

MITSUBISHI UFJ FINANCIAL GROUP INC

Form 6-K

May 15, 2012

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Form 6-K

Report of Foreign Issuer

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

the Securities Exchange Act of 1934

For the month of May 2012

MITSUBISHI UFJ FINANCIAL GROUP, INC.

(Translation of registrant's name into English)

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

Tokyo 100-8330, Japan

(Address of principal executive offices)

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

Form 20-F Form 40-F

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

Yes No

SIGNATURES

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

Date: May 15, 2012

Mitsubishi UFJ Financial Group, Inc.

By: /s/ Manabu Ishii

Name: Manabu Ishii

Title: Chief Manager, General Affairs
Corporate Administration Division

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

for the fiscal year ended March 31, 2012

May 15, 2012

Company name: Mitsubishi UFJ Financial Group, Inc.
 Stock exchange listings: Tokyo, Osaka, Nagoya, New York
 Code number: 8306
 URL: <http://www.mufg.jp/>
 Representative: Katsunori Nagayasu, President & CEO
 For inquiry: Naoki Muramatsu, General Manager - Financial Planning Division / Financial Accounting Office
 TEL (03) 3240-7200

General meeting of shareholders: June 28, 2012
 Dividend payment date: June 28, 2012
 Securities report issuing date: June 28, 2012
 Trading accounts: Established
 Supplemental information for financial statements: Available
 Investor meeting presentation: Scheduled (for investors and analysts)

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

1. Consolidated Financial Data for the Fiscal Year ended March 31, 2012

(1) Results of Operations

| Fiscal year ended | (% represents the change from the previous fiscal year) | | | | | |
|-------------------|---|--------|------------------|-------|-------------|------|
| | Ordinary Income | | Ordinary Profits | | Net Income | |
| | million yen | % | million yen | % | million yen | % |
| March 31, 2012 | 4,951,095 | 9.3 | 1,471,991 | 127.7 | 981,331 | 68.3 |
| March 31, 2011 | 4,528,933 | (10.1) | 646,432 | 18.5 | 583,079 | 50.0 |

(*) Comprehensive income

March 31, 2012: 1,310,584 million yen - % ; March 31, 2011: (37,079) million yen -%

| Fiscal year ended | Net Income per Common Stock yen | Diluted Net Income per Common Stock yen | Net Income to Net Assets | | Ordinary Profits to Ordinary Income % |
|-------------------|---------------------------------|---|-------------------------------------|------------------------------------|---------------------------------------|
| | | | Attributable to MUFG shareholders % | Ordinary Profits to Total Assets % | |
| March 31, 2012 | 68.09 | 67.94 | 10.6 | 0.7 | 29.7 |
| March 31, 2011 | 39.95 | 39.89 | 6.6 | 0.3 | 14.3 |

(Reference) Income from investment in affiliates (Equity method)

March 31, 2012: 377,515 million yen; March 31, 2011: 11,371 million yen

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(2) Financial Conditions

| As of | Total Assets million yen | Total Net Assets million yen | Net Assets Attributable to MUFG | | Risk-adjusted Capital Ratio (*2) % |
|---------------------------------------|--|---------------------------------|--|--|---|
| | | | Shareholders to Total Assets (*1) % | Total Net Assets per Common Stock yen | |
| March 31, 2012 | 218,861,616 | 11,675,784 | 4.6 | 678.25 | 14.91 |
| March 31, 2011 | 206,227,081 | 10,814,425 | 4.3 | 604.58 | 14.89 |
| (Reference) Shareholders equity as of | March 31, 2012: 9,993,029 million yen; | | March 31, 2011: 8,948,948 million yen | | |

(*1) Net assets attributable to MUFG shareholders to total assets is computed under the formula shown below (Total net assets - Subscription rights to shares - Minority interests) / Total assets

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

(3) Cash Flows

| Fiscal year ended | Cash Flows from Operating Activities million yen | Cash Flows from Investing Activities million yen | Cash Flows from Financing Activities million yen | Cash and Cash Equivalents at the end of the period million yen |
|-------------------|---|---|---|---|
| March 31, 2012 | 7,585,524 | (7,514,157) | (468,710) | 4,486,753 |
| March 31, 2011 | 10,495,808 | (8,587,988) | (948,646) | 4,919,083 |

2. Dividends on Common Stock

| Fiscal year | Dividends per Share | | | | | Total dividends million yen | Dividend payout ratio (Consolidated) % | Dividend on net assets ratio (Consolidated) % |
|----------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|--------------|-----------------------------------|--|---|
| | 1st quarter-end yen | 2nd quarter-end yen | 3rd quarter-end yen | Fiscal year-end yen | Total yen | | | |
| ended March 31, 2011 | | 6.00 | | 6.00 | 12.00 | 169,809 | 30.0 | 2.0 |
| ended March 31, 2012 | | 6.00 | | 6.00 | 12.00 | 169,853 | 17.6 | 1.9 |
| ending March 31, 2013 (Forecast) | | 6.00 | | 6.00 | 12.00 | | 26.0 | |

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

3. Earnings Target for the Fiscal Year ending March 31, 2013 (Consolidated)

MUFG has set an earnings target of 670.0 billion yen of consolidated net income for the fiscal year ending March 31, 2013.

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,

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MUFG discloses a target of its consolidated net income instead of a forecast of its performance. Please see 3. Management Policy (4) Management Targets , for further information of the target.

ø Notes

- (1) Changes in significant subsidiaries during the period: No
- (2) Changes in accounting policies, changes in accounting estimates and restatements
 (A) Changes in accounting policies due to revision of accounting standards: Yes
 (B) Changes in accounting policies due to reasons other than (A): No
 (C) Changes in accounting estimates: No
 (D) Restatements: No

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

| | | |
|---|----------------------------------|-----------------------|
| (A) Total stocks outstanding including treasury stocks: | March 31, 2012 | 14,154,534,220 shares |
| | March 31, 2011 | 14,150,894,620 shares |
| (B) Treasury stocks: | March 31, 2012 | 9,553,750 shares |
| | March 31, 2011 | 9,413,730 shares |
| (C) Average outstanding stocks: | Fiscal year ended March 31, 2012 | 14,144,183,615 shares |
| | Fiscal year ended March 31, 2011 | 14,140,858,163 shares |

(Reference) Summary of non-consolidated financial data**1. Non-consolidated Financial Data for the Fiscal Year ended March 31, 2012**

- (1) Results of Operations

| Fiscal year ended | (% represents the change from the previous fiscal year) | | | | | | | |
|-------------------|---|--------|-------------------|--------|------------------|--------|-------------|--------|
| | Operating Income | | Operating Profits | | Ordinary Profits | | Net Income | |
| | million yen | % | million yen | % | million yen | % | million yen | % |
| March 31, 2012 | 272,114 | (34.2) | 257,031 | (35.5) | 234,840 | (36.5) | 238,437 | (30.9) |
| March 31, 2011 | 413,611 | 42.2 | 398,756 | 45.4 | 369,982 | 56.9 | 344,931 | 244.6 |

| Fiscal year ended | Net Income | Diluted Net Income |
|-------------------|------------------|--------------------|
| | per Common Stock | per Common Stock |
| | yen | yen |
| March 31, 2012 | 15.58 | 15.56 |
| March 31, 2011 | 23.11 | 23.09 |

- (2) Financial Conditions

| As of | Total Assets | Total Net Assets | Net Assets Ratio | Total Net Assets |
|----------------|--------------|------------------|------------------|------------------|
| | million yen | million yen | % | per Common Stock |
| | | | | yen |
| March 31, 2012 | 10,918,957 | 8,667,823 | 79.3 | 583.63 |

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| | | | | |
|----------------|------------|-----------|------|--------|
| March 31, 2011 | 10,991,515 | 8,612,722 | 78.3 | 579.94 |
|----------------|------------|-----------|------|--------|

(Reference) Shareholders' equity as of March 31, 2012: 8,659,889 million yen; March 31, 2011: 8,605,534 million yen

*Disclosure regarding the execution of the audit process

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

*Notes for using forecasted information etc.

1. 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.

2. 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 | | | | |
|--|------------------------|------------------------|------------------------|------------------------|--------------|
| | 1st quarter-end yen | 2nd quarter-end yen | 3rd quarter-end yen | Fiscal year-end yen | Total yen |
| Preferred Stock First Series of Class 5 | | | | | |
| Fiscal year ended March 31, 2011 | | 57.50 | | 57.50 | 115.00 |
| Fiscal year ended March 31, 2012 | | 57.50 | | 57.50 | 115.00 |
| Fiscal year ending March 31, 2013 (Forecast) | | 57.50 | | 57.50 | 115.00 |

| | Dividends per Share | | | | |
|--|---------------------------|---------------------------|---------------------------|---------------------------|--------------|
| | 1st quarter-end yen | 2nd quarter-end yen | 3rd quarter-end yen | Fiscal year-end yen | Total yen |
| Preferred Stock Class 11 | | | | | |
| Fiscal year ended March 31, 2011 | | 2.65 | | 2.65 | 5.30 |
| Fiscal year ended March 31, 2012 | | 2.65 | | 2.65 | 5.30 |
| Fiscal year ending March 31, 2013 (Forecast) | | 2.65 | | 2.65 | 5.30 |

(Appendix)

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Selected Financial Information under Japanese GAAP For the fiscal year ended March 31, 2012

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

Internet Conference: May 15, 2012 (Tuesday)
Explanation for investors and analysts: May 23, 2012 (Wednesday)

1. Results of Operations and Financial Condition

(1) Analysis of results of operations

(Results of operations for the fiscal year ended March 31, 2012)

On the subject of the economic and financial environment for the fiscal 2011, the Euro-zone economy contracted considerably due to worsening sovereign debt crisis. Economic situation in the US improved in H2 but its pace remained relatively moderate under structural adjustment pressures. In emerging countries such as Asian countries, the slowing European economy caused exports one of the main driving forces to slow, and the region's economy as a whole weakened as a result. Japan's economy, on the other hand, posted negative growth before recovering from the March 11 earthquake over the summer as damaged capital stock and the supply-chains were restored. The Japanese economy marked negative growth again toward the end of 2011 as overseas economies deteriorated and the JPY appreciated. However, reconstruction and rebuilding demand, especially in the disaster-stricken areas, have gradually emerged, and positive movements have also appeared throughout the entire economy.

In the financial environment, the policy rates have been kept low in the US and UK, while in the Euro-zone, the European Central Bank raised its policy rate slightly in H1 before lowering it again and providing a huge amount of liquidity. Further, many emerging countries turned to monetary easing, lowering their policy rates. In Japan, the Bank of Japan increased the total size of the Asset Purchase Program three times during the fiscal year while conducting its virtually zero interest rate policy. The Bank also released its medium- to long-term price stability goal in February of 2012, announcing that it would conduct monetary policy to achieve the goal of 1% in terms of the year-on-year rate of increase in the Consumer Price Index. Short- and long-term interest rates both remained low despite a few temporary rises in long-term yields. The JPY appreciation trend persisted amid mounting concern over the worsening European sovereign debt crisis and slowing overseas economies, despite easing somewhat toward the end of the fiscal year. The stock market also struggled due to a number of negative factors but started to firm up toward the end of the fiscal year as the JPY strengthening pressures eased.

Under such business environment, consolidated gross profits for the fiscal year ended March 31, 2012 decreased by 20.4 billion yen from the previous fiscal year to 3,502.0 billion yen. This was mainly due to a decrease in net interest income such as income from consumer-finance segment due to revisions of Money Lending Business Act, and dividend income on preferred stock from Morgan Stanley, partially offset by an increase in net gains on sales of debt securities such as JGBs and a decrease in trading losses from securities subsidiary. General and administrative expenses decreased by 26.3 billion yen from the previous fiscal year due to the progress in an ongoing intensive corporate-wide cost reduction. As a result, net business profits were 1,507.4 billion yen, remained almost unchanged from the previous fiscal year.

Total credit costs for the fiscal year ended March 31, 2012 decreased by 160.6 billion yen from the previous fiscal year, mainly due to accounting of reversal of general allowance for credit losses and a decrease in losses on loan write-offs. However, net losses on equity securities increased by 31.5 billion yen from the previous fiscal year, primarily due to an increase in net losses on sales of equity securities and losses on write-down of equity securities. Other non-recurring gains and losses improved by 684.4 billion yen from the previous fiscal year, mainly due to the application of equity method accounting for our investment in Morgan Stanley by completion of conversion of the convertible preferred stock into their common stock and a decrease in provision for losses on interest repayment.

As a result, ordinary profits for the fiscal year ended March 31, 2012 were 1,471.9 billion yen, an increase of 825.5 billion yen from the previous fiscal year. Consolidated net income for the fiscal year ended March 31, 2012 was 981.3 billion yen, an increase of 398.2 billion yen from the previous fiscal year due to an increase in total of income taxes-current and income taxes-deferred reflecting tax system revisions and minority interests.

| (in billions of Japanese yen) | For the fiscal year ended March 31, 2012 | For the fiscal year ended March 31, 2011 | Increase (Decrease) |
|--|---|---|------------------------|
| Gross Profits | | | |
| before credit costs for trust accounts | 3,502.0 | 3,522.5 | (20.4) |
| General and administrative expenses | 1,994.5 | 2,020.8 | (26.3) |
| Net business profits | | | |
| before credit costs for trust accounts and provision for general allowance for credit losses | 1,507.4 | 1,501.6 | 5.8 |
| Credit costs | (257.5) | (424.2) | 166.7 |
| Net gains (losses) on equity securities | (88.6) | (57.1) | (31.5) |
| Other non-recurring gains (losses) | 310.7 | (373.7) | 684.4 |
| Profits (Losses) from investments in affiliates | 377.5 | 11.3 | 366.1 |
| Ordinary profits | 1,471.9 | 646.4 | 825.5 |
| Net extraordinary gains (losses) | (23.8) | (6.8) | (16.9) |
| Total of income taxes-current and income taxes-deferred | (376.4) | (175.4) | (200.9) |
| Minority interests | (90.2) | 119.0 | (209.3) |
| Net income (losses) | 981.3 | 583.0 | 398.2 |
| Total credit costs *1 | (193.4) | (354.1) | 160.6 |

*1 Included gains on loans written-offs
(Earnings Target for the fiscal year ending March 31, 2013)

MUFG has set an earnings target of 670.0 billion yen of consolidated net income for the fiscal year ending March 31, 2013.

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.

Please see 3. Management Policy (4) Management Targets , for further information of the target.

(2) Analysis of financial condition

Total assets as of March 31, 2012 increased by 12,634.5 billion yen from March 31, 2011 to 218,861.6 billion yen, and total net assets as of March 31, 2012 increased by 861.3 billion yen from March 31, 2011 to 11,675.7 billion yen. The increase in total net assets reflected an increase in retained earnings and net unrealized gains on other securities.

With regard to major items of assets, securities as of March 31, 2012 increased by 7,241.0 billion yen from March 31, 2011 to 78,264.7 billion yen and loans and bills discounted as of March 31, 2012 increased by 4,497.6 billion yen from March 31, 2011 to 84,492.6 billion yen. With regard to major items of liabilities, deposits as of March 31, 2012 increased by 644.9 billion yen from March 31, 2011 to 124,789.2 billion yen.

MUFG's consolidated risk-adjusted capital ratio based on the Basel 2 Standards as of March 31, 2012 was 14.91%, an improvement of 0.01 percentage points from March 31, 2011.

(3) Basic policy regarding profit distribution and dividends for fiscal years 2011 and 2012

MUFG considers the return of earnings to shareholders to be one of the most important management priorities and makes it a basic policy to make efforts to continuously increase dividends while sustaining corporate value growth and further strengthening its corporate financial standing.

With respect to the year-end dividend for common stock for fiscal year 2011, MUFG plans to pay ¥6 per share in accordance with the previously announced dividend forecast. As a result, the annual dividend for fiscal year 2011, including the interim dividend of ¥6 per share, is expected to be ¥12 per share, which is the same amount as the annual dividend of ¥12 paid for the previous fiscal year. With respect to the year-end dividend for preferred stock for fiscal year 2011, MUFG plans to pay; for the first series of class 5 preferred stock, the prescribed amount of ¥57.50 per share (which, together with the interim dividend, is expected to result in the annual dividend being ¥115 per share for the fiscal year); and for class 11 preferred stock, the prescribed amount of ¥2.65 per share (which, together with the interim dividend, is expected to result in the annual dividend being ¥5.30 per share for the fiscal year).

The annual dividend forecast for common stock for fiscal year 2012 is ¥12 per share, which is the same amount as the annual dividend paid for fiscal year 2011. The annual dividend forecasts for preferred stock for fiscal year 2012 are: for the first series of class 5 preferred stock, the prescribed amount of ¥115 per share; and for class 11 preferred stock, the prescribed amount of ¥5.30 per share.

2. Information on Mitsubishi UFJ Financial Group (MUFG Group)

MUFG Group comprises the holding company, 224 consolidated subsidiaries, and 59 equity-method affiliates. The Group is engaged primarily in the banking business and also conducts trust banking business, securities business, credit card / loan business, leasing business and other businesses. The Group conducts reporting of its main entities (on a consolidated basis) on a segmental basis and the relationships between MUFG and its major related companies are as shown in the chart below.

*1 Consumer finance subsidiaries.

The Group has a combined group organization through which it seeks as a unified group to meet the financial needs of its customers by providing financial products and services that transcend traditional business boundaries. A system of integrated business groups has been introduced under which the group formulates a unified strategy and pursues its business based on coordination between group companies.

Note: On July 1, 2012, MUFG plans to establish a new business group, the Integrated Global Markets Business Group, within which it is planned to establish a new Global Markets Planning Division. On the same day, MUFG plans to establish a new Group Strategy Division for EMEA, containing a Risk Monitoring Office for EMEA, within the Integrated Global Business Group. It is also planned to rename the current Corporate Governance Division for the United States as the US Holdings Division, and to establish a new Enterprise Risk Management Office for the United States within that division.

3. Management Policy

(1) Principal management policy

MUFG Group put in place a management philosophy at the Group's launch. This has now been reworked to become the Group Corporate Vision, outlined below. Throughout the Group, the people of MUFG are working under three shared values: Integrity and Responsibility, Professionalism and Teamwork, and Challenging Ourselves to Grow while aiming to be the world's most trusted financial group.

Corporate Vision

(2) Medium- and long-term management strategy

MUFG Group's new Medium-term Business Plan is for three years, starting in fiscal 2012. The basic policies of the Plan are as follows:

Enhance comprehensive financial service capabilities on a global basis

Contribute to initiatives for revitalizing and regenerating the Japanese market

Leverage world-class capabilities in capital and risk management

Social and economic structures are changing in Japan and worldwide with aging populations, globalization and other such factors, and the environment for financial institutions is also undergoing significant change amid stronger international regulations and other influences. Under our new Medium-term Business Plan we intend to respond deliberately to these changes, building on our solid domestic business base to raise our global-level comprehensive financial services capabilities and strengthening our financial and management foundations. Through these measures we aim to earn the trust of our customers and meet their expectations in Japan and around the world.

(3) Key issues

The economic environment during fiscal 2011 remained severe, affected amongst other things by the dramatic impact in Japan of the Great East Japan Earthquake, and by the share price and interest rate instability arising from a deepening of the European sovereign debt crisis. Throughout the year, MUFG Group supported the recovery of Japan's disaster region, for example by ensuring a smooth supply of finance. As the final year of the Medium-term Business Plan that began in fiscal 2009, we also worked to enhance our core capital and realize a higher level of earnings growth.

During fiscal 2012, the first year of the new Medium-term Business Plan, the Group will establish a basis for achieving the aims of the Plan by targeting early implementation of key initial measures for each of the Plan's strategies.

In working to grow earnings and enhance returns to shareholders, the Group will address the following key issues.

Promotion of growth strategies

In the Retail business, MUFG Group will offer products that meet various needs of customers, such as products pertaining to asset management, inheritance, real estate and loans according to the customers' life stages.

In Corporate business, the Group will strive to provide optimal solutions for customers by aggressively pursuing its CIB (Corporate & Investment Banking¹) strategy and trust-related business strategy, including pensions, real estate and stock transfer agency services, through the enhancement of cooperation within MUFG Group.

In Global business, the Group will work to further expand its network centered on the high-growth region of Asia, while pursuing its CIB strategy by strengthening collaboration between Group companies and regions and utilizing its alliance with Morgan Stanley, with the aim of expanding the Group's business scale and presence.

In Trust Assets business, MUFG Group will seek to augment the balance of entrusted assets through the enhancement of cooperation within MUFG Group as well as that of product development, and will also endeavor to improve its presence as a global management institution.

In Global Markets business, MUFG Group will strengthen collaboration between Group companies and regions in sales and trading business², creating a structure that enables the Group to provide comprehensive services on a global scale.

MUFG Group will continue ongoing efforts to strengthen earnings capacity, making use of its formidable capabilities across the Group while strengthening collaboration in three areas: between Group companies, business groups, and regions.

*1 Refers to business aimed at improving customer's corporate value, comprising corporate banking such as deposit and loan services, along with investment banking operations such as M&A advisory.

*2 Refers to business comprising the sale to customers of financial products such as equities, bonds, and derivatives along with trading of market risk between banks or at exchanges.

Enhancement of management fundamentals and control

MUFG Group will support its growth strategy by strengthening management fundamentals and control.

As part of measures to enhance management control, measures will be taken to strengthen governance not only in Japan but also in overseas regions as the Group's overseas business expands.

The Group will respond appropriately amid moves to strengthen core capital requirements and other aspects of global financial regulations, and will engage in proper capital management, including making effective use of equity capital.

With respect to management fundamentals, the Group will pursue synergies between Group companies to improve the quality of operations and increase the sophistication of systems and IT infrastructure.

Promotion of CSR management and strengthening the MUFG brand

MUFG Group will seek to enhance customer satisfaction through the provision of the distinct services of MUFG while also conducting management with a clear emphasis on its CSR (corporate social responsibilities).

MUFG Group has been working on two priority themes for its CSR activities: Addressing Global Environmental Issues, and Nurturing Society's Next Generation. Under the first theme, guided by the MUFG Environmental Action Policy, we will seek to utilize the financial functions of each Group company as we strive to provide products and services that respond to customer needs.

MUFG Group will continue to offer its utmost support to recovery in regions affected by the Great East Japan Earthquake. In collaboration with the National Federation of UNESCO Associations in JAPAN, Bank of Tokyo-Mitsubishi UFJ has established the MUFG NFUAJ East Japan Earthquake Recovery and Scholarship Fund, as part of measures to support recovery over the longer term. The activities of the fund are centered on a scholarship program, totaling approximately ¥3.0 billion, for children of elementary, junior high school and high school age who lost their parents in the Great East Japan Earthquake, along with a range of other initiatives, such as replanting flowers in school gardens.

Under the new Group Corporate Vision, all employees and executives will work together to maintain and strengthen the MUFG brand, following the Group's three core values Integrity and Responsibility, Professionalism and Teamwork, and Challenging Ourselves to Grow to earn the broadest possible appreciation and support from society.

By engaging in the range of initiatives outlined above, including promoting growth, enhancing management fundamentals and control, promoting CSR and strengthening the MUFG brand, the Group will strive to maximize value for shareholders.

(4) Management Targets

MUFG has set an earnings target of 670.0 billion yen of consolidated net income for the fiscal year ending March 31, 2013.

[Reference]

MUFG Consolidated

| (in billions of Japanese yen) | For the fiscal year ending March 31, 2013 | For the six months ending September 30, 2012 | For the fiscal year ended March 31, 2012 (Results) | For the six months ended September 30, 2011 (Results) |
|---|---|---|---|--|
| Ordinary profits | 1,110.0 | 500.0 | 1,471.9 | 958.6 |
| Net income (loss) | 670.0 | 290.0 | 981.3 | 696.0 |
| Total credit costs | (210.0) | (100.0) | (193.4) | (28.6) |
| <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 | 860.0 | 405.0 | 1,022.8 | 553.8 |
| Ordinary profits (losses) | 690.0 | 310.0 | 743.3 | 416.5 |
| Net income (loss) | 460.0 | 215.0 | 469.0 | 271.9 |
| Total credit costs | (100.0) | (50.0) | (125.3) | (7.5) |
| Mitsubishi UFJ Trust and Banking Corporation | | | | |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 155.0 | 70.0 | 148.1 | 74.6 |
| Ordinary profits (losses) | 130.0 | 60.0 | 110.1 | 64.1 |
| Net income (loss) | 80.0 | 40.0 | 75.8 | 46.0 |
| Total credit costs | (10.0) | (5.0) | (9.2) | 7.0 |

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

| (in millions of yen) | As of March 31, 2011 | As of March 31, 2012 |
|---|-------------------------|-------------------------|
| Assets: | | |
| Cash and due from banks | 10,406,053 | 9,036,116 |
| Call loans and bills bought | 361,123 | 347,930 |
| Receivables under resale agreements | 4,997,138 | 4,552,860 |
| Receivables under securities borrowing transactions | 3,621,210 | 3,256,655 |
| Monetary claims bought | 2,700,617 | 2,954,838 |
| Trading assets | 14,946,185 | 16,768,713 |
| Money held in trust | 357,159 | 395,352 |
| Securities | 71,023,637 | 78,264,735 |
| Loans and bills discounted | 79,995,024 | 84,492,697 |
| Foreign exchanges | 1,140,201 | 1,480,083 |
| Other assets | 6,631,715 | 8,004,949 |
| Tangible fixed assets | 1,333,298 | 1,343,909 |
| Buildings | 319,485 | 310,003 |
| Land | 740,007 | 729,229 |
| Lease assets | 7,699 | 14,324 |
| Construction in progress | 14,917 | 19,327 |
| Other tangible fixed assets | 251,187 | 271,024 |
| Intangible fixed assets | 1,069,317 | 1,023,834 |
| Software | 459,268 | 443,091 |
| Goodwill | 450,965 | 418,401 |
| Lease assets | 1,047 | 881 |
| Other intangible fixed assets | 158,035 | 161,460 |
| Deferred tax assets | 780,310 | 522,886 |
| Customers' liabilities for acceptances and guarantees | 8,008,084 | 7,539,826 |
| Allowance for credit losses | (1,143,997) | (1,123,773) |
| Total assets | 206,227,081 | 218,861,616 |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | As of March 31, 2011 | As of March 31, 2012 |
|--|-------------------------|-------------------------|
| Liabilities: | | |
| Deposits | 124,144,337 | 124,789,252 |
| Negotiable certificates of deposit | 10,961,012 | 12,980,617 |
| Call money and bills sold | 2,311,428 | 2,809,618 |
| Payables under repurchase agreements | 12,385,585 | 13,585,846 |
| Payables under securities lending transactions | 2,102,757 | 4,978,915 |
| Commercial papers | 101,688 | 569,659 |
| Trading liabilities | 11,219,391 | 13,451,275 |
| Borrowed money | 8,895,546 | 10,318,096 |
| Foreign exchanges | 685,309 | 874,225 |
| Short-term bonds payable | 436,967 | 523,065 |
| Bonds payable | 6,438,685 | 6,634,121 |
| Due to trust accounts | 1,459,108 | 1,416,725 |
| Other liabilities | 5,422,853 | 5,956,502 |
| Reserve for bonuses | 44,983 | 47,797 |
| Reserve for bonuses to directors | 543 | 1,057 |
| Reserve for retirement benefits | 59,192 | 81,111 |
| Reserve for retirement benefits to directors | 1,556 | 1,534 |
| Reserve for loyalty award credits | 8,627 | 6,768 |
| Reserve for contingent losses | 492,693 | 373,439 |
| Reserves under special laws | 2,235 | 1,799 |
| Deferred tax liabilities | 43,301 | 84,706 |
| Deferred tax liabilities for land revaluation | 186,765 | 159,867 |
| Acceptances and guarantees | 8,008,084 | 7,539,826 |
| Total liabilities | 195,412,655 | 207,185,831 |
| Net assets: | | |
| Capital stock | 2,137,476 | 2,138,487 |
| Capital surplus | 2,174,287 | 2,175,304 |
| Retained earnings | 4,799,668 | 5,602,327 |
| Treasury stock | (6,458) | (6,544) |
| Total shareholders' equity | 9,104,972 | 9,909,575 |
| Net unrealized gains (losses) on other securities | 90,765 | 440,900 |
| Net deferred gains (losses) on hedging instruments | 38,786 | 23,904 |
| Land revaluation excess | 141,198 | 161,361 |
| Foreign currency translation adjustments | (392,083) | (494,155) |
| Pension liability adjustments of subsidiaries preparing financial statements under US GAAP | (34,691) | (48,555) |
| Total accumulated other comprehensive income | (156,024) | 83,454 |
| Subscription rights to shares | 7,192 | 7,933 |
| Minority interests | 1,858,283 | 1,674,821 |
| Total net assets | 10,814,425 | 11,675,784 |
| Total liabilities and net assets | 206,227,081 | 218,861,616 |

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income**Consolidated Statements of Income**

| (in millions of yen) | For the fiscal year ended March 31, 2011 | For the fiscal year ended March 31, 2012 |
|---|---|---|
| Ordinary income | 4,528,933 | 4,951,095 |
| Interest income | 2,537,508 | 2,349,355 |
| Interest on loans and bills discounted | 1,589,377 | 1,511,115 |
| Interest and dividends on securities | 658,290 | 605,627 |
| Interest on call loans and bills bought | 5,266 | 6,877 |
| Interest on receivables under resale agreements | 45,721 | 77,198 |
| Interest on receivables under securities borrowing transactions | 5,544 | 5,605 |
| Interest on deposits | 28,286 | 39,130 |
| Other interest income | 205,023 | 103,800 |
| Trust fees | 100,437 | 96,958 |
| Fees and commissions | 1,135,255 | 1,129,303 |
| Trading income | 105,950 | 225,588 |
| Other business income | 489,876 | 583,227 |
| Other ordinary income | 159,905 | 566,661 |
| Gains on loans written-off | | 60,750 |
| Others | 159,905 | 505,911 |
| Ordinary expenses | 3,882,501 | 3,479,103 |
| Interest expenses | 517,637 | 508,874 |
| Interest on deposits | 207,249 | 183,125 |
| Interest on negotiable certificates of deposit | 46,121 | 41,995 |
| Interest on call money and bills sold | 5,730 | 8,385 |
| Interest on payables under repurchase agreements | 56,941 | 77,679 |
| Interest on payables under securities lending transactions | 5,669 | 5,050 |
| Interest on commercial papers | 604 | 746 |
| Interest on borrowed money | 53,884 | 55,393 |
| Interest on short-term bonds payable | 1,116 | 1,073 |
| Interest on bonds payable | 122,578 | 107,948 |
| Other interest expenses | 17,742 | 27,474 |
| Fees and commissions | 155,797 | 165,101 |
| Trading expenses | 2,207 | |
| Other business expenses | 170,974 | 208,523 |
| General and administrative expenses | 2,083,718 | 2,066,035 |
| Other ordinary expenses | 952,165 | 530,569 |
| Provision for allowance for credit losses | 165,135 | 75,519 |
| Others | 787,029 | 455,049 |
| Ordinary profits | 646,432 | 1,471,991 |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | For the fiscal year ended March 31, 2011 | For the fiscal year ended March 31, 2012 |
|--|---|---|
| Extraordinary gains | 81,162 | 33,092 |
| Gains on disposition of fixed assets | 5,409 | 10,395 |
| Gains on negative goodwill | 3,639 | 2,228 |
| Gains on loans written-off | 63,786 | |
| Reversal of reserve for contingent liabilities from financial instruments transactions | 863 | 436 |
| Gains on changes in subsidiaries' equity | 1,096 | |
| Gains on sales of equity securities of affiliates | | 20,032 |
| Others | 6,365 | |
| Extraordinary losses | 88,032 | 56,960 |
| Losses on disposition of fixed assets | 28,256 | 10,607 |
| Losses on impairment of fixed assets | 9,812 | 22,114 |
| Amortization of goodwill | 13,031 | 3,496 |
| Business structure improvement expenses | 11,914 | 20,512 |
| Loss on adjustment for changes of accounting standard for asset retirement obligations | 24,447 | |
| Losses on sales of equity securities of subsidiaries | | 228 |
| Others | 570 | |
| Income before income taxes and others | 639,561 | 1,448,124 |
| Income taxes-current | 126,036 | 239,236 |
| Income taxes-deferred | 49,460 | 137,258 |
| Total taxes | 175,496 | 376,494 |
| Income before minority interests | 464,065 | 1,071,629 |
| Minority interests | (119,013) | 90,297 |
| Net income | 583,079 | 981,331 |

Consolidated Statements of Comprehensive Income

| (in millions of yen) | For the fiscal year ended March 31, 2011 | For the fiscal year ended March 31, 2012 |
|--|--|--|
| Income before minority interests | 464,065 | 1,071,629 |
| Other comprehensive income | | |
| Net unrealized gains (losses) on other securities | (310,499) | 346,125 |
| Net deferred gains (losses) on hedging instruments | (53,762) | (14,259) |
| Land revaluation excess | | 22,130 |
| Foreign currency translation adjustments | (135,208) | (57,884) |
| Pension liability adjustments of subsidiaries preparing financial statements under US GAAP | 2,239 | (18,140) |
| Share of other comprehensive income of associates accounted for using equity method | (3,912) | (39,017) |
| Total other comprehensive income | (501,145) | 238,955 |
| Comprehensive income | (37,079) | 1,310,584 |
| (Comprehensive income attributable to) | | |
| Comprehensive income attributable to owners of the parent | 81,694 | 1,222,778 |
| Comprehensive income attributable to minority interests | (118,773) | 87,806 |

(3) Consolidated Statements of Changes in Net Assets

| (in millions of yen) | For the fiscal year ended March 31, 2011 | For the fiscal year ended March 31, 2012 |
|--|--|---|
| Shareholders' equity | | |
| Capital stock | | |
| Balance at the beginning of the period | 2,136,582 | 2,137,476 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | 893 | 1,011 |
| Total changes during the period | 893 | 1,011 |
| Balance at the end of the period | 2,137,476 | 2,138,487 |
| Capital surplus | | |
| Balance at the beginning of the period | 2,423,322 | 2,174,287 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | 893 | 1,009 |
| Disposition of treasury stock | 71 | 7 |
| Retirement of treasury stock | (250,000) | |
| Total changes during the period | (249,034) | 1,017 |
| Balance at the end of the period | 2,174,287 | 2,175,304 |
| Retained earnings | | |
| Balance at the beginning of the period | 4,405,512 | 4,799,668 |
| Changes during the period | | |
| Dividends from retained earnings | (190,575) | (187,614) |
| Net income | 583,079 | 981,331 |
| Reversal of land revaluation excess | 1,650 | 1,967 |
| Change of scope of consolidation | | 2,434 |
| Change of application of equity method | | 4,540 |
| Total changes during the period | 394,155 | 802,659 |
| Balance at the end of the period | 4,799,668 | 5,602,327 |
| Treasury stock | | |
| Balance at the beginning of the period | (6,633) | (6,458) |
| Changes during the period | | |
| Repurchase of treasury stock | (250,042) | (103) |
| Disposition of treasury stock | 217 | 17 |
| Retirement of treasury stock | 250,000 | |
| Total changes during the period | 175 | (85) |
| Balance at the end of the period | (6,458) | (6,544) |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | For the fiscal year ended March 31, 2011 | For the fiscal year ended March 31, 2012 |
|--|--|--|
| Total shareholders' equity | | |
| Balance at the beginning of the period | 8,958,783 | 9,104,972 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | 1,787 | 2,021 |
| Dividends from retained earnings | (190,575) | (187,614) |
| Net income | 583,079 | 981,331 |
| Repurchase of treasury stock | (250,042) | (103) |
| Disposition of treasury stock | 288 | 25 |
| Retirement of treasury stock | | |
| Reversal of land revaluation excess | 1,650 | 1,967 |
| Change of scope of consolidation | | 2,434 |
| Change of application of equity method | | 4,540 |
| Total changes during the period | 146,189 | 804,602 |
| Balance at the end of the period | 9,104,972 | 9,909,575 |
| Accumulated other comprehensive income | | |
| Net unrealized gains (losses) on other securities | | |
| Balance at the beginning of the period | 403,490 | 90,765 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | (312,724) | 350,134 |
| Total changes during the period | (312,724) | 350,134 |
| Balance at the end of the period | 90,765 | 440,900 |
| Net deferred gains (losses) on hedging instruments | | |
| Balance at the beginning of the period | 92,402 | 38,786 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | (53,616) | (14,882) |
| Total changes during the period | (53,616) | (14,882) |
| Balance at the end of the period | 38,786 | 23,904 |
| Land revaluation excess | | |
| Balance at the beginning of the period | 142,848 | 141,198 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | (1,650) | 20,163 |
| Total changes during the period | (1,650) | 20,163 |
| Balance at the end of the period | 141,198 | 161,361 |
| Foreign currency translation adjustments | | |
| Balance at the beginning of the period | (254,800) | (392,083) |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | (137,283) | (102,072) |
| Total changes during the period | (137,283) | (102,072) |

| | | |
|----------------------------------|-----------|-----------|
| Balance at the end of the period | (392,083) | (494,155) |
|----------------------------------|-----------|-----------|

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | For the fiscal year ended March 31, 2011 | For the fiscal year ended March 31, 2012 |
|--|--|--|
| Pension liability adjustments of subsidiaries preparing financial statements under US GAAP | | |
| Balance at the beginning of the period | (36,930) | (34,691) |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | 2,239 | (13,864) |
| Total changes during the period | 2,239 | (13,864) |
| Balance at the end of the period | (34,691) | (48,555) |
| Total accumulated other comprehensive income | | |
| Balance at the beginning of the period | 347,011 | (156,024) |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | (503,035) | 239,478 |
| Total changes during the period | (503,035) | 239,478 |
| Balance at the end of the period | (156,024) | 83,454 |
| Subscription rights to shares | | |
| Balance at the beginning of the period | 6,451 | 7,192 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | 741 | 740 |
| Total changes during the period | 741 | 740 |
| Balance at the end of the period | 7,192 | 7,933 |
| Minority interests | | |
| Balance at the beginning of the period | 1,987,213 | 1,858,283 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | (128,929) | (183,462) |
| Total changes during the period | (128,929) | (183,462) |
| Balance at the end of the period | 1,858,283 | 1,674,821 |
| Total net assets | | |
| Balance at the beginning of the period | 11,299,459 | 10,814,425 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | 1,787 | 2,021 |
| Dividends from retained earnings | (190,575) | (187,614) |
| Net income | 583,079 | 981,331 |
| Repurchase of treasury stock | (250,042) | (103) |
| Disposition of treasury stock | 288 | 25 |
| Retirement of treasury stock | | |
| Reversal of land revaluation excess | 1,650 | 1,967 |
| Change of scope of consolidation | | 2,434 |
| Change of application of equity method | | 4,540 |
| Net changes of items other than shareholders' equity | (631,223) | 56,757 |
| Total changes during the period | (485,034) | 861,359 |

| | | |
|----------------------------------|------------|------------|
| Balance at the end of the period | 10,814,425 | 11,675,784 |
|----------------------------------|------------|------------|

(4) Consolidated Statements of Cash Flows

| (in millions of yen) | For the fiscal year ended March 31, 2011 | For the fiscal year ended March 31, 2012 |
|--|--|--|
| Cash flows from operating activities: | | |
| Income before income taxes and others | 639,561 | 1,448,124 |
| Depreciation | 238,444 | 237,469 |
| Impairment losses | 9,812 | 22,114 |
| Amortization of goodwill | 44,116 | 32,867 |
| Amortization of negative goodwill | (1,591) | (1,602) |
| Gains on negative goodwill | (3,639) | (2,228) |
| Equity in losses (gains) of affiliates | (11,371) | (377,515) |
| Increase (decrease) in allowance for credit losses | (175,049) | (14,848) |
| Increase (decrease) in reserve for bonuses | (6,652) | 2,569 |
| Increase (decrease) in reserve for bonuses to directors | (186) | 522 |
| Increase (decrease) in reserve for retirement benefits | (883) | 22,486 |
| Increase (decrease) in reserve for retirement benefits to directors | 32 | (21) |
| Increase (decrease) in reserve for loyalty award credits | (90) | (1,858) |
| Increase (decrease) in reserve for contingent losses | 255,334 | (118,538) |
| Interest income recognized on statement of income | (2,537,508) | (2,349,355) |
| Interest expenses recognized on statement of income | 517,637 | 508,874 |
| Losses (gains) on securities | (164,181) | (181,702) |
| Losses (gains) on money held in trust | 2,699 | 5,162 |
| Foreign exchange losses (gains) | 1,061,867 | (52,298) |
| Losses (gains) on sales of fixed assets | 22,846 | 211 |
| Net decrease (increase) in trading assets | 1,016,997 | (2,026,447) |
| Net increase (decrease) in trading liabilities | 1,578,222 | 2,364,654 |
| Adjustment of unsettled trading accounts | (28,146) | (99,158) |
| Net decrease (increase) in loans and bills discounted | 4,233,481 | (4,761,214) |
| Net increase (decrease) in deposits | 946,517 | 955,812 |
| Net increase (decrease) in negotiable certificates of deposit | (22,646) | 2,029,196 |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings) | 2,590,880 | 1,458,199 |
| Net decrease (increase) in due from banks (excluding cash equivalents) | (2,149,425) | 924,230 |
| Net decrease (increase) in call loans and bills bought and others | (1,512,646) | (32,368) |
| Net decrease (increase) in receivables under securities borrowing transactions | 2,109,378 | 342,733 |
| Net increase (decrease) in call money and bills sold and others | 1,597,674 | 1,942,243 |
| Net increase (decrease) in commercial papers | (72,554) | 472,650 |
| Net increase (decrease) in payables under securities lending transactions | (1,493,898) | 2,890,232 |
| Net decrease (increase) in foreign exchanges (assets) | (91,149) | (341,749) |
| Net increase (decrease) in foreign exchanges (liabilities) | (17,643) | 190,137 |
| Net increase (decrease) in short-term bonds payable | (43,577) | 86,098 |
| Net increase (decrease) in issuance and redemption of unsubordinated bonds payable | (113,016) | 328,804 |
| Net increase (decrease) in due to trust accounts | (100,657) | (42,383) |
| Interest income (cash basis) | 2,602,655 | 2,427,414 |
| Interest expenses (cash basis) | (550,785) | (538,781) |
| Others | 216,701 | (21,509) |
| Sub-total | 10,587,557 | 7,729,229 |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | For the fiscal year ended March 31, 2011 | For the fiscal year ended March 31, 2012 |
|---|--|--|
| Income taxes | (114,281) | (150,523) |
| Refund of income taxes | 22,532 | 6,818 |
| Net cash provided by (used in) operating activities | 10,495,808 | 7,585,524 |
| Cash flows from investing activities: | | |
| Purchases of securities | (117,179,039) | (196,162,029) |
| Proceeds from sales of securities | 78,186,263 | 173,130,373 |
| Proceeds from redemption of securities | 30,753,734 | 15,845,616 |
| Increase in money held in trust | (609,396) | (777,285) |
| Decrease in money held in trust | 583,607 | 685,921 |
| Purchases of tangible fixed assets | (80,603) | (108,503) |
| Purchases of intangible fixed assets | (146,411) | (156,499) |
| Proceeds from sales of tangible fixed assets | 19,534 | 19,306 |
| Proceeds from sales of intangible fixed assets | 136 | 9,298 |
| Payments for transfer of business | (103,964) | (230) |
| Purchases of equity of consolidated subsidiaries | (10,138) | (386) |
| Proceeds from sales of equity of consolidated subsidiaries | | 1,600 |
| Decrease related to purchases of subsidiaries equity affecting the scope of consolidation | | (739) |
| Increase related to sales of subsidiaries equity affecting the scope of consolidation | | 794 |
| Others | (1,708) | (1,394) |
| Net cash provided by (used in) investing activities | (8,587,988) | (7,514,157) |
| Cash flows from financing activities: | | |
| Increase in subordinated borrowings | 156,000 | 89,800 |
| Decrease in subordinated borrowings | (102,500) | (82,300) |
| Increase in subordinated bonds payable and bonds with warrants | 461,692 | 562,103 |
| Decrease in subordinated bonds payable and bonds with warrants | (779,868) | (632,996) |
| Proceeds from issuance of common stock to minority shareholders | 14,909 | 10,947 |
| Decrease in redemption of preferred stocks | (165,000) | (120,000) |
| Dividend paid by MUFG | (190,298) | (187,459) |
| Dividend paid by subsidiaries to minority shareholders | (91,535) | (94,716) |
| Repayments to minority shareholders | | (14,082) |
| Purchases of treasury stock | (250,029) | (12) |
| Proceeds from sales of treasury stock | 3 | 2 |
| Purchases of treasury stock by consolidated subsidiaries | (2,031) | (0) |
| Disposition of treasury stock by consolidated subsidiaries | 8 | |
| Others | 2 | 3 |
| Net cash provided by (used in) financing activities | (948,646) | (468,710) |
| Effect of foreign exchange rate changes on cash and cash equivalents | (147,538) | (34,853) |
| Net increase (decrease) in cash and cash equivalents | 811,634 | (432,197) |
| Cash and cash equivalents at the beginning of the period | 4,110,281 | 4,919,083 |
| Decrease in cash and cash equivalents due to deconsolidation of subsidiaries | | (133) |
| Decrease in cash and cash equivalents due to absorption-type splits | (2,832) | |
| Cash and cash equivalents at the end of the period | 4,919,083 | 4,486,753 |

Notes on Going-Concern Assumption

Not applicable

Significant Accounting Policies Applied in the Preparation of the Consolidated Financial Statements

1. Scope of Consolidation

(1) Number of Consolidated Subsidiaries: 224

Principal companies:

The Bank of Tokyo-Mitsubishi UFJ, Ltd.

Mitsubishi UFJ Securities Holdings Co., Ltd.

Mitsubishi UFJ Trust and Banking Corporation

Mitsubishi UFJ NICOS Co., Ltd.

(Changes in the scope of consolidation)

In the current fiscal year, BTMU LF Capital LLC and 5 other companies were newly consolidated following their formations or for other reasons.

In the current fiscal year, BTMU Preferred Capital Limited and 12 other companies were excluded from the scope of consolidation because they were no longer subsidiaries due to liquidation or other reasons.

(2) Non-consolidated Subsidiaries: None

(3) Entities not accounted for as subsidiaries even though MUFG Group Owns the Majority of Votes:

(A) Hygeia Co., Ltd.

This company was established as a property management agent for a land trust project as a passive investment without any intent to control.

(B) Shonan Sangakurenkei Fund Investment Limited Partnership

Gunma Challenge Fund Investment Limited Partnership

FOODSNET Corporation

YAMAGATA FOODS Co., Ltd.

GREEN BELL Co., Ltd.

PATLITE Corporation (former Fukuin Ltd.)

Dream Infinity Inc.

MUFG's consolidated venture capital subsidiaries participated in the management of partnerships as unlimited liability partners or own the majority of votes as passive investments primarily to benefit from the appreciation of their investments resulting from growth or restructuring of the investee's businesses without any intent to control.

2. Application of the Equity Method

(1) Number of Non-consolidated Subsidiaries Accounted for under the Equity Method: None

(2) Number of Affiliates Accounted for under the Equity Method: 59

Principal companies:

Mitsubishi UFJ Lease & Finance Company Limited

(Changes in the scope of application of the equity method)

In the current fiscal year, Morgan Stanley and 8 other companies were included in the scope of application of the equity method mainly because MUFG acquired additional voting rights.

In the current fiscal year, Kim Eng Holdings Limited and 14 other companies were excluded from the scope of application of the equity method because of sales or for other reasons.

(Additional Information)

(A) Summary of Conversion of Morgan Stanley Convertible Preferred Stock into Common Stock

On June 30, 2011, MUFG converted all of its holding of Morgan Stanley convertible preferred stock into common stock after adjustment of the conversion rate. As a result, MUFG now directly holds 22.4% of the voting rights of Morgan Stanley and, in the current fiscal year, Morgan Stanley became an affiliate of MUFG accounted for under the equity method.

A summary of Morgan Stanley, the investee, is as follows:

| | |
|--|---|
| Company name (Name of investee) | Morgan Stanley |
| Business description | Bank holding company |
| Effective date accounted for under the equity method | June 30, 2011 |
| Legal basis (for becoming an affiliate) | Conversion of convertible preferred stock into common stock |
| Ratio of voting rights after conversion | 22.4% |

(B) Business performance period of the investee as included in the consolidated statement of income

The balance sheet date of Morgan Stanley, the investee, is December 31, which differs by three months from the consolidated balance sheet date of MUFG. As the effective date accounted for under the equity method for Morgan Stanley was on June 30, 2011, which coincided with the end of the second quarter of the company, business performance of the company for the period from July 1, 2011 to December 31, 2011 was included in the consolidated statement of income.

(C) Outline of the Accounting Treatment Applied

(a) Acquisition Cost of the Investee and its Detail

| | | |
|-------------------------------------|------------------------------|-------------------|
| Consideration for the acquisition | Convertible preferred stocks | ¥ 728,687 million |
| Direct expenses for the acquisition | Advisory fees and others | ¥ 3,120 million |
| Acquisition cost | | ¥ 731,807 million |

(b) Amount of Negative Goodwill and Cause of Recognition

a. Amount of Negative Goodwill

¥290,644 million

b. Cause of Recognition

Due to the difference between the amount corresponding to the net asset value of the investee as of the conversion date and acquisition cost of the common stock.

(3) Number of Non-consolidated Subsidiaries not Accounted for under the Equity Method: None

(4) Affiliates not Accounted for under the Equity Method: None

(5) Entities not Recognized as Affiliates in which MUFG Owns 20% to 50% of their Voting Rights:

(A) Kyoto Constella Technologies Co., Ltd.
Japan Medical Information Research Institute, Inc.

Pharma Frontier Co., Ltd.

NSCore, Inc.

Spring co., ltd.

SyncPower Corporation

REVO trading co., Ltd.

TECHTOM Ltd.

FirstLogic, Inc.

ERIMAKEE Co., Ltd.

Aqumen Biopharmaceuticals, K.K.

Biovisiq Japan Co., Ltd.

two-five Co., Ltd.

Beaunet Corporation Limited

MUFG's consolidated venture capital subsidiaries owned 20% to 50% of votes as passive investments primarily to benefit from the appreciation of their investments resulting from growth or restructuring of the investees' businesses without any intent to control.

(B) RYOGOKU CITY CORE Co., Ltd.

It was established as a property management agent for a land trust project as a passive investment without any intent to control.

3. The Balance Sheet Dates of Consolidated Subsidiaries

(1) The balance sheet dates of consolidated subsidiaries were as follows:

| | |
|--------------|------------------|
| July 24: | 1 subsidiary |
| September 1: | 1 subsidiary |
| October 31: | 1 subsidiary |
| December 31: | 126 subsidiaries |
| January 24: | 20 subsidiaries |

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| | |
|--------------|-----------------|
| January 31: | 1 subsidiary |
| February 29: | 2 subsidiaries |
| March 31: | 72 subsidiaries |

(2) A subsidiary whose balance sheet date is July 24 was consolidated based on its preliminary financial statements as of January 24. A subsidiary whose balance sheet date is September 1 was consolidated based on its preliminary financial statements as of March 31.

A subsidiary whose balance sheet date is October 31 was consolidated based on its preliminary financial statements as of January 31.

Subsidiaries other than specified above were consolidated based on the financial statements as of their balance sheet dates.

Adjustments were made in the consolidated financial statements to reflect the significant transactions occurred between the balance sheet dates of the subsidiaries and the consolidated balance sheet date.

4. Accounting Policies

(1) Trading assets and trading liabilities; trading income and expenses

Transactions involving short-term fluctuations or arbitrage opportunities in interest rates, currency exchange rates, market prices of financial instruments or other market indices (Trading transactions) are presented in Trading assets and Trading liabilities in the consolidated balance sheet on a trade date basis, and gains and losses from trading transactions (interest and dividends, gains or losses on sales and gains or losses on valuation) are presented in Trading income and Trading expenses in the consolidated statement of income on a trade date basis.

Trading assets and trading liabilities are stated at their fair values on the consolidated balance sheet date.

(2) Securities

- (A) Debt securities being held to maturity are stated at amortized costs (using the straight-line method) computed under the moving average method. Investments in non-consolidated affiliates not accounted for under the equity method are stated at acquisition costs computed under the moving average method. Other securities with fair value are stated at their quoted market prices on the consolidated balance sheet date (cost of securities sold is calculated primarily under the moving average method), and other securities whose fair value is extremely difficult to estimate are stated at acquisition costs computed under the moving average method. Net unrealized gains (losses) on other securities are included directly in net assets, net of applicable income taxes, except in the case of securities with embedded derivatives, which are measured at fair value in their entirety with the change in fair value recognized in current earnings.
- (B) Securities which are held as trust assets in money held in trust are accounted for under the same basis as noted above in Notes (1) and (2)(A). Unrealized gains and losses on securities in money held in trust, which are not held for trading purposes or held to maturity, are included directly in net assets, net of applicable income taxes.

(3) Derivatives

Derivatives transactions (other than trading transactions) are calculated primarily based on fair value.

(4) Depreciation

(A) Tangible Fixed Assets (except for Lease Assets)

Depreciation for tangible fixed assets of MUFG and its domestic consolidated banking subsidiaries and domestic consolidated trust banking subsidiaries is computed under the declining-balance method.

The useful lives are primarily estimated as follows:

Buildings: 15 years to 50 years

Equipment: 2 years to 20 years

Depreciation for tangible fixed assets of other consolidated subsidiaries is computed primarily under the straight-line method based on their estimated useful lives.

(B) Intangible Fixed Assets (except for Lease Assets)

Amortization for intangible fixed assets is computed under the straight-line method. Development costs for internally used software are capitalized and amortized under the straight-line method over the estimated useful lives of primarily 3 years to 10 years.

(C) Lease Assets

Depreciation or amortization for lease assets in Tangible fixed assets or Intangible fixed assets of the finance leases other than those that are deemed to transfer the ownership of leased property to the lessees is computed under the straight-line method over the lease periods with zero residual value unless residual value is guaranteed by the corresponding lease contracts.

(5) Deferred Assets

Stock issuance costs and bond issuance costs are expensed as incurred.

Discount on bonds recognized prior to March 31, 2006 is amortized using the straight-line method over the life of corresponding bonds and the unamortized portion is deducted directly from bonds in accordance with ASBJ PITF No. 19 Tentative Solution on Accounting for Deferred Assets (August 11, 2006).

(6) Allowance for Credit Losses

Principal domestic consolidated subsidiaries provide allowance for credit losses in accordance with the internal standards for self-assessment of asset quality and the internal standards for write-offs and provisions.

For claims on borrowers that have entered into bankruptcy, special liquidation proceedings or similar legal proceedings or whose notes have been dishonored and suspended from processing through clearing houses (bankrupt borrowers) or borrowers that are not legally or formally bankrupt but are regarded as substantially in a similar condition (substantially bankrupt borrowers), allowances are provided based on the amount of claims, after the write-offs as stated below, net of expected amounts to be collected through the disposal of collateral and the execution of guarantees.

For claims on borrowers that are not yet legally or formally bankrupt but deemed to have a high possibility of becoming bankrupt (potentially bankrupt borrowers) excluding a portion of which principal and interest payment can be reasonably estimated from borrower's cash flows, allowances are provided based on an overall solvency assessment of the claims, net of expected amounts to be collected through the disposal of collateral and the execution of guarantees.

For claims on potentially bankrupt borrowers and claims on borrowers requiring close monitoring, of which principal and interest payment can be reasonably estimated from borrower's cash flows, allowances are provided in an amount equal to the difference between the book value of the claims and the relevant cash flows discounted by the initial contractual interest rates.

For other claims, allowances are provided based on historical credit loss experience.

For claims originated in specific foreign countries, additional allowances are provided based on an assessment of political and economic conditions of these countries.

All claims are assessed by branches and the credit supervision departments in accordance with the internal standards for self-assessment of asset quality. The credit review department, which is independent from those operating sections, subsequently audits these assessments. The allowances presented above reflect these internally audited assessments.

For claims on bankrupt borrowers and substantially bankrupt borrowers, the amount of claims exceeding the estimated value of collateral or guarantees, that is deemed uncollectible, has been written-off. The total amount of write-offs was ¥668,234 million.

Consolidated subsidiaries, not adopting procedures stated above, provide allowances based on their historical credit loss experience for general claims and based on individual assessments of the possibility of collection for specific deteriorated claims.

(7) Reserve for Bonuses

Reserve for bonuses, which is provided for future bonus payments to employees, reflects an estimated amount accrued on the consolidated balance sheet date.

(8) Reserve for Bonuses to Directors

Reserve for bonuses to directors, which is provided for future bonus payments to directors, reflects an estimated amount accrued on the consolidated balance sheet date.

(9) Reserve for Retirement Benefits

Reserve for retirement benefits, which is provided for future pension payments to employees, is recorded in the amount deemed accrued on the consolidated balance sheet date based on the projected benefit obligation and the estimated plan asset amount at the end of each fiscal year.

Unrecognized prior service cost is amortized under the straight-line method for a period, primarily over 10 years, within the employees' average remaining service period, commencing on the fiscal year in which the cost is incurred.

Unrecognized net actuarial gains (losses) are amortized under the straight-line method for a period, primarily over 10 years, within the employees' average remaining service period, commencing on the fiscal year immediately following the fiscal year in which the gains (losses) are incurred.

(Additional Information)

Employees' pension funds of MUFG's domestic consolidated trust banking subsidiaries obtained approval of the Minister of Health, Labour and Welfare, dated December 1, 2011, for the relief of the future payment obligation of the substitutional portion of employees' pension funds of subsidiaries.

The amount of refund (minimum policy reserve) measured at the end of the current fiscal year was ¥57,785 million. Based on the assumption that the amount of the refund was paid at the end of the current fiscal year, extraordinary gains would be estimated at ¥44,811 million in the case

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that Article 44-2 of Japanese Institute of Certified Public Accountants (JICPA) Accounting Committee Report No. 13, Practical Guidelines on Accounting for Retirement Benefits (Interim Report) (September 14, 1999), was applied.

(10) Reserve for Retirement Benefits to Directors

Reserve for retirement benefits to directors, which is provided for future payments of retirement benefits to directors of subsidiaries, is recorded in the amount deemed accrued on the consolidated balance sheet date based on the estimated amount of benefits.

(11) Reserve for Loyalty Award Credits

Reserve for loyalty award credits, which is provided to meet future use of credits granted to credit card (such as Super IC card) customers, is recorded in the amount deemed necessary based on the estimated future use of unused credits.

(12) Reserve for Contingent Losses

Reserve for contingent losses, which is provided for possible losses from contingent events related to off-balance sheet and other transactions, is calculated by estimating the impact of such contingent events and includes future claims for repayment of excess interest payments on consumer loans which are estimated based on the past and pending claims.

(13) Reserves under Special Laws

Reserves under special laws represented the ¥1,799 million of reserve for contingent liabilities from financial instruments transactions set aside in accordance with Article 46-5-1 and Article 48-3-1 of the Financial Instruments and Exchange Law and Article 175 and 189 of the Cabinet Office Ordinance on Financial Instruments Business.

(14) Assets and Liabilities Denominated in Foreign Currencies

Assets and liabilities denominated in foreign currencies or booked at overseas branches of domestic consolidated banking subsidiaries and domestic consolidated trust banking subsidiaries are translated into yen primarily at exchange rates in effect on the consolidated balance sheet date, except for investments in non-consolidated affiliates which are translated into yen at exchange rates in effect on the acquisition dates.

Assets and liabilities denominated in foreign currencies of other consolidated subsidiaries are translated into yen at the exchange rates in effect on the respective balance sheet date.

(15) Leasing Transactions

(As Lessees)

Domestic consolidated subsidiaries finance leases other than those that are deemed to transfer the ownership of leased property to the lessees, which commenced in fiscal years beginning on or after April 1, 2008, are accounted for in a similar way to purchases and depreciation for lease assets is computed under the straight-line method over the lease term with zero residual value unless residual value is guaranteed by the corresponding lease contracts.

Finance leases other than those that are deemed to transfer the ownership of leased property to the lessees, which commenced in fiscal years beginning prior to April 1, 2008, are accounted for in a similar way to operating leases.

(As Lessors)

Finance leases other than those that are deemed to transfer the ownership of leased property to the lessees are accounted for in a similar way to sales and income and expenses related to such leases are recognized by allocating interest equivalents to applicable fiscal periods instead of recording sales as Other ordinary income .

(16) Hedge Accounting

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(A) Hedge Accounting for Interest Rate Risks

Domestic consolidated banking subsidiaries and domestic consolidated trust banking subsidiaries have adopted the deferred hedge accounting method for hedging transactions for interest rate risks arising from financial assets and liabilities. Portfolio hedging or individual hedging, as described in the JICPA Industry Audit Committee Report No. 24, Treatment of Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry (February 13, 2002) and JICPA Accounting Committee Report No. 14, Practical Guidelines for Accounting for Financial Instruments (January 31, 2000), are primarily applied to determine hedged items.

With respect to hedging transactions to offset fluctuations in the fair value of fixed rate deposits, loans and other instruments, hedging instruments (e.g. interest rate swaps) are designated to hedged items individually or collectively by their maturities in accordance with Industry Audit Committee Report No. 24. With respect to hedging transactions to offset fluctuations in fair value of fixed rate bonds classified as other securities, hedging instruments (e.g. interest rate swaps) are designated to hedged items collectively by the type of bond. Since material terms related to hedged items and hedging instruments are substantially identical, and such hedging transactions are deemed highly effective, the assessment of effectiveness is based on the similarity of the terms.

With respect to hedging transactions to fix the cash flows related to floating rate deposits and loans as well as forecasted transactions related to short-term fixed rate deposits, loans and other instruments, hedging instruments (e.g. interest rate swaps) are designated to hedged items collectively by interest rate indices and tenors in accordance with Industry Audit Committee Report No. 24. Since material terms related to hedged items and hedging instruments are substantially identical, and such hedging transactions are deemed highly effective, the assessment of effectiveness is based on the similarity of the terms. The effectiveness of hedging transactions is also assessed by verifying the correlation between factors that cause fluctuations in interest rates of hedged items and those of hedging instruments.

As of March 31, 2003, deferred hedge losses and gains were recorded in the consolidated balance sheet as a result of the application of macro hedge accounting based on JICPA Industry Audit Committee Report No. 15 Tentative Treatment for Accounting and Auditing in Adoption of Accounting Standards for Banking Industry (February 15, 2000), under which the overall interest rate risks arising from numerous deposits, loans and other instruments are hedged collectively by derivative transactions. These losses and gains are amortized as expense or income over the remaining lives of the macro hedging instruments (for a maximum period of 15 years from April 1, 2003). Deferred hedge losses and gains attributable to macro hedge accounting at the end of the current fiscal year were ¥260 million (before tax effect adjustment) and ¥318 million (before tax effect adjustment), respectively.

(B) Hedge Accounting for Foreign Currency Risks

Domestic consolidated banking subsidiaries and domestic consolidated trust banking subsidiaries have adopted the deferred hedge accounting method for hedging foreign currency risks arising from financial assets and liabilities denominated in foreign currencies. Portfolio hedging is applied to determine hedged items as described in JICPA Industry Audit Committee Report No. 25 Treatment of Accounting and Auditing concerning Accounting for Foreign Currency Transactions in the Banking Industry (July 29, 2002). Hedging instruments (e.g. currency swaps and forward exchange contracts) are designated to hedged items collectively by currencies.

Domestic consolidated banking subsidiaries and domestic consolidated trust banking subsidiaries have adopted deferred hedge accounting method for hedging transactions for foreign currency risks arising from investments in affiliates denominated in foreign currencies, while adopting the fair value hedge accounting method for hedging transactions for foreign currency risks arising from other securities (other than bonds) denominated in foreign currency. Portfolio hedging and individual hedging are applied to determine hedged items. Monetary liabilities denominated in the same foreign currencies or forward exchange contracts are used as hedging instruments.

(C) Transactions among Consolidated Subsidiaries

Derivative transactions including interest rate swaps and currency swaps which are designated as hedging instruments among consolidated subsidiaries or between trading accounts and other accounts (or among internal sections) are not eliminated from the consolidated statements of income or valuation difference, but are recognized as related gains or losses or deferred under hedge accounting because these derivative transactions are executed, meeting certain criteria under JICPA Industry Audit Committee Reports No. 24 and No. 25 and they are regarded as equivalent to external third party transactions.

(17) Amortization of Goodwill

Goodwill, and negative goodwill recognized on or before March 31, 2010 are amortized using the straight-line method over 20 years starting from the period of the consolidation. Goodwill with insignificant balances was expensed as incurred.

(18) Cash and Cash Equivalents in the Consolidated Statements of Cash Flows

Cash and cash equivalents in the consolidated statements of cash flows are defined as Cash and due from banks on the consolidated balance sheet, excluding time deposits and negotiable certificates of deposits in other banks.

(19) Consumption Taxes

National and local consumption taxes are excluded from transaction amounts. Non-deductible portions of consumption taxes on the purchases of tangible fixed assets are expensed when incurred.

(20) Accounting Standard for Foreign Subsidiaries

Financial statements of foreign subsidiaries are used for consolidated accounting as long as they are prepared in accordance with the International Financial Reporting Standards (IFRS) or Generally Accepted Accounting Principles in the United States (U.S. GAAP).

If they are prepared in accordance with generally accepted accounting principles in each domicile country and not in accordance with IFRS or U.S. GAAP, the financial statements of foreign subsidiaries are mainly adjusted in accordance with U.S. GAAP. They were also adjusted when necessary in the process of consolidation.

Additional Information

Starting from the current fiscal year, we have applied Accounting Standard for Accounting Changes and Error Corrections (ASBJ Statement No. 24 issued on December 4, 2009) and Guidance on Accounting Standard for Accounting Changes and Error Corrections (ASBJ Guidance No. 24 issued on December 4, 2009) with reference to accounting changes and corrections of prior period errors made after the beginning of the current fiscal year. In accordance with JICPA Accounting Committee Report No. 14, Practical Guidelines for Accounting for Financial Instruments (January 31, 2000), Gains on loans written-off were included in Other ordinary income of the current fiscal year, however, the treatment was not applied retroactively to the financial statements for the previous fiscal year.

Notes to the Consolidated Financial Statements

(Consolidated Balance Sheet)

1. Securities include ¥1,671,153 million in stock and ¥30,438 million in investments of affiliates.
2. For borrowed securities under securities borrowing transactions and securities purchased under resale agreements which were permissible to be sold or re-pledged without restrictions, ¥5,854,414 million of such securities were re-pledged, ¥521,381 million were re-loaned and ¥2,185,317 million were held by MUFG Group as of the consolidated balance sheet date.

3. Loans to bankrupt borrowers: ¥37,839 million.
Non-accrual delinquent loans: ¥1,107,470 million.

Loans to bankrupt borrowers are loans, after write-offs, to bankrupt borrowers as defined in Article 96-1-3-1 to 5 and 96-1-4 of the Enforcement Ordinance of the Corporate Tax Law (No. 97 in 1965) on which accrued interest income is not recognized (Non-accrual loans) as there is substantial doubt as to the collection of principal and/or interest because of delinquencies in payment of principal and/or interest for a significant period of time or for some other reasons.

Non-accrual delinquent loans represent non-accrual loans other than loans to bankrupt borrowers and loans renegotiated at concessionary terms including reduction or deferral of interest due to borrowers' weakened financial condition.

4. Loans past due for 3 months or more: ¥76,519 million.
Loans past due for 3 months or more represent loans whose principal and/or interest payments have been past due for 3 months or more excluding loans to bankrupt borrowers and non-accrual delinquent loans.

5. Restructured loans: ¥642,361 million.
Restructured loans represent loans renegotiated at concessionary terms including reduction or deferral of interest or principal and waiver of the claims for the purpose of business reconstruction or support for the borrower, excluding loans to bankrupt borrowers, non-accrual delinquent loans and loans past due for 3 months or more.

6. The total amount of loans to bankrupt borrowers, non-accrual delinquent loans, loans past due for 3 months or more and restructured loans was ¥1,864,190 million.
The amounts provided in Notes 3 to 6 represent gross amounts before the deduction of allowances for credit losses.

7. Bills discounted were accounted for as financial transactions in accordance with JICPA Industry Audit Committee Report No. 24. MUFG's banking subsidiaries and trust banking subsidiaries have rights to sell or pledge bank acceptances bought, commercial bills discounted, documentary bills and foreign exchanges bought without restrictions. The total face value of these bills was ¥1,056,967 million.

8. Assets pledged as collateral were as follows:

| | |
|-----------------------------|--------------------|
| Cash and due from banks: | ¥13,134 million |
| Trading assets: | ¥153,379 million |
| Securities: | ¥2,871,205 million |
| Loans and bills discounted: | ¥5,813,739 million |
| Other assets: | ¥73,377 million |

Liabilities related to pledged assets were as follows:

| | |
|-----------------------------|--------------------|
| Deposits: | ¥175,975 million |
| Call money and bills sold: | ¥530,000 million |
| Trading liabilities: | ¥80,449 million |
| Borrowed money: | ¥7,601,655 million |
| Bonds payable: | ¥36,163 million |
| Other liabilities: | ¥56,191 million |
| Acceptances and guarantees: | ¥467 million |

In addition to the items listed above, ¥1,372 million of cash and due from banks, ¥223,731 million of monetary claims bought, ¥77,052 million of trading assets, ¥11,805,979 million of securities, and ¥4,121,927 million of loans and bills discounted were pledged as collateral for cash settlements and other transactions or as deposits for margin accounts of futures and other transactions. ¥4,085,789 million of trading assets and ¥9,753,343 million of securities were sold under repurchase agreements or loaned under secured lending transactions with cash collateral. Payables corresponding to the assets sold or loaned under repurchase agreements and under securities lending transactions were ¥9,912,465 million and ¥4,620,925 million, respectively.

Bills rediscounted were accounted for as financial transactions in accordance with Industry Audit Committee Report No. 24. The total face value of rediscounted bank acceptances bought, commercial bills discounted, documentary bills and bills of exchange rediscounted was ¥5,788 million.

9. Overdraft facilities and commitment lines of credit are binding contracts under which MUFG's consolidated subsidiaries have obligations to disburse funds up to predetermined limits upon the borrower's request as long as there have been no breach of contracts. The total amount of the unused portion of these facilities was ¥69,406,744 million.

The total amount of the unused portion does not necessarily represent actual future cash requirements because many of these contracts are expected to expire without being drawn upon. In addition, most of these contracts include clauses which allow MUFG's consolidated subsidiaries to decline the borrower's request for disbursement or decrease contracted limits for cause, such as changes in financial condition or deterioration in the borrower's creditworthiness. MUFG's consolidated subsidiaries may request the borrowers to pledge real property and/or securities as collateral upon signing of the contract and will perform periodic monitoring on the borrower's business conditions in accordance with internal procedures, which may lead to renegotiation of the terms and conditions of the contracts and/or initiate the request for additional collateral and/or guarantees.

10. In accordance with the Law concerning Revaluation of Land (the Law) (No. 34, March 31, 1998), land used for business operations of domestic consolidated banking subsidiaries and domestic consolidated trust banking subsidiaries has been revalued as of the dates indicated below. The total excess from revaluation, net of income taxes corresponding to the excess which were recognized as Deferred tax liabilities for land revaluation, is stated as Land revaluation excess in net assets. Land revaluation excess includes MUFG's share of affiliated companies' land revaluation excess.

Dates of revaluation:

Domestic consolidated banking subsidiaries March 31, 1998

Domestic consolidated trust banking subsidiaries March 31, 1998, December 31, 2001 and March 31, 2002

The method of revaluation as set forth in Article 3, Paragraph 3 of the Law :

Fair values are determined based on (1) published land price under the Land Price Publication Law stipulated in Article 2-1 of the Enforcement Ordinance of the Law concerning Revaluation of Land (Ordinance) (No. 119, March 31, 1998), (2) standard land price determined on measurement spots under the Enforcement Ordinance of National Land Planning Law stipulated in Article 2-2 of the Ordinance, (3) land price determined by the method established and published by the Director General of the National Tax Agency in order to calculate land value which is used for determining taxable amounts subject to landholding tax articulated in Article 16 of the Landholding Tax Law stipulated in Article 2-4 of the Ordinance with price adjustments by shape and time and (4) appraisal by certified real estate appraisers stipulated in Article 2-5 of the Ordinance with price adjustments for time.

The difference between the fair value of land used for business operations revalued in accordance with Article 10 of the law as of the end of the current fiscal year and the book value of such land following the revaluation was ¥62,607 million.

In addition, some of our affiliates that were accounted under equity method did the revaluation for land used for business operations on March 31, 2002.

11. Accumulated depreciation on tangible fixed assets: ¥1,142,245 million.
12. Deferred gains on tangible fixed assets deducted for tax purposes: ¥95,466 million.
13. Borrowed money included ¥804,632 million of subordinated borrowings.
14. Bonds payable included ¥3,300,547 million of subordinated bonds.
15. Goodwill, and negative goodwill recognized on or before March 31, 2010 were netted and presented in Goodwill. The balances of goodwill and negative goodwill before netting were as follows:

| | |
|------------------------|-------------------|
| Goodwill: | ¥ 444,264 million |
| Negative goodwill: | ¥ 25,863 million |
| Balance after net out: | ¥ 418,401 million |

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16. The principal amount of money trusts entrusted to domestic trust banking subsidiaries, for which repayment of the principal to the customers was guaranteed, was ¥974,326 million.

17. With regard to bonds and other securities in Securities , guarantee obligations for private placement bonds (provided in accordance with the Article 2-3 of the Financial Instruments and Exchange Law) were ¥1,590,292 million.

(Consolidated Statements of Income)

1. Other ordinary income included ¥377,515 million of equity in gain (losses) of the equity method investees.
2. Other ordinary expenses included ¥183,189 million of write-offs of loans, ¥79,251 million of write-offs of equity securities, ¥65,844 million of losses on sales of equity securities, ¥61,888 million of provision for reserve for contingent losses.
3. Amortization of goodwill was recorded in accordance with the provisions in Paragraph 32 of JICPA Accounting Committee Report No. 7 Practical Guidelines on the Capital Consolidation Procedure in Consolidated Financial Statements (May 12, 1998).
4. Business structure improvement expenses is ¥20,512 million of extra early retirement payments.

(Consolidated Statements of Changes in Net Assets)

1. Detailed Information regarding Outstanding Shares

| | (Thousand shares) | | | | |
|---|---|----------------------------------|-------------------------------------|--|-------|
| | Number of shares as of April 1, 2011 | Number of shares increased | Number of shares decreased | Number of shares as of March 31, 2012 | Notes |
| Outstanding shares | | | | | |
| Common stock | 14,150,894 | 3,639 | | 14,154,534 | (1) |
| First series of class 5 preferred stock | 156,000 | | | 156,000 | |
| Class 11 preferred stock | 1 | | | 1 | |
| Total | 14,306,895 | 3,639 | | 14,310,535 | |
| Treasury stock | | | | | |
| Common stock | 9,413 | 221 | 81 | 9,553 | (2) |
| Total | 9,413 | 221 | 81 | 9,553 | |

- (1) Increase in the number of common stock by 3,639 thousand shares was due to the exercise of stock options.
- (2) Increase in the number of common stock held in treasury by 221 thousand shares was mainly due to repurchase of stocks in response to requests made by shareholders holding shares constituting less than a unit, purchase of shares by affiliates accounted for under the equity method and an increase in the number of shares held by affiliates accounted for under the equity method. Decrease in the number of common stock held in treasury by 81 thousand shares was mainly due to sale of shares in response to requests made by shareholders holding shares constituting less than a unit, sale of shares by affiliates accounted for under the equity method and a decrease in the number of shares held by affiliates accounted for under the equity method.

2. Information regarding Subscription Rights to Shares and Subscription Rights to Treasury Stock

| Issuer | Type of Subscription rights to shares | Number of shares subject to subscription rights | | | | Balance as of March 31, 2012 (in millions of yen) |
|--|---|---|---------------------------|----------|----------|---|
| | | Type of shares to be issued | As of April 1, 2011 | Increase | Decrease | |
| MUFG | Subscription rights to shares (Treasury shares) | | () | () | () | () |
| | Stock options | | | | | 7,933 |
| Consolidated subsidiaries (Treasury shares) | | | | | | |
| | | | | | | () |
| Total | | | | | | 7,933 |

3. Detailed Information regarding Cash Dividends

(A) Dividends Paid in the Fiscal Year Ended March 31, 2012

| Date of approval | Type of shares | Total Dividends (in millions of yen) | Dividend per share (¥) | Dividend record date | Effective date |
|---|--|--|------------------------------|-------------------------|---------------------|
| General meeting of shareholders on June 29, 2011 | Common stock | 84,904 | 6 | March 31, 2011 | June 29, 2011 |
| | First series of class 5 preferred stock | 8,970 | 57.5 | | |
| | Class 11 preferred stock | 0 | 2.65 | | |
| Board of directors meeting on November 14, 2011 | Common stock | 84,926 | 6 | September 30, 2011 | December 8, 2011 |
| | First series of class 5 preferred stock | 8,970 | 57.5 | | |
| | Class 11 preferred stock | 0 | 2.65 | | |

The total amount of dividends above includes ¥157 million paid to consolidated subsidiaries.

(B) Dividends with Record Dates on or before March 31, 2012 and Effective Dates after March 31, 2012

The following matters relating to dividends are planned to be submitted to shareholder vote at an ordinary general meeting of shareholders scheduled to be held on June 28, 2012.

| Date of approval (scheduled) | Type of shares | Total Dividends (in millions of yen) | Source of dividends | Dividend per share (¥) | Dividend record date | Effective date |
|---|--|--|------------------------|------------------------------|-------------------------|-------------------|
| General meeting of shareholders on June 28, 2012 | Common shares | 84,926 | Retained earnings | 6 | March 31, 2012 | June 28, 2012 |
| | First series of class 5 preferred stock | 8,970 | | 57.5 | | |
| | Class 11 preferred stock | 0 | | 2.65 | | |

(Consolidated Statements of Cash Flows)

The difference between cash and cash equivalents and items presented on the consolidated balance sheet

As of March 31, 2012

| | |
|--|-----------------------|
| Cash and due from banks on the consolidated balance sheet: | ¥ 9,036,116 million |
| Time deposits and negotiable certificates of deposit in other banks: | ¥ (4,549,362 million) |
| Cash and cash equivalents: | ¥ 4,486,753 million |

(Financial Instruments)

Disclosure on the Fair Value, etc. of Financial Instruments

- (1) The following table summarizes the amount stated in the consolidated balance sheet and the fair value of financial instruments as of March 31, 2012 together with their differences. Note that the following table does not include non-listed equity securities and certain other securities for which fair value is extremely difficult to determine.

| | Consolidated balance sheet amount (in millions of yen) | Fair value (in millions of yen) | Difference (in millions of yen) |
|---|---|------------------------------------|------------------------------------|
| (1) Cash and due from banks | 9,036,116 | 9,036,116 | |
| (2) Call loans and bills bought | 347,930 | 347,930 | |
| (3) Receivables under resale agreements | 4,552,860 | 4,552,860 | |
| (4) Receivables under securities borrowing transactions | 3,256,655 | 3,256,655 | |
| (5) Monetary claims bought (*1) | 2,954,838 | 2,992,074 | 37,236 |
| (6) Trading assets | 6,571,279 | 6,571,279 | |
| (7) Money held in trust | 395,352 | 395,352 | |
| (8) Securities | | | |
| Debt securities being held to maturity | 1,465,169 | 1,458,247 | (6,921) |
| Other securities | 74,526,793 | 74,526,793 | |
| (9) Loans and bills discounted | 84,492,697 | | |
| Allowance for credit losses (*1) | (895,878) | | |
| | 83,596,819 | 84,636,788 | 1,039,969 |
| (10) Foreign exchanges (*1) | 1,480,083 | 1,480,083 | |
| Total assets | 188,183,897 | 189,254,182 | 1,070,284 |
| (1) Deposits | 124,789,252 | 124,851,057 | 61,805 |
| (2) Negotiable certificates of deposit | 12,980,617 | 12,986,395 | 5,778 |
| (3) Call money and bills sold | 2,809,618 | 2,809,618 | |
| (4) Payables under repurchase agreements | 13,585,846 | 13,585,846 | |
| (5) Payables under securities lending transactions | 4,978,915 | 4,978,915 | |
| (6) Commercial papers | 569,659 | 569,659 | |
| (7) Trading liabilities | 3,212,302 | 3,212,302 | |
| (8) Borrowed money | 10,318,096 | 10,360,252 | 42,155 |
| (9) Foreign exchanges | 874,225 | 874,225 | |
| (10) Short-term bonds payable | 523,065 | 523,065 | |
| (11) Bonds payable | 6,634,121 | 6,726,679 | 92,558 |
| (12) Due to trust accounts | 1,416,725 | 1,416,725 | |
| Total liabilities | 182,692,446 | 182,894,744 | 202,297 |
| Derivative transactions (*2) | | | |
| Activities not qualifying for hedges | 176,129 | 176,129 | |
| Activities qualifying for hedges | (174,245) | (174,245) | |
| Total derivative transactions | 1,883 | 1,883 | |

- (*1) General and specific reserves for credit losses corresponding to loans are deducted. However, with respect to items other than loans, the amount stated in the consolidated balance sheet is shown since the amount of reserve for credit losses corresponding to these items is insignificant.
- (*2) Derivative transactions in trading assets and liabilities as well as other assets and liabilities are shown together. Assets and liabilities arising from derivative transactions are presented on a net basis.

- (2) The following table summarizes financial instruments whose fair value is extremely difficult to estimate. These securities are not included in the amount presented under the line item Assets (8) Other securities in the table summarizing fair value of financial instruments.

| Category | Carrying amount (in millions of yen) |
|--|---|
| (1) Non-listed equity securities (*1) (*2) | 411,012 |
| (2) Investments in partnerships etc. (*2) (*3) | 158,924 |
| (3) Others (*2) | 1,243 |
| Total | 571,180 |

(*1) Non-listed equity securities do not carry quoted market prices. Since it is extremely difficult to estimate the fair value of these securities, their fair value is not disclosed.

(*2) With respect to non-listed equity securities, an impairment loss of ¥13,846 million was recorded in the current fiscal year.

(*3) Investments in partnerships, etc. mainly include silent partnerships and investment partnerships, etc., and they do not carry quoted market prices. Since it is extremely difficult to estimate the fair value of these securities, their fair value is not disclosed.

(Securities)

In addition to Securities in the consolidated balance sheet, the figures in the following tables include trading account securities, securities related to trading transactions and short-term corporate bonds classified as Trading assets, negotiable certificates of deposit in Cash and due from banks and beneficiary certificates of commodities investment trusts in Monetary claims bought and others.

1. Trading Securities (as of March 31, 2012)

| | (in millions of yen) |
|--------------------|---|
| | Net unrealized gains (losses) recorded in the consolidated statement of income during the current fiscal year |
| Trading securities | 61,013 |

2. Debt Securities Being Held to Maturity (as of March 31, 2012)

| | | (in millions of yen) | | |
|---|------------------|--------------------------------------|------------|------------|
| | | Amount on consolidated balance sheet | Fair value | Difference |
| Type of securities | | | | |
| Securities for which the fair value exceeds the amount recorded in consolidated balance sheet | Securities | 613,745 | 618,129 | 4,383 |
| | Government bonds | 556,942 | 561,111 | 4,168 |
| | Municipal bonds | 3,530 | 3,536 | 6 |
| | Corporate bonds | 53,272 | 53,480 | 208 |
| | Other Securities | 1,453,321 | 1,497,794 | 44,472 |
| | Foreign bonds | 594,745 | 600,016 | 5,271 |
| | Other | 858,576 | 897,777 | 39,201 |
| | Subtotal | 2,067,067 | 2,115,923 | 48,855 |
| Securities for which the fair value does not exceed the amount recorded in consolidated balance sheet | Securities | 1,400 | 1,387 | (12) |
| | Government bonds | | | |
| | Municipal bonds | | | |
| | Corporate bonds | 1,400 | 1,387 | (12) |
| | Other Securities | 538,546 | 520,017 | (18,528) |
| | Foreign bonds | 255,277 | 238,714 | (16,563) |
| | Other | 283,268 | 281,303 | (1,964) |
| | Subtotal | 539,946 | 521,405 | (18,540) |
| Total | | 2,607,013 | 2,637,328 | 30,314 |

3. Other Securities (as of March 31, 2012)

| | | (in millions of yen) | | |
|--|----------------------------|--------------------------------------|-------------------|----------------|
| Type of securities | | Amount on consolidated balance sheet | Acquisition cost | Difference |
| Securities for which the fair value exceeds the acquisition cost | Domestic equity securities | 1,867,281 | 1,206,244 | 661,036 |
| | Domestic bonds | 35,131,756 | 34,900,979 | 230,777 |
| | Government bonds | 31,989,473 | 31,831,424 | 158,048 |
| | Municipal bonds | 180,778 | 173,027 | 7,750 |
| | Corporate bonds | 2,961,504 | 2,896,526 | 64,977 |
| | Other Securities | 15,173,807 | 14,805,616 | 368,190 |
| | Foreign equity securities | 163,802 | 112,241 | 51,560 |
| | Foreign bonds | 14,013,752 | 13,734,726 | 279,026 |
| | Other | 996,252 | 958,649 | 37,603 |
| | Subtotal | 52,172,845 | 50,912,840 | 1,260,004 |
| Securities for which the fair value does not exceed the acquisition cost | Domestic equity securities | 1,466,605 | 1,805,902 | (339,297) |
| | Domestic bonds | 16,435,052 | 16,448,318 | (13,265) |
| | Government bonds | 16,016,330 | 16,019,204 | (2,874) |
| | Municipal bonds | | | |
| | Corporate bonds | 418,721 | 429,113 | (10,391) |
| | Other Securities | 4,757,218 | 4,832,600 | (75,381) |
| | Foreign equity securities | 6,522 | 7,833 | (1,311) |
| | Foreign bonds | 3,908,194 | 3,926,552 | (18,358) |
| | Other | 842,501 | 898,213 | (55,712) |
| | Subtotal | 22,658,875 | 23,086,820 | (427,945) |
| Total | | 74,831,720 | 73,999,661 | 832,059 |

(Note) The total difference amount shown in the above table includes ¥7,616 million revaluation gains of securities with embedded derivatives.

4. Other Securities Sold during the Fiscal Year (from April 1, 2011 to March 31, 2012)

| | | (in millions of yen) | | |
|----------------------------|--|----------------------|----------------|-----------------|
| | | Amount sold | Gains on sales | Losses on sales |
| Domestic equity securities | | 268,713 | 40,824 | 48,950 |
| Domestic bonds | | 140,219,740 | 181,571 | 44,405 |
| Government bonds | | 139,782,992 | 179,729 | 44,152 |
| Municipal bonds | | 138,767 | 191 | 183 |
| Corporate bonds | | 297,980 | 1,650 | 69 |
| Other Securities | | 32,577,359 | 306,261 | 129,166 |
| Foreign equity securities | | 38,632 | 12,857 | 41 |
| Foreign bonds | | 32,209,776 | 273,373 | 104,370 |
| Other | | 328,951 | 20,030 | 24,754 |
| Total | | 173,065,813 | 528,656 | 222,522 |

5. Change in Classification of Securities by Purpose of Holding

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In the current fiscal year, classification of bonds for the value of ¥7,856 million held by domestic consolidated trust banking subsidiaries was changed from being held to maturity category to other securities following a significant deterioration of creditworthiness of the bond issuers.

6. Securities Incurred Impairment Losses

Securities that have fair value (excluding those held for trading purposes and investment in affiliates) are subject to write-downs when their fair value has impaired considerably and it is not probable that the value will recover to the acquisition cost as of the end of the current fiscal year. In such case, the fair value is recorded in the consolidated balance sheet and the difference between fair value and acquisition cost are recognized as losses for the fiscal year (referred to as impairment losses).

For the current fiscal year, impairment losses were ¥72,808 million consisting of ¥62,372 million of impairment losses on equity securities and ¥10,435 million of impairment losses on bonds and other securities in which securities whose fair value was extremely difficult to estimate were included.

Considerable decline in fair value was determined based on the classification of issuers in accordance with the internal standards for self-assessment of asset quality as follows:

Bankrupt, Substantially bankrupt or Potentially bankrupt issuers:

Fair value is lower than acquisition cost.

Issuers requiring close monitoring:

Fair value has declined 30% or more from acquisition cost.

Other issuers:

Fair value has declined 50% or more from acquisition cost.

Bankrupt issuer means issuer who has entered into bankruptcy, special liquidation proceedings or similar legal proceedings or whose notes have been dishonored and suspended from processing through clearing houses. Substantially bankrupt issuer means issuer who is not legally or formally bankrupt but is regarded as substantially in a similar condition. Potentially bankrupt issuer means issuer who is not yet legally or formally bankrupt but deemed to have high a possibility of becoming bankrupt. Issuer requiring close monitoring means issuer who is financially weak and under close monitoring conducted by MUFG's subsidiaries. Other issuer means issuer who does not correspond to the four issuers mentioned above.

(Money Held in Trust)

1. Money Held in Trust for Trading Purpose (as of March 31, 2012)

| | Amount on consolidated balance sheet | Net unrealized gains (losses) recorded in the consolidated statement of income during this period |
|---|---|--|
| Money held in trust for trading purpose | 63,355 | 115 |

(in millions of yen)

2. Money Held in Trust Being Held to Maturity (as of March 31, 2012): None

3. Money Held in Trust not for Trading Purpose or Being Held to Maturity (as of March 31, 2012)

| | (a) Amount on consolidated balance sheet | (b) Acquisition cost | Difference (a)-(b) | Money held in trust with respect to which (a) exceeds (b) | Money held in trust with respect to which (a) does not exceed (b) |
|---|---|----------------------------|-----------------------|---|---|
| Money held in trust not for trading purpose or being held to maturity | 331,996 | 331,829 | 167 | 167 | 0 |

(in millions of yen)

(Note) Money held in trust with respect to which (a) exceeds (b) and Money held in trust with respect to which (a) does not exceed (b) are showing the breakdown of the difference between (a) and (b).

(Net Unrealized Gains (Losses) on Other Securities)

Detailed information regarding net unrealized gains (losses) on other securities (as of March 31, 2012)

| | (in millions of yen) |
|---|----------------------|
| Net unrealized gains (losses) on other securities | 728,421 |
| Other securities | 826,397 |
| Money held in trust not for trading purpose or being held to maturity | 167 |
| Reclassification from Other securities to Debt securities being held to maturity | (98,143) |
| Deferred tax liabilities | (295,574) |
| Net unrealized gains (losses) on other securities, net of deferred tax liabilities (before MUFG's ownership share of affiliates' unrealized gains (losses) adjustments) | 432,847 |
| Minority interests | 16,869 |
| MUFG's ownership share of affiliates' unrealized gains (losses) on other securities | (8,817) |
| Total | 440,900 |

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- (Notes) (1) Net unrealized gains (losses) on other securities shown in the above table excluded ¥7,616 million revaluation gains of securities with embedded derivatives, which were recorded in current earnings.
- (2) Net unrealized gains (losses) on other securities shown in the above table included ¥1,954 million of unrealized gains on securities in investment limited partnerships.

(Segment Information)

1. Information regarding the Amounts of Ordinary Income, Ordinary Profits (Losses), Assets and other items by Segment For the Fiscal Year Ended March 31, 2012

| | | | | | | | | (in millions of yen) |
|---|--|--|--|-------------------------------------|------------|-------------|--------------|---|
| | The Bank of Tokyo- Mitsubishi UFJ, Ltd. | Mitsubishi UFJ Trust and Banking Corporation | Mitsubishi UFJ Securities Holdings Co., Ltd. | Consumer Finance Subsidiaries | Others | Total | Adjustments | Amount recorded in the consolidated financial statements |
| Ordinary income | 3,295,914 | 611,257 | 358,479 | 491,490 | 354,851 | 5,111,993 | (160,898) | 4,951,095 |
| Interest income | 1,856,060 | 227,960 | 63,849 | 239,909 | 330,649 | 2,718,430 | (369,074) | 2,349,355 |
| Investment gains on equity method | 6,312 | 4,148 | 30,268 | 91 | | 40,821 | 336,694 | 377,515 |
| Amortization of negative goodwill | | | | | | | 1,602 | 1,602 |
| Ordinary income from customers | 3,216,237 | 591,754 | 320,997 | 476,891 | 345,214 | 4,951,095 | | 4,951,095 |
| Ordinary income from internal transactions | 79,677 | 19,502 | 37,482 | 14,599 | 9,637 | 160,898 | (160,898) | |
| Segment income (loss) | 544,324 | 80,488 | 16,583 | 50,209 | 296,198 | 987,805 | (6,473) | 981,331 |
| Segment assets | 171,663,939 | 26,897,506 | 22,435,690 | 4,005,802 | 12,224,303 | 237,227,242 | (18,365,625) | 218,861,616 |
| Other items | | | | | | | | |
| Depreciation | 155,843 | 38,581 | 16,392 | 20,823 | 1,131 | 232,772 | 4,696 | 237,469 |
| Amortization of goodwill | 14,344 | 216 | 188 | 1,424 | | 16,173 | 13,197 | 29,371 |
| Interest expenses | 359,623 | 73,703 | 67,046 | 32,575 | 39,794 | 572,744 | (63,870) | 508,874 |
| Extraordinary gains | 12,978 | 7,320 | 12,829 | 2,502 | 5,407 | 41,038 | (7,946) | 33,092 |
| Gains on negative goodwill | | 2,228 | | | | 2,228 | | 2,228 |
| Extraordinary losses | 26,628 | 1,729 | 25,508 | 1,314 | 176 | 55,356 | 1,603 | 56,960 |
| Impairment losses on fixed assets | 18,211 | 1,312 | 2,403 | 187 | | 22,114 | | 22,114 |
| Income tax expenses | 315,677 | 45,084 | 1,764 | 9,950 | 1,705 | 374,182 | 2,312 | 376,494 |
| Unamortized balance of goodwill | 227,879 | 4,097 | | 10,989 | | 242,966 | 175,434 | 418,401 |
| Investment to companies accounted for under the equity method | 208,210 | 102,450 | 283,038 | 234 | 813,138 | 1,407,073 | 294,518 | 1,701,592 |
| Increases in tangible and intangible fixed assets | 193,857 | 65,739 | 20,843 | 15,465 | 1,188 | 297,094 | | 297,094 |

- (Notes) (1) Ordinary income, interest income and interest expenses are presented, respectively, in lieu of net sales, interest on deposits and interest on borrowings of the companies in non-banking industries.
- (2) Others includes MUFU.
- (3) Segment income for Others includes ¥270,930 million of dividends from MUFU's subsidiaries and affiliates.
- (4) Interest income adjustments include elimination of the dividends from affiliates recorded by MUFU.
- (5) Adjustments for investment gains on equity method include the impact of ¥290,644 million of negative goodwill associated with the application of equity method accounting to MUFU's investment in Morgan Stanley.
- (6) Segment income adjustments include minus ¥312,533 million elimination of internal transactions, as well as ¥306,059 million comprising investment gains (losses) on equity method, amortization of goodwill and negative goodwill, tax expenses, and minority interests gains (losses) that are not attributable to specific segments.
- (7) Segment assets adjustments are primarily elimination of assets and liabilities between segments.

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- (8) Adjustments for amortization of goodwill are primarily those concerning consumer finance subsidiaries and Mitsubishi UFJ Securities Holdings Co., Ltd.
- (9) Adjustments for extraordinary gains and losses include elimination of internal transactions and amortization of goodwill that are not attributable to specific segments.
- (10) Adjustments for unamortized balance of goodwill are primarily those concerning consumer finance subsidiaries and Mitsubishi UFJ Securities Holdings Co., Ltd.
- (11) Segment income is reconciled to net income in the consolidated statement of income.

(Per Share Information)

| | For the fiscal year ended March 31, 2011 | | For the fiscal year ended March 31, 2012 |
|-------------------------------------|--|-------------------------------------|--|
| Total net assets per common share | ¥604.58 | Total net assets per common share | ¥ 678.24 |
| Net loss per common share | ¥ 39.94 | Net income per common share | ¥ 68.09 |
| Diluted net income per common share | ¥ 39.88 | Diluted net income per common share | ¥ 67.93 |

(Notes)

1. Basis for Computing Net Income per Common Share and Diluted Net Income per Common Share

| | | For the fiscal year ended March 31, 2011 | For the fiscal year ended March 31, 2012 |
|---|-----------------|--|--|
| Net income per common share | | | |
| Net income | million yen | 583,079 | 981,331 |
| Amounts not attributable to common shareholders | million yen | 18,205 | 18,205 |
| Total dividends on preferred stock | million yen | 18,205 | 18,205 |
| Net income attributable to common shares | million yen | 564,874 | 963,125 |
| Average number of common shares outstanding for the fiscal period | thousand shares | 14,140,858 | 14,144,183 |
| Diluted net income per common share | | | |
| Adjustments in net income | million yen | (363) | (1,061) |
| Total dividends on preferred stock | million yen | 0 | 0 |
| Adjustments made to reflect convertible securities of subsidiaries and others | million yen | (363) | (1,061) |
| Common share equivalent | thousand shares | 12,267 | 16,684 |
| Preferred shares | thousand shares | 1 | 1 |
| Subscription rights to shares | thousand shares | 12,266 | 16,683 |
| Convertible securities not diluting earnings per common share | | | |
| | | Subscription rights to shares of subsidiaries: | Subscription rights to shares of subsidiaries: |
| | | kabu.com Securities Co., Ltd. | kabu.com Securities Co., Ltd. |
| | | 1 type: 834 units | 1 type: 790 units |
| | | Fukutora Ltd. | Subscription rights to shares of affiliates accounted for under the equity method: |
| | | 2 types: 12,370 units | Morgan Stanley |
| | | | 56 million units |

2. Basis for Computing Total Net Assets per Common Share

| | | As of March 31, 2011 | As of March 31, 2012 |
|--|-----------------|-----------------------------|-----------------------------|
| Total net assets | million yen | 10,814,425 | 11,675,784 |
| Amounts not attributable to common shareholders | million yen | 2,264,713 | 2,081,991 |
| Preferred stock | million yen | 390,001 | 390,001 |
| Total dividends on preferred stock | million yen | 9,235 | 9,235 |
| Subscription rights to shares | million yen | 7,192 | 7,933 |
| Minority interests | million yen | 1,858,283 | 1,674,821 |
| Net assets attributable to common shareholders | million yen | 8,549,712 | 9,593,793 |
| Number of common shares outstanding at the end of the fiscal period (excluding treasury shares) | thousand shares | 14,141,480 | 14,144,980 |
| (Changes in Accounting Policies) | | | |

Starting from the current fiscal year, we have applied Accounting Standard for Earnings Per Share (ASBJ Statement No. 2 revised on June 30, 2010) and Guidance on Accounting Standard for Earnings Per Share (ASBJ Guidance No. 4 revised on June 30, 2010).

In calculating the diluted net income per common share, the method used to reflect the effects of stock options, the rights obtained by the holders after a certain employment period, has been changed to include the amount pertaining to said holders' services to be provided to MUFG that comprises part of the assessed fair value of stock options, which is assumed to be paid in at the time of the exercise of the rights.

In case that these revisions are not applied, diluted net income per common share for the fiscal year ended March 31, 2011 is ¥39.88.

5. Non-consolidated Financial Statements

(1) Non-consolidated Balance Sheets

| (in millions of yen) | As of March 31, 2011 | As of March 31, 2012 |
|--|-------------------------|-------------------------|
| Assets: | | |
| Current assets: | | |
| Cash and due from banks | 11,031 | 10,631 |
| Securities | 140,500 | 121,800 |
| Prepaid expenses | 18 | 170 |
| Deferred tax assets | 2,203 | |
| Others | 87,287 | 57,036 |
| Total current assets | 241,041 | 189,638 |
| Fixed assets: | | |
| Tangible fixed assets: | | |
| Buildings | 11 | 8 |
| Equipment and furniture | 135 | 78 |
| Lease assets | 20 | 12 |
| Total tangible fixed assets | 168 | 99 |
| Intangible fixed assets: | | |
| Trademarks | 25 | 19 |
| Software | 2,871 | 3,055 |
| Lease assets | | 14 |
| Others | 1 | 1 |
| Total intangible fixed assets | 2,899 | 3,091 |
| Investments and other assets: | | |
| Investment securities | 803,197 | |
| Investments in subsidiaries and affiliates | 9,943,868 | 10,725,815 |
| Others | 340 | 312 |
| Total investments and other assets | 10,747,406 | 10,726,127 |
| Total fixed assets | 10,750,474 | 10,729,318 |
| Total assets | 10,991,515 | 10,918,957 |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | As of March 31, 2011 | As of March 31, 2012 |
|---|-------------------------|-------------------------|
| Liabilities: | | |
| Current liabilities: | | |
| Short-term borrowings | 1,566,980 | 1,849,071 |
| Current portion of long-term borrowings | 391,000 | |
| Lease liabilities | 8 | 12 |
| Accounts payable | 2,314 | 2,048 |
| Accrued expenses | 5,048 | 4,561 |
| Income taxes payable | 98 | 112 |
| Deposits received | 249 | 135 |
| Reserve for bonuses | 352 | 352 |
| Reserve for bonuses to directors | 46 | 51 |
| Others | 0 | 0 |
| Total current liabilities | 1,966,100 | 1,856,345 |
| Fixed liabilities: | | |
| Bonds payable | 380,500 | 380,500 |
| Long-term borrowings from subsidiaries and affiliates | 20,702 | 3,402 |
| Lease liabilities | 13 | 16 |
| Deferred tax liabilities | 11,380 | 10,783 |
| Others | 96 | 86 |
| Total fixed liabilities | 412,693 | 394,788 |
| Total liabilities | 2,378,793 | 2,251,134 |
| Net assets: | | |
| Shareholders' equity: | | |
| Capital stock | 2,137,476 | 2,138,487 |
| Capital surplus: | | |
| Capital reserve | 2,137,493 | 2,138,503 |
| Other capital surplus | 1,860,006 | 1,860,006 |
| Total capital surplus | 3,997,500 | 3,998,509 |
| Retained earnings: | | |
| Other retained earnings: | | |
| Other reserve | 150,000 | 150,000 |
| Earned surplus brought forward | 2,316,337 | 2,367,003 |
| Total retained earnings | 2,466,337 | 2,517,003 |
| Treasury stock | (37) | (46) |
| Total shareholders' equity | 8,601,276 | 8,653,954 |
| Valuation and translation adjustments: | | |
| Net unrealized gains (losses) on other securities | 4,257 | |
| Net deferred gains (losses) on hedging instruments | | 5,935 |
| Total valuation and translation adjustments | 4,257 | 5,935 |

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| | | |
|----------------------------------|------------|------------|
| Subscription rights to shares | 7,188 | 7,933 |
| Total net assets | 8,612,722 | 8,667,823 |
| Total liabilities and net assets | 10,991,515 | 10,918,957 |

(2) Non-consolidated Statements of Income

| (in millions of yen) | For the fiscal year ended March 31, 2011 | For the fiscal year ended March 31, 2012 |
|--|--|--|
| Operating income: | | |
| Dividends | 397,101 | 255,406 |
| Management fees from subsidiaries and affiliates | 16,510 | 16,708 |
| Total operating income | 413,611 | 272,114 |
| Operating expenses: | | |
| General and administrative expenses | 14,855 | 15,083 |
| Total operating expenses | 14,855 | 15,083 |
| Operating profits | 398,756 | 257,031 |
| Non-operating income: | | |
| Interest on deposits | 0 | 0 |
| Interest on securities | 102 | 99 |
| Dividends | 15,524 | 15,524 |
| Others | 188 | 320 |
| Total non-operating income | 15,815 | 15,943 |
| Non-operating expenses: | | |
| Interest on borrowings | 27,154 | 22,295 |
| Interest on bonds payable | 17,023 | 15,610 |
| Others | 410 | 228 |
| Total non-operating expenses | 44,588 | 38,134 |
| Ordinary profits | 369,982 | 234,840 |
| Extraordinary gains: | | |
| Gains on sales of investments in subsidiaries and affiliates | | 5,388 |
| Reversal of allowance for losses on investments | 1,733 | |
| Total extraordinary gains | 1,733 | 5,388 |
| Extraordinary losses: | | |
| Losses on retirement of fixed assets | 11 | 127 |
| Total extraordinary losses | 11 | 127 |
| Income before income taxes | 371,704 | 240,101 |
| Income taxes-current | 9,024 | 424 |
| Income taxes-deferred | 17,748 | 1,239 |

| | | |
|-------------|---------|---------|
| Total taxes | 26,773 | 1,664 |
| Net income | 344,931 | 238,437 |

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

| (in millions of yen) | For the fiscal year ended March 31, 2011 | For the fiscal year ended March 31, 2012 |
|--|--|--|
| Shareholders' equity | | |
| Capital stock | | |
| Balance at the beginning of the period | 2,136,582 | 2,137,476 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | 893 | 1,011 |
| Total changes during the period | 893 | 1,011 |
| Balance at the end of the period | 2,137,476 | 2,138,487 |
| Capital surplus | | |
| Capital reserve | | |
| Balance at the beginning of the period | 2,136,600 | 2,137,493 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | 893 | 1,009 |
| Total changes during the period | 893 | 1,009 |
| Balance at the end of the period | 2,137,493 | 2,138,503 |
| Other capital surplus | | |
| Balance at the beginning of the period | 2,109,941 | 1,860,006 |
| Changes during the period | | |
| Disposition of treasury stock | 65 | (0) |
| Retirement of treasury stock | (250,000) | |
| Total changes during the period | (249,934) | (0) |
| Balance at the end of the period | 1,860,006 | 1,860,006 |
| Retained earnings | | |
| Other retained earnings | | |
| Other reserve | | |
| Balance at the beginning of the period | 150,000 | 150,000 |
| Balance at the end of the period | 150,000 | 150,000 |
| Earned surplus brought forward | | |
| Balance at the beginning of the period | 2,162,138 | 2,316,337 |
| Changes during the period | | |
| Dividends from retained earnings | (190,732) | (187,771) |
| Net income | 344,931 | 238,437 |
| Total changes during the period | 154,199 | 50,665 |
| Balance at the end of the period | 2,316,337 | 2,367,003 |

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| | | |
|--|-----------|------|
| Treasury stock | | |
| Balance at the beginning of the period | (217) | (37) |
| Changes during the period | | |
| Repurchase of treasury stock | (250,029) | (12) |
| Disposition of treasury stock | 209 | 3 |
| Retirement of treasury stock | 250,000 | |
| Total changes during the period | 179 | (9) |
| Balance at the end of the period | (37) | (46) |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | For the fiscal year ended March 31, 2011 | For the fiscal year ended March 31, 2012 |
|--|--|--|
| Total shareholders' equity | | |
| Balance at the beginning of the period | 8,695,044 | 8,601,276 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | 1,787 | 2,021 |
| Dividends from retained earnings | (190,732) | (187,771) |
| Net income | 344,931 | 238,437 |
| Repurchase of treasury stock | (250,029) | (12) |
| Disposition of treasury stock | 275 | 2 |
| Retirement of treasury stock | | |
| Total changes during the period | (93,768) | 52,677 |
| Balance at the end of the period | 8,601,276 | 8,653,954 |
| Valuation and translation adjustments | | |
| Net unrealized gains (losses) on other securities | | |
| Balance at the beginning of the period | 10,254 | 4,257 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | (5,997) | (4,257) |
| Total changes during the period | (5,997) | (4,257) |
| Balance at the end of the period | 4,257 | |
| Net deferred gains (losses) on hedging instruments | | |
| Balance at the beginning of the period | | |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | | 5,935 |
| Total changes during the period | | 5,935 |
| Balance at the end of the period | | 5,935 |
| Subscription rights to shares | | |
| Balance at the beginning of the period | 6,450 | 7,188 |
| Changes during the period | | |
| Net changes of items other than shareholders' equity | 737 | 745 |
| Total changes during the period | 737 | 745 |
| Balance at the end of the period | 7,188 | 7,933 |
| Total net assets | | |
| Balance at the beginning of the period | 8,711,750 | 8,612,722 |
| Changes during the period | | |
| Issuance of new shares-exercise of subscription rights to shares | 1,787 | 2,021 |
| Dividends from retained earnings | (190,732) | (187,771) |
| Net income | 344,931 | 238,437 |
| Repurchase of treasury stock | (250,029) | (12) |
| Disposition of treasury stock | 275 | 2 |
| Retirement of treasury stock | | |

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| | | |
|--|-----------|-----------|
| Net changes of items other than shareholders' equity | (5,260) | 2,423 |
| Total changes during the period | (99,028) | 55,100 |
| Balance at the end of the period | 8,612,722 | 8,667,823 |

Notes on Going-Concern Assumption

Not applicable

6. Other

(1) Changes of Directors and Corporate Auditors

Please refer to Changes of Directors posted on May 15, 2012 with regard to the changes of directors.

Selected Financial Information
under Japanese GAAP
For the fiscal year Ended March 31, 2012

Mitsubishi UFJ Financial Group, Inc.

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

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

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

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

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

1. Financial Results**MUFG Consolidated**

| | (in millions of yen) | | |
|---|---------------------------|-----------------------|-------------------------|
| | For the fiscal year ended | | Increase |
| | March 31, 2012 (A) | March 31, 2011 (B) | (Decrease) (A) - (B) |
| Gross profits | 3,502,047 | 3,522,544 | (20,497) |
| Gross profits before credit costs for trust accounts | 3,502,047 | 3,522,544 | (20,497) |
| Net interest income | 1,840,593 | 2,020,004 | (179,410) |
| Trust fees | 96,958 | 100,437 | (3,478) |
| Credit costs for trust accounts (1) | | (0) | 0 |
| Net fees and commissions | 964,202 | 979,458 | (15,256) |
| Net trading profits | 225,588 | 103,742 | 121,845 |
| Net other business profits | 374,703 | 318,901 | 55,802 |
| Net gains (losses) on debt securities | 270,388 | 221,364 | 49,023 |
| General and administrative expenses | 1,994,594 | 2,020,898 | (26,303) |
| Amortization of goodwill | 29,371 | 31,085 | (1,714) |
| Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 1,536,823 | 1,532,731 | 4,091 |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 1,507,452 | 1,501,646 | 5,805 |
| Provision for general allowance for credit losses (2) | 20,770 | (87,625) | 108,395 |
| Net business profits* | 1,528,222 | 1,414,021 | 114,201 |
| Net non-recurring gains (losses) | (56,231) | (767,588) | 711,357 |
| Credit costs (3) | (278,275) | (336,673) | 58,398 |
| Losses on loan write-offs | (183,189) | (261,233) | 78,043 |
| Provision for specific allowance for credit losses | (95,256) | (75,197) | (20,058) |
| Other credit costs | 170 | (243) | 413 |
| Reversal of allowance for credit losses (4) | | | |
| Reversal of reserve for contingent losses included in credit costs (5) | 3,287 | | 3,287 |
| Gains on loans written-off (6) | 60,750 | | 60,750 |
| Net gains (losses) on equity securities | (88,685) | (57,183) | (31,502) |
| Gains on sales of equity securities | 56,410 | 64,174 | (7,763) |
| Losses on sales of equity securities | (65,844) | (50,435) | (15,409) |
| Losses on write-down of equity securities | (79,251) | (70,922) | (8,329) |
| Profits (losses) from investments in affiliates | 377,515 | 11,371 | 366,144 |
| Other non-recurring gains (losses) | (130,824) | (385,102) | 254,278 |
| Ordinary profits | 1,471,991 | 646,432 | 825,558 |
| Net extraordinary gains (losses) | (23,867) | (6,870) | (16,996) |
| Gains on loans written-off (7) | | 63,786 | (63,786) |
| Reversal of allowance for credit losses (8) | | | |
| Reversal of reserve for contingent losses included in credit costs (9) | | 6,365 | (6,365) |
| Net gains (losses) on disposition of fixed assets | (211) | (22,846) | 22,635 |
| Losses on impairment of fixed assets | (22,114) | (9,812) | (12,301) |
| Gains on sales of equity securities of affiliates | 20,032 | | 20,032 |
| Business structure improvement expenses | (20,512) | (11,914) | (8,598) |
| Income before income taxes and others | 1,448,124 | 639,561 | 808,562 |
| Income taxes-current | 239,236 | 126,036 | 113,200 |
| Income taxes-deferred | 137,258 | 49,460 | 87,798 |

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| | | | |
|----------------------------------|------------------|-----------|---------|
| Total taxes | 376,494 | 175,496 | 200,998 |
| Income before minority interests | 1,071,629 | 464,065 | 607,563 |
| Minority interests | 90,297 | (119,013) | 209,311 |
| Net income | 981,331 | 583,079 | 398,251 |

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)+(4)+(5)+(6)+(7)+(8)+(9) | (193,466) | (354,146) | 160,679 |
| Number of consolidated subsidiaries | 224 | 231 | (7) |
| Number of affiliated companies accounted for under the equity method | 59 | 66 | (7) |

BTMU and MUTB Combined

| | (in millions of yen) | | |
|---|--|-----------------------|-------------------------------------|
| | For the fiscal year ended March 31, 2012 (A) | March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Gross profits | 2,362,083 | 2,337,500 | 24,582 |
| Gross profits before credit costs for trust accounts | 2,362,083 | 2,337,500 | 24,582 |
| Net interest income | 1,360,027 | 1,411,934 | (51,907) |
| Trust fees | 73,129 | 76,539 | (3,409) |
| Credit costs for trust accounts (1) | | (0) | 0 |
| Net fees and commissions | 470,211 | 455,926 | 14,285 |
| Net trading profits | 122,611 | 106,509 | 16,101 |
| Net other business profits | 336,103 | 286,590 | 49,512 |
| Net gains (losses) on debt securities | 265,139 | 211,898 | 53,241 |
| General and administrative expenses | 1,191,080 | 1,180,513 | 10,567 |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 1,171,002 | 1,156,986 | 14,015 |
| Provision for general allowance for credit losses (2) | (10,385) | (71,512) | 61,126 |
| Net business profits | 1,160,616 | 1,085,474 | 75,142 |
| Net non-recurring gains (losses) | (307,189) | (322,788) | 15,598 |
| Credit costs (3) | (161,377) | (144,207) | (17,170) |
| Losses on loan write-offs | (77,146) | (108,386) | 31,239 |
| Provision for specific allowance for credit losses | (82,800) | (36,138) | (46,662) |
| Other credit costs | (1,431) | 317 | (1,748) |
| Reversal of allowance for credit losses (4) | | | |
| Reversal of reserve for contingent losses included in credit costs (5) | | | |
| Gains on loans written-off (6) | 37,234 | | 37,234 |
| Net gains (losses) on equity securities | (108,417) | (131,430) | 23,012 |
| Gains on sales of equity securities | 42,737 | 55,295 | (12,558) |
| Losses on sales of equity securities | (66,333) | (53,585) | (12,747) |
| Losses on write-down of equity securities | (84,821) | (133,139) | 48,318 |
| Other non-recurring gains (losses) | (74,628) | (47,151) | (27,477) |
| Ordinary profits | 853,426 | 762,685 | 90,741 |
| Net extraordinary gains (losses) | (326) | 13,711 | (14,037) |
| Gains on loans written-off (7) | | 37,685 | (37,685) |
| Reversal of allowance for credit losses (8) | | | |
| Reversal of reserve for contingent losses included in credit costs (9) | | 3,827 | (3,827) |
| Net gains (losses) on disposition of fixed assets | 602 | (5,192) | 5,794 |
| Losses on impairment of fixed assets | (9,839) | (5,893) | (3,946) |
| Income before income taxes | 853,100 | 776,397 | 76,703 |
| Income taxes-current | 187,650 | 66,011 | 121,639 |
| Income taxes-deferred | 120,547 | (4,368) | 124,915 |
| Total taxes | 308,198 | 61,643 | 246,555 |
| Net income | 544,902 | 714,754 | (169,851) |
| (Reference) | | | |
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6)+(7)+(8)+(9) | (134,529) | (174,207) | 39,677 |

BTMU Consolidated

| | (in millions of yen) | | |
|--|---------------------------|-----------------------|-------------------------|
| | For the fiscal year ended | | Increase |
| | March 31, 2012 (A) | March 31, 2011 (B) | (Decrease) (A) - (B) |
| Gross profits | 2,504,366 | 2,489,182 | 15,183 |
| Net interest income | 1,496,541 | 1,545,783 | (49,241) |
| Trust fees | 10,296 | 10,863 | (566) |
| Net fees and commissions | 516,662 | 511,464 | 5,198 |
| Net trading profits | 126,762 | 114,203 | 12,559 |
| Net other business profits | 354,102 | 306,867 | 47,234 |
| Net gains (losses) on debt securities | 256,587 | 214,597 | 41,989 |
| General and administrative expenses | 1,294,952 | 1,285,592 | 9,360 |
| Amortization of goodwill | 14,344 | 16,367 | (2,023) |
| Net business profits before provision for general allowance for credit losses and amortization of goodwill | 1,223,758 | 1,219,957 | 3,800 |
| Net business profits before provision for general allowance for credit losses | 1,209,413 | 1,203,590 | 5,823 |
| Provision for general allowance for credit losses (1) | 3,213 | (94,713) | 97,927 |
| Net business profits* | 1,212,627 | 1,108,876 | 103,751 |
| Net non-recurring gains (losses) | (280,917) | (259,109) | (21,808) |
| Credit costs (2) | (183,333) | (178,218) | (5,114) |
| Losses on loan write-offs | (106,060) | (143,960) | 37,900 |
| Provision for specific allowance for credit losses | (77,360) | (33,892) | (43,467) |
| Other credit costs | 87 | (365) | 452 |
| Reversal of allowance for credit losses (3) | | | |
| Reversal of reserve for contingent losses included in credit costs (4) | 4,763 | | 4,763 |
| Gains on loans written-off (5) | 44,892 | | 44,892 |
| Net gains (losses) on equity securities | (93,950) | (48,056) | (45,893) |
| Gains on sales of equity securities | 35,234 | 52,885 | (17,651) |
| Losses on sales of equity securities | (61,832) | (46,445) | (15,387) |
| Losses on write-down of equity securities | (67,352) | (54,496) | (12,855) |
| Profits (losses) from investments in affiliates | 6,312 | (3,615) | 9,927 |
| Other non-recurring gains (losses) | (59,602) | (29,218) | (30,384) |
| Ordinary profits | 931,709 | 849,766 | 81,943 |
| Net extraordinary gains (losses) | (13,650) | 11,239 | (24,890) |
| Gains on loans written-off (6) | | 49,593 | (49,593) |
| Reversal of allowance for credit losses (7) | | | |
| Reversal of reserve for contingent losses included in credit costs (8) | | 5,219 | (5,219) |
| Net gains (losses) on disposition of fixed assets | (2,978) | (2,582) | (396) |
| Losses on impairment of fixed assets | (18,211) | (5,439) | (12,771) |
| Gains on sales of equity securities of affiliates | 7,713 | | 7,713 |
| Income before income taxes and others | 918,059 | 861,006 | 57,053 |
| Income taxes-current | 191,214 | 99,345 | 91,869 |
| Income taxes-deferred | 124,462 | (21,463) | 145,925 |
| Total taxes | 315,677 | 77,882 | 237,794 |
| Income before minority interests | 602,382 | 783,124 | (180,741) |
| Minority interests | 58,058 | 63,328 | (5,270) |
| Net income | 544,324 | 719,795 | (175,471) |

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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)+(3)+(4)+(5)+(6)+(7)+(8) | (130,463) | (218,119) | 87,656 |
| Number of consolidated subsidiaries | 133 | 135 | (2) |
| Number of affiliated companies accounted for under the equity method | 53 | 48 | 5 |

BTMU Non-consolidated

| | (in millions of yen) | | |
|--|---------------------------|-----------------------|-------------------------|
| | For the fiscal year ended | | Increase |
| | March 31, 2012 (A) | March 31, 2011 (B) | (Decrease) (A) - (B) |
| Gross profits | 2,030,988 | 2,000,854 | 30,134 |
| Domestic gross profits | 1,225,953 | 1,264,543 | (38,590) |
| Net interest income | 865,373 | 913,831 | (48,457) |
| Net fees and commissions | 236,110 | 234,376 | 1,733 |
| Net trading profits | 7,048 | 1,218 | 5,829 |
| Net other business profits | 117,420 | 115,116 | 2,304 |
| Net gains (losses) on debt securities | 122,453 | 112,542 | 9,911 |
| Non-domestic gross profits | 805,034 | 736,310 | 68,724 |
| Net interest income | 338,482 | 333,864 | 4,617 |
| Net fees and commissions | 153,218 | 139,922 | 13,296 |
| Net trading profits | 97,509 | 98,079 | (569) |
| Net other business profits | 215,824 | 164,444 | 51,380 |
| Net gains (losses) on debt securities | 130,151 | 93,916 | 36,235 |
| General and administrative expenses | 1,008,138 | 994,329 | 13,808 |
| Personnel expenses | 372,723 | 368,603 | 4,120 |
| Non-personnel expenses | 582,930 | 573,620 | 9,310 |
| Amortization of goodwill | 108 | | 108 |
| Taxes | 52,484 | 52,106 | 378 |
| Net business profits before provision for general allowance for credit losses and amortization of goodwill | 1,022,958 | 1,006,524 | 16,434 |
| Net business profits before provision for general allowance for credit losses | 1,022,849 | 1,006,524 | 16,325 |
| Provision for general allowance for credit losses (1) | (7,032) | (70,316) | 63,283 |
| Net business profits | 1,015,817 | 936,208 | 79,608 |
| Net non-recurring gains (losses) | (272,494) | (278,208) | 5,714 |
| Credit costs (2) | (152,611) | (136,090) | (16,520) |
| Losses on loan write-offs | (76,482) | (105,714) | 29,231 |
| Provision for specific allowance for credit losses | (75,174) | (30,022) | (45,151) |
| Other credit costs | (954) | (353) | (601) |
| Reversal of allowance for credit losses (3) | | | |
| Reversal of reserve for contingent losses included in credit costs (4) | | | |
| Gains on loans written-off (5) | 34,329 | | 34,329 |
| Net gains (losses) on equity securities | (93,806) | (106,782) | 12,975 |
| Gains on sales of equity securities | 31,599 | 48,537 | (16,937) |
| Losses on sales of equity securities | (59,601) | (44,028) | (15,572) |
| Losses on write-down of equity securities | (65,805) | (111,291) | 45,485 |
| Other non-recurring gains (losses) | (60,406) | (35,335) | (25,070) |
| Ordinary profits | 743,322 | 657,999 | 85,322 |
| Net extraordinary gains (losses) | (3,769) | 16,411 | (20,181) |
| Gains on loans written-off (6) | | 36,414 | (36,414) |
| Reversal of allowance for credit losses (7) | | | |
| Reversal of reserve for contingent losses included in credit costs (8) | | 3,827 | (3,827) |
| Net gains (losses) on disposition of fixed assets | (4,098) | (3,111) | (987) |
| Losses on impairment of fixed assets | (8,582) | (5,439) | (3,143) |
| Gains on sales of equity securities of affiliates | 7,713 | | 7,713 |
| Income before income taxes | 739,552 | 674,411 | 65,141 |

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| | | | |
|--|------------------|-----------|-----------|
| Income taxes-current | 154,860 | 64,154 | 90,706 |
| Income taxes-deferred | 115,649 | (29,006) | 144,656 |
| Total taxes | 270,510 | 35,148 | 235,362 |
| Net income | 469,042 | 639,263 | (170,221) |
| (Reference) | | | |
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6)+(7)+(8) | (125,313) | (166,165) | 40,851 |

MUTB Consolidated

| | (in millions of yen) | | |
|---|---------------------------|-----------------------|-------------------------|
| | For the fiscal year ended | | Increase |
| | March 31, 2012 (A) | March 31, 2011 (B) | (Decrease) (A) - (B) |
| Gross profits | 399,030 | 384,052 | 14,978 |
| Gross profits before credit costs for trust accounts | 399,030 | 384,052 | 14,978 |
| Trust fees | 86,997 | 89,848 | (2,850) |
| Trust fees before credit costs for trust accounts | 86,997 | 89,848 | (2,850) |
| Loan trusts and money trusts fees (Jointly operated designated money trusts before credit costs for trust accounts) | 6,833 | 6,758 | 75 |
| Other trust fees | 80,164 | 83,089 | (2,925) |
| Credit costs for trust accounts (1) | | (0) | 0 |
| Net interest income | 154,264 | 163,066 | (8,802) |
| Net fees and commissions | 133,771 | 113,298 | 20,473 |
| Net trading profits | 20,838 | 10,175 | 10,663 |
| Net other business profits | 3,158 | 7,663 | (4,505) |
| Net gains (losses) on debt securities | 12,449 | 5,595 | 6,854 |
| General and administrative expenses | 235,120 | 227,338 | 7,782 |
| Amortization of goodwill | 216 | 11 | 205 |
| Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 164,125 | 156,724 | 7,401 |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 163,909 | 156,713 | 7,195 |
| Provision for general allowance for credit losses (2) | (3,314) | (1,188) | (2,126) |
| Net business profits* | 160,594 | 155,525 | 5,069 |
| Net non-recurring gains (losses) | (33,321) | (43,339) | 10,017 |
| Credit costs (3) | (9,137) | (8,542) | (594) |
| Losses on loan write-offs | (929) | (2,972) | 2,043 |
| Provision for specific allowance for credit losses | (7,634) | (6,215) | (1,419) |
| Other credit costs | (573) | 644 | (1,218) |
| Reversal of allowance for credit losses (4) | | | |
| Reversal of reserve for contingent losses included in credit costs (5) | | | |
| Gains on loans written-off (6) | 2,747 | | 2,747 |
| Net gains (losses) on equity securities | (14,671) | (24,431) | 9,759 |
| Gains on sales of equity securities | 10,758 | 6,761 | 3,997 |
| Losses on sales of equity securities | (6,798) | (9,560) | 2,762 |
| Losses on write-down of equity securities | (18,631) | (21,632) | 3,000 |
| Profits (losses) from investments in affiliates | 4,148 | 3,339 | 809 |
| Other non-recurring gains (losses) | (16,409) | (13,704) | (2,704) |
| Ordinary profits | 127,273 | 112,185 | 15,087 |
| Net extraordinary gains (losses) | 5,591 | (2,973) | 8,565 |
| Gains on loans written-off (7) | | 1,145 | (1,145) |
| Reversal of allowance for credit losses (8) | | | |
| Reversal of reserve for contingent losses included in credit costs (9) | | | |
| Net gains (losses) on disposition of fixed assets | 4,616 | (2,132) | 6,748 |
| Losses on impairment of fixed assets | (1,312) | (461) | (850) |
| Income before income taxes and others | 132,864 | 109,211 | 23,652 |
| Income taxes-current | 39,460 | 3,782 | 35,678 |
| Income taxes-deferred | 5,623 | 24,546 | (18,922) |

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| | | | |
|----------------------------------|---------------|--------|--------|
| Total taxes | 45,084 | 28,329 | 16,755 |
| Income before minority interests | 87,779 | 80,882 | 6,896 |
| Minority interests | 7,290 | 4,655 | 2,635 |
| Net income | 80,488 | 76,227 | 4,260 |

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)+(4)+(5)+(6)+(7)+(8)+(9) | (9,704) | (8,585) | (1,119) |
|--|----------------|---------|---------|

| | | | |
|--|-----------|----|---|
| Number of consolidated subsidiaries | 29 | 25 | 4 |
| Number of affiliated companies accounted for under the equity method | 12 | 12 | |

MUTB Non-consolidated

| | (in millions of yen) | | |
|---|---------------------------|-----------------------|-------------------------|
| | For the fiscal year ended | | Increase |
| | March 31, 2012 (A) | March 31, 2011 (B) | (Decrease) (A) - (B) |
| Gross profits | 331,094 | 336,646 | (5,551) |
| Gross profits before credit costs for trust accounts | 331,094 | 336,646 | (5,551) |
| Domestic gross profits | 243,976 | 259,843 | (15,867) |
| Trust fees | 73,129 | 76,539 | (3,409) |
| Trust fees before credit costs for trust accounts | 73,129 | 76,539 | (3,409) |
| Loan trusts and money trusts fees (Jointly operated designated money trusts before credit costs for trust accounts) | 6,833 | 6,758 | 75 |
| Other trust fees | 66,295 | 69,780 | (3,484) |
| Credit costs for trust accounts (1) | | (0) | 0 |
| Net interest income | 101,263 | 99,972 | 1,290 |
| Net fees and commissions | 82,288 | 82,311 | (23) |
| Net trading profits | 21,098 | 14,071 | 7,027 |
| Net other business profits | (33,803) | (13,051) | (20,751) |
| Net gains (losses) on debt securities | (26,652) | (13,740) | (12,912) |
| Non-domestic gross profits | 87,118 | 76,802 | 10,315 |
| Net interest income | 54,907 | 64,265 | (9,358) |
| Net fees and commissions | (1,405) | (684) | (720) |
| Net trading profits | (3,045) | (6,860) | 3,814 |
| Net other business profits | 36,661 | 20,081 | 16,580 |
| Net gains (losses) on debt securities | 39,187 | 19,180 | 20,006 |
| General and administrative expenses | 182,941 | 186,183 | (3,241) |
| Personnel expenses | 68,448 | 66,559 | 1,888 |
| Non-personnel expenses | 106,422 | 111,299 | (4,876) |
| Taxes | 8,070 | 8,324 | (254) |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 148,152 | 150,462 | (2,309) |
| Provision for general allowance for credit losses (2) | (3,352) | (1,196) | (2,156) |
| Net business profits | 144,799 | 149,266 | (4,466) |
| Net non-recurring gains (losses) | (34,695) | (44,580) | 9,884 |
| Credit costs (3) | (8,766) | (8,116) | (650) |
| Losses on loan write-offs | (664) | (2,671) | 2,007 |
| Provision for specific allowance for credit losses | (7,626) | (6,115) | (1,510) |
| Other credit costs | (476) | 670 | (1,147) |
| Reversal of allowance for credit losses (4) | | | |
| Reversal of reserve for contingent losses included in credit costs (5) | | | |
| Gains on loans written-off (6) | 2,904 | | 2,904 |
| Net gains (losses) on equity securities | (14,610) | (24,648) | 10,037 |
| Gains on sales of equity securities | 11,137 | 6,758 | 4,379 |
| Losses on sales of equity securities | (6,732) | (9,557) | 2,825 |
| Losses on write-down of equity securities | (19,015) | (21,848) | 2,832 |
| Other non-recurring gains (losses) | (14,222) | (11,815) | (2,406) |
| Ordinary profits | 110,104 | 104,685 | 5,418 |
| Net extraordinary gains (losses) | 3,443 | (2,700) | 6,144 |
| Gains on loans written-off (7) | | 1,271 | (1,271) |
| Reversal of allowance for credit losses (8) | | | |

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Reversal of reserve for contingent losses included in credit costs (9)

| | | | |
|---|----------------|---------|----------|
| Net gains (losses) on disposition of fixed assets | 4,700 | (2,080) | 6,781 |
| Losses on impairment of fixed assets | (1,256) | (454) | (802) |
| Income before income taxes | 113,547 | 101,985 | 11,562 |
| Income taxes-current | 32,789 | 1,856 | 30,933 |
| Income taxes-deferred | 4,897 | 24,637 | (19,740) |
| Total taxes | 37,687 | 26,494 | 11,192 |
| Net income | 75,860 | 75,490 | 369 |

(Reference)

| | | | |
|--|----------------|---------|---------|
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6)+(7)+(8)+(9) | (9,215) | (8,041) | (1,173) |
|--|----------------|---------|---------|

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

| | (percentage per annum) | | |
|--|---|-------------------------------------|---|
| | For the fiscal year ended March 31, 2012 (A) | Increase (Decrease) (A) - (B) | For the fiscal year ended March 31, 2011 (B) |
| (Domestic business segment) | | | |
| Total average interest rate on interest-earning assets (a) | 0.91 | (0.10) | 1.02 |
| Average interest rate on loans and bills discounted (b) | 1.39 | (0.07) | 1.47 |
| Average interest rate on securities | 0.54 | (0.03) | 0.58 |
| Total average interest rate on interest-bearing liabilities (c) <including general and administrative expenses> | 0.81 | (0.05) | 0.86 |
| Average interest rate on deposits and NCD (d) | 0.05 | (0.03) | 0.09 |
| Average interest rate on other liabilities | 0.28 | (0.14) | 0.43 |
| Overall interest rate spread (a)-(c) | 0.10 | (0.04) | 0.15 |
| Interest rate spread (b)-(d) | 1.33 | (0.04) | 1.38 |

MUTB Non-consolidated

| | (percentage per annum) | | |
|---|--|-------------------------------------|--|
| | For the fiscal year ended March 31, 2012 (A) | Increase (Decrease) (A) - (B) | For the fiscal year ended March 31, 2011 (B) |
| (Domestic business segment) | | | |
| Total average interest rate on interest-earning assets (a) | 0.82 | (0.09) | 0.92 |
| Average interest rate on loans and bills discounted (b) | 1.00 | (0.10) | 1.11 |
| Average interest rate on securities | 0.71 | (0.08) | 0.79 |
| Total average interest rate on interest-bearing liabilities (c) | 0.25 | (0.07) | 0.33 |
| Average interest rate on deposits and NCD (d) | 0.23 | (0.08) | 0.31 |
| Overall interest rate spread (a)-(c) | 0.57 | (0.02) | 0.59 |
| Interest rate spread (b)-(d) | 0.77 | (0.02) | 0.79 |

BTMU and MUTB combined

| | (percentage per annum) | | |
|---|--|-------------------------------------|--|
| | For the fiscal year ended March 31, 2012 (A) | Increase (Decrease) (A) - (B) | For the fiscal year ended March 31, 2011 (B) |
| (Domestic business segment) | | | |
| Average interest rate on loans and bills discounted (a) | 1.33 | (0.08) | 1.42 |

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| | | | |
|---|-------------|--------|------|
| Average interest rate on deposits and NCD (b) | 0.08 | (0.03) | 0.11 |
| Interest rate spread (a)-(b) | 1.25 | (0.04) | 1.30 |

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

| | (in billions of yen) | | | |
|-----------------------------|----------------------|----------------------|-----------------|-----------------|
| | within 1 year | As of March 31, 2012 | | Total |
| | | 1 year to 5 years | over 5 years | |
| Receive-fix/pay-floater | 1,788.4 | 2,610.2 | 1,605.5 | 6,004.2 |
| Receive-floater/pay-fix | 379.4 | 4,091.1 | 1,294.5 | 5,765.1 |
| Receive-floater/pay-floater | | 20.0 | | 20.0 |
| Receive-fix/pay-fix | | 57.7 | 42.9 | 100.7 |
| Total | 2,167.9 | 6,779.1 | 2,943.0 | 11,890.0 |

BTMU Consolidated

| | (in billions of yen) | | | |
|-----------------------------|----------------------|----------------------|-----------------|----------------|
| | within 1 year | As of March 31, 2012 | | Total |
| | | 1 year to 5 years | over 5 years | |
| Receive-fix/pay-floater | 862.7 | 1,632.6 | 1,546.0 | 4,041.4 |
| Receive-floater/pay-fix | 249.0 | 2,935.3 | 294.9 | 3,479.3 |
| Receive-floater/pay-floater | | 20.0 | | 20.0 |
| Receive-fix/pay-fix | | | | |
| Total | 1,111.8 | 4,587.9 | 1,840.9 | 7,540.7 |

MUTB Consolidated

| | (in billions of yen) | | | |
|-----------------------------|----------------------|----------------------|----------------|----------------|
| | within 1 year | As of March 31, 2012 | | Total |
| | | 1 year to 5 years | over 5 years | |
| Receive-fix/pay-floater | 918.8 | 996.3 | 59.5 | 1,974.6 |
| Receive-floater/pay-fix | 139.8 | 1,102.6 | 1,025.5 | 2,268.0 |
| Receive-floater/pay-floater | | | | |
| Receive-fix/pay-fix | | | | |
| Total | 1,058.6 | 2,098.9 | 1,085.0 | 4,242.6 |

4. Securities

MUFG Consolidated

The tables include negotiable certificates of deposit in Cash and due from banks, beneficiary rights to the trust in Monetary claims bought and others in addition to Securities.

Fair Value Information on Securities

| | (in millions of yen) | | | | | | | |
|--|---|-------------|--------|--------|---|-------------|--------|--------|
| | As of March 31, 2012 | | | | As of March 31, 2011 | | | |
| | Amount on consolidated balance sheet | Differences | Gains | Losses | Amount on consolidated balance sheet | Differences | Gains | Losses |
| Debt securities being held to maturity | 2,607,013 | 30,314 | 48,855 | 18,540 | 3,299,569 | 34,850 | 48,492 | 13,642 |
| Domestic bonds | 615,146 | 4,370 | 4,383 | 12 | 1,144,463 | 9,160 | 9,180 | 19 |
| Government bonds | 556,942 | 4,168 | 4,168 | | 967,312 | 7,579 | 7,579 | |
| Municipal bonds | 3,530 | 6 | 6 | | 22,666 | 178 | 178 | |
| Corporate bonds | 54,672 | 196 | 208 | 12 | 154,484 | 1,402 | 1,422 | 19 |
| Other | 1,991,867 | 25,943 | 44,472 | 18,528 | 2,155,106 | 25,689 | 39,312 | 13,623 |
| Foreign bonds | 850,023 | (11,292) | 5,271 | 16,563 | 1,137,457 | (2,525) | 7,168 | 9,693 |
| Other | 1,141,844 | 37,236 | 39,201 | 1,964 | 1,017,648 | 28,214 | 32,144 | 3,929 |

| | (in millions of yen) | | | | | | | |
|----------------------------|--|-------------|-----------|---------|--|-------------|-----------|---------|
| | As of March 31, 2012 | | | | As of March 31, 2011 | | | |
| | Amount on consolidated balance sheet | Differences | Gains | Losses | Amount on consolidated balance sheet | Differences | Gains | Losses |
| Other securities | 74,831,720 | 832,059 | 1,260,004 | 427,945 | 67,198,517 | 327,632 | 1,124,505 | 796,872 |
| Domestic equity securities | 3,333,887 | 321,739 | 661,036 | 339,297 | 3,566,358 | 281,297 | 713,520 | 432,223 |
| Domestic bonds | 51,566,808 | 217,511 | 230,777 | 13,265 | 48,098,475 | 70,829 | 181,345 | 110,515 |
| Government bonds | 48,005,803 | 155,174 | 158,048 | 2,874 | 43,974,575 | 23,936 | 118,538 | 94,602 |
| Municipal bonds | 180,778 | 7,750 | 7,750 | | 200,279 | 6,569 | 6,578 | 9 |
| Corporate bonds | 3,380,226 | 54,586 | 64,977 | 10,391 | 3,923,620 | 40,323 | 56,228 | 15,904 |
| Other | 19,931,025 | 292,808 | 368,190 | 75,381 | 15,533,683 | (24,494) | 229,639 | 254,133 |
| Foreign equity securities | 170,324 | 50,249 | 51,560 | 1,311 | 282,233 | 83,659 | 83,771 | 111 |
| Foreign bonds | 17,921,947 | 260,668 | 279,026 | 18,358 | 13,637,510 | (46,807) | 95,651 | 142,459 |
| Other | 1,838,753 | (18,109) | 37,603 | 55,712 | 1,613,939 | (61,346) | 50,216 | 111,562 |

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

| | (in millions of yen) | | | | | | | |
|------------------|----------------------|----------------------|------------------------|------------------|----------------------|----------------------|------------------------|------------------|
| | As of March 31, 2012 | | | | As of March 31, 2011 | | | |
| | within 1 year | 1 year to 5 years | 5 years to 10 years | over 10 years | within 1 year | 1 year to 5 years | 5 years to 10 years | over 10 years |
| Domestic bonds | 15,006,612 | 29,286,976 | 5,407,746 | 2,480,938 | 12,952,502 | 29,418,611 | 4,625,567 | 2,246,396 |
| Government bonds | 14,514,169 | 27,532,281 | 4,836,501 | 1,679,794 | 12,380,303 | 27,112,686 | 3,962,098 | 1,486,799 |
| Municipal bonds | 7,913 | 67,796 | 108,154 | 443 | 46,876 | 66,109 | 109,506 | 453 |
| Corporate bonds | 484,529 | 1,686,898 | 463,090 | 800,700 | 525,322 | 2,239,815 | 553,962 | 759,142 |

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| | | | | | | | | |
|---------------|-------------------|-------------------|------------------|------------------|------------|------------|-----------|-----------|
| Other | 2,015,953 | 9,096,714 | 4,106,719 | 5,345,322 | 2,196,338 | 7,306,116 | 3,073,406 | 4,174,673 |
| Foreign bonds | 1,842,489 | 8,761,238 | 3,273,306 | 4,875,198 | 1,981,987 | 6,925,274 | 2,322,864 | 3,520,067 |
| Other | 173,463 | 335,476 | 833,412 | 470,124 | 214,350 | 380,841 | 750,542 | 654,606 |
| Total | 17,022,565 | 38,383,690 | 9,514,465 | 7,826,261 | 15,148,840 | 36,724,727 | 7,698,974 | 6,421,070 |

BTMU Non-consolidated

The tables include negotiable certificates of deposit in Cash and due from banks, beneficiary rights to the trust in Monetary claims bought and others in addition to Securities.

Fair Value Information on Securities

| | As of March 31, 2012 | | | | As of March 31, 2011 | | | |
|--|-------------------------|-------------|--------|--------|-------------------------|-------------|--------|--------|
| | Amount on balance sheet | Differences | Gains | Losses | Amount on balance sheet | Differences | Gains | Losses |
| Debt securities being held to maturity | 1,290,873 | 26,526 | 28,491 | 1,964 | 1,159,945 | 11,873 | 15,712 | 3,839 |
| Stocks of subsidiaries and affiliates | 98,313 | (10,198) | 5,741 | 15,940 | 98,316 | (6,376) | 13,158 | 19,534 |

| | As of March 31, 2012 | | | | As of March 31, 2011 | | | |
|----------------------------|-------------------------|-------------|---------|---------|-------------------------|-------------|---------|---------|
| | Amount on balance sheet | Differences | Gains | Losses | Amount on balance sheet | Differences | Gains | Losses |
| Other securities | 61,072,230 | 480,969 | 903,881 | 422,911 | 56,018,656 | 169,866 | 851,151 | 681,285 |
| Domestic equity securities | 2,647,024 | 107,422 | 489,872 | 382,450 | 2,803,845 | 74,213 | 522,197 | 447,983 |
| Domestic bonds | 45,565,304 | 177,582 | 189,846 | 12,264 | 43,573,087 | 59,556 | 163,683 | 104,127 |
| Other | 12,859,902 | 195,965 | 224,162 | 28,197 | 9,641,722 | 36,096 | 165,270 | 129,174 |
| Foreign equity securities | 161,308 | 49,207 | 49,218 | 10 | 171,910 | 73,896 | 73,897 | 1 |
| Foreign bonds | 11,250,102 | 136,806 | 144,639 | 7,832 | 8,362,087 | (28,661) | 49,751 | 78,412 |
| Other | 1,448,490 | 9,950 | 30,304 | 20,354 | 1,107,724 | (9,138) | 41,621 | 50,760 |

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

| | As of March 31, 2012 | | | | As of March 31, 2011 | | | |
|------------------|----------------------|-------------------|---------------------|---------------|----------------------|-------------------|---------------------|---------------|
| | within 1 year | 1 year to 5 years | 5 years to 10 years | over 10 years | within 1 year | 1 year to 5 years | 5 years to 10 years | over 10 years |
| Domestic bonds | 14,594,582 | 24,364,248 | 4,444,642 | 2,411,878 | 11,216,158 | 26,730,134 | 3,698,373 | 2,178,534 |
| Government bonds | 14,250,338 | 22,826,908 | 3,967,327 | 1,626,773 | 10,821,167 | 24,787,087 | 3,092,864 | 1,433,249 |
| Municipal bonds | 4,383 | 67,796 | 107,925 | 397 | 27,174 | 62,580 | 108,945 | 406 |
| Corporate bonds | 339,860 | 1,469,543 | 369,389 | 784,708 | 367,816 | 1,880,466 | 496,562 | 744,877 |
| Other | 1,092,993 | 5,354,112 | 2,916,153 | 3,399,755 | 1,447,427 | 3,777,273 | 2,095,348 | 2,649,024 |
| Foreign bonds | 929,659 | 5,150,461 | 2,215,231 | 2,934,997 | 1,236,734 | 3,573,537 | 1,520,965 | 2,006,151 |
| Other | 163,333 | 203,651 | 700,921 | 464,758 | 210,692 | 203,735 | 574,382 | 642,872 |
| Total | 15,687,575 | 29,718,361 | 7,360,795 | 5,811,634 | 12,663,585 | 30,507,408 | 5,793,721 | 4,827,558 |

MUTB Non-consolidated

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

Fair Value Information on Securities

| | As of March 31, 2012 | | | | As of March 31, 2011 | | | |
|--|----------------------------|-------------|--------|--------|----------------------------|-------------|--------|--------|
| | Amount on balance sheet | Differences | Gains | Losses | Amount on balance sheet | Differences | Gains | Losses |
| Debt securities being held to maturity | 1,020,692 | 6,699 | 6,870 | 171 | 1,806,668 | 9,513 | 11,990 | 2,476 |
| Stocks of subsidiaries and affiliates | 49,470 | 26,561 | 26,721 | 159 | 40,375 | 16,005 | 16,005 | |

| | As of March 31, 2012 | | | | As of March 31, 2011 | | | |
|----------------------------|-------------------------------|-------------|---------|---------|-------------------------------|-------------|---------|---------|
| | Amount on balance sheet | Differences | Gains | Losses | Amount on balance sheet | Differences | Gains | Losses |
| Other securities | 11,452,187 | 219,904 | 322,684 | 102,780 | 8,727,335 | 10,599 | 205,871 | 195,271 |
| Domestic equity securities | 700,397 | 105,554 | 168,078 | 62,524 | 716,005 | 75,226 | 155,178 | 79,952 |
| Domestic bonds | 5,734,215 | 37,511 | 38,615 | 1,104 | 4,139,545 | 10,646 | 17,061 | 6,414 |
| Other | 5,017,574 | 76,838 | 115,989 | 39,151 | 3,871,784 | (75,273) | 33,631 | 108,904 |
| Foreign equity securities | 6,037 | (354) | 71 | 426 | 781 | 223 | 223 | |
| Foreign bonds | 4,692,092 | 106,327 | 110,414 | 4,087 | 3,434,485 | (22,717) | 26,211 | 48,928 |
| Other | 319,444 | (29,134) | 5,503 | 34,637 | 436,518 | (52,779) | 7,196 | 59,976 |

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

| | As of March 31, 2012 | | | | As of March 31, 2011 | | | |
|------------------|----------------------|----------------------|------------------------|------------------|----------------------|----------------------|------------------------|------------------|
| | within 1 year | 1 year to 5 years | 5 years to 10 years | over 10 years | within 1 year | 1 year to 5 years | 5 years to 10 years | over 10 years |
| Domestic bonds | 206,889 | 4,760,216 | 1,054,908 | 69,059 | 1,511,521 | 2,558,120 | 873,470 | 67,862 |
| Government bonds | 76,982 | 4,560,422 | 960,978 | 53,021 | 1,355,202 | 2,230,288 | 815,510 | 53,550 |
| Municipal bonds | 3,530 | | 228 | 46 | 19,702 | 3,528 | 560 | 47 |
| Corporate bonds | 126,376 | 199,794 | 93,701 | 15,992 | 136,616 | 324,304 | 57,399 | 14,264 |
| Other | 510,647 | 3,175,556 | 1,016,334 | 816,659 | 472,091 | 2,847,169 | 784,171 | 532,883 |
| Foreign bonds | 500,238 | 3,097,832 | 957,582 | 800,271 | 468,796 | 2,686,173 | 701,906 | 512,846 |
| Other | 10,408 | 77,723 | 58,751 | 16,387 | 3,294 | 160,995 | 82,264 | 20,036 |
| Total | 717,537 | 7,935,772 | 2,071,242 | 885,718 | 1,983,613 | 5,405,290 | 1,657,641 | 600,745 |

5. ROE**MUFG Consolidated**

| | For the fiscal year ended March 31, 2012 (A) | | Increase (Decrease) (A) - (B) | (%) For the fiscal year ended March 31, 2011 (B) |
|-------|---|--|-------------------------------------|--|
| ROE* | 11.10 | | 4.20 | 6.89 |
| Note: | | | | |

* ROE is computed as follows:

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

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

| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | (in billions of yen) As of March 31, 2011 (B) |
|--|--------------------------------|-------------------------------------|--|
| (1) Risk-adjusted capital ratio | 14.91% | 0.01% | 14.89% |
| Tier 1 ratio | 12.31% | 0.97% | 11.33% |
| (2) Tier 1 capital | 10,522.2 | 568.9 | 9,953.3 |
| (3) Qualified Tier 2 capital | 4,038.7 | 118.2 | 3,920.4 |
| (4) Deductions from total qualifying capital | 1,818.4 | 1,025.5 | 792.9 |
| (5) Net qualifying capital (2)+(3)-(4) | 12,742.5 | (338.3) | 13,080.8 |
| (6) Risk-adjusted assets | 85,456.5 | (2,348.3) | 87,804.9 |
| (7) Required Capital | 6,836.5 | (187.8) | 7,024.3 |

BTMU Consolidated

| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | (in billions of yen) As of March 31, 2011 (B) |
|--|--------------------------------|-------------------------------------|--|
| (1) Risk-adjusted capital ratio | 16.27% | 0.45% | 15.82% |
| Tier 1 ratio | 11.76% | 0.34% | 11.42% |
| (2) Tier 1 capital | 8,473.1 | 189.0 | 8,284.1 |
| (3) Qualified Tier 2 capital | 3,513.9 | 30.4 | 3,483.5 |
| (4) Deductions from total qualifying capital | 271.0 | (26.9) | 297.9 |
| (5) Net qualifying capital (2)+(3)-(4) | 11,716.1 | 246.4 | 11,469.7 |
| (6) Risk-adjusted assets | 71,993.4 | (492.0) | 72,485.5 |
| (7) Required Capital | 5,759.4 | (39.3) | 5,798.8 |

MUTB Consolidated

| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | (in billions of yen) As of March 31, 2011 (B) |
|--|--------------------------------|-------------------------------------|--|
| (1) Risk-adjusted capital ratio | 15.74% | (0.19)% | 15.93% |
| Tier 1 ratio | 12.38% | (0.63)% | 13.02% |
| (2) Tier 1 capital | 1,470.6 | 77.9 | 1,392.7 |
| (3) Qualified Tier 2 capital | 520.7 | 125.5 | 395.2 |
| (4) Deductions from total qualifying capital | 122.2 | 38.5 | 83.7 |
| (5) Net qualifying capital (2)+(3)-(4) | 1,869.1 | 164.9 | 1,704.2 |
| (6) Risk-adjusted assets | 11,871.6 | 1,178.0 | 10,693.5 |
| (7) Required Capital | 949.7 | 94.2 | 855.4 |

BTMU Non-consolidated

(in billions of yen)

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| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
|---------------------------------|--------------------------------|-------------------------------------|--------------------------------|
| (1) Risk-adjusted capital ratio | 17.41% | 0.79% | 16.61% |
| Tier 1 ratio | 12.60% | 0.51% | 12.09% |
| (2) Tier 1 capital | 8,333.9 | 154.8 | 8,179.0 |
| (3) Net qualifying capital | 11,514.3 | 275.8 | 11,238.5 |
| (4) Risk-adjusted assets | 66,126.2 | (1,509.0) | 67,635.3 |
| (5) Required Capital | 5,290.1 | (120.7) | 5,410.8 |

MUTB Non-consolidated

| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | (in billions of yen) As of March 31, 2011 (B) |
|---------------------------------|--------------------------------|-------------------------------------|--|
| (1) Risk-adjusted capital ratio | 15.76% | (0.24)% | 16.01% |
| Tier 1 ratio | 11.71% | (0.93)% | 12.64% |
| (2) Tier 1 capital | 1,410.8 | 63.4 | 1,347.3 |
| (3) Net qualifying capital | 1,899.9 | 193.1 | 1,706.8 |
| (4) Risk-adjusted assets | 12,048.4 | 1,389.0 | 10,659.3 |
| (5) Required Capital | 963.8 | 111.1 | 852.7 |

Note: Risk-adjusted capital ratio of MUFG is computed in accordance with the Notification of the Financial Services Agency No.20, 2006. Risk-adjusted capital ratio of BTMU and MUTB are computed in accordance with the Notification of the Financial Services Agency No.19, 2006. Required Capital is 8% of risk-adjusted assets.

7. Risk-Monitored Loans**MUFG Consolidated**

(1) Risk-Monitored Loans

| | As of | | As of | | (in millions of yen) | |
|--|----------------|----------------------|----------------|----------------------|----------------------|----------------------|
| | March 31, 2012 | % to total loans | March 31, 2011 | % to total loans | Increase | % to total loans |
| | (A) | and bills discounted | (B) | and bills discounted | (A) - (B) | and bills discounted |
| Loans to bankrupt borrowers | 37,839 | 0.04% | 53,116 | 0.06% | (15,277) | (0.02)% |
| Non-accrual delinquent loans | 1,107,470 | 1.31% | 1,022,139 | 1.27% | 85,331 | 0.03% |
| Accruing loans contractually past due 3 months or more | 76,519 | 0.09% | 142,789 | 0.17% | (66,270) | (0.08)% |
| Restructured loans | 642,361 | 0.76% | 574,503 | 0.71% | 67,857 | 0.04% |
| Total risk monitored loans | 1,864,190 | 2.20% | 1,792,549 | 2.24% | 71,641 | (0.03)% |
| Total loans and bills discounted | 84,492,697 | | 79,995,024 | | 4,497,672 | |
| Written-off | 668,234 | | 912,112 | | (243,878) | |

(2) Allowance for Credit Losses

| | As of | | As of | | (in millions of yen) | |
|--|----------------|---------------------------------|----------------|---------------------------------|----------------------|---------------------------------|
| | March 31, 2012 | % to total risk monitored loans | March 31, 2011 | % to total risk monitored loans | Increase | % to total risk monitored loans |
| | (A) | | (B) | | (A) - (B) | |
| Allowance for credit losses | 1,123,773 | 60.28% | 1,143,997 | 63.81% | (20,224) | (3.53)% |
| General allowance for credit losses | 748,128 | | 805,242 | | (57,114) | |
| Specific allowance for credit losses | 375,017 | | 338,028 | | 36,988 | |
| Allowance for credit to specific foreign borrowers | 626 | | 725 | | (98) | |

(3) Classification of Risk-Monitored Loans

Classified by Geographic Area

| | As of | | As of | | (in millions of yen) | |
|--------------------------|----------------|--|----------------|--|----------------------|--|
| | March 31, 2012 | | March 31, 2011 | | Increase | |
| | (A) | | (B) | | (A) - (B) | |
| Domestic | 1,633,285 | | 1,551,505 | | 81,780 | |
| Overseas | 230,905 | | 241,044 | | (10,139) | |
| Asia | 14,443 | | 9,419 | | 5,023 | |
| Indonesia | 883 | | 931 | | (48) | |
| Thailand | 5,916 | | 5,179 | | 737 | |
| Hong Kong | 363 | | 24 | | 339 | |
| Other | 7,279 | | 3,284 | | 3,995 | |
| United States of America | 89,234 | | 110,341 | | (21,106) | |
| Other | 127,227 | | 121,282 | | 5,944 | |
| Total | 1,864,190 | | 1,792,549 | | 71,641 | |

Classified by Industry

(in millions of yen)

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| | As of March 31, 2012 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
|---------------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Domestic | 1,633,285 | 1,551,505 | 81,780 |
| Manufacturing | 271,210 | 221,358 | 49,851 |
| Construction | 48,544 | 64,252 | (15,707) |
| Wholesale and retail | 268,275 | 203,873 | 64,401 |
| Finance and insurance | 14,114 | 7,772 | 6,341 |
| Real estate, goods rental and leasing | 175,488 | 196,998 | (21,510) |
| Services | 133,054 | 122,532 | 10,522 |
| Other industries | 85,697 | 83,556 | 2,141 |
| Consumer | 636,898 | 651,159 | (14,261) |
| Overseas | 230,905 | 241,044 | (10,139) |
| Financial institutions | 27,021 | 24,299 | 2,722 |
| Commercial and industrial | 102,393 | 123,328 | (20,935) |
| Other | 101,490 | 93,416 | 8,074 |
| Total | 1,864,190 | 1,792,549 | 71,641 |

BTMU Non-consolidated

(1) Risk-Monitored Loans

(in millions of yen)

| | As of March 31, 2012 (A) | % to total loans and bills discounted | As of March 31, 2011 (B) | % to total loans and bills discounted | Increase (Decrease) (A) - (B) | % to total loans and bills discounted |
|--|--------------------------------|--|--------------------------------|--|-------------------------------------|--|
| Loans to bankrupt borrowers | 33,997 | 0.04% | 48,118 | 0.07% | (14,121) | (0.02)% |
| Non-accrual delinquent loans | 899,774 | 1.29% | 753,909 | 1.16% | 145,864 | 0.13% |
| Accruing loans contractually past due 3 months or more | 61,388 | 0.08% | 113,208 | 0.17% | (51,819) | (0.08)% |
| Restructured loans | 476,297 | 0.68% | 425,616 | 0.65% | 50,681 | 0.03% |
| Total risk monitored loans | 1,471,457 | 2.12% | 1,340,853 | 2.06% | 130,603 | 0.05% |
| Total loans and bills discounted | 69,386,000 | | 64,981,715 | | 4,404,284 | |
| Written-off | 455,314 | | 692,351 | | (237,036) | |

(2) Allowance for Credit Losses

(in millions of yen)

| | As of March 31, 2012 (A) | % to total risk monitored loans | As of March 31, 2011 (B) | % to total risk monitored loans | Increase (Decrease) (A) - (B) | % to total risk monitored loans |
|--|-----------------------------------|------------------------------------|--------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| Allowance for credit losses | 762,942 | 51.84% | 712,944 | 53.17% | 49,997 | (1.32)% |
| General allowance for credit losses | 488,039 | | 481,006 | | 7,032 | |
| Specific allowance for credit losses | 274,276 | | 231,213 | | 43,063 | |
| Allowance for credit to specific foreign borrowers | 626 | | 725 | | (98) | |

(3) Classification of Risk-Monitored Loans

Classified by Geographic Area

(in millions of yen)

| | As of March 31, 2012 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
|--------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Domestic | 1,337,153 | 1,215,189 | 121,963 |
| Overseas | 134,304 | 125,663 | 8,640 |
| Asia | 3,721 | 2,326 | 1,395 |
| Indonesia | | 331 | (331) |
| Thailand | 929 | 1,076 | (147) |
| Hong Kong | 363 | 24 | 339 |
| Other | 2,428 | 894 | 1,534 |
| United States of America | 3,462 | 2,880 | 582 |
| Other | 127,119 | 120,457 | 6,662 |
| Total | 1,471,457 | 1,340,853 | 130,603 |

Classified by Industry

| | (in millions of yen) | | |
|---------------------------|--------------------------------|--------------------------------|-------------------------------------|
| | As of March 31, 2012 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,337,153 | 1,215,189 | 121,963 |
| Manufacturing | 249,932 | 215,606 | 34,326 |
| Construction | 47,837 | 62,717 | (14,880) |
| Wholesale and retail | 264,867 | 200,085 | 64,782 |
| Finance and insurance | 8,028 | 7,736 | 292 |
| Real estate | 145,848 | 164,097 | (18,249) |
| Goods rental and leasing | 5,204 | 3,297 | 1,906 |
| Services | 130,735 | 120,252 | 10,483 |
| Other industries | 82,630 | 80,502 | 2,128 |
| Consumer | 402,067 | 360,893 | 41,174 |
| Overseas | 134,304 | 125,663 | 8,640 |
| Financial institutions | 25,252 | 19,266 | 5,985 |
| Commercial and industrial | 45,787 | 45,020 | 766 |
| Other | 63,264 | 61,376 | 1,887 |
| Total | 1,471,457 | 1,340,853 | 130,603 |

MUTB Non-consolidated

(1) Risk-Monitored Loans

| | (in millions of yen) | | | | | |
|--|----------------------|--|----------------|--|-------------------------|--|
| | As of | | As of | | Increase | |
| | March 31, 2012 | % to total loans and bills discounted | March 31, 2011 | % to total loans and bills discounted | (Decrease) (A) - (B) | % to total loans and bills discounted |
| Loans to bankrupt borrowers | 1,981 | 0.01% | 1,665 | 0.01% | 316 | 0.00% |
| Non-accrual delinquent loans | 45,798 | 0.43% | 38,226 | 0.36% | 7,572 | 0.07% |
| Accruing loans contractually past due 3 months or more | 150 | 0.00% | 599 | 0.00% | (448) | (0.00)% |
| Restructured loans | 18,722 | 0.17% | 10,474 | 0.09% | 8,247 | 0.07% |
| Total risk monitored loans | 66,652 | 0.63% | 50,964 | 0.48% | 15,688 | 0.15% |
| Total loans and bills discounted | 10,520,913 | | 10,589,116 | | (68,202) | |
| Written-off | 20,137 | | 22,509 | | (2,371) | |

(2) Allowance for Credit Losses

| | (in millions of yen) | | | | | |
|--------------------------------------|----------------------|------------------------------------|----------------|------------------------------------|-------------------------|------------------------------------|
| | As of | | As of | | Increase | |
| | March 31, 2012 | % to total risk monitored loans | March 31, 2011 | % to total risk monitored loans | (Decrease) (A) - (B) | % to total risk monitored loans |
| Allowance for credit losses | 63,931 | 95.91% | 54,436 | 106.81% | 9,494 | (10.89)% |
| General allowance for credit losses | 40,826 | | 37,473 | | 3,352 | |
| Specific allowance for credit losses | 23,105 | | 16,963 | | 6,142 | |

Allowance for credit to specific foreign borrowers

(3) Classification of Risk-Monitored Loans

Classified by Geographic Area

| | (in millions of yen) | | |
|--------------------------|-----------------------|-----------------------|-------------------------|
| | As of | As of | Increase |
| | March 31, 2012 (A) | March 31, 2011 (B) | (Decrease) (A) - (B) |
| Domestic | 66,639 | 50,946 | 15,693 |
| Overseas | 13 | 18 | (5) |
| Asia | | | |
| Indonesia | | | |
| Thailand | | | |
| Hong Kong | | | |
| Other | | | |
| United States of America | | 5 | (5) |
| Other | 13 | 13 | (0) |
| Total | 66,652 | 50,964 | 15,688 |

Classified by Industry

| | (in millions of yen) | | |
|--|----------------------|----------------|------------|
| | As of | As of | Increase |
| | March 31, 2012 | March 31, 2011 | (Decrease) |

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| | (A) | (B) | (A) - (B) |
|---------------------------|---------------|--------|-----------|
| Domestic | 66,639 | 50,946 | 15,693 |
| Manufacturing | 21,231 | 5,715 | 15,516 |
| Construction | 671 | 1,488 | (817) |
| Wholesale and retail | 3,088 | 3,445 | (356) |
| Finance and insurance | 6,052 | | 6,052 |
| Real estate | 19,853 | 24,865 | (5,011) |
| Goods rental and leasing | | | |
| Services | 2,253 | 2,226 | 26 |
| Other industries | 3,060 | 3,042 | 17 |
| Consumer | 10,428 | 10,162 | 265 |
| Overseas | 13 | 18 | (5) |
| Financial institutions | | | |
| Commercial and industrial | | 5 | (5) |
| Other | 13 | 13 | (0) |
| Total | 66,652 | 50,964 | 15,688 |

MUTB Non-consolidated: Trust Account

Trust Account represents trust account with contracts indemnifying the principal amounts.

(1) Risk-Monitored Loans

| | As of | | As of | | (in millions of yen) | |
|--|-----------------------|--|-----------------------|--|------------------------|--|
| | March 31, 2012 (A) | to total loans and bills discounted | March 31, 2011 (B) | to total loans and bills discounted | Increase (Decrease) | % to total loans (A) - (B) and bills discounted |
| Loans to bankrupt borrowers | 81 | 0.08% | 90 | 0.07% | (8) | 0.00% |
| Non-accrual delinquent loans | 28 | 0.03% | 27 | 0.02% | 1 | 0.00% |
| Accruing loans contractually past due 3 months or more | 164 | 0.17% | 102 | 0.09% | 61 | 0.08% |
| Restructured loans | 779 | 0.83% | 811 | 0.71% | (32) | 0.11% |
| Total risk monitored loans | 1,053 | 1.12% | 1,031 | 0.90% | 22 | 0.21% |
| Total loans and bills discounted | 93,829 | | 113,533 | | (19,704) | |

(2) Allowance for Credit Losses

| | (in millions of yen) | | |
|-------------------------|--------------------------------|--------------------------------|-------------------------------------|
| | As of March 31, 2012 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Allowance for bad debts | 282 | 341 | (59) |

(3) Classification of Risk-Monitored Loans

Classified by Industry

| | (in millions of yen) | | |
|--------------------------|--------------------------------|--------------------------------|-------------------------------------|
| | As of March 31, 2012 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,053 | 1,031 | 22 |
| Manufacturing | | | |
| Construction | | | |
| Wholesale and retail | | | |
| Finance and insurance | | | |
| Real estate | 782 | 693 | 88 |
| Goods rental and leasing | | | |
| Services | | | |
| Other industries | | | |
| Consumer | 270 | 337 | (66) |
| Total | 1,053 | 1,031 | 22 |

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

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

(1) Non Performing Loans

| | As of March 31, 2012 (A) | As of March 31, 2011 (B) | (in millions of yen) Increase (Decrease) (A) -(B) |
|-------------------------------|--------------------------------|--------------------------------|--|
| Bankrupt or De facto Bankrupt | 107,189 | 131,292 | (24,103) |
| Doubtful | 917,548 | 748,773 | 168,775 |
| Special Attention | 557,416 | 550,683 | 6,732 |
| Non Performing Loans (1) | 1,582,155 | 1,430,749 | 151,405 |
| Normal | 87,389,539 | 83,575,725 | 3,813,814 |
| Total | 88,971,694 | 85,006,474 | 3,965,220 |
| Non Performing Loans / Total | 1.77% | 1.68% | 0.09% |

(2) Status of Coverage of Non Performing Loans

| | As of March 31, 2012 (A) | As of March 31, 2011 (B) | (in millions of yen) Increase (Decrease) (A) -(B) |
|------------------------------|--------------------------------|--------------------------------|--|
| Covered amount (2) | 1,242,856 | 1,107,832 | 135,023 |
| Allowance for credit losses | 396,572 | 347,946 | 48,625 |
| Collateral, guarantees, etc. | 846,284 | 759,886 | 86,398 |
| Coverage ratio (2) / (1) | 78.55% | 77.43% | 1.12% |

(3) Coverage Ratio

| Category | Loan amount (A) | Allowance for credit losses (B) | Covered by collateral and/ or guarantees (C) | Coverage ratio for unsecured portion (B) / [(A) - (C)] | Coverage ratio [(B) + (C)] / (A) |
|-------------------------------|--------------------|---------------------------------------|---|--|-------------------------------------|
| Bankrupt or De facto Bankrupt | 107,189 | 1,573 | 105,616 | | 100.00% |
| | [131,292] | [4,417] | [126,874] | | [100.00%] |
| Doubtful | 917,548 | 266,783 | 410,937 | | 73.86% |
| | [748,773] | [212,657] | [350,143] | | [75.16%] |
| Special Attention | 557,416 | 128,215 | 329,730 | | 82.15% |
| | [550,683] | [130,871] | [282,868] | | [75.13%] |
| Total | 1,582,155 | 396,572 | 846,284 | | 78.55% |
| | [1,430,749] | [347,946] | [759,886] | | [77.43%] |

Note: The upper figures are as of March 31, 2012. The lower figures with brackets are as of March 31, 2011.

(4) Classified by Industry

| | As of March 31, 2012 (A) | As of March 31, 2011 (B) | (in millions of yen) Increase (Decrease) (A) -(B) |
|---------------------------|--------------------------------|--------------------------------|--|
| Domestic | 1,439,572 | 1,301,084 | 138,487 |
| Manufacturing | 275,784 | 226,799 | 48,985 |
| Construction | 49,679 | 65,934 | (16,255) |
| Wholesale and retail | 285,740 | 218,899 | 66,841 |
| Finance and insurance | 16,339 | 8,865 | 7,474 |
| Real estate | 169,718 | 193,130 | (23,411) |
| Goods rental and leasing | 5,214 | 3,345 | 1,868 |
| Services | 135,439 | 126,209 | 9,230 |
| Other industries | 88,058 | 85,908 | 2,150 |
| Consumer | 413,596 | 371,992 | 41,604 |
| Overseas | 142,582 | 129,664 | 12,917 |
| Financial institutions | 25,254 | 19,268 | 5,985 |
| Commercial and industrial | 54,050 | 49,006 | 5,044 |
| Other | 63,277 | 61,390 | 1,887 |
| Total | 1,582,155 | 1,430,749 | 151,405 |

BTMU Non-consolidated

(1) Non Performing Loans

| | (in millions of yen) | | |
|-------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| | As of March 31, 2012 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Bankrupt or De facto Bankrupt | 103,380 | 127,261 | (23,881) |
| Doubtful | 873,332 | 712,630 | 160,702 |
| Special Attention | 537,685 | 538,824 | (1,138) |
| Non Performing Loans (1) | 1,514,398 | 1,378,716 | 135,682 |
| Normal | 76,648,955 | 72,744,393 | 3,904,562 |
| Total | 78,163,354 | 74,123,110 | 4,040,244 |
| Non Performing Loans / Total | 1.93% | 1.86% | 0.07% |

(2) Status of Coverage of Non Performing Loans

| | (in millions of yen) | | |
|------------------------------|-----------------------------------|--------------------------------|-------------------------------------|
| | As of March 31, 2012 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Covered amount (2) | 1,188,917 | 1,063,116 | 125,801 |
| Allowance for credit losses | 374,785 | 334,716 | 40,069 |
| Collateral, guarantees, etc. | 814,132 | 728,400 | 85,732 |
| Coverage ratio (2) / (1) | 78.50% | 77.10% | 1.39% |

(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 | 103,380 | 1,544 | 101,835 | 100.00% | 100.00% | |
| | [127,261] | [4,402] | [122,859] | [100.00%] | [100.00%] | |
| Doubtful | 873,332 | 250,820 | 394,417 | 52.37% | 73.88% | |
| | [712,630] | [202,816] | [329,979] | [53.00%] | [74.76%] | |
| Special Attention | 537,685 | 122,420 | 317,878 | 55.69% | 81.88% | |
| | [538,824] | [127,497] | [275,560] | [48.42%] | [74.80%] | |
| Total | 1,514,398 | 374,785 | 814,132 | 53.52% | 78.50% | |
| | [1,378,716] | [334,716] | [728,400] | [51.46%] | [77.10%] | |

Note: The upper figures are as of March 31, 2012. The lower figures with brackets are as of March 31, 2011.

(4) Classified by Industry

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| | As of March 31, 2012 (A) | As of March 31, 2011 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|---------------------------|--------------------------------|--------------------------------|---|
| Domestic | 1,371,831 | 1,249,072 | 122,759 |
| Manufacturing | 254,553 | 221,084 | 33,469 |
| Construction | 48,994 | 64,446 | (15,451) |
| Wholesale and retail | 282,652 | 215,454 | 67,197 |
| Finance and insurance | 10,286 | 8,865 | 1,421 |
| Real estate | 149,081 | 167,571 | (18,489) |
| Goods rental and leasing | 5,214 | 3,345 | 1,868 |
| Services | 133,173 | 123,969 | 9,203 |
| Other industries | 84,998 | 82,865 | 2,132 |
| Consumer | 402,876 | 361,470 | 41,405 |
| Overseas | 142,567 | 129,644 | 12,923 |
| Financial institutions | 25,252 | 19,266 | 5,985 |
| Commercial and industrial | 54,050 | 49,000 | 5,049 |
| Other | 63,264 | 61,376 | 1,887 |
| Total | 1,514,398 | 1,378,716 | 135,682 |

MUTB Non-consolidated

(1) Non Performing Loans

| | As of March 31, 2012 (A) | As of March 31, 2011 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|-------------------------------|--------------------------------|--------------------------------|---|
| Bankrupt or De facto Bankrupt | 3,698 | 3,881 | (182) |
| Doubtful | 44,131 | 36,047 | 8,084 |
| Special Attention | 18,873 | 11,073 | 7,799 |
| Non Performing Loans (1) | 66,702 | 51,001 | 15,701 |
| Normal | 10,647,807 | 10,718,828 | (71,021) |
| Total | 10,714,510 | 10,769,830 | (55,319) |
| Non Performing Loans / Total | 0.62% | 0.47% | 0.14% |

(2) Status of Coverage of Non Performing Loans

| | As of March 31, 2012 (A) | As of March 31, 2011 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|------------------------------|--------------------------------|--------------------------------|---|
| Covered amount (2) | 53,128 | 43,870 | 9,257 |
| Allowance for credit losses | 21,786 | 13,230 | 8,556 |
| Collateral, guarantees, etc. | 31,341 | 30,639 | 701 |
| Coverage ratio (2) / (1) | 79.64% | 86.01% | (6.36)% |

(3) Coverage Ratio

| Category | Loan amount (A) | Allowance for credit losses (B) | Covered by collateral and/ or guarantees (C) | Coverage ratio for unsecured portion (B) / [(A) - (C)] | Coverage ratio [(B) + (C)] / (A) |
|-------------------------------|--------------------|---------------------------------------|---|--|-------------------------------------|
| Bankrupt or De facto Bankrupt | 3,698 | 28 | 3,670 | 100.00% | 100.00% |
| | [3,881] | [15] | [3,865] | [100.00%] | [100.00%] |
| Doubtful | 44,131 | 15,962 | 16,435 | 57.63% | 73.41% |
| | [36,047] | [9,841] | [20,067] | [61.58%] | [82.97%] |
| Special Attention | 18,873 | 5,795 | 11,236 | 75.88% | 90.24% |
| | [11,073] | [3,373] | [6,706] | [77.25%] | [91.02%] |
| Total | 66,702 | 21,786 | 31,341 | 61.61% | 79.64% |
| | [51,001] | [13,230] | [30,639] | [64.97%] | [86.01%] |

Note: The upper figures are as of March 31, 2012. The lower figures with brackets are as of March 31, 2011.

(4) Classified by Industry

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| | As of March 31, 2012 (A) | As of March 31, 2011 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|---------------------------|--------------------------------|--------------------------------|---|
| Domestic | 66,687 | 50,981 | 15,706 |
| Manufacturing | 21,231 | 5,715 | 15,516 |
| Construction | 684 | 1,488 | (804) |
| Wholesale and retail | 3,088 | 3,445 | (356) |
| Finance and insurance | 6,052 | | 6,052 |
| Real estate | 19,853 | 24,865 | (5,011) |
| Goods rental and leasing | | | |
| Services | 2,266 | 2,240 | 26 |
| Other industries | 3,060 | 3,042 | 17 |
| Consumer | 10,449 | 10,184 | 265 |
| Overseas | 15 | 20 | (5) |
| Financial institutions | 2 | 2 | |
| Commercial and industrial | | 5 | (5) |
| Other | 13 | 13 | (0) |
| Total | 66,702 | 51,001 | 15,701 |

MUTB Non-consolidated: Trust Account

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

(1) Non Performing Loans

| | (in millions of yen) | | |
|-------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| | As of March 31, 2012 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Bankrupt or De facto Bankrupt | 109 | 149 | (39) |
| Doubtful | 85 | 95 | (10) |
| Special Attention | 858 | 785 | 72 |
| Non Performing Loans (1) | 1,053 | 1,031 | 22 |
| Normal | 92,776 | 112,502 | (19,726) |
| Total | 93,829 | 113,533 | (19,704) |
| Non Performing Loans / Total | 1.12% | 0.90% | 0.21% |

(2) Status of Coverage of Non Performing Loans

| | (in millions of yen) | | |
|------------------------------|-----------------------------------|-----------------------------------|-------------------------------------|
| | As of March 31, 2012 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Covered amount (2) | 810 | 846 | (35) |
| Allowance for credit losses | | | |
| Collateral, guarantees, etc. | 810 | 846 | (35) |
| Coverage ratio (2) / (1) | 76.96% | 82.09% | (5.13)% |

(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 | 109 | | 109 | | 100.00% |
| | [149] | [] | [149] | | [100.00%] |
| Doubtful | 85 | | 85 | | 99.94% |
| | [95] | [] | [95] | | [99.86%] |
| Special Attention | 858 | | 615 | | 71.73% |
| | [785] | [] | [601] | | [76.53%] |
| Total | 1,053 | | 810 | | 76.96% |
| | [1,031] | [] | [846] | | [82.09%] |

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Note: The upper figures are as of March 31, 2012. The lower figures with brackets are as of March 31, 2011.

(4) Classified by Industry

| | (in millions of yen) | | |
|--------------------------|-----------------------------------|-----------------------------------|-------------------------------------|
| | As of March 31, 2012 (A) | As of March 31, 2011 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,053 | 1,031 | 22 |
| Manufacturing | | | |
| Construction | | | |
| Wholesale and retail | | | |
| Finance and insurance | | | |
| Real estate | 782 | 693 | 88 |
| Goods rental and leasing | | | |
| Services | | | |
| Other industries | | | |
| Consumer | 270 | 337 | (66) |
| Total | 1,053 | 1,031 | 22 |

Overview of Non-Performing Loans

BTMU and MUTB Combined

(in billions of yen)

| Category of Borrowers | Self-Assessment | | | | Coverage ratio for unsecured portion | Non-Performing Loans Based on the FRL | Risk-Monitored Loans |
|---|--------------------|-------------------|--------------------|-------------------|--------------------------------------|--|---|
| | Non-Classification | Classification II | Classification III | Classification IV | | | |
| Bankrupt Borrowers | | | | | | | Loans to bankrupt borrowers [35.9] |
| Substantially Bankrupt Borrowers | [105.5] | | [0.8] | [0.7] | 100.00% | i) Bankrupt or De facto Bankrupt [107.0] | |
| Potentially Bankrupt Borrowers | [417.6] | | [499.8] | (*1) | 52.66% | ii) Doubtful [917.4] | Non-accrual delinquent loans [945.5] |
| Borrowers Requiring Caution (Special Attention Borrowers) | [556.5] | | | | 56.37% | iii) Special Attention [556.5] | Accruing loans contractually past due 3 months or more [61.5] |
| Borrowers Requiring Caution (Other Borrowers) | | | | | | iv) Normal [87,296.7] | Restructured loans [495.0] |
| Normal Borrowers | | | | | | | |
| | | | | | | Non-Performing Loans Based on the FRL | Risk-Monitored Loans |
| | | | | | | i) + ii) + iii) 1,581.1 | 1,538.1 |
| | | | | | | Total | |
| | | | | | | i) + ii) + iii) + iv) 88,877.8 | |

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

9. Progress in Disposition of Problem Assets**BTMU and MUSP Combined**

(A) Bankrupt or De facto Bankrupt and Doubtful Assets Based on the FRL

| | (in millions of yen) | | | | |
|---|-------------------------|-------------------------|--------------------------------|--------------------------------|-----------|
| | As of March 31, 2009 | As of March 31, 2010 | As of March 31, 2011 (a) | As of March 31, 2012 (b) | (b) - (a) |
| Assets newly categorized during fiscal 2008 | 528,152 | 203,987 | 97,227 | 63,447 | (33,780) |
| Assets newly categorized during fiscal 2009 | | 564,738 | 210,544 | 141,145 | (69,399) |
| Assets newly categorized during fiscal 2010 | | | 391,086 | 266,572 | (124,514) |
| Assets newly categorized during fiscal 2011 | | | | 393,988 | |

(B) Progress in Disposition of Problem Assets

| | (in millions of yen) | | |
|--|--|---------------|----------------|
| | For the fiscal year ended March 31, 2012 | | |
| | Bankrupt or De facto Bankrupt | Doubtful | |
| Liquidation | 11,717 | | |
| Re-constructive treatment | 39,134 | | |
| Upgrade due to re-constructive treatment | 11,247 | | |
| Loan sales to secondary market | 7,108 | | |
| Write-offs | 44,516 | | |
| Others | 143,297 | | |
| Collection / Repayment | 90,950 | | |
| Upgraded | 52,346 | | |
| Total | 257,021 | 68,845 | 188,176 |

Amount in process for disposition

92,526

Note: The process for disposition consists of legal liquidation, quasi-legal liquidation, company splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small/medium-sized companies, and trusts to The Resolution and Collection Corporation for the purpose of revitalization which is scheduled to be off-balanced before the maturity.

MUTB Non-consolidated including Trust Account

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

(A) Bankrupt or De facto Bankrupt and Doubtful Assets Based on the FRL

| | (in millions of yen) | | | | |
|---|----------------------|----------------|----------------|----------------|-----------|
| | As of | As of | As of | As of | |
| | March 31, 2009 | March 31, 2010 | March 31, 2011 | March 31, 2012 | (b) - (a) |
| | | | (a) | (b) | |
| Assets newly categorized during fiscal 2008 | 36,771 | 17,835 | 8,128 | 4,485 | (3,643) |
| Assets newly categorized during fiscal 2009 | | 39,650 | 10,511 | 6,513 | (3,997) |
| Assets newly categorized during fiscal 2010 | | | 11,071 | 2,207 | (8,864) |
| Assets newly categorized during fiscal 2011 | | | | 27,155 | |

(B) Progress in Disposition of Problem Assets

| | (in millions of yen) | | |
|--|--|----------|--------|
| | For the fiscal year ended March 31, 2012 | | |
| | Bankrupt or | | |
| | De facto Bankrupt | Doubtful | |
| Liquidation | | | |
| Re-constructive treatment | | | |
| Upgrade due to re-constructive treatment | | | |
| Loan sales to secondary market | 2,419 | | |
| Write-offs | 845 | | |
| Others | 15,729 | | |
| Collection / Repayment | 12,518 | | |
| Upgraded | 3,211 | | |
| Total | 18,994 | 2,242 | 16,752 |

Amount in process for disposition 3,808

Note: The process for disposition consists of legal liquidation, quasi-legal liquidation, company splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small/medium-sized companies, and trusts to The Resolution and Collection Corporation for the purpose of revitalization which is scheduled to be off-balanced before the maturity.

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

| | (in millions of yen) | | |
|---|--------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Domestic offices (excluding loans booked at offshore markets) | 65,066,356 | 1,146,632 | 63,919,723 |
| Manufacturing | 9,091,745 | 290,513 | 8,801,232 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 115,655 | (14,549) | 130,204 |
| Construction | 978,390 | (79,869) | 1,058,259 |
| Utilities | 1,423,574 | 358,789 | 1,064,785 |
| Communication and information services | 1,105,613 | 55,522 | 1,050,091 |
| Transport and postal activities | 2,479,057 | (224,629) | 2,703,686 |
| Wholesale and retail | 6,392,494 | 26,297 | 6,366,197 |
| Finance and insurance | 7,496,515 | (64,426) | 7,560,941 |
| Real estate | 9,128,992 | (323,995) | 9,452,987 |
| Goods rental and leasing | 1,507,806 | (137,465) | 1,645,271 |
| Services | 3,071,669 | 11,757 | 3,059,912 |
| Municipal government | 948,018 | (5,452) | 953,470 |
| Other industries | 21,326,813 | 1,254,136 | 20,072,677 |
| Overseas offices and loans booked at offshore markets | 14,987,923 | 3,189,469 | 11,798,454 |
| Total | 80,054,280 | 4,336,102 | 75,718,178 |

(2) Domestic Consumer Loans

| | (in millions of yen) | | |
|-------------------------------|--------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Total domestic consumer loans | 17,582,579 | (462,180) | 18,044,760 |
| Housing loans | 16,866,020 | (434,654) | 17,300,674 |
| Residential purpose | 13,640,825 | (223,595) | 13,864,421 |
| Other | 716,559 | (27,526) | 744,086 |

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

| | (in millions of yen) | | |
|---------------------------|--------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Outstanding amount | 39,148,300 | (769,427) | 39,917,727 |
| % to total domestic loans | 60.16% | (2.28)% | 62.44% |

BTMU Non-consolidated

(1) Loans Classified by Type of Industry

| | (in millions of yen) | | |
|---|--------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Domestic offices (excluding loans booked at offshore markets) | 55,156,923 | 1,448,503 | 53,708,420 |
| Manufacturing | 7,108,227 | 184,443 | 6,923,784 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 110,892 | (14,015) | 124,907 |
| Construction | 866,997 | (64,801) | 931,798 |
| Utilities | 994,312 | 311,954 | 682,358 |
| Communication and information services | 817,730 | 11,771 | 805,959 |
| Transport and postal activities | 1,803,504 | (192,892) | 1,996,396 |
| Wholesale and retail | 5,548,069 | (52,838) | 5,600,907 |
| Finance and insurance | 5,953,993 | 105,440 | 5,848,553 |
| Real estate | 7,269,976 | (275,595) | 7,545,571 |
| Goods rental and leasing | 960,145 | (77,122) | 1,037,267 |
| Services | 2,733,600 | 78,811 | 2,654,789 |
| Municipal government | 919,110 | 7,457 | 911,653 |
| Other industries | 20,070,368 | 1,425,890 | 18,644,478 |
| Overseas offices and loans booked at offshore markets | 14,229,076 | 2,955,780 | 11,273,295 |
| Total | 69,386,000 | 4,404,284 | 64,981,715 |

(2) Domestic Consumer Loans

| | (in millions of yen) | | |
|-------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|
| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Total domestic consumer loans | 16,424,621 | (505,699) | 16,930,320 |
| Housing loans | 15,720,458 | (480,086) | 16,200,544 |
| Residential purpose | 12,777,784 | (294,291) | 13,072,075 |
| Other | 704,163 | (25,613) | 729,776 |

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

| | (in millions of yen) | | |
|---------------------------|-----------------------------------|-------------------------------------|-----------------------------------|
| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Outstanding amount | 34,508,950 | (746,864) | 35,255,814 |
| % to total domestic loans | 62.56% | (3.07)% | 65.64% |

MUTB Non-consolidated

(1) Loans Classified by Type of Industry

| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2011 (B) |
|---|--------------------------------|-------------------------------------|--|
| Domestic offices (excluding loans booked at offshore markets) | 9,762,065 | (301,891) | 10,063,957 |
| Manufacturing | 1,983,518 | 106,070 | 1,877,448 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 4,763 | (534) | 5,297 |
| Construction | 111,393 | (15,068) | 126,461 |
| Utilities | 429,224 | 46,879 | 382,345 |
| Communication and information services | 287,883 | 43,751 | 244,132 |
| Transport and postal activities | 674,138 | (30,633) | 704,771 |
| Wholesale and retail | 844,425 | 79,135 | 765,290 |
| Finance and insurance | 1,542,522 | (169,866) | 1,712,388 |
| Real estate | 1,840,747 | (43,612) | 1,884,359 |
| Goods rental and leasing | 547,561 | (60,343) | 607,904 |
| Services | 336,657 | (66,870) | 403,527 |
| Municipal government | 21,085 | (3,194) | 24,279 |
| Other industries | 1,138,138 | (187,609) | 1,325,747 |
| Overseas offices and loans booked at offshore markets | 758,847 | 233,688 | 525,158 |
| Total | 10,520,913 | (68,202) | 10,589,116 |

(2) Domestic Consumer Loans

| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2011 (B) |
|-------------------------------|--------------------------------|-------------------------------------|--|
| Total domestic consumer loans | 1,093,425 | 48,602 | 1,044,823 |
| Housing loans | 1,081,379 | 50,408 | 1,030,970 |
| Residential purpose | 800,780 | 74,995 | 725,785 |
| Other | 12,046 | (1,806) | 13,852 |

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

| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2011 (B) |
|---------------------------|--------------------------------|-------------------------------------|--|
| Outstanding amount | 4,501,360 | (33,447) | 4,534,807 |
| % to total domestic loans | 46.11% | 1.06% | 45.05% |

MUTB Non-consolidated: Trust Accounts

(1) Loans Classified by Type of Industry

| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2011 (B) |
|---|--------------------------------|-------------------------------------|--|
| Domestic offices (excluding loans booked at offshore markets) | 147,366 | 20 | 147,345 |
| Manufacturing | | | |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | | | |
| Construction | | | |
| Utilities | 38 | (44) | 82 |
| Communication and information services | | | |
| Transport and postal activities | 1,415 | (1,104) | 2,519 |
| Wholesale and retail | | | |
| Finance and insurance | | | |
| Real estate | 18,269 | (4,788) | 23,057 |
| Goods rental and leasing | 100 | | 100 |
| Services | 1,412 | (184) | 1,596 |
| Municipal government | 7,823 | (9,715) | 17,538 |
| Other industries | 118,307 | 15,855 | 102,452 |
| Overseas offices and loans booked at offshore markets | | | |
| Total | 147,366 | 20 | 147,345 |

(2) Domestic Consumer Loans

| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2011 (B) |
|-------------------------------|--------------------------------|-------------------------------------|--|
| Total domestic consumer loans | 64,532 | (5,083) | 69,616 |
| Housing loans | 64,182 | (4,976) | 69,158 |
| Residential purpose | 62,259 | (4,300) | 66,559 |
| Other | | | |
| | 350 | (107) | 457 |

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

| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2011 (B) |
|---------------------------|--------------------------------|-------------------------------------|--|
| Outstanding amount | 137,990 | 10,884 | 127,106 |
| % to total domestic loans | 93.63% | 7.37% | 86.26% |

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

| | (in millions of yen) | | |
|--------------------------|--------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Asia | 4,761,209 | 873,627 | 3,887,581 |
| Thailand | 612,630 | 116,140 | 496,489 |
| Indonesia | 403,948 | 74,578 | 329,370 |
| Malaysia | 346,877 | 60,984 | 285,892 |
| Philippines | 78,958 | 14,681 | 64,277 |
| South Korea | 334,888 | 63,484 | 271,404 |
| Singapore | 706,169 | 120,620 | 585,549 |
| Hong Kong | 1,197,532 | 256,893 | 940,639 |
| China | 100,540 | 59,730 | 40,809 |
| Taiwan | 209,120 | 22,303 | 186,816 |
| Others | 770,542 | 84,209 | 686,333 |
| Latin America | 1,821,793 | 359,701 | 1,462,091 |
| Argentina | 4,439 | 2,788 | 1,651 |
| Brazil | 145,371 | 26,150 | 119,221 |
| Mexico | 109,575 | 13,339 | 96,235 |
| Caribbean countries | 1,387,899 | 257,677 | 1,130,222 |
| Others | 174,506 | 59,746 | 114,759 |
| North America | 3,483,540 | 673,748 | 2,809,792 |
| United States of America | 3,224,148 | 602,713 | 2,621,434 |
| Canada | 259,392 | 71,034 | 188,357 |
| Western Europe | 3,605,220 | 861,054 | 2,744,166 |
| United Kingdom | 1,074,347 | 274,003 | 800,344 |
| Germany | 344,954 | (22,948) | 367,902 |
| France | 566,821 | 227,846 | 338,975 |
| Netherlands | 440,615 | 92,372 | 348,243 |
| Spain | 314,104 | 49,489 | 264,615 |
| Italy | 213,765 | 82,612 | 131,153 |
| Others | 650,611 | 157,678 | 492,933 |
| Eastern Europe | 308,711 | 99,730 | 208,980 |
| Others | 2,633,162 | 555,541 | 2,077,620 |
| Total | 16,613,637 | 3,423,403 | 13,190,233 |

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

UnionBanCal Corporation: ¥4,099,469 million (a 225,299 million yen increase as compared with March 31, 2011.)

Bank of Tokyo-Mitsubishi UFJ (China), Ltd.: ¥859,735 million (a 110,203 million yen increase as compared with March 31, 2011.)

Bank of Tokyo-Mitsubishi UFJ (Holland) N.V.: ¥545,776 million (a 64,805 million yen increase as compared with March 31, 2011.)

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

| | (in millions of yen) | | |
|----------------------------|--------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Deposits (ending balance) | 118,657,469 | 369,593 | 118,287,876 |
| Deposits (average balance) | 116,004,560 | 2,456,263 | 113,548,296 |
| Loans (ending balance) | 79,906,913 | 4,336,081 | 75,570,832 |
| Loans (average balance) | 75,955,331 | 947,986 | 75,007,345 |

BTMU Non-consolidated

| | (in millions of yen) | | |
|----------------------------|--------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Deposits (ending balance) | 106,680,877 | 826,198 | 105,854,679 |
| Deposits (average balance) | 103,722,369 | 2,518,844 | 101,203,524 |
| Loans (ending balance) | 69,386,000 | 4,404,284 | 64,981,715 |
| Loans (average balance) | 65,506,154 | 637,056 | 64,869,097 |

MUTB Non-consolidated

| | (in millions of yen) | | |
|----------------------------|--------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Deposits (ending balance) | 11,976,591 | (456,605) | 12,433,196 |
| Deposits (average balance) | 12,282,191 | (62,581) | 12,344,772 |
| Loans (ending balance) | 10,520,913 | (68,202) | 10,589,116 |
| Loans (average balance) | 10,449,177 | 310,929 | 10,138,247 |

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

| | (in millions of yen) | | |
|-------------------------|--------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Individuals | 65,844,374 | 1,459,728 | 64,384,645 |
| Corporations and others | 41,960,944 | (2,550,995) | 44,511,939 |
| Domestic deposits | 107,805,318 | (1,091,266) | 108,896,585 |

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

BTMU Non-consolidated

| | (in millions of yen) | | |
|-------------------------|--------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Individuals | 57,332,610 | 1,518,769 | 55,813,841 |
| Corporations and others | 39,235,766 | (2,123,999) | 41,359,766 |
| Domestic deposits | 96,568,376 | (605,230) | 97,173,607 |

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

MUTB Non-consolidated

| | (in millions of yen) | | |
|-------------------------|-----------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Individuals | 8,511,764 | (59,040) | 8,570,804 |
| Corporations and others | 2,725,177 | (426,996) | 3,152,173 |
| Domestic deposits | 11,236,941 | (486,036) | 11,722,978 |

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 March 31, 2012 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
|---|-----------------------------------|-------------------------------------|--------------------------------|
| | (in billions of yen) | | |
| Deferred tax assets | 877.7 | (161.3) | 1,039.1 |
| Net operating losses carried forwards | | (23.6) | 23.6 |
| Allowance for credit losses | 353.5 | (102.7) | 456.3 |
| Write-down on investment securities | 220.2 | (74.0) | 294.2 |
| Unrealized losses on other securities | 82.8 | (31.0) | 113.9 |
| Reserve for retirement benefits | 87.2 | (5.6) | 92.8 |
| Other | 433.0 | (36.0) | 469.1 |
| Valuation allowance | (299.1) | 111.8 | (411.0) |
| Deferred tax liabilities | 435.0 | 59.5 | 375.4 |
| Unrealized gains on other securities | 260.1 | 81.9 | 178.1 |
| Net deferred gains on hedges | 45.6 | 0.9 | 44.7 |
| Revaluation gains on securities upon merger | 40.6 | (8.8) | 49.5 |
| Gains on securities contributed to employee retirement benefits trust | 57.9 | (8.0) | 65.9 |
| Other | 30.5 | (6.5) | 37.1 |
| Net deferred tax assets | 442.7 | (220.9) | 663.6 |

(2) Net business profits before provision for general allowance for credit losses and Taxable Income

| | FY2006 | FY2007 | FY2008 | FY2009 | FY2010 | FY2011 |
|---|----------------------|---------|---------|---------|---------|---------|
| | (in billions of yen) | | | | | |
| Net business profits before provision for general allowance for credit losses | 899.7 | 828.2 | 710.8 | 863.1 | 1,006.5 | 1,022.8 |
| Total credit costs | 53.4 | (76.5) | (393.4) | (337.8) | (166.1) | (125.3) |
| Income before income taxes | 958.0 | 687.0 | (195.1) | 460.1 | 674.4 | 739.5 |
| Reconciliation to taxable income | (401.6) | (123.1) | 789.1 | (3.7) | (24.0) | (307.5) |
| Taxable income | 556.3 | 563.9 | 593.9 | 456.3 | 650.3 | 432.0 |

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

We are classified as 2 because we are considered to be a company showing stable financial performance.

MUTB Non-consolidated

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

| | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | (in billions of yen) As of March 31, 2011 (B) |
|--|--------------------------------|-------------------------------------|--|
| Deferred tax assets | 60.4 | (1.7) | 62.1 |
| Write-down on investment securities | 44.5 | (15.0) | 59.5 |
| Allowance for credit losses | 24.7 | 0.0 | 24.6 |
| Deferred losses on hedging instruments | 19.2 | 12.8 | 6.3 |
| Unrealized losses on other securities | 11.7 | (2.6) | 14.4 |
| Net operating losses carried forwards | | (5.0) | 5.0 |
| Other | 43.9 | (7.7) | 51.7 |
| Valuation allowance | (83.7) | 15.8 | (99.6) |
| Deferred tax liabilities | 113.2 | 62.1 | 51.0 |
| Unrealized gains on other securities | 87.1 | 68.7 | 18.4 |
| Reserve for retirement benefits | 16.4 | (0.1) | 16.5 |
| Other | 9.6 | (6.3) | 16.0 |
| Net deferred tax assets | (52.7) | (63.8) | 11.1 |

(2) Net business profits before credit costs for trust accounts and provision for general allowance for credit losses and Taxable Income

| | FY2006 | FY2007 | FY2008 | FY2009 | FY2010 | FY2011 |
|---|---------|--------|--------|--------|--------|--------|
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 274.3 | 187.2 | 131.5 | 110.2 | 150.4 | 148.1 |
| Total credit costs | 8.1 | 26.3 | 35.5 | (23.7) | (8.0) | (9.2) |
| Income before income taxes | 284.0 | 197.3 | 88.1 | 52.0 | 101.9 | 113.5 |
| Reconciliation to taxable income | (142.9) | (26.3) | (16.0) | 23.3 | (80.1) | (30.1) |
| Taxable income | 141.1 | 170.9 | 72.0 | 75.3 | 21.7 | 83.3 |

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

We are classified as 2 because we are considered to be a company showing stable financial performance.

15. Retirement Benefits**MUFG Consolidated**

(1) Benefit obligation

| | | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2011 (B) |
|---------------------------------|-----------------------|--------------------------------|-------------------------------------|--|
| Projected benefit obligation | (A) | 2,024,907 | 75,107 | 1,949,799 |
| Discount rates | | 0.6% ~ 7.0% | | 1.0% ~ 9.0% |
| Fair value of plan assets | (B) | 1,962,314 | (56,378) | 2,018,693 |
| Prepaid pension cost | (C) | 483,766 | (16,451) | 500,218 |
| Reserve for retirement benefits | (D) | 81,111 | 21,918 | 59,192 |
| Total amount unrecognized | (A) - (B) + (C) - (D) | 465,248 | 93,116 | 372,132 |
| Unrecognized net actuarial loss | | 515,371 | 123,159 | 392,211 |
| Unrecognized prior service cost | | (50,122) | (30,043) | (20,079) |

(2) Net periodic cost

| | | For the fiscal year ended March 31, 2012 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) For the fiscal year ended March 31, 2011 (B) |
|---|--|---|-------------------------------------|--|
| Net periodic cost of retirement benefits | | 86,406 | 13,300 | 73,105 |
| Service cost | | 45,584 | 32 | 45,552 |
| Interest cost | | 43,707 | (2,218) | 45,925 |
| Expected return on plan assets | | (71,451) | 1,192 | (72,643) |
| Amortization of unrecognized prior service cost | | (11,537) | (1,999) | (9,537) |
| Amortization of unrecognized net actuarial loss | | 64,374 | 17,663 | 46,710 |
| Other | | 15,729 | (1,369) | 17,098 |

(3) Assumptions and other policies used in calculation of projected benefit obligation

| | As of March 31, 2012 |
|--|--|
| Discount rates | Domestic consolidated subsidiaries 0.6% ~ 2.2% Overseas consolidated subsidiaries 4.6% ~ 7.0% |
| Expected return | Domestic consolidated subsidiaries 0.5% ~ 5.8% Overseas consolidated subsidiaries 4.0% ~ 8.5% |
| Method used in allocation of estimated retirement benefits | Straight-line method |
| Duration for amortization of unrecognized prior service cost | Primarily over 10 years |
| Duration for amortization of unrecognized net actuarial loss | Primarily over 10 years |

BTMU Non-consolidated

(1) Benefit obligation

| | | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2011 (B) |
|---------------------------------|-----------------------|--------------------------------|-------------------------------------|--|
| Projected benefit obligation | (A) | 1,275,907 | 46,182 | 1,229,724 |
| Discount rates | | 1.3% ~ 1.6% | | 1.6% ~ 2.0% |
| Fair value of plan assets | (B) | 1,220,760 | (41,764) | 1,262,525 |
| Prepaid pension cost | (C) | 287,474 | (12,546) | 300,021 |
| Reserve for retirement benefits | (D) | 5,131 | (7,415) | 12,547 |
| Total amount unrecognized | (A) - (B) + (C) - (D) | 337,489 | 82,816 | 254,673 |
| Unrecognized net actuarial loss | | 365,649 | 101,100 | 264,549 |
| Unrecognized prior service cost | | (28,160) | (18,284) | (9,875) |

(2) Net periodic cost

| | | For the fiscal year ended March 31, 2012 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) For the fiscal year ended March 31, 2011 (B) |
|---|--|--|-------------------------------------|---|
| Net periodic cost of retirement benefits | | 51,901 | (58) | 51,959 |
| Service cost | | 24,709 | (757) | 25,467 |
| Interest cost | | 24,265 | (1,606) | 25,871 |
| Expected return on plan assets | | (37,330) | (801) | (36,529) |
| Amortization of unrecognized prior service cost | | (7,920) | (2,639) | (5,281) |
| Amortization of unrecognized net actuarial loss | | 36,255 | 5,023 | 31,232 |
| Other | | 11,921 | 723 | 11,198 |

MUTB Non-consolidated

(1) Benefit obligation

| | | (in millions of yen) | | |
|---------------------------------|-----------------------|-----------------------------------|-------------------------------------|--------------------------------|
| | | As of March 31, 2012 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2011 (B) |
| Projected benefit obligation | (A) | 433,024 | 8,256 | 424,768 |
| Discount rates | | 1.6% | | 1.9% |
| Fair value of plan assets | (B) | 504,094 | 3,866 | 500,228 |
| Prepaid pension cost | (C) | 208,986 | 4,374 | 204,612 |
| Reserve for retirement benefits | (D) | | | |
| Total amount unrecognized | (A) - (B) + (C) - (D) | 137,917 | 8,765 | 129,151 |
| Unrecognized net actuarial loss | | 168,201 | 17,115 | 151,085 |
| Unrecognized prior service cost | | (30,283) | (8,350) | (21,933) |

(2) Net periodic cost

| | | (in millions of yen) | | |
|---|--|--|-------------------------------------|--|
| | | For the fiscal year ended March 31, 2012 (A) | Increase (Decrease) (A) - (B) | For the fiscal year ended March 31, 2011 (B) |
| Net periodic cost of retirement benefits | | 14,941 | 5,744 | 9,196 |
| Service cost | | 6,580 | 156 | 6,423 |
| Interest cost | | 7,929 | (337) | 8,267 |
| Expected return on plan assets | | (19,061) | 1,424 | (20,486) |
| Amortization of unrecognized prior service cost | | (4,630) | (432) | (4,198) |
| Amortization of unrecognized net actuarial loss | | 23,560 | 4,860 | 18,700 |
| Other | | 563 | 73 | 489 |

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

Our exposure to securitized products and related investments as of March 31, 2012 is outlined below. (Figures are on a managerial basis and rounded off.)

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

The balance as of the end of March 2012 increased to ¥1.66 trillion in total, an increase of ¥0.20 trillion compared with the balance as of the end of March 2011, mainly due to an increase in highly rated CLOs and CMBS.

Net unrealized losses were ¥53 billion, improved by ¥25 billion compared to the end of March 2011.

The impact on the P/L for the fiscal year ended March 31, 2012 was a gain of approximately ¥11 billion mainly as a result of a gain on sales of RMBS.

| | | | | | | (¥bn) of which securities being held to maturity ² |
|---|----------------------|----------------------------------|-------------------------------------|----------------------------------|---------|---|
| | Balance ¹ | Change from end of March 2011 | Net unrealized gains (losses) | Change from end of March 2011 | Balance | Net unrealized gains (losses) |
| 1 RMBS | 64 | (42) | 0 | (12) | 0 | 0 |
| 2 Sub-prime RMBS | 3 | (12) | 0 | (9) | 0 | 0 |
| 3 CMBS | 103 | 75 | 3 | 4 | 0 | 0 |
| 4 CLOs | 1,400 | 176 | (55) | 32 | 1,185 | (56) |
| 5 Other securitized products (card, etc.) | 90 | (5) | (1) | 1 | 23 | 0 |
| 6 CDOs | 1 | (2) | 0 | 0 | 0 | 0 |
| 7 Sub-prime ABS CDOs | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 Total | 1,658 | 201 | (53) | 25 | 1,209 | (56) |

1. 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.

2. Following the publication of Tentative Solution on Reclassification of Debt Securities (Practical Issue Task Force No.26, The Accounting Standards Board of Japan, December 5, 2008), some of our securitized products were reclassified into securities being held to maturity from securities available for sale at and after the end of January 2009. The balance and net unrealized gains (losses) of the securities being held to maturity in the above table are based on book value before reclassification.

[Distribution by rating]

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AAA-rated products accounted for 70% of our investments in securitized products, an increase of 40% compared with the end of March 2011, mainly due to an increase in volume in highly rated CLOs as a result of upgrades in the portfolio.

AAA and AA-rated products accounted for 88% of our investments in securitized products.

| | | | | | | | | (¥bn) |
|----|---|-------|-----|----|-----|-------------|---------|-------|
| | | AAA | AA | A | BBB | BB or lower | Unrated | Total |
| 9 | RMBS | 12 | 8 | 9 | 16 | 20 | 0 | 64 |
| 10 | Sub-prime RMBS | 2 | 0 | 0 | 0 | 0 | 0 | 3 |
| 11 | CMBS | 89 | 2 | 10 | 0 | 1 | 0 | 103 |
| 12 | CLOs | 1,000 | 277 | 69 | 50 | 5 | 0 | 1,400 |
| 13 | Other securitized products (card, etc.) | 53 | 20 | 7 | 4 | 2 | 3 | 90 |
| 14 | CDOs | 0 | 0 | 0 | 0 | 1 | 0 | 1 |
| 15 | Sub-prime ABS CDOs | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16 | Total | 1,154 | 306 | 95 | 70 | 30 | 3 | 1,658 |
| 17 | Percentage of total | 70% | 18% | 6% | 4% | 2% | 0% | 100% |
| 18 | Percentage of total (End of March 2011) | 30% | 51% | 7% | 5% | 6% | 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 March 2012.

| | Americas | Europe | Asia | Japan | Total | (¥bn) Change from end of March 2011 |
|---|----------|--------|------|-------|-------|---|
| 1 LBO Loan ³ (Balance on a commitment basis) | 29 | 110 | 15 | 165 | 319 | (9) |
| 2 Balance on a booking basis | 20 | 96 | 12 | 154 | 282 | (3) |

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 March 2012 was ¥3.93 trillion (¥1.23 trillion overseas).

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

<Terminology>

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

(Reference)**2. Financial Statements****BTMU Non-consolidated****(1) Non-consolidated Balance Sheets**

| (in millions of yen) | As of March 31, 2011 | As of March 31, 2012 |
|--|-------------------------|-------------------------|
| Assets: | | |
| Cash and due from banks | 7,892,503 | 6,401,537 |
| Call loans | 147,984 | 160,528 |
| Receivables under resale agreements | 545,449 | 566,222 |
| Receivables under securities borrowing transactions | 751,482 | 307,468 |
| Monetary claims bought | 1,964,799 | 2,221,915 |
| Trading assets | 6,657,614 | 5,736,034 |
| Money held in trust | 48,615 | 57,986 |
| Securities | 58,303,309 | 63,452,246 |
| Allowance for losses on securities | (56,627) | (56,627) |
| Loans and bills discounted | 64,981,715 | 69,386,000 |
| Foreign exchanges | 1,122,028 | 1,461,361 |
| Other assets | 4,277,306 | 5,319,356 |
| Tangible fixed assets | 872,747 | 864,836 |
| Intangible fixed assets | 311,683 | 327,329 |
| Deferred tax assets | 663,663 | 442,759 |
| Customers liabilities for acceptances and guarantees | 5,682,078 | 5,555,393 |
| Allowance for credit losses | (712,944) | (762,942) |
| Total assets | 153,453,411 | 161,441,406 |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | As of March 31, 2011 | As of March 31, 2012 |
|--|-------------------------|-------------------------|
| Liabilities: | | |
| Deposits | 105,854,679 | 106,680,877 |
| Negotiable certificates of deposit | 8,609,042 | 9,341,667 |
| Call money | 1,253,406 | 2,005,828 |
| Payables under repurchase agreements | 4,758,873 | 6,100,858 |
| Payables under securities lending transactions | 614,479 | 2,155,306 |
| Commercial papers | | 216,698 |
| Trading liabilities | 4,225,944 | 4,084,721 |
| Borrowed money | 6,573,203 | 8,541,603 |
| Foreign exchanges | 711,012 | 906,624 |
| Bonds payable | 4,207,311 | 4,504,334 |
| Other liabilities | 3,318,890 | 3,225,131 |
| Reserve for bonuses | 16,965 | 16,691 |
| Reserve for bonuses to directors | 141 | 145 |
| Reserve for retirement benefits | 12,547 | 5,131 |
| Reserve for loyalty award credits | 798 | 797 |
| Reserve for contingent losses | 40,012 | 49,840 |
| Reserves under special laws | 31 | |
| Deferred tax liabilities for land revaluation | 180,195 | 154,420 |
| Acceptances and guarantees | 5,682,078 | 5,555,393 |
| Total liabilities | 146,059,614 | 153,546,071 |
| Net assets: | | |
| Capital stock | 1,711,958 | 1,711,958 |
| Capital surplus | 3,878,275 | 3,878,275 |
| Capital reserve | 1,711,958 | 1,711,958 |
| Other capital surplus | 2,166,317 | 2,166,317 |
| Retained earnings | 1,744,287 | 2,004,311 |
| Revenue reserve | 190,044 | 190,044 |
| Other retained earnings | 1,554,242 | 1,814,267 |
| Funds for retirement benefits | 2,432 | 2,432 |
| Other reserve | 718,196 | 718,196 |
| Earned surplus brought forward | 833,613 | 1,093,638 |
| Treasury stock | (250,000) | (250,000) |
| Total shareholders' equity | 7,084,520 | 7,344,545 |
| Net unrealized gains (losses) on other securities | 27,110 | 235,499 |
| Net deferred gains (losses) on hedging instruments | 65,497 | 82,389 |
| Land revaluation excess | 216,668 | 232,900 |
| Total valuation and translation adjustments | 309,275 | 550,789 |
| Total net assets | 7,393,796 | 7,895,334 |
| Total liabilities and net assets | 153,453,411 | 161,441,406 |

BTMU Non-consolidated

(2) Non-consolidated Statements of Income

| (in millions of yen) | For the fiscal year ended March 31, 2011 | For the fiscal year ended March 31, 2012 |
|--|--|--|
| Ordinary income | 2,692,418 | 2,766,126 |
| Interest income | 1,617,422 | 1,553,338 |
| Interest on loans and bills discounted | 996,944 | 980,453 |
| Interest and dividends on securities | 433,249 | 450,980 |
| Fees and commissions | 512,649 | 525,881 |
| Trading income | 101,165 | 104,558 |
| Other business income | 370,005 | 482,293 |
| Other ordinary income | 91,175 | 100,054 |
| Ordinary expenses | 2,034,418 | 2,022,803 |
| Interest expenses | 369,843 | 349,587 |
| Interest on deposits | 128,464 | 110,913 |
| Fees and commissions | 138,350 | 136,553 |
| Trading expenses | 1,866 | |
| Other business expenses | 90,444 | 149,048 |
| General and administrative expenses | 1,039,395 | 1,054,269 |
| Other ordinary expenses | 394,516 | 333,345 |
| Ordinary profits | 657,999 | 743,322 |
| Extraordinary gains | 44,079 | 12,819 |
| Extraordinary losses | 27,667 | 16,588 |
| Income before income taxes | 674,411 | 739,552 |
| Income taxes - current | 64,154 | 154,860 |
| Income taxes - deferred | (29,006) | 115,649 |
| Total taxes | 35,148 | 270,510 |
| Net income | 639,263 | 469,042 |

MUTB Non-consolidated

(1) Non-consolidated Balance Sheets

| (in millions of yen) | As of March 31, 2011 | As of March 31, 2012 |
|--|-------------------------|-------------------------|
| Assets: | | |
| Cash and due from banks | 1,813,494 | 1,581,341 |
| Call loans | 65,400 | 68,100 |
| Receivables under securities borrowing transactions | 222,291 | |
| Monetary claims bought | 28,443 | 24,302 |
| Trading assets | 318,728 | 383,399 |
| Money held in trust | 2,290 | 5,368 |
| Securities | 10,687,782 | 12,694,953 |
| Loans and bills discounted | 10,589,116 | 10,520,913 |
| Foreign exchanges | 9,918 | 9,545 |
| Other assets | 767,285 | 734,102 |
| Tangible fixed assets | 166,259 | 169,559 |
| Intangible fixed assets | 64,917 | 62,039 |
| Deferred tax assets | 11,111 | |
| Customers liabilities for acceptances and guarantees | 139,962 | 147,876 |
| Allowance for credit losses | (54,436) | (63,931) |
| Total assets | 24,832,564 | 26,337,570 |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | As of March 31, 2011 | As of March 31, 2012 |
|--|-------------------------|-------------------------|
| Liabilities: | | |
| Deposits | 12,433,196 | 11,976,591 |
| Negotiable certificates of deposit | 2,931,733 | 3,953,824 |
| Call money | 418,379 | 238,420 |
| Payables under repurchase agreements | 3,184,471 | 3,501,140 |
| Payables under securities lending transactions | 197,871 | 426,520 |
| Commercial papers | | 135,463 |
| Trading liabilities | 59,545 | 52,741 |
| Borrowed money | 2,340,455 | 2,118,606 |
| Foreign exchanges | 1,107 | 211 |
| Short-term bonds payable | 5,200 | |
| Bonds payable | 288,800 | 347,800 |
| Due to trust accounts | 1,153,993 | 1,062,395 |
| Other liabilities | 381,320 | 867,958 |
| Reserve for bonuses | 4,321 | 4,325 |
| Reserve for bonuses to directors | 85 | 82 |
| Reserve for contingent losses | 17,042 | 14,830 |
| Deferred tax liabilities | | 52,769 |
| Deferred tax liabilities for land revaluation | 6,570 | 5,447 |
| Acceptances and guarantees | 139,962 | 147,876 |
| Total liabilities | 23,564,058 | 24,907,007 |
| 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 | 548,371 | 597,084 |
| Revenue reserve | 73,714 | 73,714 |
| Other retained earnings | 474,657 | 523,370 |
| Funds for retirement benefits | 710 | 710 |
| Other reserve | 138,495 | 138,495 |
| Earned surplus brought forward | 335,452 | 384,165 |
| Total shareholders' equity | 1,284,965 | 1,333,678 |
| Net unrealized gains (losses) on other securities | (179) | 138,050 |
| Net deferred gains (losses) on hedging instruments | (9,282) | (34,692) |
| Land revaluation excess | (6,997) | (6,473) |
| Total valuation and translation adjustments | (16,459) | 96,884 |
| Total net assets | 1,268,506 | 1,430,563 |
| Total liabilities and net assets | 24,832,564 | 26,337,570 |

MUTB Non-consolidated

(2) Non-consolidated Statements of Income

| (in millions of yen) | For the fiscal year ended March 31, 2011 | For the fiscal year ended March 31, 2012 |
|--|--|--|
| Ordinary income | 530,530 | 527,651 |
| Trust fees | 76,539 | 73,129 |
| Interest income | 238,248 | 233,174 |
| Interest on loans and bills discounted | 111,236 | 104,304 |
| Interest and dividends on securities | 115,604 | 122,215 |
| Fees and commissions | 102,820 | 103,440 |
| Trading income | 7,416 | 18,052 |
| Other business income | 91,478 | 78,750 |
| Other ordinary income | 14,027 | 21,103 |
| Ordinary expenses | 425,844 | 417,547 |
| Interest expenses | 74,025 | 77,010 |
| Interest on deposits | 42,679 | 32,084 |
| Fees and commissions | 21,193 | 22,557 |
| Trading expenses | 205 | |
| Other business expenses | 84,449 | 75,892 |
| General and administrative expenses | 201,391 | 202,603 |
| Other ordinary expenses | 44,579 | 39,483 |
| Ordinary profits | 104,685 | 110,104 |
| Extraordinary gains | 1,727 | 5,033 |
| Extraordinary losses | 4,428 | 1,590 |
| Income before income taxes | 101,985 | 113,547 |
| Income taxes - current | 1,856 | 32,789 |
| Income taxes - deferred | 24,637 | 4,897 |
| Total taxes | 26,494 | 37,687 |
| Net income | 75,490 | 75,860 |

MUTB Non-consolidated

(3) Statements of Trust Assets and Liabilities

Including trust assets under service-shared co-trusteeship

| (in millions of yen) | As of March 31, 2011 | As of March 31, 2012 |
|---|-------------------------|-------------------------|
| Assets: | | |
| Loans and bills discounted | 147,345 | 147,366 |
| Securities | 48,559,568 | 48,875,266 |
| Beneficiary rights to the trust | 30,104,181 | 29,422,638 |
| Securities held in custody accounts | 1,157,840 | 3,113,032 |
| Monetary claims | 11,411,248 | 13,638,583 |
| Tangible fixed assets | 8,929,489 | 9,057,591 |
| Intangible fixed assets | 131,400 | 135,933 |
| Other claims | 2,790,990 | 4,356,505 |
| Call loans | 1,544,778 | 1,197,405 |
| Due from banking account | 1,459,085 | 1,416,693 |
| Cash and due from banks | 1,911,548 | 1,591,392 |
| Total | 108,147,478 | 112,952,408 |
| Liabilities: | | |
| Money trusts | 17,122,381 | 17,900,801 |
| Pension trusts | 12,224,957 | 12,130,567 |
| Property formation benefit trusts | 13,516 | 13,094 |
| Investment trusts | 29,401,183 | 28,618,119 |
| Money entrusted other than money trusts | 2,006,413 | 2,096,421 |
| Securities trusts | 1,302,122 | 4,102,251 |
| Monetary claim trusts | 11,827,795 | 14,011,078 |
| Equipment trusts | 52,281 | 63,316 |
| Land and fixtures trusts | 85,935 | 85,159 |
| Composite trusts | 34,110,892 | 33,931,596 |
| Total | 108,147,478 | 112,952,408 |

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

Detailed information for Money trust with contracts indemnifying the principal amounts

(including trusts for which beneficiary interests are re-entrusted)

| (in millions of yen) | As of March 31, 2011 | As of March 31, 2012 |
|----------------------------|-------------------------|-------------------------|
| Assets: | | |
| Loans and bills discounted | 113,533 | 93,829 |

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| | | |
|-------------------------|------------------|----------------|
| Securities | 46,195 | 46,294 |
| Other | 877,473 | 838,001 |
| Total | 1,037,202 | 978,124 |
| Liabilities: | | |
| Principal | 1,033,111 | 974,326 |
| Allowance for bad debts | 341 | 282 |
| Other | 3,749 | 3,515 |
| Total | 1,037,202 | 978,124 |

MUTB Non-consolidated

(4) Major Items

| (in millions of yen) | As of March 31, 2011 | As of March 31, 2012 |
|------------------------------------|-------------------------|-------------------------|
| Total funds | 44,725,785 | 45,974,880 |
| Deposits | 12,433,196 | 11,976,591 |
| Negotiable certificates of deposit | 2,931,733 | 3,953,824 |
| Money trusts | 17,122,381 | 17,900,801 |
| Pension trusts | 12,224,957 | 12,130,567 |
| Property formation benefit trusts | 13,516 | 13,094 |
| Loans and bills discounted | 10,736,462 | 10,668,279 |
| Banking account | 10,589,116 | 10,520,913 |
| Trust account | 147,345 | 147,366 |
| Investment securities | 59,247,351 | 61,570,219 |

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.