

Selected Financial Information
under Japanese GAAP
For the Nine Months Ended December 31, 2014



Mitsubishi UFJ Financial Group, Inc.

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(*1) “MUFG” means Mitsubishi UFJ Financial Group, Inc.

(*2) “BTMU” means The Bank of Tokyo-Mitsubishi UFJ, Ltd.

(*3) “MUTB” means Mitsubishi UFJ Trust and Banking Corporation.

(*4) “BTMU and MUTB Combined” means simple sum of “BTMU” and “MUTB” without consolidation processes.

1. Financial Results

MUFG Consolidated

(in billions of yen)

	For the nine months ended		Increase (Decrease) (A) - (B)
	December 31, 2014 (A)	December 31, 2013 (B)	
Gross profits	3,113.0	2,774.2	338.8
Gross profits before credit costs for trust accounts	3,112.6	2,774.6	337.9
Net interest income	1,588.7	1,393.9	194.7
Trust fees	80.3	78.4	1.8
Credit costs for trust accounts (1)	0.4	(0.4)	0.9
Net fees and commissions	934.1	842.9	91.2
Net trading profits	252.0	250.5	1.5
Net other business profits	257.7	208.2	49.4
Net gains (losses) on debt securities	129.8	124.7	5.1
General and administrative expenses	1,894.2	1,686.0	208.2
Amortization of goodwill	12.2	26.0	(13.8)
Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill	1,230.6	1,114.7	115.8
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	1,218.3	1,088.6	129.7
Provision for general allowance for credit losses (2)	-	-	-
Net business profits*	1,218.8	1,088.2	130.6
Net non-recurring gains (losses)	265.5	171.4	94.0
Credit costs (3)	(101.8)	(100.1)	(1.6)
Losses on loan write-offs	(87.1)	(92.5)	5.3
Provision for specific allowance for credit losses	-	-	-
Other credit costs	(14.7)	(7.6)	(7.0)
Reversal of allowance for credit losses (4)	84.4	91.7	(7.2)
Reversal of reserve for contingent losses included in credit costs (5)	2.1	2.6	(0.4)
Gains on loans written-off (6)	45.6	47.0	(1.4)
Net gains (losses) on equity securities	78.9	62.7	16.2
Gains on sales of equity securities	93.2	82.7	10.4
Losses on sales of equity securities	(10.6)	(9.6)	(0.9)
Losses on write-down of equity securities	(3.6)	(10.3)	6.7
Profits (losses) from investments in affiliates	161.5	86.5	75.0
Other non-recurring gains (losses)	(5.4)	(19.0)	13.5
Ordinary profits	1,484.3	1,259.6	224.6
Net extraordinary gains (losses)	(73.5)	(27.5)	(46.0)
Net gains (losses) on change in equity	(23.6)	-	(23.6)
Settlement package	(37.0)	(24.5)	(12.5)
Income before income taxes and others	1,410.7	1,232.1	178.6
Income taxes-current	306.7	275.4	31.2
Income taxes-deferred	76.4	52.2	24.2
Total taxes	383.2	327.7	55.5
Income before minority interests	1,027.5	904.4	123.1
Minority interests	100.5	118.9	(18.3)
Net income	926.9	785.4	141.5

Note:

* Net business profits = Banking subsidiaries' net business profits + Other consolidated entities' gross profits - Other consolidated entities' general and administrative expenses - Other consolidated entities' provision for general allowance for credit losses - Amortization of goodwill - Inter-company transactions

(Reference)

Total credit costs (1)+(2)+(3)+(4)+(5)+(6)	30.9	40.7	(9.8)
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BTMU and MUTB Combined

(in billions of yen)

	For the nine months ended		Increase (Decrease) (A) - (B)
	December 31, 2014 (A)	December 31, 2013 (B)	
Gross profits	1,871.7	1,699.1	172.5
Gross profits before credit costs for trust accounts	1,871.2	1,699.6	171.6
Net interest income	1,064.5	981.3	83.2
Trust fees	62.0	57.6	4.3
Credit costs for trust accounts (1)	0.4	(0.4)	0.9
Net fees and commissions	434.4	407.2	27.2
Net trading profits	112.1	65.4	46.6
Net other business profits	198.4	187.5	10.9
Net gains (losses) on debt securities	127.6	114.0	13.5
General and administrative expenses	1,024.4	962.0	62.3
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	846.7	737.5	109.2
Provision for general allowance for credit losses (2)	-	-	-
Net business profits	847.2	737.0	110.1
Net non-recurring gains (losses)	135.1	86.6	48.4
Credit costs (3)	(36.1)	(47.6)	11.4
Losses on loan write-offs	(20.6)	(40.2)	19.5
Provision for specific allowance for credit losses	-	-	-
Other credit costs	(15.5)	(7.4)	(8.1)
Reversal of allowance for credit losses (4)	109.3	83.0	26.2
Reversal of reserve for contingent losses included in credit costs (5)	5.7	4.9	0.8
Gains on loans written-off (6)	13.4	25.9	(12.4)
Net gains (losses) on equity securities	52.3	37.4	14.8
Gains on sales of equity securities	67.3	70.9	(3.5)
Losses on sales of equity securities	(9.2)	(7.5)	(1.7)
Losses on write-down of equity securities	(5.7)	(25.9)	20.2
Other non-recurring gains (losses)	(9.5)	(17.0)	7.5
Ordinary profits	982.4	823.7	158.6
Net extraordinary gains (losses)	(44.8)	(22.3)	(22.4)
Net gains (losses) on disposition of fixed assets	(2.5)	0.2	(2.8)
Losses on impairment of fixed assets	(5.2)	(2.1)	(3.0)
Settlement package	(37.0)	(24.5)	(12.5)
Income before income taxes	937.5	801.3	136.1
Income taxes-current	258.1	229.9	28.1
Income taxes-deferred	31.3	51.7	(20.4)
Total taxes	289.4	281.7	7.7
Net income	648.0	519.6	128.4

(Reference)

Total credit costs (1)+(2)+(3)+(4)+(5)+(6)	92.8	65.8	26.9
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BTMU Non-consolidated

(in billions of yen)

	For the nine months ended		Increase (Decrease) (A) - (B)
	December 31, 2014 (A)	December 31, 2013 (B)	
Gross profits	1,601.2	1,444.7	156.4
Net interest income	932.7	862.4	70.2
Net fees and commissions	368.4	341.4	27.0
Net trading profits	85.4	64.7	20.6
Net other business profits	214.6	176.0	38.5
Net gains (losses) on debt securities	131.7	108.3	23.3
General and administrative expenses	886.2	827.4	58.8
Amortization of goodwill	0.2	0.2	0.0
Net business profits before provision for general allowance for credit losses and amortization of goodwill	715.2	617.5	97.7
Net business profits before provision for general allowance for credit losses	715.0	617.3	97.6
Provision for general allowance for credit losses (1)	-	-	-
Net business profits	715.0	617.3	97.6
Net non-recurring gains (losses)	104.4	68.9	35.4
Credit costs (2)	(35.8)	(46.6)	10.8
Losses on loan write-offs	(20.6)	(39.2)	18.5
Provision for specific allowance for credit losses	-	-	-
Other credit costs	(15.1)	(7.4)	(7.7)
Reversal of allowance for credit losses (3)	96.1	64.8	31.3
Reversal of reserve for contingent losses included in credit costs (4)	5.1	3.7	1.3
Gains on loans written-off (5)	12.8	25.5	(12.6)
Net gains (losses) on equity securities	41.7	34.6	7.0
Gains on sales of equity securities	54.4	64.5	(10.0)
Losses on sales of equity securities	(7.3)	(4.3)	(3.0)
Losses on write-down of equity securities	(5.3)	(25.5)	20.1
Other non-recurring gains (losses)	(15.6)	(13.2)	(2.4)
Ordinary profits	819.5	686.3	133.1
Net extraordinary gains (losses)	(38.6)	(21.5)	(17.0)
Net gains (losses) on disposition of fixed assets	(0.9)	0.6	(1.5)
Losses on impairment of fixed assets	(0.6)	(1.7)	1.1
Settlement package	(37.0)	(24.5)	(12.5)
Income before income taxes	780.8	664.7	116.1
Income taxes-current	214.3	203.4	10.9
Income taxes-deferred	27.0	37.2	(10.1)
Total taxes	241.4	240.6	0.7
Net income	539.4	424.0	115.3

(Reference)

Total credit costs (1)+(2)+(3)+(4)+(5)	78.3	47.4	30.8
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MUTB Non-consolidated

(in billions of yen)

	For the nine months ended		Increase (Decrease) (A) - (B)
	December 31, 2014 (A)	December 31, 2013 (B)	
Gross profits	270.4	254.3	16.0
Gross profits before credit costs for trust accounts	269.9	254.8	15.1
Trust fees	62.0	57.6	4.3
Credit costs for trust accounts (1)	0.4	(0.4)	0.9
Net interest income	131.8	118.8	13.0
Net fees and commissions	66.0	65.8	0.2
Net trading profits	26.6	0.6	26.0
Net other business profits	(16.1)	11.4	(27.5)
Net gains (losses) on debt securities	(4.0)	5.6	(9.7)
General and administrative expenses	138.2	134.6	3.5
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	131.7	120.1	11.5
Provision for general allowance for credit losses (2)	-	-	-
Net business profits	132.2	119.7	12.4
Net non-recurring gains (losses)	30.6	17.7	12.9
Credit costs (3)	(0.3)	(0.9)	0.6
Losses on loan write-offs	(0.0)	(0.9)	0.9
Provision for specific allowance for credit losses	-	-	-
Other credit costs	(0.3)	0.0	(0.3)
Reversal of allowance for credit losses (4)	13.1	18.2	(5.0)
Reversal of reserve for contingent losses included in credit costs (5)	0.5	1.1	(0.5)
Gains on loans written-off (6)	0.5	0.3	0.2
Net gains (losses) on equity securities	10.6	2.8	7.8
Gains on sales of equity securities	12.9	6.4	6.5
Losses on sales of equity securities	(1.8)	(3.1)	1.2
Losses on write-down of equity securities	(0.4)	(0.4)	0.0
Other non-recurring gains (losses)	6.0	(3.8)	9.9
Ordinary profits	162.9	137.4	25.4
Net extraordinary gains (losses)	(6.2)	(0.7)	(5.4)
Net gains (losses) on disposition of fixed assets	(1.6)	(0.4)	(1.2)
Losses on impairment of fixed assets	(4.5)	(0.3)	(4.2)
Income before income taxes	156.6	136.6	20.0
Income taxes-current	43.7	26.5	17.1
Income taxes-deferred	4.3	14.5	(10.2)
Total taxes	48.0	41.0	6.9
Net income	108.6	95.5	13.0

(Reference)

Total credit costs (1)+(2)+(3)+(4)+(5)+(6)	14.4	18.3	(3.8)
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2. Non Performing Loans Based on the Financial Reconstruction Law**BTMU and MUTB Combined including Trust Account**

(in billions of yen)

	As of December 31, 2014	As of March 31, 2014
Bankrupt or De facto Bankrupt	85.4	94.0
Doubtful	630.8	848.3
Special Attention	456.6	475.7
Non Performing Loans	1,173.0	1,418.1
Total loans	106,006.0	100,476.7
Non Performing Loans / Total loans	1.10 %	1.41 %

BTMU Non-consolidated

(in billions of yen)

	As of December 31, 2014	As of March 31, 2014
Bankrupt or De facto Bankrupt	83.5	91.5
Doubtful	611.8	822.4
Special Attention	442.7	458.2
Non Performing Loans	1,138.1	1,372.2
Total loans	93,131.4	88,278.5
Non Performing Loans / Total loans	1.22 %	1.55 %

MUTB Non-consolidated

(in billions of yen)

	As of December 31, 2014	As of March 31, 2014
Bankrupt or De facto Bankrupt	1.8	2.4
Doubtful	18.9	25.1
Special Attention	13.1	16.6
Non Performing Loans	33.9	44.2
Total loans	12,846.6	12,166.3
Non Performing Loans / Total loans	0.26 %	0.36 %

MUTB Non-consolidated: Trust Account

(in billions of yen)

	As of December 31, 2014	As of March 31, 2014
Bankrupt or De facto Bankrupt	0.0	0.0
Doubtful	0.1	0.7
Special Attention	0.7	0.8
Non Performing Loans	0.9	1.6
Total loans	27.9	31.7
Non Performing Loans / Total loans	3.30 %	5.05 %

3. Securities

MUFG Consolidated

The tables include negotiable certificates of deposit in “Cash and due from banks”, beneficiary rights to the trust in “Monetary claims bought” and others in addition to “Securities”.

(in billions of yen)

	As of December 31, 2014		As of March 31, 2014	
	Amount on consolidated balance sheet	Differences	Amount on consolidated balance sheet	Differences
Debt securities being held to maturity	3,982.8	53.4	2,778.6	27.0

(in billions of yen)

	As of December 31, 2014		As of March 31, 2014	
	Amount on consolidated balance sheet	Differences	Amount on consolidated balance sheet	Differences
Other securities	69,690.1	3,487.7	71,722.0	1,869.9
Domestic equity securities	5,244.1	2,441.3	4,384.1	1,559.6
Domestic bonds	39,792.4	431.6	43,123.6	222.8
Other	24,653.6	614.7	24,214.1	87.3
Foreign equity securities	213.4	78.0	217.5	81.6
Foreign bonds	20,931.4	375.5	20,599.8	(53.0)
Other	3,508.7	161.1	3,396.7	58.7

BTMU Non-consolidated

The tables include negotiable certificates of deposit in “Cash and due from banks”, beneficiary rights to the trust in “Monetary claims bought” and others in addition to “Securities”.

(in billions of yen)

	As of December 31, 2014		As of March 31, 2014	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Debt securities being held to maturity	2,895.6	48.6	1,750.7	33.5
Stocks of subsidiaries and affiliates	678.5	218.6	676.7	(6.2)

(in billions of yen)

	As of December 31, 2014		As of March 31, 2014	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Other securities	50,060.7	2,598.2	54,117.0	1,367.1
Domestic equity securities	4,294.8	1,903.8	3,548.4	1,144.0
Domestic bonds	33,083.1	356.1	36,175.4	171.2
Other	12,682.6	338.1	14,393.1	51.7
Foreign equity securities	195.3	70.2	197.4	77.2
Foreign bonds	10,087.2	206.4	11,594.0	(50.0)
Other	2,400.0	61.4	2,601.6	24.6

MUTB Non-consolidated

The tables include beneficiary rights to the trust in “Monetary claims bought” in addition to “Securities”.

(in billions of yen)

	As of December 31, 2014		As of March 31, 2014	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Debt securities being held to maturity	154.9	0.2	220.0	0.8
Stocks of subsidiaries and affiliates	57.7	131.6	57.7	100.1

(in billions of yen)

	As of December 31, 2014		As of March 31, 2014	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Other securities	16,453.0	819.6	14,521.2	452.3
Domestic equity securities	987.9	460.0	856.8	322.4
Domestic bonds	6,579.7	74.4	6,717.7	42.6
Other	8,885.4	285.1	6,946.6	87.2
Foreign equity securities	0.0	0.0	0.3	0.1
Foreign bonds	8,101.7	189.3	6,469.3	52.6
Other	783.6	95.7	476.9	34.5

4. ROE**MUFG Consolidated**

(%)

	For the nine months ended December 31, 2014	For the nine months ended December 31, 2013
ROE	10.68	9.85

Note:

ROE is computed as follows:

$$\frac{(\text{Net income} \times 4/3) - \text{Equivalent of annual dividends on nonconvertible preferred stocks}}{\{(\text{Total shareholders' equity at the beginning of the period} - \text{Number of nonconvertible preferred stocks at the beginning of the period} \times \text{Issue price} + \text{Foreign currency translation adjustments at the beginning of the period}) + (\text{Total shareholders' equity at the end of the period} - \text{Number of nonconvertible preferred stocks at the end of the period} \times \text{Issue price} + \text{Foreign currency translation adjustments at the end of the period})\} / 2} \times 100$$

5. Average Interest Rate Spread**BTMU and MUTB Combined**

(Domestic business segment) (percentage per annum)

	For the nine months ended December 31, 2014	For the nine months ended December 31, 2013
Average interest rate on loans and bills discounted	0.99	1.08
Average interest rate on deposits and NCD	0.04	0.05
Interest rate spread	0.94	1.02

(After excluding loans to the Japanese government and governmental organizations) (percentage per annum)

Average interest rate on loans and bills discounted	1.13	1.23
Interest rate spread	1.08	1.17

BTMU Non-consolidated

(Domestic business segment) (percentage per annum)

	For the nine months ended December 31, 2014	For the nine months ended December 31, 2013
Average interest rate on loans and bills discounted	1.03	1.12
Average interest rate on deposits and NCD	0.03	0.04
Interest rate spread	1.00	1.08

(After excluding loans to the Japanese government and governmental organizations) (percentage per annum)

Average interest rate on loans and bills discounted	1.21	1.31
Interest rate spread	1.17	1.26

MUTB Non-consolidated

(Domestic business segment) (percentage per annum)

	For the nine months ended December 31, 2014	For the nine months ended December 31, 2013
Average interest rate on loans and bills discounted	0.76	0.85
Average interest rate on deposits and NCD	0.13	0.16
Interest rate spread	0.62	0.69

(After excluding loans to the Japanese government and governmental organizations) (percentage per annum)

Average interest rate on loans and bills discounted	0.76	0.85
Interest rate spread	0.62	0.69

6. Loans and Deposits**BTMU and MUTB Combined**

(in billions of yen)

	As of December 31, 2014	As of March 31, 2014
Deposits (ending balance)	134,684.3	132,121.6
Deposits (average balance)	131,856.3	126,269.6
Loans (ending balance)	95,716.9	91,404.1
Loans (average balance)	95,259.5	88,989.6

(in billions of yen)

	As of December 31, 2014	As of March 31, 2014
Domestic deposits (ending balance)*	115,704.5	114,591.8
Individuals	70,918.1	68,867.2

Note:

* Amounts do not include negotiable certificates of deposit and JOM accounts.

BTMU Non-consolidated

(in billions of yen)

	As of December 31, 2014	As of March 31, 2014
Deposits (ending balance)	122,101.6	119,636.5
Deposits (average balance)	119,246.6	113,892.7
Loans (ending balance)	83,203.0	79,495.0
Loans (average balance)	83,210.9	77,602.6

(in billions of yen)

	As of December 31, 2014	As of March 31, 2014
Domestic deposits (ending balance)*	104,324.8	103,251.2
Individuals	62,630.5	60,568.4

Note:

* Amounts do not include negotiable certificates of deposit and JOM accounts.

MUTB Non-consolidated

(in billions of yen)

	As of December 31, 2014	As of March 31, 2014
Deposits (ending balance)	12,582.7	12,485.1
Deposits (average balance)	12,609.6	12,376.8
Loans (ending balance)	12,513.8	11,909.1
Loans (average balance)	12,048.5	11,386.9

(in billions of yen)

	As of December 31, 2014	As of March 31, 2014
Domestic deposits (ending balance)*	11,379.6	11,340.6
Individuals	8,287.5	8,298.8

Note:

* Amounts do not include negotiable certificates of deposit and JOM accounts.

7. Statements of Trust Assets and Liabilities**MUTB Non-consolidated**

Including trust assets under service-shared co-trusteeship

(in billions of yen)	As of March 31, 2014	As of December 31, 2014
Assets:		
Loans and bills discounted	99.6	108.9
Securities	55,572.6	55,827.5
Beneficiary rights to the trust	43,107.5	46,222.6
Securities held in custody accounts	2,979.9	3,384.2
Monetary claims	11,307.5	10,798.6
Tangible fixed assets	9,804.3	10,621.1
Intangible fixed assets	206.9	188.5
Other claims	5,202.5	5,012.6
Call loans	1,988.3	2,416.1
Due from banking account	1,945.1	2,078.3
Cash and due from banks	2,402.5	3,039.8
Total	134,617.1	139,698.7
Liabilities:		
Money trusts	21,176.2	20,451.6
Pension trusts	13,945.1	15,088.7
Property formation benefit trusts	9.8	8.3
Investment trusts	42,523.2	45,678.8
Money entrusted other than money trusts	2,770.5	3,422.6
Securities trusts	5,070.0	5,074.5
Monetary claim trusts	11,298.1	10,548.5
Equipment trusts	34.9	40.4
Land and fixtures trusts	83.0	83.1
Composite trusts	37,705.9	39,301.8
Total	134,617.1	139,698.7

Note: The table shown above includes master trust assets under the service-shared co-trusteeship between MUTB and The Master Trust Bank of Japan, Ltd.

(Reference)**Exposure to “Securitized Products and Related Investments”**

Our exposure to securitized products and related investments as of the end of December 2014 is outlined below. (Figures are on a managerial basis and rounded off to billion yen or to the second decimal point of trillion yen)

[Balance, net unrealized gains (losses), realized gains (losses)]

- > The balance as of the end of December 2014 was ¥3.39 trillion in total, an increase of ¥0.46 trillion from the balance as of the end of March 2014, mainly due to increases in CLOs and CMBS.
- > Net unrealized losses were ¥12 billion, improved by ¥17 billion compared to the end of March 2014.
- > P/L impact for the quarter ended December 31, 2014 was a gain of approximately ¥2.0 billion.

	Balance ¹	Change from end of March 2014	Net unrealized gains (losses)	Change from end of March 2014	of which securities being held to maturity ²	
					Balance	Net unrealized gains (losses)
1 RMBS	23	(1)	4	1	0	0
2 Sub-prime RMBS	0	0	0	0	0	0
3 CMBS	423	40	(4)	9	219	(4)
4 CLOs	2,889	418	(14)	6	1,991	(6)
5 Other securitized products (card, etc.)	51	(2)	2	1	21	0
6 CDOs	0	0	0	0	0	0
7 Sub-prime ABS CDOs	0	0	0	0	0	0
8 SIV	0	0	0	0	0	0
9 Total	3,385	455	(12)	17	2,231	(11)

1. Balance is the amount after impairment and before deducting net unrealized gains (losses).

The above table does not include mortgage-backed securities arranged and guaranteed by U.S. government sponsored enterprises, etc., Japanese RMBS such as Japanese Housing Finance Agency securities, and products held by funds such as investment trusts. These are also applicable to the tables in this document.

2. Following the publication of "Tentative Solution on Reclassification of Debt Securities" (Practical Issue Task Force No.26, The Accounting Standards Board of Japan, December 5, 2008), some of our securitized products were reclassified into "securities being held to maturity" from "securities available for sale" at and after the end of January 2009. The balance and net unrealized gains (losses) of the securities being held to maturity in the above table are based on book value before reclassification.

[Distribution by rating]

- > AAA-rated products accounted for 86% of our investments in securitized products as of the end of December 2014, an increase of 6 percentage points compared with the end of March 2014, mainly due to an increase in highly rated CLOs.
- > AAA and AA-rated products accounted for 97% of our investments in securitized products.

	AAA	AA	A	BBB	BB or lower	Unrated	Total
10 RMBS	2	3	1	12	6	0	23
11 Sub-prime RMBS	0	0	0	0	0	0	0
12 CMBS	173	250	0	0	0	0	423
13 CLOs	2,723	110	54	2	0	0	2,889
14 Other securitized products (card, etc.)	22	24	2	0	0	1	51
15 CDOs	0	0	0	0	0	0	0
16 Sub-prime ABS CDOs	0	0	0	0	0	0	0
17 SIV	0	0	0	0	0	0	0
18 Total	2,920	387	57	14	6	1	3,385
19 Percentage of total	86%	11%	2%	0%	0%	0%	100%
20 Percentage of total (End of March 2014)	80%	18%	1%	1%	0%	0%	100%

[Credit exposure related to leveraged loan (LBO loan)]

- > We are not engaged in origination or distribution of securitized products relating to LBO loans, and therefore, there is no balance of LBO loans for securitization.
- > The following table shows the balances of LBO loans as of the end of December 2014.

(¥bn)

		Americas	Europe	Asia	Japan	Total	Change from end of March 2014
21	LBO Loan ³ (Balance on a commitment basis)	22	128	0	284	435	99
22	Balance on a booking basis	9	104	0	258	372	95

³ Includes balance after refinancing. (Figures are rounded off.)

[Special Purpose Entities (SPEs)]

- > We are engaged in sponsoring ABCP issuance for securitizing our clients' assets.
- > The balance of assets purchased by ABCP conduits (special purpose companies for issuing ABCP) as of the end of December 2014 was ¥4.62 trillion (including ¥2.25 trillion in overseas).
- > The purchased assets are mainly receivables and they do not include residential mortgages.

End

< Terminology >

RMBS	: Asset-backed securities collateralized by residential mortgages
CMBS	: Asset-backed securities collateralized by commercial mortgages
CLOs	: Collateralized loan obligations backed by whole commercial loans, revolving credit facilities, or letters of credit
CDOs	: Structured credit securities backed by a pool of securities, loans, or credit default swaps
ABS CDOs	: Collateralized debt obligations backed by asset backed securities
SIVs	: Investment companies established mainly for gaining profit margin by raising funds through subordinated notes and short-term CPs, etc. and investing in relatively long-term securitized products and bonds, etc.
LBO Loans	: Loans collateralized by assets and/or future cash flows of an acquired company
ABCP	: Commercial papers issued by a Special Purposed Company (SPC) collateralized by receivables