



Fiscal 2014 Results Databook

22 May 2015

This document contains forward-looking statements in regard to forecasts, targets and plans of Mitsubishi UFJ Financial Group, Inc. (“MUFG”) and its group companies (collectively, “the group”). These forward-looking statements are based on information currently available to the group and are stated here on the basis of the outlook at the time that this document was produced. In addition, in producing these statements certain assumptions (premises) have been utilized. These statements and assumptions (premises) are subjective and may prove to be incorrect and may not be realized in the future. Underlying such circumstances are a large number of risks and uncertainties. Please see other disclosure and public filings made or will be made by MUFG and the other companies comprising the group, including the latest kessantanshin, financial reports, Japanese securities reports and annual reports, for additional information regarding such risks and uncertainties. The group has no obligation or intent to update any forward-looking statements contained in this document.

In addition, information on companies and other entities outside the group that is recorded in this document has been obtained from publicly available information and other sources. The accuracy and appropriateness of that information has not been verified by the group and cannot be guaranteed.

The financial information used in this document was prepared in accordance with accounting standards generally accepted in Japan, or Japanese GAAP, unless otherwise stated.

Definitions of figures used in this document

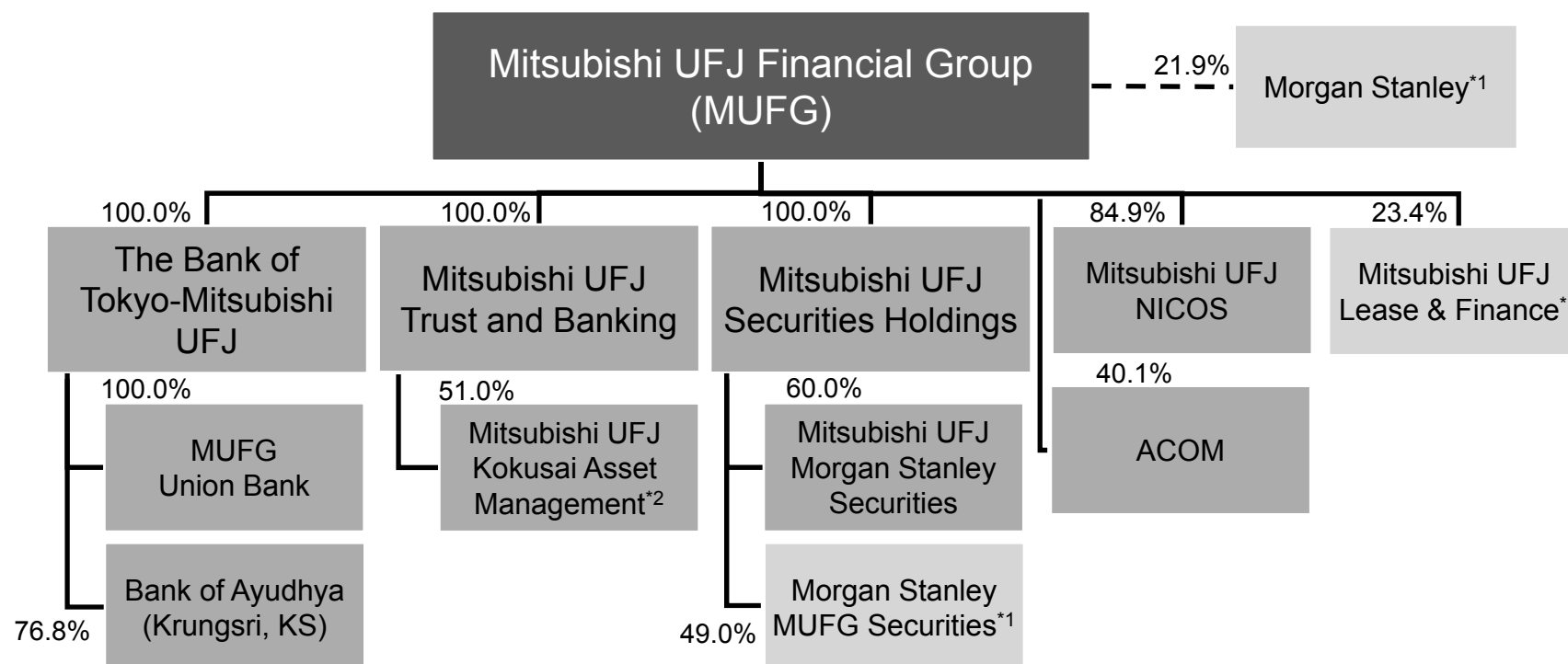
Consolidated	:	Mitsubishi UFJ Financial Group (consolidated)
Non-consolidated	:	Bank of Tokyo-Mitsubishi UFJ (non-consolidated) + Mitsubishi UFJ Trust & Banking Corporation (non-consolidated) (without other adjustments)
BTMU (consolidated)	:	Bank of Tokyo-Mitsubishi UFJ (consolidated)
BTMU	:	Bank of Tokyo-Mitsubishi UFJ (non-consolidated)
MUTB (consolidated)	:	Mitsubishi UFJ Trust & Banking Corporation (consolidated)
MUTB	:	Mitsubishi UFJ Trust & Banking Corporation (non-consolidated)

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MUFG at a glance

Group structure



Total Assets	¥286.1 tn
Total Loans	¥109.3 tn
Total Deposits	¥153.3 tn
Employees	approx. 140,000 (as of end Mar 15)

*1 Equity method affiliates

*2 Name of the new company after the scheduled merger of Mitsubishi UFJ Asset Management and KOKUSAI Asset Management on 1 Jul 15

Note: All percentage figures stand for voting right held at end Mar 15 except for the one stated for Mitsubishi UFJ Kokusai Asset Management.

51% is the voting right to be held by Mitsubishi UFJ Trust and Banking after the scheduled merger on 1 Jul 15



Major subsidiaries and affiliates (1)

Major consolidated subsidiaries (as of end Mar 15)

Company name	Capital (¥mm)	Percentage of voting right held (%)	Percentage of voting right indirectly held through subsidiaries(%)
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	1,711,958	100.0	-
Mitsubishi UFJ Trust and Banking Corporation	324,279	100.0	-
The Master Trust Bank of Japan, Ltd.	10,000	46.5	46.5
Mitsubishi UFJ Securities Holdings Co., Ltd	75,518	100.0	-
Mitsubishi UFJ Morgan Stanley Securities Co., Ltd.	40,500	60.0	60.0
Mitsubishi UFJ Morgan Stanley PB Securities Co., Ltd.	8,000	100.0	100.0
kabu.com Securities Co., Ltd.	7,196	56.7	56.7
Mitsubishi UFJ NICOS Co., Ltd.	109,312	84.9	-
Tokyo Credit Service, Ltd.	500	49.5	49.5
Ryoshin DC Card Company, Ltd.	50	100.0	100.0
ACOM CO., LTD.	63,832	40.1	2.6
Defined Contribution Plan Consulting of Japan Co., Ltd.	4,000	77.4	77.4
Mitsubishi UFJ Capital Co., Ltd.	2,950	41.2	41.2
KOKUSAI Asset Management Co., Ltd.*1	2,680	100.0	100.0
MU Investments Co., Ltd.	2,526	100.0	100.0
Mitsubishi UFJ Asset Management Co., Ltd.*1	2,000	100.0	74.9
Japan Electronic Monetary Claim Organization	2,200	100.0	100.0
Mitsubishi UFJ Factors Limited	2,080	100.0	100.0
Mitsubishi UFJ Research and Consulting Co., Ltd.	2,060	64.8	64.8
MU Frontier Servicer Co., Ltd.	1,500	96.4	96.4
Mitsubishi UFJ Personal Financial Advisors Co., Ltd.	1,300	73.6	73.6
Mitsubishi UFJ Real Estate Services Co., Ltd	300	100.0	100.0
MU Business Engineering, Ltd.	200	100.0	100.0
Japan Shareholder Services Ltd.	100	50.0	50.0
Mitsubishi UFJ Financial Partners Co., Ltd.	20	100.0	100.0

Company name	Capital	Percentage of voting right held (%)	Percentage of voting right indirectly held through subsidiaries (%)
MUFG Americas Holdings Corporation	136 USD mm	100.0	100.0
Mitsubishi UFJ Wealth Management Bank (Switzerland), Ltd.	65 CHF mm	100.0	100.0
Bank of Ayudhya Public Company Limited	73,557 THB mm	76.8	76.8
Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	10 USD mm	100.0	100.0
Mitsubishi UFJ Global Custody S.A.	37 USD mm	100.0	100.0
Mitsubishi UFJ Securities (USA), Inc.	269 USD mm	100.0	100.0
MUFG Americas Capital Company	1 USD mm	100.0	100.0
Mitsubishi UFJ Securities International plc	1,010 GBP mm	100.0	100.0
Mitsubishi UFJ Trust International Limited	40 GBP mm	100.0	100.0
Mitsubishi UFJ Securities (Singapore), Limited	35 SGD mm	100.0	100.0
Mitsubishi UFJ Securities (HK) Holdings, Limited	82 USD mm	100.0	100.0
BTMU LF Capital LLC	200 USD thd	100.0	100.0
BTMU Capital Corporation	29 USD thd	100.0	100.0
BTMU Leasing & Finance, Inc.	0 USD thd	100.0	100.0
BTMU Lease (Deutschland) GmbH	515 EUR thd	95.0	95.0
PT U Finance Indonesia	163,000 IDR mm	85.0	85.0
PT.BTMU-BRI Finance	55,000 IDR mm	55.0	55.0
Mitsubishi UFJ Fund Services Holdings Limited	43 USD mm	100.0	100.0
Mitsubishi UFJ Asset Management (UK) Ltd.	2 GBP mm	100.0	100.0
Mitsubishi UFJ Baillie Gifford Asset Management Limited	500 GBP thd	51.0	51.0
BTMU Participation (Thailand) Co., Ltd.	60 THB mm	12.2	12.2

*1 Mitsubishi UFJ Asset Management Co., Ltd. and KOKUSAI Asset Management Co., Ltd. are to merge in Jul 15



Major subsidiaries and affiliates (2)

Major equity-method affiliates (as of end Mar 15)

Company name	Capital (¥mm)	Percentage of voting right held (%)	Percentage of voting right indirectly held through subsidiaries(%)
Jibun Bank Corporation	35,000	50.0	50.0
The Chukyo Bank, Ltd.	31,844	39.7	39.7
THE TAISHO BANK, LTD.	2,689	25.9	25.9
Morgan Stanley MUFG Securities Co., Ltd.	62,149	49.0	49.0
JACCS CO., LTD.	16,138	22.3	22.3
JALCARD, INC.	360	49.3	49.3
Mitsubishi UFJ Lease & Finance Company Limited	33,196	23.4	9.8
BOT Lease Co., Ltd.	5,050	22.5	22.5
Mitsubishi Research Institute DCS Co., Ltd.	6,059	20.0	-
Marunouchi Capital Co., Ltd.	500	50.0	50.0
The Mitsubishi Asset Brains Company, Ltd.	480	50.0	50.0
Nippon Mutual Housing Loan Co., Ltd.	80	16.4	16.4

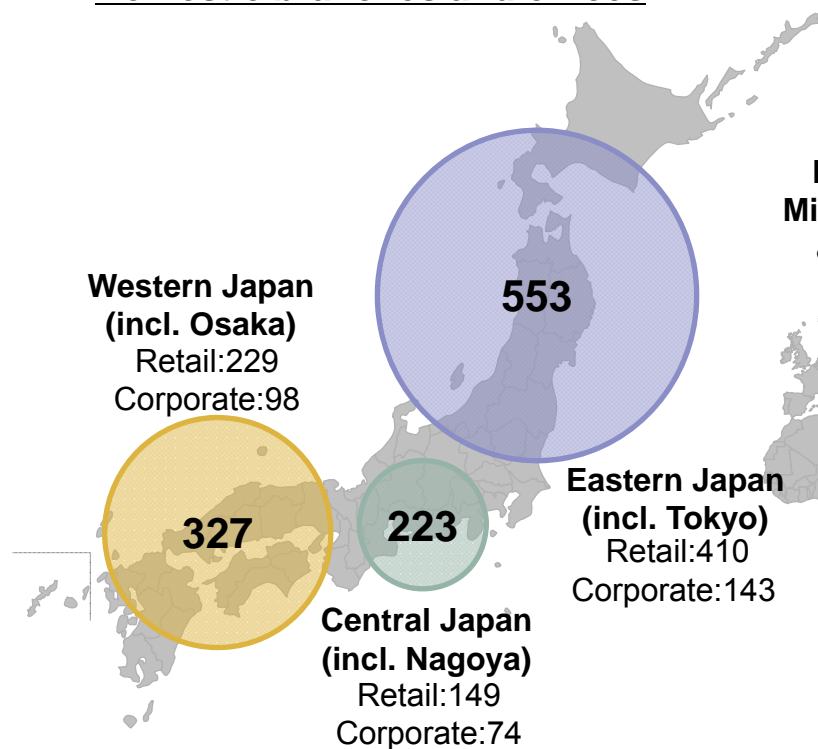
Company name	Capital	Percentage of voting right held (%)	Percentage of voting right indirectly held through subsidiaries(%)
Morgan Stanley	7,540 USD mm	21.9	-
Dah Sing Financial Holdings Limited	4,248 HKD mm	15.1	15.1
Vietnam Joint Stock Commercial Bank for Industry and Trade	37,234,045 VND mm	19.7	19.7
Aberdeen Asset Management PLC	131 GBP mm	16.8	16.8
AMP Capital Holdings Limited	50 AUD mm	15.0	15.0
Bangkok BTMU Limited	200 THB mm	20.0	20.0
BTMU Holding (Thailand) Co., Ltd.	5 THB mm	14.5	14.5
SWS MU FUND MANAGEMENT CO.,LTD.	150 RMB mm	33.0	33.0

Group network

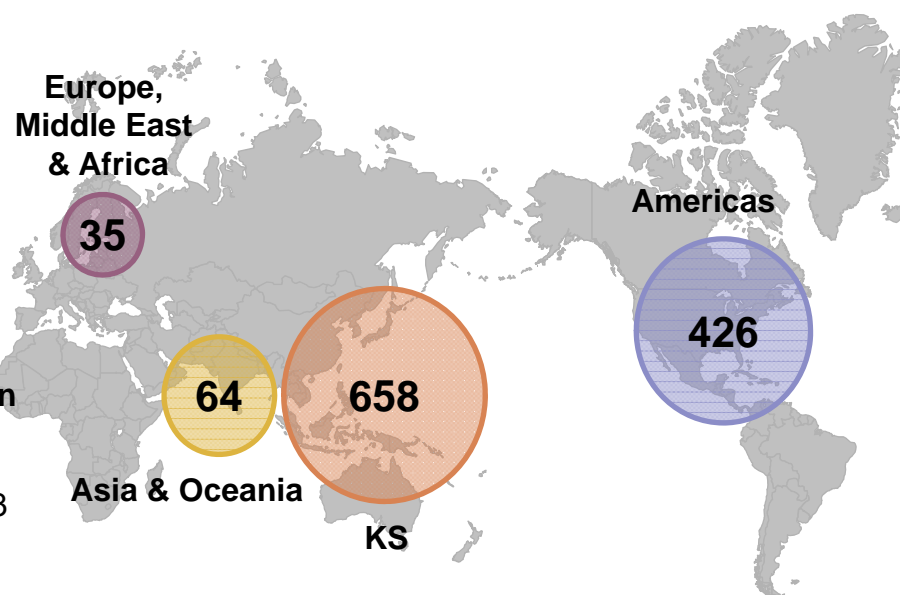
- Domestic network with over 1,100 bases in Japan
- Most extensive overseas network among Japanese financial groups with over 1,150 bases in more than 40 countries

MUFG's branch network*¹ (as of end Mar 15)

Domestic branches and offices



Overseas subsidiaries, branches and offices






*¹ Total of BTMU, MUTB and MUMSS

MUFG's ranking

Deposits*¹

(as of end Dec 14)

Rank		Company Name	¥tn
1		Industrial and Commercial Bank of China	300.1
2		China Construction Bank	248.8
3		Agricultural Bank of China	241.8

7		MUFG	148.6
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Loans

(as of end Dec 14)

Rank		Company Name	¥tn
1		Industrial and Commercial Bank of China	207.7
2		China Construction Bank	177.9
3		Bank of China	160.0

6		MUFG	107.0
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(Source) Compiled by BTMU Economic Research Office based on company disclosures

*1 Excluding public financial institutions

Market Cap

(as of end Mar 15)

Rank		Company Name	¥tn
1		Wells Fargo	33.65
2		Industrial and Commercial Bank of China	33.08
3		JPMorgan Chase & Co.	27.13
4		China Construction Bank	25.13
5		Bank of China	23.69
6		Agricultural Bank of China	22.74
7		Bank of America	19.45
8		Citigroup	18.78
9		HSBC	17.91
10		Commonwealth	13.80

13		MUFG	10.54
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(Source) Compiled by BTMU Economic Research Office based on Bloomberg

Ratings

	Moody's		S&P		FITCH		R&I		JCR	
	Long-term	Short-term	Long-term	Short-term	Long-term	Short-term	Long-term	Short-term	Long-term	Short-term
MUFG	A2	P-1	A	-	-	-	A+	-	AA-	-
BTMU	A1	P-1	A+	A-1	A	F1	AA-	a-1+	AA	-
MUTB	A1	P-1	A+	A-1	A	F1	AA-	-	AA	J-1+
MUSHD	A3	P-2	A	A-1	-	-	AA-	a-1+	AA	-
MUMSS	A2	P-1	A+	A-1	-	-	AA-	a-1+	AA	-
MUAH	A3	-	A	A-1	A	F1	-	-	-	-
MUB	A2	P-1	A+	A-1	A	F1	-	-	-	-
KS	Baa1	P-2	BBB+	A-2	A-	F2	-	-	-	-
MUN	-	-	-	-	-	-	AA-	a-1+	AA-	J-1+
ACOM	-	-	BBB-	A-3	A-	F2	BBB	-	A	J-1
MUL	A3	-	A	-	-	-	A+	a-1	AA-	J-1+

“-” : no credit ratings

(as of 1st May 15)



Investment to Morgan Stanley

(as of end Mar 15)

Common, preferred stock

1. Common stock

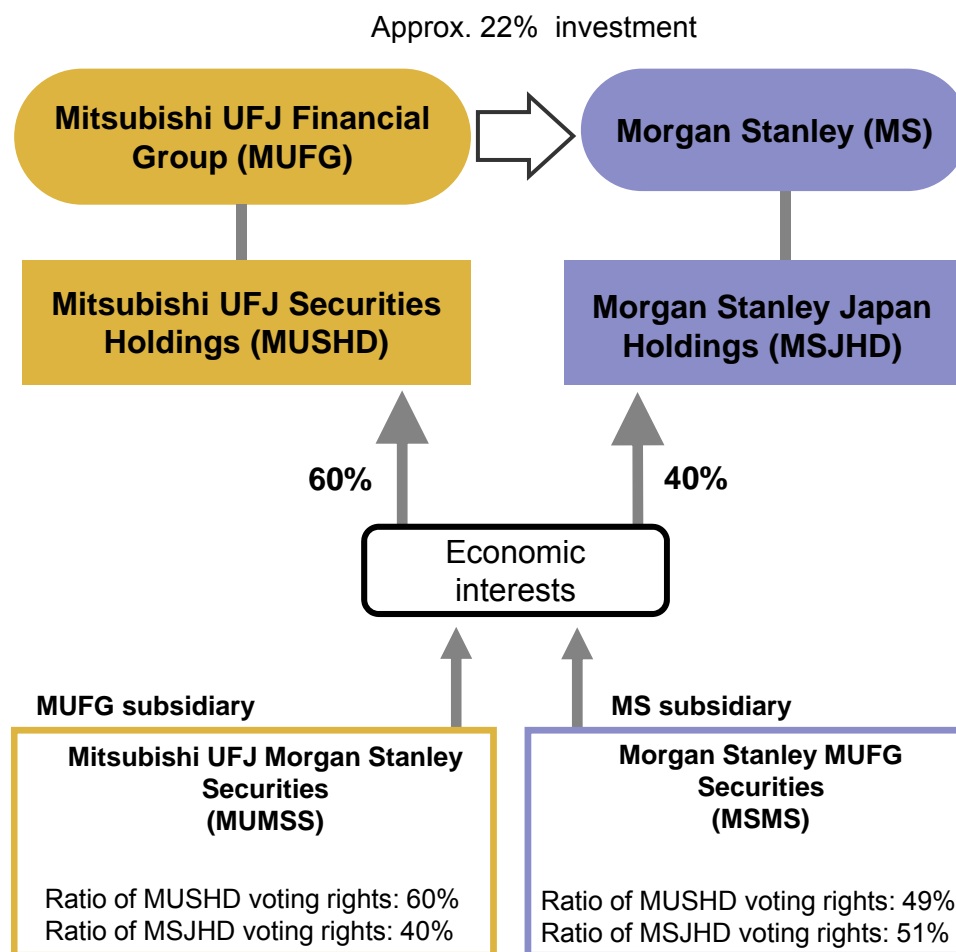
	Brief summary
Number of Shares	432,017,152 shares
Total acquisition amount	US\$9,049 mm
Dividends	US\$0.10 per quarter

2. Perpetual non-convertible preferred stock

	Brief summary
Name	Series C Non-Cumulative Non-Voting Perpetual Preferred Stock ("Series C preferred stock")
Number of Shares*1	519,882 shares
Total acquisition amount*1	US\$519.882 mm
Dividends	10% per annum. Non-cumulative Dividend payment date; each Jan 15, Apr 15, Jul 15 and Oct 15
Issue date	October 13, 2008
Maturity	Perpetual
Redemption terms	After three years, Issuer has the right to redeem the stock at 110% of its face value
Priority of dividends	Senior to the Common Stock and at least equally with each other Preferred Stock with respect to the payment of dividends and the distribution of assets
Voting right	No

*1 Original Number of Shares: 1,160,791 shares
Original Total amount: US\$1,160.791 mm

Securities alliance structure in Japan



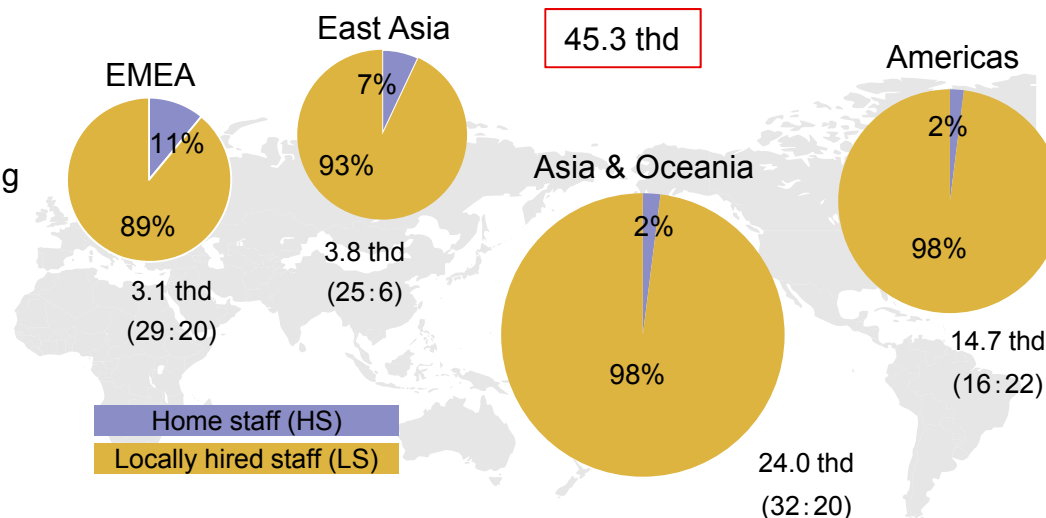
Human resource portfolio

BTMU, MUTB & MUMSS

(): No. of GM or above HS/LS

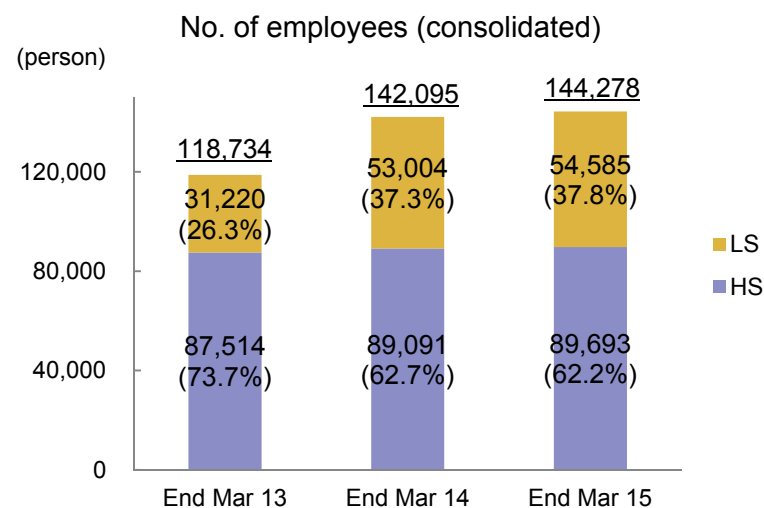
- No. of overseas employees: 45.3 thd, equivalent to 30% of the Group
- Asia & Oceania has the biggest number of 24.0 thd among the 4 regions, including 19 thd of KS's employees
- GM or above ratio of LS: 40%
Managements of BTMU Americas and MUMSS are composed mainly by LS

	HS	LS
GM or above	102	68



The MUFG Group

- No. of overseas employees: 54.5 thd, equivalent to 37.8% of the MUFG Group
- Increased after the consolidation of Krungsri in Dec 2013



Number of outlets

(as of end Mar 15)

<Domestic network>	BTMU	MUTB	MUMSS	Total
Total*1	766	64	62	892
General branches	664	64	62	790
Head office and branches	624	59	62	745
Sub-branches	40	5	0	45
Virtual branches and others	102	0	0	102

<MUFG Plaza, PBO>

MUFG Plaza	27
Private Banking Offices (PBO)	20

<ATMs>

Total	87,775
ATMs in branches	4,758
ATMs out of branches	3,711
ATMs in convenience stores*2	79,306

<Domestic corporate>	BTMU	MUTB	MUMSS	Total
Total*3	268	9	38	315
Corporate business divisions	6	4	4	14
Commercial banking offices, Branches	238	5	34	277
Commercial banking office sub-branches	14	0	0	14
Commercial banking divisions	6	0	0	6
Commercial banking office sub-offices	4	0	0	4

<Overseas network>	BTMU	MUTB	MUMSS	Total
Total	110	11	10	131
Branches	32	5	0	37
Subsidiaries*4	35	5	9	49
Sub-branches	34	0	0	34
Representative offices	9	1	1	11
MUFG Union Bank	-	-	-	394
KS	-	-	-	658

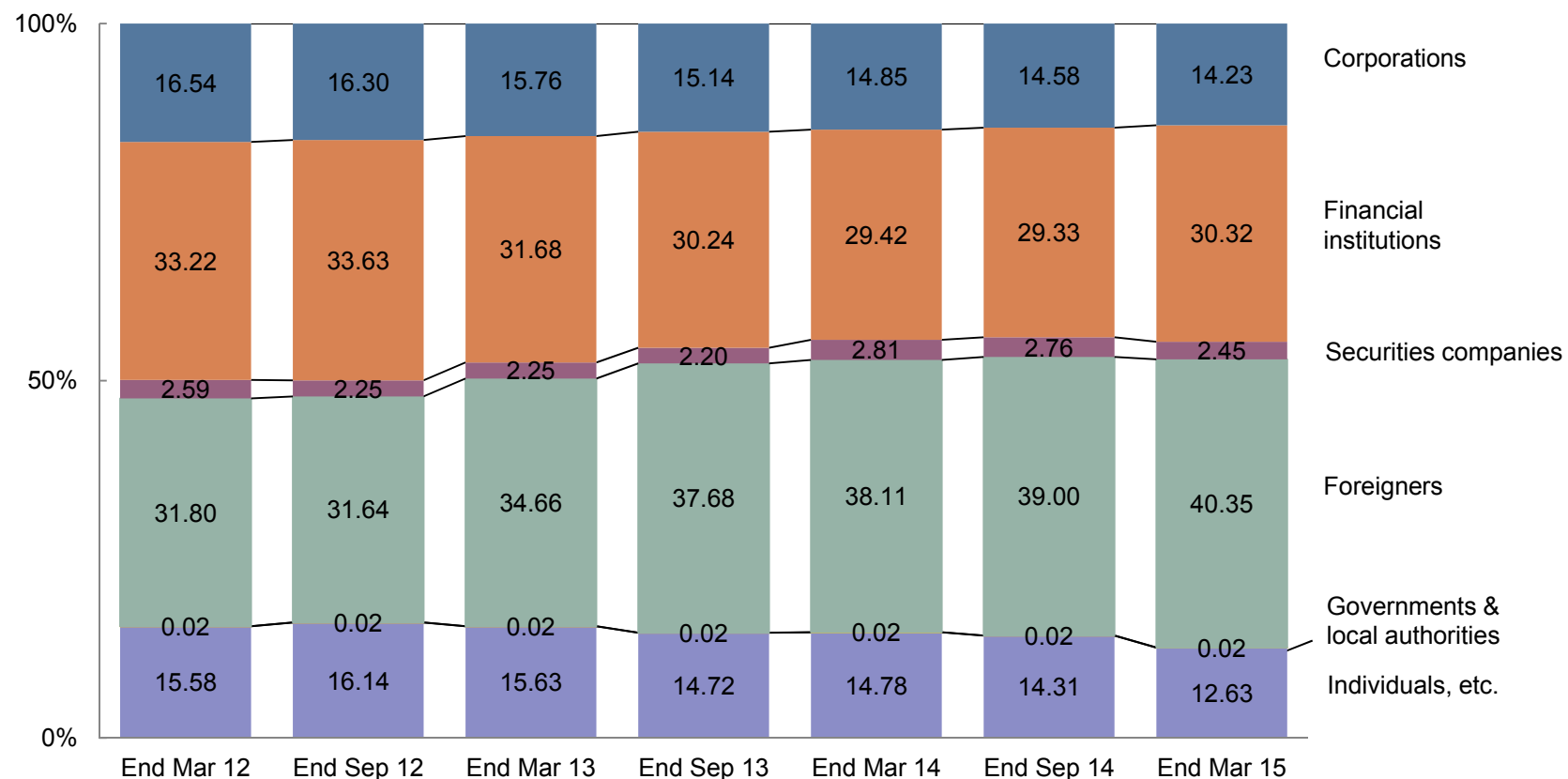
*1 FSA reporting basis (Head office, Branches, Sub-branches, Banking agents and Commercial banking offices)

*2 Simple sum of BTMU and MUTB (34,260ATMs overlapping)

*3 Excluding Government & Public Institutions Business Offices

*4 Subsidiaries of BTMU excludes MUFG Union Bank and KS. MUS HK Holding is counted as one subsidiary

Shareholder structure



(Note) Unit shares (100 shares) only

Excluding 108,900 shares of treasury stock as of end Mar 12

Excluding 121,500 shares of treasury stock as of end Sep 12

Excluding 142,700 shares of treasury stock as of end Mar 13

Excluding 173,600 shares of treasury stock as of end Sep 13

Excluding 212,200 shares of treasury stock as of end Mar 14

Excluding 238,100 shares of treasury stock as of end Sep 14

Excluding 148,872,200 shares of treasury stock as of end Mar 15

Outline of FY 2014 Results

Net interest income (1)

(BTMU)

Domestic business

(¥bn)

	FY13	FY14	Change
1 Gross profit	1,130.2	1,097.2	(32.9)
2 Net interest income	724.5	711.9	(12.6)
3 Revenue on interest-earning assets	817.3	795.6	(21.6)
4 Loans*1	574.2	530.2	(43.9)
5 Investment securities	192.7	207.6	14.9
6 Others	50.4	57.7	7.3
7 Expenses on interest-bearing liabilities	92.8	83.7	(9.0)
8 Deposits	37.7	32.9	(4.7)
9 Negotiable certificates of deposits	2.7	2.5	(0.2)
10 Interest on corporate bonds, etc.	32.8	27.2	(5.6)
11 Payables under repurchase agreements	1.0	0.8	(0.2)
12 External liabilities*2	17.9	18.8	0.9
13 Others	0.5	1.3	0.7
14 Deposits-Lending spread	1.07%	0.99%	(0.08%)
15 Net interest margin*3	0.62%	0.58%	(0.04%)

(Reference)

16 Net deposit-Lending / Gross profit (FY10 full-year : 51.7%)	47.2%	45.0%	(2.1%)
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<Security related changes from previous FY>

	Coupon Dividend	Yield	Avg bal
17 JGBs	¥2.1 bn	0.03%	(¥4.0 tn)
18 Corporate bonds	(¥4.7 bn)	(0.08%)	(¥0.2 tn)
19 Equities	¥2.5 bn		

*1 Loans for financial institutions are not included *2 Total of call money, bills sold and borrowed money

*3 Net interest income/average balance of interest earning assets *4 Net amount of interest rate swap income and expense

International business

(¥bn)

	FY13	FY14	Change
1 Net interest income	431.5	524.5	92.9
2 (Net interest rate swap*4)	(7.3)	(10.5)	(3.2)
3 Revenue on interest-earning assets	699.8	813.5	113.6
4 Loans*1	388.5	441.8	53.3
5 Investment securities	223.1	264.9	41.8
6 Due from banks	23.9	30.9	7.0
7 Others	64.2	75.7	11.4
8 Expenses on interest-bearing liabilities	268.2	289.0	20.7
9 Deposits	60.8	79.0	18.1
10 Negotiable certificate of deposits	26.7	31.9	5.2
11 Interest on corporate bonds, etc.	29.3	44.5	15.2
12 Payables under repurchase agreements	20.3	15.8	(4.5)
13 External liabilities*2	78.0	71.9	(6.1)
14 Others	45.5	35.0	(10.5)
15 Deposits-Lending spread	1.26%	1.13%	(0.12%)
16 Net interest margin*3	0.80%	0.92%	0.11%

<Security related changes from previous FY>

	Coupon Dividend	Yield	Avg bal
17 Foreign securities	¥41.8 bn	0.61%	(¥3.9 tn)

Source and use of funds (1)

(BTMU)

(¥bn)

		Avg bal FY14	Change from FY13	Income Expense FY14	Change from FY13	Yield (%) FY14	Change from FY13
<Domestic Sector>							
1	Assets	121,086.9	5,727.8	795.6	(21.6)	0.657	(0.051)
2	Loans and bills discounted	51,537.3	120.7	530.2	(43.9)	1.028	(0.087)
3	Investment securities	36,212.2	(4,275.3)	207.6	14.9	0.573	0.097
4	Call loans	81.6	8.1	0.1	0.0	0.189	(0.001)
5	Collateral deposits on securities borrowed	307.7	(316.9)	0.2	(0.4)	0.079	(0.025)
6	Due from banks	17,592.5	9,009.1	17.1	8.7	0.097	(0.000)
7	Liabilities	116,787.1	5,429.3	83.7	(9.0)	0.071	(0.011)
8	Deposits	97,800.6	2,464.1	32.9	(4.7)	0.033	(0.005)
9	Negotiable certificates of deposits	2,793.0	114.3	2.5	(0.2)	0.089	(0.011)
10	Call money	3,158.3	276.6	3.0	0.2	0.097	(0.000)
11	Payable under Repurchase Agreement	1,001.9	(111.9)	0.8	(0.2)	0.082	(0.009)
12	Collateral deposits on securities lent	1,456.1	1,141.6	1.0	0.7	0.070	(0.027)
13	Borrowed money	7,875.0	1,697.1	15.8	0.6	0.200	(0.043)
14	Net interest margin*1	-	-	-	-	0.587	(0.040)
<International Sector>							
15	Assets	56,883.3	3,288.0	813.5	113.6	1.430	0.124
16	Loans and bills discounted	29,184.0	4,951.7	441.8	53.3	1.513	(0.089)
17	Investment securities	14,609.0	(3,931.6)	264.9	41.8	1.813	0.610
18	Call loans	268.0	83.4	3.3	1.1	1.267	0.054
19	Due from banks	6,882.7	1,105.1	30.9	7.0	0.450	0.035
20	Liabilities	57,053.5	2,858.9	289.0	20.7	0.506	0.011
21	Deposits	21,580.5	3,024.3	79.0	18.1	0.366	0.038
22	Negotiable certificates of deposits	8,070.6	584.0	31.9	5.2	0.396	0.039
23	Call money	183.8	(20.3)	1.3	(0.7)	0.721	(0.277)
24	Collateral deposits on securities lent	7,382.7	(3,054.5)	15.8	(4.5)	0.214	0.018
25	Borrowed money	2,667.1	(204.6)	70.6	(5.4)	2.647	(0.000)
26	Net interest margin*1	-	-	-	-	0.922	0.116

*1 Net interest income/average balance of interest earning assets

Net interest income (2)

(MUTB)

Domestic business

		(¥bn)		
		FY13	FY14	Change
1	Net interest income	86.1	82.1	(4.0)
2	Revenue on interest-earning assets	122.0	117.4	(4.6)
3	Loans*1	74.7	65.9	(8.7)
4	Investment securities	41.4	44.2	2.8
5	Others	5.9	7.2	1.2
6	Expenses on interest-bearing liabilities	35.9	35.3	(0.6)
7	Deposits	19.7	17.1	(2.5)
8	Negotiable certificates of deposits	3.0	3.0	(0.0)
9	Interest on corporate bonds, etc.	2.4	2.0	(0.3)
10	External liabilities*2	3.4	3.1	(0.3)
11	Deposit-Lending spread	0.68%	0.61%	(0.07%)
12	Net interest margin*3	0.44%	0.38%	(0.06%)

<Security related changes from previous FY>

	Coupon Dividend	Yield	Avg bal
14	JGBs	¥0.4 bn	(0.02%)
15	Corporate bonds	(¥0.3 bn)	(0.05%)
16	Equities	¥1.5 bn	

International business

		(¥bn)		
		FY13	FY14	Change
1	Net interest income	73.2	89.9	16.7
2	(Net interest rate swap*4)	(3.3)	(4.3)	(1.0)
3	Revenue on interest-earning assets	99.6	123.0	23.3
4	Loans*1	18.6	24.9	6.2
5	Investment securities	77.9	95.2	17.2
6	Due from banks	2.8	2.5	(0.2)
7	Expenses on interest-bearing liabilities	26.4	33.0	6.6
8	Deposits	3.6	5.1	1.5
9	Negotiable certificates of deposits	5.4	5.9	0.5
10	Payables under repurchase agreement	5.3	6.4	1.1
11	External liabilities*2	3.6	4.0	0.4
12	Deposit-Lending spread	0.48%	0.47%	(0.01%)
13	Net interest margin*3	0.74%	0.71%	(0.02%)

<Security related changes from previous FY>

	Coupon Dividend	Yield	Avg bal
14	Foreign securities	¥17.2 bn	(0.08%)

*1 Loans for financial institutions are not included *2 Total of call money, bills sold and borrowed money

*3 Net interest income/average balance of interest earning assets *4 Net amount of interest rate swap income and expense

Source and use of funds (2)

(MUTB)

(¥bn)

<Domestic Sector>		Avg bal FY14	Change from FY13	Income/ Expense FY14	Change from FY13	Yield (%) FY14	Change from FY13
1	Assets	21,519.2	2,113.7	117.4	(4.6)	0.545	(0.083)
2	Loans and bills discounted	8,761.9	(70.7)	65.9	(8.7)	0.753	(0.093)
3	Investment securities	7,823.5	705.1	44.2	2.8	0.565	(0.016)
4	Call loans	162.0	(30.5)	0.3	(0.0)	0.194	(0.001)
5	Collateral deposits on securities borrowed	0.2	(30.3)	0.0	(0.0)	0.000	(0.110)
6	Due from banks	2,642.3	1,449.8	2.5	1.4	0.097	0.004
7	Liabilities	20,876.6	2,018.6	35.3	(0.6)	0.169	(0.021)
8	Deposits	10,956.0	(5.8)	17.1	(2.5)	0.156	(0.023)
9	Negotiable certificates of deposits	3,604.2	252.8	3.0	(0.0)	0.085	(0.006)
10	Call money	927.0	687.6	0.6	0.4	0.065	(0.012)
11	Collateral deposits on securities lent	2,322.8	1,087.2	1.3	0.3	0.059	(0.022)
12	Borrowed money	1,095.4	(383.9)	2.5	(0.7)	0.230	0.007
13	Net interest margin*1	-	-	-	-	0.381	(0.062)

<International Sector>		Avg bal FY14	Change from FY13	Income/ Expense FY14	Change from FY13	Yield (%) FY14	Change from FY13
14	Assets	12,493.6	2,613.8	123.0	23.3	0.984	(0.023)
15	Loans and bills discounted	3,268.8	812.3	24.9	6.2	0.763	0.003
16	Investment securities	7,760.1	1,803.4	95.2	17.2	1.227	(0.081)
17	Call loans	25.6	16.1	0.0	0.0	0.331	0.048
18	Due from banks	1,078.3	(55.6)	2.5	(0.2)	0.234	(0.013)
19	Liabilities	12,376.3	2,599.6	33.0	6.6	0.267	(0.002)
20	Deposits	1,669.5	254.5	5.1	1.5	0.309	0.053
21	Negotiable certificates of deposits	2,163.4	316.6	5.9	0.5	0.274	(0.017)
22	Call money	205.2	(27.8)	1.0	0.2	0.516	0.160
23	Payable under repurchase agreements	5,510.9	1,562.6	6.4	1.1	0.116	(0.018)
24	Borrowed money	224.2	46.4	2.9	0.1	1.322	(0.241)
25	Net interest margin*1	-	-	-	-	0.719	(0.021)

*1 Net interest income/average balance of interest earning assets

Non-interest income

(BTMU, MUTB)

BTMU

		(¥bn)		
		FY13	FY14	Change
1	Net fees and commissions	472.6	513.4	40.7
2	Fees on money transfer	123.6	126.1	2.4
3	Fees received	157.5	160.3	2.8
4	Fees paid	33.8	34.2	0.4
5	Other fees and commissions	348.9	387.3	38.3
6	Others received	460.2	516.0	55.8
7	Others paid	111.3	128.7	17.4
8	Net trading profits	108.4	127.6	19.2
9	Trading securities and derivatives	(1.3)	2.6	3.9
10	Trading securities and derivatives for hedging	0.3	3.9	3.5
11	Derivatives other than trading securities	106.7	118.5	11.8
12	Others	2.6	2.4	(0.1)
13	Net other business profits	214.4	229.9	15.4
14	Net gains (losses) on foreign exchange	91.1	111.1	20.0
15	Net gains (losses) on debt securities	132.5	116.9	(15.6)
16	Net gains (losses) from derivatives	(21.2)	(3.5)	17.7
17	Expenses on debt securities	(3.7)	(4.0)	(0.2)
18	Others	15.7	9.3	(6.4)

MUTB

		(¥bn)		
		FY13	FY14	Change
1	Trust fees* ¹	80.4	86.2	5.7
2	Jointly operated money trust* ¹	5.9	7.5	1.6
3	Trust business-related fees	74.5	78.6	4.1
4	Pension trust	44.6	46.6	2.0
5	Investment trust	16.3	17.6	1.3
6	Others	13.5	14.3	0.8
7	Net fees and commissions	92.9	98.2	5.3
8	Stock transfer agency	32.2	31.0	(1.2)
9	Real estate	18.8	21.5	2.7
10	Investment product sales	27.0	31.6	4.5
11	Testamentary services	6.3	6.2	(0.0)
12	Others	8.5	7.8	(0.7)
13	Net trading profits	11.4	25.3	13.8
14	Net other business incomes	(1.4)	(7.3)	(5.8)
15	Net gains (losses) on debt securities	(2.0)	(7.1)	(5.1)
16	Net gains (losses) from derivatives	0.1	(3.3)	(3.5)
17	Others	0.3	3.2	2.8

*1 Before trust account charge-offs

Consolidated/Non-consolidated differences

(Consolidated)

<FY14> (¥bn)		MUFG (consolidated)	Sum of Non- consolidated	Difference*1	MUSHD*1	MUAH*1	KS*1	MU NICOS*1	ACOM*1
1	Gross profits (before credit costs for trust accounts)	4,229.0	2,482.0	1,746.9	360.3	471.8	244.7	259.6	178.0
2	Net interest income (1)	2,181.6	1,408.5	773.0	(12.3)	344.0	182.7	36.6	135.1
3	Fees and commissions (2)	1,308.6	611.6	696.9	146.6	102.4	54.7	222.6	40.9
4	Net business profits	1,644.9	1,121.8	523.0	105.3	120.9	107.8	24.0	98.5
5	Net income	1,033.7	712.5	321.2	50.9	89.2	53.1	14.6	12.8
6	Credit costs*2 (negative figure means costs)	(161.6)	(71.1)	(90.4)	0.0	(0.6)	(54.7)	(6.8)	(37.3)

(Other main factors in consolidated/non-consolidated differences)

(¥bn)		(¥bn)	
(1) Net interest income*3	FY14	(2) Fees and commissions*3	FY14
BTMU China	36.5	Mitsubishi UFJ Home Loan Credit	28.8
BTMU Brasil	12.0	Mitsubishi UFJ Asset Management	21.9
kabu.com Securities	8.0	Mitsubishi UFJ Research & Consulting	15.7
BTMU Canada	6.6	Mitsubishi UFJ Real Estate Services	14.1
BTMU Malaysia	6.1	kabu.com Securities	11.5
BTMU Holland	3.2	Mitsubishi UFJ Factors	11.4
Interest payments on preferred securities*5	(65.5)	MU Frontier Servicer	10.6

(Investment gains/losses from equity method affiliates*4)

(¥bn)	
Total	FY14
Morgan Stanley	100.9
MUSHD*6	15.1
Mitsubishi UFJ Lease & Finance	5.4
Dah Sing Financial Holdings Limited	4.1
Jibun Bank	3.6
Vietin Bank	2.5

*1 Figures of subsidiaries are approx. and before consolidation adjustments. Minority interests are not reflected in net incomes

*2 Figures included gains on loans written-off

*3 Approx. figures before consolidation adjustments

*4 Equivalent amount of net income based on equity holding ratio after consolidation adjustments (different from each company's own accounting figures)

*5 Interest payments on preferred securities are included in net interest income under funding expenses on a non-consolidated basis, and minority interests on a consolidated basis

*6 The sum of investment gains/losses from equity method affiliates of Mitsubishi UFJ Securities Holdings

General and administrative expenses

Non-recurring gains/losses, extraordinary gains/losses

General and administrative expenses

(¥bn)			
	FY13	FY14	Change
1 Consolidated expenses	2,289.3	2,584.1	294.7
2 Expense ratio*1	61.0%	61.1%	0.1%
3 BTMU (non-consol.)	1,095.6	1,175.9	80.3
4 Expense ratio	56.1%	55.8%	(0.3%)
5 MUTB (non-consol.)	179.8	184.2	4.4
6 Expense ratio*1	52.4%	49.1%	(3.2%)
7 Non-consolidated	1,275.4	1,360.2	84.7
8 Expense ratio*1	55.5%	54.8%	(0.7%)
9 of which personnel expenses	506.9	525.3	18.4
10 of which non-personnel expenses	707.1	757.4	50.2
11 Depreciation/Lease	166.1	167.9	1.8
12 of which deposit insurance premiums	73.5	75.6	2.1
13 MUSHD	241.4	255.0	13.6
14 MUAH	292.0	350.9	58.8
15 KS	-	136.9	136.9
16 BTMU China	33.5	41.3	7.8
17 MU NICOS	229.9	235.5	5.6
18 ACOM	77.0	79.4	2.3

*1 Expenses/Gross profits before credit costs for trust accounts

Non-recurring gains/losses, extraordinary gains/losses*2

(¥bn)			
	FY13	FY14	Change
1 Net non-recurring gains (losses)	178.7	86.5	(92.2)
2 Credit costs	(62.6)	1.4	64.0
3 Losses on loan write-offs	(57.1)	(40.3)	16.7
4 Provision for specific allowance for credit losses	-	56.9	56.9
5 Other credit costs	(5.5)	(15.1)	(9.6)
6 Reversal of allowance for credit losses	65.6	-	(65.6)
7 Reversal of reserve for contingent losses included in credit costs	1.4	4.2	2.7
8 Gains on loans written-off	31.2	18.8	(12.3)
9 Net gains (losses) on equity securities	97.0	63.0	(33.9)
10 Gains on sales of equity securities	159.3	83.4	(75.9)
11 Losses on sales of equity securities	(12.2)	(14.4)	(2.2)
12 Losses on write-down of equity securities	(50.0)	(5.8)	44.2
13 Other non-recurring gains (losses)	46.0	(1.0)	(47.1)
14 Retirement benefit costs	(35.6)	(31.0)	(4.6)
15 Net extraordinary gains (losses)	(27.9)	(51.0)	(23.0)
16 Net gains (losses) on disposition of fixed assets	(1.7)	(5.0)	(3.3)
17 Losses on impairment of fixed assets	(13.4)	(8.9)	4.5
18 Settlement with NY DFS	(24.5)	(37.0)	(12.5)
19 Provision for reserve for contingent losses	10.3	-	(10.3)

*2 Non-consolidated

Assets and liabilities

(Non-consolidated)

(¥bn)										
		End			End			Change		
		Mar 14	BTMU	MUTB	Mar 15	BTMU	MUTB		BTMU	MUTB
1	Assets	211,986.3	181,692.0	30,294.2	230,923.7	194,652.4	36,271.3	18,937.4	12,960.3	5,977.0
2	Loans	91,404.1	79,495.0	11,909.1	95,350.2	82,740.3	12,609.8	3,946.0	3,245.3	700.6
3	Domestic offices	68,838.6	58,579.1	10,259.4	69,322.6	58,862.9	10,459.6	483.9	283.7	200.2
4	Loans to SMEs and proprietors	38,659.8	33,791.2	4,868.6	38,674.7	33,487.1	5,187.6	14.9	(304.1)	319.0
5	Consumer loans	17,083.4	15,837.1	1,246.3	16,637.4	15,318.5	1,318.8	(445.9)	(518.5)	72.5
6	Housing loans	16,334.2	15,095.6	1,238.6	15,867.8	14,555.4	1,312.4	(466.4)	(540.2)	73.7
7	Overseas offices and others	22,565.4	20,915.8	1,649.6	26,027.5	23,877.4	2,150.1	3,462.0	2,961.6	500.4
8	Investment securities	71,765.6	56,790.7	14,974.9	70,060.1	52,873.4	17,186.7	(1,705.5)	(3,917.3)	2,211.8
9	Equity securities	4,826.5	3,893.1	933.3	6,171.4	5,001.6	1,169.8	1,344.9	1,108.4	236.4
10	JGBs	40,448.0	33,854.9	6,593.1	35,144.5	28,953.7	6,190.7	(5,303.5)	(4,901.1)	(402.3)
11	Others	26,491.1	19,042.7	7,448.3	28,744.1	18,918.0	9,826.1	2,253.0	(124.7)	2,377.7
12	Liabilities	200,772.3	172,293.3	28,478.9	218,234.5	184,163.8	34,070.6	17,462.1	11,870.4	5,591.7
13	Deposits	132,121.6	119,636.5	12,485.1	137,332.3	124,590.9	12,741.4	5,210.6	4,954.3	256.2
14	Domestic deposits	114,591.8	103,251.2	11,340.6	117,864.3	106,458.7	11,405.5	3,272.4	3,207.5	64.9
15	Individuals	68,867.2	60,568.4	8,298.8	70,415.1	62,194.0	8,221.1	1,547.8	1,625.6	(77.7)
16	Corporations and others	45,724.5	42,682.8	3,041.7	47,449.1	44,264.7	3,184.4	1,724.5	1,581.9	142.6
17	Overseas offices and others	17,529.7	16,385.2	1,144.5	19,467.9	18,132.1	1,335.8	1,938.1	1,746.8	191.3

Note: MUTB figures do not include trust account

<Reference>

18	Deposits	132,121.6	119,636.5	12,485.1	137,332.3	124,590.9	12,741.4	5,210.6	4,954.3	256.2
19	Domestic sector	110,617.4	99,538.0	11,079.4	112,955.2	101,919.8	11,035.3	2,337.7	2,381.8	(44.0)
20	Liquid deposits*1	71,035.8	68,412.8	2,623.0	74,706.8	71,954.6	2,752.1	3,670.9	3,541.8	129.1
21	Time and savings deposits*2	38,279.0	29,867.5	8,411.4	36,911.4	28,696.2	8,215.1	(1,367.6)	(1,171.3)	(196.2)
22	Other deposits	1,302.5	1,257.6	44.9	1,336.9	1,268.9	68.0	34.4	11.3	23.1
23	International sector	21,504.2	20,098.5	1,405.7	24,377.1	22,671.0	1,706.0	2,872.8	2,572.5	300.3
24	Liquid deposits*1	3,950.1	3,949.4	0.7	5,346.3	5,345.1	1.2	1,396.1	1,395.6	0.5
25	Time and savings deposits*2	13,011.6	11,945.8	1,065.7	13,577.7	12,428.0	1,149.6	566.0	482.1	83.9
26	Other deposits	4,542.3	4,203.1	339.2	5,452.9	4,897.8	555.1	910.5	694.6	215.8

*1 Liquid deposits = Current deposits + Ordinary deposits + Saving deposits + Deposits at notice

*2 Time and savings deposit = Time deposits + Installment deposits

Mitsubishi UFJ Morgan Stanley Securities (1)

Business data

	12/3Q	4Q	13/1Q	2Q	3Q	4Q	14/1Q	2Q	3Q	4Q	FY11*2	FY12*2	FY13*2	FY14*2
1 Domestic customer assets (¥bn)	21,469.6	22,779.9	23,764.1	24,119.1	25,166.8	24,301.0	25,047.8	25,668.0	26,234.6	27,105.8	21,186.7	22,779.9	24,301.0	27,105.8
2 Equities	8,099.0	9,637.3	10,124.8	10,712.3	11,325.8	10,758.8	11,562.7	11,932.6	12,613.9	13,650.4	7,988.8	9,637.3	10,758.8	13,650.4
3 Bonds	9,842.5	9,153.2	9,586.3	9,274.6	9,440.6	9,401.1	9,376.5	9,518.4	9,175.7	8,934.3	9,794.4	9,153.2	9,401.1	8,934.3
4 Investment trusts	3,435.0	3,853.6	3,926.3	3,995.0	4,232.2	4,008.9	3,997.3	4,080.1	4,309.9	4,385.7	3,325.6	3,853.6	4,008.9	4,385.7
<Reference>														
5 Securities intermediary business (¥bn)	2,630.8	2,579.9	2,479.1	2,450.9	2,573.3	2,530.8	2,598.6	2,649.2	2,657.3	2,618.0	2,749.2	2,579.9	2,530.8	2,618.0
6 No of accounts with balance (thd)	1,383	1,368	1,355	1,343	1,336	1,333	1,330	1,323	1,314	1,306	1,406	1,368	1,333	1,306
<Reference>														
7 Securities intermediary business (thd)	280	276	273	270	269	269	272	272	271	271	278	276	269	271
8 No of newly opened accounts (thd)	10	11	13	10	12	13	15	14	16	15	60	50	47	60
9 Securities proper	5	9	9	7	8	9	7	8	10	8	29	31	34	33
10 Securities intermediary	5	2	3	3	4	4	8	6	6	7	31	19	13	27
11 Equity investment trust sales (¥bn)*1	413.3	594.0	636.4	447.5	463.5	455.0	419.6	477.8	563.2	670.9	1,272.8	1,579.7	2,002.4	2,131.5
12 Securities proper	353.1	477.7	531.9	395.0	384.9	356.2	334.6	359.8	473.8	556.0	1,167.6	1,348.3	1,668.0	1,724.1
13 Securities intermediary	60.2	116.3	104.6	52.5	78.6	98.8	85.0	118.0	89.5	114.9	105.3	231.4	334.4	407.4
14 Sales of JGBs for individual investors (¥bn)	6.5	6.1	11.8	9.9	5.5	55.4	30.2	26.8	14.3	20.3	50.2	29.4	82.5	91.5
15 Securities proper	1.0	1.0	6.3	1.6	1.3	49.7	25.4	21.8	12.8	18.1	9.5	5.4	58.9	78.1
16 Securities intermediary	5.5	5.1	5.4	8.3	4.1	5.7	4.7	5.0	1.5	2.2	40.7	24.0	23.6	13.4
17 Foreign bond sales (Retail, ¥bn)	198.2	298.6	345.0	315.2	258.8	256.7	236.6	292.0	338.6	439.3	881.8	1,028.3	1,175.7	1,306.5
18 Publicly-offered	65.0	11.8	33.4	30.0	38.1	24.6	56.3	35.9	27.2	17.3	263.1	129.6	126.1	136.6
19 Structured	87.7	222.9	246.4	226.0	180.1	185.1	135.4	208.5	278.5	374.6	486.1	704.2	837.6	997.0
20 Secondary	45.5	63.9	65.2	59.2	40.6	47.0	45.0	47.6	32.9	47.4	132.6	194.6	212.0	172.9
<Reference>														
21 Securities intermediary business (¥bn)	100.8	151.3	161.3	159.8	131.5	132.6	106.3	140.6	203.5	276.7	473.8	541.3	585.2	727.2

*1 Domestic sales *2 Balances, etc. at period-end

Mitsubishi UFJ Morgan Stanley Securities (2)

Major Investment Banking Deals*¹ (Oct 14 – Mar 15)

• Debt Finance

- Domestic Corporate Straight Bonds
SoftBank (Total ¥850 bn), Panasonic (Total ¥400 bn), East Japan Railway (Total ¥60 bn), Kyushu Electric Power (Total ¥50 bn), Oriental Land (Total ¥50 bn), Tohoku Electric Power (Total ¥50 bn)
- Ex-FILP (Fiscal Investment and Loan Program) Agency Bonds
Japan Housing Finance Agency (Monthly MBS Total ¥ 292.4 bn, SB Total ¥50 bn), Japan Finance Corporation (Total ¥120 bn), Japan Railway Construction, Transport and Technology Agency (Total ¥86bn), Japan Student Services Organization (¥80 bn), Urban Renaissance Agency (Total ¥80 bn), Metropolitan Expressway (Total ¥70 bn), Development Bank of Japan (Total ¥60 bn)
- Municipal Bonds Related
Japan Finance Organization for Municipalities (Total ¥141 bn), Fukuoka-prefecture (Total ¥70 bn)
- Samurai Bonds (yen-denominated foreign bonds)
Credit Suisse (Total ¥160.6 bn), Cr dit Agricole (Total ¥135.5 bn), National Australia Bank (Total ¥110 bn)
- Foreign Bonds
Bank of Tokyo-Mitsubishi UFJ (Total US\$3,000 mm), Bank of Tokyo-Mitsubishi UFJ ( 750 mm), Mitsubishi UFJ Lease & Finance (US\$500 mm), Mitsubishi UFJ Trust and Banking Corporation (Total US\$1,500 mm)

• Equity Finance

- POs
NIPPON REIT ( 50.2 bn), Japan Real Estate ( 34 bn), Daiwa House REIT ( 28.3 bn, domestic and overseas offerings aggregate), Activia Properties ( 25.5 bn, domestic and overseas offerings aggregate), Industrial & Infrastructure Fund ( 11.7 bn, domestic and overseas offerings aggregate)
- IPOs
Recruit Holdings ( 213.8 bn, domestic and overseas offerings aggregate)
- Domestic CBs
Kyudenko ( 10 bn)
- Euro-Yen CBs
TERUMO (Total  100 bn), Nagoya Railroad ( 40 bn)

• M&A

- Asahi Kasei's acquisition of Polypore, integrated with simultaneous partial divestiture to 3M (US\$2,213mm)
- MBK Partners' sale of Yayoi to Orix (US\$691mm)
- Ajinomoto's full acquisition of Ajinomoto General Foods through the purchase of 50.0% shares held by Mondel z (US\$226mm)
- Asahi Holdings' acquisition of Johnson Matthey's gold and silver refining business in the Americas (US\$186mm)
- Mitsui & Co.'s 25% equity participation in GRI Renewable Industries Group's wind turbine towers and flanges manufacturing business (US\$108 mm)

Source: Thomson Reuters Mitsubishi UFJ Morgan Stanley advised underlined client



*¹ Deal sizes are based on total deal size for Equity Finance and M&A, and tranche size led-managed by MUMSS for Debt Finance

Mitsubishi UFJ Morgan Stanley Securities (3)

League tables (Apr 14 - Mar 15)

Japan Domestic Debt^{*1}

Rank	Securities Firm	Share (%)
1	Mizuho Securities	21.3
2	Nomura Securities	20.3
3	Mitsubishi UFJ Morgan Stanley	18.1
4	Daiwa Securities	16.9
5	SMBC Nikko Securities	15.9
6	Tokai Tokyo Securities	1.8
7	Goldman Sachs Japan	1.6
8	Merrill Lynch Japan Securities	1.2
9	Shinkin Securities	0.8
10	Citigroup Global Markets Japan	0.6

Japan Equity and Equity-linked^{*2}

Rank	Securities Firm	Share (%)
1	Nomura	37.1
2	Sumitomo Mitsui Financial Group	15.2
3	Daiwa Securities Group	13.0
4	Mizuho Financial Group	11.9
5	Mitsubishi UFJ Morgan Stanley	9.2
6	Goldman Sachs & Co	5.0
7	Deutsche Bank Group	2.6
8	Bank of America Merrill Lynch	1.8
9	UBS	1.4
10	JP Morgan	0.6

M&A Advisory based on Rank Value^{*3}

Rank	Financial Advisor	Rank Value (¥bn)
1	Nomura	3,825.2
2	Mizuho Financial Group	3,753.4
3	Mitsubishi UFJ Morgan Stanley	3,126.5
4	JP Morgan	2,245.1
5	Goldman Sachs & Co	2,184.8
6	Bank of America Merrill Lynch	2,019.4
7	Citi	1,590.1
8	UBS	1,498.7
9	CITIC	1,218.1
9	Somerley	1,218.1

*1:Source: Thomson Reuters, Thomson Reuters DealWatch (data compiled by Mitsubishi UFJ Morgan Stanley) Includes Japanese Straight Bonds, Ex-FILP Agency Bonds (incl. Expressway company's Bonds) and Municipal Bonds Related. Based on lead manager's credit

*2:Source: Thomson Reuters (data compiled by Mitsubishi UFJ Morgan Stanley) Mitsubishi UFJ Morgan Stanley includes domestic offerings of Japanese issuers underwritten by Morgan Stanley MUFG Securities as well as global offerings of Japanese issuers underwritten by Morgan Stanley. Based on underwriting amount

*3:Source: Thomson Reuters (data compiled by Mitsubishi UFJ Morgan Stanley) Any Japanese involvement announced including property acquisitions. Mitsubishi UFJ Morgan Stanley includes deals advised by Morgan Stanley

MUFG Americas Holdings Corporation (FY15 Q1/US GAAP)

- Integrated with BTMU (U.S.) in Jul 14
- Started to receive “service fee” from BTMU in Jul 14

<Consolidated Income Statement>

(US\$mm)

	FY13	FY14	FY15 Q1	YoY change
1 Total revenue	3,592	3,985	1,018	154
2 Net interest income	2,716	2,862	683	0
3 Non-interest income	876	1,123	335	154
4 Service charges on deposits accounts	209	203	49	(2)
5 Trust and investment management fees	135	104	28	2
6 Trading account activities	61	71	8	(8)
7 Merchant banking fees	93	124	20	(4)
8 Securities gains, net	178	18	3	1
9 Credit facility fees	111	122	30	2
10 Brokerage commissions and fees	46	53	13	0
11 Card processing fees, net	34	34	8	0
12 Fees from affiliates	-	319	166	166
13 Other	9	75	10	(3)
14 Non-interest expense	2,793	2,921	849	222
15 Salaries and employee benefits	1,631	1,785	567	179
16 Other	1,162	1,136	282	43
17 Pre-tax, pre-provision income	799	1,064	169	(68)
18 (Reversal of) provision for loan losses	(45)	(16)	3	3
19 Income before income taxes and including non-controlling interests	844	1,080	166	(71)
20 Net income	667	825	137	(35)
21 Net interest margin	3.01%	2.93%	2.70%	(0.17%)

<Consolidated Balance Sheet>

(US\$mm)

	End Dec 13	End Dec 14	End Mar 15	YoY change
1 Total assets	105,894	113,678	113,698	6,467
2 Loans Held for Investment	68,312	76,804	76,808	6,875
3 Securities (AFS & HTM)	22,326	22,015	22,463	(729)
4 Available for sale	15,817	13,724	13,338	(2,028)
5 Held to maturity	6,509	8,291	9,125	1,299
6 Total liabilities	91,426	98,463	98,282	5,705
7 Deposits	80,101	86,004	82,741	1,562
8 Non-interest bearing	26,495	30,534	29,854	2,973
9 Interest bearing	53,606	55,470	52,887	(1,411)
10 Total equity	14,468	14,985	15,200	797
11 Non-performing assets	499	411	390	(116)
12 Non-performing assets to total assets	0.48%	0.36%	0.34%	(0.13%)

Krungsri (FY15 Q1/Thai Accounting Standards)

- Integrated with BTMU Bangkok Branch on 5th Jan 2015
- FY15 Q1 gross profit increased by THB3.2 bn compared to FY14 Q1, and total assets increased by THB421.4 bn from end of Dec14

<Consolidated Income Statement>

(Baht mm)

	FY13	FY14	FY15 Q1	YoY change*1
1 Gross profit	59,266	62,714	18,149	3,205
2 Net interest income	44,939	47,944	13,857	2,360
3 Interest income	71,381	74,609	20,776	2,501
4 Interest expense	26,442	26,665	6,919	141
5 Net fees and service income	14,327	14,770	4,292	845
6 Fees and service income	18,541	19,191	5,572	1,081
7 Fees and service expense	4,214	4,421	1,280	236
8 Other operating expenses	33,392	34,300	9,321	1,016
9 Pre-provision operating profit	34,883	36,460	10,798	2,517
10 Impairment loss of loan and debt securities	18,959	18,106	5,253	1,169
11 Income tax expense	3,941	4,031	1,166	272
12 Net profit	11,983	14,323	4,379	1,076
13 Total comprehensive income	13,023	14,949	4,477	602
14 Net profit attributable to owners of the bank	11,866	14,169	4,326	1,060
15 ROA	1.1%	1.2%	1.2%	0.1%
16 ROE	10.1%	11.2%	11.0%	0.4%

<Consolidated Balance Sheet>

(Baht mm)

	End Dec 13	End Dec 14	End Mar 15	QoQ change*1
1 Total assets	1,179,606	1,211,362	1,632,828	421,466
2 Cash	28,216	31,155	26,916	(4,239)
3 Investments	73,274	60,573	112,083	51,510
4 Loan	988,014	1,057,636	1,280,204	222,568
5 Allowance for doubtful accounts	(37,466)	(38,159)	(42,603)	(4,444)
6 Total liabilities	1,058,053	1,079,692	1,450,061	370,369
7 Deposits	764,050	837,556	1,010,484	172,928
8 Debt issued and borrowings	174,605	151,805	138,074	(13,731)
9 Total shareholders' equity	121,553	131,670	182,767	51,097
10 NPL ratio	2.6%	2.8%	2.4%	(0.4%)
11 Loan to deposit ratio	104%	106%	111%	5%

*1 Including effect of the integration with BTMU Bangkok Branch

Mitsubishi UFJ NICOS (1)

Consolidated balance sheet

(¥bn)			
	End Mar 14	End Mar 15	Change
1 Cash and deposits	19.5	23.4	3.8
2 Accounts receivable from cardholders	859.4	864.5	5.0
3 Commercial loans	436.2	364.9	(71.2)
4 Guarantee contracts receivable	626.8	565.0	(61.7)
5 Allowance for doubtful accounts (including fixed)	(139.7)	(113.2)	26.5
6 Tangible fixed assets	33.0	32.2	(0.8)
7 Other assets	377.9	384.9	6.9
8 Total assets	2,213.3	2,121.8	(91.4)
9 Notes and accounts payable to affiliated stores	349.0	306.5	(42.5)
10 Credit guarantee obligation advances	626.8	565.0	(61.7)
11 Interest-bearing debt *1	578.7	507.4	(71.2)
12 Allowance for losses from reimbursement of loan payments	53.9	36.2	(17.7)
13 Other liabilities	386.8	472.8	86.0
14 Total liabilities	1,995.4	1,888.1	(107.2)
15 Total net assets	217.9	233.7	15.7
16 Total liabilities and net assets	2,213.3	2,121.8	(91.4)

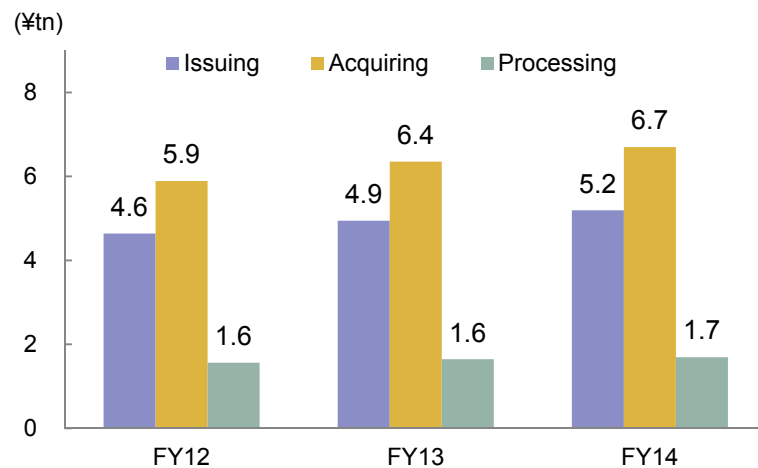
Consolidated statement of operations

(¥bn)			
	FY13	FY14	Change
1 Credit card revenue	210.6	211.0	0.4
2 Card shopping	173.1	178.9	5.7
3 Card cashing	37.5	32.1	(5.3)
4 Loan revenue	10.4	8.2	(2.2)
5 Guarantee revenue	7.6	6.8	(0.8)
6 Other revenue	35.5	38.1	2.5
7 Finance revenue	1.4	1.7	0.2
8 Total revenue	265.7	266.0	0.2
9 Personnel cost	35.7	38.7	3.0
10 General expenses	194.2	196.8	2.6
11 Expenses related to loan losses and others	9.4	7.9	(1.4)
12 Total G&A expenses	239.4	243.5	4.1
13 Financial expenses	7.0	5.2	(1.8)
14 Total operating expenses	246.4	248.7	2.2
15 Operating profits (losses)	19.3	17.2	(2.0)
16 Non-operating gains (losses)	0.5	0.7	0.2
17 Ordinary profits (losses)	19.8	18.0	(1.7)
18 Extraordinary gains (losses)	5.1	0.8	(4.2)
19 Corporate tax	(0.1)	4.2	4.3
20 Net income (losses)	25.0	14.6	(10.4)

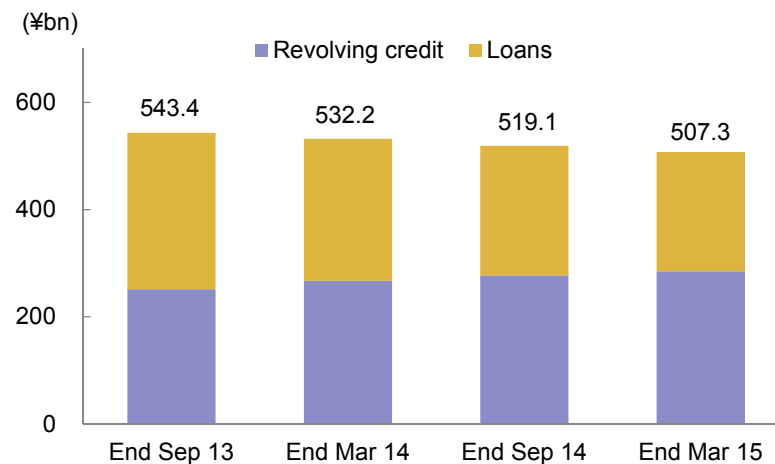
*1 Interest-bearing debt = Short- and Long-term debt + Bonds payable + Commercial papers + Lease obligations

Mitsubishi UFJ NICOS (2)

Volume

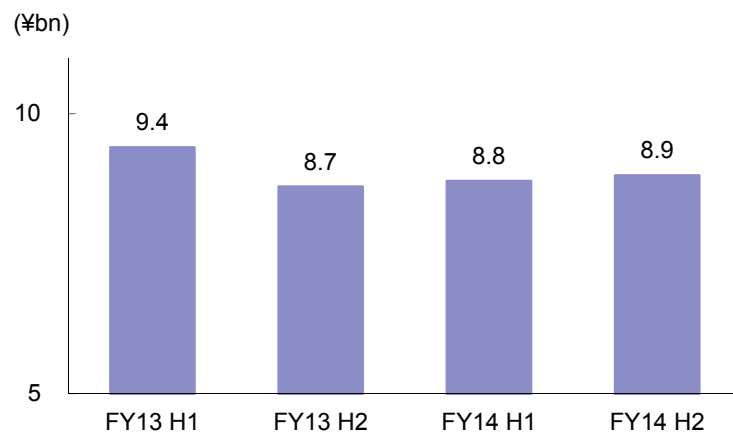


Balance of loans*¹ and revolving credit



*1 Card cashing + Card loan (managerial accounting basis)

Interest repayment



Allowance for losses from reimbursement of loan payments : ¥36.2 bn (as of end Mar 15)

Risk-monitored loans*²

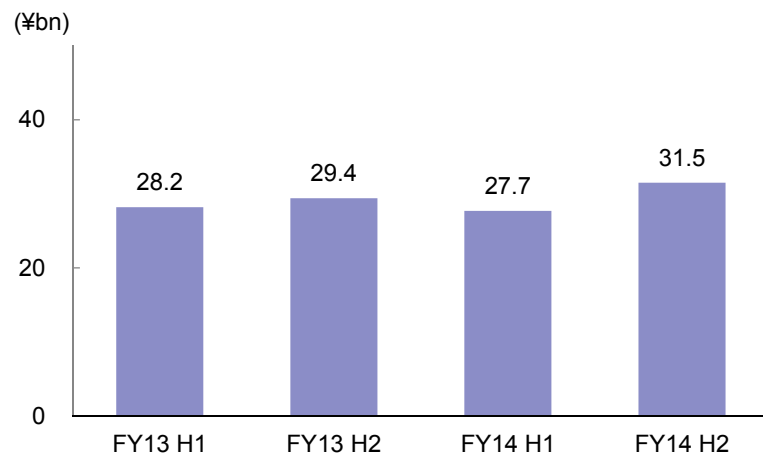
		(¥bn)	
		End Mar 14	End Mar 15
1	Bankruptcies	12.1	8.2
2	NPLs	132.6	115.8
3	Loans with mitigated terms	68.6	60.8
4	Total	213.3	185.0

*2 For accounts receivable from cardholders and commercial loans

ACOM (1)

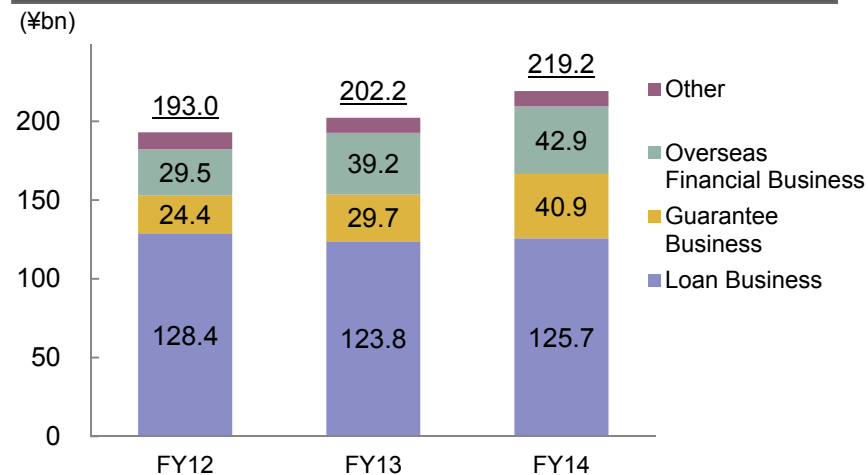
(¥bn)			
	FY13	FY14	Change
1 Operating revenue	202.2	219.2	17.0
2 Operating expenses	187.9	205.2	17.3
3 G&A expenses	79.1	82.0	2.9
4 Provision for bad debts	41.9	53.8	11.8
5 Provision for loss on interest repayment	45.4	49.8	4.3
6 Operating income	14.3	14.0	(0.2)
7 Ordinary income	15.5	14.7	(0.8)
8 Net income	10.6	12.8	2.2

Interest repayment*1 (non-consolidated)

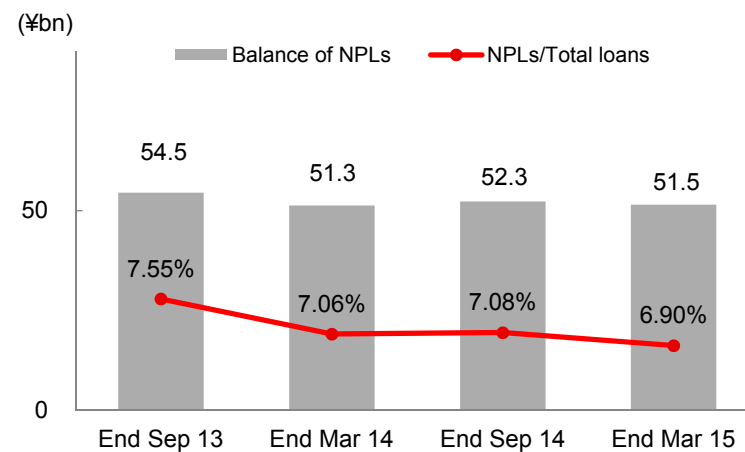


*1 Cash out basis

Operating revenue

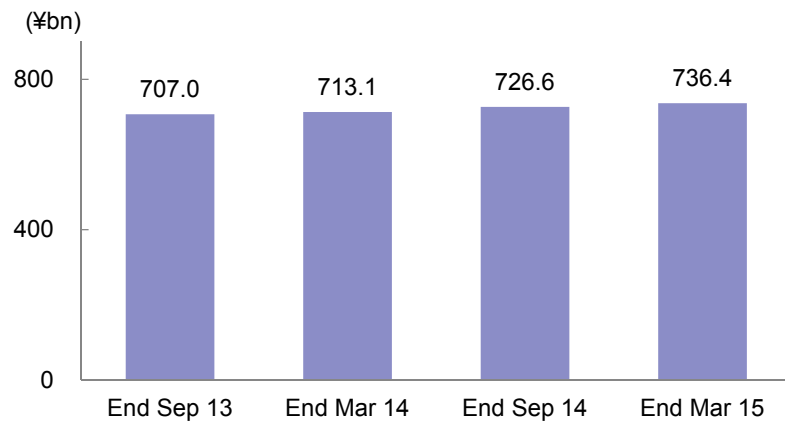


Non-performing loans (non-consolidated)

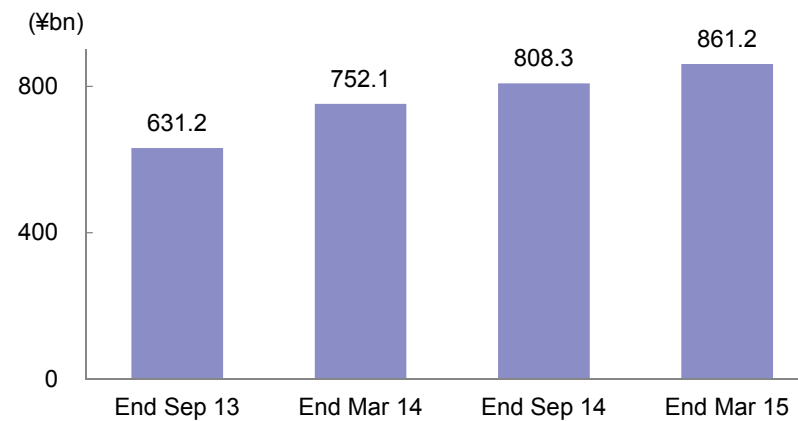


ACOM (2)

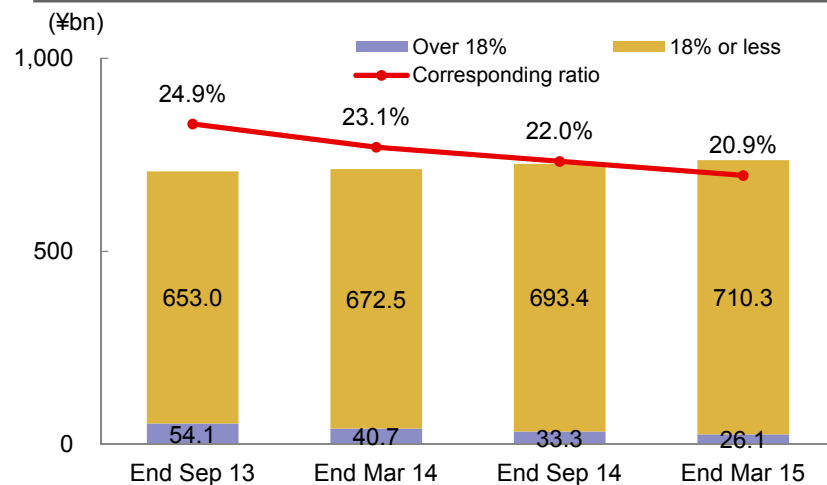
Unsecured consumer loans (non-consolidated)



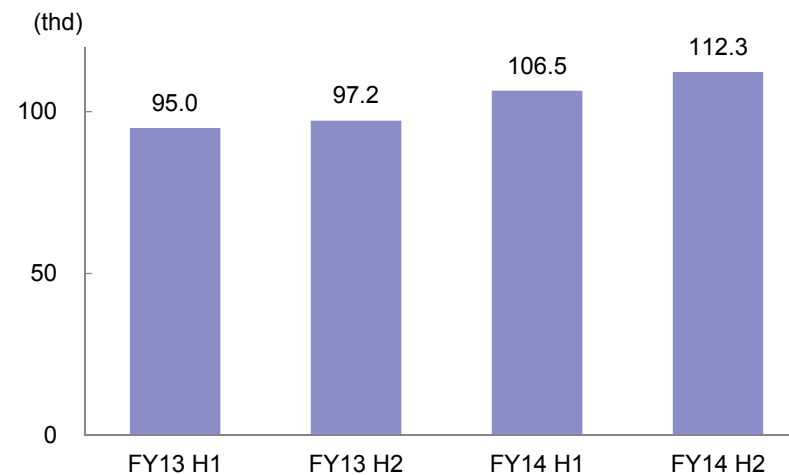
Guaranteed receivables



Loans by interest*1 / Corresponding ratio*2 (non-consolidated)



New loan customers (non-consolidated)



*1 Unsecured loan for customers

*2 Ratio of customers in breach of the total volume regulation: population = all customer accounts

Mitsubishi UFJ Morgan Stanley PB Securities

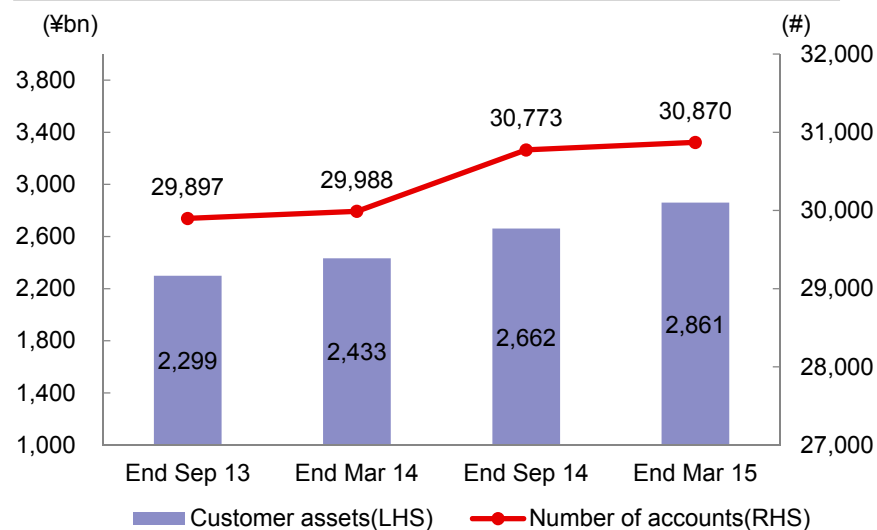
(¥bn)

		FY13	FY14	Change
1	Net operating revenue	36.9	43.8	6.8
2	G&A expenses	23.7	27.6	3.9
3	Referral fee to BTMU	7.9	9.6	1.7
4	Operating income	13.2	16.1	2.9
5	Ordinary income	13.0	16.1	3.0
6	Net income	7.9	10.1	2.1

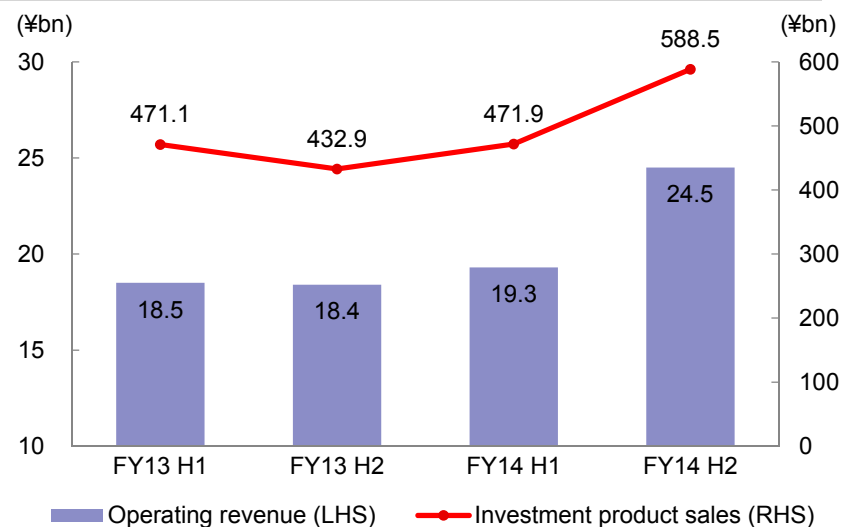
Key points

- **Record-high net operating revenue, ¥43.8 bn**
 - Commissions increased due primarily to mutual funds related fees received
 - Expanded sales of preferred securities to clients resulted in increased equity trading revenue
- **G&A expenses increased ¥3.9 bn from FY13**
 - Referrals fee to BTMU and revenue-linked compensation expenses increased
 - Due to consolidation by MUFG, system outsourcing expenses to MUMSS increased

Customer assets and number of accounts



Operating revenue and investment product sales



Business segment information

Profits by business segment

(Consolidated)

MUFG

(¥bn)

		FY13		FY14		Change	
			(% of total*1)		(% of total*1)		(% change)
1	Gross profits ^{*2}	3,873.4		4,386.9		513.5	13%
2	Retail	1,296.3	39%	1,311.3	35%	15.0	1%
3	Corporate	924.0	28%	965.2	25%	41.2	5%
4	Global	943.8	28%	1,111.0	29%	167.2	18%
5	MUAH	375.9	11%	442.4	12%	66.5	18%
6	Trust Assets	159.7	5%	172.2	5%	12.5	8%
7	KS	-	-	240.3	6%	240.3	-
8	Global Markets	563.2		609.4		46.2	8%
9	Others	(13.6)		(22.6)		(8.9)	-

(¥bn)

		FY13		FY14		Change	
			(% of total*1)		(% of total*1)		(% change)
1	Net operating profits ^{*2}	1,463.1		1,675.4		212.4	15%
2	Retail	334.4	27%	347.1	23%	12.7	4%
3	Corporate	485.5	38%	517.1	34%	31.6	7%
4	Global	377.0	30%	471.9	31%	94.9	25%
5	MUAH	109.0	9%	144.3	10%	35.3	32%
6	Trust Assets	64.9	5%	70.1	4%	5.1	8%
7	KS	-	-	116.6	8%	116.6	-
8	Global Markets	386.7		418.1		31.4	8%
9	Others	(185.4)		(265.5)		(80.1)	-

*1 Total of Retail, Corporate, Global, Trust Assets and KS

*2 Managerial accounting basis

BTMU (consolidated) and MUTB (consolidated)

(¥bn)

FY14

		BTMU (Consolidated)		MUTB (Consolidated)	
			(% of total*1)		(% of total*1)
1	Gross profits ^{*2}	3,024.0		460.1	
2	Retail	587.7	22%	80.2	22%
3	Corporate	716.6	27%	148.2	40%
4	Global	1,089.3	42%	-	-
5	MUAH	442.4	17%	-	-
6	Trust Assets	-	-	143.5	38%
7	KS	240.3	9%	-	-
8	Global Markets	410.9		76.1	
9	Others	(20.8)		12.2	

(¥bn)

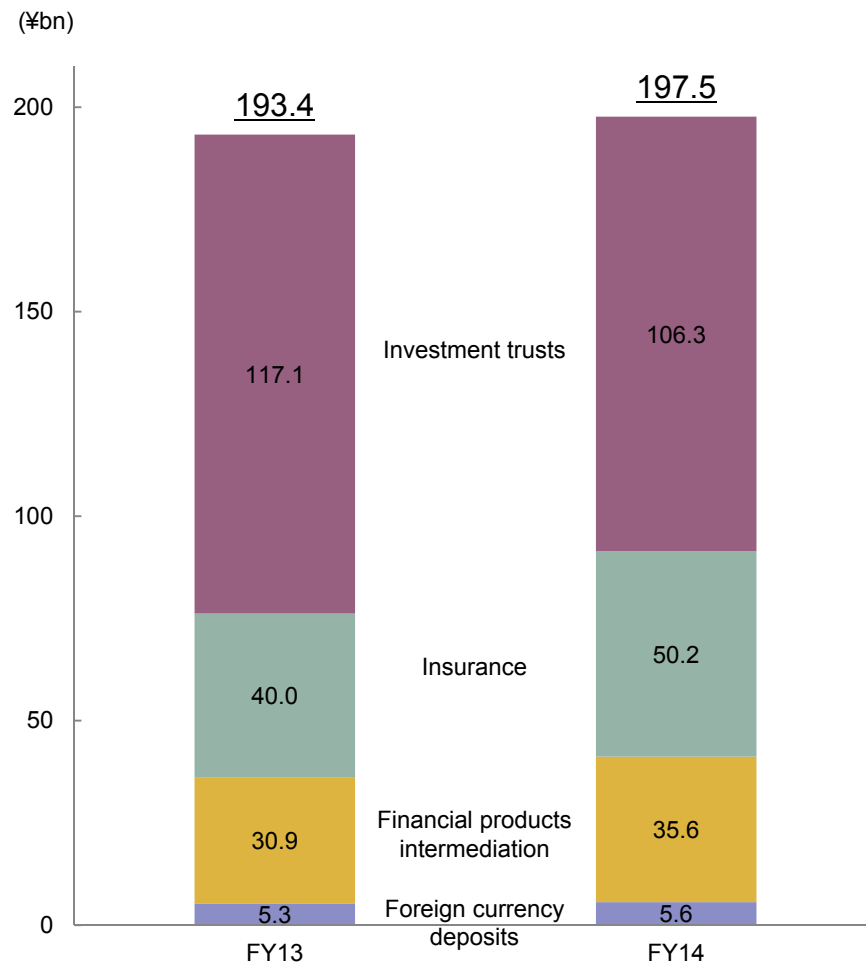
FY14

		BTMU (Consolidated)		MUTB (Consolidated)	
			(% of total*1)		(% of total*1)
1	Net operating profits ^{*2}	1,232.3		206.6	
2	Retail	138.3	12%	14.0	8%
3	Corporate	388.5	35%	100.3	57%
4	Global	463.4	42%	-	-
5	MUAH	144.3	13%	-	-
6	Trust Assets	-	-	60.2	35%
7	KS	116.6	11%	-	-
8	Global Markets	342.3		53.6	
9	Others	(216.8)		(21.5)	

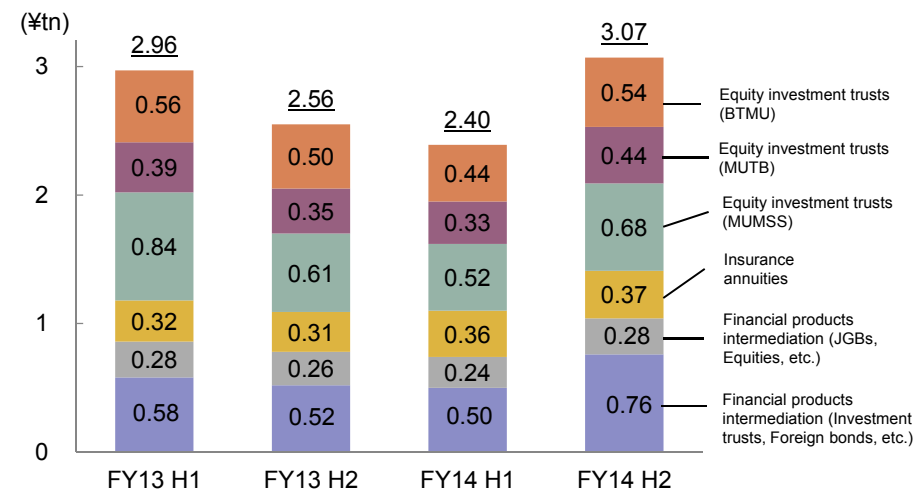
Retail - Investment products

(Consolidated)

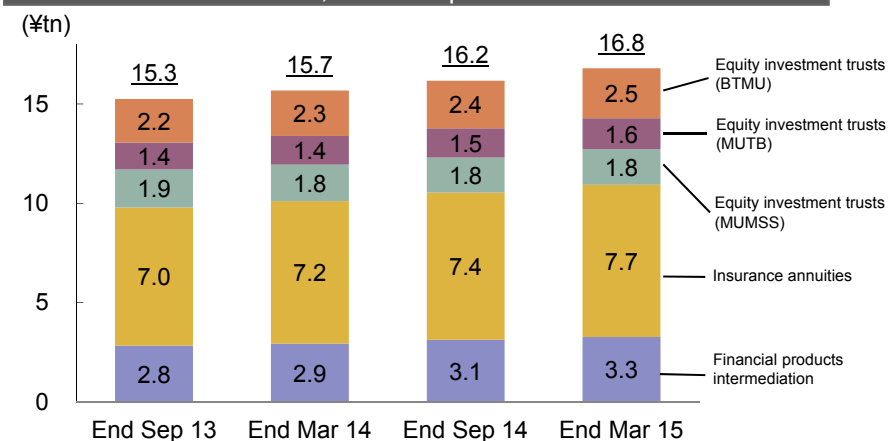
Income from investment products*1



Investment product sales*1



Customer account balances*1: Equity investment trusts, Insurance annuities, Financial products intermediation*2



*1 BTMU+MUTB+MUMSS (exl. PB securities)

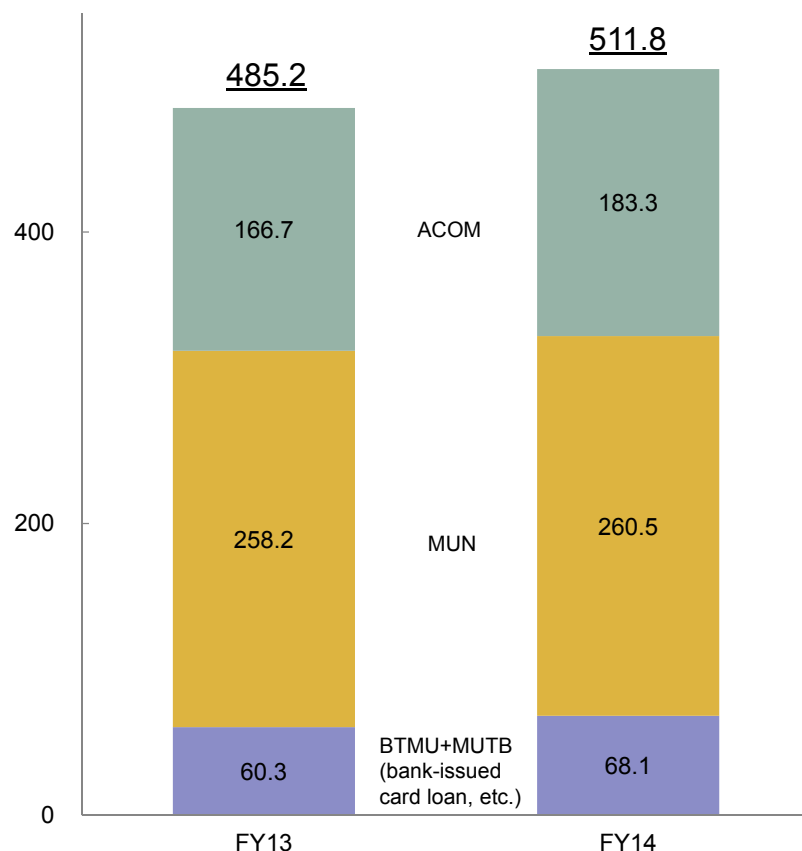
*2 Financial products intermediation balance includes referrals

Retail - Consumer finance, testamentary trusts/real estate

(Consolidated)

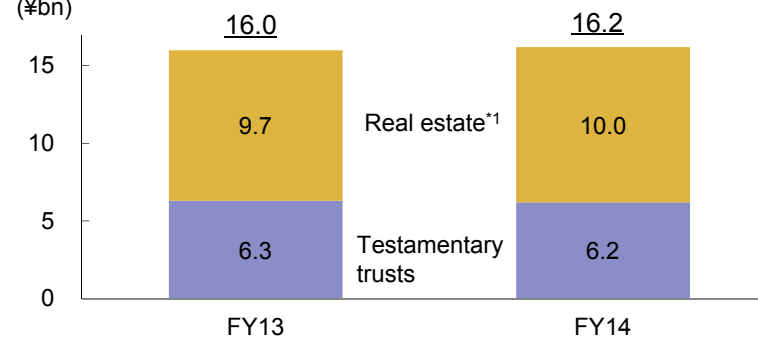
Income from consumer finance

(¥bn)



Income from testamentary trusts /real estate*1

(¥bn)



Testamentary trusts

	End Sep 13	End Mar 14	End Sep 14	End Mar 15
Asset balance (¥tn)	6.7	6.8	6.9	7.1
No of trust (thd)	27.3	27.9	28.7	29.7

Real estate transactions*1

	FY13 H1	FY13 H2	FY14 H1	FY14 H2
Total transaction amount (¥bn)	128.5	136.4	118.4	138.2

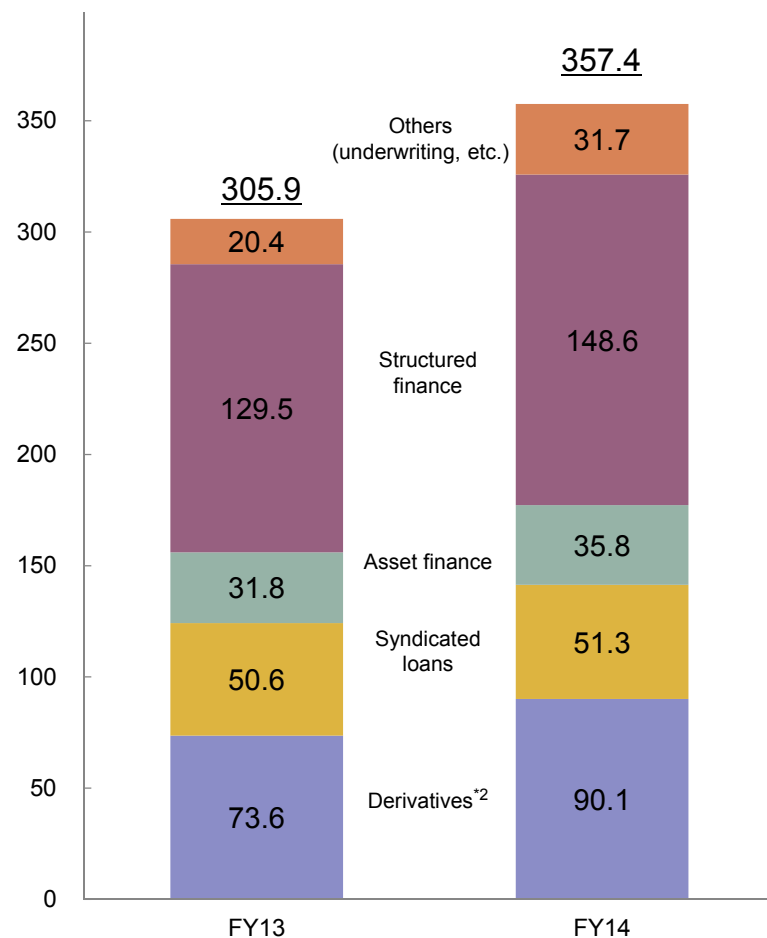
*1 Figures of Mitsubishi UFJ Real Estate Services, retail segment only

Corporate (domestic) - CIB, Settlement

(Consolidated)

CIB business income*1

(¥bn)



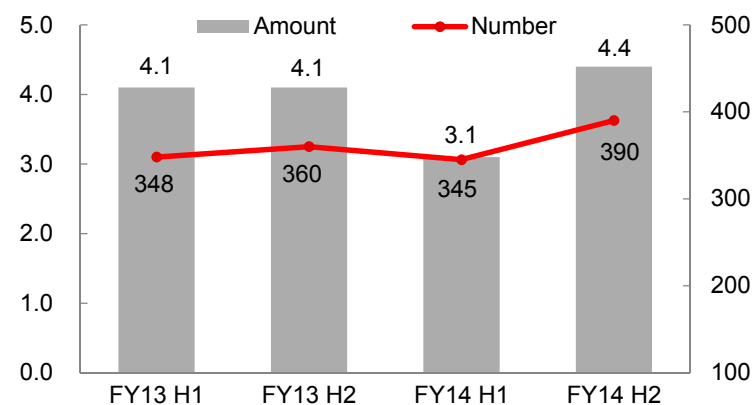
*1 Includes duplicated counts between businesses

*2 Includes financial products intermediation

Arrangement of domestic syndicated loans

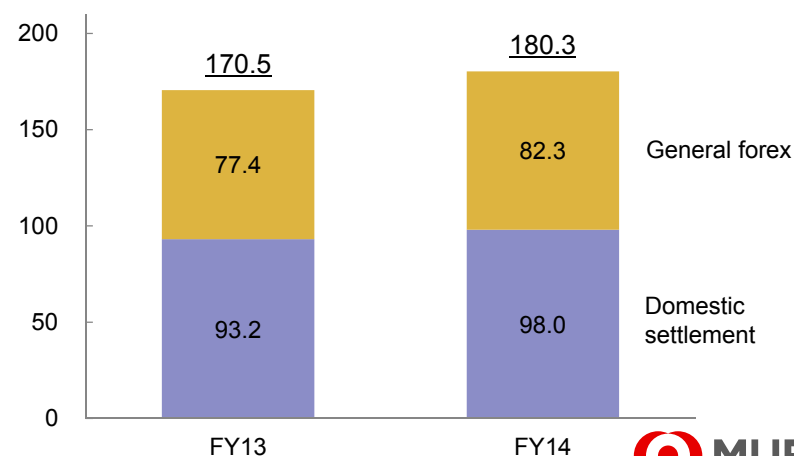
(¥tn)

(#)



Settlement business income

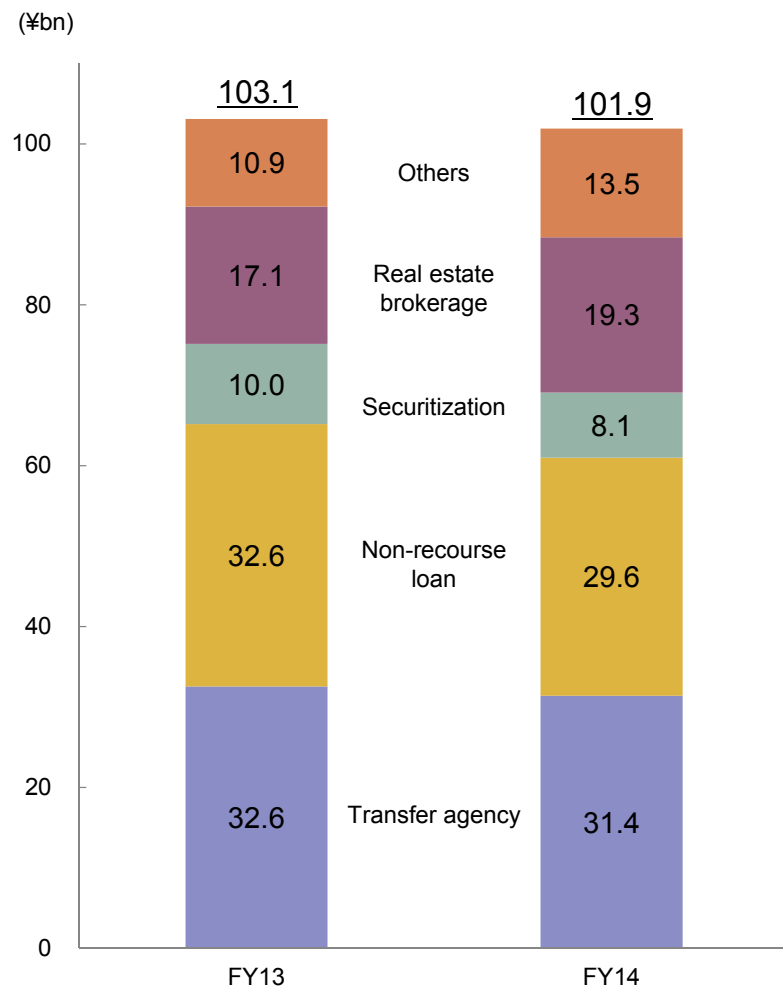
(¥bn)



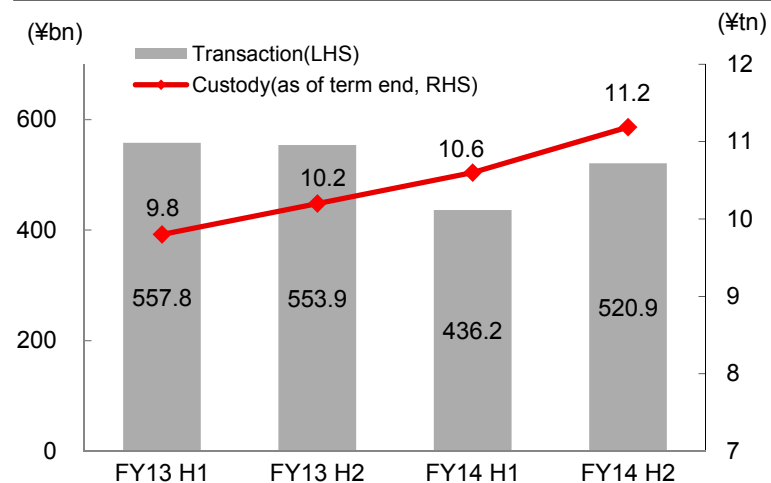
Corporate (domestic) - Real estate, transfer agency

(Consolidated)

Real estate and transfer agency business income

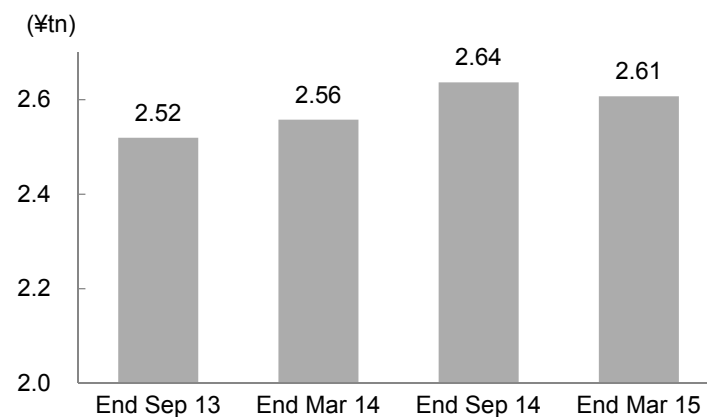


Real estate transaction and custody*1



*1 Outstanding amount of property trust. Corporate segment transactions only

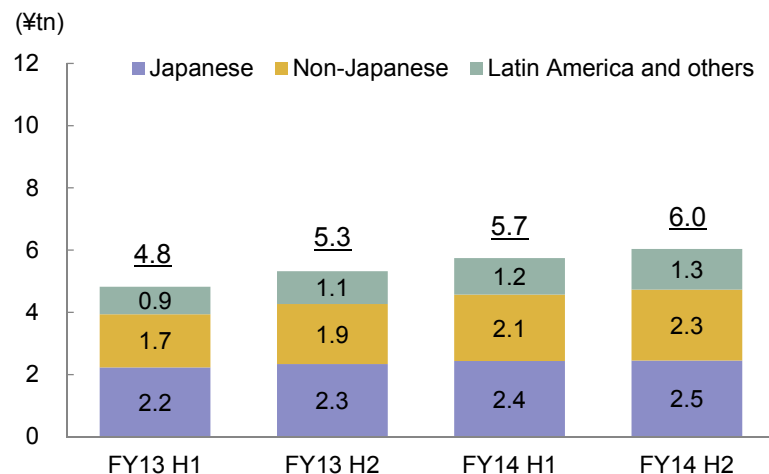
Real estate non-recourse loan balance



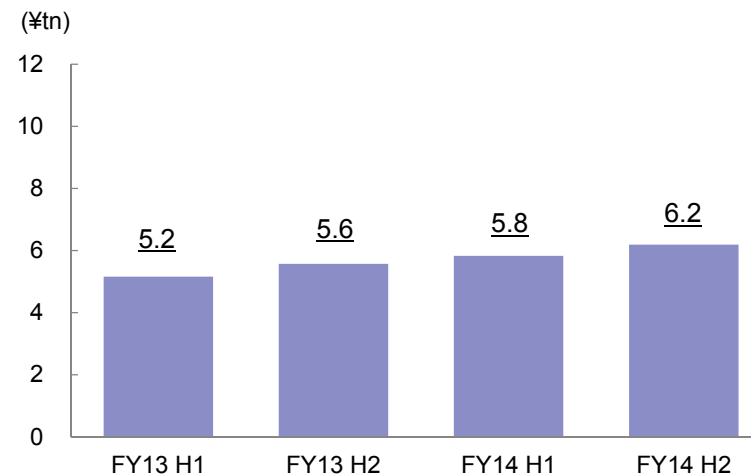
Global - Average lending balance, JPN/nonJPN breakdown

(BTMU Consolidated
excl. KS)

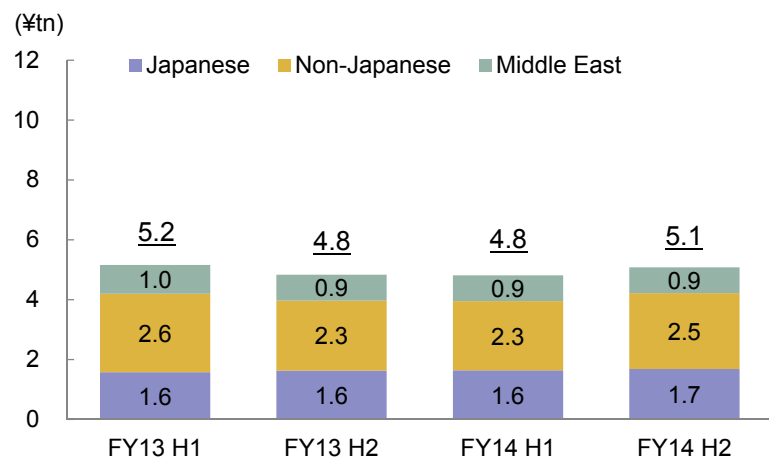
Americas average lending balance (excl. MUB)



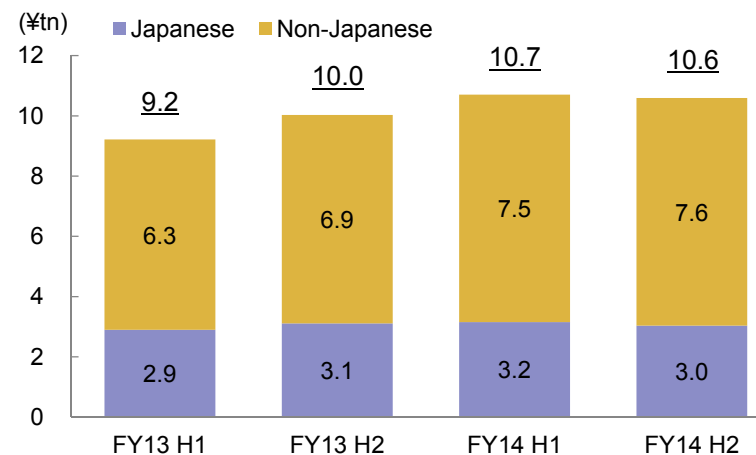
MUB average lending balance



EMEA average lending balance



Asia average lending balance



Assets and capital

Non performing loans based on the FRL

(Non-consolidated)

Sum of bank accounts and trust accounts

(¥bn)

		End Mar 14 (A)	End Sep 14 (B)	End Mar 15 (C)	Change (C) - (A)	Change (C) - (B)
1	Bankrupt or De facto Bankrupt	94.0	88.8	89.8	(4.1)	1.0
2	Doubtful	848.3	665.7	571.4	(276.8)	(94.3)
3	Special Attention	475.7	455.3	561.9	86.2	106.6
4	Non performing loans based on the FRL	1,418.1	1,209.9	1,223.2	(194.8)	13.3
5	Close observation not disclosed under FRL	89.0	120.1	339.9	250.8	219.7
6	Other close watch	4,455.9	3,677.6	3,082.8	(1,373.0)	(594.7)
7	Normal	99,058.5	100,694.3	104,112.3	5,053.7	3,418.0
8	Total (4+7)	100,476.7	101,904.2	105,335.6	4,858.9	3,431.3

Credit costs, allowance for credit losses

(Consolidated)

(¥mm)

Figures in brackets stand for cost		FY13	FY14	Change
1	Provision for general allowance for credit losses	-	(86,849)	(86,849)
2	Losses on loan write-offs	(125,989)	(144,845)	(18,855)
3	Provision for specific allowance for credit losses	-	17,700	17,700
4	Other credit costs	(7,409)	(14,342)	(6,932)
5	Credit costs	(133,399)	(141,486)	(8,087)
6	Reversal of allowance for credit losses	86,543	-	(86,543)
7	Reversal of reserve for contingent losses included in credit losses	-	1,504	1,504
8	Gains on loans written-off	59,208	64,735	5,527
9	Total credit costs	11,881	(161,624)	(173,506)

		End Mar 14	End Mar 15	Change
10	General allowance for credit losses	629,209	766,272	137,062
11	Specific allowance for credit losses	307,883	228,297	(79,585)
12	Allowance for credit to specific foreign borrowers	1,390	1,214	(175)
13	Allowance for credit losses [% to total risk monitored loans]	938,483 [55.02%]	995,784 [64.66%]	57,301 [9.63%]

Reserves and secured coverage

(Non-consolidated)

Reserving of FRL disclosed loans by debtor category (Sum of bank and trust accounts)

(End Mar 15)

(¥bn, %)

	Claim category	Disclosed balance(a)	Collateral & guarantee (b)		Reserves (c)		Covered amount (d)=(b)+(c)		Unsecured amount (e)=(a)-(b)	
				Secured ratio (b)/(a)		Reserve ratio (c)/(a)		Covered ratio (d)/(a)		Unsecured ratio (e)/(a)
1	Bankrupt or De facto bankrupt	89.8	88.6	98.67%	1.1	1.32%	89.8	100.00%	1.1	1.32%
2	Doubtful	571.4	300.4	52.57%	153.0	26.77%	453.4	79.35%	270.9	47.42%
3	Special attention	561.9	229.7	40.88%	167.7	29.84%	397.5	70.73%	332.1	59.11%
4	Total	1,223.2	618.9	50.59%	321.9	26.31%	940.8	76.91%	604.3	49.40%

(End Sep 14)

(¥bn, %)

	Claim category	Disclosed balance(a)	Collateral & guarantee (b)		Reserves (c)		Covered amount (d)=(b)+(c)		Unsecured amount (e)=(a)-(b)	
				Secured ratio (b)/(a)		Reserve ratio (c)/(a)		Covered ratio (d)/(a)		Unsecured ratio (e)/(a)
5	Bankrupt or De facto bankrupt	88.8	87.1	98.17%	1.6	1.82%	88.8	100.00%	1.6	1.82%
6	Doubtful	665.7	331.8	49.84%	185.3	27.84%	517.1	77.68%	333.9	50.15%
7	Special attention	455.3	224.7	49.35%	119.4	26.22%	344.1	75.58%	230.6	50.64%
8	Total	1,209.9	643.7	53.20%	306.4	25.32%	950.1	78.53%	566.1	46.79%

(End Mar 14)

(¥bn, %)

	Claim category	Disclosed balance(a)	Collateral & guarantee (b)		Reserves (c)		Covered amount (d)=(b)+(c)		Unsecured amount (e)=(a)-(b)	
				Secured ratio (b)/(a)		Reserve ratio (c)/(a)		Covered ratio (d)/(a)		Unsecured ratio (e)/(a)
9	Bankrupt or De facto bankrupt	94.0	92.9	98.77%	1.1	1.22%	94.0	100.00%	1.1	1.22%
10	Doubtful	848.3	402.2	47.41%	252.7	29.79%	655.0	77.21%	446.0	52.58%
11	Special attention	475.7	235.1	49.42%	124.6	26.20%	359.8	75.63%	240.6	50.57%
12	Total	1,418.1	730.3	51.49%	378.6	26.69%	1,108.9	78.19%	687.8	48.50%

Reserve ratios

(BTMU, MUTB)

Change of reserve ratio by debtor category

(BTMU)

Debtor category	End Mar 14	End Sep 14	End Mar 15	Change from end Mar 14	Change from end Sep 14
1 Normal	0.08%	0.07%	0.07%	(0.00)	0.00
2 Close watch	5.59%	5.99%	9.73%	4.14	3.74
3 (Unsecured portion)	13.12%	14.56%	22.66%	9.53	8.09
4 Other close watch	2.58%	2.30%	2.70%	0.11	0.39
5 (Unsecured portion)	6.21%	5.85%	7.23%	1.01	1.37
6 Close observation	27.68%	28.14%	33.07%	5.39	4.93
7 (Unsecured portion)	55.31%	54.19%	53.74%	(1.57)	(0.45)
8 High risk (Unsecured portion)	56.51%	55.49%	56.35%	(0.15)	0.85

(MUTB)

Debtor category	End Mar 14	End Sep 14	End Mar 15	Change from end Mar 14	Change from end Sep 14
1 Normal	0.10%	0.08%	0.08%	(0.01)	(0.00)
2 Close watch	3.33%	2.77%	7.21%	3.88	4.44
3 (Unsecured portion)	9.22%	9.47%	24.65%	15.43	15.17
4 Other close watch	2.35%	1.60%	2.07%	(0.27)	0.46
5 (Unsecured portion)	6.47%	5.56%	9.26%	2.78	3.70
6 Close observation	27.72%	26.76%	34.14%	6.42	7.37
7 (Unsecured portion)	86.10%	75.36%	52.39%	(33.70)	(22.96)
8 High risk (Unsecured portion)	62.09%	55.89%	59.40%	(2.69)	3.50

(Note1) Reserve ratios by self-assessed debtor category are calculated based on accounts under FRL (loans and bills discounted, foreign exchanges, customers' liabilities for acceptances and guarantees, securities lent, credit related suspense payments, accrued interest, guaranteed private placement bonds)

(Note2) A portion of loans guaranteed by guarantee companies, etc. are excluded

Deferred tax assets

(Consolidated, BTMU, MUTB)

Tax effects of the items comprising net deferred tax assets

(BTMU)

	End Mar 14	End Mar 15	Change
1 Deferred tax assets	587.6	571.1	(16.5)
2 Allowance for credit losses	294.1	281.1	(12.9)
3 Write-down on investment securities	129.2	96.0	(33.1)
4 Unrealized losses on other securities	27.2	13.3	(13.9)
5 Reserve for retirement benefits	94.4	105.3	10.8
6 Other	225.9	205.8	(20.0)
7 Valuation allowance	(183.3)	(130.5)	52.7
8 Deferred tax liabilities	657.0	1,156.5	499.4
9 Unrealized gains on other securities	470.7	925.2	454.5
10 Net deferred gains on hedges	24.1	74.5	50.4
11 Revaluation gains on securities upon merger	70.6	69.6	(1.0)
12 Gains on securities contributed to employee retirement benefits trust	58.0	52.6	(5.3)
13 Other	33.4	34.3	0.8
14 Net deferred tax assets	(69.3)	(585.3)	(515.9)

(MUTB)

	End Mar 14	End Mar 15	Change
15 Deferred tax assets	42.2	63.5	21.3
16 Allowance for credit losses	14.5	14.5	(0.0)
17 Gains on securities related to employees' retirement benefits trust	14.5	14.3	(0.1)
18 Write-down on investment securities	13.7	10.4	(3.2)
19 Deferred losses on hedges	10.2	27.2	17.0
20 Other	34.9	34.7	(0.2)
21 Valuation allowance	(45.8)	(37.7)	8.0
22 Deferred tax liabilities	203.6	353.1	149.5
23 Unrealized losses on other securities	153.4	301.4	147.9
24 Reserve for retirement benefits	37.6	38.9	1.3
25 Other	12.5	12.7	0.2
26 Net deferred tax assets	(161.4)	(289.6)	(128.2)

Net business profits before credit costs and taxable income

(BTMU)

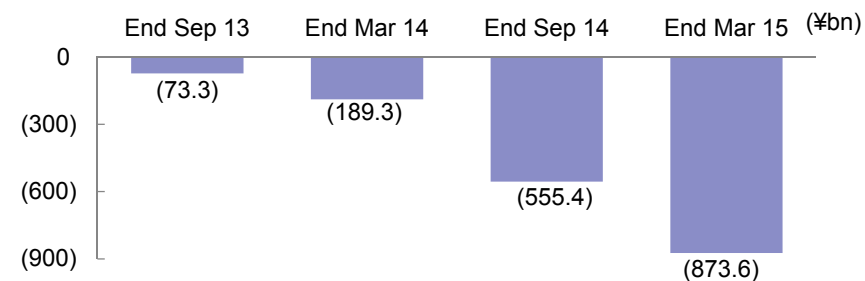
	FY 10	FY 11	FY 12	FY 13	FY 14
1 Net business profits before provision for credit losses	1,006.5	1,022.8	1,001.5	855.9	931.4
2 Total credit costs	(166.1)	(125.3)	(56.6)	17.0	(70.7)
3 Income before income taxes	674.4	739.5	877.4	984.7	860.2
4 Reconciliation to taxable income	(24.0)	(305.1)	(561.4)	(336.2)	(15.0)
5 Taxable income	650.3	434.3	316.0	648.5	845.2

(MUTB)

	FY 10	FY 11	FY 12	FY 13	FY 14
6 Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	150.4	148.1	162.2	162.9	190.4
7 Total credit costs	(8.0)	(9.2)	(8.6)	18.0	(0.4)
8 Income before income taxes	101.9	113.5	173.5	184.4	201.4
9 Reconciliation to taxable income	(80.1)	(30.2)	(84.9)	(94.3)	(42.3)
10 Taxable income	21.7	83.3	88.6	90.1	159.0

(Note) Credit costs include gains on loans written off for both commercial bank and trust bank

Balance of net deferred tax assets (Consolidated)



Retirement benefits

(Consolidated)

(¥bn)

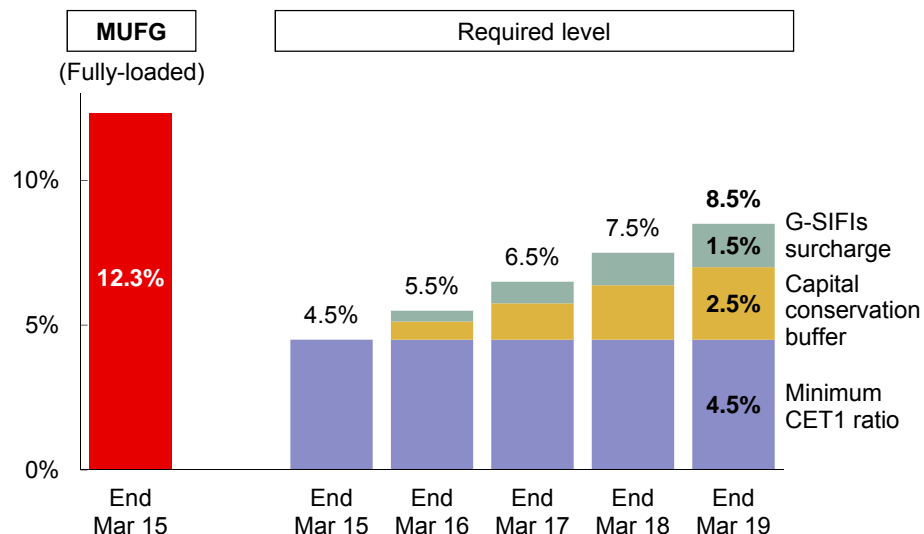
1. Benefit obligation		End Mar 14	End Mar 15	Change
1	Projected benefit obligation (reserve type)	1,970.9	2,319.6	348.7
2	Projected benefit obligation (non-reserve type)	38.3	49.1	10.8
3	Fair value of plan assets	(2,418.4)	(2,811.4)	(392.9)
4	Net amount recorded on the Consolidated B/S	(409.1)	(442.6)	(33.4)
5	Net defined benefit liability	51.6	62.1	10.4
6	Net defined benefit asset	(460.8)	(504.7)	(43.9)

2. Net periodic cost of retirement benefits		FY13	FY14	Change
7	Net periodic cost of retirement benefits regarding defined benefit pension plans	58.0	47.9	(10.1)
8	Service cost	54.2	55.4	1.2
9	Interest cost	37.1	40.1	2.9
10	Expected return on plan assets	(77.7)	(85.8)	(8.1)
11	Amortization of unrecognized prior service cost	(6.6)	(8.8)	(2.1)
12	Amortization of unrecognized net actuarial loss	43.2	36.8	(6.3)
13	Other	7.9	10.2	2.2

Capital (1)

(Consolidated)

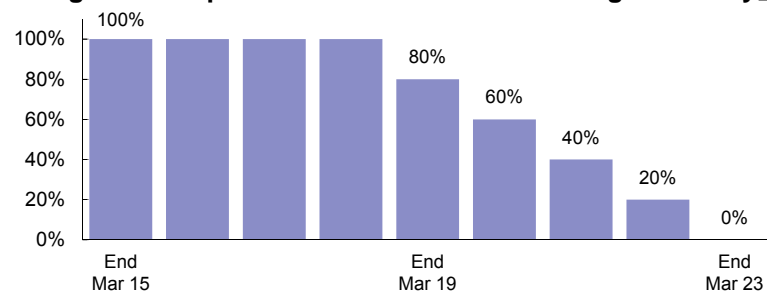
CET1 ratio



Exceptional treatment for investment to MS

- The amount to be exempted from double gearing (¥1.4 tn at end Mar 15) will decrease by 20% every year from end Mar 19
- CET1 ratio (full implementation) would decrease by approx. 0.6% totally without this exceptional treatment

【Change of exempted ratio for investment to Morgan Stanley】



Basel III qualified subordinated notes

● MUFG AT1 Perpetual Subordinated note

	Amount	Tenor	Coupon
No.1	¥100 bn	Perpetual	2.70% until Jul 2020, 6M¥Libor+2.40% thereafter

● MUFG Tier2 Subordinated notes

	Amount	Tenor	Coupon
No.1	¥40 bn	10Y	0.94%
No.2 (Callable after 5y)	¥10 bn	10Y (NC5Y)	0.66% until Jun 2019, 6M¥Libor+0.32% thereafter
No.3	¥23 bn	10Y	0.724%
No.4 (Callable after 5y)	¥17 bn	10Y (NC5Y)	0.58% until Mar 2020, 6M¥Libor+0.30% thereafter

Capital (2)

(Consolidated)

Preferred securities (as of end Mar 15)

Date of Issue	Mar 17, 2006	Mar 17, 2006	Jan 19, 2007	Jan 19, 2007
Issuer	MUFG Capital Finance 1 Limited (Cayman)	MUFG Capital Finance 2 Limited (Cayman)	MUFG Capital Finance 4 Limited (Cayman)	MUFG Capital Finance 5 Limited (Cayman)
Amount	USD 2.3 bn	Euro 0.75 bn	Euro 0.5 bn	GBP 0.55 bn
Maturity	Perpetual (Callable on and after Jul 2016)	Perpetual (Callable on and after Jul 2016)	Perpetual (Callable on and after Jan 2017)	Perpetual (Callable on and after Jan 2017)
Step-up	Yes	Yes	Yes	Yes
Dividend	Noncumulative / Fixed and Variable 6.346% until Jul 2016 variable rate thereafter	Noncumulative / Fixed and Variable 4.85% until Jul 2016 variable rate thereafter	Noncumulative / Fixed and Variable 5.271% until Jan 2017 variable rate thereafter	Noncumulative / Fixed and Variable 6.299% until Jan 2017 variable rate thereafter
Date of Issue	Dec 13, 2007	Sep 2, 2008	Mar 19, 2009	Jul 29, 2009
Issuer	MUFG Capital Finance 6 Limited (Cayman)	MUFG Capital Finance 7 Limited (Cayman)	MUFG Capital Finance 8 Limited (Cayman)	MUFG Capital Finance 9 Limited (Cayman)
Amount	JPY 150 bn	JPY 222 bn	Series A: JPY 90 bn	Series A: JPY 130 bn B: JPY 110 bn
Maturity	Perpetual (Callable on and after Jan 2018)	Perpetual (Callable on and after Jan 2019)	Perpetual (Callable on and after Jul 2019)	Perpetual (Series A and B: callable on and after Jan 2020)
Step-up	No	Yes	No	A:No, B:Yes
Dividend	Noncumulative / Fixed and Variable 3.52% until Jan 2018 variable rate thereafter	Noncumulative / Fixed and Variable 3.60% until Jan 2019 variable rate thereafter	Noncumulative / Fixed and Variable Series A: 4.88% until Jul 2019 variable rate thereafter	Noncumulative / Fixed and Variable Series A: 4.52% until Jan 2020 Series B: 4.02% until Jan 2020 variable rate thereafter

Loans classified by industry

(Non-consolidated)

Sum of bank accounts and trust accounts

(¥bn)

		End Mar 14		End Mar 15		Change	
		Balance	% of total	Balance	% of total	Balance	%
1	Domestic offices *1	68,938.3	100.0%	69,435.0	100.0%	496.6	0.7%
2	Manufacturing	9,592.1	13.9%	10,156.8	14.6%	564.6	5.9%
3	Agriculture, forestry, fishery, mining, quarrying of stone and gravel	156.5	0.2%	164.1	0.2%	7.5	4.8%
4	Construction	836.7	1.2%	835.0	1.2%	(1.6)	(0.2%)
5	Utilities	1,697.5	2.5%	1,699.5	2.5%	2.0	0.1%
6	Communication and information services	1,258.6	1.8%	1,281.9	1.8%	23.2	1.8%
7	Transport and postal activities	2,238.6	3.3%	2,170.3	3.1%	(68.3)	(3.1%)
8	Wholesale and retail	6,692.4	9.7%	6,630.7	9.6%	(61.6)	(0.9%)
9	Finance and insurance	8,054.0	11.7%	8,100.9	11.7%	46.8	0.6%
10	Real estate	8,903.8	12.9%	8,526.4	12.3%	(377.4)	(4.2%)
11	Goods rental and leasing	1,546.4	2.2%	1,799.4	2.6%	252.9	16.4%
12	Services	2,687.7	3.9%	2,656.3	3.8%	(31.3)	(1.2%)
13	Municipal government	793.2	1.2%	657.4	0.9%	(135.8)	(17.1%)
14	Other industries (including loans to the Japanese government)	24,480.3	35.5%	24,755.9	35.7%	275.5	1.1%

*1 excluding loans booked in offshore accounts

Exposures by country and region (1)

(BTMU consolidated excl. KS)

							(US\$bn)		
Loans							end Sep 14		
end Mar 15							(b)		
(a)							(a) - (b)		
							% Change		
		Short term	Mid/long term	Japanese	Non-Japanese	Financial institution			
1 Thailand*1	1.1	0.0	1.1	0.7	0.3	0.0	9.1	(8.0)	(88.4%)
2		0.0%	100.0%	66.3%	32.6%	1.2%			
3 Indonesia	7.5	2.8	4.7	3.1	4.4	0.1	8.0	(0.5)	(5.8%)
4		37.4%	62.6%	41.0%	58.2%	0.8%			
5 Korea	4.4	1.2	3.2	1.1	2.9	0.4	4.1	0.3	6.7%
6		27.1%	72.9%	24.8%	66.3%	8.9%			
7 Malaysia	6.5	1.9	4.6	1.5	3.5	1.4	6.6	(0.1)	(1.7%)
8		29.8%	70.2%	23.8%	54.7%	21.5%			
9 Philippines	1.7	0.4	1.3	0.5	1.3	0.0	1.6	0.2	10.8%
10		25.5%	74.5%	28.0%	71.6%	0.4%			
11 Singapore	11.1	3.8	7.3	3.2	7.8	0.1	10.7	0.3	3.0%
12		34.4%	65.6%	28.6%	70.8%	0.6%			
13 Hong Kong	16.9	3.9	13.0	2.8	13.9	0.2	17.1	(0.2)	(1.1%)
14		23.0%	77.0%	16.4%	82.2%	1.4%			
15 Taiwan	2.9	1.8	1.1	0.4	2.6	0.0	3.0	(0.1)	(2.5%)
16		61.1%	38.9%	12.6%	87.1%	0.3%			
17 China	12.7	7.9	4.8	7.7	4.4	0.7	13.3	(0.6)	(4.3%)
18		62.2%	37.8%	60.1%	34.5%	5.4%			
19 India	7.4	2.3	5.1	0.6	6.2	0.5	8.1	(0.7)	(8.8%)
20		30.9%	69.1%	8.2%	84.6%	7.2%			
21 Australia	12.9	5.5	7.4	5.5	7.3	0.0	12.8	0.1	0.5%
22		42.5%	57.5%	43.1%	56.8%	0.1%			
23 Total Asia	85.1	31.5	53.6	27.0	54.7	3.4	94.4	(9.3)	(9.9%)
24 (11 countries)		37.0%	63.0%	31.7%	64.3%	4.0%			
25 Argentina	0.0	0.0	0.0	0.0	0.0	-	0.1	(0.1)	(74.1%)
26		86.4%	13.6%	98.6%	1.4%	-			
27 Brazil	5.8	0.2	5.6	0.2	5.2	0.4	5.4	0.4	7.3%
28		4.2%	95.8%	4.2%	88.7%	7.1%			
29 Mexico	4.0	1.1	2.9	1.3	2.6	0.0	2.9	1.1	39.1%
30		28.5%	71.5%	33.3%	66.4%	0.3%			
31 Total C&S America	9.8	1.4	8.4	1.6	7.8	0.4	8.4	1.4	16.9%
32 (3 countries)		14.3%	85.7%	16.3%	79.4%	4.3%			
33 Russia	3.5	0.3	3.1	0.4	2.6	0.4	5.5	(2.0)	(37.2%)
34		9.0%	91.0%	10.6%	76.4%	13.0%			
35 Ukraine	-	-	-	-	-	-	-	-	-
36		-	-	-	-	-			
37 Turkey	2.1	0.7	1.4	0.6	0.7	0.8	1.9	0.2	11.3%
38		32.7%	67.3%	26.2%	35.5%	38.3%			

*1 Loan balance of the former BTMU Bangkok branch as of end Mar 15 is approximately US\$7.4 billion

Note: Loans outstanding aggregated for internal management purpose by the country in which the borrower is domiciled (onshore loans in local currencies, loans with guarantees or collaterals are included)



Exposures by country and region (2)

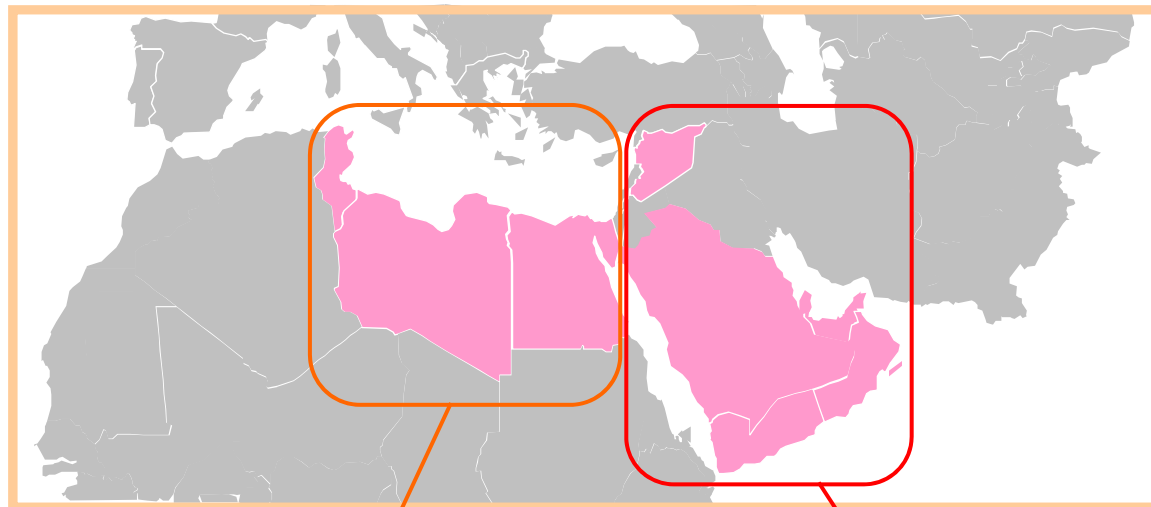
(MUTB consolidated)

							(US\$bn)		
Loans							end Sep 14		
end Mar 15							(b)		
(a)							(a) - (b)		
							% Change		
		Short term	Mid/long term	Japanese	Non-Japanese	Financial institution			
1 Thailand	1.1	0.2	0.8	1.1	-	-	1.0	0.1	7.5%
2		22.7%	77.3%	100.0%	-	-			
3 Indonesia	0.5	0.3	0.3	0.5	0.0	-	0.5	(0.0)	(1.4%)
4		49.1%	50.9%	100.0%	0.0%	-			
5 Korea	-	-	-	-	-	-	-	-	-
6		-	-	-	-	-			
7 Malaysia	0.0	0.0	0.0	0.0	-	-	0.0	0.0	40.0%
8		39.4%	60.6%	100.0%	-	-			
9 Philippines	0.0	-	0.0	0.0	-	-	0.0	(0.0)	(5.4%)
10		-	100.0%	100.0%	-	-			
11 Singapore	0.8	0.3	0.4	0.8	0.0	-	0.9	(0.1)	(9.2%)
12		44.4%	55.6%	98.6%	1.4%	-			
13 Hong Kong	0.6	0.4	0.2	0.6	-	-	0.7	(0.1)	(11.7%)
14		59.5%	40.5%	100.0%	-	-			
15 Taiwan	-	-	-	-	-	-	-	-	-
16		-	-	-	-	-			
17 China	0.1	0.0	0.1	0.1	-	-	0.1	0.0	31.1%
18		16.8%	83.2%	100.0%	-	-			
19 India	0.0	-	0.0	0.0	-	-	0.0	(0.0)	(14.6%)
20		-	100.0%	100.0%	-	-			
21 Australia	0.8	0.3	0.5	0.6	-	0.2	1.1	(0.3)	(27.6%)
22		34.7%	65.3%	70.4%	-	29.6%			
23 Total Asia	4.0	1.5	2.5	3.7	0.0	0.2	4.4	(0.4)	(8.5%)
24 (11 countries)		38.0%	62.0%	93.7%	0.3%	6.0%			
25 Argentina	0.0	0.0	-	-	0.0	-	0.0	(0.0)	(9.0%)
26		100.0%	-	-	100.0%	-			
27 Brazil	-	-	-	-	-	-	-	-	-
28		-	-	-	-	-			
29 Mexico	0.1	-	0.1	0.1	-	-	0.0	0.1	222.2%
30		-	100.0%	100.0%	-	-			
31 Total C&S America	0.1	0.0	0.1	0.1	0.0	-	0.0	0.1	221.7%
32 (3 countries)		0.1%	99.9%	99.9%	0.1%	-			
33 Russia	-	-	-	-	-	-	-	-	-
34		-	-	-	-	-			
35 Ukraine	-	-	-	-	-	-	-	-	-
36		-	-	-	-	-			
37 Turkey	-	-	-	-	-	-	-	-	-
38		-	-	-	-	-			

* Loans outstanding on consolidated basis including overseas subsidiaries, aggregated for internal management purpose by the country in which the borrower is domiciled. (On shore loans in local currencies, loans with guarantees or collaterals are included.)

Loans to North Africa and Middle East

(Non-consolidated)



(Loan balance)

(US\$bn)

	End Sep 14	End Mar 15
Egypt	0.2	0.2
Tunisia	-	-
Libya	0.0	-

(Loan balance)

(US\$bn)

	End Sep 14	End Mar 15
Qatar	2.5	2.8
Saudi Arabia	3.3	3.5
UAE	3.4	3.1
Oman	0.5	0.5
Bahrain	0.2	0.2
Syria	-	-
Yemen	-	-

Exposures in European peripheral countries

Exposures (BTMU consolidated)

(US\$ bn)

	End Sep 14	End Mar 15
Spain	3.7	2.9
Italy	5.2	4.8
Ireland	0.1	0.1
Portugal	0.4	0.3
Greece	-	-
Total	9.4	8.1

Balance of sovereign bonds (MUFG)

(US\$ bn)

	End Sep 14	End Mar 15
Spain	0.2	0.0
Italy	0.2	0.1
Ireland	-	-
Portugal	-	-
Greece	-	-
Total	0.3	0.2

Limited exposures

Exposures (BTMU consolidated)

- No exposures to sovereign borrowers
- More than 90% of exposures were to industrial corporations and structured finance
- Limited exposures to financial institutions
- Exposures after CDS hedge were US\$7.6 bn

Balance of sovereign bonds (MUFG)

- US\$0.16 bn held, decreased by US\$0.18 bn from end Sep 14
- No Irish, Portuguese and Greek sovereign bonds held