

MITSUBISHI UFJ FINANCIAL GROUP INC  
Form 6-K  
February 01, 2016

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**Form 6-K**

**Report of Foreign Private Issuer**

**Pursuant to Rule 13a-16 or 15d-16 under  
the Securities Exchange Act of 1934**

**For the month of February 2016**

**Commission File No. 000-54189**

**MITSUBISHI UFJ FINANCIAL GROUP, INC.**

(Translation of registrant's name into English)

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

**Tokyo 100-8330, Japan**

(Address of principal executive office)

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

Form 20-F  Form 40-F

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

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

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: February 1, 2016

Mitsubishi UFJ Financial Group, Inc.

By: /s/ Yasuo Matsumoto

Name: Yasuo Matsumoto

Title: Chief Manager, Documentation &  
Corporate Secretary Department,  
Corporate Administration Division

## Consolidated Summary Report

&lt;under Japanese GAAP&gt;

for the nine months ended December 31, 2015

February 1, 2016

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

Quarterly securities report issuing date: February 12, 2016 Dividend payment date: -  
 Trading accounts: Established  
 Supplemental information for quarterly financial statements: Available  
 Quarterly investor meeting presentation: None

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

## 1. Consolidated Financial Data For the Nine Months ended December 31, 2015

## (1) Results of Operations

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

| Nine months ended | Ordinary Income |      | Ordinary Profits |       | Profits Attributable to Owners of Parent |       |
|-------------------|-----------------|------|------------------|-------|--|-------|
|                   | million yen     | %    | million yen      | %     | million yen                              | %     |
| December 31, 2015 | 4,290,963       | 0.7  | 1,340,801        | (9.7) | 852,279                                  | (8.1) |
| December 31, 2014 | 4,260,328       | 11.7 | 1,484,363        | 17.8  | 926,971                                  | 18.0  |

(\*) Comprehensive income December 31, 2015: 433,130 million yen (81.7) %; December 31, 2014: 2,365,619 million yen 93.4 %

| Nine months ended | Basic earnings per share | Diluted earnings per share |
|-------------------|--------------------------|----------------------------|
|                   | yen                      | yen                        |
| December 31, 2015 | 61.23                    | 60.95                      |
| December 31, 2014 | 65.50                    | 65.20                      |

## (2) Financial Conditions

| As of             | Total Assets | Total Net Assets | Equity-to-asset ratio (*) |
|-------------------|--------------|------------------|---------------------------|
|                   | million yen  | million yen      | %                         |
| December 31, 2015 | 295,777,179  | 17,239,626       | 5.2                       |
| March 31, 2015    | 286,149,768  | 17,287,533       | 5.4                       |

(Reference) Shareholders equity as of December 31, 2015: 15,269,453 million yen; March 31, 2015: 15,317,940 million yen

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

**2. Dividends on Common Stock**

| Fiscal year                      | Dividends per Share       |                           |                           |                           | Total<br>yen |
|----------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|--------------|
|                                  | 1st<br>quarter-end<br>yen | 2nd<br>quarter-end<br>yen | 3rd<br>quarter-end<br>yen | Fiscal<br>year-end<br>yen |              |
| ended March 31, 2015             |                           | 9.00                      |                           | 9.00                      | 18.00        |
| ending March 31, 2016            |                           | 9.00                      |                           |                           |              |
| ending March 31, 2016 (Forecast) |                           |                           |                           | 9.00                      | 18.00        |

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

**3. Earnings Target for the Fiscal Year ending March 31, 2016 (Consolidated)**

MUFG has the target of 950.0 billion yen of profits attributable to owners of parent for the fiscal year ending March 31, 2016. (There is no change to our earnings target released on May 15, 2015.)

MUFG is engaged in financial service businesses such as banking business, trust banking business, securities business and credit card/loan businesses. Because there are various uncertainties caused by economic situation, market environments and other factors in these businesses, MUFG discloses a target of its profits attributable to owners of parent instead of a forecast of its performance.

Notes

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

|   |                                     |                       |
|---|-------------------------------------|-----------------------|
| (A) Total stocks outstanding including treasury stocks: | December 31, 2015                   | 14,168,853,820 shares |
|   | March 31, 2015                      | 14,168,853,820 shares |
| (B) Treasury stocks:                                    | December 31, 2015                   | 380,246,747 shares    |
|   | March 31, 2015                      | 151,014,803 shares    |
| (C) Average outstanding stocks:                         | Nine months ended December 31, 2015 | 13,918,899,596 shares |
|   | Nine months ended December 31, 2014 | 14,152,425,073 shares |

∅ Disclosure regarding the execution of the quarterly review process

This Consolidated Summary Report (Quarterly Tanshin ) is outside the scope of the external auditor's quarterly review procedure which is required by Financial Instruments and Exchange Act . Therefore, the quarterly review 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

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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. To date, we have published U.S. GAAP financial results only on a semiannual and annual basis, and currently do not expect to publish U.S. GAAP financial results for the period reported in this financial summary report.

(Appendix)

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Supplemental Information:

Selected Financial Information under Japanese GAAP for the Nine Months Ended December 31, 2015



**1. Consolidated Financial Statements****(1) Consolidated Balance Sheets**

| (in millions of yen)                                  | As of<br>March 31, 2015 | As of<br>December 31, 2015 |
|---|-------------------------|----------------------------|
| <b>Assets:</b>  |                         |                            |
| Cash and due from banks                               | 40,488,318              | 50,621,650                 |
| Call loans and bills bought                           | 604,625                 | 504,704                    |
| Receivables under resale agreements                   | 7,342,335               | 7,240,433                  |
| Receivables under securities borrowing transactions   | 4,633,544               | 6,253,417                  |
| Monetary claims bought                                | 4,570,712               | 4,931,258                  |
| Trading assets  | 20,810,617              | 22,860,530                 |
| Money held in trust                                   | 700,218                 | 724,433                    |
| Securities  | 73,538,191              | 65,233,402                 |
| Loans and bills discounted                            | 109,368,340             | 113,348,181                |
| Foreign exchanges                                     | 2,187,311               | 1,961,574                  |
| Other assets  | 10,119,936              | 10,116,082                 |
| Tangible fixed assets                                 | 1,352,727               | 1,357,124                  |
| Intangible fixed assets                               | 1,297,277               | 1,238,600                  |
| Net defined benefit assets                            | 504,761                 | 569,857                    |
| Deferred tax assets                                   | 114,919                 | 98,931                     |
| Customers' liabilities for acceptances and guarantees | 9,511,714               | 9,619,611                  |
| Allowance for credit losses                           | (995,784)               | (902,614)                  |
| <b>Total assets</b>                                   | <b>286,149,768</b>      | <b>295,777,179</b>         |
| <b>Liabilities:</b>                                   |                         |                            |
| Deposits  | 153,357,410             | 156,099,498                |
| Negotiable certificates of deposit                    | 16,073,850              | 15,180,248                 |
| Call money and bills sold                             | 3,600,104               | 4,647,829                  |
| Payables under repurchase agreements                  | 21,899,506              | 24,960,980                 |
| Payables under securities lending transactions        | 8,205,350               | 10,795,183                 |
| Commercial papers                                     | 2,179,634               | 2,418,612                  |
| Trading liabilities                                   | 15,521,917              | 16,048,128                 |
| Borrowed money  | 13,866,196              | 14,750,539                 |
| Foreign exchanges                                     | 1,496,476               | 2,056,870                  |
| Short-term bonds payable                              | 789,512                 | 876,985                    |
| Bonds payable   | 8,141,713               | 8,312,697                  |
| Due to trust accounts                                 | 3,183,295               | 2,469,508                  |
| Other liabilities                                     | 9,530,371               | 8,966,841                  |
| Reserve for bonuses                                   | 90,360                  | 49,898                     |
| Reserve for bonuses to directors                      | 454                     | 276                        |
| Net defined benefit liabilities                       | 62,121                  | 57,538                     |
| Reserve for retirement benefits to directors          | 1,086                   | 1,032                      |
| Reserve for loyalty award credits                     | 15,375                  | 16,940                     |
| Reserve for contingent losses                         | 204,790                 | 151,404                    |
| Reserves under special laws                           | 3,771                   | 4,121                      |
| Deferred tax liabilities                              | 988,550                 | 916,318                    |
| Deferred tax liabilities for land revaluation         | 138,669                 | 136,487                    |
| Acceptances and guarantees                            | 9,511,714               | 9,619,611                  |
| <b>Total liabilities</b>                              | <b>268,862,234</b>      | <b>278,537,553</b>         |



Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen)                               | As of<br>March 31, 2015 | As of<br>December 31, 2015 |
|--|-------------------------|----------------------------|
| Net assets:  |                         |                            |
| Capital stock                                      | 2,141,513               | 2,141,513                  |
| Capital surplus                                    | 1,428,403               | 1,426,371                  |
| Retained earnings                                  | 7,860,410               | 8,485,337                  |
| Treasury stock                                     | (101,661)               | (298,917)                  |
| Total shareholders' equity                         | 11,328,666              | 11,754,303                 |
| Net unrealized gains (losses) on other securities  | 2,835,091               | 2,419,899                  |
| Net deferred gains (losses) on hedging instruments | 83,194                  | 200,330                    |
| Land revaluation excess                            | 172,350                 | 172,686                    |
| Foreign currency translation adjustments           | 951,547                 | 769,541                    |
| Remeasurements of defined benefit plans            | (52,909)                | (47,308)                   |
| Total accumulated other comprehensive income       | 3,989,274               | 3,515,149                  |
| Subscription rights to shares                      | 8,271                   | 8,034                      |
| Non-controlling interests                          | 1,961,322               | 1,962,139                  |
| Total net assets                                   | 17,287,533              | 17,239,626                 |
| Total liabilities and net assets                   | 286,149,768             | 295,777,179                |

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

| (in millions of yen)   | For the nine months<br>ended | For the nine months<br>ended |
|--|------------------------------|------------------------------|
|  | December 31,<br>2014         | December 31,<br>2015         |
| Ordinary income  | 4,260,328                    | 4,290,963                    |
| Interest income  | 2,047,164                    | 2,071,759                    |
| Interest on loans and bills discounted   | 1,342,778                    | 1,361,475                    |
| Interest and dividends on securities   | 458,696                      | 473,210                      |
| Trust fees   | 80,331                       | 84,658                       |
| Fees and commissions   | 1,080,952                    | 1,114,399                    |
| Trading income   | 252,093                      | 257,422                      |
| Other business income  | 354,015                      | 367,458                      |
| Other ordinary income  | 445,770                      | 395,265                      |
| Ordinary expenses  | 2,775,965                    | 2,950,161                    |
| Interest expenses  | 458,565                      | 475,793                      |
| Interest on deposits   | 214,760                      | 218,818                      |
| Fees and commissions   | 146,756                      | 159,523                      |
| Other business expenses  | 96,253                       | 163,831                      |
| General and administrative expenses  | 1,917,061                    | 1,941,117                    |
| Other ordinary expenses  | 157,329                      | 209,895                      |
| Ordinary profits   | 1,484,363                    | 1,340,801                    |
| Extraordinary gains  | 12,514                       | 2,477                        |
| Gains on disposition of fixed assets   | 2,871                        | 2,477                        |
| Gains on change in equity  | 9,643                        |                              |
| Extraordinary losses   | 86,095                       | 45,992                       |
| Losses on disposition of fixed assets  | 5,496                        | 7,100                        |
| Losses on impairment of fixed assets   | 5,997                        | 2,528                        |
| Provision for reserve for contingent liabilities from financial instruments transactions | 669                          | 349                          |
| Losses on change in equity   | 33,291                       | 36,013                       |
| Settlement package   | 37,097                       |                              |
| Losses on sales of equity securities of subsidiaries                                     | 3,542                        |                              |
| Income before income taxes and others  | 1,410,782                    | 1,297,286                    |
| Income taxes - current   | 306,759                      | 270,583                      |
| Income taxes - deferred  | 76,465                       | 84,256                       |
| Total taxes  | 383,225                      | 354,840                      |
| Profits  | 1,027,556                    | 942,446                      |
| Profits attributable to non-controlling interests  | 100,585                      | 90,167                       |
| Profits attributable to owners of parent   | 926,971                      | 852,279                      |



**Consolidated Statements of Comprehensive Income**

| (in millions of yen)  | For the nine months           | For the nine months           |
|---|-------------------------------|-------------------------------|
|   | ended<br>December 31,<br>2014 | ended<br>December 31,<br>2015 |
| Profits   | 1,027,556                     | 942,446                       |
| Other comprehensive income  |                               |                               |
| Net unrealized gains (losses) on other securities                                   | 1,062,871                     | (418,271)                     |
| Net deferred gains (losses) on hedging instruments                                  | 112,099                       | 114,314                       |
| Land revaluation excess   |                               | 297                           |
| Foreign currency translation adjustments  | 163,705                       | (190,477)                     |
| Remeasurements of defined benefit plans   | 7,480                         | 4,820                         |
| Share of other comprehensive income of associates accounted for using equity method | (8,093)                       | (20,000)                      |
| <b>Total other comprehensive income</b>   | <b>1,338,062</b>              | <b>(509,315)</b>              |
| Comprehensive income  | 2,365,619                     | 433,130                       |
| (Comprehensive income attributable to)  |                               |                               |
| Comprehensive income attributable to owners of parent                               | 2,255,609                     | 366,944                       |
| Comprehensive income attributable to non-controlling interests                      | 110,010                       | 66,185                        |

(3) Notes on Going-Concern Assumption  
Not applicable

(4) Notes for Material Changes in Shareholders' Equity  
Not applicable

**Selected Financial Information**  
**under Japanese GAAP**  
**For the Nine Months Ended December 31, 2015**

Mitsubishi UFJ Financial Group, Inc.



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

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

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

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

**1. Financial Results****MUFG Consolidated**

|   | (in billions of yen)      |                   |            |
|---|---------------------------|-------------------|------------|
|   | For the nine months ended |                   | Increase   |
|   | December 31, 2015         | December 31, 2014 | (Decrease) |
|   | (A)                       | (B)               | (A) - (B)  |
| Gross profits   | 3,096.5                   | 3,113.0           | (16.5)     |
| Gross profits before credit costs for trust accounts  | 3,096.5                   | 3,112.6           | (16.0)     |
| Net interest income   | 1,596.0                   | 1,588.7           | 7.2        |
| Trust fees  | 84.6                      | 80.3              | 4.3        |
| Credit costs for trust accounts (1)   | 0.0                       | 0.4               | (0.4)      |
| Net fees and commissions  | 954.8                     | 934.1             | 20.6       |
| Net trading profits   | 257.4                     | 252.0             | 5.3        |
| Net other business profits  | 203.6                     | 257.7             | (54.1)     |
| Net gains (losses) on debt securities   | 93.5                      | 129.8             | (36.3)     |
| General and administrative expenses   | 1,927.6                   | 1,894.2           | 33.3       |
| Amortization of goodwill  | 12.5                      | 12.2              | 0.3        |
| Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 1,181.5                   | 1,230.6           | (49.0)     |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses                           | 1,168.9                   | 1,218.3           | (49.3)     |
| Provision for general allowance for credit losses (2)   |                           |                   |            |
| Net business profits*   | 1,168.9                   | 1,218.8           | (49.8)     |
| Net non-recurring gains (losses)  | 171.8                     | 265.5             | (93.6)     |
| Credit costs (3)  | (136.7)                   | (101.8)           | (34.9)     |
| Losses on loan write-offs   | (97.1)                    | (87.1)            | (9.9)      |
| Provision for specific allowance for credit losses  |                           |                   |            |
| Other credit costs  | (39.6)                    | (14.7)            | (24.9)     |
| Reversal of allowance for credit losses (4)   | 34.7                      | 84.4              | (49.6)     |
| Reversal of reserve for contingent losses included in credit costs (5)  |                           | 2.1               | (2.1)      |
| Gains on loans written-off (6)  | 42.8                      | 45.6              | (2.7)      |
| Net gains (losses) on equity securities   | 63.6                      | 78.9              | (15.3)     |
| Gains on sales of equity securities   | 85.6                      | 93.2              | (7.5)      |
| Losses on sales of equity securities  | (13.2)                    | (10.6)            | (2.6)      |
| Losses on write-down of equity securities   | (8.7)                     | (3.6)             | (5.1)      |
| Profits (losses) from investments in affiliates   | 191.3                     | 161.5             | 29.7       |
| Other non-recurring gains (losses)  | (24.0)                    | (5.4)             | (18.5)     |
| Ordinary profits  | 1,340.8                   | 1,484.3           | (143.5)    |
| Net extraordinary gains (losses)  | (43.5)                    | (73.5)            | 30.0       |
| Net gains (losses) on change in equity  | (36.0)                    | (23.6)            | (12.3)     |
| Settlement package  |                           | (37.0)            | 37.0       |
| Income before income taxes and others   | 1,297.2                   | 1,410.7           | (113.4)    |
| Income taxes-current  | 270.5                     | 306.7             | (36.1)     |
| Income taxes-deferred   | 84.2                      | 76.4              | 7.7        |
| Total taxes   | 354.8                     | 383.2             | (28.3)     |
| Profits   | 942.4                     | 1,027.5           | (85.1)     |
| Profits attributable to non-controlling interests   | 90.1                      | 100.5             | (10.4)     |
| Profits attributable to owners of parent  | 852.2                     | 926.9             | (74.6)     |

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Note:

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

(Reference)

|  |        |      |        |
|--|--------|------|--------|
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6) | (59.1) | 30.9 | (90.0) |
|--|--------|------|--------|

**BTMU and MUTB Combined**

|   | (in billions of yen)      |                          |                         |
|---|---------------------------|--------------------------|-------------------------|
|   | For the nine months ended |                          | Increase                |
|   | December 31, 2015<br>(A)  | December 31, 2014<br>(B) | (Decrease)<br>(A) - (B) |
| Gross profits   | 1,776.7                   | 1,871.7                  | (94.9)                  |
| Gross profits before credit costs for trust accounts  | 1,776.7                   | 1,871.2                  | (94.5)                  |
| Net interest income   | 1,027.9                   | 1,064.5                  | (36.6)                  |
| Trust fees  | 65.3                      | 62.0                     | 3.3                     |
| Credit costs for trust accounts (1)   | 0.0                       | 0.4                      | (0.4)                   |
| Net fees and commissions  | 426.6                     | 434.4                    | (7.8)                   |
| Net trading profits   | 96.0                      | 112.1                    | (16.0)                  |
| Net other business profits  | 160.6                     | 198.4                    | (37.8)                  |
| Net gains (losses) on debt securities   | 86.5                      | 127.6                    | (41.0)                  |
| General and administrative expenses   | 996.0                     | 1,024.4                  | (28.4)                  |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 780.6                     | 846.7                    | (66.0)                  |
| Provision for general allowance for credit losses (2)   |                           |                          |                         |
| Net business profits  | 780.7                     | 847.2                    | (66.5)                  |
| Net non-recurring gains (losses)  | 86.0                      | 135.1                    | (49.1)                  |
| Credit costs (3)  | (67.9)                    | (36.1)                   | (31.7)                  |
| Losses on loan write-offs   | (26.9)                    | (20.6)                   | (6.2)                   |
| Provision for specific allowance for credit losses  |                           |                          |                         |
| Other credit costs  | (41.0)                    | (15.5)                   | (25.5)                  |
| Reversal of allowance for credit losses (4)   | 80.8                      | 109.3                    | (28.5)                  |
| Reversal of reserve for contingent losses included in credit costs (5)  | 0.2                       | 5.7                      | (5.5)                   |
| Gains on loans written-off (6)  | 13.2                      | 13.4                     | (0.1)                   |
| Net gains (losses) on equity securities   | 56.3                      | 52.3                     | 3.9                     |
| Gains on sales of equity securities   | 77.1                      | 67.3                     | 9.7                     |
| Losses on sales of equity securities  | (12.3)                    | (9.2)                    | (3.1)                   |
| Losses on write-down of equity securities   | (8.4)                     | (5.7)                    | (2.6)                   |
| Other non-recurring gains (losses)  | 3.3                       | (9.5)                    | 12.8                    |
| Ordinary profits  | 866.7                     | 982.4                    | (115.6)                 |
| Net extraordinary gains (losses)  | 14.3                      | (44.8)                   | 59.2                    |
| Net gains (losses) on disposition of fixed assets   | (4.4)                     | (2.5)                    | (1.8)                   |
| Losses on impairment of fixed assets  | (1.5)                     | (5.2)                    | 3.6                     |
| Gains on sales of equity securities of subsidiaries   | 18.3                      |                          | 18.3                    |
| Gains on sales of equity securities of affiliates   | 1.9                       |                          | 1.9                     |
| Settlement package  |                           | (37.0)                   | 37.0                    |
| Income before income taxes  | 881.1                     | 937.5                    | (56.4)                  |
| Income taxes-current  | 198.4                     | 258.1                    | (59.7)                  |
| Income taxes-deferred   | 70.3                      | 31.3                     | 39.0                    |
| Total taxes   | 268.7                     | 289.4                    | (20.7)                  |
| Net income  | 612.3                     | 648.0                    | (35.7)                  |
| (Reference)   |                           |                          |                         |
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6)  | 26.3                      | 92.8                     | (66.4)                  |



**BTMU Non-consolidated**

|  | (in billions of yen)                           |  |                                     |
|--|--|--|-------------------------------------|
|  | For the nine months ended<br>December 31, 2015 | For the nine months ended<br>December 31, 2014 | Increase<br>(Decrease)<br>(A) - (B) |
|  | (A)  | (B)  | (A) - (B)                           |
| Gross profits  | 1,507.4  | 1,601.2  | (93.8)                              |
| Net interest income  | 890.6  | 932.7  | (42.0)                              |
| Net fees and commissions   | 356.3  | 368.4  | (12.0)                              |
| Net trading profits  | 77.2   | 85.4   | (8.1)                               |
| Net other business profits   | 183.0  | 214.6  | (31.5)                              |
| Net gains (losses) on debt securities  | 89.3   | 131.7  | (42.3)                              |
| General and administrative expenses  | 857.5  | 886.2  | (28.6)                              |
| Amortization of goodwill   | 0.2  | 0.2  | 0.0                                 |
| Net business profits before provision for general allowance for credit losses and amortization of goodwill | 650.0  | 715.2  | (65.1)                              |
| Net business profits before provision for general allowance for credit losses                              | 649.8  | 715.0  | (65.1)                              |
| Provision for general allowance for credit losses (1)  |  |  |                                     |
| Net business profits   | 649.8  | 715.0  | (65.1)                              |
| Net non-recurring gains (losses)   | 78.9   | 104.4  | (25.5)                              |
| Credit costs (2)   | (67.8)   | (35.8)   | (31.9)                              |
| Losses on loan write-offs  | (26.8)   | (20.6)   | (6.1)                               |
| Provision for specific allowance for credit losses   |  |  |                                     |
| Other credit costs   | (41.0)   | (15.1)   | (25.8)                              |
| Reversal of allowance for credit losses (3)  | 79.6   | 96.1   | (16.5)                              |
| Reversal of reserve for contingent losses included in credit costs (4)                                     |  | 5.1  | (5.1)                               |
| Gains on loans written-off (5)   | 13.0   | 12.8   | 0.1                                 |
| Net gains (losses) on equity securities  | 52.2   | 41.7   | 10.4                                |
| Gains on sales of equity securities  | 68.8   | 54.4   | 14.4                                |
| Losses on sales of equity securities   | (9.2)  | (7.3)  | (1.9)                               |
| Losses on write-down of equity securities  | (7.3)  | (5.3)  | (2.0)                               |
| Other non-recurring gains (losses)   | 1.8  | (15.6)   | 17.5                                |
| Ordinary profits   | 728.7  | 819.5  | (90.7)                              |
| Net extraordinary gains (losses)   | 15.0   | (38.6)   | 53.6                                |
| Net gains (losses) on disposition of fixed assets  | (4.3)  | (0.9)  | (3.4)                               |
| Losses on impairment of fixed assets   | (0.9)  | (0.6)  | (0.3)                               |
| Gains on sales of equity securities of subsidiaries  | 18.3   |  | 18.3                                |
| Gains on sales of equity securities of affiliates  | 1.9  |  | 1.9                                 |
| Settlement package   |  | (37.0)   | 37.0                                |
| Income before income taxes   | 743.7  | 780.8  | (37.0)                              |
| Income taxes-current   | 167.6  | 214.3  | (46.7)                              |
| Income taxes-deferred  | 60.4   | 27.0   | 33.4                                |
| Total taxes  | 228.0  | 241.4  | (13.3)                              |
| Net income   | 515.7  | 539.4  | (23.7)                              |
| (Reference)  |  |  |                                     |
| Total credit costs (1)+(2)+(3)+(4)+(5)   | 24.8   | 78.3   | (53.5)                              |

**MUTB Non-consolidated**

|   | (in billions of yen)         |                             |                         |
|---|------------------------------|-----------------------------|-------------------------|
|   | For the nine months<br>ended |                             | Increase                |
|   | December 31,<br>(A)          | 2015<br>December 31,<br>(B) | (Decrease)<br>(A) - (B) |
| Gross profits   | 269.3                        | 270.4                       | (1.1)                   |
| Gross profits before credit costs for trust accounts  | 269.3                        | 269.9                       | (0.6)                   |
| Trust fees  | 65.3                         | 62.0                        | 3.3                     |
| Credit costs for trust accounts (1)   | 0.0                          | 0.4                         | (0.4)                   |
| Net interest income   | 137.3                        | 131.8                       | 5.4                     |
| Net fees and commissions  | 70.2                         | 66.0                        | 4.2                     |
| Net trading profits   | 18.7                         | 26.6                        | (7.8)                   |
| Net other business profits  | (22.4)                       | (16.1)                      | (6.2)                   |
| Net gains (losses) on debt securities   | (2.7)                        | (4.0)                       | 1.2                     |
| General and administrative expenses   | 138.4                        | 138.2                       | 0.2                     |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 130.8                        | 131.7                       | (0.8)                   |
| Provision for general allowance for credit losses (2)   |                              |                             |                         |
| Net business profits  | 130.8                        | 132.2                       | (1.3)                   |
| Net non-recurring gains (losses)  | 7.1                          | 30.6                        | (23.5)                  |
| Credit costs (3)  | (0.1)                        | (0.3)                       | 0.1                     |
| Losses on loan write-offs   | (0.1)                        | (0.0)                       | (0.1)                   |
| Provision for specific allowance for credit losses  |                              |                             |                         |
| Other credit costs  | (0.0)                        | (0.3)                       | 0.3                     |
| Reversal of allowance for credit losses (4)   | 1.2                          | 13.1                        | (11.9)                  |
| Reversal of reserve for contingent losses included in credit costs (5)  | 0.2                          | 0.5                         | (0.3)                   |
| Gains on loans written-off (6)  | 0.2                          | 0.5                         | (0.3)                   |
| Net gains (losses) on equity securities   | 4.1                          | 10.6                        | (6.4)                   |
| Gains on sales of equity securities   | 8.2                          | 12.9                        | (4.6)                   |
| Losses on sales of equity securities  | (3.1)                        | (1.8)                       | (1.2)                   |
| Losses on write-down of equity securities   | (1.0)                        | (0.4)                       | (0.6)                   |
| Other non-recurring gains (losses)  | 1.4                          | 6.0                         | (4.6)                   |
| <b>Ordinary profits</b>   | <b>137.9</b>                 | <b>162.9</b>                | <b>(24.9)</b>           |
| Net extraordinary gains (losses)  | (0.6)                        | (6.2)                       | 5.5                     |
| Net gains (losses) on disposition of fixed assets   | (0.0)                        | (1.6)                       | 1.5                     |
| Losses on impairment of fixed assets  | (0.5)                        | (4.5)                       | 4.0                     |
| Income before income taxes  | 137.3                        | 156.6                       | (19.3)                  |
| Income taxes-current  | 30.7                         | 43.7                        | (12.9)                  |
| Income taxes-deferred   | 9.8                          | 4.3                         | 5.5                     |
| Total taxes   | 40.6                         | 48.0                        | (7.3)                   |
| <b>Net income</b>   | <b>96.6</b>                  | <b>108.6</b>                | <b>(11.9)</b>           |
| (Reference)   |                              |                             |                         |
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6)  | 1.5                          | 14.4                        | (12.9)                  |

**2. Non Performing Loans Based on the Financial Reconstruction Law****BTMU and MUTB Combined including Trust Account**

|                                    | As of<br>December 31, 2015 | (in billions of yen)<br>As of<br>March 31, 2015 |
|------------------------------------|----------------------------|---|
| Bankrupt or De facto Bankrupt      | 119.1                      | 89.8  |
| Doubtful                           | 519.2                      | 571.4   |
| Special Attention                  | 484.5                      | 561.9   |
| Non Performing Loans               | 1,122.9                    | 1,223.2   |
| Total loans                        | 110,098.0                  | 105,335.6                                       |
| Non Performing Loans / Total loans | 1.01%                      | 1.16%   |

**BTMU Non-consolidated**

|                                    | As of<br>December 31, 2015 | (in billions of yen)<br>As of<br>March 31, 2015 |
|------------------------------------|----------------------------|---|
| Bankrupt or De facto Bankrupt      | 117.2                      | 87.9  |
| Doubtful                           | 502.9                      | 549.6   |
| Special Attention                  | 463.0                      | 539.3   |
| Non Performing Loans               | 1,083.1                    | 1,176.9   |
| Total loans                        | 96,389.0                   | 92,293.9  |
| Non Performing Loans / Total loans | 1.12%                      | 1.27%   |

**MUTB Non-consolidated**

|                                    | As of<br>December 31, 2015 | (in billions of yen)<br>As of<br>March 31,<br>2015 |
|------------------------------------|----------------------------|--|
| Bankrupt or De facto Bankrupt      | 1.9                        | 1.8  |
| Doubtful                           | 16.1                       | 21.6   |
| Special Attention                  | 21.0                       | 21.8   |
| Non Performing Loans               | 39.0                       | 45.4   |
| Total loans                        | 13,685.0                   | 13,014.6   |
| Non Performing Loans / Total loans | 0.28%                      | 0.34%  |



**MUTB Non-consolidated: Trust Account**

|                                    | As of<br>December 31, 2015 | (in billions of yen)<br>As of<br>March 31, 2015 |
|------------------------------------|----------------------------|---|
| Bankrupt or De facto Bankrupt      | 0.0                        | 0.0   |
| Doubtful                           | 0.1                        | 0.1   |
| Special Attention                  | 0.5                        | 0.7   |
| Non Performing Loans               | 0.6                        | 0.9   |
| <b>Total loans</b>                 | <b>23.9</b>                | <b>27.0</b>                                     |
| Non Performing Loans / Total loans | 2.65%                      | 3.41%   |

**3. 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.

|  | As of December 31, 2015              |             | (in billions of yen)<br>As of March 31, 2015 |             |
|--|--------------------------------------|-------------|--|-------------|
|  | Amount on consolidated balance sheet | Differences | Amount on consolidated balance sheet         | Differences |
| Debt securities being held to maturity | 4,003.1                              | 60.9        | 4,133.6                                      | 53.7        |

|                            | As of December 31, 2015              |             | (in billions of yen)<br>As of March 31, 2015 |             |
|----------------------------|--------------------------------------|-------------|--|-------------|
|                            | Amount on consolidated balance sheet | Differences | Amount on consolidated balance sheet         | Differences |
| Other securities           | 60,760.9                             | 3,491.2     | 69,336.2                                     | 4,133.2     |
| Domestic equity securities | 5,714.2                              | 2,977.0     | 5,721.3                                      | 2,930.0     |
| Domestic bonds             | 28,150.5                             | 361.2       | 36,520.2                                     | 326.3       |
| Other                      | 26,896.1                             | 152.9       | 27,094.6                                     | 876.8       |
| Foreign equity securities  | 132.6                                | 2.4         | 191.4  | 58.4        |
| Foreign bonds              | 23,144.8                             | 127.5       | 22,564.9                                     | 597.3       |
| Other                      | 3,618.6                              | 23.0        | 4,338.2                                      | 220.9       |

**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 .

|  | As of December 31, 2015    |             | (in billions of yen)<br>As of March 31, 2015 |             |
|--|----------------------------|-------------|--|-------------|
|  | Amount on<br>balance sheet | Differences | Amount on<br>balance sheet                   | Differences |
| Debt securities being held to maturity | 2,754.8                    | 37.7        | 3,102.2                                      | 37.8        |
| Stocks of subsidiaries and affiliates  | 843.4                      | (141.7)     | 865.6  | 206.0       |

|                            | As of December 31, 2015          |             | (in billions of yen)<br>As of March 31, 2015 |             |
|----------------------------|----------------------------------|-------------|--|-------------|
|                            | Amount<br>on<br>balance<br>sheet | Differences | Amount<br>on<br>balance<br>sheet             | Differences |
| Other securities           | 41,431.7                         | 2,590.7     | 48,785.0                                     | 3,073.2     |
| Domestic equity securities | 4,654.1                          | 2,310.7     | 4,673.9                                      | 2,291.3     |
| Domestic bonds             | 22,313.0                         | 305.6       | 29,967.1                                     | 275.0       |
| Other                      | 14,464.5                         | (25.6)      | 14,143.9                                     | 506.7       |
| Foreign equity securities  | 123.0                            | (2.9)       | 178.5  | 53.5        |
| Foreign bonds              | 11,923.5                         | 19.4        | 10,872.2                                     | 352.5       |
| Other                      | 2,418.0                          | (42.1)      | 3,093.0                                      | 100.5       |

**MUTB Non-consolidated**

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

|  | As of December 31, 2015    |             | (in billions of yen)<br>As of March 31, 2015 |             |
|--|----------------------------|-------------|--|-------------|
|  | Amount on<br>balance sheet | Differences | Amount on<br>balance sheet                   | Differences |
| Debt securities being held to maturity |                            |             | 24.9   | 0.0         |
| Stocks of subsidiaries and affiliates  | 57.7                       | 66.4        | 57.7   | 133.9       |

|                            | As of December 31, 2015    |             | (in billions of yen)<br>As of March 31, 2015 |             |
|----------------------------|----------------------------|-------------|--|-------------|
|                            | Amount on<br>balance sheet | Differences | Amount on<br>balance sheet                   | Differences |
| Other securities           | 15,888.7                   | 821.1       | 16,903.4                                     | 966.8       |
| Domestic equity securities | 1,113.6                    | 599.1       | 1,081.8                                      | 556.0       |
| Domestic bonds             | 5,864.0                    | 54.7        | 6,479.4                                      | 50.3        |
| Other                      | 8,911.1                    | 167.1       | 9,342.1                                      | 360.4       |
| Foreign equity securities  | 0.0                        | 0.0         | 0.0  | 0.0         |
| Foreign bonds              | 8,144.8                    | 103.2       | 8,455.7                                      | 243.3       |
| Other                      | 766.2                      | 63.9        | 886.3  | 117.0       |

**4. ROE****MUFG Consolidated**

|     | For the nine months<br>ended<br>December<br>31,<br>2015 | For the nine months<br>ended<br>December 31,<br>2014 | (%) |
|-----|---|--|-----|
| ROE | 9.16  | 10.68  |     |

Note:

ROE is computed as follows:

$$\frac{(\text{profits attributable to owners of parent} \times 4/3) - \text{Equivalent of annual dividends on nonconvertible preferred stocks}}{\{( \text{Total shareholders' equity at the beginning of the period} - \text{Number of nonconvertible preferred stocks at the beginning of the period} \times \text{Issue price} + \text{Foreign currency translation adjustments at the beginning of the period} ) + ( \text{Total shareholders' equity at the end of the period} - \text{Number of nonconvertible preferred stocks at the end of the period} \times \text{Issue price} + \text{Foreign currency translation adjustments at the end of the period} )\} / 2} \times 100$$

**5. Average Interest Rate Spread****BTMU and MUTB Combined**

(Domestic business segment)

|   | For<br>the<br>nine<br>months<br>ended<br>December<br>31,<br>2015 | (percentage per annum)<br><br>For the nine<br>months<br>ended<br>December 31,<br>2014 |
|---|--|---|
| Average interest rate on loans and bills discounted | 0.89   | 0.99  |
| Average interest rate on deposits and NCD           | 0.04   | 0.04  |
| Interest rate spread                                | 0.85   | 0.94  |

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

|   | For the nine<br>months<br>ended<br>December<br>31,<br>2015 | (percentage per annum)<br><br>For the nine<br>months<br>ended<br>December 31,<br>2014 |
|---|--|---|
| Average interest rate on loans and bills discounted | 1.04   | 1.13  |
| Interest rate spread                                | 1.00   | 1.08  |

**BTMU Non-consolidated**

(Domestic business segment)

|   | For<br>the<br>nine<br>months<br>ended<br>December<br>31,<br>2015 | (percentage per annum)<br><br>For the nine<br>months<br>ended<br>December 31,<br>2014 |
|---|--|---|
| Average interest rate on loans and bills discounted | 0.93   | 1.03  |
| Average interest rate on deposits and NCD           | 0.03   | 0.03  |
| Interest rate spread                                | 0.90   | 1.00  |

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

|   | For the nine<br>months<br>ended<br>December<br>31,<br>2015 | (percentage per annum)<br><br>For the nine<br>months<br>ended<br>December 31,<br>2014 |
|---|--|---|
| Average interest rate on loans and bills discounted | 1.12   | 1.21  |
| Interest rate spread                                | 1.09   | 1.17  |

**MUTB Non-consolidated**

(Domestic business segment)

|  | For<br>the<br>nine<br>months<br>ended<br>December<br>31,<br>2015 | (percentage per annum)<br><br>For the nine<br>months<br>ended<br>December 31,<br>2014 |
|--|--|---|
|  |  |   |

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|  | ended<br>December<br>31,<br>2015 | 2014                          |
|--|----------------------------------|-------------------------------|
| Average interest rate on loans and bills discounted                                      | <b>0.67</b>                      | 0.76                          |
| Average interest rate on deposits and NCD  | <b>0.13</b>                      | 0.13                          |
| Interest rate spread   | <b>0.54</b>                      | 0.62                          |
| <b>(After excluding loans to the Japanese government and governmental organizations)</b> |                                  | <b>(percentage per annum)</b> |
| Average interest rate on loans and bills discounted                                      | <b>0.67</b>                      | 0.76                          |
| Interest rate spread   | <b>0.54</b>                      | 0.62                          |

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

|                            | (in billions of yen)       |                         |
|----------------------------|----------------------------|-------------------------|
|                            | As of<br>December 31, 2015 | As of<br>March 31, 2015 |
| Deposits (ending balance)  | 141,051.9                  | 137,332.3               |
| Deposits (average balance) | 138,161.4                  | 132,006.8               |
| Loans (ending balance)     | 100,121.1                  | 95,350.2                |
| Loans (average balance)    | 97,918.6                   | 94,794.2                |

|                                     | (in billions of yen)          |                            |
|-------------------------------------|-------------------------------|----------------------------|
|                                     | As of<br>December<br>31, 2015 | As of<br>March 31,<br>2015 |
| Domestic deposits (ending balance)* | 118,248.2                     | 117,864.3                  |
| Individuals                         | 71,916.5                      | 70,415.1                   |
| Note:                               |                               |                            |

\* Amounts do not include negotiable certificates of deposit and JOM accounts.

**BTMU Non-consolidated**

|                            | (in billions of yen)       |                         |
|----------------------------|----------------------------|-------------------------|
|                            | As of<br>December 31, 2015 | As of<br>March 31, 2015 |
| Deposits (ending balance)  | 128,205.3                  | 124,590.9               |
| Deposits (average balance) | 125,379.3                  | 119,381.2               |
| Loans (ending balance)     | 86,887.8                   | 82,740.3                |
| Loans (average balance)    | 85,164.2                   | 82,699.4                |

|                                     | (in billions of yen)          |                            |
|-------------------------------------|-------------------------------|----------------------------|
|                                     | As of<br>December<br>31, 2015 | As of<br>March 31,<br>2015 |
| Domestic deposits (ending balance)* | 106,867.6                     | 106,458.7                  |
| Individuals                         | 63,959.7                      | 62,194.0                   |
| Note:                               |                               |                            |

\* Amounts do not include negotiable certificates of deposit and JOM accounts.

**MUTB Non-consolidated**

|                            | (in billions of yen)       |                         |
|----------------------------|----------------------------|-------------------------|
|                            | As of<br>December 31, 2015 | As of<br>March 31, 2015 |
| Deposits (ending balance)  | 12,846.6                   | 12,741.4                |
| Deposits (average balance) | 12,782.1                   | 12,625.6                |



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|                         |                 |          |
|-------------------------|-----------------|----------|
| Loans (ending balance)  | <b>13,233.2</b> | 12,609.8 |
| Loans (average balance) | <b>12,754.3</b> | 12,094.8 |

|                                     | As of<br>December<br>31, 2015 | (in billions of yen)<br>As of<br>March 31,<br>2015 |
|-------------------------------------|-------------------------------|--|
| Domestic deposits (ending balance)* | <b>11,380.6</b>               | 11,405.5   |
| Individuals                         | <b>7,956.7</b>                | 8,221.1  |

Note:

\* Amounts do not include negotiable certificates of deposit and JOM accounts.

**7. Statements of Trust Assets and Liabilities****MUTB Non-consolidated**

Including trust assets under service-shared co-trusteeship

| (in billions of yen)                    | As of<br>March 31, 2015 | As of<br>December 31, 2015 |
|---|-------------------------|----------------------------|
| <b>Assets:</b>                          |                         |                            |
| Loans and bills discounted              | 112.3                   | 139.2                      |
| Securities                              | 58,086.9                | 52,912.2                   |
| Beneficiary rights to the trust         | 49,353.2                | 59,527.1                   |
| Securities held in custody accounts     | 3,172.3                 | 3,696.4                    |
| Monetary claims                         | 10,619.0                | 9,731.6                    |
| Tangible fixed assets                   | 10,805.0                | 11,339.0                   |
| Intangible fixed assets                 | 192.5                   | 198.7                      |
| Other claims                            | 5,040.4                 | 5,623.8                    |
| Call loans                              | 2,307.4                 | 2,395.1                    |
| Due from banking account                | 3,184.7                 | 2,469.4                    |
| Cash and due from banks                 | 3,449.1                 | 3,893.7                    |
| <b>Total</b>                            | <b>146,323.3</b>        | <b>151,926.8</b>           |
| <b>Liabilities:</b>                     |                         |                            |
| Money trusts                            | 23,452.5                | 19,873.4                   |
| Pension trusts                          | 15,360.6                | 14,868.2                   |
| Property formation benefit trusts       | 8.3                     | 7.8                        |
| Investment trusts                       | 48,930.3                | 59,153.3                   |
| Money entrusted other than money trusts | 3,218.8                 | 3,641.4                    |
| Securities trusts                       | 5,066.0                 | 5,735.3                    |
| Monetary claim trusts                   | 10,266.6                | 9,276.7                    |
| Equipment trusts                        | 44.4                    | 59.3                       |
| Land and fixtures trusts                | 82.3                    | 68.2                       |
| Composite trusts                        | 39,893.1                | 39,242.7                   |
| <b>Total</b>                            | <b>146,323.3</b>        | <b>151,926.8</b>           |

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.

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

Our exposure to securitized products and related investments as of the end of December 2015 is outlined below. (Figures are on a managerial basis and rounded off to billion yen or to the second decimal point of trillion yen)

## 1. Balance, net unrealized gains (losses), realized gains (losses)

(1) The balance as of the end of December 2015 was ¥3.17 trillion in total, a decrease of ¥0.22 trillion from the balance as of the end of March 2015, mainly due to a decrease in CLOs.

(2) Net unrealized losses were ¥22 billion, worsened by ¥19 billion compared to the end of March 2015.

(3) P/L impact for the quarter ended December 31, 2015 was small, an increase of ¥0.2 billion.

|   | Balance <sup>1</sup> | Change from<br>end of<br>March<br>2015 | Net unrealized<br>gains<br>(losses) | Change from<br>end of<br>March<br>2015 | (¥bn)<br>of which securities being<br>held to maturity <sup>2</sup> |                                     |
|---|----------------------|--|-------------------------------------|--|---|-------------------------------------|
|   |                      |  |                                     |  | Balance   | Net unrealized<br>gains<br>(losses) |
| RMBS                                    | 18                   | (3)                                    | 0                                   | (4)                                    | 0   | 0                                   |
| Sub-prime RMBS                          | 0                    | 0                                      | 0                                   | 0                                      | 0   | 0                                   |
| CMBS                                    | 399                  | (7)                                    | (6)                                 | (9)                                    | 210   | (4)                                 |
| CLOs                                    | 2,702                | (176)                                  | (17)                                | (4)                                    | 1,634   | (9)                                 |
| Other securitized products (card, etc.) | 54                   | (32)                                   | 1                                   | (2)                                    | 18  | 0                                   |
| CDOs                                    | 0                    | 0                                      | 0                                   | 0                                      | 0   | 0                                   |
| Sub-prime ABS CDOs                      | 0                    | 0                                      | 0                                   | 0                                      | 0   | 0                                   |
| SIV                                     | 0                    | 0                                      | 0                                   | 0                                      | 0   | 0                                   |
| <b>Total</b>                            | <b>3,173</b>         | <b>(217)</b>                           | <b>(22)</b>                         | <b>(19)</b>                            | <b>1,862</b>  | <b>(13)</b>                         |

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

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

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

## 2. Distribution by rating

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- (1) AAA-rated products accounted for 88% of our investments in securitized products as of the end of December 2015, an increase of 1 percentage point from the end of March 2015. The volume of holdings of high-rated securitized product decreased, while the total volume of holdings of securitized product also decreased, resulted in an increase in the ratio.
- (2) AAA and AA-rated products accounted for 99% of our investments in securitized products.

|   | (¥bn)        |            |           |           |             |          |              |
|---|--------------|------------|-----------|-----------|-------------|----------|--------------|
|   | AAA          | AA         | A         | BBB       | BB or lower | Unrated  | Total        |
| RMBS                                    | 4            | 1          | 0         | 9         | 4           | 0        | 18           |
| Sub-prime RMBS                          | 0            | 0          | 0         | 0         | 0           | 0        | 0            |
| CMBS                                    | 159          | 240        | 0         | 0         | 0           | 0        | 399          |
| CLOs                                    | 2,588        | 76         | 35        | 3         | 0           | 0        | 2,702        |
| Other securitized products (card, etc.) | 28           | 24         | 0         | 1         | 0           | 2        | 54           |
| CDOs                                    | 0            | 0          | 0         | 0         | 0           | 0        | 0            |
| Sub-prime ABS CDOs                      | 0            | 0          | 0         | 0         | 0           | 0        | 0            |
| SIV                                     | 0            | 0          | 0         | 0         | 0           | 0        | 0            |
| <b>Total</b>                            | <b>2,778</b> | <b>340</b> | <b>36</b> | <b>12</b> | <b>5</b>    | <b>2</b> | <b>3,173</b> |
| Percentage of total                     | 88%          | 11%        | 1%        | 0%        | 0%          | 0%       | 100%         |
| Percentage of total (End of March 2015) | 87%          | 10%        | 1%        | 0%        | 0%          | 1%       | 100%         |

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

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

(2) The following table shows the balances of LBO loans as of the end of December 2015.

|   | Americas | Europe | Asia | Japan | Total | (¥bn)<br>Change from<br>end of March<br>2015 |
|---|----------|--------|------|-------|-------|--|
| LBO Loan <sup>3</sup> (Balance on a commitment basis) | 7        | 149    | 0    | 408   | 564   | 90   |
| Balance on a booking basis                            | 7        | 123    | 0    | 379   | 509   | 103  |

<sup>3</sup> Includes balance after refinancing. (Figures are rounded off.)

## 4. Special Purpose Entities (SPEs)

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

(2) The balance of assets purchased by ABCP conduits (special purpose companies for issuing ABCP) as of the end of December 2015 was ¥4.81 trillion (including ¥2.60 trillion in overseas).

(3) The purchased assets are mainly receivables.

End

## &lt;Terminology&gt;

|           |   |
|-----------|---|
| 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  |

