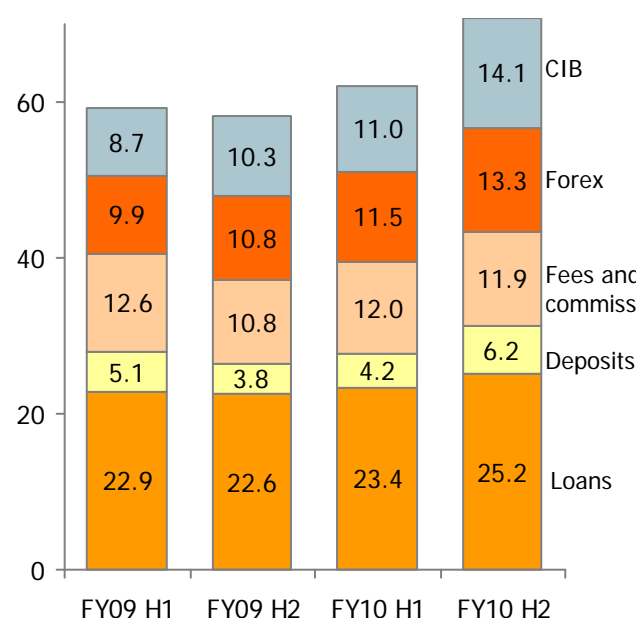
(¥ bn)



- Non-Japanese customers: Loan income strong. Fee income steadily rising, and the pace of revenue growth is accelerating
- Japanese customers: Decline in deposit income due to falling interest rates bottomed out in FY09 H2. Gross profit steadily expanding throughout the FY from rise in income from deposits and the forex market

By product

(¥ bn)

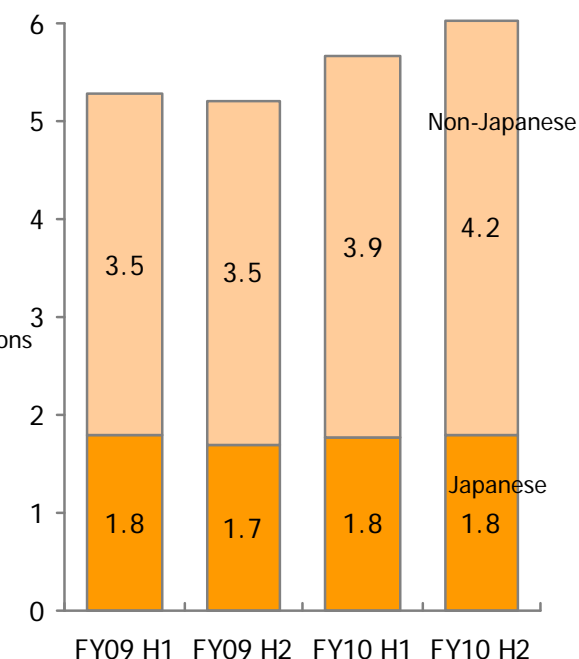


- Loan income continues to expand
 - Rise in balance/income from loans to non-Japanese customers continuing
- CIB income and forex income increasing
 - CIB income steadily rising for structured finance, trade finance, syndicated loans

Average loan balance

By segment

(¥ tn)



- Increase in balance of non-Japanese customers continuing by seizing vigorous capital demand in light of strong economic expansion
- For Japanese customers, the average balance for FY10 H2 up 7% from FY09 H2

Note: Figures are those of BTMU on a consolidated basis (figures for gross profits are those from customer business). Exchange rates: Those adopted in business plan (\$/¥=95, others)

Corporate – Asia business 2



- Pursued investments and alliances, focusing on high-quality Asian companies

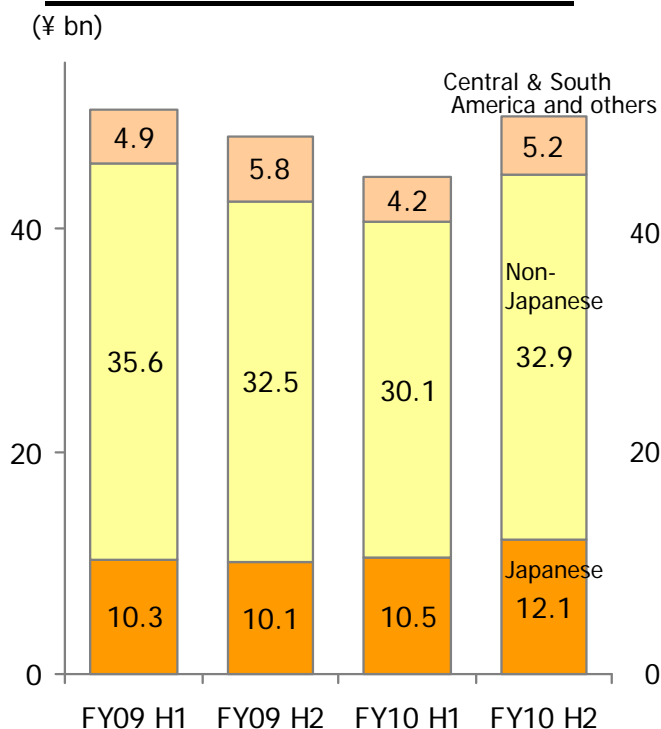
Investments and alliances

	China	Investment in and business alliance with Bank of China (BTMU, Jun 06)
	China	Invest in asset management subsidiary of Shenyin & Wanguo Securities to make an equity method affiliate (MUTB, Apr 11)
	India	Business alliance with ICICI (MUSHD, Aug 06), Tata Capital (MUSHD, Aug 08)
	Indonesia	Investment in Bank Nusantara Parahyangan (BTMU, Dec 07)
	Vietnam	Business alliance with Vietcombank (BTMU, Nov 06)
	Malaysia	Additional investment in CIMB (BTMU, Apr 07)
	South Korea	Business alliance with Daewoo Securities (MUSHD, Jan 07)
	Hong Kong	Additional investment in Dah Sing Financial Holdings to make an equity method affiliate (BTMU, Jun 08)
	Singapore	Additional investment in Kim Eng Holdings to make an equity method affiliate (MUSHD, Nov 07-)

(as of End Apr 11)

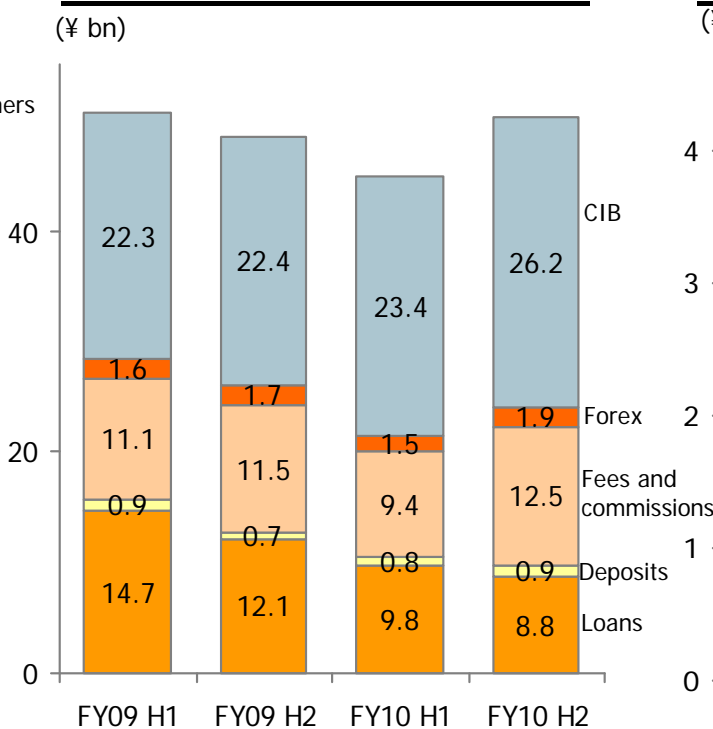
Gross profits

By segment



- Non-Japanese customers: Despite lower loan income in light of sluggish capital demand from large-size companies, FY10 H2 exceeded FY09 H2 for a turnaround in CIB income
- Japanese customers: Fee income continues to expand

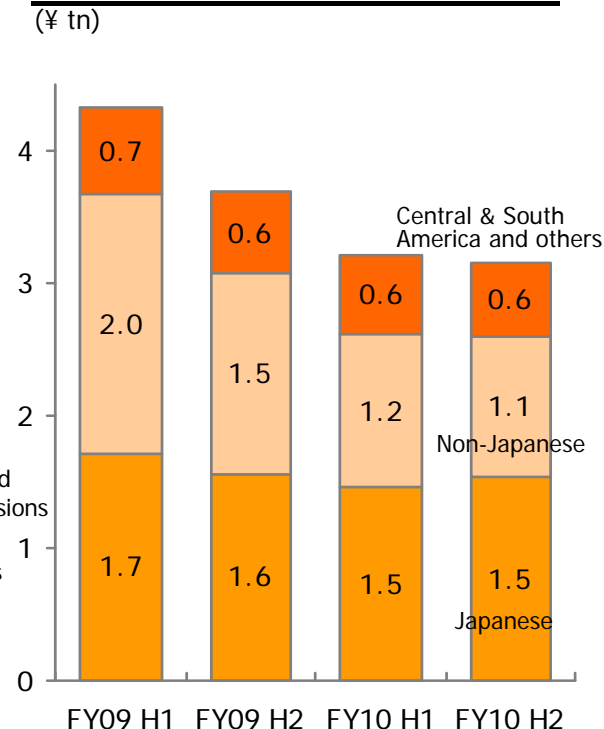
By product



- CIB income strong
 - Structured finance strong, syndicated loans gradually recovering
- Loan income fell as balance declined mainly of non-Japanese customers

Average loan balance

By segment



- Non-Japanese customers: Although the balance shrank due to sluggish capital demand in large companies, the decline stopped in FY10 H2 and basically trended flat
- Japanese customers: The balance declined due to sluggish capital demand but bottomed out in FY10 H2 and is now starting to show signs of a gradual recovery

Note: Figures are those of BTMU on a consolidated basis (figures for gross profits are those from customer business). Exchange rates: Those adopted in our business plan (\$/¥=95, others)

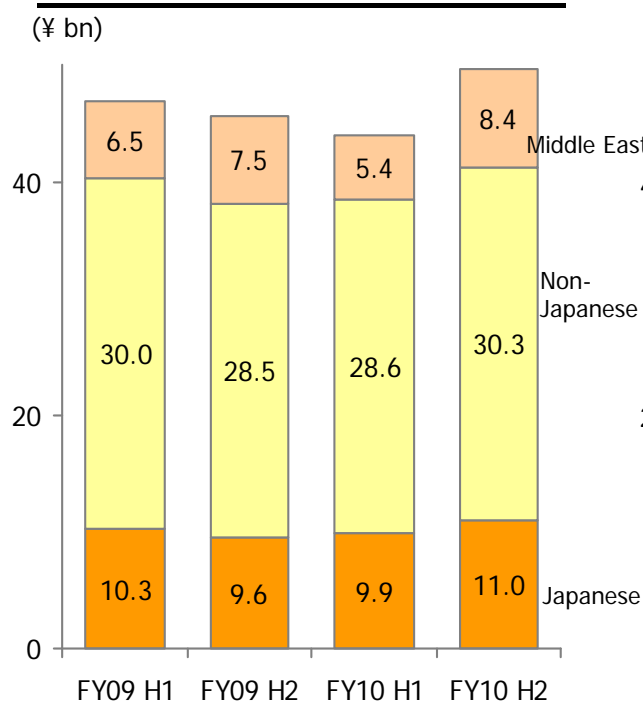
Corporate – Europe business

Commercial bank
(Consolidated)



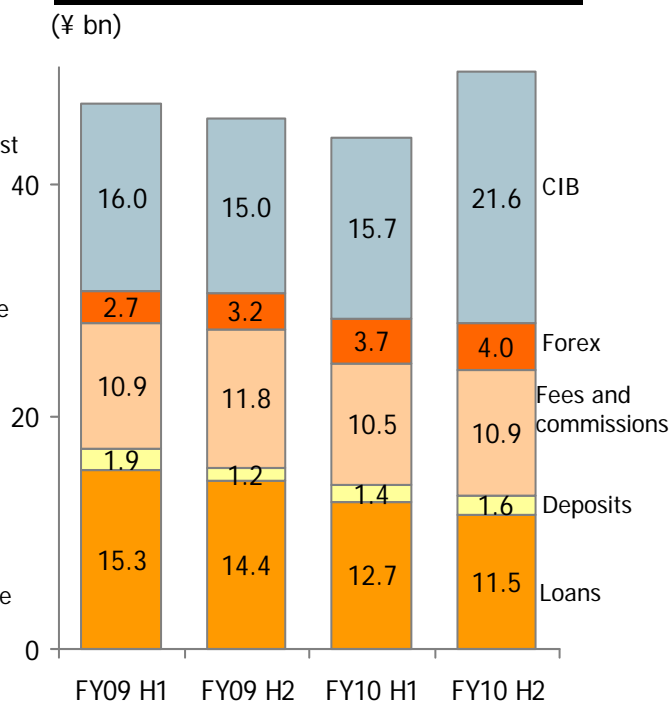
Gross profits

By segment



- Non-Japanese customers: In FY10 H2, the decline in loan income was offset by CIB income, such as from project finance or trade finance, and rose from FY09 H2
- Japanese customers: Deposit income, which had been declining, bottomed out in FY09 H2. Gross profit increased with the accumulation of forex income, etc.
- Middle East: Grew significantly in FY10 H2 mainly with the rise in CIB income

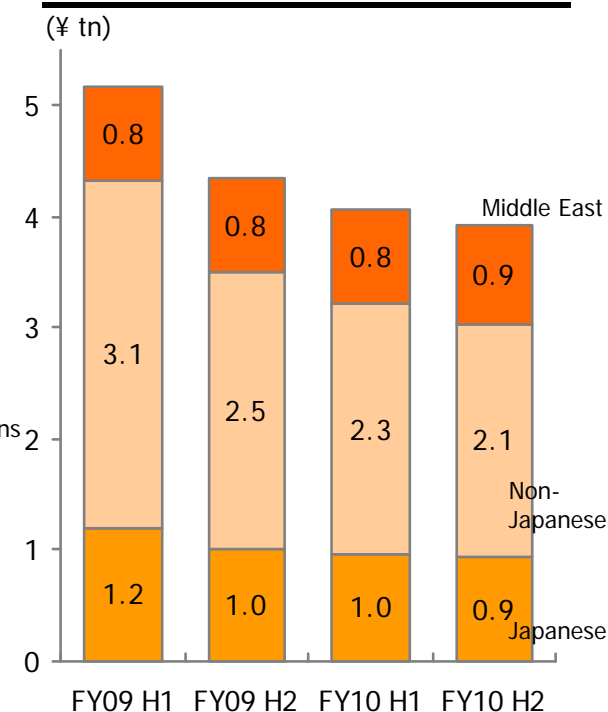
By product



- CIB income grew significantly in FY10 H2
 - Project finance and trade finance strong. Acquisition of project finance assets from RBS contributed
- Loan income declined due to sluggish corporate capital demand

Average loan balance

By segment

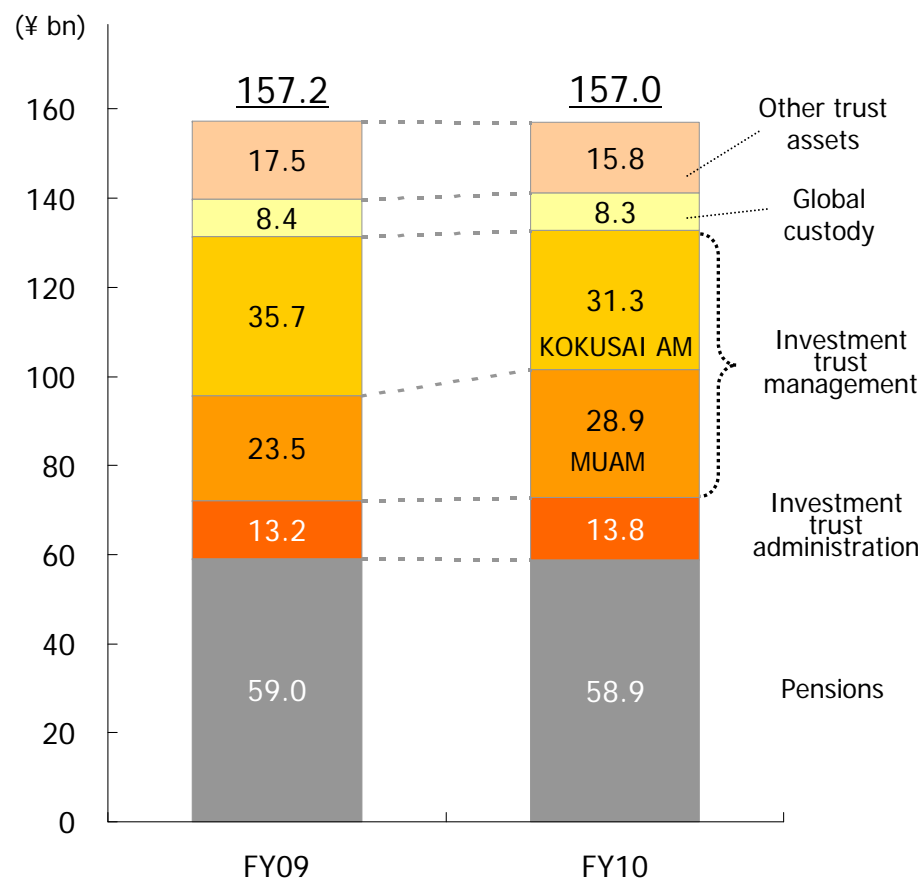


- Non-Japanese customers: Although the balance declined due to sluggish capital demand, it generally bottomed out
- Japanese customers: Although the balance declined due to sluggish capital demand, it bottomed out in FY10 H2 and is now gradually recovering

Note: Figures are those of BTMU on a consolidated basis (figures for gross profits are those from customer business). Exchange rates: Those adopted in our business plan (\$/¥=95, others)

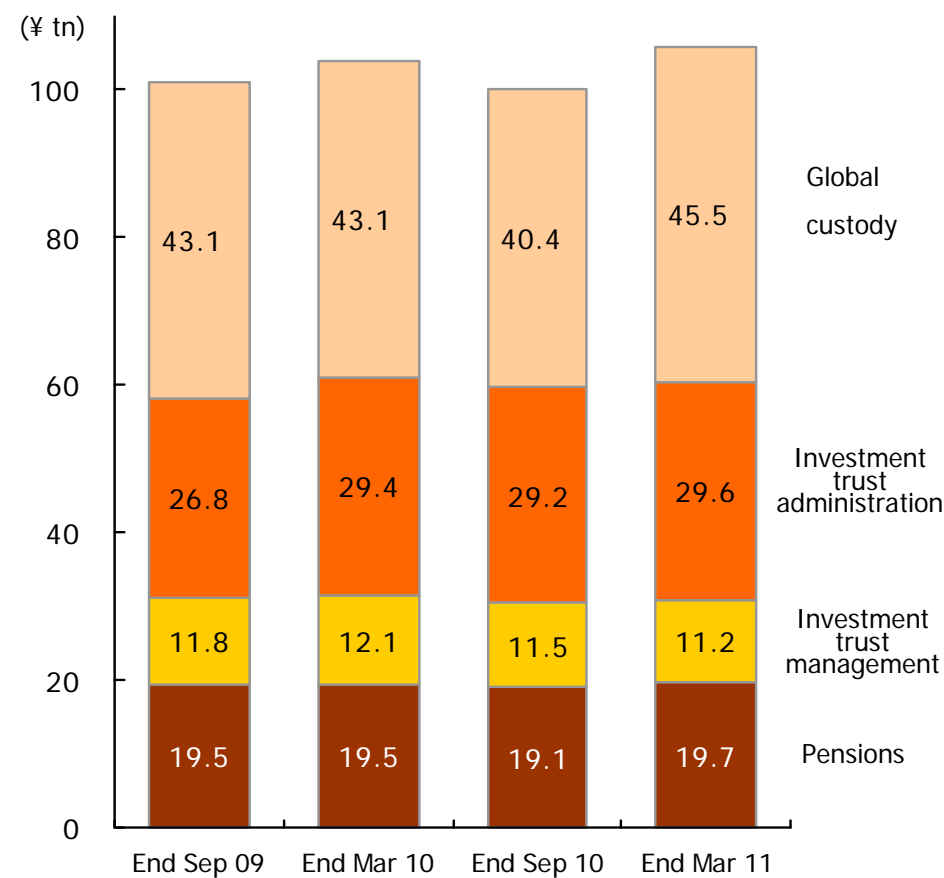
- Gross profits stayed flat in FY10. Net operating profits down 9% to ¥59.8 bn

Consolidated gross profits



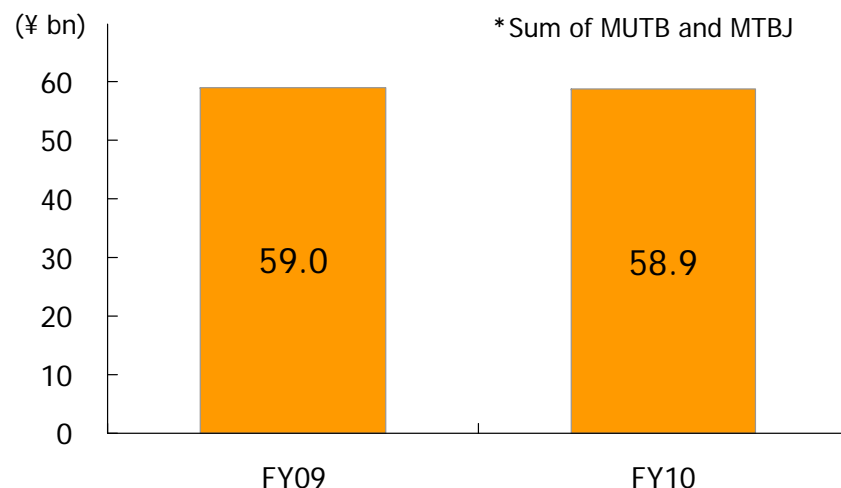
* MTBJ's profits are split into each sections

Balance of main trust assets



* In addition to amounts shown above, asset administration balances also include standing proxy service accounts, independently operated designated money trust and specified money trusts for securities, etc.

Pension business income*



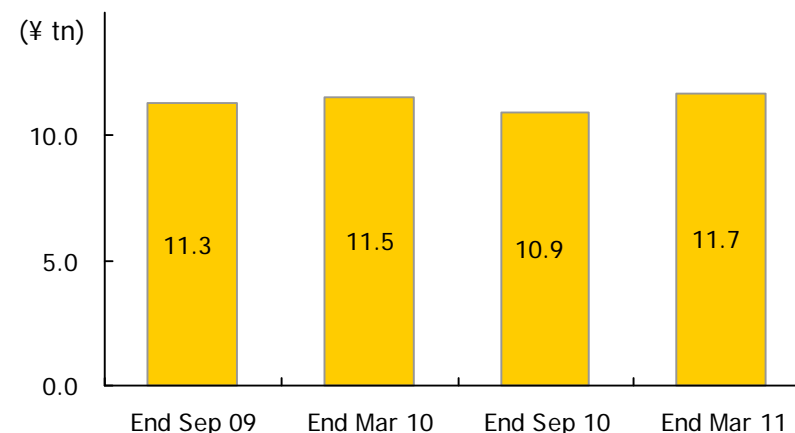
FY10 results: Gross profits ¥58.9 bn (down ¥0.1 bn from FY09)

- The balance of pension trust showed steady growth even under weak equity market conditions, due to continued launch of new products attuned to customers' needs
- In DC pensions, balance of asset administration and investment product sales is now over ¥1.9 tn and ¥1 tn respectively showing our position in this sector as one of the strongest in the domestic market

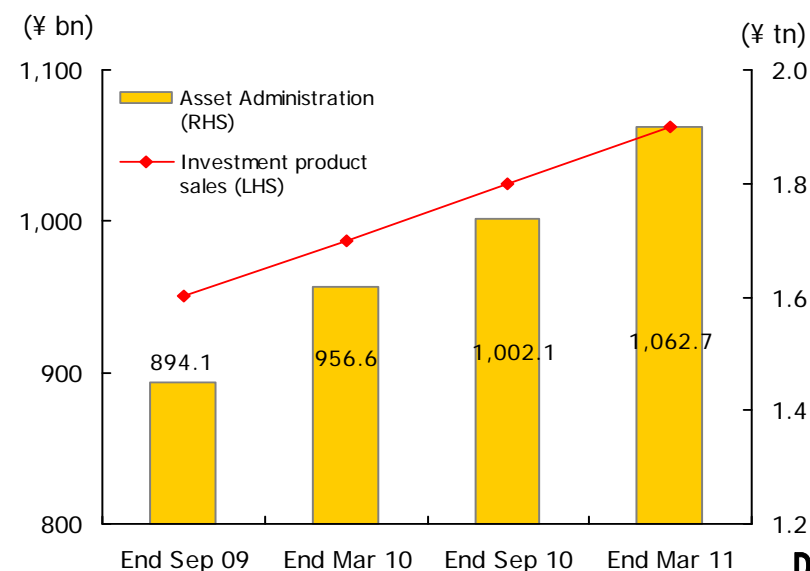
FY11 plans:

- Enhance integrated consulting on pension financing management, and strengthen developing of new products to meet diversifying and sophisticated needs from customers
- Increase the number of institutional management and administration for DC pension funds by increasing utility level for the customers. Also increase the volume of investment product by providing new products to satisfy customers' needs

Pension trust balance



DC pension plan balance Asset administration and Investment product sales

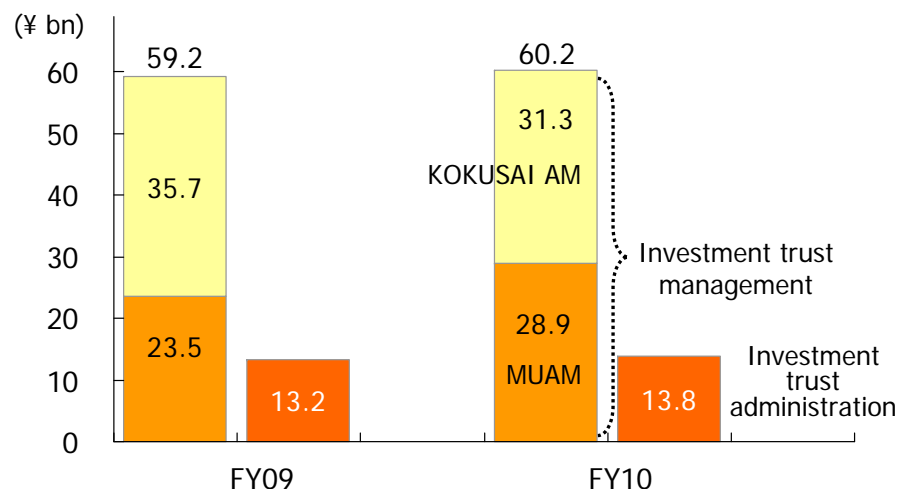


Trust assets - Investment trust management/administration

Consolidated



Investment trust business income*



*Sum of MUTB and MTBJ (Investment trust administration)

FY10 results:

Investment trust management:

Gross profits ¥60.2 bn (+¥1.0 bn from FY09)

Investment trust administration:

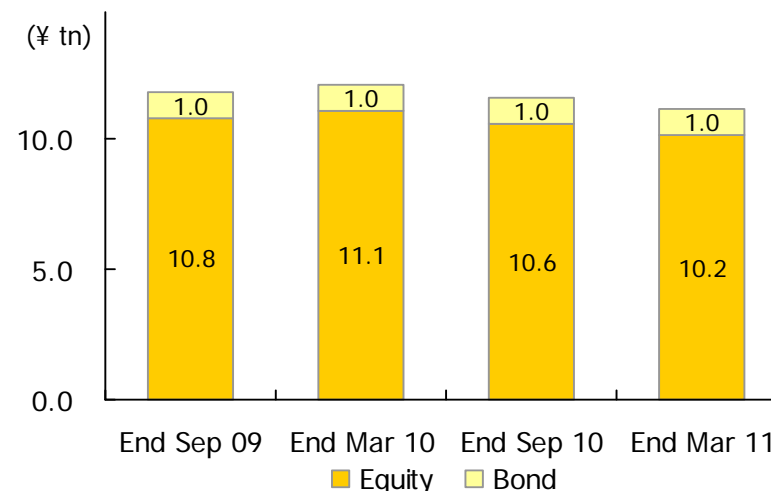
Gross profits ¥13.8 bn (+ ¥0.6 bn from FY09)

- Operating revenue of KOKUSAI AM decreased mainly due to continued outflow from core fund. However, revenue of MUAM increased by inflow towards high-distribution type funds. Resulting balance of the total investment trust management maintains our position as one of the leading companies in the domestic market
- Income increased from previous year by steady accumulation of administration balance, it maintained one of the largest in Japan

FY11 plans:

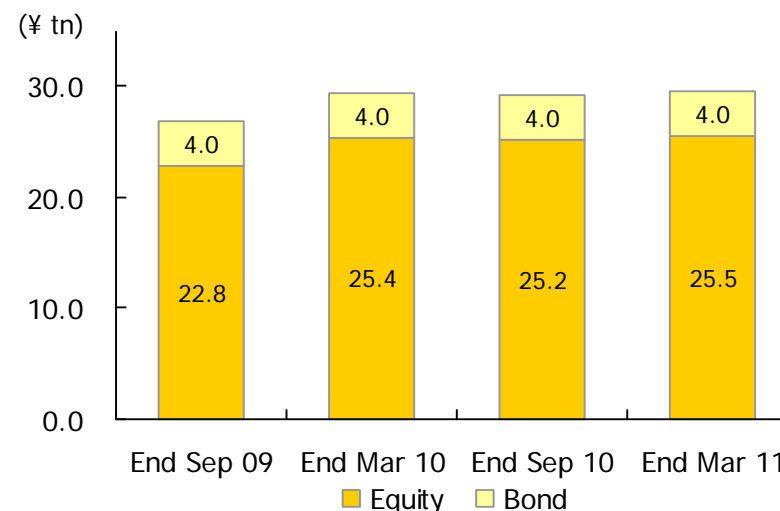
- Strengthen products lineup through collaboration of marketing, fund management and product planning divisions to further enhance support sales of distributors
- Pursue effective sales approach, based on differentiated sales strategies for each distribution channel and products

Investment trust management balance*

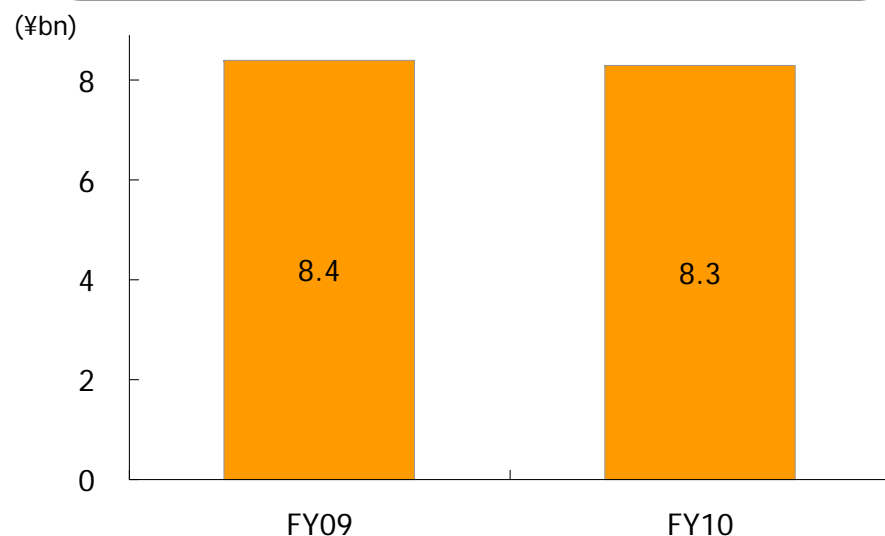


*Sum of MUAM and KOKUSAI AM

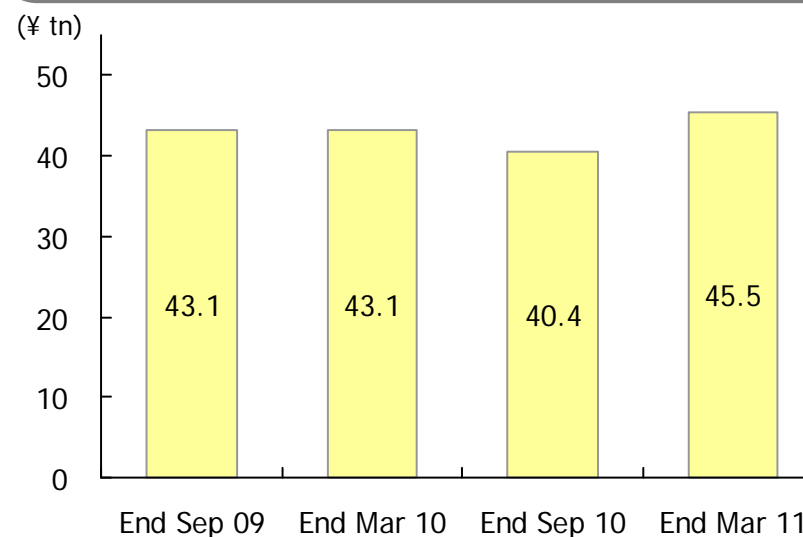
Investment trust administration balance



Global custody business income



Global custody asset balance



FY10 results: Gross profits ¥8.3 bn (down ¥0.1 bn from FY09)

- Business income increased steadily in local currency term, but depreciated due to strong yen
- Balance of global custody asset increased consistently, driven by increase in foreign-registered investment trust

FY11 plans:

- Strengthen service level of foreign-registered investment trust administration
- Develop new customers source and income growth through group companies' collaboration

- MUFG at a Glance
- Outline of Fiscal 2010 Results
- Business Segment Information
- **Asset and Capital**
- Reference

Non performing loans based on the FRL

Sum of non-consolidated  MUFG

(Sum of bank accounts and trust accounts)

(¥bn)

		End Mar 10 (A)	End Sep 10 (B)	End Mar 11 (C)	Changes (C) – (A)	Changes (C) – (B)
1	Bankrupt or De facto Bankrupt	194.2	142.4	131.2	(62.9)	(11.1)
2	Doubtful	845.0	860.7	748.7	(96.2)	(111.9)
3	Special Attention	309.5	412.7	550.6	241.1	137.8
4	Non performing loans based on the FRL	1,348.7	1,415.9	1,430.7	81.9	14.7
5	Close observation not disclosed under FRL	79.4	75.0	94.1	14.7	19.1
6	Other close watch	5,631.9	5,644.7	5,678.1	46.2	33.4
7	Normal	88,269.7	81,999.2	83,575.7	(4,694.0)	1,576.4
8	Total	89,618.5	83,415.2	85,006.4	(4,612.1)	1,591.2

Reserves and secured coverage

Sum of non-consolidated



Reserving of FRL disclosed loans by debtor category (Sum of bank and trust accounts)

(End Mar 11)

(¥bn, %)

		Collateral & guarantee (b)		Reserves (c)		Covered amount (d)=(b)+(c)		Unsecured amount (e)=(a)-(b)	
Claim category		Disclosed balance(a)	Secured ratio (b)/(a)	Reserve ratio (c)/(a)		Covered ratio (d)/(a)		Unsecured ratio (e)/(a)	
1	Bankrupt or De facto Bankrupt	131.2	96.63%	4.4	3.36%	131.2	100.00%	4.4	3.36%
2	Doubtful	748.7	46.76%	212.6	28.40%	562.8	75.16%	398.6	53.23%
3	Special Attention	550.6	51.36%	130.8	23.76%	413.7	75.13%	267.8	48.63%
4	Total	1,430.7	53.11%	347.9	24.31%	1,107.8	77.43%	670.8	46.88%

(End Sep 10)

(¥bn, %)

		Collateral & guarantee (b)		Reserves (c)		Covered amount (d)=(b)+(c)		Unsecured amount (e)=(a)-(b)		
Claim category		Disclosed balance(a)	Secured ratio (b)/(a)		Reserve ratio (c)/(a)		Covered ratio (d)/(a)		Unsecured ratio (e)/(a)	
5	Bankrupt or De facto Bankrupt	142.4	139.7	98.11%	2.6	1.88%	142.4	100.00%	2.6	1.88%
6	Doubtful	860.7	351.4	40.83%	298.0	34.62%	649.5	75.46%	509.2	59.16%
7	Special Attention	412.7	225.6	54.65%	86.0	20.84%	311.6	75.50%	187.1	45.34%
8	Total	1,415.9	716.8	50.62%	386.8	27.31%	1,103.6	77.94%	699.1	49.37%

(End Mar 10)

(¥bn, %)

(End Mar 16)		(End Mar 16)		(End Mar 16)		(End Mar 16)		(End Mar 16)		
	Claim category	Disclosed balance(a)	Collateral & guarantee (b)	Reserves (c)		Covered amount (d)=(b)+(c)		Unsecured amount (e)=(a)-(b)		
			Secured ratio (b)/(a)	Reserve ratio (c)/(a)	Covered ratio (d)/(a)	Unsecured ratio (e)/(a)				
9	Bankrupt or De facto Bankrupt	194.2	191.2	98.45%	3.0	1.54%	194.2	100.00%	3.0	1.54%
10	Doubtful	845.0	334.5	39.59%	326.9	38.69%	661.5	78.28%	510.4	60.40%
11	Special Attention	309.5	120.0	38.79%	83.4	26.95%	203.5	65.74%	189.4	61.20%
12	Total	1,348.7	645.8	47.88%	413.4	30.65%	1,059.2	78.53%	702.9	52.11%

Change of reserve ratio by debtor category

(Commercial Bank)

(%)

	Debtor category	End Mar 10	End Sep 10	End Mar 11	Change from End Mar 10	Change from End Sep 10
1	Normal	0.15%	0.13%	0.12%	(0.03)	0.00
2	Close watch	5.22%	5.08%	6.00%	0.77	0.91
3	(Unsecured portion)	10.89%	10.41%	13.10%	2.21	2.68
4	Other close watch	3.61%	3.40%	3.54%	(0.06)	0.14
5	(Unsecured portion)	7.65%	6.93%	7.78%	0.12	0.85
6	Close observation	28.40%	22.67%	25.19%	(3.20)	2.51
7	(Unsecured portion)	48.52%	49.91%	53.23%	4.70	3.32
8	High risk (Unsecured portion)	62.71%	57.12%	53.14%	(9.56)	(3.98)

(Trust Bank)

(%)

	Debtor category	End Mar 10	End Sep 10	End Mar 11	Change from End Mar 10	Change from End Sep 10
1	Normal	0.16%	0.13%	0.13%	(0.03)	0.00
2	Close watch	3.48%	2.95%	3.10%	(0.37)	0.14
3	(Unsecured portion)	7.21%	4.89%	5.13%	(2.08)	0.24
4	Other close watch	2.12%	2.44%	2.65%	0.53	0.20
5	(Unsecured portion)	4.58%	4.02%	4.37%	(0.21)	0.34
6	Close observation	23.98%	29.72%	30.46%	6.48	0.73
7	(Unsecured portion)	30.76%	81.81%	76.91%	46.14	(4.90)
8	High risk (Unsecured portion)	83.36%	77.35%	61.58%	(21.78)	(15.77)

Note: Reserve ratios by self-assessed debtor category are calculated based on accounts under FRL (loans and bills discounted, foreign exchanges, customers' liabilities for acceptances and guarantees, securities lent, credit related suspense payments, accrued interest, guaranteed private placement bonds).
A portion of loans guaranteed by guarantee companies, etc. are excluded

Investment securities portfolio



Available-for-sale securities Net unrealized gains/losses

(Consolidated)

(¥bn)

		Amount on consolidated Balance sheet	End Mar 11 Net unrealized gains/losses	Changes from End Sep 10
1	Domestic Equities	3,566.3	281.2	193.3
2	Domestic Bonds	48,098.4	70.8	(282.8)
3	Foreign Equities	282.2	83.6	19.2
4	Foreign Bonds	13,637.5	(46.8)	(325.7)
5	Others	1,613.9	(61.3)	26.1
6	Total	67,198.5	327.6	(369.7)

(Reference)

Marketable shares issued by affiliated subsidiaries, related companies and others

(¥bn)

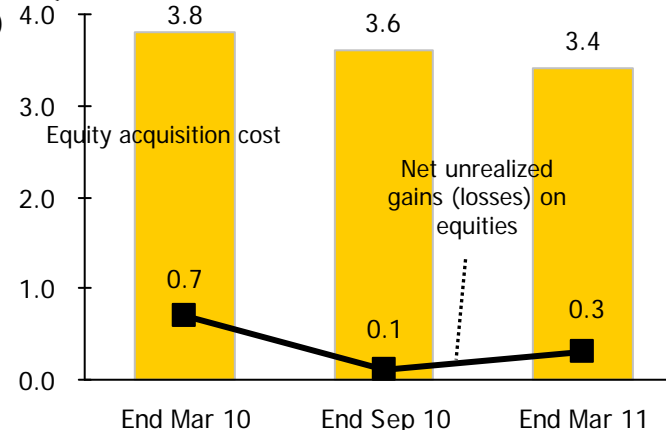
(Sum of non-consolidated)

	Net unrealized gains/losses		
	End Sep 10	End Mar 11	Change
1 Stocks of subsidiaries and affiliates	(14.1)	9.6	23.7

Equity holdings*1

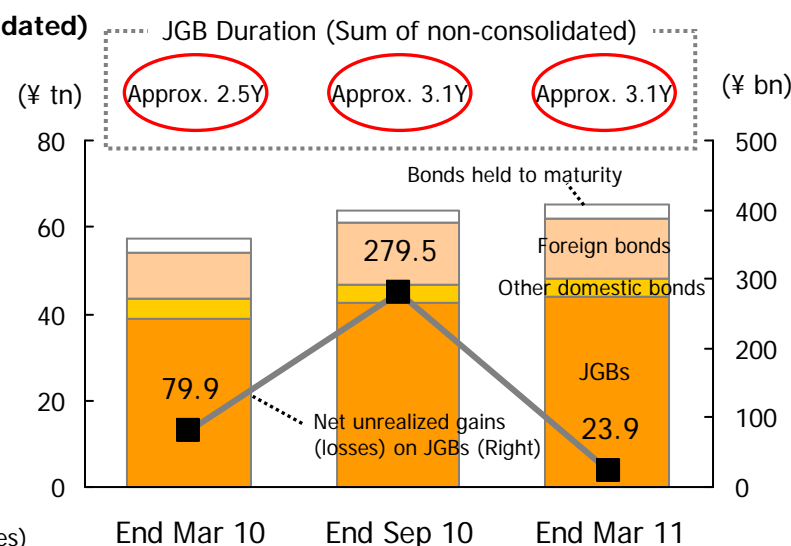
(Consolidated)

(¥ tn)



Bond holdings balance and net unrealized gains /losses, etc.*2

(Consolidated)



*1 Sum of domestic and foreign equities (those with a market price in available-for-sale securities)

*2 Balance sheet value (acquisition cost for held-to-maturity bonds; market value for available-for-sale securities)

JGBs, other domestic bonds, Foreign bonds: Available for sales securities with market values

Exposure to securitized products 1: Overview

- Includes BTMU (including UB), MUTB and MUMSS
- Products covered: Securitized products on managerial accounting basis (includes held to maturity). Do not include MBS arranged and guaranteed by U.S. GSEs, etc. (stated separately), Japanese RMBS such as Japanese Housing Finance Agency Securities, and products held by funds such as investment trusts
- As of End Mar 11. Approximate figures, rounded off. Balance is after impairment and before deducting net unrealized losses
- Calculated based on US\$1 = ¥83.15 (As of End Sep 10; ¥83.82)

Overview of holdings of securitized products (as of End Mar 11)

(1) Balance, net unrealized gains (losses)

	Balance		Net unrealized gains (losses)		Net unrealized gains (losses) as a % of balance		Of which, securities available for sale	
		Change from End Sep 10		Change from End Sep 10		Change from End Sep 10	Balance	Net unrealized gains (losses)
1 Securitized products	1,457	(2)	(78)	(2)	(5.4)%	(0.2)%	400	7
2 RMBS	107	30	12	4	11.2%	0.7%	107	12
3 Sub-prime RMBS	15	(2)	9	3	64.2%	23.8%	15	9
4 CMBS	28	8	(1)	1	(2.4)%	7.5%	28	(1)
5 CLOs	1,224	(39)	(87)	(8)	(7.1)%	(0.9)%	190	(3)
6 Others (card, etc.)	95	1	(3)	1	(2.7)%	0.8%	71	(2)
7 CDOs	3	(2)	(0)	0	(0.5)%	1.3%	3	(0)
8 SIV investments	0	(0)	0	(0)	-	-	0	0

(2) Simple securitized products*1 ratio

	Balance	%
1 Simple securitized products	1,457	100.0%
2 Re-securitized products*2	0	0.0%
3 Total	1,457	100.0%

*1 Sub-prime ABS, CDOs and SIVs

(3) Distribution of balance by rating

	AAA	AA	A	BBB	BB or lower	Unrated	Total
1 Securitized products	443	745	97	76	94	1	1,457
2 RMBS	47	16	17	4	22	-	107
3 Sub-prime RMBS	6	1	-	1	6	-	15
4 CMBS	10	5	8	1	4	-	28
5 CLOs	328	703	68	64	61	-	1,224
6 Others (card, etc.)	57	20	4	7	6	1	95
7 CDOs	1	1	-	-	1	-	3
8 SIV investments	-	-	-	-	0	-	0

(4) Distribution of balance by region

	Americas	Europe	Asia	Japan	Total
1	1,203	235	1	18	1,457
2	97	10	-	-	107
3	15	-	-	-	15
4	15	3	-	10	28
5	1,001	222	-	0	1,224
6	88	-	-	7	95
7	2	-	1	-	3
8	0	-	-	-	0

Residential Mortgage-Backed Securities (RMBS)

(1) Distribution of balance by vintage

(¥bn)

	Before 04	05	06	07	Total
1 RMBS	48	14	24	21	107
2 Sub-prime RMBS	-	3	9	2	15
3 Prime RMBS	48	11	14	19	92

(2) Distribution of Sub-prime RMBS*² unrealized gains (losses) by vintage

(¥bn)

	05	06	07	Total
1 Sub-prime RMBS (balance)	3	9	2	15
2 Net unrealized gains (losses)	0	5	4	9
3 Net unrealized gains (losses) as a % of balance	7.0%	57.3%	200.2%	64.2%

*² Initial WAL (Weighted Average Life) was approx. 3.5 years

Collateralized Loan Obligations (CLOs)

(1) Balance, net unrealized gains (losses)

(¥bn)

	Balance	Net unrealized gains (losses)	Net unrealized gains (losses) as a % of balance	Change from End Sep 10
1 CLOs	1,224	(87)	(7.1)%	(0.9)%
2 Arbitrage CLOs	1,047	(84)	(8.0)%	(1.0)%
3 Balance sheet CLOs, etc.	177	(4)	(2.0)%	0.3%

(2) Distribution of balance by rating

(¥bn)

	AAA	AA	A	BBB	BB or lower	Unrated	Total
1	328	703	68	64	61	-	1,224
2	216	657	52	63	60	-	1,047
3	112	46	16	1	1	-	177

(3) Distribution of balance by region

(¥bn)

	Americas	Europe	Asia	Japan	Total
1 CLOs	1,001	222	-	0	1,224
2 Arbitrage CLOs	932	116	-	-	1,047
3 Balance sheet CLOs, etc.	70	106	-	0	177

Note:

Most of the CLOs are evaluated based on reasonably estimated amounts derived using our own calculation methods in order to enhance the accuracy of our valuation

Special Purpose Entities (SPEs)

[ABCP (Asset Backed CP)]

- We are engaged in sponsoring ABCP issuance for securitization of our clients' assets
- The balance of assets purchased by ABCP conduits (special purpose companies for issuing ABCP) as of end Mar 11 was ¥3.57tn (¥0.90tn overseas)
- The purchased assets are mainly receivables and they do not include residential mortgages

Credit exposure related to leveraged loans

[Leveraged loans for structuring or distributing]

- Not engaged in origination and distribution of securitized products of leveraged loans, no balance of leveraged loan for securitization

[LBO loans]

(1) Balance of LBO loans (¥bn)

		Balance	Change from End Mar 10
1	LBO loans (commitment basis) *3	328	(154)
2	Booking basis	285	(133)

*3 Includes balance after refinancing

(2) Distribution of balance by region (¥bn)

	Americas	Europe	Asia	Japan	Total
1	23	100	21	184	328
2	13	88	19	165	285

U.S. GSE related

(1) Balance, net unrealized gains (losses)

(¥bn)

		Balance		Net unrealized gains (losses)		Net unrealized gains (losses) as a % of balance	
			Change from End Sep 10		Change from End Sep 10		Change from End Sep 10
1	MBS*4	3,113	(342)	4	(22)	0.1%	(0.6)%
2	Agency Securities*5	389	(176)	3	(7)	0.8%	(0.9)%

*4 Arranged and guaranteed by Fannie Mae, Freddie Mac and Ginnie Mae

*5 Issued by the above three institutions and Federal Home Loan Banks

Risk-Adjusted Capital ratios (Based on the Basel II Standards)

(¥ bn)

	End Mar 10	End Mar 11
1 Total qualifying capital	13,991.7	13,080.8
2 Tier1	10,009.6	9,953.3
3 Preferred stocks	640.0	390.0
4 Preferred securities	1,571.5	1,362.7
5 Net unrealized losses on investment securities	-	-
6 Tier2 (includable as qualifying capital)	4,449.6	3,920.4
7 Net unrealized gains on investment securities	362.7	136.5
8 Subordinated debt	3,684.6	3,463.3
9 General allowance for credit losses, etc.	252.9	172.9
10 Deduction from total qualifying capital	(467.5)	792.9
11 Risk-adjusted assets	94,081.3	87,804.9
12 Credit risk weighted asset* ¹	85,292.7	79,207.3
13 Market risk weighted asset	1,902.7	1,994.1
14 Operational risk weighted asset	6,885.8	6,603.4
15 Risk-adjusted capital ratio (%)	14.87%	14.89%
16 Tier 1 ratio (%)	10.63%	11.33%
17 Outlier ratio	8.6%	11.9%* ²

Changes: Main factors

Tier1 ¥(56.3) bn

- Net income +¥583.0 bn
- FY10 dividend (incl. planned amt.) ¥(188.0) bn
- Acquisition and Cancellation of preferred shares ¥(250.0) bn
- Change of preferred securities including redemption ¥(208.7) bn

Tier2 ¥(529.1) bn

- Change of 45% of unrealized gains on investment securities ¥(226.1) bn
- Change of general allowance for credit losses, etc. ¥(79.9) bn
- Change of subordinated debt ¥(221.2) bn

*1 Based on the Advanced Internal Ratings-Based approach (AIRB)

*2 Preliminary basis

Deferred tax assets



Tax Effects of the Items Comprising Net Deferred Tax Assets

(¥ bn)

(Commercial bank)		End Mar 10 (A)	End Mar 11 (B)	Change (B) - (A)
1	Deferred tax assets	1,024.5	1,039.1	14.5
2	Net operating losses carried forwards	267.2	23.6	(243.5)
3	Allowance for credit losses	446.8	456.3	9.5
4	Write-down on investment securities	293.7	294.2	0.5
5	Unrealized losses on other securities	93.2	113.9	20.6
6	Reserve for retirement benefits	85.8	92.8	7.0
7	Other	458.8	469.1	10.2
8	Valuation allowance	(621.1)	(411.0)	210.1
9	Deferred tax liabilities	517.3	375.4	(141.8)
10	Unrealized gains on other securities	275.7	178.1	(97.5)
11	Net deferred gains on hedges	76.6	44.7	(31.9)
12	Revaluation gains on securities upon merger	68.6	49.5	(19.1)
13	Gains on securities contributed to employee retirement benefits trust	65.9	65.9	(0.0)
14	Other	30.2	37.1	6.8
15	Net deferred tax assets	507.2	663.6	156.3

(¥ bn)

(Trust bank)		End Mar 10 (A)	End Sep 10 (B)	Change (B) - (A)
1	Deferred tax assets	86.5	62.1	(24.3)
2	Write-down on investment securities	87.3	59.5	(27.7)
3	Net operating losses carried forwards	24.3	5.0	(19.3)
4	Allowance for credit losses	25.9	24.6	(1.2)
5	Unrealized losses on other securities	12.8	14.4	1.5
6	Other	55.0	58.1	3.0
7	Valuation allowance	(118.9)	(99.6)	19.3
8	Deferred tax liabilities	90.7	51.0	(39.7)
9	Unrealized gains on other securities	60.9	18.4	(42.4)
10	Reserve for retirement benefits	16.7	16.5	(0.1)
11	Other	13.1	16.0	2.8
12	Net deferred tax assets	(4.2)	11.1	15.3

Net business profits before credit costs and taxable income

(¥ bn)

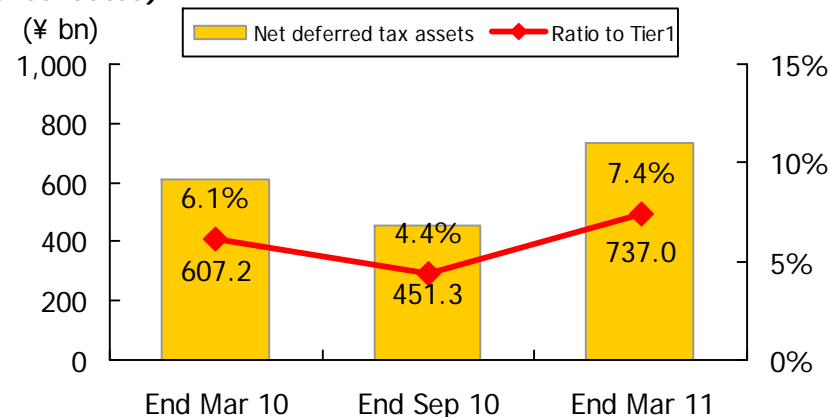
(Commercial bank)		FY06	FY07	FY08	FY09	FY10
Net business profits before credit costs		899.7	828.2	710.8	863.1	1,006.5
Credit costs		(53.4)	76.5	393.4	337.8	166.1
Income before income taxes		958.0	687.0	(195.1)	460.1	674.4
Reconciliation to taxable income		(401.6)	(123.1)	789.1	(3.7)	(28.3)
Taxable income		556.3	563.9	593.9	456.3	646.0

(Trust bank)		FY06	FY07	FY08	FY09	FY10
Net business profits before credit costs		274.3	187.2	131.5	110.2	150.4
Credit costs		(8.1)	(26.3)	(35.5)	23.7	8.0
Income before income taxes		284.0	197.3	88.1	52.0	101.9
Reconciliation to taxable income		(142.9)	(26.3)	(16.0)	23.3	(79.6)
Taxable income		141.1	170.9	72.0	75.3	22.3

Credit costs include gains on loans written off for both commercial bank and trust bank

Balance of Net deferred tax assets and ratio to Tier 1 capital

(Consolidated)



(1) Benefit obligation

(¥ bn)

		End Mar 10	End Mar 11	Change
1	Projected benefit obligation (A)	1,896.5	1,949.7	53.2
2	Discount rates	(1.0% ~12.0%)	(1.0% ~9.0%)	
3	Fair value of plan assets (B)	2,111.3	2,018.6	(92.6)
4	Prepaid pension cost (C)	580.9	500.2	(80.7)
5	Reserve for retirement benefits (D)	61.8	59.1	(2.6)
6	Total amount unrecognized (A) - (B) + (C) - (D)	304.3	372.1	67.7
7	Unrecognized net actuarial loss	334.1	392.2	58.0
8	Unrecognized prior service cost	(29.8)	(20.0)	9.7

(2) Net periodic cost

(¥ bn)

		FY09	FY10	Change
9	Net periodic cost of retirement benefits	111.7	73.1	(38.6)
10	Service cost	46.9	45.5	(1.4)
11	Interest cost	38.4	45.9	7.5
12	Expected return on plan assets	(65.3)	(72.6)	(7.2)
13	Amortization of unrecognized prior service cost	(9.6)	(9.5)	0.1
14	Amortization of unrecognized net actuarial loss	87.8	46.7	(41.1)
15	Other	13.6	17.0	3.4

- MUFG at a Glance
- Outline of Fiscal 2010 Results
- Business Segment Information
- Asset and Capital
- **Reference**

Exposures by country and region 1 Commercial bank consolidated



(US\$ Million)

		Loans						Loans		
		End Mar 11 (a)	Short Term	Mid/Long Term	Japanese	Non-Japanese	Financial Institution	End Sep 10 (b)	change (a) - (b)	%
1	Thailand	5,587	1,648	3,939	3,075	2,487	25	4,917	670	13.6%
2		100.0%	29.5%	70.5%	55.0%	44.5%	0.4%			
3	Indonesia	4,035	1,367	2,668	2,593	1,442	-	3,660	375	10.2%
4		100.0%	33.9%	66.1%	64.3%	35.7%	-			
5	Korea	3,431	1,650	1,780	876	2,093	463	3,090	341	11.0%
6		100.0%	48.1%	51.9%	25.5%	61.0%	13.5%			
7	Malaysia	4,391	1,482	2,909	416	3,699	276	3,057	1,334	43.6%
8		100.0%	33.8%	66.2%	9.5%	84.2%	6.3%			
9	Philippines	713	216	497	229	484	-	698	15	2.1%
10		100.0%	30.3%	69.7%	32.1%	67.9%	-			
11	Singapore	6,529	2,078	4,451	1,658	4,848	24	6,298	231	3.7%
12		100.0%	31.8%	68.2%	25.4%	74.3%	0.4%			
13	Hong Kong	11,523	3,099	8,424	1,785	9,548	190	10,445	1,078	10.3%
14		100.0%	26.9%	73.1%	15.5%	82.9%	1.6%			
15	Taiwan	2,308	1,355	953	406	1,902	-	1,651	657	39.8%
16		100.0%	58.7%	41.3%	17.6%	82.4%	-			
17	China	7,136	4,720	2,417	4,477	2,363	296	6,737	399	5.9%
18		100.0%	66.1%	33.9%	62.7%	33.1%	4.1%			
19	India	7,259	2,344	4,915	605	5,470	1,185	5,442	1,817	33.4%
20		100.0%	32.3%	67.7%	8.3%	75.4%	16.3%			
21	Total Asia (10 countries)	52,912	19,959	32,953	16,120	34,336	2,459	45,995	6,917	15.0%
22		100.0%	37.7%	62.3%	30.5%	64.9%	4.6%			
23	Argentina	21	9	12	19	2	-	17	4	23.5%
24		100.0%	42.9%	57.1%	90.5%	9.5%	-			
25	Brazil	1,495	139	1,356	39	1,140	316	1,345	150	11.2%
26		100.0%	9.3%	90.7%	2.6%	76.3%	21.1%			
27	Mexico	1,326	223	1,103	384	942	-	1,087	239	22.0%
28		100.0%	16.8%	83.2%	29.0%	71.0%	-			
29	Total C&S America (3 countries)	2,842	371	2,471	442	2,084	316	2,449	393	16.0%
30		100.0%	13.1%	86.9%	15.6%	73.3%	11.1%			
31	Russia	3,109	404	2,704	206	2,395	508	3,150	(41)	(1.3)%
32		100.0%	13.0%	87.0%	6.6%	77.0%	16.3%			
33	Turkey	664	174	490	61	186	418	551	113	20.5%
34		100.0%	26.2%	73.8%	9.2%	28.0%	63.0%			

* Loans outstanding on consolidated basis including UB, counted by the nationality of each borrower for internal management purpose.
(including on shore loans in local currencies, loans with guarantees and/or collaterals)

Exposures by country and region 2

Trust bank consolidated



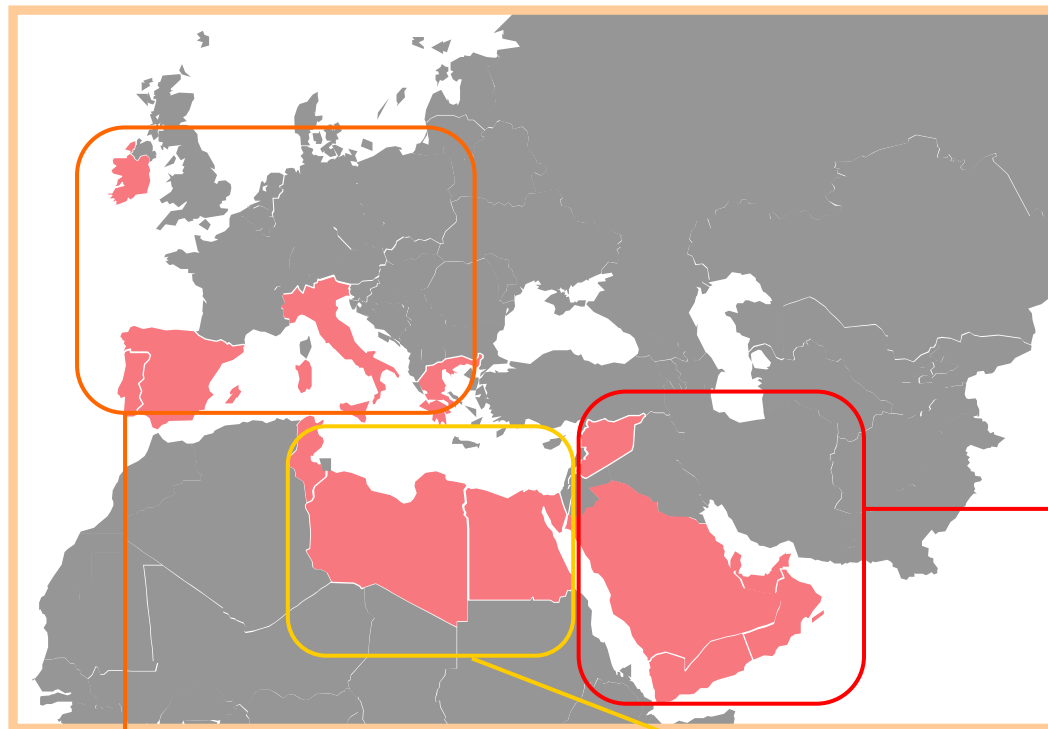
(US\$ Million)

		Loans						Loans		
		End Mar 11 (a)	Short Term	Mid/Long Term	Japanese	Non-Japanese	Financial Institution	End Sep 10 (b)	change (a) - (b)	%
1	Thailand	383	89	294	383	-	-	286	97	34.2%
2		100.0%	23.3%	76.7%	100.0%	-	-			
3	Indonesia	220	155	64	220	0	-	139	80	57.4%
4		100.0%	70.5%	29.5%	99.9%	0.1%	-			
5	Korea	100	100	-	-	-	100	100	-	-
6		100.0%	100.0%	-	-	-	100.0%			
7	Malaysia	36	-	36	36	-	-	35	0	1.0%
8		100.0%	-	100.0%	100.0%	-	-			
9	Philippines	61	-	61	61	-	-	63	(1)	(3.0)%
10		100.0%	-	100.0%	100.0%	-	-			
11	Singapore	648	295	352	648	-	-	559	89	15.9%
12		100.0%	45.6%	54.4%	100.0%	-	-			
13	Hong Kong	300	186	114	300	-	-	283	16	5.9%
14		100.0%	62.0%	38.0%	100.0%	-	-			
15	Taiwan	0	0	-	0	-	-	0	0	0.7%
16		100.0%	100.0%	-	100.0%	-	-			
17	China	0	0	-	0	-	-	10	(10)	(98.6)%
18		100.0%	100.0%	-	100.0%	-	-			
19	India	56	20	36	36	-	20	58	(2)	(4.1)%
20		100.0%	35.6%	64.4%	64.4%	-	35.6%			
21	Total Asia	1,806	846	960	1,686	0	120	1,537	269	17.5%
22	(10 countries)	100.0%	46.9%	53.1%	93.3%	0.0%	6.6%			
23	Argentina	0	0	-	-	0	-	0	0	11.9%
24		100.0%	100.0%	-	-	100.0%	-			
25	Brazil	-	-	-	-	-	-	-	-	-
26		-	-	-	-	-	-	-	-	-
27	Mexico	-	-	-	-	-	-	-	-	-
28		-	-	-	-	-	-	-	-	-
29	Total C&S America	0	0	-	-	0	-	0	0	11.9%
30	(3 countries)	100.0%	100.0%	-	-	100.0%	-			
31	Russia	-	-	-	-	-	-	-	-	-
32		-	-	-	-	-	-	-	-	-
33	Turkey	-	-	-	-	-	-	-	-	-
34		-	-	-	-	-	-	-	-	-

* Loans outstanding on consolidated basis, counted by the nationality of each borrower for internal management purpose.
(including on shore loans in local currencies, loans with guarantees and/or collaterals)

Loans to European Peripheral countries, North Africa and Middle East

Sum of non-consolidated



(US\$ million)

	Loan balance as of End Mar 11
UAE	4,032
Qatar	3,579
Saudi Arabia	1,221
Oman	472
Bahrain	363
Syria	-
Yemen	-

(US\$ million)

	Loan balance as of End Mar 11
Spain	3,182
Italy	1,577
Ireland	569
Portugal	248
Greece	15

(US\$ million)

	Loan balance as of End Mar 11
Egypt	187
Tunisia	4
Libya	-

Major subsidiaries and affiliates

(As of End Mar 11)



Major Consolidated Subsidiaries

Company name	Capital (¥mm)	Percentage of voting right* held (%)
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	1,711,958	100.00 (-)
Mitsubishi UFJ Trust and Banking Corporation	324,279	100.00 (-)
Mitsubishi UFJ NICOS Co., Ltd.	109,312	84.98 (-)
Mitsubishi UFJ Securities Holdings Co., Ltd.	65,518	100.00 (-)
Mitsubishi UFJ Asset Management Co. Ltd.	2,000	100.00 (45.00)
NBL Co., Ltd.	10,000	89.74 (89.74)
Mitsubishi UFJ Merrill Lynch PB Securities Co., Ltd.	8,000	50.98 (50.98)
kabu.com Securities Co., Ltd.	7,196	56.09 (56.09)
Mitsubishi UFJ Factors Limited	2,080	100.00 (100.00)
MU Frontier Servicer Co., Ltd.	1,500	96.47 (96.47)
MU Investments Co., Ltd.	2,526	100.00 (100.00)
Mitsubishi UFJ Morgan Stanley Securities Co., Ltd.	3,000	60.00 (60.00)
KOKUSAI Asset Management Co., Ltd.	2,680	66.81 (66.81)
ACOM CO., LTD.	63,832	40.18 (2.60)
Mitsubishi UFJ Capital Co., Ltd.	2,950	40.26 (40.26)
Mitsubishi UFJ Research and Consulting Co., Ltd.	2,060	64.81 (64.81)
The Master Trust Bank of Japan, Ltd.	10,000	46.50 (46.50)
Mitsubishi UFJ Real Estate Services Co., Ltd.	300	100.00 (100.00)

Major Equity Method Affiliates

Company name	Capital (¥mm)	Percentage of voting right* held (%)
UnionBanCal Corporation	11,335 (136.3\$mm)	100.00 (100.00)
PT U Finance Indonesia	1,564 (163.0 Indonesia Rupee bn)	85.00 (85.00)
PT. BTMU-BRI Finance	528 (55.0 Indonesia Rupee bn)	55.00 (55.00)
BTMU Capital Corporation	2 (29\$thousand)	100.00 (100.00)
BTMU Leasing & Finance, Inc.	0 (0\$thousand)	100.00 (100.00)
Mitsubishi UFJ Trust International Limited	5,354 (40.0 £mm)	100.00 (100.00)
Mitsubishi UFJ Global Custody S.A.	3,085 (37.1 \$mm)	100.00 (100.00)
Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	831 (10.0 \$mm)	100.00 (100.00)
Mitsubishi UFJ Securities International plc	101,838 (760.6 £mm)	100.00 (100.00)
Mitsubishi UFJ Securities (HK) Holdings, Limited	12,919 (155.3 \$mm)	100.00 (100.00)
Mitsubishi UFJ Securities (USA), Inc.	5,737 (69.0 \$mm)	100.00 (100.00)
Mitsubishi UFJ Wealth Management Bank (Switzerland), Ltd.	5,887 (65.0 Swiss franc mm)	100.00 (100.00)
PT. Bank Nusantara Parahyangan, Tbk.	1,999 (208.2 Indonesia Rupee bn)	75.50 (75.50)

Company name	Capital (¥mm)	Percentage of voting right* held (%)
Mitsubishi UFJ Lease & Finance Company Limited	33,196	23.28 (14.05)
Mitsubishi Research Institute DCS Co., Ltd.	6,059	20.00 (-)
Senshu Ikeda Holdings, Inc.	72,311	20.85 (18.34)
The Chukyo Bank, Ltd.	31,844	39.80 (39.80)
Jibun Bank Corporation	27,500	50.00 (50.00)
Mobit Co., Ltd.	20,000	50.00 (50.00)
JACCS CO., LTD.	16,138	22.05 (22.05)
BOT Lease Co., Ltd.	5,050	22.57 (22.57)
JALCARD, INC.	360	49.37 (49.37)
Morgan Stanley MUFG Securities Co., Ltd.	126,149	49.00 (49.00)
Dah Sing Financial Holdings Limited	6,254 (585.6 HK\$ mm)	15.06 (15.06)
Aberdeen Asset Management PLC	15,370 (114.8 £mm)	16.43 (16.43)
Kim Eng Holdings Limited	16,111 (244.4 Singapore\$ mm)	29.16 (29.16)

* In the "Percentage of voting right held" column figures in parenthesis () indicate the percentage of voting rights indirectly held through subsidiaries

Investment to Morgan Stanley 1 (Preferred, Common stock)



(As of End Mar 11)

< 1. Perpetual Convertible Preferred Stock >

	Brief summary
Name	Series B Non-Cumulative Non-Voting Perpetual Convertible Preferred Stock ("Series B preferred stock")
Number of Shares	7,839,209 shares
Total acquisition amount	US\$7,839.209 mm
Dividends	10% per annum. Non-cumulative. Dividend payment date; each Jan 15, Apr 15, Jul 15 and Oct 15
Issue date	October 13, 2008
Maturity	Perpetual
Conversion price	US\$25.25
Conversion rate	39.604 shares of Common Stock per share of Series B
Mandatory conversion	"After one year, if the price of common shares exceeds 150% of the conversion price for a period of 20 or more trading days out of 30, 50% of the convertible stock will be converted to common stock" After two years, all remaining convertible stock will be converted to common stock under the same terms
Early conversion	Option of the Holder
Priority of dividends	Senior to the Common Stock and at least equally with each other Preferred Stock with respect to the payment of dividends and the distribution of assets
Redemption	No
Voting right	No

- MUFG and Morgan Stanley entered into an agreement to convert "Series B preferred stock" into common stock. The transaction is subject to certain closing conditions, including receipt of required regulatory approvals in certain jurisdictions globally
- MUFG will exchange "Series B preferred stock" to 385 million common stocks, reflecting an increase in the conversion rate of 75 million shares and providing MUFG with an ownership interest in Morgan Stanley of 22.4%. Please see MUFG's press release dated April 21, 2011 for further details

< 2. Perpetual non-convertible preferred stock >

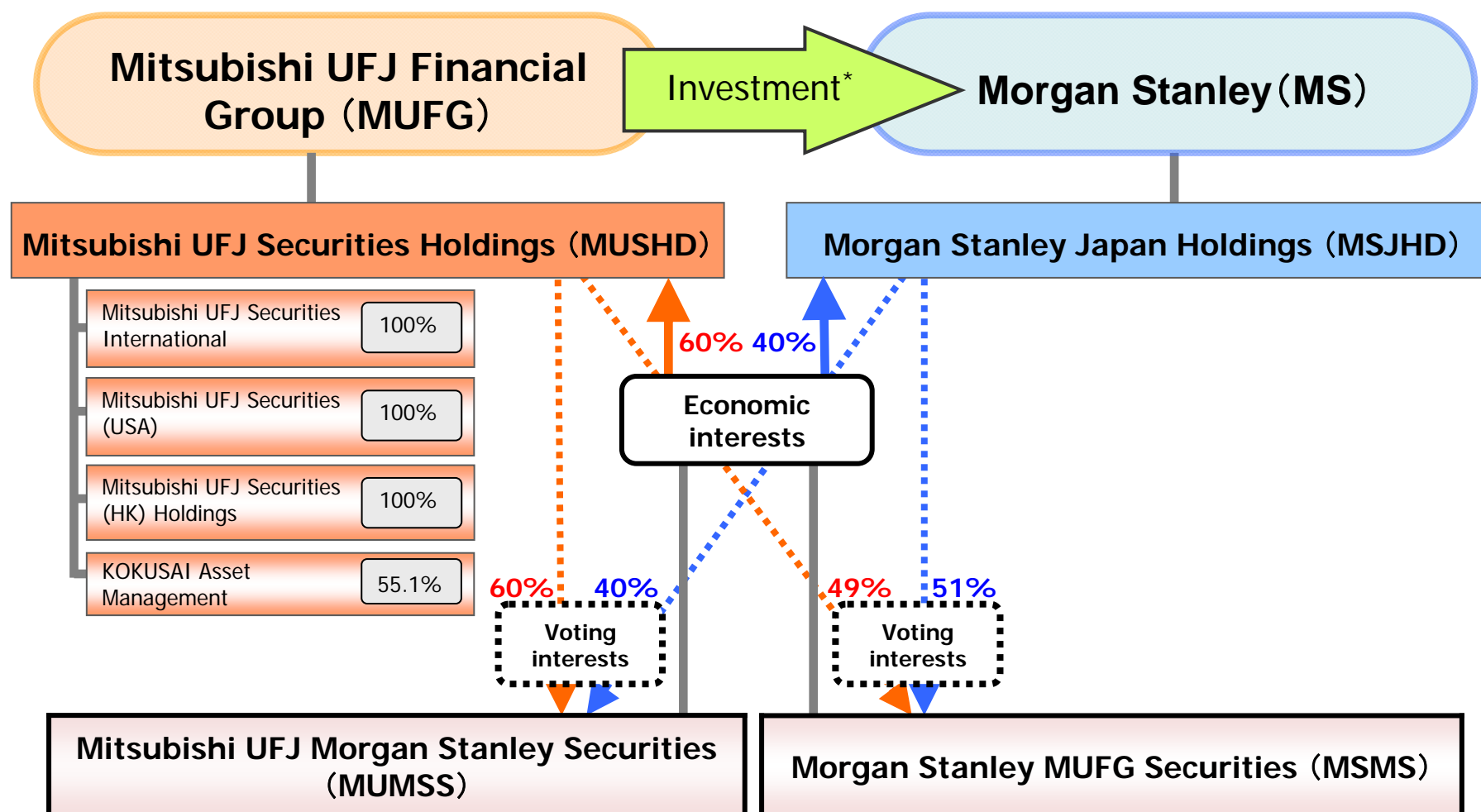
	Brief summary
Name	Series C Non-Cumulative Non-Voting Perpetual Preferred Stock ("Series C preferred stock")
Number of Shares*1	519,882 shares
Total acquisition amount*1	US\$519.882 mm
Dividends	10% per annum. Non-cumulative. Dividend payment date; each Jan 15, Apr 15, Jul 15 and Oct 15
Issue date	October 13, 2008
Maturity	Perpetual
Redemption terms	After three years, Issuer has the right to redeem the stock at 110% of its face value
Priority of dividends	Senior to the Common Stock and at least equally with each other Preferred Stock with respect to the payment of dividends and the distribution of assets
Voting right	No

*1 Original Number of Shares: 1,160,791 shares. Original Total amount: US\$1,160.791 mm

< 3. Common stock >

	Brief summary
Number of Shares	46,553,055 shares
Total acquisition amount	US\$1,176 mm
Book value	US\$25.27 (May 22 nd 09; 29,375,000 shares @US\$24.00, June 11 th 09; 17,178,055 shares @US\$27.44)
Dividends	US\$0.05 per quarter

Investment to Morgan Stanley 2 (Securities alliance structure in Japan)



* MUFG and Morgan Stanley entered into an agreement to convert preferred stock into common stock. The transaction is subject to certain closing conditions, including receipt of required regulatory approvals in certain jurisdictions globally. MUFG will own 22.4% of Morgan Stanley's common stock and Morgan Stanley will be applicable to the equity method of accounting for MUFG's investment through the transaction above

Shares (Common, Preferred stock)

Consolidated



(As of End Mar 11)

	Common Stock	Class 11 Preferred Stock	First Series of Class Preferred Stock
Original issuer		Toyo Trust Bank	MUFG
No. of shares outstanding as of Mar. 31, 2011 (Excluding Treasury Stock) (Balance as of Mar. 31, 2011)	14,150,811,606 shares * ¹	1,000 shares (Yen 0.0bn)	156,000,000 shares (Yen 390.0bn)
No. of shares issued		80,000,000 shares	156,000,000 shares
Total issue amount		Yen 80.0bn	Yen 390.0bn
Dividend yield		0.53%	4.60%
Preferred shares conversion period		Jul. 1, 99~Jul. 31, 14	
Conversion price as of Mar. 31, 2011		Yen 865.9	
Minimum conversion price		Yen 865.9	
Conversion price revision date		on every Aug. 1 from Aug. 1, 99 to Aug. 1, 13	
Mandatory conversion date		Aug. 1, 14	
Minimum mandatory conversion price		Yen 802.6	
Upward revision of conversion price		No	
No. of shares after conversion at conversion price as of Mar. 31, 2011* ²		1,100 shares	
No. of shares after conversion at minimum conversion price* ²		1,100 shares	
No. of shares after conversion at minimum mandatory conversion price* ²		1,200 shares	
		Total (Excluding Treasury Stock)	
Total common shares outstanding if all preferred shares are converted at conversion price as of Mar. 31, 2011* ²			14,150,812,706 shares
Total common shares outstanding if all preferred shares are converted at minimum conversion price* ²			14,150,812,706 shares
Total common shares outstanding if all preferred shares are converted at minimum mandatory conversion price* ²			14,150,812,806 shares

*1 Excluding 83,014 common shares in treasury stock (number of common shares in consolidated treasury stock: 9,413,730)

*2 Excluding treasury stocks by a request for purchase of fractional unit shares

Preferred securities

(As of End Mar 11) Consolidated



Date of Issue	Mar. 17, 2006	Mar. 17, 2006	Mar. 17, 2006	Jan. 19, 2007	Jan. 19, 2007
Issuer	MUFG Capital Finance 1 Limited (Cayman)	MUFG Capital Finance 2 Limited (Cayman)	MUFG Capital Finance 3 Limited * ¹ (Cayman)	MUFG Capital Finance 4 Limited (Cayman)	MUFG Capital Finance 5 Limited (Cayman)
Amount	USD 2.3 bn	Euro 0.75 bn	JPY 120 bn	Euro 0.5 bn	GBP 0.55 bn
Maturity	Perpetual (Callable on and after Jul. 2016)	Perpetual (Callable on and after Jul. 2016)	Perpetual (Callable on and after Jul. 2011)	Perpetual (Callable on and after Jan. 2017)	Perpetual (Callable on and after Jan. 2017)
Step-up	Yes	Yes	Yes	Yes	Yes
Dividend	Noncumulative / Fixed and Variable 6.346% until Jul. 2016 variable rate thereafter	Noncumulative / Fixed and Variable 4.85% until Jul. 2016 variable rate thereafter	Noncumulative / Fixed and Variable 2.68% until Jul. 2016 variable rate thereafter	Noncumulative / Fixed and Variable 5.271% until Jan. 2017 variable rate thereafter	Noncumulative / Fixed and Variable 6.299% until Jan. 2017 variable rate thereafter

Date of Issue	Dec. 13, 2007	Sep. 2, 2008	Mar. 19, 2009	Jul. 29, 2009
Issuer	MUFG Capital Finance 6 Limited (Cayman)	MUFG Capital Finance 7 Limited (Cayman)	MUFG Capital Finance 8 Limited (Cayman)	MUFG Capital Finance 9 Limited (Cayman)
Amount	JPY 150 bn	JPY 222 bn	Series A: JPY 90 bn B: JPY 7.4 bn	Series A: JPY 130 bn, B: JPY 110 bn C: JPY 130 bn
Maturity	Perpetual (Callable on and after Jan. 2018)	Perpetual (Callable on and after Jan. 2019)	Perpetual (Series A: callable on and after Jul. 2019 Series B: callable on and after Jul. 2014)	Perpetual (Series A and B: callable on and after Jan. 2020 Series C: callable on and after Jan. 2015)
Step-up	No	Yes	No	A and C: No, B: Yes
Dividend	Noncumulative / Fixed and Variable 3.52% until Jan. 2018 variable rate thereafter	Noncumulative / Fixed and Variable 3.60% until Jan. 2019 variable rate thereafter	Noncumulative / Fixed and Variable Series A: 4.88% until Jul. 2019 Series B: 4.55% until Jul. 2014 variable rate thereafter	Noncumulative / Fixed and Variable Series A: 4.52% until Jan. 2020 Series B: 4.02% until Jan. 2020 Series C: 4.02% until Jan. 2015 variable rate thereafter

*1 Preferred Securities issued by MUFG Capital Finance 3 Limited will be redeemed in full on Jul. 25, 2011. Please see the press release dated May. 16, 2011 for further details

Shareholder structure



		(%)					
		End Sep 2008	End Mar 2009	End Sep 2009	End Mar 2010	End Sep 2010	End Mar 2011
1	Corporations	20.74	19.91	19.94	17.04	16.99	16.63
2	Financial Institutions	34.97	35.19	33.84	32.55	33.43	32.88
3	Financial Instruments Businesses (Securities Companies)	1.20	0.74	1.50	1.81	2.12	2.60
4	Foreigners	31.87	30.41	29.70	33.10	31.52	32.10
5	Governments & Local Authorities	0.02	0.02	0.02	0.02	0.02	0.02
6	Individuals, etc.	11.17	13.70	14.97	15.45	15.88	15.73
7	Total	100.00	100.00	100.00	100.00	100.00	100.00

Note: Unit shares (100 shares) only

Excluding 301,018,500 shares of treasury stock as of End Sep 08

Excluding 958,000 shares of treasury stock as of End Mar 09

Excluding 37,200 shares of treasury stock as of End Sep 09

Excluding 426,900 shares of treasury stock as of End Mar 10

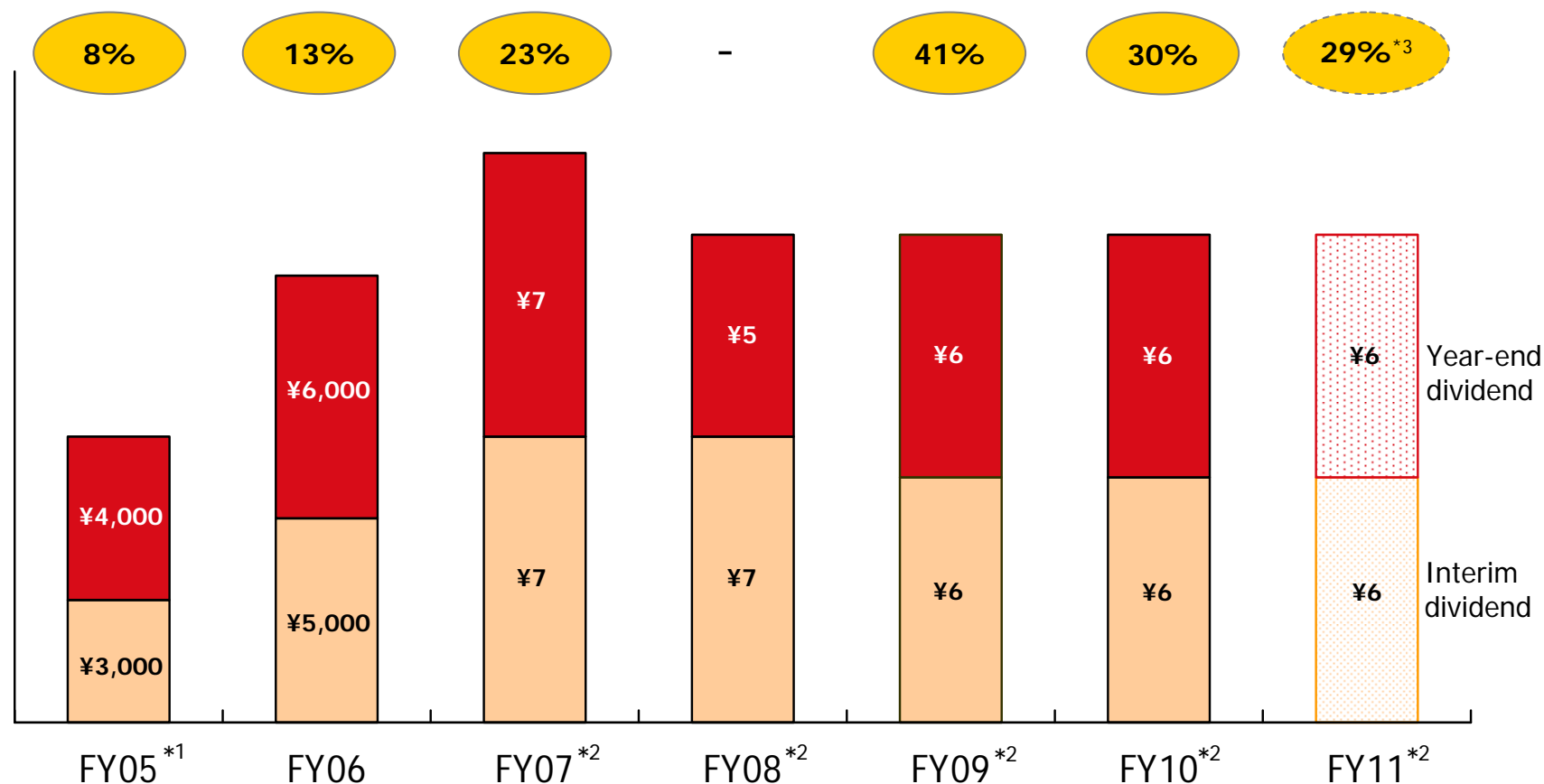
Excluding 44,700 shares of treasury stock as of End Sep 10

Excluding 83,000 shares of treasury stock as of End Mar 11

Dividends on common stock



● Dividend payout ratio



*1: The interim dividend for FY05 was for the former Mitsubishi Tokyo Financial Group

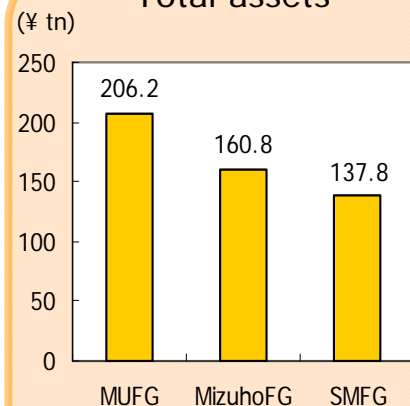
*2: The dividends from FY07 are after adjusting for stock split effective September 30, 2007 (1000 to 1 common stock split)

*3: The dividend payout ratio for FY11 is calculated based on the number of earnings targets and dividend forecasts

Comparison with other Japanese financial groups (As of End Mar 11)

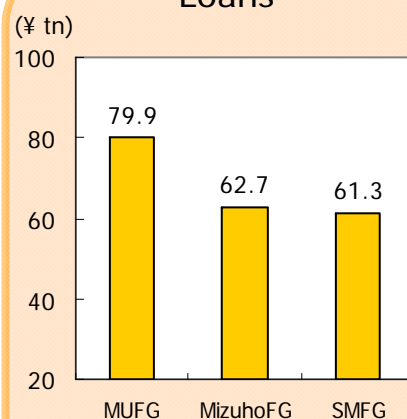


Total assets



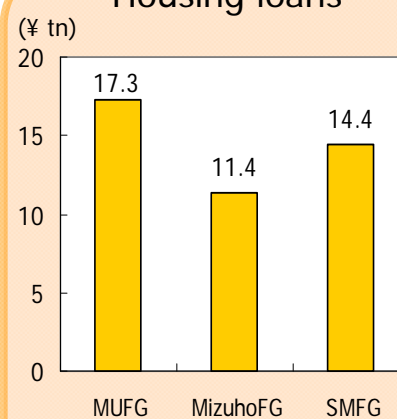
- Quoted from financial reports of each group
- Consolidated basis

Loans



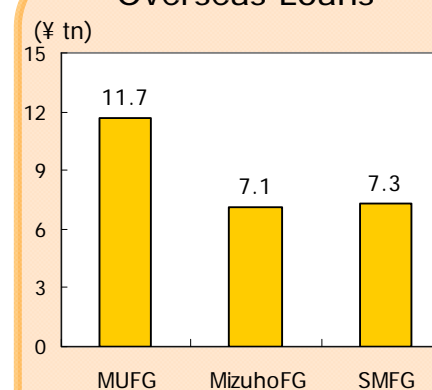
- Quoted from financial reports of each group
- Consolidated basis (not including trust A/C)

Housing loans



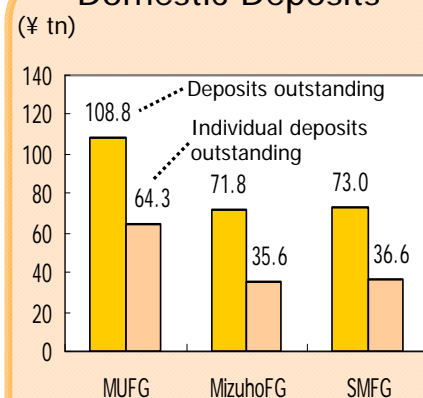
- Quoted from financial reports of each group
- Sum of non-consolidated basis (SMBC non-consolidated for SMFG)
- Bank A/C + Trust A/C

Overseas Loans



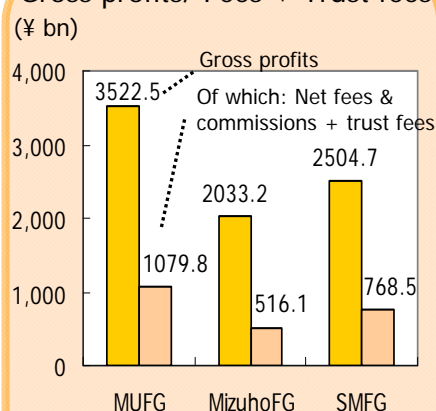
- Quoted from financial reports of each group
- Sum of non-consolidated basis (SMBC non-consolidated for SMFG)
- Bank A/C + Trust A/C
- Loans booked at overseas offices + offshore markets

Domestic Deposits



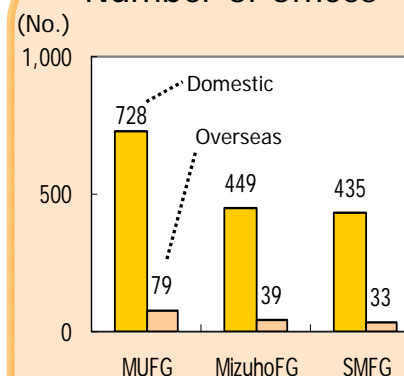
- Quoted from financial reports of each group
- Sum of non-consolidated basis (SMBC non-consolidated for SMFG)

Gross profits/ Fees + Trust fees



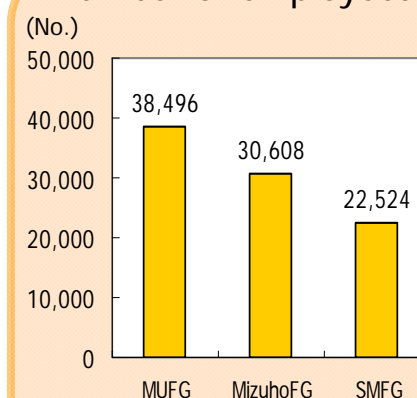
- Quoted from financial reports of each group
- MUFG: before credit costs for trust accounts
- Consolidated basis

Number of offices



- Quoted from financial reports of each group
- Sum of non-consolidated basis (SMBC non-consolidated for SMFG)
- Not including sub-branches and agencies (Domestic)
- Sum of branches, sub-branches and representative offices (Overseas)

Number of employees



- Quoted from financial reports of each group
- Sum of non-consolidated basis (SMBC non-consolidated for SMFG)

Number of outlets

(As of End Mar 11)



<Domestic Retail>	BTMU	MUTB	MUMSS	Total
Number ^{*1}	773	64	87	924
General branches	662	64	87	813
Head office and Branches	609	59	87	755
Sub-branches	53	5	0	58
Others	111	—	—	111

<MUFG Plaza, PBO>

MUFG Plaza	35
Private Banking Offices (PBO)	29

<Number of ATMs>

Total	70,003
ATMs in branches	4,872
ATMs out of branches	3,702
ATMs in convenience stores ^{*2}	61,429

<Domestic Corporate>	BTMU	MUTB	MUMSS ^{*4}	Total
Number ^{*3}	285	9	41	335
Corporate business divisions	4	4	4	12
Branches	—	5	37	42
Commercial banking offices	246	—	—	246
Commercial banking office sub-branches	11	—	—	11
Commercial banking divisions	10	—	—	10
Commercial banking office sub-offices	14	—	—	14

<Overseas Network>	BTMU	MUTB	MUSHD	Total
Number	99	8	7	114
Branches	31	5	0	36
Subsidiaries ^{*5}	26	2	6	34
Sub-branches	28	0	0	28
Representative offices	14	1	1	16
Union Bank	404	—	—	404

*1 FSA reporting basis
(Head office, Branches, Sub-branches, Banking agents and Commercial banking offices)

*2 Simple sum of BTMU and MUTB (26,419 ATMs overlapping)

*3 Excludes Government & Public Institutions Business Offices

*4 Branch of MUMSS includes Investment Banking Division

*5 Subsidiary of BTMU excludes UNBC
MUS HK Holding is counted as one subsidiary