



Mitsubishi UFJ Financial Group Basel II Disclosure

Interim Fiscal 2010

Basel II Data (MUFG, Consolidated)

Scope of Consolidation	2
Composition of Equity Capital	3
Capital Adequacy	4
Credit Risk	6
Credit Risk Mitigation	20
Derivative Transactions and Long Settlement Transactions	21
Securitization Exposures	22
Market Risk	28
Equity Exposures in Banking Book	30
Exposures Relating to Funds	31
Interest Rate Risk in the Banking Book (IRRBB)	32



In accordance with the provisions of Article 52-25 of the Banking Law of Japan, Mitsubishi UFJ Financial Group (MUFG) adopts the "First Standard" 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 Consolidated Capital Adequacy Notification") to assess capital adequacy in light of the assets we own on a consolidated basis.

With regard to the internal controls structure governing calculation of the consolidated capital adequacy ratio, MUFG received a report from Deloitte Touche Tohmatsu LLC (DTT) which conducted certain procedures as an independent auditing firm. The procedures that were agreed upon between MUFG and DTT were conducted in accordance with the Japanese Institute of Certified Public Accountants (JICPA) Industry Audit Committee Report No. 30. The procedures were not conducted based on "generally accepted auditing principles," and we did not receive any audit opinion with regard to our internal controls structure or the related consolidated capital adequacy ratio.

Scope of Consolidation

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

Names of any companies qualifying for capital deductions under the provisions of Paragraph 1.2 (a)–(c) of Article 8, or Paragraph 1.2 (a)–(c) of Article 20, of the FSA Consolidated Capital Adequacy Notification that are deficient in regulatory capital, and corresponding total regulatory capital deficiencies	Not applicable as of September 30, 2009 and 2010
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Composition of Equity Capital

Capital structure

Billions of yen

		September 30, 2009	September 30, 2010
Tier 1 (core) capital	(A)	8,894.3	10,194.1
Capital stock		1,620.8	2,137.4
Stock subscription advances		—	—
Capital surplus		1,897.9	2,174.2
Retained earnings		4,238.2	4,666.1
Treasury stock		(5.9)	(6.4)
Treasury stock subscription advances		—	—
Planned distribution		(81.8)	(93.8)
Net unrealized losses on securities available for sale		—	—
Foreign currency translation adjustments		(190.5)	(308.3)
Subscription rights to shares		5.4	6.1
Minority interests in consolidated subsidiaries and affiliates (Note 1)		2,071.3	2,210.1
Amount equivalent to goodwill		(539.5)	(476.0)
Intangible assets acquired via business combinations		(92.2)	(48.7)
Amount equivalent to capital increase due to securitization transactions		(22.3)	(17.7)
Amount equivalent to 50% of expected losses in excess of qualifying allowances		(7.0)	(48.8)
Deductions for deferred tax assets (Note 2)		—	—
Qualified Tier 2 (supplementary) and Tier 3 (quasi-supplementary) capital (Note 3)	(B)	4,383.5	3,990.7
Deductions from total qualifying capital (Note 4)	(C)	329.0	763.2
Total capital	(A) + (B) – (C)	12,948.9	13,421.6

Notes: 1. The amount of stocks and other securities with some probability of being redeemed pursuant to special provisions for stepped-up interests, etc., as stipulated in Paragraph 2 of Article 5 of the FSA Consolidated Capital Adequacy Notification was 1,088.6 billion yen as of September 30, 2009, all of which was contained within "minority interests in consolidated subsidiaries and affiliates." The amount of these instruments accounted for 12% of Tier 1 capital.

The amount of stocks and other securities with some probability of being redeemed pursuant to special provisions for stepped-up interests, etc., as stipulated in Paragraph 2 of Article 5 of the FSA Consolidated Capital Adequacy Notification was 1,031.0 billion yen as of September 30, 2010, all of which was contained within "minority interests in consolidated subsidiaries and affiliates." The amount of these instruments accounted for 10% of Tier 1 capital.

2. As of September 30, 2009, the amount equivalent to net deferred tax assets totaled 819.8 billion yen and the regulatory ceiling on the net amount of deferred tax assets allowable for capital inclusion equaled 1,778.8 billion yen. As of September 30, 2010, the amount equivalent to net deferred tax assets totaled 451.3 billion yen and the regulatory ceiling on the net amount of deferred tax assets allowable for capital inclusion equaled 2,038.8 billion yen.

3. As stipulated in Articles 6 and 7 of the FSA Consolidated Capital Adequacy Notification.

4. As stipulated in Article 8 of the FSA Consolidated Capital Adequacy Notification.



Capital Adequacy

Capital requirements for credit risk

Billions of yen

	September 30, 2009	September 30, 2010
Capital requirements for credit risk (excluding equity exposures under the IRB Approach, exposures relating to funds (Note 3), and portfolios with phased rollout of the IRB Approach which are applicable to the Former Notification (Note 4))	7,297.7	7,593.9
IRB Approach (excluding securitization exposures)	6,382.2	6,383.7
Corporate exposures (excluding specialized lending exposures subject to supervisory slotting criteria)	4,665.7	4,364.9
Corporate exposures (specialized lending exposures subject to supervisory slotting criteria)	242.7	72.0
Sovereign exposures	94.9	85.3
Bank exposures	300.0	241.2
Residential mortgage exposures	531.5	653.9
Qualifying revolving retail exposures	30.8	294.3
Other retail exposures	238.9	390.0
Exposures related to unsettled transactions	0.1	0.0
Exposures for other assets	277.2	281.7
Standardized Approach (excluding securitization exposures)	601.1	918.6
Securitization exposures (Note 5)	314.2	291.5
Portfolios under the IRB Approach	284.5	253.4
Portfolios under the Standardized Approach	29.6	38.0
Capital requirements for credit risk of equity exposures under the IRB Approach	741.5	582.6
Exposures subject to transitional arrangements (grandfathering provisions) (Note 6)	362.9	300.1
Market-Based Approach (Simple Risk Weight Method) (Note 7)	109.5	92.3
Market-Based Approach (Internal Models Method) (Note 7)	—	—
PD/LGD Approach (Note 7)	269.0	190.1
Capital requirements for exposures relating to funds	297.8	238.9
Capital requirements for portfolios with phased rollout of the IRB Approach which are applicable to the Former Notification	700.6	—
Total	9,037.8	8,415.4

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 2013 at UnionBanCal Corporation.

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 amount of capital requirement is including any exposures qualifying as capital deduction, and the credit risk-weighted asset amount is multiplied by the scaling factor of 1.06. Capital requirements for portfolios under the Standardized Approach or with phased rollout of the IRB Approach which are applicable to the Former Notification 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 Consolidated Capital Adequacy Notification.

4. 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.

5. Including amounts equivalent to increase in equity capital resulting from a securitization exposure, as a deduction from Tier 1 capital elements.

6. Exposures to calculate the amount of credit risk-weighted assets as stipulated in Article 13 of the Supplementary Provisions to the FSA Consolidated Capital Adequacy Notification.

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

**Capital requirements for market risk**

Billions of yen

	September 30, 2009	September 30, 2010
Standardized Method	99.9	101.4
Interest rate risk	47.5	41.3
Equity position risk	46.3	57.2
Foreign exchange risk	6.0	2.7
Commodity risk	0.0	0.1
Options transactions	—	—
Internal Models Approach	42.2	56.3
Total	142.2	157.8

Note: As for market risk, the Internal Models Approach is mainly adopted to calculate general market risk (in some cases the Standardized Method is adopted) and the Standardized Method is adopted to calculate specific risk.

Capital requirements for operational risk

Billions of yen

	September 30, 2009	September 30, 2010
The Standardized Approach	455.0	538.8
Total	455.0	538.8

Note: Operational risk is calculated using the Standardized Approach (the Basic Indicator Approach and the Advanced Measurement Approaches are not adopted).

Consolidated total capital adequacy ratio, Tier 1 capital adequacy ratio and total capital requirement (consolidated basis)

Billions of yen

	September 30, 2009	September 30, 2010
Consolidated total capital adequacy ratio	13.29%	15.24%
Consolidated Tier 1 capital adequacy ratio	9.13%	11.57%
Consolidated total capital requirements	7,789.4	7,044.3
8% of credit risk-weighted assets	7,192.1	6,347.6
Capital requirements for market risk	142.2	157.8
Capital requirements for operational risk	455.0	538.8
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 based on the 1988 Accord by the adjustment factor, exceeds the risk-weighted asset amount as calculated according to the FSA Consolidated Capital Adequacy Notification	—	—

Credit Risk
Credit risk exposures and default exposures
(By approach)

<i>Billions of yen</i>				
September 30, 2009				
Credit risk exposures (Note 1)				
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total
The IRB approach	114,259.0	46,755.6	4,978.3	184,255.7
The Standardized approach	13,930.8	1,526.7	1,649.3	20,072.0
The Former Notification (Phased rollout)	8,142.9	701.1	127.4	11,652.1
Total	136,332.8	48,983.6	6,755.1	215,979.9

<i>Billions of yen</i>				
September 30, 2010				
Credit risk exposures (Note 1)				
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total
The IRB approach	109,134.6	59,266.6	4,711.2	191,158.5
The Standardized approach	16,430.1	2,866.8	2,314.1	25,653.4
The Former Notification (Phased rollout)	—	—	—	—
Total	125,564.8	62,133.5	7,025.3	216,811.9

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

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)

<i>Billions of yen</i>					
September 30, 2009					
	Credit risk exposures (Note 1)				Default exposures (Note 3)
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total	
Domestic	106,912.7	45,366.9	6,209.5	176,104.8	2,349.4
Foreign	29,420.1	3,616.7	545.6	39,875.1	239.8
Total	136,332.8	48,983.6	6,755.1	215,979.9	2,589.2

<i>Billions of yen</i>					
September 30, 2010					
	Credit risk exposures (Note 1)				Default exposures (Note 3)
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total	
Domestic	98,215.4	57,026.7	6,403.2	178,680.1	2,697.9
Foreign	27,349.4	5,106.7	622.1	38,131.8	227.6
Total	125,564.8	62,133.5	7,025.3	216,811.9	2,925.5

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

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

3. Figures 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 Approaches, 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. Exposures applicable to the phased rollout of the IRB Approach are treated in accordance with the IRB Approach. Figures do not include any securitization exposures or exposures relating to funds.

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, 2009				
	Loans, etc. (Note 2)	Debt securities	Credit risk exposures (Note 1)		Default exposures (Note 3)
			OTC derivatives	Total	
Manufacturing	18,603.2	1,559.4	771.3	24,034.6	330.8
Wholesale and retail	10,315.2	900.7	1,023.6	13,090.9	385.3
Construction	2,075.1	214.0	32.2	2,442.2	99.6
Finance and insurance	25,729.8	1,450.6	3,212.7	35,062.6	111.3
Real estate	11,895.8	347.6	83.6	12,456.6	391.0
Services	7,160.8	542.5	305.5	8,154.1	274.6
Transport	4,796.5	249.0	271.1	5,728.4	126.4
Individuals	21,329.5	—	0.2	21,592.1	453.8
Governments and local authorities	15,322.7	42,337.2	53.6	59,271.2	0.0
Others	19,103.9	1,382.1	1,000.7	34,146.7	415.9
Total	136,332.8	48,983.6	6,755.1	215,979.9	2,589.2

Billions of yen

	September 30, 2010				
	Loans, etc. (Note 2)	Debt securities	Credit risk exposures (Note 1)		Default exposures (Note 3)
			OTC derivatives	Total	
Manufacturing	15,978.9	1,427.9	755.0	20,920.8	340.2
Wholesale and retail	9,554.7	786.5	913.2	12,113.6	428.2
Construction	1,780.7	181.0	33.7	2,091.6	104.1
Finance and insurance	22,847.5	1,332.2	3,933.4	32,215.8	76.7
Real estate	11,178.0	473.9	102.3	11,852.6	273.8
Services	6,322.1	476.7	272.0	7,195.6	255.1
Transport	4,336.1	264.0	294.9	5,230.7	124.0
Individuals	24,239.1	—	0.2	24,993.3	887.3
Governments and local authorities	14,557.0	54,765.7	55.1	71,177.6	0.1
Others	14,770.4	2,425.1	665.1	29,019.9	435.5
Total	125,564.8	62,133.5	7,025.3	216,811.9	2,925.5

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

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

3. Figures 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 Approaches, 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. Exposures applicable to the phased rollout of the IRB Approach are treated in accordance with the IRB Approach. Figures do not include any securitization exposures or exposures relating to funds.

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, 2009				
Credit risk exposures (Note 1)				
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total
Due in 1 year or less	42,200.9	14,597.4	840.4	63,430.4
Due over 1 year to 3 years	19,758.0	9,634.5	1,729.2	31,190.4
Due over 3 years to 5 years	12,446.4	13,283.7	1,362.3	27,096.0
Due over 5 years to 7 years	4,561.1	1,325.2	335.7	6,228.1
Due over 7 years	15,854.2	8,418.5	712.7	24,985.5
Others (Note 3)	41,512.1	1,724.2	1,774.5	63,049.3
Total	136,332.8	48,983.6	6,755.1	215,979.9

Billions of yen

September 30, 2010				
Credit risk exposures (Note 1)				
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total
Due in 1 year or less	36,872.0	12,426.3	869.1	56,023.2
Due over 1 year to 3 years	17,990.0	14,702.6	1,758.6	34,506.2
Due over 3 years to 5 years	10,416.2	21,415.6	1,203.0	33,038.4
Due over 5 years to 7 years	4,351.3	1,938.1	394.6	6,684.5
Due over 7 years	14,157.6	8,930.6	470.7	23,559.1
Others (Note 3)	41,777.5	2,720.2	2,329.1	63,000.1
Total	125,564.8	62,133.5	7,025.3	216,811.9

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

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, 2009	Against March 31, 2009	September 30, 2010	Against March 31, 2010
General allowance for credit losses	819,312	(18,888)	763,299	(66,723)
Specific allowance for credit losses	434,143	88,214	464,747	(42,339)
Domestic	388,696	79,321	368,567	(47,574)
Foreign	45,447	8,892	96,179	5,234
Allowance for loans to specific foreign borrowers	955	(180)	755	(56)
Total	1,254,412	69,145	1,228,802	(109,119)

(Balances by type of industry)

Millions of yen

	September 30, 2009	Against March 31, 2009	September 30, 2010	Against March 31, 2010
General allowance for credit losses	819,312	(18,888)	763,299	(66,723)
Specific allowance for credit losses	434,143	88,214	464,747	(42,339)
Manufacturing	23,695	(1,329)	44,246	1,909
Wholesale and retail	34,829	377	50,699	10,267
Construction	6,577	(11,697)	10,828	5,173
Finance and insurance	11,410	(5,972)	20,553	7,550
Real estate	39,135	(2,073)	22,891	(3,176)
Services	36,365	(5,189)	30,949	(5,324)
Transport	59,198	56,555	16,861	(48,241)
Individuals	9,022	(749)	61,906	(11,267)
Governments and local authorities	5	(0)	5	(0)
Others	213,904	58,295	205,805	769
Allowance for loans to specific foreign borrowers	955	(180)	755	(56)
Total	1,254,412	69,145	1,228,802	(109,119)

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 II.

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 are included in the "Others" category.

**Loan charge-offs****(By type of industry)**

	<i>Millions of yen</i>	
	FY2009 H1	FY2010 H1
Manufacturing	22,542	11,816
Wholesale and retail	30,919	18,057
Construction	9,604	3,605
Finance and insurance	20,218	66
Real estate	23,395	6,110
Services	15,166	8,451
Transport	6,317	3,698
Individuals	2,563	30,823
Governments and local authorities	—	—
Others	9,958	23,461
Total	140,684	106,090

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, 2009		September 30, 2010	
		Including: Balances for which risk weights are determined by external rating		Including: Balances for which risk weights are determined by external rating
Risk weight: 0%	1,882.3	498.9	1,579.6	833.7
Risk weight: 10%	286.4	—	180.6	—
Risk weight: 20%	2,320.8	1,057.0	5,215.8	3,460.3
Risk weight: 35%	814.0	—	1,425.5	—
Risk weight: 50%	215.5	211.6	318.4	317.1
Risk weight: 75%	1,961.3	—	1,367.5	—
Risk weight: 100%	4,929.5	13.2	8,500.1	19.3
Risk weight: 150%	81.7	0.0	94.0	0.0
Capital deductions	7.0	—	6.1	—
Others (Note 3)	6.7	—	7.8	—
Total	12,505.7	1,780.9	18,695.9	4,630.6

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 262% as of September 30, 2009 and 244% as of September 30, 2010.

(Reference: Balances by risk weight category of exposures which are applicable to the Former Notification)

Billions of yen

	September 30, 2009	September 30, 2010
Risk weight: 0%	878.2	—
Risk weight: 10%	—	—
Risk weight: 20%	1,017.1	—
Risk weight: 50%	2,403.2	—
Risk weight: 100%	7,353.5	—
Total	11,652.1	—

**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, 2009	September 30, 2010
Specialized lending exposures subject to supervisory slotting criteria	2,128.0	612.8
Risk weight: 50%	71.1	55.7
Risk weight: 70%	550.6	211.9
Risk weight: 90%	810.0	128.8
Risk weight: 95%	17.0	24.5
Risk weight: 115%	407.5	68.6
Risk weight: 120%	11.4	8.6
Risk weight: 140%	10.4	—
Risk weight: 250%	209.9	112.6
Risk weight: 0%	39.7	1.9
Equity exposures subject to the Market-Based Approach (simple risk weight method)	346.7	285.9
Risk weight: 300%	94.9	54.7
Risk weight: 400%	251.8	231.1



Exposures subject to the IRB Approach: corporate exposures

Billions of yen

September 30, 2009						
Credit rating	EAD		Off balance sheet EAD		Weighted average factor on undrawn commitments	Other off balance sheet EAD
		On balance sheet EAD		Amount of undrawn commitments		
Borrower ratings 1~3	23,510.3	15,153.3	8,357.0	9,483.0	61.26%	2,547.4
Borrower ratings 4~9	40,830.7	34,935.6	5,895.0	4,745.0	61.29%	2,986.3
Borrower ratings 10~11	4,827.1	4,081.7	745.4	182.5	61.30%	633.5
Borrower ratings 12~15	1,970.4	1,893.2	77.2	10.4	61.22%	70.8

September 30, 2009				
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1~3	0.16%	40.97%	—	33.08%
Borrower ratings 4~9	1.06%	36.03%	—	64.33%
Borrower ratings 10~11	11.39%	30.64%	—	136.72%
Borrower ratings 12~15	100.00%	53.39%	50.32%	36.19%

Billions of yen

September 30, 2010						
Credit rating	EAD		Off balance sheet EAD		Weighted average factor on undrawn commitments	Other off balance sheet EAD
		On balance sheet EAD		Amount of undrawn commitments		
Borrower ratings 1~3	22,242.2	14,481.3	7,760.8	9,300.3	56.89%	2,469.7
Borrower ratings 4~9	37,551.0	32,209.0	5,341.9	4,527.4	57.14%	2,754.9
Borrower ratings 10~11	4,743.0	4,009.7	733.3	209.8	57.15%	613.3
Borrower ratings 12~15	1,987.5	1,896.8	90.6	17.1	56.64%	80.9

September 30, 2010				
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1~3	0.13%	41.55%	—	29.96%
Borrower ratings 4~9	1.05%	36.12%	—	63.38%
Borrower ratings 10~11	11.61%	31.09%	—	138.93%
Borrower ratings 12~15	100.00%	53.25%	50.11%	43.28%

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, 2009

Credit rating	EAD		Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD	
	On balance sheet EAD	Off balance sheet EAD				
Borrower ratings 1~3	60,225.0	49,201.5	11,023.5	134.7	61.22%	10,941.0
Borrower ratings 4~9	345.0	299.7	45.2	38.7	61.22%	21.5
Borrower ratings 10~11	358.7	350.3	8.4	7.2	61.29%	3.9
Borrower ratings 12~15	21.6	10.2	11.3	—	—	11.3

September 30, 2009

Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1~3	0.00%	39.94%	—	0.94%
Borrower ratings 4~9	0.57%	34.95%	—	53.26%
Borrower ratings 10~11	14.84%	11.03%	—	59.40%
Borrower ratings 12~15	100.00%	47.31%	47.23%	1.10%

Billions of yen

September 30, 2010

Credit rating	EAD		Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD	
	On balance sheet EAD	Off balance sheet EAD				
Borrower ratings 1~3	70,986.7	60,876.0	10,110.6	701.4	56.63%	9,713.4
Borrower ratings 4~9	381.1	342.3	38.7	36.6	56.63%	17.9
Borrower ratings 10~11	288.1	279.4	8.6	9.9	56.68%	3.0
Borrower ratings 12~15	19.5	9.4	10.1	—	—	10.1

September 30, 2010

Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1~3	0.00%	41.22%	—	0.74%
Borrower ratings 4~9	0.58%	40.25%	—	48.30%
Borrower ratings 10~11	15.32%	10.32%	—	54.95%
Borrower ratings 12~15	100.00%	50.07%	50.01%	0.81%



Exposures subject to the IRB Approach: bank exposures

Billions of yen

September 30, 2009						
Credit rating	EAD		Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD	
	On balance sheet EAD	Off balance sheet EAD				
Borrower ratings 1~3	5,480.4	3,613.7	381.7	61.22%	1,632.9	
Borrower ratings 4~9	3,337.6	1,671.5	393.9	61.24%	1,424.8	
Borrower ratings 10~11	253.2	83.8	29.2	61.22%	151.5	
Borrower ratings 12~15	28.9	28.4	0.0	61.22%	0.5	

September 30, 2009				
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1~3	0.15%	40.03%	—	27.69%
Borrower ratings 4~9	0.55%	33.70%	—	45.04%
Borrower ratings 10~11	12.61%	28.07%	—	126.65%
Borrower ratings 12~15	100.00%	49.42%	46.10%	41.51%

Billions of yen

September 30, 2010						
Credit rating	EAD		Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD	
	On balance sheet EAD	Off balance sheet EAD				
Borrower ratings 1~3	5,470.9	3,557.9	428.5	56.63%	1,670.3	
Borrower ratings 4~9	3,051.6	1,806.9	360.1	56.69%	1,040.4	
Borrower ratings 10~11	116.5	23.2	2.7	57.39%	91.6	
Borrower ratings 12~15	10.7	10.0	—	—	0.6	

September 30, 2010				
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1~3	0.13%	40.25%	—	23.52%
Borrower ratings 4~9	0.49%	37.99%	—	42.66%
Borrower ratings 10~11	14.26%	36.14%	—	167.05%
Borrower ratings 12~15	100.00%	43.87%	40.98%	38.50%

**Exposures subject to the IRB Approach: equity exposures under PD/LGD Approach***Billions of yen*

September 30, 2009			
Credit rating	Amount of exposures	Weighted average PD	Weighted average RW
Borrower ratings 1~3	430.1	0.15%	152.38%
Borrower ratings 4~9	1,048.0	0.94%	244.66%
Borrower ratings 10~11	0.6	12.49%	495.81%
Borrower ratings 12~15	1.8	100.00%	/

Billions of yen

September 30, 2010			
Credit rating	Amount of exposures	Weighted average PD	Weighted average RW
Borrower ratings 1~3	443.5	0.13%	149.09%
Borrower ratings 4~9	1,011.5	0.57%	159.47%
Borrower ratings 10~11	0.5	12.18%	491.43%
Borrower ratings 12~15	2.4	100.00%	/

Note: Figures exclude any equity exposures based on calculations where credit risk asset values are assessed using the Market-Based Approach as well as any equity exposures where a 100% risk weight is applied based on the transitional arrangements stipulated in Article 13 of the Supplementary Provisions to the FSA Consolidated Capital Adequacy Notification.



Exposures subject to the IRB Approach: retail exposures

Billions of yen

September 30, 2009

	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	14,219.3	13,832.9	386.3	—	—	386.3
Non-defaulted	14,062.1	13,679.0	383.0	—	—	383.0
Defaulted	157.2	153.9	3.2	—	—	3.2
Qualifying revolving retail	706.0	314.8	391.1	1,661.1	23.54%	—
Non-defaulted	704.1	312.9	391.1	1,659.4	23.57%	—
Defaulted	1.8	1.8	—	1.6	0.00%	—
Other retail (non-business)	2,150.3	989.9	1,160.3	5,935.1	16.67%	170.7
Non-defaulted	2,021.4	865.3	1,156.1	5,928.7	16.69%	166.4
Defaulted	128.8	124.6	4.2	6.3	0.13%	4.2
Other retail (business-related)	1,534.2	1,492.0	42.2	—	—	42.2
Non-defaulted	1,527.9	1,486.3	41.5	—	—	41.5
Defaulted	6.3	5.6	0.6	—	—	0.6

September 30, 2009

	Number of pools	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Residential mortgage	132	1.84%	43.47%	—	34.68%
Non-defaulted	101	0.74%	43.26%	—	34.46%
Defaulted	31	99.88%	62.14%	58.11%	53.83%
Qualifying revolving retail	12	2.18%	71.46%	—	34.52%
Non-defaulted	10	1.93%	71.43%	—	34.58%
Defaulted	2	100.00%	84.72%	83.85%	11.61%
Other retail (non-business)	120	7.56%	33.56%	—	32.41%
Non-defaulted	80	1.66%	31.69%	—	31.95%
Defaulted	40	99.98%	62.94%	59.95%	39.70%
Other retail (business-related)	24	3.28%	41.23%	—	55.03%
Non-defaulted	16	2.88%	41.21%	—	55.20%
Defaulted	8	100.00%	45.74%	44.60%	15.21%

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, 2010
(Note 2)

	EAD		Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
	On balance sheet EAD	Off balance sheet EAD			
Residential mortgage	14,490.2	14,041.4	—	—	448.8
Non-defaulted	14,185.6	13,743.1	—	—	442.5
Defaulted	304.5	298.3	—	—	6.2
Qualifying revolving retail	4,984.8	1,525.7	16,722.9	20.36%	53.6
Non-defaulted	4,804.6	1,345.7	16,720.5	20.37%	53.4
Defaulted	180.2	180.0	2.3	0.00%	0.2
Other retail (non-business)	3,163.9	1,067.1	6,444.5	19.50%	840.4
Non-defaulted	2,922.7	836.3	6,437.4	19.52%	830.0
Defaulted	241.1	230.7	7.0	0.08%	10.3
Other retail (business-related)	1,970.3	1,843.4	259.7	33.09%	40.9
Non-defaulted	1,960.5	1,834.0	259.7	33.09%	40.4
Defaulted	9.8	9.3	—	—	0.5

September 30, 2010
(Note 2)

	Number of pools	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Residential mortgage	134	3.01%	47.15%	—	40.41%
Non-defaulted	98	0.92%	47.22%	—	40.52%
Defaulted	36	99.95%	43.85%	41.21%	35.44%
Qualifying revolving retail	65	4.67%	81.65%	—	24.62%
Non-defaulted	50	1.09%	81.77%	—	25.20%
Defaulted	15	100.00%	78.36%	85.45%	8.94%
Other retail (non-business)	192	9.30%	48.30%	—	51.07%
Non-defaulted	119	1.81%	47.83%	—	53.76%
Defaulted	73	99.99%	54.04%	53.40%	18.47%
Other retail (business-related)	44	4.60%	35.81%	—	45.43%
Non-defaulted	29	4.12%	35.68%	—	45.49%
Defaulted	15	100.00%	60.44%	60.30%	31.90%

Notes: 1. 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.

2. From March 31, 2010, credit risk-weighted assets for Mitsubishi UFJ NICOS Co., Ltd. have been calculated under the IRB Approach.



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
FY2006 actual losses	23,025	(1,571)	(6,941)	84	26,725	—	5,940
FY2006 estimated losses	1,235,407	18,106	14,417	173,180	62,968	—	108,173
Initial EAD	72,143,293	43,809,530	16,865,540	375,755	14,985,264	—	5,648,325
Estimated weighted average PD	3.91%	0.09%	0.19%	51.21%	1.17%	—	5.21%
Estimated weighted average LGD	43.74%	44.79%	45.16%	90.00%	36.05%	—	36.78%
FY2007 actual losses	70,776	(499)	(52)	2,063	12,645	—	6,058
FY2007 estimated losses	1,200,881	13,051	15,572	96,176	76,518	—	121,380
Initial EAD	66,584,415	39,998,750	19,100,674	520,689	13,705,023	—	5,469,071
Estimated weighted average PD	4.12%	0.07%	0.17%	20.52%	1.50%	—	5.60%
Estimated weighted average LGD	43.75%	44.96%	45.28%	90.00%	37.78%	—	39.56%
FY2008 actual losses	367,111	(353)	24,309	66,906	26,218	—	52,879
FY2008 estimated losses	993,791	18,389	24,850	94,474	89,938	—	112,090
Initial EAD	70,710,242	37,890,290	19,877,135	632,858	14,243,086	—	5,099,330
Estimated weighted average PD	3.19%	0.10%	0.25%	16.58%	1.44%	—	5.27%
Estimated weighted average LGD	43.75%	44.96%	41.89%	90.00%	44.05%	—	41.63%
FY2009 actual losses	374,658	(118)	23,631	2,162	28,922	2,817	20,190
FY2009 estimated losses	1,040,595	47,332	39,863	27,827	101,070	11,784	86,698
Initial EAD	74,113,431	55,115,408	12,125,418	1,382,457	14,240,099	741,843	3,877,135
Estimated weighted average PD	3.78%	0.23%	0.88%	2.24%	1.66%	2.20%	5.98%
Estimated weighted average LGD	36.98%	38.47%	37.47%	90.00%	43.02%	72.32%	37.34%
FY2009: Discussion of the factors	Actual losses on exposures were lower than initial estimated losses, reflecting repayments on defaulted exposures and other factors such as loan normalization.						

Notes: 1. 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.

2. The initial EAD under FY2006 estimated losses was used for a preliminary calculation under the FIRB Approach at the end of March 2006, and was not used to calculate an official figure of capital adequacy ratio.

3. Estimates for PD and LGD under FY2006 estimated losses were used for preliminary calculations under the FIRB Approach at the end of September 2006, and were not used to calculate official figures of the capital adequacy ratio. Estimates for PD and LGD that were used for preliminary calculations under the FIRB Approach at the end of March 2006 were not used, because such estimates included temporary factors due to the merger of Mitsubishi Tokyo Financial Group, Inc. with UFJ Holdings, Inc.

Credit Risk Mitigation

Exposures subject to application of credit risk mitigation techniques

Billions of yen

September 30, 2009

	Eligible financial collateral	Guarantees	Credit derivatives
Portfolios under the AIRB Approach	/	4,076.9	876.7
Corporate exposures	/	2,806.5	829.7
Sovereign exposures	/	522.5	3.5
Bank exposures	/	491.5	43.4
Residential mortgage exposures	/	—	—
Qualifying revolving retail exposures	/	—	—
Other retail exposures	/	256.2	—
Portfolios under the Standardized Approach	7,558.6	14.4	—

Billions of yen

September 30, 2010

	Eligible financial collateral	Guarantees	Credit derivatives
Portfolios under the AIRB Approach	/	4,716.3	620.9
Corporate exposures	/	2,969.2	583.5
Sovereign exposures	/	552.8	5.4
Bank exposures	/	637.6	32.0
Residential mortgage exposures	/	—	—
Qualifying revolving retail exposures	/	—	—
Other retail exposures	/	556.5	—
Portfolios under the Standardized Approach	6,581.3	137.7	—

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, 2009	September 30, 2010
Aggregated gross replacement costs	11,349.4	13,981.0
Credit equivalent amounts prior to credit risk mitigation benefits due to collateral	6,756.0	7,028.1
Foreign exchange and gold	5,029.5	5,126.0
Interest rate	10,219.3	13,625.6
Equity	68.0	73.2
Precious metals (except gold)	—	—
Other commodities	370.9	228.8
Credit derivative	623.7	501.6
Long settlement transactions	0.8	2.7
Netting benefits due to close out netting agreements (Note 2)	(9,556.5)	(12,530.1)
Collateral held	867.8	1,128.9
Deposits	472.9	576.5
Marketable securities	247.8	376.2
Others	147.0	176.1
Credit equivalent amounts after credit risk mitigation benefits due to collateral	6,621.4	6,788.5
Notional principal amount of credit derivatives included in calculation of credit equivalent amounts	8,030.3	6,975.8
Purchased credit protection through credit default swaps	4,263.8	3,512.8
Purchased credit protection through total return swaps	—	—
Purchased credit protection through credit options	—	—
Purchased other credit protection	—	—
Provided credit protection through credit default swaps	3,751.1	3,458.4
Provided credit protection through total return swaps	15.2	4.6
Provided credit protection through credit options	—	—
Provided other credit protection	—	—
Notional principal amount of credit derivatives used for credit risk mitigation purposes	1,814.4	1,205.1

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.



Securitization Exposures

Information on underlying assets

Billions of yen

	September 30, 2009		FY2009 H1		
	Amount of underlying assets at period-end (Note 1)		Cumulative amount of underlying assets in default or contractually past due 3 months or more		Losses on underlying assets incurred during this period (Note 4)
	Underlying assets relating to retained securitization exposures	Underlying assets relating to securitization transactions during this period with no retained securitization exposures (Note 2)	Underlying assets relating to retained securitization exposures	Underlying assets relating to securitization transactions during this period with no retained securitization exposures (Note 3)	
Traditional securitizations (asset transfer type)					
Residential mortgage	2,288.2	—	12.4	—	4.8
Apartment loan	275.9	—	—	—	0.0
Credit card receivables	—	—	—	—	—
Other assets	255.6	—	1.7	—	—
Synthetic securitizations	425.9	—	—	—	—
Residential mortgage	—	—	—	—	—
Apartment loan	—	—	—	—	—
Credit card receivables	—	—	—	—	—
Other assets	425.9	—	—	—	—
Sponsor of asset-backed commercial paper (ABCP) program	30,905.8	—	824.3	1,057.1	1,070.9
Residential mortgage	—	—	—	—	—
Apartment loan	—	—	—	—	—
Credit card receivables	22,594.8	—	670.0	853.8	1,005.1
Account receivables	5,328.5	—	150.5	197.5	47.2
Leasing receivables	1,680.0	—	0.0	0.4	6.6
Other assets	1,302.4	—	3.6	5.2	11.8
Total as an originator	34,151.6	—	838.5	1,057.1	1,075.8

Notes: 1. The amount of underlying assets relating to the 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 was 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 was 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 the 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 the sponsor of ABCP programs differ from losses incurred by MUFG.



Information on underlying assets (continued)

Billions of yen

	September 30, 2010		FY2010 H1		
	Amount of underlying assets at period-end (Note 1)		Cumulative amount of underlying assets in default or contractually past due 3 months or more		Losses on underlying assets incurred during this period (Note 4)
	Underlying assets relating to retained securitization exposures	Underlying assets relating to securitization transactions during this period with no retained securitization exposures (Note 2)	Underlying assets relating to retained securitization exposures	Underlying assets relating to securitization transactions during this period with no retained securitization exposures (Note 3)	
Traditional securitizations (asset transfer type)	2,458.3	—	23.3	—	
Residential mortgage	2,086.5	—	20.9	—	9.0
Apartment loan	224.8	—	2.2	—	—
Credit card receivables	—	—	—	—	—
Other assets	146.9	—	0.1	—	—
Synthetic securitizations	351.6	—	—	—	—
Residential mortgage	—	—	—	—	—
Apartment loan	—	—	—	—	—
Credit card receivables	—	—	—	—	—
Other assets	351.6	—	—	—	—
Sponsor of asset-backed commercial paper (ABCP) program	20,782.9	—	493.4	594.1	754.0
Residential mortgage	—	—	—	—	—
Apartment loan	—	—	—	—	—
Credit card receivables	13,770.0	—	365.1	501.3	710.2
Account receivables	4,588.6	—	125.4	89.7	40.2
Leasing receivables	1,066.4	—	0.3	0.0	1.5
Other assets	1,357.8	—	2.4	3.0	1.9
Total as an originator	23,592.9	—	516.7	594.1	763.0

Notes: 1. The amount of underlying assets relating to the 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 was 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 was 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 the 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 the sponsor of ABCP programs differ from losses incurred by MUFG.



Information on underlying assets (continued)

Billions of yen

	FY2009 H1		FY2010 H1	
	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)	54.9	2.7	—	—
Residential mortgage	54.9	2.7	—	—
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	50,683.8	/	47,280.1	/
Residential mortgage	—	/	—	/
Apartment loan	—	/	—	/
Credit card receivables	21,638.2	/	16,410.7	/
Account receivables	28,577.7	/	30,223.0	/
Leasing receivables	200.2	/	79.5	/
Other assets	267.6	/	566.7	/
Total as an originator	50,738.8	2.7	47,280.1	—



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

Billions of yen

September 30, 2009

	Amount of securitization exposures	Amount of securitization exposures that have been deducted from Tier 1 capital (Amount equivalent to increase in capital) (Note 1)	Capital deductions related to securitization exposures (Note 2)
Total as an originator	4,797.3	22.3	20.9
Traditional securitizations (asset transfer type)	830.5	22.3	16.3
Residential mortgage	504.5	22.3	0.0
Apartment loan	209.6	—	—
Credit card receivables	—	—	—
Other assets	116.2	—	16.2
Synthetic securitizations	404.4	—	—
Residential mortgage	—	—	—
Apartment loan	—	—	—
Credit card receivables	—	—	—
Other assets	404.4	—	—
Sponsor of asset-backed commercial paper (ABCP) program	3,562.4	—	4.5
Residential mortgage	—	—	—
Apartment loan	—	—	—
Credit card receivables	710.4	—	4.5
Account receivables	1,348.8	—	—
Leasing receivables	942.4	—	—
Other assets	560.6	—	—
As an investor	2,666.7	/	31.2
Residential mortgage	808.6	/	12.9
Apartment loan	3.3	/	—
Credit card receivables	215.9	/	—
Corporate loans	1,272.0	/	5.4
Other assets	366.7	/	12.8

Notes: 1. The amount of securitization exposures that have been deducted from Tier 1 capital counts as Tier 1 capital deductions in line with Article 5 of the FSA Consolidated Capital Adequacy Notification, and includes any gains on disposal of the underlying assets relating to the securitization.

2. Figures listed refer to capital deductions as stipulated in Article 225 of the FSA Consolidated Capital Adequacy Notification. Securitization exposures qualifying as capital deductions 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.



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

Billions of yen

September 30, 2010

	Amount of securitization exposures	Amount of securitization exposures that have been deducted from Tier 1 capital (Amount equivalent to increase in capital) (Note 1)	Capital deductions related to securitization exposures (Note 2)
Total as an originator	4,149.3	17.7	15.9
Traditional securitizations (asset transfer type)	750.6	17.7	15.9
Residential mortgage	504.1	17.7	5.0
Apartment loan	194.8	—	—
Credit card receivables	—	—	—
Other assets	51.6	—	10.9
Synthetic securitizations	332.6	—	—
Residential mortgage	—	—	—
Apartment loan	—	—	—
Credit card receivables	—	—	—
Other assets	332.6	—	—
Sponsor of asset-backed commercial paper (ABCP) program	3,065.9	—	—
Residential mortgage	—	—	—
Apartment loan	—	—	—
Credit card receivables	577.8	—	—
Account receivables	1,053.5	—	—
Leasing receivables	639.8	—	—
Other assets	794.7	—	—
As an investor	2,365.4	/	38.9
Residential mortgage	778.1	/	14.8
Apartment loan	32.7	/	—
Credit card receivables	26.1	/	—
Corporate loans	1,194.6	/	10.7
Other assets	333.6	/	13.2

Notes: 1. The amount of securitization exposures that have been deducted from Tier 1 capital counts as Tier 1 capital deductions in line with Article 5 of the FSA Consolidated Capital Adequacy Notification, and includes any gains on disposal of the underlying assets relating to the securitization.

2. Figures listed refer to capital deductions as stipulated in Article 225 of the FSA Consolidated Capital Adequacy Notification. Securitization exposures qualifying as capital deductions 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.

(Securitization exposures subject to early amortization provisions retained)

In line with the provisions of Articles 230 & 248 of the FSA Consolidated Capital Adequacy Notification, as of September 30, 2009 and 2010, 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, 2009		September 30, 2010	
	Amount of securitization exposures	Capital requirement	Amount of securitization exposures	Capital requirement
Total as an originator	4,797.3	229.4	4,149.3	186.6
Traditional securitizations (asset transfer type)	830.5	120.0	750.6	113.6
Risk weight: to 20%	20.1	0.2	—	—
Risk weight: over 20% to 50%	44.2	1.0	26.2	0.5
Risk weight: over 50% to 100%	91.3	7.2	140.8	10.8
Risk weight: over 100% to 250%	609.2	77.4	517.3	67.2
Risk weight: over 250% under 1,250%	49.0	17.7	50.2	19.0
Risk weight: 1,250%	16.3	16.3	15.9	15.9
Synthetic securitizations	404.4	3.5	332.6	2.5
Risk weight: to 20%	385.0	2.2	315.6	1.8
Risk weight: over 20% to 50%	—	—	17.0	0.7
Risk weight: over 50% to 100%	19.3	1.2	—	—
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	3,562.4	105.7	3,065.9	70.3
Risk weight: to 20%	2,831.1	21.6	2,231.8	16.0
Risk weight: over 20% to 50%	161.2	4.3	398.6	12.6
Risk weight: over 50% to 100%	305.0	16.4	292.7	16.0
Risk weight: over 100% to 250%	157.0	20.7	105.2	13.9
Risk weight: over 250% under 1,250%	103.3	37.9	37.5	11.7
Risk weight: 1,250%	4.5	4.5	—	—
As an investor	2,666.7	62.4	2,365.4	87.1
Risk weight: to 20%	2,443.0	17.8	1,964.0	14.6
Risk weight: over 20% to 50%	103.5	3.2	175.2	5.5
Risk weight: over 50% to 100%	66.8	4.3	88.1	6.1
Risk weight: over 100% to 250%	14.9	2.3	65.7	9.5
Risk weight: over 250% under 1,250%	7.1	3.4	34.1	12.3
Risk weight: 1,250%	31.2	31.2	38.1	38.9

(Credit risk-weighted asset amount calculated using transitional arrangements for securitization exposures)

Billions of yen

	September 30, 2009	September 30, 2010
As an originator	19.2	14.4
As an investor	10.6	70.7
Total	29.8	85.2

Note: Figures refer to credit risk-weighted assets calculated using transitional arrangements as stipulated in Article 15 of the Supplementary Provisions to the FSA Consolidated Capital Adequacy Notification. Specifically, in those cases where the standardized approach is applied as an exception that include securitization exposures, figures refer to credit risk-weighted assets calculated using a transitional arrangement whereby such assets' values are capped at the greater of the value based on the Former Notification as stipulated in the Supplementary Provisions to the FSA Consolidated Capital Adequacy Notification or the value if the underlying assets were retained.

Market Risk
Value-at-risk (VaR): maximum, minimum and average values by disclosure period and period-end
• VaR for trading activities
Billions of yen

	FY2009 H1				FY2010 H1			
	Average	Maximum	Minimum	Sep 30, 2009	Average	Maximum	Minimum	Sep 30, 2010
MUFG	18.96	25.66	13.43	24.65	15.14	18.26	12.15	14.15
Interest rate	16.09	22.06	11.90	17.23	15.51	18.76	12.80	15.10
Yen	12.02	16.58	8.04	12.45	8.72	13.51	5.27	8.36
U.S. dollar	5.20	8.39	3.36	4.01	8.67	11.78	6.90	7.93
Foreign exchange	5.63	10.36	1.97	1.97	3.42	7.64	0.29	5.88
Equities	2.53	7.08	1.36	7.08	1.97	3.62	0.89	1.17
Commodities	0.39	0.76	0.20	0.31	0.52	1.04	0.22	0.44
Diversification effect	5.68	—	—	1.94	6.28	—	—	8.44

Assumptions for VaR calculations:

Historical simulation method

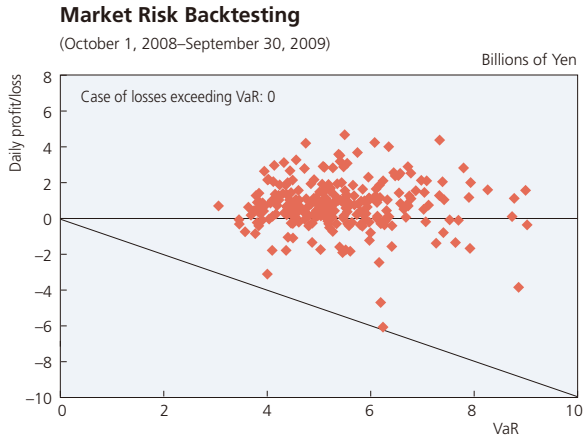
Holding period: 10 business days

Confidence interval: 99%

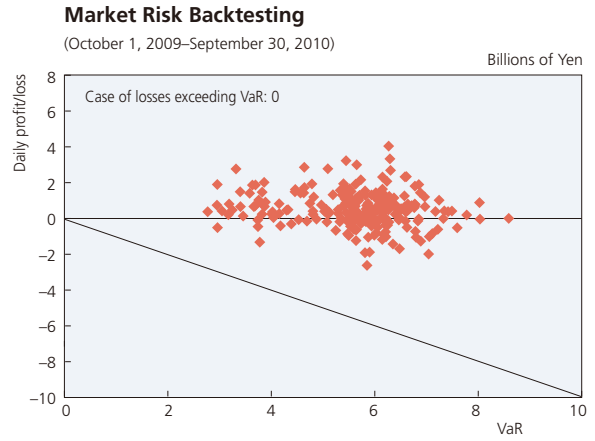
Observation period: 701 business days

- The maximum and minimum VaR overall and for various risk categories were taken from different days.
- Since October 2009, a new methodology has been implemented to the measurement of market risk for internal management purposes, in order to reflect current changes in market conditions more promptly.

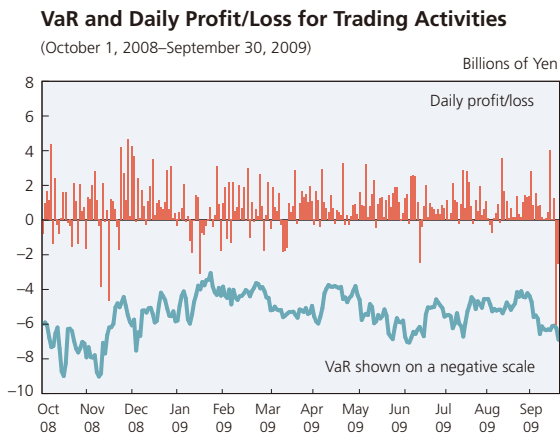
Results of market risk backtesting and explanations of any actual trading losses significantly in excess of VaR



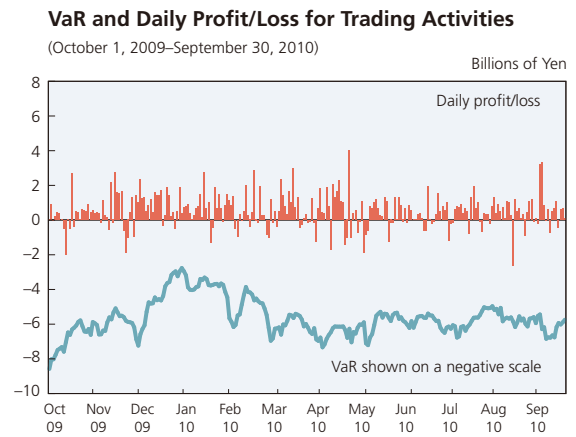
Note: Actual trading losses never exceeded VaR throughout the period studied.



Note: Actual trading losses never exceeded VaR throughout the period studied.



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Note: Actual trading losses never exceeded VaR throughout the period studied.

Equity Exposures in Banking Book
Amount on consolidated balance sheet and market values
• Exposures to publicly traded equities
Billions of yen

	September 30, 2009		September 30, 2010	
	Amount on consolidated balance sheet	Market value	Amount on consolidated balance sheet	Market value
Exposures to publicly traded equities	4,580.2	4,580.2	3,799.8	3,799.8

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

2. There is no significant disparity between the share prices of publicly quoted share values and fair value.

• Equity exposures other than above
Billions of yen

	September 30, 2009		September 30, 2010	
	Amount on consolidated balance sheet	Amount on consolidated balance sheet	Amount on consolidated balance sheet	Amount on consolidated balance sheet
Equity exposures other than above		1,211.4		1,118.0

Note: 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 exposures to equities
Millions of yen

	FY2009 H1			FY2010 H1		
	Gains on sales	Losses on sales	Write-offs	Gains on sales	Losses on sales	Write-offs
Exposures to equities	77,457	(32,644)	(31,459)	38,913	(20,196)	(46,064)

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, 2009			September 30, 2010		
	Acquisition cost	Amount on consolidated balance sheet	Unrealized gains or losses	Acquisition cost	Amount on consolidated balance sheet	Unrealized gains or losses
Exposures to equities	4,039.7	4,580.2	540.4	3,647.5	3,799.8	152.3

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, 2009 and 2010

**Amounts equivalent to 45% of unrealized gains on securities available for sale counted as Tier 2 capital**

Billions of yen

	September 30, 2009	September 30, 2010
Amounts equivalent to 45% of unrealized gains on securities available for sale counted as Tier 2 capital	185.1	296.5

Note: Figures refer to items counted as Tier 2 capital based on the provisions of Paragraph 1.1 of Article 6 of the FSA Consolidated Capital Adequacy Notification. Specifically, in cases where the total amount on the consolidated balance sheet of securities available for sale exceeds total book value for such securities (excluding instances where such securities are held intentionally as part of fund raising by other financial institutions, in line with the provisions of Paragraph 1.1 of Article 8 of the FSA Consolidated Capital Adequacy Notification), the figures show amounts equivalent to 45% of the corresponding unrealized gains.

Equity exposures subject to transitional arrangements (grandfathering provisions)

Billions of yen

	September 30, 2009	September 30, 2010
Exposures to publicly traded equities subject to transitional arrangements	4,059.2	3,325.2
Equity exposures other than above subject to transitional arrangements	220.3	214.6
Total	4,279.5	3,539.9

Note: Based on the transitional arrangements as stipulated in Article 13 of the Supplementary Provisions to the FSA Consolidated Capital Adequacy Notification, figures refer to the amount of equity exposures for which a 100% risk weight is used to calculate credit risk-weighted assets.

Exposures Relating to Funds**Exposures relating to funds**

Billions of yen

	September 30, 2009	September 30, 2010
Exposures relating to funds	1,647.7	1,616.8
Exposures where fund components are identifiable (look-through approach) (Note 1)	1,323.1	1,371.3
Exposures not included above where equity exposures constitute majority of total value of fund components (Note 2)	39.5	35.4
Exposures not included in any category above where investment mandates of funds are known (Note 3)	14.9	11.4
Exposures not included in any category above where the internal models approach is applied (Note 4)	251.7	164.3
Exposures not included in any category above where there is a high probability of the weighted average risk weight applied to fund components being less than 400% (Note 5)	13.6	32.5
Exposures not included in any category above (Note 5)	4.6	1.6

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

Interest Rate Risk in the Banking Book (IRRBB)
Decline in economic values for applied interest rate shocks according to internal risk management
• VaR for non-trading activities
Billions of yen

	FY2009 H1				FY2010 H1			
	Average	Maximum	Minimum	Sep 30, 2009	Average	Maximum	Minimum	Sep 30, 2010
Interest rate	441.2	472.7	414.8	414.8	487.9	553.5	424.9	525.7
Yen	150.0	168.1	136.9	155.1	213.2	253.6	179.1	250.6
U.S. dollar	299.8	333.3	263.2	263.2	309.4	367.4	259.3	327.8
Euro	39.5	45.9	32.3	45.2	71.6	78.5	61.8	69.8
Equities	65.8	74.5	56.0	59.2	118.8	153.9	89.9	122.5
Overall	473.1	502.6	444.0	444.0	511.3	575.2	451.1	543.0

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.
- Since October 2009, a new methodology has been implemented to the measurement of market risk for internal management purposes, in order to reflect current changes in market conditions more promptly.

Outlier ratio

	September 30, 2009	September 30, 2010
Outlier ratio	9.51%	12.95%

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