

Basel III Disclosure (Consolidated)

INTERIM FISCAL 2016

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Basel III Disclosure (Consolidated)

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In accordance with the provisions of Article 52-25 of the Banking Law of Japan, Mitsubishi UFJ Financial Group (MUFG) adopts the “International regulatory framework” to calculate its capital adequacy ratio based on formulas contained in the standards for the consolidated capital adequacy ratio of bank holding companies (Notification of the Financial Services Agency No. 20, 2006; referred to hereinafter as the “FSA Holding Company Capital Adequacy Notification”) to assess capital adequacy in light of the assets we own on a consolidated basis.

In accordance with the provisions of Article 52-25 of the Banking Law of Japan, MUFG adopts the “International regulatory framework” to calculate its consolidated liquidity coverage ratio based on the formulas contained in the standards for determining soundness in liquidity management, which are established as standards for a bank holding company to determine the soundness of management of bank holding companies and their subsidiaries and other entities, and should also be referred to in order to determine the soundness of bank management (Notification of the Financial Services Agency No. 62, 2014; referred to hereinafter as the “FSA Holding Company Liquidity Coverage Ratio Notification”).

With regard to the calculation of the consolidated capital adequacy ratio, MUFG received an independent audit by Deloitte Touche Tohmatsu (DTT) LLC in accordance with “Treatment of Inspection of the Capital Ratio Calculation Framework Based on Agreed-Upon Procedures” (JICPA Industry Committee Report No. 30). With regard to part of the internal controls structure governing calculation of the consolidated capital adequacy ratio, MUFG received a report from DTT LLC, which conducted certain procedures as deemed necessary by MUFG. The procedures conducted by the independent auditor were not part of an accounting audit of the consolidated financial statements, and we did not receive any audit opinion with regard to our internal controls structure governing the calculation of the consolidated capital adequacy ratio or the related consolidated capital adequacy ratio.

SCOPE OF CONSOLIDATION

Notes on the scope of consolidation

<p>Differences between those companies belonging to the corporate group (hereinafter, the “holding company group”) to which the calculation of consolidated capital adequacy ratio as stipulated in Article 3 of the FSA Holding Company Capital Adequacy Notification is applicable and those companies that are included in the scope of consolidation for accounting purposes</p>	<p>Paragraph 1 of Article 3 of the FSA Holding Company Capital Adequacy Notification states that “the provisions of Paragraph 2 of Article 5 of the Japanese regulations pertaining to consolidated financial statements shall not apply” to “financial subsidiaries” of a bank holding company. Moreover, Paragraph 2 of the said Article 3 states that “insurance-related subsidiaries” of a bank holding company “shall not be included in the scope of consolidation.” In addition, with regard to affiliated companies engaged in financial operations, the FSA Holding Company Capital Adequacy Notification states that, provided certain conditions are met, such companies “can be included in the scope of consolidation and in the calculation of the consolidated capital adequacy ratio using pro rata consolidation” (under which only those portions of the affiliated company’s assets, liabilities, income and expenditures that are attributable to the bank holding company or any consolidated subsidiaries with investments in the said affiliated company are included in the scope of consolidation). MUFG Group had no companies to which the above exception applied as of September 30, 2015, or September 30, 2016, and there were no differences between those companies belonging to the “holding company group” and those companies that are included in the “scope of consolidation for accounting purposes.”</p>
<p>Number of consolidated subsidiaries, and names and principal businesses of major consolidated subsidiaries of the holding company group</p>	<p>227 companies as of September 30, 2015; 218 companies as of September 30, 2016 The Bank of Tokyo-Mitsubishi UFJ, Ltd. (banking business), Mitsubishi UFJ Trust and Banking Corporation (trust/banking business), and Mitsubishi UFJ Securities Holdings Co., Ltd. (securities business)</p>

<p>Number of affiliated companies engaged in financial operations which are subject to Article 9 of the FSA Holding Company Capital Adequacy Notification, and names amounts of total assets and net assets shown on the balance sheet and principal businesses of affiliated companies engaged in these financial operations</p>	<p>Not applicable as of September 30, 2015 and 2016</p>
<p>Names, amounts of total assets and net assets shown on the balance sheet, and principal businesses of companies belonging to the holding company group that are not included in the scope of consolidation for accounting purposes, and of companies not belonging to the holding company group but included in the scope of consolidation for accounting purposes</p>	<p>Not applicable as of September 30, 2015 and 2016</p>
<p>Outline of restrictions on transfer of funds or equity capital within the holding company group</p>	<p>As of September 30, 2015 and 2016, transfer of funds or capital within the MUFG Group is conducted with all due consideration given to the appropriateness of each action. We give priority in ensuring that each group company maintains sufficient capital level for legal and regulatory compliance purposes. Care is also taken to ensure that actions do not compromise sound and proper operations, while eliminating negative effects on payment capacity, liquidity or profitability.</p>

Companies that are deficient in regulatory capital and total regulatory capital deficiencies

<p>Names of any other financial institutions, etc., classified as subsidiaries or other members of the bank holding company that are deficient in regulatory capital, and corresponding total regulatory capital deficiencies</p>	<p>Not applicable as of September 30, 2015 and 2016</p>
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COMPOSITION OF EQUITY CAPITAL

Composition of Changes in Equity Capital

Millions of yen

	September 30, 2015	September 30, 2016
Common Equity Tier 1 capital, beginning of period	12,466,619	13,039,875
Capital and capital surplus	(2,089)	(1,004)
Retained earnings	497,624	377,471
Treasury stock	(97,242)	(106,616)
National specific regulatory adjustments (earnings to be distributed)	967	1,676
Subscription rights to common shares	(488)	(1,855)
Accumulated other comprehensive income	(239,437)	(465,676)
Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	(42,698)	(20,609)
Amount included in Common Equity Tier 1 capital under transitional arrangements	15,815	9,751
Intangible assets	6,075	37,205
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	423	1,418
Deferred gains or losses on derivatives under hedge accounting	(20,497)	(14,856)
Securitization gain on sale	(66)	(100)
Gains and losses due to changes in own credit risk on fair valued liabilities	(602)	84
Net defined benefit assets	(14,099)	(18,594)
Investments in own shares (excluding those reported in the Net assets section)	1,627	1,291
Others	—	—
Common Equity Tier 1 capital, end of period	12,571,931	12,839,463
Additional Tier 1 capital, beginning of period	1,663,721	1,799,421
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards	—	—
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	—	—
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	1,120	7,737
Eligible Tier 1 capital instruments subject to transitional arrangements	—	(156,994)
Amount included in Additional Tier 1 capital under transitional arrangements	17,564	(312,912)
Investments in own Additional Tier 1 instruments	92	78
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	101	(181)
Amount excluded from Additional Tier 1 capital under transitional arrangements	(353)	28,921
Others	—	—
Additional Tier 1 capital, end of period	1,682,247	1,366,069
Tier 2 capital, beginning of period	3,421,990	3,102,522
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	182,270	287,070
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	26,485	(2,254)
Eligible Tier 2 capital instruments subject to transitional arrangements	(16,816)	(149,749)
General allowance for credit losses and eligible provisions included in Tier 2	(41,452)	(11,027)
Amount included in Tier 2 capital under transitional arrangements	(271,731)	(12,171)
Investments in own Tier 2 instruments	4,310	6,996
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	145	1,373
Amount excluded from Tier 2 capital under transitional arrangements	3,497	(3,920)
Others	—	—
Tier 2 capital, end of period	3,308,699	3,218,839
Total capital, end of period	17,562,878	17,424,372

Composition of Capital Disclosure

Millions of yen

Basel III Template No.	Items	September 30, 2015		September 30, 2016	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
Common Equity Tier 1 capital: instruments and reserves (1)					
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	11,601,746	/	12,003,217	/
1a	Capital and capital surplus	3,567,827	/	3,566,146	/
2	Retained earnings	8,358,034	/	8,965,050	/
1c	Treasury stock	(198,903)	/	(405,538)	/
26	National specific regulatory adjustments (earnings to be distributed)	(125,212)	/	(122,440)	/
	Other than above	-	/	-	/
1b	Subscription rights to common shares	7,782	/	6,405	/
3	Accumulated other comprehensive income and other disclosed reserves	1,356,272	2,034,408	1,695,622	1,130,414
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	178,124	/	144,662	/
	Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	121,354	/	83,557	/
	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	121,354	/	83,557	/
6	Common Equity Tier 1 capital: instruments and reserves	(A) 13,265,279	/	13,933,465	/
Common Equity Tier 1 capital: regulatory adjustments (2)					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	452,729	679,094	635,076	423,384
8	Goodwill (including those equivalent)	175,845	263,768	236,356	157,570
9	Other intangibles other than goodwill and mortgage servicing rights	276,884	415,326	398,719	265,813
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,939	2,909	802	535
11	Deferred gains or losses on derivatives under hedge accounting	78,354	117,531	270,318	180,212
12	Shortfall of eligible provisions to expected losses	-	-	-	-
13	Securitization gain on sale	5,519	8,278	8,479	5,652
14	Gains and losses due to changes in own credit risk on fair valued liabilities	602	903	576	384
15	Net defined benefit asset	148,926	223,389	174,374	116,249
16	Investments in own shares (excluding those reported in the Net assets section)	5,276	7,914	4,374	2,916
17	Reciprocal cross-holdings in common equity	-	-	-	-

Composition of Capital Disclosure (continued)
Millions of yen

Basel III Template No.	Items	September 30, 2015		September 30, 2016	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	/	-	/
19+20+21	Amount exceeding the 10% threshold on specified items	-	/	-	/
19	Significant investments in the common stock of financials	-	/	-	/
20	Mortgage servicing rights	-	/	-	/
21	Deferred tax assets arising from temporary differences (net of related tax liability)	-	/	-	/
22	Amount exceeding the 15% threshold on specified items	-	/	-	/
23	Significant investments in the common stock of financials	-	/	-	/
24	Mortgage servicing rights	-	/	-	/
25	Deferred tax assets arising from temporary differences (net of related tax liability)	-	/	-	/
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	/	-	/
28	Common Equity Tier 1 capital: regulatory adjustments (B)	693,348	/	1,094,002	/
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A) – (B)) (C)	12,571,931	/	12,839,463	/
Additional Tier 1 capital: instruments (3)					
31a 30	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards	-	/	-	/
31b 30	Subscription rights to Additional Tier 1 instruments	-	/	-	/
32 30	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	100,000	/	550,000	/
30	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	/	-	/
34–35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	153,279	/	156,862	/

Composition of Capital Disclosure (continued)
Millions of yen

Basel III Template No.	Items	September 30, 2015		September 30, 2016	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	1,160,271	/	837,523	/
33	Instruments issued by bank holding companies and their special purpose vehicles	1,160,097	/	837,334	/
35	Instruments issued by subsidiaries and other equivalent entities of bank holding companies (excluding special purpose vehicles)	173	/	189	/
	Total of items included in Additional Tier 1 capital: instruments subject to transitional arrangements	588,493	/	3,647	/
	Foreign currency translation adjustments	588,493	/	3,647	/
36	Additional Tier 1 capital: instruments (D)	2,002,044	/	1,548,033	/
	Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	339	508	–	–
38	Reciprocal cross-holdings in Additional Tier 1 instruments	–	–	–	–
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	–	–	–	–
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	135	203	11,875	7,917
	Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	319,321	/	170,088	/
	Goodwill (net of related tax liability)	177,002	/	93,233	/
	Other intangibles other than goodwill (net of related tax liability)	134,040	/	71,202	/
	Securitization gain on sale	8,278	/	5,652	/
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	–	/	–	/
43	Additional Tier 1 capital: regulatory adjustments (E)	319,796	/	181,964	/
	Additional Tier 1 capital				
44	Additional Tier 1 capital ((D) – (E)) (F)	1,682,247	/	1,366,069	/

Composition of Capital Disclosure (continued)
Millions of yen

Basel III Template No.	Items	September 30, 2015		September 30, 2016	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
	Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C) + (F)) (G)	14,254,178	/	14,205,532	/
	Tier 2 capital: instruments and provisions (4)				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus classified as equity under applicable accounting standards	-	/	-	/
46	Subscription rights to Tier 2 instruments	-	/	-	/
46	Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	272,270	/	757,674	/
46	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	/	-	/
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	68,438	/	70,893	/
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	1,838,165	/	1,440,235	/
47	Instruments issued by bank holding companies and their special purpose vehicles	-	/	-	/
49	Instruments issued by subsidiaries and other equivalent entities of bank holding companies (excluding special purpose vehicles)	1,838,165	/	1,440,235	/
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	318,925	/	366,377	/
50a	Provision for general allowance for credit losses	187,950	/	185,084	/
50b	Eligible provisions	130,975	/	181,293	/
	Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	904,205	/	660,385	/
	Amounts equivalent to 45% of unrealized gains on other securities	838,381	/	621,968	/
	Deferred gains or losses on derivatives under hedge accounting	(17,943)	/	(15,397)	/
	Amounts equivalent to 45% of land revaluation excess	83,768	/	53,814	/
51	Tier 2 capital: instruments and provisions (H)	3,402,006	/	3,295,565	/
	Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	3,722	5,583	4,383	2,922
53	Reciprocal cross-holdings in Tier 2 instruments	-	-	-	-

Composition of Capital Disclosure (continued)
Millions of yen

Basel III Template No.	Items	September 30, 2015		September 30, 2016	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	-	-	-
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	1,198	1,797	297	198
	Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	88,385	/	72,045	/
	Goodwill (net of related tax liability, including those equivalent)	86,765	/	64,337	/
	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	1,620	/	7,708	/
57	Tier 2 capital: regulatory adjustments (I)	93,306	/	76,726	/
	Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H) - (I)) (J)	3,308,699	/	3,218,839	/
	Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	17,562,878	/	17,424,372	/
	Risk weighted assets (5)				
	Total of items included in risk weighted assets subject to transitional arrangements	517,468	/	315,627	/
	Other intangibles other than goodwill and business combination (net of related tax liability)	281,285	/	194,611	/
	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,909	/	535	/
	Net defined benefit asset	223,389	/	116,249	/
	Investments in own shares (excluding those reported in the Net assets section)	9,323	/	3,741	/
	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	559	/	490	/
60	Risk weighted assets (L)	111,925,313	/	105,206,221	/

Composition of Capital Disclosure (continued)
Millions of yen

Basel III Template No.	Items	September 30, 2015		September 30, 2016	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
Capital ratio (consolidated)					
61	Common Equity Tier 1 capital ratio (consolidated) ((C) / (L))	11.23%	/	12.20%	/
62	Tier 1 capital ratio (consolidated) ((G) / (L))	12.73%	/	13.50%	/
63	Total capital ratio (consolidated) ((K) / (L))	15.69%	/	16.56%	/
Regulatory adjustments (6)					
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	893,759	/	719,948	/
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	873,362	/	846,193	/
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	1,245	/	1,304	/
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	45,810	/	42,381	/
Provisions included in Tier 2 capital: instruments and provisions (7)					
76	Provisions (general allowance for credit losses)	187,950	/	185,084	/
77	Cap on inclusion of provisions (general allowance for credit losses)	310,204	/	265,859	/
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	130,975	/	181,293	/
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	387,517	/	364,509	/
Capital instruments subject to transitional arrangements (8)					
82	Current cap on AT1 instruments subject to phase out arrangements	1,160,271	/	994,518	/
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	103,078	/	-	/
84	Current cap on T2 instruments subject to transitional arrangements	1,854,981	/	1,589,984	/
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-	/	-	/

Notes: 1. Capital instruments, approved by the commissioner of Japanese Financial Services Agency, subject to the provision to Paragraph 12 of Article 8 of the notification of Japanese Financial Services Agency No. 20, 2006, hereinafter referred to as the "FSA Holding Company Capital Adequacy Notification," are excluded from the calculation of figures stipulated in Paragraph 8, 9-1, and 10-1 of Article 8 of FSA Holding Company Capital Adequacy Notification, for 10 years from March 31, 2013 to March 30, 2023. The approved amount will decrease by 20% each year from March 31, 2019. The amount approved at the end of September, 2015 is ¥1,457,900 million and the amount approved at the end of September, 2016 is ¥1,289,304 million.

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

Explanation on reconciliation between balance sheet items and regulatory capital elements (September 30, 2015 and 2016)

Notes: 1. The amounts in the "Composition of capital disclosure" are based on those before considering transitional arrangements and include "Amounts excluded under transitional arrangements" disclosed in "Composition of Capital Disclosure" as well as the amounts included in regulatory capital. In addition, items included in regulatory capital under transitional arrangements are excluded from this table.
2. As of September 30, 2015 and 2016, the regulatory scope of consolidation was the same as the accounting scope of consolidation.

1. Shareholders' equity

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2015	September 30, 2016	Remarks
Capital stock	2,141,513	2,141,513	
Capital surplus	1,426,314	1,424,633	
Retained earnings	8,358,034	8,965,050	
Treasury stock	(198,903)	(405,538)	
Total shareholders' equity	11,726,959	12,125,658	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2015	September 30, 2016	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	11,726,959	12,125,658	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
Capital and capital surplus	3,567,827	3,566,146		1a
Retained earnings	8,358,034	8,965,050		2
Treasury stock	198,903	405,538		1c
Other than above	—	—		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards and its breakdown	—	—	Shareholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effective bankruptcy	31a

2. Intangible fixed assets

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2015	September 30, 2016	Remarks
Intangible fixed assets	1,286,220	1,170,308	
Securities	66,699,109	64,908,413	
Goodwill attributable to equity-method investees	144,609	160,842	Goodwill attributable to equity-method investees
Income taxes related to above	293,198	268,198	Income taxes related to intangibles other than goodwill and mortgage servicing rights

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2015	September 30, 2016	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	439,614	393,926		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	692,210	664,533	Other intangibles other than goodwill and mortgage servicing rights (software, etc.)	9
Mortgage servicing rights	1,245	1,304		
Amount exceeding the 10% threshold on specified items	–	–		20
Amount exceeding the 15% threshold on specified items	–	–		24
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	1,245	1,304		74

3. Net defined benefit assets

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2015	September 30, 2016	Remarks
Net defined benefit assets	559,204	424,729	
Income taxes related to above	186,889	134,105	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2015	September 30, 2016	Remarks	Basel III Template No.
Net defined benefit assets	372,315	290,623		15

4. Deferred tax assets

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2015	September 30, 2016	Remarks
Deferred tax assets	99,830	113,584	
Deferred tax liabilities	760,540	912,909	
Deferred tax liabilities for land revaluation	137,662	125,212	
Tax effects on other intangible fixed assets	293,198	268,198	
Tax effects on net defined benefit assets	186,889	134,105	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2015	September 30, 2016	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	4,849	1,337	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities	10
Deferred tax assets that rely on future profitability arising from temporary differences (net of related tax liability)	45,810	42,381	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities	
Amount exceeding the 10% threshold on specified items	—	—		21
Amount exceeding the 15% threshold on specified items	—	—		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	45,810	42,381		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2015	September 30, 2016	Remarks
Net deferred gains (losses) on hedging instruments	129,428	364,989	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2015	September 30, 2016	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	195,885	450,531	Excluding those items whose valuation differences arising from hedged items are recognized as "Total accumulated other comprehensive income"	11

6. Items associated with investments in the capital of financial institutions

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2015	September 30, 2016	Remarks
Trading assets			Including trading account securities and derivatives for trading assets
	20,065,719	24,902,251	
Securities	66,699,109	64,908,413	
Loans and bills discounted	111,837,805	104,844,873	Including subordinated loans
Other assets	10,038,538	12,193,211	Including derivatives and investments in the capital
Trading liabilities			Including trading account securities sold and derivatives for trading-assets
	15,636,905	21,116,570	
Other liabilities	10,024,019	10,658,207	Including derivatives

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2015	September 30, 2016	Remarks	Basel III Template No.
Investments in own capital instruments	23,345	14,597		
Common equity Tier 1 capital	13,191	7,291		16
Additional Tier 1 capital	847	–		37
Tier 2 capital	9,305	7,305		52
Reciprocal cross-holdings in the capital of banking, financial and insurance entities	–	–		
Common equity Tier 1 capital	–	–		17
Additional Tier 1 capital	–	–		38
Tier 2 capital	–	–		53
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	893,759	719,948		
Common equity Tier 1 capital	–	–		18
Additional Tier 1 capital	–	–		39
Tier 2 capital	–	–		54
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	893,759	719,948		72
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	876,698	866,481		
Amount exceeding the 10% threshold on specified items	–	–		19
Amount exceeding the 15% threshold on specified items	–	–		23
Additional Tier 1 capital	339	19,792		40
Tier 2 capital	2,995	496		55
Significant investments in the capital of financials that are below the thresholds for deduction (before risk weighting)	873,362	846,193		73

7. Non-controlling interests

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2015	September 30, 2016	Remarks
Non-controlling interests	1,994,506	1,543,451	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2015	September 30, 2016	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	178,124	144,662	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	5
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	–	–	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	30–31ab–32
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	153,279	156,862	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	34–35
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	–	–	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	46
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	68,438	70,893	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	48–49

8. Other capital instruments

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2015	September 30, 2016	Remarks
Borrowed money	14,235,256	13,856,984	
Bonds payable	7,947,587	8,969,625	
Total	22,182,843	22,826,609	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2015	September 30, 2016	Remarks	Basel III Template No.
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	100,000	550,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	272,270	757,674		46

Description of agreements concerning methods of procuring capital

Details are shown on the MUFG website (Please see <http://www.mufg.jp/english/ir/basel3/>)

CAPITAL ADEQUACY

Capital requirements for credit risk

Billions of yen

	September 30, 2015	September 30, 2016
Capital requirements for credit risk (excluding equity exposures under the IRB Approach and exposures relating to funds (Note 3))	6,779.1	6,276.4
IRB Approach (excluding securitization exposures)	4,623.0	4,414.6
Corporate exposures (excluding specialized lending exposures subject to supervisory slotting criteria)	3,356.8	3,264.4
Corporate exposures (specialized lending exposures subject to supervisory slotting criteria)	32.2	36.3
Sovereign exposures	77.6	77.4
Bank exposures	214.8	166.9
Residential mortgage exposures	395.8	370.9
Qualifying revolving retail exposures	150.0	188.4
Other retail exposures	215.6	142.0
Exposures related to unsettled transactions	0.4	0.6
Exposures for other assets	179.6	167.3
Standardized Approach (excluding securitization exposures)	1,985.3	1,701.4
Securitization exposures (Note 4)	170.7	160.2
Portfolios under the IRB Approach	153.8	145.7
Portfolios under the Standardized Approach	16.9	14.5
Capital requirements for credit risk of equity exposures under the IRB Approach	1,135.1	1,039.2
Market-Based Approach (Simple Risk Weight Method) (Note 5)	134.6	134.0
Market-Based Approach (Internal Models Method) (Note 5)	—	—
PD/LGD Approach (Note 5)	813.8	721.2
Exposures related to specific items related to components not included in survey items	186.6	183.8
Capital requirements for exposures relating to funds	226.2	201.1
Required capital for CVA risk	391.0	438.3
Required capital for credit risk associated with exposures relating to central clearing houses	37.3	38.6
Total	8,568.8	7,993.8

Notes: 1. Credit risk-weighted assets were calculated using the AIRB Approach. However, as an exemption to this approach, the Standardized Approach is used for calculations with credit risk-weighted assets at some subsidiaries in cases where the figures for such subsidiaries are expected to be minor compared with the total. In addition, the adoption of the IRB Approach is due to be phased in from the end of March 2017 at Bank of Tokyo-Mitsubishi UFJ (China), Ltd., from the end of March 2018 at MUFG Americas Holdings Corporation, and from the end of March 2019 at Bank of Ayudhya Public Company Limited.

2. Capital requirement for portfolios under the IRB Approach is calculated as "credit risk-weighted asset amount x 8% + expected losses." In this calculation, the credit risk-weighted asset amount is multiplied by the scaling factor of 1.06. Capital requirements for portfolios under the Standardized Approach are calculated as "credit risk-weighted asset amount x 8%."

3. Exposures to calculate the amount of credit risk-weighted assets as stipulated in Article 145 of the FSA Holding Company Capital Adequacy Notification.

4. Including amounts equivalent to the increase in equity capital resulting from a securitization exposure, as regulatory adjustments applied to equity capital.

5. Exposures to calculate the amount of credit risk-weighted assets as stipulated in Article 144 of the FSA Holding Company Capital Adequacy Notification.

Capital requirements for market risk*Billions of yen*

	September 30, 2015	September 30, 2016
Standardized Approach	49.5	44.9
Interest rate risk	31.0	28.0
Equity position risk	12.7	11.6
Foreign exchange risk	5.6	5.1
Commodity risk	0.1	0.1
Options transactions	–	–
Internal Models Approach	109.5	106.9
Total	159.1	151.9

Note: As for market risk, the Internal Models Approach is mainly adopted to calculate general market risk (in some cases the Standardized Approach is adopted) and the Standardized Approach is adopted to calculate specific risk.
Stressed value-at-risk is included in the market risk equivalent amount based on the Internal Models Approach.

Capital requirements for operational risk*Billions of yen*

	September 30, 2015	September 30, 2016
Advanced Measurement Approach	369.8	387.8
Standardized Approach	–	–
Basic Indicator Approach	161.0	166.9
Total	530.8	554.7

Note: Operational risk was calculated using the Advanced Measurement Approach and Basic Indicator Approach.

Consolidated total capital requirements*Billions of yen*

	September 30, 2015	September 30, 2016
Consolidated total capital requirements	8,954.0	8,416.4
8% of credit risk-weighted assets	7,621.9	7,063.9
8% of the amount included in risk weighted assets using transitional arrangements	41.3	25.2
Capital requirements for market risk	159.1	151.9
Capital requirements for operational risk	530.8	554.7
8% of the amount by which the capital floor value, which is obtained by multiplying the risk-weighted asset amount as calculated according to the Former Notification (Note) by a predetermined adjustment factor, exceeds the risk-weighted asset amount as calculated according to the FSA Holding Company Capital Adequacy Notification	642.1	645.8

Note: Hereafter, this refers to Ministry of Finance (MOF) Notification No. 62, 1998, which was based on the provisions of Article 52-25 of the Banking Law of Japan.

CREDIT RISK

Credit exposure (By customer segment)

	<i>Trillions of yen</i>	
	September 30, 2015	September 30, 2016
BTMU, MUTB, MUB	161.4	154.2
Corporate (Domestic)	52.3	51.0
Corporate (Foreign)	59.0	56.3
Americas	32.2	31.0
Europe	12.6	12.8
Asia	14.3	12.5
Others	50.0	46.9
For individuals	21.0	20.9
SL, securitization, etc.	19.3	20.4
Others	9.7	5.5
Other subsidiaries	13.5	8.8
MUFG consolidated total	174.9	163.0

(By account)

	<i>Trillions of yen</i>	
	September 30, 2015	September 30, 2016
Loans	107.7	99.2
Acceptances and guarantees	5.4	4.8
Foreign exchange	2.1	1.9
Revolving facilities (unused)	30.6	28.5
Market exposure	7.9	6.5
Private bonds	1.6	1.4
SL, securitization, etc.	19.3	20.4
Others	0.3	0.2
MUFG consolidated total	174.9	163.0

Notes: 1. The following abbreviations are used in the tables above:

MUFG = Mitsubishi UFJ Financial Group, Inc.

BTMU = The Bank of Tokyo-Mitsubishi UFJ, Ltd.

MUTB = Mitsubishi UFJ Trust and Banking Corporation

MUB = MUFG Union Bank, N.A.

SL = Specialized Lending

2. Figures are presented on a managerial basis. Accordingly, they do not correspond to financial figures reported in the consolidated financial statements.

3. In the breakdown by customer segment, exposures extended to corporate customers by MUB are included in "Americas" under "Corporate (Foreign)."

4. In the breakdown by account, exposures at Mitsubishi UFJ Securities Holdings Co., Ltd. (MUSHD) are included in "Market exposure."

Status of credit risk-weighted assets
Billions of yen

September 30, 2015

	EAD	Weighted average PD	Weighted average LGD	Credit RWA	Weighted average RW	Corresponding external credit rating (Note 3)
Internal Ratings Based Approach	257,166.0	–	–	64,586.2	25.1%	
Corporate and others	210,853.7	–	–	37,554.6	17.8%	
Corporate exposure (Excluding specialized lending allocated to slot)	92,408.9	2.4%	32.3%	33,672.9	36.4%	
Borrower rating 1–3	44,003.4	0.1%	35.4%	10,149.9	23.1%	AAA/Aaa- BBB-/Baa3
Borrower rating 4–9	43,813.3	0.7%	29.6%	19,530.8	44.6%	BB+/Ba1- B-/B3
Borrower rating 10–11	3,038.5	9.9%	24.1%	3,338.0	109.9%	
Borrower rating 12–15	1,553.6	100.0%	35.0%	654.1	42.1%	CCC+/Caa1-
Sovereign exposure	107,893.2	0.0%	6.4%	933.7	0.9%	
Borrower rating 1–3	107,089.8	0.0%	6.4%	644.9	0.6%	AAA/Aaa- BBB-/Baa3
Borrower rating 4–9	720.5	0.5%	1.4%	264.5	36.7%	BB+/Ba1- B-/B3
Borrower rating 10–11	81.6	12.2%	0.5%	23.6	28.9%	
Borrower rating 12–15	1.1	100.0%	35.6%	0.5	48.2%	CCC+/Caa1-
Financial institution exposure	10,214.1	0.2%	32.1%	2,601.2	25.5%	
Borrower rating 1–3	7,447.6	0.1%	32.7%	1,753.5	23.5%	AAA/Aaa- BBB-/Baa3
Borrower rating 4–9	2,715.7	0.3%	30.6%	774.6	28.5%	BB+/Ba1- B-/B3
Borrower rating 10–11	49.3	12.6%	29.5%	72.6	147.4%	
Borrower rating 12–15	1.4	100.0%	75.1%	0.4	30.0%	CCC+/Caa1-
Corporate exposure (Excluding specialized lending allocated to slot)	337.4	–	–	346.6	102.7%	
Retail	21,069.5	3.2%	41.2%	5,857.0	27.8%	
Equity	7,752.7	–	–	11,856.0	152.9%	
Equity exposures under the PD/LGD Approach	7,333.8	1.1%	90.0%	10,173.1	138.7%	
Equity exposures subject to the Market-Based Approach (simple risk weight method)	418.8	–	–	1,682.8	401.7%	
Exposures relating to funds	2,945.0	–	–	2,772.8	94.2%	
Securitization exposures	10,203.7	–	–	1,962.1	19.2%	
Others	4,341.2	–	–	4,583.5	105.6%	
Standardized Approach	38,697.5	–	–	24,816.3	64.1%	
Transitioned to IRB	24,752.3	–	–	17,391.9	70.3%	
Standardized Approach	13,945.2	–	–	7,424.3	53.2%	
CVA risk equivalent amount	7,377.5	–	–	4,887.5	66.2%	
Exposures relating to central clearing houses	4,177.9	–	–	466.4	11.2%	
Total	307,419.1	–	–	94,756.6	30.8%	

Status of credit risk-weighted assets (continued)
Billions of yen

September 30, 2016

	EAD	Weighted average PD	Weighted average LGD	Credit RWA	Weighted average RW	Corresponding external credit rating (Note 3)
Internal Ratings Based Approach	252,613.3	–	–	58,924.7	23.3%	
Corporate and others	217,624.4	–	–	35,879.4	16.5%	
Corporate exposure (Excluding specialized lending allocated to slot)	91,478.6	2.3%	32.4%	32,586.4	35.6%	
Borrower rating 1–3	44,146.0	0.1%	35.5%	10,514.5	23.8%	AAA/Aaa- BBB-/Baa3
Borrower rating 4–9	43,027.4	0.6%	29.6%	18,324.9	42.6%	BB+/Ba1 ~ B-/B3
Borrower rating 10–11	2,746.6	9.5%	25.2%	3,104.9	113.0%	CCC+/Caa1~
Borrower rating 12–15	1,558.5	100.0%	35.4%	642.0	41.2%	Default
Sovereign exposure	117,473.3	0.0%	37.2%	933.2	0.8%	
Borrower rating 1–3	116,689.1	0.0%	37.3%	629.7	0.5%	AAA/Aaa- BBB-/Baa3
Borrower rating 4–9	699.4	0.5%	32.3%	277.8	39.7%	BB+/Ba1 ~ B-/B3
Borrower rating 10–11	83.9	10.6%	6.6%	25.2	30.0%	CCC+/Caa1~
Borrower rating 12–15	0.8	100.0%	35.4%	0.4	48.6%	Default
Financial institution exposure	8,365.3	0.3%	31.6%	1,987.6	23.8%	
Borrower rating 1–3	6,270.4	0.1%	32.0%	1,310.8	20.9%	AAA/Aaa- BBB-/Baa3
Borrower rating 4–9	2,029.7	0.3%	29.9%	578.2	28.5%	BB+/Ba1 ~ B-/B3
Borrower rating 10–11	61.3	11.7%	33.2%	97.0	158.1%	CCC+/Caa1~
Borrower rating 12–15	3.7	100.0%	66.3%	1.4	38.7%	Default
Corporate exposure (Excluding specialized lending allocated to slot)	307.1	–	–	372.1	121.2%	
Retail	20,945.0	2.8%	42.3%	5,448.1	26.0%	
Residential mortgage	13,584.1	2.0%	32.4%	3,525.4	26.0%	
Qualifying revolving retail	4,829.2	2.3%	78.9%	1,196.3	24.8%	
Other retail	2,531.5	7.8%	25.7%	726.4	28.7%	
Equity	7,188.0	–	–	10,691.9	148.7%	
Equity exposures under the PD/LGD Approach	6,768.8	1.0%	90.0%	9,016.0	133.2%	
Equity exposures subject to the Market-Based Approach (simple risk weight method)	419.1	–	–	1,675.8	399.8%	
Exposures relating to funds	2,362.6	–	–	2,484.1	105.1%	
Others	4,493.3	–	–	4,421.0	98.4%	
Standardized Approach	33,108.8	–	–	21,268.7	64.2%	
Transitioned to IRB	21,661.0	–	–	15,454.6	71.3%	
Standardized Approach	11,447.7	–	–	5,814.1	50.8%	
Securitization exposures	9,846.4	–	–	1,826.8	18.6%	
CVA risk equivalent amount	7,539.7	–	–	5,479.7	72.7%	
Exposures relating to central clearing houses	4,596.6	–	–	483.5	10.5%	
Total	307,705.0	–	–	87,983.6	28.6%	

Notes: 1. Figures for credit risk-weighted assets (RWA) are presented on a Basel III full implementation basis. Credit RWA under the transitional basis was ¥95,274.1 billion as of September 30, 2015 and ¥88,299.2 billion as of September 30, 2016.

2. The validity of risk parameters such as probability of default, or PD, loss given default, or LGD, or Exposure at Default, or EAD, are verified regularly (at least once a year) through back testing or comparative analysis with external sources.

3. The corresponding external credit ratings are presented in terms of rating symbols from S&P and Moody's.

Movement analysis of credit risk-weighted assets

Trillions of yen

Credit Risk-Weighted Assets, previous period-end (March 31, 2016)	95.1
Foreign exchange movements	(5.0)
Credit balance movements	+0.7
Stock price movements	(0.5)
Parameter updates	(1.1)
Borrower ratings movements	(0.4)
Others	(0.8)
Credit Risk-Weighted Assets, current period-end (September 30, 2016)	88.0

Credit risk exposures and default / past due for more than 3 months exposures (By approach)

Billions of yen

	September 30, 2015			
	Credit risk exposures (Note 1)			Total
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	
IRB Approach	141,292.7	49,485.1	5,407.2	253,865.2
Standardized Approach	22,484.1	4,273.4	3,159.7	52,525.2
Total	163,776.8	53,758.5	8,567.0	306,390.4

Billions of yen

	September 30, 2016			
	Credit risk exposures (Note 1)			Total
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	
IRB Approach	136,358.2	49,662.1	5,589.4	259,060.8
Standardized Approach	18,619.8	3,582.9	3,135.3	43,035.4
Total	154,978.0	53,245.1	8,724.8	302,096.3

Notes: 1. Figures are without taking into account the effects of credit risk mitigation techniques. Furthermore, figures do not include any securitization exposures, exposures relating to funds, or exposures relating to central clearing houses.

2. Loans, etc., include loans, commitments and other non-derivative off balance sheet exposures.

3. Regarding on balance sheet exposures to loans and debt securities, etc., and off balance sheet exposures to commitments, etc., no significant disparity was observed between the interim term-end position and the average risk positions during this period.

(By geographic area)*Billions of yen*

September 30, 2015					
	Credit risk exposures (Note 1)			Total	Default/past due for more than 3 months exposures (Note 3)
	Loans, etc. (Note 2)	Debt securities	OTC derivatives		
Domestic	100,264.7	44,945.8	6,946.9	216,190.9	2,051.6
Foreign	63,512.0	8,812.7	1,620.1	90,199.5	198.3
Total	163,776.8	53,758.5	8,567.0	306,390.4	2,249.9

Billions of yen

September 30, 2016					
	Credit risk exposures (Note 1)			Total	Default/past due for more than 3 months exposures (Note 3)
	Loans, etc. (Note 2)	Debt securities	OTC derivatives		
Domestic	99,067.1	44,770.8	6,766.0	222,861.7	1,899.8
Foreign	55,910.8	8,474.2	1,958.7	79,234.6	363.4
Total	154,978.0	53,245.1	8,724.8	302,096.3	2,263.2

Notes: 1. Figures are without taking into account the effects of credit risk mitigation techniques. Furthermore, figures do not include any securitization exposures, exposures relating to funds, or exposures relating to central clearing houses.

2. Loans, etc., include loans, commitments and other non-derivative off balance sheet exposures.

3. Figures for exposures past due for three months or more or default exposures correspond to exposures as of the period-end where the amount of the credit risk-weighted asset is computed assuming default in cases subject to the IRB Approach, and exposures where the amount of the credit risk-weighted asset is computed assuming past-due loan exposure in cases subject to the Standardized Approach. Figures do not include any securitization exposures, exposures relating to funds, or exposures relating to central clearing houses.

4. Geographic area refers to the locations of MUFG or our subsidiaries or the head and branch offices of our subsidiaries.

(By type of industry)

Billions of yen

September 30, 2015					
	Credit risk exposures (Note 1)			Total	Default/past due for more than 3 months exposures (Note 3)
	Loans, etc. (Note 2)	Debt securities	OTC derivatives		
Manufacturing	22,828.1	899.0	766.2	28,002.8	766.9
Wholesale and retail	13,209.2	256.0	334.5	15,307.1	309.3
Construction	1,716.5	65.0	17.6	1,966.7	38.8
Finance and insurance	25,319.4	1,524.2	4,492.9	46,024.9	17.7
Real estate	12,352.2	226.6	150.5	12,813.6	80.6
Services	8,625.5	161.0	160.5	9,224.1	139.5
Transport	5,500.4	212.6	266.7	6,597.3	34.1
Individuals	22,894.5	–	0.0	24,451.0	501.3
Governments and local authorities	20,139.3	45,945.8	47.5	99,969.6	0.0
Others	31,191.1	4,467.8	2,330.1	62,032.9	361.3
Total	163,776.8	53,758.5	8,567.0	306,390.4	2,249.9

Billions of yen

September 30, 2016					
	Credit risk exposures (Note 1)			Total	Default/past due for more than 3 months exposures (Note 3)
	Loans, etc. (Note 2)	Debt securities	OTC derivatives		
Manufacturing	22,091.9	742.4	895.7	27,116.7	786.9
Wholesale and retail	12,336.2	214.3	438.6	14,233.1	291.6
Construction	1,639.2	31.7	19.0	1,848.0	27.9
Finance and insurance	25,885.8	1,347.1	4,117.9	48,578.7	16.8
Real estate	12,364.8	218.1	219.1	12,930.1	62.4
Services	8,125.3	172.0	169.0	8,747.9	88.8
Transport	5,234.1	205.7	387.1	6,398.3	79.3
Individuals	22,265.4	–	0.0	23,119.0	424.9
Governments and local authorities	16,711.6	46,606.3	55.5	106,804.6	0.0
Others	28,323.2	3,707.2	2,422.4	52,319.6	484.1
Total	154,978.0	53,245.1	8,724.8	302,096.3	2,263.2

Notes: 1. Figures are without taking into account the effects of credit risk mitigation techniques. Furthermore, figures do not include any securitization exposures, exposures relating to funds, or exposures relating to central clearing houses.

2. Loans, etc., include loans, commitments and other non-derivative off balance sheet exposures.

3. Figures for exposures past due for three months or more or default exposures correspond to exposures as of the period-end where the amount of the credit risk-weighted asset is computed assuming default in cases subject to the IRB Approach, and exposures where the amount of the credit risk-weighted asset is computed assuming past-due loan exposure in cases subject to the Standardized Approach. Figures do not include any securitization exposures, exposures relating to funds, or exposures relating to central clearing houses.

4. Exposures held by certain subsidiaries whose credit risk weighted assets are considered minor relative to the overall total are included in the "Others" category.

(By residual contractual maturity)

Billions of yen

September 30, 2015				
	Credit risk exposures (Note 1)			Total
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	
Due in 1 year or less	50,191.4	15,037.8	948.9	75,072.0
Due over 1 year to 3 years	24,466.8	10,712.7	2,270.6	44,864.4
Due over 3 years to 5 years	19,737.5	8,254.2	880.5	28,862.2
Due over 5 years to 7 years	6,815.0	4,634.1	376.2	11,805.4
Due over 7 years	17,528.3	10,931.4	924.8	29,437.5
Others (Note 3)	45,037.5	4,188.2	3,165.8	116,348.6
Total	163,776.8	53,758.5	8,567.0	306,390.4

Billions of yen

September 30, 2016				
	Credit risk exposures (Note 1)			Total
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	
Due in 1 year or less	45,882.7	13,209.1	1,043.7	75,868.8
Due over 1 year to 3 years	22,751.2	7,760.2	1,827.1	32,559.8
Due over 3 years to 5 years	19,950.2	6,820.9	1,125.8	27,936.7
Due over 5 years to 7 years	6,885.5	4,331.4	396.4	11,620.2
Due over 7 years	17,549.6	17,606.5	1,183.7	36,388.6
Others (Note 3)	41,958.4	3,516.7	3,147.8	117,722.0
Total	154,978.0	53,245.1	8,724.8	302,096.3

Notes: 1. Figures are without taking into account the effects of credit risk mitigation techniques. Furthermore, figures do not include any securitization exposures, exposures relating to funds, or exposures relating to central clearing houses.

2. Loans, etc., include loans, commitments and other non-derivative off balance sheet exposures.

3. The "Others" category includes exposures of indeterminate maturity, etc. Exposures held by certain subsidiaries whose credit risk weighted assets are considered minor relative to the overall total are included in the "Others" category.

General allowance for credit losses, specific allowance for credit losses and allowance for loans to specific foreign borrowers

(Balances by geographic area)

Millions of yen

	September 30, 2015	Against March 31, 2015	September 30, 2016	Against March 31, 2016
General allowance for credit losses	671,872	(94,399)	661,320	89,631
Specific allowance for credit losses	243,149	14,852	263,608	(221,969)
Domestic	181,291	(1,874)	144,836	(201,873)
Foreign	61,858	16,726	118,772	(20,096)
Allowance for loans to specific foreign borrowers	411	(803)	358	39
Total	915,433	(80,350)	925,288	(132,297)

(Balances by type of industry)

Millions of yen

	September 30, 2015	Against March 31, 2015	September 30, 2016	Against March 31, 2016
General allowance for credit losses	671,872	(94,399)	661,320	89,631
Specific allowance for credit losses	243,149	14,852	263,608	(221,969)
Manufacturing	53,455	13,022	61,031	(196,786)
Wholesale and retail	41,878	(6,852)	30,639	(21,291)
Construction	4,505	(508)	2,253	(1,669)
Finance and insurance	7,230	(1,205)	3,780	(5,235)
Real estate	9,840	(2,762)	7,411	(1,386)
Services	12,539	(5,174)	7,875	(4,047)
Transport	22,093	14,636	21,931	2,894
Individuals	17,021	(522)	15,270	(1,062)
Governments and local authorities	8	3	0	(7)
Others	74,575	4,216	113,413	6,623
Allowance for loans to specific foreign borrowers	411	(803)	358	39
Total	915,433	(80,350)	925,288	(132,297)

Notes: 1. Although the specific allowance for credit losses does not include the allowance relating to any securitization exposures and exposures relating to funds, the allowance relating to these exposures is not excluded from both the general allowance for credit losses and the allowance for loans to specific foreign borrowers, owing to the fact that MUFG does not manage provisioning with respect to each asset class based on Basel III.

2. Industry classifications apply primarily to allowances related to exposures held by The Bank of Tokyo-Mitsubishi UFJ and Mitsubishi UFJ Trust and Banking (both on a non-consolidated basis). The bulk of provisions relating to exposures held by other subsidiaries is included in the "Others" category.

Loan charge-offs

(By type of industry)

Millions of yen

	FY2015 1H	FY2016 1H
Manufacturing	1,365	5,498
Wholesale and retail	3,510	3,495
Construction	616	279
Finance and insurance	148	(0)
Real estate	365	374
Services	785	1,663
Transport	12,308	84
Individuals	5,133	6,007
Governments and local authorities	–	–
Others	19,207	19,177
Total	43,440	36,579

Note: Figures do not include loan charge-offs related to securitization exposures or exposures relating to funds.

Balances by risk weight category of exposures under the Standardized Approach

Billions of yen

	September 30, 2015		September 30, 2016	
	Balances	Balances	Balances	Balances
		for which risk weights are determined by external rating		for which risk weights are determined by external rating
Risk weight: 0%	6,137.6	2,893.7	5,486.3	2,685.1
Risk weight: 10%	77.3	–	73.9	–
Risk weight: 20%	5,991.3	5,798.0	5,044.8	4,887.6
Risk weight: 35%	3,741.3	–	3,040.7	–
Risk weight: 50%	581.0	572.6	461.6	456.3
Risk weight: 75%	3,376.9	–	3,162.8	–
Risk weight: 100%	19,308.8	252.1	16,434.5	393.0
Risk weight: 150%	76.0	2.7	79.9	0.4
Risk weight: 625%	0.0	–	0.0	–
Risk weight: 937.5%	0.0	–	–	–
Risk weight: 1,250%	4.1	–	2.2	–
Others (Note 3)	1.7	–	1.9	–
Total	39,329.5	9,519.3	33,789.2	8,422.6

Notes: 1. Figures are taking into account the effects of credit risk mitigation techniques.

2. Figures do not contain any securitization exposures.

3. "Others" includes investment funds leveraged by debt loans, etc., for which the weighted average risk weight was 185% as of September 30, 2015, and 128% as of September 30, 2016.

Exposures subject to the IRB Approach: specialized lending exposures subject to supervisory slotting criteria and equity exposures subject to the Market-Based Approach (simple risk weight method)

Billions of yen

	September 30, 2015	September 30, 2016
Specialized lending exposures subject to supervisory slotting criteria	337.4	307.1
Risk weight: 50%	49.0	29.4
Risk weight: 70%	83.2	128.5
Risk weight: 90%	83.7	20.8
Risk weight: 95%	37.7	1.4
Risk weight: 115%	29.1	22.3
Risk weight: 120%	4.5	14.4
Risk weight: 140%	28.0	37.9
Risk weight: 250%	21.8	52.0
Risk weight: 0%	–	–
Equity exposures subject to the Market-Based Approach (simple risk weight method)	418.8	419.1
Risk weight: 300%	87.9	95.6
Risk weight: 400%	330.9	323.5

Exposures subject to the IRB Approach: corporate exposures
Billions of yen

September 30, 2015						
Credit rating	EAD		Off balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
	On balance sheet EAD					
Borrower ratings 1–3	44,003.4	28,591.9	15,411.5	24,499.7	45.66%	4,224.7
Borrower ratings 4–9	43,813.3	36,017.5	7,795.7	14,061.5	35.77%	2,765.7
Borrower ratings 10–11	3,038.5	2,665.4	373.1	3,273.5	3.76%	249.9
Borrower ratings 12–15	1,553.6	1,509.8	43.8	11.9	54.72%	37.2

September 30, 2015					
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW	
					Borrower ratings 1–3
Borrower ratings 4–9	0.67%	29.59%	–	44.58%	
Borrower ratings 10–11	9.89%	24.06%	–	109.86%	
Borrower ratings 12–15	100.00%	34.95%	31.88%	42.10%	

Billions of yen

September 30, 2016						
Credit rating	EAD		Off balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
	On balance sheet EAD					
Borrower ratings 1–3	44,146.0	28,655.0	15,490.9	24,287.1	45.12%	4,532.2
Borrower ratings 4–9	43,027.4	35,458.3	7,569.0	13,364.4	36.39%	2,706.2
Borrower ratings 10–11	2,746.6	2,379.3	367.2	2,239.1	7.31%	203.6
Borrower ratings 12–15	1,558.5	1,422.6	135.8	176.3	58.62%	32.4

September 30, 2016					
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW	
					Borrower ratings 1–3
Borrower ratings 4–9	0.62%	29.60%	–	42.59%	
Borrower ratings 10–11	9.51%	25.24%	–	113.05%	
Borrower ratings 12–15	100.00%	35.40%	32.37%	41.19%	

Notes: 1. Figures exclude specialized lending exposures subject to supervisory slotting criteria and any exposures relating to funds.

2. Weighted average PD and weighted average LGD represent weighted average figures based on EAD.

3. RW stands for risk weight. Risk weight is calculated by dividing the amount of credit risk-weighted assets by EAD, and does not include any expected losses. Note that credit risk-weighted asset amounts are multiplied by 1.06.

Exposures subject to the IRB Approach: sovereign exposures
Billions of yen

September 30, 2015						
Credit rating	EAD		Off balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
	On balance sheet EAD					
Borrower ratings 1–3	107,089.8	97,251.5	9,838.3	1,427.5	53.91%	9,068.7
Borrower ratings 4–9	720.5	611.4	109.0	93.8	57.10%	55.4
Borrower ratings 10–11	81.6	79.4	2.2	–	–	2.2
Borrower ratings 12–15	1.1	1.1	–	–	–	–

September 30, 2015					
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW	
					Borrower ratings 1–3
Borrower ratings 4–9	0.52%	1.36%	–	36.72%	
Borrower ratings 10–11	12.21%	0.53%	–	28.94%	
Borrower ratings 12–15	100.00%	35.57%	31.93%	48.21%	

Billions of yen

September 30, 2016						
Credit rating	EAD		Off balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
	On balance sheet EAD					
Borrower ratings 1–3	116,689.1	104,133.8	12,555.2	1,312.5	53.39%	11,854.4
Borrower ratings 4–9	699.4	610.4	88.9	97.4	58.92%	31.5
Borrower ratings 10–11	83.9	83.2	0.7	–	–	0.7
Borrower ratings 12–15	0.8	0.8	–	–	–	–

September 30, 2016					
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW	
					Borrower ratings 1–3
Borrower ratings 4–9	0.53%	32.34%	–	39.72%	
Borrower ratings 10–11	10.65%	6.58%	–	30.05%	
Borrower ratings 12–15	100.00%	35.35%	31.68%	48.62%	

Exposures subject to the IRB Approach: bank exposures
Billions of yen

September 30, 2015						
Credit rating	EAD		Off balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
	On balance sheet EAD					
Borrower ratings 1–3	7,447.6	4,352.8	3,094.7	511.7	49.16%	2,843.2
Borrower ratings 4–9	2,715.7	1,348.7	1,367.0	230.8	22.62%	1,314.8
Borrower ratings 10–11	49.3	13.1	36.1	238.8	0.00%	36.1
Borrower ratings 12–15	1.4	1.4	–	–	–	–

September 30, 2015					
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW	
					Borrower ratings 1–3
Borrower ratings 4–9	0.26%	30.57%	–	28.52%	
Borrower ratings 10–11	12.62%	29.52%	–	147.36%	
Borrower ratings 12–15	100.00%	75.08%	72.81%	30.05%	

Billions of yen

September 30, 2016						
Credit rating	EAD		Off balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
	On balance sheet EAD					
Borrower ratings 1–3	6,270.4	3,894.6	2,375.7	456.6	47.42%	2,159.2
Borrower ratings 4–9	2,029.7	1,036.5	993.1	101.4	16.00%	961.4
Borrower ratings 10–11	61.3	19.0	42.2	0.0	0.00%	42.2
Borrower ratings 12–15	3.7	3.7	–	–	–	–

September 30, 2016					
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW	
					Borrower ratings 1–3
Borrower ratings 4–9	0.25%	29.95%	–	28.49%	
Borrower ratings 10–11	11.69%	33.21%	–	158.09%	
Borrower ratings 12–15	100.00%	66.32%	63.40%	38.71%	

Exposures subject to the IRB Approach: equity exposures under PD/LGD Approach

Billions of yen

September 30, 2015			
Credit rating	Amount of exposures	Weighted average PD	Weighted average RW
Borrower ratings 1–3	4,616.9	0.07%	110.82%
Borrower ratings 4–9	2,618.6	0.24%	155.41%
Borrower ratings 10–11	28.1	8.16%	535.33%
Borrower ratings 12–15	70.1	100.00%	1,192.50%

Billions of yen

September 30, 2016			
Credit rating	Amount of exposures	Weighted average PD	Weighted average RW
Borrower ratings 1–3	4,272.8	0.07%	109.40%
Borrower ratings 4–9	2,412.3	0.22%	146.66%
Borrower ratings 10–11	28.6	7.52%	517.11%
Borrower ratings 12–15	54.9	100.00%	1,192.50%

Note: Figures exclude any equity exposures based on calculations where credit risk asset values are assessed using the Market-Based Approach.

Exposures subject to the IRB Approach: retail exposures
Billions of yen

September 30, 2015						
	EAD		Off balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
	On balance sheet EAD					
Residential mortgage	13,629.9	13,462.4	167.4	–	–	167.4
Non-defaulted	13,437.2	13,272.5	164.6	–	–	164.6
Defaulted	192.6	189.8	2.8	–	–	2.8
Qualifying revolving retail	4,231.2	1,245.4	2,985.7	19,431.9	14.95%	81.2
Non-defaulted	4,149.8	1,164.3	2,985.4	19,429.8	14.95%	80.9
Defaulted	81.4	81.1	0.3	2.0	0.00%	0.3
Other retail (non-business)	1,866.3	915.3	951.0	4,088.2	13.89%	383.3
Non-defaulted	1,706.8	759.4	947.4	4,084.7	13.90%	379.7
Defaulted	159.5	155.8	3.6	3.5	0.07%	3.6
Other retail (business-related)	1,341.9	1,173.8	168.1	122.0	21.54%	141.8
Non-defaulted	1,333.8	1,166.0	167.8	122.0	21.54%	141.5
Defaulted	8.1	7.8	0.2	–	–	0.2

September 30, 2015					
	Number of pools	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Residential mortgage	102	2.29%	32.17%	–	27.30%
Non-defaulted	75	0.89%	32.16%	–	27.40%
Defaulted	27	99.98%	32.76%	31.22%	20.60%
Qualifying revolving retail	78	2.64%	75.43%	–	17.99%
Non-defaulted	60	0.73%	75.35%	–	18.17%
Defaulted	18	100.00%	79.14%	81.36%	9.03%
Other retail (non-business)	151	10.37%	46.42%	–	58.08%
Non-defaulted	85	1.99%	46.50%	–	62.50%
Defaulted	66	100.00%	45.58%	45.32%	10.83%
Other retail (business-related)	49	3.72%	17.12%	–	21.67%
Non-defaulted	36	3.14%	16.84%	–	21.64%
Defaulted	13	100.00%	63.29%	61.99%	26.74%

Note: In cases where purchased receivables are included, the weighted average PD reflects not only the PD but also a figure for which the annual expected loss corresponding to the dilution risk is prorated.

Exposures subject to the IRB Approach: retail exposures (continued)
Billions of yen

September 30, 2016						
	EAD		Off balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
	On balance sheet EAD					
Residential mortgage	13,671.8	13,533.8	138.0	–	–	138.0
Non-defaulted	13,503.4	13,367.5	135.8	–	–	135.8
Defaulted	168.4	166.3	2.1	–	–	2.1
Qualifying revolving retail	4,829.2	1,625.5	3,203.7	20,222.1	15.27%	115.5
Non-defaulted	4,767.4	1,563.9	3,203.5	20,220.2	15.27%	115.3
Defaulted	61.7	61.5	0.2	1.9	0.00%	0.2
Other retail (non-business)	1,312.6	526.6	785.9	3,728.4	12.01%	338.1
Non-defaulted	1,171.7	388.5	783.1	3,725.7	12.02%	335.3
Defaulted	140.9	138.1	2.7	2.7	0.08%	2.7
Other retail (business-related)	1,225.8	1,090.5	135.2	358.8	7.16%	109.5
Non-defaulted	1,220.9	1,085.8	135.1	358.8	7.16%	109.4
Defaulted	4.8	4.7	0.1	–	–	0.1

September 30, 2016					
	Number of pools	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Residential mortgage	109	2.05%	32.36%	–	25.95%
Non-defaulted	79	0.83%	32.35%	–	25.99%
Defaulted	30	99.97%	32.55%	30.82%	23.19%
Qualifying revolving retail	82	2.30%	78.91%	–	24.77%
Non-defaulted	63	1.04%	78.89%	–	25.09%
Defaulted	19	100.00%	80.22%	84.68%	0.28%
Other retail (non-business)	151	11.89%	33.01%	–	35.01%
Non-defaulted	86	1.29%	31.05%	–	37.90%
Defaulted	65	100.00%	49.35%	49.00%	11.00%
Other retail (business-related)	48	3.39%	17.63%	–	21.77%
Non-defaulted	35	3.00%	17.47%	–	21.83%
Defaulted	13	100.00%	58.45%	59.32%	6.17%

Note: In cases where purchased receivables are included, the weighted average PD reflects not only the PD but also a figure for which the annual expected loss corresponding to the dilution risk is prorated.

**Comparison of estimated and actual losses
for exposures subject to the IRB Approach**

Millions of yen

	Corporate exposures	Sovereign exposures	Bank exposures	Equity exposures under PD/LGD Approach	Residential mortgage exposures	Qualifying revolving retail exposures	Other retail exposures
FY2011 actual losses	144,305	(214)	(4)	93	29,023	18,693	23,826
FY2011 estimated losses	1,125,141	29,294	29,545	7,597	216,949	164,990	182,613
Initial EAD	66,989,253	88,407,803	12,816,541	1,500,479	14,368,724	4,706,299	4,739,835
Estimated weighted average PD	4.39%	0.08%	0.58%	0.56%	3.27%	4.62%	7.89%
Estimated weighted average LGD	37.97%	41.17%	39.48%	90.00%	46.17%	75.77%	42.54%
FY2012 actual losses	108,263	(133)	–	121	21,068	13,823	7,377
FY2012 estimated losses	951,689	25,146	20,163	5,194	206,700	142,764	157,993
Initial EAD	71,463,314	88,940,300	10,391,449	672,201	14,064,062	4,788,117	4,022,364
Estimated weighted average PD	3.91%	0.08%	0.58%	0.86%	3.52%	3.97%	9.37%
Estimated weighted average LGD	34.13%	37.94%	33.47%	90.00%	41.83%	75.17%	35.19%
FY2013 actual losses	76,814	(139)	–	182	(1,339)	11,191	4,378
FY2013 estimated losses	896,608	29,833	15,405	6,223	163,665	128,347	130,934
Initial EAD	77,051,135	91,958,666	10,189,751	765,530	13,900,410	4,278,958	3,679,324
Estimated weighted average PD	3.69%	0.09%	0.46%	0.90%	3.33%	3.91%	8.56%
Estimated weighted average LGD	31.82%	35.82%	32.05%	90.00%	35.76%	76.66%	32.61%
FY2014 actual losses	140,541	(148)	–	894	(4,559)	10,181	2,251
FY2014 estimated losses	762,636	14,766	10,437	4,541	123,061	110,812	113,637
Initial EAD	82,577,996	94,674,332	11,472,423	788,896	13,867,539	4,165,724	3,439,214
Estimated weighted average PD	2.93%	0.04%	0.27%	0.64%	2.67%	3.62%	8.04%
Estimated weighted average LGD	31.88%	36.39%	32.95%	90.00%	33.58%	73.72%	33.12%
FY2015 actual losses	142,299	(222)	–	22,089	3,855	11,688	837
FY2015 estimated losses	753,653	8,920	10,202	25,009	105,744	98,340	99,979
Initial EAD	91,673,490	108,137,300	12,988,376	6,663,614	13,756,527	4,151,148	3,233,323
Estimated weighted average PD	2.61%	0.02%	0.24%	0.42%	2.39%	3.16%	7.44%
Estimated weighted average LGD	31.81%	36.70%	32.49%	90.00%	32.46%	74.75%	32.80%

FY2015: Actual losses on exposures were lower than initial estimated losses, reflecting repayments on defaulted exposures and other factors such as loan normalization.

Note: Actual losses include the following amounts related to defaulted exposures: write-offs against allowances, losses on the disposal of claims, debt forgiveness or loan waivers, and impairment losses on securities. Actual losses incurred by Mitsubishi UFJ Trust and Banking Corporation equal the aggregate figures for the banking account and for trust accounts for which repayment of the principal to the customers is guaranteed.

CREDIT RISK MITIGATION

Exposures subject to application of credit risk mitigation techniques

Billions of yen

	September 30, 2015		
	Eligible financial collateral	Guarantees	Credit derivatives
Portfolios under the AIRB Approach	/	7,216.3	201.2
Corporate exposures	/	5,684.2	187.9
Sovereign exposures	/	804.7	10.1
Bank exposures	/	362.7	3.1
Residential mortgage exposures	/	–	–
Qualifying revolving retail exposures	/	–	–
Other retail exposures	/	364.5	–
Portfolios under the Standardized Approach	12,914.5	207.1	–

Billions of yen

	September 30, 2016		
	Eligible financial collateral	Guarantees	Credit derivatives
Portfolios under the AIRB Approach	/	6,325.5	243.0
Corporate exposures	/	4,911.4	217.3
Sovereign exposures	/	805.3	21.4
Bank exposures	/	275.9	4.2
Residential mortgage exposures	/	–	–
Qualifying revolving retail exposures	/	–	–
Other retail exposures	/	332.7	–
Portfolios under the Standardized Approach	9,145.8	191.6	–

Note: Eligible financial collateral includes collateral for repo transactions but does not include deposits in our banks subject to on balance sheet netting.

DERIVATIVE TRANSACTIONS AND LONG SETTLEMENT TRANSACTIONS

Matters relating to counterparty credit risk

Billions of yen

	September 30, 2015	September 30, 2016
Aggregated gross replacement costs	10,919.3	11,346.2
Credit equivalent amounts prior to credit risk mitigation benefits due to collateral	8,567.7	8,725.5
Foreign exchange and gold	9,204.5	8,692.1
Interest rate	7,525.0	7,879.0
Equity	273.5	235.3
Precious metals (except gold)	–	–
Other commodities	126.5	67.7
Credit derivative	389.6	354.8
Long settlement transactions	0.7	0.6
Netting benefits due to close-out netting agreements (Note 2)	(8,952.2)	(8,504.2)
Collateral held	1,750.9	1,884.3
Deposits	1,033.8	1,233.5
Marketable securities	506.3	330.9
Others	210.7	319.7
Credit equivalent amounts after credit risk mitigation benefits due to collateral	7,882.3	6,258.8
Notional principal amount of credit derivatives included in calculation of credit equivalent amounts	6,440.5	5,946.9
Purchased credit protection through credit default swaps	3,321.6	3,080.9
Purchased credit protection through total return swaps	12.7	88.0
Purchased credit protection through credit options	–	–
Purchased other credit protection	–	–
Provided credit protection through credit default swaps	3,106.1	2,777.8
Provided credit protection through total return swaps	–	–
Provided credit protection through credit options	–	–
Provided other credit protection	–	–
Notional principal amount of credit derivatives used for credit risk mitigation purposes	783.9	797.7

Notes: 1. Credit equivalent amounts are calculated using the Current Exposure Method.

2. These benefits are equal to the figure obtained by subtracting credit equivalent amounts prior to credit risk mitigation benefits due to collateral from the sum of aggregated gross replacement costs and total gross add-ons.

Derivative transaction exposure

Billions of yen

	September 30, 2015	September 30, 2016
Derivative transactions not settled with Central Clearing Parties	8,567.0	8,724.8
Derivative transactions settled with Central Clearing Parties	3,468.2	3,923.0
OTC derivatives	3,147.2	3,507.9
Exchange traded derivatives	320.9	415.0
Total	12,035.2	12,647.8

Note: Figures in the above table show exposures used in the calculation of credit risk-weighted assets.

SECURITIZATION EXPOSURES (Subject to calculation of credit risk assets)

Information on underlying assets

Billions of yen

	September 30, 2015		FY2015 1H		
	Amount of underlying assets at period-end (Note 1)		Cumulative amount of underlying assets in default or contractually past due 3 months or more		
	Underlying assets relating to securitization transactions during this period with no retained securitization exposures (Note 2)	Underlying assets relating to securitization transactions during this period with no retained securitization exposures (Note 3)	Underlying assets relating to securitization transactions during this period with no retained securitization exposures (Note 3)	Underlying assets relating to securitization transactions during this period with no retained securitization exposures (Note 3)	Losses on underlying assets incurred during this period (Note 4)
Traditional securitizations					
(asset transfer type)					
Residential mortgage	1,108.9	—	2.1	—	0.7
Apartment loan	—	—	—	—	—
Credit card receivables	—	—	—	—	—
Other assets	—	—	—	—	—
Synthetic securitizations	—	—	—	—	—
Residential mortgage	—	—	—	—	—
Apartment loan	—	—	—	—	—
Credit card receivables	—	—	—	—	—
Other assets	—	—	—	—	—
Sponsor of asset-backed commercial paper (ABCP) program					
Residential mortgage	25,120.2	—	276.9	452.5	146.2
Apartment loan	28.3	—	0.0	0.0	—
Credit card receivables	—	—	—	—	—
Account receivables	3,914.7	—	32.7	151.6	25.7
Leasing receivables	11,856.5	—	228.1	266.7	69.3
Other assets	1,343.6	—	4.8	3.2	0.6
Total as an originator	7,977.0	—	11.2	30.8	50.5
Total as an originator	26,229.2	—	279.0	452.5	146.9

Information on underlying assets (continued)
Billions of yen

	September 30, 2016		FY2016 1H		
	Amount of underlying assets at period-end (Note 1)		Cumulative amount of underlying assets in default or contractually past due 3 months or more		
	Underlying assets relating to securitization transactions during this period with no retained securitization exposures (Note 2)	Underlying assets relating to securitization transactions during this period	Underlying assets relating to retained securitization exposures	Underlying assets relating to securitization transactions during this period with no retained securitization exposures (Note 3)	Losses on underlying assets incurred during this period (Note 4)
Traditional securitizations					
(asset transfer type)	946.9	–	1.4	–	0.3
Residential mortgage	946.9	–	1.4	–	0.3
Apartment loan	–	–	–	–	–
Credit card receivables	–	–	–	–	–
Other assets	–	–	–	–	–
Synthetic securitizations	–	–	–	–	–
Residential mortgage	–	–	–	–	–
Apartment loan	–	–	–	–	–
Credit card receivables	–	–	–	–	–
Other assets	–	–	–	–	–
Sponsor of asset-backed commercial paper (ABCP) program	23,085.3	–	294.5	406.5	171.3
Residential mortgage	38.3	–	0.0	0.2	20.0
Apartment loan	–	–	–	–	–
Credit card receivables	3,020.8	–	26.0	71.5	23.4
Account receivables	9,224.1	–	250.7	279.6	59.2
Leasing receivables	2,141.9	–	6.9	15.0	6.9
Other assets	8,659.9	–	10.8	39.9	61.6
Total as an originator	24,032.2	–	296.0	406.5	171.6

- Notes: 1. The amount of underlying assets relating to sponsor of ABCP programs includes underlying assets related to ABCP programs sponsored by multiple financial institutions, including certain consolidated subsidiaries of MUFG.
2. The amount of underlying assets refers only to those cases in which the securitization exposures associated with a securitization conducted during this period were wholly transferred to third parties.
3. Figures show cumulative totals for this period of underlying assets either in default or contractually past due 3 months or more arising from securitization transactions in cases where the securitization exposures associated with a transaction conducted during this period were wholly transferred to third parties, or where no exposure was retained at the end of this period from a securitization conducted during this period due to related maturity.
4. Losses with traditional or synthetic securitizations are based on the projected accounting losses for holding the underlying assets without conducting the relevant securitization. With sponsor of ABCP programs, since it is extremely rare for such schemes to result in losses on any retained securitization exposure, it is difficult to obtain generally relevant information relating to losses as based on certain definitions. These figures therefore aggregate cases where actual economic losses have been recognized with cases where the loss has been valued on the same basis as the underlying defaulted assets. Losses on underlying assets relating to sponsor of ABCP programs differ from losses incurred by MUFG.

Information on underlying assets (continued)
Billions of yen

	FY2015 1H		FY2016 1H	
	Cumulative amount of underlying assets securitized during the period	Recognized gains or losses in this period arising from securitization transactions	Cumulative amount of underlying assets securitized during the period	Recognized gains or losses in this period arising from securitization transactions
Traditional securitizations				
(asset transfer type)	-	-	-	-
Residential mortgage	-	-	-	-
Apartment loan	-	-	-	-
Credit card receivables	-	-	-	-
Other assets	-	-	-	-
Synthetic securitizations	-	/	-	/
Residential mortgage	-	/	-	/
Apartment loan	-	/	-	/
Credit card receivables	-	/	-	/
Other assets	-	/	-	/
Sponsor of asset-backed commercial paper				
(ABCP) program	90,345.8	/	69,774.2	/
Residential mortgage	25.2	/	-	/
Apartment loan	-	/	-	/
Credit card receivables	5,569.8	/	6,552.3	/
Account receivables	78,544.6	/	57,169.4	/
Leasing receivables	544.2	/	862.4	/
Other assets	5,661.8	/	5,189.9	/
Total as an originator	90,345.8	-	69,774.2	-

(Amount of assets held for the purpose of securitization)

There were no assets held for the purpose of securitization transactions as of September 30, 2015 and 2016.

**Information on securitization exposures retained
(By type of underlying asset)**

Billions of yen

	September 30, 2015				Amount of securitization exposures subject to a risk weight of 1,250% (Note 1)	Capital deductions related to securitization exposures (Note 2)
	Amount of securitization exposures					
	Other than re-securitization exposure		Re-securitization exposure			
	On balance sheet	Off balance sheet	On balance sheet	Off balance sheet		
Total as an originator	4,952.4	795.8	–	–	2.3	13.7
Traditional securitizations (asset transfer type)	481.7	–	–	–	0.0	13.7
Residential mortgage	481.7	–	–	–	0.0	13.7
Apartment loan	–	–	–	–	–	–
Credit card receivables	–	–	–	–	–	–
Other assets	–	–	–	–	–	–
Synthetic securitizations	–	–	–	–	–	–
Residential mortgage	–	–	–	–	–	–
Apartment loan	–	–	–	–	–	–
Credit card receivables	–	–	–	–	–	–
Other assets	–	–	–	–	–	–
Sponsor of asset-backed commercial paper (ABCP) program	4,470.7	795.8	–	–	2.2	–
Residential mortgage	24.6	–	–	–	–	–
Apartment loan	–	–	–	–	–	–
Credit card receivables	670.5	308.0	–	–	–	–
Account receivables	1,466.3	437.1	–	–	–	–
Leasing receivables	323.8	27.2	–	–	–	–
Other assets	1,985.3	23.4	–	–	2.2	–
As an investor	4,234.8	–	220.5	–	12.5	/
Residential mortgage	896.5	–	–	–	–	/
Apartment loan	17.3	–	0.3	–	0.0	/
Credit card receivables	–	–	–	–	–	/
Corporate loans	2,431.7	–	220.1	–	–	/
Other assets	889.1	–	–	–	12.4	/

**Information on securitization exposures retained
(By type of underlying asset) (continued)**

Billions of yen

September 30, 2016						
	Amount of securitization exposures				Amount of securitization exposures subject to a risk weight of 1,250% (Note 1)	Capital deductions related to securitization exposures (Note 2)
	Other than re-securitization exposure		Re-securitization exposure			
	On balance sheet	Off balance sheet	On balance sheet	Off balance sheet		
Total as an originator	4,825.2	747.2	–	–	0.0	14.1
Traditional securitizations (asset transfer type)	479.2	–	–	–	0.0	14.1
Residential mortgage	479.2	–	–	–	0.0	14.1
Apartment loan	–	–	–	–	–	–
Credit card receivables	–	–	–	–	–	–
Other assets	–	–	–	–	–	–
Synthetic securitizations	–	–	–	–	–	–
Residential mortgage	–	–	–	–	–	–
Apartment loan	–	–	–	–	–	–
Credit card receivables	–	–	–	–	–	–
Other assets	–	–	–	–	–	–
Sponsor of asset-backed commercial paper (ABCP) program	4,346.0	747.2	–	–	–	–
Residential mortgage	34.9	–	–	–	–	–
Apartment loan	–	–	–	–	–	–
Credit card receivables	723.5	293.7	–	–	–	–
Account receivables	1,164.6	389.3	–	–	–	–
Leasing receivables	499.5	41.9	–	–	–	–
Other assets	1,923.3	22.1	–	–	–	–
As an investor	4,208.1	–	65.7	–	12.5	/
Residential mortgage	1,321.4	–	–	–	–	/
Apartment loan	52.7	–	–	–	0.7	/
Credit card receivables	124.8	–	–	–	–	/
Corporate loans	2,158.8	–	64.6	–	–	/
Other assets	550.2	–	1.0	–	11.8	/

Notes: 1. Figures listed refer to the amounts of exposures subject to a 1,250% risk weight as stipulated in Article 225 of the FSA Holding Company Capital Adequacy Notification. Securitization exposures subject to a 1,250% risk weight include cases where the credit risk-weighted assets computed using the Supervisory Formula exceed 1,250% or where a rating is lower than a certain threshold when calculating credit risk-weighted assets under the Ratings-Based Approach.

2. The amount of securitization exposures that have been deducted from Tier 1 capital counts as deductions from Tier 1 capital, such as capital stock, as stipulated by Article 5 of the FSA Holding Company Capital Adequacy Notification, and includes any gains on disposal of the underlying assets relating to the securitization.

(Securitization exposures subject to early amortization provisions retained)

In line with the provisions of Articles 230 & 248 of the FSA Holding Company Capital Adequacy Notification, as of September 30, 2015 and 2016, there were no securitization exposures subject to early amortization treatment that are retained by external investors and are used to calculate credit risk-weighted assets.

(Amount of securitization exposures retained and the associated capital requirement for these exposures broken down into a number of risk weight bands)

Billions of yen

September 30, 2015

	Other than re-securitization exposure			
	Amount of securitization exposures		Capital requirement	
	On balance sheet	Off balance sheet	On balance sheet	Off balance sheet
Total as an originator	4,952.4	795.8	95.7	6.4
Traditional securitizations (asset transfer type)	481.7	–	43.5	–
Risk weight: to 20%	–	–	–	–
Risk weight: over 20% to 50%	–	–	–	–
Risk weight: over 50% to 100%	388.7	–	28.6	–
Risk weight: over 100% to 250%	80.7	–	9.9	–
Risk weight: over 250% under 1,250%	12.1	–	4.8	–
Risk weight: 1,250%	0.0	–	0.0	–
Synthetic securitizations	–	–	–	–
Risk weight: to 20%	–	–	–	–
Risk weight: over 20% to 50%	–	–	–	–
Risk weight: over 50% to 100%	–	–	–	–
Risk weight: over 100% to 250%	–	–	–	–
Risk weight: over 250% under 1,250%	–	–	–	–
Risk weight: 1,250%	–	–	–	–
Sponsor of asset-backed commercial paper (ABCP) program	4,470.7	795.8	52.2	6.4
Risk weight: to 20%	4,077.4	765.5	25.7	4.9
Risk weight: over 20% to 50%	233.0	17.5	6.5	0.5
Risk weight: over 50% to 100%	85.6	12.7	5.6	0.9
Risk weight: over 100% to 250%	64.9	0.0	10.1	0.0
Risk weight: over 250% under 1,250%	7.3	–	1.6	–
Risk weight: 1,250%	2.2	–	2.4	–
As an investor	4,234.8	–	50.7	–
Risk weight: to 20%	4,125.6	–	32.7	–
Risk weight: over 20% to 50%	67.2	–	2.0	–
Risk weight: over 50% to 100%	21.7	–	1.5	–
Risk weight: over 100% to 250%	4.7	–	0.5	–
Risk weight: over 250% under 1,250%	2.9	–	0.8	–
Risk weight: 1,250%	12.5	–	13.0	–

(Amount of securitization exposures retained and the associated capital requirement for these exposures broken down into a number of risk weight bands) (continued)

Billions of yen

September 30, 2015

	Re-securitization exposure			
	Amount of securitization exposures		Capital requirement	
	On balance sheet	Off balance sheet	On balance sheet	Off balance sheet
Total as an originator	–	–	–	–
Traditional securitizations (asset transfer type)	–	–	–	–
Risk weight: to 30%	–	–	–	–
Risk weight: over 30% to 150%	–	–	–	–
Risk weight: over 150% to 350%	–	–	–	–
Risk weight: over 350% to 500%	–	–	–	–
Risk weight: over 500% under 1,250%	–	–	–	–
Risk weight: 1,250%	–	–	–	–
Synthetic securitizations	–	–	–	–
Risk weight: to 30%	–	–	–	–
Risk weight: over 30% to 150%	–	–	–	–
Risk weight: over 150% to 350%	–	–	–	–
Risk weight: over 350% to 500%	–	–	–	–
Risk weight: over 500% under 1,250%	–	–	–	–
Risk weight: 1,250%	–	–	–	–
Sponsor of asset-backed commercial paper (ABCP) program	–	–	–	–
Risk weight: to 30%	–	–	–	–
Risk weight: over 30% to 150%	–	–	–	–
Risk weight: over 150% to 350%	–	–	–	–
Risk weight: over 350% to 500%	–	–	–	–
Risk weight: over 500% under 1,250%	–	–	–	–
Risk weight: 1,250%	–	–	–	–
As an investor	220.5	–	4.0	–
Risk weight: to 30%	217.4	–	3.7	–
Risk weight: over 30% to 150%	1.7	–	0.0	–
Risk weight: over 150% to 350%	1.3	–	0.2	–
Risk weight: over 350% to 500%	–	–	–	–
Risk weight: over 500% under 1,250%	–	–	–	–
Risk weight: 1,250%	–	–	–	–

(Amount of securitization exposures retained and the associated capital requirement for these exposures broken down into a number of risk weight bands) (continued)

Billions of yen

September 30, 2016

	Other than re-securitization exposure			
	Amount of securitization exposures		Capital requirement	
	On balance sheet	Off balance sheet	On balance sheet	Off balance sheet
Total as an originator	4,825.2	747.2	92.7	5.5
Traditional securitizations (asset transfer type)	479.2	–	37.1	–
Risk weight: to 20%	–	–	–	–
Risk weight: over 20% to 50%	–	–	–	–
Risk weight: over 50% to 100%	419.9	–	27.7	–
Risk weight: over 100% to 250%	46.9	–	5.5	–
Risk weight: over 250% under 1,250%	12.3	–	3.8	–
Risk weight: 1,250%	0.0	–	0.0	–
Synthetic securitizations	–	–	–	–
Risk weight: to 20%	–	–	–	–
Risk weight: over 20% to 50%	–	–	–	–
Risk weight: over 50% to 100%	–	–	–	–
Risk weight: over 100% to 250%	–	–	–	–
Risk weight: over 250% under 1,250%	–	–	–	–
Risk weight: 1,250%	–	–	–	–
Sponsor of asset-backed commercial paper (ABCP) program	4,346.0	747.2	55.6	5.5
Risk weight: to 20%	3,893.4	731.9	24.6	4.6
Risk weight: over 20% to 50%	117.9	7.5	2.7	0.2
Risk weight: over 50% to 100%	209.4	7.2	11.3	0.5
Risk weight: over 100% to 250%	110.9	0.4	13.4	0.0
Risk weight: over 250% under 1,250%	14.2	–	3.3	–
Risk weight: 1,250%	–	–	–	–
As an investor	4,208.1	–	46.5	–
Risk weight: to 20%	4,118.6	–	30.2	–
Risk weight: over 20% to 50%	62.7	–	1.6	–
Risk weight: over 50% to 100%	10.3	–	0.7	–
Risk weight: over 100% to 250%	1.8	–	0.2	–
Risk weight: over 250% under 1,250%	6.0	–	4.6	–
Risk weight: 1,250%	8.4	–	8.9	–

(Amount of securitization exposures retained and the associated capital requirement for these exposures broken down into a number of risk weight bands) (continued)

Billions of yen

September 30, 2016

	Re-securitization exposure			
	Amount of securitization exposures		Capital requirement	
	On balance sheet	Off balance sheet	On balance sheet	Off balance sheet
Total as an originator	–	–	–	–
Traditional securitizations (asset transfer type)	–	–	–	–
Risk weight: to 30%	–	–	–	–
Risk weight: over 30% to 150%	–	–	–	–
Risk weight: over 150% to 350%	–	–	–	–
Risk weight: over 350% to 500%	–	–	–	–
Risk weight: over 500% under 1,250%	–	–	–	–
Risk weight: 1,250%	–	–	–	–
Synthetic securitizations	–	–	–	–
Risk weight: to 30%	–	–	–	–
Risk weight: over 30% to 150%	–	–	–	–
Risk weight: over 150% to 350%	–	–	–	–
Risk weight: over 350% to 500%	–	–	–	–
Risk weight: over 500% under 1,250%	–	–	–	–
Risk weight: 1,250%	–	–	–	–
Sponsor of asset-backed commercial paper (ABCP) program	–	–	–	–
Risk weight: to 30%	–	–	–	–
Risk weight: over 30% to 150%	–	–	–	–
Risk weight: over 150% to 350%	–	–	–	–
Risk weight: over 350% to 500%	–	–	–	–
Risk weight: over 500% under 1,250%	–	–	–	–
Risk weight: 1,250%	–	–	–	–
As an investor	65.7	–	1.3	–
Risk weight: to 30%	63.5	–	1.0	–
Risk weight: over 30% to 150%	1.1	–	0.0	–
Risk weight: over 150% to 350%	1.0	–	0.1	–
Risk weight: over 350% to 500%	–	–	–	–
Risk weight: over 500% under 1,250%	–	–	–	–
Risk weight: 1,250%	–	–	–	–

(Application of credit risk mitigation methods to re-securitization exposures)

Not applicable as of September 30, 2015 and 2016.

SECURITIZATION EXPOSURES (Subject to calculation of market risk equivalent amount)

Information on underlying assets

There were no securitization exposures during the first half of the fiscal year ended March 31, 2016 and as of September 30, 2015, and during the first half of the fiscal year ending March 31, 2017 and as of September 30, 2016.

(Amount of assets held for the purpose of securitization)

There were no assets held for the purpose of securitization transactions as of September 30, 2015 and 2016.

Information on securitization exposures retained (By type of underlying asset)

There were no assets held as an originator as of September 30, 2015 and 2016.

Billions of yen

	September 30, 2015				September 30, 2016			
	Amount of securitization exposures		Amount of securitization exposures that have been deducted from Tier 1 capital (Amount equivalent to increase in capital) (Note 1)		Amount of securitization exposures		Amount of securitization exposures that have been deducted from Tier 1 capital (Amount equivalent to increase in capital) (Note 1)	
	Other than resecuritization exposures	Resecuritization exposures	Capital deductions related to securitization exposures (Note 2)		Other than resecuritization exposures	Resecuritization exposures	Capital deductions related to securitization exposures (Note 2)	
As an investor	0.0	–	/	–	17.4	0.0	/	–
Residential mortgage	0.0	–	/	–	0.0	0.0	/	–
Apartment loan	0.0	–	/	–	0.0	0.0	/	–
Credit card receivables	0.0	–	/	–	6.2	0.0	/	–
Corporate loans	0.0	–	/	–	5.1	0.0	/	–
Other assets	0.0	–	/	–	6.0	0.0	/	–

Notes: 1. The amounts equivalent to increase in equity capital resulting from securitization correspond to Tier 1 capital deductions in line with Article 5 of the FSA Holding Company Capital Adequacy Notification, and include any gains on disposal of the underlying assets relating to the securitization.
2. Figures listed refer to capital deductions as stipulated in Article 280-5, Paragraph 2 of the FSA Holding Company Capital Adequacy Notification.

(Securitization exposures subject to early amortization provisions as an originator)

There were no securitization exposures subject to early amortization provisions as an originator as of September 30, 2015 and 2016.

(Amount of securitization exposures retained and the associated capital requirement for these exposures broken down into a number of risk weight bands)

There was no securitization exposure as an originator as of September 30, 2015 and 2016.

Billions of yen

	September 30, 2015			
	Other than re-securitization exposure		Re-securitization exposure	
	Amount of securitization exposures	Capital requirement	Amount of securitization exposures	Capital requirement
As an investor	0.0	0.0	–	–
Risk weight: to 1.6%	0.0	0.0	–	–
Risk weight: over 1.6% to 4%	0.0	0.0	–	–
Risk weight: over 4% to 8%	0.0	0.0	–	–
Risk weight: over 8% to 20%	0.0	0.0	–	–
Risk weight: over 20% under 100%	0.0	0.0	–	–
Risk weight: 100%	0.0	0.0	–	–

Billions of yen

	September 30, 2016			
	Other than re-securitization exposure		Re-securitization exposure	
	Amount of securitization exposures	Capital requirement	Amount of securitization exposures	Capital requirement
As an investor	17.4	0.2	–	–
Risk weight: to 1.6%	17.4	0.2	–	–
Risk weight: over 1.6% to 4%	0.0	0.0	–	–
Risk weight: over 4% to 8%	0.0	0.0	–	–
Risk weight: over 8% to 20%	0.0	0.0	–	–
Risk weight: over 20% under 100%	0.0	0.0	–	–
Risk weight: 100%	0.0	0.0	–	–

(Securitization exposures subject to measurement of comprehensive risk)

There were no securitization exposures subject to measurement of comprehensive risk as of September 30, 2015 and 2016.

LIQUIDITY RISK

Major liquid assets

Billions of yen

	September 30, 2015				September 30, 2016			
	MUFG	BTMU	MUTB	MUSHD	MUFG	BTMU	MUTB	MUSHD
Cash and deposits	47,609.3	39,330.0	7,321.9	1,302.0	57,245.0	46,489.3	9,945.1	1,081.0
Domestic securities	37,828.1	27,816.2	6,180.5	3,949.0	32,093.1	24,258.5	6,442.8	1,509.9
Japanese government bonds	33,682.7	24,437.9	5,888.6	3,463.9	26,784.3	19,841.7	5,831.8	1,218.9
Municipal bonds	377.5	194.1	0.1	183.2	913.9	725.9	39.9	148.1
Corporate bonds	3,767.9	3,184.2	291.7	301.9	4,394.9	3,690.9	571.0	142.9
Foreign bonds	22,737.1	15,513.6	6,901.0	326.6	25,772.7	17,758.7	7,717.5	299.0
Domestic equity securities	5,495.3	4,261.7	1,009.8	284.6	4,787.8	3,741.9	926.3	168.4
Foreign equity securities	133.7	134.5	0.1	0.0	144.6	144.9	0.1	0.0
Others	7,228.6	4,623.2	1,261.4	1,342.0	5,947.8	3,615.4	1,404.3	925.2
Subtotal	121,032.1	91,679.1	22,674.6	7,204.2	125,991.0	96,008.8	26,436.0	3,983.5
(Less) Assets pledged	(33,724.0)	(21,562.0)	(10,268.4)	(3,179.2)	(34,051.5)	(24,833.2)	(8,763.8)	(1,348.3)
Total	87,308.1	70,117.2	12,406.3	4,025.0	91,939.5	71,175.5	17,672.1	2,635.2

Notes: 1. Investment securities in the above table comprise securities available-for-sale, securities being-held-to-maturity and trading securities that have a quoted market value.

2. Assets pledged represent securities pledged as collateral primarily for borrowings, bills sold, foreign exchange transactions, and futures transactions.

3. Figures in the above table do not represent high quality liquid assets under the Basel III regulatory regime.

4. Figures under MUFG reflect intergroup eliminations. Accordingly, these figures do not represent the sum of figures for the major operating entities.

Pledged Assets*Millions of yen*

	September 30, 2015	September 30, 2016
Cash and due from banks	–	6,568
Trading assets	219,694	173,343
Securities	3,321,069	5,252,867
Loans and bills discounted	9,510,884	6,295,467
Other assets	–	–
Tangible fixed assets	–	–
Total	13,051,648	11,728,247

Liabilities correspond to the pledged assets above

Deposits	606,687	567,000
Call money and bills sold	721,853	–
Trading liabilities	14,886	27,639
Borrowed money	11,001,093	10,832,112
Bonds payable	25,102	18,657
Other liabilities	–	801
Acceptances and guarantees	80,000	129,116

In addition to the above, the following assets were pledged for foreign exchange transactions or futures transactions.

Millions of yen

	September 30, 2015	September 30, 2016
Cash and due from banks	2,795	4,297
Monetary claims bought	1,139,742	606,676
Trading assets	139,980	166,756
Securities	9,481,091	7,419,503
Loans and bills discounted	8,606,259	6,339,450

Assets sold under sales under repurchase agreements or loaned under securities lending transactions backed by cash pledges are as follows.

Millions of yen

	September 30, 2015	September 30, 2016
Trading assets	3,900,113	1,713,497
Securities	16,798,507	19,474,970
Total	20,698,620	21,188,467

Corresponding payables

Payables under repurchase agreements	11,729,567	12,877,468
Payables under securities lending transactions	7,655,720	5,294,227

MARKET RISK

Value-at-risk (VaR): maximum, minimum and average values by disclosure period and period-end

• VaR for trading activities

Billions of yen

	FY2015 1H				FY2016 1H			
	Average	Maximum	Minimum	Sept. 30, 2015	Average	Maximum	Minimum	Sept. 30, 2016
Overall	15.76	22.17	12.03	13.52	19.20	30.10	12.96	14.38
Interest rate	14.23	20.30	11.16	13.97	20.93	28.08	16.83	17.64
Yen	8.55	14.97	5.99	8.04	13.58	21.25	7.99	10.85
U.S. dollar	5.33	7.29	3.18	5.56	10.33	12.79	8.63	8.81
Foreign exchange	4.99	8.82	2.96	3.01	10.97	16.59	7.99	8.73
Equities	1.92	8.21	0.91	1.39	1.90	4.78	1.03	2.51
Commodities	0.04	0.19	0.00	0.01	0.01	0.16	0.00	0.00
Less diversification effect	(5.42)	–	–	(4.86)	(14.61)	–	–	(14.50)

Assumptions for VaR calculations:

Historical simulation method	
Holding period:	10 business days
Confidence interval:	99%
Observation period:	701 business days

- The maximum and minimum VaR overall and for various risk categories were taken from different days.
- Figures for stressed VaR are not included.

Stressed VaR: maximum, minimum and average values by disclosure period and period-end

Billions of yen

	FY2015 1H				FY2016 1H			
	Average	Maximum	Minimum	Sept. 30, 2015	Average	Maximum	Minimum	Sept. 30, 2016
Stressed VaR	20.02	34.82	13.72	17.82	25.28	57.11	11.31	19.48

Assumptions for VaR calculations:

Historical simulation method	
Holding period:	10 business days
Confidence interval:	99%

Stressed VaR has been measured from October 2011.

The amount of required capital related to additional risk and comprehensive risk as of the period-end, as well as the maximum, minimum and average values for the amount of required capital for additional risk and comprehensive risk during the disclosure period

Not applicable in the first half of the fiscal year ended March 31, 2016 and the first half of the fiscal year ending March 31, 2017.

Movement analysis of market risk-weighted assets

Market risk-weighted assets decreased by ¥0.30 trillion from March 31, 2016 mainly due to decreases in the stressed VaR and the equity position risk based on the Standardized Approach.

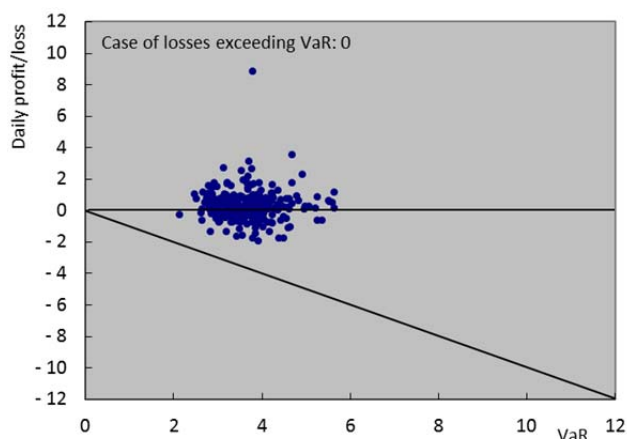
		<i>Trillions of yen</i>
Market risk-weighted assets, previous period-end (March 31, 2016)		2.19
Internal Models Approach		(0.18)
	VaR	(0.01)
	Stressed VaR	(0.16)
Standardized Approach		(0.11)
	Interest rate risk	+0.01
	Equity position risk	(0.11)
	Foreign exchange risk	(0.01)
	Others	+0.00
Market risk-weighted assets, current period-end (September 30, 2016)		1.89

Results of market risk backtesting and explanations of any actual trading losses significantly in excess of VaR

Market Risk Backtesting

(Oct. 2014–Sept. 2015)

Billions of Yen

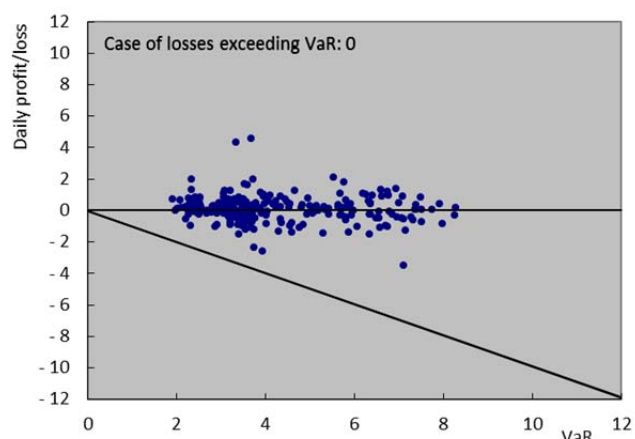


Note: Actual trading losses were within the range of VaR throughout the period studied.

Market Risk Backtesting

(Oct. 2015–Sept. 2016)

Billions of Yen

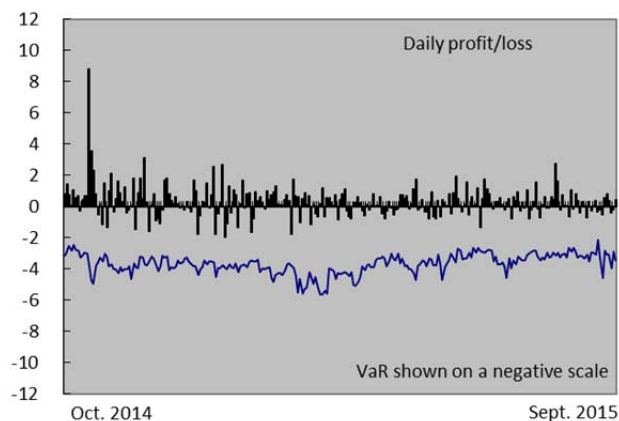


Note: Actual trading losses were within the range of VaR throughout the period studied.

VaR and Daily Profit/Loss for Trading Activities

(Oct. 2014–Sept. 2015)

Billions of Yen

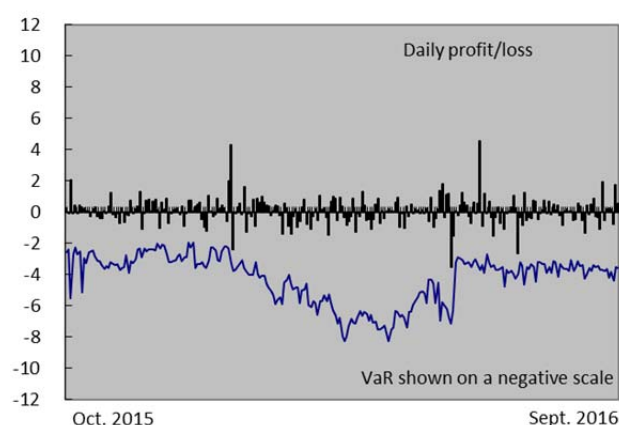


Note: Actual trading losses were within the range of VaR throughout the period studied.

VaR and Daily Profit/Loss for Trading Activities

(Oct. 2015–Sept. 2016)

Billions of Yen



Note: Actual trading losses were within the range of VaR throughout the period studied.

OPERATIONAL RISK

Movement analysis of operational risk-weighted assets

Operational risk-weighted assets increased ¥0.35 trillion from March 31, 2016, primarily reflecting an increase in loss on repayment of excess interest at Group subsidiaries based on the Advanced Measurement Approach.

	<i>Trillions of yen</i>
Operational risk-weighted assets, previous period-end (March 31, 2016)	6.58
Advanced Measurement Approach	0.35
Internal Fraud	0.01
External Fraud	0.04
Employment Practices and Workplace Safety	0.00
Clients, Products, and Business Practices*	0.19
Damage to Physical Assets	(0.01)
Business Disruption and System Failures	0.00
Execution, Delivery and Process Management	0.11
Basic Indicator Approach	0.00
Operational risk-weighted assets, current period-end (September 30, 2016)	6.93

* Includes loss on repayment of excess interest in the consumer finance operations of Group subsidiaries.

EQUITY EXPOSURES IN BANKING BOOK

Amount on consolidated balance sheet and market values

	September 30, 2015		September 30, 2016	
	Amount on consolidated balance sheet	Market value	Amount on consolidated balance sheet	Market value
Exposures to publicly traded equities (Note 1)	5,351.6	5,351.6	4,769.4	4,769.4
Equity exposures other than above (Note 2)	211.3	-	197.7	-
Total	5,563.0	-	4,967.2	-

Notes: 1. Figures only count Japanese and foreign equities held within securities available for sale with quoted market value.

2. Figures only count Japanese and foreign equities held within securities available for sale whose market values are not readily determinable.

Cumulative gains or losses arising from sales or write-offs of equity exposures

	FY2015 1H			FY2016 1H		
	Gains on sales	Losses on sales	Write-offs	Gains on sales	Losses on sales	Write-offs
Equity exposures	60,883	(11,790)	(8,101)	82,635	(27,193)	(11,407)

Note: Figures refer to net gains or losses on equity securities within net non-recurring gains or losses.

Unrealized gains or losses recognized on consolidated balance sheet but not on consolidated statement of income

Billions of yen

	September 30, 2015			September 30, 2016		
	Acquisition cost	Amount on consolidated balance sheet	Unrealized gains or losses	Acquisition cost	Amount on consolidated balance sheet	Unrealized gains or losses
Equity exposures	2,889.0	5,351.6	2,462.5	2,709.2	4,769.4	2,060.2

Note: Figures only count Japanese and foreign equities held within securities available for sale with quoted market value.

Unrealized gains or losses not recognized either on consolidated balance sheet or on consolidated statement of income

Not applicable as of September 30, 2015 and 2016.

EXPOSURES RELATING TO FUNDS

Exposures relating to funds

Billions of yen

	September 30, 2015	September 30, 2016
Exposures relating to funds	2,945.0	2,362.6
Exposures where fund components are identifiable (look-through approach) (Note 1)	2,845.5	2,312.8
Exposures not included above where equity exposures constitute majority of total value of fund components (Note 2)	78.4	29.2
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	15.1	19.7
Exposures not included in any categories above where the internal models approach is applied (Note 4)	–	–
Exposures not included in any categories above where there is a high probability of the weighted average risk weight applied to fund components being less than 400% (Note 5)	5.3	0.6
Exposures not included in any categories above (Note 5)	0.4	0.1

- Notes: 1. As stipulated in Paragraph 1 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
2. As stipulated in Paragraph 2 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
3. As stipulated in Paragraph 3 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
4. As stipulated in Paragraph 4 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
5. As stipulated in Paragraph 5 of Article 145 of the FSA Holding Company Capital Adequacy Notification.

INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)

Decline in economic values estimated with interest rate shocks applied to internal risk management

• VaR for non-trading activities

Billions of yen

	FY2015 1H				FY2016 1H			
	Average	Maximum	Minimum	Sept. 30, 2015	Average	Maximum	Minimum	Sept. 30, 2016
Interest rate	378.2	588.6	336.6	356.9	458.2	528.5	377.8	385.7
Yen	270.7	288.2	253.1	256.0	318.5	345.1	281.2	282.2
U.S. dollar	148.4	178.4	102.1	176.6	261.5	289.3	221.4	223.7
Euro	99.0	380.2	57.8	64.7	92.8	114.2	68.3	76.3
Equities	184.8	213.2	155.2	162.5	222.7	240.8	185.3	230.1
Overall	402.8	610.8	360.3	384.5	510.6	564.5	441.9	450.7

Assumptions for VaR calculations:

Historical simulation method	
Holding period:	10 business days
Confidence interval:	99%
Observation period:	701 business days

- The maximum and minimum VaR overall and for various risk categories were taken from different days.
- The equity-related risk figures do not include market risk exposure from our strategic equity portfolio.

Outlier ratio

	September 30, 2015	September 30, 2016
Outlier ratio	8.59%	9.14%

Assumptions for outlier ratio calculations:

Measurement method:	Interest rate sensitivity method
Interest rate shock range:	1st and 99th percentile of observed interest changes using a one-year holding period and five-year observation period

COMPOSITION OF LEVERAGE RATIO DISCLOSURE

Millions of yen, %

Corresponding line No. on Basel III disclosure template (Table 2)	Corresponding line No. on Basel III disclosure template (Table 1)	Item	September 30, 2015	September 30, 2016
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustments items	247,889,789	246,117,128
1a	1	Total assets reported in the consolidated balance sheet	289,165,030	293,677,194
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis	—	—
1c	7	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	—	—
1d	3	The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items)	(41,275,240)	(47,560,066)
2	7	The amount of adjustment items pertaining to Tier 1 capital	(920,390)	(990,939)
3		Total on-balance sheet exposures (a)	246,969,399	245,126,188
Exposures related to derivatives transactions (2)				
4		Replacement cost associated with derivatives transactions, etc.	5,419,664	5,969,878
5		Add-on amount associated with derivatives transactions, etc.	6,274,945	5,991,695
6		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	1,603,409	1,876,153
6		The amount of receivables arising from providing cash margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	12,618	129,634
7		The amount of deductions of receivables (out of those arising from providing cash variation margin)	(350,420)	(783,414)
8		The amount of client-cleared trade exposures for which a bank or bank holding company acting as clearing member is not obliged to make any indemnification	/	/
9		Adjusted effective notional amount of written credit derivatives	3,261,848	3,052,084
10		The amount of deductions from effective notional amount of written credit derivatives	(2,442,054)	(2,074,802)
11	4	Total exposures related to derivative transactions (b)	13,780,011	14,161,228
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	15,609,918	13,647,251
13		The amount of deductions from the assets above (line 12)	(2,782,740)	(2,259,873)
14		The exposures for counterparty credit risk for repo transactions, etc.	1,114,486	1,013,770
15		The exposures for agent repo transactions	/	/
16	5	Total exposures related to repo transactions, etc. (c)	13,941,664	12,401,148
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	86,833,547	89,665,339
18		The amount of adjustments for conversion in relation to off-balance sheet transactions	(56,797,427)	(61,735,686)
19	6	Total exposures related to off-balance sheet transactions (d)	30,036,120	27,929,652
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	14,254,178	14,205,532
21	8	Total exposures ((a) + (b) + (c) + (d)) (f)	304,727,194	299,618,217
22		Leverage ratio on a consolidated basis ((e)/(f))	4.67%	4.74%

CHANGES IN THE CONSOLIDATED LIQUIDITY COVERAGE RATIO FROM THE PREVIOUS QUARTER

The consolidated liquidity coverage ratio has remained stable over the past two years, since the Liquidity Coverage Ratio Regulations took effect at MUFG on a consolidated basis.

For information on the consolidated liquidity coverage ratio for the first, second, third and fourth quarters of the fiscal year ended March 31, 2016, please visit the URL below:

http://www.mufig.jp/english/ir/basel3/backnumber/2016mufig-half/pdf/mufig1509_06_e.pdf

http://www.mufig.jp/english/ir/basel3/backnumber/2016mufig/pdf/mufig1603_06_e.pdf

Millions of yen, %

Item	FY2016 Q2		FY2016 Q1	
High-Quality Liquid Assets (1)	/	/	/	/
1 Total high-quality liquid assets (HQLA)		80,070,928		82,207,240
Cash Outflows (2)	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
2 Cash outflows related to unsecured retail funding	81,257,512	6,935,625	81,078,485	6,922,875
3 Stable deposits	17,214,405	521,818	17,133,507	519,544
4 Less stable deposits	64,036,669	6,413,807	63,937,822	6,403,331
5 Cash outflows related to unsecured wholesale funding	81,196,507	47,237,193	83,740,578	49,357,291
6 Qualifying operational deposits	81,244	20,311	93,037	23,259
7 Cash outflows related to unsecured wholesale funding other than for qualifying operational deposits and debt securities	76,282,771	42,384,390	78,690,812	44,377,303
8 Debt securities	4,832,492	4,832,492	4,956,729	4,956,729
9 Cash outflows related to secured funding, etc.	/	1,253,351	/	1,613,798
10 Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities	41,813,190	12,773,178	42,764,538	12,874,295
11 Cash outflows related to derivative transactions, etc.	3,501,452	3,501,452	3,338,258	3,338,258
12 Cash outflows related to funding programs	21,652	21,652	22,105	22,105
13 Cash outflows related to credit and liquidity facilities	38,290,086	9,250,074	39,404,174	9,513,931
14 Cash outflows related to contractual funding obligations, etc.	6,476,615	3,353,196	7,225,603	3,570,691
15 Cash outflows related to contingencies	70,962,486	781,113	70,510,801	765,462
16 Total cash outflows	/	72,333,655	/	75,104,412
Cash Inflows (3)	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
17 Cash inflows related to secured lending, etc.	11,167,531	1,438,730	11,215,151	1,405,309
18 Cash inflows related to collection of loans, etc.	13,283,534	9,196,554	14,749,974	10,006,005
19 Other cash inflows	4,897,910	1,709,896	5,322,192	2,511,734
20 Total cash inflows	29,348,976	12,345,180	31,287,317	13,923,049
Consolidated Liquidity Coverage Ratio (4)	/	/	/	/
21 Total HQLA allowed to be included in the calculation	/	80,070,928	/	82,207,240
22 Net cash outflows	/	59,988,476	/	61,181,364
23 Consolidated liquidity coverage ratio (LCR)	/	133.4	/	134.3
24 The Number of data used to calculate the average value		3		3

EVALUATION OF THE CONSOLIDATED LIQUIDITY COVERAGE RATIO LEVEL

MUFG's consolidated liquidity coverage ratio is well above the minimum requirement.

Minimum requirement for the consolidated liquidity coverage ratio

				%
	2016	2017	2018	After 2019
	70.0	80.0	90.0	100.0

MUFG does not expect the outlook for the consolidated liquidity coverage ratio to diverge significantly from the current level. In addition, the actual value of the consolidated liquidity coverage ratio does not differ significantly from the initial projection.

COMPOSITION OF THE TOTAL HQLA ALLOWED TO BE INCLUDED IN THE CALCULATION

There are no significant changes in the location and composition of the HQLA allowed to be included in the calculation in terms of currency, asset type and other attributes.

There are no significant currency imbalances between the total HQLA allowed to be included in the calculation and the net cash outflows in major currencies (currencies for which total liabilities denominated in any given currency account for 5% or more of MUFG's total liabilities on a consolidated basis).

OTHER MATTERS CONCERNING THE CONSOLIDATED LIQUIDITY COVERAGE RATIO

MUFG has adopted the Special Provisions Pertaining to Qualifying Operational Deposits under Article 28 of the FSA Holding Company Liquidity Coverage Ratio Notification. The scope of application of the Special Provisions Pertaining to Qualifying Operational Deposits and the Valuation Method for Qualifying Operational Deposits are as follows.

a. Scope of application of the Special Provisions Pertaining to Qualifying Operational Deposits

MUFG has applied the Special Provisions Pertaining to Qualifying Operational Deposits to certain borrowings from the trust assets (trust accounts) of pension funds and other entities, as part of its custody services.

b. Valuation Method for Qualifying Operational Deposits

MUFG periodically conducts a valuation of qualifying operational deposits assuming a certain amount of deposits will remain in trust accounts.

Moreover, MUFG has not applied "the minimum required amount of additional pledged assets upon a change in fair value based on the Scenario Approach" on a consolidated basis, under Article 37 of the FSA Holding Company Liquidity Coverage Ratio Notification.

MUFG has included cash outflows related to small consolidated subsidiaries in other contractual cash outflows under Article 59 of the FSA Holding Company Liquidity Coverage Ratio Notification.

TOP RISK

MUFG and its major subsidiaries control risk by taking a preventative approach of identifying the top risks and establishing the necessary countermeasures in advance. If risks do materialize, the situation is managed so as to enable a flexible response. Moreover, senior management discusses top risk to share risk awareness and develop effective countermeasures.

Major top risks

Risks	Risk Scenarios* (examples)
Decline in Profitability of Net Interest Income	<ul style="list-style-type: none"> Additional monetary easing (introduction of negative interest rate policy) by the Bank of Japan could deteriorate the profitability of financial institutions.
Foreign Currency Liquidity	<ul style="list-style-type: none"> The environment for foreign currency procurement has significantly deteriorated due to rising uncertainties and foreign currency cannot be procured stably or efficiently.
Increase in Credit Costs	<ul style="list-style-type: none"> Globally, concerns about concentration risk may be heightened against the backdrop of low interest rates globally, the influx of money due to quantitative easing, and the tendency of financial institutions to chase yields. This may push up inter-risk correlation and sensitivity in the credit portfolio to an unprecedented degree, causing an increase in credit costs.
Risk of Expanded Losses in the Strategy Equity Portfolio	<ul style="list-style-type: none"> A decline in stock prices may be caused by additional efforts among global market participants to reduce their risk assets and other general economic trends, along with deterioration of corporate earnings of major investees, leading to an increase in valuation losses and write-downs in the strategic equity portfolio. There may be increasing concerns over the deterioration of domestic listed companies' earnings due to factors such as lowered expectations for Japan's economic policies (often referred to as Abenomics), leading to an increase in valuation losses and write-downs in the strategic equity portfolio.
Risk Associated with Money Laundering or Illegal Transactions	<ul style="list-style-type: none"> Regulatory issues such as the infringement of anti-money laundering regulations or illegal transactions could lead to legal actions such as business suspension or civil fines, and reputational damage.

* The risk scenarios outlined in the above table are some of the risk scenarios discussed at the Corporate Risk Management Committee meeting in September 2016 and reported to the Board of Directors. Some of the scenarios are general ones and may not be unique to MUFG.

Concept of top risks

- Risks are defined as the losses that the Company would incur as a result of each risk scenario materializing. The materiality of a risk is determined based on the impact and probability of risk occurrence (external and internal factors).
- Risks that MUFG believes require priority attention over the next one year period are defined as top risks (including risk events having the potential to have a relatively high probability of occurrence. Moreover, including risks that are not only limited to the quantifiable ones, but those that could materially affect MUFG's business in the future because of possible adverse effects on MUFG's strategies or reputation).
- The Company creates a risk map to comprehensively grasp specified top risks, and makes use of it for preventative risk management.

Note: The table shown above only describes some of the risks that MUFG believes are material. Please note that other risks not identified in the above table could materially affect MUFG's operating results. Please refer to other disclosure materials such as Securities Report, Quarterly Securities Report, Form 20-F, and Form 6-K for more details on MUFG's and its subsidiaries' risk information.

NET OPERATING PROFITS/RISK-WEIGHTED ASSETS BY BUSINESS GROUP

Billions of yen

	Retail	Corporate	International	Trust assets	Markets	MUFG consolidated total
Net operating profits (Note 1)	104.1	203.5	206.7	29.7	256.5	716.2
Against fiscal 2015 1H	(53.7)	(17.5)	(27.1)	(7.3)	31.4	(97.2)
Risk-weighted assets (Note 2)	10,246.4	29,008.7	38,874.9	1,292.1	10,303.9	105,206.2
Against March 31, 2016	(206.9)	(1,980.0)	(3,812.6)	8.9	(301.7)	(6,858.1)
Credit risks	8,696.3	28,033.3	36,271.7	609.5	7,357.3	88,299.2
Against March 31, 2016	(326.3)	(1,832.2)	(3,961.5)	(26.1)	(236.2)	(7,073.0)
Market risks	14.4	41.3	19.1	222.7	2,337.8	1,898.9
Against March 31, 2016	2.7	(22.4)	(5.1)	19.7	(47.4)	(299.7)
Operational risks	1,535.7	934.0	2,584.1	459.7	608.7	6,934.2
Against March 31, 2016	116.5	(125.4)	154.0	15.3	(18.0)	353.1

Notes: 1. Managerial figures based on settlement rates. Corporate excludes overseas Japanese corporate business. The consolidated total for MUFG includes figures from head office and others.

2. Risk-weighted assets by business group are managerial figures that are broken down financial accounting figures.