

MITSUBISHI UFJ FINANCIAL GROUP INC

Form 6-K

November 18, 2009

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**Form 6-K**

**Report of Foreign Issuer**

**Pursuant to Rule 13a-16 or 15d-16 of**

**the Securities Exchange Act of 1934**

**For the month of November, 2009**

**MITSUBISHI UFJ FINANCIAL GROUP, INC.**

(Translation of registrant's name into English)

**7-1, Marunouchi 2-chome, Chiyoda-ku**

**Tokyo 100-8330, Japan**

(Address of principal executive offices)

**[Indicate by check mark whether the registrant files or  
will file annual reports under cover Form 20-F or Form 40-F.]**

Form 20-F  Form 40-F

**[Indicate by check mark whether the registrant by furnishing the information  
contained in this Form is also thereby furnishing the information to the Commission  
pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.]**

Yes  No

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Date: November 18, 2009

Mitsubishi UFJ Financial Group, Inc.

By: /S/ Manabu Ishii

Name: Manabu Ishii

Title: Chief Manager, General Affairs  
Corporate Administration Division

November 18, 2009

**Consolidated Summary Report** <under Japanese GAAP>

for the six months ended September 30, 2009

Company name: Mitsubishi UFJ Financial Group, Inc. Stock exchange listings: Tokyo, Osaka, Nagoya, New York  
Code number: 8306 URL <http://www.mufg.jp/>  
Representative: Nobuo Kuroyanagi, President & CEO  
For inquiry: Muneaki Tokunari, Executive Officer, General Manager Financial Planning Division  
TEL (03) 3240-7200  
Quarterly securities report issuing date: November 30, 2009 Trading accounts: Established  
Dividend payment date: December 9, 2009

(Amounts of less than one million yen are rounded down.)

**1. Consolidated Financial Data for the Six Months ended September 30, 2009****(1) Results of Operations**

(% represents the change from the same period in the previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income	
	million yen	%	million yen	%	million yen	%
Six months ended						
September 30, 2009	2,618,434	(10.5)	233,047	23.9	140,948	53.2
September 30, 2008	2,925,113	(10.0)	188,117	(62.2)	92,023	(64.2)

	Net Income per Common Stock yen	Diluted Net Income per Common Stock yen
Six months ended		
September 30, 2009	11.08	11.08
September 30, 2008	8.46	8.42

**(2) Financial Conditions**

	Total Assets million yen	Total Net Assets million yen	Net Assets Attributable to MUFG Shareholders to Total Assets <sup>(*1)</sup> %	Total Net Assets per Common Stock yen	Risk-adjusted Capital Ratio <sup>(*2)</sup> %
As of					
September 30, 2009	202,802,103	9,945,632	3.9	621.44	13.29
March 31, 2009	198,733,906	8,570,641	3.4	528.67	11.77

(Reference) Shareholders equity as of September 30, 2009: 7,885,626 million yen; March 31, 2009: 6,803,617 million yen

(\*1) Net assets attributable to MUFG shareholders to total assets is computed under the formula shown below

(Total net assets - Subscription rights to shares - Minority interests) / Total assets

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(\*2) Risk-adjusted Capital Ratio is computed in accordance with the Standards for Consolidated Capital Adequacy Ratio of Bank Holding Company under Article 52-25 of the Banking Law (the Notification of the Financial Services Agency No. 20, 2006).

Risk-adjusted capital ratio as of September 30, 2009 shown above is a preliminary figure.

### 2. Dividends on Common Stock

Fiscal year	Dividends per Share			Fiscal year-end yen	Total yen
	1st quarter-end yen	2nd quarter-end yen	3rd quarter-end yen		
ended March 31, 2009		7.00		5.00	12.00
ending March 31, 2010		6.00			
ending March 31, 2010 (Forecast)				6.00	12.00

(\*1) Revision of forecasts for dividends on the presentation date of this Consolidated Summary Report: None

(\*2) Please refer to Dividends on Preferred Stocks on page 3 for information with regard to the dividends on stocks other than common stock.

### 3. Earnings Forecasts for the Fiscal Year ending March 31, 2010 (Consolidated)

(\* ) Revision of earnings forecasts on the presentation date of this Consolidated Summary Report: None  
 MUFG has the target of 300.0 billion yen of consolidated net income for the fiscal year ending March 31, 2010.

(There are no changes to our earnings targets released on May 19, 2009.)

MUFG is engaged in financial service businesses such as banking business, trust banking business, securities business and credit card/loan businesses. Because there are various uncertainties caused by economic situation, market environments and other factors in these businesses, MUFG discloses a target of its consolidated net income instead of a forecast of its performance.

**4. Other**

(1) Changes in scope of consolidation involving Specified Subsidiaries (Tokutei Kogaisha) during the period  
Newly consolidated: 2 Companies (MUFG Capital Finance 9 Limited, BTMU Preferred Capital 9 Limited)

(\*) Please refer to 4. Other of Qualitative Information and Financial Statements on page 6.

(2) Changes in accounting policies, procedures and presentation rules applied in the preparation of the interim consolidated financial statements

(A) Changes due to revision of accounting standards: None

(B) Changes due to other reasons: None

(3) Number of common stocks outstanding at the end of the period

(A) Total stocks outstanding including treasury stocks:

Sep. 30, 2009 11,648,360,720 shares Mar. 31, 2009 11,648,360,720 shares

(B) Treasury stocks:

Sep. 30, 2009 8,251,395 shares Mar. 31, 2009 9,161,592 shares

(C) Average outstanding stocks:

Six months ended Sep. 30, 2009 11,639,665,653 shares

Six months ended Sep. 30, 2008 10,437,400,501 shares

(Reference) Non-consolidated financial data

1. Non-consolidated Financial Data for the Six Months ended September 30, 2009

(1) Results of Operations

	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	million yen	%	million yen	%	million yen	%	million yen	%
Six months ended								
September 30, 2009	143,203	(42.2)	134,571	(43.9)	116,839	(49.5)	(14,207)	
September 30, 2008	247,861	25.7	239,882	25.7	231,407	26.5	291,103	176.1

	Net Income per Common Stock yen
Six months ended	
September 30, 2009	(2.25)
September 30, 2008	27.39

## (2) Financial Conditions

As of	Total Assets million yen	Total Net Assets million yen	Net Assets Ratio %	Total Net Assets per Common Stock yen
September 30, 2009	10,107,154	7,650,642	75.6	600.36
March 31, 2009	9,829,278	7,717,307	78.5	606.40

(Reference) Shareholders equity as of September 30, 2009: 7,645,213 million yen; March 31, 2009: 7,712,656 million yen

\*Notes for using forecasted information etc.

- MUFG falls under the category of Specified Business Corporation (Tokutei Jigyō Gaisha) under Article 17-15-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies and accordingly, prepares its interim consolidated financial statements and interim non-consolidated financial statements for the six months ended September 30, 2009.
- This financial summary report contains forward-looking statements regarding estimations, forecasts, targets and plans in relation to the results of operations, financial conditions and other overall management of the company and/or the group as a whole (the forward-looking statements). The forward-looking statements are made based upon, among other things, the company's current estimations, perceptions and evaluations. In addition, in order for the company to adopt such estimations, forecasts, targets and plans regarding future events, certain assumptions have been made. Accordingly, due to various risks and uncertainties, the statements and assumptions are inherently not guarantees of future performance, may be considered differently from alternative perspectives and may result in material differences from the actual result. For the main factors that may effect the current forecasts, please see Consolidated Summary Report, Annual Securities Report, Disclosure Book, Annual Report, and other current disclosures that the company has announced.
- The financial information included in this financial summary report is prepared and presented in accordance with accounting principles generally accepted in Japan (Japanese GAAP). Differences exist between Japanese GAAP and the accounting principles generally accepted in the United States (U.S. GAAP) in certain material respects. Such differences have resulted in the past, and are expected to continue to result for this period and future periods, in amounts for certain financial statement line items under U.S. GAAP to differ significantly from the amounts under Japanese GAAP. For example, differences in consolidation basis or accounting for business combinations, including but not limited to amortization and impairment of goodwill, could result in significant differences in our reported financial results between Japanese GAAP and U.S. GAAP. Readers should consult their own professional advisors for an understanding of the differences between Japanese GAAP and U.S. GAAP and how those differences might affect our reported financial results. We will publish U.S. GAAP financial results in a separate disclosure document when such information becomes available.

(Dividends on preferred stocks)

Dividends per share relating to preferred stocks are as follows:

	Dividends per Share				Total yen
	1st quarter-end yen	2nd quarter-end yen	3rd quarter-end yen	Fiscal year-end yen	
Preferred Stock First Series of Class 3					
Fiscal year ended March 31, 2009		30.00		30.00	60.00
Fiscal year ending March 31, 2010		30.00			
Fiscal year ending March 31, 2010 (Forecast)				30.00	60.00

	Dividends per Share				Total yen
	1st quarter-end yen	2nd quarter-end yen	3rd quarter-end yen	Fiscal year-end yen	
Preferred Stock First Series of Class 5					
Fiscal year ended March 31, 2009				43.00	43.00
Fiscal year ending March 31, 2010		57.50			
Fiscal year ending March 31, 2010 (Forecast)				57.50	115.00

(Note) MUFG issued Preferred Stock First Series of Class 5 in November 2008.

	Dividends per Share				Total yen
	1st quarter-end yen	2nd quarter-end yen	3rd quarter-end yen	Fiscal year-end yen	
Preferred Stock Class 11					
Fiscal year ended March 31, 2009		2.65		2.65	5.30
Fiscal year ending March 31, 2010		2.65			
Fiscal year ending March 31, 2010 (Forecast)				2.65	5.30

	Dividends per Share				Total yen
	1st quarter-end yen	2nd quarter-end yen	3rd quarter-end yen	Fiscal year-end yen	
Preferred Stock Class 12					
Fiscal year ended March 31, 2009		5.75			5.75

(Note) MUFG repurchased Preferred Stock Class 12 until February 2009 due to requests for repurchase and cancelled until February 2009.



## Qualitative Information and Financial Statements

### 1. Qualitative information related to the results of operations

With respect to the economic and financial environment for the April-September period of fiscal 2009, the US and European economies have turned to positive growth and continued to improve further due to financial and monetary packages addressing the global financial crisis. Asian economies followed recovery path prior to the Western economies supported by stimulus package effects. As for the Japanese economy, exports and production continued to recover due to improvement in overseas economies, largest-ever stimulus packages and progress in inventory adjustment. Private consumption was also pushed up by economic measure effects. Business fixed investment, however, declined as economic activity remained at an extremely low level and poor corporate performance continued. The employment and income situation also followed a worsening trend.

In the financial environment, the policy rate remained virtually zero in the United States as non-performing loans continued to increase rapidly. In the Euro zone, the European Central Bank cut its key interest rate to 1.0 percent. Japan's short-term interest rates moderately declined, in response to the Bank of Japan's continued monetary easing policy such as the ultra-low interest rate policy, purchase of CP and corporate bonds, and the special funds-supplying operations to facilitate corporate financing. Long-term interest rates followed a downward trend, after rising toward the beginning of June amid concerns over the worsening of fiscal conditions due to large-scale economic stimulus measures in Japan and abroad. In the foreign exchange market, the yen-dollar exchange rates followed a strong yen trend with some fluctuation, reflecting the narrowing spread of domestic and overseas interest rates.

Under such business environment, consolidated gross profits for the six months ended September 30, 2009 increased by 116.6 billion yen from the previous interim period to 1,813.2 billion yen. This was mainly due to increase in domestic and overseas lending income, market product income and a new consolidation of ACOM CO., LTD., despite of decrease in deposit income caused by the decline of interest-rates. General and administrative expenses decreased by 11.2 billion yen from the previous interim period to 1,061.4 billion yen due to an intensive corporate-wide cost reduction as well as the effect of the system integration. As a result, net business profits increased by 127.9 billion yen from the previous interim period to 751.7 billion yen.

Credit costs for the six months ended September 30, 2009 increased by 109.3 billion yen from the previous interim period to 444.2 billion yen, mainly due to an increase in credit costs from our subsidiaries other than BTMU and MUTB, primarily from our overseas subsidiaries, and the consolidation of ACOM CO., LTD., while combined credit costs of BTMU and MUTB decreased from the previous interim period. Net gains on equity securities for the six months ended September 30, 2009 increased by 88.6 billion yen due to decrease in losses on write-down of equity securities and other non-recurring losses for six months ended September 30, 2009 increased by 62.3 billion yen from the previous interim period due to an increase in retirement benefit costs.

Based on the above results, ordinary profits for the six months ended September 30, 2009 was 233.0 billion yen, an increase of 44.9 billion yen from the previous interim period and consolidated net income for the six months ended September 30, 2009 was 140.9 billion yen, an increase of 48.9 billion yen from the previous interim period.

Mitsubishi UFJ Financial Group, Inc.

	(in billions of Japanese yen)		
	For the six months ended September 30, 2009	For the six months ended September 30, 2008	Increase (Decrease)
Gross Profits before credit costs for trust accounts	1,813.2	1,696.5	116.6
General and administrative expenses	1,061.4	1,072.7	(11.2)
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	751.7	623.8	127.9
Credit costs	(444.2)	(334.9)	(109.3)
Net gains (losses) on equity securities	13.3	(75.2)	88.6
Other non-recurring losses	(87.7)	(25.4)	(62.3)
Ordinary profits	233.0	188.1	44.9
Net income	140.9	92.0	48.9

## 2. Qualitative information related to the financial conditions

Total assets as of September 30, 2009 increased by 4,068.1 billion yen from March 31, 2009 to 202,802.1 billion yen, and total net assets as of September 30, 2009 increased by 1,374.9 billion yen from March 31, 2009 to 9,945.6 billion yen. The increase in total net assets reflected an increase of total valuation and translation adjustments of 1,011.5 billion yen, which was mainly due to an increase of net unrealized gains on other securities by the higher stock prices.

With regards to major items of assets, securities as of September 30, 2009 increased by 9,070.2 billion yen from March 31, 2009 to 57,384.3 billion yen and loans and bills discounted as of September 30, 2009 decreased by 4,024.7 billion yen from March 31, 2009 to 88,032.0 billion yen. With regards to major items of liabilities, deposits as of September 30, 2009 increased by 1,894.1 billion yen from March 31, 2009 to 122,043.7 billion yen.

MUFG's consolidated risk-adjusted capital ratio based on the Basel 2 Standards as of September 30, 2009 was 13.29% (preliminary basis), an increase of 1.52 points from March 31, 2009.

## 3. Qualitative information related to the earnings forecasts

MUFG has the target of 300.0 billion yen of consolidated net income for the fiscal year ending March 31, 2010. (There are no changes to our earnings targets released on May 19, 2009.)

MUFG is engaged in financial service businesses such as banking business, trust banking business, securities business and credit card/loan businesses. Because there are various uncertainties caused by economic situation, market environments and other factors in these businesses, MUFG discloses a target of its consolidated net income instead of a forecast of its performance.

[Reference]

(in billions of Japanese yen)	For the fiscal year ending March 31, 2010	For the six months ended September 30, 2009 (Results)	For the fiscal year ended March 31, 2009 (Results)	For the six months ended September 30, 2008 (Results)
Consolidated ordinary profits	600.0	233.0	82.8	188.1
Consolidated net income (loss)	300.0	140.9	(256.9)	92.0
<2 Banks on a stand-alone basis>				
The Bank of Tokyo-Mitsubishi UFJ, Ltd.				
Net business profits before provision for general allowance for credit losses	865.0	408.0	710.8	359.5
Ordinary profits (losses)	365.0	125.0	(199.4)	37.8
Net income (loss)	245.0	130.7	(366.3)	25.0
Mitsubishi UFJ Trust and Banking Corporation				
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	120.0	52.9	131.5	78.5
Ordinary profits (losses)	65.0	35.3	50.8	53.4
Net income (loss)	45.0	24.7	16.8	31.9

**4. Other**

(1) Changes in scope of consolidation involving Specified Subsidiaries (Tokutei Kogaisha) during the period  
The following Specified Subsidiaries were newly consolidated during the period.

Name	Location	Stated Capital	Primary Business	Ownership
MUFG Capital Finance 9 Limited	Grand Cayman, Cayman Islands	¥ 370,010 million	Finance	100%
BTMU Preferred Capital 9 Limited	Grand Cayman, Cayman Islands	¥ 370,010 million	Finance	100% (100%)

Note 1. Both of these Specified Subsidiaries are overseas special purpose companies established for issuance of Non-dilutive Preferred Securities.

2. The bracketed number in Ownership means MUFG's indirect ownership share through subsidiaries.

(2) Changes in accounting policies, procedures and presentation rules applied in the preparation of the interim consolidated financial statements  
Not applicable



**5. Consolidated Financial Statements****(1) Consolidated Balance Sheets**

	As of September 30, 2009	(in millions of yen) As of March 31, 2009
<b>Assets:</b>		
Cash and due from banks	7,779,378	6,562,376
Call loans and bills bought	399,726	293,415
Receivables under resale agreements	3,363,764	2,544,848
Receivables under securities borrowing transactions	5,845,064	6,797,026
Monetary claims bought	3,168,282	3,394,519
Trading assets	17,678,766	17,452,426
Money held in trust	341,589	326,298
Securities	57,384,396	48,314,122
Allowance for losses on securities	(31,916)	(37,104)
Loans and bills discounted	88,032,042	92,056,820
Foreign exchanges	955,397	1,058,640
Other assets	6,604,604	7,795,056
Tangible fixed assets	1,399,983	1,380,900
Intangible fixed assets	1,164,879	1,209,783
Deferred tax assets	856,257	1,235,139
Customers' liabilities for acceptances and guarantees	9,114,298	9,534,900
Allowance for credit losses	(1,254,412)	(1,185,266)
<b>Total assets</b>	<b>202,802,103</b>	<b>198,733,906</b>
<b>Liabilities:</b>		
Deposits	122,043,723	120,149,591
Negotiable certificates of deposit	9,585,670	7,570,547
Call money and bills sold	2,537,568	2,272,292
Payables under repurchase agreements	12,787,963	11,926,997
Payables under securities lending transactions	3,947,901	4,270,365
Commercial papers	88,759	141,436
Trading liabilities	9,380,537	9,868,818
Borrowed money	6,645,428	7,729,256
Foreign exchanges	865,759	804,425
Short-term bonds payable	326,401	323,959
Bonds payable	6,947,086	6,485,158
Due to trust accounts	1,762,003	1,798,223
Other liabilities	6,197,848	6,634,917
Reserve for bonuses	50,177	42,615
Reserve for bonuses to directors	340	150
Reserve for retirement benefits	86,252	94,623
Reserve for retirement benefits to directors	1,568	1,958
Reserve for loyalty award credits	10,661	8,854
Reserve for contingent losses	244,801	277,608
Reserves under special laws	3,094	3,339
Deferred tax liabilities	36,429	28,993
Deferred tax liabilities for land revaluation	192,194	194,228
Acceptances and guarantees	9,114,298	9,534,900

Total liabilities

192,856,471

190,163,264

Mitsubishi UFJ Financial Group, Inc.

	As of September 30, 2009	(in millions of yen) As of March 31, 2009
Net assets:		
Capital stock	1,620,896	1,620,896
Capital surplus	1,897,919	1,898,031
Retained earnings	4,238,262	4,168,625
Treasury stock	(5,927)	(6,867)
 Total shareholders' equity	 7,751,150	 7,680,685
Net unrealized gains (losses) on other securities	126,439	(776,397)
Net deferred gains (losses) on hedging instruments	108,093	111,001
Land revaluation excess	144,093	142,502
Foreign currency translation adjustments	(190,502)	(302,352)
Pension liability adjustments of subsidiaries preparing financial statements under US GAAP	(53,647)	(51,822)
 Total valuation and translation adjustments	 134,476	 (877,067)
Subscription rights to shares	5,429	4,650
Minority interests	2,054,575	1,762,372
 Total net assets	 9,945,632	 8,570,641
 Total liabilities and net assets	 202,802,103	 198,733,906

**(2) Consolidated Statements of Operations**

	<b>For the six months ended September 30, 2008</b>	<b>(in millions of yen) For the six months ended September 30, 2009</b>
Ordinary income	2,925,113	2,618,434
Interest income	1,842,261	1,500,108
Interest on loans and bills discounted	1,134,155	1,003,524
Interest and dividends on securities	356,656	304,769
Trust fees	67,097	52,456
Fees and commissions	592,473	572,542
Trading income	126,317	167,472
Other business income	174,846	209,473
Other ordinary income	122,116	116,381
Ordinary expenses	2,736,996	2,385,386
Interest expenses	872,046	385,012
Interest on deposits	374,699	173,396
Fees and commissions	87,443	79,387
Trading expenses	1,191	
Other business expenses	146,147	224,521
General and administrative expenses	1,084,363	1,111,730
Other ordinary expenses	545,803	584,735
Ordinary profits	188,117	233,047
Extraordinary gains	61,417	36,705
Gains on disposition of fixed assets	6,718	5,331
Gains on loans written-off	14,388	24,804
Reversal of reserve for contingent liabilities from financial instruments transactions	1,308	244
Gains on sales of equity securities of subsidiaries	32,814	
Impact upon the adoption of the Accounting standard for lease transactions	6,186	
Reversal of allowance for losses on investments		5,026
Others		1,297
Extraordinary losses	60,787	55,378
Losses on disposition of fixed assets	8,511	14,348
Losses on impairment of fixed assets	4,879	10,097
Provision for reserve for losses relating to business restructuring	197	
Expenses relating to systems integration	47,198	
Amortization of goodwill		27,918
Others		3,012
Income before income taxes and others	188,747	214,374
Income taxes-current	47,772	50,242
Refund of income taxes		(16,090)
Income taxes-deferred	(168)	8,442
Total taxes	47,604	42,593
Minority interests	49,120	30,832



Net income

92,023

140,948

**(3) Consolidated Statements of Changes in Net Assets**

	<b>For the six months ended September 30, 2008</b>	<b>(in millions of yen) For the six months ended September 30, 2009</b>
<b>Shareholders' equity</b>		
<b>Capital stock</b>		
Balance at the end of the previous period	1,383,052	1,620,896
Balance at the end of the period	1,383,052	1,620,896
<b>Capital surplus</b>		
Balance at the end of the previous period	1,865,696	1,898,031
<b>Changes during the period</b>		
Disposition of treasury stock	(87,835)	(32)
Change of application of equity method		(78)
Total changes during the period	(87,835)	(111)
Balance at the end of the period	1,777,860	1,897,919
<b>Retained earnings</b>		
Balance at the end of the previous period	4,592,960	4,168,625
<b>Changes during the period</b>		
Dividends from retained earnings	(75,855)	(67,879)
Net income	92,023	140,948
Reversal of land revaluation excess	(353)	(1,591)
Change of application of equity method		(1,840)
Increase in companies accounted for under the equity method	5,763	
Prior year adjustments on retained earnings of companies accounted for under the equity method	(16,802)	
Increase due to unification of accounting policies applied to foreign subsidiaries	778	
Decrease due to unification of accounting policies applied to foreign subsidiaries	(6,669)	
Total changes during the period	(1,114)	69,637
Balance at the end of the period	4,591,845	4,238,262
<b>Treasury stock</b>		
Balance at the end of the previous period	(726,001)	(6,867)
<b>Changes during the period</b>		
Repurchase of treasury stock	(732)	(34)
Disposition of treasury stock	287,358	974
Total changes during the period	286,626	939
Balance at the end of the period	(439,375)	(5,927)

Mitsubishi UFJ Financial Group, Inc.

	For the six months ended September 30, 2008	(in millions of yen) For the six months ended September 30, 2009
<b>Total shareholders' equity</b>		
Balance at the end of the previous period	7,115,707	7,680,685
<b>Changes during the period</b>		
Dividends from retained earnings	(75,855)	(67,879)
Net income	92,023	140,948
Repurchase of treasury stock	(732)	(34)
Disposition of treasury stock	199,522	941
Reversal of land revaluation excess	(353)	(1,591)
Change of application of equity method		(1,919)
Increase in companies accounted for under the equity method	5,763	
Prior year adjustments on retained earnings of companies accounted for under the equity method	(16,802)	
Increase due to unification of accounting policies applied to foreign subsidiaries	778	
Decrease due to unification of accounting policies applied to foreign subsidiaries	(6,669)	
<b>Total changes during the period</b>	<b>197,675</b>	<b>70,465</b>
<b>Balance at the end of the period</b>	<b>7,313,383</b>	<b>7,751,150</b>
<b>Valuation and translation adjustments</b>		
<b>Net unrealized gains (losses) on other securities</b>		
Balance at the end of the previous period	595,352	(776,397)
<b>Changes during the period</b>		
Net changes of items other than shareholders' equity	(634,596)	902,836
<b>Total changes during the period</b>	<b>(634,596)</b>	<b>902,836</b>
<b>Balance at the end of the period</b>	<b>(39,243)</b>	<b>126,439</b>
<b>Net deferred gains (losses) on hedging instruments</b>		
Balance at the end of the previous period	79,043	111,001
<b>Changes during the period</b>		
Net changes of items other than shareholders' equity	(76,297)	(2,907)
<b>Total changes during the period</b>	<b>(76,297)</b>	<b>(2,907)</b>
<b>Balance at the end of the period</b>	<b>2,745</b>	<b>108,093</b>
<b>Land revaluation excess</b>		
Balance at the end of the previous period	143,292	142,502
<b>Changes during the period</b>		
Net changes of items other than shareholders' equity	355	1,591
<b>Total changes during the period</b>	<b>355</b>	<b>1,591</b>
<b>Balance at the end of the period</b>	<b>143,647</b>	<b>144,093</b>
<b>Foreign currency translation adjustments</b>		
Balance at the end of the previous period	(52,566)	(302,352)
<b>Changes during the period</b>		

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Net changes of items other than shareholders' equity	(43,740)	111,849
<b>Total changes during the period</b>	<b>(43,740)</b>	<b>111,849</b>
Balance at the end of the period	(96,306)	(190,502)
<b>Pension liability adjustments of subsidiaries preparing financial statements under US GAAP</b>		
Balance at the end of the previous period		(51,822)
<b>Changes during the period</b>		
Net changes of items other than shareholders' equity	(12,392)	(1,825)
<b>Total changes during the period</b>	<b>(12,392)</b>	<b>(1,825)</b>
Balance at the end of the period	(12,392)	(53,647)

Mitsubishi UFJ Financial Group, Inc.

	For the six months ended September 30, 2008	(in millions of yen) For the six months ended September 30, 2009
<b>Total valuation and translation adjustments</b>		
Balance at the end of the previous period	765,121	(877,067)
<b>Changes during the period</b>		
Net changes of items other than shareholders' equity	(766,671)	1,011,543
<b>Total changes during the period</b>	<b>(766,671)</b>	<b>1,011,543</b>
Balance at the end of the period	(1,549)	134,476
<b>Subscription rights to shares</b>		
Balance at the end of the previous period	2,509	4,650
<b>Changes during the period</b>		
Net changes of items other than shareholders' equity	1,165	778
<b>Total changes during the period</b>	<b>1,165</b>	<b>778</b>
Balance at the end of the period	3,674	5,429
<b>Minority interests</b>		
Balance at the end of the previous period	1,716,370	1,762,372
<b>Changes during the period</b>		
Net changes of items other than shareholders' equity	10,725	292,203
<b>Total changes during the period</b>	<b>10,725</b>	<b>292,203</b>
Balance at the end of the period	1,727,096	2,054,575
<b>Total net assets</b>		
Balance at the end of the previous period	9,599,708	8,570,641
<b>Changes during the period</b>		
Dividends from retained earnings	(75,855)	(67,879)
Net income	92,023	140,948
Repurchase of treasury stock	(732)	(34)
Disposition of treasury stock	199,522	941
Reversal of land revaluation excess	(353)	(1,591)
Change of application of equity method		(1,919)
Increase in companies accounted for under the equity method	5,763	
Prior year adjustments on retained earnings of companies accounted for under the equity method	(16,802)	
Increase due to unification of accounting policies applied to foreign subsidiaries	778	
Decrease due to unification of accounting policies applied to foreign subsidiaries	(6,669)	
Net changes of items other than shareholders' equity	(754,780)	1,304,525
<b>Total changes during the period</b>	<b>(557,104)</b>	<b>1,374,990</b>
Balance at the end of the period	9,042,604	9,945,632

**(4) Notes on Going-Concern Assumption**

Not applicable

**6. Non-consolidated Financial Statements****(1) Non-consolidated Balance Sheets**

	(in millions of yen)	
	As of September 30, 2009	As of March 31, 2009
<b>Assets:</b>		
<b>Current assets:</b>		
Cash and due from banks	91,638	33,602
Accounts receivable	24,200	52,191
Other	45,404	50,497
<b>Total current assets</b>	<b>161,243</b>	<b>136,291</b>
<b>Fixed assets:</b>		
Tangible fixed assets	280	255
Intangible fixed assets	1,337	1,066
Investments and other assets	9,944,292	9,691,665
Investment securities	886,142	886,634
Investments in subsidiaries and affiliates	9,059,633	8,806,543
Other	250	221
Allowance for losses on investments	(1,733)	(1,733)
<b>Total fixed assets</b>	<b>9,945,910</b>	<b>9,692,987</b>
<b>Total assets</b>	<b>10,107,154</b>	<b>9,829,278</b>
<b>Liabilities:</b>		
<b>Current liabilities:</b>		
Short-term borrowings	1,002,648	1,032,670
Current portion of bonds payable	200,000	100,000
Current portion of long-term borrowings	257,252	12,800
Lease liabilities	46	11
Accounts payable	1,058	1,372
Income taxes payable	325	400
Reserve for bonuses	307	299
Other	7,071	22,074
<b>Total current liabilities</b>	<b>1,468,709</b>	<b>1,169,628</b>
<b>Fixed liabilities:</b>		
Bonds payable	510,500	230,000
Long-term borrowings from subsidiaries and affiliates	463,110	707,573
Lease liabilities	173	39
Other	14,019	4,729
<b>Total fixed liabilities</b>	<b>987,802</b>	<b>942,342</b>
<b>Total liabilities</b>	<b>2,456,512</b>	<b>2,111,971</b>

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Net assets:		
Shareholders' equity:		
Capital stock	1,620,896	1,620,896
Capital surplus:		
Capital reserve	1,620,914	1,620,914
Other capital surplus	2,109,937	2,109,970
Total capital surplus	3,730,851	3,730,884
Retained earnings:		
Other retained earnings:		
Other reserve	150,000	150,000
Earned surplus brought forward	2,129,702	2,211,855
Total retained earnings	2,279,702	2,361,855
Treasury stock	(31)	(979)
Total shareholders' equity	7,631,419	7,712,656
Valuation and translation adjustments:		
Net unrealized gains (losses) on other securities	13,794	
Total valuation and translation adjustments	13,794	
Subscription rights to shares	5,429	4,650
Total net assets	7,650,642	7,717,307
Total liabilities and net assets	10,107,154	9,829,278



**(2) Non-consolidated Statements of Operations**

	<b>For the six months ended September 30, 2008</b>	<b>(in millions of yen) For the six months ended September 30, 2009</b>
Operating income	247,861	143,203
Operating expenses	7,979	8,632
Operating profits	239,882	134,571
Non-operating income	432	5,917
Non-operating expenses	8,907	23,649
Ordinary profits	231,407	116,839
Extraordinary gains	32,487	563
Extraordinary losses		126,459
Income (loss) before income taxes	263,895	(9,056)
Income taxes-current	142	4,231
Income taxes-deferred	(27,350)	919
Total taxes	(27,208)	5,151
Net income (loss)	291,103	(14,207)

**(3) Non-consolidated Statements of Changes in Net Assets**

	<b>For the six months ended September 30, 2008</b>	<b>(in millions of yen) For the six months ended September 30, 2009</b>
<b>Shareholders' equity</b>		
<b>Capital stock</b>		
Balance at the end of the previous period	1,383,052	1,620,896
Balance at the end of the period	1,383,052	1,620,896
<b>Capital surplus</b>		
<b>Capital reserve</b>		
Balance at the end of the previous period	1,383,070	1,620,914
Balance at the end of the period	1,383,070	1,620,914
<b>Other capital surplus</b>		
Balance at the end of the previous period	2,497,841	2,109,970
<b>Changes during the period</b>		
Disposition of treasury stock	(262)	(32)
Increase by share exchange	(387,560)	
Total changes during the period	(387,822)	(32)
Balance at the end of the period	2,110,019	2,109,937
<b>Retained earnings</b>		
<b>Other retained earnings</b>		
<b>Other reserve</b>		
Balance at the end of the previous period	150,000	150,000
Balance at the end of the period	150,000	150,000
<b>Earned surplus brought forward</b>		
Balance at the end of the previous period	2,065,219	2,211,855
<b>Changes during the period</b>		
Dividends from retained earnings	(75,859)	(67,945)
Net income (loss)	291,103	(14,207)
Total changes during the period	215,243	(82,152)
Balance at the end of the period	2,280,463	2,129,702
<b>Treasury stock</b>		
Balance at the end of the previous period	(724,571)	(979)
<b>Changes during the period</b>		
Repurchase of treasury stock	(239,530)	(20)
Disposition of treasury stock	648,905	968

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Total changes during the period	409,375	947
Balance at the end of the period	(315,196)	(31)
<b>Total shareholders' equity</b>		
Balance at the end of the previous period	6,754,613	7,712,656
<b>Changes during the period</b>		
Dividends from retained earnings	(75,859)	(67,945)
Net income (loss)	291,103	(14,207)
Repurchase of treasury stock	(239,530)	(20)
Disposition of treasury stock	648,642	935
Increase by share exchange	(387,560)	
Total changes during the period	236,796	(81,237)
Balance at the end of the period	6,991,409	7,631,419

Mitsubishi UFJ Financial Group, Inc.

	For the six months ended September 30, 2008	(in millions of yen) For the six months ended September 30, 2009
Valuation and translation adjustments		
Net unrealized gains (losses) on other securities		
Balance at the end of the previous period		
Changes during the period		
Net changes of items other than shareholders' equity		13,794
Total changes during the period		13,794
Balance at the end of the period		13,794
Subscription rights to shares		
Balance at the end of the previous period	2,408	4,650
Changes during the period		
Net changes of items other than shareholders' equity	1,154	778
Total changes during the period	1,154	778
Balance at the end of the period	3,562	5,429
Total net assets		
Balance at the end of the previous period	6,757,021	7,717,307
Changes during the period		
Dividends from retained earnings	(75,859)	(67,945)
Net income (loss)	291,103	(14,207)
Repurchase of treasury stock	(239,530)	(20)
Disposition of treasury stock	648,642	935
Increase by share exchange	(387,560)	
Net changes of items other than shareholders' equity	1,154	14,572
Total changes during the period	237,950	(66,665)
Balance at the end of the period	6,994,971	7,650,642

**(4) Notes on Going-Concern Assumption**

Not applicable

Selected Financial Information

under Japanese GAAP

For the Six Months Ended September 30, 2009

Mitsubishi UFJ Financial Group, Inc.

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(\*1) MUFG means Mitsubishi UFJ Financial Group, Inc.

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(\*2) BTMU means The Bank of Tokyo-Mitsubishi UFJ, Ltd.

(\*3) MUTB means Mitsubishi UFJ Trust and Banking Corporation.

(\*4) BTMU and MUTB Combined means simple sum of BTMU and MUTB without consolidation processes.

(\*5) MUSP means MU Strategic Partner, Co., Ltd.



**1. Financial Results****MUFG Consolidated**

	For the six months ended		(in millions of yen)
	September 30, 2009 (A)	September 30, 2008 (B)	Increase (Decrease) (A) - (B)
Gross profits	1,813,239	1,696,540	116,699
Gross profits before credit costs for trust accounts	1,813,239	1,696,549	116,690
Net interest income	1,115,203	970,586	144,616
Trust fees	52,456	67,097	(14,640)
Credit costs for trust accounts (1)		(9)	9
Net fees and commissions	493,155	505,030	(11,875)
Net trading profits	167,472	125,126	42,346
Net other business profits	(15,048)	28,699	(43,747)
Net gains (losses) on debt securities	24,873	11,333	13,539
General and administrative expenses	1,061,477	1,072,728	(11,250)
Amortization of goodwill	17,185	9,727	7,458
Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill	768,947	633,548	135,399
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	751,761	623,820	127,941
Provision for general allowance for credit losses (2)	(54,788)	11,001	(65,789)
Net business profits*	696,973	634,812	62,160
Net non-recurring gains (losses)	(463,925)	(446,695)	(17,230)
Credit costs (3)	(389,483)	(345,939)	(43,544)
Losses on loan write-offs	(145,707)	(163,052)	17,344
Provision for specific allowance for credit losses	(230,326)	(181,639)	(48,686)
Other credit costs	(13,450)	(1,247)	(12,202)
Net gains (losses) on equity securities	13,353	(75,286)	88,639
Gains on sales of equity securities	77,457	71,840	5,616
Losses on sales of equity securities	(32,644)	(1,850)	(30,793)
Losses on write-down of equity securities	(31,459)	(145,276)	113,816
Profits (losses) from investments in affiliates	1,703	1,495	207
Other non-recurring gains (losses)	(89,498)	(26,965)	(62,532)
Ordinary profits	233,047	188,117	44,929
Net extraordinary gains (losses)	(18,672)	629	(19,302)
Gains on loans written-off (4)	24,804	14,388	10,416

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Losses on impairment of fixed assets	(10,097)	(4,879)	(5,217)
Amortization of goodwill	(27,918)		(27,918)
Income before income taxes and others	214,374	188,747	25,627
Income taxes-current	50,242	47,772	2,469
Refund of income taxes	(16,090)		(16,090)
Income taxes-deferred	8,442	(168)	8,610
Total taxes	42,593	47,604	(5,010)
Minority interests	30,832	49,120	(18,287)
Net income	140,948	92,023	48,925

Note:

\* Net business profits = Banking subsidiaries net business profits + Other consolidated entities gross profits - Other consolidated entities general and administrative expenses - Other consolidated entities provision for general allowance for credit losses - Amortization of goodwill - Inter-company transactions

**(Reference)**

Total credit costs (1)+(2)+(3)	(444,272)	(334,947)	(109,325)
Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)	(419,467)	(320,558)	(98,909)
Number of consolidated subsidiaries	249	246	3
Number of affiliated companies accounted for under the equity method	58	61	(3)

**BTMU and MUTB Combined**

	For the six months ended		(in millions of yen)
	September 30, 2009 (A)	September 30, 2008 (B)	Increase (Decrease) (A) - (B)
Gross profits	<b>1,068,966</b>	1,101,436	(32,469)
Gross profits before credit costs for trust accounts	<b>1,068,966</b>	1,101,445	(32,478)
Net interest income	<b>743,297</b>	745,293	(1,995)
Trust fees	<b>40,158</b>	51,281	(11,123)
Credit costs for trust accounts (1)		(9)	9
Net fees and commissions	<b>234,737</b>	240,420	(5,682)
Net trading profits	<b>85,572</b>	45,636	39,935
Net other business profits	<b>(34,799)</b>	18,804	(53,603)
Net gains (losses) on debt securities	<b>21,391</b>	15,200	6,190
General and administrative expenses	<b>607,928</b>	663,317	(55,389)
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	<b>461,037</b>	438,127	22,910
Provision for general allowance for credit losses (2)	<b>31,026</b>	16,820	14,205
Net business profits	<b>492,064</b>	454,938	37,125
Net non-recurring gains (losses)	<b>(331,714)</b>	(363,547)	31,832
Credit costs (3)	<b>(255,077)</b>	(259,070)	3,993
Losses on loan write-offs	<b>(135,162)</b>	(149,268)	14,105
Provision for specific allowance for credit losses	<b>(114,259)</b>	(103,373)	(10,886)
Other credit costs	<b>(5,655)</b>	(6,429)	773
Net gains (losses) on equity securities	<b>(10,956)</b>	(78,852)	67,896
Gains on sales of equity securities	<b>49,862</b>	62,618	(12,756)
Losses on sales of equity securities	<b>(32,418)</b>	(1,107)	(31,310)
Losses on write-down of equity securities	<b>(28,401)</b>	(140,363)	111,962
Other non-recurring gains (losses)	<b>(65,680)</b>	(25,623)	(40,056)
Ordinary profits	<b>160,349</b>	91,391	68,958
Net extraordinary gains (losses)	<b>10,793</b>	9,327	1,465
Gains on loans written-off (4)	<b>18,560</b>	12,024	6,536
Income before income taxes	<b>171,142</b>	100,718	70,424
Income taxes-current	<b>19,953</b>	7,915	12,037
Refund of income taxes	<b>(6,328)</b>		(6,328)
Income taxes-deferred	<b>1,973</b>	35,842	(33,868)
Total taxes	<b>15,598</b>	43,757	(28,159)

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Net income	<b>155,544</b>	56,960	98,583
<b>(Reference)</b>			
Total credit costs (1)+(2)+(3)	<b>(224,051)</b>	(242,259)	18,208
Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)	<b>(205,490)</b>	(230,235)	24,745

**BTMU Consolidated**

	For the six months ended		(in millions of yen)
	September 30, 2009 (A)	September 30, 2008 (B)	Increase (Decrease) (A) - (B)
Gross profits	1,199,294	1,295,837	(96,542)
Net interest income	847,721	886,603	(38,881)
Trust fees	6,532	9,964	(3,432)
Net fees and commissions	269,781	318,882	(49,100)
Net trading profits	80,031	50,748	29,282
Net other business profits	(4,773)	29,637	(34,411)
Net gains (losses) on debt securities	33,856	4,773	29,083
General and administrative expenses	666,324	772,151	(105,826)
Amortization of goodwill	8,201	3,062	5,139
Net business profits before provision for general allowance for credit losses and amortization of goodwill	541,171	526,747	14,423
Net business profits before provision for general allowance for credit losses	532,969	523,685	9,283
Provision for general allowance for credit losses (1)	(41,150)	(558)	(40,591)
Net business profits*	491,819	523,127	(31,307)
Net non-recurring gains (losses)	(349,633)	(387,994)	38,361
Credit costs (2)	(275,239)	(315,683)	40,443
Losses on loan write-offs	(138,710)	(157,232)	18,521
Provision for specific allowance for credit losses	(122,987)	(154,897)	31,910
Other credit costs	(13,542)	(3,553)	(9,988)
Net gains (losses) on equity securities	(21,277)	(57,118)	35,841
Gains on sales of equity securities	38,665	65,451	(26,786)
Losses on sales of equity securities	(33,736)	(1,510)	(32,225)
Losses on write-down of equity securities	(26,205)	(121,059)	94,853
Profits (losses) from investments in affiliates	432	2,328	(1,896)
Other non-recurring gains (losses)	(53,548)	(17,521)	(36,027)
Ordinary profits	142,185	135,132	7,053
Net extraordinary gains (losses)	24,006	138,415	(114,408)
Gains on loans written-off (3)	18,567	12,185	6,381
Income before income taxes and others	166,192	273,547	(107,355)
Income taxes-current	34,546	37,166	(2,619)

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Refund of income taxes	(15,293)		(15,293)
Income taxes-deferred	(6,423)	14,409	(20,832)
Total taxes	12,829	51,575	(38,745)
Minority interests	30,640	46,829	(16,188)
Net income	122,722	175,142	(52,420)

Note:

\* Net business profits = Net business profits of BTMU + Other consolidated entities gross profits - Other consolidated entities general and administrative expenses - Other consolidated entities provision for general allowance for credit losses - Amortization of goodwill - Inter-company transactions

**(Reference)**

Total credit costs (1)+(2)	(316,389)	(316,242)	(147)
Total credit costs + Gains on loans written-off (1)+(2)+(3)	(297,822)	(304,056)	6,234
Number of consolidated subsidiaries	151	159	(8)
Number of affiliated companies accounted for under the equity method	45	47	(2)

**BTMU Non-consolidated**

	For the six months ended		(in millions of yen)
	September 30, 2009 (A)	September 30, 2008 (B)	Increase (Decrease) (A) - (B)
Gross profits	<b>917,994</b>	923,036	(5,042)
Domestic gross profits	<b>642,323</b>	675,142	(32,818)
Net interest income	<b>474,817</b>	527,314	(52,497)
Net fees and commissions	<b>126,035</b>	132,915	(6,879)
Net trading profits	<b>8,406</b>	20,049	(11,643)
Net other business profits	<b>33,064</b>	(5,137)	38,201
Net gains (losses) on debt securities	<b>35,496</b>	7,962	27,533
Non-domestic gross profits	<b>275,670</b>	247,894	27,776
Net interest income	<b>190,254</b>	137,323	52,931
Net fees and commissions	<b>71,866</b>	59,807	12,059
Net trading profits	<b>69,083</b>	28,097	40,986
Net other business profits	<b>(55,534)</b>	22,666	(78,201)
Net gains (losses) on debt securities	<b>(2,411)</b>	341	(2,753)
General and administrative expenses	<b>509,915</b>	563,499	(53,583)
Personnel expenses	<b>188,844</b>	193,473	(4,628)
Non-personnel expenses	<b>294,832</b>	334,415	(39,582)
Taxes	<b>26,238</b>	35,610	(9,372)
Net business profits before provision for general allowance for credit losses	<b>408,078</b>	359,537	48,541
Provision for general allowance for credit losses (1)	<b>24,929</b>	18,085	6,844
Net business profits	<b>433,008</b>	377,622	55,385
Net non-recurring gains (losses)	<b>(307,975)</b>	(339,730)	31,754
Credit costs (2)	<b>(238,607)</b>	(256,747)	18,140
Losses on loan write-offs	<b>(133,292)</b>	(147,082)	13,789
Provision for specific allowance for credit losses	<b>(99,950)</b>	(103,026)	3,075
Other credit costs	<b>(5,363)</b>	(6,638)	1,274
Net gains (losses) on equity securities	<b>(16,480)</b>	(62,349)	45,868
Gains on sales of equity securities	<b>38,787</b>	59,148	(20,361)
Losses on sales of equity securities	<b>(32,161)</b>	(814)	(31,346)
Losses on write-down of equity securities	<b>(23,106)</b>	(120,683)	97,577
Other non-recurring gains (losses)	<b>(52,887)</b>	(20,633)	(32,254)
Ordinary profits	<b>125,032</b>	37,892	87,140
Net extraordinary gains (losses)	<b>12,291</b>	10,807	1,484

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Gains on loans written-off (3)	<b>17,731</b>	10,919	6,812
Income before income taxes	<b>137,324</b>	48,699	88,624
Income taxes-current	<b>20,252</b>	8,213	12,038
Refund of income taxes	<b>(6,328)</b>		(6,328)
Income taxes-deferred	<b>(7,364)</b>	15,470	(22,834)
Total taxes	<b>6,559</b>	23,683	(17,124)
Net income	<b>130,765</b>	25,016	105,748
<b>(Reference)</b>			
Total credit costs (1)+(2)	<b>(213,677)</b>	(238,662)	24,984
Total credit costs + Gains on loans written-off (1)+(2)+(3)	<b>(195,946)</b>	(227,743)	31,796



**MUTB Consolidated**

	For the six months ended		(in millions of yen)
	September 30, 2009 (A)	September 30, 2008 (B)	Increase (Decrease) (A) - (B)
Gross profits	178,360	205,217	(26,856)
Gross profits before credit costs for trust accounts	178,360	205,226	(26,865)
Trust fees	46,046	57,132	(11,086)
Trust fees before credit costs for trust accounts	46,046	57,141	(11,095)
Loan trusts and money trusts fees (Jointly operated designated money trusts before credit costs for trust accounts)	3,977	4,451	(473)
Other trust fees	42,068	52,690	(10,622)
Credit costs for trust accounts (1)		(9)	9
Net interest income	77,382	79,939	(2,556)
Net fees and commissions	52,384	66,103	(13,718)
Net trading profits	14,809	749	14,059
Net other business profits	(12,261)	1,293	(13,554)
Net gains (losses) on debt securities	(11,692)	6,896	(18,589)
General and administrative expenses	122,744	125,105	(2,360)
Amortization of goodwill			
Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill	55,615	80,121	(24,505)
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	55,615	80,121	(24,505)
Provision for general allowance for credit losses (2)	6,027	(1,047)	7,074
Net business profits*	61,643	79,065	(17,422)
Net non-recurring gains (losses)	(23,138)	(24,072)	934
Credit costs (3)	(16,693)	(2,473)	(14,220)
Losses on loan write-offs	(1,973)	(2,263)	289
Provision for specific allowance for credit losses	(14,409)	(418)	(13,990)
Other credit costs	(310)	208	(519)
Net gains (losses) on equity securities	5,401	(16,557)	21,958
Gains on sales of equity securities	10,949	3,416	7,533
Losses on sales of equity securities	(252)	(293)	40
Losses on write-down of equity securities	(5,295)	(19,680)	14,385
Profits (losses) from investments in affiliates	1,440	299	1,141
Other non-recurring gains (losses)	(13,287)	(5,341)	(7,945)
Ordinary profits	38,504	54,992	(16,488)
Net extraordinary gains (losses)	(1,653)	(1,479)	(173)

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Gains on loans written-off (4)	777	1,157	(379)
Losses on impairment of fixed assets	(2,349)	(1,765)	(583)
Income before income taxes and others	36,851	53,513	(16,662)
Income taxes-current	1,311	1,669	(357)
Income taxes-deferred	8,965	20,251	(11,285)
Total taxes	10,277	21,920	(11,642)
Minority interests	2,073	856	1,216
Net income	24,500	30,736	(6,235)

Note:

\* Net business profits = Net business profits of MUTB + Other consolidated entities gross profits - Other consolidated entities general and administrative expenses - Other consolidated entities provision for general allowance for credit losses - Amortization of goodwill - Inter-company transactions

**(Reference)**

Total credit costs (1)+(2)+(3)	(10,666)	(3,529)	(7,137)
Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)	(9,889)	(2,371)	(7,517)
Number of consolidated subsidiaries	25	27	(2)
Number of affiliated companies accounted for under the equity method	7	9	(2)

**MUTB Non-consolidated**

	For the six months ended		(in millions of yen)
	September 30, 2009	September 30, 2008	Increase (Decrease)
	(A)	(B)	(A) - (B)
Gross profits	150,972	178,399	(27,427)
Gross profits before credit costs for trust accounts	150,972	178,408	(27,436)
Domestic gross profits	131,322	164,588	(33,266)
Trust fees	40,158	51,281	(11,123)
Trust fees before credit costs for trust accounts	40,158	51,290	(11,132)
Loan trusts and money trusts fees (Jointly operated designated money trusts before credit costs for trust accounts)	3,977	4,451	(473)
Other trust fees	36,180	46,839	(10,659)
Credit costs for trust accounts (1)		(9)	9
Net interest income	48,953	70,414	(21,461)
Net fees and commissions	37,016	48,322	(11,305)
Net trading profits	16,604	(8,737)	25,341
Net other business profits	(11,410)	3,307	(14,718)
Net gains (losses) on debt securities	(10,310)	4,856	(15,166)
Non-domestic gross profits	19,649	13,810	5,839
Net interest income	29,272	10,241	19,031
Net fees and commissions	(181)	(624)	442
Net trading profits	(8,522)	6,226	(14,748)
Net other business profits	(918)	(2,032)	1,113
Net gains (losses) on debt securities	(1,382)	2,040	(3,423)
General and administrative expenses	98,012	99,818	(1,805)
Personnel expenses	33,945	31,556	2,389
Non-personnel expenses	58,962	62,598	(3,636)
Taxes	5,104	5,662	(558)
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	52,959	78,589	(25,630)
Provision for general allowance for credit losses (2)	6,096	(1,264)	7,361
Net business profits	59,056	77,316	(18,259)
Net non-recurring gains (losses)	(23,739)	(23,817)	77
Credit costs (3)	(16,470)	(2,323)	(14,146)
Losses on loan write-offs	(1,869)	(2,185)	316
Provision for specific allowance for credit losses	(14,308)	(347)	(13,961)
Other credit costs	(291)	208	(500)
Net gains (losses) on equity securities	5,523	(16,503)	22,027

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Gains on sales of equity securities	<b>11,075</b>	3,469	7,605
Losses on sales of equity securities	<b>(256)</b>	(293)	36
Losses on write-down of equity securities	<b>(5,295)</b>	(19,680)	14,385
Other non-recurring gains (losses)	<b>(12,792)</b>	(4,989)	(7,802)
<b>Ordinary profits</b>	<b>35,316</b>	53,499	(18,182)
Net extraordinary gains (losses)	<b>(1,498)</b>	(1,479)	(18)
Gains on loans written-off (4)	<b>829</b>	1,105	(275)
Losses on impairment of fixed assets	<b>(2,275)</b>	(1,765)	(509)
<b>Income before income taxes</b>	<b>33,818</b>	52,019	(18,200)
Income taxes-current	<b>(298)</b>	(297)	(1)
Income taxes-deferred	<b>9,338</b>	20,371	(11,033)
Total taxes	<b>9,039</b>	20,074	(11,035)
<b>Net income</b>	<b>24,779</b>	31,944	(7,165)
<b>(Reference)</b>			
Total credit costs (1)+(2)+(3)	<b>(10,373)</b>	(3,597)	(6,775)
Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)	<b>(9,544)</b>	(2,492)	(7,051)

**2. Average Interest Rate Spread****BTMU Non-consolidated**

	For the six months ended September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(percentage per annum) For the six months ended September 30, 2008 (B)
<b>(All branches)</b>			
Total average interest rate on interest-earning assets (a)	1.49	(0.62)	2.11
Average interest rate on loans and bills discounted (b)	1.69	(0.53)	2.22
Average interest rate on securities	0.92	(0.68)	1.61
Total average interest rate on interest-bearing liabilities (c) <including general and administrative expenses>	1.23	(0.68)	1.91
Average interest rate on deposits and NCD (d)	0.24	(0.38)	0.62
Average interest rate on other liabilities	1.74	(0.89)	2.64
Overall interest rate spread (a)-(c)	0.26	0.05	0.20
Interest rate spread (b)-(d)	1.45	(0.14)	1.59
<b>(Domestic business segment)</b>			
Total average interest rate on interest-earning assets (e)	1.18	(0.29)	1.48
Average interest rate on loans and bills discounted (f)	1.59	(0.21)	1.81
Average interest rate on securities	0.67	(0.46)	1.13
Total average interest rate on interest-bearing liabilities (g) <including general and administrative expenses>	0.99	(0.27)	1.26
Average interest rate on deposits and NCD (h)	0.16	(0.12)	0.29
Average interest rate on other liabilities	0.62	(0.40)	1.03
Overall interest rate spread (e)-(g)	0.19	(0.02)	0.21
Interest rate spread (f)-(h)	1.42	(0.09)	1.51

**MUTB Non-consolidated**

	For the six months ended September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(percentage per annum) For the six months ended September 30, 2008 (B)
<b>(All branches)</b>			
Total average interest rate on interest-earning assets (a)	1.27	(0.54)	1.81
Average interest rate on loans and bills discounted (b)	1.35	(0.24)	1.60
Average interest rate on securities	1.18	(1.05)	2.23
Total average interest rate on interest-bearing liabilities (c)	0.51	(0.41)	0.93

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Average interest rate on deposits and NCD (d)	<b>0.50</b>	(0.22)	0.73
Overall interest rate spread (a)-(c)	<b>0.76</b>	(0.12)	0.88
Interest rate spread (b)-(d)	<b>0.84</b>	(0.02)	0.87

**(Domestic business segment)**

Total average interest rate on interest-earning assets (e)	<b>1.05</b>	(0.40)	1.45
Average interest rate on loans and bills discounted (f)	<b>1.35</b>	(0.14)	1.50
Average interest rate on securities	<b>0.73</b>	(0.95)	1.69
Total average interest rate on interest-bearing liabilities (g)	<b>0.49</b>	(0.07)	0.57
Average interest rate on deposits and NCD (h)	<b>0.50</b>	(0.06)	0.56
Overall interest rate spread (e)-(g)	<b>0.56</b>	(0.32)	0.88
Interest rate spread (f)-(h)	<b>0.84</b>	(0.08)	0.93

**BTMU and MUTB combined**

	For the six months ended September 30, 2009 (A)	Increase (Decrease) (A) - (B)	(percentage per annum) For the six months ended September 30, 2008 (B)
<b>(Domestic business segment)</b>			
Average interest rate on loans and bills discounted (a)	<b>1.55</b>	(0.20)	1.76
Average interest rate on deposits and NCD (b)	<b>0.21</b>	(0.11)	0.32
Interest rate spread (a)-(b)	<b>1.34</b>	(0.09)	1.44

Mitsubishi UFJ Financial Group, Inc.

**3. Notional Principal by the Remaining Life of the Interest Rate Swaps for Hedge-Accounting****MUFG Consolidated**

	(in billions of yen)			
	As of September 30, 2009			
	within 1 year	1 year to 5 years	over 5 years	Total
Receive-fix / pay-floater	10,378.1	7,593.8	255.3	18,227.3
Receive-floater / pay-fix	1,313.6	834.8	439.8	2,588.3
Receive-floater / pay-floater	27.1	20.0		47.1
Receive-fix / pay-fix		94.4		94.4
<b>Total</b>	<b>11,719.0</b>	<b>8,543.1</b>	<b>695.1</b>	<b>20,957.3</b>

**BTMU Consolidated**

	(in billions of yen)			
	As of September 30, 2009			
	within 1 year	1 year to 5 years	over 5 years	Total
Receive-fix / pay-floater	8,967.6	7,014.9	384.5	16,367.2
Receive-floater / pay-fix	1,171.1	133.4	263.6	1,568.2
Receive-floater / pay-floater		20.0		20.0
Receive-fix / pay-fix				
<b>Total</b>	<b>10,138.7</b>	<b>7,168.4</b>	<b>648.2</b>	<b>17,955.4</b>

**MUTB Consolidated**

	(in billions of yen)			
	As of September 30, 2009			
	within 1 year	1 year to 5 years	over 5 years	Total
Receive-fix / pay-floater	1,687.4	1,936.6	100.5	3,724.5
Receive-floater / pay-fix	72.6	587.2	329.1	989.0
Receive-floater / pay-floater				
Receive-fix / pay-fix				
<b>Total</b>	<b>1,760.0</b>	<b>2,523.8</b>	<b>429.6</b>	<b>4,713.5</b>

**4. Securities****MUFG Consolidated**

The tables include negotiable certificates of deposit in Cash and due from banks, beneficiary rights to the trust in Monetary claims bought and others in addition to Securities. Net unrealized gains (losses) are determined based on the fair values at the end of the fiscal period.

**Fair Value Information on Securities**

	(in millions of yen)			
	As of September 30, 2009		As of March 31, 2009	
	Amount on consolidated balance sheet	Net unrealized gains (losses)	Amount on consolidated balance sheet	Net unrealized gains (losses)
Debt securities being held to maturity	3,506,913	32,693	3,250,373	5,835
Domestic bonds	1,521,089	23,378	1,537,035	19,012
Government bonds	1,242,033	18,573	1,242,065	15,817
Municipal bonds	49,409	804	51,961	751
Corporate bonds	229,646	4,000	243,008	2,443
Other	1,985,823	9,315	1,713,338	(13,176)
Foreign bonds	872,942	120	615,741	(4,130)
Other	1,112,880	9,194	1,097,596	(9,046)

	(in millions of yen)			
	As of September 30, 2009		As of March 31, 2009	
	Amount on consolidated balance sheet	Net unrealized gains (losses)	Amount on consolidated balance sheet	Net unrealized gains (losses)
Other securities	50,500,502	414,876	41,595,222	(917,772)
Domestic equity securities	4,272,284	476,839	3,732,578	(179,804)
Domestic bonds	33,462,016	124,240	25,000,441	(38,553)
Government bonds	31,736,799	102,160	23,301,184	(27,235)
Municipal bonds	285,535	8,428	278,005	3,537
Corporate bonds	1,439,681	13,651	1,421,251	(14,856)
Other	12,766,201	(186,203)	12,862,201	(699,414)
Foreign equity securities	307,973	63,638	107,943	(20,675)
Foreign bonds	10,496,448	61,145	10,644,629	(29,139)
Other	1,961,779	(310,987)	2,109,628	(649,598)



**BTMU Non-consolidated**

The tables include negotiable certificates of deposit in Cash and due from banks, beneficiary rights to the trust in Monetary claims bought and others in addition to Securities. Net unrealized gains (losses) are determined based on the fair values at the end of the fiscal period.

**Fair Value Information on Securities**

	As of September 30, 2009		As of March 31, 2009	
	Amount on balance sheet	Net unrealized gains (losses)	Amount on balance sheet	Net unrealized gains (losses)
Debt securities being held to maturity	1,460,631	19,167	1,555,839	(6,443)
Stocks of subsidiaries and affiliates	199,495	(25,083)	191,142	(43,026)

	As of September 30, 2009		As of March 31, 2009	
	Amount on balance sheet	Net unrealized gains (losses)	Amount on balance sheet	Net unrealized gains (losses)
Other securities	40,441,900	240,122	33,142,134	(729,925)
Domestic equity securities	3,384,502	234,230	2,943,106	(294,947)
Domestic bonds	28,712,539	117,466	20,900,754	(26,110)
Other	8,344,858	(111,574)	9,298,273	(408,867)
Foreign equity securities	132,918	35,814	83,828	(17,756)
Foreign bonds	6,855,315	39,223	7,772,395	18,946
Other	1,356,624	(186,612)	1,442,049	(410,056)

**Redemption Schedule of Other Securities with Maturities and Debt Securities Being Held to Maturity**

	As of September 30, 2009			
	within 1 year	1 year to 5 years	5 years to 10 years	over 10 years
Domestic bonds	11,689,761	14,556,943	3,595,088	2,340,812
Government bonds	11,193,554	12,186,751	2,759,379	1,591,948
Municipal bonds	2,059	74,344	196,080	431
Corporate bonds	494,147	2,295,846	639,628	748,432
Other	1,448,229	2,945,875	1,831,553	3,065,689
Foreign bonds	1,298,748	2,847,045	1,115,651	1,953,164
Other	149,480	98,829	715,902	1,112,525
Total	13,137,990	17,502,818	5,426,642	5,406,501

	As of March 31, 2009			
	within 1 year	1 year to 5 years	5 years to 10 years	over 10 years
Domestic bonds	10,838,318	7,989,036	3,761,389	1,933,967
Government bonds	10,412,217	5,408,825	2,848,594	1,267,443
Municipal bonds	2,149	51,935	197,254	412
Corporate bonds	423,951	2,528,275	715,539	666,111
Other	622,348	4,300,059	1,495,388	3,859,550
Foreign bonds	483,031	4,160,378	932,385	2,515,424
Other	139,317	139,680	563,002	1,344,126
Total	11,460,667	12,289,095	5,256,778	5,793,517



**MUTB Non-consolidated**

The tables include beneficiary rights to the trust in Monetary claims bought in addition to Securities. Net unrealized gains (losses) are determined based on the fair values at the end of the fiscal period.

**Fair Value Information on Securities**

	As of September 30, 2009		As of March 31, 2009	
	Amount on balance sheet	Net unrealized gains (losses)	Amount on balance sheet	Net unrealized gains (losses)
Debt securities being held to maturity	1,399,650	24,413	1,160,657	18,031
Stocks of subsidiaries and affiliates	2,821	514	2,821	

	As of September 30, 2009		As of March 31, 2009	
	Amount on balance sheet	Net unrealized gains (losses)	Amount on balance sheet	Net unrealized gains (losses)
Other securities	8,176,613	10,679	6,822,570	(227,737)
Domestic equity securities	822,711	87,279	726,470	(37,061)
Domestic bonds	4,077,017	17,184	3,556,071	3,332
Other	3,276,884	(93,784)	2,540,028	(194,008)
Foreign equity securities	43,968	4,545	21,963	(1,158)
Foreign bonds	2,676,174	7,484	2,003,107	(46,080)
Other	556,741	(105,814)	514,957	(146,769)

**Redemption Schedule of Other Securities with Maturities and Debt Securities Being Held to Maturity**

	As of September 30, 2009			
	within 1 year	1 year to 5 years	5 years to 10 years	over 10 years
Domestic bonds	1,166,475	3,535,424	261,184	126,615
Government bonds	1,099,709	3,119,208	255,520	124,153
Municipal bonds	16,747	33,329	309	50
Corporate bonds	50,019	382,885	5,354	2,411
Other	309,382	2,206,239	750,919	162,368
Foreign bonds	272,971	2,094,149	614,843	138,193
Other	36,411	112,090	136,076	24,174
Total	1,475,858	5,741,663	1,012,103	288,983

	As of March 31, 2009			
	within 1 year	1 year to 5 years	5 years to 10 years	over 10 years
Domestic bonds	1,410,150	2,652,702	427,534	87,651
Government bonds	1,360,345	2,228,579	400,874	85,424
Municipal bonds	13,938	45,189	2,766	50
Corporate bonds	35,866	378,933	23,893	2,177
Other	158,893	1,431,021	770,601	149,140

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Foreign bonds	140,144	1,327,610	611,685	123,263
Other	18,748	103,410	158,916	25,877
Total	1,569,043	4,083,723	1,198,136	236,792

**5. ROE****MUFG Consolidated**

	For the six months ended September 30, 2009 (A)	Increase (Decrease) (A) - (B)	For the six months ended September 30, 2008 (B)	(%)
ROE*	3.77	1.19	2.58	

Note:

\* ROE is computed as follows:

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

×100

**6. Risk-Adjusted Capital Ratio Based on the Basel 2 Standards****MUFG Consolidated**

(in billions of yen)			
	As of September 30, 2009 (A) (Preliminary basis)	Increase (Decrease) (A) - (B)	As of March 31, 2009 (B)
(1) Risk-adjusted capital ratio	13.29%	1.52%	11.77%
Tier 1 ratio	9.13%	1.36%	7.76%
(2) Tier 1 capital	8,894.3	1,319.1	7,575.1
(3) Qualified Tier 2 capital	4,383.5	167.4	4,216.1
(4) Deductions from total qualifying capital	329.0	16.1	312.8
(5) Net qualifying capital (2)+(3)-(4)	12,948.9	1,470.4	11,478.4
(6) Risk-adjusted assets	97,368.2	(125.1)	97,493.4

**BTMU Consolidated**

(in billions of yen)			
	As of September 30, 2009 (A) (Preliminary basis)	Increase (Decrease) (A) - (B)	As of March 31, 2009 (B)
(1) Risk-adjusted capital ratio	13.72%	1.70%	12.02%
Tier 1 ratio	9.20%	1.56%	7.64%
(2) Tier 1 capital	7,287.5	1,159.9	6,127.6
(3) Qualified Tier 2 capital	3,787.3	77.8	3,709.4
(4) Deductions from total qualifying capital	212.8	12.7	200.0
(5) Net qualifying capital (2)+(3)-(4)	10,862.1	1,225.0	9,637.0
(6) Risk-adjusted assets	79,137.3	(1,036.4)	80,173.8

**MUTB Consolidated**

(in billions of yen)			
	As of September 30, 2009 (A) (Preliminary basis)	Increase (Decrease) (A) - (B)	As of March 31, 2009 (B)
(1) Risk-adjusted capital ratio	14.82%	2.12%	12.70%
Tier 1 ratio	11.62%	1.45%	10.17%
(2) Tier 1 capital	1,336.0	176.2	1,159.7
(3) Qualified Tier 2 capital	417.7	74.7	343.0
(4) Deductions from total qualifying capital	50.2	(4.6)	54.9
(5) Net qualifying capital (2)+(3)-(4)	1,703.6	255.6	1,447.9
(6) Risk-adjusted assets	11,489.6	94.3	11,395.3

Note: Risk-adjusted capital ratio of MUFG is computed in accordance with the Notification of the Financial Services Agency No.20, 2006. Risk-adjusted capital ratio of BTMU and MUTB are computed in accordance with the Notification of the Financial Services Agency

No.19, 2006.

**7. Risk-Monitored Loans****MUFG Consolidated****(1) Risk-Monitored Loans**

	As of September 30, 2009 (A)	% to total loans and bills discounted	As of March 31, 2009 (B)	% to total loans and bills discounted	Increase (Decrease) (A) - (B)	(in millions of yen) % to total loans and bills discounted
Loans to bankrupt borrowers	133,042	0.15%	147,810	0.16%	(14,768)	(0.00)%
Non-accrual delinquent loans	1,135,588	1.28%	950,262	1.03%	185,325	0.25%
Accruing loans contractually past due 3 months or more	17,208	0.01%	25,421	0.02%	(8,212)	(0.00)%
Restructured loans	396,689	0.45%	406,292	0.44%	(9,602)	0.00%
<b>Total risk monitored loans</b>	<b>1,682,528</b>	<b>1.91%</b>	<b>1,529,787</b>	<b>1.66%</b>	<b>152,741</b>	<b>0.24%</b>
Total loans and bills discounted	88,032,042		92,056,820		(4,024,778)	
Written-off	1,062,559		980,079		82,480	

**(2) Allowance for Credit Losses**

	As of September 30, 2009 (A)	% to total risk monitored loans	As of March 31, 2009 (B)	% to total risk monitored loans	Increase (Decrease) (A) - (B)	(in millions of yen) % to total risk monitored loans
Allowance for credit losses	1,254,412	74.55%	1,185,266	77.47%	69,145	(2.92)%
General allowance for credit losses	819,312		838,201		(18,888)	
Specific allowance for credit losses	434,143		345,929		88,214	
Allowance for credit to specific foreign borrowers	955		1,135		(180)	

**(3) Classification of Risk-Monitored Loans****Classified by Geographic Area**

	As of September 30, 2009 (A)	As of March 31, 2009 (B)	(in millions of yen) Increase (Decrease) (A) - (B)
Domestic	1,448,154	1,390,507	57,647
Overseas	234,373	139,280	95,093
Asia	19,191	15,455	3,736
Indonesia	2,452	756	1,695
Thailand	6,156	5,615	541
Hong Kong	99	102	(2)
Other	10,483	8,981	1,501
United States of America	145,600	81,220	64,379
Other	69,582	42,604	26,977



Total	<b>1,682,528</b>	1,529,787	152,741
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**Classified by Industry**

	(in millions of yen)
	As of
	September 30, 2009
Domestic	1,448,154
Manufacturing	156,593
Construction	48,874
Wholesale and retail	130,389
Finance and insurance	3,654
Real estate, goods rental and leasing	305,482
Services	103,686
Other industries	181,024
Consumer	518,450
Overseas	234,373
Financial institutions	23,586
Commercial and industrial	200,130
Other	10,656
<b>Total</b>	<b>1,682,528</b>

	As of
	March 31, 2009
Domestic	1,390,507
Manufacturing	128,786
Construction	65,795
Wholesale and retail	134,930
Finance and insurance	11,290
Real estate	293,969
Services	127,882
Other industries	124,614
Consumer	503,237
Overseas	139,280
Financial institutions	15,146
Commercial and industrial	108,197
Other	15,936
<b>Total</b>	<b>1,529,787</b>

Note: According to revision of Japan Standard Industrial Classification in November 2007, the classification is revised partially as of September 30, 2009.

**BTMU Non-consolidated****(1) Risk-Monitored Loans**

	(in millions of yen)					
	As of September 30, 2009 (A)	% to total loans and bills discounted	As of March 31, 2009 (B)	% to total loans and bills discounted	Increase (Decrease) (A) - (B)	% to total loans and bills discounted
Loans to bankrupt borrowers	103,115	0.14%	118,869	0.16%	(15,754)	(0.01)%
Non-accrual delinquent loans	723,483	1.04%	646,784	0.87%	76,698	0.16%
Accruing loans contractually past due 3 months or more	11,747	0.01%	15,650	0.02%	(3,902)	(0.00)%
Restructured loans	263,912	0.38%	262,530	0.35%	1,382	0.02%
<b>Total risk monitored loans</b>	<b>1,102,258</b>	<b>1.58%</b>	<b>1,043,834</b>	<b>1.41%</b>	<b>58,423</b>	<b>0.17%</b>
Total loans and bills discounted	69,443,777		73,786,503		(4,342,726)	
Written-off	798,683		727,327		71,355	

**(2) Allowance for Credit Losses**

	(in millions of yen)					
	As of September 30, 2009 (A)	% to total risk monitored loans	As of March 31, 2009 (B)	% to total risk monitored loans	Increase (Decrease) (A) - (B)	% to total risk monitored loans
Allowance for credit losses	663,122	60.16%	639,580	61.27%	23,542	(1.11)%
General allowance for credit losses	428,051		452,980		(24,929)	
Specific allowance for credit losses	234,115		185,463		48,651	
Allowance for credit to specific foreign borrowers	955		1,135		(180)	

**(3) Classification of Risk-Monitored Loans****Classified by Geographic Area**

	(in millions of yen)		
	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase (Decrease) (A) - (B)
Domestic	997,453	967,445	30,007
Overseas	104,805	76,389	28,416
Asia	5,818	2,752	3,066
Indonesia	1,448	94	1,354
Thailand	852	1,671	(818)
Hong Kong	99	102	(2)
Other	3,417	884	2,533
United States of America	30,006	31,606	(1,599)
Other	68,981	42,031	26,950
<b>Total</b>	<b>1,102,258</b>	<b>1,043,834</b>	<b>58,423</b>

**Classified by Industry**

	As of September 30, 2009
Domestic	997,453
Manufacturing	148,349
Construction	44,847
Wholesale and retail	122,029
Finance and insurance	2,644
Real estate, goods rental and leasing	258,100
Services	98,095
Other industries	157,235
Consumer	166,151
Overseas	104,805
Financial institutions	23,586
Commercial and industrial	81,162
Other	56
<b>Total</b>	<b>1,102,258</b>

	(in millions of yen) As of March 31, 2009
Domestic	967,445
Manufacturing	117,716
Construction	57,815
Wholesale and retail	127,539
Finance and insurance	9,005
Real estate	248,395
Services	120,361
Other industries	119,197
Consumer	167,412
Overseas	76,389
Financial institutions	15,146
Commercial and industrial	61,017
Other	225
<b>Total</b>	<b>1,043,834</b>

Note: According to revision of Japan Standard Industrial Classification in November 2007, the classification is revised partially as of September 30, 2009.

**MUTB Non-consolidated****(1) Risk-Monitored Loans**

	(in millions of yen)					
	As of September 30, 2009 (A)	% to total loans and bills discounted	As of March 31, 2009 (B)	% to total loans and bills discounted	Increase (Decrease) (A) - (B)	% to total loans and bills discounted
Loans to bankrupt borrowers	8,849	0.08%	11,746	0.11%	(2,897)	(0.02)%
Non-accrual delinquent loans	68,507	0.65%	48,433	0.46%	20,073	0.19%
Accruing loans contractually past due 3 months or more	644	0.00%	418	0.00%	226	0.00%
Restructured loans	10,219	0.09%	13,459	0.12%	(3,240)	(0.03)%
<b>Total risk monitored loans</b>	<b>88,220</b>	<b>0.84%</b>	<b>74,057</b>	<b>0.70%</b>	<b>14,162</b>	<b>0.13%</b>
Total loans and bills discounted	10,476,933		10,472,280		4,652	
Written-off	42,756		41,624		1,132	

**(2) Allowance for Credit Losses**

	(in millions of yen)					
	As of September 30, 2009 (A)	% to total risk monitored loans	As of March 31, 2009 (B)	% to total risk monitored loans	Increase (Decrease) (A) - (B)	% to total risk monitored loans
Allowance for credit losses	57,848	65.57%	50,376	68.02%	7,472	(2.45)%
General allowance for credit losses	32,122		38,219		(6,096)	
Specific allowance for credit losses	25,725		12,156		13,568	
Allowance for credit to specific foreign borrowers						

**(3) Classification of Risk-Monitored Loans****Classified by Geographic Area**

	(in millions of yen)		
	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase (Decrease) (A) - (B)
Domestic	88,164	73,925	14,239
Overseas	55	132	(76)
Asia			
Indonesia			
Thailand			
Hong Kong			
Other			
United States of America	42	118	(76)
Other	13	13	(0)

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Total	<b>88,220</b>	74,057	14,162
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**Classified by Industry**

	<b>As of</b>
	<b>September 30, 2009</b>
Domestic	<b>88,164</b>
Manufacturing	<b>4,491</b>
Construction	<b>1,320</b>
Wholesale and retail	<b>5,438</b>
Finance and insurance	<b>758</b>
Real estate, goods rental and leasing	<b>36,883</b>
Services	<b>2,396</b>
Other industries	<b>23,452</b>
Consumer	<b>13,424</b>
Overseas	<b>55</b>
Financial institutions	
Commercial and industrial	<b>55</b>
Other	
Total	<b>88,220</b>

	<b>(in millions of yen)</b>
	<b>As of</b>
	<b>March 31, 2009</b>
Domestic	<b>73,925</b>
Manufacturing	<b>5,755</b>
Construction	<b>3,979</b>
Wholesale and retail	<b>3,720</b>
Finance and insurance	<b>1,927</b>
Real estate	<b>34,850</b>
Services	<b>3,977</b>
Other industries	<b>4,929</b>
Consumer	<b>14,787</b>
Overseas	<b>132</b>
Financial institutions	
Commercial and industrial	<b>118</b>
Other	<b>13</b>
Total	<b>74,057</b>

Note: According to revision of Japan Standard Industrial Classification in November 2007, the classification is revised partially as of September 30, 2009.

**MUTB Non-consolidated: Trust Accounts**

Trust accounts represents trust accounts with contracts indemnifying the principal amounts.

**(1) Risk-Monitored Loans**

	(in millions of yen)					
	As of September 30, 2009 (A)	% to total loans and bills discounted	As of March 31, 2009 (B)	% to total loans and bills discounted	Increase (Decrease) (A) - (B)	% to total loans and bills discounted
Loans to bankrupt borrowers	85	0.06%	110	0.07%	(24)	(0.01)%
Non-accrual delinquent loans	16	0.01%	13	0.00%	2	0.00%
Accruing loans contractually past due 3 months or more	39	0.03%	60	0.04%	(20)	(0.01)%
Restructured loans	748	0.56%	1,152	0.82%	(404)	(0.25)%
<b>Total risk monitored loans</b>	<b>890</b>	<b>0.67%</b>	<b>1,337</b>	<b>0.95%</b>	<b>(446)</b>	<b>(0.28)%</b>
Total loans and bills discounted	132,077		139,753		(7,676)	

**(2) Allowance for Credit Losses**

	(in millions of yen)		
	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase (Decrease) (A) - (B)
Special internal reserves	554	777	(222)
Allowance for bad debts	395	419	(23)

**(3) Classification of Risk-Monitored Loans****Classified by Industry**

	As of September 30, 2009
Domestic	890
Manufacturing	
Construction	
Wholesale and retail	
Finance and insurance	
Real estate, goods rental and leasing	337
Services	
Other industries	
Consumer	552
Total	890

(in millions of yen)

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	<b>As of March 31, 2009</b>
Domestic	1,337
Manufacturing	
Construction	
Wholesale and retail	
Finance and insurance	
Real estate	557
Services	215
Other industries	
Consumer	564
Total	1,337

Note: According to revision of Japan Standard Industrial Classification in November 2007, the classification is revised partially as of September 30, 2009.



**8. Non Performing Loans Based on the Financial Reconstruction Law (the FRL )****BTMU and MUTB combined including Trust Accounts**

Trust accounts represents trust accounts with contracts indemnifying the principal amounts.

**(1) Non Performing Loans**

	(in millions of yen)		
	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase (Decrease) (A) - (B)
Bankrupt or De facto Bankrupt	221,363	241,061	(19,698)
Doubtful	737,429	656,043	81,385
Special Attention	287,133	292,845	(5,712)
Non Performing Loans (1)	1,245,925	1,189,950	55,975
Normal	88,961,226	94,019,563	(5,058,337)
Total	90,207,152	95,209,514	(5,002,361)

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