

Basel III Disclosure (Consolidated)

FISCAL 2017

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Group Business Management

Business Management Framework

MUFG has introduced a “business group system” to develop and promote group-wide business initiatives along with a unified strategy based on seamless coordination between each group company. For fiscal 2018, we have revised our segmentation, to respond accurately to the increasingly diversified financial needs of our customers, and promote group-wide management across the Bank, the Trust Bank, and the Securities Business. We shall respond promptly and carefully to customers’ needs, utilizing the framework created by establishing business groups to serve as contact points for customers: Retail & Commercial Banking, Japanese Corporate & Investment Banking, Global Corporate & Investment Banking, and Global Commercial Banking, in addition to Asset Management & Investor Services and Global Markets.

Risk-Return Management

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

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

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

Glossary of terms:

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

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

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

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

Overview of Internal Capital Adequacy Assessment Process

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

In assessing internal capital adequacy based on regulatory capital, the holding company confirms that it is maintaining sufficient capital both at the current time and in terms of what will be required in the future, calculating the Common Equity Tier 1 capital ratio, the Tier 1 capital ratio, and the total capital ratio using capital and risk-adjusted assets as stipulated in the capital adequacy ratio regulations. At the same time, the holding company confirms that it is maintaining appropriate capital relative to risk using the benchmark of a “Common Equity Tier 1 capital ratio on a finalized Basel III reforms basis of approximately 11%,” which has been designated from the perspective of risk management and is included as a target in the Group’s medium-term business plan.

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

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

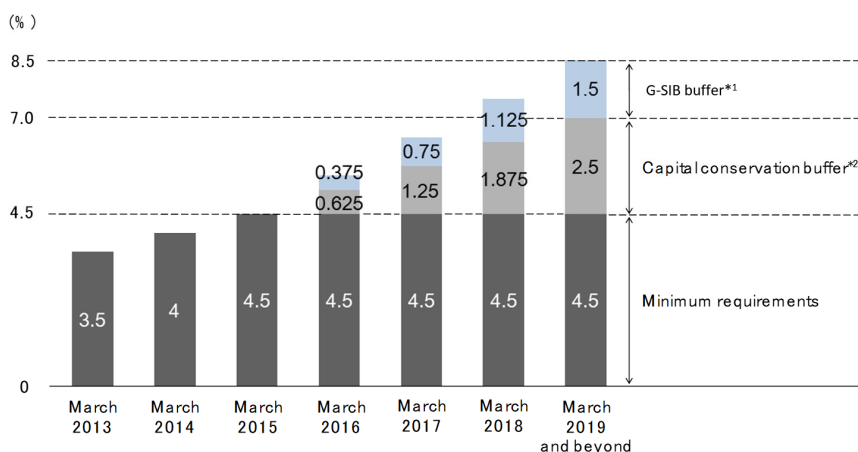
The same framework for the assessment of internal capital adequacy used at the holding company is applied at the Group’s two main banks: MUFG Bank, Ltd. and Mitsubishi UFJ Trust and Banking Corporation.

Required Regulatory Capital Adequacy Levels

	March 2013	March 2014	March 2015	March 2016	March 2017	March 2018	March 2019 and beyond
Common Equity Tier 1 ratio	3.50	4.00	4.50	5.50	6.50	7.51	8.52
Tier 1 ratio	4.50	5.50	6.00	7.00	8.00	9.01	10.02
Total capital ratio	8.00	8.00	8.00	9.00	10.00	11.01	12.02

Note: Based on a G-SIB buffer of 1.5%, the required level assuming a countercyclical buffer of 0.02%.

Common Equity Tier 1 Ratio Requirements



Note: The countercyclical buffer is omitted.

*1 G-SIB buffer

This buffer is an additional capital adequacy requirement placed on financial institutions designated as global systemically important financial institutions. The designation of covered financial institutions and the rates are updated annually. The 1.5% shown in the accompanying chart is the rate announced in 2017 that is expected to be required of MUFG.

*2 Capital conservation buffer

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

Overview of Stress Testing Process

(1) Development of Stress Testing Scenarios

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

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

Prepare macroeconomic variables for the testing horizon under each scenario.

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

(2) Review and Approval Process of the Scenarios

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

(3) Estimation of Financial Impact

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

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

(4) Assessment of Internal Capital Adequacy

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

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

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

Top Risk

MUFG and its major subsidiaries control risk by taking a preventative approach of identifying the top risks 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"> Decline in profitability of net interest income due to negative interest rate policy. Decline in overall profitability due to constraints on balance sheet size caused by regulatory factors.
Risk of Foreign Currency Liquidity	<ul style="list-style-type: none"> Depletion of foreign currency liquidity or significant increase in its cost due to deterioration of market conditions.
Increase in Credit Costs	<ul style="list-style-type: none"> 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, circumstances in North Korea, the Middle East, etc., and other factors, credit costs may increase in industries and regions where there is the potential risk of credit concentration.
Risk of Information Technology	<ul style="list-style-type: none"> Customer information leakage and reputational damage due to cyber-attack. Payment of compensation costs and reputational damage due to system failure.
Risk Associated with Money Laundering or Economic Sanctions	<ul style="list-style-type: none"> 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.

* The risks outlined in the above table are some of the risks discussed at the Risk Committee meeting in March 2018 and reported to the Board of Directors. Some of the risks 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.

Basel III Data (Consolidated)

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

In accordance with the provisions of Article 52-25 of the Banking Law of Japan, MUFG adopts the “International regulatory framework” to calculate its consolidated liquidity coverage ratio based on the formulas contained in the standards for determining soundness in liquidity management, which are established as standards for 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 March 31, 2017, or March 31, 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	213 companies as of March 31, 2017; 209 companies as of March 31, 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 March 31, 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 March 31, 2017 and 2018
Outline of restrictions on transfer of funds or equity capital within the holding company group	As of March 31, 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 March 31, 2017 and 2018
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COMPOSITION OF EQUITY CAPITAL

Composition of Changes in Equity Capital

Millions of yen

	March 31, 2017	March 31, 2018
Common Equity Tier 1 capital, beginning of period	13,039,875	13,413,885
Capital and capital surplus	(13,550)	(215,283)
Retained earnings	690,967	786,103
Treasury stock	(214,337)	(8,898)
National specific regulatory adjustments (earnings to be distributed)	2,956	(10,775)
Subscription rights to common shares	(7,869)	(136)
Accumulated other comprehensive income	207,807	774,726
Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	19,519	(6,629)
Amount included in Common Equity Tier 1 capital under transitional arrangements	(48,637)	(25,168)
Intangible assets	(227,795)	(212,873)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,573	(1,039)
Deferred gains or losses on derivatives under hedge accounting	151,565	68,739
Securitization gain on sale	(3,061)	(3,199)
Gains and losses due to changes in own credit risk on fair valued liabilities	(702)	1,459
Net defined benefit assets	(174,391)	(279,506)
Investments in own shares (excluding those reported in the Net assets section)	(10,031)	3,541
Others	—	—
Common Equity Tier 1 capital, end of period	13,413,885	14,284,945
Additional Tier 1 capital, beginning of period	1,799,421	1,818,606
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	398,100	321,900
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	18,239	(16,622)
Eligible Tier 1 capital instruments subject to transitional arrangements	(292,329)	(150,000)
Amount included in Additional Tier 1 capital under transitional arrangements	(204,892)	(111,667)
Investments in own Additional Tier 1 instruments	(1,513)	(3,913)
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	(3,952)	15,025
Amount excluded from Additional Tier 1 capital under transitional arrangements	105,533	93,476
Others	—	—
Additional Tier 1 capital, end of period	1,818,606	1,966,804
Tier 2 capital, beginning of period	3,102,522	2,843,667
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	438,017	479,879
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	625	1,333
Eligible Tier 2 capital instruments subject to transitional arrangements	(365,997)	(447,419)
General allowance for credit losses and eligible provisions included in Tier 2	2,009	(41,694)
Amount included in Tier 2 capital under transitional arrangements	(368,269)	(304,287)
Investments in own Tier 2 instruments	3,005	4,253
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	778	(29,149)
Amount excluded from Tier 2 capital under transitional arrangements	30,976	37,148
Others	—	—
Tier 2 capital, end of period	2,843,667	2,543,731
Total capital, end of period	18,076,158	18,795,480

Composition of Capital Disclosure

Millions of yen

Basel III Template No.	Items	March 31, 2017		March 31, 2018	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
Common Equity Tier 1 capital: instruments and reserves (1)					
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	12,197,725	/	12,748,871	/
1a	Capital and capital surplus	3,553,600	/	3,338,317	/
2	Retained earnings	9,278,546	/	10,064,649	/
1c	Treasury stock	(513,260)	/	(522,158)	/
26	National specific regulatory adjustments (earnings to be distributed)	(121,160)	/	(131,935)	/
	Other than above	-	/	-	/
1b	Subscription rights to common shares	391	/	254	/
3	Accumulated other comprehensive income and other disclosed reserves	2,369,105	592,276	3,143,832	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	184,791	/	178,162	/
	Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	25,168	/	-	/
	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	25,168	/	-	/
6	Common Equity Tier 1 capital: instruments and reserves	(A) 14,777,181	/	16,071,120	/
Common Equity Tier 1 capital: regulatory adjustments (2)					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	900,077	225,019	1,112,951	-
8	Goodwill (including those equivalent)	343,008	85,752	407,088	-
9	Other intangibles other than goodwill and mortgage servicing rights	557,068	139,267	705,862	-
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	648	162	1,688	-
11	Deferred gains or losses on derivatives under hedge accounting	103,896	25,974	35,156	-
12	Shortfall of eligible provisions to expected losses	-	-	-	-
13	Securitization gain on sale	11,440	2,860	14,639	-
14	Gains and losses due to changes in own credit risk on fair valued liabilities	1,363	340	(95)	-
15	Net defined benefit assets	330,171	82,542	609,678	-
16	Investments in own shares (excluding those reported in the Net assets section)	15,698	3,924	12,156	-
17	Reciprocal cross-holdings in common equity	-	-	-	-

Composition of Capital Disclosure (continued)
Millions of yen

Basel III Template No.	Items	March 31, 2017		March 31, 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)	1,363,296	/	1,786,175	/
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A) – (B)) (C)	13,413,885	/	14,284,945	/
Additional Tier 1 capital: instruments (3)					
31a 30	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards	-	/	-	/
31b 30	Subscription rights to Additional Tier 1 instruments	-	/	-	/
32 30	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	948,100	/	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)	167,364	/	150,741	/

Composition of Capital Disclosure (continued)
Millions of yen

Basel III Template No.	Items	March 31, 2017		March 31, 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	111,667	/	-	/
	Foreign currency translation adjustments	111,667	/	-	/
36	Additional Tier 1 capital: instruments (D)	1,929,321	/	1,972,931	/
	Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	1,592	398	5,506	-
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)	15,646	3,911	620	-
	Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	93,476	/	-	/
	Goodwill (net of related tax liability)	52,457	/	-	/
	Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	38,158	/	-	/
	Securitization gain on sale	2,860	/	-	/
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	/	-	/
43	Additional Tier 1 capital: regulatory adjustments (E)	110,715	/	6,127	/
	Additional Tier 1 capital				
44	Additional Tier 1 capital ((D) - (E)) (F)	1,818,606	/	1,966,804	/

Composition of Capital Disclosure (continued)
Millions of yen

Basel III Template No.	Items	March 31, 2017		March 31, 2018	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
	Tier 1 capital	(T1 = CET1 + AT1)			
45	Tier 1 capital (T1 = CET1 + AT1) ((C) + (F)) (G)	15,232,491	/	16,251,749	/
	Tier 2 capital: instruments and provisions (4)				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus classified as equity under applicable accounting standards	-	/	-	/
46	Subscription rights to Tier 2 instruments	-	/	-	/
46	Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	908,621	/	1,388,500	/
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)	73,772	/	75,106	/
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	1,223,987	/	776,567	/
47	Instruments issued by bank holding companies and their special purpose vehicles	-	/	-	/
49	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	1,223,987	/	776,567	/
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	379,414	/	337,719	/
50a	Provision for general allowance for credit losses	202,307	/	219,487	/
50b	Eligible provisions	177,106	/	118,232	/
	Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	304,287	/	-	/
	Amounts equivalent to 45% of unrealized gains on other securities	277,825	/	-	/
	Deferred gains or losses on derivatives under hedge accounting	(376)	/	-	/
	Amounts equivalent to 45% of land revaluation excess	26,838	/	-	/
51	Tier 2 capital: instruments and provisions (H)	2,890,082	/	2,577,893	/
	Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	8,374	2,093	4,120	-
53	Reciprocal cross-holdings in Tier 2 instruments	-	-	-	-

Composition of Capital Disclosure (continued)
Millions of yen

Basel III Template No.	Items	March 31, 2017		March 31, 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)	892	223	30,041	-
	Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	37,148	/	-	/
	Goodwill (net of related tax liability, including those equivalent)	33,294	/	-	/
	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	3,854	/	-	/
57	Tier 2 capital: regulatory adjustments (I)	46,415	/	34,162	/
	Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H) - (I)) (J)	2,843,667	/	2,543,731	/
	Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	18,076,158	/	18,795,480	/
	Risk weighted assets (5)				
	Total of items included in risk weighted assets subject to transitional arrangements	186,698	/	-	/
	Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	101,108	/	-	/
	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	162	/	-	/
	Net defined benefit assets	82,542	/	-	/
	Investments in own shares (excluding those reported in the Net assets section)	2,643	/	-	/
	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	241	/	-	/
60	Risk weighted assets (L)	113,986,399	/	113,463,618	/

Composition of Capital Disclosure (continued)
Millions of yen

Basel III Template No.	Items	March 31, 2017		March 31, 2018	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
Capital ratio (consolidated)					
61	Common Equity Tier 1 capital ratio (consolidated) ((C) / (L))	11.76%	/	12.58%	/
62	Tier 1 capital ratio (consolidated) ((G) / (L))	13.36%	/	14.32%	/
63	Total capital ratio (consolidated) ((K) / (L))	15.85%	/	16.56%	/
Regulatory adjustments (6)					
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	967,761	/	994,563	/
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	995,662	/	1,125,471	/
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	2,649	/	7,267	/
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	102,863	/	81,980	/
Provisions included in Tier 2 capital: instruments and provisions (7)					
76	Provisions (general allowance for credit losses)	202,307	/	219,487	/
77	Cap on inclusion of provisions (general allowance for credit losses)	304,564	/	294,265	/
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")	177,106	/	118,232	/
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	392,561	/	367,713	/
Capital instruments subject to transitional arrangements (8)					
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 March, 2017 is ¥1,477,185 million and the amount approved at the end of March, 2018 is ¥1,498,785 million.

Explanation on reconciliation between balance sheet items and regulatory capital elements (March 31, 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 March 31, 2017 and 2018, the regulatory scope of consolidation was the same as the accounting scope of consolidation.

1. Shareholders' equity

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2017	March 31, 2018	Remarks	
Capital stock	2,141,513	2,141,513		
Capital surplus	1,412,087	1,196,803		
Retained earnings	9,278,546	10,064,649		
Treasury stock	(513,260)	(522,158)		
Total shareholders' equity	12,318,885	12,880,807		

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2017	March 31, 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))	
	12,318,885	12,880,807		
Capital and capital surplus	3,553,600	3,338,317		1a
Retained earnings	9,278,546	10,064,649		2
Treasury stock	(513,260)	(522,158)		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	March 31, 2017	March 31, 2018	Remarks
Intangible fixed assets	1,257,876	1,246,676	
Securities	59,438,897	59,266,170	
Goodwill attributable to equity-method investees	166,472	152,119	Goodwill attributable to equity-method investees
Income taxes related to above	291,501	275,129	Income taxes related to intangibles other than goodwill and mortgage servicing rights

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2017	March 31, 2018	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	428,760	407,088		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	696,336	705,862	Other intangibles other than goodwill and mortgage servicing rights (software, etc.)	9
Mortgage servicing rights	2,649	7,267		
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)	2,649	7,267		74

3. Net defined benefit assets

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	March 31, 2017	March 31, 2018	Remarks
Net defined benefit assets	601,377	874,106	
Income taxes related to above	188,663	264,428	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2017	March 31, 2018	Remarks	Basel III Template No.
Net defined benefit assets	412,714	609,678		15

4. Deferred tax assets

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	March 31, 2017	March 31, 2018	Remarks
Deferred tax assets	126,231	89,172	
Deferred tax liabilities	745,073	867,919	
Deferred tax liabilities for land revaluation	124,483	117,104	
Tax effects on other intangible fixed assets	291,501	275,129	
Tax effects on net defined benefit assets	188,663	264,428	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2017	March 31, 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)	810	1,688	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)	102,863	81,980	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)	102,863	81,980		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	March 31, 2017	March 31, 2018	Remarks
Net deferred gains (losses) on hedging instruments	125,684	59,360	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2017	March 31, 2018	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	129,870	35,156	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	March 31, 2017	March 31, 2018	Remarks
Trading assets			Including trading account securities and derivatives for trading assets
Securities	21,046,367	15,247,156	
Loans and bills discounted	59,438,897	59,266,170	
Other assets	109,005,231	108,090,994	Including subordinated loans
Trading liabilities			Including trading account securities sold and derivatives for trading assets
Other liabilities	11,554,699	12,176,023	Including derivatives and investments in the capital
Other liabilities	17,700,617	10,898,924	
Other liabilities	9,382,992	9,270,887	Including derivatives

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2017	March 31, 2018	Remarks	Basel III Template No.
Investments in own capital instruments	32,081	21,783		
Common equity Tier 1 capital	19,622	12,156		16
Additional Tier 1 capital	1,990	5,506		37
Tier 2 capital	10,468	4,120		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)	967,761	994,563		
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)	967,761	994,563		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	1,016,336	1,156,134		
Amount exceeding the 10% threshold on specified items	—	—		19
Amount exceeding the 15% threshold on specified items	—	—		23
Additional Tier 1 capital	19,558	620		40
Tier 2 capital	1,115	30,041		55
Significant investments in the capital of financials that are below the thresholds for deduction (before risk weighting)	995,662	1,125,471		73

7. Non-controlling interests

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	March 31, 2017	March 31, 2018	Remarks
Non-controlling interests	1,377,719	1,270,123	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2017	March 31, 2018	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	184,791	178,162	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)	167,364	150,741	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)	73,772	75,106	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	March 31, 2017	March 31, 2018	Remarks
Borrowed money	16,971,085	16,399,502	
Bonds payable	9,893,687	10,706,252	
Total	26,864,773	27,105,755	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2017	March 31, 2018	Remarks	Basel III Template No.
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	948,100	1,270,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	908,621	1,388,500		46

Description of agreements concerning methods of procuring capital

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

CREDIT RISK

Credit risk exposures (By geographic area)

Millions of yen

		FY2017			
		Credit risk exposures (Note 1)			
		Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total
Domestic		88,278,618	35,896,872	66,155,323	190,330,813
Foreign	Americas	35,042,836	5,929,869	5,845,068	46,817,774
	Europe	15,891,046	942,328	3,695,017	20,528,392
	Asia/Oceania	19,764,738	2,740,174	4,133,765	26,638,678
Total		158,977,239	45,509,244	79,829,175	284,315,660

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, exposures relating to counterparty credit risk for derivatives, etc., or exposures relating to shares and other equity instruments.

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

3. The "Others" category includes due from banks, call loans, and other non-loan on-balance sheet exposures.

(By type of industry)

Millions of yen

		FY2017			
		Credit risk exposures (Note 1)			
		Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total
Manufacturing		26,750,928	826,806	395,788	27,973,522
Wholesale and retail		15,629,749	202,539	1,215,596	17,047,885
Construction		2,072,229	22,655	1,925	2,096,810
Finance and insurance		18,449,630	1,187,657	13,961,498	33,598,785
Real estate		13,843,159	169,840	57,659	14,070,659
Services		10,712,045	247,680	111,987	11,071,712
Transport		6,818,201	192,531	25,931	7,036,664
Individuals		28,350,457	—	91,353	28,441,810
Governments and local authorities		5,661,000	40,902,724	59,096,776	105,660,501
Others		30,689,838	1,756,808	4,870,659	37,317,306
Total		158,977,239	45,509,244	79,829,175	284,315,660

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, exposures relating to counterparty credit risk for derivatives, etc., or exposures relating to shares and other equity instruments.

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

3. The "Others" category includes due from banks, call loans, and other non-loan on-balance sheet exposures.

(By residual contractual maturity)

Millions of yen

		FY2017			
		Credit risk exposures (Note 1)			
		Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total
Due in 1 year or less		41,859,395	13,235,453	21,845,130	76,939,979
Due over 1 year to 3 years		23,983,373	8,719,061	55,032	32,757,467
Due over 3 years to 5 years		25,008,617	3,254,728	156,036	28,419,382
Due over 5 years to 7 years		7,618,728	4,726,456	1	12,345,186
Due over 7 years		27,256,294	11,152,688	36,856	38,445,839
Exposures of indeterminate maturity, etc.		33,250,829	4,420,856	57,736,117	95,407,804
Total		158,977,239	45,509,244	79,829,175	284,315,660

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, exposures relating to counterparty credit risk for derivatives, etc., or exposures relating to shares and other equity instruments.

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

3. The "Others" category includes due from banks, call loans, and other non-loan on-balance sheet exposures.

Exposures to borrowers relating to claims provided for in Paragraphs 2, 3, and 4 of Article 4 of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of the Financial Functions

(By geographic area)

Millions of yen

		FY2017		
		Exposures as of the	Allowances	Write-offs
		period-end		
Domestic		1,201,857	362,381	110,958
Foreign	Americas	231,483	58,262	1,298
	Europe	80,162	19,479	17,020
	Asia/Oceania	187,919	72,519	37,151
Total		1,701,422	512,642	166,428

(By type of industry)

Millions of yen

		FY2017		
		Exposures as of the	Allowances	Write-offs
		period-end		
Manufacturing		560,677	212,889	8,004
Wholesale and retail		191,518	66,511	11,714
Construction		74,779	30,481	14,130
Finance and insurance		10,912	2,792	3,227
Real estate		83,677	7,022	268
Services		106,217	29,523	1,888
Transport		48,479	11,804	3,707
Individuals		451,320	111,291	105,348
Governments and local authorities		0	—	—
Others		173,838	40,325	18,139
Total		1,701,422	512,642	166,428

Notes: 1. Exposures as of the period-end do not include any securitization exposures, exposures relating to funds, exposures relating to counterparty credit risk for derivatives, etc., or exposures relating to shares and other equity instruments.

2. Assets subject to allowances include loans and other receivables, customers' liabilities for acceptances and guarantees, and commitments. Assets subject to write-offs include loans and other receivables and bonds.

Exposures by past due period

Millions of yen

March 31, 2018				
Less than 1 month	1 month or more and less than 2 months	2 months or more and less than 3 months	3 months or more	Total
830,491	177,117	109,856	39,650	1,157,116

Notes: 1. Exposures as of the period-end do not include any securitization exposures, exposures relating to funds, exposures relating to counterparty credit risk for derivatives, etc., or exposures relating to shares and other equity instruments.

2. Exposures by past due period do not include exposures to borrowers classed as claims against "Bankrupt or De facto Bankrupt" borrowers as provided for in Paragraph 2 of Article 4 of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of the Financial Functions, or "Doubtful" claims as provided for in Paragraph 3 of the same.

3. Exposures for which the past due period is 3 months or more but not classed as a long period (generally 6 months or more), and is due to inheritance or other special reasons, are not categorized as "Doubtful" claims or lower.

Exposures to borrowers relating to claims with loan concessions granted for the purpose of restructuring or supporting business management Millions of yen

March 31, 2018

Exposures as of the period-end	Exposures for which related allowances have been increased in line with the granting of loan concessions	Other exposures
802,288	768,894	33,393

Notes: 1. Exposures as of the period-end do not include any securitization exposures, exposures relating to funds, exposures relating to counterparty credit risk for derivatives, etc., or exposures relating to shares and other equity instruments.
2. Exposures to borrowers relating to claims with loan concessions granted for the purpose of restructuring or supporting business management do not include exposures to borrowers classed as claims against "Bankrupt or De facto Bankrupt" borrowers as provided for in Paragraph 2 of Article 4 of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of the Financial Functions, "Doubtful" claims as provided for in Paragraph 3 of the same, or loans corresponding to a claims in arrears for three months or more as provided for in Paragraph 4 of the same.
3. Claims with loan concessions granted represent loans renegotiated with reduction of interest, deferral of interest payment, deferral of principal repayment, forgiveness of claims, or other terms favorable to the debtor, for the purpose of restructuring or supporting its business management. These claims are not classed as loans corresponding to a claims in arrears for three months or more because delinquency is eliminated when terms favorable to the debtor are renegotiated. In addition, these claims are not categorized as "Doubtful" claims or lower, as it can be judged that there are no significant doubts regarding debt repayment and loss is not expected for these borrowers. In principle, allowances for these exposures are increased when loan concessions are granted.

EAD by asset class for each approach to calculating the amount of credit risk-weighted assets as a proportion of total EAD %

	FY2017
Internal Ratings Based Approach	86.27%
Corporate and others	72.92%
Retail	7.46%
Equity	2.82%
Purchased receivables	1.60%
Lease transactions	0.00%
Others	1.46%
Standardized Approach	13.72%
Total	100.00%

Notes: 1. Figures do not include any securitization exposures, exposures relating to funds, or exposures relating to counterparty credit risk for derivatives, etc.
2. The proportion of the amount of exposures is shown for portfolios to which the Standardized Approach is applied.

Exposures relating to funds Millions of yen

	FY2017
Exposures relating to funds	3,554,598
Exposures where fund components are identifiable (look-through approach) (Note 1)	3,447,378
Exposures not included above where equity exposures constitute majority of total value of fund components (Note 2)	70,475
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	25,526
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)	6,439
Exposures not included in any categories above (Note 5)	4,778

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.		March 31, 2018	March 31, 2017	March 31, 2018	March 31, 2017
1	Credit risk (excluding counterparty credit risk)	66,871,078	/	5,560,941	/
2	Standardized approach (SA)	19,006,123	/	1,520,489	/
3	Advanced internal ratings-based (A-IRB) approach	44,011,439	/	3,732,170	/
	Significant investments exposure	–	/	–	/
	Estimated lease residual values exposure	21	/	1	/
	Others	3,853,494	/	308,279	/
4	Counterparty credit risk (CCR)	8,860,642	/	715,946	/
5	SA-CCR	–	/	–	/
	Current exposure method	2,674,761	/	219,792	/
6	Expected exposure method	–	/	–	/
	Credit valuation adjustment (CVA)	4,293,699	/	343,495	/
	Central counterparty related exposure (CCP)	702,672	/	56,213	/
	Others	1,189,508	/	96,443	/
7	Equity exposures subject to market-based approach	2,033,681	/	172,456	/
	Exposures with several underlying assets and transactions	–	/	–	/
	Equity investment in funds in the IRB approach	3,993,587	/	338,656	/
11	Unsettled transactions	15,105	/	1,243	/
12	Securitization exposures subject to calculation of credit RWA amounts	1,653,738	/	139,175	/
13	Ratings-based approach (RBA) or Internal assessment approach (IAA) in the IRB approach	405,643	/	34,398	/
14	Supervisory formula approach (SFA) in the IRB approach	920,170	/	78,030	/
15	Standardized approach (SA)	182,444	/	14,595	/
	Subject to 1250% RW	145,480	/	12,150	/
16	Market risk	2,714,514	/	217,161	/
17	Standardized approach (SA)	944,811	/	75,584	/
18	Internal model approaches (IMA)	1,769,703	/	141,576	/
19	Operational risk	7,236,024	/	578,881	/
20	Basic indicator approach (BIA)	2,291,601	/	183,328	/
21	The standardized approach (TSA)	–	/	–	/
22	Advanced measurement approaches (AMA)	4,944,423	/	395,553	/
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	3,035,793	/	257,435	/
	Risk weighted assets subject to transitional arrangements	–	/	–	/
24	Floor adjustment	13,689,912	/	1,095,192	/
25	Total (including the 1.06 scaling factor)	113,463,618	/	9,077,089	/

L1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories

Millions of yen

	March 31, 2018					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
Credit risk (excluding amounts classed under column d and column e)		Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital	
Assets:						
Cash and due from banks	74,713,689	74,549,528	164,160	–	–	–
Call loans and bills bought	482,285	482,285	–	–	–	–
Receivables under resale agreements	5,945,875	–	5,945,875	–	–	–
Receivables under securities borrowing transactions	9,266,996	–	9,266,996	–	–	–
Monetary claims bought	5,529,619	3,279,970	–	2,249,649	–	–
Trading assets	15,247,156	–	9,015,220	–	15,247,156	86,813
Money held in trust	943,153	943,152	–	–	–	0
Securities	59,266,170	56,721,400	13,844,327	2,383,808	–	160,961
Loans and bills discounted	108,090,994	105,340,108	11,565,016	2,750,881	–	3
Foreign exchanges	2,942,499	2,942,499	–	–	–	–
Other assets	12,176,023	4,799,009	5,822,709	8,461	–	1,545,842
Tangible fixed assets	1,369,977	1,369,977	–	–	–	–
Buildings	302,981	302,981	–	–	–	–
Land	697,105	697,105	–	–	–	–
Lease assets	12,357	12,357	–	–	–	–
Construction in progress	119,195	119,195	–	–	–	–
Other tangible fixed assets	238,337	238,337	–	–	–	–
Intangible fixed assets	1,246,676	285,845	–	–	–	960,831
Software	532,285	159,060	–	–	–	373,225
Goodwill	258,417	3,448	–	–	–	254,968
Lease assets	351	104	–	–	–	246
Other intangible fixed assets	455,622	123,231	–	–	–	332,390
Net defined benefit assets	874,106	264,428	–	–	–	609,678
Deferred tax assets	89,172	5,809	–	–	–	83,362
Customers' liabilities for acceptances and guarantees	9,560,158	9,541,518	–	18,640	–	–
Allowance for credit losses	(807,139)	(807,139)	–	–	–	–
Total assets	306,937,415	259,718,395	55,624,305	7,411,440	15,247,156	3,447,494

	March 31, 2018					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
Credit risk (excluding amounts classed under column d and column e)		Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital	
Liabilities:						
Deposits	177,312,310	–	–	–	–	177,312,310
Negotiable certificates of deposit	9,854,742	–	–	–	–	9,854,742
Call money and bills sold	2,461,088	–	–	–	–	2,461,088
Payables under repurchase agreements	18,088,513	–	18,088,513	–	–	–
Payables under securities lending transactions	8,156,582	–	8,156,582	–	–	–
Commercial papers	2,181,995	–	–	–	–	2,181,995
Trading liabilities	10,898,924	–	–	–	10,898,924	–
Borrowed money	16,399,502	–	–	–	–	16,399,502
Foreign exchanges	2,037,524	–	–	–	–	2,037,524
Short-term bonds payable	847,299	–	–	–	–	847,299
Bonds payable	10,706,252	–	–	–	–	10,706,252
Due to trust accounts	10,382,479	–	–	–	–	10,382,479
Other liabilities	9,270,887	–	–	–	–	9,270,887
Reserve for bonuses	86,581	–	–	–	–	86,581
Reserve for bonuses to directors	620	–	–	–	–	620
Reserve for stocks payment	11,607	–	–	–	–	11,607
Net defined benefit liabilities	59,033	–	–	–	–	59,033
Reserve for retirement benefits to directors	1,088	–	–	–	–	1,088
Reserve for loyalty award credits	17,836	–	–	–	–	17,836
Reserve for contingent losses	318,002	–	–	–	–	318,002
Reserves under special laws	4,319	–	–	–	–	4,319
Deferred tax liabilities	867,919	–	–	–	–	867,919
Deferred tax liabilities for land revaluation	117,104	–	–	–	–	117,104
Acceptances and guarantees	9,560,158	–	–	–	–	9,560,158
Total liabilities	289,642,377	–	26,245,095	–	10,898,924	252,498,357

Note: Carrying values corresponding to market risk in this table do not include assets relating to foreign exchange risk and commodity risk in the banking book.

LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements

Millions of yen

Item No.		March 31, 2018				
		a	b	c	d	e
		Total	Items subject to:			
Credit risk (excluding amounts classed under column c and column d)	Counterparty credit risk		Securitization exposures (excluding amounts classed under column e)	Market risk		
1	Amount of assets under regulatory scope of consolidation	303,489,921	259,718,395	55,624,305	7,411,440	15,247,156
2	Amount of liabilities under regulatory scope of consolidation	37,144,020	–	26,245,095	–	10,898,924
3	Net amount of assets and liabilities under regulatory scope of consolidation	266,345,900	259,718,395	29,379,210	7,411,440	4,348,232
4	Off-balance sheet amounts	22,856,712	22,227,858	–	628,853	–
5	Differences due to derivative transactions (Note 1)	(2,444,467)	–	(2,444,467)	–	–
6	Differences due to repo transactions (Note 2)	11,238,406	–	11,238,406	–	–
7	Differences due to consideration of provisions and write-offs (Note 3)	1,153,277	1,153,277	–	–	–
8	Others (Note 4)	7,063,955	704,977	3,938,384	2,420,594	–
9	Exposure amounts under regulatory scope of consolidation	306,213,784	283,804,508	42,111,532	10,460,888	4,348,232

- Notes: 1. These differences are primarily due to regulatory add-on amounts and reductions from netting effects in derivative transactions.
2. These differences are primarily due to consideration of marketable securities placed as collateral in the amount of exposures in repo transactions.
3. These differences are primarily due to the addition of allowance for credit losses and partial direct write-offs.
4. Amounts in columns b and d are primarily due to the addition of amounts raised as an investor in asset securitization transactions via special purpose companies (SPCs). Amounts in column c are primarily due to regulatory volatility adjustments.
5. Carrying values corresponding to market risk in this table do not include assets relating to foreign exchange risk and commodity risk in the banking book.

CR1: Credit quality of assets

Millions of yen

Item No.		March 31, 2018			
		a	b	c	d
		Gross carrying values		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans	1,201,187	104,591,505	674,221	105,118,470
2	Debt securities	1,344	45,507,899	–	45,509,244
3	Other on-balance sheet assets (debt instruments)	76,356	81,024,896	119,042	80,982,209
4	Total on-balance sheet assets (1+2+3)	1,278,889	231,124,300	793,264	231,609,925
Off-balance sheet assets					
5	Acceptances and guarantees, etc.	83,421	10,210,456	57,984	10,235,893
6	Commitments, etc.	208,188	41,410,403	70,476	41,548,115
7	Total off-balance sheet assets (5+6)	291,609	51,620,859	128,460	51,784,009
Total					
8	Total (4+7)	1,570,499	282,745,160	921,725	283,393,934

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.

CR3: Credit risk mitigation techniques – overview

Millions of yen

Item No.		March 31, 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	85,695,093	19,423,377	9,297,639	3,883,470	37,495
2	Debt securities	44,487,014	1,022,230	111,251	888,147	–
3	Other on-balance sheet assets (debt instruments)	80,832,981	149,228	25,345	4,519	–
4	Total (1+2+3)	211,015,089	20,594,836	9,434,237	4,776,137	37,495
5	of which defaulted	190,448	666,734	211,055	142,689	–

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

Item No.	Asset class	March 31, 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	235,790	–	235,790	–	–	–	
2	Government of Japan and Bank of Japan	4,709,538	156,042	4,709,538	156,042	–	–	
3	Central governments and central banks of foreign countries	5,314,300	14	5,391,029	7	444,308	8.24%	
4	Bank for International Settlements, etc.	–	–	–	–	–	–	
5	Local authorities in Japan	246	–	246	–	0	–	
6	Non-central government, etc. public sector entities in foreign countries	1,117,075	–	1,138,004	–	227,600	20.00%	
7	Multilateral development banks	54,224	–	54,224	–	2,195	4.04%	
8	Local authority financial institutions	–	–	–	–	–	–	
9	Government agencies in Japan	74,469	2	74,469	1	7,448	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	2,928,062	906,012	2,956,355	268,811	858,305	26.61%	
12	Corporates, etc.	10,237,183	7,510,319	9,914,250	2,491,521	12,405,772	100.00%	
13	SMEs, etc. and individuals	3,914,404	3,577,741	3,803,904	784,921	3,441,619	75.00%	
14	Residential loan secured by property	4,061,844	0	4,060,460	0	1,421,371	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)	121,457	4,089	116,658	1,997	162,036	136.55%	
17	Past due for three months or more relating to residential loans secured by property	9,524	–	9,415	–	7,650	81.26%	
18	Uncollected notes	138,448	–	138,448	–	27,689	19.99%	
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–	
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–	
21	Investments, etc. (excluding material investments)	123	–	123	–	123	100.00%	
22	Total	32,916,694	12,154,222	32,602,917	3,703,303	19,006,123	52.34%	

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

Item No.	Asset class	March 31, 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	235,790	–	–	–	–	–
2	Government of Japan and Bank of Japan	4,865,580	–	–	–	–	–
3	Central governments and central banks of foreign countries	4,557,434	–	452,793	–	54,116	–
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	246	–	0	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	1,138,004	–	–	–
7	Multilateral development banks	43,249	–	10,975	–	–	–
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	–	74,469	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	2,849,282	–	174,873	–
12	Corporates, etc.	–	–	–	–	998	–
13	SMEs, etc. and individuals	–	–	–	–	–	4,588,825
14	Residential loan secured by property	–	–	–	4,060,136	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	2,952	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	3,528	–
18	Uncollected notes	–	–	138,448	–	–	–
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	9,702,301	74,469	4,589,504	4,060,136	236,469	4,588,825

Millions of yen

Item No.	Asset class	March 31, 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	–	–	–	–	235,790
2	Government of Japan and Bank of Japan	–	–	–	–	4,865,580
3	Central governments and central banks of foreign countries	326,691	–	–	–	5,391,036
4	Bank for International Settlements, etc.	–	–	–	–	–
5	Local authorities in Japan	–	–	–	–	246
6	Non-central government, etc. public sector entities in foreign countries	–	–	–	–	1,138,004
7	Multilateral development banks	–	–	–	–	54,224
8	Local authority financial institutions	–	–	–	–	–
9	Government agencies in Japan	1	–	–	–	74,471
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	201,010	–	–	–	3,225,166
12	Corporates, etc.	12,404,772	–	–	–	12,405,771
13	SMEs, etc. and individuals	–	–	–	–	4,588,825
14	Residential loan secured by property	324	–	–	–	4,060,460
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	25,990	89,712	–	–	118,656
17	Past due for three months or more relating to residential loans secured by property	5,886	–	–	–	9,415
18	Uncollected notes	–	–	–	–	138,448
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–
21	Investments, etc. (excluding material investments)	123	–	–	–	123
22	Total	12,964,801	89,712	–	–	36,306,221

CR6: IRB – Credit risk exposures by portfolio and PD range

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 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
Sovereign exposures							
1	0.00 to <0.15	108,740,151	1,828,726	59.75%	109,930,385	0.00%	0.3
2	0.15 to <0.25	14,684	1,063	100.00%	10,526	0.20%	0.0
3	0.25 to <0.50	64,185	18,255	58.57%	72,102	0.37%	0.0
4	0.50 to <0.75	57,093	–	–	57,093	0.66%	0.0
5	0.75 to <2.50	34,038	7,244	58.80%	38,297	1.95%	0.0
6	2.50 to <10.00	8,452	19,201	58.80%	19,743	6.39%	0.0
7	10.00 to <100.00	49,763	–	–	46,694	11.99%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	108,968,370	1,874,491	59.75%	110,174,843	0.00%	0.4
Bank exposures							
1	0.00 to <0.15	4,473,894	829,809	51.07%	4,926,314	0.07%	0.5
2	0.15 to <0.25	194,112	206,301	76.50%	351,830	0.20%	0.0
3	0.25 to <0.50	164,892	13,414	38.68%	170,081	0.37%	0.0
4	0.50 to <0.75	18,141	3,203	22.54%	18,863	0.66%	0.0
5	0.75 to <2.50	26,198	23,484	38.59%	35,581	1.62%	0.0
6	2.50 to <10.00	34,855	10,493	42.91%	38,774	6.39%	0.0
7	10.00 to <100.00	4,348	274,534	0.54%	5,326	11.99%	0.0
8	100.00 (Default)	1,023	–	–	3,729	100.00%	0.0
9	Sub-total	4,917,467	1,361,241	44.26%	5,550,502	0.22%	0.7
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	39,659,599	36,656,178	47.77%	57,121,918	0.07%	12.1
2	0.15 to <0.25	6,213,315	5,006,266	21.60%	7,291,315	0.20%	6.1
3	0.25 to <0.50	3,504,737	1,152,814	53.49%	4,108,687	0.37%	5.6
4	0.50 to <0.75	1,757,915	435,859	55.23%	1,998,029	0.66%	3.2
5	0.75 to <2.50	4,187,443	1,018,875	58.68%	4,783,281	1.87%	3.9
6	2.50 to <10.00	481,354	122,462	57.05%	547,680	6.38%	0.8
7	10.00 to <100.00	495,449	397,792	52.56%	715,181	11.99%	0.7
8	100.00 (Default)	497,273	264,254	59.80%	825,838	100.00%	1.5
9	Sub-total	56,797,089	45,054,503	45.47%	77,391,932	1.44%	34.4
SME exposures							
1	0.00 to <0.15	161,204	61,580	38.38%	188,556	0.09%	0.7
2	0.15 to <0.25	613,741	45,102	42.34%	632,941	0.20%	2.5
3	0.25 to <0.50	979,147	44,536	41.46%	997,615	0.37%	3.6
4	0.50 to <0.75	661,728	38,523	44.09%	678,716	0.66%	3.2
5	0.75 to <2.50	1,286,549	66,385	52.80%	1,321,604	1.69%	5.2
6	2.50 to <10.00	308,690	6,792	42.44%	311,724	6.39%	1.5
7	10.00 to <100.00	125,995	4,328	40.39%	129,346	11.99%	0.6
8	100.00 (Default)	254,446	3,107	42.23%	358,046	100.00%	5.5
9	Sub-total	4,391,503	270,355	44.08%	4,618,551	9.21%	23.1

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 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
Specialized lending exposures							
1	0.00 to <0.15	2,544,007	760,537	65.57%	3,043,339	0.08%	0.6
2	0.15 to <0.25	673,385	333,524	63.67%	885,749	0.20%	0.1
3	0.25 to <0.50	1,033,657	283,844	64.52%	1,216,822	0.37%	0.1
4	0.50 to <0.75	388,431	67,286	68.60%	434,593	0.66%	0.0
5	0.75 to <2.50	430,113	146,613	59.21%	516,927	1.71%	0.1
6	2.50 to <10.00	63,971	31,373	64.29%	84,142	6.39%	0.0
7	10.00 to <100.00	88,220	8,805	88.31%	97,791	11.99%	0.0
8	100.00 (Default)	52,692	14,107	67.92%	64,465	100.00%	0.0
9	Sub-total	5,274,480	1,646,092	64.68%	6,343,831	1.61%	1.2
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	6,690,268	17,000	58.80%	6,700,264	0.06%	2.8
2	0.15 to <0.25	289,547	–	–	289,547	0.20%	0.6
3	0.25 to <0.50	215,358	–	–	215,358	0.37%	0.4
4	0.50 to <0.75	37,430	–	–	37,430	0.66%	0.1
5	0.75 to <2.50	60,444	–	–	60,444	1.53%	0.2
6	2.50 to <10.00	7,780	–	–	7,780	6.39%	0.1
7	10.00 to <100.00	9,739	–	–	9,739	11.99%	0.0
8	100.00 (Default)	61,512	–	–	61,512	100.00%	0.0
9	Sub-total	7,372,082	17,000	58.80%	7,382,078	0.95%	4.5
Qualifying revolving retail exposures							
1	0.00 to <0.15	–	2,990,786	45.09%	1,348,743	0.05%	12,145.6
2	0.15 to <0.25	–	83,338	39.76%	33,135	0.18%	275.2
3	0.25 to <0.50	595,664	815,453	100.00%	1,411,118	0.39%	8,513.9
4	0.50 to <0.75	335,614	1,337,300	72.50%	1,305,229	0.68%	9,879.3
5	0.75 to <2.50	416,108	315,429	50.06%	574,016	1.59%	1,201.4
6	2.50 to <10.00	255,633	118,002	64.82%	332,131	4.40%	732.0
7	10.00 to <100.00	23,636	5,657	43.16%	26,078	36.29%	85.3
8	100.00 (Default)	64,223	1,764	10.11%	64,630	100.00%	186.6
9	Sub-total	1,690,880	5,667,733	60.05%	5,095,084	2.22%	33,019.7
Residential mortgage exposures							
1	0.00 to <0.15	103,133	6,611	–	109,744	0.07%	11.9
2	0.15 to <0.25	3,581,720	460	–	3,582,181	0.20%	212.1
3	0.25 to <0.50	7,097,368	52,979	100.00%	7,150,348	0.35%	399.1
4	0.50 to <0.75	1,319,165	2,607	100.00%	1,321,773	0.67%	155.4
5	0.75 to <2.50	1,048,818	32,629	7.12%	1,081,448	1.51%	102.4
6	2.50 to <10.00	15,758	2,769	50.81%	18,528	6.15%	2.5
7	10.00 to <100.00	149,472	3,475	41.80%	152,947	29.47%	11.6
8	100.00 (Default)	104,038	1,299	59.25%	118,817	100.00%	9.1
9	Sub-total	13,419,476	102,833	59.84%	13,535,788	1.64%	904.4

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 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
Other retail exposures							
1	0.00 to <0.15	–	3,045,614	10.16%	309,512	0.03%	2,818.4
2	0.15 to <0.25	702	13,546	8.73%	1,885	0.19%	6.9
3	0.25 to <0.50	56,388	54,736	89.69%	105,739	0.41%	54.8
4	0.50 to <0.75	662,170	169,818	93.44%	821,004	0.61%	293.8
5	0.75 to <2.50	299,891	361,383	86.81%	614,585	1.58%	1,618.8
6	2.50 to <10.00	287,508	453,817	0.69%	290,968	7.87%	37.6
7	10.00 to <100.00	3,493	1,189	82.96%	4,492	25.42%	2.0
8	100.00 (Default)	120,302	4,217	44.77%	128,009	100.00%	149.3
9	Sub-total	1,430,457	4,104,322	20.42%	2,276,196	7.35%	4,982.0
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	3,730,559	171,485	59.92%	3,842,003	0.06%	1.6
2	0.15 to <0.25	271,731	2,044	58.80%	272,933	0.20%	0.2
3	0.25 to <0.50	136,016	14,675	60.57%	144,906	0.37%	0.1
4	0.50 to <0.75	30,136	542	58.80%	30,455	0.66%	0.0
5	0.75 to <2.50	60,308	15,779	60.46%	69,849	1.99%	0.0
6	2.50 to <10.00	3,958	–	–	3,958	6.39%	0.0
7	10.00 to <100.00	15,836	984	76.95%	16,908	11.99%	0.0
8	100.00 (Default)	4,949	–	–	4,949	100.00%	0.0
9	Sub-total	4,253,498	205,511	60.08%	4,385,965	0.28%	2.1
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	1,604,665	12,180	58.80%	1,611,827	0.07%	0.1
2	0.15 to <0.25	186,882	–	–	186,882	0.20%	0.0
3	0.25 to <0.50	76,230	–	–	76,230	0.37%	0.0
4	0.50 to <0.75	14,817	–	–	14,817	0.66%	0.0
5	0.75 to <2.50	41,368	–	–	41,368	1.88%	0.0
6	2.50 to <10.00	2,188	–	–	2,188	6.39%	0.0
7	10.00 to <100.00	6,186	–	–	6,351	11.99%	0.0
8	100.00 (Default)	9,167	–	–	9,167	100.00%	0.0
9	Sub-total	1,941,506	12,180	58.80%	1,948,834	0.65%	0.2
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	28,238	–	–	28,238	0.03%	3.4
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	37,967	–	–	37,967	2.12%	6.9
6	2.50 to <10.00	148	–	–	148	3.16%	0.3
7	10.00 to <100.00	1	–	–	1	31.43%	0.0
8	100.00 (Default)	2,147	–	–	2,477	100.00%	0.5
9	Sub-total	68,503	–	–	68,833	4.79%	11.2

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 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
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	31,058	–	–	31,058	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	0	–	–	0	2.11%	0.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	8,949	–	–	8,949	11.99%	0.0
8	100.00 (Default)	0	–	–	0	100.00%	0.0
9	Sub-total	40,009	–	–	40,009	2.72%	0.0
Exposures relating to lease fees in lease transactions							
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	–	–	1	0.56%	0.0
5	0.75 to <2.50	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	5	–	–	5	29.82%	0.0
8	100.00 (Default)	24	–	–	24	100.00%	0.0
9	Sub-total	31	–	–	31	81.97%	0.0
Total (all portfolios)		210,565,356	60,316,266	46.15%	238,812,483	0.95%	38,983.6

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

Item No.	PD scale	March 31, 2018					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Sovereign exposures							
1	0.00 to <0.15	38.12%	1.7	701,133	0.63%	977	/
2	0.15 to <0.25	32.68%	3.3	4,180	39.71%	6	/
3	0.25 to <0.50	23.33%	2.0	19,714	27.34%	62	/
4	0.50 to <0.75	31.78%	1.1	25,955	45.46%	119	/
5	0.75 to <2.50	29.00%	3.3	29,921	78.12%	215	/
6	2.50 to <10.00	28.67%	2.3	20,771	105.20%	361	/
7	10.00 to <100.00	5.55%	2.0	11,638	24.92%	310	/
8	100.00 (Default)	–	–	–	–	–	/
9	Sub-total	38.09%	1.7	813,315	0.73%	2,054	2,763
Bank exposures							
1	0.00 to <0.15	35.56%	1.4	896,677	18.20%	1,336	/
2	0.15 to <0.25	35.66%	0.8	100,822	28.65%	250	/
3	0.25 to <0.50	33.50%	0.7	57,900	34.04%	210	/
4	0.50 to <0.75	36.07%	0.5	8,267	43.82%	44	/
5	0.75 to <2.50	37.20%	1.2	26,759	75.20%	213	/
6	2.50 to <10.00	6.57%	3.7	10,527	27.15%	162	/
7	10.00 to <100.00	37.96%	0.8	9,257	173.78%	242	/
8	100.00 (Default)	68.98%	–	1,761	47.25%	2,431	/
9	Sub-total	35.34%	1.3	1,111,973	20.03%	4,893	5,941
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	36.29%	2.6	12,314,725	21.55%	15,126	/
2	0.15 to <0.25	32.70%	2.8	2,587,715	35.49%	4,769	/
3	0.25 to <0.50	29.44%	2.6	1,669,363	40.63%	4,476	/
4	0.50 to <0.75	26.34%	2.6	919,220	46.00%	3,473	/
5	0.75 to <2.50	27.76%	2.4	3,290,140	68.78%	25,103	/
6	2.50 to <10.00	24.28%	2.2	483,828	88.34%	8,498	/
7	10.00 to <100.00	29.15%	2.5	978,458	136.81%	24,999	/
8	100.00 (Default)	36.43%	–	326,422	39.52%	275,859	/
9	Sub-total	34.65%	2.6	22,569,874	29.16%	362,306	540,871
SME exposures							
1	0.00 to <0.15	30.22%	2.7	34,124	18.09%	51	/
2	0.15 to <0.25	23.94%	2.7	135,527	21.41%	303	/
3	0.25 to <0.50	24.21%	2.7	303,906	30.46%	893	/
4	0.50 to <0.75	21.49%	2.4	213,971	31.52%	963	/
5	0.75 to <2.50	20.15%	2.5	542,065	41.01%	4,509	/
6	2.50 to <10.00	17.79%	2.0	166,891	53.53%	3,544	/
7	10.00 to <100.00	17.94%	1.7	90,433	69.91%	2,782	/
8	100.00 (Default)	43.04%	–	191,817	53.57%	139,472	/
9	Sub-total	23.71%	2.5	1,678,737	36.34%	152,520	210,735

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2018					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Specialized lending exposures							
1	0.00 to <0.15	29.70%	4.0	781,554	25.68%	801	/
2	0.15 to <0.25	31.39%	4.0	373,280	42.14%	556	/
3	0.25 to <0.50	27.50%	4.0	622,060	51.12%	1,238	/
4	0.50 to <0.75	24.83%	4.4	255,409	58.76%	712	/
5	0.75 to <2.50	26.57%	4.1	399,510	77.28%	2,354	/
6	2.50 to <10.00	30.42%	3.4	99,189	117.88%	1,636	/
7	10.00 to <100.00	25.47%	3.4	120,099	122.81%	2,986	/
8	100.00 (Default)	23.14%	–	24,305	37.70%	13,135	/
9	Sub-total	28.80%	4.0	2,675,409	42.17%	23,421	35,877
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	90.00%	5.0	7,001,983	104.50%	4,113	/
2	0.15 to <0.25	90.00%	5.0	407,669	140.79%	521	/
3	0.25 to <0.50	90.00%	5.0	448,653	208.32%	717	/
4	0.50 to <0.75	90.00%	5.0	84,830	226.63%	222	/
5	0.75 to <2.50	90.00%	5.0	191,826	317.35%	834	/
6	2.50 to <10.00	90.00%	5.0	35,605	457.64%	447	/
7	10.00 to <100.00	90.00%	5.0	58,903	604.77%	1,051	/
8	100.00 (Default)	90.00%	–	692,018	1,125.00%	55,361	/
9	Sub-total	90.00%	5.0	8,921,490	120.85%	63,267	
Qualifying revolving retail exposures							
1	0.00 to <0.15	72.74%	–	34,939	2.59%	540	/
2	0.15 to <0.25	68.62%	–	2,236	6.75%	40	/
3	0.25 to <0.50	78.40%	–	202,890	14.37%	4,325	/
4	0.50 to <0.75	81.74%	–	307,743	23.57%	7,399	/
5	0.75 to <2.50	80.13%	–	247,348	43.09%	7,256	/
6	2.50 to <10.00	84.05%	–	308,549	92.89%	12,222	/
7	10.00 to <100.00	78.23%	–	58,182	223.10%	7,458	/
8	100.00 (Default)	79.03%	–	162	0.25%	54,386	/
9	Sub-total	78.26%	–	1,162,052	22.80%	93,629	46,571
Residential mortgage exposures							
1	0.00 to <0.15	80.23%	–	13,337	12.15%	50	/
2	0.15 to <0.25	31.46%	–	456,226	12.73%	2,294	/
3	0.25 to <0.50	31.31%	–	1,359,279	19.00%	7,932	/
4	0.50 to <0.75	30.07%	–	382,651	28.94%	2,691	/
5	0.75 to <2.50	31.76%	–	545,112	50.40%	5,127	/
6	2.50 to <10.00	30.04%	–	19,830	107.02%	333	/
7	10.00 to <100.00	30.92%	–	225,533	147.45%	13,831	/
8	100.00 (Default)	32.75%	–	28,350	23.86%	36,648	/
9	Sub-total	31.67%	–	3,030,321	22.38%	68,910	32,134

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2018					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Other retail exposures							
1	0.00 to <0.15	0.06%	–	43	0.01%	0	/
2	0.15 to <0.25	84.02%	–	641	34.02%	3	/
3	0.25 to <0.50	29.92%	–	19,440	18.38%	121	/
4	0.50 to <0.75	29.66%	–	212,208	25.84%	1,542	/
5	0.75 to <2.50	34.52%	–	258,110	41.99%	3,726	/
6	2.50 to <10.00	18.93%	–	101,214	34.78%	3,686	/
7	10.00 to <100.00	42.28%	–	4,522	100.67%	526	/
8	100.00 (Default)	51.74%	–	12,346	9.64%	65,734	/
9	Sub-total	26.90%	–	608,528	26.73%	75,340	33,788
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	32.98%	1.3	481,516	12.53%	883	/
2	0.15 to <0.25	31.39%	1.6	80,685	29.56%	179	/
3	0.25 to <0.50	34.73%	2.1	65,964	45.52%	186	/
4	0.50 to <0.75	34.38%	2.0	17,274	56.71%	69	/
5	0.75 to <2.50	35.08%	1.8	62,003	88.76%	486	/
6	2.50 to <10.00	28.86%	1.7	3,966	100.19%	73	/
7	10.00 to <100.00	30.53%	2.3	30,116	178.11%	812	/
8	100.00 (Default)	26.27%	–	8	0.17%	1,300	/
9	Sub-total	32.96%	1.4	741,536	16.90%	3,992	6,428
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	37.91%	1.1	222,442	13.80%	453	/
2	0.15 to <0.25	37.95%	1.0	48,654	26.03%	141	/
3	0.25 to <0.50	37.70%	1.0	28,124	36.89%	106	/
4	0.50 to <0.75	38.20%	1.2	7,962	53.73%	37	/
5	0.75 to <2.50	37.62%	1.2	37,874	91.55%	293	/
6	2.50 to <10.00	38.28%	1.0	2,710	123.81%	53	/
7	10.00 to <100.00	38.51%	1.0	10,280	161.86%	293	/
8	100.00 (Default)	23.37%	–	3,533	38.54%	1,879	/
9	Sub-total	37.83%	1.1	361,582	18.55%	3,259	5,690
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	31.39%	–	811	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	38.61%	–	28,483	75.02%	312	/
6	2.50 to <10.00	31.39%	–	119	80.50%	1	/
7	10.00 to <100.00	69.60%	–	3	179.74%	0	/
8	100.00 (Default)	35.08%	–	278	11.23%	846	/
9	Sub-total	35.51%	–	29,696	43.14%	1,163	547

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2018					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	100.00%	–	10,018	32.25%	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	100.00%	–	0	268.87%	0	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	100.00%	–	37,599	420.12%	1,073	/
8	100.00 (Default)	125.87%	–	0	100.00%	–	/
9	Sub-total	100.00%	–	47,618	119.01%	1,088	317
Exposures relating to lease fees in lease transactions							
1	0.00 to <0.15	–	–	–	–	–	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	95.68%	–	1	73.46%	0	/
5	0.75 to <2.50	–	–	–	–	–	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	95.68%	–	13	244.13%	1	/
8	100.00 (Default)	95.68%	–	12	51.00%	22	/
9	Sub-total	95.68%	–	27	86.26%	24	13
Total (all portfolios)		38.29%	2.0	43,752,165	18.32%	855,872	921,681

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

Item No.	Portfolio	March 31, 2018	
		a	b
		Pre-credit derivatives RWA	Actual RWA
1	Sovereign exposures – FIRB	–	–
2	Sovereign exposures – AIRB	815,100	813,315
3	Bank exposures – FIRB	–	–
4	Bank exposures – AIRB	1,113,581	1,111,973
5	Corporate exposures (excluding specialized lending) – FIRB	–	–
6	Corporate exposures (excluding specialized lending) – AIRB	24,305,569	24,248,611
7	Specialized lending – FIRB	–	–
8	Specialized lending – AIRB	2,675,409	2,675,409
9	Retail - Qualifying revolving retail exposures	1,162,052	1,162,052
10	Retail - Residential mortgage exposures	3,030,321	3,030,321
11	Other retail exposures	608,528	608,528
12	Equity – FIRB	–	–
13	Equity – AIRB	8,921,490	8,921,490
14	Purchased receivables – FIRB	–	–
15	Purchased receivables – AIRB	1,180,434	1,180,434
16	Exposures relating to lease fees in lease transactions	27	27
17	Total	43,812,517	43,752,165

CR9: IRB – Backtesting of probability of default (PD) per portfolio
% , Case

a	b	March 31, 2018											
		c					d	e	f		g	h	i
		Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
Portfolio	PD range	S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2016 (Note 6)	September 30, 2017 (Note 7)			
Sovereign	0.00% to <0.15%	AAA~ BBB	Aaa~ Baa3	–	AAA~ BBB–	AAA~ BBB+	0.01%	0.05%	187	183	0	0	0.01%
	0.15% to <0.25%	–	–	–	AA~ AA–	–	0.20%	0.20%	7	7	0	0	0.06%
	0.25% to <0.50%	BBB~ BB–	Baa2~ Ba2	–	A+~ A+	–	0.37%	0.37%	9	11	0	0	0.07%
	0.50% to <0.75%	B+~ B+	–	–	–	–	0.66%	0.66%	12	9	0	0	0.13%
	0.75% to <2.50%	CCC+~ CCC+	B3~ B3	–	–	–	1.96%	1.76%	9	8	1	0	0.56%
	2.50% to <10.00%	BBB~ B–	Ba1~ Caa1	–	–	–	6.39%	6.39%	2	1	0	0	3.19%
	10.00% to <100.00%	–	–	–	–	–	11.99%	11.99%	14	18	0	0	7.14%
	100.00% (Default)	–	–	–	–	–	–	–	1	0	–	–	100.00%
Bank	0.00% to <0.15%	AAA~ BB–	Aaa~ Ba2	–	AA+~ BBB+	AAA~ BBB+	0.08%	0.08%	389	356	0	0	0.02%
	0.15% to <0.25%	A+~ BB–	A1~ Ba3	–	AA~ BBB+	AA~ A–	0.20%	0.20%	60	46	0	0	0.06%
	0.25% to <0.50%	A~ B+	A1~ B2	–	AA~ A–	AA~ BBB+	0.37%	0.37%	58	52	0	0	0.07%
	0.50% to <0.75%	BBB~ B	Baa1~ B3	–	A+~ A–	A+~ BBB+	0.66%	0.66%	51	43	0	0	0.13%
	0.75% to <2.50%	A~ B–	A1~ Caa1	–	A~ A	A~ BBB	1.62%	1.65%	45	28	0	0	0.50%
	2.50% to <10.00%	BB~ B–	Caa2~ Caa2	–	–	–	6.39%	6.39%	4	2	0	0	3.19%
	10.00% to <100.00%	CCC+~ CCC+	B3~ B3	–	–	–	11.99%	11.99%	3	4	0	0	7.14%
	100.00% (Default)	–	–	–	–	–	100.00%	100.00%	2	2	–	–	100.00%

%, Case

March 31, 2018													
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2016 (Note 6)	September 30, 2017 (Note 7)			
Corporate / Specialized lending / Equity / Purchased receivables (corporate and others) (Note 1)	0.00% to <0.15%	AAA~ B+	Aaa~ B3	-	AA+~ B	AAA~ BB-	0.06%	0.06%	10,249	12,423	1	0	0.03%
	0.15% to <0.25%	A~ B+	A2~ B2	-	AA~ BB+	AA~ BB-	0.20%	0.20%	8,325	8,579	2	0	0.06%
	0.25% to <0.50%	A~ B+	A3~ B3	-	A~ BB-	AA~ BB	0.37%	0.37%	9,049	9,057	6	0	0.07%
	0.50% to <0.75%	A+~ B	Baa2~ B3	-	A~ BBB-	A+~ BBB-	0.66%	0.66%	7,385	6,759	5	2	0.13%
	0.75% to <2.50%	AA~ B-	A3~ Caa1	-	AA~ B+	AA~ BB+	1.88%	1.65%	11,014	9,687	36	1	0.51%
	2.50% to <10.00%	BBB~ B-	Baa2~ Caa2	-	BBB+~ BB+	A~ BB+	6.39%	6.39%	2,993	2,644	61	2	3.19%
	10.00% to <100.00%	BB+~ CCC+	Ba2~ Caa3	-	B+~ B+	AA~ BB	11.99%	11.99%	1,958	1,551	108	1	7.14%
	100.00% (Default)	BB~ B	B1~ Caa1	-	BB~ BB-	BB~ D	100.00%	100.00%	8,829	7,577	-	-	100.00%
Purchased receivables (retail)	0.00% to <0.15%	/	/	/	/	/	0.03%	0.03%	4,755	3,624	0	0	0.01%
	0.15% to <0.25%	/	/	/	/	/	-	-	0	0	0	0	-
	0.25% to <0.50%	/	/	/	/	/	-	-	0	0	0	0	-
	0.50% to <0.75%	/	/	/	/	/	-	-	0	0	0	0	-
	0.75% to <2.50%	/	/	/	/	/	2.13%	2.13%	7,749	7,407	123	0	1.61%
	2.50% to <10.00%	/	/	/	/	/	3.16%	3.16%	410	374	7	0	2.52%
	10.00% to <100.00%	/	/	/	/	/	31.44%	31.44%	23	15	2	0	25.89%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	576	543	-	-	100.00%
Qualifying revolving retail	0.00% to <0.15%	/	/	/	/	/	0.05%	0.06%	12,220,032	11,915,970	4,824	43	0.05%
	0.15% to <0.25%	/	/	/	/	/	0.18%	0.18%	270,741	275,465	238	17	0.12%
	0.25% to <0.50%	/	/	/	/	/	0.39%	0.40%	8,818,161	8,697,215	24,498	1,306	0.26%
	0.50% to <0.75%	/	/	/	/	/	0.69%	0.67%	8,720,724	9,533,724	37,779	5,029	0.38%
	0.75% to <2.50%	/	/	/	/	/	1.46%	1.58%	1,265,064	1,244,317	8,430	180	0.73%
	2.50% to <10.00%	/	/	/	/	/	3.21%	4.32%	676,639	732,138	28,390	2,273	3.76%
	10.00% to <100.00%	/	/	/	/	/	38.58%	37.73%	103,936	80,813	33,022	522	33.29%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	180,487	172,023	-	-	100.00%
Residential mortgage	0.00% to <0.15%	/	/	/	/	/	0.07%	0.07%	13,909	12,504	4	1	0.00%
	0.15% to <0.25%	/	/	/	/	/	0.20%	0.20%	231,478	220,880	156	37	0.07%
	0.25% to <0.50%	/	/	/	/	/	0.35%	0.34%	338,830	371,243	716	2	0.28%
	0.50% to <0.75%	/	/	/	/	/	0.68%	0.66%	137,256	154,711	405	0	0.39%
	0.75% to <2.50%	/	/	/	/	/	1.03%	1.26%	92,495	101,738	459	8	0.60%
	2.50% to <10.00%	/	/	/	/	/	4.02%	5.40%	3,127	2,560	104	0	3.72%
	10.00% to <100.00%	/	/	/	/	/	22.22%	28.12%	11,851	11,792	2,724	14	22.89%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	9,065	7,676	-	-	100.00%

March 31, 2018													
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2016 (Note 6)	September 30, 2017 (Note 7)			
Other retail	0.00% to <0.15%	/	/	/	/	/	0.03%	0.03%	2,958,281	2,869,373	72	0	0.01%
	0.15% to <0.25%	/	/	/	/	/	0.24%	0.22%	7,584	7,199	13	0	0.14%
	0.25% to <0.50%	/	/	/	/	/	0.33%	0.33%	54,386	52,400	85	2	0.13%
	0.50% to <0.75%	/	/	/	/	/	0.55%	0.61%	250,740	274,673	308	33	0.26%
	0.75% to <2.50%	/	/	/	/	/	1.95%	2.01%	1,704,099	1,642,044	4,712	16	1.34%
	2.50% to <10.00%	/	/	/	/	/	7.87%	5.70%	48,719	44,019	1,281	67	2.64%
	10.00% to <100.00%	/	/	/	/	/	28.26%	30.78%	2,226	1,990	201	8	17.27%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	103,881	98,388	-	-	100.00%

- Notes: 1. Corporate, specialized lending, equity, and purchased receivables (corporate and others) portfolios are presented together as the same internal ratings system is used for these portfolios.
2. “-” is presented for Fitch ratings as these ratings are not used for estimating PD for portfolios covered in this table.
3. EAD-weighted average PD as of March 31, 2018 is presented.
4. The arithmetic average PD calculated using the number of obligors as of March 31, 2018 is presented. However, for purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the arithmetic average is calculated with the number of receivables, in line with the method used for measuring PD.
5. For purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the number of receivables is presented, in line with the method used for measuring PD.
6. The number of obligors as of September 30, 2016 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
7. The number of obligors as of September 30, 2017 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
8. The proportion of the total amount of credit risk-weighted assets included in this table to the amount of credit risk-weighted assets for MUFG as a whole calculated with the AIRB are as follows:
 Sovereign: 1.78%
 Bank: 2.43%
 Corporate / Specialized lending / Equity / Purchased receivables (corporate and others): 80.87%
 Purchased receivables (retail): 0.17%
 Qualifying revolving retail: 2.54%
 Residential mortgage: 6.63%
 Other retail: 1.33%

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

Millions of yen, %

March 31, 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	5,866	–	50%	–	–	–	5,866	5,866	2,933	–	
	2.5 years or more	55,941	11,688	70%	–	4,453	–	58,315	62,769	43,938	251	
Good	Less than 2.5 years	44,087	4,010	70%	–	2,421	–	44,025	46,446	32,512	185	
	2.5 years or more	51,036	35,949	90%	–	48,656	–	23,518	72,174	64,957	577	
Satisfactory	/	5,000	7,900	115%	–	–	–	9,645	9,645	11,091	270	
Weak	/	–	–	250%	–	–	–	–	–	–	–	
Default	/	566	–	–	–	3,102	–	–	3,102	–	1,551	
Total	/	162,498	59,548	–	–	58,633	–	141,370	200,004	155,433	2,835	
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	29,774	14,683	95%						38,408	36,487	153
	2.5 years or more	7,319	2,246	120%						8,640	10,368	34
Satisfactory	/	8,777	23,049	140%						22,330	31,262	625
Weak	/	–	17,498	250%						10,288	25,722	823
Default	/	–	–	–						–	–	–
Total	/	45,870	57,477	–						79,667	103,840	1,636
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		
Simple Risk Weight Method – publicly traded equities	128,495	11,480	300%						139,976	419,928		
Simple Risk Weight Method – unlisted equities	403,438	–	400%						403,438	1,613,752		
Internal Models Method	–	–	–						–	–		
Total	531,934	11,480	–						543,414	2,033,681		
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.		March 31, 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	3,037,273	3,480,377	/	/	6,503,807	2,674,761
2	Expected exposure method	/	/	-	-	-	-
3	Simple Approach for credit risk mitigation	/	/	/	/	-	-
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	30,630,850	1,189,508
5	Exposure variation estimation model	/	/	/	/	-	-
6	Total	/	/	/	/	/	3,864,270

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

Item No.		March 31, 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	6,284,479	4,293,699
5	Total portfolios subject to amount corresponding to CVA risk	6,284,479	4,293,699

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

Item No.	Regulatory portfolio	March 31, 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	2,366	-	-	-	-	-	-	-	2,366
2	Central governments and central banks of foreign countries	15,621	-	829,570	9,987	-	8,262	-	-	863,442
3	Bank for International Settlements, etc.	5,183	-	-	-	-	-	-	-	5,183
4	Local authorities in Japan	-	-	-	-	-	-	-	-	-
5	Non-central government, etc. public sector entities in foreign countries	-	-	801	-	-	-	-	-	801
6	Multilateral development banks	3,062	-	-	788	-	-	-	-	3,851
7	Local authority financial institutions	-	-	-	-	-	-	-	-	-
8	Government agencies in Japan	-	3,351	75	-	-	-	-	-	3,427
9	Local authority land development corporations, public housing corporations, and regional public road corporations	-	-	-	-	-	-	-	-	-
10	Financial institutions and type I financial instruments business operators	-	-	1,264,921	191,301	-	46,251	122	-	1,502,596
11	Corporates, etc.	-	-	-	-	-	986,226	-	-	986,226
12	SMEs, etc. and individuals	-	-	-	-	178	-	-	-	178
13	Other than the above	-	-	-	-	-	824,691	0	-	824,691
14	Total	26,233	3,351	2,095,369	202,077	178	1,865,431	122	-	4,192,764

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

Item No.	PD scale	March 31, 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
Sovereign exposures								
1	0.00 to <0.15	27,551,623	0.00%	0.0	38.21%	4.8	31,660	0.11%
2	0.15 to <0.25	291	0.20%	0.0	38.58%	4.9	167	57.48%
3	0.25 to <0.50	1,110	0.37%	0.0	37.42%	3.7	679	61.16%
4	0.50 to <0.75	53	0.66%	0.0	36.78%	1.0	26	49.24%
5	0.75 to <2.50	1,599	1.07%	0.0	0.20%	0.2	9	0.56%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	637	11.99%	0.0	0.98%	4.3	28	4.42%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	27,555,316	0.00%	0.0	38.20%	4.8	32,571	0.11%
Bank exposures								
1	0.00 to <0.15	2,520,631	0.07%	0.8	28.38%	2.3	494,651	19.62%
2	0.15 to <0.25	92,123	0.20%	0.2	23.94%	1.9	21,866	23.73%
3	0.25 to <0.50	9,632	0.37%	0.0	15.18%	3.6	2,155	22.37%
4	0.50 to <0.75	12,762	0.66%	0.0	9.26%	3.4	2,377	18.62%
5	0.75 to <2.50	70,427	2.06%	0.0	19.66%	3.6	46,293	65.73%
6	2.50 to <10.00	7	6.39%	0.0	36.78%	1.4	8	122.94%
7	10.00 to <100.00	22,932	11.99%	0.0	34.33%	1.7	38,047	165.90%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	2,728,517	0.23%	1.2	27.92%	2.3	605,399	22.18%
Corporate exposures								
1	0.00 to <0.15	2,113,149	0.07%	3.7	36.64%	3.0	529,086	25.03%
2	0.15 to <0.25	147,676	0.20%	1.3	36.38%	3.6	71,899	48.68%
3	0.25 to <0.50	53,913	0.36%	1.0	34.00%	2.9	26,785	49.68%
4	0.50 to <0.75	17,386	0.65%	0.5	33.86%	3.0	10,993	63.23%
5	0.75 to <2.50	52,261	1.87%	0.8	27.03%	3.3	37,854	72.43%
6	2.50 to <10.00	3,838	6.39%	0.1	31.59%	2.9	4,523	117.86%
7	10.00 to <100.00	45,252	11.99%	0.3	20.32%	3.3	41,782	92.33%
8	100.00 (Default)	6,449	100.00%	0.0	24.71%	–	2,473	38.34%
9	Sub-total	2,439,927	0.62%	8.0	35.99%	3.1	725,400	29.73%
SME exposures								
1	0.00 to <0.15	2,118	0.09%	0.1	29.91%	2.6	333	15.74%
2	0.15 to <0.25	7,448	0.20%	0.5	27.22%	3.1	1,814	24.36%
3	0.25 to <0.50	10,752	0.37%	0.8	25.09%	2.8	3,300	30.69%
4	0.50 to <0.75	6,904	0.66%	0.7	24.16%	3.0	2,566	37.17%
5	0.75 to <2.50	12,193	1.61%	1.2	21.21%	3.2	5,368	44.02%
6	2.50 to <10.00	3,297	6.39%	0.2	19.60%	3.9	2,112	64.06%
7	10.00 to <100.00	1,544	11.99%	0.1	9.17%	4.0	581	37.63%
8	100.00 (Default)	340	100.00%	0.0	30.39%	–	158	46.63%
9	Sub-total	44,599	2.32%	4.0	23.56%	3.1	16,235	36.40%

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 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
Specialized lending exposures								
1	0.00 to <0.15	83,501	0.09%	0.2	36.93%	4.8	30,588	36.63%
2	0.15 to <0.25	33,033	0.20%	0.0	37.70%	4.8	18,178	55.03%
3	0.25 to <0.50	29,525	0.37%	0.0	37.71%	4.3	19,940	67.53%
4	0.50 to <0.75	3,671	0.66%	0.0	37.64%	4.8	3,309	90.14%
5	0.75 to <2.50	18,817	2.00%	0.0	38.35%	4.9	23,178	123.18%
6	2.50 to <10.00	48	6.39%	0.0	37.21%	3.7	72	147.68%
7	10.00 to <100.00	432	11.99%	0.0	37.39%	3.6	789	182.39%
8	100.00 (Default)	207	100.00%	0.0	38.66%	–	115	55.87%
9	Sub-total	169,237	0.54%	0.4	37.39%	4.7	96,173	56.82%
Other retail exposures								
1	0.00 to <0.15	–	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	2,170	0.60%	0.6	33.91%	–	591	27.24%
5	0.75 to <2.50	–	–	–	–	–	–	–
6	2.50 to <10.00	216	7.37%	0.2	49.41%	–	170	78.50%
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	2,387	1.21%	0.8	35.31%	–	761	31.89%
Purchased receivables								
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	603	1.07%	0.0	38.58%	2.1	465	77.12%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	603	1.07%	0.0	38.58%	2.1	465	77.12%
Total (all portfolios)		32,940,589	0.07%	14.7	37.16%	4.5	1,477,007	4.48%

CCR5: Composition of collateral for CCR exposure

Millions of yen

Item No.		March 31, 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)	–	907,179	–	1,234,311	8,441,374	8,360,919
2	Cash (foreign currency)	–	424,161	4,065	551,886	21,449,561	10,625,698
3	Domestic sovereign debt	180,640	159,636	171,323	503,955	7,315,813	14,208,223
4	Other sovereign debt	71,165	4,582	60,610	22,005	11,926,384	15,963,431
5	Government agency debt	20	977	12	18,473	1,601,760	2,770,029
6	Corporate bonds	2,071	20,158	–	–	538,725	637,025
7	Equity	–	61,448	–	55,417	1,357,836	1,345,357
8	Other collateral	508	30,276	317	4,569	622,062	661,757
9	Total	254,406	1,608,419	236,328	2,390,618	53,253,519	54,572,444

CCR6: Credit derivatives exposures

Millions of yen

Item No.		March 31, 2018	
		a	b
		Protection bought	Protection sold
	Notional principal		
1	Single-name credit default swaps	2,471,807	1,824,667
2	Index credit default swaps	290,433	326,617
3	Total return swaps	515,357	56
4	Credit options	–	–
5	Other credit derivatives	–	–
6	Total notional principal	3,277,597	2,151,342
	Fair value		
7	Positive fair value (asset)	5,442	37,283
8	Negative fair value (liability)	53,393	805

CCR8: Exposures to central counterparties
Millions of yen

Item No.		March 31, 2018	
		a	b
		Exposures to central counterparties (post-CRM)	RWA
1	Exposures to qualifying central counterparties (total)	/	624,083
2	Exposures for trades at qualifying central counterparties (excluding initial margin)	4,191,119	25,815
3	(i) Derivative transactions (OTC)	3,321,010	19,250
4	(ii) Derivative transactions (exchange traded)	439,392	6,429
5	(iii) Repo transactions	430,716	134
6	(iv) Netting sets where cross-product netting has been approved	-	-
7	Segregated initial margin	-	/
8	Non-segregated initial margin	486,308	5,157
9	Pre-funded default fund contributions	236,215	593,111
10	Unfunded default fund contributions	-	-
11	Exposures to non-qualifying central counterparties (total)	/	78,588
12	Exposures for trades at non-qualifying central counterparties (excluding initial margin)	59,294	59,294
13	(i) Derivative transactions (OTC)	59,294	59,294
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	2,601	2,601
19	Pre-funded default fund contributions	1,335	16,692
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	March 31, 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)	476,342	–	476,342	–	–	–
2	Residential mortgages	476,342	–	476,342	–	–	–
3	Credit card receivables	–	–	–	–	–	–
4	Other retail exposures	–	–	–	–	–	–
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	–	112,561	112,561	–	–	–
7	Loans to corporates	–	112,561	112,561	–	–	–
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	March 31, 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)	2,859,364	–	2,859,364	2,288,399	–	2,288,399
2	Residential mortgages	41,686	–	41,686	1,574,243	–	1,574,243
3	Credit card receivables	980,327	–	980,327	122,003	–	122,003
4	Other retail exposures	1,837,351	–	1,837,351	592,051	–	592,051
5	Re-securitization	–	–	–	101	–	101
6	Wholesale (total)	2,199,866	–	2,199,866	2,524,354	–	2,524,354
7	Loans to corporates	–	–	–	2,222,199	–	2,222,199
8	Commercial mortgage-backed securities	–	–	–	92,806	–	92,806
9	Leasing receivables and account receivables	2,090,876	–	2,090,876	140,880	–	140,880
10	Other wholesale	108,989	–	108,989	67,127	–	67,127
11	Re-securitization	–	–	–	1,341	–	1,341

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	March 31, 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)	–	–	–	–	–	–	14,943	–	14,943
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	14,537	–	14,537
4	Other retail exposures	–	–	–	–	–	–	405	–	405
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	–	–	–	–	–	–	7,044	–	7,044
7	Loans to corporates	–	–	–	–	–	–	7,044	–	7,044
8	Commercial mortgage-backed securities	–	–	–	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–	–	–	–
10	Other wholesale	–	–	–	–	–	–	–	–	–
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.		March 31, 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	4,864,080	4,757,519	4,757,519	2,765,090	1,992,428	-	-	-	
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	217,219	211,219	211,219	122,893	88,326	-	-	-	
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	437,251	437,251	437,251	410,812	26,439	-	-	-	
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	129,524	129,524	129,524	36,852	92,672	-	-	-	
5	Securitization exposures subject to a risk weight of 1250%	58	58	58	58	-	-	-	-	
Amount of exposures (by calculation method)										
6	Securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	747,013	747,013	747,013	563,051	183,961	-	-	-	
7	Securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	4,900,855	4,788,294	4,788,294	2,772,596	2,015,697	-	-	-	
8	Securitization exposures subject to the Standardized Approach	206	206	206	-	206	-	-	-	
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	58	58	58	58	-	-	-	-	
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	104,285	104,285	104,285	76,650	27,634	-	-	-	

Item No.		March 31, 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	913,821	905,142	905,142	521,896	383,245	-	-	-	
12	Credit RWA calculated using the Standardized Approach	206	206	206	-	206	-	-	-	
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	731	731	731	731	-	-	-	-	
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	8,843	8,843	8,843	6,499	2,343	-	-	-	
15	Capital requirements relating to securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	77,492	76,756	76,756	44,256	32,499	-	-	-	
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	16	16	16	-	16	-	-	-	
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	62	62	62	62	-	-	-	-	

Millions of yen

Item No.		March 31, 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	106,561	106,561	-	106,561	-	-	-
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	112,561	112,561	-	112,561	-	-	-
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.		March 31, 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	8,679	8,679	-	8,679	-	-	-
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	736	736	-	736	-	-	-
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.		March 31, 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	
Amount of exposures (by risk weight category)										
1	Securitization exposures subject to a risk weight of 20% or less	4,683,632	4,683,632	4,683,632	2,250,294	2,433,337	-	-	-	
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	54,224	54,224	54,224	31,105	23,119	-	-	-	
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	61,309	61,309	59,867	4,667	55,200	1,442	101	1,341	
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	2,007	2,007	2,007	2,007	-	-	-	-	
5	Securitization exposures subject to a risk weight of 1250%	11,579	11,579	11,579	223	11,356	-	-	-	
Amount of exposures (by calculation method)										
6	Securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	4,119,396	4,119,396	4,119,396	2,020,931	2,098,465	-	-	-	
7	Securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	51,350	51,350	51,350	-	51,350	-	-	-	
8	Securitization exposures subject to the Standardized Approach	630,427	630,427	628,985	267,143	361,841	1,442	101	1,341	
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	11,579	11,579	11,579	223	11,356	-	-	-	
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	301,357	301,357	301,357	149,725	151,632	-	-	-	

Item No.		March 31, 2018								
		a	b	c	d	e	f	g	h	
		Total	Traditional securitizations (asset transfer type) (sub-total)					Re-securitization		
				Securitization		Retail underlying			Senior	Non-senior
11	Credit RWA calculated using the Supervisory Formula Approach in the IRB Approach	6,349	6,349	6,349	-	6,349	-	-	-	
12	Credit RWA calculated using the Standardized Approach	182,238	182,238	180,795	64,267	116,528	1,442	101	1,341	
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	144,748	144,748	144,748	2,790	141,957	-	-	-	
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	25,555	25,555	25,555	12,696	12,858	-	-	-	
15	Capital requirements relating to securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	538	538	538	-	538	-	-	-	
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	14,579	14,579	14,463	5,141	9,322	115	8	107	
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	12,088	12,088	12,088	224	11,864	-	-	-	

Millions of yen

Item No.		March 31, 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.		March 31, 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>
		March 31, 2018
Item No.		RWA (Amount obtained by dividing amount corresponding to risk by 8%)
1	Interest rate risk (general and specific)	695,140
2	Equity risk (general and specific)	189,624
3	Foreign exchange risk	53,309
4	Commodity risk	255
	Options transactions	
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	-
8	Specific risk relating to securitization exposures	6,480
9	Total	944,811

MR3: Values of Internal Models Approach (Market risk)

		<i>Millions of yen</i>
		March 31, 2018
Item No.		
	Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)	
1	Maximum value	20,669
2	Average value	13,450
3	Minimum value	6,369
4	Period end	16,265
	Stressed Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)	
5	Maximum value	46,146
6	Average value	26,317
7	Minimum value	11,986
8	Period end	36,972
	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.

(Scope of application of Internal Models Approach)

MUFG uses the Internal Models Approach for general market risk; however, for certain risk categories and at the following group companies, the Standardized Approach is applied: Consolidated subsidiaries of Mitsubishi UFJ Trust and Banking, overseas subsidiaries of ACOM, and Bank of Ayudhya Public Company Limited and its consolidated subsidiaries.

In addition, the same Internal Models Approach is used for each entity in the MUFG Group.

(Overview of models)

MUFG employs the historical simulation (hereinafter, "HS") method as the main risk measurement method. For products and positions for which the HS method is not applied, risk amounts are measured using reasonable and conservative methods and then added to risk amounts calculated using the HS method.

In addition, when the Internal Models Approach is used, the same models are used as the models for internal management and regulatory models.

(Assumptions for calculation of Value at Risk)

When calculating VaR, daily historical data is used. The observation period is 701 business days (approximately three years) and this data is not weighted.

Method of converting the holding period: VaR for holding period of one business day is converted into holding period of 10 business days using the root t-factor method.

Method of aggregating VaR: VaR is measured by taking into consideration the effect of diversification between risk factors.

Price Revaluation Method: For interest rate swaps and other instruments with no optionality, the sensitivity method is used. For instruments with optionality, either the full valuation method or the matrix method is used. The matrix method is the method which calculates profit and loss history using nonlinear profit and loss distribution calculated in advance.

Movements in risk factors are simulated using relative returns for foreign exchange rates, stock prices, commodity prices, and their volatilities. Absolute returns are used for other risk factors.

In addition, recent variance in risk factors is reflected by multiplying the proportion of variance in profit and loss in the most recent period to variance in profit and loss over 701 business days (with a minimum value of 1) calculated by the VaR.

(Assumptions for calculation of stressed Value at Risk)

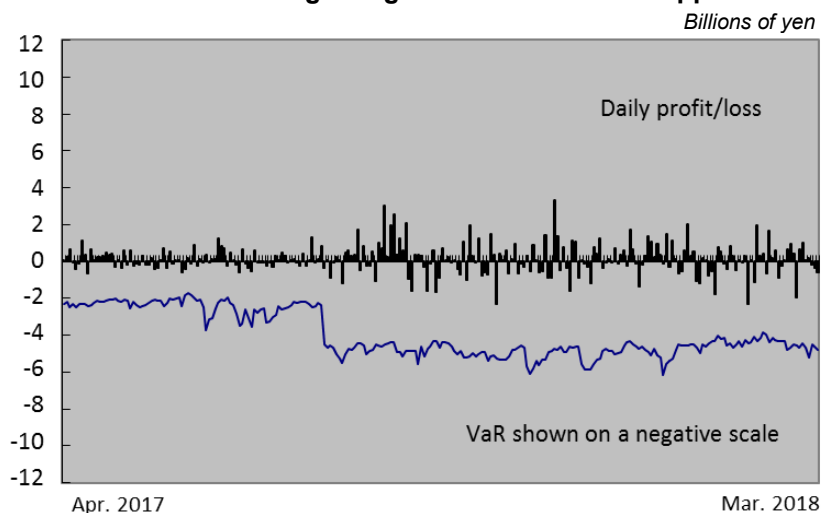
Method of selecting the stress period: Starting from April 2002, the largest VaR (determined using HS method) from an observation period of 234 business days is selected and measured with a position as of three months prior to the renewal of the stress period.

This is based on the rationale that the period with the largest risk is considered the stress period.

Price Revaluation Method: For interest rate swaps and other instruments with no optionality, the sensitivity method is used. For instruments with optionality, either the full valuation method or the matrix method is used. The matrix method is the method which calculates profit and loss history using nonlinear profit and loss distribution calculated in advance.

Method of converting the holding period: VaR for holding period of one business day is converted into holding period of 10 business days using the root t-factor method.

MR4: Results of backtesting using the Internal Models Approach



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	
		March 31, 2018	March 31, 2017	March 31, 2018	March 31, 2017
1	Upward parallel shift	1,719,850	–	(127,032)	–
2	Downward parallel shift	(398,011)	–	106,817	–
3	Steeper	1,120,978	–	/	/
4	Flatter	10,189	–	/	/
5	Short-term interest rate up	417,635	–	/	/
6	Short-term interest rate down	225,314	–	/	/
7	Maximum	1,719,850	–	106,817	
		e		f	
		March 31, 2018		March 31, 2017	
8	Tier 1 capital	16,251,749		–	

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.

Subject of measurement

Assets and liabilities with sensitivity to interest rates held by MUFG Bank and its consolidated subsidiaries (MUFG Bank, and local subsidiaries including MUFG Americas Holdings Corporation and Bank of Ayudhya) and Mitsubishi UFJ Trust and Banking and its subsidiaries (the parent and consolidated subsidiaries (those with more than a certain amount of interest rate risk)) are subject to measurement.

△EVE

Interest rate risk in the banking book measured with △EVE as of March 31, 2018 is largest for an upward parallel shift, of the six interest rate scenarios set forth in Basel III, with a maximum risk of ¥1,719.9 billion against Tier 1 capital of ¥16,251.7 billion. MUFG believes that it has secured sufficient capital to counter interest rate risk measured with △EVE.

(Assumptions for calculation of △EVE)

For liquid deposits, the amounts of “core deposit” are first considered by looking at each product’s statistical analysis based on deposit balance trend data, outlook for interest rates on deposits, business decisions, and other factors. The amounts of “core deposit” are categorized based on the respective deposit characteristics into maturity terms of up to 10 years, and interest rate risk is identified with an average maturity of 1.0 years (calculated based on internal managerial figures) for revisions to interest rates allocated to liquid deposits. The calculation assumptions and methods to determine the amount of core deposits and maturity term categorization are regularly reviewed. Regression models are used to adjust for loan prepayment rates and early termination rates for time deposits.

At MUFG Bank and Mitsubishi UFJ Trust and Banking, △EVE of each currency is aggregated based on the correlation between each different currency. Total △EVE is a simple aggregation of △EVE of each entity.

Spread levels are included in discount rates and cash flows.

The full valuation method is used for certain marketable instruments with optionality, and the sensitivity method for interest rate swaps and other products.

△NII

In the two interest rate scenarios set forth in Basel III, interest rate risk in the banking book measured with △NII as of March 31, 2018 is a ¥127.0 billion increase in net interest income for an upward parallel shift and a ¥106.8 billion decline in net interest income for a downward parallel shift.

(Assumptions for calculation of △NII)

Deposits and loans with contract-based maturities are sometimes cancelled or repaid before their maturity dates. To measure interest rate risk for these deposits and loans, we reflect these early termination events mainly by applying early termination rates calculated based on a statistical analysis of historical repayment and cancellation data together with historical market interest rate data.

This data is compiled without adjustment for correlation between interest rates in different currencies.

In view of the nature of individual products, a tracking rate for the reference interest rate against the risk-free rate, an interest rate floor, spread (difference between contractual interest rate and reference interest rate), etc. are determined.

In the event that reinvestment/refinancing assumptions are not consistent with actual investment/financing operations for interest rate sensitive positions held that are the same as the initial maturity, etc., this data will be measured using other appropriate assumptions.

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	March 31, 2017	March 31, 2018
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	253,909,162	267,306,287
1a	1	Total assets reported in the consolidated balance sheet	303,297,433	306,937,415
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)	(49,388,271)	(39,631,128)
2	7	The amount of adjustment items pertaining to Tier 1 capital	(1,354,450)	(1,742,601)
3		Total on-balance sheet exposures (a)	252,554,711	265,563,685
Exposures related to derivatives transactions (2)				
4		Replacement cost associated with derivatives transactions, etc.	4,918,152	4,355,751
5		Add-on amount associated with derivatives transactions, etc.	6,307,511	6,557,225
6		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	2,026,927	1,946,899
		The amount of receivables arising from providing cash margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	92,292	27,428
7		The amount of deductions of receivables (out of those arising from providing cash variation margin)	(755,843)	(804,389)
8		The amount of client-cleared trade exposures for which a bank or bank holding company acting as clearing member is not obliged to make any indemnification	/	/
9		Adjusted effective notional amount of written credit derivatives	3,063,480	3,066,187
10		The amount of deductions from effective notional amount of written credit derivatives	(2,331,501)	(2,436,583)
11	4	Total exposures related to derivative transactions (b)	13,321,019	12,712,519
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	22,098,142	18,447,300
13		The amount of deductions from the assets above (line 12)	(2,855,608)	(3,134,594)
14		The exposures for counterparty credit risk for repo transactions, etc.	982,531	1,130,643
15		The exposures for agent repo transactions	/	/
16	5	Total exposures related to repo transactions, etc. (c)	20,225,065	16,443,349
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	95,268,729	91,526,843
18		The amount of adjustments for conversion in relation to off-balance sheet transactions	(64,888,816)	(62,013,970)
19	6	Total exposures related to off-balance sheet transactions (d)	30,379,912	29,512,872
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	15,232,491	16,251,749
21	8	Total exposures ((a) + (b) + (c) + (d)) (f)	316,480,708	324,232,427
22		Leverage ratio on a consolidated basis ((e)/(f))	4.81%	5.01%

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

Billions of yen

Item No.	Description	March 31, 2017	March 31, 2018
1	Total exposures (= a + b + c + d): a. On-balance sheet assets (other than assets specifically identified below b., c. and contra-account of guarantees) (Note 1) b. Sum of counterparty exposure of derivatives contracts (Note 2), capped notional amount of written credit derivatives and potential future exposure of derivatives contracts (Note 3) c. Adjusted gross value of securities financing transactions (SFTs) and counterparty exposure of SFTs (Note 4) d. Gross notional amount of off-balance sheet items (other than derivatives contracts and SFTs) (Notes 5, 6)	317,835.1	325,975.0
2	Intra-financial system assets (= a + b + c + d): a. Funds deposited with or lent to other financial institutions and undrawn committed lines extended to other financial institutions b. Holdings of securities issued by other financial institutions (Note 7) c. Net positive current exposure of SFTs with other financial institutions (Note 8) d. Over-the-counter (OTC) derivatives (Note 9) with other financial institutions that have a net positive fair value (Note 8)	24,842.7	25,856.5
3	Intra-financial system liabilities (= a + b + c): a. Deposits due to, and loans and undrawn committed lines obtained from, other financial institutions b. Net negative current exposure of SFTs with other financial institutions (Note 10) c. OTC derivatives (Note 9) with other financial institutions that have a net negative fair value (Note 10)	28,914.4	30,048.1
4	Securities outstanding (Note 7)	34,304.4	33,278.6
5	Assets under custody	203,709.8	220,790.6
6	Notional amount of OTC derivatives (Note 9)	1,447,432.6	1,406,124.8
7	Held-for-trading (HFT) securities and available-for-sale (AFS) securities, excluding HFT and AFS securities that meet the definition of Level 1 assets and Level 2 assets with haircuts (Note 11)	14,738.0	15,530.4
8	Level 3 assets (Note 12)	1,268.2	1,309.0
9	Cross-jurisdictional claims	84,491.8	88,637.7
10	Cross-jurisdictional liabilities	74,797.8	76,427.5

Item No.	Description	FY2016	FY2017
11	Payments (settled through the BOJ-NET, the Japanese Banks' Payment Clearing Network and other similar settlement systems, excluding intragroup payments)	9,487,927.1	8,594,584.5
12	Underwritten transactions in debt and equity markets (Note 13)	14,951.2	15,196.7

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

LIQUIDITY RISK

Major liquid assets

Billions of yen

	March 31, 2017				March 31, 2018			
	MUFG	the Bank	the Trust Bank	the Securities HD	MUFG	the Bank	the Trust Bank	the Securities HD
Cash and deposits	63,525.9	49,105.1	13,335.2	1,620.3	74,713.7	57,688.7	15,359.5	2,148.0
Domestic securities	32,283.8	26,156.5	4,399.2	1,845.8	30,834.7	26,421.2	3,480.8	1,050.2
Japanese government bonds	26,501.2	21,064.8	4,161.6	1,382.6	24,187.1	20,417.0	3,282.0	595.5
Municipal bonds	1,143.7	1,012.2	0.1	131.4	1,713.8	1,538.0	0.0	175.8
Corporate bonds	4,638.9	4,079.5	237.6	331.8	4,933.9	4,466.3	198.8	278.9
Foreign bonds	19,129.6	11,978.5	6,918.3	235.6	18,569.2	12,116.0	6,337.3	118.7
Domestic equity securities	5,641.4	4,175.3	1,039.4	482.6	5,800.9	4,501.2	1,096.4	265.7
Foreign equity securities	182.8	183.8	0.1	0.0	334.5	244.6	91.1	0.0
Others	7,613.4	4,723.7	1,809.7	1,075.0	9,678.8	5,216.0	2,952.8	1,508.0
Subtotal	128,377.0	96,322.9	27,502.0	5,259.3	139,931.8	106,187.7	29,317.8	5,090.7
(Less) Assets pledged	(29,851.7)	(22,080.4)	(6,202.0)	(2,184.7)	(32,956.2)	(24,634.7)	(7,439.8)	(1,556.7)
Total	98,525.3	74,242.5	21,299.9	3,074.6	106,975.6	81,553.0	21,878.0	3,534.0

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.

Maturity profiles for major funding sources

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

Billions of yen

	March 31, 2017					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Time deposits and negotiable deposits	52,546.1	8,218.9	1,294.6	72.5	128.4	5.1
Borrowings	2,783.1	3,759.3	9,061.4	569.6	336.7	461.2
Bonds	2,153.4	2,126.8	2,179.6	727.9	1,605.1	1,948.9
Total	57,482.6	14,105.0	12,535.6	1,370.0	2,070.1	2,415.1

Billions of yen

	March 31, 2018					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Time deposits and negotiable deposits	51,645.5	7,874.7	1,182.4	87.5	112.1	5.8
Borrowings	3,257.2	9,773.8	2,103.8	407.4	380.6	476.7
Bonds	2,084.9	2,217.7	2,062.7	710.5	2,210.2	2,267.6
Total	56,987.6	19,866.2	5,348.9	1,205.3	2,702.9	2,750.1

Notes: 1. The above tables show the maturity profiles of funding sources (duration to maturity or repayment) of customer deposits (time and negotiable), borrowings, and bonds.

2. Bonds include short-term bonds and subordinated bonds.

3. Bonds and borrowings with no stated duration to maturity or repayment are included in "Due over 10 years" in the above tables.

Maturity information on major asset classes

Millions of yen

	March 31, 2017					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Investment securities (Notes 1, 2)	16,544,547	7,618,205	5,853,359	3,068,433	7,073,051	10,329,080
Held-to-maturity securities	485	83,493	49,944	412,635	1,692,886	1,352,144
Japanese government bonds	–	–	–	199,742	901,212	–
Municipal bonds	–	–	–	–	–	–
Corporate bonds	–	–	–	–	–	–
Foreign bonds	485	72,607	1,224	94,568	14,257	1,029,177
Others	–	10,886	48,720	118,324	777,416	322,966
Available-for-sale securities with predetermined maturity	16,544,061	7,534,712	5,803,414	2,655,797	5,380,164	8,976,936
Japanese government bonds	13,915,176	3,039,982	3,233,190	674,494	1,022,910	2,124,856
Municipal bonds	42,038	53,363	62,400	20,816	830,966	290
Corporate bonds	155,997	336,642	407,317	241,112	538,631	988,853
Foreign bonds	2,340,858	3,604,355	1,919,628	1,648,728	2,735,702	5,657,211
Others	89,991	500,369	180,876	70,645	251,952	205,725
Loans (Notes 1, 3)	42,764,441	19,957,317	15,863,734	6,862,120	6,465,520	16,295,427
Total	59,308,988	27,575,523	21,717,093	9,930,553	13,538,571	26,624,508

Millions of yen

	March 31, 2018					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Investment securities (Notes 1, 2)	13,877,896	9,658,848	4,589,474	5,444,061	6,623,160	10,496,709
Held-to-maturity securities	846	99,729	114,070	1,166,477	434,479	1,771,300
Japanese government bonds	–	–	–	1,100,828	–	–
Municipal bonds	–	–	–	–	–	–
Corporate bonds	–	–	–	–	–	–
Foreign bonds	846	65,368	91,270	1,364	44,422	917,611
Others	–	34,360	22,799	64,284	390,057	853,689
Available-for-sale securities with predetermined maturity	13,877,049	9,559,119	4,475,404	4,277,584	6,188,681	8,725,408
Japanese government bonds	10,876,130	6,145,433	1,471,263	1,743,729	784,868	1,429,117
Municipal bonds	45,004	17,677	181,404	107,062	1,185,064	180
Corporate bonds	143,457	322,511	498,318	347,268	636,345	1,045,791
Foreign bonds	2,604,002	2,639,207	1,583,867	1,960,988	3,316,540	5,320,456
Others	208,455	434,289	740,550	118,535	265,863	929,863
Loans (Notes 1, 3)	43,184,650	19,310,322	14,597,195	6,733,180	6,205,886	17,383,038
Total	57,062,547	28,969,170	19,186,670	12,177,241	12,829,047	27,879,747

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

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

3. Loans exclude the amounts of ¥796,670 million and ¥676,720 million as of March 31, 2017 and March 31, 2018, respectively, for loans that are not expected to be recovered such as loans extended to bankrupt, virtually bankrupt, and likely to be bankrupt borrowers.

Pledged Assets*Millions of yen*

	March 31, 2017	March 31, 2018
Cash and due from banks	4,488	2,657
Trading assets	245,382	200,189
Securities	3,962,434	1,666,189
Loans and bills discounted	10,536,127	12,803,741
Total	14,748,433	14,672,777

Liabilities correspond to the pledged assets above

Deposits	797,577	593,601
Call money and bills sold	–	4,930
Trading liabilities	17,224	18,473
Borrowed money	13,484,211	13,268,889
Bonds payable	11,474	6,229
Other liabilities	11,009	2,804
Acceptances and guarantees	12,342	10,843

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

Millions of yen

	March 31, 2017	March 31, 2018
Cash and due from banks	4,319	2,605
Monetary claims bought	252,692	–
Trading assets	135,299	550,797
Securities	7,660,643	11,853,325
Loans and bills discounted	6,863,728	8,007,507

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

Millions of yen

	March 31, 2017	March 31, 2018
Trading assets	2,731,690	2,384,656
Securities	15,107,468	16,295,738
Total	17,839,158	18,680,394

Corresponding payables

Payables under repurchase agreements	7,539,867	9,079,859
Payables under securities lending transactions	4,339,644	6,688,298

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	FY2017 Q4		FY2017 Q3	
High-Quality Liquid Assets (1)	/	/	/	/
1 Total high-quality liquid assets (HQLA)		97,944,121		99,102,340
Cash Outflows (2)	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
2 Cash outflows related to unsecured retail funding	88,304,697	7,559,326	86,960,635	7,440,562
3 Stable deposits	18,423,457	559,244	18,206,623	552,578
4 Less stable deposits	69,881,240	7,000,082	68,751,727	6,887,984
5 Cash outflows related to unsecured wholesale funding	96,178,354	56,425,247	95,152,107	56,099,730
6 Qualifying operational deposits	110,359	27,564	104,854	26,213
7 Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	90,643,183	50,972,870	90,149,326	51,175,589
8 Debt securities	5,424,813	5,424,813	4,897,928	4,897,928
9 Cash outflows related to secured funding, etc.	/	1,903,467	/	1,900,527
10 Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities	43,641,510	12,701,012	44,075,401	12,718,215
11 Cash outflows related to derivative transactions, etc.	3,518,982	3,518,982	3,229,635	3,229,635
12 Cash outflows related to funding programs	8,786	8,786	9,154	9,154
13 Cash outflows related to credit and liquidity facilities	40,113,742	9,173,244	40,836,611	9,479,425
14 Cash outflows related to contractual funding obligations, etc.	5,686,451	3,736,271	6,049,606	3,886,821
15 Cash outflows related to contingencies	69,816,646	826,072	71,099,535	835,673
16 Total cash outflows	/	83,151,394	/	82,881,528
Cash Inflows (3)	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
17 Cash inflows related to secured lending, etc.	11,737,343	1,502,804	12,602,557	1,489,213
18 Cash inflows related to collection of loans, etc.	17,272,319	11,913,422	16,619,495	11,463,085
19 Other cash inflows	6,457,215	2,106,108	6,570,214	1,918,093
20 Total cash inflows	35,466,876	15,522,334	35,792,266	14,870,391
Consolidated Liquidity Coverage Ratio (4)	/	/	/	/
21 Total HQLA allowed to be included in the calculation	/	97,944,121	/	99,102,340
22 Net cash outflows	/	67,629,059	/	68,011,137
23 Consolidated liquidity coverage ratio (LCR)	/	144.8	/	145.7
24 The number of data used to calculate the average value		59		62

Note: The consolidated liquidity coverage ratio (LCR) is calculated by using the daily average value from the fourth quarter of the fiscal year ended March 31, 2017.

EVALUATION OF THE CONSOLIDATED LIQUIDITY COVERAGE RATIO LEVEL

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

Minimum requirement for the consolidated liquidity coverage ratio

				%
	2016	2017	2018	After 2019
	70.0	80.0	90.0	100.0

MUFG does not expect the outlook for the consolidated liquidity coverage ratio to diverge significantly from the current level. 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.

NET OPERATING PROFITS/RISK-WEIGHTED ASSETS BY BUSINESS GROUP

Billions of yen

	Retail Banking	Corporate Banking	Global Banking	Asset Management & Investor Service	Global Markets	MUFG consolidated total
Net operating profits (Note 1)	266.1	392.8	422.3	69.8	254.5	1,224.1
Change from fiscal 2016	40.4	(28.7)	(59.9)	8.9	(115.2)	(171.7)
Risk-weighted assets (Note 2)	10,038.2	27,507.5	40,101.3	1,425.9	12,367.0	113,463.6
Change from March 31, 2017	(277.2)	(2,412.5)	(3,383.5)	210.2	642.1	(522.7)
Credit risks	8,606.0	26,574.5	37,234.2	755.8	9,694.2	89,823.1
Change from March 31, 2017	(325.3)	(2,297.7)	(3,551.5)	145.2	998.4	(7,083.2)
Market risks	14.9	95.6	8.2	189.2	2,055.3	2,714.5
Change from March 31, 2017	(2.0)	3.5	(8.2)	21.0	(319.6)	578.7
Operational risks	1,417.3	837.3	2,858.8	480.7	617.4	7,236.0
Change from March 31, 2017	50.0	(118.3)	176.1	43.9	(36.5)	501.4

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

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

March 31, 2017

Capital requirements for credit risk (excluding equity exposures under the IRB Approach and exposures relating to funds (Note 3))	6,715.3
IRB Approach (excluding securitization exposures)	4,598.6
Corporate exposures (excluding specialized lending exposures subject to supervisory slotting criteria)	3,427.9
Corporate exposures (specialized lending exposures subject to supervisory slotting criteria)	31.4
Sovereign exposures	83.6
Bank exposures	171.4
Residential mortgage exposures	374.7
Qualifying revolving retail exposures	183.7
Other retail exposures	136.4
Exposures related to unsettled transactions	1.1
Exposures for other assets	188.2
Standardized Approach (excluding securitization exposures)	1,949.2
Securitization exposures (Note 4)	167.4
Portfolios under the IRB Approach	149.3
Portfolios under the Standardized Approach	18.1
Capital requirements for credit risk of equity exposures under the IRB Approach	1,172.0
Market-Based Approach (Simple Risk Weight Method) (Note 5)	165.3
Market-Based Approach (Internal Models Method) (Note 5)	–
PD/LGD Approach (Note 5)	790.5
Exposures related to specific items related to components not included in survey items	216.1
Capital requirements for credit risk of exposures relating to funds	236.9
Required capital for CVA risk	497.0
Required capital for credit risk associated with exposures relating to central counterparty clearing houses	57.1
Total	8,678.5

- 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*

	March 31, 2017
Standardized Approach	85.7
Interest rate risk	52.4
Equity position risk	29.0
Foreign exchange risk	4.2
Commodity risk	0.0
Options transactions	–
Internal Models Approach	85.1
Total	170.8

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*

	March 31, 2017
Advanced Measurement Approach	364.3
Standardized Approach	–
Basic Indicator Approach	174.4
Total	538.7

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

Consolidated total capital requirements*Billions of yen*

	March 31, 2017
Consolidated total capital requirements	9,118.9
8% of credit risk-weighted assets	7,752.5
8% of the amount included in risk-weighted assets using transitional arrangements	14.9
Capital requirements for market risk	170.8
Capital requirements for operational risk	538.7
8% of the amount by which the capital floor value, which is obtained by multiplying the risk-weighted asset amount as calculated according to the Former Notification (Note) by a predetermined adjustment factor, exceeds the risk-weighted asset amount as calculated according to the FSA Holding Company Capital Adequacy Notification	656.7

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>
	March 31, 2017
the Bank, the Trust Bank, the Bank (US)	162.2
Corporate (Domestic)	52.0
Corporate (Foreign)	62.1
Americas	33.5
Europe	14.3
Asia	14.3
Others	48.1
For individuals	21.3
SL, securitization, etc.	22.6
Others	4.1
Other subsidiaries	9.6
MUFG consolidated total	171.8

(By account)

	<i>Trillions of yen</i>
	March 31, 2017
Loans	102.4
Acceptances and guarantees	5.4
Foreign exchange	2.3
Revolving facilities (unused)	30.9
Market exposure	6.5
Private bonds	1.4
SL, securitization, etc.	22.6
Others	0.2
MUFG consolidated total	171.8

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

March 31, 2017

	EAD	Weighted average PD	Weighted average LGD	Credit RWA	Weighted average RW	Corresponding external credit rating (Note 3)
Internal Ratings Based Approach	265,714.9	–	–	63,512.1	23.9%	
Corporate and others	229,376.4	–	–	38,039.1	16.6%	
Corporate exposures (Excluding specialized lending exposures subject to supervisory slotting criteria)	95,738.0	2.3%	32.9%	34,650.4	36.2%	
Borrower rating 1–3	46,425.3	0.1%	35.9%	11,243.4	24.2%	AAA/Aaa~ BBB-/Baa3
Borrower rating 4–9	44,919.3	0.6%	30.2%	19,475.5	43.4%	BB+/Ba1~ B-/B3
Borrower rating 10–11	2,804.4	9.6%	25.8%	3,229.8	115.2%	CCC+/Caa1~
Borrower rating 12–15	1,588.8	100.0%	34.5%	701.6	44.2%	Default
Sovereign exposures	124,981.4	0.0%	37.8%	1,009.9	0.8%	
Borrower rating 1–3	124,275.4	0.0%	37.8%	713.9	0.6%	AAA/Aaa~ BBB-/Baa3
Borrower rating 4–9	618.5	0.6%	31.7%	255.9	41.4%	BB+/Ba1~ B-/B3
Borrower rating 10–11	87.5	10.5%	10.8%	40.0	45.7%	CCC+/Caa1~
Borrower rating 12–15	–	0.0%	0.0%	–	0.0%	Default
Bank exposures	8,371.1	0.2%	32.0%	2,048.3	24.5%	
Borrower rating 1–3	6,069.1	0.1%	31.8%	1,327.7	21.9%	AAA/Aaa~ BBB-/Baa3
Borrower rating 4–9	2,255.6	0.2%	32.3%	647.2	28.7%	BB+/Ba1~ B-/B3
Borrower rating 10–11	42.2	12.2%	33.2%	71.4	169.0%	CCC+/Caa1~
Borrower rating 12–15	4.1	100.0%	68.7%	1.9	47.4%	Default
Corporate exposures (Specialized lending exposures subject to supervisory slotting criteria)	285.8	–	–	330.3	115.6%	
Retail	21,038.7	2.7%	42.6%	5,518.9	26.2%	
Residential mortgage	13,706.0	1.9%	33.1%	3,607.4	26.3%	
Qualifying revolving retail	4,853.4	2.2%	77.8%	1,187.6	24.5%	
Other retail	2,479.2	7.5%	26.7%	723.8	29.2%	
Equity	7,775.2	–	–	11,949.0	153.7%	
Equity exposures under the PD/LGD Approach	7,261.8	1.3%	90.0%	9,881.9	136.1%	
Equity exposures subject to the Market-Based Approach (simple risk weight method)	513.4	–	–	2,067.1	402.6%	
Exposures relating to funds	2,768.4	–	–	2,913.8	105.3%	
Others	4,756.1	–	–	5,091.1	107.0%	
Standardized Approach	40,146.2	–	–	24,365.1	60.7%	
Transitioned to the IRB Approach	25,468.0	–	–	17,614.5	69.2%	
Standardized Approach	14,678.1	–	–	6,750.6	46.0%	
Securitization exposures	10,267.9	–	–	1,914.6	18.6%	
CVA risk equivalent amount	7,101.6	–	–	6,213.0	87.5%	
Exposures relating to central counterparty clearing houses	4,821.8	–	–	714.6	14.8%	
Total	328,052.7	–	–	96,719.6	29.5%	

Notes: 1. Figures for credit risk-weighted assets (RWA) are presented on a Basel III full implementation basis. Credit RWA under the transitional basis was ¥96,906.3 billion as of March 31, 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, 2016	95.1
Foreign exchange movements	(1.1)
Credit balance movements	+0.7
Stock price movements	+1.0
Parameter updates	(0.6)
Borrower ratings movements	(0.3)
Changes in CVA risk	+0.7
Others	+1.2
Credit risk-weighted assets as of March 31, 2017	96.7

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

Billions of yen

	March 31, 2017			
	Credit risk exposures (Note 1)			Total
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	
IRB Approach	146,047.3	41,883.0	4,839.3	266,049.7
Standardized Approach	32,860.4	4,411.8	3,078.5	51,697.3
Total	178,907.7	46,294.8	7,917.9	317,747.1

- Notes: 1. Figures are without taking into account the effects of credit risk mitigation techniques. Furthermore, figures do not include any securitization exposures, exposures relating to funds, or exposures relating to central counterparty clearing houses.
2. Loans, etc., include loans, commitments and other non-derivative off-balance sheet exposures.
3. Regarding on-balance sheet exposures to loans and debt securities, etc., and off-balance sheet exposures to commitments, etc., no significant disparity was observed between the period-end position and the average risk positions during this period.

(By geographic area)

Billions of yen

	March 31, 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	117,230.5	37,471.7	6,108.6	230,773.5	1,936.6
Foreign	61,677.1	8,823.1	1,809.2	86,973.5	301.0
Total	178,907.7	46,294.8	7,917.9	317,747.1	2,237.6

- 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

March 31, 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	23,295.3	751.3	726.9	28,512.7	922.4
Wholesale and retail	12,934.5	219.6	286.7	14,998.5	257.7
Construction	1,722.4	10.7	14.4	1,925.9	25.5
Finance and insurance	30,449.0	1,239.5	3,824.6	50,506.0	13.6
Real estate	12,844.5	208.9	161.5	13,355.4	47.8
Services	8,575.8	192.5	147.9	9,196.4	79.1
Transport	5,546.1	203.5	292.3	6,587.1	68.0
Individuals	23,144.0	–	1.1	23,989.3	394.2
Governments and local authorities	26,234.3	38,939.5	43.7	110,104.5	–
Others	34,161.2	4,529.0	2,418.4	58,570.8	428.9
Total	178,907.7	46,294.8	7,917.9	317,747.1	2,237.6

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

March 31, 2017				
	Credit risk exposures (Note 1)			Total
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	
Due in 1 year or less	43,721.8	15,986.8	970.1	79,987.5
Due over 1 year to 3 years	24,438.2	6,517.9	1,541.7	32,675.0
Due over 3 years to 5 years	20,959.3	5,104.4	1,181.5	27,432.3
Due over 5 years to 7 years	6,920.8	2,358.0	258.9	9,544.6
Due over 7 years	18,666.3	12,047.7	802.1	31,561.9
Others (Note 3)	64,200.9	4,279.7	3,163.3	136,545.5
Total	178,907.7	46,294.8	7,917.9	317,747.1

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

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

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

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

(Balances by geographic area)

Millions of yen

	March 31, 2017	Change from March 31, 2016
General allowance for credit losses	743,895	172,206
Specific allowance for credit losses	213,065	(272,512)
Domestic	111,326	(235,383)
Foreign	101,739	(37,129)
Allowance for loans to specific foreign borrowers	388	69
Total	957,350	(100,235)

(Balances by type of industry)

Millions of yen

	March 31, 2017	Change from March 31, 2016
General allowance for credit losses	743,895	172,206
Specific allowance for credit losses	213,065	(272,512)
Manufacturing	23,914	(233,903)
Wholesale and retail	27,166	(24,765)
Construction	2,010	(1,912)
Finance and insurance	4,124	(4,892)
Real estate	6,114	(2,683)
Services	6,752	(5,170)
Transport	11,483	(7,554)
Individuals	14,916	(1,416)
Governments and local authorities	–	(7)
Others	116,582	9,792
Allowance for loans to specific foreign borrowers	388	69
Total	957,350	(100,235)

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

	FY2016
Manufacturing	14,092
Wholesale and retail	11,276
Construction	350
Finance and insurance	(4)
Real estate	527
Services	2,758
Transport	1,418
Individuals	14,073
Governments and local authorities	–
Others	41,021
Total	85,512

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

	March 31, 2017	
	Balances	Balances for which risk weights are determined by external rating
Risk weight: 0%	7,494.0	3,459.9
Risk weight: 10%	93.3	–
Risk weight: 20%	5,848.1	5,702.2
Risk weight: 35%	3,692.1	–
Risk weight: 50%	574.8	565.5
Risk weight: 75%	3,518.2	–
Risk weight: 100%	18,840.6	441.6
Risk weight: 150%	84.6	0.1
Risk weight: 625%	0.0	–
Risk weight: 937.5%	0.0	–
Risk weight: 1,250%	0.0	–
Others (Note 3)	0.0	–
Total	40,146.2	10,169.4

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 20% as of March 31, 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

	March 31, 2017
Specialized lending exposures subject to supervisory slotting criteria	285.8
Risk weight: 50%	16.6
Risk weight: 70%	91.9
Risk weight: 90%	73.0
Risk weight: 95%	1.6
Risk weight: 115%	14.5
Risk weight: 120%	22.4
Risk weight: 140%	32.6
Risk weight: 250%	32.9
Risk weight: 0%	–
Equity exposures subject to the Market-Based Approach (simple risk weight method)	513.4
Risk weight: 300%	103.6
Risk weight: 400%	409.8

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

March 31, 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	46,425.3	30,622.7	15,802.5	26,129.3	43.98%	4,311.6
Borrower ratings 4–9	44,919.3	37,442.3	7,477.0	13,835.1	35.07%	2,625.6
Borrower ratings 10–11	2,804.4	2,326.0	478.3	470.5	50.95%	238.6
Borrower ratings 12–15	1,588.8	1,428.7	160.1	176.5	54.26%	64.3

March 31, 2017					
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW	
					Borrower ratings 1–3
Borrower ratings 4–9	0.60%	30.16%	–	43.36%	
Borrower ratings 10–11	9.59%	25.78%	–	115.17%	
Borrower ratings 12–15	100.00%	34.55%	31.29%	44.16%	

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

March 31, 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	124,275.4	99,858.0	24,417.3	1,384.4	50.96%	23,711.8
Borrower ratings 4–9	618.5	541.8	76.6	111.3	56.15%	14.1
Borrower ratings 10–11	87.5	80.7	6.7	10.7	56.15%	0.7
Borrower ratings 12–15	–	–	–	–	–	–

March 31, 2017					
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW	
					Borrower ratings 1–3
Borrower ratings 4–9	0.63%	31.70%	–	41.38%	
Borrower ratings 10–11	10.48%	10.79%	–	45.75%	
Borrower ratings 12–15	–	–	–	–	

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

March 31, 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	6,069.1	3,600.1	593.6	50.70%	2,168.0	
Borrower ratings 4–9	2,255.6	1,338.5	335.1	31.92%	810.1	
Borrower ratings 10–11	42.2	5.1	–	0.00%	37.0	
Borrower ratings 12–15	4.1	4.1	–	–	–	

March 31, 2017					
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW	
Borrower ratings 4–9	0.24%	32.33%	–	28.69%	
Borrower ratings 10–11	12.19%	33.21%	–	169.04%	
Borrower ratings 12–15	100.00%	68.68%	65.10%	47.41%	

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

March 31, 2017			
Credit rating	Amount of exposures	Weighted average PD	Weighted average RW
Borrower ratings 1–3	4,488.7	0.07%	109.48%
Borrower ratings 4–9	2,675.4	0.22%	146.30%
Borrower ratings 10–11	17.1	8.52%	545.87%
Borrower ratings 12–15	80.4	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

March 31, 2017						
	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	13,789.8	13,664.5	125.3	–	–	125.3
Non-defaulted	13,634.8	13,511.2	123.5	–	–	123.5
Defaulted	155.0	153.2	1.8	–	–	1.8
Qualifying revolving retail	4,853.4	1,636.9	3,216.4	20,564.1	14.98%	135.2
Non-defaulted	4,794.7	1,578.4	3,216.2	20,562.3	14.98%	135.0
Defaulted	58.6	58.4	0.2	1.8	0.00%	0.2
Other retail (non-business)	1,332.3	521.3	810.9	3,755.7	13.05%	320.8
Non-defaulted	1,196.6	387.9	808.6	3,753.2	13.06%	318.5
Defaulted	135.6	133.3	2.3	2.4	0.08%	2.3
Other retail (business-related)	1,152.9	1,033.7	119.1	2,306.1	1.10%	93.7
Non-defaulted	1,149.3	1,030.2	119.0	2,306.1	1.10%	93.6
Defaulted	3.6	3.4	0.1	–	–	0.1

March 31, 2017					
	Number of pools	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Residential mortgage	99	1.94%	33.07%	–	26.32%
Non-defaulted	74	0.82%	33.07%	–	26.32%
Defaulted	25	99.86%	32.67%	30.75%	26.11%
Qualifying revolving retail	76	2.22%	77.78%	–	24.47%
Non-defaulted	58	1.02%	77.77%	–	24.77%
Defaulted	18	100.00%	78.57%	83.79%	0.34%
Other retail (non-business)	151	11.33%	34.19%	–	35.31%
Non-defaulted	87	1.27%	32.61%	–	38.11%
Defaulted	64	100.00%	48.12%	47.74%	10.68%
Other retail (business-related)	45	3.12%	17.95%	–	21.98%
Non-defaulted	31	2.82%	17.83%	–	22.01%
Defaulted	14	100.00%	53.93%	54.26%	12.33%

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%
Interim FY2016 actual losses	(24,335)	(135)	–	10,323	2,093	7,098	1,291
Interim FY2016 estimated losses (Note 2)	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%
Interim FY2016: Discussion of the factors	Actual losses on exposures were lower than initial estimated losses, reflecting repayments on defaulted exposures and other factors such as loan normalization.						

Notes: 1. Actual losses include the following amounts related to defaulted exposures: write-offs against allowances, losses on the disposal of claims, debt forgiveness or loan waivers, and impairment losses on securities. Actual losses incurred by Mitsubishi UFJ Trust and Banking Corporation equal the aggregate figures for the banking account and for trust accounts for which repayment of the principal to the customers is guaranteed.
2. Estimated losses for interim FY2016 represent the expected losses for the full year estimated at the beginning of the fiscal year.

CREDIT RISK MITIGATION

Exposures subject to application of credit risk mitigation techniques

Billions of yen

	March 31, 2017		
	Eligible financial collateral	Guarantees	Credit derivatives
Portfolios under the AIRB Approach	/	6,850.4	318.3
Corporate exposures	/	5,398.5	295.5
Sovereign exposures	/	1,008.0	5.4
Bank exposures	/	127.6	17.3
Residential mortgage exposures	/	–	–
Qualifying revolving retail exposures	/	–	–
Other retail exposures	/	316.2	–
Portfolios under the Standardized Approach	10,898.8	229.1	–

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

	March 31, 2017
Aggregated gross replacement costs	9,841.1
Credit equivalent amounts prior to credit risk mitigation benefits due to collateral	7,924.2
Foreign exchange and gold	8,504.8
Interest rate	6,713.6
Equity	278.9
Precious metals (except gold)	–
Other commodities	50.4
Credit derivative	370.7
Long settlement transactions	6.2
Netting benefits due to close-out netting agreements (Note 2)	(8,000.6)
Collateral held	1,637.1
Deposits	1,193.8
Marketable securities	322.4
Others	120.7
Credit equivalent amounts after credit risk mitigation benefits due to collateral	5,479.4
Notional principal amount of credit derivatives included in calculation of credit equivalent amounts	5,914.2
Purchased credit protection through credit default swaps	3,096.6
Purchased credit protection through total return swaps	–
Purchased credit protection through credit options	–
Purchased other credit protection	–
Provided credit protection through credit default swaps	2,817.5
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	829.6

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

	March 31, 2017
Derivative transactions not settled with central counterparty clearing houses	7,917.9
Derivative transactions settled with central counterparty clearing houses	4,243.3
OTC derivatives	3,862.8
Exchange traded derivatives	380.4
Total	12,161.3

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

	March 31, 2017		FY2016		
	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)	881.6	–	2.3	–	0.5
Residential mortgage	881.6	–	2.3	–	0.5
Apartment loan	–	–	–	–	–
Credit card receivables	–	–	–	–	–
Other assets	–	–	–	–	–
Synthetic securitizations	–	–	–	–	–
Residential mortgage	–	–	–	–	–
Apartment loan	–	–	–	–	–
Credit card receivables	–	–	–	–	–
Other assets	–	–	–	–	–
Sponsor of asset-backed commercial paper (ABCP) program	27,722.4	–	361.0	1,097.0	273.7
Residential mortgage	44.4	–	0.0	0.4	–
Apartment loan	–	–	–	–	–
Credit card receivables	3,988.0	–	33.7	253.2	35.0
Account receivables	11,011.8	–	307.9	682.8	101.7
Leasing receivables	2,321.4	–	5.8	36.0	12.7
Other assets	10,356.5	–	13.4	124.4	124.1
Total as an originator	28,604.0	–	363.3	1,097.0	274.2

- 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*

	FY2016	
	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	—	/
Residential mortgage	—	/
Apartment loan	—	/
Credit card receivables	—	/
Other assets	—	/
Sponsor of asset-backed commercial paper (ABCP) program	154,358.9	/
Residential mortgage	68.9	/
Apartment loan	—	/
Credit card receivables	14,926.1	/
Account receivables	126,188.9	/
Leasing receivables	1,657.4	/
Other assets	11,517.4	/
Total as an originator	154,358.9	—

(Amount of assets held for the purpose of securitization)

There were no assets held for the purpose of securitization transactions as of March 31, 2017.

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

Billions of yen

	March 31, 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		Amount of securitization exposures			
	Other than re-securitization exposures	Re-securitization exposures	On-balance sheet	Off-balance sheet		
Total as an originator	5,314.1	650.0	–	–	2.2	14.3
Traditional securitizations						
(asset transfer type)	478.1	–	–	–	0.0	14.3
Residential mortgage	478.1	–	–	–	0.0	14.3
Apartment loan	–	–	–	–	–	–
Credit card receivables	–	–	–	–	–	–
Other assets	–	–	–	–	–	–
Synthetic securitizations	–	–	–	–	–	–
Residential mortgage	–	–	–	–	–	–
Apartment loan	–	–	–	–	–	–
Credit card receivables	–	–	–	–	–	–
Other assets	–	–	–	–	–	–
Sponsor of asset-backed commercial paper (ABCP) program	4,835.9	650.0	–	–	2.1	–
Residential mortgage	40.7	–	–	–	–	–
Apartment loan	–	–	–	–	–	–
Credit card receivables	855.3	254.4	–	–	–	–
Account receivables	1,351.4	318.9	–	–	–	–
Leasing receivables	524.0	31.9	–	–	–	–
Other assets	2,064.4	44.6	–	–	2.1	–
As an investor	4,284.7	–	19.0	–	13.2	/
Residential mortgage	1,341.8	–	–	–	–	/
Apartment loan	64.5	–	0.2	–	0.1	/
Credit card receivables	149.8	–	–	–	–	/
Corporate loans	2,123.6	–	18.7	–	0.0	/
Other assets	604.9	–	–	–	13.0	/

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 March 31, 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

March 31, 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	5,314.1	650.0	97.1	4.7
Traditional securitizations (asset transfer type)	478.1	–	35.2	–
Risk weight: to 20%	–	–	–	–
Risk weight: over 20% to 50%	66.5	–	2.7	–
Risk weight: over 50% to 100%	365.7	–	24.8	–
Risk weight: over 100% to 250%	39.2	–	5.1	–
Risk weight: over 250% under 1,250%	6.5	–	2.4	–
Risk weight: 1,250%	0.0	–	0.0	–
Synthetic securitizations	–	–	–	–
Risk weight: to 20%	–	–	–	–
Risk weight: over 20% to 50%	–	–	–	–
Risk weight: over 50% to 100%	–	–	–	–
Risk weight: over 100% to 250%	–	–	–	–
Risk weight: over 250% under 1,250%	–	–	–	–
Risk weight: 1,250%	–	–	–	–
Sponsor of asset-backed commercial paper (ABCP) program	4,835.9	650.0	61.9	4.7
Risk weight: to 20%	4,359.6	640.6	27.5	4.3
Risk weight: over 20% to 50%	154.0	6.8	4.1	0.1
Risk weight: over 50% to 100%	209.7	0.7	12.4	0.0
Risk weight: over 100% to 250%	97.2	1.7	14.6	0.2
Risk weight: over 250% under 1,250%	13.0	0.0	3.1	0.0
Risk weight: 1,250%	2.1	–	–	–
As an investor	4,284.7	–	50.6	–
Risk weight: to 20%	4,155.2	–	29.8	–
Risk weight: over 20% to 50%	53.1	–	1.6	–
Risk weight: over 50% to 100%	60.8	–	4.7	–
Risk weight: over 100% to 250%	–	–	–	–
Risk weight: over 250% under 1,250%	5.3	–	3.7	–
Risk weight: 1,250%	10.1	–	10.6	–

(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

March 31, 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	19.0	–	0.5	–
Risk weight: to 30%	17.4	–	0.3	–
Risk weight: over 30% to 150%	0.2	–	0.0	–
Risk weight: over 150% to 350%	1.2	–	0.2	–
Risk weight: over 350% to 500%	–	–	–	–
Risk weight: over 500% under 1,250%	–	–	–	–
Risk weight: 1,250%	–	–	–	–

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

Not applicable as of March 31, 2017.

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

Information on underlying assets

There were no securitization exposures during fiscal 2016 and as of March 31, 2017.

(Amount of assets held for the purpose of securitization)

There were no assets held for the purpose of securitization transactions as of March 31, 2017.

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

There were no assets held as an originator as of March 31, 2017.

Billions of yen

	March 31, 2017			
	Amount of securitization exposures		Amount of securitization exposures that have been deducted from Tier 1 capital (Amount equivalent to increase in capital) (Note 1)	Capital deductions related to securitization exposures (Note 2)
	Other than re-securitization exposures	Re-securitization exposures		
As an investor	24.4	–	/	–
Residential mortgage	0.0	–	/	–
Apartment loan	0.0	–	/	–
Credit card receivables	0.1	–	/	–
Corporate loans	19.8	–	/	–
Other assets	4.5	–	/	–

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 March 31, 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 March 31, 2017.

Billions of yen

	March 31, 2017			
	Other than re-securitization exposures		Re-securitization exposures	
	Amount of securitization exposures	Capital requirement	Amount of securitization exposures	Capital requirement
As an investor	24.4	4.3	–	–
Risk weight: to 1.6%	20.4	0.3	–	–
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%	4.0	4.0	–	–

(Securitization exposures subject to measurement of comprehensive risk)

There were no securitization exposures subject to measurement of comprehensive risk as of March 31, 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

	FY2016			Mar. 31, 2017
	Average	Maximum	Minimum	
Overall	17.52	30.10	12.55	15.87
Interest rate	18.43	28.08	14.30	15.21
Yen	10.59	21.25	5.40	7.95
U.S. dollar	8.87	12.79	6.02	6.69
Foreign exchange	8.81	16.59	5.45	6.14
Equities	2.00	5.85	1.02	1.89
Commodities	0.01	0.16	0.00	0.00
Less diversification effect	(11.73)	–	–	(7.37)

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

	FY2016			Mar. 31, 2017
	Average	Maximum	Minimum	
Stressed VaR	23.49	57.11	10.32	10.32

Assumptions for VaR calculations:

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

Stressed VaR has been measured from October 2011.

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

Not applicable in fiscal 2016.

Movement analysis of market risk-weighted assets

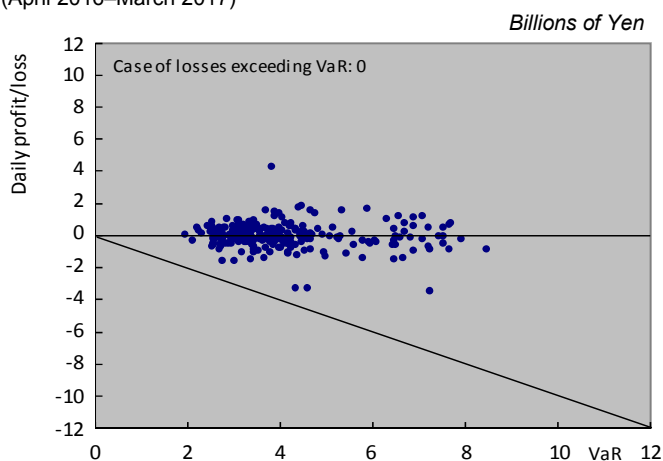
Market risk-weighted assets decreased by ¥0.06 trillion from March 31, 2016 mainly due to decreases in the VaR based on the Internal Models Approach.

		<i>Trillions of yen</i>
Market risk-weighted assets as of March 31, 2016		2.19
Internal Models Approach		(0.45)
	VaR	(0.18)
	Stressed VaR	(0.27)
Standardized Approach		+0.39
	Interest rate risk	+0.26
	Equity position risk	+0.10
	Foreign exchange risk	(0.02)
	Others	+0.05
Market risk-weighted assets as of March 31, 2017		2.13

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

Market Risk Backtesting

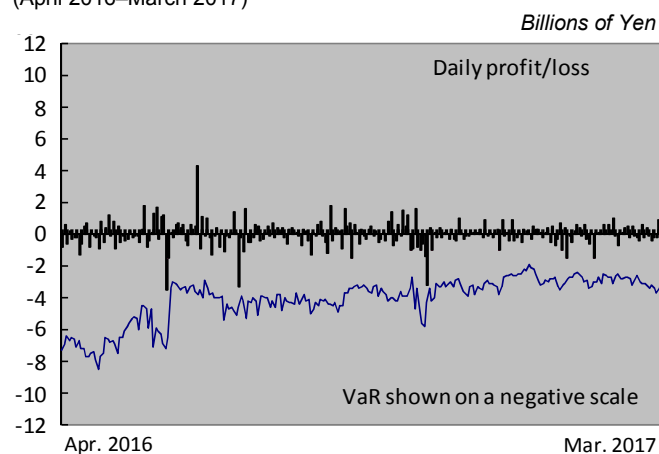
(April 2016–March 2017)



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

VaR and Daily Profit/Loss for Trading Activities

(April 2016–March 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 by ¥0.15 trillion from March 31, 2016, reflecting an increase of ¥0.08 trillion due to an increase in gross profit at group companies based on the Basic Indicator Approach, and an increase of ¥0.06 trillion based on the Advanced Measurement Approach.

		<i>Trillions of yen</i>
Operational risk-weighted assets as of March 31, 2016		6.58
Advanced Measurement Approach		0.06
	Internal fraud	0.03
	External fraud	0.04
	Employment practices and workplace safety	(0.03)
	Clients, products, and business practices*	(0.10)
	Damage to physical assets	0.00
	Business disruption and system failures	0.00
	Execution, delivery and process management	0.12
Basic Indicator Approach		0.08
Operational risk-weighted assets as of March 31, 2017		6.73

* 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>	
	March 31, 2017	
	Amount on consolidated balance sheet	Market value
Exposures to publicly traded equities (Note 1)	5,347.4	5,347.4
Equity exposures other than above (Note 2)	197.0	-
Total	5,544.4	-

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>		
	FY2016		
	Gains on sales	Losses on sales	Write-offs
Equity exposures	171,875	(44,378)	(2,557)

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>		
	March 31, 2017		
	Acquisition cost	Amount on consolidated balance sheet	Unrealized gains or losses
Equity exposures	2,662.3	5,347.4	2,685.0

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 March 31, 2017.

EXPOSURES RELATING TO FUNDS

Exposures relating to funds

Billions of yen

	March 31, 2017
Exposures relating to funds	2,768.4
Exposures where fund components are identifiable (look-through approach) (Note 1)	2,701.9
Exposures not included above where equity exposures constitute majority of total value of fund components (Note 2)	36.3
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	24.8
Exposures not included in any categories above where the internal models approach is applied (Note 4)	–
Exposures not included in any categories above where there is a high probability of the weighted average risk weight applied to fund components being less than 400% (Note 5)	5.2
Exposures not included in any categories above (Note 5)	0.0

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

	FY2016			Mar. 31, 2017
	Average	Maximum	Minimum	
Interest rate	393.1	528.5	265.7	273.1
Yen	290.7	345.1	231.1	240.7
U.S. dollar	220.6	289.3	116.3	121.4
Euro	65.0	114.2	26.4	31.0
Equities	236.7	266.6	185.3	259.3
Overall	461.2	564.5	368.9	372.0

Assumptions for VaR calculations:

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

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