Interim Consolidated Summary Report

<under US GAAP>
For the Fiscal Year Ending March 31, 2013

Date: January 18, 2013

Company name (code number): Mitsubishi UFJ Financial Group, Inc. (8306)

(URL http://www.mufg.jp/)

Stock exchange listings: Tokyo, Osaka, Nagoya, New York Representative: Katsunori Nagayasu, President & CEO

For inquiry: Naoki Muramatsu, General Manager-Financial Planning Division, Financial Accounting Office

(Phone) +81-3-3240-3110

Consolidated financial data for the six months ended September 30, 2012

(1) Operating results

(in millions of yen, except per share data)

	For the six months ended September 30,	
	2012	2011
Total revenue	2,240,921	1,966,963
Income before income tax expense	683,604	394,016
Net income attributable to Mitsubishi UFJ Financial Group	596,012	190,964
Basic earnings per common share — net income available to common shareholders of Mitsubishi UFJ Financial Group (in yen)	41.50	12.87
Diluted earnings per common share — net income available to common shareholders of Mitsubishi UFJ Financial Group (in yen)	41.44	12.82

Comprehensive income attibutable to Mitsubishi UFJ Financial Group for the six months ended September 30, 2012 and 2011 were \$\pm\$397,825million and \$\pm\$87,071million, respectively.

Notes:

1. Average number of shares outstanding

(in thousands of shares)

		(III thousands of shares)	
	For the six months e	For the six months ended September 30,	
	2012	2011	
Common stock	14,146,513	14,138,985	

^{2.&}quot; Basic earnings per common share" and "Diluted earnings per common share" are based on "Net income available to common shareholders of Mitsubishi UFJ Financial Group" which excludes "Income allocable to preferred shareholders" from "Net income attributable to Mitsubishi UFJ Financial Group."

(2) Financial condition

(in millions of yen)

		(III IIIIIIIIIIIIIIII OIIS OI YEII)
	As of September 30,	As of March 31,
	2012	2012
Total assets	215,170,476	215,202,514
Total Mitsubishi UFJ Financial Group shareholders' equity	8.886.520	8,583,158

(3) Cash flows

(in millions of yen)

		(in millions of yen)	
	For the six months e	For the six months ended September 30,	
	2012	2011	
Net cash provided by (used in) operating activities	(10,822)	558,930	
Net cash used in investing activities	(983,360)	(5,823,445)	
Net cash provided by financing activities	773,187	5,095,342	
Cash and cash equivalents at end of period	3,004,711	3,053,917	

This report is an excerpt of certain highlights from our semiannual condensed consolidated financial information under U.S. GAAP that is included in a report on Form 6-K (the "Form 6-K") to be submitted to the U.S. Securities and Exchange Commission. This excerpt report does not contain all of the information that may be important to you. In addition to the items highlighted in this report, the Form 6-K includes material disclosure about Mitsubishi UFJ Financial Group, Inc., including its business and other detailed U.S. GAAP financial information. You should read the entire Form 6-K carefully to obtain a comprehensive understanding of the company's business and U.S. GAAP financial data and related issues.

This report contains forward-looking statements regarding estimations, forecasts, targets and plans in relation to the results of operations, financial condition and other general management of the company and/or the group as a whole (the "forward-looking statements"). The forward-looking statements are made based upon, among other things, the company's current expectations, perceptions, evaluations and opinions. In addition, in order for the company to adopt such estimations, forecasts, targets and plans regarding future events, certain assumptions have been made, which assumptions are inherently subjective and uncertain. The forward-looking statements should not be viewed as guarantees of future performance as actual results may be significantly different. For instance, the statements regarding realizability of the deferred tax assets or provision for credit losses are based on assumptions and other estimations with respect to economic factors, our business performance and other factors. There exist a number of factors that create uncertainties and risks, including, but not limited to, the deterioration of the Japanese and global economies and changes in the regulatory environment. For the key factors that should be considered, please see the financial highlight, the Annual Securities Report, Disclosure Book, Annual Report, Form 20-F, reports on Form 6-K and other current disclosures that the company has publicly released.

Mitsubishi UFJ Financial Group, Inc. and Subsidiaries

Condensed Consolidated Balance Sheets (Unaudited)

(in millions of yen) 2012 2012 Assets: Assets: 3,004,711 3,230,409 Cash and due from banks 3,004,715 5,807,732 Cash and due from banks 5,306,651 4,933,732 Call loans, funds sold, and receivables under resale agreements 3,386,726 3,282,555 Call colling for all solds sold, and receivables under reseale agreements 3,386,726 3,285,545 Trading account assets 37,29,422 3,953,245 Investment securities 5,66,634,088 5,774,401 Securities being held to maturity 2,339,888 2,385,568 Offer investment securities 901,699 907,653 Total investment securities 901,699 907,653 Coll mearned income, unamortized premiums and deferred loan fees 91,850,878 92,928,243 Allowace for reach ilosses (1,301,632) (1,285,507 Not to bans 9,550,246 (1,285,507 Not to bans 9,550,245 (1,285,507 Permise and equipment—net 2,324,241 2,226,241 Cystic 2,324,241 2,226,241 <th></th> <th>As of Sentember 30.</th> <th>As of March 31,</th>		As of Sentember 30.	As of March 31,
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Trading account liabilities 12,575,248 11,967,182 Obligations to return securities received as collateral 3,410,557 3,639,838 Bank acceptances outstanding 70,533 88,082 Accrued interest 140,243 152,836 Long-term debt 11,656,300 12,593,062 Other liabilities 205,995,573 206,344,067 Equity: Mistubishi UFJ Financial Group shareholders' equity: Capital stock: Preferred stock 442,100 442,100 Common stock 1,646,035 1,645,144 Capital surplus 6,377,083 6,378,619 Retained earnings: 239,571 239,571 Unappropriated for legal reserve 239,571 239,571 Unappropriated retained earnings 984,673 482,535 Accumulated other comprehensive income, net of taxes (794,587) (596,400 Treasury stock, at cost (8,355) (8,411 Total Mitsubishi UFJ Financial Group shareholders' equity 8,886,520 8,583,158 Noncontrolling intrests 288,383<			11,508,856
Obligations to return securities received as collateral 3,410,557 3,639,838 Bank acceptances outstanding 70,533 88,082 Accrued interest 140,243 152,836 Long-term debt 11,656,300 12,593,062 Other liabilities 5,425,724 5,552,631 Total liabilities 205,995,573 206,344,067 Equity: Mitsubishi UFJ Financial Group shareholders' equity: Capital stock: Preferred stock 442,100 442,100 Common stock 1,646,035 1,645,144 Capital surplus 6,377,083 6,378,619 Retained earnings: 384,673 482,535 Accumulated for legal reserve 239,571 239,571 Unappropriated retained earnings 984,673 482,535 Accumulated other comprehensive income, net of taxes (794,587) (596,400 Treasury stock, at cost (8,355) (8,411 Total Mitsubishi UFJ Financial Group shareholders' equity 8,886,520 8,583,158 Noncontrolling intrests 288,383 <t< td=""><td>-</td><td></td><td></td></t<>	-		
Bank acceptances outstanding 70,533 88,082 Accrued interest 140,243 152,836 Long-term debt 11,656,300 12,593,062 Other liabilities 5,425,724 5,552,631 Total liabilities 205,995,573 206,344,067 Equity: Mitsubishi UFJ Financial Group shareholders' equity: Capital stock: Preferred stock 442,100 442,100 Common stock 1,646,035 1,645,144 Capital surplus 6,377,083 6,378,619 Retained earnings: 239,571 239,571 Unappropriated for legal reserve 239,571 239,571 Unappropriated retained earnings 984,673 482,535 Accumulated other comprehensive income, net of taxes (794,587) (596,400 Treasury stock, at cost (8,355) (8,411 Total Mitsubishi UFJ Financial Group shareholders' equity 8,886,520 8,583,158 Noncontrolling intrests 288,383 275,289 Total equity 9,174,903 8,858,447 <td></td> <td></td> <td>3,639,838</td>			3,639,838
Accrued interest 140,243 152,836 Long-term debt 11,656,300 12,593,062 Other liabilities 5,425,724 5,552,631 Total liabilities 205,995,573 206,344,067 Equity: Mitsubishi UFJ Financial Group shareholders' equity: Capital stock: Preferred stock 442,100 442,100 Common stock 1,646,035 1,645,144 Capital surplus 6,377,083 6,378,619 Retained earnings: Appropriated for legal reserve 239,571 239,571 Unappropriated retained earnings 984,673 482,535 Accumulated other comprehensive income, net of taxes (794,587) (596,400 Treasury stock, at cost (8,355) (8,411 Total Mitsubishi UFJ Financial Group shareholders' equity 8,886,520 8,583,158 Noncontrolling intrests 288,383 275,289 Total equity 9,174,903 8,858,447	Bank acceptances outstanding		88,082
Long-term debt 11,656,300 12,593,062 Other liabilities 5,425,724 5,552,631 Total liabilities 205,995,573 206,344,067 Equity: Mitsubishi UFJ Financial Group shareholders' equity: Capital stock: Preferred stock 442,100 442,100 Common stock 1,646,035 1,645,144 Capital surplus 6,377,083 6,378,619 Retained earnings: Appropriated for legal reserve 239,571 239,571 Unappropriated retained earnings 984,673 482,535 Accumulated other comprehensive income, net of taxes (794,587) (596,400 Treasury stock, at cost (8,355) (8,411 Total Mitsubishi UFJ Financial Group shareholders' equity 8,886,520 8,583,158 Noncontrolling intrests 288,383 275,289 Total equity 9,174,903 8,858,447	•	*	152,836
Other liabilities 5,425,724 5,552,631 Total liabilities 205,995,573 206,344,067 Equity: Mitsubishi UFJ Financial Group shareholders' equity: Capital stock: Preferred stock 442,100 442,100 Common stock 1,646,035 1,645,144 Capital surplus 6,377,083 6,378,619 Retained earnings: 239,571 239,571 Unappropriated for legal reserve 239,571 239,571 Unappropriated retained earnings 984,673 482,535 Accumulated other comprehensive income, net of taxes (794,587) (596,400 Treasury stock, at cost (8,355) (8,411 Total Mitsubishi UFJ Financial Group shareholders' equity 8,886,520 8,583,158 Noncontrolling intrests 288,383 275,289 Total equity 9,174,903 8,858,447	Long-term debt		12,593,062
Total liabilities 205,995,573 206,344,067 Equity: Mitsubishi UFJ Financial Group shareholders' equity: Capital stock:			5,552,631
Mitsubishi UFJ Financial Group shareholders' equity: Capital stock: 442,100 442,100 Preferred stock 1,646,035 1,645,144 Common stock 6,377,083 6,378,619 Retained earnings: 239,571 239,571 Appropriated for legal reserve 239,571 239,571 Unappropriated retained earnings 984,673 482,535 Accumulated other comprehensive income, net of taxes (794,587) (596,400 Treasury stock, at cost (8,355) (8,411 Total Mitsubishi UFJ Financial Group shareholders' equity 8,886,520 8,583,158 Noncontrolling intrests 288,383 275,289 Total equity 9,174,903 8,858,447	Total liabilities		206,344,067
Capital stock: Preferred stock 442,100 442,100 Common stock 1,646,035 1,645,144 Capital surplus 6,377,083 6,378,619 Retained earnings: Appropriated for legal reserve 239,571 239,571 Unappropriated retained earnings 984,673 482,535 Accumulated other comprehensive income, net of taxes (794,587) (596,400 Treasury stock, at cost (8,355) (8,411 Total Mitsubishi UFJ Financial Group shareholders' equity 8,886,520 8,583,158 Noncontrolling intrests 288,383 275,289 Total equity 9,174,903 8,858,447	Equity:		
Capital stock: Preferred stock 442,100 442,100 Common stock 1,646,035 1,645,144 Capital surplus 6,377,083 6,378,619 Retained earnings: Appropriated for legal reserve 239,571 239,571 Unappropriated retained earnings 984,673 482,535 Accumulated other comprehensive income, net of taxes (794,587) (596,400 Treasury stock, at cost (8,355) (8,411 Total Mitsubishi UFJ Financial Group shareholders' equity 8,886,520 8,583,158 Noncontrolling intrests 288,383 275,289 Total equity 9,174,903 8,858,447	Mitsubishi UFJ Financial Group shareholders' equity:		
Common stock 1,646,035 1,645,144 Capital surplus 6,377,083 6,378,619 Retained earnings: Appropriated for legal reserve 239,571 239,571 239,571 Unappropriated retained earnings 984,673 482,535 Accumulated other comprehensive income, net of taxes (794,587) (596,400 Treasury stock, at cost (8,355) (8,411 Total Mitsubishi UFJ Financial Group shareholders' equity 8,886,520 8,583,158 Noncontrolling intrests 288,383 275,289 Total equity 9,174,903 8,858,447			
Capital surplus 6,377,083 6,378,619 Retained earnings: Appropriated for legal reserve 239,571 239,571 239,571 239,571 248,535 Accumulated other comprehensive income, net of taxes (794,587) (596,400 Treasury stock, at cost (8,355) (8,411 Total Mitsubishi UFJ Financial Group shareholders' equity 8,886,520 8,583,158 Noncontrolling intrests 288,383 275,289 Total equity 9,174,903 8,858,447	Preferred stock	442,100	442,100
Retained earnings: Appropriated for legal reserve 239,571 239,571 Unappropriated retained earnings 984,673 482,535 Accumulated other comprehensive income, net of taxes (794,587) (596,400 Treasury stock, at cost (8,355) (8,411 Total Mitsubishi UFJ Financial Group shareholders' equity 8,886,520 8,583,158 Noncontrolling intrests 288,383 275,289 Total equity 9,174,903 8,858,447	Common stock	1,646,035	1,645,144
Retained earnings: Appropriated for legal reserve 239,571 239,571 Unappropriated retained earnings 984,673 482,535 Accumulated other comprehensive income, net of taxes (794,587) (596,400 Treasury stock, at cost (8,355) (8,411 Total Mitsubishi UFJ Financial Group shareholders' equity 8,886,520 8,583,158 Noncontrolling intrests 288,383 275,289 Total equity 9,174,903 8,858,447	Capital surplus	6,377,083	6,378,619
Appropriated for legal reserve 239,571 239,571 Unappropriated retained earnings 984,673 482,535 Accumulated other comprehensive income, net of taxes (794,587) (596,400 Treasury stock, at cost (8,355) (8,411 Total Mitsubishi UFJ Financial Group shareholders' equity 8,886,520 8,583,158 Noncontrolling intrests 288,383 275,289 Total equity 9,174,903 8,858,447	Retained earnings:		
Unappropriated retained earnings 984,673 482,535 Accumulated other comprehensive income, net of taxes (794,587) (596,400 Treasury stock, at cost (8,355) (8,411 Total Mitsubishi UFJ Financial Group shareholders' equity 8,886,520 8,583,158 Noncontrolling intrests 288,383 275,289 Total equity 9,174,903 8,858,447		239,571	239,571
Accumulated other comprehensive income, net of taxes (794,587) (596,400 Treasury stock, at cost (8,355) (8,411 Total Mitsubishi UFJ Financial Group shareholders' equity 8,886,520 8,583,158 Noncontrolling intrests 288,383 275,289 Total equity 9,174,903 8,858,447			482,535
Treasury stock, at cost (8,355) (8,411 Total Mitsubishi UFJ Financial Group shareholders' equity 8,886,520 8,583,158 Noncontrolling intrests 288,383 275,289 Total equity 9,174,903 8,858,447	11 1	*	,
Total Mitsubishi UFJ Financial Group shareholders' equity 8,886,520 8,583,158 Noncontrolling intrests 288,383 275,289 Total equity 9,174,903 8,858,447			
Noncontrolling intrests 288,383 275,289 Total equity 9,174,903 8,858,447			8,583,158
Total equity 9,174,903 8,858,447	Noncontrolling intrests		275,289
			8,858,447
	Total liabilities and equity	215,170,476	215,202,514

Mitsubishi UFJ Financial Group, Inc. and Subsidiaries

$Condensed\ Consolidated\ Statements\ of\ Operations\ (Unaudited)$

	For the six months end	led September 30
(in millions of yen)	2012	2011
Interest income:	2012	2011
Loans, including fees	793,828	801,477
Deposits in other banks	13,868	21,205
Investment securities	187,884	345,662
Trading account assets	185,943	139,986
Call loans, funds sold, and receivables under resale agreements and securities borrowing transactions	32,422	49,840
Total	1,213,945	1,358,170
Interest expense:	<u> </u>	
Deposits	113,647	113,399
Call money, funds purchased, and payables under repurchase agreements and securities lending transactions	35,295	49,431
Due to trust account, other short-term borrowings, and trading account liabilities	28,124	30,417
Long-term debt	118,009	130,900
Total	295,075	324,147
Net interest income	918,870	1,034,023
Provision for credit losses	80,012	89,342
Net interest income after provision for credit losses	838,858	944,681
Non-interest income:		
Fees and commissions income	540,963	548,822
Foreign exchange gains—net	76,616	67,836
Trading account profits—net	301,785	449,243
Investment securities gains (losses)—net	35,712	(19,226)
Equity in earnings (losses) of equity method investees—net	10,032	(515,403)
Other non-interest income	61,868	77,521
Total	1,026,976	608,793
Non-interest expense:		
Salaries and employee benefits	460,925	443,726
Occupancy expenses—net	77,475	79,441
Fees and commission expenses	100,565	101,751
Outsourcing expenses, including data processing	98,725	94,868
Depreciation of premises and equipment	46,609	45,756
Amortization of intangible assets	103,007	105,321
Impairment of intangible assets	235	27,040
Insurance premiums, including deposit insurance	48,792	57,996
Communications	23,558	24,693
Taxes and public charges	33,399	31,694
Other non-interest expenses	188,940	147,172
Total	1,182,230	1,159,458
Income before income tax expense	683,604	394,016
Income tax expense	70,518	198,806
Net income before attribution of noncontrolling interests	613,086	195,210
Net income attributable to noncontrolling interests	17,074	4,246
Net income attributable to Mitsubishi UFJ Financial Group	596,012	190,964
Income allocable to preferred shareholders:		
Cash dividends paid	8,970	8,970
Net income available to common shareholders of Mitsubishi UFJ Financial Group	587,042	181,994
(in yen)		
Earnings per common share applicable to common shareholders of Mitsubishi UFJ Financial Group:		
Basic earnings per common share—net income available to common shareholders of		
Mitsubishi UFJ Financial Group	41.50	12.87
Diluted earnings per common share—net income available to common shareholders of	11.50	12.07
Mitsubishi UFJ Financial Group	41.44	12.82
	71.77	12.02

(US GAAP)

Mitsubishi UFJ Financial Group, Inc. and Subsidiaries

Condensed Consolidated Statements of Comprehensive Income (Unaudited)

	For the six months end	For the six months ended September 30,	
(in millions of yen)	2012	2011	
Net income before attribution of noncontrolling interests	613,086	195,210	
Net unrealized holding losses on investment securities	(171,216)	(32,408)	
Net unrealized gains (losses) on derivatives qualifying for cash flow hedges	1,669	(36)	
Pension liability adjustments	(1,036)	(10,701)	
Foreign currency translation adjustments	(25,675)	(59,994)	
Comprehensive income	416,828	92,071	
Net income attributable to noncontrolling interests	17,074	4,246	
Other comprehensive income attributable to noncontrolling interests	1,929	754	
Comprehensive income attibutable to Mitsubishi UFJ Financial Group	397,825	87,071	

Credit Quality Data (Unaudited)

	As of September 30, As of Ma	
(in millions of yen)	2012	2012
Nonaccrual loans	1,265,885	1,189,835
Restructured loans	972,762	923,129
Accruing loans contractually past due 90 days or more	45,404	65,577
Total	2,284,051	2,178,541
Loans	91,850,878	92,298,243
Allowance for credit losses	(1,301,632)	(1,285,507)