

Basel III Data (Consolidated)

INTERIM FISCAL 2014

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

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

<p>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</p>	<p>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.”</p> <p>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).</p> <p>MUFG Group had no companies to which the above exception applied as of September 30, 2013, or September 30, 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.”</p>
<p>Number of consolidated subsidiaries, and names and principal businesses of major consolidated subsidiaries of the holding company group</p>	<p>249 companies as of September 30, 2013; 255 companies as of September 30, 2014</p> <p>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.</p>
<p>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</p>	<p>Not applicable as of September 30, 2013 and 2014</p>

<p>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</p>	<p>Not applicable as of September 30, 2013 and 2014</p>
<p>Outline of restrictions on transfer of funds or equity capital within the holding company group</p>	<p>As of September 30, 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.</p>

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

<p>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</p>	<p>Not applicable as of September 30, 2013 and 2014</p>
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COMPOSITION OF EQUITY CAPITAL

Composition of Capital Disclosure

Millions of yen

Items	September 30, 2013		September 30, 2014		Basel III Template No.
	Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements		
Common Equity Tier 1 capital: instruments and reserves (1)					
Directly issued qualifying common share capital plus related capital surplus and retained earnings	10,502,813	/	10,982,788	/	1a+2-1c-26
of which: capital and capital surplus	3,924,335	/	3,580,926	/	1a
of which: retained earnings	6,688,270	/	7,531,092	/	2
of which: treasury stock	(1,677)	/	(1,714)	/	1c
of which: national specific regulatory adjustments (earnings to be distributed)	(108,115)	/	(127,515)	/	26
of which: other than above	—	/	—	/	
Subscription rights to common shares	8,399	/	7,906	/	1b
Accumulated other comprehensive income and other disclosed reserves	—	1,463,806	448,640	1,794,560	3
Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	57,778	/	151,013	/	5
Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	196,688	/	140,316	/	
of which: common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	196,688	/	140,316	/	
Common Equity Tier 1 capital: instruments and reserves	(A) 10,765,679	/	11,730,666	/	6
Common Equity Tier 1 capital: regulatory adjustments (2)					
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	—	1,079,802	211,652	846,611	8+9
of which: goodwill (including those equivalent)	—	668,838	83,396	333,587	8
of which: other intangibles other than goodwill and mortgage servicing rights	—	410,964	128,255	513,023	9
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	5,561	471	1,884	10
Deferred gains or losses on derivatives under hedge accounting	—	56,916	21,437	85,750	11
Shortfall of eligible provisions to expected losses	—	—	—	—	12
Securitization gain on sale	—	13,324	2,697	10,791	13
Gains and losses due to changes in own credit risk on fair valued liabilities	—	—	—	—	14
Net defined benefit asset	/	/	55,468	221,874	15
Defined-benefit pension fund net assets (prepaid pension costs)	—	294,882	/	/	15

Composition of Capital Disclosure (continued)
Millions of yen

Items	September 30, 2013		September 30, 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)	—	13,968	3,122	12,488	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)	—	/	294,850	/	28
Common Equity Tier 1 capital (CET1)					
Common Equity Tier 1 capital (CET1) ((A) – (B)) (C)	10,765,679	/	11,435,815	/	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	September 30, 2013		September 30, 2014		Basel III Template No.
	Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements		
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	123,855	/	137,958	/	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	1,491,612	/	1,325,835	/	33
of which: instruments issued by subsidiaries and other equivalent entities of bank holding companies (excluding special purpose vehicles)	165	/	188	/	35
Total of items included in Additional Tier 1 capital: instruments subject to transitional arrangements	163,706	/	203,376	/	
of which: foreign currency translation adjustments	163,706	/	203,376	/	
Additional Tier 1 capital: instruments (D)	1,779,339	/	1,667,359	/	36
Additional Tier 1 capital: regulatory adjustments					
Investments in own Additional Tier 1 instruments	—	1,167	—	—	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)	—	9,211	57	230	40
Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	546,374	/	376,999	/	
of which: goodwill (net of related tax liability, including those equivalent)	505,126	/	213,252	/	
of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	27,923	/	152,956	/	
of which: securitization gain on sale	13,324	/	10,791	/	
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	/	—	/	42
Additional Tier 1 capital: regulatory adjustments (E)	546,374	/	377,057	/	43

Composition of Capital Disclosure (continued)
Millions of yen

Items	September 30, 2013		September 30, 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)	1,232,965	/	1,290,302	/	44
Tier 1 capital (T1 = CET1 + AT1)						
Tier 1 capital	(T1 = CET1 + AT1) ((C) + (F)) (G)	11,998,645	/	12,726,118	/	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		–	/	49,300	/	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)		38,273	/	65,347	/	48–49
Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions		2,384,976	/	1,990,698	/	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	/	1,990,698	/	49
Total of general allowance for credit losses and eligible provisions included in Tier 2		230,364	/	237,459	/	50
of which: provision for general allowance for credit losses		108,871	/	137,855	/	50a
of which: eligible provisions		121,493	/	99,604	/	50b
Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements		931,244	/	1,098,267	/	
of which: amounts equivalent to 45% of unrealized gains on other securities		802,891	/	997,325	/	
of which: deferred gains or losses on derivatives under hedge accounting		(13,101)	/	(12,297)	/	
of which: amounts equivalent to 45% of land revaluation excess		141,453	/	113,240	/	
Tier 2 capital: instruments and provisions	(H)	3,584,859	/	3,441,073	/	51
Tier 2 capital: regulatory adjustments						
Investments in own Tier 2 instruments		–	17,757	4,253	17,015	52
Reciprocal cross-holdings in Tier 2 instruments		–	–	–	–	53

Composition of Capital Disclosure (continued)
Millions of yen

Items	September 30, 2013		September 30, 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)	—	4,831	1,011	4,044	55
Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	175,636	/	122,735	/	
of which: goodwill (net of related tax liability, including those equivalent)	163,712	/	120,335	/	
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)	11,924	/	2,400	/	
Tier 2 capital: regulatory adjustments (I)	175,636	/	128,000	/	57
Tier 2 capital (T2)					
Tier 2 capital (T2) ((H) – (I)) (J)	3,409,222	/	3,313,073	/	58
Total capital (TC = T1 + T2)					
Total capital (TC = T1 + T2) ((G) + (J)) (K)	15,407,868	/	16,039,191	/	59
Risk weighted assets (5)					
Total of items included in risk weighted assets subject to transitional arrangements	697,763	/	597,625	/	
of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	383,040	/	360,067	/	
of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	5,561	/	1,884	/	
of which: net defined benefit asset	/	/	221,874	/	
of which: defined-benefit pension fund net assets (prepaid pension costs)	294,882	/	/	/	
of which: investments in own shares (excluding those reported in the Net assets section)	11,572	/	11,657	/	
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)	2,706	/	2,141	/	
Risk weighted assets (L)	91,448,580	/	104,160,164	/	60

Composition of Capital Disclosure (continued)
Millions of yen

Items	September 30, 2013		September 30, 2014		Basel III Template No.
	Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements		
Capital ratio (consolidated)					
Common Equity Tier 1 capital ratio (consolidated) (C) / (L))	11.77%	/	10.97%	/	61
Tier 1 capital ratio (consolidated) (G) / (L))	13.12%	/	12.21%	/	62
Total capital ratio (consolidated) (K) / (L))	16.84%	/	15.39%	/	63
Regulatory adjustments (6)					
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	868,852	/	901,957	/	72
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	662,963	/	721,947	/	73
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	89	/	380	/	74
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	195,616	/	22,254	/	75
Provisions included in Tier 2 capital: instruments and provisions (7)					
Provisions (general allowance for credit losses)	108,871	/	137,855	/	76
Cap on inclusion of provisions (general allowance for credit losses)	190,508	/	250,371	/	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")	121,493	/	99,604	/	78
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	363,683	/	381,668	/	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")	212,749	/	4,457	/	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")	85,794	/	—	/	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 September, 2013 is 1,095,808 million yen and the amount approved at the end of September, 2014 is 1,187,981 million yen.

Explanation on reconciliation between balance sheet items and regulatory capital elements defined in the previous paragraph (September 30, 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 well as the amounts included in regulatory capital. In addition, items included in regulatory capital under transitional arrangements are excluded from this table.

2. As of September 30, 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	September 30, 2013	September 30, 2014	Remarks
Capital stock	2,140,421	2,141,449	
Capital surplus	2,173,915	1,439,477	
Retained earnings	6,688,270	7,531,092	
Treasury stock	(1,677)	(1,714)	
Total shareholders' equity	11,000,929	11,110,304	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2013	September 30, 2014	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings			Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
	10,610,928	11,110,304		
of which: capital and capital surplus	3,924,335	3,580,926		1a
of which: retained earnings	6,688,270	7,531,092		2
of which: treasury stock	(1,677)	(1,714)		1c
of which: other than above	—	—		
Directly issued qualifying Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown			Shareholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effective bankruptcy	31a
	—	—		

2. Intangible fixed assets

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2013	September 30, 2014	Remarks
Intangible fixed assets	1,165,895	1,204,280	
Securities	77,113,847	73,179,318	
of which: goodwill attributable to equity-method investees	163,712	150,418	Goodwill attributable to equity-method investees
Income taxes related to above	248,277	292,878	Income taxes related to intangibles other than goodwill and mortgage servicing rights

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2013	September 30, 2014	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	668,838	416,984		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	410,964	641,279		9
Mortgage servicing rights	89	380		
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)	89	380		74

3. Net defined benefit assets

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2013	September 30, 2014	Remarks
Other assets	9,587,937	/	
Defined-benefit pension fund net assets (prepaid pension costs)	475,593	/	
Net defined benefit assets	/	433,641	
Income taxes related to above	180,710	156,298	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2013	September 30, 2014	Remarks	Basel III Template No.
Net defined benefit assets	/	277,343		15
Defined-benefit pension fund net assets (prepaid pension costs)	294,882	/		15

4. Deferred tax assets

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2013	September 30, 2014	Remarks
Deferred tax assets	128,319	85,707	
Deferred tax liabilities	201,623	641,157	
Deferred tax liabilities for land revaluation	155,944	154,564	
Tax effects on other intangible fixed assets	248,277	292,878	
Tax effects on net defined benefit assets	/	156,298	
Tax effects on defined-benefit pension fund net assets (prepaid pension costs)	180,710	/	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2013	September 30, 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)	5,561	2,355	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)	195,616	22,254	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)	195,616	22,254		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2013	September 30, 2014	Remarks
Deferred gains or losses on derivatives under hedge accounting	27,802	73,028	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2013	September 30, 2014	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	56,916	107,188	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	September 30, 2013	September 30, 2014	Remarks
Trading assets	16,493,759	17,428,975	Including trading account securities and derivatives for trading assets
Securities	77,113,847	73,179,318	
Loans and bills discounted	95,245,250	102,571,087	Including subordinated loans
Other assets	9,587,937	9,906,313	Including derivatives and investments in the capital
Trading liabilities	12,613,653	14,166,285	Including trading account securities sold and derivatives for trading-assets
Other liabilities	7,397,809	7,498,875	Including derivatives

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2013	September 30, 2014	Remarks	Basel III Template No.
Investments in own capital instruments	32,894	36,879		
Common equity Tier 1 capital	13,968	15,610		16
Additional Tier 1 capital	1,167	—		37
Tier 2 capital	17,757	21,269		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)	868,852	901,957		
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)	868,852	901,957		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	677,006	727,291		
Amount exceeding the 10% threshold on specified items	—	—		19
Amount exceeding the 15% threshold on specified items	—	—		23
Additional Tier 1 capital	9,211	287		40
Tier 2 capital	4,831	5,055		55
Significant investments in the capital of financials that are below the thresholds for deduction (before risk weighting)	662,963	721,947		73

7. Minority interests

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet items	September 30, 2013	September 30, 2014	Remarks
Minority interests	1,855,256	1,981,648	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2013	September 30, 2014	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	57,778	151,013	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			After reflecting amounts eligible for inclusion (after minority interest adjustments)	
Subscription rights to Additional Tier 1 instruments	—	—		30–31ab–32
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	123,855	137,958	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)	38,273	65,347	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	September 30, 2013	September 30, 2014	Remarks
Borrowed money	10,531,385	12,603,521	
Bonds payable	6,093,491	7,628,496	
Total	16,624,877	20,232,017	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2013	September 30, 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	—	49,300		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

	September 30, 2013	September 30, 2014
Capital requirements for credit risk (excluding equity exposures under the IRB Approach and exposures relating to funds (Note 3))	6,293.2	6,458.2
IRB Approach (excluding securitization exposures)	4,883.9	4,677.1
Corporate exposures (excluding specialized lending exposures subject to supervisory slotting criteria)	3,431.6	3,341.5
Corporate exposures (specialized lending exposures subject to supervisory slotting criteria)	30.0	32.5
Sovereign exposures	69.7	69.6
Bank exposures	193.1	249.1
Residential mortgage exposures	481.0	423.7
Qualifying revolving retail exposures	189.4	163.3
Other retail exposures	258.0	224.3
Exposures related to unsettled transactions	0.0	0.0
Exposures for other assets	230.8	172.7
Standardized Approach (excluding securitization exposures)	1,219.2	1,602.3
Securitization exposures (Note 4)	190.0	178.7
Portfolios under the IRB Approach	169.7	160.9
Portfolios under the Standardized Approach	20.2	17.7
Capital requirements for credit risk of equity exposures under the IRB Approach	863.2	1,018.5
Exposures subject to transitional arrangements (grandfathering provisions) (Note 5)	367.2	—
Market-Based Approach (Simple Risk Weight Method) (Note 6)	95.5	117.9
Market-Based Approach (Internal Models Method) (Note 6)	—	—
PD/LGD Approach (Note 6)	259.9	747.7
Exposures related to specific items related to components not included in survey items	140.3	152.8
Capital requirements for exposures relating to funds	195.9	268.9
Required capital for CVA risk	268.9	307.5
Required capital for credit risk associated with exposures relating to central clearing houses	38.0	35.7
Total	7,659.4	8,089.0

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 MUFG Americas Holdings 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 credit risk-weighted asset amount is multiplied by the scaling factor of 1.06. Capital requirements for portfolios under the Standardized Approach are calculated as "credit risk-weighted asset amount x 8%."

3. Exposures to calculate the amount of credit risk-weighted assets as stipulated in Article 145 of the FSA Holding Company Capital Adequacy Notification.

4. Including amounts equivalent to the increase in equity capital resulting from a securitization exposure, as regulatory adjustments applied to equity capital.

5. Exposures to calculate the amount of credit risk-weighted assets as stipulated in Article 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*

	September 30, 2013	September 30, 2014
Standardized Method	72.9	88.4
Interest rate risk	36.5	42.7
Equity position risk	29.6	39.2
Foreign exchange risk	3.8	6.4
Commodity risk	0.4	0.0
Options transactions	—	—
Internal Models Approach	75.3	138.5
Total	148.2	226.9

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*

	September 30, 2013	September 30, 2014
The Advanced Measurement Approach	321.2	331.5
The Standardized Approach	—	—
The Basic Indicator Approach	115.2	154.2
Total	436.5	485.8

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

Consolidated total capital requirements*Billions of yen*

	September 30, 2013	September 30, 2014
Consolidated total capital requirements	7,315.8	8,332.8
8% of credit risk-weighted assets	6,431.1	7,082.4
8% of the amount included in risk weighted assets using transitional arrangements	55.8	47.8
Capital requirements for market risk	148.2	226.8
Capital requirements for operational risk	436.5	485.8
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	299.9	537.7

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

CREDIT RISK

Credit risk exposures and default exposures (By approach)

Billions of yen

September 30, 2013				
Credit risk exposures (Note 1)				
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total
The IRB Approach	129,059.2	63,062.8	4,125.5	224,907.5
The Standardized Approach	23,281.4	3,057.1	2,514.2	34,444.1
Total	152,340.6	66,119.9	6,639.7	259,351.7

Billions of yen

September 30, 2014				
Credit risk exposures (Note 1)				
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total
The IRB Approach	135,539.1	57,232.2	4,891.4	240,344.7
The Standardized Approach	28,333.9	3,610.0	2,795.0	42,579.1
Total	163,873.1	60,842.3	7,686.4	282,923.9

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

September 30, 2013					
	Credit risk exposures (Note 1)				Default exposures (Note 3)
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total	
Domestic	109,443.3	58,761.4	5,801.3	197,274.7	2,237.6
Foreign	42,897.3	7,358.5	838.4	62,076.9	178.3
Total	152,340.6	66,119.9	6,639.7	259,351.7	2,415.9

Billions of yen

September 30, 2014					
	Credit risk exposures (Note 1)				Default exposures (Note 3)
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total	
Domestic	109,374.0	52,657.5	6,338.6	204,581.9	1,873.6
Foreign	54,499.0	8,184.7	1,347.8	78,342.0	205.5
Total	163,873.1	60,842.3	7,686.4	282,923.9	2,079.2

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

September 30, 2013

	Credit risk exposures (Note 1)				Default exposures (Note 3)
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total	
Manufacturing	19,424.4	1,144.4	560.7	24,417.1	371.6
Wholesale and retail	11,610.4	372.6	329.3	13,522.2	391.1
Construction	1,585.0	61.4	17.5	1,808.6	64.9
Finance and insurance	29,050.6	1,539.3	3,944.1	39,405.4	34.3
Real estate	11,493.9	221.7	96.8	11,972.3	245.6
Services	6,924.7	221.9	201.5	7,466.0	197.0
Transport	4,921.3	190.5	185.2	5,770.1	69.2
Individuals	22,198.3	—	0.0	23,044.2	722.4
Governments and local authorities	22,844.2	59,384.9	55.9	91,975.6	0.0
Others	22,287.3	2,982.8	1,248.2	39,969.7	319.5
Total	152,340.6	66,119.9	6,639.7	259,351.7	2,415.9

Billions of yen

September 30, 2014

	Credit risk exposures (Note 1)				Default exposures (Note 3)
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total	
Manufacturing	21,721.2	1,033.9	675.0	27,105.2	378.3
Wholesale and retail	12,190.0	322.9	341.8	14,342.9	337.7
Construction	1,708.6	37.8	18.4	1,927.1	50.8
Finance and insurance	32,038.2	1,465.3	4,270.8	46,271.2	20.4
Real estate	11,929.6	170.3	126.2	12,406.1	132.8
Services	7,780.2	179.5	209.3	8,307.0	179.4
Transport	5,048.0	186.0	218.3	5,960.4	52.6
Individuals	22,347.2	—	0.0	23,561.4	589.7
Governments and local authorities	20,486.1	53,896.5	45.1	92,578.2	0.0
Others	28,623.6	3,549.7	1,781.3	50,464.1	337.1
Total	163,873.1	60,842.3	7,686.4	282,923.9	2,079.2

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

September 30, 2013				
Credit risk exposures (Note 1)				
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total
Due in 1 year or less	43,112.3	15,804.3	709.4	69,281.6
Due over 1 year to 3 years	21,654.0	12,871.8	1,558.2	36,185.9
Due over 3 years to 5 years	16,776.6	22,165.5	1,114.5	40,075.8
Due over 5 years to 7 years	5,644.1	5,430.4	152.2	11,227.1
Due over 7 years	17,258.7	6,846.2	594.7	24,699.9
Others (Note 3)	47,894.7	3,001.5	2,510.6	77,881.1
Total	152,340.6	66,119.9	6,639.7	259,351.7

Billions of yen

September 30, 2014				
Credit risk exposures (Note 1)				
	Loans, etc. (Note 2)	Debt securities	OTC derivatives	Total
Due in 1 year or less	48,271.2	18,215.3	1,162.7	82,295.7
Due over 1 year to 3 years	21,469.0	12,253.3	2,008.4	35,789.6
Due over 3 years to 5 years	18,647.8	11,518.9	874.3	31,053.7
Due over 5 years to 7 years	6,490.8	5,807.2	201.6	12,500.0
Due over 7 years	16,924.3	9,499.5	648.6	27,072.6
Others (Note 3)	52,069.7	3,547.8	2,790.7	94,212.1
Total	163,873.1	60,842.3	7,686.4	282,923.9

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)

	<i>Millions of yen</i>			
	September 30, 2013	Against March 31, 2013	September 30, 2014	Against March 31, 2014
General allowance for credit losses	659,908	(69,172)	588,139	(55,121)
Specific allowance for credit losses	306,891	(50,734)	251,815	(68,547)
Domestic	268,168	(46,385)	211,208	(63,552)
Foreign	38,722	(4,349)	40,606	(4,995)
Allowance for loans to specific foreign borrowers	1,536	785	1,351	(39)
Total	968,335	(119,121)	841,306	(123,707)

(Balances by type of industry)

	<i>Millions of yen</i>			
	September 30, 2013	Against March 31, 2013	September 30, 2014	Against March 31, 2014
General allowance for credit losses	659,908	(69,172)	588,139	(55,121)
Specific allowance for credit losses	306,891	(50,734)	251,815	(68,547)
Manufacturing	53,736	(35,887)	56,770	(7,137)
Wholesale and retail	80,424	(3,050)	53,800	(19,867)
Construction	7,998	(757)	6,071	(2,483)
Finance and insurance	19,767	1,729	7,628	(15,314)
Real estate	24,449	3,597	18,753	(5,535)
Services	21,698	(1,947)	19,361	(5,655)
Transport	15,565	(650)	7,889	(1,887)
Individuals	24,108	(3,787)	18,635	(3,135)
Governments and local authorities	4	(0)	4	0
Others	59,137	(9,980)	62,900	(7,529)
Allowance for loans to specific foreign borrowers	1,536	785	1,351	(39)
Total	968,335	(119,121)	841,306	(123,707)

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)**

	<i>Millions of yen</i>	
	FY2013 1H	FY2014 1H
Manufacturing	8,722	3,733
Wholesale and retail	13,761	4,513
Construction	1,136	727
Finance and insurance	(19)	132
Real estate	1,216	1,371
Services	5,222	2,529
Transport	695	1,851
Individuals	8,354	6,314
Governments and local authorities	—	—
Others	10,897	18,553
Total	49,987	39,728

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

Balances by risk weight category of exposures under the Standardized Approach

Billions of yen

	September 30, 2013		September 30, 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%	3,135.5	1,729.0	4,564.8	2,282.4
Risk weight: 10%	276.4	—	114.0	—
Risk weight: 20%	5,171.7	5,007.7	5,101.7	4,907.8
Risk weight: 35%	2,326.5	—	3,021.3	—
Risk weight: 50%	335.3	335.2	565.5	558.2
Risk weight: 75%	1,214.0	—	2,931.9	—
Risk weight: 100%	12,123.1	132.9	15,300.9	132.0
Risk weight: 150%	55.8	1.8	71.4	2.6
Risk weight: 625%	0.0	—	0.1	—
Risk weight: 937.5%	—	—	0.0	—
Risk weight: 1,250%	5.6	—	3.6	—
Others (Note 3)	3.7	—	1.7	—
Total	24,647.9	7,206.8	31,677.3	7,883.2

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 219% as of September 30, 2013 and 221% as of September 30, 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

	September 30, 2013	September 30, 2014
Specialized lending exposures subject to supervisory slotting criteria	321.9	300.9
Risk weight: 50%	17.1	26.3
Risk weight: 70%	101.4	68.4
Risk weight: 90%	95.9	43.0
Risk weight: 95%	9.0	46.6
Risk weight: 115%	7.7	72.4
Risk weight: 120%	67.4	27.7
Risk weight: 140%	5.6	2.6
Risk weight: 250%	17.4	13.6
Risk weight: 0%	—	—
Equity exposures subject to the Market-Based Approach (simple risk weight method)	301.2	362.3
Risk weight: 300%	77.9	97.1
Risk weight: 400%	223.2	265.2

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

September 30, 2013						
	EAD		Off balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
	On balance sheet EAD					
Credit rating						
Borrower ratings 1~3	30,003.5	19,622.8	10,380.7	13,349.1	56.21%	2,876.6
Borrower ratings 4~9	40,526.5	34,865.4	5,661.1	6,361.6	56.31%	2,078.7
Borrower ratings 10~11	4,564.9	4,102.0	462.8	256.1	56.16%	318.9
Borrower ratings 12~15	1,684.8	1,642.2	42.6	10.9	56.64%	36.4

September 30, 2013				
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1~3	0.10%	34.80%	—	23.29%
Borrower ratings 4~9	0.80%	29.76%	—	48.04%
Borrower ratings 10~11	11.02%	24.98%	—	111.21%
Borrower ratings 12~15	100.00%	39.90%	36.61%	45.23%

<i>Billions of yen</i> September 30, 2014						
	EAD		Off balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
	On balance sheet EAD					
Credit rating						
Borrower ratings 1~3	36,550.2	24,195.6	12,354.5	15,540.9	55.86%	3,672.6
Borrower ratings 4~9	43,561.1	36,694.3	6,866.7	8,277.4	56.01%	2,230.3
Borrower ratings 10~11	3,534.7	3,207.2	327.5	133.2	55.66%	253.4
Borrower ratings 12~15	1,431.6	1,402.0	29.6	5.9	57.23%	26.2

September 30, 2014				
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1~3	0.09%	35.02%	—	23.82%
Borrower ratings 4~9	0.71%	30.03%	—	46.13%
Borrower ratings 10~11	10.08%	24.71%	—	106.43%
Borrower ratings 12~15	100.00%	38.10%	35.12%	41.28%

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

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

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

Note that credit risk-weighted asset amounts are multiplied by 1.06.

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

September 30, 2013						
	EAD		Off balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
	On balance sheet EAD					
Credit rating						
Borrower ratings 1~3	95,486.0	82,769.2	12,716.8	1,218.4	55.89%	12,035.8
Borrower ratings 4~9	461.0	401.6	59.3	70.3	55.89%	20.0
Borrower ratings 10~11	123.9	121.6	2.3	0.6	55.89%	1.9
Borrower ratings 12~15	53.4	52.6	0.7	—	—	0.7

September 30, 2013				
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1~3	0.00%	36.39%	—	0.51%
Borrower ratings 4~9	0.72%	29.74%	—	46.49%
Borrower ratings 10~11	14.41%	5.66%	—	31.07%
Borrower ratings 12~15	100.00%	14.57%	12.88%	22.73%

<i>Billions of yen</i> September 30, 2014						
	EAD		Off balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
	On balance sheet EAD					
Credit rating						
Borrower ratings 1~3	99,794.5	88,628.3	11,166.1	1,221.0	55.56%	10,487.7
Borrower ratings 4~9	551.2	496.7	54.4	71.1	55.56%	14.9
Borrower ratings 10~11	87.5	84.1	3.3	1.1	55.56%	2.7
Borrower ratings 12~15	18.5	17.9	0.6	—	—	0.6

September 30, 2014				
Credit rating	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Borrower ratings 1~3	0.00%	36.74%	—	0.55%
Borrower ratings 4~9	0.60%	29.95%	—	37.24%
Borrower ratings 10~11	13.50%	5.31%	—	28.71%
Borrower ratings 12~15	100.00%	25.21%	21.72%	46.91%

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

September 30, 2013						
	EAD		Off balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
	On balance sheet EAD					
Credit rating						
Borrower ratings 1~3	6,139.8	3,374.7	2,765.1	303.7	55.89%	2,595.3
Borrower ratings 4~9	2,343.3	1,341.0	1,002.3	114.3	56.20%	938.0
Borrower ratings 10~11	81.7	6.5	75.2	—	—	75.2
Borrower ratings 12~15	1.5	1.5	—	—	—	—

September 30, 2013				
	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Credit rating				
Borrower ratings 1~3	0.09%	32.03%	—	24.71%
Borrower ratings 4~9	0.26%	30.84%	—	29.06%
Borrower ratings 10~11	14.41%	26.41%	—	147.84%
Borrower ratings 12~15	100.00%	78.76%	77.17%	21.13%

Billions of yen
September 30, 2014

	EAD		Off balance sheet EAD	Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
	On balance sheet EAD					
Credit rating						
Borrower ratings 1~3	8,140.1	4,217.6	3,922.4	304.3	55.56%	3,753.3
Borrower ratings 4~9	2,854.4	1,454.9	1,399.4	93.2	55.72%	1,347.5
Borrower ratings 10~11	70.5	7.2	63.3	—	—	63.3
Borrower ratings 12~15	1.4	1.4	—	—	—	—

September 30, 2014				
	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Credit rating				
Borrower ratings 1~3	0.09%	32.14%	—	26.12%
Borrower ratings 4~9	0.21%	30.47%	—	27.14%
Borrower ratings 10~11	13.91%	29.90%	—	159.04%
Borrower ratings 12~15	100.00%	75.28%	73.41%	24.83%

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

September 30, 2013			
Credit rating	Amount of exposures	Weighted average PD	Weighted average RW
Borrower ratings 1~3	543.9	0.09%	148.57%
Borrower ratings 4~9	1,364.5	0.42%	178.10%
Borrower ratings 10~11	0.7	11.03%	605.48%
Borrower ratings 12~15	0.6	100.00%	1,192.50%

September 30, 2014			
Credit rating	Amount of exposures	Weighted average PD	Weighted average RW
Borrower ratings 1~3	4,400.2	0.08%	112.82%
Borrower ratings 4~9	2,494.9	0.27%	163.43%
Borrower ratings 10~11	47.2	7.44%	515.00%
Borrower ratings 12~15	5.1	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

September 30, 2013

	EAD		Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
	On balance sheet EAD	Off balance sheet EAD			
Residential mortgage	13,807.2	13,567.5	—	—	239.7
Non-defaulted	13,522.4	13,286.5	—	—	235.8
Defaulted	284.8	280.9	—	—	3.9
Qualifying revolving retail	4,177.6	1,306.0	18,122.4	15.57%	49.6
Non-defaulted	4,051.7	1,180.5	18,118.3	15.57%	49.2
Defaulted	125.9	125.5	4.0	0.00%	0.4
Other retail (non-business)	1,995.4	903.1	4,283.5	13.59%	510.0
Non-defaulted	1,798.0	711.4	4,277.5	13.61%	504.2
Defaulted	197.4	191.6	5.9	0.06%	5.8
Other retail (business-related)	1,587.0	1,527.6	114.2	24.78%	31.0
Non-defaulted	1,577.2	1,518.1	114.2	24.78%	30.7
Defaulted	9.7	9.4	—	—	0.3

September 30, 2013

	Number of pools	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Residential mortgage	122	3.00%	34.71%	—	31.00%
Non-defaulted	84	0.95%	34.71%	—	31.19%
Defaulted	38	99.97%	34.84%	33.22%	21.65%
Qualifying revolving retail	72	3.82%	76.48%	—	19.53%
Non-defaulted	55	0.83%	76.58%	—	20.07%
Defaulted	17	100.00%	73.16%	78.16%	1.98%
Other retail (non-business)	172	11.95%	43.65%	—	55.56%
Non-defaulted	100	2.28%	43.12%	—	60.12%
Defaulted	72	100.00%	48.51%	47.98%	14.00%
Other retail (business-related)	44	4.21%	20.50%	—	26.54%
Non-defaulted	29	3.61%	20.22%	—	26.32%
Defaulted	15	100.00%	65.25%	61.06%	61.03%

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

September 30, 2014

	EAD		Amount of undrawn commitments	Weighted average factor on undrawn commitments	Other off balance sheet EAD
	On balance sheet EAD	Off balance sheet EAD			
Residential mortgage	13,738.3	13,537.4	—	—	200.9
Non-defaulted	13,515.6	13,318.0	—	—	197.6
Defaulted	222.6	219.3	—	—	3.2
Qualifying revolving retail	4,146.1	1,290.4	18,397.5	15.26%	48.7
Non-defaulted	4,039.6	1,184.3	18,394.2	15.26%	48.3
Defaulted	106.4	106.1	3.3	0.00%	0.3
Other retail (non-business)	1,901.4	913.1	4,188.3	13.09%	440.0
Non-defaulted	1,725.9	742.0	4,184.2	13.10%	435.6
Defaulted	175.5	171.1	4.1	0.08%	4.4
Other retail (business-related)	1,451.1	1,287.2	115.0	23.12%	137.2
Non-defaulted	1,442.0	1,278.5	115.0	23.12%	136.9
Defaulted	9.0	8.7	—	—	0.3

September 30, 2014

	Number of pools	Weighted average PD	Weighted average LGD	Weighted average EL default	Weighted average RW
Residential mortgage	127	2.53%	32.75%	—	28.40%
Non-defaulted	87	0.93%	32.73%	—	28.53%
Defaulted	40	99.97%	33.56%	32.05%	20.33%
Qualifying revolving retail	72	3.29%	73.93%	—	17.58%
Non-defaulted	55	0.74%	73.91%	—	18.03%
Defaulted	17	100.00%	74.46%	77.79%	0.63%
Other retail (non-business)	163	10.97%	44.93%	—	55.90%
Non-defaulted	95	1.91%	44.84%	—	60.27%
Defaulted	68	100.00%	45.90%	45.51%	12.94%
Other retail (business-related)	48	4.05%	17.15%	—	22.72%
Non-defaulted	33	3.45%	16.87%	—	22.70%
Defaulted	15	100.00%	62.38%	61.04%	27.30%

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

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

Millions of yen

	Corporate exposures	Sovereign exposures	Bank exposures	Equity exposures under PD/LGD Approach	Residential mortgage exposures	Qualifying revolving retail exposures	Other retail exposures
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%
FY2013 actual losses	76,814	(139)	—	182	(1,339)	11,191	4,378
FY2013 estimated losses	896,608	29,833	15,405	6,223	163,665	128,347	130,934
Initial EAD	77,051,135	91,958,666	10,189,751	765,530	13,900,410	4,278,958	3,679,324
Estimated weighted average PD	3.69%	0.09%	0.46%	0.90%	3.33%	3.91%	8.56%
Estimated weighted average LGD	31.82%	35.82%	32.05%	90.00%	35.76%	76.66%	32.61%
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.

CREDIT RISK MITIGATION

Exposures subject to application of credit risk mitigation techniques

Billions of yen

		September 30, 2013	
	Eligible financial collateral	Guarantees	Credit derivatives
Portfolios under the AIRB Approach	/	5,612.1	191.3
Corporate exposures	/	3,861.2	179.3
Sovereign exposures	/	549.0	9.8
Bank exposures	/	746.1	2.1
Residential mortgage exposures	/	—	—
Qualifying revolving retail exposures	/	—	—
Other retail exposures	/	455.7	—
Portfolios under the Standardized Approach	9,322.0	161.3	—

Billions of yen

		September 30, 2014	
	Eligible financial collateral	Guarantees	Credit derivatives
Portfolios under the AIRB Approach	/	5,912.2	224.4
Corporate exposures	/	4,159.0	207.8
Sovereign exposures	/	949.8	12.5
Bank exposures	/	399.2	4.0
Residential mortgage exposures	/	—	—
Qualifying revolving retail exposures	/	—	—
Other retail exposures	/	404.1	—
Portfolios under the Standardized Approach	10,329.7	191.0	—

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

DERIVATIVE TRANSACTIONS AND LONG SETTLEMENT TRANSACTIONS

Matters relating to counterparty credit risk

Billions of yen

	September 30, 2013	September 30, 2014
Aggregated gross replacement costs	9,750.4	10,775.6
Credit equivalent amounts prior to credit risk mitigation benefits due to collateral	6,642.5	7,686.5
Foreign exchange and gold	6,197.3	8,039.8
Interest rate	9,224.1	8,547.6
Equity	159.8	198.2
Precious metals (except gold)	—	—
Other commodities	293.9	194.6
Credit derivative	450.7	439.2
Long settlement transactions	2.8	0.0
Netting benefits due to close-out netting agreements (Note 2)	(9,686.4)	(9,733.2)
Collateral held	1,074.4	1,751.5
Deposits	414.1	712.0
Marketable securities	487.7	557.5
Others	172.4	481.9
Credit equivalent amounts after credit risk mitigation benefits due to collateral	6,236.4	7,138.3
Notional principal amount of credit derivatives included in calculation of credit equivalent amounts	6,906.8	7,101.7
Purchased credit protection through credit default swaps	3,679.9	3,634.9
Purchased credit protection through total return swaps	28.9	22.5
Purchased credit protection through credit options	6.4	—
Purchased other credit protection	—	—
Provided credit protection through credit default swaps	3,191.5	3,444.2
Provided credit protection through total return swaps	—	—
Provided credit protection through credit options	—	—
Provided other credit protection	—	—
Notional principal amount of credit derivatives used for credit risk mitigation purposes	780.7	714.8

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

	September 30, 2013		FY2013 1H		
	Amount of underlying assets at period-end (Note 1)		Cumulative amount of underlying assets in default or contractually past due 3 months or more		Losses on underlying assets incurred during this period (Note 4)
	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)	
Traditional securitizations (asset transfer type)	1,428.3	—	3.7	—	
Residential mortgage	1,428.3	—	3.7	—	2.0
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	18,279.5	—	267.1	575.1	323.6
Residential mortgage	—	—	—	—	—
Apartment loan	—	—	—	—	—
Credit card receivables	3,351.8	—	34.0	167.9	105.7
Account receivables	8,366.9	—	220.5	170.6	176.4
Leasing receivables	1,560.1	—	0.7	0.2	1.2
Other assets	5,000.5	—	11.9	236.2	40.2
Total as an originator	19,707.8	—	270.9	575.1	325.6

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

	September 30, 2014		FY2014 1H		
	Amount of underlying assets at period-end (Note 1)		Cumulative amount of underlying assets in default or contractually past due 3 months or more		Losses on underlying assets incurred during this period (Note 4)
	Underlying assets relating to retained securitization exposures	Underlying transactions during this period with no retained securitization exposures (Note 2)	Underlying assets relating to retained securitization exposures	Underlying transactions during this period with no retained securitization exposures (Note 3)	
Traditional securitizations (asset transfer type)					
Residential mortgage	1,267.7	—	2.1	—	0.4
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	19,724.2	—	286.4	373.0	121.1
Residential mortgage	29.7	—	0.0	0.1	—
Apartment loan	—	—	—	—	—
Credit card receivables	3,706.5	—	36.7	176.9	27.1
Account receivables	9,095.4	—	232.5	172.4	67.7
Leasing receivables	1,232.9	—	4.8	2.0	4.1
Other assets	5,659.5	—	12.3	21.4	22.1
Total as an originator	20,992.0	—	288.5	373.0	121.6

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

	FY2013 1H		FY2014 1H	
	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	68,872.8	/	74,973.1	/
Residential mortgage	—	/	24.1	/
Apartment loan	—	/	—	/
Credit card receivables	5,564.6	/	5,750.6	/
Account receivables	61,147.2	/	65,903.2	/
Leasing receivables	515.5	/	534.5	/
Other assets	1,645.3	/	2,760.5	/
Total as an originator	68,872.8	—	74,973.1	—

(Amount of assets held for the purpose of securitization)
Billions of yen

	September 30, 2013			September 30, 2014		
	Banking accounts	Specified trading accounts	Total	Banking accounts	Specified trading accounts	Total
Residential mortgage	—	—	—	—	—	—
Apartment loan	—	—	—	121.4	—	121.4
Credit card receivables	—	—	—	—	—	—
Account receivables	—	—	—	—	—	—
Leasing receivables	—	—	—	—	—	—
Other assets	—	—	—	—	—	—
Total	—	—	—	121.4	—	121.4

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

Billions of yen

September 30, 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	4,047.6	615.7	—	—	1.3	13.3
Traditional securitizations (asset transfer type)	488.5	—	—	—	0.0	13.3
Residential mortgage	488.5	—	—	—	0.0	13.3
Apartment loan	—	—	—	—	—	—
Credit card receivables	—	—	—	—	—	—
Other assets	—	—	—	—	—	—
Synthetic securitizations	—	—	—	—	—	—
Residential mortgage	—	—	—	—	—	—
Apartment loan	—	—	—	—	—	—
Credit card receivables	—	—	—	—	—	—
Other assets	—	—	—	—	—	—
Sponsor of asset-backed commercial paper (ABCP) program	3,559.1	615.7	—	—	1.3	—
Residential mortgage	—	—	—	—	—	—
Apartment loan	—	—	—	—	—	—
Credit card receivables	538.4	206.6	—	—	—	—
Account receivables	1,285.5	330.1	—	—	—	—
Leasing receivables	367.4	20.7	—	—	—	—
Other assets	1,367.5	58.1	—	—	1.3	—
As an investor	3,126.5	—	517.5	—	14.0	/
Residential mortgage	822.3	—	5.0	—	—	/
Apartment loan	31.8	—	1.5	—	—	/
Credit card receivables	2.4	—	—	—	—	/
Corporate loans	1,635.9	—	507.8	—	2.5	/
Other assets	634.0	—	3.1	—	11.5	/

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

September 30, 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	4,616.0	587.8	—	—	1.9	13.4
Traditional securitizations (asset transfer type)	484.8	—	—	—	0.0	13.4
Residential mortgage	484.8	—	—	—	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	4,131.2	587.8	—	—	1.8	—
Residential mortgage	25.5	—	—	—	—	—
Apartment loan	—	—	—	—	—	—
Credit card receivables	650.6	206.9	—	—	—	—
Account receivables	1,521.7	314.3	—	—	—	—
Leasing receivables	363.1	25.6	—	—	—	—
Other assets	1,569.9	40.9	—	—	1.8	—
As an investor	3,664.0	—	350.3	—	13.2	/
Residential mortgage	779.4	—	—	—	—	/
Apartment loan	18.9	—	0.3	—	0.0	/
Credit card receivables	—	—	—	—	—	/
Corporate loans	2,220.6	—	349.9	—	1.5	/
Other assets	644.9	—	—	—	11.6	/

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 September 30, 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

	September 30, 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	4,047.6	615.7	104.6	7.8
Traditional securitizations (asset transfer type)	488.5	—	54.8	—
Risk weight: to 20%	—	—	—	—
Risk weight: over 20% to 50%	—	—	—	—
Risk weight: over 50% to 100%	69.2	—	4.4	—
Risk weight: over 100% to 250%	384.5	—	37.2	—
Risk weight: over 250% under 1,250%	34.6	—	13.1	—
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	3,559.1	615.7	49.8	7.8
Risk weight: to 20%	2,972.4	478.7	20.2	3.0
Risk weight: over 20% to 50%	392.8	116.1	11.4	3.1
Risk weight: over 50% to 100%	119.1	14.0	7.1	1.0
Risk weight: over 100% to 250%	68.2	6.8	8.2	0.6
Risk weight: over 250% under 1,250%	5.0	—	1.3	—
Risk weight: 1,250%	1.3	—	1.4	—
As an investor	3,126.5	—	47.8	—
Risk weight: to 20%	2,914.3	—	23.1	—
Risk weight: over 20% to 50%	120.3	—	3.5	—
Risk weight: over 50% to 100%	58.2	—	4.0	—
Risk weight: over 100% to 250%	16.8	—	2.2	—
Risk weight: over 250% under 1,250%	4.2	—	1.3	—
Risk weight: 1,250%	12.5	—	13.2	—

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

Billions of yen

	September 30, 2013			
	Amount of securitization exposures		Re-securitization exposure	
	On balance sheet	Off balance sheet	On balance sheet	Off balance sheet
			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	517.5	—	16.3	—
Risk weight: to 30%	461.6	—	9.5	—
Risk weight: over 30% to 150%	41.9	—	2.9	—
Risk weight: over 150% to 350%	12.4	—	2.2	—
Risk weight: over 350% to 500%	—	—	—	—
Risk weight: over 500% under 1,250%	—	—	—	—
Risk weight: 1,250%	1.5	—	1.6	—

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

Billions of yen

	September 30, 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	4,616.0	587.8	103.7	6.2
Traditional securitizations (asset transfer type)	484.8	—	48.4	—
Risk weight: to 20%	—	—	—	—
Risk weight: over 20% to 50%	—	—	—	—
Risk weight: over 50% to 100%	376.5	—	29.1	—
Risk weight: over 100% to 250%	84.5	—	10.4	—
Risk weight: over 250% under 1,250%	23.7	—	8.7	—
Risk weight: 1,250%	0.0	—	0.0	—
Synthetic securitizations	—	—	—	—
Risk weight: to 20%	—	—	—	—
Risk weight: over 20% to 50%	—	—	—	—
Risk weight: over 50% to 100%	—	—	—	—
Risk weight: over 100% to 250%	—	—	—	—
Risk weight: over 250% under 1,250%	—	—	—	—
Risk weight: 1,250%	—	—	—	—
Sponsor of asset-backed commercial paper (ABCP) program	4,131.2	587.8	55.3	6.2
Risk weight: to 20%	3,572.7	511.6	23.9	3.3
Risk weight: over 20% to 50%	322.9	54.2	7.8	1.2
Risk weight: over 50% to 100%	133.4	19.8	7.2	1.3
Risk weight: over 100% to 250%	95.0	2.1	12.8	0.2
Risk weight: over 250% under 1,250%	5.2	—	1.3	—
Risk weight: 1,250%	1.8	—	1.9	—
As an investor	3,664.0	—	47.3	—
Risk weight: to 20%	3,498.1	—	26.6	—
Risk weight: over 20% to 50%	98.1	—	2.9	—
Risk weight: over 50% to 100%	33.8	—	2.3	—
Risk weight: over 100% to 250%	18.9	—	2.3	—
Risk weight: over 250% under 1,250%	3.3	—	0.9	—
Risk weight: 1,250%	11.6	—	12.1	—

(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

	September 30, 2014			
	Amount of securitization exposures		Re-securitization exposure	
	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	350.3	—	7.7	—
Risk weight: to 30%	329.6	—	6.3	—
Risk weight: over 30% to 150%	19.6	—	1.2	—
Risk weight: over 150% to 350%	1.0	—	0.1	—
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 September 30, 2013 and 2014.

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

Billions of yen

	September 30, 2013	September 30, 2014
As an originator	—	—
As an investor	19.2	—
Total	19.2	—

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. The transitional arrangements were not applicable as of September 30, 2014, as they were terminated on June 30, 2014.

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

Information on underlying assets

There were no securitization exposures during the first half of the fiscal year ended March 31, 2014 and as of September 30, 2013, and during the first half of the fiscal year ending March 31, 2015 and as of September 30, 2014.

(Amount of assets held for the purpose of securitization)

There were no assets held for the purpose of securitization transactions as of September 30, 2013 and 2014.

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

There were no assets held as an originator as of September 30, 2013 and 2014.

Billions of yen

	September 30, 2013				September 30, 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	33.9	—	/	—	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	33.9	—	/	—	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 September 30, 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 September 30, 2013 and 2014.

Billions of yen

	September 30, 2013			
	Other than re-securitization exposures		Re-securitization exposures	
	Amount of securitization exposures	Capital requirement	Amount of securitization exposures	Capital requirement
As an investor	33.9	2.2	—	—
Risk weight: to 1.6%	22.0	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%	11.9	2.2	—	—
Risk weight: over 20% under 100%	0.0	0.0	—	—
Risk weight: 100%	0.0	0.0	—	—

Billions of yen

	September 30, 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 September 30, 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

	FY2013 H1				FY2014 H1			
	Average	Maximum	Minimum	Sept. 30, 2013	Average	Maximum	Minimum	Sept. 30, 2014
Overall	22.25	29.50	17.87	18.12	20.00	23.02	16.02	16.02
Interest rate	18.33	21.93	14.62	16.43	17.68	23.79	14.74	15.28
Yen	10.12	14.07	6.91	8.30	6.52	10.12	4.87	5.74
U.S. dollar	6.94	11.12	3.95	6.57	5.83	8.40	4.33	6.14
Foreign exchange	8.14	15.30	3.75	4.82	4.59	6.74	1.88	1.88
Equities	1.82	5.64	0.79	1.76	2.58	3.75	1.47	1.56
Commodities	0.60	0.82	0.37	0.72	0.50	1.27	0.00	0.02
Less diversification effect	(6.64)	—	—	(5.61)	(5.35)	—	—	(2.72)

Assumptions for VaR calculations:

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

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

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

Billions of yen

	FY2013 H1				FY2014 H1			
	Average	Maximum	Minimum	Sept. 30, 2013	Average	Maximum	Minimum	Sept. 30, 2014
Stressed VaR	9.68	17.90	5.29	8.07	24.13	36.40	9.96	9.96

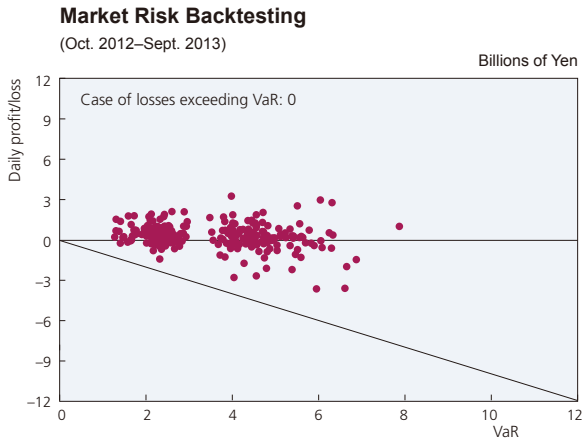
Assumptions for VaR calculations:

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

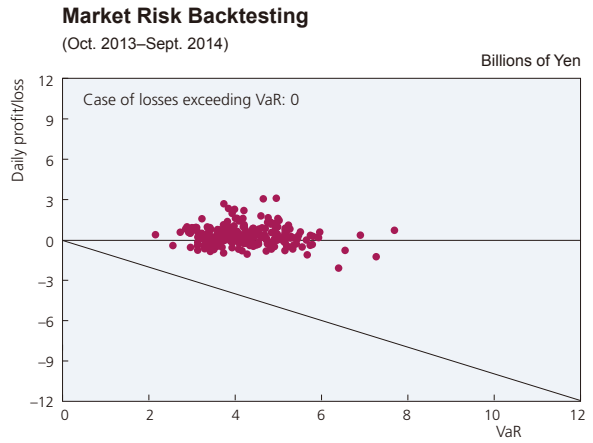
The amount of required capital related to additional risk and comprehensive risk as of the period-end, as well as the maximum, minimum and average values for the amount of required capital for additional risk and comprehensive risk during the disclosure period

Not applicable in the first half of the fiscal year ended March 31, 2014 and the first half of the fiscal year ending March 31, 2015.

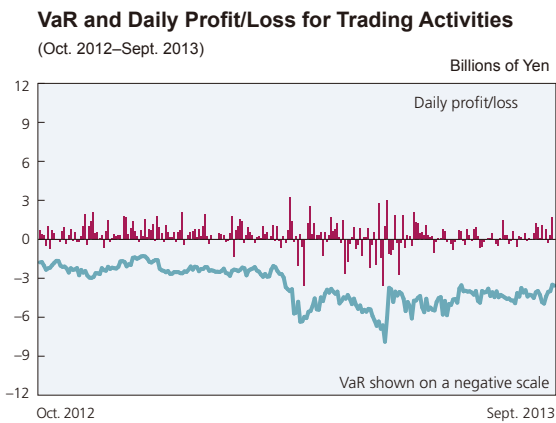
Results of market risk backtesting and explanations of any actual trading losses significantly in excess of VaR



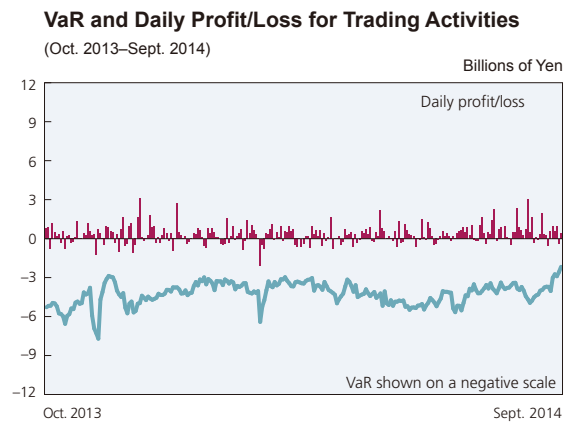
Note: Actual trading losses never exceeded VaR throughout the period studied.



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



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



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

EQUITY EXPOSURES IN BANKING BOOK

Amount on consolidated balance sheet and market values

Billions of yen

	September 30, 2013		September 30, 2014	
	Amount on consolidated balance sheet	Market value	Amount on consolidated balance sheet	Market value
Exposures to publicly traded equities (Note 1)	4,594.5	4,594.5	5,122.3	5,122.3
Equity exposures other than above (Note 2)	336.0	—	183.8	—
Total	4,930.6	—	5,306.1	—

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

	FY2013 H1			FY2014 H1		
	Gains on sales	Losses on sales	Write-offs	Gains on sales	Losses on sales	Write-offs
Exposures to equities	61,854	(7,587)	(10,818)	31,998	(6,478)	(2,615)

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

	September 30, 2013			September 30, 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	2,960.7	4,594.5	1,633.7	2,944.7	5,122.3	2,177.5

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

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

Not applicable as of September 30, 2013 and 2014.

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

	September 30, 2013	September 30, 2014
Exposures to publicly traded equities subject to transitional arrangements	4,125.5	—
Equity exposures other than above subject to transitional arrangements	205.8	—
Total	4,331.3	—

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. The transitional arrangements were not applicable as of September 30, 2014, as they were terminated on June 30, 2014.

EXPOSURES RELATING TO FUNDS**Exposures relating to funds***Billions of yen*

	September 30, 2013	September 30, 2014
Exposures relating to funds	2,508.3	3,316.1
Exposures where fund components are identifiable (look-through approach) (Note 1)	2,456.9	3,266.3
Exposures not included above where equity exposures constitute majority of total value of fund components (Note 2)	35.1	35.7
Exposures not included in any category above where investment mandates of funds are known (Note 3)	8.9	9.3
Exposures not included in any category above where the internal models approach is applied (Note 4)	6.0	—
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)	0.5	0.9
Exposures not included in any category above (Note 5)	0.6	3.6

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

	FY2013 H1				FY2014 H1			
	Average	Maximum	Minimum	Sept. 30, 2013	Average	Maximum	Minimum	Sept. 30, 2014
Interest rate	401.9	452.4	341.9	369.2	357.8	409.1	305.7	400.7
Yen	233.4	276.4	195.5	205.4	223.0	244.4	196.3	234.2
U.S. dollar	184.1	223.6	137.7	176.9	118.9	145.8	99.8	110.2
Euro	102.0	118.2	79.1	107.1	111.2	149.5	61.0	149.2
Equities	143.4	176.8	100.6	173.4	169.7	185.8	153.6	169.1
Overall	412.0	450.9	361.3	387.2	369.4	411.0	332.5	403.1

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.

Outlier ratio

	September 30, 2013	September 30, 2014
Outlier ratio	7.18%	8.09%

Assumptions for outlier ratio calculations:

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