

MITSUBISHI UFJ FINANCIAL GROUP INC
Form 6-K
November 20, 2006

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Form 6-K

Report of Foreign Issuer

**Pursuant to Rule 13a-16 or 15d-16 of
the Securities Exchange Act of 1934**

For the month of November, 2006

MITSUBISHI UFJ FINANCIAL GROUP, INC.

(Translation of registrant's name into English)

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

Tokyo 100-8330, Japan

(Address of principal executive offices)

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

Form 20-F Form 40-F

[Indicate by check mark whether the registrant by furnishing the information
contained in this Form is also thereby furnishing the information to the Commission]

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pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.]

Yes _____ No X

SIGNATURES

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

Date: November 20, 2006

MITSUBISHI UFJ FINANCIAL GROUP, INC.

By: /S/ Ryutaro Kusama

Name: Ryutaro Kusama

Title: Chief Manager, General Affairs

Corporate Administration Division

Interim Consolidated Summary Report

<under Japanese GAAP>

for Fiscal Year Ending March 31, 2007

Date: November 20, 2006
 Company name (code number): Mitsubishi UFJ Financial Group, Inc. (8306)
 (URL <http://www.mufg.jp/>)
 Stock exchange listings: Tokyo, Osaka, Nagoya, New York
 Headquarters: Tokyo
 Representative: Nobuo Kuroyanagi, President & CEO
 For inquiry: Yoshihisa Harata, Chief Manager - Financial Planning Division
 (Phone) +81-3-5252-4160

Date of resolution of Board of Directors with respect
 to the interim consolidated financial statements: November 20, 2006

Trading accounts: Established

1. Consolidated financial data for six months ended September 30, 2006**(1) Operating results**

| | (in millions of yen) | | |
|--|--------------------------|-----------------------|-------------------------------------|
| | Six months ended 2006 | September 30, 2005 | Fiscal year ended March 31, 2006 |
| Ordinary income | 2,840,247 | 1,401,294 | 4,293,950 |
| Change from same period in previous year | 102.7% | 11.4% | |
| Ordinary profit | 663,580 | 381,152 | 1,078,061 |
| Change from same period in previous year | 74.1% | 22.8% | |
| Net income | 507,266 | 300,699 | 770,719 |
| Change from same period in previous year | 68.7% | 75.2% | |
| Net income per share (yen) | 50,454.49 | 45,529.68 | 93,263.16 |
| Net income per diluted share (yen) | 49,669.82 | | 89,842.27 |
| (Reference) ex-UFJ Holdings, Inc. | | | |

| | Six months ended September 30, 2005 |
|------------------------------------|--|
| Ordinary income | 1,113,760 |
| Ordinary profit | 355,247 |
| Net income | 411,057 |
| Net income per share (yen) | 79,851.45 |
| Net income per diluted share (yen) | 57,075.34 |

Notes:

1. Income from investment in affiliates (Equity method):

| | | |
|--------------------------------------|----------|-------------|
| Six months ended September 30, 2006: | (39,584) | million yen |
| Six months ended September 30, 2005: | 7,196 | million yen |
| Fiscal year ended March 31, 2006: | 15,768 | million yen |

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<UFJ Holdings, Inc.>

Six months ended September 30, 2005: 4,474 million yen

2. Average number of shares outstanding:

| | Six months ended September 30, 2006 | Six months ended September 30, 2005 | (shares) Fiscal year ended March 31, 2006 | <UFJ Holdings, Inc.> | (shares) Six months ended September 30, 2005 |
|--------------------------|--|--|---|--------------------------|--|
| Common stock | 9,978,046 | 6,538,585 | 8,120,150 | Common stock | 5,147,781 |
| Preferred stock-class 3 | 100,000 | 100,000 | 100,000 | Preferred stock-class 1 | 3,658 |
| Preferred stock-class 8 | 22,222 | | 43,609 | Preferred stock-class 8 | 200,000 |
| Preferred stock-class 9 | 38,761 | | 44,510 | Preferred stock-class 9 | 150,000 |
| Preferred stock-class 10 | 72,950 | | 73,972 | Preferred stock-class 10 | 150,000 |
| Preferred stock-class 11 | 1 | | 0 | Preferred stock-class 11 | 5 |
| Preferred stock-class 12 | 127,772 | | 90,780 | Preferred stock-class 12 | 200,000 |

3. Changes in accounting policy: Please refer to the footnote on next page .

4. The amounts presented as of September 30, 2005 are amounts from Mitsubishi-Tokyo Financial Group, Inc.

5. The amounts presented for fiscal year ended March 31, 2006 are consist of Mitsubishi-Tokyo Financial Group, Inc. (April to September) and Mitsubishi UFJ Financial Group, Inc. (October to March).

(2) Financial condition

| | (in millions of yen) | | Fiscal year ended March 31, 2006 |
|---|-----------------------------------|---------------|-------------------------------------|
| | Six months ended September 30, | September 30, | |
| | 2006 | 2005 | |
| Total assets | 184,735,352 | 115,619,705 | 187,046,793 |
| Total net assets (*2) | 9,659,084 | 5,296,081 | 7,727,837 |
| Total net assets to total assets (*2) | 4.2% | 4.6% | 4.1% |
| Total net assets per share (yen) (*2) | 720,127.97 | 771,314.08 | 692,792.39 |
| Risk-adjusted capital ratio (based on the standards of the Bank for International Settlements) (*3) | (preliminary)11.95% | 12.01% | 12.20% |

(Reference) ex-UFJ Holdings, Inc.

| | Six months ended September 30, 2005 |
|---|--|
| Total assets | 78,074,507 |
| Total net assets (*2) | 1,687,677 |
| Total net assets to total assets (*2) | 2.2% |
| Total net assets per share (yen) (*2) | 55,499.87 |
| Risk-adjusted capital ratio (based on the standards of the Bank for International Settlements) (*2) | 11.67% |

Notes:

(*1) Number of shares outstanding

| | September 30, 2006 | (shares) September 30, 2005 | March 31, 2006 | <UFJ Holdings, Inc.> Common stock | (shares) September 30, 2005 |
|--------------------------|-----------------------|-----------------------------------|-------------------|--------------------------------------|-----------------------------------|
| Common stock | 10,108,081 | 6,538,298 | 9,741,342 | Common stock | 5,183,378 |
| Preferred stock-class 3 | 100,000 | 100,000 | 100,000 | | |
| Preferred stock-class 8 | 17,700 | | 27,000 | Preferred stock-class 8 | 200,000 |
| Preferred stock-class 9 | | | 79,700 | Preferred stock-class 9 | 150,000 |
| Preferred stock-class 10 | | | 150,000 | Preferred stock-class 10 | 150,000 |
| Preferred stock-class 11 | 1 | | 1 | Preferred stock-class 11 | 1 |
| Preferred stock-class 12 | 113,200 | | 175,300 | Preferred stock-class 12 | 200,000 |

(*2) In accordance with enforcement of the Company Law, Total net assets, Total net assets to total assets and Total net assets per share are created as new items this fiscal year. (Those figures as of September 30, 2005 and March 31, 2006 are stated with old measures). Total net assets is modified from Shareholders equity and existing Shareholders equity as of September 30, 2006 is 7,766,130 million yen. Total net assets to total assets and Total net assets per share are modified from Shareholders equity to total assets and Shareholders equity per share respectively.

These modifications do not have a significant impact on MUFG's financial statements. Please refer to next page for formulas.

(*3) Risk-adjusted capital ratio (based on the standards of the Bank for International Settlements) is calculated in accordance with Notice for capital ratio calculation stipulated in Article 52-25 of the Banking Law

(3) Cash flows

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(in millions of yen)

| | Six months ended September 30, | | Fiscal year ended |
|---|--------------------------------|-------------|-------------------|
| | 2006 | 2005 | March 31, 2006 |
| Net cash provided by (used in) operating activities | (3,887,229) | 2,168,858 | (7,731,543) |
| Net cash provided by (used in) investing activities | 710,646 | (1,110,706) | 3,847,452 |
| Net cash provided by (used in) financing activities | (286,187) | 172,701 | (277,474) |
| Cash and cash equivalents at end of the period | 2,770,796 | 5,505,687 | 6,238,548 |

(Reference) ex-UFJ Holdings, Inc.

| | Six months ended September 30, 2005 |
|---|--|
| Net cash provided by operating activities | 200,419 |
| Net cash provided by investing activities | 573,218 |
| Net cash provided by (used in) financing activities | (154,096) |
| Cash and cash equivalents at end of the period | 5,499,161 |

(4) Scope of consolidation and application of the equity method

| | |
|--|-----|
| Consolidated subsidiaries: | 265 |
| Non-consolidated subsidiaries accounted for under the equity method: | 0 |
| Affiliates accounted for under the equity method: | 44 |

(5) Changes in scope of consolidation and application of the equity method

| | | |
|---|--------------------|-------------|
| Consolidated subsidiaries: | Newly included: 24 | Excluded: 7 |
| Affiliates accounted for under the equity method: | Newly included: 5 | Excluded: 3 |

2. Forecasted earnings for fiscal year ending March 31, 2007

| | (in millions of yen) | | |
|--|----------------------|----------------|--|
| Ordinary income | Ordinary profit | Net income | |
| 5,800,000 | 1,500,000 | 870,000 | |
| Forecasted net income per share for fiscal year ending March 31, 2007 (yen): | 85,312.00 | | |

(Reference)

Formulas for computing ratios

Net income per share

$$\frac{\text{Net income - Amount not attributable to common shareholders} *1}{\text{Average outstanding shares of common stock during the period} *2}$$

Net income per diluted share

$$\frac{\text{Net income - Amount not attributable to common shareholders} *1 + \text{Adjustments in net income}}{\text{Average outstanding shares of common stock during the period} *2 + \text{Possible conversions from convertible instruments to common stocks}}$$

Total net assets to total assets (Six months ended September 30, 2006)

$$\frac{\text{Total net assets - Warrant - Minority interests}}{\text{Total assets}} \times 100$$

Shareholders equity to total assets (Six months ended September 30, 2005 and fiscal year ended March 31, 2006)

$$\frac{\text{Total shareholders equity}}{\text{Total assets}} \times 100$$

Total net assets per share (Six months ended September 30, 2006)

$$\frac{\text{Total net assets - Preferred stock and others} *3}{\text{Outstanding shares of common stock at the end of the period} *2}$$

Shareholders equity per share (Six months ended September 30, 2005 and fiscal year ended March 31, 2006)

$$\frac{\text{Total shareholders equity - Preferred stock and others} *4}{\text{Outstanding shares of common stock at the end of the period} *2}$$

Net income per share (forecast)

$$\frac{\text{Net income (forecast) - Total dividends on preferred stock (forecast)}}{\text{Outstanding shares of common stock at the end of the period} *2}$$

*1 dividends on preferred stock and others

*2 excluding treasury stock and stocks held by subsidiaries and affiliates

*3 outstanding preferred stock, dividends on preferred stock, warrants, minority interests and others

*4 outstanding preferred stock, dividends on preferred stock and others

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This financial summary report and the accompanying financial highlights contain forward-looking statements and other forward-looking information relating to the company and the group as a whole (the "forward-looking statements"). The forward-looking statements include the company's current estimations, forecasts, views, targets and projections with respect to general economic conditions, its results of operations, its financial condition, its management in general and other future events. The forward-looking statements are provided based on projections, views, estimations and other factors and reflect assumptions and estimations which are subject to full range of uncertainties, risks and changes in circumstances. In light of the many risks, uncertainties and possible changes, you are advised not to put undue reliance on the forward-looking statements. The company is under no obligation and expressly disclaims any obligation to update or alter the forward-looking statements, except as may be required by any applicable laws and regulations or stock exchange rules. For detailed information relating to uncertainties, risks and changes regarding the forward-looking statements, please see the company's latest annual report and other disclosures.

1. Information on Mitsubishi UFJ Financial Group (MUFG)

MUFG is engaged primarily in banking business and also conducts trust business, securities business, asset management and administration business and other related financial businesses. The following is an illustration of the Company's corporate governance structure and major subsidiaries.

2. Management Policy

(1) Principal management policy

The Group's management philosophy serves as the basic policy in conducting its business activities, and provides guidelines for all group activities.

The Group's management philosophy will also be the foundation for management decisions, including the formulation of management strategies and management plans, and will serve as the core values for all employees.

The details of the Group management philosophy are set forth below. The Group's holding company, commercial bank, trust bank and securities company have adopted the Group's management philosophy as their own respective management philosophy, and the entire Group will strive to comply with this philosophy.

Group's Management Philosophy

1. We will respond promptly and accurately to diverse needs of our customers around the world and seek to inspire their trust and confidence.
2. We will offer innovative and high-quality financial services by actively pursuing the cultivation of new business areas and developing new technologies.
3. We will comply strictly with all laws and regulations and conduct our business in a fair and transparent manner to gain the public's trust and confidence.
4. We will seek to inspire the trust of our shareholders by enhancing corporate value through continuous business development and appropriate risk management, and by disclosing corporate information in a timely and appropriate manner.
5. We will contribute to progress toward a sustainable society by assisting with development in the areas in which we operate and conducting our business activities with consideration for the environment.
6. We will provide the opportunities and work environment necessary for all employees to enhance their expertise and make full use of their abilities.

(2) Basic policy regarding profit distribution

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

From a medium term perspective, the Company will aim to increase the dividend ratio to the consolidated net income to approximately 20%, after comprehensive consideration of the business performance and environment for strategic investment, etc.

With respect to interim dividends for the six months ended September 30, 2006, the Company has decided to pay ¥5,000 per share for common stock, ¥30,000 per share for class 3 preferred stock, ¥7,950 per share for class 8 preferred stock, ¥2,650 per share for class 11 preferred stock, and ¥5,750 per share for class 12 preferred stock.

With respect to fiscal year end dividends for the fiscal year ending March 31, 2007, the Company plans to pay year end dividends of ¥5,000 per share for common stock (which, together with the interim dividend, shall result in a total of ¥ 10,000 per share for the fiscal year). Regarding preferred stock, the Company plans to pay dividends of ¥ 30,000 per share for class 3 preferred stock (which, together with the interim dividend, shall result in a total of ¥ 60,000 per share for the fiscal year), ¥ 7,950 per share for class 8 preferred stock (which, together with the interim dividend, shall result in a total of ¥ 15,900 per share for the fiscal year), ¥ 2,650 per share for class 11 preferred stock (which, together with the interim dividend, shall result in a total of ¥ 5,300 per share for the fiscal year) and ¥ 5,750 per share for class 12 preferred stock (which, together with the interim dividend, shall result in a total of ¥ 11,500 per share for the fiscal year).

(3) Basic policy relating to the possible lowering of the minimum investment amount

With regard to the possible lowering of the minimum investment amount of the Company's common stock, the Company does not believe that it needs to make any actions immediately, after taking into account such factors as the stock price, the number of shareholders, liquidity issues and the transaction costs and potential benefits. The Company, however, will continue to consider, as appropriate, the possibility of lowering the minimum investment amount, taking into account the investors' needs and the factors described above.

(4) Management target

MUFG has set specific financial targets (MUFG consolidated basis) as shown below, and will aim to achieve these targets.

| | | |
|--|---------------------------|---------------------------|
| | FY 2008 Target | FY 2009 Target |
| Consolidated net operating profit * ¹ | Approx. 2,400 billion yen | Approx. 2,500 billion yen |
| Consolidated expense ratio | Approx. 45% | 40-45% |
| Consolidated net income | Approx. 1,000 billion yen | Approx. 1,100 billion yen |
| Consolidated ROE * ² | Approx. 15% | Approx. 15% |

*¹ Consolidated net operating profit is consolidated net business profits before consolidation adjustments (management accounting basis, excluding dividend income from subsidiaries.)

*² The Consolidated ROE target is based on public fund balance being unchanged from December 31, 2005.

Underlying macroeconomic assumptions to the financial targets above:

| | FY 2008 | FY 2009 |
|-----------------------------------|-----------|-----------|
| Real GDP growth rate (annual) | 1.8% | 2.1% |
| Unsecured call rate (O/N) | 0.30% | 0.30% |
| 3M TIBOR | 0.46% | 0.48% |
| 10 year Japanese Government Bonds | 2.07% | 2.13% |
| JPY to 1USD | 105yen | 105yen |
| Nikkei Stock Average | 13,574yen | 13,574yen |

(5) Medium- and long-term management strategy

MUFG is a fully-fledged comprehensive financial group comprising commercial banks, a trust bank and a securities company, as well as credit card companies, consumer finance companies, investment trust companies, leasing companies and a U.S. bank (Union Bank of California). The Group aims to unify these Group companies to deliver top quality products and services that meet diverse customer needs. We aim to be No. 1 in service, No.1 in reliability and No.1 in global coverage and so gain the strong support of customers and society as a premier, comprehensive, global financial group.

No.1 in Service

MUFG will leverage its strengths as a comprehensive financial group to provide to its customers with an outstanding level of high-quality service that is matched to their individual needs.

MUFG will fully utilize the integrated business group system comprising our three core business groups Retail, Corporate and Trust Assets (asset management and asset administration) and meet diverse customer needs rapidly and accurately as a unified group that transcends business boundaries.

No.1 in Reliability

MUFG aims to be a truly reliable financial group and will strive to further enhance its financial health, implement thorough legal and other compliance and strengthen internal controls. Moreover, we will fulfill our responsibilities to society through enhancing customer satisfaction (CS), and pursuing CSR activities that contribute to society and to environmental conservation.

No.1 in Global Coverage

MUFG aims to use its Group strengths to the maximum, leveraging the leading global network amongst Japanese banks and talented staff well-versed in the business of each country to swiftly and precisely meet the requirements of customers globally.

(6) Key issues

The Group companies of MUFG will take a unified approach and provide high quality, comprehensive financial services matched to customers wide-ranging financial needs.

In the Retail business through product development backed up by global strategic alliances, we intend to enhance customer satisfaction by providing world-class products and services in a broad range of business areas including sales of investments products, housing loans, consumer finance, inheritance and real estate.

The Corporate business aims to meet diverse needs with top quality services and to be endorsed by customers as their No. 1 financial group by leveraging the combined capabilities of Group companies in areas such as banking, trust banking, securities and leasing across our leading domestic and overseas network.

The Trust Assets business aims to develop its expertise in the two key areas of asset management and asset administration, providing a broad range of high quality products and services in areas including pensions, investment trust management and administration and custody.

The Japanese financial sector is undergoing significant change as the shift from indirect to direct financing accelerates and deregulation lowers the barriers between business types. In order to rapidly and effectively respond to such changes as a comprehensive financial group, MUFG is implementing more unified and integrated management, while also observing relevant laws and regulations. As one element of our response, MUFG has already signed a basic agreement with regard to making Mitsubishi UFJ Securities a wholly-owned subsidiary, and MUFG is currently pursuing preparations in this regard.

Furthermore, MUFG aims to practice stable and highly effective corporate governance. In the holding company we will utilize external viewpoints and enhance management control functions in order to improve the transparency of management of the holding company and to be fully and accurately accountable to all of our shareholders. Also in regard to governance of the entire Group we will implement Group wide risk management and strict compliance, and strengthen the Group's internal control system.

One of the precepts of the management philosophy of MUFG is to contribute to progress toward a sustainable society by assisting with development in the areas in which we operate and conducting our business activities with consideration for the environment. Based on this commitment MUFG is practicing management that emphasizes its corporate social responsibilities and aims to secure the public's trust and confidence and to be a good corporate citizen.

Through steadily implementing the strategy described above the Group will seek to maximize shareholder value.

(7) Parent Information

There is no parent company.

3. Result of Operations and Financial Condition

(1) Result of operations

With respect to economic environment between April and September 2006, overseas economies, led by the growth of the Chinese economy in capital expenditure and exports, generally continued to show a firm undertone, though the U.S. economy showed signs of a slowdown. Meanwhile, the Japanese economy showed steady signs of well-balanced economic growth. The increase in exports and capital expenditures, as well as firm corporate earnings, which resulted in an improvement in employment and personal income, contributed to the growth. During the period, consumer prices in Japan rose, albeit by a small margin, which is a change from previous trends.

Regarding financial environment between April and September 2006, in the United States, the target for the federal funds rate was raised in May and June to 5.25%. Similarly, in the EU, the European Central Bank's policy rate was raised in June and August to 3.0%. Meanwhile, in Japan, the Bank of Japan ended its quantitative easing policy in July, and short-term interest rates showed some signs of an increase. Regarding long-term interest rates, the yield on ten-year Japanese government bonds rose in May due to speculation regarding interest rate hikes by the Bank of Japan, but interest rates started to decline again after the Bank of Japan ended its quantitative easing policy. In the foreign exchange markets, the yen generally weakened against the US Dollar mainly due to interest rate differentials between the two currencies.

Amidst this economic environment, consolidated ordinary profit for the six months ended September 30, 2006 was ¥663.5 billion, an increase of ¥282.4 billion from the previous interim period. Consolidated net income for the six months ended September 30, 2006 was ¥507.2 billion, an increase of ¥206.5 billion from the previous interim period.

Note: The previous interim period refers to the consolidated results of ex-Mitsubishi Tokyo Financial Group, Inc. (excludes consolidated results of ex-UFJ Holdings, Inc.)

Consolidated ordinary profit by business segment was ¥503.0 billion for the banking segment, ¥132.6 billion for the trust banking segment, ¥59.7 billion for the credit card segment and ¥23.4 billion for the securities segment. Ordinary profit by geographic segment was ¥552.6 billion in Japan, ¥70.8 billion in North America, ¥33.8 billion in Asia and Oceania excluding Japan, ¥16.8 billion in Latin America, and ¥3.7 billion in Europe and the Middle East.

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The Company has the following earning forecasts for the fiscal year ending March 31, 2007.

| | | |
|---|------------------------------|-------------------------|
| Consolidated ordinary income | Consolidated ordinary profit | Consolidated net income |
| ¥5,800.0 billion | ¥1,500.0 billion | ¥870.0 billion |
| | | |
| Net income per share (consolidated) | | ¥ 85,312.00 |
| Net income per share (non-consolidated) | | ¥ 46,724.46 |
| | | |
| Dividend per share (annual) | Common stock | ¥ 10,000 |
| | Preferred stock class 3 | ¥ 60,000 |
| | Preferred stock class 8 | ¥ 15,900 |
| | Preferred stock class 11 | ¥ 5,300 |
| | Preferred stock class 12 | ¥ 11,500 |

(2) Financial condition

Total assets decreased by ¥2,311.4 billion from March 31, 2006 to ¥184,735.3 billion at September 30, 2006, and total net assets decreased by ¥167.2 billion to ¥9,659.0 billion compared to the aggregate amount of minority interest and shareholders' equity at March 31, 2006.

With regards to major factors affecting the change in total net assets, in spite of the increase in retained earnings of ¥455.9 billion, total net assets decreased as net deferred losses on hedge transactions of ¥66.8 billion was recorded for the six months ended September 30, 2006 (For the previous fiscal years, the amounts were recorded both in the Assets and Liabilities sections), treasury stock increased by ¥226.5 billion due to the repayment of public funds etc, and net unrealized gains (losses) on securities available for sale decreased by ¥177.0 billion due to a decrease of valuation differences of stock.

With regards to assets, loans and bills discounted decreased by ¥91.9 billion from March 31, 2006 to ¥85,671.1 billion at September 30, 2006. This change in balance, on the basis of the sum of the two major subsidiary banks, mainly consisted of a decrease in domestic lending by ¥968.6 billion (including a decrease of housing loans by ¥834.1 billion) and an increase in lending by overseas branches by ¥775.1 billion. Investment securities decreased by ¥742.5 billion from March 31, 2006 to ¥47,766.4 billion at September 30, 2006.

For the six months ended September 30, 2006, net cash used by operating activities was ¥3,887.2 billion, net cash provided by investing activities was ¥710.6 billion and net cash used in financing activities was ¥286.1 billion. As a result, the balance of cash and cash equivalents at September 30, 2006 was ¥2,770.7 billion.

MUFG's consolidated risk adjusted capital ratio (based on the standards of the BIS) was 11.95 % (Preliminary basis) as of September 30, 2006.

The following table shows MUFG's consolidated risk adjusted capital ratio as of September 30, 2005, March 31, 2006 and September 30, 2006.

| | (in billions and %) | | |
|--|--------------------------------|----------------------------|---|
| | As of September 30, 2005 | As of March 31, 2006 | As of September 30, 2006 (Preliminary basis) |
| Tier I capital | ¥ 4,646.9 | ¥ 7,501.6 | ¥ 7,682.1 |
| Qualified Tier II capital | ¥ 3,498.9 | ¥ 6,293.7 | ¥ 6,076.2 |
| Qualified Tier III capital | | | |
| Deduction from total qualifying capital | ¥ 922.5 | ¥ 334.9 | ¥ 296.2 |
| Total qualifying capital | ¥ 7,223.3 | ¥ 13,460.3 | ¥ 13,462.0 |
| Risk-adjusted assets | ¥ 60,140.3 | ¥ 110,292.6 | ¥ 112,567.5 |
| Consolidated risk-adjusted capital ratio (based on the standards of the BIS) | 12.01% | 12.20% | 11.95% |

(3) Risks relating to the business

Our business and results of operations may be materially affected by wide range of reasons, including the following factors (which may include information believed to be material to investors):

Risk relating to the integration of our operation (in particular, risks relating to integration of our systems);

Increase of problem loans and credit-related expenses;

Risks relating to the establishment of internal controls;

Impairment of our capital ratio;

Changes in interest rates in Japan or elsewhere in the world;

Risks related to our consumer lending business;

Possible negative effects to our equity portfolio;

Risks relating to trading and investment activities;

Downgrade of our credit ratings and the negative effect on our treasury operations;

Failure to achieve certain business plans or operating targets;

Risks accompanying the expansion of our operation and the range of products and services;

Decline in the results of operations and financial conditions of our subsidiaries;

Deterioration of economic conditions in Japan or elsewhere in the world (in Asian, Latin American and other countries);

Fluctuations in foreign currency exchange rates;

Risks relating to the increase of our pension obligations;

Events that obligate us to compensate for losses in loan trusts and jointly operated designated money in trusts;

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Disruption or impairment of our business or operations due to external circumstances or events (such as the destruction or impairment of our business sites and terrorist attacks);

Risks relating to our capabilities to protect confidential information;

Risks relating to transaction with counterparties in countries designated as state sponsors of terrorism;

Risks relating to regulatory developments or changes in laws, rules, including accounting rules, governmental policies and economic controls;

Potential claims of unfair trade practices from regulatory authorities and consumers, due to our influential position;

Increase in competitive pressures;

Risks inherent in the holding company structure; and

Possible negative effects related to owning our shares.

For detailed discussion of these risk factors and other risks, uncertainties, possible changes and others, please see our most recent publicly announced information including the latest Annual Report.

(Japanese GAAP)

Mitsubishi UFJ Financial Group, Inc.

Mitsubishi UFJ Financial Group, Inc. and Consolidated Subsidiaries

Consolidated Balance Sheet

| | As of September 30, | As of September 30, 2005 ex-MTFG | (Reference) | Increase/ (Decrease) | As of March 31, | Increase/ (Decrease) |
|--|------------------------|-------------------------------------|-------------------|-------------------------|--------------------|-------------------------|
| (in millions of yen) | 2006 (A) | (B) | ex-UFJHD | (A) - (B) | 2006 (C) | (A) - (C) |
| Assets: | | | | | | |
| Cash and due from banks | 8,484,545 | 10,005,210 | 6,502,126 | (1,520,665) | 12,347,561 | (3,863,016) |
| Call loans and bills bought | 2,095,108 | 1,585,947 | 169,485 | 509,160 | 2,467,717 | (372,609) |
| Receivables under resale agreements | 3,050,745 | 1,232,312 | 9,960 | 1,818,433 | 1,077,911 | 1,972,834 |
| Receivables under securities borrowing transactions | 4,351,094 | 5,322,442 | 1,833,607 | (971,348) | 5,425,527 | (1,074,433) |
| Commercial paper and other debt purchased | 3,628,498 | 2,361,547 | 413,097 | 1,266,951 | 2,675,007 | 953,491 |
| Trading assets | 10,093,747 | 7,660,530 | 1,651,953 | 2,433,217 | 10,070,779 | 22,967 |
| Money held in trust | 384,276 | 348,707 | 54,104 | 35,568 | 410,545 | (26,269) |
| Investment securities | 47,766,403 | 30,476,088 | 21,777,026 | 17,290,315 | 48,508,977 | (742,573) |
| Allowance for losses on investment securities | (21,718) | (1,695) | | (20,023) | (26,663) | 4,945 |
| Loans and bills discounted | 85,671,181 | 47,132,564 | 38,175,072 | 38,538,616 | 85,763,106 | (91,925) |
| Foreign exchanges | 1,367,788 | 728,024 | 673,706 | 639,764 | 1,267,808 | 99,980 |
| Other assets | 5,130,860 | 3,449,933 | 2,063,633 | 1,680,926 | 6,517,435 | (1,386,575) |
| Tangible fixed assets | 1,733,180 | | | 1,733,180 | | 1,733,180 |
| Intangible fixed assets | 651,537 | | | 651,537 | | 651,537 |
| Premises and equipment | | 958,771 | 614,384 | (958,771) | 1,517,892 | (1,517,892) |
| Deferred tax assets | 643,968 | 102,615 | 938,183 | 541,352 | 705,140 | (61,171) |
| Goodwill | | | | | 145,250 | (145,250) |
| Customers liabilities for acceptances and guarantees | 10,817,389 | 4,878,890 | 4,243,156 | 5,938,499 | 9,533,542 | 1,283,847 |
| Allowance for loan losses | (1,113,252) | (622,186) | (1,041,468) | (491,066) | (1,360,745) | 247,493 |
| Allowance for losses on investment securities | | | (3,522) | | | |
| Total assets | 184,735,352 | 115,619,705 | 78,074,507 | 65,115,647 | 187,046,793 | (2,311,440) |
| Liabilities: | | | | | | |
| Deposits | 115,602,910 | 68,385,654 | 50,315,499 | 42,217,256 | 118,988,093 | (3,385,182) |
| Negotiable certificates of deposit | 6,880,379 | 3,160,845 | 2,962,556 | 3,719,534 | 6,586,425 | 293,954 |
| Call money and bills sold | 2,512,651 | 7,838,254 | 6,538,366 | (5,325,602) | 9,428,846 | (6,916,195) |
| Payables under repurchase agreements | 7,248,841 | 4,480,043 | 1,775,302 | 2,768,798 | 4,885,491 | 2,363,350 |
| Payables under securities lending transactions | 5,596,344 | 4,965,918 | 910,654 | 630,426 | 4,339,568 | 1,256,776 |
| Commercial paper | 477,920 | 192,972 | 116,581 | 284,947 | 309,384 | 168,535 |
| Trading liabilities | 4,867,308 | 2,829,637 | 880,787 | 2,037,670 | 4,361,905 | 505,402 |
| Borrowed money | 6,284,929 | 1,395,051 | 834,231 | 4,889,877 | 2,974,031 | 3,310,897 |
| Foreign exchanges | 783,937 | 1,443,687 | 208,170 | (659,749) | 1,312,568 | (528,631) |
| Short-term corporate bonds | 764,500 | 698,500 | 149,000 | 66,000 | 490,700 | 273,800 |
| Bonds and notes | 6,580,221 | 4,306,521 | 2,317,026 | 2,273,699 | 6,634,559 | (54,337) |
| Bonds with warrant | 49,689 | 49,165 | | 524 | 49,165 | 524 |
| Due to trust accounts | 1,796,608 | 1,410,842 | 1,504,004 | 385,766 | 2,429,068 | (632,459) |
| Other liabilities | 4,291,590 | 3,461,342 | 1,977,844 | 830,247 | 4,469,097 | (177,507) |
| Reserve for employees bonuses | 45,440 | 19,797 | 19,051 | 25,643 | 50,857 | (5,416) |
| Reserve for directors bonuses | 115 | | | 115 | | 115 |
| Reserve for employees retirement benefits | 68,889 | 43,987 | 14,424 | 24,901 | 82,239 | (13,349) |
| Reserve for losses related to land trust | | | 1,074 | | | |
| Reserve for expenses related to EXPO 2005 Japan | | 323 | | (323) | | |
| Reserve for contingent losses | 100,087 | | | 100,087 | | 100,087 |
| Reserves under special laws | 2,197 | 1,605 | 433 | 591 | 2,058 | 138 |

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| | | | | | | |
|---|--------------------|--------------------|-------------------|----------------------|--------------------|----------------------|
| Deferred tax liabilities | 94,646 | 65,903 | 8,564 | 28,743 | 81,963 | 12,683 |
| Deferred tax liabilities for land revaluation | 209,667 | 132,309 | 90,269 | 77,357 | 210,875 | (1,208) |
| Acceptances and guarantees | 10,817,389 | 4,878,890 | 4,243,156 | 5,938,499 | 9,533,542 | 1,283,847 |
| Total liabilities | 175,076,268 | 109,761,255 | 74,866,999 | 65,315,013 | 177,220,444 | (2,144,175) |
| Net assets: | | | | | | |
| Capital stock | 1,383,052 | | | 1,383,052 | | 1,383,052 |
| Capital surplus | 1,916,314 | | | 1,916,314 | | 1,916,314 |
| Retained earnings | 3,781,944 | | | 3,781,944 | | 3,781,944 |
| Treasury stock | (1,000,449) | | | (1,000,449) | | (1,000,449) |
| Total shareholders' equity | 6,080,862 | | | 6,080,862 | | 6,080,862 |
| Net unrealized gains (losses) on securities | 1,592,453 | | | 1,592,453 | | 1,592,453 |
| Net deferred gains (losses) on hedging instruments | (66,887) | | | (66,887) | | (66,887) |
| Land revaluation excess | 149,193 | | | 149,193 | | 149,193 |
| Foreign currency translation adjustments | (56,378) | | | (56,378) | | (56,378) |
| Total valuation and translation adjustments | 1,618,381 | | | 1,618,381 | | 1,618,381 |
| Warrant | 0 | | | 0 | | 0 |
| Minority interests | 1,959,840 | | | 1,959,840 | | 1,959,840 |
| Total net assets | 9,659,084 | | | 9,659,084 | | 9,659,084 |
| Total liabilities and net assets | 184,735,352 | | | 184,735,352 | | 184,735,352 |
| Minority interests | | 562,368 | 1,519,830 | (562,368) | 2,098,512 | (2,098,512) |
| Shareholder's equity: | | | | | | |
| Capital stock | | 1,383,052 | 1,000,000 | (1,383,052) | 1,383,052 | (1,383,052) |
| Capital surplus | | 832,990 | | (832,990) | 1,915,855 | (1,915,855) |
| Retained earnings | | 2,075,151 | 317,274 | (2,075,151) | 3,325,980 | (3,325,980) |
| Land revaluation excess | | 150,055 | 99,091 | (150,055) | 149,534 | (149,534) |
| Unrealized gains on securities available for sale | | 952,126 | 343,205 | (952,126) | 1,769,525 | (1,769,525) |
| Foreign currency translation adjustments | | (93,907) | (68,427) | 93,907 | (42,168) | 42,168 |
| Treasury stock | | (3,387) | (3,465) | 3,387 | (773,941) | 773,941 |
| Total shareholder's equity | | 5,296,081 | 1,687,677 | (5,296,081) | 7,727,837 | (7,727,837) |
| Total liabilities, minority interests and shareholder's equity | | 115,619,705 | 78,074,507 | (115,619,705) | 187,046,793 | (187,046,793) |

See Notes to Consolidated financial statements

(Japanese GAAP)

Mitsubishi UFJ Financial Group, Inc.

Mitsubishi UFJ Financial Group, Inc. and Consolidated Subsidiaries**Consolidated Statement of Operations**

| (in millions of yen) | Six months ended | Six months ended | | Increase/ (Decrease) (A) - (B) | Fiscal year ended March 31, 2006 |
|--|---------------------------|-----------------------------------|-------------------------|--------------------------------------|-------------------------------------|
| | September 30, 2006 (A) | September 30, 2005 ex-MTFG (B) | (Reference) ex-UFJHD | | |
| Ordinary income: | | | | | |
| Interest income: | 1,643,285 | 792,784 | 527,806 | 850,501 | 2,365,923 |
| (Interest on loans and discounts) | 1,004,134 | 459,511 | 347,365 | 544,623 | 1,411,124 |
| (Interest and dividends on securities) | 364,164 | 181,572 | 97,462 | 182,592 | 598,194 |
| Trust fees | 79,378 | 41,089 | 23,721 | 38,289 | 122,898 |
| Fees and commissions | 638,290 | 296,861 | 255,301 | 341,428 | 1,000,853 |
| Trading profits | 133,827 | 66,643 | 23,045 | 67,184 | 148,524 |
| Other business income | 180,441 | 142,024 | 212,931 | 38,416 | 391,226 |
| Other ordinary income | 165,023 | 61,891 | 70,953 | 103,131 | 264,524 |
| Total ordinary income | 2,840,247 | 1,401,294 | 1,113,760 | 1,438,952 | 4,293,950 |
| Ordinary expenses: | | | | | |
| Interest expense: | 699,153 | 309,556 | 154,085 | 389,597 | 884,422 |
| (Interest on deposits) | 324,693 | 154,557 | 50,798 | 170,135 | 414,861 |
| Fees and commissions | 80,869 | 28,715 | 39,389 | 52,154 | 117,058 |
| Trading losses | | | 8,881 | | 1,113 |
| Other business expenses | 101,956 | 56,684 | 89,513 | 45,272 | 170,456 |
| General and administrative expenses | 1,030,306 | 553,795 | 379,140 | 476,510 | 1,663,458 |
| Other ordinary expenses | 264,380 | 71,390 | 87,503 | 192,989 | 379,380 |
| Total ordinary expenses | 2,176,666 | 1,020,142 | 758,513 | 1,156,524 | 3,215,888 |
| Ordinary profit | 663,580 | 381,152 | 355,247 | 282,428 | 1,078,061 |
| Extraordinary gains | 224,534 | 117,117 | 301,474 | 107,416 | 451,571 |
| Extraordinary losses | 53,771 | 3,933 | 90,257 | 49,837 | 28,535 |
| Income before income taxes and others | 834,343 | 494,336 | 566,463 | 340,007 | 1,501,097 |
| Income taxes-current | 51,155 | 30,550 | 32,011 | 20,604 | 108,982 |
| Income taxes-deferred | 241,851 | 138,830 | 120,387 | 103,021 | 525,011 |
| Minority interests | 34,069 | 24,255 | 3,006 | 9,814 | 96,383 |
| Net income | 507,266 | 300,699 | 411,057 | 206,567 | 770,719 |

See Notes to Consolidated financial statements.

Mitsubishi UFJ Financial Group, Inc. and Consolidated Subsidiaries

Consolidated Statement of Changes in Net Assets

(in millions of yen)

| | Shareholder's equity | | | | Total | Valuation and translation adjustments | | | | Total | Warrant | Minority interests | Total net assets | |
|---|----------------------|-----------------|-------------------|----------------|-----------|---|--|------------------------------|----------------------------------|-----------|---------|--------------------|------------------|-------|
| | Capital stock | Capital surplus | Retained earnings | Treasury stock | | Net unrealized gains (losses) on securities | Foreign | | | | | | | Total |
| | | | | | | | Deferred gains (losses) on hedging instruments | Revaluation reserve for land | currency translation adjustments | | | | | |
| | | | | | | | | | | | | | | |
| Balances as of March 31, 2006 | 1,383,052 | 1,915,855 | 3,325,980 | (773,941) | 5,850,946 | 1,769,525 | | 149,534 | (42,168) | 1,876,891 | 0 | 2,098,512 | 9,826,342 | |
| Changes during the interim accounting period | | | | | | | | | | | | | | |
| Dividends from surplus | | | (48,808) | | (48,808) | | | | | | | | (48,808) | |
| Transfers to directors | | | (163) | | (163) | | | | | | | | (163) | |
| Net Income | | | 507,266 | | 507,266 | | | | | | | | 507,266 | |
| Acquisition of treasury stock | | | | (290,610) | (290,610) | | | | | | | | (290,610) | |
| Disposal of treasury stock | | 463 | | 64,102 | 64,565 | | | | | | | | 64,565 | |
| Reversal of valuation excess | | | 943 | | 943 | | | | | | | | 943 | |
| Increase in companies accounted for under the equity method | | | (2,003) | | (2,003) | | | | | | | | (2,003) | |
| Increase in consolidated subsidiaries resulting from changes in accounting standard | | | (1,270) | | (1,270) | | | | | | | | (1,270) | |
| Others | | (4) | | | (4) | | | | | | | | (4) | |
| Changes other than shareholders' equity (net) | | | | | | (177,071) | (66,887) | (340) | (14,210) | (258,509) | | (138,671) | (397,188) | |
| Total changes during the interim accounting period | | 459 | 455,964 | (226,507) | 229,915 | (177,071) | (66,887) | (340) | (14,210) | (258,509) | | (138,671) | (167,262) | |

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ances as of
ptember 30,
06

| | | | | | | | | | | | | |
|-----------|-----------|-----------|-------------|-----------|-----------|----------|---------|----------|-----------|---|-----------|-----------|
| 1,383,052 | 1,916,314 | 3,781,944 | (1,000,449) | 6,080,862 | 1,592,453 | (66,887) | 149,193 | (56,378) | 1,618,381 | 0 | 1,959,840 | 9,659,080 |
|-----------|-----------|-----------|-------------|-----------|-----------|----------|---------|----------|-----------|---|-----------|-----------|

(Japanese GAAP)
Mitsubishi UFJ Financial Group, Inc. and Consolidated Subsidiaries

Mitsubishi UFJ Financial Group, Inc.

Consolidated Statement of Capital Surplus and Retained Earnings

(for reference purpose)

| (in millions of yen) | Six months ended September 30, 2005 | | Fiscal year ended |
|---|-------------------------------------|-------------|-------------------|
| | ex-MTFG | ex-UFJHD | March 31, 2006 |
| Balance of capital surplus at beginning of fiscal year | 955,067 | 1,233,741 | 955,067 |
| Increase: | 23 | 83 | 1,082,887 |
| Gain of sale of treasury stock | 23 | 83 | 5,001 |
| Merger | | | 1,077,885 |
| Decrease: | 122,100 | 1,233,824 | 122,100 |
| Repurchase of preferred stock | 122,100 | | 122,100 |
| Transfer to Retained earnings | | 1,233,824 | |
| Balance of capital surplus at end of (interim) fiscal year | 832,990 | | 1,915,855 |
| Balance of retained earnings at beginning of fiscal year | 1,824,292 | (1,325,433) | 1,824,292 |
| Increase: | 300,776 | 1,644,882 | 1,574,715 |
| Net income | 300,699 | 411,057 | 770,719 |
| Reversal in land revaluation excess | | | 646 |
| Increase in subsidiaries and affiliates accounted for under the equity method resulting from merger | | | 424,869 |
| Merger | | | 378,402 |
| Decrease in affiliates accounted for under the equity method | 76 | | 76 |
| Transfer from Capital surplus | | 1,233,824 | |
| Decrease: | 49,917 | 2,174 | 73,027 |
| Cash dividends | 41,611 | | 64,222 |
| Bonuses to Directors | 47 | | 47 |
| Changes in accounting standard in overseas subsidiaries | 8,023 | | 8,023 |
| Actuarial difference based on accounting standard for retirement benefits in UK. | | | 734 |
| Reversal in land revaluation excess | 235 | 2,174 | |
| Balance of retained earnings at end of (interim) fiscal year | 2,075,151 | 317,274 | 3,325,980 |

(Japanese GAAP)

Mitsubishi UFJ Financial Group, Inc.

Mitsubishi UFJ Financial Group, Inc. and Consolidated Subsidiaries**Consolidated Statement of Cash Flows**

| | Six months ended | | | | Fiscal year ended March 31, 2006 |
|---|--------------------------|--|---|-------------|-------------------------------------|
| | September 30, 2006(A) | Six months ended September 30, 2005 (ex-MTFG)(B) | Six months ended September 30, 2005 (Reference) (ex-UFJHD) | (A) - (B) | |
| (in millions of yen) | | | | | |
| Cash flows from operating activities: | | | | | |
| Income before income taxes and others | 834,343 | 494,336 | 566,463 | 340,007 | 1,501,097 |
| Depreciation | 158,181 | 34,270 | 9,246 | 123,911 | 158,500 |
| Impairment losses | 6,266 | 1,841 | 31,087 | 4,425 | 12,613 |
| Amortization of goodwill | 4,476 | | | 4,476 | |
| Amortization of negative goodwill | (2,134) | | | (2,134) | |
| Goodwill amortization | | 3,219 | 2,944 | (3,219) | 13,350 |
| Equity in loss (earnings) of affiliates | 39,584 | (7,196) | (4,618) | 46,781 | (15,768) |
| Increase (decrease) in allowance for loan losses | (220,972) | (120,313) | (431,465) | (100,658) | (609,947) |
| Increase (decrease) in allowance for losses on investment securities | (5,466) | 497 | (288) | (5,963) | 5,944 |
| Increase (decrease) in reserve for employees bonuses | (5,600) | (4,599) | 8,802 | (1,001) | 10,332 |
| Increase (decrease) in reserve for directors bonuses | 115 | | | 115 | |
| Increase (decrease) in reserve for employees retirement benefits | (12,581) | 2,655 | 887 | (15,236) | 9,410 |
| Increase (decrease) in reserve for expenses related to EXPO 2005 Japan | | 57 | | (57) | (265) |
| Increase (decrease) in reserve for contingent losses | 58,860 | | | 58,860 | |
| Increase (decrease) in reserve for possible losses related to land trust | | | (13,447) | | |
| Interest income recognized on statement of operations | (1,643,285) | (792,784) | (527,806) | (850,501) | (2,365,923) |
| Interest expenses recognized on statement of operations | 699,153 | 309,556 | 154,085 | 389,597 | 884,422 |
| Investment securities losses (gains) | 728 | (26,409) | (56,203) | 27,138 | 24,800 |
| Losses (gains) on money held in trust | (7,335) | (868) | 790 | (6,466) | 1,577 |
| Foreign exchange losses (gains) | (131,031) | (216,801) | (112,553) | 85,769 | (594,836) |
| Losses (gains) on fixed assets | 4,391 | | | 4,391 | |
| Losses (gains) on sales of premises and equipment | | 901 | (632) | (901) | 6,711 |
| Net decrease (increase) in trading assets | (5,702) | (482,197) | 1,984,437 | 476,495 | (728,864) |
| Net increase (decrease) in trading liabilities | 493,112 | (354,892) | (1,167,683) | 848,005 | 38,500 |
| Adjustment of unsettled trading accounts | 8,001 | 272,781 | | (264,779) | (2,548) |
| Net decrease (increase) in loans and bills discounted | (18,140) | (418,761) | (798,677) | 400,621 | 1,171,067 |
| Net increase (decrease) in deposits | (3,274,285) | 574,659 | (405,614) | (3,848,944) | (779,018) |
| Net increase (decrease) in negotiable certificates of deposit | 294,266 | 336,863 | (895,317) | (42,597) | 788,115 |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings) | 3,235,497 | 19,346 | (417,679) | 3,216,150 | (1,106,071) |
| Net decrease (increase) in due from banks (excluding cash equivalents) | 389,821 | (86,196) | 145,509 | 476,017 | 79,100 |
| Net decrease (increase) in call loans and bills bought and others | (2,530,353) | (2,116,764) | 221,540 | (413,588) | (2,049,484) |
| | 1,081,208 | 278,075 | 571,389 | 803,133 | 990,252 |

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| | | | | | |
|--|---------------------|--------------|--------------|-------------|--------------|
| Net decrease (increase) in receivables under securities borrowing transactions | | | | | |
| Net increase (decrease) in call money and bills sold and others | (4,575,674) | 1,052,346 | 2,273,480 | (5,628,021) | (6,558,773) |
| Net increase (decrease) in commercial paper | 173,138 | (267,775) | 17,032 | 440,914 | (390,842) |
| Net increase (decrease) in payables under securities lending transactions | 1,251,548 | 2,307,158 | (1,351,196) | (1,055,609) | 1,703,516 |
| Net decrease (increase) in foreign exchanges (assets) | (99,971) | (50,116) | (19,826) | (49,855) | 72,230 |
| Net increase (decrease) in foreign exchanges (liabilities) | (528,628) | 515,841 | 59,231 | (1,044,469) | 172,791 |
| Net increase (decrease) in issuance and redemption of short-term corporate bonds | 273,800 | (203,200) | (315,200) | 477,000 | (618,800) |
| Net increase (decrease) in issuance and redemption of unsubordinated bonds and notes | (161,529) | 64,995 | (176,133) | (226,525) | (69,434) |
| Net increase (decrease) in due to trust account | (632,459) | 179,527 | 262,084 | (811,986) | (702,544) |
| Interest income (cash basis) | 1,605,456 | 798,007 | 546,153 | 807,449 | 2,306,151 |
| Interest expenses (cash basis) | (666,268) | (307,272) | (155,297) | (358,995) | (870,972) |
| Other | 102,945 | 410,739 | 228,133 | (307,794) | (121,625) |
| Sub-total | (3,806,522) | 2,201,526 | 233,658 | (6,008,049) | (7,635,235) |
| Income taxes | (80,707) | (32,668) | (33,239) | (48,038) | (96,307) |
| Net cash provided by (used in) operating activities | (3,887,229) | 2,168,858 | 200,419 | (6,056,087) | (7,731,543) |
| Cash flows from investing activities: | | | | | |
| Purchases of investment securities | (32,606,755) | (35,543,368) | (27,301,816) | 2,936,613 | (79,057,072) |
| Proceeds from sales of investment securities | 14,521,276 | 24,429,573 | 7,776,802 | (9,908,297) | 46,756,075 |
| Proceeds from maturities of investment securities | 18,943,485 | 10,027,627 | 20,106,032 | 8,915,857 | 36,335,535 |
| Increase in money held in trust | (17,666) | (31,426) | (63,072) | 13,759 | (67,367) |
| Decrease in money held in trust | 57,773 | 136,031 | 65,889 | (78,257) | 156,859 |
| Purchases of tangible fixed assets | (124,169) | | | (124,169) | |
| Purchases of intangible fixed assets | (76,192) | | | (76,192) | |
| Purchases of premises and equipment | | (140,054) | (18,907) | 140,054 | (278,538) |
| Proceeds from sales of tangible fixed assets | 12,748 | | | 12,748 | |
| Proceeds from sales of intangible fixed assets | 128 | | | 128 | |
| Proceeds from sales of premises and equipment | | 11,011 | 8,291 | (11,011) | 24,475 |
| Additional purchases of equity of consolidated subsidiaries | (688) | (100) | | (588) | (17,307) |
| Proceeds from sales of equity of consolidated subsidiaries | 708 | | | 708 | |
| Proceeds from sales of equity of subsidiaries resulting exclusion from consolidation | | | | | (5,208) |
| Net cash provided by (used in) investing activities | 710,646 | (1,110,706) | 573,218 | 1,821,352 | 3,847,452 |
| Cash flows from financing activities: | | | | | |
| Increase in subordinated borrowings | 108,000 | 316,600 | 2,100 | (208,600) | 305,401 |
| Decrease in subordinated borrowings | (40,500) | (170,473) | (62,022) | 129,973 | (282,532) |
| Increase in subordinated bonds and notes and bonds with warrants | 297,083 | 275,525 | 64,323 | 21,558 | 563,307 |
| Decrease in subordinated bonds and notes and bonds with warrants | (192,730) | (234,052) | (155,699) | 41,321 | (494,204) |
| Proceeds from issuance of common stock to minority shareholders | 5,517 | 171,487 | | (165,970) | 668,947 |
| Purchases of common stock from minority shareholders | (120,000) | | | (120,000) | |
| Decrease in redemption of preferred stock | | (122,100) | | 122,100 | (172,100) |
| Dividend paid by the parent | (48,808) | (41,553) | | (7,255) | (64,222) |
| Dividend paid by subsidiaries to minority shareholders | (38,967) | (12,464) | (1,897) | (26,503) | (6,316) |
| Purchases of treasury stock | (290,591) | (510) | (862) | (290,080) | (775,241) |
| Proceeds from sales of treasury stock | 65,060 | 113 | 13 | 64,947 | 4,932 |

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| | | | | |
|--|-------------|-----------|-----------|-------------|
| Purchases of treasury stock by consolidated subsidiaries | (30,563) | (9,886) | (20,677) | (28,572) |
| Proceeds from sales of treasury stock by consolidated subsidiaries | 317 | 15 | 302 | 3,127 |
| Other | (4) | | (52) | (4) |
| Net cash provided by (used in) financing activities | (286,187) | 172,701 | (154,096) | (458,888) |
| Effect of exchange rate changes on cash and cash equivalents | (5,492) | 31,757 | 1,727 | (37,249) |
| Net increase (decrease) in cash and cash equivalents | (3,468,263) | 1,262,610 | 621,268 | (4,730,873) |
| Cash and cash equivalents at beginning of fiscal year | 6,238,548 | 4,243,076 | 4,877,893 | 1,995,471 |
| Increase in cash and cash equivalents due to consolidation of subsidiaries | 510 | | | 510 |
| Decrease in cash and cash equivalents due to deconsolidation of subsidiaries | | | | (33,653) |
| Increase in cash and cash equivalents due to merger | | | | 6,105,186 |
| Cash and cash equivalents at end of (interim) fiscal year | 2,770,796 | 5,505,687 | 5,499,161 | (2,734,891) |

See Notes to Consolidated Financial Statements.

Notes to Consolidated Balance Sheets

1. Amounts of less than one million yen are rounded down.
2. Transactions involving short-term fluctuations or arbitrage opportunities in interest rates, currency exchange rates, market prices of securities or other market indices (Trading transactions) are presented in Trading assets and Trading liabilities on a trade date basis. Securities and other short-term credit instruments held for trading purposes are stated at their fair values at consolidated balance sheet date. Derivative transactions, such as swaps, futures and options are calculated based on fair value, assuming that such transactions were hypothetically terminated on consolidated balance sheet date.
3. Held to maturity debt securities are stated at amortized costs (using the straight-line method) computed under the moving average method. Investments in non-consolidated subsidiaries and affiliates not accounted for under the equity method are stated at acquisition costs computed under the moving average method. Other securities with quoted market prices are stated at their quoted market prices at consolidated balance sheet date (cost of securities sold is calculated primarily under the moving average method) and other securities where quoted market prices are not available are stated at acquisition costs or amortized costs as computed under the moving average method. Net unrealized gains (losses) on other securities are included directly in Net assets.
4. Securities which are held as trust assets in Money held in trust are accounted for under the same basis as noted above in Notes 2 and 3. 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.
5. Derivatives transactions (other than trading transactions) are calculated primarily based on fair value.
6. Depreciation for Premises and equipment of MUFG and its domestic banking subsidiaries and trust banking subsidiary is computed under the declining-balance method. The estimated useful lives are as follows:
Buildings: 15 years to 50 years

Equipment: 2 years to 20 years

Depreciation for Premises and equipment of other consolidated subsidiaries is computed primarily under the straight-line method based on their estimated useful lives.
7. Depreciation for intangible assets is computed under the straight-line method. Development costs for internally used software are capitalized and depreciated under the straight-line method over the estimated useful lives of primarily 3 to 10 years.
8. Discount on bond premium used to be recorded as asset and amortized using the straight-line method through life of the Bond. However, MUFG modified its accounting procedure in accordance with The Accounting Standard Board of Japan (ASBJ) Statement No.10 Accounting Standards for Financial Instruments (August 11, 2006). Starting this period, Bonds are stated at amortized costs. Discount on bond premium recognized prior to March 31, 2006 was amortized using the straight-line method and unamortized portion is deducted directly from Bonds in accordance with ASBJ Guidance No.19 Tentative Treatment for Deferred Assets (August 11, 2006). This modification caused ¥1,805 million decrease in Discount on bond premium in Other assets. Bonds also decreased ¥1,805 million
Bond issuance costs and stock issuance costs are expensed as incurred.

9. Assets and Liabilities denominated in foreign currencies and accounts of overseas branches of MUFG's domestic banking subsidiaries and trust banking subsidiary are translated into yen primarily at the exchange rates in effect on consolidated balance sheet date, except for investments in non-consolidated subsidiaries and affiliates which are translated into yen at exchange rates in effect on the acquisition date. Assets and Liabilities denominated in foreign currencies of other consolidated subsidiaries are translated into yen at the exchange rates in effect on consolidated balance sheet date.

10. Allowance for loan losses of major domestic consolidated subsidiaries are provided in detail below in accordance with the internal standards for self-assessment of asset quality and internal standards for write-offs and provisions. For claims on borrowers that have entered into bankruptcy, special liquidation proceedings or similar legal proceedings (bankrupt borrowers) or borrowers that are not legally or formally bankrupt but regarded as substantially in a similar condition (substantially bankrupt borrowers), allowances are provided based on the amount of claims, after 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 high possibility to become bankrupt (potentially bankrupt borrowers), which cash flows from collection of principal and interest cannot be reasonably estimated, 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, which cash flows from collection of principal and interest can be reasonably estimated, allowances are provided as the difference between the book value of the claims and the fair value of principal and interest, which is calculated using estimated cash flows discounted at the initial contractual interest rates.

For other claims, allowances are provided based on the historical loan loss experience. For claims originated in specific foreign countries, additional allowances are provided based on an assessment of the political and economic conditions of these countries.

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

For collateralized or guaranteed claims on bankrupt borrowers and substantially bankrupt borrowers, the amount of claims exceeding the estimated value of collateral or guarantees which is deemed uncollectible, has been written-off. The amount of write-offs is ¥978,581 million.

Allowances for claims of consolidated subsidiaries are provided based on their historical loan loss experience or individual assessments of the possibility for collection on specific claims.

11. Allowances for possible losses on Investment securities are provided based on assessments of issuer's financial conditions and other relevant factors.

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

13. Bonuses to directors used to be recorded as decrease in unappropriated profit. However, MUFG modified its accounting procedure in accordance with ASBJ Statement No.4 Accounting Standard for Bonuses to Directors (November 11, 2005). Starting this period, Bonuses to directors are expensed. Some consolidated subsidiaries and affiliates records reserve for bonuses to directors in the amount deemed accrued at consolidated balance sheet date. This modification caused ¥115 million increase in General and administrative expenses and ¥115 million decrease in Income before income taxes and others.

14. Reserve for employee retirement benefits, which is provided for future pension payments to employees, is recorded in the amount deemed accrued at consolidated balance sheet date based on the projected benefit obligation and the estimated plan asset amount at the end of the fiscal year. Prior service cost is amortized under the straight-line method primarily over 10 years within the employees' average remaining service period when the services were provided. Net actuarial gain (loss) is amortized under the straight-line method primarily over 10 years, within the employees' average remaining service period, commencing from the following fiscal year when the services were provided.
15. Reserve for contingent losses, which is provided for possible losses from contingent events related to derivative and other transactions, is calculated by estimation of impact of contingent events.
16. Finance leases of MUFG and its domestic consolidated subsidiaries that do not involve transfer of ownership to lessees are accounted for as operating leases.
17. With respect to hedge accounting for interest rate risks arising from financial assets and liabilities of MUFG's domestic banking subsidiaries and trust banking subsidiary, MUFG has principally adopted portfolio hedges or individual hedges as prescribed in Industry Audit Committee Report No.24, "Treatment of Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry", issued by the Japanese Institute of Certified Public Accountants (JICPA) on February 13, 2002 and Accounting Committee Report No.14, "Practical Guidelines for Accounting for Financial Instruments", issued by the JICPA on January 31, 2000. MUFG applies the deferred hedge accounting method.

With respect to hedging activities to offset fluctuations in fair value of fixed rate deposits, loans and other instruments, MUFG's domestic banking subsidiaries and trust banking subsidiary assess the effectiveness of such hedging activities by classifying hedged items and hedging instruments, such as interest rate swap transactions, by their maturities in accordance with Industry Audit Committee Report No.24.

With respect to hedging activities to offset fluctuations in fair value of fixed rate bonds, MUFG's domestic banking subsidiaries and trust banking subsidiary classify hedged items and designate hedging instruments, such as interest rate swap transactions. Since material terms related to hedged items and hedging instruments are substantially identical and such hedging activities are deemed highly effective, assessment of effectiveness is substituted by the identicalness.

With respect to hedging activities to fix the cash flows related to floating rate deposits and loans, MUFG's domestic banking subsidiaries and trust banking subsidiary classify hedged items by interest rate indices and tenors and designate hedging instruments, such as interest rate swap transactions, 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 activities are deemed highly effective, assessments of effectiveness are partly substituted by the identicalness. The effectiveness of hedging activities is also assessed based on the correlation between fluctuation of factors related to the hedged items and hedging instruments.

As of March 31, 2003, deferred hedging losses and gains are recorded on 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", 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 as of September 30, 2006 were ¥56,683 million (before tax effect adjustment) and ¥84,072 million (before tax effect adjustment), respectively.

18. With respect to hedging activities for risks arising from volatility in foreign exchange rates associated with monetary assets and liabilities denominated in foreign currencies, MUFG's domestic banking subsidiaries and trust banking subsidiary have applied the deferred hedge accounting method by classifying hedged items by currencies and designating currency swap transactions and forward exchange contracts (fund swap transactions) as hedging instruments in accordance with JIPCA Industry Audit Committee Report No.25 Treatment of Accounting and Auditing concerning Accounting for Foreign Currency Transactions in Banking Industry .

In addition to activities above, MUFG's domestic banking subsidiaries and trust banking subsidiary have applied deferred hedge accounting method for hedging risks arising from volatility in foreign exchange rates associated with investment in subsidiaries denominated in foreign currencies and fair value hedge accounting method to foreign securities (other than bonds) with foreign currency denominated liabilities and forward exchange contracts as hedging instruments.

19. Derivative transactions, including interest rate swaps and currency swaps which are designated as hedging instruments, among consolidated companies or between trading accounts and other accounts (or among internal sections) are not eliminated from income statement and related gains and losses are recognized or deferred under hedge accounting because these derivative transactions are executed and meet certain criteria, which include a framework, policies and procedures resulting in transactions equivalent to external third party operations, which are treated as hedge transactions in accordance with JICPA Industry Audit Committee Reports No.24 and No.25.

20. 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.

21. Reserve for contingent liabilities from futures transactions: ¥31 million.
This reserve is maintained in accordance with Article 81 of the Financial Futures Transactions Law.

Reserve for contingent liabilities from securities transactions: ¥2,165 million.

This reserve is maintained in accordance with Article 51 of the Securities and Exchange Law.

22. The amount due from directors of MUFG: ¥5 million.

23. Investment in affiliates (not including investments in subsidiaries): ¥258,814 million.

24. Accumulated depreciation on tangible fixed assets: ¥1,409,002 million.

25. Deferred gains on tangible fixed assets deducted for tax purposes: ¥94,824 million.

26. Loans to bankrupt borrowers: ¥52,401 million.
Non-accrual delinquent loans: ¥686,209 million.

Non-accrual delinquent loans include ¥85 million of loans entrusted to the Resolution and Collection Corporation to facilitate the removal of those problem loans from consolidated balance sheets.

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 in the collection of principal and/or interest because of delinquencies in payment of principal and/or interest for a significant period of time or 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 the borrower's weakened financial condition.

27. Loans past due for 3 months or more: ¥20,370 million.

Loans past due for 3 months or more represent loans which principal and/or interest payments have been past due for 3 months or more, excluding loans to bankrupt borrowers and non-accrual loans.

28. Restructured loans: ¥739,278 million.

Restructured loans represent loans renegotiated at concessionary terms, including reduction or deferral of interest or principal and waiver of the claims, due to borrower's weakened financial condition, excluding loans to bankrupt borrowers, non-accrual loans and loans past due for 3 months or more.

29. The total amount of loans to bankrupt borrowers, non-accrual loans, loans past due for 3 months or more and restructured loans was ¥1,498,260 million, including ¥85 million entrusted to the Resolution and Collection Corporation to facilitate removal of these problem loans from consolidated balance sheet.

The amounts provided in Notes 26 to 29 represent gross amounts before the deduction of allowances for loan losses.

30. Bills discounted are accounted for as financial transactions in accordance with JICPA Industry Audit Committee Report No.24. MUFG's banking subsidiaries and trust banking subsidiary 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 is ¥1,192,639 million.

31. Assets pledged as collateral are as follows:

| | |
|-----------------------------|---------------------|
| Cash and due from banks: | ¥ 1,392 million |
| Trading assets: | ¥ 516,270 million |
| Investment securities: | ¥ 1,732,206 million |
| Loans and bills discounted: | ¥ 2,342,221 million |
| Other assets: | ¥ 9,920 million |
| Tangible fixed assets: | ¥ 1,248 million |

Liabilities related to pledged assets are as follows:

| | |
|-----------------------------|---------------------|
| Deposits: | ¥ 253,388 million |
| Call money and bills sold: | ¥ 784,200 million |
| Borrowed money: | ¥ 3,053,267 million |
| Bonds and notes: | ¥ 22,983 million |
| Other liabilities: | ¥ 108 million |
| Acceptances and guarantees: | ¥ 1,392 million |

In addition to items listed above, Cash and due from banks of ¥328,569 million, Trading assets of ¥499 million, Investment securities of ¥8,693,052 million, Loans and bills discounted of ¥5,147,446 million and Other assets of ¥66,930 million have been pledged as collateral for cash settlement and other transactions or for margin accounts of futures and other transactions.

Trading assets of ¥4,421,048 million and Investment securities of ¥6,078,684 million have been sold under repurchase agreements or loaned under secured lending transactions. There are corresponding payables under repurchase agreements of ¥5,075,136 million and payables under securities lending transactions of ¥5,151,459 million.

Bills rediscounted are 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 and bills of exchange rediscounted by MUFG's domestic banking subsidiaries and trust banking subsidiary is ¥9,211 million.

32. In accordance with the Law concerning Revaluation of Land (the Law), (March 31, 1998), land used for business operations of domestic subsidiaries have been revalued as of the following dates. Total excess from revaluation, net of income taxes corresponding to the excess, which are 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 banking subsidiaries | March 31, 1998 |
| Domestic trust banking subsidiary | March 31, 2002 and March 31, 1998 |
| Other domestic subsidiaries | December 31, 2001 |

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.

Some of MUFG's affiliated companies have revalued their land used for business operations as of March 31, 2002.

33. Borrowed money includes Subordinated borrowings of ¥1,348,800 million.

34. Bonds include Subordinated bonds of ¥3,096,434 million.

35. The principal amounts of the trust banking subsidiary's designated money trusts and loan trusts, for which repayment of the principal to the customers is guaranteed, are ¥1,653,965 million and ¥498,179 million, respectively.

36. Net assets per common share is ¥720,127.97.

Implementation Guidance on Accounting Standard for Earnings per Share by ASBJ (September 25, 2002) was revised on January 31, 2006. MUFG has applied this revision and reflects earnings from deferred hedge activities to Net assets, beginning this fiscal year. This revision does not have a significant impact on Net assets per common share.

37. Marketable securities other than trading securities are subject to write-downs when the market value of these securities has declined considerably and any differences between fair value and acquisition cost are recognized as valuation losses. Considerable decline in market value is 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: Market value is lower than acquisition cost.

Issuers requiring close monitoring: Market value has declined 30% or more from acquisition cost.

Other issuers: Market value has declined 50% or more, from acquisition cost.

Bankrupt issuers: Issuers that have entered into bankruptcy, special liquidation proceedings or similar legal proceedings. Substantially bankrupt issuers: Issuers that are not legally bankrupt but regarded as substantially in a similar condition.

Potentially bankrupt issuers: Issuers that are not legally bankrupt but deemed to have high possibility to become bankrupt.

Issuers requiring close monitoring: Issuers that are financially weak and under close monitoring by MUFG.

38. Market value and unrealized gains/losses on securities are explained as follows. The amounts shown in the following tables include negotiable certificates of deposits bought classified as Cash and due from banks and beneficiary claims on commodity investment trusts classified as Commercial paper and other debt purchased. The same definition is applied in the Notes 39.

Debt securities classified as held to maturity

| | (in ¥millions) | | Net unrealized gains (losses) |
|------------------------------------|----------------------|--------------|-------------------------------|
| | Balance sheet amount | Market value | |
| Domestic bonds | 2,791,676 | 2,794,166 | 2,489 |
| Government bonds | 2,621,523 | 2,621,554 | 30 |
| Municipal bonds | 82,944 | 84,272 | 1,327 |
| Corporate bonds | 87,208 | 88,339 | 1,131 |
| Other securities | 409,621 | 409,922 | 301 |
| Foreign bonds | 41,950 | 42,260 | 309 |
| Other | 367,670 | 367,662 | (8) |
| Total | 3,201,298 | 3,204,088 | 2,790 |
| Other securities with market value | | | |

| | (in ¥millions) | | Net unrealized gains (losses) |
|----------------------------|----------------------|--------------|-------------------------------|
| | Balance sheet amount | Market value | |
| Domestic equity securities | 4,457,466 | 7,039,582 | 2,582,116 |
| Domestic bonds | 23,727,263 | 23,656,257 | (71,005) |
| Government bonds | 21,635,961 | 21,573,137 | (62,824) |
| Municipal bonds | 228,421 | 228,235 | (186) |
| Corporate bonds | 1,862,880 | 1,854,885 | (7,995) |
| Other securities | 11,198,612 | 11,354,315 | 155,702 |
| Foreign equity securities | 91,339 | 184,772 | 93,432 |
| Foreign bonds | 7,175,227 | 7,130,069 | (45,157) |
| Other | 3,932,045 | 4,039,473 | 107,427 |

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Total 39,383,342 42,050,155 2,666,813
 Net unrealized gains on other securities shown above includes loss of ¥40 million which has been recognized through the application of fair value hedge accounting and the amount recorded in Net assets is ¥2,666,854 million.

¥1,591,927 million of Net unrealized gains on other securities is composed of the following items:

| | |
|--|---------------------|
| Net unrealized gains to be recorded in Net assets: | ¥ 2,666,854 million |
| Unrealized gains on securities in asset of investment LPS: | ¥ 14,406 million |
| (-) Corresponding deferred tax liabilities: | ¥ 1,077,780 million |
| (-) Corresponding minority interests | ¥ 15,016 million |
| MUFG's share of net unrealized gains on other securities held by affiliates accounted for under the equity method: | ¥ 3,463 million |

39. Summary information of other securities with no available market values are as follows:

Debt securities classified as held to maturity

| | |
|-----------------------------|---------------------|
| Foreign bonds: | ¥ 27,287 million |
| Other securities | |
| Domestic equity securities: | ¥ 642,731 million |
| Corporate bonds: | ¥ 3,661,995 million |
| Foreign equity securities: | ¥ 117,675 million |
| Foreign bonds: | ¥ 117,672 million |

40. Details of Money held in trust is as follows:

Money held in trust not for investment purposes or not being held to maturity

| | |
|--------------------------------|-------------------|
| Balance sheet amount: | ¥ 244,721 million |
| Fair value: | ¥ 245,606 million |
| Net unrealized gains (losses): | ¥ 885 million |

¥526 million, which is unrealized gains shown above, net of ¥359 million of deferred tax liabilities, is stated as net unrealized gains on other securities.

41. Unsecured securities loaned for which borrowers have rights to sell or pledge, amounted ¥1,669 million, are included in Investment securities.

For borrowed securities and securities purchased under resale agreements, that are permitted to be sold or pledged without restrictions, ¥3,898,380 million is pledged, ¥959,303 million is loaned and ¥4,906,203 million is held by MUFG at consolidated balance sheet date.

42. Overdraft facilities and commitment lines of credit are binding contracts under which MUFG's 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 is ¥63,323,385 million.

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

43. Trust fees of domestic trust banking subsidiaries used be recognized as revenue on termination of each trust contract. However, MUFG modified its accounting procedure to make more appropriate periodic accounting and information disclosure. Starting this period, trust fees are recognized on accrual basis except for trust fees which is not based on calculation period of trust contracts or balance of entrusted assets. This modification became available because of upgrade of trust banking subsidiary's administration system which made it possible to calculate fees based on calculation period of trust contracts and balance of entrusted assets. This modification causes ¥13,248 million increase in Ordinary income, Ordinary profit and Income before income taxes and others.
44. Credit linked bonds, Synthetic CBOs and Synthetic CLOs used be classified as Other securities. Bond portion and implied derivative portion were evaluated altogether and unrealized gains (losses) were reflected to income statement. However, MUFG modified its accounting procedure in accordance with ASBJ Guidance No.12 Guidance on Accounting for Other Compound Financial Instruments (Compound Financial Instruments Other than Those with Option to Increase Paid-in Capital) (March 30, 2006). Starting this period, Compound financial instruments including Inflation-indexed Japanese government bonds are stated at amortized costs, with book value as of March 31, 2006 to be acquired cost, and unrealized gains (losses) net of deferred tax liabilities are included in Net assets. This modification does not have a significant impact on consolidated balance sheet or consolidated statement of operations.
45. In accordance with newly effective ASBJ Statement No.5 Accounting Standards for Presentation of Net Assets on Balance Sheet (December 9, 2005) and ASBJ Guidance No.8 Guidance on Accounting Standards for Presentation of Net Assets on Balance Sheet (December 9, 2005), MUFG has made certain adjustments its terminology.
- (1) Shareholders' equity was renamed as Net assets and divided into Shareholders' Equity, Valuation and translation of adjustment and Minority interests. Amount corresponding to conventional Shareholders' equity was ¥7,766,130 million at consolidated balance sheet date.
 - (2) Deferred hedge gains and Deferred hedge losses were combined. Amounts net of corresponding tax amounts was stated as Net deferred gains.
 - (3) Unrealized gains on securities available for sale was changed to Unrealized gains on other securities.
 - (4) Warrant which used to be included in Other liabilities was itemized on Net assets.
 - (5) Minority interests was reclassified under Net Assets.
 - (6) Premises and equipment was divided into Tangible assets, Intangible assets and Other assets.
 - (7) Software was transferred from Other assets to Intangible assets.
 - (8) Goodwill was reclassified into Intangible assets or Other liabilities. Amortization of Goodwill was transferred from Other ordinary expense to General and administrative expenses in the income statement.
46. MUFG applied newly effective ASBJ Practical Solution No.20 Practical Solution on Investors Accounting for Investment Partnerships (September 8, 2006). The application of the Practical Solution does not have a significant impact on consolidated balance sheet.

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47. MUFG applied newly effective ASBJ Statement No.7 Accounting Standard for Business Divestitures (December 27, 2005), ASBJ Guidance No.10 Guidance on Accounting Standard for Business Combinations and Business Divestitures (December 27, 2005) and FSA Business Accounting Council Comment on Accounting Standard for Business Combinations (October 31, 2003).

Notes to Consolidated Statement of Operations

1. Amounts of less than 1 million yen are rounded down.
2. Net income per share: ¥50,454.48
3. Net income per diluted share: ¥49,669.82
4. Gains or losses from Trading transactions, such as interest received, gain (loss) on sale and unrealized gain (loss), are presented in Trading assets and Trading liabilities on a trade date basis.
5. Other ordinary income includes ¥32,431 million of gains on sales of equity securities.
6. Other ordinary expense includes ¥67,662 million of losses on loan write-offs, ¥17,816 million of write down of equity securities.

Notes to Consolidated Statement of Changes in Net Assets

1. Amounts of less than one million yen are rounded down.

2. Detailed information for outstanding stocks

| | As of | | (Thousand shares) | |
|---------------------------------|-------------------|------------|-------------------|-----------------------|
| | March 31, 2006 | Increase | Decrease | September 30, 2006 |
| Outstanding | | | | |
| Common stock | 10,247 | 513 | | 10,761 |
| Preferred stock class-3 | 100 | | | 100 |
| Preferred stock class-8 | 27 | | 9 | 17 |
| Preferred stock class-9 | 79 | | 79 | |
| Preferred stock class-10 | 150 | | 150 | |
| Preferred stock class-11 | 0 | | | 0 |
| Preferred stock class-12 | 175 | | 62 | 113 |
| Total outstanding stocks | 10,779 | 513 | 301 | 10,992 |
| Treasury stock | | | | |
| Common stock | 506 | 189 | 42 | 653 |
| Preferred stock class-8 | | 9 | 9 | |
| Preferred stock class-9 | | 79 | 79 | |
| Preferred stock class-10 | | 150 | 150 | |
| Preferred stock class-12 | | 16 | 16 | |
| Total Treasury stocks | 506 | 445 | 298 | 653 |

3. Warrant as of September 30, 2006: 0 million yen

4. Detailed information for cash dividends

(1) Dividends paid in this interim period

Paid to shareholders as of March 31, 2006

Approved at general meeting of shareholders on June 29, 2006

Effective on June 29, 2006

| | Total | Amount |
|-------------------------|------------------|-----------|
| | dividends | per share |
| Common stock | ¥ 38,978 million | ¥ 4,000 |
| Preferred stock class-3 | ¥ 3,000 million | ¥ 30,000 |
| Preferred stock class-8 | ¥ 429 million | ¥ 15,900 |

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| | | |
|--------------------------|-----------------|----------|
| Preferred stock class-9 | ¥ 1,482 million | ¥ 18,600 |
| Preferred stock class-10 | ¥ 2,910 million | ¥ 19,400 |
| Preferred stock class-11 | ¥ 0 million | ¥ 5,300 |
| Preferred stock class-12 | ¥ 2,015 million | ¥ 11,500 |

(2) Dividends to be paid after September 30, 2006

Paid to shareholders as of September 30, 2006

Approved at board meeting on November 20, 2006

To be in effect on December 8, 2006

| | Total | Amount |
|--------------------------|------------------|-----------|
| | dividends | per share |
| Common stock | ¥ 50,553 million | ¥ 5,000 |
| Preferred stock class-3 | ¥ 3,000 million | ¥ 30,000 |
| Preferred stock class-8 | ¥ 140 million | ¥ 7,950 |
| Preferred stock class-11 | ¥ 0 million | ¥ 2,650 |
| Preferred stock class-12 | ¥ 650 million | ¥ 5,750 |

5. In accordance with ASBJ Statement No.6 Accounting Standards for Statement of Changes in Net Assets (December 27, 2005) and ASBJ Guidance No.9 Guidance on Accounting Standards for Statement of Changes in Net Assets (December 27, 2005), MUFG provides this Statement of Changes in Net Assets.

Notes to Consolidated Statement of Cash flows

1. Amounts of less than one million yen are rounded down.
2. Cash and cash equivalents in this statement are defined as Cash and due from banks on consolidated balance sheet excluding time deposits and negotiable certificates of deposits in other banks .
3. Cash and due from banks on Consolidated balance: ¥ 8,484,545 million
 (-) Time deposits and negotiable certificates of deposits in other banks: ¥ (5,713,749 million)

 Cash and cash equivalents at end of (interim) fiscal year: ¥ 2,770,796 million
4. In accordance with newly effective ASBJ Statement No.5 Accounting Standards for Presentation of Net Assets on Balance Sheet (December 9, 2005) and ASBJ Guidance No.8 Guidance on Accounting Standards for Presentation of Net Assets on Balance Sheet (December 9, 2005), MUFG has made certain adjustments its terminology.
 - (1) Goodwill amortization is divided into Amortization of goodwill and Amortization of negative goodwill .
 - (2) Losses (gains) on sales of premises and equipment is changed to Losses (gains) on sales of fixed assets . Purchase of premises and equipment is changed to Purchase of tangible fixed assets and Purchase of intangible fixed assets . Proceed from sales of premises and equipment is changed to Proceed from sales of tangible fixed assets and Proceed from sales of intangible fixed assets .

Mitsubishi UFJ Financial Group, Inc., and Consolidated Subsidiaries

Significant policies in preparation of the Consolidated Financial Statements

1. Scope of Consolidation

(1) Number of consolidated subsidiaries: 265
Principal companies

The Bank of Tokyo-Mitsubishi UFJ, Ltd.

Mitsubishi UFJ Trust and Banking Corporation

Mitsubishi UFJ Securities Co., Ltd.

(2) Non-consolidated subsidiaries: None

(3) Entities not recognized as subsidiaries while majority of the votes owned by MUFG: 5

(1) Nichiele Corporation
(MUFG owns majority of votes through an investment subsidiary with no intent to control.)

(2) Hygeia Co., Ltd.
(An property management company on Land trust business)

(3) THCAP investment LPS
Shonan Sangakurenkei Fund investment LPS

Gunma Challenge Fund investment LPS

(MUFG's venture capital subsidiaries are serving as unlimited partners for investment LPSs)

2. Application of the Equity Method

(1) Number of affiliated companies accounted for by the equity method: 44
Principal companies

ACOM CO., LTD.

Diamond Lease Co., Ltd.

The Chukyo Bank, Ltd.

The Gifu Bank, Ltd.

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Diamond Computer Service Co., Ltd.

kabu.com Securities Co., Ltd.

DC Cash One Ltd.

Mobit Co., Ltd.

BOT Lease Co., Ltd.

UFJ Central Leasing Co., Ltd.

Mitsubishi UFJ Merrill Lynch PB Securities Co., Ltd.

Mitsubishi UFJ Merrill Lynch PB Securities Co., Ltd. is newly founded and accounted for under the equity method from this fiscal term.

(2) Non-consolidated subsidiaries and affiliates not accounted for under the equity method

Principal companies

SCB Leasing Public Company Limited

MU Japan Fund

Affiliates not accounted for under the equity method are excluded from the scope of the equity method since our ownership share in their net income or retained earnings do not have a material impact on the consolidated financial statements. MU Japan Fund became an affiliate this fiscal term because of capital injection.

(3) Entities not recognized as affiliates with 20% to 50% of the votes owned by MUFG: 6

Cswitch Corporation and 13 companies

(MUFG's venture capital subsidiaries own voting stocks as investments with no intent to control.)

RYOGOKU CITY CORE Co., Ltd

(An property management company on Land trust business)

3. Interim fiscal year ends for consolidated subsidiaries

(1) Interim fiscal year ends for consolidated subsidiaries:

| | | | | | |
|--------------|---|------------------|-----------|---|-----------------|
| November 30 | : | 2 subsidiaries | March 31 | : | 4 subsidiaries |
| April 30 | : | 3 subsidiaries | May 31 | : | 1 subsidiary |
| June 30 | : | 144 subsidiaries | July 24 | : | 15 subsidiaries |
| July 31 | : | 1 subsidiary | August 31 | : | 2 subsidiaries |
| September 30 | : | 93 subsidiaries | | | |

- (2) Subsidiaries with interim fiscal year ends at November 30 are consolidated based on their preliminary financial statements as of August 31. Subsidiaries with interim fiscal year ends at March 31, April 30 (1 out of 3), May 31 and June 30 (1 out of 144) are consolidated based on their preliminary financial statements as of September 30. Subsidiaries with interim fiscal year ends at April 30 (2 out of 3) are consolidated based on their preliminary financial statements as of July 31. Other subsidiaries are consolidated based on the financial statements for their respective interim fiscal year ends. Significant transactions occurring during the intervening periods are reflected in the consolidated financial statements.

4. Amortization of Goodwill

Goodwill on UFJ NICOS Co., Ltd. and UnionBanCal Corporation is being amortized on a straight-line method over 20 years commencing from fiscal year of consolidation. The equivalent of goodwill on ACOM CO., LTD. is being amortized on a straight-line method over 10 years commencing from fiscal year of consolidation. Other insignificant goodwill is charged to expenses when incurred.

Mitsubishi UFJ Financial Group, Inc. and Consolidated Subsidiaries**Segment Information**

1. Business segment information

<Six months ended September 30, 2006>

| | (in millions of yen) | | | | | Total | (Elimination) | Consolidated |
|------------------------------|----------------------|----------------|----------------|----------------|----------------|------------------|------------------|------------------|
| | Banking | Trust Banking | Securities | Credit card | Other | | | |
| Ordinary income | | | | | | | | |
| from customers | 1,992,054 | 348,919 | 173,983 | 229,934 | 95,355 | 2,840,247 | | 2,840,247 |
| from internal transactions | 35,319 | 10,748 | 13,671 | 7,236 | 182,185 | 249,161 | (249,161) | |
| Total ordinary income | 2,027,373 | 359,667 | 187,655 | 237,170 | 277,540 | 3,089,408 | (249,161) | 2,840,247 |
| Ordinary expenses | 1,524,291 | 227,032 | 164,174 | 177,416 | 173,851 | 2,266,765 | (90,099) | 2,176,666 |
| Ordinary profit | 503,082 | 132,635 | 23,481 | 59,754 | 103,688 | 822,642 | (159,062) | 663,580 |

Note:

- Credit card is divided from Other .
- Other includes leasing.
- Ordinary profit for Other includes 156,531 million yen of dividend from MUFG's domestic banking subsidiaries and trust banking subsidiary.
- Bonuses to directors used to be recorded as decrease in unappropriated profit. However, MUFG modified its accounting procedure in accordance with ASBJ Statement No.4 Accounting Standard for Bonuses to Directors (November 11, 2005). Starting this period, Bonuses to directors are expensed. Some consolidated subsidiaries and affiliates records reserve for bonuses to directors in the amount deemed accrued at consolidated balance sheet date. This modification caused 62 million yen decrease in Ordinary profit for Banking and 53 million yen decrease in Ordinary profit for Securities .
- Trust fees of domestic trust banking subsidiaries used be recognized as revenue on termination of each trust contract. However, MUFG modified its accounting procedure to make more appropriate periodic accounting and information disclosure. Starting this period, trust fees are recognized on accrual basis except for trust fees which is not based on calculation period of trust contracts or balance of entrusted assets. This modification became available because of upgrade of trust banking subsidiary's administration system which made it possible to calculate fees based on calculation period of trust contracts and balance of entrusted assets. This modification causes 13,248 million yen increase in Ordinary profit for Trust Banking .

<Six months ended September 30, 2005>

| | (in millions of yen) | | | | | Total | (Elimination) | Consolidated |
|------------------------------|----------------------|----------------|----------------|----------------|------------------|------------------|---------------|------------------|
| | Banking | Trust Banking | Securities | Other | | | | |
| Ordinary income | | | | | | | | |
| from customers | 1,005,754 | 227,129 | 97,894 | 70,516 | 1,401,294 | | | 1,401,294 |
| from internal transactions | 16,636 | 7,630 | 9,491 | 189,675 | 223,433 | (223,433) | | |
| Total ordinary income | 1,022,390 | 234,760 | 107,385 | 260,191 | 1,624,727 | (223,433) | | 1,401,294 |
| Ordinary expenses | 729,356 | 171,270 | 91,376 | 73,359 | 1,065,362 | (45,220) | | 1,020,142 |

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| | | | | | | | |
|-----------------|---------|--------|--------|---------|---------|-----------|---------|
| Ordinary profit | 293,034 | 63,490 | 16,009 | 186,831 | 559,365 | (178,213) | 381,152 |
|-----------------|---------|--------|--------|---------|---------|-----------|---------|

Note:

1. Other includes Credit card and leasing.
 2. Ordinary profit for Other includes 180,193 million yen of dividend from MTFG's domestic banking subsidiaries and trust banking subsidiary.
- <Fiscal year ended March 31, 2006>

| | (in millions of yen) | | | | | | | |
|------------------------------|----------------------|----------------|----------------|------------------|------------------|--------------------|------------------|--|
| | Banking | Trust Banking | Securities | Other | Total | (Elimination) | Consolidated | |
| Ordinary income | | | | | | | | |
| from customers | 3,080,732 | 556,980 | 299,951 | 356,286 | 4,293,950 | | 4,293,950 | |
| from internal transactions | 113,002 | 41,356 | 32,948 | 1,053,383 | 1,240,690 | (1,240,690) | | |
| Total ordinary income | 3,193,734 | 598,336 | 332,899 | 1,409,670 | 5,534,641 | (1,240,690) | 4,293,950 | |
| Ordinary expenses | 2,368,087 | 393,555 | 252,301 | 337,511 | 3,351,455 | (135,566) | 3,215,888 | |
| Ordinary profit | 825,646 | 204,781 | 80,598 | 1,072,159 | 2,183,185 | (1,105,124) | 1,078,061 | |

Note:

1. Other includes Credit card and leasing.
2. Ordinary profit for Other includes 1,010,251 million yen of dividend from MUFG's domestic banking subsidiaries and trust banking subsidiary.

Mitsubishi UFJ Financial Group, Inc. and Consolidated Subsidiaries

2. Geographic segment information

<Six months ended September 30, 2006>

| | (in millions of yen) | | | | | | | |
|--------------------------------|----------------------|----------------|---------------|----------------|----------------|------------------|------------------|------------------|
| | Europe | | | | | | | |
| | Japan | North America | Latin America | Mid. East | Asia Oceania | Total | (Elimination) | Consolidated |
| Ordinary income | | | | | | | | |
| Ordinary income from customers | 2,112,816 | 392,429 | 6,003 | 170,052 | 158,945 | 2,840,247 | | 2,840,247 |
| Internal ordinary income | 66,338 | 40,229 | 66,169 | 37,347 | 40,314 | 250,399 | (250,399) | |
| Total ordinary income | 2,179,154 | 432,658 | 72,172 | 207,400 | 199,259 | 3,090,646 | (250,399) | 2,840,247 |
| Ordinary expenses | 1,626,499 | 361,821 | 55,320 | 203,653 | 165,440 | 2,412,735 | (236,068) | 2,176,666 |
| Ordinary profit | 552,655 | 70,837 | 16,852 | 3,746 | 33,819 | 677,911 | (14,330) | 663,580 |

Notes:

1. North America includes United States and Canada. Latin America primarily includes Caribbean countries and Brazil. Europe/Middle East primarily includes United Kingdom, Germany and Netherlands. Asia/Oceania primarily includes Hong Kong, Singapore and China.
2. Bonuses to directors used to be recorded as decrease in unappropriated profit. However, MUFG modified its accounting procedure in accordance with ASBJ Statement No.4 Accounting Standard for Bonuses to Directors (November 11, 2005). Starting this period, Bonuses to directors are expensed. Some consolidated subsidiaries and affiliates records reserve for bonuses to directors in the amount deemed accrued at consolidated balance sheet date. This modification caused 115 million yen decrease in Ordinary profit for Japan .
3. Trust fees of domestic trust banking subsidiaries used be recognized as revenue on termination of each trust contract. However, MUFG modified its accounting procedure to make more appropriate periodic accounting and information disclosure. Starting this period, trust fees are recognized on accrual basis except for trust fees which is not based on calculation period of trust contracts or balance of entrusted assets. This modification became available because of upgrade of trust banking subsidiary s administration system which made it possible to calculate fees based on calculation period of trust contracts and balance of entrusted assets. This modification causes 13,248 million yen increase in Ordinary profit for Japan .

<Six months ended September 30, 2005>

| | (in millions of yen) | | | | | | | |
|------------------------------|----------------------|----------------|---------------|----------------|---------------|------------------|------------------|------------------|
| | Europe | | | | | | | |
| | Japan | North America | Latin America | Mid. East | Asia Oceania | Total | (Elimination) | Consolidated |
| Ordinary income | | | | | | | | |
| from customers | 945,014 | 280,147 | 3,829 | 98,355 | 73,948 | 1,401,294 | | 1,401,294 |
| from internal transactions | 34,247 | 15,204 | 18,136 | 20,358 | 19,404 | 107,352 | (107,352) | |
| Total ordinary income | 979,262 | 295,352 | 21,965 | 118,713 | 93,352 | 1,508,646 | (107,352) | 1,401,294 |

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| | | | | | | | | |
|-------------------|---------|---------|--------|---------|--------|-----------|----------|-----------|
| Ordinary expenses | 675,134 | 228,907 | 22,586 | 116,895 | 76,023 | 1,119,546 | (99,404) | 1,020,142 |
| Ordinary profit | 304,127 | 66,444 | (620) | 1,818 | 17,329 | 389,100 | (7,947) | 381,152 |

Note:

1. North America includes United States and Canada. Latin America primarily includes Caribbean countries and Brazil. Europe/Middle East primarily includes United Kingdom, Germany and Netherlands. Asia/Oceania primarily includes Hong Kong, Singapore and China.
<Fiscal year ended March 31, 2006>

| | Japan | North America | Latin America | Europe Mid. East | Asia Oceania | Total | (Elimination) | Consolidated |
|----------------------------|-----------|---------------|---------------|------------------------|--------------|-----------|---------------|--------------|
| Ordinary income | | | | | | | | |
| from customers | 3,171,028 | 662,632 | 4,126 | 245,280 | 210,881 | 4,293,950 | | 4,293,950 |
| from internal transactions | 112,338 | 45,957 | 72,542 | 53,408 | 50,950 | 335,198 | (335,198) | |
| Total ordinary income | 3,283,367 | 708,590 | 76,669 | 298,689 | 261,832 | 4,629,148 | (335,198) | 4,293,950 |
| Ordinary expenses | 2,348,698 | 585,684 | 72,838 | 291,286 | 216,340 | 3,514,848 | (298,959) | 3,215,888 |
| Ordinary profit | 934,669 | 122,905 | 3,830 | 7,403 | 45,491 | 1,114,300 | (36,239) | 1,078,061 |

Note:

1. North America includes United States and Canada. Latin America primarily includes Caribbean countries and Brazil. Europe/Middle East primarily includes United Kingdom, Germany and Netherlands. Asia/Oceania primarily includes Hong Kong, Singapore and China.
3. Ordinary income from overseas operations

| | Ordinary income from overseas operations | (in millions of yen) Consolidated ordinary income | Share of Ordinary income from overseas operations |
|-------------------------------------|---|--|--|
| Six months ended September 30, 2006 | 727,431 | 2,840,247 | 25.6% |
| Six months ended September 30, 2005 | 456,280 | 1,401,294 | 32.5% |
| Fiscal year ended March 31, 2006 | 1,122,921 | 4,293,950 | 26.1% |

Note:

1. Ordinary income from overseas operations consists of income from operations of the overseas branches of MUFG's domestic banking subsidiaries and trust banking subsidiary, and MUFG's overseas subsidiaries (excluding ordinary income from internal transactions).

Mitsubishi UFJ Financial Group, Inc. and Consolidated Subsidiaries

(Reference) UFJ Holdings, Inc.

Segment Information

1. Business segment information

<Fiscal year ended September 30, 2005 (six months)>

| | (in millions of yen) | | | | |
|------------------------------|------------------------------|------------------|-------------------|--------------------|-------------------|
| | Banking and Trust Banking | Other | Total | (Elimination) | Consolidated |
| Ordinary income | | | | | |
| from customers | 876,910 | 236,849 | 1,113,760 | | 1,113,760 |
| from internal transactions | 15,377 | 27,045 | 42,422 | (42,422) | |
| Total ordinary income | 892,288 | 263,895 | 1,156,183 | (42,422) | 1,113,760 |
| Ordinary expenses | 568,768 | 223,910 | 792,679 | (34,165) | 758,513 |
| Ordinary profit | 323,520 | 39,984 | 363,504 | (8,256) | 355,247 |
| Assets | 77,421,321 | 8,063,912 | 85,485,233 | (7,410,725) | 78,074,507 |
| Depreciation | 24,473 | 5,592 | 30,065 | | 30,065 |
| Capital expenditures | 41,869 | 4,241 | 46,111 | | 46,111 |

Note:

Other includes securities, leasing, investment trust management, investment advisory, credit card and others.

2. Geographic segment information

<Fiscal year ended September 30, 2005 (six months)>

| | (in millions of yen) | | | | | (Elimination) | Consolidated |
|-------------------------------|----------------------|---------------|----------------|---------------|------------------|-----------------|------------------|
| | Japan | The Americas | Europe | Asia/Oceania | Total | | |
| Ordinary income | | | | | | | |
| from customers | 992,896 | 34,458 | 54,741 | 31,663 | 1,113,760 | | 1,113,760 |
| from internal transactions | 35,759 | 34,966 | 13,596 | 3,826 | 88,148 | (88,148) | |
| Total ordinary income | 1,028,656 | 69,425 | 68,337 | 35,490 | 1,201,909 | (88,148) | 1,113,760 |
| Ordinary expenses | 671,243 | 49,628 | 69,965 | 29,974 | 820,811 | (62,298) | 758,513 |
| Ordinary profit (loss) | 357,412 | 19,796 | (1,627) | 5,516 | 381,097 | (25,850) | 355,247 |

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| | | | | | | | |
|--------|------------|-----------|-----------|-----------|------------|-------------|------------|
| Assets | 76,577,754 | 2,884,451 | 1,697,234 | 2,128,182 | 83,287,622 | (5,213,115) | 78,074,507 |
|--------|------------|-----------|-----------|-----------|------------|-------------|------------|

Note:

The Americas primarily includes United States and Canada. Europe primarily includes United Kingdom and Germany.

Asia/Oceania primarily includes Hong Kong, Singapore and Australia.

3. Ordinary income from overseas operations

| Fiscal year ended September 30, 2005 (Six months) | (in millions of yen) | | Share of ordinary income from overseas |
|--|----------------------|------------------------------|--|
| | Ordinary income from | Consolidated ordinary income | operations to |
| | overseas operations | | consolidated ordinary income |
| | 120,863 | 1,113,760 | 10.9% |

Note:

1. Ordinary income from overseas operations includes income from operations of overseas branches of domestic consolidated subsidiaries and operations of overseas consolidated subsidiaries (excluding income from internal transactions).
2. Ordinary income from overseas operations is not classified by the domicile of customers.

Mitsubishi Tokyo Financial Group, Inc. and Consolidated Subsidiaries**Investment securities information as of September 30, 2005**

Following tables include:

Investment securities

Negotiable certificates of deposits in Cash and due from banks

Beneficiary certificates of commodity investment trusts in Commercial Paper and other debt purchased .

1. Marketable debt securities being held to maturity

| | (in millions of yen) As of September 30, 2005 | | | | |
|------------------|--|------------------|-------------------------------|---------------|------------|
| | Balance sheet amount | Market value | Net unrealized gains (losses) | | |
| | | | Gains | Losses | |
| Domestic bonds | 2,117,645 | 2,128,955 | 11,309 | 11,764 | 454 |
| Government bonds | 1,999,500 | 2,006,657 | 7,157 | 7,611 | 454 |
| Municipal bonds | 88,762 | 91,691 | 2,928 | 2,928 | |
| Corporate bonds | 29,382 | 30,605 | 1,223 | 1,223 | |
| Foreign bonds | 28,295 | 29,817 | 1,521 | 1,708 | 187 |
| Other | 293,839 | 293,839 | | | |
| Total | 2,439,780 | 2,452,611 | 12,831 | 13,473 | 641 |

2. Marketable securities available for sale

| | (in millions of yen) As of September 30, 2005 | | | | |
|----------------------------|--|-------------------------|-------------------------------|------------------|----------------|
| | Cost | Balance sheet amount | Net unrealized gains (losses) | | |
| | | | Gains | Losses | |
| Domestic equity securities | 2,377,533 | 3,850,008 | 1,472,474 | 1,510,933 | 38,458 |
| Domestic bonds | 15,308,428 | 15,298,740 | (9,687) | 17,460 | 27,148 |
| Government bonds | 13,387,010 | 13,375,134 | (11,875) | 11,198 | 23,073 |
| Municipal bonds | 136,670 | 137,440 | 769 | 1,064 | 294 |
| Corporate bonds | 1,784,747 | 1,786,165 | 1,418 | 5,198 | 3,779 |
| Foreign equity securities | 23,513 | 39,712 | 16,199 | 16,628 | 428 |
| Foreign bonds | 5,655,469 | 5,666,877 | 11,408 | 50,692 | 39,284 |
| Other | 2,765,272 | 2,862,717 | 97,444 | 115,361 | 17,917 |
| Total | 26,130,217 | 27,718,056 | 1,587,839 | 1,711,076 | 123,236 |

3. Securities stated at acquired costs

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(in millions of yen)
As of September 30, 2005
Balance sheet amount

| | |
|--|-----------|
| Debt securities being held to maturity | |
| Foreign bonds | 29,371 |
| Securities available for sale | |
| Domestic equity securities | 1,046,084 |
| Domestic corporate bonds | 792,379 |
| Foreign bonds | 87,427 |
| <u>Money held in trust</u> | |

Money held in trust not for trading purpose or being held to maturity

(in millions of yen)
As of September 30, 2005

| Cost | Balance sheet amount | Net unrealized gains (losses) | |
|--|----------------------|-------------------------------|--------|
| | | Gains | Losses |
| 151,136 | 151,136 | | |
| <u>Unrealized gains (losses) on securities available for sale</u> | | | |

Detail information for unrealized gains (losses) on securities available for sale on consolidated balance sheet

(in millions of yen)
As of September 30, 2005

| | |
|---|----------------|
| Net unrealized gains (losses) | 1,599,194 |
| Securities available for sale | 1,599,194 |
| Money held in trust not for trading purpose or being held to maturity | |
| Deferred tax liabilities | (649,276) |
| Net unrealized gains (losses), net of deferred tax liabilities | 949,918 |
| Minority interests | (2,962) |
| MTFG's ownership share of affiliates' unrealized gains on securities available for sale | 5,170 |
| Total | 952,126 |

Notes:

1. Net unrealized gains (losses) excludes ¥168 million of loss from financial instruments with embedded derivatives which are wholly treated as trading assets or liabilities
2. Net unrealized gains (losses) includes ¥11,187 million of unrealized gains on securities in asset of investment LPSs.

Mitsubishi UFJ Financial Group, Inc. and Consolidated Subsidiaries**Investment securities information as of March 31, 2006**

Following tables include: Investment securities

Trading securities, trading commercial paper and trading short-term corporate bonds in Trading assets

Negotiable certificates of deposits in Cash and due from banks

Beneficiary certificates of commodity investment trusts in Commercial Paper and other debt purchased

1. Trading securities

| | (in millions of yen) As of March 31, 2006 | Net unrealized gains (losses) recognized on fiscal year ended March 31, 2006 |
|----------------------|--|---|
| Balance sheet amount | 8,824,461 | (22,097) |

2. Marketable debt securities being held to maturity

| | (in millions of yen) As of March 31, 2006 | | Net unrealized gains (losses) | | |
|------------------|--|------------------|-------------------------------|--------------|---------------|
| | Balance sheet amount | Market value | Gains | Losses | |
| Domestic bonds | 2,376,562 | 2,361,806 | (14,756) | 2,065 | 16,822 |
| Government bonds | 2,253,947 | 2,237,316 | (16,630) | 121 | 16,752 |
| Municipal bonds | 85,625 | 86,821 | 1,196 | 1,249 | 52 |
| Corporate bonds | 36,989 | 37,667 | 677 | 694 | 16 |
| Foreign bonds | 50,726 | 50,946 | 219 | 1,589 | 1,370 |
| Other | 381,409 | 381,388 | (20) | 6 | 26 |
| Total | 39,710,569 | 2,794,141 | (14,556) | 3,662 | 18,219 |

3. Marketable securities available for sale

| | (in millions of yen) As of March 31, 2006 | | Net unrealized gains (losses) | | |
|----------------------------|--|--------------|-------------------------------|-----------|---------|
| | Balance sheet Cost amount | Market value | Gains | Losses | |
| Domestic equity securities | 4,485,361 | 7,466,163 | 2,980,802 | 2,996,101 | 15,298 |
| Domestic bonds | 25,621,822 | 25,411,680 | (210,142) | 7,277 | 217,419 |

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| | | | | | |
|---------------------------|-------------------|-------------------|------------------|------------------|----------------|
| Government bonds | 23,210,594 | 23,022,213 | (188,381) | 4,806 | 193,187 |
| Municipal bonds | 246,784 | 245,594 | (1,189) | 933 | 2,122 |
| Corporate bonds | 2,164,443 | 2,143,871 | (20,571) | 1,538 | 22,109 |
| Foreign equity securities | 67,909 | 159,483 | 91,573 | 92,307 | 734 |
| Foreign bonds | 6,458,140 | 6,367,170 | (90,969) | 15,305 | 106,275 |
| Other | 3,077,335 | 3,259,309 | 181,973 | 228,734 | 46,760 |
| Total | 39,710,569 | 42,663,806 | 2,953,237 | 3,339,726 | 386,488 |

4. Securities sold during fiscal year ended March 31, 2006

| | | (in millions of yen) | |
|--|------------------------|----------------------|-----------------|
| | Proceeds from sales | Total gains | Total losses |
| | 47,000,226 | 236,525 | 161,249 |

5. Securities stated at acquired costs

| | (in millions of yen) As of March 31, 2006 Balance sheet amount |
|--|--|
| Debt securities being held to maturity | |
| Foreign bonds | 30,765 |
| Securities available for sale | |
| Domestic equity securities | 668,822 |
| Domestic corporate bonds | 3,445,256 |
| Foreign equity securities | 113,250 |
| Foreign bonds | 114,865 |

6. Maturity of bonds

| | (in millions of yen) As of March 31, 2006 | | | |
|------------------|--|----------------------|------------------------|------------------|
| | within 1 year | 1 year to 5 years | 5 years to 10 years | over 10 years |
| | Domestic bonds | 12,397,660 | 14,800,383 | 2,221,806 |
| Government bonds | 11,675,719 | 10,762,375 | 1,189,204 | 1,648,860 |
| Municipal bonds | 32,704 | 188,195 | 110,937 | 4,341 |
| Corporate bonds | 689,236 | 3,849,812 | 921,664 | 164,403 |
| Foreign bonds | 560,492 | 1,926,088 | 1,381,721 | 2,641,512 |
| Other | 414,192 | 327,219 | 420,875 | 1,128,946 |
| Total | 13,372,345 | 17,053,690 | 4,024,403 | 5,588,065 |

Mitsubishi UFJ Financial Group, Inc. and Consolidated Subsidiaries**Money held in trust**

1. Money held in trust for trading purpose

| | (in millions of yen) As of March 31, 2006 | Net unrealized gains (losses) recognized on fiscal year ended March 31, 2006 |
|----------------------|--|---|
| Balance sheet amount | 181,930 | 1,163 |

2. Money held in trust not for trading purposes or being held to maturity

| | (in millions of yen) As of March 31, 2006 | | Net unrealized gains (losses) | |
|---------|--|-----|-------------------------------|--------|
| Cost | Balance sheet amount | | Gains | Losses |
| 228,138 | 228,614 | 476 | 860 | 384 |

Unrealized gains (losses) on securities available for sale

The classification of unrealized gains (losses) on securities available for sale on the consolidated balance sheet is as follows:

| | (in millions of yen) As of March 31, 2006 |
|---|--|
| Net unrealized gains (losses) | 2,970,751 |
| Securities available for sale | 2,970,275 |
| Money held in trust not for trading purpose or being held to maturity | 476 |
| Deferred tax liabilities | (1,203,251) |
| Net unrealized gains (losses), net of deferred tax liabilities | 1,767,499 |
| Minority interests | (6,693) |
| MTFG's ownership share of affiliates' unrealized gains on securities available for sale | 8,718 |
| Total | 1,769,525 |

Notes: 1. Net unrealized gains (losses) excludes ¥3 million of loss from financial instruments with embedded derivatives which are wholly treated as trading assets or liabilities

2. Net unrealized gains (losses) includes ¥17,033 million of unrealized gains on securities in asset of unions.

Mitsubishi UFJ Financial Group, Inc. and Consolidated Subsidiaries

(Reference)UFJ Holdings, Inc.

Investment securities

Following tables include:

Investment securities

Trading securities, trading commercial paper and trading short-term corporate bonds in Trading assets

Negotiable certificates of deposits in Cash and due from banks

Securities and beneficiary certificates of merchandise investment in Commercial Paper and other debt purchased .

1. Trading securities

(in millions of yen)
As of September 30, 2005

| | Balance sheet amount | Net unrealized gains (losses) recognized on statements of operations |
|--|----------------------|---|
| 2. Marketable debt securities being held to maturity | 1,346,099 | 32,954 |

(in millions of yen)
As of September 30, 2005

| | Balance sheet amount | Market value | Net unrealized gains (losses) | |
|------------------|-------------------------|--------------|-------------------------------|--------|
| | | | Gains | Losses |
| Government bonds | 54,547 | 54,147 | (400) | 40 |
| Municipal bonds | | | | |
| Corporate bonds | | | | |
| Other | 34,920 | 34,830 | (89) | 198 |
| Total | 89,468 | 88,978 | (490) | 239 |

3. Marketable securities available for sale

(in millions of yen)
As of September 30, 2005

| | Balance sheet | Net unrealized gains (losses) | | |
|----------------------------|------------------|-------------------------------|----------|---------|
| | Cost amount | Gains | Losses | |
| Domestic equity securities | 1,440,212 | 2,080,289 | 640,076 | 679,769 |
| Domestic bonds | 13,202,038 | 13,125,633 | (76,404) | 5,501 |
| Government bonds | 12,991,155 | 12,912,184 | (78,971) | 2,308 |
| Municipal bonds | 134,393 | 136,073 | 1,680 | 2,142 |

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| | | | | | |
|-----------------|-------------------|-------------------|----------------|----------------|----------------|
| Corporate bonds | 76,489 | 77,375 | 886 | 1,049 | 163 |
| Other | 3,239,574 | 3,205,240 | (34,334) | 63,231 | 97,566 |
| Total | 17,881,825 | 18,411,163 | 529,337 | 748,502 | 219,164 |

4. Securities available for sale sold

| | (in millions of yen) | | |
|--|--------------------------------------|-------------------|--------------------|
| | Fiscal year ended September 30, 2005 | | |
| | Proceeds from sales | Gains on sales | Losses on sales |
| | 8,432,789 | 79,650 | 10,868 |

5. Principal securities not stated at market value

| | (in millions of yen) |
|--|--------------------------|
| | As of September 30, 2005 |
| | Balance sheet amount |
| Securities available for sale | |
| Unlisted bonds | 2,429,214 |
| Unlisted stocks(excluding over-the-counter stocks) | 643,464 |

6. Redemption schedules of bonds

| | (in millions of yen) | | | |
|------------------|--------------------------|-------------------------------------|---------------------------------------|-----------------------|
| | As of September 30, 2005 | | | |
| | Due within 1 year | Due after 1 year through 5 years | Due after 5 years through 10 years | Due after 10 years |
| Domestic bonds | 9,958,157 | 2,614,692 | 2,379,326 | 657,218 |
| Government bonds | 9,730,641 | 1,118,657 | 1,502,610 | 614,822 |
| Municipal bonds | 3,231 | 48,987 | 87,699 | 4,640 |
| Corporate bonds | 224,283 | 1,447,047 | 789,016 | 37,755 |
| Other | 331,755 | 690,038 | 912,716 | 523,781 |
| Total | 10,289,912 | 3,304,731 | 3,292,043 | 1,181,000 |

Mitsubishi UFJ Financial Group, Inc. and Consolidated Subsidiaries

(Reference)UFJ Holdings, Inc.

Money held in trust

1. Money held in trust for trading purpose

(in millions of yen)
As of September 30, 2005

| Balance sheet amount | Net unrealized gains (losses) recognized on fiscal year ended September 30, 2005 (Six months) |
|----------------------|--|
| 42,236 | |

2. Money held in trust not for trading purposes or being held to maturity

(in millions of yen)
As of September 30, 2005

| Cost | Balance sheet amount | Net unrealized gains (losses) Gains | Losses |
|--------|----------------------|--|--------|
| 11,509 | 11,868 | 358 | 358 |

Unrealized gains (losses) on securities available for sale

The classification of unrealized gains (losses) on securities available for sale on the consolidated balance sheet is as follows:

| | (in millions of yen) As of September 30, 2005 |
|--|--|
| Net unrealized gains (losses) | 529,696 |
| Securities available for sale | 529,337 |
| Money held in trust not for trading purpose or being held to maturity | 358 |
| Deferred tax liabilities | (186,906) |
| Net unrealized gains (losses), net of deferred tax liabilities | 342,789 |
| Minority interests | (5,418) |
| UFJHD's ownership share of affiliates' unrealized gains on securities available for sale | 5,834 |
| Total | 343,205 |

Derivative Transactions: Notional Principal, Market Value and Valuation Gains (Losses) as of September 30, 2006

Information is posted on EDINET.

<Reference 1>

1. Derivatives qualified for hedge-accounting

| | (in billions of yen) | |
|---|--------------------------|----------------|
| | As of September 30, 2006 | |
| | Notional principal | Market value |
| Interest rate futures | 3,796.6 | 3.0 |
| Interest rate swaps | 39,336.4 | 44.7 |
| Currency swaps, etc. | 7,312.8 | (165.0) |
| Other transactions (related to interest rate) | 270.8 | 0.2 |
| Total | | (117.0) |

Note : Derivatives which are accounted for an accrual basis based on Accounting standards for financial instruments are not included in the table above.

Notional principal by the remaining life of the interest rate swaps above is as follows.

| | (in billions of yen) | | | |
|-------------------------------|--------------------------|-----------------|----------------|-----------------|
| | As of September 30, 2006 | | | |
| | 1 year | | | Total |
| | within 1 year | to 5 years | over 5 years | |
| Receive-fix / pay-floater | 15,860.1 | 15,631.7 | 1,543.9 | 33,035.8 |
| Receive-floater / pay-fix | 1,991.9 | 2,811.6 | 1,466.9 | 6,270.6 |
| Receive-floater / pay-floater | | 10.0 | 20.0 | 30.0 |
| Total | 17,852.0 | 18,453.4 | 3,030.9 | 39,336.4 |

2. Deferred gains (losses) <before tax effect adjustment>

| | (in billions of yen) | | |
|---|--------------------------|------------------------|---------------------------------|
| | As of September 30, 2006 | | |
| | Deferred gains (A) | Deferred losses (B) | Net gains (losses) (A) - (B) |
| Interest rate futures | 6.9 | 12.3 | (5.3) |
| Interest rate swaps | 228.0 | 327.6 | (99.5) |
| Currency swaps etc. | 142.1 | 136.9 | 5.1 |
| Other transactions (related to interest rate) | | 0.7 | (0.7) |
| Total | 377.1 | 477.6 | (100.5) |

Note : Deferred gains (losses) attributable to the macro hedge accounting as of September 30, 2006 are included in the above table.

Derivative Transactions: Notional Principal, Market Value and Valuation Gains (Losses) as of September 30, 2005

Information is posted on EDINET.

<Reference 2>

1. Derivatives qualified for hedge-accounting

| | (in billions of yen) | |
|---|--------------------------|--------------|
| | As of September 30, 2005 | |
| | Notional principal | Market value |
| Interest rate futures | 3,473.2 | (1.7) |
| Interest rate swaps | 30,285.4 | 41.3 |
| Currency swaps, etc. | 3,826.5 | (35.8) |
| Other transactions (related to interest rate) | 464.6 | 0.9 |
| Total | | 4.6 |

Note : Derivatives which are accounted for an accrual basis based on Accounting standards for financial instruments are not included in the table above.

Notional principal by the remaining life of the interest rate swaps above is as follows.

| | (in billions of yen) | | | |
|-------------------------------|--------------------------|-----------------|----------------|-----------------|
| | As of September 30, 2005 | | | |
| | 1 year | | | Total |
| | within 1 year | to 5 years | over 5 years | |
| Receive-fix / pay-floater | 8,897.7 | 15,637.8 | 1,089.2 | 25,624.8 |
| Receive-floater / pay-fix | 1,816.6 | 1,321.5 | 1,512.4 | 4,650.6 |
| Receive-floater / pay-floater | | 10.0 | | 10.0 |
| Total | 10,714.3 | 16,969.4 | 2,601.7 | 30,285.4 |

2. Deferred gains (losses) <before tax effect adjustment>

| | (in billions of yen) | | |
|---|--------------------------|------------------------|---------------------------------|
| | As of September 30, 2005 | | |
| | Deferred gains (A) | Deferred losses (B) | Net gains (losses) (A) - (B) |
| Interest rate futures | 5.9 | 10.1 | (4.1) |
| Interest rate swaps | 183.6 | 221.4 | (37.8) |
| Currency swaps, etc. | 31.6 | 35.3 | (3.7) |
| Other transactions (related to interest rate) | 0.6 | 0.6 | 0.0 |
| Other transactions (not related to interest rate) | 0.2 | 0.2 | 0.0 |
| Total | 222.1 | 267.8 | (45.6) |

Note : Deferred gains (losses) attributable to the macro hedge accounting as of September 30, 2005 are included in the above table.

Derivative Transactions: Notional Principal, Market Value and Valuation Gains (Losses) as of March 31, 2006

Information is posted on EDINET.

<Reference 3>

1. Derivatives qualified for hedge-accounting

| | (in billions of yen) As of March 31, 2006 | |
|---|--|--------------|
| | Notional principal | Market value |
| Interest rate futures | 3,323.4 | (2.3) |
| Interest rate swaps | 34,712.4 | (182.2) |
| Currency swaps, etc. | 6,258.1 | (46.4) |
| Other transactions (related to interest rate) | 403.2 | 0.1 |
| Other transactions (not related to interest rate) | 578.4 | 5.4 |
| Total | | (225.4) |

Note : Derivatives which are accounted for an accrual basis based on Accounting standards for financial instruments are not included in the table above.

Notional principal by the remaining life of the interest rate swaps above is as follows.

| | (in billions of yen) As of March 31, 2006 1 year | | | |
|-------------------------------|--|------------|--------------|----------|
| | within 1 year | to 5 years | over 5 years | Total |
| Receive-fix / pay-floater | 8,688.4 | 18,016.1 | 1,840.9 | 28,545.5 |
| Receive-floater / pay-fix | 1,166.4 | 3,425.8 | 1,544.5 | 6,136.8 |
| Receive-floater / pay-floater | | 10.0 | 20.0 | 30.0 |
| Total | 9,854.8 | 21,452.0 | 3,405.5 | 34,712.4 |

2. Deferred gains (losses) <before tax effect adjustment>

| | (in billions of yen) As of March 31, 2006 | | |
|---|--|------------------------|---------------------------------|
| | Deferred gains (A) | Deferred losses (B) | Net gains (losses) (A) - (B) |
| Interest rate futures | 5.0 | 12.1 | (7.0) |
| Interest rate swaps | 224.1 | 435.7 | (211.5) |
| Currency swaps, etc. | 46.7 | 43.3 | 3.3 |
| Other transactions (related to interest rate) | 0.2 | 0.5 | (0.2) |
| Other transactions (not related to interest rate) | 5.8 | 0.6 | 5.2 |
| Total | 282.0 | 492.4 | (210.3) |

Note : Deferred gains (losses) attributable to the macro hedge accounting as of March 31, 2006 are included in the above table.

Interim Non-Consolidated Summary Report

<under Japanese GAAP>

for Fiscal Year Ending March 31, 2007

Date: November 20, 2006
Company name (code number): Mitsubishi UFJ Financial Group, Inc. (8306)
(URL <http://www.mufg.jp/>)
Stock exchange listings: Tokyo, Osaka, Nagoya, New York
Headquarters: Tokyo
Representative: Nobuo Kuroyanagi, President & CEO
For inquiry: Yoshihisa Harata, Chief Manager - Financial Planning Division
(PHONE) +81-3-5252-4160

Date of resolution of Board of Directors with respect
to the interim consolidated financial statements: November 20, 2006
Dividend payment date : December 8, 2006
Unit share system: No

1. Non-consolidated financial data for the six months ended September 30, 2006**(1) Operating results**

| | (in millions of yen and %) | | |
|--|-------------------------------------|-----------|----------------------------------|
| | Six months ended September 30, 2006 | 2005 | Fiscal year ended March 31, 2006 |
| Operating income | 163,604 | 188,980 | 1,036,746 |
| Change from same period in previous year | (13.4)% | 0.6% | |
| Operating profit | 158,979 | 185,572 | 1,027,028 |
| Change from same period in previous year | (14.3)% | 0.8% | |
| Ordinary profit | 146,600 | 177,852 | 1,002,334 |
| Change from same period in previous year | (17.6)% | (3.0)% | |
| Net income | 146,830 | 179,336 | 1,013,448 |
| Change from same period in previous year | (18.1)% | (2.1)% | |
| Net income per share (yen) | 14,331.29 | 26,953.25 | 123,144.24 |

(Reference) ex-UFJ Holdings, Inc.

| | Six months ended September 30, 2005 |
|----------------------------|-------------------------------------|
| Operating income | 15,657 |
| Operating profit | 13,157 |
| Ordinary profit | 9,219 |
| Net income | 378,402 |
| Net income per share (yen) | 73,162.30 |

Notes:

1. Average number of shares outstanding:

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| | Six months ended September 30, 2006 | Six months ended September 30, 2005 | (shares) Fiscal year ended March 31, 2006 | | (shares) Six months ended September 30, 2005 |
|--------------------------|--|--|---|--------------------------|--|
| Common stock | 9,980,910 | 6,542,305 | 8,125,514 | Common stock | 5,172,097 |
| Preferred stock-class 3 | 100,000 | 100,000 | 100,000 | Preferred stock-class 1 | 3,658 |
| Preferred stock-class 8 | 22,222 | | 43,609 | Preferred stock-class 8 | 200,000 |
| Preferred stock-class 9 | 38,761 | | 44,510 | Preferred stock-class 9 | 150,000 |
| Preferred stock-class 10 | 72,950 | | 73,972 | Preferred stock-class 10 | 150,000 |
| Preferred stock-class 11 | 1 | | 0 | Preferred stock-class 11 | 5 |
| Preferred stock-class 12 | 127,772 | | 90,780 | Preferred stock-class 12 | 200,000 |

2. Changes in accounting policy: None

3. The amounts presented as of September 30, 2005 are amounts from Mitsubishi-Tokyo Financial Group, Inc.

4. The amounts presented for fiscal year ended March 31, 2006 are consist of Mitsubishi-Tokyo Financial Group, Inc. (April to September) and Mitsubishi UFJ Financial Group, Inc. (October to March).

(2) Financial condition

| | (in millions of yen) | | |
|--|--------------------------------|-------------------|------------|
| | Six months ended September 30, | Fiscal year ended | |
| | 2006 | 2005 | 2006 |
| Total assets | 7,464,574 | 5,659,412 | 7,650,898 |
| Total net assets (*3) | 5,982,484 | 4,614,775 | 6,112,733 |
| Total net assets to total assets (*3) | 80.1% | 81.5% | 79.9% |
| Total net assets per share (yen) (*3) (Reference) ex-UFJ Holdings, Inc. | 550,149.32 | 666,735.07 | 527,176.88 |

| | Six months ended September 30, 2005 |
|---------------------------------------|--|
| Total assets | 1,936,366 |
| Total net assets (*3) | 1,495,657 |
| Total net assets to total assets (*3) | 77.2% |
| Total net assets per share (yen) (*3) | 18,446.05 |

Notes:

1. Number of shares outstanding

| | (shares) | | | (Reference) ex-UFJ Holdings, Inc. | |
|--------------------------|--------------------|--------------------|----------------|-----------------------------------|-----------|
| | September 30, 2006 | September 30, 2005 | March 31, 2006 | September 30, 2005 | |
| Common stock | 10,110,694 | 6,541,992 | 9,744,727 | Common stock | 5,185,761 |
| Preferred stock-class 3 | 100,000 | 100,000 | 100,000 | | |
| Preferred stock-class 8 | 17,700 | | 27,000 | Preferred stock-class 8 | 200,000 |
| Preferred stock-class 9 | | | 79,700 | Preferred stock-class 9 | 150,000 |
| Preferred stock-class 10 | | | 150,000 | Preferred stock-class 10 | 150,000 |
| Preferred stock-class 11 | 1 | | 1 | Preferred stock-class 11 | 1 |
| Preferred stock-class 12 | 113,200 | | 175,300 | Preferred stock-class 12 | 200,000 |

2. Number of Treasury Stock

| | (Reference) ex-UFJ Holdings, Inc. | | | | |
|--------------|-----------------------------------|-------|---------|--------------|-------|
| Common stock | 651,076 | 3,360 | 503,124 | Common stock | 5,715 |

3. In accordance with enforcement of the Company Law, Total net assets, Total net assets to total assets and Total net assets per share are created as new items this fiscal year. (Those figures as of September 30, 2005 and March 31, 2006 are stated with old measures). Total net assets is modified from Shareholders equity. Total net assets to total assets and Total net assets per share are modified from Shareholders equity to total assets and Shareholders equity per share, respectively. These modifications do not have an impact on MUFG's financial statements. Please refer to next page for formulas.

2. Forecasted earnings for fiscal year ending March 31, 2007

(in millions of yen)

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| Ordinary income | Ordinary profit | Net income |
|-----------------|-----------------|----------------|
| 510,000 | 480,000 | 480,000 |

Forecasted net income per share for fiscal year ending March 31, 2007 : ¥46,724.46

3. Cash dividend

(1) Common stock

| | Dividends per share (yen) | | |
|--|---------------------------|----------|--------|
| | Interim | Year-end | Total |
| Fiscal year ended March 31, 2006 | 3,000 | 4,000 | 7,000 |
| Fiscal year ending March 31, 2007 | 5,000 | | 10,000 |
| Fiscal year ending March 31, 2007 (forecast) | | 5,000 | |

(2) Preferred stock

(a) Class 3

| | Dividends per share (yen) | | |
|--|---------------------------|----------|--------|
| | Interim | Year-end | Total |
| Fiscal year ended March 31, 2006 | 30,000 | 30,000 | 60,000 |
| Fiscal year ending March 31, 2007 | 30,000 | | 60,000 |
| Fiscal year ending March 31, 2007 (forecast) | | 30,000 | |

(b) Class 8

| | Dividends per share (yen) | | |
|--|---------------------------|----------|--------|
| | Interim | Year-end | Total |
| Fiscal year ended March 31, 2006 | | 15,900 | 15,900 |
| Fiscal year ending March 31, 2007 | 7,950 | | 15,900 |
| Fiscal year ending March 31, 2007 (forecast) | | 7,950 | |

(c) Class 11

| | Dividends per share (yen) | | |
|--|---------------------------|----------|-------|
| | Interim | Year-end | Total |
| Fiscal year ended March 31, 2006 | | 5,300 | 5,300 |
| Fiscal year ending March 31, 2007 | 2,650 | | 5,300 |
| Fiscal year ending March 31, 2007 (forecast) | | 2,650 | |

(d) Class 12

| | Dividends per share (yen) | | |
|--|---------------------------|----------|--------|
| | Interim | Year-end | Total |
| Fiscal year ended March 31, 2006 | | 11,500 | 11,500 |
| Fiscal year ending March 31, 2007 | 5,750 | | 11,500 |
| Fiscal year ending March 31, 2007 (forecast) | | 5,750 | |

Note

Preferred Stock-Class 9 and Class 10 have already transferred to Common stock by holders requests prior to September 30, 2006.

(Reference)

Formulas for computing ratios

Net income per share

Net income - Amount not attributable to common shareholders *1
 Average outstanding shares of common stock during the period *2

Total net assets to total assets (Six months ended September 30, 2006)

Total net assets - Warrant
 Total assets

× 100

Shareholders equity to total assets (Six months ended September 30, 2005 and fiscal year ended March 31, 2006)

Total shareholders equity
 Total assets

× 100

Total net assets per share (Six months ended September 30, 2006)

Total net assets - Preferred stock and others *3
 Outstanding shares of common stock at the end of the period *2

Shareholders equity per share (Six months ended September 30, 2005 and fiscal year ended March 31, 2006)

Total shareholders equity - Preferred stock and others *4
 Outstanding shares of common stock at the end of the period *2

Net income per share (forecast)

Net income (forecast) - Total dividends on preferred stock (forecast)
 Outstanding shares of common stock at the end of the period *2

- *1 dividends on preferred stock and others
- *2 excluding treasury stock and stocks held by subsidiaries and affiliates
- *3 outstanding preferred stock, dividends on preferred stock, warrants, minority interests and others
- *4 outstanding preferred stock, dividends on preferred stock and others

This financial summary report and the accompanying financial highlights contain forward-looking statements and other forward-looking information relating to the company and the group as a whole (the forward-looking statements). The forward-looking statements include the company's current estimations, forecasts, views, targets and projections with respect to general economic conditions, its results of operations, its financial condition, its management in general and other future events. The forward-looking statements are provided based on projections, views, estimations and other factors and reflect assumptions and estimations which are subject to full range of uncertainties, risks and changes in circumstances. In light of the many risks, uncertainties and possible changes, you are advised not to put undue reliance on the forward-looking statements. The company is under no obligation and expressly disclaims any obligation to update or alter the forward-looking statements,

except as may be required by any applicable laws and regulations or stock exchange rules. For detailed information relating to uncertainties, risks and changes regarding the forward-looking statements, please see the company's latest annual report and other disclosures.

(Japanese GAAP)

Mitsubishi UFJ Financial Group, Inc.**Non-consolidated Balance Sheet**

| (in millions of yen) | As of September 30, 2006 (A) | As of September 30, 2005 ex-MTFG (B) | As of September 30, 2005 (Reference) ex-UFJHD | Increase/ (Decrease) (A) - (B) | As of March 31, 2006 (C) | Increase/ (Decrease) (A) - (C) |
|--|---------------------------------|---|---|--------------------------------------|-----------------------------|--------------------------------------|
| Assets: | | | | | | |
| Current assets: | | | | | | |
| Cash and due from banks | 35,005 | 60,922 | 489 | (25,916) | 38,410 | (3,404) |
| Accounts receivable | 32,068 | 36,671 | 109 | (4,603) | 203,371 | (171,303) |
| Other current assets | 3,850 | 2,045 | 5,570 | 1,804 | 12,719 | (8,868) |
| Total current assets | 70,923 | 99,638 | 6,168 | (28,714) | 254,500 | (183,576) |
| Fixed assets: | | | | | | |
| Tangible fixed assets | 294 | 413 | 48 | (119) | 421 | (127) |
| Intangible fixed assets | 561 | 365 | 164 | 195 | 350 | 211 |
| Investments and other fixed assets: | | | | | | |
| Investment securities | | 702,000 | 23,017 | (702,000) | | |
| Investment in subsidiaries and affiliates | 7,397,181 | 4,855,667 | 1,931,561 | 2,541,514 | 7,399,493 | (2,311) |
| Allowance for losses on investments | (7,138) | | (27,346) | (7,138) | (7,138) | |
| Other | 3,000 | 1,155 | 3,000 | 1,844 | 3,518 | (518) |
| Allowance for doubtful accounts | (248) | | (248) | (248) | (248) | |
| Total fixed assets | 7,393,650 | 5,559,602 | 1,930,197 | 1,834,048 | 7,396,397 | (2,746) |
| Deferred charges | | 171 | | (171) | | |
| Total assets | 7,464,574 | 5,659,412 | 1,936,366 | 1,805,161 | 7,650,898 | (186,323) |
| Liabilities: | | | | | | |
| Current liabilities: | | | | | | |
| Short-term borrowings | 286,900 | 97,680 | 45,900 | 189,220 | 44,400 | 242,500 |
| Current portion of long-term borrowings | 32,400 | 300,000 | 96,200 | (267,600) | 312,400 | (280,000) |
| Accounts payable | 432 | 1,075 | 1,327 | (643) | 654 | (222) |
| Reserve for employees' bonuses | 205 | 136 | | 68 | 235 | (30) |
| Other current liabilities | 2,383 | 792 | 191 | 1,591 | 5,721 | (3,337) |
| Total current liabilities | 322,320 | 399,684 | 143,618 | (77,363) | 363,411 | (41,090) |
| Fixed liabilities: | | | | | | |
| Bonds | 650,000 | 400,000 | | 250,000 | 650,000 | |
| Long-term borrowings | 503,498 | 244,952 | 291,135 | 258,545 | 521,689 | (18,191) |
| Reserve for retirement benefits | | | 52 | | | |
| Other fixed liabilities | 6,270 | | 5,902 | 6,270 | 3,063 | 3,207 |
| Total fixed liabilities | 1,159,769 | 644,952 | 297,090 | 514,816 | 1,174,753 | (14,984) |
| Total liabilities | 1,482,089 | 1,044,636 | 440,709 | 437,453 | 1,538,164 | (56,074) |
| Net assets: | | | | | | |
| Capital stock | 1,383,052 | | | 1,383,052 | | 1,383,052 |
| Capital surplus | 3,932,159 | | | 3,932,159 | | 3,932,159 |
| Capital reserve | 1,383,070 | | | 1,383,070 | | 1,383,070 |
| Other capital surplus | 2,549,089 | | | 2,549,089 | | 2,549,089 |
| Retained earnings | 1,666,957 | | | 1,666,957 | | 1,666,957 |
| Voluntary reserve | 150,000 | | | 150,000 | | 150,000 |
| Unappropriated retained earnings | 1,516,957 | | | 1,516,957 | | 1,516,957 |
| Treasury stock | (999,684) | | | (999,684) | | (999,684) |
| Total shareholders' equity | 5,982,484 | | | 5,982,484 | | 5,982,484 |

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| | | | | | |
|---|------------------|------------------|--------------------|------------------|--------------------|
| Total net assets | 5,982,484 | | 5,982,484 | | 5,982,484 |
| Total liabilities and net assets | 7,464,574 | | 7,464,574 | | 7,464,574 |
| Shareholders' equity: | | | | | |
| Capital stock | 1,383,052 | 1,000,000 | (1,383,052) | 1,383,052 | (1,383,052) |
| Capital surplus | 2,855,463 | 110,820 | (2,855,463) | 3,933,738 | (3,933,738) |
| Capital reserve | 2,499,684 | 110,815 | (2,499,684) | 3,577,570 | (3,577,570) |
| Other Capital surplus | 355,778 | 4 | (355,778) | 356,167 | (356,167) |
| Retained earnings | 379,055 | 378,402 | (379,055) | 1,568,943 | (1,568,943) |
| Voluntary reserve | 150,000 | | (150,000) | 150,000 | (150,000) |
| Unappropriated retained earnings | 229,055 | 378,402 | (229,055) | 1,418,943 | (1,418,943) |
| Unrealized gains on securities | 123 | 9,047 | (123) | 135 | (135) |
| Treasury stock | (2,918) | (2,612) | 2,918 | (773,135) | 773,135 |
| Total shareholders' equity | 4,614,775 | 1,495,657 | (4,614,775) | 6,112,733 | (6,112,733) |
| Total liabilities and shareholders' equity | 5,659,412 | 1,936,366 | (5,659,412) | 7,650,898 | (7,650,898) |

See Notes to Non-consolidated Financial Statements

(Japanese GAAP)

Mitsubishi UFJ Financial Group, Inc.**Non-consolidated Statement of Operations**

| (in millions of yen) | Six months ended September 30, 2006 (A) | Six months ended September 30, 2005 | | Increase/ (Decrease) (A) - (B) | Fiscal year ended March 31, 2006 |
|---|---|--|-------------------------|--------------------------------------|-------------------------------------|
| | | ex-MTFG (B) | (Reference) ex-UFJHD | | |
| Operating income | 163,604 | 188,980 | 15,657 | (25,375) | 1,036,746 |
| Operating expenses | 4,625 | 3,408 | 2,500 | 1,216 | 9,718 |
| Operating profit | 158,979 | 185,572 | 13,157 | (26,592) | 1,027,028 |
| Non-operating income | 332 | 30 | 49 | 302 | 309 |
| Non-operating expenses | 12,712 | 7,749 | 3,987 | 4,962 | 25,003 |
| Ordinary profit | 146,600 | 177,852 | 9,219 | (31,252) | 1,002,334 |
| Extraordinary gains | 47 | | 369,723 | 47 | 12,206 |
| Extraordinary losses | 11 | 28 | 521 | (16) | 196 |
| Income before income taxes | 146,636 | 177,824 | 378,421 | (31,187) | 1,014,344 |
| Income taxes-current | 1 | 4 | 22 | (2) | 29 |
| Income taxes-deferred | (196) | (1,516) | (4) | 1,320 | 867 |
| Total income taxes | (194) | (1,511) | 18 | 1,317 | 896 |
| Net income | 146,830 | 179,336 | 378,402 | (32,505) | 1,013,448 |
| Unappropriated retained earnings at beginning of the period | | 49,718 | | | 49,718 |
| Increase caused by merger | | | | | 378,402 |
| Cash dividends | | | | | 22,625 |
| Unappropriated retained earnings at end of the period | | 229,055 | 378,402 | | 1,418,943 |

See Notes to Non-consolidated Financial Statements

Mitsubishi UFJ Financial Group, Inc.**Non-consolidated Statement of Changes in Net Assets**

(in millions of yen)

| | Shareholder's equity | | | | | | Valuation and translation adjustments | | Total net assets |
|--|----------------------|-----------------|-----------------------|-------------------|----------------------------------|----------------|---------------------------------------|---|------------------|
| | Capital stock | Capital surplus | | Retained earnings | | Treasury stock | Total | Net unrealized gains (losses) on securities | |
| | | Capital reserve | Other capital surplus | | Unappropriated retained earnings | | | | |
| | | | Voluntary reserve | | | | | | |
| Balances as of March 31, 2006 | 1,383,052 | 3,577,570 | 356,167 | 150,000 | 1,418,943 | (773,135) | 6,112,598 | 135 | 6,112,733 |
| Changes during the interim accounting period | | | | | | | | | |
| Dividends from surplus | | | | | (48,816) | | (48,816) | | (48,816) |
| Transfer from Capital reserve to Other capital surplus | | (2,194,500) | 2,194,500 | | | | | | |
| Net Income | | | | | 146,830 | | 146,830 | | 146,830 |
| Acquisition of treasury stock | | | | | | (290,591) | (290,591) | | (290,591) |
| Disposal of treasury stock | | | (1,574) | | | 64,042 | 62,467 | | 62,467 |
| Others | | | (4) | | | | (4) | | (4) |
| Changes other than Shareholders' equity (net) | | | | | | | | (135) | (135) |
| Total changes during the interim accounting period | | (2,194,500) | 2,192,921 | | 98,014 | (226,549) | (130,113) | (135) | (130,249) |
| Balances as of September 30, 2006 | 1,383,052 | 1,383,070 | 2,549,089 | 150,000 | 1,516,957 | (999,684) | 5,982,484 | | 5,982,484 |

Notes to Non-Consolidated Financial Statements

Significant accounting policies

1. Investments

Investments in subsidiaries and affiliates are stated at cost computed under the moving-average method.

2. Depreciation for tangible and intangible assets

(1) Tangible assets

Depreciation for fixed tangible assets is computed under the declining-balance method. The estimated useful lives are as follows:

| | |
|-------------------------|---------------------|
| Leasehold improvements | 5 years to 15 years |
| Equipment and furniture | 4 years to 15 years |

(2) Intangible assets

Amortization for intangible assets is computed under the straight-line method over their estimated useful lives. Development costs for internally used software are capitalized and amortized under the straight-line method over the estimated useful lives (5 years).

3. Reserves and Allowances

(1) Allowances for loan losses are provided based on individual assessments of the possibility for collection on specific claims.

(2) Allowances for losses on investment securities are provided based on assessments of the financial conditions and other relevant factors of subsidiaries and affiliates.

(3) Reserves for employees' bonuses, which is provided for future bonus payments to employees, reflects an estimated amount accrued at the balance sheet date.

4. Deferred charges

Bond issuance costs and stock issuance costs are expensed as incurred.

5. Translation of Foreign Currency Items

Foreign currency assets and liabilities are translated into yen equivalents at exchange rates prevailing at the balance sheet date, except for equity securities of affiliates which are translated at exchange rates prevailing at the acquisition dates. Exchange differences are recognized as gains or losses.

6. Finance Lease Agreements

Finance leases that do not involve transfer of ownership to lessees are accounted for as operating leases.

7. Consumption Taxes

National and Local Consumption Taxes are excluded from transaction amounts.

Significant changes in accounting policies

In accordance with newly effective Accounting Standards Board Statement No.5 Accounting Standards for Presentation of Net Assets on Balance Sheet (December 9, 2005) and Accounting Standards Board Guidance No.8 Guidance on Accounting Standards for Presentation of Net Assets on Balance Sheet (December 9, 2005), Shareholders' equity was renamed as Net assets and divided into Shareholders' Equity, Valuation and translation of adjustment and Minority interests. The amount corresponding to conventional Shareholders' equity was ¥5,982,484 million at the balance sheet date.

Net Assets portion of the financial statements are provided in accordance with revised the Ministry of Finance Ordinance No.38 Ordinance regarding Interim financial Statements (August 30, 1977).

Notes to Non-Consolidated Balance Sheet

1. Amounts of less than one million yen are rounded down.

2. Accumulated depreciation on Premises and equipment: ¥323 million.

3. Assets pledged as collateral are as follows:
Equity securities of subsidiaries: ¥72,360 million

Liabilities related to pledged assets are as follows:

Current portion of long term debt: ¥25,000 million

Long-term debt: ¥12,500 million

In addition to items listed above, Other assets of ¥3,000 million have been pledged as deposits.

4. Guarantees and items of similar nature

(1) MUFG indemnifies the Bankers Association of Deutschland for the deposit liabilities of the branches of The Bank of Tokyo-Mitsubishi UFJ Ltd., a subsidiary of MUFG, in Germany in accordance with regulations of the Deposit Insurance Corporation of Deutschland. The amount indemnified by MUFG is ¥147,064 million.

(2) MUFG has entered into subordinated guarantee contracts relating to the preferred securities of MUFG Capital Finance 1 Limited, MUFG Capital Finance 2 Limited, MUFG Capital Finance 3 Limited, and the paying agent.
MUFG Capital Finance 1 Limited: ¥271,170 million

MUFG Capital Finance 2 Limited: ¥112,327 million

MUFG Capital Finance 3 Limited: ¥120,000 million

Notes to Non-Consolidated Statement of Income

1. Amounts of less than one million yen are rounded down.

2. Principal components of non-operating expenses are as follows:

Interest on borrowed money: ¥9,001 million

Interest on bonds and notes: ¥2,248 million

Expenses on sale of treasury stock: ¥1,105 million

3. Depreciation and amortization

Depreciation on tangible assets: ¥61 million

Amortization on intangible assets: ¥63 million

Notes to Statement of Changes in Net Assets

Changes in treasury stock

| | (thousand shares) | | Total |
|---|-------------------|--------|-------|
| | Preferred | Common | |
| Shares outstanding as of March 31, 2006 | Stock | Stock | 503 |
| Increases over the 6 month period | 255 | 189 | 445 |
| Decreases over the 6 month period | 255 | 41 | 297 |
| Shares outstanding as of September 30, 2006 | | 651 | 651 |

- (1) Increases in treasury preferred stock were due to the request by the Resolution and Collection Corporation for MUFG to repurchase the preferred stock it held.
- (2) Increases in treasury common stock were made through purchases in the open market.
- (3) The preferred stock purchased from the Resolution and Collection Corporation were cancelled.
- (4) Decrease in treasury common stock was made through sales in the open market.

Notes to finance lease transactions

- (1) Finance leases that do not involve transfer of ownership to lessees are as follows:

| | |
|---|-------------|
| Estimated acquisition costs | ¥ 39million |
| Estimated accumulated depreciation | ¥ 36million |
| Net estimated balance at the balance sheet date | ¥ 2million |

- (*) Estimated acquisition costs include interest costs since the future lease payments are insignificant as compared to tangible assets on the balance sheet.
- (2) Total future lease payments

| | |
|---------------------|------------|
| Due within one year | ¥ 2million |
|---------------------|------------|

- (*) Future lease payments include paid interest since future lease payments are insignificant as compared to tangible assets on the balance sheet.
- (3) Lease payments (Estimated depreciation) ¥ 3million

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(4) Estimated depreciation is computed using straight-line method with no residual value, over the lease contract term.

Notes to securities

Estimated fair value of marketable equity securities of subsidiaries and affiliates

| | Balance sheet amount | Market value | |
|--------------|-------------------------|-----------------------------|----------------------------|
| | | As of September 30, 2006 | Unrealized gains(loses) |
| Subsidiaries | ¥438,557million | ¥657,972million | ¥219,415million |
| Affiliates | ¥139,662million | ¥106,620million | ¥(33,041)million |
| Total | ¥578,219million | ¥764,593million | ¥186,373million |

Certain investments securities have been reclassified as investments in affiliates due to the merger with UFJ Holdings, Inc. and the subsequent increases in share ownership. Deferred tax liabilities of ¥92 million and Unrealized gains of ¥135 million, which was attributable to this change, were not recognized in accordance with Accounting Committee Report No.14, Practical Guidelines for Accounting for Financial Instruments , issued by the JICPA on January 31, 2000.

Selected Interim Financial Information

under Japanese GAAP

For Fiscal Year Ending March 31, 2007

Mitsubishi UFJ Financial Group, Inc.

The Bank of Tokyo-Mitsubishi UFJ, Ltd.

Mitsubishi UFJ Trust and Banking Corporation

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[MUTB Consolidated]

[MUTB]

I. Interim Consolidated Financial Highlights under Japanese GAAP for Fiscal Year Ending March 31, 2007**1. Financial Statements****The Bank of Tokyo-Mitsubishi UFJ, Ltd. and consolidated subsidiaries****Consolidated Balance Sheet**

| (in millions of yen) | As of September 30, 2006 (A) | As of September 30, 2005 | | Increase/ (Decrease) (A) - (B) | As of March 31, 2006 (C) | Increase/ (Decrease) (A) - (C) |
|---|------------------------------------|--------------------------|-------------------------|--------------------------------------|--------------------------------|--------------------------------------|
| | | ex-BTM (B) | (Reference) ex-UFJBK | | | |
| Assets: | | | | | | |
| Cash and due from banks | 7,926,420 | 9,165,133 | 6,277,066 | (1,238,713) | 11,274,216 | (3,347,795) |
| Call loans and bills bought | 2,061,452 | 1,003,130 | 281,486 | 1,058,321 | 2,660,810 | (599,358) |
| Receivables under resale agreements | 320,527 | 284,809 | 9,960 | 35,718 | 266,340 | 54,186 |
| Receivables under securities borrowing transactions | 1,489,139 | 1,560,382 | 891,250 | (71,243) | 2,738,240 | (1,249,101) |
| Commercial paper and other debt purchased | 3,503,937 | 2,271,108 | 371,828 | 1,232,829 | 2,533,592 | 970,345 |
| Trading assets | 4,501,913 | 3,978,705 | 950,919 | 523,208 | 5,773,838 | (1,271,925) |
| Money held in trust | 265,903 | 278,393 | 11,918 | (12,489) | 283,487 | (17,584) |
| Investment securities | 40,489,391 | 24,929,269 | 19,873,966 | 15,560,122 | 42,246,750 | (1,757,358) |
| Allowance for losses on investment securities | (21,680) | (1,668) | | (20,012) | (27,016) | 5,336 |
| Loans and bills discounted | 76,337,877 | 39,597,663 | 35,695,513 | 36,740,213 | 76,279,697 | 58,180 |
| Foreign exchanges | 1,368,145 | 726,270 | 667,793 | 641,875 | 1,262,744 | 105,401 |
| Other assets | 4,359,306 | 2,536,592 | 1,786,346 | 1,822,714 | 5,429,392 | (1,070,086) |
| Tangible fixed assets | 1,494,729 | | | 1,494,729 | | 1,494,729 |
| Intangible fixed assets | 412,513 | | | 412,513 | | 412,513 |
| Premises and equipment | | 761,108 | 518,059 | (761,108) | 1,222,281 | (1,222,281) |
| Deferred tax assets | 647,645 | 39,874 | 828,729 | 607,771 | 709,616 | (61,971) |
| Goodwill | | | | | 7,117 | (7,117) |
| Customers' liabilities for acceptances and guarantees | 10,589,001 | 4,735,886 | 4,171,805 | 5,853,115 | 9,344,346 | 1,244,655 |
| Allowance for loan losses | (1,022,300) | (479,815) | (1,006,085) | (542,484) | (1,232,496) | 210,195 |
| Allowance for losses on investment securities | | | (3,254) | | | |
| Total assets | 154,723,925 | 91,386,844 | 71,327,305 | 63,337,081 | 160,772,959 | (6,049,034) |
| Liabilities: | | | | | | |
| Deposits | 104,683,201 | 58,964,804 | 47,702,283 | 45,718,396 | 107,528,644 | (2,845,442) |
| Negotiable certificates of deposit | 5,242,607 | 1,799,913 | 2,705,696 | 3,442,694 | 5,457,746 | (215,138) |
| Call money and bills sold | 1,914,085 | 7,088,514 | 6,143,366 | (5,174,429) | 8,344,368 | (6,430,283) |
| Payables under repurchase agreements | 3,672,897 | 3,390,706 | 1,775,302 | 282,190 | 3,948,282 | (275,385) |
| Payables under securities lending transactions | 3,566,229 | 1,007,326 | 264,000 | 2,558,902 | 2,105,030 | 1,461,198 |
| Commercial paper | 489,920 | 192,972 | 81,581 | 296,947 | 324,384 | 165,535 |
| Trading liabilities | 1,011,339 | 632,552 | 216,378 | 378,787 | 1,132,347 | (121,007) |
| Borrowed money | 4,453,036 | 955,794 | 750,674 | 3,497,242 | 2,454,938 | 1,998,097 |
| Foreign exchanges | 783,479 | 1,443,553 | 208,186 | (660,074) | 1,311,945 | (528,466) |
| Short-term corporate bonds | 294,600 | 337,900 | 149,000 | (43,300) | 375,700 | (81,100) |
| Bonds and notes | 5,293,233 | 3,314,746 | 2,256,426 | 1,978,487 | 5,415,141 | (121,908) |
| Other liabilities | 3,834,134 | 2,895,990 | 1,855,582 | 938,143 | 4,184,752 | (350,618) |
| Reserve for employees' bonuses | 26,239 | 9,731 | 13,524 | 16,508 | 28,293 | (2,053) |
| Reserve for employees' retirement benefits | 48,755 | 26,780 | 7,141 | 21,974 | 51,622 | (2,867) |
| Reserve for expenses related to EXPO 2005 Japan | | 200 | | (200) | | |
| Reserve for contingent losses | 94,220 | | | 94,220 | | 94,220 |
| Reserves under special laws | 31 | 31 | | 0 | 31 | |

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| | | | | | | |
|--|--------------------|------------|------------|--------------|-------------|---------------|
| Deferred tax liabilities | 64,212 | 64,132 | 2,528 | 80 | 64,205 | 6 |
| Deferred tax liabilities for land revaluation | 201,560 | 124,244 | 81,375 | 77,315 | 202,531 | (971) |
| Acceptances and guarantees | 10,589,001 | 4,735,886 | 4,171,805 | 5,853,115 | 9,344,346 | 1,244,655 |
| Total liabilities | 146,262,785 | 86,985,782 | 68,384,855 | 59,277,002 | 152,274,314 | (6,011,529) |
| Net assets: | | | | | | |
| Capital stock | 996,973 | | | 996,973 | | 996,973 |
| Capital surplus | 2,767,590 | | | 2,767,590 | | 2,767,590 |
| Retained earnings | 1,918,358 | | | 1,918,358 | | 1,918,358 |
| Total shareholders' equity | 5,682,921 | | | 5,682,921 | | 5,682,921 |
| Net unrealized gains (losses) on securities | 1,062,180 | | | 1,062,180 | | 1,062,180 |
| Net deferred gains (losses) on hedging instruments | (62,280) | | | (62,280) | | (62,280) |
| Land revaluation excess | 244,320 | | | 244,320 | | 244,320 |
| Foreign currency translation adjustments | (53,343) | | | (53,343) | | (53,343) |
| Total valuation and translation adjustments | 1,190,877 | | | 1,190,877 | | 1,190,877 |
| Minority interests | 1,587,341 | | | 1,587,341 | | 1,587,341 |
| Total net assets | 8,461,140 | | | 8,461,140 | | 8,461,140 |
| Total liabilities and net assets | 154,723,925 | | | 154,723,925 | | 154,723,925 |
| Minority interests | | 387,639 | 786,252 | (387,639) | 1,724,584 | (1,724,584) |
| Shareholder's equity: | | | | | | |
| Capital stock | | 996,973 | 1,258,582 | (996,973) | 996,973 | (996,973) |
| Capital surplus | | 806,928 | 268,427 | (806,928) | 2,767,590 | (2,767,590) |
| Retained earnings | | 1,400,513 | 319,222 | (1,400,513) | 1,620,151 | (1,620,151) |
| Land revaluation excess | | 158,749 | 88,665 | (158,749) | 245,686 | (245,686) |
| Unrealized gains on securities available for sale | | 731,855 | 288,617 | (731,855) | 1,187,117 | (1,187,117) |
| Foreign currency translation adjustments | | (81,598) | (67,317) | 81,598 | (43,458) | 43,458 |
| Total shareholder's equity | | 4,013,422 | 2,156,197 | (4,013,422) | 6,774,059 | (6,774,059) |
| Total liabilities, minority interest and shareholder's equity | | 91,386,844 | 71,327,305 | (91,386,844) | 160,772,959 | (160,772,959) |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. and consolidated subsidiaries

Consolidated Statement of Operations

| (in millions of yen) | Six months ended September 30, 2006 (A) | Six months ended September 30, 2005 | | Increase/ (Decrease) (A) - (B) | Fiscal year ended March 31, 2006 |
|--|---|--|-------------------------|--------------------------------------|-------------------------------------|
| | | ex-BTM (B) | (Reference) ex-UFJBK | | |
| Ordinary income: | | | | | |
| Interest income: | 1,443,411 | 681,397 | 508,152 | 762,013 | 1,800,672 |
| (Interest on loans and discounts) | 942,670 | 417,441 | 337,091 | 525,229 | 1,098,606 |
| (Interest and dividends on securities) | 273,477 | 133,539 | 89,603 | 139,937 | 422,549 |
| Trust fees | 12,058 | 9,614 | | 2,444 | 21,551 |
| Fees and commissions | 444,391 | 227,016 | 187,253 | 217,375 | 586,527 |
| Trading profits | 61,276 | 51,300 | 5,521 | 9,976 | 107,437 |
| Other business income | 167,080 | 102,839 | 206,315 | 64,240 | 236,027 |
| Other ordinary income | 146,934 | 49,536 | 58,640 | 97,397 | 179,598 |
| Total ordinary income | 2,275,152 | 1,121,705 | 965,883 | 1,153,447 | 2,931,816 |
| Ordinary expenses: | | | | | |
| Interest expense: | 607,506 | 258,815 | 146,875 | 348,691 | 690,371 |
| (Interest on deposits) | 299,339 | 133,502 | 49,026 | 165,836 | 344,025 |
| Fees and commissions | 49,571 | 23,904 | 32,412 | 25,667 | 73,971 |
| Trading losses | | | 8,606 | | 687 |
| Other business expenses | 70,161 | 38,055 | 85,062 | 32,105 | 119,663 |
| General and administrative expenses | 801,169 | 449,831 | 306,905 | 351,338 | 1,102,273 |
| Other ordinary expenses | 211,859 | 51,307 | 67,996 | 160,551 | 257,333 |
| Total ordinary expenses | 1,740,268 | 821,915 | 647,859 | 918,353 | 2,244,300 |
| Ordinary profit | 534,884 | 299,790 | 318,023 | 235,093 | 687,515 |
| Extraordinary gains | 184,732 | 112,780 | 272,050 | 71,951 | 294,484 |
| Extraordinary losses | 49,677 | 3,076 | 56,507 | 46,601 | 16,239 |
| Income before income taxes and others | 669,938 | 409,495 | 533,567 | 260,443 | 965,760 |
| Income taxes-current | 32,843 | 30,768 | 25,794 | 2,075 | 74,347 |
| Income taxes-deferred | 184,223 | 132,293 | 104,797 | 51,929 | 354,651 |
| Minority interests | 21,722 | 17,925 | 1,400 | 3,796 | 52,614 |
| Net income | 431,149 | 228,506 | 401,575 | 202,642 | 484,147 |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. and consolidated subsidiaries

Consolidated Statement of Changes in Net Assets

| | Shareholder's equity | | | | (in millions of yen) Valuation and translation adjustments | | | | Total | Minority interests | Total net assets |
|---|----------------------|-----------------|-------------------|-----------|---|--|------------------------------|--|-----------|--------------------|------------------|
| | Capital stock | Capital surplus | Retained earnings | Total | Net unrealized gains (losses) on securities | Deferred gains (losses) on hedging instruments | Revaluation reserve for land | Foreign currency translation adjustments | | | |
| Balances as of March 31, 2006 | 996,973 | 2,767,590 | 1,620,151 | 5,384,714 | 1,187,117 | | 245,686 | (43,458) | 1,389,345 | 1,724,584 | 8,498,644 |
| Changes during the interim accounting period | | | | | | | | | | | |
| Dividends from surplus | | | (131,186) | (131,186) | | | | | | | (131,186) |
| Net Income | | | 431,149 | 431,149 | | | | | | | 431,149 |
| Reversal of land revaluation excess | | | 1,421 | 1,421 | | | | | | | 1,421 |
| Decrease in companies accounted for under the equity method | | | (2,706) | (2,706) | | | | | | | (2,706) |
| Decrease caused by additional consolidated subsidiaries related to changes in accounting standard | | | (470) | (470) | | | | | | | (470) |
| Changes other than Shareholders equity (net) | | | | | (124,936) | (62,280) | (1,366) | (9,884) | (198,467) | (137,243) | (335,711) |
| Total changes during the interim accounting period | | | 298,206 | 298,206 | (124,936) | (62,280) | (1,366) | (9,884) | (198,467) | (137,243) | (37,504) |
| Balances as of September 30, 2006 | 996,973 | 2,767,590 | 1,918,358 | 5,682,921 | 1,062,180 | (62,280) | 244,320 | (53,343) | 1,190,877 | 1,587,341 | 8,461,140 |

Note: Total net assets as of March 31, 2006 includes the amount of Minority interests.

The Bank of Tokyo-Mitsubishi UFJ, Ltd. and consolidated subsidiaries**Consolidated Statement of Capital Surplus and Retained Earnings**

(for reference purpose)

| (in millions of yen) | Six months ended September 30, 2005 | | Fiscal year ended |
|---|--|-----------|-------------------|
| | ex-BTM | ex-UFJBK | March 31, 2006 |
| Balance of capital surplus at beginning of fiscal year | 806,928 | 893,324 | 806,928 |
| Increase: | | | 1,960,661 |
| Merger | | | 1,960,661 |
| Decrease: | | 624,897 | |
| Transfer to Retained earnings | | 624,897 | |
| Balance of capital surplus at end of (interim) fiscal year | 806,928 | 268,427 | 2,767,590 |
| Balance of retained earnings at beginning of fiscal year | 1,346,203 | (705,016) | 1,346,203 |
| Increase: | 229,342 | 1,026,472 | 1,148,296 |
| Net income | 228,506 | 401,575 | 484,147 |
| Reversal in land revaluation excess | 836 | | 2,476 |
| Merger | | | 661,672 |
| Transfer from Capital surplus | | 624,897 | |
| Decrease: | 175,032 | 2,234 | 874,348 |
| Cash dividends | 166,229 | | 806,276 |
| Bonuses to Directors | 47 | | 47 |
| Increase in subsidiaries and affiliates accounted for under the equity method resulting from the merger | | | 59,268 |
| Decrease in affiliates accounted for under the equity method | 1,055 | | 1,055 |
| Changes in accounting standard in overseas consolidated subsidiaries | 7,700 | | 7,700 |
| Reversal in land revaluation excess | | 2,234 | |
| Balance of retained earnings at end of (interim) fiscal year | 1,400,513 | 319,222 | 1,620,151 |

The Bank of Tokyo-Mitsubishi UFJ, Ltd.

Non-Consolidated Balance Sheet

| (in millions of yen) | As of September 30, 2006 (A) | As of September 30, 2005 | | Increase/ (Decrease) (A) - (B) | As of March 31, 2006 (C) | Increase/ (Decrease) (A) - (C) |
|--|------------------------------------|--------------------------|-------------------------|--------------------------------------|--------------------------------|--------------------------------------|
| | | ex-BTM (B) | (Reference) ex-UFJBK | | | |
| Assets: | | | | | | |
| Cash and due from banks | 7,670,917 | 8,903,630 | 6,143,609 | (1,232,713) | 10,846,488 | (3,175,571) |
| Call loans | 1,881,991 | 654,621 | 287,503 | 1,227,370 | 1,995,900 | (113,909) |
| Receivables under resale agreements | 255,140 | 205,950 | | 49,189 | 193,473 | 61,667 |
| Receivables under securities borrowing transactions | 1,489,139 | 1,560,382 | 891,250 | (71,243) | 2,738,240 | (1,249,101) |
| Bills bought | | | | | 530,200 | (530,200) |
| Commercial paper and other debt purchased | 2,625,173 | 1,181,888 | 166,126 | 1,443,284 | 1,753,884 | 871,288 |
| Trading assets | 4,514,066 | 3,960,025 | 942,299 | 554,040 | 5,804,223 | (1,290,157) |
| Money held in trust | 265,752 | 278,391 | 11,918 | (12,638) | 283,155 | (17,403) |
| Investment securities | 40,272,163 | 24,754,165 | 20,107,656 | 15,517,998 | 42,159,651 | (1,887,487) |
| Allowance for losses on investment securities | (128,238) | (1,668) | | (126,570) | (134,331) | 6,093 |
| Loans and bills discounted | 69,538,871 | 35,413,450 | 34,213,030 | 34,125,421 | 69,587,196 | (48,324) |
| Foreign exchanges | 1,365,537 | 736,309 | 659,017 | 629,227 | 1,265,985 | 99,551 |
| Other assets | 2,868,035 | 1,818,403 | 1,274,512 | 1,049,631 | 3,158,035 | (290,000) |
| Tangible fixed assets | 958,401 | | | 958,401 | | 958,401 |
| Intangible fixed assets | 257,445 | | | 257,445 | | 257,445 |
| Premises and equipment | | 664,170 | 491,025 | (664,170) | 1,056,743 | (1,056,743) |
| Deferred tax assets | 598,212 | 49,075 | 793,379 | 549,137 | 599,840 | (1,628) |
| Customers liabilities for acceptances and guarantees | 6,832,565 | 4,093,016 | 4,170,088 | 2,739,549 | 6,180,736 | 651,829 |
| Allowance for loan losses | (714,493) | (352,707) | (812,099) | (361,785) | (928,134) | 213,641 |
| Allowance for losses on investment securities | | | (137,325) | | | |
| Total assets | 140,550,683 | 83,919,107 | 69,201,992 | 56,631,576 | 147,091,292 | (6,540,608) |
| Liabilities: | | | | | | |
| Deposits | 98,174,273 | 53,902,462 | 46,475,651 | 44,271,810 | 101,092,544 | (2,918,270) |
| Negotiable certificates of deposit | 5,497,619 | 1,824,066 | 2,874,496 | 3,673,552 | 5,716,110 | (218,491) |
| Call money | 1,823,305 | 872,493 | 1,271,065 | 950,811 | 1,769,921 | 53,383 |
| Payables under repurchase agreements | 3,596,944 | 3,278,569 | 1,775,302 | 318,374 | 3,821,352 | (224,408) |
| Payables under securities lending transactions | 3,428,862 | 936,030 | 176,891 | 2,492,832 | 1,922,450 | 1,506,412 |
| Bills sold | | 6,193,500 | 4,845,900 | (6,193,500) | 6,536,500 | (6,536,500) |
| Trading liabilities | 970,916 | 613,466 | 212,158 | 357,449 | 1,101,840 | (130,924) |
| Borrowed money | 6,057,235 | 1,621,636 | 1,728,754 | 4,435,599 | 3,998,983 | 2,058,252 |
| Foreign exchanges | 785,576 | 1,444,760 | 211,249 | (659,184) | 1,315,382 | (529,805) |
| Short-term corporate bonds | 294,600 | 337,900 | 149,000 | (43,300) | 375,700 | (81,100) |
| Bonds and notes | 3,631,585 | 2,522,115 | 1,697,440 | 1,109,470 | 3,956,690 | (325,104) |
| Other liabilities | 2,422,802 | 2,295,563 | 1,284,268 | 127,238 | 2,469,563 | (46,761) |
| Reserve for employees bonuses | 15,948 | 7,224 | 6,723 | 8,723 | 14,218 | 1,730 |
| Reserve for employees retirement benefits | 11,239 | 17,361 | | (6,121) | 11,153 | 86 |
| Reserve for expenses related to EXPO 2005 Japan | | 200 | | (200) | | |
| Reserve for contingent losses | 72,515 | | | 72,515 | | 72,515 |
| Reserves under special laws | 31 | 31 | | | 31 | |
| Deferred tax liabilities for land revaluation | 201,560 | 124,244 | 81,375 | 77,315 | 202,531 | (971) |
| Acceptances and guarantees | 6,832,565 | 4,093,016 | 4,170,088 | 2,739,549 | 6,180,736 | 651,829 |
| Total liabilities | 133,817,583 | 80,084,644 | 66,960,366 | 53,732,939 | 140,485,710 | (6,668,126) |
| Net assets: | | | | | | |

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| | | | |
|--|------------------|-----------|-----------|
| Capital stock | 996,973 | 996,973 | 996,973 |
| Capital surplus | 2,767,590 | 2,767,590 | 2,767,590 |
| Capital reserve | 2,767,590 | 2,767,590 | 2,767,590 |
| Retained earnings | 1,698,031 | 1,698,031 | 1,698,031 |
| Revenue reserve | 190,044 | 190,044 | 190,044 |
| Other retained earnings | 1,507,987 | 1,507,987 | 1,507,987 |
| Total shareholders' equity | 5,462,595 | 5,462,595 | 5,462,595 |
| Net unrealized gains (losses) on securities | 1,076,356 | 1,076,356 | 1,076,356 |
| Net deferred gains (losses) on hedging instruments | (50,171) | (50,171) | (50,171) |
| Land revaluation excess | 244,320 | 244,320 | 244,320 |
| Total valuation and translation adjustments | 1,270,505 | 1,270,505 | 1,270,505 |

| | | | |
|------------------|------------------|-----------|-----------|
| Total net assets | 6,733,100 | 6,733,100 | 6,733,100 |
|------------------|------------------|-----------|-----------|

| | | | |
|----------------------------------|--------------------|-------------|-------------|
| Total liabilities and net assets | 140,550,683 | 140,550,683 | 140,550,683 |
|----------------------------------|--------------------|-------------|-------------|

Shareholder's equity:

| | | | | | |
|---|-----------|-----------|-------------|-----------|-------------|
| Capital stock | 996,973 | 1,258,582 | (996,973) | 996,973 | (996,973) |
| Capital surplus | 806,928 | 268,427 | (806,928) | 2,767,590 | (2,767,590) |
| Capital reserve | 806,928 | 268,427 | (806,928) | 2,767,590 | (2,767,590) |
| Retained earnings | 1,138,991 | 427,297 | (1,138,991) | 1,404,884 | (1,404,884) |
| Revenue reserve | 190,044 | | (190,044) | 190,044 | (190,044) |
| Voluntary reserve | 720,629 | | (720,629) | 720,629 | (720,629) |
| Unappropriated retained earnings | 228,316 | 427,297 | (228,316) | 494,209 | (494,209) |
| Net income for the period | 208,172 | 429,531 | (208,172) | 450,799 | (450,799) |
| Land revaluation excess | 158,749 | 88,838 | (158,749) | 245,742 | (245,742) |
| Unrealized gains on securities available for sale | 732,821 | 198,480 | (732,821) | 1,190,391 | (1,190,391) |

| | | | | | |
|----------------------------|-----------|-----------|-------------|-----------|-------------|
| Total shareholder's equity | 3,834,463 | 2,241,625 | (3,834,463) | 6,605,581 | (6,605,581) |
|----------------------------|-----------|-----------|-------------|-----------|-------------|

| | | | | | |
|---|------------|------------|--------------|-------------|---------------|
| Total liabilities, minority interest and shareholder's equity | 83,919,107 | 69,201,992 | (83,919,107) | 147,091,292 | (147,091,292) |
|---|------------|------------|--------------|-------------|---------------|

The Bank of Tokyo-Mitsubishi UFJ, Ltd.

Non-Consolidated Statement of Operations

| (in millions of yen) | Six months ended September 30, 2006 (A) | Six months ended September 30, 2005 | | Increase/ (Decrease) (A) - (B) | Fiscal year ended March 31, 2006 |
|--|---|--|-------------------------|--------------------------------------|-------------------------------------|
| | | ex-BTM (B) | (Reference) ex-UFJBK | | |
| Ordinary income: | | | | | |
| Interest income: | 1,152,772 | 537,237 | 475,554 | 615,534 | 1,449,881 |
| (Interest on loans and discounts) | 678,840 | 304,032 | 302,060 | 374,807 | 787,546 |
| (Interest and dividends on securities) | 262,341 | 132,882 | 134,580 | 129,459 | 405,407 |
| Fees and commissions | 271,565 | 123,208 | 149,259 | 148,357 | 341,553 |
| Trading profits | 60,588 | 38,196 | 2,647 | 22,392 | 101,096 |
| Other business income | 164,593 | 92,313 | 128,372 | 72,280 | 218,467 |
| Other ordinary income | 45,427 | 35,556 | 40,781 | 9,870 | 106,016 |
| Total ordinary income | 1,694,948 | 826,512 | 796,616 | 868,435 | 2,217,015 |
| Ordinary expenses: | | | | | |
| Interest expense: | 577,865 | 222,143 | 126,824 | 355,721 | 620,716 |
| (Interest on deposits) | 268,392 | 119,221 | 46,488 | 149,170 | 306,435 |
| Fees and commissions | 61,690 | 22,494 | 52,687 | 39,196 | 72,999 |
| Trading losses | | 2,694 | 6,779 | (2,694) | 9,505 |
| Other business expenses | 68,979 | 35,348 | 14,685 | 33,630 | 110,157 |
| General and administrative expenses | 527,821 | 274,518 | 247,768 | 253,303 | 687,990 |
| Other ordinary expenses | 100,240 | 34,346 | 104,160 | 65,894 | 152,753 |
| Total ordinary expenses | 1,336,597 | 591,545 | 552,906 | 745,051 | 1,654,123 |
| Ordinary profit | 358,350 | 234,966 | 243,710 | 123,384 | 562,892 |
| Extraordinary gains | 234,954 | 118,748 | 360,544 | 116,205 | 266,005 |
| Extraordinary losses | 48,802 | 2,803 | 46,766 | 45,998 | 15,213 |
| Income before income taxes and others | 544,502 | 350,911 | 557,488 | 193,590 | 813,684 |
| Income taxes-current | 8,837 | 11,818 | 2,104 | (2,980) | 14,764 |
| Income taxes-deferred | 112,752 | 130,921 | 125,852 | (18,168) | 348,120 |
| Net income | 422,912 | 208,172 | 429,531 | 214,739 | 450,799 |
| Unappropriated retained earnings brought forward | | 19,308 | | | 680,981 |
| Reversal of land revaluation excess | | 836 | (2,234) | | 2,476 |
| Interim dividends | | | | | 640,047 |
| Unappropriated retained earnings | | 228,316 | 427,297 | | 494,209 |

Mitsubishi UFJ Trust and Banking Corporation and consolidated subsidiaries

Consolidated Balance Sheet

| (in millions of yen) | As of September 30, 2006 (A) | As of September 30, 2005 | | Increase/ (Decrease) (A) - (B) | As of March 31, 2006 (C) | Increase/ (Decrease) (A) - (C) |
|--|------------------------------------|--------------------------|--------------------------|--------------------------------------|--------------------------------|--------------------------------------|
| | | ex-MTB (B) | (Reference) ex-UFJTJB | | | |
| Assets: | | | | | | |
| Cash and due from banks | 835,172 | 1,113,547 | 216,796 | (278,374) | 1,307,093 | (471,920) |
| Call loans and bills bought | 259,300 | 587,631 | 3,528 | (328,331) | 25,293 | 234,006 |
| Receivables under securities borrowing transactions | 63,144 | 828,513 | | (765,368) | 402,759 | (339,615) |
| Commercial paper and other debt purchased | 124,560 | 90,438 | 41,268 | 34,122 | 151,415 | (26,854) |
| Trading assets | 285,673 | 298,892 | 6,140 | (13,219) | 314,858 | (29,185) |
| Money held in trust | 2,425 | 13,408 | | (10,983) | 13,001 | (10,576) |
| Investment securities | 7,031,885 | 4,629,874 | 1,857,306 | 2,402,011 | 5,954,279 | 1,077,606 |
| Allowance for losses on investment securities | (37) | (26) | (268) | (10) | (167) | 130 |
| Loans and bills discounted | 10,185,808 | 8,314,666 | 2,840,286 | 1,871,141 | 10,325,302 | (139,493) |
| Foreign exchanges | 6,299 | 9,787 | 5,928 | (3,487) | 5,148 | 1,150 |
| Other assets | 623,737 | 603,358 | 137,160 | 20,378 | 703,174 | (79,437) |
| Tangible fixed assets | 196,281 | | | 196,281 | | 196,281 |
| Intangible fixed assets | 81,828 | | | 81,828 | | 81,828 |
| Premises and equipment | | 157,577 | 75,869 | (157,577) | 235,238 | (235,238) |
| Deferred tax assets | 2,175 | 59,471 | 107,514 | (57,295) | 2,084 | 91 |
| Customers liabilities for acceptances and guarantees | 283,380 | 176,854 | 71,913 | 106,526 | 240,545 | 42,834 |
| Allowance for loan losses | (87,906) | (140,581) | (35,861) | 52,674 | (125,119) | 37,212 |
| Total assets | 19,893,728 | 16,743,413 | 5,327,582 | 3,150,315 | 19,554,907 | 338,821 |
| Liabilities: | | | | | | |
| Deposits | 11,413,665 | 9,986,771 | 2,713,035 | 1,426,893 | 11,955,229 | (541,564) |
| Negotiable certificates of deposit | 1,637,103 | 1,375,115 | 266,860 | 261,988 | 1,121,847 | 515,256 |
| Call money and bills sold | 267,645 | 383,540 | 255,527 | (115,894) | 517,077 | (249,432) |
| Payables under repurchase agreements | 52,623 | 93,467 | | (40,844) | 33,999 | 18,623 |
| Payables under securities lending transactions | 631,839 | 1,077,493 | | (445,653) | 653,911 | (22,071) |
| Trading liabilities | 39,139 | 52,457 | 3,736 | (13,318) | 55,493 | (16,353) |
| Borrowed money | 1,248,824 | 194,312 | 19,265 | 1,054,511 | 210,499 | 1,038,324 |
| Foreign exchanges | 491 | 189 | 0 | 301 | 689 | (197) |
| Short-term corporate bonds | 258,100 | 140,800 | | 117,300 | 10,200 | 247,900 |
| Bonds and notes | 335,900 | 382,500 | 83,500 | (46,600) | 385,300 | (49,400) |
| Due to trust accounts | 1,796,608 | 1,410,842 | 1,504,004 | 385,766 | 2,429,068 | (632,459) |
| Other liabilities | 268,272 | 306,778 | 20,411 | (38,505) | 322,373 | (54,101) |
| Reserve for employees bonuses | 6,165 | 3,705 | 1,611 | 2,460 | 5,988 | 177 |
| Reserve for employees retirement benefits | 1,772 | 1,180 | 661 | 592 | 10,431 | (8,659) |
| Reserve for contingent losses | 5,417 | | | 5,417 | | 5,417 |
| Reserve for losses related to land trust | | | 1,074 | | | |
| Reserve for expenses related to EXPO 2005 Japan | | 123 | | (123) | | |
| Deferred tax liabilities | 17,166 | 532 | | 16,633 | 7,124 | 10,041 |
| Deferred tax liabilities for land revaluation | 7,607 | 8,064 | 8,894 | (457) | 8,344 | (736) |
| Acceptances and guarantees | 283,380 | 176,854 | 71,913 | 106,526 | 240,545 | 42,834 |
| Total liabilities | 18,271,723 | 15,594,728 | 4,950,495 | 2,676,995 | 17,968,124 | 303,599 |
| Net assets: | | | | | | |
| Capital stock | 324,279 | | | 324,279 | | 324,279 |
| Capital surplus | 582,419 | | | 582,419 | | 582,419 |

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| | | | | | |
|---|-------------------|-------------------|------------------|---------------------|-------------------|
| Retained earnings | 396,104 | | | 396,104 | 396,104 |
| Total shareholder s equity | 1,302,802 | | | 1,302,802 | 1,302,802 |
| Net unrealized gains on securities | 328,805 | | | 328,805 | 328,805 |
| Net deferred gains (losses) on hedging instruments | (7,695) | | | (7,695) | (7,695) |
| Land revaluation excess | (10,659) | | | (10,659) | (10,659) |
| Foreign currency translation adjustments | (1,561) | | | (1,561) | (1,561) |
| Total valuation and translation adjustments | 308,890 | | | 308,890 | 308,890 |
| Minority interests | 10,312 | | | 10,312 | 10,312 |
| Total net assets | 1,622,005 | | | 1,622,005 | 1,622,005 |
| Total liabilities and net assets | 19,893,728 | | | 19,893,728 | 19,893,728 |
| Minority interests | | 5,884 | 73 | (5,884) | 11,444 |
| Shareholder s equity: | | | | | |
| Capital stock | | 324,279 | 280,536 | (324,279) | 324,279 |
| Capital surplus | | 274,752 | 14,903 | (274,752) | 582,419 |
| Retained earnings | | 332,235 | 27,298 | (332,235) | 302,012 |
| Land revaluation excess | | (8,218) | 10,425 | 8,218 | (11,002) |
| Unrealized gains on securities available for sale | | 224,622 | 44,558 | (224,622) | 380,671 |
| Foreign currency translation adjustments | | (4,869) | (708) | 4,869 | (3,042) |
| Total shareholder s equity | | 1,142,800 | 377,013 | (1,142,800) | 1,575,338 |
| Total liabilities, minority interests and shareholder s equity | | 16,743,413 | 5,327,582 | (16,743,413) | 19,554,907 |

Mitsubishi UFJ Trust and Banking Corporation and consolidated subsidiaries

Consolidated Statement of Operations

| (in millions of yen) | Six months ended September 30, 2006 (A) | Six months ended September 30, 2005 | | Increase/ (Decrease) (A) - (B) | Fiscal year ended March 31, 2006 |
|--|---|--|---------------------------|--------------------------------------|-------------------------------------|
| | | ex-MTB (B) | (Reference) ex-UFJTJTB | | |
| Ordinary income: | | | | | |
| Trust fees | 67,443 | 31,475 | 23,946 | 35,968 | 102,359 |
| Interest income: | 175,685 | 117,335 | 20,795 | 58,350 | 284,123 |
| (Interest on loans and discounts) | 69,161 | 47,442 | 13,171 | 21,719 | 109,987 |
| (Interest and dividends on securities) | 87,065 | 47,762 | 6,976 | 39,302 | 129,483 |
| Fees and commissions | 87,310 | 50,772 | 38,758 | 36,538 | 142,158 |
| Trading profits | 11,627 | 1,243 | 270 | 10,383 | 2,516 |
| Other business income | 10,381 | 39,889 | 5,275 | (29,507) | 51,940 |
| Other ordinary income | 21,366 | 6,063 | 11,004 | 15,302 | 39,783 |
| Total ordinary income | 373,815 | 246,778 | 100,050 | 127,036 | 622,881 |
| Ordinary expenses: | | | | | |
| Interest expense: | 54,602 | 50,639 | 6,167 | 3,962 | 103,536 |
| (Interest on deposits) | 30,956 | 26,477 | 1,793 | 4,479 | 58,886 |
| Fees and commissions | 5,956 | 5,503 | 4,533 | 453 | 9,547 |
| Trading losses | 122 | 6,154 | | (6,032) | 5,558 |
| Other business expenses | 40,355 | 18,118 | 1,660 | 22,236 | 40,541 |
| General and administrative expenses | 127,374 | 81,781 | 40,411 | 45,593 | 212,224 |
| Other ordinary expenses | 7,730 | 19,994 | 18,850 | (12,264) | 26,816 |
| Total ordinary expenses | 236,141 | 182,191 | 71,622 | 53,949 | 398,224 |
| Ordinary profit | 137,674 | 64,587 | 28,427 | 73,087 | 224,657 |
| Extraordinary gains | 39,727 | 24,319 | 29,406 | 15,408 | 65,558 |
| Extraordinary losses | 3,707 | 474 | 28,445 | 3,233 | 21,109 |
| Income before income taxes and others | 173,694 | 88,432 | 29,388 | 85,262 | 269,105 |
| Income taxes-current | 2,895 | (1,588) | 1,827 | 4,483 | 833 |
| Income taxes-deferred | 50,567 | 34,881 | 15,203 | 15,686 | 113,306 |
| Minority interests | 910 | 712 | 1 | 198 | 2,776 |
| Net income | 119,320 | 54,426 | 12,356 | 64,894 | 152,189 |

Mitsubishi UFJ Trust and Banking Corporation and consolidated subsidiaries

Consolidated Statement of Changes in Net Assets

(in millions of yen)

| | Shareholder's equity | | | | Net unrealized gains on securities | Valuation and translation adjustments | | | Total | Minority interests | Total net assets |
|--|----------------------|-----------------|-------------------|-----------|------------------------------------|--|------------------------------|--|----------|--------------------|------------------|
| | Capital stock | Capital surplus | Retained earnings | Total | | Deferred gains (losses) on hedging instruments | Revaluation reserve for land | Foreign currency translation adjustments | | | |
| Balances as of March 31, 2006 | 324,279 | 582,419 | 302,012 | 1,208,711 | 380,671 | (11,002) | (3,042) | 366,627 | 11,444 | 1,586,783 | |
| Changes during the interim accounting period | | | | | | | | | | | |
| Dividends from surplus | | | (25,429) | (25,429) | | | | | | (25,429) | |
| Net income | | | 119,320 | 119,320 | | | | | | 119,320 | |
| Reversal of land revaluation excess | | | 200 | 200 | | | | | | 200 | |
| Changes other than shareholder's equity (net) | | | | | (51,866) | (7,695) | 343 | 1,481 | (57,736) | (1,132) | (58,869) |
| Total changes during the interim accounting period | | | 94,091 | 94,091 | (51,866) | (7,695) | 343 | 1,481 | (57,736) | (1,132) | 35,221 |
| Balances as of September 30, 2006 | 324,279 | 582,419 | 396,104 | 1,302,802 | 328,805 | (7,695) | (10,659) | (1,561) | 308,890 | 10,312 | 1,622,005 |

Note: Total net assets as of March 31, 2006 includes the amount of Minority interests.

Mitsubishi UFJ Trust and Banking Corporation and consolidated subsidiaries

Consolidated Statement of Capital Surplus and Retained Earnings

(for reference purpose)

| (in millions of yen) | Six months ended September 30, 2005 | | Fiscal year ended |
|---|--|----------|-------------------|
| | ex-MTB | ex-UFJTB | March 31, 2006 |
| Balance of capital surplus at beginning of fiscal year | 274,752 | 57,699 | 274,752 |
| Increase: | | | 307,667 |
| Merger | | | 307,667 |
| Decrease: | | 42,796 | |
| Transfer to Retained earnings | | 42,796 | |
| Balance of capital surplus at end of (interim) fiscal year | 274,752 | 14,903 | 582,419 |
| Balance of retained earnings at beginning of fiscal year | 292,769 | (27,913) | 292,769 |
| Increase: | 54,503 | 55,212 | 213,979 |
| Net income | 54,426 | 12,356 | 152,189 |
| Merger | | | 45,191 |
| Increase in subsidiaries and affiliates accounted for under the equity method resulting from the merger | | | 16,522 |
| Decrease in affiliates accounted for by the equity method | 76 | | 76 |
| Transfer from capital surplus | | 42,796 | |
| Reversal of land revaluation excess | | 60 | |
| Decrease: | 15,036 | | 204,736 |
| Cash dividends | 13,964 | | 203,975 |
| Reversal of land revaluation excess | 1,071 | | 761 |
| Balance of retained earnings at end of (interim) fiscal year | 332,235 | 27,298 | 302,012 |

Mitsubishi UFJ Trust and Banking Corporation

Non-Consolidated Balance Sheet

| (in millions of yen) | As of September 30, 2005 | | | Increase/ | Increase/ | |
|--|------------------------------------|-------------------|-------------------------|-------------------------|--------------------------------|-------------------------|
| | As of September 30, 2006 (A) | ex-MTB (B) | (Reference) ex-UFJTB | (Decrease) (A) - (B) | As of March 31, 2006 (C) | (Decrease) (A) - (C) |
| Assets: | | | | | | |
| Cash and due from banks | 749,751 | 1,039,822 | 216,046 | (290,070) | 798,172 | (48,420) |
| Call loans | 259,300 | 587,631 | | (328,331) | 25,293 | 234,006 |
| Receivables under securities borrowing transactions | 29,670 | 250,273 | | (220,603) | 233,697 | (204,027) |
| Commercial paper and other debt purchased | 124,414 | 90,438 | 41,268 | 33,975 | 151,415 | (27,000) |
| Trading assets | 283,917 | 298,471 | 6,140 | (14,553) | 314,489 | (30,572) |
| Money held in trust | 2,425 | 13,408 | | (10,983) | 13,001 | (10,576) |
| Investment securities | 6,835,794 | 4,623,937 | 1,968,636 | 2,211,856 | 5,791,091 | 1,044,702 |
| Allowance for losses on investment securities | (37) | (26) | (268) | (10) | (167) | 130 |
| Loans and bills discounted | 10,246,264 | 8,331,950 | 2,861,164 | 1,914,314 | 10,391,395 | (145,131) |
| Foreign exchanges | 6,299 | 9,787 | 5,928 | (3,487) | 5,148 | 1,150 |
| Other assets | 642,171 | 595,357 | 134,761 | 46,814 | 680,672 | (38,500) |
| Tangible fixed assets | 110,780 | | | 110,780 | | 110,780 |
| Intangible fixed assets | 59,487 | | | 59,487 | | 59,487 |
| Premises and equipment | | 133,322 | 45,108 | (133,322) | 171,314 | (171,314) |
| Deferred tax assets | | 58,286 | 99,917 | (58,286) | | |
| Customers liabilities for acceptances and guarantees | 277,073 | 184,717 | 79,354 | 92,356 | 236,807 | 40,266 |
| Allowance for loan losses | (86,718) | (140,188) | (35,587) | 53,470 | (124,448) | 37,729 |
| Total assets | 19,540,594 | 16,077,187 | 5,422,472 | 3,463,406 | 18,687,883 | 852,710 |
| Liabilities: | | | | | | |
| Deposits | 11,381,458 | 9,955,942 | 2,716,297 | 1,425,516 | 11,889,329 | (507,871) |
| Negotiable certificates of deposit | 1,740,103 | 1,375,115 | 371,360 | 364,988 | 1,224,847 | 515,256 |
| Call money | 267,645 | 116,640 | 255,527 | 151,005 | 67,677 | 199,967 |
| Payables under repurchase agreements | 168,853 | 93,467 | | 75,386 | 33,999 | 134,854 |
| Payables under securities lending transactions | 482,135 | 499,037 | | (16,902) | 484,854 | (2,719) |
| Bills sold | | 266,900 | | (266,900) | 449,400 | (449,400) |
| Trading liabilities | 37,284 | 52,457 | 3,736 | (15,173) | 55,493 | (18,208) |
| Borrowed money | 1,270,724 | 235,815 | 20,500 | 1,034,908 | 234,228 | 1,036,495 |
| Foreign exchanges | 496 | 235 | 0 | 260 | 699 | (203) |
| Short-term corporate bonds | 258,100 | 140,800 | | 117,300 | 10,200 | 247,900 |
| Bonds and notes | 314,000 | 339,500 | 79,000 | (25,500) | 359,400 | (45,400) |
| Due to trust accounts | 1,490,109 | 1,410,842 | 1,504,004 | 79,267 | 1,761,850 | (271,740) |
| Other liabilities | 256,462 | 269,702 | 16,417 | (13,239) | 317,345 | (60,882) |
| Reserve for employees bonuses | 4,507 | 2,754 | 1,127 | 1,753 | 4,343 | 164 |
| Reserve for employees retirement benefits | | | 235 | | 8,709 | (8,709) |
| Reserve for contingent losses | 5,417 | | | 5,417 | | 5,417 |
| Reserve for losses related to land trust | | | 1,074 | | | |
| Reserve for expenses related to EXPO 2005 Japan | | 123 | | (123) | | |
| Deferred tax liabilities | 17,092 | | | 17,092 | 7,085 | 10,007 |
| Deferred tax liabilities for land revaluation | 5,796 | 6,122 | 647 | (326) | 6,401 | (605) |
| Acceptances and guarantees | 277,073 | 184,717 | 79,354 | 92,356 | 236,807 | 40,266 |
| Total liabilities | 17,977,262 | 14,950,174 | 5,049,282 | 3,027,088 | 17,152,675 | 824,587 |
| Net assets: | | | | | | |
| Capital stock | 324,279 | | | 324,279 | | 324,279 |

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| | | | | | |
|--|-------------------|------------|-----------|--------------|------------|
| Capital surplus: | 582,419 | | | 582,419 | 582,419 |
| Capital reserve | 250,619 | | | 250,619 | 250,619 |
| Other Capital surplus | 331,800 | | | 331,800 | 331,800 |
| Retained earnings: | 348,135 | | | 348,135 | 348,135 |
| Revenue reserve | 73,714 | | | 73,714 | 73,714 |
| Other retained earnings | 274,421 | | | 274,421 | 274,421 |
| Total shareholders' equity | 1,254,834 | | | 1,254,834 | 1,254,834 |
| Net unrealized gains on securities | 326,389 | | | 326,389 | 326,389 |
| Net deferred gains (losses) on hedging instruments | (7,695) | | | (7,695) | (7,695) |
| Land revaluation excess | (10,197) | | | (10,197) | (10,197) |
| Total valuation and translation adjustments | 308,497 | | | 308,497 | 308,497 |
| | | | | | |
| Total net assets | 1,563,331 | | | 1,563,331 | 1,563,331 |
| | | | | | |
| Total liabilities and net assets | 19,540,594 | | | 19,540,594 | 19,540,594 |
| | | | | | |
| Shareholder's equity: | | | | | |
| Capital stock | | 324,279 | 280,536 | (324,279) | 324,279 |
| Capital surplus: | | 274,752 | 14,903 | (274,752) | 582,419 |
| Capital reserve | | 274,752 | 14,903 | (274,752) | 582,419 |
| Retained earnings: | | 312,193 | 45,191 | (312,193) | 260,964 |
| Revenue reserve | | 49,526 | 24,187 | (49,526) | 73,714 |
| Voluntary reserves | | 189,206 | | (189,206) | 189,206 |
| Unappropriated profit: | | 73,460 | 21,004 | (73,460) | (1,955) |
| Net income | | 53,932 | 20,944 | (53,932) | 147,211 |
| Land revaluation excess | | (7,936) | (2,472) | 7,936 | (10,721) |
| Unrealized gains on securities available for sale | | 223,724 | 35,031 | (223,724) | 378,266 |
| | | | | | |
| Total shareholder's equity | | 1,127,012 | 373,189 | (1,127,012) | 1,535,208 |
| | | | | | |
| Total liabilities and shareholder's equity | | 16,077,187 | 5,422,472 | (16,077,187) | 18,687,883 |

Mitsubishi UFJ Trust and Banking Corporation

Non-Consolidated Statement of Operations

| (in millions of yen) | Six months ended September 30, 2006 (A) | Six months ended September 30, 2005 ex-MTB (B) | (Reference) ex-UFJTB | Increase/ (Decrease) (A) - (B) | Fiscal year ended March 31, 2006 |
|---|---|---|-------------------------|--------------------------------------|-------------------------------------|
| Ordinary income: | | | | | |
| Trust fees | 58,729 | 31,475 | 23,946 | 27,254 | 92,221 |
| Interest income: | 172,407 | 111,096 | 20,507 | 61,311 | 274,139 |
| (Interest on loans and discounts) | 69,593 | 46,871 | 13,236 | 22,722 | 109,555 |
| (Interest and dividends on securities) | 86,173 | 47,375 | 6,699 | 38,798 | 129,996 |
| Fees and commissions | 75,906 | 44,614 | 36,305 | 31,291 | 126,163 |
| Trading profits | 10,417 | 120 | 270 | 10,296 | 363 |
| Other business income | 10,508 | 39,471 | 4,314 | (28,962) | 51,392 |
| Other ordinary income | 18,134 | 5,351 | 8,283 | 12,783 | 37,260 |
| Total ordinary income | 346,104 | 232,129 | 93,627 | 113,974 | 581,540 |
| Ordinary expenses: | | | | | |
| Interest expense: | 52,306 | 45,810 | 5,988 | 6,495 | 94,531 |
| (Interest on deposits) | 30,494 | 25,867 | 1,793 | 4,627 | 57,721 |
| Fees and commissions | 12,681 | 5,488 | 6,898 | 7,193 | 16,372 |
| Trading losses | 122 | 6,154 | | (6,032) | 5,558 |
| Other business expenses | 40,357 | 17,308 | 730 | 23,049 | 39,337 |
| General and administrative expenses | 104,806 | 76,132 | 37,092 | 28,673 | 184,496 |
| Other ordinary expenses | 8,576 | 17,959 | 16,794 | (9,382) | 24,662 |
| Total ordinary expenses | 218,851 | 168,854 | 67,503 | 49,997 | 364,959 |
| Ordinary profit | 127,252 | 63,275 | 26,124 | 63,977 | 216,581 |
| Extraordinary gains | 39,506 | 23,951 | 27,718 | 15,555 | 64,238 |
| Extraordinary losses | 3,115 | 431 | 7,334 | 2,683 | 20,347 |
| Income before income taxes and others | 163,644 | 86,794 | 46,508 | 76,849 | 260,472 |
| Income taxes-current | 247 | (2,776) | (161) | 3,023 | (2,392) |
| Income taxes-deferred | 50,815 | 35,638 | 25,725 | 15,176 | 115,653 |
| Net income | 112,581 | 53,932 | 20,944 | 58,648 | 147,211 |
| Unappropriated retained earnings brought forward | | 20,600 | | | 20,600 |
| Unappropriated retained earnings acquired resulting from the merger | | | | | 21,004 |
| Reversal of land revaluation excess | | (1,072) | 60 | | (762) |
| Interim dividends | | | | | 190,010 |
| Unappropriated retained earnings | | 73,460 | 21,004 | | (1,955) |

2. Statement of Trust Assets and Liabilities
Mitsubishi UFJ Trust and Banking Corporation (Non-Consolidated)

| (in millions of yen) | Six months ended September 30, 2006 (A) | Six months ended September 30, 2005 | | Increase/ (Decrease) (A) - (B) | Fiscal year ended | |
|---|---|--|-------------------------|--------------------------------------|-----------------------|--------------------------------------|
| | | ex-MTB (B) | (Reference) ex-UFJTB | | March 31, 2006 (C) | Increase/ (Decrease) (A) - (C) |
| Assets: | | | | | | |
| Loans and bills discounted | 336,706 | 283,196 | 111,636 | 53,510 | 350,037 | (13,330) |
| Securities | 11,419,249 | 6,122,576 | 3,990,613 | 5,296,673 | 10,620,125 | 799,124 |
| Beneficiary rights to the trust | 23,698,772 | 12,118,095 | 11,490,984 | 11,580,677 | 23,274,360 | 424,412 |
| Securities held in custody accounts | 7,818 | 1,572 | 11,083 | 6,246 | 12,376 | (4,557) |
| Money claims | 12,017,038 | 5,167,774 | 3,392,995 | 6,849,264 | 11,248,441 | 768,597 |
| Premises and equipment | 6,966,937 | 2,905,224 | 2,825,957 | 4,061,712 | 6,363,329 | 603,608 |
| Surface rights | 18,405 | 2,752 | 17,005 | 15,652 | 17,805 | 600 |
| Real estate lease rights | 60,693 | | | 60,693 | | 60,693 |
| Lease rights | | 31,182 | 13,735 | (31,182) | 52,094 | (52,094) |
| Other claims | 324,860 | 74,488 | 22,553 | 250,372 | 325,018 | (157) |
| Call loans | 71,431 | 70,292 | 14,389 | 1,138 | 67,315 | 4,116 |
| Due from banking account | 1,490,109 | 1,410,842 | 1,504,004 | 79,267 | 1,761,850 | (271,740) |
| Cash and due from banks | 598,069 | 181,573 | 140,224 | 416,496 | 553,718 | 44,351 |
| Other | | | 0 | | | |
| Total assets | 57,010,093 | 28,369,570 | 23,535,183 | 28,640,522 | 54,646,471 | 2,363,622 |
| Liabilities: | | | | | | |
| Money trusts | 12,984,556 | 7,269,194 | 5,013,124 | 5,715,361 | 12,203,826 | 780,729 |
| Pension trusts | 36,514 | 65,895 | 8,927 | (29,380) | 43,858 | (7,343) |
| Property formation benefit trusts | 14,443 | 12,215 | 4,386 | 2,228 | 14,583 | (139) |
| Loan trusts | 499,794 | 428,800 | 391,416 | 70,994 | 653,459 | (153,665) |
| Investment trusts | 23,165,118 | 11,814,114 | 11,485,602 | 11,351,004 | 22,892,430 | 272,688 |
| Money entrusted other than money trusts | 103,910 | 133,679 | 57,056 | (29,768) | 112,746 | (8,835) |
| Securities trusts | 7,843 | 1,572 | 11,109 | 6,270 | 12,401 | (4,558) |
| Money claim trusts | 12,640,761 | 5,492,967 | 3,557,471 | 7,147,794 | 11,783,807 | 856,954 |
| Equipment trusts | 42,681 | | 42,061 | 42,681 | 27,027 | 15,653 |
| Land and fixtures trusts | 113,809 | 90,419 | 31,416 | 23,389 | 118,056 | (4,246) |
| Land leases trusts | | | 261 | | 265 | (265) |
| Composite trusts | 7,400,659 | 3,060,710 | 2,932,346 | 4,339,948 | 6,784,008 | 616,651 |
| Other trusts | 0 | 0 | 0 | 0 | 0 | (0) |
| Total liabilities | 57,010,093 | 28,369,570 | 23,535,183 | 28,640,522 | 54,646,471 | 2,363,622 |

Notes

1. Amount of joint trust assets under management of other companies:

| | |
|--------------------------|--------------------------------|
| as of September 30, 2005 | 31,281,542 million yen (MTB) |
| as of September 30, 2005 | 14,268,816 million yen (UFJTB) |
| as of March 31, 2006 | 51,330,780 million yen |
| as of September 30, 2006 | 50,360,406 million yen |

2. Amount of joint trust assets under management of other companies on Notes 1 include master trust assets under the service-shared co-trusteeship between Mitsubishi UFJ Trust and Banking Corporation and The Master Trust Bank of Japan, Ltd.

Mitsubishi UFJ Trust and Banking Corporation

Non-Consolidated including Trust Assets under Service-Shared Co-Trusteeship

| (in millions of yen) | Six months ended September 30, 2006 (A) | Six months ended September 30, 2005 ex-MTB | | Increase/ (Decrease) (A) - (B) | Fiscal year ended March 31, 2006 (C) | Increase/ (Decrease) (A) - (C) |
|---|---|--|-------------------------|--------------------------------------|--|--------------------------------------|
| | | (B) | (Reference) ex-UFJTB | | | |
| Assets: | | | | | | |
| Loans and bills discounted | 336,706 | 283,196 | 111,636 | 53,510 | 350,037 | (13,330) |
| Securities | 50,574,261 | 27,302,245 | 12,781,095 | 23,272,015 | 49,971,674 | 602,586 |
| Beneficiary rights to the trust | 24,703,361 | 13,244,334 | 11,490,984 | 11,459,027 | 24,690,554 | 12,807 |
| Securities held in custody accounts | 1,283,693 | 921,447 | 281,497 | 362,245 | 1,129,454 | 154,238 |
| Money claims | 12,191,998 | 5,250,495 | 3,438,767 | 6,941,503 | 11,398,024 | 793,974 |
| Premises and equipment | 6,966,937 | 2,905,224 | 2,825,957 | 4,061,712 | 6,363,329 | 603,608 |
| Surface rights | 18,405 | 2,752 | 17,005 | 15,652 | 17,805 | 600 |
| Real estate lease rights | 60,693 | | | 60,693 | | 60,693 |
| Lease rights | | 31,182 | 13,735 | (31,182) | 52,094 | (52,094) |
| Other claims | 2,631,922 | 1,253,897 | 294,145 | 1,378,025 | 2,333,082 | 298,840 |
| Call loans | 1,444,093 | 1,038,020 | 455,081 | 406,072 | 1,396,008 | 48,085 |
| Due from banking account | 1,796,436 | 1,690,774 | 1,613,299 | 105,661 | 2,428,889 | (632,452) |
| Cash and due from banks | 1,178,346 | 754,225 | 452,096 | 424,121 | 1,054,442 | 123,904 |
| Other | | | 0 | | | |
| Total assets | 103,186,855 | 54,677,796 | 33,775,303 | 48,509,059 | 101,185,395 | 2,001,460 |
| Liabilities: | | | | | | |
| Money trusts | 29,239,062 | 19,431,293 | 7,964,440 | 9,807,768 | 29,699,587 | (460,524) |
| Pension trusts | 12,694,887 | 8,564,456 | 3,605,368 | 4,130,431 | 12,150,927 | 543,959 |
| Property formation benefit trusts | 14,443 | 12,215 | 4,386 | 2,228 | 14,583 | (139) |
| Loan trusts | 499,794 | 428,800 | 391,416 | 70,994 | 653,459 | (153,665) |
| Investment trusts | 23,165,118 | 11,814,114 | 11,485,602 | 11,351,004 | 22,892,430 | 272,688 |
| Money entrusted other than money trusts | 2,912,486 | 2,203,965 | 996,791 | 708,521 | 2,946,860 | (34,373) |
| Securities trusts | 1,679,542 | 1,159,025 | 289,186 | 520,517 | 1,560,549 | 118,993 |
| Money claim trusts | 12,640,761 | 5,492,967 | 3,557,471 | 7,147,794 | 11,783,807 | 856,954 |
| Equipment trusts | 42,681 | | 42,061 | 42,681 | 27,027 | 15,653 |
| Land and fixtures trusts | 113,809 | 90,419 | 31,416 | 23,389 | 118,056 | (4,246) |
| Land leases trusts | | | 261 | | 265 | (265) |
| Composite trusts | 20,184,267 | 5,480,537 | 5,406,897 | 14,703,729 | 19,337,839 | 846,427 |
| Other trusts | 0 | 0 | 0 | 0 | 0 | (0) |
| Total liabilities | 103,186,855 | 54,677,796 | 33,775,303 | 48,509,059 | 101,185,395 | 2,001,460 |

Mitsubishi UFJ Trust and Banking Corporation**Supplemental Data (Non-Consolidated) as of September 30, 2006**

(1) Detailed information for designated money trusts and loan trusts which repayment of the principal to the customers is guaranteed, including trusts for which beneficiary interests are re-entrusted.

(a) Money trusts

| | (in millions of yen) |
|----------------------------|----------------------|
| Assets: | |
| Loans and bills discounted | 178,203 |
| Securities | 522,916 |
| Other | 1,155,565 |
| Total | 1,856,686 |
| Liabilities: | |
| Principal | 1,653,965 |
| Allowance for bad debts | 534 |
| Other | 202,186 |
| Total | 1,856,686 |

(b) Loan trusts

| | (in millions of yen) |
|----------------------------|----------------------|
| Assets: | |
| Loans and bills discounted | |
| Securities | |
| Other | 502,838 |
| Total | 502,838 |
| Liabilities: | |
| Principal | 498,179 |
| Special internal reserves | 3,393 |
| Other | 1,265 |
| Total | 502,838 |

(2) Comparison of major items

(The amounts presented as of September 30, 2005 are from Mitsubishi Trust and Banking Corporation.)

| (in millions of yen) | Six months ended September 30, 2006 (A) | Six months ended September 30, 2005 (B) | Increase/ (Decrease) (A) - (B) | Fiscal year ended March 31, 2006 (C) | Increase/ (Decrease) (A) - (C) |
|----------------------|--|---|--------------------------------------|--|--------------------------------------|
| Total funds | 55,569,751 | 39,767,824 | 15,801,926 | 55,632,735 | (62,984) |
| Deposits | 11,381,458 | 9,955,942 | 1,425,516 | 11,889,329 | (507,871) |

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| | | | | | |
|------------------------------------|-------------------|------------|------------|------------|-----------|
| Negotiable certificates of deposit | 1,740,103 | 1,375,115 | 364,988 | 1,224,847 | 515,256 |
| Money trusts | 29,239,062 | 19,431,293 | 9,807,768 | 29,699,587 | (460,524) |
| Pension trusts | 12,694,887 | 8,564,456 | 4,130,431 | 12,150,927 | 543,959 |
| Property formation benefit trusts | 14,443 | 12,215 | 2,228 | 14,583 | (139) |
| Loan trusts | 499,794 | 428,800 | 70,994 | 653,459 | (153,665) |
| Loans and bills discounted | 10,582,971 | 8,615,146 | 1,967,824 | 10,741,432 | (158,461) |
| Banking account | 10,246,264 | 8,331,950 | 1,914,314 | 10,391,395 | (145,131) |
| Trust account | 336,706 | 283,196 | 53,510 | 350,037 | (13,330) |
| Investment securities | 57,410,055 | 31,926,182 | 25,483,872 | 55,762,765 | 1,647,289 |
| Note: | | | | | |

Tables shown above includes master trust assets under the service-shared co-trusteeship between Mitsubishi UFJ Trust and Banking Corporation and The Master Trust Bank of Japan, Ltd.

3. Financial Results

Mitsubishi UFJ Financial Group, Inc.

Consolidated Financial Results

(The amounts presented as of September 30, 2005 include amounts from Mitsubishi-Tokyo Financial Group, Inc. and UFJ Holdings, Inc.)

| | (in millions of yen) | | Increase/ (Decrease) (A) - (B) |
|---|---------------------------|---------------------------|--------------------------------------|
| | September 30, 2006 (A) | September 30, 2005 (B) | |
| Gross profits | 1,794,776 | 1,696,432 | 98,344 |
| (Gross profits before credit costs for trust accounts) | 1,794,851 | 1,697,341 | 97,509 |
| Net interest income | 945,665 | 857,997 | 87,667 |
| Trust fees | 79,378 | 64,810 | 14,567 |
| Credit costs for trust accounts (1) | (74) | (909) | 835 |
| Net fees and commissions | 557,420 | 484,057 | 73,362 |
| Net trading profits | 133,827 | 80,807 | 53,019 |
| Net other business income (expense) | 78,484 | 208,758 | (130,273) |
| Net gains on debt securities | (14,522) | 51,270 | (65,792) |
| General and administrative expenses | 1,012,270 | 883,789 | 128,481 |
| Amortization of Goodwill | 4,476 | | 4,476 |
| Net business profits before credit costs for trust accounts, provision for general allowance for loan losses and amortization of goodwill | 787,056 | 813,552 | (26,496) |
| Net business profits before credit costs for trust accounts and provision for general allowance | 782,580 | 813,552 | (30,972) |
| Provision for general allowance for loan losses (2) | | | |
| Net business profits* | 782,506 | 812,643 | (30,137) |
| Net non-recurring gains (losses) | (118,925) | (76,243) | (42,682) |
| Credit related costs (3) | (54,245) | (73,408) | 19,163 |
| Losses on loan write-offs | (67,662) | (72,897) | 5,234 |
| Provision for specific allowance for loan losses | | | |
| Other credit related costs | 13,417 | (511) | 13,928 |
| Net gains (losses) on equity securities | 13,793 | 30,773 | (16,979) |
| Gains on sales of equity securities | 32,431 | 59,248 | (26,817) |
| Losses on sales of equity securities | (821) | (19,166) | 18,344 |
| Losses on write down of equity securities | (17,816) | (9,308) | (8,507) |
| Profit from investments in affiliates | (39,584) | 11,670 | (51,255) |
| Other | (38,889) | (45,279) | 6,389 |
| Amortization of Goodwill | 2,134 | (6,163) | 8,298 |
| Ordinary profit | 663,580 | 736,399 | (72,819) |
| Net extraordinary gains (losses) | 170,762 | 324,400 | (153,637) |
| Gains on loans written-off (4) | 78,765 | 61,742 | 17,023 |
| Reversal of allowance for loan losses (5) | 136,986 | 348,873 | (211,886) |
| Losses on impairment of fixed assets | (6,266) | (32,929) | 26,662 |
| Income before income taxes and others | 834,343 | 1,060,800 | (226,456) |
| Income taxes-current | 51,155 | 62,562 | (11,407) |
| Income taxes-deferred | 241,851 | 259,218 | (17,366) |
| Minority interests | 34,069 | 27,261 | 6,807 |

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| | | | |
|------------|----------------|---------|-----------|
| Net income | 507,266 | 711,757 | (204,490) |
|------------|----------------|---------|-----------|

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 loan losses - Amortization of Goodwill - Inter-company transactions

(Reference)

| | | | |
|--|----------------|---------|-----------|
| Total credit costs (1)+(2)+(3)+(5) | 82,667 | 274,555 | (191,888) |
| Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)+(5) | 161,433 | 336,298 | (174,864) |
| Number of consolidated subsidiaries | 265 | 249 | 16 |
| Number of affiliated companies accounted for under the equity method | 44 | 47 | (3) |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Trust and Banking Corporation**Combined Financial Results**

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd., UFJ Bank Limited, The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | Increase/ (Decrease) (A) - (B) |
|---|---------------------------|---------------------------|--------------------------------------|
| | September 30, 2006 (A) | September 30, 2005 (B) | |
| Gross profits | | | |
| (Gross profits before credit costs for trust accounts) | 1,165,019 | 1,288,043 | (123,023) |
| Net interest income | 696,541 | 744,796 | (48,255) |
| Trust fees | 58,729 | 55,421 | 3,308 |
| Credit costs for trust accounts (1) | (74) | (909) | 835 |
| Net fees and commissions | 273,099 | 265,819 | 7,280 |
| Net trading profits | 70,883 | 25,606 | 45,276 |
| Net other business income (expense) | 65,764 | 196,398 | (130,633) |
| Net gains on debt securities | (14,380) | 52,623 | (67,004) |
| General and administrative expenses | 616,160 | 589,565 | 26,594 |
| Net business profits before credit costs for trust accounts and provision for general allowance for loan losses | 548,933 | 699,386 | (150,452) |
| Provision for general allowance for loan losses (2) | | | |
| Net business profits* | 548,859 | 698,477 | (149,617) |
| Net non-recurring gains (losses) | (63,256) | (130,400) | 67,144 |
| Credit related costs (3) | (38,893) | (60,839) | 21,945 |
| Losses on loan write-offs | (46,064) | (58,953) | 12,889 |
| Provision for specific allowance for loan losses | | | |
| Other credit related costs | 7,170 | (1,885) | 9,056 |
| Net gains (losses) on equity securities | 4,777 | 25,240 | (20,463) |
| Gains on sales of equity securities | 25,000 | 48,232 | (23,232) |
| Losses on sales of equity securities | (672) | (6,855) | 6,183 |
| Losses on write down of equity securities | (19,551) | (16,137) | (3,413) |
| Other | (29,139) | (94,802) | 65,662 |
| Ordinary profit (loss) | 485,603 | 568,076 | (82,473) |
| Net extraordinary gains (losses) | 222,543 | 473,626 | (251,083) |
| Gains on loans written-off (4) | 74,559 | 55,043 | 19,516 |
| Reversal of allowance for loan losses (5) | 192,233 | 434,973 | (242,740) |
| Losses on impairment of fixed assets | (6,246) | (9,726) | 3,479 |
| Income (loss) before income taxes and others | 708,146 | 1,041,703 | (333,556) |
| Income taxes-current | 9,085 | 10,985 | (1,900) |
| Income taxes-deferred | 163,568 | 318,137 | (154,569) |
| Net income (loss) | 535,493 | 712,580 | (177,086) |

Note:

* Net business profits = The 2 Banks non-consolidated Net business profits + Other consolidated entities gross profits - Other consolidated entities general and administrative expenses - Other consolidated entities provision for general allowance for loan losses - Inter-company transactions

(Reference)

| | | | |
|---|----------------|---------|-----------|
| Total credit costs (1)+(2)+(3)+(5) | 153,265 | 373,225 | (219,959) |
| Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)+(5) | 227,825 | 428,269 | (200,443) |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. and consolidated subsidiaries**Consolidated Financial Results**

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

| | (in millions of yen) | | Increase/ (Decrease) (A) - (B) |
|--|---------------------------|---------------------------|--------------------------------------|
| | September 30, 2006 (A) | September 30, 2005 (B) | |
| Gross profits | 1,402,504 | 1,386,719 | 15,784 |
| Net interest income | 837,429 | 784,900 | 52,529 |
| Trust fees | 12,058 | 9,614 | 2,444 |
| Net fees and commissions | 394,820 | 357,952 | 36,867 |
| Net trading profits | 61,276 | 48,215 | 13,061 |
| Net other business income (expense) | 96,919 | 186,037 | (89,117) |
| Net gains (losses) on debt securities | 8,213 | 33,466 | (25,252) |
| General and administrative expenses | 789,718 | 718,527 | 71,191 |
| Amortization of Goodwill | 531 | | 531 |
| Net business profits before provision for general allowance for loan losses and amortization of goodwill | 613,317 | 668,191 | (54,874) |
| Net business profits before provision for general allowance for loan losses | 612,785 | 668,191 | (55,406) |
| Provision for general allowance for loan losses (1) | | | |
| Net business profits* | 612,785 | 668,191 | (55,406) |
| Net non-recurring gains (losses) | (77,901) | (50,377) | (27,523) |
| Credit related costs (2) | (64,059) | (44,284) | (19,774) |
| Losses on loan write-offs | (67,291) | (53,659) | (13,632) |
| Provision for specific allowance for loan losses | | | |
| Other credit related costs | 3,232 | 9,374 | (6,141) |
| Net gains on equity securities | 9,439 | 26,898 | (17,459) |
| Gains on sales of equity securities | 22,415 | 50,102 | (27,686) |
| Losses on sales of equity securities | (344) | (16,350) | 16,005 |
| Losses on write-down of equity securities | (12,631) | (6,853) | (5,777) |
| Profit from investments in affiliates | 5,622 | 5,235 | 387 |
| Other | (28,904) | (38,226) | 9,322 |
| Amortization of Goodwill | | (6,410) | 6,410 |
| Ordinary profit | 534,884 | 617,814 | (82,930) |
| Net extraordinary gains (losses) | 135,054 | 325,247 | (190,193) |
| Gains on loans written-off (3) | 72,201 | 55,055 | 17,146 |
| Reversal of allowance for loan losses (4) | 104,794 | 306,130 | (201,335) |
| Losses on impairment of fixed assets | (4,086) | (8,970) | 4,884 |
| Income before income taxes and others | 669,938 | 943,062 | (273,123) |
| Income taxes-current | 32,843 | 56,562 | (23,718) |
| Income taxes-deferred | 184,223 | 237,091 | (52,868) |
| Minority interests | 21,722 | 19,325 | 2,396 |
| Net income | 431,149 | 630,082 | (198,932) |

Note:

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* Net business profits = Net business profits of The Bank of Tokyo-Mitsubishi UFJ + consolidated entities gross profits - consolidated entities general and administrative expenses - consolidated entities provision for general allowance for loan losses - Amortization of goodwill - Inter-company transactions.

(Reference)

| | | | |
|--|----------------|---------|-----------|
| Total credit costs (1)+(2)+(4) | 40,735 | 261,845 | (221,110) |
| Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4) | 112,936 | 316,900 | (203,963) |
| Number of consolidated subsidiaries | 193 | 181 | 12 |
| Number of affiliated companies accounted for under the equity method | 46 | 43 | 3 |

The Bank of Tokyo-Mitsubishi UFJ, Ltd.**Non-consolidated Financial Results**

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

| | (in millions of yen) | | Increase/ (Decrease) (A) - (B) |
|---|---------------------------|---------------------------|--------------------------------------|
| | Six months ended | | |
| | September 30, 2006 (A) | September 30, 2005 (B) | |
| Gross profits | 942,510 | 1,064,293 | (121,782) |
| Domestic gross profits | 665,310 | 721,854 | (56,544) |
| Net interest income | 483,093 | 539,141 | (56,047) |
| Net fees and commissions | 164,168 | 152,382 | 11,786 |
| Net trading profits | 4,758 | 1,406 | 3,352 |
| Net other business income | 13,289 | 28,924 | (15,635) |
| Net gains (losses) on debt securities | 13,856 | 16,251 | (2,394) |
| Non-domestic gross profits | 277,200 | 342,439 | (65,238) |
| Net interest income | 93,338 | 125,844 | (32,505) |
| Net fees and commissions | 45,706 | 44,903 | 802 |
| Net trading profits | 55,830 | 29,963 | 25,866 |
| Net other business income (expense) | 82,324 | 141,726 | (59,401) |
| Net gains (losses) on debt securities | (5,965) | 18,795 | (24,761) |
| General and administrative expenses | 516,379 | 484,628 | 31,751 |
| Personnel expenses | 177,673 | 168,475 | 9,198 |
| Non-personnel expenses | 310,847 | 287,790 | 23,056 |
| Taxes | 27,858 | 28,362 | (504) |
| Net business profits before provision for general allowance for loan losses | 426,131 | 579,665 | (153,534) |
| Provision for general allowance for loan losses (1) | | | |
| Net business profits | 426,131 | 579,665 | (153,534) |
| Net non-recurring gains (losses) | (67,780) | (100,988) | 33,207 |
| Credit related costs (2) | (48,754) | (32,412) | (16,341) |
| Losses on loan write-offs | (45,740) | (39,799) | (5,941) |
| Provision for specific allowance for loan losses | | | |
| Other credit related costs | (3,014) | 7,386 | (10,400) |
| Net gains (losses) on equity securities | 2,261 | 22,132 | (19,870) |
| Gains on sales of equity securities | 18,131 | 40,311 | (22,179) |
| Losses on sales of equity securities | (395) | (5,258) | 4,863 |
| Losses on write-down of equity securities | (15,474) | (12,919) | (2,554) |
| Others | (21,287) | (90,708) | 69,420 |
| Ordinary profit | 358,350 | 478,677 | (120,326) |
| Net extraordinary gains (losses) | 186,151 | 429,722 | (243,571) |
| Gains on loans written-off (3) | 68,070 | 48,410 | 19,660 |
| Reversal of allowance for loan losses (4) | 159,505 | 392,630 | (233,125) |
| Losses on impairment of fixed assets | (4,082) | (8,919) | 4,837 |
| Income before income taxes | 544,502 | 908,399 | (363,897) |
| Income taxes-current | 8,837 | 13,922 | (5,084) |
| Income taxes-deferred | 112,752 | 256,773 | (144,020) |
| Net income | 422,912 | 637,703 | (214,791) |
| Total credit costs (1)+(2)+(4) | 110,751 | 360,218 | (249,466) |
| Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4) | 178,821 | 408,628 | (229,806) |

Mitsubishi UFJ Trust and Banking Corporation and consolidated subsidiaries

Consolidated Financial Results

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | Increase/ (Decrease) (A) - (B) |
|---|---|---------------------------|--------------------------------------|
| | Six months ended September 30, 2006 (A) | September 30, 2005 (B) | |
| Gross profits | 251,420 | 236,990 | 14,429 |
| (Gross profits before credit costs for trust accounts) | 251,494 | 237,899 | 13,594 |
| Trust fees | 67,443 | 55,421 | 12,022 |
| Trust fees before credit costs for trust accounts | 67,517 | 56,330 | 11,187 |
| Loan trusts and money trusts fees (Jointly operated designated money trusts before credit costs for trust accounts) | 8,592 | 21,249 | (12,657) |
| Other trust fees | 58,925 | 35,081 | 23,844 |
| Credit costs for trust accounts (1) | (74) | (909) | 835 |
| Net interest income | 121,091 | 81,330 | 39,761 |
| Net fees and commissions | 81,354 | 79,494 | 1,859 |
| Net trading profits (losses) | 11,504 | (4,640) | 16,145 |
| Net other business income (expenses) | (29,973) | 25,386 | (55,359) |
| Net gains (losses) on debt securities | (22,271) | 17,576 | (39,848) |
| General and administrative expenses | 122,348 | 113,904 | 8,443 |
| Amortization of Goodwill | | | |
| Net business profits before credit costs for trust accounts, provision for general allowance for loan losses and amortization of goodwill | 129,146 | 123,995 | 5,151 |
| Net business profits before credit costs for trust accounts and provision for general allowance for loan losses * | 129,146 | 123,995 | 5,151 |
| Provision for general allowance for loan losses (2) | | | |
| Net business profits** | 129,072 | 123,086 | 5,986 |
| Net non-recurring gains (losses) | 8,602 | (30,071) | 38,673 |
| Credit related costs (3) | 9,817 | (29,124) | 38,941 |
| Losses on loan write-offs | (366) | (19,238) | 18,871 |
| Provision for specific allowance for loan losses | | | |
| Provision for allowance for loans to specific foreign borrowers | | | |
| Other credit related costs | 10,184 | (9,885) | 20,070 |
| Net gains on equity securities | 3,481 | 5,220 | (1,738) |
| Gains on sales of equity securities | 6,869 | 10,456 | (3,587) |
| Losses on sales of equity securities | (276) | (2,895) | 2,618 |
| Losses on write down of equity securities | (3,110) | (2,339) | (770) |
| Profit from investments in affiliates | 1,406 | (162) | 1,569 |
| Others | (6,104) | (6,004) | (99) |
| Ordinary profit | 137,674 | 93,014 | 44,659 |
| Net extraordinary gains | 36,020 | 24,805 | 11,214 |
| Reversal of allowance for loan losses (4) | 32,114 | 42,829 | (10,715) |
| Gains on loans written-off (5) | 6,563 | 6,687 | (124) |
| Losses on impairment of fixed assets | (2,165) | (21,388) | 19,223 |
| Income before income taxes and others | 173,694 | 117,820 | 55,874 |
| Income taxes-current | 2,895 | 239 | 2,656 |
| Income taxes-deferred | 50,567 | 50,084 | 483 |
| Minority interests | 910 | 714 | 196 |

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| | | | |
|------------|----------------|--------|--------|
| Net income | 119,320 | 66,782 | 52,538 |
|------------|----------------|--------|--------|

Notes:

* Net business profits before credit costs for trust accounts and provision for general allowance for loan losses

= Consolidated net business profits + credit costs for trust accounts + provision for general allowance for loan losses

** Net business profits = Net business profits of Mitsubishi UFJ Trust and Banking Corporation + consolidated entities gross profits - consolidated entities general and administrative expenses - consolidated entities provision for general allowance for loan losses - amortization of goodwill - inter-company transactions.

(Reference)

| | | | |
|--|---------------|--------|--------|
| Total credit costs (1)+(2)+(3)+(4) | 41,858 | 12,796 | 29,061 |
| Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)+(5) | 48,421 | 19,484 | 28,937 |
| Number of consolidated subsidiaries | 22 | 25 | (3) |
| Number of affiliated companies accounted for under the equity method | 8 | 9 | (1) |

Mitsubishi UFJ Trust and Banking Corporation

Non-consolidated Financial Results

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | Increase/ (Decrease) (A) - (B) |
|--|---|---------------------------|--------------------------------------|
| | Six months ended September 30, 2006 (A) | September 30, 2005 (B) | |
| Gross profits | 222,508 | 223,749 | (1,240) |
| (Gross profits before credit costs for trust accounts)* | 222,582 | 224,658 | (2,075) |
| Domestic gross profits | 222,888 | 209,313 | 13,574 |
| Trust fees | 58,729 | 55,421 | 3,308 |
| Trust fees before credit costs for trust accounts* | 58,803 | 56,330 | 2,473 |
| Loan trusts and money trusts fees (Jointly operated designated money trusts before credit costs for trust accounts)* | 8,592 | 21,249 | (12,657) |
| Other trust fees | 50,211 | 35,081 | 15,130 |
| Credit costs for trust accounts** (1) | (74) | (909) | 835 |
| Net interest income | 105,785 | 65,145 | 40,640 |
| Net fees and commissions | 63,341 | 69,655 | (6,313) |
| Net trading profits (losses) | 16,255 | (2,586) | 18,842 |
| Net other business income (expenses) | (21,224) | 21,678 | (42,903) |
| Net gains (losses) on debt securities | (17,529) | 12,108 | (29,637) |
| Non-domestic gross profits | (379) | 14,435 | (14,815) |
| Net interest income | 14,322 | 14,665 | (342) |
| Net fees and commissions | (116) | (1,122) | 1,005 |
| Net trading profits (losses) | (5,961) | (3,176) | (2,784) |
| Net other business income (expenses) | (8,624) | 4,068 | (12,693) |
| Net gains (losses) on debt securities | (4,742) | 5,467 | (10,210) |
| General and administrative expenses | 99,780 | 104,937 | (5,156) |
| Personnel expenses | 32,817 | 36,895 | (4,078) |
| Non-personnel expenses | 62,016 | 62,307 | (290) |
| Taxes | 4,945 | 5,733 | (788) |
| Net business profits before credit costs for trust accounts and provision for general allowance for loan losses* | 122,802 | 119,721 | 3,081 |
| Provision for general allowance for loan losses (2) | | | |
| Net business profits | 122,728 | 118,812 | 3,916 |
| Net non-recurring gains (losses) | 4,524 | (29,412) | 33,937 |
| Credit related costs (3) | 9,860 | (28,426) | 38,287 |
| Losses on loan write-offs | (323) | (19,154) | 18,830 |
| Provision for specific allowance for loan losses | | | |
| Provision for allowance for loans to specific foreign borrowers | | | |
| Other credit related costs | 10,184 | (9,272) | 19,456 |
| Net gains on equity securities | 2,515 | 3,107 | (592) |
| Gains on sales of equity securities | 6,868 | 7,921 | (1,052) |
| Losses on sales of equity securities | (276) | (1,596) | 1,319 |
| Losses on write down of equity securities | (4,076) | (3,217) | (859) |
| Others | (7,852) | (4,093) | (3,758) |
| Ordinary profit | 127,252 | 89,399 | 37,853 |
| Net extraordinary gains | 36,391 | 43,904 | (7,512) |

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| | | | |
|---|----------------|---------|----------|
| Reversal of allowance for loan losses (4) | 32,727 | 42,343 | (9,615) |
| Gains on loans written-off (5) | 6,489 | 6,633 | (144) |
| Losses on impairment of fixed assets | (2,164) | (806) | (1,357) |
| Income before income taxes and others | 163,644 | 133,303 | 30,340 |
| Income taxes-current | 247 | (2,937) | 3,184 |
| Income taxes-deferred | 50,815 | 61,363 | (10,548) |
| Net income | 112,581 | 74,876 | 37,704 |

Notes:

* Amounts before credit costs for loans in trusts with contracts for compensating the principal

** Credit costs for loans in trusts with contracts for compensating the principal

| | | | |
|---|---------------|--------|--------|
| Total credit costs (1)+(2)+(3)+(4) | 42,514 | 13,007 | 29,507 |
| Total credit costs + Gains on loans written-off (1)+(2)+(3)+(4)+(5) | 49,003 | 19,641 | 29,362 |

4. Average Interest Rate Spread**The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Non-consolidated)**

(The amounts presented as of September 30, 2005 are weighted average of amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

| | (percentage per annum) | | |
|---|------------------------|------------|-----------|
| | Six months ended | Increase/ | |
| | September 30, | (Decrease) | |
| | 2006(A) | 2005(B) | (A) - (B) |
| Total average interest rate on interest-earning assets (a) | 1.88 | 1.61 | 0.27 |
| Average interest rate on Loans and bills discounted | 1.96 | 1.76 | 0.20 |
| Average interest rate on Investment securities | 1.30 | 1.16 | 0.13 |
| Total average interest rate on interest-bearing liabilities (b) | | | |
| <including General and administrative expenses> | 1.75 | 1.23 | 0.52 |
| Average interest rate on Deposits and NCD | 0.57 | 0.34 | 0.23 |
| Average interest rate on other liabilities | 1.76 | 0.66 | 1.09 |
| Total average interest rate spread (a)-(b) | 0.12 | 0.37 | (0.24) |

| | (percentage per annum) | | |
|---|------------------------|------------|-----------|
| | Six months ended | Increase/ | |
| | September 30, | (Decrease) | |
| | 2006(A) | 2005(B) | (A) - (B) |
| (domestic business segment) | | | |
| Total average interest rate on interest-earning assets (a) | 1.07 | 1.14 | (0.06) |
| Average interest rate on Loans and bills discounted | 1.44 | 1.49 | (0.05) |
| Average interest rate on Investment securities | 0.69 | 0.64 | 0.04 |
| Total average interest rate on interest-bearing liabilities (b) | | | |
| <including General and administrative expenses> | 0.87 | 0.75 | 0.12 |
| Average interest rate on Deposits and NCD | 0.06 | 0.02 | 0.03 |
| Average interest rate on other liabilities | 0.44 | 0.16 | 0.28 |
| Total average interest rate spread (a)-(b) | 0.20 | 0.39 | (0.19) |

The Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated)

(The amounts presented as of September 30, 2005 are weighted average of amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (percentage per annum) | | |
|--|------------------------|------------|-----------|
| | Six months ended | Increase/ | |
| | September 30, | (Decrease) | |
| | 2006(A) | 2005(B) | (A) - (B) |
| Total average interest rate on interest-earning assets (a) | 2.04 | 1.34 | 0.70 |

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| | | | |
|---|-------------|------------------------|------|
| Average interest rate on Loans and bills discounted | 1.32 | 1.08 | 0.24 |
| Average interest rate on Investment securities | 3.26 | 1.57 | 1.68 |
| Total average interest rate on interest-bearing liabilities (b) | 0.62 | 0.52 | 0.09 |
| Average interest rate on Deposits and NCD | 0.56 | 0.41 | 0.15 |
| Total average interest rate spread (a)-(b) | 1.41 | 0.81 | 0.60 |
| (domestic business segment) | | (percentage per annum) | |
| Total average interest rate on interest-earning assets (a) | 1.58 | 0.91 | 0.67 |
| Average interest rate on Loans and bills discounted | 1.15 | 0.99 | 0.15 |
| Average interest rate on Investment securities | 2.97 | 0.93 | 2.04 |
| Total average interest rate on interest-bearing liabilities (b) | 0.16 | 0.14 | 0.01 |
| Average interest rate on Deposits and NCD | 0.16 | 0.11 | 0.04 |
| Total average interest rate spread (a)-(b) | 1.42 | 0.76 | 0.65 |

5. Derivative Transactions: Notional Principal, Market Value and Valuation Gains (Losses)
The Bank of Tokyo-Mitsubishi UFJ, Ltd. and consolidated subsidiaries

Information is posted on EDINET.

<Reference>

1. Derivatives qualified for hedge-accounting

| | (in billions of yen) | |
|---|--------------------------|---------------|
| | As of September 30, 2006 | |
| | Notional principal | Market value |
| Interest rate futures | 3,796.6 | 3.0 |
| Interest rate swaps | 35,884.8 | 75.0 |
| Currency swaps, etc. | 6,638.1 | (143.6) |
| Other transactions (related to interest rate) | 270.8 | 0.2 |
| Total | | (65.3) |

Note : Derivatives which are accounted for an accrual basis based on Accounting standards for financial instruments are not included in the table above.

Notional principal by the remaining life of the interest rate swaps above is as follows:

| | (in billions of yen) | | | |
|-------------------------------|--------------------------|-----------------|----------------|-----------------|
| | As of September 30, 2006 | | | |
| | 1 year to | | | |
| | within 1 year | 5 years | over 5 years | Total |
| Receive-fix / pay-floater | 15,323.4 | 13,275.3 | 1,424.4 | 30,023.3 |
| Receive-floater / pay-fix | 1,875.1 | 2,584.9 | 1,371.5 | 5,831.5 |
| Receive-floater / pay-floater | | 10.0 | 20.0 | 30.0 |
| Total | 17,198.6 | 15,870.2 | 2,816.0 | 35,884.8 |

2. Deferred gains (losses) <before tax effect adjustment>

| | (in billions of yen) | | |
|---|--------------------------|-----------------|--------------------|
| | As of September 30, 2006 | | |
| | Deferred gains | Deferred losses | Net gains (losses) |
| | (A) | (B) | (A) - (B) |
| Interest rate futures | 6.9 | 12.3 | (5.3) |
| Interest rate swaps | 201.9 | 291.7 | (89.7) |
| Currency swaps, etc. | 141.8 | 136.6 | 5.2 |
| Other transactions (related to interest rate) | | 0.7 | (0.7) |
| Total | 350.8 | 441.4 | (90.6) |

Note : Deferred gains (losses) attributable to the macro hedge accounting as of September 30, 2006 are included in the above table.

Mitsubishi UFJ Trust and Banking Corporation and consolidated subsidiaries

Information is posted on EDINET.

<Reference>

1. Derivatives qualified for hedge-accounting

| | (in billions of yen) As of September 30, 2006 | |
|--|--|--------------|
| | Notional principal | Market value |
| Interest rate futures | | |
| Interest rate swaps | 6,092.7 | (18.8) |
| Currency swaps etc. | 714.6 | (12.4) |
| Other transactions (related to interest rate) | | |
| Other transactions (not related to interest rate) | | |
| Total | | (31.3) |

Note : Derivatives which are accounted for on an accrual basis based on Accounting standards for financial instruments are not included in the table above.

remaining life of the interest rate swaps above is as follows:

| | (in billions of yen) As of September 30, 2006 | | | |
|---------------------------|--|---------|--------------|---------|
| | 1 year to | | | Total |
| | within 1 year | 5 years | over 5 years | |
| Receive-fix / pay-floater | 1,108.8 | 3,734.2 | 127.0 | 4,970.1 |
| Receive-floater / pay-fix | 187.3 | 633.4 | 301.7 | 1,122.5 |
| Total | 1,296.2 | 4,367.7 | 428.7 | 6,092.7 |

2. Deferred gains (losses) <before tax effect adjustment>

| | (in billions of yen) As of September 30, 2006 | | |
|--|--|------------------------|---------------------------------|
| | Deferred gains (A) | Deferred losses (B) | Net gains (losses) (A) - (B) |
| Interest rate futures | | | |
| Interest rate swaps | 26.1 | 39.0 | (12.9) |
| Currency swaps etc. | 0.2 | 0.2 | (0.0) |
| Other transactions (related to interest rate) | | 0.0 | (0.0) |
| Other transactions (not related to interest rate) | | | |
| Total | 26.3 | 39.3 | (12.9) |

Note : Deferred gains (losses) attributable to the macro hedge accounting as of September 30, 2006 are included in the above table.

6. Fair Value information on Securities**Mitsubishi UFJ Financial Group, Inc. (Consolidated)**

(The amounts presented as of September 30, 2005 are amounts from Mitsubishi-Tokyo Financial Group, Inc.)

| | (in millions of yen) | | | | | | | | | | |
|----------------------------------|--------------------------|------------------------------|-----------|-----------|---------|------------------------------|-----------|---------|------------------------------|-----------|---------|
| | As of September 30, 2006 | | | | | As of September 30, 2005 | | | As of March 31, 2006 | | |
| | (A) | Net unrealized gains (loses) | | Gains | Losses | Net unrealized gains (loses) | | Losses | Net unrealized gains (loses) | | Losses |
| | (A) - (B) | (A) - (C) | (B) | | | Gains | (C) | | Gains | Losses | |
| Debt securities held to maturity | 2,790 | (10,040) | 17,347 | 9,775 | 6,984 | 12,831 | 13,473 | 641 | (14,556) | 3,662 | 18,219 |
| Securities available for sale | 2,666,813 | 1,078,974 | (286,424) | 2,995,920 | 329,106 | 1,587,839 | 1,711,076 | 123,236 | 2,953,237 | 3,339,726 | 386,488 |
| Domestic equity securities | 2,582,116 | 1,109,642 | (398,686) | 2,686,564 | 104,447 | 1,472,474 | 1,510,933 | 38,458 | 2,980,802 | 2,996,101 | 15,298 |
| Domestic bonds | (71,005) | (61,318) | 139,136 | 29,483 | 100,489 | (9,687) | 17,460 | 27,148 | (210,142) | 7,277 | 217,419 |
| Other | 155,702 | 30,650 | (26,874) | 279,872 | 124,169 | 125,052 | 182,682 | 57,630 | 182,577 | 336,347 | 153,769 |
| Total | 2,669,604 | 1,068,933 | (269,076) | 3,005,695 | 336,091 | 1,600,670 | 1,724,549 | 123,878 | 2,938,680 | 3,343,388 | 404,707 |
| Domestic equity securities | 2,582,116 | 1,109,642 | (398,686) | 2,686,564 | 104,447 | 1,472,474 | 1,510,933 | 38,458 | 2,980,802 | 2,996,101 | 15,298 |
| Domestic bonds | (68,515) | (70,138) | 156,382 | 38,173 | 106,689 | 1,622 | 29,225 | 27,602 | (224,898) | 9,343 | 234,241 |
| Other | 156,003 | 29,429 | (26,773) | 280,957 | 124,954 | 126,573 | 184,390 | 57,817 | 182,776 | 337,943 | 155,166 |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. and consolidated subsidiaries (Consolidated)

(The amounts presented as of September 30, 2005 are amounts from The Bank of Tokyo-Mitsubishi, Ltd.)

| | (in millions of yen) | | | | | | | | | | |
|----------------------------------|--------------------------|------------------------------|-----------|-----------|---------|------------------------------|-----------|---------|------------------------------|-----------|---------|
| | As of September 30, 2006 | | | | | As of September 30, 2005 | | | As of March 31, 2006 | | |
| | (A) | Net unrealized gains (loses) | | Gains | Losses | Net unrealized gains (loses) | | Losses | Net unrealized gains (loses) | | Losses |
| | (A) - (B) | (A) - (C) | (B) | | | Gains | (C) | | Gains | Losses | |
| Debt securities held to maturity | (5,426) | (14,056) | 9,414 | 1,477 | 6,903 | 8,629 | 9,084 | 454 | (14,840) | 1,560 | 16,400 |
| Securities available for sale | 1,798,330 | 574,736 | (208,260) | 2,092,758 | 294,427 | 1,223,593 | 1,327,112 | 103,518 | 2,006,590 | 2,346,885 | 340,294 |
| Domestic equity securities | 1,726,046 | 567,686 | (310,853) | 1,828,826 | 102,780 | 1,158,359 | 1,185,723 | 27,363 | 2,036,900 | 2,061,941 | 25,041 |
| Domestic bonds | (88,305) | (72,217) | 98,728 | 8,307 | 96,613 | (16,087) | 7,447 | 23,535 | (187,034) | 4,288 | 191,322 |
| Other | 160,589 | 79,267 | 3,864 | 255,624 | 95,034 | 81,321 | 133,940 | 52,618 | 156,724 | 280,655 | 123,930 |
| Total | 1,792,903 | 560,680 | (198,846) | 2,094,235 | 301,331 | 1,232,223 | 1,336,197 | 103,973 | 1,991,750 | 2,348,445 | 356,694 |
| Domestic equity securities | 1,726,046 | 567,686 | (310,853) | 1,828,826 | 102,780 | 1,158,359 | 1,185,723 | 27,363 | 2,036,900 | 2,061,941 | 25,041 |
| Domestic bonds | (94,032) | (85,042) | 108,115 | 8,767 | 102,799 | (8,989) | 15,001 | 23,990 | (202,147) | 4,373 | 206,521 |
| Other | 160,889 | 78,036 | 3,891 | 256,641 | 95,751 | 82,853 | 135,472 | 52,618 | 156,997 | 282,129 | 125,131 |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Non-consolidated)

(The amounts presented as of September 30, 2005 are amounts from The Bank of Tokyo-Mitsubishi, Ltd.)

| | (in millions of yen) | | | | | | | | | | |
|----------------------------------|--------------------------|------------------------------|-------|-------|--------|------------------------------|-------|--------|------------------------------|--------|--------|
| | As of September 30, 2006 | | | | | As of September 30, 2005 | | | As of March 31, 2006 | | |
| | (A) | Net unrealized gains (loses) | | Gains | Losses | Net unrealized gains (loses) | | Losses | Net unrealized gains (loses) | | Losses |
| | (A) - (B) | (A) - (C) | (B) | | | Gains | (C) | | Gains | Losses | |
| Debt securities held to maturity | (4,021) | (11,202) | 9,102 | 471 | 4,493 | 7,181 | 7,635 | 454 | (13,123) | 19 | 13,143 |

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| | | | | | | | | | | | |
|---------------------------------------|-----------|----------|-----------|-----------|---------|-----------|-----------|--------|-----------|-----------|---------|
| Equity of subsidiaries and affiliates | 817,111 | 287,733 | (463,364) | 820,113 | 3,001 | 529,378 | 529,378 | | 1,280,475 | 1,280,475 | |
| Securities available for sale | 1,798,496 | 573,589 | (189,701) | 2,062,546 | 264,050 | 1,224,906 | 1,314,978 | 90,072 | 1,988,198 | 2,303,375 | 315,177 |
| Domestic equity securities | 1,703,483 | 552,040 | (298,093) | 1,805,023 | 101,539 | 1,151,443 | 1,178,697 | 27,254 | 2,001,576 | 2,026,169 | 24,593 |
| Domestic bonds | (86,246) | (70,158) | 96,511 | 8,009 | 94,255 | (16,087) | 7,447 | 23,535 | (182,757) | 4,188 | 186,946 |
| Other | 181,259 | 91,708 | 11,880 | 249,514 | 68,254 | 89,551 | 128,833 | 39,282 | 169,378 | 273,017 | 103,638 |
| Total | 2,611,586 | 850,120 | (643,963) | 2,883,131 | 271,545 | 1,761,466 | 1,851,993 | 90,526 | 3,255,549 | 3,583,870 | 328,321 |
| Domestic equity securities | 2,066,812 | 904,192 | (664,859) | 2,169,922 | 103,109 | 1,162,620 | 1,189,874 | 27,254 | 2,731,672 | 2,756,265 | 24,593 |
| Domestic bonds | (90,242) | (81,252) | 105,617 | 8,469 | 98,711 | (8,989) | 15,001 | 23,990 | (195,859) | 4,208 | 200,068 |
| Other | 635,015 | 27,180 | (84,720) | 704,739 | 69,723 | 607,835 | 647,117 | 39,282 | 719,736 | 823,396 | 103,659 |

Mitsubishi UFJ Trust and Banking Corporation and consolidated subsidiaries (Consolidated)

(The amounts presented as of September 30, 2005 are amounts from The Mitsubishi Trust and Banking Corporation.)

| | (in millions of yen) | | | | | | | | | | |
|----------------------------------|-------------------------------|-----------|-----------|---------|--------|-------------------------------|---------|--------|-------------------------------|---------|--------|
| | As of September 30, 2006 | | | | | As of September 30, 2005 | | | As of March 31, 2006 | | |
| | Net unrealized gains (losses) | | | | | Net unrealized gains (losses) | | | Net unrealized gains (losses) | | |
| | (A) | (A) - (B) | (A) - (C) | Gains | Losses | (B) | Gains | Losses | (C) | Gains | Losses |
| Debt securities held to maturity | 8,222 | 4,021 | 7,896 | 8,278 | 55 | 4,201 | 4,388 | 187 | 325 | 2,101 | 1,775 |
| Securities available for sale | 551,069 | 173,186 | (87,477) | 581,751 | 30,682 | 377,882 | 396,578 | 18,695 | 638,546 | 682,723 | 44,177 |
| Domestic equity securities | 520,920 | 193,249 | (97,774) | 537,272 | 16,352 | 327,670 | 337,835 | 10,164 | 618,694 | 623,079 | 4,385 |
| Domestic bonds | 18,783 | 12,344 | 41,567 | 21,584 | 2,800 | 6,439 | 10,012 | 3,573 | (22,784) | 3,921 | 26,705 |
| Other | 11,365 | (32,407) | (31,270) | 22,894 | 11,529 | 43,772 | 48,730 | 4,957 | 42,635 | 55,722 | 13,086 |
| Total | 559,291 | 177,207 | (79,580) | 590,030 | 30,738 | 382,084 | 400,967 | 18,882 | 638,872 | 684,825 | 45,953 |
| Domestic equity securities | 520,920 | 193,249 | (97,774) | 537,272 | 16,352 | 327,670 | 337,835 | 10,164 | 618,694 | 623,079 | 4,385 |
| Domestic bonds | 26,997 | 16,346 | 49,407 | 29,799 | 2,802 | 10,650 | 14,223 | 3,573 | (22,410) | 5,901 | 28,311 |
| Other | 11,374 | (32,388) | (31,213) | 22,957 | 11,583 | 43,762 | 48,907 | 5,144 | 42,587 | 55,844 | 13,256 |

Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated)

(The amounts presented as of September 30, 2005 are amounts from The Mitsubishi Trust and Banking Corporation.)

| | (in millions of yen) | | | | | | | | | | |
|----------------------------------|-------------------------------|-----------|-----------|---------|--------|-------------------------------|---------|--------|-------------------------------|---------|--------|
| | As of September 30, 2006 | | | | | As of September 30, 2005 | | | As of March 31, 2006 | | |
| | Net unrealized gains (losses) | | | | | Net unrealized gains (losses) | | | Net unrealized gains (losses) | | |
| | (A) | (A) - (B) | (A) - (C) | Gains | Losses | (B) | Gains | Losses | (C) | Gains | Losses |
| Debt securities held to maturity | 8,212 | 4,001 | 7,838 | 8,214 | 1 | 4,211 | 4,211 | | 374 | 1,980 | 1,605 |
| Securities available for sale | 547,467 | 172,188 | (87,614) | 578,112 | 30,644 | 375,278 | 393,974 | 18,695 | 635,081 | 679,214 | 44,132 |
| Domestic equity securities | 517,430 | 192,363 | (97,763) | 533,772 | 16,342 | 325,066 | 335,231 | 10,164 | 615,194 | 619,579 | 4,385 |
| Domestic bonds | 18,670 | 12,230 | 41,418 | 21,444 | 2,774 | 6,439 | 10,012 | 3,573 | (22,748) | 3,912 | 26,661 |
| Other | 11,366 | (32,405) | (31,269) | 22,894 | 11,527 | 43,772 | 48,730 | 4,957 | 42,636 | 55,722 | 13,086 |
| Total | 555,680 | 176,190 | (79,775) | 586,326 | 30,646 | 379,490 | 398,185 | 18,695 | 635,456 | 681,194 | 45,738 |
| Domestic equity securities | 517,430 | 192,363 | (97,763) | 533,772 | 16,342 | 325,066 | 335,231 | 10,164 | 615,194 | 619,579 | 4,385 |
| Domestic bonds | 26,882 | 16,232 | 49,257 | 29,659 | 2,776 | 10,650 | 14,223 | 3,573 | (22,374) | 5,892 | 28,267 |
| Other | 11,366 | (32,405) | (31,269) | 22,894 | 11,527 | 43,772 | 48,730 | 4,957 | 42,636 | 55,722 | 13,086 |

Fair Value information for securities in trusts with contracts for compensating the principal**Money Trusts**

(1) Fair Value of Securities

| (in millions of yen) | | |
|----------------------|------------|----------------------|
| Book Value | Fair Value | Net unrealized gains |
| 522,916 | 526,372 | 3,455 |

(2) Net unrealized gains of Derivative Transactions : 2,519 millions of yen

Loan Trusts

(1) Fair Value of Securities

N/A

(2) Net unrealized gains of Derivative Transactions : N/A

7. Return on Equity**Mitsubishi UFJ Financial Group, Inc. (Consolidated)**

(The amounts presented as of September 30, 2005 are amounts from Mitsubishi-Tokyo Financial Group, Inc.)

| | Six months ended September 30, | (%) Increase/ (Decrease) (A) - (B) | Six months ended September 30, 2005 (B) |
|-------|-----------------------------------|---|---|
| | 2006 (A) | | |
| ROE * | 17.79 | 2.14 | 15.64 |

Note: * ROE is computed as follows:

[For six months ended September 30, 2006]

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

[For six months ended September 30, 2005]

$$\frac{\{(\text{Net income for six months}) \times 2 - \text{Equivalent of annual dividends on nonconvertible preferred stock}\} \times 100}{\{(\text{Net assets at beginning of period} - \text{Number of nonconvertible preferred stock at beginning of period} \times \text{Issue price} - \text{Revaluation reserve for land, net of taxes at beginning of period} - \text{Net unrealized gains (losses) on securities available for sale, net of taxes at beginning of period}) + (\text{Net assets at end of period} - \text{Number of nonconvertible preferred stock at end of period} \times \text{Issue price} - \text{Revaluation reserve for land, net of taxes at end of period} - \text{Net unrealized gains (losses) on securities available for sale, net of taxes at end of period})\} / 2}$$

8. Risk-Adjusted Capital Ratio Based on the BIS Standards**Mitsubishi UFJ Financial Group, Inc. (Consolidated)**

(The amounts presented as of September 30, 2005 are amounts from Mitsubishi-Tokyo Financial Group, Inc.)

| | | (in billions of yen) | | | | |
|-----|--|--|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | | As of September 30, 2006 (A) (Preliminary basis) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| (1) | Risk-adjusted capital ratio | 11.95% | (0.05)% | (0.24)% | 12.01% | 12.20% |
| | Tier 1 ratio | 6.82% | (0.90)% | 0.02% | 7.72% | 6.80% |
| (2) | Tier 1 capital | 7,682.1 | 3,035.1 | 180.4 | 4,646.9 | 7,501.6 |
| (3) | Qualified Tier 2 capital | 6,076.2 | 2,577.2 | (217.5) | 3,498.9 | 6,293.7 |
| | i) The amount of unrealized gains on investment securities | 1,209.5 | 485.9 | (133.6) | 723.6 | 1,343.1 |
| | ii) The amount of land revaluation excess | 161.4 | 34.5 | (0.6) | 126.9 | 162.1 |
| | iii) Subordinate debts | 3,827.1 | 1,550.3 | 40.4 | 2,276.8 | 3,786.6 |
| (4) | Qualified Tier 3 capital | | | | | |
| (5) | Deductions from total qualifying capital | 296.2 | (626.3) | (38.7) | 922.5 | 334.9 |
| (6) | Net qualifying capital (2)+(3)+(4)-(5) | 13,462.0 | 6,238.7 | 1.6 | 7,223.3 | 13,460.3 |
| (7) | Risk-adjusted assets | 112,567.5 | 52,427.1 | 2,274.8 | 60,140.3 | 110,292.6 |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. and consolidated subsidiaries (Consolidated)

(The amounts presented as of September 30, 2005 are amounts from The Bank of Tokyo-Mitsubishi, Ltd.)

| | | (in billions of yen) | | | | |
|-----|--|---|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | | As of September 30, 2006 (A) (Preliminary basis) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| (1) | Risk-adjusted capital ratio | 12.15% | 0.97% | (0.32)% | 11.17% | 12.48% |
| | Tier 1 ratio | 6.97% | 1.21% | (0.08)% | 5.75% | 7.05% |
| (2) | Tier 1 capital | 6,814.9 | 3,998.6 | 79.6 | 2,816.2 | 6,735.3 |
| (3) | Qualified Tier 2 capital | 5,212.7 | 2,521.0 | (119.9) | 2,691.7 | 5,332.7 |
| | i) The amount of unrealized gains on investment securities | 812.6 | 257.2 | (97.6) | 555.3 | 910.2 |
| | ii) The amount of land revaluation excess | 200.6 | 73.2 | (1.0) | 127.3 | 201.6 |
| | iii) Subordinate debts | 3,396.9 | 1,598.5 | 88.1 | 1,798.3 | 3,308.8 |
| (4) | Qualified Tier 3 capital | | | | | |
| (5) | Deductions from total qualifying capital | 148.0 | 108.7 | 1.4 | 39.3 | 146.6 |
| (6) | Net qualifying capital (2)+(3)+(4)-(5) | 11,879.6 | 6,410.9 | (41.7) | 5,468.7 | 11,921.4 |
| (7) | Risk-adjusted assets | 97,760.1 | 48,812.3 | 2,239.4 | 48,947.7 | 95,520.6 |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Non-consolidated)

(The amounts presented as of September 30, 2005 are amounts from The Bank of Tokyo-Mitsubishi, Ltd.)

| | | (in billions of yen) | | | | |
|-----|--|---|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | | As of September 30, 2006 (A) (Preliminary basis) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| (1) | Risk-adjusted capital ratio | 12.91% | 1.43% | (0.37)% | 11.47% | 13.28% |
| | Tier 1 ratio | 7.43% | 1.60% | (0.03)% | 5.82% | 7.47% |
| (2) | Tier 1 capital | 6,382.8 | 3,911.6 | 100.6 | 2,471.2 | 6,282.1 |
| (3) | Qualified Tier 2 capital | 4,842.6 | 2,442.9 | (184.9) | 2,399.7 | 5,027.6 |
| | i) The amount of unrealized gains on investment securities | 815.0 | 259.5 | (86.3) | 555.4 | 901.3 |
| | ii) The amount of land revaluation excess | 200.6 | 73.2 | (1.0) | 127.3 | 201.7 |
| | iii) Subordinate debts | 3,250.1 | 1,496.0 | 8.6 | 1,754.1 | 3,241.5 |
| (4) | Qualified Tier 3 capital | | | | | |
| (5) | Deductions from total qualifying capital | 138.7 | 133.8 | (0.2) | 4.9 | 138.9 |
| (6) | Net qualifying capital (2)+(3)+(4)-(5) | 11,086.7 | 6,220.6 | (84.0) | 4,866.0 | 11,170.7 |
| (7) | Risk-adjusted assets | 85,860.6 | 43,454.5 | 1,792.9 | 42,406.1 | 84,067.7 |

Mitsubishi UFJ Trust and Banking Corporation and consolidated subsidiaries (Consolidated)

(The amounts presented as of September 30, 2005 are amounts from The Mitsubishi Trust and Banking Corporation.)

| | | (in billions of yen) | | | | |
|-----|--|---|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | | As of September 30, 2006 (A) (Preliminary basis) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| (1) | Risk-adjusted capital ratio | 14.89% | 3.69% | 1.83% | 11.20% | 13.05% |
| | Tier 1 ratio | 9.31% | 2.04% | 0.51% | 7.26% | 8.80% |
| (2) | Tier 1 capital | 1,247.3 | 505.7 | 56.0 | 741.6 | 1,191.3 |
| (3) | Qualified Tier 2 capital | 771.5 | 58.0 | (103.5) | 713.4 | 875.0 |
| | i) The amount of unrealized gains on investment securities | 249.6 | 78.6 | (39.2) | 170.9 | 288.8 |
| | ii) The amount of land revaluation excess | (1.3) | (1.3) | (0.1) | (0.0) | (1.1) |
| | iii) Subordinate debts | 447.9 | (32.6) | (50.0) | 480.5 | 497.9 |
| (4) | Qualified Tier 3 capital | | | | | |
| (5) | Deductions from total qualifying capital | 23.9 | (287.7) | (275.4) | 311.7 | 299.3 |
| (6) | Net qualifying capital (2)+(3)+(4)-(5) | 1,994.8 | 851.5 | 227.9 | 1,143.3 | 1,766.9 |
| (7) | Risk-adjusted assets | 13,394.3 | 3,188.7 | (139.5) | 10,205.6 | 13,533.9 |

Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated)

(The amounts presented as of September 30, 2005 are amounts from The Mitsubishi Trust and Banking Corporation.)

| | | (in billions of yen) | | | | |
|-----|--|---|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | | As of September 30, 2006 (A) (Preliminary basis) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| (1) | Risk-adjusted capital ratio | 14.43% | 3.34% | 1.78% | 11.09% | 12.65% |
| | Tier 1 ratio | 8.83% | 1.72% | 0.43% | 7.11% | 8.40% |
| (2) | Tier 1 capital | 1,190.9 | 469.9 | 48.8 | 720.9 | 1,142.1 |
| (3) | Qualified Tier 2 capital | 768.9 | 57.4 | (103.9) | 711.4 | 872.8 |
| | i) The amount of unrealized gains on investment securities | 247.6 | 77.8 | (39.3) | 169.7 | 287.0 |
| | ii) The amount of land revaluation excess | (1.9) | (1.1) | (0.0) | (0.8) | (1.9) |
| | iii) Subordinate debts | 447.9 | (32.6) | (50.0) | 480.5 | 497.9 |
| (4) | Qualified Tier 3 capital | | | | | |
| (5) | Deductions from total qualifying capital | 14.7 | (293.2) | (280.0) | 307.9 | 294.7 |
| (6) | Net qualifying capital (2)+(3)+(4)-(5) | 1,945.1 | 820.7 | 224.9 | 1,124.4 | 1,720.2 |
| (7) | Risk-adjusted assets | 13,473.3 | 3,339.4 | (121.0) | 10,133.8 | 13,594.3 |

II. Loan Portfolio and Other**1. Risk-Monitored Loans****Mitsubishi UFJ Financial Group, Inc. (Consolidated)**

(The amounts presented as of September 30, 2005 include amounts from Mitsubishi-Tokyo Financial Group, Inc. and UFJ Holdings, Inc.)

| | (in millions of yen) | | | | |
|--|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Loans to bankrupt borrowers | 52,401 | 3,216 | (6,002) | 49,185 | 58,404 |
| Loans past due | 686,209 | (646,711) | (213,969) | 1,332,921 | 900,179 |
| Accruing loans contractually past due 3 months or more | 20,370 | 1,023 | (2,486) | 19,346 | 22,856 |
| Restructured loans | 739,278 | (266,874) | (260,218) | 1,006,152 | 999,497 |
| Total | 1,498,260 | (909,346) | (482,676) | 2,407,607 | 1,980,937 |
| Written-off | 978,581 | (232,935) | (172,194) | 1,211,516 | 1,150,775 |
| Total loans and bills discounted | 85,671,181 | 1,454,410 | (91,925) | 84,216,770 | 85,763,106 |

(% to total loans and bills discounted)

| | | | | | |
|--|--------------|----------------|----------------|--------------|--------------|
| Loans to bankrupt borrowers | 0.06% | 0.00% | (0.00)% | 0.05% | 0.06% |
| Loans past due | 0.80% | (0.78)% | (0.24)% | 1.58% | 1.04% |
| Accruing loans contractually past due 3 months or more | 0.02% | 0.00% | (0.00)% | 0.02% | 0.02% |
| Restructured loans | 0.86% | (0.33)% | (0.30)% | 1.19% | 1.16% |
| Total | 1.74% | (1.10)% | (0.56)% | 2.85% | 2.30% |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Trust and Banking Corporation**(Combined including Trust Accounts)**

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd., UFJ Bank Limited, The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|--|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Loans to bankrupt borrowers | 42,392 | (4,918) | (3,477) | 47,310 | 45,869 |
| Loans past due | 546,892 | (745,075) | (219,464) | 1,291,968 | 766,357 |
| Accruing loans contractually past due 3 months or more | 18,065 | (943) | (4,697) | 19,009 | 22,763 |
| Restructured loans | 639,220 | (366,208) | (262,421) | 1,005,428 | 901,642 |
| Total | 1,246,571 | (1,117,145) | (490,061) | 2,363,717 | 1,736,632 |

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| | | | | | |
|---|-------------------|--------------------|------------------|-------------------|-------------------|
| Written-off | 766,790 | (309,882) | (134,840) | 1,076,673 | 901,630 |
| Total loans and bills discounted | 79,963,340 | (1,085,174) | (204,660) | 81,048,515 | 80,168,001 |

(% to total loans and bills discounted)

| | | | | | |
|--|--------------|----------------|----------------|--------------|--------------|
| Loans to bankrupt borrowers | 0.05% | (0.00)% | (0.00)% | 0.05% | 0.05% |
| Loans past due | 0.68% | (0.91)% | (0.27)% | 1.59% | 0.95% |
| Accruing loans contractually past due 3 months or more | 0.02% | (0.00)% | (0.00)% | 0.02% | 0.02% |
| Restructured loans | 0.79% | (0.44)% | (0.32)% | 1.24% | 1.12% |
| Total | 1.55% | (1.35)% | (0.60)% | 2.91% | 2.16% |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

| | (in millions of yen) | | | | |
|--|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Loans to bankrupt borrowers | 49,730 | 1,858 | (221) | 47,871 | 49,951 |
| Loans past due | 639,675 | (579,398) | (184,662) | 1,219,073 | 824,338 |
| Accruing loans contractually past due 3 months or more | 17,866 | 148 | (3,363) | 17,717 | 21,229 |
| Restructured loans | 637,087 | (334,044) | (241,669) | 971,131 | 878,757 |
| Total | 1,344,359 | (911,434) | (429,918) | 2,255,793 | 1,774,277 |
| Written-off | 842,227 | (248,165) | (130,475) | 1,090,392 | 972,703 |
| Total loans and bills discounted | 76,337,877 | 1,044,699 | 58,180 | 75,293,177 | 76,279,697 |

(% to total loans and bills discounted)

| | | | | | |
|--|--------------|----------------|----------------|--------------|--------------|
| Loans to bankrupt borrowers | 0.06% | 0.00% | (0.00)% | 0.06% | 0.06% |
| Loans past due | 0.83% | (0.78)% | (0.24)% | 1.61% | 1.08% |
| Accruing loans contractually past due 3 months or more | 0.02% | (0.00)% | (0.00)% | 0.02% | 0.02% |
| Restructured loans | 0.83% | (0.45)% | (0.31)% | 1.28% | 1.15% |
| Total | 1.76% | (1.23)% | (0.56)% | 2.99% | 2.32% |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

| | (in millions of yen) | | | | |
|--|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Loans to bankrupt borrowers | 39,781 | 1,121 | 742 | 38,659 | 39,038 |
| Loans past due | 500,684 | (615,323) | (190,709) | 1,116,008 | 691,394 |
| Accruing loans contractually past due 3 months or more | 16,906 | 382 | (4,192) | 16,524 | 21,099 |
| Restructured loans | 535,770 | (345,956) | (243,931) | 881,726 | 779,702 |
| Total | 1,093,143 | (959,775) | (438,091) | 2,052,919 | 1,531,234 |
| Written-off | 631,226 | (203,206) | (93,161) | 834,433 | 724,388 |
| Total loans and bills discounted | 69,538,871 | (87,609) | (48,324) | 69,626,480 | 69,587,196 |

(% to total loans and bills discounted)

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| | | | | | |
|--|--------------|---------|---------|-------|-------|
| Loans to bankrupt borrowers | 0.05% | 0.00% | 0.00% | 0.05% | 0.05% |
| Loans past due | 0.72% | (0.88)% | (0.27)% | 1.60% | 0.99% |
| Accruing loans contractually past due 3 months or more | 0.02% | 0.00% | (0.00)% | 0.02% | 0.03% |
| Restructured loans | 0.77% | (0.49)% | (0.35)% | 1.26% | 1.12% |
| Total | 1.57% | (1.37)% | (0.62)% | 2.94% | 2.20% |

Mitsubishi UFJ Trust and Banking Corporation and consolidated subsidiaries (Consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|--|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Loans to bankrupt borrowers | 2,583 | (6,039) | (4,257) | 8,623 | 6,841 |
| Loans past due | 46,534 | (129,977) | (28,841) | 176,512 | 75,376 |
| Accruing loans contractually past due 3 months or more | 1,062 | (1,272) | (564) | 2,334 | 1,626 |
| Restructured loans | 102,191 | (20,998) | (18,548) | 123,189 | 120,739 |
| Total | 152,372 | (158,288) | (52,213) | 310,660 | 204,585 |
| Written-off | 136,353 | (108,845) | (41,718) | 245,199 | 178,072 |
| Total loans and bills discounted | 10,185,808 | (969,144) | (139,493) | 11,154,953 | 10,325,302 |
| (% to total loans) | | | | | |
| Loans to bankrupt borrowers | 0.02% | (0.05)% | (0.04)% | 0.07% | 0.06% |
| Loans past due | 0.45% | (1.12)% | (0.27)% | 1.58% | 0.73% |
| Accruing loans contractually past due 3 months or more | 0.01% | (0.01)% | (0.00)% | 0.02% | 0.01% |
| Restructured loans | 1.00% | (0.10)% | (0.16)% | 1.10% | 1.16% |
| Total | 1.49% | (1.28)% | (0.48)% | 2.78% | 1.98% |

Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|--|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Loans to bankrupt borrowers | 2,525 | (6,010) | (4,253) | 8,536 | 6,779 |
| Loans past due | 46,157 | (129,798) | (28,748) | 175,955 | 74,906 |
| Accruing loans contractually past due 3 months or more | 1,062 | (1,272) | (564) | 2,334 | 1,626 |
| Restructured loans | 102,191 | (20,218) | (18,548) | 122,410 | 120,739 |
| Total | 151,936 | (157,300) | (52,115) | 309,237 | 204,052 |
| Written-off | 135,563 | (106,676) | (41,679) | 242,239 | 177,242 |
| Total loans and bills discounted | 10,246,264 | (946,850) | (145,131) | 11,193,115 | 10,391,395 |
| (% to total loans) | | | | | |
| Loans to bankrupt borrowers | 0.02% | (0.05)% | (0.04)% | 0.07% | 0.06% |
| Loans past due | 0.45% | (1.12)% | (0.27)% | 1.57% | 0.72% |
| Accruing loans contractually past due 3 months or more | 0.01% | (0.01)% | (0.00)% | 0.02% | 0.01% |
| Restructured loans | 0.99% | (0.09)% | (0.16)% | 1.09% | 1.16% |
| Total | 1.48% | (1.27)% | (0.48)% | 2.76% | 1.96% |

Trust Accounts

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(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|--|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Loans to bankrupt borrowers | 85 | (28) | 33 | 113 | 51 |
| Loans past due | 50 | 46 | (6) | 4 | 56 |
| Accruing loans contractually past due 3 months or more | 96 | (53) | 59 | 150 | 37 |
| Restructured loans | 1,258 | (33) | 58 | 1,291 | 1,199 |
| Total | 1,491 | (69) | 145 | 1,560 | 1,346 |
| | | | | | |
| Total loans and bills discounted | 178,203 | (50,715) | (11,205) | 228,919 | 189,409 |
| | | | | | |
| <i>(% to total loans)</i> | | | | | |
| Loans to bankrupt borrowers | 0.04% | (0.00)% | 0.02% | 0.04% | 0.02% |
| Loans past due | 0.02% | 0.02% | (0.00)% | 0.00% | 0.02% |
| Accruing loans contractually past due 3 months or more | 0.05% | (0.01)% | 0.03% | 0.06% | 0.01% |
| Restructured loans | 0.70% | 0.14% | 0.07% | 0.56% | 0.63% |
| | | | | | |
| Total | 0.83% | 0.15% | 0.12% | 0.68% | 0.71% |

2. Classification of Risk-Monitored Loans**Mitsubishi UFJ Financial Group, Inc. (Consolidated)**

(The amounts presented as of September 30, 2005 include amounts from Mitsubishi-Tokyo Financial Group, Inc.(Consolidated), UFJ bank Limited, UFJ Trust bank Limited and UFJSP.)

Classified by geographic area

| | As of | Increase/ | (in millions of yen) Increase/ | As of | As of |
|--------------------------|---------------|------------|-----------------------------------|---------------|-----------|
| | September 30, | (Decrease) | (Decrease) | September 30, | March 31, |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Domestic* | 1,407,233 | (767,550) | (421,495) | 2,174,783 | 1,828,728 |
| Overseas* | 91,027 | (141,795) | (61,181) | 232,823 | 152,208 |
| Asia | 19,285 | (11,217) | 3,598 | 30,503 | 15,687 |
| Indonesia | 6,015 | 2,719 | 2,849 | 3,295 | 3,165 |
| Thailand | 2,020 | (4,162) | (15) | 6,182 | 2,036 |
| Hong Kong | 3,226 | (9,382) | (2,169) | 12,608 | 5,396 |
| Other | 8,024 | (391) | 2,934 | 8,415 | 5,090 |
| United States of America | 47,565 | (68,383) | (18,060) | 115,948 | 65,625 |
| Other | 24,176 | (62,195) | (46,719) | 86,371 | 70,895 |
| Total | 1,498,260 | (909,346) | (482,676) | 2,407,607 | 1,980,937 |

Note: Domestic and Overseas are classified by domicile of borrowers.

Classified by industry

| | As of | Increase/ | (in millions of yen) Increase/ | As of | As of |
|--|---------------|------------|-----------------------------------|---------------|-----------|
| | September 30, | (Decrease) | (Decrease) | September 30, | March 31, |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Domestic* | 1,407,233 | (767,550) | (421,495) | 2,174,783 | 1,828,728 |
| Manufacturing | 164,727 | (38,637) | (31,214) | 203,365 | 195,942 |
| Construction | 66,412 | (41,607) | (4,270) | 108,020 | 70,683 |
| Wholesale and Retail | 153,368 | (345,437) | (246,897) | 498,805 | 400,265 |
| Banks and other financial institutions | 1,428 | (67,688) | (14,552) | 69,117 | 15,980 |
| Real estate | 288,644 | (261,040) | (176,749) | 549,684 | 465,393 |
| Services | 152,109 | (212,038) | (18,984) | 364,148 | 171,094 |
| Other industries | 169,698 | 29,469 | (43,037) | 140,228 | 212,735 |
| Consumer | 410,844 | 169,430 | 114,210 | 241,413 | 296,633 |
| Overseas* | 91,027 | (141,795) | (61,181) | 232,823 | 152,208 |
| Finance | 31,402 | (45,652) | (36,609) | 77,055 | 68,011 |
| Commercial and industrial | 57,888 | (94,787) | (21,444) | 152,675 | 79,333 |
| Other | 1,736 | (1,355) | (3,127) | 3,092 | 4,863 |
| Total | 1,498,260 | (909,346) | (482,676) | 2,407,607 | 1,980,937 |

Note: Domestic and Overseas are classified by domicile of borrowers.

The Bank of Tokyo-Mitsubishi UFJ, Ltd. and consolidated subsidiaries (Consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi Ltd.(Consolidated), UFJ Bank Limited and UFJSP.)

Classified by geographic area

| | (in millions of yen) | | | | |
|--------------------------|----------------------|------------|------------|---------------|-----------|
| | As of | Increase/ | Increase/ | As of | As of |
| | September 30, | (Decrease) | (Decrease) | September 30, | March 31, |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Domestic* | 1,259,978 | (625,585) | (374,556) | 1,885,563 | 1,634,535 |
| Overseas* | 84,380 | (128,175) | (55,362) | 212,555 | 139,742 |
| Asia | 19,244 | (11,236) | 3,600 | 30,481 | 15,643 |
| Indonesia | 5,973 | 2,699 | 2,852 | 3,273 | 3,121 |
| Thailand | 2,020 | (4,162) | (15) | 6,182 | 2,036 |
| Hong Kong | 3,226 | (9,382) | (2,169) | 12,608 | 5,396 |
| Other | 8,024 | (391) | 2,934 | 8,415 | 5,090 |
| United States of America | 41,337 | (55,964) | (11,880) | 97,302 | 53,217 |
| Other | 23,798 | (60,974) | (47,082) | 84,772 | 70,880 |
| Total | 1,344,359 | (753,760) | (429,918) | 2,098,119 | 1,774,277 |

Note: Domestic and Overseas are classified by domicile of borrowers.

Classified by industry

| | (in millions of yen) | | | | |
|--|----------------------|------------|------------|---------------|-----------|
| | As of | Increase/ | Increase/ | As of | As of |
| | September 30, | (Decrease) | (Decrease) | September 30, | March 31, |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Domestic* | 1,259,978 | (625,585) | (374,556) | 1,885,563 | 1,634,535 |
| Manufacturing | 139,950 | (18,659) | (20,628) | 158,610 | 160,579 |
| Construction | 62,541 | (14,643) | 53 | 77,185 | 62,488 |
| Wholesale and Retail | 141,039 | (331,606) | (234,638) | 472,646 | 375,677 |
| Banks and other financial institutions | 1,139 | (67,977) | (14,840) | 69,117 | 15,979 |
| Real estate | 277,691 | (231,661) | (175,163) | 509,352 | 452,855 |
| Services | 141,461 | (158,909) | (16,974) | 300,371 | 158,435 |
| Other industries | 118,560 | 29,764 | (25,280) | 88,796 | 143,841 |
| Consumer | 377,594 | 168,109 | 112,917 | 209,484 | 264,677 |
| Overseas* | 84,380 | (128,175) | (55,362) | 212,555 | 139,742 |
| Finance | 26,991 | (42,102) | (35,355) | 69,094 | 62,347 |
| Commercial and industrial | 55,689 | (85,069) | (16,879) | 140,758 | 72,568 |
| Other | 1,699 | (1,003) | (3,126) | 2,702 | 4,825 |
| Total | 1,344,359 | (753,760) | (429,918) | 2,098,119 | 1,774,277 |

Note: Domestic and Overseas are classified by domicile of borrowers.

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

Classified by geographic area

| | (in millions of yen) | | | | |
|--------------------------|----------------------|------------|------------|---------------|-----------|
| | As of | Increase/ | Increase/ | As of | As of |
| | September 30, | (Decrease) | (Decrease) | September 30, | March 31, |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Domestic* | 1,019,530 | (842,790) | (382,706) | 1,862,320 | 1,402,236 |
| Overseas* | 73,612 | (116,985) | (55,385) | 190,598 | 128,997 |
| Asia | 17,813 | (11,922) | 3,118 | 29,736 | 14,695 |
| Indonesia | 4,745 | 1,471 | 1,924 | 3,273 | 2,820 |
| Thailand | 2,020 | (4,162) | (15) | 6,182 | 2,036 |
| Hong Kong | 3,226 | (9,382) | (2,169) | 12,608 | 5,396 |
| Other | 7,821 | 151 | 3,379 | 7,670 | 4,442 |
| United States of America | 36,000 | (50,105) | (8,649) | 86,106 | 44,649 |
| Other | 19,798 | (54,957) | (49,854) | 74,755 | 69,653 |
| Total | 1,093,143 | (959,775) | (438,091) | 2,052,919 | 1,531,234 |

Note: Domestic and Overseas are classified by domicile of borrowers.

Classified by industry

| | (in millions of yen) | | | | |
|--|----------------------|------------|------------|---------------|-----------|
| | As of | Increase/ | Increase/ | As of | As of |
| | September 30, | (Decrease) | (Decrease) | September 30, | March 31, |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Domestic* | 1,019,530 | (842,790) | (382,706) | 1,862,320 | 1,402,236 |
| Manufacturing | 137,216 | (21,192) | (20,803) | 158,409 | 158,020 |
| Construction | 60,221 | (16,910) | (428) | 77,131 | 60,650 |
| Wholesale and Retail | 136,663 | (335,432) | (234,528) | 472,095 | 371,191 |
| Banks and other financial institutions | 1,130 | (67,986) | (14,849) | 69,117 | 15,979 |
| Real estate | 263,942 | (242,513) | (176,373) | 506,456 | 440,316 |
| Services | 136,698 | (163,569) | (17,059) | 300,268 | 153,758 |
| Other industries | 112,247 | 29,838 | (24,648) | 82,408 | 136,896 |
| Consumer | 171,409 | (25,023) | 105,986 | 196,433 | 65,423 |
| Overseas* | 73,612 | (116,985) | (55,385) | 190,598 | 128,997 |
| Finance | 26,991 | (41,083) | (35,355) | 68,075 | 62,347 |
| Commercial and industrial | 46,364 | (75,528) | (15,555) | 121,893 | 61,920 |
| Other | 256 | (373) | (4,473) | 630 | 4,730 |
| Total | 1,093,143 | (959,775) | (438,091) | 2,052,919 | 1,531,234 |

Note: Domestic and Overseas are classified by domicile of borrowers.

Mitsubishi UFJ Trust and Banking Corporation and consolidated subsidiaries (Consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

Classified by geographic area

| | (in millions of yen) | | | | |
|--------------------------|----------------------|------------|------------|---------------|-----------|
| | As of | Increase/ | Increase/ | As of | As of |
| | September 30, | (Decrease) | (Decrease) | September 30, | March 31, |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Domestic | 145,724 | (144,668) | (46,393) | 290,393 | 192,118 |
| Overseas | 6,647 | (13,620) | (5,819) | 20,267 | 12,466 |
| Asia | 41 | 19 | (2) | 21 | 43 |
| Indonesia | 41 | 19 | (2) | 21 | 43 |
| Thailand | | | | | |
| Hong Kong | | | | | |
| Other | | | | | |
| United States of America | 6,227 | (12,419) | (6,179) | 18,646 | 12,407 |
| Other | 378 | (1,220) | 362 | 1,599 | 15 |
| Total | 152,372 | (158,288) | (52,213) | 310,660 | 204,585 |

Classified by industry

| | (in millions of yen) | | | | |
|--|----------------------|------------|------------|---------------|-----------|
| | As of | Increase/ | Increase/ | As of | As of |
| | September 30, | (Decrease) | (Decrease) | September 30, | March 31, |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Domestic | 145,724 | (144,668) | (46,393) | 290,393 | 192,118 |
| Manufacturing | 24,626 | (20,128) | (10,169) | 44,754 | 34,795 |
| Construction | 3,834 | (27,001) | (4,323) | 30,835 | 8,157 |
| Wholesale and Retail | 12,324 | (13,834) | (11,997) | 26,159 | 24,321 |
| Banks and other financial institutions | 288 | 288 | 288 | | |
| Real estate | 10,092 | (30,624) | (1,885) | 40,716 | 11,978 |
| Services | 10,629 | (53,147) | (1,733) | 63,777 | 12,363 |
| Other industries | 51,137 | (294) | (17,757) | 51,431 | 68,894 |
| Consumer | 32,791 | 74 | 1,184 | 32,717 | 31,607 |
| Overseas | 6,647 | (13,620) | (5,819) | 20,267 | 12,466 |
| Finance | 4,410 | (3,549) | (1,253) | 7,960 | 5,663 |
| Commercial and industrial | 2,199 | (9,718) | (4,565) | 11,917 | 6,764 |
| Other | 37 | (352) | (0) | 390 | 38 |
| Total | 152,372 | (158,288) | (52,213) | 310,660 | 204,585 |

Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

Classified by geographic area

| | (in millions of yen) | | | | |
|--------------------------|----------------------|------------|------------|---------------|-----------|
| | As of | Increase/ | Increase/ | As of | As of |
| | September 30, | (Decrease) | (Decrease) | September 30, | March 31, |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Domestic | 145,289 | (143,680) | (46,296) | 288,969 | 191,585 |
| Overseas | 6,647 | (13,620) | (5,819) | 20,267 | 12,466 |
| Asia | 41 | 19 | (2) | 21 | 43 |
| Indonesia | 41 | 19 | (2) | 21 | 43 |
| Thailand | | | | | |
| Hong Kong | | | | | |
| Other | | | | | |
| United States of America | 6,227 | (12,419) | (6,179) | 18,646 | 12,407 |
| Other | 378 | (1,220) | 362 | 1,599 | 15 |
| Total | 151,936 | (157,300) | (52,115) | 309,237 | 204,052 |

Classified by industry

| | (in millions of yen) | | | | |
|--|----------------------|------------|------------|---------------|-----------|
| | As of | Increase/ | Increase/ | As of | As of |
| | September 30, | (Decrease) | (Decrease) | September 30, | March 31, |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Domestic | 145,289 | (143,680) | (46,296) | 288,969 | 191,585 |
| Manufacturing | 24,626 | (20,128) | (10,169) | 44,754 | 34,795 |
| Construction | 3,834 | (27,001) | (4,323) | 30,835 | 8,157 |
| Wholesale and Retail | 12,324 | (13,834) | (11,997) | 26,159 | 24,321 |
| Banks and other financial institutions | 288 | 288 | 288 | | |
| Real estate | 10,092 | (30,239) | (1,885) | 40,331 | 11,978 |
| Services | 10,629 | (53,147) | (1,733) | 63,777 | 12,363 |
| Other industries | 51,137 | (294) | (17,757) | 51,431 | 68,894 |
| Consumer | 32,356 | 677 | 1,281 | 31,678 | 31,074 |
| Overseas | 6,647 | (13,620) | (5,819) | 20,267 | 12,466 |
| Banks and other financial institutions | 4,410 | (3,549) | (1,253) | 7,960 | 5,663 |
| Commercial and industrial | 2,199 | (9,718) | (4,565) | 11,917 | 6,764 |
| Other | 37 | (352) | (0) | 390 | 38 |
| Total | 151,936 | (157,300) | (52,115) | 309,237 | 204,052 |

Trust Accounts

| | (in millions of yen) | | | | |
|--|----------------------|------------|------------|---------------|-----------|
| | As of | Increase/ | Increase/ | As of | As of |
| | September 30, | (Decrease) | (Decrease) | September 30, | March 31, |

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| | September 30, | (Decrease) | (Decrease) | September 30, | March 31, |
|--|---------------|------------|------------|---------------|-----------|
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Domestic | 1,491 | (69) | 145 | 1,560 | 1,346 |
| Manufacturing | | | | | |
| Construction | | | | | |
| Wholesale and Retail | 4 | (9) | (4) | 14 | 9 |
| Banks and other financial institutions | | | | | |
| Real estate | 212 | (125) | (9) | 338 | 222 |
| Services | 301 | (17) | (9) | 319 | 311 |
| Other industries | 8 | (5) | | 14 | 8 |
| Consumer | 963 | 89 | 169 | 873 | 794 |
| Total | 1,491 | (69) | 145 | 1,560 | 1,346 |

3. Allowance for Loan Losses

Mitsubishi UFJ Financial Group, Inc. (Consolidated)

(The amounts presented as of September 30, 2005 include amounts from Mitsubishi-Tokyo Financial Group, Inc. and UFJ Holdings, Inc.)

| | As of September 30, | (in millions of yen) | | As of September 30, | As of March 31, |
|---|-------------------------------|-------------------------|-------------------------|------------------------|--------------------|
| | | Increase/ (Decrease) | Increase/ (Decrease) | | |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Allowance for loan losses | 1,113,252 | (550,401) | (247,493) | 1,663,654 | 1,360,745 |
| General allowance for loan losses | 878,013 | (163,817) | (123,639) | 1,041,830 | 1,001,652 |
| Specific allowance for loan losses | 235,071 | (386,665) | (123,940) | 621,736 | 359,012 |
| Allowance for loans to specific foreign borrowers | 167 | 80 | 86 | 86 | 81 |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

| | As of September 30, | (in millions of yen) | | As of September 30, | As of March 31, |
|---|-------------------------------|-------------------------|-------------------------|------------------------|--------------------|
| | | Increase/ (Decrease) | Increase/ (Decrease) | | |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Allowance for loan losses | 1,022,300 | (463,601) | (210,195) | 1,485,901 | 1,232,496 |
| General allowance for loan losses | 802,565 | (153,716) | (109,477) | 956,282 | 912,043 |
| Specific allowance for loan losses | 219,567 | (309,966) | (100,804) | 529,533 | 320,372 |
| Allowance for loans to specific foreign borrowers | 167 | 81 | 86 | 85 | 81 |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

| | As of September 30, | (in millions of yen) | | As of September 30, | As of March 31, |
|---|-------------------------------|-------------------------|-------------------------|------------------------|--------------------|
| | | Increase/ (Decrease) | Increase/ (Decrease) | | |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Allowance for loan losses | 714,493 | (450,313) | (213,641) | 1,164,806 | 928,134 |
| General allowance for loan losses | 576,820 | (157,797) | (106,139) | 734,618 | 682,960 |
| Specific allowance for loan losses | 137,505 | (292,597) | (107,588) | 430,102 | 245,093 |
| Allowance for loans to specific foreign borrowers | 167 | 81 | 86 | 85 | 81 |

Mitsubishi UFJ Trust and Banking Corporation and consolidated subsidiaries (Consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|---|----------------------|-----------------------|-----------------------|---------------|-----------|
| | As of | Increase/ Decrease | Increase/ Decrease | As of | As of |
| | September 30, | | | September 30, | March 31, |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Allowance for loan losses | 87,906 | (88,536) | (37,212) | 176,442 | 125,119 |
| General allowance for loan losses | 75,375 | (11,179) | (14,098) | 86,555 | 89,474 |
| Specific allowance for loan losses | 12,531 | (77,355) | (23,113) | 89,886 | 35,645 |
| Allowance for loans to specific foreign borrowers | | (0) | | 0 | |

Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|---|----------------------|-----------------------|-----------------------|---------------|-----------|
| | As of | Increase/ Decrease | Increase/ Decrease | As of | As of |
| | September 30, | | | September 30, | March 31, |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Allowance for loan losses | 86,718 | (89,057) | (37,729) | 175,775 | 124,448 |
| General allowance for loan losses | 75,627 | (11,359) | (14,647) | 86,986 | 90,274 |
| Specific allowance for loan losses | 11,090 | (77,696) | (23,082) | 88,787 | 34,173 |
| Allowance for loans to specific foreign borrowers | | (0) | | 0 | |

Trust accounts

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|---------------------------|----------------------|-----------------------|-----------------------|---------------|-----------|
| | As of | Increase/ Decrease | Increase/ Decrease | As of | As of |
| | September 30, | | | September 30, | March 31, |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Special internal reserves | 3,393 | (3,601) | (2,412) | 6,995 | 5,806 |
| Allowance for bad debts | 534 | (58) | (83) | 592 | 617 |

4. Coverage Ratio against Risk-Monitored Loans
Mitsubishi UFJ Financial Group, Inc. (Consolidated)

(The amounts presented as of September 30, 2005 include amounts from Mitsubishi-Tokyo Financial Group, Inc. and UFJ Holdings, Inc.)

| | As of | Increase/ Increase/ | (in millions of yen) Increase/ | As of | As of |
|-------------------------------|---------------|------------------------|-----------------------------------|---------------|-----------|
| | September 30, | (Decrease) | (Decrease) | September 30, | March 31, |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Allowance for loan losses (a) | 1,113,252 | (550,401) | (247,493) | 1,663,654 | 1,360,745 |
| Risk-monitored loans (b) | 1,498,260 | (909,346) | (482,676) | 2,407,607 | 1,980,937 |
| Coverage ratio (a)/(b) | 74.30% | 5.20% | 5.61% | 69.09% | 68.69% |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

| | As of | Increase/ Increase/ | (in millions of yen) Increase/ | As of | As of |
|-------------------------------|---------------|------------------------|-----------------------------------|---------------|-----------|
| | September 30, | (Decrease) | (Decrease) | September 30, | March 31, |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Allowance for loan losses (a) | 1,022,300 | (463,601) | (210,195) | 1,485,901 | 1,232,496 |
| Risk-monitored loans (b) | 1,344,359 | (911,434) | (429,918) | 2,255,793 | 1,774,277 |
| Coverage ratio (a)/(b) | 76.04% | 10.17% | 6.57% | 65.87% | 69.46% |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

| | As of | Increase/ Increase/ | (in millions of yen) Increase/ | As of | As of |
|-------------------------------|---------------|------------------------|-----------------------------------|---------------|-----------|
| | September 30, | (Decrease) | (Decrease) | September 30, | March 31, |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Allowance for loan losses (a) | 714,493 | (450,313) | (213,641) | 1,164,806 | 928,134 |
| Risk-monitored loans (b) | 1,093,143 | (959,775) | (438,091) | 2,052,919 | 1,531,234 |
| Coverage ratio (a)/(b) | 65.36% | 8.62% | 4.74% | 56.73% | 60.61% |

The Mitsubishi UFJ Trust and Banking Corporation (Consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | As of | Increase/ Increase/ | (in millions of yen) Increase/ | As of | As of |
|--|---------------|------------------------|-----------------------------------|---------------|-----------|
| | September 30, | (Decrease) | (Decrease) | September 30, | March 31, |

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| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
|-------------------------------|----------------|-----------|-----------|----------|----------|
| Allowance for loan losses (a) | 87,906 | (88,536) | (37,212) | 176,442 | 125,119 |
| Risk-monitored loans (b) | 152,372 | (158,288) | (52,213) | 310,660 | 204,585 |
| Coverage ratio (a)/(b) | 57.69% | 0.89% | (3.46)% | 56.79% | 61.15% |

The Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | As of | Increase/ Decrease) | (in millions of yen) Increase/ Decrease) | As of | As of |
|-------------------------------|----------------|------------------------|--|---------------|-----------|
| | September 30, | (Decrease) | (Decrease) | September 30, | March 31, |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Allowance for loan losses (a) | 86,718 | (89,057) | (37,729) | 175,775 | 124,448 |
| Risk-monitored loans (b) | 151,936 | (157,300) | (52,115) | 309,237 | 204,052 |
| Coverage ratio (a)/(b) | 57.07% | 0.23% | (3.91)% | 56.84% | 60.98% |

5-1. Non Performing Loans based on the Financial Reconstruction Law (the FRL)
The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Trust and Banking Corporation

Combined Financial Results including Trust Accounts

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd., UFJ Bank Limited, The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | As of | Increase/ | (in millions of yen) Increase/ | As of | As of |
|-------------------------------|---------------|-------------|-----------------------------------|---------------|------------|
| | September 30, | (Decrease) | (Decrease) | September 30, | March 31, |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Bankrupt or De facto Bankrupt | 125,008 | (70,671) | (27,345) | 195,679 | 152,354 |
| Doubtful | 495,918 | (770,686) | (253,515) | 1,266,604 | 749,433 |
| Special Attention | 656,907 | (367,060) | (267,206) | 1,023,968 | 924,114 |
| Non Performing Loans (1) | 1,277,833 | (1,208,418) | (548,068) | 2,486,252 | 1,825,902 |
| Normal | 87,462,970 | (1,205,363) | 1,190,634 | 88,668,334 | 86,272,336 |

6-1. Status of Coverage of Non Performing Loans based on the FRL

The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Trust and Banking Corporation

(Combined including Trust Accounts)

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd., UFJ Bank Limited, The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | As of | Increase/ | (in millions of yen) Increase/ | As of | As of |
|---|---------------|------------|-----------------------------------|---------------|-----------|
| | September 30, | (Decrease) | (Decrease) | September 30, | March 31, |
| | 2006 (A) | (A) - (B) | (A) - (C) | 2005 (B) | 2006 (C) |
| Covered amount (2) | 1,009,657 | (804,054) | (291,205) | 1,813,711 | 1,300,862 |
| Allowance for loan losses | 297,712 | (461,016) | (170,114) | 758,729 | 467,827 |
| Reserve for financial support to specific borrowers | | | | | |
| Collateral, guarantees, etc. | 711,944 | (343,038) | (121,090) | 1,054,982 | 833,034 |
| Coverage ratio (2) / (1) | 79.01% | 6.06% | 7.76% | 72.94% | 71.24% |

| Category | Loan amount (A) | Allowance for loan losses (B) | Reserve for financial support to specific borrowers (C) | Collateral and/or guarantees (D) | Coverage ratio | Coverage ratio |
|-------------------------------|-----------------|-------------------------------|---|----------------------------------|-----------------------|-----------------------|
| | | | | | for unsecured portion | [(B)+(C)] / [(A)-(D)] |
| Bankrupt or De facto Bankrupt | | | | | | |

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| | | | | | |
|---|--------------|-----------|-----|-----------|-----------|
| | 125,008 | 5,034 | | 119,973 | 100.00% |
| | [152,354] | [4,432] | [] | [147,921] | [100.00%] |
| Doubtful | 495,918 | 126,559 | | 302,176 | 86.45% |
| | [749,433] | [232,601] | [] | [414,151] | [86.29%] |
| Special Attention | 656,907 | 166,118 | | 289,794 | 69.40% |
| | [924,114] | [230,793] | [] | [270,962] | [54.29%] |
| Non Performing Loans (1) | 1,277,833 | 297,712 | | 711,944 | 79.01% |
| | [1,825,902] | [467,827] | [] | [833,034] | [71.24%] |
| Normal | 87,462,970 | | | | |
| | [86,272,336] | | | | |
| Total (2) | 88,740,804 | | | | |
| | [88,098,238] | | | | |
| Share of Non Performing Loans (1) / (2) | 1.43% | | | | |
| | [2.07%] | | | | |

Note: The upper figures are as of September 30, 2006. The lower figures with bracket are as of March 31, 2006.

5-2. Non Performing Loans based on the Financial Reconstruction Law (the FRL)
The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

| | (in millions of yen) | | | | |
|-------------------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Bankrupt or De facto Bankrupt | 117,081 | (46,228) | (11,903) | 163,309 | 128,985 |
| Doubtful | 454,572 | (651,795) | (228,489) | 1,106,368 | 683,062 |
| Special Attention | 552,677 | (345,573) | (248,124) | 898,250 | 800,801 |
| Non Performing Loans (1) | 1,124,331 | (1,043,596) | (488,517) | 2,167,928 | 1,612,849 |
| Normal | 76,889,042 | (390,855) | 1,237,280 | 77,279,897 | 75,651,761 |

6-2. Status of Coverage of Non Performing Loans based on the FRL
The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

| | (in millions of yen) | | | | |
|---|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Covered amount (2) | 889,984 | (677,999) | (268,807) | 1,567,983 | 1,158,791 |
| Allowance for loan losses | 267,665 | (375,021) | (145,730) | 642,687 | 413,395 |
| Reserve for financial support to specific borrowers Collateral, guarantees, etc. | 622,318 | (302,977) | (123,077) | 925,296 | 745,396 |
| Coverage ratio (2) / (1) | 79.15% | 6.83% | 7.30% | 72.32% | 71.84% |

| Category | Loan | | Reserve for financial support to specific borrowers (C) | Covered by collateral and/or guarantees (D) | Coverage ratio for unsecured portion [(B)+(C)] / [(A)-(D)] | Coverage ratio [(B)+(C)+ (D)] / (A) |
|---|--------------|----------------------------------|---|---|--|---|
| | amount (A) | Allowance for loan losses (B) | | | | |
| Bankrupt or De facto Bankrupt | 117,081 | 4,941 | | 112,139 | 100.00% | 100.00% |
| | [128,985] | [3,881] | [] | [125,103] | [100.00%] | [100.00%] |
| Doubtful | 454,572 | 116,243 | | 275,169 | 64.79% | 86.10% |
| | [683,062] | [205,034] | [] | [384,596] | [68.69%] | [86.32%] |
| Special Attention | 552,677 | 146,480 | | 235,009 | 46.11% | 69.02% |
| | [800,801] | [204,479] | [] | [235,696] | [36.18%] | [54.96%] |
| Non Performing Loans (1) | 1,124,331 | 267,665 | | 622,318 | 53.31% | 79.15% |
| | [1,612,849] | [413,395] | [] | [745,396] | [47.65%] | [71.84%] |
| Normal | 76,889,042 | | | | | |
| | [75,651,761] | | | | | |
| Total (2) | 78,013,374 | | | | | |
| | [77,264,610] | | | | | |
| Share of Non Performing Loans (1) / (2) | 1.44% | | | | | |
| | [2.08%] | | | | | |

Note: The upper figures are as of September 30, 2006. The lower figures with bracket are as of March 31, 2006.

5-3. Non Performing Loans based on the Financial Reconstruction Law (the FRL)**Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated)**

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|-------------------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Bankrupt or De facto Bankrupt | 7,720 | (24,398) | (15,528) | 32,118 | 23,248 |
| Doubtful | 41,037 | (118,862) | (25,054) | 159,899 | 66,091 |
| Special Attention | 103,253 | (21,491) | (19,113) | 124,745 | 122,366 |
| Non Performing Loans (1) | 152,010 | (164,752) | (59,696) | 316,763 | 211,706 |
| Normal | 10,397,215 | (763,862) | (35,296) | 11,161,077 | 10,432,511 |

6-3. Status of Coverage of Non Performing Loans based on the FRL**Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated)**

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|---|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Covered amount (2) | 118,511 | (125,925) | (22,498) | 244,437 | 141,010 |
| Allowance for loan losses | 30,047 | (85,994) | (24,384) | 116,041 | 54,431 |
| Reserve for financial support to specific borrowers Collateral, guarantees, etc. | 88,464 | (39,931) | 1,886 | 128,396 | 86,578 |
| Coverage ratio (2) / (1) | 77.96% | 0.79% | 11.35% | 77.16% | 66.60% |

| Category | Loan amount (A) | Allowance for loan losses (B) | Reserve for financial support to specific borrowers (C) | Covered by collateral and/or guarantees (D) | Coverage ratio for unsecured portion [(B)+(C)] / [(A)-(D)] | Coverage ratio [(B)+(C)+ (D)] / (A) |
|--|----------------------------|----------------------------------|---|---|--|---|
| Bankrupt or De facto Bankrupt | 7,720 [23,248] | 92 [551] | [] | 7,627 [22,697] | 100.00% [100.00%] | 100.00% [100.00%] |
| Doubtful | 41,037 [66,091] | 10,315 [27,566] | [] | 26,764 [29,283] | 72.27% [74.89%] | 90.35% [86.01%] |
| Special Attention | 103,253 [122,366] | 19,638 [26,313] | [] | 54,072 [34,597] | 39.93% [29.98%] | 71.38% [49.77%] |
| Non Performing Loans (1) | 152,010 [211,706] | 30,047 [54,431] | [] | 88,464 [86,578] | 47.28% [43.50%] | 77.96% [66.60%] |
| Normal | 10,397,215 [10,432,511] | | | | | |
| Total (2) | 10,549,226 [10,644,218] | | | | | |
| Share of Non Performing Loans (1) / (2) | 1.44% [1.98%] | | | | | |

Note: The upper figures are as of September 30, 2006. The lower figures with bracket are as of March 31, 2006.

5-4. Non Performing Loans based on the Financial Reconstruction Law (the FRL)
Trust Accounts

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|-------------------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Bankrupt or De facto Bankrupt | 206 | (45) | 86 | 251 | 120 |
| Doubtful | 308 | (28) | 28 | 336 | 279 |
| Special Attention | 976 | 4 | 30 | 972 | 945 |
| Non Performing Loans (1) | 1,491 | (69) | 145 | 1,560 | 1,346 |
| Normal | 176,712 | (50,645) | (11,350) | 227,358 | 188,063 |

6-4. Status of Coverage of Non Performing Loans based on the FRL
Trust Accounts

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|---|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Covered amount (2) | 1,161 | (129) | 100 | 1,290 | 1,060 |
| Allowance for loan losses | | | | | |
| Reserve for financial support to specific borrowers | | | | | |
| Collateral, guarantees, etc. | 1,161 | (129) | 100 | 1,290 | 1,060 |
| Coverage ratio (2) / (1) | 77.87% | (4.82)% | (0.89)% | 82.69% | 78.76% |

| Category | Loan amount (A) | Allowance for loan losses (B) | Reserve for financial support to specific borrowers (C) | Covered by collateral and/or guarantees (D) | Coverage | |
|---|-----------------|----------------------------------|---|---|---|---------------------------------------|
| | | | | | ratio for unsecured portion [(B)+(C)] / [(A)-(D)] | Coverage ratio [(B)+(C)+(D)] / (A) |
| Bankrupt or De facto Bankrupt | 206 | | | 206 | | 100.00% |
| | [120] | [] | [] | [120] | | [100.00%] |
| Doubtful | 308 | | | 242 | | 78.82% |
| | [279] | [] | [] | [272] | | [97.16%] |
| Special Attention | 976 | | | 711 | | 72.88% |
| | [945] | [] | [] | [668] | | [70.62%] |
| Non Performing Loans (1) | 1,491 | | | 1,161 | | 77.87% |
| | [1,346] | [] | [] | [1,060] | | [78.76%] |
| Normal | 176,712 | | | | | |
| | [188,063] | | | | | |
| Total (2) | 178,203 | | | | | |
| | [189,409] | | | | | |
| Share of Non Performing Loans (1) / (2) | 0.83% | | | | | |
| | [0.71%] | | | | | |

Note: The upper figures are as of September 30, 2006. The lower figures with bracket are as of March 31, 2006.

7. Progress in Disposal of Problem Assets**The Bank of Tokyo-Mitsubishi UFJ, Ltd., Mitsubishi UFJ Trust and Banking Corporation, UFJ Strategic Partner, Co., Ltd.****(UFJSP) and UFJ Equity Investment, Co., Ltd. (UFJEI) (Combined, Non-consolidated, including Trust Accounts)**

(The amounts presented prior to September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd., UFJ Bank Limited, UFJSP, UFJEI, The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

(A) Historical trend of problem assets based on the FRL

| | (in billions of yen) | | | | | | | |
|-------------------------------|--------------------------------|----------------------------|--------------------------------|----------------------------|--------------------------------|--------------------------------|------------------------------------|----------------|
| | As of September 30, 2003 | As of March 31, 2004 | As of September 30, 2004 | As of March 31, 2005 | As of September 30, 2005 | As of March 31, 2006 (a) | As of September 30, 2006 (b) | (b) - (a) |
| Bankrupt or De facto Bankrupt | 555.6 | 444.8 | 367.3 | 279.1 | 194.5 | 153.3 | 125.2 | (28.0) |
| Doubtful | 1,963.8 | 2,024.9 | 4,439.0 | 1,407.2 | 1,266.9 | 749.7 | 500.4 | (249.2) |
| Total | 2,519.4 | 2,469.8 | 4,806.4 | 1,686.4 | 1,461.4 | 903.0 | 625.7 | (277.3) |

(1) Assets categorized as problem assets based on the FRL prior to September 30, 2003

| | | | | | | | | |
|-------------------------------|----------------|----------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Bankrupt or De facto Bankrupt | 555.6 | 370.8 | 247.6 | 133.0 | 83.7 | 62.0 | 42.7 | (19.3) |
| Doubtful | 1,963.8 | 832.7 | 470.3 | 318.9 | 215.9 | 136.1 | 111.7 | (24.4) |
| Total | 2,519.4 | 1,203.5 | 718.0 | 452.0 | 299.7 | 198.1 | 154.4 | (43.7) |

(2) Assets newly categorized as problem assets based on the FRL during second half of fiscal 2003

| | | | | | | | | |
|-------------------------------|--|----------------|--------------|--------------|-------------|-------------|-------------|---------------|
| Bankrupt or De facto Bankrupt | | 74.0 | 47.9 | 39.5 | 22.8 | 19.8 | 6.9 | (12.9) |
| Doubtful | | 1,192.2 | 446.0 | 84.8 | 57.2 | 33.7 | 16.2 | (17.5) |
| Total | | 1,266.2 | 493.9 | 124.3 | 80.0 | 53.6 | 23.2 | (30.4) |

(3) Assets newly categorized as problem assets based on the FRL during first half of fiscal 2004

| | | | | | | | | |
|-------------------------------|--|--|----------------|--------------|--------------|--------------|-------------|----------------|
| Bankrupt or De facto Bankrupt | | | 71.8 | 35.7 | 20.2 | 13.5 | 8.7 | (4.8) |
| Doubtful | | | 3,522.6 | 638.8 | 365.6 | 209.1 | 34.6 | (174.5) |
| Total | | | 3,594.4 | 674.5 | 385.9 | 222.7 | 43.4 | (179.3) |

(4) Assets newly categorized as problem assets based on the FRL during second half of fiscal 2004

| | | | | | | | | |
|-------------------------------|--|--|--|--------------|--------------|-------------|-------------|---------------|
| Bankrupt or De facto Bankrupt | | | | 70.8 | 26.4 | 14.0 | 8.8 | (5.2) |
| Doubtful | | | | 364.7 | 208.4 | 49.1 | 28.2 | (20.8) |
| Total | | | | 435.5 | 234.8 | 63.1 | 37.0 | (26.0) |

(5) Assets newly categorized as problem assets based on the FRL during first half of fiscal 2005

| | | | | | | | | |
|-------------------------------|--|--|--|--|-------|-------|-------|--------|
| Bankrupt or De facto Bankrupt | | | | | 41.2 | 22.5 | 19.3 | (3.2) |
| Doubtful | | | | | 419.6 | 170.0 | 101.2 | (68.7) |

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| | | | | |
|-------|-------|-------|--------------|---------------|
| Total | 460.8 | 192.6 | 120.6 | (71.9) |
|-------|-------|-------|--------------|---------------|

(6) Assets newly categorized as problem assets based on the FRL during second half of fiscal 2005

| | | | |
|-------------------------------|-------|------|--------|
| Bankrupt or De facto Bankrupt | 21.2 | 16.3 | (4.9) |
| Doubtful | 151.4 | 72.1 | (79.2) |

| | | | |
|-------|-------|-------------|---------------|
| Total | 172.6 | 88.5 | (84.1) |
|-------|-------|-------------|---------------|

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

| | |
|-------------------------------|-------|
| Bankrupt or De facto Bankrupt | 22.2 |
| Doubtful | 136.0 |

| | |
|-------|-------|
| Total | 158.3 |
|-------|-------|

(B) Historical data for disposal of problem assets

(1) Assets categorized as problem assets based on the FRL prior to September 30, 2003

| | As of March 31, 2006 | (in billions of yen) As of September 30, 2006 | difference |
|-------------------------------|----------------------------|--|------------------|
| Bankrupt or De facto Bankrupt | 62.0 | 42.7 | (19.3) |
| Doubtful | 136.1 | 111.7 | (24.4) |
| Total | 198.1 | 154.4(A) | (43.7)(B) |

Progress in disposal of problem assets

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Liquidation | 0.2 |
| Re-constructive treatment | 0.1 |
| Upgrade due to re-constructive treatment | |
| Loan sales to secondary market | 9.3 |
| Write-offs | 5.2 |
| Other | 28.7 |
| Collection / Repayment | 26.0 |
| Upgraded | 2.7 |
| Total | 43.7(B) |

These measures shown below have been already taken to outstanding problem loans (A).

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Legal liquidation | 9.0 |
| Quasi-legal liquidation | 1.3 |
| Split-off of problem loans | |
| Partial write-off of smaller balance loans | 31.8 |
| Entrust to the Resolution and Collection Corporation | |
| Total | 42.2 |

(2) Assets newly categorized as problem assets based on the FRL during second half of fiscal 2003

| | As of March 31, 2006 | (in billions of yen) As of September 30, 2006 | difference |
|-------------------------------|----------------------------|--|------------|
| Bankrupt or De facto Bankrupt | 19.8 | 6.9 | (12.9) |
| Doubtful | 33.7 | 16.2 | (17.5) |

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| | | | |
|-------|------|---------|-----------|
| Total | 53.6 | 23.2(C) | (30.4)(D) |
|-------|------|---------|-----------|

Progress in disposal of problem assets

| | (in billions of yen) | |
|--|---------------------------|----------------|
| | First half of fiscal 2006 | |
| Liquidation | | 0.3 |
| Re-constructive treatment | | 0.4 |
| Upgrade due to re-constructive treatment | | |
| Loan sales to secondary market | | 2.0 |
| Write-offs | | 0.4 |
| Other | | 27.2 |
| Collection / Repayment | | 11.8 |
| Upgraded | | 15.4 |
| Total | | 30.4(D) |

These measures shown below have been already taken to outstanding problem loans (C).

| | (in billions of yen) | |
|--|---------------------------|------------|
| | First half of fiscal 2006 | |
| Legal liquidation | | 4.3 |
| Quasi-legal liquidation | | |
| Split-off of problem loans | | |
| Partial write-off of small balance loans | | 2.5 |
| Entrust to the Resolution and Collection Corporation | | |
| Total | | 6.9 |

(3) Assets newly categorized as problem assets based on the FRL during first half of fiscal 2004

| | (in billions of yen) | | |
|-------------------------------|----------------------|----------------|-------------------|
| | As of | As of | |
| | March 31, | September 30, | |
| | 2006 | 2006 | difference |
| Bankrupt or De facto Bankrupt | 13.5 | 8.7 | (4.8) |
| Doubtful | 209.1 | 34.6 | (174.5) |
| Total | 222.7 | 43.4(E) | (179.3)(F) |

Progress in disposal of problem assets

| | (in billions of yen) | |
|--|---------------------------|-------|
| | First half of fiscal 2006 | |
| Liquidation | | 0.0 |
| Re-constructive treatment | | 0.3 |
| Upgrade due to re-constructive treatment | | |
| Loan sales to secondary market | | 4.2 |
| Write-offs | | 1.7 |
| Other | | 172.8 |
| Collection / Repayment | | 16.1 |

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| | |
|--------------|-----------------|
| Upgrade | 156.6 |
| Total | 179.3(F) |

These measures shown below have been already taken to outstanding problem loans (E).

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Legal liquidation | 4.3 |
| Quasi-legal liquidation | |
| Split-off of problem loans | |
| Partial write-off of small balance loans | 4.2 |
| Entrust to the Resolution and Collection Corporation | |
| Total | 8.6 |

(4) Assets newly categorized as problem assets based on the FRL during second half of fiscal 2004

| | As of March 31, 2006 | (in billions of yen) As of September 30, 2006 | difference |
|-------------------------------|----------------------------|--|------------------|
| Bankrupt or De facto Bankrupt | 14.0 | 8.8 | (5.2) |
| Doubtful | 49.1 | 28.2 | (20.8) |
| Total | 63.1 | 37.0(G) | (26.0)(H) |

Progress in disposal of problem assets

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Liquidation | 3.5 |
| Re-constructive treatment | 0.0 |
| Upgrade due to re-constructive treatment | |
| Loan sales to secondary market | 1.8 |
| Write-offs | 4.4 |
| Other | 16.0 |
| Collection / Repayment | 6.6 |
| Upgrade | 9.4 |
| Total | 26.0(H) |

These measures shown below have been already taken to outstanding problem loans (G).

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Legal liquidation | 4.7 |
| Quasi-legal liquidation | |
| Split-off of problem loans | |
| Partial write-off of small balance loans | 4.0 |
| Entrust to the Resolution and Collection Corporation | |

Total

8.8

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(5) Assets newly categorized as problem assets based on the FRL during first half of fiscal 2005

| | (in billions of yen) | | |
|-------------------------------|----------------------------|--------------------------------|------------------|
| | As of March 31, 2006 | As of September 30, 2006 | difference |
| Bankrupt or De facto Bankrupt | 22.5 | 19.3 | (3.2) |
| Doubtful | 170.0 | 101.2 | (68.7) |
| Total | 192.6 | 120.6(I) | (71.9)(J) |

Progress in disposal of problem assets

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Liquidation | 0.5 |
| Re-constructive treatment | 0.4 |
| Upgrade due to re-constructive treatment | 3.9 |
| Loan sales to secondary market | 24.3 |
| Write-offs | 7.8 |
| Other | 34.8 |
| Collection / Repayment | 23.9 |
| Upgraded | 10.8 |
| Total | 71.9(J) |

These measures shown below have been already taken to outstanding problem loans (I).

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Legal liquidation | 5.9 |
| Quasi-legal liquidation | |
| Split-off of problem loans | |
| Partial write-off of smaller balance loans | 12.0 |
| Entrust to the Resolution and Collection Corporation | |
| Total | 18.0 |

(6) Assets newly categorized as problem assets based on the FRL during second half of fiscal 2005

| | (in billions of yen) | | |
|-------------------------------|----------------------------|--------------------------------|------------------|
| | As of March 31, 2006 | As of September 30, 2006 | difference |
| Bankrupt or De facto Bankrupt | 21.2 | 16.3 | (4.9) |
| Doubtful | 151.4 | 72.1 | (79.2) |
| Total | 172.6 | 88.5(K) | (84.1)(L) |

Progress in disposal of problem assets

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| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Liquidation | 1.9 |
| Re-constructive treatment | 0.7 |
| Upgrade due to re-constructive treatment | |
| Loan sales to secondary market | 3.2 |
| Write-offs | 19.1 |
| Other | 59.0 |
| Collection / Repayment | 25.0 |
| Upgraded | 34.0 |
| Total | 84.1(L) |

These measures shown below have been already taken to outstanding problem loans (K).

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Legal liquidation | 7.8 |
| Quasi-legal liquidation | |
| Split-off of problem loans | |
| Partial write-off of smaller balance loans | 7.6 |
| Entrust to the Resolution and Collection Corporation | |
| Total | 15.5 |

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

| | (in billions of yen) As of September 30, 2006 |
|-------------------------------|---|
| Bankrupt or De facto Bankrupt | 22.2 |
| Doubtful | 136.0 |
| Total | 158.3(M) |

These measures shown below have been already taken to outstanding problem loans (M).

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Legal liquidation | 9.7 |
| Quasi-legal liquidation | |
| Split-off of problem loans | |
| Partial write-off of smaller balance loans | 9.5 |
| Entrust to the Resolution and Collection Corporation | |
| Total | 19.3 |

The Bank of Tokyo-Mitsubishi UFJ, Ltd., UFJSP and UFJEI (Combined, Non-Consolidated)

(The amounts presented prior to September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd., UFJ Bank Limited, UFJSP and UFJEI.)

(A) Historical trend of problem assets based on the FRL

| | (in billions of yen) | | | | | | | |
|-------------------------------|--------------------------------|----------------------------|--------------------------------|----------------------------|--------------------------------|--------------------------------|------------------------------------|----------------|
| | As of September 30, 2003 | As of March 31, 2004 | As of September 30, 2004 | As of March 31, 2005 | As of September 30, 2005 | As of March 31, 2006 (a) | As of September 30, 2006 (b) | (b) - (a) |
| Bankrupt or De facto Bankrupt | 460.1 | 365.2 | 306.5 | 229.5 | 162.1 | 129.9 | 117.3 | (12.6) |
| Doubtful | 1,682.9 | 1,639.7 | 3,901.2 | 1,240.6 | 1,106.7 | 683.3 | 459.1 | (224.2) |
| Total | 2,143.0 | 2,004.9 | 4,207.7 | 1,470.2 | 1,268.8 | 813.3 | 576.4 | (236.8) |

(1) Assets categorized as problem assets based on the FRL prior to September 30, 2003

| | | | | | | | | |
|-------------------------------|----------------|----------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Bankrupt or De facto Bankrupt | 460.1 | 306.4 | 199.4 | 107.3 | 65.0 | 49.7 | 39.0 | (10.7) |
| Doubtful | 1,682.9 | 713.3 | 428.6 | 288.7 | 191.9 | 130.2 | 105.5 | (24.6) |
| Total | 2,143.0 | 1,019.8 | 628.0 | 396.1 | 257.0 | 180.0 | 144.5 | (35.4) |

(2) Assets newly categorized as problem assets based on the FRL during second half of fiscal 2003

| | | | | | | | |
|-------------------------------|--------------|--------------|-------------|-------------|-------------|-------------|---------------|
| Bankrupt or De facto Bankrupt | 58.7 | 38.5 | 31.9 | 21.4 | 19.4 | 6.7 | (12.7) |
| Doubtful | 926.3 | 343.2 | 57.6 | 31.3 | 18.3 | 15.6 | (2.6) |
| Total | 985.0 | 381.7 | 89.5 | 52.8 | 37.7 | 22.3 | (15.4) |

(3) Assets newly categorized as problem assets based on the FRL during first half of fiscal 2004

| | | | | | | |
|-------------------------------|----------------|--------------|--------------|--------------|-------------|----------------|
| Bankrupt or De facto Bankrupt | 68.5 | 25.3 | 16.5 | 9.3 | 8.3 | (1.0) |
| Doubtful | 3,129.3 | 579.1 | 312.8 | 186.3 | 29.3 | (156.9) |
| Total | 3,197.9 | 604.4 | 329.3 | 195.6 | 37.7 | (157.9) |

(4) Assets newly categorized as problem assets based on the FRL during second half of fiscal 2004

| | | | | | |
|-------------------------------|--------------|--------------|-------------|-------------|---------------|
| Bankrupt or De facto Bankrupt | 64.9 | 25.6 | 13.4 | 8.4 | (5.0) |
| Doubtful | 315.1 | 173.5 | 46.7 | 27.4 | (19.3) |
| Total | 380.0 | 199.1 | 60.2 | 35.8 | (24.4) |

(5) Assets newly categorized as problem assets based on the FRL during first half of fiscal 2005

| | | | | |
|-------------------------------|--------------|--------------|--------------|---------------|
| Bankrupt or De facto Bankrupt | 33.5 | 17.0 | 17.6 | 0.5 |
| Doubtful | 396.8 | 156.1 | 90.0 | (66.0) |
| Total | 430.4 | 173.2 | 107.7 | (65.5) |

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(6) Assets newly categorized as problem assets based on the FRL during second half of fiscal 2005

| | | | |
|-------------------------------|--------------|-------------|---------------|
| Bankrupt or De facto Bankrupt | 20.8 | 15.2 | (5.6) |
| Doubtful | 145.4 | 68.8 | (76.6) |
| Total | 166.3 | 84.0 | (82.3) |

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

| | |
|-------------------------------|--------------|
| Bankrupt or De facto Bankrupt | 22.0 |
| Doubtful | 122.2 |
| Total | 144.2 |

(B) Historical data for disposal of problem assets

(1) Assets categorized as problem assets based on the FRL prior to September 30,2003

| | As of March 31, 2006 | (in billions of yen) As of September 30, 2006 | difference |
|-------------------------------|----------------------------|--|------------------|
| Bankrupt or De facto Bankrupt | 49.7 | 39.0 | (10.7) |
| Doubtful | 130.2 | 105.5 | (24.6) |
| Total | 180.0 | 144.5(A) | (35.4)(B) |

Progress in disposal of problem assets

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Liquidation | 0.2 |
| Re-constructive treatment | 0.1 |
| Upgrade due to re-constructive treatment | |
| Loan sales to secondary market | 3.5 |
| Write-offs | 4.9 |
| Other | 26.6 |
| Collection / Repayment | 24.1 |
| Upgrade | 2.4 |
| Total | 35.4(B) |

These measures shown below have been already taken to outstanding problem loans (A).

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Legal liquidation | 5.5 |
| Quasi-legal liquidation | |
| Split-off of problem loans | |
| Partial write-off of smaller balance loans | 30.4 |
| Entrust to the Resolution and Collection Corporation | |
| Total | 36.0 |

(2) Assets newly categorized as problem assets based on the FRL during second half of fiscal 2003

| | As of March 31, 2006 | (in billions of yen) As of September 30, 2006 | difference |
|-------------------------------|----------------------------|--|------------|
| Bankrupt or De facto Bankrupt | 19.4 | 6.7 | (12.7) |
| Doubtful | 18.3 | 15.6 | (2.6) |

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| | | | |
|-------|------|---------|-----------|
| Total | 37.7 | 22.3(C) | (15.4)(D) |
|-------|------|---------|-----------|

Progress in disposal of problem assets

| | (in billions of yen) | | |
|--|---------------------------|--|----------------|
| | First half of fiscal 2006 | | |
| Liquidation | | | 0.3 |
| Re-constructive treatment | | | 0.4 |
| Upgrade due to re-constructive treatment | | | |
| Loan sales to secondary market | | | 2.0 |
| Write-offs | | | 0.4 |
| Other | | | 12.3 |
| Collection / Repayment | | | 11.6 |
| Upgrade | | | 0.6 |
| Total | | | 15.4(D) |

These measures shown below have been already taken to outstanding problem loans (C).

| | (in billions of yen) | |
|--|---------------------------|------------|
| | First half of fiscal 2006 | |
| Legal liquidation | | 4.2 |
| Quasi-legal liquidation | | |
| Split-off of problem loans | | |
| Partial write-off of smaller balance loans | | 2.4 |
| Entrust to the Resolution and Collection Corporation | | |
| Total | | 6.7 |

(3) Assets newly categorized as problem assets based on the FRL during first half of fiscal 2004

| | (in billions of yen) | | |
|-------------------------------|----------------------|----------------|-------------------|
| | As of | As of | |
| | March 31, | September 30, | difference |
| | 2006 | 2006 | |
| Bankrupt or De facto Bankrupt | 9.3 | 8.3 | (1.0) |
| Doubtful | 186.3 | 29.3 | (156.9) |
| Total | 195.6 | 37.7(E) | (157.9)(F) |

Progress in disposal of problem assets

| | (in billions of yen) | |
|--|---------------------------|-------|
| | First half of fiscal 2006 | |
| Liquidation | | 0.0 |
| Re-constructive treatment | | 0.3 |
| Upgrade due to re-constructive treatment | | |
| Loan sales to secondary market | | 4.2 |
| Write-offs | | 1.7 |
| Other | | 151.5 |

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| | |
|------------------------|-----------------|
| Collection / Repayment | 11.1 |
| Upgrade | 140.4 |
| Total | 157.9(F) |

These measures shown below have been already taken to outstanding problem loans (E).

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Legal liquidation | 4.3 |
| Quasi-legal liquidation | |
| Split-off of problem loans | |
| Partial write-off of smaller balance loans | 3.8 |
| Entrust to the Resolution and Collection Corporation | |
| Total | 8.2 |

(4) Assets newly categorized as problem assets based on the FRL during second half of fiscal 2004

| | (in billions of yen) | | |
|-------------------------------|----------------------------|--------------------------------|------------------|
| | As of March 31, 2006 | As of September 30, 2006 | difference |
| Bankrupt or De facto Bankrupt | 13.4 | 8.4 | (5.0) |
| Doubtful | 46.7 | 27.4 | (19.3) |
| Total | 60.2 | 35.8(G) | (24.4)(H) |

Progress in disposal of problem assets

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Liquidation | 3.5 |
| Re-constructive treatment | 0.0 |
| Upgrade due to re-constructive treatment | 0.0 |
| Loan sales to secondary market | 1.8 |
| Write-offs | 4.4 |
| Other | 14.4 |
| Collection / Repayment | 6.4 |
| Upgrade | 7.9 |
| Total | 24.4(H) |

These measures shown below have been already taken to outstanding problem loans (G).

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Legal liquidation | 4.5 |
| Quasi-legal liquidation | |
| Split-off of problem loans | |
| Partial write-off of smaller balance loans | 3.8 |
| Entrust to the Resolution and Collection Corporation | |

Total

8.3

(5) Assets newly categorized as problem assets based on the FRL during first half of fiscal 2005

| | (in billions of yen) | | |
|-------------------------------|----------------------------|--------------------------------|------------------|
| | As of March 31, 2006 | As of September 30, 2006 | difference |
| Bankrupt or De facto Bankrupt | 17.0 | 17.6 | 0.5 |
| Doubtful | 156.1 | 90.0 | (66.0) |
| Total | 173.2 | 107.7(I) | (65.5)(J) |

Progress in disposal of problem assets

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Liquidation | 0.5 |
| Re-constructive treatment | 0.4 |
| Upgrade due to re-constructive treatment | |
| Loan sales to secondary market | 24.3 |
| Write-offs | 7.4 |
| Other | 32.6 |
| Collection / Repayment | 22.0 |
| Upgrade | 10.6 |
| Total | 65.5(J) |

These measures shown below have been already taken to outstanding problem loans (I).

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Legal liquidation | 5.7 |
| Quasi-legal liquidation | |
| Split-off of problem loans | |
| Partial write-off of smaller balance loans | 10.7 |
| Entrust to the Resolution and Collection Corporation | |
| Total | 16.5 |

(6) Assets newly categorized as problem assets based on the FRL during second half of fiscal 2005

| | (in billions of yen) | | |
|-------------------------------|----------------------------|--------------------------------|------------------|
| | As of March 31, 2006 | As of September 30, 2006 | difference |
| Bankrupt or De facto Bankrupt | 20.8 | 15.2 | (5.6) |
| Doubtful | 145.4 | 68.8 | (76.6) |
| Total | 166.3 | 84.0(K) | (82.3)(L) |

Progress in disposal of problem assets

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| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Liquidation | 1.9 |
| Re-constructive treatment | 0.7 |
| Upgrade due to re-constructive treatment | |
| Loan sales to secondary market | 3.2 |
| Write-offs | 18.9 |
| Other | 57.4 |
| Collection / Repayment | 23.8 |
| Upgrade | 33.6 |
| Total | 82.3(L) |

These measures shown below have been already taken to outstanding problem loans (K).

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Legal liquidation | 7.7 |
| Quasi-legal liquidation | |
| Split-off of problem loans | |
| Partial write-off of smaller balance loans | 6.5 |
| Entrust to the Resolution and Collection Corporation | |
| Total | 14.3 |

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

| | (in billions of yen) As of September 30, 2006 |
|-------------------------------|---|
| Bankrupt or De facto Bankrupt | 22.0 |
| Doubtful | 122.2 |
| Total | 144.2(M) |

These measures shown below have been already taken to outstanding problem loans (M).

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Legal liquidation | 9.6 |
| Quasi-legal liquidation | |
| Split-off of problem loans | |
| Partial write-off of smaller balance loans | 9.3 |
| Entrust to the Resolution and Collection Corporation | |
| Total | 19.0 |

Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated, including Trust Accounts)

(The amounts presented prior to September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

(A) Historical trend of problem assets based on the FRL

| | (in billions of yen) | | | | | | | |
|-------------------------------|----------------------|--------------|--------------|--------------|---------------|-------------|---------------|---------------|
| | As of | As of | As of | As of | | As of | As of | |
| | September | March 31, | September | March 31, | September 30, | March 31, | September 30, | (b) - (a) |
| | 30, 2003 | 2004 | 30, 2004 | 2005 | 2005 | 2006 (a) | 2006 (b) | (b) - (a) |
| Bankrupt or De facto Bankrupt | 95.5 | 79.6 | 60.8 | 49.6 | 32.3 | 23.3 | 7.9 | (15.4) |
| Doubtful | 280.8 | 385.2 | 537.7 | 166.5 | 160.2 | 66.3 | 41.3 | (25.0) |
| Total | 376.3 | 464.8 | 598.6 | 216.2 | 192.6 | 89.7 | 49.2 | (40.4) |

(1) Assets categorized as problem assets based on the FRL prior to September 30, 2003

| | | | | | | | | |
|-------------------------------|--------------|--------------|-------------|-------------|-------------|-------------|------------|--------------|
| Bankrupt or De facto Bankrupt | 95.5 | 64.3 | 48.2 | 25.7 | 18.7 | 12.2 | 3.6 | (8.5) |
| Doubtful | 280.8 | 119.3 | 41.6 | 30.1 | 23.9 | 5.9 | 6.2 | 0.2 |
| Total | 376.3 | 183.6 | 89.9 | 55.8 | 42.6 | 18.1 | 9.9 | (8.2) |

(2) Assets newly categorized as problem assets based on the FRL during second half of fiscal 2003

| | | | | | | | | |
|-------------------------------|--|--------------|--------------|-------------|-------------|-------------|------------|---------------|
| Bankrupt or De facto Bankrupt | | 15.2 | 9.4 | 7.6 | 1.3 | 0.3 | 0.2 | (0.1) |
| Doubtful | | 265.8 | 102.7 | 27.2 | 25.8 | 15.4 | 0.6 | (14.8) |
| Total | | 281.1 | 112.2 | 34.8 | 27.2 | 15.8 | 0.8 | (14.9) |

(3) Assets newly categorized as problem assets based on the FRL during first half of fiscal 2004

| | | | | | | | | |
|-------------------------------|--|--|--------------|-------------|-------------|-------------|------------|---------------|
| Bankrupt or De facto Bankrupt | | | 3.2 | 10.3 | 3.7 | 4.2 | 0.4 | (3.7) |
| Doubtful | | | 393.2 | 59.7 | 52.8 | 22.8 | 5.2 | (17.5) |
| Total | | | 396.5 | 70.0 | 56.5 | 27.0 | 5.7 | (21.3) |

(4) Assets newly categorized as problem assets based on the FRL during second half of fiscal 2004

| | | | | | | | | |
|-------------------------------|--|--|--|-------------|-------------|------------|------------|--------------|
| Bankrupt or De facto Bankrupt | | | | 5.9 | 0.8 | 0.5 | 0.4 | (0.1) |
| Doubtful | | | | 49.5 | 34.9 | 2.3 | 0.8 | (1.5) |
| Total | | | | 55.4 | 35.7 | 2.9 | 1.2 | (1.6) |

(5) Assets newly categorized as problem assets based on the FRL during first half of fiscal 2005

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| | | | | |
|-------------------------------|-------------|-------------|-------------|--------------|
| Bankrupt or De facto Bankrupt | 7.6 | 5.5 | 1.7 | (3.7) |
| Doubtful | 22.7 | 13.9 | 11.2 | (2.6) |
| Total | 30.4 | 19.4 | 12.9 | (6.4) |

(6) Assets newly categorized as problem assets based on the FRL during second half of fiscal 2005

| | | | |
|-------------------------------|------------|------------|--------------|
| Bankrupt or De facto Bankrupt | 0.4 | 1.1 | 0.7 |
| Doubtful | 5.9 | 3.3 | (2.5) |
| Total | 6.3 | 4.4 | (1.8) |

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

| | |
|-------------------------------|-------------|
| Bankrupt or De facto Bankrupt | 0.2 |
| Doubtful | 13.8 |
| Total | 14.1 |

(B) Historical data for disposal of problem assets

(1) Assets categorized as problem assets based on the FRL prior to September 30, 2003

| | As of March 31, 2006 | (in billions of yen) As of September 30, 2006 | difference |
|-------------------------------|----------------------------|--|-----------------|
| Bankrupt or De facto Bankrupt | 12.2 | 3.6 | (8.5) |
| Doubtful | 5.9 | 6.2 | 0.2 |
| Total | 18.1 | 9.9(A) | (8.2)(B) |

Progress in disposal of problem assets

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Liquidation | |
| Re-constructive treatment | |
| Upgrade due to re-constructive treatment | |
| Loan sales to secondary market | 5.7 |
| Write-offs | 0.3 |
| Other | 2.1 |
| Collection / Repayment | 1.8 |
| Upgrade | 0.3 |
| Total | 8.2(B) |

These measures shown below have been already taken to outstanding problem loans (A).

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Legal liquidation | 3.4 |
| Quasi-legal liquidation | 1.3 |
| Split-off of problem loans | |
| Partial write-off of smaller balance loans | 1.3 |
| Entrust to the Resolution and Collection Corporation | 0.0 |
| Total | 6.1 |

(2) Assets newly categorized as problem assets based on the FRL during second half of fiscal 2003

| | As of March 31, 2006 | (in billions of yen) As of September 30, 2006 | difference |
|-------------------------------|----------------------------|--|------------|
| Bankrupt or De facto Bankrupt | 0.3 | 0.2 | (0.1) |
| Doubtful | 15.4 | 0.6 | (14.8) |

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| | | | |
|-------|------|---------------|------------------|
| Total | 15.8 | 0.8(C) | (14.9)(D) |
|-------|------|---------------|------------------|

Progress in disposal of problem assets

| | (in billions of yen) First half of fiscal 2006 | | |
|--|---|--|----------------|
| Liquidation | | | |
| Re-constructive treatment | | | |
| Upgrade due to re-constructive treatment | | | |
| Loan sales to secondary market | | | |
| Write-offs | | | |
| Other | | | 14.9 |
| Collection / Repayment | | | 0.1 |
| Upgrade | | | 14.8 |
| Total | | | 14.9(D) |

These measures shown below have been already taken to outstanding problem loans (C).

| | (in billions of yen) First half of fiscal 2006 | |
|--|---|------------|
| Legal liquidation | | 0.0 |
| Quasi-legal liquidation | | |
| Split-off of problem loans | | |
| Partial write-off of smaller balance loans | | 0.1 |
| Entrust to the Resolution and Collection Corporation | | |
| Total | | 0.2 |

(3) Assets newly categorized as problem assets based on the FRL during first half of fiscal 2004

| | (in billions of yen) | | |
|-------------------------------|----------------------------|--------------------------------|------------------|
| | As of March 31, 2006 | As of September 30, 2006 | difference |
| Bankrupt or De facto Bankrupt | 4.2 | 0.4 | (3.7) |
| Doubtful | 22.8 | 5.2 | (17.5) |
| Total | 27.0 | 5.7(E) | (21.3)(F) |

Progress in disposal of problem assets

| | (in billions of yen) First half of fiscal 2006 | |
|--|---|------|
| Liquidation | | |
| Re-constructive treatment | | |
| Upgrade due to re-constructive treatment | | |
| Loan sales to secondary market | | |
| Write-offs | | 0.0 |
| Other | | 21.2 |
| Collection / Repayment | | 5.0 |

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| | |
|--------------|----------------|
| Upgrade | 16.2 |
| Total | 21.3(F) |

These measures shown below have been already taken to outstanding problem loans (E).

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Legal liquidation | 0.0 |
| Quasi-legal liquidation | |
| Split-off of problem loans | |
| Partial write-off of smaller balance loans | 0.3 |
| Entrust to the Resolution and Collection Corporation | |
| Total | 0.4 |

(4) Assets newly categorized as problem assets based on the FRL during second half of fiscal 2004

| | As of March 31, 2006 | (in billions of yen) As of September 30, 2006 | difference |
|-------------------------------|----------------------------|--|-----------------|
| Bankrupt or De facto Bankrupt | 0.5 | 0.4 | (0.1) |
| Doubtful | 2.3 | 0.8 | (1.5) |
| Total | 2.9 | 1.2(G) | (1.6(H)) |

Progress in disposal of problem assets

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Liquidation | |
| Re-constructive treatment | |
| Upgrade due to re-constructive treatment | |
| Loan sales to secondary market | |
| Write-offs | 0.0 |
| Other | 1.6 |
| Collection / Repayment | 0.1 |
| Upgrade | 1.4 |
| Total | 1.6(H) |

These measures shown below have been already taken to outstanding problem loans (G).

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Legal liquidation | 0.1 |
| Quasi-legal liquidation | |
| Split-off of problem loans | |
| Partial write-off of smaller balance loans | 0.2 |
| Entrust to the Resolution and Collection Corporation | |

Total

0.4

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(5) Assets newly categorized as problem assets based on the FRL during first half of fiscal 2005

| | As of March 31, 2006 | (in billions of yen) As of September 30, 2006 | difference |
|-------------------------------|----------------------------|--|-----------------|
| Bankrupt or De facto Bankrupt | 5.5 | 1.7 | (3.7) |
| Doubtful | 13.9 | 11.2 | (2.6) |
| Total | 19.4 | 12.9(I) | (6.4)(J) |

Progress in disposal of problem assets

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Liquidation | |
| Re-constructive treatment | |
| Upgrade due to re-constructive treatment | 3.9 |
| Loan sales to secondary market | |
| Write-offs | 0.3 |
| Other | 2.1 |
| Collection / Repayment | 1.9 |
| Upgrade | 0.2 |
| Total | 6.4(J) |

These measures shown below have been already taken to outstanding problem loans (I).

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Legal liquidation | 0.2 |
| Quasi-legal liquidation | |
| Split-off of problem loans | |
| Partial write-off of smaller balance loans | 1.3 |
| Entrust to the Resolution and Collection Corporation | |
| Total | 1.5 |

(6) Assets newly categorized as problem assets based on the FRL during second half of fiscal 2005

| | As of March 31, 2006 | (in billions of yen) As of September 30, 2006 | difference |
|-------------------------------|----------------------------|--|-----------------|
| Bankrupt or De facto Bankrupt | 0.4 | 1.1 | 0.7 |
| Doubtful | 5.9 | 3.3 | (2.5) |
| Total | 6.3 | 4.4(K) | (1.8)(L) |

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| Progress in disposal of problem assets | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Liquidation | |
| Re-constructive treatment | |
| Upgrade due to re-constructive treatment | |
| Loan sales to secondary market | 0.0 |
| Write-offs | 0.2 |
| Other | 1.5 |
| Collection / Repayment | 1.2 |
| Upgrade | 0.3 |
| Total | 1.8(L) |

These measures shown below have been already taken to outstanding problem loans (K).

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Legal liquidation | 0.0 |
| Quasi-legal liquidation | |
| Split-off of problem loans | |
| Partial write-off of smaller balance loans | 1.0 |
| Entrust to the Resolution and Collection Corporation | |
| Total | 1.1 |

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

| | (in billions of yen) As of September 30, 2006 |
|-------------------------------|---|
| Bankrupt or De facto Bankrupt | 0.2 |
| Doubtful | 13.8 |
| Total | 14.1(M) |

These measures shown below have been already taken to outstanding problem loans (M).

| | (in billions of yen) First half of fiscal 2006 |
|--|---|
| Legal liquidation | 0.0 |
| Quasi-legal liquidation | |
| Split-off of problem loans | |
| Partial write-off of smaller balance loans | 0.1 |
| Entrust to the Resolution and Collection Corporation | |
| Total | 0.2 |

8-1. Classification of Loans by Type of Industry**The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Trust and Banking Corporation including Trust Accounts****(Combined, Non-consolidated)**

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd., UFJ Bank Limited, The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|---|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Domestic offices (excluding loans booked at offshore markets) | 70,740,699 | (3,298,356) | (981,938) | 74,039,056 | 71,722,637 |
| Manufacturing | 7,648,933 | (694,592) | (34,232) | 8,343,525 | 7,683,165 |
| Agriculture | 24,029 | 4,379 | 2,774 | 19,649 | 21,255 |
| Forestry | 12,057 | (5,199) | (5,190) | 17,256 | 17,247 |
| Fishery | 31,948 | 711 | 801 | 31,237 | 31,147 |
| Mining | 51,032 | (182) | (2,202) | 51,214 | 53,234 |
| Construction | 1,568,193 | (159,993) | (102,461) | 1,728,186 | 1,670,654 |
| Utilities | 599,431 | (53,460) | 4,581 | 652,891 | 594,850 |
| Communication and information services | 1,856,602 | (15,440) | (9,683) | 1,872,042 | 1,866,285 |
| Wholesale and Retail | 7,623,073 | (550,328) | (198,071) | 8,173,401 | 7,821,144 |
| Banks and other financial institution | 8,238,078 | 445,214 | 736,165 | 7,792,863 | 7,501,913 |
| Real estate | 9,668,963 | (375,785) | (208,125) | 10,044,748 | 9,877,088 |
| Services | 6,162,409 | (468,453) | (62,791) | 6,630,862 | 6,225,200 |
| Municipal government | 875,966 | 89,764 | (10,018) | 786,202 | 885,984 |
| Other industries | 26,379,972 | (1,514,988) | (1,093,480) | 27,894,960 | 27,473,453 |
| Overseas offices and loans booked at offshore markets | 9,381,143 | 2,205,770 | 775,151 | 7,175,372 | 8,605,991 |
| Total | 80,121,843 | (1,092,585) | (206,786) | 81,214,428 | 80,328,629 |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

| | (in millions of yen) | | | | |
|---|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Domestic offices (excluding loans booked at offshore markets) | 60,441,425 | (2,246,898) | (795,302) | 62,688,323 | 61,236,728 |
| Manufacturing | 6,426,179 | (671,140) | (20,400) | 7,097,319 | 6,446,579 |
| Agriculture | 22,875 | 4,502 | 2,581 | 18,373 | 20,294 |
| Forestry | 12,057 | (5,165) | (5,190) | 17,222 | 17,247 |
| Fishery | 4,577 | (1,239) | (1,518) | 5,816 | 6,095 |
| Mining | 47,609 | 641 | (2,172) | 46,968 | 49,781 |
| Construction | 1,414,310 | (153,711) | (97,719) | 1,568,021 | 1,512,029 |
| Utilities | 355,552 | (5,174) | 17,214 | 360,726 | 338,338 |
| Communication and information services | 932,379 | (35,444) | (31,386) | 967,823 | 963,765 |
| Wholesale and Retail | 6,885,432 | (612,647) | (276,327) | 7,498,079 | 7,161,759 |
| Banks and other financial institution | 6,028,188 | 938,779 | 930,912 | 5,089,409 | 5,097,276 |
| Real estate | 8,046,037 | (423,919) | (252,507) | 8,469,956 | 8,298,544 |
| Services | 5,274,028 | (571,838) | (84,238) | 5,845,866 | 5,358,266 |
| Municipal government | 822,054 | 88,026 | (11,595) | 734,028 | 833,649 |
| Other industries | 24,170,148 | (798,569) | (962,957) | 24,968,717 | 25,133,106 |

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| | | | | | |
|---|-------------------|-----------|----------|------------|------------|
| Overseas offices and loans booked at offshore markets | 9,097,446 | 2,159,289 | 746,978 | 6,938,157 | 8,350,468 |
| Total | 69,538,871 | (87,609) | (48,324) | 69,626,480 | 69,587,196 |

Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | As of | |
|---|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|-----------------------|--|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | March 31, 2006 (C) | |
| Domestic offices (excluding loans booked at offshore markets) | 9,962,567 | (993,331) | (173,304) | 10,955,899 | 10,135,872 | |
| Manufacturing | 1,220,707 | (10,783) | (13,745) | 1,231,490 | 1,234,452 | |
| Agriculture | 1,154 | (122) | 193 | 1,276 | 961 | |
| Forestry | | (34) | | 34 | | |
| Fishery | 27,371 | 2,950 | 2,319 | 24,421 | 25,052 | |
| Mining | 3,423 | (823) | (30) | 4,246 | 3,453 | |
| Construction | 153,863 | (6,244) | (4,723) | 160,107 | 158,586 | |
| Utilities | 240,601 | (39,455) | (11,863) | 280,056 | 252,464 | |
| Communication and information services | 914,939 | 24,518 | 22,938 | 890,420 | 892,001 | |
| Wholesale and Retail | 737,596 | 62,366 | 78,280 | 675,229 | 659,316 | |
| Banks and other financial institution | 2,190,121 | (450,143) | (190,149) | 2,640,264 | 2,380,270 | |
| Real estate | 1,603,112 | 44,032 | 45,516 | 1,559,079 | 1,557,596 | |
| Services | 884,901 | 105,748 | 23,684 | 779,152 | 861,217 | |
| Municipal government | 24,323 | 4,963 | 2,659 | 19,360 | 21,664 | |
| Other industries | 1,960,450 | (730,301) | (128,380) | 2,690,751 | 2,088,830 | |
| Overseas offices and loans booked at offshore markets | 283,696 | 46,481 | 28,173 | 237,215 | 255,523 | |
| Total | 10,246,264 | (946,850) | (145,131) | 11,193,115 | 10,391,395 | |

Trust Accounts

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | As of | |
|---|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|-----------------------|--|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | March 31, 2006 (C) | |
| Domestic offices (excluding loans booked at offshore markets) | 336,706 | (58,126) | (13,330) | 394,832 | 350,037 | |
| Manufacturing | 2,047 | (12,669) | (87) | 14,716 | 2,134 | |
| Agriculture | | | | | | |
| Forestry | | | | | | |
| Fishery | | (1,000) | | 1,000 | | |
| Mining | | | | | | |
| Construction | 20 | (38) | (19) | 58 | 39 | |
| Utilities | 3,278 | (8,831) | (770) | 12,109 | 4,048 | |
| Communication and information services | 9,284 | (4,515) | (1,235) | 13,799 | 10,519 | |
| Wholesale and Retail | 45 | (48) | (24) | 93 | 69 | |
| Banks and other financial institution | 19,769 | (43,420) | (4,598) | 63,189 | 24,367 | |
| Real estate | 19,814 | 4,101 | (1,134) | 15,713 | 20,948 | |
| Services | 3,480 | (2,364) | (2,237) | 5,844 | 5,717 | |
| Municipal government | 29,589 | (3,225) | (1,082) | 32,814 | 30,671 | |
| Other industries | 249,374 | 13,882 | (2,143) | 235,491 | 251,517 | |
| Overseas offices and loans booked at offshore markets | | | | | | |

| | | | | | |
|-------|----------------|----------|----------|---------|---------|
| Total | 336,706 | (58,126) | (13,330) | 394,832 | 350,037 |
|-------|----------------|----------|----------|---------|---------|

8-2. Domestic Consumer Loans**The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Trust and Banking Corporation including Trust Accounts****(Combined, Non-consolidated)**

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd., UFJ Bank Limited, The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|-------------------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Total domestic consumer loans | 18,634,387 | (1,263,111) | (904,268) | 19,897,498 | 19,538,655 |
| Residential mortgage | 17,406,554 | (1,080,614) | (838,149) | 18,487,169 | 18,244,704 |
| Other | 1,227,832 | (182,496) | (66,119) | 1,410,328 | 1,293,951 |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

| | (in millions of yen) | | | | |
|-------------------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Total domestic consumer loans | 17,487,398 | (1,226,824) | (887,383) | 18,714,222 | 18,374,781 |
| Residential mortgage | 16,289,454 | (1,053,189) | (824,266) | 17,342,643 | 17,113,720 |
| Other | 1,197,944 | (173,634) | (63,117) | 1,371,578 | 1,261,061 |

Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from the Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|-------------------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Total domestic consumer loans | 1,050,668 | (10,643) | (12,679) | 1,061,312 | 1,063,348 |
| Residential mortgage | 1,022,137 | (2,150) | (9,849) | 1,024,288 | 1,031,987 |
| Other | 28,531 | (8,493) | (2,829) | 37,024 | 31,360 |

Trust Accounts

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|-------------------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Total domestic consumer loans | 96,320 | (25,643) | (4,206) | 121,963 | 100,526 |
| Residential mortgage | 94,962 | (25,275) | (4,033) | 120,238 | 98,996 |
| Other | 1,357 | (368) | (172) | 1,725 | 1,529 |

8-3. Domestic Loans to Small/Medium-Sized Companies and Proprietors**The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Trust and Banking Corporation including Trust Accounts****(Combined, Non-consolidated)**

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd., UFJ Bank Limited, The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | As of |
|---------------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|-----------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | March 31, 2006 (C) |
| Outstanding amount | 44,814,586 | (279,042) | (119,190) | 45,093,628 | 44,933,776 |
| % to total domestic loans | 63.35% | 2.44% | 0.70% | 60.90% | 62.64% |

* Figures for September 30, 2006 and March 31, 2006 do not include loans to Mitsubishi UFJ Financial Group, Inc. Figure for September 30, 2005 includes ¥358,400 million of loans to UFJ Holdings, Inc made by UFJ Bank Limited and UFJ Trust Bank Limited.

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

| | (in millions of yen) | | | | As of |
|---------------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|-----------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | March 31, 2006 (C) |
| Outstanding amount | 39,866,630 | (569,938) | (264,729) | 40,436,568 | 40,131,359 |
| % to total domestic loans | 65.95% | 1.45% | 0.42% | 64.50% | 65.53% |

* Figures for September 30, 2006 and March 31, 2006 do not include loans to Mitsubishi UFJ Financial Group, Inc. Figure for September 30, 2005 includes ¥278,400 million of loans to UFJ Holdings, Inc made by UFJ Bank Limited.

Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | As of |
|---------------------------|---------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|-----------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | March 31, 2006 (C) |
| Outstanding amount | 4,672,596 | 304,013 | 150,956 | 4,368,582 | 4,521,640 |
| % to total domestic loans | 46.90% | 7.02% | 2.29% | 39.87% | 44.61% |

* Figures for September 30, 2006 and March 31, 2006 do not include loans to Mitsubishi UFJ Financial Group, Inc.

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Figure for September 30, 2005 includes ¥80,000 million of loans to UFJ Holdings, Inc made by UFJ Trust Bank Limited.

Trust Accounts

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|---------------------------|---------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Outstanding amount | 275,360 | (13,117) | (5,417) | 288,477 | 280,777 |
| % to total domestic loans | 81.78% | 8.71% | 1.56% | 73.06% | 80.21% |

9. Overseas Loans**The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Trust and Banking Corporation (Combined, Non-consolidated)**

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd., UFJ Bank Limited, The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

(1) Loans to specific foreign countries

| | (in millions of yen except number of countries) | | | | |
|---------------------|---|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Outstanding amount | 2,123 | 1,580 | 1,584 | 543 | 538 |
| Number of countries | 4 | (1) | | 5 | 4 |

(2) Loans to Asian countries

| | (in millions of yen) | | | | |
|--------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Thailand | 479,283 | 150,682 | 66,956 | 328,600 | 412,326 |
| Indonesia | 264,472 | 88,327 | (15,486) | 176,144 | 279,958 |
| Malaysia | 196,729 | 79,830 | 36,223 | 116,899 | 160,505 |
| Philippines | 61,969 | 5,934 | (2,067) | 56,035 | 64,037 |
| South Korea | 226,604 | 5,504 | 18,434 | 221,099 | 208,169 |
| Singapore | 371,355 | 69,657 | 104,499 | 301,698 | 266,856 |
| Hong Kong | 671,667 | 38,108 | 41,299 | 633,558 | 630,367 |
| China | 658,687 | 104,925 | 48,663 | 553,761 | 610,023 |
| Taiwan | 165,296 | 52,513 | 11,254 | 112,782 | 154,041 |
| Others | 143,960 | 52,198 | 27,074 | 91,762 | 116,886 |
| Total | 3,240,026 | 647,682 | 336,852 | 2,592,344 | 2,903,174 |

(3) Loans to Latin American countries

| | (in millions of yen) | | | | |
|---------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Argentina | 2,944 | 12 | 282 | 2,931 | 2,661 |
| Brazil | 89,272 | 28,026 | (2,276) | 61,246 | 91,548 |
| Mexico | 99,461 | 30,469 | 15,756 | 68,991 | 83,705 |
| Caribbean countries | 714,778 | 243,230 | 56,059 | 471,548 | 658,719 |
| Others | 70,848 | 10,903 | 365 | 59,945 | 70,482 |
| Total | 977,305 | 312,642 | 70,187 | 664,663 | 907,117 |

10. Loans and Deposits**The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Trust and Banking Corporation****(Combined, Non-consolidated)**

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd., UFJ Bank Limited, The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|----------------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Deposits (ending balance) | 109,555,732 | (3,494,621) | (3,426,141) | 113,050,354 | 112,981,873 |
| Deposits (average balance) | 110,332,412 | (1,983,333) | (2,020,194) | 112,315,745 | 112,352,606 |
| Loans (ending balance) | 79,785,136 | (1,034,459) | (193,455) | 80,819,596 | 79,978,591 |
| Loans (average balance) | 79,712,613 | (130,542) | (669,703) | 79,843,155 | 80,382,317 |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

| | (in millions of yen) | | | | |
|----------------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Deposits (ending balance) | 98,174,273 | (2,203,840) | (2,918,270) | 100,378,114 | 101,092,544 |
| Deposits (average balance) | 98,744,407 | (747,695) | (929,003) | 99,492,102 | 99,673,410 |
| Loans (ending balance) | 69,538,871 | (87,609) | (48,324) | 69,626,480 | 69,587,196 |
| Loans (average balance) | 69,328,230 | 411,389 | (213,913) | 68,916,840 | 69,542,144 |

Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|----------------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Deposits (ending balance) | 11,381,458 | (1,290,780) | (507,871) | 12,672,239 | 11,889,329 |
| Deposits (average balance) | 11,588,005 | (1,235,638) | (1,091,191) | 12,823,643 | 12,679,196 |
| Loans (ending balance) | 10,246,264 | (946,850) | (145,131) | 11,193,115 | 10,391,395 |
| Loans (average balance) | 10,384,382 | (541,932) | (455,790) | 10,926,314 | 10,840,172 |

11. Domestic Deposits**The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Trust and Banking Corporation****(Combined, Non-consolidated)**

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd., UFJ Bank Limited, The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|-------------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Individuals | 59,906,785 | (289,774) | (311,046) | 60,196,559 | 60,217,831 |
| Corporations and others | 39,309,622 | (2,776,271) | (3,409,838) | 42,085,894 | 42,719,460 |
| Domestic deposits | 99,216,407 | (3,066,046) | (3,720,884) | 102,282,454 | 102,937,292 |

Note: Amounts do not include negotiable certificates of deposit, deposits of overseas offices and JOM accounts.

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

| | (in millions of yen) | | | | |
|-------------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Individuals | 51,887,115 | 14,236 | (164,548) | 51,872,878 | 52,051,663 |
| Corporations and others | 36,675,535 | (1,896,044) | (3,053,189) | 38,571,579 | 39,728,724 |
| Domestic deposits | 88,562,650 | (1,881,807) | (3,217,737) | 90,444,457 | 91,780,387 |

Note: Amounts do not include negotiable certificates of deposit, deposits of overseas offices and JOM accounts.

Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | (in millions of yen) | | | | |
|-------------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
| Individuals | 8,019,670 | (304,011) | (146,498) | 8,323,681 | 8,166,168 |
| Corporations and others | 2,634,086 | (880,227) | (356,649) | 3,514,314 | 2,990,735 |
| Domestic deposits | 10,653,757 | (1,184,239) | (503,147) | 11,837,996 | 11,156,904 |

Note: Amounts do not include negotiable certificates of deposit, deposits of overseas offices and JOM accounts.

12. Number of Employees**The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Trust and Banking Corporation (Combined)**

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd., UFJ Bank Limited, The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
|---------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| Number of Employees | 38,669 | (1,209) | (61) | 39,878 | 38,730 |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
|---------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| Number of Employees | 30,626 | (1,160) | (2) | 31,786 | 30,628 |

Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
|---------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| Number of Employees | 8,043 | (49) | (59) | 8,092 | 8,102 |

13. Number of Offices**The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Trust and Banking Corporation (Combined)**

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd., UFJ Bank Limited, The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
|---------------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| Domestic | 877 | 56 | (4) | 821 | 881 |
| Head office and Branches | 740 | 48 | 1 | 692 | 739 |
| Sub-branches and Agencies | 137 | 8 | (5) | 129 | 142 |
| Overseas | 87 | (20) | | 107 | 87 |
| Branches | 44 | (21) | | 65 | 44 |
| Sub-branches | 23 | 3 | | 20 | 23 |
| Representative offices | 20 | (2) | | 22 | 20 |
| Total | 964 | 36 | (4) | 928 | 968 |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
|---------------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| Domestic | 785 | 54 | | 731 | 785 |
| Head office and Branches | 663 | 46 | 1 | 617 | 662 |
| Sub-branches and Agencies | 122 | 8 | (1) | 114 | 123 |
| Overseas | 80 | (20) | | 100 | 80 |
| Branches | 39 | (21) | | 60 | 39 |
| Sub-branches | 23 | 3 | | 20 | 23 |
| Representative offices | 18 | (2) | | 20 | 18 |
| Total | 865 | 34 | | 831 | 865 |

Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated)

(The amounts presented as of September 30, 2005 include amounts from The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

| | As of September 30, 2006 (A) | Increase/ (Decrease) (A) - (B) | Increase/ (Decrease) (A) - (C) | As of September 30, 2005 (B) | As of March 31, 2006 (C) |
|---------------------------|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--------------------------------|
| Domestic | 92 | 2 | (4) | 90 | 96 |
| Head office and Branches | 77 | 2 | | 75 | 77 |
| Sub-branches and Agencies | 15 | | (4) | 15 | 19 |
| Overseas | 7 | | | 7 | 7 |
| Branches | 5 | | | 5 | 5 |
| Representative offices | 2 | | | 2 | 2 |
| Total | 99 | 2 | (4) | 97 | 103 |

14. Status of Deferred Tax Assets

The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Trust and Banking Corporation (Combined)

(The amounts presented for FY2005 and prior years include amounts from The Bank of Tokyo-Mitsubishi, Ltd., UFJ Bank Limited, The Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

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

| | (in billions of yen) | |
|--|----------------------|-------------------|
| | Sep. 30, 2006 | vs. Mar. 31, 2006 |
| Deferred tax assets | 1,899.8 | (127.0) |
| Allowance for loan losses | 480.6 | (115.3) |
| Write-down on investment securities | 391.3 | (32.5) |
| Net operating loss carried forwards | 1,187.1 | (132.8) |
| Reserve for employees' retirement benefits | 105.9 | (10.9) |
| Unrealized losses on securities available for sale | | |
| Other | 470.3 | 76.1 |
| Valuation allowance | 735.5 | (88.5) |
| Deferred tax liabilities | 1,318.7 | (115.4) |
| Gains on placing trust for retirement benefits | 48.6 | 1.4 |
| Unrealized gains on securities available for sale | 958.6 | (113.4) |
| Other | 311.3 | (3.4) |
| Net Deferred tax assets | 581.1 | (11.6) |
| [MUFG Consolidated] | | |
| Net Deferred tax assets | 549.3 | (73.8) |

(2) Balance of Net Deferred Tax Assets and ratio to Tier 1 Capital

(3) Net Business Profits before Credit Costs and Taxable Income (Six Months ended September 30, 2006)

| | (in billions of yen) |
|--|----------------------|
| | Interim FY 2006 |
| Net business profits before credit costs | 548.9 |
| Credit related costs | 68.2 |
| Income before income taxes | 708.1 |
| Reconciliation to taxable income | (308.1) |
| Taxable income | 399.9 |

(4) Net Business Profits before Credit Costs and Taxable Income (Past Five Fiscal Years)

| | (in billions of yen) | | | | |
|--|----------------------|-----------|---------|---------|-----------|
| | FY2001 | FY2002 | FY2003 | FY2004 | FY2005 |
| Net business profits before credit costs | 1,329.6 | 1,468.8 | 1,444.3 | 1,472.5 | 1,340.4 |
| Credit related costs | 2,608.0 | 1,316.6 | 1,159.0 | 974.2 | (531.7) |
| Income before income taxes | (1,925.2) | (1,122.4) | 445.9 | 95.7 | 1,919.7 |
| Reconciliation to taxable income | 1,916.5 | (2,163.2) | 90.4 | (297.2) | (1,615.2) |
| Taxable income | (8.7) | (3,285.6) | 536.3 | (201.4) | 304.4 |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Non-consolidated)

(The amounts presented for FY2005 and prior years include amounts from The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited.)

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

| | (in billions of yen) | |
|--|----------------------|---------|
| | Sep. 30, 2006 | |
| | vs. Mar. 31, 2006 | |
| Deferred tax assets | 1,662.7 | (80.2) |
| Allowance for loan losses | 453.3 | (91.6) |
| Write-down on investment securities | 281.8 | (27.1) |
| Net operating loss carried forwards | 1,003.7 | (102.8) |
| Reserve for employees' retirement benefits | 94.6 | (4.5) |
| Unrealized losses on securities available for sale | | |
| Other | 439.5 | 67.6 |
| Valuation allowance | 610.4 | (78.1) |
| Deferred tax liabilities | 1,064.5 | (78.6) |
| Gains on placing trust for retirement benefits | 46.5 | 1.4 |
| Unrealized gains on securities available for sale | 734.7 | (77.8) |
| Other | 283.2 | (2.2) |
| Net Deferred tax assets | 598.2 | (1.6) |
| [Consolidated] | | |
| Net Deferred tax assets | 583.4 | (61.9) |

(2) Net Business profit before Credit Costs and Taxable Income (Current Fiscal Year)

| | (in billions of yen) | |
|--|----------------------|---------|
| | Interim FY 2006 | |
| Net business profits before credit costs | | 426.1 |
| Credit related costs | | 110.7 |
| Income before income taxes | | 544.5 |
| Reconciliation to taxable income | | (226.3) |
| Taxable income | | 318.1 |

(3) Net Business profit before Credit Costs and Taxable Income (Past Five Fiscal Years)

| | (in billions of yen) | | | | |
|---|----------------------|-----------|---------|---------|-----------|
| | FY2001 | FY2002 | FY2003 | FY2004 | FY2005 |
| Net business profit before credit costs | 1,052.8 | 1,188.4 | 1,170.2 | 1,201.4 | 1,087.7 |
| Credit related costs | 2,229.0 | 1,097.9 | 1,089.3 | 892.4 | (485.9) |
| Income before income taxes | (1,698.4) | (833.3) | 262.5 | (47.3) | 1,612.7 |
| Reconciliation to taxable income | 1,654.6 | (1,873.2) | 289.5 | (311.4) | (1,403.1) |
| Taxable income | (43.7) | (2,706.5) | 552.0 | (358.8) | 209.5 |

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

Although we recorded taxable income for six months ended September 30, 2006, we are classified as 4 described above since we have material net operating loss carried forwards. However since we believe the net operating loss carried forwards are attributable to extraordinary factors such as changes in laws and regulations, we apply the exception to classification 4. (Five years' future taxable income is estimable.)

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[Extraordinary Factors Such as Changes in Laws and Regulations]

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

(5) Collectability of Deferred Tax Assets at September 30, 2006 (Assumptions)

| | (in billions of yen) Five years total (2 nd half of 2006 to 1 st half of 2011) |
|--|---|
| Net business profits (based on our business plan) (*1) | 7,488.7 |
| Net business profit (basis of collectability determination) (*2) | 5,759.0 |
| Income before income taxes (basis of collectability determination) | 4,205.9 |
| Taxable income before adjustments (basis of collectability determination) (*3) | 4,905.5 |
| Temporary difference + net operating loss carry forwards (for which deferred tax assets shall be recognized) | 3,886.7 |
| Deferred tax assets at September 30, 2006 (*4) | 1,662.7 |

(*1) Before credit costs

(*2) Based on the scenario that market indices stay below Assumptions for Business Plans.

(*3) Before reversals of existing deductible temporary differences and net operating loss carry forwards

(*4) Temporary difference + net operating loss carry forwards (for which deferred tax assets shall be recognized) multiplied by effective tax rate

(Reference) Assumptions for Business Plan

| | FY 2006 2 nd half | FY 2007 | FY2008 | FY2009 | FY2010 | FY 2011 1 st half |
|---------------------------------|---------------------------------|---------|--------|--------|--------|---------------------------------|
| S/T interest rate (3 m/s TIBOR) | 0.47% | 0.37% | 0.46% | 0.48% | 0.67% | 0.67% |
| L/T interest rate (10 year JGB) | 1.83% | 1.94% | 2.07% | 2.13% | 2.27% | 2.27% |
| Exchange rate (Yen/USD) | ¥ 105 | ¥ 105 | ¥ 105 | ¥ 105 | ¥ 105 | ¥ 105 |

Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated)

(The amounts presented for FY2005 and prior years include amounts from Mitsubishi Trust and Banking Corporation and UFJ Trust Bank Limited.)

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

| | (in billions of yen) | |
|--|----------------------|-------------------|
| | Sep. 30, 2006 | vs. Mar. 31, 2006 |
| Deferred tax assets | 237.1 | (46.8) |
| Allowance for loan losses | 27.3 | (23.7) |
| Write-down on investment securities | 109.4 | (5.4) |
| Net operating loss carried forwards | 183.4 | (30.0) |
| Reserve for employees' retirement benefits | 11.2 | (6.4) |
| Unrealized losses on securities available for sale | | |
| Other | 30.7 | 8.4 |
| Valuation allowance | 125.1 | (10.4) |
| Deferred tax liabilities | 254.2 | (36.7) |
| Gains on placing trust for retirement benefits | 2.1 | |
| Unrealized gains on securities available for sale | 223.9 | (35.5) |
| Other | 28.1 | (1.2) |
| Net Deferred tax assets | (17.0) | (10.0) |
| [MUTB Consolidated] | | |
| Net Deferred tax assets | (14.9) | (9.9) |

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

| | (in billions of yen) |
|--|----------------------|
| | Interim FY 2006 |
| Net business profits before credit costs | 122.8 |
| Credit related costs | (42.5) |
| Income before income taxes | 163.6 |
| Reconciliation to taxable income | (81.8) |
| Taxable income | 81.8 |

(3) Net Business Profits before Credit Costs and Taxable Income (Past Five Fiscal Years)

| | (in billions of yen) | | | | |
|--|----------------------|---------|---------|--------|---------|
| | FY2001 | FY2002 | FY2003 | FY2004 | FY2005 |
| Net business profits before credit costs | 276.7 | 280.4 | 274.1 | 271.1 | 252.6 |
| Credit related costs | 379.0 | 218.6 | 69.7 | 81.7 | (45.8) |
| Income before income taxes | (226.8) | (289.1) | 183.4 | 143.1 | 306.9 |
| Reconciliation to taxable income | 261.8 | (289.9) | (199.1) | 14.1 | (212.0) |
| Taxable income | 35.0 | (579.0) | (15.6) | 157.3 | 94.8 |

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

Although we recorded taxable income for six months ended September 30, 2006, we are classified as 4 described above since we have material net operating loss carried forwards. However since we believe the net operating loss carried forwards are attributable to extraordinary factors such as changes in laws and regulations, we apply the exception to classification 4. (Five years' future taxable income is estimable.)

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[Extraordinary Factors Such as Changes in Laws and Regulations]

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

(5) Collectability of Deferred Tax Assets at September 30, 2006 (Assumptions)

| | (in billions of yen) Five years total (2 nd half of 2006 to 1 st half of 2011) |
|--|---|
| Net business profits (based on our business plan) (*1) | 1,447.5 |
| Net business profits (basis of collectability determination) (*2) | 1,223.3 |
| Income before income taxes (basis of collectability determination) | 1,031.6 |
| Taxable income before adjustments (basis of collectability determination) (*3) | 951.5 |
| Temporary difference + net operating loss carry forwards (for which deferred tax assets shall be recognized) | 518.3 |
| Deferred tax assets at September 30, 2006 | 237.1 |

(*1) Before credit costs

(*2) Based on the scenario that market indices stay below Assumptions for Business Plan.

(*3) Before reversals of existing deductible temporary differences and net operating loss carry forwards
(Reference) Assumptions for Business Plan

| | FY 2006 2 nd half | FY 2007 | FY2008 | FY2009 | FY2010 | FY 2011 1 st half |
|---------------------------------|---------------------------------|---------|--------|--------|--------|---------------------------------|
| S/T interest rate (3 m/s TIBOR) | 0.47% | 0.37% | 0.46% | 0.48% | 0.67% | 0.67% |
| L/T interest rate (10 year JGB) | 1.83% | 1.94% | 2.07% | 2.13% | 2.27% | 2.27% |
| Exchange rate (USD/Yen) | ¥ 105 | ¥ 105 | ¥ 105 | ¥ 105 | ¥ 105 | ¥ 105 |

15. Employees Retirement Benefits
Mitsubishi UFJ Financial Group, Inc. (Consolidated)

(1) Benefit obligation

| | | (in millions of yen) |
|--|-------------|----------------------|
| | | Six months ended |
| | | September 30, 2006 |
| Projected benefits obligation | (A-B+C+D+G) | 1,882,079 |
| Fair value of plan assets as of the beginning of the period | (A) | 2,380,510 |
| Prepaid pension cost as of the beginning of the period | (B) | 360,653 |
| Reserve for employees' retirement benefits as of the beginning of the period | (C) | 82,239 |
| Unrecognized prior service cost as of the beginning of the period | (D) | (77,337) |
| Amortization for the period (Amortized period : mainly 10 years) | (E) | (2,816) |
| Unrecognized prior service cost at the end of the period | (F) | (74,521) |
| Unrecognized net actuarial loss as of the beginning of the period | (G) | (142,678) |
| Amortization for the period (Amortized period : mainly 10 years) | (H) | (429) |
| Unrecognized net actuarial loss as of the end of the period | (I) | (142,248) |
| Net amount unrecognized as of the beginning of the period | (J=D+G) | (220,015) |
| Net amount amortized during the period | (K=E+H) | (3,245) |
| Net amount unrecognized at end of the period | (L=J-K) | (216,770) |

Note: Unrecognized prior service cost that arose during the period is included in the balance as of the beginning of the period.

(2) Net periodic pension cost

| | | (in millions of yen) |
|---|--|----------------------|
| | | Six months ended |
| | | September 30, 2006 |
| Net periodic cost of the employees' retirement benefits | | 5,937 |
| Service cost | | 24,229 |
| Interest cost | | 23,031 |
| Expected return on plan assets | | (43,329) |
| Amortization of unrecognized prior service cost | | (2,816) |
| Amortization of unrecognized net actuarial loss | | (429) |
| Other | | 5,251 |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Non-consolidated)**Benefit obligation**

| | | (in millions of yen) Six months ended September 30, 2006 |
|--|----------------|--|
| Projected benefits obligation as of the beginning of the period | (A-B+C+D+G) | 1,221,211 |
| Fair value of plan assets as of the beginning of the period | (A) | 1,488,577 |
| Prepaid pension cost as of the beginning of the period | (B) | 187,768 |
| Reserve for employees' retirement benefits as of the beginning of the period | (C) | 11,360 |
| Unrecognized prior service cost as of the beginning of the period | (D) | (48,738) |
| Amortization for the period (Amortized period : mainly 10 years) | (E) | (3,092) |
| Unrecognized prior service cost at the end of the period | (F) | (45,646) |
| Unrecognized net actuarial loss as of the beginning of the period | (G) | (42,218) |
| Amortization for the period (Amortized period : mainly 10 years) | (H) | 1,955 |
| Unrecognized net actuarial loss as of the end of the period | (I) | (44,173) |
| Net amount unrecognized as of the beginning of the period | (J=D+G) | (90,957) |
| Net amount amortized during the period | (K=E+H) | (1,137) |
| Net amount unrecognized at end of the period | (L=J-K) | (89,820) |

Note : 1. Discount rate for pension and retirement allowance are 2.2% and 1.7%, respectively.

2. Unrecognized prior service cost that arose during the period is included in the balance as of the beginning of the period.

Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated)**Benefit obligation**

| | | (in millions of yen) Six months ended September 30, 2006 |
|--|----------------|--|
| Projected benefits obligation as of the beginning of the period | (A-B+C+D+G) | 388,306 |
| Fair value of plan assets as of the beginning of the period | (A) | 638,787 |
| Prepaid pension cost as of the beginning of the period | (B) | 134,576 |
| Reserve for employees' retirement benefits as of the beginning of the period | (C) | 8,709 |
| Unrecognized prior service cost as of the beginning of the period | (D) | (41,320) |
| Amortization for the period (Amortized period : mainly 10 years) | (E) | (495) |
| Unrecognized prior service cost at the end of the period | (F) | (40,824) |
| Unrecognized net actuarial loss as of the beginning of the period | (G) | (83,293) |
| Amortization for the period (Amortized period : mainly 10 years) | (H) | (1,540) |
| Unrecognized net actuarial loss as of the end of the period | (I) | (81,753) |
| Net amount unrecognized as of the beginning of the period | (J=D+G) | (124,614) |
| Net amount amortized during the period | (K=E+H) | (2,036) |
| Net amount unrecognized at end of the period | (L=J-K) | (122,577) |

Note : 1. Discount rate is 2.1% or 2.2%.

2. Unrecognized prior service cost that arose during the period is included in the balance as of the beginning of the period.

16. Earning Projections for the Fiscal Year Ending March 31, 2007
Mitsubishi UFJ Financial Group, Inc. (Consolidated)

| | (in billions of yen) | | | |
|------------------|--------------------------------------|--|---------------------------------------|--|
| | Fiscal year ending March 31, 2007 | Six months ended September 30, 2006 | Fiscal year ended March 31, 2006 * | Six months ended September 30, 2005 |
| Operating income | 5,800.0 | 2,840.2 | 5,407.7 | 2,515.0 |
| Ordinary profit | 1,500.0 | 663.5 | 1,433.3 | 736.3 |
| Net income | 870.0 | 507.2 | 1,181.7 | 711.7 |

Mitsubishi UFJ Financial Group, Inc. (Non-consolidated)

| | (in billions of yen) | | | |
|------------------|--------------------------------------|--|---------------------------------------|--|
| | Fiscal year ending March 31, 2007 | Six months ended September 30, 2006 | Fiscal year ended March 31, 2006 * | Six months ended September 30, 2005 |
| Operating income | 510.0 | 163.6 | 1,052.4 | 204.6 |
| Ordinary profit | 480.0 | 146.6 | 1,011.5 | 187.0 |
| Net income | 480.0 | 146.8 | 1,391.8 | 557.7 |

* Combination of Mitsubishi UFJ Financial Group, Inc.'s operating results (April to March) and UFJ Holdings, Inc.'s operating results (April to September)

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Consolidated)

| | (in billions of yen) | | | |
|-----------------|--------------------------------------|--|--|--|
| | Fiscal year ending March 31, 2007 | Six months ended September 30, 2006 | Fiscal year ended March 31, 2006 ** | Six months ended September 30, 2005 |
| Ordinary profit | 1,185.0 | 534.8 | 1,143.8 | 617.8 |
| Net income | 715.0 | 431.1 | 1,108.5 | 630.0 |

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (Non-consolidated)

| | (in billions of yen) | | | |
|---|--------------------------------------|--|--|--|
| | Fiscal year ending March 31, 2007 | Six months ended September 30, 2006 | Fiscal year ended March 31, 2006 ** | Six months ended September 30, 2005 |
| Net business profit before provision for general allowance for loan losses | 950.0 | 426.1 | 1,087.7 | 579.6 |
| Ordinary profit | 875.0 | 358.3 | 935.7 | 478.6 |
| Net income | 665.0 | 422.9 | 1,114.0 | 637.7 |

** Combination of The Bank of Tokyo-Mitsubishi UFJ, Ltd. (April to March), UFJ Bank Limited (April to December)

Mitsubishi UFJ Trust and Banking Corporation (Consolidated)

| | (in billions of yen) | | | |
|-----------------|--------------------------------------|--|---------------------------------------|--|
| | Fiscal year ending March 31, 2007 | Six months ended September 30, 2006 | Fiscal year ended March 31, 2006 * | Six months ended September 30, 2005 |
| Ordinary profit | 270.0 | 137.6 | 253.0 | 93.0 |
| Net income | 190.0 | 119.3 | 164.5 | 66.7 |

Mitsubishi UFJ Trust and Banking Corporation (Non-consolidated)

| | (in billions of yen) | | | |
|---|--------------------------------------|--|---------------------------------------|--|
| | Fiscal year ending March 31, 2007 | Six months ended September 30, 2006 | Fiscal year ended March 31, 2006 * | Six months ended September 30, 2005 |
| Net business profits before credit costs for trust accounts and provision for general allowance for loan losses | 250.0 | 122.8 | 252.6 | 119.7 |
| Ordinary profit | 255.0 | 127.2 | 242.7 | 89.3 |
| Net income | 180.0 | 112.5 | 168.1 | 74.8 |

* Combination of Mitsubishi Trust and Banking Corporation (April to September), UFJ Trust Banking Limited (April to September) and The Mitsubishi UFJ Trust and Banking Corporation. (October to March)