

MITSUBISHI UFJ FINANCIAL GROUP, INC.

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 2961897	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$88,968	\$96,323	8.3%	
Loans	\$52,710	\$59,350	12.6%	
Construction & development	\$821	\$559	-31.9%	
Closed-end 1-4 family residential	\$19,754	\$23,072	16.8%	
Home equity	\$3,583	\$3,507	-2.1%	
Credit card	\$0	\$0		
Other consumer	\$16	\$41	161.8%	
Commercial & Industrial	\$16,059	\$18,341	14.2%	
Commercial real estate	\$6,230	\$7,390	18.6%	
Unused commitments	\$27,478	\$31,929	16.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$15,283	\$17,749	16.1%	
Asset-backed securities	\$284	\$135	-52.4%	
Other securities	\$8,530	\$4,480	-47.5%	
Cash & balances due	\$4,165	\$5,322	27.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$1	\$29	1827.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$2	\$124	5689.6%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$78,219	\$84,174	7.6%	
Deposits	\$65,286	\$75,097	15.0%	
Total other borrowings	\$9,175	\$5,387	-41.3%	
FHLB advances	\$4,125	\$2,100	-49.1%	
Equity				
Equity capital at quarter end	\$10,481	\$11,885	13.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	10.2%	10.5%	--	
Tier 1 risk based capital ratio	12.4%	11.7%	--	
Total risk based capital ratio	14.4%	13.2%	--	
Return on equity ¹	5.2%	3.3%	--	
Return on assets ¹	0.6%	0.4%	--	
Net interest margin ¹	3.3%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	95.5%	101.0%	--	
Loss provision to net charge-offs (qtr)	-45.8%	17.6%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	8.9%	5.7%	-0.4%	1.4%
Closed-end 1-4 family residential	1.5%	1.4%	0.0%	0.0%
Home equity	1.1%	1.9%	0.2%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	12.1%	5.4%	0.5%	0.7%
Commercial & Industrial	0.9%	0.4%	0.0%	0.0%
Commercial real estate	3.0%	1.8%	0.2%	0.0%
Total loans	1.5%	1.1%	0.1%	0.1%