

MITSUBISHI UFJ FINANCIAL GROUP INC

Form 6-K

November 15, 2010

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 under

the Securities Exchange Act of 1934

For the month of November 2010

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 of 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 15, 2010

Mitsubishi UFJ Financial Group, Inc.

By: /s/ Manabu Ishii

Name: Manabu Ishii

Title: Chief Manager, General Affairs

Corporate Administration Division

Consolidated Summary Report <under Japanese GAAP>

for the six months ended September 30, 2010

November 15, 2010

Company name: Mitsubishi UFJ Financial Group, Inc. Stock exchange listings: Tokyo, Osaka, Nagoya, New York
Code number: 8306 URL: <http://www.mufg.jp/>
Representative: Katsunori Nagayasu, President & CEO
For inquiry: Naoki Muramatsu, General Manager Financial Planning Division / Financial Accounting Office
TEL (03) 3240-7200
Quarterly securities report issuing date: November 29, 2010 Dividend payment date: December 8, 2010
Trading accounts: Established
Supplemental information for quarterly financial statements: Available
Quarterly investor meeting presentation: Scheduled (for investors and analysts)

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

1. Consolidated Financial Data for the Six Months ended September 30, 2010**(1) Results of Operations**

| | (% represents the change from the previous fiscal year) | | | | | |
|--------------------|---|--------|------------------|-------|-------------|-------|
| | Ordinary Income | | Ordinary Profits | | Net Income | |
| | million yen | % | million yen | % | million yen | % |
| Six months ended | | | | | | |
| September 30, 2010 | 2,369,479 | (9.5) | 542,053 | 132.6 | 356,775 | 153.1 |
| September 30, 2009 | 2,618,434 | (10.5) | 233,047 | 23.9 | 140,948 | 53.2 |

| | Net Income per Common Stock | Diluted Net Income per Common Stock |
|--------------------|-----------------------------|-------------------------------------|
| | yen | yen |
| Six months ended | | |
| September 30, 2010 | 24.60 | 24.52 |
| September 30, 2009 | 11.08 | 11.08 |

(2) Financial Conditions

| | Total Assets | Total Net Assets | Net Assets Attributable to MUFG Shareholders to Total Assets ^(*1) | Total Net Assets per Common Stock | Risk-adjusted Capital Ratio ^(*2) |
|--------------------|--------------|------------------|--|-----------------------------------|---|
| | million yen | million yen | % | yen | % |
| As of | | | | | |
| September 30, 2010 | 206,380,869 | 11,331,965 | 4.4 | 617.45 | 15.24 |
| March 31, 2010 | 204,106,939 | 11,299,459 | 4.6 | 612.05 | 14.87 |

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(Reference) Shareholders equity as of September 30, 2010: 9,130,623 million yen; March 31, 2010: 9,305,795 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

(*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).

2. Dividends on Common Stock

| Fiscal year | 1st quarter-end yen | 2nd quarter-end yen | Dividends per Share 3rd quarter-end yen | Fiscal year-end yen | Total yen |
|----------------------------------|------------------------|------------------------|---|------------------------|--------------|
| ended March 31, 2010 | | 6.00 | | 6.00 | 12.00 |
| ending March 31, 2011 | | 6.00 | | | |
| ending March 31, 2011 (Forecast) | | | | 6.00 | 12.00 |

(*1) Amendment to the current-quarter dividends forecasted: None

(*2) The information in the above table is only for dividends on common stocks. Please refer to Dividends on preferred stocks with regard to dividends on other type of (unlisted) stocks issued by us.

3. Earnings Forecasts for the Fiscal Year ending March 31, 2011 (Consolidated)

(*) Revision of earnings forecasts on the presentation date of this Consolidated Summary Report: Yes
MUFG has the target of 500.0 billion yen of consolidated net income for the fiscal year ending March 31, 2011. (There is a change from our earnings target released on May 18, 2010.)

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 (For more details, please see "Other information" in page 3 of Appendix.)

(1) Changes in significant subsidiaries during the current interim period: Yes
One company is newly added (MM Partnership)

Note: This section shows whether or not there is a change in Specified Subsidiaries (*tokutei kogaisha* in Japanese) that led to the change of the consolidation scope during the current interim period.

(2) Changes in accounting policies, procedures, presentation rules, etc.

(A) Changes due to revision of accounting standards: Yes

(B) Changes due to reasons other than (A): No

Note: This section shows changes to accounting policies, procedures, presentation rules, etc. that are described in Japanese regulations as "Alterations on significant issues that are the basis of the preparation for interim financial accounting statements".

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

(A) Total stocks outstanding including treasury stocks:

Sep. 30, 2010 14,148,414,920 shares Mar. 31, 2010 14,148,414,920 shares

(B) Treasury stocks:

Sep. 30, 2010 9,781,950 shares Mar. 31, 2010 9,781,950 shares

(C) Average outstanding stocks:

Six months ended Sep. 30, 2010 14,140,309,303 shares

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

(Summary of non-consolidated financial data)

1. Non-consolidated Financial Data for the Six Months ended September 30, 2010

(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, 2010 | 224,237 | 56.6 | 216,558 | 60.9 | 202,029 | 72.9 | 191,048 | |
| September 30, 2009 | 143,203 | (42.2) | 134,571 | (43.9) | 116,839 | (49.5) | (14,207) | |

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| | Net Income per Common Stock yen |
|--------------------|---------------------------------------|
| Six months ended | |
| September 30, 2010 | 12.87 |
| September 30, 2009 | (2.25) |

(2) Financial Conditions

| | Total Assets million yen | Total Net Assets million yen | Net Assets Ratio % | Total Net Assets per Common Stock yen |
|--------------------|-----------------------------|---------------------------------|-----------------------|---|
| As of | | | | |
| September 30, 2010 | 10,865,924 | 8,544,355 | 78.6 | 575.18 |
| March 31, 2010 | 11,180,345 | 8,711,750 | 77.9 | 569.22 |

(Reference) Shareholders' equity as of September 30, 2010: 8,538,192 million yen; March 31, 2010: 8,705,299 million yen

*Disclosure regarding the execution of the interim audit process

This Consolidated Summary Report (Quarterly Tanshin) is outside the scope of the external auditor's interim audit procedure which is required by Financial Instruments and Exchange Act. Therefore, the interim audit process has not been completed as of this disclosure in the Consolidated Summary Report.

*Notes for using forecasted information etc.

1. 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, 2010.
2. 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.
3. 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, 2010 | | 30.00 | | 30.00 | 60.00 |
| Fiscal year ending March 31, 2011 | | | | | |

(Note) MUFG repurchased Preferred Stock First Series of Class 3 in April 2010 and cancelled in April 2010.

| | 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, 2010 | | 57.50 | | 57.50 | 115.00 |
| Fiscal year ending March 31, 2011 | | 57.50 | | | |
| Fiscal year ending March 31, 2011 (Forecast) | | | | 57.50 | 115.00 |

| | 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, 2010 | | 2.65 | | 2.65 | 5.30 |
| Fiscal year ending March 31, 2011 | | 2.65 | | | |
| Fiscal year ending March 31, 2011 (Forecast) | | | | 2.65 | 5.30 |

(Appendix)

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Selected Financial Information under Japanese GAAP For the Six Months Ended September 30, 2010

(*) The following is the schedule of internet conference and explanation for investors and analysts. You can confirm those contents over the internet. Materials distributed for those will be uploaded in our homepage soon after the internet conference or the explanation is held.

Internet Conference: November 15, 2010 (Monday)

Explanation for investors and analysts: November 19, 2010 (Friday)

Mitsubishi UFJ Financial Group, Inc.

1. Qualitative Information Pertaining to Consolidated Earnings and others for the Six Months ended September 30, 2010**(1) Qualitative Information Pertaining to Consolidated Earnings Forecasts**

MUFG has revised our earnings target of consolidated net income for the fiscal year ending March 31, 2011 upward to 500.0 billion yen to take into account the strong performance of the interim results of The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Trust and Banking Corporation.

(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, 2011 | For the six months ended September 30, 2010 (Results) | For the fiscal year ended March 31, 2010 (Results) | For the six months ended September 30, 2009 (Results) |
| Consolidated ordinary profits | 900.0 | 542.0 | 545.6 | 233.0 |
| Consolidated net income | 500.0 | 356.7 | 388.7 | 140.9 |
| <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 | 970.0 | 544.5 | 863.1 | 408.0 |
| Ordinary profits | 660.0 | 394.4 | 407.8 | 125.0 |
| Net income | 450.0 | 282.3 | 342.6 | 130.7 |
| Mitsubishi UFJ Trust and Banking Corporation | | | | |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 150.0 | 76.2 | 110.2 | 52.9 |
| Ordinary profits | 110.0 | 62.8 | 53.2 | 35.3 |
| Net income | 70.0 | 41.5 | 67.2 | 24.7 |

Mitsubishi UFJ Financial Group, Inc.

2. Other Information**(1) Changes in significant subsidiaries**

The following is a change in Specified Subsidiaries (*tokutei kogaisha* in Japanese) affecting the scope of consolidation during the current interim accounting period:

| Name | Location | Investment Amount | Primary Business | Ownership |
|----------------|-------------------|-------------------|------------------|-----------|
| MM Partnership | Chiyoda-ku, Tokyo | ¥ 670.6 billion | Holding shares | 60% |

Note: MM Partnership is a partnership under the Civil Code of Japan which holds shares of Mitsubishi UFJ Morgan Stanley Securities Co., Ltd. (MUMSS) and Morgan Stanley MUFG Securities Co., Ltd. (MSMS).

(2) Changes in accounting policies, procedures, presentation rules, etc.**(i) Application of Accounting Standard for Asset Retirement Obligations**

Starting with the current interim accounting period, we have applied Accounting Standard for Asset Retirement Obligations (ASBJ Statement No.18 issued on March 31, 2008) and Guidance on Accounting Standard for Asset Retirement Obligations (ASBJ Guidance No.21 issued on March 31, 2008).

Following the implementation stated above, Ordinary Profits and Income before income taxes and others are decreased 808 million yen, and 25,308 million yen, respectively.

(ii) Application of Accounting Standard for Business Combinations

Starting with the current interim accounting period, we have applied Accounting Standard for Business Combinations (ASBJ Statement No. 21 issued on December 26, 2008), Accounting Standard for Consolidated Financial Statements (ASBJ Statement No.22 issued on December 26, 2008), Partial amendments to Accounting Standard for Research and Development Costs (ASBJ Statement No.23 issued on December 26, 2008), Revised Accounting Standard for Business Divestitures (ASBJ Statement No. 7 issued on December 26, 2008), Revised Accounting Standard for Equity Method of Accounting for Investments (ASBJ Statement No. 16 issued on December 26, 2008), and Revised Guidance on Accounting Standard for Business Combinations and Accounting Standard for Business Divestitures (ASBJ Guidance No. 10 issued on December 26, 2008).

Mitsubishi UFJ Financial Group, Inc.

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

| | (in millions of yen) | |
|---|-----------------------------|-------------------------|
| | As of September 30, 2010 | As of March 31, 2010 |
| Assets: | | |
| Cash and due from banks | 7,078,204 | 7,495,050 |
| Call loans and bills bought | 264,824 | 482,546 |
| Receivables under resale agreements | 5,145,071 | 3,559,309 |
| Receivables under securities borrowing transactions | 3,726,110 | 5,770,044 |
| Monetary claims bought | 2,772,983 | 2,967,002 |
| Trading assets | 19,641,615 | 16,448,683 |
| Money held in trust | 355,375 | 362,789 |
| Securities | 70,053,103 | 63,964,461 |
| Loans and bills discounted | 79,254,492 | 84,880,603 |
| Foreign exchanges | 1,115,983 | 1,051,325 |
| Other assets | 7,317,601 | 6,416,721 |
| Tangible fixed assets | 1,347,135 | 1,357,449 |
| Intangible fixed assets | 1,111,453 | 1,152,606 |
| Deferred tax assets | 513,542 | 646,495 |
| Customers' liabilities for acceptances and guarantees | 7,912,172 | 8,889,771 |
| Allowance for credit losses | (1,228,802) | (1,337,922) |
| Total assets | 206,380,869 | 204,106,939 |
| Liabilities: | | |
| Deposits | 122,268,713 | 123,891,946 |
| Negotiable certificates of deposit | 11,166,716 | 11,019,571 |
| Call money and bills sold | 1,957,916 | 1,907,366 |
| Payables under repurchase agreements | 14,059,313 | 11,843,211 |
| Payables under securities lending transactions | 3,415,092 | 3,632,170 |
| Commercial papers | 152,654 | 196,929 |
| Trading liabilities | 12,885,221 | 9,894,186 |
| Borrowed money | 6,537,783 | 6,235,917 |
| Foreign exchanges | 698,579 | 704,233 |
| Short-term bonds payable | 481,065 | 480,545 |
| Bonds payable | 6,490,425 | 7,022,868 |
| Due to trust accounts | 1,488,794 | 1,559,765 |
| Other liabilities | 4,929,588 | 4,933,405 |
| Reserve for bonuses | 46,954 | 52,278 |
| Reserve for bonuses to directors | 309 | 751 |
| Reserve for retirement benefits | 60,861 | 61,821 |
| Reserve for retirement benefits to directors | 1,330 | 1,523 |
| Reserve for loyalty award credits | 10,544 | 8,717 |
| Reserve for contingent losses | 232,389 | 239,224 |
| Reserves under special laws | 2,229 | 3,098 |
| Deferred tax liabilities | 62,189 | 39,210 |
| Deferred tax liabilities for land revaluation | 188,057 | 188,963 |
| Acceptances and guarantees | 7,912,172 | 8,889,771 |

| | | |
|-------------------|-------------|-------------|
| Total liabilities | 195,048,904 | 192,807,479 |
|-------------------|-------------|-------------|

Mitsubishi UFJ Financial Group, Inc.

| | (in millions of yen) | |
|--|-----------------------------|-------------------------|
| | As of September 30, 2010 | As of March 31, 2010 |
| Net assets: | | |
| Capital stock | 2,137,439 | 2,136,582 |
| Capital surplus | 2,174,244 | 2,423,322 |
| Retained earnings | 4,666,196 | 4,405,512 |
| Treasury stock | (6,439) | (6,633) |
| Total shareholders' equity | 8,971,439 | 8,958,783 |
| Net unrealized gains (losses) on other securities | 282,459 | 403,490 |
| Net deferred gains (losses) on hedging instruments | 77,037 | 92,402 |
| Land revaluation excess | 142,161 | 142,848 |
| Foreign currency translation adjustments | (308,345) | (254,800) |
| Pension liability adjustments of subsidiaries preparing financial statements under US GAAP | (34,129) | (36,930) |
| Total valuation and translation adjustments | 159,183 | 347,011 |
| Subscription rights to shares | 6,168 | 6,451 |
| Minority interests | 2,195,173 | 1,987,213 |
| Total net assets | 11,331,965 | 11,299,459 |
| Total liabilities and net assets | 206,380,869 | 204,106,939 |

Mitsubishi UFJ Financial Group, Inc.

(2) Consolidated Statements of Income

| | For the six months ended September 30, 2009 | (in millions of yen) For the six months ended September 30, 2010 |
|--|--|---|
| Ordinary income | 2,618,434 | 2,369,479 |
| Interest income | 1,500,108 | 1,277,731 |
| Interest on loans and bills discounted | 1,003,524 | 821,715 |
| Interest and dividends on securities | 304,769 | 310,462 |
| Trust fees | 52,456 | 50,521 |
| Fees and commissions | 572,542 | 553,917 |
| Trading income | 167,472 | 129,992 |
| Other business income | 209,473 | 270,432 |
| Other ordinary income | 116,381 | 86,884 |
| Ordinary expenses | 2,385,386 | 1,827,425 |
| Interest expenses | 385,012 | 268,475 |
| Interest on deposits | 173,396 | 113,736 |
| Fees and commissions | 79,387 | 79,670 |
| Other business expenses | 224,521 | 63,812 |
| General and administrative expenses | 1,111,730 | 1,051,900 |
| Other ordinary expenses | 584,735 | 363,566 |
| Ordinary profits | 233,047 | 542,053 |
| Extraordinary gains | 36,705 | 40,580 |
| Gains on disposition of fixed assets | 5,331 | 1,235 |
| Gains on loans written-off | 24,804 | 33,707 |
| Reversal of reserve for contingent liabilities from financial instruments transactions | 244 | 868 |
| Reversal of allowance for losses on subsidiaries | 5,026 | |
| Others | 1,297 | 4,769 |
| Extraordinary losses | 55,378 | 33,635 |
| Losses on disposition of fixed assets | 14,348 | 4,334 |
| Losses on impairment of fixed assets | 10,097 | 4,854 |
| Amortization of goodwill | 27,918 | |
| Loss on adjustment for changes of accounting standard for asset retirement obligations | | 24,447 |
| Others | 3,012 | |
| Income before income taxes and others | 214,374 | 548,998 |
| Income taxes current | 50,242 | 47,664 |
| Refund of income taxes | (16,090) | |
| Income taxes deferred | 8,442 | 137,156 |
| Total taxes | 42,593 | 184,820 |
| Income before minority interests | | 364,177 |
| Minority interests | 30,832 | 7,401 |

| | | |
|------------|---------|---------|
| Net income | 140,948 | 356,775 |
|------------|---------|---------|

Mitsubishi UFJ Financial Group, Inc.

(3) Consolidated Statements of Changes in Net Assets

| | For the six months ended September 30, 2009 | (in millions of yen) For the six months ended September 30, 2010 |
|--|---|---|
| Shareholders' equity | | |
| Capital stock | | |
| Balance at the end of the previous period | 1,620,896 | 2,136,582 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | | 856 |
| Total changes during the period | | 856 |
| Balance at the end of the period | 1,620,896 | 2,137,439 |
| Capital surplus | | |
| Balance at the end of the previous period | 1,898,031 | 2,423,322 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | | 856 |
| Disposition of treasury stock | (32) | 65 |
| Retirement of treasury stock | | (250,000) |
| Change of application of equity method | (78) | |
| Total changes during the period | (111) | (249,077) |
| Balance at the end of the period | 1,897,919 | 2,174,244 |
| Retained earnings | | |
| Balance at the end of the previous period | 4,168,625 | 4,405,512 |
| Changes during the period | | |
| Dividends from retained earnings | (67,879) | (96,779) |
| Net income | 140,948 | 356,775 |
| Reversal of land revaluation excess | (1,591) | 687 |
| Change of application of equity method | (1,840) | |
| Total changes during the period | 69,637 | 260,683 |
| Balance at the end of the period | 4,238,262 | 4,666,196 |
| Treasury stock | | |
| Balance at the end of the previous period | (6,867) | (6,633) |
| Changes during the period | | |
| Repurchase of treasury stock | (34) | (250,014) |
| Disposition of treasury stock | 974 | 207 |
| Retirement of treasury stock | | 250,000 |
| Total changes during the period | 939 | 193 |

| | | |
|----------------------------------|---------|---------|
| Balance at the end of the period | (5,927) | (6,439) |
|----------------------------------|---------|---------|

Mitsubishi UFJ Financial Group, Inc.

| | For the six months ended September 30, 2009 | (in millions of yen) For the six months ended September 30, 2010 |
|--|---|---|
| Total shareholders' equity | | |
| Balance at the end of the previous period | 7,680,685 | 8,958,783 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | | 1,713 |
| Dividends from retained earnings | (67,879) | (96,779) |
| Net income | 140,948 | 356,775 |
| Repurchase of treasury stock | (34) | (250,014) |
| Disposition of treasury stock | 941 | 273 |
| Retirement of treasury stock | | |
| Reversal of land revaluation excess | (1,591) | 687 |
| Change of application of equity method | (1,919) | |
| Total changes during the period | 70,465 | 12,656 |
| Balance at the end of the period | 7,751,150 | 8,971,439 |
| Valuation and translation adjustments | | |
| Net unrealized gains (losses) on other securities | | |
| Balance at the end of the previous period | (776,397) | 403,490 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | 902,836 | (121,031) |
| Total changes during the period | 902,836 | (121,031) |
| Balance at the end of the period | 126,439 | 282,459 |
| Net deferred gains (losses) on hedging instruments | | |
| Balance at the end of the previous period | 111,001 | 92,402 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | (2,907) | (15,364) |
| Total changes during the period | (2,907) | (15,364) |
| Balance at the end of the period | 108,093 | 77,037 |
| Land revaluation excess | | |
| Balance at the end of the previous period | 142,502 | 142,848 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | 1,591 | (687) |
| Total changes during the period | 1,591 | (687) |
| Balance at the end of the period | 144,093 | 142,161 |
| Foreign currency translation adjustments | | |
| Balance at the end of the previous period | (302,352) | (254,800) |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | 111,849 | (53,545) |

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| | | |
|----------------------------------|-----------|-----------|
| Total changes during the period | 111,849 | (53,545) |
| Balance at the end of the period | (190,502) | (308,345) |

Mitsubishi UFJ Financial Group, Inc.

| | For the six months ended September 30, 2009 | (in millions of yen) For the six months ended September 30, 2010 |
|--|---|---|
| Pension liability adjustments of subsidiaries preparing financial statements under US GAAP | | |
| Balance at the end of the previous period | (51,822) | (36,930) |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | (1,825) | 2,800 |
| Total changes during the period | (1,825) | 2,800 |
| Balance at the end of the period | (53,647) | (34,129) |
| Total valuation and translation adjustments | | |
| Balance at the end of the previous period | (877,067) | 347,011 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | 1,011,543 | (187,827) |
| Total changes during the period | 1,011,543 | (187,827) |
| Balance at the end of the period | 134,476 | 159,183 |
| Subscription rights to shares | | |
| Balance at the end of the previous period | 4,650 | 6,451 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | 778 | (282) |
| Total changes during the period | 778 | (282) |
| Balance at the end of the period | 5,429 | 6,168 |
| Minority interests | | |
| Balance at the end of the previous period | 1,762,372 | 1,987,213 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | 292,203 | 207,959 |
| Total changes during the period | 292,203 | 207,959 |
| Balance at the end of the period | 2,054,575 | 2,195,173 |
| Total net assets | | |
| Balance at the end of the previous period | 8,570,641 | 11,299,459 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | | 1,713 |
| Dividends from retained earnings | (67,879) | (96,779) |
| Net income | 140,948 | 356,775 |
| Repurchase of treasury stock | (34) | (250,014) |
| Disposition of treasury stock | 941 | 273 |
| Retirement of treasury stock | | |
| Reversal of land revaluation excess | (1,591) | 687 |
| Change of application of equity method | (1,919) | |
| Net changes of items other than shareholders' equity | 1,304,525 | 19,849 |

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| | | |
|----------------------------------|-----------|------------|
| Total changes during the period | 1,374,990 | 32,505 |
| Balance at the end of the period | 9,945,632 | 11,331,965 |

Mitsubishi UFJ Financial Group, Inc.

(4) Notes on Going-Concern Assumption

Not applicable

Mitsubishi UFJ Financial Group, Inc.

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

| | (in millions of yen) | |
|---|-----------------------------|-------------------------|
| | As of September 30, 2010 | As of March 31, 2010 |
| Assets: | | |
| Current assets: | | |
| Cash and due from banks | 16,051 | 16,490 |
| Securities | 121,800 | 70,000 |
| Accounts receivable | 41,277 | 44,922 |
| Others | 25,659 | 36,299 |
| Total current assets | 204,787 | 167,712 |
| Fixed assets: | | |
| Tangible fixed assets | 225 | 261 |
| Intangible fixed assets | 2,465 | 1,974 |
| Investments and other assets | 10,658,445 | 11,010,397 |
| Investment securities | 799,348 | 906,980 |
| Investments in subsidiaries and affiliates | 9,858,826 | 10,104,826 |
| Others | 270 | 324 |
| Allowance for losses on investments | | (1,733) |
| Total fixed assets | 10,661,136 | 11,012,633 |
| Total assets | 10,865,924 | 11,180,345 |
| Liabilities: | | |
| Current liabilities: | | |
| Short-term borrowings | 1,386,131 | 1,129,452 |
| Current portion of bonds payable | 130,000 | 230,000 |
| Current portion of long-term borrowings | 238,500 | 257,252 |
| Lease liabilities | 43 | 46 |
| Accounts payable | 1,499 | 2,439 |
| Income taxes payable | 206 | 544 |
| Reserve for bonuses | 333 | 396 |
| Others | 5,635 | 6,062 |
| Total current liabilities | 1,762,349 | 1,626,193 |
| Fixed liabilities: | | |
| Bonds payable | 380,500 | 380,500 |
| Long-term borrowings from subsidiaries and affiliates | 173,169 | 450,245 |
| Lease liabilities | 121 | 149 |
| Others | 5,428 | 11,506 |
| Total fixed liabilities | 559,219 | 842,401 |

| | | |
|-------------------|-----------|-----------|
| Total liabilities | 2,321,568 | 2,468,594 |
|-------------------|-----------|-----------|

Mitsubishi UFJ Financial Group, Inc.

| | (in millions of yen) | |
|---|-----------------------------|-------------------------|
| | As of September 30, 2010 | As of March 31, 2010 |
| Net assets: | | |
| Shareholders' equity: | | |
| Capital stock | 2,137,439 | 2,136,582 |
| Capital surplus: | | |
| Capital reserve | 2,137,456 | 2,136,600 |
| Other capital surplus | 1,860,006 | 2,109,941 |
| Total capital surplus | 3,997,463 | 4,246,541 |
| Retained earnings: | | |
| Other retained earnings: | | |
| Other reserve | 150,000 | 150,000 |
| Earned surplus brought forward | 2,256,328 | 2,162,138 |
| Total retained earnings | 2,406,328 | 2,312,138 |
| Treasury stock | (21) | (217) |
| Total shareholders' equity | 8,541,209 | 8,695,044 |
| Valuation and translation adjustments: | | |
| Net unrealized gains (losses) on other securities | (3,017) | 10,254 |
| Total valuation and translation adjustments | (3,017) | 10,254 |
| Subscription rights to shares | 6,163 | 6,450 |
| Total net assets | 8,544,355 | 8,711,750 |
| Total liabilities and net assets | 10,865,924 | 11,180,345 |

Mitsubishi UFJ Financial Group, Inc.

(2) Non-consolidated Statements of Operations

| | For the six months ended September 30, 2009 | (in millions of yen) For the six months ended September 30, 2010 |
|--|--|---|
| Operating income | 143,203 | 224,237 |
| Operating expenses | 8,632 | 7,679 |
| Operating profits | 134,571 | 216,558 |
| Non-operating income | 5,917 | 7,977 |
| Non-operating expenses | 23,649 | 22,506 |
| Ordinary profits | 116,839 | 202,029 |
| Extraordinary gains | 563 | 1,733 |
| Extraordinary losses | 126,459 | |
| Income (loss) before income taxes | (9,056) | 203,763 |
| Income taxes-current | 4,231 | 3,816 |
| Income taxes-deferred | 919 | 8,898 |
| Total taxes | 5,151 | 12,715 |
| Net income (loss) | (14,207) | 191,048 |

Mitsubishi UFJ Financial Group, Inc.

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

| | For the six months ended September 30, 2009 | (in millions of yen) For the six months ended September 30, 2010 |
|--|---|---|
| Shareholders' equity | | |
| Capital stock | | |
| Balance at the end of the previous period | 1,620,896 | 2,136,582 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | | 856 |
| Total changes during the period | | 856 |
| Balance at the end of the period | 1,620,896 | 2,137,439 |
| Capital surplus | | |
| Capital reserve | | |
| Balance at the end of the previous period | 1,620,914 | 2,136,600 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | | 856 |
| Total changes during the period | | 856 |
| Balance at the end of the period | 1,620,914 | 2,137,456 |
| Other capital surplus | | |
| Balance at the end of the previous period | 2,109,970 | 2,109,941 |
| Changes during the period | | |
| Disposition of treasury stock | (32) | 65 |
| Retirement of treasury stock | | (250,000) |
| Total changes during the period | (32) | (249,934) |
| Balance at the end of the period | 2,109,937 | 1,860,006 |
| Retained earnings | | |
| Other retained earnings | | |
| Other reserve | | |
| Balance at the end of the previous period | 150,000 | 150,000 |
| Balance at the end of the period | 150,000 | 150,000 |
| Earned surplus brought forward | | |
| Balance at the end of the previous period | 2,211,855 | 2,162,138 |
| Changes during the period | | |
| Dividends from retained earnings | (67,945) | (96,857) |
| Net income (loss) | (14,207) | 191,048 |

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| | | |
|---|-----------|-----------|
| Total changes during the period | (82,152) | 94,190 |
| Balance at the end of the period | 2,129,702 | 2,256,328 |
| Treasury stock | | |
| Balance at the end of the previous period | (979) | (217) |
| Changes during the period | | |
| Repurchase of treasury stock | (20) | (250,011) |
| Disposition of treasury stock | 968 | 207 |
| Retirement of treasury stock | | 250,000 |
| Total changes during the period | 947 | 195 |
| Balance at the end of the period | (31) | (21) |

Mitsubishi UFJ Financial Group, Inc.

| | For the six months ended September 30, 2009 | (in millions of yen) For the six months ended September 30, 2010 |
|--|---|---|
| Total shareholders' equity | | |
| Balance at the end of the previous period | 7,712,656 | 8,695,044 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | | 1,713 |
| Dividends from retained earnings | (67,945) | (96,857) |
| Net income (loss) | (14,207) | 191,048 |
| Repurchase of treasury stock | (20) | (250,011) |
| Disposition of treasury stock | 935 | 273 |
| Retirement of treasury stock | | |
| Total changes during the period | (81,237) | (153,835) |
| Balance at the end of the period | 7,631,419 | 8,541,209 |
| Valuation and translation adjustments | | |
| Net unrealized gains (losses) on other securities | | |
| Balance at the end of the previous period | | 10,254 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | 13,794 | (13,272) |
| Total changes during the period | 13,794 | (13,272) |
| Balance at the end of the period | 13,794 | (3,017) |
| Subscription rights to shares | | |
| Balance at the end of the previous period | 4,650 | 6,450 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | 778 | (287) |
| Total changes during the period | 778 | (287) |
| Balance at the end of the period | 5,429 | 6,163 |
| Total net assets | | |
| Balance at the end of the previous period | 7,717,307 | 8,711,750 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | | 1,713 |
| Dividends from retained earnings | (67,945) | (96,857) |
| Net income (loss) | (14,207) | 191,048 |
| Repurchase of treasury stock | (20) | (250,011) |
| Disposition of treasury stock | 935 | 273 |
| Retirement of treasury stock | | |
| Net changes of items other than shareholders' equity | 14,572 | (13,560) |
| Total changes during the period | (66,665) | (167,395) |
| Balance at the end of the period | 7,650,642 | 8,544,355 |

Mitsubishi UFJ Financial Group, Inc.

(4) Notes on Going-Concern Assumption

Not applicable

Selected Financial Information

under Japanese GAAP

For the Six Months Ended September 30, 2010

Mitsubishi UFJ Financial Group, Inc.

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

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

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

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

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

Mitsubishi UFJ Financial Group, Inc.

1. Financial Results**MUFG Consolidated**

| | (in millions of yen) | | |
|---|---------------------------|---------------------------|-------------------------|
| | For the six months ended | | Increase |
| | September 30, 2010 (A) | September 30, 2009 (B) | (Decrease) (A) - (B) |
| Gross profits | 1,870,712 | 1,813,239 | 57,472 |
| Gross profits before credit costs for trust accounts | 1,870,712 | 1,813,239 | 57,472 |
| Net interest income | 1,009,332 | 1,115,203 | (105,871) |
| Trust fees | 50,521 | 52,456 | (1,935) |
| Credit costs for trust accounts (1) | | | |
| Net fees and commissions | 474,246 | 493,155 | (18,909) |
| Net trading profits | 129,992 | 167,472 | (37,480) |
| Net other business profits | 206,620 | (15,048) | 221,668 |
| Net gains (losses) on debt securities | 170,746 | 24,873 | 145,873 |
| General and administrative expenses | 1,018,864 | 1,061,477 | (42,613) |
| Amortization of goodwill | 15,787 | 17,185 | (1,398) |
| Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 867,634 | 768,947 | 98,687 |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 851,847 | 751,761 | 100,086 |
| Provision for general allowance for credit losses (2) | 32,480 | (54,788) | 87,268 |
| Net business profits* | 884,328 | 696,973 | 187,355 |
| Net non-recurring gains (losses) | (342,274) | (463,925) | 121,650 |
| Credit costs (3) | (222,928) | (389,483) | 166,555 |
| Losses on loan write-offs | (137,324) | (145,707) | 8,382 |
| Provision for specific allowance for credit losses | (86,880) | (230,326) | 143,445 |
| Other credit costs | 1,277 | (13,450) | 14,727 |
| Net gains (losses) on equity securities | (27,346) | 13,353 | (40,700) |
| Gains on sales of equity securities | 38,913 | 77,457 | (38,543) |
| Losses on sales of equity securities | (20,196) | (32,644) | 12,448 |
| Losses on write-down of equity securities | (46,064) | (31,459) | (14,605) |
| Profits (losses) from investments in affiliates | (7,879) | 1,703 | (9,583) |
| Other non-recurring gains (losses) | (84,119) | (89,498) | 5,378 |
| Ordinary profits | 542,053 | 233,047 | 309,005 |
| Net extraordinary gains (losses) | 6,944 | (18,672) | 25,617 |
| Gains on loans written-off (4) | 33,707 | 24,804 | 8,902 |
| Reversal of reserve for contingent losses included in credit costs (5) | 3,672 | | 3,672 |
| Losses on impairment of fixed assets | (4,854) | (10,097) | 5,243 |
| Loss on adjustment for changes of accounting standard for asset retirement obligations | (24,447) | | (24,447) |
| Amortization of goodwill | | (27,918) | 27,918 |
| Income before income taxes and others | 548,998 | 214,374 | 334,623 |
| Income taxes-current | 47,664 | 50,242 | (2,577) |
| Refund of income taxes | | (16,090) | 16,090 |
| Income taxes-deferred | 137,156 | 8,442 | 128,713 |
| Total taxes | 184,820 | 42,593 | 142,226 |
| Income before minority interests | 364,177 | 171,781 | 192,396 |
| Minority interests | 7,401 | 30,832 | (23,430) |
| Net income | 356,775 | 140,948 | 215,827 |

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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)+(5) | (186,775) | (444,272) | 257,496 |
| Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)+(5) | (153,068) | (419,467) | 266,398 |
| Number of consolidated subsidiaries | 239 | 249 | (10) |
| Number of affiliated companies accounted for under the equity method | 66 | 58 | 8 |

Mitsubishi UFJ Financial Group, Inc.

BTMU and MUTB Combined

| | (in millions of yen) | | |
|---|---------------------------|---------------------------|-------------------------|
| | For the six months ended | | Increase |
| | September 30, 2010 (A) | September 30, 2009 (B) | (Decrease) (A) - (B) |
| Gross profits | 1,215,403 | 1,068,966 | 146,436 |
| Gross profits before credit costs for trust accounts | 1,215,403 | 1,068,966 | 146,436 |
| Net interest income | 697,069 | 743,297 | (46,228) |
| Trust fees | 38,352 | 40,158 | (1,805) |
| Credit costs for trust accounts (1) | | | |
| Net fees and commissions | 221,269 | 234,737 | (13,468) |
| Net trading profits | 74,539 | 85,572 | (11,032) |
| Net other business profits | 184,171 | (34,799) | 218,971 |
| Net gains (losses) on debt securities | 164,032 | 21,391 | 142,640 |
| General and administrative expenses | 594,666 | 607,928 | (13,261) |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 620,736 | 461,037 | 159,698 |
| Provision for general allowance for credit losses (2) | 33,330 | 31,026 | 2,304 |
| Net business profits | 654,067 | 492,064 | 162,003 |
| Net non-recurring gains (losses) | (196,822) | (331,714) | 134,891 |
| Credit costs (3) | (97,414) | (255,077) | 157,663 |
| Losses on loan write-offs | (55,757) | (135,162) | 79,404 |
| Provision for specific allowance for credit losses | (42,897) | (114,259) | 71,361 |
| Other credit costs | 1,241 | (5,655) | 6,897 |
| Net gains (losses) on equity securities | (80,637) | (10,956) | (69,680) |
| Gains on sales of equity securities | 33,894 | 49,862 | (15,967) |
| Losses on sales of equity securities | (23,365) | (32,418) | 9,052 |
| Losses on write-down of equity securities | (91,166) | (28,401) | (62,765) |
| Other non-recurring gains (losses) | (18,771) | (65,680) | 46,909 |
| Ordinary profits | 457,244 | 160,349 | 296,895 |
| Net extraordinary gains (losses) | 2,950 | 10,793 | (7,842) |
| Gains on loans written-off (4) | 19,712 | 18,560 | 1,151 |
| Reversal of allowance for credit losses (5) | 3,132 | | 3,132 |
| Reversal of reserve for contingent losses included in credit costs (6) | 2,947 | | 2,947 |
| Losses on impairment of fixed assets | (3,162) | (5,861) | 2,699 |
| Loss on adjustment for changes of accounting standard for asset retirement obligations | (16,714) | | (16,714) |
| Income before income taxes | 460,195 | 171,142 | 289,052 |
| Income taxes-current | 18,767 | 19,953 | (1,185) |
| Refund of income taxes | | (6,328) | 6,328 |
| Income taxes-deferred | 117,545 | 1,973 | 115,571 |
| Total taxes | 136,313 | 15,598 | 120,714 |
| Net income | 323,882 | 155,544 | 168,337 |
| (Reference) | | | |
| Total credit costs (1)+(2)+(3)+(5)+(6) | (58,002) | (224,051) | 166,048 |
| Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)+(5)+(6) | (38,290) | (205,490) | 167,199 |

Mitsubishi UFJ Financial Group, Inc.

BTMU Consolidated

| | (in millions of yen) | | |
|--|---------------------------|---------------------------|-------------------------|
| | For the six months ended | | Increase |
| | September 30, 2010 (A) | September 30, 2009 (B) | (Decrease) (A) - (B) |
| Gross profits | 1,292,639 | 1,199,294 | 93,345 |
| Net interest income | 767,026 | 847,721 | (80,695) |
| Trust fees | 5,809 | 6,532 | (722) |
| Net fees and commissions | 247,673 | 269,781 | (22,108) |
| Net trading profits | 76,425 | 80,031 | (3,605) |
| Net other business profits | 195,703 | (4,773) | 200,476 |
| Net gains (losses) on debt securities | 159,008 | 33,856 | 125,151 |
| General and administrative expenses | 648,167 | 666,324 | (18,157) |
| Amortization of goodwill | 8,466 | 8,201 | 265 |
| Net business profits before provision for general allowance for credit losses and amortization of goodwill | 652,939 | 541,171 | 111,767 |
| Net business profits before provision for general allowance for credit losses | 644,472 | 532,969 | 111,502 |
| Provision for general allowance for credit losses (1) | 6,079 | (41,150) | 47,229 |
| Net business profits* | 650,551 | 491,819 | 158,732 |
| Net non-recurring gains (losses) | (169,005) | (349,633) | 180,628 |
| Credit costs (2) | (117,437) | (275,239) | 157,802 |
| Losses on loan write-offs | (75,249) | (138,710) | 63,461 |
| Provision for specific allowance for credit losses | (43,344) | (122,987) | 79,642 |
| Other credit costs | 1,155 | (13,542) | 14,698 |
| Net gains (losses) on equity securities | (35,085) | (21,277) | (13,807) |
| Gains on sales of equity securities | 32,265 | 38,665 | (6,399) |
| Losses on sales of equity securities | (21,852) | (33,736) | 11,884 |
| Losses on write-down of equity securities | (45,497) | (26,205) | (19,292) |
| Profits (losses) from investments in affiliates | (7,544) | 432 | (7,977) |
| Other non-recurring gains (losses) | (8,937) | (53,548) | 44,611 |
| Ordinary profits | 481,546 | 142,185 | 339,360 |
| Net extraordinary gains (losses) | 7,641 | 24,006 | (16,365) |
| Gains on loans written-off (3) | 26,304 | 18,567 | 7,736 |
| Reversal of allowance for credit losses (4) | | | |
| Reversal of reserve for contingent losses included in credit costs (5) | 1,840 | | 1,840 |
| Net gains (losses) on disposition of fixed assets | (2,201) | (8,013) | 5,811 |
| Losses on impairment of fixed assets | (2,936) | (3,625) | 688 |
| Loss on adjustment for changes of accounting standard for asset retirement obligations | (15,833) | | (15,833) |
| Income before income taxes and others | 489,187 | 166,192 | 322,995 |
| Income taxes-current | 33,261 | 34,546 | (1,285) |
| Refund of income taxes | | (15,293) | 15,293 |
| Income taxes-deferred | 98,689 | (6,423) | 105,113 |
| Total taxes | 131,951 | 12,829 | 119,122 |
| Income before minority interests | 357,236 | 153,362 | 203,873 |
| Minority interests | 33,582 | 30,640 | 2,941 |
| Net income | 323,653 | 122,722 | 200,931 |

Note:

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* 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)+(4)+(5) | (109,517) | (316,389) | 206,872 |
| Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)+(5) | (83,212) | (297,822) | 214,609 |
| Number of consolidated subsidiaries | 141 | 151 | (10) |
| Number of affiliated companies accounted for under the equity method | 47 | 45 | 2 |

Mitsubishi UFJ Financial Group, Inc.

BTMU Non-consolidated

| | (in millions of yen) | | |
|--|---------------------------|---------------------------|-------------------------|
| | For the six months ended | | Increase |
| | September 30, 2010 (A) | September 30, 2009 (B) | (Decrease) (A) - (B) |
| Gross profits | 1,045,470 | 917,994 | 127,475 |
| Domestic gross profits | 654,336 | 642,323 | 12,013 |
| Net interest income | 454,610 | 474,817 | (20,206) |
| Net fees and commissions | 117,085 | 126,035 | (8,949) |
| Net trading profits | (2,652) | 8,406 | (11,059) |
| Net other business profits | 85,293 | 33,064 | 52,228 |
| Net gains (losses) on debt securities | 86,107 | 35,496 | 50,610 |
| Non-domestic gross profits | 391,133 | 275,670 | 115,462 |
| Net interest income | 165,312 | 190,254 | (24,942) |
| Net fees and commissions | 63,903 | 71,866 | (7,963) |
| Net trading profits | 68,971 | 69,083 | (112) |
| Net other business profits | 92,946 | (55,534) | 148,481 |
| Net gains (losses) on debt securities | 67,468 | (2,411) | 69,880 |
| General and administrative expenses | 500,949 | 509,915 | (8,966) |
| Personnel expenses | 188,464 | 188,844 | (379) |
| Non-personnel expenses | 286,068 | 294,832 | (8,764) |
| Taxes | 26,416 | 26,238 | 178 |
| Net business profits before provision for general allowance for credit losses | 544,520 | 408,078 | 136,441 |
| Provision for general allowance for credit losses (1) | 33,330 | 24,929 | 8,401 |
| Net business profits | 577,851 | 433,008 | 144,842 |
| Net non-recurring gains (losses) | (183,449) | (307,975) | 124,525 |
| Credit costs (2) | (97,331) | (238,607) | 141,275 |
| Losses on loan write-offs | (55,553) | (133,292) | 77,739 |
| Provision for specific allowance for credit losses | (42,897) | (99,950) | 57,052 |
| Other credit costs | 1,119 | (5,363) | 6,483 |
| Net gains (losses) on equity securities | (72,222) | (16,480) | (55,742) |
| Gains on sales of equity securities | 30,580 | 38,787 | (8,206) |
| Losses on sales of equity securities | (21,419) | (32,161) | 10,741 |
| Losses on write-down of equity securities | (81,383) | (23,106) | (58,277) |
| Other non-recurring gains (losses) | (13,895) | (52,887) | 38,992 |
| Ordinary profits | 394,401 | 125,032 | 269,368 |
| Net extraordinary gains (losses) | 569 | 12,291 | (11,722) |
| Gains on loans written-off (3) | 19,031 | 17,731 | 1,300 |
| Reversal of allowance for credit losses (4) | | | |
| Reversal of reserve for contingent losses included in credit costs (5) | 2,282 | | 2,282 |
| Net gains (losses) on disposition of fixed assets | (2,643) | (7,842) | 5,199 |
| Losses on impairment of fixed assets | (2,936) | (3,586) | 649 |
| Loss on adjustment for changes of accounting standard for asset retirement obligations | (15,277) | | (15,277) |
| Income before income taxes | 394,971 | 137,324 | 257,646 |
| Income taxes-current | 16,031 | 20,252 | (4,220) |
| Refund of income taxes | | (6,328) | 6,328 |
| Income taxes-deferred | 96,619 | (7,364) | 103,983 |
| Total taxes | 112,650 | 6,559 | 106,091 |
| Net income | 282,320 | 130,765 | 151,555 |

(Reference)

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| | | | |
|---|-----------------|-----------|---------|
| Total credit costs (1)+(2)+(4)+(5) | (61,718) | (213,677) | 151,959 |
| Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)+(5) | (42,687) | (195,946) | 153,259 |

Mitsubishi UFJ Financial Group, Inc.

MUTB Consolidated

| | (in millions of yen) | | |
|---|---------------------------|---------------------------|-------------------------|
| | For the six months ended | | Increase |
| | September 30, 2010 (A) | September 30, 2009 (B) | (Decrease) (A) - (B) |
| Gross profits | 192,780 | 178,360 | 14,419 |
| Gross profits before credit costs for trust accounts | 192,780 | 178,360 | 14,419 |
| Trust fees | 44,807 | 46,046 | (1,238) |
| Trust fees before credit costs for trust accounts | 44,807 | 46,046 | (1,238) |
| Loan trusts and money trusts fees (Jointly operated designated money trusts before credit costs for trust accounts) | 3,304 | 3,977 | (673) |
| Other trust fees | 41,502 | 42,068 | (565) |
| Credit costs for trust accounts (1) | | | |
| Net interest income | 75,925 | 77,382 | (1,457) |
| Net fees and commissions | 55,692 | 52,384 | 3,308 |
| Net trading profits | 10,070 | 14,809 | (4,738) |
| Net other business profits | 6,284 | (12,261) | 18,545 |
| Net gains (losses) on debt securities | 10,526 | (11,692) | 22,218 |
| General and administrative expenses | 114,446 | 122,744 | (8,298) |
| Amortization of goodwill | | | |
| Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 78,333 | 55,615 | 22,717 |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 78,333 | 55,615 | 22,717 |
| Provision for general allowance for credit losses (2) | | 6,027 | (6,027) |
| Net business profits* | 78,333 | 61,643 | 16,690 |
| Net non-recurring gains (losses) | (13,740) | (23,138) | 9,397 |
| Credit costs (3) | (237) | (16,693) | 16,456 |
| Losses on loan write-offs | (359) | (1,973) | 1,614 |
| Provision for specific allowance for credit losses | | (14,409) | 14,409 |
| Other credit costs | 121 | (310) | 432 |
| Net gains (losses) on equity securities | (8,410) | 5,401 | (13,812) |
| Gains on sales of equity securities | 3,318 | 10,949 | (7,631) |
| Losses on sales of equity securities | (1,945) | (252) | (1,692) |
| Losses on write-down of equity securities | (9,783) | (5,295) | (4,488) |
| Profits (losses) from investments in affiliates | 674 | 1,440 | (766) |
| Other non-recurring gains (losses) | (5,767) | (13,287) | 7,520 |
| Ordinary profits | 64,592 | 38,504 | 26,088 |
| Net extraordinary gains (losses) | 2,042 | (1,653) | 3,695 |
| Gains on loans written-off (4) | 631 | 777 | (146) |
| Reversal of allowance for credit losses (5) | 2,986 | | 2,986 |
| Reversal of reserve for contingent losses included in credit costs (6) | 633 | | 633 |
| Losses on impairment of fixed assets | (230) | (2,349) | 2,118 |
| Loss on adjustment for changes of accounting standard for asset retirement obligations | (1,525) | | (1,525) |
| Income before income taxes and others | 66,635 | 36,851 | 29,783 |
| Income taxes current | 3,728 | 1,311 | 2,416 |
| Income taxes deferred | 20,926 | 8,965 | 11,960 |
| Total taxes | 24,654 | 10,277 | 14,376 |
| Income before minority interests | 41,980 | 26,573 | 15,406 |
| Minority interests | 2,227 | 2,073 | 154 |
| Net income | 39,753 | 24,500 | 15,252 |

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)+(5)+(6) | 3,383 | (10,666) | 14,050 |
| Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)+(5)+(6) | 4,014 | (9,889) | 13,903 |
| Number of consolidated subsidiaries | 25 | 25 | |
| Number of affiliated companies accounted for under the equity method | 12 | 7 | 5 |

Mitsubishi UFJ Financial Group, Inc.

MUTB Non-consolidated

| | (in millions of yen) | | |
|---|---------------------------|---------------------------|-------------------------|
| | For the six months ended | | Increase |
| | September 30, 2010 (A) | September 30, 2009 (B) | (Decrease) (A) - (B) |
| Gross profits | 169,933 | 150,972 | 18,961 |
| Gross profits before credit costs for trust accounts | 169,933 | 150,972 | 18,961 |
| Domestic gross profits | 130,878 | 131,322 | (443) |
| Trust fees | 38,352 | 40,158 | (1,805) |
| Trust fees before credit costs for trust accounts | 38,352 | 40,158 | (1,805) |
| Loan trusts and money trusts fees (Jointly operated designated money trusts before credit costs for trust accounts) | 3,304 | 3,977 | (673) |
| Other trust fees | 35,048 | 36,180 | (1,132) |
| Credit costs for trust accounts (1) | | | |
| Net interest income | 49,684 | 48,953 | 730 |
| Net fees and commissions | 40,645 | 37,016 | 3,628 |
| Net trading profits | 18,794 | 16,604 | 2,189 |
| Net other business profits | (16,597) | (11,410) | (5,187) |
| Net gains (losses) on debt securities | (12,103) | (10,310) | (1,793) |
| Non-domestic gross profits | 39,054 | 19,649 | 19,404 |
| Net interest income | 27,461 | 29,272 | (1,810) |
| Net fees and commissions | (364) | (181) | (183) |
| Net trading profits | (10,572) | (8,522) | (2,050) |
| Net other business profits | 22,529 | (918) | 23,448 |
| Net gains (losses) on debt securities | 22,560 | (1,382) | 23,942 |
| General and administrative expenses | 93,716 | 98,012 | (4,295) |
| Personnel expenses | 33,555 | 33,945 | (390) |
| Non-personnel expenses | 55,788 | 58,962 | (3,173) |
| Taxes | 4,372 | 5,104 | (731) |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 76,216 | 52,959 | 23,257 |
| Provision for general allowance for credit losses (2) | | 6,096 | (6,096) |
| Net business profits | 76,216 | 59,056 | 17,160 |
| Net non-recurring gains (losses) | (13,373) | (23,739) | 10,366 |
| Credit costs (3) | (82) | (16,470) | 16,387 |
| Losses on loan write-offs | (204) | (1,869) | 1,665 |
| Provision for specific allowance for credit losses | | (14,308) | 14,308 |
| Other credit costs | 121 | (291) | 413 |
| Net gains (losses) on equity securities | (8,414) | 5,523 | (13,938) |
| Gains on sales of equity securities | 3,314 | 11,075 | (7,760) |
| Losses on sales of equity securities | (1,945) | (256) | (1,688) |
| Losses on write-down of equity securities | (9,783) | (5,295) | (4,488) |
| Other non-recurring gains (losses) | (4,875) | (12,792) | 7,916 |
| Ordinary profits | 62,843 | 35,316 | 27,526 |
| Net extraordinary gains (losses) | 2,381 | (1,498) | 3,879 |
| Gains on loans written-off (4) | 680 | 829 | (148) |
| Reversal of allowance for credit losses (5) | 3,132 | | 3,132 |
| Reversal of reserve for contingent losses included in credit costs (6) | 665 | | 665 |
| Losses on impairment of fixed assets | (226) | (2,275) | 2,049 |
| Loss on adjustment for changes of accounting standard for asset retirement obligations | (1,436) | | (1,436) |

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| | | | |
|---|---------------|----------|--------|
| Income before income taxes | 65,224 | 33,818 | 31,405 |
| Income taxes-current | 2,736 | (298) | 3,035 |
| Income taxes-deferred | 20,926 | 9,338 | 11,587 |
| Total taxes | 23,662 | 9,039 | 14,623 |
| Net income | 41,561 | 24,779 | 16,782 |
| (Reference) | | | |
| Total credit costs (1)+(2)+(3)+(5)+(6) | 3,715 | (10,373) | 14,089 |
| Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)+(5)+(6) | 4,396 | (9,544) | 13,940 |

Mitsubishi UFJ Financial Group, Inc.

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

| | (percentage per annum) | | |
|--|--------------------------------|------------------------|--------------------------------|
| | For the six months ended | Increase (Decrease) | For the six months ended |
| | September 30, 2010 (A) | | September 30, 2009 (B) |
| (Domestic business segment) | | | |
| Total average interest rate on interest-earning assets (a) | 1.02 | (0.16) | 1.18 |
| Average interest rate on loans and bills discounted (b) | 1.48 | (0.11) | 1.59 |
| Average interest rate on securities | 0.55 | (0.11) | 0.67 |
| Total average interest rate on interest-bearing liabilities (c) <including general and administrative expenses> | 0.88 | (0.11) | 0.99 |
| Average interest rate on deposits and NCD (d) | 0.10 | (0.06) | 0.16 |
| Average interest rate on other liabilities | 0.50 | (0.12) | 0.62 |
| Overall interest rate spread (a)-(c) | 0.14 | (0.05) | 0.19 |
| Interest rate spread (b)-(d) | 1.37 | (0.05) | 1.42 |

MUTB Non-consolidated

| | (percentage per annum) | | |
|---|--------------------------------|------------------------|--------------------------------|
| | For the six months ended | Increase (Decrease) | For the six months ended |
| | September 30, 2010 (A) | | September 30, 2009 (B) |
| (Domestic business segment) | | | |
| Total average interest rate on interest-earning assets (a) | 0.95 | (0.10) | 1.05 |
| Average interest rate on loans and bills discounted (b) | 1.16 | (0.19) | 1.35 |
| Average interest rate on securities | 0.77 | 0.04 | 0.73 |
| Total average interest rate on interest-bearing liabilities (c) | 0.35 | (0.13) | 0.49 |
| Average interest rate on deposits and NCD (d) | 0.34 | (0.15) | 0.50 |
| Overall interest rate spread (a)-(c) | 0.59 | 0.02 | 0.56 |
| Interest rate spread (b)-(d) | 0.81 | (0.03) | 0.84 |

BTMU and MUTB combined

| | (percentage per annum) | | |
|---|--------------------------------|------------------------|--------------------------------|
| | For the six months ended | Increase (Decrease) | For the six months ended |
| | September 30, 2010 (A) | | September 30, 2009 (B) |
| (Domestic business segment) | | | |
| Average interest rate on loans and bills discounted (a) | 1.43 | (0.12) | 1.55 |
| Average interest rate on deposits and NCD (b) | 0.13 | (0.07) | 0.21 |
| Interest rate spread (a)-(b) | 1.29 | (0.05) | 1.34 |

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, 2010 | | | |
| | within 1 year | 1 year to 5 years | over 5 years | Total |
| Receive-fix/pay-floater | 4,498.9 | 5,057.3 | 891.2 | 10,447.5 |
| Receive-floater/pay-fix | 388.8 | 2,117.7 | 791.6 | 3,298.2 |
| Receive-floater/pay-floater | | 20.0 | | 20.0 |
| Receive-fix/pay-fix | 6.0 | 29.6 | 67.8 | 103.4 |
| Total | 4,893.8 | 7,224.6 | 1,750.7 | 13,869.2 |

BTMU Consolidated

| | (in billions of yen) | | | |
|-----------------------------|--------------------------|----------------------|-----------------|----------------|
| | As of September 30, 2010 | | | |
| | within 1 year | 1 year to 5 years | over 5 years | Total |
| Receive-fix/pay-floater | 3,743.4 | 3,131.3 | 807.7 | 7,682.5 |
| Receive-floater/pay-fix | 307.0 | 1,447.9 | 248.2 | 2,003.2 |
| Receive-floater/pay-floater | | 20.0 | | 20.0 |
| Receive-fix/pay-fix | | | | |
| Total | 4,050.4 | 4,599.2 | 1,056.0 | 9,705.7 |

MUTB Consolidated

| | (in billions of yen) | | | |
|-----------------------------|--------------------------|----------------------|-----------------|----------------|
| | As of September 30, 2010 | | | |
| | within 1 year | 1 year to 5 years | over 5 years | Total |
| Receive-fix/pay-floater | 802.0 | 1,938.1 | 83.5 | 2,823.6 |
| Receive-floater/pay-fix | 93.3 | 690.2 | 469.9 | 1,253.4 |
| Receive-floater/pay-floater | | | | |
| Receive-fix/pay-fix | | | | |
| Total | 895.3 | 2,628.3 | 553.4 | 4,077.0 |

Mitsubishi UFJ Financial Group, Inc.

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.

Fair Value Information on Securities

| | As of September 30, 2010 | | | | As of March 31, 2010 | | | |
|--|--------------------------------------|-------------|--------|--------|--------------------------------------|-------------|--------|--------|
| | Amount on consolidated balance sheet | Differences | Gains | Losses | Amount on consolidated balance sheet | Differences | Gains | Losses |
| | | | | | | | | |
| Debt securities being held to maturity | 3,178,854 | 73,133 | 80,964 | 7,830 | 3,417,795 | 82,784 | 84,580 | 1,796 |
| Domestic bonds | 1,219,547 | 14,924 | 14,924 | | 1,240,439 | 20,068 | 20,068 | |
| Government bonds | 977,308 | 11,940 | 11,940 | | 977,342 | 15,972 | 15,972 | |
| Municipal bonds | 32,629 | 369 | 369 | | 42,348 | 585 | 585 | |
| Corporate bonds | 209,610 | 2,614 | 2,614 | | 220,748 | 3,511 | 3,511 | |
| Other | 1,959,306 | 58,209 | 66,040 | 7,830 | 2,177,356 | 62,715 | 64,512 | 1,796 |
| Foreign bonds | 946,481 | 4,009 | 11,083 | 7,073 | 1,021,985 | 6,738 | 8,391 | 1,653 |
| Other | 1,012,825 | 54,199 | 54,956 | 756 | 1,155,370 | 55,977 | 56,120 | 142 |

| | As of September 30, 2010 | | | | As of March 31, 2010 | | | |
|----------------------------|--------------------------------------|-------------|-----------|---------|--------------------------------------|-------------|-----------|---------|
| | Amount on consolidated balance sheet | Differences | Gains | Losses | Amount on consolidated balance sheet | Differences | Gains | Losses |
| | | | | | | | | |
| Other securities | 66,340,542 | 697,391 | 1,390,030 | 692,639 | 60,406,360 | 812,706 | 1,398,942 | 586,235 |
| Domestic equity securities | 3,538,055 | 87,936 | 585,083 | 497,146 | 4,277,363 | 681,771 | 983,817 | 302,045 |
| Domestic bonds | 46,896,537 | 353,668 | 379,544 | 25,875 | 43,376,692 | 117,109 | 173,933 | 56,824 |
| Government bonds | 42,564,326 | 279,556 | 287,370 | 7,814 | 38,748,045 | 79,912 | 113,618 | 33,706 |
| Municipal bonds | 206,736 | 9,957 | 9,957 | | 280,899 | 8,080 | 8,148 | 67 |
| Corporate bonds | 4,125,474 | 64,155 | 82,216 | 18,061 | 4,347,746 | 29,116 | 52,166 | 23,050 |
| Other | 15,905,949 | 255,786 | 425,402 | 169,616 | 12,752,305 | 13,825 | 241,191 | 227,365 |
| Foreign equity securities | 261,813 | 64,368 | 67,463 | 3,094 | 282,573 | 73,578 | 73,806 | 227 |
| Foreign bonds | 13,931,506 | 278,908 | 302,169 | 23,260 | 10,702,586 | 77,276 | 132,837 | 55,560 |
| Other | 1,712,629 | (87,491) | 55,769 | 143,261 | 1,767,145 | (137,030) | 34,547 | 171,578 |

Mitsubishi UFJ Financial Group, Inc.

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.

Fair Value Information on Securities

| | As of September 30, 2010 | | | | As of March 31, 2010 | | | |
|--|--------------------------|-------------|--------|--------|----------------------|-------------|--------|--------|
| | Amount on | Differences | Gains | Losses | Amount on | Differences | Gains | Losses |
| | balance sheet | | | | balance sheet | | | |
| Debt securities being held to maturity | 1,150,972 | 43,440 | 43,440 | | 1,289,654 | 39,123 | 39,266 | 142 |
| Stocks of subsidiaries and affiliates | 119,098 | (16,793) | 17,908 | 34,701 | 155,769 | (32,164) | 12,463 | 44,627 |

| | As of September 30, 2010 | | | | As of March 31, 2010 | | | |
|----------------------------|--------------------------|-------------|-----------|---------|----------------------|-------------|-----------|---------|
| | Amount on | Differences | Gains | Losses | Amount on | Differences | Gains | Losses |
| | balance sheet | | | | balance sheet | | | |
| Other securities | 54,994,011 | 430,154 | 1,037,423 | 607,269 | 49,791,929 | 517,825 | 1,017,742 | 499,917 |
| Domestic equity securities | 2,753,821 | (81,002) | 417,725 | 498,728 | 3,366,529 | 385,677 | 707,125 | 321,448 |
| Domestic bonds | 42,531,657 | 304,120 | 327,134 | 23,013 | 39,374,157 | 104,353 | 155,552 | 51,199 |
| Other | 9,708,532 | 207,036 | 292,564 | 85,528 | 7,051,241 | 27,794 | 155,063 | 127,269 |
| Foreign equity securities | 161,503 | 65,634 | 65,637 | 2 | 152,122 | 54,500 | 54,501 | 1 |
| Foreign bonds | 8,270,034 | 166,732 | 179,047 | 12,314 | 5,669,356 | 45,678 | 72,991 | 27,313 |
| Other | 1,276,994 | (25,331) | 47,879 | 73,211 | 1,229,762 | (72,384) | 27,570 | 99,954 |

Redemption schedule of other securities with maturities and debt securities being held to maturity

| | As of September 30, 2010 | | | | As of March 31, 2010 | | | |
|------------------|--------------------------|------------|------------|-----------|----------------------|------------|------------|-----------|
| | within | 1 year to | 5 years to | over | within | 1 year to | 5 years to | over |
| | 1 year | 5 years | 10 years | 10 years | 1 year | 5 years | 10 years | 10 years |
| Domestic bonds | 9,519,371 | 28,245,854 | 1,841,188 | 3,175,387 | 13,950,371 | 20,028,947 | 3,183,309 | 2,461,706 |
| Government bonds | 9,108,337 | 26,084,309 | 1,204,021 | 2,422,605 | 13,464,223 | 17,754,168 | 2,394,184 | 1,699,406 |
| Municipal bonds | 4,482 | 87,776 | 112,881 | 427 | 2,346 | 77,521 | 199,524 | 420 |
| Corporate bonds | 406,551 | 2,073,768 | 524,285 | 752,354 | 483,801 | 2,197,257 | 589,601 | 761,879 |
| Other | 985,026 | 3,317,086 | 2,191,703 | 3,418,413 | 912,241 | 1,870,445 | 1,962,373 | 2,869,639 |
| Foreign bonds | 841,489 | 3,107,228 | 1,642,472 | 2,653,963 | 775,335 | 1,789,207 | 1,280,910 | 1,795,559 |
| Other | 143,537 | 209,857 | 549,231 | 764,450 | 136,905 | 81,238 | 681,463 | 1,074,079 |
| Total | 10,504,398 | 31,562,940 | 4,032,891 | 6,593,801 | 14,862,612 | 21,899,393 | 5,145,683 | 5,331,345 |

Mitsubishi UFJ Financial Group, Inc.

MUTB Non-consolidated

The tables include beneficiary rights to the trust in Monetary claims bought in addition to Securities .

Fair Value Information on Securities

| | As of September 30, 2010 | | | | As of March 31, 2010 | | | |
|--|--------------------------|-------------|--------|--------|----------------------|-------------|--------|--------|
| | Amount on | Differences | Gains | Losses | Amount on | Differences | Gains | Losses |
| | balance sheet | | | | balance sheet | | | |
| Debt securities being held to maturity | 1,534,530 | 19,210 | 20,195 | 985 | 1,555,809 | 22,387 | 22,688 | 300 |
| Stocks of subsidiaries and affiliates | 40,375 | 2,693 | 2,693 | | 40,375 | (2,479) | 751 | 3,231 |

| | As of September 30, 2010 | | | | As of March 31, 2010 | | | |
|----------------------------|--------------------------|-------------|---------|---------|----------------------|-------------|---------|---------|
| | Amount on | Differences | Gains | Losses | Amount on | Differences | Gains | Losses |
| | balance sheet | | | | balance sheet | | | |
| Other securities | 8,672,956 | 114,000 | 283,321 | 169,321 | 7,787,226 | 123,399 | 272,068 | 148,668 |
| Domestic equity securities | 734,464 | 37,149 | 131,818 | 94,669 | 872,173 | 146,380 | 208,677 | 62,296 |
| Domestic bonds | 3,978,320 | 51,296 | 51,937 | 641 | 3,620,332 | 15,974 | 18,264 | 2,290 |
| Other | 3,960,171 | 25,554 | 99,565 | 74,011 | 3,294,720 | (38,955) | 45,126 | 84,081 |
| Foreign equity securities | 784 | 197 | 197 | | 1,187 | 322 | 322 | |
| Foreign bonds | 3,576,109 | 87,896 | 92,459 | 4,562 | 2,806,303 | 26,991 | 40,257 | 13,266 |
| Other | 383,278 | (62,540) | 6,908 | 69,448 | 487,228 | (66,269) | 4,546 | 70,815 |

Redemption schedule of other securities with maturities and debt securities being held to maturity

| | As of September 30, 2010 | | | | As of March 31, 2010 | | | |
|------------------|--------------------------|-----------|------------|----------|----------------------|-----------|------------|----------|
| | within | 1 year to | 5 years to | over | within | 1 year to | 5 years to | over |
| | 1 year | 5 years | 10 years | 10 years | 1 year | 5 years | 10 years | 10 years |
| Domestic bonds | 1,521,117 | 2,178,243 | 1,046,821 | 163,037 | 1,707,507 | 2,403,470 | 377,544 | 75,740 |
| Government bonds | 1,406,513 | 1,796,604 | 1,018,866 | 150,975 | 1,599,606 | 2,037,705 | 368,921 | 64,043 |
| Municipal bonds | 18,621 | 14,607 | 517 | 50 | 19,659 | 23,323 | 403 | 49 |
| Corporate bonds | 95,982 | 367,031 | 27,437 | 12,012 | 88,241 | 342,442 | 8,220 | 11,648 |
| Other | 419,864 | 2,768,134 | 993,975 | 239,193 | 516,659 | 2,342,441 | 658,919 | 134,391 |
| Foreign bonds | 388,739 | 2,690,802 | 882,683 | 217,514 | 499,129 | 2,226,603 | 579,952 | 111,499 |
| Other | 31,125 | 77,332 | 111,292 | 21,679 | 17,530 | 115,838 | 78,967 | 22,891 |
| Total | 1,940,982 | 4,946,378 | 2,040,797 | 402,231 | 2,224,167 | 4,745,912 | 1,036,464 | 210,131 |

Mitsubishi UFJ Financial Group, Inc.

5. ROE**MUFG Consolidated**

| | For the six months ended September 30, 2010 (A) | Increase (Decrease) (A) - (B) | For the six months ended September 30, 2009 (B) | (%) |
|------|--|-------------------------------------|--|-----|
| ROE* | 8.51 | 4.73 | 3.77 | |

Note:

* ROE is computed as follows:

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

Mitsubishi UFJ Financial Group, Inc.

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

| | | (in billions of yen) | | |
|-----|--|----------------------|------------|----------------|
| | | As of | Increase | As of |
| | | September 30, 2010 | (Decrease) | March 31, 2010 |
| | | (A) | (A) - (B) | (B) |
| (1) | Risk-adjusted capital ratio | 15.24% | 0.37% | 14.87% |
| | Tier 1 ratio | 11.57% | 0.93% | 10.63% |
| (2) | Tier 1 capital | 10,194.1 | 184.5 | 10,009.6 |
| (3) | Qualified Tier 2 capital | 3,990.7 | (458.8) | 4,449.6 |
| (4) | Deductions from total qualifying capital | 763.2 | 295.7 | 467.5 |
| (5) | Net qualifying capital (2)+(3)-(4) | 13,421.6 | (570.0) | 13,991.7 |
| (6) | Risk-adjusted assets | 88,054.3 | (6,026.9) | 94,081.3 |
| (7) | Required Capital | 7,044.3 | (482.1) | 7,526.5 |

BTMU Consolidated

| | | (in billions of yen) | | |
|-----|--|----------------------|------------|----------------|
| | | As of | Increase | As of |
| | | September 30, 2010 | (Decrease) | March 31, 2010 |
| | | (A) | (A) - (B) | (B) |
| (1) | Risk-adjusted capital ratio | 15.77% | 0.22% | 15.54% |
| | Tier 1 ratio | 11.38% | 0.54% | 10.84% |
| (2) | Tier 1 capital | 8,243.5 | (105.9) | 8,349.4 |
| (3) | Qualified Tier 2 capital | 3,446.3 | (454.9) | 3,901.3 |
| (4) | Deductions from total qualifying capital | 271.9 | (13.7) | 285.7 |
| (5) | Net qualifying capital (2)+(3)-(4) | 11,417.9 | (547.1) | 11,965.0 |
| (6) | Risk-adjusted assets | 72,393.5 | (4,583.0) | 76,976.5 |
| (7) | Required Capital | 5,791.4 | (366.6) | 6,158.1 |

MUTB Consolidated

| | | (in billions of yen) | | |
|-----|--|----------------------|------------|----------------|
| | | As of | Increase | As of |
| | | September 30, 2010 | (Decrease) | March 31, 2010 |
| | | (A) | (A) - (B) | (B) |
| (1) | Risk-adjusted capital ratio | 17.28% | 1.26% | 16.02% |
| | Tier 1 ratio | 13.77% | 1.30% | 12.47% |
| (2) | Tier 1 capital | 1,379.6 | 27.6 | 1,352.0 |
| (3) | Qualified Tier 2 capital | 432.0 | (46.7) | 478.8 |
| (4) | Deductions from total qualifying capital | 80.4 | (13.2) | 93.6 |
| (5) | Net qualifying capital (2)+(3)-(4) | 1,731.3 | (5.9) | 1,737.2 |
| (6) | Risk-adjusted assets | 10,017.0 | (824.8) | 10,841.9 |
| (7) | Required Capital | 801.3 | (65.9) | 867.3 |

BTMU Non-consolidated

| | | (in billions of yen) | | |
|-----|-----------------------------|----------------------|------------|----------------|
| | | As of | Increase | As of |
| | | September 30, 2010 | (Decrease) | March 31, 2010 |
| | | (A) | (A) - (B) | (B) |
| (1) | Risk-adjusted capital ratio | 16.63% | 0.29% | 16.34% |
| | Tier 1 ratio | 12.13% | 0.54% | 11.59% |
| (2) | Tier 1 capital | 8,108.5 | (167.6) | 8,276.1 |
| (3) | Net qualifying capital | 11,115.2 | (551.7) | 11,667.0 |
| (4) | Risk-adjusted assets | 66,814.7 | (4,577.7) | 71,392.4 |
| (5) | Required Capital | 5,345.1 | (366.2) | 5,711.3 |

MUTB Non-consolidated

| | | (in billions of yen) | | |
|-----|-----------------------------|----------------------|------------|----------------|
| | | As of | Increase | As of |
| | | September 30, 2010 | (Decrease) | March 31, 2010 |
| | | (A) | (A) - (B) | (B) |
| (1) | Risk-adjusted capital ratio | 17.40% | 1.29% | 16.10% |
| | Tier 1 ratio | 13.41% | 1.31% | 12.09% |
| (2) | Tier 1 capital | 1,336.9 | 31.4 | 1,305.5 |
| (3) | Net qualifying capital | 1,734.3 | (3.6) | 1,738.0 |
| (4) | Risk-adjusted assets | 9,967.0 | (824.8) | 10,791.9 |
| (5) | Required Capital | 797.3 | (65.9) | 863.3 |

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. Required Capital is 8% of risk-adjusted assets.

Mitsubishi UFJ Financial Group, Inc.

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

| | (in millions of yen) | | | | | |
|--|------------------------------------|---|--------------------------------|---|-------------------------------------|---|
| | As of September 30, 2010 (A) | % to total loans and bills discounted | As of March 31, 2010 (B) | % to total loans and bills discounted | Increase (Decrease) (A) - (B) | % to total loans and bills discounted |
| Loans to bankrupt borrowers | 64,024 | 0.08% | 113,104 | 0.13% | (49,079) | (0.05)% |
| Non-accrual delinquent loans | 1,200,157 | 1.51% | 1,212,609 | 1.42% | (12,451) | 0.08% |
| Accruing loans contractually past due 3 months or more | 48,410 | 0.06% | 29,175 | 0.03% | 19,235 | 0.02% |
| Restructured loans | 501,308 | 0.63% | 411,137 | 0.48% | 90,170 | 0.14% |
| Total risk monitored loans | 1,813,900 | 2.28% | 1,766,026 | 2.08% | 47,873 | 0.20% |
| Total loans and bills discounted | 79,254,492 | | 84,880,603 | | (5,626,110) | |
| Written-off | 983,081 | | 981,866 | | 1,215 | |

(2) Allowance for Credit Losses

| | (in millions of yen) | | | | | |
|--|------------------------------------|---------------------------------------|--------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
| | As of September 30, 2010 (A) | % to total risk monitored loans | As of March 31, 2010 (B) | % to total risk monitored loans | Increase (Decrease) (A) - (B) | % to total risk monitored loans |
| Allowance for credit losses | 1,228,802 | 67.74% | 1,337,922 | 75.75% | (109,119) | (8.01)% |
| General allowance for credit losses | 763,299 | | 830,023 | | (66,723) | |
| Specific allowance for credit losses | 464,747 | | 507,086 | | (42,339) | |
| Allowance for credit to specific foreign borrowers | 755 | | 812 | | (56) | |

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

| | (in millions of yen) | | |
|----------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2010 (A) | As of March 31, 2010 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,537,132 | 1,467,926 | 69,205 |
| Overseas | 276,767 | 298,099 | (21,331) |
| Asia | 11,066 | 14,466 | (3,399) |

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| | | | |
|--------------------------|-----------|-----------|----------|
| Indonesia | 2,309 | 3,526 | (1,217) |
| Thailand | 5,341 | 5,772 | (430) |
| Hong Kong | 699 | 618 | 80 |
| Other | 2,715 | 4,548 | (1,832) |
| United States of America | 136,452 | 147,316 | (10,863) |
| Other | 129,248 | 136,316 | (7,068) |
| Total | 1,813,900 | 1,766,026 | 47,873 |

Classified by Industry

| | (in millions of yen) | | |
|---------------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2010 (A) | As of March 31, 2010 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,537,132 | 1,467,926 | 69,205 |
| Manufacturing | 194,519 | 180,462 | 14,057 |
| Construction | 54,483 | 48,642 | 5,841 |
| Wholesale and retail | 181,227 | 151,744 | 29,482 |
| Finance and insurance | 3,731 | 4,448 | (717) |
| Real estate, goods rental and leasing | 221,451 | 254,630 | (33,178) |
| Services | 104,654 | 103,783 | 871 |
| Other industries | 149,393 | 186,158 | (36,764) |
| Consumer | 627,669 | 538,057 | 89,612 |
| Overseas | 276,767 | 298,099 | (21,331) |
| Financial institutions | 30,015 | 21,998 | 8,016 |
| Commercial and industrial | 153,382 | 171,587 | (18,205) |
| Other | 93,369 | 104,512 | (11,142) |
| Total | 1,813,900 | 1,766,026 | 47,873 |

Mitsubishi UFJ Financial Group, Inc.

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

(in millions of yen)

| | As of September 30, 2010 (A) | % to total loans and bills discounted | As of March 31, 2010 (B) | % to total loans and bills discounted | Increase (Decrease) (A) - (B) | % to total loans and bills discounted |
|--|------------------------------------|---|--------------------------------|--|-------------------------------------|---|
| Loans to bankrupt borrowers | 51,490 | 0.08% | 89,791 | 0.12% | (38,301) | (0.04)% |
| Non-accrual delinquent loans | 848,803 | 1.33% | 836,861 | 1.21% | 11,942 | 0.12% |
| Accruing loans contractually past due 3 months or more | 43,338 | 0.06% | 24,730 | 0.03% | 18,607 | 0.03% |
| Restructured loans | 357,065 | 0.56% | 265,398 | 0.38% | 91,666 | 0.17% |
| Total risk monitored loans | 1,300,697 | 2.04% | 1,216,781 | 1.76% | 83,915 | 0.28% |
| Total loans and bills discounted | 63,649,511 | | 69,106,624 | | (5,457,113) | |
| Written-off | 755,407 | | 749,744 | | 5,663 | |

(2) Allowance for Credit Losses

(in millions of yen)

| | As of September 30, 2010 (A) | % to total risk monitored loans | As of March 31, 2010 (B) | % to total risk monitored loans | Increase (Decrease) (A) - (B) | % to total risk monitored loans |
|--|------------------------------------|---------------------------------------|--------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
| Allowance for credit losses | 658,146 | 50.59% | 722,486 | 59.37% | (64,340) | (8.77)% |
| General allowance for credit losses | 377,359 | | 410,690 | | (33,330) | |
| Specific allowance for credit losses | 280,030 | | 310,984 | | (30,953) | |
| Allowance for credit to specific foreign borrowers | 755 | | 812 | | (56) | |

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

(in millions of yen)

| | As of September 30, 2010 (A) | As of March 31, 2010 (B) | Increase (Decrease) (A) - (B) |
|-----------|------------------------------------|--------------------------------|-------------------------------------|
| Domestic | 1,157,252 | 1,048,842 | 108,410 |
| Overseas | 143,444 | 167,939 | (24,494) |
| Asia | 4,519 | 7,009 | (2,489) |
| Indonesia | 1,632 | 2,732 | (1,099) |
| Thailand | 1,112 | 1,159 | (47) |
| Hong Kong | 699 | 618 | 80 |

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| | | | |
|--------------------------|-----------|-----------|----------|
| Other | 1,075 | 2,498 | (1,422) |
| United States of America | 10,615 | 24,816 | (14,201) |
| Other | 128,309 | 136,114 | (7,804) |
| Total | 1,300,697 | 1,216,781 | 83,915 |

Classified by Industry

| | (in millions of yen) | | |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2010 (A) | As of March 31, 2010 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,157,252 | 1,048,842 | 108,410 |
| Manufacturing | 188,708 | 167,588 | 21,120 |
| Construction | 52,604 | 46,246 | 6,357 |
| Wholesale and retail | 177,852 | 148,347 | 29,504 |
| Finance and insurance | 1,817 | 2,319 | (502) |
| Real estate | 170,366 | 192,827 | (22,460) |
| Goods rental and leasing | 24,755 | 28,915 | (4,159) |
| Services | 101,445 | 100,133 | 1,311 |
| Other industries | 125,217 | 160,673 | (35,455) |
| Consumer | 314,484 | 201,790 | 112,693 |
| Overseas | 143,444 | 167,939 | (24,494) |
| Financial institutions | 28,679 | 20,951 | 7,728 |
| Commercial and industrial | 52,962 | 78,415 | (25,453) |
| Other | 61,802 | 68,572 | (6,769) |
| Total | 1,300,697 | 1,216,781 | 83,915 |

Mitsubishi UFJ Financial Group, Inc.

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

| | (in millions of yen) | | | | | |
|--|------------------------------------|---|--------------------------------|---|-------------------------------------|---|
| | As of September 30, 2010 (A) | % to total loans and bills discounted | As of March 31, 2010 (B) | % to total loans and bills discounted | Increase (Decrease) (A) - (B) | % to total loans and bills discounted |
| Loans to bankrupt borrowers | 1,860 | 0.01% | 8,352 | 0.08% | (6,491) | (0.06)% |
| Non-accrual delinquent loans | 60,962 | 0.58% | 64,798 | 0.63% | (3,835) | (0.04)% |
| Accruing loans contractually past due 3 months or more | 376 | 0.00% | 486 | 0.00% | (110) | (0.00)% |
| Restructured loans | 11,321 | 0.10% | 18,203 | 0.17% | (6,881) | (0.06)% |
| Total risk monitored loans | 74,521 | 0.71% | 91,841 | 0.89% | (17,319) | (0.17)% |
| Total loans and bills discounted | 10,359,104 | | 10,257,717 | | 101,387 | |
| Written-off | 22,575 | | 30,690 | | (8,114) | |

(2) Allowance for Credit Losses

| | (in millions of yen) | | | | | |
|--|------------------------------------|---------------------------------------|--------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
| | As of September 30, 2010 (A) | % to total risk monitored loans | As of March 31, 2010 (B) | % to total risk monitored loans | Increase (Decrease) (A) - (B) | % to total risk monitored loans |
| Allowance for credit losses | 62,819 | 84.29% | 66,448 | 72.35% | (3,628) | 11.94% |
| General allowance for credit losses | 33,482 | | 36,277 | | (2,795) | |
| Specific allowance for credit losses | 29,337 | | 30,170 | | (833) | |
| 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, 2010 (A) | As of March 31, 2010 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 74,491 | 91,796 | (17,305) |
| Overseas | 30 | 44 | (14) |
| Asia | | | |
| Indonesia | | | |
| Thailand | | | |
| Hong Kong | | | |
| Other | | | |
| United States of America | 16 | 30 | (14) |

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| | | | |
|-------|--------|--------|----------|
| Other | 13 | 13 | (0) |
| Total | 74,521 | 91,841 | (17,319) |

Classified by Industry

| | As of September 30, 2010 (A) | As of March 31, 2010 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|---------------------------|------------------------------------|--------------------------------|---|
| Domestic | 74,491 | 91,796 | (17,305) |
| Manufacturing | 5,771 | 12,835 | (7,064) |
| Construction | 1,815 | 2,269 | (454) |
| Wholesale and retail | 3,049 | 3,096 | (47) |
| Finance and insurance | 1,876 | 2,094 | (217) |
| Real estate | 21,250 | 27,606 | (6,355) |
| Goods rental and leasing | 140 | 180 | (40) |
| Services | 2,384 | 2,839 | (455) |
| Other industries | 24,152 | 25,447 | (1,294) |
| Consumer | 14,049 | 15,425 | (1,375) |
| Overseas | 30 | 44 | (14) |
| Financial institutions | | | |
| Commercial and industrial | 16 | 44 | (27) |
| Other | 13 | | 13 |
| Total | 74,521 | 91,841 | (17,319) |

Mitsubishi UFJ Financial Group, Inc.

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, 2010 (A) | % to total loans and bills discounted | As of March 31, 2010 (B) | % to total loans and bills discounted | Increase (Decrease) (A) - (B) | % to total loans and bills discounted |
| Loans to bankrupt borrowers | 110 | 0.09% | 109 | 0.08% | 0 | 0.00% |
| Non-accrual delinquent loans | 25 | 0.02% | 15 | 0.01% | 10 | 0.00% |
| Accruing loans contractually past due 3 months or more | 72 | 0.06% | 77 | 0.06% | (5) | (0.00)% |
| Restructured loans | 723 | 0.60% | 803 | 0.64% | (80) | (0.03)% |
| Total risk monitored loans | 931 | 0.78% | 1,006 | 0.80% | (74) | (0.02)% |
| Total loans and bills discounted | 119,171 | | 125,147 | | (5,976) | |

(2) Allowance for Credit Losses

| | (in millions of yen) | | |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2010 (A) | As of March 31, 2010 (B) | Increase (Decrease) (A) - (B) |
| Special internal reserves | | 349 | (349) |
| Allowance for bad debts | 361 | 378 | (17) |

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

| | (in millions of yen) | | |
|--------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2010 (A) | As of March 31, 2010 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 931 | 1,006 | (74) |
| Manufacturing | | | |
| Construction | | | |
| Wholesale and retail | | | |
| Finance and insurance | | | |
| Real estate | 334 | 371 | (36) |
| Goods rental and leasing | | | |
| Services | | | |
| Other industries | | | |
| Consumer | 597 | 635 | (37) |

| | | | |
|-------|-----|-------|------|
| Total | 931 | 1,006 | (74) |
|-------|-----|-------|------|

Mitsubishi UFJ Financial Group, Inc.

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, 2010 (A) | As of March 31, 2010 (B) | Increase (Decrease) (A) - (B) |
| Bankrupt or De facto Bankrupt | 142,446 | 194,230 | (51,784) |
| Doubtful | 860,743 | 845,033 | 15,709 |
| Special Attention | 412,794 | 309,529 | 103,265 |
| Non Performing Loans (1) | 1,415,983 | 1,348,793 | 67,190 |
| Normal | 81,999,237 | 88,269,795 | (6,270,557) |
| Total | 83,415,221 | 89,618,588 | (6,203,366) |
| Non Performing Loans / Total | 1.69% | 1.50% | 0.19% |

(2) Status of Coverage of Non Performing Loans

| | (in millions of yen) | | |
|------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2010 (A) | As of March 31, 2010 (B) | Increase (Decrease) (A) - (B) |
| Covered amount (2) | 1,103,663 | 1,059,280 | 44,382 |
| Allowance for credit losses | 386,800 | 413,408 | (26,607) |
| Collateral, guarantees, etc. | 716,863 | 645,872 | 70,990 |
| Coverage ratio (2) / (1) | 77.94% | 78.53% | (0.59)% |

(3) Coverage Ratio

| | (in millions of yen) | | | | |
|-------------------------------|----------------------|---------------------------------------|--|---|-------------------------------------|
| Category | Loan amount (A) | Allowance for credit losses (B) | Covered by collateral and/or guarantees (C) | Coverage ratio for unsecured portion (B) / [(A) - (C)] | Coverage ratio [(B) + (C)] / (A) |
| Bankrupt or De facto Bankrupt | 142,446 | 2,684 | 139,761 | | 100.00% |
| | [194,230] | [3,006] | [191,224] | | [100.00%] |
| Doubtful | 860,743 | 298,052 | 351,470 | | 75.46% |
| | [845,033] | [326,960] | [334,581] | | [78.28%] |

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| | | | | |
|-------------------|-------------|-----------|-----------|----------|
| Special Attention | 412,794 | 86,064 | 225,631 | 75.50% |
| | [309,529] | [83,441] | [120,066] | [65.74%] |
| Total | 1,415,983 | 386,800 | 716,863 | 77.94% |
| | [1,348,793] | [413,408] | [645,872] | [78.53%] |

Note: The upper figures are as of September 30, 2010. The lower figures with bracket are as of March 31, 2010.

(4) Classified by Industry

| | (in millions of yen) | | |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2010 (A) | As of March 31, 2010 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,270,407 | 1,178,347 | 92,059 |
| Manufacturing | 203,045 | 189,120 | 13,925 |
| Construction | 55,632 | 49,792 | 5,839 |
| Wholesale and retail | 192,917 | 161,907 | 31,010 |
| Finance and insurance | 5,865 | 5,595 | 269 |
| Real estate | 196,824 | 225,788 | (28,963) |
| Goods rental and leasing | 24,895 | 29,383 | (4,487) |
| Services | 109,097 | 107,790 | 1,306 |
| Other industries | 152,358 | 190,223 | (37,864) |
| Consumer | 329,770 | 218,746 | 111,023 |
| Overseas | 145,576 | 170,445 | (24,868) |
| Financial institutions | 28,681 | 21,153 | 7,528 |
| Commercial and industrial | 54,243 | 79,983 | (25,740) |
| Other | 62,651 | 69,308 | (6,657) |
| Total | 1,415,983 | 1,348,793 | 67,190 |

Mitsubishi UFJ Financial Group, Inc.

BTMU Non-consolidated**(1) Non Performing Loans**

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2010 (A) | As of March 31, 2010 (B) | Increase (Decrease) (A) - (B) |
| Bankrupt or De facto Bankrupt | 137,861 | 183,009 | (45,147) |
| Doubtful | 802,181 | 782,806 | 19,374 |
| Special Attention | 400,403 | 290,129 | 110,274 |
| Non Performing Loans (1) | 1,340,446 | 1,255,945 | 84,501 |
| Normal | 71,410,159 | 77,776,487 | (6,366,328) |
| Total | 72,750,606 | 79,032,433 | (6,281,827) |
| Non Performing Loans / Total | 1.84% | 1.58% | 0.25% |

(2) Status of Coverage of Non Performing Loans

| | (in millions of yen) | | |
|------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2010 (A) | As of March 31, 2010 (B) | Increase (Decrease) (A) - (B) |
| Covered amount (2) | 1,037,402 | 982,459 | 54,943 |
| Allowance for credit losses | 354,663 | 379,456 | (24,793) |
| Collateral, guarantees, etc. | 682,739 | 603,003 | 79,736 |
| Coverage ratio (2) / (1) | 77.39% | 78.22% | (0.83)% |

(3) Coverage Ratio

| | (in millions of yen) | | | | |
|-------------------------------|----------------------|---------------------------------------|--|---|-------------------------------------|
| Category | Loan amount (A) | Allowance for credit losses (B) | Covered by collateral and/or guarantees (C) | Coverage ratio for unsecured portion (B) / [(A) - (C)] | Coverage ratio [(B) + (C)] / (A) |
| Bankrupt or De facto Bankrupt | 137,861 | 2,668 | 135,193 | 100.00% | 100.00% |
| | [183,009] | [2,515] | [180,494] | [100.00%] | [100.00%] |
| Doubtful | 802,181 | 269,408 | 329,934 | 57.04% | 74.71% |
| | [782,806] | [297,982] | [307,113] | [62.64%] | [77.29%] |
| Special Attention | 400,403 | 82,586 | 217,611 | 45.18% | 74.97% |
| | [290,129] | [78,959] | [115,394] | [45.18%] | [66.98%] |
| Total | 1,340,446 | 354,663 | 682,739 | 53.92% | 77.39% |
| | [1,255,945] | [379,456] | [603,003] | [58.11%] | [78.22%] |

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Note: The upper figures are as of September 30, 2010. The lower figures with bracket are as of March 31, 2010.

(4) Classified by Industry

| | (in millions of yen) | | |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2010 (A) | As of March 31, 2010 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,194,902 | 1,085,544 | 109,357 |
| Manufacturing | 197,274 | 176,284 | 20,990 |
| Construction | 53,787 | 47,523 | 6,264 |
| Wholesale and retail | 189,867 | 158,810 | 31,057 |
| Finance and insurance | 3,988 | 3,501 | 487 |
| Real estate | 175,237 | 197,810 | (22,572) |
| Goods rental and leasing | 24,755 | 29,202 | (4,447) |
| Services | 106,698 | 104,950 | 1,748 |
| Other industries | 128,205 | 164,775 | (36,569) |
| Consumer | 315,086 | 202,686 | 112,399 |
| Overseas | 145,544 | 170,401 | (24,856) |
| Financial institutions | 28,679 | 21,153 | 7,526 |
| Commercial and industrial | 54,227 | 79,939 | (25,712) |
| Other | 62,637 | 69,308 | (6,670) |
| Total | 1,340,446 | 1,255,945 | 84,501 |

Mitsubishi UFJ Financial Group, Inc.

MUTB Non-consolidated**(1) Non Performing Loans**

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2010 (A) | As of March 31, 2010 (B) | Increase (Decrease) (A) - (B) |
| Bankrupt or De facto Bankrupt | 4,412 | 11,060 | (6,648) |
| Doubtful | 58,494 | 62,089 | (3,594) |
| Special Attention | 11,698 | 18,690 | (6,992) |
| Non Performing Loans (1) | 74,605 | 91,841 | (17,235) |
| Normal | 10,470,839 | 10,369,166 | 101,672 |
| Total | 10,545,444 | 10,461,007 | 84,436 |
| Non Performing Loans / Total | 0.70% | 0.87% | (0.17)% |

(2) Status of Coverage of Non Performing Loans

| | (in millions of yen) | | |
|------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2010 (A) | As of March 31, 2010 (B) | Increase (Decrease) (A) - (B) |
| Covered amount (2) | 65,471 | 75,967 | (10,496) |
| Allowance for credit losses | 32,137 | 33,951 | (1,814) |
| Collateral, guarantees, etc. | 33,334 | 42,015 | (8,681) |
| Coverage ratio (2) / (1) | 87.75% | 82.71% | 5.04% |

(3) Coverage Ratio

| | (in millions of yen) | | | | |
|-------------------------------|----------------------|---------------------------------------|--|---|-------------------------------------|
| Category | Loan amount (A) | Allowance for credit losses (B) | Covered by collateral and/or guarantees (C) | Coverage ratio for unsecured portion (B) / [(A) - (C)] | Coverage ratio [(B) + (C)] / (A) |
| Bankrupt or De facto Bankrupt | 4,412 | 15 | 4,396 | 100.00% | 100.00% |
| | [11,060] | [491] | [10,569] | [100.00%] | [100.00%] |
| Doubtful | 58,494 | 28,643 | 21,468 | 77.35% | 85.66% |
| | [62,089] | [28,977] | [27,330] | [83.36%] | [90.68%] |
| Special Attention | 11,698 | 3,477 | 7,469 | 82.24% | 93.58% |
| | [18,690] | [4,482] | [4,115] | [30.75%] | [46.00%] |
| Total | 74,605 | 32,137 | 33,334 | 77.86% | 87.75% |
| | [91,841] | [33,951] | [42,015] | [68.14%] | [82.71%] |

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Note: The upper figures are as of September 30, 2010. The lower figures with bracket are as of March 31, 2010.

(4) Classified by Industry

| | (in millions of yen) | | |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2010 (A) | As of March 31, 2010 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 74,573 | 91,796 | (17,223) |
| Manufacturing | 5,771 | 12,835 | (7,064) |
| Construction | 1,845 | 2,269 | (424) |
| Wholesale and retail | 3,049 | 3,096 | (47) |
| Finance and insurance | 1,876 | 2,094 | (217) |
| Real estate | 21,251 | 27,606 | (6,354) |
| Goods rental and leasing | 140 | 180 | (40) |
| Services | 2,398 | 2,839 | (441) |
| Other industries | 24,152 | 25,447 | (1,294) |
| Consumer | 14,086 | 15,425 | (1,338) |
| Overseas | 32 | 44 | (12) |
| Financial institutions | 2 | | 2 |
| Commercial and industrial | 16 | 44 | (27) |
| Other | 13 | | 13 |
| Total | 74,605 | 91,841 | (17,235) |

Mitsubishi UFJ Financial Group, Inc.

MUTB Non-consolidated: Trust Accounts

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

(1) Non Performing Loans

| | As of September 30, 2010 (A) | As of March 31, 2010 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|-------------------------------|------------------------------------|--------------------------------|---|
| Bankrupt or De facto Bankrupt | 171 | 159 | 11 |
| Doubtful | 67 | 137 | (70) |
| Special Attention | 692 | 709 | (16) |
| Non Performing Loans (1) | 931 | 1,006 | (74) |
| Normal | 118,239 | 124,140 | (5,901) |
| Total | 119,171 | 125,147 | (5,976) |
| Non Performing Loans / Total | 0.78% | 0.80% | (0.02)% |

(2) Status of Coverage of Non Performing Loans

| | As of September 30, 2010 (A) | As of March 31, 2010 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|---|------------------------------------|--------------------------------|---|
| Covered amount (2) | 789 | 853 | (64) |
| Allowance for credit losses Collateral, guarantees, etc. | 789 | 853 | (64) |
| Coverage ratio (2) / (1) | 84.73% | 84.82% | (0.09)% |

(3) Coverage Ratio

| Category | Loan amount (A) | Allowance for credit losses (B) | Covered by collateral and/or guarantees (C) | Coverage ratio for unsecured portion (B) / [(A) - (C)] | Coverage ratio [(B) + (C)] / (A) |
|-------------------------------|--------------------|--|--|---|-------------------------------------|
| Bankrupt or De facto Bankrupt | 171 | | 171 | | 100.00% |
| | [159] | [] | [159] | | [100.00%] |
| Doubtful | 67 | | 67 | | 100.00% |
| | [137] | [] | [137] | | [100.00%] |
| Special Attention | 692 | | 550 | | 79.47% |
| | [709] | [] | [556] | | [78.47%] |
| Total | 931 | | 789 | | 84.73% |

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[1,006]

[]

[853]

[84.82%]

Note: The upper figures are as of September 30, 2010. The lower figures with bracket are as of March 31, 2010.

(4) Classified by Industry

| | As of September 30, 2010 (A) | As of March 31, 2010 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|--------------------------|------------------------------------|--------------------------------|---|
| Domestic | 931 | 1,006 | (74) |
| Manufacturing | | | |
| Construction | | | |
| Wholesale and retail | | | |
| Finance and insurance | | | |
| Real estate | 334 | 371 | (36) |
| Goods rental and leasing | | | |
| Services | | | |
| Other industries | | | |
| Consumer | 597 | 635 | (37) |
| Total | 931 | 1,006 | (74) |

Mitsubishi UFJ Financial Group, Inc.

Overview of Non-Performing Loans

BTMU and MUTB Combined

| Category of Borrowers | Self-Assessment Classification | | | Coverage ratio for unsecured portion | Non-Performing Loans | | |
|--|--------------------------------|-------------------|--------------------|--------------------------------------|--|---|----------------------|
| | Non-Classification | Classification II | Classification III | | Classification IV | Based on the FRL | Risk-Monitored Loans |
| Bankrupt Borrowers | [139.5] | | [1.5] | 100.00% | Bankrupt or De facto Bankrupt [142.2] | Loans to bankrupt borrowers [53.3] | |
| Substantially Bankrupt Borrowers | | | | | | Non-accrual delinquent loans [909.7] | |
| Potentially Bankrupt Borrowers | [358.5] | | [502.1] | 58.52% | Doubtful [860.6] | | |
| Borrowers Requirig Caution (Special Attention Borrowers) | [412.1] | | | 46.01% | Special Attention [412.1] | Accruing loans contractually past due 3 months or more [43.7] | |
| | | | | | | Restructured loans [368.3] | |

Borrowers Requirig
Caution
(Other Borrowers)

Normal
[81,880.9]

Normal Borrowers

| Non-Performing Loans Based on the FRL | Risk-Monitored Loans |
|--|----------------------|
| (+ +) | |
| 1,415.0 | 1,375.2 |
| Total (+ + +) | |
| 83,296.0 | |

*1 Customers liabilities for acceptances and guarantees in Classification IV are fully reserved.

Mitsubishi UFJ Financial Group, Inc.

9. Progress in Disposition of Problem Assets**BTMU and MUSP Combined****(A) Historical Trend of Problem Assets Based on the FRL**

| | (in billions of yen) | | | | | | | |
|-------------------------------|--------------------------------|----------------------------|--------------------------------|----------------------------|--------------------------------|--------------------------------|------------------------------------|---------------|
| | As of September 30, 2007 | As of March 31, 2008 | As of September 30, 2008 | As of March 31, 2009 | As of September 30, 2009 | As of March 31, 2010 (a) | As of September 30, 2010 (b) | (b) - (a) |
| Bankrupt or De facto Bankrupt | 94.8 | 108.8 | 136.1 | 221.8 | 208.2 | 183.0 | 137.9 | (45.1) |
| Doubtful | 652.0 | 514.5 | 690.9 | 618.2 | 676.2 | 786.6 | 805.9 | 19.2 |
| Total | 746.8 | 623.4 | 827.1 | 840.0 | 884.4 | 969.7 | 943.8 | (25.8) |

(1) Assets categorized as problem assets based on the FRL prior to September 30, 2007

| | | | | | | | | |
|-------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Bankrupt or De facto Bankrupt | 94.8 | 80.0 | 67.3 | 67.4 | 51.1 | 44.7 | 29.3 | (15.3) |
| Doubtful | 652.0 | 328.2 | 239.2 | 178.2 | 141.5 | 122.1 | 110.5 | (11.6) |
| Total | 746.8 | 408.3 | 306.5 | 245.6 | 192.7 | 166.9 | 139.8 | (27.0) |

(2) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2007

| | | | | | | | | |
|-------------------------------|--|--------------|--------------|-------------|-------------|-------------|-------------|--------------|
| Bankrupt or De facto Bankrupt | | 28.7 | 24.6 | 18.2 | 13.4 | 11.2 | 4.9 | (6.3) |
| Doubtful | | 186.3 | 80.3 | 47.9 | 32.3 | 22.7 | 24.4 | 1.7 |
| Total | | 215.1 | 104.9 | 66.2 | 45.8 | 34.0 | 29.4 | (4.6) |

(3) Assets newly categorized as problem assets based on the FRL during the first half of fiscal 2008

| | | | | | | | | |
|-------------------------------|--|--|--------------|--------------|--------------|--------------|-------------|---------------|
| Bankrupt or De facto Bankrupt | | | 44.2 | 71.0 | 53.6 | 44.4 | 24.8 | (19.6) |
| Doubtful | | | 371.3 | 140.5 | 87.7 | 61.0 | 57.2 | (3.8) |
| Total | | | 415.5 | 211.6 | 141.3 | 105.5 | 82.0 | (23.4) |

(4) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2008

| | | | | | | | | |
|-------------------------------|--|--|--|--------------|--------------|-------------|-------------|---------------|
| Bankrupt or De facto Bankrupt | | | | 65.0 | 53.6 | 33.7 | 20.2 | (13.4) |
| Doubtful | | | | 251.4 | 96.3 | 64.7 | 42.7 | (22.0) |
| Total | | | | 316.5 | 150.0 | 98.4 | 63.0 | (35.4) |

(5) Assets newly categorized as problem assets based on the FRL during the first half of fiscal 2009

| | | | | | | | | |
|-------------------------------|--|--|--|--|--------------|--------------|--------------|---------------|
| Bankrupt or De facto Bankrupt | | | | | 36.2 | 26.2 | 17.5 | (8.7) |
| Doubtful | | | | | 318.2 | 247.4 | 162.8 | (84.6) |
| Total | | | | | 354.5 | 273.7 | 180.3 | (93.3) |

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(6) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2009

| | | | |
|-------------------------------|--------------|--------------|---------------|
| Bankrupt or De facto Bankrupt | 22.5 | 15.5 | (7.0) |
| Doubtful | 268.4 | 211.3 | (57.0) |
| Total | 290.9 | 226.9 | (64.0) |

(7) Assets newly categorized as problem assets based on the FRL during the first half of fiscal 2010

| | |
|-------------------------------|--------------|
| Bankrupt or De facto Bankrupt | 25.4 |
| Doubtful | 196.7 |
| Total | 222.1 |

(B) Progress in Disposition of Problem Assets of the Six Months Ended September 30, 2010

(in billions of yen)

| | Time of categorization | | | | | | Total |
|--|------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|--------------|
| | prior to Sep. 30, 2007 | the 2nd half of fiscal 2007 | the 1st half of fiscal 2008 | the 2nd half of fiscal 2008 | the 1st half of fiscal 2009 | the 2nd half of fiscal 2009 | |
| Liquidation | 0.1 | 1.3 | 1.1 | 1.9 | 0.7 | 4.4 | 9.7 |
| Re-constructive treatment | 1.0 | 0.2 | 2.8 | 6.4 | 1.8 | 6.6 | 19.1 |
| Upgrade due to re-constructive treatment | | | | | | 2.2 | 2.2 |
| Loan sales to secondary market | 0.2 | 0.1 | 0.1 | 0.0 | | 0.7 | 1.2 |
| Write-offs | 0.8 | 2.4 | 3.9 | 3.7 | 10.1 | 3.5 | 24.6 |
| Other | 24.7 | 0.5 | 15.2 | 23.2 | 80.6 | 46.3 | 190.8 |
| Collection / Repayment | 13.1 | 0.1 | 12.2 | 11.0 | 65.7 | 36.0 | 138.3 |
| Upgraded | 11.5 | 0.4 | 3.0 | 12.2 | 14.8 | 10.3 | 52.5 |
| Total | 27.0 | 4.6 | 23.4 | 35.4 | 93.3 | 64.0 | 248.0 |

(C) Amount of Outstanding Problem Assets Which Is in Process for Disposition as of September 30, 2010

(in billions of yen)

| | Time of categorization | | | | | | | Total |
|--|------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|--------------|
| | prior to Sep. 30, 2007 | the 2nd half of fiscal 2007 | the 1st half of fiscal 2008 | the 2nd half of fiscal 2008 | the 1st half of fiscal 2009 | the 2nd half of fiscal 2009 | the 1st half of fiscal 2010 | |
| Legal liquidation | 3.7 | 1.8 | 17.1 | 9.3 | 6.4 | 6.7 | 7.7 | 53.0 |
| Quasi-legal liquidation | | | | | | | | |
| Split-off of problem loans | | | | | | | | |
| Partial write-off of small balance loans | 21.9 | 2.9 | 6.3 | 9.6 | 9.5 | 8.7 | 14.3 | 73.6 |
| Entrusted to the RCC | | | | | | | | |
| Total | 25.7 | 4.7 | 23.5 | 18.9 | 15.9 | 15.5 | 22.1 | 126.6 |

Mitsubishi UFJ Financial Group, Inc.

MUTB Non-consolidated including Trust Accounts

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

(A) Historical Trend of Problem Assets Based on the FRL

| | (in billions of yen) | | | | | | | |
|-------------------------------|--------------------------------|----------------------------|--------------------------------|----------------------------|--------------------------------|--------------------------------|------------------------------------|---------------|
| | As of September 30, 2007 | As of March 31, 2008 | As of September 30, 2008 | As of March 31, 2009 | As of September 30, 2009 | As of March 31, 2010 (a) | As of September 30, 2010 (b) | (b) - (a) |
| Bankrupt or De facto Bankrupt | 11.9 | 9.0 | 13.2 | 19.3 | 13.1 | 11.2 | 4.5 | (6.6) |
| Doubtful | 71.1 | 45.7 | 34.1 | 41.8 | 65.1 | 62.2 | 58.5 | (3.6) |
| Total | 83.0 | 54.7 | 47.3 | 61.1 | 78.3 | 73.4 | 63.1 | (10.3) |

(1) Assets categorized as problem assets based on the FRL prior to September 30, 2007

| | | | | | | | | |
|-------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|
| Bankrupt or De facto Bankrupt | 11.9 | 8.7 | 7.5 | 6.5 | 3.0 | 1.8 | 1.6 | (0.1) |
| Doubtful | 71.1 | 39.6 | 18.0 | 13.2 | 12.0 | 10.9 | 9.2 | (1.6) |
| Total | 83.0 | 48.4 | 25.6 | 19.8 | 15.1 | 12.7 | 10.9 | (1.8) |

(2) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2007

| | | | | | | | | |
|-------------------------------|--|------------|------------|------------|------------|------------|------------|--------------|
| Bankrupt or De facto Bankrupt | | 0.2 | 0.4 | 0.2 | 0.2 | 0.2 | 0.2 | (0.0) |
| Doubtful | | 6.0 | 4.4 | 4.2 | 3.2 | 3.0 | 2.9 | (0.0) |
| Total | | 6.3 | 4.9 | 4.5 | 3.4 | 3.2 | 3.1 | (0.0) |

(3) Assets newly categorized as problem assets based on the FRL during the first half of fiscal 2008

| | | | | | | | | |
|-------------------------------|--|--|-------------|-------------|-------------|-------------|------------|--------------|
| Bankrupt or De facto Bankrupt | | | 5.2 | 9.7 | 7.4 | 7.1 | 1.3 | (5.8) |
| Doubtful | | | 11.5 | 4.5 | 4.2 | 4.0 | 3.8 | (0.2) |
| Total | | | 16.7 | 14.2 | 11.6 | 11.2 | 5.1 | (6.0) |

(4) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2008

| | | | | | | | | |
|-------------------------------|--|--|--|-------------|-------------|------------|------------|--------------|
| Bankrupt or De facto Bankrupt | | | | 2.7 | 1.5 | 0.8 | 0.2 | (0.5) |
| Doubtful | | | | 19.7 | 13.7 | 5.7 | 5.1 | (0.6) |
| Total | | | | 22.5 | 15.2 | 6.6 | 5.4 | (1.1) |

(5) Assets newly categorized as problem assets based on the FRL during the first half of fiscal 2009

| | | | | | | | | |
|-------------------------------|--|--|--|--|-------------|-------------|-------------|--------------|
| Bankrupt or De facto Bankrupt | | | | | 0.9 | 0.8 | 0.2 | (0.6) |
| Doubtful | | | | | 31.8 | 26.8 | 25.3 | (1.5) |
| Total | | | | | 32.7 | 27.6 | 25.5 | (2.1) |

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(6) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2009

| | | | |
|-------------------------------|-------------|------------|--------------|
| Bankrupt or De facto Bankrupt | 0.3 | 0.6 | 0.3 |
| Doubtful | 11.6 | 9.0 | (2.5) |
| Total | 11.9 | 9.7 | (2.2) |

(7) Assets newly categorized as problem assets based on the FRL during the first half of fiscal 2010

| | |
|-------------------------------|------------|
| Bankrupt or De facto Bankrupt | 0.2 |
| Doubtful | 3.0 |
| Total | 3.2 |

(B) Progress in Disposition of Problem Assets of the Six Months Ended September 30, 2010

(in billions of yen)

| | Time of categorization | | | | | | Total |
|--|------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-------------|
| | prior to Sep. 30, 2007 | the 2nd half of fiscal 2007 | the 1st half of fiscal 2008 | the 2nd half of fiscal 2008 | the 1st half of fiscal 2009 | the 2nd half of fiscal 2009 | |
| Liquidation | | | | | | | |
| Re-constructive treatment | | | | | | | |
| Upgrade due to re-constructive treatment | | | | | | | |
| Loan sales to secondary market | | | | | | | |
| Write-offs | 0.1 | | 0.4 | | 0.0 | 0.0 | 0.6 |
| Other | 1.6 | 0.0 | 5.5 | 1.1 | 2.1 | 2.1 | 12.8 |
| Collection / Repayment | 1.1 | 0.0 | 1.9 | 1.0 | 1.4 | 1.8 | 7.5 |
| Upgraded | 0.5 | 0.0 | 3.6 | 0.0 | 0.6 | 0.3 | 5.2 |
| Total | 1.8 | 0.0 | 6.0 | 1.1 | 2.1 | 2.2 | 13.5 |

(C) Amount of Outstanding Problem Assets Which Is in Process for Disposition as of September 30, 2010

(in billions of yen)

| | Time of categorization | | | | | | | Total |
|--|------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|------------|
| | prior to Sep. 30, 2007 | the 2nd half of fiscal 2007 | the 1st half of fiscal 2008 | the 2nd half of fiscal 2008 | the 1st half of fiscal 2009 | the 2nd half of fiscal 2009 | the 1st half of fiscal 2010 | |
| Legal liquidation | 0.3 | 0.0 | 1.1 | 0.0 | 0.0 | 0.1 | 0.1 | 1.9 |
| Quasi-legal liquidation | 1.1 | | 0.3 | | | | | 1.4 |
| Split-off of problem loans | | | | | | | | |
| Partial write-off of small balance loans | 1.2 | 0.1 | 0.1 | 0.2 | 0.1 | 0.5 | 0.0 | 2.5 |
| Entrusted to the RCC | | | | | | | | |
| Total | 2.7 | 0.2 | 1.6 | 0.2 | 0.2 | 0.6 | 0.2 | 6.0 |

Mitsubishi UFJ Financial Group, Inc.

10. Loans Classified by Type of Industry, Domestic Consumer Loans, Domestic Loans to Small/Medium-Sized**Companies and Proprietors****BTMU and MUTB Combined including Trust Accounts****(1) Loans Classified by Type of Industry**

| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2010 (B) |
|---|------------------------------------|-------------------------------------|--|
| Domestic offices (excluding loans booked at offshore markets) | 63,525,310 | (4,326,491) | 67,851,801 |
| Manufacturing | 9,263,645 | (436,172) | 9,699,817 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 124,523 | (14,361) | 138,884 |
| Construction | 1,115,939 | (100,228) | 1,216,167 |
| Utilities | 676,212 | 2,875 | 673,337 |
| Communication and information services | 1,028,175 | (91,102) | 1,119,277 |
| Transport and postal activities | 2,775,445 | (110,692) | 2,886,137 |
| Wholesale and retail | 6,453,784 | (226,926) | 6,680,710 |
| Finance and insurance | 7,511,028 | (537,680) | 8,048,708 |
| Real estate | 9,473,477 | (223,506) | 9,696,983 |
| Goods rental and leasing | 1,788,872 | (156,829) | 1,945,701 |
| Services | 3,169,688 | (208,429) | 3,378,117 |
| Municipal government | 949,127 | (19,912) | 969,039 |
| Other industries | 19,195,382 | (2,203,531) | 21,398,913 |
| Overseas offices and loans booked at offshore markets | 10,625,964 | (1,041,912) | 11,667,876 |
| Total | 74,151,274 | (5,368,403) | 79,519,677 |

(2) Domestic Consumer Loans

| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2010 (B) |
|-------------------------------|------------------------------------|-------------------------------------|--|
| Total domestic consumer loans | 18,185,536 | (78,183) | 18,263,719 |
| Housing loans | 17,417,285 | (50,109) | 17,467,394 |
| Residential purpose | 13,952,057 | 2,495 | 13,949,562 |
| Other | 768,251 | (28,073) | 796,324 |

(3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

(in millions of yen)

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| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2010 (B) |
|---------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Outstanding amount | 40,221,292 | (1,052,920) | 41,274,212 |
| % to total domestic loans | 63.31% | 2.48% | 60.82% |

Mitsubishi UFJ Financial Group, Inc.

BTMU Non-consolidated**(1) Loans Classified by Type of Industry**

| | (in millions of yen) | | |
|---|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2010 (B) |
| Domestic offices (excluding loans booked at offshore markets) | 53,465,529 | (4,352,193) | 57,817,722 |
| Manufacturing | 7,235,130 | (345,861) | 7,580,991 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 118,644 | (14,296) | 132,940 |
| Construction | 981,866 | (73,337) | 1,055,203 |
| Utilities | 422,883 | (4,850) | 427,733 |
| Communication and information services | 785,996 | (53,374) | 839,370 |
| Transport and postal activities | 2,048,690 | (92,639) | 2,141,329 |
| Wholesale and retail | 5,696,304 | (223,855) | 5,920,159 |
| Finance and insurance | 5,809,762 | (583,326) | 6,393,088 |
| Real estate | 7,606,875 | (184,185) | 7,791,060 |
| Goods rental and leasing | 1,135,190 | (116,763) | 1,251,953 |
| Services | 2,697,272 | (335,988) | 3,033,260 |
| Municipal government | 905,252 | (17,696) | 922,948 |
| Other industries | 18,021,665 | (2,306,023) | 20,327,688 |
| Overseas offices and loans booked at offshore markets | 10,183,981 | (1,104,920) | 11,288,902 |
| Total | 63,649,511 | (5,457,113) | 69,106,624 |

(2) Domestic Consumer Loans

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2010 (B) |
| Total domestic consumer loans | 17,073,139 | (83,790) | 17,156,929 |
| Housing loans | 16,320,268 | (56,814) | 16,377,083 |
| Residential purpose | 13,171,237 | (15,603) | 13,186,841 |
| Other | 752,870 | (26,975) | 779,846 |

(3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

| | (in millions of yen) | | |
|--------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2010 (B) |
| Outstanding amount | 35,627,931 | (1,081,577) | 36,709,508 |

% to total domestic loans

66.63%

3.14%

63.49%

Mitsubishi UFJ Financial Group, Inc.

MUTB Non-consolidated**(1) Loans Classified by Type of Industry**

| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2010 (B) |
|---|------------------------------------|-------------------------------------|--|
| Domestic offices (excluding loans booked at offshore markets) | 9,917,121 | 38,378 | 9,878,743 |
| Manufacturing | 2,028,515 | (90,114) | 2,118,629 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 5,879 | (65) | 5,944 |
| Construction | 134,073 | (26,891) | 160,964 |
| Utilities | 253,170 | 7,795 | 245,375 |
| Communication and information services | 242,179 | (37,728) | 279,907 |
| Transport and postal activities | 723,684 | (17,501) | 741,185 |
| Wholesale and retail | 757,480 | (3,071) | 760,551 |
| Finance and insurance | 1,701,266 | 45,646 | 1,655,620 |
| Real estate | 1,842,074 | (37,470) | 1,879,544 |
| Goods rental and leasing | 653,582 | (40,066) | 693,648 |
| Services | 470,665 | 127,686 | 342,979 |
| Municipal government | 24,844 | (632) | 25,476 |
| Other industries | 1,079,701 | 110,789 | 968,912 |
| Overseas offices and loans booked at offshore markets | 441,982 | 63,008 | 378,974 |
| Total | 10,359,104 | 101,387 | 10,257,717 |

(2) Domestic Consumer Loans

| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2010 (B) |
|-------------------------------|------------------------------------|-------------------------------------|--|
| Total domestic consumer loans | 1,040,363 | 7,774 | 1,032,589 |
| Housing loans | 1,025,488 | 8,799 | 1,016,688 |
| Residential purpose | 712,097 | 19,922 | 692,174 |
| Other | 14,875 | (1,025) | 15,901 |

(3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2010 (B) |
|---------------------------|------------------------------------|-------------------------------------|--|
| Outstanding amount | 4,473,109 | 39,042 | 4,434,067 |
| % to total domestic loans | 45.10% | 0.21% | 44.88% |

Mitsubishi UFJ Financial Group, Inc.

MUTB Non-consolidated: Trust Accounts**(1) Loans Classified by Type of Industry**

| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2010 (B) |
|---|------------------------------------|-------------------------------------|--|
| Domestic offices (excluding loans booked at offshore markets) | 142,658 | (12,676) | 155,335 |
| Manufacturing | | (197) | 197 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | | | |
| Construction | | | |
| Utilities | 159 | (70) | 229 |
| Communication and information services | | | |
| Transport and postal activities | 3,071 | (552) | 3,623 |
| Wholesale and retail | | | |
| Finance and insurance | | | |
| Real estate | 24,528 | (1,851) | 26,379 |
| Goods rental and leasing | 100 | | 100 |
| Services | 1,751 | (127) | 1,878 |
| Municipal government | 19,031 | (1,584) | 20,615 |
| Other industries | 94,016 | (8,297) | 102,313 |
| Overseas offices and loans booked at offshore markets | | | |
| Total | 142,658 | (12,676) | 155,335 |

(2) Domestic Consumer Loans

| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2010 (B) |
|-------------------------------|------------------------------------|-------------------------------------|--|
| Total domestic consumer loans | 72,033 | (2,167) | 74,200 |
| Housing loans | 71,528 | (2,095) | 73,623 |
| Residential purpose | 68,722 | (1,823) | 70,546 |
| Other | 504 | (72) | 577 |

(3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2010 (B) |
|---------------------------|------------------------------------|-------------------------------------|--|
| Outstanding amount | 120,252 | (10,385) | 130,637 |
| % to total domestic loans | 84.29% | 0.19% | 84.10% |

Mitsubishi UFJ Financial Group, Inc.

11. Overseas Loans**BTMU and MUTB Combined**

| | (in millions of yen) | | |
|--------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2010 (B) |
| Asia | 3,379,258 | (855) | 3,380,114 |
| Thailand | 436,145 | (69,033) | 505,179 |
| Indonesia | 296,228 | 8,171 | 288,057 |
| Malaysia | 193,270 | (48,165) | 241,436 |
| Philippines | 63,663 | (4,006) | 67,670 |
| South Korea | 247,238 | (28,969) | 276,207 |
| Singapore | 565,113 | (43,225) | 608,339 |
| Hong Kong | 865,393 | 103,512 | 761,880 |
| China | 41,643 | 4,228 | 37,415 |
| Taiwan | 132,300 | 10,667 | 121,632 |
| Others | 538,259 | 65,964 | 472,295 |
| Latin America | 1,282,671 | (144,152) | 1,426,823 |
| Argentina | 1,340 | 340 | 1,000 |
| Brazil | 109,278 | (33,951) | 143,229 |
| Mexico | 76,542 | (27,861) | 104,404 |
| Caribbean countries | 987,517 | (80,354) | 1,067,872 |
| Others | 107,991 | (2,325) | 110,317 |
| North America | 2,601,232 | (520,267) | 3,121,500 |
| United States of America | 2,432,455 | (563,554) | 2,996,010 |
| Canada | 168,776 | 43,286 | 125,490 |
| Western Europe | 2,647,482 | (263,582) | 2,911,064 |
| United Kingdom | 733,999 | (47,727) | 781,727 |
| Germany | 375,215 | (42,427) | 417,642 |
| France | 302,003 | (12,837) | 314,840 |
| Netherlands | 266,694 | (2,695) | 269,389 |
| Spain | 261,544 | 4,861 | 256,682 |
| Italy | 176,871 | 2,874 | 173,997 |
| Others | 531,152 | (165,630) | 696,783 |
| Eastern Europe | 222,315 | (62,184) | 284,500 |
| Others | 1,591,237 | (77,438) | 1,668,675 |
| Total | 11,724,198 | (1,068,480) | 12,792,678 |

Note: In addition to the (non-consolidated basis) loan balance stated above, two major overseas subsidiaries have the following loan balance as of the consolidated financial statements date.

The Bank of Tokyo-Mitsubishi UFJ (China), Ltd.: ¥744,934 million (a 72,908 million yen increase as compared with March 31, 2010.)

Bank of Tokyo-Mitsubishi UFJ (Holland) N.V.: ¥472,185 million (a 65,968 million yen decrease as compared with March 31, 2010.)

Mitsubishi UFJ Financial Group, Inc.

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

| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2010 (B) |
|----------------------------|------------------------------------|-------------------------------------|--|
| Deposits (ending balance) | 115,537,445 | (950,829) | 116,488,275 |
| Deposits (average balance) | 114,061,012 | 1,709,265 | 112,351,747 |
| Loans (ending balance) | 74,008,615 | (5,355,726) | 79,364,342 |
| Loans (average balance) | 76,093,900 | (4,845,554) | 80,939,454 |

BTMU Non-consolidated

| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2010 (B) |
|----------------------------|------------------------------------|-------------------------------------|--|
| Deposits (ending balance) | 103,260,413 | (715,808) | 103,976,222 |
| Deposits (average balance) | 101,719,020 | 2,343,020 | 99,376,000 |
| Loans (ending balance) | 63,649,511 | (5,457,113) | 69,106,624 |
| Loans (average balance) | 66,090,585 | (4,645,222) | 70,735,808 |

MUTB Non-consolidated

| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2010 (B) |
|----------------------------|------------------------------------|-------------------------------------|--|
| Deposits (ending balance) | 12,277,031 | (235,021) | 12,512,053 |
| Deposits (average balance) | 12,341,991 | (633,755) | 12,975,747 |
| Loans (ending balance) | 10,359,104 | 101,387 | 10,257,717 |
| Loans (average balance) | 10,003,314 | (200,331) | 10,203,646 |

Mitsubishi UFJ Financial Group, Inc.

13. Domestic Deposits**BTMU and MUTB Combined**

| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2010 (B) |
|-------------------------|------------------------------------|-------------------------------------|--|
| Individuals | 63,290,793 | 245,413 | 63,045,379 |
| Corporations and others | 42,844,782 | (1,707,703) | 44,552,486 |
| Domestic deposits | 106,135,576 | (1,462,290) | 107,597,866 |

Note: Amounts do not include negotiable certificates of deposit and JOM accounts.

BTMU Non-consolidated

| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2010 (B) |
|-------------------------|------------------------------------|-------------------------------------|--|
| Individuals | 54,632,895 | 275,484 | 54,357,411 |
| Corporations and others | 39,878,506 | (1,441,038) | 41,319,545 |
| Domestic deposits | 94,511,401 | (1,165,554) | 95,676,956 |

Note: Amounts do not include negotiable certificates of deposit and JOM accounts.

MUTB Non-consolidated

| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2010 (B) |
|-------------------------|------------------------------------|-------------------------------------|--|
| Individuals | 8,657,898 | (30,070) | 8,687,968 |
| Corporations and others | 2,966,275 | (266,664) | 3,232,940 |
| Domestic deposits | 11,624,174 | (296,735) | 11,920,909 |

Note: Amounts do not include negotiable certificates of deposit and JOM accounts.

Mitsubishi UFJ Financial Group, Inc.

14. Status of Deferred Tax Assets**BTMU Non-consolidated**

(1) Tax Effects of the Items Comprising Net Deferred Tax Assets

| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | (in billions of yen) As of March 31, 2010 (B) |
|---|------------------------------------|-------------------------------------|--|
| Deferred tax assets | 917.5 | (107.0) | 1,024.5 |
| Net operating losses carried forwards | 124.0 | (143.1) | 267.2 |
| Allowance for credit losses | 431.4 | (15.3) | 446.8 |
| Write-down on investment securities | 318.5 | 24.7 | 293.7 |
| Unrealized losses on other securities | 124.6 | 31.3 | 93.2 |
| Reserve for retirement benefits | 89.5 | 3.7 | 85.8 |
| Other | 458.0 | (0.8) | 458.8 |
| Valuation allowance | (628.7) | (7.5) | (621.1) |
| Deferred tax liabilities | 531.5 | 14.2 | 517.3 |
| Unrealized gains on other securities | 313.6 | 37.8 | 275.7 |
| Net deferred gains on hedges | 77.2 | 0.5 | 76.6 |
| Revaluation gains on securities upon merger | 44.9 | (23.6) | 68.6 |
| Gains on securities contributed to employee retirement benefits trust | 65.9 | (0.0) | 65.9 |
| Other | 29.7 | (0.5) | 30.2 |
| Net deferred tax assets | 385.9 | (121.3) | 507.2 |

(2) Net Business Profits before Credit Costs and Taxable Income

| | (in billions of yen) | | | | | |
|--|----------------------|---------|---------|---------|--------|-------------------|
| | FY2005 | FY2006 | FY2007 | FY2008 | FY2009 | Interim FY2010 |
| Net business profits before credit costs | 1,087.7 | 899.7 | 828.2 | 710.8 | 863.1 | 544.5 |
| Credit costs | (485.9) | 38.7 | 107.2 | 424.0 | 378.6 | (61.7) |
| Income before income taxes | 1,612.7 | 958.0 | 687.0 | (195.1) | 460.1 | 394.9 |
| Reconciliation to taxable income | (1,403.1) | (401.6) | (123.1) | 789.1 | (3.7) | (42.4) |
| Taxable income | 209.5 | 556.3 | 563.9 | 593.9 | 456.3 | 352.4 |

The amounts presented for FY2005 include amounts of BTMU and former UFJ Bank Limited.

(3) Classification Based on Prior Year Operating Results as Provided in the JICPA Audit Committee Report No.66

Although we recorded taxable income for the six months ended September 30, 2010, we are classified as 4 described above since we have material net operating losses carried forwards. However since we believe the net operating losses carried forwards are attributable to extraordinary factors such as changes in laws and regulations, we apply the exception to classification 4. (Five years future taxable income is estimable.)

[Extraordinary Factors Such as Changes in Laws and Regulations]

Our net operating losses carried forwards were incurred due to, among other things, the followings : (i) we accelerated the final disposition of non performing loans in response to both the Emergency Economic Package , which provided guidance to major banks to remove claims to

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debtors classified as likely to become bankrupt or below from their balance sheets, and the Program for Financial Revival, which urged major banks to reduce the ratio of non performing loans to total claims by about half; and (ii) we reduced our holdings of strategic equity investments under the Law Concerning Restriction, etc. of Banks Shareholdings etc.

(4) Collectability of Deferred Tax Assets at September 30, 2010 (Assumptions)

| | (in billions of yen) Five years total (from 2nd half of FY2010 to 1st half of FY2015) |
|--|--|
| Net business profits (*1) | 4,050.3 |
| Income before income taxes | 2,015.8 |
| Taxable income before adjustments (*2) | 3,118.7 |
| Temporary difference + Net operating losses carried forwards (for which deferred tax assets shall be recognized) | 2,051.2 |
| Deferred tax assets as of September 30, 2010 | 917.5 |

(*1) Before provision for general allowance for credit losses. Net business profits in this table was estimated by using more conservative assumptions than those used in our business plans.

(*2) Before reversals of existing deductible temporary differences and net operating losses carried forwards.

Mitsubishi UFJ Financial Group, Inc.

MUTB Non-consolidated

(1) Tax Effects of the Items Comprising Net Deferred Tax Assets

| | (in billions of yen) | | |
|---------------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2010 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2010 (B) |
| Deferred tax assets | 68.5 | (17.9) | 86.5 |
| Write-down on investment securities | 57.6 | (29.6) | 87.3 |
| Net operating losses carried forwards | 32.4 | 8.0 | 24.3 |
| Allowance for credit losses | 24.2 | (1.6) | 25.9 |
| Unrealized losses on other securities | 20.0 | 7.2 | 12.8 |
| Other | 62.4 | 7.4 | 55.0 |
| Valuation allowance | (128.4) | (9.4) | (118.9) |
| Deferred tax liabilities | 95.4 | 4.6 | 90.7 |
| Unrealized gains on other securities | 68.1 | 7.2 | 60.9 |
| Reserve for retirement benefits | 16.3 | (0.3) | 16.7 |
| Other | 10.8 | (2.2) | 13.1 |
| Net deferred tax assets | (26.8) | (22.5) | (4.2) |

(2) Net Business Profits before Credit Costs and Taxable Income

| | (in billions of yen) | | | | | |
|--|----------------------|---------|--------|--------|--------|-------------------|
| | FY2005 | FY2006 | FY2007 | FY2008 | FY2009 | Interim FY2010 |
| Net business profits before credit costs | 252.6 | 274.3 | 187.2 | 131.5 | 110.2 | 76.2 |
| Credit costs | (45.8) | 1.7 | (21.0) | (33.9) | 25.7 | (3.7) |
| Income before income taxes | 306.9 | 284.0 | 197.3 | 88.1 | 52.0 | 65.2 |
| Reconciliation to taxable income | (212.0) | (142.9) | (26.3) | (16.0) | 23.3 | (87.7) |
| Taxable income | 94.8 | 141.1 | 170.9 | 72.0 | 75.3 | (22.5) |

The amounts presented for FY2005 include amounts of MUTB and former UFJ Trust Bank Limited.

(3) Classification Based on Prior Year Operating Results as Provided in the JICPA Audit Committee Report No.66

We are classified as 4 described above since we have material net operating losses carried forwards as of September 30, 2010. However since we believe the net operating losses carried forwards are attributable to extraordinary factors such as changes in laws and regulations, we apply the exception to classification 4. (Five years future taxable income is estimable.)

[Extraordinary Factors Such as Changes in Laws and Regulations]

Our net operating losses carried forwards were incurred due to, among other things, the followings : (i) we accelerated the final disposition of non performing loans in response to both the Emergency Economic Package , which provided guidance to major banks to remove claims to debtors classified as likely to become bankrupt or below from their balance sheets, and the Program for Financial Revival , which urged major banks to reduce the ratio of non performing loans to total claims by about half; and (ii) we reduced our holdings of strategic equity investments under the Law Concerning Restriction, etc. of Banks Shareholdings etc .

(4) Collectability of Deferred Tax Assets at September 30, 2010 (Assumptions)

| | (in billions of yen) Five years total (from 2nd half of FY2010 to 1st half of FY2015) |
|--|--|
| Net business profits (*1) | 528.9 |
| Income before income taxes | 336.8 |
| Taxable income before adjustments (*2) | 373.3 |
| Temporary difference + Net operating losses carried forwards (for which deferred tax assets shall be recognized) | 129.7 |
| Deferred tax assets as of September 30, 2010 | 68.5 |

(*1) Before provision for general allowance for credit losses. Net business profits in this table was estimated by using more conservative assumptions than those used in our business plans.

(*2) Before reversals of existing deductible temporary differences and net operating losses carried forwards.

(Reference)**1. Exposure to Securitized Products and Related Investments**

Our exposure to securitized products and related investments as of September 30, 2010 is outlined below. (Figures are on a managerial basis and rounded off.)

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

The balance as of the end of September 2010 decreased to ¥1.46 trillion in total, a decrease of ¥0.28 trillion compared with the balance as of the end of March 2010, mainly due to sales of securitized products, which have risks of being downgraded or deteriorated, and redemptions.

Net unrealized losses were ¥76 billion, improved by ¥49 billion compared to the end of March 2010.

The effect on the P/L for the first half ended September 30, 2010 was a gain of ¥1.6 billion as a result of market recovery.

| | | (¥bn) | | | | | |
|---|---|----------------------|-------------------------------------|-------------------------------------|-------------------------------------|---|-------------------------------------|
| | | | | | | of which securities being held to maturity ² | |
| | | Balance ¹ | Change from end of March 2010 | Net unrealized gains (losses) | Change from end of March 2010 | Balance | Net unrealized gains (losses) |
| 1 | RMBS | 76 | (4) | 8 | 5 | 0 | 0 |
| 2 | Sub-prime RMBS | 17 | (5) | 7 | 1 | 0 | 0 |
| 3 | CMBS | 20 | (2) | (2) | 0 | 0 | 0 |
| 4 | CLOs | 1,263 | (261) | (79) | 41 | 1,056 | (76) |
| 5 | Other securitized products (card, etc.) | 94 | (11) | (3) | 2 | 24 | (1) |
| 6 | CDOs | 5 | (3) | 0 | 0 | 0 | 0 |
| 7 | Sub-prime ABS CDOs | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 | Total | 1,459 | (281) | (76) | 49 | 1,080 | (76) |

- Balance is the amount after impairment and before deducting net unrealized losses.
The above table does not include mortgage-backed securities arranged and guaranteed by U.S. government sponsored enterprises, etc., Japanese RMBS such as Japanese Housing Finance Agency securities, and products held by funds such as investment trusts. These are also applicable to the tables in this document.
- Following the publication of Tentative Solution on Reclassification of Debt Securities (Practical Issue Task Force No.26, The Accounting Standards Board of Japan, December 5, 2008), some of our securitized products were reclassified into securities being held to maturity from securities available for sale at and after the end of January 2009. The balance and net unrealized gains (losses) of the securities being held to maturity in the above table are based on book value before reclassification.

[Distribution by rating]

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AAA-rated products account for 26% of our investments in securitized products, a decrease of 7% compared with the end of March 2010, mainly due to downgrades in credit ratings of certain CLOs.

AAA and AA-rated products account for 78% of our investments in securitized products.

| | | (¥bn) | | | | | | |
|----|---|-------|-----|-----|-----|-------------|---------|-------|
| | | AAA | AA | A | BBB | BB or lower | Unrated | Total |
| 9 | RMBS | 24 | 8 | 12 | 3 | 29 | 0 | 76 |
| 10 | Sub-prime RMBS | 8 | 1 | 0 | 1 | 7 | 0 | 17 |
| 11 | CMBS | 9 | 2 | 3 | 6 | 1 | 0 | 20 |
| 12 | CLOs | 311 | 720 | 86 | 68 | 78 | 0 | 1,263 |
| 13 | Other securitized products (card, etc.) | 30 | 27 | 5 | 12 | 8 | 13 | 94 |
| 14 | CDOs | 2 | 2 | 0 | 0 | 1 | 0 | 5 |
| 15 | Sub-prime ABS CDOs | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16 | Total | 376 | 759 | 105 | 90 | 117 | 13 | 1,459 |
| 17 | Percentage of total | 26% | 52% | 7% | 6% | 8% | 1% | 100% |
| 18 | Percentage of total (End of March 2010) | 33% | 46% | 7% | 7% | 7% | 0% | 100% |

[Credit exposure related to leveraged loan]

We are not engaged in origination or distribution of securitized products of leveraged loans, and therefore, there is no balance of leveraged loans for securitization.

The following table shows the balances of LBO loans as of the end of September 2010.

| | Americas | Europe | Asia | Japan | Total | (¥bn) Change from end of March 2010 |
|---|----------|--------|------|-------|-------|--|
| 1 LBO Loan ³ (Balance on a commitment basis) | 37 | 99 | 21 | 238 | 395 | (87) |
| 2 Balance on a booking basis | 20 | 88 | 20 | 218 | 346 | (73) |

³ Includes balance after refinancing. (Figures are rounded off.)
[Special Purpose Entities (SPEs)]

We are engaged in sponsoring ABCP issuance for securitizing our clients' assets.

The balance of assets purchased by ABCP conduits (special purpose companies for issuing ABCP) as of the end of September 2010 was ¥3.36 trillion (¥0.80 trillion overseas).

The purchased assets are mainly receivables and they do not include residential mortgages.

<Terminology>

| | |
|-----------|---|
| RMBS | : Asset-backed securities collateralized by residential mortgages |
| CMBS | : Asset-backed securities collateralized by commercial mortgages |
| CLOs | : Collateralized debt obligations backed by whole commercial loans, revolving credit facilities, or letters of credit |
| CDOs | : Structured credit securities backed by a pool of securities, loans, or credit default swaps |
| ABS CDOs | : Collateralized debt obligations backed by asset backed securities |
| LBO Loans | : Loans collateralized by assets and/or future cash flows of an acquired company |
| ABCP | : Commercial papers issued by a Special Purpose Company (SPC) collateralized by receivables |

Mitsubishi UFJ Financial Group, Inc.

(Reference)**2. Financial Statements****BTMU Non-consolidated**

(1) Non-consolidated Balance Sheets

| | (in millions of yen) | |
|--|-----------------------------|-------------------------|
| | As of September 30, 2010 | As of March 31, 2010 |
| Assets: | | |
| Cash and due from banks | 5,451,438 | 5,533,893 |
| Call loans | 113,256 | 204,167 |
| Receivables under resale agreements | 512,778 | 381,253 |
| Receivables under securities borrowing transactions | 1,626,265 | 4,827,881 |
| Monetary claims bought | 2,071,656 | 2,295,765 |
| Trading assets | 7,797,875 | 7,556,066 |
| Money held in trust | 51,604 | 42,573 |
| Securities | 57,300,150 | 52,068,380 |
| Allowance for losses on securities | (56,627) | (56,627) |
| Loans and bills discounted | 63,649,511 | 69,106,624 |
| Foreign exchanges | 1,101,217 | 1,042,933 |
| Other assets | 4,919,230 | 3,783,574 |
| Tangible fixed assets | 880,870 | 886,516 |
| Intangible fixed assets | 307,415 | 306,339 |
| Deferred tax assets | 385,932 | 507,267 |
| Customers liabilities for acceptances and guarantees | 5,428,538 | 6,160,690 |
| Allowance for credit losses | (658,146) | (722,486) |
| Total assets | 150,882,968 | 153,924,815 |

Mitsubishi UFJ Financial Group, Inc.

| | (in millions of yen) | |
|--|--------------------------------|----------------------------|
| | As of September 30, 2010 | As of March 31, 2010 |
| Liabilities: | | |
| Deposits | 103,260,413 | 103,976,222 |
| Negotiable certificates of deposit | 9,094,980 | 9,604,478 |
| Call money | 1,149,864 | 1,075,399 |
| Payables under repurchase agreements | 5,559,767 | 4,713,556 |
| Payables under securities lending transactions | 526,493 | 2,670,935 |
| Trading liabilities | 5,879,785 | 4,877,129 |
| Borrowed money | 4,932,709 | 5,159,050 |
| Foreign exchanges | 741,789 | 743,188 |
| Bonds payable | 3,947,868 | 4,136,930 |
| Other liabilities | 2,756,562 | 2,990,850 |
| Reserve for bonuses | 16,821 | 17,003 |
| Reserve for bonuses to directors | 46 | 140 |
| Reserve for retirement benefits | 12,269 | 12,413 |
| Reserve for loyalty award credits | 1,102 | 739 |
| Reserve for contingent losses | 38,399 | 44,001 |
| Reserves under special laws | 31 | 31 |
| Deferred tax liabilities for land revaluation | 181,393 | 182,300 |
| Acceptances and guarantees | 5,428,538 | 6,160,690 |
| Total liabilities | 143,528,838 | 146,365,062 |
| Net assets: | | |
| Capital stock | 1,711,958 | 1,711,958 |
| Capital surplus | 3,878,275 | 3,878,275 |
| Capital reserve | 1,711,958 | 1,711,958 |
| Other capital surplus | 2,166,317 | 2,166,317 |
| Retained earnings | 1,517,916 | 1,379,041 |
| Revenue reserve | 190,044 | 190,044 |
| Other retained earnings | 1,327,872 | 1,188,997 |
| Funds for retirement benefits | 2,432 | 2,432 |
| Other reserve | 718,196 | 718,196 |
| Earned surplus brought forward | 607,243 | 468,368 |
| Treasury stock | (250,000) | |
| Total shareholders' equity | 6,858,150 | 6,969,275 |
| Net unrealized gains (losses) on other securities | 164,453 | 260,775 |
| Net deferred gains (losses) on hedging instruments | 113,102 | 112,231 |
| Land revaluation excess | 218,424 | 217,470 |
| Total valuation and translation adjustments | 495,980 | 590,477 |
| Total net assets | 7,354,130 | 7,559,752 |
| Total liabilities and net assets | 150,882,968 | 153,924,815 |

Mitsubishi UFJ Financial Group, Inc.

BTMU Non-consolidated

(2) Non-consolidated Statements of Income

| | For the six months ended September 30, 2009 | (in millions of yen) For the six months ended September 30, 2010 |
|--|--|---|
| Ordinary income | 1,486,004 | 1,389,980 |
| Interest income | 934,239 | 811,698 |
| Interest on loans and bills discounted | 607,883 | 507,579 |
| Interest and dividends on securities | 193,686 | 204,605 |
| Fees and commissions | 264,884 | 249,619 |
| Trading income | 77,489 | 66,318 |
| Other business income | 153,984 | 207,591 |
| Other ordinary income | 55,406 | 54,753 |
| Ordinary expenses | 1,360,971 | 995,579 |
| Interest expenses | 269,257 | 191,838 |
| Interest on deposits | 107,789 | 70,605 |
| Fees and commissions | 66,982 | 68,630 |
| Other business expenses | 176,454 | 29,351 |
| General and administrative expenses | 544,979 | 523,206 |
| Other ordinary expenses | 303,297 | 182,552 |
| Ordinary profits | 125,032 | 394,401 |
| Extraordinary gains | 28,134 | 21,838 |
| Extraordinary losses | 15,842 | 21,269 |
| Income before income taxes | 137,324 | 394,971 |
| Income taxes - current | 20,252 | 16,031 |
| Refund of income taxes | (6,328) | |
| Income taxes - deferred | (7,364) | 96,619 |
| Total taxes | 6,559 | 112,650 |
| Net income | 130,765 | 282,320 |

Mitsubishi UFJ Financial Group, Inc.

MUTB Non-consolidated

(1) Non-consolidated Balance Sheets

| | (in millions of yen) | |
|---|--------------------------------|----------------------------|
| | As of September 30, 2010 | As of March 31, 2010 |
| Assets: | | |
| Cash and due from banks | 1,221,644 | 962,798 |
| Call loans | 70,733 | 74,300 |
| Receivables under securities borrowing transactions | 102,386 | 46,876 |
| Monetary claims bought | 32,255 | 36,480 |
| Trading assets | 337,432 | 271,961 |
| Money held in trust | 6,819 | 6,956 |
| Securities | 10,359,971 | 9,497,383 |
| Loans and bills discounted | 10,359,104 | 10,257,717 |
| Foreign exchanges | 9,103 | 5,785 |
| Other assets | 797,714 | 757,904 |
| Tangible fixed assets | 168,008 | 170,129 |
| Intangible fixed assets | 64,952 | 66,150 |
| Customers' liabilities for acceptances and guarantees | 145,853 | 162,735 |
| Allowance for credit losses | (62,819) | (66,448) |
| Total assets | 23,613,159 | 22,250,732 |

Mitsubishi UFJ Financial Group, Inc.

| | (in millions of yen) | |
|--|--------------------------------|----------------------------|
| | As of September 30, 2010 | As of March 31, 2010 |
| Liabilities: | | |
| Deposits | 12,277,031 | 12,512,053 |
| Negotiable certificates of deposit | 2,558,706 | 1,811,209 |
| Call money | 108,188 | 285,182 |
| Payables under repurchase agreements | 3,251,824 | 2,518,874 |
| Payables under securities lending transactions | 459,303 | 196,854 |
| Trading liabilities | 68,456 | 62,704 |
| Borrowed money | 1,587,563 | 1,438,991 |
| Foreign exchanges | 411 | 478 |
| Short-term bonds payable | 5,200 | 20,400 |
| Bonds payable | 283,800 | 337,100 |
| Due to trust accounts | 1,171,216 | 1,278,762 |
| Other liabilities | 349,461 | 291,682 |
| Reserve for bonuses | 4,267 | 4,218 |
| Reserve for bonuses to directors | 28 | 89 |
| Reserve for contingent losses | 16,373 | 17,015 |
| Deferred tax liabilities | 26,874 | 4,284 |
| Deferred tax liabilities for land revaluation | 6,663 | 6,663 |
| Acceptances and guarantees | 145,853 | 162,735 |
| Total liabilities | 22,321,226 | 20,949,299 |
| Net assets: | | |
| Capital stock | 324,279 | 324,279 |
| Capital surplus | 412,315 | 412,315 |
| Capital reserve | 250,619 | 250,619 |
| Other capital surplus | 161,695 | 161,695 |
| Retained earnings | 528,088 | 514,628 |
| Revenue reserve | 73,714 | 73,714 |
| Other retained earnings | 454,374 | 440,914 |
| Funds for retirement benefits | 710 | 710 |
| Other reserve | 138,495 | 138,495 |
| Earned surplus brought forward | 315,169 | 301,709 |
| Total shareholders' equity | 1,264,682 | 1,251,222 |
| Net unrealized gains (losses) on other securities | 54,134 | 70,219 |
| Net deferred gains (losses) on hedging instruments | (20,021) | (13,146) |
| Land revaluation excess | (6,861) | (6,862) |
| Total valuation and translation adjustments | 27,250 | 50,210 |
| Total net assets | 1,291,933 | 1,301,432 |
| Total liabilities and net assets | 23,613,159 | 22,250,732 |

Mitsubishi UFJ Financial Group, Inc.

MUTB Non-consolidated

(2) Non-consolidated Statements of Income

| | (in millions of yen) | |
|--|--|--|
| | For the six months ended September 30, 2009 | For the six months ended September 30, 2010 |
| Ordinary income | 262,674 | 264,829 |
| Trust fees | 40,158 | 38,352 |
| Interest income | 130,308 | 114,676 |
| Interest on loans and bills discounted | 68,875 | 57,307 |
| Interest and dividends on securities | 52,273 | 51,299 |
| Fees and commissions | 47,423 | 51,058 |
| Trading income | 8,082 | 8,221 |
| Other business income | 21,564 | 44,489 |
| Other ordinary income | 15,137 | 8,030 |
| Ordinary expenses | 227,357 | 201,986 |
| Interest expenses | 52,099 | 37,543 |
| Interest on deposits | 34,313 | 23,086 |
| Fees and commissions | 10,588 | 10,777 |
| Other business expenses | 33,894 | 38,557 |
| General and administrative expenses | 111,176 | 101,543 |
| Other ordinary expenses | 19,598 | 13,563 |
| Ordinary profits | 35,316 | 62,843 |
| Extraordinary gains | 1,909 | 4,544 |
| Extraordinary losses | 3,408 | 2,163 |
| Income before income taxes | 33,818 | 65,224 |
| Income taxes current | (298) | 2,736 |
| Income taxes deferred | 9,338 | 20,926 |
| Total taxes | 9,039 | 23,662 |
| Net income | 24,779 | 41,561 |

Mitsubishi UFJ Financial Group, Inc.

MUTB Non-consolidated

(3) Statements of Trust Assets and Liabilities

Including trust assets under service-shared co-trusteeship

| | (in millions of yen) | |
|---|--------------------------------|----------------------------|
| | As of September 30, 2010 | As of March 31, 2010 |
| Assets: | | |
| Loans and bills discounted | 142,658 | 155,335 |
| Securities | 49,156,129 | 48,250,717 |
| Beneficiary rights to the trust | 30,404,103 | 30,253,813 |
| Securities held in custody accounts | 1,273,193 | 1,191,472 |
| Monetary claims | 10,463,584 | 10,182,843 |
| Tangible fixed assets | 8,935,763 | 8,965,903 |
| Intangible fixed assets | 132,976 | 133,654 |
| Other claims | 2,171,632 | 1,881,213 |
| Call loans | 1,079,714 | 1,060,298 |
| Due from banking account | 1,488,398 | 1,559,372 |
| Cash and due from banks | 1,790,936 | 1,626,043 |
| Total | 107,039,089 | 105,260,668 |
| Liabilities: | | |
| Money trusts | 17,004,068 | 16,807,865 |
| Pension trusts | 11,953,646 | 12,167,441 |
| Property formation benefit trusts | 12,790 | 12,866 |
| Loan trusts | | 42,604 |
| Investment trusts | 29,733,150 | 28,281,581 |
| Money entrusted other than money trusts | 2,043,417 | 2,121,717 |
| Securities trusts | 1,347,731 | 1,281,437 |
| Monetary claim trusts | 10,872,821 | 10,577,539 |
| Equipment trusts | 38,816 | 36,063 |
| Land and fixtures trusts | 93,518 | 93,449 |
| Composite trusts | 33,939,127 | 33,838,100 |
| Total | 107,039,089 | 105,260,668 |

Note: The table shown above includes master trust assets under the service-shared co-trusteeship between MUTB and The Master Trust Bank of Japan, Ltd.

Detailed information for Money trusts with contracts indemnifying the principal amounts (including trusts for which beneficiary interests are re-entrusted)

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| | (in millions of yen) | |
|----------------------------|--------------------------------|----------------------------|
| | As of September 30, 2010 | As of March 31, 2010 |
| Assets: | | |
| Loans and bills discounted | 119,171 | 125,147 |
| Securities | 45,650 | 53,296 |
| Other | 882,382 | 913,305 |
| Total | 1,047,203 | 1,091,749 |
| Liabilities: | | |
| Principal | 1,042,090 | 1,086,286 |
| Allowance for bad debts | 361 | 378 |
| Other | 4,751 | 5,084 |
| Total | 1,047,203 | 1,091,749 |

Mitsubishi UFJ Financial Group, Inc.

MUTB Non-consolidated

(4) Major Items

| | (in millions of yen) | |
|------------------------------------|-----------------------------|-------------------------|
| | As of September 30, 2010 | As of March 31, 2010 |
| Total funds | 43,806,244 | 43,354,040 |
| Deposits | 12,277,031 | 12,512,053 |
| Negotiable certificates of deposit | 2,558,706 | 1,811,209 |
| Money trusts | 17,004,068 | 16,807,865 |
| Pension trusts | 11,953,646 | 12,167,441 |
| Property formation benefit trusts | 12,790 | 12,866 |
| Loan trusts | | 42,604 |
| Loans and bills discounted | 10,501,763 | 10,413,052 |
| Banking account | 10,359,104 | 10,257,717 |
| Trust account | 142,658 | 155,335 |
| Investment securities | 59,516,100 | 57,748,100 |

Note: The table shown above includes master trust assets under the service-shared co-trusteeship between MUTB and The Master Trust Bank of Japan, Ltd.