

Basel III Disclosure (Consolidated)

FISCAL 2018

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Group Business Management

Business Management Framework

MUFG has introduced a “business group system” to develop and promote group-wide business initiatives along with a unified strategy based on seamless coordination between each group company. Specifically, in order to promote group-based, integrated management across the Bank, the Trust Bank, and the Securities Business, and to respond accurately to the increasingly diversified financial needs, we have established a framework consisting of six business groups to serve as contact points for customers: Retail & Commercial Banking, Japanese Corporate & Investment Banking, Global Corporate & Investment Banking, and Global Commercial Banking, in addition to Asset Management & Investor Services and Global Markets.

Risk-Return Management

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

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

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

Glossary of terms:

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

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

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

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

Overview of Internal Capital Adequacy Assessment Process

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

In assessing internal capital adequacy based on regulatory capital, the holding company confirms that it is maintaining sufficient capital both at the current time and in terms of what will be required in the future, calculating the Common Equity Tier 1 capital ratio, the Tier 1 capital ratio, the total capital ratio, and leverage ratio using capital, risk-adjusted assets and total exposures as stipulated in the capital adequacy ratio regulations. At the same time, the holding company confirms that it is maintaining appropriate capital relative to risk using the benchmark designated from the perspective of risk management.

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

The capital plans are stress-tested and are prepared based on a detailed analysis of the impact on capital and risk as well as an assessment of internal capital adequacy. (For the overview of the stress testing process, please refer to the below.)

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

Overview of Stress Testing Process

(1) Development of Stress Testing Scenarios

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

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

Prepare macroeconomic variables for the testing horizon under each scenario.

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

(2) Review and Approval Process of the Scenarios

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

(3) Estimation of Financial Impact

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

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

(4) Assessment of Internal Capital Adequacy

Calculate the following ratios/amounts based on the stress impacts estimated in process (3), and assess internal capital adequacy of them.

- Common Equity Tier 1 ratio, Tier 1 ratio, total capital ratio, and leverage ratio

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

Top Risk

MUFG and its major subsidiaries control risk by taking a preventative approach of identifying the top risks and establishing the necessary countermeasures in advance. If risks do materialize, the situation is managed so as to enable a flexible response. Moreover, senior management discusses top risk to share risk awareness and develop effective countermeasures.

Major top risks

Risks*	Risk Scenarios (examples)
Decline in Profitability (Including Decline in Profitability of Net Interest Income)	<ul style="list-style-type: none"> Decline in profitability of net interest income due to negative interest rate policy. Decline in overall profitability due to constraints on balance sheet size caused by regulatory factors.
Risk of Foreign Currency Liquidity	<ul style="list-style-type: none"> Depletion of foreign currency liquidity or significant increase in its cost due to deterioration of market conditions.
Increase in Credit Costs	<ul style="list-style-type: none"> As the real economy slows on a global basis, against a backdrop of central banks in America and Europe forming strategies for exiting monetary easing, the intensified trade friction, circumstances in the Middle East, and other factors, credit costs may increase in industries and regions where there is the potential risk of credit concentration.
Risk of Information Technology	<ul style="list-style-type: none"> Customer information leakage and reputational damage due to cyber-attack. Payment of compensation costs and reputational damage due to system failure.
Risk Associated with Money Laundering or Economic Sanctions	<ul style="list-style-type: none"> Regulatory issues such as the infringement of anti-money laundering regulations or applicable regulations related to economic sanctions could lead to legal actions such as business suspension or civil fines, and reputational damage.

* The risks outlined in the above table are some of the risks discussed at the Risk Committee meeting in March 2019 and reported to the Board of Directors. Some of the risks are general ones and may not be unique to MUFG.

Concept of top risks

- Risks are defined as the losses that MUFG would incur as a result of each risk scenario materializing. The materiality of a risk is determined based on the impact and probability of risk occurrence (external and internal factors).
- Risks that MUFG believes require priority attention over the next one year period are defined as top risks (including risk events having the potential to have a relatively high probability of occurrence. Moreover, including risks that are not only limited to the quantifiable ones, but those that could materially affect MUFG's business in the future because of possible adverse effects on MUFG's strategies or reputation).
- MUFG creates a risk map to comprehensively grasp specified top risks, and makes use of it for forward-looking risk management.

Note: The table shown above only describes some of the risks that MUFG believes are material. Please note that other risks not identified in the above table could materially affect MUFG's operating results. Please refer to other disclosure materials such as Annual Securities Report, Quarterly Securities Report, Form 20-F, and Form 6-K for more details on MUFG's and its subsidiaries' risk information.

Basel III Data (Consolidated)

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

In accordance with the provisions of Article 52-25 of the Banking Law of Japan, MUFG adopts the “International regulatory framework” to calculate its consolidated liquidity coverage ratio based on the formulas contained in the standards for determining soundness in liquidity management, which are established as standards for a bank holding company to determine the soundness of management of bank holding companies and their subsidiaries and other entities, and should also be referred to in order to determine the soundness of bank management (Notification of the Financial Services Agency No. 62, 2014; referred to hereinafter as the “FSA Holding Company Liquidity Coverage Ratio Notification”).

As an independent audit with regard to the calculation of the consolidated capital adequacy ratio, MUFG receives agreed-upon procedures services by Deloitte Touche Tohmatsu (DTT) LLC in accordance with “Practical Guideline on Agreed-Upon Procedures Services for the Capital Ratio Calculation” (JICPA Professional Services Practical Guideline 4465). With regard to part of the internal controls structure governing calculation of the consolidated capital adequacy ratio, MUFG received a report from DTT LLC, which conducted certain procedures as deemed necessary by MUFG. The procedures conducted by the independent auditor were not part of an audit of the financial statements or an audit of internal controls, and we did not receive any audit opinion or conclusion 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 Regulation on Consolidated Financial Statements shall not apply” to “financial subsidiaries” of a bank holding company. Moreover, Paragraph 3 of the said Article 3 states that “insurance-related subsidiaries” of a bank holding company “shall not be included in the scope of consolidation.” In addition, with regard to affiliated companies engaged in financial operations, the FSA Holding Company Capital Adequacy Notification states that, provided certain conditions are met, such companies “can be included in the scope of consolidation and in the calculation of the consolidated capital adequacy ratio using pro rata consolidation” (under which only those portions of the affiliated company’s assets, liabilities, income and expenditures that are attributable to the bank holding company or any consolidated subsidiaries with investments in the said affiliated company are included in the scope of consolidation).</p> <p>MUFG Group had no companies to which the above exception applied as of March 31, 2018, or March 31, 2019, 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>209 companies as of March 31, 2018; 222 companies as of March 31, 2019 MUFG Bank, 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 March 31, 2018 and 2019</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	Not applicable as of March 31, 2018 and 2019
Outline of restrictions on transfer of funds or equity capital within the holding company group	As of March 31, 2018 and 2019, transfer of funds or capital within the MUFG Group is conducted with all due consideration given to the appropriateness of each action. We give priority in ensuring that each group company maintains sufficient capital level for legal and regulatory compliance purposes. Care is also taken to ensure that actions do not compromise sound and proper operations, while eliminating negative effects on payment capacity, liquidity or profitability.

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

Names of any other financial institutions, etc., classified as subsidiaries or other members of the bank holding company that are deficient in regulatory capital, and corresponding total regulatory capital deficiencies	Not applicable as of March 31, 2018 and 2019
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COMPOSITION OF EQUITY CAPITAL

Composition of changes in equity capital

Millions of yen

	March 31, 2018	March 31, 2019
Common Equity Tier 1 capital, beginning of period	13,413,885	14,284,945
Capital and capital surplus	(215,283)	(162,162)
Retained earnings	786,103	576,005
Treasury stock	(8,898)	5,509
National specific regulatory adjustments (earnings to be distributed)	(10,775)	(10,616)
Subscription rights to common shares	(136)	(65)
Accumulated other comprehensive income	774,726	(264,716)
Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	(6,629)	4,645
Amount included in Common Equity Tier 1 capital under transitional arrangements	(25,168)	–
Intangible assets	(212,873)	6,191
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	(1,039)	51
Deferred gains or losses on derivatives under hedge accounting	68,739	(111,956)
Securitization gain on sale	(3,199)	(342)
Gains and losses due to changes in own credit risk on fair valued liabilities	1,459	(1,237)
Net defined benefit assets	(279,506)	35,455
Investments in own shares (excluding those reported in the Net assets section)	3,541	3,358
Amount exceeding the 10% threshold on specified items	–	(42,657)
Others	–	–
Common Equity Tier 1 capital, end of period	14,284,945	14,322,407
Additional Tier 1 capital, beginning of period	1,818,606	1,966,804
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards	–	–
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	321,900	200,000
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	(16,622)	14,750
Eligible Tier 1 capital instruments subject to transitional arrangements	(150,000)	(222,000)
Amount included in Additional Tier 1 capital under transitional arrangements	(111,667)	–
Investments in own Additional Tier 1 instruments	(3,913)	2,949
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	15,025	(8,609)
Amount excluded from Additional Tier 1 capital under transitional arrangements	93,476	–
Others	–	–
Additional Tier 1 capital, end of period	1,966,804	1,953,894
Tier 2 capital, beginning of period	2,843,667	2,543,731
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	479,879	245,000
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	1,333	6,842
Eligible Tier 2 capital instruments subject to transitional arrangements	(447,419)	(214,453)
General allowance for credit losses and eligible provisions included in Tier 2	(41,694)	(62,791)
Amount included in Tier 2 capital under transitional arrangements	(304,287)	–
Investments in own Tier 2 instruments	4,253	(10,753)
Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	(29,149)	(14,083)
Amount excluded from Tier 2 capital under transitional arrangements	37,148	–
Others	–	–
Tier 2 capital, end of period	2,543,731	2,493,491
Total capital, end of period	18,795,480	18,769,793

CC1: Composition of capital disclosure
Millions of yen, %

Basel III Template No.	Items	a March 31, 2018	b March 31, 2019	c Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	12,748,871	13,157,607	
1a	Capital and capital surplus	3,338,317	3,176,154	
2	Retained earnings	10,064,649	10,640,655	
1c	Treasury stock	(522,158)	(516,649)	
26	National specific regulatory adjustments (earnings to be distributed)	(131,935)	(142,552)	
	Other than above	-	-	
1b	Subscription rights to common shares	254	189	
3	Accumulated other comprehensive income and other disclosed reserves	3,143,832	2,879,115	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	178,162	182,807	
6	Common Equity Tier 1 capital: instruments and reserves (A)	16,071,120	16,219,721	
Common Equity Tier 1 capital: regulatory adjustments				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,112,951	1,106,760	
8	Goodwill (including those equivalent)	407,088	472,832	
9	Other intangibles other than goodwill and mortgage servicing rights	705,862	633,927	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,688	1,637	
11	Deferred gains or losses on derivatives under hedge accounting	35,156	147,113	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitization gain on sale	14,639	14,982	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	(95)	1,141	
15	Net defined benefit assets	609,678	574,222	
16	Investments in own shares (excluding those reported in the Net assets section)	12,156	8,798	
17	Reciprocal cross-holdings in common equity	-	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-	

CC1: Composition of capital disclosure (continued)
Millions of yen, %

		a	b	c
Basel III Template No.	Items	March 31, 2018	March 31, 2019	Reference to Template CC2
19+20+21	Amount exceeding the 10% threshold on specified items	–	42,657	
19	Significant investments in the common stock of financials	–	42,657	
20	Mortgage servicing rights	–	–	
21	Deferred tax assets arising from temporary differences (net of related tax liability)	–	–	
22	Amount exceeding the 15% threshold on specified items	–	–	
23	Significant investments in the common stock of financials	–	–	
24	Mortgage servicing rights	–	–	
25	Deferred tax assets arising from temporary differences (net of related tax liability)	–	–	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	–	–	
28	Common Equity Tier 1 capital: regulatory adjustments (B)	1,786,175	1,897,313	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A) – (B)) (C)	14,284,945	14,322,407	
Additional Tier 1 capital: instruments				
31a	30 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards	–	–	
31b	30 Subscription rights to Additional Tier 1 instruments	–	–	
32	30 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,270,000	1,470,000	
30	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	–	–	
34–35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	150,741	165,492	
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	552,189	330,189	
33	Instruments issued by bank holding companies and their special purpose vehicles	552,000	330,000	
35	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	189	189	
36	Additional Tier 1 capital: instruments (D)	1,972,931	1,965,681	

CC1: Composition of capital disclosure (continued)
Millions of yen, %

Basel III Template No.	Items	a March 31, 2018	b March 31, 2019	c Reference to Template CC2
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	5,506	2,557	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	–	–	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	–	–	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	620	9,230	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	–	–	
43	Additional Tier 1 capital: regulatory adjustments (E)	6,127	11,787	
Additional Tier 1 capital				
44	Additional Tier 1 capital ((D) – (E)) (F)	1,966,804	1,953,894	
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C) + (F)) (G)	16,251,749	16,276,301	
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus classified as equity under applicable accounting standards	–	–	
46	Subscription rights to Tier 2 instruments	–	–	
46	Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,388,500	1,633,500	
46	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	–	–	
48–49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	75,106	81,949	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	776,567	562,114	
47	Instruments issued by bank holding companies and their special purpose vehicles	–	–	
49	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	776,567	562,114	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	337,719	274,928	
50a	Provision for general allowance for credit losses	219,487	219,888	
50b	Eligible provisions	118,232	55,039	
51	Tier 2 capital: instruments and provisions (H)	2,577,893	2,552,491	

CC1: Composition of capital disclosure (continued)
Millions of yen, %

Basel III Template No.	Items	a March 31, 2018	b March 31, 2019	c Reference to Template CC2
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	4,120	14,874	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-	-	
54	Investments in the capital and other TLAC liabilities 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)	-	-	
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions	/	-	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	30,041	44,125	
57	Tier 2 capital: regulatory adjustments (I)	34,162	59,000	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H) - (I)) (J)	2,543,731	2,493,491	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	18,795,480	18,769,793	
Risk weighted assets				
60	Risk weighted assets (L)	113,463,618	117,091,124	
Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C) / (L))	12.58%	12.23%	
62	Tier 1 capital ratio (consolidated) ((G) / (L))	14.32%	13.90%	
63	Total capital ratio (consolidated) ((K) / (L))	16.56%	16.03%	
64	The minimum capital buffer requirement	/	4.04%	
65	Capital conservation buffer requirement	/	2.50%	
66	Countercyclical buffer requirement	/	0.04%	
67	G-SIB/D-SIB additional requirement	/	1.50%	
68	CET1 available after meeting the minimum capital buffer requirements	/	6.02%	

CC1: Composition of capital disclosure (continued)
Millions of yen, %

Basel III Template No.	Items	a March 31, 2018	b March 31, 2019	c Reference to Template CC2
Regulatory adjustments				
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	994,563	967,509	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,125,471	1,436,506	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	7,267	17,431	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	81,980	97,782	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general allowance for credit losses)	219,487	219,888	
77	Cap on inclusion of provisions (general allowance for credit losses)	294,265	316,358	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	118,232	55,039	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	367,713	364,327	
Capital instruments subject to transitional arrangements				
82	Current cap on AT1 instruments subject to transitional arrangements	663,012	497,259	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-	-	
84	Current cap on T2 instruments subject to transitional arrangements	1,059,989	794,992	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-	-	

Note: Capital instruments, approved by the commissioner of Japanese Financial Services Agency, subject to the provision to Paragraph 12 of Article 8 of the notification of Japanese Financial Services Agency No. 20, 2006, hereinafter referred to as the "FSA Holding Company Capital Adequacy Notification," are excluded from the calculation of figures stipulated in Paragraph 8, 9-1, and 10-1 of Article 8 of FSA Holding Company Capital Adequacy Notification, for 10 years from March 31, 2013 to March 30, 2023. The approved amount will decrease by 20% each year from March 31, 2019. The amount approved at the end of March, 2018 is ¥1,498,785 million and the amount approved at the end of March, 2019 is ¥1,201,771 million.

CC2: Reconciliation of regulatory capital to balance sheet

Millions of yen

Items	a	b	c
	Consolidated balance sheet as in published financial statements March 31, 2019	Reference to CC1	Reference to Appendix
Assets:			
Cash and due from banks	74,206,895		
Call loans and bills bought	451,668		
Receivables under resale agreements	10,868,179		
Receivables under securities borrowing transactions	2,739,363		
Monetary claims bought	7,254,708		
Trading assets	16,126,188		6-a
Money held in trust	912,961		
Securities	64,262,463		2-b, 6-b
Loans and bills discounted	107,412,468		6-c
Foreign exchanges	2,134,807		
Other assets	12,838,412		6-d
Tangible fixed assets	1,335,972		
Intangible fixed assets	1,136,530		2-a
Net defined benefit assets	824,007		3
Deferred tax assets	104,451		4-a
Customers' liabilities for acceptances and guarantees	9,241,062		
Allowance for credit losses	(711,236)		
Total assets	311,138,903		
Liabilities:			
Deposits	180,171,279		
Negotiable certificates of deposit	9,413,420		
Call money and bills sold	2,465,093		
Payables under repurchase agreements	25,112,121		
Payables under securities lending transactions	903,219		
Commercial papers	2,316,338		
Trading liabilities	11,624,122		6-e
Borrowed money	16,268,170		8-a
Foreign exchanges	2,271,145		
Short-term bonds payable	793,999		
Bonds payable	12,179,680		8-b
Due to trust accounts	10,282,227		
Other liabilities	9,452,717		6-f
Reserve for bonuses	79,236		
Reserve for bonuses to directors	689		
Reserve for stocks payment	10,814		
Net defined benefit liabilities	59,540		
Reserve for retirement benefits to directors	1,058		
Reserve for loyalty award credits	17,606		
Reserve for contingent losses	265,707		
Reserves under special laws	4,263		
Deferred tax liabilities	829,418		4-b
Deferred tax liabilities for land revaluation	114,292		4-c
Acceptances and guarantees	9,241,062		
Total liabilities	293,877,225		

CC2: Reconciliation of regulatory capital to balance sheet (continued)
Millions of yen

Items	a	b	c
	Consolidated balance sheet as in published financial statements March 31, 2019	Reference to CC1	Reference to Appendix
Net assets:			
Capital stock	2,141,513		1-a
Capital surplus	1,034,641		1-b
Retained earnings	10,640,655		1-c
Treasury stock	(516,649)		1-d
Total shareholders' equity	13,300,160		
Net unrealized gains (losses) on available-for-sale securities	2,249,231		
Net deferred gains (losses) on hedging instruments	122,516		5
Land revaluation excess	167,681		
Foreign currency translation adjustments	339,713		
Remeasurements of defined benefit plans	(4,729)		
Debt value adjustments of foreign subsidiaries and affiliates	4,702		
Total accumulated other comprehensive income	2,879,115	(a)	
Subscription rights to shares	217		
Non-controlling interests	1,082,184		7
Total net assets	17,261,677		
Total liabilities and net assets	311,138,903		

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.

Appendix

(Note)

Items included in regulatory capital under transitional arrangements are excluded from this table.

1. Shareholders' equity

(1) Consolidated balance sheet

			<i>Millions of yen</i>
			Reference
Consolidated balance sheet items	March 31, 2019	Remarks	No.
Capital stock	2,141,513		1-a
Capital surplus	1,034,641		1-b
Retained earnings	10,640,655		1-c
Treasury stock	(516,649)		1-d
Total shareholders' equity	13,300,160		

(2) Composition of capital

			<i>Millions of yen</i>
			Basel III
Composition of capital disclosure	March 31, 2019	Remarks	Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	13,300,160	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
Capital and capital surplus	3,176,154		1a
Retained earnings	10,640,655		2
Treasury stock	(516,649)		1c
Other than above	-		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards and its breakdown	-	Shareholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effective bankruptcy	31a

2. Intangible fixed assets

(1) Consolidated balance sheet

			<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2019	Remarks	Reference No.
Intangible fixed assets	1,136,530		2-a
Securities	64,262,463		2-b
Goodwill attributable to equity-method investees	239,487	Goodwill attributable to equity-method investees	
Income taxes related to above	247,861	Income taxes related to intangibles other than goodwill and mortgage servicing rights	

(2) Composition of capital

			<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2019	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	472,832		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	633,927	Other intangibles other than goodwill and mortgage servicing rights (software, etc.)	9
Mortgage servicing rights	17,431		
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)	17,431		74

3. Net defined benefit assets

(1) Consolidated balance sheet

			<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2019	Remarks	Reference No.
Net defined benefit assets	824,007		3
Income taxes related to above	249,785		

(2) Composition of capital

			<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2019	Remarks	Basel III Template No.
Net defined benefit assets	574,222		15

4. Deferred tax assets

(1) Consolidated balance sheet

			<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2019	Remarks	Reference No.
Deferred tax assets	104,451		4-a
Deferred tax liabilities	829,418		4-b
Deferred tax liabilities for land revaluation	114,292		4-c
<hr/>			
Tax effects on other intangible fixed assets	247,861		
Tax effects on net defined benefit assets	249,785		

(2) Composition of capital

			<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2019	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,637	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)	97,782	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)	97,782		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

			<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2019	Remarks	Reference No.
Net deferred gains (losses) on hedging instruments	122,516		5

(2) Composition of capital

			<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2019	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	147,113	Excluding those items whose valuation differences arising from hedged items are recognized as "Total accumulated other comprehensive income"	11

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

(1) Consolidated balance sheet

			<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2019	Remarks	Reference No.
Trading assets		Including trading account securities and derivatives for trading assets	
	16,126,188		6-a
Securities	64,262,463		6-b
Loans and bills discounted	107,412,468	Including subordinated loans	6-c
Other assets	12,838,412	Including derivatives and investments in the capital	6-d
Trading liabilities		Including trading account securities sold and derivatives for trading assets	
	11,624,122		6-e
Other liabilities	9,452,717	Including derivatives	6-f

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2019	Remarks	Basel III Template No.
Investments in own capital instruments	26,230		
Common equity Tier 1 capital	8,798		16
Additional Tier 1 capital	2,557		37
Tier 2 capital	14,874		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 and other TLAC liabilities	–		53
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	967,509		
Common equity Tier 1 capital	–		18
Additional Tier 1 capital	–		39
Tier 2 capital and other TLAC liabilities	–		54
Amount previously designated for the 5% threshold but that no longer meets the conditions	–		54a
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	967,509		72
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	1,532,519		
Amount exceeding the 10% threshold on specified items	42,657		19
Amount exceeding the 15% threshold on specified items	–		23
Additional Tier 1 capital	9,230		40
Tier 2 capital and other TLAC liabilities	44,125		55
Significant investments in the capital of financials that are below the thresholds for deduction (before risk weighting)	1,436,506		73

7. Non-controlling interests

(1) Consolidated balance sheet

			<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2019	Remarks	Reference No.
Non-controlling interests	1,082,184		7

(2) Composition of capital

			<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2019	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	182,807	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	5
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	–	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	30–31ab–32
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	165,492	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	34–35
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	–	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	46
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	81,949	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	48–49

8. Other capital instruments

(1) Consolidated balance sheet

			<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2019	Remarks	Reference No.
Borrowed money	16,268,170		8-a
Bonds payable	12,179,680		8-b
Total	28,447,850		

(2) Composition of capital

			<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2019	Remarks	Basel III Template No.
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,470,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,633,500		46

Description of agreements concerning methods of procuring capital and other external TLAC instruments

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

CREDIT RISK

Credit risk exposures (By geographic area)

Millions of yen

	FY2017				FY2018			
	Credit risk exposures (Note 1)				Credit risk exposures (Note 1)			
	Loans, etc.	Debt	Others	Total	Loans, etc.	Debt	Others	Total
	(Note 2)	securities	(Note 3)		(Note 2)	securities	(Note 3)	
Domestic	88,278,618	35,896,872	66,155,323	190,330,813	89,305,469	39,887,011	66,397,866	195,590,347
Foreign								
Americas	35,042,836	5,929,869	5,845,068	46,817,774	34,785,377	5,870,321	6,407,889	47,063,588
Europe	15,891,046	942,328	3,695,017	20,528,392	15,096,849	967,670	2,722,096	18,786,617
Asia/Oceania	19,764,738	2,740,174	4,133,765	26,638,678	19,694,973	2,818,514	4,544,727	27,058,215
Total	158,977,239	45,509,244	79,829,175	284,315,660	158,882,670	49,543,517	80,072,580	288,498,768

Notes: 1. Figures are without taking into account the effects of credit risk mitigation techniques. Furthermore, figures do not include any securitization exposures, exposures relating to funds, exposures relating to counterparty credit risk for derivatives, etc., or exposures relating to shares and other equity instruments.

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

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

(By type of industry)

Millions of yen

	FY2017				FY2018			
	Credit risk exposures (Note 1)				Credit risk exposures (Note 1)			
	Loans, etc.	Debt	Others	Total	Loans, etc.	Debt	Others	Total
	(Note 2)	securities	(Note 3)		(Note 2)	securities	(Note 3)	
Manufacturing	26,750,928	826,806	395,788	27,973,522	26,226,794	899,133	495,109	27,621,038
Wholesale and retail	15,629,749	202,539	1,215,596	17,047,885	15,212,581	233,656	1,267,836	16,714,075
Construction	2,072,229	22,655	1,925	2,096,810	1,784,309	26,356	13,488	1,824,154
Finance and insurance	18,449,630	1,187,657	13,961,498	33,598,785	17,868,030	1,909,204	12,315,879	32,093,114
Real estate	13,843,159	169,840	57,659	14,070,659	13,889,158	160,449	57,820	14,107,427
Services	10,712,045	247,680	111,987	11,071,712	10,979,379	320,996	73,469	11,373,845
Transport	6,818,201	192,531	25,931	7,036,664	5,983,588	196,832	16,856	6,197,277
Individuals	28,350,457	–	91,353	28,441,810	28,183,693	–	75,930	28,259,624
Governments and local authorities	5,661,000	40,902,724	59,096,776	105,660,501	5,548,164	44,196,186	60,750,858	110,495,208
Others	30,689,838	1,756,808	4,870,659	37,317,306	33,206,969	1,600,701	5,005,330	39,813,002
Total	158,977,239	45,509,244	79,829,175	284,315,660	158,882,670	49,543,517	80,072,580	288,498,768

Notes: 1. Figures are without taking into account the effects of credit risk mitigation techniques. Furthermore, figures do not include any securitization exposures, exposures relating to funds, exposures relating to counterparty credit risk for derivatives, etc., or exposures relating to shares and other equity instruments.

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

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

(By residual contractual maturity)

Millions of yen

	FY2017				FY2018			
	Credit risk exposures (Note 1)				Credit risk exposures (Note 1)			
	Loans, etc.	Debt	Others	Total	Loans, etc.	Debt	Others	Total
	(Note 2)	securities	(Note 3)		(Note 2)	securities	(Note 3)	
Due in 1 year or less	41,859,395	13,235,453	21,845,130	76,939,979	41,793,109	13,660,081	19,769,302	75,222,493
Due over 1 year to 3 years	23,983,373	8,719,061	55,032	32,757,467	22,407,177	8,241,451	120,058	30,768,687
Due over 3 years to 5 years	25,008,617	3,254,728	156,036	28,419,382	25,466,315	2,958,685	304,312	28,729,313
Due over 5 years to 7 years	7,618,728	4,726,456	1	12,345,186	6,972,685	4,112,452	66	11,085,204
Due over 7 years	27,256,294	11,152,688	36,856	38,445,839	26,353,114	15,972,017	41,330	42,366,462
Exposures of indeterminate maturity, etc.	33,250,829	4,420,856	57,736,117	95,407,804	35,890,266	4,598,829	59,837,510	100,326,607
Total	158,977,239	45,509,244	79,829,175	284,315,660	158,882,670	49,543,517	80,072,580	288,498,768

- Notes: 1. Figures are without taking into account the effects of credit risk mitigation techniques. Furthermore, figures do not include any securitization exposures, exposures relating to funds, exposures relating to counterparty credit risk for derivatives, etc., or exposures relating to shares and other equity instruments.
 2. Loans, etc., include loans, commitments and other off-balance sheet exposures.
 3. The "Others" category includes due from banks, call loans, and other non-loan on-balance sheet exposures.

Exposures to borrowers relating to claims provided for in Paragraphs 2, 3, and 4 of Article 4 of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of the Financial Functions
(By geographic area) Millions of yen

		FY2017			FY2018		
		Exposures as of the period-end	Allowances	Write-offs	Exposures as of the period-end	Allowances	Write-offs
Domestic		1,201,857	362,381	110,958	812,058	256,021	102,003
Foreign	Americas	231,483	58,262	1,298	131,912	18,728	6,501
	Europe	80,162	19,479	17,020	74,195	23,188	0
	Asia/Oceania	187,919	72,519	37,151	212,976	93,502	47,026
Total		1,701,422	512,642	166,428	1,231,141	391,440	155,531

(By type of industry) Millions of yen

		FY2017			FY2018		
		Exposures as of the period-end	Allowances	Write-offs	Exposures as of the period-end	Allowances	Write-offs
Manufacturing		560,677	212,889	8,004	161,314	57,815	5,470
Wholesale and retail		191,518	66,511	11,714	208,100	66,068	12,555
Construction		74,779	30,481	14,130	31,665	11,405	3,896
Finance and insurance		10,912	2,792	3,227	11,051	1,146	1,848
Real estate		83,677	7,022	268	66,492	4,806	656
Services		106,217	29,523	1,888	145,281	85,285	3,067
Transport		48,479	11,804	3,707	43,436	10,531	391
Individuals		451,320	111,291	105,348	443,960	115,222	110,927
Governments and local authorities		0	–	–	0	–	–
Others		173,838	40,325	18,139	119,837	39,160	16,717
Total		1,701,422	512,642	166,428	1,231,141	391,440	155,531

- Notes: 1. Exposures as of the period-end do not include any securitization exposures, exposures relating to funds, exposures relating to counterparty credit risk for derivatives, etc., or exposures relating to shares and other equity instruments.
 2. Assets subject to allowances include loans and other receivables, customers' liabilities for acceptances and guarantees, and commitments. Assets subject to write-offs include loans and other receivables and bonds.

Exposures by past due period Millions of yen

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

March 31, 2019				
Less than 1 month	1 month or more and less than 2 months	2 months or more and less than 3 months	3 months or more	Total
816,913	207,275	120,800	34,762	1,179,751

- Notes: 1. Exposures as of the period-end do not include any securitization exposures, exposures relating to funds, exposures relating to counterparty credit risk for derivatives, etc., or exposures relating to shares and other equity instruments.
 2. Exposures by past due period do not include exposures to borrowers classed as claims against "Bankrupt or De facto Bankrupt" borrowers as provided for in Paragraph 2 of Article 4 of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of the Financial Functions, or "Doubtful" claims as provided for in Paragraph 3 of the same.
 3. Exposures for which the past due period is 3 months or more but not classed as a long period (generally 6 months or more), and is due to inheritance or other special reasons, are not categorized as "Doubtful" claims or lower.

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

Millions of yen

March 31, 2018			March 31, 2019		
Exposures as of the period-end	Exposures for which related allowances have been increased in line with the granting of loan concessions	Other exposures	Exposures as of the period-end	Exposures for which related allowances have been increased in line with the granting of loan concessions	Other exposures
802,288	768,894	33,393	380,350	350,139	30,211

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

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

%

	FY2017	FY2018
Internal Ratings Based Approach	86.27%	85.88%
Corporate and others	72.92%	72.75%
Retail	7.46%	7.32%
Equity	2.82%	2.54%
Purchased receivables	1.60%	1.65%
Lease transactions	0.00%	0.00%
Others	1.46%	1.60%
Standardized Approach	13.72%	14.11%
Total	100.00%	100.00%

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

Exposures relating to funds

Millions of yen

	FY2017
Exposures relating to funds	3,554,598
Exposures where fund components are identifiable (look-through approach) (Note 1)	3,447,378
Exposures not included above where equity exposures constitute majority of total value of fund components (Note 2)	70,475
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	25,526
Exposures not included in any categories above where the internal models approach is applied (Note 4)	–
Exposures not included in any categories above where there is a high probability of the weighted average risk weight applied to fund components being less than 400% (Note 5)	6,439
Exposures not included in any categories above (Note 5)	4,778

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

Exposures relating to funds*Millions of yen*

	FY2018
Exposures relating to funds	5,277,125
Exposures where information on fund components is obtained sufficiently and frequently and verified by independent third parties (Note 1)	5,108,498
Exposures not included above where information on fund components is obtained sufficiently and frequently by independent third parties (Note 2)	5,467
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	153,892
Exposures not included in any categories above where there is a high probability of the risk weight applied to fund components being 250% or less (Note 4)	–
Exposures not included in any categories above where there is a high probability of the risk weight applied to fund components being 400% or less (Note 5)	4,085
Exposures not included in any categories above (Note 6)	5,181

- Notes: 1. As stipulated in Paragraph 2 of Article 54-5 and Paragraph 2 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
2. As stipulated in Paragraph 4 of Article 54-5 and Paragraph 5 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
3. As stipulated in Paragraph 6 of Article 54-5 and Paragraph 7 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
4. As stipulated in Item 1, Paragraph 9 of Article 54-5 and Item 1, Paragraph 10 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
5. As stipulated in Item 2, Paragraph 9 of Article 54-5 and Item 2, Paragraph 10 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
6. As stipulated in Paragraph 10 of Article 54-5 and Paragraph 11 of Article 145 of the FSA Holding Company Capital Adequacy Notification.

APPENDED FORMS

OV1: Overview of RWA (Mitsubishi UFJ Financial Group)

		<i>Millions of yen</i>			
		a	b	c	d
		Risk-weighted assets (RWA)		Minimum capital requirements	
Basel III Template No.		March 31, 2019	March 31, 2018	March 31, 2019	March 31, 2018
1	Credit risk (excluding counterparty credit risk)	65,897,294	66,871,078	5,469,294	5,560,941
2	Standardized approach (SA)	20,207,111	19,006,123	1,616,568	1,520,489
3	Advanced internal ratings-based (A-IRB) approach	41,148,081	44,011,439	3,489,357	3,732,170
	Significant investments exposure	–	–	–	–
	Estimated lease residual values exposure	10	21	0	1
	Others	4,542,091	3,853,494	363,367	308,279
4	Counterparty credit risk (CCR)	8,558,362	8,860,642	691,485	715,946
5	SA-CCR	–	–	–	–
	Current exposure method	2,441,895	2,674,761	200,675	219,792
6	Expected exposure method	–	–	–	–
	Credit valuation adjustment (CVA)	4,097,836	4,293,699	327,826	343,495
	Central counterparty related exposure (CCP)	715,377	702,672	57,230	56,213
	Others	1,303,253	1,189,508	105,752	96,443
7	Equity exposures subject to market-based approach	1,847,288	2,033,681	156,650	172,456
8	Equity investments in funds - Look-through approach	3,631,920	/	301,081	/
9	Equity investments in funds - Mandate-based approach	634,862	/	51,017	/
	Equity investments in funds - Simple approach (subject to 250% RW)	–	/	–	/
	Equity investments in funds - Simple approach (subject to 400% RW)	16,341	/	1,307	/
10	Equity investments in funds - Fall-back approach	64,763	/	5,181	/
	Exposures with several underlying assets and transactions	/	–	/	–
	Equity investment in funds in the IRB approach	/	3,993,587	/	338,656
11	Unsettled transactions	82,264	15,105	6,975	1,243
12	Securitization exposures subject to calculation of credit RWA amounts	3,181,220	1,653,738	254,497	139,175
13	Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)	666,059	/	53,284	/
14	Securitization external ratings-based approach (SEC-ERBA)	1,496,760	/	119,740	/
15	Securitization standardized approach (SEC-SA)	886,176	/	70,894	/
	Ratings-based approach (RBA) or Internal assessment approach (IAA) in the IRB approach	/	405,643	/	34,398
	Supervisory formula approach (SFA) in the IRB approach	/	920,170	/	78,030
	Standardized approach (SA)	/	182,444	/	14,595
	Subject to 1250% RW	132,224	145,480	10,577	12,150
16	Market risk	2,920,576	2,714,514	233,646	217,161
17	Standardized approach (SA)	995,352	944,811	79,628	75,584
18	Internal model approaches (IMA)	1,925,223	1,769,703	154,017	141,576
19	Operational risk	8,107,263	7,236,024	648,581	578,881
20	Basic indicator approach (BIA)	2,627,394	2,291,601	210,191	183,328
21	The standardized approach (TSA)	–	–	–	–
22	Advanced measurement approaches (AMA)	5,479,869	4,944,423	438,389	395,553
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	3,890,974	3,035,793	329,954	257,435
	Risk weighted assets subject to transitional arrangements	–	–	–	–
24	Floor adjustment	15,220,209	13,689,912	1,217,616	1,095,192
25	Total (including the 1.06 scaling factor)	117,091,124	113,463,618	9,367,289	9,077,089

LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories

Millions of yen

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

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

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

LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories

Millions of yen

	March 31, 2019					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
Credit risk (excluding amounts classed under column d and column e)		Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital	
Assets:						
Cash and due from banks	74,206,895	74,139,453	67,441	–	–	–
Call loans and bills bought	451,668	451,668	–	–	–	–
Receivables under resale agreements	10,868,179	–	10,868,179	–	–	–
Receivables under securities borrowing transactions	2,739,363	–	2,739,363	–	–	–
Monetary claims bought	7,254,708	4,907,331	–	2,347,377	–	–
Trading assets	16,126,188	–	9,403,321	–	16,126,188	74,426
Money held in trust	912,961	912,961	–	–	–	–
Securities	64,262,463	60,226,921	13,843,384	3,721,527	–	314,014
Loans and bills discounted	107,412,468	104,313,298	11,009,722	3,098,974	–	195
Foreign exchanges	2,134,807	2,134,807	–	–	–	–
Other assets	12,838,412	6,933,827	5,896,123	8,461	–	–
Tangible fixed assets	1,335,972	1,335,972	–	–	–	–
Intangible fixed assets	1,136,530	269,258	–	–	–	867,272
Net defined benefit assets	824,007	249,785	–	–	–	574,222
Deferred tax assets	104,451	7,665	–	–	–	96,785
Customers' liabilities for acceptances and guarantees	9,241,062	9,215,340	–	25,721	–	–
Allowance for credit losses	(711,236)	(711,236)	–	–	–	–
Total assets	311,138,903	264,387,054	53,827,537	9,202,063	16,126,188	1,926,916

	March 31, 2019					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
Credit risk (excluding amounts classed under column d and column e)		Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital	
Liabilities:						
Deposits	180,171,279	–	–	–	–	180,171,279
Negotiable certificates of deposit	9,413,420	–	–	–	–	9,413,420
Call money and bills sold	2,465,093	–	–	–	–	2,465,093
Payables under repurchase agreements	25,112,121	–	25,112,121	–	–	–
Payables under securities lending transactions	903,219	–	903,219	–	–	–
Commercial papers	2,316,338	–	–	–	–	2,316,338
Trading liabilities	11,624,122	–	–	–	11,624,122	–
Borrowed money	16,268,170	–	–	–	–	16,268,170
Foreign exchanges	2,271,145	–	–	–	–	2,271,145
Short-term bonds payable	793,999	–	–	–	–	793,999
Bonds payable	12,179,680	–	–	–	–	12,179,680
Due to trust accounts	10,282,227	–	–	–	–	10,282,227
Other liabilities	9,452,717	–	–	–	–	9,452,717
Reserve for bonuses	79,236	–	–	–	–	79,236
Reserve for bonuses to directors	689	–	–	–	–	689
Reserve for stocks payment	10,814	–	–	–	–	10,814
Net defined benefit liabilities	59,540	–	–	–	–	59,540
Reserve for retirement benefits to directors	1,058	–	–	–	–	1,058
Reserve for loyalty award credits	17,606	–	–	–	–	17,606
Reserve for contingent losses	265,707	–	–	–	–	265,707
Reserves under special laws	4,263	–	–	–	–	4,263
Deferred tax liabilities	829,418	–	–	–	–	829,418
Deferred tax liabilities for land revaluation	114,292	–	–	–	–	114,292
Acceptances and guarantees	9,241,062	–	–	–	–	9,241,062
Total liabilities	293,877,225	–	26,015,340	–	11,624,122	256,237,762

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

LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements (Note 5)

Millions of yen

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

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

CR1: Credit quality of assets

Millions of yen

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

- Notes: 1. When determining default under the Internal Ratings Based Approach, an assessment is made of whether claims are classed as "claims against bankrupt or de facto bankrupt borrowers," "doubtful claims," or "claims in need of special attention," based on the internal ratings system and the asset evaluation and assessment system, in accordance with the stipulations of Paragraph 1 of Article 205 of the FSA Capital Adequacy Notification.
2. When determining default under the Standardized Approach, an assessment is made of when claims are classed as exposures past due for three months or more, in accordance with the stipulations of Paragraph 1 of Article 71 of the FSA Capital Adequacy Notification.

LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements (Note 5)

Millions of yen

Item No.		March 31, 2019				
		a	b	c	d	e
		Total	Items subject to:			
Credit risk (excluding amounts classed under column c and column d)	Counterparty credit risk		Securitization exposures (excluding amounts classed under column e)	Market risk		
1	Amount of assets under regulatory scope of consolidation	309,211,987	264,387,054	53,827,537	9,202,063	16,126,188
2	Amount of liabilities under regulatory scope of consolidation	37,639,462	–	26,015,340	–	11,624,122
3	Net amount of assets and liabilities under regulatory scope of consolidation	271,572,524	264,387,054	27,812,196	9,202,063	4,502,065
4	Off-balance sheet amounts	22,333,363	20,881,861	–	1,451,502	–
5	Differences due to derivative transactions (Note 1)	(3,810,105)	–	(3,810,105)	–	–
6	Differences due to repo transactions (Note 2)	13,045,604	–	13,045,604	–	–
7	Differences due to consideration of provisions and write-offs (Note 3)	1,027,031	1,027,031	–	–	–
8	Others (Note 4)	3,694,476	(184,074)	1,755,005	2,123,546	–
9	Exposure amounts under regulatory scope of consolidation	307,862,895	286,111,872	38,802,700	12,777,111	4,502,065

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

CR1: Credit quality of assets

Millions of yen

Item No.		March 31, 2019			
		a	b	c	d
		Gross carrying values		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans	884,408	103,052,084	548,381	103,388,111
2	Debt securities	601	49,542,916	–	49,543,517
3	Other on-balance sheet assets (debt instruments)	82,889	83,070,744	125,121	83,028,512
4	Total on-balance sheet assets (1+2+3)	967,898	235,665,746	673,503	235,960,142
Off-balance sheet assets					
5	Acceptances and guarantees, etc.	102,401	9,820,347	52,102	9,870,647
6	Commitments, etc.	20,256	41,922,117	20,676	41,921,696
7	Total off-balance sheet assets (5+6)	122,657	51,742,465	72,779	51,792,344
Total					
8	Total (4+7)	1,090,556	287,408,211	746,282	287,752,486

- Notes: 1. When determining default under the Internal Ratings Based Approach, an assessment is made of whether claims are classed as "claims against bankrupt or de facto bankrupt borrowers," "doubtful claims," or "claims in need of special attention," based on the internal ratings system and the asset evaluation and assessment system, in accordance with the stipulations of Paragraph 1 of Article 205 of the FSA Capital Adequacy Notification.
2. When determining default under the Standardized Approach, an assessment is made of when claims are classed as exposures past due for three months or more, in accordance with the stipulations of Paragraph 1 of Article 71 of the FSA Capital Adequacy Notification.

CR2: Changes in balance of defaulted loans and debt securities

Millions of yen

Item No.		March 31, 2018	March 31, 2019
1	Defaulted loans and debt securities as of March 31, 2018	/	1,278,889
2	Breakdown of changes by factors during current reporting period in loans and debt securities	Loans and debt securities that have defaulted since March 31, 2018	/
3		Returned to non-defaulted status	207,136
4		Amounts written off	356,922
5		Other changes	155,564
6	Defaulted loans and debt securities as of March 31, 2019 (1+2-3-4+5)	/	(5,639)
			967,898

CR3: Credit risk mitigation techniques – overview

Millions of yen

Item No.		March 31, 2018				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	85,695,093	19,423,377	9,297,639	3,883,470	37,495
2	Debt securities	44,487,014	1,022,230	111,251	888,147	–
3	Other on-balance sheet assets (debt instruments)	80,832,981	149,228	25,345	4,519	–
4	Total (1+2+3)	211,015,089	20,594,836	9,434,237	4,776,137	37,495
5	of which defaulted	190,448	666,734	211,055	142,689	–

Millions of yen

Item No.		March 31, 2019				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	83,296,578	20,091,533	9,768,331	3,331,132	21,559
2	Debt securities	48,441,553	1,101,964	155,816	927,212	–
3	Other on-balance sheet assets (debt instruments)	82,937,098	91,414	19,790	7,544	–
4	Total (1+2+3)	214,675,229	21,284,912	9,943,938	4,265,889	21,559
5	of which defaulted	241,431	395,362	125,270	131,089	–

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

Item No.	Asset class	March 31, 2018						
		a	b	c		d	e	f
		Exposures before CCF and CRM On-balance sheet amounts	Off-balance sheet amounts	Exposures post-CCF and CRM On-balance sheet amounts	Off-balance sheet amounts	Credit RWA amounts	RWA density	
1	Cash	235,790	–	235,790	–	–	–	
2	Government of Japan and Bank of Japan	4,709,538	156,042	4,709,538	156,042	–	–	
3	Central governments and central banks of foreign countries	5,314,300	14	5,391,029	7	444,308	8.24%	
4	Bank for International Settlements, etc.	–	–	–	–	–	–	
5	Local authorities in Japan	246	–	246	–	0	–	
6	Non-central government, etc. public sector entities in foreign countries	1,117,075	–	1,138,004	–	227,600	20.00%	
7	Multilateral development banks	54,224	–	54,224	–	2,195	4.04%	
8	Local authority financial institutions	–	–	–	–	–	–	
9	Government agencies in Japan	74,469	2	74,469	1	7,448	10.00%	
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–	–	
11	Financial institutions and type I financial instruments business operators	2,928,062	906,012	2,956,355	268,811	858,305	26.61%	
12	Corporates, etc.	10,237,183	7,510,319	9,914,250	2,491,521	12,405,772	100.00%	
13	SMEs, etc. and individuals	3,914,404	3,577,741	3,803,904	784,921	3,441,619	75.00%	
14	Residential loan secured by property	4,061,844	0	4,060,460	0	1,421,371	35.00%	
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–	
16	Past due for three months or more, etc. (excluding residential loans secured by property)	121,457	4,089	116,658	1,997	162,036	136.55%	
17	Past due for three months or more relating to residential loans secured by property	9,524	–	9,415	–	7,650	81.26%	
18	Uncollected notes	138,448	–	138,448	–	27,689	19.99%	
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–	
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–	
21	Investments, etc. (excluding material investments)	123	–	123	–	123	100.00%	
22	Total	32,916,694	12,154,222	32,602,917	3,703,303	19,006,123	52.34%	

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

Item No.	Asset class	March 31, 2019						
		a	b	c		d	e	f
		Exposures before CCF and CRM On-balance sheet amounts	Off-balance sheet amounts	Exposures post-CCF and CRM On-balance sheet amounts	Off-balance sheet amounts	Credit RWA amounts	RWA density	
1	Cash	223,196	–	223,196	–	–	–	
2	Government of Japan and Bank of Japan	4,079,977	489,057	4,079,977	489,057	–	–	
3	Central governments and central banks of foreign countries	5,431,703	30	5,480,878	15	447,064	8.15%	
4	Bank for International Settlements, etc.	196	–	196	–	–	–	
5	Local authorities in Japan	157	–	157	–	4	2.63%	
6	Non-central government, etc. public sector entities in foreign countries	1,174,733	23,212	1,201,454	23,212	244,933	20.00%	
7	Multilateral development banks	62,007	–	62,007	–	0	–	
8	Local authority financial institutions	40	–	40	–	4	–	
9	Government agencies in Japan	237	–	237	–	23	10.00%	
10	Local authority land development corporations, public housing corporations, and regional public road corporations	12,689	–	12,689	–	2,537	20.00%	
11	Financial institutions and type I financial instruments business operators	1,828,134	561,354	1,864,240	246,910	675,271	31.98%	
12	Corporates, etc.	10,694,180	8,809,023	10,370,893	3,099,700	13,470,594	100.00%	
13	SMEs, etc. and individuals	4,179,557	4,050,890	4,063,594	813,145	3,657,865	75.00%	
14	Residential loan secured by property	4,300,058	6	4,298,689	3	1,504,747	35.00%	
15	Business loan for acquisition of real estate, etc.	31	–	31	–	31	100.00%	
16	Past due for three months or more, etc. (excluding residential loans secured by property)	129,277	3,776	125,760	1,919	172,887	135.40%	
17	Past due for three months or more relating to residential loans secured by property	10,571	–	10,535	–	8,630	81.91%	
18	Uncollected notes	111,961	–	111,961	–	22,392	20.00%	
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–	
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–	
21	Investments, etc. (excluding material investments)	122	–	122	–	122	100.00%	
22	Total	32,238,834	13,937,352	31,906,665	4,673,964	20,207,111	55.23%	

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

Item No.	Risk weight Asset class	March 31, 2018					
		a	b	c	d	e	f
		Credit risk exposure amounts (post-CCF and post-CRM)					
		0%	10%	20%	35%	50%	75%
1	Cash	235,790	–	–	–	–	–
2	Government of Japan and Bank of Japan	4,865,580	–	–	–	–	–
3	Central governments and central banks of foreign countries	4,557,434	–	452,793	–	54,116	–
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	246	–	0	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	1,138,004	–	–	–
7	Multilateral development banks	43,249	–	10,975	–	–	–
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	–	74,469	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	2,849,282	–	174,873	–
12	Corporates, etc.	–	–	–	–	998	–
13	SMEs, etc. and individuals	–	–	–	–	–	4,588,825
14	Residential loan secured by property	–	–	–	4,060,136	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	2,952	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	3,528	–
18	Uncollected notes	–	–	138,448	–	–	–
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–
21	Investments, etc. (excluding material investments)	–	–	–	–	–	–
22	Total	9,702,301	74,469	4,589,504	4,060,136	236,469	4,588,825

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

Item No.	Asset class	March 31, 2019					
		a	b	c	d	e	f
		Credit risk exposure amounts (post-CCF and post-CRM)					
Risk weight	0%	10%	20%	35%	50%	75%	
1	Cash	223,196	–	–	–	–	–
2	Government of Japan and Bank of Japan	4,569,034	–	–	–	–	–
3	Central governments and central banks of foreign countries	4,516,624	–	614,233	–	51,636	–
4	Bank for International Settlements, etc.	196	–	–	–	–	–
5	Local authorities in Japan	136	–	20	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	1,224,666	–	–	–
7	Multilateral development banks	62,004	–	2	–	–	–
8	Local authority financial institutions	–	40	–	–	–	–
9	Government agencies in Japan	–	237	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	12,689	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	1,654,957	–	223,828	–
12	Corporates, etc.	–	–	–	–	–	–
13	SMEs, etc. and individuals	–	–	–	–	–	4,875,500
14	Residential loan secured by property	–	–	–	4,298,377	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	5,387	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	3,809	–
18	Uncollected notes	–	–	111,961	–	–	–
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–
21	Investments, etc. (excluding material investments)	–	–	–	–	–	–
22	Total	9,371,192	278	3,618,532	4,298,377	284,661	4,875,500

Millions of yen

Item No.	Risk weight Asset class	March 31, 2018				
		g	h	i	j	k
		Credit risk exposure amounts (post-CCF and post-CRM)				
		100%	150%	250%	1250%	Total
1	Cash	–	–	–	–	235,790
2	Government of Japan and Bank of Japan	–	–	–	–	4,865,580
3	Central governments and central banks of foreign countries	326,691	–	–	–	5,391,036
4	Bank for International Settlements, etc.	–	–	–	–	–
5	Local authorities in Japan	–	–	–	–	246
6	Non-central government, etc. public sector entities in foreign countries	–	–	–	–	1,138,004
7	Multilateral development banks	–	–	–	–	54,224
8	Local authority financial institutions	–	–	–	–	–
9	Government agencies in Japan	1	–	–	–	74,471
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	201,010	–	–	–	3,225,166
12	Corporates, etc.	12,404,772	–	–	–	12,405,771
13	SMEs, etc. and individuals	–	–	–	–	4,588,825
14	Residential loan secured by property	324	–	–	–	4,060,460
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	25,990	89,712	–	–	118,656
17	Past due for three months or more relating to residential loans secured by property	5,886	–	–	–	9,415
18	Uncollected notes	–	–	–	–	138,448
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–
21	Investments, etc. (excluding material investments)	123	–	–	–	123
22	Total	12,964,801	89,712	–	–	36,306,221

Millions of yen

Item No.	Risk weight Asset class	March 31, 2019				
		g	h	i	j	k
		Credit risk exposure amounts (post-CCF and post-CRM)				
		100%	150%	250%	1250%	Total
1	Cash	–	–	–	–	223,196
2	Government of Japan and Bank of Japan	–	–	–	–	4,569,034
3	Central governments and central banks of foreign countries	298,399	–	–	–	5,480,894
4	Bank for International Settlements, etc.	–	–	–	–	196
5	Local authorities in Japan	–	–	–	–	157
6	Non-central government, etc. public sector entities in foreign countries	–	–	–	–	1,224,666
7	Multilateral development banks	–	–	–	–	62,007
8	Local authority financial institutions	–	–	–	–	40
9	Government agencies in Japan	–	–	–	–	237
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	12,689
11	Financial institutions and type I financial instruments business operators	232,365	–	–	–	2,111,151
12	Corporates, etc.	13,470,594	–	–	–	13,470,594
13	SMEs, etc. and individuals	1,239	–	–	–	4,876,740
14	Residential loan secured by property	315	–	–	–	4,298,692
15	Business loan for acquisition of real estate, etc.	31	–	–	–	31
16	Past due for three months or more, etc. (excluding residential loans secured by property)	26,490	95,802	–	–	127,680
17	Past due for three months or more relating to residential loans secured by property	6,725	–	–	–	10,535
18	Uncollected notes	–	–	–	–	111,961
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–
21	Investments, etc. (excluding material investments)	122	–	–	–	122
22	Total	14,036,284	95,802	–	–	36,580,629

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

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2018					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Sovereign exposures							
1	0.00 to <0.15	108,740,151	1,828,726	59.75%	109,930,385	0.00%	0.3
2	0.15 to <0.25	14,684	1,063	100.00%	10,526	0.20%	0.0
3	0.25 to <0.50	64,185	18,255	58.57%	72,102	0.37%	0.0
4	0.50 to <0.75	57,093	–	–	57,093	0.66%	0.0
5	0.75 to <2.50	34,038	7,244	58.80%	38,297	1.95%	0.0
6	2.50 to <10.00	8,452	19,201	58.80%	19,743	6.39%	0.0
7	10.00 to <100.00	49,763	–	–	46,694	11.99%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	108,968,370	1,874,491	59.75%	110,174,843	0.00%	0.4
Bank exposures							
1	0.00 to <0.15	4,473,894	829,809	51.07%	4,926,314	0.07%	0.5
2	0.15 to <0.25	194,112	206,301	76.50%	351,830	0.20%	0.0
3	0.25 to <0.50	164,892	13,414	38.68%	170,081	0.37%	0.0
4	0.50 to <0.75	18,141	3,203	22.54%	18,863	0.66%	0.0
5	0.75 to <2.50	26,198	23,484	38.59%	35,581	1.62%	0.0
6	2.50 to <10.00	34,855	10,493	42.91%	38,774	6.39%	0.0
7	10.00 to <100.00	4,348	274,534	0.54%	5,326	11.99%	0.0
8	100.00 (Default)	1,023	–	–	3,729	100.00%	0.0
9	Sub-total	4,917,467	1,361,241	44.26%	5,550,502	0.22%	0.7
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	39,659,599	36,656,178	47.77%	57,121,918	0.07%	12.1
2	0.15 to <0.25	6,213,315	5,006,266	21.60%	7,291,315	0.20%	6.1
3	0.25 to <0.50	3,504,737	1,152,814	53.49%	4,108,687	0.37%	5.6
4	0.50 to <0.75	1,757,915	435,859	55.23%	1,998,029	0.66%	3.2
5	0.75 to <2.50	4,187,443	1,018,875	58.68%	4,783,281	1.87%	3.9
6	2.50 to <10.00	481,354	122,462	57.05%	547,680	6.38%	0.8
7	10.00 to <100.00	495,449	397,792	52.56%	715,181	11.99%	0.7
8	100.00 (Default)	497,273	264,254	59.80%	825,838	100.00%	1.5
9	Sub-total	56,797,089	45,054,503	45.47%	77,391,932	1.44%	34.4
SME exposures							
1	0.00 to <0.15	161,204	61,580	38.38%	188,556	0.09%	0.7
2	0.15 to <0.25	613,741	45,102	42.34%	632,941	0.20%	2.5
3	0.25 to <0.50	979,147	44,536	41.46%	997,615	0.37%	3.6
4	0.50 to <0.75	661,728	38,523	44.09%	678,716	0.66%	3.2
5	0.75 to <2.50	1,286,549	66,385	52.80%	1,321,604	1.69%	5.2
6	2.50 to <10.00	308,690	6,792	42.44%	311,724	6.39%	1.5
7	10.00 to <100.00	125,995	4,328	40.39%	129,346	11.99%	0.6
8	100.00 (Default)	254,446	3,107	42.23%	358,046	100.00%	5.5
9	Sub-total	4,391,503	270,355	44.08%	4,618,551	9.21%	23.1
Specialized lending exposures							
1	0.00 to <0.15	2,544,007	760,537	65.57%	3,043,339	0.08%	0.6
2	0.15 to <0.25	673,385	333,524	63.67%	885,749	0.20%	0.1
3	0.25 to <0.50	1,033,657	283,844	64.52%	1,216,822	0.37%	0.1
4	0.50 to <0.75	388,431	67,286	68.60%	434,593	0.66%	0.0
5	0.75 to <2.50	430,113	146,613	59.21%	516,927	1.71%	0.1
6	2.50 to <10.00	63,971	31,373	64.29%	84,142	6.39%	0.0
7	10.00 to <100.00	88,220	8,805	88.31%	97,791	11.99%	0.0
8	100.00 (Default)	52,692	14,107	67.92%	64,465	100.00%	0.0
9	Sub-total	5,274,480	1,646,092	64.68%	6,343,831	1.61%	1.2

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2018					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Sovereign exposures							
1	0.00 to <0.15	38.12%	1.7	701,133	0.63%	977	/
2	0.15 to <0.25	32.68%	3.3	4,180	39.71%	6	/
3	0.25 to <0.50	23.33%	2.0	19,714	27.34%	62	/
4	0.50 to <0.75	31.78%	1.1	25,955	45.46%	119	/
5	0.75 to <2.50	29.00%	3.3	29,921	78.12%	215	/
6	2.50 to <10.00	28.67%	2.3	20,771	105.20%	361	/
7	10.00 to <100.00	5.55%	2.0	11,638	24.92%	310	/
8	100.00 (Default)	–	–	–	–	–	/
9	Sub-total	38.09%	1.7	813,315	0.73%	2,054	2,763
Bank exposures							
1	0.00 to <0.15	35.56%	1.4	896,677	18.20%	1,336	/
2	0.15 to <0.25	35.66%	0.8	100,822	28.65%	250	/
3	0.25 to <0.50	33.50%	0.7	57,900	34.04%	210	/
4	0.50 to <0.75	36.07%	0.5	8,267	43.82%	44	/
5	0.75 to <2.50	37.20%	1.2	26,759	75.20%	213	/
6	2.50 to <10.00	6.57%	3.7	10,527	27.15%	162	/
7	10.00 to <100.00	37.96%	0.8	9,257	173.78%	242	/
8	100.00 (Default)	68.98%	–	1,761	47.25%	2,431	/
9	Sub-total	35.34%	1.3	1,111,973	20.03%	4,893	5,941
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	36.29%	2.6	12,314,725	21.55%	15,126	/
2	0.15 to <0.25	32.70%	2.8	2,587,715	35.49%	4,769	/
3	0.25 to <0.50	29.44%	2.6	1,669,363	40.63%	4,476	/
4	0.50 to <0.75	26.34%	2.6	919,220	46.00%	3,473	/
5	0.75 to <2.50	27.76%	2.4	3,290,140	68.78%	25,103	/
6	2.50 to <10.00	24.28%	2.2	483,828	88.34%	8,498	/
7	10.00 to <100.00	29.15%	2.5	978,458	136.81%	24,999	/
8	100.00 (Default)	36.43%	–	326,422	39.52%	275,859	/
9	Sub-total	34.65%	2.6	22,569,874	29.16%	362,306	540,871
SME exposures							
1	0.00 to <0.15	30.22%	2.7	34,124	18.09%	51	/
2	0.15 to <0.25	23.94%	2.7	135,527	21.41%	303	/
3	0.25 to <0.50	24.21%	2.7	303,906	30.46%	893	/
4	0.50 to <0.75	21.49%	2.4	213,971	31.52%	963	/
5	0.75 to <2.50	20.15%	2.5	542,065	41.01%	4,509	/
6	2.50 to <10.00	17.79%	2.0	166,891	53.53%	3,544	/
7	10.00 to <100.00	17.94%	1.7	90,433	69.91%	2,782	/
8	100.00 (Default)	43.04%	–	191,817	53.57%	139,472	/
9	Sub-total	23.71%	2.5	1,678,737	36.34%	152,520	210,735
Specialized lending exposures							
1	0.00 to <0.15	29.70%	4.0	781,554	25.68%	801	/
2	0.15 to <0.25	31.39%	4.0	373,280	42.14%	556	/
3	0.25 to <0.50	27.50%	4.0	622,060	51.12%	1,238	/
4	0.50 to <0.75	24.83%	4.4	255,409	58.76%	712	/
5	0.75 to <2.50	26.57%	4.1	399,510	77.28%	2,354	/
6	2.50 to <10.00	30.42%	3.4	99,189	117.88%	1,636	/
7	10.00 to <100.00	25.47%	3.4	120,099	122.81%	2,986	/
8	100.00 (Default)	23.14%	–	24,305	37.70%	13,135	/
9	Sub-total	28.80%	4.0	2,675,409	42.17%	23,421	35,877

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2018					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	6,690,268	17,000	58.80%	6,700,264	0.06%	2.8
2	0.15 to <0.25	289,547	–	–	289,547	0.20%	0.6
3	0.25 to <0.50	215,358	–	–	215,358	0.37%	0.4
4	0.50 to <0.75	37,430	–	–	37,430	0.66%	0.1
5	0.75 to <2.50	60,444	–	–	60,444	1.53%	0.2
6	2.50 to <10.00	7,780	–	–	7,780	6.39%	0.1
7	10.00 to <100.00	9,739	–	–	9,739	11.99%	0.0
8	100.00 (Default)	61,512	–	–	61,512	100.00%	0.0
9	Sub-total	7,372,082	17,000	58.80%	7,382,078	0.95%	4.5
Qualifying revolving retail exposures							
1	0.00 to <0.15	–	2,990,786	45.09%	1,348,743	0.05%	12,145.6
2	0.15 to <0.25	–	83,338	39.76%	33,135	0.18%	275.2
3	0.25 to <0.50	595,664	815,453	100.00%	1,411,118	0.39%	8,513.9
4	0.50 to <0.75	335,614	1,337,300	72.50%	1,305,229	0.68%	9,879.3
5	0.75 to <2.50	416,108	315,429	50.06%	574,016	1.59%	1,201.4
6	2.50 to <10.00	255,633	118,002	64.82%	332,131	4.40%	732.0
7	10.00 to <100.00	23,636	5,657	43.16%	26,078	36.29%	85.3
8	100.00 (Default)	64,223	1,764	10.11%	64,630	100.00%	186.6
9	Sub-total	1,690,880	5,667,733	60.05%	5,095,084	2.22%	33,019.7
Residential mortgage exposures							
1	0.00 to <0.15	103,133	6,611	–	109,744	0.07%	11.9
2	0.15 to <0.25	3,581,720	460	–	3,582,181	0.20%	212.1
3	0.25 to <0.50	7,097,368	52,979	100.00%	7,150,348	0.35%	399.1
4	0.50 to <0.75	1,319,165	2,607	100.00%	1,321,773	0.67%	155.4
5	0.75 to <2.50	1,048,818	32,629	7.12%	1,081,448	1.51%	102.4
6	2.50 to <10.00	15,758	2,769	50.81%	18,528	6.15%	2.5
7	10.00 to <100.00	149,472	3,475	41.80%	152,947	29.47%	11.6
8	100.00 (Default)	104,038	1,299	59.25%	118,817	100.00%	9.1
9	Sub-total	13,419,476	102,833	59.84%	13,535,788	1.64%	904.4
Other retail exposures							
1	0.00 to <0.15	–	3,045,614	10.16%	309,512	0.03%	2,818.4
2	0.15 to <0.25	702	13,546	8.73%	1,885	0.19%	6.9
3	0.25 to <0.50	56,388	54,736	89.69%	105,739	0.41%	54.8
4	0.50 to <0.75	662,170	169,818	93.44%	821,004	0.61%	293.8
5	0.75 to <2.50	299,891	361,383	86.81%	614,585	1.58%	1,618.8
6	2.50 to <10.00	287,508	453,817	0.69%	290,968	7.87%	37.6
7	10.00 to <100.00	3,493	1,189	82.96%	4,492	25.42%	2.0
8	100.00 (Default)	120,302	4,217	44.77%	128,009	100.00%	149.3
9	Sub-total	1,430,457	4,104,322	20.42%	2,276,196	7.35%	4,982.0
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	3,730,559	171,485	59.92%	3,842,003	0.06%	1.6
2	0.15 to <0.25	271,731	2,044	58.80%	272,933	0.20%	0.2
3	0.25 to <0.50	136,016	14,675	60.57%	144,906	0.37%	0.1
4	0.50 to <0.75	30,136	542	58.80%	30,455	0.66%	0.0
5	0.75 to <2.50	60,308	15,779	60.46%	69,849	1.99%	0.0
6	2.50 to <10.00	3,958	–	–	3,958	6.39%	0.0
7	10.00 to <100.00	15,836	984	76.95%	16,908	11.99%	0.0
8	100.00 (Default)	4,949	–	–	4,949	100.00%	0.0
9	Sub-total	4,253,498	205,511	60.08%	4,385,965	0.28%	2.1

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2018					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	90.00%	5.0	7,001,983	104.50%	4,113	/
2	0.15 to <0.25	90.00%	5.0	407,669	140.79%	521	/
3	0.25 to <0.50	90.00%	5.0	448,653	208.32%	717	/
4	0.50 to <0.75	90.00%	5.0	84,830	226.63%	222	/
5	0.75 to <2.50	90.00%	5.0	191,826	317.35%	834	/
6	2.50 to <10.00	90.00%	5.0	35,605	457.64%	447	/
7	10.00 to <100.00	90.00%	5.0	58,903	604.77%	1,051	/
8	100.00 (Default)	90.00%	–	692,018	1,125.00%	55,361	/
9	Sub-total	90.00%	5.0	8,921,490	120.85%	63,267	
Qualifying revolving retail exposures							
1	0.00 to <0.15	72.74%	–	34,939	2.59%	540	/
2	0.15 to <0.25	68.62%	–	2,236	6.75%	40	/
3	0.25 to <0.50	78.40%	–	202,890	14.37%	4,325	/
4	0.50 to <0.75	81.74%	–	307,743	23.57%	7,399	/
5	0.75 to <2.50	80.13%	–	247,348	43.09%	7,256	/
6	2.50 to <10.00	84.05%	–	308,549	92.89%	12,222	/
7	10.00 to <100.00	78.23%	–	58,182	223.10%	7,458	/
8	100.00 (Default)	79.03%	–	162	0.25%	54,386	/
9	Sub-total	78.26%	–	1,162,052	22.80%	93,629	46,571
Residential mortgage exposures							
1	0.00 to <0.15	80.23%	–	13,337	12.15%	50	/
2	0.15 to <0.25	31.46%	–	456,226	12.73%	2,294	/
3	0.25 to <0.50	31.31%	–	1,359,279	19.00%	7,932	/
4	0.50 to <0.75	30.07%	–	382,651	28.94%	2,691	/
5	0.75 to <2.50	31.76%	–	545,112	50.40%	5,127	/
6	2.50 to <10.00	30.04%	–	19,830	107.02%	333	/
7	10.00 to <100.00	30.92%	–	225,533	147.45%	13,831	/
8	100.00 (Default)	32.75%	–	28,350	23.86%	36,648	/
9	Sub-total	31.67%	–	3,030,321	22.38%	68,910	32,134
Other retail exposures							
1	0.00 to <0.15	0.06%	–	43	0.01%	0	/
2	0.15 to <0.25	84.02%	–	641	34.02%	3	/
3	0.25 to <0.50	29.92%	–	19,440	18.38%	121	/
4	0.50 to <0.75	29.66%	–	212,208	25.84%	1,542	/
5	0.75 to <2.50	34.52%	–	258,110	41.99%	3,726	/
6	2.50 to <10.00	18.93%	–	101,214	34.78%	3,686	/
7	10.00 to <100.00	42.28%	–	4,522	100.67%	526	/
8	100.00 (Default)	51.74%	–	12,346	9.64%	65,734	/
9	Sub-total	26.90%	–	608,528	26.73%	75,340	33,788
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	32.98%	1.3	481,516	12.53%	883	/
2	0.15 to <0.25	31.39%	1.6	80,685	29.56%	179	/
3	0.25 to <0.50	34.73%	2.1	65,964	45.52%	186	/
4	0.50 to <0.75	34.38%	2.0	17,274	56.71%	69	/
5	0.75 to <2.50	35.08%	1.8	62,003	88.76%	486	/
6	2.50 to <10.00	28.86%	1.7	3,966	100.19%	73	/
7	10.00 to <100.00	30.53%	2.3	30,116	178.11%	812	/
8	100.00 (Default)	26.27%	–	8	0.17%	1,300	/
9	Sub-total	32.96%	1.4	741,536	16.90%	3,992	6,428

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2018					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	1,604,665	12,180	58.80%	1,611,827	0.07%	0.1
2	0.15 to <0.25	186,882	–	–	186,882	0.20%	0.0
3	0.25 to <0.50	76,230	–	–	76,230	0.37%	0.0
4	0.50 to <0.75	14,817	–	–	14,817	0.66%	0.0
5	0.75 to <2.50	41,368	–	–	41,368	1.88%	0.0
6	2.50 to <10.00	2,188	–	–	2,188	6.39%	0.0
7	10.00 to <100.00	6,186	–	–	6,351	11.99%	0.0
8	100.00 (Default)	9,167	–	–	9,167	100.00%	0.0
9	Sub-total	1,941,506	12,180	58.80%	1,948,834	0.65%	0.2
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	28,238	–	–	28,238	0.03%	3.4
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	37,967	–	–	37,967	2.12%	6.9
6	2.50 to <10.00	148	–	–	148	3.16%	0.3
7	10.00 to <100.00	1	–	–	1	31.43%	0.0
8	100.00 (Default)	2,147	–	–	2,477	100.00%	0.5
9	Sub-total	68,503	–	–	68,833	4.79%	11.2
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	31,058	–	–	31,058	0.04%	0.0
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	0	–	–	0	2.11%	0.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	8,949	–	–	8,949	11.99%	0.0
8	100.00 (Default)	0	–	–	0	100.00%	0.0
9	Sub-total	40,009	–	–	40,009	2.72%	0.0
Exposures relating to lease fees in lease transactions							
1	0.00 to <0.15	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	1	–	–	1	0.56%	0.0
5	0.75 to <2.50	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	5	–	–	5	29.82%	0.0
8	100.00 (Default)	24	–	–	24	100.00%	0.0
9	Sub-total	31	–	–	31	81.97%	0.0
Total (all portfolios)		210,565,356	60,316,266	46.15%	238,812,483	0.95%	38,983.6

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2018					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	37.91%	1.1	222,442	13.80%	453	/
2	0.15 to <0.25	37.95%	1.0	48,654	26.03%	141	/
3	0.25 to <0.50	37.70%	1.0	28,124	36.89%	106	/
4	0.50 to <0.75	38.20%	1.2	7,962	53.73%	37	/
5	0.75 to <2.50	37.62%	1.2	37,874	91.55%	293	/
6	2.50 to <10.00	38.28%	1.0	2,710	123.81%	53	/
7	10.00 to <100.00	38.51%	1.0	10,280	161.86%	293	/
8	100.00 (Default)	23.37%	-	3,533	38.54%	1,879	/
9	Sub-total	37.83%	1.1	361,582	18.55%	3,259	5,690
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	31.39%	-	811	2.87%	2	/
2	0.15 to <0.25	-	-	-	-	-	/
3	0.25 to <0.50	-	-	-	-	-	/
4	0.50 to <0.75	-	-	-	-	-	/
5	0.75 to <2.50	38.61%	-	28,483	75.02%	312	/
6	2.50 to <10.00	31.39%	-	119	80.50%	1	/
7	10.00 to <100.00	69.60%	-	3	179.74%	0	/
8	100.00 (Default)	35.08%	-	278	11.23%	846	/
9	Sub-total	35.51%	-	29,696	43.14%	1,163	547
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	100.00%	-	10,018	32.25%	15	/
2	0.15 to <0.25	-	-	-	-	-	/
3	0.25 to <0.50	-	-	-	-	-	/
4	0.50 to <0.75	-	-	-	-	-	/
5	0.75 to <2.50	100.00%	-	0	268.87%	0	/
6	2.50 to <10.00	-	-	-	-	-	/
7	10.00 to <100.00	100.00%	-	37,599	420.12%	1,073	/
8	100.00 (Default)	125.87%	-	0	100.00%	-	/
9	Sub-total	100.00%	-	47,618	119.01%	1,088	317
Exposures relating to lease fees in lease transactions							
1	0.00 to <0.15	-	-	-	-	-	/
2	0.15 to <0.25	-	-	-	-	-	/
3	0.25 to <0.50	-	-	-	-	-	/
4	0.50 to <0.75	95.68%	-	1	73.46%	0	/
5	0.75 to <2.50	-	-	-	-	-	/
6	2.50 to <10.00	-	-	-	-	-	/
7	10.00 to <100.00	95.68%	-	13	244.13%	1	/
8	100.00 (Default)	95.68%	-	12	51.00%	22	/
9	Sub-total	95.68%	-	27	86.26%	24	13
Total (all portfolios)		38.29%	2.0	43,752,165	18.32%	855,872	921,681

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

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2019					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Sovereign exposures							
1	0.00 to <0.15	110,906,950	1,659,033	56.58%	111,885,860	0.00%	0.3
2	0.15 to <0.25	29,390	1,059	54.51%	29,967	0.19%	0.0
3	0.25 to <0.50	76,312	17,600	28.55%	45,463	0.35%	0.0
4	0.50 to <0.75	9,466	–	–	9,466	0.63%	0.0
5	0.75 to <2.50	48,897	7,407	54.50%	49,712	1.70%	0.0
6	2.50 to <10.00	3,098	13,749	54.51%	10,592	5.93%	0.0
7	10.00 to <100.00	33,788	13,680	100.00%	47,611	11.43%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	111,107,903	1,712,529	56.61%	112,078,674	0.00%	0.3
Bank exposures							
1	0.00 to <0.15	5,706,499	862,547	48.94%	6,139,183	0.07%	0.5
2	0.15 to <0.25	127,714	141,046	85.09%	247,730	0.19%	0.0
3	0.25 to <0.50	271,120	6,501	38.98%	272,905	0.35%	0.0
4	0.50 to <0.75	165,818	19,985	37.99%	173,411	0.63%	0.0
5	0.75 to <2.50	7,892	14,159	49.50%	14,291	1.84%	0.0
6	2.50 to <10.00	33,415	5,549	20.00%	34,525	5.93%	0.0
7	10.00 to <100.00	4,992	253,106	0.35%	5,781	11.43%	0.0
8	100.00 (Default)	977	–	–	3,895	100.00%	0.0
9	Sub-total	6,318,428	1,302,895	43.08%	6,891,724	0.20%	0.7
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	39,237,388	36,155,839	44.57%	55,266,144	0.07%	12.1
2	0.15 to <0.25	6,472,027	5,109,938	20.19%	7,515,303	0.19%	6.1
3	0.25 to <0.50	3,986,288	1,148,936	52.55%	4,582,139	0.35%	5.5
4	0.50 to <0.75	1,385,492	393,967	55.10%	1,594,492	0.63%	2.5
5	0.75 to <2.50	3,525,887	917,202	52.18%	4,000,173	1.79%	3.1
6	2.50 to <10.00	436,667	75,218	56.34%	474,765	5.93%	0.7
7	10.00 to <100.00	659,457	345,111	50.31%	841,915	11.43%	0.6
8	100.00 (Default)	218,112	105,874	56.84%	439,955	100.00%	1.3
9	Sub-total	55,921,322	44,252,088	42.31%	74,714,890	0.95%	32.2
SME exposures							
1	0.00 to <0.15	156,759	78,471	55.05%	199,959	0.09%	0.7
2	0.15 to <0.25	677,953	43,061	42.59%	696,297	0.19%	2.7
3	0.25 to <0.50	882,959	48,289	42.53%	903,500	0.35%	3.6
4	0.50 to <0.75	651,395	35,065	42.56%	666,321	0.63%	3.1
5	0.75 to <2.50	1,071,126	53,278	49.38%	1,097,438	1.59%	4.5
6	2.50 to <10.00	230,956	8,317	55.70%	235,589	5.93%	1.3
7	10.00 to <100.00	126,569	2,753	38.13%	128,952	11.43%	0.5
8	100.00 (Default)	218,964	2,475	57.77%	312,259	100.00%	4.8
9	Sub-total	4,016,685	271,714	48.00%	4,240,317	8.66%	21.5
Specialized lending exposures							
1	0.00 to <0.15	2,781,975	766,778	57.20%	3,220,646	0.08%	0.6
2	0.15 to <0.25	811,018	301,463	57.44%	984,205	0.19%	0.1
3	0.25 to <0.50	804,500	301,790	60.13%	985,997	0.35%	0.2
4	0.50 to <0.75	290,997	167,333	60.78%	392,703	0.63%	0.0
5	0.75 to <2.50	660,504	154,393	54.77%	745,068	1.32%	0.0
6	2.50 to <10.00	107,873	10,604	53.54%	113,551	5.93%	0.0
7	10.00 to <100.00	48,647	8,976	54.51%	54,514	11.43%	0.0
8	100.00 (Default)	70,987	5,503	91.66%	76,175	100.00%	0.0
9	Sub-total	5,576,506	1,716,843	57.96%	6,572,863	1.66%	1.2

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2019					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Sovereign exposures							
1	0.00 to <0.15	37.91%	1.7	772,364	0.69%	1,056	/
2	0.15 to <0.25	15.24%	3.0	8,102	27.03%	8	/
3	0.25 to <0.50	34.26%	1.5	16,152	35.52%	54	/
4	0.50 to <0.75	29.49%	1.5	4,295	45.37%	17	/
5	0.75 to <2.50	26.89%	2.9	32,234	64.84%	236	/
6	2.50 to <10.00	28.38%	1.6	9,888	93.34%	178	/
7	10.00 to <100.00	8.38%	2.5	18,049	37.91%	456	/
8	100.00 (Default)	–	–	–	–	–	/
9	Sub-total	37.88%	1.7	861,087	0.76%	2,007	2,276
Bank exposures							
1	0.00 to <0.15	35.79%	1.8	1,284,098	20.91%	1,632	/
2	0.15 to <0.25	37.57%	0.9	75,654	30.53%	176	/
3	0.25 to <0.50	34.85%	0.7	96,104	35.21%	332	/
4	0.50 to <0.75	33.18%	1.0	87,764	50.61%	362	/
5	0.75 to <2.50	28.21%	1.8	8,259	57.79%	71	/
6	2.50 to <10.00	4.90%	3.1	7,027	20.35%	100	/
7	10.00 to <100.00	37.94%	0.9	10,125	175.14%	250	/
8	100.00 (Default)	68.68%	–	1,796	46.12%	2,531	/
9	Sub-total	35.60%	1.7	1,570,831	22.79%	5,459	2,865
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	36.07%	2.6	11,758,794	21.27%	14,419	/
2	0.15 to <0.25	31.39%	2.7	2,473,557	32.91%	4,482	/
3	0.25 to <0.50	29.25%	2.6	1,803,524	39.35%	4,691	/
4	0.50 to <0.75	26.17%	2.7	725,486	45.49%	2,629	/
5	0.75 to <2.50	27.86%	2.4	2,722,798	68.06%	20,260	/
6	2.50 to <10.00	22.25%	2.0	361,659	76.17%	6,266	/
7	10.00 to <100.00	30.26%	3.3	1,228,263	145.88%	29,121	/
8	100.00 (Default)	47.00%	–	187,662	42.65%	191,964	/
9	Sub-total	34.44%	2.6	21,261,746	28.45%	273,836	369,328
SME exposures							
1	0.00 to <0.15	28.87%	2.6	34,390	17.19%	51	/
2	0.15 to <0.25	23.08%	2.8	139,516	20.03%	305	/
3	0.25 to <0.50	22.59%	2.6	238,119	26.35%	714	/
4	0.50 to <0.75	20.64%	2.5	197,927	29.70%	866	/
5	0.75 to <2.50	19.86%	2.5	438,367	39.94%	3,586	/
6	2.50 to <10.00	18.06%	1.9	123,084	52.24%	2,524	/
7	10.00 to <100.00	17.61%	1.8	87,683	67.99%	2,596	/
8	100.00 (Default)	42.14%	–	166,283	53.25%	118,674	/
9	Sub-total	22.99%	2.5	1,425,372	33.61%	129,320	191,161
Specialized lending exposures							
1	0.00 to <0.15	29.45%	3.8	790,901	24.55%	844	/
2	0.15 to <0.25	29.97%	3.9	392,516	39.88%	560	/
3	0.25 to <0.50	26.74%	3.9	444,799	45.11%	923	/
4	0.50 to <0.75	27.81%	3.6	218,826	55.72%	688	/
5	0.75 to <2.50	24.25%	4.4	512,462	68.78%	2,457	/
6	2.50 to <10.00	23.17%	4.4	106,691	93.95%	1,560	/
7	10.00 to <100.00	29.51%	4.1	79,385	145.62%	1,839	/
8	100.00 (Default)	25.02%	–	32,325	42.43%	16,604	/
9	Sub-total	28.28%	3.9	2,577,909	39.22%	25,477	47,706

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2019					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	9,675,667	13,255	50.60%	6,225,847	0.06%	1.9
2	0.15 to <0.25	207,812	4,348	100.00%	212,160	0.19%	0.6
3	0.25 to <0.50	126,443	–	–	126,443	0.35%	0.3
4	0.50 to <0.75	26,377	–	–	26,377	0.63%	0.1
5	0.75 to <2.50	77,145	–	–	77,145	1.74%	0.2
6	2.50 to <10.00	5,475	–	–	5,475	5.93%	0.1
7	10.00 to <100.00	3,902	–	–	3,902	11.43%	0.0
8	100.00 (Default)	4,279	–	–	4,279	100.00%	0.0
9	Sub-total	10,127,103	17,603	62.80%	6,681,633	0.17%	3.5
Qualifying revolving retail exposures							
1	0.00 to <0.15	–	2,903,736	45.64%	1,325,483	0.05%	11,788.8
2	0.15 to <0.25	–	83,176	39.14%	32,555	0.16%	274.4
3	0.25 to <0.50	613,935	825,774	100.00%	1,439,710	0.38%	8,453.7
4	0.50 to <0.75	329,074	1,449,980	78.88%	1,472,954	0.67%	10,608.9
5	0.75 to <2.50	414,610	329,929	49.30%	577,285	1.77%	1,160.5
6	2.50 to <10.00	244,251	126,804	60.64%	321,156	4.35%	732.9
7	10.00 to <100.00	19,965	5,011	42.39%	22,089	39.64%	70.1
8	100.00 (Default)	68,646	1,677	9.63%	69,022	100.00%	190.7
9	Sub-total	1,690,483	5,726,090	62.33%	5,260,257	2.24%	33,280.4
Residential mortgage exposures							
1	0.00 to <0.15	482,030	5,549	100.00%	487,579	0.12%	53.1
2	0.15 to <0.25	3,331,269	331	100.00%	3,331,600	0.21%	227.6
3	0.25 to <0.50	6,985,610	42,198	100.00%	7,027,809	0.34%	344.0
4	0.50 to <0.75	1,186,515	2,375	100.00%	1,188,890	0.68%	153.9
5	0.75 to <2.50	940,765	27,427	8.10%	968,193	1.50%	87.0
6	2.50 to <10.00	14,609	2,343	49.07%	16,952	6.20%	2.3
7	10.00 to <100.00	139,085	2,495	42.05%	141,580	25.92%	10.9
8	100.00 (Default)	85,460	864	61.92%	95,606	100.00%	7.5
9	Sub-total	13,165,348	83,584	66.29%	13,258,214	1.41%	886.7
Other retail exposures							
1	0.00 to <0.15	–	2,924,418	10.26%	300,135	0.03%	2,718.2
2	0.15 to <0.25	635	11,797	9.04%	1,702	0.18%	6.4
3	0.25 to <0.50	53,752	43,962	87.91%	92,401	0.39%	51.1
4	0.50 to <0.75	639,503	190,909	94.57%	820,053	0.58%	319.7
5	0.75 to <2.50	277,773	319,206	84.54%	547,646	1.52%	1,527.2
6	2.50 to <10.00	252,910	430,782	0.66%	255,766	7.45%	33.6
7	10.00 to <100.00	3,295	772	76.76%	3,888	25.82%	1.8
8	100.00 (Default)	113,406	3,702	39.76%	119,036	100.00%	151.6
9	Sub-total	1,341,277	3,925,551	20.25%	2,140,631	7.13%	4,809.9
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	3,919,584	225,272	54.51%	4,042,380	0.06%	1.6
2	0.15 to <0.25	327,868	10,021	54.51%	333,331	0.19%	0.2
3	0.25 to <0.50	119,522	2,210	64.79%	120,953	0.35%	0.1
4	0.50 to <0.75	24,935	–	–	24,935	0.63%	0.0
5	0.75 to <2.50	36,138	9,081	54.51%	41,088	1.71%	0.0
6	2.50 to <10.00	5,601	–	–	5,601	5.93%	0.0
7	10.00 to <100.00	3,462	408	54.51%	3,764	11.43%	0.0
8	100.00 (Default)	3,950	408	100.00%	4,358	100.00%	0.0
9	Sub-total	4,441,063	247,402	54.67%	4,576,414	0.21%	2.2

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2019					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	90.00%	5.0	6,508,298	104.53%	3,824	/
2	0.15 to <0.25	90.00%	5.0	323,838	152.63%	362	/
3	0.25 to <0.50	90.00%	5.0	255,902	202.38%	398	/
4	0.50 to <0.75	90.00%	5.0	59,484	225.51%	149	/
5	0.75 to <2.50	90.00%	5.0	242,505	314.34%	1,212	/
6	2.50 to <10.00	90.00%	5.0	24,310	443.98%	292	/
7	10.00 to <100.00	90.00%	5.0	23,134	592.80%	401	/
8	100.00 (Default)	90.00%	–	48,147	1,125.00%	3,851	/
9	Sub-total	90.00%	5.0	7,485,621	112.03%	10,492	
Qualifying revolving retail exposures							
1	0.00 to <0.15	73.01%	–	34,103	2.57%	525	/
2	0.15 to <0.25	69.22%	–	1,994	6.12%	36	/
3	0.25 to <0.50	78.62%	–	204,041	14.17%	4,330	/
4	0.50 to <0.75	83.13%	–	346,455	23.52%	8,282	/
5	0.75 to <2.50	79.87%	–	269,435	46.67%	8,142	/
6	2.50 to <10.00	83.08%	–	293,026	91.24%	11,561	/
7	10.00 to <100.00	79.17%	–	50,260	227.53%	7,055	/
8	100.00 (Default)	79.49%	–	147	0.21%	57,968	/
9	Sub-total	78.84%	–	1,199,463	22.80%	97,904	47,887
Residential mortgage exposures							
1	0.00 to <0.15	41.33%	–	49,810	10.21%	217	/
2	0.15 to <0.25	31.57%	–	445,643	13.37%	2,259	/
3	0.25 to <0.50	31.59%	–	1,307,763	18.60%	7,567	/
4	0.50 to <0.75	30.39%	–	348,141	29.28%	2,458	/
5	0.75 to <2.50	32.75%	–	497,347	51.36%	4,674	/
6	2.50 to <10.00	30.20%	–	18,401	108.54%	310	/
7	10.00 to <100.00	31.19%	–	213,491	150.79%	11,408	/
8	100.00 (Default)	32.98%	–	25,403	26.57%	29,506	/
9	Sub-total	31.93%	–	2,906,003	21.91%	58,402	22,076
Other retail exposures							
1	0.00 to <0.15	0.06%	–	39	0.01%	0	/
2	0.15 to <0.25	85.80%	–	581	34.17%	2	/
3	0.25 to <0.50	32.32%	–	17,722	19.17%	108	/
4	0.50 to <0.75	32.84%	–	228,240	27.83%	1,656	/
5	0.75 to <2.50	34.78%	–	228,971	41.81%	3,225	/
6	2.50 to <10.00	19.27%	–	88,606	34.64%	3,121	/
7	10.00 to <100.00	43.03%	–	3,947	101.51%	473	/
8	100.00 (Default)	51.51%	–	11,322	9.51%	60,758	/
9	Sub-total	28.20%	–	579,431	27.06%	69,346	28,526
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	32.65%	1.2	485,882	12.01%	952	/
2	0.15 to <0.25	31.59%	1.5	93,714	28.11%	208	/
3	0.25 to <0.50	31.31%	1.8	46,390	38.35%	132	/
4	0.50 to <0.75	32.66%	1.7	12,527	50.24%	51	/
5	0.75 to <2.50	29.62%	1.3	28,088	68.36%	214	/
6	2.50 to <10.00	31.25%	1.2	5,635	100.60%	103	/
7	10.00 to <100.00	34.89%	3.1	6,201	164.74%	150	/
8	100.00 (Default)	25.66%	–	167	3.85%	1,105	/
9	Sub-total	32.50%	1.3	678,607	14.82%	2,917	4,796

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2019					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	1,748,165	67,353	54.51%	1,784,879	0.07%	0.1
2	0.15 to <0.25	236,589	8,528	54.51%	241,238	0.19%	0.0
3	0.25 to <0.50	43,282	–	–	43,282	0.35%	0.0
4	0.50 to <0.75	15,936	–	–	15,936	0.63%	0.0
5	0.75 to <2.50	21,409	–	–	21,409	1.96%	0.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	586	–	–	600	11.43%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	2,065,969	75,881	54.51%	2,107,345	0.11%	0.2
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	24,320	–	–	24,320	0.03%	3.1
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	30,301	–	–	30,301	2.11%	5.8
6	2.50 to <10.00	85	–	–	85	3.51%	0.3
7	10.00 to <100.00	1	–	–	1	29.42%	0.0
8	100.00 (Default)	2,084	–	–	2,341	100.00%	0.5
9	Sub-total	56,793	–	–	57,050	5.24%	9.8
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	25,033	–	–	25,033	0.04%	0.0
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	7,335	–	–	7,335	11.43%	0.0
8	100.00 (Default)	0	–	–	0	100.00%	0.0
9	Sub-total	32,369	–	–	32,369	2.63%	0.0
Exposures relating to lease fees in lease transactions							
1	0.00 to <0.15	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	0	–	–	0	0.51%	0.0
5	0.75 to <2.50	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	5	–	–	5	29.45%	0.0
8	100.00 (Default)	16	–	–	16	100.00%	0.0
9	Sub-total	22	–	–	22	81.39%	0.0
Total (all portfolios)		215,861,277	59,332,186	43.80%	238,612,410	0.71%	39,049.2

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2019					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	37.66%	1.1	255,190	14.29%	551	/
2	0.15 to <0.25	37.57%	1.0	58,500	24.25%	172	/
3	0.25 to <0.50	37.82%	1.0	15,506	35.82%	57	/
4	0.50 to <0.75	37.02%	1.0	7,730	48.50%	37	/
5	0.75 to <2.50	38.14%	1.0	18,386	85.88%	160	/
6	2.50 to <10.00	-	-	-	-	-	/
7	10.00 to <100.00	38.14%	1.0	943	157.25%	26	/
8	100.00 (Default)	-	-	-	-	-	/
9	Sub-total	37.66%	1.1	356,257	16.90%	1,004	-
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	31.66%	-	699	2.87%	2	/
2	0.15 to <0.25	-	-	-	-	-	/
3	0.25 to <0.50	-	-	-	-	-	/
4	0.50 to <0.75	-	-	-	-	-	/
5	0.75 to <2.50	39.02%	-	22,975	75.82%	250	/
6	2.50 to <10.00	31.66%	-	73	86.12%	0	/
7	10.00 to <100.00	68.53%	-	2	174.27%	0	/
8	100.00 (Default)	34.17%	-	253	10.81%	779	/
9	Sub-total	35.67%	-	24,003	42.07%	1,034	426
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	100.00%	-	8,048	32.15%	12	/
2	0.15 to <0.25	-	-	-	-	-	/
3	0.25 to <0.50	-	-	-	-	-	/
4	0.50 to <0.75	-	-	-	-	-	/
5	0.75 to <2.50	-	-	-	-	-	/
6	2.50 to <10.00	-	-	-	-	-	/
7	10.00 to <100.00	100.00%	-	30,248	412.37%	838	/
8	100.00 (Default)	122.42%	-	0	100.00%	-	/
9	Sub-total	100.00%	-	38,298	118.31%	850	-
Exposures relating to lease fees in lease transactions							
1	0.00 to <0.15	-	-	-	-	-	/
2	0.15 to <0.25	-	-	-	-	-	/
3	0.25 to <0.50	-	-	-	-	-	/
4	0.50 to <0.75	101.48%	-	0	74.55%	0	/
5	0.75 to <2.50	-	-	-	-	-	/
6	2.50 to <10.00	-	-	-	-	-	/
7	10.00 to <100.00	101.48%	-	13	258.13%	1	/
8	100.00 (Default)	101.48%	-	25	153.69%	14	/
9	Sub-total	101.48%	-	40	177.35%	16	-
Total (all portfolios)		38.06%	2.0	40,964,674	17.16%	678,071	717,052

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

Item No.	Portfolio	March 31, 2018		March 31, 2019	
		a	b	a	b
		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign exposures – FIRB	–	–	–	–
2	Sovereign exposures – AIRB	815,100	813,315	861,087	861,087
3	Bank exposures – FIRB	–	–	–	–
4	Bank exposures – AIRB	1,113,581	1,111,973	1,571,631	1,570,831
5	Corporate exposures (excluding specialized lending) – FIRB	–	–	–	–
6	Corporate exposures (excluding specialized lending) – AIRB	24,305,569	24,248,611	22,735,750	22,687,118
7	Specialized lending – FIRB	–	–	–	–
8	Specialized lending – AIRB	2,675,409	2,675,409	2,577,909	2,577,909
9	Retail - Qualifying revolving retail exposures	1,162,052	1,162,052	1,199,463	1,199,463
10	Retail - Residential mortgage exposures	3,030,321	3,030,321	2,906,003	2,906,003
11	Other retail exposures	608,528	608,528	579,431	579,431
12	Equity – FIRB	–	–	–	–
13	Equity – AIRB	8,921,490	8,921,490	7,485,621	7,485,621
14	Purchased receivables – FIRB	–	–	–	–
15	Purchased receivables – AIRB	1,180,434	1,180,434	1,097,167	1,097,167
16	Exposures relating to lease fees in lease transactions	27	27	40	40
17	Total	43,812,517	43,752,165	41,014,105	40,964,674

CR8: RWA flow statements of credit risk exposures under IRB
Hundred billions of yen

Item No.		FY2017	FY2018
1	RWA as at end of previous fiscal year	/	460
2	Asset size	/	(23)
3	Asset quality	/	(3)
4	Model updates	/	–
5	Methodology and policy	/	(2)
6	Acquisitions and disposals	/	–
7	Foreign exchange movements	/	3
8	Other	/	(3)
9	RWA as at end of current fiscal year	/	429

NOTE: MUFG's affiliate stocks were subject to the special treatment but the treatment has been abolished step by step from March 2019. As a result, the exposures were shifted from "Equity exposures" to "Amounts below the thresholds for deduction (subject to 250% risk weight)", and that led to the decrease of "Others".

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

%, Case

March 31, 2018													
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2016 (Note 6)	September 30, 2017 (Note 7)			
Sovereign	0.00% to <0.15%	AAA~BBB	Aaa~Baa3	–	AAA~BBB–	AAA~BBB+	0.01%	0.05%	187	183	0	0	0.01%
	0.15% to <0.25%	–	–	–	AA~AA–	–	0.20%	0.20%	7	7	0	0	0.06%
	0.25% to <0.50%	BBB~BB–	Baa2~Ba2	–	A+~A+	–	0.37%	0.37%	9	11	0	0	0.07%
	0.50% to <0.75%	B+~B+	–	–	–	–	0.66%	0.66%	12	9	0	0	0.13%
	0.75% to <2.50%	CCC+~CCC+	B3~B3	–	–	–	1.96%	1.76%	9	8	1	0	0.56%
	2.50% to <10.00%	BBB~B–	Ba1~Caa1	–	–	–	6.39%	6.39%	2	1	0	0	3.19%
	10.00% to <100.00%	–	–	–	–	–	11.99%	11.99%	14	18	0	0	7.14%
	100.00% (Default)	–	–	–	–	–	–	–	1	0	–	–	100.00%
Bank	0.00% to <0.15%	AAA~BB–	Aaa~Ba2	–	AA+~BBB+	AAA~BBB+	0.08%	0.08%	389	356	0	0	0.02%
	0.15% to <0.25%	A+~BB–	A1~Ba3	–	AA~BBB+	AA~A–	0.20%	0.20%	60	46	0	0	0.06%
	0.25% to <0.50%	A~B+	A1~B2	–	AA~A–	AA~BBB+	0.37%	0.37%	58	52	0	0	0.07%
	0.50% to <0.75%	BBB~B	Baa1~B3	–	A+~A–	A+~BBB+	0.66%	0.66%	51	43	0	0	0.13%
	0.75% to <2.50%	A~B–	A1~Caa1	–	A~A	A~BBB	1.62%	1.65%	45	28	0	0	0.50%
	2.50% to <10.00%	BB+~B–	Caa2~Caa2	–	–	–	6.39%	6.39%	4	2	0	0	3.19%
	10.00% to <100.00%	CCC+~CCC+	B3~B3	–	–	–	11.99%	11.99%	3	4	0	0	7.14%
	100.00% (Default)	–	–	–	–	–	100.00%	100.00%	2	2	–	–	100.00%
Corporate / Specialized lending / Equity / Purchased receivables (corporate and others) (Note 1)	0.00% to <0.15%	AAA~B+	Aaa~B3	–	AA+~B	AAA~BB–	0.06%	0.06%	10,249	12,423	1	0	0.03%
	0.15% to <0.25%	A~B+	A2~B2	–	AA~BB+	AA~BB–	0.20%	0.20%	8,325	8,579	2	0	0.06%
	0.25% to <0.50%	A~B+	A3~B3	–	A~BB–	AA~BB	0.37%	0.37%	9,049	9,057	6	0	0.07%
	0.50% to <0.75%	A+~B	Baa2~B3	–	A~BBB–	A+~BBB–	0.66%	0.66%	7,385	6,759	5	2	0.13%
	0.75% to <2.50%	AA~B–	A3~Caa1	–	AA~B+	AA~BB+	1.88%	1.65%	11,014	9,687	36	1	0.51%
	2.50% to <10.00%	BBB~B–	Baa2~Caa2	–	BBB+~BB+	A~BB+	6.39%	6.39%	2,993	2,644	61	2	3.19%
	10.00% to <100.00%	BB+~CCC+	Ba2~Caa3	–	B+~B+	AA~BB	11.99%	11.99%	1,958	1,551	108	1	7.14%
	100.00% (Default)	BB~B	B1~Caa1	–	BB~BB–	BB~D	100.00%	100.00%	8,829	7,577	–	–	100.00%

March 31, 2018													
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2016 (Note 6)	September 30, 2017 (Note 7)			
Purchased receivables (retail)	0.00% to <0.15%	/	/	/	/	/	0.03%	0.03%	4,755	3,624	0	0	0.01%
	0.15% to <0.25%	/	/	/	/	/	-	-	0	0	0	0	-
	0.25% to <0.50%	/	/	/	/	/	-	-	0	0	0	0	-
	0.50% to <0.75%	/	/	/	/	/	-	-	0	0	0	0	-
	0.75% to <2.50%	/	/	/	/	/	2.13%	2.13%	7,749	7,407	123	0	1.61%
	2.50% to <10.00%	/	/	/	/	/	3.16%	3.16%	410	374	7	0	2.52%
	10.00% to <100.00%	/	/	/	/	/	31.44%	31.44%	23	15	2	0	25.89%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	576	543	-	-	100.00%
Qualifying revolving retail	0.00% to <0.15%	/	/	/	/	/	0.05%	0.06%	12,220,032	11,915,970	4,824	43	0.05%
	0.15% to <0.25%	/	/	/	/	/	0.18%	0.18%	270,741	275,465	238	17	0.12%
	0.25% to <0.50%	/	/	/	/	/	0.39%	0.40%	8,818,161	8,697,215	24,498	1,306	0.26%
	0.50% to <0.75%	/	/	/	/	/	0.69%	0.67%	8,720,724	9,533,724	37,779	5,029	0.38%
	0.75% to <2.50%	/	/	/	/	/	1.46%	1.58%	1,265,064	1,244,317	8,430	180	0.73%
	2.50% to <10.00%	/	/	/	/	/	3.21%	4.32%	676,639	732,138	28,390	2,273	3.76%
	10.00% to <100.00%	/	/	/	/	/	38.58%	37.73%	103,936	80,813	33,022	522	33.29%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	180,487	172,023	-	-	100.00%
Residential mortgage	0.00% to <0.15%	/	/	/	/	/	0.07%	0.07%	13,909	12,504	4	1	0.00%
	0.15% to <0.25%	/	/	/	/	/	0.20%	0.20%	231,478	220,880	156	37	0.07%
	0.25% to <0.50%	/	/	/	/	/	0.35%	0.34%	338,830	371,243	716	2	0.28%
	0.50% to <0.75%	/	/	/	/	/	0.68%	0.66%	137,256	154,711	405	0	0.39%
	0.75% to <2.50%	/	/	/	/	/	1.03%	1.26%	92,495	101,738	459	8	0.60%
	2.50% to <10.00%	/	/	/	/	/	4.02%	5.40%	3,127	2,560	104	0	3.72%
	10.00% to <100.00%	/	/	/	/	/	22.22%	28.12%	11,851	11,792	2,724	14	22.89%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	9,065	7,676	-	-	100.00%
Other retail	0.00% to <0.15%	/	/	/	/	/	0.03%	0.03%	2,958,281	2,869,373	72	0	0.01%
	0.15% to <0.25%	/	/	/	/	/	0.24%	0.22%	7,584	7,199	13	0	0.14%
	0.25% to <0.50%	/	/	/	/	/	0.33%	0.33%	54,386	52,400	85	2	0.13%
	0.50% to <0.75%	/	/	/	/	/	0.55%	0.61%	250,740	274,673	308	33	0.26%
	0.75% to <2.50%	/	/	/	/	/	1.95%	2.01%	1,704,099	1,642,044	4,712	16	1.34%
	2.50% to <10.00%	/	/	/	/	/	7.87%	5.70%	48,719	44,019	1,281	67	2.64%
	10.00% to <100.00%	/	/	/	/	/	28.26%	30.78%	2,226	1,990	201	8	17.27%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	103,881	98,388	-	-	100.00%

Notes: 1. Corporate, specialized lending, equity, and purchased receivables (corporate and others) portfolios are presented together as the same internal ratings system is used for these portfolios.
2. "-" is presented for Fitch ratings as these ratings are not used for estimating PD for portfolios covered in this table.
3. EAD-weighted average PD as of March 31, 2018 is presented.
4. The arithmetic average PD calculated using the number of obligors as of March 31, 2018 is presented. However, for purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the arithmetic average is calculated with the number of receivables, in line with the method used for measuring PD.

5. For purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the number of receivables is presented, in line with the method used for measuring PD.
6. The number of obligors as of September 30, 2016 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
7. The number of obligors as of September 30, 2017 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
8. The proportion of the total amount of credit risk-weighted assets included in this table to the amount of credit risk-weighted assets for MUFG as a whole calculated with the AIRB are as follows:
 - Sovereign: 1.78%
 - Bank: 2.43%
 - Corporate / Specialized lending / Equity / Purchased receivables (corporate and others): 80.87%
 - Purchased receivables (retail): 0.17%
 - Qualifying revolving retail: 2.54%
 - Residential mortgage: 6.63%
 - Other retail: 1.33%

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

%, Case

March 31, 2019													
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2017 (Note 6)	September 30, 2018 (Note 7)			
Sovereign	0.00% to <0.15%	AAA~ BBB-	Aaa~ Baa3	-	AAA~ BBB	AAA~ BBB	0.00%	0.04%	190	192	0	0	0.00%
	0.15% to <0.25%	BBB~ BBB	Baa2~ Baa2	-	AA~ AA-	-	0.19%	0.19%	7	3	0	0	0.05%
	0.25% to <0.50%	BB~ BB-	Ba2~ Ba2	-	-	-	0.35%	0.35%	10	8	0	0	0.06%
	0.50% to <0.75%	-	-	-	-	-	0.63%	0.63%	9	8	0	0	0.11%
	0.75% to <2.50%	CCC+~ CCC+	B3~ B3	-	-	-	1.76%	1.58%	8	7	0	0	0.45%
	2.50% to <10.00%	BBB~ B-	Baa3~ Caa1	-	-	-	5.93%	5.93%	1	2	0	0	2.99%
	10.00% to <100.00%	-	-	-	-	-	11.43%	11.43%	15	16	0	0	6.35%
	100.00% (Default)	-	-	-	-	-	-	-	0	0	-	-	100.00%
Bank	0.00% to <0.15%	AAA~ BB-	Aaa~ Ba1	-	AA+~ BBB+	AAA~ BBB+	0.08%	0.08%	374	372	0	0	0.02%
	0.15% to <0.25%	A~ BB	Baa2~ Ba3	-	A+~ BBB+	AA~ A-	0.19%	0.19%	50	40	0	0	0.05%
	0.25% to <0.50%	BBB~ B+	Ba3~ B2	-	AA~ A-	AA+~ A-	0.35%	0.35%	55	45	0	0	0.06%
	0.50% to <0.75%	BBB~ B+	Baa1~ B2	-	A~ BBB	A~ BBB	0.63%	0.63%	43	50	0	0	0.11%
	0.75% to <2.50%	A+~ B	A1~ B3	-	BBB~ BBB-	A+~ BBB	1.58%	1.53%	29	22	0	0	0.42%
	2.50% to <10.00%	BB+~ B-	Ba1~ Ba1	-	-	-	5.93%	5.93%	2	4	0	0	2.99%
	10.00% to <100.00%	-	Caa1~ Caa1	-	-	-	11.43%	11.43%	2	4	0	0	6.35%
	100.00% (Default)	-	-	-	-	-	100.00%	100.00%	2	1	-	-	100.00%
Corporate / Specialized lending / Equity / Purchased receivables (corporate and others) (Note 1)	0.00% to <0.15%	AAA~ B+	Aaa~ B3	-	AA+~ BBB-	AAA~ BB+	0.06%	0.06%	12,567	13,850	7	0	0.03%
	0.15% to <0.25%	A+~ B-	A3~ B2	-	AA~ BBB-	AA~ BBB	0.19%	0.19%	8,625	8,974	4	0	0.05%
	0.25% to <0.50%	A+~ B+	A3~ B3	-	A~ BB-	A~ BBB-	0.35%	0.35%	9,050	9,089	4	0	0.06%
	0.50% to <0.75%	BBB~ B	Ba1~ B3	-	BBB+~ BBB	A+~ BBB-	0.63%	0.63%	6,777	5,862	8	2	0.11%
	0.75% to <2.50%	A+~ CCC+	Ba2~ Caa2	-	AA~ BB	AA~ BB	1.80%	1.61%	9,729	8,118	48	0	0.47%
	2.50% to <10.00%	BBB~ CCC+	Baa1~ Caa1	-	BBB+~ BB+	A~ BBB+	5.93%	5.93%	2,639	2,276	81	3	2.99%
	10.00% to <100.00%	BB~ CCC	B3~ Caa3	-	BBB~ BBB-	AA~ BBB-	11.43%	11.43%	1,549	1,199	97	3	6.35%
	100.00% (Default)	BB~ BB-	B1~ B1	-	-	BB+~ LD	100.00%	100.00%	7,585	6,529	-	-	100.00%

March 31, 2019													
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2017 (Note 6)	September 30, 2018 (Note 7)			
Purchased receivables (retail)	0.00% to <0.15%	/	/	/	/	/	0.03%	0.03%	3,624	3,236	0	0	0.00%
	0.15% to <0.25%	/	/	/	/	/	-	-	0	0	0	0	-
	0.25% to <0.50%	/	/	/	/	/	-	-	0	0	0	0	-
	0.50% to <0.75%	/	/	/	/	/	-	-	0	0	0	0	-
	0.75% to <2.50%	/	/	/	/	/	2.12%	2.12%	7,407	6,359	112	0	1.59%
	2.50% to <10.00%	/	/	/	/	/	3.51%	3.51%	374	338	19	0	3.03%
	10.00% to <100.00%	/	/	/	/	/	29.43%	29.43%	15	10	2	0	23.33%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	543	521	-	-	100.00%
Qualifying revolving retail	0.00% to <0.15%	/	/	/	/	/	0.05%	0.06%	11,915,970	11,754,010	4,906	45	0.04%
	0.15% to <0.25%	/	/	/	/	/	0.16%	0.16%	275,465	274,582	171	10	0.09%
	0.25% to <0.50%	/	/	/	/	/	0.38%	0.39%	8,697,215	8,629,989	24,807	653	0.26%
	0.50% to <0.75%	/	/	/	/	/	0.68%	0.66%	9,533,679	10,342,879	42,809	4,365	0.38%
	0.75% to <2.50%	/	/	/	/	/	1.39%	1.56%	1,244,362	1,186,183	8,633	76	0.73%
	2.50% to <10.00%	/	/	/	/	/	3.17%	4.25%	732,138	730,263	28,257	831	3.80%
	10.00% to <100.00%	/	/	/	/	/	40.29%	40.23%	80,782	77,005	27,662	310	34.06%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	172,054	187,971	-	-	100.00%
Residential mortgage	0.00% to <0.15%	/	/	/	/	/	0.13%	0.13%	66,090	57,444	26	1	0.05%
	0.15% to <0.25%	/	/	/	/	/	0.21%	0.22%	236,985	225,434	219	22	0.10%
	0.25% to <0.50%	/	/	/	/	/	0.34%	0.33%	301,552	299,648	527	2	0.25%
	0.50% to <0.75%	/	/	/	/	/	0.68%	0.67%	164,386	156,952	388	2	0.37%
	0.75% to <2.50%	/	/	/	/	/	1.00%	1.29%	92,063	89,011	332	3	0.53%
	2.50% to <10.00%	/	/	/	/	/	3.97%	5.64%	2,562	2,335	66	0	3.81%
	10.00% to <100.00%	/	/	/	/	/	20.92%	25.06%	11,790	12,291	2,349	23	19.55%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	7,676	5,435	-	-	100.00%
Other retail	0.00% to <0.15%	/	/	/	/	/	0.03%	0.03%	2,869,373	2,768,280	70	0	0.00%
	0.15% to <0.25%	/	/	/	/	/	0.24%	0.22%	7,199	6,605	12	0	0.14%
	0.25% to <0.50%	/	/	/	/	/	0.32%	0.31%	52,400	49,575	50	4	0.11%
	0.50% to <0.75%	/	/	/	/	/	0.54%	0.60%	274,673	298,908	277	12	0.24%
	0.75% to <2.50%	/	/	/	/	/	1.92%	1.96%	1,642,044	1,558,446	4,376	12	1.31%
	2.50% to <10.00%	/	/	/	/	/	7.47%	5.37%	44,034	39,714	1,282	45	2.80%
	10.00% to <100.00%	/	/	/	/	/	30.11%	32.05%	1,978	1,876	244	8	17.90%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	98,383	95,303	-	-	100.00%

Notes: 1. Corporate, specialized lending, equity, and purchased receivables (corporate and others) portfolios are presented together as the same internal ratings system is used for these portfolios.
2. "-" is presented for Fitch ratings as these ratings are not used for estimating PD for portfolios covered in this table.
3. EAD-weighted average PD as of March 31, 2019 is presented.
4. The arithmetic average PD calculated using the number of obligors as of March 31, 2019 is presented. However, for purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the arithmetic average is calculated with the number of receivables, in line with the method used for measuring PD.

5. For purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the number of receivables is presented, in line with the method used for measuring PD.
6. The number of obligors as of September 30, 2017 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
7. The number of obligors as of September 30, 2018 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
8. The proportion of the total amount of credit risk-weighted assets included in this table to the amount of credit risk-weighted assets for MUFG as a whole calculated with the AIRB are as follows:
 - Sovereign: 1.99%
 - Bank: 3.63%
 - Corporate / Specialized lending / Equity / Purchased receivables (corporate and others): 78.04%
 - Purchased receivables (retail): 0.14%
 - Qualifying revolving retail: 2.77%
 - Residential mortgage: 6.71%
 - Other retail: 1.34%

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

Millions of yen, %

March 31, 2018												
a	b	c	d	e	f	g	h	i	j	k	l	
Specialized lending exposures (supervisory slotting criteria)												
Other than high-volatility commercial real estate (HVCRE)												
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses	
					PF	OF	CF	IPRE	Total			
Strong	Less than 2.5 years	5,866	–	50%	–	–	–	5,866	5,866	2,933	–	
	2.5 years or more	55,941	11,688	70%	–	4,453	–	58,315	62,769	43,938	251	
Good	Less than 2.5 years	44,087	4,010	70%	–	2,421	–	44,025	46,446	32,512	185	
	2.5 years or more	51,036	35,949	90%	–	48,656	–	23,518	72,174	64,957	577	
Satisfactory	/	5,000	7,900	115%	–	–	–	9,645	9,645	11,091	270	
Weak	/	–	–	250%	–	–	–	–	–	–	–	
Default	/	566	–	–	–	3,102	–	–	3,102	–	1,551	
Total	/	162,498	59,548	–	–	58,633	–	141,370	200,004	155,433	2,835	
High-volatility commercial real estate (HVCRE)												
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses	
Strong	Less than 2.5 years	–	–	70%	/					–	–	
	2.5 years or more	–	–	95%						–	–	
Good	Less than 2.5 years	29,774	14,683	95%						38,408	36,487	153
	2.5 years or more	7,319	2,246	120%						8,640	10,368	34
Satisfactory	/	8,777	23,049	140%						22,330	31,262	625
Weak	/	–	17,498	250%						10,288	25,722	823
Default	/	–	–	–						–	–	–
Total	/	45,870	57,477	–						79,667	103,840	1,636
Equity exposures (Market-Based Approach, etc.)												
Equity exposures subject to the Market-Based Approach												
Category	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses		
Simple Risk Weight Method – publicly traded equities	128,495	11,480	300%	/					139,976	419,928		
Simple Risk Weight Method – unlisted equities	403,438	–	400%						403,438	1,613,752		
Internal Models Method	–	–	–						–	–		
Total	531,934	11,480	–						543,414	2,033,681		
Equity exposures subject to a risk weight of 100%												
Equity exposures subject to a risk weight of 100% as stipulated in Paragraph 1 of Article 166 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Holding Company Capital Adequacy Notification	–	–	100%	/					–	–		

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

Millions of yen, %

March 31, 2019											
a	b	c	d	e	f	g	h	i	j	k	l
Specialized lending exposures (supervisory slotting criteria)											
Other than high-volatility commercial real estate (HVCRE)											
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses
					PF	OF	CF	IPRE	Total		
Strong	Less than 2.5 years	57,198	3,193	50%	–	–	–	58,916	58,916	29,458	–
	2.5 years or more	3,890	10,479	70%	–	3,890	–	5,712	9,603	6,722	38
Good	Less than 2.5 years	37,731	4,780	70%	–	4,300	–	36,036	40,336	28,235	161
	2.5 years or more	36,566	20,169	90%	–	29,561	–	18,000	47,561	42,805	380
Satisfactory	/	8,663	–	115%	–	8,663	–	–	8,663	9,963	242
Weak	/	–	–	250%	–	–	–	–	–	–	–
Default	/	–	–	–	–	–	–	–	–	–	–
Total	/	144,050	38,623	–	–	46,415	–	118,665	165,080	117,184	822
High-volatility commercial real estate (HVCRE)											
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight						RWA	Expected losses
Strong	Less than 2.5 years	–	–	70%						–	–
	2.5 years or more	–	–	95%						–	–
Good	Less than 2.5 years	21,946	5,892	95%						25,158	23,900
	2.5 years or more	7,254	1,948	120%						8,316	9,980
Satisfactory	/	–	–	140%						–	–
Weak	/	9,143	6,959	250%						12,937	32,342
Default	/	–	–	–						–	–
Total	/	38,344	14,800	–						46,412	66,223
Equity exposures (Market-Based Approach, etc.)											
Equity exposures subject to the Market-Based Approach											
Category	On-balance sheet amounts	Off-balance sheet amounts	Risk weight						RWA	Expected losses	
Simple Risk Weight Method – publicly traded equities	103,420	16,069	300%						119,489	358,469	
Simple Risk Weight Method – unlisted equities	372,204	–	400%						372,204	1,488,818	
Internal Models Method	–	–	–						–	–	
Total	475,625	16,069	–						491,694	1,847,288	
Equity exposures subject to a risk weight of 100%											
Equity exposures subject to a risk weight of 100% as stipulated in Paragraph 1 of Article 166 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Holding Company Capital Adequacy Notification	–	–	100%						–	–	

CCR1: Analysis of counterparty credit risk (CCR) exposure by approach
Millions of yen

Item No.		March 31, 2018					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	-	-	/	1.4	-	-
	Current exposure method	3,037,273	3,480,377	/	/	6,503,807	2,674,761
2	Expected exposure method	/	/	-	-	-	-
3	Simple Approach for credit risk mitigation	/	/	/	/	-	-
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	30,630,850	1,189,508
5	Exposure variation estimation model	/	/	/	/	-	-
6	Total	/	/	/	/	/	3,864,270

Millions of yen

Item No.		March 31, 2019					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EPFE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	-	-	/	1.4	-	-
	Current exposure method	2,464,865	3,311,084	/	/	5,772,719	2,441,895
2	Expected exposure method	/	/	-	-	-	-
3	Simple Approach for credit risk mitigation	/	/	/	/	-	-
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	28,231,469	1,303,253
5	Exposure variation estimation model	/	/	/	/	-	-
6	Total	/	/	/	/	/	3,745,148

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

Item No.		March 31, 2018		March 31, 2019	
		a	b	a	b
		EAD post-CRM	RWA (Amount obtained by dividing amount corresponding to CVA risk by 8%)	EAD post-CRM	RWA (Amount obtained by dividing amount corresponding to CVA risk by 8%)
1	Total portfolios subject to advanced risk measurement method	-	-	-	-
2	(i) Amount of CVA Value at Risk (including the multiplier)	/	-	/	-
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)	/	-	/	-
4	Total portfolios subject to standardized risk measurement method	6,284,479	4,293,699	5,888,793	4,097,836
5	Total portfolios subject to amount corresponding to CVA risk	6,284,479	4,293,699	5,888,793	4,097,836

CCR3: CCR exposures by regulatory portfolio and risk weights

Millions of yen

Item No.	Regulatory portfolio	March 31, 2018								
		a	b	c	d	e	f	g	h	i
		Credit equivalent amounts (after taking into account the CRM effects)								
Risk weight	0%	10%	20%	50%	75%	100%	150%	Others	Total	
1	Government of Japan and Bank of Japan	2,366	-	-	-	-	-	-	-	2,366
2	Central governments and central banks of foreign countries	15,621	-	829,570	9,987	-	8,262	-	-	863,442
3	Bank for International Settlements, etc.	5,183	-	-	-	-	-	-	-	5,183
4	Local authorities in Japan	-	-	-	-	-	-	-	-	-
5	Non-central government, etc. public sector entities in foreign countries	-	-	801	-	-	-	-	-	801
6	Multilateral development banks	3,062	-	-	788	-	-	-	-	3,851
7	Local authority financial institutions	-	-	-	-	-	-	-	-	-
8	Government agencies in Japan	-	3,351	75	-	-	-	-	-	3,427
9	Local authority land development corporations, public housing corporations, and regional public road corporations	-	-	-	-	-	-	-	-	-
10	Financial institutions and type I financial instruments business operators	-	-	1,264,921	191,301	-	46,251	122	-	1,502,596
11	Corporates, etc.	-	-	-	-	-	986,226	-	-	986,226
12	SMEs, etc. and individuals	-	-	-	-	178	-	-	-	178
13	Other than the above	-	-	-	-	-	824,691	0	-	824,691
14	Total	26,233	3,351	2,095,369	202,077	178	1,865,431	122	-	4,192,764

Millions of yen

Item No.	Regulatory portfolio	March 31, 2019								
		a	b	c	d	e	f	g	h	i
		Credit equivalent amounts (after taking into account the CRM effects)								
Risk weight	0%	10%	20%	50%	75%	100%	150%	Others	Total	
1	Government of Japan and Bank of Japan	29	–	–	–	–	–	–	–	29
2	Central governments and central banks of foreign countries	74,723	–	409,520	9,077	–	24,052	–	–	517,374
3	Bank for International Settlements, etc.	43	–	–	–	–	–	–	–	43
4	Local authorities in Japan	–	–	–	–	–	–	–	–	–
5	Non-central government, etc. public sector entities in foreign countries	–	–	2,946	–	–	–	–	–	2,946
6	Multilateral development banks	5,960	–	–	6,254	–	–	–	–	12,215
7	Local authority financial institutions	–	–	–	–	–	–	–	–	–
8	Government agencies in Japan	–	2,511	91	–	–	–	–	–	2,602
9	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–	–	–	–	–
10	Financial institutions and type I financial instruments business operators	–	–	1,015,473	161,262	–	27,951	1,413	–	1,206,100
11	Corporates, etc.	–	–	–	–	–	1,146,059	–	–	1,146,059
12	SMEs, etc. and individuals	–	–	–	–	202	–	–	–	202
13	Other than the above	–	–	–	–	–	750,555	–	–	750,555
14	Total	80,758	2,511	1,428,032	176,594	202	1,948,619	1,413	–	3,638,131

CCR4: IRB – CCR exposures by portfolio and PD scale

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2018						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
Sovereign exposures								
1	0.00 to <0.15	27,551,623	0.00%	0.0	38.21%	4.8	31,660	0.11%
2	0.15 to <0.25	291	0.20%	0.0	38.58%	4.9	167	57.48%
3	0.25 to <0.50	1,110	0.37%	0.0	37.42%	3.7	679	61.16%
4	0.50 to <0.75	53	0.66%	0.0	36.78%	1.0	26	49.24%
5	0.75 to <2.50	1,599	1.07%	0.0	0.20%	0.2	9	0.56%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	637	11.99%	0.0	0.98%	4.3	28	4.42%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	27,555,316	0.00%	0.0	38.20%	4.8	32,571	0.11%
Bank exposures								
1	0.00 to <0.15	2,520,631	0.07%	0.8	28.38%	2.3	494,651	19.62%
2	0.15 to <0.25	92,123	0.20%	0.2	23.94%	1.9	21,866	23.73%
3	0.25 to <0.50	9,632	0.37%	0.0	15.18%	3.6	2,155	22.37%
4	0.50 to <0.75	12,762	0.66%	0.0	9.26%	3.4	2,377	18.62%
5	0.75 to <2.50	70,427	2.06%	0.0	19.66%	3.6	46,293	65.73%
6	2.50 to <10.00	7	6.39%	0.0	36.78%	1.4	8	122.94%
7	10.00 to <100.00	22,932	11.99%	0.0	34.33%	1.7	38,047	165.90%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	2,728,517	0.23%	1.2	27.92%	2.3	605,399	22.18%
Corporate exposures								
1	0.00 to <0.15	2,113,149	0.07%	3.7	36.64%	3.0	529,086	25.03%
2	0.15 to <0.25	147,676	0.20%	1.3	36.38%	3.6	71,899	48.68%
3	0.25 to <0.50	53,913	0.36%	1.0	34.00%	2.9	26,785	49.68%
4	0.50 to <0.75	17,386	0.65%	0.5	33.86%	3.0	10,993	63.23%
5	0.75 to <2.50	52,261	1.87%	0.8	27.03%	3.3	37,854	72.43%
6	2.50 to <10.00	3,838	6.39%	0.1	31.59%	2.9	4,523	117.86%
7	10.00 to <100.00	45,252	11.99%	0.3	20.32%	3.3	41,782	92.33%
8	100.00 (Default)	6,449	100.00%	0.0	24.71%	–	2,473	38.34%
9	Sub-total	2,439,927	0.62%	8.0	35.99%	3.1	725,400	29.73%
SME exposures								
1	0.00 to <0.15	2,118	0.09%	0.1	29.91%	2.6	333	15.74%
2	0.15 to <0.25	7,448	0.20%	0.5	27.22%	3.1	1,814	24.36%
3	0.25 to <0.50	10,752	0.37%	0.8	25.09%	2.8	3,300	30.69%
4	0.50 to <0.75	6,904	0.66%	0.7	24.16%	3.0	2,566	37.17%
5	0.75 to <2.50	12,193	1.61%	1.2	21.21%	3.2	5,368	44.02%
6	2.50 to <10.00	3,297	6.39%	0.2	19.60%	3.9	2,112	64.06%
7	10.00 to <100.00	1,544	11.99%	0.1	9.17%	4.0	581	37.63%
8	100.00 (Default)	340	100.00%	0.0	30.39%	–	158	46.63%
9	Sub-total	44,599	2.32%	4.0	23.56%	3.1	16,235	36.40%
Specialized lending exposures								
1	0.00 to <0.15	83,501	0.09%	0.2	36.93%	4.8	30,588	36.63%
2	0.15 to <0.25	33,033	0.20%	0.0	37.70%	4.8	18,178	55.03%
3	0.25 to <0.50	29,525	0.37%	0.0	37.71%	4.3	19,940	67.53%
4	0.50 to <0.75	3,671	0.66%	0.0	37.64%	4.8	3,309	90.14%
5	0.75 to <2.50	18,817	2.00%	0.0	38.35%	4.9	23,178	123.18%
6	2.50 to <10.00	48	6.39%	0.0	37.21%	3.7	72	147.68%
7	10.00 to <100.00	432	11.99%	0.0	37.39%	3.6	789	182.39%
8	100.00 (Default)	207	100.00%	0.0	38.66%	–	115	55.87%
9	Sub-total	169,237	0.54%	0.4	37.39%	4.7	96,173	56.82%

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2018						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
Other retail exposures								
1	0.00 to <0.15	–	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	2,170	0.60%	0.6	33.91%	–	591	27.24%
5	0.75 to <2.50	–	–	–	–	–	–	–
6	2.50 to <10.00	216	7.37%	0.2	49.41%	–	170	78.50%
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	2,387	1.21%	0.8	35.31%	–	761	31.89%
Purchased receivables								
1	0.00 to <0.15	–	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–	–
5	0.75 to <2.50	603	1.07%	0.0	38.58%	2.1	465	77.12%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	603	1.07%	0.0	38.58%	2.1	465	77.12%
Total (all portfolios)		32,940,589	0.07%	14.7	37.16%	4.5	1,477,007	4.48%

CCR4: IRB – CCR exposures by portfolio and PD scale

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2019						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
Sovereign exposures								
1	0.00 to <0.15	25,105,349	0.00%	0.0	37.65%	4.7	25,235	0.10%
2	0.15 to <0.25	188	0.19%	0.0	38.14%	1.1	49	26.04%
3	0.25 to <0.50	313	0.35%	0.0	36.83%	5.0	219	70.12%
4	0.50 to <0.75	63	0.63%	0.0	36.83%	1.0	30	48.24%
5	0.75 to <2.50	693	1.02%	0.0	26.44%	2.3	386	55.65%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	426	11.43%	0.0	1.37%	4.6	25	5.87%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	25,107,034	0.00%	0.0	37.65%	4.7	25,945	0.10%
Bank exposures								
1	0.00 to <0.15	2,582,386	0.07%	0.8	29.51%	2.0	496,695	19.23%
2	0.15 to <0.25	39,633	0.19%	0.3	33.95%	1.2	9,537	24.06%
3	0.25 to <0.50	27,632	0.35%	0.0	36.32%	0.2	9,866	35.70%
4	0.50 to <0.75	5,616	0.63%	0.0	28.22%	3.3	3,179	56.61%
5	0.75 to <2.50	76,980	2.01%	0.0	18.32%	3.2	43,675	56.73%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	7,668	11.43%	0.0	31.15%	4.4	12,384	161.50%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	2,739,916	0.16%	1.2	29.33%	2.0	575,340	20.99%
Corporate exposures								
1	0.00 to <0.15	1,941,654	0.07%	3.5	37.12%	3.0	483,857	24.91%
2	0.15 to <0.25	114,394	0.19%	1.1	35.22%	3.7	51,362	44.89%
3	0.25 to <0.50	73,234	0.35%	0.8	35.41%	2.0	34,447	47.03%
4	0.50 to <0.75	14,457	0.63%	0.3	31.58%	3.2	8,476	58.62%
5	0.75 to <2.50	49,205	1.56%	0.6	30.00%	2.5	32,041	65.11%
6	2.50 to <10.00	2,381	5.93%	0.1	32.86%	2.6	2,765	116.11%
7	10.00 to <100.00	45,920	11.43%	0.3	24.60%	3.0	52,535	114.40%
8	100.00 (Default)	1,588	100.00%	0.0	33.89%	–	755	47.56%
9	Sub-total	2,242,836	0.43%	7.0	36.51%	3.0	666,241	29.70%
SME exposures								
1	0.00 to <0.15	1,372	0.09%	0.1	26.66%	2.9	188	13.72%
2	0.15 to <0.25	4,954	0.19%	0.5	23.32%	3.1	995	20.08%
3	0.25 to <0.50	5,279	0.35%	0.6	20.74%	3.2	1,311	24.84%
4	0.50 to <0.75	5,094	0.63%	0.5	18.26%	3.8	1,545	30.34%
5	0.75 to <2.50	8,227	1.40%	0.8	17.73%	3.9	3,185	38.72%
6	2.50 to <10.00	889	5.92%	0.1	27.64%	3.2	777	87.41%
7	10.00 to <100.00	1,074	11.43%	0.0	6.51%	4.4	273	25.45%
8	100.00 (Default)	305	100.00%	0.0	26.64%	–	118	38.69%
9	Sub-total	27,197	2.41%	3.0	19.86%	3.5	8,395	30.86%
Specialized lending exposures								
1	0.00 to <0.15	118,198	0.09%	0.2	37.01%	4.8	43,190	36.54%
2	0.15 to <0.25	30,948	0.19%	0.0	37.62%	4.7	16,350	52.83%
3	0.25 to <0.50	51,346	0.35%	0.0	37.08%	4.8	35,532	69.20%
4	0.50 to <0.75	23,153	0.63%	0.0	37.76%	4.9	20,748	89.61%
5	0.75 to <2.50	20,531	1.75%	0.0	37.72%	4.6	23,602	114.96%
6	2.50 to <10.00	599	5.93%	0.0	36.83%	5.0	925	154.37%
7	10.00 to <100.00	1,005	11.43%	0.0	36.85%	4.9	1,903	189.27%
8	100.00 (Default)	109	100.00%	0.0	62.74%	–	52	47.82%
9	Sub-total	245,892	0.45%	0.4	37.24%	4.8	142,306	57.87%

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2019						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
Other retail exposures								
1	0.00 to <0.15	–	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	1,494	0.56%	0.5	35.02%	–	407	27.25%
5	0.75 to <2.50	–	–	–	–	–	–	–
6	2.50 to <10.00	61	7.31%	0.1	42.44%	–	42	68.76%
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	1,556	0.83%	0.6	35.31%	–	449	28.90%
Purchased receivables								
1	0.00 to <0.15	–	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	297	100.00%	0.0	38.56%	–	162	54.74%
9	Sub-total	297	100.00%	0.0	38.56%	–	162	54.74%
Total (all portfolios)		30,364,729	0.05%	12.5	36.79%	4.3	1,418,840	4.67%

CCR5: Composition of collateral for CCR exposure
Millions of yen

Item No.		March 31, 2018					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Segregated	Unsegregated	Segregated	Unsegregated				
1	Cash (domestic currency)	–	907,179	–	1,234,311	8,441,374	8,360,919
2	Cash (foreign currency)	–	424,161	4,065	551,886	21,449,561	10,625,698
3	Domestic sovereign debt	180,640	159,636	171,323	503,955	7,315,813	14,208,223
4	Other sovereign debt	71,165	4,582	60,610	22,005	11,926,384	15,963,431
5	Government agency debt	20	977	12	18,473	1,601,760	2,770,029
6	Corporate bonds	2,071	20,158	–	–	538,725	637,025
7	Equity	–	61,448	–	55,417	1,357,836	1,345,357
8	Other collateral	508	30,276	317	4,569	622,062	661,757
9	Total	254,406	1,608,419	236,328	2,390,618	53,253,519	54,572,444

Millions of yen

Item No.		March 31, 2019					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Segregated	Unsegregated	Segregated	Unsegregated				
1	Cash (domestic currency)	–	569,216	10,557	1,276,692	5,322,383	5,267,251
2	Cash (foreign currency)	–	414,226	7,051	432,348	22,432,929	11,621,337
3	Domestic sovereign debt	72,394	82,677	398,922	235,585	3,961,943	12,627,711
4	Other sovereign debt	103,668	4,038	53,271	26,558	14,977,512	16,539,598
5	Government agency debt	767	2,812	–	8,372	1,886,837	3,500,612
6	Corporate bonds	3,831	18,800	–	–	644,452	1,049,037
7	Equity	–	59,606	–	68,794	2,014,186	1,943,122
8	Other collateral	966	22,271	–	4,604	436,477	489,374
9	Total	181,627	1,173,650	469,803	2,052,956	51,676,724	53,038,045

CCR6: Credit derivatives exposures

Millions of yen

Item No.		March 31, 2018		March 31, 2019	
		a	b	a	b
		Protection bought	Protection sold	Protection bought	Protection sold
	Notional principal				
1	Single-name credit default swaps	2,471,807	1,824,667	2,373,466	1,693,687
2	Index credit default swaps	290,433	326,617	265,672	303,309
3	Total return swaps	515,357	56	401,611	14,625
4	Credit options	–	–	–	–
5	Other credit derivatives	–	–	–	–
6	Total notional principal	3,277,597	2,151,342	3,040,750	2,011,622
	Fair value				
7	Positive fair value (asset)	5,442	37,283	33,205	32,033
8	Negative fair value (liability)	53,393	805	43,496	5,533

CCR8: Exposures to central counterparties

Millions of yen

Item No.		March 31, 2018		March 31, 2019	
		a	b	a	b
		Exposures to central counterparties (post-CRM)	RWA	Exposures to central counterparties (post-CRM)	RWA
1	Exposures to qualifying central counterparties (total)	/	624,083	/	568,730
2	Exposures for trades at qualifying central counterparties (excluding initial margin)	4,191,119	25,815	4,127,929	29,998
3	(i) Derivative transactions (OTC)	3,321,010	19,250	3,340,433	20,626
4	(ii) Derivative transactions (exchange traded)	439,392	6,429	499,649	8,994
5	(iii) Repo transactions	430,716	134	287,847	376
6	(iv) Netting sets where cross-product netting has been approved	–	–	–	–
7	Segregated initial margin	–	/	–	/
8	Non-segregated initial margin	486,308	5,157	408,466	7,945
9	Pre-funded default fund contributions	236,215	593,111	205,603	530,786
10	Unfunded default fund contributions	–	–	–	–
11	Exposures to non-qualifying central counterparties (total)	/	78,588	/	146,646
12	Exposures for trades at non-qualifying central counterparties (excluding initial margin)	59,294	59,294	45,050	45,050
13	(i) Derivative transactions (OTC)	59,294	59,294	45,050	45,050
14	(ii) Derivative transactions (exchange traded)	–	–	–	–
15	(iii) Repo transactions	–	–	–	–
16	(iv) Netting sets where cross-product netting has been approved	–	–	–	–
17	Segregated initial margin	–	/	–	/
18	Non-segregated initial margin	2,601	2,601	3,623	3,623
19	Pre-funded default fund contributions	1,335	16,692	7,837	97,972
20	Unfunded default fund contributions	–	–	–	–

SEC1: Securitization exposures by underlying asset type (securitization exposures subject to the calculation of the amount of credit risk-weighted assets only)

Millions of yen

Item No.	Underlying asset type	March 31, 2018					
		a	b	c	d	e	f
		MUFG acting as originator			MUFG acting as sponsor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	476,342	–	476,342	–	–	–
2	Residential mortgages	476,342	–	476,342	–	–	–
3	Credit card receivables	–	–	–	–	–	–
4	Other retail exposures	–	–	–	–	–	–
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	–	112,561	112,561	–	–	–
7	Loans to corporates	–	112,561	112,561	–	–	–
8	Commercial mortgage-backed securities	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–
10	Other wholesale	–	–	–	–	–	–
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	March 31, 2018					
		g	h	i	j	k	l
		MUFG acting as originator / sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	2,859,364	–	2,859,364	2,288,399	–	2,288,399
2	Residential mortgages	41,686	–	41,686	1,574,243	–	1,574,243
3	Credit card receivables	980,327	–	980,327	122,003	–	122,003
4	Other retail exposures	1,837,351	–	1,837,351	592,051	–	592,051
5	Re-securitization	–	–	–	101	–	101
6	Wholesale (total)	2,199,866	–	2,199,866	2,524,354	–	2,524,354
7	Loans to corporates	–	–	–	2,222,199	–	2,222,199
8	Commercial mortgage-backed securities	–	–	–	92,806	–	92,806
9	Leasing receivables and account receivables	2,090,876	–	2,090,876	140,880	–	140,880
10	Other wholesale	108,989	–	108,989	67,127	–	67,127
11	Re-securitization	–	–	–	1,341	–	1,341

SEC1: Securitization exposures by underlying asset type (securitization exposures subject to the calculation of the amount of credit risk-weighted assets only)

Millions of yen

Item No.	Underlying asset type	March 31, 2019					
		a	b	c	d	e	f
		MUFG acting as originator			MUFG acting as sponsor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	712,286	–	712,286	408	–	408
2	Residential mortgages	475,035	–	475,035	–	–	–
3	Credit card receivables	16,500	–	16,500	–	–	–
4	Other retail exposures	220,750	–	220,750	408	–	408
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	260,549	190,884	451,434	254,409	74,961	329,370
7	Loans to corporates	98,146	190,884	289,030	–	–	–
8	Commercial mortgage-backed securities	–	–	–	–	–	–
9	Leasing receivables and account receivables	151,288	–	151,288	254,409	–	254,409
10	Other wholesale	11,114	–	11,114	–	74,961	74,961
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	March 31, 2019					
		g	h	i	j	k	l
		MUFG acting as originator / sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	3,065,783	–	3,065,783	2,420,566	–	2,420,566
2	Residential mortgages	103,149	–	103,149	1,671,523	–	1,671,523
3	Credit card receivables	1,345,364	–	1,345,364	110,057	–	110,057
4	Other retail exposures	1,617,269	–	1,617,269	638,752	–	638,752
5	Re-securitization	–	–	–	233	–	233
6	Wholesale (total)	2,569,915	–	2,569,915	2,923,548	–	2,923,548
7	Loans to corporates	2,598	–	2,598	2,726,291	–	2,726,291
8	Commercial mortgage-backed securities	–	–	–	158,770	–	158,770
9	Leasing receivables and account receivables	2,258,409	–	2,258,409	30,025	–	30,025
10	Other wholesale	308,907	–	308,907	8,461	–	8,461
11	Re-securitization	–	–	–	–	–	–

SEC2: Securitization exposures by underlying asset type (securitization exposures subject to the calculation of the amount corresponding to market risk only)

Millions of yen

Item No.	Underlying asset type	March 31, 2018								
		a	b	c	d	e	f	g	h	i
		MUFG acting as originator			MUFG acting as sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	–	–	–	–	–	–	14,943	–	14,943
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	14,537	–	14,537
4	Other retail exposures	–	–	–	–	–	–	405	–	405
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	–	–	–	–	–	–	7,044	–	7,044
7	Loans to corporates	–	–	–	–	–	–	7,044	–	7,044
8	Commercial mortgage-backed securities	–	–	–	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–	–	–	–
10	Other wholesale	–	–	–	–	–	–	–	–	–
11	Re-securitization	–	–	–	–	–	–	–	–	–

SEC2: Securitization exposures by underlying asset type (securitization exposures subject to the calculation of the amount corresponding to market risk only)

Millions of yen

Item No.	Underlying asset type	March 31, 2019								
		a	b	c	d	e	f	g	h	i
		MUFG acting as originator			MUFG acting as sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	–	–	–	–	–	–	11,111	–	11,111
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	9,388	–	9,388
4	Other retail exposures	–	–	–	–	–	–	1,723	–	1,723
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	–	–	–	–	–	–	14,393	2,105	16,499
7	Loans to corporates	–	–	–	–	–	–	6,821	2,105	8,927
8	Commercial mortgage-backed securities	–	–	–	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–	7,309	–	7,309
10	Other wholesale	–	–	–	–	–	–	262	–	262
11	Re-securitization	–	–	–	–	–	–	–	–	–

SEC3: Securitization exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (MUFG acting as originator or sponsor)

Millions of yen

Item No.		March 31, 2018								
		a	b	c	d	e	f	g	h	
		Total	Traditional securitizations (asset transfer type) (sub-total)					Re-securitization		
			Securitization			Retail underlying	Wholesale		Senior	Non-senior
Amount of exposures (by risk weight category)										
1	Securitization exposures subject to a risk weight of 20% or less	4,864,080	4,757,519	4,757,519	2,765,090	1,992,428	-	-	-	
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	217,219	211,219	211,219	122,893	88,326	-	-	-	
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	437,251	437,251	437,251	410,812	26,439	-	-	-	
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	129,524	129,524	129,524	36,852	92,672	-	-	-	
5	Securitization exposures subject to a risk weight of 1250%	58	58	58	58	-	-	-	-	
Amount of exposures (by calculation method)										
6	Securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	747,013	747,013	747,013	563,051	183,961	-	-	-	
7	Securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	4,900,855	4,788,294	4,788,294	2,772,596	2,015,697	-	-	-	
8	Securitization exposures subject to the Standardized Approach	206	206	206	-	206	-	-	-	
9	Securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	58	58	58	58	-	-	-	-	

Item No.		March 31, 2018								
		a	b	c	d	e	f	g	h	
		Total	Traditional securitizations (asset transfer type) (sub-total)						Re-securitization	
			Securitization	Retail underlying		Wholesale	Senior	Non-senior		
Amount of credit risk-weighted assets (by calculation method)										
10	Credit RWA calculated using the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	104,285	104,285	104,285	76,650	27,634	-	-	-	
11	Credit RWA calculated using the Supervisory Formula Approach in the IRB Approach	913,821	905,142	905,142	521,896	383,245	-	-	-	
12	Credit RWA calculated using the Standardized Approach	206	206	206	-	206	-	-	-	
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	731	731	731	731	-	-	-	-	
Capital requirements (by calculation method)										
14	Capital requirements relating to securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	8,843	8,843	8,843	6,499	2,343	-	-	-	
15	Capital requirements relating to securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	77,492	76,756	76,756	44,256	32,499	-	-	-	
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	16	16	16	-	16	-	-	-	
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	62	62	62	62	-	-	-	-	

Millions of yen

Item No.		March 31, 2018						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
		Retail underlying	Wholesale		Senior	Non-senior		
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	106,561	106,561	-	106,561	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	6,000	6,000	-	6,000	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	-	-	-	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	-	-	-	-	-	-	-
7	Securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	112,561	112,561	-	112,561	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	-	-	-	-	-	-	-

Item No.		March 31, 2018						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
			Securitization			Re-securitization		
	Retail underlying		Wholesale		Senior	Non-senior		
	Amount of credit risk-weighted assets (by calculation method)							
10	Credit RWA calculated using the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	-	-	-	-	-	-	-
11	Credit RWA calculated using the Supervisory Formula Approach in the IRB Approach	8,679	8,679	-	8,679	-	-	-
12	Credit RWA calculated using the Standardized Approach	-	-	-	-	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	-	-	-	-	-	-	-
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	-	-	-	-	-	-	-
15	Capital requirements relating to securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	736	736	-	736	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	-	-	-	-	-	-	-

SEC3: Securitization exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (MUFG acting as originator or sponsor)

Millions of yen

Item No.		March 31, 2019								
		a	b	c	d	e	f	g	h	
		Total	Traditional securitizations (asset transfer type) (sub-total)					Re-securitization		
			Securitization	Retail underlying		Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)										
1	Securitization exposures subject to a risk weight of 20% or less	5,428,847	5,169,001	5,169,001	2,924,716	2,244,285	-	-	-	
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	849,571	843,571	843,571	410,607	432,964	-	-	-	
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	715,393	715,393	715,393	419,101	296,291	-	-	-	
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	135,321	135,321	135,321	23,988	111,333	-	-	-	
5	Securitization exposures subject to a risk weight of 1250%	63	63	63	63	-	-	-	-	
Amount of exposures (by calculation method)										
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	2,369,640	2,103,794	2,103,794	873,855	1,229,939	-	-	-	
7	Securitization exposures subject to the External Ratings-based Approach	951,385	951,385	951,385	767,124	184,261	-	-	-	
8	Securitization exposures subject to the Standardized Approach	3,808,107	3,808,107	3,808,107	2,137,433	1,670,673	-	-	-	
9	Securitization exposures subject to a risk weight of 1250%	63	63	63	63	-	-	-	-	

Item No.		March 31, 2019								
		a	b	c	d	e	f	g	h	
		Total		Traditional securitizations (asset transfer type) (sub-total)					Re-securitization	
				Securitization		Retail underlying		Wholesale		Senior
Amount of credit risk-weighted assets (by calculation method)										
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	666,059	628,278	628,278	391,263	237,014	-	-	-	
11	Credit RWA calculated using the External Ratings-based Approach	260,251	260,251	260,251	146,787	113,463	-	-	-	
12	Credit RWA calculated using the Standardized Approach	877,152	877,152	877,152	394,040	483,112	-	-	-	
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	798	798	798	798	-	-	-	-	
Capital requirements (by calculation method)										
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	53,284	50,262	50,262	31,301	18,961	-	-	-	
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	20,820	20,820	20,820	11,743	9,077	-	-	-	
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	70,172	70,172	70,172	31,523	38,649	-	-	-	
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	63	63	63	63	-	-	-	-	

Millions of yen

Item No.		March 31, 2019						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	259,845	259,845	-	259,845	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	6,000	6,000	-	6,000	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	-	-	-	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	265,845	265,845	-	265,845	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		March 31, 2019						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
			Securitization			Re-securitization		
	Retail underlying		Wholesale		Senior	Non-senior		
	Amount of credit risk-weighted assets (by calculation method)							
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	37,781	37,781	–	37,781	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach	–	–	–	–	–	–	–
12	Credit RWA calculated using the Standardized Approach	–	–	–	–	–	–	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	3,022	3,022	–	3,022	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	–	–	–	–	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	–	–	–	–	–	–	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–

SEC4: Securitization exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (MUFG acting as investor)

Millions of yen

Item No.		March 31, 2018								
		a	b	c	d	e	f	g	h	
		Total	Traditional securitizations (asset transfer type) (sub-total)					Re-securitization		
			Securitization	Retail underlying		Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)										
1	Securitization exposures subject to a risk weight of 20% or less	4,683,632	4,683,632	4,683,632	2,250,294	2,433,337	-	-	-	
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	54,224	54,224	54,224	31,105	23,119	-	-	-	
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	61,309	61,309	59,867	4,667	55,200	1,442	101	1,341	
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	2,007	2,007	2,007	2,007	-	-	-	-	
5	Securitization exposures subject to a risk weight of 1250%	11,579	11,579	11,579	223	11,356	-	-	-	
Amount of exposures (by calculation method)										
6	Securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	4,119,396	4,119,396	4,119,396	2,020,931	2,098,465	-	-	-	
7	Securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	51,350	51,350	51,350	-	51,350	-	-	-	
8	Securitization exposures subject to the Standardized Approach	630,427	630,427	628,985	267,143	361,841	1,442	101	1,341	
9	Securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	11,579	11,579	11,579	223	11,356	-	-	-	

Item No.		March 31, 2018								
		a	b	c	d	e	f	g	h	
		Total	Traditional securitizations (asset transfer type) (sub-total)						Re-securitization	
			Securitization	Retail underlying		Wholesale			Senior	Non-senior
Amount of credit risk-weighted assets (by calculation method)										
10	Credit RWA calculated using the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	301,357	301,357	301,357	149,725	151,632	–	–	–	
11	Credit RWA calculated using the Supervisory Formula Approach in the IRB Approach	6,349	6,349	6,349	–	6,349	–	–	–	
12	Credit RWA calculated using the Standardized Approach	182,238	182,238	180,795	64,267	116,528	1,442	101	1,341	
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	144,748	144,748	144,748	2,790	141,957	–	–	–	
Capital requirements (by calculation method)										
14	Capital requirements relating to securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	25,555	25,555	25,555	12,696	12,858	–	–	–	
15	Capital requirements relating to securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	538	538	538	–	538	–	–	–	
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	14,579	14,579	14,463	5,141	9,322	115	8	107	
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	12,088	12,088	12,088	224	11,864	–	–	–	

Millions of yen

Item No.		March 31, 2018						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
		Retail underlying	Wholesale		Senior	Non-senior		
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	-	-	-	-	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	-	-	-	-	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	-	-	-	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	-	-	-	-	-	-	-
7	Securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	-	-	-	-	-	-	-

Item No.		March 31, 2018						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
			Securitization			Re-securitization		
	Retail underlying		Wholesale		Senior	Non-senior		
	Amount of credit risk-weighted assets (by calculation method)							
10	Credit RWA calculated using the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	-	-	-	-	-	-	-
11	Credit RWA calculated using the Supervisory Formula Approach in the IRB Approach	-	-	-	-	-	-	-
12	Credit RWA calculated using the Standardized Approach	-	-	-	-	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	-	-	-	-	-	-	-
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	-	-	-	-	-	-	-
15	Capital requirements relating to securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	-	-	-	-	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	-	-	-	-	-	-	-

SEC4: Securitization exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (MUFG acting as investor)

Millions of yen

Item No.		March 31, 2019								
		a	b	c	d	e	f	g	h	
		Total	Traditional securitizations (asset transfer type) (sub-total)					Re-securitization		
			Securitization	Retail underlying		Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)										
1	Securitization exposures subject to a risk weight of 20% or less	5,415,091	5,415,091	5,415,091	2,528,349	2,886,742	-	-	-	
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	92,136	92,136	92,136	89,159	2,976	-	-	-	
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	53,195	53,195	52,962	4,699	48,263	233	233	-	
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	96,931	96,931	96,931	39,995	56,936	-	-	-	
5	Securitization exposures subject to a risk weight of 1250%	10,514	10,514	10,514	15	10,499	-	-	-	
Amount of exposures (by calculation method)										
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-	-	
7	Securitization exposures subject to the External Ratings-based Approach	5,598,519	5,598,519	5,598,519	2,603,600	2,994,919	-	-	-	
8	Securitization exposures subject to the Standardized Approach	58,836	58,836	58,603	58,603	-	233	233	-	
9	Securitization exposures subject to a risk weight of 1250%	10,514	10,514	10,514	15	10,499	-	-	-	

Item No.		March 31, 2019								
		a	b	c	d	e	f	g	h	
		Total		Traditional securitizations (asset transfer type) (sub-total)					Re-securitization	
				Securitization		Retail underlying		Wholesale		Senior
Amount of credit risk-weighted assets (by calculation method)										
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	–	–	–	–	–	–	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach	1,236,508	1,236,508	1,236,508	564,610	671,897	–	–	–	–
12	Credit RWA calculated using the Standardized Approach	9,023	9,023	8,790	8,790	–	233	233	–	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	131,426	131,426	131,426	187	131,238	–	–	–	–
Capital requirements (by calculation method)										
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	–	–	–	–	–	–	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	98,920	98,920	98,920	45,168	53,751	–	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	721	721	703	703	–	18	18	–	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	10,514	10,514	10,514	15	10,499	–	–	–	–

Millions of yen

Item No.		March 31, 2019						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	-	-	-	-	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	-	-	-	-	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	-	-	-	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		March 31, 2019						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization		Re-securitization				
			Retail underlying	Wholesale		Senior	Non-senior	
	Amount of credit risk-weighted assets (by calculation method)							
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach	-	-	-	-	-	-	-
12	Credit RWA calculated using the Standardized Approach	-	-	-	-	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

MR1: Market risk under the Standardized Approach

Item No.		<i>Millions of yen</i>	
		March 31, 2018	March 31, 2019
		RWA (Amount obtained by dividing amount corresponding to risk by 8%)	
1	Interest rate risk (general and specific)	695,140	651,581
2	Equity risk (general and specific)	189,624	268,798
3	Foreign exchange risk	53,309	55,917
4	Commodity risk	255	285
	Options transactions		
5	Simplified approach	–	–
6	Delta-plus method	–	–
7	Scenario approach	–	–
8	Specific risk relating to securitization exposures	6,480	18,769
9	Total	944,811	995,352

MR2: RWA flow statements of market risk exposures under an IMA

Item No.	End of previous fiscal year: March 31, 2018 End of current fiscal year: March 31, 2019	<i>Millions of yen</i>					
		VaR	Stressed VaR	IRC	CRM	Other	Total RWA
1a	RWA at end of previous fiscal year	588,579	1,181,123	–	–		1,769,703
1b	Regulatory adjustment	2.89	2.55	–	–		2.65
1c	RWA at end of previous fiscal year (end of day)	203,318	462,160	–	–		665,479
2	Movement in risk levels	(59,783)	(67,740)	–	–		(127,524)
3	Model updates/changes	–	–	–	–		–
4	Methodology and policy	–	–	–	–		–
5	Acquisitions and disposals	–	–	–	–		–
6	Foreign exchange movements	23,434	533	–	–		23,967
7	Other	(20,705)	25,525	–	–		4,820
8a	RWA at end of current fiscal year (end of day)	146,263	420,478	–	–		566,742
8b	Regulatory adjustment	3.61	3.32	–	–		3.39
8c	RWA at end of current fiscal year	529,080	1,396,143	–	–		1,925,223

MR3: Values of Internal Models Approach (Market risk)

Millions of yen

Item No.		March 31, 2018	March 31, 2019
	Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
1	Maximum value	20,669	37,804
2	Average value	13,450	15,954
3	Minimum value	6,369	10,557
4	Period end	16,265	11,701
	Stressed Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
5	Maximum value	46,146	85,744
6	Average value	26,317	38,454
7	Minimum value	11,986	21,136
8	Period end	36,972	33,638
	Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value	–	–
10	Average value	–	–
11	Minimum value	–	–
12	Period end	–	–
	Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value	–	–
14	Average value	–	–
15	Minimum value	–	–
16	Period end	–	–
17	Floor (Revised Standardized Approach)	–	–

There are no applicable amounts for incremental risk or comprehensive risk.

(Scope of application of Internal Models Approach)

MUFG uses the Internal Models Approach for general market risk; however, for certain risk categories at Bank of Ayudhya Public Company Limited, the Standardized Approach is applied.

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

(Overview of models)

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

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

(Assumptions for calculation of Value at Risk)

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

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

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

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

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

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

(Assumptions for calculation of stressed Value at Risk)

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

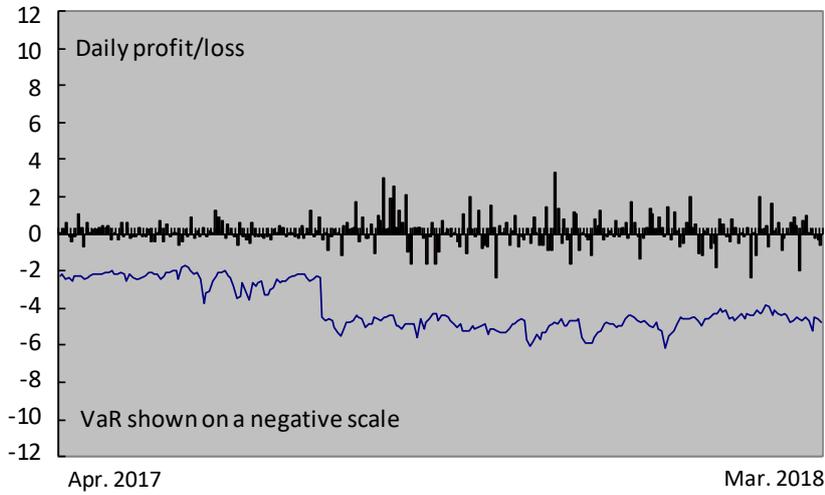
This is based on the rationale that the period with the largest risk is considered the stress period.

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

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

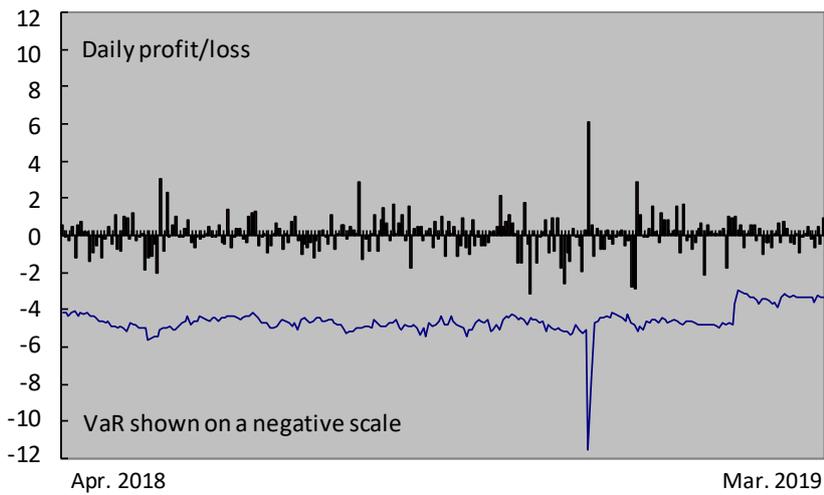
MR4: Results of backtesting using the Internal Models Approach

Billions of yen



There were no losses exceeding VaR throughout the most recent 250 business days.

Billions of yen



There were no losses exceeding VaR throughout the most recent 250 business days.

IRRBB1: Interest rate risk in the banking book

Millions of yen

Item No.		a	b	c	d
		△EVE		△NII	
		March 31, 2019	March 31, 2018	March 31, 2019	March 31, 2018
1	Upward parallel shift	1,998,220	1,719,850	(108,081)	(127,032)
2	Downward parallel shift	(454,285)	(398,011)	31,122	106,817
3	Steeper	968,180	1,120,978	/	/
4	Flatter	(2,290)	10,189	/	/
5	Short-term interest rate up	444,553	417,635	/	/
6	Short-term interest rate down	135,629	225,314	/	/
7	Maximum	1,998,220	1,719,850	31,122	106,817
		e		f	
		March 31, 2019		March 31, 2018	
8	Tier 1 capital	16,276,302		16,251,749	

In accordance with FSA disclosure stipulations, positive figures in △EVE column indicate a decline in the economic value of equity, and positive figures in △NII column indicate a decline in net interest income.

Subject of measurement

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

△EVE

Interest rate risk in the banking book measured with △EVE as of March 31, 2019 is largest for an upward parallel shift, of the six interest rate scenarios set forth in Basel III, with a maximum risk of ¥1,998.2 billion against Tier 1 capital of ¥16,276.3 billion.

The maximum of △EVE increased from the previous fiscal year due largely to an increase in the balance of foreign bonds held.

MUFG believes that it has secured sufficient capital to counter interest rate risk measured with △EVE.

(Assumptions for calculation of △EVE)

For liquid deposits, the amounts of “core deposit” are first considered by looking at each product’s statistical analysis based on deposit balance trend data, outlook for interest rates on deposits, business decisions, and other factors. The amounts of “core deposit” are categorized based on the respective deposit characteristics into maturity terms of up to 10 years, and interest rate risk is identified with an average maturity of 1.1 years (calculated based on internal managerial figures) for revisions to interest rates allocated to liquid deposits. The calculation assumptions and methods to determine the amount of core deposits and maturity term categorization are regularly reviewed. Regression models are used to adjust for loan prepayment rates and early termination rates for time deposits.

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

Spread levels are included in discount rates and cash flows.

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

△NII

In the two interest rate scenarios set forth in Basel III, interest rate risk in the banking book measured with △NII as of March 31, 2019 is a ¥108.1 billion increase in net interest income for an upward parallel shift and a ¥31.1 billion decline in net interest income for a downward parallel shift.

The maximum of △NII decreased from the previous fiscal year due largely to a decrease in receivables under securities borrowing transactions.

(Assumptions for calculation of △NII)

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

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

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

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

CCyB1: Geographical distribution of credit exposures used in the countercyclical buffer

Millions of yen, %

Geographical breakdown	a	b	c	d
	Countercyclical capital buffer rate	Credit RWA used in the computation of the countercyclical capital buffer	Countercyclical capital buffer rate	Countercyclical buffer amount
Argentina	0.000%	2,763	/	/
Australia	0.000%	863,802	/	/
Belgium	0.000%	64,096	/	/
Brazil	0.000%	377,757	/	/
Canada	0.000%	423,305	/	/
China	0.000%	1,683,303	/	/
France	0.000%	420,129	/	/
Germany	0.000%	79,564	/	/
Hong Kong	2.500%	744,876	/	/
India	0.000%	261,396	/	/
Indonesia	0.000%	864,332	/	/
Italy	0.000%	153,986	/	/
Japan	0.000%	40,897,582	/	/
Korea	0.000%	244,158	/	/
Luxemburg	0.000%	189,216	/	/
Mexico	0.000%	265,426	/	/
Netherlands	0.000%	2,188,749	/	/
Russia	0.000%	118,168	/	/
Saudi Arabia	0.000%	126,288	/	/
Singapore	0.000%	699,152	/	/
South Africa	0.000%	44,534	/	/
Spain	0.000%	12,044	/	/
Sweden	2.000%	20,777	/	/
Switzerland	0.000%	183,477	/	/
Turkey	0.000%	258,680	/	/
U.K.	1.000%	1,581,447	/	/
U.S.A.	0.000%	19,957,051	/	/
Sum	/	34,851	/	/
Total	/	72,726,073	0.04%	46,836

Geographical distribution is based on the ultimate risk as much as possible. However, the ultimate risk-based distribution has not been made for subsidiaries that apply the Standardized Approach and certain transactions including transactions with underlying assets such as funds and securitization.

GSIB1: Indicators for assessing G-SIBs

Millions of yen

Basel III Template No.			March 31, 2018	March 31, 2019
1	Cross-jurisdictional activity	Cross-jurisdictional claims	88,637,753	97,449,234
2		Cross-jurisdictional liabilities	76,427,517	84,771,485
3	Size	Total exposures	325,975,029	330,794,545
4	Interconnectedness	Intra-financial system assets	25,856,547	26,874,422
5		Intra-financial system liabilities	30,048,182	30,803,021
6		Securities outstanding	33,278,602	32,220,704
7	Substitutability/Financial institution infrastructure	Assets under custody	220,790,686	239,637,596
8		Payment activity	8,594,584,566	8,146,152,926
9		Underwritten transactions in debt and equity markets	15,196,780	14,830,919
10		Notional amount of over-the-counter derivatives	1,406,124,877	1,488,259,067
11	Complexity	Level 3 assets	1,309,072	1,222,271
12		Trading and available for sale securities	15,530,481	18,212,956

TLAC1: TLAC composition

Basel III Template No.		Millions of yen, %	
		a	March 31, 2019
Expected resolution policy			
The MUFG Group's preferred resolution policy is the Single Point of Entry (SPE) approach. Specifically, it is expected that if any financial crisis occurs at MUFG Bank, Ltd., Mitsubishi UFJ Trust and Banking Corporation, Mitsubishi UFJ Morgan Stanley Securities Co., Ltd. or MUFG Americas Holdings Corporation, material subsidiaries, the crisis will be resolved under legal bankruptcy procedures, with losses concentrated into Mitsubishi UFJ Financial Group, Inc., the holding company, under the initiative of relevant authorities, while the material subsidiary that has restored the soundness will be transferred to go under the umbrella of the successor holding company sponsored by the Deposit Insurance Corporation of Japan, and then stay in business as normal.			
Regulatory capital elements of TLAC and adjustments			
1	Common Equity Tier 1 (CET1) capital	(a)	14,322,407
2	Additional Tier 1 (AT1) capital before TLAC adjustments	(b)	1,953,894
3	AT1 capital ineligible as TLAC as issued out of subsidiaries to third parties	(c)	–
4	Other adjustments	(d)	–
5	AT1 instruments eligible under the TLAC framework ((b) – (c) – (d))	(e)	1,953,894
6	Tier 2 capital before TLAC adjustments	(f)	2,493,491
7	Amortised portion of Tier 2 instruments where remaining maturity > 1 year	(g)	(264,221)
8	Tier2 capital ineligible as TLAC as issued out of subsidiaries to third parties	(h)	–
9	Other adjustments	(i)	31,343
10	Tier2 instruments eligible under the TLAC framework ((f) – (g) – (h) – (i))	(j)	2,726,369
11	TLAC arising from regulatory capital ((a) + (e) + (j))	(k)	19,002,671
Non-regulatory capital elements of TLAC			
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	(l)	4,097,733
13	External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC Term Sheet requirements		/
14	Of which: amount eligible as TLAC after application of the caps		/
15	External TLAC instruments issued by funding vehicles prior to 1 January 2022		/
16	Eligible ex ante commitments to recapitalise a G-SIB in resolution	(m)	2,927,278
17	TLAC arising from non-regulatory capital instruments before adjustments ((l) + (m))	(n)	7,025,011
Non-regulatory capital elements of TLAC: adjustments			
18	TLAC before deductions ((k) + (n))	(o)	26,027,682
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to single point of entry G-SIBs)	(p)	–
20	Deduction of investments in own other TLAC liabilities	(q)	26,904
21	Other adjustments to TLAC	(r)	–
22	TLAC after deductions ((o) – (p) – (q) – (r))	(s)	26,000,778
Risk-weighted assets (RWA) and leverage exposure measure for TLAC purposes			
23	Total risk-weighted assets (RWA)	(t)	117,091,124
24	Leverage exposure measure	(u)	329,048,682
TLAC ratios and buffers			
25	TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((s)/(t))		22.20%
25a	TLAC as a percentage of RWA		18.16%
26	TLAC as a percentage of leverage exposure ((s)/(u))		7.90%
27	CET1 available after meeting the minimum capital buffer requirements		6.02%
28	The minimum capital buffer requirement		4.04%
29	Of which: capital conservation buffer requirement		2.50%
30	Of which: countercyclical buffer requirement		0.04%
31	Of which: G-SIB/D-SIB additional requirement		1.50%

TLAC2: Material subgroup entity – creditor ranking at legal entity level
MUFG Bank, Ltd. (non-consolidated)

Millions of yen

Basel III Template No.	Item	March 31, 2019								Total
		Creditor ranking								
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments (*1)		Tier 2 capital instruments (*2)		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation (a)	5,590	–	1,272,000	330,000	1,262,000	632,400	3,679,339	–	7,181,329
4	Subset of row 3 that are excluded liabilities (b)	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4) ((a) – (b))	5,590	–	1,272,000	330,000	1,262,000	632,400	3,679,339	–	7,181,329
6	Subset of row 5 that are eligible as TLAC	5,590	–	1,272,000	–	1,262,000	–	3,679,339	–	6,218,929
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	357,882	–	357,882
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	1,924,572	–	1,924,572
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	1,247,000	–	1,246,035	–	2,493,035
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	15,000	–	150,849	–	165,849
11	Subset of row 6 that is perpetual securities	5,590	–	1,272,000	–	–	–	–	–	1,277,590

(*1): Also include the issuance of eligible Tier 1 capital instruments subject to transitional arrangements.

(*2): Also include the issuance of eligible Tier 2 capital instruments subject to transitional arrangements.

TLAC2: Material subgroup entity – creditor ranking at legal entity level
Mitsubishi UFJ Trust and Banking Corporation (non-consolidated)

Millions of yen

Basel III Template No.	Item	March 31, 2019								Total
		Creditor ranking								
		1 Most junior	1 Most junior	2	2	3	3	4 Most senior	4 Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments (*1)		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation (a)	780,249	–	153,000	–	165,000	240,000	333,030	–	1,671,279
4	Subset of row 3 that are excluded liabilities (b)	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4) ((a) – (b))	780,249	–	153,000	–	165,000	240,000	333,030	–	1,671,279
6	Subset of row 5 that are eligible as TLAC	780,249	–	153,000	–	165,000	–	333,030	–	1,431,279
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–	–	–
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	241,446	–	241,446
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	165,000	–	91,583	–	256,583
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	780,249	–	153,000	–	–	–	–	–	933,249

(*1): Also include the issuance of eligible Tier 2 capital instruments subject to transitional arrangements.

TLAC2: Material subgroup entity – creditor ranking at legal entity level
Mitsubishi UFJ Morgan Stanley Securities Co., Ltd. (non-consolidated)

Millions of yen

Basel III Template No.	Item	March 31, 2019						Total
		Creditor ranking						
		1 Most junior	1 Most junior	2	2	3 Most senior	3 Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Class Stock		Long-term subordinated debts / short-term subordinated debts		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation (a)	122,428	81,619	206,500	1,800	–	–	412,347
4	Subset of row 3 that are excluded liabilities (b)	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4) ((a) – (b))	122,428	81,619	206,500	1,800	–	–	412,347
6	Subset of row 5 that are eligible as TLAC	122,428	81,619	179,300	–	–	–	383,347
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	122,300	–	–	–	122,300
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	57,000	–	–	–	57,000
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	122,428	81,619	–	–	–	–	204,047

TLAC2: Material subgroup entity – creditor ranking at legal entity level
MUFG Americas Holdings Corporation (non-consolidated)

In thousand US dollars

Basel III Template No.	Item	December 31, 2018								
		Creditor ranking								Total
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Unsecured senior debts, etc.		
3	Total capital and liabilities net of credit risk mitigation	8,308,890	–	–	–	–	36,622	6,523,876	843,863	15,713,251
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	23,876	843,863	867,739
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	8,308,890	–	–	–	–	36,622	6,500,000	–	14,845,512
6	Subset of row 5 that are eligible as TLAC	8,308,890	–	–	–	–	–	6,500,000	–	14,808,890
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–	–	–
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	6,500,000	–	6,500,000
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	–	–	–	–	–
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	8,308,890	–	–	–	–	–	–	–	8,308,890

TLAC3: Resolution entity – creditor ranking at legal entity level
Mitsubishi UFJ Financial Group, Inc. (non-consolidated)

Millions of yen

Basel III Template No.	Item	March 31, 2019					Total
		Creditor ranking				Total	
		1	2	3	4		
		Most junior			Most senior		
1	Description of creditor ranking	Common Stock	Additional Tier 1 capital instruments (*1)	Tier 2 capital instruments	Unsecured senior debts		
2	Total capital and liabilities net of credit risk mitigation (a)	5,398,054	1,800,000	1,633,500	4,124,178	12,955,732	
3	Subset of row 2 that are excluded liabilities(*2) (*3) (b)	–	–	–	28,626	28,626	
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3) ((a) – (b))	5,398,054	1,800,000	1,633,500	4,095,551	12,927,106	
5	Subset of row 4 that are potentially eligible as TLAC	5,398,054	1,470,000	1,633,500	4,095,551	12,597,106	
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	–	357,882	357,882	
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	–	2,249,218	2,249,218	
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	1,618,500	1,337,602	2,956,102	
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	15,000	150,849	165,849	
10	Subset of row 5 that is perpetual securities	5,398,054	1,470,000	–	–	6,868,054	

(*1): Also include the issuance of eligible Tier 1 capital instruments subject to transitional arrangements.

(*2): The figures after intergroup eliminations in the MUFG Group were recorded.

(*3): The figures were recorded conservatively after taking into account the quantitative materiality.

COMPOSITION OF LEVERAGE RATIO DISCLOSURE

Millions of yen, %

Corresponding line No. on Basel III disclosure template (Table 2)	Corresponding line No. on Basel III disclosure template (Table 1)	Item	March 31, 2018	March 31, 2019
On-balance sheet exposures				
1		On-balance sheet exposures before deducting adjustment items	267,306,287	272,980,346
1a	1	Total assets reported in the consolidated balance sheet	306,937,415	311,138,903
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis	—	—
1c	7	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	—	—
1d	3	The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items)	(39,631,128)	(38,158,557)
2	7	The amount of adjustment items pertaining to Tier 1 capital	(1,742,601)	(1,745,863)
3		Total on-balance sheet exposures (a)	265,563,685	271,234,482
Exposures related to derivatives transactions				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	/	—
		Replacement cost associated with derivatives transactions, etc.	4,355,751	3,725,850
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	/	—
		Add-on amount associated with derivatives transactions, etc.	6,557,225	6,369,153
6		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	1,946,899	1,687,780
		The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	/	—
		The amount of receivables arising from providing cash margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	27,428	25,724
7		The amount of deductions of receivables (out of those arising from providing cash variation margin)	(804,389)	(755,217)
8		The amount of client-cleared trade exposures for which a bank holding company acting as clearing member is not obliged to make any indemnification	/	/
9		Adjusted effective notional amount of written credit derivatives	3,066,187	3,314,943
10		The amount of deductions from effective notional amount of written credit derivatives	(2,436,583)	(2,512,377)
11	4	Total exposures related to derivative transactions (b)	12,712,519	11,855,857
Exposures related to repo transactions				
12		The amount of assets related to repo transactions, etc.	18,447,300	16,647,658
13		The amount of deductions from the assets above (line 12)	(3,134,594)	(2,910,437)
14		The exposures for counterparty credit risk for repo transactions, etc.	1,130,643	1,707,742
15		The exposures for agent repo transactions	/	/
16	5	Total exposures related to repo transactions, etc. (c)	16,443,349	15,444,963
Exposures related to off-balance sheet transactions				
17		Notional amount of off-balance sheet transactions	91,526,843	93,490,908
18		The amount of adjustments for conversion in relation to off-balance sheet transactions	(62,013,970)	(62,977,529)
19	6	Total exposures related to off-balance sheet transactions (d)	29,512,872	30,513,378
Leverage ratio on a consolidated basis				
20		The amount of capital (Tier 1 capital) (e)	16,251,749	16,276,301
21	8	Total exposures ((a) + (b) + (c) + (d)) (f)	324,232,427	329,048,682
22		Leverage ratio on a consolidated basis ((e)/(f))	5.01%	4.94%

LIQUIDITY RISK

Major liquid assets

Billions of yen

	March 31, 2018				March 31, 2019			
	MUFG	the Bank	the Trust Bank	the Securities HD	MUFG	the Bank	the Trust Bank	the Securities HD
Cash and due from banks	74,713.7	57,688.7	15,359.5	2,148.0	74,206.9	60,389.5	15,803.3	1,977.9
Domestic securities	30,834.7	26,421.2	3,480.8	1,050.2	31,345.7	27,638.6	2,763.4	1,061.1
Japanese government bonds	24,187.1	20,417.0	3,282.0	595.5	23,382.8	20,212.9	2,554.4	722.8
Municipal bonds	1,713.8	1,538.0	0.0	175.8	2,326.5	2,202.1	25.4	99.0
Corporate bonds	4,933.9	4,466.3	198.8	278.9	5,636.4	5,223.6	183.6	239.3
Foreign bonds	18,569.2	12,116.0	6,337.3	118.7	22,746.5	16,183.9	6,469.9	96.3
Domestic equity securities	5,800.9	4,501.2	1,096.4	265.7	5,346.1	4,036.4	974.1	397.8
Foreign equity securities	334.5	244.6	91.1	0.0	114.9	115.7	0.1	0.2
Others	9,678.8	5,216.0	2,952.8	1,508.0	12,198.9	6,456.4	4,087.3	1,654.1
Subtotal	139,931.8	106,187.7	29,317.8	5,090.7	145,958.9	114,820.4	30,098.2	5,187.4
(Less) Assets pledged	(32,956.2)	(24,634.7)	(7,439.8)	(1,556.7)	(30,704.5)	(23,565.3)	(6,265.1)	(1,671.3)
Total	106,975.6	81,553.0	21,878.0	3,534.0	115,254.4	91,255.1	23,833.1	3,516.1

Notes: 1. Investment securities in the above table comprise securities available-for-sale, securities being-held-to-maturity and trading securities that have a quoted market value.

2. Assets pledged represent securities pledged as collateral primarily for borrowings, bills sold, foreign exchange transactions, and futures transactions.

3. Figures in the above table do not represent high-quality liquid assets under the Basel III regulatory regime.

4. Figures under MUFG reflect intergroup eliminations. Accordingly, these figures do not represent the sum of figures for the major operating entities.

5. The following abbreviations are used in the tables above:

MUFG = Mitsubishi UFJ Financial Group, Inc.

the Bank = MUFG Bank, Ltd.

the Trust Bank = Mitsubishi UFJ Trust and Banking Corporation

the Securities HD = Mitsubishi UFJ Securities Holdings Co., Ltd.

Maturity profiles for major funding sources

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

Billions of yen

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

Billions of yen

	March 31, 2019					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Time deposits and negotiable deposits	51,456.0	8,674.0	1,083.5	96.0	92.5	4.0
Borrowings	3,655.4	10,397.6	1,103.1	347.7	272.3	492.0
Bonds	1,971.3	2,897.4	2,154.1	1,046.9	2,333.3	2,570.7
Total	57,082.7	21,969.0	4,340.7	1,490.7	2,698.1	3,066.7

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

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

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

Maturity information on major asset classes

Millions of yen

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

Millions of yen

	March 31, 2019					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Investment securities (Notes 1, 2)	14,506,983	9,280,207	4,881,729	4,831,175	7,291,094	16,113,378
Held-to-maturity securities	65,884	49,789	295,427	1,070,252	336,260	2,630,552
Japanese government bonds	–	–	199,815	900,885	–	–
Municipal bonds	–	–	–	–	–	–
Corporate bonds	–	–	–	–	–	–
Foreign bonds	63,177	1,597	88,010	86,237	107,146	867,378
Others	2,706	48,192	7,600	83,129	229,113	1,763,174
Available-for-sale securities with predetermined maturity	14,441,098	9,230,418	4,586,302	3,760,923	6,954,834	13,482,825
Japanese government bonds	11,516,387	6,294,519	667,615	1,024,506	202,775	1,836,531
Municipal bonds	7,297	76,961	294,145	415,729	1,432,343	88
Corporate bonds	173,591	490,744	587,015	424,553	570,013	1,246,385
Foreign bonds	2,456,356	2,080,732	1,804,316	1,820,377	4,413,602	8,939,391
Others	287,465	287,460	1,233,208	75,755	336,099	1,460,428
Loans (Notes 1, 3)	43,879,049	18,560,066	14,926,917	6,352,393	6,113,420	16,935,161
Total	58,386,032	27,840,274	19,808,647	11,183,569	13,404,514	33,048,539

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

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

3. Loans exclude the amounts of ¥676,720 million and ¥645,459 million as of March 31, 2018 and March 31, 2019, respectively, for loans that are not expected to be recovered such as loans extended to bankrupt, virtually bankrupt, and likely to be bankrupt borrowers.

Pledged Assets*Millions of yen*

	March 31, 2018	March 31, 2019
Cash and due from banks	2,657	468
Trading assets	200,189	4,887
Securities	1,666,189	497,507
Loans and bills discounted	12,803,741	13,385,666
Total	14,672,777	13,888,530

Liabilities correspond to the pledged assets above

Deposits	593,601	557,560
Call money and bills sold	4,930	–
Trading liabilities	18,473	8,372
Borrowed money	13,268,889	13,185,809
Bonds payable	6,229	–
Other liabilities	2,804	2,442
Acceptances and guarantees	10,843	–

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

Millions of yen

	March 31, 2018	March 31, 2019
Cash and due from banks	2,605	–
Monetary claims bought	–	22,249
Trading assets	550,797	1,313,203
Securities	11,853,325	12,765,258
Loans and bills discounted	8,007,507	5,982,745

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

Millions of yen

	March 31, 2018	March 31, 2019
Trading assets	2,384,656	1,793,620
Securities	16,295,738	13,338,925
Total	18,680,394	15,132,546

Corresponding payables

Payables under repurchase agreements	9,079,859	15,077,563
Payables under securities lending transactions	6,688,298	34,392

Furthermore, assets pledged by GC repos under the Subsequent Collateral JGB Allocation Method are as follows.

Millions of yen

	March 31, 2018	March 31, 2019
Trading assets	–	370,697
Securities	–	599,940
Total	–	970,637

CHANGES IN THE CONSOLIDATED LIQUIDITY COVERAGE RATIO FROM THE PREVIOUS QUARTER

The consolidated liquidity coverage ratio has remained stable over the past two years.

Millions of yen, %, Case

Item	FY2018 Q4		FY2018 Q3	
High-Quality Liquid Assets (1)	/	/	/	/
1 Total high-quality liquid assets (HQLA)		94,668,822		92,479,354
Cash Outflows (2)				
	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
2 Cash outflows related to unsecured retail funding	90,218,439	7,702,268	89,974,737	7,694,693
3 Stable deposits	19,035,264	571,148	18,783,503	570,346
4 Less stable deposits	71,183,175	7,131,120	71,191,235	7,124,347
5 Cash outflows related to unsecured wholesale funding	93,586,286	53,917,310	94,668,688	54,169,812
6 Qualifying operational deposits	109,281	27,320	107,846	26,961
7 Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	89,851,363	50,264,347	90,879,425	50,461,434
8 Debt securities	3,625,642	3,625,642	3,681,417	3,681,417
9 Cash outflows related to secured funding, etc.	/	2,713,811	/	2,733,120
10 Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities	41,415,689	14,047,248	42,203,499	14,286,215
11 Cash outflows related to derivative transactions, etc.	2,865,822	2,865,822	3,235,000	3,235,000
12 Cash outflows related to funding programs	7,414	7,414	7,589	7,589
13 Cash outflows related to credit and liquidity facilities	38,542,453	11,174,012	38,960,910	11,043,626
14 Cash outflows related to contractual funding obligations, etc.	5,728,132	3,844,042	5,386,995	3,834,261
15 Cash outflows related to contingencies	73,258,837	976,028	75,919,117	1,078,790
16 Total cash outflows	/	83,200,708	/	83,796,892
Cash Inflows (3)				
	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
17 Cash inflows related to secured lending, etc.	13,333,954	1,946,218	12,477,764	1,919,853
18 Cash inflows related to collection of loans, etc.	17,060,511	11,734,591	16,907,283	11,629,148
19 Other cash inflows	4,883,452	2,514,885	5,362,867	2,282,993
20 Total cash inflows	35,277,917	16,195,694	34,747,914	15,831,994
Consolidated Liquidity Coverage Ratio (4)	/	/	/	/
21 Total HQLA allowed to be included in the calculation	/	94,668,822	/	92,479,354
22 Net cash outflows	/	67,005,013	/	67,964,898
23 Consolidated liquidity coverage ratio (LCR)	/	141.2	/	136.0
24 The number of data used to calculate the average value		58		62

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

EVALUATION OF THE CONSOLIDATED LIQUIDITY COVERAGE RATIO LEVEL

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

Minimum requirement for the consolidated liquidity coverage ratio

			%
	2017	2018	After 2019
	80.0	90.0	100.0

MUFG does not expect the outlook for the consolidated liquidity coverage ratio to diverge significantly from the current level. The actual value of the consolidated liquidity coverage ratio does not differ significantly from the initial projection.

COMPOSITION OF THE TOTAL HQLA ALLOWED TO BE INCLUDED IN THE CALCULATION

There are no significant changes in the location and composition of the HQLA allowed to be included in the calculation in terms of currency, asset type and other attributes.

There are no significant currency imbalances between the total HQLA allowed to be included in the calculation and the net cash outflows in major currencies (currencies for which total liabilities denominated in any given currency account for 5% or more of MUFG's total liabilities on a consolidated basis).

OTHER MATTERS CONCERNING THE CONSOLIDATED LIQUIDITY COVERAGE RATIO

1. MUFG has adopted the Special Provisions Pertaining to Qualifying Operational Deposits under Article 28 of the FSA Holding Company Liquidity Coverage Ratio Notification. The scope of application of the Special Provisions Pertaining to Qualifying Operational Deposits and the Valuation Method for Qualifying Operational Deposits are as follows.
 - a. Scope of application of the Special Provisions Pertaining to Qualifying Operational Deposits
MUFG has applied the Special Provisions Pertaining to Qualifying Operational Deposits to certain borrowings from the trust assets (trust accounts) of pension funds and other entities, as part of its custody services.
 - b. Valuation Method for Qualifying Operational Deposits
MUFG periodically conducts a valuation of qualifying operational deposits assuming a certain amount of deposits will remain in trust accounts.
2. MUFG has not applied "the minimum required amount of additional pledged assets upon a change in fair value based on the Scenario Approach" on a consolidated basis, under Article 37 of the FSA Holding Company Liquidity Coverage Ratio Notification.
3. MUFG has included cash outflows related to small consolidated subsidiaries in other contractual cash outflows under Article 59 of the FSA Holding Company Liquidity Coverage Ratio Notification.
4. When calculating the consolidated liquidity coverage ratio (daily average value), daily data is not used for the following items, etc.
 - a. "Cash outflows related to small consolidated subsidiaries" of MUFG
Monthly or quarterly data is used.
 - b. High-quality liquid assets, cash outflows, and cash inflows for some overseas offices
Monthly data is used.

NET OPERATING PROFITS/RISK-WEIGHTED ASSETS BY BUSINESS GROUP

Billions of yen

	Retail & Commercial Banking	Japanese Corporate & Investment Banking	Global Corporate & Investment Banking	Global Commercial Banking	Asset Management & Investor Services	Global Markets	MUFG consolidated total
Net operating profits (Note 1)	298.8	249.7	152.7	220.4	78.4	251.2	1,072.3
Change from fiscal 2017	(57.9)	22.7	17.0	17.7	7.4	(88.3)	(128.3)
Risk-weighted assets (Note 2)	19,183.3	22,134.7	20,052.3	15,645.3	1,644.4	13,846.9	117,091.1
Change from March 31, 2018	(60.9)	(1,296.7)	277.2	1,546.3	21.5	1,092.4	3,627.5
Credit risks	16,441.4	21,076.8	18,717.1	14,326.7	970.2	10,826.0	90,843.0
Change from March 31, 2018	(917.8)	(1,217.5)	95.4	1,546.3	17.3	875.2	(1,019.9)
Market risks	50.4	22.9	185.9	0.0	203.0	2,294.7	2,920.5
Change from March 31, 2018	(5.4)	(31.9)	185.6	(0.0)	13.8	231.3	206.0
Operational risks	2,691.5	1,034.9	1,149.2	1,318.5	471.1	726.1	8,107.2
Change from March 31, 2018	862.3	(47.2)	(3.8)	–	(9.6)	(14.2)	871.2

Notes: 1. Managerial figures based on settlement rates. The consolidated total for MUFG includes figures from head office and others.
2. Risk-weighted assets by business group are managerial figures that are broken down financial accounting figures.