

MITSUBISHI UFJ FINANCIAL GROUP INC
Form 6-K
May 16, 2016

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Form 6-K

Report of Foreign Private Issuer

Pursuant to Rule 13a-16 or 15d-16 under

the Securities Exchange Act of 1934

For the month of May 2016

Commission File No. 000-54189

MITSUBISHI UFJ FINANCIAL GROUP, INC.

(Translation of registrant's name into English)

7-1, Marunouchi 2-chome, Chiyoda-ku

Tokyo 100-8330, Japan

(Address of principal executive office)

**Indicate by check mark whether the registrant files or
will file annual reports under cover of Form 20-F or Form 40-F.**

Form 20-F Form 40-F

**Indicate by check mark if the registrant is submitting the Form 6-K
in paper as permitted by Regulation S-T Rule 101(b)(1):**

**Indicate by check mark if the registrant is submitting the Form 6-K
in paper as permitted by Regulation S-T Rule 101(b)(7):**

THIS REPORT ON FORM 6-K SHALL BE DEEMED TO BE INCORPORATED BY REFERENCE IN THE REGISTRATION STATEMENT ON FORM F-3 (NO. 333-209455) OF MITSUBISHI UFJ FINANCIAL GROUP, INC. AND TO BE A PART THEREOF FROM THE DATE ON WHICH THIS REPORT IS FURNISHED TO THE U.S. SECURITIES AND EXCHANGE COMMISSION TO THE EXTENT NOT SUPERSEDED BY DOCUMENTS OR REPORTS SUBSEQUENTLY FILED WITH OR FURNISHED TO THE U.S. SECURITIES AND EXCHANGE COMMISSION.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Date: May 16, 2016

Mitsubishi UFJ Financial Group, Inc.

By: /s/ Yasuo Matsumoto

Name: Yasuo Matsumoto

Title: Chief Manager, Documentation &

Corporate Secretary Department,

Corporate Administration Division

Consolidated Summary Report

<under Japanese GAAP>

for the fiscal year ended March 31, 2016

May 16, 2016

Company name: Mitsubishi UFJ Financial Group, Inc.
 Stock exchange listings: Tokyo, Nagoya, New York
 Code number: 8306
 URL: <http://www.mufg.jp/>
 Representative: Nobuyuki Hirano, President & Group CEO
 For inquiry: Kazutaka Yoneda, General Manager -
 Financial Planning Division / Financial Accounting Office
 TEL (03) 3240-3110

General meeting of shareholders: June 29, 2016
 Dividend payment date: June 29, 2016
 Securities report issuing date: June 29, 2016
 Trading accounts: Established
 Supplemental information for financial statements: Available
 Investor meeting presentation: Scheduled (for investors and analysts)

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

1. Consolidated Financial Data for the Fiscal Year ended March 31, 2016

(1) Results of Operations

(% represents the change from the previous fiscal year)

| Fiscal year ended | Ordinary Income | | Ordinary Profits | | Profits Attributable to Owners of Parent | |
|-------------------|-----------------|-----|------------------|--------|--|-------|
| | million yen | % | million yen | % | million yen | % |
| March 31, 2016 | 5,714,419 | 1.3 | 1,539,486 | (10.1) | 951,402 | (8.0) |
| March 31, 2015 | 5,638,402 | 8.9 | 1,713,001 | 1.1 | 1,033,759 | 5.0 |

(*) Comprehensive income

March 31, 2016: 620,662 million yen (82.0%) ; March 31, 2015: 3,455,231 million yen 102.2%

| Fiscal year ended | Net Income to Net Assets | | | | |
|-------------------|--------------------------|----------------------------|-----------------------------------|----------------------------------|-------------------------------------|
| | Basic earnings per share | Diluted earnings per share | Attributable to MUFG shareholders | Ordinary Profits to Total Assets | Ordinary Profits to Ordinary Income |
| | yen | yen | % | % | % |
| March 31, 2016 | 68.51 | 68.17 | 6.2 | 0.5 | 26.9 |
| March 31, 2015 | 73.22 | 72.94 | 7.4 | 0.6 | 30.4 |

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

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March 31, 2016: 230,415 million yen; March 31, 2015: 159,637 million yen

(2) Financial Conditions

| As of | Total Assets million yen | Total Net Assets million yen | Equity-to-asset ratio (*) % | Total Net Assets per Common Stock yen |
|----------------|-----------------------------|---------------------------------|-----------------------------------|---|
| March 31, 2016 | 298,302,898 | 17,386,769 | 5.2 | 1,121.07 |
| March 31, 2015 | 286,149,768 | 17,287,533 | 5.4 | 1,092.75 |

(Reference) Shareholders equity as of March 31, 2016: 15,457,970 million yen ; March 31, 2015: 15,317,940 million yen

(*) Equity-to-asset ratio is computed under the formula shown below
 (Total net assets - Subscription rights to shares - Non-controlling interests) / Total assets

(3) Cash Flows

| Fiscal year ended | Cash Flows from Operating Activities million yen | Cash Flows from Investing Activities million yen | Cash Flows from Financing Activities million yen | Cash and Cash Equivalents at the end of the period million yen |
|-------------------|--|--|--|---|
| March 31, 2016 | 6,754,428 | 2,240,209 | (105,602) | 18,763,856 |
| March 31, 2015 | (2,095,748) | 6,501,689 | (1,156,621) | 9,990,035 |

2. Dividends on Common Stock

| Fiscal year | Dividends per Share | | | | Total dividends million yen | Dividend payout ratio (Consolidated) % | Dividend on net assets ratio (Consolidated) % | |
|----------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|-----------------------------------|--|---|-----|
| | 1st quarter-end yen | 2nd quarter-end yen | 3rd quarter-end yen | Fiscal year-end yen | | | | |
| ended March 31, 2015 | | 9.00 | | 9.00 | 18.00 | 253,695 | 24.6 | 1.8 |
| ended March 31, 2016 | | 9.00 | | 9.00 | 18.00 | 249,329 | 26.3 | 1.6 |
| ending March 31, 2017 (Forecast) | | 9.00 | | 9.00 | 18.00 | | 29.2 | |

(*) Revision of forecasts for dividends on the presentation date of this Consolidated Summary Report : None

3. Earnings Target for the Fiscal Year ending March 31, 2017 (Consolidated)

MUFG has set an earnings target of 850.0 billion yen of profits attributable to owners of parent for the fiscal year ending March 31, 2017.

MUFG is engaged in financial service businesses such as banking business, trust banking business, securities business and credit card/loan businesses. Because there are various uncertainties caused by economic situation, market environments and other factors in these businesses, MUFG discloses a target of its profits attributable to owners of parent instead of a forecast of its performance. Please see 3. Management Policy (4) Management Target , for further information of the target.

ø Notes

- (1) Changes in significant subsidiaries during the period: No
- (2) Changes in accounting policies, changes in accounting estimates and restatements
 (A) Changes in accounting policies due to revision of accounting standards: No
 (B) Changes in accounting policies due to reasons other than (A): No
 (C) Changes in accounting estimates: No
 (D) Restatements: No
- (3) Number of common stocks outstanding at the end of the period

| | | |
|---|----------------------------------|-----------------------|
| (A) Total stocks outstanding including treasury stocks: | March 31, 2016 | 14,168,853,820 shares |
| | March 31, 2015 | 14,168,853,820 shares |
| (B) Treasury stocks: | March 31, 2016 | 380,255,157 shares |
| | March 31, 2015 | 151,014,803 shares |
| (C) Average outstanding stocks: | Fiscal year ended March 31, 2016 | 13,886,503,497 shares |
| | Fiscal year ended March 31, 2015 | 14,119,202,720 shares |

(Reference) Summary of non-consolidated financial data**1. Non-consolidated Financial Data for the Fiscal Year ended March 31, 2016**

(1) Results of Operations

| Fiscal year ended | Operating Income | | Operating Profits | | Ordinary Profits | | Net Income | |
|-------------------|--------------------------|-------|----------------------------|-------|------------------|-------|-------------|-------|
| | million yen | % | million yen | % | million yen | % | million yen | % |
| March 31, 2016 | 588,340 | 0.4 | 564,684 | 0.1 | 543,069 | (1.6) | 545,738 | (1.4) |
| March 31, 2015 | 585,805 | 126.5 | 564,394 | 135.4 | 551,691 | 143.5 | 553,400 | 128.9 |
| Fiscal year ended | Basic earnings per share | | Diluted earnings per share | | | | | |
| | yen | | yen | | | | | |
| March 31, 2016 | 39.29 | | 39.24 | | | | | |
| March 31, 2015 | 39.19 | | 39.14 | | | | | |

(2) Financial Conditions

| As of | Total Assets | Total Net Assets | Equity-to-asset | Total Net Assets |
|----------------|--------------|------------------|-----------------|------------------|
| | million yen | million yen | ratio | per Common Stock |
| | | | % | yen |
| March 31, 2016 | 12,043,230 | 8,482,329 | 70.4 | 614.47 |

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| | | | | |
|----------------|------------|-----------|------|--------|
| March 31, 2015 | 10,646,262 | 8,357,950 | 78.4 | 595.56 |
|----------------|------------|-----------|------|--------|

(Reference) Shareholders' equity as of March 31, 2016: 8,474,069 million yen ; March 31, 2015: 8,349,679 million yen

*Disclosure regarding the execution of the audit process

This Consolidated Summary Report (Tanshin) is outside the scope of the external auditor's audit procedure which is required by Financial Instruments and Exchange Act . Therefore, the audit process has not been completed as of this disclosure in the Consolidated Summary Report .

*Notes for using forecasted information etc.

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

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

(Appendix)

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Selected Financial Information under Japanese GAAP For the fiscal year ended March 31, 2016

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

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Internet Conference: May 16, 2016 (Monday)
Explanation for investors and analysts: May 23, 2016 (Monday)

1. Results of Operations and Financial Condition

(1) Analysis of results of operations

(Results of operations for the fiscal year ended March 31, 2016)

The outlook has become increasingly clouded, even as the global economy especially developed countries remained on a gradual recovery course in FY15. Share prices around the world dropped owing to concerns surrounding China, weak oil and other resource prices. However, US domestic demand, in particular, remained on a path of self-sustained recovery as the employment picture steadily improved, despite weakness in the energy industry and some other sectors. Europe's economy continued to pick up, propelled by the weak EUR and cheap oil, in spite of the Greek debt issue and NPLs in southern countries. In Asia, China continued to slow due to suppressed investment, while weak exports weighed on other Asian economies. Even so, private consumption remained firm throughout the region, bolstered by lower inflation. Against this backdrop, Japan's economy continued on a gradual recovery trajectory, even with some apparent weak spots. The warm winter dampened private consumption, which remained fairly flat overall despite higher incomes. Exports to the US and Europe were strong overall, but exports to China and other emerging economies were weak, including resource-producing countries. On the other hand, capital expenditures continued to rise gradually due to robust corporate profits as the glut of capital stock was erased.

With regard to the financial situation, the US Fed hiked interest rates for the first time in nine-and-a-half years in December, as employment conditions improved. In the Eurozone, on the other hand, the ECB bolstered monetary easing, including cutting the deposit rate in December and again in March. The Bank of Japan introduced Quantitative and Qualitative Monetary Easing with Negative Interest rates in January, and the benchmark yield turned and stayed negative through to the end of the fiscal year. Share prices have fallen and the Japanese yen has rallied since the start of the year: a reflection of heightened risk aversion around the globe.

Under such business environment, consolidated gross profits for the fiscal year ended March 31, 2016 decreased 85.8 billion yen from the previous fiscal year to 4,143.2 billion yen. This was mainly due to the appreciation of the Japanese yen against the U.S. dollar since January, a decrease in net interest income from domestic loans and deposits as well as a decrease in gains on ALM, whereas an increase in overseas profit from MUFG's group collaboration businesses in the U.S. and overseas subsidiaries' businesses contributed to increase gross profit. General and administrative (G&A) expenses for the fiscal year ended March 31, 2016 increased 1.1 billion yen from the previous fiscal year, mainly due to higher regulatory costs in overseas businesses despite cost cutting of MUFG and a positive impact from exchange rate. As a result, net business profits were 1,557.9 billion yen, a decrease of 87.0 billion yen from the previous fiscal year.

Total credit costs for the fiscal year ended March 31, 2016 increased 93.5 billion yen from the previous fiscal year, mainly due to an increase in provision for specific allowance for credit losses. Net gains (losses) on equity securities decreased 4.8 billion yen from the previous fiscal year, mainly due to an increase in losses on write-down of equity securities.

As a result, ordinary profits for the fiscal year ended March 31, 2016 were 1,539.4 billion yen, a decrease of 173.5 billion yen from the previous fiscal year, and profits attributable to owners of parent for the fiscal year ended March 31, 2016 was 951.4 billion yen, a decrease of 82.3 billion yen from the previous fiscal year.

| (in billions of Japanese yen) | For the fiscal year ended March 31, 2016 | For the fiscal year ended March 31, 2015 | Increase (Decrease) |
|--|---|---|------------------------|
| Gross profits | | | |
| before credit costs for trust accounts | 4,143.2 | 4,229.0 | (85.8) |
| General and administrative expenses | 2,585.2 | 2,584.1 | 1.1 |
| Net business profits | | | |
| before credit costs for trust accounts and provision for general allowance for credit losses | 1,557.9 | 1,644.9 | (87.0) |
| Credit costs | (315.7) | (227.8) | (87.9) |
| Net gains (losses) on equity securities | 88.3 | 93.1 | (4.8) |
| Other non-recurring gains (losses) | 209.0 | 202.8 | 6.2 |
| Profits (Losses) from investments in affiliates | 230.4 | 159.6 | 70.7 |
| Ordinary profits | 1,539.4 | 1,713.0 | (173.5) |
| Net extraordinary gains (losses) | (40.7) | (98.2) | 57.5 |
| Total of income taxes-current and income taxes-deferred | (460.2) | (467.7) | 7.5 |
| Profits attributable to non-controlling interests | (87.1) | (113.2) | 26.0 |
| Profits attributable to owners of parent | 951.4 | 1033.7 | (82.3) |
| Total credit costs *1 | (255.1) | (161.6) | (93.5) |

*1 Included gains on loans written-offs
(Earnings Target for the fiscal year ending March 31, 2017)

MUFG has set an earnings target of 850.0 billion yen of profits attributable to owners of parent for the fiscal year ending March 31, 2017.

MUFG is engaged in financial service businesses such as banking business, trust banking business, securities business and credit card/loan businesses.

Because there are various uncertainties caused by economic situation, market environments and other factors in these businesses, MUFG discloses a target of its profits attributable to owners of parent instead of a forecast of its performance. Please see 3. Management Policy (4) Management Target, for further information of the target.

(2) Analysis of financial condition

Total assets as of March 31, 2016 increased 12,153.1 billion yen from March 31, 2015 to 298,302.8 billion yen, and total net assets as of March 31, 2016 increased 99.2 billion yen from March 31, 2015 to 17,386.7 billion yen. The increase in total net assets was mainly due to increases in retained earnings.

With regard to major items of assets, securities as of March 31, 2016 decreased 3,544.3 billion yen from March 31, 2015 to 69,993.8 billion yen and loans and bills discounted as of March 31, 2016 increased 4,387.9 billion yen from March 31, 2015 to 113,756.3 billion yen. With regard to major items of liabilities, deposits as of March 31, 2016 increased 7,607.6 billion yen from March 31, 2015 to 160,965.0 billion yen.

With regard to MUFG's consolidated risk-adjusted capital ratio based on the Basel III Standards as of March 31, 2016, Common Equity Tier 1 capital ratio was 11.63%, Tier 1 capital ratio was 13.24% and Total capital ratio was 16.01%.

(3) Basic policy regarding profit distribution and dividends for fiscal years 2015 and 2016

MUFG considers the return of earnings to shareholders to be one of the most important management priorities and makes it a basic policy to aim for a stable and continuous increase in dividends per share through growth in profits.

With respect to the year-end dividend for common stock for fiscal year 2015, MUFG plans to pay ¥9 per share. As a result, the annual dividend for fiscal year 2015, including the interim dividend of ¥9 per share, is expected to be ¥18 per share, which is the same amount as the annual dividend of ¥18 paid for the previous fiscal year.

The annual dividend forecast for common stock for fiscal year 2016 is ¥18 per share, which is the same amount as the annual dividend to be paid for fiscal year 2015.

2. Information on Mitsubishi UFJ Financial Group (MUFG Group)

MUFG Group comprises the holding company, 224 consolidated subsidiaries, and 65 equity-method affiliates. MUFG's goal is to be the world's most trusted financial group, and it is engaged primarily in the banking, trust banking and securities businesses, while also conducting business in credit cards and consumer finance, leasing, asset management and other areas. The Group conducts consolidated reporting of its main entities on a segmental basis and the relationships between MUFG and its major related companies are as shown in the chart below.

- *1. As of April 1, 2016, Security Bank Corporation became an equity-method affiliate of The Bank of Tokyo-Mitsubishi UFJ, Ltd. following a share acquisition by The Bank of Tokyo-Mitsubishi UFJ, Ltd.
- *2. The ownership of BTMU Capital Corporation is planned to be transferred to MUFG Americas Holdings Corporation on July 1, 2016.
- *3. As of May 1, 2016, Mitsubishi UFJ Global Custody S.A. was renamed Mitsubishi UFJ Investor Services & Banking (Luxembourg) S.A.
- *4. Mitsubishi UFJ Securities International plc plans to be renamed MUFG Securities EMEA plc on July 1, 2016.
- *5. Mitsubishi UFJ Securities (USA), Inc. is planned to be renamed MUFG Securities Americas Inc. and its ownership transferred to MUFG Americas Holdings Corporation on July 1, 2016.
- *6. Mitsubishi UFJ Securities (Singapore), Limited plans to be renamed MUFG Securities Asia (Singapore) Limited on July 1, 2016.
- *7. Consumer finance subsidiaries.

The Group has a combined group organization through which it seeks as a unified group to meet the financial needs of its customers by providing financial products and services that transcend traditional business boundaries. A system of business groups has been introduced under which the group formulates a unified strategy and pursues its business based on coordination between group companies.

** The Nominating and Governance Committee is a nomination committee under the Companies Act.

*** On July 1, 2016, an Americas Enterprise Risk Management Division is planned to be established within the Global Business Group, and the Americas Enterprise Risk Management Office in the Americas Holdings Division will be abolished.

3. Management Policy

(1) Principal management policy

MUFG Group has formulated the Group Corporate Vision to clarify the nature of the Group's overall mission and the type of group it should aspire to be, and as a shared credo to unify the hearts and minds of Group employees, while meeting the expectations of customers and society. Throughout the Group, the people of MUFG are working under three shared values: Integrity and Responsibility, Professionalism and Teamwork, and Challenging Ourselves to Grow while aiming to be the world's most trusted financial group.

Corporate Vision

(2) Medium- and long-term management strategy

The operating environment for financial institutions is transforming substantially amidst such trends as changing patterns of consumption stemming from an aging Japanese population and its declining birthrate and the advance of information and communications technology. It is crucial to the continued progress of MUFG for us to maintain an accurate understanding of such changes, and evolve and reform our business model as a preemptive response to these changes. Based on this recognition, the MUFG Group turned its eye toward the expected operating environment changes over the next decade, and launched its medium-term business plan, which outlines the strategies that will be implemented over the first three years of this period (Fiscal 2015 - Fiscal 2017).

The basic policy of the medium-term business plan was defined as "Evolution and reformation to achieve sustainable growth for MUFG," and we formulated the Group business strategies and the administrative practices and business foundation strategies of the plan based on three strategic focuses: Customer perspective, Group-driven approach, and Productivity improvements. Customer perspective calls on us to develop businesses based on changing customer needs. Group-driven approach inspires us to bolster inter-Group company unity and consider how to optimize our business on a Group-wide basis. Productivity improvements encapsulates our commitment to boosting competitiveness by pursuing higher levels of rationality and efficiency.

By swiftly responding to environmental changes and continuing to accelerate and broaden the business and administration strategies outlined in MUFG's medium-term business plan, the Group will pursue improved corporate value and work to live up to the expectations of its customers, shareholders, employees, and other stakeholders.

(3) Key issues

In fiscal 2015, the outlook for the world economy grew more uncertain as markets were affected by the United States' exit strategy from quantitative easing and the large impact of China's economic slowdown on developing economies. Financial markets experienced large fluctuations, partly due to the Bank of Japan's adoption of negative interest rates early in 2016. In this environment, MUFG implemented the first year of its medium-term business plan in a concerted, Group-wide effort to advance and revolutionize its business model ahead of structural changes in the future.

Advancing Group business strategies

As part of our Group business strategies, we will maintain our focus on the Japanese market while simultaneously working to incorporate the growth of the global market and evolving and reforming our business model.

For individual customers, the Group will band together to provide asset management, asset administration, and inheritance services and encourage the flow of assets from savings to investment while helping to stimulate consumption by strengthening payment and consumer finance businesses.

To address the needs of SME customers, MUFG will work to provide smooth support for customers' funding needs while also implementing initiatives in new business fields. Initiatives in new fields will include enhancing M&A advisory service functions to respond to the rising number of business transfers and bolstering the Group's ability to provide asset management solutions. At the same time, the Group will also accelerate efforts to contribute to the growth of customers through means such as offering business matching services.

Meanwhile, MUFG will respond to the ever more advanced, diverse, and global needs of large companies through concerted efforts conducted on a Group-wide and global basis, and will establish a unique global Corporate & Investment Banking (CIB)*1 model to aid in this endeavor. As part of this process, the Group will consolidate its sector-specific expertise while deepening strategic collaboration with Morgan Stanley.

In sales and trading operations*2, we intend to advance integrated operations to boost our competitiveness. Specifically, MUFG will push forward with efforts to strengthen its ability to provide products and services that address the diverse needs of various customers, such as corporations and institutional investors, on a global basis.

As for asset management and investor service operations, MUFG is committed to establishing a strong position as a global player in the fields of alternative investment investor services and asset management operations in the United States, Asia, and other regions. Both organic and non-organic strategies will be employed in pursuing this goal.

In transaction banking*3 operations, we aim to build an unrivaled position in the domestic market. At the same time, we will redouble efforts to address cross-border business flows, and expand trade finance operations. In addition, we will bolster product competitiveness and step up inter-regional collaboration to increase deposit balances.

Outside Japan, MUFG is working to establish and strengthen unique, comprehensive commercial banking platforms. These efforts are centered around Bank of Ayudhya Public Company Limited and MUFG Union Bank, N.A and also include developing our new capital and business alliance with Security Bank Corporation. The Group's overseas operations have previously focused primarily on transactions with large companies, but in strengthening platforms we are branching out to accommodate local individual and SME customers.

- *1 A business model that provides customers with end-to-end, comprehensive financial services including both Corporate Banking (e.g. deposits and loans) and Investment Banking (e.g. M&A advisory) services, in order to help customers increase their corporate value
- *2 General term for sales operations involving the provision of financial products and solutions including foreign exchange and derivatives, and trading operations to buy and sell marketable products through inter-bank trading or trading on exchanges
- *3 General term for deposit business, domestic exchange business, foreign exchange business, and related businesses such as cash management and trade finance

Enhancement of management fundamentals and controls

Strategies for enhancing management fundamentals and controls include the following measures to improve upon the financial base and administration practices that will underpin the evolution and reformation of business models.

BTMU, MUTB, and MUSHD will transition to Company with Audit and Supervisory Committee. Through building effective frameworks for business supervision by the Board of Directors, MUFG aims to further strengthen corporate governance systems, and governance on both a Group and global basis. At the same time, MUFG is developing more evolved and advanced comprehensive risk management practices that address new regulations and progress in businesses while placing emphasis on managing risks in an integrated and preventative manner.

We aim to strengthen and streamline the Group business platform, and this will be done in part through shared usage of systems, back-office functions, and facilities on a Group-wide basis.

In managing the Group's finances and capital, we will work to entrench frameworks for increasing returns on risks taken, which will be done while maintaining a strong capital base as the first priority. We will also diversify funding methods in consideration of global financial regulations.

Communication with external stakeholders and Group employees will be conducted strategically and in a manner that is integrated on a Group-wide and global basis to maximize the benefits of this communication. We recognize internal communication as a means of fostering a corporate culture and creating sense of cohesion within the Group. Meanwhile, communication with outside parties contributes to improving customer satisfaction and brand value and helps accomplish corporate social responsibility activities.

(4) Management Target

MUFG has set an earnings target of 850.0 billion yen of profits attributable to owners of parent for the fiscal year ending March 31, 2017.

[Reference]

MUFG Consolidated

| (in billions of Japanese yen) | For the fiscal year | For the six | For the fiscal year | For the six months |
|--|-----------------------------|--|--------------------------------------|--|
| | ending March 31, 2017 | months ending September 30, 2016 | ended March 31, 2016 (Results) | ended September 30, 2015 (Results) |
| Total credit costs | (210.0) | (110.0) | (255.1) | (31.0) |
| Ordinary profits | 1,320.0 | 610.0 | 1,539.4 | 969.9 |
| Profits attributable to owners of parent | 850.0 | 360.0 | 951.4 | 599.3 |

<2 Banks on a stand-alone basis>

The Bank of Tokyo-Mitsubishi UFJ, Ltd.

| | | | | |
|--|--------|--------|---------|-------|
| Net business profits | | | | |
| before provision for general allowance for credit losses | 670.0 | 320.0 | 888.1 | 480.4 |
| Total credit costs | (40.0) | (20.0) | (103.4) | 21.2 |
| Ordinary profits | 600.0 | 290.0 | 863.7 | 538.3 |
| Net income | 430.0 | 210.0 | 586.0 | 379.6 |

Mitsubishi UFJ Trust and Banking Corporation

| | | | | |
|--|--------|-------|-------|------|
| Net business profits | | | | |
| before credit costs for trust accounts and provision for general allowance for credit losses | 170.0 | 80.0 | 193.0 | 95.6 |
| Total credit costs | (10.0) | (5.0) | (0.2) | 1.3 |
| Ordinary profits | 165.0 | 75.0 | 206.5 | 99.5 |
| Net income | 120.0 | 55.0 | 159.9 | 70.3 |

4. Basic Views on Selection of Accounting Standards

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

5. Consolidated Financial Statements

(1) Consolidated Balance Sheets

| (in millions of yen) | As of March 31, 2015 | As of March 31, 2016 |
|---|-------------------------|-------------------------|
| Assets: | | |
| Cash and due from banks | 40,488,318 | 49,158,293 |
| Call loans and bills bought | 604,625 | 660,015 |
| Receivables under resale agreements | 7,342,335 | 7,466,633 |
| Receivables under securities borrowing transactions | 4,633,544 | 6,041,983 |
| Monetary claims bought | 4,570,712 | 4,733,393 |
| Trading assets | 20,810,617 | 20,460,863 |
| Money held in trust | 700,218 | 679,678 |
| Securities | 73,538,191 | 69,993,869 |
| Loans and bills discounted | 109,368,340 | 113,756,325 |
| Foreign exchanges | 2,187,311 | 1,792,888 |
| Other assets | 10,119,936 | 12,255,764 |
| Tangible fixed assets | 1,352,727 | 1,362,044 |
| Buildings | 333,430 | 349,761 |
| Land | 744,416 | 730,130 |
| Lease assets | 11,181 | 10,856 |
| Construction in progress | 35,774 | 38,494 |
| Other tangible fixed assets | 227,924 | 232,801 |
| Intangible fixed assets | 1,297,277 | 1,254,727 |
| Software | 552,345 | 570,884 |
| Goodwill | 309,119 | 278,628 |
| Lease assets | 730 | 648 |
| Other intangible fixed assets | 435,082 | 404,566 |
| Net defined benefit assets | 504,761 | 377,955 |
| Deferred tax assets | 114,919 | 125,739 |
| Customers' liabilities for acceptances and guarantees | 9,511,714 | 9,240,310 |
| Allowance for credit losses | (995,784) | (1,057,585) |
| Total assets | 286,149,768 | 298,302,898 |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | As of March 31, 2015 | As of March 31, 2016 |
|---|-------------------------|-------------------------|
| Liabilities: | | |
| Deposits | 153,357,410 | 160,965,056 |
| Negotiable certificates of deposit | 16,073,850 | 11,591,578 |
| Call money and bills sold | 3,600,104 | 1,360,238 |
| Payables under repurchase agreements | 21,899,506 | 23,515,240 |
| Payables under securities lending transactions | 8,205,350 | 4,710,407 |
| Commercial papers | 2,179,634 | 2,292,282 |
| Trading liabilities | 15,521,917 | 17,251,302 |
| Borrowed money | 13,866,196 | 12,482,277 |
| Foreign exchanges | 1,496,476 | 2,054,937 |
| Short-term bonds payable | 789,512 | 752,492 |
| Bonds payable | 8,141,713 | 9,190,542 |
| Due to trust accounts | 3,183,295 | 13,296,033 |
| Other liabilities | 9,530,371 | 10,834,564 |
| Reserve for bonuses | 90,360 | 90,219 |
| Reserve for bonuses to directors | 454 | 396 |
| Net defined benefit liabilities | 62,121 | 62,791 |
| Reserve for retirement benefits to directors | 1,086 | 1,113 |
| Reserve for loyalty award credits | 15,375 | 15,971 |
| Reserve for contingent losses | 204,790 | 210,087 |
| Reserves under special laws | 3,771 | 4,232 |
| Deferred tax liabilities | 988,550 | 866,815 |
| Deferred tax liabilities for land revaluation | 138,669 | 127,237 |
| Acceptances and guarantees | 9,511,714 | 9,240,310 |
| Total liabilities | 268,862,234 | 280,916,129 |
| Net assets: | | |
| Capital stock | 2,141,513 | 2,141,513 |
| Capital surplus | 1,428,403 | 1,425,637 |
| Retained earnings | 7,860,410 | 8,587,578 |
| Treasury stock | (101,661) | (298,922) |
| Total shareholders' equity | 11,328,666 | 11,855,806 |
| Net unrealized gains (losses) on other securities | 2,835,091 | 2,486,627 |
| Net deferred gains (losses) on hedging instruments | 83,194 | 337,297 |
| Land revaluation excess | 172,350 | 176,364 |
| Foreign currency translation adjustments | 951,547 | 791,401 |
| Remeasurements of defined benefit plans | (52,909) | (189,526) |
| Total accumulated other comprehensive income | 3,989,274 | 3,602,163 |
| Subscription rights to shares | 8,271 | 8,260 |
| Non-controlling interests | 1,961,322 | 1,920,538 |
| Total net assets | 17,287,533 | 17,386,769 |
| Total liabilities and net assets | 286,149,768 | 298,302,898 |

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

| (in millions of yen) | For the fiscal year ended March 31, 2015 | For the fiscal year ended March 31, 2016 |
|---|--|--|
| Ordinary income | 5,638,402 | 5,714,419 |
| Interest income | 2,806,238 | 2,769,248 |
| Interest on loans and bills discounted | 1,835,445 | 1,812,133 |
| Interest and dividends on securities | 627,946 | 628,882 |
| Interest on call loans and bills bought | 11,813 | 9,887 |
| Interest on receivables under resale agreements | 53,712 | 41,818 |
| Interest on receivables under securities borrowing transactions | 9,237 | 6,520 |
| Interest on deposits | 63,470 | 79,087 |
| Other interest income | 204,612 | 190,919 |
| Trust fees | 111,916 | 117,046 |
| Fees and commissions | 1,508,698 | 1,536,719 |
| Trading income | 352,950 | 306,354 |
| Other business income | 407,668 | 469,265 |
| Other ordinary income | 450,930 | 515,784 |
| Gains on loans written-off | 64,735 | 60,645 |
| Others | 386,194 | 455,138 |
| Ordinary expenses | 3,925,400 | 4,174,932 |
| Interest expenses | 624,743 | 655,735 |
| Interest on deposits | 296,887 | 292,909 |
| Interest on negotiable certificates of deposit | 44,009 | 48,093 |
| Interest on call money and bills sold | 7,226 | 8,204 |
| Interest on payables under repurchase agreements | 39,075 | 48,263 |
| Interest on payables under securities lending transactions | 8,424 | 7,449 |
| Interest on commercial papers | 3,445 | 6,347 |
| Interest on borrowed money | 47,826 | 46,856 |
| Interest on short-term bonds payable | 661 | 749 |
| Interest on bonds payable | 132,499 | 142,728 |
| Other interest expenses | 44,686 | 54,133 |
| Fees and commissions | 200,094 | 216,165 |
| Other business expenses | 133,275 | 183,583 |
| General and administrative expenses | 2,619,867 | 2,602,450 |
| Other ordinary expenses | 347,420 | 516,997 |
| Provision for allowance for credit losses | 62,012 | 132,691 |
| Others | 285,407 | 384,305 |
| Ordinary profits | 1,713,001 | 1,539,486 |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | For the fiscal year ended March 31, 2015 | For the fiscal year ended March 31, 2016 |
|--|--|--|
| Extraordinary gains | 14,655 | 21,316 |
| Gains on disposition of fixed assets | 5,011 | 21,316 |
| Gains on change in equity | 9,643 | |
| Extraordinary losses | 112,899 | 62,033 |
| Losses on disposition of fixed assets | 9,938 | 12,144 |
| Losses on impairment of fixed assets | 11,487 | 13,415 |
| Provision for reserve for contingent liabilities from financial instruments transactions | 918 | 460 |
| Losses on change in equity | 33,291 | 36,013 |
| Settlement package | 37,097 | |
| Losses on sales of equity securities of subsidiaries | 20,167 | |
| Income before income taxes and others | 1,614,757 | 1,498,769 |
| Income taxes-current | 421,941 | 424,814 |
| Income taxes-deferred | 45,845 | 35,389 |
| Total taxes | 467,786 | 460,204 |
| Profits | 1,146,970 | 1,038,565 |
| Profits attributable to non-controlling interests | 113,211 | 87,162 |
| Profits attributable to owners of parent | 1,033,759 | 951,402 |

Consolidated Statements of Comprehensive Income

| (in millions of yen) | For the fiscal year ended March 31, 2015 | For the fiscal year ended March 31, 2016 |
|---|--|--|
| Profits | 1,146,970 | 1,038,565 |
| Other comprehensive income | | |
| Net unrealized gains (losses) on other securities | 1,595,505 | (346,220) |
| Net deferred gains (losses) on hedging instruments | 77,367 | 252,671 |
| Land revaluation excess | 14,149 | 7,055 |
| Foreign currency translation adjustments | 442,466 | (214,273) |
| Remeasurements of defined benefit plans | 27,880 | (141,896) |
| Share of other comprehensive income of associates accounted for using equity method | 150,891 | 24,759 |
| Total other comprehensive income | 2,308,260 | (417,903) |
| Comprehensive income | 3,455,231 | 620,662 |
| (Comprehensive income attributable to) | | |
| Comprehensive income attributable to owners of the parent | 3,313,220 | 556,163 |
| Comprehensive income attributable to non-controlling interests | 142,011 | 64,498 |

(3) Consolidated Statements of Changes in Net Assets

For the fiscal year ended March 31, 2015

| | Shareholders equity | | | | | (in millions of yen) Accumulated other comprehensive income | |
|--|---------------------|-----------------|-------------------|----------------|---------------------------|--|--|
| | Capital stock | Capital surplus | Retained earnings | Treasury stock | Total shareholders equity | Net unrealized gains (losses) on other securities | Net deferred gains (losses) on hedging instruments |
| Balance at the beginning of the period | 2,140,488 | 2,174,384 | 7,033,125 | (1,699) | 11,346,299 | 1,218,397 | 8,295 |
| Cumulative effects of changes in accounting policies | | (346,454) | 57,909 | | (288,545) | | |
| Restated balance | 2,140,488 | 1,827,929 | 7,091,035 | (1,699) | 11,057,754 | 1,218,397 | 8,295 |
| Changes during the period | | | | | | | |
| Issuance of new shares-exercise of subscription rights to shares | 1,024 | 1,023 | | | 2,048 | | |
| Dividends from retained earnings | | | (263,959) | | (263,959) | | |
| Profits attributable to owners of parent | | | 1,033,759 | | 1,033,759 | | |
| Repurchase of treasury stock | | | | (490,045) | (490,045) | | |
| Disposal of treasury stock | | 68 | | 82 | 150 | | |
| Retirement of treasury stock | | (390,000) | | 390,000 | | | |
| Reversal of land revaluation excess | | | (424) | | (424) | | |
| Changes in subsidiaries equity | | (10,617) | | | (10,617) | | |
| Net changes of items other than shareholders equity | | | | | | 1,616,693 | 74,898 |
| Total changes during the period | 1,024 | (399,526) | 769,374 | (99,962) | 270,911 | 1,616,693 | 74,898 |
| Balance at the end of the period | 2,141,513 | 1,428,403 | 7,860,410 | (101,661) | 11,328,666 | 2,835,091 | 83,194 |

| | (in millions of yen) Accumulated other comprehensive income | | | | | | |
|--|--|--|---|--|-------------------------------|---------------------------|------------------|
| | Land revaluation excess | Foreign currency translation adjustments | Remeasurements of defined benefit plans | Total accumulated other comprehensive income | Subscription rights to shares | Non-controlling interests | Total net assets |
| Balance at the beginning of the period | 157,776 | 407,229 | (81,937) | 1,709,760 | 8,732 | 2,048,101 | 15,112,895 |
| Cumulative effects of changes in accounting policies | | (219) | (152) | (371) | | (14,360) | (303,277) |
| Restated balance | 157,776 | 407,010 | (82,090) | 1,709,388 | 8,732 | 2,033,741 | 14,809,617 |
| Changes during the period | | | | | | | |
| Issuance of new shares-exercise of subscription rights to shares | | | | | | | 2,048 |
| Dividends from retained earnings | | | | | | | (263,959) |
| Profits attributable to owners of parent | | | | | | | 1,033,759 |

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| | | | | | | | | |
|--|---------|---------|----------|-----------|-------|-----------|--|------------|
| Repurchase of treasury stock | | | | | | | | (490,045) |
| Disposal of treasury stock | | | | | | | | 150 |
| Retirement of treasury stock | | | | | | | | |
| Reversal of land revaluation excess | | | | | | | | (424) |
| Changes in subsidiaries' equity | | | | | | | | (10,617) |
| Net changes of items other than shareholders' equity | 14,574 | 544,537 | 29,180 | 2,279,885 | (461) | (72,419) | | 2,207,004 |
| Total changes during the period | 14,574 | 544,537 | 29,180 | 2,279,885 | (461) | (72,419) | | 2,477,916 |
| Balance at the end of the period | 172,350 | 951,547 | (52,909) | 3,989,274 | 8,271 | 1,961,322 | | 17,287,533 |

For the fiscal year ended March 31, 2016

| | Shareholders equity | | | | Total shareholders equity | (in millions of yen) Accumulated other comprehensive income | |
|---|---------------------|-----------------|-------------------|----------------|---------------------------|--|--|
| | Capital stock | Capital surplus | Retained earnings | Treasury stock | | Net unrealized gains (losses) on other securities | Net deferred gains (losses) on hedging instruments |
| Balance at the beginning of the period | 2,141,513 | 1,428,403 | 7,860,410 | (101,661) | 11,328,666 | 2,835,091 | 83,194 |
| Changes during the period | | | | | | | |
| Dividends from retained earnings | | | (251,392) | | (251,392) | | |
| Profits attributable to owners of parent | | | 951,402 | | 951,402 | | |
| Repurchase of treasury stock | | | | (200,077) | (200,077) | | |
| Disposal of treasury stock | | (1,182) | | 2,815 | 1,633 | | |
| Reversal of land revaluation excess | | | 3,042 | | 3,042 | | |
| Change of application of equity method | | | 24,394 | | 24,394 | | |
| Changes in subsidiaries equity | | (1,584) | | | (1,584) | | |
| Changes in foreign affiliates interests in their subsidiaries | | | (278) | | (278) | | |
| Net changes of items other than shareholders equity | | | | | | (348,464) | 254,103 |
| Total changes during the period | | (2,766) | 727,168 | (197,261) | 527,140 | (348,464) | 254,103 |
| Balance at the end of the period | 2,141,513 | 1,425,637 | 8,587,578 | (298,922) | 11,855,806 | 2,486,627 | 337,297 |

| | (in millions of yen) Accumulated other comprehensive income | | | | | | |
|---|--|--|---|--|-------------------------------|---------------------------|------------------|
| | Land revaluation excess | Foreign currency translation adjustments | Remeasurements of defined benefit plans | Total accumulated other comprehensive income | Subscription rights to shares | Non-controlling interests | Total net assets |
| Balance at the beginning of the period | 172,350 | 951,547 | (52,909) | 3,989,274 | 8,271 | 1,961,322 | 17,287,533 |
| Changes during the period | | | | | | | |
| Dividends from retained earnings | | | | | | | (251,392) |
| Profits attributable to owners of parent | | | | | | | 951,402 |
| Repurchase of treasury stock | | | | | | | (200,077) |
| Disposal of treasury stock | | | | | | | 1,633 |
| Reversal of land revaluation excess | | | | | | | 3,042 |
| Change of application of equity method | | | | | | | 24,394 |
| Changes in subsidiaries equity | | | | | | | (1,584) |
| Changes in foreign affiliates interests in their subsidiaries | | | | | | | (278) |

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| | | | | | | | |
|--|---------|-----------|-----------|-----------|-------|-----------|------------|
| Net changes of items other than shareholders equity | 4,013 | (160,146) | (136,616) | (387,110) | (10) | (40,783) | (427,904) |
| Total changes during the period | 4,013 | (160,146) | (136,616) | (387,110) | (10) | (40,783) | 99,236 |
| Balance at the end of the period | 176,364 | 791,401 | (189,526) | 3,602,163 | 8,260 | 1,920,538 | 17,386,769 |

(4) Consolidated Statements of Cash Flows

| (in millions of yen) | For the fiscal year ended March 31, 2015 | For the fiscal year ended March 31, 2016 |
|--|--|--|
| Cash flows from operating activities: | | |
| Income before income taxes and others | 1,614,757 | 1,498,769 |
| Depreciation | 300,163 | 298,527 |
| Impairment losses | 11,487 | 13,415 |
| Amortization of goodwill | 17,787 | 16,931 |
| Equity in losses (gains) of affiliates | (159,637) | (230,415) |
| Increase (decrease) in allowance for credit losses | 46,037 | 71,084 |
| Increase (decrease) in reserve for bonuses | 10,321 | 955 |
| Increase (decrease) in reserve for bonuses to directors | (172) | (58) |
| Decrease (increase) in net defined benefit assets | (62,696) | (88,908) |
| Increase (decrease) in net defined benefit liabilities | (1,601) | (2,255) |
| Increase (decrease) in reserve for retirement benefits to directors | (115) | 27 |
| Increase (decrease) in reserve for loyalty award credits | 969 | 1,313 |
| Increase (decrease) in reserve for contingent losses | (43,807) | 5,572 |
| Interest income recognized on statement of income | (2,806,238) | (2,769,248) |
| Interest expenses recognized on statement of income | 624,743 | 655,735 |
| Losses (gains) on securities | (208,271) | (221,235) |
| Losses (gains) on money held in trust | 639 | (10,689) |
| Foreign exchange losses (gains) | (1,213,235) | 1,439,205 |
| Losses (gains) on sales of fixed assets | 4,926 | (9,171) |
| Net decrease (increase) in trading assets | (1,337,542) | 49,544 |
| Net increase (decrease) in trading liabilities | 1,181,142 | 1,980,093 |
| Adjustment of unsettled trading accounts | 889,029 | (821,034) |
| Net decrease (increase) in loans and bills discounted | (5,909,031) | (4,990,628) |
| Net increase (decrease) in deposits | 6,793,900 | 7,888,704 |
| Net increase (decrease) in negotiable certificates of deposit | 488,549 | (4,482,406) |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings) | 3,247,294 | (1,362,550) |
| Net decrease (increase) in due from banks (excluding cash equivalents) | (13,003,581) | 80,699 |
| Net decrease (increase) in call loans and bills bought and others | 261,206 | (633,599) |
| Net decrease (increase) in receivables under securities borrowing transactions | (370,559) | (1,438,094) |
| Net increase (decrease) in call money and bills sold and others | (350,881) | (435,883) |
| Net increase (decrease) in commercial papers | 667,730 | 119,203 |
| Net increase (decrease) in payables under securities lending transactions | 2,657,417 | (3,446,893) |
| Net decrease (increase) in foreign exchanges (assets) | (137,770) | 380,193 |
| Net increase (decrease) in foreign exchanges (liabilities) | 375,867 | 544,080 |
| Net increase (decrease) in short-term bonds payable | 353,597 | (37,019) |
| Net increase (decrease) in issuance and redemption of unsubordinated bonds payable | 906,637 | 649,951 |
| Net increase (decrease) in due to trust accounts | 1,238,144 | 10,112,737 |
| Interest income (cash basis) | 2,917,319 | 2,897,378 |
| Interest expenses (cash basis) | (636,368) | (654,026) |
| Others | (26,303) | 175,151 |
| Sub-total | (1,658,147) | 7,245,155 |
| Income taxes | (463,446) | (537,036) |
| Refund of income taxes | 25,845 | 46,308 |
| Net cash provided by (used in) operating activities | (2,095,748) | 6,754,428 |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | For the fiscal year ended March 31, 2015 | For the fiscal year ended March 31, 2016 |
|---|--|--|
| Cash flows from investing activities: | | |
| Purchases of securities | (138,305,190) | (86,422,400) |
| Proceeds from sales of securities | 110,348,143 | 60,274,528 |
| Proceeds from redemption of securities | 34,682,841 | 28,452,434 |
| Increase in money held in trust | (479,026) | (641,740) |
| Decrease in money held in trust | 576,140 | 672,854 |
| Purchases of tangible fixed assets | (176,368) | (116,931) |
| Purchases of intangible fixed assets | (223,581) | (231,615) |
| Proceeds from sales of tangible fixed assets | 12,393 | 35,494 |
| Proceeds from sales of intangible fixed assets | 19 | 166 |
| Decrease related to purchases of subsidiaries equity affecting the scope of consolidation | (1,015) | |
| Increase related to purchases of subsidiaries equity affecting the scope of consolidation | | 218,639 |
| Increase related to sales of subsidiaries equity affecting the scope of consolidation | 67,952 | |
| Others | (619) | (1,221) |
| Net cash provided by (used in) investing activities | 6,501,689 | 2,240,209 |
| Cash flows from financing activities: | | |
| Increase in subordinated borrowings | 55,000 | 38,000 |
| Decrease in subordinated borrowings | (74,800) | (92,500) |
| Increase in subordinated bonds payable and bonds with warrants | 190,000 | 793,218 |
| Decrease in subordinated bonds payable and bonds with warrants | (284,324) | (294,460) |
| Proceeds from issuance of common stock to non-controlling shareholders | 2,949 | 1,081 |
| Decrease in redemption of preferred stocks | (137,400) | |
| Dividend paid by MUFG | (263,978) | (251,497) |
| Dividend paid by subsidiaries to non-controlling shareholders | (106,964) | (94,825) |
| Repayments to non-controlling shareholders | (17,602) | |
| Purchases of treasury stock | (490,044) | (200,053) |
| Proceeds from sales of treasury stock | 2 | 1 |
| Decrease related to purchases of subsidiaries equity not affecting the scope of consolidation | (29,463) | (4,572) |
| Others | 4 | 3 |
| Net cash provided by (used in) financing activities | (1,156,621) | (105,602) |
| Effect of foreign exchange rate changes on cash and cash equivalents | 252,797 | (115,214) |
| Net increase (decrease) in cash and cash equivalents | 3,502,117 | 8,773,820 |
| Cash and cash equivalents at the beginning of the period | 6,487,918 | 9,990,035 |
| Cash and cash equivalents at the end of the period | 9,990,035 | 18,763,856 |

Notes to the Consolidated Financial Statements

(Notes on Going-Concern Assumption)

Not applicable

(Significant Accounting Policies Applied in the Preparation of the Consolidated Financial Statements)

1. Scope of Consolidation

(1) Number of Consolidated Subsidiaries: 224
Principal companies:

The Bank of Tokyo-Mitsubishi UFJ, Ltd.
Mitsubishi UFJ Trust and Banking Corporation
ACOM CO., LTD.

Mitsubishi UFJ Securities Holdings Co., Ltd.
Mitsubishi UFJ NICOS Co., Ltd.

(Changes in the scope of consolidation)

In the current fiscal year, Mitsubishi UFJ Capital V, Limited Partnership and 12 other companies were newly consolidated following new establishments or for other reasons.

In the current fiscal year, Mitsubishi UFJ Venture Fund II, Limited Partnership and 14 other companies were excluded from the scope of consolidation because they were no longer subsidiaries due to liquidation or other reasons.

(2) Non-consolidated Subsidiaries: None

(3) Entities not Accounted for as Subsidiaries even though MUFG owns the Majority of Voting Rights:
Hygeia Co., Ltd.

OiDE CapiSEA, Inc.

These were not treated as subsidiaries because Hygeia was established as a property management agent for a land trust project without any intent to control, or because OiDE CapiSEA, Inc. was established as ownership to benefit from the appreciation of their investments resulting from growth of the investees' businesses without any intent to control.

2. Application of the Equity Method

(1) Number of Non-consolidated Subsidiaries Accounted for under the Equity Method: None

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(2) Number of Affiliates Accounted for under the Equity Method: 65

Principal companies:

Mitsubishi UFJ Lease & Finance Company Limited

Morgan Stanley

(Changes in the scope of application of the equity method)

In current fiscal year, GOLDEN ASIA FUND II, L.P. and 2 other companies were newly included in the scope of application of the equity method following new establishments.

(3) Number of Non-consolidated Subsidiaries not Accounted for under the Equity Method: None

(4) Affiliates not Accounted for under the Equity Method: None

(5) Entities not Recognized as Affiliates in which MUFG Owns 20% to 50% of their Voting Rights:

TECHTOM Ltd.

Osteopharma Inc.

Hirosaki Co., Ltd.

EDP Corporation

ISLE Co.,Ltd.

Fun Place Co.,Ltd.

AKITAYA Co.,Ltd.

These were not treated as affiliates because MUFG's consolidated venture capital subsidiaries owned 20% to 50% of voting rights primarily to benefit from the appreciation of their investments resulting from growth or restructuring of the investees' businesses, without any intent to control.

3. The Balance Sheet Dates of Consolidated Subsidiaries

(1) The balance sheet dates of consolidated subsidiaries were as follows:

| | | |
|--------------|-----|--------------|
| August 31: | 1 | subsidiary |
| October 31: | 1 | subsidiary |
| December 31: | 140 | subsidiaries |
| January 24: | 17 | subsidiaries |
| March 31: | 65 | subsidiaries |

(2) A subsidiary whose balance sheet date is August 31 was consolidated based on its preliminary financial statements as of February 29.

A subsidiary whose balance sheet date is October 31 was consolidated based on its preliminary financial statements as of January 31.

Subsidiaries other than specified above were consolidated based on the financial statements as of their balance sheet dates.

Adjustments were made to the consolidated financial statements to reflect the significant transactions that occurred between the balance sheet dates of the subsidiaries and the consolidated balance sheet date.

4. Accounting Policies

(1) Trading Assets and Trading Liabilities; Trading Income and Expenses

Transactions involving short-term fluctuations or arbitrage opportunities in interest rates, currency exchange rates, market prices of financial instruments or other market indices (trading purposes) are presented in Trading assets and Trading liabilities on the consolidated balance sheet on a trade-date basis, and gains and losses from trading transactions (interest and dividends, gains or losses on sales and gains or losses on valuation) are presented in Trading income and Trading expenses on the consolidated statement of income on a trade-date basis.

Trading assets and trading liabilities are stated at their fair values on the consolidated balance sheet date.

(2) Securities

(A) Debt securities being held to maturity are stated at amortized cost (using the straight-line method) computed using the moving average method. Other securities are primarily stated at their quoted market prices on the consolidated balance sheet date (cost of securities sold is calculated primarily using the moving average method), and other securities whose fair value is extremely difficult to estimate are stated at acquisition costs computed using the moving average method. Net unrealized gains (losses) on other securities are included directly in net assets, net of applicable income taxes, except in the case of application of the fair value hedge accounting method, in which the change in fair value recognized is recorded in current earnings.

(B) Securities that are held as trust assets in money held in trust are accounted for under the same basis as noted above in Notes (1) and (2)(A). Unrealized gains and losses on securities in money held in trust, which are not held for trading purposes or held to maturity, are included directly in net assets, net of applicable income taxes.

(3) Derivatives

Derivative transactions (other than trading purposes) are calculated primarily based on fair value.

(4) Depreciation and Amortization of Fixed Assets

(A) Tangible Fixed Assets (Except for Lease Assets)

Depreciation of tangible fixed assets of MUFG and its domestic consolidated banking subsidiaries and domestic consolidated trust banking subsidiaries is computed using the declining-balance method.

The useful lives are primarily estimated as follows:

Buildings: 15 to 50 years

Equipment: 2 to 20 years

Depreciation of tangible fixed assets of other consolidated subsidiaries is computed primarily using the straight-line method based on their estimated useful lives.

(B) Intangible Fixed Assets (Except for Lease Assets)

Amortization of intangible fixed assets is computed using the straight-line method. Development costs for internally used software are amortized using the straight-line method over the estimated useful lives of primarily 3 to 10 years.

(C) Lease Assets

Depreciation or amortization of lease assets in Tangible fixed assets or Intangible fixed assets of the finance leases other than those that are deemed to transfer the ownership of leased property to the lessees is computed using the straight-line method over the lease periods with zero residual value unless residual value is guaranteed by the corresponding lease contracts.

(5) Deferred Assets

Bond issuance costs and stock issuance costs are expensed as incurred.

(6) Allowance for Credit Losses

Principal domestic consolidated subsidiaries provide an allowance for credit losses in accordance with the internal standards for self-assessment of asset quality and the internal standards for write-offs and provisions.

For claims on borrowers that have entered into bankruptcy, special liquidation proceedings or similar legal proceedings or whose notes have been dishonored and suspended from processing through clearing houses (bankrupt borrowers) or borrowers that are not legally or formally bankrupt but are regarded as substantially in a similar condition (substantially bankrupt borrowers), allowances are provided based on the amount of claims, after the write-offs as stated below, net of expected amounts to be collected through the disposal of collateral and the execution of guarantees.

For claims on borrowers that are not yet legally or formally bankrupt but deemed to have a high possibility of becoming bankrupt (potentially bankrupt borrowers) excluding a portion of which principal and interest payment can be reasonably estimated from borrower's cash flows, allowances are provided based on an overall solvency assessment of the claims, net of expected amounts to be collected through the disposal of collateral and the execution of guarantees.

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For claims on potentially bankrupt borrowers and claims on borrowers requiring close monitoring, of which principal and interest payment can be reasonably estimated from borrower's cash flows, allowances are provided in an amount equal to the difference between the book value of the claims and the relevant cash flows discounted by the initial contractual interest rates.

For other claims, allowances are provided based on historical credit loss experience.

For claims originated in specific foreign countries, additional allowances are provided based on an assessment of political and economic conditions of these countries.

All claims are assessed by branches and the credit supervision departments in accordance with the internal standards for self-assessment of asset quality. The credit review department, which is independent from those operating sections, subsequently audits these assessments.

For claims on bankrupt borrowers and substantially bankrupt borrowers, the amount of claims exceeding the estimated value of collateral or guarantees, which is deemed uncollectible, has been written-off. The total amount of write-offs was ¥397,076 million.

Consolidated subsidiaries, not adopting procedures stated above, provide allowances based on their historical credit loss experience for general claims and based on individual assessments of the possibility of collection for specific deteriorated claims.

(7) Reserve for Bonuses

Reserve for bonuses, which is provided for future bonus payments to employees, reflects an estimated amount accrued on the consolidated balance sheet date.

(8) Reserve for Bonuses to Directors

Reserve for bonuses to directors, which is provided for future bonus payments to directors, reflects an estimated amount accrued on the consolidated balance sheet date.

(9) Reserve for Retirement Benefits to Directors

Reserve for retirement benefits to directors, which is provided for future payments of retirement benefits to directors of subsidiaries, is recorded in the amount deemed accrued on the consolidated balance sheet date based on the estimated amount of benefits.

(10) Reserve for Loyalty Award Credits

Reserve for loyalty award credits, which is provided to meet future use of credits granted to credit card (such as Super IC Card) customers, is recorded in the amount deemed necessary based on the estimated future use of unused credits.

(11) Reserve for Contingent Losses

Reserve for contingent losses, which is provided for possible losses from contingent events related to off-balance -sheet and other transactions, is calculated by estimating the impact of such contingent events and includes future claims for repayment of excess interest payments on consumer loans that are estimated based on the past and pending claims.

(12) Reserves under Special Laws

Reserves under special laws represent the reserve for contingent liabilities from financial instrument transactions set aside in accordance with Article 46-5-1 and Article 48-3-1 of the Financial Instruments and Exchange Law and Article 175 and Article 189 of the Cabinet Office Ordinance on Financial Instruments Business.

(13) Retirement Benefits

In calculating benefit obligation, the portion of projected benefit obligation attributed to the current fiscal year is determined using the benefit formula basis.

Unrecognized prior service cost is amortized using the straight-line method for a fixed period, primarily over 10 years, within the employees average remaining service period.

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Unrecognized net actuarial gains (losses) are amortized using the straight-line method for a fixed period, primarily over 10 years, within the employees' average remaining service period, starting from the subsequent fiscal year after its occurrence.

For certain overseas branches of domestic consolidated subsidiaries and some of consolidated subsidiaries, net defined benefit liability and retirement benefit expenses are calculated by the simplified method.

(14) Translation of Assets and Liabilities Denominated in Foreign Currencies

Assets and liabilities denominated in foreign currencies or booked at overseas branches of domestic consolidated banking subsidiaries and domestic consolidated trust banking subsidiaries are translated into yen primarily at exchange rates prevailing at the consolidated balance sheet date, except for investments in non-consolidated affiliates which are translated into yen at exchange rates prevailing at the acquisition dates.

Assets and liabilities denominated in foreign currencies of other consolidated subsidiaries are translated into yen at the exchange rates prevailing at the respective balance sheet date.

(15) Leasing Transactions
(As Lessees)

Domestic consolidated subsidiaries finance leases other than those that are deemed to transfer the ownership of leased property to the lessees are accounted for in a similar way to purchases, and depreciation for lease assets is computed using the straight-line method over the lease term with zero residual value unless residual value is guaranteed by the corresponding lease contracts.

(As Lessors)

Finance leases other than those that are deemed to transfer the ownership of leased property to the lessees are accounted for in a similar way to sales and income and expenses related to such leases are recognized by allocating interest equivalents to applicable fiscal periods instead of recording sales as Other ordinary income.

(16) Hedge Accounting

(A) Hedge Accounting for Interest Rate Risks

Domestic consolidated banking subsidiaries and domestic consolidated trust banking subsidiaries have adopted the deferred hedge accounting method for hedging transactions for interest rate risks arising from financial assets and liabilities. Portfolio hedging or individual hedging, as described in the Japanese Institute of Certified Public Accountants (JICPA) Industry Audit Committee Report No. 24, Treatment of Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry (February 13, 2002) and JICPA Accounting Committee Report No. 14, Practical Guidelines for Accounting for Financial Instruments (January 31, 2000), are primarily applied to determine hedged items.

With respect to hedging transactions to offset fluctuations in the fair value of fixed rate deposits, loans and other instruments, hedging instruments (e.g. interest rate swaps) are designated to hedged items individually or collectively by their maturities in accordance with JICPA Industry Audit Committee Report No. 24. With respect to hedging transactions to offset fluctuations in fair value of fixed rate bonds classified as other securities, hedging instruments (e.g. interest rate swaps) are designated to hedged items collectively by the type of bond. Since material terms related to hedged items and hedging instruments are substantially identical, and such hedging transactions are deemed highly effective, the assessment of effectiveness is based on the similarity of the terms.

With respect to hedging transactions to fix the cash flows related to floating rate deposits and loans as well as forecasted transactions related to short-term fixed rate deposits, loans and other instruments, hedging instruments (e.g. interest rate swaps) are designated to hedged items collectively by interest rate indices and tenors in accordance with JICPA Industry Audit Committee Report No. 24. Since material terms related to hedged items and hedging instruments are substantially identical, and such hedging transactions are deemed highly effective, the assessment of effectiveness is based on the similarity of the terms. The effectiveness of hedging transactions is also assessed by the correlation between factors that cause fluctuations in interest rates of hedged items and those of hedging instruments.

(B) Hedge Accounting for Foreign Currency Risks

Domestic consolidated banking subsidiaries and domestic consolidated trust banking subsidiaries have adopted the deferred hedge accounting method for hedging foreign currency risks arising from financial assets and liabilities denominated in foreign currencies. Portfolio hedging is applied to determine hedged items as described in JICPA Industry Audit Committee Report No. 25 Treatment of Accounting and Auditing concerning Accounting for Foreign Currency Transactions in the Banking Industry (July 29, 2002). Hedging instruments (e.g. currency swaps and forward exchange contracts) are designated to hedged items collectively by currencies.

Portfolio hedging and individual hedging are applied to hedge foreign currency risks arising from equity investments in foreign subsidiaries and foreign affiliates, and other securities (other than bonds) denominated in foreign currencies. Monetary claims and liabilities denominated in the same foreign currencies or forward exchange contracts are used as hedging instruments. As for the hedge accounting method applied to equity investments in foreign subsidiaries and foreign affiliates, foreign currency translation differences arising from hedging instruments are recorded

as foreign currency translation adjustments. The fair value hedge accounting method is applied to other securities (other than bonds) denominated in foreign currencies.

(C) Hedge Accounting for Stock Price Fluctuation Risks

Individual hedging is applied to hedge market fluctuation risks arising from strategic equity securities held by domestic consolidated banking subsidiaries. Instruments such as total return swaps are used as hedging instruments. The effectiveness of hedging transactions is assessed by the correlation between changes in fair value of hedged items and changes in fair value of hedging instruments. The fair value hedge accounting method is applied.

(D) Transactions among Consolidated Subsidiaries

Derivative transactions including interest rate swaps and currency swaps which are designated as hedging instruments among consolidated subsidiaries or between trading accounts and other accounts (or among internal sections) are not eliminated from the consolidated statements of income or valuation difference, but are recognized as related gains or losses or deferred under hedge accounting because these derivative transactions are executed, meeting certain criteria under JICPA Industry Audit Committee Reports No. 24 and No. 25 and they are regarded as equivalent to external third-party transactions.

(17) Amortization Method and Amortization Period of Goodwill

Goodwill is primarily amortized using the straight-line method over 20 years starting from the period of the acquisition. Other goodwill with insignificant balances is expensed as incurred.

(18) Cash and Cash Equivalents in the Consolidated Statements of Cash Flows

Cash and cash equivalents in the consolidated statements of cash flows are defined as Cash and due from banks on the consolidated balance sheet, excluding time deposits and negotiable certificates of deposits in other banks.

(19) Consumption Taxes

National and local consumption taxes are excluded from transaction amounts. Non-deductible portions of consumption taxes on the purchases of tangible fixed assets are expensed when incurred.

(20) Adoption of Consolidated Taxation System

MUFG and some of its domestic consolidated subsidiaries adopt the consolidated taxation system.

(21) Accounting Standard for Foreign Subsidiaries

Financial statements of foreign subsidiaries are used for consolidated accounting as long as they are prepared in accordance with the International Financial Reporting Standards (IFRS) or Accounting Principles Generally Accepted in the United States (U.S. GAAP).

If they are prepared in accordance with generally accepted accounting principles in each domicile country and not in accordance with IFRS or U.S. GAAP, the financial statements of foreign subsidiaries are mainly rearranged in accordance with U.S. GAAP. They were also adjusted when necessary in the process of consolidation.

(Changes in Method of Presentation)

Change in presentation for Net income, etc. as well as change in presentation from Minority interests to Non-controlling interests has been carried out, in compliance with the provisions, etc. in Article 39 of the Revised Accounting Standard for Consolidated Financial Statements (ASBJ Statement No. 22 issued on September 13, 2013).

(Consolidated Balance Sheet)

1. Securities include ¥2,559,559 million in stock and ¥29,730 million in investments of affiliates.
2. For borrowed securities under securities borrowing transactions and securities purchased under resale agreements which were permissible to be sold or re-pledged without restrictions, ¥12,388,598 million of such securities were re-pledged, ¥222,362 million were re-loaned and ¥3,091,874 million were held by MUFG as of the consolidated balance sheet date.
3. Loans to bankrupt borrowers: ¥54,913 million.
Non-accrual delinquent loans: ¥1,110,576 million.

Loans to bankrupt borrowers are loans, after write-offs, to bankrupt borrowers as defined in Article 96-1-3-1 to 5 and 96-1-4 of the Enforcement Ordinance of the Corporate Tax Law (No. 97 in 1965) on which accrued interest income is not recognized (Non-accrual loans) as there is substantial doubt as to the collection of principal and/or interest because of delinquencies in payment of principal and/or interest for a significant period of time or for some other reasons.

Non-accrual delinquent loans represent non-accrual loans other than loans to bankrupt borrowers and loans renegotiated at concessionary terms including reduction or deferral of interest due to borrowers' weakened financial condition.

4. Loans past due for 3 months or more: ¥51,620 million.
Loans past due for 3 months or more represent loans whose principal and/or interest payments have been past due for 3 months or more excluding loans to bankrupt borrowers and non-accrual delinquent loans.

5. Restructured loans: ¥438,767 million.
Restructured loans represent loans renegotiated at concessionary terms including reduction or deferral of interest or principal and waiver of the claims for the purpose of business reconstruction or support for the borrower, excluding loans to bankrupt borrowers, non-accrual delinquent loans and loans past due for 3 months or more.

6. The total amount of loans to bankrupt borrowers, non-accrual delinquent loans, loans past due for 3 months or more and restructured loans was ¥1,655,877 million.
The amounts provided in Notes 3 to 6 represent gross amounts before the deduction of allowances for credit losses.

7. Bills discounted were accounted for as financial transactions in accordance with JICPA Industry Audit Committee Report No. 24. MUFG's banking subsidiaries and trust banking subsidiaries have rights to sell or pledge bank acceptances bought, commercial bills discounted, documentary bills and foreign exchanges bought without restrictions. The total face value of these bills was ¥1,088,768 million.

8. Assets pledged as collateral were as follows:

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| | |
|----------------------------|--------------------|
| Cash and due from banks | ¥6,194 million |
| Trading assets | ¥125,562 million |
| Securities | ¥2,843,706 million |
| Loans and bills discounted | ¥7,587,495 million |

Liabilities related to pledged assets were as follows:

| | |
|----------------------------|--------------------|
| Deposits | ¥755,683 million |
| Trading liabilities | ¥25,015 million |
| Borrowed money | ¥9,323,452 million |
| Bonds payable | ¥19,301 million |
| Acceptances and guarantees | ¥130,389 million |

In addition to the items listed above, ¥3,425 million of cash and due from banks, ¥792,042 million of monetary claims bought, ¥273,007 million of trading assets, ¥7,231,961 million of securities, and ¥11,285,082 million of loans and bills discounted were pledged as collateral for cash settlements and other transactions or as deposits for margin accounts of futures and other transactions. ¥1,718,168 million of trading assets and ¥14,804,600 million of securities were sold under repurchase agreements or loaned under secured lending transactions with cash collateral. Payables corresponding to the assets sold or loaned under repurchase agreements and under securities lending transactions were ¥13,081,752 million and ¥3,069,990 million, respectively.

Bills rediscounted were accounted for as financial transactions in accordance with JICPA Industry Audit Committee Report No. 24. The total face value of bills of exchange rediscounted was ¥8,860 million.

9. Overdraft facilities and commitment lines of credit are binding contracts under which MUFG's consolidated subsidiaries have obligations to disburse funds up to predetermined limits upon the borrower's request as long as there have been no breach of contracts. The total amount of the unused portion of these facilities was ¥88,241,307 million.

The total amount of the unused portion does not necessarily represent actual future cash requirements because many of these contracts are expected to expire without being drawn upon. In addition, most of these contracts include clauses which allow MUFG's consolidated subsidiaries to decline the borrower's request for disbursement or decrease contracted limits for cause, such as changes in financial condition or deterioration in the borrower's creditworthiness. MUFG's consolidated subsidiaries may request the borrowers to pledge real property and/or securities as collateral upon signing of the contract and will perform periodic monitoring on the borrower's business conditions in accordance with internal procedures, which may lead to renegotiation of the terms and conditions of the contracts and/or initiate the request for additional collateral and/or guarantees.

10. In accordance with the Law concerning Revaluation of Land (the Law) (No. 34, March 31, 1998), land used for business operations of domestic consolidated banking subsidiaries and domestic consolidated trust banking subsidiaries has been revalued as of the dates indicated below. The total excess from revaluation, net of income taxes corresponding to the excess which were recognized as Deferred tax liabilities for land revaluation, is stated as Land revaluation excess in net assets. Land revaluation excess includes MUFG's share of affiliated companies' land revaluation excess.

Dates of revaluation:

Domestic consolidated banking subsidiaries March 31, 1998

Domestic consolidated trust banking subsidiaries March 31, 1998, December 31, 2001 and March 31, 2002

The method of revaluation as set forth in Article 3, Paragraph 3 of the Law :

Fair values are determined based on (1) published land price under the Land Price Publication Law stipulated in Article 2-1 of the Enforcement Ordinance of the Law concerning Revaluation of Land (Ordinance) (No. 119, March 31, 1998), (2) standard land price determined on measurement spots under the Enforcement Ordinance of National Land Planning Law stipulated in Article 2-2 of the Ordinance, (3) land price determined by the method established and published by the Director General of the National Tax Agency in order to calculate land value which is used for determining taxable amounts subject to landholding tax articulated in Article 16 of the Landholding Tax Law stipulated in Article 2-4 of the Ordinance with price adjustments by shape and time and (4) appraisal by certified real estate appraisers stipulated in Article 2-5 of the Ordinance

Ordinance with price adjustments for time.

In addition, some of our affiliates that were accounted under equity method did the revaluation for land used for business operations on March 31, 2002.

11. Accumulated depreciation on tangible fixed assets: ¥1,218,922 million.
12. Deferred gains on tangible fixed assets deducted for tax purposes: ¥91,132 million.
13. Borrowed money included ¥616,500 million of subordinated borrowings.
14. Bonds payable included ¥2,579,457 million of subordinated bonds.
15. The principal amount of money trusts entrusted to domestic trust banking subsidiaries, for which repayment of the principal to the customers was guaranteed, was ¥7,111,058 million.
16. With regard to bonds and other securities in Securities, guarantee obligations for private placement bonds (provided in accordance with the Article 2-3 of the Financial Instruments and Exchange Law) were ¥580,398 million.

(Consolidated Statements of Income)

1. Other ordinary income included ¥230,415 million of equity in gains of the equity method investees and ¥145,347 million of gains on sales of equity securities.
2. Other ordinary expenses included ¥143,946 million of write-offs of loans and ¥101,239 million of provision for reserve for contingent losses.

(Consolidated Statements of Changes in Net Assets)

1. Detailed Information regarding Outstanding Shares

| | (Thousand shares) | | | | |
|--------------------|---|----------------------------------|----------------------------------|--|------|
| | Number of shares as of April 1, 2015 | Number of shares increased | Number of shares decreased | Number of shares as of March 31, 2016 | Note |
| Outstanding shares | | | | | |
| Common stock | 14,168,853 | | | 14,168,853 | |
| Total | 14,168,853 | | | 14,168,853 | |
| Treasury stock | | | | | |
| Common stock | 151,014 | 232,946 | 3,706 | 380,255 | Note |
| Total | 151,014 | 232,946 | 3,706 | 380,255 | |

(Note) Increase in the number of common stock held in treasury by 232,946 thousand shares was mainly due to the acquisition pursuant to the provisions of Articles of Incorporation, repurchase of stocks in response to requests made by shareholders holding shares constituting less than a unit, and an increase in the number of shares held by affiliates accounted for under the equity method. Decrease in the number of common stock held in treasury by 3,706 thousand shares was mainly due to delivery of shares for exercising stock options, sale of stocks in response to requests made by shareholders holding shares constituting less than a unit, and a decrease in the number of shares held by affiliates accounted for under the equity method.

2. Information regarding Subscription Rights to Shares

| Issuer | Type of subscription rights to shares | Type of stock to be issued | Number of shares subject to subscription rights | | | As of March 31, 2016 | Balance as of March 31, 2016 (in millions of yen) |
|--------|---|----------------------------------|--|----------|----------|----------------------------|---|
| | | | As of April 1, 2015 | Increase | Decrease | | |
| MUFG | Stock options | | | | | 8,260 | |
| Total | | | | | | 8,260 | |

3. Detailed Information regarding Cash Dividends

(A) Dividends Paid in the Fiscal Year Ended March 31, 2016

| Date of approval | Type of stock | Total Dividends (in millions of yen) | Dividend | | Effective date |
|---|---------------|--|------------------|-------------------------|------------------|
| | | | per share (¥) | Dividend record date | |
| Annual General Meeting of Shareholders on June 25, 2015 | Common stock | 126,179 | 9 | March 31, 2015 | June 25, 2015 |
| Meeting of Board of Directors on November 13, 2015 | Common stock | 125,212 | 9 | September 30, 2015 | December 4, 2015 |

(B) Dividends with Record Dates on or before March 31, 2016 and Effective Dates after March 31, 2016

The following matters relating to dividends are planned to be brought up at the Annual General Meeting of Shareholders scheduled to be held on June 29, 2016.

| Date of approval (scheduled) | Type of stock | Total Dividends (in millions of yen) | Source of dividends | Dividend | | Effective date |
|---|---------------|--|------------------------|------------------|-------------------------|-------------------|
| | | | | per share (¥) | Dividend record date | |
| Annual General Meeting of Shareholders on June 29, 2016 (tentative) | Common stock | 124,116 | Retained earnings | 9 | March 31, 2016 | June 29, 2016 |

(Consolidated Statements of Cash Flows)

The difference between cash and cash equivalents and items presented on the consolidated balance sheet

As of March 31, 2016

| | |
|--|-----------------------|
| Cash and due from banks on the consolidated balance sheet: | ¥ 49,158,293 million |
| Time deposits and negotiable certificates of deposit in other banks: | (¥30,394,436 million) |
| Cash and cash equivalents: | ¥ 18,763,856 million |

(Financial Instruments)

Disclosure on the Fair Value and Other Matters of Financial Instruments

- (1) The following table summarizes the amount stated on the consolidated balance sheet and the fair value of financial instruments as of March 31, 2016 together with their differences.

Note that the following table does not include non-listed equity securities and certain other securities of which fair value is extremely difficult to determine.

| | (in millions of yen) | | |
|---|--|-------------|------------|
| | Amount on consolidated balance sheet | Fair value | Difference |
| (1) Cash and due from banks | 49,158,293 | 49,158,293 | |
| (2) Call loans and bills bought | 660,015 | 660,015 | |
| (3) Receivables under resale agreements | 7,466,633 | 7,466,633 | |
| (4) Receivables under securities borrowing transactions | 6,041,983 | 6,041,983 | |
| (5) Monetary claims bought (*1) | 4,733,393 | 4,730,669 | (2,723) |
| (6) Trading assets | 4,569,638 | 4,569,638 | |
| (7) Money held in trust | 679,678 | 679,243 | (435) |
| (8) Securities | | | |
| Debt securities being held to maturity | 2,334,278 | 2,399,033 | 64,754 |
| Other securities | 64,843,522 | 64,843,522 | |
| (9) Loans and bills discounted | 113,756,325 | | |
| Allowance for credit losses (*1) | (921,546) | | |
| | 112,834,779 | 114,507,040 | 1,672,261 |
| (10) Foreign exchanges (*1) | 1,792,888 | 1,792,888 | |
| Total assets | 255,115,104 | 256,848,961 | 1,733,857 |
| (1) Deposits | 160,965,056 | 161,003,509 | 38,452 |
| (2) Negotiable certificates of deposit | 11,591,578 | 11,596,148 | 4,569 |
| (3) Call money and bills sold | 1,360,238 | 1,360,238 | |
| (4) Payables under repurchase agreements | 23,515,240 | 23,515,240 | |
| (5) Payables under securities lending transactions | 4,710,407 | 4,710,407 | |
| (6) Commercial papers | 2,292,282 | 2,292,282 | |
| (7) Trading liabilities | 1,655,277 | 1,655,277 | |
| (8) Borrowed money | 12,482,277 | 12,527,811 | 45,533 |
| (9) Foreign exchanges | 2,054,937 | 2,054,937 | |
| (10) Short-term bonds payable | 752,492 | 752,492 | |
| (11) Bonds payable | 9,190,542 | 9,342,105 | 151,563 |
| (12) Due to trust accounts | 13,296,033 | 13,296,033 | |
| Total liabilities | 243,866,364 | 244,106,483 | 240,118 |
| Derivative transactions (*2) | | | |

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| | | |
|--|---------|---------|
| Activities not qualifying for hedge accounting | 345,179 | 345,179 |
| Activities qualifying for hedge accounting | 513,695 | 513,695 |
| Total derivative transactions | 858,875 | 858,875 |

- (*1) General and specific reserves for credit losses corresponding to loans are deducted. However, with respect to items other than loans, the amount stated on the consolidated balance sheet is shown since the amount of reserve for credit losses corresponding to these items is insignificant.
- (*2) Derivative transactions in trading assets and liabilities as well as other assets and liabilities are shown together. Assets and liabilities arising from derivative transactions are presented on a net basis.
- (2) The following table summarizes financial instruments on the consolidated balance sheet whose fair value is extremely difficult to estimate. These securities are not included in the amount presented under the line item Assets (8) Other securities in the table summarizing fair value of financial instruments.

| Category | (in millions of yen) Carrying amount |
|--|---|
| (1) Non-listed equity securities (*1) (*2) | 196,345 |
| (2) Investments in partnerships and others (*2) (*3) | 59,513 |
| (3) Others (*2) | 966 |
| Total | 256,825 |

- (*1) Non-listed equity securities do not carry quoted market prices. Since it is extremely difficult to estimate the fair value of these securities, their fair value is not disclosed.
- (*2) With respect to non-listed equity securities, an impairment loss of ¥15,378 million was recorded in the current fiscal year.
- (*3) Investments in partnerships and others mainly include silent partnerships and investment partnerships and other partnerships, and they do not carry quoted market prices. Since it is extremely difficult to estimate the fair value of these securities, their fair value is not disclosed.

(Securities)

In addition to Securities on the consolidated balance sheet, the figures in the following tables include trading account securities, securities related to trading transactions and short-term corporate bonds classified as Trading assets, negotiable certificates of deposit in Cash and due from banks and beneficiary certificates of commodities investment trusts in Monetary claims bought and others.

1. Trading Securities (as of March 31, 2016)

| | (in millions of yen) |
|--------------------|---|
| | Net unrealized gains (losses) recorded on the consolidated statement of income during the current fiscal year |
| Trading securities | 4,196 |

2. Debt Securities Being Held to Maturity (as of March 31, 2016)

| | | (in millions of yen) | | |
|--|------------------|--------------------------------------|------------|------------|
| | | Amount on consolidated balance sheet | Fair value | Difference |
| | | Type of securities | | |
| Securities of which the fair value exceeds the amount recorded on the consolidated balance sheet | Domestic bonds | 1,101,107 | 1,159,115 | 58,008 |
| | Government bonds | 1,101,107 | 1,159,115 | 58,008 |
| | Municipal bonds | | | |
| | Corporate bonds | | | |
| | Other securities | 1,157,524 | 1,179,101 | 21,576 |
| | Foreign bonds | 714,485 | 727,290 | 12,805 |
| | Other | 443,039 | 451,810 | 8,771 |
| | Subtotal | 2,258,631 | 2,338,216 | 79,584 |
| Securities of which the fair value does not exceed the amount recorded on the consolidated balance sheet | Domestic bonds | | | |
| | Government bonds | | | |
| | Municipal bonds | | | |
| | Corporate bonds | | | |
| | Other securities | 1,627,607 | 1,612,541 | (15,066) |
| | Foreign bonds | 518,685 | 512,627 | (6,058) |
| | Other | 1,108,922 | 1,099,914 | (9,007) |
| | Subtotal | 1,627,607 | 1,612,541 | (15,066) |
| Total | | 3,886,239 | 3,950,758 | 64,518 |

3. Other Securities (as of March 31, 2016)

| | | (in millions of yen) | | |
|---|----------------------------|--------------------------------------|-------------------|------------------|
| | Type of securities | Amount on consolidated balance sheet | Acquisition cost | Difference |
| Securities of which the fair value exceeds the acquisition cost | Domestic equity securities | 4,470,335 | 2,174,567 | 2,295,767 |
| | Domestic bonds | 25,972,881 | 25,251,159 | 721,722 |
| | Government bonds | 23,143,622 | 22,511,489 | 632,132 |
| | Municipal bonds | 412,716 | 401,093 | 11,623 |
| | Corporate bonds | 2,416,542 | 2,338,575 | 77,966 |
| | Other securities | 24,976,085 | 24,287,079 | 689,005 |
| | Foreign equity securities | 92,567 | 57,122 | 35,445 |
| | Foreign bonds | 23,029,536 | 22,484,665 | 544,870 |
| | Other | 1,853,981 | 1,745,292 | 108,689 |
| | Subtotal | 55,419,301 | 51,712,806 | 3,706,495 |
| Securities of which the fair value does not exceed the acquisition cost | Domestic equity securities | 402,877 | 493,219 | (90,342) |
| | Domestic bonds | 4,349,610 | 4,353,085 | (3,475) |
| | Government bonds | 4,112,375 | 4,112,607 | (231) |
| | Municipal bonds | 36,613 | 36,697 | (84) |
| | Corporate bonds | 200,621 | 203,780 | (3,159) |
| | Other securities | 5,346,690 | 5,474,071 | (127,380) |
| | Foreign equity securities | 56,509 | 68,134 | (11,624) |
| | Foreign bonds | 3,620,897 | 3,654,781 | (33,883) |
| | Other | 1,669,284 | 1,751,156 | (81,872) |
| | Subtotal | 10,099,178 | 10,320,377 | (221,198) |
| Total | | 65,518,480 | 62,033,183 | 3,485,297 |

(Note) The total difference amount shown in the table above includes ¥5,480 million revaluation losses of securities by application of the fair value hedge accounting method.

4. Other Securities Sold during the Current Fiscal Year (from April 1, 2015 to March 31, 2016)

| | Amount sold | (in millions of yen) | |
|----------------------------|-------------|----------------------|-----------------|
| | | Gains on sales | Losses on sales |
| Domestic equity securities | 226,737 | 109,614 | 1,846 |
| Domestic bonds | 41,274,799 | 123,202 | 29,464 |
| Government bonds | 41,035,107 | 121,845 | 29,234 |
| Municipal bonds | 68,124 | 293 | 107 |
| Corporate bonds | 171,568 | 1,063 | 122 |
| Other securities | 18,141,520 | 183,499 | 130,113 |
| Foreign equity securities | 13,692 | 1,066 | 1,164 |
| Foreign bonds | 16,918,883 | 142,276 | 102,273 |
| Other | 1,208,943 | 40,156 | 26,674 |
| Total | 59,643,057 | 416,315 | 161,424 |

5. Securities Incurred Impairment Losses

Securities other than those held for trading purposes and investment in affiliates (excluding certain securities of which fair value is extremely difficult to determine) are subject to write-downs when their fair value has been impaired considerably and it is not probable that the value will recover to the acquisition cost as of the end of the current fiscal year. In such case, the fair value is recorded on the consolidated balance sheet and the difference between fair value and acquisition cost is recognized as losses for the fiscal year (referred to as impairment losses).

For the current fiscal year, impairment losses were ¥10,351 million consisting of ¥ 10,063 million of impairment losses on equity securities and ¥ 287 million of impairment losses on bonds and other securities in which securities whose fair value was extremely difficult to estimate were included.

Considerable decline in fair value was determined based on the classification of issuers in accordance with the internal standards for self-assessment of asset quality as follows:

Bankrupt, Substantially bankrupt or Potentially bankrupt issuers:

Fair value is lower than acquisition cost.

Issuers requiring close monitoring:

Fair value has declined 30% or more from acquisition cost.

Other issuers:

Fair value has declined 50% or more from acquisition cost.

Bankrupt issuers mean issuers who have entered into bankruptcy, special liquidation proceedings or similar legal proceedings or whose notes have been dishonored and suspended from processing through clearing houses. Substantially bankrupt issuers mean issuers who are not legally or formally bankrupt but are regarded as substantially in a similar condition. Potentially bankrupt issuers mean issuers who are not yet legally or formally bankrupt but deemed to have a high possibility of becoming bankrupt. Issuers requiring close monitoring mean issuers who are financially weak and under close monitoring conducted by MUFG's subsidiaries. Other issuers mean issuers who do not correspond to any of the four categories of issuers mentioned above.

(Money Held in Trust)

1. Money Held in Trust for Trading Purpose (as of March 31, 2016)

| | Amount on consolidated balance sheet | Net unrealized gains (losses) recorded on the consolidated statement of income during the current fiscal year | (in millions of yen) |
|---|---|--|----------------------|
| Money held in trust for trading purpose | 70,196 | | (222) |

2. Money Held in Trust Being Held to Maturity (as of March 31, 2016)

| | (a) Amount on consolidated balance sheet | (b) Fair value | Difference (b)-(a) | Money held in trust with respect to which (b) exceeds (a) | Money held in trust with respect to which (b) does not exceed (a) | (in millions of yen) |
|--|--|----------------|-----------------------|---|--|----------------------|
| Money held in trust being held to maturity | 46,266 | 46,761 | 494 | 494 | | |

(Note) Money held in trust with respect to which (b) exceeds (a) and Money held in trust with respect to which (b) does not exceed (a) show the breakdown of the difference between (a) and (b).

3. Money Held in Trust not for Trading Purpose or Being Held to Maturity (as of March 31, 2016)

| | (a) Amount on consolidated balance sheet | (b) Acquisition cost | Difference (a)-(b) | Money held in trust with respect to which (a) exceeds (b) | Money held in trust with respect to which (a) does not exceed (b) | (in millions of yen) |
|---|--|----------------------------|-----------------------|---|---|----------------------|
| Money held in trust not for trading purpose or being held to maturity | 563,215 | 561,853 | 1,361 | 1,361 | | |

(Note) Money held in trust with respect to which (a) exceeds (b) and Money held in trust with respect to which (a) does not exceed (b) show the breakdown of the difference between (a) and (b).

(Net Unrealized Gains (Losses) on Other Securities)

Detailed information regarding net unrealized gains (losses) on other securities (as of March 31, 2016)

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| | (in millions of yen) |
|---|----------------------|
| Net unrealized gains (losses) on other securities | 3,473,305 |
| Other securities | 3,499,436 |
| Money held in trust not for trading purpose or being held to maturity | 1,361 |
| Reclassification from Other securities to Debt securities being held to maturity | (27,492) |
| Deferred tax liabilities | (1,011,562) |
| Net unrealized gains (losses) on other securities, net of deferred tax liabilities (before MUFG's ownership share of affiliates' unrealized gains (losses) adjustments) | 2,461,743 |
| Non-controlling interests | 9,785 |
| MUFG's ownership share of affiliates' unrealized gains (losses) on other securities | 15,098 |
| Total | 2,486,627 |

(Notes) (1) Net unrealized gains (losses) on other securities shown in the above table excluded ¥5,480 million revaluation losses of securities by application of the fair value hedge accounting method, which were recorded in current earnings.

(2) Net unrealized gains (losses) on other securities shown in the above table included ¥8,659 million of unrealized gains on securities in investment limited partnerships.

(Segment Information)

1. Information regarding the Amounts of Ordinary Income, Ordinary Profits (Losses), Assets and other items by Segment For the Fiscal Year Ended March 31, 2016

| | | | | | | | | (in millions of yen) |
|---|--|--|--|-------------------------------------|------------|-------------|--------------|---|
| | The Bank of Tokyo- Mitsubishi UFJ, Ltd. | Mitsubishi UFJ Trust and Banking Corporation | Mitsubishi UFJ Securities Holdings Co., Ltd. | Consumer Finance Subsidiaries | Others | Total | Adjustments | Amount recorded in the consolidated financial statements |
| Ordinary income | 4,033,796 | 728,186 | 487,969 | 509,022 | 677,339 | 6,436,315 | (721,895) | 5,714,419 |
| Interest income | 2,323,774 | 237,123 | 38,315 | 196,460 | 644,809 | 3,440,483 | (671,234) | 2,769,248 |
| Investment gains on equity method | 25,000 | 11,020 | 19,578 | 195 | | 55,794 | 174,621 | 230,415 |
| Ordinary income from customers | 3,906,856 | 714,368 | 411,727 | 487,845 | 193,621 | 5,714,419 | | 5,714,419 |
| Ordinary income from internal transactions | 126,939 | 13,818 | 76,242 | 21,176 | 483,718 | 721,895 | (721,895) | |
| Segment income (loss) | 685,835 | 160,919 | 41,926 | (26,307) | 608,171 | 1,470,546 | (519,143) | 951,402 |
| Segment assets | 222,797,387 | 45,685,976 | 31,021,997 | 4,249,166 | 13,344,284 | 317,098,811 | (18,795,913) | 298,302,898 |
| Other items | | | | | | | | |
| Depreciation | 212,656 | 32,288 | 20,794 | 25,256 | 2,452 | 293,449 | 5,077 | 298,527 |
| Amortization of goodwill | 15,943 | 1,049 | 2,077 | 984 | | 20,055 | (3,124) | 16,931 |
| Interest expenses | 535,643 | 83,767 | 30,912 | 20,010 | 32,153 | 702,486 | (46,751) | 655,735 |
| Extraordinary gains | 36,950 | 81 | | 8 | | 37,040 | (15,723) | 21,316 |
| Extraordinary losses | 21,247 | 2,677 | 3,596 | 1,919 | 91 | 29,532 | 32,501 | 62,033 |
| Impairment losses on fixed assets | 11,011 | 1,605 | 710 | 6 | 81 | 13,415 | | 13,415 |
| Income tax expenses | 350,207 | 66,095 | 33,329 | 19,981 | (2,590) | 467,024 | (6,820) | 460,204 |
| Unamortized balance of goodwill | 258,760 | 20,520 | 37,320 | 6,459 | | 323,061 | (44,432) | 278,628 |
| Investment to companies accounted for under the equity method | 282,910 | 139,749 | 251,025 | 5,016 | 823,721 | 1,502,423 | 1,086,866 | 2,589,290 |
| Increases in tangible and intangible fixed assets | 223,441 | 51,035 | 48,147 | 28,606 | 5,938 | 357,169 | | 357,169 |

- (Notes) (1) Ordinary income, interest income and interest expenses are presented, respectively, in lieu of net sales, interest on deposits and interest on borrowings of the companies in non-banking industries.
- (2) Others includes MUFG.
- (3) Segment income for Others includes ¥574,251 million of dividends from MUFG's subsidiaries and affiliates.
- (4) Interest income adjustments include elimination of the dividends from affiliates recorded by MUFG.
- (5) Segment income (loss) adjustments include minus ¥721,513 million elimination of internal transactions, as well as ¥202,369 million comprising investment gains (losses) on equity method, amortization of goodwill, tax expenses, and profits attributable to non-controlling interests that are not attributable to specific segments.
- (6) Segment assets adjustments are primarily elimination of assets and liabilities between segments.
- (7) Adjustments for extraordinary losses include losses on change in equity
- (8) Segment income (loss) is reconciled to profits attributable to owners of parent in the consolidated statement of income.

(Per Share Information)

| | For the fiscal year ended March 31, 2016 |
|-----------------------------------|---|
| Net assets per common share | ¥1,121.06 |
| Basic earnings per common share | ¥68.51 |
| Diluted earnings per common share | ¥68.17 |

(Notes) (1) Basis for computing basic earnings per common share and diluted earnings per common share is as follows:

| | | For the fiscal year ended March 31, 2016 |
|---|-----------------|--|
| Basic earnings per common share | | |
| Profits attributable to owners of parent | million yen | 951,402 |
| Amounts not attributable to common shareholders | million yen | |
| Profits attributable to common shareholders of parent | million yen | 951,402 |
| Average number of common share outstanding for the fiscal period | thousand shares | 13,886,503 |
| Diluted earnings per common share | | |
| Adjustments in profits attributable to owners of parent | million yen | (3,539) |
| Adjustments made to reflect dilutive shares of consolidated subsidiaries and others | million yen | (3,539) |
| Increase in common share | thousand shares | 17,474 |
| Subscription rights to shares | thousand shares | 17,474 |
| Antidilutive securities which were not included in the calculation of diluted earnings per common share | | Subscription rights to shares of affiliates accounted for under the equity method: Morgan Stanley Stock options - 11 million units as of December 31, 2015 |

(2) Basis for computing net assets per common share is as follows:

| | | For the fiscal year ended March 31, 2016 |
|---|-----------------|---|
| Total net assets | million yen | 17,386,769 |
| Amounts deducted from total net assets | million yen | 1,928,799 |
| Subscription rights to shares | million yen | 8,260 |
| Non-controlling interests | million yen | 1,920,538 |
| Net assets attributable to common shareholders at the end of the fiscal period | million yen | 15,457,970 |
| Number of common stock outstanding at the end of the fiscal period (excluding treasury stock) | thousand shares | 13,788,598 |

(Significant Subsequent Events)

(Share Acquisition of Security Bank)

The Bank of Tokyo-Mitsubishi UFJ, Ltd. (BTMU), a consolidated subsidiary of MUFG, has concluded the Subscription Agreement with Security Bank Corporation (Security Bank), a leading commercial bank in the Philippines on January 14, 2016, and on April 1, 2016, BTMU acquired 20.0% of Security Bank's newly issued common shares and preferred shares and appointed 2 directors of Security Bank's Board of Directors (BOD), and Security Bank became an equity method affiliate of BTMU.

1. Outline of Share Acquisition

- | | |
|--------------------------------------|--|
| (1) Total number of shares acquired: | 150,707,778 shares of common shares 200,000,000 shares of preferred shares |
| (2) Acquisition rate: | 20.0% of Security Bank's common shares and preferred shares with voting rights |
| (3) Acquisition Price: | PHP 245 per common share PHP 0.1 per preferred share |
| (4) Investment Amount: | PHP 36,943 million |
| (5) Board Representation: | BTMU has already appointed 2 directors to the Security Bank's BOD |

2. Outline of Business Alliance

Leveraging both banks' expertise and customer base, BTMU will enhance its services offered to the enlarged customer base in the Philippines through promoting the collaboration in the areas described below:

<Main collaboration areas>

- (1) Work-site business to Japanese corporate employees
- (2) Trade Finance
- (3) Project Finance
- (4) Reciprocal long-term funding support
- (5) Capture Japan-related business opportunities including large-size projects Japanese corporates are engaged in
- (6) Exchange of knowledge and technological expertise

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- (7) Explore other collaboration areas between MUFG's key subsidiaries/affiliates companies, including leasing, securities, and asset management.

3. Overview of Security Bank

- (1) Name: SecurityBank Corporation
(2) Type of business: CommercialBank
(3) Year of establishment: 1951
(4) Headquarters: ManilaCity, Republic of the Philippines
(5) Representative: Mr. Alfonso L. Salcedo, Jr. President and CEO
(6) Capital Stock: PHP 6,089 million (as of September 30, 2015)

(7) Relationship with MUFG and BTMU:

MUFG and BTMU, on one hand, and Security Bank, on the other, do not have any capital, personal or transactional relationship that are required to be disclosed.

- (8) Number of Employees: 4,014(as of December 31, 2014)
(9) Number of branches: 262 (as of January 13, 2016)

(10) Business sizes (for the fiscal year ended December 31, 2015)

| | (in millions of PHP) |
|--|-----------------------------|
| Total operating income | 18,308 |
| Income before income tax | 8,302 |
| Profits attributable to owners of parent | 7,536 |
| Total assets | 532,200 |
| Net assets | 53,214 |

(Notes) (1) The amount of Income before income tax is the difference between Total operating income and Operating expenses.

(2) The above figures are based on the Form 17-C of Security Bank prepared in accordance with the Securities Regulation Code of the Philippines.

(Capital and Business Alliance of Hitachi Capital)

MUFG and Mitsubishi UFJ Lease & Finance Company Limited (MUL), an affiliate accounted for under the equity method of MUFG, has concluded the Share Purchase Agreement to transfer common shares of Hitachi Capital Corporation (Hitachi Capital) held by Hitachi, Ltd. (Hitachi) on May 13, 2016 and the five companies, MUFG, The Bank of Tokyo-Mitsubishi UFJ, Ltd. (BTMU), a consolidated subsidiary of MUFG, MUL, Hitachi, and Hitachi Capital have agreed to execute a business alliance as follows. MUFG will acquire 23.0% of Hitachi Capital's shares, subject to the execution of the definitive agreement on business alliance and approval of relevant regulatory authorities, and will appoint a director of Hitachi Capital's Board of Directors (BOD). Hitachi Capital will become an equity method affiliate of MUFG.

1. Outline of Capital Alliance

- | | |
|----------------------------|---|
| (1) Acquisition structure: | MUFG will acquire 26,884,484 shares of Hitachi Capital's common shares (23.0%) from Hitachi, the parent company of Hitachi Capital, through off-market trading and Hitachi Capital will become an equity method affiliate of MUFG. In addition, MUFG and MUL signed the Agreement on Capital Alliance with Hitachi Capital. |
| (2) Acquisition Price: | JPY 3,400 in common shares |
| (3) Acquisition Amount: | JPY 91,400 million |
| (4) Implementation Date: | The transaction is expected to close in August 2016, subject to regulatory approval and other conditions precedents |
| (5) Board Representation: | MUFG will appoint a director to the Hitachi Capital's BOD |

2. Outline of Business Alliance

MUFG, BTMU, MUL, Hitachi, and Hitachi Capital will make a discussion on building an open financial platform, mainly operated by MUL and Hitachi Capital through promoting the collaboration, in order to provide support for infrastructure industry from financial perspective. The areas of main collaboration are as follows:

<Main collaboration areas>

- (1) Environment and energy
- (2) Urban infrastructure and public facilities
- (3) Real estate
- (4) Overseas market mainly in the Americas, ASEAN, and China

3. Overview of Hitachi Capital

- (1) Name: Hitachi Capital Corporation
- (2) Type of business: General leasing business
- (3) Year of establishment: 1957
- (4) Headquarters: Nishi-Shimbashi Square, 3-1, Nishi Shimbashi 1-chome, Minato-ku, Tokyo
- (5) Representative: Mr. Seiji Kawabe President and CEO
- (6) Capital Stock: JPY 9,983 million (as of March 31, 2016)
- (7) Relationship with MUFG:
MUFG and Hitachi Capital, on the other, do not have any capital, personal or transactional relationship that are required to be disclosed.
- (8) Number of Employees: 5,397 (consolidated, as of March 31, 2015)

(9) Business sizes (for the fiscal year ended March 31, 2016)

| | (in millions of JPY) |
|---|----------------------|
| Gross profit | 130,014 |
| Adjusted operating income | 45,230 |
| Net income attributable to owners of the parent | 32,694 |
| Total assets | 3,081,201 |
| Total equity | 347,559 |

- (Notes) (1) The amount of Adjusted operating income is the difference between Gross profit and Selling, general and administrative expenses.
- (2) The above figures are based on the consolidated earnings report of Hitachi Capital prepared in accordance with IFRS.

6. Non-consolidated Financial Statements

(1) Non-consolidated Balance Sheets

| (in millions of yen) | As of March 31, 2015 | As of March 31, 2016 |
|---|-------------------------|-------------------------|
| Assets: | | |
| Current assets: | | |
| Cash and due from banks | 71,674 | 160,467 |
| Prepaid expenses | 45 | 117 |
| Deferred tax assets | 203 | 307 |
| Accounts receivable | 147,935 | 63,428 |
| Others | 2,249 | 5,947 |
| Allowance for credit losses | (0) | (1) |
| Total current assets | 222,109 | 230,267 |
| Fixed assets: | | |
| Tangible fixed assets: | | |
| Buildings | 22 | 21 |
| Equipment and furniture | 380 | 412 |
| Total tangible fixed assets | 402 | 433 |
| Intangible fixed assets: | | |
| Trademarks | 72 | 136 |
| Software | 8,302 | 9,207 |
| Lease assets | 59 | 38 |
| Others | 1 | 1 |
| Total intangible fixed assets | 8,436 | 9,384 |
| Investments and other assets: | | |
| Investments in subsidiaries and affiliates | 10,186,842 | 10,186,842 |
| Long-term loans receivable from subsidiaries and affiliates | 190,000 | 1,586,400 |
| Deferred tax assets | 38,412 | 30,523 |
| Others | 172 | 172 |
| Allowance for credit losses | (114) | (793) |
| Total investments and other assets | 10,415,313 | 11,803,145 |
| Total fixed assets | 10,424,152 | 11,812,962 |
| Total assets | 10,646,262 | 12,043,230 |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | As of March 31, 2015 | As of March 31, 2016 |
|---|-------------------------|-------------------------|
| Liabilities: | | |
| Current liabilities: | | |
| Short-term borrowings | 1,824,447 | 1,703,000 |
| Lease liabilities | 21 | 20 |
| Accounts payable | 16,346 | 9,782 |
| Accrued expenses | 2,324 | 5,985 |
| Income taxes payable | 67 | 1,415 |
| Deposits received | 143 | 142 |
| Reserve for bonuses | 422 | 569 |
| Reserve for bonuses to directors | 51 | 105 |
| Others | 1 | 0 |
| Total current liabilities | 1,843,826 | 1,721,022 |
| Fixed liabilities: | | |
| Bonds payable | 440,500 | 1,798,024 |
| Long-term borrowings | | 38,000 |
| Long-term borrowings from subsidiaries and affiliates | 3,938 | 3,826 |
| Lease liabilities | 34 | 14 |
| Others | 11 | 11 |
| Total fixed liabilities | 444,484 | 1,839,877 |
| Total liabilities | 2,288,311 | 3,560,900 |
| Net assets: | | |
| Shareholders' equity: | | |
| Capital stock | 2,141,513 | 2,141,513 |
| Capital surplus: | | |
| Capital reserve | 2,141,524 | 2,141,524 |
| Other capital surplus | 1,470,006 | 1,468,824 |
| Total capital surplus | 3,611,530 | 3,610,348 |
| Retained earnings: | | |
| Other retained earnings: | | |
| Other reserve | 150,000 | 150,000 |
| Earned surplus brought forward | 2,682,257 | 2,976,603 |
| Total retained earnings | 2,832,257 | 3,126,603 |
| Treasury stock | (100,147) | (297,385) |
| Total shareholders' equity | 8,485,153 | 8,581,079 |
| Valuation and translation adjustments: | | |
| Net deferred gains (losses) on hedging instruments | (135,474) | (107,010) |
| Total valuation and translation adjustments | (135,474) | (107,010) |
| Subscription rights to shares | 8,271 | 8,260 |

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| | | |
|----------------------------------|------------|------------|
| Total net assets | 8,357,950 | 8,482,329 |
| Total liabilities and net assets | 10,646,262 | 12,043,230 |

(2) Non-consolidated Statements of Income

| (in millions of yen) | For the fiscal year ended March 31, 2015 | For the fiscal year ended March 31, 2016 |
|--|--|--|
| Operating income: | | |
| Dividends | 563,746 | 563,953 |
| Management fees from subsidiaries and affiliates | 22,059 | 24,387 |
| Total operating income | 585,805 | 588,340 |
| Operating expenses: | | |
| General and administrative expenses | 21,411 | 23,655 |
| Total operating expenses | 21,411 | 23,655 |
| Operating profits | 564,394 | 564,684 |
| Non-operating income: | | |
| Interest on deposits | 413 | 8,043 |
| Interest on securities | 35 | |
| Dividends | 15,524 | 10,298 |
| Others | 1,042 | 990 |
| Total non-operating income | 17,016 | 19,331 |
| Non-operating expenses: | | |
| Interest on borrowings | 13,117 | 13,701 |
| Interest on bonds payable | 15,063 | 18,410 |
| Provision for allowance for credit losses | 114 | 681 |
| Bonds payable issuance cost | 1,193 | 7,717 |
| Others | 230 | 436 |
| Total non-operating expenses | 29,719 | 40,946 |
| Ordinary profits | 551,691 | 543,069 |
| Extraordinary losses: | | |
| Losses on retirement of fixed assets | 53 | 7 |
| Losses on impairment of fixed assets | | 81 |
| Total extraordinary losses | 53 | 88 |
| Income before income taxes | 551,637 | 542,980 |
| Income taxes-current | (16,534) | (2,307) |
| Income taxes-deferred | 14,771 | (450) |
| Total taxes | (1,762) | (2,758) |
| Net income | 553,400 | 545,738 |

(3) Non-consolidated Statements of Changes in Net Assets
For the fiscal year ended March 31, 2015

| | (in millions of yen) | | | | |
|--|----------------------|-----------------|-----------------------|-------------------|----------------|
| | Shareholders' equity | | | Retained earnings | |
| | Capital stock | Capital reserve | Other capital surplus | Other reserve | Earned surplus |
| | | | | brought forward | |
| Balance at the beginning of the period | 2,140,488 | 2,140,501 | 1,860,006 | 150,000 | 2,392,816 |
| Changes during the period | | | | | |
| Issuance of new shares-exercise of subscription rights to shares | 1,024 | 1,023 | | | |
| Dividends from retained earnings | | | | | (263,959) |
| Net income | | | | | 553,400 |
| Repurchase of treasury stock | | | | | |
| Disposal of treasury stock | | | | 0 | |
| Retirement of treasury stock | | | (390,000) | | |
| Net changes of items other than shareholders' equity | | | | | |
| Total changes during the period | 1,024 | 1,023 | (390,000) | | 289,440 |
| Balance at the end of the period | 2,141,513 | 2,141,524 | 1,470,006 | 150,000 | 2,682,257 |

| | (in millions of yen) | | | | |
|--|----------------------|----------------------------|--|------------------------|------------------|
| | Shareholders' equity | | Valuation and translation adjustments | Subscription rights to | |
| | Treasury stock | Total shareholders' equity | Net deferred gains (losses) on hedging instruments | shares | Total net assets |
| Balance at the beginning of the period | (105) | 8,683,707 | (69,224) | 8,732 | 8,623,215 |
| Changes during the period | | | | | |
| Issuance of new shares-exercise of subscription rights to shares | | 2,048 | | | 2,048 |
| Dividends from retained earnings | | (263,959) | | | (263,959) |
| Net income | | 553,400 | | | 553,400 |
| Repurchase of treasury stock | (490,045) | (490,045) | | | (490,045) |
| Disposal of treasury stock | 2 | 2 | | | 2 |
| Retirement of treasury stock | 390,000 | | | | |
| Net changes of items other than shareholders' equity | | | (66,249) | (461) | (66,711) |
| Total changes during the period | (100,042) | (198,553) | (66,249) | (461) | (265,264) |
| Balance at the end of the period | (100,147) | 8,485,153 | (135,474) | 8,271 | 8,357,950 |

For the fiscal year ended March 31, 2016

(in millions of yen)

| | Shareholders' equity | | | | Earned surplus |
|--|----------------------|-----------------|-----------------------|---------------|----------------|
| | Capital stock | Capital reserve | Other capital surplus | Other reserve | |
| Balance at the beginning of the period | 2,141,513 | 2,141,524 | 1,470,006 | 150,000 | 2,682,257 |
| Changes during the period | | | | | |
| Dividends from retained earnings | | | | | (251,392) |
| Net income | | | | | 545,738 |
| Repurchase of treasury stock | | | | | |
| Disposal of treasury stock | | | | | (1,182) |
| Net changes of items other than shareholders' equity | | | | | |
| Total changes during the period | | | | (1,182) | 294,346 |
| Balance at the end of the period | 2,141,513 | 2,141,524 | 1,468,824 | 150,000 | 2,976,603 |

(in millions of yen)

| | Shareholders' equity | | Valuation and translation adjustments Net deferred gains (losses) on hedging instruments | Subscription rights to shares | Total net assets |
|--|----------------------|----------------------------|--|-------------------------------|------------------|
| | Treasury stock | Total shareholders' equity | | | |
| Balance at the beginning of the period | (100,147) | 8,485,153 | (135,474) | 8,271 | 8,357,950 |
| Changes during the period | | | | | |
| Dividends from retained earnings | | (251,392) | | | (251,392) |
| Net income | | 545,738 | | | 545,738 |
| Repurchase of treasury stock | (200,053) | (200,053) | | | (200,053) |
| Disposal of treasury stock | 2,815 | 1,633 | | | 1,633 |
| Net changes of items other than shareholders' equity | | | 28,463 | (10) | 28,453 |
| Total changes during the period | (197,237) | 95,926 | 28,463 | (10) | 124,379 |
| Balance at the end of the period | (297,385) | 8,581,079 | (107,010) | 8,260 | 8,482,329 |

Notes on Going-Concern Assumption

Not applicable

7. Other

(1) Changes of Directors, Corporate Auditors and Executive Officers

Please refer to Directors, Corporate Auditors and Executive Officers, Planned Changes and Candidates posted on May 16, 2016 with regard to the changes of directors.

Selected Financial Information
under Japanese GAAP
For the fiscal year Ended March 31, 2016

Mitsubishi UFJ Financial Group, Inc.

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

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

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

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

1. Financial Results**MUFG Consolidated**

| | (in millions of yen) | | |
|---|---------------------------|-----------------------|-------------------------|
| | For the fiscal year ended | | Increase |
| | March 31, 2016 (A) | March 31, 2015 (B) | (Decrease) (A) - (B) |
| Gross profits | 4,143,202 | 4,229,501 | (86,298) |
| Gross profits before credit costs for trust accounts | 4,143,202 | 4,229,030 | (85,827) |
| Net interest income | 2,113,564 | 2,181,637 | (68,072) |
| Trust fees | 117,046 | 111,916 | 5,130 |
| Credit costs for trust accounts (1) | 0 | 471 | (470) |
| Net fees and commissions | 1,320,554 | 1,308,604 | 11,950 |
| Net trading profits | 306,354 | 352,950 | (46,595) |
| Net other business profits | 285,682 | 274,393 | 11,288 |
| Net gains (losses) on debt securities | 132,928 | 115,162 | 17,766 |
| General and administrative expenses | 2,585,279 | 2,584,104 | 1,175 |
| Amortization of goodwill | 16,931 | 17,787 | (856) |
| Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 1,574,853 | 1,662,713 | (87,859) |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 1,557,922 | 1,644,925 | (87,003) |
| Provision for general allowance for credit losses (2) | 175,712 | (86,849) | 262,561 |
| Net business profits* | 1,733,635 | 1,558,547 | 175,087 |
| Net non-recurring gains (losses) | (194,148) | 154,454 | (348,602) |
| Credit costs (3) | (491,503) | (141,486) | (350,016) |
| Losses on loan write-offs | (143,946) | (144,845) | 899 |
| Provision for specific allowance for credit losses | (305,131) | 17,700 | (322,832) |
| Other credit costs | (42,425) | (14,342) | (28,083) |
| Reversal of allowance for credit losses (4) | | | |
| Reversal of reserve for contingent losses included in credit costs (5) | | 1,504 | (1,504) |
| Gains on loans written-off (6) | 60,645 | 64,735 | (4,089) |
| Net gains (losses) on equity securities | 88,306 | 93,109 | (4,802) |
| Gains on sales of equity securities | 145,347 | 114,477 | 30,870 |
| Losses on sales of equity securities | (31,656) | (16,532) | (15,124) |
| Losses on write-down of equity securities | (25,384) | (4,836) | (20,548) |
| Profits (losses) from investments in affiliates | 230,415 | 159,637 | 70,778 |
| Other non-recurring gains (losses) | (82,012) | (23,045) | (58,967) |
| Ordinary profits | 1,539,486 | 1,713,001 | (173,515) |
| Net extraordinary gains (losses) | (40,717) | (98,244) | 57,527 |
| Net gains (losses) on change in equity | (36,013) | (23,648) | (12,365) |
| Settlement package | | (37,097) | 37,097 |
| Income before income taxes and others | 1,498,769 | 1,614,757 | (115,987) |
| Income taxes-current | 424,814 | 421,941 | 2,873 |
| Income taxes-deferred | 35,389 | 45,845 | (10,455) |
| Total taxes | 460,204 | 467,786 | (7,582) |
| Profits | 1,038,565 | 1,146,970 | (108,405) |
| Profits attributable to non-controlling interests | 87,162 | 113,211 | (26,048) |
| Profits attributable to owners of parent | 951,402 | 1,033,759 | (82,356) |

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Note:

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

(Reference)

| | | | |
|--|------------------|-----------|----------|
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6) | (255,145) | (161,624) | (93,520) |
| Number of consolidated subsidiaries | 224 | 226 | (2) |
| Number of affiliated companies accounted for under the equity method | 65 | 62 | 3 |

BTMU and MUTB Combined

| | (in millions of yen) | | |
|---|---------------------------|-----------------------|-------------------------|
| | For the fiscal year ended | | Increase |
| | March 31, 2016 (A) | March 31, 2015 (B) | (Decrease) (A) - (B) |
| Gross profits | 2,395,985 | 2,482,560 | (86,575) |
| Gross profits before credit costs for trust accounts | 2,395,985 | 2,482,089 | (86,104) |
| Domestic gross profits | 1,403,459 | 1,373,910 | 29,549 |
| Net interest income | 785,955 | 794,076 | (8,121) |
| Trust fees | 90,917 | 86,728 | 4,188 |
| Credit costs for trust accounts (1) | 0 | 471 | (470) |
| Net fees and commissions | 388,072 | 411,579 | (23,506) |
| Net trading profits | 34,720 | 21,864 | 12,856 |
| Net other business profits | 103,793 | 59,660 | 44,133 |
| Net gains (losses) on debt securities | 93,105 | 47,521 | 45,584 |
| Non-domestic gross profits | 992,525 | 1,108,650 | (116,124) |
| Net interest income | 540,512 | 614,482 | (73,970) |
| Net fees and commissions | 214,689 | 200,104 | 14,584 |
| Net trading profits | 123,133 | 131,130 | (7,997) |
| Net other business profits | 114,191 | 162,931 | (48,740) |
| Net gains (losses) on debt securities | 29,423 | 62,193 | (32,769) |
| General and administrative expenses | 1,314,796 | 1,360,202 | (45,406) |
| Personnel expenses | 485,797 | 525,372 | (39,575) |
| Non-personnel expenses | 756,043 | 757,409 | (1,365) |
| Taxes | 72,955 | 77,421 | (4,465) |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 1,081,189 | 1,121,886 | (40,697) |
| Provision for general allowance for credit losses (2) | 208,285 | (96,146) | 304,432 |
| Net business profits | 1,289,474 | 1,026,211 | 263,263 |
| Net non-recurring gains (losses) | (219,230) | 86,500 | (305,730) |
| Credit costs (3) | (332,201) | 1,410 | (333,612) |
| Losses on loan write-offs | (43,430) | (40,366) | (3,064) |
| Provision for specific allowance for credit losses | (248,863) | 56,970 | (305,834) |
| Other credit costs | (39,907) | (15,193) | (24,714) |
| Reversal of allowance for credit losses (4) | | | |
| Reversal of reserve for contingent losses included in credit costs (5) | 36 | 4,259 | (4,223) |
| Gains on loans written-off (6) | 20,122 | 18,854 | 1,267 |
| Net gains (losses) on equity securities | 76,933 | 63,059 | 13,873 |
| Gains on sales of equity securities | 134,500 | 83,418 | 51,082 |
| Losses on sales of equity securities | (32,994) | (14,482) | (18,511) |
| Losses on write-down of equity securities | (24,573) | (5,875) | (18,697) |
| Other non-recurring gains (losses) | 15,879 | (1,083) | 16,963 |
| Ordinary profits | 1,070,243 | 1,112,711 | (42,467) |
| Net extraordinary gains (losses) | 33,071 | (51,038) | 84,109 |
| Net gains (losses) on disposition of fixed assets | 9,387 | (5,014) | 14,401 |
| Losses on impairment of fixed assets | (11,100) | (8,926) | (2,173) |
| Gains on sales of equity securities of subsidiaries | 18,319 | | 18,319 |
| Dividends from foreign subsidiary due to the organizational restructuring | 14,467 | | 14,467 |
| Settlement package | | (37,097) | 37,097 |
| Income before income taxes | 1,103,314 | 1,061,672 | 41,642 |

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| | | | |
|--|------------------|----------|----------|
| Income taxes-current | 314,662 | 332,121 | (17,458) |
| Income taxes-deferred | 42,603 | 17,015 | 25,588 |
| Total taxes | 357,266 | 349,137 | 8,129 |
| Net income | 746,048 | 712,535 | 33,512 |
| (Reference) | | | |
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6) | (103,757) | (71,151) | (32,606) |

BTMU Consolidated

| | (in millions of yen) | | |
|--|---------------------------|-----------------------|-------------------------|
| | For the fiscal year ended | | Increase |
| | March 31, 2016 (A) | March 31, 2015 (B) | (Decrease) (A) - (B) |
| Gross profits | 2,932,824 | 3,009,471 | (76,646) |
| Net interest income | 1,788,159 | 1,872,860 | (84,701) |
| Trust fees | 13,150 | 12,562 | 588 |
| Net fees and commissions | 717,796 | 732,803 | (15,007) |
| Net trading profits | 135,629 | 149,311 | (13,682) |
| Net other business profits | 278,088 | 241,932 | 36,155 |
| Net gains (losses) on debt securities | 116,010 | 119,275 | (3,264) |
| General and administrative expenses | 1,743,302 | 1,780,970 | (37,668) |
| Amortization of goodwill | 15,943 | 16,920 | (976) |
| Net business profits before provision for general allowance for credit losses and amortization of goodwill | 1,205,466 | 1,245,420 | (39,954) |
| Net business profits before provision for general allowance for credit losses | 1,189,522 | 1,228,500 | (38,977) |
| Provision for general allowance for credit losses (1) | 169,662 | (83,180) | 252,843 |
| Net business profits* | 1,359,184 | 1,145,319 | 213,865 |
| Net non-recurring gains (losses) | (275,483) | 75,880 | (351,364) |
| Credit costs (2) | (413,323) | (78,253) | (335,069) |
| Losses on loan write-offs | (82,670) | (90,946) | 8,276 |
| Provision for specific allowance for credit losses | (288,056) | 26,712 | (314,768) |
| Other credit costs | (42,597) | (14,019) | (28,577) |
| Reversal of allowance for credit losses (3) | | | |
| Reversal of reserve for contingent losses included in credit costs (4) | | 1,039 | (1,039) |
| Gains on loans written-off (5) | 39,170 | 43,900 | (4,730) |
| Net gains (losses) on equity securities | 73,973 | 62,070 | 11,903 |
| Gains on sales of equity securities | 126,056 | 77,253 | 48,802 |
| Losses on sales of equity securities | (28,831) | (11,461) | (17,369) |
| Losses on write-down of equity securities | (23,252) | (3,722) | (19,529) |
| Profits (losses) from investments in affiliates | 25,000 | 24,691 | 308 |
| Other non-recurring gains (losses) | (303) | 22,431 | (22,735) |
| Ordinary profits | 1,083,701 | 1,221,200 | (137,498) |
| Net extraordinary gains (losses) | 15,702 | (68,299) | 84,002 |
| Net gains (losses) on disposition of fixed assets | 11,006 | (1,276) | 12,283 |
| Losses on impairment of fixed assets | (11,011) | (4,249) | (6,761) |
| Net gains (losses) on sales of shares of subsidiaries | 15,595 | (25,151) | 40,746 |
| Settlement package | | (37,097) | 37,097 |
| Income before income taxes and others | 1,099,404 | 1,152,900 | (53,496) |
| Income taxes-current | 322,969 | 327,545 | (4,575) |
| Income taxes-deferred | 27,237 | 19,690 | 7,547 |
| Total taxes | 350,207 | 347,236 | 2,971 |
| Profits | 749,196 | 805,663 | (56,467) |
| Profits attributable to non-controlling interests | 63,360 | 74,041 | (10,680) |
| Profits attributable to owners of parent | 685,835 | 731,622 | (45,786) |

Note:

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

| (Reference) | | | |
|--|------------------|-----------|----------|
| Total credit costs (1)+(2)+(3)+(4)+(5) | (204,490) | (116,493) | (87,997) |
| Number of consolidated subsidiaries | 128 | 130 | (2) |
| Number of affiliated companies accounted for under the equity method | 58 | 58 | |

BTMU Non-consolidated

| | (in millions of yen) | | |
|--|---------------------------|-----------------------|-------------------------|
| | For the fiscal year ended | | Increase |
| | March 31, 2016 (A) | March 31, 2015 (B) | (Decrease) (A) - (B) |
| Gross profits | 2,017,254 | 2,107,430 | (90,175) |
| Domestic gross profits | 1,091,206 | 1,097,286 | (6,079) |
| Net interest income | 701,264 | 711,957 | (10,692) |
| Net fees and commissions | 288,222 | 315,053 | (26,831) |
| Net trading profits | (1,672) | (5,700) | 4,027 |
| Net other business profits | 103,392 | 75,974 | 27,417 |
| Net gains (losses) on debt securities | 84,927 | 58,753 | 26,173 |
| Non-domestic gross profits | 926,048 | 1,010,144 | (84,095) |
| Net interest income | 461,266 | 524,537 | (63,271) |
| Net fees and commissions | 209,732 | 198,351 | 11,380 |
| Net trading profits | 138,509 | 133,322 | 5,187 |
| Net other business profits | 116,540 | 153,932 | (37,391) |
| Net gains (losses) on debt securities | 22,565 | 58,153 | (35,588) |
| General and administrative expenses | 1,129,145 | 1,175,990 | (46,845) |
| Personnel expenses | 415,730 | 455,664 | (39,934) |
| Non-personnel expenses | 648,506 | 651,529 | (3,022) |
| Amortization of goodwill | 293 | 298 | (4) |
| Taxes | 64,907 | 68,796 | (3,888) |
| Net business profits before provision for general allowance for credit losses and amortization of goodwill | 888,403 | 931,738 | (43,334) |
| Net business profits before provision for general allowance for credit losses | 888,109 | 931,439 | (43,330) |
| Provision for general allowance for credit losses (1) | 202,639 | (92,159) | 294,799 |
| Net business profits | 1,090,749 | 839,280 | 251,469 |
| Net non-recurring gains (losses) | (227,013) | 63,352 | (290,365) |
| Credit costs (2) | (325,772) | (136) | (325,636) |
| Losses on loan write-offs | (43,410) | (40,251) | (3,158) |
| Provision for specific allowance for credit losses | (242,455) | 54,984 | (297,440) |
| Other credit costs | (39,907) | (14,870) | (25,037) |
| Reversal of allowance for credit losses (3) | | | |
| Reversal of reserve for contingent losses included in credit costs (4) | | 3,736 | (3,736) |
| Gains on loans written-off (5) | 19,661 | 17,847 | 1,814 |
| Net gains (losses) on equity securities | 67,816 | 49,000 | 18,816 |
| Gains on sales of equity securities | 117,940 | 64,752 | 53,188 |
| Losses on sales of equity securities | (27,538) | (10,316) | (17,222) |
| Losses on write-down of equity securities | (22,585) | (5,436) | (17,149) |
| Other non-recurring gains (losses) | 11,281 | (7,094) | 18,376 |
| Ordinary profits | 863,736 | 902,632 | (38,896) |
| Net extraordinary gains (losses) | 20,966 | (42,369) | 63,335 |
| Net gains (losses) on disposition of fixed assets | 10,188 | (1,800) | 11,989 |
| Losses on impairment of fixed assets | (9,539) | (3,470) | (6,068) |
| Gains on sales of equity securities of subsidiaries | 18,319 | | 18,319 |
| Settlement package | | (37,097) | 37,097 |
| Income before income taxes | 884,702 | 860,263 | 24,438 |
| Income taxes-current | 262,781 | 269,709 | (6,928) |
| Income taxes-deferred | 35,854 | 18,775 | 17,078 |

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| | | | |
|--|------------------|----------|----------|
| Total taxes | 298,635 | 288,485 | 10,150 |
| Net income | 586,066 | 571,778 | 14,288 |
| (Reference) | | | |
| Total credit costs (1)+(2)+(3)+(4)+(5) | (103,471) | (70,712) | (32,758) |

MUTB Consolidated

| | (in millions of yen) | | |
|---|---------------------------|-----------------------|-------------------------|
| | For the fiscal year ended | | Increase |
| | March 31, 2016 (A) | March 31, 2015 (B) | (Decrease) (A) - (B) |
| Gross profits | 480,237 | 460,643 | 19,593 |
| Gross profits before credit costs for trust accounts | 480,236 | 460,171 | 20,064 |
| Trust fees | 104,043 | 99,625 | 4,417 |
| Trust fees before credit costs for trust accounts | 104,042 | 99,154 | 4,888 |
| Money trusts fees (Jointly operated designated money trusts before credit costs for trust account) | 11,777 | 7,584 | 4,193 |
| Other trust fees | 92,264 | 91,570 | 694 |
| Credit costs for trust accounts (1) | 0 | 471 | (470) |
| Net interest income | 153,296 | 162,690 | (9,394) |
| Net fees and commissions | 196,693 | 174,179 | 22,514 |
| Net trading profits | 25,808 | 30,034 | (4,226) |
| Net other business profits | 395 | (5,887) | 6,282 |
| Net gains (losses) on debt securities | 14,927 | (7,192) | 22,120 |
| General and administrative expenses | 264,440 | 253,529 | 10,910 |
| Amortization of goodwill | 1,049 | 1,049 | 0 |
| Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 216,846 | 207,691 | 9,154 |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 215,796 | 206,642 | 9,154 |
| Provision for general allowance for credit losses (2) | 5,656 | (4,024) | 9,681 |
| Net business profits* | 221,453 | 203,088 | 18,364 |
| Net non-recurring gains (losses) | 16,927 | 34,482 | (17,555) |
| Credit costs (3) | (6,507) | 1,491 | (7,999) |
| Losses on loan write-offs | (103) | (158) | 55 |
| Provision for specific allowance for credit losses | (6,406) | 1,972 | (8,379) |
| Other credit costs | 2 | (323) | 325 |
| Reversal of allowance for credit losses (4) | | | |
| Reversal of reserve for contingent losses included in credit costs (5) | 36 | 522 | (486) |
| Gains on loans written-off (6) | 500 | 1,049 | (548) |
| Net gains (losses) on equity securities | 9,130 | 15,627 | (6,497) |
| Gains on sales of equity securities | 16,573 | 20,279 | (3,706) |
| Losses on sales of equity securities | (5,455) | (4,166) | (1,289) |
| Losses on write-down of equity securities | (1,987) | (486) | (1,501) |
| Profits (losses) from investments in affiliates | 11,020 | 11,583 | (563) |
| Other non-recurring gains (losses) | 2,747 | 4,207 | (1,459) |
| Ordinary profits | 238,380 | 237,570 | 809 |
| Net extraordinary gains (losses) | (2,459) | 853 | (3,312) |
| Net gains (losses) on disposition of fixed assets | (853) | (3,324) | 2,470 |
| Losses on impairment of fixed assets | (1,605) | (5,466) | 3,860 |
| Gains on change in equity | | 9,643 | (9,643) |
| Income before income taxes and others | 235,920 | 238,424 | (2,503) |
| Income taxes-current | 63,529 | 73,636 | (10,107) |
| Income taxes-deferred | 1,925 | (3,796) | 5,721 |
| Total taxes | 65,454 | 69,840 | (4,386) |
| Profits | 170,466 | 168,583 | 1,882 |

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| | | | |
|---|----------------|---------|-------|
| Profits attributable to non-controlling interests | 10,882 | 8,810 | 2,072 |
| Profits attributable to owners of parent | 159,583 | 159,773 | (190) |

Note:

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

(Reference)

| | | | |
|--|--------------|-------|-----|
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6) | (314) | (489) | 175 |
| Number of consolidated subsidiaries | 56 | 54 | 2 |
| Number of affiliated companies accounted for under the equity method | 12 | 12 | |

MUTB Non-consolidated

| | (in millions of yen) | | |
|---|---------------------------|-----------------------|-------------------------|
| | For the fiscal year ended | | Increase |
| | March 31, 2016 (A) | March 31, 2015 (B) | (Decrease) (A) - (B) |
| Gross profits | 378,730 | 375,130 | 3,600 |
| Gross profits before credit costs for trust accounts | 378,730 | 374,659 | 4,071 |
| Domestic gross profits | 312,253 | 276,624 | 35,629 |
| Trust fees | 90,917 | 86,728 | 4,188 |
| Trust fees before credit costs for trust accounts | 90,917 | 86,257 | 4,659 |
| Money trusts fees (Jointly operated designated money trusts before credit costs for trust account) | 11,777 | 7,584 | 4,193 |
| Other trust fees | 79,139 | 78,673 | 466 |
| Credit costs for trust accounts (1) | 0 | 471 | (470) |
| Net interest income | 84,690 | 82,119 | 2,571 |
| Net fees and commissions | 99,849 | 96,525 | 3,324 |
| Net trading profits | 36,393 | 27,564 | 8,829 |
| Net other business profits | 401 | (16,314) | 16,715 |
| Net gains (losses) on debt securities | 8,178 | (11,232) | 19,410 |
| Non-domestic gross profits | 66,477 | 98,506 | (32,028) |
| Net interest income | 79,246 | 89,944 | (10,698) |
| Net fees and commissions | 4,956 | 1,753 | 3,203 |
| Net trading profits | (15,376) | (2,191) | (13,184) |
| Net other business profits | (2,349) | 8,999 | (11,348) |
| Net gains (losses) on debt securities | 6,858 | 4,039 | 2,818 |
| General and administrative expenses | 185,651 | 184,212 | 1,438 |
| Personnel expenses | 70,066 | 69,708 | 358 |
| Non-personnel expenses | 107,536 | 105,879 | 1,657 |
| Taxes | 8,047 | 8,624 | (577) |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 193,079 | 190,446 | 2,632 |
| Provision for general allowance for credit losses (2) | 5,645 | (3,987) | 9,632 |
| Net business profits | 198,725 | 186,930 | 11,794 |
| Net non-recurring gains (losses) | 7,782 | 23,147 | (15,365) |
| Credit costs (3) | (6,428) | 1,547 | (7,976) |
| Losses on loan write-offs | (20) | (115) | 94 |
| Provision for specific allowance for credit losses | (6,408) | 1,985 | (8,393) |
| Other credit costs | 0 | (323) | 323 |
| Reversal of allowance for credit losses (4) | | | |
| Reversal of reserve for contingent losses included in credit costs (5) | 36 | 522 | (486) |
| Gains on loans written-off (6) | 460 | 1,007 | (546) |
| Net gains (losses) on equity securities | 9,117 | 14,059 | (4,942) |
| Gains on sales of equity securities | 16,559 | 18,665 | (2,105) |
| Losses on sales of equity securities | (5,455) | (4,166) | (1,289) |
| Losses on write-down of equity securities | (1,987) | (439) | (1,547) |
| Other non-recurring gains (losses) | 4,597 | 6,010 | (1,412) |
| Ordinary profits | 206,507 | 210,078 | (3,570) |
| Net extraordinary gains (losses) | 12,104 | (8,669) | 20,774 |
| Net gains (losses) on disposition of fixed assets | (801) | (3,213) | 2,412 |
| Losses on impairment of fixed assets | (1,561) | (5,455) | 3,894 |

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| | | | |
|---|----------------|---------|----------|
| Dividends from foreign subsidiary due to the organizational restructuring | 14,467 | | 14,467 |
| Income before income taxes | 218,612 | 201,408 | 17,203 |
| Income taxes-current | 51,881 | 62,411 | (10,530) |
| Income taxes-deferred | 6,749 | (1,760) | 8,509 |
| Total taxes | 58,630 | 60,651 | (2,020) |
| Net income | 159,981 | 140,757 | 19,224 |
| (Reference) | | | |
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6) | (286) | (438) | 151 |

2. Average Interest Rate Spread**BTMU Non-consolidated**

| | (percentage per annum) | | |
|--|---|-------------------------------------|---|
| | For the fiscal year ended March 31, 2016 (A) | Increase (Decrease) (A) - (B) | For the fiscal year ended March 31, 2015 (B) |
| (Domestic business segment) | | | |
| Total average interest rate on interest-earning assets (a) | 0.62 | (0.03) | 0.65 |
| Average interest rate on loans and bills discounted (b) | 0.92 | (0.09) | 1.02 |
| Average interest rate on securities | 0.75 | 0.17 | 0.57 |
| Total average interest rate on interest-bearing liabilities (c) <including general and administrative expenses> | 0.67 | (0.04) | 0.72 |
| Average interest rate on deposits and NCD (d) | 0.02 | (0.00) | 0.03 |
| Average interest rate on other liabilities | 0.20 | 0.03 | 0.17 |
| Overall interest rate spread (a)-(c) | (0.04) | 0.01 | (0.06) |
| Interest rate spread (b)-(d) | 0.90 | (0.09) | 0.99 |

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

| | | | |
|---|------|--------|------|
| Average interest rate on loans and bills discounted (e) | 1.11 | (0.08) | 1.20 |
| Interest rate spread (e)-(d) | 1.08 | (0.07) | 1.16 |

MUTB Non-consolidated

| | (percentage per annum) | | |
|---|---|-------------------------------------|---|
| | For the fiscal year ended March 31, 2016 (A) | Increase (Decrease) (A) - (B) | For the fiscal year ended March 31, 2015 (B) |
| (Domestic business segment) | | | |
| Total average interest rate on interest-earning assets (a) | 0.53 | (0.01) | 0.54 |
| Average interest rate on loans and bills discounted (b) | 0.67 | (0.08) | 0.75 |
| Average interest rate on securities | 0.74 | 0.17 | 0.56 |
| Total average interest rate on interest-bearing liabilities (c) | 0.17 | 0.00 | 0.16 |
| Average interest rate on deposits and NCD (d) | 0.12 | (0.00) | 0.13 |
| Overall interest rate spread (a)-(c) | 0.36 | (0.01) | 0.37 |
| Interest rate spread (b)-(d) | 0.54 | (0.07) | 0.61 |

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

| | | | |
|---|------|--------|------|
| Average interest rate on loans and bills discounted (e) | 0.67 | (0.08) | 0.75 |
| Interest rate spread (e)-(d) | 0.54 | (0.07) | 0.61 |

BTMU and MUTB Combined

| | (percentage per annum) | | |
|-----------------------------|------------------------|--|--|
| (Domestic business segment) | | | |

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| | For the fiscal year ended March 31, 2016 (A) | Increase (Decrease) (A) - (B) | For the fiscal year ended March 31, 2015 (B) |
|---|---|-------------------------------------|--|
| Average interest rate on loans and bills discounted (a) | 0.89 | (0.09) | 0.98 |
| Average interest rate on deposits and NCD (b) | 0.04 | (0.00) | 0.04 |
| Interest rate spread (a)-(b) | 0.85 | (0.08) | 0.94 |

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

| | | | |
|---|-------------|--------|------|
| Average interest rate on loans and bills discounted (c) | 1.04 | (0.08) | 1.12 |
| Interest rate spread (c)-(b) | 1.00 | (0.07) | 1.07 |

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

| | (in billions of yen) | | | |
|-----------------------------|----------------------|-------------------|-----------------|-----------------|
| | As of March 31, 2016 | | | |
| | within 1 year | 1 year to 5 years | over 5 years | Total |
| Receive-fix/pay-floater | 1,647.1 | 6,803.7 | 11,075.4 | 19,526.3 |
| Receive-floater/pay-fix | 584.9 | 3,879.5 | 6,385.8 | 10,850.3 |
| Receive-floater/pay-floater | | | | |
| Receive-fix/pay-fix | | | | |
| Total | 2,232.1 | 10,683.3 | 17,461.2 | 30,376.7 |

BTMU Consolidated

| | (in billions of yen) | | | |
|-----------------------------|----------------------|-------------------|-----------------|-----------------|
| | As of March 31, 2016 | | | |
| | within 1 year | 1 year to 5 years | over 5 years | Total |
| Receive-fix/pay-floater | 903.6 | 5,354.2 | 10,225.4 | 16,483.3 |
| Receive-floater/pay-fix | 177.7 | 2,126.7 | 4,687.8 | 6,992.4 |
| Receive-floater/pay-floater | | | | |
| Receive-fix/pay-fix | | | | |
| Total | 1,081.4 | 7,481.0 | 14,913.3 | 23,475.8 |

MUTB Consolidated

| | (in billions of yen) | | | |
|-----------------------------|----------------------|-------------------|----------------|----------------|
| | As of March 31, 2016 | | | |
| | within 1 year | 1 year to 5 years | over 5 years | Total |
| Receive-fix/pay-floater | 743.5 | 1,449.5 | 850.0 | 3,043.0 |
| Receive-floater/pay-fix | 384.1 | 1,667.6 | 1,667.1 | 3,718.9 |
| Receive-floater/pay-floater | | | | |
| Receive-fix/pay-fix | | | | |
| Total | 1,127.6 | 3,117.1 | 2,517.1 | 6,761.9 |

4. Securities

MUFG Consolidated

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

Fair Value Information on Securities

| | (in millions of yen) | | | | | | | |
|--|---|-------------|--------|--------|---|-------------|--------|--------|
| | As of March 31, 2016 | | | | As of March 31, 2015 | | | |
| | Amount on consolidated balance sheet | Differences | Gains | Losses | Amount on consolidated balance sheet | Differences | Gains | Losses |
| Debt securities being held to maturity | 3,886,239 | 64,518 | 79,584 | 15,066 | 4,133,677 | 53,728 | 59,081 | 5,352 |
| Domestic bonds | 1,101,107 | 58,008 | 58,008 | | 1,126,212 | 14,556 | 16,091 | 1,535 |
| Government bonds | 1,101,107 | 58,008 | 58,008 | | 1,126,212 | 14,556 | 16,091 | 1,535 |
| Municipal bonds | | | | | | | | |
| Corporate bonds | | | | | | | | |
| Other | 2,785,132 | 6,510 | 21,576 | 15,066 | 3,007,465 | 39,172 | 42,990 | 3,817 |
| Foreign bonds | 1,233,171 | 6,746 | 12,805 | 6,058 | 1,006,421 | 15,813 | 17,244 | 1,431 |
| Other | 1,551,961 | (236) | 8,771 | 9,007 | 2,001,043 | 23,359 | 25,745 | 2,386 |

| | (in millions of yen) | | | | | | | |
|----------------------------|--|-------------|-----------|---------|--|-------------|-----------|---------|
| | As of March 31, 2016 | | | | As of March 31, 2015 | | | |
| | Amount on consolidated balance sheet | Differences | Gains | Losses | Amount on consolidated balance sheet | Differences | Gains | Losses |
| Other securities | 65,518,480 | 3,485,297 | 3,706,495 | 221,198 | 69,336,270 | 4,133,200 | 4,244,272 | 111,071 |
| Domestic equity securities | 4,873,212 | 2,205,424 | 2,295,767 | 90,342 | 5,721,393 | 2,930,019 | 2,969,586 | 39,566 |
| Domestic bonds | 30,322,492 | 718,247 | 721,722 | 3,475 | 36,520,219 | 326,376 | 331,539 | 5,163 |
| Government bonds | 27,255,998 | 631,901 | 632,132 | 231 | 34,084,434 | 273,479 | 274,856 | 1,377 |
| Municipal bonds | 449,330 | 11,539 | 11,623 | 84 | 188,316 | 5,374 | 5,441 | 67 |
| Corporate bonds | 2,617,163 | 74,806 | 77,966 | 3,159 | 2,247,468 | 47,522 | 51,241 | 3,718 |
| Other | 30,322,776 | 561,624 | 689,005 | 127,380 | 27,094,657 | 876,804 | 943,146 | 66,341 |
| Foreign equity securities | 149,076 | 23,820 | 35,445 | 11,624 | 191,401 | 58,466 | 59,040 | 574 |
| Foreign bonds | 26,650,433 | 510,987 | 544,870 | 33,883 | 22,564,990 | 597,340 | 623,146 | 25,805 |
| Other | 3,523,265 | 26,816 | 108,689 | 81,872 | 4,338,265 | 220,996 | 260,958 | 39,961 |

Redemption schedule of other securities with maturities and debt securities being held to maturity

| | (in millions of yen) | | | | | | | |
|------------------|----------------------|----------------------|------------------------|------------------|----------------------|----------------------|------------------------|------------------|
| | As of March 31, 2016 | | | | As of March 31, 2015 | | | |
| | within 1 year | 1 year to 5 years | 5 years to 10 years | over 10 years | within 1 year | 1 year to 5 years | 5 years to 10 years | over 10 years |
| Domestic bonds | 10,981,410 | 9,274,701 | 6,863,891 | 4,303,854 | 13,171,744 | 14,958,317 | 6,169,701 | 3,346,807 |
| Government bonds | 10,790,809 | 8,548,655 | 5,759,365 | 3,258,275 | 12,937,240 | 14,021,104 | 5,720,272 | 2,532,029 |
| Municipal bonds | 10,160 | 106,931 | 328,008 | 4,229 | 8,288 | 109,919 | 69,720 | 388 |
| Corporate bonds | 180,440 | 619,115 | 776,517 | 1,041,348 | 226,215 | 827,293 | 379,707 | 814,390 |

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| | | | | | | | | |
|---------------|-------------------|-------------------|-------------------|-------------------|------------|------------|------------|-----------|
| Other | 3,449,249 | 10,424,437 | 9,930,271 | 6,671,410 | 3,205,730 | 8,992,502 | 8,998,103 | 6,001,088 |
| Foreign bonds | 3,377,182 | 9,871,390 | 8,424,741 | 6,192,264 | 2,897,339 | 8,048,236 | 7,581,013 | 5,023,170 |
| Other | 72,067 | 553,047 | 1,505,530 | 479,146 | 308,390 | 944,265 | 1,417,090 | 977,917 |
| Total | 14,430,659 | 19,699,139 | 16,794,162 | 10,975,265 | 16,377,474 | 23,950,819 | 15,167,804 | 9,347,895 |

BTMU Non-consolidated

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

Fair Value Information on Securities

| | As of March 31, 2016 | | | | As of March 31, 2015 | | | |
|--|-------------------------|-------------|--------|---------|-------------------------|-------------|---------|--------|
| | Amount on balance sheet | Differences | Gains | Losses | Amount on balance sheet | Differences | Gains | Losses |
| Debt securities being held to maturity | 2,653,043 | 57,771 | 66,779 | 9,007 | 3,102,252 | 37,860 | 41,782 | 3,921 |
| Stocks of subsidiaries and affiliates | 843,460 | (91,424) | 29,661 | 121,086 | 865,646 | 206,054 | 214,537 | 8,482 |

| | As of March 31, 2016 | | | | As of March 31, 2015 | | | |
|----------------------------|-------------------------|-------------|-----------|---------|-------------------------|-------------|-----------|--------|
| | Amount on balance sheet | Differences | Gains | Losses | Amount on balance sheet | Differences | Gains | Losses |
| Other securities | 44,773,389 | 2,531,495 | 2,713,435 | 181,940 | 48,785,016 | 3,073,221 | 3,144,265 | 71,043 |
| Domestic equity securities | 3,943,763 | 1,661,719 | 1,751,653 | 89,934 | 4,673,946 | 2,291,397 | 2,329,749 | 38,351 |
| Domestic bonds | 23,353,550 | 619,996 | 621,020 | 1,024 | 29,967,153 | 275,064 | 277,934 | 2,870 |
| Other | 17,476,076 | 249,779 | 340,761 | 90,981 | 14,143,916 | 506,759 | 536,580 | 29,821 |
| Foreign equity securities | 142,546 | 18,227 | 29,916 | 11,688 | 178,531 | 53,595 | 53,975 | 380 |
| Foreign bonds | 15,024,229 | 279,857 | 285,357 | 5,500 | 10,872,292 | 352,571 | 357,787 | 5,215 |
| Other | 2,309,300 | (48,305) | 25,487 | 73,792 | 3,093,093 | 100,591 | 124,817 | 24,225 |

Redemption schedule of other securities with maturities and debt securities being held to maturity

| | As of March 31, 2016 | | | | As of March 31, 2015 | | | |
|------------------|----------------------|-------------------|---------------------|---------------|----------------------|-------------------|---------------------|---------------|
| | within 1 year | 1 year to 5 years | 5 years to 10 years | over 10 years | within 1 year | 1 year to 5 years | 5 years to 10 years | over 10 years |
| Domestic bonds | 9,503,563 | 5,596,113 | 5,325,107 | 4,029,848 | 12,326,240 | 10,215,947 | 5,198,489 | 3,327,684 |
| Government bonds | 9,377,044 | 4,996,212 | 4,581,169 | 3,029,462 | 12,140,028 | 9,488,185 | 4,809,644 | 2,515,940 |
| Municipal bonds | 10,160 | 106,842 | 292,183 | 329 | 8,288 | 109,795 | 69,720 | 348 |
| Corporate bonds | 116,358 | 493,058 | 451,754 | 1,000,056 | 177,923 | 617,966 | 319,124 | 811,396 |
| Other | 2,072,496 | 5,953,081 | 6,055,164 | 2,948,188 | 1,882,058 | 3,802,126 | 5,557,515 | 2,548,304 |
| Foreign bonds | 1,851,875 | 5,671,608 | 4,823,497 | 2,659,161 | 1,582,064 | 3,197,740 | 4,265,657 | 1,805,117 |
| Other | 220,621 | 281,472 | 1,231,667 | 289,026 | 299,994 | 604,385 | 1,291,857 | 743,186 |
| Total | 11,576,060 | 11,549,194 | 11,380,271 | 6,978,036 | 14,208,298 | 14,018,074 | 10,756,005 | 5,875,988 |

MUTB Non-consolidated

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

Fair Value Information on Securities

| | As of March 31, 2016 | | | | As of March 31, 2015 | | | |
|--|----------------------------|-------------|--------|--------|----------------------------|-------------|---------|--------|
| | Amount on balance sheet | Differences | Gains | Losses | Amount on balance sheet | Differences | Gains | Losses |
| Debt securities being held to maturity | | | | | 24,978 | 54 | 54 | |
| Stocks of subsidiaries and affiliates | 57,771 | 50,968 | 51,070 | 102 | 57,771 | 133,960 | 134,064 | 104 |

| | As of March 31, 2016 | | | | As of March 31, 2015 | | | |
|----------------------------|----------------------------|-------------|---------|--------|----------------------------|-------------|---------|--------|
| | Amount on balance sheet | Differences | Gains | Losses | Amount on balance sheet | Differences | Gains | Losses |
| Other securities | 17,108,424 | 873,305 | 899,752 | 26,447 | 16,903,411 | 966,807 | 988,212 | 21,404 |
| Domestic equity securities | 974,012 | 470,438 | 484,778 | 14,340 | 1,081,815 | 556,050 | 563,430 | 7,380 |
| Domestic bonds | 7,013,586 | 98,263 | 100,843 | 2,580 | 6,479,441 | 50,320 | 52,709 | 2,389 |
| Other | 9,120,825 | 304,604 | 314,131 | 9,526 | 9,342,154 | 360,436 | 372,071 | 11,634 |
| Foreign equity securities | 51 | 26 | 26 | 0 | 36 | 24 | 24 | |
| Foreign bonds | 8,367,901 | 228,667 | 235,989 | 7,322 | 8,455,745 | 243,361 | 244,759 | 1,397 |
| Other | 752,872 | 75,910 | 78,114 | 2,204 | 886,372 | 117,050 | 127,287 | 10,236 |

Redemption schedule of other securities with maturities and debt securities being held to maturity

| | As of March 31, 2016 | | | | As of March 31, 2015 | | | |
|------------------|----------------------|----------------------|------------------------|------------------|----------------------|----------------------|------------------------|------------------|
| | within 1 year | 1 year to 5 years | 5 years to 10 years | over 10 years | within 1 year | 1 year to 5 years | 5 years to 10 years | over 10 years |
| Domestic bonds | 1,406,286 | 3,784,586 | 1,548,706 | 274,006 | 690,184 | 4,813,751 | 981,359 | 19,123 |
| Government bonds | 1,342,229 | 3,658,650 | 1,178,195 | 228,813 | 646,795 | 4,617,073 | 910,789 | 16,089 |
| Municipal bonds | | 88 | 35,825 | 3,900 | | 123 | | 40 |
| Corporate bonds | 64,057 | 125,847 | 334,685 | 41,292 | 43,389 | 196,555 | 70,570 | 2,994 |
| Other | 809,569 | 3,407,239 | 3,072,071 | 1,445,720 | 633,296 | 4,060,046 | 2,863,534 | 1,276,777 |
| Foreign bonds | 774,774 | 3,145,573 | 3,021,564 | 1,425,989 | 632,681 | 3,739,713 | 2,822,844 | 1,260,506 |
| Other | 34,795 | 261,666 | 50,507 | 19,731 | 615 | 320,333 | 40,689 | 16,271 |
| Total | 2,215,856 | 7,191,826 | 4,620,778 | 1,719,726 | 1,323,481 | 8,873,798 | 3,844,893 | 1,295,900 |

5. ROE**MUFG Consolidated**

| | For the fiscal year ended March 31, 2016 (A) | Increase (Decrease) (A) - (B) | (%) For the fiscal year ended March 31, 2015 (B) |
|-----|---|-------------------------------------|--|
| ROE | 7.63 | (1.11) | 8.74 |

Note:

ROE is computed as follows:

Profits attributable to owners of parent - Equivalent of annual dividends on nonconvertible preferred stocks

$$\frac{\{(Total\ shareholders\ equity\ at\ the\ beginning\ of\ the\ period - Number\ of\ nonconvertible\ preferred\ stocks\ at\ the\ beginning\ of\ the\ period \times Issue\ price + Foreign\ currency\ translation\ adjustments\ at\ the\ beginning\ of\ the\ period) + (Total\ shareholders\ equity\ at\ the\ end\ of\ the\ period - Number\ of\ nonconvertible\ preferred\ stocks\ at\ the\ end\ of\ the\ period \times Issue\ price + Foreign\ currency\ translation\ adjustments\ at\ the\ end\ of\ the\ period)\} / 2}{\text{Average\ shareholders' equity}} \times 100$$

6. Risk-Adjusted Capital Ratio**MUFG Consolidated**

(in billions of yen)

| | As of March 31, 2016 Preliminary (A) | Increase (Decrease) (A) - (B) | As of March 31, 2015 (B) | As of September 30, 2015 |
|--|--|-------------------------------------|--------------------------------|--------------------------------|
| (1) Total capital ratio (4)/(7) | 16.01% | 0.38% | 15.62% | 15.69% |
| (2) Tier 1 capital ratio (5)/(7) | 13.24% | 0.66% | 12.58% | 12.73% |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 11.63% | 0.53% | 11.09% | 11.23% |
| (4) Total capital | 17,941.8 | 389.4 | 17,552.3 | 17,562.8 |
| (5) Tier 1 capital | 14,839.2 | 708.9 | 14,130.3 | 14,254.1 |
| (6) Common Equity Tier 1 capital | 13,039.8 | 573.2 | 12,466.6 | 12,571.9 |
| (7) Risk weighted assets | 112,064.3 | (250.9) | 112,315.2 | 111,925.3 |
| (8) Required Capital (7)×8% | 8,965.1 | (20.0) | 8,985.2 | 8,954.0 |

BTMU Consolidated

(in billions of yen)

| | As of March 31, 2016 Preliminary (A) | Increase (Decrease) (A) - (B) | As of March 31, 2015 (B) | As of September 30, 2015 |
|--|--|-------------------------------------|-----------------------------------|--------------------------------|
| (1) Total capital ratio (4)/(7) | 15.66% | 0.20% | 15.45% | 15.30% |
| (2) Tier 1 capital ratio (5)/(7) | 12.71% | 0.50% | 12.21% | 12.15% |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 11.08% | 0.30% | 10.77% | 10.70% |
| (4) Total capital | 14,013.2 | 282.5 | 13,730.7 | 13,622.3 |
| (5) Tier 1 capital | 11,375.2 | 526.3 | 10,848.8 | 10,821.3 |
| (6) Common Equity Tier 1 capital | 9,917.7 | 345.8 | 9,571.8 | 9,530.0 |
| (7) Risk weighted assets | 89,456.6 | 640.9 | 88,815.6 | 89,005.4 |
| (8) Required Capital (7)×8% | 7,156.5 | 51.2 | 7,105.2 | 7,120.4 |

MUTB Consolidated

(in billions of yen)

| | As of March 31, 2016 Preliminary (A) | Increase (Decrease) (A) - (B) | As of March 31, 2015 (B) | As of September 30, 2015 |
|--|--|-------------------------------------|-----------------------------------|--------------------------------|
| (1) Total capital ratio (4)/(7) | 19.97% | 0.81% | 19.15% | 18.99% |
| (2) Tier 1 capital ratio (5)/(7) | 16.82% | 1.56% | 15.26% | 15.59% |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 16.01% | 1.30% | 14.70% | 15.08% |
| (4) Total capital | 2,371.0 | 34.3 | 2,336.7 | 2,280.1 |
| (5) Tier 1 capital | 1,996.6 | 135.1 | 1,861.4 | 1,871.5 |
| (6) Common Equity Tier 1 capital | 1,900.6 | 107.0 | 1,793.5 | 1,811.0 |
| (7) Risk weighted assets | 11,868.3 | (328.7) | 12,197.0 | 12,001.8 |
| (8) Required Capital (7)×8% | 949.4 | (26.2) | 975.7 | 960.1 |

BTMU Non-consolidated

(in billions of yen)

| | As of March 31, 2016 Preliminary (A) | Increase (Decrease) (A) - (B) | As of March 31, 2015 (B) | As of September 30, 2015 |
|----------------------------------|---|-------------------------------------|-----------------------------------|-----------------------------|
| (1) Total capital ratio (4)/(7) | 17.51% | 0.47% | 17.03% | 16.79% |
| (2) Tier 1 capital ratio (5)/(7) | 14.25% | 0.87% | 13.38% | 13.28% |

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| | | | | |
|--|-----------------|-------|----------|----------|
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 12.30% | 0.54% | 11.76% | 11.67% |
| (4) Total capital | 12,833.3 | 366.3 | 12,466.9 | 12,365.0 |
| (5) Tier 1 capital | 10,446.7 | 654.8 | 9,791.8 | 9,777.6 |
| (6) Common Equity Tier 1 capital | 9,019.4 | 408.2 | 8,611.2 | 8,598.2 |
| (7) Risk weighted assets | 73,277.9 | 101.4 | 73,176.5 | 73,623.9 |
| (8) Required Capital (7)×8% | 5,862.2 | 8.1 | 5,854.1 | 5,889.9 |

MUTB Non-consolidated

| | (in billions of yen) | | | |
|--|--|-------------------------------------|--------------------------------|-----------------------------|
| | As of March 31, 2016 Preliminary (A) | Increase (Decrease) (A) - (B) | As of March 31, 2015 (B) | As of September 30, 2015 |
| (1) Total capital ratio (4)/(7) | 21.08% | 1.97% | 19.11% | 18.90% |
| (2) Tier 1 capital ratio (5)/(7) | 17.45% | 2.59% | 14.86% | 15.03% |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 16.58% | 2.27% | 14.31% | 14.53% |
| (4) Total capital | 2,358.7 | 39.7 | 2,318.9 | 2,239.7 |
| (5) Tier 1 capital | 1,952.9 | 149.3 | 1,803.5 | 1,781.4 |
| (6) Common Equity Tier 1 capital | 1,855.5 | 119.1 | 1,736.4 | 1,721.5 |
| (7) Risk weighted assets | 11,188.1 | (945.8) | 12,133.9 | 11,846.9 |
| (8) Required Capital (7)×8% | 895.0 | (75.6) | 970.7 | 947.7 |

Note:

(1) Risk-adjusted capital ratio of MUFG is computed in accordance with the Notification of the Financial Services Agency No.20, 2006. Risk-adjusted capital ratio of BTMU and MUTB are computed in accordance with the Notification of the Financial Services Agency No.19, 2006.

(2) The risk-adjusted capital ratios and other related amounts in the tables above as of September 30, 2015 and prior dates reflect corrections of errors discovered in the risk weighting applied to certain assets, mostly residential mortgage loans, and certain other adjustments made under Basel I standards to obtain amounts that were used for floor adjustments in determining the amounts of risk-weighted assets under Basel III standards.

7. Risk-Monitored Loans**MUFG Consolidated**

(1) Risk-Monitored Loans

| | As of | | As of | | (in millions of yen) | |
|--|-----------------------|--|-----------------------|--|-------------------------------------|--|
| | March 31, 2016 (A) | % to total loans and bills discounted | March 31, 2015 (B) | % to total loans and bills discounted | Increase (Decrease) (A) - (B) | % to total loans and bills discounted |
| Loans to bankrupt borrowers | 54,913 | 0.04% | 23,586 | 0.02% | 31,326 | 0.02% |
| Non-accrual delinquent loans | 1,110,576 | 0.97% | 811,478 | 0.74% | 299,098 | 0.23% |
| Accruing loans contractually past due 3 months or more | 51,620 | 0.04% | 51,034 | 0.04% | 585 | (0.00)% |
| Restructured loans | 438,767 | 0.38% | 653,839 | 0.59% | (215,072) | (0.21)% |
| Total risk monitored loans | 1,655,877 | 1.45% | 1,539,939 | 1.40% | 115,938 | 0.04% |
| Total loans and bills discounted | 113,756,325 | | 109,368,340 | | 4,387,985 | |
| Written-off | 397,076 | | 478,168 | | (81,091) | |

(2) Allowance for Credit Losses

| | As of | | As of | | (in millions of yen) | |
|--|-----------------------|------------------------------------|-----------------------|------------------------------------|-------------------------------------|---------------------------------------|
| | March 31, 2016 (A) | % to total risk monitored loans | March 31, 2015 (B) | % to total risk monitored loans | Increase (Decrease) (A) - (B) | % to total risk monitored loans |
| Allowance for credit losses | 1,057,585 | 63.86% | 995,784 | 64.66% | 61,801 | (0.79)% |
| General allowance for credit losses | 571,689 | | 766,272 | | (194,583) | |
| Specific allowance for credit losses | 485,577 | | 228,297 | | 257,280 | |
| Allowance for credit to specific foreign borrowers | 318 | | 1,214 | | (896) | |

(3) Classification of Risk-Monitored Loans

Classified by Geographic Area

| | (in millions of yen) | | |
|-------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| | As of March 31, 2016 (A) | As of March 31, 2015 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,177,149 | 1,242,070 | (64,921) |
| Overseas | 478,728 | 297,868 | 180,859 |
| Asia | 145,343 | 108,805 | 36,537 |
| Indonesia | 7,451 | 4,348 | 3,102 |
| Singapore | 18,414 | 1,082 | 17,332 |
| Thailand | 93,510 | 88,049 | 5,461 |
| China | 3,488 | 110 | 3,377 |
| Other | 22,477 | 15,214 | 7,263 |
| Americas | 199,432 | 100,784 | 98,648 |
| Europe, Middle East and Other | 133,952 | 88,279 | 45,672 |
| Total | 1,655,877 | 1,539,939 | 115,938 |

Classified by Industry

(in millions of yen)

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| | As of March 31, 2016 (A) | As of March 31, 2015 (B) | Increase (Decrease) (A) - (B) |
|---------------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| Domestic | 1,177,149 | 1,242,070 | (64,921) |
| Manufacturing | 430,858 | 346,306 | 84,552 |
| Construction | 20,705 | 26,871 | (6,165) |
| Wholesale and retail | 164,429 | 211,910 | (47,481) |
| Finance and insurance | 1,466 | 5,681 | (4,215) |
| Real estate, goods rental and leasing | 90,620 | 121,771 | (31,151) |
| Services | 67,387 | 82,905 | (15,517) |
| Other industries | 32,828 | 44,908 | (12,080) |
| Consumer | 368,852 | 401,716 | (32,863) |
| Overseas | 478,728 | 297,868 | 180,859 |
| Financial institutions | 14,361 | 8,496 | 5,865 |
| Commercial and industrial | 319,456 | 120,954 | 198,502 |
| Other | 144,910 | 168,418 | (23,508) |
| Total | 1,655,877 | 1,539,939 | 115,938 |

BTMU Non-consolidated

(1) Risk-Monitored Loans

| | As of | | As of | | (in millions of yen) | |
|--|-----------------------|--|-----------------------|--|-------------------------------------|--|
| | March 31, 2016 (A) | % to total loans and bills discounted | March 31, 2015 (B) | % to total loans and bills discounted | Increase (Decrease) (A) - (B) | % to total loans and bills discounted |
| Loans to bankrupt borrowers | 46,057 | 0.05% | 14,913 | 0.01% | 31,143 | 0.03% |
| Non-accrual delinquent loans | 851,173 | 0.98% | 606,554 | 0.73% | 244,618 | 0.24% |
| Accruing loans contractually past due 3 months or more | 54,585 | 0.06% | 55,538 | 0.06% | (953) | (0.00)% |
| Restructured loans | 276,441 | 0.31% | 483,795 | 0.58% | (207,354) | (0.26)% |
| Total risk monitored loans | 1,228,257 | 1.41% | 1,160,802 | 1.40% | 67,454 | 0.01% |
| Total loans and bills discounted | 86,691,727 | | 82,740,384 | | 3,951,342 | |
| Written-off | 309,542 | | 340,284 | | (30,741) | |

(2) Allowance for Credit Losses

| | As of | | As of | | (in millions of yen) | |
|--|-----------------------|------------------------------------|-----------------------|------------------------------------|-------------------------------------|------------------------------------|
| | March 31, 2016 (A) | % to total risk monitored loans | March 31, 2015 (B) | % to total risk monitored loans | Increase (Decrease) (A) - (B) | % to total risk monitored loans |
| Allowance for credit losses | 665,588 | 54.18% | 644,579 | 55.52% | 21,008 | (1.33)% |
| General allowance for credit losses | 290,081 | | 492,721 | | (202,639) | |
| Specific allowance for credit losses | 375,188 | | 150,643 | | 224,544 | |
| Allowance for credit to specific foreign borrowers | 318 | | 1,214 | | (896) | |

(3) Classification of Risk-Monitored Loans

Classified by Geographic Area

| | (in millions of yen) | | |
|-------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| | As of March 31, 2016 (A) | As of March 31, 2015 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 972,296 | 1,034,888 | (62,592) |
| Overseas | 255,960 | 125,913 | 130,047 |
| Asia | 44,823 | 16,510 | 28,313 |
| Indonesia | 2,979 | 1,397 | 1,582 |
| Singapore | 18,414 | | 18,414 |
| Thailand | | | |
| China | 3,380 | | 3,380 |
| Other | 20,048 | 15,113 | 4,935 |
| Americas | 77,184 | 21,123 | 56,061 |
| Europe, Middle East and Other | 133,952 | 88,279 | 45,672 |
| Total | 1,228,257 | 1,160,802 | 67,454 |

Classified by Industry

| | (in millions of yen) | | |
|---------------------------|--------------------------------|--------------------------------|-------------------------------------|
| | As of March 31, 2016 (A) | As of March 31, 2015 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 972,296 | 1,034,888 | (62,592) |
| Manufacturing | 405,969 | 326,239 | 79,730 |
| Construction | 20,003 | 26,136 | (6,132) |
| Wholesale and retail | 162,914 | 207,464 | (44,549) |
| Finance and insurance | 1,443 | 5,374 | (3,931) |
| Real estate | 79,324 | 106,276 | (26,952) |
| Goods rental and leasing | 2,720 | 4,914 | (2,193) |
| Services | 67,072 | 82,495 | (15,422) |
| Other industries | 32,500 | 44,024 | (11,523) |
| Consumer | 200,346 | 231,963 | (31,617) |
| Overseas | 255,960 | 125,913 | 130,047 |
| Financial institutions | 14,290 | 7,298 | 6,991 |
| Commercial and industrial | 181,531 | 40,586 | 140,945 |
| Other | 60,138 | 78,029 | (17,890) |
| Total | 1,228,257 | 1,160,802 | 67,454 |

MUTB Non-consolidated

(1) Risk-Monitored Loans

| | As of | | As of | | (in millions of yen) | |
|--|-----------------------|--|-----------------------|--|------------------------|-------------------------------|
| | March 31, 2016 (A) | % to total loans and bills discounted | March 31, 2015 (B) | % to total loans and bills discounted | Increase (Decrease) | % to total loans (A) - (B) |
| Loans to bankrupt borrowers | 526 | 0.00% | 476 | 0.00% | 50 | 0.00% |
| Non-accrual delinquent loans | 32,576 | 0.24% | 23,093 | 0.18% | 9,482 | 0.06% |
| Accruing loans contractually past due 3 months or more | 214 | 0.00% | 405 | 0.00% | (190) | (0.00)% |
| Restructured loans | 9,886 | 0.07% | 21,460 | 0.17% | (11,573) | (0.09)% |
| Total risk monitored loans | 43,203 | 0.32% | 45,434 | 0.36% | (2,231) | (0.03)% |
| Total loans and bills discounted | 13,192,538 | | 12,609,827 | | 582,711 | |
| Written-off | 7,459 | | 11,918 | | (4,459) | |

(2) Allowance for Credit Losses

| | As of | | As of | | (in millions of yen) | |
|--|-----------------------|------------------------------------|-----------------------|------------------------------------|------------------------|------------------------------|
| | March 31, 2016 (A) | % to total risk monitored loans | March 31, 2015 (B) | % to total risk monitored loans | Increase (Decrease) | % to total risk (A) - (B) |
| Allowance for credit losses | 37,084 | 85.83% | 38,549 | 84.84% | (1,464) | 0.99% |
| General allowance for credit losses | 26,355 | | 32,000 | | (5,645) | |
| Specific allowance for credit losses | 10,729 | | 6,548 | | 4,180 | |
| Allowance for credit to specific foreign borrowers | 0 | | 0 | | (0) | |

(3) Classification of Risk-Monitored Loans

Classified by Geographic Area

| | As of | | As of | | (in millions of yen) | |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|------------------------|-----------|
| | March 31, 2016 (A) | March 31, 2015 (B) | March 31, 2016 (A) | March 31, 2015 (B) | Increase (Decrease) | (A) - (B) |
| Domestic | 43,181 | 44,340 | | | (1,158) | |
| Overseas | 22 | 1,094 | | | (1,072) | |
| Asia | | 1,082 | | | (1,082) | |
| Indonesia | | | | | | |
| Singapore | | 1,082 | | | (1,082) | |
| Thailand | | | | | | |
| China | | | | | | |
| Other | | | | | | |
| Americas | 22 | 12 | | | 9 | |
| Europe, Middle East and Other | | | | | | |
| Total | 43,203 | 45,434 | | | (2,231) | |

Classified by Industry

| | As of | | (in millions of yen) | |
|--|----------------|----------------|------------------------|--|
| | March 31, 2016 | March 31, 2015 | Increase (Decrease) | |
| | | | | |

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| | (A) | (B) | (A) - (B) |
|---------------------------|---------------|--------|-----------|
| Domestic | 43,181 | 44,340 | (1,158) |
| Manufacturing | 24,857 | 20,036 | 4,821 |
| Construction | 684 | 714 | (30) |
| Wholesale and retail | 1,353 | 4,254 | (2,901) |
| Finance and insurance | | 282 | (282) |
| Real estate | 8,524 | 10,480 | (1,955) |
| Goods rental and leasing | | | |
| Services | 296 | 385 | (88) |
| Other industries | 322 | 878 | (556) |
| Consumer | 7,143 | 7,308 | (165) |
| Overseas | 22 | 1,094 | (1,072) |
| Financial institutions | | 1,082 | (1,082) |
| Commercial and industrial | | | |
| Other | 22 | 12 | 9 |
| Total | 43,203 | 45,434 | (2,231) |

MUTB Non-consolidated: Trust Account

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

(1) Risk-Monitored Loans

| | As of | | As of | | (in millions of yen) | |
|--|-----------------------|--|-----------------------|--|------------------------|--------------------------------|
| | March 31, 2016 (A) | % to total loans and bills discounted | March 31, 2015 (B) | % to total loans and bills discounted | Increase (Decrease) | % to total loans (Decrease) |
| Loans to bankrupt borrowers | 11 | 0.04% | 3 | 0.01% | 7 | 0.03% |
| Non-accrual delinquent loans | 0 | 0.00% | 0 | 0.00% | (0) | (0.00)% |
| Accruing loans contractually past due 3 months or more | 5 | 0.02% | 165 | 0.61% | (159) | (0.58)% |
| Restructured loans | 606 | 2.62% | 751 | 2.78% | (145) | (0.15)% |
| Total risk monitored loans | 623 | 2.69% | 921 | 3.41% | (297) | (0.71)% |
| Total loans and bills discounted | 23,111 | | 27,008 | | (3,896) | |

(2) Allowance for Credit Losses

| | As of | | (in millions of yen) | |
|-------------------------|-----------------------|-----------------------|------------------------|-----------|
| | March 31, 2016 (A) | March 31, 2015 (B) | Increase (Decrease) | (A) - (B) |
| Allowance for bad debts | 69 | 81 | (11) | (11) |

(3) Classification of Risk-Monitored Loans

Classified by Industry

| | As of | | (in millions of yen) | |
|--------------------------|--------------------------|--------------------------|------------------------|-----------|
| | March 31, 2016 (A) | March 31, 2015 (B) | Increase (Decrease) | (A) - (B) |
| Domestic | 623 | 921 | (297) | (297) |
| Manufacturing | | | | |
| Construction | | | | |
| Wholesale and retail | | | | |
| Finance and insurance | | | | |
| Real estate | 564 | 688 | (123) | (123) |
| Goods rental and leasing | | | | |
| Services | | | | |
| Other industries | | | | |
| Consumer | 59 | 232 | (173) | (173) |
| Total | 623 | 921 | (297) | (297) |

8. Non Performing Loans Based on the Financial Reconstruction Law (the FRL)**BTMU and MUTB Combined including Trust Account**

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

(1) Non Performing Loans

| | As of March 31, 2016 (A) | As of March 31, 2015 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|-------------------------------|--------------------------------|--------------------------------|---|
| Bankrupt or De facto Bankrupt | 118,819 | 89,866 | 28,952 |
| Doubtful | 846,495 | 571,436 | 275,058 |
| Special Attention | 341,635 | 561,985 | (220,350) |
| Non Performing Loans (1) | 1,306,950 | 1,223,289 | 83,661 |
| Normal | 108,009,909 | 104,112,357 | 3,897,552 |
| Total | 109,316,859 | 105,335,646 | 3,981,213 |
| Non Performing Loans / Total | 1.19% | 1.16% | 0.03% |

(2) Status of Coverage of Non Performing Loans

| | As of March 31, 2016 (A) | As of March 31, 2015 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|------------------------------|--------------------------------|--------------------------------|---|
| Covered amount (2) | 1,096,492 | 940,856 | 155,636 |
| Allowance for credit losses | 461,495 | 321,940 | 139,555 |
| Collateral, guarantees, etc. | 634,997 | 618,916 | 16,081 |
| Coverage ratio (2) / (1) | 83.89% | 76.91% | 6.98% |

(3) Coverage Ratio

| Category | Loan amount (A) | Allowance for credit losses (B) | Covered by collateral and/or guarantees (C) | Coverage ratio for unsecured portion (B) / [(A) - (C)] | Coverage ratio [(B) + (C)] / (A) |
|-------------------------------|--------------------|------------------------------------|--|---|-------------------------------------|
| Bankrupt or De facto Bankrupt | 118,819 | 17,327 | 101,491 | | 100.00% |
| | [89,866] | [1,191] | [88,674] | | [100.00%] |
| Doubtful | 846,495 | 355,601 | 348,378 | | 83.16% |
| | [571,436] | [153,008] | [300,448] | | [79.35%] |
| Special Attention | 341,635 | 88,566 | 185,127 | | 80.11% |
| | [561,985] | [167,740] | [229,792] | | [70.73%] |
| Total | 1,306,950 | 461,495 | 634,997 | | 83.89% |
| | [1,223,289] | [321,940] | [618,916] | | [76.91%] |

Note: The upper figures are as of March 31, 2016. The lower figures with brackets are as of March 31, 2015.

(4) Classified by Industry

| | As of March 31, 2016 (A) | As of March 31, 2015 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|---------------------------|--------------------------------|--------------------------------|---|
| Domestic | 1,043,076 | 1,091,554 | (48,477) |
| Manufacturing | 446,091 | 347,914 | 98,176 |
| Construction | 20,787 | 26,937 | (6,150) |
| Wholesale and retail | 172,559 | 216,734 | (44,174) |
| Finance and insurance | 2,777 | 7,279 | (4,501) |
| Real estate | 88,661 | 118,470 | (29,809) |
| Goods rental and leasing | 2,722 | 4,922 | (2,199) |
| Services | 67,852 | 83,500 | (15,647) |
| Other industries | 33,701 | 45,901 | (12,200) |
| Consumer | 207,921 | 239,892 | (31,970) |
| Overseas | 263,873 | 131,735 | 132,138 |
| Financial institutions | 14,290 | 8,380 | 5,909 |
| Commercial and industrial | 189,422 | 45,312 | 144,109 |
| Other | 60,160 | 78,041 | (17,880) |
| Total | 1,306,950 | 1,223,289 | 83,661 |

BTMU Non-consolidated

(1) Non Performing Loans

| | (in millions of yen) | | |
|-------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| | As of March 31, 2016 (A) | As of March 31, 2015 (B) | Increase (Decrease) (A) - (B) |
| Bankrupt or De facto Bankrupt | 116,853 | 87,955 | 28,897 |
| Doubtful | 815,231 | 549,635 | 265,596 |
| Special Attention | 331,026 | 539,334 | (208,307) |
| Non Performing Loans (1) | 1,263,111 | 1,176,925 | 86,186 |
| Normal | 94,370,441 | 91,117,065 | 3,253,375 |
| Total | 95,633,552 | 92,293,991 | 3,339,561 |
| Non Performing Loans / Total | 1.32% | 1.27% | 0.04% |

(2) Status of Coverage of Non Performing Loans

| | (in millions of yen) | | |
|------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| | As of March 31, 2016 (A) | As of March 31, 2015 (B) | Increase (Decrease) (A) - (B) |
| Covered amount (2) | 1,059,742 | 905,598 | 154,143 |
| Allowance for credit losses | 447,041 | 308,487 | 138,553 |
| Collateral, guarantees, etc. | 612,701 | 597,111 | 15,590 |
| Coverage ratio (2) / (1) | 83.89% | 76.94% | 6.95% |

(3) Coverage Ratio

| Category | (in millions of yen) | | | | |
|-------------------------------|----------------------|---------------------------------------|---|---|-------------------------------------|
| | Loan amount (A) | Allowance for credit losses (B) | Covered by collateral and/ or guarantees (C) | Coverage ratio for unsecured portion (B) / [(A) - (C)] | Coverage ratio [(B) + (C)] / (A) |
| Bankrupt or De facto Bankrupt | 116,853 | 17,316 | 99,536 | 100.00% | 100.00% |
| | [87,955] | [1,176] | [86,778] | [100.00%] | [100.00%] |
| Doubtful | 815,231 | 345,361 | 331,408 | 71.38% | 83.01% |
| | [549,635] | [147,035] | [288,723] | [56.35%] | [79.28%] |
| Special Attention | 331,026 | 84,363 | 181,756 | 56.51% | 80.39% |
| | [539,334] | [160,274] | [221,609] | [50.44%] | [70.80%] |
| Total | 1,263,111 | 447,041 | 612,701 | 68.73% | 83.89% |
| | [1,176,925] | [308,487] | [597,111] | [53.20%] | [76.94%] |

Note: The upper figures are as of March 31, 2016. The lower figures with brackets are as of March 31, 2015.

(4) Classified by Industry

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| | (in millions of yen) | | |
|---------------------------|--------------------------------|--------------------------------|-------------------------------------|
| | As of March 31, 2016 (A) | As of March 31, 2015 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 999,259 | 1,046,284 | (47,025) |
| Manufacturing | 421,233 | 327,878 | 93,355 |
| Construction | 20,103 | 26,223 | (6,120) |
| Wholesale and retail | 171,206 | 212,480 | (41,273) |
| Finance and insurance | 2,777 | 6,996 | (4,218) |
| Real estate | 79,572 | 107,302 | (27,729) |
| Goods rental and leasing | 2,722 | 4,922 | (2,199) |
| Services | 67,556 | 83,115 | (15,558) |
| Other industries | 33,379 | 45,023 | (11,643) |
| Consumer | 200,707 | 232,343 | (31,635) |
| Overseas | 263,851 | 130,640 | 133,211 |
| Financial institutions | 14,290 | 7,298 | 6,991 |
| Commercial and industrial | 189,422 | 45,312 | 144,109 |
| Other | 60,138 | 78,029 | (17,890) |
| Total | 1,263,111 | 1,176,925 | 86,186 |

MUTB Non-consolidated

(1) Non Performing Loans

| | (in millions of yen) | | |
|-------------------------------|--------------------------------|--------------------------------|-------------------------------------|
| | As of March 31, 2016 (A) | As of March 31, 2015 (B) | Increase (Decrease) (A) - (B) |
| Bankrupt or De facto Bankrupt | 1,954 | 1,898 | 55 |
| Doubtful | 31,159 | 21,678 | 9,481 |
| Special Attention | 10,101 | 21,865 | (11,763) |
| Non Performing Loans (1) | 43,215 | 45,442 | (2,227) |
| Normal | 13,616,979 | 12,969,204 | 647,775 |
| Total | 13,660,195 | 13,014,647 | 645,548 |
| Non Performing Loans / Total | 0.31% | 0.34% | (0.03)% |

(2) Status of Coverage of Non Performing Loans

| | (in millions of yen) | | |
|------------------------------|-----------------------------------|-----------------------------------|-------------------------------------|
| | As of March 31, 2016 (A) | As of March 31, 2015 (B) | Increase (Decrease) (A) - (B) |
| Covered amount (2) | 36,260 | 34,572 | 1,688 |
| Allowance for credit losses | 14,454 | 13,453 | 1,001 |
| Collateral, guarantees, etc. | 21,805 | 21,118 | 686 |
| Coverage ratio (2) / (1) | 83.90% | 76.07% | 7.82% |

(3) Coverage Ratio

| Category | (in millions of yen) | | | | |
|-------------------------------|----------------------|--|---|--|-------------------------------------|
| | Loan amount (A) | Allowance for credit losses (B) | Covered by collateral and/ or guarantees (C) | Coverage ratio for unsecured portion (B) / [(A) - (C)] | Coverage ratio [(B) + (C)] / (A) |
| Bankrupt or De facto Bankrupt | 1,954 | 10 | 1,943 | 100.00% | 100.00% |
| | [1,898] | [14] | [1,883] | [100.00%] | [100.00%] |
| Doubtful | 31,159 | 10,239 | 16,879 | 71.70% | 87.03% |
| | [21,678] | [5,972] | [11,623] | [59.40%] | [81.16%] |
| Special Attention | 10,101 | 4,203 | 2,982 | 59.05% | 71.14% |
| | [21,865] | [7,465] | [7,611] | [52.37%] | [68.95%] |
| Total | 43,215 | 14,454 | 21,805 | 67.51% | 83.90% |
| | [45,442] | [13,453] | [21,118] | [55.30%] | [76.07%] |

Note: The upper figures are as of March 31, 2016. The lower figures with brackets are as of March 31, 2015.

(4) Classified by Industry

| | (in millions of yen) | | |
|---------------------------|-----------------------------------|-----------------------------------|-------------------------------------|
| | As of March 31, 2016 (A) | As of March 31, 2015 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 43,193 | 44,348 | (1,154) |
| Manufacturing | 24,857 | 20,036 | 4,821 |
| Construction | 684 | 714 | (30) |
| Wholesale and retail | 1,353 | 4,254 | (2,901) |
| Finance and insurance | | 282 | (282) |
| Real estate | 8,524 | 10,480 | (1,955) |
| Goods rental and leasing | | | |
| Services | 296 | 385 | (88) |
| Other industries | 322 | 878 | (556) |
| Consumer | 7,155 | 7,316 | (161) |
| Overseas | 22 | 1,094 | (1,072) |
| Financial institutions | | 1,082 | (1,082) |
| Commercial and industrial | | | |
| Other | 22 | 12 | 9 |
| Total | 43,215 | 45,442 | (2,227) |

MUTB Non-consolidated: Trust Account

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

(1) Non Performing Loans

| | As of March 31, 2016 (A) | As of March 31, 2015 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|-------------------------------|--------------------------------|--------------------------------|---|
| Bankrupt or De facto Bankrupt | 11 | 12 | (0) |
| Doubtful | 104 | 122 | (18) |
| Special Attention | 507 | 786 | (278) |
| Non Performing Loans (1) | 623 | 921 | (297) |
| Normal | 22,488 | 26,086 | (3,598) |
| Total | 23,111 | 27,008 | (3,896) |
| Non Performing Loans / Total | 2.69% | 3.41% | (0.71)% |

(2) Status of Coverage of Non Performing Loans

| | As of March 31, 2016 (A) | As of March 31, 2015 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|------------------------------|-----------------------------------|-----------------------------------|---|
| Covered amount (2) | 490 | 686 | (195) |
| Allowance for credit losses | | | |
| Collateral, guarantees, etc. | 490 | 686 | (195) |
| Coverage ratio (2) / (1) | 78.65% | 74.50% | 4.15% |

(3) Coverage Ratio

| Category | Loan amount (A) | Allowance for credit losses (B) | Covered by collateral and/ or guarantees (C) | Coverage ratio for unsecured portion (B) / [(A) - (C)] | Coverage ratio [(B) + (C)] / (A) |
|-------------------------------|--------------------|--|--|--|-------------------------------------|
| Bankrupt or De facto Bankrupt | 11 | | 11 | | 100.00% |
| | [12] | [] | [12] | | [100.00%] |
| Doubtful | 104 | | 90 | | 87.31% |
| | [122] | [] | [101] | | [83.05%] |
| Special Attention | 507 | | 387 | | 76.38% |
| | [786] | [] | [572] | | [72.76%] |
| Total | 623 | | 490 | | 78.65% |
| | [921] | [] | [686] | | [74.50%] |

Note: The upper figures are as of March 31, 2016. The lower figures with brackets are as of March 31, 2015.

(4) Classified by Industry

| | (in millions of yen) | | |
|--------------------------|-----------------------------------|-----------------------------------|-------------------------------------|
| | As of March 31, 2016 (A) | As of March 31, 2015 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 623 | 921 | (297) |
| Manufacturing | | | |
| Construction | | | |
| Wholesale and retail | | | |
| Finance and insurance | | | |
| Real estate | 564 | 688 | (123) |
| Goods rental and leasing | | | |
| Services | | | |
| Other industries | | | |
| Consumer | 59 | 232 | (173) |
| Total | 623 | 921 | (297) |

Overview of Non-Performing Loans

BTMU and MUTB Combined

| Category of Borrowers | Self-Assessment Classification | | | Coverage ratio for unsecured portion | Non-Performing Loans Based on the FRL | | Risk-Monitored Loans |
|---|--------------------------------|-------------------|--------------------|--------------------------------------|---------------------------------------|-----------------------------------|---|
| | Non-Classification | Classification II | Classification III | | Classification IV | | |
| Bankrupt Borrowers | | | | [1.3] | | i) Bankrupt or De facto Bankrupt | Loans to bankrupt borrowers [46.5] |
| Substantially Bankrupt Borrowers | [101.4] | | [15.9] | (*1) | 100.00% | [118.8] | Non-accrual delinquent loans |
| Potentially Bankrupt Borrowers | [348.8] | | [497.5] | | 71.39% | ii) Doubtful [846.3] | [883.7] |
| Borrowers Requiring Caution (Special Attention Borrowers) | [341.1] | | | | 56.63% | iii) Special Attention [341.1] | Accruing loans contractually past due 3 months or more [54.7] |
| | | | | | | | Restructured loans |

[286.3]

Borrowers
Requiring
Caution
(Other
Borrowers)

iv) Normal

[107,987.4]

Normal
Borrowers

Non-Performing Loans
Based on the FRL

Risk-Monitored Loans

i) + ii) + iii)

1,306.3

1,271.4

Total

i) + ii) + iii) + iv)

109,293.7

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

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

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

| | (in millions of yen) | | | | |
|---|-------------------------|-------------------------|--------------------------------|--------------------------------|-----------|
| | As of March 31, 2013 | As of March 31, 2014 | As of March 31, 2015 (A) | As of March 31, 2016 (B) | (B) - (A) |
| Assets newly categorized during fiscal 2012 | 340,637 | 204,404 | 94,261 | 58,168 | (36,092) |
| Assets newly categorized during fiscal 2013 | | 195,312 | 121,427 | 86,518 | (34,909) |
| Assets newly categorized during fiscal 2014 | | | 98,674 | 61,087 | (37,587) |
| Assets newly categorized during fiscal 2015 | | | | 500,907 | |

(2) Progress in Disposition of Problem Assets

| | (in millions of yen) | | |
|---|--|---------------|----------------|
| | For the fiscal year ended March 31, 2016 | | |
| | Bankrupt or De facto Bankrupt | | Doubtful |
| Liquidation | 6,457 | | |
| Reconstructive treatment | 4,803 | | |
| Upgrade due to reconstructive treatment | | | |
| Loan sold to secondary market | 3,126 | | |
| Write-offs | 24,847 | | |
| Others | 167,178 | | |
| Collection / Repayment | 87,768 | | |
| Upgrade | 79,410 | | |
| Total | 206,413 | 30,263 | 176,149 |
| Amount in process for disposition | 109,143 | | |

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

MUTB Non-consolidated including Trust Account

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

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

| | (in millions of yen) | | | | |
|---|-------------------------|-------------------------|--------------------------------|--------------------------------|-----------|
| | As of March 31, 2013 | As of March 31, 2014 | As of March 31, 2015 (A) | As of March 31, 2016 (B) | (B) - (A) |
| Assets newly categorized during fiscal 2012 | 15,711 | 8,784 | 1,845 | 1,367 | (478) |
| Assets newly categorized during fiscal 2013 | | 6,315 | 3,069 | 2,510 | (558) |
| Assets newly categorized during fiscal 2014 | | | 7,495 | 1,730 | (5,764) |
| Assets newly categorized during fiscal 2015 | | | | 18,743 | |
| (2) Progress in Disposition of Problem Assets | | | | | |

| | (in millions of yen) | | |
|---|--|----------|--------|
| | For the fiscal year ended March 31, 2016 | | |
| | Bankrupt or De facto Bankrupt | Doubtful | |
| Liquidation | | | |
| Reconstructive treatment | | | |
| Upgrade due to reconstructive treatment | | | |
| Loan sold to secondary market | | | |
| Write-offs | | | 3,048 |
| Others | | | 7,165 |
| Collection / Repayment | | | 4,685 |
| Upgrade | | | 2,479 |
| Total | | | 10,213 |
| | | 381 | 9,832 |
| Amount in process for disposition | | | 2,059 |

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

10. Loans Classified by Type of Industry, Domestic Consumer Loans, Domestic Loans to Small/Medium-Sized Companies and Proprietors
BTMU and MUTB Combined including Trust Accounts

(1) Loans Classified by Type of Industry

| | (in millions of yen) | | |
|---|--------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2015 (B) |
| Domestic offices (excluding loans booked at offshore markets) | 72,689,196 | 3,254,176 | 69,435,019 |
| Manufacturing | 10,807,764 | 650,956 | 10,156,808 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 159,458 | (4,645) | 164,103 |
| Construction | 820,597 | (14,466) | 835,063 |
| Utilities | 1,579,251 | (120,297) | 1,699,548 |
| Communication and information services | 1,284,429 | 2,500 | 1,281,929 |
| Transport and postal activities | 2,188,923 | 18,582 | 2,170,341 |
| Wholesale and retail | 6,442,059 | (188,714) | 6,630,773 |
| Finance and insurance | 8,478,327 | 377,402 | 8,100,925 |
| Real estate | 8,711,840 | 185,397 | 8,526,443 |
| Goods rental and leasing | 1,863,049 | 63,625 | 1,799,424 |
| Services | 2,516,767 | (139,554) | 2,656,321 |
| Municipal government | 606,393 | (51,023) | 657,416 |
| Other industries (including loans to the Japanese government) | 27,230,325 | 2,474,416 | 24,755,909 |
| Overseas offices and loans booked at offshore markets | 27,345,641 | 1,318,072 | 26,027,568 |
| Total | 100,034,837 | 4,572,248 | 95,462,588 |

(2) Domestic Consumer Loans

| | (in millions of yen) | | |
|-------------------------------|-----------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2015 (B) |
| Total domestic consumer loans | 16,366,131 | (282,775) | 16,648,906 |
| Housing loans | 15,570,786 | (308,333) | 15,879,119 |
| Residential purpose | 13,342,333 | (143,934) | 13,486,267 |
| Other | 795,344 | 25,557 | 769,786 |

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

| | (in millions of yen) | | |
|--|-----------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2015 (B) |

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| | | | |
|---------------------------|-------------------|---------|------------|
| Outstanding amount | 39,563,061 | 784,881 | 38,778,180 |
| % to total domestic loans | 54.42% | (1.42)% | 55.84% |

BTMU Non-consolidated

(1) Loans Classified by Type of Industry

| | (in millions of yen) | | |
|---|--------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2015 (B) |
| Domestic offices (excluding loans booked at offshore markets) | 61,736,714 | 2,873,758 | 58,862,955 |
| Manufacturing | 8,770,123 | 714,590 | 8,055,533 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 155,584 | (4,140) | 159,724 |
| Construction | 716,043 | (11,643) | 727,686 |
| Utilities | 1,215,592 | (60,920) | 1,276,512 |
| Communication and information services | 1,054,721 | (2,185) | 1,056,906 |
| Transport and postal activities | 1,594,679 | 56,221 | 1,538,458 |
| Wholesale and retail | 5,530,552 | (132,880) | 5,663,432 |
| Finance and insurance | 6,163,474 | 165,802 | 5,997,672 |
| Real estate | 6,896,709 | 179,664 | 6,717,045 |
| Goods rental and leasing | 1,163,660 | (16,842) | 1,180,502 |
| Services | 2,371,478 | (110,097) | 2,481,575 |
| Municipal government | 597,378 | (48,448) | 645,826 |
| Other industries (including loans to the Japanese government) | 25,506,721 | 2,144,637 | 23,362,084 |
| Overseas offices and loans booked at offshore markets | 24,955,012 | 1,077,584 | 23,877,428 |
| Total | 86,691,727 | 3,951,342 | 82,740,384 |

(2) Domestic Consumer Loans

| | (in millions of yen) | | |
|-------------------------------|-----------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2015 (B) |
| Total domestic consumer loans | 14,989,776 | (328,815) | 15,318,592 |
| Housing loans | 14,199,887 | (355,518) | 14,555,405 |
| Residential purpose | 12,139,077 | (214,012) | 12,353,090 |
| Other | 789,889 | 26,702 | 763,187 |

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

| | (in millions of yen) | | |
|---------------------------|--------------------------------|-------------------------------------|-----------------------------------|
| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2015 (B) |
| Outstanding amount | 33,908,894 | 421,775 | 33,487,119 |
| % to total domestic loans | 54.92% | (1.96)% | 56.88% |

MUTB Non-consolidated

(1) Loans Classified by Type of Industry

| | (in millions of yen) | | |
|---|--------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2015 (B) |
| Domestic offices (excluding loans booked at offshore markets) | 10,801,910 | 342,223 | 10,459,686 |
| Manufacturing | 2,037,641 | (63,634) | 2,101,275 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 3,874 | (505) | 4,379 |
| Construction | 104,554 | (2,823) | 107,377 |
| Utilities | 363,659 | (59,377) | 423,036 |
| Communication and information services | 229,708 | 4,685 | 225,023 |
| Transport and postal activities | 594,244 | (34,081) | 628,325 |
| Wholesale and retail | 911,507 | (55,834) | 967,341 |
| Finance and insurance | 2,307,943 | 204,690 | 2,103,253 |
| Real estate | 1,806,903 | 7,418 | 1,799,485 |
| Goods rental and leasing | 699,389 | 80,467 | 618,922 |
| Services | 145,284 | (29,456) | 174,740 |
| Municipal government | 4,168 | (2,017) | 6,185 |
| Other industries (including loans to the Japanese government) | 1,593,025 | 292,691 | 1,300,334 |
| Overseas offices and loans booked at offshore markets | 2,390,628 | 240,487 | 2,150,140 |
| Total | 13,192,538 | 582,711 | 12,609,827 |

(2) Domestic Consumer Loans

| | (in millions of yen) | | |
|-------------------------------|--------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2015 (B) |
| Total domestic consumer loans | 1,366,478 | 47,581 | 1,318,897 |
| Housing loans | 1,361,100 | 48,677 | 1,312,423 |
| Residential purpose | 1,194,177 | 71,330 | 1,122,847 |
| Other | 5,377 | (1,096) | 6,474 |

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

| | (in millions of yen) | | |
|---------------------------|-----------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2015 (B) |
| Outstanding amount | 5,515,353 | 327,704 | 5,187,649 |
| % to total domestic loans | 51.05% | 1.46% | 49.59% |

MUTB Non-consolidated: Trust Accounts

(1) Loans Classified by Type of Industry

| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2015 (B) |
|---|--------------------------------|-------------------------------------|--|
| Domestic offices (excluding loans booked at offshore markets) | 150,571 | 38,194 | 112,376 |
| Manufacturing | | | |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | | | |
| Construction | | | |
| Utilities | | | |
| Communication and information services | | | |
| Transport and postal activities | | (3,558) | 3,558 |
| Wholesale and retail | | | |
| Finance and insurance | 6,910 | 6,910 | |
| Real estate | 8,228 | (1,685) | 9,913 |
| Goods rental and leasing | | | |
| Services | 5 | (1) | 6 |
| Municipal government | 4,847 | (558) | 5,405 |
| Other industries (including loans to the Japanese government) | 130,579 | 37,088 | 93,491 |
| Overseas offices and loans booked at offshore markets | | | |
| Total | 150,571 | 38,194 | 112,376 |

(2) Domestic Consumer Loans

| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2015 (B) |
|-------------------------------|--------------------------------|-------------------------------------|--|
| Total domestic consumer loans | 9,875 | (1,540) | 11,415 |
| Housing loans | 9,798 | (1,491) | 11,290 |
| Residential purpose | 9,078 | (1,251) | 10,329 |
| Other | 76 | (48) | 125 |

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

| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2015 (B) |
|---------------------------|--------------------------------|-------------------------------------|--|
| Outstanding amount | 138,814 | 35,402 | 103,412 |
| % to total domestic loans | 92.19% | 0.16% | 92.02% |

11. Overseas Loans**BTMU and MUTB Combined**

| | (in millions of yen) | | |
|--------------------------|--------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2015 (B) |
| Asia | 7,202,239 | (339,072) | 7,541,312 |
| Thailand | 241,969 | (2,462) | 244,432 |
| Indonesia | 851,537 | (77,598) | 929,135 |
| Malaysia | 540,576 | 66,508 | 474,067 |
| Philippines | 186,628 | (28,825) | 215,453 |
| South Korea | 531,996 | 3,491 | 528,505 |
| Singapore | 1,242,161 | (178,613) | 1,420,775 |
| Hong Kong | 2,106,366 | (2,196) | 2,108,563 |
| China | 177,953 | (4,735) | 182,688 |
| Taiwan | 377,664 | 25,737 | 351,926 |
| Others | 945,386 | (140,377) | 1,085,763 |
| Latin America | 4,316,864 | 440,670 | 3,876,193 |
| Argentina | 25,784 | 21,784 | 4,000 |
| Brazil | 647,854 | 15,473 | 632,381 |
| Mexico | 425,305 | 11,877 | 413,427 |
| Caribbean countries | 2,735,182 | 403,326 | 2,331,856 |
| Others | 482,736 | (11,791) | 494,528 |
| North America | 7,810,405 | 579,939 | 7,230,466 |
| United States of America | 7,548,706 | 642,247 | 6,906,459 |
| Canada | 261,699 | (62,307) | 324,007 |
| Western Europe | 5,485,582 | 560,620 | 4,924,962 |
| United Kingdom | 2,169,523 | 178,932 | 1,990,590 |
| Germany | 534,650 | 77,476 | 457,174 |
| France | 460,233 | 127,873 | 332,359 |
| Netherlands | 730,950 | 18,363 | 712,586 |
| Spain | 176,673 | 23,309 | 153,363 |
| Italy | 208,807 | 1,167 | 207,639 |
| Others | 1,204,744 | 133,497 | 1,071,247 |
| Eastern Europe | 229,974 | (119,336) | 349,311 |
| Others | 4,412,796 | 537,070 | 3,875,726 |
| Total | 29,457,864 | 1,659,891 | 27,797,972 |

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

MUFG Americas Holdings Corporation: ¥9,258,677 million (a 108,486 million yen increase as compared with March 31, 2015.)

Bank of Ayudhya Public Company Limited: ¥3,468,308 million (a 103,929 million yen decrease as compared with March 31, 2015.)

Bank of Tokyo-Mitsubishi UFJ (China), Ltd.: ¥1,481,236 million (a 138,083 million yen decrease as compared with March 31, 2015.)

Bank of Tokyo-Mitsubishi UFJ (Holland) N.V.: ¥599,028 million (a 75,165 million yen decrease as compared with March 31, 2015.)

Bank of Tokyo-Mitsubishi UFJ (Canada): ¥422,646 million (a 24,984 million yen increase as compared with March 31, 2015.)

Bank of Tokyo-Mitsubishi UFJ (Malaysia): ¥469,951 million (a 209,409 million yen increase as compared with March 31, 2015.)

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

| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2015 (B) |
|----------------------------|--------------------------------|-------------------------------------|--|
| Deposits (ending balance) | 145,331,997 | 7,999,677 | 137,332,320 |
| Deposits (average balance) | 138,046,126 | 6,039,226 | 132,006,899 |
| Loans (ending balance) | 99,884,265 | 4,534,054 | 95,350,211 |
| Loans (average balance) | 97,177,782 | 2,383,495 | 94,794,286 |

BTMU Non-consolidated

| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2015 (B) |
|----------------------------|--------------------------------|-------------------------------------|--|
| Deposits (ending balance) | 131,986,582 | 7,395,672 | 124,590,909 |
| Deposits (average balance) | 125,267,973 | 5,886,746 | 119,381,226 |
| Loans (ending balance) | 86,691,727 | 3,951,342 | 82,740,384 |
| Loans (average balance) | 84,450,867 | 1,751,429 | 82,699,437 |

MUTB Non-consolidated

| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2015 (B) |
|----------------------------|--------------------------------|-------------------------------------|--|
| Deposits (ending balance) | 13,345,415 | 604,005 | 12,741,410 |
| Deposits (average balance) | 12,778,152 | 152,480 | 12,625,672 |
| Loans (ending balance) | 13,192,538 | 582,711 | 12,609,827 |
| Loans (average balance) | 12,726,915 | 632,065 | 12,094,849 |

13. Domestic Deposits**BTMU and MUTB Combined**

| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2015 (B) |
|-------------------------|--------------------------------|-------------------------------------|--|
| Individuals | 71,068,636 | 653,445 | 70,415,191 |
| Corporations and others | 52,782,310 | 5,333,164 | 47,449,145 |
| Domestic deposits | 123,850,947 | 5,986,610 | 117,864,337 |

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

BTMU Non-consolidated

| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2015 (B) |
|-------------------------|--------------------------------|-------------------------------------|--|
| Individuals | 63,158,639 | 964,602 | 62,194,037 |
| Corporations and others | 48,752,644 | 4,487,903 | 44,264,741 |
| Domestic deposits | 111,911,283 | 5,452,505 | 106,458,778 |

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

MUTB Non-consolidated

| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2015 (B) |
|-------------------------|--------------------------------|-------------------------------------|--|
| Individuals | 7,909,997 | (311,156) | 8,221,154 |
| Corporations and others | 4,029,666 | 845,261 | 3,184,404 |
| Domestic deposits | 11,939,663 | 534,104 | 11,405,559 |

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

14. Status of Deferred Tax Assets**BTMU Non-consolidated**

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

| | (in billions of yen) | | |
|---|--------------------------------|-------------------------------------|--------------------------------|
| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2015 (B) |
| Deferred tax assets | 526.8 | (44.3) | 571.1 |
| Allowance for credit losses | 267.8 | (13.3) | 281.1 |
| Write-down on investment securities | 117.5 | 21.4 | 96.0 |
| Unrealized losses on other securities | 19.2 | 5.9 | 13.3 |
| Reserve for retirement benefits | 98.7 | (6.5) | 105.3 |
| Other | 184.1 | (21.7) | 205.8 |
| Valuation allowance | (160.6) | (30.1) | (130.5) |
| Deferred tax liabilities | 1,094.7 | (61.7) | 1,156.5 |
| Unrealized gains on other securities | 756.3 | (168.9) | 925.2 |
| Net deferred gains on hedges | 187.4 | 112.8 | 74.5 |
| Revaluation gains on securities upon merger | 62.0 | (7.5) | 69.6 |
| Gains on securities contributed to employees' retirement benefits trust | 49.8 | (2.8) | 52.6 |
| Other | 39.0 | 4.7 | 34.3 |
| Net deferred tax assets | (567.8) | 17.4 | (585.3) |

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

| | (in billions of yen) | | | | | |
|---|----------------------|---------|---------|---------|--------|---------|
| | FY2010 | FY2011 | FY2012 | FY2013 | FY2014 | FY2015 |
| Net business profits before provision for general allowance for credit losses | 1,006.5 | 1,022.8 | 1,001.5 | 855.9 | 931.4 | 888.1 |
| Total credit costs | (166.1) | (125.3) | (56.6) | 17.0 | (70.7) | (103.4) |
| Income before income taxes | 674.4 | 739.5 | 877.4 | 984.7 | 860.2 | 884.7 |
| Reconciliation to taxable income | (24.0) | (305.1) | (561.4) | (336.2) | (12.6) | (107.3) |
| Taxable income | 650.3 | 434.3 | 316.0 | 648.5 | 847.5 | 777.3 |

(3) Classification Based on Prior Year Operating Results as Provided in the JICPA Audit Committee Report No.66

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

MUTB Non-consolidated

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

| | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | (in billions of yen) As of March 31, 2015 (B) |
|---|--------------------------------|-------------------------------------|--|
| Deferred tax assets | 61.1 | (2.4) | 63.5 |
| Deferred losses on hedging instruments | 29.8 | 2.5 | 27.2 |
| Gains on securities related to employees' retirement benefits trust | 14.8 | 0.4 | 14.3 |
| Allowance for credit losses | 12.4 | (2.0) | 14.5 |
| Write-down on investment securities | 10.5 | 0.0 | 10.4 |
| Other | 31.0 | (3.6) | 34.7 |
| Valuation allowance | (37.5) | 0.2 | (37.7) |
| Deferred tax liabilities | 315.4 | (37.7) | 353.1 |
| Unrealized gains on other securities | 259.8 | (41.6) | 301.4 |
| Reserve for retirement benefits | 44.0 | 5.1 | 38.9 |
| Other | 11.5 | (1.2) | 12.7 |
| Net deferred tax assets | (254.3) | 35.3 | (289.6) |

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

| | FY2010 | FY2011 | FY2012 | FY2013 | (in billions of yen) FY2014 FY2015 | |
|---|--------|--------|--------|--------|--|--------|
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 150.4 | 148.1 | 162.2 | 162.9 | 190.4 | 193.0 |
| Total credit costs | (8.0) | (9.2) | (8.6) | 18.0 | (0.4) | (0.2) |
| Income before income taxes | 101.9 | 113.5 | 173.5 | 184.4 | 201.4 | 218.6 |
| Reconciliation to taxable income | (80.1) | (30.2) | (84.9) | (94.3) | (40.4) | (69.5) |
| Taxable income | 21.7 | 83.3 | 88.6 | 90.1 | 160.9 | 149.0 |

(3) Classification Based on Prior Year Operating Results as Provided in the JICPA Audit Committee Report No.66

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

15. Retirement Benefits**MUFG Consolidated**

(1) Benefit obligation

| | | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2015 (B) |
|---|-----------------|--------------------------------|-------------------------------------|--|
| Projected benefit obligation (reserve type) | (A) | 2,342,984 | 23,319 | 2,319,665 |
| Projected benefit obligation (non-reserve type) | (B) | 49,370 | 250 | 49,120 |
| Fair value of plan assets | (C) | (2,707,520) | 103,905 | (2,811,425) |
| Net amount recorded on the Consolidated Balance Sheet | (A) + (B) - (C) | (315,164) | 127,475 | (442,640) |
| Net defined benefit liability | | 62,791 | 670 | 62,121 |
| Net defined benefit asset | | (377,955) | 126,805 | (504,761) |

(2) Net periodic cost of retirement benefits

| | | For the fiscal year ended March 31, 2016 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) For the fiscal year ended March 31, 2015 (B) |
|--|--|--|-------------------------------------|---|
| Net periodic cost of retirement benefits regarding defined benefit pension plans | | 29,677 | (18,248) | 47,925 |
| Service cost | | 62,866 | 7,389 | 55,476 |
| Interest cost | | 36,497 | (3,612) | 40,110 |
| Expected return on plan assets | | (92,559) | (6,679) | (85,879) |
| Amortization of unrecognized prior service cost | | (8,916) | (89) | (8,827) |
| Amortization of unrecognized net actuarial loss | | 24,353 | (12,490) | 36,844 |
| Other | | 7,436 | (2,766) | 10,202 |

(3) Assumptions used in calculation of projected benefit obligation

| | As of March 31, 2016 | |
|-----------------|------------------------------------|-----------------|
| Discount rates | Domestic consolidated subsidiaries | (0.05)% ~ 0.83% |
| | Overseas consolidated subsidiaries | 2.40% ~ 13.10% |
| Expected return | Domestic consolidated subsidiaries | 0.35% ~ 4.10% |
| | Overseas consolidated subsidiaries | 2.40% ~ 13.10% |

BTMU Non-consolidated

(1) Benefit obligation

| | | (in millions of yen) | | |
|---------------------------------|-----------------------|-----------------------------------|-------------------------------------|--------------------------------|
| | | As of March 31, 2016 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2015 (B) |
| Projected benefit obligation | (A) | 1,491,216 | 4,768 | 1,486,447 |
| Discount rates | | 0.5% ~ 0.7% | | 0.6% ~ 1.0% |
| Fair value of plan assets | (B) | 1,619,644 | (64,085) | 1,683,730 |
| Prepaid pension cost | (C) | 258,110 | 32,426 | 225,683 |
| Reserve for retirement benefits | (D) | 8,510 | 1,557 | 6,953 |
| Total amount unrecognized | (A) - (B) + (C) - (D) | 121,170 | 99,723 | 21,447 |
| Unrecognized net actuarial loss | | 131,576 | 95,922 | 35,653 |
| Unrecognized prior service cost | | (10,405) | 3,800 | (14,205) |

(2) Net periodic cost

| | | (in millions of yen) | | |
|---|--|---|-------------------------------------|---|
| | | For the fiscal year ended March 31, 2016 (A) | Increase (Decrease) (A) - (B) | For the fiscal year ended March 31, 2015 (B) |
| Net periodic cost of retirement benefits | | 33,043 | (8,485) | 41,529 |
| Service cost | | 34,184 | 4,452 | 29,731 |
| Interest cost | | 15,362 | (2,771) | 18,134 |
| Expected return on plan assets | | (35,368) | (1,616) | (33,751) |
| Amortization of unrecognized prior service cost | | (3,740) | 479 | (4,220) |
| Amortization of unrecognized net actuarial loss | | 12,315 | (8,966) | 21,282 |
| Other | | 10,290 | (63) | 10,354 |

MUTB Non-consolidated

(1) Benefit obligation

| | | (in millions of yen) | | |
|---------------------------------|-----------------------|----------------------|------------|----------------|
| | | As of | Increase | As of |
| | | March 31, 2016 | (Decrease) | March 31, 2015 |
| | | (A) | (A) - (B) | (B) |
| Projected benefit obligation | (A) | 341,625 | 21,761 | 319,864 |
| Discount rates | | 0.5% ~ 0.7% | | 0.8% ~ 1.1% |
| Fair value of plan assets | (B) | 546,624 | (46,007) | 592,631 |
| Prepaid pension cost | (C) | 262,799 | 23,681 | 239,117 |
| Reserve for retirement benefits | (D) | | | |
| Total amount unrecognized | (A) - (B) + (C) - (D) | 57,800 | 91,450 | (33,649) |
| Unrecognized net actuarial loss | | 55,460 | 83,681 | (28,220) |
| Unrecognized prior service cost | | 2,340 | 7,768 | (5,428) |

(2) Net periodic cost

| | | (in millions of yen) | | |
|---|--|----------------------|------------|----------------|
| | | For the fiscal | Increase | For the fiscal |
| | | year | (Decrease) | year |
| | | ended | (Decrease) | ended |
| | | March 31, | (A) - (B) | March 31, 2015 |
| | | 2016 | (A) - (B) | (B) |
| | | (A) | (A) - (B) | (B) |
| Net periodic cost of retirement benefits | | (15,586) | (7,151) | (8,434) |
| Service cost | | 6,375 | 777 | 5,597 |
| Interest cost | | 3,309 | (744) | 4,053 |
| Expected return on plan assets | | (24,102) | (2,419) | (21,683) |
| Amortization of unrecognized prior service cost | | (3,698) | 209 | (3,908) |
| Amortization of unrecognized net actuarial loss | | 2,089 | (4,668) | 6,757 |
| Other | | 441 | (307) | 748 |

(Reference)**1. Exposure to Securitized Products and Related Investments**

Our exposure to securitized products and related investments as of the end of March 2016 is outlined below. (Figures are on a managerial basis and rounded off to billion yen or to the second decimal point of trillion yen)

1. Balance and net unrealized gains (losses)

(1) The balance as of the end of March 2016 was ¥2.95 trillion in total, a decrease of ¥0.44 trillion from the balance as of the end of March 2015, mainly due to a decrease in CLOs.

(2) Net unrealized losses were ¥19 billion, worsened by ¥16 billion compared to the end of March 2015.

| | Balance ¹ | Change from end of March 2015 | Net unrealized gains (losses) | Change from end of March 2015 | Balance | (¥bn) of which securities being held to maturity ² | Net unrealized gains (losses) |
|---|----------------------|----------------------------------|-------------------------------------|----------------------------------|--------------|---|----------------------------------|
| RMBS | 23 | 2 | 0 | (4) | 0 | 0 | 0 |
| Sub-prime RMBS | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CMBS | 362 | (44) | 4 | 1 | 195 | 1 | 1 |
| CLOs | 2,544 | (334) | (23) | (10) | 1,534 | (13) | (13) |
| Other securitized products (card, etc.) | 23 | (63) | 0 | (3) | 16 | 0 | 0 |
| CDOs | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sub-prime ABS CDOs | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| SIV | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 2,951 | (439) | (19) | (16) | 1,744 | | (12) |

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

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

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

2. Distribution by rating

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- (1) AAA-rated products accounted for 89% of our investments in securitized products as of the end of March 2016, an increase of 2 percentage points from the end of March 2015.
- (2) AAA and AA-rated products accounted for 99% of our investments in securitized products.

| | (¥bn) | | | | | | |
|---|--------------|------------|-----------|----------|-------------|----------|--------------|
| | AAA | AA | A | BBB | BB or lower | Unrated | Total |
| RMBS | 10 | 1 | 0 | 8 | 4 | 0 | 23 |
| Sub-prime RMBS | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CMBS | 138 | 223 | 0 | 0 | 0 | 1 | 362 |
| CLOs | 2,447 | 69 | 26 | 1 | 0 | 0 | 2,544 |
| Other securitized products (card, etc.) | 20 | 0 | 2 | 0 | 0 | 0 | 23 |
| CDOs | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sub-prime ABS CDOs | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| SIV | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 2,615 | 293 | 29 | 9 | 4 | 1 | 2,951 |
| Percentage of total | 89% | 10% | 1% | 0% | 0% | 0% | 100% |
| Percentage of total (End of March 2015) | 87% | 10% | 1% | 0% | 0% | 1% | 100% |

3. Credit exposure related to leveraged loan (LBO loan)

(1) We are not engaged in origination or distribution of securitized products relating to LBO loans, and therefore, there is no balance of LBO loans for securitization.

(2) The following table shows the balances of LBO loans as of the end of March 2016.

| | Americas | Europe | Asia | Japan | Total | (¥bn) Change from end of March 2015 |
|---|----------|--------|------|-------|-------|---|
| LBO Loan ³ (Balance on a commitment basis) | 28 | 138 | 0 | 449 | 615 | 141 |
| Balance on a booking basis | 25 | 124 | 0 | 419 | 568 | 162 |

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

4. Special Purpose Entities (SPEs)

(1) We are engaged in sponsoring ABCP issuance for securitizing our clients' assets.

(2) The balance of assets purchased by ABCP conduits (special purpose companies for issuing ABCP) as of the end of March 2016 was ¥4.67 trillion (including ¥2.53 trillion in overseas).

(3) The purchased assets are mainly receivables.

End

<Terminology>

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

(Reference)**2. Financial Statements****BTMU Non-consolidated****(1) Non-consolidated Balance Sheets**

| (in millions of yen) | As of March 31, 2015 | As of March 31, 2016 |
|---|---------------------------------|---------------------------------|
| Assets: | | |
| Cash and due from banks | 33,122,906 | 36,988,806 |
| Call loans | 274,077 | 196,063 |
| Receivables under resale agreements | 29,243 | 47,258 |
| Receivables under securities borrowing transactions | 341,200 | 446,292 |
| Monetary claims bought | 3,727,386 | 3,822,799 |
| Trading assets | 5,764,317 | 6,224,030 |
| Money held in trust | 31,132 | 57,656 |
| Securities | 52,873,408 | 48,913,432 |
| Loans and bills discounted | 82,740,384 | 86,691,727 |
| Foreign exchanges | 2,013,104 | 1,529,192 |
| Other assets | 6,224,547 | 7,881,852 |
| Tangible fixed assets | 873,973 | 858,747 |
| Intangible fixed assets | 398,550 | 380,570 |
| Prepaid pension costs | 225,683 | 258,110 |
| Customers' liabilities for acceptances and guarantees | 6,657,095 | 6,630,945 |
| Allowance for credit losses | (644,579) | (665,588) |
| Total assets | 194,652,431 | 200,261,895 |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | As of March 31, 2015 | As of March 31, 2016 |
|--|-------------------------|-------------------------|
| Liabilities: | | |
| Deposits | 124,590,909 | 131,986,582 |
| Negotiable certificates of deposit | 10,985,081 | 6,796,352 |
| Call money | 1,084,494 | 167,028 |
| Payables under repurchase agreements | 8,957,252 | 10,415,799 |
| Payables under securities lending transactions | 2,369,378 | 1,892,928 |
| Commercial papers | 1,265,562 | 1,445,681 |
| Trading liabilities | 4,344,146 | 4,868,717 |
| Borrowed money | 11,724,531 | 11,445,727 |
| Foreign exchanges | 1,694,556 | 2,331,337 |
| Bonds payable | 4,791,846 | 4,304,538 |
| Other liabilities | 4,902,001 | 6,576,505 |
| Reserve for bonuses | 28,161 | 27,423 |
| Reserve for bonuses to directors | 143 | 110 |
| Reserve for retirement benefits | 6,953 | 8,510 |
| Reserve for loyalty award credits | 1,217 | 1,348 |
| Reserve for contingent losses | 41,195 | 43,808 |
| Deferred tax liabilities | 585,351 | 567,867 |
| Deferred tax liabilities for land revaluation | 133,940 | 122,901 |
| Acceptances and guarantees | 6,657,095 | 6,630,945 |
| Total liabilities | 184,163,819 | 189,634,113 |
| Net assets: | | |
| Capital stock | 1,711,958 | 1,711,958 |
| Capital surplus | 3,878,275 | 3,878,275 |
| Capital reserve | 1,711,958 | 1,711,958 |
| Other capital surplus | 2,166,317 | 2,166,317 |
| Retained earnings | 3,066,001 | 3,231,459 |
| Revenue reserve | 190,044 | 190,044 |
| Other retained earnings | 2,875,957 | 3,041,414 |
| Funds for retirement benefits | 2,432 | 2,432 |
| Other reserve | 718,196 | 718,196 |
| Earned surplus brought forward | 2,155,328 | 2,320,785 |
| Treasury stock | (645,700) | (645,700) |
| Total shareholders' equity | 8,010,535 | 8,175,992 |
| Net unrealized gains (losses) on other securities | 2,086,911 | 1,794,305 |
| Net deferred gains (losses) on hedging instruments | 155,143 | 423,084 |
| Land revaluation excess | 236,022 | 234,399 |
| Total valuation and translation adjustments | 2,478,076 | 2,451,789 |
| Total net assets | 10,488,611 | 10,627,781 |
| Total liabilities and net assets | 194,652,431 | 200,261,895 |

BTMU Non-consolidated

(2) Non-consolidated Statements of Income

| (in millions of yen) | For the fiscal year ended March 31, 2015 | For the fiscal year ended March 31, 2016 |
|--|--|--|
| Ordinary income | 2,856,450 | 2,925,593 |
| Interest income | 1,600,411 | 1,582,079 |
| Interest on loans and bills discounted | 986,729 | 960,297 |
| Interest and dividends on securities | 472,622 | 471,589 |
| Fees and commissions | 676,444 | 665,589 |
| Trading income | 127,622 | 136,836 |
| Other business income | 330,096 | 354,684 |
| Other ordinary income | 121,876 | 186,403 |
| Ordinary expenses | 1,953,818 | 2,061,857 |
| Interest expenses | 364,034 | 419,577 |
| Interest on deposits | 112,059 | 141,389 |
| Fees and commissions | 163,039 | 167,634 |
| Other business expenses | 100,188 | 134,752 |
| General and administrative expenses | 1,202,730 | 1,145,579 |
| Other ordinary expenses | 123,825 | 194,313 |
| Ordinary profits | 902,632 | 863,736 |
| Extraordinary gains | 3,376 | 39,371 |
| Extraordinary losses | 45,745 | 18,405 |
| Income before income taxes | 860,263 | 884,702 |
| Income taxes - current | 269,710 | 262,781 |
| Income taxes - deferred | 18,775 | 35,854 |
| Total taxes | 288,485 | 298,635 |
| Net income | 571,778 | 586,066 |

MUTB Non-consolidated

(1) Non-consolidated Balance Sheets

| (in millions of yen) | As of March 31, 2015 | As of March 31, 2016 |
|---|-------------------------|-------------------------|
| Assets: | | |
| Cash and due from banks | 4,445,069 | 6,590,057 |
| Call loans | 129,117 | 240,231 |
| Receivables under securities borrowing transactions | | 886,878 |
| Monetary claims bought | 1,383 | 523 |
| Trading assets | 438,754 | 372,594 |
| Money held in trust | 13,256 | 13,040 |
| Securities | 17,186,742 | 17,426,047 |
| Loans and bills discounted | 12,609,827 | 13,192,538 |
| Foreign exchanges | 24,891 | 36,875 |
| Other assets | 654,237 | 723,209 |
| Tangible fixed assets | 148,449 | 150,154 |
| Intangible fixed assets | 53,216 | 57,496 |
| Prepaid pension costs | 239,117 | 262,799 |
| Customers' liabilities for acceptances and guarantees | 365,822 | 405,141 |
| Allowance for credit losses | (38,549) | (37,084) |
| Total assets | 36,271,336 | 40,320,504 |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | As of March 31, 2015 | As of March 31, 2016 |
|--|-------------------------|-------------------------|
| Liabilities: | | |
| Deposits | 12,741,410 | 13,345,415 |
| Negotiable certificates of deposit | 4,837,879 | 4,573,223 |
| Call money | 1,354,566 | 193,932 |
| Payables under repurchase agreements | 5,849,069 | 5,205,060 |
| Payables under securities lending transactions | 2,558,657 | 1,926,430 |
| Commercial papers | 516,964 | 628,243 |
| Trading liabilities | 160,122 | 150,560 |
| Borrowed money | 1,851,860 | 2,110,470 |
| Foreign exchanges | 3,439 | 418 |
| Short-term bonds payable | 79,995 | 126,993 |
| Bonds payable | 687,935 | 847,129 |
| Due to trust accounts | 1,796,031 | 7,152,449 |
| Other liabilities | 961,027 | 1,150,631 |
| Reserve for bonuses | 4,319 | 4,564 |
| Reserve for bonuses to directors | 67 | 41 |
| Reserve for contingent losses | 7,146 | 7,632 |
| Deferred tax liabilities | 289,642 | 254,316 |
| Deferred tax liabilities for land revaluation | 4,728 | 4,336 |
| Acceptances and guarantees | 365,822 | 405,141 |
| Total liabilities | 34,070,687 | 38,086,991 |
| Net assets: | | |
| Capital stock | 324,279 | 324,279 |
| Capital surplus | 412,315 | 422,083 |
| Capital reserve | 250,619 | 250,619 |
| Other capital surplus | 161,695 | 171,464 |
| Retained earnings | 858,520 | 943,842 |
| Revenue reserve | 73,714 | 73,714 |
| Other retained earnings | 784,806 | 870,128 |
| Funds for retirement benefits | 710 | 710 |
| Other reserve | 138,495 | 138,495 |
| Earned surplus brought forward | 645,601 | 730,923 |
| Total shareholders equity | 1,595,114 | 1,690,205 |
| Net unrealized gains (losses) on other securities | 665,776 | 614,205 |
| Net deferred gains (losses) on hedging instruments | (57,003) | (67,592) |
| Land revaluation excess | (3,237) | (3,305) |
| Total valuation and translation adjustments | 605,534 | 543,306 |
| Total net assets | 2,200,649 | 2,233,512 |
| Total liabilities and net assets | 36,271,336 | 40,320,504 |

MUTB Non-consolidated

(2) Non-consolidated Statements of Income

| (in millions of yen) | For the fiscal year ended March 31, 2015 | For the fiscal year ended March 31, 2016 |
|--|--|--|
| Ordinary income | 531,226 | 571,346 |
| Trust fees | 86,728 | 90,917 |
| Interest income | 237,600 | 250,600 |
| Interest on loans and bills discounted | 91,429 | 92,660 |
| Interest and dividends on securities | 139,435 | 149,543 |
| Fees and commissions | 127,346 | 134,922 |
| Trading income | 25,373 | 21,536 |
| Other business income | 19,170 | 46,704 |
| Other ordinary income | 35,006 | 26,664 |
| Ordinary expenses | 321,147 | 364,838 |
| Interest expenses | 65,559 | 86,686 |
| Interest on deposits | 22,291 | 23,442 |
| Fees and commissions | 29,067 | 30,115 |
| Trading expenses | | 518 |
| Other business expenses | 26,485 | 48,652 |
| General and administrative expenses | 188,518 | 185,319 |
| Other ordinary expenses | 11,516 | 13,545 |
| Ordinary profits | 210,078 | 206,507 |
| Extraordinary gains | 204 | 14,548 |
| Extraordinary losses | 8,874 | 2,443 |
| Income before income taxes | 201,408 | 218,612 |
| Income taxes - current | 62,411 | 51,881 |
| Income taxes - deferred | (1,760) | 6,749 |
| Total taxes | 60,651 | 58,630 |
| Net income | 140,757 | 159,981 |

MUTB Non-consolidated

(3) Statements of Trust Assets and Liabilities

Including trust assets under service-shared co-trusteeship

| (in millions of yen) | As of March 31, 2015 | As of March 31, 2016 |
|---|-------------------------|-------------------------|
| Assets: | | |
| Loans and bills discounted | 112,376 | 150,571 |
| Securities | 58,086,929 | 53,614,888 |
| Beneficiary rights to the trust | 49,353,240 | 53,719,802 |
| Securities held in custody accounts | 3,172,363 | 3,339,160 |
| Monetary claims | 10,619,079 | 9,369,779 |
| Tangible fixed assets | 10,805,072 | 11,636,006 |
| Intangible fixed assets | 192,554 | 193,150 |
| Other claims | 5,040,404 | 4,364,029 |
| Call loans | 2,307,474 | 103,070 |
| Due from banking account | 3,184,730 | 12,745,624 |
| Cash and due from banks | 3,449,102 | 4,474,306 |
| Total | 146,323,327 | 153,710,390 |
| Liabilities: | | |
| Money trusts | 23,452,525 | 20,470,160 |
| Pension trusts | 15,360,655 | 14,950,257 |
| Property formation benefit trusts | 8,340 | 8,033 |
| Investment trusts | 48,930,372 | 58,519,398 |
| Money entrusted other than money trusts | 3,218,827 | 3,463,944 |
| Securities trusts | 5,066,024 | 5,350,832 |
| Monetary claim trusts | 10,266,613 | 8,799,495 |
| Equipment trusts | 44,498 | 59,923 |
| Land and fixtures trusts | 82,369 | 65,884 |
| Composite trusts | 39,893,100 | 42,022,461 |
| Total | 146,323,327 | 153,710,390 |

Note: The table shown above includes master trust assets under the service-shared co-trusteeship between MUTB and

The Master Trust Bank of Japan, Ltd.

Detailed information for Money trust with contracts indemnifying the principal amounts

(including trusts for which beneficiary interests are re-entrusted)

| (in millions of yen) | As of March 31, 2015 | As of March 31, 2016 |
|----------------------------|-------------------------|-------------------------|
| Assets: | | |
| Loans and bills discounted | 27,008 | 23,111 |
| Securities | 104,557 | 116,704 |

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| | | |
|-------------------------|------------------|------------------|
| Other | 1,624,592 | 6,985,751 |
| Total | 1,756,157 | 7,125,567 |
| Liabilities: | | |
| Principal | 1,738,140 | 7,111,058 |
| Allowance for bad debts | 81 | 69 |
| Other | 17,936 | 14,439 |
| Total | 1,756,157 | 7,125,567 |

MUTB Non-consolidated

(4) Major Items

| (in millions of yen) | As of March 31, 2015 | As of March 31, 2016 |
|------------------------------------|-------------------------|-------------------------|
| Total funds | 56,400,812 | 53,347,090 |
| Deposits | 12,741,410 | 13,345,415 |
| Negotiable certificates of deposit | 4,837,879 | 4,573,223 |
| Money trusts | 23,452,525 | 20,470,160 |
| Pension trusts | 15,360,655 | 14,950,257 |
| Property formation benefit trusts | 8,340 | 8,033 |
| Loans and bills discounted | 12,722,204 | 13,343,110 |
| Banking account | 12,609,827 | 13,192,538 |
| Trust account | 112,376 | 150,571 |
| Investment securities | 75,273,672 | 71,040,936 |

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