

Fiscal 2015 Results Databook

23 May 2016



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

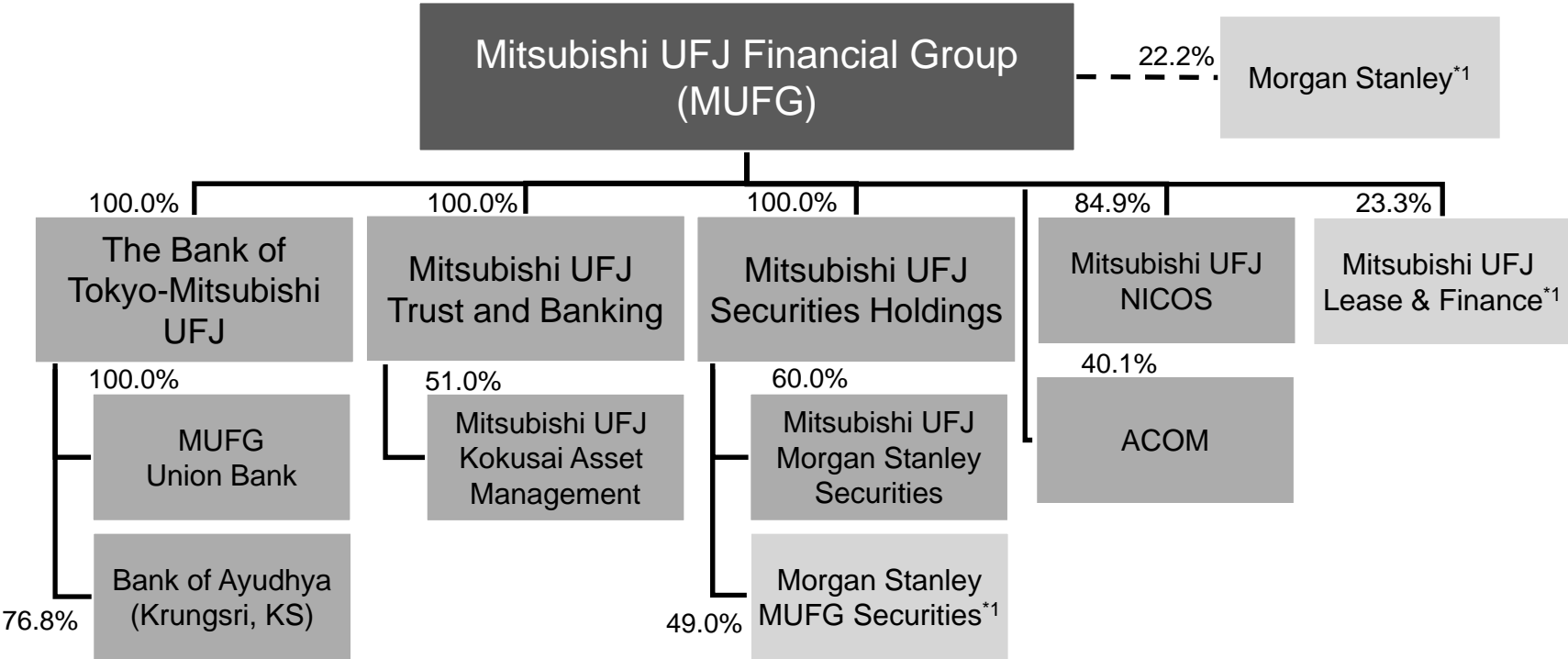
Consolidated	:	Mitsubishi UFJ Financial Group (consolidated)
Non-consolidated	:	Bank of Tokyo-Mitsubishi UFJ (non-consolidated) + Mitsubishi UFJ Trust & Banking Corporation (non-consolidated) (without other adjustments)
BTMU (consolidated)	:	Bank of Tokyo-Mitsubishi UFJ (consolidated)
BTMU	:	Bank of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



*1 Equity method affiliates

Note: All percentage figures stand for voting right held at end Mar 16

Major subsidiaries and affiliates (1)

Major consolidated subsidiaries (as of end Mar 16)

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	58.4	58.4
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	2,000	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.	600	100.0	100.0
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	100.0	100.0
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.	469 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	142 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

Major subsidiaries and affiliates (2)

Major equity-method affiliates (as of end Mar 16)

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
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	23.3	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	22.2	-
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	17.0	17.0
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

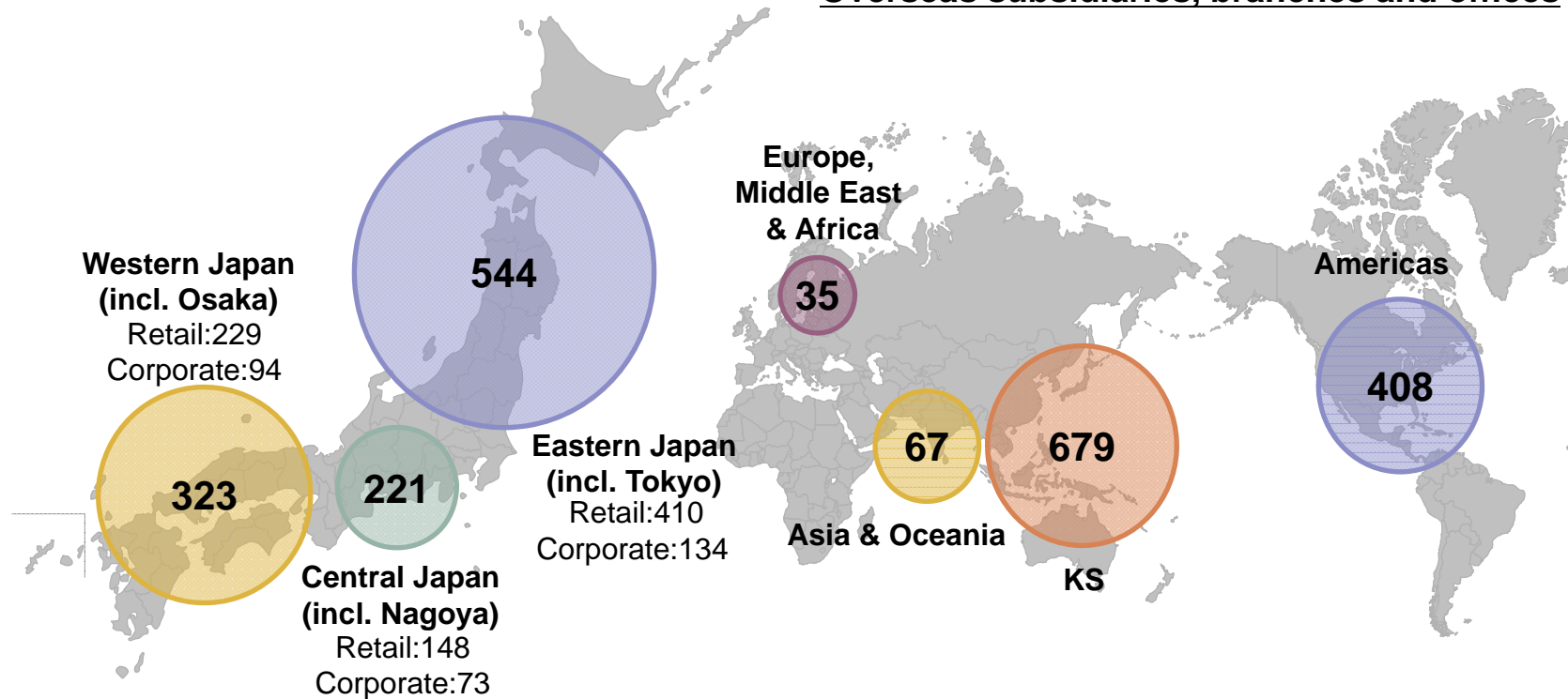
Group network

- Domestic network with about 1,100 bases in Japan
- Most extensive overseas network among Japanese financial groups with around 1,200 bases in about 50 countries. Global bases are approx. 2,300 in total

MUFG's branch network*¹ (as of end Mar 16)

Domestic branches and offices

Overseas subsidiaries, branches and offices







*¹ Total of BTMU, MUTB and MUSHD

MUFG's ranking





Deposits

(as of end Dec 15)

Rank		Company Name	¥tn
1		Industrial and Commercial Bank of China	304.9
2		China Construction Bank	253.1
3		Agricultural Bank of China	250.7
<hr/>			
6		MUFG	156.1

Loans


(as of end Dec 15)

Rank		Company Name	¥tn
1		Industrial and Commercial Bank of China	215.8
2		China Construction Bank	189.5
3		Bank of China	165.5
<hr/>			
5		MUFG	112.4

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

Market Cap

(as of end Mar 16)

Rank		Company Name	¥tn
1		Wells Fargo	27.53
2		Industrial and Commercial Bank of China	25.59
3		JPMorgan Chase & Co.	24.47
4		China Construction Bank	18.05
5		Agricultural Bank of China	17.62
6		Bank of China	16.38
7		Bank of America	15.72
8		HSBC	13.85
9		Citigroup	13.82
10		Commonwealth	11.08
<hr/>			
17		MUFG	7.39

(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	A1	P-1	A	-	A	F1	A+	-	AA-	-
Senior Unsecured	A1	-	A	-	A	-	-	-	-	-
Tier2	-	-	-	-	-	-	A+	-	A+	-
Additional Tier1	-	-	-	-	-	-	-	-	A-	-
BTMU	A1	P-1	A+	A-1	A	F1	AA-	a-1+	AA	-
MUTB	A1	P-1	A+	A-1	A	F1	AA-	a-1+	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 May 2, 16)

Investment to Morgan Stanley

(as of end Mar 16)

Common, preferred stock

1. Common stock

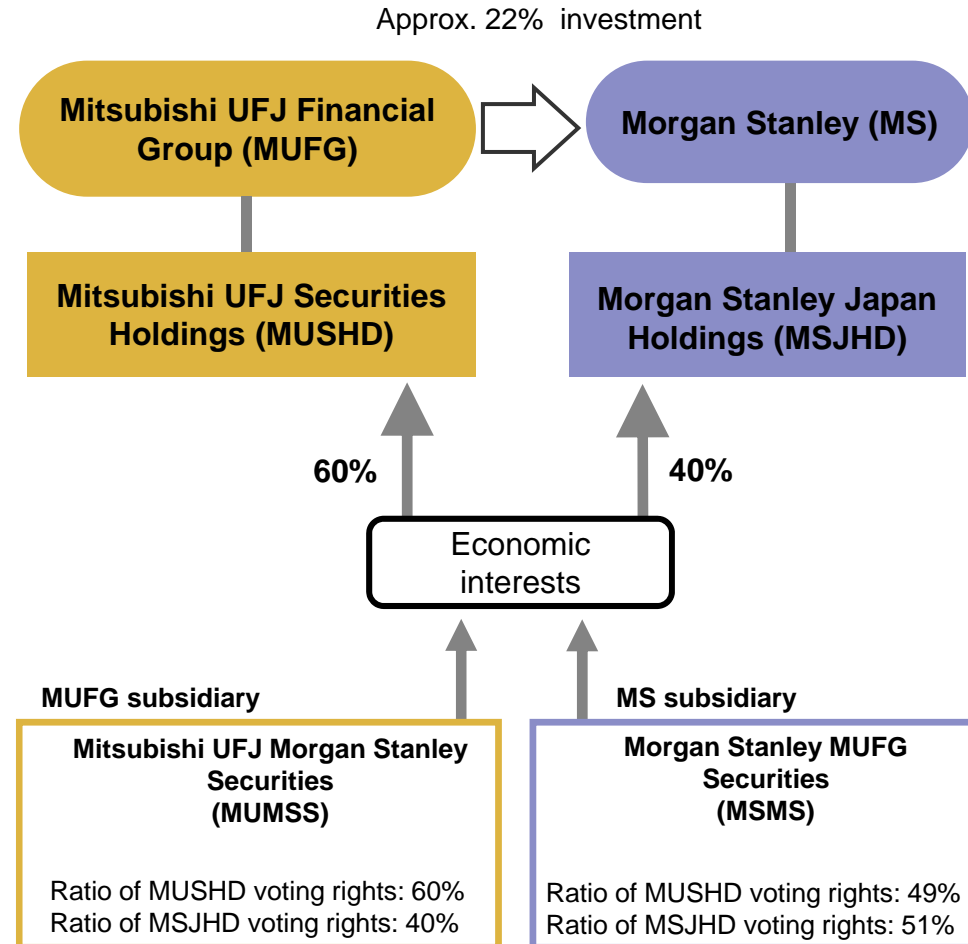
	Brief summary
Number of Shares	432,017,152 shares
Total amount	US\$9,049 mm
Dividends	US\$0.15 per quarter

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 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



Number of outlets

(as of end Mar 16)

<Domestic network>	BTMU	MUTB	MUMSS	Total
Total*1	755	62	62	879
General branches	665	62	62	789
Head office and branches	624	58	62	744
Sub-branches	41	4	0	45
Virtual branches and others	90	0	0	90

<MUFG Plaza, PBO>

MUFG Plaza	25
Private Banking Offices (PBO)	3

<ATMs>

Total	91,549
ATMs in branches	4,701
ATMs out of branches	3,655
ATMs in convenience stores*2	83,193

<Domestic corporate>	BTMU	MUTB	MUMSS	Total
Total*3	254	9	38	301
Corporate business divisions	6	4	4	14
Commercial banking offices, Branches	228	5	34	267
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	116	12	11	139
Branches	33	5	0	38
Subsidiaries*4	38	6	10	54
Sub-branches	36	0	0	36
Representative offices	9	1	1	11
MUFG Union Bank	-	-	-	371
KS	-	-	-	679

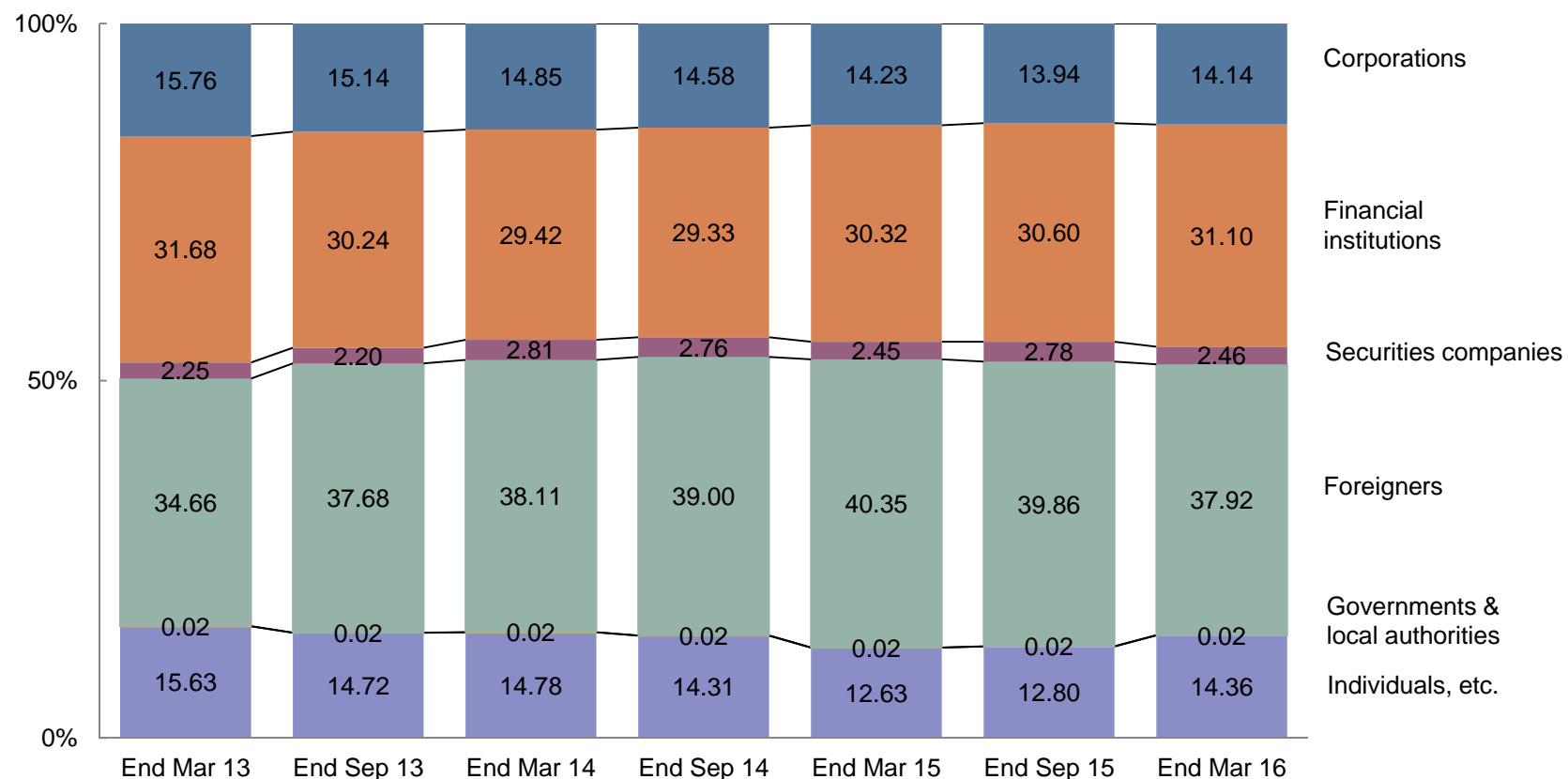
*1 FSA reporting basis (Head office, Branches, Sub-branches, Banking agents and Commercial banking offices)

*2 Simple sum of BTMU and MUTB (36,008ATMs 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 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

Excluding 378,088,933 shares of treasury stock as of end Mar 16

Outline of FY 2015 Results

Net interest income (1)

(BTMU)

Domestic business

		(¥bn)		
		FY14	FY15	YoY
1	Gross profit	1,097.2	1,091.2	(6.0)
2	Net interest income	711.9	701.2	(10.6)
3	Revenue on interest-earning assets	795.6	781.9	(13.7)
4	Loans ^{*1}	530.2	486.2	(44.0)
5	Investment securities	207.6	231.2	23.6
6	Others	57.7	64.3	6.5
7	Expenses on interest-bearing liabilities	83.7	80.6	(3.0)
8	Deposits	32.9	28.1	(4.8)
9	Negotiable certificates of deposits	2.5	2.1	(0.3)
10	Interest on corporate bonds, etc.	27.2	23.3	(3.9)
11	Payables under repurchase agreements	0.8	0.7	(0.1)
12	External liabilities ^{*2}	18.8	25.1	6.2
13	Others	1.3	1.1	(0.1)
14	Deposits-Lending spread	0.99%	0.90%	(0.09%)
15	Net interest margin ^{*3}	0.58%	0.56%	(0.02%)

(Reference)

16	Net deposit-Lending / Gross profit (FY10 full-year : 51.7%)	45.0%	41.7%	(3.3%)
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<Security related changes from the same period previous FY>

	Coupon Dividend	Yield	Avg bal
17	(¥3.3 bn)	3ps	(¥5.4 tn)
18	(¥2.7 bn)	(12bps)	(¥0.0 tn)
19	¥41.7 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	FY15	YoY
1	Net interest income	524.5	461.2	(63.2)
2	(Net interest rate swap ^{*4})	(10.5)	(19.3)	(8.7)
3	Revenue on interest-earning assets	813.5	808.3	(5.2)
4	Loans ^{*1}	441.8	460.4	18.6
5	Investment securities	264.9	240.3	(24.6)
6	Due from banks	30.9	39.5	8.5
7	Others	75.7	68.0	(7.7)
8	Expenses on interest-bearing liabilities	289.0	347.0	58.0
9	Deposits	79.0	113.2	34.1
10	Negotiable certificate of deposits	31.9	34.0	2.0
11	Interest on corporate bonds, etc.	44.5	56.4	11.8
12	Payables under repurchase agreements	15.8	36.5	20.7
13	External liabilities ^{*2}	71.9	67.9	(4.0)
14	Others	35.0	19.6	(15.4)
15	Deposits-Lending spread	1.13%	1.03%	(0.10%)
16	Net interest margin ^{*3}	0.92%	0.77%	(0.14%)

<Security related changes from the same period previous FY>

	Coupon Dividend	Yield	Avg bal
17	(¥24.6 bn)	(24bps)	¥0.7 tn

Source and use of funds (1)

(BTMU)

(¥bn)

		Avg bal FY15	Change from FY14	Income Expense FY15	Change from FY14	Yield (%) FY15	Change from FY14
<Domestic Sector>							
1	Assets	125,093.5	4,006.6	781.9	(13.7)	0.625	(0.032)
2	Loans and bills discounted	52,314.4	777.1	486.2	(44.0)	0.929	(0.099)
3	Investment securities	30,778.2	(5,434.0)	231.2	23.6	0.751	0.178
4	Call loans	19.0	(62.6)	0.0	(0.1)	0.131	(0.058)
5	Collateral deposits on securities borrowed	146.3	(161.3)	0.0	(0.1)	0.046	(0.032)
6	Due from banks	25,533.1	7,940.5	25.4	8.2	0.099	0.001
7	Liabilities	120,878.9	4,091.8	80.6	(3.0)	0.066	(0.004)
8	Deposits	101,175.4	3,374.7	28.1	(4.8)	0.027	(0.005)
9	Negotiable certificates of deposits	2,801.9	8.9	2.1	(0.3)	0.075	(0.014)
10	Call money	2,407.7	(750.6)	2.1	(0.9)	0.088	(0.008)
11	Payable under Repurchase Agreements	944.5	(57.4)	0.7	(0.1)	0.074	(0.008)
12	Collateral deposits on securities lent	1,265.5	(190.5)	1.0	(0.0)	0.079	0.008
13	Borrowed money	10,029.1	2,154.0	23.0	7.2	0.229	0.028
14	Net interest margin*1	-	-	-	-	0.560	(0.027)
<International Sector>							
15	Assets	59,183.7	2,300.4	808.3	(5.2)	1.365	(0.064)
16	Loans and bills discounted	30,204.2	1,020.1	460.4	18.6	1.524	0.010
17	Investment securities	15,343.6	734.5	240.3	(24.6)	1.566	(0.247)
18	Call loans	241.9	(26.1)	2.8	(0.5)	1.188	(0.078)
19	Due from banks	8,152.1	1,269.3	39.5	8.5	0.484	0.034
20	Liabilities	60,606.1	3,552.6	347.0	58.0	0.572	0.066
21	Deposits	24,092.5	2,511.9	113.2	34.1	0.469	0.103
22	Negotiable certificates of deposits	5,761.8	(2,308.7)	34.0	2.0	0.590	0.193
23	Call money	139.0	(44.8)	1.9	0.6	1.421	0.700
24	Payable under Repurchase Agreements	8,579.5	1,196.7	36.5	20.7	0.426	0.211
25	Borrowed money	2,422.1	(244.9)	65.9	(4.6)	2.721	0.074
26	Net interest margin*1	-	-	-	-	0.779	(0.142)

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

Net interest income (2)

(MUTB)

Domestic business

		(¥bn)		
		FY14	FY15	YoY
1	Net interest income	82.1	84.6	2.5
2	Revenue on interest-earning assets	117.4	122.9	5.5
3	Loans ^{*1}	65.9	58.8	(7.1)
4	Investment securities	44.2	55.7	11.5
5	Others	7.2	8.3	1.1
6	Expenses on interest-bearing liabilities	35.3	38.2	2.9
7	Deposits	17.1	15.8	(1.3)
8	Negotiable certificates of deposits	3.0	2.7	(0.3)
9	Interest on corporate bonds, etc.	2.0	2.0	(0.0)
10	External liabilities ^{*2}	3.1	3.5	0.4
11	Deposit-Lending spread	0.61%	0.54%	(0.07%)
12	Net interest margin ^{*3}	0.38%	0.36%	(0.01%)

<Security related changes from the same period previous FY>

	Coupon Dividend	Yield	Avg bal
14 JGBs	(¥4.0 bn)	(4bps)	(¥0.5 tn)
15 Corporate bonds	(¥0.6 bn)	(22bps)	¥0.0 tn
16 Equities	¥3.2 bn		

International business

		(¥bn)		
		FY14	FY15	YoY
1	Net interest income	89.9	79.2	(10.6)
2	(Net interest rate swap ^{*4})	(4.3)	(14.2)	(9.8)
3	Revenue on interest-earning assets	123.0	130.9	7.8
4	Loans ^{*1}	24.9	33.4	8.5
5	Investment securities	95.2	93.8	(1.4)
6	Due from banks	2.5	3.0	0.5
7	Expenses on interest-bearing liabilities	33.0	51.6	18.5
8	Deposits	5.1	7.6	2.4
9	Negotiable certificates of deposits	5.9	8.5	2.6
10	Payables under repurchase agreement	6.4	6.8	0.3
11	External liabilities ^{*2}	4.0	4.4	0.4
12	Deposit-Lending spread	0.47%	0.44%	(0.02%)
13	Net interest margin ^{*3}	0.71%	0.60%	(0.11%)

<Security related changes from the same period previous FY>

	Coupon Dividend	Yield	Avg bal
14 Foreign securities	(1.4 bn)	(1bps)	(0.0 tn)

*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 FY15	Change from FY14	Income/ Expense FY15	Change from FY14	Yield (%) FY15	Change from FY14
1	Assets	23,049.0	1,529.7	122.9	5.5	0.533	(0.012)
2	Loans and bills discounted	8,769.0	7.0	58.8	(7.1)	0.670	(0.082)
3	Investment securities	7,502.9	(320.6)	55.7	11.5	0.742	0.177
4	Call loans	76.5	(85.4)	0.1	(0.2)	0.138	(0.055)
5	Collateral deposits on securities borrowed	71.7	71.4	0.0	0.0	0.009	0.009
6	Due from banks	4,182.5	1,540.1	4.2	1.6	0.101	0.004
7	Liabilities	22,468.8	1,592.2	38.2	2.9	0.170	0.001
8	Deposits	10,997.1	41.1	15.8	(1.3)	0.143	(0.012)
9	Negotiable certificates of deposits	3,347.7	(256.4)	2.7	(0.3)	0.081	(0.003)
10	Call money	1,192.0	265.0	0.8	0.2	0.068	0.003
11	Collateral deposits on securities lent	2,391.1	68.3	1.2	(0.1)	0.050	(0.008)
12	Borrowed money	1,619.3	523.9	2.7	0.1	0.167	(0.063)
13	Net interest margin*1	-	-	-	-	0.367	(0.014)

<International Sector>		Avg bal FY15	Change from FY14	Income/ Expense FY15	Change from FY14	Yield (%) FY15	Change from FY14
14	Assets	13,159.9	666.3	130.9	7.8	0.994	0.010
15	Loans and bills discounted	3,922.4	653.5	33.4	8.5	0.853	0.090
16	Investment securities	7,721.1	(38.9)	93.8	(1.4)	1.214	(0.012)
17	Call loans	53.6	27.9	0.2	0.1	0.473	0.142
18	Due from banks	1,063.7	(14.5)	3.0	0.5	0.290	0.056
19	Liabilities	13,092.5	716.2	51.6	18.5	0.394	0.127
20	Deposits	1,780.9	111.3	7.6	2.4	0.427	0.118
21	Negotiable certificates of deposits	2,228.9	65.5	8.5	2.6	0.384	0.109
22	Call money	140.7	(64.4)	0.9	(0.0)	0.683	0.167
23	Payable under repurchase agreements	5,247.8	(263.1)	6.8	0.3	0.129	0.012
24	Borrowed money	250.5	26.2	3.4	0.5	1.389	0.066
25	Net interest margin*1	-	-	-	-	0.602	(0.117)

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

Non-interest income

(BTMU, MUTB)

BTMU

		(¥bn)		
		FY14	FY15	YoY
1	Net fees and commissions	513.4	497.9	(15.4)
2	Fees on money transfer	126.1	123.5	(2.5)
3	Fees received	160.3	158.4	(1.9)
4	Fees paid	34.2	34.9	0.6
5	Other fees and commissions	387.3	374.4	(12.8)
6	Others received	516.0	507.1	(8.9)
7	Others paid	128.7	132.7	3.9
8	Net trading profits	127.6	136.8	9.2
9	Trading securities and derivatives	2.6	4.2	1.6
10	Trading securities and derivatives for hedging	3.9	4.4	0.5
11	Derivatives other than trading securities	118.5	125.6	7.0
12	Others	2.4	2.4	0.0
13	Net other business profits	229.9	219.9	(9.9)
14	Net gains (losses) on foreign exchange	111.1	126.5	15.3
15	Net gains (losses) on debt securities	116.9	107.4	(9.4)
16	Net gains (losses) from derivatives	(3.5)	(20.1)	(16.6)
17	Expenses on debt securities	(4.0)	(1.3)	2.6
18	Others	9.3	7.4	(1.9)

MUTB

		(¥bn)		
		FY14	FY15	YoY
1	Trust fees ^{*1}	86.2	90.9	4.6
2	Jointly operated money trust ^{*1}	7.5	11.7	4.1
3	Trust business-related fees	78.6	79.1	0.4
4	Pension trust	46.6	45.2	(1.3)
5	Investment trust	17.6	19.3	1.6
6	Others	14.3	14.5	0.1
7	Net fees and commissions	98.2	104.8	6.5
8	Stock transfer agency	31.0	31.5	0.4
9	Real estate	21.5	25.2	3.7
10	Investment product sales	31.6	29.8	(1.8)
11	Testamentary services	6.2	7.1	0.9
12	Others	7.8	10.9	3.1
13	Net trading profits	25.3	21.0	(4.3)
14	Net other business incomes	(7.3)	(1.9)	5.3
15	Net gains (losses) on debt securities	(7.1)	15.0	22.2
16	Net gains (losses) from derivatives	(3.3)	(22.0)	(18.6)
17	Others	3.2	5.0	1.8

*1 Before trust account charge-offs

Consolidated/Non-consolidated differences

(Consolidated)

<FY15> (¥bn)	MUFG (consolidated)	Sum of Non- consolidated	Difference* ¹	MUSHD* ¹	MUAH* ¹	KS* ¹	MUN* ¹	ACOM* ¹
1 Gross profits (before credit costs for trust accounts)	4,143.2	2,395.9	1,747.3	353.5	522.0	266.4	265.1	196.6
2 Net interest income (1)	2,113.5	1,326.4	787.1	7.4	341.3	202.9	31.7	144.6
3 Fees and commissions (2)	1,320.5	602.7	717.8	134.6	156.4	57.7	233.4	49.0
4 Net business profits	1,557.9	1,081.1	476.8	85.1	112.2	120.2	22.4	111.0
5 Profits attributable to owners of parent	951.4	746.0	205.4	43.2	57.2	55.0	(40.9)	14.5
6 Credit costs* ² (negative figure means costs)	(255.1)	(103.7)	(151.4)	(0.1)	(34.4)	(59.8)	(9.6)	(42.0)

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

(1) Net interest income* ³	(¥bn)		(2) Fees and commissions* ³	(¥bn)	
	FY15			FY15	
BTMU China	32.5		Mitsubishi UFJ KOKUSAI AM	34.9	
BTMU Brasil	22.4		Mitsubishi UFJ Home Loan Credit	28.2	
BTMU Malaysia	7.1		Mitsubishi UFJ Real Estate Services	17.3	
BTMU Canada	5.4		Mitsubishi UFJ Research & Consulting	16.2	
BTMU Turkey	4.5		MU Business Service	15.1	
Mitsubishi UFJ Capital	3.1		Mitsubishi UFJ Factors	11.9	
Interest payments on preferred securities* ⁵	(59.3)		MU Frontier Servicer	10.3	

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

	(¥bn)
Total	230.4
Morgan Stanley	175.4
MUSHD* ⁶	15.8
Mitsubishi UFJ Lease & Finance	10.7
Dah Sing Financial Holdings Limited	4.6
Vietin Bank	2.3
Jaccs	1.6

*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	Change
1	Consolidated expenses	2,584.1	2,585.2	1.1
2	Expense ratio*1	61.1%	62.3%	1.2 percentage point
3	BTMU (non-consol.)	1,175.9	1,129.1	(46.8)
4	Expense ratio*1	55.8%	55.9%	0.1 percentage point
5	MUTB (non-consol.)	184.2	185.6	1.4
6	Expense ratio*1	49.1%	49.0%	(0.1) percentage point
7	Non-consolidated	1,360.2	1,314.7	(45.4)
8	Expense ratio*1	54.8%	54.8%	0.0 percentage point
9	of which personnel expenses	525.3	485.7	(39.5)
10	of which non-personnel expenses	757.4	756.0	(1.3)
11	Depreciation/Lease	167.9	173.5	5.5
12	MUSHD	255.0	268.4	13.3
13	MUAH	350.9	409.7	58.8
14	KS	136.9	146.2	9.2
15	BTMU China	41.3	39.3	(1.9)
16	MU NICOS	235.5	242.7	7.1
17	ACOM	79.4	85.5	6.0

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

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

		(¥bn)		
		FY14	FY15	Change
1	Net non-recurring gains (losses)	86.5	(219.2)	(305.7)
2	Credit costs	1.4	(332.2)	(333.6)
3	Losses on loan write-offs	(40.3)	(43.4)	(3.0)
4	Provision for specific allowance for credit losses	56.9	(248.8)	(305.8)
5	Other credit costs	(15.1)	(39.9)	(24.7)
6	Reversal of allowance for credit losses	-	-	-
7	Reversal of reserve for contingent losses included in credit costs	4.2	0.0	(4.2)
8	Gains on loans written-off	18.8	20.1	1.2
9	Net gains (losses) on equity securities	63.0	76.9	13.8
10	Gains on sales of equity securities	83.4	134.5	51.0
11	Losses on sales of equity securities	(14.4)	(32.9)	(18.5)
12	Losses on write-down of equity securities	(5.8)	(24.5)	(18.6)
13	Other non-recurring gains (losses)	(1.0)	15.8	16.9
14	Retirement benefit costs	(29.0)	(14.2)	14.8
15	Net extraordinary gains (losses)	(51.0)	33.0	84.1
16	Net gains (losses) on disposition of fixed assets	(5.0)	9.3	14.4
17	Losses on impairment of fixed assets	(8.9)	(11.1)	(2.1)
18	Gains on sales of equity securities of subsidiaries	-	18.3	18.3
19	Dividends from foreign subsidiary due to the organizational restructuring	-	14.4	14.4
20	Settlement Package	(37.0)	-	37.0

*2 Non-consolidated

Assets and liabilities

(Non-consolidated)

		End			End			Change		
		Mar 15	BTMU	MUTB	Mar 16	BTMU	MUTB		BTMU	MUTB
1	Assets	230,923.7	194,652.4	36,271.3	240,582.3	200,261.8	40,320.5	9,658.6	5,609.4	4,049.1
2	Loans	95,350.2	82,740.3	12,609.8	99,884.2	86,691.7	13,192.5	4,534.0	3,951.3	582.7
3	Domestic offices	69,322.6	58,862.9	10,459.6	72,538.6	61,736.7	10,801.9	3,215.9	2,873.7	342.2
4	Loans to SMEs and proprietors	38,674.7	33,487.1	5,187.6	39,424.2	33,908.8	5,515.3	749.4	421.7	327.7
5	Consumer loans	16,637.4	15,318.5	1,318.8	16,356.2	14,989.7	1,366.4	(281.2)	(328.8)	47.5
6	Housing loans	15,867.8	14,555.4	1,312.4	15,560.9	14,199.8	1,361.1	(306.8)	(355.5)	48.6
7	Overseas offices and others	26,027.5	23,877.4	2,150.1	27,345.6	24,955.0	2,390.6	1,318.0	1,077.5	240.4
8	Investment securities	70,060.1	52,873.4	17,186.7	66,339.4	48,913.4	17,426.0	(3,720.6)	(3,959.9)	239.3
9	Equity securities	6,171.4	5,001.6	1,169.8	5,374.0	4,291.0	1,082.9	(797.4)	(710.5)	(86.8)
10	JGBs	35,144.5	28,953.7	6,190.7	28,391.7	21,983.8	6,407.8	(6,752.7)	(6,969.9)	217.1
11	Others	28,744.1	18,918.0	9,826.1	32,573.6	22,638.5	9,935.1	3,829.5	3,720.5	109.0
12	Liabilities	218,234.5	184,163.8	34,070.6	227,721.1	189,634.1	38,086.9	9,486.5	5,470.2	4,016.3
13	Deposits	137,332.3	124,590.9	12,741.4	145,331.9	131,986.5	13,345.4	7,999.6	7,395.6	604.0
14	Domestic deposits	117,864.3	106,458.7	11,405.5	123,850.9	111,911.2	11,939.6	5,986.6	5,452.5	534.1
15	Individuals	70,415.1	62,194.0	8,221.1	71,068.6	63,158.6	7,909.9	653.4	964.6	(311.1)
16	Corporations and others	47,449.1	44,264.7	3,184.4	52,782.3	48,752.6	4,029.6	5,333.1	4,487.9	845.2
17	Overseas offices and others	19,467.9	18,132.1	1,335.8	21,481.0	20,075.2	1,405.7	2,013.0	1,943.1	69.9

Note: MUTB figures do not include trust account

<Reference>

18	Deposits	137,332.3	124,590.9	12,741.4	145,331.9	131,986.5	13,345.4	7,999.6	7,395.6	604.0
19	Domestic sector	112,955.2	101,919.8	11,035.3	119,061.2	107,538.3	11,522.8	6,106.0	5,618.4	487.5
20	Liquid deposits ^{*1}	74,706.8	71,954.6	2,752.1	81,818.8	78,507.3	3,311.4	7,111.9	6,552.7	559.2
21	Time and savings deposits ^{*2}	36,911.4	28,696.2	8,215.1	35,588.5	27,497.8	8,090.6	(1,322.8)	(1,198.3)	(124.5)
22	Other deposits	1,336.9	1,268.9	68.0	1,653.8	1,533.0	120.8	316.9	264.1	52.8
23	International sector	24,377.1	22,671.0	1,706.0	26,270.7	24,448.2	1,822.5	1,893.6	1,777.1	116.4
24	Liquid deposits ^{*1}	5,346.3	5,345.1	1.2	7,549.0	7,547.9	1.1	2,202.6	2,202.8	(0.1)
25	Time and savings deposits ^{*2}	13,577.7	12,428.0	1,149.6	13,458.7	12,201.4	1,257.2	(119.0)	(226.6)	107.5
26	Other deposits	5,452.9	4,897.8	555.1	5,262.9	4,698.8	564.1	(189.9)	(199.0)	9.0

*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

	13/3Q	4Q	14/1Q	2Q	3Q	4Q	15/1Q	2Q	3Q	4Q	FY12 ^{*2}	FY13 ^{*2}	FY14 ^{*2}	FY15 ^{*2}
1 Domestic Customer Assets (¥bn)	25,166.8	24,301.0	25,047.8	25,668.0	26,234.6	27,105.8	27,607.0	26,270.4	27,224.7	25,605.7	22,779.9	24,301.0	27,105.8	25,605.7
2 Equities	11,325.8	10,758.8	11,562.7	11,932.6	12,613.9	13,650.4	14,333.1	13,375.0	14,031.1	12,347.7	9,637.3	10,758.8	13,650.4	12,347.7
3 Bonds	9,440.6	9,401.1	9,376.5	9,518.4	9,175.7	8,934.3	8,533.2	8,580.2	8,617.8	8,966.2	9,153.2	9,401.1	8,934.3	8,966.2
4 Investment Trusts	4,232.2	4,008.9	3,997.3	4,080.1	4,309.9	4,385.7	4,596.7	4,183.3	4,443.8	4,169.1	3,853.6	4,008.9	4,385.7	4,169.1
5 Securities intermediary business (¥bn)	2,573.3	2,530.8	2,598.6	2,649.2	2,657.3	2,618.0	2,631.2	2,576.9	2,791.8	2,832.9	2,579.9	2,530.8	2,618.0	2,832.9
6 Number of Accounts with account balance (Thousands)	1,336	1,333	1,330	1,323	1,314	1,306	1,301	1,302	1,320	1,325	1,368	1,333	1,306	1,325
7 Securities intermediary business (Thousands)	269	269	272	272	271	271	275	283	303	313	276	269	271	313
8 Number of Newly Opened Accounts (Thousands)	12	13	15	14	16	15	49	38	30	18	50	47	60	135
9 Securities proper	8	9	7	8	10	8	8	10	14	7	31	34	33	40
10 Securities intermediary	4	4	8	6	6	7	40	27	16	11	19	13	27	94
11 Equity Investment Trust Sales (¥bn) ^{*1}	463.5	455.0	419.6	477.8	563.2	670.9	664.0	508.2	508.2	394.9	1,579.7	2,002.4	2,131.5	2,075.4
12 Securities proper	384.9	356.2	334.6	359.8	473.8	556.0	501.4	342.8	375.8	312.3	1,348.3	1,668.0	1,724.1	1,532.4
13 Securities intermediary	78.6	98.8	85.0	118.0	89.5	114.9	162.6	165.4	132.4	82.6	231.4	334.4	407.4	543.0
14 Sales of JGBs for individual Investors (¥bn)	5.5	55.4	30.2	26.8	14.3	20.3	18.5	8.7	19.5	66.1	29.4	82.5	91.5	112.8
15 Securities proper	1.3	49.7	25.4	21.8	12.8	18.1	17.0	7.4	18.5	65.0	5.4	58.9	78.1	107.9
16 Securities intermediary	4.1	5.7	4.7	5.0	1.5	2.2	1.4	1.4	0.9	1.1	24.0	23.6	13.4	4.9
17 Foreign Bond Sales (Retail, ¥bn)	258.8	256.7	236.6	292.0	338.6	439.3	485.7	194.6	230.2	304.9	1,028.3	1,175.7	1,306.5	1,215.5
18 Publicly-offered	38.1	24.6	56.3	35.9	27.2	17.3	46.0	0.6	18.9	34.6	129.6	126.1	136.6	100.0
19 Structured	180.1	185.1	135.4	208.5	278.5	374.6	403.1	143.3	145.7	237.8	704.2	837.6	997.0	929.9
20 Secondary	40.6	47.0	45.0	47.6	32.9	47.4	36.7	50.6	65.7	32.6	194.6	212.0	172.9	185.6
21 Securities intermediary business (¥bn)	131.5	132.6	106.3	140.6	203.5	276.7	287.3	64.9	94.1	151.6	541.3	585.2	727.2	597.9

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

Mitsubishi UFJ Morgan Stanley Securities (2)

Major investment banking deals *1 (Oct 15 - Mar 16)

• Debt Finance

- Domestic Corporate Straight Bonds
 - MUFG (Total ¥650 bn), SoftBank Group (¥370 bn), MITSUBISHI ESTATE (Total ¥250 bn), FAST RETAILING (Total ¥250 bn), Hokkaido Electric Power (Total ¥50 bn), East Japan Railway (Total ¥50 bn), Kyushu Electric Power (Total ¥50 bn)
- Ex-FILP (Fiscal Investment and Loan Program) Agency Bonds
 - Japan Housing Finance Agency (Monthly MBS Total ¥ 637.6 bn, SB Total ¥ 120 bn), Development Bank of Japan (Total ¥110 bn), Japan Finance Corporation (Total ¥95 bn), Japan Expressway Holding and Debt Repayment Agency (Total ¥80 bn), East Nippon Expressway (Total ¥ 70 bn), Japan Student Services Organization (Total ¥60 bn), Metropolitan Expressway (Total ¥55 bn), Urban Renaissance Agency (Total ¥50 bn), West Nippon Expressway (Total ¥50 bn), Hanshin Expressway (Total ¥50 bn)
- Municipal Bonds Related
 - Japan Finance Organization for Municipalities (Total ¥116 bn), Fukuoka-prefecture (Total ¥55 bn), Osaka-city (Total ¥55 bn)
- Samurai Bonds (yen-denominated foreign bonds)
 - BPCE S.A. (Total ¥105.2 bn), Royal Bank of Canada(Total ¥97.6 bn), Credit Suisse AG (Total ¥55.5 bn)
- Foreign Bonds
 - MUFG (Total US\$5,000 mm), Meiji Yasuda Life Insurance Company (US\$2,000 mm), NIPPON LIFE INSURANCE COMPANY(US\$1,500 mm), Mitsubishi UFJ Trust and Banking Corporation (US\$1,250 mm), Mitsubishi UFJ Lease & Finance (US\$500 mm)

• Equity Finance

- POs
 - Invincible Investment Corporation (¥39.2 bn, domestic and overseas offerings aggregate), Nippon Prologis REIT (¥25.8 bn, domestic and overseas offerings aggregate), MORI HILLS REIT (¥24.6 bn, domestic and overseas offerings aggregate), Activia Properties (¥21.4 bn, domestic and overseas offerings aggregate)
- IPOs
 - JAPAN POST HOLDINGS (¥693 bn, domestic and overseas offerings aggregate), JAPAN POST BANK (¥598 bn, domestic and overseas offerings aggregate), JAPAN POST INSURANCE (¥145.2 bn, domestic and overseas offerings aggregate), LaSalle LOGIPORT REIT (¥109.9 bn, domestic and overseas offerings aggregate), BELLSYSTEM24 HOLDINGS (¥58.1 bn), TSUBAKI NAKASHIMA (¥31.4 bn, domestic and overseas offerings aggregate)
- Euro-Yen CBs
 - IWATANI CORPORATION (¥30 bn)

• M&A

- ORIX, VINCI Airports Consortium's acquisition of Kansai International Airport and Osaka International Airport operating rights (44 years) (US\$17,911 mm)
- Canon's acquisition of Toshiba Medical Systems (Ongoing) (US\$5,902 mm)
- GE's sale of commercial lending and leasing business in Japan to Sumitomo Mitsui Finance and Leasing (US\$4,756 mm)
- Business integration through a share exchange of Joyo Bank and Ashikaga Holdings (Ongoing) (US\$3,817 mm)
- Hitachi Transport System forms capital and business alliance with SG Holdings and Sagawa Express (Ongoing) (US\$1,366 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 15 - Mar 16)

Japan Domestic Debt*1

Rank	Securities Firm	Share (%)
1	Mitsubishi UFJ Morgan Stanley	26.8
2	Nomura Securities	17.5
3	Mizuho Securities	17.2
4	SMBC Nikko Securities	16.8
5	Daiwa Securities	15.8
6	Tokai Tokyo Securities	2.0
7	Goldman Sachs Japan	1.0
8	Merrill Lynch Japan Securities	0.8
9	Shinkin Securities	0.5
10	Citigroup Global Markets Japan	0.4

Japan Equity and Equity-linked*2

Rank	Securities Firm	Share (%)
1	Nomura	32.7
2	Mitsubishi UFJ Morgan Stanley	15.6
3	Mizuho Financial Group	14.5
4	Sumitomo Mitsui Financial Group	13.2
5	Daiwa Securities Group	10.1
6	Goldman Sachs & Co	4.3
7	JP Morgan	4.0
8	UBS	1.1
9	Bank of America Merrill Lynch	0.8
10	Citi	0.5

M&A Advisory based on Rank Value*3

Rank	Financial Advisor	Rank Value (¥bn)
1	Mitsubishi UFJ Morgan Stanley	9,828.1
2	Nomura	6,882.2
3	Sumitomo Mitsui Financial Group	5,395.3
4	Goldman Sachs & Co	4,763.0
5	Citi	4,252.2
6	Rothschild	3,705.4
7	Mizuho Financial Group	3,464.8
8	JP Morgan	3,023.0
9	Bank of America Merrill Lynch	2,755.1
10	Evercore Partners	1,812.8

*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 (FY16 Q1/US GAAP)

<Consolidated Income Statement>

(US\$mm)

	FY15	FY16Q1	YoY
1 Total revenue	4,345	1,092	74
2 Net interest income	2,815	697	14
3 Non-interest income	1,530	395	60
4 Service charges on deposits accounts	196	49	(0)
5 Trust and investment management fees	109	31	3
6 Trading account activities	55	13	5
7 Merchant banking fees	79	14	(6)
8 Securities gains, net	20	13	10
9 Credit facility fees	115	27	(3)
10 Brokerage commissions and fees	54	13	(0)
11 Card processing fees, net	33	9	1
12 Fees from affiliates*1	747	200	34
13 Other	122	26	16
14 Non-interest expense	3,438	876	27
15 Salaries and employee benefits*1	2,248	543	(24)
16 Other	1,190	333	51
17 Pre-tax, pre-provision income	907	216	47
18 Provision for loan losses	228	162	159
19 Income before income taxes and including non-controlling interests	679	54	(112)
20 Net income attribute to MUAH	573	49	(88)
21 Net interest margin	2.75%	2.69%	0.01 percentage point

<Consolidated Balance Sheet>

(US\$mm)

	End Dec 15	End Mar 16	Change
1 Total assets	116,216	120,909	4,693
2 Loans Held for Investment	77,599	79,299	1,700
3 Securities (AFS & HTM)	24,502	23,616	(886)
4 Available for sale	14,344	13,011	(1,333)
5 Held to maturity	10,158	10,605	447
6 Total liabilities	100,540	104,940	4,400
7 Deposits	84,340	89,500	5,160
8 Non-interest bearing	32,463	38,556	6,093
9 Interest bearing	51,877	50,944	(933)
10 Total equity	15,461	15,758	297
11 Nonaccrual loans	552	956	404
12 Nonaccrual loans to total loans held for investment	0.71%	1.21%	0.50 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 (FY16 Q1/Thai Accounting Standards)

<Consolidated Income Statement>

		(Baht mm)		
		FY15	FY16Q1	YoY
1	Gross profit	82,773	22,077	1,958
2	Net interest income	56,350	14,992	1,135
3	Interest income	81,946	20,874	98
4	Interest expense	25,596	5,882	(1,037)
5	Net fees and service income	17,229	4,543	252
6	Fees and service income	22,670	6,030	459
7	Fees and service expense	5,440	1,486	207
8	Net other income	9,193	2,541	570
9	Other operating expenses	38,947	10,129	808
10	Pre-provision operating profit	43,825	11,947	1,149
11	Impairment loss of loan and debt securities	20,185	5,414	161
12	Income tax expense	4,787	1,319	153
13	Net profit	18,852	5,214	834
14	Total comprehensive income	18,629	5,851	1,373
15	Net profit attributable to owners of the bank	18,634	5,150	824
16	ROA	1.3%	1.2%	(0.0 percentage point)
17	ROE	11.6%	10.7%	(0.4 percentage point)

<Consolidated Balance Sheet>

		(Baht mm)		
		End Dec 15	End Mar 16	change
1	Total assets	1,705,516	1,753,856	48,340
2	Cash	33,689	31,196	(2,493)
3	Investments	110,026	103,251	(6,775)
4	Loan	1,303,454	1,302,179	(1,274)
5	Allowance for doubtful accounts	(43,218)	(45,380)	(2,162)
6	Total liabilities	1,514,768	1,557,256	42,488
7	Deposits	1,046,289	1,032,472	(13,817)
8	Debt issued and borrowings	108,120	109,315	1,195
9	Total shareholders' equity	190,747	196,599	5,852
10	NPL ratio	2.24%	2.28%	0.04 percentage point
11	Loan to deposit ratio (including B/E and debentures)	114%	116%	2 percentage point

Mitsubishi UFJ NICOS (1)

Consolidated balance sheet

(¥bn)	End Mar 15	End Mar 16	Change
1 Cash and deposits	23.4	29.5	6.1
2 Accounts receivable from cardholders	864.5	891.0	26.5
3 Commercial loans	364.9	296.9	(67.9)
4 Guarantee contracts receivable	565.0	563.4	(1.6)
5 Allowance for doubtful accounts (including fixed)	(113.2)	(69.3)	43.9
6 Tangible fixed assets	32.2	32.9	0.7
7 Other assets	384.9	353.0	(31.8)
8 Total assets	2,121.8	2,097.6	(24.2)
9 Notes and accounts payable to affiliated stores	306.5	327.6	21.0
10 Credit guarantee obligation advances	565.0	563.4	(1.6)
11 Interest-bearing debt *1	507.4	533.9	26.4
12 Allowance for losses from reimbursement of loan payments	36.2	47.1	10.9
13 Other liabilities	472.8	436.0	(36.8)
14 Total liabilities	1,888.1	1,908.1	19.9
15 Total net assets	233.7	189.5	(44.1)
16 Total liabilities and net assets	2,121.8	2,097.6	(24.2)

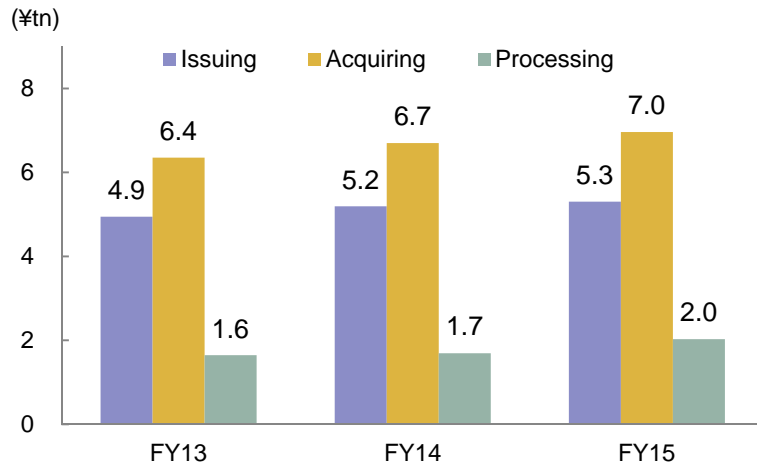
*1 Interest-bearing debt = Short- and Long-term debt + Bonds payable + Commercial papers + Lease obligations

Consolidated income statement

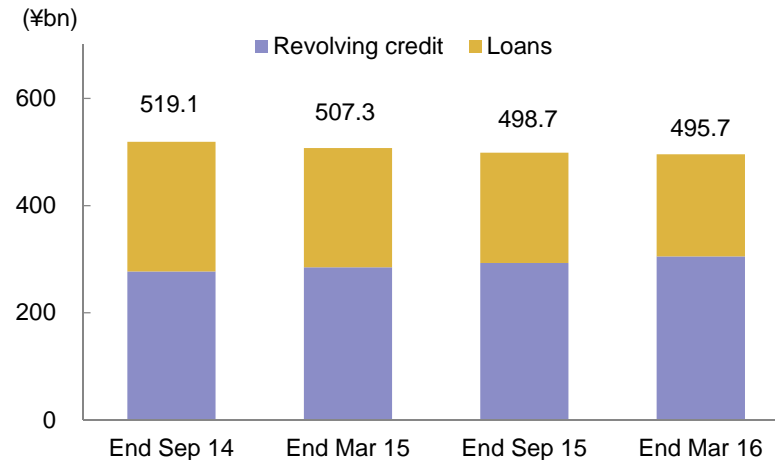
(¥bn)	FY14	FY15	YoY
1 Credit card revenue	211.0	210.9	(0.1)
2 Card shopping	178.9	183.1	4.2
3 Card cashing	32.1	27.7	(4.4)
4 Loan revenue	8.2	6.4	(1.7)
5 Guarantee revenue	6.8	7.0	0.1
6 Other revenue	38.1	44.2	6.1
7 Finance revenue	1.7	1.4	(0.2)
8 Total revenue	266.0	270.1	4.1
9 Personnel cost	38.7	39.0	0.3
10 General expenses	196.8	203.7	6.8
11 Repayment expenses	-	30.9	30.9
12 Expenses related to loan losses and others	7.9	10.6	2.6
13 Total G&A expenses	243.5	284.3	40.8
14 Financial expenses	5.2	3.9	(1.2)
15 Total operating expenses	248.7	288.3	39.5
16 Operating profits (losses)	17.2	(18.1)	(35.4)
17 Non-operating gains (losses)	0.7	0.7	(0.0)
18 Ordinary profits (losses)	18.0	(17.4)	(35.4)
19 Extraordinary gains (losses)	0.8	(0.5)	(1.3)
20 Corporate tax	4.2	22.9	18.6
21 Net income (losses)	14.6	(40.9)	(55.5)

Mitsubishi UFJ NICOS (2)

Volume

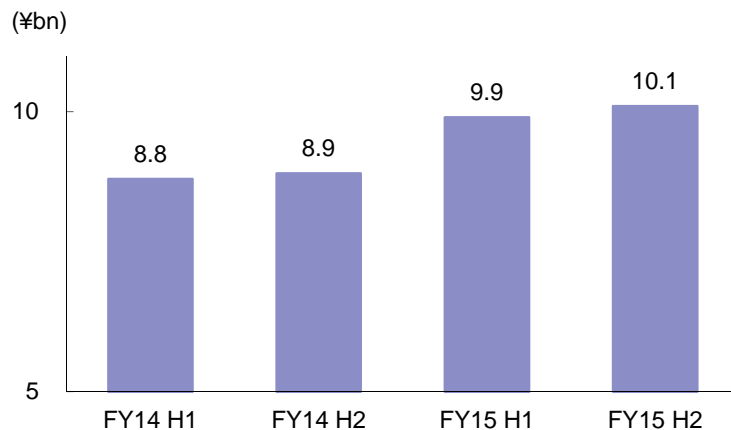


Balance of loans*1 and revolving credit



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

Interest repayment



Risk-monitored loans*2

	(¥bn)	
	End Mar 15	End Mar 16
1 Loans to bankrupt borrowers	8.2	3.5
2 Non-accrual delinquent loans	115.8	81.0
3 Restructured loans	60.8	52.8
4 Total	185.0	137.3

*2 For accounts receivable from cardholders and commercial loans

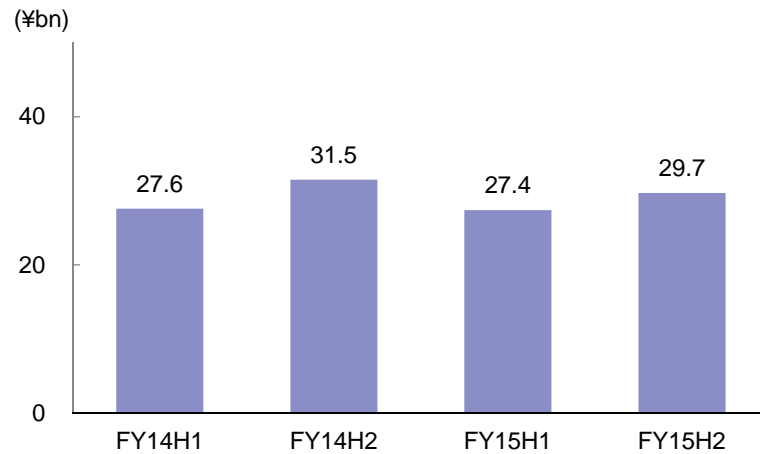
Allowance for losses from reimbursement of loan payments : ¥47.1 bn (as of end Mar 16)

ACOM (1)

(¥bn)

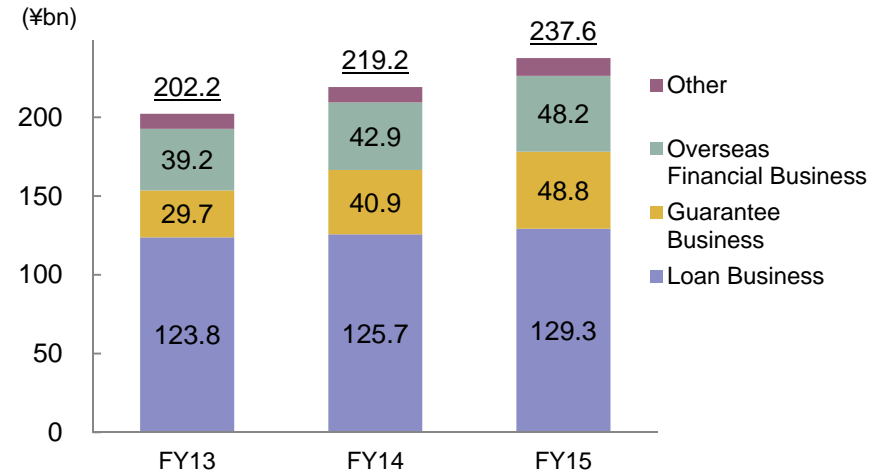
	FY14	FY15	YoY
1 Operating revenue	219.2	237.6	18.3
2 Operating expenses	205.2	222.1	16.9
3 G&A expenses	82.0	88.1	6.1
4 Provision for bad debts	53.8	60.0	6.2
5 Provision for loss on interest repayment	49.8	56.6	6.7
6 Operating income	14.0	15.5	1.4
7 Ordinary income	14.7	16.2	1.4
8 Profits attributable to owners of parent	12.8	14.5	1.7

Interest repayment*1 (non-consolidated)

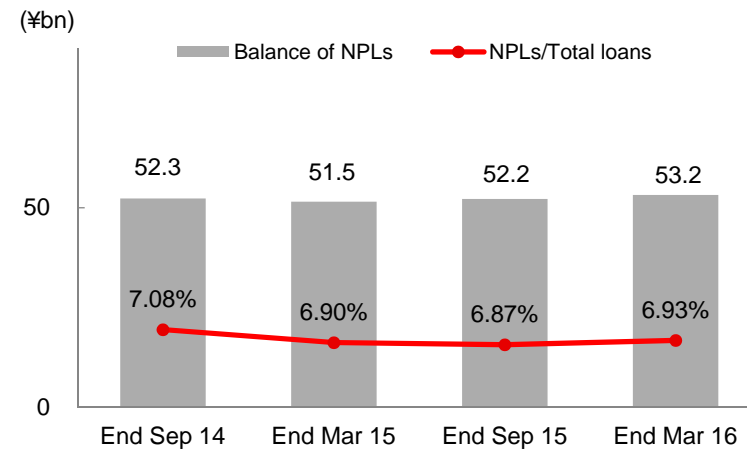


*1 Cash out basis

Operating revenue

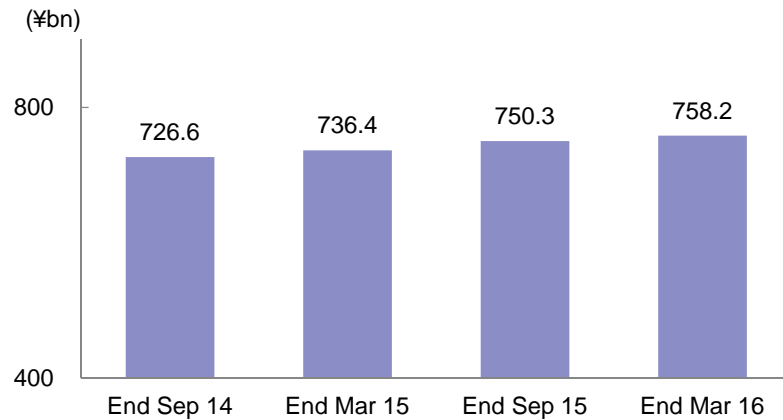


Non-performing loans (non-consolidated)

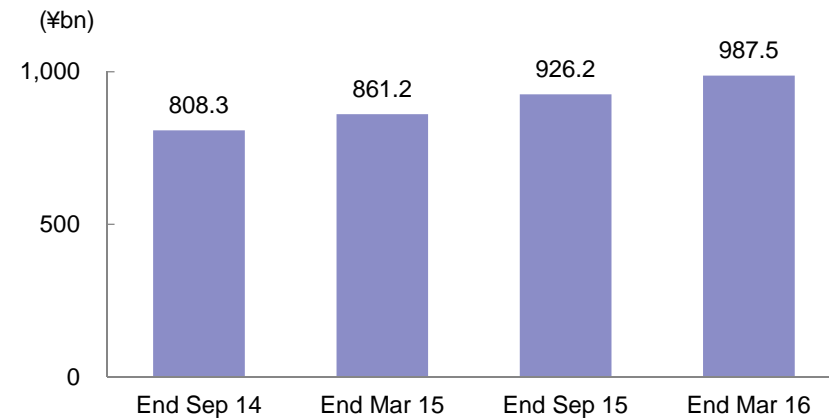


ACOM (2)

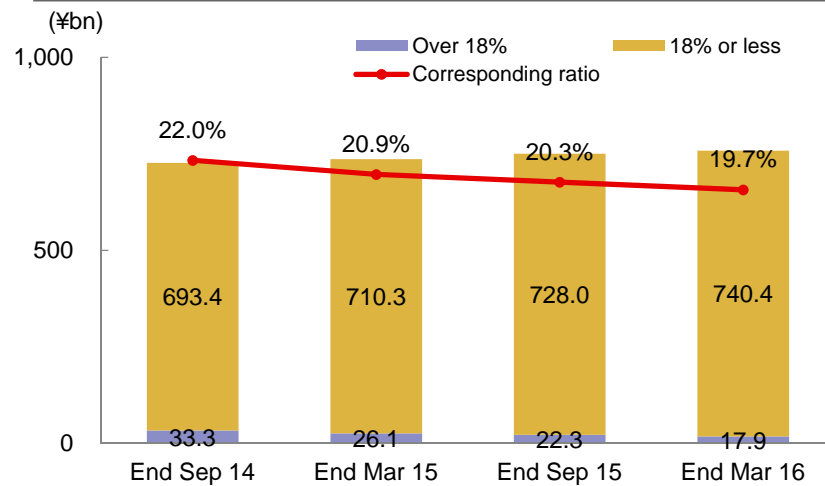
Unsecured consumer loans (non-consolidated)



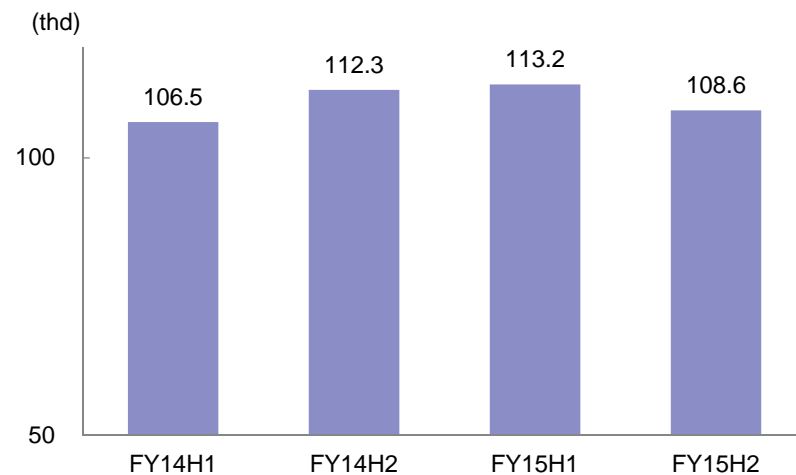
Guaranteed receivables



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

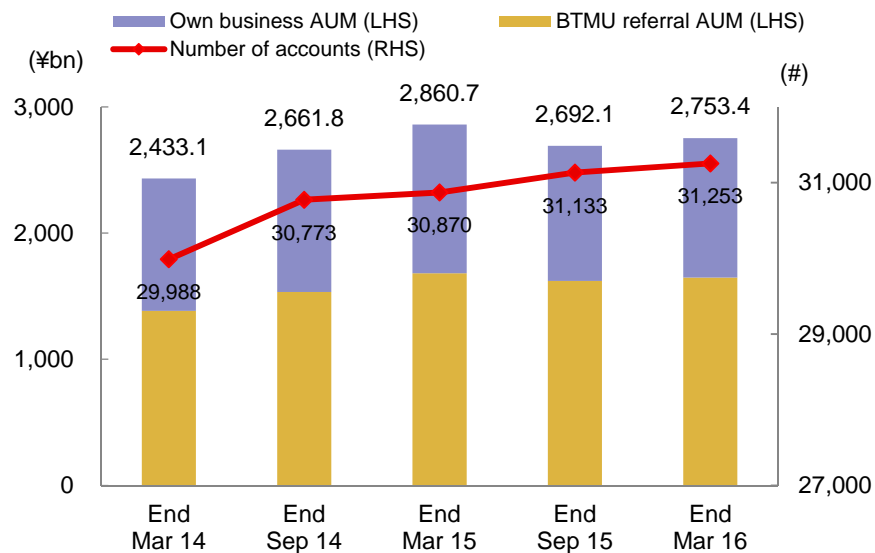
(¥bn)

	FY14	FY15	YoY
1 Net operating revenue	43.8	38.6	(5.2)
2 G&A expenses	27.6	25.9	(1.7)
3 Referral fee to BTMU	9.6	8.4	(1.1)
4 Operating income	16.1	12.7	(3.4)
5 Ordinary income	16.1	12.7	(3.4)
6 Profits attributable to owners of parent	10.1	8.5	(1.6)

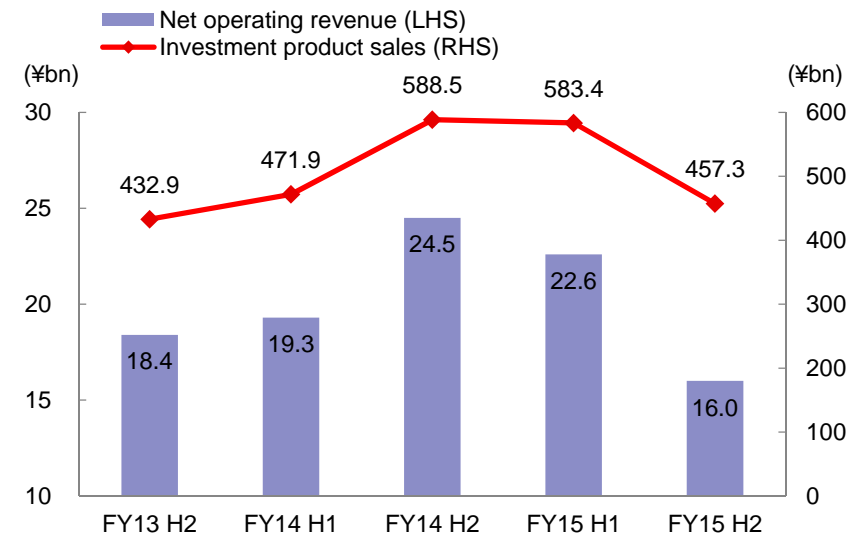
Key points

- **Net operating revenue ¥38.6 bn, down ¥5.2 bn from FY14**
 - Commissions declined ¥3.0 bn to ¥18.0 bn due to lower activity in offering and secondary distribution for investors
 - Trading gains also declined ¥2.3 bn to ¥20.4 bn primarily due to lower customers' activity in debt secondary market
- **G&A expenses ¥25.9 bn, down ¥1.7 bn from FY14**
 - Referral fee to BTMU decreased ¥1.1 bn, also the revenue-linked compensation expenses decreased

Customer assets and number of accounts



Net operating revenue and investment product sales



Business segment information

Profits by business segment

(Consolidated)

MUFG

(¥bn)

	FY14		FY15		Change	
		(% of total ^{*1})		(% of total ^{*1})		(% change)
1 Gross profits ^{*2}	4,364.5		4,246.2		(118.3)	(3%)
2 Retail	1,299.4	35%	1,259.2	35%	(40.2)	(3%)
3 Japanese Corp	949.3	25%	911.2	25%	(38.1)	(4%)
4 Global	1,294.3	35%	1,279.2	35%	(15.1)	(1%)
5 MUAH	438.7	12%	434.6	12%	(4.1)	(1%)
6 KS	235.8	6%	247.2	7%	11.4	5%
7 IS/AM	171.5	5%	172.2	5%	0.7	0%
8 Global Markets	661.7		633.8		(27.9)	(4%)
9 Others	(11.7)		(9.4)		2.0	

(¥bn)

	FY14		FY15		Change	
		(% of total ^{*1})		(% of total ^{*1})		(% change)
1 Net operating profits ^{*2}	1,663.4		1,551.0		(112.4)	(7%)
2 Retail	340.6	24%	286.6	22%	(54.1)	(16%)
3 Japanese Corp	494.8	35%	460.3	36%	(34.5)	(7%)
4 Global	499.6	36%	464.2	36%	(35.4)	(7%)
5 MUAH	135.4	10%	119.8	9%	(15.6)	(12%)
6 KS	112.6	8%	117.4	9%	4.8	4%
7 IS/AM	68.3	5%	70.2	6%	1.9	3%
8 Global Markets	457.3		426.7		(30.6)	(7%)
9 Others	(197.2)		(157.0)		40.2	

*1 Total of Retail, Japanese Corp, Global, IS/AM *2 Managerial accounting basis

BTMU (consolidated) and MUTB (consolidated)

(¥bn)

FY15	BTMU (Consolidated)		MUTB (Consolidated)	
		(% of total ^{*1})		(% of total ^{*1})
1 Gross profits ^{*2}	2,890.8		480.2	
2 Retail	514.1	21%	79.1	21%
3 Japanese Corp	653.6	27%	147.2	38%
4 Global	1,254.7	52%		
5 MUAH	434.6	18%		
6 KS	247.2	10%		
7 IS/AM			159.8	41%
8 Global Markets	419.2		82.6	
9 Others	49.3		94.0	

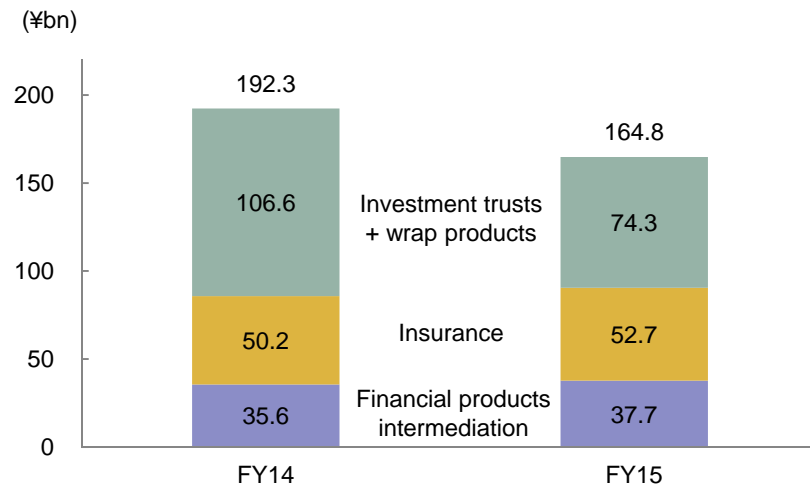
(¥bn)

FY15	BTMU (Consolidated)		MUTB (Consolidated)	
		(% of total ^{*1})		(% of total ^{*1})
1 Net operating profits ^{*2}	1,160.5		215.8	
2 Retail	96.3	11%	7.9	5%
3 Japanese Corp	331.7	38%	98.2	57%
4 Global	453.7	51%		
5 MUAH	119.8	14%		
6 KS	117.4	13%		
7 IS/AM			66.3	38%
8 Global Markets	338.4		59.0	
9 Others	(59.6)		43.4	

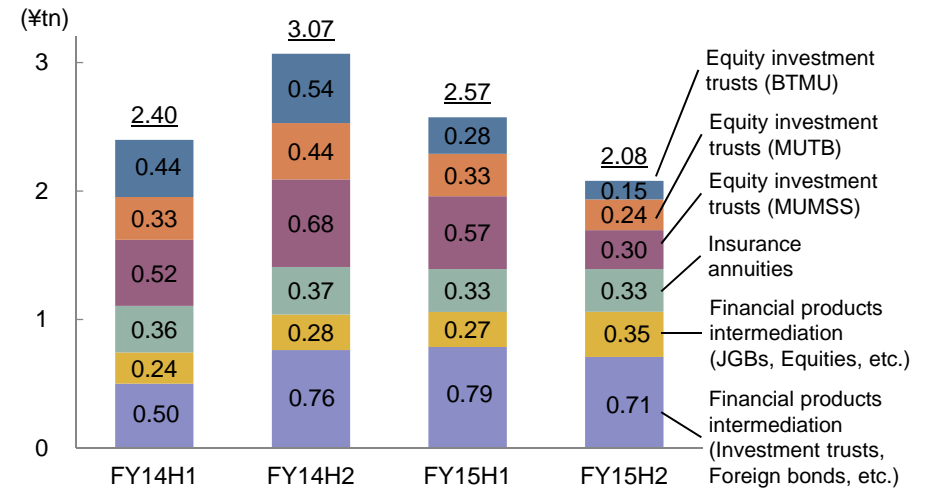
Retail - Investment products

(Consolidated)

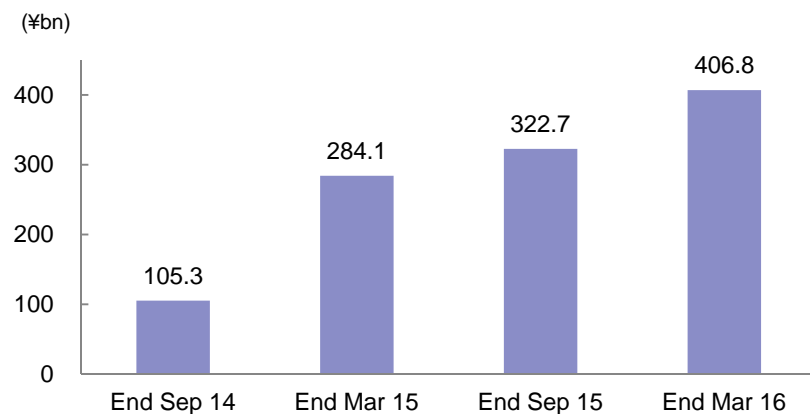
Income from investment products*1



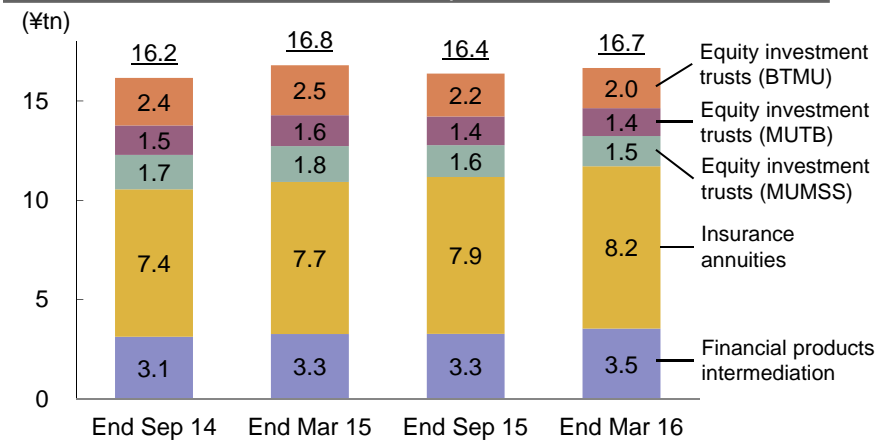
Investment product sales*1



Asset balance of NISA accounts*1



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



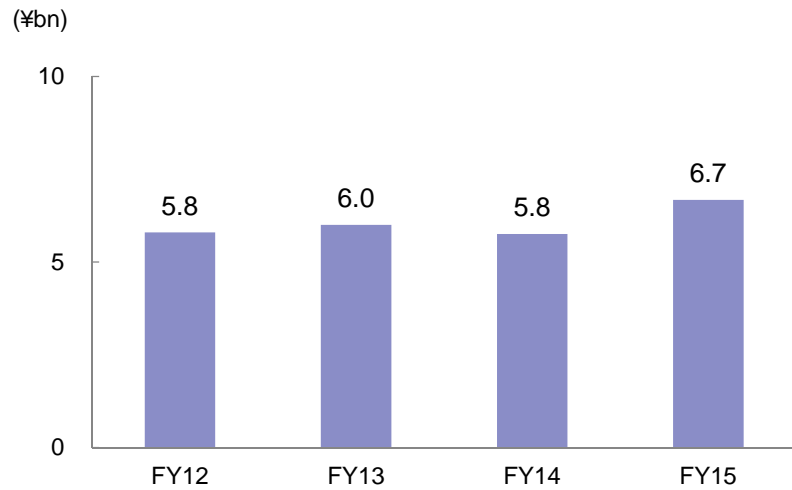
*1 BTMU+MUTB+MUMSS (exl. PB securities)

*2 Financial products intermediation balance includes referrals

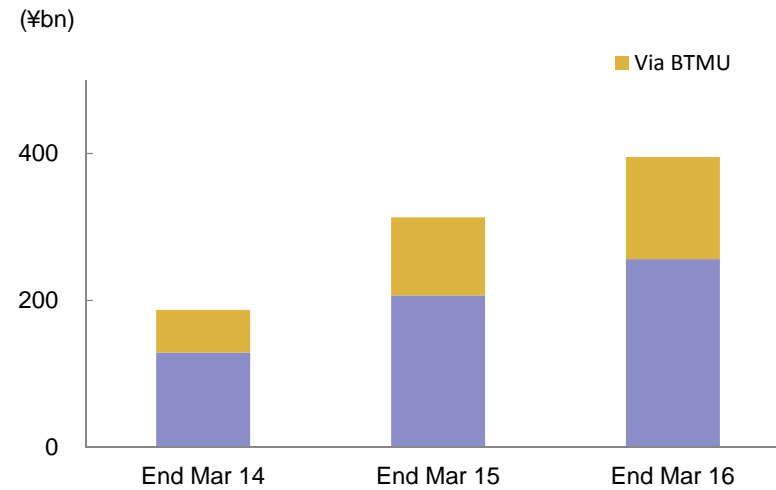
Retail – Asset inheritance

(Consolidated)

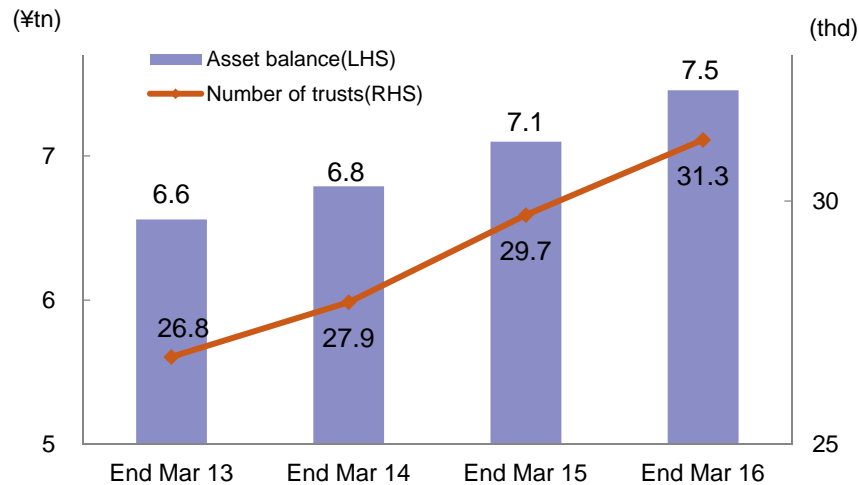
Profit in inheritance business*1



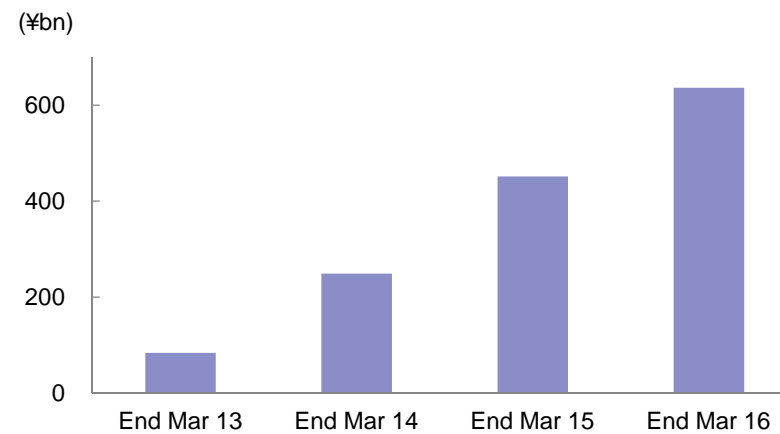
Education donation trusts balance*1



Testamentary trusts balance*1



Inheritance type trust balance*1 (Zutto Anshin Trust)

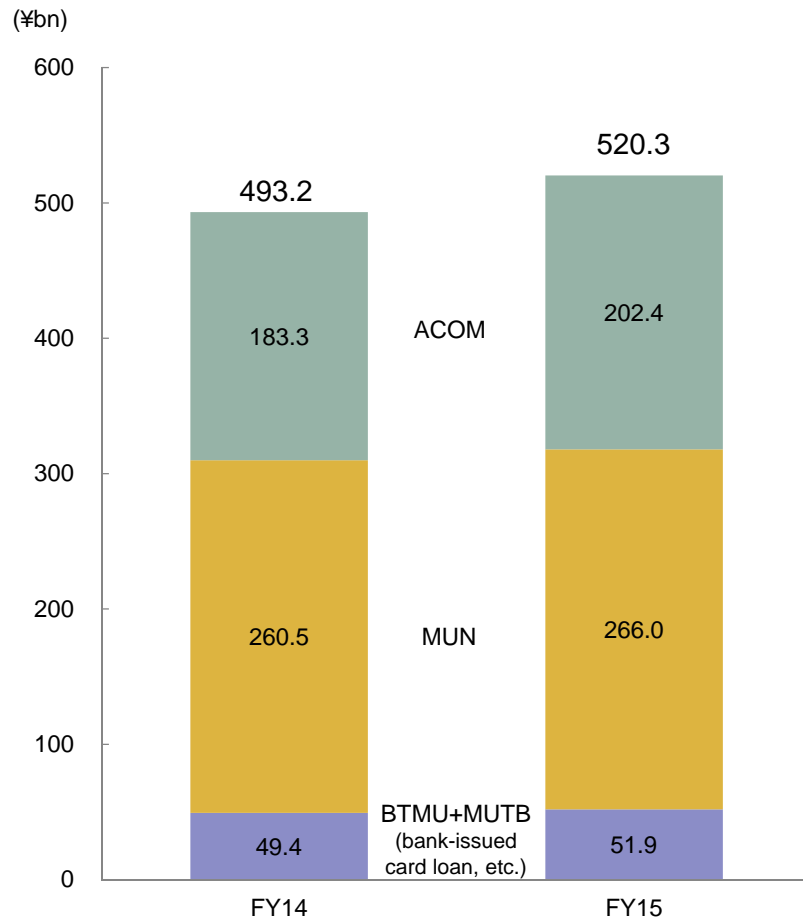


*1 Managerial accounting base

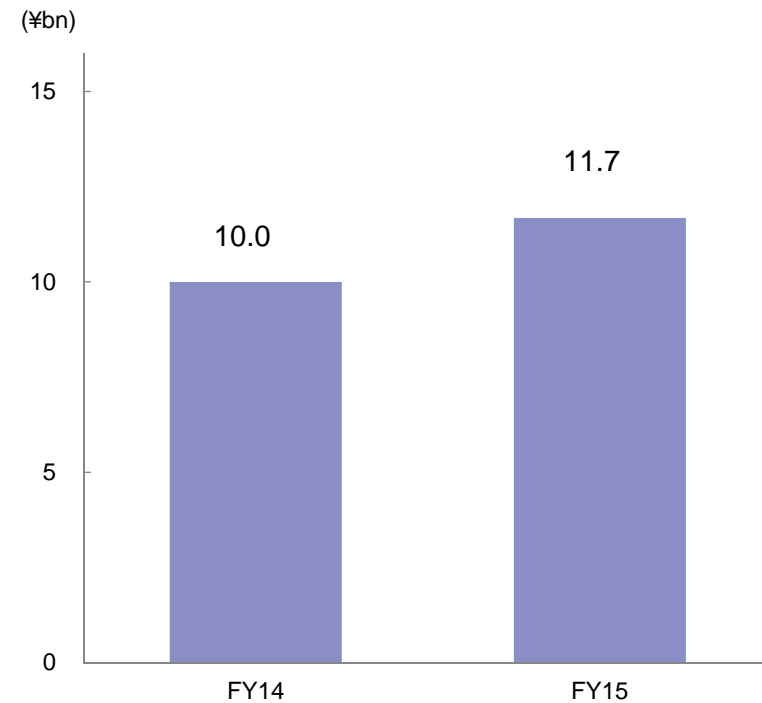
Retail - Consumer finance, card and real estate

(Consolidated)

Income from consumer finance and card business



Income from real estate business*1



Real estate transactions*1

(¥bn)

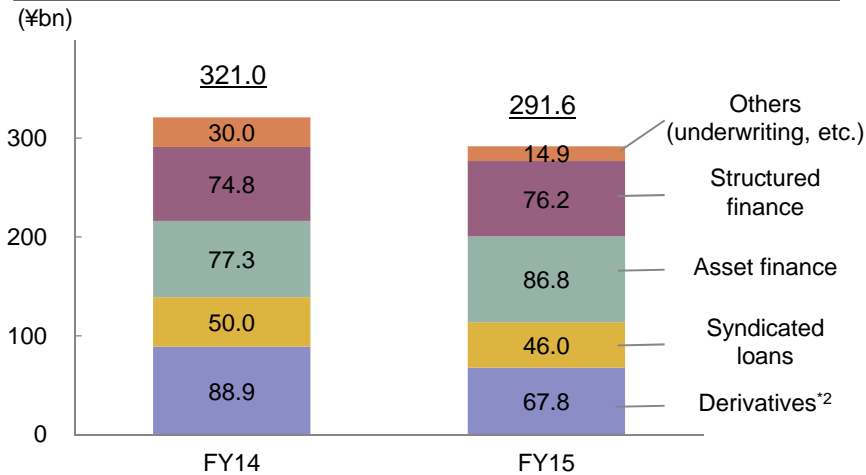
	FY14H1	FY14H2	FY15H1	FY15H2
	118.4	138.2	138.8	148.2

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

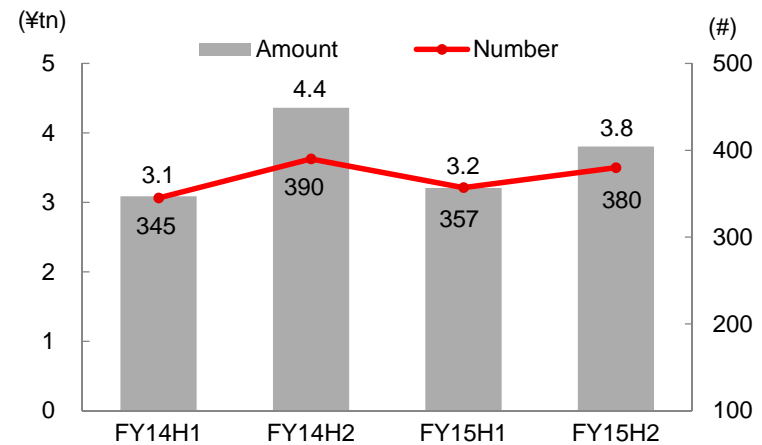
Japanese corporate banking - CIB, Settlement

(Consolidated)

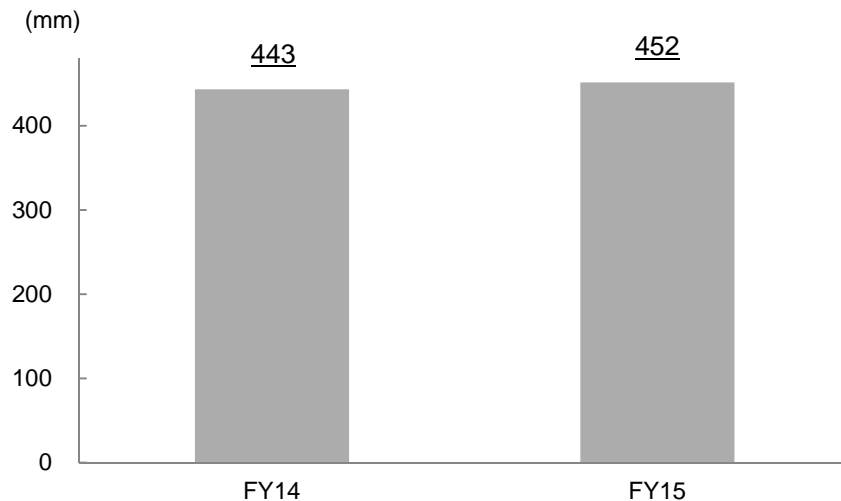
CIB business income*1



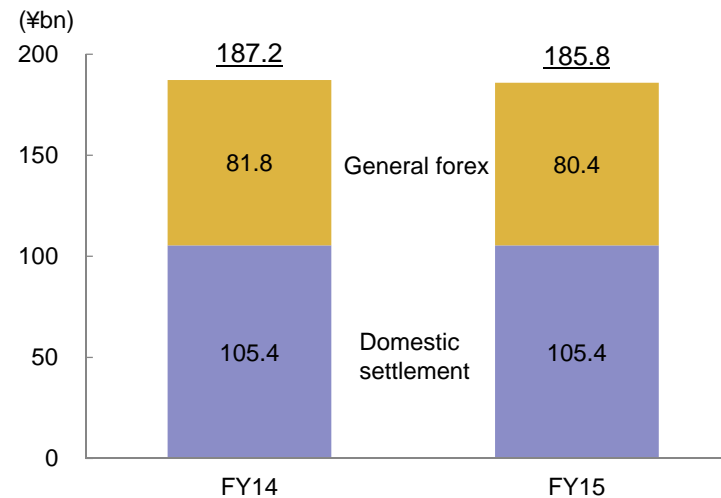
Arrangement of domestic syndicated loans



Number of domestic settlement



Settlement business income



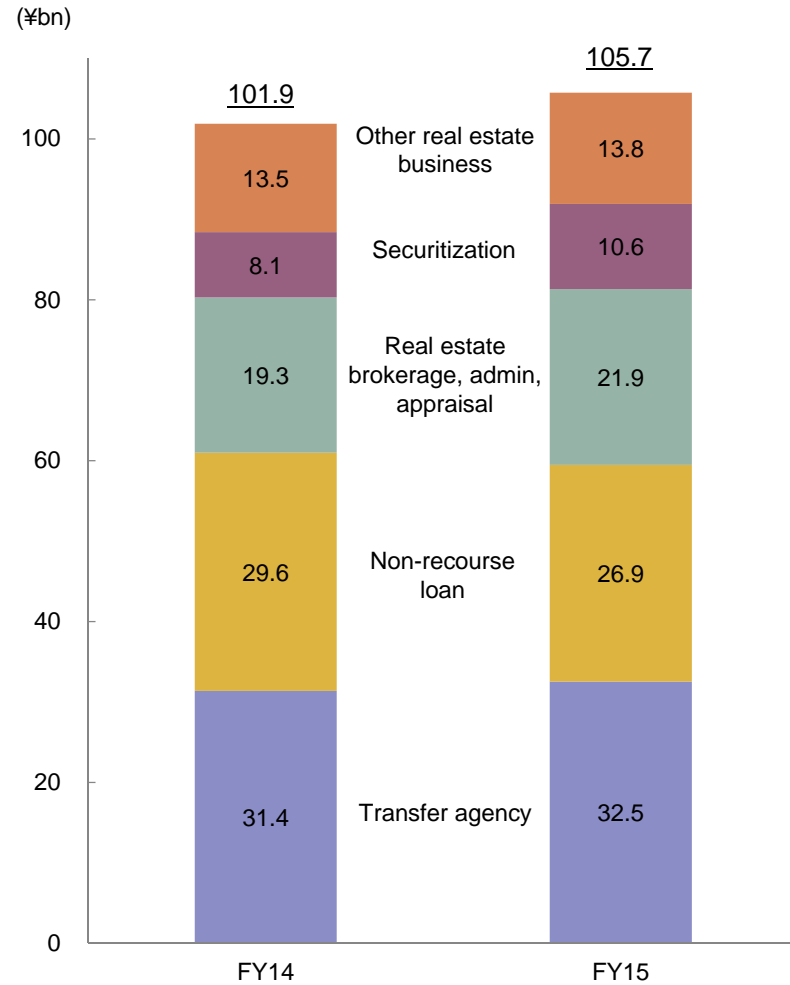
*1 Includes duplicated counts between businesses

*2 Includes financial products intermediation

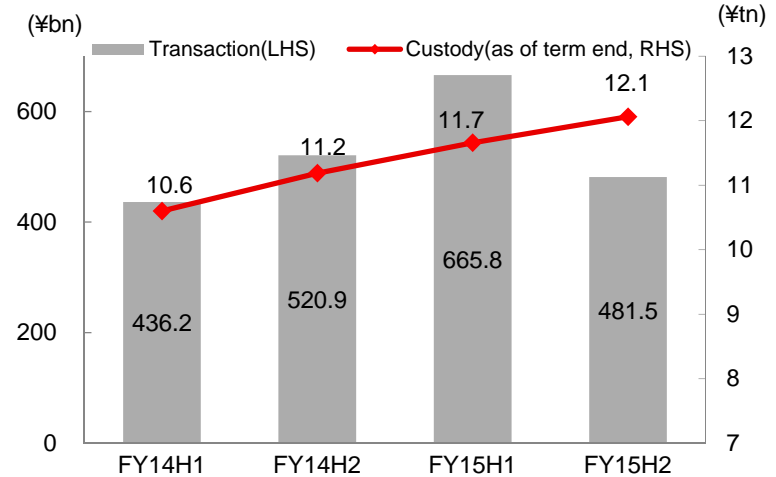
Japanese corporate banking - Real estate, Transfer agency

(Consolidated)

Real estate and transfer agency business income

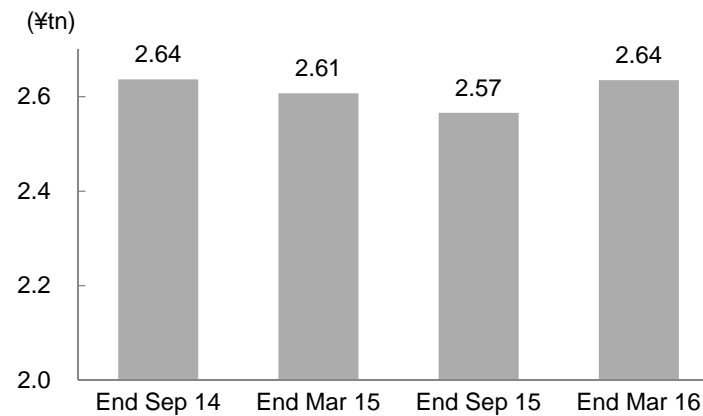


Real estate transaction and custody*1



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

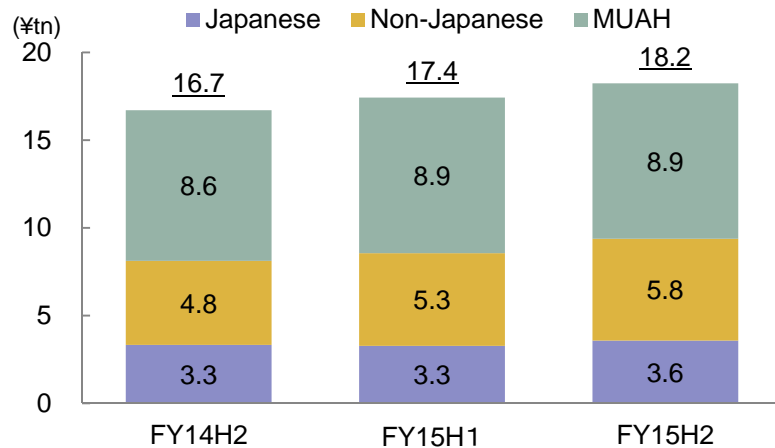
Real estate non-recourse loan balance



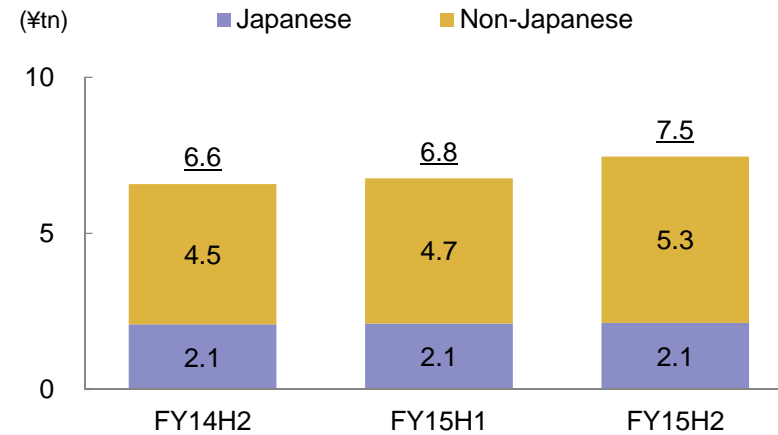
Global - Average lending balance, JPN/non-JPN breakdown

(Consolidated)

Americas average lending balance *1

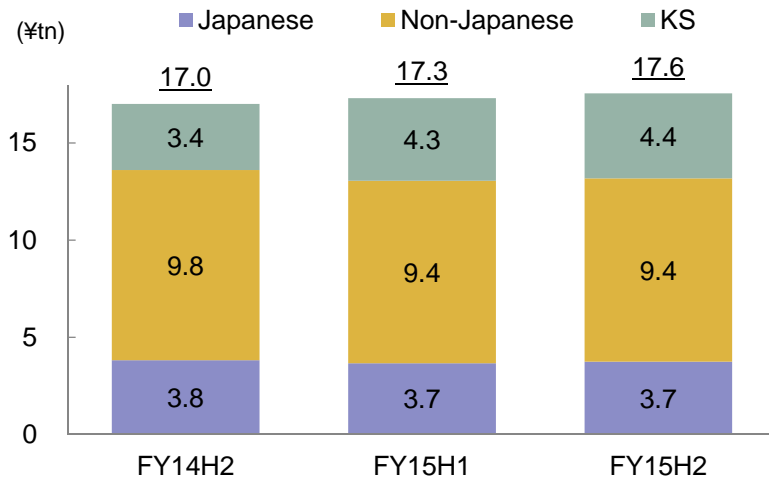


EMEA average lending balance *1



*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 Mar 15 (A)	End Sep 15 (B)	End Mar 16 (C)	Change (C) - (A)	Change (C) - (B)
1	Bankrupt or De facto Bankrupt	89.8	123.0	118.8	28.9	(4.2)
2	Doubtful	571.4	545.4	846.4	275.0	301.0
3	Special Attention	561.9	495.7	341.6	(220.3)	(154.0)
4	Non performing loans based on the FRL	1,223.2	1,164.2	1,306.9	83.6	142.7
5	Close observation not disclosed under FRL	339.9	267.1	90.3	(249.6)	(176.8)
6	Other close watch	3,082.8	2,826.2	2,968.2	(114.6)	141.9
7	Normal	104,112.3	106,175.6	108,009.9	3,897.5	1,834.2
8	Total (4+7)	105,335.6	107,339.8	109,316.8	3,981.2	1,977.0

Credit costs, allowance for credit losses

(Consolidated)

(¥mm)

Figures in brackets stand for cost		FY14	FY15	Change
1	Provision for general allowance for credit losses	(86,849)	175,712	262,561
2	Losses on loan write-offs	(144,845)	(143,946)	899
3	Provision for specific allowance for credit losses	17,700	(305,131)	(322,832)
4	Other credit costs	(14,342)	(42,425)	(28,083)
5	Credit costs	(141,486)	(491,503)	(350,016)
6	Reversal of allowance for credit losses	-	-	-
7	Reversal of reserve for contingent losses included in credit losses	1,504	-	(1,504)
8	Gains on loans written-off	64,735	60,645	(4,089)
9	Total credit costs	(161,624)	(255,145)	(93,520)

		End Mar 15	End Mar 16	Change
10	General allowance for credit losses	766,272	571,689	(194,583)
11	Specific allowance for credit losses	228,297	485,577	257,280
12	Allowance for credit to specific foreign borrowers	1,214	318	(896)
13	Allowance for credit losses [% to total risk monitored loans]	995,784 [64.66%]	1,057,585 [63.86%]	61,801 [(0.79%)]

Reserves and secured coverage

(Non-consolidated)

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

(End Mar 16)

(¥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	118.8	101.4	85.41%	17.3	14.58%	118.8	100.00%	17.3	14.58%
2	Doubtful	846.4	348.3	41.15%	355.6	42.00%	703.9	83.16%	498.1	58.84%
3	Special attention	341.6	185.1	54.18%	88.5	25.92%	273.6	80.11%	156.5	45.81%
4	Total	1,306.9	634.9	48.58%	461.4	35.31%	1,096.4	83.89%	671.9	51.41%

(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)
5	Bankrupt or De facto bankrupt	123.0	103.3	84.01%	19.6	15.98%	123.0	100.00%	19.6	15.98%
6	Doubtful	545.4	285.2	52.28%	144.6	26.52%	429.9	78.81%	260.2	47.71%
7	Special attention	495.7	221.4	44.66%	147.2	29.70%	368.6	74.36%	274.3	55.33%
8	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)
9	Bankrupt or De facto bankrupt	89.8	88.6	98.67%	1.1	1.32%	89.8	100.00%	1.1	1.32%
10	Doubtful	571.4	300.4	52.57%	153.0	26.77%	453.4	79.35%	270.9	47.42%
11	Special attention	561.9	229.7	40.88%	167.7	29.84%	397.5	70.73%	332.1	59.11%
12	Total	1,223.2	618.9	50.59%	321.9	26.31%	940.8	76.91%	604.3	49.40%

Reserve ratios

(BTMU, MUTB)

Change of reserve ratio by debtor category

(BTMU)

Debtor category	End Mar 15	End Sep 15	End Mar 16	Change from end Mar 15	Change from end Sep 15
1 Normal	0.07%	0.06%	0.07%	(0.00)	0.00
2 Close watch	9.73%	8.86%	5.75%	(3.98)	(3.11)
3 (Unsecured portion)	22.66%	22.18%	15.05%	(7.60)	(7.12)
4 Other close watch	2.70%	2.31%	2.47%	(0.22)	0.16
5 (Unsecured portion)	7.23%	6.54%	6.73%	(0.50)	0.18
6 Close observation	33.07%	32.47%	27.87%	(5.20)	(4.60)
7 (Unsecured portion)	53.74%	57.23%	58.31%	4.56	1.07
8 High risk (Unsecured portion)	56.35%	55.76%	71.38%	15.02	15.61

(MUTB)

Debtor category	End Mar 15	End Sep 15	End Mar 16	Change from end Mar 15	Change from end Sep 15
1 Normal	0.08%	0.08%	0.08%	(0.00)	0.00
2 Close watch	7.21%	7.44%	6.15%	(1.06)	(1.28)
3 (Unsecured portion)	24.65%	26.24%	20.46%	(4.18)	(5.77)
4 Other close watch	2.07%	2.05%	2.14%	0.06	0.08
5 (Unsecured portion)	9.26%	9.42%	8.40%	(0.86)	(1.01)
6 Close observation	34.14%	36.63%	41.61%	7.47	4.98
7 (Unsecured portion)	52.39%	57.43%	59.10%	6.70	1.66
8 High risk (Unsecured portion)	59.40%	48.04%	71.70%	12.30	23.65

(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

Exposures by country and region (1)

(BTMU consolidated excl. MUAH, KS)

Americas

(US\$ bn)

	Balance* ¹ end Mar 15	Non-Japanese	Close Observation or under* ²
1 US	16,190.5	77.8%	0.0%
2 Canada	1,208.7	81.7%	0.0%
3 Brazil	802.5	91.8%	0.1%
4 Mexico	532.1	75.3%	0.0%

	Balance* ¹ end Mar 16	Non-Japanese	Close Observation or under* ²
	17,312.8	79.9%	0.1%
	1,446.0	82.6%	0.7%
	792.5	94.2%	0.0%
	576.6	74.2%	0.0%

Asia / Oceania

	Balance* ¹ end Mar 15	Non-Japanese	Close Observation or under* ²
1 Hong Kong	3,911.7	90.0%	0.0%
2 Australia	1,802.4	72.1%	0.0%
3 Singapore	2,080.9	73.7%	0.2%
4 China	2,187.5	53.0%	0.0%
5 Malaysia	993.4	74.2%	0.0%
6 Indonesia	1,026.8	59.5%	0.2%
7 Korea	942.8	86.7%	0.0%
8 India	948.4	89.4%	0.2%
9 Taiwan	403.3	85.4%	0.0%
10 New Zealand	291.1	73.8%	0.0%
11 Philippines	239.9	73.1%	0.0%
12 Vietnam	163.6	58.4%	0.0%

	Balance* ¹ end Mar 16	Non-Japanese	Close Observation or under* ²
	3,825.3	90.9%	0.0%
	1,934.9	72.4%	1.0%
	1,879.9	72.2%	0.0%
	1,745.2	55.9%	0.0%
	1,126.7	75.9%	0.0%
	897.5	53.8%	0.2%
	829.5	86.3%	0.0%
	815.6	88.0%	0.7%
	406.8	88.6%	0.0%
	269.0	76.3%	0.0%
	203.6	78.1%	0.0%
	198.7	61.2%	0.0%

*1 Based on borrower's location. Including undrawn commitment, market risk exposure, project finance and etc.

*2 Based on debtor category of self-assessment

Note: All figures are on managerial accounting basis

Exposures by country and region (2)

(BTMU consolidated excl. MUAH, KS)

EMEA

		Balance* ¹ end Mar 15	Non-Japanese	Close Observation or under* ²
1	UK	4,293.3	80.7%	0.1%
2	France	1,595.9	95.0%	0.1%
3	Germany	1,031.9	70.2%	0.0%
4	Netherlands	1,202.2	55.7%	0.2%
5	UAE	1,001.2	99.6%	7.5%
6	Switzerland	548.0	97.2%	0.0%
7	Italy	601.3	78.0%	0.0%
8	Belgium	269.5	63.3%	0.0%
9	Spain	400.2	91.3%	3.5%
10	Saudi Arabia	292.2	96.4%	0.0%
11	Turkey	233.2	71.6%	0.0%
12	Luxemburg	218.3	93.7%	0.0%
13	Russia	437.1	77.5%	0.0%
14	Poland	126.1	80.2%	0.0%
15	Qatar	59.2	98.9%	0.0%
16	Denmark	138.3	92.0%	0.0%

(US\$ bn)

		Balance* ¹ end Mar 16	Non-Japanese	Close Observation or under* ²
		4,852.5	80.9%	0.3%
		1,684.7	95.2%	0.1%
		1,171.9	73.2%	0.0%
		1,119.1	58.0%	0.0%
		894.3	99.4%	7.1%
		727.0	96.2%	0.0%
		608.2	78.0%	0.0%
		510.5	82.4%	0.0%
		437.4	92.8%	2.7%
		368.4	90.6%	0.0%
		305.8	65.9%	0.0%
		263.5	94.5%	0.0%
		260.3	68.3%	0.0%
		193.6	79.8%	0.0%
		165.0	100.0%	0.0%
		139.4	89.5%	0.0%

*1 Based on borrower's location. Including undrawn commitment, market risk exposure, project finance and etc.

*2 Based on debtor category of self-assessment

Note: All figures are on managerial accounting basis

Deferred tax assets

(Consolidated, BTMU, MUTB)

Tax effects of the items comprising net deferred tax assets

(BTMU)

	End Mar 15	End Mar 16	Change
1 Deferred tax assets	571.1	526.8	(44.3)
2 Allowance for credit losses	281.1	267.8	(13.3)
3 Write-down on investment securities	96.0	117.5	21.4
4 Unrealized losses on other securities	13.3	19.2	5.9
5 Reserve for retirement benefits	105.3	98.7	(6.5)
6 Other	205.8	184.1	(21.7)
7 Valuation allowance	(130.5)	(160.6)	(30.1)
8 Deferred tax liabilities	1,156.5	1,094.7	(61.7)
9 Unrealized gains on other securities	925.2	756.3	(168.9)
10 Net deferred gains on hedges	74.5	187.4	112.8
11 Revaluation gains on securities upon merger	69.6	62.0	(7.5)
12 Gains on securities contributed to employee retirement benefits trust	52.6	49.8	(2.8)
13 Other	34.3	39.0	4.7
14 Net deferred tax assets	(585.3)	(567.8)	17.4

(MUTB)

	End Mar 15	End Mar 16	Change
15 Deferred tax assets	63.5	61.1	(2.4)
16 Allowance for credit losses	14.5	12.4	(2.0)
17 Gains on securities related to employees' retirement benefits trust	14.3	14.8	0.4
18 Write-down on investment securities	10.4	10.5	0.0
19 Deferred losses on hedges	27.2	29.8	2.5
20 Other	34.7	31.0	(3.6)
21 Valuation allowance	(37.7)	(37.5)	0.2
22 Deferred tax liabilities	353.1	315.4	(37.7)
23 Unrealized losses on other securities	301.4	259.8	(41.6)
24 Reserve for retirement benefits	38.9	44.0	5.1
25 Other	12.7	11.5	(1.2)
26 Net deferred tax assets	(289.6)	(254.3)	35.3

Net business profits before credit costs and taxable income

(BTMU)

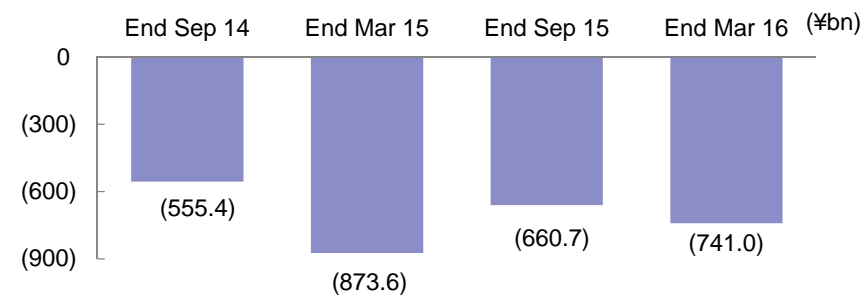
	FY 11	FY 12	FY 13	FY 14	FY 15
1 Net business profits before provision for credit losses	1,022.8	1,001.5	855.9	931.4	888.1
2 Total credit costs	(125.3)	(56.6)	17.0	(70.7)	(103.4)
3 Income before income taxes	739.5	877.4	984.7	860.2	884.7
4 Reconciliation to taxable income	(305.1)	(561.4)	(336.2)	(12.6)	(107.3)
5 Taxable income	434.3	316.0	648.5	847.5	777.3

(MUTB)

	FY 11	FY 12	FY 13	FY 14	FY 15
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	193.0
7 Total credit costs	(9.2)	(8.6)	18.0	(0.4)	(0.2)
8 Income before income taxes	113.5	173.5	184.4	201.4	218.6
9 Reconciliation to taxable income	(30.2)	(84.9)	(94.3)	(40.4)	(69.5)
10 Taxable income	83.3	88.6	90.1	160.9	149.0

(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 15	End Mar 16	Change
1	Projected benefit obligation	2,368.7	2,392.3	23.5
2	Funded schemes	2,319.6	2,342.9	23.3
3	Unfunded schemes	49.1	49.3	0.2

2. Net periodic cost		FY14	FY15	Change
4	Net periodic cost of retirement benefits	47.9	29.6	(18.2)
5	Service cost	55.4	62.8	7.3
6	Interest cost	40.1	36.4	(3.6)
7	Expected return on plan assets	(85.8)	(92.5)	(6.6)
8	Amortization of unrecognized prior service cost	(8.8)	(8.9)	(0.0)
9	Amortization of unrecognized net actuarial loss	36.8	24.3	(12.4)
10	Others	10.2	7.4	(2.7)

Loans classified by industry

(Non-consolidated)

Sum of bank accounts and trust accounts

(¥bn)

		End Mar 15		End Mar 16		Change	
		Balance	% of total	Balance	% of total	Balance	%
1	Domestic offices *1	69,435.0	100.0%	72,689.1	100.0%	3,254.1	4.7%
2	Manufacturing	10,156.8	14.6%	10,807.7	14.9%	650.9	6.4%
3	Agriculture, forestry, fishery, mining, quarrying of stone and gravel	164.1	0.2%	159.4	0.2%	(4.6)	(2.8%)
4	Construction	835.0	1.2%	820.5	1.1%	(14.4)	(1.7%)
5	Utilities	1,699.5	2.5%	1,579.2	2.2%	(120.2)	(7.1%)
6	Communication and information services	1,281.9	1.8%	1,284.4	1.8%	2.5	0.2%
7	Transport and postal activities	2,170.3	3.1%	2,188.9	3.0%	18.5	0.9%
8	Wholesale and retail	6,630.7	9.6%	6,442.0	8.9%	(188.7)	(2.8%)
9	Finance and insurance	8,100.9	11.7%	8,478.3	11.7%	377.4	4.7%
10	Real estate	8,526.4	12.3%	8,711.8	12.0%	185.3	2.2%
11	Goods rental and leasing	1,799.4	2.6%	1,863.0	2.5%	63.6	3.5%
12	Services	2,656.3	3.8%	2,516.7	3.4%	(139.5)	(5.3%)
13	Municipal government	657.4	0.9%	606.3	0.8%	(51.0)	(7.8%)
14	Other industries (including loans to the Japanese government)	24,755.9	35.7%	27,230.3	37.5%	2,474.4	10.0%

*1 excluding loans booked in offshore accounts