

# Basel III Disclosure (Consolidated)

INTERIM FISCAL 2018

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## **Basel III Disclosure (Consolidated)**

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

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

With regard to the calculation of the consolidated capital adequacy ratio, MUFG received an independent audit by Deloitte Touche Tohmatsu (DTT) LLC in accordance with “Treatment of Inspection of the Capital Ratio Calculation Framework Based on Agreed-Upon Procedures” (JICPA Industry Committee Practical Guideline 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 audit of the financial statements or an audit of internal controls, and we did not receive any audit opinion with regard to our internal controls structure governing the calculation of the consolidated capital adequacy ratio or the related consolidated capital adequacy ratio.

## SCOPE OF CONSOLIDATION

### Notes on the scope of consolidation

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	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 Regulation on Consolidated Financial Statements shall not apply” to “financial subsidiaries” of a bank holding company. Moreover, Paragraph 3 of the said Article 3 states that “insurance-related subsidiaries” of a bank holding company “shall not be included in the scope of consolidation.” In addition, with regard to affiliated companies engaged in financial operations, the FSA Holding Company Capital Adequacy Notification states that, provided certain conditions are met, such companies “can be included in the scope of consolidation and in the calculation of the consolidated capital adequacy ratio using pro rata consolidation” (under which only those portions of the affiliated company’s assets, liabilities, income and expenditures that are attributable to the bank holding company or any consolidated subsidiaries with investments in the said affiliated company are included in the scope of consolidation). MUFG Group had no companies to which the above exception applied as of September 30, 2017, or September 30, 2018, 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.”
Number of consolidated subsidiaries, and names and principal businesses of major consolidated subsidiaries of the holding company group	208 companies as of September 30, 2017; 215 companies as of September 30, 2018 MUFG Bank, Ltd. (banking business), Mitsubishi UFJ Trust and Banking Corporation (trust/banking business), Mitsubishi UFJ Securities Holdings Co., Ltd. (securities business), etc.
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	Not applicable as of September 30, 2017 and 2018

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	Not applicable as of September 30, 2017 and 2018
Outline of restrictions on transfer of funds or equity capital within the holding company group	As of September 30, 2017 and 2018, transfer of funds or capital within the MUFG Group is conducted with all due consideration given to the appropriateness of each action. We give priority in ensuring that each group company maintains sufficient capital level for legal and regulatory compliance purposes. Care is also taken to ensure that actions do not compromise sound and proper operations, while eliminating negative effects on payment capacity, liquidity or profitability.

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

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	Not applicable as of September 30, 2017 and 2018
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## COMPOSITION OF EQUITY CAPITAL

### Composition of Changes in Equity Capital

Millions of yen

	September 30, 2017	September 30, 2018
Common Equity Tier 1 capital, beginning of period	13,413,885	14,284,945
Capital and capital surplus	(98,979)	(51,648)
Retained earnings	506,736	517,292
Treasury stock	(51)	(5,464)
National specific regulatory adjustments (earnings to be distributed)	1,270	(12,378)
Subscription rights to common shares	(136)	(65)
Accumulated other comprehensive income	145,535	(198,359)
Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	(11,266)	5,614
Amount included in Common Equity Tier 1 capital under transitional arrangements	9,299	–
Intangible assets	37,868	(145,721)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	(193)	68
Deferred gains or losses on derivatives under hedge accounting	16,806	97,634
Securitization gain on sale	(135)	(171)
Gains and losses due to changes in own credit risk on fair valued liabilities	1,254	(1,240)
Net defined benefit assets	(43,029)	(41,120)
Investments in own shares (excluding those reported in the Net assets section)	581	(3,198)
Others	–	–
<b>Common Equity Tier 1 capital, end of period</b>	<b>13,979,445</b>	<b>14,446,186</b>
Additional Tier 1 capital, beginning of period	1,818,606	1,966,804
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards	–	–
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,900	–
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	(2,461)	8,588
Eligible Tier 1 capital instruments subject to transitional arrangements	–	–
Amount included in Additional Tier 1 capital under transitional arrangements	(25,030)	–
Investments in own Additional Tier 1 instruments	1,592	5,506
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	15,383	9
Amount excluded from Additional Tier 1 capital under transitional arrangements	4,961	–
Others	–	–
<b>Additional Tier 1 capital, end of period</b>	<b>1,814,951</b>	<b>1,980,907</b>
Tier 2 capital, beginning of period	2,843,667	2,543,731
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	387,478	160,000
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	1,640	5,380
Eligible Tier 2 capital instruments subject to transitional arrangements	(214,384)	(81,553)
General allowance for credit losses and eligible provisions included in Tier 2	(44,108)	(54,456)
Amount included in Tier 2 capital under transitional arrangements	39,342	–
Investments in own Tier 2 instruments	658	(18,653)
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	(21,424)	29,701
Amount excluded from Tier 2 capital under transitional arrangements	10,103	–
Others	–	–
<b>Tier 2 capital, end of period</b>	<b>3,002,973</b>	<b>2,584,149</b>
<b>Total capital, end of period</b>	<b>18,797,370</b>	<b>19,011,243</b>

## Composition of Capital Disclosure

Millions of yen

Basel III Template No.	Items	September 30, 2017		September 30, 2018	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
<b>Common Equity Tier 1 capital: instruments and reserves (1)</b>					
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	12,606,700	/	13,196,671	/
1a	Capital and capital surplus	3,454,620	/	3,286,668	/
2	Retained earnings	9,785,282	/	10,581,941	/
1c	Treasury stock	(513,312)	/	(527,623)	/
26	National specific regulatory adjustments (earnings to be distributed)	(119,890)	/	(144,314)	/
	Other than above	-	/	-	/
1b	Subscription rights to common shares	254	/	189	/
3	Accumulated other comprehensive income and other disclosed reserves	2,514,641	628,660	2,945,472	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	173,524	/	183,777	/
	Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	34,467	/	-	/
	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	34,467	/	-	/
6	Common Equity Tier 1 capital: instruments and reserves	(A) 15,329,590	/	16,326,110	/
<b>Common Equity Tier 1 capital: regulatory adjustments (2)</b>					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	862,209	215,552	1,258,672	-
8	Goodwill (including those equivalent)	312,144	78,036	552,313	-
9	Other intangibles other than goodwill and mortgage servicing rights	550,064	137,516	706,359	-
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	842	210	1,619	-
11	Deferred gains or losses on derivatives under hedge accounting	87,089	21,772	(62,478)	-
12	Shortfall of eligible provisions to expected losses	-	-	-	-
13	Securitization gain on sale	11,575	2,893	14,810	-
14	Gains and losses due to changes in own credit risk on fair valued liabilities	109	27	1,144	-
15	Net defined benefit assets	373,201	93,300	650,798	-
16	Investments in own shares (excluding those reported in the Net assets section)	15,116	3,779	15,355	-
17	Reciprocal cross-holdings in common equity	-	-	-	-

**Composition of Capital Disclosure (continued)**
*Millions of yen*

Basel III Template No.	Items	September 30, 2017		September 30, 2018	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-	-	-
19+20+21	Amount exceeding the 10% threshold on specified items	-	-	-	-
19	Significant investments in the common stock of financials	-	-	-	-
20	Mortgage servicing rights	-	-	-	-
21	Deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	-
22	Amount exceeding the 15% threshold on specified items	-	-	-	-
23	Significant investments in the common stock of financials	-	-	-	-
24	Mortgage servicing rights	-	-	-	-
25	Deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	-
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	/	-	/
28	Common Equity Tier 1 capital: regulatory adjustments (B)	1,350,144	/	1,879,923	/
<b>Common Equity Tier 1 capital (CET1)</b>					
29	Common Equity Tier 1 capital (CET1) ((A) – (B)) (C)	13,979,445	/	14,446,186	/
<b>Additional Tier 1 capital: instruments (3)</b>					
31a	30 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards	-	/	-	/
31b	30 Subscription rights to Additional Tier 1 instruments	-	/	-	/
32	30 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	950,000	/	1,270,000	/
30	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	/	-	/
34–35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	164,902	/	159,330	/

**Composition of Capital Disclosure (continued)**
*Millions of yen*

Basel III Template No.	Items	September 30, 2017		September 30, 2018	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	702,189	/	552,189	/
33	Instruments issued by bank holding companies and their special purpose vehicles	702,000	/	552,000	/
35	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	189	/	189	/
	Total of items included in Additional Tier 1 capital: instruments subject to transitional arrangements	86,637	/	–	/
	Foreign currency translation adjustments	86,637	/	–	/
36	Additional Tier 1 capital: instruments (D)	1,903,729	/	1,981,519	/
	<b>Additional Tier 1 capital: regulatory adjustments</b>				
37	Investments in own Additional Tier 1 instruments	–	–	–	–
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)	263	65	611	–
	Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	88,515	/	–	/
	Goodwill (net of related tax liability)	51,001	/	–	/
	Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	34,620	/	–	/
	Securitization gain on sale	2,893	/	–	/
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	–	/	–	/
43	Additional Tier 1 capital: regulatory adjustments (E)	88,778	/	611	/
	<b>Additional Tier 1 capital</b>				
44	Additional Tier 1 capital ((D) – (E)) (F)	1,814,951	/	1,980,907	/



**Composition of Capital Disclosure (continued)**
*Millions of yen*

Basel III Template No.	Items	September 30, 2017		September 30, 2018	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
	<b>Tier 1 capital</b>	<b>(T1 = CET1 + AT1)</b>			
45	Tier 1 capital (T1 = CET1 + AT1) ((C) + (F)) (G)	15,794,397	/	16,427,094	/
	<b>Tier 2 capital: instruments and provisions (4)</b>				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus classified as equity under applicable accounting standards	-	/	-	/
46	Subscription rights to Tier 2 instruments	-	/	-	/
46	Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,296,099	/	1,548,500	/
46	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	/	-	/
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	75,413	/	80,487	/
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	1,009,603	/	695,013	/
47	Instruments issued by bank holding companies and their special purpose vehicles	-	/	-	/
49	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	1,009,603	/	695,013	/
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	335,305	/	283,262	/
50a	Provision for general allowance for credit losses	205,051	/	218,805	/
50b	Eligible provisions	130,253	/	64,457	/
	Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	343,629	/	-	/
	Amounts equivalent to 45% of unrealized gains on other securities	318,061	/	-	/
	Deferred gains or losses on derivatives under hedge accounting	(1,094)	/	-	/
	Amounts equivalent to 45% of land revaluation excess	26,662	/	-	/
51	Tier 2 capital: instruments and provisions (H)	3,060,050	/	2,607,263	/
	<b>Tier 2 capital: regulatory adjustments</b>				
52	Investments in own Tier 2 instruments	7,715	1,928	22,774	-
53	Reciprocal cross-holdings in Tier 2 instruments	-	-	-	-

**Composition of Capital Disclosure (continued)**
*Millions of yen*

Basel III Template No.	Items	September 30, 2017		September 30, 2018	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	-	-	-
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	22,316	5,579	339	-
	Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	27,044	/	-	/
	Goodwill (net of related tax liability, including those equivalent)	27,035	/	-	/
	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	9	/	-	/
57	Tier 2 capital: regulatory adjustments (I)	57,076	/	23,114	/
	<b>Tier 2 capital (T2)</b>				
58	Tier 2 capital (T2) ((H) - (I)) (J)	3,002,973	/	2,584,149	/
	<b>Total capital (TC = T1 + T2)</b>				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	18,797,370	/	19,011,243	/
	<b>Risk weighted assets (5)</b>				
	Total of items included in risk weighted assets subject to transitional arrangements	198,780	/	-	/
	Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	102,895	/	-	/
	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	210	/	-	/
	Net defined benefit assets	93,300	/	-	/
	Investments in own shares (excluding those reported in the Net assets section)	2,139	/	-	/
	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	233	/	-	/
60	Risk weighted assets (L)	115,068,833	/	120,127,129	/

**Composition of Capital Disclosure (continued)**
*Millions of yen*

Basel III Template No.	Items	September 30, 2017		September 30, 2018	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
<b>Capital ratio (consolidated)</b>					
61	Common Equity Tier 1 capital ratio (consolidated) ((C) / (L))	12.14%	/	12.02%	/
62	Tier 1 capital ratio (consolidated) ((G) / (L))	13.72%	/	13.67%	/
63	Total capital ratio (consolidated) ((K) / (L))	16.33%	/	15.82%	/
<b>Regulatory adjustments (6)</b>					
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	1,029,360	/	921,478	/
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,000,318	/	1,133,320	/
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	5,412	/	16,345	/
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	64,201	/	87,128	/
<b>Provisions included in Tier 2 capital: instruments and provisions (7)</b>					
76	Provisions (general allowance for credit losses)	205,051	/	218,805	/
77	Cap on inclusion of provisions (general allowance for credit losses)	283,263	/	309,894	/
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	130,253	/	64,457	/
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	370,111	/	360,497	/
<b>Capital instruments subject to transitional arrangements (8)</b>					
82	Current cap on AT1 instruments subject to phase out arrangements	828,765	/	663,012	/
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-	/	-	/
84	Current cap on T2 instruments subject to transitional arrangements	1,324,987	/	1,059,989	/
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-	/	-	/

Note: Capital instruments, approved by the commissioner of Japanese Financial Services Agency, subject to the provision to Paragraph 12 of Article 8 of the notification of Japanese Financial Services Agency No. 20, 2006, hereinafter referred to as the "FSA Holding Company Capital Adequacy Notification," are excluded from the calculation of figures stipulated in Paragraph 8, 9-1, and 10-1 of Article 8 of FSA Holding Company Capital Adequacy Notification, for 10 years from March 31, 2013 to March 30, 2023. The approved amount will decrease by 20% each year from March 31, 2019. The amount approved at the end of September, 2017 is ¥1,468,281 million and the amount approved at the end of September, 2018 is ¥1,481,365 million.

## Explanation on reconciliation between balance sheet items and regulatory capital elements (September 30, 2017 and 2018)

Notes: 1. The amounts in the "Composition of capital disclosure" are based on those before considering transitional arrangements and include "Amounts excluded under transitional arrangements" disclosed in "Composition of Capital Disclosure" as well as the amounts included in regulatory capital. In addition, items included in regulatory capital under transitional arrangements are excluded from this table.  
2. As of September 30, 2017 and 2018, the regulatory scope of consolidation was the same as the accounting scope of consolidation.

### 1. Shareholders' equity

#### (1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2017	September 30, 2018	Remarks
Capital stock	2,141,513	2,141,513	
Capital surplus	1,313,107	1,145,154	
Retained earnings	9,785,282	10,581,941	
Treasury stock	(513,312)	(527,623)	
Total shareholders' equity	12,726,591	13,340,986	

#### (2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2017	September 30, 2018	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))	
	12,726,591	13,340,986		
Capital and capital surplus	3,454,620	3,286,668		1a
Retained earnings	9,785,282	10,581,941		2
Treasury stock	(513,312)	(527,623)		1c
Other than above	—	—		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards and its breakdown			Shareholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effective bankruptcy	
	—	—		31a

## 2. Intangible fixed assets

### (1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2017	September 30, 2018	Remarks
Intangible fixed assets	1,235,406	1,243,837	
Securities	59,375,903	58,766,644	
Goodwill attributable to equity-method investees	135,175	313,542	Goodwill attributable to equity-method investees
Income taxes related to above	282,984	278,730	Income taxes related to intangibles other than goodwill and mortgage servicing rights

### (2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2017	September 30, 2018	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	390,181	552,313		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	687,580	706,359	Other intangibles other than goodwill and mortgage servicing rights (software, etc.)	9
Mortgage servicing rights	5,412	16,345		
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)	5,412	16,345		74

## 3. Net defined benefit assets

### (1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2017	September 30, 2018	Remarks
Net defined benefit assets	681,155	933,043	
Income taxes related to above	214,653	282,244	

### (2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2017	September 30, 2018	Remarks	Basel III Template No.
Net defined benefit assets	466,501	650,798		15

#### 4. Deferred tax assets

##### (1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2017	September 30, 2018	Remarks
Deferred tax assets	92,388	84,278	
Deferred tax liabilities	865,944	928,318	
Deferred tax liabilities for land revaluation	123,487	115,866	
Tax effects on other intangible fixed assets	282,984	278,730	
Tax effects on net defined benefit assets	214,653	282,244	

##### (2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2017	September 30, 2018	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,052	1,619	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)	64,201	87,128	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)	64,201	87,128		75

## 5. Deferred gains or losses on derivatives under hedge accounting

### (1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2017	September 30, 2018	Remarks
Net deferred gains (losses) on hedging instruments	96,698	(21,937)	

### (2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2017	September 30, 2018	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	108,861	(62,478)	Excluding those items whose valuation differences arising from hedged items are recognized as "Total accumulated other comprehensive income"	11

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

### (1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2017	September 30, 2018	Remarks
Trading assets			Including trading account securities and derivatives for trading assets
Securities	18,789,047	16,453,334	
Loans and bills discounted	59,375,903	58,766,644	
Other assets	108,773,485	108,642,700	Including subordinated loans
Trading liabilities	12,648,737	11,607,526	Including derivatives and investments in the capital
Other liabilities	14,216,919	11,016,853	Including trading account securities sold and derivatives for trading assets
	9,776,173	9,420,548	Including derivatives

## (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2017	September 30, 2018	Remarks	Basel III Template No.
Investments in own capital instruments	28,539	38,129		
Common equity Tier 1 capital	18,895	15,355		16
Additional Tier 1 capital	–	–		37
Tier 2 capital	9,644	22,774		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 the 10% threshold)	1,029,360	921,478		
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)	1,029,360	921,478		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	1,028,542	1,134,272		
Amount exceeding the 10% threshold on specified items	–	–		19
Amount exceeding the 15% threshold on specified items	–	–		23
Additional Tier 1 capital	328	611		40
Tier 2 capital	27,895	339		55
Significant investments in the capital of financials that are below the thresholds for deduction (before risk weighting)	1,000,318	1,133,320		73



## 7. Non-controlling interests

### (1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2017	September 30, 2018	Remarks
Non-controlling interests	1,409,207	1,288,761	

### (2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2017	September 30, 2018	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	173,524	183,777	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)	164,902	159,330	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)	75,413	80,487	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	48–49

## 8. Other capital instruments

### (1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2017	September 30, 2018	Remarks
Borrowed money	18,070,574	16,281,116	
Bonds payable	10,319,688	11,793,429	
Total	28,390,262	28,074,545	

### (2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2017	September 30, 2018	Remarks	Basel III Template No.
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	950,000	1,270,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,296,099	1,548,500		46

### Description of agreements concerning methods of procuring capital

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

## CREDIT RISK

### Exposures relating to funds

	<i>Millions of yen</i>
	FY2018 1H
Exposures relating to funds	4,351,628
Exposures where fund components are identifiable (look-through approach) (Note 1)	4,206,710
Exposures not included above where equity exposures constitute majority of total value of fund components (Note 2)	107,748
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	22,182
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)	10,351
Exposures not included in any categories above (Note 5)	4,635

- 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.

## APPENDED FORMS

### OV1: Overview of RWA (Mitsubishi UFJ Financial Group)

		<i>Millions of yen</i>			
		a	b	c	d
		Risk-weighted assets (RWA)		Minimum capital requirements	
Basel III Template No.		September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
1	Credit risk (excluding counterparty credit risk)	66,107,010	/	5,489,818	/
2	Standardized approach (SA)	20,077,332	/	1,606,186	/
3	Advanced internal ratings-based (A-IRB) approach	41,928,723	/	3,555,555	/
	Significant investments exposure	-	/	-	/
	Estimated lease residual values exposure	21	/	1	/
	Others	4,100,932	/	328,074	/
4	Counterparty credit risk (CCR)	8,421,023	/	680,620	/
5	SA-CCR	-	/	-	/
	Current exposure method	2,503,564	/	205,515	/
6	Expected exposure method	-	/	-	/
	Credit valuation adjustment (CVA)	3,832,468	/	306,597	/
	Central counterparty related exposure (CCP)	765,279	/	61,222	/
	Others	1,319,710	/	107,284	/
7	Equity exposures subject to market-based approach	1,834,990	/	155,607	/
	Exposures with several underlying assets and transactions	-	/	-	/
	Equity investment in funds in the IRB approach	4,520,522	/	383,340	/
11	Unsettled transactions	634	/	53	/
12	Securitization exposures subject to calculation of credit RWA amounts	2,240,827	/	186,447	/
13	Ratings-based approach (RBA) or Internal assessment approach (IAA) in the IRB approach	469,634	/	39,825	/
14	Supervisory formula approach (SFA) in the IRB approach	919,818	/	78,000	/
15	Standardized approach (SA)	363,772	/	29,101	/
	Subject to 1250% RW	487,601	/	39,520	/
16	Market risk	3,201,872	/	256,149	/
17	Standardized approach (SA)	1,244,154	/	99,532	/
18	Internal model approaches (IMA)	1,957,718	/	156,617	/
19	Operational risk	7,358,495	/	588,679	/
20	Basic indicator approach (BIA)	2,461,633	/	196,930	/
21	The standardized approach (TSA)	-	/	-	/
22	Advanced measurement approaches (AMA)	4,896,862	/	391,749	/
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	3,088,328	/	261,890	/
	Risk weighted assets subject to transitional arrangements	-	/	-	/
24	Floor adjustment	20,094,535	/	1,607,562	/
25	Total (including the 1.06 scaling factor)	120,127,129	/	9,610,170	/

## CR1: Credit quality of assets

Millions of yen

Item No.		September 30, 2018			
		a	b	c	d
		Gross carrying values		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
<b>On-balance sheet assets</b>					
1	Loans	910,151	105,493,694	549,192	105,854,653
2	Debt securities	1,199	43,653,817	–	43,655,016
3	Other on-balance sheet assets (debt instruments)	74,255	79,556,034	105,467	79,524,822
4	<b>Total on-balance sheet assets (1+2+3)</b>	<b>985,606</b>	<b>228,703,545</b>	<b>654,659</b>	<b>229,034,493</b>
<b>Off-balance sheet assets</b>					
5	Acceptances and guarantees, etc.	106,320	9,977,761	55,476	10,028,606
6	Commitments, etc.	13,485	43,342,189	19,570	43,336,104
7	<b>Total off-balance sheet assets (5+6)</b>	<b>119,805</b>	<b>53,319,950</b>	<b>75,046</b>	<b>53,364,710</b>
<b>Total</b>					
8	<b>Total (4+7)</b>	<b>1,105,412</b>	<b>282,023,496</b>	<b>729,705</b>	<b>282,399,203</b>

Notes: 1. When determining default under the Internal Ratings Based Approach, an assessment is made of whether claims are classed as "claims against bankrupt or de facto bankrupt borrowers," "doubtful claims," or "claims in need of special attention," based on the internal ratings system and the asset evaluation and assessment system, in accordance with the stipulations of Paragraph 1 of Article 205 of the FSA Capital Adequacy Notification.  
2. When determining default under the Standardized Approach, an assessment is made of when claims are classed as exposures past due for three months or more, in accordance with the stipulations of Paragraph 1 of Article 71 of the FSA Capital Adequacy Notification.

## CR2: Changes in balance of defaulted loans and debt securities

Millions of yen

Item No.		September 30, 2018
1	Defaulted loans and debt securities as of March 31, 2018	1,278,889
2	Breakdown of changes by factors during current reporting period in loans and debt securities	Loans and debt securities that have defaulted since March 31, 2018
3		Returned to non-defaulted status
4		Amounts written off
5		Other changes
6	Defaulted loans and debt securities as of September 30, 2018 (1+2-3-4+5)	985,606

## CR3: Credit risk mitigation techniques – overview

Millions of yen

Item No.		September 30, 2018				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	84,568,314	21,286,339	9,655,356	3,762,946	32,128
2	Debt securities	42,570,432	1,084,584	166,618	891,930	–
3	Other on-balance sheet assets (debt instruments)	79,387,792	137,029	22,220	5,605	–
4	<b>Total (1+2+3)</b>	<b>206,526,539</b>	<b>22,507,953</b>	<b>9,844,195</b>	<b>4,660,482</b>	<b>32,128</b>
5	of which defaulted	248,041	421,118	137,700	130,874	–

**CR4: Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects**
*Millions of yen, %*

Item No.	Asset class	September 30, 2018						
		a	b	c		d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		Credit RWA amounts	RWA density	
On-balance sheet amounts	Off-balance sheet amounts	On-balance sheet amounts	Off-balance sheet amounts					
1	Cash	191,514	–	191,514	–	–	–	
2	Government of Japan and Bank of Japan	4,372,598	426,184	4,372,598	426,184	–	–	
3	Central governments and central banks of foreign countries	4,754,711	35	4,808,161	16	441,921	9.19%	
4	Bank for International Settlements, etc.	208	–	208	–	–	–	
5	Local authorities in Japan	91	–	91	–	0	0.08%	
6	Non-central government, etc. public sector entities in foreign countries	1,154,848	26,797	1,177,782	26,797	240,915	20.00%	
7	Multilateral development banks	52,115	–	52,115	–	2,082	3.99%	
8	Local authority financial institutions	–	–	–	–	–	–	
9	Government agencies in Japan	75,126	–	75,126	–	7,512	10.00%	
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–	–	
11	Financial institutions and type I financial instruments business operators	2,673,966	678,075	2,714,436	251,312	810,915	27.34%	
12	Corporates, etc.	10,550,021	8,711,297	10,220,133	3,114,053	13,334,189	100.00%	
13	SMEs, etc. and individuals	4,036,557	3,658,669	3,928,914	798,317	3,545,755	75.00%	
14	Residential loan secured by property	4,150,311	0	4,148,733	0	1,452,265	35.00%	
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–	
16	Past due for three months or more, etc. (excluding residential loans secured by property)	153,340	3,833	149,643	1,908	210,709	139.03%	
17	Past due for three months or more relating to residential loans secured by property	9,218	–	9,179	–	7,291	79.43%	
18	Uncollected notes	118,262	–	118,262	–	23,652	20.00%	
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–	
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–	
21	Investments, etc. (excluding material investments)	121	–	121	–	121	100.00%	
22	Total	32,293,015	13,504,892	31,967,021	4,618,589	20,077,332	54.87%	

**CR5: Standardized approach – exposures by asset classes and risk weights**
*Millions of yen*

Item No.	Asset class	September 30, 2018					
		a	b	c	d	e	f
		Credit risk exposure amounts (post-CCF and post-CRM)					
	Risk weight	0%	10%	20%	35%	50%	75%
1	Cash	191,514	–	–	–	–	–
2	Government of Japan and Bank of Japan	4,798,782	–	–	–	–	–
3	Central governments and central banks of foreign countries	3,937,527	–	502,322	–	53,743	–
4	Bank for International Settlements, etc.	208	–	–	–	–	–
5	Local authorities in Japan	91	–	0	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	1,204,579	–	–	–
7	Multilateral development banks	41,701	–	10,414	–	–	–
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	–	75,126	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	2,562,790	–	209,205	–
12	Corporates, etc.	–	–	–	–	951	–
13	SMEs, etc. and individuals	–	–	–	–	–	4,725,909
14	Residential loan secured by property	–	–	–	4,148,411	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	2,652	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	3,775	–
18	Uncollected notes	–	–	118,262	–	–	–
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–
21	Investments, etc. (excluding material investments)	–	–	–	–	–	–
22	Total	8,969,825	75,126	4,398,369	4,148,411	270,328	4,725,909

Millions of yen

Item No.	Asset class	September 30, 2018				
		g	h	i	j	k
		Credit risk exposure amounts (post-CCF and post-CRM)				
	Risk weight	100%	150%	250%	1,250%	Total
1	Cash	–	–	–	–	191,514
2	Government of Japan and Bank of Japan	–	–	–	–	4,798,782
3	Central governments and central banks of foreign countries	314,585	–	–	–	4,808,177
4	Bank for International Settlements, etc.	–	–	–	–	208
5	Local authorities in Japan	–	–	–	–	91
6	Non-central government, etc. public sector entities in foreign countries	–	–	–	–	1,204,579
7	Multilateral development banks	–	–	–	–	52,115
8	Local authority financial institutions	–	–	–	–	–
9	Government agencies in Japan	–	–	–	–	75,126
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	193,751	–	–	–	2,965,748
12	Corporates, etc.	13,333,235	–	–	–	13,334,186
13	SMEs, etc. and individuals	1,322	–	–	–	4,727,232
14	Residential loan secured by property	321	–	–	–	4,148,733
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	27,930	120,968	–	–	151,551
17	Past due for three months or more relating to residential loans secured by property	5,403	–	–	–	9,179
18	Uncollected notes	–	–	–	–	118,262
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–
21	Investments, etc. (excluding material investments)	121	–	–	–	121
22	Total	13,876,671	120,968	–	–	36,585,610

**CR6: IRB – Credit risk exposures by portfolio and PD range**
*Millions of yen, %, Thousands of cases, Year*

Item No.	PD scale	September 30, 2018					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
<b>Sovereign exposures</b>							
1	0.00 to <0.15	105,850,780	1,702,910	57.81%	106,866,872	0.00%	0.3
2	0.15 to <0.25	7,435	1,146	100.00%	8,582	0.19%	0.0
3	0.25 to <0.50	87,567	8,650	54.39%	56,246	0.35%	0.0
4	0.50 to <0.75	70,341	–	–	70,341	0.63%	0.0
5	0.75 to <2.50	44,973	6,567	51.16%	45,120	1.72%	0.0
6	2.50 to <10.00	4,863	15,597	54.39%	13,346	5.88%	0.0
7	10.00 to <100.00	38,093	14,005	100.00%	52,335	11.29%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	106,104,055	1,748,878	58.10%	107,112,844	0.00%	0.3
<b>Bank exposures</b>							
1	0.00 to <0.15	5,266,731	871,867	48.83%	5,708,988	0.07%	0.5
2	0.15 to <0.25	147,698	198,056	74.80%	295,787	0.19%	0.0
3	0.25 to <0.50	239,774	10,205	35.95%	242,761	0.35%	0.0
4	0.50 to <0.75	150,713	15,590	34.61%	156,110	0.63%	0.0
5	0.75 to <2.50	11,745	23,640	34.27%	19,564	1.58%	0.0
6	2.50 to <10.00	39,193	9,176	33.10%	42,231	5.88%	0.0
7	10.00 to <100.00	7,369	327,192	0.39%	8,607	11.29%	0.0
8	100.00 (Default)	770	–	–	3,986	100.00%	0.0
9	Sub-total	5,863,997	1,455,729	40.90%	6,478,037	0.22%	0.7
<b>Corporate exposures (excluding SME exposures and specialized lending)</b>							
1	0.00 to <0.15	40,738,223	37,092,294	45.22%	57,399,825	0.07%	12.1
2	0.15 to <0.25	6,413,179	5,076,434	20.46%	7,444,456	0.18%	6.0
3	0.25 to <0.50	3,402,840	1,016,944	52.72%	3,929,254	0.34%	5.2
4	0.50 to <0.75	1,401,195	455,577	55.53%	1,648,950	0.63%	2.5
5	0.75 to <2.50	3,854,592	1,068,477	54.40%	4,429,323	1.77%	3.1
6	2.50 to <10.00	514,293	124,309	51.27%	573,893	5.88%	0.7
7	10.00 to <100.00	420,726	258,924	43.85%	546,138	11.29%	0.5
8	100.00 (Default)	213,381	100,662	56.82%	413,668	100.00%	1.3
9	Sub-total	56,958,431	45,193,625	42.96%	76,385,512	0.87%	32.0
<b>SME exposures</b>							
1	0.00 to <0.15	167,695	61,999	54.12%	201,254	0.08%	0.7
2	0.15 to <0.25	670,750	38,135	39.48%	685,806	0.18%	2.6
3	0.25 to <0.50	847,754	46,958	40.80%	866,915	0.35%	3.6
4	0.50 to <0.75	664,033	30,612	39.57%	676,147	0.62%	3.1
5	0.75 to <2.50	1,126,644	55,819	51.13%	1,155,184	1.58%	4.7
6	2.50 to <10.00	247,037	7,165	55.59%	251,020	5.87%	1.4
7	10.00 to <100.00	130,204	3,887	39.42%	134,043	11.29%	0.5
8	100.00 (Default)	234,611	2,965	44.16%	337,110	100.00%	5.1
9	Sub-total	4,088,730	247,543	46.56%	4,307,483	9.14%	22.0



Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2018					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
<b>Specialized lending exposures</b>							
1	0.00 to <0.15	2,844,509	819,867	58.77%	3,326,366	0.08%	0.6
2	0.15 to <0.25	748,176	383,011	61.52%	983,833	0.19%	0.1
3	0.25 to <0.50	1,157,262	362,511	57.52%	1,365,787	0.35%	0.2
4	0.50 to <0.75	324,144	185,322	64.51%	443,708	0.63%	0.0
5	0.75 to <2.50	390,171	129,900	54.07%	460,415	1.65%	0.0
6	2.50 to <10.00	55,854	13,325	56.33%	63,360	5.88%	0.0
7	10.00 to <100.00	55,191	6,113	89.25%	62,904	11.29%	0.0
8	100.00 (Default)	55,404	6,691	85.74%	61,147	100.00%	0.0
9	Sub-total	5,630,715	1,906,742	59.50%	6,767,524	1.35%	1.2

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2018					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
<b>Sovereign exposures</b>							
1	0.00 to <0.15	37.79%	1.7	686,297	0.64%	917	/
2	0.15 to <0.25	8.99%	2.1	1,246	14.52%	1	/
3	0.25 to <0.50	23.79%	2.0	14,575	25.91%	46	/
4	0.50 to <0.75	30.05%	1.1	30,075	42.75%	133	/
5	0.75 to <2.50	30.05%	2.9	33,617	74.50%	226	/
6	2.50 to <10.00	25.88%	1.8	11,643	87.23%	203	/
7	10.00 to <100.00	7.30%	2.5	17,421	33.28%	431	/
8	100.00 (Default)	–	–	–	–	–	/
9	Sub-total	37.75%	1.7	794,876	0.74%	1,960	2,436
<b>Bank exposures</b>							
1	0.00 to <0.15	35.67%	1.6	1,132,451	19.83%	1,480	/
2	0.15 to <0.25	36.72%	0.8	87,025	29.42%	206	/
3	0.25 to <0.50	34.73%	0.8	88,894	36.61%	295	/
4	0.50 to <0.75	33.22%	0.9	77,945	49.92%	326	/
5	0.75 to <2.50	21.43%	1.4	8,838	45.17%	71	/
6	2.50 to <10.00	10.48%	3.4	17,349	41.08%	260	/
7	10.00 to <100.00	37.98%	0.6	14,895	173.04%	369	/
8	100.00 (Default)	68.61%	–	1,729	43.37%	2,596	/
9	Sub-total	35.44%	1.6	1,429,129	22.06%	5,606	4,713
<b>Corporate exposures (excluding SME exposures and specialized lending)</b>							
1	0.00 to <0.15	35.83%	2.5	11,972,698	20.85%	14,516	/
2	0.15 to <0.25	31.33%	2.7	2,438,252	32.75%	4,431	/
3	0.25 to <0.50	28.30%	2.6	1,488,112	37.87%	3,892	/
4	0.50 to <0.75	26.45%	2.7	766,445	46.48%	2,748	/
5	0.75 to <2.50	27.71%	2.4	3,000,765	67.74%	21,906	/
6	2.50 to <10.00	20.22%	2.0	401,107	69.89%	6,823	/
7	10.00 to <100.00	27.50%	2.8	701,903	128.52%	16,960	/
8	100.00 (Default)	43.73%	–	169,869	41.06%	167,349	/
9	Sub-total	34.19%	2.6	20,939,154	27.41%	238,628	343,772
<b>SME exposures</b>							
1	0.00 to <0.15	28.09%	2.6	31,793	15.79%	46	/
2	0.15 to <0.25	22.63%	2.8	135,678	19.78%	294	/
3	0.25 to <0.50	22.26%	2.6	223,910	25.82%	675	/
4	0.50 to <0.75	20.50%	2.5	201,814	29.84%	873	/
5	0.75 to <2.50	20.52%	2.5	473,401	40.98%	3,814	/
6	2.50 to <10.00	17.93%	1.9	129,258	51.49%	2,646	/
7	10.00 to <100.00	16.48%	1.8	85,528	63.80%	2,494	/
8	100.00 (Default)	41.40%	–	172,561	51.18%	126,227	/
9	Sub-total	22.91%	2.5	1,453,947	33.75%	137,072	209,921

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2018					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
<b>Specialized lending exposures</b>							
1	0.00 to <0.15	29.87%	3.8	801,066	24.08%	819	/
2	0.15 to <0.25	29.55%	3.9	393,606	40.00%	552	/
3	0.25 to <0.50	25.88%	4.3	642,003	47.00%	1,237	/
4	0.50 to <0.75	30.79%	3.9	304,608	68.65%	860	/
5	0.75 to <2.50	26.37%	4.0	343,483	74.60%	1,997	/
6	2.50 to <10.00	31.09%	4.3	78,538	123.95%	1,158	/
7	10.00 to <100.00	33.09%	3.7	100,672	160.04%	2,350	/
8	100.00 (Default)	21.36%	–	23,305	38.11%	11,370	/
9	Sub-total	28.81%	4.0	2,687,285	39.70%	20,347	36,339

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2018					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
<b>Equity exposures (PD/LGD Approach)</b>							
1	0.00 to <0.15	7,147,083	8,015	100.00%	7,155,099	0.06%	1.9
2	0.15 to <0.25	258,992	5,285	100.00%	264,278	0.19%	0.6
3	0.25 to <0.50	106,159	–	–	106,159	0.35%	0.3
4	0.50 to <0.75	33,897	–	–	33,897	0.63%	0.1
5	0.75 to <2.50	108,625	–	–	108,625	1.71%	0.2
6	2.50 to <10.00	10,472	–	–	10,472	5.88%	0.0
7	10.00 to <100.00	3,374	–	–	3,374	11.29%	0.0
8	100.00 (Default)	9,425	–	–	9,425	100.00%	0.0
9	Sub-total	7,678,031	13,300	100.00%	7,691,332	0.23%	3.6
<b>Qualifying revolving retail exposures</b>							
1	0.00 to <0.15	–	2,906,284	44.79%	1,301,814	0.05%	11,754.0
2	0.15 to <0.25	–	83,174	39.06%	32,487	0.17%	274.5
3	0.25 to <0.50	603,507	848,420	100.00%	1,451,927	0.38%	8,629.9
4	0.50 to <0.75	341,072	1,413,620	73.54%	1,380,668	0.66%	10,342.8
5	0.75 to <2.50	412,305	319,624	48.33%	566,809	1.58%	1,186.1
6	2.50 to <10.00	250,995	122,421	62.45%	327,448	4.39%	730.2
7	10.00 to <100.00	22,014	5,747	40.21%	24,325	38.52%	77.0
8	100.00 (Default)	66,809	1,709	9.81%	67,246	100.00%	187.9
9	Sub-total	1,696,704	5,701,002	60.61%	5,152,727	2.24%	33,182.8
<b>Residential mortgage exposures</b>							
1	0.00 to <0.15	522,142	5,880	100.00%	528,023	0.12%	57.4
2	0.15 to <0.25	2,502,465	22	100.00%	2,502,487	0.20%	185.2
3	0.25 to <0.50	7,724,253	47,605	100.00%	7,771,859	0.32%	380.1
4	0.50 to <0.75	1,256,565	2,499	100.00%	1,259,065	0.67%	159.1
5	0.75 to <2.50	977,036	29,824	7.69%	1,006,861	1.46%	89.2
6	2.50 to <10.00	16,588	2,721	49.75%	19,309	6.18%	2.6
7	10.00 to <100.00	161,902	2,977	42.14%	164,879	25.96%	12.4
8	100.00 (Default)	88,654	1,034	59.84%	102,230	100.00%	8.0
9	Sub-total	13,249,609	92,565	66.47%	13,354,716	1.50%	894.4
<b>Other retail exposures</b>							
1	0.00 to <0.15	–	2,987,133	10.29%	307,385	0.03%	2,768.2
2	0.15 to <0.25	663	12,675	8.71%	1,768	0.19%	6.6
3	0.25 to <0.50	56,892	49,324	88.97%	100,779	0.40%	52.8
4	0.50 to <0.75	666,091	178,138	94.03%	833,603	0.57%	305.1
5	0.75 to <2.50	286,445	338,848	84.89%	574,097	1.53%	1,560.9
6	2.50 to <10.00	268,813	439,047	0.70%	271,896	7.45%	35.7
7	10.00 to <100.00	3,962	994	77.43%	4,731	27.38%	1.9
8	100.00 (Default)	116,537	3,840	44.04%	123,749	100.00%	150.7
9	Sub-total	1,399,406	4,010,003	20.27%	2,218,012	7.18%	4,882.1

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2018					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
<b>Purchased receivables (corporate and others) corresponding to default risk</b>							
1	0.00 to <0.15	3,679,644	124,462	54.39%	3,747,339	0.06%	1.5
2	0.15 to <0.25	278,012	7,915	54.39%	282,317	0.19%	0.2
3	0.25 to <0.50	114,238	10,515	56.88%	120,220	0.35%	0.1
4	0.50 to <0.75	17,083	542	54.39%	17,377	0.63%	0.0
5	0.75 to <2.50	44,896	9,024	54.39%	49,805	1.79%	0.0
6	2.50 to <10.00	1,688	–	–	1,688	5.88%	0.0
7	10.00 to <100.00	2,735	424	54.39%	3,077	11.29%	0.0
8	100.00 (Default)	2,876	417	100.00%	3,293	100.00%	0.0
9	Sub-total	4,141,176	153,301	54.68%	4,225,121	0.19%	2.1

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2018					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
<b>Equity exposures (PD/LGD Approach)</b>							
1	0.00 to <0.15	90.00%	5.0	7,483,979	104.59%	4,363	/
2	0.15 to <0.25	90.00%	5.0	385,963	146.04%	451	/
3	0.25 to <0.50	90.00%	5.0	215,681	203.16%	334	/
4	0.50 to <0.75	90.00%	5.0	75,394	222.41%	192	/
5	0.75 to <2.50	90.00%	5.0	344,356	317.01%	1,674	/
6	2.50 to <10.00	90.00%	5.0	46,319	442.29%	554	/
7	10.00 to <100.00	90.00%	5.0	19,922	590.31%	342	/
8	100.00 (Default)	90.00%	–	106,032	1,125.00%	8,482	/
9	Sub-total	90.00%	5.0	8,677,649	112.82%	16,395	/
<b>Qualifying revolving retail exposures</b>							
1	0.00 to <0.15	73.44%	–	33,619	2.58%	518	/
2	0.15 to <0.25	69.28%	–	2,111	6.50%	38	/
3	0.25 to <0.50	79.33%	–	207,588	14.29%	4,406	/
4	0.50 to <0.75	82.53%	–	321,598	23.29%	7,684	/
5	0.75 to <2.50	80.95%	–	246,162	43.42%	7,214	/
6	2.50 to <10.00	84.68%	–	306,010	93.45%	12,110	/
7	10.00 to <100.00	79.56%	–	55,896	229.78%	7,560	/
8	100.00 (Default)	79.62%	–	131	0.19%	56,694	/
9	Sub-total	79.16%	–	1,173,119	22.76%	96,226	47,354
<b>Residential mortgage exposures</b>							
1	0.00 to <0.15	40.84%	–	52,322	9.90%	228	/
2	0.15 to <0.25	31.56%	–	321,258	12.83%	1,618	/
3	0.25 to <0.50	31.16%	–	1,386,317	17.83%	7,905	/
4	0.50 to <0.75	30.41%	–	366,423	29.10%	2,570	/
5	0.75 to <2.50	32.33%	–	504,945	50.15%	4,692	/
6	2.50 to <10.00	30.33%	–	20,964	108.56%	353	/
7	10.00 to <100.00	31.04%	–	246,727	149.64%	13,218	/
8	100.00 (Default)	33.87%	–	26,075	25.50%	32,540	/
9	Sub-total	31.65%	–	2,925,034	21.90%	63,127	26,147
<b>Other retail exposures</b>							
1	0.00 to <0.15	0.06%	–	39	0.01%	0	/
2	0.15 to <0.25	85.68%	–	618	34.96%	3	/
3	0.25 to <0.50	31.51%	–	19,187	19.03%	118	/
4	0.50 to <0.75	30.43%	–	215,303	25.82%	1,542	/
5	0.75 to <2.50	34.97%	–	242,035	42.15%	3,413	/
6	2.50 to <10.00	18.94%	–	93,162	34.26%	3,255	/
7	10.00 to <100.00	42.10%	–	4,650	98.27%	592	/
8	100.00 (Default)	52.56%	–	11,972	9.67%	64,433	/
9	Sub-total	27.34%	–	586,969	26.46%	73,358	31,159

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2018					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
<b>Purchased receivables (corporate and others) corresponding to default risk</b>							
1	0.00 to <0.15	32.60%	1.3	467,248	12.46%	877	/
2	0.15 to <0.25	31.37%	1.6	81,541	28.88%	175	/
3	0.25 to <0.50	33.34%	1.8	48,272	40.15%	140	/
4	0.50 to <0.75	31.57%	2.8	10,477	60.28%	34	/
5	0.75 to <2.50	30.72%	1.5	36,793	73.87%	276	/
6	2.50 to <10.00	31.79%	2.3	1,889	111.89%	31	/
7	10.00 to <100.00	33.42%	2.1	4,859	157.88%	116	/
8	100.00 (Default)	24.36%	–	781	23.72%	739	/
9	Sub-total	32.50%	1.3	651,861	15.42%	2,391	3,957

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2018					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
<b>Purchased receivables (corporate and others) corresponding to dilution risk</b>							
1	0.00 to <0.15	1,725,995	20,781	54.39%	1,737,298	0.07%	0.1
2	0.15 to <0.25	162,314	–	–	162,314	0.19%	0.0
3	0.25 to <0.50	24,997	–	–	24,997	0.35%	0.0
4	0.50 to <0.75	2,165	–	–	2,165	0.63%	0.0
5	0.75 to <2.50	41,543	–	–	41,543	1.96%	0.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	1,957,016	20,781	54.39%	1,968,319	0.12%	0.2
<b>Purchased receivables (retail) corresponding to default risk</b>							
1	0.00 to <0.15	26,040	–	–	26,040	0.03%	3.2
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	33,737	–	–	33,737	2.12%	6.3
6	2.50 to <10.00	45	–	–	45	3.45%	0.3
7	10.00 to <100.00	1	–	–	1	29.61%	0.0
8	100.00 (Default)	2,102	–	–	2,442	100.00%	0.5
9	Sub-total	61,927	–	–	62,267	5.09%	10.4
<b>Purchased receivables (retail) corresponding to dilution risk</b>							
1	0.00 to <0.15	27,666	–	–	27,666	0.04%	0.0
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	8,046	–	–	8,046	11.29%	0.0
8	100.00 (Default)	0	–	–	0	100.00%	0.0
9	Sub-total	35,714	–	–	35,714	2.58%	0.0
<b>Exposures relating to lease fees in lease transactions</b>							
1	0.00 to <0.15	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	1	–	–	1	1.21%	0.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	5	–	–	5	27.53%	0.0
8	100.00 (Default)	21	–	–	21	100.00%	0.0
9	Sub-total	28	–	–	28	81.61%	0.0
<b>Total (all portfolios)</b>		<b>208,865,543</b>	<b>60,543,474</b>	<b>44.13%</b>	<b>235,759,642</b>	<b>0.71%</b>	<b>39,032.4</b>



Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2018					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
<b>Purchased receivables (corporate and others) corresponding to dilution risk</b>							
1	0.00 to <0.15	37.49%	1.1	251,112	14.45%	546	/
2	0.15 to <0.25	37.67%	1.0	39,484	24.32%	116	/
3	0.25 to <0.50	38.01%	1.0	8,999	36.00%	33	/
4	0.50 to <0.75	38.01%	1.0	1,077	49.75%	5	/
5	0.75 to <2.50	38.01%	1.0	35,206	84.74%	310	/
6	2.50 to <10.00	-	-	-	-	-	/
7	10.00 to <100.00	-	-	-	-	-	/
8	100.00 (Default)	-	-	-	-	-	/
9	Sub-total	37.52%	1.1	335,880	17.06%	1,011	-
<b>Purchased receivables (retail) corresponding to default risk</b>							
1	0.00 to <0.15	31.29%	-	748	2.87%	2	/
2	0.15 to <0.25	-	-	-	-	-	/
3	0.25 to <0.50	-	-	-	-	-	/
4	0.50 to <0.75	-	-	-	-	-	/
5	0.75 to <2.50	39.10%	-	25,626	75.95%	280	/
6	2.50 to <10.00	31.29%	-	38	84.37%	0	/
7	10.00 to <100.00	68.82%	-	2	175.29%	0	/
8	100.00 (Default)	35.46%	-	280	11.48%	843	/
9	Sub-total	35.68%	-	26,696	42.87%	1,128	523
<b>Purchased receivables (retail) corresponding to dilution risk</b>							
1	0.00 to <0.15	100.00%	-	8,882	32.10%	13	/
2	0.15 to <0.25	-	-	-	-	-	/
3	0.25 to <0.50	-	-	-	-	-	/
4	0.50 to <0.75	-	-	-	-	-	/
5	0.75 to <2.50	-	-	-	-	-	/
6	2.50 to <10.00	-	-	-	-	-	/
7	10.00 to <100.00	100.00%	-	33,010	410.25%	908	/
8	100.00 (Default)	124.26%	-	0	100.00%	-	/
9	Sub-total	100.00%	-	41,893	117.30%	921	-
<b>Exposures relating to lease fees in lease transactions</b>							
1	0.00 to <0.15	-	-	-	-	-	/
2	0.15 to <0.25	-	-	-	-	-	/
3	0.25 to <0.50	-	-	-	-	-	/
4	0.50 to <0.75	-	-	-	-	-	/
5	0.75 to <2.50	101.06%	-	1	111.36%	0	/
6	2.50 to <10.00	-	-	-	-	-	/
7	10.00 to <100.00	101.06%	-	13	252.38%	1	/
8	100.00 (Default)	101.06%	-	31	146.61%	19	/
9	Sub-total	101.06%	-	46	165.79%	20	-
<b>Total (all portfolios)</b>		<b>38.09%</b>	<b>2.0</b>	<b>41,723,545</b>	<b>17.69%</b>	<b>658,197</b>	<b>706,325</b>

**CR7: IRB – Effect on RWA of credit derivatives used as CRM techniques**

*Millions of yen*

Item No.	Portfolio	September 30, 2018	
		a	b
		Pre-credit derivatives RWA	Actual RWA
1	Sovereign exposures – FIRB	–	–
2	Sovereign exposures – AIRB	797,296	794,876
3	Bank exposures – FIRB	–	–
4	Bank exposures – AIRB	1,429,828	1,429,129
5	Corporate exposures (excluding specialized lending) – FIRB	–	–
6	Corporate exposures (excluding specialized lending) – AIRB	22,438,067	22,393,101
7	Specialized lending – FIRB	–	–
8	Specialized lending – AIRB	2,687,285	2,687,285
9	Retail – Qualifying revolving retail exposures	1,173,119	1,173,119
10	Retail – Residential mortgage exposures	2,925,034	2,925,034
11	Other retail exposures	586,969	586,969
12	Equity – FIRB	–	–
13	Equity – AIRB	8,677,649	8,677,649
14	Purchased receivables – FIRB	–	–
15	Purchased receivables – AIRB	1,056,333	1,056,333
16	Exposures relating to lease fees in lease transactions	46	46
17	Total	41,771,631	41,723,545

**CR10: IRB – Specialized lending exposures (supervisory slotting criteria) and equity exposures (Market-Based Approach, etc.)**

Millions of yen, %

September 30, 2018												
a	b	c	d	e	f	g	h	i	j	k	l	
Specialized lending exposures (supervisory slotting criteria)												
Other than high-volatility commercial real estate (HVCRE)												
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses	
					PF	OF	CF	IPRE	Total			
Strong	Less than 2.5 years	32,673	1,992	50%	-	-	-	33,757	33,757	16,878	-	
	2.5 years or more	34,227	10,967	70%	-	4,371	-	35,797	40,169	28,118	160	
Good	Less than 2.5 years	41,284	9,266	70%	-	2,932	-	43,391	46,323	32,426	185	
	2.5 years or more	46,281	30,221	90%	-	43,106	-	19,612	62,718	56,447	501	
Satisfactory	/	5,000	3,120	115%	-	1,697	-	5,000	6,697	7,701	187	
Weak	/	-	-	250%	-	-	-	-	-	-	-	
Default	/	-	-	-	-	-	-	-	-	-	-	
Total	/	159,467	55,567	-	-	52,108	-	137,558	189,666	141,572	1,035	
High-volatility commercial real estate (HVCRE)												
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses	
Strong	Less than 2.5 years	-	-	70%	/					-	-	
	2.5 years or more	-	-	95%						-	-	
Good	Less than 2.5 years	28,879	7,195	95%						32,793	31,153	131
	2.5 years or more	-	-	120%						-	-	-
Satisfactory	/	-	-	140%						-	-	-
Weak	/	8,992	7,332	250%						12,980	32,452	1,038
Default	/	-	-	-						-	-	-
Total	/	37,872	14,527	-						45,773	63,605	1,169
Equity exposures (Market-Based Approach, etc.)												
Equity exposures subject to the Market-Based Approach												
Category	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses		
Simple Risk Weight Method – publicly traded equities	93,125	11,201	300%	/					104,327	312,982	-	
Simple Risk Weight Method – unlisted equities	380,502	-	400%						380,502	1,522,008	-	
Internal Models Method	-	-	-						-	-	-	
Total	473,628	11,201	-						484,829	1,834,990	-	
Equity exposures subject to a risk weight of 100%												
Equity exposures subject to a risk weight of 100% as stipulated in Paragraph 1 of Article 166 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Holding Company Capital Adequacy Notification	-	-	100%	/					-	-	-	

**CCR1: Analysis of counterparty credit risk (CCR) exposure by approach**
*Millions of yen*

Item No.		September 30, 2018					
		a	b	c	d	e	f
		Replacement cost	Add-on	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	-	-	/	1.4	-	-
	Current exposure method	2,654,812	3,320,133	/	/	5,962,746	2,503,564
2	Expected exposure method	/	/	-	-	-	-
3	Simple Approach for credit risk mitigation	/	/	/	/	-	-
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	28,259,639	1,319,710
5	Exposure variation estimation model	/	/	/	/	-	-
6	Total	/	/	/	/	/	3,823,275

**CCR2: Credit valuation adjustment (CVA) capital charge**
*Millions of yen*

Item No.		September 30, 2018	
		a	b
		EAD post-CRM	RWA (Amount obtained by dividing amount corresponding to CVA risk by 8%)
1	Total portfolios subject to advanced risk measurement method	-	-
2	(i) Amount of CVA Value at Risk (including the multiplier)	/	-
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)	/	-
4	Total portfolios subject to standardized risk measurement method	5,968,735	3,832,468
5	Total portfolios subject to amount corresponding to CVA risk	5,968,735	3,832,468

**CCR3: CCR exposures by regulatory portfolio and risk weights**
*Millions of yen*

Item No.	Regulatory portfolio	September 30, 2018								
		a	b	c	d	e	f	g	h	i
		Credit equivalent amounts (after taking into account the CRM effects)								
Risk weight	0%	10%	20%	50%	75%	100%	150%	Others	Total	
1	Government of Japan and Bank of Japan	521	-	-	-	-	-	-	-	521
2	Central governments and central banks of foreign countries	33,600	-	384,052	2,865	-	3,791	-	-	424,310
3	Bank for International Settlements, etc.	-	-	-	-	-	-	-	-	-
4	Local authorities in Japan	4,931	-	-	-	-	-	-	-	4,931
5	Non-central government, etc. public sector entities in foreign countries	-	-	1,819	-	-	403	-	-	2,223
6	Multilateral development banks	3,484	-	3,168	4,595	-	-	-	-	11,248
7	Local authority financial institutions	-	-	-	-	-	-	-	-	-
8	Government agencies in Japan	-	3,234	34	-	-	-	-	-	3,269
9	Local authority land development corporations, public housing corporations, and regional public road corporations	-	-	-	-	-	-	-	-	-
10	Financial institutions and type I financial instruments business operators	-	-	1,109,735	271,652	-	38,337	40	-	1,419,766
11	Corporates, etc.	-	-	-	-	-	1,093,787	-	-	1,093,787
12	SMEs, etc. and individuals	-	-	-	-	428	-	-	-	428
13	Other than the above	-	-	-	-	-	801,478	-	-	801,478
14	Total	42,538	3,234	1,498,810	279,113	428	1,937,799	40	-	3,761,966

**CCR4: IRB – CCR exposures by portfolio and PD scale**
*Millions of yen, %, Thousands of cases, Year*

Item No.	PD scale	September 30, 2018						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
<b>Sovereign exposures</b>								
1	0.00 to <0.15	24,863,079	0.00%	0.0	37.75%	4.7	25,246	0.10%
2	0.15 to <0.25	17	0.19%	0.0	38.01%	1.5	4	28.37%
3	0.25 to <0.50	745	0.35%	0.0	37.03%	3.8	447	60.05%
4	0.50 to <0.75	111	0.63%	0.0	36.56%	1.0	53	47.87%
5	0.75 to <2.50	417	1.01%	0.0	31.94%	3.9	321	76.99%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	224	11.29%	0.0	1.75%	3.8	17	7.63%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	24,864,595	0.00%	0.0	37.75%	4.7	26,090	0.10%
<b>Bank exposures</b>								
1	0.00 to <0.15	2,647,473	0.07%	0.7	28.55%	2.2	490,289	18.51%
2	0.15 to <0.25	60,860	0.19%	0.2	35.23%	0.9	14,591	23.97%
3	0.25 to <0.50	4,207	0.35%	0.0	23.31%	2.0	1,293	30.74%
4	0.50 to <0.75	8,519	0.63%	0.0	23.16%	2.2	3,015	35.39%
5	0.75 to <2.50	63,091	1.90%	0.0	15.40%	3.7	33,130	52.51%
6	2.50 to <10.00	4	5.88%	0.0	36.56%	1.1	5	115.29%
7	10.00 to <100.00	18,335	11.29%	0.0	33.48%	2.1	29,225	159.39%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	2,802,492	0.19%	1.1	28.41%	2.2	571,551	20.39%
<b>Corporate exposures (excluding SME exposures and specialized lending)</b>								
1	0.00 to <0.15	2,042,458	0.06%	3.7	36.79%	2.8	481,720	23.58%
2	0.15 to <0.25	166,535	0.19%	1.2	36.09%	2.6	68,231	40.97%
3	0.25 to <0.50	278,819	0.35%	0.9	37.47%	0.3	104,389	37.43%
4	0.50 to <0.75	10,557	0.62%	0.3	28.23%	3.4	5,719	54.17%
5	0.75 to <2.50	39,645	1.76%	0.6	23.46%	3.3	22,519	56.80%
6	2.50 to <10.00	3,457	5.88%	0.1	31.66%	2.3	3,832	110.84%
7	10.00 to <100.00	62,413	11.29%	0.3	23.81%	2.8	63,611	101.91%
8	100.00 (Default)	5,013	100.00%	0.0	36.48%	–	2,601	51.88%
9	Sub-total	2,608,899	0.60%	7.3	36.26%	2.5	752,625	28.84%
<b>SME exposures</b>								
1	0.00 to <0.15	1,389	0.08%	0.1	23.00%	3.1	155	11.20%
2	0.15 to <0.25	4,998	0.18%	0.5	22.24%	3.2	970	19.42%
3	0.25 to <0.50	5,820	0.34%	0.7	20.92%	3.2	1,477	25.38%
4	0.50 to <0.75	5,818	0.62%	0.6	18.52%	3.8	1,752	30.12%
5	0.75 to <2.50	8,148	1.44%	0.9	18.12%	3.8	3,217	39.49%
6	2.50 to <10.00	1,125	5.88%	0.2	24.49%	3.8	893	79.36%
7	10.00 to <100.00	1,403	11.29%	0.1	5.28%	4.4	292	20.80%
8	100.00 (Default)	398	100.00%	0.0	21.91%	–	157	39.53%
9	Sub-total	29,102	2.78%	3.3	19.38%	3.6	8,917	30.64%

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2018						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
<b>Specialized lending exposures</b>								
1	0.00 to <0.15	75,046	0.08%	0.2	36.64%	4.7	26,114	34.79%
2	0.15 to <0.25	28,369	0.19%	0.0	37.47%	4.7	14,933	52.63%
3	0.25 to <0.50	24,406	0.35%	0.0	36.96%	4.7	16,665	68.28%
4	0.50 to <0.75	7,739	0.63%	0.0	37.15%	4.3	6,342	81.94%
5	0.75 to <2.50	16,134	1.93%	0.0	37.84%	4.8	19,399	120.23%
6	2.50 to <10.00	563	5.88%	0.0	36.58%	5.0	861	152.85%
7	10.00 to <100.00	255	11.29%	0.0	36.56%	4.5	468	183.03%
8	100.00 (Default)	119	100.00%	0.0	68.24%	–	51	43.49%
9	Sub-total	152,634	0.48%	0.4	37.02%	4.7	84,836	55.58%
<b>Other retail exposures</b>								
1	0.00 to <0.15	–	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	1,539	0.56%	0.5	35.01%	–	414	26.94%
5	0.75 to <2.50	–	–	–	–	–	–	–
6	2.50 to <10.00	78	6.94%	0.1	45.55%	–	55	70.69%
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	1,617	0.86%	0.6	35.52%	–	470	29.05%
<b>Purchased receivables</b>								
1	0.00 to <0.15	–	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	–	–	–	–	–	–	–
<b>Total (all portfolios)</b>		<b>30,459,341</b>	<b>0.07%</b>	<b>13.0</b>	<b>36.74%</b>	<b>4.3</b>	<b>1,444,492</b>	<b>4.74%</b>

## CCR5: Composition of collateral for CCR exposure

Millions of yen

Item No.		September 30, 2018					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash (domestic currency)	–	481,530	5,956	1,506,671	7,268,643	5,902,194
2	Cash (foreign currency)	–	477,656	4,554	550,673	21,095,748	10,213,752
3	Domestic sovereign debt	94,572	161,697	239,496	372,219	4,496,248	14,025,811
4	Other sovereign debt	76,652	3,857	54,465	50,803	12,651,589	14,545,665
5	Government agency debt	27	2,504	11	11,198	1,487,745	3,687,516
6	Corporate bonds	2,750	17,989	–	–	600,150	1,018,516
7	Equity	–	67,278	–	64,924	2,101,983	2,127,148
8	Other collateral	584	28,140	–	5,064	442,724	490,975
9	Total	174,587	1,240,653	304,484	2,561,556	50,144,834	52,011,581

## CCR6: Credit derivatives exposures

Millions of yen

Item No.		September 30, 2018	
		a	b
		Protection bought	Protection sold
	Notional principal		
1	Single-name credit default swaps	2,244,280	1,691,964
2	Index credit default swaps	284,195	359,537
3	Total return swaps	477,742	30,770
4	Credit options	–	–
5	Other credit derivatives	–	–
6	Total notional principal	3,006,218	2,082,272
	Fair value		
7	Positive fair value (asset)	12,220	32,866
8	Negative fair value (liability)	51,977	2,898



## CCR8: Exposures to central counterparties

Millions of yen

Item No.		September 30, 2018	
		a	b
		Exposures to central counterparties (post-CRM)	RWA
1	Exposures to qualifying central counterparties (total)	/	605,956
2	Exposures for trades at qualifying central counterparties (excluding initial margin)	4,202,255	30,653
3	(i) Derivative transactions (OTC)	3,270,159	18,809
4	(ii) Derivative transactions (exchange traded)	611,620	11,713
5	(iii) Repo transactions	320,475	130
6	(iv) Netting sets where cross-product netting has been approved	-	-
7	Segregated initial margin	-	/
8	Non-segregated initial margin	464,165	6,480
9	Pre-funded default fund contributions	254,915	568,822
10	Unfunded default fund contributions	-	-
11	Exposures to non-qualifying central counterparties (total)	/	159,322
12	Exposures for trades at non-qualifying central counterparties (excluding initial margin)	64,826	64,826
13	(i) Derivative transactions (OTC)	64,826	64,826
14	(ii) Derivative transactions (exchange traded)	-	-
15	(iii) Repo transactions	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-
17	Segregated initial margin	-	/
18	Non-segregated initial margin	3,443	3,443
19	Pre-funded default fund contributions	7,284	91,053
20	Unfunded default fund contributions	-	-

**SEC1: Securitization exposures by underlying asset type (securitization exposures subject to the calculation of the amount of credit risk-weighted assets only)**

Millions of yen

Item No.	Underlying asset type	September 30, 2018					
		a	b	c	d	e	f
		MUFG acting as originator			MUFG acting as sponsor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	475,640	–	475,640	–	–	–
2	Residential mortgages	475,640	–	475,640	–	–	–
3	Credit card receivables	–	–	–	–	–	–
4	Other retail exposures	–	–	–	–	–	–
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	–	108,862	108,862	–	–	–
7	Loans to corporates	–	108,862	108,862	–	–	–
8	Commercial mortgage-backed securities	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–
10	Other wholesale	–	–	–	–	–	–
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	September 30, 2018					
		g	h	i	j	k	l
		MUFG acting as originator / sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	2,907,592	–	2,907,592	2,403,071	–	2,403,071
2	Residential mortgages	31,164	–	31,164	1,678,809	–	1,678,809
3	Credit card receivables	1,083,136	–	1,083,136	86,634	–	86,634
4	Other retail exposures	1,793,290	–	1,793,290	637,531	–	637,531
5	Re-securitization	–	–	–	95	–	95
6	Wholesale (total)	2,796,732	–	2,796,732	2,823,887	–	2,823,887
7	Loans to corporates	–	–	–	2,625,588	–	2,625,588
8	Commercial mortgage-backed securities	–	–	–	104,327	–	104,327
9	Leasing receivables and account receivables	2,468,841	–	2,468,841	53,280	–	53,280
10	Other wholesale	327,890	–	327,890	40,691	–	40,691
11	Re-securitization	–	–	–	–	–	–

**SEC2: Securitization exposures by underlying asset type (securitization exposures subject to the calculation of the amount corresponding to market risk only)**

Millions of yen

Item No.	Underlying asset type	September 30, 2018								
		a	b	c	d	e	f	g	h	i
		MUFG acting as originator			MUFG acting as sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	–	–	–	–	–	–	18,347	–	18,347
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	14,330	–	14,330
4	Other retail exposures	–	–	–	–	–	–	4,016	–	4,016
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	–	–	–	–	–	–	11,385	–	11,385
7	Loans to corporates	–	–	–	–	–	–	10,137	–	10,137
8	Commercial mortgage-backed securities	–	–	–	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–	1,248	–	1,248
10	Other wholesale	–	–	–	–	–	–	0	–	0
11	Re-securitization	–	–	–	–	–	–	–	–	–

**SEC3: Securitization exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (MUFG acting as originator or sponsor)**

Millions of yen

Item No.		September 30, 2018							
		a	b	c	d	e	f	g	h
		Total		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization	
				Securitization				Senior	Non-senior
		Retail underlying		Wholesale					
Amount of exposures (by risk weight category)									
1	Securitization exposures subject to a risk weight of 20% or less	5,170,289	5,067,427	5,067,427	2,728,776	2,338,651	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	335,781	329,781	329,781	95,053	234,727	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	556,132	556,132	556,132	416,387	139,744	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	211,792	211,792	211,792	128,182	83,609	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	14,831	14,831	14,831	14,831	-	-	-	-
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	989,580	989,580	989,580	718,716	270,864	-	-	-
7	Securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	5,174,693	5,065,831	5,065,831	2,545,454	2,520,376	-	-	-
8	Securitization exposures subject to the Standardized Approach	109,720	109,720	109,720	104,229	5,491	-	-	-
9	Securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	14,831	14,831	14,831	14,831	-	-	-	-
Amount of credit risk-weighted assets (by calculation method)									
10	Credit RWA calculated using the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	138,425	138,425	138,425	80,434	57,990	-	-	-

Item No.		September 30, 2018								
		a	b	c	d	e	f	g	h	
		Total	Traditional securitizations (asset transfer type) (sub-total)					Re-securitization		
				Securitization	Retail underlying		Wholesale		Senior	Non-senior
11	Credit RWA calculated using the Supervisory Formula Approach in the IRB Approach	919,818			911,834	911,834			485,085	426,749
12	Credit RWA calculated using the Standardized Approach	164,478	164,478	164,478	156,344	8,133	-	-	-	
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	185,399	185,399	185,399	185,399	-	-	-	-	
Capital requirements (by calculation method)										
14	Capital requirements relating to securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	11,738	11,738	11,738	6,820	4,917	-	-	-	
15	Capital requirements relating to securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	78,000	77,323	77,323	41,135	36,188	-	-	-	
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	13,158	13,158	13,158	12,507	650	-	-	-	
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	14,835	14,835	14,835	14,835	-	-	-	-	

Millions of yen

Item No.		September 30, 2018						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	102,862	102,862	-	102,862	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	6,000	6,000	-	6,000	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	-	-	-	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	-	-	-	-	-	-	-
7	Securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	108,862	108,862	-	108,862	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	-	-	-	-	-	-	-
Amount of credit risk-weighted assets (by calculation method)								
10	Credit RWA calculated using the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	-	-	-	-	-	-	-

Item No.		September 30, 2018							
		i	j	k	l	m	n	o	
		Synthetic securitizations (sub-total)				Re-securitization			
		Securitization		Retail underlying	Wholesale		Senior	Non-senior	
11	Credit RWA calculated using the Supervisory Formula Approach in the IRB Approach	7,983	7,983	-	7,983	-	-	-	
12	Credit RWA calculated using the Standardized Approach	-	-	-	-	-	-	-	
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	-	-	-	-	-	-	-	
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	-	-	-	-	-	-	-	
15	Capital requirements relating to securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	677	677	-	677	-	-	-	
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-	
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	-	-	-	-	-	-	-	

**SEC4: Securitization exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (MUFG acting as investor)**

Millions of yen

Item No.		September 30, 2018								
		a	b	c	d	e	f	g	h	
		Total		Traditional securitizations (asset transfer type) (sub-total)					Re-securitization	
				Securitization		Retail underlying		Wholesale		Senior
Amount of exposures (by risk weight category)										
1	Securitization exposures subject to a risk weight of 20% or less	5,095,025	5,095,025	5,095,025	2,352,846	2,742,179	-	-	-	
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	45,168	45,168	45,168	29,104	16,063	-	-	-	
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	57,249	57,249	57,154	3,874	53,280	95	95	-	
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	5,338	5,338	5,338	2,163	3,175	-	-	-	
5	Securitization exposures subject to a risk weight of 1250%	24,176	24,176	24,176	14,987	9,188	-	-	-	
Amount of exposures (by calculation method)										
6	Securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	4,470,166	4,470,166	4,470,166	2,064,133	2,406,032	-	-	-	
7	Securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	-	-	-	-	-	-	-	-	
8	Securitization exposures subject to the Standardized Approach	732,616	732,616	732,521	323,855	408,666	95	95	-	
9	Securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	24,176	24,176	24,176	14,987	9,188	-	-	-	
Amount of credit risk-weighted assets (by calculation method)										
10	Credit RWA calculated using the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	331,209	331,209	331,209	158,188	173,021	-	-	-	



Item No.		September 30, 2018								
		a	b	c	d	e	f	g	h	
		Total	Traditional securitizations (asset transfer type) (sub-total)					Re-securitization		
				Securitization	Retail underlying		Wholesale		Senior	Non-senior
11	Credit RWA calculated using the Supervisory Formula Approach in the IRB Approach	-			-	-			-	-
12	Credit RWA calculated using the Standardized Approach	199,293	199,293	199,198	70,713	128,485	95	95	-	
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	302,201	302,201	302,201	187,340	114,861	-	-	-	
Capital requirements (by calculation method)										
14	Capital requirements relating to securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	28,086	28,086	28,086	13,414	14,672	-	-	-	
15	Capital requirements relating to securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	-	-	-	-	-	-	-	-	
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	15,943	15,943	15,935	5,657	10,278	7	7	-	
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	24,684	24,684	24,684	14,988	9,696	-	-	-	

Millions of yen

Item No.		September 30, 2018						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	-	-	-	-	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	-	-	-	-	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	-	-	-	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	-	-	-	-	-	-	-
7	Securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	-	-	-	-	-	-	-
Amount of credit risk-weighted assets (by calculation method)								
10	Credit RWA calculated using the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	-	-	-	-	-	-	-

Item No.		September 30, 2018						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization		Re-securitization				
				Retail underlying	Wholesale		Senior	Non-senior
11	Credit RWA calculated using the Supervisory Formula Approach in the IRB Approach	-	-	-	-	-	-	-
12	Credit RWA calculated using the Standardized Approach	-	-	-	-	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	-	-	-	-	-	-	-
Capital requirements (by calculation method)								
14	Capital requirements relating to securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	-	-	-	-	-	-	-
15	Capital requirements relating to securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	-	-	-	-	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	-	-	-	-	-	-	-

**MR1: Market risk under the Standardized Approach**

		<i>Millions of yen</i>
Item No.		September 30, 2018
		RWA (Amount obtained by dividing amount corresponding to risk by 8%)
1	Interest rate risk (general and specific)	712,126
2	Equity risk (general and specific)	470,556
3	Foreign exchange risk	51,550
4	Commodity risk	259
	Options transactions	
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	-
8	Specific risk relating to securitization exposures	9,661
9	Total	1,244,154

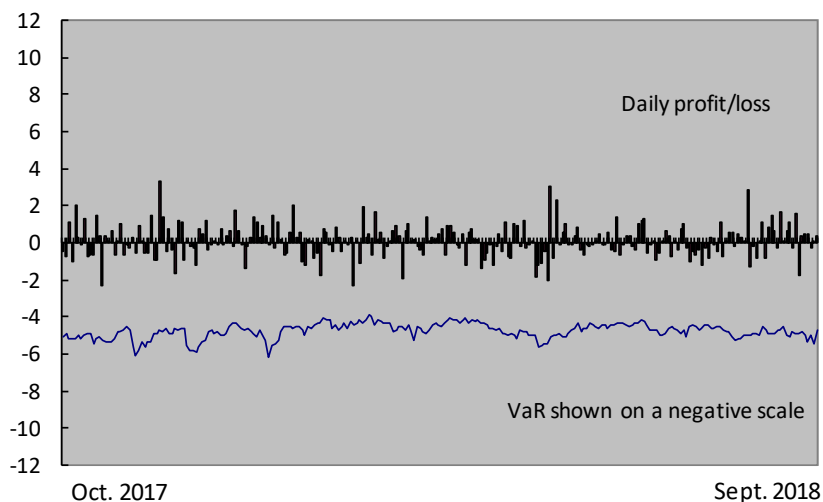
### MR3: Values of Internal Models Approach (Market risk)

		<i>Millions of yen</i>
Item No.		September 30, 2018
	Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)	
1	Maximum value	19,133
2	Average value	16,296
3	Minimum value	13,950
4	Period end	16,608
	Stressed Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)	
5	Maximum value	49,923
6	Average value	37,260
7	Minimum value	28,108
8	Period end	34,727
	Incremental risk charge (one-sided confidence interval: 99.9%)	
9	Maximum value	–
10	Average value	–
11	Minimum value	–
12	Period end	–
	Comprehensive risk capital charge (one-sided confidence interval: 99.9%)	
13	Maximum value	–
14	Average value	–
15	Minimum value	–
16	Period end	–
17	Floor (Revised Standardized Approach)	–

There are no applicable amounts for incremental risk or comprehensive risk.

### MR4: Results of backtesting using the Internal Models Approach

Billions of yen



There were no losses exceeding VaR throughout the most recent 250 business days.

**IRRBB1: Interest rate risk in the banking book**

Millions of yen

Item No.		a	b	c	d
		△EVE		△NII	
		September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
1	Upward parallel shift	1,776,595	–	(159,753)	–
2	Downward parallel shift	(104,070)	–	104,015	–
3	Steeper	1,153,761	–	/	/
4	Flattener	(3,703)	–	/	/
5	Short-term interest rate up	342,693	–	/	/
6	Short-term interest rate down	221,245	–	/	/
7	Maximum	1,776,595	–	104,015	–
		e		f	
		September 30, 2018		September 30, 2017	
8	Tier 1 capital	16,427,094		–	

In accordance with FSA disclosure stipulations, positive figures in △EVE column indicate a decline in the economic value of equity, and positive figures in △NII column indicate a decline in net interest income.

## COMPOSITION OF LEVERAGE RATIO DISCLOSURE

Millions of yen, %

Corresponding line No. on Basel III disclosure template (Table 2)	Corresponding line No. on Basel III disclosure template (Table 1)	Item	September 30, 2017	September 30, 2018
<b>On-balance sheet exposures (1)</b>				
1		On-balance sheet exposures before deducting adjustment items	260,897,892	268,277,822
1a	1	Total assets reported in the consolidated balance sheet	305,468,828	306,387,635
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)	(44,570,936)	(38,109,812)
2	7	The amount of adjustment items pertaining to Tier 1 capital	(1,337,253)	(1,927,058)
3		Total on-balance sheet exposures (a)	259,560,638	266,350,764
<b>Exposures related to derivatives transactions (2)</b>				
4		Replacement cost associated with derivatives transactions, etc.	4,395,449	3,960,435
5		Add-on amount associated with derivatives transactions, etc.	6,705,001	6,478,236
6		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	2,367,784	2,254,622
		The amount of receivables arising from providing cash margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	53,774	22,197
7		The amount of deductions of receivables (out of those arising from providing cash variation margin)	(693,018)	(760,185)
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	2,931,693	3,081,282
10		The amount of deductions from effective notional amount of written credit derivatives	(2,333,380)	(2,392,599)
11	4	Total exposures related to derivative transactions (b)	13,427,305	12,643,988
<b>Exposures related to repo transactions (3)</b>				
12		The amount of assets related to repo transactions, etc.	19,511,380	16,930,461
13		The amount of deductions from the assets above (line 12)	(2,975,437)	(2,477,827)
14		The exposures for counterparty credit risk for repo transactions, etc.	1,020,482	1,499,994
15		The exposures for agent repo transactions	/	/
16	5	Total exposures related to repo transactions, etc. (c)	17,556,424	15,952,628
<b>Exposures related to off-balance sheet transactions (4)</b>				
17		Notional amount of off-balance sheet transactions	92,807,724	94,051,767
18		The amount of adjustments for conversion in relation to off-balance sheet transactions	(62,595,210)	(63,808,347)
19	6	Total exposures related to off-balance sheet transactions (d)	30,212,514	30,243,419
<b>Leverage ratio on a consolidated basis (5)</b>				
20		The amount of capital (Tier 1 capital) (e)	15,794,397	16,427,094
21	8	Total exposures ((a) + (b) + (c) + (d)) (f)	320,756,883	325,190,801
22		Leverage ratio on a consolidated basis ((e)/(f))	4.92%	5.05%

## LIQUIDITY RISK

### Major liquid assets

Billions of yen

	September 30, 2017				September 30, 2018			
	MUFG	the Bank	the Trust Bank	the Securities HD	MUFG	the Bank	the Trust Bank	the Securities HD
Cash and deposits	69,634.2	55,780.4	12,628.2	1,792.7	74,013.7	59,516.5	16,746.6	1,844.6
Domestic securities	28,955.2	23,448.9	3,910.2	1,713.6	30,216.3	25,684.3	2,980.5	1,668.9
Japanese government bonds	22,875.7	18,099.8	3,678.4	1,205.0	23,058.9	18,929.0	2,851.0	1,386.2
Municipal bonds	1,353.3	1,252.8	0.1	100.5	1,849.4	1,777.6	0.0	71.8
Corporate bonds	4,726.2	4,096.3	231.8	408.1	5,307.9	4,977.7	129.5	210.9
Foreign bonds	21,627.3	13,509.4	7,971.5	149.4	18,223.7	12,061.2	6,034.4	131.0
Domestic equity securities	6,189.7	4,523.9	1,101.1	623.2	6,409.6	4,692.8	1,146.8	637.2
Foreign equity securities	246.9	136.2	111.5	0.0	156.8	80.4	77.2	0.2
Others	7,686.2	4,422.4	2,035.9	1,223.7	11,546.8	5,996.1	3,858.3	1,691.2
Subtotal	134,339.5	101,821.1	27,758.4	5,502.7	140,566.9	108,031.4	30,843.9	5,973.0
(Less) Assets pledged	(25,784.5)	(18,017.8)	(7,245.0)	(1,297.4)	(30,172.4)	(22,731.7)	(6,557.0)	(1,471.1)
Total	108,555.0	83,803.3	20,513.4	4,205.3	110,394.6	85,299.7	24,286.9	4,501.9

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

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

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

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

5. The following abbreviations are used in the tables above:

MUFG = Mitsubishi UFJ Financial Group, Inc.

the Bank = MUFG Bank, Ltd.

the Trust Bank = Mitsubishi UFJ Trust and Banking Corporation

the Securities HD = Mitsubishi UFJ Securities Holdings Co., Ltd.



**Pledged Assets***Millions of yen*

	September 30, 2017	September 30, 2018
Cash and due from banks	5,071	–
Trading assets	151,563	19,445
Securities	1,217,299	585,191
Loans and bills discounted	14,540,321	13,082,545
<b>Total</b>	<b>15,914,255</b>	<b>13,687,183</b>

Liabilities correspond to the pledged assets above

Deposits	630,362	657,153
Call money and bills sold	–	16,351
Trading liabilities	20,999	11,198
Borrowed money	14,751,389	13,001,811
Bonds payable	8,693	3,545
Other liabilities	10,227	4,910
Acceptances and guarantees	11,495	–

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

*Millions of yen*

	September 30, 2017	September 30, 2018
Cash and due from banks	7,289	–
Trading assets	527,715	1,406,495
Securities	8,958,567	11,443,423
Loans and bills discounted	6,971,559	6,649,983

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

*Millions of yen*

	September 30, 2017	September 30, 2018
Trading assets	1,954,145	1,881,704
Securities	12,962,813	14,230,440
<b>Total</b>	<b>14,916,958</b>	<b>16,112,144</b>

Corresponding payables

Payables under repurchase agreements	9,296,690	16,476,117
Payables under securities lending transactions	2,455,497	504,013

Furthermore, assets pledged by GC repos under the Subsequent Collateral JGB Allocation Method are as follows.

*Millions of yen*

	September 30, 2017	September 30, 2018
Securities	–	282,835

## CHANGES IN THE CONSOLIDATED LIQUIDITY COVERAGE RATIO FROM THE PREVIOUS QUARTER

The consolidated liquidity coverage ratio has remained stable over the past two years.

Millions of yen, %, Case

Item	FY2018 Q2		FY2018 Q1	
<b>High-Quality Liquid Assets (1)</b>	/	/	/	/
1 Total high-quality liquid assets (HQLA)		93,578,656		95,845,797
<b>Cash Outflows (2)</b>	<b>Total unweighted value</b>	<b>Total weighted value</b>	<b>Total unweighted value</b>	<b>Total weighted value</b>
2 Cash outflows related to unsecured retail funding	89,444,588	7,641,174	88,349,583	7,575,131
3 Stable deposits	18,865,563	572,620	18,241,061	553,888
4 Less stable deposits	70,579,025	7,068,554	70,108,522	7,021,242
5 Cash outflows related to unsecured wholesale funding	94,196,592	53,858,903	96,294,570	55,353,062
6 Qualifying operational deposits	114,388	28,597	110,898	27,719
7 Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	90,047,936	49,796,039	91,812,952	50,954,623
8 Debt securities	4,034,268	4,034,268	4,370,720	4,370,720
9 Cash outflows related to secured funding, etc.	/	1,986,543	/	1,733,073
10 Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities	42,734,039	14,413,610	41,448,574	13,939,125
11 Cash outflows related to derivative transactions, etc.	3,253,809	3,253,809	3,260,652	3,260,652
12 Cash outflows related to funding programs	8,419	8,419	8,889	8,889
13 Cash outflows related to credit and liquidity facilities	39,471,811	11,151,382	38,179,033	10,669,584
14 Cash outflows related to contractual funding obligations, etc.	5,749,560	3,860,530	5,596,424	4,168,644
15 Cash outflows related to contingencies	75,652,236	1,102,689	74,209,607	1,101,603
16 Total cash outflows	/	82,863,449	/	83,870,638
<b>Cash Inflows (3)</b>	<b>Total unweighted value</b>	<b>Total weighted value</b>	<b>Total unweighted value</b>	<b>Total weighted value</b>
17 Cash inflows related to secured lending, etc.	11,462,827	1,873,962	11,658,372	1,540,814
18 Cash inflows related to collection of loans, etc.	16,641,582	11,247,355	17,001,380	11,649,635
19 Other cash inflows	4,693,853	2,137,647	5,580,302	2,400,632
20 Total cash inflows	32,798,263	15,258,964	34,240,055	15,591,081
<b>Consolidated Liquidity Coverage Ratio (4)</b>	/	/	/	/
21 Total HQLA allowed to be included in the calculation	/	93,578,656	/	95,845,797
22 Net cash outflows	/	67,604,485	/	68,279,557
23 Consolidated liquidity coverage ratio (LCR)	/	138.4	/	140.3
24 The number of data used to calculate the average value		62		62

Note: The consolidated liquidity coverage ratio (LCR) is calculated by using the daily average value from the fourth quarter of fiscal 2016.

## 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

			%
	2017	2018	After 2019
	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. 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.
  - 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.
  - 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.
- 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.
- When calculating the consolidated liquidity coverage ratio (daily average value), daily data is not used for the following items, etc.
  - "Cash outflows related to small consolidated subsidiaries" of MUFG  
Monthly or quarterly data is used.
  - High-quality liquid assets, cash outflows, and cash inflows for some overseas offices  
Monthly data is used.

## TOP RISK

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

### Major top risks

Risks	Risk Scenarios* (examples)
Decline in profitability (Including decline in profitability of net interest income)	<ul style="list-style-type: none"> <li>Decline in profitability of net interest income due to negative interest rate policy.</li> <li>Decline in overall profitability due to constraints on balance sheet size caused by regulatory factors.</li> </ul>
Risk of Foreign Currency Liquidity	<ul style="list-style-type: none"> <li>Depletion of foreign currency liquidity or significant increase in its cost due to deterioration of market conditions.</li> </ul>
Increase in Credit Costs	<ul style="list-style-type: none"> <li>As the real economy slows on a global basis, against a backdrop of central banks in America and Europe forming strategies for exiting monetary easing, the intensification of trade friction, the deterioration of the situation in the Middle East, and other factors, credit costs may increase in industries and regions where there is the potential risk of credit concentration.</li> </ul>
Risk of Information Technology	<ul style="list-style-type: none"> <li>Customer information leakage and reputational damage due to cyber-attack.</li> <li>Payment of compensation costs and reputational damage due to system failure.</li> </ul>
Risk Associated with Money Laundering or Economic Sanctions	<ul style="list-style-type: none"> <li>Regulatory issues such as the infringement of anti-money laundering regulations or applicable regulations related to economic sanctions could lead to legal actions such as business suspension or civil fines, and reputational damage.</li> </ul>

\* The risk scenarios outlined in the above table are some of the risk scenarios discussed at the Risk Committee meeting in October 2018 and reported to the Board of Directors. Some of the scenarios are general ones and may not be unique to MUFG.

### Concept of top risks

- Risks are defined as the losses that MUFG would incur as a result of each risk scenario materializing. The materiality of a risk is determined based on the impact and probability of risk occurrence (external and internal factors).
- Risks that MUFG believes require priority attention over the next one year period are defined as top risks (including risk events having the potential to have a relatively high probability of occurrence. Moreover, including risks that are not only limited to the quantifiable ones, but those that could materially affect MUFG's business in the future because of possible adverse effects on MUFG's strategies or reputation).
- MUFG creates a risk map to comprehensively grasp specified top risks, and makes use of it for forward-looking 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 Annual Securities Report, Quarterly Securities Report, Form 20-F, and Form 6-K for more details on MUFG's and its subsidiaries' risk information.

## NET OPERATING PROFITS/RISK-WEIGHTED ASSETS BY BUSINESS GROUP

Billions of yen

	Retail & Commercial Banking	Japanese Corporate & Investment Banking	Global Corporate & Investment Banking	Global Commercial Banking	Asset Management & Investor Service	Global Markets	MUFG consolidated total
Net operating profits (Note 1)	145.7	115.6	77.2	104.3	43.8	145.2	570.5
Change from fiscal 2017 1H	(11.7)	12.2	4.5	17.1	9.4	(114.8)	(106.5)
Risk-weighted assets (Note 2)	18,866.9	23,440.9	19,249.1	14,789.8	1,942.6	13,675.8	120,127.1
Change from March 31, 2018	(377.4)	9.4	(525.8)	690.9	319.7	921.2	6,663.5
Credit risks	16,833.8	22,377.6	18,098.3	13,471.3	1,188.8	10,632.8	89,472.2
Change from March 31, 2018	(525.5)	83.2	(523.2)	690.9	235.9	682.0	(350.9)
Market risks	38.2	22.1	0.5	0.0	256.6	2,306.2	3,201.8
Change from March 31, 2018	(17.5)	(32.6)	0.2	(0.0)	67.3	242.8	487.3
Operational risks	1,994.8	1,041.0	1,150.2	1,318.5	497.2	736.7	7,358.4
Change from March 31, 2018	165.6	(41.1)	(2.9)	–	16.4	(3.6)	122.4

Notes: 1. Managerial figures based on settlement rates. The consolidated total for MUFG includes figures from head office and others.

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

## [Reference Information]

### CAPITAL ADEQUACY

#### Capital requirements for credit risk

Billions of yen

	September 30, 2017
Capital requirements for credit risk (excluding equity exposures under the IRB Approach and exposures relating to funds (Note 3))	6,155.2
IRB Approach (excluding securitization exposures)	4,181.0
Corporate exposures (excluding specialized lending exposures subject to supervisory slotting criteria)	3,084.2
Corporate exposures (specialized lending exposures subject to supervisory slotting criteria)	36.2
Sovereign exposures	73.6
Bank exposures	161.0
Residential mortgage exposures	348.7
Qualifying revolving retail exposures	183.6
Other retail exposures	132.8
Exposures related to unsettled transactions	0.0
Exposures for other assets	160.7
Standardized Approach (excluding securitization exposures)	1,812.8
Securitization exposures (Note 4)	161.2
Portfolios under the IRB Approach	142.0
Portfolios under the Standardized Approach	19.2
Capital requirements for credit risk of equity exposures under the IRB Approach	1,173.4
Market-Based Approach (Simple Risk Weight Method) (Note 5)	187.8
Market-Based Approach (Internal Models Method) (Note 5)	–
PD/LGD Approach (Note 5)	769.7
Exposures related to specific items related to components not included in survey items	215.9
Capital requirements for credit risk of exposures relating to funds	311.9
Required capital for CVA risk	363.1
Required capital for credit risk associated with exposures relating to central counterparty clearing houses	59.9
Total	8,063.8

- Notes: 1. Credit risk-weighted assets are 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. The IRB Approach is planned to be applied by staggered rollout for the three companies MUFG Americas Holdings Corporation, Bank of Ayudhya Public Company Limited, and MUFG Bank (China), Ltd. Since the Basel Committee on Banking Supervision is currently examining comprehensive revisions to regulations on capital adequacy ratio, the timing at which these applications shall take effect shall be decided in line with the direction of new regulations.
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 the increase in equity capital resulting from a securitization exposure, as regulatory adjustments applied to equity capital.
5. Exposures to calculate the amount of credit risk-weighted assets as stipulated in Article 144 of the FSA Holding Company Capital Adequacy Notification.

**Capital requirements for market risk***Billions of yen*

	September 30, 2017
Standardized Approach	89.7
Interest rate risk	49.6
Equity position risk	36.1
Foreign exchange risk	3.9
Commodity risk	0.0
Options transactions	–
Internal Models Approach	97.3
Total	187.0

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

**Capital requirements for operational risk***Billions of yen*

	September 30, 2017
Advanced Measurement Approach	394.4
Standardized Approach	–
Basic Indicator Approach	190.0
Total	584.5

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

**Consolidated total capital requirements***Billions of yen*

	September 30, 2017
Consolidated total capital requirements	9,205.5
8% of credit risk-weighted assets	7,186.7
8% of the amount included in risk-weighted assets using transitional arrangements	15.9
Capital requirements for market risk	187.0
Capital requirements for operational risk	574.5
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	1,257.1

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

## CREDIT RISK

### Credit exposure (By customer segment)

	<i>Trillions of yen</i>
	September 30, 2017
the Bank, the Trust Bank, the Bank (US)	161.5
Corporate (Domestic)	51.5
Corporate (Foreign)	62.7
Americas	33.0
Europe	14.9
Asia	14.7
Others	47.3
For individuals	20.7
SL, securitization, etc.	22.7
Others	3.9
Other subsidiaries	10.1
MUFG consolidated total	171.6

### (By account)

	<i>Trillions of yen</i>
	September 30, 2017
Loans	102.5
Acceptances and guarantees	5.6
Foreign exchange	2.3
Revolving facilities (unused)	30.2
Market exposure	6.6
Private bonds	1.4
SL, securitization, etc.	22.7
Others	0.2
MUFG consolidated total	171.6

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

- MUFG = Mitsubishi UFJ Financial Group, Inc.
- the Bank = MUFG Bank, Ltd.
- the Trust Bank = Mitsubishi UFJ Trust and Banking Corporation
- the Bank (US) = 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 MUFG Union Bank, N.A. are included in "Americas" under "Corporate (Foreign)."
- 4. In the breakdown by account, exposures at Mitsubishi UFJ Securities Holdings Co., Ltd. are included in "Market exposure."



**Status of credit risk-weighted assets**
*Billions of yen*

September 30, 2017

	EAD	Weighted average PD	Weighted average LGD	Credit RWA	Weighted average RW	Corresponding external credit rating (Note 3)
Internal Ratings Based Approach	274,298.7	–	–	59,849.9	21.8%	
Corporate and others	238,346.5	–	–	34,073.2	14.3%	
Corporate exposures (Excluding specialized lending exposures subject to supervisory slotting criteria)	95,819.9	2.1%	33.2%	30,877.3	32.2%	
Borrower rating 1–3	50,222.3	0.1%	35.8%	10,866.2	21.6%	AAA/Aaa– BBB-/Baa3
Borrower rating 4–9	41,931.0	0.5%	30.5%	17,063.5	40.7%	BB+/Ba1~ B-/B3
Borrower rating 10–11	2,132.4	9.0%	24.8%	2,257.3	105.9%	CCC+/Caa1~
Borrower rating 12–15	1,534.1	100.0%	35.4%	690.2	45.0%	Default
Sovereign exposures	133,323.7	0.0%	37.8%	893.3	0.7%	
Borrower rating 1–3	132,724.9	0.0%	37.8%	666.3	0.5%	AAA/Aaa– BBB-/Baa3
Borrower rating 4–9	531.0	0.5%	30.5%	193.6	36.5%	BB+/Ba1~ B-/B3
Borrower rating 10–11	67.7	10.6%	11.3%	33.3	49.2%	CCC+/Caa1~
Borrower rating 12–15	–	–	–	–	–	Default
Bank exposures	8,892.6	0.2%	32.1%	1,922.8	21.6%	
Borrower rating 1–3	6,529.1	0.1%	32.1%	1,236.4	18.9%	AAA/Aaa– BBB-/Baa3
Borrower rating 4–9	2,318.3	0.2%	32.0%	613.0	26.4%	BB+/Ba1~ B-/B3
Borrower rating 10–11	41.1	11.9%	35.2%	71.2	173.3%	CCC+/Caa1~
Borrower rating 12–15	4.1	100.0%	68.6%	2.0	50.7%	Default
Corporate exposures (Specialized lending exposures subject to supervisory slotting criteria)	310.1	–	–	379.6	122.4%	
Retail	20,939.3	2.5%	42.7%	5,253.4	25.1%	
Residential mortgage	13,568.7	1.8%	32.4%	3,364.9	24.8%	
Qualifying revolving retail	4,965.2	2.1%	78.5%	1,196.9	24.1%	
Other retail	2,405.3	7.3%	27.2%	691.5	28.8%	
Equity	7,944.2	–	–	11,969.9	150.7%	
Equity exposures under the PD/LGD Approach	7,333.5	1.2%	90.0%	9,622.2	131.2%	
Equity exposures subject to the Market-Based Approach (simple risk weight method)	610.7	–	–	2,347.6	384.4%	
Exposures relating to funds	2,876.8	–	–	3,826.8	133.0%	
Others	4,191.8	–	–	4,726.4	112.8%	
Standardized Approach	38,764.3	–	–	22,661.1	58.5%	
Transitioned to the IRB Approach	24,114.6	–	–	16,058.1	66.6%	
Standardized Approach	14,649.7	–	–	6,602.9	45.1%	
Securitization exposures	10,230.7	–	–	1,835.2	17.9%	
CVA risk equivalent amount	6,555.9	–	–	4,539.5	69.2%	
Exposures relating to central counterparty clearing houses	5,346.3	–	–	749.6	14.0%	
<b>Total</b>	<b>335,196.2</b>	<b>–</b>	<b>–</b>	<b>89,635.4</b>	<b>26.7%</b>	

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 ¥89,834.2 billion as of September 30, 2017.

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

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

## Movement analysis of credit risk-weighted assets

Trillions of yen

Credit risk-weighted assets as of March 31, 2017	96.7
Parameter updates	(1.7)
Borrower ratings movements	(1.5)
Stock price movements	+0.6
Foreign exchange movements	+0.0
Credit balance movements	(1.4)
Others	(3.1)
Credit risk-weighted assets as of September 30, 2017	89.6

## Credit risk exposures and defaulted/past due for three months or more exposures (By approach)

Billions of yen

	September 30, 2017			
	Credit risk exposures (Note 1)			Total
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	
IRB Approach	149,717.9	40,930.8	4,605.2	274,962.3
Standardized Approach	32,566.2	4,592.7	2,612.1	50,328.0
<b>Total</b>	<b>182,284.2</b>	<b>45,523.6</b>	<b>7,217.4</b>	<b>325,290.4</b>

- 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 period-end position and the average risk positions during this period.

## (By geographic area)

Billions of yen

	September 30, 2017				Defaulted/past due for three months or more exposures (Note 3)
	Credit risk exposures (Note 1)			Total	
	Loans, etc. (Note 2)	Debt securities	OTC derivatives		
Domestic	119,630.9	35,952.3	5,505.2	236,377.8	1,854.1
Foreign	62,653.2	9,571.3	1,712.2	88,912.6	295.5
<b>Total</b>	<b>182,284.2</b>	<b>45,523.6</b>	<b>7,217.4</b>	<b>325,290.4</b>	<b>2,149.7</b>

- 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 defaulted 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 counterparty clearing houses.  
4. Geographic area refers to the locations of MUFG or our subsidiaries or the head and branch offices of our subsidiaries.

**(By type of industry)**

Billions of yen

September 30, 2017					
	Credit risk exposures (Note 1)			Total	Defaulted/past due for three months or more exposures (Note 3)
	Loans, etc. (Note 2)	Debt securities	OTC derivatives		
Manufacturing	22,512.7	796.3	667.9	27,752.6	845.4
Wholesale and retail	12,611.9	222.6	262.0	14,803.3	295.0
Construction	1,740.8	22.6	14.2	1,985.3	21.7
Finance and insurance	31,149.9	1,161.6	3,545.4	50,269.1	7.3
Real estate	13,078.9	204.2	150.2	13,578.7	40.7
Services	8,928.2	211.1	144.8	9,575.7	74.1
Transport	5,613.6	201.4	280.9	6,610.2	63.2
Individuals	23,169.7	–	1.9	24,038.2	368.6
Governments and local authorities	27,166.3	37,761.8	35.0	116,211.7	–
Others	36,311.7	4,941.5	2,114.6	60,465.1	433.2
<b>Total</b>	<b>182,284.2</b>	<b>45,523.6</b>	<b>7,217.4</b>	<b>325,290.4</b>	<b>2,149.7</b>

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

**(By residual contractual maturity)**

Billions of yen

September 30, 2017				
	Credit risk exposures (Note 1)			Total
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	
Due in 1 year or less	45,986.5	13,760.3	1,104.6	80,686.3
Due over 1 year to 3 years	24,618.1	6,967.0	1,560.4	33,310.4
Due over 3 years to 5 years	20,326.3	3,989.1	1,008.8	25,354.6
Due over 5 years to 7 years	6,498.3	3,242.2	197.3	9,948.4
Due over 7 years	18,588.4	12,969.9	736.6	32,349.4
Others (Note 3)	66,266.4	4,594.8	2,609.5	143,640.9
<b>Total</b>	<b>182,284.2</b>	<b>45,523.6</b>	<b>7,217.4</b>	<b>325,290.4</b>

- 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)*

Millions of yen

	September 30, 2017	Change from March 31, 2017
General allowance for credit losses	640,604	(103,291)
Specific allowance for credit losses	200,646	(12,418)
Domestic	117,576	6,249
Foreign	83,070	(18,668)
Allowance for loans to specific foreign borrowers	694	306
<b>Total</b>	<b>841,946</b>	<b>(115,404)</b>

*(Balances by type of industry)*

Millions of yen

	September 30, 2017	Change from March 31, 2017
General allowance for credit losses	640,604	(103,291)
Specific allowance for credit losses	200,646	(12,418)
Manufacturing	24,779	865
Wholesale and retail	32,133	4,967
Construction	1,689	(320)
Finance and insurance	1,097	(3,026)
Real estate	4,668	(1,446)
Services	6,921	169
Transport	11,020	(463)
Individuals	15,109	192
Governments and local authorities	–	–
Others	103,226	(13,356)
Allowance for loans to specific foreign borrowers	694	306
<b>Total</b>	<b>841,946</b>	<b>(115,404)</b>

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

2. Industry classifications apply primarily to allowances related to exposures held by MUFG Bank, 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)*

Millions of yen

	FY2017 1H
Manufacturing	1,120
Wholesale and retail	3,305
Construction	115
Finance and insurance	2,988
Real estate	203
Services	357
Transport	248
Individuals	8,107
Governments and local authorities	–
Others	19,418
<b>Total</b>	<b>35,866</b>

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

## Balances by risk weight category of exposures under the Standardized Approach

Billions of yen

	September 30, 2017	
	Balances	Balances for which risk weights are determined by external rating
Risk weight: 0%	7,636.0	3,708.9
Risk weight: 10%	88.3	–
Risk weight: 20%	5,866.1	5,690.8
Risk weight: 35%	3,917.9	–
Risk weight: 50%	476.6	466.6
Risk weight: 75%	3,808.4	–
Risk weight: 100%	16,886.7	401.4
Risk weight: 150%	84.1	0.1
Risk weight: 625%	0.0	–
Risk weight: 937.5%	–	–
Risk weight: 1,250%	0.0	–
Others (Note 3)	–	–
<b>Total</b>	<b>38,764.3</b>	<b>10,268.0</b>

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 0% as of September 30, 2017.

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

Billions of yen

	September 30, 2017
Specialized lending exposures subject to supervisory slotting criteria	310.1
Risk weight: 50%	20.8
Risk weight: 70%	76.2
Risk weight: 90%	68.5
Risk weight: 95%	–
Risk weight: 115%	31.6
Risk weight: 120%	59.3
Risk weight: 140%	7.8
Risk weight: 250%	45.6
Risk weight: 0%	–
Equity exposures subject to the Market-Based Approach (simple risk weight method)	610.7
Risk weight: 300%	228.1
Risk weight: 400%	382.6

## Exposures subject to the IRB Approach: corporate exposures

Billions of yen

September 30, 2017						
Credit rating	EAD		Off-balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off-balance sheet EAD
	On-balance sheet EAD					
Borrower ratings 1–3	50,222.3	34,258.2	15,964.0	27,220.3	41.68%	4,619.5
Borrower ratings 4–9	41,931.0	35,143.5	6,787.4	12,696.1	34.63%	2,390.8
Borrower ratings 10–11	2,132.4	1,745.7	386.6	369.9	50.58%	199.4
Borrower ratings 12–15	1,534.1	1,297.2	236.9	282.6	54.53%	82.7

Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 4–9	0.51%	30.48%	–	40.69%
Borrower ratings 10–11	9.01%	24.78%	–	105.86%
Borrower ratings 12–15	100.00%	35.39%	32.07%	44.99%

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

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

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

## Exposures subject to the IRB Approach: sovereign exposures

Billions of yen

September 30, 2017						
Credit rating	EAD		Off-balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off-balance sheet EAD
	On-balance sheet EAD					
Borrower ratings 1–3	132,724.9	104,685.0	28,039.9	1,381.2	50.22%	27,346.1
Borrower ratings 4–9	531.0	479.9	51.0	68.1	55.25%	13.3
Borrower ratings 10–11	67.7	61.0	6.6	10.7	55.25%	0.6
Borrower ratings 12–15	–	–	–	–	–	–

Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 4–9	0.47%	30.50%	–	36.47%
Borrower ratings 10–11	10.56%	11.26%	–	49.20%
Borrower ratings 12–15	–	–	–	–

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

September 30, 2017						
Credit rating	EAD		Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off-balance sheet EAD	
	On-balance sheet EAD	Off-balance sheet EAD				
Borrower ratings 1–3	6,529.1	3,945.9	580.0	49.04%	2,298.6	
Borrower ratings 4–9	2,318.3	1,238.7	381.4	33.41%	952.1	
Borrower ratings 10–11	41.1	13.0	–	0.00%	28.0	
Borrower ratings 12–15	4.1	4.1	–	–	–	

September 30, 2017					
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW	
Borrower ratings 4–9	0.20%	31.99%	–	26.44%	
Borrower ratings 10–11	11.89%	35.25%	–	173.28%	
Borrower ratings 12–15	100.00%	68.63%	64.80%	50.72%	

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

September 30, 2017			
Credit rating	Amount of exposures	Weighted average PD	Weighted average RW
Borrower ratings 1–3	4,620.9	0.07%	107.98%
Borrower ratings 4–9	2,621.0	0.18%	138.94%
Borrower ratings 10–11	15.2	8.04%	531.62%
Borrower ratings 12–15	76.2	100.00%	1,192.50%

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

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

September 30, 2017						
	EAD		Off-balance sheet 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	13,644.5	13,531.1	113.3	–	–	113.3
Non-defaulted	13,501.9	13,390.2	111.7	–	–	111.7
Defaulted	142.5	140.9	1.6	–	–	1.6
Qualifying revolving retail	4,965.2	1,675.4	3,289.7	20,863.2	15.01%	158.1
Non-defaulted	4,905.6	1,616.0	3,289.5	20,861.4	15.01%	157.9
Defaulted	59.5	59.3	0.1	1.7	0.00%	0.1
Other retail (non-business)	1,288.5	505.6	782.8	3,681.7	12.79%	311.8
Non-defaulted	1,158.5	377.7	780.8	3,679.2	12.80%	309.7
Defaulted	129.9	127.8	2.0	2.4	0.08%	2.0
Other retail (business-related)	1,121.9	1,015.3	106.6	126.5	19.49%	81.9
Non-defaulted	1,118.5	1,012.1	106.4	126.5	19.49%	81.7
Defaulted	3.3	3.2	0.1	–	–	0.1

September 30, 2017					
	Number of pools	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Residential mortgage	108	1.83%	32.41%	–	24.80%
Non-defaulted	79	0.80%	32.41%	–	24.78%
Defaulted	29	99.86%	32.45%	30.51%	26.43%
Qualifying revolving retail	76	2.14%	78.46%	–	24.11%
Non-defaulted	59	0.95%	78.46%	–	24.40%
Defaulted	17	100.00%	79.10%	84.03%	0.28%
Other retail (non-business)	151	11.17%	35.08%	–	35.19%
Non-defaulted	90	1.21%	33.37%	–	37.98%
Defaulted	61	100.00%	50.33%	49.95%	10.33%
Other retail (business-related)	50	2.90%	18.02%	–	21.23%
Non-defaulted	34	2.61%	17.91%	–	21.26%
Defaulted	16	100.00%	52.85%	53.13%	9.86%

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



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

Millions of yen

	Corporate exposures	Sovereign exposures	Bank exposures	Equity exposures under PD/LGD Approach	Residential mortgage exposures	Qualifying revolving retail exposures	Other retail exposures
FY2012 actual losses	108,263	(133)	–	121	21,068	13,823	7,377
FY2012 estimated losses	951,689	25,146	20,163	5,194	206,700	142,764	157,993
Initial EAD	71,463,314	88,940,300	10,391,449	672,201	14,064,062	4,788,117	4,022,364
Estimated weighted average PD	3.91%	0.08%	0.58%	0.86%	3.52%	3.97%	9.37%
Estimated weighted average LGD	34.13%	37.94%	33.47%	90.00%	41.83%	75.17%	35.19%
FY2013 actual losses	76,814	(139)	–	182	(1,339)	11,191	4,378
FY2013 estimated losses	896,608	29,833	15,405	6,223	163,665	128,347	130,934
Initial EAD	77,051,135	91,958,666	10,189,751	765,530	13,900,410	4,278,958	3,679,324
Estimated weighted average PD	3.69%	0.09%	0.46%	0.90%	3.33%	3.91%	8.56%
Estimated weighted average LGD	31.82%	35.82%	32.05%	90.00%	35.76%	76.66%	32.61%
FY2014 actual losses	140,541	(148)	–	894	(4,559)	10,181	2,251
FY2014 estimated losses	762,636	14,766	10,437	4,541	123,061	110,812	113,637
Initial EAD	82,577,996	94,674,332	11,472,423	788,896	13,867,539	4,165,724	3,439,214
Estimated weighted average PD	2.93%	0.04%	0.27%	0.64%	2.67%	3.62%	8.04%
Estimated weighted average LGD	31.88%	36.39%	32.95%	90.00%	33.58%	73.72%	33.12%
FY2015 actual losses	142,299	(222)	–	22,089	3,855	11,688	837
FY2015 estimated losses	753,653	8,920	10,202	25,009	105,744	98,340	99,979
Initial EAD	91,673,490	108,137,300	12,988,376	6,663,614	13,756,527	4,151,148	3,233,323
Estimated weighted average PD	2.61%	0.02%	0.24%	0.42%	2.39%	3.16%	7.44%
Estimated weighted average LGD	31.81%	36.70%	32.49%	90.00%	32.46%	74.75%	32.80%
FY2016 actual losses	37,051	(142)	–	1,246	2,623	14,865	979
FY2016 estimated losses	712,966	7,577	10,867	58,763	97,174	88,059	72,516
Initial EAD	94,703,811	109,666,157	12,789,766	5,552,653	13,568,766	4,750,015	2,595,035
Estimated weighted average PD	2.32%	0.02%	0.25%	1.18%	2.19%	2.40%	7.35%
Estimated weighted average LGD	32.82%	37.39%	33.35%	90.00%	32.98%	77.36%	25.69%

FY2016: Actual losses on exposures were lower than initial estimated losses, reflecting repayments on defaulted exposures and other factors such as loan normalization.

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

## CREDIT RISK MITIGATION

### Exposures subject to application of credit risk mitigation techniques

Billions of yen

	September 30, 2017		
	Eligible financial collateral	Guarantees	Credit derivatives
Portfolios under the AIRB Approach	/	5,971.3	295.8
Corporate exposures	/	4,414.7	287.9
Sovereign exposures	/	1,127.2	2.8
Bank exposures	/	129.0	5.0
Residential mortgage exposures	/	–	–
Qualifying revolving retail exposures	/	–	–
Other retail exposures	/	300.3	–
Portfolios under the Standardized Approach	11,003.1	211.5	–

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

## DERIVATIVE TRANSACTIONS AND LONG SETTLEMENT TRANSACTIONS

### Matters relating to counterparty credit risk

Billions of yen

	September 30, 2017
Aggregated gross replacement costs	8,496.1
Credit equivalent amounts prior to credit risk mitigation benefits due to collateral	7,224.2
Foreign exchange and gold	8,000.5
Interest rate	5,331.9
Equity	356.1
Precious metals (except gold)	–
Other commodities	33.5
Credit derivative	329.3
Long settlement transactions	6.7
Netting benefits due to close-out netting agreements (Note 2)	(6,834.1)
Collateral held	1,857.2
Deposits	1,247.6
Marketable securities	415.9
Others	193.6
Credit equivalent amounts after credit risk mitigation benefits due to collateral	5,160.2
Notional principal amount of credit derivatives included in calculation of credit equivalent amounts	6,026.7
Purchased credit protection through credit default swaps	3,209.4
Purchased credit protection through total return swaps	–
Purchased credit protection through credit options	–
Purchased other credit protection	–
Provided credit protection through credit default swaps	2,817.2
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	859.6

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

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

## Derivative transaction exposure

Billions of yen

	September 30, 2017
Derivative transactions not settled with central counterparty clearing houses	7,217.4
Derivative transactions settled with central counterparty clearing houses	4,693.2
OTC derivatives	4,123.6
Exchange traded derivatives	569.5
<b>Total</b>	<b>11,910.6</b>

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-weighted assets)

### Information on underlying assets

Billions of yen

	September 30, 2017		FY2017 1H		
	Amount of underlying assets at period-end (Note 1)		Cumulative amount of underlying assets in default or contractually past due three months or more		
	Underlying assets relating to retained securitization exposures at the end of this period	Underlying assets relating to transactions during this period with no retained securitization exposures (Note 2)	Underlying assets relating to retained securitization exposures at the end of this period	Underlying assets relating to 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)	828.6	–	1.1	–	0.1
Residential mortgage	828.6	–	1.1	–	0.1
Apartment loan	–	–	–	–	–
Credit card receivables	–	–	–	–	–
Other assets	–	–	–	–	–
Synthetic securitizations	24.7	–	–	–	–
Residential mortgage	–	–	–	–	–
Apartment loan	–	–	–	–	–
Credit card receivables	–	–	–	–	–
Other assets	24.7	–	–	–	–
Sponsor of asset-backed commercial paper (ABCP) program	27,560.6	–	286.9	438.7	204.8
Residential mortgage	34.5	–	0.0	0.4	–
Apartment loan	–	–	–	–	–
Credit card receivables	2,888.5	–	10.7	83.9	23.0
Account receivables	11,035.6	–	245.9	237.0	69.0
Leasing receivables	2,509.4	–	12.1	47.7	9.6
Other assets	11,092.4	–	17.9	69.5	103.0
<b>Total as an originator</b>	<b>28,414.0</b>	<b>–</b>	<b>288.0</b>	<b>438.7</b>	<b>204.9</b>

- 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 three months or more arising from securitization transactions in cases where the securitization exposures associated with a securitization 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 regard to the sponsor of ABCP programs, since it is extremely rare for such schemes to result in losses on any related retained securitization exposure, it is difficult to obtain generally relevant information relating to losses as based on certain definitions. These figures therefore aggregate cases where actual economic losses have been recognized with cases where the loss has been valued on the same basis as the underlying defaulted assets. Losses on underlying assets relating to sponsor of ABCP programs differ from losses incurred by MUFG.

**Information on underlying assets (continued)***Billions of yen*

	FY2017 1H	
	Cumulative amount of underlying assets securitized during this period	Recognized gains or losses in this period arising from securitization transactions
Traditional securitizations (asset transfer type)		
Residential mortgage	–	–
Apartment loan	–	–
Credit card receivables	–	–
Other assets	–	–
Synthetic securitizations	42.9	/
Residential mortgage	–	/
Apartment loan	–	/
Credit card receivables	–	/
Other assets	42.9	/
Sponsor of asset-backed commercial paper (ABCP) program	80,021.4	/
Residential mortgage	35.3	/
Apartment loan	–	/
Credit card receivables	6,543.4	/
Account receivables	65,256.3	/
Leasing receivables	701.2	/
Other assets	7,484.9	/
Total as an originator	80,064.3	–

**(Amount of assets held for the purpose of securitization)**

There were no assets held for the purpose of securitization transactions as of September 30, 2017.

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

Billions of yen

	September 30, 2017				Amount of securitization exposures subject to a risk weight of 1,250% (Note 2)	Amount of securitization exposures that have been deducted from Tier 1 capital (Amount equivalent to increase in capital) (Note 1)
	Amount of securitization exposures		Re-securitization exposures			
	Other than re-securitization exposures					
	On-balance sheet	Off-balance sheet	On-balance sheet	Off-balance sheet		
Total as an originator	5,442.5	565.3	–	–	2.3	14.4
Traditional securitizations						
(asset transfer type)	477.1	–	–	–	0.0	14.4
Residential mortgage	477.1	–	–	–	0.0	14.4
Apartment loan	–	–	–	–	–	–
Credit card receivables	–	–	–	–	–	–
Other assets	–	–	–	–	–	–
Synthetic securitizations	24.7	–	–	–	–	–
Residential mortgage	–	–	–	–	–	–
Apartment loan	–	–	–	–	–	–
Credit card receivables	–	–	–	–	–	–
Other assets	24.7	–	–	–	–	–
Sponsor of asset-backed commercial paper (ABCP) program	4,940.6	565.3	–	–	2.3	–
Residential mortgage	28.7	–	–	–	–	–
Apartment loan	–	–	–	–	–	–
Credit card receivables	901.6	197.4	–	–	–	–
Account receivables	1,425.7	310.4	–	–	–	–
Leasing receivables	620.1	21.0	–	–	–	–
Other assets	1,964.3	36.3	–	–	2.3	–
As an investor	4,216.3	–	6.4	–	14.1	/
Residential mortgage	1,369.7	–	–	–	–	/
Apartment loan	91.6	–	0.1	–	1.4	/
Credit card receivables	135.3	–	–	–	–	/
Corporate loans	1,991.2	–	6.3	–	0.0	/
Other assets	628.2	–	–	–	12.5	/

Notes: 1. The amount of securitization exposures that have been deducted from Tier 1 capital (amount equivalent to increase in capital) counts as common equity Tier 1 capital: regulatory adjustments 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.

2. 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 Approach exceed 1,250% or where a rating is lower than a certain threshold when calculating credit risk-weighted assets under the Ratings-Based Approach.

**(Securitization exposures subject to early amortization provisions retained)**

In line with the provisions of Articles 230 & 248 of the FSA Holding Company Capital Adequacy Notification, as of September 30, 2017, there were no securitization exposures subject to early amortization treatment that are retained by external investors and are used to calculate credit risk-weighted assets.

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

Billions of yen

September 30, 2017

	Other than re-securitization exposures			
	Amount of securitization exposures		Capital requirement	
	On-balance sheet	Off-balance sheet	On-balance sheet	Off-balance sheet
Total as an originator	5,442.5	565.3	90.1	5.4
Traditional securitizations (asset transfer type)	477.1	–	32.3	–
Risk weight: to 20%	–	–	–	–
Risk weight: over 20% to 50%	66.2	–	2.5	–
Risk weight: over 50% to 100%	368.8	–	23.3	–
Risk weight: over 100% to 250%	35.3	–	4.2	–
Risk weight: over 250% under 1,250%	6.6	–	2.1	–
Risk weight: 1,250%	0.0	–	0.0	–
Synthetic securitizations	24.7	–	0.2	–
Risk weight: to 20%	18.7	–	0.1	–
Risk weight: over 20% to 50%	6.0	–	0.1	–
Risk weight: over 50% to 100%	–	–	–	–
Risk weight: over 100% to 250%	–	–	–	–
Risk weight: over 250% under 1,250%	–	–	–	–
Risk weight: 1,250%	–	–	–	–
Sponsor of asset-backed commercial paper (ABCP) program	4,940.6	565.3	57.4	5.4
Risk weight: to 20%	4,552.6	556.4	28.3	5.2
Risk weight: over 20% to 50%	173.5	8.3	4.5	0.1
Risk weight: over 50% to 100%	84.8	0.3	4.8	0.0
Risk weight: over 100% to 250%	122.7	0.0	18.7	0.0
Risk weight: over 250% under 1,250%	4.4	–	0.9	–
Risk weight: 1,250%	2.3	–	–	–
As an investor	4,216.3	–	51.0	–
Risk weight: to 20%	4,091.2	–	29.6	–
Risk weight: over 20% to 50%	50.3	–	1.5	–
Risk weight: over 50% to 100%	58.8	–	4.6	–
Risk weight: over 100% to 250%	–	–	–	–
Risk weight: over 250% under 1,250%	6.2	–	4.8	–
Risk weight: 1,250%	9.7	–	10.2	–

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

Billions of yen

September 30, 2017

	Re-securitization exposures			
	Amount of securitization exposures		Capital requirement	
	On-balance sheet	Off-balance sheet	On-balance sheet	Off-balance sheet
Total as an originator	–	–	–	–
Traditional securitizations (asset transfer type)	–	–	–	–
Risk weight: to 30%	–	–	–	–
Risk weight: over 30% to 150%	–	–	–	–
Risk weight: over 150% to 350%	–	–	–	–
Risk weight: over 350% to 500%	–	–	–	–
Risk weight: over 500% under 1,250%	–	–	–	–
Risk weight: 1,250%	–	–	–	–
Synthetic securitizations	–	–	–	–
Risk weight: to 30%	–	–	–	–
Risk weight: over 30% to 150%	–	–	–	–
Risk weight: over 150% to 350%	–	–	–	–
Risk weight: over 350% to 500%	–	–	–	–
Risk weight: over 500% under 1,250%	–	–	–	–
Risk weight: 1,250%	–	–	–	–
Sponsor of asset-backed commercial paper (ABCP) program	–	–	–	–
Risk weight: to 30%	–	–	–	–
Risk weight: over 30% to 150%	–	–	–	–
Risk weight: over 150% to 350%	–	–	–	–
Risk weight: over 350% to 500%	–	–	–	–
Risk weight: over 500% under 1,250%	–	–	–	–
Risk weight: 1,250%	–	–	–	–
As an investor	6.4	–	0.1	–
Risk weight: to 30%	5.0	–	0.0	–
Risk weight: over 30% to 150%	1.4	–	0.1	–
Risk weight: over 150% to 350%	–	–	–	–
Risk weight: over 350% to 500%	–	–	–	–
Risk weight: over 500% under 1,250%	–	–	–	–
Risk weight: 1,250%	–	–	–	–

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

Not applicable as of September 30, 2017.

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

### Information on underlying assets

There were no securitization exposures during the first half of fiscal 2017 and as of September 30, 2017.

### (Amount of assets held for the purpose of securitization)

There were no assets held for the purpose of securitization transactions as of September 30, 2017.

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

There were no assets held as an originator as of September 30, 2017.

*Billions of yen*

	September 30, 2017			
	Amount of securitization exposures	Re- 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)
As an investor	9.5	—	/	—
Residential mortgage	0.0	—	/	—
Apartment loan	0.0	—	/	—
Credit card receivables	0.3	—	/	—
Corporate loans	7.3	—	/	—
Other assets	1.8	—	/	—

Notes: 1. The amount of securitization exposures that have been deducted from Tier 1 capital (amount equivalent to increase in capital) counts as deductions from basic (Tier 1) items of the capital amount, 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.

2. Figures listed refer to capital deductions as stipulated in Article 280-5, Paragraph 2 of the FSA Holding Company Capital Adequacy Notification.

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

There were no securitization exposures subject to early amortization provisions as an originator as of September 30, 2017.



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

There were no securitization exposures as an originator as of September 30, 2017.

*Billions of yen*

	September 30, 2017			
	Other than re-securitization exposures		Re-securitization exposures	
	Amount of securitization exposures	Capital requirement	Amount of securitization exposures	Capital requirement
As an investor	9.5	0.1	–	–
Risk weight: to 1.6%	9.5	0.1	–	–
Risk weight: over 1.6% to 4%	0.0	0.0	–	–
Risk weight: over 4% to 8%	0.0	0.0	–	–
Risk weight: over 8% to 20%	0.0	0.0	–	–
Risk weight: over 20% under 100%	0.0	0.0	–	–
Risk weight: 100%	0.0	0.0	–	–

**(Securitization exposures subject to measurement of comprehensive risk)**

There were no securitization exposures subject to measurement of comprehensive risk as of September 30, 2017.

## MARKET RISK

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

#### • VaR for trading activities

Billions of yen

	FY2017 1H			Sept. 30, 2017
	Average	Maximum	Minimum	
Overall	13.29	17.52	11.37	13.85
Interest rate	13.39	15.46	11.90	14.38
Yen	6.76	9.74	4.70	7.11
U.S. dollar	6.56	8.46	4.73	6.33
Foreign exchange	5.27	7.69	4.42	5.14
Equities	1.80	5.72	0.97	1.05
Commodities	0.02	0.20	0.00	0.00
Less diversification effect	(7.19)	–	–	(6.72)

#### Assumptions for VaR calculations:

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

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

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

Billions of yen

	FY2017 1H			Sept. 30, 2017
	Average	Maximum	Minimum	
Stressed VaR	16.24	26.87	9.88	18.02

#### Assumptions for VaR calculations:

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

Stressed VaR has been measured from October 2011.

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

Not applicable in the first half of fiscal 2017.

## Movement analysis of market risk-weighted assets

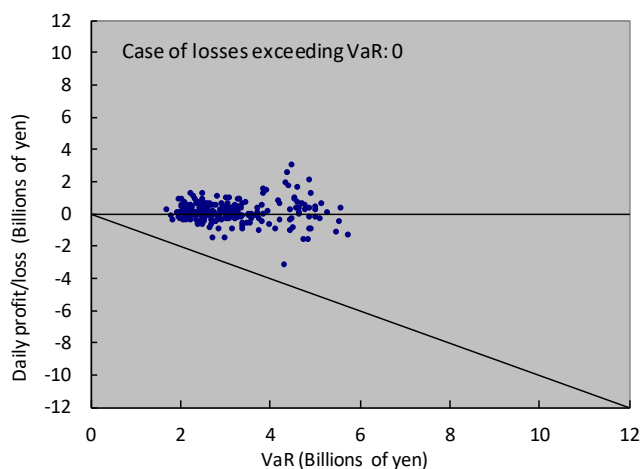
Market risk-weighted assets increased by ¥0.2 trillion from March 31, 2017 mainly due to increases in the VaR based on the Internal Models Approach and the equity position risk.

		<i>Trillions of yen</i>
Market risk-weighted assets as of March 31, 2017		2.13
Internal Models Approach	VaR	+0.12
	Stressed VaR	+0.02
	Standardized Approach	+0.05
Standardized Approach	Interest rate risk	+0.01
	Equity position risk	+0.08
	Foreign exchange risk	+0.00
	Others	(0.05)
	Market risk-weighted assets as of September 30, 2017	2.33

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

### Market Risk Backtesting

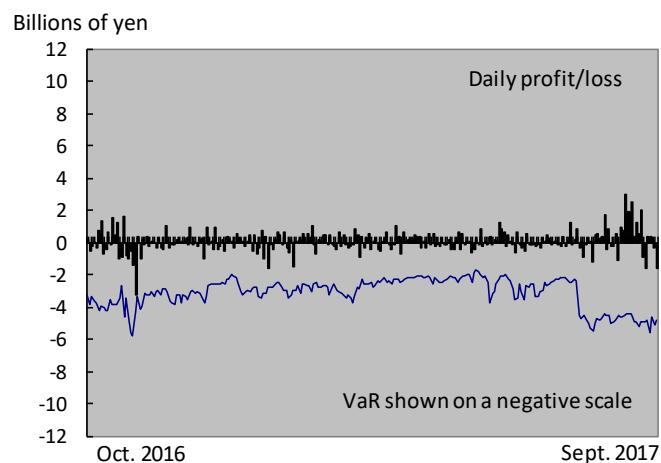
(Oct. 2016–Sept. 2017)



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

### VaR and Daily Profit/Loss for Trading Activities

(Oct. 2016–Sept. 2017)



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

## OPERATIONAL RISK

### Movement analysis of operational risk-weighted assets

Operational risk-weighted assets increased ¥0.48 trillion from March 31, 2017, reflecting an increase of ¥0.39 trillion resulting primarily from the incorporation of data regarding external losses based on the Advanced Measurement Approach, and an increase of ¥0.08 trillion based on the Basic Indicator Approach.

		<i>Trillions of yen</i>
Operational risk-weighted assets as of March 31, 2017		6.84
Advanced Measurement Approach		0.39
	Internal fraud	0.08
	External fraud	0.00
	Employment practices and workplace safety	0.21
	Clients, products, and business practices*	0.08
	Damage to physical assets	0.00
	Business disruption and system failures	0.00
	Execution, delivery and process management	0.01
Basic Indicator Approach		0.08
Operational risk-weighted assets as of September 30, 2017		7.32

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

## EQUITY EXPOSURES IN BANKING BOOK

### Amount on consolidated balance sheet and market values

	<i>Billions of yen</i>	
	September 30, 2017	
	Amount on consolidated balance sheet	Market value
Exposures to publicly traded equities (Note 1)	5,818.6	5,818.6
Equity exposures other than above (Note 2)	221.8	-
Total	6,040.5	-

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

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

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

	<i>Millions of yen</i>		
	FY2017 1H		
	Gains on sales	Losses on sales	Write-offs
Equity exposures	65,790	(9,681)	(1,094)

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

	<i>Billions of yen</i>		
	September 30, 2017		
	Acquisition cost	Amount on consolidated balance sheet	Unrealized gains or losses
Equity exposures	2,627.2	5,818.6	3,191.4

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

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

Not applicable as of September 30, 2017.

## EXPOSURES RELATING TO FUNDS

### Exposures relating to funds

Billions of yen

	September 30, 2017
Exposures relating to funds	2,876.8
Exposures where fund components are identifiable (look-through approach) (Note 1)	2,792.3
Exposures not included above where equity exposures constitute majority of total value of fund components (Note 2)	51.5
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	25.3
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)	2.7
Exposures not included in any categories above (Note 5)	4.8

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

Billions of yen

	FY2017 1H			Sept. 30, 2017
	Average	Maximum	Minimum	
Interest rate	306.8	330.1	270.1	309.3
Yen	243.5	253.5	233.0	239.0
U.S. dollar	150.9	174.1	116.5	150.3
Euro	56.9	95.1	28.9	64.1
Equities	256.2	271.9	204.4	204.4
Overall	404.2	440.5	363.1	381.9

#### Assumptions for VaR calculations:

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

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

### Outlier ratio

	September 30, 2017
Outlier ratio	7.26%

#### Assumptions for outlier ratio calculations:

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