



Fiscal 2015 Interim Results Databook

November 20, 2015



Mitsubishi UFJ Financial Group, Inc.



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

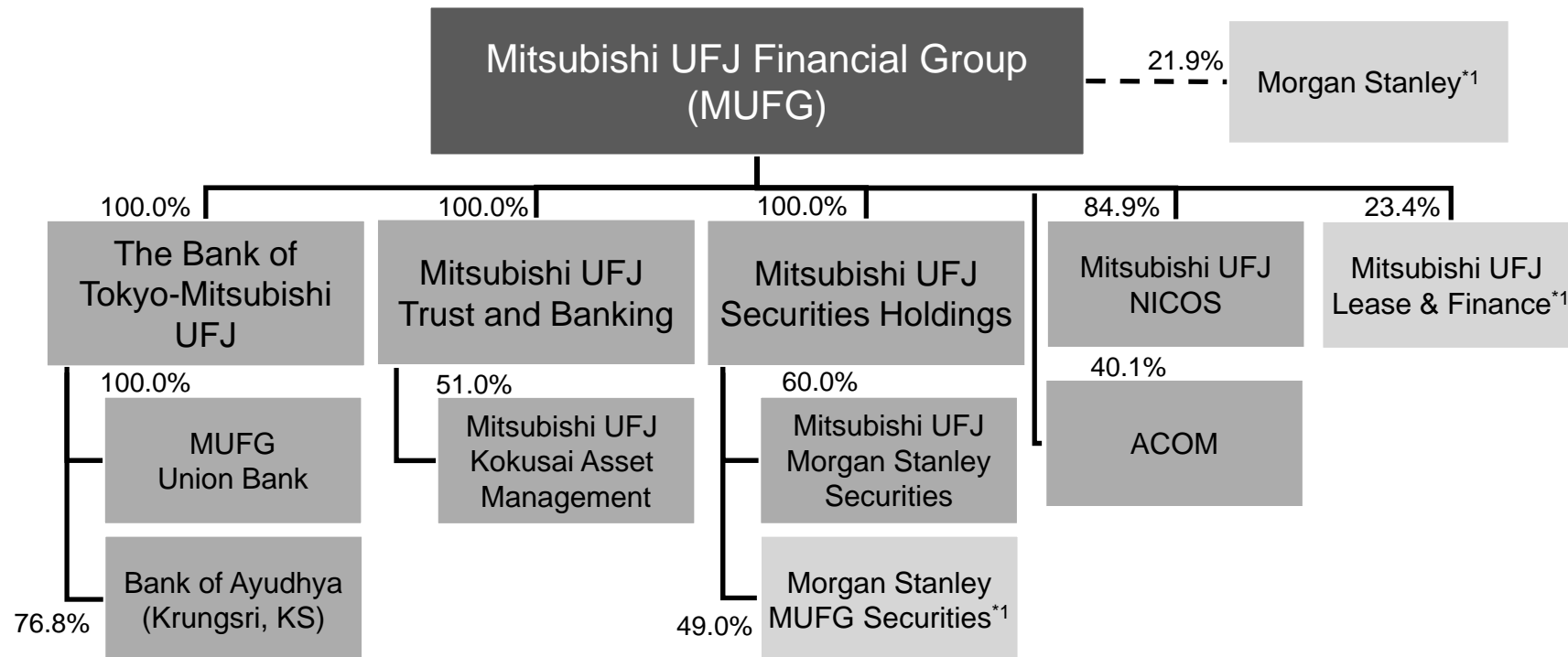
Consolidated	:	Mitsubishi UFJ Financial Group (consolidated)
Non-consolidated	:	Bank of Tokyo-Mitsubishi UFJ (non-consolidated) + Mitsubishi UFJ Trust & Banking Corporation (non-consolidated) (without other adjustments)
BTMU (consolidated)	:	Bank of Tokyo-Mitsubishi UFJ (consolidated)
BTMU	:	Bank of 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	¥289.1 tn
Total Loans	¥111.8 tn
Total Deposits	¥154.4 tn
Employees	approx.140,000 (as of end Sep 15)

*1 Equity method affiliates

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 held by Mitsubishi UFJ Trust and Banking as of Jul 1, 15

Major subsidiaries and affiliates (1)

Major consolidated subsidiaries (as of end September 15)*¹

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
Mitsubishi UFJ Kokusai Asset Management Co., Ltd ^{*2}	2,000	100.0	100.0
MU Investments Co., Ltd.	2,526	100.0	100.0
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 Capital, Percentage of voting right held and Percentage of voting right indirectly held through subsidiaries are as of end Mar 15, excl. Mitsubishi UFJ Kokusai Asset Management Co., Ltd.

*2 As of the integration, Jul 1, 15

Major subsidiaries and affiliates (2)

Major equity-method affiliates (as of end September 15) *1

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	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

*1 Capital, percentage of voting right held and percentage of voting right indirectly held through subsidiaries are as of end Mar 15

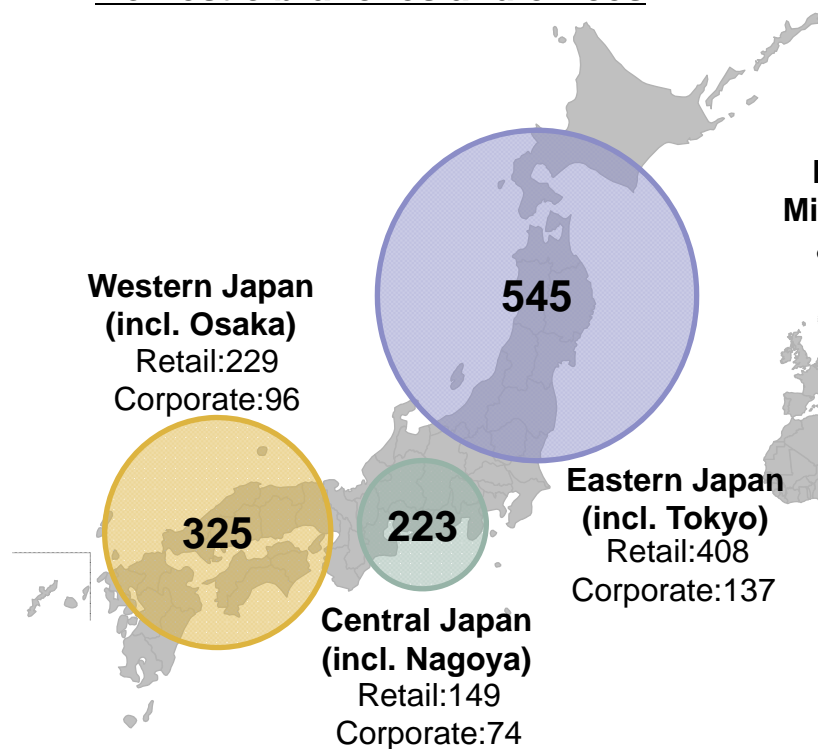
*2 Will become a wholly-owned subsidiary of TOMONY Holdings in Apr 16
(Subject to approval by its general meeting of shareholders and the relevant authorities)

Group network

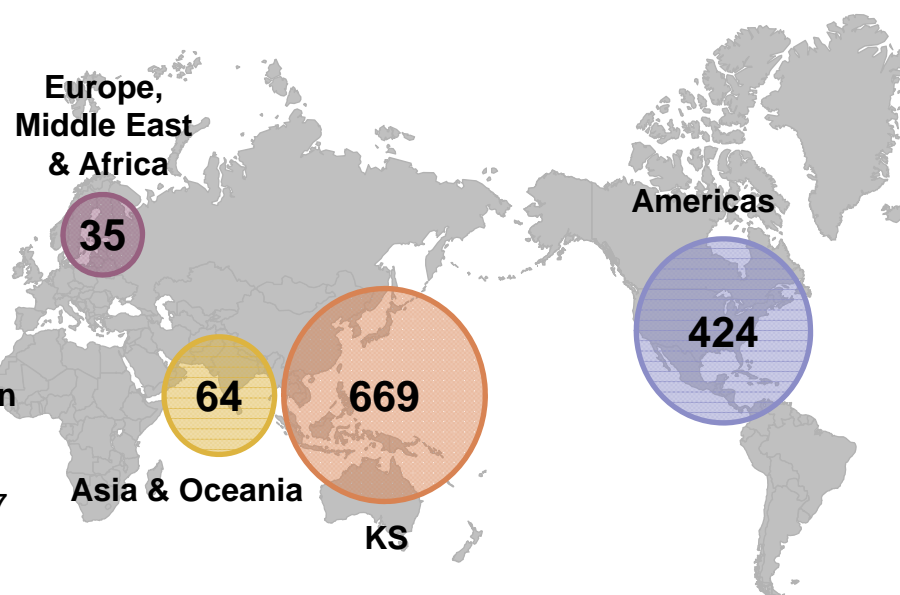
- Domestic network with about 1,100 bases in Japan
- Most extensive overseas network among Japanese financial groups with over 1,150 bases in about 50 countries

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

Domestic branches and offices



Overseas subsidiaries, branches and offices






*¹ Total of BTMU, MUTB and MUSHD

MUFG's ranking

Deposits

(as of end Jun 15)

Rank		Company Name	¥tn
1		Industrial and Commercial Bank of China	321.7
2		China Construction Bank	270.5
3		Agricultural Bank of China	264.8

8		MUFG	155.4
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Loans

(as of end Jun 15)

Rank		Company Name	¥tn
1		Industrial and Commercial Bank of China	224.7
2		China Construction Bank	195.3
3		Bank of China	171.8

7		MUFG	110.1
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(Source) Compiled by BTMU Economic Research Office based on company disclosures

Market Cap

(as of end Sep 15)

Rank		Company Name	¥tn
1		Wells Fargo	31.60
2		Industrial and Commercial Bank of China	27.95
3		JPMorgan Chase & Co.	27.03
4		China Construction Bank	20.09
5		Bank of America	19.50
6		Bank of China	19.09
7		Agricultural Bank of China	18.20
8		Citigroup	17.90
9		HSBC	17.69
10		Commonwealth	10.39
11		MUFG	10.15

(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	Aa2	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 November 2, 15)

※ : CreditWatch with negative implications

Investment to Morgan Stanley

(as of end Sep 15)

Common, preferred stock

1. Common stock

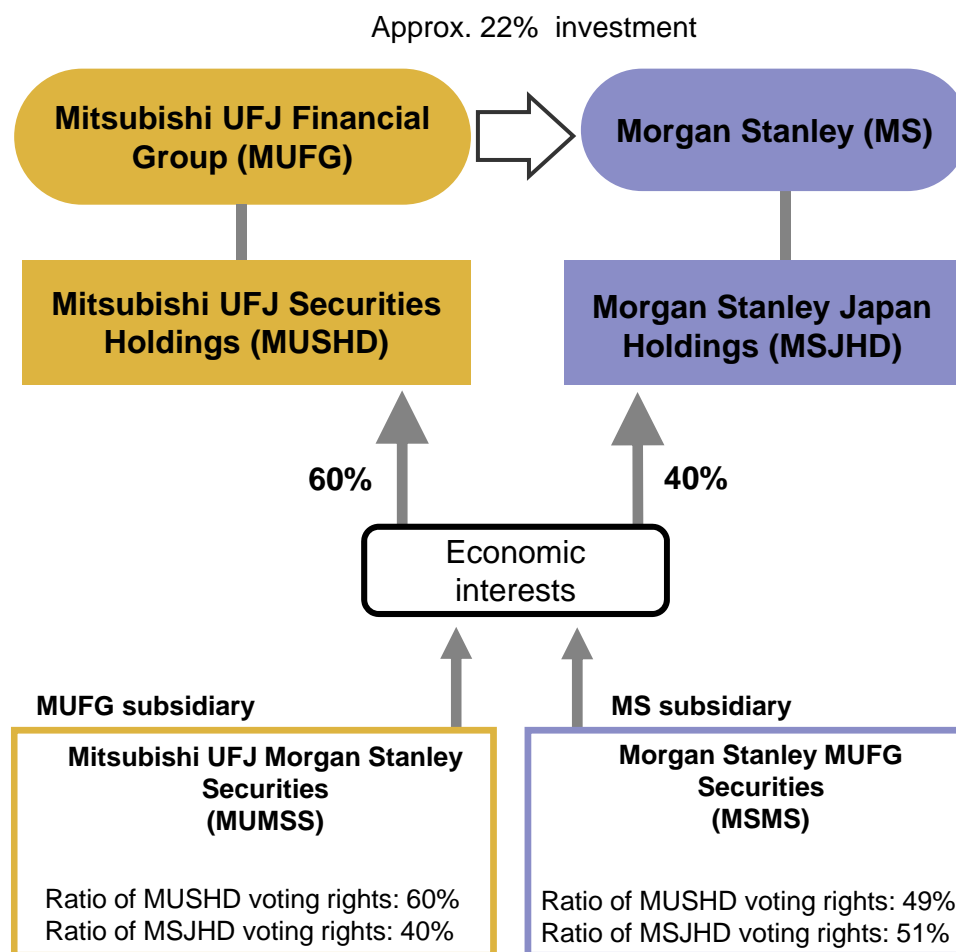
	Brief summary
Number of Shares	432,017,152 shares
Total acquisition amount	US\$9,049 mm
Dividends	US\$0.15 per quarter

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 year 15 Jan, 15 Apr, 15 Jul and 15 Oct
Issue date	October 13, 2008
Maturity	Perpetual
Redemption terms	After three years from issue date, 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

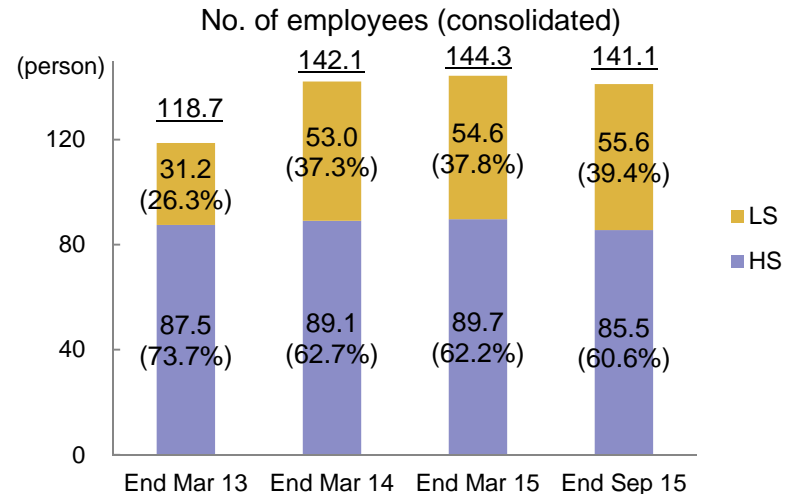
Securities alliance structure in Japan



Human resource portfolio

Group portfolio

- No. of overseas employees: 55.6 thd, equivalent to 39.4% of the MUFG Group
- Increased after the consolidation of Krungsri in Dec 2013

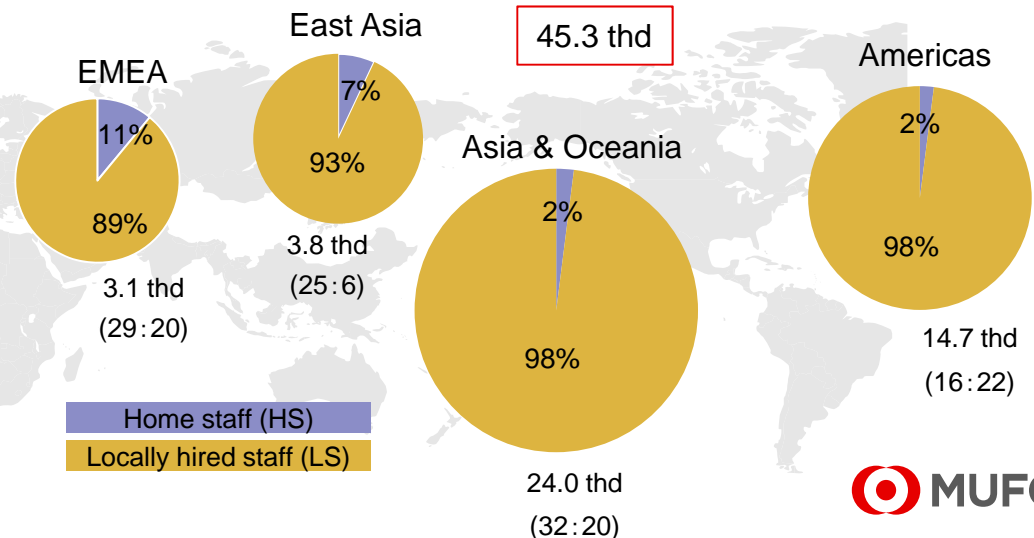


GM or above ratio*

(): 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



*Sum of BTMU, MUTB and MUMSS as of end Sep 14

Number of outlets

(as of end Sep 15)

<Domestic network>	BTMU	MUTB	MUMSS	Total
Total*1	759	63	62	884
General branches	663	63	62	788
Head office and branches	624	59	62	745
Sub-branches	39	4	0	43
Virtual branches and others	96	0	0	96

<MUFG Plaza, PBO>

MUFG Plaza	25
Private Banking Offices (PBO)	3

<ATMs>

Total	89,600
ATMs in branches	4,738
ATMs out of branches	3,672
ATMs in convenience stores*2	81,190

<Domestic corporate>	BTMU	MUTB	MUMSS	Total
Total*3	260	9	38	307
Corporate business divisions	6	4	4	14
Commercial banking offices, Branches	234	5	34	273
Commercial banking office sub-branches	14	0	0	14
Commercial banking divisions	2	0	0	2
Commercial banking office sub-offices	4	0	0	4

<Overseas network>	BTMU	MUTB	MUMSS	Total
Total	111	11	10	132
Branches	33	5	0	38
Subsidiaries*4	36	5	9	50
Sub-branches	33	0	0	33
Representative offices	9	1	1	11
MUFG Union Bank	-	-	-	391
KS	-	-	-	669

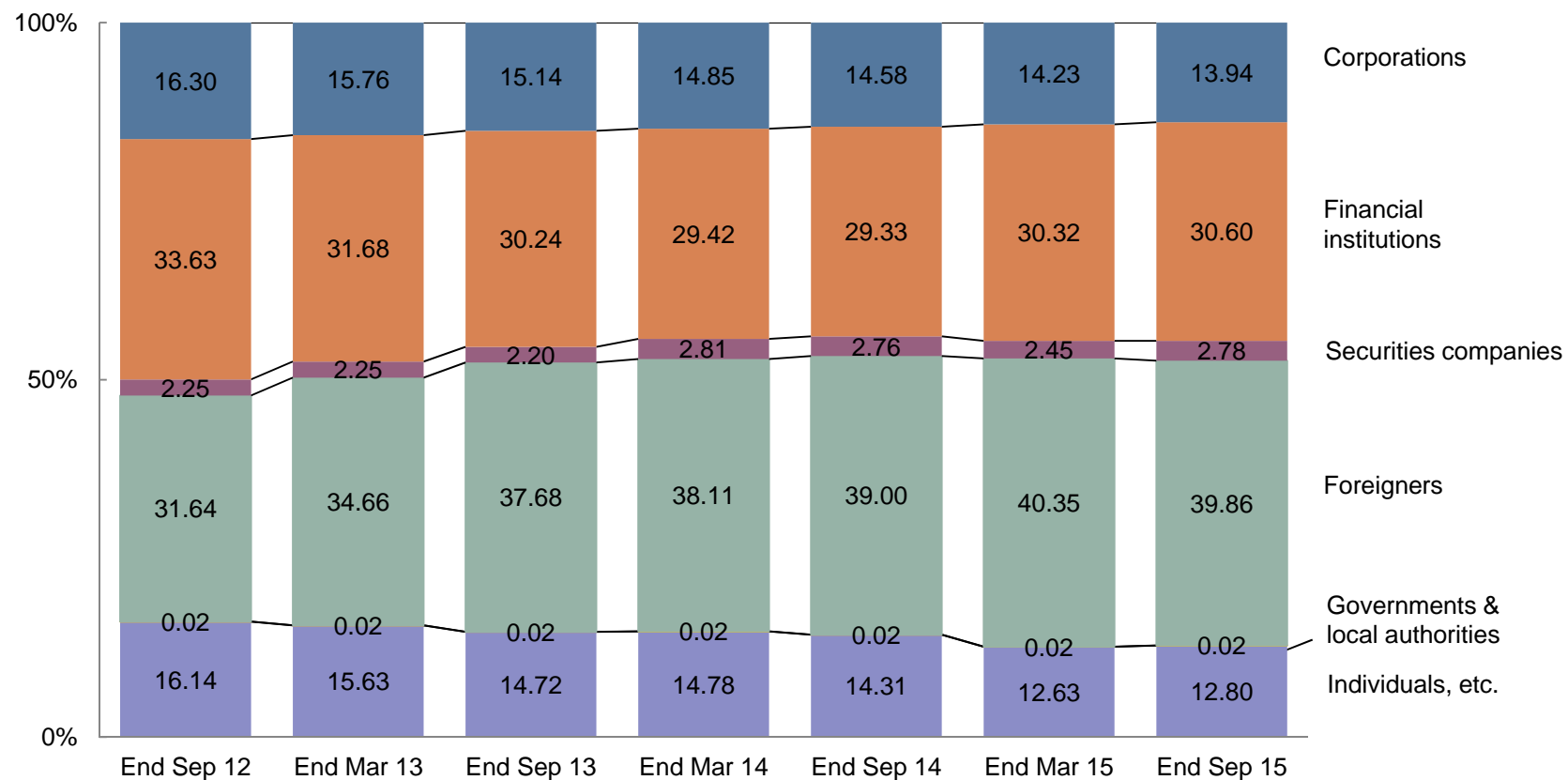
*1 FSA reporting basis (Head office, Branches, Sub-branches, Banking agents and Commercial banking offices)

*2 Simple sum of BTMU and MUTB (35,112ATMs 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 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

Excluding 256,358,800 shares of treasury stock as of end Sep 15

Outline of FY 2015 Interim Results

Net interest income (1)

(BTMU)

Domestic business

(¥bn)

	FY14	FY15H1	YoY
1 Gross profit	1,097.2	599.1	49.1
2 Net interest income	711.9	372.9	25.3
3 Revenue on interest-earning assets	795.6	414.3	24.4
4 Loans*1	530.2	246.9	(25.0)
5 Investment securities	207.6	135.5	46.3
6 Others	57.7	31.7	3.2
7 Expenses on interest-bearing liabilities	83.7	41.3	(0.8)
8 Deposits	32.9	15.4	(1.7)
9 Negotiable certificates of deposits	2.5	1.1	(0.1)
10 Interest on corporate bonds, etc.	27.2	12.0	(2.2)
11 Payables under repurchase agreements	0.8	0.4	0.0
12 External liabilities*2	18.8	11.5	2.6
13 Others	1.3	0.7	0.4
14 Deposits-Lending spread	0.99%	0.91%	(0.09%)
15 Net interest margin*3	0.58%	0.59%	0.00%

(Reference)

16 Net deposit-Lending / Gross profit (FY10 full-year : 51.7%)	45.0%	38.4%	(7.66%)
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<Security related changes from the same period previous FY>

	Coupon Dividend	Yield	Avg bal
17 JGBs	¥5.0 bn	4bps	(¥1.7 tn)
18 Corporate bonds	(¥2.0 bn)	(13bps)	(¥0.1 tn)
19 Equities	¥42.9 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)

	FY14	FY15H1	YoY
1 Net interest income	524.5	237.9	(39.6)
2 (Net interest rate swap*4)	(10.5)	(4.9)	(0.7)
3 Revenue on interest-earning assets	813.5	392.4	(23.9)
4 Loans*1	441.8	223.6	12.9
5 Investment securities	264.9	118.1	(37.0)
6 Due from banks	30.9	17.7	4.0
7 Others	75.7	32.9	(3.9)
8 Expenses on interest-bearing liabilities	289.0	154.5	15.6
9 Deposits	79.0	49.7	14.4
10 Negotiable certificate of deposits	31.9	16.4	1.5
11 Interest on corporate bonds, etc.	44.5	27.8	8.7
12 Payables under repurchase agreements	15.8	11.8	3.9
13 External liabilities*2	71.9	32.9	(4.3)
14 Others	35.0	10.8	(9.3)
15 Deposits-Lending spread	1.13%	1.03%	(0.14%)
16 Net interest margin*3	0.92%	0.80%	(0.21%)

<Security related changes from the same period previous FY>

	Coupon Dividend	Yield	Avg bal
17 Foreign securities	(¥37.0 bn)	(44bps)	(¥0.4 tn)

Source and use of funds (1)

(BTMU)

(¥bn)

		Avg bal FY15H1	Change from FY14H1	Income Expense FY15H1	Change from FY14H1	Yield (%) FY15H1	Change from FY14H1
<Domestic Sector>							
1	Assets	125,681.9	7,286.1	414.3	24.4	0.657	0.000
2	Loans and bills discounted	51,803.8	100.0	246.9	(25.0)	0.950	(0.098)
3	Investment securities	33,695.7	(1,917.2)	135.5	46.3	0.802	0.302
4	Call loans	29.0	(52.4)	0.0	(0.0)	0.137	(0.077)
5	Collateral deposits on securities borrowed	171.5	(164.2)	0.0	(0.1)	0.051	(0.040)
6	Due from banks	23,623.5	7,792.2	11.6	3.8	0.098	0.000
7	Liabilities	120,959.1	7,076.5	41.3	(0.8)	0.068	(0.005)
8	Deposits	100,604.8	3,426.0	15.4	(1.7)	0.030	(0.004)
9	Negotiable certificates of deposits	2,958.0	283.9	1.1	(0.1)	0.075	(0.018)
10	Call money	2,539.0	(370.0)	1.1	(0.2)	0.093	(0.003)
11	Payable under Repurchase Agreement	1,175.3	229.0	0.4	0.0	0.078	(0.005)
12	Collateral deposits on securities lent	1,617.7	1,288.4	0.6	0.5	0.082	(0.011)
13	Borrowed money	9,711.9	2,577.8	10.3	2.8	0.212	0.002
14	Net interest margin*1	-	-	-	-	0.591	0.006
<International Sector>							
15	Assets	58,969.8	4,938.1	392.4	(23.9)	1.327	(0.209)
16	Loans and bills discounted	30,553.0	3,126.4	223.6	12.9	1.460	(0.072)
17	Investment securities	14,201.4	(478.2)	118.1	(37.0)	1.659	(0.448)
18	Call loans	254.7	39.2	1.7	0.2	1.358	(0.056)
19	Due from banks	8,560.2	2,417.8	17.7	4.0	0.413	(0.029)
20	Liabilities	60,167.3	5,554.8	154.5	15.6	0.512	0.005
21	Deposits	24,211.6	3,596.9	49.7	14.4	0.409	0.068
22	Negotiable certificates of deposits	6,709.5	(999.6)	16.4	1.5	0.488	0.104
23	Call money	149.1	(23.3)	0.8	0.0	1.095	0.213
24	Collateral deposits on securities lent	7,132.7	(169.8)	11.8	3.9	0.332	0.114
25	Borrowed money	2,390.6	(389.4)	32.1	(4.3)	2.681	0.062
26	Net interest margin*1	-	-	-	-	0.804	(0.219)

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

Net interest income (2)

(MUTB)

Domestic business

		(¥bn)		
		FY14	FY15H1	YoY
1	Net interest income	82.1	49.7	7.6
2	Revenue on interest-earning assets	117.4	67.7	8.0
3	Loans*1	65.9	30.0	(4.0)
4	Investment securities	44.2	33.8	11.5
5	Others	7.2	3.8	0.6
6	Expenses on interest-bearing liabilities	35.3	17.9	0.4
7	Deposits	17.1	8.1	(0.6)
8	Negotiable certificates of deposits	3.0	1.3	(0.2)
9	Interest on corporate bonds, etc.	2.0	1.0	(0.0)
10	External liabilities*2	3.1	1.7	0.2
11	Deposit-Lending spread	0.61%	0.55%	(0.07%)
12	Net interest margin*3	0.38%	0.44%	0.04%

<Security related changes from the same period previous FY>

	Coupon Dividend	Yield	Avg bal
14	JGBs	(¥1.5 bn)	(3bps)
15	Corporate bonds	(¥0.2 bn)	(12bps)
16	Equities	¥2.8 bn	(¥0.0 tn)

International business

		(¥bn)		
		FY14	FY15H1	YoY
1	Net interest income	89.9	46.1	4.9
2	(Net interest rate swap*4)	(4.3)	(5.0)	(3.3)
3	Revenue on interest-earning assets	123.0	67.3	11.4
4	Loans*1	24.9	14.9	3.6
5	Investment securities	95.2	50.9	7.6
6	Due from banks	2.5	1.1	(0.1)
7	Expenses on interest-bearing liabilities	33.0	21.1	6.5
8	Deposits	5.1	3.4	1.2
9	Negotiable certificates of deposits	5.9	3.6	0.7
10	Payables under repurchase agreement	6.4	2.8	(0.4)
11	External liabilities*2	4.0	2.4	0.5
12	Deposit-Lending spread	0.47%	0.43%	(0.04%)
13	Net interest margin*3	0.71%	0.70%	(0.00%)

<Security related changes from the same period previous FY>

	Coupon Dividend	Yield	Avg bal
14	Foreign securities	¥7.6 bn	14bps

*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 FY15H1	Change from FY14H1	Income/ Expense FY15H1	Change from FY14H1	Yield (%) FY15H1	Change from FY14H1
1	Assets	22,476.3	1,356.4	67.7	8.0	0.601	0.037
2	Loans and bills discounted	8,730.8	(79.1)	30.0	(4.0)	0.686	(0.086)
3	Investment securities	7,614.9	(142.4)	33.8	11.5	0.886	0.312
4	Call loans	59.0	(100.7)	0.0	(0.1)	0.196	(0.007)
5	Collateral deposits on securities borrowed	-	(0.5)	-	-	-	-
6	Due from banks	3,769.8	1,427.4	1.8	0.7	0.099	0.002
7	Liabilities	21,811.7	1,314.0	17.9	0.4	0.164	(0.006)
8	Deposits	10,982.6	44.4	8.1	(0.6)	0.147	(0.011)
9	Negotiable certificates of deposits	3,118.7	(375.2)	1.3	(0.2)	0.083	(0.002)
10	Call money	1,196.5	390.6	0.4	0.1	0.067	(0.001)
11	Collateral deposits on securities lent	2,593.0	77.8	0.7	(0.1)	0.056	(0.011)
12	Borrowed money	1,579.6	674.5	1.3	0.1	0.171	(0.089)
13	Net interest margin*1	-	-	-	-	0.441	0.044

<International Sector>		Avg bal FY15H1	Change from FY14H1	Income/ Expense FY15H1	Change from FY14H1	Yield (%) FY15H1	Change from FY14H1
14	Assets	13,125.8	1,479.2	67.3	11.4	1.022	0.065
15	Loans and bills discounted	3,866.8	930.7	14.9	3.6	0.771	0.006
16	Investment securities	7,692.8	347.1	50.9	7.6	1.320	0.146
17	Call loans	50.3	38.9	0.0	0.0	0.387	0.108
18	Due from banks	1,058.8	5.6	1.1	(0.1)	0.218	(0.021)
19	Liabilities	13,071.5	1,489.0	21.1	6.5	0.323	0.070
20	Deposits	1,867.7	288.8	3.4	1.2	0.367	0.088
21	Negotiable certificates of deposits	2,337.9	384.9	3.6	0.7	0.309	0.020
22	Call money	193.6	(10.2)	0.5	0.1	0.586	0.134
23	Payable under repurchase agreements	5,283.2	(6.5)	2.8	(0.4)	0.108	(0.016)
24	Borrowed money	253.1	42.7	1.9	0.4	1.512	0.144
25	Net interest margin*1	-	-	-	-	0.700	(0.004)

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

Non-interest income

(BTMU, MUTB)

BTMU

		(¥bn)		
		FY14	FY15H1	YoY
1	Net fees and commissions	513.4	243.7	(3.1)
2	Fees on money transfer	126.1	61.7	(0.8)
3	Fees received	160.3	78.8	(0.7)
4	Fees paid	34.2	17.1	0.1
5	Other fees and commissions	387.3	182.0	(2.2)
6	Others received	516.0	248.4	4.4
7	Others paid	128.7	66.4	6.6
8	Net trading profits	127.6	61.9	6.6
9	Trading securities and derivatives	2.6	1.6	2.2
10	Trading securities and derivatives for hedging	3.9	3.7	1.8
11	Derivatives other than trading securities	118.5	55.4	2.4
12	Others	2.4	1.1	(0.0)
13	Net other business profits	229.9	132.1	(19.9)
14	Net gains (losses) on foreign exchange	111.1	62.6	5.8
15	Net gains (losses) on debt securities	116.9	78.6	(12.0)
16	Net gains (losses) from derivatives	(3.5)	(10.3)	(11.1)
17	Expenses on debt securities	(4.0)	(1.0)	1.1
18	Others	9.3	2.2	(3.7)

MUTB

		(¥bn)		
		FY14	FY15H1	YoY
1	Trust fees ^{*1}	86.2	45.6	3.7
2	Jointly operated money trust ^{*1}	7.5	4.6	1.0
3	Trust business-related fees	78.6	40.9	2.6
4	Pension trust	46.6	23.5	0.6
5	Investment trust	17.6	9.8	1.1
6	Others	14.3	7.5	0.7
7	Net fees and commissions	98.2	49.9	4.4
8	Stock transfer agency	31.0	16.2	0.2
9	Real estate	21.5	11.7	2.2
10	Investment product sales	31.6	15.1	0.0
11	Testamentary services	6.2	3.6	0.6
12	Others	7.8	3.1	1.3
13	Net trading profits	25.3	10.0	(7.2)
14	Net other business incomes	(7.3)	(14.8)	(6.5)
15	Net gains (losses) on debt securities	(7.1)	(2.0)	(1.2)
16	Net gains (losses) from derivatives	(3.3)	(14.6)	(6.7)
17	Others	3.2	1.8	1.5

*1 Before trust account charge-offs

Consolidated/Non-consolidated differences

(Consolidated)

<FY15 H1> (¥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)	2,109.1	1,235.4	873.7	199.8	259.1	138.0	128.4	96.7
2	Net interest income (1)	1,076.3	706.7	369.6	0.9	172.6	106.9	16.4	71.8
3	Fees and commissions (2)	641.5	293.7	347.8	76.9	75.2	30.5	111.9	23.6
4	Net business profits	820.2	576.1	244.1	57.7	55.9	62.0	7.7	54.4
5	Profits attributable to owners of parent	599.3	450.0	149.3	27.5	35.5	33.1	3.5	33.8
6	Credit costs*2 (negative figure means costs)	(31.0)	22.5	(53.5)	-	(1.9)	(24.2)	(3.7)	(19.3)

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

(¥bn)		(¥bn)	
(1) Net interest income*3	FY15H1	(2) Fees and commissions*3	FY15H1
BTMU China	18.6	Mitsubishi UFJ KOKUSAI AM	15.7
BTMU Brasil	11.0	Mitsubishi UFJ Home Loan Credit	14.1
BTMU Malaysia	3.6	Mitsubishi UFJ Real Estate Services	8.2
BTMU Canada	2.8	MU Business Service	7.3
Mitsubishi UFJ Capital	2.1	Mitsubishi UFJ Factors	5.9
BTMU Holland	1.5	Mitsubishi UFJ Research & Consulting	5.2
Interest payments on preferred securities*5	(30.7)	MU Frontier Servicer	5.2

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

(¥bn)	
Total	FY15H1
Morgan Stanley	115.8
MUSHD*6	6.5
Mitsubishi UFJ Lease & Finance	5.6
Dah Sing Financial Holdings Limited	2.5
Vietin Bank	2.0
Chukyo Bank	1.0

*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)		
		FY14	FY15 H1	YoY
1	Consolidated expenses	2,584.1	1,288.9	53.4
2	Expense ratio*1	61.1%	61.1%	(0.2%)
3	BTMU (non-consol.)	1,175.9	568.3	(20.6)
4	Expense ratio*1	55.8%	54.1%	(0.3%)
5	MUTB (non-consol.)	184.2	91.0	0.2
6	Expense ratio*1	49.1%	48.7%	(1.7%)
7	Non-consolidated	1,360.2	659.3	(20.3)
8	Expense ratio*1	54.8%	53.3%	(0.6%)
9	of which personnel expenses	525.3	246.3	(27.4)
10	of which non-personnel expenses	757.4	379.0	11.3
11	Depreciation/Lease	167.9	76.0	(5.7)
12	MUSHD	255.0	142.1	17.3
13	MUAH	350.9	203.1	71.7
14	KS	136.9	75.9	19.0
15	BTMU China	41.3	20.7	4.1
16	MU NICOS	235.5	120.7	2.0
17	ACOM	79.4	42.2	3.1

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

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

		(¥bn)		
		FY14	FY15 H1	YoY
1	Net non-recurring gains (losses)	86.5	61.8	(15.5)
2	Credit costs	1.4	(59.1)	(27.4)
3	Losses on loan write-offs	(40.3)	(19.4)	(3.5)
4	Provision for specific allowance for credit losses	56.9	-	-
5	Other credit costs	(15.1)	(39.6)	(23.9)
6	Reversal of allowance for credit losses	-	73.8	(21.6)
7	Reversal of reserve for contingent losses included in credit costs	4.2	-	(5.9)
8	Gains on loans written-off	18.8	7.8	1.7
9	Net gains (losses) on equity securities	63.0	34.0	26.0
10	Gains on sales of equity securities	83.4	53.1	34.2
11	Losses on sales of equity securities	(14.4)	(11.3)	(5.1)
12	Losses on write-down of equity securities	(5.8)	(7.7)	(3.1)
13	Other non-recurring gains (losses)	(1.0)	5.1	11.6
14	Retirement benefit costs	(31.0)	(8.5)	7.4
15	Net extraordinary gains (losses)	(51.0)	12.8	53.6
16	Net gains (losses) on disposition of fixed assets	(5.0)	(4.0)	(1.1)
17	Losses on impairment of fixed assets	(8.9)	(1.4)	1.9
18	Gains on sales of equity securities of subsidiaries	-	18.3	18.3
19	Provision for reserve for contingent losses	-	-	34.4
20	Settlement Package	(37.0)	-	-

*2 Non-consolidated

Assets and liabilities

(Non-consolidated)

(¥bn)									
		End			End			Change	
		Mar 15	BTMU	MUTB	Sep 15	BTMU	MUTB		
1	Assets	230,923.7	194,652.4	36,271.3	233,199.3	197,720.7	35,478.5	2,275.5	3,068.3
2	Loans	95,350.2	82,740.3	12,609.8	97,794.7	84,834.4	12,960.3	2,444.5	2,094.0
3	Domestic offices	69,322.6	58,862.9	10,459.6	71,272.2	60,785.3	10,486.8	1,949.5	1,922.3
4	Loans to SMEs and proprietors	38,674.7	33,487.1	5,187.6	38,862.7	33,537.8	5,324.9	188.0	50.6
5	Consumer loans	16,637.4	15,318.5	1,318.8	16,457.9	15,120.6	1,337.2	(179.5)	(197.9)
6	Housing loans	15,867.8	14,555.4	1,312.4	15,674.6	14,343.3	1,331.3	(193.1)	(212.0)
7	Overseas offices and others	26,027.5	23,877.4	2,150.1	26,522.5	24,049.0	2,473.4	494.9	171.6
8	Investment securities	70,060.1	52,873.4	17,186.7	63,122.5	47,875.3	15,247.2	(6,937.6)	(4,998.0)
9	Equity securities	6,171.4	5,001.6	1,169.8	5,733.0	4,620.7	1,112.2	(438.4)	(380.8)
10	JGBs	35,144.5	28,953.7	6,190.7	30,219.1	24,422.3	5,796.8	(4,925.4)	(4,531.4)
11	Others	28,744.1	18,918.0	9,826.1	27,170.3	18,832.2	8,338.1	(1,573.7)	(85.7)
12	Liabilities	218,234.5	184,163.8	34,070.6	220,956.4	187,589.0	33,367.3	2,721.9	3,425.2
13	Deposits	137,332.3	124,590.9	12,741.4	139,261.2	126,316.7	12,944.4	1,928.9	1,725.8
14	Domestic deposits	117,864.3	106,458.7	11,405.5	118,225.1	106,743.1	11,482.0	360.8	284.3
15	Individuals	70,415.1	62,194.0	8,221.1	70,735.8	62,708.4	8,027.4	320.7	514.4
16	Corporations and others	47,449.1	44,264.7	3,184.4	47,489.2	44,034.6	3,454.6	40.1	(230.0)
17	Overseas offices and others	19,467.9	18,132.1	1,335.8	21,036.0	19,573.6	1,462.4	1,568.0	1,441.4

Note: MUTB figures do not include trust account

<Reference>

18	Deposits	137,332.3	124,590.9	12,741.4	139,261.2	126,316.7	12,944.4	1,928.9	1,725.8
19	Domestic sector	112,955.2	101,919.8	11,035.3	113,236.7	102,127.4	11,109.2	281.5	207.6
20	Liquid deposits*1	74,706.8	71,954.6	2,752.1	74,997.7	72,080.7	2,916.9	290.8	126.0
21	Time and savings deposits*2	36,911.4	28,696.2	8,215.1	36,704.2	28,676.2	8,027.9	(207.1)	(19.9)
22	Other deposits	1,336.9	1,268.9	68.0	1,534.7	1,370.4	164.3	197.8	101.4
23	International sector	24,377.1	22,671.0	1,706.0	26,024.5	24,189.3	1,835.1	1,647.4	1,518.2
24	Liquid deposits*1	5,346.3	5,345.1	1.2	7,552.9	7,551.4	1.4	2,206.5	2,206.3
25	Time and savings deposits*2	13,577.7	12,428.0	1,149.6	12,807.8	11,613.0	1,194.8	(769.9)	(815.0)
26	Other deposits	5,452.9	4,897.8	555.1	5,663.7	5,024.8	638.9	210.7	126.9

*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

	13/Q1	Q2	Q3	Q4	14/Q1	Q2	Q3	Q4	15/Q1	Q2	FY12 ^{*2}	FY13 ^{*2}	FY14 ^{*2}	FY15 H1 ^{*2}
1 Domestic Customer Assets (¥bn)	23,764.1	24,119.1	25,166.8	24,301.0	25,047.8	25,668.0	26,234.6	27,105.8	27,607.0	26,270.4	22,779.9	24,301.0	27,105.8	26,270.4
2 Equities	10,124.8	10,712.3	11,325.8	10,758.8	11,562.7	11,932.6	12,613.9	13,650.4	14,333.1	13,375.0	9,637.3	10,758.8	13,650.4	13,375.0
3 Bonds	9,586.3	9,274.6	9,440.6	9,401.1	9,376.5	9,518.4	9,175.7	8,934.3	8,533.2	8,580.2	9,153.2	9,401.1	8,934.3	8,580.2
4 Investment Trusts	3,926.3	3,995.0	4,232.2	4,008.9	3,997.3	4,080.1	4,309.9	4,385.7	4,596.7	4,183.3	3,853.6	4,008.9	4,385.7	4,183.3
« Reference »														
5 Securities intermediary business (¥bn)	2,479.1	2,450.9	2,573.3	2,530.8	2,598.6	2,649.2	2,657.3	2,618.0	2,631.2	2,576.9	2,579.9	2,530.8	2,618.0	2,576.9
6 Number of Accounts with account balance (Thd)	1,355	1,343	1,336	1,333	1,330	1,323	1,314	1,306	1,301	1,302	1,368	1,333	1,306	1,302
« Reference »														
7 Securities intermediary business (Thd)	273	270	269	269	272	272	271	271	275	283	276	269	271	283
8 Number of Newly Opened Accounts (Thd)	13	10	12	13	15	14	16	15	49	38	50	47	60	86
9 Securities proper	9	7	8	9	7	8	10	8	8	10	31	34	33	19
10 Securities intermediary	3	3	4	4	8	6	6	7	40	27	19	13	27	67
11 Equity Investment Trust Sales (¥bn) ^{*1}	636.4	447.5	463.5	455.0	419.6	477.8	563.2	670.9	664.0	508.2	1,579.7	2,002.4	2,131.5	1,172.2
12 Securities proper	531.9	395.0	384.9	356.2	334.6	359.8	473.8	556.0	501.4	342.8	1,348.3	1,668.0	1,724.1	844.2
13 Securities intermediary	104.6	52.5	78.6	98.8	85.0	118.0	89.5	114.9	162.6	165.4	231.4	334.4	407.4	328.0
14 Sales of JGBs for individual Investors (¥bn)	11.8	9.9	5.5	55.4	30.2	26.8	14.3	20.3	18.5	8.7	29.4	82.5	91.5	27.2
15 Securities proper	6.3	1.6	1.3	49.7	25.4	21.8	12.8	18.1	17.0	7.4	5.4	58.9	78.1	24.4
16 Securities intermediary	5.4	8.3	4.1	5.7	4.7	5.0	1.5	2.2	1.4	1.4	24.0	23.6	13.4	2.8
17 Foreign Bond Sales (Retail, ¥bn)	345.0	315.2	258.8	256.7	236.6	292.0	338.6	439.3	485.7	194.6	1,028.3	1,175.7	1,306.5	680.3
18 Publicly-offered	33.4	30.0	38.1	24.6	56.3	35.9	27.2	17.3	46.0	0.6	129.6	126.1	136.6	46.6
19 Structured	246.4	226.0	180.1	185.1	135.4	208.5	278.5	374.6	403.1	143.3	704.2	837.6	997.0	546.4
20 Secondary	65.2	59.2	40.6	47.0	45.0	47.6	32.9	47.4	36.7	50.6	194.6	212.0	172.9	87.3
« Reference »														
21 Securities intermediary business (¥bn)	161.3	159.8	131.5	132.6	106.3	140.6	203.5	276.7	287.3	64.9	541.3	585.2	727.2	352.2

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

Mitsubishi UFJ Morgan Stanley Securities (2)

Major investment banking deals ^{*1} (Apr 15 - Sep 15)

• Debt Finance

- Domestic Corporate Straight Bonds
Mitsubishi Corporation (Total ¥200 bn), MUFG (Total ¥145 bn), Japan Tobacco (Total ¥115 bn), SoftBank^{*2} (¥100 bn), Seven&i Holdings (Total ¥90 bn), Nissan Financial Services (Total ¥70 bn), TOYOTA FINANCE CORPORATION (Total ¥50 bn), Nippon Life specific purpose company (¥50 bn)
- Ex-FILP (Fiscal Investment and Loan Program) Agency Bonds
Japan Housing Finance Agency (Monthly MBS Total ¥297.1 bn, SB Total ¥210 bn), Development Bank of Japan (Total ¥120 bn), East Nippon Expressway (Total ¥90 bn), Urban Renaissance Agency (Total ¥80 bn), Japan Railway Construction, Transport and Technology Agency (Total ¥70 bn), Japan Finance Corporation (Total ¥70 bn), Japan Student Services Organization (Total ¥60 bn), Central Nippon Expressway (¥60 bn), West Nippon Expressway (Total ¥55 bn)
- Municipal Bonds Related
Japan Finance Organization for Municipalities (Total ¥140 bn), Fukuoka-prefecture (Total ¥80 bn), Aichi-prefecture (Total ¥50 bn)
- Samurai Bonds (yen-denominated foreign bonds)
Standard Chartered (Total ¥150 bn), Crédit Agricole (Total ¥139.9 bn), Credit Suisse (Total ¥110 bn), Lloyds Bank (Total ¥95 bn), Nordea Bank (Total ¥81.8 bn), Australia and New Zealand Banking Group (¥80 bn), Svenska Handelsbanken (Total ¥66.8 bn), BPCE S.A. (Total ¥62.8 bn), Barclays (Total ¥60 bn), The Export-Import Bank of Korea (Total ¥55 bn)
- Foreign Bonds
SoftBank Group (Total €2,250 mm, Total US\$2,000 mm), Bank of Tokyo-Mitsubishi UFJ (Total US\$2,000 mm)

• Equity Finance

- POs
Sony (¥314.7 bn, domestic and overseas offerings aggregate), Rakuten (¥189.8 bn, domestic and overseas offerings aggregate), SUMCO (¥137.8 bn, domestic and overseas offerings aggregate), SKYLARK (¥81.4 bn, domestic and overseas offerings aggregate), Japan Rental Housing Investments (¥40.7 bn, domestic and overseas offerings aggregate), mixi (¥32.1 bn), Invincible Investment Corporation (¥30.4 bn, domestic and overseas offerings aggregate)
- IPOs
Dexerials (¥86.5 bn, domestic and overseas offerings aggregate)
- Domestic CBs
Sony (¥120 bn)
- Euro-Yen CBs
DAIO PAPER (¥30 bn)

• M&A

- Meiji Yasuda Life's acquisition of StanCorp Financial Group, Inc. (US\$4,997 mm)
- Three-way merger among Nomura Real Estate Master Fund, Nomura Real Estate Office Fund and Nomura Real Estate Residential Fund (US\$4,487 mm)
- Suntory Beverage & Food's acquisition of JT's vending machine operation business subsidiaries and JT's beverage brands (US\$1,234 mm)
- Panasonic Healthcare Holding's acquisition of diabetes care business from Bayer AG (US\$1,157 mm)
- Equinix's full acquisition of Bit-isle through tender offer (US\$441 mm)
- Dissolution of global alliance between Sumitomo Rubber Industries and Goodyear Tire & Rubber (US\$314 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

*2 In July, Softbank changed their company name to SoftBank Group

Mitsubishi UFJ Morgan Stanley Securities (3)

League tables (Apr 15 - Sep 15)

Japan Domestic Debt*1

Rank	Securities Firm	Share (%)
1	Mitsubishi UFJ Morgan Stanley	21.4
2	Nomura Securities	18.6
3	SMBC Nikko Securities	18.0
4	Mizuho Securities	17.7
5	Daiwa Securities	17.1
6	Tokai Tokyo Securities	2.6
7	Goldman Sachs Japan	1.5
8	Merrill Lynch Japan Securities	1.2
9	Citigroup Global Markets Japan	0.7
10	Shinkin Securities	0.5

Japan Equity and Equity-linked*2

Rank	Securities Firm	Share (%)
1	Nomura	36.6
2	Sumitomo Mitsui Financial Group	14.6
3	Mitsubishi UFJ Morgan Stanley	14.0
4	Daiwa Securities Group	13.3
5	Mizuho Financial Group	11.6
6	Goldman Sachs & Co	3.1
7	JP Morgan	2.7
8	Bank of America Merrill Lynch	1.3
9	UBS	0.8
10	Citi	0.6

M&A Advisory based on Rank Value*3

Rank	Financial Advisor	Rank Value (¥bn)
1	Goldman Sachs & Co	3,425.5
2	Mitsubishi UFJ Morgan Stanley	3,397.0
3	Evercore Partners	1,746.1
4	Nomura	1,702.5
5	Sumitomo Mitsui Financial Group	1,474.7
6	Mizuho Financial Group	1,314.9
7	Rothschild	1,274.4
8	JP Morgan	1,069.1
9	Credit Suisse	1,067.2
10	Lazard	805.0

*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 Q1-3/US GAAP)

<Consolidated Income Statement>

(US\$mm)

	FY14	FY15Q1-3	YoY
1 Total revenue	3,985	3,224	300
2 Net interest income	2,862	2,107	(46)
3 Non-interest income	1,123	1,117	346
4 Service charges on deposits accounts	203	147	(6)
5 Trust and investment management fees	104	81	3
6 Trading account activities	71	34	(29)
7 Merchant banking fees	124	62	(27)
8 Securities gains, net	18	14	(2)
9 Credit facility fees	122	87	(2)
10 Brokerage commissions and fees	53	40	0
11 Card processing fees, net	34	25	(0)
12 Fees from affiliates*1	319	543	392
13 Other	75	84	17
14 Non-interest expense	2,921	2,547	521
15 Salaries and employee benefits*1	1,785	1,679	421
16 Other	1,136	868	100
17 Pre-tax, pre-provision income	1,064	677	(221)
18 (Reversal of) provision for loan losses	(16)	36	29
19 Income before income taxes and including non-controlling interests	1,080	641	(250)
20 Net income attribute to MUAH	825	504	(159)
21 Net interest margin	2.93%	2.77%	(0.2) percentage point

<Consolidated Balance Sheet>

(US\$mm)

	End Dec 14	End Sep 15	YoY
1 Total assets	113,623	115,157	1,534
2 Loans Held for Investment	76,804	76,641	(163)
3 Securities (AFS & HTM)	22,015	24,696	2,681
4 Available for sale	13,724	14,355	631
5 Held to maturity	8,291	10,341	2,050
6 Total liabilities	98,471	99,339	868
7 Deposits	86,004	82,693	(3,311)
8 Non-interest bearing	30,534	31,869	1,335
9 Interest bearing	55,470	50,824	(4,646)
10 Total equity	15,152	15,818	666
11 Non-performing assets	411	434	23
12 Non-performing assets to total assets	0.36%	0.38%	0.02 percentage point

*1 Commissions from BTMU under the integration agreement. Vice-versa, MUAH records non-interest income including labor cost for employees of BTMU branches, etc.

Krungsri (FY15 Q1-3/Thai Accounting Standards)

<Consolidated Income Statement>

(Baht mm)			
	FY14	FY15Q1-3*1	YoY
1 Gross profit	70,760	61,185	9,325
2 Net interest income	47,944	41,712	6,132
3 Interest income	74,609	61,261	5,697
4 Interest expense	26,665	19,549	(435)
5 Net fees and service income	14,770	12,806	2,001
6 Fees and service income	19,191	16,759	2,787
7 Fees and service expense	4,421	3,953	786
8 Other operating expenses	34,300	28,663	3,322
9 Pre-provision operating profit	36,460	32,523	6,004
10 Impairment loss of loan and debt securities	18,106	15,310	2,083
11 Income tax expense	4,031	3,511	577
12 Net profit	14,323	13,702	3,344
13 Total comprehensive income	14,949	13,713	1,938
14 Net profit attributable to owners of the bank	14,169	13,527	3,293
15 ROA	1.2%	1.3%	0.2 percentage point
16 ROE	11.2%	11.4%	0.5 percentage point

<Consolidated Balance Sheet>

(Baht mm)			
	End Dec 14	End Sep 15*1	change
1 Total assets	1,211,362	1,656,779	445,417
2 Cash	31,155	28,915	(2,240)
3 Investments	60,573	112,712	52,139
4 Loan	1,057,636	1,284,584	226,948
5 Allowance for doubtful accounts	(38,159)	(43,685)	(5,526)
6 Total liabilities	1,079,692	1,470,947	391,255
7 Deposits	837,556	1,012,541	174,985
8 Debt issued and borrowings	151,805	92,953	(58,852)
9 Total shareholders' equity	131,670	185,832	54,162
10 NPL ratio	2.79%	2.44%	(0.35) percentage point
11 Loan to deposit ratio	106%	113%	7 percentage point

*1 BTMU Bangkok branch was integrated into KS in Jan 15

Mitsubishi UFJ NICOS (1)

Consolidated balance sheet

(¥bn)			
	End Mar 15	End Sep 15	Change
1 Cash and deposits	23.4	23.5	0.1
2 Accounts receivable from cardholders	864.5	867.4	2.9
3 Commercial loans	364.9	330.2	(34.6)
4 Guarantee contracts receivable	565.0	569.6	4.5
5 Allowance for doubtful accounts (including fixed)	(113.2)	(89.3)	23.8
6 Tangible fixed assets	32.2	32.2	0.0
7 Other assets	384.9	374.5	(10.4)
8 Total assets	2,121.8	2,108.3	(13.5)
9 Notes and accounts payable to affiliated stores	306.5	286.1	(20.3)
10 Credit guarantee obligation advances	565.0	569.6	4.5
11 Interest-bearing debt *1	507.4	557.3	49.8
12 Allowance for losses from reimbursement of loan payments	36.2	26.2	(9.9)
13 Other liabilities	472.8	432.0	(40.7)
14 Total liabilities	1,888.1	1,871.5	(16.5)
15 Total net assets	233.7	236.7	3.0
16 Total liabilities and net assets	2,121.8	2,108.3	(13.5)

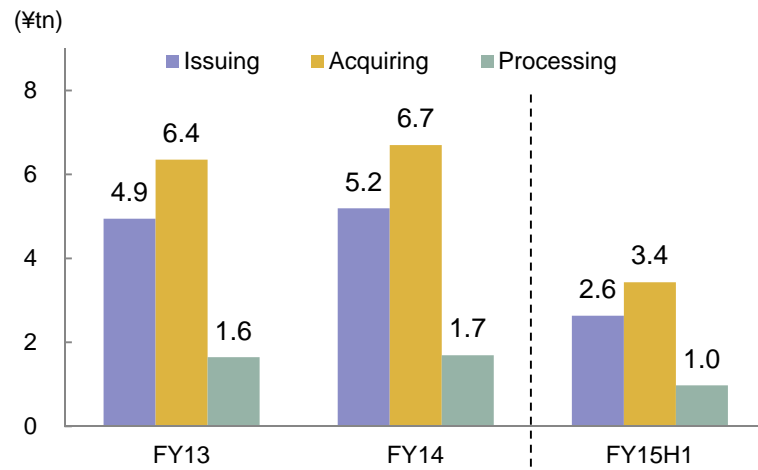
Consolidated income statement

(¥bn)			
	FY14	FY15H1	YoY
1 Credit card revenue	211.0	104.2	0.4
2 Card shopping	178.9	89.9	2.8
3 Card cashing	32.1	14.3	(2.3)
4 Loan revenue	8.2	3.3	(0.9)
5 Guarantee revenue	6.8	3.4	(0.0)
6 Other revenue	38.1	19.0	1.6
7 Finance revenue	1.7	0.8	(0.0)
8 Total revenue	266.0	131.0	1.0
9 Personnel cost	38.7	19.6	(0.0)
10 General expenses	196.8	101.1	2.1
11 Expenses related to loan losses and others	7.9	4.3	0.0
12 Total G&A expenses	243.5	125.0	2.1
13 Financial expenses	5.2	2.0	(1.2)
14 Total operating expenses	248.7	127.0	0.8
15 Operating profits (losses)	17.2	3.9	0.2
16 Non-operating gains (losses)	0.7	0.1	(0.0)
17 Ordinary profits (losses)	18.0	4.0	0.1
18 Extraordinary gains (losses)	0.8	(0.1)	(1.0)
19 Corporate tax	4.2	0.4	0.3
20 Net income (losses)	14.6	3.5	(1.2)

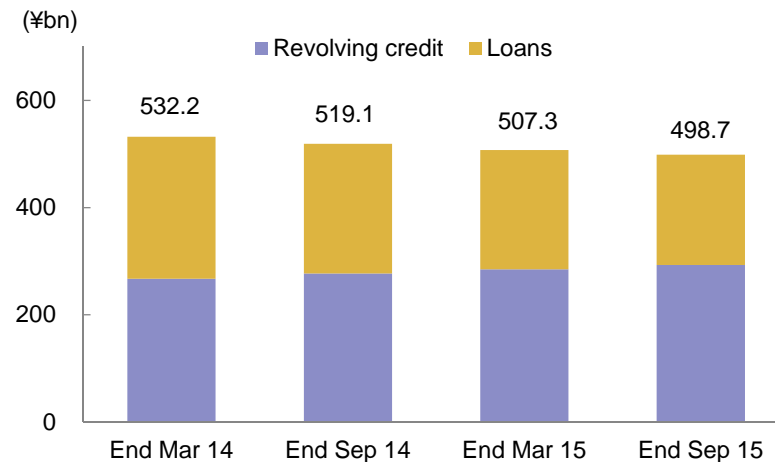
*1 Interest-bearing debt = Short- and Long-term debt + Bonds payable + Commercial papers + Lease obligations

Mitsubishi UFJ NICOS (2)

Volume

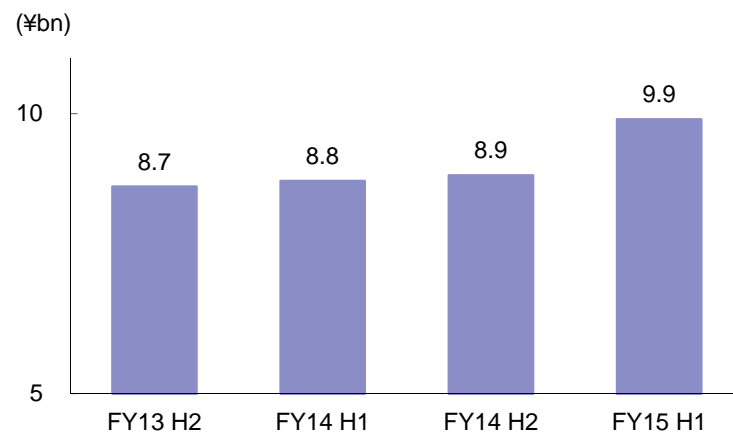


Balance of loans*¹ and revolving credit



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

Interest repayment



Allowance for losses from reimbursement of loan payments : ¥26.2 bn (as of end Sep 15)

Risk-monitored loans*²

		(¥bn)	
		End Mar 15	End Sep 15
1	Loans to bankrupt borrowers	8.2	5.3
2	Non-accrual delinquent loans	115.8	98.2
3	Restructured loans	60.8	56.5
4	Total	185.0	160.0

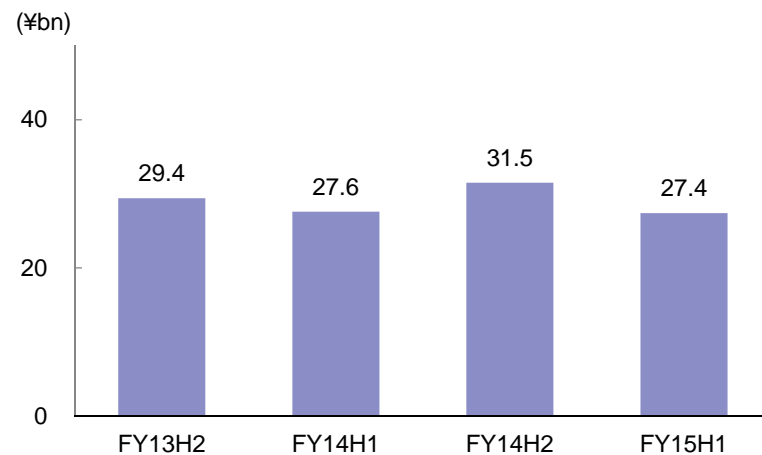
*2 For accounts receivable from cardholders and commercial loans

ACOM (1)

(¥bn)

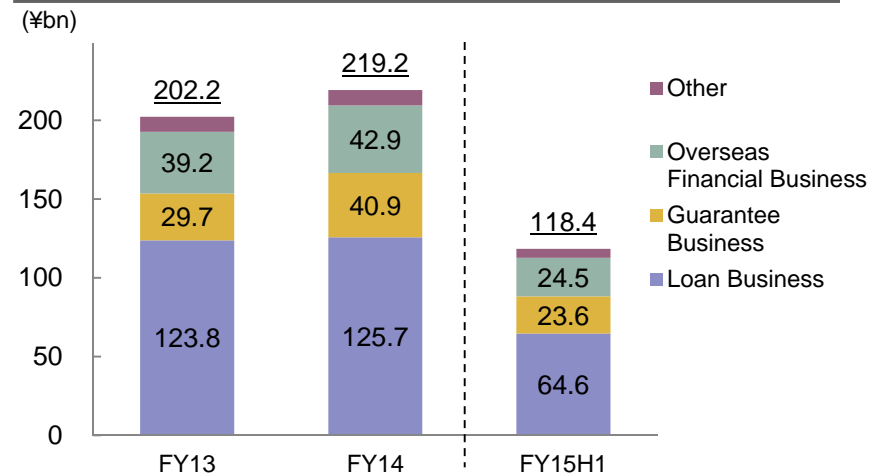
	FY14	FY15H1	YoY
1 Operating revenue	219.2	118.4	11.6
2 Operating expenses	205.2	81.4	4.9
3 G&A expenses	82.0	43.6	3.4
4 Provision for bad debts	53.8	28.6	2.1
5 Provision for loss on interest repayment	49.8	-	-
6 Operating income	14.0	36.9	6.6
7 Ordinary income	14.7	37.1	6.6
8 Profits attributable to owners of parent	12.8	33.8	5.7

Interest repayment*1 (non-consolidated)

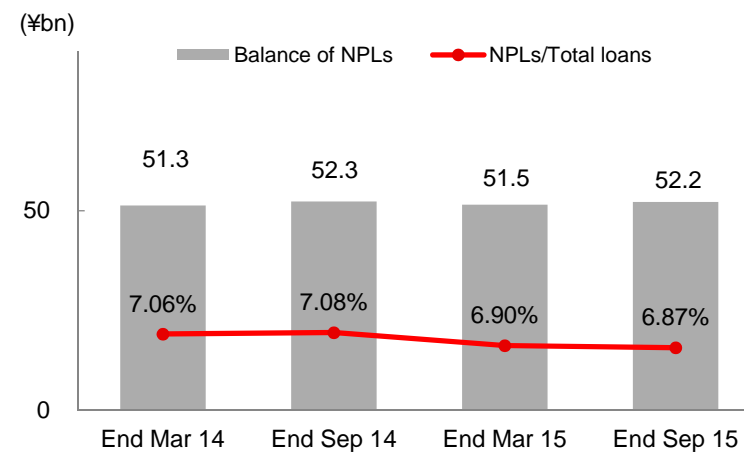


*1 Cash out basis

Operating revenue

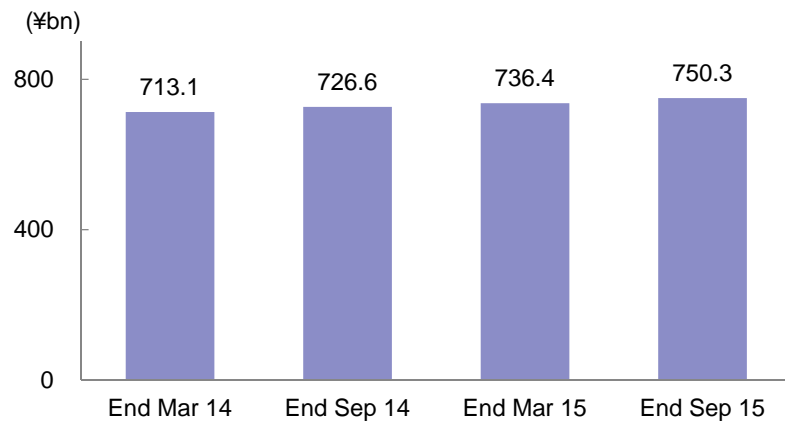


Non-performing loans (non-consolidated)

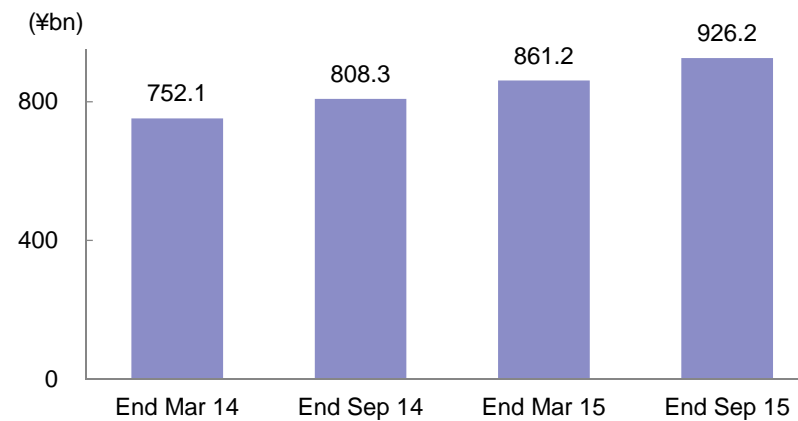


ACOM (2)

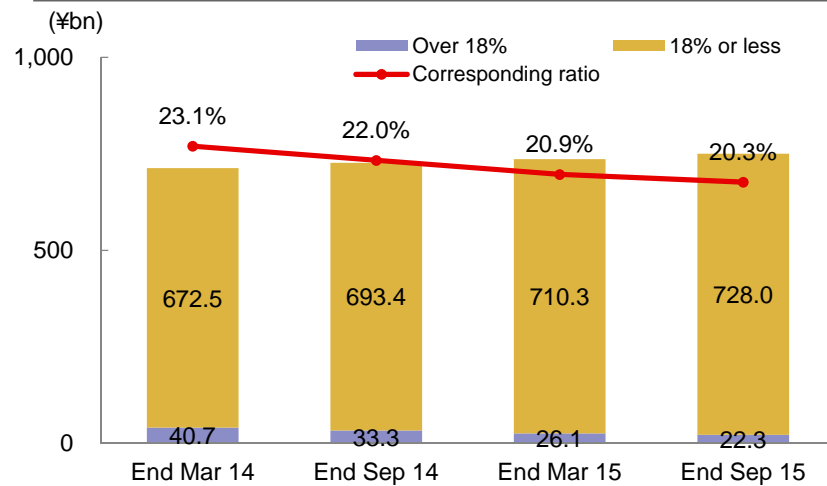
Unsecured consumer loans (non-consolidated)



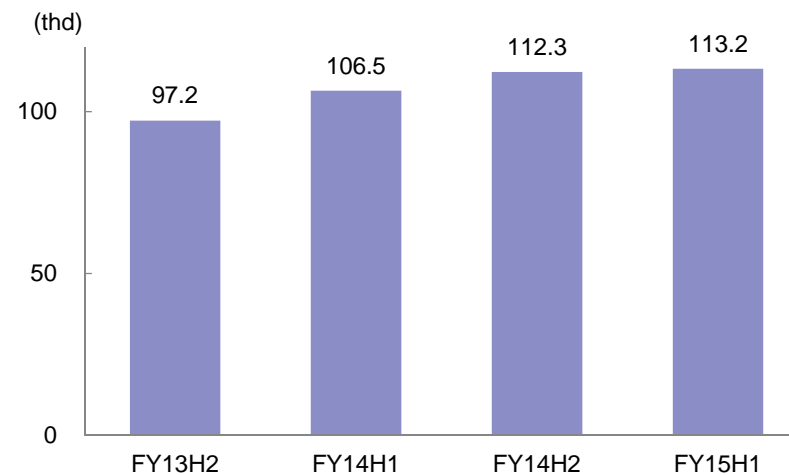
Guaranteed receivables



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



New loan customers (non-consolidated)



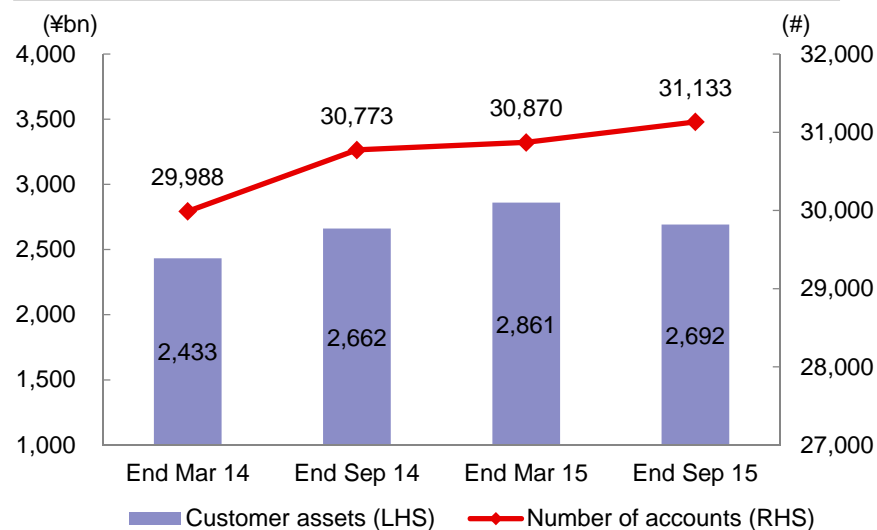
*1 Unsecured loan for customers

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

Mitsubishi UFJ Morgan Stanley PB Securities

		¥bn		
		FY14	FY15 H1	YoY
1	Net operating revenue	43.8	22.6	3.3
2	G&A expenses	27.6	14.5	1.4
3	Referral fee to BTMU	9.6	5.0	0.6
4	Operating income	16.1	8.1	1.8
5	Ordinary income	16.1	8.1	1.7
6	Profits attributable to owners of parent	10.1	5.3	1.3

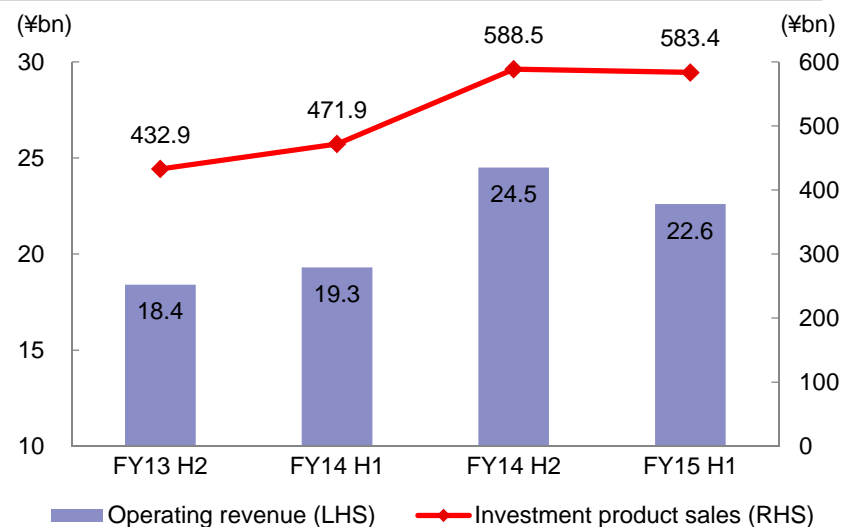
Customer assets and number of accounts



Key points

- **Record-high net operating revenue, ¥22.6 bn**
 - Commissions increased ¥1.0 bn to ¥10.6 bn due to an increase in mutual funds balance
 - Trading profits increased ¥2.3 bn to ¥12.0 bn due to a good performance both in equity and debt
- **G&A expenses increased ¥1.4 bn from FY14H1**
 - Referral fee to BTMU increased ¥0.6 bn
 - Revenue-linked compensation expenses increased ¥0.5 bn

Operating revenue and investment product sales



Business segment information

Profits by business segment

(Consolidated)

MUFG

(¥bn)

		FY14		FY15H1		Change	
			(% of total ^{*1})		(% of total ^{*1})		(% change)
1	Gross profits ^{*2}	4,346.7		2,176.1		102.5	5%
2	Retail	1,299.4	35%	646.6	35%	16.1	3%
3	Japanese Corp	949.2	25%	444.4	24%	(11.4)	(3%)
4	Global	1,294.3	35%	652.2	36%	93.6	17%
5	MUAH	438.7	12%	216.8	12%	33.3	18%
6	KS ^{*3}	235.8	6%	131.1	7%	33.5	34%
7	IS/AM	171.5	5%	87.9	5%	6.6	8%
8	Global Markets	662.2		330.9		(12.7)	(4%)
9	Others	(29.8)		14.2		10.4	

(¥bn)

		FY14		FY15H1		Change	
			(% of total ^{*1})		(% of total ^{*1})		(% change)
1	Net operating profits ^{*2}	1,646.5		813.4		33.1	4%
2	Retail	340.6	24%	157.7	24%	2.9	2%
3	Japanese Corp	494.7	35%	221.0	34%	(11.0)	(5%)
4	Global	499.6	36%	235.1	36%	34.6	17%
5	MUAH	135.4	10%	60.3	9%	2.5	4%
6	KS ^{*3}	112.6	8%	63.4	10%	17.1	37%
7	IS/AM	68.3	5%	37.0	6%	5.2	16%
8	Global Markets	457.7		224.4		(20.5)	(8%)
9	Others	(214.5)		(61.8)		22.0	

BTMU (consolidated) and MUTB (consolidated)

(¥bn)

FY15H1

		BTMU (Consolidated)		MUTB (Consolidated)	
			(% of total ^{*1})		(% of total ^{*1})
1	Gross profits ^{*2}	1,459.9		236.4	
2	Retail	264.2	22%	39.4	21%
3	Japanese Corp	321.5	26%	71.5	38%
4	Global	635.9	52%		
5	MUAH	216.8	18%		
6	KS	131.1	11%		
7	IS/AM			78.6	41%
8	Global Markets	220.1		41.5	
9	Others	18.3		5.3	

(¥bn)

FY15H1

		BTMU (Consolidated)		MUTB (Consolidated)	
			(% of total ^{*1})		(% of total ^{*1})
1	Net operating profits ^{*2}	584.3		107.1	
2	Retail	55.4	13%	4.1	5%
3	Japanese Corp	160.1	36%	46.8	55%
4	Global	226.9	51%		
5	MUAH	60.3	14%		
6	KS	63.4	14%		
7	IS/AM			33.9	40%
8	Global Markets	179.1		29.3	
9	Others	(37.2)		(7.1)	

*1 Total of Retail, Japanese Corp, Global, IS/AM

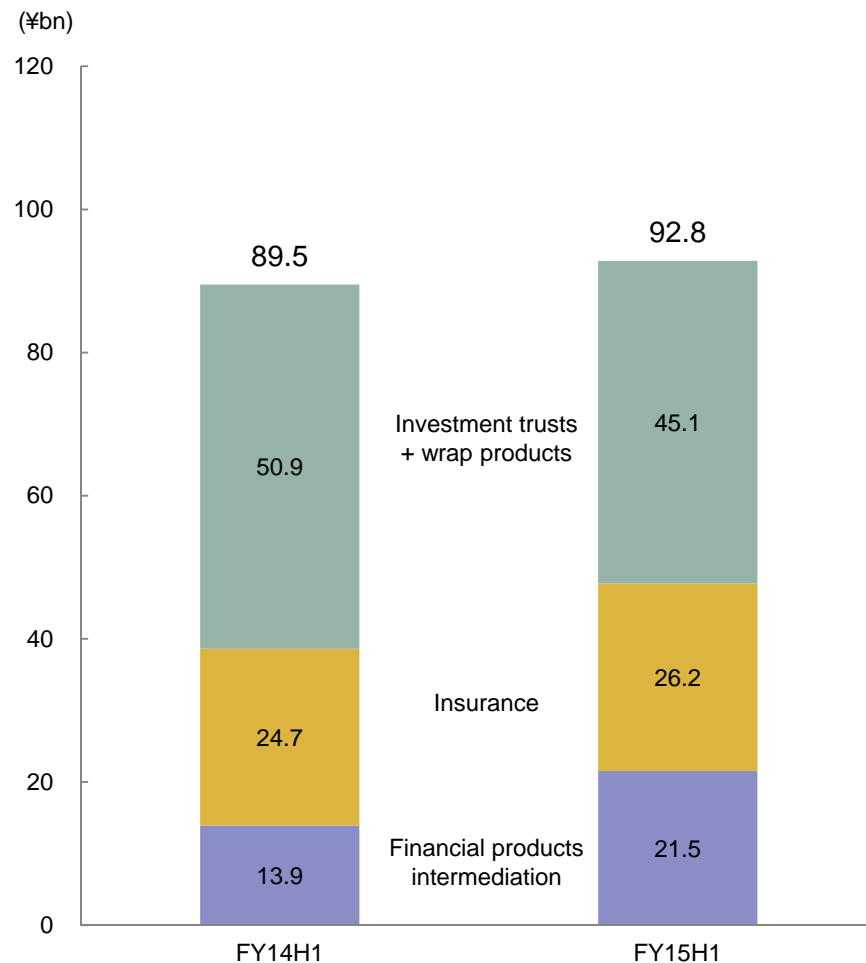
*2 Managerial accounting basis

*3 Included in Global also in FY14

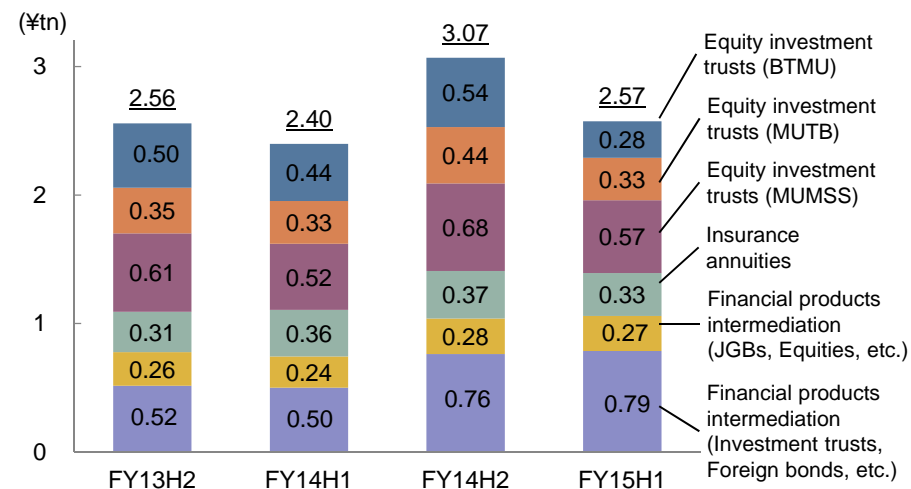
Retail - Investment products

(Consolidated)

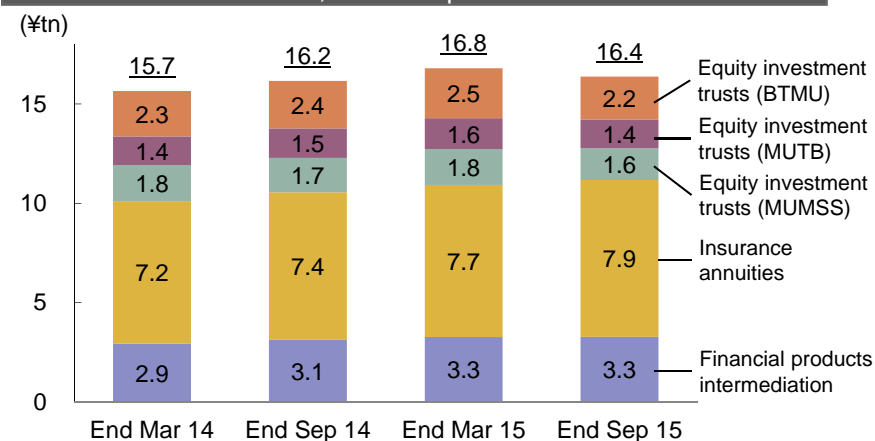
Income from investment products*1



Investment product sales*1



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



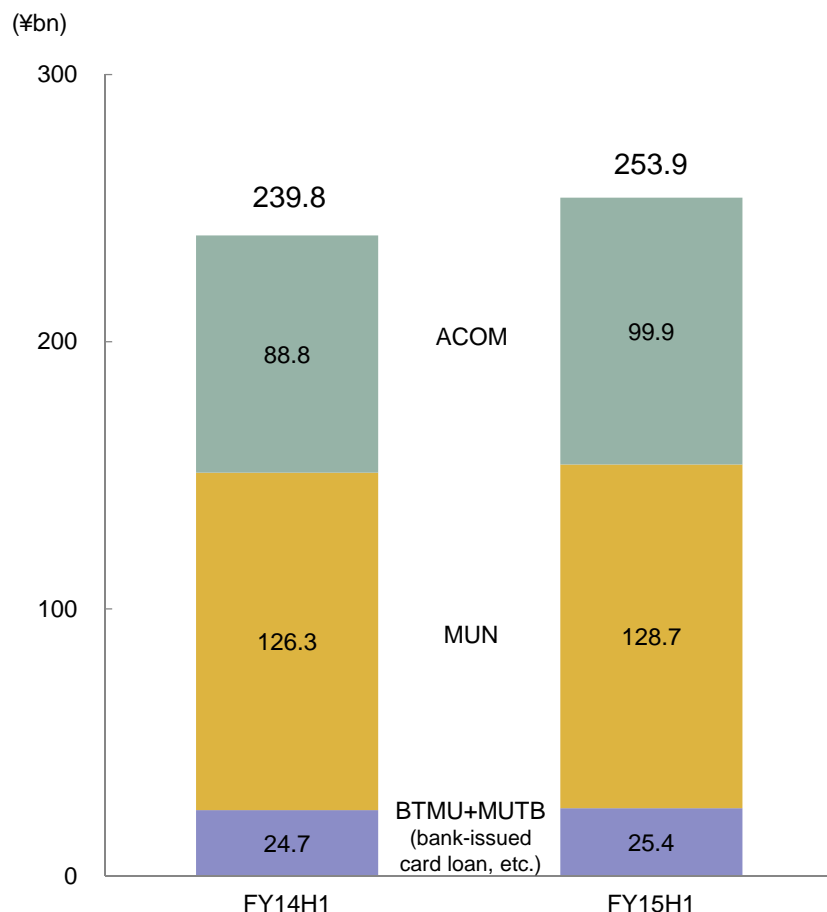
*1 BTMU+MUTB+MUMSS (exl. PB securities)

*2 Financial products intermediation balance includes referrals

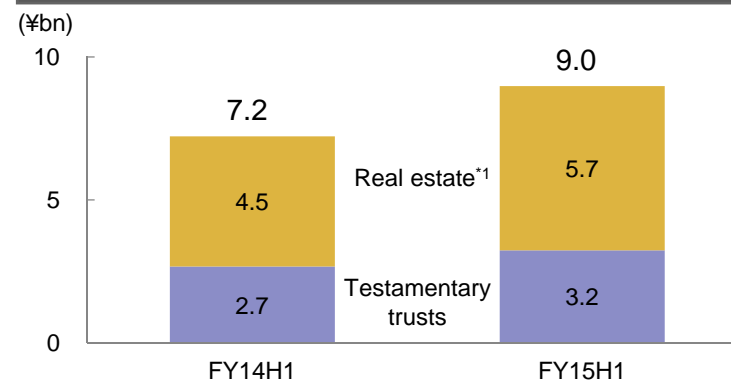
Retail - Consumer finance, testamentary trusts/real estate

(Consolidated)

Income from consumer finance



Income from testamentary trusts /real estate*¹



Testamentary trusts

	End Mar 14	End Sep 14	End Mar 15	End Sep 15
Asset balance (¥tn)	6.8	6.9	7.1	7.3
No of trust (thd)	27.9	28.7	29.7	30.5

Real estate transactions*¹

	FY13 H2	FY14 H1	FY14 H2	FY15 H1
Total transaction amount (¥bn)	136.4	118.4	138.2	138.8

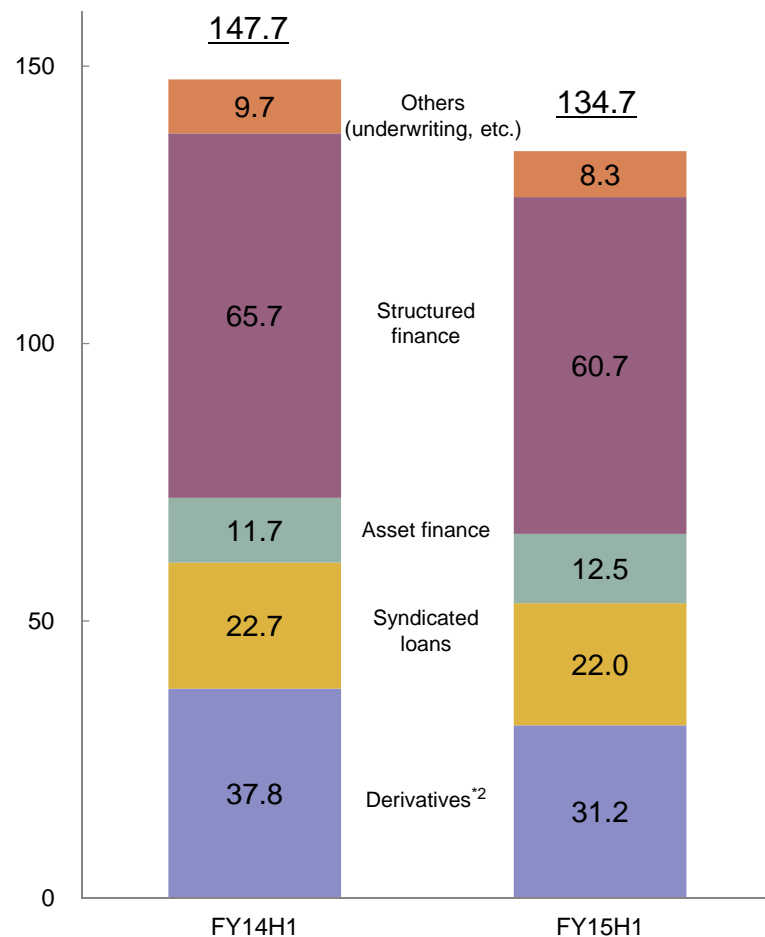
*1 Figures of Mitsubishi UFJ Real Estate Services, retail segment only

Japanese corporate banking - CIB, Settlement

(Consolidated)

CIB business income*1

(¥bn)

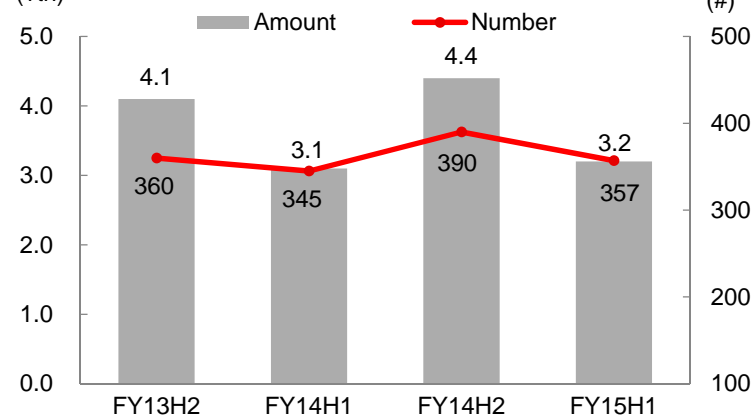


*1 Includes duplicated counts between businesses

*2 Includes financial products intermediation

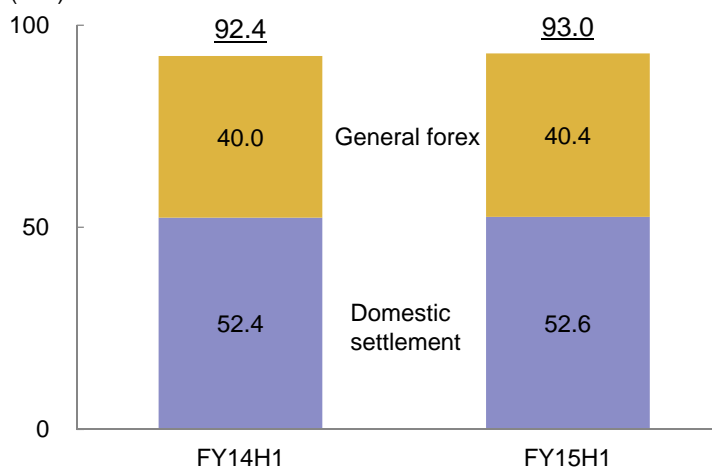
Arrangement of domestic syndicated loans

(¥tn)



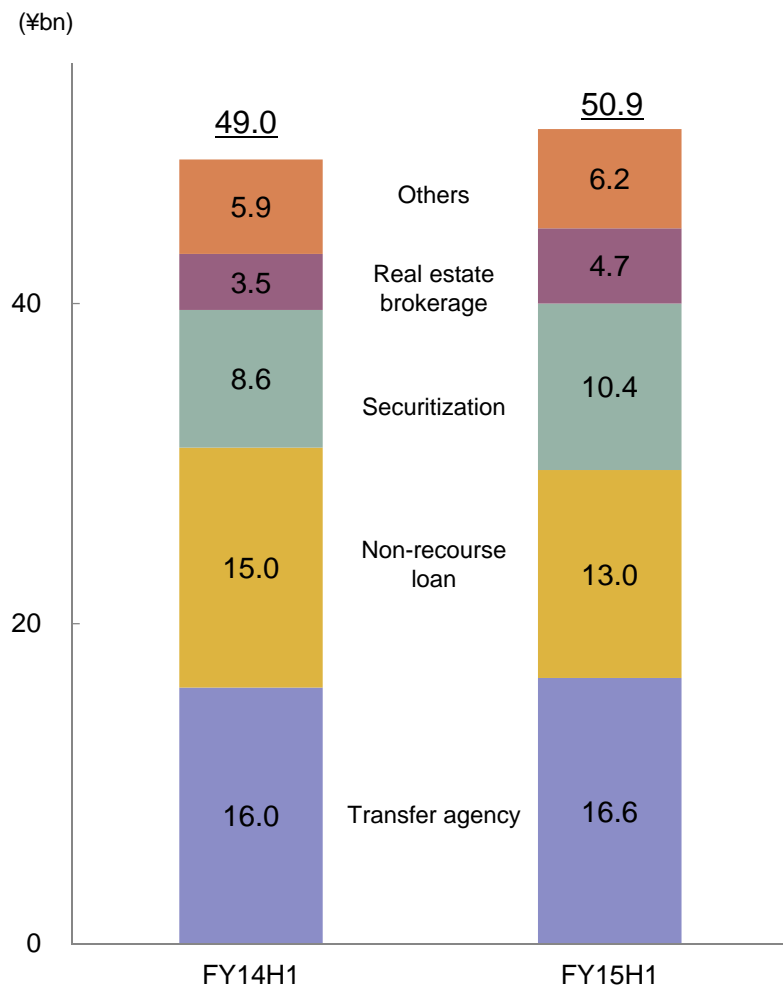
Settlement business income

(¥bn)

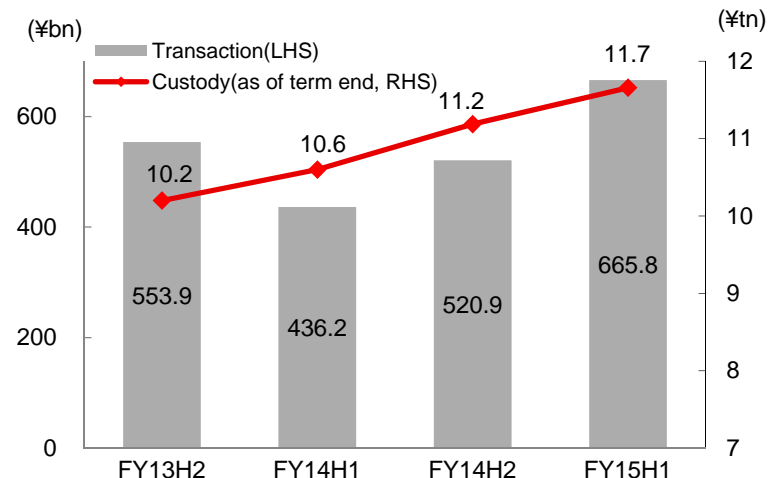


Japanese corporate banking - Real estate, Transfer agency (Consolidated)

Real estate and transfer agency business income

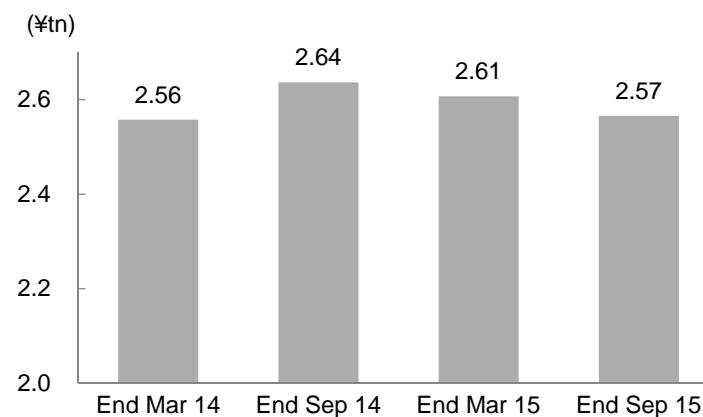


Real estate transaction and custody*1



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

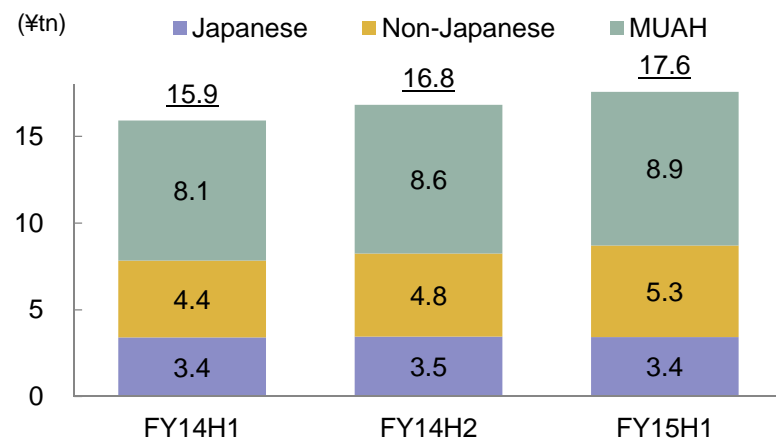
Real estate non-recourse loan balance



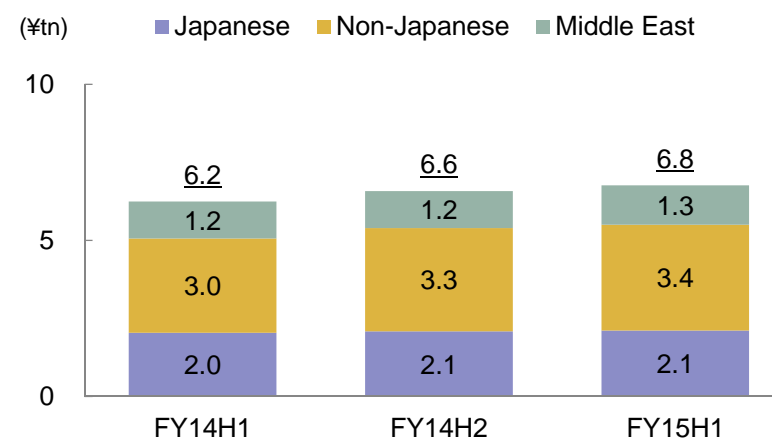
Global - Average lending balance, JPN/nonJPN breakdown

(Consolidated)

Americas average lending balance *1

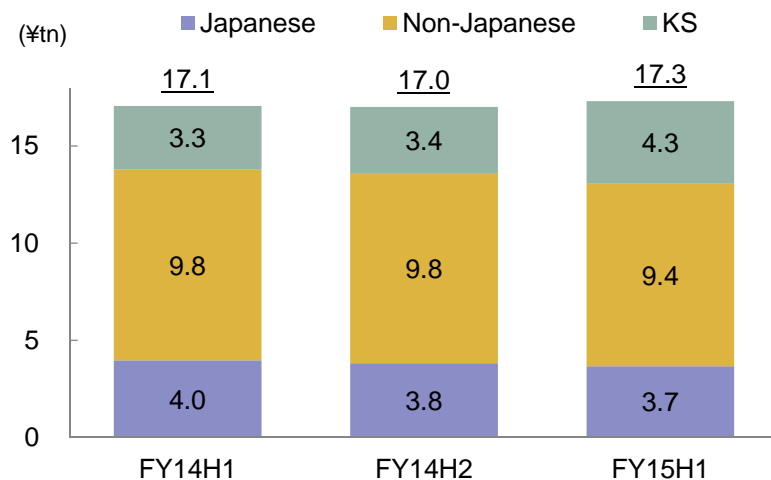


EMEA average lending balance *1



*1 Local currency basis

Asia average lending balance *1



Assets and capital

Non performing loans based on the FRL

(Non-consolidated)

Sum of bank accounts and trust accounts

(¥bn)

		End Sep 14 (A)	End Mar 15 (B)	End Sep 15 (C)	Change (C) - (A)	Change (C) - (B)
1	Bankrupt or De facto Bankrupt	88.8	89.8	123.0	34.2	33.1
2	Doubtful	665.7	571.4	545.4	(120.3)	(25.9)
3	Special Attention	455.3	561.9	495.7	40.3	(66.2)
4	Non performing loans based on the FRL	1,209.9	1,223.2	1,164.2	(45.6)	(59.0)
5	Close observation not disclosed under FRL	120.1	339.9	267.1	147.0	(72.7)
6	Other close watch	3,677.6	3,082.8	2,826.2	(851.4)	(256.6)
7	Normal	100,694.3	104,112.3	106,175.6	5,481.2	2,063.2
8	Total (4+7)	101,904.2	105,335.6	107,339.8	5,435.5	2,004.2

Credit costs, allowance for credit losses

(Consolidated)

(¥mm)

Figures in brackets stand for cost		FY14H1	FY15H1	Change
1	Provision for general allowance for credit losses	-	-	-
2	Losses on loan write-offs	(57,215)	(65,246)	(8,030)
3	Provision for specific allowance for credit losses	-	-	-
4	Other credit costs	(14,889)	(39,133)	(24,243)
5	Credit costs	(72,105)	(104,379)	(32,274)
6	Reversal of allowance for credit losses	80,655	44,442	(36,213)
7	Reversal of reserve for contingent losses included in credit losses	4,484	-	(4,484)
8	Gains on loans written-off	27,670	28,926	1,255
9	Total credit costs	41,175	(31,011)	(72,186)

		End Mar 15	End Sep 15	Change
10	General allowance for credit losses	766,272	671,872	(94,399)
11	Specific allowance for credit losses	228,297	243,149	14,852
12	Allowance for credit to specific foreign borrowers	1,214	411	(803)
13	Allowance for credit losses [% to total risk monitored loans]	995,784 [64.66%]	915,433 [61.56%]	(80,350) [(3.10%)]

Reserves and secured coverage

(Non-consolidated)

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

(End Sep 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	123.0	103.3	84.01%	19.6	15.98%	123.0	100.00%	19.6	15.98%
2	Doubtful	545.4	285.2	52.28%	144.6	26.52%	429.9	78.81%	260.2	47.71%
3	Special attention	495.7	221.4	44.66%	147.2	29.70%	368.6	74.36%	274.3	55.33%
4	Total	1,164.2	610.0	52.39%	311.6	26.76%	921.6	79.16%	554.2	47.60%

(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)
5	Bankrupt or De facto bankrupt	89.8	88.6	98.67%	1.1	1.32%	89.8	100.00%	1.1	1.32%
6	Doubtful	571.4	300.4	52.57%	153.0	26.77%	453.4	79.35%	270.9	47.42%
7	Special attention	561.9	229.7	40.88%	167.7	29.84%	397.5	70.73%	332.1	59.11%
8	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)
9	Bankrupt or De facto bankrupt	88.8	87.1	98.17%	1.6	1.82%	88.8	100.00%	1.6	1.82%
10	Doubtful	665.7	331.8	49.84%	185.3	27.84%	517.1	77.68%	333.9	50.15%
11	Special attention	455.3	224.7	49.35%	119.4	26.22%	344.1	75.58%	230.6	50.64%
12	Total	1,209.9	643.7	53.20%	306.4	25.32%	950.1	78.53%	566.1	46.79%

Reserve ratios

(BTMU, MUTB)

Change of reserve ratio by debtor category

(BTMU)

	Debtor category	End Sep 14	End Mar 15	End Sep 15	Change from end Sep 14	Change from end Mar 15
1	Normal	0.07%	0.07%	0.06%	(0.01)	(0.01)
2	Close watch	5.99%	9.73%	8.86%	2.87	(0.87)
3	(Unsecured portion)	14.56%	22.66%	22.18%	7.61	(0.47)
4	Other close watch	2.30%	2.70%	2.31%	0.00	(0.39)
5	(Unsecured portion)	5.85%	7.23%	6.54%	0.68	(0.68)
6	Close observation	28.14%	33.07%	32.47%	4.32	(0.60)
7	(Unsecured portion)	54.19%	53.74%	57.23%	3.04	3.49
8	High risk (Unsecured portion)	55.49%	56.35%	55.76%	0.26	(0.58)

(MUTB)

	Debtor category	End Sep 14	End Mar 15	End Sep 15	Change from end Sep 14	Change from end Mar 15
1	Normal	0.08%	0.08%	0.08%	(0.00)	(0.00)
2	Close watch	2.77%	7.21%	7.44%	4.67	0.22
3	(Unsecured portion)	9.47%	24.65%	26.24%	16.77	1.59
4	Other close watch	1.60%	2.07%	2.05%	0.44	(0.02)
5	(Unsecured portion)	5.56%	9.26%	9.42%	3.86	0.15
6	Close observation	26.76%	34.14%	36.63%	9.86	2.49
7	(Unsecured portion)	75.36%	52.39%	57.43%	(17.93)	5.03
8	High risk (Unsecured portion)	55.89%	59.40%	48.04%	(7.84)	(11.35)

(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 15	End Sep 15	Change
1 Deferred tax assets	571.1	516.7	(54.3)
2 Allowance for credit losses	281.1	252.6	(28.4)
3 Write-down on investment securities	96.0	110.0	14.0
4 Unrealized losses on other securities	13.3	16.8	3.5
5 Reserve for retirement benefits	105.3	104.8	(0.4)
6 Other	205.8	185.9	(19.8)
7 Valuation allowance	(130.5)	(153.6)	(23.1)
8 Deferred tax liabilities	1,156.5	931.1	(225.3)
9 Unrealized gains on other securities	925.2	680.4	(244.8)
10 Net deferred gains on hedges	74.5	94.5	19.9
11 Revaluation gains on securities upon merger	69.6	68.4	(1.2)
12 Gains on securities contributed to employee retirement benefits trust	52.6	52.4	(0.1)
13 Other	34.3	35.2	0.9
14 Net deferred tax assets	(585.3)	(414.3)	171.0

(MUTB)

	End Mar 15	End Sep 15	Change
15 Deferred tax assets	63.5	56.9	(6.5)
16 Allowance for credit losses	14.5	12.6	(1.8)
17 Gains on securities related to employees' retirement benefits trust	14.3	14.9	0.5
18 Write-down on investment securities	10.4	10.6	0.2
19 Deferred losses on hedges	27.2	25.6	(1.6)
20 Other	34.7	31.8	(2.9)
21 Valuation allowance	(37.7)	(38.7)	(0.9)
22 Deferred tax liabilities	353.1	292.5	(60.6)
23 Unrealized losses on other securities	301.4	237.5	(63.8)
24 Reserve for retirement benefits	38.9	42.6	3.7
25 Other	12.7	12.2	(0.5)
26 Net deferred tax assets	(289.6)	(235.5)	54.1

Net business profits before credit costs and taxable income

(BTMU)

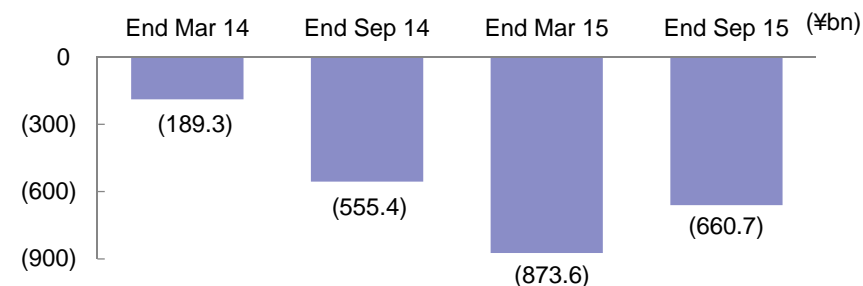
	FY 11	FY 12	FY 13	FY 14	15 H1
1 Net business profits before provision for credit losses	1,022.8	1,001.5	855.9	931.4	480.4
2 Total credit costs	(125.3)	(56.6)	17.0	(70.7)	21.2
3 Income before income taxes	739.5	877.4	984.7	860.2	551.6
4 Reconciliation to taxable income	(305.1)	(561.4)	(336.2)	(12.6)	(193.5)
5 Taxable income	434.3	316.0	648.5	847.5	358.1

(MUTB)

	FY 11	FY 12	FY 13	FY 14	15 H1
6 Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	148.1	162.2	162.9	190.4	95.6
7 Total credit costs	(9.2)	(8.6)	18.0	(0.4)	1.3
8 Income before income taxes	113.5	173.5	184.4	201.4	99.0
9 Reconciliation to taxable income	(30.2)	(84.9)	(94.3)	(40.4)	(32.3)
10 Taxable income	83.3	88.6	90.1	160.9	66.7

(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	2,009.2	2,368.7	359.5
2	Amount required to be amortized	136.9	98.3	(38.6)
3	Unrecognized prior service cost	(20.1)	(34.9)	(14.7)
4	Unrecognized net actuarial loss	157.0	133.2	(23.8)

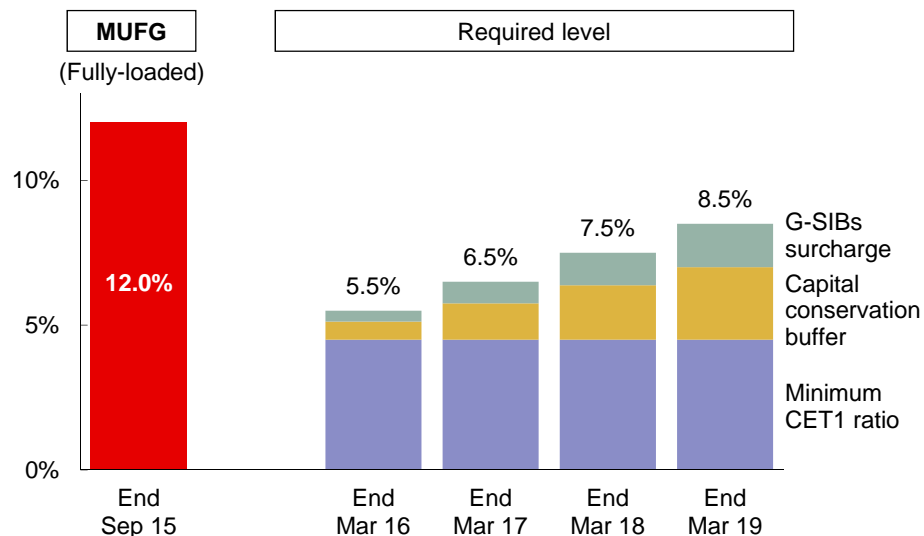
		End Sep 14	End Sep 15	Change
5	Amount required to be amortized	124.6	92.0	(32.5)

2. Net periodic cost		FY14 H1	FY15 H1	Change
6	Net periodic cost of retirement benefits	22.8	13.3	(9.4)
7	Service cost	27.2	31.3	4.1
8	Interest cost	18.8	18.4	(0.4)
9	Expected return on plan assets	(40.5)	(46.7)	(6.2)
10	Amortization of unrecognized prior service cost	(3.7)	(4.8)	(1.0)
11	Amortization of unrecognized net actuarial loss	15.6	11.6	(3.9)
12	Others	5.3	3.4	(1.8)

Capital (1)

(Consolidated)

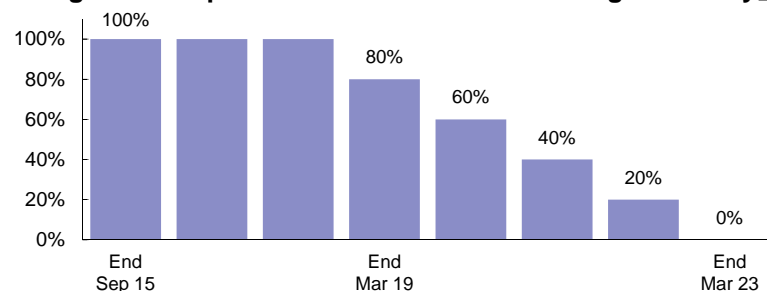
CET1 ratio



Exceptional treatment for investment to MS

- The amount to be exempted from double gearing (¥1.4 tn at end Sep 15) will decrease by 20% every year from end Mar 19
- CET1 ratio (full implementation) would decrease by approx. 0.7% totally without this exceptional treatment

[Change of exempted ratio for investment to Morgan Stanley]



Basel III qualified subordinated notes

● MUFG AT1 Perpetual Subordinated notes

	Amount	Tenor	Coupon
No.1	¥100 bn	Perpetual (Callable on and after Jul 2020)	2.70% until Jul 2020, 6M¥Libor+2.40% thereafter
No.2	¥150 bn	Perpetual (Callable on and after Jan 2026)	2.50% until Jan 2026, 6M¥Libor+2.00% thereafter

● MUFG Tier2 Subordinated notes

	Amount	Tenor	Coupon
No.1	¥40 bn	10Y	0.94%
No.2	¥10 bn	10Y/NC5Y (Callable on and after Jun 2019)	0.66% until Jun 2019, 6M¥Libor+0.32% thereafter
No.3	¥23 bn	10Y	0.724%
No.4	¥17 bn	10Y/NC5Y (Callable on and after Mar 2020)	0.58% until Mar 2020, 6M¥Libor+0.30% thereafter
No.5	¥30 bn	10Y	0.972%
No.6	¥20 bn	10Y/NC5Y (Callable on and after Jun 2020)	0.63% until Jun 2020, 6M¥Libor+0.32% thereafter
No.7	¥15 bn	15Y	1.393%
No.8	¥80 bn	10Y/NC5Y (Callable in Jul 2020)	0.61% until Jul 2020, 5Y¥Swap+0.32% thereafter

Capital (2)

(Consolidated)

Preferred securities (as of end Sep 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 15		End Sep 15		Change	
		Balance	% of total	Balance	% of total	Balance	%
1	Domestic offices *1	69,435.0	100.0%	71,397.4	100.0%	1,962.4	2.8%
2	Manufacturing	10,156.8	14.6%	10,261.3	14.4%	104.5	1.0%
3	Agriculture, forestry, fishery, mining, quarrying of stone and gravel	164.1	0.2%	155.1	0.2%	(8.9)	(5.4%)
4	Construction	835.0	1.2%	787.7	1.1%	(47.2)	(5.7%)
5	Utilities	1,699.5	2.5%	1,650.3	2.3%	(49.1)	(2.9%)
6	Communication and information services	1,281.9	1.8%	1,223.4	1.7%	(58.4)	(4.6%)
7	Transport and postal activities	2,170.3	3.1%	2,290.3	3.2%	120.0	5.5%
8	Wholesale and retail	6,630.7	9.6%	6,588.7	9.2%	(42.0)	(0.6%)
9	Finance and insurance	8,100.9	11.7%	8,100.4	11.3%	(0.4)	(0.0%)
10	Real estate	8,526.4	12.3%	8,472.7	11.9%	(53.6)	(0.6%)
11	Goods rental and leasing	1,799.4	2.6%	1,843.0	2.6%	43.6	2.4%
12	Services	2,656.3	3.8%	2,485.9	3.5%	(170.4)	(6.4%)
13	Municipal government	657.4	0.9%	615.7	0.8%	(41.6)	(6.3%)
14	Other industries (including loans to the Japanese government)	24,755.9	35.7%	26,922.1	37.8%	2,166.2	8.8%

*1 excluding loans booked in offshore accounts

Exposures by country and region (1)

(BTMU consolidated excl. KS)

							(US\$bn)		
		Loans					end Mar 15 (b)	(a) - (b)	% Change
		end Sep 15 (a)	Short term	Mid/long term	Japanese	Non-Japanese			
1	Thailand	1.0	0.0	1.0	0.7	0.3	1.1	(0.0)	(2.7%)
2			0.0%	100.0%	67.3%	31.7%			
3	Indonesia	7.2	2.8	4.4	3.3	3.8	7.5	(0.3)	(4.6%)
4			39.3%	60.7%	45.4%	52.8%			
5	Korea	4.0	0.9	3.0	1.1	2.5	4.4	(0.4)	(9.8%)
6			23.5%	76.5%	26.8%	63.3%			
7	Malaysia	7.4	2.9	4.6	1.8	3.6	6.5	1.0	14.8%
8			38.7%	61.3%	23.8%	48.7%			
9	Philippines	2.1	0.5	1.6	0.5	1.7	1.7	0.4	22.2%
10			23.2%	76.8%	21.7%	78.3%			
11	Singapore	10.4	3.6	6.8	3.0	7.4	11.1	(0.6)	(5.9%)
12			34.7%	65.3%	28.6%	70.8%			
13	Hong Kong	17.0	4.5	12.5	2.8	14.1	16.9	0.1	0.6%
14			26.7%	73.3%	16.3%	82.6%			
15	Taiwan	3.5	2.3	1.2	0.4	3.1	2.9	0.6	19.2%
16			64.9%	35.1%	11.8%	88.1%			
17	China	12.1	7.0	5.1	7.1	4.4	12.7	(0.7)	(5.1%)
18			57.8%	42.2%	58.6%	36.4%			
19	India	7.0	2.2	4.8	0.6	5.8	7.4	(0.4)	(5.4%)
20			31.4%	68.6%	8.7%	83.6%			
21	Australia	12.8	5.2	7.6	5.8	6.9	12.9	(0.1)	(0.6%)
22			40.4%	59.6%	45.7%	54.2%			
23	Total Asia (11 countries)	84.5	31.9	52.6	26.9	53.6	85.1	(0.6)	(0.7%)
24			37.7%	62.3%	31.9%	63.4%			
25	Argentina	0.2	0.2	0.0	0.2	0.0	0.0	0.2	475.8%
26			96.3%	3.7%	99.5%	0.5%			
27	Brazil	6.4	0.3	6.0	0.2	5.9	5.8	0.5	9.1%
28			5.1%	94.9%	3.7%	92.6%			
29	Mexico	4.0	0.6	3.4	1.4	2.5	4.0	(0.0)	(0.8%)
30			15.2%	84.8%	35.9%	63.8%			
31	Total C&S America (3 countries)	10.5	1.1	9.4	1.8	8.4	9.8	0.7	6.7%
32			10.6%	89.4%	17.6%	80.1%			
33	Russia	2.7	0.3	2.5	0.4	2.1	3.5	(0.7)	(20.6%)
34			9.2%	90.8%	12.9%	76.9%			
35	Ukraine	-	-	-	-	-	-	-	-
36			-	-	-	-			
37	Turkey	2.5	0.9	1.6	0.6	0.9	2.1	0.3	16.1%
38			35.0%	65.0%	25.6%	38.6%			

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)

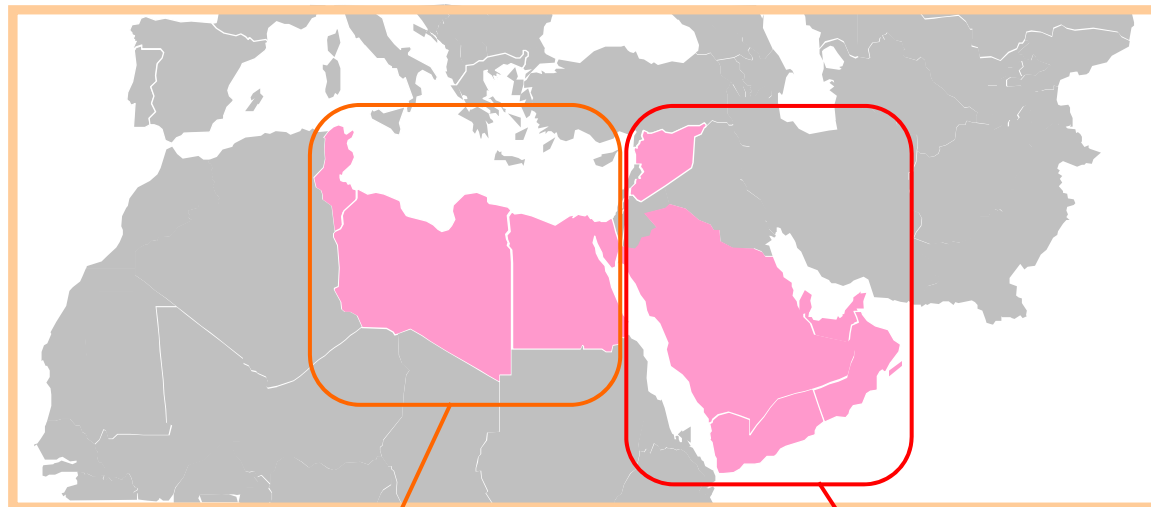
(MUTB consolidated)

		Loans						(US\$bn)		
		end Sep 15 (a)	Short term	Mid/long term	Japanese	Non-Japanese	Financial institution	end Mar 15 (b)	(a) - (b)	% Change
1	Thailand	1.1	0.3	0.8	1.1	-	-	1.1	0.0	2.7%
2			23.1%	76.9%	100.0%	-	-			
3	Indonesia	0.6	0.2	0.3	0.5	0.0	0.0	0.5	0.0	4.1%
4			41.3%	58.7%	97.8%	0.0%	2.2%			
5	Korea	-	-	-	-	-	-	-	-	-
6			-	-	-	-	-			
7	Malaysia	0.0	-	0.0	0.0	-	-	0.0	(0.0)	(49.2%)
8			-	100.0%	100.0%	-	-			
9	Philippines	0.0	-	0.0	0.0	-	-	0.0	(0.0)	(5.5%)
10			-	100.0%	100.0%	-	-			
11	Singapore	0.7	0.3	0.4	0.7	0.0	-	0.8	(0.0)	(5.3%)
12			41.5%	58.5%	97.9%	2.1%	-			
13	Hong Kong	0.5	0.3	0.2	0.5	-	-	0.6	(0.1)	(9.7%)
14			63.3%	36.7%	100.0%	-	-			
15	Taiwan	-	-	-	-	-	-	-	-	-
16			-	-	-	-	-			
17	China	0.1	0.0	0.1	0.1	-	-	0.1	(0.0)	(12.3%)
18			20.8%	79.2%	100.0%	-	-			
19	India	0.0	0.0	0.0	0.0	-	-	0.0	(0.0)	(11.2%)
20			25.0%	75.0%	100.0%	-	-			
21	Australia	0.8	0.1	0.7	0.7	0.1	0.0	0.8	(0.0)	(4.8%)
22			10.1%	89.9%	88.1%	7.2%	4.7%			
23	Total Asia	3.9	1.2	2.6	3.7	0.1	0.0	4.0	(0.1)	(2.9%)
24	(11 countries)		31.9%	68.1%	96.9%	1.8%	1.2%			
25	Argentina	0.0	-	0.0	-	0.0	-	0.0	0.0	106.4%
26			-	100.0%	-	100.0%	-			
27	Brazil	-	-	-	-	-	-	-	-	-
28			-	-	-	-	-			
29	Mexico	0.2	-	0.2	0.1	0.0	-	0.1	0.0	3.8%
30			-	100.0%	93.4%	6.6%	-			
31	Total C&S America	0.2	-	0.2	0.1	0.0	-	0.1	0.0	3.9%
32	(3 countries)		-	100.0%	93.2%	6.8%	-			
33	Russia	-	-	-	-	-	-	-	-	-
34			-	-	-	-	-			
35	Ukraine	0.0	0.0	0.0	-	-	0.0	-	0.0	-
36			64.3%	35.7%	-	-	100.0%			
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 Mar 15	End Sep 15
Egypt	0.2	0.2
Tunisia	-	-
Libya	-	0.0

(Loan balance)

(US\$bn)

	End Mar 15	End Sep 15
Qatar	2.8	2.8
Saudi Arabia	3.5	3.9
UAE	3.1	3.4
Oman	0.5	0.5
Bahrain	0.2	0.3
Syria	-	-
Yemen	-	-

Exposures in European peripheral countries

Exposures (BTMU consolidated)

(US\$ bn)

	End Mar 15	End Sep 15
Spain	2.9	3.0
Italy	4.8	4.8
Ireland	0.1	0.3
Portugal	0.3	0.3
Greece	-	-
Total	8.1	8.5

Balance of sovereign bonds (MUFG)

(US\$ bn)

	End Mar 15	End Sep 15
Spain	0.0	0.1
Italy	0.1	0.1
Ireland	-	-
Portugal	-	-
Greece	-	-
Total	0.2	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\$8.0 bn

Balance of sovereign bonds (MUFG)

- US\$0.22 bn held, increased by US\$0.06 bn from end Mar 15
- No Irish, Portuguese and Greek sovereign bonds held