

MITSUBISHI UFJ FINANCIAL GROUP INC

Form 6-K

November 18, 2009

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Form 6-K

Report of Foreign Issuer

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

the Securities Exchange Act of 1934

For the month of November, 2009

MITSUBISHI UFJ FINANCIAL GROUP, INC.

(Translation of registrant's name into English)

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

Tokyo 100-8330, Japan

(Address of principal executive offices)

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

Form 20-F X 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 X

SIGNATURES

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

Date: November 18, 2009

Mitsubishi UFJ Financial Group, Inc.

By: /S/ Manabu Ishii

Name: Manabu Ishii

Title: Chief Manager, General Affairs
Corporate Administration Division

November 18, 2009

Consolidated Summary Report <under Japanese GAAP>

for the six months ended September 30, 2009

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

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

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

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

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

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

(2) Financial Conditions

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

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

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

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

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

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

2. Dividends on Common Stock

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

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

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

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

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

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

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

4. Other

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

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

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

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

(B) Changes due to other reasons: None

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

(A) Total stocks outstanding including treasury stocks:

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

(B) Treasury stocks:

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

(C) Average outstanding stocks:

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

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

(Reference) Non-consolidated financial data

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

(1) Results of Operations

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

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

(2) Financial Conditions

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

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

*Notes for using forecasted information etc.

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

(Dividends on preferred stocks)

Dividends per share relating to preferred stocks are as follows:

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

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

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

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

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

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

Qualitative Information and Financial Statements

1. Qualitative information related to the results of operations

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

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

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

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

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

Mitsubishi UFJ Financial Group, Inc.

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

2. Qualitative information related to the financial conditions

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

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

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

3. Qualitative information related to the earnings forecasts

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

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

[Reference]

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

4. Other

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

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

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

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

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

Not applicable

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

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

Total liabilities

192,856,471

190,163,264

Mitsubishi UFJ Financial Group, Inc.

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

(2) Consolidated Statements of Operations

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

Net income

92,023

140,948

(3) Consolidated Statements of Changes in Net Assets

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

Mitsubishi UFJ Financial Group, Inc.

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

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

Mitsubishi UFJ Financial Group, Inc.

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

(4) Notes on Going-Concern Assumption

Not applicable

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

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

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

(2) Non-consolidated Statements of Operations

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

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

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

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

Mitsubishi UFJ Financial Group, Inc.

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

(4) Notes on Going-Concern Assumption

Not applicable

Selected Financial Information

under Japanese GAAP

For the Six Months Ended September 30, 2009

Mitsubishi UFJ Financial Group, Inc.

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

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

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

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

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

1. Financial Results**MUFG Consolidated**

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

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

Note:

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

(Reference)

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

BTMU and MUTB Combined

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

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

BTMU Consolidated

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

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

Note:

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

(Reference)

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

BTMU Non-consolidated

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

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

MUTB Consolidated

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

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

Note:

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

(Reference)

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

MUTB Non-consolidated

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

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

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

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

MUTB Non-consolidated

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

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

(Domestic business segment)

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

BTMU and MUTB combined

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

Mitsubishi UFJ Financial Group, Inc.

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

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

BTMU Consolidated

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

MUTB Consolidated

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

4. Securities**MUFG Consolidated**

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

Fair Value Information on Securities

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

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

BTMU Non-consolidated

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

Fair Value Information on Securities

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

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

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

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

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

MUTB Non-consolidated

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

Fair Value Information on Securities

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

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

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

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

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

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

5. ROE**MUFG Consolidated**

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

Note:

* ROE is computed as follows:

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

×100

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

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

BTMU Consolidated

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

MUTB Consolidated

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

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

No.19, 2006.

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

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

(2) Allowance for Credit Losses

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

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

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

| | | | |
|-------|------------------|-----------|---------|
| Total | 1,682,528 | 1,529,787 | 152,741 |
|-------|------------------|-----------|---------|

Classified by Industry

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

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

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

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

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

(2) Allowance for Credit Losses

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

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

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

Classified by Industry

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

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

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

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

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

(2) Allowance for Credit Losses

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

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

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

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Total **88,220** 74,057 14,162

Classified by Industry

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

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

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

MUTB Non-consolidated: Trust Accounts

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

(1) Risk-Monitored Loans

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

(2) Allowance for Credit Losses

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

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

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

(in millions of yen)

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

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

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

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

(1) Non Performing Loans

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2009 (A) | As of March 31, 2009 (B) | Increase (Decrease) (A) - (B) |
| Bankrupt or De facto Bankrupt | 221,363 | 241,061 | (19,698) |
| Doubtful | 737,429 | 656,043 | 81,385 |
| Special Attention | 287,133 | 292,845 | (5,712) |
| Non Performing Loans (1) | 1,245,925 | 1,189,950 | 55,975 |
| Normal | 88,961,226 | 94,019,563 | (5,058,337) |
| Total | 90,207,152 | 95,209,514 | (5,002,361) |
| Non Performing Loans / Total | 1.38% | 1.24% | 0.13% |

(2) Status of Coverage of Non Performing Loans

| | (in millions of yen) | | |
|------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2009 (A) | As of March 31, 2009 (B) | Increase (Decrease) (A) - (B) |
| Covered amount (2) | 942,336 | 916,267 | 26,069 |
| Allowance for credit losses | 346,674 | 288,475 | 58,199 |
| Collateral, guarantees, etc. | 595,661 | 627,791 | (32,129) |
| Coverage ratio (2) / (1) | 75.63% | 77.00% | (1.36)% |

(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 | 221,363 | 7,941 | 213,421 | | 100.00% |
| | [241,061] | [8,126] | [232,934] | | [100.00%] |
| Doubtful | 737,429 | 249,464 | 307,788 | | 75.56% |
| | [656,043] | [190,129] | [316,631] | | [77.24%] |
| Special Attention | 287,133 | 89,268 | 74,451 | | 57.01% |
| | [292,845] | [90,219] | [78,225] | | [57.51%] |
| Total | 1,245,925 | 346,674 | 595,661 | | 75.63% |

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[1,189,950]

[288,475]

[627,791]

[77.00%]

Note: The upper figures are as of September 30, 2009. The lower figures with bracket are as of March 31, 2009.

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

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2009 (A) | As of March 31, 2009 (B) | Increase (Decrease) (A) - (B) |
| Bankrupt or De facto Bankrupt | 208,164 | 221,742 | (13,577) |
| Doubtful | 672,320 | 614,186 | 58,134 |
| Special Attention | 275,660 | 278,180 | (2,520) |
| Non Performing Loans (1) | 1,156,145 | 1,114,109 | 42,036 |
| Normal | 78,236,972 | 83,223,170 | (4,986,197) |
| Total | 79,393,117 | 84,337,279 | (4,944,161) |
| Non Performing Loans / Total | 1.45% | 1.32% | 0.13% |

(2) Status of Coverage of Non Performing Loans

| | (in millions of yen) | | |
|------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2009 (A) | As of March 31, 2009 (B) | Increase (Decrease) (A) - (B) |
| Covered amount (2) | 869,319 | 854,031 | 15,287 |
| Allowance for credit losses | 318,853 | 273,809 | 45,043 |
| Collateral, guarantees, etc. | 550,465 | 580,221 | (29,755) |
| Coverage ratio (2) / (1) | 75.19% | 76.65% | (1.46)% |

(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 | 208,164 | 7,292 | 200,872 | 100.00% | 100.00% |
| | [221,742] | [7,051] | [214,691] | [100.00%] | [100.00%] |
| Doubtful | 672,320 | 225,120 | 281,666 | 57.62% | 75.37% |
| | [614,186] | [179,899] | [293,263] | [56.05%] | [77.03%] |
| Special Attention | 275,660 | 86,439 | 67,927 | 41.61% | 55.99% |
| | [278,180] | [86,858] | [72,266] | [42.18%] | [57.20%] |
| Total | 1,156,145 | 318,853 | 550,465 | 52.64% | 75.19% |
| | [1,114,109] | [273,809] | [580,221] | [51.28%] | [76.65%] |

Note: The upper figures are as of September 30, 2009. The lower figures with bracket are as of March 31, 2009.

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

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2009 (A) | As of March 31, 2009 (B) | Increase (Decrease) (A) - (B) |
| Bankrupt or De facto Bankrupt | 13,063 | 19,158 | (6,094) |
| Doubtful | 64,961 | 41,572 | 23,389 |
| Special Attention | 10,864 | 13,772 | (2,908) |
| Non Performing Loans (1) | 88,889 | 74,502 | 14,386 |
| Normal | 10,593,068 | 10,657,977 | (64,909) |
| Total | 10,681,957 | 10,732,480 | (50,523) |
| Non Performing Loans / Total | 0.83% | 0.69% | 0.13% |

(2) Status of Coverage of Non Performing Loans

| | (in millions of yen) | | |
|------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2009 (A) | As of March 31, 2009 (B) | Increase (Decrease) (A) - (B) |
| Covered amount (2) | 72,268 | 61,112 | 11,155 |
| Allowance for credit losses | 27,821 | 14,665 | 13,155 |
| Collateral, guarantees, etc. | 44,447 | 46,446 | (1,999) |
| Coverage ratio (2) / (1) | 81.30% | 82.02% | (0.72)% |

(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 | 13,063 | 648 | 12,414 | 100.00% | 100.00% |
| | [19,158] | [1,075] | [18,082] | [100.00%] | [100.00%] |
| Doubtful | 64,961 | 24,343 | 25,975 | 62.44% | 77.45% |
| | [41,572] | [10,230] | [23,082] | [55.32%] | [80.13%] |
| Special Attention | 10,864 | 2,828 | 6,057 | 58.84% | 81.79% |
| | [13,772] | [3,360] | [5,281] | [39.57%] | [62.74%] |
| Total | 88,889 | 27,821 | 44,447 | 62.60% | 81.30% |
| | [74,502] | [14,665] | [46,446] | [52.27%] | [82.02%] |

Note: The upper figures are as of September 30, 2009. The lower figures with bracket are as of March 31, 2009.

MUTB Non-consolidated: Trust Accounts

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

(1) Non Performing Loans

| | As of September 30, 2009 (A) | As of March 31, 2009 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|-------------------------------|------------------------------------|--------------------------------|---|
| Bankrupt or De facto Bankrupt | 134 | 160 | (25) |
| Doubtful | 147 | 284 | (137) |
| Special Attention | 608 | 892 | (283) |
| Non Performing Loans (1) | 890 | 1,337 | (446) |
| Normal | 131,186 | 138,416 | (7,229) |
| Total | 132,077 | 139,753 | (7,676) |
| Non Performing Loans / Total | 0.67% | 0.95% | (0.28)% |

(2) Status of Coverage of Non Performing Loans

| | As of September 30, 2009 (A) | As of March 31, 2009 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|------------------------------|------------------------------------|--------------------------------|---|
| Covered amount (2) | 748 | 1,123 | (374) |
| Allowance for credit losses | | | |
| Collateral, guarantees, etc. | 748 | 1,123 | (374) |
| Coverage ratio (2) / (1) | 84.03% | 83.96% | 0.07% |

(3) Coverage Ratio

| Category | (in millions of yen) | | | | |
|-------------------------------|----------------------|---------------------------------------|---|--|-----------------------------------|
| | 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 | 134 | | 134 | | 100.00% |
| | [160] | [] | [160] | | [100.00%] |
| Doubtful | 147 | | 146 | | 99.59% |
| | [284] | [] | [284] | | [100.00%] |
| Special Attention | 608 | | 467 | | 76.73% |
| | [892] | [] | [677] | | [75.96%] |
| Total | 890 | | 748 | | 84.03% |
| | [1,337] | [] | [1,123] | | [83.96%] |

Note: The upper figures are as of September 30, 2009. The lower figures with bracket are as of March 31, 2009.

9. Progress in Disposition of Problem Assets**BTMU, MUTB and MU Strategic Partner, Co., Ltd. (MUSP) Combined 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, 2006 | As of March 31, 2007 | As of September 30, 2007 | As of March 31, 2008 | As of September 30, 2008 | As of March 31, 2009 (a) | As of September 30, 2009 (b) | (b) - (a) |
| Bankrupt or De facto Bankrupt | 125.2 | 116.3 | 106.7 | 117.8 | 149.4 | 241.1 | 221.4 | (19.7) |
| Doubtful | 500.4 | 652.3 | 723.2 | 560.3 | 725.0 | 660.0 | 741.3 | 81.2 |
| Total | 625.7 | 768.6 | 829.9 | 678.1 | 874.4 | 901.2 | 962.7 | 61.5 |

(1) Assets categorized as problem assets based on the FRL prior to September 30, 2006

| | | | | | | | | |
|-------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Bankrupt or De facto Bankrupt | 125.2 | 93.4 | 59.5 | 51.0 | 45.6 | 38.3 | 32.5 | (5.8) |
| Doubtful | 500.4 | 323.5 | 217.3 | 177.5 | 144.9 | 128.4 | 108.7 | (19.7) |
| Total | 625.7 | 417.0 | 276.9 | 228.5 | 190.5 | 166.8 | 141.2 | (25.5) |

(2) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2006

| | | | | | | | | |
|-------------------------------|--|--------------|--------------|-------------|-------------|-------------|-------------|--------------|
| Bankrupt or De facto Bankrupt | | 22.8 | 19.2 | 14.5 | 10.4 | 9.1 | 8.4 | (0.7) |
| Doubtful | | 328.7 | 221.4 | 39.0 | 28.2 | 20.2 | 14.0 | (6.2) |
| Total | | 351.6 | 240.6 | 53.5 | 38.6 | 29.4 | 22.4 | (6.9) |

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

| | | | | | | | | |
|-------------------------------|--|--|--------------|--------------|--------------|-------------|-------------|---------------|
| Bankrupt or De facto Bankrupt | | | 27.9 | 23.1 | 18.8 | 26.4 | 13.2 | (13.2) |
| Doubtful | | | 284.4 | 151.4 | 84.2 | 42.7 | 30.9 | (11.8) |
| Total | | | 312.3 | 174.5 | 103.0 | 69.2 | 44.2 | (25.0) |

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

| | | | | | | | | |
|-------------------------------|--|--|--|--------------|--------------|-------------|-------------|---------------|
| Bankrupt or De facto Bankrupt | | | | 29.0 | 25.1 | 18.5 | 13.6 | (4.8) |
| Doubtful | | | | 192.4 | 84.7 | 52.2 | 35.5 | (16.7) |
| Total | | | | 221.4 | 109.8 | 70.7 | 49.2 | (21.5) |

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

| | | | | | | | | |
|-------------------------------|--|--|--|--|--------------|--------------|--------------|---------------|
| Bankrupt or De facto Bankrupt | | | | | 49.4 | 80.8 | 61.0 | (19.7) |
| Doubtful | | | | | 382.9 | 145.0 | 92.0 | (53.0) |
| Total | | | | | 432.3 | 225.8 | 153.0 | (72.8) |

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

| | | | |
|-------------------------------|--------------|--------------|----------------|
| Bankrupt or De facto Bankrupt | 67.7 | 55.1 | (12.6) |
| Doubtful | 271.2 | 110.0 | (161.1) |
| Total | 339.0 | 165.2 | (173.7) |

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

| | |
|-------------------------------|--------------|
| Bankrupt or De facto Bankrupt | 37.2 |
| Doubtful | 350.0 |
| Total | 387.2 |

(B) Progress in Disposition of Problem Assets of the Six Months Ended September 30, 2009

(in billions of yen)

| | Time of categorization | | | | | | Total |
|---|---------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------|
| | prior to Sep. 30, 2006 | the 2nd half of fiscal 2006 | the 1st half of fiscal 2007 | the 2nd half of fiscal 2007 | the 1st half of fiscal 2008 | the 2nd half of fiscal 2008 | |
| Liquidation | 0.2 | 0.0 | 0.3 | 1.3 | 6.3 | 9.0 | 17.3 |
| Re-constructive treatment | 0.5 | 0.0 | 0.9 | 1.0 | 8.3 | 25.3 | 36.3 |
| Upgrade due to re-constructive treatment | | | | | | 11.2 | 11.2 |
| Loan sales to secondary market | 0.0 | 0.0 | 0.0 | 0.8 | 3.4 | 0.2 | 4.5 |
| Write-offs | 2.6 | 2.1 | 1.2 | 8.5 | 15.8 | 47.5 | 78.0 |
| Other | 22.1 | 4.7 | 22.5 | 9.7 | 38.7 | 80.2 | 178.1 |
| Collection / Repayment | 11.7 | 1.9 | 18.1 | 1.6 | 26.3 | 36.0 | 95.9 |
| Upgraded | 10.3 | 2.8 | 4.3 | 8.0 | 12.4 | 44.1 | 82.1 |
| Total | 25.5 | 6.9 | 25.0 | 21.5 | 72.8 | 173.7 | 325.7 |

(C) Amount of Outstanding Problem Assets Which Is in Process for Disposition as of September 30, 2009

(in billions of yen)

| | Time of categorization | | | | | | | Total |
|---|---------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------|
| | prior to Sep. 30, 2006 | the 2nd half of fiscal 2006 | the 1st half of fiscal 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 | |
| Legal liquidation | 7.7 | 5.2 | 6.7 | 8.0 | 45.9 | 29.3 | 13.5 | 116.5 |
| Quasi-legal liquidation | 0.6 | 0.4 | 0.7 | | 0.3 | | | 2.3 |
| Split-off of problem loans | | | | | | | | |
| Partial write-off of small balance loans | 21.4 | 2.7 | 5.7 | 5.6 | 13.8 | 16.7 | 14.7 | 80.9 |
| Entrusted to the RCC | | | | | | | | |
| Total | 29.9 | 8.4 | 13.1 | 13.6 | 60.1 | 46.0 | 28.2 | 199.7 |

BTMU and MUSP Combined**(A) Historical Trend of Problem Assets Based on the FRL**

| | (in billions of yen) | | | | | | | |
|----------------------|--------------------------------|----------------------------|--------------------------------|----------------------------|--------------------------------|--------------------------------|------------------------------------|-------------|
| | As of September 30, 2006 | As of March 31, 2007 | As of September 30, 2007 | As of March 31, 2008 | As of September 30, 2008 | As of March 31, 2009 (a) | As of September 30, 2009 (b) | (b) - (a) |
| Bankrupt or De facto | | | | | | | | |
| Bankrupt | 117.3 | 107.7 | 94.8 | 108.8 | 136.1 | 221.8 | 208.2 | (13.5) |
| Doubtful | 459.1 | 579.9 | 652.0 | 514.5 | 690.9 | 618.2 | 676.2 | 58.0 |
| Total | 576.4 | 687.7 | 746.8 | 623.4 | 827.1 | 840.0 | 884.4 | 44.4 |

(1) Assets categorized as problem assets based on the FRL prior to September 30, 2006

| | | | | | | | | |
|----------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Bankrupt or De facto | | | | | | | | |
| Bankrupt | 117.3 | 85.8 | 55.3 | 46.8 | 42.4 | 35.1 | 30.6 | (4.5) |
| Doubtful | 459.1 | 295.3 | 198.0 | 165.7 | 134.9 | 120.4 | 101.1 | (19.3) |
| Total | 576.4 | 381.2 | 253.4 | 212.6 | 177.3 | 155.6 | 131.7 | (23.9) |

(2) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2006

| | | | | | | | | |
|----------------------|--|--------------|--------------|-------------|-------------|-------------|-------------|--------------|
| Bankrupt or De facto | | | | | | | | |
| Bankrupt | | 21.8 | 18.0 | 14.2 | 10.1 | 8.8 | 8.1 | (0.6) |
| Doubtful | | 284.6 | 198.1 | 33.4 | 23.6 | 16.1 | 10.4 | (5.6) |
| Total | | 306.4 | 216.1 | 47.6 | 33.7 | 24.9 | 18.6 | (6.3) |

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

| | | | | | | | | |
|----------------------|--|--|--------------|--------------|-------------|-------------|-------------|---------------|
| Bankrupt or De facto | | | | | | | | |
| Bankrupt | | | 21.3 | 18.9 | 14.7 | 23.4 | 12.4 | (11.0) |
| Doubtful | | | 255.8 | 129.0 | 80.6 | 41.6 | 29.9 | (11.6) |
| Total | | | 277.2 | 148.0 | 95.4 | 65.0 | 42.3 | (22.7) |

(4) 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 | (4.7) |
| Doubtful | | | | 186.3 | 80.3 | 47.9 | 32.3 | (15.6) |
| Total | | | | 215.1 | 104.9 | 66.2 | 45.8 | (20.3) |

(5) 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 | (17.4) |
| Doubtful | | | | | 371.3 | 140.5 | 87.7 | (52.8) |
| Total | | | | | 415.5 | 211.6 | 141.3 | (70.2) |

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(6) 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 | (11.3) |
| Doubtful | 251.4 | 96.3 | (155.1) |
| Total | 316.5 | 150.0 | (166.4) |

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

| | | |
|----------------------|--|--------------|
| Bankrupt or De facto | | |
| Bankrupt | | 36.2 |
| Doubtful | | 318.2 |
| Total | | 354.5 |

(B) Progress in Disposition of Problem Assets of the Six Months Ended September 30, 2009

(in billions of yen)

| | Time of categorization | | | | | | Total |
|--|---------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------|
| | prior to Sep. 30, 2006 | the 2nd half of fiscal 2006 | the 1st half of fiscal 2007 | the 2nd half of fiscal 2007 | the 1st half of fiscal 2008 | the 2nd half of fiscal 2008 | |
| Liquidation | 0.2 | 0.0 | 0.3 | 1.3 | 6.3 | 9.0 | 17.3 |
| Re-constructive treatment | 0.5 | 0.0 | 0.9 | 1.0 | 8.3 | 25.3 | 36.3 |
| Upgrade due to re-constructive treatment | | | | | | 11.2 | 11.2 |
| Loan sales to secondary market | 0.0 | 0.0 | 0.0 | 0.8 | 3.4 | 0.2 | 4.5 |
| Write-offs | 2.5 | 2.0 | 1.2 | 8.5 | 13.8 | 47.1 | 75.5 |
| Other | 20.5 | 4.1 | 20.1 | 8.5 | 38.2 | 73.3 | 164.9 |
| Collection / Repayment | 10.2 | 1.8 | 15.8 | 1.5 | 25.8 | 31.4 | 86.7 |
| Upgraded | 10.2 | 2.3 | 4.2 | 7.0 | 12.4 | 41.8 | 78.2 |
| Total | 23.9 | 6.3 | 22.7 | 20.3 | 70.2 | 166.4 | 310.0 |

(C) Amount of Outstanding Problem Assets Which Is in Process for Disposition as of September 30, 2009

(in billions of yen)

| | Time of categorization | | | | | | | Total |
|---|---------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------|
| | prior to Sep. 30, 2006 | the 2nd half of fiscal 2006 | the 1st half of fiscal 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 | |
| Legal liquidation | 7.2 | 5.1 | 6.6 | 7.9 | 39.1 | 28.2 | 12.9 | 107.5 |
| Quasi-legal liquidation | | | | | | | | |
| Split-off of problem loans | | | | | | | | |
| Partial write-off of small balance loans | 20.0 | 2.5 | 5.6 | 5.5 | 13.1 | 16.2 | 14.4 | 77.6 |
| Entrusted to the RCC | | | | | | | | |
| Total | 27.3 | 7.6 | 12.3 | 13.4 | 52.3 | 44.5 | 27.4 | 185.1 |

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, 2006 | As of March 31, 2007 | As of September 30, 2007 | As of March 31, 2008 | As of September 30, 2008 | As of March 31, 2009 (a) | As of September 30, 2009 (b) | (b) - (a) |
| Bankrupt or De facto | | | | | | | | |
| Bankrupt | 7.9 | 8.5 | 11.9 | 9.0 | 13.2 | 19.3 | 13.1 | (6.1) |
| Doubtful | 41.3 | 72.3 | 71.1 | 45.7 | 34.1 | 41.8 | 65.1 | 23.2 |
| Total | 49.2 | 80.9 | 83.0 | 54.7 | 47.3 | 61.1 | 78.3 | 17.1 |

(1) Assets categorized as problem assets based on the FRL prior to September 30, 2006

| | | | | | | | | |
|----------------------|-------------|-------------|-------------|-------------|-------------|-------------|------------|--------------|
| Bankrupt or De facto | | | | | | | | |
| Bankrupt | 7.9 | 7.5 | 4.2 | 4.2 | 3.1 | 3.1 | 1.9 | (1.2) |
| Doubtful | 41.3 | 28.2 | 19.2 | 11.7 | 9.9 | 8.0 | 7.5 | (0.4) |
| Total | 49.2 | 35.7 | 23.4 | 15.9 | 13.1 | 11.1 | 9.5 | (1.6) |

(2) Assets newly categorized as problem assets based on the FRL during the second half of fiscal 2006

| | | | | | | | | |
|----------------------|--|-------------|-------------|------------|------------|------------|------------|--------------|
| Bankrupt or De facto | | | | | | | | |
| Bankrupt | | 0.9 | 1.1 | 0.3 | 0.3 | 0.3 | 0.3 | (0.0) |
| Doubtful | | 44.1 | 23.2 | 5.5 | 4.5 | 4.1 | 3.5 | (0.6) |
| Total | | 45.1 | 24.4 | 5.9 | 4.8 | 4.5 | 3.8 | (0.6) |

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

| | | | | | | | | |
|----------------------|--|--|-------------|-------------|------------|------------|------------|--------------|
| Bankrupt or De facto | | | | | | | | |
| Bankrupt | | | 6.5 | 4.1 | 4.0 | 3.0 | 0.8 | (2.1) |
| Doubtful | | | 28.6 | 22.3 | 3.5 | 1.1 | 0.9 | (0.1) |
| Total | | | 35.1 | 26.4 | 7.5 | 4.1 | 1.8 | (2.3) |

(4) 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 | (0.0) |
| Doubtful | | | | 6.0 | 4.4 | 4.2 | 3.2 | (1.0) |
| Total | | | | 6.3 | 4.9 | 4.5 | 3.4 | (1.1) |

(5) 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 | (2.3) |
| Doubtful | | | | | 11.5 | 4.5 | 4.2 | (0.2) |

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| | | | | |
|-------|------|------|-------------|--------------|
| Total | 16.7 | 14.2 | 11.6 | (2.5) |
|-------|------|------|-------------|--------------|

(6) 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 | (1.2) |
| Doubtful | | 19.7 | 13.7 | (6.0) |
| Total | | 22.5 | 15.2 | (7.2) |

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

| | | | | |
|----------------------|--|--|-------------|--|
| Bankrupt or De facto | | | | |
| Bankrupt | | | 0.9 | |
| Doubtful | | | 31.8 | |
| Total | | | 32.7 | |

(B) Progress in Disposition of Problem Assets of the Six Months Ended September 30, 2009

(in billions of yen)

| | prior to Sep. 30, 2006 | the 2nd half of fiscal 2006 | Time of categorization | | | | Total |
|--|---------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|-------------|
| | | | the 1st half of fiscal 2007 | the 2nd half of fiscal 2007 | the 1st half of fiscal 2008 | the 2nd half of fiscal 2008 | |
| Liquidation | | 0.0 | | | | | 0.0 |
| Re-constructive treatment | | | | | | | |
| Upgrade due to re-constructive treatment | | | | | | | |
| Loan sales to secondary market | | | | | | | |
| Write-offs | 0.0 | 0.0 | | | 2.0 | 0.4 | 2.4 |
| Other | 1.6 | 0.6 | 2.3 | 1.1 | 0.5 | 6.8 | 13.1 |
| Collection / Repayment | 1.5 | 0.1 | 2.2 | 0.1 | 0.4 | 4.6 | 9.2 |
| Upgraded | 0.1 | 0.5 | 0.0 | 0.9 | 0.0 | 2.2 | 3.9 |
| Total | 1.6 | 0.6 | 2.3 | 1.1 | 2.5 | 7.2 | 15.6 |

(C) Amount of Outstanding Problem Assets Which Is in Process for Disposition as of September 30, 2009

(in billions of yen)

| | prior to Sep. 30, 2006 | the 2nd half of fiscal 2006 | Time of categorization | | | | Total | |
|--|---------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|------------|--------------------------------|
| | | | the 1st half of fiscal 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 |
| Legal liquidation | 0.4 | 0.0 | 0.0 | 0.0 | 6.7 | 1.0 | 0.5 | 8.9 |
| Quasi-legal liquidation | 0.6 | 0.4 | 0.7 | | 0.3 | | | 2.3 |
| Split-off of problem loans | | | | | | | | |
| Partial write-off of small balance loans | 1.4 | 0.2 | 0.0 | 0.1 | 0.6 | 0.4 | 0.2 | 3.2 |
| Entrusted to the RCC | | | | | | | | |
| Total | 2.6 | 0.7 | 0.8 | 0.2 | 7.8 | 1.5 | 0.8 | 14.5 |

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, 2009 |
|---|-----------------------------|
| Domestic offices (excluding loans booked at offshore markets) | 67,945,609 |
| Manufacturing | 10,320,936 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 131,793 |
| Construction | 1,308,899 |
| Utilities | 690,254 |
| Communication and information services | 1,045,621 |
| Transport and postal activities | 2,925,647 |
| Wholesale and retail | 6,891,285 |
| Finance and insurance | 8,158,256 |
| Real estate, goods rental and leasing | 11,943,260 |
| Services | 3,424,795 |
| Municipal government | 906,853 |
| Other industries | 20,197,996 |
| Overseas offices and loans booked at offshore markets | 12,150,297 |
| Total | 80,095,907 |

| | (in millions of yen) As of March 31, 2009 |
|---|---|
| Domestic offices (excluding loans booked at offshore markets) | 70,204,184 |
| Manufacturing | 10,266,959 |
| Agriculture | 23,064 |
| Forestry | 13,520 |
| Fishery | 7,002 |
| Mining | 87,392 |
| Construction | 1,456,461 |
| Utilities | 626,406 |
| Communication and information services | 1,832,270 |
| Wholesale and retail | 7,292,069 |
| Finance and insurance | 8,486,197 |
| Real estate | 10,209,709 |
| Services | 5,585,413 |
| Municipal government | 912,377 |
| Other industries | 23,405,332 |
| Overseas offices and loans booked at offshore markets | 14,254,383 |

| | |
|-------|------------|
| Total | 84,458,568 |
|-------|------------|

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

(2) Domestic Consumer Loans

| | As of September 30, 2009 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2009 (B) |
|-------------------------------|------------------------------------|-------------------------------------|--|
| Total domestic consumer loans | 18,130,377 | (102,426) | 18,232,804 |
| Housing loans | 17,301,571 | (62,642) | 17,364,214 |
| Residential purpose | 13,747,663 | (577) | 13,748,240 |
| Other | 828,806 | (39,783) | 868,590 |

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

| | As of September 30, 2009 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2009 (B) |
|---------------------------|------------------------------------|-------------------------------------|--|
| Outstanding amount | 41,405,866 | (1,458,936) | 42,864,802 |
| % to total domestic loans | 60.93% | (0.11)% | 61.05% |

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

| | As of September 30, 2009 |
|---|-----------------------------|
| Domestic offices (excluding loans booked at offshore markets) | 57,659,734 |
| Manufacturing | 8,184,287 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 125,653 |
| Construction | 1,123,636 |
| Utilities | 435,410 |
| Communication and information services | 804,369 |
| Transport and postal activities | 2,162,125 |
| Wholesale and retail | 6,103,288 |
| Finance and insurance | 6,417,089 |
| Real estate, goods rental and leasing | 9,271,760 |
| Services | 3,047,956 |
| Municipal government | 860,288 |
| Other industries | 19,123,873 |
| Overseas offices and loans booked at offshore markets | 11,784,043 |
| Total | 69,443,777 |

| | (in millions of yen) As of March 31, 2009 |
|---|---|
| Domestic offices (excluding loans booked at offshore markets) | 59,943,079 |
| Manufacturing | 8,235,192 |
| Agriculture | 22,571 |
| Forestry | 13,520 |
| Fishery | 7,002 |
| Mining | 81,846 |
| Construction | 1,252,304 |
| Utilities | 391,468 |
| Communication and information services | 834,447 |
| Wholesale and retail | 6,532,997 |
| Finance and insurance | 6,646,040 |
| Real estate | 8,197,371 |
| Services | 4,606,847 |
| Municipal government | 864,581 |
| Other industries | 22,256,893 |
| Overseas offices and loans booked at offshore markets | 13,843,424 |
| Total | 73,786,503 |

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

(2) Domestic Consumer Loans

| | As of September 30, 2009 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2009 (B) |
|-------------------------------|------------------------------------|-------------------------------------|--|
| Total domestic consumer loans | 17,018,198 | (84,342) | 17,102,540 |
| Housing loans | 16,207,432 | (46,360) | 16,253,792 |
| Residential purpose | 12,986,796 | 4,942 | 12,981,853 |
| Other | 810,766 | (37,982) | 848,748 |

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

| | As of September 30, 2009 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2009 (B) |
|---------------------------|------------------------------------|-------------------------------------|--|
| Outstanding amount | 36,805,079 | (1,131,643) | 37,936,722 |
| % to total domestic loans | 63.83% | 0.54% | 63.28% |

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

| | As of September 30, 2009 |
|---|-----------------------------|
| Domestic offices (excluding loans booked at offshore markets) | 10,110,678 |
| Manufacturing | 2,135,715 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 6,140 |
| Construction | 185,263 |
| Utilities | 254,383 |
| Communication and information services | 241,252 |
| Transport and postal activities | 759,347 |
| Wholesale and retail | 787,997 |
| Finance and insurance | 1,741,167 |
| Real estate, goods rental and leasing | 2,642,835 |
| Services | 374,839 |
| Municipal government | 24,353 |
| Other industries | 957,377 |
| Overseas offices and loans booked at offshore markets | 366,254 |
| Total | 10,476,933 |

| | (in millions of yen) As of March 31, 2009 |
|---|---|
| Domestic offices (excluding loans booked at offshore markets) | 10,061,321 |
| Manufacturing | 2,030,736 |
| Agriculture | 493 |
| Forestry | |
| Fishery | |
| Mining | 5,546 |
| Construction | 204,157 |
| Utilities | 234,246 |
| Communication and information services | 993,096 |
| Wholesale and retail | 759,072 |
| Finance and insurance | 1,840,157 |
| Real estate | 1,980,748 |
| Services | 976,128 |
| Municipal government | 24,549 |
| Other industries | 1,012,385 |
| Overseas offices and loans booked at offshore markets | 410,959 |
| Total | 10,472,280 |

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

(2) Domestic Consumer Loans

| | As of September 30, 2009 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2009 (B) |
|-------------------------------|------------------------------------|-------------------------------------|--|
| Total domestic consumer loans | 1,035,840 | (15,019) | 1,050,859 |
| Housing loans | 1,018,451 | (13,309) | 1,031,761 |
| Residential purpose | 688,502 | (3,069) | 691,571 |
| Other | 17,388 | (1,709) | 19,098 |

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

| | As of September 30, 2009 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2009 (B) |
|---------------------------|------------------------------------|-------------------------------------|--|
| Outstanding amount | 4,453,421 | (304,610) | 4,758,031 |
| % to total domestic loans | 44.04% | (3.24)% | 47.29% |

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

| | As of September 30, 2009 |
|---|-----------------------------|
| Domestic offices (excluding loans booked at offshore markets) | 175,196 |
| Manufacturing | 934 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | |
| Construction | |
| Utilities | 461 |
| Communication and information services | |
| Transport and postal activities | 4,175 |
| Wholesale and retail | |
| Finance and insurance | |
| Real estate, goods rental and leasing | 28,665 |
| Services | 2,000 |
| Municipal government | 22,212 |
| Other industries | 116,746 |
| Overseas offices and loans booked at offshore markets | |
| Total | 175,196 |

| | (in millions of yen) As of March 31, 2009 |
|---|---|
| Domestic offices (excluding loans booked at offshore markets) | 199,784 |
| Manufacturing | 1,031 |
| Agriculture | |
| Forestry | |
| Fishery | |
| Mining | |
| Construction | |
| Utilities | 692 |
| Communication and information services | 4,727 |
| Wholesale and retail | |
| Finance and insurance | |
| Real estate | 31,590 |
| Services | 2,438 |
| Municipal government | 23,247 |
| Other industries | 136,054 |
| Overseas offices and loans booked at offshore markets | |
| Total | 199,784 |

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

(2) Domestic Consumer Loans

| | As of September 30, 2009 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2009 (B) |
|-------------------------------|------------------------------------|-------------------------------------|--|
| Total domestic consumer loans | 76,339 | (3,064) | 79,403 |
| Housing loans | 75,687 | (2,972) | 78,659 |
| Residential purpose | 72,364 | (2,450) | 74,814 |
| Other | 652 | (92) | 744 |

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

| | As of September 30, 2009 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2009 (B) |
|---------------------------|------------------------------------|-------------------------------------|--|
| Outstanding amount | 147,366 | (22,683) | 170,049 |
| % to total domestic loans | 84.11% | (1.00)% | 85.11% |

11. Overseas Loans**BTMU and MUTB Combined****(1) Loans to Asian Countries**

| | As of September 30, 2009 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2009 (B) |
|--------------|------------------------------------|-------------------------------------|--|
| Thailand | 481,826 | (24,547) | 506,373 |
| Indonesia | 268,182 | (12,309) | 280,491 |
| Malaysia | 230,883 | (55,327) | 286,210 |
| Philippines | 62,900 | (9,784) | 72,685 |
| South Korea | 238,261 | 9,269 | 228,991 |
| Singapore | 653,812 | (37,374) | 691,187 |
| Hong Kong | 738,478 | (118,764) | 857,242 |
| China | 46,118 | (31,872) | 77,991 |
| Taiwan | 129,469 | (6,855) | 136,324 |
| Other | 403,366 | (3,248) | 406,614 |
| Total | 3,253,299 | (290,813) | 3,544,113 |

(2) Loans to Latin American Countries

| | As of September 30, 2009 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2009 (B) |
|---------------------|------------------------------------|-------------------------------------|--|
| Argentina | 1,878 | (1,090) | 2,968 |
| Brazil | 144,356 | (16,245) | 160,602 |
| Mexico | 102,048 | (17,230) | 119,278 |
| Caribbean countries | 902,978 | (43,877) | 946,855 |
| Other | 102,241 | (43,720) | 145,961 |
| Total | 1,253,502 | (122,164) | 1,375,666 |

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

| | As of September 30, 2009 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2009 (B) |
|----------------------------|------------------------------------|-------------------------------------|--|
| Deposits (ending balance) | 113,528,338 | 352,765 | 113,175,572 |
| Deposits (average balance) | 112,664,537 | 1,886,425 | 110,778,112 |
| Loans (ending balance) | 79,920,710 | (4,338,073) | 84,258,784 |
| Loans (average balance) | 81,955,206 | 758,696 | 81,196,509 |

BTMU Non-consolidated

| | As of September 30, 2009 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2009 (B) |
|----------------------------|------------------------------------|-------------------------------------|--|
| Deposits (ending balance) | 100,488,998 | 280,020 | 100,208,977 |
| Deposits (average balance) | 99,545,423 | 1,675,733 | 97,869,689 |
| Loans (ending balance) | 69,443,777 | (4,342,726) | 73,786,503 |
| Loans (average balance) | 71,822,951 | 372,981 | 71,449,969 |

MUTB Non-consolidated

| | As of September 30, 2009 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2009 (B) |
|----------------------------|------------------------------------|-------------------------------------|--|
| Deposits (ending balance) | 13,039,339 | 72,745 | 12,966,594 |
| Deposits (average balance) | 13,119,113 | 210,691 | 12,908,422 |
| Loans (ending balance) | 10,476,933 | 4,652 | 10,472,280 |
| Loans (average balance) | 10,132,255 | 385,715 | 9,746,540 |

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

| | As of September 30, 2009 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2009 (B) |
|-------------------------|------------------------------------|-------------------------------------|--|
| Individuals | 62,844,440 | (37,197) | 62,881,637 |
| Corporations and others | 40,011,948 | (1,199,781) | 41,211,729 |
| Domestic deposits | 102,856,389 | (1,236,978) | 104,093,367 |

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

BTMU Non-consolidated

| | As of September 30, 2009 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2009 (B) |
|-------------------------|------------------------------------|-------------------------------------|--|
| Individuals | 53,867,199 | (30,825) | 53,898,024 |
| Corporations and others | 36,692,444 | (1,143,190) | 37,835,635 |
| Domestic deposits | 90,559,643 | (1,174,015) | 91,733,659 |

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

MUTB Non-consolidated

| | As of September 30, 2009 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2009 (B) |
|-------------------------|------------------------------------|-------------------------------------|--|
| Individuals | 8,977,241 | (6,372) | 8,983,613 |
| Corporations and others | 3,319,504 | (56,590) | 3,376,094 |
| Domestic deposits | 12,296,746 | (62,962) | 12,359,708 |

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

14. Status of Deferred Tax Assets**BTMU Non-consolidated****(1) Tax Effects of the Items Comprising Net Deferred Tax Assets**

| | As of September 30, 2009 (A) | Increase (Decrease) (A) - (B) | (in billions of yen) As of March 31, 2009 (B) |
|---|------------------------------------|-------------------------------------|--|
| Deferred tax assets | 1,116.8 | (161.7) | 1,278.6 |
| Allowance for credit losses | 464.4 | 27.3 | 437.1 |
| Net operating losses carried forwards | 389.8 | (60.0) | 449.8 |
| Write-down on investment securities | 306.0 | (53.1) | 359.2 |
| Unrealized losses on other securities | 101.6 | (240.2) | 341.8 |
| Reserve for retirement benefits | 77.0 | 4.0 | 73.0 |
| Other | 453.5 | (13.0) | 466.5 |
| Valuation allowance | (675.7) | 173.2 | (849.0) |
| Deferred tax liabilities | 435.6 | 110.1 | 325.5 |
| Unrealized gains on other securities | 189.0 | 92.2 | 96.8 |
| Net deferred gains on hedges | 83.8 | (0.5) | 84.3 |
| Revaluation gains on securities upon merger | 69.7 | 25.2 | 44.4 |
| Gains on securities contributed to employee retirement benefits trust | 65.9 | (0.0) | 66.0 |
| Other | 27.0 | (6.8) | 33.8 |
| Net deferred tax assets | 681.2 | (271.8) | 953.1 |

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

| | (in billions of yen) | | | | | |
|--|----------------------|-----------|---------|---------|---------|-------------------|
| | FY2004 | FY2005 | FY2006 | FY2007 | FY2008 | Interim FY2009 |
| Net business profits before credit costs | 1,201.4 | 1,087.7 | 899.7 | 828.2 | 710.8 | 408.0 |
| Credit costs | 892.4 | (485.9) | 38.7 | 107.2 | 424.0 | 213.6 |
| Income before income taxes | (47.3) | 1,612.7 | 958.0 | 687.0 | (195.1) | 137.3 |
| Reconciliation to taxable income | (311.4) | (1,403.1) | (401.6) | (123.1) | 789.1 | 12.0 |
| Taxable income | (358.8) | 209.5 | 556.3 | 563.9 | 593.9 | 149.3 |

The amounts presented for FY2004 include amounts of former The Bank of Tokyo-Mitsubishi, Ltd. and former UFJ Bank Limited. 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, 2009, 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 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 .

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(4) Collectability of Deferred Tax Assets at September 30, 2009 (Assumptions)

| | (in billions of yen) |
|--|--|
| | Five years total (from 2nd half of FY2009 to 1st half of FY2014) |
| Net business profits (*1) | 4,159.6 |
| Income before income taxes | 2,097.0 |
| Taxable income before adjustments (*2) | 3,226.6 |
| Temporary difference + Net operating losses carried forwards (for which deferred tax assets shall be recognized) | 2,613.2 |
| Deferred tax assets as of September 30, 2009 | 1,116.8 |

(*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.

MUTB Non-consolidated

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

| | As of September 30, 2009 (A) | Increase (Decrease) (A) - (B) | (in billions of yen) As of March 31, 2009 (B) |
|---------------------------------------|------------------------------------|-------------------------------------|--|
| Deferred tax assets | 64.1 | (88.2) | 152.3 |
| Write-down on investment securities | 91.8 | (9.1) | 100.9 |
| Net operating losses carried forwards | 29.9 | (23.5) | 53.4 |
| Allowance for credit losses | 26.5 | 13.5 | 13.0 |
| Unrealized losses on other securities | 15.5 | (78.9) | 94.5 |
| Other | 53.4 | (1.5) | 55.0 |
| Valuation allowance | (153.2) | 11.3 | (164.6) |
| Deferred tax liabilities | 52.3 | 9.7 | 42.5 |
| Unrealized gains on other securities | 21.2 | 11.3 | 9.8 |
| Reserve for retirement benefits | 19.2 | (2.5) | 21.7 |
| Other | 11.8 | 0.8 | 10.9 |
| Net deferred tax assets | 11.7 | (98.0) | 109.8 |

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

| | (in billions of yen) | | | | | |
|--|----------------------|---------|---------|--------|--------|-------------------|
| | FY2004 | FY2005 | FY2006 | FY2007 | FY2008 | Interim FY2009 |
| Net business profits before credit costs | 271.1 | 252.6 | 274.3 | 187.2 | 131.5 | 52.9 |
| Credit costs | 81.7 | (45.8) | 1.7 | (21.0) | (33.9) | 10.3 |
| Income before income taxes | 143.1 | 306.9 | 284.0 | 197.3 | 88.1 | 33.8 |
| Reconciliation to taxable income | 14.1 | (212.0) | (142.9) | (26.3) | (16.0) | 26.9 |
| Taxable income | 157.3 | 94.8 | 141.1 | 170.9 | 72.0 | 60.7 |

The amounts presented for FY2004 include amounts of former The Mitsubishi Trust and Banking Corporation and former UFJ Trust Bank Limited. 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

Although we recorded taxable income for the six months ended September 30, 2009, 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 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, 2009 (Assumptions)

| | (in billions of yen) |
|--|--|
| | Five years total (from 2nd half of FY2009 to 1st half of FY2014) |
| Net business profits (*1) | 500.0 |
| Income before income taxes | 230.9 |
| Taxable income before adjustments (*2) | 327.1 |
| Temporary difference + Net operating losses carried forwards (for which deferred tax assets shall be recognized) | 119.0 |
| Deferred tax assets as of September 30, 2009 | 64.1 |

(*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, 2009 is outlined below. (Figures are on a managerial basis and rounded off.)

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

The balance as of the end of September 2009 decreased to ¥1.98 trillion in total, a decrease of ¥0.31 trillion compared with the balance as of the end of March 2009, mainly due to sales of securitized products, which have risk of being downgraded or deteriorated, and redemptions.

Net unrealized losses were ¥206 billion, improved by ¥178 billion compared with those at the end of March 2009.

The effect on the P/L for the six months ended September 30, 2009 was a loss of ¥16 billion, mainly due to losses on the sales of securitized products as described above.

| | | Change from | | Net unrealized | Change from | | (¥bn) of which securities being held to maturity ² | |
|---|---|----------------------|----------------------|----------------|----------------------|---------|---|---|
| | | Balance ¹ | end of March 2009 | gains (losses) | end of March 2009 | Balance | Net unrealized gains (losses) | |
| 1 | RMBS | 106 | (92) | (6) | 41 | 0 | 0 | 0 |
| 2 | Sub-prime RMBS | 34 | (16) | 0 | 9 | 0 | 0 | 0 |
| 3 | CMBS | 25 | (3) | (2) | 0 | 0 | 0 | 0 |
| 4 | CLOs | 1,567 | (129) | (186) | 100 | 1,229 | (145) | |
| 5 | Other securitized products (card, etc.) | 273 | (80) | (10) | 36 | 28 | (1) | |
| 6 | CDOs | 13 | (6) | (2) | 0 | 4 | (1) | |
| 7 | Sub-prime ABS CDOs | 0 | 0 | 0 | 0 | 0 | 0 | |
| 8 | SIV investments | 0 | 0 | 0 | 0 | 0 | 0 | |
| 9 | Total | 1,983 | (310) | (206) | 178 | 1,260 | (147) | |

- 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]

AAA-rated products account for 76% of our investments in securitized products.

| | | | | | | | | (¥bn) |
|----|---|-------|-----|-----|-----|-------------|---------|-------|
| | | AAA | AA | A | BBB | BB or lower | Unrated | Total |
| 10 | RMBS | 41 | 14 | 15 | 17 | 18 | 0 | 106 |
| 11 | Sub-prime RMBS | 20 | 5 | 2 | 6 | 2 | 0 | 34 |
| 12 | CMBS | 13 | 7 | 3 | 1 | 1 | 0 | 25 |
| 13 | CLOs | 1,247 | 84 | 68 | 80 | 87 | 1 | 1,567 |
| 14 | Other securitized products (card, etc.) | 197 | 34 | 13 | 24 | 4 | 0 | 273 |
| 15 | CDOs | 6 | 2 | 1 | 0 | 4 | 0 | 13 |
| 16 | Sub-prime ABS CDOs | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17 | SIV investments | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | Total | 1,504 | 141 | 101 | 122 | 114 | 1 | 1,983 |
| 19 | Percentage of total | 76% | 7% | 5% | 6% | 6% | 0% | 100% |
| 20 | Percentage of total (End of March 2009) | 79% | 7% | 5% | 6% | 4% | 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 2009.

| | | Americas | Europe | Asia | Japan | Total | (¥bn) Change from end of March 2009 |
|---|---|----------|--------|------|-------|-------|--|
| 1 | LBO Loan ³ (Balance on a commitment basis) | 57 | 142 | 44 | 276 | 518 | (39) |
| 2 | Balance on a booking basis | 37 | 126 | 41 | 248 | 452 | (23) |

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 2009 was ¥3.74 trillion (¥0.97 trillion overseas).

The purchased assets are mainly receivables and they do not include residential mortgages.
[Monoline insurer related]

There is no credit outstanding and credit derivative transactions with monoline insurers.

<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

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- SIVs : Investment companies established mainly for gaining profit margin by raising funds through subordinated notes and short-term CPs, etc. and investing in relatively long-term securitized products and bonds, etc.
- 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

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

(1) Non-consolidated Balance Sheets

| | (in millions of yen) | |
|---|-----------------------------|-------------------------|
| | As of September 30, 2009 | As of March 31, 2009 |
| Assets: | | |
| Cash and due from banks | 5,529,701 | 4,929,088 |
| Call loans | 206,137 | 179,114 |
| Receivables under resale agreements | 122,326 | 38,993 |
| Receivables under securities borrowing transactions | 4,402,828 | 4,478,999 |
| Monetary claims bought | 2,539,100 | 2,677,859 |
| Trading assets | 9,266,130 | 10,528,447 |
| Money held in trust | 27,550 | 36,758 |
| Securities | 46,165,485 | 38,731,570 |
| Allowance for losses on securities | (88,197) | (93,156) |
| Loans and bills discounted | 69,443,777 | 73,786,503 |
| Foreign exchanges | 941,761 | 1,043,370 |
| Other assets | 4,040,702 | 4,666,482 |
| Tangible fixed assets | 903,018 | 915,904 |
| Intangible fixed assets | 306,431 | 312,486 |
| Deferred tax assets | 681,237 | 953,104 |
| Customers' liabilities for acceptances and guarantees | 6,121,701 | 6,425,841 |
| Allowance for credit losses | (663,122) | (639,580) |
| Total assets | 149,946,570 | 148,971,788 |

Mitsubishi UFJ Financial Group, Inc.

| | (in millions of yen) | |
|--|-----------------------------|-------------------------|
| | As of September 30, 2009 | As of March 31, 2009 |
| Liabilities: | | |
| Deposits | 100,488,998 | 100,208,977 |
| Negotiable certificates of deposit | 7,988,427 | 6,579,759 |
| Call money | 1,602,579 | 1,399,495 |
| Payables under repurchase agreements | 6,253,373 | 7,362,471 |
| Payables under securities lending transactions | 2,332,669 | 1,374,637 |
| Trading liabilities | 5,226,429 | 6,006,174 |
| Borrowed money | 4,967,154 | 5,560,428 |
| Foreign exchanges | 899,537 | 828,087 |
| Bonds payable | 3,914,160 | 3,422,414 |
| Other liabilities | 3,687,165 | 4,112,171 |
| Reserve for bonuses | 16,355 | 15,915 |
| Reserve for bonuses to directors | 46 | |
| Reserve for retirement benefits | 12,087 | 11,482 |
| Reserve for loyalty award credits | 896 | 664 |
| Reserve for contingent losses | 38,116 | 40,030 |
| Reserves under special laws | 31 | 31 |
| Deferred tax liabilities for land revaluation | 185,330 | 186,927 |
| Acceptances and guarantees | 6,121,701 | 6,425,841 |
| Total liabilities | 143,735,061 | 143,535,509 |
| Net assets: | | |
| Capital stock | 1,196,295 | 1,196,295 |
| Capital surplus | 3,362,612 | 3,362,612 |
| Capital reserve | 1,196,295 | 1,196,295 |
| Other capital surplus | 2,166,317 | 2,166,317 |
| Retained earnings | 1,245,953 | 1,184,843 |
| Revenue reserve | 190,044 | 190,044 |
| Other retained earnings | 1,055,908 | 994,799 |
| Funds for retirement benefits | 2,432 | 2,432 |
| Other reserve | 718,196 | 718,196 |
| Earned surplus brought forward | 335,279 | 274,170 |
| Total shareholders' equity | 5,804,861 | 5,743,752 |
| Net unrealized gains (losses) on other securities | 61,970 | (655,202) |
| Net deferred gains (losses) on hedging instruments | 122,768 | 123,516 |
| Land revaluation excess | 221,907 | 224,212 |
| Total valuation and translation adjustments | 406,647 | (307,473) |
| Total net assets | 6,211,509 | 5,436,278 |
| Total liabilities and net assets | 149,946,570 | 148,971,788 |

BTMU Non-consolidated

(2) Non-consolidated Statements of Operations

| | For the six months ended September 30, 2008 | (in millions of yen) For the six months ended September 30, 2009 |
|--|---|---|
| Ordinary income | 1,769,495 | 1,486,004 |
| Interest income | 1,261,737 | 934,239 |
| Interest on loans and bills discounted | 782,614 | 607,883 |
| Interest and dividends on securities | 270,081 | 193,686 |
| Fees and commissions | 258,714 | 264,884 |
| Trading income | 49,428 | 77,489 |
| Other business income | 123,099 | 153,984 |
| Other ordinary income | 76,515 | 55,406 |
| Ordinary expenses | 1,731,602 | 1,360,971 |
| Interest expenses | 597,464 | 269,257 |
| Interest on deposits | 287,204 | 107,789 |
| Fees and commissions | 65,992 | 66,982 |
| Trading expenses | 1,281 | |
| Other business expenses | 105,569 | 176,454 |
| General and administrative expenses | 565,768 | 544,979 |
| Other ordinary expenses | 395,526 | 303,297 |
| Ordinary profits | 37,892 | 125,032 |
| Extraordinary gains | 65,387 | 28,134 |
| Extraordinary losses | 54,580 | 15,842 |
| Income before income taxes | 48,699 | 137,324 |
| Income taxes current | 8,213 | 20,252 |
| Refund of income taxes | | (6,328) |
| Income taxes deferred | 15,470 | (7,364) |
| Total taxes | 23,683 | 6,559 |
| Net income | 25,016 | 130,765 |

MUTB Non-consolidated

(1) Non-consolidated Balance Sheets

| | (in millions of yen) | |
|---|-----------------------------|-------------------------|
| | As of September 30, 2009 | As of March 31, 2009 |
| Assets: | | |
| Cash and due from banks | 1,080,471 | 1,111,565 |
| Call loans | 36,321 | 19,500 |
| Receivables under securities borrowing transactions | 89,563 | 60,016 |
| Monetary claims bought | 41,243 | 46,960 |
| Trading assets | 309,428 | 238,377 |
| Money held in trust | 6,967 | 6,978 |
| Securities | 9,747,316 | 8,156,605 |
| Allowance for losses on securities | (269) | (448) |
| Loans and bills discounted | 10,476,933 | 10,472,280 |
| Foreign exchanges | 4,080 | 6,859 |
| Other assets | 800,187 | 829,851 |
| Tangible fixed assets | 172,057 | 176,341 |
| Intangible fixed assets | 66,588 | 66,012 |
| Deferred tax assets | 11,783 | 109,800 |
| Customers' liabilities for acceptances and guarantees | 165,477 | 214,945 |
| Allowance for credit losses | (57,848) | (50,376) |
| Total assets | 22,950,303 | 21,465,272 |

Mitsubishi UFJ Financial Group, Inc.

| | (in millions of yen) | |
|--|-----------------------------|-------------------------|
| | As of September 30, 2009 | As of March 31, 2009 |
| Liabilities: | | |
| Deposits | 13,039,339 | 12,966,594 |
| Negotiable certificates of deposit | 2,063,871 | 1,320,627 |
| Call money | 356,130 | 355,772 |
| Payables under repurchase agreements | 2,103,498 | 1,106,275 |
| Payables under securities lending transactions | 163,218 | 219,253 |
| Trading liabilities | 61,978 | 63,870 |
| Borrowed money | 1,663,337 | 1,865,676 |
| Foreign exchanges | 450 | 90 |
| Short-term bonds payable | 30,500 | 37,200 |
| Bonds payable | 327,600 | 239,800 |
| Due to trust accounts | 1,392,003 | 1,463,045 |
| Other liabilities | 367,780 | 563,266 |
| Reserve for bonuses | 4,153 | 4,155 |
| Reserve for bonuses to directors | 29 | |
| Reserve for contingent losses | 7,237 | 6,099 |
| Deferred tax liabilities for land revaluation | 6,863 | 7,301 |
| Acceptances and guarantees | 165,477 | 214,945 |
| Total liabilities | 21,753,471 | 20,433,974 |
| 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 | 480,766 | 472,910 |
| Revenue reserve | 73,714 | 73,714 |
| Other retained earnings | 407,052 | 399,196 |
| Funds for retirement benefits | 710 | 710 |
| Other reserve | 138,495 | 138,495 |
| Earned surplus brought forward | 267,847 | 259,991 |
| Total shareholders equity | 1,217,361 | 1,209,504 |
| Net unrealized gains (losses) on other securities | (315) | (152,953) |
| Net deferred gains (losses) on hedging instruments | (13,636) | (16,208) |
| Land revaluation excess | (6,577) | (9,045) |
| Total valuation and translation adjustments | (20,529) | (178,207) |
| Total net assets | 1,196,831 | 1,031,297 |
| Total liabilities and net assets | 22,950,303 | 21,465,272 |

MUTB Non-consolidated

(2) Non-consolidated Statements of Operations

| | For the six months ended September 30, 2008 | (in millions of yen) For the six months ended September 30, 2009 |
|--|--|---|
| Ordinary income | 310,468 | 262,674 |
| Trust fees | 51,281 | 40,158 |
| Interest income | 165,498 | 130,308 |
| Interest on loans and bills discounted | 76,822 | 68,875 |
| Interest and dividends on securities | 74,703 | 52,273 |
| Fees and commissions | 59,255 | 47,423 |
| Trading income | 908 | 8,082 |
| Other business income | 27,260 | 21,564 |
| Other ordinary income | 6,262 | 15,137 |
| Ordinary expenses | 256,969 | 227,357 |
| Interest expenses | 84,849 | 52,099 |
| Interest on deposits | 44,328 | 34,313 |
| Fees and commissions | 11,557 | 10,588 |
| Trading expenses | 3,419 | |
| Other business expenses | 25,986 | 33,894 |
| General and administrative expenses | 104,287 | 111,176 |
| Other ordinary expenses | 26,868 | 19,598 |
| Ordinary profits | 53,499 | 35,316 |
| Extraordinary gains | 1,841 | 1,909 |
| Extraordinary losses | 3,321 | 3,408 |
| Income before income taxes | 52,019 | 33,818 |
| Income taxes current | (297) | (298) |
| Income taxes deferred | 20,371 | 9,338 |
| Total taxes | 20,074 | 9,039 |
| Net income | 31,944 | 24,779 |

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, 2009 | As of March 31, 2009 |
| Assets: | | |
| Loans and bills discounted | 175,196 | 199,784 |
| Securities | 47,973,247 | 45,726,861 |
| Beneficiary rights to the trust | 27,424,646 | 27,592,850 |
| Securities held in custody accounts | 953,204 | 1,112,386 |
| Monetary claims | 10,540,402 | 11,275,453 |
| Tangible fixed assets | 9,081,624 | 9,179,822 |
| Intangible fixed assets | 133,767 | 134,762 |
| Other claims | 1,348,796 | 1,703,370 |
| Call loans | 1,247,899 | 1,268,875 |
| Due from banking account | 1,753,935 | 1,794,803 |
| Cash and due from banks | 1,726,008 | 1,883,723 |
| Total | 102,358,730 | 101,872,694 |
| Liabilities: | | |
| Money trusts | 16,961,073 | 16,421,025 |
| Pension trusts | 12,319,959 | 12,053,445 |
| Property formation benefit trusts | 12,245 | 12,661 |
| Loan trusts | 81,717 | 123,447 |
| Investment trusts | 25,629,669 | 25,761,564 |
| Money entrusted other than money trusts | 2,062,782 | 2,196,555 |
| Securities trusts | 1,014,795 | 1,221,529 |
| Monetary claim trusts | 10,875,694 | 11,733,600 |
| Equipment trusts | 36,497 | 37,310 |
| Land and fixtures trusts | 94,319 | 95,294 |
| Composite trusts | 33,269,975 | 32,216,258 |
| Total | 102,358,730 | 101,872,694 |

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 trust accounts with contracts indemnifying the principal amounts as of September 30, 2009 (including trusts for which beneficiary interests are re-entrusted)

| | (in millions of yen) | |
|----------------|----------------------|-------------|
| | Money trusts | Loan trusts |
| Assets: | | |

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| | | |
|----------------------------|------------------|---------------|
| Loans and bills discounted | 132,077 | |
| Securities | 24,200 | |
| Other | 967,397 | 81,797 |
| Total | 1,123,674 | 81,797 |
| Liabilities: | | |
| Principal | 1,120,712 | 80,454 |
| Allowance for bad debts | 395 | |
| Special internal reserves | | 554 |
| Other | 2,566 | 789 |
| Total | 1,123,674 | 81,797 |

MUTB Non-consolidated

(4) Major Items

| | (in millions of yen) | |
|------------------------------------|-----------------------------|-------------------------|
| | As of September 30, 2009 | As of March 31, 2009 |
| Total funds | 44,478,207 | 42,897,802 |
| Deposits | 13,039,339 | 12,966,594 |
| Negotiable certificates of deposit | 2,063,871 | 1,320,627 |
| Money trusts | 16,961,073 | 16,421,025 |
| Pension trusts | 12,319,959 | 12,053,445 |
| Property formation benefit trusts | 12,245 | 12,661 |
| Loan trusts | 81,717 | 123,447 |
| Loans and bills discounted | 10,652,130 | 10,672,064 |
| Banking account | 10,476,933 | 10,472,280 |
| Trust account | 175,196 | 199,784 |
| Investment securities | 57,720,564 | 53,883,467 |

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.