

**Consolidated Summary Report** <under Japanese GAAP>  
for the fiscal year ended March 31, 2018



May 15, 2018

Company name: Mitsubishi UFJ Financial Group, Inc. Stock exchange listings: Tokyo, Nagoya, New York  
Code number: 8306 URL: <http://www.mufg.jp/>  
Representative: Nobuyuki Hirano, President & Group CEO  
For inquiry: Kazutaka Yoneda, Managing Director, Head of Financial Planning Division / Financial Accounting Office  
TEL (03) 3240-3110  
General meeting of shareholders: June 28, 2018 Dividend payment date: June 29, 2018  
Securities report issuing date: June 28, 2018 Trading accounts: Established  
Supplemental information for financial statements: Available  
Investor meeting presentation: Scheduled (for investors and analysts)

(Amounts of less than one million yen are rounded down.)

**1. Consolidated Financial Data for the Fiscal Year ended March 31, 2018**

(1) Results of Operations (% represents the change from the previous fiscal year)

|                   | Ordinary Income |     | Ordinary Profits |        | Profits Attributable to Owners of Parent |       |
|-------------------|-----------------|-----|------------------|--------|--|-------|
| Fiscal year ended | million yen     | %   | million yen      | %      | million yen                              | %     |
| March 31, 2018    | 6,068,061       | 1.5 | 1,462,418        | 7.5    | 989,664                                  | 6.8   |
| March 31, 2017    | 5,979,568       | 4.6 | 1,360,767        | (11.6) | 926,440                                  | (2.6) |

(\*)Comprehensive income  
March 31, 2018: 1,330,891 million yen 302.6 %; March 31, 2017: 330,609 million yen (46.7) %

|                   | Basic earnings per share | Diluted earnings per share | Net Income to Net Assets Attributable to MUFJ shareholders | Ordinary Profits to Total Assets | Ordinary Profits to Ordinary Income |
|-------------------|--------------------------|----------------------------|--|----------------------------------|-------------------------------------|
| Fiscal year ended | yen                      | yen                        | %  | %                                | %                                   |
| March 31, 2018    | 74.55                    | 74.29                      | 6.3  | 0.5                              | 24.1                                |
| March 31, 2017    | 68.28                    | 68.00                      | 6.0  | 0.5                              | 22.8                                |

(Reference) Income from investment in affiliates (Equity method)

March 31, 2018: 242,885 million yen ; March 31, 2017: 244,453 million yen

(2) Financial Conditions

|                | Total Assets | Total Net Assets | Equity-to-asset ratio (*) | Total Net Assets per Common Stock |
|----------------|--------------|------------------|---------------------------|-----------------------------------|
| As of          | million yen  | million yen      | %                         | yen                               |
| March 31, 2018 | 306,937,415  | 17,295,037       | 5.2                       | 1,217.41                          |
| March 31, 2017 | 303,297,433  | 16,658,394       | 5.0                       | 1,137.78                          |

(Reference) Shareholders' equity as of March 31, 2018: 16,024,639 million yen ; March 31, 2017: 15,280,268 million yen

(\*) "Equity-to-asset ratio" is computed under the formula shown below

(Total net assets - Subscription rights to shares - Non-controlling interests) / Total assets

(3) Cash Flows

|                   | Cash Flows from Operating Activities | Cash Flows from Investing Activities | Cash Flows from Financing Activities | Cash and Cash Equivalents at the end of the period |
|-------------------|--------------------------------------|--------------------------------------|--------------------------------------|--|
| Fiscal year ended | million yen                          | million yen                          | million yen                          | million yen  |
| March 31, 2018    | 6,913,197                            | (565,875)                            | (290,538)                            | 39,944,713   |
| March 31, 2017    | 7,013,064                            | 8,907,549                            | (670,592)                            | 33,968,391   |

**2. Dividends on Common Stock**

|                                  | Dividends per Share |                 |                 |                 |       | Total dividends | Dividend payout ratio (Consolidated) | Dividend on net assets ratio (Consolidated) |
|----------------------------------|---------------------|-----------------|-----------------|-----------------|-------|-----------------|--------------------------------------|---|
|                                  | 1st quarter-end     | 2nd quarter-end | 3rd quarter-end | Fiscal year-end | Total |                 |                                      |   |
| Fiscal year ended                | yen                 | yen             | yen             | yen             | yen   | million yen     | %                                    | %   |
| ended March 31, 2017             | -                   | 9.00            | -               | 9.00            | 18.00 | 243,600         | 26.4                                 | 1.6   |
| ended March 31, 2018             | -                   | 9.00            | -               | 10.00           | 19.00 | 251,824         | 25.5                                 | 1.6   |
| ending March 31, 2019 (Forecast) | -                   | 10.00           | -               | 10.00           | 20.00 |                 | 31.0                                 |   |

(\*) Revision of forecasts for dividends on the presentation date of this Consolidated Summary Report : Yes

**3. Earnings Target for the Fiscal Year ending March 31, 2019 (Consolidated)**

MUFG has set an earnings target of 850.0 billion yen of profits attributable to owners of parent for the fiscal year ending March 31, 2019. MUFG is engaged in financial service businesses such as banking business, trust banking business, securities business and credit card/loan businesses. Because there are various uncertainties caused by economic situation, market environments and other factors in these businesses, MUFG discloses a target of its profits attributable to owners of parent instead of a forecast of its performance.

※ Notes

(1) Changes in significant subsidiaries during the period (Changes in specified subsidiaries accompanying change in scope of consolidation): No

(2) Changes in accounting policies, changes in accounting estimates and restatements

(A) Changes in accounting policies due to revision of accounting standards: No

(B) Changes in accounting policies due to reasons other than (A): No

(C) Changes in accounting estimates: No

(D) Restatements: No

(3) Number of common stocks outstanding at the end of the period

|   |                                  |                       |
|---|----------------------------------|-----------------------|
| (A) Total stocks outstanding including treasury stocks: | March 31, 2018                   | 13,900,028,020 shares |
|   | March 31, 2017                   | 14,168,853,820 shares |
| (B) Treasury stocks:                                    | March 31, 2018                   | 737,138,211 shares    |
|   | March 31, 2017                   | 738,910,028 shares    |
| (C) Average outstanding stocks:                         | Fiscal year ended March 31, 2018 | 13,274,746,023 shares |
|   | Fiscal year ended March 31, 2017 | 13,568,693,838 shares |

\*This "Consolidated Summary Report" ("Tanshin") is outside the scope of the external auditor's audit procedure.

\*Notes for using forecasted information etc.

1. This financial summary report contains forward-looking statements regarding estimations, forecasts, targets and plans in relation to the results of operations, financial conditions and other overall management of the company and/or the group as a whole (the "forward-looking statements"). The forward-looking statements are made based upon, among other things, the company's current estimations, perceptions and evaluations. In addition, in order for the company to adopt such estimations, forecasts, targets and plans regarding future events, certain assumptions have been made. Accordingly, due to various risks and uncertainties, the statements and assumptions are inherently not guarantees of future performance, may be considered differently from alternative perspectives and may result in material differences from the actual result. For the main factors that may affect the current forecasts, please see Consolidated Summary Report, Annual Securities Report, Disclosure Book, Annual Report, and other current disclosures that the company has announced.

2. The financial information included in this financial summary report is prepared and presented in accordance with accounting principles generally accepted in Japan ("Japanese GAAP"). Differences exist between Japanese GAAP and the accounting principles generally accepted in the United States ("U.S. GAAP") in certain material respects. Such differences have resulted in the past, and are expected to continue to result for this period and future periods, in amounts for certain financial statement line items under U.S. GAAP to differ significantly from the amounts under Japanese GAAP. For example, differences in consolidation basis or accounting for business combinations, including but not limited to amortization and impairment of goodwill, could result in significant differences in our reported financial results between Japanese GAAP and U.S. GAAP. Readers should consult their own professional advisors for an understanding of the differences between Japanese GAAP and U.S. GAAP and how those differences might affect our reported financial results. We will publish U.S. GAAP financial results in a separate disclosure document when such information becomes available.

## (Appendix)

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## Supplemental Information:

“Selected Financial Information under Japanese GAAP For the Fiscal Year Ended March 31, 2018”

(\*) The following is the schedule of internet conference and explanation for investors and analysts. You can confirm those contents over the internet. Materials distributed for those will be uploaded in our homepage soon after the internet conference or the explanation is held.

Internet Conference: May 15, 2018 (Tuesday)

Explanation for investors and analysts: May 18, 2018 (Friday)

## 1. Results of Operations and Financial Condition

### (1) Analysis of results of operations

(Results of operations for the fiscal year ended March 31, 2018)

An overview of the financial and economic environment in fiscal year 2017 reveals the global economy was exposed to political and geopolitical risks, such as a change in US policy under a new administration, national elections in major European countries and a rise in tensions in the Middle East and surrounding North Korea. Despite this, the global economy continued to recover and grow with comparative stability. In the US, an improvement in the labor market, a rise in wages and a recovery of corporations' production activities allowed its self-sustained growth to continue. The European economies remained solid, supported by a strong labor market, increased wages and low interest rates, despite underlying uncertainty about the UK's decision to leave the EU. In addition, it appears that the economies of ASEAN (Association of Southeast Asian Nations) and NIEs (Newly Industrialized Economies) remained robust, even China's, which has been experiencing downward pressure from structural adjustments. A recovery of exports, owing to growth in developed economies, and strong demand for infrastructure provided support for Asian economies. Meanwhile, the Japanese economy remained unshaken, despite movements in the political sphere, such as elections for the Tokyo Metropolitan Assembly and the House of Representatives. It continued to expand gradually throughout the fiscal year, becoming the second-longest post-war period of economic growth, surpassing the "Izanagi Boom". In the corporate sector, capital expenditure maintained its strong growth due to a high level of corporate profits and a recovery of production, which was aided by completion of inventory adjustments. In the household sector, private consumption remained solid on the back of a favorable labor market and a rise in wages, supported by corporations' strong hiring appetite. In addition, implementation of large-scale economic policies by the government contributed to economic growth throughout the first half of the fiscal year.

Turning our attention to the financial situation, the US dollar-to-Japanese yen exchange rate remained relatively unchanged and stock prices followed an upward trend, supported by a recovery in the global economy until the third quarter. However, in the fourth quarter, concerns about inflation in the US came to the fore and uncertainty about its trade policies rose, leading to appreciation of the Japanese yen and a downward correction of stock prices. In June and December 2017 and March 2018, the US Federal Reserve raised interest rates, and in April 2017 and January 2018, the European Central Bank reduced the size of its asset purchases. On the other hand, the Bank of Japan maintained its "Quantitative and Qualitative Monetary Easing with Yield Curve Control", and long-term interest rates remained low.

Under such business environment, consolidated gross profits for the fiscal year ended March 31, 2018 decreased 157.5 billion yen from the previous fiscal year to 3,854.2 billion yen. This was mainly due to a decrease in net interest income from domestic loans and deposits as well as from bond portfolios and a decrease of net gains on debt securities, while net interest income from overseas loans and deposits remained steadily. General and administrative (G&A) expenses for the fiscal year ended March 31, 2018 increased 27.8 billion yen from the previous fiscal year to 2,621.4 billion yen, reflecting higher expenses in overseas. As a result, net operating profits decreased 185.4 billion yen from the previous fiscal year to 1,232.8 billion yen.

Total credit costs for the fiscal year ended March 31, 2018 decreased 109.2 billion yen from the previous fiscal year, mainly due to a decrease in provision for allowance for credit losses. Net gains on equity securities increased

8.2 billion yen from the previous fiscal year, driven by a progress in sales of equity holdings. Other non-recurring losses decreased 171.1 billion yen from the previous fiscal year, mostly due to an elimination of provision for repayment of excess interest of credit card/loan businesses which was occurred in the previous fiscal year.

As a result, ordinary profits for the fiscal year ended March 31, 2018 were 1,462.4 billion yen, an increase of 101.6 billion yen from the previous fiscal year, and profits attributable to owners of parent for the fiscal year ended March 31, 2018 was 989.6 billion yen, an increase of 63.2 billion yen from the previous fiscal year.

| (in billions of Japanese yen)   | For the fiscal year<br>ended<br>March 31, 2018 | For the fiscal year<br>ended<br>March 31, 2017 | Increase<br>(Decrease) |
|---|--|--|------------------------|
| Gross profits<br>before credit costs for trust accounts   | 3,854.2  | 4,011.8  | (157.5)                |
| General and administrative expenses   | 2,621.4  | 2,593.5  | 27.8                   |
| Net operating profits<br>before credit costs for trust accounts and<br>provision for general allowance for credit<br>losses | 1,232.8  | 1,418.2  | (185.4)                |
| Total credit costs  | (46.1)   | (155.3)  | 109.2                  |
| Net gains (losses) on equity securities   | 133.1  | 124.9  | 8.2                    |
| Profits (losses) from investments in<br>affiliates  | 242.8  | 244.4  | (1.5)                  |
| Other non-recurring gains (losses)  | (100.3)  | (271.4)  | 171.1                  |
| Ordinary profits  | 1,462.4  | 1,360.7  | 101.6                  |
| Net extraordinary gains (losses)  | (53.0)   | (57.5)   | 4.4                    |
| Total taxes   | 313.4  | 342.1  | (28.7)                 |
| Profits attributable to non-controlling interests   | 106.2  | 34.6   | 71.6                   |
| Profits attributable to owners of parent  | 989.6  | 926.4  | 63.2                   |

## (2) Analysis of financial condition

Total assets as of March 31, 2018 increased 3,639.9 billion yen from March 31, 2017 to 306,937.4 billion yen, and total net assets as of March 31, 2018 increased 636.6 billion yen from March 31, 2017 to 17,295.0 billion yen. The increase in total net assets was mainly due to increases in retained earnings and net unrealized gains on available-for-sale securities.

With regard to major items of assets, loans and bills discounted as of March 31, 2018 decreased 914.2 billion yen from March 31, 2017 to 108,090.9 billion yen and securities as of March 31, 2018 decreased 172.7 billion yen from March 31, 2017 to 59,266.1 billion yen. With regard to major items of liabilities, deposits as of March 31, 2018 increased 6,582.0 billion yen from March 31, 2017 to 177,312.3 billion yen.

## 2. Basic Views on Selection of Accounting Standards

MUFG group, currently adopting Japanese GAAP, is preparing for its future adoption of IFRS by considering the development of its infrastructures and organizations within the group, and the timing of adoption.

### 3. Consolidated Financial Statements and Notes

#### (1) Consolidated Balance Sheets

| (in millions of yen)                                  | As of<br>March 31, 2017 | As of<br>March 31, 2018 |
|---|-------------------------|-------------------------|
| Assets:   |                         |                         |
| Cash and due from banks                               | 63,525,940              | 74,713,689              |
| Call loans and bills bought                           | 649,147                 | 482,285                 |
| Receivables under resale agreements                   | 8,066,973               | 5,945,875               |
| Receivables under securities borrowing transactions   | 11,002,723              | 9,266,996               |
| Monetary claims bought                                | 4,707,868               | 5,529,619               |
| Trading assets  | 21,046,367              | 15,247,156              |
| Money held in trust                                   | 806,881                 | 943,153                 |
| Securities  | 59,438,897              | 59,266,170              |
| Loans and bills discounted                            | 109,005,231             | 108,090,994             |
| Foreign exchanges                                     | 2,083,530               | 2,942,499               |
| Other assets  | 11,554,699              | 12,176,023              |
| Tangible fixed assets                                 | 1,358,905               | 1,369,977               |
| Buildings   | 341,131                 | 302,981                 |
| Land  | 720,132                 | 697,105                 |
| Lease assets  | 10,164                  | 12,357                  |
| Construction in progress                              | 46,373                  | 119,195                 |
| Other tangible fixed assets                           | 241,104                 | 238,337                 |
| Intangible fixed assets                               | 1,257,876               | 1,246,676               |
| Software  | 567,753                 | 532,285                 |
| Goodwill  | 267,389                 | 258,417                 |
| Lease assets  | 446                     | 351                     |
| Other intangible fixed assets                         | 422,287                 | 455,622                 |
| Net defined benefit assets                            | 601,377                 | 874,106                 |
| Deferred tax assets                                   | 126,231                 | 89,172                  |
| Customers' liabilities for acceptances and guarantees | 9,022,130               | 9,560,158               |
| Allowance for credit losses                           | (957,350)               | (807,139)               |
| Total assets  | 303,297,433             | 306,937,415             |

| (in millions of yen)   | As of<br>March 31, 2017 | As of<br>March 31, 2018 |
|--|-------------------------|-------------------------|
| Liabilities:   |                         |                         |
| Deposits   | 170,730,221             | 177,312,310             |
| Negotiable certificates of deposit                             | 11,341,571              | 9,854,742               |
| Call money and bills sold                                      | 1,973,569               | 2,461,088               |
| Payables under repurchase agreements                           | 17,636,962              | 18,088,513              |
| Payables under securities lending transactions                 | 5,538,739               | 8,156,582               |
| Commercial papers  | 2,307,222               | 2,181,995               |
| Trading liabilities  | 17,700,617              | 10,898,924              |
| Borrowed money   | 16,971,085              | 16,399,502              |
| Foreign exchanges  | 1,970,980               | 2,037,524               |
| Short-term bonds payable                                       | 847,999                 | 847,299                 |
| Bonds payable  | 9,893,687               | 10,706,252              |
| Due to trust accounts  | 9,893,881               | 10,382,479              |
| Other liabilities  | 9,382,992               | 9,270,887               |
| Reserve for bonuses  | 81,012                  | 86,581                  |
| Reserve for bonuses to directors                               | 598                     | 620                     |
| Reserve for stocks payment                                     | 10,400                  | 11,607                  |
| Net defined benefit liabilities                                | 59,045                  | 59,033                  |
| Reserve for retirement benefits to directors                   | 1,128                   | 1,088                   |
| Reserve for loyalty award credits                              | 16,689                  | 17,836                  |
| Reserve for contingent losses                                  | 384,868                 | 318,002                 |
| Reserves under special laws                                    | 4,075                   | 4,319                   |
| Deferred tax liabilities                                       | 745,073                 | 867,919                 |
| Deferred tax liabilities for land revaluation                  | 124,483                 | 117,104                 |
| Acceptances and guarantees                                     | 9,022,130               | 9,560,158               |
| Total liabilities  | 286,639,039             | 289,642,377             |
| Net assets:  |                         |                         |
| 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              |
| Net unrealized gains (losses) on available-for-sale securities | 2,184,597               | 2,388,234               |
| Net deferred gains (losses) on hedging instruments             | 125,684                 | 59,360                  |
| Land revaluation excess  | 173,723                 | 170,239                 |
| Foreign currency translation adjustments                       | 558,339                 | 499,557                 |
| Remeasurements of defined benefit plans                        | (65,098)                | 62,182                  |
| Debt value adjustments of foreign subsidiaries and affiliates  | (15,863)                | (35,743)                |
| Total accumulated other comprehensive income                   | 2,961,382               | 3,143,832               |
| Subscription rights to shares                                  | 407                     | 274                     |
| Non-controlling interests                                      | 1,377,719               | 1,270,123               |
| Total net assets   | 16,658,394              | 17,295,037              |
| Total liabilities and net assets                               | 303,297,433             | 306,937,415             |

## (2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

## Consolidated Statements of Income

| (in millions of yen)  | For the fiscal year ended<br>March 31, 2017 | For the fiscal year ended<br>March 31, 2018 |
|---|---|---|
| Ordinary income   | 5,979,568                                   | 6,068,061                                   |
| Interest income   | 2,888,134                                   | 3,094,990                                   |
| Interest on loans and bills discounted                          | 1,862,089                                   | 2,033,891                                   |
| Interest and dividends on securities                            | 675,434                                     | 578,247                                     |
| Interest on call loans and bills bought                         | 10,523                                      | 10,776                                      |
| Interest on receivables under resale agreements                 | 46,831                                      | 60,590                                      |
| Interest on receivables under securities borrowing transactions | 6,246                                       | 12,209                                      |
| Interest on deposits  | 79,746                                      | 123,591                                     |
| Other interest income   | 207,261                                     | 275,682                                     |
| Trust fees  | 122,050                                     | 122,533                                     |
| Fees and commissions  | 1,531,974                                   | 1,549,993                                   |
| Trading income  | 292,761                                     | 293,494                                     |
| Other operating income  | 575,937                                     | 371,477                                     |
| Other ordinary income   | 568,709                                     | 635,572                                     |
| Reversal of allowance for credit losses                         | -   | 60,200                                      |
| Gains on loans written-off                                      | 64,487                                      | 78,880                                      |
| Others  | 504,221                                     | 496,491                                     |
| Ordinary expenses   | 4,618,801                                   | 4,605,643                                   |
| Interest expenses   | 863,677                                     | 1,188,223                                   |
| Interest on deposits  | 296,574                                     | 413,807                                     |
| Interest on negotiable certificates of deposit                  | 65,008                                      | 90,019                                      |
| Interest on call money and bills sold                           | 2,043                                       | 4,859                                       |
| Interest on payables under repurchase agreements                | 81,400                                      | 142,829                                     |
| Interest on payables under securities lending transactions      | 2,104                                       | 2,611                                       |
| Interest on commercial papers                                   | 15,172                                      | 28,190                                      |
| Interest on borrowed money                                      | 34,140                                      | 38,788                                      |
| Interest on short-term bonds payable                            | 22  | 2   |
| Interest on bonds payable                                       | 171,514                                     | 195,064                                     |
| Other interest expenses   | 195,695                                     | 272,050                                     |
| Fees and commissions  | 203,484                                     | 222,795                                     |
| Trading expenses  | 2,725                                       | 1,021                                       |
| Other operating expenses  | 329,193                                     | 166,281                                     |
| General and administrative expenses                             | 2,663,503                                   | 2,693,315                                   |
| Other ordinary expenses   | 556,217                                     | 334,006                                     |
| Provision for allowance for credit losses                       | 30,342                                      | -   |
| Others  | 525,875                                     | 334,006                                     |
| Ordinary profits  | 1,360,767                                   | 1,462,418                                   |

| (in millions of yen)  | For the fiscal year ended<br>March 31, 2017 | For the fiscal year ended<br>March 31, 2018 |
|---|---|---|
| Extraordinary gains   | 17,620                                      | 54,993                                      |
| Gains on disposition of fixed assets  | 17,463                                      | 6,297                                       |
| Reversal of reserve for contingent liabilities from<br>financial instruments transactions   | 156   | -   |
| Gains on exchange of shares of affiliates   | -   | 48,695                                      |
| Extraordinary losses  | 75,159                                      | 108,034                                     |
| Losses on disposition of fixed assets   | 9,263                                       | 12,097                                      |
| Losses on impairment of fixed assets  | 10,162                                      | 76,122                                      |
| Provision for reserve for contingent liabilities from<br>financial instruments transactions | -   | 244   |
| Losses on change in equity  | 45,654                                      | 19,569                                      |
| Losses on liquidation of equity securities of<br>subsidiaries                               | 5,313                                       | -   |
| Losses on exchange of shares of affiliates  | 4,538                                       | -   |
| Losses on sales of equity securities of subsidiaries  | 226   | -   |
| Profits before income taxes   | 1,303,228                                   | 1,409,377                                   |
| Income taxes-current  | 319,060                                     | 300,032                                     |
| Income taxes-deferred   | 23,116                                      | 13,404                                      |
| Total taxes   | 342,177                                     | 313,436                                     |
| Profits   | 961,050                                     | 1,095,940                                   |
| Profits attributable to non-controlling interests   | 34,609                                      | 106,276                                     |
| Profits attributable to owners of parent  | 926,440                                     | 989,664                                     |

## Consolidated Statements of Comprehensive Income

| (in millions of yen)   | For the fiscal year ended<br>March 31, 2017 | For the fiscal year ended<br>March 31, 2018 |
|--|---|---|
| Profits  | 961,050                                     | 1,095,940                                   |
| Other comprehensive income   |   |   |
| Net unrealized gains (losses) on<br>available-for-sale securities                      | (278,689)                                   | 208,021                                     |
| Net deferred gains (losses) on hedging instruments                                     | (212,449)                                   | (65,001)                                    |
| Land revaluation excess  | (21)  | (57)  |
| Foreign currency translation adjustments   | (145,331)                                   | (22,627)                                    |
| Remeasurements of defined benefit plans  | 134,560                                     | 145,534                                     |
| Share of other comprehensive income of<br>associates accounted for using equity method | (128,510)                                   | (30,919)                                    |
| Total other comprehensive income   | (630,441)                                   | 234,950                                     |
| Comprehensive income   | 330,609                                     | 1,330,891                                   |
| (Comprehensive income attributable to)   |   |   |
| Comprehensive income attributable to owners of<br>parent                               | 303,054                                     | 1,209,604                                   |
| Comprehensive income attributable to<br>non-controlling interests                      | 27,554                                      | 121,287                                     |

## (3) Consolidated Statements of Changes in Net Assets

For the fiscal year ended March 31, 2017

(in millions of yen)

|  | Shareholders' equity |                 |                   |                |                            | Accumulated other comprehensive income                         |  |
|--|----------------------|-----------------|-------------------|----------------|----------------------------|--|--|
|  | Capital stock        | Capital surplus | Retained earnings | Treasury stock | Total shareholders' equity | Net unrealized gains (losses) on available-for-sale securities | Net deferred gains (losses) on hedging instruments |
| Balance at the beginning of the period   | 2,141,513            | 1,425,637       | 8,587,578         | (298,922)      | 11,855,806                 | 2,486,627  | 337,297  |
| Cumulative effects due to revision of accounting standards for foreign subsidiaries and affiliates |                      |                 | 8,464             |                | 8,464                      |  |  |
| Restated balance   | 2,141,513            | 1,425,637       | 8,596,043         | (298,922)      | 11,864,271                 | 2,486,627  | 337,297  |
| Changes during the period  |                      |                 |                   |                |                            |  |  |
| Cash dividends   |                      |                 | (246,557)         |                | (246,557)                  |  |  |
| Profits attributable to owners of parent   |                      |                 | 926,440           |                | 926,440                    |  |  |
| Repurchase of treasury stock   |                      |                 |                   | (217,688)      | (217,688)                  |  |  |
| Disposal of treasury stock   |                      | (936)           |                   | 3,350          | 2,414                      |  |  |
| Reversal of land revaluation excess  |                      |                 | 2,619             |                | 2,619                      |  |  |
| Changes in subsidiaries' equity  |                      | (12,614)        |                   |                | (12,614)                   |  |  |
| Net changes of items other than shareholders' equity   |                      |                 |                   |                |                            | (302,029)  | (211,612)  |
| Total changes during the period  | -                    | (13,550)        | 682,503           | (214,337)      | 454,614                    | (302,029)  | (211,612)  |
| Balance at the end of the period   | 2,141,513            | 1,412,087       | 9,278,546         | (513,260)      | 12,318,885                 | 2,184,597  | 125,684  |

(in millions of yen)

|  | Accumulated other comprehensive income |  |   |   |  | Subscription rights to shares | Non-controlling interests | Total net assets |
|--|--|--|---|---|--|-------------------------------|---------------------------|------------------|
|  | Land revaluation excess                | Foreign currency translation adjustments | Remeasurements of defined benefit plans | Debt value adjustments of foreign subsidiaries and affiliates | Total accumulated other comprehensive income |                               |                           |                  |
| Balance at the beginning of the period   | 176,364                                | 791,401                                  | (189,526)                               | -   | 3,602,163                                    | 8,260                         | 1,920,538                 | 17,386,769       |
| Cumulative effects due to revision of accounting standards for foreign subsidiaries and affiliates |  |  |   | (8,464)   | (8,464)                                      |                               |                           | -                |
| Restated balance   | 176,364                                | 791,401                                  | (189,526)                               | (8,464)   | 3,593,699                                    | 8,260                         | 1,920,538                 | 17,386,769       |
| Changes during the period  |  |  |   |   |  |                               |                           |                  |
| Cash dividends   |  |  |   |   |  |                               |                           | (246,557)        |
| Profits attributable to owners of parent   |  |  |   |   |  |                               |                           | 926,440          |
| Repurchase of treasury stock   |  |  |   |   |  |                               |                           | (217,688)        |
| Disposal of treasury stock   |  |  |   |   |  |                               |                           | 2,414            |
| Reversal of land revaluation excess  |  |  |   |   |  |                               |                           | 2,619            |
| Changes in subsidiaries' equity  |  |  |   |   |  |                               |                           | (12,614)         |
| Net changes of items other than shareholders' equity   | (2,641)                                | (233,062)                                | 124,427                                 | (7,399)   | (632,317)                                    | (7,853)                       | (542,819)                 | (1,182,989)      |
| Total changes during the period  | (2,641)                                | (233,062)                                | 124,427                                 | (7,399)   | (632,317)                                    | (7,853)                       | (542,819)                 | (728,375)        |
| Balance at the end of the period   | 173,723                                | 558,339                                  | (65,098)                                | (15,863)  | 2,961,382                                    | 407                           | 1,377,719                 | 16,658,394       |

For the fiscal year ended March 31, 2018

(in millions of yen)

|   | Shareholders' equity |                 |                   |                |                            | Accumulated other comprehensive income                         |  |
|---|----------------------|-----------------|-------------------|----------------|----------------------------|--|--|
|   | Capital stock        | Capital surplus | Retained earnings | Treasury stock | Total shareholders' equity | Net unrealized gains (losses) on available-for-sale securities | Net deferred gains (losses) on hedging instruments |
| Balance at the beginning of the period  | 2,141,513            | 1,412,087       | 9,278,546         | (513,260)      | 12,318,885                 | 2,184,597  | 125,684  |
| Changes during the period   |                      |                 |                   |                |                            |  |  |
| Cash dividends  |                      |                 | (241,050)         |                | (241,050)                  |  |  |
| Profits attributable to owners of parent  |                      |                 | 989,664           |                | 989,664                    |  |  |
| Repurchase of treasury stock  |                      |                 |                   | (201,051)      | (201,051)                  |  |  |
| Disposal of treasury stock  |                      | (10)            |                   | 2,098          | 2,088                      |  |  |
| Retirement of treasury stock  |                      | (190,054)       |                   | 190,054        | -                          |  |  |
| Reversal of land revaluation excess   |                      |                 | 3,426             |                | 3,426                      |  |  |
| Changes in subsidiaries' equity   |                      | (25,218)        |                   |                | (25,218)                   |  |  |
| Effects due to revision of accounting standards for foreign subsidiaries and affiliates |                      |                 | 34,063            |                | 34,063                     |  |  |
| Net changes of items other than shareholders' equity                                    |                      |                 |                   |                |                            | 203,637  | (66,324)   |
| Total changes during the period   | -                    | (215,283)       | 786,103           | (8,898)        | 561,921                    | 203,637  | (66,324)   |
| Balance at the end of the period  | 2,141,513            | 1,196,803       | 10,064,649        | (522,158)      | 12,880,807                 | 2,388,234  | 59,360   |

(in millions of yen)

|   | Accumulated other comprehensive income |  |   |   |  | Subscription rights to shares | Non-controlling interests | Total net assets |
|---|--|--|---|---|--|-------------------------------|---------------------------|------------------|
|   | Land revaluation excess                | Foreign currency translation adjustments | Remeasurements of defined benefit plans | Debt value adjustments of foreign subsidiaries and affiliates | Total accumulated other comprehensive income |                               |                           |                  |
| Balance at the beginning of the period  | 173,723                                | 558,339                                  | (65,098)                                | (15,863)  | 2,961,382                                    | 407                           | 1,377,719                 | 16,658,394       |
| Changes during the period   |  |  |   |   |  |                               |                           |                  |
| Cash dividends  |  |  |   |   |  |                               |                           | (241,050)        |
| Profits attributable to owners of parent  |  |  |   |   |  |                               |                           | 989,664          |
| Repurchase of treasury stock  |  |  |   |   |  |                               |                           | (201,051)        |
| Disposal of treasury stock  |  |  |   |   |  |                               |                           | 2,088            |
| Retirement of treasury stock  |  |  |   |   |  |                               |                           | -                |
| Reversal of land revaluation excess   |  |  |   |   |  |                               |                           | 3,426            |
| Changes in subsidiaries' equity   |  |  |   |   |  |                               |                           | (25,218)         |
| Effects due to revision of accounting standards for foreign subsidiaries and affiliates |  |  |   |   |  |                               |                           | 34,063           |
| Net changes of items other than shareholders' equity                                    | (3,483)                                | (58,781)                                 | 127,281                                 | (19,879)  | 182,449                                      | (132)                         | (107,595)                 | 74,721           |
| Total changes during the period   | (3,483)                                | (58,781)                                 | 127,281                                 | (19,879)  | 182,449                                      | (132)                         | (107,595)                 | 636,643          |
| Balance at the end of the period  | 170,239                                | 499,557                                  | 62,182                                  | (35,743)  | 3,143,832                                    | 274                           | 1,270,123                 | 17,295,037       |

## (4) Consolidated Statements of Cash Flows

| (in millions of yen)   | For the fiscal year ended<br>March 31, 2017 | For the fiscal year ended<br>March 31, 2018 |
|--|---|---|
| Cash flows from operating activities:  |   |   |
| Profits before income taxes  | 1,303,228                                   | 1,409,377                                   |
| Depreciation and amortization  | 316,411                                     | 321,207                                     |
| Impairment losses  | 10,162                                      | 76,122                                      |
| Amortization of goodwill   | 16,737                                      | 17,603                                      |
| Equity in losses (gains) of equity method investees                                | (244,453)                                   | (242,885)                                   |
| Increase (decrease) in allowance for credit losses                                 | (92,783)                                    | (155,657)                                   |
| Increase (decrease) in reserve for bonuses   | (285)                                       | 4,759                                       |
| Increase (decrease) in reserve for bonuses to directors                            | 202   | 21  |
| Increase (decrease) in reserve for stocks payment                                  | 10,400                                      | 1,206                                       |
| Decrease (increase) in net defined benefit assets                                  | (92,720)                                    | (123,708)                                   |
| Increase (decrease) in net defined benefit liabilities                             | 1,652                                       | (260)                                       |
| Increase (decrease) in reserve for retirement benefits to directors                | 14  | (40)  |
| Increase (decrease) in reserve for loyalty award credits                           | 959   | 600   |
| Increase (decrease) in reserve for contingent losses                               | 175,716                                     | (66,513)                                    |
| Interest income recognized on statement of income                                  | (2,888,134)                                 | (3,094,990)                                 |
| Interest expenses recognized on statement of income                                | 863,677                                     | 1,188,223                                   |
| Losses (gains) on securities   | (181,811)                                   | (188,581)                                   |
| Losses (gains) on money held in trust  | 8,771                                       | 450   |
| Foreign exchange losses (gains)  | 459,763                                     | 326,825                                     |
| Losses (gains) on sales of fixed assets  | (8,200)                                     | 5,800                                       |
| Net decrease (increase) in trading assets  | (1,737,675)                                 | 6,172,302                                   |
| Net increase (decrease) in trading liabilities                                     | 1,448,201                                   | (7,200,920)                                 |
| Net decrease (increase) in unsettled trading accounts                              | (50,814)                                    | (60,914)                                    |
| Net decrease (increase) in loans and bills discounted                              | 4,065,265                                   | 962,022                                     |
| Net increase (decrease) in deposits  | 10,427,476                                  | 6,551,091                                   |
| Net increase (decrease) in negotiable certificates of deposit                      | (242,013)                                   | (1,483,766)                                 |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings)      | 4,551,643                                   | (429,679)                                   |
| Net decrease (increase) in due from banks (excluding cash equivalents)             | 802,579                                     | (5,220,840)                                 |
| Net decrease (increase) in call loans and bills bought and others                  | (1,413,158)                                 | 2,362,074                                   |
| Net decrease (increase) in receivables under securities borrowing transactions     | (5,203,785)                                 | 1,786,118                                   |
| Net increase (decrease) in call money and bills sold and others                    | (3,999,428)                                 | 631,521                                     |
| Net increase (decrease) in commercial papers                                       | 33,847                                      | (128,226)                                   |
| Net increase (decrease) in payables under securities lending transactions          | 850,842                                     | 2,612,538                                   |
| Net decrease (increase) in foreign exchanges (assets)                              | (302,389)                                   | (844,857)                                   |
| Net increase (decrease) in foreign exchanges (liabilities)                         | (81,641)                                    | 64,974                                      |
| Net increase (decrease) in short-term bonds payable                                | 95,507                                      | (699)                                       |
| Net increase (decrease) in issuance and redemption of unsubordinated bonds payable | 422,720                                     | 188,578                                     |
| Net increase (decrease) in due to trust accounts                                   | (3,402,151)                                 | 488,598                                     |
| Interest income (cash basis)   | 3,023,722                                   | 3,181,494                                   |
| Interest expenses (cash basis)   | (847,418)                                   | (1,170,125)                                 |
| Others   | (684,097)                                   | (809,354)                                   |
| Sub-total  | 7,416,541                                   | 7,131,489                                   |
| Income taxes   | (427,841)                                   | (250,661)                                   |
| Refund of income taxes   | 24,364                                      | 32,370                                      |
| Net cash provided by (used in) operating activities                                | 7,013,064                                   | 6,913,197                                   |

| (in millions of yen)  | For the fiscal year ended<br>March 31, 2017 | For the fiscal year ended<br>March 31, 2018 |
|---|---|---|
| Cash flows from investing activities:   |   |   |
| Purchases of securities   | (56,618,395)                                | (73,029,164)                                |
| Proceeds from sales of securities   | 39,602,665                                  | 33,503,855                                  |
| Proceeds from redemption of securities  | 26,428,256                                  | 39,502,328                                  |
| Payments for increase in money held in trust  | (763,127)                                   | (540,772)                                   |
| Proceeds from decrease in money held in trust   | 615,931                                     | 401,831                                     |
| Purchases of tangible fixed assets  | (121,733)                                   | (159,814)                                   |
| Purchases of intangible fixed assets  | (249,744)                                   | (247,378)                                   |
| Proceeds from sales of tangible fixed assets  | 31,815                                      | 11,790                                      |
| Proceeds from sales of intangible fixed assets  | 2,890                                       | 700   |
| Payments for transfer of business   | -   | (7,060)                                     |
| Payments for acquisition of subsidiaries' equity affecting the scope of consolidation   | (21,954)                                    | (20)  |
| Proceeds from sales of subsidiaries' equity affecting the scope of consolidation        | 2,761                                       | -   |
| Others  | (1,815)                                     | (2,172)                                     |
| Net cash provided by (used in) investing activities                                     | <u>8,907,549</u>                            | <u>(565,875)</u>                            |
| Cash flows from financing activities:   |   |   |
| Proceeds from subordinated borrowings   | 31,000                                      | 39,500                                      |
| Repayments of subordinated borrowings redemption  | (50,592)                                    | (245,328)                                   |
| Proceeds from issuance of subordinated bonds payable and bonds with warrants            | 837,401                                     | 863,460                                     |
| Payments for redemption of subordinated bonds payable and bonds with warrants           | (476,943)                                   | (256,196)                                   |
| Proceeds from issuance of common stock to non-controlling shareholders                  | 1,195                                       | 2,196                                       |
| Repayments to non-controlling shareholders  | (854)                                       | (16)  |
| Payments for redemption of preferred securities   | (468,956)                                   | (150,000)                                   |
| Dividends paid by MUFG  | (246,563)                                   | (241,067)                                   |
| Dividends paid by subsidiaries to non-controlling shareholders                          | (77,008)                                    | (53,896)                                    |
| Purchases of treasury stock   | (217,666)                                   | (201,050)                                   |
| Proceeds from sales of treasury stock   | 3   | 2,225                                       |
| Payments for purchases of subsidiaries' equity not affecting the scope of consolidation | (1,612)                                     | (50,364)                                    |
| Proceeds from sales of subsidiaries' equity not affecting the scope of consolidation    | 0   | 0   |
| Others  | 4   | 0   |
| Net cash provided by (used in) financing activities                                     | <u>(670,592)</u>                            | <u>(290,538)</u>                            |
| Effect of foreign exchange rate changes on cash and cash equivalents                    | <u>(45,486)</u>                             | <u>(80,462)</u>                             |
| Net increase (decrease) in cash and cash equivalents                                    | <u>15,204,534</u>                           | <u>5,976,322</u>                            |
| Cash and cash equivalents at the beginning of the period                                | <u>18,763,856</u>                           | <u>33,968,391</u>                           |
| Cash and cash equivalents at the end of the period                                      | <u>33,968,391</u>                           | <u>39,944,713</u>                           |

## Notes to the Consolidated Financial Statements

(Notes on Going-Concern Assumption)

None.

(Segment Information)

1. Information on net revenue and operating profit (loss) for each reporting segment

For the Fiscal Year Ended March 31, 2018

(in millions of yen)

|                         | Retail<br>Banking<br>Business<br>Group | Corporate<br>Banking<br>Business<br>Group | Global<br>Business<br>Group | Trust<br>Assets<br>Business<br>Group | Total of<br>Customer<br>Business | Global<br>Markets<br>Business<br>Group | Other     | Total     |
|-------------------------|--|---|-----------------------------|--------------------------------------|----------------------------------|--|-----------|-----------|
| Net revenue             | 1,226,863                              | 1,003,169                                 | 1,279,564                   | 186,670                              | 3,514,831                        | 477,154                                | (24,778)  | 3,967,207 |
| Operating expenses      | 960,746                                | 580,703                                   | 857,283                     | 116,862                              | 2,363,839                        | 222,642                                | 156,668   | 2,743,150 |
| Operating profit (loss) | 266,116                                | 422,466                                   | 422,281                     | 69,808                               | 1,150,991                        | 254,511                                | (181,446) | 1,224,056 |

(Notes)

- “Net revenue” in the above table is used in lieu of net sales generally used by Japanese non-financial companies.
  - “Net revenue” includes net interest income, trust fees, net fees and commissions, net trading profit, and net other operating profit.
  - “Operating expenses” includes personnel expenses and premise expenses.
  - Assets and liabilities of each reporting segment are not reported since MUFG does not allocate assets and liabilities among the segments for internal management purposes.
  - “Net revenue” and “Operating expenses” for each of the Corporate Banking Business Group and the Global Business Group include net revenue and operating expenses relating to overseas Japanese corporate transactions. The amounts relating to such transactions included in each of these reporting segments are as follows: ¥181,436 million of net revenue, ¥151,755 million of operating expenses and ¥29,680 million of operating profit. Adjustments have been made by deducting these amounts from the Total of Customer Business.
2. Reconciliation of the total operating profit in each of the above tables to the ordinary profit in the consolidated statements of income for the corresponding twelve-month period

| operating profit   | For the fiscal year ended<br>March 31, 2018 |
|--|---|
| Total operating profit of reporting segments                                   | 1,224,056                                   |
| Operating profit of consolidated subsidiaries excluded from reporting segments | 24,575                                      |
| Credit related expenses  | (185,191)                                   |
| Gains on reversal of allowance for credit losses                               | 60,200                                      |
| Gains on loans written-off   | 78,880                                      |
| Net gains on equity securities and other securities                            | 133,178                                     |
| Equity in gains of the equity method investees                                 | 242,885                                     |
| Others   | (116,165)                                   |
| Ordinary profit in the consolidated statements of income                       | 1,462,418                                   |

## (Per Share Information)

|                                   | For the fiscal year ended<br>March 31, 2018 |           |
|-----------------------------------|---|-----------|
| Total equity per common share     |   | ¥1,217.41 |
| Basic earnings per common share   |   | ¥74.55    |
| Diluted earnings per common share |   | ¥74.28    |

## (Notes)

1. The bases for the calculation of basic earnings per common share and diluted earnings per common share for the periods indicated were as follows:

|   |                 | For the fiscal year ended<br>March 31, 2018  |  |
|---|-----------------|--|--|
| Basic earnings per common share   |                 |  |  |
| Profits attributable to owners of parent  | million yen     | 989,664  |  |
| Profits not attributable to common shareholders   | million yen     | -  |  |
| Profits attributable to common shareholders of parent   | million yen     | 989,664  |  |
| Average number of common shares during the period   | thousand shares | 13,274,746   |  |
| Diluted earnings per common share   |                 |  |  |
| Adjustment to profits attributable to owners of parent  | million yen     | (3,451)  |  |
| Adjustment related to dilutive shares of consolidated subsidiaries and others                                   | million yen     | (3,451)  |  |
| Increase in common shares   | thousand shares | 631  |  |
| Subscription rights to shares   | thousand shares | 631  |  |
| Description of antidilutive securities which were not included in the calculation of diluted earnings per share |                 | Share subscription rights issued by equity method affiliates:<br>Morgan Stanley<br>Stock options and others<br>- 0 million units as of December 31, 2017 |  |

2. The bases for the calculation of total equity per common share for the period indicated were as follows:

|   |                 | As of March 31, 2018 |  |
|---|-----------------|----------------------|--|
| Total equity  | million yen     | 17,295,037           |  |
| Deductions from total equity:   | million yen     | 1,270,398            |  |
| Subscription rights to shares   | million yen     | 274                  |  |
| Non-controlling interests   | million yen     | 1,270,123            |  |
| Total equity attributable to common shares  | million yen     | 16,024,639           |  |
| Number of common shares at period end used for the calculation of total equity per common share | thousand shares | 13,162,889           |  |

**Selected Financial Information**  
**under Japanese GAAP**  
**For the Fiscal Year Ended March 31, 2018**

**[Contents]**

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

(\*2) “BK” means MUFG Bank, Ltd.

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

(\*4) “BK and TB Combined” means simple sum of “BK” and “TB” without consolidation processes.  
The Bank of Tokyo-Mitsubishi UFJ, Ltd. changed its name to MUFG Bank, Ltd. as of April 1, 2018.

## 1. Financial Results

## MUFG Consolidated

(in millions of yen)

|  | For the fiscal year ended |                       | Increase<br>(Decrease)<br>(A) - (B) |
|--|---------------------------|-----------------------|-------------------------------------|
|  | March 31, 2018<br>(A)     | March 31, 2017<br>(B) |                                     |
| Gross profits  | 3,854,231                 | 4,011,809             | (157,577)                           |
| Gross profits before credit costs for trust accounts   | 3,854,231                 | 4,011,808             | (157,576)                           |
| Net interest income  | 1,906,831                 | 2,024,487             | (117,656)                           |
| Trust fees   | 122,533                   | 122,050               | 483                                 |
| Credit costs for trust accounts (1)  | -                         | 0                     | (0)                                 |
| Net fees and commissions   | 1,327,198                 | 1,328,490             | (1,292)                             |
| Net trading profits  | 292,472                   | 290,035               | 2,436                               |
| Net other operating profits  | 205,195                   | 246,744               | (41,548)                            |
| Net gains (losses) on debt securities  | 6,707                     | 56,871                | (50,163)                            |
| General and administrative expenses  | 2,621,431                 | 2,593,576             | 27,854                              |
| Amortization of goodwill   | 17,603                    | 16,737                | 866                                 |
| Net operating profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 1,250,403                 | 1,434,969             | (184,565)                           |
| Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses                           | 1,232,800                 | 1,418,231             | (185,431)                           |
| Provision for general allowance for credit losses (2)  | -                         | (210,257)             | 210,257                             |
| Net operating profits*   | 1,232,800                 | 1,207,974             | 24,825                              |
| Net non-recurring gains (losses)   | 229,618                   | 152,793               | 76,825                              |
| Credit costs (3)   | (185,191)                 | (9,606)               | (175,585)                           |
| Losses on loan write-offs  | (161,192)                 | (136,423)             | (24,769)                            |
| Provision for specific allowance for credit losses   | -                         | 181,550               | (181,550)                           |
| Other credit costs   | (23,998)                  | (54,733)              | 30,734                              |
| Reversal of allowance for credit losses (4)  | 60,200                    | -                     | 60,200                              |
| Reversal of reserve for contingent losses included in credit costs (5)   | -                         | -                     | -                                   |
| Gains on loans written-off (6)   | 78,880                    | 64,487                | 14,392                              |
| Net gains (losses) on equity securities  | 133,178                   | 124,940               | 8,238                               |
| Gains on sales of equity securities  | 174,633                   | 171,875               | 2,757                               |
| Losses on sales of equity securities   | (34,446)                  | (44,378)              | 9,931                               |
| Losses on write-down of equity securities  | (7,008)                   | (2,557)               | (4,450)                             |
| Profits (losses) from investments in affiliates  | 242,885                   | 244,453               | (1,567)                             |
| Other non-recurring gains (losses)   | (100,334)                 | (271,481)             | 171,147                             |
| Ordinary profits   | 1,462,418                 | 1,360,767             | 101,651                             |
| Net extraordinary gains (losses)   | (53,041)                  | (57,539)              | 4,498                               |
| Losses on impairment of fixed assets   | (76,122)                  | (10,162)              | (65,960)                            |
| Losses on change in equity   | (19,569)                  | (45,654)              | 26,084                              |
| Gains on exchange of shares of affiliates  | 48,695                    | -                     | 48,695                              |
| Profits before income taxes  | 1,409,377                 | 1,303,228             | 106,149                             |
| Income taxes-current   | 300,032                   | 319,060               | (19,028)                            |
| Income taxes-deferred  | 13,404                    | 23,116                | (9,712)                             |
| Total taxes  | 313,436                   | 342,177               | (28,740)                            |
| Profits  | 1,095,940                 | 961,050               | 134,890                             |
| Profits attributable to non-controlling interests  | 106,276                   | 34,609                | 71,666                              |
| Profits attributable to owners of parent   | 989,664                   | 926,440               | 63,223                              |

Note:

\* Net operating profits = Banking subsidiaries' net operating 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)                           | (46,110) | (155,376) | 109,265 |
| Number of consolidated subsidiaries                                  | 209      | 213       | (4)     |
| Number of affiliated companies accounted for under the equity method | 56       | 58        | (2)     |

## BK and TB Combined

(in millions of yen)

|  | For the fiscal year ended |                       | Increase<br>(Decrease)<br>(A) - (B) |
|--|---------------------------|-----------------------|-------------------------------------|
|  | March 31, 2018<br>(A)     | March 31, 2017<br>(B) |                                     |
| Gross profits  | 2,029,854                 | 2,190,471             | (160,617)                           |
| Gross profits before credit costs for trust accounts   | 2,029,854                 | 2,190,471             | (160,616)                           |
| Domestic gross profits   | 1,121,090                 | 1,280,884             | (159,794)                           |
| Net interest income  | 560,740                   | 684,142               | (123,401)                           |
| Trust fees   | 96,401                    | 94,645                | 1,756                               |
| Credit costs for trust accounts (1)  | -                         | 0                     | (0)                                 |
| Net fees and commissions   | 375,606                   | 387,166               | (11,560)                            |
| Net trading profits  | (3,192)                   | 13,015                | (16,207)                            |
| Net other operating profits  | 91,534                    | 101,914               | (10,379)                            |
| Net gains (losses) on debt securities  | 75,586                    | 78,072                | (2,486)                             |
| Non-domestic gross profits   | 908,764                   | 909,587               | (823)                               |
| Net interest income  | 558,987                   | 537,616               | 21,371                              |
| Net fees and commissions   | 195,172                   | 206,762               | (11,589)                            |
| Net trading profits  | 82,282                    | 96,227                | (13,945)                            |
| Net other operating profits  | 72,321                    | 68,981                | 3,340                               |
| Net gains (losses) on debt securities  | (69,580)                  | (33,191)              | (36,389)                            |
| General and administrative expenses  | 1,313,296                 | 1,342,025             | (28,728)                            |
| Personnel expenses   | 473,814                   | 480,593               | (6,779)                             |
| Non-personnel expenses   | 770,626                   | 785,425               | (14,798)                            |
| Taxes  | 68,855                    | 76,006                | (7,151)                             |
| Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses | 716,557                   | 848,445               | (131,888)                           |
| Provision for general allowance for credit losses (2)  | -                         | (32,040)              | 32,040                              |
| Net operating profits  | 716,557                   | 816,405               | (99,847)                            |
| Net non-recurring gains (losses)   | 126,627                   | (19,711)              | 146,339                             |
| Credit costs (3)   | (74,138)                  | (83,298)              | 9,160                               |
| Losses on loan write-offs  | (49,908)                  | (36,428)              | (13,479)                            |
| Provision for specific allowance for credit losses   | -                         | 8,430                 | (8,430)                             |
| Other credit costs   | (24,230)                  | (55,300)              | 31,070                              |
| Reversal of allowance for credit losses (4)  | 127,343                   | 45,784                | 81,559                              |
| Reversal of reserve for contingent losses included in credit costs (5)   | 561                       | 607                   | (45)                                |
| Gains on loans written-off (6)   | 25,779                    | 20,982                | 4,797                               |
| Net gains (losses) on equity securities  | 120,684                   | 112,151               | 8,532                               |
| Gains on sales of equity securities  | 163,036                   | 160,452               | 2,583                               |
| Losses on sales of equity securities   | (36,618)                  | (46,665)              | 10,046                              |
| Losses on write-down of equity securities  | (5,733)                   | (1,635)               | (4,098)                             |
| Other non-recurring gains (losses)   | (73,603)                  | (115,938)             | 42,334                              |
| Ordinary profits   | 843,185                   | 796,694               | 46,491                              |
| Net extraordinary gains (losses)   | (13,327)                  | (8,104)               | (5,222)                             |
| Net gains (losses) on disposition of fixed assets  | (6,861)                   | 2,261                 | (9,123)                             |
| Losses on impairment of fixed assets   | (59,277)                  | (4,237)               | (55,039)                            |
| Gains on exchange of shares of affiliates  | 52,811                    | -                     | 52,811                              |
| Losses on liquidation of equity securities of subsidiaries   | -                         | (7,941)               | 7,941                               |
| Gains on sales of equity securities of subsidiaries  | -                         | 2,600                 | (2,600)                             |
| Income before income taxes   | 829,858                   | 788,589               | 41,268                              |
| Income taxes-current   | 189,205                   | 214,422               | (25,216)                            |
| Income taxes-deferred  | 16,186                    | (27,543)              | 43,730                              |
| Total taxes  | 205,392                   | 186,878               | 18,513                              |
| Net income   | 624,465                   | 601,710               | 22,754                              |

(Reference)

|  |        |          |         |
|--|--------|----------|---------|
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6) | 79,546 | (47,964) | 127,511 |
|--|--------|----------|---------|

**BK Consolidated**

(in millions of yen)

|   | For the fiscal year ended |                       | Increase<br>(Decrease)<br>(A) - (B) |
|---|---------------------------|-----------------------|-------------------------------------|
|   | March 31, 2018<br>(A)     | March 31, 2017<br>(B) |                                     |
| Gross profits   | 2,625,973                 | 2,771,308             | (145,335)                           |
| Net interest income   | 1,586,230                 | 1,712,876             | (126,646)                           |
| Trust fees  | 13,652                    | 13,865                | (213)                               |
| Net fees and commissions  | 723,163                   | 729,808               | (6,645)                             |
| Net trading profits   | 82,988                    | 106,750               | (23,762)                            |
| Net other operating profits   | 219,939                   | 208,006               | 11,932                              |
| Net gains (losses) on debt securities   | 13,726                    | 44,866                | (31,140)                            |
| General and administrative expenses   | 1,778,650                 | 1,743,554             | 35,095                              |
| Amortization of goodwill  | 16,368                    | 15,498                | 870                                 |
| Net operating profits before provision for general allowance for credit losses and amortization of goodwill | 863,691                   | 1,043,252             | (179,561)                           |
| Net operating profits before provision for general allowance for credit losses                              | 847,322                   | 1,027,753             | (180,431)                           |
| Provision for general allowance for credit losses (1)   | -                         | -                     | -                                   |
| Net operating profits*  | 847,322                   | 1,027,753             | (180,431)                           |
| Net non-recurring gains (losses)  | 54,227                    | (35,698)              | 89,925                              |
| Credit costs (2)  | (103,268)                 | (126,921)             | 23,652                              |
| Losses on loan write-offs   | (78,300)                  | (71,520)              | (6,779)                             |
| Provision for specific allowance for credit losses  | -                         | -                     | -                                   |
| Other credit costs  | (24,968)                  | (55,400)              | 30,432                              |
| Reversal of allowance for credit losses (3)   | 59,568                    | 11,034                | 48,534                              |
| Reversal of reserve for contingent losses included in credit costs (4)                                      | -                         | -                     | -                                   |
| Gains on loans written-off (5)  | 58,357                    | 44,186                | 14,171                              |
| Net gains (losses) on equity securities   | 92,093                    | 96,094                | (4,000)                             |
| Gains on sales of equity securities   | 133,289                   | 142,947               | (9,657)                             |
| Losses on sales of equity securities  | (35,261)                  | (44,792)              | 9,530                               |
| Losses on write-down of equity securities   | (5,934)                   | (2,060)               | (3,873)                             |
| Profits (losses) from investments in affiliates   | 25,456                    | 21,891                | 3,565                               |
| Other non-recurring gains (losses)  | (77,979)                  | (81,982)              | 4,003                               |
| Ordinary profits  | 901,550                   | 992,055               | (90,505)                            |
| Net extraordinary gains (losses)  | (57,898)                  | (2,515)               | (55,383)                            |
| Net gains (losses) on disposition of fixed assets   | (4,404)                   | 10,734                | (15,139)                            |
| Losses on impairment of fixed assets  | (53,493)                  | (5,778)               | (47,714)                            |
| Losses on liquidation of equity securities of subsidiaries  | -                         | (3,236)               | 3,236                               |
| Losses on exchange of shares of affiliates  | -                         | (4,007)               | 4,007                               |
| Profits before income taxes   | 843,651                   | 989,540               | (145,888)                           |
| Income taxes-current  | 205,415                   | 234,738               | (29,323)                            |
| Income taxes-deferred   | 20,280                    | 10,391                | 9,888                               |
| Total taxes   | 225,695                   | 245,130               | (19,435)                            |
| Profits   | 617,956                   | 744,409               | (126,453)                           |
| Profits attributable to non-controlling interests   | 42,695                    | 54,480                | (11,784)                            |
| Profits attributable to owners of parent  | 575,260                   | 689,929               | (114,669)                           |

Note:

\* Net operating profits = Net operating profits of BK + 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)                               | 14,657 | (71,700) | 86,357 |
| Number of consolidated subsidiaries                                  | 126    | 127      | (1)    |
| Number of affiliated companies accounted for under the equity method | 48     | 50       | (2)    |

## BK Non-consolidated

(in millions of yen)

|   | For the fiscal year ended |                       | Increase<br>(Decrease)<br>(A) - (B) |
|---|---------------------------|-----------------------|-------------------------------------|
|   | March 31, 2018<br>(A)     | March 31, 2017<br>(B) |                                     |
| Gross profits   | 1,673,145                 | 1,808,757             | (135,611)                           |
| Domestic gross profits  | 922,922                   | 1,010,035             | (87,113)                            |
| Net interest income   | 549,415                   | 601,653               | (52,238)                            |
| Net fees and commissions  | 274,537                   | 285,755               | (11,218)                            |
| Net trading profits   | (59)                      | 19,401                | (19,461)                            |
| Net other operating profits   | 99,029                    | 103,224               | (4,194)                             |
| Net gains (losses) on debt securities   | 72,886                    | 85,973                | (13,086)                            |
| Non-domestic gross profits  | 750,223                   | 798,721               | (48,498)                            |
| Net interest income   | 415,913                   | 461,816               | (45,903)                            |
| Net fees and commissions  | 191,384                   | 202,267               | (10,882)                            |
| Net trading profits   | 63,532                    | 88,872                | (25,340)                            |
| Net other operating profits   | 79,392                    | 45,764                | 33,627                              |
| Net gains (losses) on debt securities   | (60,358)                  | (52,118)              | (8,239)                             |
| General and administrative expenses   | 1,118,781                 | 1,141,768             | (22,986)                            |
| Personnel expenses  | 403,022                   | 404,345               | (1,322)                             |
| Non-personnel expenses  | 657,928                   | 672,758               | (14,830)                            |
| Amortization of goodwill  | 346                       | 359                   | (13)                                |
| Taxes   | 57,830                    | 64,664                | (6,834)                             |
| Net operating profits before provision for general allowance for credit losses and amortization of goodwill | 554,710                   | 667,348               | (112,638)                           |
| Net operating profits before provision for general allowance for credit losses                              | 554,364                   | 666,989               | (112,624)                           |
| Provision for general allowance for credit losses (1)   | -                         | -                     | -                                   |
| Net operating profits   | 554,364                   | 666,989               | (112,624)                           |
| Net non-recurring gains (losses)  | 82,727                    | (34,783)              | 117,510                             |
| Credit costs (2)  | (69,947)                  | (91,522)              | 21,574                              |
| Reversal of allowance for credit losses (3)   | 101,178                   | 45,784                | 55,394                              |
| Reversal of reserve for contingent losses included in credit costs (4)                                      | -                         | -                     | -                                   |
| Gains on loans written-off (5)  | 24,827                    | 20,275                | 4,551                               |
| Net gains (losses) on equity securities   | 89,744                    | 94,823                | (5,079)                             |
| Gains on sales of equity securities   | 129,001                   | 140,261               | (11,260)                            |
| Losses on sales of equity securities  | (34,675)                  | (44,045)              | 9,370                               |
| Losses on write-down of equity securities   | (4,581)                   | (1,391)               | (3,189)                             |
| Other non-recurring gains (losses)  | (63,075)                  | (104,144)             | 41,069                              |
| Ordinary profits  | 637,091                   | 632,205               | 4,886                               |
| Net extraordinary gains (losses)  | (57,017)                  | 78                    | (57,096)                            |
| Net gains (losses) on disposition of fixed assets   | (6,017)                   | 3,509                 | (9,527)                             |
| Losses on impairment of fixed assets  | (51,000)                  | (394)                 | (50,606)                            |
| Losses on liquidation of equity securities of subsidiaries  | -                         | (4,850)               | 4,850                               |
| Gains on sales of equity securities of subsidiaries   | -                         | 2,600                 | (2,600)                             |
| Income before income taxes  | 580,073                   | 632,284               | (52,210)                            |
| Income taxes-current  | 146,632                   | 170,663               | (24,030)                            |
| Refund of income taxes  | (17,311)                  | (6,295)               | (11,015)                            |
| Income taxes-deferred   | 13,041                    | (13,539)              | 26,580                              |
| Total taxes   | 142,362                   | 150,828               | (8,465)                             |
| Net income  | 437,710                   | 481,455               | (43,744)                            |

## (Reference)

|  |          |           |           |
|--|----------|-----------|-----------|
| Total credit costs (1)+(2)+(3)+(4)+(5)                   | 56,058   | (25,462)  | 81,520    |
| Provision for general allowance for credit losses        | 131,639  | (157,631) | 289,270   |
| Provision for special allowance for credit losses        | (30,291) | 203,483   | (233,774) |
| Allowance for credit to specific foreign borrowers       | (170)    | (67)      | (102)     |
| Losses on loans write-off                                | (45,325) | (36,075)  | (9,249)   |
| Provision for contingent losses included in credit costs | (11,285) | (49,022)  | 37,737    |
| Gains on loans written-off                               | 24,827   | 20,275    | 4,551     |
| Losses on sales of other loans, etc.                     | (13,337) | (6,424)   | (6,913)   |

## TB Consolidated

(in millions of yen)

|  | For the fiscal year ended |                       | Increase<br>(Decrease)<br>(A) - (B) |
|--|---------------------------|-----------------------|-------------------------------------|
|  | March 31, 2018<br>(A)     | March 31, 2017<br>(B) |                                     |
| Gross profits  | 461,205                   | 483,129               | (21,924)                            |
| Gross profits before credit costs for trust accounts   | 461,205                   | 483,129               | (21,923)                            |
| Trust fees   | 109,377                   | 108,418               | 958                                 |
| Trust fees before credit costs for trust accounts  | 109,377                   | 108,418               | 958                                 |
| Money trusts fees (Jointly operated designated money trusts before credit costs for trust account)   | 14,403                    | 21,883                | (7,480)                             |
| Other trust fees   | 94,973                    | 86,534                | 8,438                               |
| Credit costs for trust accounts (1)  | -                         | 0                     | (0)                                 |
| Net interest income  | 134,698                   | 135,322               | (624)                               |
| Net fees and commissions   | 204,410                   | 205,398               | (988)                               |
| Net trading profits  | 19,970                    | 6,210                 | 13,759                              |
| Net other operating profits  | (7,250)                   | 27,778                | (35,029)                            |
| Net gains (losses) on debt securities  | (6,624)                   | 10,869                | (17,494)                            |
| General and administrative expenses  | 286,067                   | 289,854               | (3,786)                             |
| Amortization of goodwill   | 1,231                     | 1,235                 | (3)                                 |
| Net operating profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 176,369                   | 194,510               | (18,140)                            |
| Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses                           | 175,138                   | 193,275               | (18,136)                            |
| Provision for general allowance for credit losses (2)  | -                         | (32,039)              | 32,039                              |
| Net operating profits*   | 175,138                   | 161,236               | 13,902                              |
| Net non-recurring gains (losses)   | 45,482                    | 18,143                | 27,339                              |
| Credit costs (3)   | (4,229)                   | 8,252                 | (12,481)                            |
| Losses on loan write-offs  | (4,621)                   | (386)                 | (4,234)                             |
| Provision for specific allowance for credit losses   | -                         | 8,497                 | (8,497)                             |
| Other credit costs   | 392                       | 141                   | 251                                 |
| Reversal of allowance for credit losses (4)  | 26,254                    | -                     | 26,254                              |
| Reversal of reserve for contingent losses included in credit costs (5)   | 555                       | 646                   | (91)                                |
| Gains on loans written-off (6)   | 996                       | 784                   | 212                                 |
| Net gains (losses) on equity securities  | 30,939                    | 17,386                | 13,552                              |
| Gains on sales of equity securities  | 34,035                    | 20,273                | 13,762                              |
| Losses on sales of equity securities   | (1,943)                   | (2,643)               | 699                                 |
| Losses on write-down of equity securities  | (1,152)                   | (243)                 | (909)                               |
| Profits (losses) from investments in affiliates  | 4,283                     | 4,248                 | 34                                  |
| Other non-recurring gains (losses)   | (13,318)                  | (13,175)              | (142)                               |
| Ordinary profits   | 220,620                   | 179,379               | 41,241                              |
| Net extraordinary gains (losses)   | 28,798                    | (7,707)               | 36,506                              |
| Net gains (losses) on disposition of fixed assets  | (473)                     | (994)                 | 520                                 |
| Losses on impairment of fixed assets   | (19,423)                  | (3,892)               | (15,530)                            |
| Gains on exchange of shares of affiliates  | 48,695                    | -                     | 48,695                              |
| Losses on liquidation of equity securities of subsidiaries   | -                         | (2,820)               | 2,820                               |
| Profits before income taxes  | 249,419                   | 171,671               | 77,747                              |
| Income taxes-current   | 70,439                    | 61,085                | 9,354                               |
| Income taxes-deferred  | 1,069                     | (15,034)              | 16,104                              |
| Total taxes  | 71,509                    | 46,050                | 25,458                              |
| Profits  | 177,910                   | 125,620               | 52,289                              |
| Profits attributable to non-controlling interests  | 9,707                     | 11,311                | (1,604)                             |
| Profits attributable to owners of parent   | 168,203                   | 114,308               | 53,894                              |

Note:

\* Net operating profits = Net operating profits of TB + 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)                           | 23,577 | (22,355) | 45,933 |
| Number of consolidated subsidiaries                                  | 49     | 51       | (2)    |
| Number of affiliated companies accounted for under the equity method | 8      | 11       | (3)    |

TB Consolidated(combined operating results of TB and transferred entities to Intermediate Holding Company in the United States)

In July 2016 and July 2017, to comply with the financial regulations in the United States, TB transferred the interests in its subsidiaries in the United States to the Intermediate Holding Company("IHC") in United States which are owned by BK and MUFG.

The combined operating results of TB and transferred entities are as follows(the operating results of transferred entities are prepared for managerial accounting purpose):

|  |         |         |          |
|--|---------|---------|----------|
| Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses | 175,489 | 193,396 | (17,906) |
| Profits attributable to owners of parent   | 168,445 | 114,383 | 54,062   |
| Number of the entities transferred to IHC  | 3       | 1       | 2        |

## TB Non-consolidated

(in millions of yen)

|  | For the fiscal year ended |                       | Increase<br>(Decrease)<br>(A) - (B) |
|--|---------------------------|-----------------------|-------------------------------------|
|  | March 31, 2018<br>(A)     | March 31, 2017<br>(B) |                                     |
| Gross profits  | 356,708                   | 381,714               | (25,005)                            |
| Gross profits before credit costs for trust accounts   | 356,708                   | 381,713               | (25,005)                            |
| Domestic gross profits   | 198,167                   | 270,848               | (72,680)                            |
| Trust fees   | 96,401                    | 94,645                | 1,756                               |
| Trust fees before credit costs for trust accounts  | 96,401                    | 94,644                | 1,756                               |
| Money trusts fees (Jointly operated designated money trusts before credit costs for trust account)                 | 14,403                    | 21,883                | (7,480)                             |
| Other trust fees   | 81,997                    | 72,760                | 9,236                               |
| Credit costs for trust accounts (1)  | -                         | 0                     | (0)                                 |
| Net interest income  | 11,325                    | 82,488                | (71,163)                            |
| Net fees and commissions   | 101,069                   | 101,411               | (342)                               |
| Net trading profits  | (3,132)                   | (6,386)               | 3,253                               |
| Net other operating profits  | (7,495)                   | (1,310)               | (6,185)                             |
| Net gains (losses) on debt securities  | 2,699                     | (7,900)               | 10,600                              |
| Non-domestic gross profits   | 158,540                   | 110,866               | 47,674                              |
| Net interest income  | 143,074                   | 75,799                | 67,274                              |
| Net fees and commissions   | 3,787                     | 4,495                 | (707)                               |
| Net trading profits  | 18,749                    | 7,354                 | 11,394                              |
| Net other operating profits  | (7,070)                   | 23,216                | (30,287)                            |
| Net gains (losses) on debt securities  | (9,222)                   | 18,927                | (28,150)                            |
| General and administrative expenses  | 194,515                   | 200,257               | (5,742)                             |
| Personnel expenses   | 70,791                    | 76,248                | (5,456)                             |
| Non-personnel expenses   | 112,698                   | 112,666               | 31                                  |
| Taxes  | 11,025                    | 11,341                | (316)                               |
| Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses | 162,193                   | 181,456               | (19,263)                            |
| Provision for general allowance for credit losses (2)  | -                         | (32,040)              | 32,040                              |
| Net operating profits  | 162,193                   | 149,416               | 12,776                              |
| Net non-recurring gains (losses)   | 43,900                    | 15,072                | 28,828                              |
| Credit costs (3)   | (4,190)                   | 8,223                 | (12,414)                            |
| Reversal of allowance for credit losses (4)  | 26,165                    | -                     | 26,165                              |
| Reversal of reserve for contingent losses included in credit costs (5)   | 561                       | 607                   | (45)                                |
| Gains on loans written-off (6)   | 952                       | 706                   | 245                                 |
| Net gains (losses) on equity securities  | 30,939                    | 17,327                | 13,611                              |
| Gains on sales of equity securities  | 34,035                    | 20,191                | 13,844                              |
| Losses on sales of equity securities   | (1,943)                   | (2,620)               | 676                                 |
| Losses on write-down of equity securities  | (1,152)                   | (243)                 | (909)                               |
| Other non-recurring gains (losses)   | (10,527)                  | (11,793)              | 1,265                               |
| Ordinary profits   | 206,093                   | 164,488               | 41,605                              |
| Net extraordinary gains (losses)   | 43,690                    | (8,183)               | 51,874                              |
| Net gains (losses) on disposition of fixed assets  | (843)                     | (1,248)               | 404                                 |
| Losses on impairment of fixed assets   | (8,276)                   | (3,843)               | (4,433)                             |
| Gains on exchange of shares of affiliates  | 52,811                    | -                     | 52,811                              |
| Losses on liquidation of equity securities of subsidiaries   | -                         | (3,091)               | 3,091                               |
| Income before income taxes   | 249,784                   | 156,305               | 93,479                              |
| Income taxes-current   | 59,884                    | 50,055                | 9,829                               |
| Income taxes-deferred  | 3,145                     | (14,004)              | 17,149                              |
| Total taxes  | 63,030                    | 36,050                | 26,979                              |
| Net income   | 186,754                   | 120,254               | 66,499                              |

## (Reference)

|  |         |          |         |
|--|---------|----------|---------|
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6)               | 23,488  | (22,502) | 45,990  |
| Credit costs for trust accounts                          | -       | 0        | (0)     |
| Provision for general allowance for credit losses        | 26,017  | (32,040) | 58,058  |
| Provision for special allowance for credit losses        | 145     | 8,430    | (8,284) |
| Allowance for credit to specific foreign borrowers       | 1       | (1)      | 3       |
| Losses on loans write-offs                               | (4,582) | (352)    | (4,230) |
| Provision for contingent losses included in credit costs | 561     | 607      | (45)    |
| Gains on loans written-off                               | 952     | 706      | 245     |
| Losses on sales of other loans, etc.                     | 392     | 148      | 244     |

## 2. Average Interest Rate Spread

### BK Non-consolidated

(percentage per annum)

|  | For the fiscal year<br>ended<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | For the fiscal year<br>ended<br>March 31, 2017<br>(B) |
|--|---|-------------------------------------|---|
| (Domestic business segment)  |   |                                     |   |
| Total average interest rate on interest-earning assets (a)   | 0.51  | (0.04)                              | 0.55  |
| Average interest rate on loans and bills discounted (b)  | 0.88  | 0.00                                | 0.87  |
| Average interest rate on securities  | 0.56  | (0.11)                              | 0.67  |
| Total average interest rate on interest-bearing liabilities (c)<br><including general and administrative expenses> | 0.55  | (0.06)                              | 0.61  |
| Average interest rate on deposits and NCD (d)  | 0.00  | (0.00)                              | 0.00  |
| Average interest rate on other liabilities   | 0.20  | (0.04)                              | 0.24  |
| Overall interest rate spread (a)-(c)   | (0.04)  | 0.01                                | (0.05)  |
| Interest rate spread (b)-(d)   | 0.88  | 0.01                                | 0.87  |

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

|   |      |        |      |
|---|------|--------|------|
| Average interest rate on loans and bills discounted (e) | 0.94 | (0.04) | 0.98 |
| Interest rate spread (e)-(d)                            | 0.93 | (0.04) | 0.97 |

### TB Non-consolidated

(percentage per annum)

|   | For the fiscal year<br>ended<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | For the fiscal year<br>ended<br>March 31, 2017<br>(B) |
|---|---|-------------------------------------|---|
| (Domestic business segment)                                     |   |                                     |   |
| Total average interest rate on interest-earning assets (a)      | 0.17  | (0.32)                              | 0.49  |
| Average interest rate on loans and bills discounted (b)         | 0.44  | (0.05)                              | 0.50  |
| Average interest rate on securities                             | (0.28)  | (1.14)                              | 0.86  |
| Total average interest rate on interest-bearing liabilities (c) | 0.09  | (0.03)                              | 0.12  |
| Average interest rate on deposits and NCD (d)                   | 0.06  | (0.01)                              | 0.08  |
| Overall interest rate spread (a)-(c)                            | 0.07  | (0.29)                              | 0.37  |
| Interest rate spread (b)-(d)                                    | 0.38  | (0.04)                              | 0.42  |

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

|   |      |        |      |
|---|------|--------|------|
| Average interest rate on loans and bills discounted (e) | 0.50 | (0.04) | 0.54 |
| Interest rate spread (e)-(d)                            | 0.43 | (0.02) | 0.45 |

### BK and TB Combined

(percentage per annum)

|   | For the fiscal year<br>ended<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | For the fiscal year<br>ended<br>March 31, 2017<br>(B) |
|---|---|-------------------------------------|---|
| (Domestic business segment)                             |   |                                     |   |
| Average interest rate on loans and bills discounted (a) | 0.80  | (0.01)                              | 0.81  |
| Average interest rate on deposits and NCD (b)           | 0.01  | (0.00)                              | 0.01  |
| Interest rate spread (a)-(b)                            | 0.79  | (0.00)                              | 0.79  |

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

|   |      |        |      |
|---|------|--------|------|
| Average interest rate on loans and bills discounted (c) | 0.86 | (0.04) | 0.91 |
| Interest rate spread (c)-(b)                            | 0.85 | (0.04) | 0.89 |

**3. Notional Principal by the Remaining Life of the Interest Rate Swaps for Hedge-Accounting****MUFG Consolidated**

(in billions of yen)

|                             | As of March 31, 2018 |                   |              |          |
|-----------------------------|----------------------|-------------------|--------------|----------|
|                             | within 1 year        | 1 year to 5 years | over 5 years | Total    |
| Receive-fix/pay-floater     | 712.9                | 5,388.4           | 13,597.4     | 19,698.8 |
| Receive-floater/pay-fix     | 479.8                | 5,694.4           | 2,500.5      | 8,674.7  |
| Receive-floater/pay-floater | -                    | -                 | -            | -        |
| Receive-fix/pay-fix         | -                    | -                 | -            | -        |
| Total                       | 1,192.7              | 11,082.8          | 16,097.9     | 28,373.6 |

**BK Consolidated**

(in billions of yen)

|                             | As of March 31, 2018 |                   |              |          |
|-----------------------------|----------------------|-------------------|--------------|----------|
|                             | within 1 year        | 1 year to 5 years | over 5 years | Total    |
| Receive-fix/pay-floater     | 632.1                | 4,712.8           | 13,509.7     | 18,854.8 |
| Receive-floater/pay-fix     | 15.2                 | 3,906.2           | 680.7        | 4,602.3  |
| Receive-floater/pay-floater | -                    | -                 | -            | -        |
| Receive-fix/pay-fix         | -                    | -                 | -            | -        |
| Total                       | 647.4                | 8,619.1           | 14,190.5     | 23,457.2 |

**TB Consolidated**

(in billions of yen)

|                             | As of March 31, 2018 |                   |              |         |
|-----------------------------|----------------------|-------------------|--------------|---------|
|                             | within 1 year        | 1 year to 5 years | over 5 years | Total   |
| Receive-fix/pay-floater     | 80.7                 | 675.5             | 87.7         | 843.9   |
| Receive-floater/pay-fix     | 460.2                | 1,735.7           | 1,800.7      | 3,996.6 |
| Receive-floater/pay-floater | -                    | -                 | -            | -       |
| Receive-fix/pay-fix         | -                    | -                 | -            | -       |
| Total                       | 540.9                | 2,411.2           | 1,888.4      | 4,840.6 |

## 4. 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”.

## Fair Value Information on Securities

(in millions of yen)

|  | As of March 31, 2018                 |             |        |        | As of March 31, 2017                 |             |        |        |
|--|--------------------------------------|-------------|--------|--------|--------------------------------------|-------------|--------|--------|
|  | Amount on consolidated balance sheet | Differences | Gains  | Losses | Amount on consolidated balance sheet | Differences | Gains  | Losses |
| Debt securities being held to maturity | 3,593,058                            | 37,990      | 55,058 | 17,068 | 3,560,825                            | 50,325      | 62,484 | 12,158 |
| Domestic bonds                         | 1,100,828                            | 40,211      | 40,211 | -      | 1,100,955                            | 43,114      | 43,114 | -      |
| Government bonds                       | 1,100,828                            | 40,211      | 40,211 | -      | 1,100,955                            | 43,114      | 43,114 | -      |
| Municipal bonds                        | -                                    | -           | -      | -      | -                                    | -           | -      | -      |
| Corporate bonds                        | -                                    | -           | -      | -      | -                                    | -           | -      | -      |
| Other                                  | 2,492,230                            | (2,221)     | 14,847 | 17,068 | 2,459,870                            | 7,211       | 19,369 | 12,158 |
| Foreign bonds                          | 1,120,883                            | (9,438)     | 6,408  | 15,846 | 1,212,321                            | (1,719)     | 10,253 | 11,973 |
| Other                                  | 1,371,346                            | 7,216       | 8,438  | 1,222  | 1,247,549                            | 8,930       | 9,115  | 185    |

(in millions of yen)

|                               | As of March 31, 2018                 |             |           |         | As of March 31, 2017                 |             |           |         |
|-------------------------------|--------------------------------------|-------------|-----------|---------|--------------------------------------|-------------|-----------|---------|
|                               | Amount on consolidated balance sheet | Differences | Gains     | Losses  | Amount on consolidated balance sheet | Differences | Gains     | Losses  |
| Available-for-sale securities | 55,397,324                           | 3,517,412   | 3,922,054 | 404,642 | 54,813,148                           | 3,139,063   | 3,433,950 | 294,887 |
| Domestic equity securities    | 5,541,043                            | 3,220,193   | 3,258,960 | 38,767  | 5,164,653                            | 2,635,191   | 2,686,496 | 51,305  |
| Domestic bonds                | 26,980,627                           | 305,519     | 313,043   | 7,524   | 27,688,842                           | 399,130     | 411,190   | 12,060  |
| Government bonds              | 22,450,541                           | 259,042     | 261,077   | 2,035   | 24,010,611                           | 351,011     | 353,046   | 2,034   |
| Municipal bonds               | 1,536,392                            | 5,284       | 7,804     | 2,520   | 1,009,875                            | 3,468       | 7,913     | 4,444   |
| Corporate bonds               | 2,993,693                            | 41,192      | 44,161    | 2,969   | 2,668,355                            | 44,650      | 50,231    | 5,581   |
| Other                         | 22,875,652                           | (8,300)     | 350,049   | 358,350 | 21,959,652                           | 104,742     | 336,263   | 231,521 |
| Foreign equity securities     | 334,540                              | 35,975      | 78,677    | 42,702  | 182,802                              | 49,875      | 59,492    | 9,616   |
| Foreign bonds                 | 17,448,342                           | (139,099)   | 120,866   | 259,965 | 17,917,306                           | (8,487)     | 154,280   | 162,768 |
| Other                         | 5,092,769                            | 94,823      | 150,505   | 55,682  | 3,859,542                            | 63,353      | 122,489   | 59,136  |

## Redemption schedule of Available-for-sale securities with maturities and debt securities being held to maturity

(in millions of yen)

|                  | As of March 31, 2018 |                   |                     |               | As of March 31, 2017 |                   |                     |               |
|------------------|----------------------|-------------------|---------------------|---------------|----------------------|-------------------|---------------------|---------------|
|                  | within 1 year        | 1 year to 5 years | 5 years to 10 years | over 10 years | within 1 year        | 1 year to 5 years | 5 years to 10 years | over 10 years |
| Domestic bonds   | 11,064,591           | 8,636,608         | 5,905,166           | 2,475,089     | 14,113,212           | 7,132,897         | 4,429,887           | 3,114,000     |
| Government bonds | 10,876,130           | 7,616,696         | 3,629,426           | 1,429,117     | 13,915,176           | 6,273,172         | 2,798,360           | 2,124,856     |
| Municipal bonds  | 45,004               | 199,081           | 1,292,126           | 180           | 42,038               | 115,764           | 851,782             | 290           |
| Corporate bonds  | 143,457              | 820,830           | 983,613             | 1,045,791     | 155,997              | 743,959           | 779,744             | 988,853       |
| Other            | 2,813,304            | 5,611,715         | 6,162,056           | 8,021,620     | 2,416,059            | 6,338,667         | 5,711,596           | 7,146,492     |
| Foreign bonds    | 2,604,848            | 4,379,714         | 5,323,315           | 6,238,067     | 2,341,343            | 5,597,815         | 4,493,257           | 6,686,389     |
| Other            | 208,455              | 1,232,000         | 838,740             | 1,783,552     | 74,716               | 740,852           | 1,218,339           | 460,103       |
| Total            | 13,877,896           | 14,248,323        | 12,067,222          | 10,496,709    | 16,529,272           | 13,471,564        | 10,141,484          | 10,260,492    |

**BK 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”.

## Fair Value Information on Securities

(in millions of yen)

|  | As of March 31, 2018    |             |             |        | As of March 31, 2017    |             |             |        |
|--|-------------------------|-------------|-------------|--------|-------------------------|-------------|-------------|--------|
|  | Amount on balance sheet | Differences | Differences |        | Amount on balance sheet | Differences | Differences |        |
|  |                         |             | Gains       | Losses |                         |             | Gains       | Losses |
| Debt securities being held to maturity | 1,909,933               | 44,573      | 45,248      | 674    | 2,348,504               | 52,045      | 52,230      | 185    |
| Stocks of subsidiaries and affiliates  | 932,607                 | 105,350     | 120,348     | 14,998 | 932,607                 | (8,940)     | 41,986      | 50,927 |

(in millions of yen)

|                               | As of March 31, 2018    |             |             |         | As of March 31, 2017    |             |             |         |
|-------------------------------|-------------------------|-------------|-------------|---------|-------------------------|-------------|-------------|---------|
|                               | Amount on balance sheet | Differences | Differences |         | Amount on balance sheet | Differences | Differences |         |
|                               |                         |             | Gains       | Losses  |                         |             | Gains       | Losses  |
| Available-for-sale securities | 38,764,391              | 2,757,167   | 2,981,731   | 224,564 | 37,723,034              | 2,347,803   | 2,535,654   | 187,850 |
| Domestic equity securities    | 4,497,191               | 2,517,171   | 2,557,190   | 40,019  | 4,173,471               | 2,016,280   | 2,070,538   | 54,257  |
| Domestic bonds                | 23,610,239              | 273,943     | 279,894     | 5,950   | 23,390,925              | 354,591     | 363,976     | 9,385   |
| Other                         | 10,656,960              | (33,947)    | 144,646     | 178,593 | 10,158,637              | (23,069)    | 101,139     | 124,208 |
| Foreign equity securities     | 229,935                 | 40,051      | 71,789      | 31,737  | 170,335                 | 44,257      | 54,416      | 10,158  |
| Foreign bonds                 | 7,663,006               | (56,832)    | 46,299      | 103,132 | 7,853,982               | (35,584)    | 38,534      | 74,118  |
| Other                         | 2,764,018               | (17,166)    | 26,557      | 43,723  | 2,134,319               | (31,742)    | 8,188       | 39,931  |

## Redemption schedule of Available-for-sale securities with maturities and debt securities being held to maturity

(in millions of yen)

|                  | As of March 31, 2018 |                   |                     |               | As of March 31, 2017 |                   |                     |               |
|------------------|----------------------|-------------------|---------------------|---------------|----------------------|-------------------|---------------------|---------------|
|                  | within 1 year        | 1 year to 5 years | 5 years to 10 years | over 10 years | within 1 year        | 1 year to 5 years | 5 years to 10 years | over 10 years |
| Domestic bonds   | 10,173,197           | 6,604,091         | 5,849,537           | 2,084,241     | 13,027,854           | 4,251,676         | 4,320,651           | 2,891,699     |
| Government bonds | 9,999,700            | 5,681,642         | 3,619,368           | 1,069,042     | 12,877,083           | 3,503,258         | 2,747,703           | 1,913,228     |
| Municipal bonds  | 44,986               | 199,081           | 1,292,113           | 161           | 42,038               | 115,711           | 851,777             | 260           |
| Corporate bonds  | 128,510              | 723,367           | 938,056             | 1,015,036     | 108,733              | 632,706           | 721,169             | 978,210       |
| Other            | 1,927,595            | 2,038,470         | 2,361,263           | 3,264,675     | 1,660,584            | 2,392,988         | 2,059,040           | 3,489,562     |
| Foreign bonds    | 1,577,259            | 1,390,215         | 1,878,365           | 2,793,885     | 1,396,678            | 2,204,469         | 1,106,191           | 3,128,455     |
| Other            | 350,335              | 648,255           | 482,898             | 470,789       | 263,905              | 188,519           | 952,848             | 361,106       |
| Total            | 12,100,792           | 8,642,562         | 8,210,801           | 5,348,916     | 14,688,438           | 6,644,664         | 6,379,691           | 6,381,261     |

**TB Non-consolidated**

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

## Fair Value Information on Securities

(in millions of yen)

|  | As of March 31, 2018    |             |             |        | As of March 31, 2017    |             |             |        |
|--|-------------------------|-------------|-------------|--------|-------------------------|-------------|-------------|--------|
|  | Amount on balance sheet | Differences | Differences |        | Amount on balance sheet | Differences | Differences |        |
|  |                         |             | Gains       | Losses |                         |             | Gains       | Losses |
| Debt securities being held to maturity | 494,365                 | 2,702       | 3,250       | 547    | -                       | -           | -           | -      |
| Stocks of subsidiaries and affiliates  | 7,190                   | 413         | 413         | -      | 52,328                  | 33,443      | 33,512      | 69     |

(in millions of yen)

|                               | As of March 31, 2018    |             |             |         | As of March 31, 2017    |             |             |        |
|-------------------------------|-------------------------|-------------|-------------|---------|-------------------------|-------------|-------------|--------|
|                               | Amount on balance sheet | Differences | Differences |         | Amount on balance sheet | Differences | Differences |        |
|                               |                         |             | Gains       | Losses  |                         |             | Gains       | Losses |
| Available-for-sale securities | 12,874,815              | 745,891     | 861,604     | 115,712 | 13,508,608              | 752,569     | 818,235     | 65,665 |
| Domestic equity securities    | 1,093,627               | 640,863     | 645,330     | 4,467   | 1,036,997               | 551,360     | 557,456     | 6,095  |
| Domestic bonds                | 3,471,719               | 30,690      | 32,391      | 1,701   | 4,369,116               | 43,958      | 46,724      | 2,765  |
| Other                         | 8,309,468               | 74,338      | 183,881     | 109,542 | 8,102,494               | 157,250     | 214,054     | 56,804 |
| Foreign equity securities     | 91,065                  | (11,387)    | 46          | 11,433  | 61                      | 36          | 36          | -      |
| Foreign bonds                 | 7,025,849               | (12,310)    | 75,228      | 87,539  | 6,792,918               | 64,280      | 104,484     | 40,204 |
| Other                         | 1,192,552               | 98,036      | 108,606     | 10,569  | 1,309,514               | 92,933      | 109,533     | 16,599 |

## Redemption schedule of Available-for-sale securities with maturities and debt securities being held to maturity

(in millions of yen)

|                  | As of March 31, 2018 |                   |                     |               | As of March 31, 2017 |                   |                     |               |
|------------------|----------------------|-------------------|---------------------|---------------|----------------------|-------------------|---------------------|---------------|
|                  | within 1 year        | 1 year to 5 years | 5 years to 10 years | over 10 years | within 1 year        | 1 year to 5 years | 5 years to 10 years | over 10 years |
| Domestic bonds   | 877,274              | 2,147,968         | 55,628              | 390,848       | 1,040,874            | 2,996,704         | 109,236             | 222,301       |
| Government bonds | 862,310              | 2,040,446         | 10,058              | 360,074       | 993,710              | 2,875,475         | 50,657              | 211,628       |
| Municipal bonds  | 17                   | -                 | 13                  | 18            | -                    | 53                | 5                   | 29            |
| Corporate bonds  | 14,946               | 107,522           | 45,556              | 30,755        | 47,164               | 121,176           | 58,574              | 10,642        |
| Other            | 697,169              | 2,241,610         | 2,707,396           | 2,496,534     | 386,827              | 2,630,231         | 2,708,421           | 1,620,210     |
| Foreign bonds    | 677,858              | 1,837,867         | 2,507,902           | 2,493,315     | 386,642              | 2,177,646         | 2,608,448           | 1,620,180     |
| Other            | 19,310               | 403,743           | 199,493             | 3,219         | 184                  | 452,585           | 99,973              | 29            |
| Total            | 1,574,444            | 4,389,579         | 2,763,024           | 2,887,383     | 1,427,702            | 5,626,936         | 2,817,657           | 1,842,511     |

**5. ROE****MUFG Consolidated**

(%)

|     | For the fiscal year<br>ended<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | For the fiscal year<br>ended<br>March 31, 2017<br>(B) |
|-----|---|-------------------------------------|---|
| ROE | 7.53  | 0.27                                | 7.25  |

Note:

ROE is computed as follows:

$$\frac{\text{Profits attributable to owners of parent}}{\{( \text{Total shareholders' equity at the beginning of the period} + \text{Foreign currency translation adjustments at the beginning of the period} ) + ( \text{Total shareholders' equity at the end of the period} + \text{Foreign currency translation adjustments at the end of the period} )\} / 2} \times 100$$

## 6. Risk-Adjusted Capital Ratio

## MUFG Consolidated

(in billions of yen)

|  | As of<br>March 31, 2018<br>Preliminary (A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) | As of<br>September 30, 2017 |
|--|--|-------------------------------------|--------------------------------|-----------------------------|
| (1) Total capital ratio (4)/(7)                | 16.56%                                     | 0.70 %                              | 15.85%                         | 16.33%                      |
| (2) Tier 1 capital ratio (5)/(7)               | 14.32%                                     | 0.95%                               | 13.36%                         | 13.72%                      |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 12.58%                                     | 0.82%                               | 11.76%                         | 12.14%                      |
| (4) Total capital                              | 18,795.4                                   | 719.3                               | 18,076.1                       | 18,797.3                    |
| (5) Tier 1 capital                             | 16,251.7                                   | 1,019.2                             | 15,232.4                       | 15,794.3                    |
| (6) Common Equity Tier 1 capital               | 14,284.9                                   | 871.0                               | 13,413.8                       | 13,979.4                    |
| (7) Risk weighted assets                       | 113,463.6                                  | (522.7)                             | 113,986.3                      | 115,068.8                   |
| (8) Required Capital (7)×8%                    | 9,077.0                                    | (41.8)                              | 9,118.9                        | 9,205.5                     |

## BK Consolidated

(in billions of yen)

|  | As of<br>March 31, 2018<br>Preliminary (A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) | As of<br>September 30, 2017 |
|--|--|-------------------------------------|--------------------------------|-----------------------------|
| (1) Total capital ratio (4)/(7)                | 15.90%                                     | 0.61 %                              | 15.28%                         | 15.84%                      |
| (2) Tier 1 capital ratio (5)/(7)               | 13.59%                                     | 0.89 %                              | 12.70%                         | 13.10%                      |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 11.85%                                     | 0.71%                               | 11.14%                         | 11.55%                      |
| (4) Total capital                              | 14,470.2                                   | 416.8                               | 14,053.4                       | 14,470.1                    |
| (5) Tier 1 capital                             | 12,374.0                                   | 693.3                               | 11,680.7                       | 11,970.3                    |
| (6) Common Equity Tier 1 capital               | 10,788.3                                   | 542.5                               | 10,245.8                       | 10,547.9                    |
| (7) Risk weighted assets                       | 91,007.1                                   | (952.8)                             | 91,960.0                       | 91,318.6                    |
| (8) Required Capital (7)×8%                    | 7,280.5                                    | (76.2)                              | 7,356.8                        | 7,305.4                     |

## TB Consolidated

(in billions of yen)

|  | As of<br>March 31, 2018<br>Preliminary (A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) | As of<br>September 30, 2017 |
|--|--|-------------------------------------|--------------------------------|-----------------------------|
| (1) Total capital ratio (4)/(7)                | 20.03%                                     | 0.22 %                              | 19.80%                         | 20.55%                      |
| (2) Tier 1 capital ratio (5)/(7)               | 17.67%                                     | 0.73 %                              | 16.94%                         | 17.28%                      |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 16.21%                                     | 0.33 %                              | 15.87%                         | 16.10%                      |
| (4) Total capital                              | 2,545.6                                    | 139.0                               | 2,406.5                        | 2,591.1                     |
| (5) Tier 1 capital                             | 2,245.8                                    | 187.4                               | 2,058.4                        | 2,178.2                     |
| (6) Common Equity Tier 1 capital               | 2,060.1                                    | 131.1                               | 1,928.9                        | 2,030.3                     |
| (7) Risk weighted assets                       | 12,705.2                                   | 556.0                               | 12,149.1                       | 12,604.2                    |
| (8) Required Capital (7)×8%                    | 1,016.4                                    | 44.4                                | 971.9                          | 1,008.3                     |

## BK Non-consolidated

(in billions of yen)

|  | As of<br>March 31, 2018<br>Preliminary (A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) | As of<br>September 30, 2017 |
|--|--|-------------------------------------|--------------------------------|-----------------------------|
| (1) Total capital ratio (4)/(7)                | 16.90%                                     | 0.19 %                              | 16.70%                         | 17.03%                      |
| (2) Tier 1 capital ratio (5)/(7)               | 14.51%                                     | 0.63 %                              | 13.88%                         | 14.07%                      |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 12.54%                                     | 0.49 %                              | 12.04%                         | 12.25%                      |
| (4) Total capital                              | 13,211.3                                   | 387.9                               | 12,823.3                       | 13,206.2                    |
| (5) Tier 1 capital                             | 11,344.0                                   | 688.5                               | 10,655.5                       | 10,910.4                    |
| (6) Common Equity Tier 1 capital               | 9,802.4                                    | 554.7                               | 9,247.7                        | 9,502.6                     |
| (7) Risk weighted assets                       | 78,155.7                                   | 1,398.1                             | 76,757.5                       | 77,510.7                    |
| (8) Required Capital (7)×8%                    | 6,252.4                                    | 111.8                               | 6,140.6                        | 6,200.8                     |

## TB Non-consolidated

(in billions of yen)

|  | As of<br>March 31, 2018<br>Preliminary (A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) | As of<br>September 30, 2017 |
|--|--|-------------------------------------|--------------------------------|-----------------------------|
| (1) Total capital ratio (4)/(7)                | 19.88%                                     | (0.59)%                             | 20.48%                         | 20.56%                      |
| (2) Tier 1 capital ratio (5)/(7)               | 17.55%                                     | 0.10 %                              | 17.45%                         | 17.25%                      |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 16.18%                                     | (0.17)%                             | 16.35%                         | 16.11%                      |
| (4) Total capital                              | 2,529.3                                    | 102.8                               | 2,426.4                        | 2,577.2                     |
| (5) Tier 1 capital                             | 2,232.7                                    | 165.7                               | 2,067.0                        | 2,163.0                     |
| (6) Common Equity Tier 1 capital               | 2,057.7                                    | 120.1                               | 1,937.5                        | 2,019.4                     |
| (7) Risk weighted assets                       | 12,716.6                                   | 871.7                               | 11,844.8                       | 12,533.4                    |
| (8) Required Capital (7)×8%                    | 1,017.3                                    | 69.7                                | 947.5                          | 1,002.6                     |

Note: Risk-adjusted capital ratio of MUFG is computed in accordance with the Notification of the Financial Services Agency No.20, 2006.

Risk-adjusted capital ratio of BK and TB are computed in accordance with the Notification of the Financial Services Agency No.19, 2006.

## 7. Risk-Monitored Loans

## MUFG Consolidated

## (1) Risk-Monitored Loans

(in millions of yen)

|  | As of<br>March 31,<br>2018 (A) |  | As of<br>March 31,<br>2017 (B) |  | Increase<br>(Decrease)<br>(A) - (B) |  |
|--|--------------------------------|--|--------------------------------|--|-------------------------------------|--|
|  |                                | % to total loans<br>and bills discounted |                                | % to total loans<br>and bills discounted |                                     | % to total loans<br>and bills discounted |
| Loans to bankrupt borrowers                            | 50,351                         | 0.04 %                                   | 46,498                         | 0.04 %                                   | 3,853                               | 0.00 %                                   |
| Non-accrual delinquent loans                           | 614,955                        | 0.56 %                                   | 738,103                        | 0.67 %                                   | (123,147)                           | (0.10)%                                  |
| Accruing loans contractually past due 3 months or more | 29,193                         | 0.02 %                                   | 46,301                         | 0.04 %                                   | (17,108)                            | (0.01)%                                  |
| Restructured loans                                     | 577,277                        | 0.53 %                                   | 708,354                        | 0.64 %                                   | (131,077)                           | (0.11)%                                  |
| Total risk monitored loans                             | 1,271,777                      | 1.17 %                                   | 1,539,258                      | 1.41 %                                   | (267,480)                           | (0.23)%                                  |
| Total loans and bills discounted                       | 108,090,994                    |  | 109,005,231                    |  | (914,237)                           |  |

|             |         |  |         |  |          |  |
|-------------|---------|--|---------|--|----------|--|
| Written-off | 361,108 |  | 377,463 |  | (16,355) |  |
|-------------|---------|--|---------|--|----------|--|

## (2) Allowance for Credit Losses

(in millions of yen)

|  | As of<br>March 31,<br>2018 (A) |                                    | As of<br>March 31,<br>2017 (B) |                                    | Increase<br>(Decrease)<br>(A) - (B) |                                    |
|--|--------------------------------|------------------------------------|--------------------------------|------------------------------------|-------------------------------------|------------------------------------|
|  |                                | % to total risk<br>monitored loans |                                | % to total risk<br>monitored loans |                                     | % to total risk<br>monitored loans |
| Allowance for credit losses                        | 807,139                        | 63.46 %                            | 957,350                        | 62.19 %                            | (150,210)                           | 1.26 %                             |
| General allowance for credit losses                | 596,523                        |                                    | 743,895                        |                                    | (147,371)                           |                                    |
| Specific allowance for credit losses               | 210,058                        |                                    | 213,065                        |                                    | (3,007)                             |                                    |
| Allowance for credit to specific foreign borrowers | 556                            |                                    | 388                            |                                    | 168                                 |                                    |

## (3) Classification of Risk-Monitored Loans

## Classified by Geographic Area

(in millions of yen)

|                               | As of<br>March 31,<br>2018 (A) | As of<br>March 31,<br>2017 (B) | Increase<br>(Decrease)<br>(A) - (B) |
|-------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Domestic                      | 887,090                        | 1,064,741                      | (177,651)                           |
| Overseas                      | 384,687                        | 474,516                        | (89,829)                            |
| Asia                          | 155,810                        | 142,367                        | 13,443                              |
| Indonesia                     | 8,678                          | 5,946                          | 2,731                               |
| Singapore                     | 14,380                         | 14,558                         | (178)                               |
| Thailand                      | 125,943                        | 106,546                        | 19,396                              |
| Hong Kong                     | 706                            | 215                            | 491                                 |
| Other                         | 6,102                          | 15,099                         | (8,997)                             |
| Americas                      | 157,565                        | 216,085                        | (58,520)                            |
| Europe, Middle East and Other | 71,311                         | 116,064                        | (44,752)                            |
| Total                         | 1,271,777                      | 1,539,258                      | (267,480)                           |

## Classified by Industry

(in millions of yen)

|                                       | As of<br>March 31,<br>2018 (A) | As of<br>March 31,<br>2017 (B) | Increase<br>(Decrease)<br>(A) - (B) |
|---------------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Domestic                              | 887,090                        | 1,064,741                      | (177,651)                           |
| Manufacturing                         | 329,574                        | 425,381                        | (95,806)                            |
| Construction                          | 12,680                         | 16,299                         | (3,619)                             |
| Wholesale and retail                  | 114,646                        | 135,785                        | (21,138)                            |
| Finance and insurance                 | 997                            | 737                            | 259                                 |
| Real estate, goods rental and leasing | 49,909                         | 67,336                         | (17,427)                            |
| Services                              | 42,988                         | 51,944                         | (8,955)                             |
| Other industries                      | 25,666                         | 23,849                         | 1,816                               |
| Consumer                              | 310,626                        | 343,406                        | (32,779)                            |
| Overseas                              | 384,687                        | 474,516                        | (89,829)                            |
| Financial institutions                | 3,765                          | 7,672                          | (3,906)                             |
| Commercial and industrial             | 299,559                        | 329,547                        | (29,987)                            |
| Other                                 | 81,362                         | 137,297                        | (55,935)                            |
| Total                                 | 1,271,777                      | 1,539,258                      | (267,480)                           |

**BK Non-consolidated**

## (1) Risk-Monitored Loans

(in millions of yen)

|  | As of<br>March 31,<br>2018 (A) |  | As of<br>March 31,<br>2017 (B) |  | Increase<br>(Decrease)<br>(A) - (B) |  |
|--|--------------------------------|--|--------------------------------|--|-------------------------------------|--|
|  |                                | % to total loans<br>and bills discounted |                                | % to total loans<br>and bills discounted |                                     | % to total loans<br>and bills discounted |
| Loans to bankrupt borrowers                            | 41,846                         | 0.05%                                    | 35,746                         | 0.04%                                    | 6,100                               | 0.00%                                    |
| Non-accrual delinquent loans                           | 356,775                        | 0.45%                                    | 476,342                        | 0.58%                                    | (119,566)                           | (0.13)%                                  |
| Accruing loans contractually past due 3 months or more | 23,616                         | 0.02%                                    | 45,938                         | 0.05%                                    | (22,322)                            | (0.02)%                                  |
| Restructured loans                                     | 411,324                        | 0.51%                                    | 525,466                        | 0.64%                                    | (114,142)                           | (0.12)%                                  |
| Total risk monitored loans                             | 833,563                        | 1.05%                                    | 1,083,494                      | 1.33%                                    | (249,930)                           | (0.27)%                                  |
| Total loans and bills discounted                       | 79,213,244                     |  | 81,394,063                     |  | (2,180,818)                         |  |

|             |         |  |         |  |          |  |
|-------------|---------|--|---------|--|----------|--|
| Written-off | 294,955 |  | 307,219 |  | (12,264) |  |
|-------------|---------|--|---------|--|----------|--|

## (2) Allowance for Credit Losses

(in millions of yen)

|  | As of<br>March 31,<br>2018 (A) |                                    | As of<br>March 31,<br>2017 (B) |                                    | Increase<br>(Decrease)<br>(A) - (B) |                                    |
|--|--------------------------------|------------------------------------|--------------------------------|------------------------------------|-------------------------------------|------------------------------------|
|  |                                | % to total risk<br>monitored loans |                                | % to total risk<br>monitored loans |                                     | % to total risk<br>monitored loans |
| Allowance for credit losses                        | 418,248                        | 50.17%                             | 563,216                        | 51.98%                             | (144,968)                           | (1.80)%                            |
| General allowance for credit losses                | 313,783                        |                                    | 446,887                        |                                    | (133,103)                           |                                    |
| Specific allowance for credit losses               | 103,908                        |                                    | 115,942                        |                                    | (12,034)                            |                                    |
| Allowance for credit to specific foreign borrowers | 556                            |                                    | 386                            |                                    | 170                                 |                                    |

## (3) Classification of Risk-Monitored Loans

## Classified by Geographic Area

(in millions of yen)

|                               | As of<br>March 31,<br>2018 (A) | As of<br>March 31,<br>2017 (B) | Increase<br>(Decrease)<br>(A) - (B) |
|-------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Domestic                      | 675,362                        | 829,903                        | (154,540)                           |
| Overseas                      | 158,200                        | 253,591                        | (95,390)                            |
| Asia                          | 22,849                         | 29,866                         | (7,016)                             |
| Indonesia                     | 1,790                          | 102                            | 1,687                               |
| Singapore                     | 14,380                         | 14,558                         | (178)                               |
| Thailand                      | -                              | 4                              | (4)                                 |
| Hong Kong                     | 706                            | 215                            | 491                                 |
| Other                         | 5,972                          | 14,985                         | (9,012)                             |
| Americas                      | 64,039                         | 107,660                        | (43,620)                            |
| Europe, Middle East and Other | 71,311                         | 116,064                        | (44,752)                            |
| Total                         | 833,563                        | 1,083,494                      | (249,930)                           |

## Classified by Industry

(in millions of yen)

|                           | As of<br>March 31,<br>2018 (A) | As of<br>March 31,<br>2017 (B) | Increase<br>(Decrease)<br>(A) - (B) |
|---------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Domestic                  | 675,362                        | 829,903                        | (154,540)                           |
| Manufacturing             | 306,658                        | 375,263                        | (68,605)                            |
| Construction              | 12,073                         | 15,628                         | (3,555)                             |
| Wholesale and retail      | 114,403                        | 134,286                        | (19,882)                            |
| Finance and insurance     | 993                            | 715                            | 278                                 |
| Real estate               | 43,022                         | 58,504                         | (15,482)                            |
| Goods rental and leasing  | 1,970                          | 2,347                          | (377)                               |
| Services                  | 42,747                         | 51,080                         | (8,333)                             |
| Other industries          | 25,661                         | 23,540                         | 2,120                               |
| Consumer                  | 127,833                        | 168,535                        | (40,702)                            |
| Overseas                  | 158,200                        | 253,591                        | (95,390)                            |
| Financial institutions    | 3,681                          | 7,589                          | (3,907)                             |
| Commercial and industrial | 154,425                        | 190,984                        | (36,559)                            |
| Other                     | 93                             | 55,017                         | (54,923)                            |
| Total                     | 833,563                        | 1,083,494                      | (249,930)                           |

**TB Non-consolidated**

## (1) Risk-Monitored Loans

(in millions of yen)

|  | As of<br>March 31,<br>2018 (A) |  | As of<br>March 31,<br>2017 (B) |  | Increase<br>(Decrease)<br>(A) - (B) |  |
|--|--------------------------------|--|--------------------------------|--|-------------------------------------|--|
|  |                                | % to total loans<br>and bills discounted |                                | % to total loans<br>and bills discounted |                                     | % to total loans<br>and bills discounted |
| Loans to bankrupt borrowers                            | 462                            | 0.00 %                                   | 530                            | 0.00 %                                   | (67)                                | (0.00)%                                  |
| Non-accrual delinquent loans                           | 6,457                          | 0.04 %                                   | 9,611                          | 0.06 %                                   | (3,154)                             | (0.02)%                                  |
| Accruing loans contractually past due 3 months or more | 308                            | 0.00 %                                   | 79                             | 0.00 %                                   | 228                                 | 0.00 %                                   |
| Restructured loans                                     | 27,352                         | 0.18 %                                   | 55,523                         | 0.38 %                                   | (28,171)                            | (0.20)%                                  |
| Total risk monitored loans                             | 34,582                         | 0.23 %                                   | 65,746                         | 0.46 %                                   | (31,164)                            | (0.22)%                                  |
| Total loans and bills discounted                       | 14,514,713                     |  | 14,283,249                     |  | 231,463                             |  |

|             |       |  |       |  |       |  |
|-------------|-------|--|-------|--|-------|--|
| Written-off | 7,383 |  | 7,626 |  | (242) |  |
|-------------|-------|--|-------|--|-------|--|

## (2) Allowance for Credit Losses

(in millions of yen)

|  | As of<br>March 31,<br>2018 (A) |                                    | As of<br>March 31,<br>2017 (B) |                                    | Increase<br>(Decrease)<br>(A) - (B) |                                    |
|--|--------------------------------|------------------------------------|--------------------------------|------------------------------------|-------------------------------------|------------------------------------|
|  |                                | % to total risk<br>monitored loans |                                | % to total risk<br>monitored loans |                                     | % to total risk<br>monitored loans |
| Allowance for credit losses                        | 33,138                         | 95.82 %                            | 59,306                         | 90.20 %                            | (26,168)                            | 5.61 %                             |
| General allowance for credit losses                | 32,378                         |                                    | 58,395                         |                                    | (26,017)                            |                                    |
| Specific allowance for credit losses               | 759                            |                                    | 908                            |                                    | (149)                               |                                    |
| Allowance for credit to specific foreign borrowers | 0                              |                                    | 1                              |                                    | (1)                                 |                                    |

## (3) Classification of Risk-Monitored Loans

## Classified by Geographic Area

(in millions of yen)

|                               | As of<br>March 31,<br>2018 (A) | As of<br>March 31,<br>2017 (B) | Increase<br>(Decrease)<br>(A) - (B) |
|-------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Domestic                      | 34,071                         | 65,273                         | (31,202)                            |
| Overseas                      | 510                            | 472                            | 38                                  |
| Asia                          | 510                            | 472                            | 38                                  |
| Indonesia                     | -                              | -                              | -                                   |
| Singapore                     | -                              | -                              | -                                   |
| Thailand                      | 510                            | 472                            | 38                                  |
| Hong Kong                     | -                              | -                              | -                                   |
| Other                         | -                              | -                              | -                                   |
| Americas                      | -                              | -                              | -                                   |
| Europe, Middle East and Other | -                              | -                              | -                                   |
| Total                         | 34,582                         | 65,746                         | (31,164)                            |

## Classified by Industry

(in millions of yen)

|                           | As of<br>March 31,<br>2018 (A) | As of<br>March 31,<br>2017 (B) | Increase<br>(Decrease)<br>(A) - (B) |
|---------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Domestic                  | 34,071                         | 65,273                         | (31,202)                            |
| Manufacturing             | 22,898                         | 50,092                         | (27,194)                            |
| Construction              | 591                            | 653                            | (62)                                |
| Wholesale and retail      | 100                            | 1,348                          | (1,248)                             |
| Finance and insurance     | -                              | -                              | -                                   |
| Real estate               | 4,890                          | 6,436                          | (1,545)                             |
| Goods rental and leasing  | -                              | -                              | -                                   |
| Services                  | 228                            | 851                            | (622)                               |
| Other industries          | -                              | 303                            | (303)                               |
| Consumer                  | 5,363                          | 5,587                          | (224)                               |
| Overseas                  | 510                            | 472                            | 38                                  |
| Financial institutions    | -                              | -                              | -                                   |
| Commercial and industrial | 510                            | 472                            | 38                                  |
| Other                     | -                              | -                              | -                                   |
| Total                     | 34,582                         | 65,746                         | (31,164)                            |

**TB Non-consolidated: Trust Account**

“Trust Account” represents trust account with contracts indemnifying the principal amounts.

## (1) Risk-Monitored Loans

(in millions of yen)

|  | As of<br>March 31,<br>2018 (A) |  | As of<br>March 31,<br>2017 (B) |  | Increase<br>(Decrease)<br>(A) - (B) |  |
|--|--------------------------------|--|--------------------------------|--|-------------------------------------|--|
|  |                                | % to total loans<br>and bills discounted |                                | % to total loans<br>and bills discounted |                                     | % to total loans<br>and bills discounted |
| Loans to bankrupt borrowers                            | 3                              | 0.02 %                                   | 3                              | 0.01 %                                   | (0)                                 | 0.00 %                                   |
| Non-accrual delinquent loans                           | 0                              | 0.00 %                                   | 0                              | 0.00 %                                   | (0)                                 | (0.00)%                                  |
| Accruing loans contractually past due 3 months or more | 8                              | 0.05 %                                   | 9                              | 0.04 %                                   | (1)                                 | 0.00 %                                   |
| Restructured loans                                     | 220                            | 1.36 %                                   | 234                            | 1.28 %                                   | (14)                                | 0.07 %                                   |
| Total risk monitored loans                             | 232                            | 1.43 %                                   | 247                            | 1.35 %                                   | (15)                                | 0.08 %                                   |
| Total loans and bills discounted                       | 16,186                         |  | 18,293                         |  | (2,106)                             |  |

## (2) Allowance for Credit Losses

(in millions of yen)

|                         | As of<br>March 31,<br>2018 (A) | As of<br>March 31,<br>2017 (B) | Increase<br>(Decrease)<br>(A) - (B) |
|-------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Allowance for bad debts | 48                             | 55                             | (7)                                 |

## (3) Classification of Risk-Monitored Loans

Classified by Industry

(in millions of yen)

|                          | As of<br>March 31,<br>2018 (A) | As of<br>March 31,<br>2017 (B) | Increase<br>(Decrease)<br>(A) - (B) |
|--------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Domestic                 | 232                            | 247                            | (15)                                |
| Manufacturing            | -                              | -                              | -                                   |
| Construction             | -                              | -                              | -                                   |
| Wholesale and retail     | -                              | -                              | -                                   |
| Finance and insurance    | -                              | -                              | -                                   |
| Real estate              | 183                            | 200                            | (16)                                |
| Goods rental and leasing | -                              | -                              | -                                   |
| Services                 | -                              | -                              | -                                   |
| Other industries         | -                              | -                              | -                                   |
| Consumer                 | 48                             | 46                             | 1                                   |
| Total                    | 232                            | 247                            | (15)                                |

**8. Non Performing Loans Based on the Financial Reconstruction Law (the “FRL”)****BK and TB Combined including Trust Account**

“Trust account” represents trust account with contracts indemnifying the principal amounts.

## (1) Non Performing Loans

(in millions of yen)

|                               | As of<br>March 31, 2018<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|-------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Bankrupt or De facto Bankrupt | 118,812                        | 119,803                        | (991)                               |
| Doubtful                      | 344,145                        | 426,284                        | (82,139)                            |
| Special Attention             | 462,747                        | 627,162                        | (164,415)                           |
| Non Performing Loans (1)      | 925,704                        | 1,173,249                      | (247,545)                           |
| Normal                        | 103,740,073                    | 104,240,643                    | (500,569)                           |
| Total                         | 104,665,778                    | 105,413,893                    | (748,114)                           |
| Non Performing Loans / Total  | 0.88 %                         | 1.11 %                         | (0.22)%                             |

## (2) Status of Coverage of Non Performing Loans

(in millions of yen)

|                              | As of<br>March 31, 2018<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Covered amount (2)           | 749,950                        | 940,324                        | (190,374)                           |
| Allowance for credit losses  | 280,523                        | 351,634                        | (71,110)                            |
| Collateral, guarantees, etc. | 469,426                        | 588,690                        | (119,263)                           |
| Coverage ratio (2) / (1)     | 81.01 %                        | 80.14 %                        | 0.86 %                              |

## (3) Coverage Ratio

(in millions of yen)

| Category                      | Loan amount (A)          | Allowance for<br>credit losses (B) | Covered by<br>collateral and/or<br>guarantees (C) | Coverage ratio for<br>unsecured portion<br>(B) / [(A) - (C)] | Coverage ratio<br>[(B) + (C)] / (A) |
|-------------------------------|--------------------------|------------------------------------|---|--|-------------------------------------|
| Bankrupt or De facto Bankrupt | 118,812<br>[ 119,803 ]   | 7,956<br>[ 10,772 ]                | 110,856<br>[ 109,031 ]                            | /  | 100.00 %<br>[ 100.00 % ]            |
| Doubtful                      | 344,145<br>[ 426,284 ]   | 95,621<br>[ 104,933 ]              | 173,843<br>[ 244,227 ]                            |  | 78.29 %<br>[ 81.90 % ]              |
| Special Attention             | 462,747<br>[ 627,162 ]   | 176,945<br>[ 235,928 ]             | 184,727<br>[ 235,431 ]                            |  | 78.15 %<br>[ 75.15 % ]              |
| Total                         | 925,704<br>[ 1,173,249 ] | 280,523<br>[ 351,634 ]             | 469,426<br>[ 588,690 ]                            |  | 81.01 %<br>[ 80.14 % ]              |

Note: The upper figures are as of March 31, 2018. The lower figures with brackets are as of March 31, 2017.

## (4) Classified by Industry

(in millions of yen)

|                           | As of<br>March 31, 2018<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|---------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Domestic                  | 716,305                        | 903,729                        | (187,423)                           |
| Manufacturing             | 329,923                        | 425,959                        | (96,035)                            |
| Construction              | 12,755                         | 16,418                         | (3,662)                             |
| Wholesale and retail      | 117,615                        | 139,910                        | (22,295)                            |
| Finance and insurance     | 1,448                          | 2,008                          | (560)                               |
| Real estate               | 48,271                         | 65,365                         | (17,094)                            |
| Goods rental and leasing  | 1,970                          | 2,347                          | (377)                               |
| Services                  | 43,501                         | 52,500                         | (8,998)                             |
| Other industries          | 27,318                         | 24,654                         | 2,664                               |
| Consumer                  | 133,500                        | 174,565                        | (41,065)                            |
| Overseas                  | 209,398                        | 269,520                        | (60,121)                            |
| Financial institutions    | 3,862                          | 7,779                          | (3,917)                             |
| Commercial and industrial | 205,442                        | 206,723                        | (1,280)                             |
| Other                     | 93                             | 55,017                         | (54,923)                            |
| Total                     | 925,704                        | 1,173,249                      | (247,545)                           |

**BK Non-consolidated**

## (1) Non Performing Loans

(in millions of yen)

|                               | As of<br>March 31, 2018<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|-------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Bankrupt or De facto Bankrupt | 117,413                        | 117,714                        | (300)                               |
| Doubtful                      | 338,442                        | 418,034                        | (79,592)                            |
| Special Attention             | 434,940                        | 571,405                        | (136,464)                           |
| Non Performing Loans (1)      | 890,796                        | 1,107,154                      | (216,358)                           |
| Normal                        | 88,874,301                     | 89,636,105                     | (761,804)                           |
| Total                         | 89,765,097                     | 90,743,260                     | (978,162)                           |
| Non Performing Loans / Total  | 0.99 %                         | 1.22 %                         | (0.22)%                             |

## (2) Status of Coverage of Non Performing Loans

(in millions of yen)

|                              | As of<br>March 31, 2018<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Covered amount (2)           | 718,588                        | 896,314                        | (177,725)                           |
| Allowance for credit losses  | 267,342                        | 325,433                        | (58,090)                            |
| Collateral, guarantees, etc. | 451,245                        | 570,881                        | (119,635)                           |
| Coverage ratio (2) / (1)     | 80.66 %                        | 80.95 %                        | (0.28)%                             |

## (3) Coverage Ratio

(in millions of yen)

| Category                      | Loan amount (A)          | Allowance for<br>credit losses (B) | Covered by<br>collateral and/or<br>guarantees (C) | Coverage ratio for<br>unsecured portion<br>(B) / [(A) - (C)] | Coverage ratio<br>[(B) + (C)] / (A) |
|-------------------------------|--------------------------|------------------------------------|---|--|-------------------------------------|
| Bankrupt or De facto Bankrupt | 117,413<br>[ 117,714 ]   | 7,871<br>[ 10,679 ]                | 109,542<br>[ 107,034 ]                            | 100.00 %<br>[ 100.00 % ]                                     | 100.00 %<br>[ 100.00 % ]            |
| Doubtful                      | 338,442<br>[ 418,034 ]   | 95,405<br>[ 104,577 ]              | 168,699<br>[ 236,899 ]                            | 56.20 %<br>[ 57.73 % ]                                       | 78.03 %<br>[ 81.68 % ]              |
| Special Attention             | 434,940<br>[ 571,405 ]   | 164,066<br>[ 210,175 ]             | 173,004<br>[ 226,947 ]                            | 62.63 %<br>[ 61.01 % ]                                       | 77.49 %<br>[ 76.49 % ]              |
| Total                         | 890,796<br>[ 1,107,154 ] | 267,342<br>[ 325,433 ]             | 451,245<br>[ 570,881 ]                            | 60.82 %<br>[ 60.68 % ]                                       | 80.66 %<br>[ 80.95 % ]              |

Note: The upper figures are as of March 31, 2018. The lower figures with brackets are as of March 31, 2017.

## (4) Classified by Industry

(in millions of yen)

|                           | As of<br>March 31, 2018<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|---------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Domestic                  | 681,908                        | 838,106                        | (156,198)                           |
| Manufacturing             | 307,025                        | 375,867                        | (68,841)                            |
| Construction              | 12,164                         | 15,764                         | (3,599)                             |
| Wholesale and retail      | 117,515                        | 138,561                        | (21,046)                            |
| Finance and insurance     | 1,448                          | 2,008                          | (560)                               |
| Real estate               | 43,196                         | 58,728                         | (15,531)                            |
| Goods rental and leasing  | 1,970                          | 2,347                          | (377)                               |
| Services                  | 43,273                         | 51,648                         | (8,375)                             |
| Other industries          | 27,318                         | 24,350                         | 2,968                               |
| Consumer                  | 127,994                        | 168,829                        | (40,834)                            |
| Overseas                  | 208,888                        | 269,047                        | (60,159)                            |
| Financial institutions    | 3,862                          | 7,779                          | (3,917)                             |
| Commercial and industrial | 204,932                        | 206,250                        | (1,318)                             |
| Other                     | 93                             | 55,017                         | (54,923)                            |
| Total                     | 890,796                        | 1,107,154                      | (216,358)                           |

**TB Non-consolidated**

## (1) Non Performing Loans

(in millions of yen)

|                               | As of<br>March 31, 2018<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|-------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Bankrupt or De facto Bankrupt | 1,395                          | 2,085                          | (690)                               |
| Doubtful                      | 5,619                          | 8,159                          | (2,539)                             |
| Special Attention             | 27,661                         | 55,603                         | (27,942)                            |
| Non Performing Loans (1)      | 34,676                         | 65,848                         | (31,171)                            |
| Normal                        | 14,849,817                     | 14,586,491                     | 263,326                             |
| Total                         | 14,884,494                     | 14,652,339                     | 232,154                             |
| Non Performing Loans / Total  | 0.23 %                         | 0.44 %                         | (0.21)%                             |

## (2) Status of Coverage of Non Performing Loans

(in millions of yen)

|                              | As of<br>March 31, 2018<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Covered amount (2)           | 31,129                         | 43,762                         | (12,632)                            |
| Allowance for credit losses  | 13,180                         | 26,201                         | (13,020)                            |
| Collateral, guarantees, etc. | 17,949                         | 17,561                         | 387                                 |
| Coverage ratio (2) / (1)     | 89.77 %                        | 66.46 %                        | 23.31 %                             |

## (3) Coverage Ratio

(in millions of yen)

| Category                      | Loan amount (A)      | Allowance for<br>credit losses (B) | Covered by<br>collateral and/or<br>guarantees (C) | Coverage ratio for<br>unsecured portion<br>(B) / [(A) - (C)] | Coverage ratio<br>[(B) + (C)] / (A) |
|-------------------------------|----------------------|------------------------------------|---|--|-------------------------------------|
| Bankrupt or De facto Bankrupt | 1,395<br>[ 2,085 ]   | 84<br>[ 92 ]                       | 1,310<br>[ 1,993 ]                                | 100.00 %<br>[ 100.00 % ]                                     | 100.00 %<br>[ 100.00 % ]            |
| Doubtful                      | 5,619<br>[ 8,159 ]   | 216<br>[ 355 ]                     | 5,060<br>[ 7,238 ]                                | 38.70 %<br>[ 38.66 % ]                                       | 93.90 %<br>[ 93.07 % ]              |
| Special Attention             | 27,661<br>[ 55,603 ] | 12,879<br>[ 25,753 ]               | 11,578<br>[ 8,330 ]                               | 80.07 %<br>[ 54.47 % ]                                       | 88.41 %<br>[ 61.29 % ]              |
| Total                         | 34,676<br>[ 65,848 ] | 13,180<br>[ 26,201 ]               | 17,949<br>[ 17,561 ]                              | 78.79 %<br>[ 54.26 % ]                                       | 89.77 %<br>[ 66.46 % ]              |

Note: The upper figures are as of March 31, 2018. The lower figures with brackets are as of March 31, 2017.

## (4) Classified by Industry

(in millions of yen)

|                           | As of<br>March 31, 2018<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|---------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Domestic                  | 34,165                         | 65,375                         | (31,209)                            |
| Manufacturing             | 22,898                         | 50,092                         | (27,194)                            |
| Construction              | 591                            | 653                            | (62)                                |
| Wholesale and retail      | 100                            | 1,348                          | (1,248)                             |
| Finance and insurance     | -                              | -                              | -                                   |
| Real estate               | 4,890                          | 6,436                          | (1,545)                             |
| Goods rental and leasing  | -                              | -                              | -                                   |
| Services                  | 228                            | 851                            | (622)                               |
| Other industries          | -                              | 303                            | (303)                               |
| Consumer                  | 5,457                          | 5,689                          | (231)                               |
| Overseas                  | 510                            | 472                            | 38                                  |
| Financial institutions    | -                              | -                              | -                                   |
| Commercial and industrial | 510                            | 472                            | 38                                  |
| Other                     | -                              | -                              | -                                   |
| Total                     | 34,676                         | 65,848                         | (31,171)                            |

**TB Non-consolidated: Trust Account**

“Trust account” represents trust account with contracts indemnifying the principal amounts.

## (1) Non Performing Loans

(in millions of yen)

|                               | As of<br>March 31, 2018<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|-------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Bankrupt or De facto Bankrupt | 3                              | 3                              | (0)                                 |
| Doubtful                      | 83                             | 90                             | (6)                                 |
| Special Attention             | 144                            | 153                            | (8)                                 |
| Non Performing Loans (1)      | 232                            | 247                            | (15)                                |
| Normal                        | 15,954                         | 18,046                         | (2,091)                             |
| Total                         | 16,186                         | 18,293                         | (2,106)                             |
| Non Performing Loans / Total  | 1.43 %                         | 1.35 %                         | 0.08 %                              |

## (2) Status of Coverage of Non Performing Loans

(in millions of yen)

|                              | As of<br>March 31, 2018<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Covered amount (2)           | 232                            | 247                            | (15)                                |
| Allowance for credit losses  | -                              | -                              | -                                   |
| Collateral, guarantees, etc. | 232                            | 247                            | (15)                                |
| Coverage ratio (2) / (1)     | 100.00 %                       | 100.00 %                       | -                                   |

## (3) Coverage Ratio

(in millions of yen)

| Category                      | Loan amount (A) | Allowance for<br>credit losses (B) | Covered by<br>collateral and/or<br>guarantees (C) | Coverage ratio for<br>unsecured portion<br>(B) / [(A) - (C)] | Coverage ratio<br>[(B) + (C)] / (A) |
|-------------------------------|-----------------|------------------------------------|---|--|-------------------------------------|
| Bankrupt or De facto Bankrupt | 3<br>[ 3 ]      | -<br>[ - ]                         | 3<br>[ 3 ]  | /  | 100.00 %<br>[ 100.00 % ]            |
| Doubtful                      | 83<br>[ 90 ]    | -<br>[ - ]                         | 83<br>[ 90 ]                                      |  | 100.00 %<br>[ 100.00 % ]            |
| Special Attention             | 144<br>[ 153 ]  | -<br>[ - ]                         | 144<br>[ 153 ]                                    |  | 100.00 %<br>[ 100.00 % ]            |
| Total                         | 232<br>[ 247 ]  | -<br>[ - ]                         | 232<br>[ 247 ]                                    |  | 100.00 %<br>[ 100.00 % ]            |

Note: The upper figures are as of March 31, 2018. The lower figures with brackets are as of March 31, 2017.

## (4) Classified by Industry

(in millions of yen)

|                          | As of<br>March 31, 2018<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|--------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Domestic                 | 232                            | 247                            | (15)                                |
| Manufacturing            | -                              | -                              | -                                   |
| Construction             | -                              | -                              | -                                   |
| Wholesale and retail     | -                              | -                              | -                                   |
| Finance and insurance    | -                              | -                              | -                                   |
| Real estate              | 183                            | 200                            | (16)                                |
| Goods rental and leasing | -                              | -                              | -                                   |
| Services                 | -                              | -                              | -                                   |
| Other industries         | -                              | -                              | -                                   |
| Consumer                 | 48                             | 46                             | 1                                   |
| Total                    | 232                            | 247                            | (15)                                |

## Overview of Non-Performing Loans

## BK and TB Combined

| Self-Assessment  |                        |                      |                       |                      | Coverage<br>ratio for<br>unsecured<br>portion | Non-Performing Loans<br>Based on the "FRL"      | (in billions of yen)   |  |
|--|------------------------|----------------------|-----------------------|----------------------|---|---|--|--|
| Category of<br>Borrowers   | Classification         |                      |                       |                      |   |   | Risk-Monitored Loans   |  |
|  | Non-<br>Classification | Classification<br>II | Classification<br>III | Classification<br>IV |   |   |  |  |
| Bankrupt<br>Borrowers  | 【110.8】                | 【5.5】                | 【2.4】<br>(*1)         |                      | 100.00 %                                      | i ) Bankrupt or<br>De facto Bankrupt<br>【118.8】 | Loans to bankrupt<br>borrowers<br>【42.3】                               |  |
| Substantially<br>Bankrupt<br>Borrowers                                   |                        |                      |                       |                      |   |   | Non-accrual<br>delinquent loans<br>【363.2】                             |  |
| Potentially<br>Bankrupt<br>Borrowers                                     | 【173.8】                | 【170.1】              |                       |                      | 56.14 %                                       | ii ) Doubtful<br>【344.0】                        |  |  |
| Borrowers<br>Requiring<br>Caution<br>(Special<br>Attention<br>Borrowers) | 【462.6】                |                      |                       |                      | 63.64 %                                       | iii ) Special Attention<br>【462.6】              | Accruing loans<br>contractually past due<br>3 months or more<br>【23.9】 |  |
|  |                        |                      |                       |                      |   |   | Restructured loans<br>【438.6】  |  |
| Borrowers<br>Requiring<br>Caution<br>(Other<br>Borrowers)                |                        |                      |                       |                      |   | iv ) Normal<br>【103,724.1】                      |  |  |
| Normal<br>Borrowers  |                        |                      |                       |                      |   |   |  |  |

Non-Performing Loans  
Based on the "FRL"

i ) + ii ) + iii )

925.4

Risk-Monitored Loans

868.1

Total

i ) + ii ) + iii ) + iv )

104,649.5

(\*1) "Customers' liabilities for acceptances and guarantees" in Classification IV are fully reserved.

**9. Progress in Disposition of Problem Assets****BK Non-consolidated**

## (1) Bankrupt or De facto Bankrupt and Doubtful Assets Based on the “FRL”

(in millions of yen)

|   | As of          | As of          | As of              | As of              | (B) - (A) |
|---|----------------|----------------|--------------------|--------------------|-----------|
|   | March 31, 2015 | March 31, 2016 | March 31, 2017 (A) | March 31, 2018 (B) |           |
| Assets newly categorized during fiscal 2014 | 98,674         | 61,087         | 40,744             | 29,121             | (11,623)  |
| Assets newly categorized during fiscal 2015 |                | 500,907        | 96,342             | 72,005             | (24,336)  |
| Assets newly categorized during fiscal 2016 |                |                | 156,527            | 66,294             | (90,232)  |
| Assets newly categorized during fiscal 2017 |                |                |                    | 125,207            |           |

## (2) Progress in Disposition of Problem Assets

(in millions of yen)

|   | For the fiscal year ended March 31, 2018 |                                  |          |
|---|--|----------------------------------|----------|
|   |  | Bankrupt or<br>De facto Bankrupt | Doubtful |
| Liquidation                             | 3,792                                    | /                                | /        |
| Reconstructive treatment                | 6,615                                    |                                  |          |
| Upgrade due to reconstructive treatment | -  |                                  |          |
| Loan sold to secondary market           | 17,842                                   |                                  |          |
| Write-offs                              | 43,100                                   |                                  |          |
| Others                                  | 133,749                                  |                                  |          |
| Collection / Repayment                  | 86,572                                   |                                  |          |
| Upgrade                                 | 47,176                                   |                                  |          |
| Total                                   | 205,100                                  | 49,893                           | 155,206  |

|                                   |         |
|-----------------------------------|---------|
| Amount in process for disposition | 101,398 |
|-----------------------------------|---------|

Note: The process for disposition consists of legal liquidation, quasi-legal liquidation, company splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small/medium-sized companies, and trusts to The Resolution and Collection Corporation mainly for the purpose of revitalization of companies, which are scheduled to be off-balanced before their maturities.

**TB Non-consolidated including Trust Account**

“Trust account” represents trust account with contracts indemnifying the principal amounts.

## (1) Bankrupt or De facto Bankrupt and Doubtful Assets Based on the “FRL”

(in millions of yen)

|   | As of          | As of          | As of              | As of              | (B) - (A) |
|---|----------------|----------------|--------------------|--------------------|-----------|
|   | March 31, 2015 | March 31, 2016 | March 31, 2017 (A) | March 31, 2018 (B) |           |
| Assets newly categorized during fiscal 2014 | 7,495          | 1,730          | 265                | 207                | (58)      |
| Assets newly categorized during fiscal 2015 |                | 18,743         | 883                | 718                | (165)     |
| Assets newly categorized during fiscal 2016 |                |                | 1,872              | 643                | (1,229)   |
| Assets newly categorized during fiscal 2017 |                |                |                    | 1,319              |           |

## (2) Progress in Disposition of Problem Assets

(in millions of yen)

|   | For the fiscal year ended March 31, 2018 |                                  |          |
|---|--|----------------------------------|----------|
|   |  | Bankrupt or<br>De facto Bankrupt | Doubtful |
| Liquidation                             | -  |                                  |          |
| Reconstructive treatment                | -  |                                  |          |
| Upgrade due to reconstructive treatment | -  |                                  |          |
| Loan sold to secondary market           | -  |                                  |          |
| Write-offs                              | 4,227                                    |                                  |          |
| Others                                  | 5,797                                    |                                  |          |
| Collection / Repayment                  | 4,141                                    |                                  |          |
| Upgrade                                 | 1,656                                    |                                  |          |
| Total                                   | 10,024                                   | 967                              | 9,056    |

|                                   |       |
|-----------------------------------|-------|
| Amount in process for disposition | 1,533 |
|-----------------------------------|-------|

Note: The process for disposition consists of legal liquidation, quasi-legal liquidation, company splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small/medium-sized companies, and trusts to The Resolution and Collection Corporation mainly for the purpose of revitalization of companies, which are scheduled to be off-balanced before their maturities.

## 10. Loans Classified by Type of Industry, Domestic Consumer Loans, Domestic Loans to Small/Medium-Sized Companies and Proprietors

### BK and TB Combined including Trust Accounts

#### (1) Loans Classified by Type of Industry

(in millions of yen)

|   | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|---|--------------------------------|-------------------------------------|--------------------------------|
| Domestic offices (excluding loans booked at offshore markets)         | 66,770,721                     | (626,426)                           | 67,397,147                     |
| Manufacturing   | 9,613,346                      | (967,410)                           | 10,580,756                     |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 139,140                        | (12,935)                            | 152,075                        |
| Construction  | 736,321                        | (30,424)                            | 766,745                        |
| Utilities   | 1,828,883                      | 263,453                             | 1,565,430                      |
| Communication and information services                                | 1,347,820                      | (70,227)                            | 1,418,047                      |
| Transport and postal activities                                       | 2,215,435                      | (9,645)                             | 2,225,080                      |
| Wholesale and retail  | 6,446,155                      | (25,605)                            | 6,471,760                      |
| Finance and insurance   | 8,450,825                      | (67,767)                            | 8,518,592                      |
| Real estate   | 8,986,142                      | 84,597                              | 8,901,544                      |
| Goods rental and leasing  | 2,091,142                      | 18,211                              | 2,072,931                      |
| Services  | 2,760,243                      | 180,730                             | 2,579,513                      |
| Municipal government  | 706,171                        | 136,465                             | 569,706                        |
| Other industries (including loans to the Japanese government)         | 21,449,083                     | (125,872)                           | 21,574,955                     |
| Overseas offices and loans booked at offshore markets                 | 27,263,992                     | (1,220,410)                         | 28,484,402                     |
| Total   | 94,034,713                     | (1,846,836)                         | 95,881,550                     |

#### (2) Domestic Consumer Loans

(in millions of yen)

|                               | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|-------------------------------|--------------------------------|-------------------------------------|--------------------------------|
| Total domestic consumer loans | 16,273,074                     | (270,685)                           | 16,543,759                     |
| Housing loans                 | 15,453,943                     | (266,347)                           | 15,720,290                     |
| Residential purpose           | 13,451,480                     | (155,152)                           | 13,606,632                     |
| Other                         | 819,131                        | (4,337)                             | 823,468                        |

#### (3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

(in millions of yen)

|                           | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|---------------------------|--------------------------------|-------------------------------------|--------------------------------|
| Outstanding amount        | 40,228,907                     | 37,911                              | 40,190,996                     |
| % to total domestic loans | 60.24 %                        | 0.61 %                              | 59.63 %                        |

**BK Non-consolidated**

## (1) Loans Classified by Type of Industry

(in millions of yen)

|   | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|---|--------------------------------|-------------------------------------|--------------------------------|
| Domestic offices (excluding loans booked at offshore markets)         | 54,077,138                     | (1,255,655)                         | 55,332,793                     |
| Manufacturing   | 7,803,059                      | (747,837)                           | 8,550,896                      |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 136,981                        | (12,004)                            | 148,985                        |
| Construction  | 646,217                        | (25,346)                            | 671,563                        |
| Utilities   | 1,374,494                      | 156,965                             | 1,217,529                      |
| Communication and information services                                | 1,089,766                      | (39,571)                            | 1,129,337                      |
| Transport and postal activities                                       | 1,547,324                      | (23,744)                            | 1,571,068                      |
| Wholesale and retail  | 5,643,303                      | 85,108                              | 5,558,195                      |
| Finance and insurance   | 5,762,547                      | (220,268)                           | 5,982,815                      |
| Real estate   | 7,123,285                      | 142,634                             | 6,980,650                      |
| Goods rental and leasing  | 1,346,634                      | 27,045                              | 1,319,589                      |
| Services  | 2,631,911                      | 204,046                             | 2,427,865                      |
| Municipal government  | 699,552                        | 137,295                             | 562,257                        |
| Other industries (including loans to the Japanese government)         | 18,272,065                     | (939,979)                           | 19,212,044                     |
| Overseas offices and loans booked at offshore markets                 | 25,136,106                     | (925,163)                           | 26,061,269                     |
| Total   | 79,213,244                     | (2,180,818)                         | 81,394,063                     |

## (2) Domestic Consumer Loans

(in millions of yen)

|                               | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|-------------------------------|--------------------------------|-------------------------------------|--------------------------------|
| Total domestic consumer loans | 14,961,771                     | (222,068)                           | 15,183,840                     |
| Housing loans                 | 14,146,358                     | (218,641)                           | 14,365,000                     |
| Residential purpose           | 12,271,411                     | (124,202)                           | 12,395,614                     |
| Other                         | 815,413                        | (3,427)                             | 818,840                        |

## (3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

(in millions of yen)

|                           | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|---------------------------|--------------------------------|-------------------------------------|--------------------------------|
| Outstanding amount        | 34,050,297                     | (103,514)                           | 34,153,811                     |
| % to total domestic loans | 62.96%                         | 1.24%                               | 61.72%                         |

**TB Non-consolidated**

## (1) Loans Classified by Type of Industry

(in millions of yen)

|   | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|---|--------------------------------|-------------------------------------|--------------------------------|
| Domestic offices (excluding loans booked at offshore markets)         | 12,386,827                     | 526,710                             | 11,860,116                     |
| Manufacturing   | 1,810,287                      | (219,573)                           | 2,029,860                      |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 2,159                          | (931)                               | 3,090                          |
| Construction  | 90,104                         | (5,078)                             | 95,182                         |
| Utilities   | 454,389                        | 106,488                             | 347,901                        |
| Communication and information services                                | 258,054                        | (30,656)                            | 288,710                        |
| Transport and postal activities                                       | 648,111                        | (5,901)                             | 654,012                        |
| Wholesale and retail  | 802,852                        | (110,713)                           | 913,565                        |
| Finance and insurance   | 2,652,614                      | 122,929                             | 2,529,685                      |
| Real estate   | 1,858,564                      | (57,108)                            | 1,915,672                      |
| Goods rental and leasing  | 744,508                        | (8,834)                             | 753,342                        |
| Services  | 128,332                        | (23,312)                            | 151,644                        |
| Municipal government  | 1,946                          | (714)                               | 2,660                          |
| Other industries (including loans to the Japanese government)         | 2,934,896                      | 760,113                             | 2,174,783                      |
| Overseas offices and loans booked at offshore markets                 | 2,127,886                      | (295,246)                           | 2,423,132                      |
| Total   | 14,514,713                     | 231,463                             | 14,283,249                     |

## (2) Domestic Consumer Loans

(in millions of yen)

|                               | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|-------------------------------|--------------------------------|-------------------------------------|--------------------------------|
| Total domestic consumer loans | 1,304,063                      | (47,545)                            | 1,351,609                      |
| Housing loans                 | 1,300,378                      | (46,648)                            | 1,347,027                      |
| Residential purpose           | 1,173,364                      | (29,994)                            | 1,203,359                      |
| Other                         | 3,685                          | (896)                               | 4,582                          |

## (3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

(in millions of yen)

|                           | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|---------------------------|--------------------------------|-------------------------------------|--------------------------------|
| Outstanding amount        | 5,900,193                      | 56,364                              | 5,843,829                      |
| % to total domestic loans | 47.63 %                        | (1.64)%                             | 49.27 %                        |

**TB Non-consolidated: Trust Accounts**

## (1) Loans Classified by Type of Industry

(in millions of yen)

|   | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|---|--------------------------------|-------------------------------------|--------------------------------|
| Domestic offices (excluding loans booked at offshore markets)         | 306,755                        | 102,518                             | 204,237                        |
| Manufacturing   | -                              | -                                   | -                              |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | -                              | -                                   | -                              |
| Construction  | -                              | -                                   | -                              |
| Utilities   | -                              | -                                   | -                              |
| Communication and information services                                | -                              | -                                   | -                              |
| Transport and postal activities                                       | 20,000                         | 20,000                              | -                              |
| Wholesale and retail  | -                              | -                                   | -                              |
| Finance and insurance   | 35,664                         | 29,572                              | 6,092                          |
| Real estate   | 4,293                          | (929)                               | 5,222                          |
| Goods rental and leasing  | -                              | -                                   | -                              |
| Services  | -                              | (4)                                 | 4                              |
| Municipal government  | 4,673                          | (116)                               | 4,789                          |
| Other industries (including loans to the Japanese government)         | 242,122                        | 53,994                              | 188,128                        |
| Overseas offices and loans booked at offshore markets                 | -                              | -                                   | -                              |
| Total   | 306,755                        | 102,518                             | 204,237                        |

## (2) Domestic Consumer Loans

(in millions of yen)

|                               | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|-------------------------------|--------------------------------|-------------------------------------|--------------------------------|
| Total domestic consumer loans | 7,238                          | (1,070)                             | 8,309                          |
| Housing loans                 | 7,206                          | (1,056)                             | 8,263                          |
| Residential purpose           | 6,703                          | (954)                               | 7,658                          |
| Other                         | 32                             | (13)                                | 46                             |

## (3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

(in millions of yen)

|                           | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|---------------------------|--------------------------------|-------------------------------------|--------------------------------|
| Outstanding amount        | 278,417                        | 85,061                              | 193,356                        |
| % to total domestic loans | 90.76 %                        | (3.91)%                             | 94.67 %                        |

## 11. Overseas Loans

## BK and TB Combined

(in millions of yen)

|                          | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|--------------------------|--------------------------------|-------------------------------------|--------------------------------|
| Americas                 | 12,595,524                     | (562,553)                           | 13,158,077                     |
| United States of America | 7,984,522                      | (352,271)                           | 8,336,794                      |
| Caribbean countries      | 2,474,107                      | (24,006)                            | 2,498,113                      |
| Canada                   | 895,371                        | 74,823                              | 820,548                        |
| Brazil                   | 514,123                        | (104,082)                           | 618,205                        |
| Mexico                   | 419,002                        | (3,360)                             | 422,363                        |
| Chile                    | 156,949                        | (56,195)                            | 213,144                        |
| Others                   | 151,450                        | (97,461)                            | 248,910                        |
| Asia/Oceania             | 9,799,650                      | (12,923)                            | 9,812,573                      |
| Hong Kong                | 2,228,774                      | 27,913                              | 2,200,861                      |
| Australia                | 1,978,943                      | (55,313)                            | 2,034,257                      |
| Singapore                | 1,424,380                      | (27,746)                            | 1,452,126                      |
| Indonesia                | 841,984                        | 1,194                               | 840,789                        |
| India                    | 834,108                        | 89,384                              | 744,723                        |
| South Korea              | 599,426                        | (35,111)                            | 634,537                        |
| Taiwan                   | 590,453                        | 157,757                             | 432,696                        |
| New Zealand              | 278,303                        | 11,980                              | 266,322                        |
| Vietnam                  | 262,427                        | 14,304                              | 248,122                        |
| Malaysia                 | 237,783                        | (60,325)                            | 298,108                        |
| Thailand                 | 149,380                        | (58,256)                            | 207,636                        |
| China                    | 130,163                        | (5,527)                             | 135,691                        |
| Philippines              | 118,338                        | (86,829)                            | 205,168                        |
| Others                   | 125,188                        | 13,652                              | 111,537                        |
| EMEA                     | 7,233,222                      | (181,206)                           | 7,414,429                      |
| United Kingdom           | 2,183,497                      | 84,370                              | 2,099,127                      |
| Netherlands              | 738,651                        | (6,371)                             | 745,023                        |
| Saudi Arabia             | 552,228                        | (56,410)                            | 608,638                        |
| Germany                  | 529,964                        | 37,310                              | 492,653                        |
| France                   | 458,772                        | 34,898                              | 423,873                        |
| UAE                      | 341,013                        | (83,794)                            | 424,807                        |
| Qatar                    | 328,442                        | (108,087)                           | 436,530                        |
| Luxembourg               | 235,425                        | (31,373)                            | 266,799                        |
| South Africa             | 193,020                        | (4,489)                             | 197,509                        |
| Switzerland              | 175,263                        | (7,069)                             | 182,333                        |
| Ireland                  | 167,101                        | 1,909                               | 165,192                        |
| Turkey                   | 159,665                        | (21,152)                            | 180,818                        |
| Italy                    | 159,089                        | 17,458                              | 141,630                        |
| Spain                    | 139,269                        | 17,516                              | 121,753                        |
| Oman                     | 104,516                        | 19,167                              | 85,349                         |
| Others                   | 767,307                        | (75,089)                            | 842,395                        |
| Others                   | -                              | (284)                               | 284                            |
| Total                    | 29,628,397                     | (756,965)                           | 30,385,363                     |

Note: In addition to the (non-consolidated basis) loan balance stated above, five major overseas subsidiaries have the following loan balances in the consolidated financial statements.

MUFG Americas Holdings Corporation : ¥8,809,041 million (a 6,082 million yen increase as compared with March 31, 2017.)

Bank of Ayudhya Public Company Limited : ¥4,022,469 million (a 359,620 million yen increase as compared with March 31, 2017.)

Bank of Tokyo-Mitsubishi UFJ (China), Ltd. : ¥1,496,643 million (a 180,271 million yen increase as compared with March 31, 2017.)

MUFG Bank (Europe) N.V. : ¥863,312 million (a 162,611 million yen increase as compared with March 31, 2017.)

MUFG Bank (Malaysia) Berhad : ¥493,887 million (a 42,501 million yen increase as compared with March 31, 2017.)

**12. Loans and Deposits****BK and TB Combined**

(in millions of yen)

|                            | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|----------------------------|--------------------------------|-------------------------------------|--------------------------------|
| Deposits (ending balance)  | 160,799,777                    | 5,300,999                           | 155,498,777                    |
| Deposits (average balance) | 158,125,973                    | 8,407,184                           | 149,718,788                    |
| Loans (ending balance)     | 93,727,957                     | (1,949,354)                         | 95,677,312                     |
| Loans (average balance)    | 95,206,469                     | (2,288,311)                         | 97,494,781                     |

**BK Non-consolidated**

(in millions of yen)

|                            | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|----------------------------|--------------------------------|-------------------------------------|--------------------------------|
| Deposits (ending balance)  | 145,492,629                    | 6,328,525                           | 139,164,104                    |
| Deposits (average balance) | 143,218,442                    | 7,605,040                           | 135,613,401                    |
| Loans (ending balance)     | 79,213,244                     | (2,180,818)                         | 81,394,063                     |
| Loans (average balance)    | 80,916,947                     | (2,999,348)                         | 83,916,295                     |

**TB Non-consolidated**

(in millions of yen)

|                            | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|----------------------------|--------------------------------|-------------------------------------|--------------------------------|
| Deposits (ending balance)  | 15,307,147                     | (1,027,525)                         | 16,334,673                     |
| Deposits (average balance) | 14,907,531                     | 802,144                             | 14,105,387                     |
| Loans (ending balance)     | 14,514,713                     | 231,463                             | 14,283,249                     |
| Loans (average balance)    | 14,289,522                     | 711,037                             | 13,578,485                     |

**13. Domestic Deposits****BK and TB Combined**

(in millions of yen)

|                         | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|-------------------------|--------------------------------|-------------------------------------|--------------------------------|
| Individuals             | 75,302,588                     | 2,209,285                           | 73,093,302                     |
| Corporations and others | 63,134,680                     | 2,084,314                           | 61,050,366                     |
| Domestic deposits       | 138,437,269                    | 4,293,600                           | 134,143,669                    |

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

**BK Non-consolidated**

(in millions of yen)

|                         | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|-------------------------|--------------------------------|-------------------------------------|--------------------------------|
| Individuals             | 67,612,602                     | 2,260,140                           | 65,352,462                     |
| Corporations and others | 57,098,234                     | 2,951,188                           | 54,147,045                     |
| Domestic deposits       | 124,710,836                    | 5,211,328                           | 119,499,507                    |

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

**TB Non-consolidated**

(in millions of yen)

|                         | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|-------------------------|--------------------------------|-------------------------------------|--------------------------------|
| Individuals             | 7,689,986                      | (50,854)                            | 7,740,840                      |
| Corporations and others | 6,036,446                      | (866,874)                           | 6,903,320                      |
| Domestic deposits       | 13,726,432                     | (917,728)                           | 14,644,161                     |

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

## 14. Status of Deferred Tax Assets

### BK Non-consolidated

#### (1) Tax Effects of the Items Comprising Net Deferred Tax Assets

(in billions of yen)

|   | As of<br>March 31,<br>2018 (A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31,<br>2017 (B) |
|---|--------------------------------|-------------------------------------|--------------------------------|
| Deferred tax assets   | 504.5                          | (26.7)                              | 531.3                          |
| Allowance for credit losses   | 195.0                          | (47.8)                              | 242.9                          |
| Write-down on investment securities                                     | 96.1                           | (4.4)                               | 100.5                          |
| Unrealized losses on Available-for-sale securities                      | 5.7                            | (4.8)                               | 10.6                           |
| Reserve for retirement benefits   | 96.4                           | (1.5)                               | 97.9                           |
| Reserve for contingent losses   | 45.2                           | 3.9                                 | 41.3                           |
| Other   | 181.3                          | 20.9                                | 160.3                          |
| Valuation allowance   | (115.3)                        | 7.0                                 | (122.4)                        |
| Deferred tax liabilities  | 946.6                          | 59.7                                | 886.8                          |
| Unrealized gains on Available-for-sale securities                       | 770.3                          | 98.8                                | 671.5                          |
| Net deferred gains on hedges  | 31.8                           | (33.5)                              | 65.4                           |
| Revaluation gains on securities upon merger                             | 60.7                           | (1.4)                               | 62.2                           |
| Gains on securities contributed to employees' retirement benefits trust | 46.9                           | (1.7)                               | 48.7                           |
| Other   | 36.5                           | (2.2)                               | 38.8                           |
| Net deferred tax assets   | (442.0)                        | (86.4)                              | (355.5)                        |

#### (2) Net operating profits before provision for general allowance for credit losses and Taxable Income

(in billions of yen)

|  | FY2012  | FY2013  | FY2014 | FY2015  | FY2016 | FY2017  |
|--|---------|---------|--------|---------|--------|---------|
| Net operating profits before provision for general allowance for credit losses | 1,001.5 | 855.9   | 931.4  | 888.1   | 666.9  | 554.3   |
| Total credit costs   | (56.6)  | 17.0    | (70.7) | (103.4) | (25.4) | 56.0    |
| Income before income taxes   | 877.4   | 984.7   | 860.2  | 884.7   | 632.2  | 580.0   |
| Reconciliation to taxable income   | (561.4) | (336.2) | (12.6) | (113.3) | (86.2) | (161.6) |
| Taxable income   | 316.0   | 648.5   | 847.5  | 771.3   | 546.0  | 418.3   |

#### (3) Classification Based on Prior Year Operating Results as Provided in the ASBJ Guidance No.26

We are classified as "2" because we are considered to be a company showing stable financial performance.

**TB Non-consolidated**

## (1) Tax Effects of the Items Comprising Net Deferred Tax Assets

(in billions of yen)

|   | As of<br>March 31,<br>2018 (A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31,<br>2017 (B) |
|---|--------------------------------|-------------------------------------|--------------------------------|
| Deferred tax assets   | 55.3                           | 7.2                                 | 48.0                           |
| Gains on securities related to employees' retirement benefits trust | 28.2                           | 5.9                                 | 22.2                           |
| Allowance for credit losses   | 11.4                           | (7.8)                               | 19.2                           |
| Write-down on investment securities                                 | 8.8                            | (0.0)                               | 8.9                            |
| Deferred losses on hedging instruments                              | -                              | (0.1)                               | 0.1                            |
| Other   | 41.8                           | 10.1                                | 31.7                           |
| Valuation allowance   | (35.0)                         | (0.7)                               | (34.2)                         |
| Deferred tax liabilities  | 296.1                          | 18.2                                | 277.9                          |
| Unrealized gains on Available-for-sale securities                   | 220.2                          | 0.7                                 | 219.5                          |
| Reserve for retirement benefits                                     | 56.4                           | 9.9                                 | 46.5                           |
| Deferred gains on hedging instruments                               | 6.6                            | 6.6                                 | -                              |
| Other   | 12.7                           | 0.8                                 | 11.9                           |
| Net deferred tax assets   | (240.8)                        | (10.9)                              | (229.8)                        |

## (2) Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses and Taxable Income

(in billions of yen)

|  | FY2012 | FY2013 | FY2014 | FY2015 | FY2016 | FY2017 |
|--|--------|--------|--------|--------|--------|--------|
| Net operating profits before credit costs<br>for trust accounts and provision for<br>general allowance for credit losses | 162.2  | 162.9  | 190.4  | 193.0  | 181.4  | 162.1  |
| Total credit costs   | (8.6)  | 18.0   | (0.4)  | (0.2)  | (22.5) | 23.4   |
| Income before income taxes   | 173.5  | 184.4  | 201.4  | 218.6  | 156.3  | 249.7  |
| Reconciliation to taxable income   | (84.9) | (94.3) | (40.4) | (68.1) | 1.8    | (68.7) |
| Taxable income   | 88.6   | 90.1   | 160.9  | 150.4  | 158.1  | 181.0  |

## (3) Classification Based on Prior Year Operating Results as Provided in the ASBJ Guidance No.26

We are classified as "2" because we are considered to be a company showing stable financial performance.

## 15. Retirement Benefits

## MUFG Consolidated

## (1) Benefit obligation

(in millions of yen)

|   |                 | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|---|-----------------|--------------------------------|-------------------------------------|--------------------------------|
| Projected benefit obligation (reserve type)           | (A)             | 2,329,348                      | 48,283                              | 2,281,064                      |
| Projected benefit obligation (non-reserve type)       | (B)             | 54,368                         | 3,677                               | 50,690                         |
| Fair value of plan assets                             | (C)             | (3,198,789)                    | (324,701)                           | (2,874,087)                    |
| Net amount recorded on the Consolidated Balance Sheet | (A) + (B) - (C) | (815,072)                      | (272,740)                           | (542,332)                      |
| Net defined benefit liability                         |                 | 59,033                         | (11)                                | 59,045                         |
| Net defined benefit asset                             |                 | (874,106)                      | (272,728)                           | (601,377)                      |

## (2) Net periodic cost of retirement benefits

(in millions of yen)

|  | For the fiscal year<br>ended<br>March 31, 2018 (A) | Increase<br>(Decrease)<br>(A) - (B) | For the fiscal year<br>ended<br>March 31, 2017 (B) |
|--|--|-------------------------------------|--|
| Net periodic cost of retirement benefits regarding defined benefit pension plans | 49,863   | (14,353)                            | 64,216   |
| Service cost   | 57,638   | (5,796)                             | 63,434   |
| Interest cost  | 31,309   | 1,562                               | 29,747   |
| Expected return on plan assets   | (103,138)  | (9,194)                             | (93,944)   |
| Amortization of unrecognized prior service cost                                  | (5,873)  | (829)                               | (5,043)  |
| Amortization of unrecognized net actuarial loss                                  | 61,954   | (403)                               | 62,357   |
| Other  | 7,973  | 307                                 | 7,666  |

## (3) Assumptions used in calculation of projected benefit obligation

|                 | As of March 31, 2018               |                |
|-----------------|------------------------------------|----------------|
| Discount rates  | Domestic consolidated subsidiaries | 0.00% ~ 0.83%  |
|                 | Overseas consolidated subsidiaries | 1.16% ~ 10.00% |
| Expected return | Domestic consolidated subsidiaries | 0.07% ~ 4.10%  |
|                 | Overseas consolidated subsidiaries | 1.80% ~ 10.00% |

**BK Non-consolidated**

## (1) Benefit obligation

(in millions of yen)

|   | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|---|--------------------------------|-------------------------------------|--------------------------------|
| Projected benefit obligation (A)                | 1,462,790                      | 21,324                              | 1,441,465                      |
| Discount rates                                  | 0.5% ~ 0.8%                    |                                     | 0.6% ~ 0.9%                    |
| Fair value of plan assets (B)                   | 1,938,809                      | 207,556                             | 1,731,253                      |
| Prepaid pension cost (C)                        | 280,049                        | 9,142                               | 270,907                        |
| Reserve for retirement benefits (D)             | 8,656                          | (282)                               | 8,939                          |
| Total amount unrecognized (A) - (B) + (C) - (D) | (204,625)                      | (176,805)                           | (27,819)                       |
| Unrecognized net actuarial loss                 | (197,933)                      | (178,679)                           | (19,254)                       |
| Unrecognized prior service cost                 | (6,692)                        | 1,873                               | (8,565)                        |

## (2) Net periodic cost

(in millions of yen)

|   | For the fiscal year<br>ended<br>March 31, 2018 (A) | Increase<br>(Decrease)<br>(A) - (B) | For the fiscal year<br>ended<br>March 31, 2017 (B) |
|---|--|-------------------------------------|--|
| Net periodic cost of retirement benefits        | 56,603   | 2,148                               | 54,455   |
| Service cost                                    | 32,025   | (2,493)                             | 34,519   |
| Interest cost                                   | 13,629   | 1,651                               | 11,978   |
| Expected return on plan assets                  | (42,984)   | (2,770)                             | (40,213)   |
| Amortization of unrecognized prior service cost | (1,835)  | 5                                   | (1,841)  |
| Amortization of unrecognized net actuarial loss | 44,751   | 5,331                               | 39,419   |
| Other   | 11,017   | 423                                 | 10,593   |

**TB Non-consolidated**

## (1) Benefit obligation

(in millions of yen)

|   | As of<br>March 31, 2018<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|---|--------------------------------|-------------------------------------|--------------------------------|
| Projected benefit obligation (A)                | 332,829                        | 4,252                               | 328,576                        |
| Discount rates                                  | 0.5%~0.8%                      |                                     | 0.6%~0.9%                      |
| Fair value of plan assets (B)                   | 628,316                        | 48,791                              | 579,525                        |
| Prepaid pension cost (C)                        | 304,525                        | 32,586                              | 271,938                        |
| Reserve for retirement benefits (D)             | 1,119                          | (35)                                | 1,154                          |
| Total amount unrecognized (A) - (B) + (C) - (D) | 7,918                          | (11,916)                            | 19,835                         |
| Unrecognized net actuarial loss                 | 5,460                          | (11,691)                            | 17,152                         |
| Unrecognized prior service cost                 | 2,457                          | (225)                               | 2,682                          |

## (2) Net periodic cost

(in millions of yen)

|   | For the fiscal year<br>ended<br>March 31, 2018 (A) | Increase<br>(Decrease)<br>(A) - (B) | For the fiscal year<br>ended<br>March 31, 2017 (B) |
|---|--|-------------------------------------|--|
| Net periodic cost of retirement benefits        | (3,226)  | (4,588)                             | 1,362  |
| Service cost                                    | 6,671  | (495)                               | 7,167  |
| Interest cost                                   | 2,737  | 510                                 | 2,227  |
| Expected return on plan assets                  | (24,714)   | (5,191)                             | (19,522)   |
| Amortization of unrecognized prior service cost | 225  | 1,603                               | (1,378)  |
| Amortization of unrecognized net actuarial loss | 11,474   | (952)                               | 12,427   |
| Other   | 378  | (62)                                | 441  |

(Reference)

**1. Financial Statements****BK Non-consolidated****(1) Non-consolidated Balance Sheets**

| (in millions of yen)                                  | As of<br>March 31, 2017 | As of<br>March 31, 2018 |
|---|-------------------------|-------------------------|
| Assets:   |                         |                         |
| Cash and due from banks                               | 48,385,157              | 57,089,293              |
| Call loans  | 231,509                 | 1,278,814               |
| Receivables under resale agreements                   | 348,126                 | 244,912                 |
| Receivables under securities borrowing transactions   | 5,569,376               | 4,490,725               |
| Monetary claims bought                                | 4,113,172               | 3,807,898               |
| Trading assets  | 5,445,506               | 4,607,164               |
| Money held in trust                                   | 24,145                  | 27,072                  |
| Securities  | 42,235,515              | 43,375,328              |
| Loans and bills discounted                            | 81,394,063              | 79,213,244              |
| Foreign exchanges                                     | 1,760,583               | 2,742,011               |
| Other assets  | 6,877,190               | 7,109,731               |
| Tangible fixed assets                                 | 855,651                 | 867,544                 |
| Intangible fixed assets                               | 375,430                 | 373,598                 |
| Prepaid pension costs                                 | 270,907                 | 280,049                 |
| Customers' liabilities for acceptances and guarantees | 6,867,455               | 7,157,429               |
| Allowance for credit losses                           | (563,216)               | (418,248)               |
| Total assets  | 204,190,574             | 212,246,573             |

| (in millions of yen)   | As of<br>March 31, 2017 | As of<br>March 31, 2018 |
|--|-------------------------|-------------------------|
| Liabilities:   |                         |                         |
| Deposits   | 139,164,104             | 145,492,629             |
| Negotiable certificates of deposit                             | 6,536,329               | 5,331,764               |
| Call money   | 372,403                 | 382,944                 |
| Payables under repurchase agreements                           | 4,417,551               | 7,117,130               |
| Payables under securities lending transactions                 | 3,042,298               | 5,677,815               |
| Commercial papers  | 1,661,486               | 1,401,857               |
| Trading liabilities  | 3,809,622               | 2,653,609               |
| Borrowed money   | 16,425,610              | 15,791,852              |
| Foreign exchanges  | 2,381,315               | 2,306,525               |
| Bonds payable  | 3,269,912               | 2,509,716               |
| Other liabilities  | 5,342,066               | 5,248,144               |
| Reserve for bonuses  | 25,508                  | 27,460                  |
| Reserve for bonuses to directors                               | 114                     | 96                      |
| Reserve for stocks payment                                     | 5,003                   | 5,296                   |
| Reserve for retirement benefits                                | 8,939                   | 8,656                   |
| Reserve for loyalty award credits                              | 1,375                   | 1,342                   |
| Reserve for contingent losses                                  | 152,279                 | 157,215                 |
| Deferred tax liabilities                                       | 355,549                 | 442,022                 |
| Deferred tax liabilities for land revaluation                  | 120,147                 | 112,872                 |
| Acceptances and guarantees                                     | 6,867,455               | 7,157,429               |
| Total liabilities  | 193,959,075             | 201,826,382             |
| Net assets:  |                         |                         |
| Capital stock  | 1,711,958               | 1,711,958               |
| Capital surplus  | 3,878,275               | 3,878,275               |
| Capital reserve  | 1,711,958               | 1,711,958               |
| Other capital surplus  | 2,166,317               | 2,166,317               |
| Retained earnings  | 3,267,614               | 3,299,706               |
| Revenue reserve  | 190,044                 | 190,044                 |
| Other retained earnings  | 3,077,570               | 3,109,661               |
| Funds for retirement benefits                                  | 2,432                   | 2,432                   |
| Other reserve  | 718,196                 | 718,196                 |
| Earned surplus brought forward                                 | 2,356,941               | 2,389,032               |
| Treasury stock   | (645,700)               | (645,700)               |
| Total shareholders' equity                                     | 8,212,148               | 8,244,239               |
| Net unrealized gains (losses) on available-for-sale securities | 1,642,412               | 1,885,661               |
| Net deferred gains (losses) on hedging instruments             | 148,777                 | 72,994                  |
| Land revaluation excess  | 228,160                 | 217,295                 |
| Total valuation and translation adjustments                    | 2,019,351               | 2,175,951               |
| Total net assets   | 10,231,499              | 10,420,190              |
| Total liabilities and net assets                               | 204,190,574             | 212,246,573             |

**BK Non-consolidated****(2) Non-consolidated Statements of Income**

| (in millions of yen)                   | For the fiscal year<br>ended<br>March 31, 2017 | For the fiscal year<br>ended<br>March 31, 2018 |
|--|--|--|
| Ordinary income                        | 3,072,712                                      | 3,067,560                                      |
| Interest income                        | 1,667,790                                      | 1,786,907                                      |
| Interest on loans and bills discounted | 1,037,377                                      | 1,149,933                                      |
| Interest and dividends on securities   | 474,162  | 409,646  |
| Fees and commissions                   | 660,690  | 636,827  |
| Trading income                         | 108,274  | 64,453   |
| Other operating income                 | 391,834  | 285,744  |
| Other ordinary income                  | 244,122  | 293,627  |
| Ordinary expenses                      | 2,440,506                                      | 2,430,468                                      |
| Interest expenses                      | 604,334  | 821,587  |
| Interest on deposits                   | 164,908  | 255,891  |
| Fees and commissions                   | 172,667  | 170,905  |
| Trading expenses                       | -  | 981  |
| Other operating expenses               | 242,845  | 107,321  |
| General and administrative expenses    | 1,189,031                                      | 1,179,543                                      |
| Other ordinary expenses                | 231,628  | 150,129  |
| Ordinary profits                       | 632,205  | 637,091  |
| Extraordinary gains                    | 11,780   | 2,763  |
| Extraordinary losses                   | 11,701   | 59,781   |
| Income before income taxes             | 632,284  | 580,073  |
| Income taxes - current                 | 170,663  | 146,632  |
| Refund of income taxes                 | (6,295)  | (17,311)                                       |
| Income taxes - deferred                | (13,539)                                       | 13,041   |
| Total taxes                            | 150,828  | 142,362  |
| Net income                             | 481,455  | 437,710  |

**TB Non-consolidated****(1) Non-consolidated Balance Sheets**

| (in millions of yen)                                  | As of<br>March 31, 2017 | As of<br>March 31, 2018 |
|---|-------------------------|-------------------------|
| Assets:   |                         |                         |
| Cash and due from banks                               | 10,689,804              | 11,987,067              |
| Call loans  | 267,590                 | 19,432                  |
| Receivables under securities borrowing transactions   | 114,804                 | 115,696                 |
| Monetary claims bought                                | 15                      | 15                      |
| Trading assets  | 553,416                 | 542,572                 |
| Money held in trust                                   | 10,681                  | 113,606                 |
| Securities  | 13,829,880              | 13,665,278              |
| Loans and bills discounted                            | 14,283,249              | 14,514,713              |
| Foreign exchanges                                     | 77,433                  | 93,483                  |
| Other assets  | 827,574                 | 869,371                 |
| Tangible fixed assets                                 | 146,688                 | 140,358                 |
| Intangible fixed assets                               | 62,020                  | 65,777                  |
| Prepaid pension costs                                 | 271,938                 | 304,525                 |
| Customers' liabilities for acceptances and guarantees | 260,386                 | 236,964                 |
| Allowance for credit losses                           | (59,306)                | (33,138)                |
| Total assets  | 41,336,180              | 42,635,723              |

| (in millions of yen)   | As of<br>March 31, 2017 | As of<br>March 31, 2018 |
|--|-------------------------|-------------------------|
| Liabilities:   |                         |                         |
| Deposits   | 16,334,673              | 15,307,147              |
| Negotiable certificates of deposit                             | 4,710,181               | 4,395,644               |
| Call money   | 54,450                  | 1,236,027               |
| Payables under repurchase agreements                           | 4,782,495               | 5,081,985               |
| Payables under securities lending transactions                 | 799,923                 | 746,767                 |
| Commercial papers  | 540,057                 | 531,309                 |
| Trading liabilities  | 139,686                 | 73,981                  |
| Borrowed money   | 2,661,461               | 3,752,381               |
| Foreign exchanges  | 38,157                  | 42,709                  |
| Short-term bonds payable                                       | 239,999                 | -                       |
| Bonds payable  | 872,719                 | 725,802                 |
| Due to trust accounts  | 6,738,770               | 7,163,530               |
| Other liabilities  | 660,310                 | 726,002                 |
| Reserve for bonuses  | 4,884                   | 4,910                   |
| Reserve for bonuses to directors                               | 57                      | 62                      |
| Reserve for stocks payment                                     | 3,416                   | 3,645                   |
| Reserve for retirement benefits                                | 1,154                   | 1,119                   |
| Reserve for contingent losses                                  | 7,478                   | 13,218                  |
| Deferred tax liabilities                                       | 229,884                 | 240,817                 |
| Deferred tax liabilities for land revaluation                  | 4,335                   | 4,232                   |
| Acceptances and guarantees                                     | 260,386                 | 236,964                 |
| Total liabilities  | 39,084,484              | 40,288,258              |
| Net assets:  |                         |                         |
| Capital stock  | 324,279                 | 324,279                 |
| Capital surplus  | 422,083                 | 425,265                 |
| Capital reserve  | 250,619                 | 250,619                 |
| Other capital surplus  | 171,464                 | 174,646                 |
| Retained earnings  | 977,978                 | 1,066,508               |
| Revenue reserve  | 73,714                  | 73,714                  |
| Other retained earnings  | 904,264                 | 992,794                 |
| Funds for retirement benefits                                  | 710                     | 710                     |
| Other reserve  | 138,495                 | 138,495                 |
| Earned surplus brought forward                                 | 765,059                 | 853,589                 |
| Total shareholders' equity                                     | 1,724,341               | 1,816,053               |
| Net unrealized gains (losses) on available-for-sale securities | 529,191                 | 516,851                 |
| Net deferred gains (losses) on hedging instruments             | (344)                   | 15,150                  |
| Land revaluation excess  | (1,493)                 | (589)                   |
| Total valuation and translation adjustments                    | 527,353                 | 531,412                 |
| Total net assets   | 2,251,695               | 2,347,465               |
| Total liabilities and net assets                               | 41,336,180              | 42,635,723              |

**TB Non-consolidated****(2) Non-consolidated Statements of Income**

| (in millions of yen)                   | For the fiscal year<br>ended<br>March 31, 2017 | For the fiscal year<br>ended<br>March 31, 2018 |
|--|--|--|
| Ordinary income                        | 622,721  | 704,515  |
| Trust fees                             | 94,645   | 96,401   |
| Interest income                        | 287,012  | 337,874  |
| Interest on loans and bills discounted | 99,323   | 117,805  |
| Interest and dividends on securities   | 173,452  | 195,691  |
| Fees and commissions                   | 136,963  | 140,777  |
| Trading income                         | 1,017  | 15,651   |
| Other operating income                 | 73,617   | 30,361   |
| Other ordinary income                  | 29,465   | 83,449   |
| Ordinary expenses                      | 458,232  | 498,421  |
| Interest expenses                      | 128,740  | 183,530  |
| Interest on deposits                   | 24,583   | 30,811   |
| Fees and commissions                   | 31,056   | 35,919   |
| Trading expenses                       | 49   | 34   |
| Other operating expenses               | 51,711   | 44,927   |
| General and administrative expenses    | 212,608  | 207,301  |
| Other ordinary expenses                | 34,066   | 26,707   |
| Ordinary profits                       | 164,488  | 206,093  |
| Extraordinary gains                    | 248  | 53,766   |
| Extraordinary losses                   | 8,432  | 10,076   |
| Income before income taxes             | 156,305  | 249,784  |
| Income taxes - current                 | 50,055   | 59,884   |
| Income taxes - deferred                | (14,004)                                       | 3,145  |
| Total taxes                            | 36,050   | 63,030   |
| Net income                             | 120,254  | 186,754  |

**TB Non-consolidated**

## (3) Statements of Trust Assets and Liabilities

Including trust assets under service-shared co-trusteeship

| (in millions of yen)                    | As of<br>March 31, 2017 | As of<br>March 31, 2018 |
|---|-------------------------|-------------------------|
| Assets:                                 |                         |                         |
| Loans and bills discounted              | 204,237                 | 306,755                 |
| Securities                              | 53,054,465              | 53,976,806              |
| Beneficiary rights to the trust         | 58,907,613              | 72,399,465              |
| Securities held in custody accounts     | 3,259,572               | 3,121,503               |
| Monetary claims                         | 13,051,405              | 16,876,864              |
| Tangible fixed assets                   | 12,493,551              | 13,544,869              |
| Intangible fixed assets                 | 207,803                 | 130,851                 |
| Other claims                            | 3,950,126               | 3,645,903               |
| Call loans                              | 705,784                 | 384,210                 |
| Due from banking account                | 9,100,260               | 9,626,979               |
| Cash and due from banks                 | 5,731,968               | 6,671,875               |
| Total                                   | 160,666,790             | 180,686,086             |
| Liabilities:                            |                         |                         |
| Money trusts                            | 21,817,433              | 25,052,352              |
| Pension trusts                          | 12,741,687              | 11,946,499              |
| Property formation benefit trusts       | 7,549                   | 7,608                   |
| Investment trusts                       | 63,323,815              | 77,208,657              |
| Money entrusted other than money trusts | 3,372,911               | 3,718,032               |
| Securities trusts                       | 5,399,262               | 5,200,280               |
| Monetary claim trusts                   | 12,195,074              | 15,977,728              |
| Equipment trusts                        | 66,298                  | 72,741                  |
| Land and fixtures trusts                | 44,291                  | 43,894                  |
| Composite trusts                        | 41,698,466              | 41,458,291              |
| Total                                   | 160,666,790             | 180,686,086             |

Note: 1. The table shown above includes master trust assets under the service-shared co-trusteeship between TB and The Master Trust Bank of Japan, Ltd.

2. Trust assets and liabilities under a declaration of trust excluded from above table are 1,507 millions of yen as of March 31, 2017 and 1,505 millions of yen as of March 31, 2018.

Detailed information for “Money trust” with contracts indemnifying the principal amounts (including trusts for which beneficiary interests are re-entrusted)

| (in millions of yen)       | As of<br>March 31, 2017 | As of<br>March 31, 2018 |
|----------------------------|-------------------------|-------------------------|
| Assets:                    |                         |                         |
| Loans and bills discounted | 18,293                  | 16,186                  |
| Securities                 | 89,677                  | 80,292                  |
| Other                      | 6,581,417               | 7,008,991               |
| Total                      | 6,689,388               | 7,105,470               |
| Liabilities:               |                         |                         |
| Principal                  | 6,678,398               | 7,105,161               |
| Allowance for bad debts    | 55                      | 48                      |
| Other                      | 10,934                  | 260                     |
| Total                      | 6,689,388               | 7,105,470               |

**TB Non-consolidated****(4) Major Items**

| (in millions of yen)               | As of<br>March 31, 2017 | As of<br>March 31, 2018 |
|------------------------------------|-------------------------|-------------------------|
| Total funds                        | 55,611,525              | 56,709,252              |
| Deposits                           | 16,334,673              | 15,307,147              |
| Negotiable certificates of deposit | 4,710,181               | 4,395,644               |
| Money trusts                       | 21,817,433              | 25,052,352              |
| Pension trusts                     | 12,741,687              | 11,946,499              |
| Property formation benefit trusts  | 7,549                   | 7,608                   |
| Loans and bills discounted         | 14,487,486              | 14,821,468              |
| Banking account                    | 14,283,249              | 14,514,713              |
| Trust account                      | 204,237                 | 306,755                 |
| Investment securities              | 66,884,346              | 67,642,084              |

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