Financial Highlights under Japanese GAAP for Fiscal Year Ended March 31, 2016

May 16, 2016

Mitsubishi UFJ Financial Group, Inc.

This document contains forward-looking statements regarding estimations, forecasts, targets and plans in relation to the results of operations, financial conditions and other overall management of the company and/or the group as a whole (the “forward-looking statements”). The forward-looking statements are made based upon, among other things, the company’s current estimations, perceptions and evaluations. In addition, in order for the company to adopt such estimations, forecasts, targets and plans regarding future events, certain assumptions have been made. Accordingly, due to various risks and uncertainties, the statements and assumptions are inherently not guarantees of future performance, may be considered differently from alternative perspectives and may result in material differences from the actual result. For the main factors that may affect the current forecasts, please see Consolidated Summary Report, Annual Securities Report, Disclosure Book, Annual Report, and other current disclosures that the company has announced.
The financial information included in this financial highlights is prepared and presented in accordance with accounting principles generally accepted in Japan (“Japanese GAAP”). Differences exist between Japanese GAAP and the accounting principles generally accepted in the United States (“U.S. GAAP”) in certain material respects. Such differences have resulted in the past, and are expected to continue to result for this period and future periods, in amounts for certain financial statement line items under U.S. GAAP to differ significantly from the amounts under Japanese GAAP. For example, differences in consolidation basis or accounting for business combinations, including but not limited to amortization and impairment of goodwill, could result in significant differences in our reported financial results between Japanese GAAP and U.S. GAAP. Readers should consult their own professional advisors for an understanding of the differences between Japanese GAAP and U.S. GAAP and how those differences might affect our reported financial results. We will publish U.S. GAAP financial results in a separate disclosure document when such information becomes available.

＜Definitions of figures used in this document>

Consolidated	:	Mitsubishi UFJ Financial Group, Inc. (Consolidated)
Non-consolidated	:	The Bank of Tokyo-Mitsubishi UFJ, Ltd. (non-consolidated) + Mitsubishi UFJ Trust and Banking Corporation (non-consolidated) (without any adjustments)

Agenda

MUFG

FY2015 financial result summary

(for Fiscal Year Ended March 31, 2016)

【Consolidated】

Profits attributable to owners of parent ¥951.4bn

- A decrease of ¥82.3bn compared to FY14
- Achieved our FY15 target of ¥950.0bn

Common Equity Tier1 ratio (full implementation)

- Kept a good level of capital adequacy

Shareholder returns

- Dividend of ¥18.00 per common stock for FY15
- Resolved to repurchase own shares of up to ¥100bn

〈Consolidated〉 (¥bn)

		FY14	FY15	Change
1	Gross profits	4,229.0	4,143.2	(85.8)
2	G&A expenses	2,584.1	2,585.2	1.1
3	Net business profits	1,644.9	1,557.9	(87.0)
4	Profits attributable to owners of parent	1,033.7	951.4	(82.3)
5	Dividend per common stock (¥)	18.00	18.00	0.00

〈Financial targets of medium-term business plan〉

		FY14	FY15	FY17 (Targets)
6	EPS (¥)	73.22	68.51	15% increase or more from FY14
7	ROE[*1]	8.74%	7.63%	Between 8.5-9.0%
8	Expenses ratio	61.1%	62.3%	Approx. 60%
9	Common Equity Tier1 ratio (full implementation)[*2]	12.3%	12.1%	9.5% or above

*1 Profits attributable to owners of parent－Equivalent of annual dividends on nonconvertible preferred stocks / {(Total shareholders' equity at the beginning of the period－Number of nonconvertible preferred stocks at the beginning of the period×Issue price+Foreign currency translation adjustments at the beginning of the period) +(Total shareholders' equity at the end of the period－Number of nonconvertible preferred stocks at the end of the period ×Issue price+Foreign currency translation adjustments at the end of the period)}÷2 ×100

*2 Calculated on the basis of regulations applied at the end of March 2019

Income statement summary

【Consolidated】

Net business profits

- Gross profits decreased mainly due to a decrease in net interest income by the appreciation of the Japanese yen against the other currencies, while gains from fees and commissions increased.
- G&A expenses were almost unchanged since the previous fiscal year.
- Net business profits decreased by ¥87.0bn from FY14 to ¥1,557.9bn.

Total credit costs*1

- Total credit costs recorded ¥ 255.1bn mainly due to an increase of specific allowance for credit losses.

Net gains (losses) on equity securities

- Net gains on equity securities decreased by ¥4.8bn from FY14 to ¥88.3bn mainly due to an increase in losses on write-down of equity securities, while an increase in net gains on sales of equity securities.

Profits (losses) from investments in affiliates

- Profits from investments in affiliates increased as Morgan Stanley performed well during the period.

Profits attributable to owners of parent

- As a result, profits attributable to owners of parent decreased by ¥82.3bn from FY14 to ¥951.4bn.

Income statement (¥bn)

		FY14	FY15	Change
1	Gross profits (before credit costs for trust accounts)	4,229.0	4,143.2	(85.8)
2	Net interest income	2,181.6	2,113.5	(68.0)
3	Trust fees + Net fees and commissions	1,420.0	1,437.6	17.5
4	Net trading profits + Net other business profits	627.3	592.0	(35.3)
5	Net gains (losses) on debt securities	115.1	132.9	17.7
6	G&A expenses	2,584.1	2,585.2	1.1
7	Net business profits	1,644.9	1,557.9	(87.0)
8	Total credit costs*1	(161.6)	(255.1)	(93.5)
9	Net gains (losses) on equity securities	93.1	88.3	(4.8)
10	Net gains (losses) on sales of equity securities	97.9	113.6	15.7
11	Losses on write-down of equity securities	(4.8)	(25.3)	(20.5)
12	Profits (losses) from investments in affiliates	159.6	230.4	70.7
13	Other non-recurring gains (losses)	(23.0)	(82.0)	(58.9)
14	Ordinary profits	1,713.0	1,539.4	(173.5)
15	Net extraordinary gains (losses)	(98.2)	(40.7)	57.5
16	Total of income taxes-current and income taxes-deferred	(467.7)	(460.2)	7.5
17	Profits attributable to owners of parent	1,033.7	951.4	(82.3)
18	EPS (¥)	73.22	68.51	(4.70)

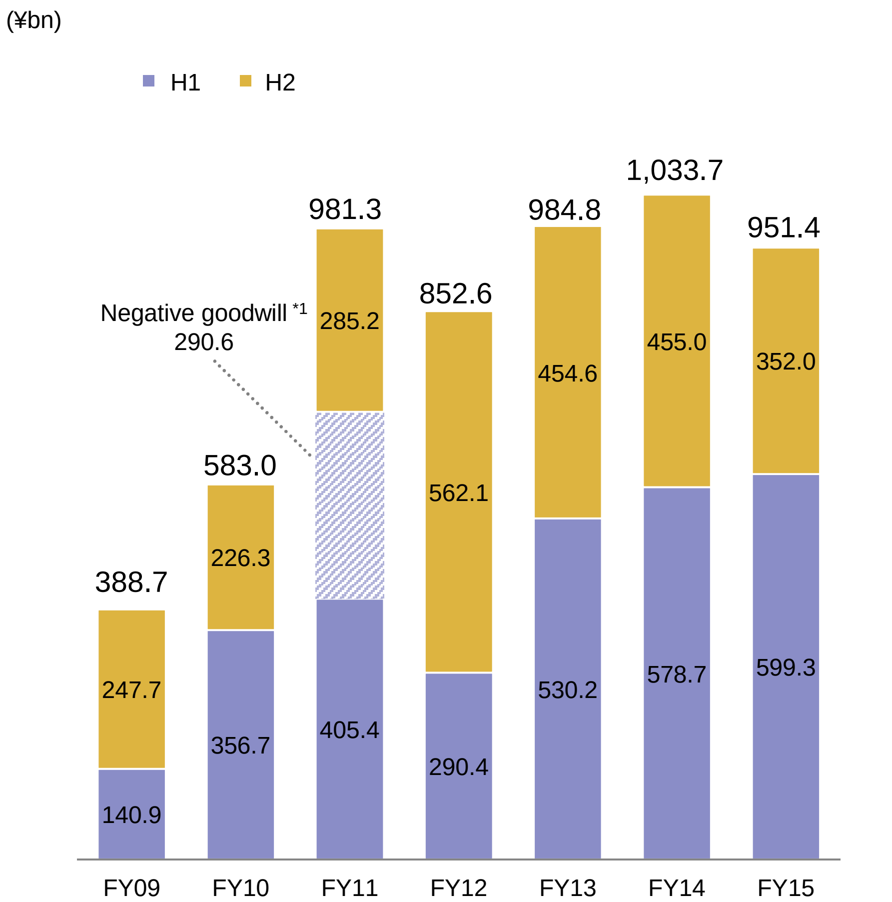
*1 Credit costs for trust accounts + Provision for general allowance for credit losses + Credit costs（included in non-recurring gains/losses）+ Reversal of allowance for credit losses + Reversal of reserve for contingent losses included in credit costs + Gains on loans written-off

MUFG

Outline of profits attributable to owners of parent 【Consolidated】

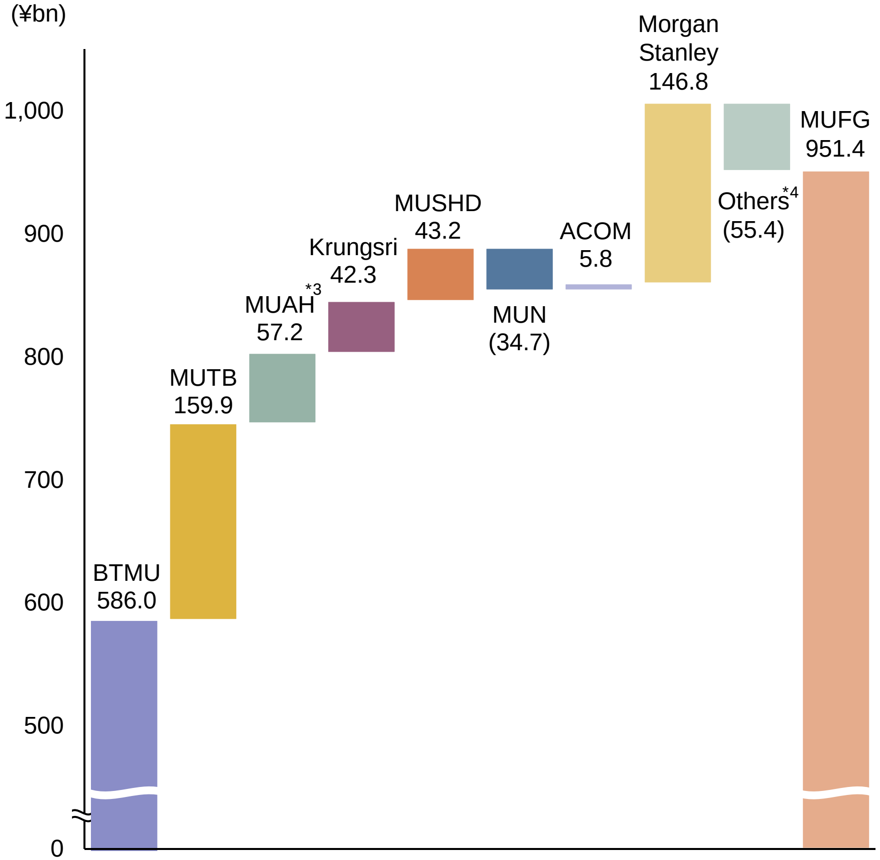
- Profits attributable to owners of parent was ¥951.4bn, achieving the FY15 target.

History of profits attributable to owners of parent



*1 One-time effect of negative goodwill associated with the application of equity method accounting on our investment in Morgan Stanley

Breakdown of profits attributable to owners of parent*2



*2 The above figures reflect the percentage holding in each subsidiaries and equity method investees

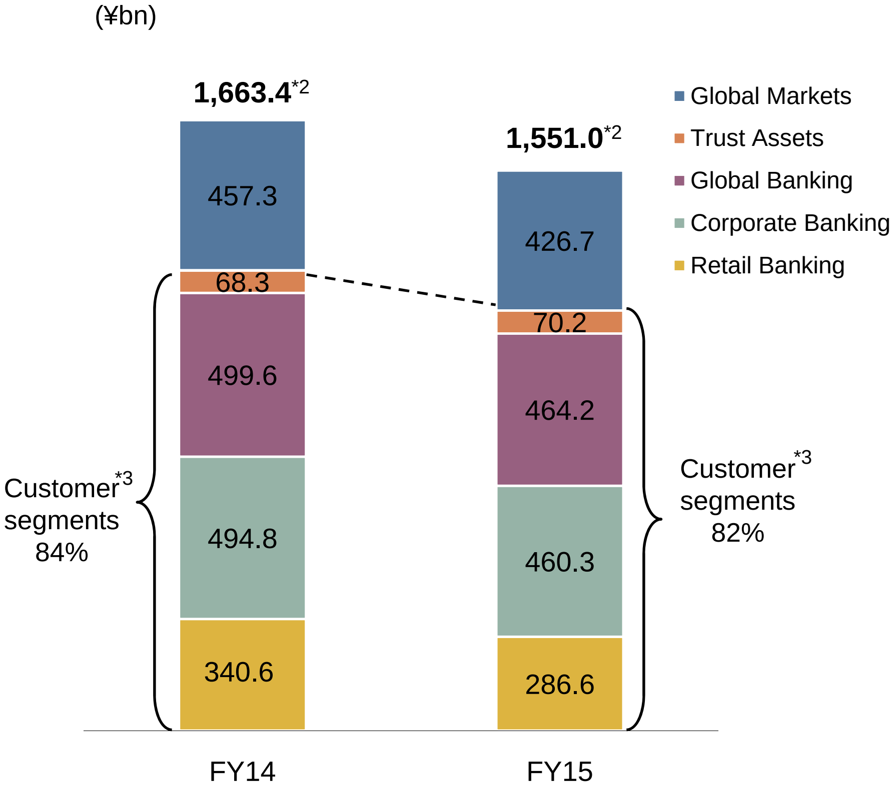
*3 MUFG Americas Holdings Corporation

*4 Including cancellation of the amount of inter-group dividend receipt and profits (losses) related to transfer of equity securities within MUFG and other expenses, etc.

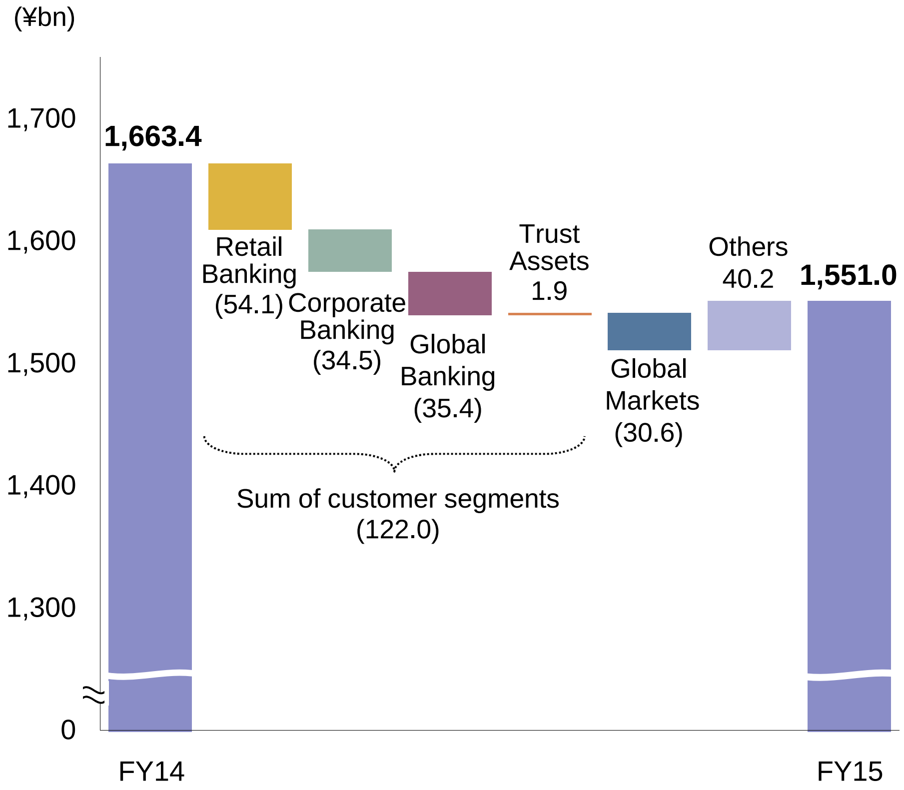
Outline of results by business segment 【Consolidated】

- Consolidated net operating profits decreased by ¥112.4bn from FY14.
- 82% of the total operating profits was from the customer segments. 36% of profits of the customer segments was generated by overseas business.

Net operating profits by business segment*1



Breakdown of changes in net operating profits



*1 Consolidated net business profits on a managerial accounting basis.
*2 Total net operating profits includes net operating profit for "Other" segment (FY14:¥(197.2)bn, FY15:¥(157.0)bn).
*3 Ratio of customer segments = net operating profits from customer segments ÷ total net operating profits (*2)

Balance sheet summary

【Consolidated】

Loans (Banking + Trust accounts)

- Increased from the end of September 2015 mainly due to increases in domestic corporate loans and overseas loans.

Investment securities

- Increased from the end of September 2015 mainly due to increase in foreign bonds. Decreased from the end of March 2015 mainly due to a decrease in Japanese government bonds.

Deposits

- Increased mainly due to an increase in domestic corporate deposits.

Non performing loans (“NPLs”)

- NPL ratio increased mainly due to an increase in the amount of NPL loans.

Net unrealized gains on available-for-sale securities

- Increased from the end of September 2015 mainly due to increases in unrealized gains on Japanese government bonds and foreign bonds.

	Balance sheet (¥bn)	Mar.16	Change from Mar.15	Change from Sep.15
1	Total assets	298,302.8	12,153.1	9,137.8
2	Loans (Banking + Trust accounts)	113,906.8	4,426.1	1,943.8
3	Loans (Banking accounts)	113,756.3	4,387.9	1,918.5
4	Housing loans[*1]	15,570.7	(308.3)	(114.3)
5	Domestic corporate loans[*1*2]	43,804.4	1,347.6	1,098.7
6	Overseas loans[*3]	43,045.4	1,343.7	572.4
7	Investment securities (Banking accounts)	69,993.8	(3,544.3)	3,294.7
8	Domestic equity securities	5,573.5	(750.1)	(346.6)
9	Japanese government bonds	28,357.1	(6,853.5)	(1,858.3)
10	Foreign bonds	27,883.7	4,312.1	5,146.4
11	Total liabilities	280,916.1	12,053.8	8,871.0
12	Deposits	160,965.0	7,607.6	6,474.4
13	Individual deposits (Domestic branches)	71,068.6	653.4	332.7
14	Total net assets	17,386.7	99.2	266.8
15	FRL disclosed loans[*1*4]	1,306.9	83.6	142.7
16	NPL ratio[*1]	1.19%	0.03%	0.11%
17	Net unrealized gains (losses) on available-for-sale securities	3,485.2	(647.9)	391.2

*1 Non-consolidated + trust accounts *2 Excluding loans to government and govermental institutions
*3 Loans booked in overseas branches, MUAH, Krungsri, BTMU (China), BTMU (Holland), BTMU (Canada) and BTMU (Malaysia)
*4 FRL = the Financial Reconstruction Law

MUFG

Loans / deposits

【Consolidated】

Loan balance ¥113.9tn

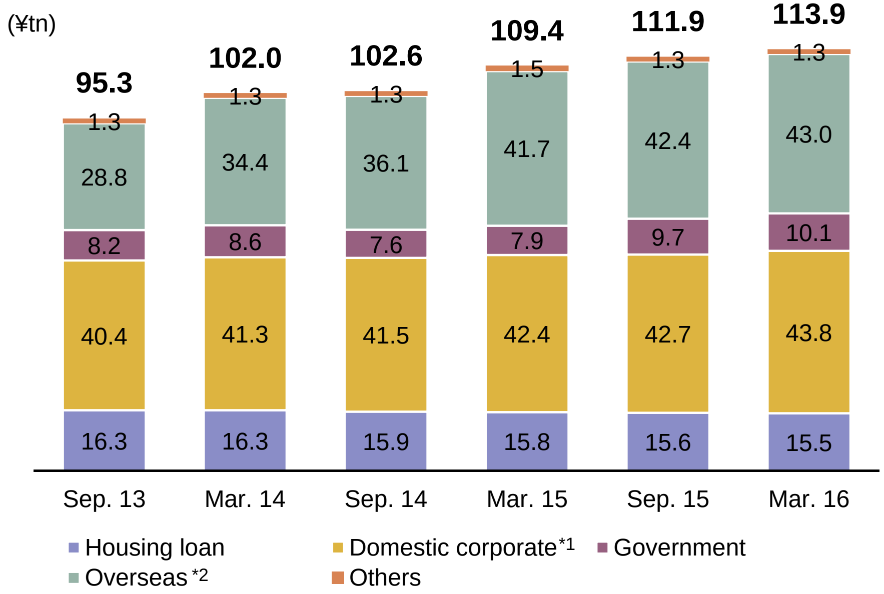
(increased ¥1.9tn from the end of September 2015)

<Changes from September 2015 >

■ Housing loan	(¥0.1tn)
■ Domestic corporate[*1]	+¥1.0tn
■ Government	+¥0.3tn
■ Overseas[*2]	+¥0.5tn
Excluding impact of foreign exchange fluctuation	+¥2.8tn

*1 Excluding loans to government and governmental institutions
*2 Loans booked in overseas branches, MUAH, Krungsri, BTMU (China), BTMU (Holland) , BTMU (Canada) and BTMU (Malaysia)
*3 Sum of banking and trust accounts

【Loans (Period end balance)[*3]】



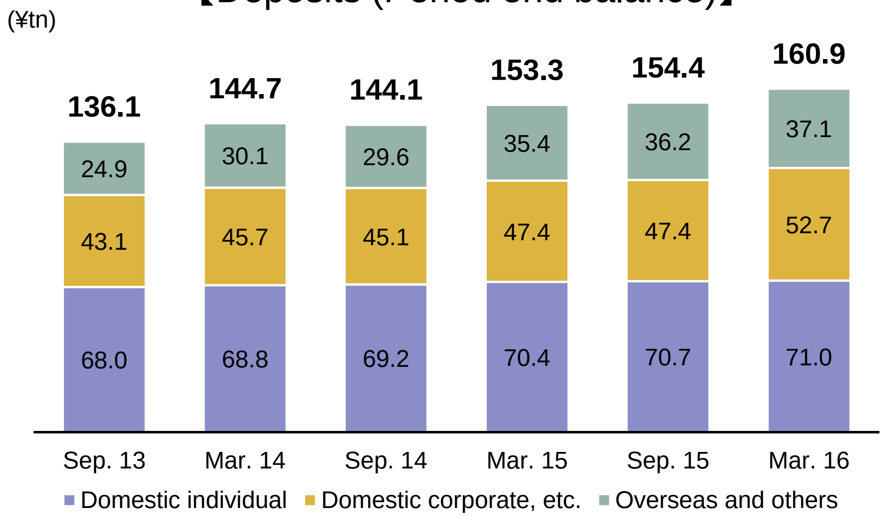
Deposit balance ¥160.9tn

(increased ¥6.4tn from the end of September 2015)

<Changes from September 2015 >

■ Domestic individual	+¥0.3tn
■ Domestic corporate, etc.	+¥5.2tn
■ Overseas and others	+¥0.8tn
Excluding impact of foreign exchange fluctuation	+¥3.1tn

【Deposits (Period end balance)】



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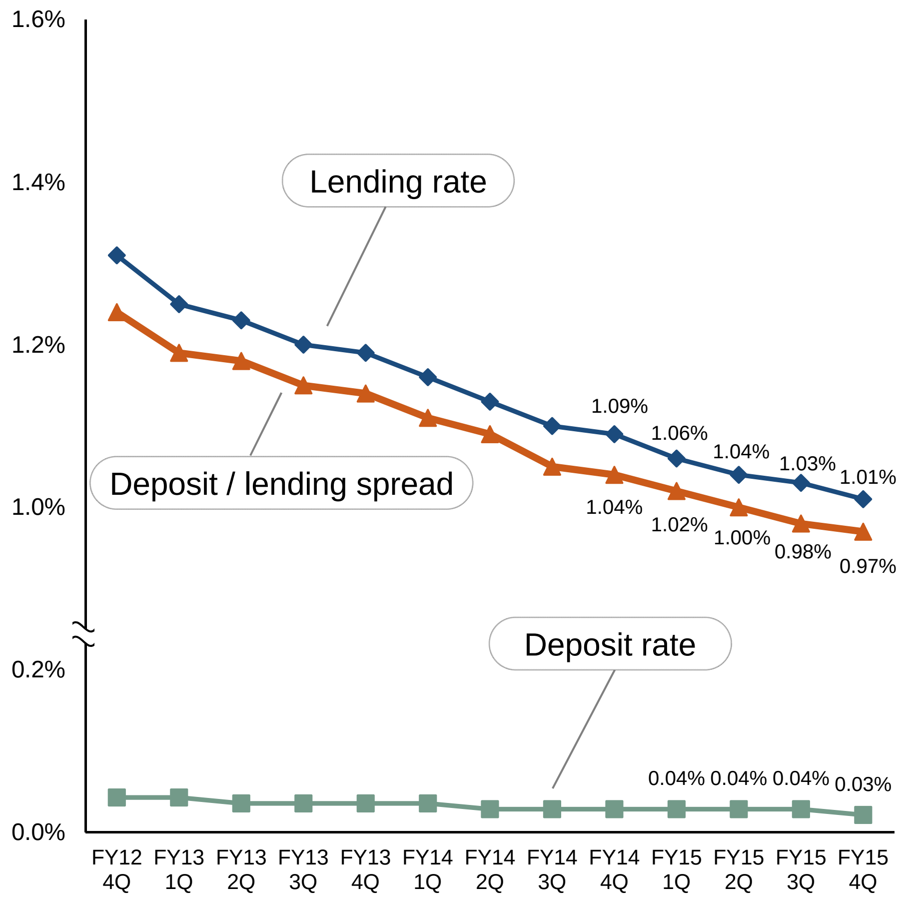
Domestic deposit / lending rates

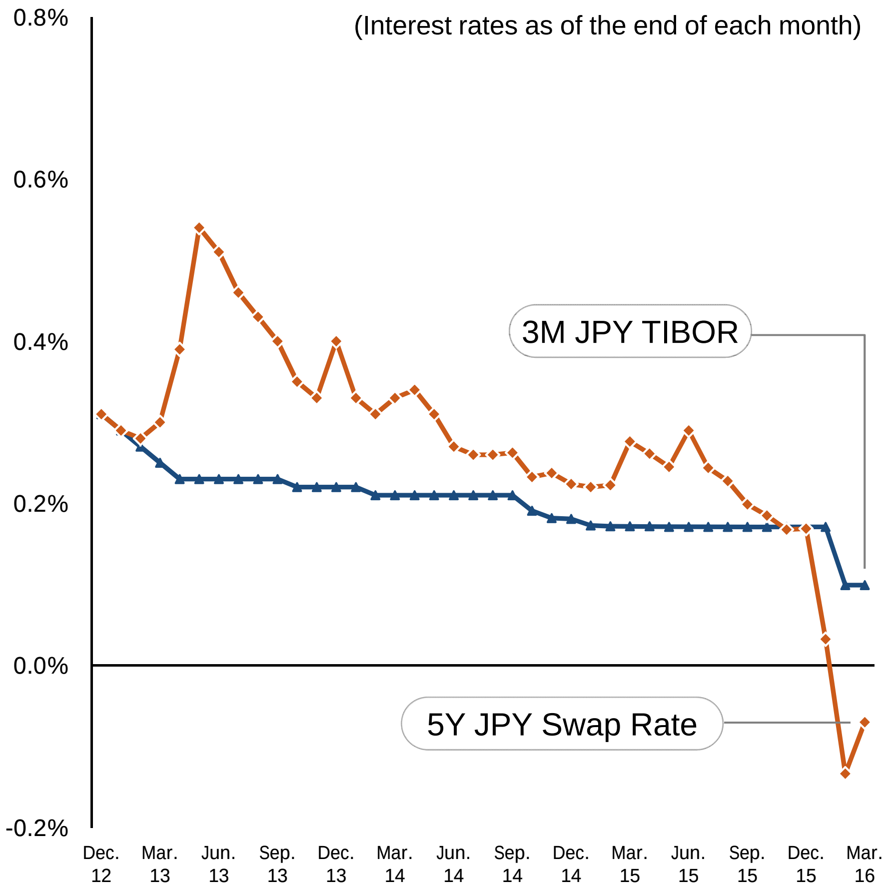
【Non-consolidated】

- Domestic deposit / lending spread excluding loans to government in FY15 4Q decreased 0.01 percentage point from FY15 3Q mainly due to a decline in lending rates reflecting lower market interest rates.

Changes in domestic deposit / lending rates
(Excluding loans to Government)



(Reference) Market interest rates

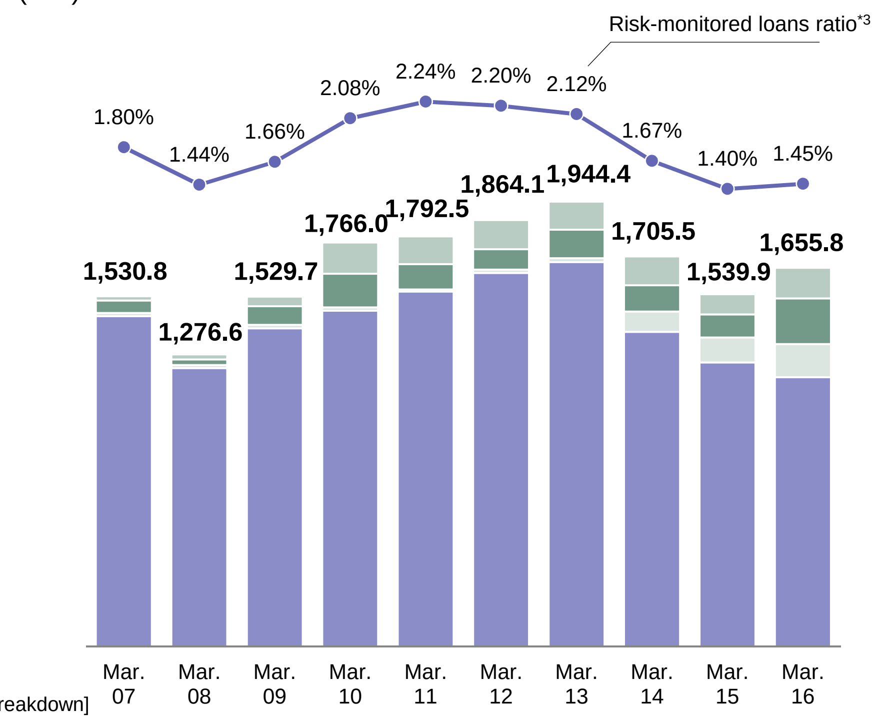


(Source : Bloomberg)

Loan assets

- Risk-monitored loans ratio increased 0.04 percentage points from the end of March 2015 to 1.45% mainly due to an increase in risk-monitored loans balance.
- Total credit costs were ¥255.1bn on a consolidated basis. (¥103.7bn on a non-consolidated basis.)

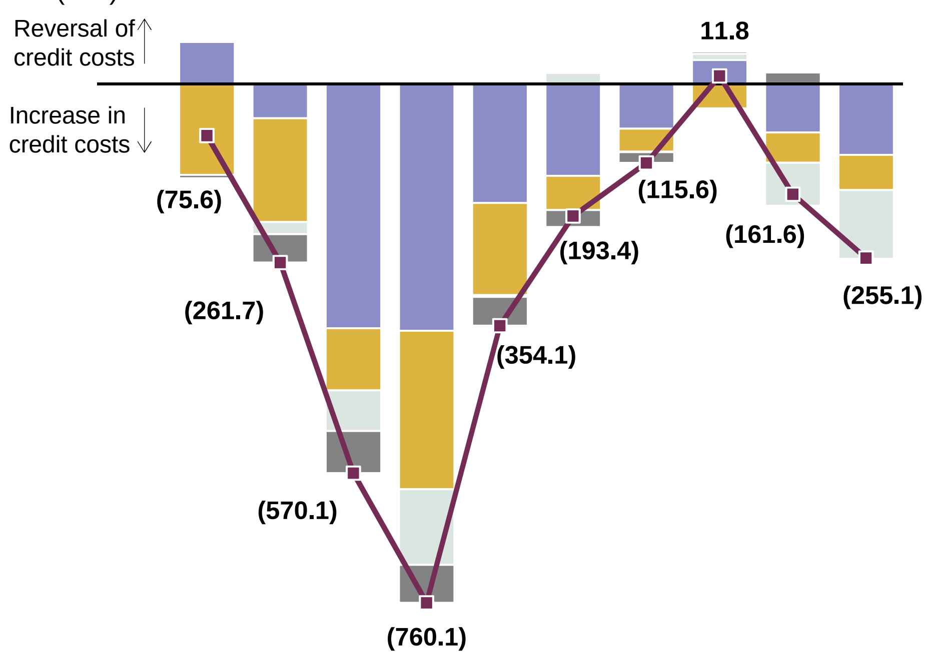
Balance of risk-monitored loans*1



[Breakdown]	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16
EMEA*2	18.1	21.2	42.6	136.3	121.2	127.2	122.0	126.3	88.2	133.9
Americas*2	54.9	24.8	81.2	147.3	110.3	89.2	125.0	114.9	100.7	199.4
Asia	13.5	13.1	15.4	14.4	9.4	14.4	17.0	89.0	108.8	145.3
Domestic	1,444.2	1,217.3	1,390.5	1,467.9	1,551.5	1,633.2	1,680.3	1,375.2	1,242.0	1,177.1

*1 Risk-monitored loans based on Banking Act. Regions are based on the borrowers' location.
*2 Figures of EMEA (Europe, Middle East and Other) and Americas before March 2012 are previously disclosed as Other and United States of America, respectively.
*3 Total risk-monitored loans / Total loans and bills discounted (banking accounts as of period end)

Total credit costs*4



[Breakdown]	FY06	FY07	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15
Non-Consolidated	61.5	(50.1)	(357.8)	(361.6)	(174.2)	(134.5)	(65.3)	35.1	(71.1)	(103.7)
CF*5	(133.0)	(152.1)	(91.0)	(232.2)	(135.0)	(50.1)	(33.7)	(35.7)	(44.1)	(51.6)
Overseas*6	0.7	(17.8)	(59.7)	(110.6)	(2.7)	16.1	(0.8)	9.2	(63.2)	(100.8)
Others*7	(4.9)	(41.5)	(61.5)	(55.7)	(42.1)	(24.9)	(15.6)	3.2	16.9	1.0

*4 Including gains on loans written-off
*5 Sum of MUN and ACOM on a consolidated basis
*6 Sum of BTMU and MUTB's oversea subsidiaries and affiliated companies
*7 Sum of other subsidiaries and affiliated companies, and consolidation adjustment

Investment securities

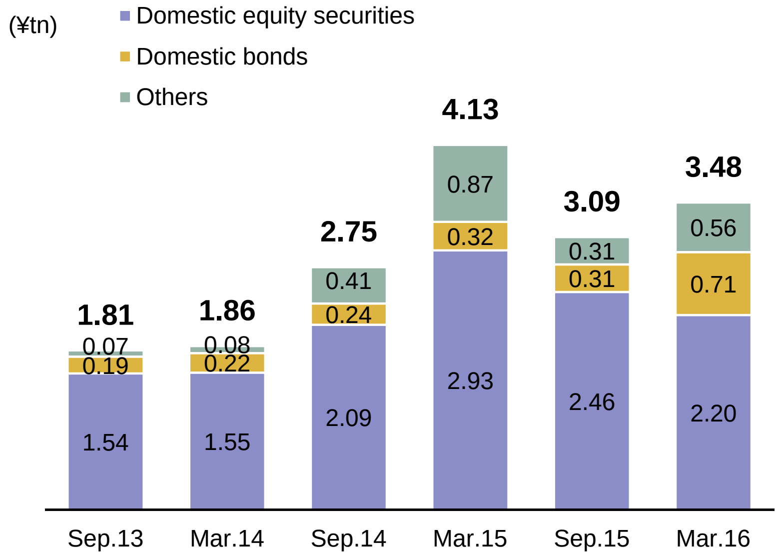
【Consolidated/Non-consolidated】

Available-for-sale securities with fair value

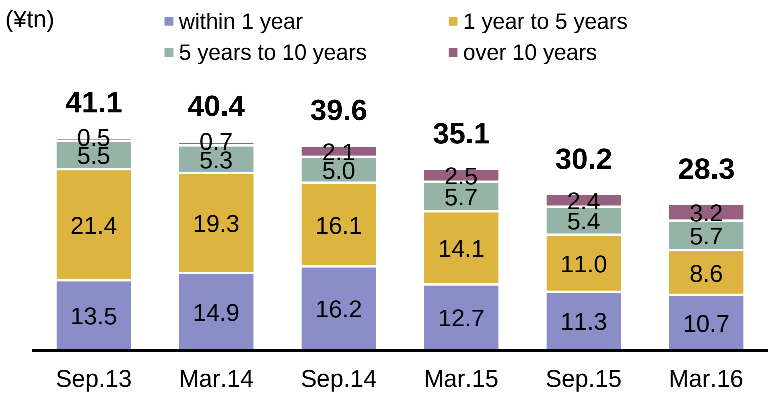
(¥bn)

		Balance Mar.16	Balance Change from Sep.15	Unrealized gains (losses) Mar.16	Unrealized gains (losses) Change from Sep.15
1	Total	65,518.4	3,314.8	3,485.2	391.2
2	Domestic equity securities	4,873.2	(344.7)	2,205.4	(254.9)
3	Domestic bonds	30,322.4	(1,192.0)	718.2	401.3
4	Japanese government bonds	27,255.9	(1,858.2)	631.9	365.6
5	Others	30,322.7	4,851.5	561.6	244.8
6	Foreign equity securities	149.0	15.3	23.8	21.6
7	Foreign bonds	26,650.4	5,145.3	510.9	204.4
8	Others	3,523.2	(309.1)	26.8	18.8

Unrealized gains (losses) on available-for-sale securities

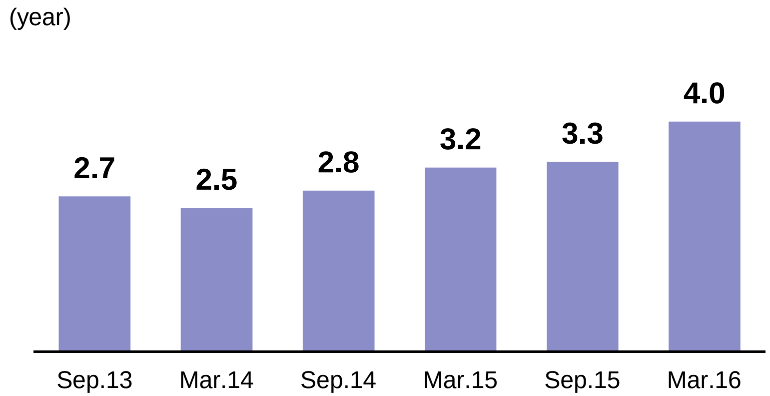


Balance of JGB portfolio by maturity*1



*1 Available-for-sale securities and held-to-maturity securities. Non-consolidated.

Duration of JGB portfolio*2



*2 Available-for-sale securities. Non-consolidated.

Capital adequacy

【Consolidated】

Total capital

- Total capital increased by ¥378.9bn from the end of September 2015 mainly due to increases in retained earnings and other comprehensive income, as well as subordinated debt funding.
- Common Equity Tier1 capital increased by ¥467.9bn from the end of September 2015.

Risk weighted assets (RWA)

- RWA was relatively unchanged, mainly due to an increase in loans balance, offset by a decrease in equity balance and the appreciation of the Japanese yen against the other currencies.

Common Equity Tier 1 ratio

Full implementation[*1] basis : 12.1%

Excluding impact of net unrealized gains (losses) on available-for-sale securities : 9.9%

Leverage ratio

Transitional basis : 4.79%

*1 Calculated on the basis of regulations applied at the end of March 2019

(¥bn)

		Sep.15	Mar.16	Change from Sep.15
1	Common Equity Tier1 ratio	11.23%	11.63%	0.40%
2	Tier1 ratio	12.73%	13.24%	0.50%
3	Total Capital ratio	15.69%	16.01%	0.31%
4	Common Equity Tier1 capital	12,571.9	13,039.8	467.9
5	Retained earnings	8,358.0	8,587.5	229.5
6	Other comprehensive income	1,356.2	2,161.2	805.0
7	Regulatory adjustments	(693.3)	(1,100.4)	(407.1)
8	Additional Tier1 capital	1,682.2	1,799.4	117.1
9	Preferred securities and subordinated debt	1,260.2	1,544.5	284.2
10	Foreign currency translation adjustments	588.4	316.5	(271.9)
11	Tier1 capital	14,254.1	14,839.2	585.1
12	Tier2 capital	3,308.6	3,102.5	(206.1)
13	Subordinated debt	2,110.4	2,060.5	(49.8)
14	Amounts equivalent to 45% of unrealized gains on available-for-sale securities	838.3	633.8	(204.5)
15	Total capital（Tier1＋Tier2）	17,562.8	17,941.8	378.9
16	Risk weighted assets	111,925.3	112,064.3	139.0
17	Credit risk	95,274.0	95,372.3	98.2
18	Market risk	1,989.1	2,198.7	209.5
19	Operational risk	6,635.4	6,581.1	(54.2)
20	Transitional floor	8,026.6	7,912.1	(114.4)

Note: The risk-adjusted capital ratios and the amount of components thereof as of September 30, 2015 reflect corrections of errors discovered in the risk weighting applied to certain assets, mostly residential mortgage loans, and certain other adjustments made under Basel I standards to obtain amounts that were used for floor adjustments in determining the amounts of risk-weighted assets under Basel III standards.

MUFG

FY2016 targets

【Consolidated/Stand-alone】

- FY16 consolidated profits attributable to owners of parent target is ¥850.0bn.

(¥bn)

	〈Consolidated〉	FY 2015 Interim (results)	FY 2015 Full Year (results)	FY 2016 Interim	FY 2016 Full Year
1	Total credit costs	(31.0)	(255.1)	(110.0)	(210.0)
2	Ordinary profits	969.9	1,539.4	610.0	1,320.0
3	Profits attributable to owners of parent	599.3	951.4	360.0	850.0

〈The Bank of Tokyo-Mitsubishi UFJ, Ltd (non-consolidated)〉

		FY 2015 Interim (results)	FY 2015 Full Year (results)	FY 2016 Interim	FY 2016 Full Year
4	Net business profits	480.4	888.1	320.0	670.0
5	Total credit costs	21.2	(103.4)	(20.0)	(40.0)
6	Ordinary profits	538.3	863.7	290.0	600.0
7	Net income	379.6	586.0	210.0	430.0

〈Mitsubishi UFJ Trust and Banking Corporation (non-consolidated)〉

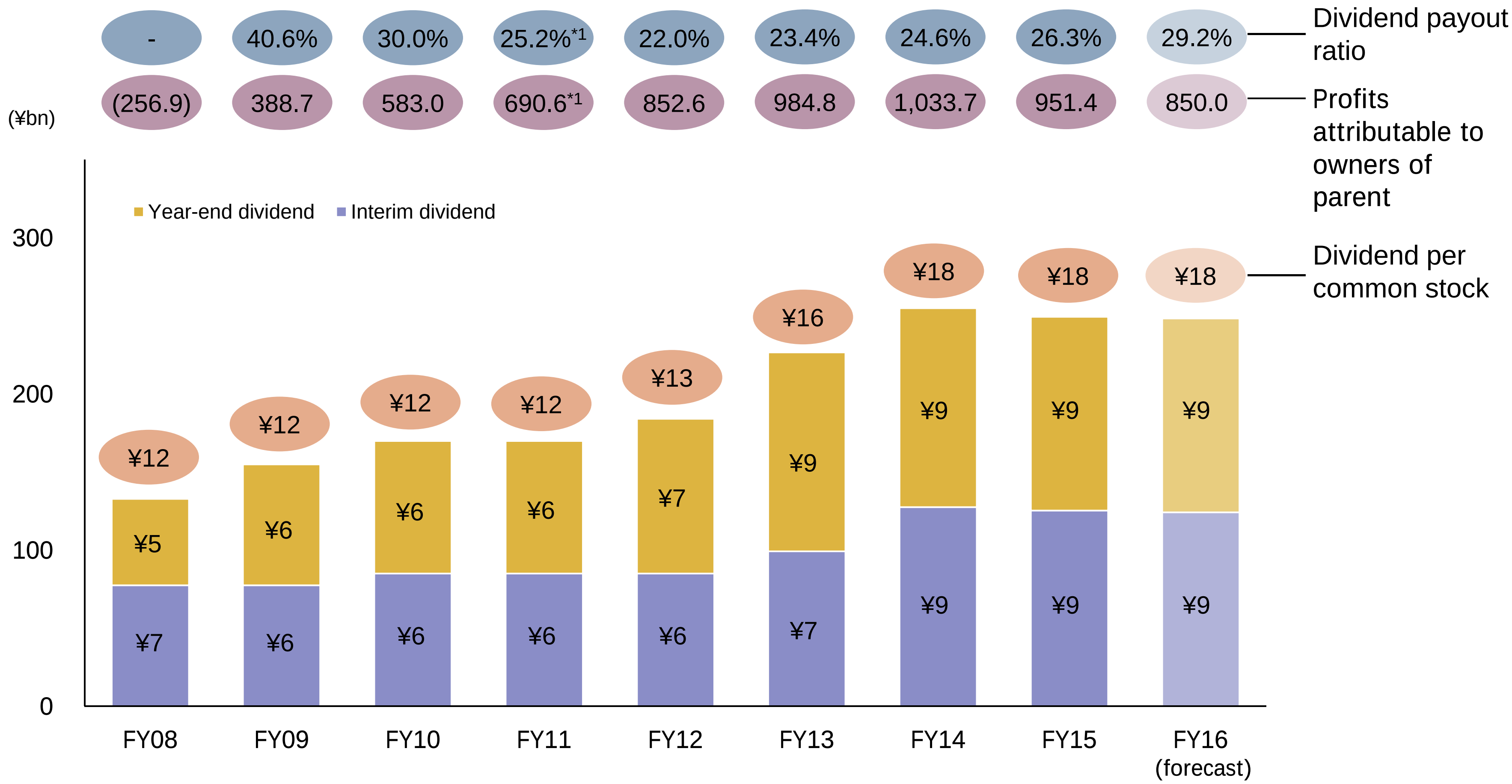
		FY 2015 Interim (results)	FY 2015 Full Year (results)	FY 2016 Interim	FY 2016 Full Year
8	Net business profits	95.6	193.0	80.0	170.0
9	Total credit costs	1.3	(0.2)	(5.0)	(10.0)
10	Ordinary profits	99.5	206.5	75.0	165.0
11	Net income	70.3	159.9	55.0	120.0

Dividend forecast

【Consolidated】

- Dividend per common stock for FY15 is ¥18.00.
- FY16 dividend forecast is ¥18.00 per common stock.

Result and forecasts of shareholder returns



*1 FY11 figures do not include one-time effect of negative goodwill associated with application of equity method accounting on our investment in Morgan Stanley

MUFG

Repurchase of own shares

【Consolidated】

- Resolved to repurchase own shares in order to enhance shareholder returns, improve capital efficiency and conduct capital management flexibly.

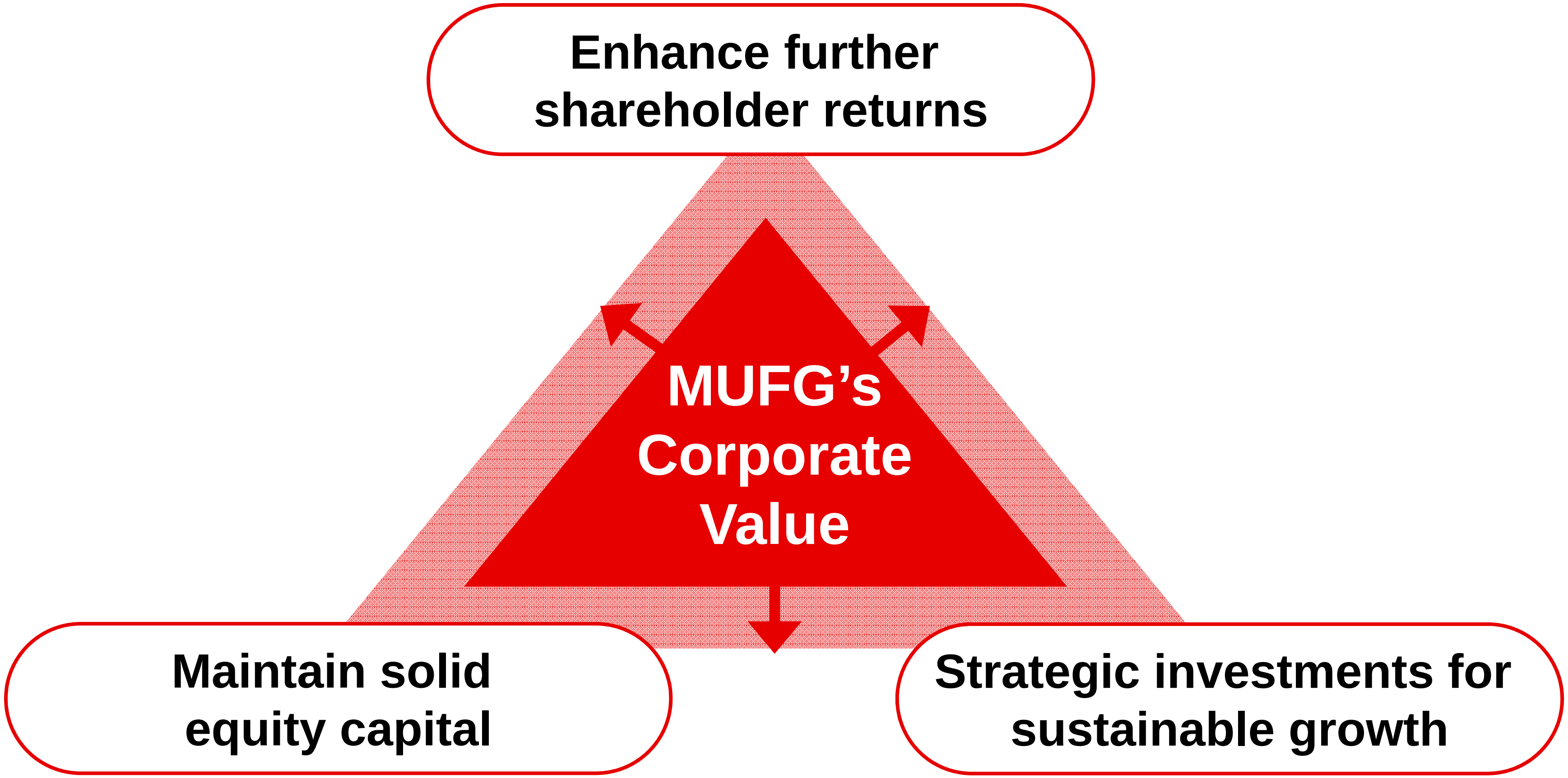
Outline of repurchase of own share

Type of shares to be repurchased	Ordinary shares of MUFG
Aggregate amount of repurchase price	Up to ¥100.0 billion
Aggregate number of shares to be repurchased	Up to 230 million shares (Equivalent to 1.67% of the total number of issued shares (excluding own shares))
Repurchase period	From May 17, 2016 to June 30, 2016

(Reference) Own shares held by MUFG as of April 30, 2016
Total number of issued shares (excluding own shares) : 13,791,179,849 shares
Number of own shares : 377,673,971 shares

Appendix: Capital policy

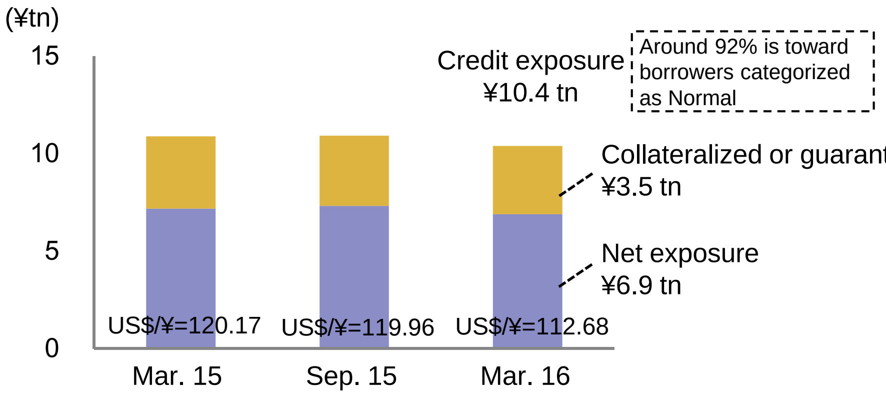
- Enhance further shareholder returns and make strategic investment for sustainable growth while maintaining solid equity capital



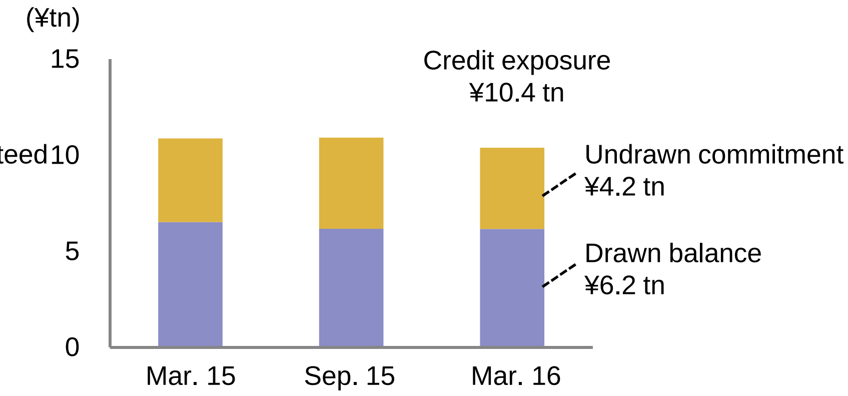
Appendix: Energy and mining credit exposure ~Overview

- As of end of March 2016, total credit exposure in the energy related sector [*1] was ¥10.4 tn. Net exposure, deducting collateral and guarantee (e.g. ECA), was ¥6.9 tn. Credit exposure toward companies or projects that are involved with exploration, development and production of oil and gas ("Integrated" and "Upstream") was ¥4.7 tn.
- Credit exposure in Americas was ¥3.8 tn or roughly 37% of overall energy related exposure, which includes ¥0.5 tn of Reserve Based Lending ("RBL") in MUAH (RBL: Loan collateralized by the value of oil and gas reserves).

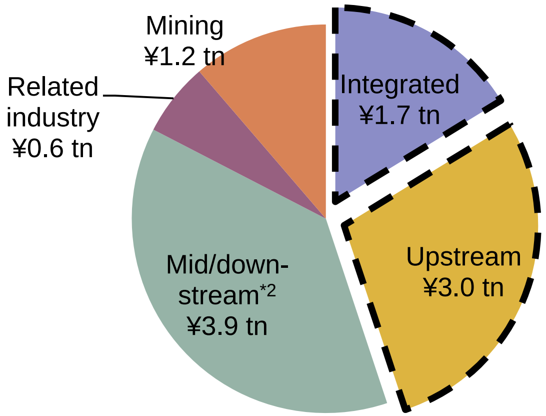
Credit exposure, collateral and guarantee



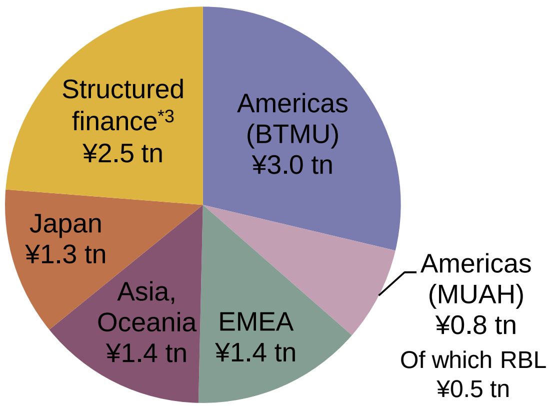
Credit exposure and undrawn commitment



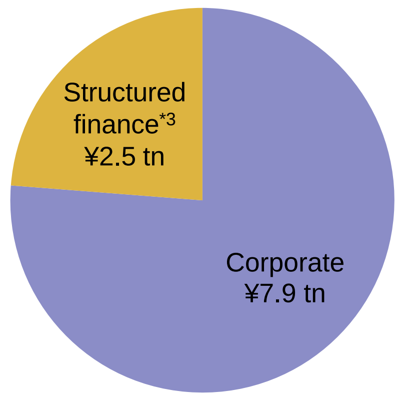
Breakdown by Sector



Breakdown by Region



Breakdown by Structure



*1 Including undrawn commitment and excluding market exposure *2 Storage, transportation, refining, sales and others *3 Project finance and trade finance

Note: All figures are on managerial basis, aggregating internal management figures of each subsidiary

Appendix: Energy and mining credit exposure ~Asset quality (1)

Credit exposure and non-performing loans*1 by sector and region

- Credit deterioration has been observed principally in the upstream part of oil & gas related exposure, and in terms of regions, mostly in the Americas.

(¥ bn)

Integrated		Total	Americas (BTMU)	Americas (MUAH)	EMEA	Asia/Oceania	Japan	Structured finance
Credit exposure	(1)	1,690	523	0	542	626	0	0
Loans outstanding	(2)	1,011	274	0	246	491	0	0
NPLs*1	(3)	0	0	0	0	0	0	0

Upstream		Total	Americas (BTMU)	Americas (MUAH)	EMEA	Asia/Oceania	Japan	Structured finance
Credit exposure	(1)	2,984	637	683	201	192	138	1,133
Loans outstanding	(2)	1,591	97	347	34	136	121	855
NPLs*1	(3)	99	A 15	62	0	0	0	B 22

Mid/downstream and related industry		Total	Americas (BTMU)	Americas (MUAH)	EMEA	Asia/Oceania	Japan	Structured finance
Credit exposure	(1)	4,555	1,353	120	331	437	1,118	1,195
Loans outstanding	(2)	2,271	258	30	106	380	657	840
NPLs*1	(3)	1	0	0	0	0	1	0

Mining		Total	Americas (BTMU)	Americas (MUAH)	EMEA	Asia/Oceania	Japan	Structured finance
Credit exposure	(1)	1,175	478	0	373	180	0	143
Loans outstanding	(2)	613	283	0	123	95	0	113
NPLs*1	(3)	20	0	0	0	C 15	0	D 6

*1 Subject to the relevant criteria applying to each subsidiary. For example, risk-monitored loans based on Japanese Banking Act
Note: All figures are on managerial basis, aggregating internal management figures of each subsidiary

MUFG

Appendix: Energy and mining credit exposure ~Asset quality (2)

Credit exposure, collateral and allowance in the sectors and regions with higher NPL*1 ratio

- Total NPL amount is approx. ¥120 bn, of which 90% are covered with collateral, guarantee or allowance.

(¥ bn)

		Upstream			Mining		
		A Americas (BTMU)	Americas (MUAH)	B Structured finance	C Asia/Oceania	D Structured finance	
Credit exposure	(1)	637	683	1,133	180	143	
Collateralized or guaranteed	(2)	121	540	408	44	46	
Uncollateralized or unguaranteed	(3) = (1)-(2)	517	144	725	136	98	
							Total NPLs
NPLs*1	(4)	15	62	22	15	6	**120**
Collateralized or guaranteed	(5)	0	42	19	0	0	
Allowance	(6)	8	20	3	11	3	Total NPLs (net)
NPLs (net)*1	(7) = (4)-(5)-(6)	7	0	0	4	3	**14**

*1 Subject to the relevant criteria applying to each subsidiary. For example, risk-monitored loans based on Japanese Banking Act
Note: All figures are on managerial basis, aggregating internal management figures of each subsidiary

Appendix: Mitsubishi UFJ Nicos - System Integration Project

Importance of MUN	MUFG's core subsidiary, leading the growing cashless payment / credit card business
MUN's Vision / goal	**Recognized as a trusted No.1 company in cashless business** - pursue to become a top tier company by utilizing MUFG's customer base and enhancing operating efficiency through the system integration

MUN Business Strategy

Focus on 6 initiatives, providing MUFG group-wide sophisticated solution capability

MUN

- (1)Strategic alliance with Top Tier partners
- (2)Collaboration with MUFG・JA Group
- (3)Promoting cashless business, revitalization of local area
- (4)Enhancing settlement system infrastructure
- (5)EC・ICT
- (6)Expand financing business

Outline of system integration project

Establish efficient and effective business platform to support MUFG's growth strategy

- Enhance the flexibility of system to provide more competitive products/service and to expand MUN's trustee business
- Enhance efficient and effective administration, credit exposure management

MUFG Mitsubishi UFJ NICOS

Integrated into one system

DC MUFG CARD NICOS

Capital Expenditure/Schedule

- Total capital expenditure is estimated to be JPY150 bn.
- Full integration is scheduled in FY21.

Financial Impact

- The system integration will cost antecedently. Net loss in FY15 is primarily due to an increase in tax expenses by a decrease of Deferred Tax Assets.
- Net profit is expected in FY16.