



Presentation
of
The Bank of Tokyo-Mitsubishi UFJ, Ltd.

Financial Highlights

Apr. 1996 : The Bank of Tokyo-Mitsubishi, Ltd (“BTM”) was established from the merger of Mitsubishi Bank and Bank of Tokyo.

Oct. 2005 : Mitsubishi UFJ Financial Group Inc. (“MUFG**”) was formed.**

Jan. 2006 : The Bank of Tokyo-Mitsubishi, Ltd. and UFJ Bank Limited merged to form The Bank of Tokyo-Mitsubishi UFJ, Ltd. (BTMU**)**

Highlights

MUFG has the highest market capitalization among Japanese banks and ranks 12th among global financial institutions at April 2007;

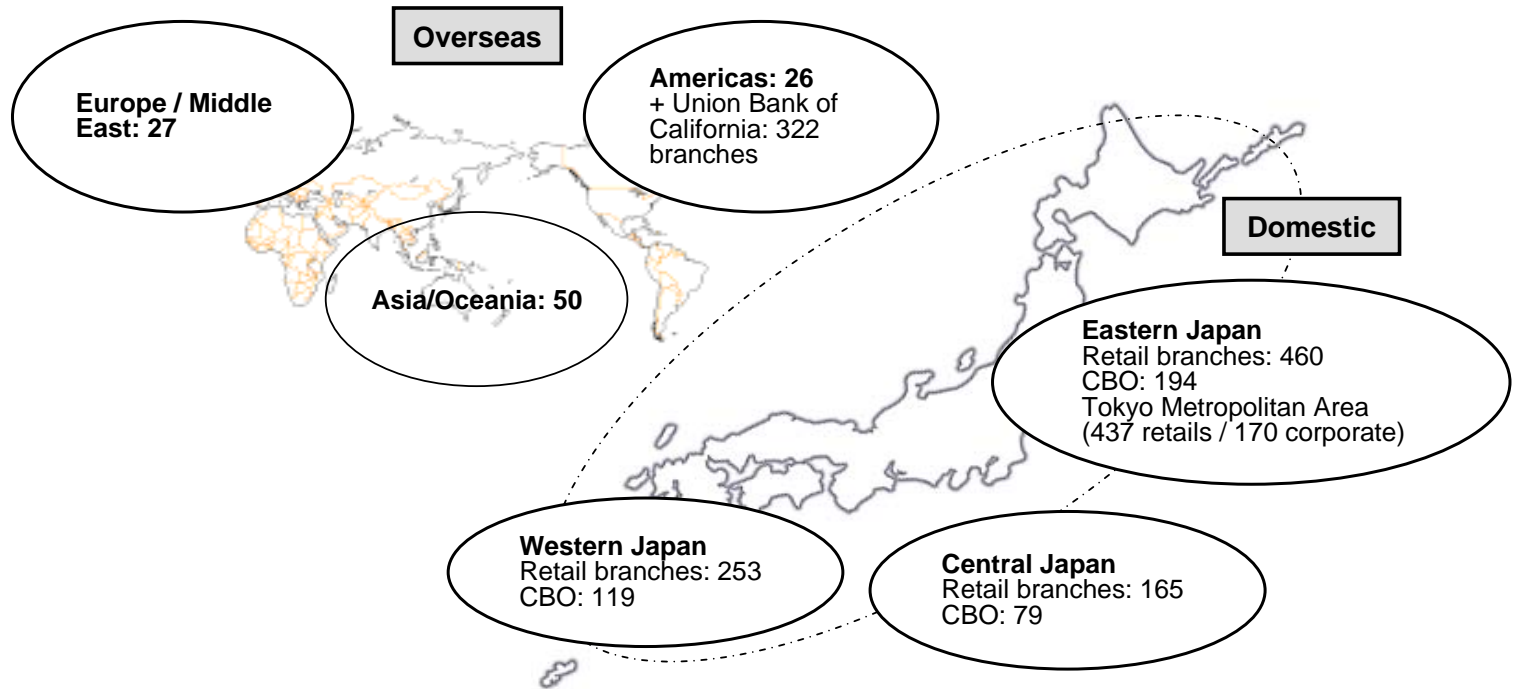
The first Japanese banking group listed on the NY Stock Exchange (since 1989), SEC-registered, and fully compliant with US GAAP;

A significant domestic and overseas network (over 400 offices outside Japan in over 40 countries);

Ranking among Global Financial Institutions	
1. Citigroup	USD 261.9 billion
2. Bank of America	USD 228.3 billion
3. Industrial and Commercial Bank of China	USD 219.0 billion
4. HSBC Holdings	USD 215.8 billion
5. JPMorgan Chase & Co.	USD 182.5 billion
6. American International Group	USD 180.9 billion
7. China Construction Bank	USD 140.3 billion
8. UBS	USD 136.4 billion
9. Royal Bank of Scotland Group	USD 128.0 billion
10. Wells Fargo & Co.	USD 122.6 billion
11. Berkshire Hathaway	USD 122.0 billion
12. Mitsubishi UFJ Financial Group	USD 118.8 billion
13. Banco Santander Central Hispano	USD 117.7 billion
14. BNP Paribas	USD 109.6 billion
15. Wachovia	USD 106.4 billion

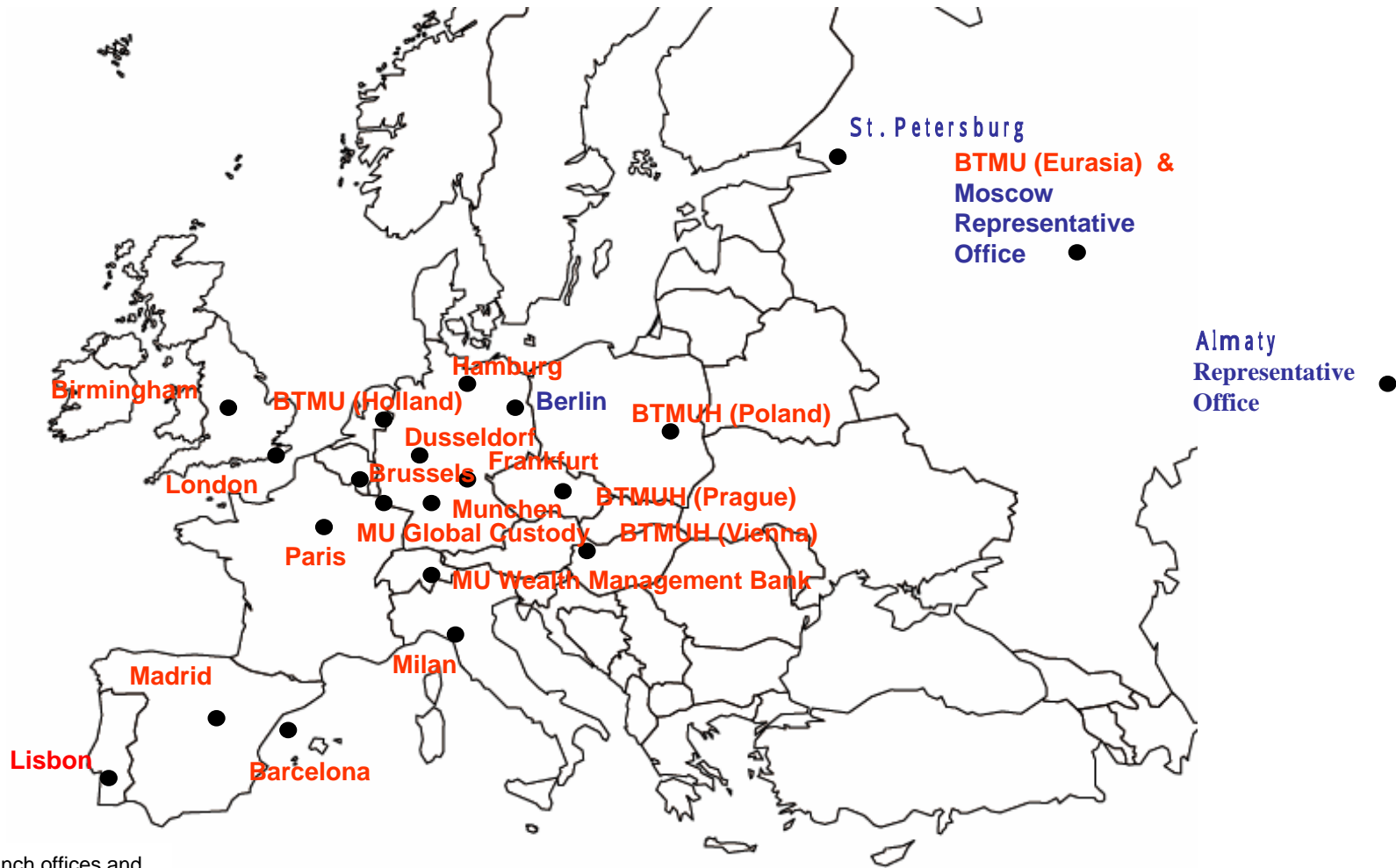
Source: Datastream, 20 April 2007

Network - Global and Domestic



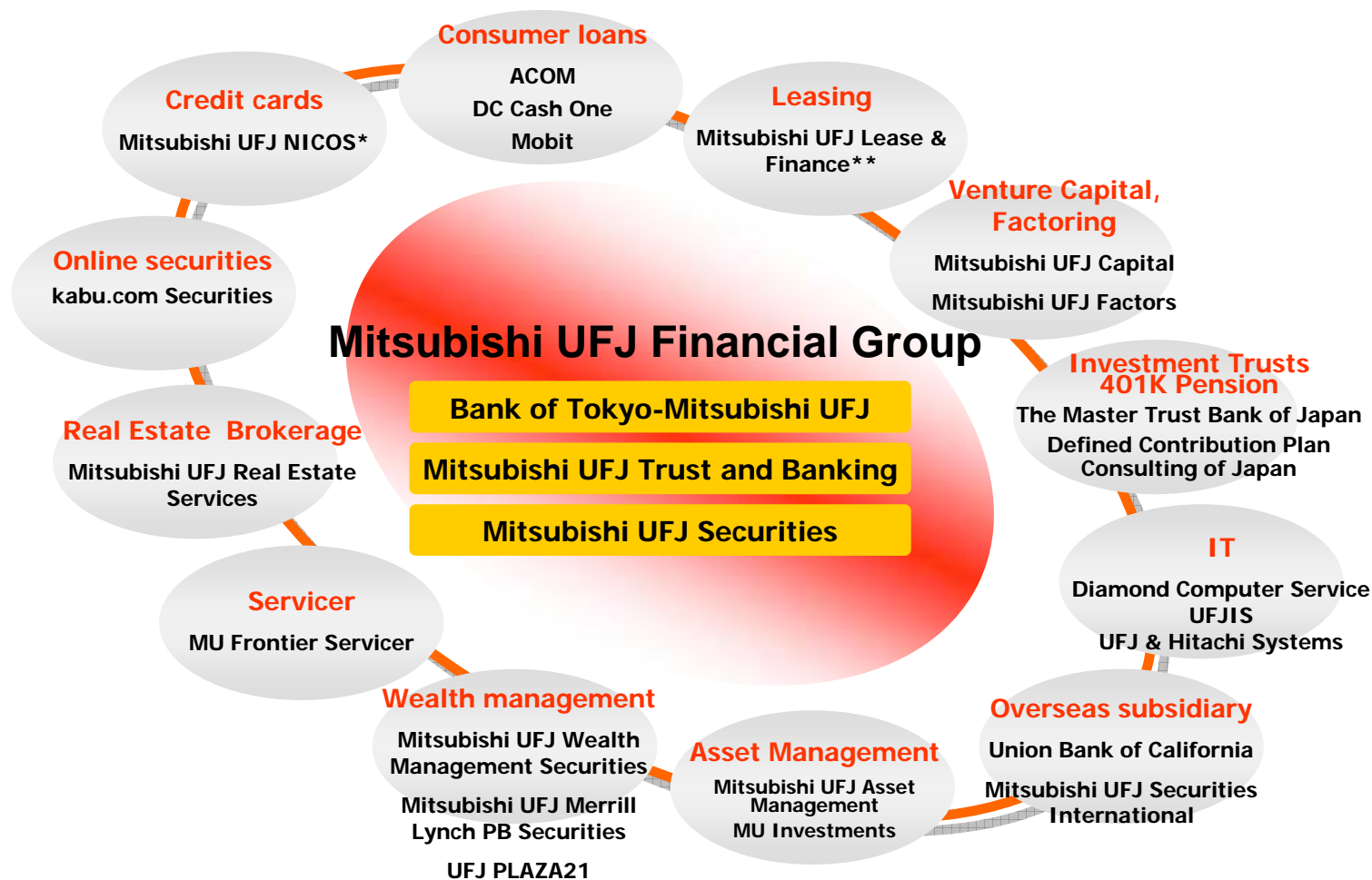
As of September 2006

Network - Europe



Subsidiaries, Branch offices and sub-branches are indicated in Red and Rep offices are in blue.

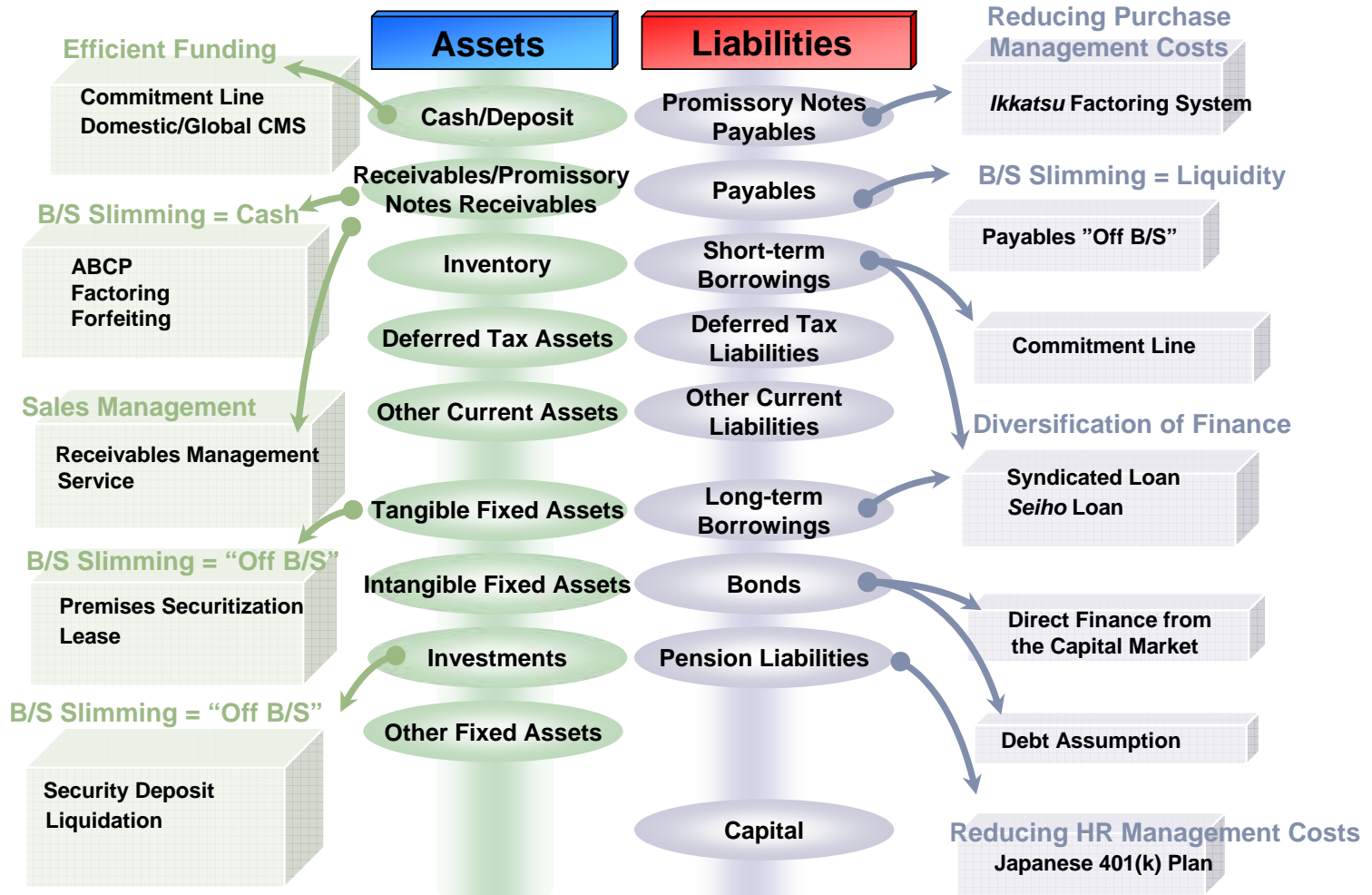
Network – Group Capabilities



*DC Card and UFJ NICOS merged as of 4/1/07 to become Mitsubishi UFJ NICOS.

**Diamond Lease and UFJ Central Lease merged as of 4/1/07 to become Mitsubishi UFJ Lease & Finance.

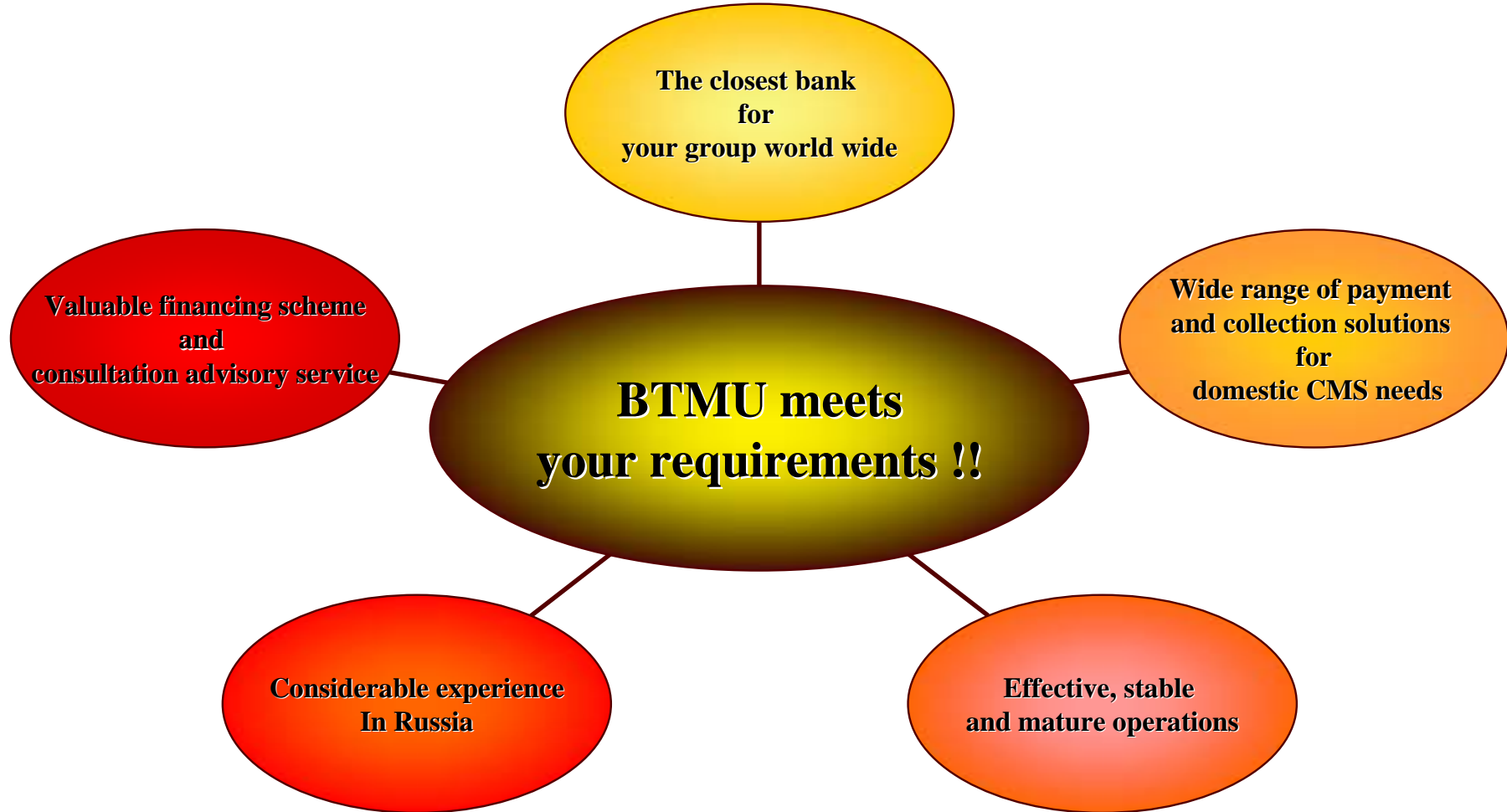
Product Line-up



Best Business Partner in Russia

ZAO Bank of Tokyo-Mitsubishi UFJ (Eurasia)

Moscow Representative Office



BTMU Group : **History** in Russian Market

- July **1992**, “Bank of Tokyo” established Representative Office in Moscow for the first time as a bank in Japan.
- Between 2001 and 2007, our Senior Advisor (former president) of BTMU played the chairman of “Japan Association for Trade with Russia & Central Eastern Europe (**RONIS**)”.
- On 1st of Nov. 2006, BTMU has opened “**ZAO Bank of Tokyo-Mitsubishi UFJ (Eurasia)**”. First subsidiary bank in Russia among Japanese MEGA-Banks.
- On 24th of April 2008, BTMU (Eurasia) has opened **Representative Office in Saint-Petersburg** for the first time as a bank in Japan.
- **June 2008**, BTMU announced to establish **Representative Office in Almaty** (Kazakhstan).

BTMU Group : **Activities** in Russian Market

➤ **Correspondent Arrangements**

Correspondent Arrangements with **150** Russian banks.

➤ **Trade Finance, FOREX Transactions**

C/L for **over 20** Russian banks for Trade Finance L/C confirmation, L/G, etc.

➤ **Arranger for Syndicated Loan & Structured Trade Finance for Russian Banks & Companies**

➤ **Securitization (Auto-Loan, Consumer Loan)**

Cooperation with MDM Bank, Raiffeisen Bank, etc.

➤ **Memorandum of Understanding**

The Government of Saint-Petersburg, and VTB Bank, etc.

➤ **ZAO Bank of Tokyo-Mitsubishi UFJ (EURASIA)**

Japanese corporate banking, **more than 100 clients** among Japanese Communities

➤ Syndicated Loan & Structured Trade Finance

Target :

* Major Russian Banks

* Blue-Chip companies : Oil Gas Industry / Steel / Aluminum /
Retail Whole Seller / Pipe , etc

In 2008 Y 1st Half , BTMU occupied the 9th place among Western Banks
in the Russian & CEE syndicated loan markets as Mandated Lead Arranger.

Russia, CIS, and Central and Eastern Europe
Bookrunner - Syndicated Loans

2007

Bank name	\$ M's	Number
1 Societe Generale	9,602.32	24
2 ABN AMRO	9,333.22	24
3 BNP Paribas	8,651.80	32
4 Morgan Stanley	6,894.67	9
5 CITI	6,573.13	22
6 Calyon	6,261.94	30
7 Barclays Capital	4,259.91	14
8 ING	3,874.28	26
9 JP Morgan	3,816.45	11
10 Goldman Sachs	3,690.71	9
12 MUFG	2,562.77	19

2008 Jan. - June

Bank name	\$ M's	Number
1 RBS	3,898.17	17
2 BNP Paribas	3,585.73	21
3 Calyon	2,910.61	12
4 ING	2,902.93	17
5 Barclays Capital	2,848.91	14
6 CITI	1,983.46	8
7 Uni Credit Group	1,787.88	13
8 SMBC	1,707.98	9
9 BTMU	1,610.55	11
10 West LB	1,405.67	10

➤ **OUTLINE**

Licensed Aug. 17, 2006 / Opened Nov. 01, 2006

Paid capital JPY13.0 bio.

➤ **Japanese Corporate Banking**

40% market share among Japanese companies in Moscow, more than 100 clients

4 Japanese Staff, 3 NS (Front), Treasurer, Currency Controller

Total 40 staffs

➤ **Service**

Domestic & Foreign Remittance

Loan (Ruble, USD, EURO, JPY, etc. : short term, long term)

FOREX (SPOT / Forward : short term, long term)

Deposit (Ruble, USD, EURO, JPY, etc. : short term, long term)

Guarantee / Bond (Performance Bond, Bid Bond, etc.)

ZAO Bank of Tokyo-Mitsubishi UFJ (Eurasia)

- ✓ **Address** : (Moscow Head Office)
7th Floor, Business center “Romanov Dvor-2”
Bld. 2, 4 Romanov Per., Moscow 103009 Russia
(St. Petersburg Rep. Office)
1/25,A, Office 36, Kazanskaya street, St.Petersburg, 191186,
Russia
- ✓ **Number of employees**: 40 (Japanese Staff : 4)
- ✓ **Business** : Loans, deposits, remittance, money orders (transfer) contents
and other operations of commercial bank (corporate only)
- ✓ **Major Clients** : Main Japanese Companies in Russia,
Russian banks and enterprises

BTMU Moscow Representative Office

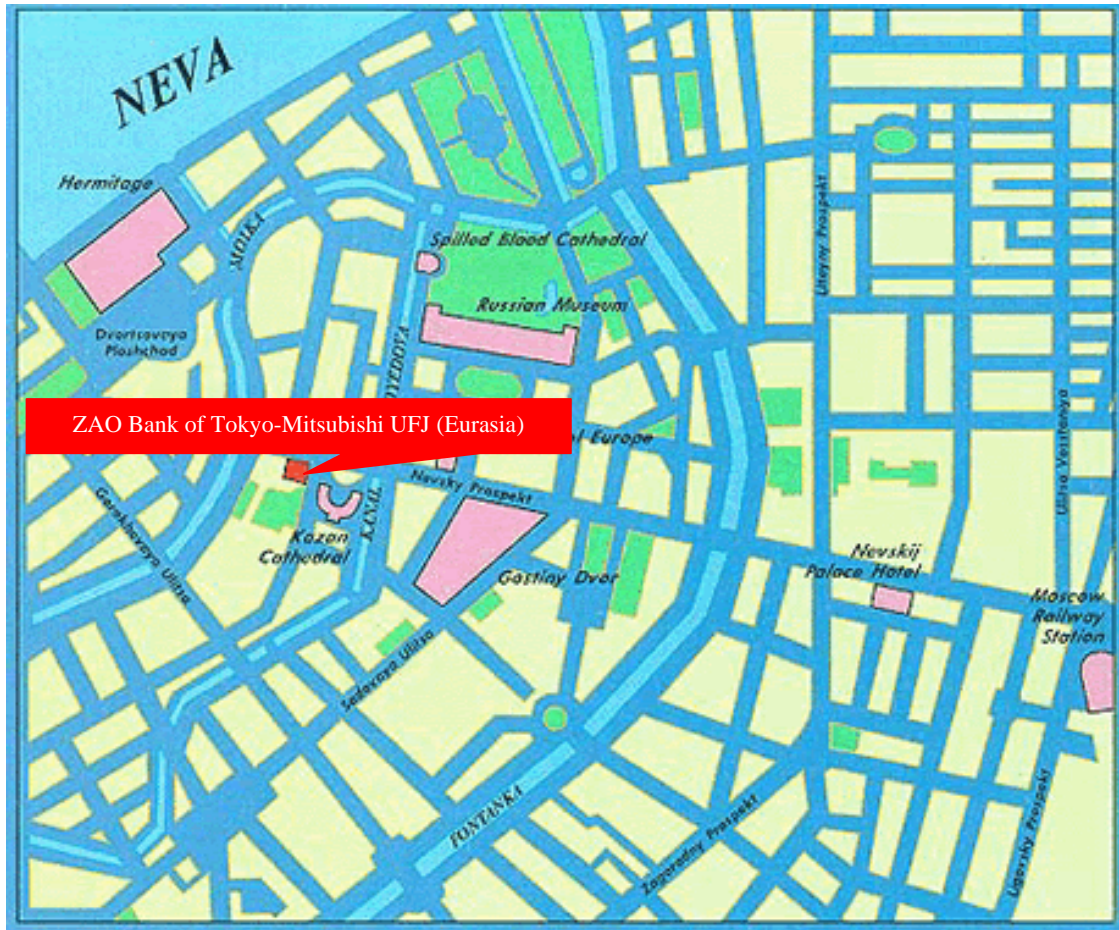
- ✓ **Address** : same with BTMU Eurasia
- ✓ **Number of employees** : 4 (Japanese Staff : 1)
- ✓ **Business** : Support of Trade Finance, Syndicated Loan, Structured Trade Finance in Russia, NIS countries

7th Floor, Business center “Romanov Dvor-2”
Bld. 2, 4 Romanov per., Moscow 103009 Russia
Tel. +7 (495) 225-8999



MAP (St. Petersburg Rep. Office)

1/25,A, Office 36, Kazanskaya Street, St.Petersburg, 191186, Russia
Tel. +7 (812) 336-7325, 7326



The information herein is provided for information purposes only, and is not to be used or considered as an offer or the solicitation of an offer to sell or to buy or subscribe for securities or other financial instruments. Neither this nor any other communication prepared by The Bank of Tokyo- Mitsubishi UFJ, Ltd. (collectively with its various offices and affiliates, "BTMU") is or should be construed as investment advice, a recommendation to enter into a particular transaction or pursue a particular strategy, or any statement as to the likelihood that a particular transaction or strategy will be effective in light of your business objectives or operations. Before entering into any particular transaction, you are advised to obtain such independent financial, legal, accounting and other advice as may be appropriate under the circumstances. In any event, any decision to enter into a transaction will be yours alone, not based on information prepared or provided by BTMU. BTMU hereby disclaims any responsibility to you concerning the characterization or identification of terms, conditions, and legal or accounting or other issues or risks that may arise in connection with any particular transaction or business strategy. Note that BTMU may have issued, and may in the future issue, other reports that are inconsistent with or that reach conclusions different from the information set forth herein. Such other reports, if any, reflect the different assumptions, views and/or analytical methods of the analysts who prepared them, and BTMU is under no obligation to ensure that such other reports are brought to your attention.