

Capital and Business Alliance with VietinBank

Tokyo, December 27, 2012--- The Bank of Tokyo-Mitsubishi UFJ, Ltd. (President Nobuyuki Hirano, “BTMU”) announced today that it has entered into the Subscription Agreement and the Technical Support and Collaboration Agreement with Vietnam Joint Stock Commercial Bank for Industry and Trade (“VietinBank”), one of the top state-owned commercial banks in Vietnam. BTMU will acquire approximately 20% of VietinBank’s ordinary shares, subject to regulatory approvals and other conditions precedents, and will appoint 2 directors of the VietinBank board. VietinBank will become an equity method affiliate of BTMU.

1. Reason for Capital and Business Alliance

As a part of a strategy aiming to further develop BTMU’s Asian business, the alliance aims, through collaboration between BTMU and VietinBank, to expand business through measures such as strengthening support for Japanese companies operating in Vietnam, where high growth is expected.

Vietnam has achieved consistently high economic growth for a long time and represents a market with high potential for the further expansion of financial services. Moreover, Vietnam has a close relationship with Japan, with many Japanese companies operating in the Vietnamese market.

VietinBank is one of the major Vietnamese state-owned commercial banks by asset size, offering diversified financial services and possessing a wide client base, nationwide branch network and good access to local information in Vietnam.

Since the opening of Ho Chi Minh City Branch in 1996 and Hanoi Branch in 1998, BTMU has been supporting Japanese companies in Vietnam. Through this alliance with VietinBank, BTMU seeks to further strengthen its offering of comprehensive financial services in Vietnam and meet the diverse financial needs of its customers.

2. Outline of Capital Alliance

- (1) Transaction: BTMU will acquire approximately 20% (after dilution) of VietinBank through a private placement of newly issued shares. BTMU will become the second largest shareholder next to the Government of Vietnam. VietinBank will become an equity method affiliate of BTMU
- (2) Investment Amount: Approximately VND 15.5 trillion
(approximately JPY 63.1 billion, approximately USD 742 million)
- (3) Acquisition Price: VND 24,000 per share
- (4) Implementation Date: The transaction is expected to close during 2013, subject to regulatory approvals and other conditions precedents
- (5) Board Representation: BTMU will appoint 2 directors of the VietinBank board

3. Outline of Business Alliance

Leveraging both institutions' financial know-how and client base, BTMU will enhance the services it provides to Japanese companies operating in Vietnam, such as cash management services and settlement services, etc.

In addition, BTMU will provide technical support to VietinBank in order to further develop its banking operations and management, through providing expertise in areas such as risk management, etc.

4. Profile of VietinBank

Name	Vietnam Joint Stock Commercial Bank for Industry and Trade
Location of Head Office	Hanoi, the Socialist Republic of Vietnam
Establishment	1988
Number of Employees	18,622 (as of December 31, 2011)
Number of Branches	1,274 (as of December 31, 2011)
Net Assets (consolidated)	Approximately VND 28.7 trillion (approximately JPY 117.1 billion, as of as of December 31, 2011)
Total Assets (consolidated)	Approximately VND 460.6 trillion (approximately JPY 1.879 trillion, as of as of December 31, 2011)
Market Capitalization	Approximately VND 53.2 trillion (approximately JPY 217.1 billion, based on the closing share price as of December 26, 2012)
Listing Exchange	Ho Chi Minh Stock Exchange (listed in July 2009)

Current Status of Vietnamese Market

- Vietnamese market has achieved high growth of GDP and Loans
- VietinBank is the second largest by total assets in Vietnam (the largest among the Vietnamese listed banks)

Real GDP



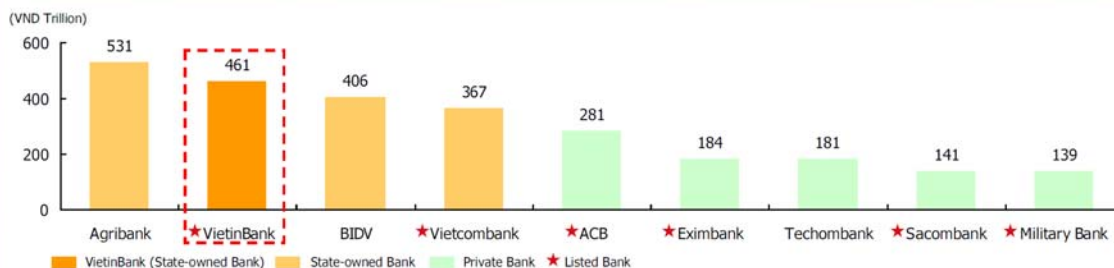
(Source) IMF

Loans in Vietnamese Banking Sector



(Source) Business Monitor International

Ranking by Total Assets (as of December 31, 2011)^{*2}



(Source) Company Disclosure

^{*1} CAGR (2007-11) of nominal GDP is 22.0%

^{*2} Agribank: as of December 31, 2010

Key Financials of VietinBank

- VietinBank has achieved high growth consistently as one of the most healthiest banks in Vietnam
- Non-performing Loan Ratio ("NPL Ratio") remains lower than those of the comparable banks

Loans



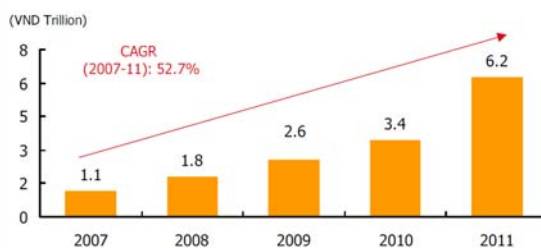
(Source) Company Disclosure

Deposits



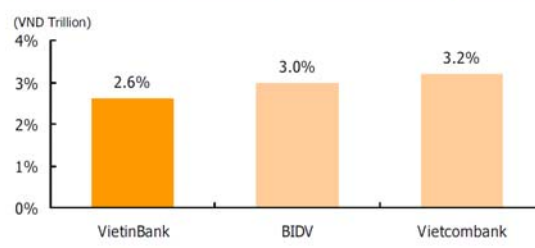
(Source) Company Disclosure

Net Income



(Source) Company Disclosure

NPL Ratio (as of September 30, 2012)



(Source) Company Disclosure