

MITSUBISHI UFJ FINANCIAL GROUP INC

Form 6-K

November 14, 2014

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 November 2014

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):**

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: November 14, 2014

Mitsubishi UFJ Financial Group, Inc.

By: /s/ Akira Takeda

Name: Akira Takeda

Title: Chief Manager, General Affairs
Corporate Administration Division

Consolidated Summary Report

<under Japanese GAAP>

for the six months ended September 30, 2014

November 14, 2014

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 & CEO
 For inquiry: Hiroshi Fukunaga, General Manager - Financial Planning Division / Financial Accounting Office

TEL (03) 3240-3110

Quarterly securities report issuing date: November 28, 2014 Dividend payment date: December 5, 2014
 Trading accounts: Established
 Supplemental information for quarterly financial statements: Available
 Quarterly investor meeting presentation: Scheduled (for investors and analysts)

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

1. Consolidated Financial Data for the Six Months ended September 30, 2014**(1) Results of Operations**

(% represents the change from the same period in the previous fiscal year)

| Six months ended | Ordinary Income | | Ordinary Profits | | Net Income | |
|--------------------|-----------------|-----|------------------|------|-------------|------|
| | million yen | % | million yen | % | million yen | % |
| September 30, 2014 | 2,761,541 | 6.9 | 949,892 | 11.7 | 578,716 | 9.1 |
| September 30, 2013 | 2,583,258 | 9.6 | 850,439 | 49.2 | 530,204 | 82.5 |

(*) Comprehensive income

September 30, 2014: 1,163,937 million yen, 26.5% ; September 30, 2013: 919,842 million yen, 183.0%

| Six months ended | Net Income | Diluted Net Income |
|--------------------|-------------------------|----------------------------|
| | per Common Stock yen | per Common Stock yen |
| September 30, 2014 | 40.86 | 40.66 |
| September 30, 2013 | 36.82 | 36.68 |

(2) Financial Conditions

| Total Assets | Total Net Assets | Net Assets Attributable to |
|--------------|------------------|---|
| | | MUFG Shareholders to Total Assets (*) |

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| As of | million yen | million yen | % |
|--------------------|-------------|-------------|-----|
| September 30, 2014 | 264,458,187 | 15,343,060 | 5.0 |
| March 31, 2014 | 258,131,946 | 15,112,895 | 5.1 |

(Reference) Shareholders equity as of September 30, 2014: 13,353,505 million yen; March 31, 2014: 13,056,060 million yen

(*) Net assets attributable to MUFG shareholders to total assets is computed under the formula shown below
 (Total net assets - Subscription rights to shares - Minority interests) / Total assets

2. Dividends on Common Stock

| Fiscal year | Dividends per Share | | | | | Total yen |
|----------------------------------|------------------------|------------------------|------------------------|------------------------|------|--------------|
| | 1st quarter-end yen | 2nd quarter-end yen | 3rd quarter-end yen | Fiscal year-end yen | | |
| ended March 31, 2014 | | | 7.00 | | 9.00 | 16.00 |
| ending March 31, 2015 | | | 9.00 | | | |
| ending March 31, 2015 (Forecast) | | | | 9.00 | | 18.00 |

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

(*2) The information in the above table is only for dividends on common stock. There is no schedule of dividend payment on classified stock (unlisted) issued by MUFG.

3. Earnings Target for the Fiscal Year ending March 31, 2015 (Consolidated)

MUFG has the target of 950.0 billion yen of consolidated net income for the fiscal year ending March 31, 2015. (There is no change to our earnings target released on May 14, 2014.)

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 consolidated net income instead of a forecast of its performance.

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: Yes
- (B) Changes in accounting policies due to reasons other than (A): No
- (C) Changes in accounting estimates: No
- (D) Restatements: No

Note: For more details, please see (1) Changes in Accounting Policies, Changes in Accounting Estimates and Restatements in page 3 of Appendix.

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

| | | |
|---|-------------------------------------|-----------------------|
| (A) Total stocks outstanding including treasury stocks: | September 30, 2014 | 14,168,606,920 shares |
| | March 31, 2014 | 14,164,026,420 shares |
| (B) Treasury stocks: | September 30, 2014 | 2,580,556 shares |
| | March 31, 2014 | 2,554,673 shares |
| (C) Average outstanding stocks: | Six months ended September 30, 2014 | 14,164,063,621 shares |
| | Six months ended September 30, 2013 | 14,158,129,336 shares |

(Reference) Summary of non-consolidated financial data

1. Non-consolidated Financial Data for the Six Months ended September 30, 2014

(1) Results of Operations

(% represents the change from the same period in the previous fiscal year)

| Six months ended | Operating Income | | Operating Profits | | Ordinary Profits | | Net Income | |
|--------------------|------------------|-------|-------------------|-------|------------------|-------|-------------|-------|
| | million yen | % | million yen | % | million yen | % | million yen | % |
| September 30, 2014 | 247,952 | 114.8 | 236,988 | 122.7 | 230,411 | 131.2 | 230,901 | 132.5 |
| September 30, 2013 | 115,445 | 6.5 | 106,401 | 6.5 | 99,678 | 7.7 | 99,332 | 7.1 |

| Six months ended | Net Income per Common Stock yen |
|--------------------|---------------------------------|
| September 30, 2014 | 16.30 |
| September 30, 2013 | 6.38 |

(2) Financial Conditions

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| As of | Total Assets million yen | Total Net Assets million yen | Net Assets Ratio % |
|--------------------|-----------------------------|---------------------------------|-----------------------|
| September 30, 2014 | 10,600,209 | 8,304,813 | 78.3 |
| March 31, 2014 | 10,932,276 | 8,623,215 | 78.8 |

(Reference) Shareholders' equity as of September 30, 2014: 8,296,906 million yen; March 31, 2014: 8,614,482 million yen

* Disclosure regarding the execution of the interim audit process

This Consolidated Summary Report (Quarterly Tanshin) is outside the scope of the external auditor's interim audit procedure which is required by Financial Instruments and Exchange Act. Therefore, the interim 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 Six Months Ended September 30, 2014

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

Internet Conference: November 14, 2014 (Friday)

Explanation for investors and analysts: November 21, 2014 (Friday)

1. Qualitative Information Pertaining to Consolidated Earnings and others for the Six Months ended September 30, 2014**(1) Qualitative Information Pertaining to Consolidated Earnings Target**

MUFG has the target of 950.0 billion yen of consolidated net income for the fiscal year ending March 31, 2015. (There is no change to our earnings target released on May 14, 2014.)

As for other figures released on May 14, 2014, MUFG has revised some of them taking into account the performance of interim results as shown in the following table.

(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 consolidated net income instead of a forecast of its performance.)

[Reference]

MUFG Consolidated

| (in billions of Japanese yen) | For the fiscal year ending March 31, 2015 | For the six months ended September 30, 2014 (Results) | For the fiscal year ended March 31, 2014 (Results) | For the six months ended September 30, 2013 (Results) |
|-------------------------------|---|---|---|---|
| Total credit costs | 0.0 | 41.1 | 11.8 | 25.7 |
| Ordinary profits | 1,670.0 | 949.8 | 1,694.8 | 850.4 |
| Net income (loss) | 950.0 | 578.7 | 984.8 | 530.2 |

<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 | 920.0 | 490.6 | 855.9 | 417.9 |
| Total credit costs | 60.0 | 66.9 | 17.0 | 27.8 |
| Ordinary profits (losses) | 960.0 | 547.2 | 1,002.1 | 455.1 |
| Net income (loss) | 570.0 | 354.4 | 650.2 | 269.9 |

Mitsubishi UFJ Trust and Banking Corporation

| | | | | |
|---|--------------|-------------|--------------|-------------|
| Net business profits | | | | |
| before credit costs for trust accounts and provision for general allowance for credit losses | 180.0 | 88.9 | 162.9 | 71.6 |
| Total credit costs | 5.0 | 9.3 | 18.0 | 16.6 |
| Ordinary profits (losses) | 185.0 | 110.1 | 195.0 | 87.1 |
| Net income (loss) | 115.0 | 73.3 | 136.3 | 62.6 |

2. Information Regarding Notes in Consolidated Summary Report

(1) Changes in Accounting Policies, Changes in Accounting Estimates and Restatements
(Changes in Accounting Policies due to revision of Accounting Standards)

(Accounting Standards regarding Retirement Benefits)

The main clause of Article 35 of the Accounting Standard for Retirement Benefits (ASBJ Statement No. 26 issued on May 17, 2012, hereinafter Retirement Benefits Accounting Standard) and the main clause of Article 67 of the Guidance on Accounting Standard for Retirement Benefits (ASBJ Guidance No. 25 issued on May 17, 2012, hereinafter Retirement Benefits Guidance) were adopted from the interim reporting period ended September 30, 2014. Accordingly, the calculation methods of retirement benefit obligation and service cost were changed. Specifically, the method of determining the portion of projected benefit obligation attributed to periods was changed from the straight-line method to the benefit formula basis. In addition, the method of determining the discount rates applied in the calculation of projected benefit obligation was changed from the method using the average period up to estimated benefit payment date to the method using the single weighted average discount rate that reflects the estimated period and amount of benefit payment in each period.

The Retirement Benefits Accounting Standard and other standards were applied in accordance with the transitional treatment set forth in Article 37 of the Retirement Benefits Accounting Standard, and the effect of the change in calculation methods of retirement benefit obligation and service cost were added to or deducted from retained earnings as of April 1, 2014.

As a result, net defined benefit asset decreased by ¥58,569 million, net defined benefit liability decreased by ¥1,594 million, and retained earnings decreased by ¥37,224 million as of April 1, 2014. In addition, both ordinary profits and income before income taxes and others for the six months ended September 30, 2014 increased by ¥821 million, respectively.

(Accounting Standards regarding Business Combinations)

As the Revised Accounting Standard for Business Combinations (ASBJ Statement No. 21 issued on September 13, 2013, hereinafter "Business Combinations Accounting Standard"), Revised Accounting Standard for Consolidated Financial Statements (ASBJ Statement No. 22 issued on September 13, 2013, hereinafter "Consolidation Accounting Standard"), Revised Accounting Standard for Business Divestitures (ASBJ Statement No. 7 issued on September 13, 2013, hereinafter "Business Divestitures Accounting Standard") and other standards became applicable from the fiscal year beginning on or after April 1, 2014, these standards were adopted from the interim reporting period ended September 30, 2014 (with the exception of Article 39 of the Consolidation Accounting Standard). Accordingly, the accounting method was changed to record the difference arising from changes in equity in subsidiaries which MUFG continues to control as capital surplus, and to record business acquisition costs as expenses for the fiscal year in which they occurred. In addition, regarding business combinations which became or will become effective on or after April 1, 2014, the accounting method was changed to retroactively reflect adjustments to the amount allocated to acquisition cost under provisional accounting treatment on the consolidated financial statements of the interim reporting period in which the relevant business combinations became or will become effective.

The Business Combinations Accounting Standard and other standards were applied in accordance with the transitional treatment set forth in Article 58-2 (3) of the Business Combinations Accounting Standard, Article 44-5 (3) of the Consolidation Accounting Standard and Article 57-4 (3) of the Business Divestitures Accounting Standard. The cumulative effects arising from the retroactive application of these new accounting policies to all the previous fiscal years were added to or deducted from capital surplus and retained earnings as of April 1, 2014.

As a result, goodwill decreased by ¥266,925 million, capital surplus decreased by ¥346,454 million, and retained earnings increased by ¥95,134 million as of April 1, 2014. In addition, both ordinary profits and income before income taxes and others for the six months ended September 30, 2014 increased by ¥8,529 million, respectively.

3. Consolidated Financial Statements

(1) Consolidated Balance Sheets

| (in millions of yen) | As of March 31, 2014 | As of September 30, 2014 |
|--|----------------------------|-----------------------------|
| Assets: | | |
| Cash and due from banks | 23,969,883 | 31,714,834 |
| Call loans and bills bought | 826,851 | 551,929 |
| Receivables under resale agreements | 7,237,125 | 6,283,051 |
| Receivables under securities borrowing transactions | 4,181,660 | 4,309,158 |
| Monetary claims bought | 3,972,145 | 4,176,581 |
| Trading assets | 19,055,354 | 17,428,975 |
| Money held in trust | 583,692 | 674,774 |
| Securities | 74,515,573 | 73,179,318 |
| Loans and bills discounted | 101,938,907 | 102,571,087 |
| Foreign exchanges | 2,040,406 | 2,259,661 |
| Other assets | 8,809,286 | 9,906,313 |
| Tangible fixed assets | 1,540,031 | 1,552,728 |
| Intangible fixed assets | 1,483,352 | 1,204,280 |
| Net defined benefit assets | 460,836 | 433,641 |
| Deferred tax assets | 130,654 | 85,707 |
| Customers liabilities for acceptances and guarantees | 8,324,668 | 8,967,450 |
| Allowance for credit losses | (938,483) | (841,306) |
| Total assets | 258,131,946 | 264,458,187 |
| Liabilities: | | |
| Deposits | 144,760,294 | 144,135,867 |
| Negotiable certificates of deposit | 15,548,170 | 16,983,809 |
| Call money and bills sold | 3,465,414 | 4,078,274 |
| Payables under repurchase agreements | 21,626,590 | 18,679,726 |
| Payables under securities lending transactions | 5,534,643 | 7,053,970 |
| Commercial papers | 1,473,631 | 1,856,537 |
| Trading liabilities | 13,964,961 | 14,166,285 |
| Borrowed money | 10,828,601 | 12,603,521 |
| Foreign exchanges | 1,109,198 | 1,198,510 |
| Short-term bonds payable | 435,808 | 617,503 |
| Bonds payable | 7,165,577 | 7,628,496 |
| Due to trust accounts | 1,945,151 | 2,492,403 |
| Other liabilities | 5,965,086 | 7,498,875 |
| Reserve for bonuses | 78,987 | 67,290 |
| Reserve for bonuses to directors | 627 | 172 |
| Net defined benefit liabilities | 51,651 | 48,331 |
| Reserve for retirement benefits to directors | 1,201 | 960 |
| Reserve for loyalty award credits | 13,541 | 15,016 |
| Reserve for contingent losses | 247,351 | 223,124 |
| Reserves under special laws | 2,853 | 3,273 |
| Deferred tax liabilities | 320,014 | 641,157 |
| Deferred tax liabilities for land revaluation | 155,026 | 154,564 |
| Acceptances and guarantees | 8,324,668 | 8,967,450 |

| | | |
|-------------------|-------------|-------------|
| Total liabilities | 243,019,051 | 249,115,126 |
|-------------------|-------------|-------------|

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | As of March 31, 2014 | As of September 30, 2014 |
|--|-------------------------|-----------------------------|
| Net assets: | | |
| Capital stock | 2,140,488 | 2,141,449 |
| Capital surplus | 2,174,384 | 1,439,477 |
| Retained earnings | 7,033,125 | 7,531,092 |
| Treasury stock | (1,699) | (1,714) |
| Total shareholders' equity | 11,346,299 | 11,110,304 |
| Net unrealized gains (losses) on other securities | 1,218,397 | 1,829,793 |
| Net deferred gains (losses) on hedging instruments | 8,295 | 73,028 |
| Land revaluation excess | 157,776 | 159,991 |
| Foreign currency translation adjustments | 407,229 | 254,220 |
| Remeasurements of defined benefit plans | (81,937) | (73,832) |
| Total accumulated other comprehensive income | 1,709,760 | 2,243,201 |
| Subscription rights to shares | 8,732 | 7,906 |
| Minority interests | 2,048,101 | 1,981,648 |
| Total net assets | 15,112,895 | 15,343,060 |
| Total liabilities and net assets | 258,131,946 | 264,458,187 |

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

| (in millions of yen) | For the six months ended September 30, 2013 | For the six months ended September 30, 2014 |
|--|---|---|
| Ordinary income | 2,583,258 | 2,761,541 |
| Interest income | 1,138,726 | 1,323,557 |
| Interest on loans and bills discounted | 777,686 | 859,679 |
| Interest and dividends on securities | 270,514 | 296,355 |
| Trust fees | 53,031 | 54,145 |
| Fees and commissions | 657,532 | 702,157 |
| Trading income | 179,783 | 144,820 |
| Other business income | 283,620 | 241,648 |
| Other ordinary income | 270,563 | 295,212 |
| Ordinary expenses | 1,732,819 | 1,811,648 |
| Interest expenses | 230,089 | 287,828 |
| Interest on deposits | 91,655 | 133,687 |
| Fees and commissions | 92,878 | 94,502 |
| Trading expenses | 1,544 | |
| Other business expenses | 143,435 | 70,669 |
| General and administrative expenses | 1,139,034 | 1,252,344 |
| Other ordinary expenses | 125,836 | 106,304 |
| Ordinary profits | 850,439 | 949,892 |
| Extraordinary gains | 5,674 | 10,300 |
| Gains on disposition of fixed assets | 5,674 | 1,141 |
| Gains on change in equity | | 9,159 |
| Extraordinary losses | 33,386 | 79,271 |
| Losses on disposition of fixed assets | 4,009 | 4,012 |
| Losses on impairment of fixed assets | 2,348 | 3,789 |
| Provision for reserve for contingent liabilities from financial instruments transactions | 319 | 419 |
| Provision for reserve for contingent losses | | 34,477 |
| Losses on change in equity | | 33,291 |
| Losses on sales of equity securities of subsidiaries | 2,170 | 3,280 |
| Settlement package | 24,537 | |
| Income before income taxes and others | 822,727 | 880,922 |
| Income taxes-current | 165,822 | 184,924 |
| Income taxes-deferred | 46,369 | 57,617 |
| Total taxes | 212,192 | 242,542 |
| Income before minority interests | 610,535 | 638,380 |
| Minority interests | 80,330 | 59,664 |
| Net income | 530,204 | 578,716 |

Consolidated Statements of Comprehensive Income

| (in millions of yen) | For the six months ended September 30, 2013 | For the six months ended September 30, 2014 |
|--|---|---|
| Income before minority interests | 610,535 | 638,380 |
| Other comprehensive income | | |
| Net unrealized gains (losses) on other securities | (21,571) | 591,559 |
| Net deferred gains (losses) on hedging instruments | (18,055) | 64,788 |
| Land revaluation excess | (110) | |
| Foreign currency translation adjustments | 206,415 | (73,777) |
| Pension liability adjustments of subsidiaries preparing financial statements under US GAAP | (5,645) | |
| Remeasurements of defined benefit plans | | 7,468 |
| Share of other comprehensive income of associates accounted for using equity method | 148,274 | (64,481) |
| Total other comprehensive income | 309,307 | 525,556 |
| Comprehensive income | 919,842 | 1,163,937 |
| (Comprehensive income attributable to) | | |
| Comprehensive income attributable to owners of the parent | 837,194 | 1,110,313 |
| Comprehensive income attributable to minority interests | 82,648 | 53,623 |

(3) Consolidated Statements of Changes in Net Assets
For the six months ended September 30, 2013

| | Shareholders equity | | | | (in millions of yen) | | |
|--|---------------------|-----------------|-------------------|----------------|--|------------------------|---------------------------------|
| | | | | | Accumulated other comprehensive income | | Net unrealized gains |
| | Capital stock | Capital surplus | Retained earnings | Treasury stock | Total shareholders equity | (losses) on securities | (losses) on hedging instruments |
| Balance at the beginning of the period | 2,139,378 | 2,172,930 | 6,267,976 | (1,929) | 10,578,356 | 1,207,963 | 45,146 |
| Changes during the period | | | | | | | |
| Issuance of new shares-exercise of subscription rights to shares | 1,042 | 1,040 | | | 2,083 | | |
| Dividends from retained earnings | | | (108,072) | | (108,072) | | |
| Net income | | | 530,204 | | 530,204 | | |
| Repurchase of treasury stock | | | | (20) | (20) | | |
| Disposal of treasury stock | | (55) | | 272 | 217 | | |
| Reversal of land revaluation excess | | | 1,444 | | 1,444 | | |
| Changes in foreign affiliates interests in their subsidiaries | | | (3,282) | | (3,282) | | |
| Net changes of items other than shareholders equity | | | | | | (29,379) | (17,343) |
| Total changes during the period | 1,042 | 985 | 420,293 | 251 | 422,573 | (29,379) | (17,343) |
| Balance at the end of the period | 2,140,421 | 2,173,915 | 6,688,270 | (1,677) | 11,000,929 | 1,178,584 | 27,802 |

| | (in millions of yen) | | | | | | | |
|--|--|--|--------------------------|--------------------------|--|-------------------------------|--------------------|------------------|
| | Accumulated other comprehensive income | | | | Pension liability adjustments of subsidiaries preparing financial measurements | | | |
| | Land revaluation excess | Foreign currency translation adjustments | statements under US GAAP | of defined benefit plans | Total accumulated other comprehensive income | Subscription rights to shares | Minority interests | Total net assets |
| Balance at the beginning of the period | 159,952 | (195,421) | (59,379) | | 1,158,261 | 8,884 | 1,774,153 | 13,519,655 |
| Changes during the period | | | | | | | | |
| Issuance of new shares-exercise of subscription rights to shares | | | | | | | | 2,083 |
| Dividends from retained earnings | | | | | | | | (108,072) |
| Net income | | | | | | | | 530,204 |
| Repurchase of treasury stock | | | | | | | | (20) |
| Disposal of treasury stock | | | | | | | | 217 |
| Reversal of land revaluation excess | | | | | | | | 1,444 |
| Changes in foreign affiliates interests in their subsidiaries | | | | | | | | (3,282) |
| Net changes of items other than shareholders equity | (1,554) | 359,128 | (5,306) | | 305,545 | (484) | 81,103 | 386,163 |
| Total changes during the period | (1,554) | 359,128 | (5,306) | | 305,545 | (484) | 81,103 | 808,736 |
| Balance at the end of the period | 158,397 | 163,706 | (64,685) | | 1,463,806 | 8,399 | 1,855,256 | 14,328,392 |

For the six months ended September 30, 2014

| | 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 | 960 | 959 | | | 1,920 | | |
| Dividends from retained earnings | | | (136,444) | | (136,444) | | |
| Net income | | | 578,716 | | 578,716 | | |
| Repurchase of treasury stock | | | | (390,017) | (390,017) | | |
| Disposal of treasury stock | | 0 | | 1 | 1 | | |
| Retirement of treasury stock | | (390,000) | | 390,000 | | | |
| Reversal of land revaluation excess | | | (2,215) | | (2,215) | | |
| Changes in subsidiaries equity | | 588 | | | 588 | | |
| Net changes of items other than shareholders equity | | | | | | 611,395 | 64,732 |
| Total changes during the period | 960 | (388,452) | 440,056 | (15) | 52,549 | 611,395 | 64,732 |
| Balance at the end of the period | 2,141,449 | 1,439,477 | 7,531,092 | (1,714) | 11,110,304 | 1,829,793 | 73,028 |

| | (in millions of yen) Accumulated other comprehensive income | | | | | | | |
|--|--|--|--|---|--|-------------------------------|--------------------|------------------|
| | Land revaluation excess | Foreign currency translation adjustments | Pension liability adjustments of subsidiaries preparing financial statements under US GAAP | Remeasurements of defined benefit plans | Total accumulated other comprehensive income | Subscription rights to shares | Minority 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 | | | | | | | | 1,920 |
| Dividends from retained earnings | | | | | | | | (136,444) |
| Net income | | | | | | | | 578,716 |
| Repurchase of treasury stock | | | | | | | | (390,017) |
| Disposal of treasury stock | | | | | | | | 1 |
| Retirement of treasury stock | | | | | | | | (2,215) |

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| | | | | | | | | |
|---|---------|-----------|----------|-----------|-------|-----------|--|------------|
| Reversal of land revaluation excess | | | | | | | | |
| Changes in subsidiaries equity | | | | | | | | 588 |
| Net changes of items other than shareholders equity | 2,215 | (152,789) | 8,258 | 533,812 | (825) | (52,092) | | 480,893 |
| Total changes during the period | 2,215 | (152,789) | 8,258 | 533,812 | (825) | (52,092) | | 533,443 |
| Balance at the end of the period | 159,991 | 254,220 | (73,832) | 2,243,201 | 7,906 | 1,981,648 | | 15,343,060 |

(4) Notes on Going-Concern Assumption
Not applicable

4. Non-consolidated Financial Statements

(1) Non-consolidated Balance Sheets

| (in millions of yen) | As of March 31, 2014 | As of September 30, 2014 |
|--|-------------------------|-----------------------------|
| Assets: | | |
| Current assets: | | |
| Cash and due from banks | 19,037 | 18,817 |
| Securities | 111,300 | 93,200 |
| Others | 71,743 | 87,736 |
| Total current assets | 202,081 | 199,754 |
| Fixed assets: | | |
| Tangible fixed assets | 279 | 355 |
| Intangible fixed assets | 4,923 | 6,659 |
| Investments and other assets | 10,724,991 | 10,393,439 |
| Investments in subsidiaries and affiliates | 10,706,842 | 10,316,842 |
| Others | 18,149 | 76,597 |
| Total fixed assets | 10,730,194 | 10,400,454 |
| Total assets | 10,932,276 | 10,600,209 |
| Liabilities: | | |
| Current liabilities: | | |
| Short-term borrowings | 1,917,647 | 1,838,546 |
| Lease liabilities | 21 | 21 |
| Income taxes payable | 104 | 3,753 |
| Reserve for bonuses and reserve for bonuses to directors | 441 | 392 |
| Others | 6,323 | 18,154 |
| Total current liabilities | 1,924,538 | 1,860,867 |
| Fixed liabilities: | | |
| Bonds payable | 380,500 | 430,500 |
| Long-term borrowings | 3,945 | 3,969 |
| Lease liabilities | 56 | 47 |
| Others | 20 | 11 |
| Total fixed liabilities | 384,522 | 434,528 |
| Total liabilities | 2,309,060 | 2,295,396 |
| Net assets: | | |
| Shareholders' equity: | | |
| Capital stock | 2,140,488 | 2,141,449 |
| Capital surplus: | | |
| Capital reserve | 2,140,501 | 2,141,460 |

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| | | |
|--|------------|------------|
| Other capital surplus | 1,860,006 | 1,470,006 |
| Total capital surplus | 4,000,507 | 3,611,466 |
| Retained earnings: | | |
| Other retained earnings: | | |
| Other reserve | 150,000 | 150,000 |
| Earned surplus brought forward | 2,392,816 | 2,487,273 |
| Total retained earnings | 2,542,816 | 2,637,273 |
| Treasury stock | (105) | (121) |
| Total shareholders equity | 8,683,707 | 8,390,068 |
| Valuation and translation adjustments: | | |
| Net deferred gains (losses) on hedging instruments | (69,224) | (93,162) |
| Total valuation and translation adjustments | (69,224) | (93,162) |
| Subscription rights to shares | 8,732 | 7,906 |
| Total net assets | 8,623,215 | 8,304,813 |
| Total liabilities and net assets | 10,932,276 | 10,600,209 |

(2) Non-consolidated Statements of Income

| (in millions of yen) | For the six months ended September 30, 2013 | For the six months ended September 30, 2014 |
|----------------------------|---|---|
| Operating income | 115,445 | 247,952 |
| Operating expenses | 9,043 | 10,963 |
| Operating profits | 106,401 | 236,988 |
| Non-operating income | 7,948 | 8,143 |
| Non-operating expenses | 14,671 | 14,719 |
| Ordinary profits | 99,678 | 230,411 |
| Extraordinary gains | | |
| Extraordinary losses | 0 | 3 |
| Income before income taxes | 99,678 | 230,408 |
| Income taxes-current | 345 | (16,143) |
| Income taxes-deferred | | 15,649 |
| Total taxes | 345 | (493) |
| Net income | 99,332 | 230,901 |

(3) Non-consolidated Statements of Changes in Net Assets
For the six months ended September 30, 2013

| | (in millions of yen) | | | | |
|--|----------------------|-----------------|-----------------------|-------------------------|--------------------------------|
| | Shareholders' equity | | | Retained earnings | |
| | Capital surplus | | | Other retained earnings | |
| | Capital stock | Capital reserve | Other capital surplus | Other reserve | Earned surplus brought forward |
| Balance at the beginning of the period | 2,139,378 | 2,139,392 | 1,860,006 | 150,000 | 2,367,278 |
| Changes during the period | | | | | |
| Issuance of new shares-exercise of subscription rights to shares | 1,042 | 1,040 | | | |
| Dividends from retained earnings | | | | | (108,079) |
| Net income | | | | | 99,332 |
| Repurchase of treasury stock | | | | | |
| Disposal of treasury stock | | | 0 | | |
| Net changes of items other than shareholders equity | | | | | |
| Total changes during the period | 1,042 | 1,040 | 0 | | (8,746) |
| Balance at the end of the period | 2,140,421 | 2,140,433 | 1,860,006 | 150,000 | 2,358,532 |

| | (in millions of yen) | | | | |
|--|----------------------|---------------------------|--|---------------------|------------------|
| | Shareholders' equity | | Valuation and translation adjustments | Subscription rights | |
| | Treasury stock | Total shareholders equity | Net deferred gains (losses) on hedging instruments | to shares | Total net assets |
| | | | | | |
| Balance at the beginning of the period | (61) | 8,655,995 | (50,026) | 8,884 | 8,614,853 |
| Changes during the period | | | | | |
| Issuance of new shares-exercise of subscription rights to shares | | 2,083 | | | 2,083 |
| Dividends from retained earnings | | (108,079) | | | (108,079) |
| Net income | | 99,332 | | | 99,332 |
| Repurchase of treasury stock | (20) | (20) | | | (20) |
| Disposal of treasury stock | 0 | 1 | | | 1 |
| Net changes of items other than shareholders equity | | | (18,483) | (484) | (18,968) |
| Total changes during the period | (19) | (6,682) | (18,483) | (484) | (25,650) |
| Balance at the end of the period | (81) | 8,649,313 | (68,510) | 8,399 | 8,589,202 |

For the six months ended September 30, 2014

| | (in millions of yen) | | | | |
|--|----------------------|-----------------|-----------------------|-------------------------|--------------------------------|
| | Shareholders equity | | | Retained earnings | |
| | Capital surplus | | | Other 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 | 960 | 959 | | | |
| Dividends from retained earnings | | | | | (136,444) |
| Net income | | | | | 230,901 |
| 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 | 960 | 959 | (390,000) | | 94,457 |
| Balance at the end of the period | 2,141,449 | 2,141,460 | 1,470,006 | 150,000 | 2,487,273 |

| | (in millions of yen) | | | | | |
|--|----------------------|---------------------------|--|---------------------------------------|-------------------------------|------------------|
| | Shareholders equity | | | Valuation and translation adjustments | Subscription rights to shares | Total net assets |
| | Treasury stock | Total shareholders equity | Net deferred gains (losses) on hedging instruments | | | |
| | Treasury stock | Total shareholders equity | Net deferred gains (losses) on hedging instruments | Subscription rights to 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 | | 1,920 | | | 1,920 | |
| Dividends from retained earnings | | (136,444) | | | (136,444) | |
| Net income | | 230,901 | | | 230,901 | |
| Repurchase of treasury stock | (390,017) | (390,017) | | | (390,017) | |
| Disposal of treasury stock | 1 | 1 | | | 1 | |
| Retirement of treasury stock | 390,000 | | | | | |
| Net changes of items other than shareholders equity | | | (23,937) | (825) | (24,763) | |
| Total changes during the period | (15) | (293,638) | (23,937) | (825) | (318,402) | |
| Balance at the end of the period | (121) | 8,390,068 | (93,162) | 7,906 | 8,304,813 | |

(4) Notes on Going-Concern Assumption
Not applicable

Selected Financial Information
under Japanese GAAP
For the Six Months Ended September 30, 2014

Mitsubishi UFJ Financial Group, Inc.

[Contents]

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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 six months ended | | Increase |
| | September 30, 2014 (A) | September 30, 2013 (B) | (Decrease) (A) - (B) |
| Gross profits | 2,013,397 | 1,844,798 | 168,598 |
| Gross profits before credit costs for trust accounts | 2,012,926 | 1,845,263 | 167,662 |
| Net interest income | 1,035,797 | 908,689 | 127,108 |
| Trust fees | 54,145 | 53,031 | 1,114 |
| Credit costs for trust accounts (1) | 471 | (465) | 936 |
| Net fees and commissions | 607,655 | 564,653 | 43,001 |
| Net trading profits | 144,820 | 178,238 | (33,418) |
| Net other business profits | 170,978 | 140,185 | 30,792 |
| Net gains (losses) on debt securities | 89,302 | 77,093 | 12,209 |
| General and administrative expenses | 1,235,563 | 1,120,251 | 115,311 |
| Amortization of goodwill | 7,544 | 17,042 | (9,498) |
| Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 784,907 | 742,055 | 42,852 |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 777,363 | 725,012 | 52,350 |
| Provision for general allowance for credit losses (2) | | | |
| Net business profits* | 777,834 | 724,547 | 53,286 |
| Net non-recurring gains (losses) | 172,058 | 125,891 | 46,166 |
| Credit costs (3) | (72,105) | (71,424) | (680) |
| Losses on loan write-offs | (57,215) | (67,248) | 10,032 |
| Provision for specific allowance for credit losses | | | |
| Other credit costs | (14,889) | (4,176) | (10,713) |
| Reversal of allowance for credit losses (4) | 80,655 | 68,738 | 11,916 |
| Reversal of reserve for contingent losses included in credit costs (5) | 4,484 | 2,497 | 1,986 |
| Gains on loans written-off (6) | 27,670 | 26,383 | 1,286 |
| Net gains (losses) on equity securities | 22,904 | 43,448 | (20,544) |
| Gains on sales of equity securities | 31,998 | 61,854 | (29,856) |
| Losses on sales of equity securities | (6,478) | (7,587) | 1,108 |
| Losses on write-down of equity securities | (2,615) | (10,818) | 8,203 |
| Profits (losses) from investments in affiliates | 103,934 | 68,693 | 35,241 |
| Other non-recurring gains (losses) | 4,514 | (12,445) | 16,960 |
| Ordinary profits | 949,892 | 850,439 | 99,453 |
| Net extraordinary gains (losses) | (68,970) | (27,711) | (41,258) |
| Net gains (losses) on change in equity | (24,132) | | (24,132) |
| Provision for reserve for contingent losses | (34,477) | | (34,477) |
| Settlement package | | (24,537) | 24,537 |
| Income before income taxes and others | 880,922 | 822,727 | 58,195 |
| Income taxes-current | 184,924 | 165,822 | 19,101 |
| Income taxes-deferred | 57,617 | 46,369 | 11,248 |
| Total taxes | 242,542 | 212,192 | 30,349 |
| Income before minority interests | 638,380 | 610,535 | 27,845 |
| Minority interests | 59,664 | 80,330 | (20,666) |

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| | | | |
|------------|----------------|---------|--------|
| Net income | 578,716 | 530,204 | 48,511 |
|------------|----------------|---------|--------|

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) | 41,175 | 25,730 | 15,445 |
| Number of consolidated subsidiaries | 255 | 249 | 6 |
| Number of affiliated companies accounted for under the equity method | 64 | 61 | 3 |

BTMU and MUTB Combined

| | (in millions of yen) | | |
|---|---------------------------|--------------------|------------|
| | For the fiscal year ended | | Increase |
| | September 30, 2014 | September 30, 2013 | (Decrease) |
| | (A) | (B) | (A) - (B) |
| Gross profits | 1,259,728 | 1,125,552 | 134,175 |
| Gross profits before credit costs for trust accounts | 1,259,257 | 1,126,017 | 133,239 |
| Domestic gross profits | 688,965 | 680,645 | 8,320 |
| Net interest income | 389,695 | 407,214 | (17,518) |
| Trust fees | 42,402 | 39,093 | 3,308 |
| Credit costs for trust accounts (1) | 471 | (465) | 936 |
| Net fees and commissions | 200,171 | 185,435 | 14,736 |
| Net trading profits | 14,873 | 3,773 | 11,099 |
| Net other business profits | 41,822 | 45,127 | (3,305) |
| Net gains (losses) on debt securities | 42,341 | 33,343 | 8,997 |
| Non-domestic gross profits | 570,762 | 444,907 | 125,855 |
| Net interest income | 318,761 | 227,756 | 91,004 |
| Net fees and commissions | 92,237 | 87,809 | 4,428 |
| Net trading profits | 57,744 | 50,399 | 7,345 |
| Net other business profits | 102,018 | 78,941 | 23,077 |
| Net gains (losses) on debt securities | 47,638 | 33,737 | 13,900 |
| General and administrative expenses | 679,690 | 636,425 | 43,265 |
| Personnel expenses | 273,795 | 257,036 | 16,759 |
| Non-personnel expenses | 367,723 | 348,952 | 18,771 |
| Taxes | 38,171 | 30,437 | 7,734 |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 579,566 | 489,591 | 89,974 |
| Provision for general allowance for credit losses (2) | | | |
| Net business profits | 580,037 | 489,126 | 90,910 |
| Net non-recurring gains (losses) | 77,381 | 53,192 | 24,188 |
| Credit costs (3) | (31,710) | (37,010) | 5,299 |
| Losses on loan write-offs | (15,953) | (33,033) | 17,080 |
| Provision for specific allowance for credit losses | | | |
| Other credit costs | (15,757) | (3,976) | (11,780) |
| Reversal of allowance for credit losses (4) | 95,470 | 65,269 | 30,201 |
| Reversal of reserve for contingent losses included in credit costs (5) | 5,908 | 4,732 | 1,175 |
| Gains on loans written-off (6) | 6,160 | 11,944 | (5,783) |
| Net gains (losses) on equity securities | 8,037 | 19,036 | (10,998) |
| Gains on sales of equity securities | 18,884 | 51,259 | (32,374) |
| Losses on sales of equity securities | (6,232) | (5,069) | (1,163) |
| Losses on write-down of equity securities | (4,613) | (27,152) | 22,538 |
| Other non-recurring gains (losses) | (6,486) | (10,780) | 4,294 |
| Ordinary profits | 657,418 | 542,319 | 115,099 |
| Net extraordinary gains (losses) | (40,816) | (24,784) | (16,032) |
| Net gains (losses) on disposition of fixed assets | (2,937) | 479 | (3,416) |
| Losses on impairment of fixed assets | (3,402) | (1,885) | (1,517) |
| Provision for reserve for contingent losses | (34,477) | | (34,477) |
| Settlement package | | (24,537) | 24,537 |
| Income before income taxes | 616,601 | 517,534 | 99,067 |
| Income taxes-current | 170,298 | 130,305 | 39,992 |

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| | | | |
|--|----------------|---------|----------|
| Income taxes-deferred | 18,508 | 54,633 | (36,124) |
| Total taxes | 188,806 | 184,938 | 3,867 |
| Net income | 427,795 | 332,595 | 95,199 |
| (Reference) | | | |
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6) | 76,300 | 44,471 | 31,828 |

BTMU Consolidated

| | (in millions of yen) | | |
|--|---------------------------|---------------------------|-------------------------|
| | For the six months ended | | Increase |
| | September 30, 2014 (A) | September 30, 2013 (B) | (Decrease) (A) - (B) |
| Gross profits | 1,430,557 | 1,250,246 | 180,310 |
| Net interest income | 876,710 | 756,867 | 119,842 |
| Trust fees | 5,286 | 7,157 | (1,870) |
| Net fees and commissions | 334,367 | 287,608 | 46,758 |
| Net trading profits | 44,272 | 57,292 | (13,019) |
| Net other business profits | 169,919 | 141,320 | 28,599 |
| Net gains (losses) on debt securities | 90,666 | 79,487 | 11,178 |
| General and administrative expenses | 839,342 | 739,311 | 100,030 |
| Amortization of goodwill | 7,177 | 8,768 | (1,591) |
| Net business profits before provision for general allowance for credit losses and amortization of goodwill | 598,392 | 519,703 | 78,689 |
| Net business profits before provision for general allowance for credit losses | 591,215 | 510,934 | 80,280 |
| Provision for general allowance for credit losses (1) | | | |
| Net business profits* | 591,215 | 510,934 | 80,280 |
| Net non-recurring gains (losses) | 72,186 | 63,665 | 8,520 |
| Credit costs (2) | (48,194) | (46,056) | (2,137) |
| Losses on loan write-offs | (34,093) | (41,863) | 7,769 |
| Provision for specific allowance for credit losses | | | |
| Other credit costs | (14,101) | (4,193) | (9,907) |
| Reversal of allowance for credit losses (3) | 80,325 | 58,858 | 21,466 |
| Reversal of reserve for contingent losses included in credit costs (4) | 4,453 | 2,622 | 1,830 |
| Gains on loans written-off (5) | 17,680 | 17,240 | 440 |
| Net gains (losses) on equity securities | 7,802 | 32,815 | (25,012) |
| Gains on sales of equity securities | 15,999 | 47,162 | (31,162) |
| Losses on sales of equity securities | (5,758) | (2,386) | (3,371) |
| Losses on write-down of equity securities | (2,439) | (11,960) | 9,521 |
| Profits (losses) from investments in affiliates | 13,549 | 5,182 | 8,367 |
| Other non-recurring gains (losses) | (3,430) | (6,997) | 3,567 |
| Ordinary profits | 663,401 | 574,599 | 88,801 |
| Net extraordinary gains (losses) | (39,602) | (26,791) | (12,810) |
| Net gains (losses) on disposition of fixed assets | (915) | 2,030 | (2,946) |
| Losses on impairment of fixed assets | (689) | (1,791) | 1,101 |
| Provision for reserve for contingent losses | (34,477) | | (34,477) |
| Settlement package | | (24,537) | 24,537 |
| Income before income taxes and others | 623,798 | 547,807 | 75,990 |
| Income taxes-current | 156,789 | 133,065 | 23,724 |
| Income taxes-deferred | 27,563 | 44,811 | (17,247) |
| Total taxes | 184,353 | 177,876 | 6,476 |
| Income before minority interests | 439,445 | 369,931 | 69,514 |
| Minority interests | 33,949 | 30,405 | 3,543 |
| Net income | 405,496 | 339,525 | 65,970 |

Note:

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* Net business 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) | 54,264 | 32,665 | 21,599 |
| Number of consolidated subsidiaries | 155 | 146 | 9 |
| Number of affiliated companies accounted for under the equity method | 60 | 59 | 1 |

BTMU Non-consolidated

| | (in millions of yen) | | |
|--|---------------------------|---------------------------|-------------------------|
| | For the six months ended | | Increase |
| | September 30, 2014 (A) | September 30, 2013 (B) | (Decrease) (A) - (B) |
| Gross profits | 1,079,582 | 965,579 | 114,002 |
| Domestic gross profits | 549,981 | 567,280 | (17,299) |
| Net interest income | 347,607 | 363,849 | (16,242) |
| Net fees and commissions | 154,774 | 140,054 | 14,720 |
| Net trading profits | (5,421) | 5,700 | (11,122) |
| Net other business profits | 53,021 | 57,676 | (4,655) |
| Net gains (losses) on debt securities | 44,784 | 49,064 | (4,280) |
| Non-domestic gross profits | 529,600 | 398,298 | 131,302 |
| Net interest income | 277,569 | 198,717 | 78,852 |
| Net fees and commissions | 92,144 | 87,438 | 4,705 |
| Net trading profits | 60,733 | 47,148 | 13,584 |
| Net other business profits | 99,153 | 64,992 | 34,160 |
| Net gains (losses) on debt securities | 45,949 | 20,587 | 25,362 |
| General and administrative expenses | 588,935 | 547,620 | 41,315 |
| Personnel expenses | 239,191 | 222,880 | 16,310 |
| Non-personnel expenses | 315,881 | 297,700 | 18,180 |
| Amortization of goodwill | 138 | 126 | 11 |
| Taxes | 33,862 | 27,039 | 6,823 |
| Net business profits before provision for general allowance for credit losses and amortization of goodwill | 490,785 | 418,085 | 72,699 |
| Net business profits before provision for general allowance for credit losses | 490,646 | 417,958 | 72,687 |
| Provision for general allowance for credit losses (1) | | | |
| Net business profits | 490,646 | 417,958 | 72,687 |
| Net non-recurring gains (losses) | 56,606 | 37,209 | 19,397 |
| Credit costs (2) | (30,920) | (36,441) | 5,520 |
| Losses on loan write-offs | (15,951) | (32,447) | 16,495 |
| Provision for specific allowance for credit losses | | | |
| Other credit costs | (14,968) | (3,993) | (10,974) |
| Reversal of allowance for credit losses (3) | 86,060 | 48,633 | 37,426 |
| Reversal of reserve for contingent losses included in credit costs (4) | 5,887 | 3,914 | 1,973 |
| Gains on loans written-off (5) | 5,883 | 11,757 | (5,873) |
| Net gains (losses) on equity securities | 1,408 | 17,665 | (16,257) |
| Gains on sales of equity securities | 11,570 | 46,735 | (35,164) |
| Losses on sales of equity securities | (5,685) | (2,383) | (3,301) |
| Losses on write-down of equity securities | (4,477) | (26,686) | 22,209 |
| Other non-recurring gains (losses) | (11,712) | (8,321) | (3,390) |
| Ordinary profits | 547,253 | 455,168 | 92,085 |
| Net extraordinary gains (losses) | (36,212) | (24,638) | (11,573) |
| Net gains (losses) on disposition of fixed assets | (1,274) | 476 | (1,751) |
| Losses on impairment of fixed assets | (460) | (1,736) | 1,276 |
| Provision for reserve for contingent losses | (34,477) | | (34,477) |
| Settlement package | | (24,537) | 24,537 |
| Income before income taxes | 511,041 | 430,529 | 80,511 |
| Income taxes-current | 138,988 | 115,148 | 23,840 |
| Income taxes-deferred | 17,594 | 45,418 | (27,824) |

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| | | | |
|--|----------------|---------|---------|
| Total taxes | 156,582 | 160,567 | (3,984) |
| Net income | 354,458 | 269,962 | 84,496 |
| (Reference) | | | |
| Total credit costs (1)+(2)+(3)+(4)+(5) | 66,911 | 27,864 | 39,046 |

MUTB Consolidated

| | (in millions of yen) | | |
|---|--------------------------|--------------------|------------|
| | For the six months ended | | Increase |
| | September 30, 2014 | September 30, 2013 | (Decrease) |
| | (A) | (B) | (A) - (B) |
| Gross profits | 221,191 | 204,322 | 16,868 |
| Gross profits before credit costs for trust accounts | 220,719 | 204,787 | 15,932 |
| Trust fees | 48,932 | 46,053 | 2,879 |
| Trust fees before credit costs for trust accounts | 48,461 | 46,518 | 1,942 |
| Money trusts fees (Jointly operated designated money trusts before credit costs for trust account) | 3,588 | 2,961 | 626 |
| Other trust fees | 44,873 | 43,557 | 1,316 |
| Credit costs for trust accounts (1) | 471 | (465) | 936 |
| Net interest income | 80,018 | 70,452 | 9,565 |
| Net fees and commissions | 80,822 | 75,826 | 4,995 |
| Net trading profits | 19,258 | 3,476 | 15,781 |
| Net other business profits | (7,840) | 8,512 | (16,353) |
| Net gains (losses) on debt securities | (754) | (2,570) | 1,816 |
| General and administrative expenses | 123,199 | 116,756 | 6,443 |
| Amortization of goodwill | 458 | 108 | 350 |
| Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 97,978 | 88,139 | 9,838 |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 97,520 | 88,031 | 9,488 |
| Provision for general allowance for credit losses (2) | | | |
| Net business profits* | 97,991 | 87,566 | 10,424 |
| Net non-recurring gains (losses) | 23,933 | 19,229 | 4,704 |
| Credit costs (3) | (816) | (575) | (240) |
| Losses on loan write-offs | (27) | (592) | 565 |
| Provision for specific allowance for credit losses | | | |
| Other credit costs | (788) | 17 | (806) |
| Reversal of allowance for credit losses (4) | 9,374 | 16,545 | (7,170) |
| Reversal of reserve for contingent losses included in credit costs (5) | 20 | 818 | (797) |
| Gains on loans written-off (6) | 310 | 231 | 78 |
| Net gains (losses) on equity securities | 6,629 | 1,355 | 5,274 |
| Gains on sales of equity securities | 7,314 | 4,523 | 2,790 |
| Losses on sales of equity securities | (547) | (2,701) | 2,154 |
| Losses on write-down of equity securities | (136) | (466) | 329 |
| Profits (losses) from investments in affiliates | 4,851 | 4,968 | (117) |
| Other non-recurring gains (losses) | 3,562 | (4,114) | 7,677 |
| Ordinary profits | 121,925 | 106,796 | 15,128 |
| Net extraordinary gains (losses) | 4,474 | (160) | 4,634 |
| Net gains (losses) on disposition of fixed assets | (1,733) | (2) | (1,731) |
| Losses on impairment of fixed assets | (2,950) | (157) | (2,793) |
| Gains on change in equity | 9,159 | | 9,159 |
| Income before income taxes and others | 126,399 | 106,636 | 19,763 |
| Income taxes-current | 36,125 | 19,394 | 16,730 |
| Income taxes-deferred | (613) | 11,576 | (12,189) |
| Total taxes | 35,511 | 30,971 | 4,540 |
| Income before minority interests | 90,887 | 75,664 | 15,222 |

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| | | | |
|--------------------|---------------|--------|--------|
| Minority interests | 4,126 | 3,917 | 209 |
| Net income | 86,760 | 71,747 | 15,013 |

Note:

* Net business 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) | 9,361 | 16,555 | (7,194) |
| Number of consolidated subsidiaries | 57 | 52 | 5 |
| Number of affiliated companies accounted for under the equity method | 12 | 12 | |

MUTB Non-consolidated

| | (in millions of yen) | | |
|---|---------------------------|---------------------------|-------------------------|
| | For the six months ended | | Increase |
| | September 30, 2014 (A) | September 30, 2013 (B) | (Decrease) (A) - (B) |
| Gross profits | 180,146 | 159,973 | 20,172 |
| Gross profits before credit costs for trust accounts | 179,674 | 160,438 | 19,236 |
| Domestic gross profits | 138,984 | 113,364 | 25,620 |
| Trust fees | 42,402 | 39,093 | 3,308 |
| Trust fees before credit costs for trust accounts | 41,931 | 39,558 | 2,372 |
| Money trusts fees (Jointly operated designated money trusts before credit costs for trust account) | 3,588 | 2,961 | 626 |
| Other trust fees | 38,342 | 36,597 | 1,745 |
| Credit costs for trust accounts (1) | 471 | (465) | 936 |
| Net interest income | 42,088 | 43,364 | (1,276) |
| Net fees and commissions | 45,397 | 45,381 | 15 |
| Net trading profits | 20,295 | (1,926) | 22,222 |
| Net other business profits | (11,198) | (12,548) | 1,350 |
| Net gains (losses) on debt securities | (2,443) | (15,721) | 13,278 |
| Non-domestic gross profits | 41,161 | 46,608 | (5,447) |
| Net interest income | 41,191 | 29,039 | 12,152 |
| Net fees and commissions | 93 | 370 | (277) |
| Net trading profits | (2,988) | 3,250 | (6,239) |
| Net other business profits | 2,865 | 13,948 | (11,083) |
| Net gains (losses) on debt securities | 1,688 | 13,150 | (11,461) |
| General and administrative expenses | 90,755 | 88,805 | 1,949 |
| Personnel expenses | 34,604 | 34,155 | 448 |
| Non-personnel expenses | 51,842 | 51,251 | 590 |
| Taxes | 4,309 | 3,398 | 910 |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 88,919 | 71,632 | 17,286 |
| Provision for general allowance for credit losses (2) | | | |
| Net business profits | 89,390 | 71,167 | 18,223 |
| Net non-recurring gains (losses) | 20,774 | 15,983 | 4,790 |
| Credit costs (3) | (789) | (568) | (220) |
| Losses on loan write-offs | (1) | (586) | 585 |
| Provision for specific allowance for credit losses | | | |
| Other credit costs | (788) | 17 | (806) |
| Reversal of allowance for credit losses (4) | 9,410 | 16,635 | (7,225) |
| Reversal of reserve for contingent losses included in credit costs (5) | 20 | 818 | (797) |
| Gains on loans written-off (6) | 277 | 187 | 90 |
| Net gains (losses) on equity securities | 6,629 | 1,370 | 5,259 |
| Gains on sales of equity securities | 7,314 | 4,523 | 2,790 |
| Losses on sales of equity securities | (547) | (2,686) | 2,138 |
| Losses on write-down of equity securities | (136) | (466) | 329 |
| Other non-recurring gains (losses) | 5,226 | (2,459) | 7,685 |
| Ordinary profits | 110,164 | 87,151 | 23,013 |
| Net extraordinary gains (losses) | (4,604) | (146) | (4,458) |
| Net gains (losses) on disposition of fixed assets | (1,662) | 2 | (1,664) |
| Losses on impairment of fixed assets | (2,942) | (148) | (2,793) |

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| | | | |
|--|----------------|--------|---------|
| Income before income taxes | 105,560 | 87,005 | 18,555 |
| Income taxes-current | 31,309 | 15,156 | 16,152 |
| Income taxes-deferred | 913 | 9,214 | (8,300) |
| Total taxes | 32,223 | 24,371 | 7,852 |
| Net income | 73,336 | 62,633 | 10,702 |
| (Reference) | | | |
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6) | 9,389 | 16,607 | (7,217) |

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

| | (percentage per annum) | | |
|---|--|-------------------------------------|--|
| | For the six months ended September 30, 2014 (A) | Increase (Decrease) (A) - (B) | For the six months ended September 30, 2013 (B) |
| (Domestic business segment) | | | |
| Total average interest rate on interest-earning assets (a) | 0.65 | (0.06) | 0.71 |
| Average interest rate on loans and bills discounted (b) | 1.04 | (0.09) | 1.14 |
| Average interest rate on securities | 0.49 | 0.04 | 0.45 |
| Total average interest rate on interest-bearing liabilities (c) | | | |
| <including general and administrative expenses> | 0.73 | (0.01) | 0.74 |
| Average interest rate on deposits and NCD (d) | 0.03 | (0.00) | 0.04 |
| Average interest rate on other liabilities | 0.17 | (0.02) | 0.20 |
| Overall interest rate spread (a)-(c) | (0.07) | (0.04) | (0.03) |
| Interest rate spread (b)-(d) | 1.01 | (0.08) | 1.10 |
| (After excluding loans to the Japanese government and governmental organizations) | | | |
| Average interest rate on loans and bills discounted (e) | 1.23 | (0.09) | 1.32 |
| Interest rate spread (e)-(d) | 1.19 | (0.08) | 1.28 |

MUTB Non-consolidated

| | (percentage per annum) | | |
|---|--|-------------------------------------|--|
| | For the six months ended September 30, 2014 (A) | Increase (Decrease) (A) - (B) | For the six months ended September 30, 2013 (B) |
| (Domestic business segment) | | | |
| Total average interest rate on interest-earning assets (a) | 0.56 | (0.09) | 0.66 |
| Average interest rate on loans and bills discounted (b) | 0.77 | (0.09) | 0.86 |
| Average interest rate on securities | 0.57 | (0.02) | 0.59 |
| Total average interest rate on interest-bearing liabilities (c) | 0.17 | (0.02) | 0.20 |
| Average interest rate on deposits and NCD (d) | 0.14 | (0.02) | 0.16 |
| Overall interest rate spread (a)-(c) | 0.39 | (0.06) | 0.46 |
| Interest rate spread (b)-(d) | 0.63 | (0.06) | 0.69 |
| (After excluding loans to the Japanese government and governmental organizations) | | | |
| Average interest rate on loans and bills discounted (e) | 0.77 | (0.09) | 0.86 |
| Interest rate spread (e)-(d) | 0.63 | (0.06) | 0.69 |

BTMU and MUTB Combined

| | (percentage per annum) | | |
|---|--|-------------------------------------|--|
| | For the six months ended September 30, 2014 (A) | Increase (Decrease) (A) - (B) | For the six months ended September 30, 2013 (B) |
| (Domestic business segment) | | | |
| Average interest rate on loans and bills discounted (a) | 1.00 | (0.09) | 1.10 |

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| | | | |
|---|-------------|--------|------|
| Average interest rate on deposits and NCD (b) | 0.05 | (0.00) | 0.05 |
| Interest rate spread (a)-(b) | 0.95 | (0.08) | 1.04 |
| (After excluding loans to the Japanese government and governmental organizations) | | | |
| Average interest rate on loans and bills discounted (c) | 1.15 | (0.09) | 1.24 |
| Interest rate spread (c)-(b) | 1.10 | (0.08) | 1.18 |

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

| | (in billions of yen) | | | |
|-----------------------------|--------------------------|-------------------|-----------------|-----------------|
| | As of September 30, 2014 | | | |
| | within 1 year | 1 year to 5 years | over 5 years | Total |
| Receive-fix/pay-floater | 739.5 | 4,559.1 | 14,075.6 | 19,374.3 |
| Receive-floater/pay-fix | 779.8 | 4,158.2 | 6,027.9 | 10,966.1 |
| Receive-floater/pay-floater | | | | |
| Receive-fix/pay-fix | | | | |
| Total | 1,519.4 | 8,717.4 | 20,103.6 | 30,340.4 |

BTMU Consolidated

| | (in billions of yen) | | | |
|-----------------------------|--------------------------|-------------------|-----------------|-----------------|
| | As of September 30, 2014 | | | |
| | within 1 year | 1 year to 5 years | over 5 years | Total |
| Receive-fix/pay-floater | 423.0 | 3,608.5 | 13,985.6 | 18,017.3 |
| Receive-floater/pay-fix | 251.4 | 2,353.8 | 4,923.2 | 7,528.6 |
| Receive-floater/pay-floater | | | | |
| Receive-fix/pay-fix | | | | |
| Total | 674.5 | 5,962.4 | 18,908.9 | 25,545.9 |

MUTB Consolidated

| | (in billions of yen) | | | |
|-----------------------------|--------------------------|-------------------|----------------|----------------|
| | As of September 30, 2014 | | | |
| | within 1 year | 1 year to 5 years | over 5 years | Total |
| Receive-fix/pay-floater | 275.0 | 921.0 | 90.0 | 1,286.0 |
| Receive-floater/pay-fix | 411.0 | 1,571.5 | 1,131.4 | 3,114.0 |
| Receive-floater/pay-floater | | | | |
| Receive-fix/pay-fix | | | | |
| Total | 686.0 | 2,492.5 | 1,221.4 | 4,400.0 |

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

| | As of September 30, 2014 | | | | As of March 31, 2014 | | | |
|--|--------------------------------------|-------------|--------|--------|--------------------------------------|-------------|--------|--------|
| | Amount on consolidated balance sheet | Differences | Gains | Losses | Amount on consolidated balance sheet | Differences | Gains | Losses |
| | | | | | | | | |
| Debt securities being held to maturity | 3,543,489 | 41,719 | 45,598 | 3,878 | 2,778,658 | 27,082 | 39,133 | 12,050 |
| Domestic bonds | 815,425 | 4,971 | 4,980 | 9 | 214,969 | 868 | 868 | |
| Government bonds | 815,425 | 4,971 | 4,980 | 9 | 214,969 | 868 | 868 | |
| Municipal bonds | | | | | | | | |
| Corporate bonds | | | | | | | | |
| Other | 2,728,064 | 36,748 | 40,618 | 3,869 | 2,563,688 | 26,214 | 38,265 | 12,050 |
| Foreign bonds | 952,107 | 8,588 | 10,595 | 2,007 | 831,646 | (7,312) | 2,358 | 9,671 |
| Other | 1,775,957 | 28,159 | 30,022 | 1,862 | 1,732,042 | 33,527 | 35,907 | 2,379 |

| | As of September 30, 2014 | | | | As of March 31, 2014 | | | |
|----------------------------|--------------------------------------|-------------|-----------|---------|--------------------------------------|-------------|-----------|---------|
| | Amount on consolidated balance sheet | Differences | Gains | Losses | Amount on consolidated balance sheet | Differences | Gains | Losses |
| | | | | | | | | |
| Other securities | 69,594,187 | 2,751,679 | 2,920,857 | 169,178 | 71,722,006 | 1,869,917 | 2,180,880 | 310,962 |
| Domestic equity securities | 4,904,669 | 2,090,728 | 2,169,988 | 79,260 | 4,384,190 | 1,559,699 | 1,650,295 | 90,596 |
| Domestic bonds | 41,431,319 | 246,644 | 250,077 | 3,433 | 43,123,653 | 222,860 | 227,123 | 4,262 |
| Government bonds | 38,947,853 | 189,854 | 191,489 | 1,635 | 40,434,950 | 167,753 | 169,356 | 1,603 |
| Municipal bonds | 188,718 | 6,498 | 6,501 | 3 | 197,927 | 6,679 | 6,703 | 23 |
| Corporate bonds | 2,294,748 | 50,291 | 52,086 | 1,794 | 2,490,776 | 48,427 | 51,063 | 2,636 |
| Other | 23,258,198 | 414,306 | 500,791 | 86,485 | 24,214,162 | 87,357 | 303,461 | 216,103 |
| Foreign equity securities | 217,656 | 86,818 | 86,865 | 47 | 217,513 | 81,675 | 81,712 | 36 |
| Foreign bonds | 19,076,837 | 191,615 | 254,481 | 62,865 | 20,599,891 | (53,023) | 130,997 | 184,021 |
| Other | 3,963,704 | 135,872 | 159,444 | 23,571 | 3,396,757 | 58,705 | 90,750 | 32,044 |

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 September 30, 2014 | | | | As of March 31, 2014 | | | |
|--|--------------------------|-------------|---------|--------|----------------------|-------------|--------|--------|
| | Amount on | Differences | Gains | Losses | Amount on | Differences | Gains | Losses |
| | balance sheet | | | | balance sheet | | | |
| Debt securities being held to maturity | 2,381,789 | 32,699 | 34,570 | 1,871 | 1,750,757 | 33,527 | 35,907 | 2,379 |
| Stocks of subsidiaries and affiliates | 678,572 | 211,051 | 235,695 | 24,643 | 676,760 | (6,226) | 30,867 | 37,094 |

| | As of September 30, 2014 | | | | As of March 31, 2014 | | | |
|----------------------------|--------------------------|-------------|-----------|---------|----------------------|-------------|-----------|---------|
| | Amount on | Differences | Gains | Losses | Amount on | Differences | Gains | Losses |
| | balance sheet | | | | balance sheet | | | |
| Other securities | 51,283,201 | 2,033,217 | 2,153,889 | 120,672 | 54,117,050 | 1,367,125 | 1,585,230 | 218,104 |
| Domestic equity securities | 4,003,751 | 1,605,050 | 1,679,647 | 74,596 | 3,548,461 | 1,144,077 | 1,233,376 | 89,298 |
| Domestic bonds | 34,752,267 | 194,520 | 197,785 | 3,264 | 36,175,473 | 171,251 | 175,419 | 4,168 |
| Other | 12,527,181 | 233,645 | 276,457 | 42,811 | 14,393,114 | 51,796 | 176,434 | 124,638 |
| Foreign equity securities | 201,882 | 80,504 | 81,163 | 658 | 197,436 | 77,286 | 78,166 | 880 |
| Foreign bonds | 9,195,870 | 80,076 | 106,563 | 26,486 | 11,594,024 | (50,095) | 50,043 | 100,139 |
| Other | 3,129,429 | 73,064 | 88,730 | 15,666 | 2,601,654 | 24,605 | 48,223 | 23,617 |

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

| | (in millions of yen) | | | | | | | |
|------------------|----------------------|--------------------------|---------------------|---------------|---------------|----------------------|---------------------|---------------|
| | within 1 year | As of September 30, 2014 | | | within 1 year | As of March 31, 2014 | | |
| | | 1 year to 5 years | 5 years to 10 years | over 10 years | | 1 year to 5 years | 5 years to 10 years | over 10 years |
| Domestic bonds | 15,565,582 | 12,486,488 | 4,386,378 | 2,914,259 | 13,963,192 | 16,072,562 | 4,559,235 | 1,580,483 |
| Government bonds | 15,324,694 | 11,716,303 | 4,010,315 | 2,140,975 | 13,707,896 | 15,188,464 | 4,158,774 | 799,787 |
| Municipal bonds | 13,153 | 119,022 | 56,002 | 357 | 19,619 | 125,104 | 52,631 | 370 |
| Corporate bonds | 227,734 | 651,162 | 320,060 | 772,926 | 235,676 | 758,993 | 347,829 | 780,325 |
| Other | 1,551,532 | 3,832,630 | 4,554,430 | 1,971,953 | 2,062,205 | 7,088,092 | 3,330,584 | 1,676,487 |
| Foreign bonds | 1,191,791 | 3,288,769 | 3,351,804 | 1,343,363 | 1,743,698 | 6,670,035 | 1,986,860 | 1,189,493 |
| Other | 359,740 | 543,861 | 1,202,625 | 628,589 | 318,506 | 418,057 | 1,343,724 | 486,993 |
| Total | 17,117,115 | 16,319,118 | 8,940,808 | 4,886,212 | 16,025,397 | 23,160,654 | 7,889,820 | 3,256,970 |

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 September 30, 2014 | | | | As of March 31, 2014 | | | |
|--|--------------------------|-------------|---------|--------|----------------------|-------------|---------|--------|
| | Amount on | Differences | Gains | Losses | Amount on | Differences | Gains | Losses |
| | balance sheet | | | | balance sheet | | | |
| Debt securities being held to maturity | 214,959 | 430 | 430 | | 220,090 | 876 | 876 | |
| Stocks of subsidiaries and affiliates | 57,771 | 109,965 | 110,031 | 66 | 57,771 | 100,140 | 100,395 | 255 |

| | As of September 30, 2014 | | | | As of March 31, 2014 | | | |
|----------------------------|--------------------------|-------------|---------|--------|----------------------|-------------|---------|--------|
| | Amount on | Differences | Gains | Losses | Amount on | Differences | Gains | Losses |
| | balance sheet | | | | balance sheet | | | |
| Other securities | 15,220,616 | 648,603 | 678,798 | 30,195 | 14,521,222 | 452,388 | 497,868 | 45,480 |
| Domestic equity securities | 940,449 | 409,812 | 427,857 | 18,044 | 856,844 | 322,464 | 343,759 | 21,295 |
| Domestic bonds | 6,553,580 | 47,973 | 48,268 | 294 | 6,717,762 | 42,635 | 42,851 | 215 |
| Other | 7,726,586 | 190,816 | 202,672 | 11,856 | 6,946,615 | 87,288 | 111,257 | 23,969 |
| Foreign equity securities | 426 | 175 | 175 | | 380 | 129 | 129 | |
| Foreign bonds | 7,206,477 | 129,889 | 138,085 | 8,196 | 6,469,332 | 52,605 | 74,001 | 21,395 |
| Other | 519,681 | 60,751 | 64,411 | 3,660 | 476,901 | 34,553 | 37,127 | 2,573 |

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

| | As of September 30, 2014 | | | | As of March 31, 2014 | | | |
|------------------|--------------------------|-----------|------------|-----------|----------------------|-----------|------------|----------|
| | within | 1 year to | 5 years to | over | within | 1 year to | 5 years to | over |
| | 1 year | 5 years | 10 years | 10 years | 1 year | 5 years | 10 years | 10 years |
| Domestic bonds | 988,049 | 4,629,356 | 1,136,633 | 14,501 | 1,258,404 | 4,370,126 | 1,288,276 | 15,901 |
| Government bonds | 956,753 | 4,417,578 | 1,086,745 | | 1,222,738 | 4,153,846 | 1,216,558 | |
| Municipal bonds | | 141 | | 41 | | 159 | | 42 |
| Corporate bonds | 31,295 | 211,636 | 49,887 | 14,460 | 35,665 | 216,120 | 71,717 | 15,858 |
| Other | 430,131 | 3,581,459 | 2,321,688 | 1,114,167 | 377,295 | 4,068,415 | 1,401,156 | 851,471 |
| Foreign bonds | 428,952 | 3,407,425 | 2,277,412 | 1,092,688 | 376,462 | 3,898,013 | 1,361,704 | 838,298 |
| Other | 1,179 | 174,034 | 44,276 | 21,479 | 832 | 170,402 | 39,451 | 13,173 |
| Total | 1,418,180 | 8,210,816 | 3,458,321 | 1,128,668 | 1,635,699 | 8,438,541 | 2,689,432 | 867,372 |

5. ROE**MUFG Consolidated**

| | For the six months ended September 30, 2014 (A) | Increase (Decrease) (A) - (B) | (%) For the six months ended September 30, 2013 (B) |
|-------|--|----------------------------------|---|
| ROE | 10.18 | 0.14 | 10.03 |
| Note: | | | |

ROE is computed as follows:

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

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

| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | (in billions of yen) As of March 31, 2014 (B) |
|--|------------------------------------|-------------------------------------|--|
| (1) Total capital ratio (4)/(7) | 15.39% | (0.13)% | 15.53% |
| (2) Tier 1 capital ratio (5)/(7) | 12.21% | (0.23)% | 12.45% |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 10.97% | (0.27)% | 11.25% |
| (4) Total capital | 16,039.1 | 644.8 | 15,394.3 |
| (5) Tier 1 capital | 12,726.1 | 384.2 | 12,341.8 |
| (6) Common Equity Tier 1 capital | 11,435.8 | 282.7 | 11,153.0 |
| (7) Risk weighted assets | 104,160.1 | 5,075.8 | 99,084.3 |
| (8) Required Capital (7)×8% | 8,332.8 | 406.0 | 7,926.7 |

BTMU Consolidated

| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | (in billions of yen) As of March 31, 2014 (B) |
|--|------------------------------------|-------------------------------------|---|
| (1) Total capital ratio (4)/(7) | 15.41% | (0.16)% | 15.57% |
| (2) Tier 1 capital ratio (5)/(7) | 11.95% | (0.26)% | 12.21% |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 10.72% | (0.32)% | 11.05% |
| (4) Total capital | 12,696.9 | 440.7 | 12,256.1 |
| (5) Tier 1 capital | 9,843.7 | 232.1 | 9,611.5 |
| (6) Common Equity Tier 1 capital | 8,836.2 | 139.6 | 8,696.5 |
| (7) Risk weighted assets | 82,367.0 | 3,688.9 | 78,678.0 |
| (8) Required Capital (7)×8% | 6,589.3 | 295.1 | 6,294.2 |

MUTB Consolidated

| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | (in billions of yen) As of March 31, 2014 (B) |
|--|---------------------------------------|-------------------------------------|---|
| (1) Total capital ratio (4)/(7) | 19.72% | 1.33% | 18.38% |
| (2) Tier 1 capital ratio (5)/(7) | 15.54% | 0.77% | 14.76% |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 14.98% | 0.76% | 14.21% |
| (4) Total capital | 2,181.7 | 124.4 | 2,057.3 |
| (5) Tier 1 capital | 1,719.0 | 66.6 | 1,652.4 |
| (6) Common Equity Tier 1 capital | 1,657.2 | 66.5 | 1,590.6 |
| (7) Risk weighted assets | 11,061.9 | (126.1) | 11,188.1 |
| (8) Required Capital (7)×8% | 884.9 | (10.0) | 895.0 |

BTMU Non-consolidated

| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | (in billions of yen) As of March 31, 2014 (B) |
|--|---------------------------------------|-------------------------------------|---|
| (1) Total capital ratio (4)/(7) | 17.12% | (0.40)% | 17.52% |
| (2) Tier 1 capital ratio (5)/(7) | 13.30% | (0.44)% | 13.74% |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 11.57% | (0.31)% | 11.88% |

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| | | | |
|----------------------------------|-----------------|---------|----------|
| (4) Total capital | 11,993.8 | 411.6 | 11,582.1 |
| (5) Tier 1 capital | 9,321.8 | 234.4 | 9,087.3 |
| (6) Common Equity Tier 1 capital | 8,105.3 | 250.6 | 7,854.6 |
| (7) Risk weighted assets | 70,039.3 | 3,948.4 | 66,090.9 |
| (8) Required Capital (7)×8% | 5,603.1 | 315.8 | 5,287.2 |

MUTB Non-consolidated

| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | (in billions of yen) As of March 31, 2014 (B) |
|--|---------------------------------------|-------------------------------------|---|
| (1) Total capital ratio (4)/(7) | 19.61% | 1.10% | 18.51% |
| (2) Tier 1 capital ratio (5)/(7) | 14.95% | 0.57% | 14.37% |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 14.29% | 0.56% | 13.72% |
| (4) Total capital | 2,175.5 | 106.6 | 2,068.9 |
| (5) Tier 1 capital | 1,658.0 | 51.3 | 1,606.6 |
| (6) Common Equity Tier 1 capital | 1,585.2 | 51.5 | 1,533.7 |
| (7) Risk weighted assets | 11,089.6 | (84.2) | 11,173.8 |
| (8) Required Capital (7)×8% | 887.1 | (6.7) | 893.9 |

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

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

(1) Risk-Monitored Loans

| | (in millions of yen) | | | | | |
|--|------------------------------------|--|--------------------------------|--|-------------------------------------|--|
| | As of September 30, 2014 (A) | % to total loans and bills discounted | As of March 31, 2014 (B) | % to total loans and bills discounted | Increase (Decrease) (A) - (B) | % to total loans and bills discounted |
| Loans to bankrupt borrowers | 23,352 | 0.02% | 27,479 | 0.02% | (4,126) | (0.00)% |
| Non-accrual delinquent loans | 891,777 | 0.86% | 1,046,663 | 1.02% | (154,886) | (0.15)% |
| Accruing loans contractually past due 3 months or more | 50,775 | 0.04% | 50,076 | 0.04% | 699 | 0.00% |
| Restructured loans | 546,405 | 0.53% | 581,309 | 0.57% | (34,903) | (0.03)% |
| Total risk monitored loans | 1,512,311 | 1.47% | 1,705,529 | 1.67% | (193,217) | (0.19)% |
| Total loans and bills discounted | 102,571,087 | | 101,938,907 | | 632,180 | |
| Written-off | 488,953 | | 521,879 | | (32,926) | |

(2) Allowance for Credit Losses

| | (in millions of yen) | | | | | |
|--|------------------------------------|--|--------------------------------|--|-------------------------------------|--|
| | As of September 30, 2014 (A) | % to total risk monitored loans | As of March 31, 2014 (B) | % to total risk monitored loans | Increase (Decrease) (A) - (B) | % to total risk monitored loans |
| Allowance for credit losses | 841,306 | 55.63% | 938,483 | 55.02% | (97,176) | 0.60% |
| General allowance for credit losses | 588,139 | | 629,209 | | (41,070) | |
| Specific allowance for credit losses | 251,815 | | 307,883 | | (56,067) | |
| Allowance for credit to specific foreign borrowers | 1,351 | | 1,390 | | (39) | |

(3) Classification of Risk-Monitored Loans
Classified by Geographic Area

| | (in millions of yen) | | |
|-----------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2014 (A) | As of March 31, 2014 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,206,340 | 1,375,201 | (168,861) |
| Overseas | 305,971 | 330,327 | (24,355) |
| Asia | 90,108 | 89,008 | 1,099 |
| Indonesia | 3,353 | 3,102 | 250 |

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| | | | |
|-------------------------------|------------------|-----------|-----------|
| Singapore | | 27 | (27) |
| Thailand | 71,098 | 66,812 | 4,285 |
| Hong Kong | | 781 | (781) |
| China | 63 | 126 | (63) |
| Other | 15,593 | 18,158 | (2,564) |
| Americas | 109,605 | 114,988 | (5,382) |
| Europe, Middle East and Other | 106,256 | 126,330 | (20,073) |
| Total | 1,512,311 | 1,705,529 | (193,217) |

Classified by Industry

| | (in millions of yen) | | |
|---------------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2014 (A) | As of March 31, 2014 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,206,340 | 1,375,201 | (168,861) |
| Manufacturing | 236,012 | 263,319 | (27,307) |
| Construction | 31,425 | 37,945 | (6,520) |
| Wholesale and retail | 215,999 | 246,120 | (30,120) |
| Finance and insurance | 5,753 | 8,106 | (2,352) |
| Real estate, goods rental and leasing | 152,379 | 197,128 | (44,748) |
| Services | 94,413 | 107,142 | (12,728) |
| Other industries | 48,799 | 65,548 | (16,748) |
| Consumer | 421,555 | 449,891 | (28,335) |
| Overseas | 305,971 | 330,327 | (24,355) |
| Financial institutions | 7,414 | 24,238 | (16,823) |
| Commercial and industrial | 134,108 | 137,049 | (2,940) |
| Other | 164,448 | 169,039 | (4,591) |
| Total | 1,512,311 | 1,705,529 | (193,217) |

BTMU Non-consolidated

(1) Risk-Monitored Loans

| | (in millions of yen) | | | | | |
|--|------------------------------------|---|--------------------------------|---|-------------------------------------|---|
| | As of September 30, 2014 (A) | % to total loans and bills discounted | As of March 31, 2014 (B) | % to total loans and bills discounted | Increase (Decrease) (A) - (B) | % to total loans and bills discounted |
| Loans to bankrupt borrowers | 17,929 | 0.02% | 20,637 | 0.02% | (2,708) | (0.00)% |
| Non-accrual delinquent loans | 691,465 | 0.86% | 863,900 | 1.08% | (172,434) | (0.22)% |
| Accruing loans contractually past due 3 months or more | 56,019 | 0.07% | 57,177 | 0.07% | (1,158) | (0.00)% |
| Restructured loans | 385,827 | 0.48% | 401,102 | 0.50% | (15,275) | (0.02)% |
| Total risk monitored loans | 1,151,241 | 1.43% | 1,342,818 | 1.68% | (191,576) | (0.24)% |
| Total loans and bills discounted | 79,977,449 | | 79,495,010 | | 482,439 | |
| Written-off | 337,602 | | 353,636 | | (16,033) | |

(2) Allowance for Credit Losses

| | (in millions of yen) | | | | | |
|--|------------------------------------|--|--------------------------------|--|-------------------------------------|--|
| | As of September 30, 2014 (A) | % to total risk monitored loans | As of March 31, 2014 (B) | % to total risk monitored loans | Increase (Decrease) (A) - (B) | % to total risk monitored loans |
| Allowance for credit losses | 540,830 | 46.97% | 651,662 | 48.52% | (110,832) | (1.55)% |
| General allowance for credit losses | 356,691 | | 401,533 | | (44,842) | |
| Specific allowance for credit losses | 182,787 | | 248,738 | | (65,950) | |
| Allowance for credit to specific foreign borrowers | 1,351 | | 1,390 | | (39) | |

(3) Classification of Risk-Monitored Loans

Classified by Geographic Area

| | (in millions of yen) | | |
|-----------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2014 (A) | As of March 31, 2014 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,004,536 | 1,168,147 | (163,610) |
| Overseas | 146,704 | 174,670 | (27,966) |
| Asia | 18,201 | 21,592 | (3,391) |
| Indonesia | 1,387 | 1,312 | 74 |
| Singapore | | 27 | (27) |
| Thailand | 1,298 | 1,401 | (102) |
| Hong Kong | | 781 | (781) |
| China | | | |

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| | | | |
|-------------------------------|-----------|-----------|-----------|
| Other | 15,514 | 18,069 | (2,555) |
| Americas | 24,479 | 29,489 | (5,010) |
| Europe, Middle East and Other | 104,023 | 123,588 | (19,564) |
| Total | 1,151,241 | 1,342,818 | (191,576) |

Classified by Industry

| | (in millions of yen) | | |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2014 (A) | As of March 31, 2014 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,004,536 | 1,168,147 | (163,610) |
| Manufacturing | 225,386 | 250,801 | (25,414) |
| Construction | 30,674 | 37,171 | (6,497) |
| Wholesale and retail | 213,745 | 243,723 | (29,978) |
| Finance and insurance | 5,442 | 6,451 | (1,009) |
| Real estate | 133,258 | 178,365 | (45,107) |
| Goods rental and leasing | 5,023 | 3,744 | 1,278 |
| Services | 93,800 | 106,210 | (12,410) |
| Other industries | 47,787 | 64,513 | (16,726) |
| Consumer | 249,418 | 277,163 | (27,744) |
| Overseas | 146,704 | 174,670 | (27,966) |
| Financial institutions | 7,284 | 24,140 | (16,855) |
| Commercial and industrial | 50,250 | 56,056 | (5,806) |
| Other | 89,169 | 94,473 | (5,304) |
| Total | 1,151,241 | 1,342,818 | (191,576) |

MUTB Non-consolidated

(1) Risk-Monitored Loans

| | (in millions of yen) | | | | | |
|--|------------------------------------|---|--------------------------------|---|-------------------------------------|---|
| | As of September 30, 2014 (A) | % to total loans and bills discounted | As of March 31, 2014 (B) | % to total loans and bills discounted | Increase (Decrease) (A) - (B) | % to total loans and bills discounted |
| Loans to bankrupt borrowers | 451 | 0.00% | 491 | 0.00% | (39) | (0.00)% |
| Non-accrual delinquent loans | 25,901 | 0.21% | 27,099 | 0.22% | (1,197) | (0.01)% |
| Accruing loans contractually past due 3 months or more | 514 | 0.00% | 866 | 0.00% | (352) | (0.00)% |
| Restructured loans | 12,117 | 0.10% | 15,808 | 0.13% | (3,691) | (0.03)% |
| Total risk monitored loans | 38,985 | 0.32% | 44,266 | 0.37% | (5,281) | (0.04)% |
| Total loans and bills discounted | 11,986,006 | | 11,909,155 | | 76,850 | |
| Written-off | 13,725 | | 14,136 | | (411) | |

(2) Allowance for Credit Losses

| | (in millions of yen) | | | | | |
|--|------------------------------------|--|--------------------------------|--|-------------------------------------|--|
| | As of September 30, 2014 (A) | % to total risk monitored loans | As of March 31, 2014 (B) | % to total risk monitored loans | Increase (Decrease) (A) - (B) | % to total risk monitored loans |
| Allowance for credit losses | 27,351 | 70.15% | 36,821 | 83.18% | (9,469) | (13.02)% |
| General allowance for credit losses | 20,240 | | 28,013 | | (7,772) | |
| Specific allowance for credit losses | 7,110 | | 8,807 | | (1,697) | |
| Allowance for credit to specific foreign borrowers | 0 | | 0 | | (0) | |

(3) Classification of Risk-Monitored Loans

Classified by Geographic Area

| | (in millions of yen) | | |
|-----------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2014 (A) | As of March 31, 2014 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 36,740 | 41,512 | (4,771) |
| Overseas | 2,245 | 2,754 | (509) |
| Asia | | | |
| Indonesia | | | |
| Singapore | | | |
| Thailand | | | |
| Hong Kong | | | |

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| | | | |
|-------------------------------|--------|--------|---------|
| China | | | |
| Other | | | |
| Americas | 12 | 13 | (0) |
| Europe, Middle East and Other | 2,232 | 2,741 | (508) |
| Total | 38,985 | 44,266 | (5,281) |

Classified by Industry

| | (in millions of yen) | | |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2014 (A) | As of March 31, 2014 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 36,740 | 41,512 | (4,771) |
| Manufacturing | 10,594 | 12,487 | (1,892) |
| Construction | 729 | 744 | (15) |
| Wholesale and retail | 2,061 | 2,172 | (111) |
| Finance and insurance | 286 | 1,628 | (1,341) |
| Real estate | 13,988 | 14,815 | (827) |
| Goods rental and leasing | | | |
| Services | 581 | 900 | (319) |
| Other industries | 1,007 | 1,029 | (22) |
| Consumer | 7,491 | 7,733 | (242) |
| Overseas | 2,245 | 2,754 | (509) |
| Financial institutions | | | |
| Commercial and industrial | 2,232 | 2,741 | (508) |
| Other | 12 | 13 | (0) |
| Total | 38,985 | 44,266 | (5,281) |

MUTB Non-consolidated: Trust Account

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

(1) Risk-Monitored Loans

| | (in millions of yen) | | | | | |
|--|--|--------------|--|--------------|---|----------------|
| | As of September 30, 2014 (A) | | As of March 31, 2014 (B) | | Increase (Decrease) (A) - (B) | |
| | % to total loans and bills discounted | | % to total loans and bills discounted | | % to total loans and bills discounted | |
| Loans to bankrupt borrowers | 11 | 0.03% | 70 | 0.22% | (58) | (0.18)% |
| Non-accrual delinquent loans | 0 | 0.00% | 0 | 0.00% | (0) | (0.00)% |
| Accruing loans contractually past due 3 months or more | 264 | 0.91% | 163 | 0.51% | 101 | 0.40% |
| Restructured loans | 748 | 2.58% | 1,371 | 4.31% | (623) | (1.73)% |
| Total risk monitored loans | 1,025 | 3.54% | 1,606 | 5.05% | (581) | (1.51)% |
| Total loans and bills discounted | 28,940 | | 31,782 | | (2,842) | |

(2) Allowance for Credit Losses

| | (in millions of yen) | | |
|-------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2014 (A) | As of March 31, 2014 (B) | Increase (Decrease) (A) - (B) |
| Allowance for bad debts | 86 | 95 | (8) |

(3) Classification of Risk-Monitored Loans

Classified by Industry

| | (in millions of yen) | | |
|--------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2014 (A) | As of March 31, 2014 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,025 | 1,606 | (581) |
| Manufacturing | | | |
| Construction | | | |
| Wholesale and retail | | | |
| Finance and insurance | | | |
| Real estate | 800 | 814 | (14) |
| Goods rental and leasing | | | |
| Services | | | |
| Other industries | | | |

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| | | | |
|--------------|--------------|--------------|--------------|
| Consumer | 224 | 791 | (566) |
| Total | 1,025 | 1,606 | (581) |

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 September 30, 2014 (A) | As of March 31, 2014 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|-------------------------------|------------------------------------|--------------------------------|---|
| Bankrupt or De facto Bankrupt | 88,804 | 94,054 | (5,249) |
| Doubtful | 665,745 | 848,304 | (182,558) |
| Special Attention | 455,372 | 475,767 | (20,395) |
| Non Performing Loans (1) | 1,209,922 | 1,418,127 | (208,204) |
| Normal | 100,694,341 | 99,058,578 | 1,635,763 |
| Total | 101,904,264 | 100,476,705 | 1,427,559 |
| Non Performing Loans / Total | 1.18% | 1.41% | (0.22)% |

(2) Status of Coverage of Non Performing Loans

| | As of September 30, 2014 (A) | As of March 31, 2014 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|------------------------------|------------------------------------|--------------------------------|---|
| Covered amount (2) | 950,184 | 1,108,904 | (158,720) |
| Allowance for credit losses | 306,411 | 378,600 | (72,188) |
| Collateral, guarantees, etc. | 643,772 | 730,304 | (86,531) |
| Coverage ratio (2) / (1) | 78.53% | 78.19% | 0.33% |

(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 | 88,804 | 1,624 | 87,180 | 100.00% | 100.00% |
| | [94,054] | [1,151] | [92,903] | | [100.00%] |
| Doubtful | 665,745 | 185,345 | 331,835 | 77.68% | 77.68% |
| | [848,304] | [252,773] | [402,251] | | [77.21%] |
| Special Attention | 455,372 | 119,442 | 224,756 | 75.58% | 75.58% |
| | [475,767] | [124,675] | [235,149] | | [75.63%] |
| Total | 1,209,922 | 306,411 | 643,772 | 78.53% | 78.53% |
| | [1,418,127] | [378,600] | [730,304] | | [78.19%] |

Note: The upper figures are as of September 30, 2014. The lower figures with brackets are as of March 31, 2014.

(4) Classified by Industry

| | (in millions of yen) | | |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2014 (A) | As of March 31, 2014 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,056,036 | 1,235,131 | (179,095) |
| Manufacturing | 237,377 | 267,151 | (29,774) |
| Construction | 31,576 | 38,178 | (6,602) |
| Wholesale and retail | 221,657 | 256,769 | (35,111) |
| Finance and insurance | 7,476 | 9,822 | (2,346) |
| Real estate | 149,788 | 196,572 | (46,783) |
| Goods rental and leasing | 5,035 | 3,744 | 1,290 |
| Services | 95,199 | 108,214 | (13,015) |
| Other industries | 50,375 | 68,620 | (18,245) |
| Consumer | 257,550 | 286,056 | (28,506) |
| Overseas | 153,886 | 182,995 | (29,108) |
| Financial institutions | 7,284 | 24,140 | (16,855) |
| Commercial and industrial | 57,419 | 64,368 | (6,948) |
| Other | 89,181 | 94,486 | (5,305) |
| Total | 1,209,922 | 1,418,127 | (208,204) |

BTMU Non-consolidated

(1) Non Performing Loans

| | As of September 30, 2014 (A) | As of March 31, 2014 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|-------------------------------|------------------------------------|--------------------------------|---|
| Bankrupt or De facto Bankrupt | 86,351 | 91,524 | (5,172) |
| Doubtful | 641,699 | 822,431 | (180,731) |
| Special Attention | 441,846 | 458,280 | (16,433) |
| Non Performing Loans (1) | 1,169,898 | 1,372,236 | (202,338) |
| Normal | 88,411,957 | 86,906,340 | 1,505,617 |
| Total | 89,581,855 | 88,278,576 | 1,303,278 |
| Non Performing Loans / Total | 1.30% | 1.55% | (0.24)% |

(2) Status of Coverage of Non Performing Loans

| | As of September 30, 2014 (A) | As of March 31, 2014 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|------------------------------|------------------------------------|--------------------------------|---|
| Covered amount (2) | 916,686 | 1,069,080 | (152,393) |
| Allowance for credit losses | 296,486 | 365,749 | (69,263) |
| Collateral, guarantees, etc. | 620,200 | 703,330 | (83,130) |
| Coverage ratio (2) / (1) | 78.35% | 77.90% | 0.44% |

(3) Coverage Ratio

| Category | Loan amount (A) | Allowance for credit losses (B) | Covered by collateral and/or guarantees (C) | (in millions of yen) | |
|-------------------------------|-----------------|------------------------------------|---|---|-------------------------------------|
| | | | | Coverage ratio for unsecured portion (B) / [(A) - (C)] | Coverage ratio [(B) + (C)] / (A) |
| Bankrupt or De facto Bankrupt | 86,351 | 1,609 | 84,742 | 100.00% | 100.00% |
| | [91,524] | [1,136] | [90,388] | [100.00%] | [100.00%] |
| Doubtful | 641,699 | 178,815 | 319,497 | 55.49% | 77.65% |
| | [822,431] | [244,560] | [389,674] | [56.51%] | [77.11%] |
| Special Attention | 441,846 | 116,061 | 215,960 | 51.38% | 75.14% |
| | [458,280] | [120,052] | [223,268] | [51.08%] | [74.91%] |
| Total | 1,169,898 | 296,486 | 620,200 | 53.93% | 78.35% |
| | [1,372,236] | [365,749] | [703,330] | [54.67%] | [77.90%] |

Note: The upper figures are as of September 30, 2014. The lower figures with brackets are as of March 31, 2014.

(4) Classified by Industry

| | (in millions of yen) | | |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2014 (A) | As of March 31, 2014 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 1,018,257 | 1,191,996 | (173,739) |
| Manufacturing | 226,782 | 254,664 | (27,881) |
| Construction | 30,846 | 37,434 | (6,587) |
| Wholesale and retail | 219,596 | 254,596 | (35,000) |
| Finance and insurance | 7,190 | 8,194 | (1,004) |
| Real estate | 135,000 | 180,941 | (45,940) |
| Goods rental and leasing | 5,035 | 3,744 | 1,290 |
| Services | 94,617 | 107,314 | (12,696) |
| Other industries | 49,367 | 67,590 | (18,222) |
| Consumer | 249,819 | 277,514 | (27,694) |
| Overseas | 151,640 | 180,240 | (28,599) |
| Financial institutions | 7,284 | 24,140 | (16,855) |
| Commercial and industrial | 55,186 | 61,626 | (6,439) |
| Other | 89,169 | 94,473 | (5,304) |
| Total | 1,169,898 | 1,372,236 | (202,338) |

MUTB Non-consolidated

(1) Non Performing Loans

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2014 (A) | As of March 31, 2014 (B) | Increase (Decrease) (A) - (B) |
| Bankrupt or De facto Bankrupt | 2,432 | 2,459 | (26) |
| Doubtful | 23,935 | 25,149 | (1,214) |
| Special Attention | 12,631 | 16,675 | (4,043) |
| Non Performing Loans (1) | 38,999 | 44,284 | (5,284) |
| Normal | 12,254,469 | 12,122,061 | 132,407 |
| Total | 12,293,468 | 12,166,345 | 127,123 |
| Non Performing Loans / Total | 0.31% | 0.36% | (0.04)% |

(2) Status of Coverage of Non Performing Loans

| | (in millions of yen) | | |
|------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2014 (A) | As of March 31, 2014 (B) | Increase (Decrease) (A) - (B) |
| Covered amount (2) | 32,734 | 38,522 | (5,788) |
| Allowance for credit losses | 9,925 | 12,851 | (2,925) |
| Collateral, guarantees, etc. | 22,809 | 25,671 | (2,862) |
| Coverage ratio (2) / (1) | 83.93% | 86.98% | (3.05)% |

(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 | 2,432 | 14 | 2,417 | 100.00% | 100.00% |
| | [2,459] | [15] | [2,444] | [100.00%] | [100.00%] |
| Doubtful | 23,935 | 6,529 | 12,252 | 55.89% | 78.47% |
| | [25,149] | [8,213] | [11,922] | [62.09%] | [80.06%] |
| Special Attention | 12,631 | 3,381 | 8,138 | 75.24% | 91.19% |
| | [16,675] | [4,622] | [11,305] | [86.07%] | [95.51%] |
| Total | 38,999 | 9,925 | 22,809 | 61.30% | 83.93% |
| | [44,284] | [12,851] | [25,671] | [69.04%] | [86.98%] |

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Note: The upper figures are as of September 30, 2014. The lower figures with brackets are as of March 31, 2014.

(4) Classified by Industry

| | As of September 30, 2014 (A) | As of March 31, 2014 (B) | (in millions of yen) Increase (Decrease) (A) - (B) |
|---------------------------|------------------------------------|--------------------------------|---|
| Domestic | 36,754 | 41,529 | (4,774) |
| Manufacturing | 10,594 | 12,487 | (1,892) |
| Construction | 729 | 744 | (15) |
| Wholesale and retail | 2,061 | 2,172 | (111) |
| Finance and insurance | 286 | 1,628 | (1,341) |
| Real estate | 13,988 | 14,815 | (827) |
| Goods rental and leasing | | | |
| Services | 581 | 900 | (319) |
| Other industries | 1,007 | 1,029 | (22) |
| Consumer | 7,505 | 7,750 | (245) |
| Overseas | 2,245 | 2,755 | (509) |
| Financial institutions | | | |
| Commercial and industrial | 2,233 | 2,741 | (508) |
| Other | 12 | 13 | (0) |
| Total | 38,999 | 44,284 | (5,284) |

MUTB Non-consolidated: Trust Account

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

(1) Non Performing Loans

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2014 (A) | As of March 31, 2014 (B) | Increase (Decrease) (A) - (B) |
| Bankrupt or De facto Bankrupt | 20 | 70 | (50) |
| Doubtful | 110 | 723 | (612) |
| Special Attention | 894 | 811 | 82 |
| Non Performing Loans (1) | 1,025 | 1,606 | (581) |
| Normal | 27,915 | 30,176 | (2,261) |
| Total | 28,940 | 31,782 | (2,842) |
| Non Performing Loans / Total | 3.54% | 5.05% | (1.51)% |

(2) Status of Coverage of Non Performing Loans

| | (in millions of yen) | | |
|------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2014 (A) | As of March 31, 2014 (B) | Increase (Decrease) (A) - (B) |
| Covered amount (2) | 763 | 1,301 | (538) |
| Allowance for credit losses | | | |
| Collateral, guarantees, etc. | 763 | 1,301 | (538) |
| Coverage ratio (2) / (1) | 74.44% | 81.04% | (6.59)% |

(3) Coverage Ratio

| Category | (in millions of yen) | | | |
|-------------------------------|----------------------|------------|--|--|
| | Loan amount (A) | Losses (B) | Covered by collateral and/or guarantees (C) | Coverage ratio for unsecured portion (B) / [(A) - (C)] |
| Bankrupt or De facto Bankrupt | 20 | [] | 20 | 100.00% |
| Doubtful | 110 | [] | 85 | 77.58% |
| Special Attention | 894 | [] | 657 | 73.48% |
| Total | 1,025 | [] | 763 | 74.44% |
| | [1,606] | [] | [1,301] | [81.04%] |

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Note: The upper figures are as of September 30, 2014. The lower figures with brackets are as of March 31, 2014.

(4) Classified by Industry

| | (in millions of yen) | | |
|--------------------------|----------------------|----------------|------------|
| | As of | As of | Increase |
| | September 30, 2014 | March 31, 2014 | (Decrease) |
| | (A) | (B) | (A) - (B) |
| Domestic | 1,025 | 1,606 | (581) |
| Manufacturing | | | |
| Construction | | | |
| Wholesale and retail | | | |
| Finance and insurance | | | |
| Real estate | 800 | 814 | (14) |
| Goods rental and leasing | | | |
| Services | | | |
| Other industries | | | |
| Consumer | 224 | 791 | (566) |
| Total | 1,025 | 1,606 | (581) |

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 | | | | | | i) Bankrupt or De facto Bankrupt | Loans to bankrupt borrowers [18.3] |
| Substantially Bankrupt Borrowers | [87.1] | | [0.8] | [0.7] | 100.00% | [88.7] | Non-accrual delinquent loans |
| Potentially Bankrupt Borrowers | | [333.0] | [332.5] | (*1) | 55.51% | ii) Doubtful [665.6] | [717.3] |
| Borrowers Requiring Caution (Special Attention Borrowers) | [454.4] | | | | 51.84% | iii) Special Attention [454.4] | Accruing loans contractually past due 3 months or more [56.5] |
| | | | | | | | Restructured loans |

[397.9]

Borrowers
Requiring
Caution
(Other
Borrowers)

iv) Normal

[100,666.4]

Normal
Borrowers

Non-Performing Loans
Based on the FRL

Risk-Monitored Loans

i) + ii) + iii)

1,208.8

1,190.2

Total

i) + ii) + iii) + iv)

101,875.3

(*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, 2012 | As of March 31, 2013 | As of March 31, 2014 (A) | As of September 30, 2014 (B) | (B) - (A) |
| Assets newly categorized during fiscal 2011 | 393,988 | 281,203 | 164,748 | 133,536 | (31,212) |
| Assets newly categorized during fiscal 2012 | | 340,637 | 204,404 | 121,387 | (83,017) |
| Assets newly categorized during fiscal 2013 | | | 195,312 | 155,052 | (40,260) |
| Assets newly categorized during fiscal 2014 | | | | 57,799 | |

(2) Progress in Disposition of Problem Assets

| | (in millions of yen) | | |
|---|--|---------------|----------------|
| | For the first half of the fiscal year ended September 30, 2014 | | |
| | Bankrupt or De facto Bankrupt | | Doubtful |
| Liquidation | 3,100 | | |
| Reconstructive treatment | 11,682 | | |
| Upgrade due to reconstructive treatment | 4,703 | | |
| Loan sold to secondary market | 4,208 | | |
| Write-offs | 22,625 | | |
| Others | 197,383 | | |
| Collection / Repayment | 69,939 | | |
| Upgrade | 127,443 | | |
| Total | 243,704 | 22,181 | 221,522 |

Amount in process for disposition 80,936

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, 2012 | As of March 31, 2013 | As of March 31, 2014 (A) | As of September 30, 2014 (B) | (B) - (A) |
| Assets newly categorized during fiscal 2011 | 27,155 | 17,759 | 2,252 | 2,184 | (67) |
| Assets newly categorized during fiscal 2012 | | 15,711 | 8,784 | 6,574 | (2,209) |
| Assets newly categorized during fiscal 2013 | | | 6,315 | 3,763 | (2,551) |
| Assets newly categorized during fiscal 2014 | | | | 3,687 | |

(2) Progress in Disposition of Problem Assets

| | (in millions of yen) | | |
|---|---|--------------|------------|
| | For the first half of the fiscal year ended September 30, 2014 | | |
| | Bankrupt or De facto Bankrupt | Doubtful | |
| Liquidation | | | |
| Reconstructive treatment | | | |
| Upgrade due to reconstructive treatment | | | |
| Loan sold to secondary market | | | |
| Write-offs | | 1 | |
| Others | | 5,590 | |
| Collection / Repayment | | 4,914 | |
| Upgrade | | 676 | |
| Total | | 5,591 | 215 |
| Amount in process for disposition | | 2,729 | |

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 September 30, 2014 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2014 (B) |
| Domestic offices (excluding loans booked at offshore markets) | 67,786,568 | (1,151,776) | 68,938,344 |
| Manufacturing | 10,215,674 | 623,563 | 9,592,111 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 160,285 | 3,699 | 156,586 |
| Construction | 870,812 | 34,087 | 836,725 |
| Utilities | 1,713,578 | 16,054 | 1,697,524 |
| Communication and information services | 1,293,595 | 34,941 | 1,258,654 |
| Transport and postal activities | 2,181,047 | (57,613) | 2,238,660 |
| Wholesale and retail | 6,463,680 | (228,740) | 6,692,420 |
| Finance and insurance | 7,812,077 | (242,001) | 8,054,078 |
| Real estate | 8,725,621 | (178,237) | 8,903,858 |
| Goods rental and leasing | 1,561,582 | 15,135 | 1,546,447 |
| Services | 2,629,602 | (58,111) | 2,687,713 |
| Municipal government | 709,917 | (83,314) | 793,231 |
| Other industries (including loans to the Japanese government) | 23,449,083 | (1,031,241) | 24,480,324 |
| Overseas offices and loans booked at offshore markets | 24,277,570 | 1,712,070 | 22,565,499 |
| Total | 92,064,138 | 560,294 | 91,503,844 |

(2) Domestic Consumer Loans

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2014 (B) |
| Total domestic consumer loans | 16,741,672 | (355,324) | 17,096,997 |
| Housing loans | 15,977,633 | (370,069) | 16,347,702 |
| Residential purpose | 13,443,880 | (104,571) | 13,548,451 |
| Other | 764,039 | 14,744 | 749,294 |

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

| | (in millions of yen) | | |
|--------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2014 (B) |
| Outstanding amount | 38,276,757 | (474,130) | 38,750,887 |

% to total domestic loans

56.46%

0.25%

56.21%

BTMU Non-consolidated

(1) Loans Classified by Type of Industry

| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2014 (B) |
|---|------------------------------------|-------------------------------------|--|
| Domestic offices (excluding loans booked at offshore markets) | 57,554,839 | (1,024,351) | 58,579,191 |
| Manufacturing | 8,106,809 | 617,362 | 7,489,447 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 155,590 | 3,839 | 151,751 |
| Construction | 739,693 | 9,618 | 730,075 |
| Utilities | 1,285,730 | 14,805 | 1,270,925 |
| Communication and information services | 1,036,229 | 62,093 | 974,136 |
| Transport and postal activities | 1,541,689 | (39,640) | 1,581,329 |
| Wholesale and retail | 5,517,037 | (144,909) | 5,661,946 |
| Finance and insurance | 6,070,828 | (146,103) | 6,216,931 |
| Real estate | 6,870,334 | (191,543) | 7,061,877 |
| Goods rental and leasing | 977,091 | (908) | 977,999 |
| Services | 2,440,603 | (59,305) | 2,499,908 |
| Municipal government | 697,383 | (81,382) | 778,765 |
| Other industries (including loans to the Japanese government) | 22,115,823 | (1,068,279) | 23,184,102 |
| Overseas offices and loans booked at offshore markets | 22,422,609 | 1,506,790 | 20,915,819 |
| Total | 79,977,449 | 482,439 | 79,495,010 |

(2) Domestic Consumer Loans

| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2014 (B) |
|-------------------------------|------------------------------------|-------------------------------------|--|
| Total domestic consumer loans | 15,473,195 | (363,914) | 15,837,110 |
| Housing loans | 14,716,405 | (379,226) | 15,095,632 |
| Residential purpose | 12,387,203 | (127,033) | 12,514,237 |
| Other | 756,789 | 15,312 | 741,477 |

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

| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2014 (B) |
|---------------------------|------------------------------------|-------------------------------------|--|
| Outstanding amount | 33,354,200 | (437,022) | 33,791,222 |
| % to total domestic loans | 57.95% | 0.26% | 57.68% |

MUTB Non-consolidated

(1) Loans Classified by Type of Industry

| | (in millions of yen) | | |
|---|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2014 (B) |
| Domestic offices (excluding loans booked at offshore markets) | 10,131,046 | (128,429) | 10,259,475 |
| Manufacturing | 2,108,865 | 6,201 | 2,102,664 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 4,695 | (140) | 4,835 |
| Construction | 131,119 | 24,469 | 106,650 |
| Utilities | 427,848 | 1,249 | 426,599 |
| Communication and information services | 257,366 | (27,152) | 284,518 |
| Transport and postal activities | 636,299 | (17,937) | 654,236 |
| Wholesale and retail | 946,643 | (83,831) | 1,030,474 |
| Finance and insurance | 1,741,249 | (95,898) | 1,837,147 |
| Real estate | 1,844,300 | 14,297 | 1,830,003 |
| Goods rental and leasing | 584,491 | 16,043 | 568,448 |
| Services | 188,992 | 1,197 | 187,795 |
| Municipal government | 7,040 | (1,903) | 8,943 |
| Other industries (including loans to the Japanese government) | 1,252,128 | 34,975 | 1,217,153 |
| Overseas offices and loans booked at offshore markets | 1,854,960 | 205,280 | 1,649,679 |
| Total | 11,986,006 | 76,850 | 11,909,155 |

(2) Domestic Consumer Loans

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2014 (B) |
| Total domestic consumer loans | 1,256,053 | 9,751 | 1,246,302 |
| Housing loans | 1,248,947 | 10,286 | 1,238,661 |
| Residential purpose | 1,045,660 | 23,510 | 1,022,150 |
| Other | 7,106 | (534) | 7,641 |

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

| | (in millions of yen) | | |
|---------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2014 (B) |
| Outstanding amount | 4,830,429 | (38,177) | 4,868,606 |
| % to total domestic loans | 47.67% | 0.22% | 47.45% |

MUTB Non-consolidated: Trust Accounts

(1) Loans Classified by Type of Industry

| | (in millions of yen) | | |
|---|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2014 (B) |
| Domestic offices (excluding loans booked at offshore markets) | 100,681 | 1,004 | 99,677 |
| Manufacturing | | | |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | | | |
| Construction | | | |
| Utilities | | | |
| Communication and information services | | | |
| Transport and postal activities | 3,059 | (36) | 3,095 |
| Wholesale and retail | | | |
| Finance and insurance | | | |
| Real estate | 10,987 | (991) | 11,978 |
| Goods rental and leasing | | | |
| Services | 7 | (3) | 10 |
| Municipal government | 5,494 | (29) | 5,523 |
| Other industries (including loans to the Japanese government) | 81,132 | 2,063 | 79,069 |
| Overseas offices and loans booked at offshore markets | | | |
| Total | 100,681 | 1,004 | 99,677 |

(2) Domestic Consumer Loans

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2014 (B) |
| Total domestic consumer loans | 12,423 | (1,160) | 13,584 |
| Housing loans | 12,280 | (1,128) | 13,409 |
| Residential purpose | 11,016 | (1,047) | 12,064 |
| Other | 143 | (32) | 175 |

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

| | (in millions of yen) | | |
|---------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2014 (B) |
| Outstanding amount | 92,128 | 1,069 | 91,059 |
| % to total domestic loans | 91.50% | 0.15% | 91.35% |

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

| | (in millions of yen) | | |
|--------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2014 (B) |
| Asia | 7,858,748 | 759,532 | 7,099,216 |
| Thailand | 1,089,324 | 135,441 | 953,883 |
| Indonesia | 894,335 | 130,749 | 763,586 |
| Malaysia | 470,069 | 87,975 | 382,093 |
| Philippines | 177,909 | 12,037 | 165,872 |
| South Korea | 451,201 | (19,740) | 470,942 |
| Singapore | 1,266,495 | 67,755 | 1,198,740 |
| Hong Kong | 1,950,187 | 181,485 | 1,768,701 |
| China | 172,803 | 18,785 | 154,017 |
| Taiwan | 328,558 | 56,864 | 271,693 |
| Others | 1,057,861 | 88,176 | 969,684 |
| Latin America | 3,379,274 | 465,767 | 2,913,506 |
| Argentina | 14,044 | 3,332 | 10,712 |
| Brazil | 539,455 | 121,085 | 418,369 |
| Mexico | 252,944 | 58,090 | 194,853 |
| Caribbean countries | 2,142,433 | 235,049 | 1,907,384 |
| Others | 430,397 | 48,209 | 382,188 |
| North America | 5,766,905 | 356,996 | 5,409,909 |
| United States of America | 5,487,954 | 346,203 | 5,141,751 |
| Canada | 278,951 | 10,793 | 268,158 |
| Western Europe | 4,609,193 | 205,254 | 4,403,939 |
| United Kingdom | 1,702,429 | 152,053 | 1,550,376 |
| Germany | 458,336 | 37,776 | 420,559 |
| France | 401,840 | 19,861 | 381,979 |
| Netherlands | 693,380 | 39,337 | 654,042 |
| Spain | 212,815 | (59,603) | 272,419 |
| Italy | 252,316 | 3,597 | 248,718 |
| Others | 888,075 | 12,231 | 875,844 |
| Eastern Europe | 479,801 | (55,854) | 535,655 |
| Others | 3,534,568 | 64,382 | 3,470,186 |
| Total | 25,628,492 | 1,796,078 | 23,832,414 |

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

MUFG Americas Holdings Corporation : ¥7,243,746 million (a 136,910 million yen increase as compared with March 31, 2014.)

Bank of Ayudhya Public Company Limited : ¥2,087,690 million (a 20,446 million yen increase as compared with March 31, 2014.)

Bank of Tokyo-Mitsubishi UFJ (China), Ltd. : ¥1,333,360 million (a 84,505 million yen decrease as compared with March 31, 2014.)

Bank of Tokyo-Mitsubishi UFJ (Holland) N.V. : ¥648,451 million (a 101,116 million yen decrease as compared with March 31, 2014.)

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

| | (in millions of yen) | | |
|----------------------------|---------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2014 (B) |
| Deposits (ending balance) | 131,749,071 | (372,593) | 132,121,665 |
| Deposits (average balance) | 130,310,701 | 4,041,041 | 126,269,660 |
| Loans (ending balance) | 91,963,456 | 559,289 | 91,404,166 |
| Loans (average balance) | 92,979,825 | 3,990,185 | 88,989,640 |

BTMU Non-consolidated

| | (in millions of yen) | | |
|----------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2014 (B) |
| Deposits (ending balance) | 119,175,824 | (460,698) | 119,636,522 |
| Deposits (average balance) | 117,793,513 | 3,900,738 | 113,892,775 |
| Loans (ending balance) | 79,977,449 | 482,439 | 79,495,010 |
| Loans (average balance) | 81,147,212 | 3,544,520 | 77,602,691 |

MUTB Non-consolidated

| | (in millions of yen) | | |
|----------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2014 (B) |
| Deposits (ending balance) | 12,573,246 | 88,104 | 12,485,142 |
| Deposits (average balance) | 12,517,188 | 140,303 | 12,376,884 |
| Loans (ending balance) | 11,986,006 | 76,850 | 11,909,155 |
| Loans (average balance) | 11,832,613 | 445,664 | 11,386,949 |

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

| | (in millions of yen) | | |
|-------------------------|------------------------------------|-------------------------------------|-----------------------------------|
| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2014 (B) |
| Individuals | 69,286,340 | 419,046 | 68,867,293 |
| Corporations and others | 45,157,533 | (567,039) | 45,724,572 |
| Domestic deposits | 114,443,873 | (147,992) | 114,591,866 |

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

BTMU Non-consolidated

| | (in millions of yen) | | |
|-------------------------|------------------------------------|-------------------------------------|-----------------------------------|
| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2014 (B) |
| Individuals | 61,044,694 | 476,273 | 60,568,421 |
| Corporations and others | 42,049,237 | (633,576) | 42,682,813 |
| Domestic deposits | 103,093,931 | (157,303) | 103,251,234 |

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

MUTB Non-consolidated

| | (in millions of yen) | | |
|-------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2014 (B) |
| Individuals | 8,241,646 | (57,226) | 8,298,872 |
| Corporations and others | 3,108,296 | 66,537 | 3,041,758 |
| Domestic deposits | 11,349,942 | 9,310 | 11,340,631 |

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

| | As of September 30, 2014 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2014 (B) |
|---|------------------------------------|-------------------------------------|--------------------------------|
| | (in billions of yen) | | |
| Deferred tax assets | 588.0 | 0.4 | 587.6 |
| Allowance for credit losses | 268.7 | (25.3) | 294.1 |
| Write-down on investment securities | 122.0 | (7.1) | 129.2 |
| Unrealized losses on other securities | 21.9 | (5.3) | 27.2 |
| Reserve for retirement benefits | 115.8 | 21.3 | 94.4 |
| Other | 227.2 | 1.3 | 225.9 |
| Valuation allowance | (167.7) | 15.5 | (183.3) |
| Deferred tax liabilities | 912.8 | 255.7 | 657.0 |
| Unrealized gains on other securities | 687.4 | 216.6 | 470.7 |
| Net deferred gains on hedges | 62.8 | 38.6 | 24.1 |
| Revaluation gains on securities upon merger | 73.3 | 2.6 | 70.6 |
| Gains on securities contributed to employee retirement benefits trust | 58.0 | 0.0 | 58.0 |
| Other | 31.2 | (2.2) | 33.4 |
| Net deferred tax assets | (324.7) | (255.3) | (69.3) |

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

| | FY2009 | FY2010 | FY2011 | FY2012 | FY2013 | Interim FY2014 |
|---|----------------------|---------|---------|---------|---------|----------------|
| | (in billions of yen) | | | | | |
| Net business profits before provision for general allowance for credit losses | 863.1 | 1,006.5 | 1,022.8 | 1,001.5 | 855.9 | 490.6 |
| Total credit costs | (337.8) | (166.1) | (125.3) | (56.6) | 17.0 | 66.9 |
| Income before income taxes | 460.1 | 674.4 | 739.5 | 877.4 | 984.7 | 511.0 |
| Reconciliation to taxable income | (3.7) | (24.0) | (305.1) | (561.4) | (336.2) | (108.3) |
| Taxable income | 456.3 | 650.3 | 434.3 | 316.0 | 648.5 | 402.6 |

(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 September 30, 2014 (A) | Increase (Decrease) (A) - (B) | (in billions of yen) As of March 31, 2014 (B) |
|--|------------------------------------|-------------------------------------|--|
| Deferred tax assets | 49.0 | 6.8 | 42.2 |
| Gains on securities related to employees retirement benefits trust | 15.1 | 0.6 | 14.5 |
| Deferred losses on hedging instruments | 15.1 | 4.9 | 10.2 |
| Write-down on investment securities | 12.4 | (1.3) | 13.7 |
| Allowance for credit losses | 12.4 | (2.1) | 14.5 |
| Other | 37.0 | 2.0 | 34.9 |
| Valuation allowance | (43.1) | 2.6 | (45.8) |
| Deferred tax liabilities | 272.6 | 68.9 | 203.6 |
| Unrealized gains on other securities | 221.0 | 67.5 | 153.4 |
| Reserve for retirement benefits | 39.4 | 1.7 | 37.6 |
| Other | 12.1 | (0.3) | 12.5 |
| Net deferred tax assets | (223.5) | (62.1) | (161.4) |

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

| | FY2009 | FY2010 | FY2011 | FY2012 | FY2013 | (in billions of yen) Interim FY2014 |
|---|--------|--------|--------|--------|--------|--|
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 110.2 | 150.4 | 148.1 | 162.2 | 162.9 | 88.9 |
| Total credit costs | (23.7) | (8.0) | (9.2) | (8.6) | 18.0 | 9.3 |
| Income before income taxes | 52.0 | 101.9 | 113.5 | 173.5 | 184.4 | 105.5 |
| Reconciliation to taxable income | 23.3 | (80.1) | (30.2) | (84.9) | (94.3) | (27.5) |
| Taxable income | 75.3 | 21.7 | 83.3 | 88.6 | 90.1 | 77.9 |

(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.

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

Our exposure to securitized products and related investments as of the end of September 2014 is outlined below. (Figures are on a managerial basis and rounded off to billion yen or to the second decimal point of trillion yen)

[Balance, net unrealized gains (losses), realized gains (losses)]

The balance as of the end of September 2014 was ¥3.03 trillion in total, an increase of ¥0.10 trillion from the balance as of the end of March 2014, mainly due to increases in CLOs, other securitized product and CMBS.

Net unrealized losses were ¥15 billion, improved by ¥13 billion compared to the end of March 2014.

P/L impact for the quarter ended September 30, 2014 was limited (¥(0.3) billion).

| | | | | | | (¥bn) | |
|---|---|----------------------|-------------------------------|-------------------------------|-------------------------------|---|-------------------------------|
| | | | | | | of which securities being held to maturity ² | |
| | | | | | | Net unrealized gains (losses) | |
| | | Balance ¹ | Change from end of March 2014 | Net unrealized gains (losses) | Change from end of March 2014 | Balance | Net unrealized gains (losses) |
| 1 | RMBS | 22 | (2) | 4 | 0 | 0 | 0 |
| 2 | Sub-prime RMBS | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | CMBS | 394 | 11 | (9) | 4 | 200 | (6) |
| 4 | CLOs | 2,550 | 79 | (12) | 8 | 1,785 | (7) |
| 5 | Other securitized products (card, etc.) | 67 | 14 | 2 | 1 | 19 | 0 |
| 6 | CDOs | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | Sub-prime ABS CDOs | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 | SIV | 0 | 0 | 0 | 0 | 0 | 0 |
| 9 | Total | 3,033 | 103 | (15) | 13 | 2,004 | (13) |

- 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.
- 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.

[Distribution by rating]

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AAA-rated products accounted for 85% of our investments in securitized products as of the end of September 2014, an increase of 5 percentage point compared with the end of March 2014, mainly due to an increase in highly rated CLOs.

AAA and AA-rated products accounted for 98% of our investments in securitized products.

| | | (¥bn) | | | | | | |
|----|---|--------------|------------|-----------|-----------|-------------|-----------|--------------|
| | | AAA | AA | A | BBB | BB or lower | Unrated | Total |
| 10 | RMBS | 2 | 3 | 0 | 11 | 5 | 0 | 22 |
| 11 | Sub-prime RMBS | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12 | CMBS | 166 | 228 | 0 | 0 | 0 | 0 | 394 |
| 13 | CLOs | 2,386 | 149 | 13 | 3 | 0 | 0 | 2,550 |
| 14 | Other securitized products (card, etc.) | 21 | 22 | 0 | 0 | 0 | 23 | 67 |
| 15 | CDOs | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16 | Sub-prime ABS CDOs | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17 | SIV | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | Total | 2,575 | 402 | 13 | 14 | 6 | 23 | 3,033 |
| 19 | Percentage of total | 85% | 13% | 0% | 0% | 0% | 1% | 100% |
| 20 | Percentage of total (End of March 2014) | 80% | 18% | 1% | 1% | 0% | 0% | 100% |

[Credit exposure related to leveraged loan (LBO loan)]

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.

The following table shows the balances of LBO loans as of the end of September 2014.

| | | | | | | | (¥bn) |
|----|---|----------|--------|------|-------|-------|-------------------------------------|
| | | Americas | Europe | Asia | Japan | Total | Change from end of March 2014 |
| 21 | LBO Loan ³ (Balance on a commitment basis) | 20 | 118 | 0 | 233 | 372 | 36 |
| 22 | Balance on a booking basis | 8 | 89 | 0 | 209 | 306 | 29 |

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

[Special Purpose Entities (SPEs)]

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

The balance of assets purchased by ABCP conduits (special purpose companies for issuing ABCP) as of the end of September 2014 was ¥4.11 trillion (including ¥1.91 trillion in overseas).

The purchased assets are mainly receivables and they do not include residential mortgages.

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 |

2. Financial Statements**BTMU Non-consolidated**

(1) Non-consolidated Balance Sheets

| (in millions of yen) | As of March 31, 2014 | As of September 30, 2014 |
|---|----------------------------|--------------------------------|
| Assets: | | |
| Cash and due from banks | 20,351,570 | 25,416,611 |
| Call loans | 250,480 | 276,381 |
| Receivables under resale agreements | 408,020 | 235,510 |
| Receivables under securities borrowing transactions | 2,692,329 | 517,951 |
| Monetary claims bought | 3,167,447 | 3,432,264 |
| Trading assets | 4,820,098 | 4,999,386 |
| Money held in trust | 61,589 | 69,259 |
| Securities | 56,790,753 | 54,659,402 |
| Loans and bills discounted | 79,495,010 | 79,977,449 |
| Foreign exchanges | 1,969,809 | 2,201,223 |
| Other assets | 4,954,602 | 5,709,481 |
| Tangible fixed assets | 863,197 | 862,855 |
| Intangible fixed assets | 390,164 | 398,410 |
| Prepaid pension costs | 273,812 | 220,246 |
| Customers' liabilities for acceptances and guarantees | 5,854,841 | 6,541,040 |
| Allowance for credit losses | (651,662) | (540,830) |
| Total assets | 181,692,063 | 184,976,644 |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | As of March 31, 2014 | As of September 30, 2014 |
|--|-------------------------|-----------------------------|
| Liabilities: | | |
| Deposits | 119,636,522 | 119,175,824 |
| Negotiable certificates of deposit | 10,507,938 | 11,550,513 |
| Call money | 1,774,023 | 1,939,207 |
| Payables under repurchase agreements | 10,273,695 | 7,495,921 |
| Payables under securities lending transactions | 2,048,950 | 1,444,419 |
| Commercial papers | 940,728 | 1,137,589 |
| Trading liabilities | 3,323,941 | 4,121,999 |
| Borrowed money | 9,505,089 | 11,082,563 |
| Foreign exchanges | 1,070,165 | 1,310,267 |
| Bonds payable | 4,202,748 | 4,587,900 |
| Other liabilities | 2,867,300 | 4,315,879 |
| Reserve for bonuses | 17,704 | 17,561 |
| Reserve for bonuses to directors | 147 | 47 |
| Reserve for retirement benefits | 7,238 | 7,861 |
| Reserve for loyalty award credits | 1,121 | 1,335 |
| Reserve for contingent losses | 42,057 | 66,171 |
| Deferred tax liabilities | 69,390 | 324,782 |
| Deferred tax liabilities for land revaluation | 149,763 | 149,353 |
| Acceptances and guarantees | 5,854,841 | 6,541,040 |
| Total liabilities | 172,293,369 | 175,270,241 |
| 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 | 2,907,680 | 3,087,366 |
| Revenue reserve | 190,044 | 190,044 |
| Other retained earnings | 2,717,635 | 2,897,322 |
| Funds for retirement benefits | 2,432 | 2,432 |
| Other reserve | 718,196 | 718,196 |
| Earned surplus brought forward | 1,997,006 | 2,176,693 |
| Treasury stock | (255,700) | (645,700) |
| Total shareholders' equity | 8,242,213 | 8,031,900 |
| Net unrealized gains (losses) on other securities | 889,003 | 1,337,899 |
| Net deferred gains (losses) on hedging instruments | 42,858 | 112,725 |
| Land revaluation excess | 224,619 | 223,878 |
| Total valuation and translation adjustments | 1,156,480 | 1,674,503 |
| Total net assets | 9,398,694 | 9,706,403 |
| Total liabilities and net assets | 181,692,063 | 184,976,644 |

BTMU Non-consolidated

(2) Non-consolidated Statements of Income

| (in millions of yen) | For the six months ended September 30, 2013 | For the six months ended September 30, 2014 |
|--|---|---|
| Ordinary income | 1,431,853 | 1,496,665 |
| Interest income | 734,411 | 801,444 |
| Interest on loans and bills discounted | 482,715 | 490,208 |
| Interest and dividends on securities | 197,739 | 244,386 |
| Fees and commissions | 299,646 | 323,680 |
| Trading income | 54,046 | 55,939 |
| Other business income | 216,245 | 196,847 |
| Other ordinary income | 127,502 | 118,752 |
| Ordinary expenses | 976,685 | 949,412 |
| Interest expenses | 171,883 | 176,324 |
| Interest on deposits | 47,558 | 52,384 |
| Fees and commissions | 72,153 | 76,761 |
| Trading expenses | 1,197 | 628 |
| Other business expenses | 93,576 | 44,673 |
| General and administrative expenses | 562,291 | 602,862 |
| Other ordinary expenses | 75,582 | 48,161 |
| Ordinary profits | 455,168 | 547,253 |
| Extraordinary gains | 4,752 | 707 |
| Extraordinary losses | 29,391 | 36,919 |
| Income before income taxes | 430,529 | 511,041 |
| Income taxes-current | 115,148 | 138,988 |
| Income taxes-deferred | 45,418 | 17,594 |
| Total taxes | 160,567 | 156,582 |
| Net income | 269,962 | 354,458 |

MUTB Non-consolidated

(1) Non-consolidated Balance Sheets

| (in millions of yen) | As of March 31, 2014 | As of September 30, 2014 |
|--|----------------------------|--------------------------------|
| Assets: | | |
| Cash and due from banks | 1,480,594 | 4,433,816 |
| Call loans | 326,754 | 213,300 |
| Monetary claims bought | 15,603 | 9,668 |
| Trading assets | 316,744 | 373,115 |
| Money held in trust | 13,799 | 14,323 |
| Securities | 14,974,915 | 15,679,062 |
| Loans and bills discounted | 11,909,155 | 11,986,006 |
| Foreign exchanges | 7,742 | 21,204 |
| Other assets | 632,798 | 864,188 |
| Tangible fixed assets | 152,478 | 149,191 |
| Intangible fixed assets | 52,025 | 53,348 |
| Prepaid pension costs | 224,581 | 229,583 |
| Customers liabilities for acceptances and guarantees | 223,905 | 261,505 |
| Allowance for credit losses | (36,821) | (27,351) |
| Total assets | 30,294,278 | 34,260,963 |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | As of March 31, 2014 | As of September 30, 2014 |
|--|----------------------------|--------------------------------|
| Liabilities: | | |
| Deposits | 12,485,142 | 12,573,246 |
| Negotiable certificates of deposit | 4,904,701 | 5,355,071 |
| Call money | 720,541 | 1,184,444 |
| Payables under repurchase agreements | 4,756,689 | 4,872,177 |
| Payables under securities lending transactions | 1,344,692 | 2,972,730 |
| Commercial papers | 266,840 | 428,134 |
| Trading liabilities | 78,403 | 100,260 |
| Borrowed money | 1,235,202 | 1,452,987 |
| Foreign exchanges | 291 | 337 |
| Bonds payable | 430,292 | 476,000 |
| Due to trust accounts | 1,401,922 | 1,576,074 |
| Other liabilities | 446,504 | 789,022 |
| Reserve for bonuses | 4,415 | 4,222 |
| Reserve for bonuses to directors | 77 | 22 |
| Reserve for contingent losses | 12,641 | 7,395 |
| Deferred tax liabilities | 161,438 | 223,550 |
| Deferred tax liabilities for land revaluation | 5,262 | 5,211 |
| Acceptances and guarantees | 223,905 | 261,505 |
| Total liabilities | 28,478,966 | 32,282,396 |
| Net assets: | | |
| Capital stock | 324,279 | 324,279 |
| Capital surplus | 412,315 | 412,315 |
| Capital reserve | 250,619 | 250,619 |
| Other capital surplus | 161,695 | 161,695 |
| Retained earnings | 802,540 | 844,978 |
| Revenue reserve | 73,714 | 73,714 |
| Other retained earnings | 728,826 | 771,264 |
| Funds for retirement benefits | 710 | 710 |
| Other reserve | 138,495 | 138,495 |
| Earned surplus brought forward | 589,621 | 632,059 |
| Total shareholders' equity | 1,539,134 | 1,581,572 |
| Net unrealized gains (losses) on other securities | 301,487 | 428,663 |
| Net deferred gains (losses) on hedging instruments | (18,503) | (27,408) |
| Land revaluation excess | (6,806) | (4,260) |
| Total valuation and translation adjustments | 276,177 | 396,994 |
| Total net assets | 1,815,312 | 1,978,567 |
| Total liabilities and net assets | 30,294,278 | 34,260,963 |

MUTB Non-consolidated

(2) Non-consolidated Statements of Income

| (in millions of yen) | For the six months ended September 30, 2013 | For the six months ended September 30, 2014 |
|--|---|---|
| Ordinary income | 276,011 | 268,808 |
| Trust fees | 39,093 | 42,402 |
| Interest income | 101,188 | 114,163 |
| Interest on loans and bills discounted | 47,389 | 45,673 |
| Interest and dividends on securities | 51,629 | 65,577 |
| Fees and commissions | 59,107 | 60,424 |
| Trading income | 1,800 | 17,306 |
| Other business income | 49,276 | 8,225 |
| Other ordinary income | 25,544 | 26,286 |
| Ordinary expenses | 188,860 | 158,643 |
| Interest expenses | 28,797 | 30,894 |
| Interest on deposits | 11,945 | 10,919 |
| Fees and commissions | 13,355 | 14,934 |
| Trading expenses | 476 | |
| Other business expenses | 47,876 | 16,559 |
| General and administrative expenses | 92,559 | 92,918 |
| Other ordinary expenses | 5,794 | 3,337 |
| Ordinary profits | 87,151 | 110,164 |
| Extraordinary gains | 270 | 18 |
| Extraordinary losses | 416 | 4,622 |
| Income before income taxes | 87,005 | 105,560 |
| Income taxes-current | 15,156 | 31,309 |
| Income taxes-deferred | 9,214 | 913 |
| Total taxes | 24,371 | 32,223 |
| Net income | 62,633 | 73,336 |

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, 2014 | As of September 30, 2014 |
|---|-------------------------|-----------------------------|
| Assets: | | |
| Loans and bills discounted | 99,677 | 100,681 |
| Securities | 55,572,673 | 55,425,604 |
| Beneficiary rights to the trust | 43,107,562 | 45,296,472 |
| Securities held in custody accounts | 2,979,912 | 3,428,319 |
| Monetary claims | 11,307,556 | 10,855,011 |
| Tangible fixed assets | 9,804,352 | 10,279,303 |
| Intangible fixed assets | 206,970 | 189,201 |
| Other claims | 5,202,507 | 4,885,529 |
| Call loans | 1,988,311 | 1,986,508 |
| Due from banking account | 1,945,120 | 2,492,369 |
| Cash and due from banks | 2,402,507 | 2,742,869 |
| Total | 134,617,151 | 137,681,871 |
| Liabilities: | | |
| Money trusts | 21,176,266 | 20,400,269 |
| Pension trusts | 13,945,101 | 14,883,047 |
| Property formation benefit trusts | 9,871 | 8,815 |
| Investment trusts | 42,523,279 | 44,821,745 |
| Money entrusted other than money trusts | 2,770,558 | 3,170,250 |
| Securities trusts | 5,070,063 | 4,999,110 |
| Monetary claim trusts | 11,298,129 | 10,564,297 |
| Equipment trusts | 34,924 | 38,099 |
| Land and fixtures trusts | 83,043 | 83,139 |
| Composite trusts | 37,705,915 | 38,713,095 |
| Total | 134,617,151 | 137,681,871 |

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, 2014 | As of September 30, 2014 |
|----------------------|----------------------------|--------------------------------|
| Assets: | | |

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| | | |
|----------------------------|------------------|------------------|
| Loans and bills discounted | 31,782 | 28,940 |
| Securities | 68,484 | 108,542 |
| Other | 1,226,192 | 1,415,629 |
| Total | 1,326,459 | 1,553,112 |
| Liabilities: | | |
| Principal | 1,324,411 | 1,532,345 |
| Allowance for bad debts | 95 | 86 |
| Other | 1,953 | 20,680 |
| Total | 1,326,459 | 1,553,112 |

MUTB Non-consolidated

(4) Major Items

| (in millions of yen) | As of March 31, 2014 | As of September 30, 2014 |
|------------------------------------|----------------------------|--------------------------------|
| Total funds | 52,521,082 | 53,220,450 |
| Deposits | 12,485,142 | 12,573,246 |
| Negotiable certificates of deposit | 4,904,701 | 5,355,071 |
| Money trusts | 21,176,266 | 20,400,269 |
| Pension trusts | 13,945,101 | 14,883,047 |
| Property formation benefit trusts | 9,871 | 8,815 |
| Loans and bills discounted | 12,008,833 | 12,086,688 |
| Banking account | 11,909,155 | 11,986,006 |
| Trust account | 99,677 | 100,681 |
| Investment securities | 70,547,588 | 71,104,666 |

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.