Basel III Data (Consolidated)

FISCAL 2013

Mitsubishi UFJ Financial Group

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MUFG

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

With regard to the calculation of the consolidated capital adequacy ratio, MUFG received an independent audit by Deloitte Touche Tohmatsu (DTT) LLC in accordance with “Treatment of Inspection of the Capital Ratio Calculation Framework Based on Agreed-Upon Procedures” (JICPA Industry Committee Report No. 30). With regard to part of the internal controls structure governing calculation of the consolidated capital adequacy ratio, MUFG received a report from DTT LLC, which conducted certain procedures as deemed necessary by MUFG. The procedures conducted by the independent auditor were not part of an accounting audit of the consolidated financial statements, and we did not receive any audit opinion with regard to our internal controls structure governing the calculation of the consolidated capital adequacy ratio or the related consolidated capital adequacy ratio.

SCOPE OF CONSOLIDATION

Notes on the scope of consolidation

Differences between those companies belonging to the corporate group (hereinafter, the “holding company group”) to which the calculation of consolidated capital adequacy ratio as stipulated in Article 3 of the FSA Holding Company Capital Adequacy Notification is applicable and those companies that are included in the scope of consolidation for accounting purposes	Paragraph 1 of Article 3 of the FSA Holding Company Capital Adequacy Notification states that “the provisions of Paragraph 2 of Article 5 of the Japanese regulations pertaining to consolidated financial statements shall not apply” to “financial subsidiaries” of a bank holding company. Moreover, Paragraph 2 of the said Article 3 states that “insurance-related subsidiaries” of a bank holding company “shall not be included in the scope of consolidation.” In addition, with regard to affiliated companies engaged in financial operations, the FSA Consolidated Capital Adequacy Notification states that, provided certain conditions are met, such companies “can be included in the scope of consolidation and in the calculation of the consolidated capital adequacy ratio using pro rata consolidation” (under which only those portions of the affiliated company’s assets, liabilities, income and expenditures that are attributable to the bank holding company or any consolidated subsidiaries with investments in the said affiliated company are included in the scope of consolidation). MUFG Group had no companies to which the above exception applied as of March 31, 2013, or March 31, 2014, and there were no differences between those companies belonging to the “holding company group” and those companies that are included in the “scope of consolidation for accounting purposes.”
Number of consolidated subsidiaries, and names and principal businesses of major consolidated subsidiaries of the holding company group	220 companies as of March 31, 2013; 253 companies as of March 31, 2014 The Bank of Tokyo-Mitsubishi UFJ, Ltd. (banking business), Mitsubishi UFJ Trust and Banking Corporation (trust/banking business), Mitsubishi UFJ Securities Holdings Co., Ltd. (securities business), etc.
Number of affiliated companies engaged in financial operations which are subject to Article 9 of the FSA Holding Company Capital Adequacy Notification, and names, amounts of total assets and net assets shown on the balance sheet and principal businesses of affiliated companies engaged in these financial operations	Not applicable as of March 31, 2013 and 2014

Names, amounts of total assets and net assets shown on the balance sheet, and principal businesses of companies belonging to the holding company group that are not included in the scope of consolidation for accounting purposes, and of companies not belonging to the holding company group but included in the scope of consolidation for accounting purposes	Not applicable as of March 31, 2013 and 2014
Outline of restrictions on transfer of funds or equity capital within the holding company group	As of March 31, 2013 and 2014, transfer of funds or capital within the MUFG Group is conducted with all due consideration given to the appropriateness of each action. We give priority in ensuring that each group company maintains sufficient capital level for legal and regulatory compliance purposes. Care is also taken to ensure that actions do not compromise sound and proper operations, while eliminating negative effects on payment capacity, liquidity or profitability.

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

Names of any other financial institutions, etc., classified as subsidiaries or other members of the bank holding company that are deficient in regulatory capital, and corresponding total regulatory capital deficiencies	Not applicable as of March 31, 2013 and 2014

COMPOSITION OF EQUITY CAPITAL

Composition of Capital Disclosure

Millions of yen

Items	March 31, 2013	March 31, 2013: Amounts excluded under transitional arrangements	March 31, 2014	March 31, 2014: Amounts excluded under transitional arrangements	Basel III Template No.
Common Equity Tier 1 capital: instruments and reserves (1)					
Directly issued qualifying common share capital plus related capital surplus and retained earnings	10,080,276	/	10,819,854	/	1a+2–1c–26
of which: capital and capital surplus	3,922,308	/	3,924,872	/	1a
of which: retained earnings	6,267,976	/	7,033,125	/	2
of which: treasury stock	(1,929)	/	(1,699)	/	1c
of which: national specific regulatory adjustments (earnings to be distributed)	(108,079)	/	(136,444)	/	26
of which: other than above	—	/	—	/	
Subscription rights to common shares	8,884	/	8,732	/	1b
Accumulated other comprehensive income and other disclosed reserves	—	1,158,261	341,952	1,367,808	3
Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	59,358	/	166,959	/	5
Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	152,038	/	155,885	/	
of which: common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	152,038	/	155,885	/	
Common Equity Tier 1 capital: instruments and reserves (A)	10,300,557	/	11,493,384	/	6
Common Equity Tier 1 capital: regulatory adjustments (2)					
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	—	998,063	268,010	1,072,040	8+9
of which: goodwill (including those equivalent)	—	611,980	141,183	564,733	8
of which: other intangibles other than goodwill and mortgage servicing rights	—	386,083	126,826	507,307	9
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	1,804	1,015	4,063	10
Deferred gains or losses on derivatives under hedge accounting	—	111,861	6,165	24,662	11
Shortfall of eligible provisions to expected losses	—	—	—	—	12
Securitization gain on sale	—	13,245	2,681	10,724	13
Gains and losses due to changes in own credit risk on fair valued liabilities	—	—	—	—	14
Net defined benefit asset	/	/	59,030	236,120	15
Defined-benefit pension fund net assets (prepaid pension costs)	—	286,349	/	/	15

Composition of Capital Disclosure (continued)

Millions of yen

Items	March 31, 2013		March 31, 2014		Basel III Template No.
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
Investments in own shares (excluding those reported in the Net assets section)	—	2,409	3,448	13,792	16
Reciprocal cross-holdings in common equity	—	—	—	—	17
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	—	—	—	—	18
Amount exceeding the 10% threshold on specified items	—	—	—	—	19+20+21
of which: significant investments in the common stock of financials	—	—	—	—	19
of which: mortgage servicing rights	—	—	—	—	20
of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	—	—	21
Amount exceeding the 15% threshold on specified items	—	—	—	—	22
of which: significant investments in the common stock of financials	—	—	—	—	23
of which: mortgage servicing rights	—	—	—	—	24
of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	—	—	25
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	—	/	—	/	27
Common Equity Tier 1 capital: regulatory adjustments (B)	—	/	340,351	/	28
Common Equity Tier 1 capital (CET1)					
Common Equity Tier 1 capital (CET1) ((A) – (B)) (C)	10,300,557	/	11,153,032	/	29
Additional Tier 1 capital: instruments (3)					
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards	—	/	—	/	31a 30
Subscription rights to Additional Tier 1 instruments	—	/	—	/	31b 30
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—	/	—	/	32 30
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	/	—	/	30

Composition of Capital Disclosure (continued)

Millions of yen

Items		March 31, 2013		March 31, 2014		
			Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	Basel III Template No.
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)		130,488	/	149,289	/	34–35
Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments		1,491,777	/	1,326,024	/	33+35
of which: instruments issued by bank holding companies and their special purpose vehicles		1,491,777	/	1,325,880	/	33
of which: instruments issued by subsidiaries and other equivalent entities of bank holding companies (excluding special purpose vehicles)		—	/	144	/	35
Total of items included in Additional Tier 1 capital: instruments subject to transitional arrangements		(195,421)	/	325,783	/	
of which: foreign currency translation adjustments		(195,421)	/	325,783	/	
Additional Tier 1 capital: instruments	(D)	1,426,844	/	1,801,097	/	36
Additional Tier 1 capital: regulatory adjustments						
Investments in own Additional Tier 1 instruments		—	1,169	43	172	37
Reciprocal cross-holdings in Additional Tier 1 instruments		—	—	—	—	38
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		—	—	—	—	39
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		—	10,240	57	230	40
Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements		512,586	/	612,158	/	
of which: goodwill (net of related tax liability, including those equivalent)		467,414	/	439,721	/	
of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)		31,926	/	161,713	/	
of which: securitization gain on sale		13,245	/	10,724	/	
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		—	/	—	/	42
Additional Tier 1 capital: regulatory adjustments	(E)	512,586	/	612,259	/	43

MUFG

Composition of Capital Disclosure (continued)

Millions of yen

Items	March 31, 2013		March 31, 2014		Basel III Template No.
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
Additional Tier 1 capital					
Additional Tier 1 capital ((D) – (E)) (F)	914,257		1,188,837		44
Tier 1 capital (T1 = CET1 + AT1)					
Tier 1 capital (T1 = CET1 + AT1) ((C) + (F)) (G)	11,214,815		12,341,870		45
Tier 2 capital: instruments and provisions (4)					
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards	—		—		46
Subscription rights to Tier 2 instruments	—		—		46
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—		—		46
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—		—		46
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	37,835		57,609		48–49
Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	2,384,976		2,119,979		47+49
of which: instruments issued by bank holding companies and their special purpose vehicles	—		—		47
of which: instruments issued by subsidiaries and other equivalent entities of bank holding companies (excluding special purpose vehicles)	2,384,976		2,119,979		49
Total of general allowance for credit losses and eligible provisions included in Tier 2	235,057		229,698		50
of which: provision for general allowance for credit losses	105,314		111,509		50a
of which: eligible provisions	129,743		118,189		50b
Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	958,784		775,922		
of which: amounts equivalent to 45% of unrealized gains on other securities	845,868		671,425		
of which: deferred gains or losses on derivatives under hedge accounting	(30,022)		(8,111)		
of which: amounts equivalent to 45% of land revaluation excess	142,938		112,608		
Tier 2 capital: instruments and provisions (H)	3,616,654		3,183,210		51
Tier 2 capital: regulatory adjustments					
Investments in own Tier 2 instruments	—	18,870	2,240	8,962	52
Reciprocal cross-holdings in Tier 2 instruments	—	—	—	—	53

Composition of Capital Disclosure (continued)

Millions of yen

Items	March 31, 2013		March 31, 2014		Basel III Template No.
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	—	—	54
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	—	4,922	1,085	4,343	55
Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	157,518	/	127,411	/	
of which: goodwill (net of related tax liability, including those equivalent)	144,565	/	125,011	/	
of which: significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	12,952	/	2,400	/	
Tier 2 capital: regulatory adjustments (I)	157,518	/	130,738	/	57
Tier 2 capital (T2)					
Tier 2 capital (T2) ((H) – (I)) (J)	3,459,135	/	3,052,471	/	58
Total capital (TC = T1 + T2)					
Total capital (TC = T1 + T2) ((G) + (J)) (K)	14,673,951	/	15,394,342	/	59
Risk weighted assets (5)					
Total of items included in risk weighted assets subject to transitional arrangements	669,851	/	593,134	/	
of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	354,156	/	345,594	/	
of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,804	/	4,063	/	
of which: net defined benefit asset	/	/	236,120	/	
of which: defined-benefit pension fund net assets (prepaid pension costs)	286,349	/	/	/	
of which: investments in own shares (excluding those reported in the Net assets section)	4,963	/	5,108	/	
of which: significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	22,577	/	2,248	/	
Risk weighted assets (L)	87,968,639	/	99,084,331	/	60

Composition of Capital Disclosure (continued)

Millions of yen

Items		March 31, 2013	Amounts excluded under transitional arrangements	March 31, 2014	Amounts excluded under transitional arrangements	Basel III Template No.
Capital ratio (consolidated)						
Common Equity Tier 1 capital ratio (consolidated)	((C) / (L))	11.70%	⁄	11.25%	⁄	61
Tier 1 capital ratio (consolidated)	((G) / (L))	12.74%	⁄	12.45%	⁄	62
Total capital ratio (consolidated)	((K) / (L))	16.68%	⁄	15.53%	⁄	63
Regulatory adjustments (6)						
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		830,715	⁄	879,146	⁄	72
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)		584,687	⁄	706,928	⁄	73
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)		267	⁄	245	⁄	74
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)		169,159	⁄	120,519	⁄	75
Provisions included in Tier 2 capital: instruments and provisions (7)					⁄	
Provisions (general allowance for credit losses)		105,314	⁄	111,509	⁄	76
Cap on inclusion of provisions (general allowance for credit losses)		168,644	⁄	252,486	⁄	77
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as “nil”)		129,743	⁄	118,189	⁄	78
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		372,083	⁄	379,301	⁄	79
Capital instruments subject to transitional arrangements (8)						
Current cap on AT1 instruments subject to phase out arrangements		1,491,777	⁄	1,326,024	⁄	82
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as “nil”)		165,753	⁄	413,312	⁄	83
Current cap on T2 instruments subject to transitional arrangements		2,384,976	⁄	2,119,979	⁄	84
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as “nil”)		264,997	⁄	56,231	⁄	85

Note: Capital instruments, approved by the commissioner of Japanese Financial Services Agency, subject to the provision to Paragraph 12 of Article 8 of the notification of Japanese Financial Services Agency No. 20, 2006, hereinafter referred to as the “FSA Consolidated Capital Adequacy Notification,” are excluded from the calculation of figures stipulated in Paragraph 8 of Article 8, 9-1, and 10-1 of FSA Consolidated Capital Adequacy Notification, for 10 years from March 31, 2013 to March 30, 2023. The approved amount will decrease by 20% each year from March 31, 2019. The amount approved at the end of March, 2013 is 944,568 million yen and the amount approved at the end of March, 2014 is 1,193,080 million yen.

Explanation on reconciliation between balance sheet items and regulatory capital elements defined in the previous paragraph (March 31, 2013 and 2014)

Notes:1. The amounts in the "Composition of capital disclosure" are based on those before considering transitional arrangements and include "Amounts excluded under transitional arrangements" disclosed in "Composition of Capital Disclosure" as wells as the amounts included in regulatory capital. In addition, items included in regulatory capital under transitional arrangements are excluded from this table.
2. As of March 31, 2013 and 2014, the regulatory scope of consolidation was the same as the accounting scope of consolidation.

1. Shareholders' equity

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	March 31, 2013	March 31, 2014	Remarks
Capital stock	2,139,378	2,140,488	
Stock surplus	2,172,930	2,174,384	
Retained earnings	6,267,976	7,033,125	
Treasury stock	(1,929)	(1,699)	
Total shareholders' equity	10,578,356	11,346,299	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2013	March 31, 2014	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related stock surplus and retained earnings	10,188,355	10,956,298	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and stock surplus	3,922,308	3,924,872		1a
of which: retained earnings	6,267,976	7,033,125		2
of which: treasury stock	(1,929)	(1,699)		1c
of which: other than above	—	—		
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown	—	—	Shareholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effective bankruptcy	31a

2. Intangible assets

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	March 31, 2013	March 31, 2014	Remarks
Intangible assets	1,091,392	1,483,352	
Securities	79,526,850	74,515,573	
of which: goodwill attributable to equity-method investees	144,565	156,264	Goodwill attributable to equity-method investees
Income taxes related to above	235,709	296,317	Income taxes related to intangibles other than goodwill and mortgage servicing rights

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2013	March 31, 2014	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	611,980	705,916		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	386,083	634,134		9
Mortgage servicing rights	267	245		
Amount exceeding the 10% threshold on specified items	—	—		20
Amount exceeding the 15% threshold on specified items	—	—		24
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	267	245		74

3. Net defined benefit asset

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	March 31, 2013	March 31, 2014	Remarks
Other assets	8,097,431	/	
Defined-benefit pension fund net assets (prepaid pension costs)	461,928	/	
Net defined benefit asset	/	460,836	
Income taxes related to above	175,578	165,685	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2013	March 31, 2014	Remarks	Basel III Template No.
Net defined benefit asset	/	295,150		15
Defined-benefit pension fund net assets (prepaid pension costs)	286,349	/		15

4. Deferred tax assets

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	March 31, 2013	March 31, 2014	Remarks
Deferred tax assets	95,814	130,654	
Deferred tax liabilities	180,485	320,014	
Deferred tax liabilities for land revaluation	157,688	155,026	
Tax effects on other intangible assets	235,709	296,317	
Tax effects on net defined benefit asset	／	165,685	
Tax effects on defined-benefit pension fund net assets (prepaid pension costs)	175,578	／	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2013	March 31, 2014	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,804	5,079	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.	10
Deferred tax assets that rely on future profitability arising from temporary differences (net of related tax liability)	169,159	120,519	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.	
Amount exceeding the 10% threshold on specified items	—	—		21
Amount exceeding the 15% threshold on specified items	—	—		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	169,159	120,519		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	March 31, 2013	March 31, 2014	Remarks
Deferred gains or losses on derivatives under hedge accounting	45,146	8,295	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2013	March 31, 2014	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	111,861	30,828	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

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

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	March 31, 2013	March 31, 2014	Remarks
Trading assets	20,570,422	19,055,354	Including trading account securities and derivatives for trading assets
Securities	79,526,850	74,515,573	
Loans and bills discounted	91,299,557	101,938,907	Including subordinated loans
Other assets	8,097,431	8,809,286	Including derivatives and investments in the capital
Trading liabilities	15,379,226	13,964,961	Including trading account securities sold and derivatives for trading-assets
Other liabilities	5,742,901	5,965,086	Including derivatives

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2013	March 31, 2014	Remarks	Basel III Template No.
Investments in own capital instruments	22,449	28,659		
Common equity Tier 1 capital	2,409	17,240		16
Additional Tier 1 capital	1,169	215		37
Tier 2 capital	18,870	11,202		52
Reciprocal cross-holdings in the capital of banking, financial and insurance entities	—	—		
Common equity Tier 1 capital	—	—		17
Additional Tier 1 capital	—	—		38
Tier 2 capital	—	—		53
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	830,715	879,146		
Common equity Tier 1 capital	—	—		18
Additional Tier 1 capital	—	—		39
Tier 2 capital	—	—		54
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	830,715	879,146		72
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	599,851	712,645		
Amount exceeding the 10% threshold on specified items	—	—		19
Amount exceeding the 15% threshold on specified items	—	—		23
Additional Tier 1 capital	10,240	287		40
Tier 2 capital	4,922	5,429		55
Significant investments in the capital of financials that are below the thresholds for deduction (before risk weighting)	584,687	706,928		73

7. Minority interests

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	March 31, 2013	March 31, 2014	Remarks
Minority interests	1,774,153	2,048,101	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2013	March 31, 2014	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	59,358	166,959	After reflecting amounts eligible for inclusion (after minority interest adjustments)	5
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards, or of which: classified as liabilities under applicable accounting standards Subscription rights to Additional Tier 1 instruments	—	—	After reflecting amounts eligible for inclusion (after minority interest adjustments)	30–31ab–32
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	130,488	149,289	After reflecting amounts eligible for inclusion (after minority interest adjustments)	34–35
Directly issued qualifying Tier 2 instruments plus related stock surplus	—	—	After reflecting amounts eligible for inclusion (after minority interest adjustments)	46
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	37,835	57,609	After reflecting amounts eligible for inclusion (after minority interest adjustments)	48–49

8. Other capital instruments

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	March 31, 2013	March 31, 2014	Remarks
Borrowed money	10,758,136	10,828,601	
Bonds payable	6,114,578	7,165,577	
Total	16,872,714	17,994,178	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2013	March 31, 2014	Remarks	Basel III Template No.
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	—	—		32
Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards and its breakdown	—	—		46

Description of agreements concerning methods of procuring capital

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

CAPITAL ADEQUACY

Capital requirements for credit risk

Billions of yen

	March 31, 2013	March 31, 2014
Capital requirements for credit risk (excluding equity exposures under the IRB Approach and exposures relating to funds (Note 3))	6,517.0	6,758.3
IRB Approach (excluding securitization exposures)	5,228.6	4,955.2
Corporate exposures (excluding specialized lending exposures subject to supervisory slotting criteria)	3,727.9	3,577.6
Corporate exposures (specialized lending exposures subject to supervisory slotting criteria)	33.1	29.4
Sovereign exposures	71.6	68.0
Bank exposures	211.4	217.8
Residential mortgage exposures	517.7	451.0
Qualifying revolving retail exposures	200.0	176.1
Other retail exposures	266.3	241.5
Exposures related to unsettled transactions	0.1	0.0
Exposures for other assets	200.3	193.4
Standardized Approach (excluding securitization exposures)	1,079.3	1,615.9
Securitization exposures (Note 4)	209.0	187.1
Portfolios under the IRB Approach	183.2	170.5
Portfolios under the Standardized Approach	25.7	16.5
Capital requirements for credit risk of equity exposures under the IRB Approach	774.9	885.2
Exposures subject to transitional arrangements (grandfathering provisions) (Note 5)	329.4	359.6
Market-Based Approach (Simple Risk Weight Method) (Note 6)	76.2	114.6
Market-Based Approach (Internal Models Method) (Note 6)	—	—
PD/LGD Approach (Note 6)	245.1	261.2
Exposures related to specific items related to components not included in survey items	124.0	149.7
Capital requirements for exposures relating to funds	199.7	238.8
Required capital for CVA risk	266.8	291.0
Required capital for credit risk associated with exposures relating to central clearing houses	22.6	28.3
Total	7,781.1	8,201.8

Notes: 1. Credit risk-weighted assets were calculated using the AIRB approach. However, as an exemption to this approach, the Standardized Approach is used for calculations with credit risk-weighted assets at some subsidiaries in cases where the figures for such subsidiaries are expected to be minor compared with the total. In addition, the adoption of the IRB approach is due to be phased in from the end of March 2018 at UnionBanCal Corporation and from the end of March 2019 at Bank of Ayudhya Public Company Limited.
2. Capital requirement for portfolios under the IRB Approach is calculated as “credit risk-weighted asset amount x 8% + expected losses.” In this calculation, the amount of capital requirement is including any exposures qualifying as capital deduction, and the credit risk-weighted asset amount is multiplied by the scaling factor of 1.06. Capital requirements for portfolios under the Standardized Approach are calculated as “credit risk-weighted asset amount x 8%.”
3. Exposures to calculate the amount of credit risk-weighted assets as stipulated in Article 145 of the FSA Holding Company Capital Adequacy Notification.
4. Including amounts equivalent to increase in equity capital resulting from a securitization exposure, as a deduction from Tier 1 capital elements.
5. Exposures to calculate the amount of credit risk-weighted assets as stipulated in Article 13 of the Supplementary Provisions to the FSA Holding Company Capital Adequacy Notification.
6. Exposures to calculate the amount of credit risk-weighted assets as stipulated in Article 144 of the FSA Holding Company Capital Adequacy Notification.

Capital requirements for market risk

Billions of yen

	March 31, 2013	March 31, 2014
Standardized Method	68.4	75.5
Interest rate risk	35.9	34.7
Equity position risk	28.1	34.3
Foreign exchange risk	3.7	6.4
Commodity risk	0.6	0.0
Options transactions	—	—
Internal Models Approach	130.4	111.7
Total	198.9	187.2

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

Capital requirements for operational risk

Billions of yen

	March 31, 2013	March 31, 2014
The Advanced Measurement Approach	311.7	332.8
The Standardized Approach	—	—
The Basic Indicator Approach	111.0	152.0
Total	422.7	484.9

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

Consolidated total capital adequacy ratio, Tier 1 capital adequacy ratio and total capital requirement (consolidated basis)

Billions of yen

	March 31, 2013	March 31, 2014
Consolidated total capital requirements	7,037.4	7,926.7
8% of credit risk-weighted assets	6,383.5	7,040.1
8% of the amount included in risk weighted assets using transitional arrangements	53.5	47.4
Capital requirements for market risk	198.9	187.2
Capital requirements for operational risk	422.7	484.9
8% of the amount by which the capital floor value, which is obtained by multiplying the risk-weighted asset amount as calculated according to the Former Notification (Note) by a predetermined adjustment factor, exceeds the risk-weighted asset amount as calculated according to the FSA Consolidated Capital Adequacy Notification	32.2	214.3

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

CREDIT RISK

Credit risk exposures and default exposures
(By approach)

Billions of yen

	March 31, 2013			
	Credit risk exposures (Note 1)			
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total
The IRB Approach	125,187.9	66,892.2	4,320.6	217,888.2
The Standardized Approach	19,458.2	2,384.6	2,539.5	30,156.2
Total	144,646.2	69,276.9	6,860.2	248,044.5

Billions of yen

	March 31, 2014			
	Credit risk exposures (Note 1)			
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total
The IRB Approach	129,411.4	59,960.1	4,064.8	227,488.2
The Standardized Approach	29,531.9	3,415.7	2,911.5	43,945.6
Total	158,943.3	63,375.8	6,976.4	271,433.8

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

(By geographic area)

Billions of yen

	March 31, 2013				
	Credit risk exposures (Note 1)				Default exposures (Note 3)
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total	
Domestic	105,062.9	62,173.4	5,966.5	193,431.8	2,465.9
Foreign	39,583.3	7,103.5	893.6	54,612.6	190.4
Total	144,646.2	69,276.9	6,860.2	248,044.5	2,656.4

Billions of yen

	March 31, 2014				
	Credit risk exposures (Note 1)				Default exposures (Note 3)
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total	
Domestic	109,090.7	55,601.2	5,807.0	197,853.7	2,061.6
Foreign	49,852.6	7,774.6	1,169.3	73,580.1	216.0
Total	158,943.3	63,375.8	6,976.4	271,433.8	2,277.7

Notes: 1. Figures are without taking into account the effects of credit risk mitigation techniques. Furthermore, figures do not include any securitization exposures, exposures relating to funds, or exposures relating to central clearing houses.
2. Loans, etc., include loans, commitments and other non-derivative off balance sheet exposures.
3. Figures for exposures past due three months or more or default exposures correspond to exposures as of the period-end where the amount of the credit risk-weighted asset is computed assuming default in cases subject to the IRB Approach, and exposures where the amount of the credit risk-weighted asset is computed assuming past-due loan exposure in cases subject to the Standardized Approach. Figures do not include any securitization exposures, exposures relating to funds, or exposures relating to central clearing houses.
4. Geographic area refers to the locations of MUFG or our subsidiaries or the head and branch offices of our subsidiaries.

(By type of industry)

Billions of yen

	March 31, 2013				
	Credit risk exposures (Note 1)				Default exposures (Note 3)
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total	
Manufacturing	19,036.0	1,260.9	696.2	23,897.1	418.1
Wholesale and retail	11,277.8	421.4	442.7	13,314.0	437.7
Construction	1,605.6	77.6	23.2	1,831.6	69.5
Finance and insurance	26,095.9	1,572.4	4,000.0	35,863.1	38.8
Real estate	11,019.0	256.5	106.3	11,522.3	253.1
Services	6,684.5	254.4	209.8	7,257.3	227.2
Transport	4,707.8	198.5	200.9	5,569.2	72.3
Individuals	21,866.4	—	0.0	22,665.9	798.6
Governments and local authorities	21,511.0	62,972.9	62.2	89,895.4	0.0
Others	20,841.8	2,262.0	1,118.4	36,228.1	340.7
Total	144,646.2	69,276.9	6,860.2	248,044.5	2,656.4

Billions of yen

	March 31, 2014				
	Credit risk exposures (Note 1)				Default exposures (Note 3)
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total	
Manufacturing	20,319.4	1,112.6	550.7	25,119.2	380.9
Wholesale and retail	12,133.8	335.4	300.6	14,109.2	369.7
Construction	1,603.0	41.3	16.3	1,807.2	62.9
Finance and insurance	29,333.9	1,398.7	3,866.9	40,017.0	34.9
Real estate	11,890.5	195.8	105.0	12,341.9	184.0
Services	7,425.9	182.0	195.8	7,920.7	193.7
Transport	4,943.4	186.7	195.4	5,770.5	59.7
Individuals	22,361.2	—	0.0	23,226.1	641.5
Governments and local authorities	20,890.1	56,597.3	54.2	90,170.9	0.0
Others	28,041.7	3,325.5	1,691.1	50,950.8	349.9
Total	158,943.3	63,375.8	6,976.4	271,433.8	2,277.7

Notes: 1. Figures are without taking into account the effects of credit risk mitigation techniques. Furthermore, figures do not include any securitization exposures, exposures relating to funds, or exposures relating to central clearing houses.
2. Loans, etc., include loans, commitments and other non-derivative off balance sheet exposures.
3. Figures for exposures past due three months or more or default exposures correspond to exposures as of the period-end where the amount of the credit risk-weighted asset is computed assuming default in cases subject to the IRB Approach, and exposures where the amount of the credit risk-weighted asset is computed assuming past-due loan exposure in cases subject to the Standardized Approach. Figures do not include any securitization exposures, exposures relating to funds, or exposures relating to central clearing houses.
4. Exposures held by certain subsidiaries whose credit risk weighted assets are considered minor relative to the overall total are included in the "Others" category.

(By residual contractual maturity)

Billions of yen

	March 31, 2013			
	Credit risk exposures (Note 1)			
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total
Due in 1 year or less	43,194.4	16,508.7	977.4	67,298.4
Due over 1 year to 3 years	17,923.2	13,723.5	1,391.5	33,166.2
Due over 3 years to 5 years	16,136.6	22,018.1	1,154.1	39,332.5
Due over 5 years to 7 years	5,600.1	3,870.9	186.5	9,657.8
Due over 7 years	16,011.6	10,803.1	612.5	27,427.6
Others (Note 3)	45,780.1	2,352.4	2,537.8	71,161.7
Total	144,646.2	69,276.9	6,860.2	248,044.5

Billions of yen

	March 31, 2014			
	Credit risk exposures (Note 1)			
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total
Due in 1 year or less	47,127.0	17,387.2	649.6	77,755.5
Due over 1 year to 3 years	19,769.0	16,108.0	1,348.2	37,324.8
Due over 3 years to 5 years	17,746.5	14,864.9	1,318.9	33,943.7
Due over 5 years to 7 years	6,504.0	4,745.3	175.3	11,425.0
Due over 7 years	16,611.9	6,922.2	579.9	24,114.2
Others (Note 3)	51,184.6	3,347.9	2,904.2	86,870.4
Total	158,943.3	63,375.8	6,976.4	271,433.8

Notes: 1. Figures are without taking into account the effects of credit risk mitigation techniques. Furthermore, figures do not include any securitization exposures, exposures relating to funds, or exposures relating to central clearing houses.
2. Loans, etc., include loans, commitments and other non-derivative off balance sheet exposures.
3. The “Others” category includes exposures of indeterminate maturity, etc. Exposures held by certain subsidiaries whose credit risk weighted assets are considered minor relative to the overall total are included in the “Others” category.

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

(Balances by geographic area) *Millions of yen*

	March 31, 2013	Against March 31, 2012	March 31, 2014	Against March 31, 2013
General allowance for credit losses	729,080	(19,047)	643,260	(85,820)
Specific allowance for credit losses	357,625	(17,391)	320,362	(37,262)
Domestic	314,554	(19,808)	274,760	(39,793)
Foreign	43,071	2,416	45,601	2,530
Allowance for loans to specific foreign borrowers	751	124	1,390	639
Total	1,087,457	(36,315)	965,014	(122,443)

(Balances by type of industry) *Millions of yen*

	March 31, 2013	Against March 31, 2012	March 31, 2014	Against March 31, 2013
General allowance for credit losses	729,080	(19,047)	643,260	(85,820)
Specific allowance for credit losses	357,625	(17,391)	320,362	(37,262)
Manufacturing	89,623	11,277	63,908	(25,715)
Wholesale and retail	83,474	7,852	73,668	(9,806)
Construction	8,756	139	8,554	(201)
Finance and insurance	18,038	1,647	22,942	4,904
Real estate	20,852	887	24,288	3,435
Services	23,646	(1,196)	25,017	1,370
Transport	16,215	1,745	9,776	(6,438)
Individuals	27,895	(9,317)	21,771	(6,124)
Governments and local authorities	4	(0)	4	(0)
Others	69,117	(30,428)	70,429	1,312
Allowance for loans to specific foreign borrowers	751	124	1,390	639
Total	1,087,457	(36,315)	965,014	(122,443)

Notes: 1. Although the specific allowance for credit losses does not include the allowance relating to any securitization exposures and exposures relating to funds, the allowance relating to these exposures is not excluded from both the general allowance for credit losses and the allowance for loans to specific foreign borrowers, owing to the fact that MUFG does not manage provisioning with respect to each asset class based on Basel III.
2. Industry classifications apply primarily to allowances related to exposures held by The Bank of Tokyo-Mitsubishi UFJ and Mitsubishi UFJ Trust and Banking (both on a non-consolidated basis). The bulk of provisions relating to exposures held by other subsidiaries is included in the “Others” category.

Loan charge-offs

(By type of industry)

	FY2012	FY2013
		Millions of yen
Manufacturing	14,784	16,331
Wholesale and retail	18,205	22,025
Construction	6,332	1,865
Finance and insurance	(104)	511
Real estate	3,017	2,522
Services	4,004	9,195
Transport	1,132	1,334
Individuals	22,022	16,398
Governments and local authorities	—	—
Others	26,981	18,893
Total	96,376	89,079

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

Balances by risk weight category of exposures under the Standardized Approach

Billions of yen

	March 31, 2013		March 31, 2014	
	Balances	Of which: balances for which risk weights are determined by external rating	Balances	Of which: balances for which risk weights are determined by external rating
Risk weight: 0%	2,874.1	1,147.4	4,432.8	2,133.2
Risk weight: 10%	234.0	—	273.0	—
Risk weight: 20%	4,641.2	4,382.8	5,177.0	4,998.2
Risk weight: 35%	1,872.2	—	2,980.2	—
Risk weight: 50%	326.5	326.3	540.4	534.5
Risk weight: 75%	1,250.8	—	2,853.6	—
Risk weight: 100%	10,608.7	122.7	15,510.8	100.6
Risk weight: 150%	52.1	0.0	70.8	3.0
Risk weight: 625%	0.0	—	0.0	—
Risk weight: 1,250%	6.8	—	4.9	—
Others (Note 3)	4.3	—	1.8	—
Total	21,871.1	5,979.3	31,845.6	7,769.7

Notes: 1. Figures are taking into account the effects of credit risk mitigation techniques.
2. Figures do not contain any securitization exposures.
3. "Others" includes investment funds leveraged by debt loans, etc., for which the weighted average risk weight was 224% as of March 31, 2013 and 217% as of March 31, 2014.

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

Billions of yen

	March 31, 2013	March 31, 2014
Specialized lending exposures subject to supervisory slotting criteria	320.7	300.9
Risk weight: 50%	10.0	26.3
Risk weight: 70%	106.4	68.4
Risk weight: 90%	86.3	43.0
Risk weight: 95%	28.7	46.6
Risk weight: 115%	24.5	72.4
Risk weight: 120%	1.0	27.7
Risk weight: 140%	37.4	2.6
Risk weight: 250%	26.0	13.6
Risk weight: 0%	—	—
Equity exposures subject to the Market-Based Approach (simple risk weight method)	241.0	362.3
Risk weight: 300%	64.5	97.1
Risk weight: 400%	176.4	265.2

Exposures subject to the IRB Approach: corporate exposures

Billions of yen

March 31, 2013

Credit rating	EAD	On balance sheet EAD	Off balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
Borrower ratings 1~3	28,656.7	18,538.6	10,118.0	12,628.3	56.57%	2,974.0
Borrower ratings 4~9	40,412.4	34,254.6	6,157.7	6,679.4	56.75%	2,367.3
Borrower ratings 10~11	5,455.4	4,863.0	592.3	348.0	56.87%	394.4
Borrower ratings 12~15	1,857.7	1,800.7	57.0	11.3	56.51%	50.6

March 31, 2013

Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1~3	0.11%	35.10%	—	24.62%
Borrower ratings 4~9	0.85%	29.95%	—	49.56%
Borrower ratings 10~11	11.54%	25.82%	—	117.20%
Borrower ratings 12~15	100.00%	41.24%	38.07%	47.43%

Billions of yen

March 31, 2014

Credit rating	EAD	On balance sheet EAD	Off balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
Borrower ratings 1~3	32,525.5	21,861.3	10,664.1	13,709.3	56.68%	2,893.8
Borrower ratings 4~9	43,381.6	36,289.1	7,092.5	8,665.6	56.74%	2,175.9
Borrower ratings 10~11	4,195.4	3,778.9	416.4	228.1	56.72%	287.1
Borrower ratings 12~15	1,618.5	1,574.6	43.8	19.2	56.62%	33.0

March 31, 2014

Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1~3	0.12%	34.83%	—	25.38%
Borrower ratings 4~9	0.79%	30.14%	—	48.23%
Borrower ratings 10~11	10.69%	25.47%	—	111.68%
Borrower ratings 12~15	100.00%	39.29%	36.16%	43.30%

Notes: 1. Figures exclude specialized lending exposures subject to supervisory slotting criteria and any exposures relating to funds.
2. Weighted average PD and weighted average LGD represent weighted average figures based on EAD.
3. RW stands for risk weight. Risk weight is calculated by dividing the amount of credit risk-weighted assets by EAD, and does not include any expected losses. Note that credit risk-weighted asset amounts are multiplied by 1.06.

Exposures subject to the IRB Approach: sovereign exposures

Billions of yen

Credit rating	EAD	On balance sheet EAD	Off balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
						March 31, 2013
Borrower ratings 1~3	91,383.5	78,185.9	13,197.5	1,188.7	56.30%	12,528.2
Borrower ratings 4~9	418.2	366.7	51.4	63.9	56.30%	15.4
Borrower ratings 10~11	140.7	139.0	1.7	0.5	56.30%	1.4
Borrower ratings 12~15	54.7	53.8	0.8	—	—	0.8

Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
				March 31, 2013
Borrower ratings 1~3	0.00%	35.91%	—	0.57%
Borrower ratings 4~9	0.82%	30.33%	—	47.03%
Borrower ratings 10~11	15.77%	5.39%	—	30.25%
Borrower ratings 12~15	100.00%	14.62%	8.11%	22.19%

Billions of yen

Credit rating	EAD	On balance sheet EAD	Off balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
						March 31, 2014
Borrower ratings 1~3	94,141.5	84,467.8	9,673.6	1,228.5	56.41%	8,980.6
Borrower ratings 4~9	454.9	412.9	42.0	53.8	56.41%	11.6
Borrower ratings 10~11	105.7	101.0	4.7	1.1	56.41%	4.0
Borrower ratings 12~15	18.1	17.4	0.7	—	—	0.7

Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
				March 31, 2014
Borrower ratings 1~3	0.00%	36.46%	—	0.54%
Borrower ratings 4~9	0.75%	29.75%	—	46.46%
Borrower ratings 10~11	14.88%	6.34%	—	35.00%
Borrower ratings 12~15	100.00%	24.82%	21.59%	43.78%

Exposures subject to the IRB Approach: bank exposures

Billions of yen

	March 31, 2013					
	EAD					
		On balance sheet EAD	Off balance sheet EAD			
Credit rating				Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
Borrower ratings 1~3	4,804.7	2,535.1	2,269.5	287.5	56.30%	2,107.6
Borrower ratings 4~9	2,974.9	1,545.0	1,429.8	134.3	55.80%	1,354.9
Borrower ratings 10~11	149.5	30.5	118.9	—	—	118.9
Borrower ratings 12~15	1.5	1.5	—	—	—	—

	March 31, 2013			
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1~3	0.10%	31.72%	—	24.75%
Borrower ratings 4~9	0.36%	29.50%	—	38.82%
Borrower ratings 10~11	13.31%	30.56%	—	158.82%
Borrower ratings 12~15	100.00%	79.08%	80.57%	22.52%

Billions of yen

	March 31, 2014					
	EAD					
		On balance sheet EAD	Off balance sheet EAD			
Credit rating				Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
Borrower ratings 1~3	6,926.2	3,947.9	2,978.3	352.3	56.41%	2,779.6
Borrower ratings 4~9	2,308.0	1,417.3	890.6	97.2	56.54%	835.6
Borrower ratings 10~11	84.2	8.0	76.2	—	—	76.2
Borrower ratings 12~15	1.4	1.4	—	—	—	—

	March 31, 2014			
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1~3	0.10%	32.28%	—	26.73%
Borrower ratings 4~9	0.27%	31.88%	—	27.74%
Borrower ratings 10~11	15.29%	26.22%	—	147.60%
Borrower ratings 12~15	100.00%	78.97%	77.30%	22.13%

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

Billions of yen

	March 31, 2013		
Credit rating	Amount of exposures	Weighted average PD	Weighted average RW
Borrower ratings 1~3	522.7	0.10%	152.20%
Borrower ratings 4~9	1,179.6	0.49%	188.01%
Borrower ratings 10~11	6.4	8.97%	557.52%
Borrower ratings 12~15	1.2	100.00%	1,192.50%

Billions of yen

	March 31, 2014		
Credit rating	Amount of exposures	Weighted average PD	Weighted average RW
Borrower ratings 1~3	572.8	0.10%	147.76%
Borrower ratings 4~9	1,407.0	0.33%	170.58%
Borrower ratings 10~11	0.8	9.57%	571.13%
Borrower ratings 12~15	1.1	100.00%	1,192.50%

Note: Figures exclude any equity exposures based on calculations where credit risk asset values are assessed using the Market-Based Approach as well as any equity exposures where a 100% risk weight is applied based on the transitional arrangements stipulated in Article 13 of the Supplementary Provisions to the FSA Consolidated Capital Adequacy Notification.

Exposures subject to the IRB Approach: retail exposures

Billions of yen

	March 31, 2013					
	EAD					
		On balance sheet EAD	Off balance sheet EAD			
				Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
Residential mortgage	13,900.4	13,638.1	262.2	—	—	262.2
Non-defaulted	13,569.1	13,311.0	258.1	—	—	258.1
Defaulted	331.2	327.0	4.1	—	—	4.1
Qualifying revolving retail	4,278.9	1,326.6	2,952.3	17,433.2	16.65%	50.2
Non-defaulted	4,147.4	1,195.6	2,951.8	17,429.3	16.65%	49.7
Defaulted	131.4	131.0	0.4	3.9	0.00%	0.4
Other retail (non-business)	2,040.1	899.8	1,140.3	4,325.2	13.57%	553.3
Non-defaulted	1,830.2	696.9	1,133.3	4,319.2	13.59%	546.3
Defaulted	209.8	202.8	7.0	5.9	0.05%	7.0
Other retail (business-related)	1,649.2	1,587.5	61.7	114.9	24.92%	33.1
Non-defaulted	1,638.8	1,577.4	61.3	114.9	24.92%	32.7
Defaulted	10.4	10.0	0.4	—	—	0.4

	March 31, 2013				
	Number of pools	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Residential mortgage	114	3.33%	35.79%	—	32.64%
Non-defaulted	77	0.97%	35.83%	—	32.93%
Defaulted	37	99.97%	34.48%	32.92%	20.88%
Qualifying revolving retail	72	3.91%	76.51%	—	20.20%
Non-defaulted	55	0.87%	76.60%	—	20.76%
Defaulted	17	100.00%	73.77%	78.55%	2.74%
Other retail (non-business)	177	12.28%	42.27%	—	53.48%
Non-defaulted	105	2.22%	41.59%	—	57.98%
Defaulted	72	99.99%	48.29%	47.86%	14.29%
Other retail (business-related)	43	4.52%	20.83%	—	27.98%
Non-defaulted	28	3.91%	20.53%	—	27.84%
Defaulted	15	100.00%	66.65%	63.14%	50.26%

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

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

Billions of yen

	March 31, 2014					
	EAD					
		On balance sheet EAD	Off balance sheet EAD			
				Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
Residential mortgage	13,867.5	13,647.5	220.0	—	—	220.0
Non-defaulted	13,625.2	13,408.8	216.4	—	—	216.4
Defaulted	242.3	238.7	3.5	—	—	3.5
Qualifying revolving retail	4,165.7	1,314.5	2,851.1	18,264.6	15.34%	49.1
Non-defaulted	4,047.0	1,196.3	2,850.7	18,260.8	15.34%	48.7
Defaulted	118.6	118.2	0.4	3.7	0.00%	0.4
Other retail (non-business)	1,964.9	908.4	1,056.5	4,231.9	13.75%	474.8
Non-defaulted	1,779.4	728.2	1,051.1	4,227.0	13.76%	469.4
Defaulted	185.4	180.1	5.3	4.9	0.07%	5.3
Other retail (business-related)	1,486.4	1,431.5	54.9	114.7	23.38%	28.1
Non-defaulted	1,477.3	1,422.7	54.6	114.7	23.38%	27.8
Defaulted	9.1	8.8	0.3	—	—	0.3

	March 31, 2014				
	Number of pools	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Residential mortgage	124	2.67%	33.61%	—	29.76%
Non-defaulted	85	0.94%	33.60%	—	29.94%
Defaulted	39	99.97%	34.08%	32.62%	19.65%
Qualifying revolving retail	72	3.62%	73.52%	—	18.17%
Non-defaulted	55	0.79%	73.60%	—	18.69%
Defaulted	17	100.00%	70.64%	77.53%	0.66%
Other retail (non-business)	171	11.42%	43.10%	—	55.05%
Non-defaulted	101	2.18%	42.76%	—	59.46%
Defaulted	70	100.00%	46.42%	46.20%	12.76%
Other retail (business-related)	44	4.34%	20.09%	—	26.19%
Non-defaulted	28	3.75%	19.82%	—	26.13%
Defaulted	16	100.00%	63.35%	61.32%	35.17%

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

MUFG

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

Millions of yen

	Corporate exposures	Sovereign exposures	Bank exposures	Equity exposures under PD/LGD Approach	Residential mortgage exposures	Qualifying revolving retail exposures	Other retail exposures
FY2006 actual losses	23,025	(1,571)	(6,941)	84	26,725	—	5,940
FY2006 estimated losses	1,235,407	18,106	14,417	173,180	62,968	—	108,173
Initial EAD	72,143,293	43,809,530	16,865,540	375,755	14,985,264	—	5,648,325
Estimated weighted average PD	3.91%	0.09%	0.19%	51.21%	1.17%	—	5.21%
Estimated weighted average LGD	43.74%	44.79%	45.16%	90.00%	36.05%	—	36.78%
FY2007 actual losses	70,776	(499)	(52)	2,063	12,645	—	6,058
FY2007 estimated losses	1,200,881	13,051	15,572	96,176	76,518	—	121,380
Initial EAD	66,584,415	39,998,750	19,100,674	520,689	13,705,023	—	5,469,071
Estimated weighted average PD	4.12%	0.07%	0.17%	20.52%	1.50%	—	5.60%
Estimated weighted average LGD	43.75%	44.96%	45.28%	90.00%	37.78%	—	39.56%
FY2008 actual losses	367,111	(353)	24,309	66,906	26,218	—	52,879
FY2008 estimated losses	993,791	18,389	24,850	94,474	89,938	—	112,090
Initial EAD	70,710,242	37,890,290	19,877,135	632,858	14,243,086	—	5,099,330
Estimated weighted average PD	3.19%	0.10%	0.25%	16.58%	1.44%	—	5.27%
Estimated weighted average LGD	43.75%	44.96%	41.89%	90.00%	44.05%	—	41.63%
FY2009 actual losses	374,658	(118)	23,631	2,162	28,922	2,817	20,190
FY2009 estimated losses	1,040,595	47,332	39,863	27,827	101,070	11,784	86,698
Initial EAD	74,113,431	55,115,408	12,125,418	1,382,457	14,240,099	741,843	3,877,135
Estimated weighted average PD	3.78%	0.23%	0.88%	2.24%	1.66%	2.20%	5.98%
Estimated weighted average LGD	36.98%	38.47%	37.47%	90.00%	43.02%	72.32%	37.34%
FY2010 actual losses	161,997	(298)	(6,725)	238	27,687	62,514	23,460
FY2010 estimated losses	1,202,669	31,084	38,243	7,631	143,096	210,666	171,435
Initial EAD	70,981,831	65,386,649	11,189,296	1,531,399	14,527,802	5,354,803	4,809,516
Estimated weighted average PD	4.42%	0.12%	0.84%	0.55%	2.29%	4.74%	6.87%
Estimated weighted average LGD	38.14%	40.86%	40.48%	90.00%	43.13%	82.68%	44.89%
FY2011 actual losses	144,305	(214)	(4)	93	29,023	18,693	23,826
FY2011 estimated losses	1,125,141	29,294	29,545	7,597	216,949	164,990	182,613
Initial EAD	66,989,253	88,407,803	12,816,541	1,500,479	14,368,724	4,706,299	4,739,835
Estimated weighted average PD	4.39%	0.08%	0.58%	0.56%	3.27%	4.62%	7.89%
Estimated weighted average LGD	37.97%	41.17%	39.48%	90.00%	46.17%	75.77%	42.54%

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

Millions of yen

	Corporate exposures	Sovereign exposures	Bank exposures	Equity exposures under PD/LGD Approach	Residential mortgage exposures	Qualifying revolving retail exposures	Other retail exposures
FY2012 actual losses	108,263	(133)	—	121	21,068	13,823	7,377
FY2012 estimated losses	951,689	25,146	20,163	5,194	206,700	142,764	157,993
Initial EAD	71,463,314	88,940,300	10,391,449	672,201	14,064,062	4,788,117	4,022,364
Estimated weighted average PD	3.91%	0.08%	0.58%	0.86%	3.52%	3.97%	9.37%
Estimated weighted average LGD	34.13%	37.94%	33.47%	90.00%	41.83%	75.17%	35.19%
Interim FY2013 actual losses	32,924	(127)	—	42	2,728	5,562	4,489
Interim FY2013 estimated losses (Note 4)	896,608	29,833	15,405	6,223	163,665	128,347	130,934
Initial EAD	77,051,135	91,958,666	10,189,751	765,530	13,900,410	4,278,958	3,679,324
Estimated weighted average PD	3.69%	0.09%	0.46%	0.90%	3.33%	3.91%	8.56%
Estimated weighted average LGD	31.82%	35.82%	32.05%	90.00%	35.76%	76.66%	32.61%
Interim FY2013: Discussion of the factors	Actual losses on exposures were lower than initial estimated losses, reflecting repayments on defaulted exposures and other factors such as loan normalization.						

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

2. The initial EAD under FY2006 estimated losses was used for a preliminary calculation under the FIRB Approach at the end of March 2006, and was not used to calculate an official figure of capital adequacy ratio.

3. Estimates for PD and LGD under FY2006 estimated losses were used for preliminary calculations under the FIRB Approach at the end of September 2006, and were not used to calculate official figures of capital adequacy ratio. Estimates for PD and LGD that were used for preliminary calculations under the FIRB Approach at the end of March 2006 were not used, because such estimates included temporary factors due to the merger of Mitsubishi Tokyo Financial Group, Inc. with UFJ Holdings, Inc.

4. Estimated losses for Interim FY2013 represent the anticipated losses for the full year estimated at the beginning of the fiscal year.

CREDIT RISK MITIGATION

Exposures subject to application of credit risk mitigation techniques

Billions of yen

	March 31, 2013		
	Eligible financial collateral	Guarantees	Credit derivatives
Portfolios under the AIRB Approach	/	5,415.5	168.3
Corporate exposures	/	3,753.4	158.4
Sovereign exposures	/	510.0	7.1
Bank exposures	/	669.5	2.7
Residential mortgage exposures	/	—	—
Qualifying revolving retail exposures	/	—	—
Other retail exposures	/	482.5	—
Portfolios under the Standardized Approach	7,628.9	181.2	—

Billions of yen

	March 31, 2014		
	Eligible financial collateral	Guarantees	Credit derivatives
Portfolios under the AIRB Approach	/	5,795.3	224.3
Corporate exposures	/	3,910.2	211.1
Sovereign exposures	/	916.1	10.2
Bank exposures	/	539.5	2.9
Residential mortgage exposures	/	—	—
Qualifying revolving retail exposures	/	—	—
Other retail exposures	/	429.4	—
Portfolios under the Standardized Approach	11,528.1	183.7	—

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

DERIVATIVE TRANSACTIONS AND LONG SETTLEMENT TRANSACTIONS

Matters relating to counterparty credit risk

Billions of yen

	March 31, 2013	March 31, 2014
Aggregated gross replacement costs	11,936.5	9,561.3
Credit equivalent amounts prior to credit risk mitigation benefits due to collateral	6,860.5	6,976.5
Foreign exchange and gold	6,341.5	6,924.7
Interest rate	11,370.5	8,509.0
Equity	141.5	176.7
Precious metals (except gold)	0.0	—
Other commodities	199.5	282.7
Credit derivative	439.0	453.3
Long settlement transactions	0.3	0.0
Netting benefits due to close-out netting agreements (Note 2)	(11,632.1)	(9,370.1)
Collateral held	1,493.9	1,198.4
Deposits	579.2	490.2
Marketable securities	611.5	505.9
Others	303.1	202.1
Credit equivalent amounts after credit risk mitigation benefits due to collateral	6,399.4	6,522.2
Notional principal amount of credit derivatives included in calculation of credit equivalent amounts	6,655.3	7,214.5
Purchased credit protection through credit default swaps	3,437.0	3,742.7
Purchased credit protection through total return swaps	18.0	34.8
Purchased credit protection through credit options	—	—
Purchased other credit protection	—	—
Provided credit protection through credit default swaps	3,200.3	3,436.9
Provided credit protection through total return swaps	—	—
Provided credit protection through credit options	—	—
Provided other credit protection	—	—
Notional principal amount of credit derivatives used for credit risk mitigation purposes	752.8	766.6

Notes: 1. Credit equivalent amounts are calculated using the Current Exposure Method.
2. These benefits are equal to the figure obtained by subtracting credit equivalent amounts prior to credit risk mitigation benefits due to collateral from the sum of aggregated gross replacement costs and total gross add-ons.

SECURITIZATION EXPOSURES (Subject to calculation of credit risk assets)

Information on underlying assets

Billions of yen

	March 31, 2013				FY2012
	Amount of underlying assets at period-end (Note 1)		Cumulative amount of underlying assets in default or contractually past due 3 months or more		
	Underlying assets relating to retained securitization exposures	Underlying assets relating to securitization transactions during this period with no retained securitization exposures (Note 2)	Underlying assets relating to retained securitization exposures	Underlying assets relating to securitization transactions during this period with no retained securitization exposures (Note 3)	Losses on underlying assets incurred during this period (Note 4)
Traditional securitizations (asset transfer type)	1,558.9	—	11.4	—	3.6
Residential mortgage	1,526.9	—	11.4	—	3.6
Apartment loan	—	—	—	—	—
Credit card receivables	—	—	—	—	—
Other assets	31.9	—	0.0	—	—
Synthetic securitizations	—	—	—	—	—
Residential mortgage	—	—	—	—	—
Apartment loan	—	—	—	—	—
Credit card receivables	—	—	—	—	—
Other assets	—	—	—	—	—
Sponsor of asset-backed commercial paper (ABCP) program	21,523.8	—	378.6	1,176.4	575.9
Residential mortgage	—	—	—	—	—
Apartment loan	—	—	—	—	—
Credit card receivables	8,151.4	—	126.9	656.7	386.4
Account receivables	7,890.6	—	239.2	482.2	150.6
Leasing receivables	1,298.8	—	1.3	0.7	3.3
Other assets	4,182.9	—	11.0	36.6	35.4
Total as an originator	23,082.8	—	390.0	1,176.4	579.6

Notes: 1. The amount of underlying assets relating to sponsor of ABCP programs includes underlying assets related to ABCP programs sponsored by multiple financial institutions, including certain consolidated subsidiaries of MUFG.
2. The amount of underlying assets refers only to those cases in which the securitization exposures associated with a securitization conducted during this period were wholly transferred to third parties.
3. Figures show cumulative totals for this period of underlying assets either in default or contractually past due 3 months or more arising from securitization transactions in cases where the securitization exposures associated with a transaction conducted during this period were wholly transferred to third parties, or where no exposure was retained at the end of this period from a securitization conducted during this period due to related maturity.
4. Losses with traditional or synthetic securitizations are based on the projected accounting losses for holding the underlying assets without conducting the relevant securitization. With sponsor of ABCP programs, since it is extremely rare for such schemes to result in losses on any retained securitization exposure, it is difficult to obtain generally relevant information relating to losses as based on certain definitions. These figures therefore aggregate cases where actual economic losses have been recognized with cases where the loss has been valued on the same basis as the underlying defaulted assets. Losses on underlying assets relating to sponsor of ABCP programs differ from losses incurred by MUFG.

Information on underlying assets (continued)

Billions of yen

	March 31, 2014		FY2013		
	Amount of underlying assets at period-end (Note 1)		Cumulative amount of underlying assets in default or contractually past due 3 months or more		
	Underlying assets relating to retained securitization exposures	Underlying assets relating to securitization transactions during this period with no retained securitization exposures (Note 2)	Underlying assets relating to retained securitization exposures	Underlying assets relating to securitization transactions during this period with no retained securitization exposures (Note 3)	Losses on underlying assets incurred during this period (Note 4)
Traditional securitizations (asset transfer type)	1,345.9	—	5.4	—	2.8
Residential mortgage	1,345.9	—	5.4	—	2.8
Apartment loan	—	—	—	—	—
Credit card receivables	—	—	—	—	—
Other assets	—	—	—	—	—
Synthetic securitizations	—	—	—	—	—
Residential mortgage	—	—	—	—	—
Apartment loan	—	—	—	—	—
Credit card receivables	—	—	—	—	—
Other assets	—	—	—	—	—
Sponsor of asset-backed commercial paper (ABCP) program	17,469.7	—	314.3	938.6	683.0
Residential mortgage	46.9	—	0.0	0.0	—
Apartment loan	—	—	—	—	—
Credit card receivables	2,969.6	—	45.1	428.3	235.3
Account receivables	8,117.1	—	252.3	483.8	404.7
Leasing receivables	983.1	—	3.9	3.7	32.6
Other assets	5,352.9	—	12.8	22.5	10.2
Total as an originator	18,815.7	—	319.8	938.6	685.8

Notes: 1. The amount of underlying assets relating to sponsor of ABCP programs includes underlying assets related to ABCP programs sponsored by multiple financial institutions, including certain consolidated subsidiaries of MUFG.

2. The amount of underlying assets refers only to those cases in which the securitization exposures associated with a securitization conducted during this period were wholly transferred to third parties.

3. Figures show cumulative totals for this period of underlying assets either in default or contractually past due 3 months or more arising from securitization transactions in cases where the securitization exposures associated with a transaction conducted during this period were wholly transferred to third parties, or where no exposure was retained at the end of this period from a securitization conducted during this period due to related maturity.

4. Losses with traditional or synthetic securitizations are based on the projected accounting losses for holding the underlying assets without conducting the relevant securitization. With sponsor of ABCP programs, since it is extremely rare for such schemes to result in losses on any retained securitization exposure, it is difficult to obtain generally relevant information relating to losses as based on certain definitions. These figures therefore aggregate cases where actual economic losses have been recognized with cases where the loss has been valued on the same basis as the underlying defaulted assets. Losses on underlying assets relating to sponsor of ABCP programs differ from losses incurred by MUFG.

Information on underlying assets (continued)

Billions of yen

	FY2012		FY2013	
	Cumulative amount of underlying assets securitized during the period	Recognized gains or losses in this period arising from securitization transactions	Cumulative amount of underlying assets securitized during the period	Recognized gains or losses in this period arising from securitization transactions
Traditional securitizations (asset transfer type)	—	—	—	—
Residential mortgage	—	—	—	—
Apartment loan	—	—	—	—
Credit card receivables	—	—	—	—
Other assets	—	—	—	—
Synthetic securitizations	—	/	—	/
Residential mortgage	—	/	—	/
Apartment loan	—	/	—	/
Credit card receivables	—	/	—	/
Other assets	—	/	—	/
Sponsor of asset-backed commercial paper (ABCP) program	128,119.8	/	135,707.5	/
Residential mortgage	—	/	27.0	/
Apartment loan	—	/	—	/
Credit card receivables	21,147.1	/	9,641.8	/
Account receivables	103,778.1	/	122,033.1	/
Leasing receivables	730.2	/	919.2	/
Other assets	2,464.3	/	3,086.3	/
Total as an originator	128,119.8	—	135,707.5	—

(Amount of assets held for the purpose of securitization)

Billions of yen

	March 31, 2013			March 31, 2014		
	Banking accounts	Specified trading accounts	Total	Banking accounts	Specified trading accounts	Total
Residential mortgage	3.6	—	3.6	—	—	—
Apartment loan	—	—	—	—	—	—
Credit card receivables	—	—	—	—	—	—
Account receivables	—	—	—	—	—	—
Leasing receivables	—	—	—	—	—	—
Other assets	—	—	—	—	—	—
Total	3.6	—	3.6	—	—	—

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

Billions of yen

	March 31, 2013					
	Amount of securitization exposures				Amount of securitization exposures subject to a risk weight of 1,250% (Note 1)	Capital deductions related to securitization exposures (Note 2)
	Other than re-securitization exposure		Re-securitization exposure			
	On balance sheet	Off balance sheet	On balance sheet	Off balance sheet		
Total as an originator	4,145.0	539.9	—	—	3.2	13.2
Traditional securitizations (asset transfer type)	507.0	—	—	—	3.2	13.2
Residential mortgage	490.5	—	—	—	0.0	13.2
Apartment loan	—	—	—	—	—	—
Credit card receivables	—	—	—	—	—	—
Other assets	16.5	—	—	—	3.1	—
Synthetic securitizations	—	—	—	—	—	—
Residential mortgage	—	—	—	—	—	—
Apartment loan	—	—	—	—	—	—
Credit card receivables	—	—	—	—	—	—
Other assets	—	—	—	—	—	—
Sponsor of asset-backed commercial paper (ABCP) program	3,638.0	539.9	—	—	—	—
Residential mortgage	—	—	—	—	—	—
Apartment loan	—	—	—	—	—	—
Credit card receivables	635.9	85.5	—	—	—	—
Account receivables	1,402.9	306.3	—	—	—	—
Leasing receivables	315.5	51.8	—	—	—	—
Other assets	1,283.6	96.2	—	—	—	—
As an investor	2,966.3	—	560.0	—	12.9	/
Residential mortgage	831.9	—	5.2	—	0.3	/
Apartment loan	37.8	—	1.7	—	1.4	/
Credit card receivables	5.6	—	—	—	—	/
Corporate loans	1,447.4	—	547.3	—	—	/
Other assets	643.3	—	5.7	—	11.0	/

Notes: 1. Figures listed refer to the amounts of exposures subject to a 1,250% risk weight as stipulated in Article 225 of the FSA Holding Company Capital Adequacy Notification. Securitization exposures subject to a 1,250% risk weight include cases where the credit risk-weighted assets computed using the Supervisory Formula exceed 1,250% or where a rating is lower than a certain threshold when calculating credit risk-weighted assets under the Ratings-Based Approach.

2. The amount of securitization exposures that have been deducted from Tier 1 capital counts as deductions from Tier 1 capital, such as capital stock, as stipulated by Article 5 of the FSA Holding Company Capital Adequacy Notification, and includes any gains on disposal of the underlying assets relating to the securitization.

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

Billions of yen

	March 31, 2014					
	Amount of securitization exposures				Amount of securitization exposures subject to a risk weight of 1,250% (Note 1)	Capital deductions related to securitization exposures (Note 2)
	Other than re-securitization exposure		Re-securitization exposure			
	On balance sheet	Off balance sheet	On balance sheet	Off balance sheet		
Total as an originator	4,464.5	551.0	—	—	1.8	13.4
Traditional securitizations (asset transfer type)	486.5	—	—	—	0.0	13.4
Residential mortgage	486.5	—	—	—	0.0	13.4
Apartment loan	—	—	—	—	—	—
Credit card receivables	—	—	—	—	—	—
Other assets	—	—	—	—	—	—
Synthetic securitizations	—	—	—	—	—	—
Residential mortgage	—	—	—	—	—	—
Apartment loan	—	—	—	—	—	—
Credit card receivables	—	—	—	—	—	—
Other assets	—	—	—	—	—	—
Sponsor of asset-backed commercial paper (ABCP) program	3,978.0	551.0	—	—	1.8	—
Residential mortgage	42.8	—	—	—	—	—
Apartment loan	—	—	—	—	—	—
Credit card receivables	579.0	183.1	—	—	—	—
Account receivables	1,470.4	282.5	—	—	—	—
Leasing receivables	341.3	39.4	—	—	—	—
Other assets	1,544.4	45.8	—	—	1.8	—
As an investor	3,518.7	—	436.8	—	8.4	/
Residential mortgage	790.4	—	—	—	—	/
Apartment loan	22.9	—	0.4	—	0.0	/
Credit card receivables	—	—	—	—	—	/
Corporate loans	2,053.5	—	436.3	—	—	/
Other assets	651.7	—	—	—	8.4	/

Notes: 1. Figures listed refer to the amounts of exposures subject to a 1,250% risk weight as stipulated in Article 225 of the FSA Holding Company Capital Adequacy Notification. Securitization exposures subject to a 1,250% risk weight include cases where the credit risk-weighted assets computed using the Supervisory Formula exceed 1,250% or where a rating is lower than a certain threshold when calculating credit risk-weighted assets under the Ratings-Based Approach.
2. The amount of securitization exposures that have been deducted from Tier 1 capital counts as deductions from Tier 1 capital, such as capital stock, as stipulated by Article 5 of the FSA Holding Company Capital Adequacy Notification, and includes any gains on disposal of the underlying assets relating to the securitization.

(Securitization exposures subject to early amortization provisions retained)

In line with the provisions of Articles 230 & 248 of the FSA Holding Company Capital Adequacy Notification, as of March 31, 2013 and 2014, there were no securitization exposures subject to early amortization treatment that are retained by external investors and are used to calculate credit risk-weighted assets.

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

Billions of yen

	March 31, 2013			
	Other than re-securitization exposure			
	Amount of securitization exposures		Capital requirement	
	On balance sheet	Off balance sheet	On balance sheet	Off balance sheet
Total as an originator	4,145.0	539.9	122.9	6.5
Traditional securitizations (asset transfer type)	507.0	—	62.6	—
Risk weight: to 20%	—	—	—	—
Risk weight: over 20% to 50%	10.0	—	0.2	—
Risk weight: over 50% to 100%	71.8	—	4.8	—
Risk weight: over 100% to 250%	380.9	—	38.5	—
Risk weight: over 250% under 1,250%	40.9	—	15.7	—
Risk weight: 1,250%	3.2	—	3.2	—
Synthetic securitizations	—	—	—	—
Risk weight: to 20%	—	—	—	—
Risk weight: over 20% to 50%	—	—	—	—
Risk weight: over 50% to 100%	—	—	—	—
Risk weight: over 100% to 250%	—	—	—	—
Risk weight: over 250% under 1,250%	—	—	—	—
Risk weight: 1,250%	—	—	—	—
Sponsor of asset-backed commercial paper (ABCP) program	3,638.0	539.9	60.3	6.5
Risk weight: to 20%	3,065.6	477.3	21.3	3.9
Risk weight: over 20% to 50%	230.1	41.8	6.8	1.1
Risk weight: over 50% to 100%	231.5	19.9	12.7	1.3
Risk weight: over 100% to 250%	73.3	0.0	8.7	0.0
Risk weight: over 250% under 1,250%	37.3	0.8	10.5	0.2
Risk weight: 1,250%	—	—	—	—
As an investor	2,966.3	—	48.3	—
Risk weight: to 20%	2,683.8	—	20.3	—
Risk weight: over 20% to 50%	167.1	—	4.9	—
Risk weight: over 50% to 100%	73.3	—	4.8	—
Risk weight: over 100% to 250%	22.6	—	2.8	—
Risk weight: over 250% under 1,250%	7.6	—	2.8	—
Risk weight: 1,250%	11.8	—	12.4	—

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

Billions of yen

	March 31, 2013			
	Re-securitization exposure			
	Amount of securitization exposures		Capital requirement	
	On balance sheet	Off balance sheet	On balance sheet	Off balance sheet
Total as an originator	—	—	—	—
Traditional securitizations (asset transfer type)	—	—	—	—
Risk weight: to 30%	—	—	—	—
Risk weight: over 30% to 150%	—	—	—	—
Risk weight: over 150% to 350%	—	—	—	—
Risk weight: over 350% to 500%	—	—	—	—
Risk weight: over 500% under 1,250%	—	—	—	—
Risk weight: 1,250%	—	—	—	—
Synthetic securitizations	—	—	—	—
Risk weight: to 30%	—	—	—	—
Risk weight: over 30% to 150%	—	—	—	—
Risk weight: over 150% to 350%	—	—	—	—
Risk weight: over 350% to 500%	—	—	—	—
Risk weight: over 500% under 1,250%	—	—	—	—
Risk weight: 1,250%	—	—	—	—
Sponsor of asset-backed commercial paper (ABCP) program	—	—	—	—
Risk weight: to 30%	—	—	—	—
Risk weight: over 30% to 150%	—	—	—	—
Risk weight: over 150% to 350%	—	—	—	—
Risk weight: over 350% to 500%	—	—	—	—
Risk weight: over 500% under 1,250%	—	—	—	—
Risk weight: 1,250%	—	—	—	—
As an investor	560.0	—	17.9	—
Risk weight: to 30%	486.9	—	10.0	—
Risk weight: over 30% to 150%	57.5	—	3.8	—
Risk weight: over 150% to 350%	13.7	—	2.4	—
Risk weight: over 350% to 500%	—	—	—	—
Risk weight: over 500% under 1,250%	0.7	—	0.3	—
Risk weight: 1,250%	1.1	—	1.1	—

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

Billions of yen

	March 31, 2014			
	Other than re-securitization exposure			
	Amount of securitization exposures		Capital requirement	
	On balance sheet	Off balance sheet	On balance sheet	Off balance sheet
Total as an originator	4,464.5	551.0	111.9	6.9
Traditional securitizations (asset transfer type)	486.5	—	51.5	—
Risk weight: to 20%	—	—	—	—
Risk weight: over 20% to 50%	—	—	—	—
Risk weight: over 50% to 100%	198.0	—	14.8	—
Risk weight: over 100% to 250%	257.7	—	25.2	—
Risk weight: over 250% under 1,250%	30.7	—	11.3	—
Risk weight: 1,250%	0.0	—	0.0	—
Synthetic securitizations	—	—	—	—
Risk weight: to 20%	—	—	—	—
Risk weight: over 20% to 50%	—	—	—	—
Risk weight: over 50% to 100%	—	—	—	—
Risk weight: over 100% to 250%	—	—	—	—
Risk weight: over 250% under 1,250%	—	—	—	—
Risk weight: 1,250%	—	—	—	—
Sponsor of asset-backed commercial paper (ABCP) program	3,978.0	551.0	60.4	6.9
Risk weight: to 20%	3,302.6	428.5	22.4	2.8
Risk weight: over 20% to 50%	358.7	97.6	10.0	2.4
Risk weight: over 50% to 100%	225.0	24.7	13.5	1.6
Risk weight: over 100% to 250%	82.8	0.0	10.6	0.0
Risk weight: over 250% under 1,250%	6.8	—	1.8	—
Risk weight: 1,250%	1.8	—	1.9	—
As an investor	3,518.7	—	43.5	—
Risk weight: to 20%	3,351.2	—	26.1	—
Risk weight: over 20% to 50%	97.9	—	2.8	—
Risk weight: over 50% to 100%	45.3	—	3.0	—
Risk weight: over 100% to 250%	12.3	—	1.4	—
Risk weight: over 250% under 1,250%	3.4	—	0.9	—
Risk weight: 1,250%	8.4	—	9.0	—

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

Billions of yen

	March 31, 2014			
	Re-securitization exposure			
	Amount of securitization exposures		Capital requirement	
	On balance sheet	Off balance sheet	On balance sheet	Off balance sheet
Total as an originator	—	—	—	—
Traditional securitizations (asset transfer type)	—	—	—	—
Risk weight: to 30%	—	—	—	—
Risk weight: over 30% to 150%	—	—	—	—
Risk weight: over 150% to 350%	—	—	—	—
Risk weight: over 350% to 500%	—	—	—	—
Risk weight: over 500% under 1,250%	—	—	—	—
Risk weight: 1,250%	—	—	—	—
Synthetic securitizations	—	—	—	—
Risk weight: to 30%	—	—	—	—
Risk weight: over 30% to 150%	—	—	—	—
Risk weight: over 150% to 350%	—	—	—	—
Risk weight: over 350% to 500%	—	—	—	—
Risk weight: over 500% under 1,250%	—	—	—	—
Risk weight: 1,250%	—	—	—	—
Sponsor of asset-backed commercial paper (ABCP) program	—	—	—	—
Risk weight: to 30%	—	—	—	—
Risk weight: over 30% to 150%	—	—	—	—
Risk weight: over 150% to 350%	—	—	—	—
Risk weight: over 350% to 500%	—	—	—	—
Risk weight: over 500% under 1,250%	—	—	—	—
Risk weight: 1,250%	—	—	—	—
As an investor	436.8	—	11.2	—
Risk weight: to 30%	401.0	—	8.2	—
Risk weight: over 30% to 150%	29.4	—	1.8	—
Risk weight: over 150% to 350%	6.2	—	1.1	—
Risk weight: over 350% to 500%	—	—	—	—
Risk weight: over 500% under 1,250%	—	—	—	—
Risk weight: 1,250%	—	—	—	—

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

Not applicable as of March 31, 2013 and 2014.

(Credit risk-weighted asset amount calculated using transitional arrangements for securitization exposures)

Billions of yen

	March 31, 2013	March 31, 2014
As an originator	1.8	—
As an investor	28.1	6.9
Total	29.9	6.9

Note: Figures refer to credit risk-weighted assets calculated using transitional arrangements as stipulated in Article 15 of the Supplementary Provisions to the FSA Holding Company Capital Adequacy Notification. Specifically, in those cases where the standardized approach is applied as an exception that includes securitization exposures, figures refer to credit risk-weighted assets calculated using a transitional arrangement whereby such assets values are capped at the greater of the value based on the Former Notification as stipulated in the Supplementary Provisions to the FSA Holding Company Capital Adequacy Notification or the value if the underlying assets were retained.

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

Information on underlying assets

There were no securitization exposures during fiscal 2012 and as of March 31, 2013, and during fiscal 2013 and as of March 31, 2014.

(Amount of assets held for the purpose of securitization)

There were no assets held for the purpose of securitization transactions as of March 31, 2013 and 2014.

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

There were no assets held as an originator as of March 31, 2013 and 2014.

Billions of yen

	March 31, 2013				March 31, 2014			
	Amount of securitization exposures		Amount of securitization exposures that have been deducted from Tier 1 capital (Amount equivalent to increase in capital) (Note 1)	Capital deductions related to securitization exposures (Note 2)	Amount of securitization exposures		Amount of securitization exposures that have been deducted from Tier 1 capital (Amount equivalent to increase in capital) (Note 1)	Capital deductions related to securitization exposures (Note 2)
	Other than re-securitization exposures	Re-securitization exposures			Other than re-securitization exposures	Re-securitization exposures		
As an investor	23.0	—	/	—	0.0	—	/	—
Residential mortgage	0.0	—	/	—	0.0	—	/	—
Apartment loan	0.0	—	/	—	0.0	—	/	—
Credit card receivables	0.0	—	/	—	0.0	—	/	—
Corporate loans	0.0	—	/	—	0.0	—	/	—
Other assets	23.0	—	/	—	0.0	—	/	—

Notes: 1. The amounts equivalent to increase in equity capital resulting from securitization correspond to Tier 1 capital deductions in line with Article 5 of the FSA Holding Company Capital Adequacy Notification, and include any gains on disposal of the underlying assets relating to the securitization.
2. Figures listed refer to capital deductions as stipulated in Article 280-5, Paragraph 2 of the FSA Holding Company Capital Adequacy Notification.

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

There were no securitization exposures subject to early amortization provisions as an originator as of March 31, 2013 and 2014.

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

There was no securitization exposure as an originator as of March 31, 2013 and 2014.

Billions of yen

	March 31, 2013			
	Other than re-securitization exposures		Re-securitization exposures	
	Amount of securitization exposures	Capital requirement	Amount of securitization exposures	Capital requirement
As an investor	23.0	0.2	—	—
Risk weight: to 1.6%	21.0	0.1	—	—
Risk weight: over 1.6% to 4%	2.0	0.0	—	—
Risk weight: over 4% to 8%	0.0	0.0	—	—
Risk weight: over 8% to 20%	0.0	0.0	—	—
Risk weight: over 20% under 100%	0.0	0.0	—	—
Risk weight: 100%	0.0	0.0	—	—

Billions of yen

	March 31, 2014			
	Other than re-securitization exposures		Re-securitization exposures	
	Amount of securitization exposures	Capital requirement	Amount of securitization exposures	Capital requirement
As an investor	0.0	0.0	—	—
Risk weight: to 1.6%	0.0	0.0	—	—
Risk weight: over 1.6% to 4%	0.0	0.0	—	—
Risk weight: over 4% to 8%	0.0	0.0	—	—
Risk weight: over 8% to 20%	0.0	0.0	—	—
Risk weight: over 20% under 100%	0.0	0.0	—	—
Risk weight: 100%	0.0	0.0	—	—

(Securitization exposures subject to measurement of comprehensive risk)

There were no securitization exposures subject to measurement of comprehensive risk as of March 31, 2013 and 2014.

MARKET RISK

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

• VaR for trading activities

Billions of yen

	FY2012				FY2013			
	Average	Maximum	Minimum	Mar 31, 2013	Average	Maximum	Minimum	Mar 31, 2014
Overall	9.86	15.32	6.55	12.94	20.79	29.50	15.34	18.09
Interest rate	8.44	12.38	6.42	12.38	17.33	21.93	14.02	14.98
Yen	4.37	8.35	2.55	8.35	8.59	14.07	5.36	6.16
U.S. dollar	3.34	6.98	1.89	2.69	6.66	11.12	3.95	5.05
Foreign exchange	3.40	7.72	0.34	3.19	6.93	15.30	3.46	3.46
Equities	0.79	3.50	0.12	1.17	2.07	7.35	0.79	2.90
Commodities	0.48	1.06	0.15	0.51	0.74	1.39	0.31	1.25
Less diversification effect	(3.25)	—	—	(4.31)	(6.28)	—	—	(4.50)

Assumptions for VaR calculations:

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

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

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

Billions of yen

	FY2012				FY2013			
	Average	Maximum	Minimum	Mar 31, 2013	Average	Maximum	Minimum	Mar 31, 2014
Stressed VaR	21.49	32.77	12.98	28.20	12.51	22.34	5.29	17.07

Assumptions for VaR calculations:

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

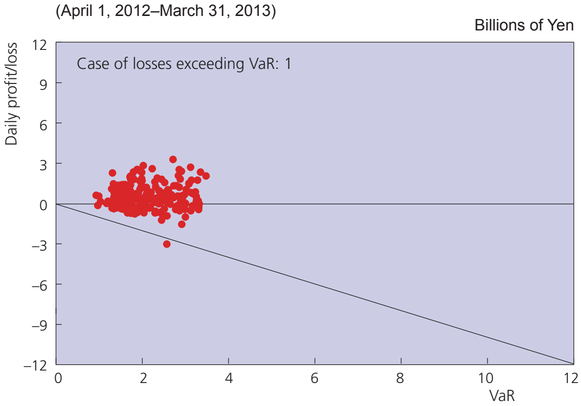
The amount of required capital related to additional risk and comprehensive risk as of the period-end, as well as the maximum, minimum and average values for the amount of required capital for additional risk and comprehensive risk during the disclosure period

Not applicable in fiscal 2012 and 2013.

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

Market Risk Backtesting

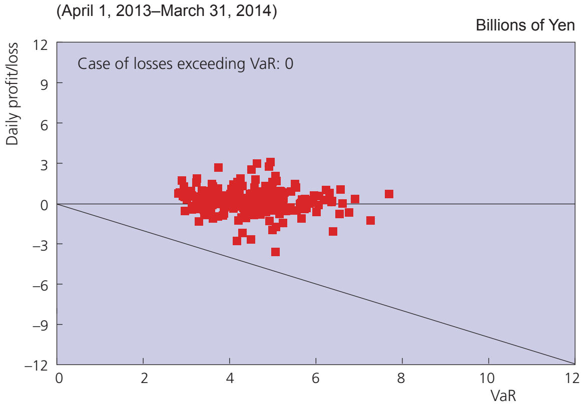
(April 1, 2012–March 31, 2013)



Note: Actual trading losses never significantly exceeded VaR throughout the period studied.

Market Risk Backtesting

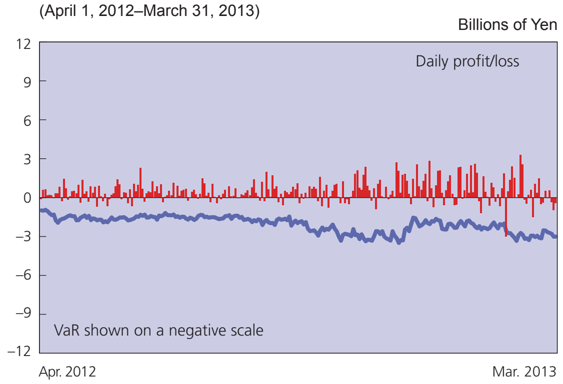
(April 1, 2013–March 31, 2014)



Note: Actual trading losses never significantly exceeded VaR throughout the period studied.

VaR and Daily Profit/Loss for Trading Activities

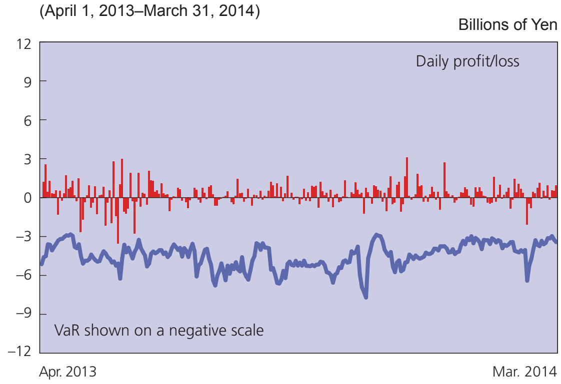
(April 1, 2012–March 31, 2013)



Note: Actual trading losses never significantly exceeded VaR throughout the period studied.

VaR and Daily Profit/Loss for Trading Activities

(April 1, 2013–March 31, 2014)



Note: Actual trading losses never significantly exceeded VaR throughout the period studied.

EQUITY EXPOSURES IN BANKING BOOK

Amount on consolidated balance sheet and market values

• *Exposures to publicly traded equities* *Billions of yen*

	March 31, 2013		March 31, 2014	
	Amount on consolidated balance sheet	Market value	Amount on consolidated balance sheet	Market value
Exposures to publicly traded equities (Note 1)	4,105.7	4,105.7	4,601.7	4,601.7
Equity exposures other than above (Note 2)	363.3	—	174.9	—
Total	4,469.0	—	4,776.6	—

Notes: 1. Figures only count Japanese and foreign equities held within securities available for sale with quoted market value.
2. Figures only count Japanese and foreign equities held within securities available for sale whose market values are not readily determinable.

Cumulative gains or losses arising from sales or write-offs of exposures to equities

Millions of yen

	FY2012			FY2013		
	Gains on sales	Losses on sales	Write-offs	Gains on sales	Losses on sales	Write-offs
Exposures to equities	53,169	(19,471)	(87,357)	171,653	(14,100)	(12,979)

Note: Figures refer to net gains or losses on equity securities within net non-recurring gains or losses.

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

Billions of yen

	March 31, 2013			March 31, 2014		
	Acquisition cost	Amount on consolidated balance sheet	Unrealized gains or losses	Acquisition cost	Amount on consolidated balance sheet	Unrealized gains or losses
Exposures to equities	2,965.0	4,105.7	1,140.6	2,960.3	4,601.7	1,641.3

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

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

Not applicable as of March 31, 2013 and 2014.

Equity exposures subject to transitional arrangements (grandfathering provisions) *Billions of yen*

	March 31, 2013	March 31, 2014
Exposures to publicly traded equities subject to transitional arrangements	3,668.3	4,126.7
Equity exposures other than above subject to transitional arrangements	217.1	114.5
Total	3,885.4	4,241.2

Note: Based on the transitional arrangements as stipulated in Article 13 of the Supplementary Provisions to the FSA Consolidated Capital Adequacy Notification, figures refer to the amount of equity exposures for which a 100% risk weight is used to calculate credit risk-weighted assets.

EXPOSURES RELATING TO FUNDS

Exposures relating to funds *Billions of yen*

	March 31, 2013	March 31, 2014
Exposures relating to funds	2,557.1	2,697.5
Exposures where fund components are identifiable (look-through approach) (Note 1)	2,499.4	2,588.2
Exposures not included above where equity exposures constitute majority of total value of fund components (Note 2)	35.9	95.3
Exposures not included in any category above where investment mandates of funds are known (Note 3)	9.9	8.2
Exposures not included in any category above where the internal models approach is applied (Note 4)	9.6	—
Exposures not included in any category above where there is a high probability of the weighted average risk weight applied to fund components being less than 400% (Note 5)	1.4	0.8
Exposures not included in any category above (Note 5)	0.7	4.7

Notes: 1. As stipulated in Paragraph 1 of Article 145 of the FSA Consolidated Capital Adequacy Notification.
2. As stipulated in Paragraph 2 of Article 145 of the FSA Consolidated Capital Adequacy Notification.
3. As stipulated in Paragraph 3 of Article 145 of the FSA Consolidated Capital Adequacy Notification.
4. As stipulated in Paragraph 4 of Article 145 of the FSA Consolidated Capital Adequacy Notification.
5. As stipulated in Paragraph 5 of Article 145 of the FSA Consolidated Capital Adequacy Notification.

INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)

Decline in economic values for applied interest rate shocks according to internal risk management

• VaR for non-trading activities

Billions of yen

	FY2012				FY2013			
	Average	Maximum	Minimum	Mar 31, 2013	Average	Maximum	Minimum	Mar 31, 2014
Interest rate	443.1	500.0	402.3	422.3	400.8	459.8	304.2	304.2
Yen	216.4	247.7	184.3	227.9	223.8	276.5	183.3	190.4
U.S. dollar	268.5	300.2	203.4	206.6	183.8	230.2	135.8	140.8
Euro	55.7	98.7	9.0	85.2	109.8	156.1	57.9	60.9
Equities	74.8	110.4	57.9	108.5	161.3	202.4	100.6	172.9
Overall	446.3	499.8	413.0	413.0	410.7	462.1	332.1	332.1

Assumptions for VaR calculations:

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

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

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

Billions of yen

Item No.	Description	As of March 31, 2014
1	Total exposures (= a + b + c + d): a. Counterparty exposure of derivatives contracts b. Gross value of securities financing transactions (SFTs) and counterparty exposure of SFTs c. Other assets (other than assets specifically identified above and regulatory adjustments to Tier 1 and CET1 capital under the fully phased-in Basel III framework) d. Notional amount of off-balance sheet items (other than derivatives contracts and SFTs)	352,273.2
2	Intra-financial system assets (= a + b + c + d): a. Funds deposited with or lent to other financial institutions and undrawn committed lines extended to other financial institutions b. Holdings of securities issued by other financial institutions (Note 1) c. Net positive current exposure of SFTs with other financial institutions d. Over-the-counter (OTC) derivatives with other financial institutions that have a net positive fair value	20,068.4
3	Intra-financial system liabilities (a + b + c): a. Deposits due to, and undrawn committed lines obtained from, other financial institutions b. Net negative current exposure of SFTs with other financial institutions c. OTC derivatives with other financial institutions that have a net negative fair value	24,894.5
4	Securities outstanding (Note 1)	32,218.4
5	Assets under custody	160,278.0
6	Notional amount of OTC derivatives	1,121,068.1
7	Held-for-trading (HFT) securities and available-for-sale (AFS) securities, excluding HFT and AFS securities that meet the definition of Level 1 assets and Level 2 assets with haircuts (Note 2)	11,715.1
8	Level 3 assets (Note 3)	1,312.7
9	Cross-jurisdictional claims	76,747.8
10	Cross-jurisdictional liabilities	51,341.9

Item No.	Description	FY2013
11	Payments (settled through the BOJ-NET, the Japanese Banks' Payment Clearing Network and other similar settlement systems, excluding intragroup payments)	7,585,400.5
12	Underwritten transactions in debt and equity markets (Note 4)	8,129.6

Notes: 1. Securities refer to secured debt securities, senior unsecured debt securities, subordinated debt securities, commercial paper, certificate of deposits, and common equities.
2. Level 1 and Level 2 assets with haircuts are defined in the Basel III Liquidity Coverage Ratio (LCR).
3. The amount is calculated in accordance with U.S. GAAP.
4. This refers to underwriting of securities defined in article 2 paragraph 8 item 6 of the Financial Instruments and Exchange Act.

DERIVATIVES AND LONG SETTLEMENT TRANSACTIONS, AND CREDIT RISK MITIGATION TECHNIQUES (Collateral and guarantees)

While loan exposures are the main portion of the credit portfolio to be managed, a counterparty credit risk arising from derivatives and long settlement transactions (hereafter “derivatives transactions”) is also included in the portfolio. In addition, when quantifying credit risk internally, MUFG takes into consideration an effect of credit risk mitigation (CRM) provided by collateral or guarantees.

1. Derivatives

Because counterparty credit risk of derivatives transactions generally can vary over time with the movement of underlying market factors, MUFG calculates exposures to counterparty credit risk by adding increases in future potential exposure to the balance of present exposure. Counterparty credit risk is not just recognized when calculating capital requirements, but significant exposures to counterparty credit risk are also managed in the same manner as loan exposures through allocation of capital for credit risk and setting limits for the purpose of internal risk management.

In addition, the establishment of collateral-based security and reserves for derivative transactions is, in principle, treated in the same manner as for loans.

Among generally used derivatives contracts, there are some contracts that provide for the requirement of additional collateral in the event that the credit capabilities of MUFG should deteriorate, and therefore, are a potential source of increased exposures.

2. Credit Risk Mitigation Techniques (Collateral, guarantees, and credit derivatives)

When quantifying credit risk and calculating capital requirements based on the AIRB Approach, MUFG basically takes into account the CRM effects of collateral, guarantees and credit derivatives using a method based on the amounts recovered in association with default exposures.

When using the Standardized Approach to calculate capital requirements, MUFG takes into consideration the effect of CRM techniques. Among these techniques are eligible financial collateral as typified by deposit collateral in our banks, or guarantees and credit derivatives.

The method for taking into account CRM effects based on the IRB Approach is tied to the internal risk management system. For example, through assessing real estate value accurately, MUFG endeavors to increase the sophistication of its internal risk management systems and use its advanced internal risk management systems in the calculation of capital requirements.

MUFG has a diversity of guarantors, such as local public authorities, credit guarantee corporations, financial institutions, and corporates, but its counterparties in credit derivative transactions are primarily financial institutions. When calculating capital requirements, guarantees and credit derivatives for which CRM effects are taken into account are limited to counterparties to whom MUFG continuously assigns borrower ratings and monitors creditworthiness.

With loans, MUFG mainly uses guarantees by Credit Guarantee Corporations or real estate collateral as CRM techniques. At this point of time, the use of CRM techniques has not led to excessive concentration of credit or market risk.

Other credit risk mitigation techniques

When calculating capital requirements for corporate exposures applicable to the AIRB Approach or exposures applicable to the Standardized Approach, MUFG recognizes the effect of on-balance netting of loans and deposits. For exposures applicable to the AIRB Approach, deposits eligible for the netting process are limited to call money.

For derivatives, such as interest rate swaps and currency options, and repo-style transactions with legally enforceable netting agreements, the CRM effects are taken into account when calculating capital requirements.

In addition, for collateralized derivatives (transactions based on CSA agreements), the CRM effects are also taken into account when calculating capital requirements.

SUMMARIES OF MARKET RISKS (Fiscal year ended March 31, 2014)

• Trading activities

The aggregate VaR for our total trading activities as of March 31, 2014 was ¥18.09 billion, comprising interest rate risk exposure of ¥14.98 billion, foreign exchange risk exposure of ¥3.46 billion, and equity-related risk exposure of ¥2.90 billion. An increase of ¥5.15 billion compared with the VaR as of March 31, 2013.

Our average daily VaR for the fiscal year ended March 31, 2014 was ¥20.79 billion. Based on a simple sum of figures across market risk categories, interest rate risk accounted for approximately 63%, foreign exchange risk for approximately 25% and equity-related risk for approximately 7%.

Due to the nature of trading operations which involves frequent changes in trading positions, market risk varied substantially during the fiscal year, depending on our trading positions.

VaR for Trading Activities

April 1, 2012~March 31, 2013 — Billions of Yen

	Average	Maximum*	Minimum*	Mar 31, 2013
Overall	9.86	15.32	6.55	12.94
Interest rate	8.44	12.38	6.42	12.38
Yen	4.37	8.35	2.55	8.35
U.S. dollars	3.34	6.98	1.89	2.69
Foreign exchange	3.40	7.72	0.34	3.19
Equities	0.79	3.50	0.12	1.17
Commodities	0.48	1.06	0.15	0.51
Less diversification effect	(3.25)	—	—	(4.31)

April 1, 2013~March 31, 2014 — Billions of Yen

	Average	Maximum*	Minimum*	Mar 31, 2014
Overall	20.79	29.50	15.34	18.09
Interest rate	17.33	21.93	14.02	14.98
Yen	8.59	14.07	5.36	6.16
U.S. dollars	6.66	11.12	3.95	5.05
Foreign exchange	6.93	15.30	3.46	3.46
Equities	2.07	7.35	0.79	2.90
Commodities	0.74	1.39	0.31	1.25
Less diversification effect	(6.28)	—	—	(4.50)

Assumptions for VaR calculations:

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

* The maximum and minimum VaR for each category and overall were taken from different days.

• **Non-trading activities**

The aggregate VaR for our total non-trading activities as of March 31, 2014, excluding market risks related to our strategic equity portfolio and measured using the same standards as trading activities, was ¥332.1 billion. Market risks related to interest rates equaled ¥304.2 billion and equities-related risks equaled ¥172.9 billion.

Based on a simple sum of figures across market risk categories, interest rate risks accounted for approximately 71% of our total non-trading activity market risks. Looking at a breakdown of interest rate related risk by currency, at March 31, 2014, the yen accounted for approximately 48% while the U.S. dollar accounted for approximately 35%.

Due to reduced position taking, MUFG's aggregate VaR in the fiscal year ended March 31, 2014 decreased in comparison to the fiscal year ended March 31, 2013.

VaR for Non-trading Activities

April 1, 2012~March 31, 2013 — Billions of Yen

	Average	Maximum*	Minimum*	Mar 31, 2013
Interest rate	443.1	500.0	402.3	422.3
Yen	216.4	247.7	184.3	227.9
U.S. dollars	268.5	300.2	203.4	206.6
Euro	55.7	98.7	9.0	85.2
Equities	74.8	110.4	57.9	108.5
Total	446.3	499.8	413.0	413.0

April 1, 2013~March 31, 2014 — Billions of Yen

	Average	Maximum*	Minimum*	Mar 31, 2014
Interest rate	400.8	459.8	304.2	304.2
Yen	223.8	276.5	183.3	190.4
U.S. dollars	183.8	230.2	135.8	140.8
Euro	109.8	156.1	57.9	60.9
Equities	161.3	202.4	100.6	172.9
Total	410.7	462.1	332.1	332.1

Assumptions for VaR calculations:

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

* The maximum and minimum VaR for each category and in total were taken from different days.
The equities-related risk figures do not include market risk exposure from our strategic equity portfolio.

• Outlier ratio

To monitor interest rate risk in its banking activities in accordance with the Second Pillar of the Basel III Framework, MUFG measures the “outlier ratio” of the holding company as well as of the two major banking subsidiaries. At March 31, 2014, the outlier ratios of the holding company, BTMU and MUTB were all less than 20%.

Outlier Ratio

	Mar 31, 2013	Mar 31, 2014
MUFG	8.97%	6.52%
Bank of Tokyo-Mitsubishi UFJ	10.50%	6.33%
Mitsubishi UFJ Trust and Banking	7.01%	7.02%

Assumptions for outlier ratio calculations:

Measurement method: Interest rate sensitivity method

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

Glossary of terms:

• Outlier ratio

An indicator for managing interest rate risk in the banking book, of which most of the products held are not measured at fair value. As part of measuring interest rate risk in the banking book, MUFG and the major banking subsidiaries monitor the “outlier ratio,” the ratio of expected losses resulting from an interest rate shock in a certain range to capital. The capital is broadly defined as the sum of Tier 1 + Tier 2 capital. In case an outlier ratio for a bank exceeds 20%, the FSA, as part of its early warning framework, will conduct a preliminary interview with the bank to determine the appropriateness of bank’s risk management and its improvement measures, if any. However, an outlier ratio of over 20% does not necessarily mean that a management improvement order is immediately issued by the FSA.