

Basel III Disclosure

FISCAL 2015

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Group Business Management

Business Management Framework

MUFG has adopted a group organizational structure that features cross-integration along functional lines to deliver valuable financial products and services for a wide range of customers' needs. MUFG has established business groups across the group companies: Retail Banking, Corporate Banking, Trust Assets, Global, and Global Markets. Under this business group framework, we develop and promote group-wide business initiatives along with a unified strategy and providing seamless services in a timely manner.

Risk-Return Management

In order to improve the group-based risk profile, to earn an appropriate amount of profits, and to allocate managerial resources properly, MUFG compiles an "Economic Capital Allocation Plan" in which it allocates economic capital, matching the sum of various types of risk exposures calculated by an internal risk measurement model, to each business group, each subsidiary, and each risk category.

In addition, in order to comply with the Basel III regulatory capital regulations, MUFG introduced "Risk-Weighted-Asset (RWA) plan," and controls risk takings by segment.

MUFG has also introduced business management indicators (ROEC*, RORA*, etc.) to assess and manage profitability against risk takings, aiming to heighten capital efficiency on a group basis.

Glossary of terms:

- **ROEC (Return on Economic Capital)**

A ratio calculated by dividing the net income of each business group by its amount of allocated capital. MUFG uses ROEC to pursue efficient use of allocated capital distributed to respective business groups.

- **RORA (Return on Risk Asset)**

A ratio calculated by dividing the net income of each business group by its amount of risk-weighted assets. MUFG uses RORA to pursue profitability and efficiency that are commensurate with risk-weighted assets.

Net Operating Profit/Risk-Weighted Assets by business group

(in billion yen)

	Retail banking	Corporate banking	Global	Trust assets	Global markets	MUFG consolidated total
Net operating profit (Note 1)	286.6	460.3	464.2	70.2	426.7	1,551.0
Change from fiscal 2014	(54.1)	(34.5)	(35.4)	1.9	(30.6)	(112.4)
Risk-weighted assets (Note 2)	10,453.4	30,988.8	42,687.5	1,283.1	10,605.7	112,064.3
Change from March 31, 2015	(772.8)	(529.4)	1,009.0	(21.0)	(2,553.7)	(250.9)
Credit risk	9,022.6	29,865.5	40,233.2	635.7	7,593.5	95,372.3
Change from March 31, 2015	(541.4)	(558.2)	712.5	(86.9)	(1,654.6)	(2,919.9)
Market risk	11.6	63.7	24.2	203.0	2,385.3	2,198.7
Change from March 31, 2015	(5.3)	(0.5)	7.3	47.9	(977.0)	(312.9)
Operational risk	1,419.1	1,059.4	2,430.1	444.4	626.8	6,581.1
Change from March 31, 2015	(226.0)	29.2	289.1	17.9	77.9	(63.5)

Notes:

1. Managerial figures based on settlement rates. The consolidated total for MUFG includes figures from head office and others.
2. Breakdown of risk-weighted assets by business group are managerial figures, that are allocated based on financial accounting figures.

Overview of Internal Capital Adequacy Assessment Process

The holding company regularly assesses its internal capital adequacy from two perspectives: regulatory capital, based on capital adequacy regulations (Basel III), and its own economic capital, based on internal risk assessment.

In assessing internal capital adequacy based on regulatory capital, the holding company confirms that it is maintaining sufficient capital both at the current time and in terms of what will be required in the future, calculating the Common Equity Tier 1 ratio, the Tier 1 ratio, and the total capital ratio using capital and risk-adjusted assets as stipulated in the capital adequacy regulations. At the same time, the holding company confirms that it is maintaining appropriate capital relative to risk using the benchmark of a "Common Equity Tier 1 ratio of at least 9.5%," which has been designated from the perspective of risk management and is included as a target in the Group's medium-term business plan.

An internal capital adequacy assessment based on economic capital is carried out within the framework of the capital allocation system, which allocates capital to credit risk, strategic equity portfolio risk, market risk, and operational risk.

Credit concentration risk and interest rate risk in the banking book, as stipulated by the Second Pillar of Basel, are included in these risks. The method of calculating each risk under the capital allocation system uses the basic assumptions of a confidence level of 99.9% and a holding period of one year to enhance consistency with Basel III. The capital allocation plan is formulated after assessing internal capital adequacy by comparing the total risk amount, taking into account the effect of risk diversification, with total capital (Tier 1 capital + Tier 2 capital). Thereafter, internal capital adequacy is monitored on an ongoing basis by regularly checking the use of allocated capital versus the plan and the amount of allocated capital versus total capital.

Both the regulatory capital plan and the economic capital plan are stress-tested and are prepared based on a detailed analysis of the impact on capital and risk as well as an assessment of internal capital adequacy.

The same framework for the assessment of internal capital adequacy used at the holding company is applied at the Group's two main banks: The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Trust and Banking Corporation.

Required Regulatory Capital Adequacy Levels

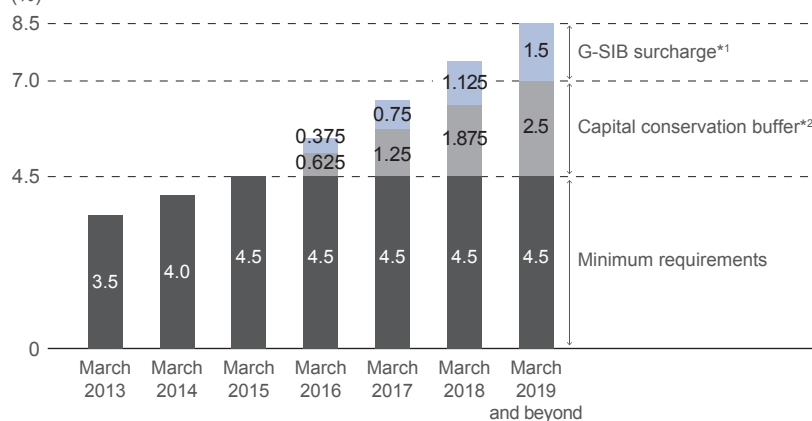
(%)

	March 2013	March 2014	March 2015	March 2016	March 2017	March 2018	March 2019 and beyond
Common Equity Tier 1 ratio	3.5	4.0	4.5	5.5	6.5	7.5	8.5
Tier 1 ratio	4.5	5.5	6.0	7.0	8.0	9.0	10.0
Total capital ratio	8.0	8.0	8.0	9.0	10.0	11.0	12.0

Note: Based on a G-SIB surcharge of 1.5%, the required level assuming a countercyclical buffer of 0.00%.

Common Equity Tier 1 Ratio Requirements

(%)



*1 G-SIB surcharge

This surcharge is an additional capital adequacy requirement placed on financial institutions designated as global systemically important financial institutions. The designation of covered financial institutions and the surcharge rates are updated annually. The 1.5% shown in the accompanying chart is the surcharge rate announced in 2015 that is expected to be required of MUFG.

*2 Capital conservation buffer

This buffer seeks to maintain capital that can be drawn upon during times of stress, and banks are required to hold this buffer to avoid falling below minimum regulatory capital levels. The required buffer is 2.5% of risk-weighted assets on a Common Equity Tier 1 capital basis. In the event that the levels shown in the chart cannot be maintained, certain restrictions would be imposed on measures associated with the distribution of capital, such as the payment of dividends or the repurchase of shares.

Overview of Stress Testing Process

(1) Development of Stress Testing Scenarios

Develop several scenarios taking into account such factors as our risk profile and underlying macroeconomic environment.

- Worst-case scenarios expected once in 5–10 years and worst-case scenarios expected once in 20–25 years are developed in principle and some additional scenarios are developed where necessary.

Prepare macroeconomic variables for the testing horizon under each scenario.

- Macroeconomic variables include GDP, TOPIX, JGB yield, dollar-yen exchange rate, euro-yen exchange rate, unemployment rate, CPI, and others.

(2) Review and Approval Process of the Scenarios

Scenarios developed under process (1) are reviewed by our internal committee and ultimately approved by our Group Chief Risk Officer.

(3) Estimation of Financial Impact

Estimate stress impacts on major assets and income based on the scenarios approved in process (2).

- Major items estimated include credit cost, losses on write-down on equity securities, net gains/losses on equity securities, net interest income, risk-weighted assets, and others.

(4) Assessment of Capital Adequacy

Assess capital adequacy of both regulatory and economic capital, calculating the following ratios/amounts based on the stress impacts estimated in process (3).

- Regulatory Capital: Common Equity Tier 1 ratio, Tier 1 ratio, and total capital ratio
- Economic Capital: Capital margin (difference between total capital and total risk amount)

Stress testing results are reviewed by the Corporate Risk Management Committee.

Top Risk

MUFG and its major subsidiaries control risk by taking a preventative approach of identifying the top risks 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 ^(Note) (examples)
Decline in 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. • Operating policies for deposit/lending rates and other business aspects may lead to consequences including the materialization of operational and system risks, and reputational damage.
Increase in Credit Costs	<ul style="list-style-type: none"> • Concerns about concentration risk may be heightened against the backdrop of trends in low interest rates, the influx of money due to quantitative easing, and the pursuit of yield by financial institutions globally. This may push up risk correlation and sensitivity in the credit portfolio to an unprecedented degree, causing an increase in credit costs.
Risk of Expanded Losses in the Strategic Shareholdings	<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 shareholdings. • 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 shareholdings.
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.

Note:

The risk scenarios outlined in the above table are some of the risk scenarios discussed at the Corporate Risk Management Committee meeting in March 2016. 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, they include 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.

Basel III Data (Consolidated)

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 bank holding companies 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 control 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.”</p> <p>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).</p> <p>MUFG Group had no companies to which the above exception applied as of March 31, 2015, or March 31, 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>226 companies as of March 31, 2015; 224 companies as of March 31, 2016 The Bank of Tokyo-Mitsubishi UFJ, Ltd. (banking business), Mitsubishi UFJ Trust and Banking Corporation (trust/banking business), Mitsubishi UFJ Securities Holdings Co., Ltd. (securities business), etc.</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 March 31, 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 March 31, 2015 and 2016</p>
<p>Outline of restrictions on transfer of funds or equity capital within the holding company group</p>	<p>As of March 31, 2015 and 2016, transfer of funds or capital within 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 March 31, 2015 and 2016</p>
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COMPOSITION OF EQUITY CAPITAL

Composition of Changes in Equity Capital

(in million yen)

	March 31, 2015	March 31, 2016
Common Equity Tier 1 capital, beginning of period	11,153,032	12,466,619
Capital and capital surplus	(354,955)	(2,766)
Retained earnings	827,284	727,168
Treasury stock	(99,962)	(197,261)
National specific regulatory adjustments (earnings to be distributed)	10,264	2,062
Subscription rights to common shares	(461)	(10)
Accumulated other comprehensive income	1,253,757	565,588
Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	53,864	(55,551)
Amount included in Common Equity Tier 1 capital under transitional arrangements	(50,346)	(31,732)
Intangible assets	(190,794)	(213,476)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	(1,347)	141
Deferred gains or losses on derivatives under hedge accounting	(51,691)	(197,605)
Securitization gain on sale	(2,771)	(2,925)
Gains and losses due to changes in own credit risk on fair valued liabilities	—	(661)
Net defined benefit assets	(75,796)	(20,952)
Investments in own shares (excluding those reported in the Net assets section)	(3,456)	1,238
Others	—	—
Common Equity Tier 1 capital, end of period	12,466,619	13,039,875
Additional Tier 1 capital, beginning of period	1,188,837	1,663,721
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards	—	—
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	100,000	450,000
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	2,869	(3,033)
Eligible Tier 1 capital instruments subject to transitional arrangements	(165,753)	(165,753)
Amount included in Additional Tier 1 capital under transitional arrangements	245,145	(254,368)
Investments in own Additional Tier 1 instruments	(388)	353
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	(179)	(11,457)
Amount excluded from Additional Tier 1 capital under transitional arrangements	293,190	119,958
Others	—	—
Additional Tier 1 capital, end of period	1,663,721	1,799,421
Tier 2 capital, beginning of period	3,052,471	3,421,990
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	90,000	380,604
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	(15,656)	31,194
Eligible Tier 2 capital instruments subject to transitional arrangements	(264,997)	(264,997)
General allowance for credit losses and eligible provisions included in Tier 2	130,679	17,026
Amount included in Tier 2 capital under transitional arrangements	400,014	(503,380)
Investments in own Tier 2 instruments	(5,792)	(3,346)
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	(257)	(327)
Amount excluded from Tier 2 capital under transitional arrangements	35,528	23,758
Others	—	—
Tier 2 capital, end of period	3,421,990	3,102,522
Total capital, end of period	17,552,332	17,941,819

Composition of Capital Disclosure

(in million yen)

Basel III Template No.	Items	March 31, 2015		March 31, 2016	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
	Common Equity Tier 1 capital: instruments and reserves (1)				
	Directly issued qualifying common share capital plus related capital surplus and retained earnings	11,202,486	/	11,731,690	/
1a+2-1c-26					
1a	of which: capital and capital surplus	3,569,917	/	3,567,150	/
2	of which: retained earnings	7,860,410	/	8,587,578	/
1c	of which: treasury stock	(101,661)	/	(298,922)	/
	of which: national specific regulatory adjustments (earnings to be distributed)	(126,179)	/	(124,116)	/
26					
	of which: other than above	—	/	—	/
1b	Subscription rights to common shares	8,271	/	8,260	/
	Accumulated other comprehensive income and other disclosed reserves	1,595,709	2,393,564	2,161,298	1,440,865
3					
	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	220,823	/	165,272	/
5					
	Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	105,538	/	73,806	/
	of which: common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	105,538	/	73,806	/
	Common Equity Tier 1 capital: instruments and reserves	13,132,828	/	14,140,327	/
6	(A)				
	Common Equity Tier 1 capital: regulatory adjustments (2)				
	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	458,804	688,207	672,281	448,187
8+9					
8	of which: goodwill (including those equivalent)	182,015	273,022	254,221	169,480
	of which: other intangibles other than goodwill and mortgage servicing rights	276,789	415,184	418,060	278,706
9					
	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,363	3,544	2,221	1,481
10					
	Deferred gains or losses on derivatives under hedge accounting	57,856	86,785	255,461	170,307
11					
12	Shortfall of eligible provisions to expected losses	—	—	—	—
13	Securitization gain on sale	5,452	8,179	8,378	5,585
	Gains and losses due to changes in own credit risk on fair valued liabilities	—	—	661	441
14					
15	Net defined benefit assets	134,827	202,240	155,779	103,853

Composition of Capital Disclosure (continued)

(in million yen)

Basel III Template No.	Items	March 31, 2015		March 31, 2016	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
16	Investments in own shares (excluding those reported in the Net assets section)	6,904	10,356	5,666	3,777
17	Reciprocal cross-holdings in common equity	—	—	—	—
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	of which: significant investments in the common stock of financials	—	—	—	—
20	of which: mortgage servicing rights	—	—	—	—
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	—	—
22	Amount exceeding the 15% threshold on specified items	—	—	—	—
23	of which: significant investments in the common stock of financials	—	—	—	—
24	of which: mortgage servicing rights	—	—	—	—
25	of which: 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)	666,209	/	1,100,451	/
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A) – (B)) (C)	12,466,619	/	13,039,875	/
Additional Tier 1 capital: instruments (3)					
31a 30	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: 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 of which: 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	—	/	—	/

Composition of Capital Disclosure (continued)

(in million yen)

Basel III Template No.	Items	March 31, 2015		March 31, 2016	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	152,158	/	149,125	/
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	1,160,271	/	994,518	/
33	of which: instruments issued by bank holding companies and their special purpose vehicles	1,160,094	/	994,364	/
35	of which: instruments issued by subsidiaries and other equivalent entities of bank holding companies (excluding special purpose vehicles)	177	/	153	/
	Total of items included in Additional Tier 1 capital: instruments subject to transitional arrangements	570,928	/	316,560	/
	of which: foreign currency translation adjustments	570,928	/	316,560	/
36	Additional Tier 1 capital: instruments (D)	1,983,359	/	2,010,204	/
	Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	431	647	78	52
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)	237	355	11,694	7,796
	Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	318,968	/	199,010	/
	of which: goodwill (net of related tax liability, including those equivalent)	182,939	/	110,004	/
	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	127,849	/	83,419	/
	of which: securitization gain on sale	8,179	/	5,585	/
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	/	—	/
43	Additional Tier 1 capital: regulatory adjustments (E)	319,637	/	210,782	/
44	Additional Tier 1 capital Additional Tier 1 capital ((D) – (E)) (F)	1,663,721	/	1,799,421	/
45	Tier 1 capital Tier 1 capital (T1 = CET1 + AT1) ((C) + (F)) (G)	14,130,341	/	14,839,297	/

Composition of Capital Disclosure (continued)

(in million yen)

Basel III Template No.	Items	March 31, 2015		March 31, 2016	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
	Tier 2 capital: instruments and provisions (4)				
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as				
46	equity under applicable accounting standards	—	/	—	/
46	Subscription rights to Tier 2 instruments	—	/	—	/
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as				
46	liabilities under applicable accounting standards	90,000	/	470,604	/
	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities				
46		—	/	—	/
	Tier 2 instruments issued by subsidiaries and held by third parties				
48–49	(amount allowed in group Tier 2)	41,953	/	73,147	/
	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2:				
47+49	instruments and provisions	1,854,981	/	1,589,984	/
	of which: instruments issued by bank holding companies and their special purpose vehicles				
47		—	/	—	/
	of which: instruments issued by subsidiaries and other equivalent entities of bank holding companies (excluding special purpose vehicles)				
49		1,854,981	/	1,589,984	/
	Total of general allowance for credit losses and eligible provisions included in Tier 2				
50		360,378	/	377,404	/
	of which: provision for general allowance for credit losses				
50a		183,372	/	208,640	/
	of which: eligible provisions				
50b		177,005	/	168,764	/
	Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements				
	of which: amounts equivalent to 45% of unrealized gains on other securities				
	of which: deferred gains or losses on derivatives under hedge accounting				
	of which: amounts equivalent to 45% of land revaluation excess				
51	Tier 2 capital: instruments and provisions (H)	3,523,251	/	3,183,698	/
	Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	8,033	12,049	11,379	7,586
53	Reciprocal cross-holdings in Tier 2 instruments	—	—	—	—

Composition of Capital Disclosure (continued)

(in million yen)

Basel III Template No.	Items	March 31, 2015		March 31, 2016	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
	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				
54	(amount above the 10% threshold)	—	—	—	—
	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation				
55	(net of eligible short positions)	1,343	2,015	1,671	1,114
	Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	91,883	/	68,125	/
	of which: goodwill (net of related tax liability, including those equivalent)	90,083	/	59,476	/
	of which: significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	1,800	/	8,648	/
57	Tier 2 capital: regulatory adjustments (I)	101,260	/	81,175	/
	Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H) – (I)) (J)	3,421,990	/	3,102,522	/
	Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	17,552,332	/	17,941,819	/
	Risk-weighted assets (5)				
	Total of items included in risk-weighted assets subject to transitional arrangements	499,134	/	305,153	/
	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	287,334	/	195,287	/
	of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,544	/	1,481	/
	of which: net defined benefit assets	202,240	/	103,853	/
	of which: investments in own shares (excluding those reported in the Net assets section)	5,271	/	4,112	/
	of which: significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	743	/	419	/
60	Risk-weighted assets (L)	112,315,287	/	112,064,346	/

Composition of Capital Disclosure (continued)

(in million yen)

Basel III Template No.	Items	March 31, 2015		March 31, 2016	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
Capital ratio (consolidated)					
Common Equity Tier 1 capital ratio (consolidated)					
61	((C) / (L))	11.09%	/	11.63%	/
62	Tier 1 capital ratio (consolidated)	((G) / (L))	12.58%	/	13.24%
63	Total capital ratio (consolidated)	((K) / (L))	15.62%	/	16.01%
Regulatory adjustments (6)					
Non-significant investments in the capital of other financials that are below the thresholds for					
72	deduction (before risk weighting)	957,461	/	757,414	/
Significant investments in the common stock of other financials that are below the thresholds					
73	for deduction (before risk weighting)	798,418	/	860,602	/
Mortgage servicing rights that are below the					
74	thresholds for deduction (before risk weighting)	788	/	1,912	/
Deferred tax assets arising from temporary differences that are below the thresholds for					
75	deduction (before risk weighting)	59,217	/	83,647	/
Provisions included in Tier 2 capital: instruments and provisions (7)					
76	Provisions (general allowance for credit losses)	183,372	/	208,640	/
Cap on inclusion of provisions					
77	(general allowance for credit losses)	305,180	/	308,672	/
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to Internal					
78	Ratings-Based Approach (prior to application of cap) (if the amount is negative, report as "nil")	177,005	/	168,764	/
Cap for inclusion of provisions in Tier 2 under					
79	Internal Ratings-Based Approach	407,392	/	387,796	/
Capital instruments subject to transitional arrangements (8)					
Current cap on AT1 instruments subject to					
82	phase out arrangements	1,160,271	/	994,518	/
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)					
83	(if the amount is negative, report as "nil")	79,773	/	230,248	/
Current cap on T2 instruments subject to					
84	transitional arrangements	1,854,981	/	1,589,984	/
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)					
85	(if the amount is negative, report as "nil")	67,293	/	75,228	/

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 of Article 8, 9-1, and 10-1 of the FSA Holding Company Consolidated 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 March, 2015 is ¥1,392,328 million and the amount approved at the end of March, 2016, 2016 is ¥1,466,112 million.

2. The risk-adjusted capital ratios and the amounts of components thereof as of March 31, 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 of reconciliation between balance sheet items and regulatory capital elements (March 31, 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 March 31, 2015 and 2016, the regulatory scope of consolidation was the same as the accounting scope of consolidation.

1. Shareholders' equity

(1) Consolidated balance sheet

(in million yen)

Consolidated balance sheet items	March 31, 2015	March 31, 2016	Remarks
Capital stock	2,141,513	2,141,513	
Capital surplus	1,428,403	1,425,637	
Retained earnings	7,860,410	8,587,578	
Treasury stock	(101,661)	(298,922)	
Total shareholders' equity	11,328,666	11,855,806	

(2) Composition of capital

(in million yen)

Composition of capital disclosure	March 31, 2015	March 31, 2016	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings			Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
	11,328,666	11,855,806		
of which: capital and capital surplus	3,569,917	3,567,150		1a
of which: retained earnings	7,860,410	8,587,578		2
of which: treasury stock	(101,661)	(298,922)		1c
of which: other than above	—	—		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: 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

(in million yen)

Consolidated balance sheet items	March 31, 2015	March 31, 2016	Remarks
Intangible fixed assets	1,297,277	1,254,727	
Securities	73,538,191	69,993,869	
of which: goodwill attributable to equity-method investees	150,139	148,690	Goodwill attributable to equity-method investees
Income taxes related to above	295,395	277,419	Income taxes related to intangibles other than goodwill and mortgage servicing rights

(2) Composition of capital

(in million yen)

Composition of capital disclosure	March 31, 2015	March 31, 2016	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	455,038	423,702		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	691,974	696,766		9
Mortgage servicing rights	788	1,912		
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)	788	1,912		74

3. Net defined benefit assets

(1) Consolidated balance sheet

(in million yen)

Consolidated balance sheet items	March 31, 2015	March 31, 2016	Remarks
Net defined benefit assets	504,761	377,955	
Income taxes related to above	167,693	118,323	

(2) Composition of capital

(in million yen)

Composition of capital disclosure	March 31, 2015	March 31, 2016	Remarks	Basel III Template No.
Net defined benefit assets	337,067	259,632		15

4. Deferred tax assets

(1) Consolidated balance sheet

(in million yen)

Consolidated balance sheet items	March 31, 2015	March 31, 2016	Remarks
Deferred tax assets	114,919	125,739	
Deferred tax liabilities	988,550	866,815	
Deferred tax liabilities for land revaluation	138,669	127,237	
Tax effects on other intangible fixed assets	295,395	277,419	
Tax effects on net defined benefit assets	167,693	118,323	

(2) Composition of capital

(in million yen)

Composition of capital disclosure	March 31, 2015	March 31, 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)	5,907	3,702	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)	59,217	83,647	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)	59,217	83,647		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

(in million yen)

Consolidated balance sheet items	March 31, 2015	March 31, 2016	Remarks
Net deferred gains (losses) on hedging instruments	83,194	337,297	

(2) Composition of capital

(in million yen)

Composition of capital disclosure	March 31, 2015	March 31, 2016	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	144,642	425,769	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

(in million yen)

Consolidated balance sheet items	March 31, 2015	March 31, 2016	Remarks
Trading assets			Including trading account securities and derivatives for trading assets
	20,810,617	20,460,863	
Securities	73,538,191	69,993,869	
Loans and bills discounted	109,368,340	113,756,325	Including subordinated loans
Other assets			Including derivatives and investments in capital
	10,119,936	12,255,764	
Trading liabilities			Including trading account securities sold and derivatives for trading assets
	15,521,917	17,251,302	
Other liabilities	9,530,371	10,834,564	Including derivatives

(2) Composition of capital

(in million yen)

Composition of capital disclosure	March 31, 2015	March 31, 2016	Remarks	Basel III Template No.
Investments in own capital instruments	38,423	28,540		
Common equity Tier 1 capital	17,260	9,443		16
Additional Tier 1 capital	1,079	130		37
Tier 2 capital	20,083	18,966		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)	957,461	757,414		
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)	957,461	757,414		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	802,370	882,878		
Amount exceeding the 10% threshold on specified items	—	—		19
Amount exceeding the 15% threshold on specified items	—	—		23
Additional Tier 1 capital	593	19,491		40
Tier 2 capital	3,358	2,785		55
Significant investments in the capital of financials that are below the thresholds for deduction (before risk weighting)	798,418	860,602		73

7. Non-controlling interests

(1) Consolidated balance sheet

(in million yen)

Consolidated balance sheet items	March 31, 2015	March 31, 2016	Remarks
Non-controlling interests	1,961,322	1,920,538	

(2) Composition of capital

(in million yen)

Composition of capital disclosure	March 31, 2015	March 31, 2016	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	220,823	165,272	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)	152,158	149,125	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)	41,953	73,147	After reflecting amounts eligible for inclusion (after non-controlling interest adjustments)	48–49

8. Other capital instruments

(1) Consolidated balance sheet

(in million yen)

Consolidated balance sheet items	March 31, 2015	March 31, 2016	Remarks
Borrowed money	13,866,196	12,482,277	
Bonds payable	8,141,713	9,190,542	
Total	22,007,910	21,672,820	

(2) Composition of capital

(in million yen)

Composition of capital disclosure	March 31, 2015	March 31, 2016	Remarks	Basel III Template No.
Directly issued qualifying Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	100,000	550,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	90,000	470,604		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

(in billion yen)

	March 31, 2015	March 31, 2016
Capital requirements for credit risk (excluding equity exposures under the IRB Approach and exposures relating to funds) (Note 3)	7,023.3	6,899.1
IRB Approach (excluding securitization exposures)	4,880.1	4,748.4
Corporate exposures (excluding specialized lending exposures subject to supervisory slotting criteria)	3,526.1	3,520.5
Corporate exposures (specialized lending exposures subject to supervisory slotting criteria)	37.2	27.8
Sovereign exposures	78.9	80.8
Bank exposures	251.2	203.9
Residential mortgage exposures	414.2	394.3
Qualifying revolving retail exposures	163.7	184.4
Other retail exposures	216.9	148.1
Exposures related to unsettled transactions	0.0	0.1
Exposures for other assets	191.4	188.2
Standardized Approach (excluding securitization exposures)	1,953.1	1,975.5
Securitization exposures (Note 4)	190.0	175.2
Portfolios under the IRB Approach	171.9	157.8
Portfolios under the Standardized Approach	18.0	17.3
Capital requirements for credit risk of equity exposures under the IRB Approach	1,160.7	1,073.2
Market-Based Approach (Simple Risk Weight Method) (Note 5)	138.4	141.6
Market-Based Approach (Internal Models Method) (Note 5)	—	—
PD/LGD Approach (Note 5)	852.9	749.1
Exposures related to specific items related to components not included in survey items	169.4	182.4
Capital requirements for exposures relating to funds	270.5	193.0
Required capital for CVA risk	394.9	425.0
Required capital for credit risk associated with exposures relating to central clearing houses	43.4	34.2
Total	8,892.9	8,624.6

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 requirements for portfolios under the IRB Approach are 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 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

(in billion yen)

	March 31, 2015	March 31, 2016
Standardized Approach	73.2	54.0
Interest rate risk	36.8	26.6
Equity position risk	30.8	20.7
Foreign exchange risk	5.4	6.4
Commodity risk	0.1	0.1
Options transactions	—	—
Internal Models Approach	127.6	121.8
Total	200.9	175.8

Notes: 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

(in billion yen)

	March 31, 2015	March 31, 2016
Advanced Measurement Approach	382.6	359.0
Standardized Approach	—	—
Basic Indicator Approach	148.9	167.4
Total	531.5	526.4

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

Consolidated total capital requirements

(in billion yen)

	March 31, 2015	March 31, 2016
Consolidated total capital requirements	8,985.2	8,965.1
8% of credit risk-weighted assets	7,863.3	7,629.7
8% of the amount included in risk weighted assets using transitional arrangements	39.9	24.4
Capital requirements for market risk	200.9	175.8
Capital requirements for operational risk	531.5	526.4
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	389.3	632.9

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)

	(in trillion yen)	
	March 31, 2015	March 31, 2016
BTMU, MUTB, MUB	159.9	163.1
Corporate (Domestic)	53.4	50.5
Corporate (Foreign)	58.0	61.6
Americas	30.9	33.5
Europe	12.2	14.2
Asia	14.9	13.9
Others	48.5	51.0
For individuals	21.3	20.7
SL, securitization, etc.	19.4	20.2
Others	7.8	10.1
Other subsidiaries	12.7	10.9
MUFG consolidated total	172.6	174.0

(By account)

	(in trillion yen)	
	March 31, 2015	March 31, 2016
Loans	104.7	109.3
Acceptances and guarantees	5.6	5.3
Foreign exchange	2.3	2.0
Revolving facilities (unused)	30.1	29.1
Market exposure	8.6	6.4
Private bonds	1.7	1.5
SL, securitization, etc.	19.4	20.2
Others	0.2	0.3
MUFG consolidated total	172.6	174.0

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

(in billion yen)

						March 31, 2015
	EAD	Weighted average PD	Weighted average LGD	Credit RWA	Weighted average RW	Corresponding external credit rating (Note 3)
Internal Ratings Based Approach	247,302.1	—	—	65,694.1	26.6%	
Corporate and others	209,973.4	—	—	39,495.1	18.8%	
Corporate exposure (excluding specialized lending allocated to slot)	90,857.9	2.6%	31.8%	35,124.6	38.7%	
Borrower rating 1–3	40,036.1	0.1%	35.2%	9,777.5	24.4%	AAA/Aaa~ BBB~/Baa3
Borrower rating 4–9	46,094.2	0.8%	29.4%	21,527.8	46.7%	BB+/Ba1~ B~/B3
Borrower rating 10–11	3,032.6	10.5%	23.1%	3,157.8	104.1%	CCC+/Caa1~
Borrower rating 12–15	1,694.9	100.0%	34.5%	661.4	39.0%	Default
Sovereign exposure	108,172.9	0.0%	36.7%	942.6	0.9%	
Borrower rating 1–3	107,371.9	0.0%	36.8%	616.3	0.6%	AAA/Aaa~ BBB~/Baa3
Borrower rating 4–9	703.2	0.6%	30.1%	280.6	39.9%	BB+/Ba1~ B~/B3
Borrower rating 10–11	93.1	13.5%	9.1%	44.8	48.1%	CCC+/Caa1~
Borrower rating 12–15	4.5	100.0%	9.8%	0.8	18.3%	Default
Financial institution exposure	10,591.8	0.2%	31.5%	3,036.6	28.7%	
Borrower rating 1–3	7,625.6	0.1%	32.3%	2,065.9	27.1%	AAA/Aaa~ BBB~/Baa3
Borrower rating 4–9	2,894.5	0.3%	29.4%	862.7	29.8%	BB+/Ba1~ B~/B3
Borrower rating 10–11	70.2	14.0%	29.3%	107.6	153.2%	CCC+/Caa1~
Borrower rating 12–15	1.4	100.0%	75.5%	0.3	25.4%	Default
Corporate exposure (excluding specialized lending allocated to slot)	350.6	—	—	391.2	111.6%	
Retail	21,157.5	3.4%	40.8%	5,979.6	28.3%	
Residential mortgage	13,756.5	2.4%	32.5%	3,875.2	28.2%	
Qualifying revolving retail	4,151.1	3.2%	74.7%	745.4	18.0%	
Other retail	3,249.8	7.9%	32.9%	1,358.9	41.8%	
Equity and others	8,478.6	—	—	12,391.5	146.2%	
Equity exposures under the PD/LGD Approach	8,042.1	0.4%	90.0%	10,661.3	132.6%	
Equity exposures subject to the Market-Based Approach (simple risk weight method)	436.4	—	—	1,730.2	396.4%	
Exposures relating to funds	3,495.2	—	—	3,316.1	94.9%	
Others	4,197.3	—	—	4,511.6	107.5%	
Standardized Approach	39,136.8	—	—	24,414.4	62.4%	
Transitioned to the IRB Approach	21,891.6	—	—	14,966.1	68.4%	
Standardized Approach	17,245.2	—	—	9,448.2	54.8%	
Securitization exposures	10,267.4	—	—	2,204.6	21.5%	
CVA risk equivalent amount	7,544.1	—	—	4,936.4	65.4%	
Exposures relating to central clearing houses	3,804.5	—	—	543.4	14.3%	
Total	308,055.1	—	—	97,793.1	31.7%	

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 ¥98,292.3 billion as of March 31, 2015.

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.

Status of credit risk-weighted assets (continued)

(in billion yen)

	EAD	Weighted average PD	Weighted average LGD	Credit RWA	Weighted average RW	Corresponding external credit rating (Note 3)
March 31, 2016						
Internal Ratings Based Approach	248,854.7	—	—	62,616.8	25.2%	
Of which, corporate and others	213,051.4	—	—	38,772.9	18.2%	
Corporate exposure (excluding specialized lending allocated to slot)	93,716.0	2.3%	32.8%	35,089.6	37.4%	
Borrower rating 1–3	45,598.2	0.1%	36.0%	10,621.8	23.3%	AAA/Aaa~ BBB~/Baa3
Borrower rating 4–9	43,493.5	0.7%	29.9%	20,335.7	46.8%	BB+/Ba1~ B~/B3
Borrower rating 10–11	3,087.6	9.9%	24.2%	3,405.4	110.3%	CCC+/Caa1~
Borrower rating 12–15	1,536.7	100.0%	38.3%	726.6	47.3%	Default
Sovereign exposure	109,666.3	0.0%	37.4%	966.0	0.9%	
Borrower rating 1–3	108,781.7	0.0%	37.5%	617.6	0.6%	AAA/Aaa~ BBB~/Baa3
Borrower rating 4–9	767.5	0.5%	31.7%	296.6	38.7%	BB+/Ba1~ B~/B3
Borrower rating 10–11	116.0	10.6%	10.4%	51.2	44.2%	CCC+/Caa1~
Borrower rating 12–15	1.0	100.0%	35.6%	0.5	52.0%	Default
Financial institution exposure	9,417.2	0.3%	31.7%	2,422.5	25.7%	
Borrower rating 1–3	6,415.4	0.1%	32.4%	1,453.0	22.6%	AAA/Aaa~ BBB~/Baa3
Borrower rating 4–9	2,901.3	0.3%	30.1%	814.0	28.1%	BB+/Ba1~ B~/B3
Borrower rating 10–11	96.2	11.5%	35.3%	153.8	159.7%	CCC+/Caa1~
Borrower rating 12–15	4.1	100.0%	66.8%	1.5	37.6%	Default
Corporate exposure (excluding specialized lending allocated to slot)	251.7	—	—	294.6	117.1%	
Retail	20,827.9	3.0%	42.2%	5,657.4	27.2%	
Residential mortgage	13,470.8	2.2%	33.0%	3,728.6	27.7%	
Qualifying revolving retail	4,750.0	2.4%	77.3%	1,147.4	24.2%	
Other retail	2,607.0	8.1%	26.0%	781.3	30.0%	
Equity and others	7,456.4	—	—	11,135.0	149.3%	
Equity exposures under the PD/LGD Approach	7,016.4	0.9%	90.0%	9,364.2	133.5%	
Equity exposures subject to the Market-Based Approach (simple risk weight method)	439.9	—	—	1,770.7	402.5%	
Exposures relating to funds	2,684.6	—	—	2,389.7	89.0%	
Others	4,834.2	—	—	4,661.6	96.4%	
Standardized Approach	41,014.3	—	—	24,693.8	60.2%	
Transitioned to the IRB Approach	24,189.9	—	—	17,124.6	70.8%	
Standardized Approach	16,824.3	—	—	7,569.1	45.0%	
Securitization exposures	10,319.7	—	—	2,015.9	19.5%	
CVA risk equivalent amount	7,488.6	—	—	5,312.9	70.9%	
Exposures relating to central clearing houses	4,264.5	—	—	427.5	10.0%	
Total	311,941.9	—	—	95,067.1	30.5%	

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 ¥95,372.3 billion as of March 31, 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

(in trillion yen)

Credit risk-weighted assets, previous period-end (March 31, 2015)	97.8
Foreign exchange movements	(1.8)
Credit balance movements	+0.6
Stock price movements	(0.9)
Parameter updates	(0.7)
Borrower ratings movements	(0.3)
Changes in CVA risk	(0.2)
Others	+0.6
Credit risk-weighted assets, current period-end (March 31, 2016)	95.1

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

(in billion yen)

	March 31, 2015			
	Credit risk exposures (Note 1)			
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total
IRB Approach	143,182.2	55,460.3	5,185.9	255,588.0
Standardized Approach	34,604.6	4,142.2	3,469.9	51,812.6
Total	177,786.8	59,602.5	8,655.9	307,400.7

	(in billion yen)			
	March 31, 2016			
	Credit risk exposures (Note 1)			
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total
IRB Approach	139,220.6	53,269.4	5,391.5	254,526.4
Standardized Approach	22,505.9	4,362.3	3,199.9	56,109.7
Total	161,726.6	57,631.7	8,591.5	310,636.1

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 Counterparty 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)

(in billion yen)

	Credit risk exposures (Note 1)				Default/exposures past due for more than 3 months (Note 3)
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total	
Domestic	113,832.4	50,650.8	6,533.7	216,794.2	2,198.9
Foreign	63,954.4	9,019.8	2,122.2	90,606.5	174.6
Total	177,786.8	59,670.6	8,655.9	307,400.7	2,373.6

(in billion yen)

	Credit risk exposures (Note 1)				Default/exposures past due for more than 3 months (Note 3)
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total	
Domestic	99,670.2	48,458.8	6,667.5	223,330.9	1,880.1
Foreign	62,056.3	9,172.8	1,923.9	87,305.1	281.7
Total	161,726.6	57,631.7	8,591.5	310,636.1	2,161.9

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 Counterparty 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, our subsidiaries or the head and branch offices of our subsidiaries.

(By type of industry)

(in billion yen)

	Credit risk exposures (Note 1)				Default/exposures past due for more than 3 months (Note 3)
	March 31, 2015				
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total	
Manufacturing	22,900.7	980.3	872.7	29,005.2	717.5
Wholesale and retail	12,635.5	298.3	360.7	14,814.4	343.1
Construction	1,746.8	20.5	17.0	1,939.7	41.8
Finance and insurance	33,400.4	1,486.5	4,207.4	47,690.7	19.6
Real estate	12,341.3	238.0	137.7	12,863.1	101.9
Services	8,611.7	201.3	209.5	9,263.6	156.5
Transport	5,474.4	228.1	270.1	6,653.8	48.1
Individuals	23,102.2	—	0.0	23,939.2	551.1
Governments and local authorities	22,039.2	51,903.3	50.4	100,922.9	0.0
Others	35,534.3	4,314.0	2,529.9	60,307.9	393.5
Total	177,786.8	59,670.6	8,655.9	307,400.7	2,373.6

(in billion yen)

	Credit risk exposures (Note 1)				Default/exposures past due for more than 3 months (Note 3)
	March 31, 2016				
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total	
Manufacturing	23,376.6	863.3	854.8	28,513.7	737.0
Wholesale and retail	12,813.0	247.6	401.1	14,799.9	305.3
Construction	1,691.3	56.4	21.5	1,937.0	34.4
Finance and insurance	27,679.9	10,447.6	4,064.1	58,620.6	20.1
Real estate	12,600.7	216.5	211.1	13,107.0	68.4
Services	8,931.2	166.0	220.9	9,679.2	130.9
Transport	5,388.3	595.1	328.3	6,929.7	73.6
Individuals	22,617.0	—	0.0	23,454.7	449.3
Governments and local authorities	16,068.3	40,603.2	51.3	93,657.9	0.0
Others	30,560.0	4,435.7	2,438.1	59,936.0	342.4
Total	161,726.6	57,631.7	8,591.5	310,636.1	2,161.9

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 Counterparty Clearing Houses.

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

3. Figures for exposures for three months or more 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)

(in billion yen)

March 31, 2015				
Credit risk exposures (Note 1)				
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total
Due in 1 year or less	49,916.1	15,312.7	958.0	74,539.0
Due over 1 year to 3 years	23,754.9	11,419.4	2,027.8	43,754.9
Due over 3 years to 5 years	20,904.1	10,525.7	1,091.3	32,512.9
Due over 5 years to 7 years	6,786.3	5,006.0	261.1	12,038.7
Due over 7 years	17,483.8	13,345.0	847.1	31,711.0
Others (Note 3)	58,941.4	4,061.6	3,470.4	112,844.0
Total	177,786.8	59,670.6	8,655.9	307,400.7

March 31, 2016				
Credit risk exposures (Note 1)				
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total
Due in 1 year or less	50,657.0	13,655.1	1,070.0	80,699.7
Due over 1 year to 3 years	24,094.3	9,034.9	1,667.3	35,036.6
Due over 3 years to 5 years	18,651.2	9,153.4	1,175.0	29,011.5
Due over 5 years to 7 years	6,964.0	4,393.0	425.8	11,763.6
Due over 7 years	17,757.8	17,137.7	1,083.5	36,022.3
Others (Note 3)	43,602.1	4,257.4	3,169.7	118,102.1
Total	161,726.6	57,631.7	8,591.5	310,636.1

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 Counterparty 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)

(in million yen)

	March 31, 2015	Change from March 31, 2014	March 31, 2016	Change from March 31, 2015
General allowance for credit losses	766,272	123,011	571,689	(194,583)
Specific allowance for credit losses	228,297	(92,065)	485,577	257,280
Domestic	183,165	(91,595)	346,709	163,543
Foreign	45,131	(470)	138,868	93,736
Allowance for loans to specific foreign borrowers	1,214	(175)	318	(896)
Total	995,784	30,770	1,057,585	61,801

(Balances by type of industry)

(in million yen)

	March 31, 2015	Change from March 31, 2014	March 31, 2016	Change from March 31, 2015
General allowance for credit losses	766,272	123,011	571,689	(194,583)
Specific allowance for credit losses	228,297	(92,065)	485,577	257,280
Manufacturing	40,433	(23,475)	257,818	217,384
Wholesale and retail	48,730	(24,937)	51,931	3,200
Construction	5,014	(3,540)	3,922	(1,092)
Finance and insurance	8,435	(14,506)	9,016	580
Real estate	12,603	(11,684)	8,798	(3,805)
Services	17,713	(7,303)	11,922	(5,791)
Transport	7,457	(2,319)	19,037	11,580
Individuals	17,544	(4,226)	16,333	(1,211)
Governments and local authorities	4	(0)	7	3
Others	70,358	(71)	106,790	36,431
Allowance for loans to specific foreign borrowers	1,214	(175)	318	(896)
Total	995,784	30,770	1,057,585	61,801

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 either 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, Ltd. and Mitsubishi UFJ Trust and Banking Corporation (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)**

(in million yen)

	FY2014	FY2015
Manufacturing	9,440	5,678
Wholesale and retail	14,801	12,701
Construction	1,090	1,018
Finance and insurance	441	(5)
Real estate	2,522	506
Services	4,560	3,276
Transport	2,188	14,031
Individuals	12,500	12,438
Governments and local authorities	—	—
Others	55,133	44,959
Total	102,677	94,605

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

(in billion yen)

	March 31, 2015		March 31, 2016	
	Balances	Of which: balances for which risk weights are determined by external rating	Balances	Of which: balances for which risk weights are determined by external rating
Risk weight: 0%	5,620.9	2,811.8	8,895.2	3,215.2
Risk weight: 10%	118.8	—	79.7	—
Risk weight: 20%	5,653.3	5,515.7	5,809.1	5,648.9
Risk weight: 35%	3,764.0	—	3,412.9	—
Risk weight: 50%	521.4	513.8	671.2	664.8
Risk weight: 75%	3,335.8	—	3,302.8	—
Risk weight: 100%	18,563.2	169.4	19,379.4	220.3
Risk weight: 150%	71.0	0.1	69.0	0.5
Risk weight: 625%	0.0	—	0.0	—
Risk weight: 937.5%	—	—	0.0	—
Risk weight: 1,250%	3.2	—	2.4	—
Others (Note 3)	1,671.8	—	1.7	—
Total	39,323.9	9,011.0	41,623.8	9,749.9

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 205% as of March 31, 2015 and 183% as of March 31, 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)

(in billion yen)

	March 31, 2015	March 31, 2016
Specialized lending exposures subject to supervisory slotting criteria	350.6	251.7
Risk weight: 50%	28.6	35.1
Risk weight: 70%	107.2	70.4
Risk weight: 90%	51.1	37.7
Risk weight: 95%	22.9	7.0
Risk weight: 115%	60.5	3.1
Risk weight: 120%	24.1	36.6
Risk weight: 140%	24.2	28.2
Risk weight: 250%	31.7	33.3
Risk weight: 0%	—	—
Equity exposures subject to the Market-Based Approach (simple risk weight method)	436.4	439.9
Risk weight: 300%	113.6	89.1
Risk weight: 400%	322.8	350.7

Exposures subject to the IRB Approach: corporate exposures

(in billion yen)

March 31, 2015						
	EAD		Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD	
	On balance sheet EAD	Off balance sheet EAD				
Credit rating						
Borrower ratings 1–3	40,036.1	25,472.9	23,003.9	45.36%	4,128.2	
Borrower ratings 4–9	46,094.2	38,378.1	13,986.9	35.21%	2,791.7	
Borrower ratings 10–11	3,032.6	2,680.5	3,167.2	3.17%	251.5	
Borrower ratings 12–15	1,694.9	1,641.4	6.2	42.89%	50.7	

March 31, 2015				
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1–3	0.09%	35.23%	—	24.42%
Borrower ratings 4–9	0.75%	29.36%	—	46.70%
Borrower ratings 10–11	10.46%	23.05%	—	104.13%
Borrower ratings 12–15	100.00%	34.46%	31.63%	39.02%

(in billion yen)

March 31, 2016						
	EAD		Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD	
	On balance sheet EAD	Off balance sheet EAD				
Credit rating						
Borrower ratings 1–3	45,598.2	30,107.1	24,808.7	44.51%	4,448.5	
Borrower ratings 4–9	43,493.5	35,935.3	13,538.6	35.02%	2,817.2	
Borrower ratings 10–11	3,087.6	2,686.0	3,410.9	5.10%	227.7	
Borrower ratings 12–15	1,536.7	1,487.7	10.2	54.16%	43.4	

March 31, 2016				
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1–3	0.10%	36.03%	—	23.29%
Borrower ratings 4–9	0.71%	29.93%	—	46.76%
Borrower ratings 10–11	9.90%	24.20%	—	110.29%
Borrower ratings 12–15	100.00%	38.30%	34.82%	47.28%

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

(in billion yen)

March 31, 2015						
	EAD		Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD	
	On balance sheet EAD	Off balance sheet EAD				
Credit rating						
Borrower ratings 1–3	107,371.9	95,016.0	12,355.9	1,409.2	53.97%	11,595.3
Borrower ratings 4–9	703.2	561.9	141.2	134.2	57.67%	63.8
Borrower ratings 10–11	93.1	87.0	6.1	0.0	0.00%	6.1
Borrower ratings 12–15	4.5	4.5	0.0	—	—	0.0

March 31, 2015				
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1–3	0.00%	36.77%	—	0.57%
Borrower ratings 4–9	0.59%	30.12%	—	39.91%
Borrower ratings 10–11	13.49%	9.15%	—	48.12%
Borrower ratings 12–15	100.00%	9.84%	8.66%	18.32%

(in billion yen)

March 31, 2016						
	EAD		Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD	
	On balance sheet EAD	Off balance sheet EAD				
Credit rating						
Borrower ratings 1–3	108,781.7	100,147.6	8,634.1	1,367.3	53.61%	7,901.1
Borrower ratings 4–9	767.5	683.9	83.5	81.9	56.81%	36.9
Borrower ratings 10–11	116.0	115.3	0.6	—	—	0.6
Borrower ratings 12–15	1.0	1.0	—	—	—	—

March 31, 2016				
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1–3	0.00%	37.46%	—	0.57%
Borrower ratings 4–9	0.54%	31.68%	—	38.66%
Borrower ratings 10–11	10.64%	10.43%	—	44.18%
Borrower ratings 12–15	100.00%	35.64%	31.72%	51.99%

Exposures subject to the IRB Approach: bank exposures

(in billion yen)

March 31, 2015						
	EAD		Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD	
	On balance sheet EAD	Off balance sheet EAD				
Credit rating						
Borrower ratings 1–3	7,625.6	4,110.3	421.9	47.09%	3,316.6	
Borrower ratings 4–9	2,894.5	1,470.5	238.9	23.87%	1,367.0	
Borrower ratings 10–11	70.2	8.7	153.6	—	61.4	
Borrower ratings 12–15	1.4	1.4	—	—	—	

March 31, 2015				
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1–3	0.09%	32.31%	—	27.09%
Borrower ratings 4–9	0.29%	29.42%	—	29.81%
Borrower ratings 10–11	13.97%	29.33%	—	153.24%
Borrower ratings 12–15	100.00%	75.46%	73.54%	25.41%

(in billion yen)

March 31, 2016						
	EAD		Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD	
	On balance sheet EAD	Off balance sheet EAD				
Credit rating						
Borrower ratings 1–3	6,415.4	4,010.4	453.2	47.87%	2,188.0	
Borrower ratings 4–9	2,901.3	1,607.6	216.7	20.26%	1,249.8	
Borrower ratings 10–11	96.2	27.6	135.6	0.00%	68.6	
Borrower ratings 12–15	4.1	4.1	—	—	—	

March 31, 2016				
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1–3	0.08%	32.37%	—	22.65%
Borrower ratings 4–9	0.25%	30.09%	—	28.06%
Borrower ratings 10–11	11.48%	35.26%	—	159.74%
Borrower ratings 12–15	100.00%	66.83%	63.99%	37.61%

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

(in billion yen)

March 31, 2015			
Credit rating	Amount of exposures	Weighted average PD	Weighted average RW
Borrower ratings 1–3	5,266.9	0.08%	111.13%
Borrower ratings 4–9	2,740.2	0.28%	163.31%
Borrower ratings 10–11	20.4	13.94%	779.01%
Borrower ratings 12–15	14.5	100.00%	1,192.50%

(in billion yen)

March 31, 2016			
Credit rating	Amount of exposures	Weighted average PD	Weighted average RW
Borrower ratings 1–3	4,336.3	0.07%	109.63%
Borrower ratings 4–9	2,597.3	0.24%	146.57%
Borrower ratings 10–11	27.8	8.10%	533.54%
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

(in billion yen)

March 31, 2015

	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	13,756.5	13,572.7	183.7	—	183.7	
Non-defaulted	13,550.1	13,369.4	180.7	—	180.7	
Defaulted	206.3	203.3	3.0	—	3.0	
Qualifying revolving retail	4,151.1	1,257.8	2,893.2	18,865.2	15.05%	53.5
Non-defaulted	4,050.5	1,157.6	2,892.9	18,862.6	15.05%	53.2
Defaulted	100.5	100.2	0.3	2.5	0.00%	0.3
Other retail (non-business)	1,885.7	910.5	975.2	4,144.6	13.63%	410.1
Non-defaulted	1,717.5	746.2	971.3	4,141.1	13.65%	406.2
Defaulted	168.2	164.2	3.9	3.5	0.06%	3.9
Other retail (business-related)	1,364.0	1,186.0	178.0	120.1	21.64%	152.0
Non-defaulted	1,355.9	1,178.1	177.7	120.1	21.64%	151.7
Defaulted	8.1	7.9	0.2	—	—	0.2

	March 31, 2015				
	Number of pools	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Residential mortgage	127	2.39%	32.48%	—	28.17%
Non-defaulted	87	0.90%	32.47%	—	28.28%
Defaulted	40	99.97%	33.20%	31.64%	20.97%
Qualifying revolving retail	72	3.16%	74.67%	—	17.96%
Non-defaulted	55	0.76%	74.60%	—	18.39%
Defaulted	17	100.00%	77.57%	80.76%	0.42%
Other retail (non-business)	163	10.73%	44.64%	—	55.91%
Non-defaulted	94	1.99%	44.61%	—	60.32%
Defaulted	69	100.00%	44.95%	44.70%	10.97%
Other retail (business-related)	51	4.01%	16.66%	—	22.32%
Non-defaulted	35	3.43%	16.38%	—	22.31%
Defaulted	16	100.00%	62.30%	61.12%	25.17%

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.

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

(in billion yen)

March 31, 2016

	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	13,568.7	13,416.1	—	—	152.6
Non-defaulted	13,388.1	13,238.1	—	—	150.0
Defaulted	180.5	177.9	—	—	2.5
Qualifying revolving retail	4,750.0	1,587.8	19,875.1	15.42%	96.6
Non-defaulted	4,684.3	1,522.3	19,873.1	15.43%	96.3
Defaulted	65.7	65.4	1.9	0.00%	0.2
Other retail (non-business)	1,347.7	547.2	3,805.1	11.55%	360.8
Non-defaulted	1,199.2	401.7	3,802.2	11.56%	357.9
Defaulted	148.4	145.5	2.8	0.09%	2.9
Other retail (business-related)	1,267.3	1,117.7	123.0	20.99%	123.8
Non-defaulted	1,261.3	1,111.9	123.0	20.99%	123.6
Defaulted	6.0	5.8	—	—	0.2

	March 31, 2016				
	Number of pools	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Residential mortgage	110	2.19%	33.00%	—	27.68%
Non-defaulted	79	0.87%	33.00%	—	27.76%
Defaulted	31	99.98%	32.89%	31.28%	21.54%
Qualifying revolving retail	82	2.40%	77.30%	—	24.16%
Non-defaulted	63	1.03%	77.29%	—	24.49%
Defaulted	19	100.00%	78.03%	82.49%	0.28%
Other retail (non-business)	149	12.22%	33.26%	—	36.27%
Non-defaulted	84	1.35%	31.60%	—	39.46%
Defaulted	65	100.00%	46.67%	46.41%	10.54%
Other retail (business-related)	48	3.64%	18.21%	—	23.08%
Non-defaulted	33	3.18%	18.00%	—	22.82%
Defaulted	15	100.00%	61.73%	56.49%	76.00%

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**

(in million 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%
FY2010 actual losses	161,997	(298)	(6,725)	238	27,687	62,514	23,460
FY2010 estimated losses	1,202,669	31,084	38,243	7,631	143,096	210,666	171,435
Initial EAD	70,981,831	65,386,649	11,189,296	1,531,399	14,527,802	5,354,803	4,809,516
Estimated weighted average PD	4.42%	0.12%	0.84%	0.55%	2.29%	4.74%	6.87%
Estimated weighted average LGD	38.14%	40.86%	40.48%	90.00%	43.13%	82.68%	44.89%
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%

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

(in million yen)

	Corporate exposures	Sovereign exposures	Bank exposures	Equity exposures under PD/LGD Approach	Residential mortgage exposures	Qualifying revolving retail exposures	Other retail exposures
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
Interim FY2015 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%
Interim FY2015 actual losses	28,046	(116)	—	6,265	2,326	5,514	320
Interim FY2016 estimated losses (Note 4)	753,653	8,920	10,202	3,341	105,744	98,340	99,979
Initial EAD	91,673,490	108,137,300	12,988,376	1,071,413	13,756,527	4,151,148	3,233,323
Estimated weighted average PD	2.61%	0.02%	0.24%	0.35%	2.39%	3.16%	7.44%
Estimated weighted average LGD	31.81%	36.70%	32.49%	90.00%	32.46%	74.75%	32.80%

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

- 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 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.
4. Estimated losses for interim FY2015 represent the anticipated losses for the full year estimated at the beginning of the fiscal year.

CREDIT RISK MITIGATION

Exposures subject to application of credit risk mitigation techniques

(in billion yen)

			March 31, 2015
	Eligible financial collateral	Guarantees	Credit derivatives
Portfolios under the AIRB Approach	/	7,125.2	274.3
Corporate exposures	/	5,486.0	258.9
Sovereign exposures	/	821.5	9.6
Bank exposures	/	433.0	5.8
Residential mortgage exposures	/	—	—
Qualifying revolving retail exposures	/	—	—
Other retail exposures	/	384.6	—
Portfolios under the Standardized Approach	11,728.2	372.2	—

(in billion yen)

			March 31, 2016
	Eligible financial collateral	Guarantees	Credit derivatives
Portfolios under the AIRB Approach	/	6,976.4	327.8
Corporate exposures	/	5,450.9	313.6
Sovereign exposures	/	739.6	11.2
Bank exposures	/	438.1	2.9
Residential mortgage exposures	/	—	—
Qualifying revolving retail exposures	/	—	—
Other retail exposures	/	347.6	—
Portfolios under the Standardized Approach	14,179.3	312.0	—

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

(in billion yen)

	March 31, 2015	March 31, 2016
Aggregated gross replacement costs	12,030.1	11,049.4
Credit equivalent amounts prior to credit risk mitigation benefits due to collateral	8,656.1	8,591.9
Foreign exchange and gold	9,527.2	8,928.1
Interest rate	8,247.3	7,742.6
Equity	257.2	247.3
Precious metals (except gold)	—	—
Other commodities	167.4	115.4
Credit derivative	434.3	397.4
Long settlement transactions	0.2	0.3
Netting benefits due to close-out netting agreements (Note 2)	(9,977.5)	(8,839.5)
Collateral held	1,821.3	1,740.2
Deposits	903.5	1,141.0
Marketable securities	478.6	402.2
Others	439.1	196.8
Credit equivalent amounts after credit risk mitigation benefits due to collateral	7,962.9	7,854.4
Notional principal amount of credit derivatives included in calculation of credit equivalent amounts	6,882.9	6,387.5
Purchased credit protection through credit default swaps	3,527.7	3,266.8
Purchased credit protection through total return swaps	17.9	111.8
Purchased credit protection through credit options	—	—
Purchased other credit protection	—	—
Provided credit protection through credit default swaps	3,337.2	3,008.7
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	821.2	919.3

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 transactions exposure

(in billion yen)

	March 31, 2015	March 31, 2016
Derivative transactions not settled with Central Counterparty Clearing Houses	8,655.9	8,591.5
Derivative transactions settled with Central Counterparty Clearing Houses	3,278.1	3,743.9
Of which, OTC derivatives	2,952.4	3,370.9
Of which, exchange traded derivatives	325.6	373.0
Total	11,934.0	12,335.4

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

(in billion yen)

	March 31, 2015		FY2014		
	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)	1,185.7	—	3.7	—	
Residential mortgages	1,185.7	—	3.7	—	1.3
Apartment loans	—	—	—	—	—
Credit card receivables	—	—	—	—	—
Other assets	—	—	—	—	—
Synthetic securitizations	—	—	—	—	—
Residential mortgages	—	—	—	—	—
Apartment loans	—	—	—	—	—
Credit card receivables	—	—	—	—	—
Other assets	—	—	—	—	—
Sponsor of asset-backed commercial paper (ABCP) programs	23,795.5	—	359.2	1,304.0	185.7
Residential mortgages	7.0	—	—	0.0	—
Apartment loans	—	—	—	—	—
Credit card receivables	3,861.0	—	42.7	455.6	32.7
Account receivables	11,721.7	—	301.3	608.4	86.8
Leasing receivables	1,291.5	—	1.4	6.8	5.6
Other assets	6,914.1	—	13.7	233.0	60.5
Total as an originator	24,981.2	—	363.0	1,304.0	187.1

- 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)

(in billion yen)

	March 31, 2016		FY2015		
	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 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)	Losses on underlying assets incurred during this period (Note 4)
Traditional securitizations					
(asset transfer type)	1,040.5	—	3.1	—	1.1
Residential mortgages	1,040.5	—	3.1	—	1.1
Apartment loans	—	—	—	—	—
Credit card receivables	—	—	—	—	—
Other assets	—	—	—	—	—
Synthetic securitizations	—	—	—	—	—
Residential mortgages	—	—	—	—	—
Apartment loans	—	—	—	—	—
Credit card receivables	—	—	—	—	—
Other assets	—	—	—	—	—
Sponsor of asset-backed commercial paper (ABCP) programs	23,480.2	—	307.2	1,122.1	211.7
Residential mortgages	25.4	—	0.0	0.2	—
Apartment loans	—	—	—	—	—
Credit card receivables	3,712.1	—	35.8	303.1	26.3
Account receivables	9,476.5	—	253.9	726.5	77.3
Leasing receivables	1,787.3	—	6.8	8.2	3.6
Other assets	8,478.6	—	10.4	83.8	104.3
Total as an originator	24,520.8	—	310.3	1,122.1	212.8

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)

(in billion yen)

	FY2014		FY2015	
	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 mortgages	—	—	—	—
Apartment loans	—	—	—	—
Credit card receivables	—	—	—	—
Other assets	—	—	—	—
Synthetic securitizations	—	/	—	/
Residential mortgages	—	/	—	/
Apartment loans	—	/	—	/
Credit card receivables	—	/	—	/
Other assets	—	/	—	/
Sponsor of asset-backed commercial paper (ABCP) programs	165,304.7	/	147,965.7	/
Residential mortgages	—	/	—	/
Apartment loans	—	/	—	/
Credit card receivables	9,826.7	/	9,463.8	/
Account receivables	147,536.2	/	125,322.8	/
Leasing receivables	1,009.1	/	1,255.1	/
Other assets	6,932.5	/	11,923.8	/
Total as an originator	165,304.7	—	147,965.7	—

(Assets held for the purpose of securitization transactions)

There were no assets held for the purpose of securitization transactions as of March 31, 2015 and 2016.

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

(in billion yen)

March 31, 2015

	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	4,902.3	826.3	—	—	2.1	13.6
Traditional securitizations (asset transfer type)	483.1	—	—	—	0.0	13.6
Residential mortgages	483.1	—	—	—	0.0	13.6
Apartment loans	—	—	—	—	—	—
Credit card receivables	—	—	—	—	—	—
Other assets	—	—	—	—	—	—
Synthetic securitizations	—	—	—	—	—	—
Residential mortgages	—	—	—	—	—	—
Apartment loans	—	—	—	—	—	—
Credit card receivables	—	—	—	—	—	—
Other assets	—	—	—	—	—	—
Sponsor of asset-backed commercial paper (ABCP) programs	4,419.2	826.3	—	—	2.1	—
Residential mortgages	3.0	—	—	—	—	—
Apartment loans	—	—	—	—	—	—
Credit card receivables	570.4	339.0	—	—	—	—
Account receivables	1,685.4	397.7	—	—	—	—
Leasing receivables	323.6	52.2	—	—	—	—
Other assets	1,836.5	37.3	—	—	2.1	—
As an investor	4,229.5	—	309.1	—	12.3	/
Residential mortgages	808.6	—	—	—	—	/
Apartment loans	23.4	—	0.4	—	0.0	/
Credit card receivables	—	—	—	—	—	/
Corporate loans	2,606.7	—	308.7	—	0.0	/
Other assets	790.7	—	—	—	12.2	/

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.

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

(in billion yen)

March 31, 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	5,051.7	720.7	—	—	0.0	13.9
Traditional securitizations (asset transfer type)	480.4	—	—	—	0.0	13.9
Residential mortgages	480.4	—	—	—	0.0	13.9
Apartment loans	—	—	—	—	—	—
Credit card receivables	—	—	—	—	—	—
Other assets	—	—	—	—	—	—
Synthetic securitizations	—	—	—	—	—	—
Residential mortgages	—	—	—	—	—	—
Apartment loans	—	—	—	—	—	—
Credit card receivables	—	—	—	—	—	—
Other assets	—	—	—	—	—	—
Sponsor of asset-backed commercial paper (ABCP) programs	4,571.3	720.7	—	—	—	—
Residential mortgages	22.2	—	—	—	—	—
Apartment loans	—	—	—	—	—	—
Credit card receivables	723.1	293.8	—	—	—	—
Account receivables	1,294.1	373.0	—	—	—	—
Leasing receivables	458.5	28.8	—	—	—	—
Other assets	2,073.2	24.9	—	—	—	—
As an investor	4,386.8	—	160.2	—	12.4	/
Residential mortgages	982.1	—	—	—	—	/
Apartment loans	17.8	—	0.3	—	0.1	/
Credit card receivables	—	—	—	—	—	/
Corporate loans	2,396.9	—	159.9	—	—	/
Other assets	989.8	—	—	—	12.2	/

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 March 31, 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 by risk weight hierarchy)

(in billion yen)

March 31, 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	4,902.3	826.3	111.1	8.2
Traditional securitizations (asset transfer type)	483.1	—	46.0	—
Risk weight: to 20%	—	—	—	—
Risk weight: over 20% to 50%	—	—	—	—
Risk weight: over 50% to 100%	375.0	—	28.3	—
Risk weight: over 100% to 250%	91.7	—	11.2	—
Risk weight: over 250% under 1,250%	16.2	—	6.4	—
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) programs	4,419.2	826.3	65.1	8.2
Risk weight: to 20%	3,993.3	788.7	26.4	5.2
Risk weight: over 20% to 50%	177.1	14.5	4.7	0.4
Risk weight: over 50% to 100%	90.0	13.7	6.1	1.0
Risk weight: over 100% to 250%	131.9	5.8	19.6	0.5
Risk weight: over 250% under 1,250%	24.5	3.4	5.8	1.0
Risk weight: 1,250%	2.1	—	2.2	—
As an investor	4,229.5	—	50.9	—
Risk weight: to 20%	4,089.8	—	31.2	—
Risk weight: over 20% to 50%	84.6	—	2.4	—
Risk weight: over 50% to 100%	27.7	—	2.0	—
Risk weight: over 100% to 250%	11.5	—	1.4	—
Risk weight: over 250% under 1,250%	7.2	—	4.8	—
Risk weight: 1,250%	8.4	—	8.9	—

(Amount of securitization exposures retained and the associated capital requirement for these exposures by risk weight hierarchy) (continued)

(in billion yen)

March 31, 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) programs	—	—	—	—
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	309.1	—	5.9	—
Risk weight: to 30%	302.4	—	5.4	—
Risk weight: over 30% to 150%	5.4	—	0.2	—
Risk weight: over 150% to 350%	1.2	—	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 by risk weight hierarchy) (continued)

(in billion yen)

March 31, 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	5,051.7	720.7	103.2	5.8
Traditional securitizations (asset transfer type)	480.4	—	41.5	—
Risk weight: to 20%	—	—	—	—
Risk weight: over 20% to 50%	—	—	—	—
Risk weight: over 50% to 100%	417.0	—	30.1	—
Risk weight: over 100% to 250%	51.0	—	6.8	—
Risk weight: over 250% under 1,250%	12.2	—	4.5	—
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) programs	4,571.3	720.7	61.6	5.8
Risk weight: to 20%	4,002.9	695.7	24.9	4.5
Risk weight: over 20% to 50%	213.7	13.1	5.1	0.3
Risk weight: over 50% to 100%	242.5	10.2	13.2	0.7
Risk weight: over 100% to 250%	95.8	1.6	14.4	0.2
Risk weight: over 250% under 1,250%	16.3	—	3.8	—
Risk weight: 1,250%	—	—	—	—
As an investor	4,386.8	—	49.1	—
Risk weight: to 20%	4,306.4	—	32.9	—
Risk weight: over 20% to 50%	51.3	—	1.4	—
Risk weight: over 50% to 100%	12.9	—	0.9	—
Risk weight: over 100% to 250%	1.4	—	0.1	—
Risk weight: over 250% under 1,250%	2.2	—	0.6	—
Risk weight: 1,250%	12.4	—	12.9	—

(Amount of securitization exposures retained and the associated capital requirement for these exposures by risk weight hierarchy) (continued)

(in billion yen)

March 31, 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) programs	—	—	—	—
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	160.2	—	2.9	—
Risk weight: to 30%	157.4	—	2.6	—
Risk weight: over 30% to 150%	1.5	—	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%	—	—	—	—

(Use of credit risk mitigation techniques to re-securitization exposures)

Not applicable as of March 31, 2015 and 2016.

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

Information on underlying assets

There were no securitization exposures during fiscal 2014 and as of March 31, 2015, and during fiscal 2015 and as of March 31, 2016.

(Amount of assets held for the purpose of securitization)

There were no assets held for the purpose of securitization transactions as of March 31, 2015 and 2016.

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

There were no assets held as an originator as of March 31, 2015 and 2016.

	(in billion yen)							
	March 31, 2015				March 31, 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)	Capital deductions related to securitization exposures (Note 2)	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)
Other than re-securitization exposures	Re-securitization exposures			Other than re-securitization exposures	Re-securitization exposures			
As an investor	0.0	—	/	—	1.3	—	/	1.3
Residential mortgage	0.0	—	/	—	0.0	—	/	0.0
Apartment loan	0.0	—	/	—	0.0	—	/	0.0
Credit card receivables	0.0	—	/	—	0.0	—	/	0.0
Corporate loans	0.0	—	/	—	0.0	—	/	0.0
Other assets	0.0	—	/	—	1.3	—	/	1.3

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 March 31, 2015 and 2016.

(Amount of securitization exposures retained and the associated capital requirement for these exposures by risk weight hierarchy)

There were no securitization exposures as an originator as of March 31, 2015 and 2016.

(in billion yen)

	Other than re-securitization exposures		Re-securitization exposures	
	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	—	—

(in billion yen)

	Other than re-securitization exposures		Re-securitization exposures	
	Amount of securitization exposures	Capital requirement	Amount of securitization exposures	Capital requirement
As an investor	1.3	1.3	—	—
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%	1.3	1.3	—	—

(Securitization exposures subject to measurement of comprehensive risk)

There were no securitization exposures subject to measurement of comprehensive risk as of March 31, 2015 and 2016.

LIQUIDITY RISK

Major liquid assets

	(in billion yen)							
	March 31, 2015				March 31, 2016			
	MUFG	BTMU	MUTB	MUSHD	MUFG	BTMU	MUTB	MUSHD
Cash and deposits	40,488.3	33,673.9	5,915.2	1,157.2	49,158.3	37,163.3	11,203.5	1,202.1
Domestic securities	43,178.7	32,632.7	6,595.2	4,068.2	34,079.5	25,657.9	7,065.2	1,474.7
Japanese government bonds	38,771.1	28,963.7	6,281.5	3,633.2	29,476.2	22,024.8	6,459.5	1,100.3
Municipal bonds	326.0	191.3	0.2	134.5	574.4	412.4	39.8	122.2
Corporate bonds	4,081.7	3,477.7	313.5	300.4	4,028.8	3,220.7	565.9	252.2
Foreign bonds	23,571.4	14,858.9	8,467.6	249.2	27,883.6	19,090.7	8,439.5	356.3
Domestic equity securities	6,319.2	4,685.4	1,084.4	617.9	5,188.9	3,945.1	976.3	322.8
Foreign equity securities	191.4	192.0	0.0	0.0	149.1	148.9	0.1	0.0
Others	8,226.7	5,560.0	1,178.1	1,486.4	6,692.7	4,382.4	991.5	1,317.7
Subtotal	121,975.7	91,602.9	23,240.6	7,579.0	123,152.1	90,388.2	28,676.0	4,673.7
(Less) Assets pledged	(37,370.9)	(22,554.6)	(11,790.4)	(3,799.1)	(26,881.1)	(16,080.8)	(9,774.8)	(2,117.5)
Total	84,604.8	69,048.3	11,450.2	3,779.9	96,271.1	74,307.4	18,901.3	2,556.2

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

Maturity profiles for major funding sources

Maturity profiles of time deposits and negotiable deposits, borrowings and bonds

	(in billion yen)						
	March 31, 2015						
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years	
Time deposits and negotiable deposits	60,804.8	9,118.9	1,506.0	83.5	104.4	0.2	
Borrowings	5,953.9	2,030.8	4,791.1	213.7	494.2	382.5	
Bonds	1,833.4	2,490.7	1,488.4	1,230.1	954.6	934.1	
Total	68,592.0	13,640.3	7,785.5	1,527.3	1,553.2	1,316.8	

	(in billion yen)						
	March 31, 2016						
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years	
Time deposits and negotiable deposits	53,872.1	8,988.9	1,548.1	69.1	123.1	1.1	
Borrowings	4,939.9	3,922.7	2,454.2	359.2	423.5	382.8	
Bonds	2,172.4	2,145.8	1,816.3	1,266.1	987.2	1,555.3	
Total	60,984.3	15,057.4	5,818.6	1,694.4	1,533.8	1,939.2	

- Notes: 1. The above tables show the maturity structure (duration to maturity or repayment) of deposits (time and negotiable) to our banking subsidiaries, borrowings, and bonds.
2. Bonds include short-term bonds and subordinated bonds.
3. Bonds and borrowings with no stated maturity are included in "Over 10 years" in the above tables.

Maturity information on major asset classes

(in million yen)						
March 31, 2015						
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Investment securities (Notes 1, 2)	16,153,708	12,156,930	11,744,624	5,639,220	9,522,210	9,347,988
Held-to-maturity securities	25,287	912	114,509	410,065	2,059,340	1,499,993
Japanese government bonds	24,978	24	—	—	1,101,209	—
Municipal bonds	—	—	—	—	—	—
Corporate bonds	—	—	—	—	—	—
Foreign bonds	309	887	70,412	14,451	95,580	824,779
Others	—	—	44,096	395,613	862,551	675,213
Available-for-sale securities with predetermined maturity	16,128,421	12,156,017	11,630,115	5,229,155	7,462,869	7,847,995
Japanese government bonds	12,912,262	7,555,330	6,465,748	3,069,848	1,549,215	2,532,029
Municipal bonds	8,288	56,030	53,889	—	69,720	388
Corporate bonds	226,215	467,943	359,350	119,319	260,388	814,390
Foreign bonds	2,897,030	3,961,485	4,015,451	2,019,474	5,451,507	4,198,390
Others	84,624	115,227	735,675	20,514	132,037	302,797
Loans (Notes 1, 3)	45,468,441	19,817,891	16,029,240	6,224,979	5,867,825	15,116,576
Total	61,622,149	31,974,821	27,773,865	11,864,200	15,390,035	24,464,565

(in million yen)						
March 31, 2016						
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Investment securities (Notes 1, 2)	14,430,659	9,891,665	9,807,561	5,153,845	11,640,737	10,975,280
Held-to-maturity securities	808	816	131,589	396,861	2,047,256	1,293,363
Japanese government bonds	25	—	—	—	1,101,082	—
Municipal bonds	—	—	—	—	—	—
Corporate bonds	—	—	—	—	—	—
Foreign bonds	783	816	68,846	123,121	13,661	1,025,942
Others	—	—	62,742	273,740	932,512	267,420
Available-for-sale securities with predetermined maturity	14,429,851	9,890,849	9,675,972	4,756,983	9,593,481	9,681,917
Japanese government bonds	10,790,784	5,491,168	3,057,487	1,649,157	3,009,125	3,258,275
Municipal bonds	10,160	90,933	15,997	—	328,008	4,229
Corporate bonds	180,440	365,244	253,871	132,070	644,446	1,041,348
Foreign bonds	3,376,398	3,625,445	6,176,282	2,936,246	5,351,711	5,166,322
Others	72,067	318,057	172,334	39,508	260,188	211,740
Loans (Notes 1, 3)	48,231,539	20,402,608	16,172,648	6,374,760	5,964,861	15,431,165
Total	62,662,199	30,294,274	25,980,210	11,528,606	17,605,598	26,406,445

Notes: 1. Figures shown above are consistent with those set forth in our consolidated balance sheet.

2. Investment securities include trust beneficiary rights in monetary claims bought.

3. Loans exclude the amounts of ¥843,385 million and ¥1,178,741 million as of March 31, 2015 and March 31, 2016, respectively, for loans that are not expected to be recovered as loans extended to bankrupt, virtually bankrupt, and likely to be bankrupt borrowers.

Pledged assets

(in million yen)

	March 31, 2015	March 31, 2016
Cash and due from banks	—	6,194
Trading assets	248,882	125,562
Securities	4,629,478	2,843,706
Loans and bills discounted	8,024,130	7,587,495
Total	12,902,491	10,562,958

Liabilities correspond to the pledged assets above

Deposits	702,440	755,683
Call money and bills sold	792,619	—
Trading liabilities	22,131	25,015
Borrowed money	10,778,786	9,323,452
Bonds payable	34,336	19,301
Acceptances and guarantees	80,000	130,389

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

(in million yen)

	March 31, 2015	March 31, 2016
Cash and due from banks	2,571	3,425
Monetary claims bought	1,438,879	792,042
Trading assets	229,479	273,007
Securities	11,553,234	7,231,961
Loans and bills discounted	8,083,137	11,285,082

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

(in million yen)

	March 31, 2015	March 31, 2016
Trading assets	4,373,913	1,718,168
Securities	16,501,920	14,804,600
Total	20,875,833	16,522,769

Corresponding payables

Payables under repurchase agreements	12,616,225	13,081,752
Payables under securities lending transactions	7,615,108	3,069,990

MARKET RISK

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

• VaR for trading activities

(in billion yen)

	FY2014				FY2015			
	Average	Maximum	Minimum	Mar. 31, 2015	Average	Maximum	Minimum	Mar. 31, 2016
Overall	20.51	25.01	16.02	21.86	15.76	25.02	9.70	21.17
Interest rate	18.25	23.79	14.74	17.63	15.43	26.22	9.62	22.93
Yen	7.65	12.95	4.87	9.50	10.01	22.17	5.30	18.24
U.S. dollar	6.39	10.56	4.33	7.41	6.24	15.67	2.96	10.04
Foreign exchange	4.91	10.78	1.88	8.80	5.91	15.30	2.71	13.37
Equities	2.23	3.75	0.89	0.99	2.05	18.30	0.49	1.74
Commodities	0.26	1.27	0.00	0.05	0.04	0.19	0.00	0.00
(Less) diversification effect	(5.14)	—	—	(5.61)	(7.67)	—	—	(16.87)

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

(in billion yen)

	FY2014				FY2015			
	Average	Maximum	Minimum	Mar. 31, 2015	Average	Maximum	Minimum	Mar. 31, 2016
Stressed VaR	20.83	40.08	9.54	26.50	19.01	36.76	10.64	21.54

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

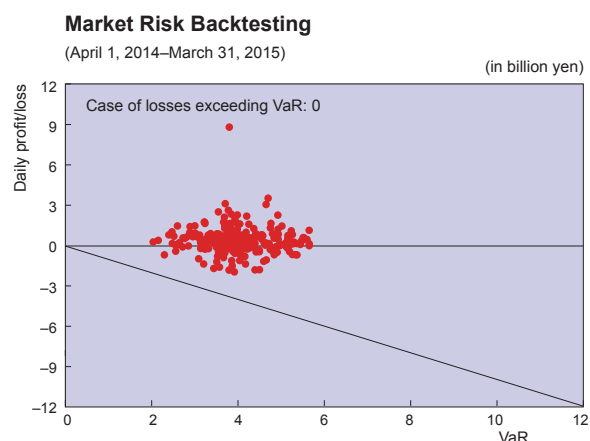
Not applicable in fiscal 2014 and 2015.

Movement analysis of market risk-weighted assets

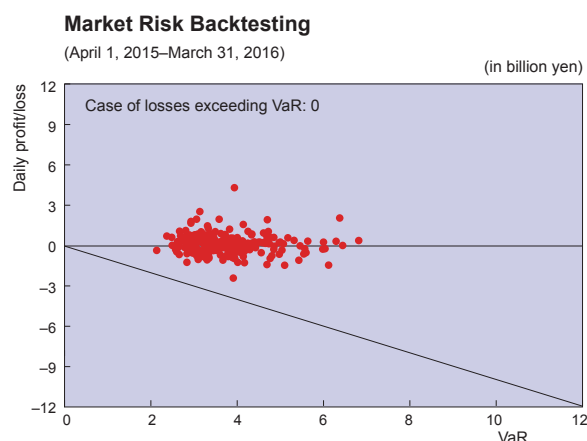
Market risk-weighted assets decreased by ¥0.31 trillion from March 31, 2015 mainly due to a decrease in the interest rate risk and the equity position risk based on the Standardized Approach.

		(in trillion yen)
Market risk-weighted assets, previous period-end (March 31, 2015)		2.51
Internal Models Approach		(0.07)
	VaR	(0.08)
	Stressed VaR	+0.01
Standardized Approach		(0.24)
	Interest rate risk	(0.12)
	Equity position risk	(0.12)
	Foreign exchange risk	+0.01
	Others	+0.00
Market risk-weighted assets, current period-end (March 31, 2016)		2.19

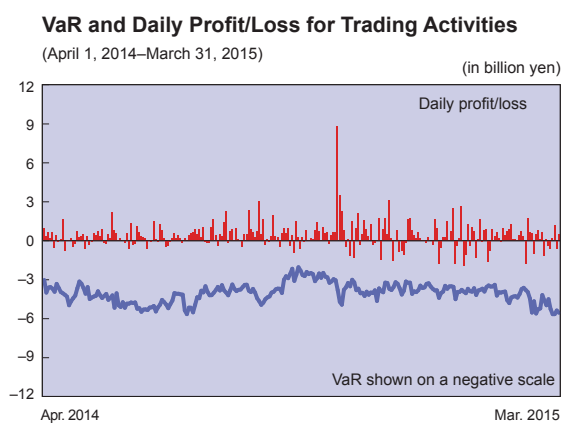
Results of market risk backtesting and explanations of any actual trading losses significantly in excess of VaR



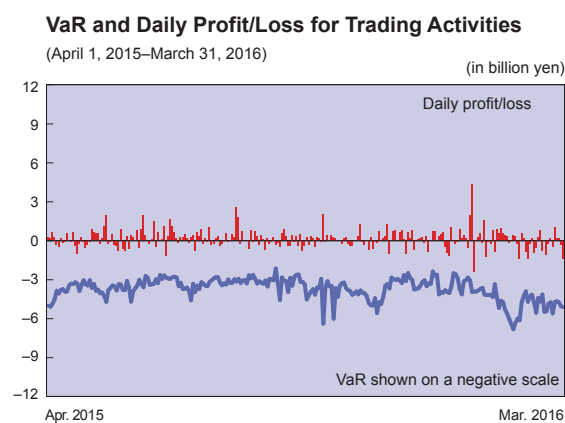
Note: Actual trading losses were within the range of VaR throughout the period studied.



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OPERATIONAL RISK

Movement analysis of operational risk-weighted assets

Operational risk-weighted assets decreased ¥0.06 trillion from March 31, 2015, as a decline of ¥0.29 trillion primarily reflecting a decrease in loss on repayment of excess interest at Group subsidiaries based on the Advanced Measurement Approach was mostly offset by an increase of ¥0.23 trillion based on the Basic Indicator Approach.

		(in trillion yen)
Operational risk-weighted assets, previous period-end (March 31, 2015)		6.64
Advanced Measurement Approach		(0.29)
	Internal fraud	(0.03)
	External fraud	(0.03)
	Employment practices and workplace safety	0.00
	Clients, products, and business practices*	(0.28)
	Damage to physical assets	0.03
	Business disruption and system failures	0.00
	Execution, delivery and process management	0.00
Basic Indicator Approach		0.23
Operational risk-weighted assets, current period-end (March 31, 2016)		6.58

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

EQUITY EXPOSURES IN THE BANKING BOOK

Amount on consolidated balance sheet and market values

	March 31, 2015		March 31, 2016	
	Amount on consolidated balance sheet	Market value	Amount on consolidated balance sheet	Market value
Exposures to publicly traded equities (Note 1)	5,912.7	5,912.7	5,022.2	5,022.2
Equity exposures other than above (Note 2)	152.2	—	196.3	—
Total	6,065.0	—	5,218.6	—

Notes: 1. Figures only include Japanese and foreign equities held within available-for-sale securities with quoted market values.

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

Cumulative gains or losses arising from sales or write-offs of equity exposures (in million yen)

	FY2014			FY2015		
	Gains on sales	Losses on sales	Write-offs	Gains on sales	Losses on sales	Write-offs
Equity exposures	114,477	(16,532)	(4,836)	145,347	(31,656)	(25,384)

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 (in billion yen)

	March 31, 2015			March 31, 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	2,924.3	5,912.7	2,988.4	2,793.0	5,022.2	2,229.2

Note: Figures only include Japanese and foreign equities held within available-for-sale securities with quoted market values.

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

Not applicable as of March 31, 2015 and 2016.

EXPOSURES RELATING TO FUNDS

Exposures relating to funds

(in billion yen)

	March 31, 2015	March 31, 2016
Exposures relating to funds	3,495.2	2,684.6
Exposures where fund components are identifiable (look-through approach) (Note 1)	3,441.1	2,611.5
Exposures not included above where equity exposures constitute majority of total value of fund components (Note 2)	31.7	52.0
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	19.5	14.5
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)	2.2	5.6
Exposures not included in any categories above (Note 5)	0.6	0.8

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

(in billion yen)

	FY2014				FY2015			
	Average	Maximum	Minimum	Mar. 31, 2015	Average	Maximum	Minimum	Mar. 31, 2016
Interest rate	387.0	455.0	305.6	396.8	398.4	588.6	264.6	498.4
Yen	239.5	280.1	196.3	264.7	269.7	335.8	120.5	323.0
U.S. dollar	121.7	145.8	99.7	132.8	188.9	267.8	102.1	267.7
Euro	133.3	173.9	60.9	148.2	97.5	380.2	57.8	112.8
Equities	161.3	185.7	125.9	158.0	194.8	223.4	155.2	218.9
Overall	394.8	452.7	332.4	412.6	426.2	610.8	278.0	539.0

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.

INDICATORS FOR ASSESSING GLOBAL SYSTEMICALLY IMPORTANT BANKS (G-SIBs)

(in billion yen)

Item No.	Description	As of March 31, 2015
1	Total exposures (= a + b + c + d):	338,289.6
	a. Counterparty exposure of derivatives contracts (Note 1)	
	b. Gross value of securities financing transactions (SFTs) and counterparty exposure of SFTs	
	c. Other assets (Note 2)	
	d. Notional amount of off-balance sheet items (Note 3)	
2	Intra-financial system assets (= a + b + c + d):	24,811.1
	a. Funds deposited with or lent to other financial institutions and undrawn committed lines extended to other financial institutions	
	b. Holdings of securities issued by other financial institutions (Note 4)	
	c. Net positive current exposure of SFTs with other financial institutions (Note 1)	
	d. Over-the-counter (OTC) derivatives (Note 5) with other financial institutions that have a net positive fair value (Note 1)	
3	Intra-financial system liabilities (a + b + c):	26,755.2
	a. Deposits due to, and loans and undrawn committed lines obtained from, other financial institutions	
	b. Net negative current exposure of SFTs with other financial institutions (Note 6)	
	c. OTC derivatives (Note 5) with other financial institutions that have a net negative fair value (Note 6)	
4	Securities outstanding (Note 4)	37,722.1
5	Assets under custody	183,594.0
6	Notional amount of OTC derivatives (Note 5)	1,364,986.6
7	Held-for-trading (HFT) securities and available-for-sale (AFS) securities, excluding HFT and AFS securities that meet the definition of Level 1 assets and Level 2 assets with haircuts (Note 7)	14,642.5
8	Level 3 assets (Note 8)	1,414.9
9	Cross-jurisdictional claims	87,578.6
10	Cross-jurisdictional liabilities	59,731.8

Item No.	Description	FY2014
11	Payments (settled through the BOJ-NET, the Japanese Banks' Payment Clearing Network and other similar settlement systems, excluding intragroup payments)	8,930,603.9
12	Underwritten transactions in debt and equity markets (Note 9)	9,970.0

- Notes: 1. This refers only to non-negative amounts for which the effect of legally valid bilateral netting agreements can be determined.
2. Other than assets specifically identified above Item No. 1 a, b and regulatory adjustments to Tier 1 and CET1 capital under the fully phased-in Basel III framework.
3. Other than derivatives contracts and SFTs.
4. Securities refer to secured debt securities, senior unsecured debt securities, subordinated debt securities, commercial paper, certificates of deposit, and common equities.
5. OTC derivatives refer to derivatives that are traded on a financial instruments market as defined in Article 2, Paragraph 14 of the Financial Instruments and Exchange Act or a foreign financial instruments market as defined in Article 2, Paragraph 8, Item 3 of the said Act.
6. This refers only to non-positive amounts for which the effect of legally valid bilateral netting agreements can be determined.
7. Level 1 and Level 2 assets with haircuts are defined in the Basel III Liquidity Coverage Ratio (LCR).
8. The amount is calculated in accordance with U.S. GAAP.
9. This refers to underwriting of securities defined in Article 2, Paragraph 8, Item 6 of the Financial Instruments and Exchange Act.

		(in billion yen)
Item No.	Description	As of March 31, 2016
1	Total exposures (= a + b + c + d):	310,677.2
	a. On-balance sheet assets (other than assets specifically identified below b., c. and contra-account of guarantees) (Note 1)	
	b. Sum of counterparty exposure of derivatives contracts (Note 2), capped notional amount of written credit derivatives and potential future exposure of derivatives contracts (Note 3)	
	c. Adjusted gross value of securities financing transactions (SFTs) and counterparty exposure of SFTs (Note 4)	
	d. Gross notional amount of off-balance sheet items (other than derivatives contracts and SFTs) (Notes 5, 6)	
2	Intra-financial system assets (= a + b + c + d):	25,673.0
	a. Funds deposited with or lent to other financial institutions and undrawn committed lines extended to other financial institutions	
	b. Holdings of securities issued by other financial institutions (Note 7)	
	c. Net positive current exposure of SFTs with other financial institutions (Note 8)	
	d. Over-the-counter (OTC) derivatives (Note 9) with other financial institutions that have a net positive fair value (Note 8)	
3	Intra-financial system liabilities (a + b + c):	25,777.8
	a. Deposits due to, and loans and undrawn committed lines obtained from, other financial institutions	
	b. Net negative current exposure of SFTs with other financial institutions (Note 10)	
	c. OTC derivatives (Note 9) with other financial institutions that have a net negative fair value (Note 10)	
4	Securities outstanding (Note 7)	31,215.9
5	Assets under custody	203,070.2
6	Notional amount of OTC derivatives (Note 9)	1,458,368.1
7	Held-for-trading (HFT) securities and available-for-sale (AFS) securities, excluding HFT and AFS securities that meet the definition of Level 1 assets and Level 2 assets with haircuts (Note 11)	14,390.9
8	Level 3 assets (Note 12)	1,412.9
9	Cross-jurisdictional claims	90,086.1
10	Cross-jurisdictional liabilities	76,434.5

Item No.	Description	FY2015
11	Payments (settled through the BOJ-NET, the Japanese Banks' Payment Clearing Network and other similar settlement systems, excluding intragroup payments)	9,278,395.7
12	Underwritten transactions in debt and equity markets (Note 13)	9,698.4

- Notes:
- This refers to on-balance sheet assets other than assets specifically identified in the above Item 1, b., c. and contra-accounts of guarantees.
 - This refers to the sum of replacement costs calculated for derivatives contracts (any negative amounts are set to zero), add-ons calculated using the Current Exposure Method for derivatives contracts, and the notional principal amounts related to credit derivatives that provide protection.
 - This refers to forward, swap, option and other derivatives contracts and long settlement transactions as stipulated in Article 57, Paragraph 1 of the FSA Holding Company Capital Adequacy Notification.
 - This refers to the sum of cash receivables for SFTs and counterparty exposures calculated for each SFT (any negative amounts are set to zero).
 - Other than derivatives contracts and SFTs.
 - This refers to the sum of exposures related to the credit risk of counterparties, exposures related to eligible assets and securitization exposures.
 - Securities refer to secured debt securities, senior unsecured debt securities, subordinated debt securities, commercial paper, certificates of deposit, and common equities.
 - This refers only to non-negative amounts for which the effect of legally valid bilateral netting agreements can be determined.
 - OTC derivatives refer to derivatives that are not traded on a financial instruments market as defined in Article 2, Paragraph 14 of the Financial Instruments and Exchange Act or a foreign financial instruments market as defined in Article 2, Paragraph 8, Item 3 of the said Act.
 - This refers only to non-positive amounts for which the effect of legally valid bilateral netting agreements can be determined.
 - Level 1 and Level 2 assets with haircuts are defined in the Basel III Liquidity Coverage Ratio (LCR).
 - The amount is calculated in accordance with U.S. GAAP.
 - This refers to underwriting of securities defined in Article 2, Paragraph 8, Item 6 of the Financial Instruments and Exchange Act.

COMPOSITION OF LEVERAGE RATIO DISCLOSURE

(in million yen, %)

Corresponding line No. on Basel III disclosure template		Item	March 31, 2015	March 31, 2016
(Table 2)	(Table 1)			
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustments items	245,711,653	252,036,639
1a	1	Total assets reported in the consolidated balance sheet	286,149,768	298,302,898
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)	(40,438,114)	(46,266,259)
2	7	The amount of adjustment items pertaining to Tier 1 capital	(914,357)	(1,041,145)
3		Total on-balance sheet exposures (a)	244,797,296	250,995,493
Exposures related to derivatives transactions (2)				
4		Replacement cost associated with derivatives transactions, etc.	5,613,817	5,710,385
5		Add-on amount associated with derivatives transactions, etc.	5,967,940	6,281,265
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	1,889,017	1,776,134
6		The amount of receivables arising from providing cash margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	42,689	58,157
7		The amount of deductions of receivables (out of those arising from providing cash variation margin)	(413,514)	(536,202)
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	3,206,497	3,134,358
10		The amount of deductions from effective notional amount of written credit derivatives	(2,702,558)	(2,224,165)
11	4	Total exposures related to derivative transactions (b)	13,603,890	14,199,933
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	14,924,924	15,639,940
13		The amount of deductions from the assets above (line 12)	(3,251,928)	(2,536,892)
14		The exposures for counterparty credit risk for repo transactions, etc.	1,000,363	1,095,768
15		The exposures for agent repo transactions	/	/
16	5	Total exposures related to repo transactions, etc. (c)	12,673,359	14,198,816
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	83,494,349	92,706,504
18		The amount of adjustments for conversion in relation to off-balance sheet transactions	(55,394,279)	(62,464,666)
19	6	Total exposures related to off-balance sheet transactions (d)	28,100,069	30,241,838
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	14,130,341	14,839,297
21		Total exposures ((a) + (b) + (c) + (d)) (f)	299,174,616	309,636,081
22		Leverage ratio on a consolidated basis ((e)/(f))	4.72%	4.79%

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 and second quarters of the fiscal year ended March 31, 2016, please visit the URL below:

http://www.mufg.jp/english/ir/basel3/backnumber/2016mufg-half/pdf/mufg1509_06_e.pdf

(in million yen, %)					
Item		FY2015 Q4		FY2015 Q3	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	79,233,094		73,772,889	
Cash Outflows (2)					
		Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
2	Cash outflows related to unsecured retail funding	82,424,430	7,106,286	82,923,155	7,184,220
3	Of which, stable deposits	16,779,631	528,920	16,514,284	532,108
4	Of which, less stable deposits	65,636,809	6,577,367	66,400,631	6,652,112
5	Cash outflows related to unsecured wholesale funding	82,795,273	49,906,687	75,810,656	43,785,558
6	Of which, qualifying operational deposits	108,442	27,110	154,290	38,572
7	Of which, cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	76,244,939	43,437,685	67,828,366	35,918,986
8	Of which, debt securities	6,441,892	6,441,892	7,828,000	7,828,000
9	Cash outflows related to secured funding, etc.	/	1,634,961	/	2,414,572
10	Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities	44,024,426	13,287,854	45,200,965	13,410,422
11	Of which, cash outflows related to derivative transactions, etc.	3,480,088	3,480,088	3,044,364	3,044,364
12	Of which, cash outflows related to funding programs	16,643	16,643	16,386	16,386
13	Of which, cash outflows related to credit and liquidity facilities	40,527,695	9,791,123	42,140,216	10,349,672
14	Cash outflows related to contractual funding obligations, etc.	6,129,350	3,234,807	5,592,161	3,228,759
15	Cash outflows related to contingencies	71,068,027	772,571	71,276,818	776,545
16	Total cash outflows	/	75,943,166	/	70,800,075
Cash Inflows (3)					
		Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
17	Cash inflows related to secured lending, etc.	11,593,754	1,921,057	10,692,762	1,878,042
18	Cash inflows related to collection of loans, etc.	15,007,117	10,221,187	15,370,901	10,623,721
19	Other cash inflows	6,857,264	2,898,675	5,965,949	2,232,481
20	Total cash inflows	33,458,136	15,040,919	32,029,612	14,734,244
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	/	79,223,094	/	73,772,889
22	Net cash outflows	/	60,902,247	/	56,065,831
23	Consolidated liquidity coverage ratio (LCR)	/	130.0	/	131.5
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.