

MITSUBISHI UFJ FINANCIAL GROUP INC  
Form 6-K  
July 31, 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 July 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: July 31, 2014

Mitsubishi UFJ Financial Group, Inc.

By: /s/ Akira Takeda

Name: Akira Takeda

Title: Chief Manager, General Affairs  
Corporate Administration Division

**Consolidated Summary Report**

&lt;under Japanese GAAP&gt;

for the three months ended June 30, 2014

July 31, 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: August 13, 2014 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 Three Months ended June 30, 2014****(1) Results of Operations**

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

| Three months ended | Ordinary Income |       | Ordinary Profits |       | Net Income  |       |
|--------------------|-----------------|-------|------------------|-------|-------------|-------|
|                    | million yen     | %     | million yen      | %     | million yen | %     |
| June 30, 2014      | 1,301,827       | (1.2) | 394,944          | (6.1) | 240,491     | (5.8) |
| June 30, 2013      | 1,317,382       | 9.8   | 420,646          | 23.5  | 255,287     | 39.6  |

(\*) Comprehensive income June 30, 2014: 541,208 million yen, 103.8% ; June 30, 2013: 265,548 million yen, 7.1%

| Three months ended | Net Income per Common Stock | Diluted Net Income per Common Stock |
|--------------------|-----------------------------|-------------------------------------|
|                    | yen                         | yen                                 |
| June 30, 2014      | 16.98                       | 16.89                               |
| June 30, 2013      | 18.03                       | 17.96                               |

**(2) Financial Conditions**

| As of | Total Assets | Total Net Assets | Net Assets Attributable to MUFG Shareholders to Total Assets (*) |
|-------|--------------|------------------|--|
|       | million yen  | million yen      | %  |

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|                                       |  |  |     |
|---------------------------------------|--|--|-----|
| June 30, 2014                         | 259,395,183                            | 14,774,122                             | 4.9 |
| March 31, 2014                        | 258,131,946                            | 15,112,895                             | 5.1 |
| (Reference) Shareholders equity as of | June 30, 2014: 12,762,263 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<br>yen |
|----------------------------------|------------------------|------------------------|------------------------|------------------------|--------------|
|                                  | 1st quarter-end<br>yen | 2nd quarter-end<br>yen | 3rd quarter-end<br>yen | Fiscal year-end<br>yen |              |
| ended March 31, 2014             |                        |                        |                        |                        |              |
| ending March 31, 2015            |                        | 7.00                   |                        | 9.00                   | 16.00        |
| ending March 31, 2015 (Forecast) |                        | 8.00                   |                        | 8.00                   | 16.00        |

(\*1) Revision of forecasts for dividends on the presentation date of this Consolidated Summary Report : None

(\*2) The information in the above table is only for dividends on common stocks. 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) 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: 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 2 of Appendix.

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

|   |                                  |                       |
|---|----------------------------------|-----------------------|
| (A) Total stocks outstanding including treasury stocks: | June 30, 2014                    | 14,166,017,820 shares |
|   | March 31, 2014                   | 14,164,026,420 shares |
| (B) Treasury stocks:                                    | June 30, 2014                    | 2,562,646 shares      |
|   | March 31, 2014                   | 2,554,673 shares      |
| (C) Average outstanding stocks:                         | Three months ended June 30, 2014 | 14,162,158,915 shares |
|   | Three months ended June 30, 2013 | 14,155,716,167 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

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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. 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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**1. 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 first quarter ended June 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 number of years approximate to the employees' average remaining service period 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 three months ended June 30, 2014 increased by ¥410 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 first quarter ended June 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 quarter 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 three months ended June 30, 2014 increased by ¥4,750 million, respectively.

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

| (in millions of yen)                                  | As of<br>March 31, 2014 | As of<br>June 30, 2014 |
|---|-------------------------|------------------------|
| <b>Assets:</b>  |                         |                        |
| Cash and due from banks                               | 23,969,883              | 27,390,625             |
| Call loans and bills bought                           | 826,851                 | 624,803                |
| Receivables under resale agreements                   | 7,237,125               | 6,971,171              |
| Receivables under securities borrowing transactions   | 4,181,660               | 5,976,676              |
| Monetary claims bought                                | 3,972,145               | 4,128,766              |
| Trading assets  | 19,055,354              | 18,354,943             |
| Money held in trust                                   | 583,692                 | 635,319                |
| Securities  | 74,515,573              | 72,037,761             |
| Loans and bills discounted                            | 101,938,907             | 102,075,985            |
| Foreign exchanges                                     | 2,040,406               | 2,068,176              |
| Other assets  | 8,809,286               | 8,241,375              |
| Tangible fixed assets                                 | 1,540,031               | 1,582,165              |
| Intangible fixed assets                               | 1,483,352               | 1,204,946              |
| Net defined benefit assets                            | 460,836                 | 423,871                |
| Deferred tax assets                                   | 130,654                 | 85,731                 |
| Customers' liabilities for acceptances and guarantees | 8,324,668               | 8,521,372              |
| Allowance for credit losses                           | (938,483)               | (928,509)              |
| <b>Total assets</b>                                   | <b>258,131,946</b>      | <b>259,395,183</b>     |
| <b>Liabilities:</b>                                   |                         |                        |
| Deposits  | 144,760,294             | 144,298,434            |
| Negotiable certificates of deposit                    | 15,548,170              | 15,304,561             |
| Call money and bills sold                             | 3,465,414               | 3,933,473              |
| Payables under repurchase agreements                  | 21,626,590              | 21,079,682             |
| Payables under securities lending transactions        | 5,534,643               | 4,836,192              |
| Commercial papers                                     | 1,473,631               | 1,570,504              |
| Trading liabilities                                   | 13,964,961              | 13,105,328             |
| Borrowed money  | 10,828,601              | 11,675,033             |
| Foreign exchanges                                     | 1,109,198               | 1,579,983              |
| Short-term bonds payable                              | 435,808                 | 493,013                |
| Bonds payable   | 7,165,577               | 6,993,153              |
| Due to trust accounts                                 | 1,945,151               | 1,853,827              |
| Other liabilities                                     | 5,965,086               | 8,452,217              |
| Reserve for bonuses                                   | 78,987                  | 27,861                 |
| Reserve for bonuses to directors                      | 627                     | 73                     |
| Net defined benefit liabilities                       | 51,651                  | 50,126                 |
| Reserve for retirement benefits to directors          | 1,201                   | 898                    |
| Reserve for loyalty award credits                     | 13,541                  | 13,884                 |
| Reserve for contingent losses                         | 247,351                 | 221,853                |
| Reserves under special laws                           | 2,853                   | 3,053                  |
| Deferred tax liabilities                              | 320,014                 | 451,654                |
| Deferred tax liabilities for land revaluation         | 155,026                 | 154,875                |
| Acceptances and guarantees                            | 8,324,668               | 8,521,372              |
| <b>Total liabilities</b>                              | <b>243,019,051</b>      | <b>244,621,060</b>     |



| (in millions of yen)                               | As of<br>March 31, 2014 | As of<br>June 30, 2014 |
|--|-------------------------|------------------------|
| Net assets:  |                         |                        |
| Capital stock                                      | 2,140,488               | 2,140,921              |
| Capital surplus                                    | 2,174,384               | 1,438,171              |
| Retained earnings                                  | 7,033,125               | 7,195,082              |
| Treasury stock                                     | (1,699)                 | (1,703)                |
| Total shareholders' equity                         | 11,346,299              | 10,772,471             |
| Net unrealized gains (losses) on other securities  | 1,218,397               | 1,541,808              |
| Net deferred gains (losses) on hedging instruments | 8,295                   | 45,884                 |
| Land revaluation excess                            | 157,776                 | 157,776                |
| Foreign currency translation adjustments           | 407,229                 | 321,011                |
| Remeasurements of defined benefit plans            | (81,937)                | (76,688)               |
| Total accumulated other comprehensive income       | 1,709,760               | 1,989,791              |
| Subscription rights to shares                      | 8,732                   | 8,079                  |
| Minority interests                                 | 2,048,101               | 2,003,780              |
| Total net assets                                   | 15,112,895              | 14,774,122             |
| Total liabilities and net assets                   | 258,131,946             | 259,395,183            |

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

| (in millions of yen)   | For the three months<br>ended<br>June 30, 2013 | For the three months<br>ended<br>June 30, 2014 |
|--|--|--|
| Ordinary income  | 1,317,382                                      | 1,301,827                                      |
| Interest income  | 558,555  | 633,171  |
| Interest on loans and bills discounted   | 384,617  | 419,634  |
| Interest and dividends on securities   | 128,000  | 131,928  |
| Trust fees   | 24,935   | 24,844   |
| Fees and commissions   | 318,034  | 331,310  |
| Trading income   | 82,173   | 59,513   |
| Other business income  | 233,104  | 143,362  |
| Other ordinary income  | 100,577  | 109,624  |
| Ordinary expenses  | 896,735  | 906,882  |
| Interest expenses  | 117,204  | 142,470  |
| Interest on deposits   | 46,805   | 65,749   |
| Fees and commissions   | 47,238   | 46,746   |
| Trading expenses   | 632  |  |
| Other business expenses  | 102,793  | 35,536   |
| General and administrative expenses  | 576,111  | 635,681  |
| Other ordinary expenses  | 52,756   | 46,447   |
| Ordinary profits   | 420,646  | 394,944  |
| Extraordinary gains  | 1,374  | 221  |
| Gains on disposition of fixed assets   | 1,374  | 221  |
| Extraordinary losses   | 28,230   | 34,209   |
| Losses on disposition of fixed assets  | 871  | 575  |
| Losses on impairment of fixed assets   | 457  | 142  |
| Provision for reserve for contingent liabilities from financial instruments transactions | 193  | 199  |
| Losses on change in equity   |  | 33,291   |
| Settlement package   | 24,537   |  |
| Losses on sales of equity securities of subsidiaries                                     | 2,170  |  |
| Income before income taxes and others  | 393,790  | 360,957  |
| Income taxes current   | 98,062   | 81,210   |
| Income taxes deferred  | (2,603)  | 16,496   |
| Total taxes  | 95,459   | 97,707   |
| Income before minority interests   | 298,331  | 263,250  |
| Minority interests   | 43,043   | 22,759   |
| Net income   | 255,287  | 240,491  |



**Consolidated Statements of Comprehensive Income**

| (in millions of yen)  | For the three months<br>ended<br>June 30, 2013 | For the three months<br>ended<br>June 30, 2014 |
|---|--|--|
| Income before minority interests  | 298,331  | 263,250  |
| Other comprehensive income  |  |  |
| Net unrealized gains (losses) on other securities   | (215,401)                                      | 317,124  |
| Net deferred gains (losses) on hedging instruments  | (44,884)                                       | 38,081   |
| Land revaluation excess   | (22)   |  |
| Foreign currency translation adjustments  | 130,986  | (61,769)                                       |
| Pension liability adjustments of subsidiaries preparing financial statements under<br>US GAAP | (3,797)  |  |
| Remeasurements of defined benefit plans   |  | 4,911  |
| Share of other comprehensive income of associates accounted for using equity<br>method        | 100,335  | (20,388)                                       |
| Total other comprehensive income  | (32,782)                                       | 277,958  |
| Comprehensive income  | 265,548  | 541,208  |
| (Comprehensive income attributable to)  |  |  |
| Comprehensive income attributable to owners of the parent                                     | 220,527  | 520,894  |
| Comprehensive income attributable to minority interests                                       | 45,020   | 20,314   |



(3) Notes on Going-Concern Assumption  
Not applicable

(4) Notes for Material Changes in Shareholders' Equity  
The Retirement Benefits Accounting Standard, the Business Combinations Accounting Standard, and other standards were adopted from the first quarter ended June 30, 2014. As for the effects of these changes, please refer to "1. Information Regarding Notes" in Consolidated Summary Report (1) Changes in Accounting Policies, Changes in Accounting Estimates and Restatements on page 2.

(5) Additional Information  
(Adoption of Consolidated Taxation System)

MUFG and some of its domestic consolidated subsidiaries adopted consolidated taxation system from the first quarter ended June 30, 2014.

Selected Financial Information  
under Japanese GAAP  
For the Three Months Ended June 30, 2014

**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 three months<br>ended |                      | Increase<br>(Decrease)<br>(A) - (B) |
|   | June 30, 2014<br>(A)          | June 30, 2013<br>(B) |                                     |
| Gross profits   | 967.4                         | 948.9                | 18.5                                |
| Gross profits before credit costs for trust accounts  | 967.4                         | 948.9                | 18.5                                |
| Net interest income   | 490.7                         | 441.3                | 49.3                                |
| Trust fees  | 24.8                          | 24.9                 | (0.0)                               |
| Credit costs for trust accounts (1)   |                               |                      |                                     |
| Net fees and commissions  | 284.5                         | 270.7                | 13.7                                |
| Net trading profits   | 59.5                          | 81.5                 | (22.0)                              |
| Net other business profits  | 107.8                         | 130.3                | (22.4)                              |
| Net gains (losses) on debt securities   | 85.4                          | 67.5                 | 17.9                                |
| General and administrative expenses   | 628.2                         | 566.5                | 61.6                                |
| Amortization of goodwill  | 3.8                           | 8.4                  | (4.5)                               |
| Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 343.0                         | 390.7                | (47.7)                              |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses                           | 339.2                         | 382.3                | (43.1)                              |
| Provision for general allowance for credit losses (2)   |                               | 14.8                 | (14.8)                              |
| Net business profits*   | 339.2                         | 397.2                | (57.9)                              |
| Net non-recurring gains (losses)  | 55.6                          | 23.4                 | 32.2                                |
| Credit costs (3)  | (28.2)                        | (45.5)               | 17.3                                |
| Losses on loan write-offs   | (28.1)                        | (27.3)               | (0.8)                               |
| Provision for specific allowance for credit losses  |                               | (16.3)               | 16.3                                |
| Other credit costs  | (0.0)                         | (1.8)                | 1.8                                 |
| Reversal of allowance for credit losses (4)   | 5.8                           |                      | 5.8                                 |
| Reversal of reserve for contingent losses included in credit costs (5)  | 0.4                           | 0.3                  | 0.1                                 |
| Gains on loans written-off (6)  | 14.4                          | 14.8                 | (0.4)                               |
| Net gains (losses) on equity securities   | 17.9                          | 12.8                 | 5.1                                 |
| Gains on sales of equity securities   | 22.5                          | 23.9                 | (1.4)                               |
| Losses on sales of equity securities  | (4.0)                         | (3.7)                | (0.2)                               |
| Losses on write-down of equity securities   | (0.4)                         | (7.3)                | 6.8                                 |
| Profits (losses) from investments in affiliates   | 44.8                          | 39.6                 | 5.2                                 |
| Other non-recurring gains (losses)  | 0.3                           | 1.2                  | (0.9)                               |
| Ordinary profits  | 394.9                         | 420.6                | (25.7)                              |
| Net extraordinary gains (losses)  | (33.9)                        | (26.8)               | (7.1)                               |
| Losses on change in equity  | (33.2)                        |                      | (33.2)                              |
| Settlement package  |                               | (24.5)               | 24.5                                |
| Income before income taxes and others   | 360.9                         | 393.7                | (32.8)                              |
| Income taxes-current  | 81.2                          | 98.0                 | (16.8)                              |
| Income taxes-deferred   | 16.4                          | (2.6)                | 19.0                                |
| Total taxes   | 97.7                          | 95.4                 | 2.2                                 |
| Income before minority interests  | 263.2                         | 298.3                | (35.0)                              |
| Minority interests  | 22.7                          | 43.0                 | (20.2)                              |
| Net income  | 240.4                         | 255.2                | (14.7)                              |

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) | (7.4) | (15.4) | 7.9 |
|--|-------|--------|-----|

Mitsubishi UFJ Financial Group, Inc.

**BTMU and MUTB Combined**

|  | (in billions of yen)       |               |                        |
|--|----------------------------|---------------|------------------------|
|  | For the three months ended |               |                        |
|  | June 30, 2014              | June 30, 2013 | Increase<br>(Decrease) |
|  | (A)                        | (B)           | (A) - (B)              |
| Gross profits  | 598.7                      | 580.7         | 17.9                   |
| Gross profits before credit costs for trust accounts   | 598.7                      | 580.7         | 17.9                   |
| Net interest income  | 328.5                      | 316.1         | 12.4                   |
| Trust fees   | 18.8                       | 18.2          | 0.6                    |
| Credit costs for trust accounts (1)  |                            |               |                        |
| Net fees and commissions   | 129.2                      | 119.3         | 9.8                    |
| Net trading profits  | 23.4                       | 6.1           | 17.3                   |
| Net other business profits   | 98.5                       | 120.9         | (22.3)                 |
| Net gains (losses) on debt securities  | 84.7                       | 57.1          | 27.5                   |
| General and administrative expenses  | 346.0                      | 325.6         | 20.4                   |
| Net business profits before credit costs for trust accounts and provision<br>for general allowance for credit losses | 252.6                      | 255.1         | (2.4)                  |
| Provision for general allowance for credit losses (2)  |                            | 11.0          | (11.0)                 |
| Net business profits   | 252.6                      | 266.2         | (13.5)                 |
| Net non-recurring gains (losses)   | 24.3                       | (27.4)        | 51.7                   |
| Credit costs (3)   | (10.0)                     | (24.9)        | 14.9                   |
| Losses on loan write-offs  | (9.9)                      | (10.9)        | 0.9                    |
| Provision for specific allowance for credit losses   |                            | (12.1)        | 12.1                   |
| Other credit costs   | (0.0)                      | (1.8)         | 1.8                    |
| Reversal of allowance for credit losses (4)  | 25.3                       | 2.0           | 23.3                   |
| Reversal of reserve for contingent losses included in credit costs (5)   | 2.1                        | 1.5           | 0.6                    |
| Gains on loans written-off (6)   | 3.0                        | 8.0           | (4.9)                  |
| Net gains (losses) on equity securities  | 10.9                       | (13.1)        | 24.1                   |
| Gains on sales of equity securities  | 15.2                       | 14.2          | 1.0                    |
| Losses on sales of equity securities   | (3.9)                      | (2.8)         | (1.1)                  |
| Losses on write-down of equity securities  | (0.3)                      | (24.5)        | 24.2                   |
| Other non-recurring gains (losses)   | (7.1)                      | (0.8)         | (6.2)                  |
| Ordinary profits   | 276.9                      | 238.8         | 38.1                   |
| Net extraordinary gains (losses)   | (0.4)                      | (23.6)        | 23.2                   |
| Settlement package   |                            | (24.5)        | 24.5                   |
| Income before income taxes   | 276.5                      | 215.1         | 61.3                   |
| Income taxes-current   | 90.6                       | 79.1          | 11.4                   |
| Income taxes-deferred  | (14.1)                     | (6.2)         | (7.8)                  |
| Total taxes  | 76.5                       | 72.8          | 3.6                    |
| Net income   | 199.9                      | 142.2         | 57.7                   |
| (Reference)  |                            |               |                        |
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6)   | 20.5                       | (2.2)         | 22.8                   |

**BTMU Non-consolidated**

|  | (in billions of yen)       |               |            |
|--|----------------------------|---------------|------------|
|  | For the three months ended |               | Increase   |
|  | June 30, 2014              | June 30, 2013 | (Decrease) |
|  | (A)                        | (B)           | (A) - (B)  |
| Gross profits  | 513.2                      | 493.0         | 20.2       |
| Net interest income  | 287.5                      | 274.1         | 13.3       |
| Net fees and commissions   | 110.0                      | 99.7          | 10.2       |
| Net trading profits  | 13.2                       | 18.6          | (5.3)      |
| Net other business profits   | 102.4                      | 100.4         | 1.9        |
| Net gains (losses) on debt securities  | 80.5                       | 51.6          | 28.8       |
| General and administrative expenses  | 300.6                      | 281.2         | 19.3       |
| Amortization of goodwill   | 0.0                        | 0.0           | 0.0        |
| Net business profits before provision for general allowance for credit losses and amortization of goodwill | 212.7                      | 211.8         | 0.8        |
| Net business profits before provision for general allowance for credit losses                              | 212.6                      | 211.7         | 0.8        |
| Provision for general allowance for credit losses (1)  |                            | 11.0          | (11.0)     |
| Net business profits   | 212.6                      | 222.8         | (10.1)     |
| Net non-recurring gains (losses)   | 17.1                       | (27.3)        | 44.4       |
| Credit costs (2)   | (9.9)                      | (24.2)        | 14.3       |
| Losses on loan write-offs  | (9.9)                      | (10.3)        | 0.4        |
| Provision for specific allowance for credit losses   |                            | (12.1)        | 12.1       |
| Other credit costs   | (0.0)                      | (1.7)         | 1.7        |
| Reversal of allowance for credit losses (3)  | 23.0                       |               | 23.0       |
| Reversal of reserve for contingent losses included in credit costs (4)                                     | 2.1                        | 1.5           | 0.6        |
| Gains on loans written-off (5)   | 2.9                        | 7.9           | (5.0)      |
| Net gains (losses) on equity securities  | 5.6                        | (13.4)        | 19.1       |
| Gains on sales of equity securities  | 9.8                        | 11.6          | (1.7)      |
| Losses on sales of equity securities   | (3.9)                      | (0.8)         | (3.0)      |
| Losses on write-down of equity securities  | (0.2)                      | (24.2)        | 23.9       |
| Other non-recurring gains (losses)   | (6.6)                      | 0.8           | (7.5)      |
| Ordinary profits   | 229.8                      | 195.4         | 34.3       |
| Net extraordinary gains (losses)   | (0.4)                      | (23.6)        | 23.2       |
| Settlement package   |                            | (24.5)        | 24.5       |
| Income before income taxes   | 229.3                      | 171.8         | 57.5       |
| Income taxes-current   | 76.5                       | 67.3          | 9.2        |
| Income taxes-deferred  | (13.9)                     | (4.1)         | (9.8)      |
| Total taxes  | 62.6                       | 63.2          | (0.6)      |
| Net income   | 166.7                      | 108.5         | 58.1       |
| (Reference)  |                            |               |            |
| Total credit costs (1)+(2)+(3)+(4)+(5)   | 18.1                       | (3.6)         | 21.8       |

**MUTB Non-consolidated**

|   | (in billions of yen)       |                      |                         |
|---|----------------------------|----------------------|-------------------------|
|   | For the three months ended |                      | Increase                |
|   | June 30, 2014<br>(A)       | June 30, 2013<br>(B) | (Decrease)<br>(A) - (B) |
| Gross profits   | 85.4                       | 87.7                 | (2.3)                   |
| Gross profits before credit costs for trust accounts  | 85.4                       | 87.7                 | (2.3)                   |
| Trust fees  | 18.8                       | 18.2                 | 0.6                     |
| Credit costs for trust accounts (1)   |                            |                      |                         |
| Net interest income   | 41.0                       | 41.9                 | (0.9)                   |
| Net fees and commissions  | 19.2                       | 19.6                 | (0.3)                   |
| Net trading profits   | 10.1                       | (12.4)               | 22.6                    |
| Net other business profits  | (3.8)                      | 20.4                 | (24.3)                  |
| Net gains (losses) on debt securities   | 4.2                        | 5.5                  | (1.3)                   |
| General and administrative expenses   | 45.4                       | 44.3                 | 1.0                     |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 40.0                       | 43.3                 | (3.3)                   |
| Provision for general allowance for credit losses (2)   |                            |                      |                         |
| Net business profits  | 40.0                       | 43.3                 | (3.3)                   |
| Net non-recurring gains (losses)  | 7.1                        | (0.0)                | 7.2                     |
| Credit costs (3)  | (0.0)                      | (0.6)                | 0.6                     |
| Losses on loan write-offs   | (0.0)                      | (0.5)                | 0.5                     |
| Provision for specific allowance for credit losses  |                            |                      |                         |
| Other credit costs  | (0.0)                      | (0.0)                | 0.0                     |
| Reversal of allowance for credit losses (4)   | 2.3                        | 2.0                  | 0.3                     |
| Reversal of reserve for contingent losses included in credit costs (5)  |                            |                      |                         |
| Gains on loans written-off (6)  | 0.1                        | 0.0                  | 0.0                     |
| Net gains (losses) on equity securities   | 5.2                        | 0.2                  | 4.9                     |
| Gains on sales of equity securities   | 5.4                        | 2.6                  | 2.8                     |
| Losses on sales of equity securities  | (0.0)                      | (1.9)                | 1.8                     |
| Losses on write-down of equity securities   | (0.1)                      | (0.3)                | 0.2                     |
| Other non-recurring gains (losses)  | (0.5)                      | (1.7)                | 1.2                     |
| Ordinary profits  | 47.1                       | 43.3                 | 3.8                     |
| Net extraordinary gains (losses)  | 0.0                        | 0.0                  | (0.0)                   |
| Income before income taxes  | 47.1                       | 43.3                 | 3.8                     |
| Income taxes-current  | 14.0                       | 11.7                 | 2.2                     |
| Income taxes-deferred   | (0.1)                      | (2.1)                | 2.0                     |
| Total taxes   | 13.9                       | 9.6                  | 4.2                     |
| Net income  | 33.2                       | 33.7                 | (0.4)                   |
| (Reference)   |                            |                      |                         |
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6)  | 2.3                        | 1.4                  | 0.9                     |



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

|                                    | As of<br>June 30, 2014 | (in billions of yen)<br>As of<br>March 31, 2014 |
|------------------------------------|------------------------|---|
| Bankrupt or De facto Bankrupt      | 89.2                   | 94.0  |
| Doubtful                           | 801.9                  | 848.3   |
| Special Attention                  | 470.8                  | 475.7   |
| Non Performing Loans               | 1,362.0                | 1,418.1   |
| Total loans                        | 100,688.4              | 100,476.7                                       |
| Non Performing Loans / Total loans | 1.35%                  | 1.41%   |

**BTMU Non-consolidated**

|                                    | As of<br>June 30,<br>2014 | (in billions of yen)<br>As of<br>March 31,<br>2014 |
|------------------------------------|---------------------------|--|
| Bankrupt or De facto Bankrupt      | 86.7                      | 91.5   |
| Doubtful                           | 775.7                     | 822.4  |
| Special Attention                  | 455.6                     | 458.2  |
| Non Performing Loans               | 1,318.0                   | 1,372.2  |
| Total loans                        | 88,602.4                  | 88,278.5   |
| Non Performing Loans / Total loans | 1.48%                     | 1.55%  |

**MUTB Non-consolidated**

|                                    | As of<br>June 30,<br>2014 | (in billions of yen)<br>As of<br>March 31,<br>2014 |
|------------------------------------|---------------------------|--|
| Bankrupt or De facto Bankrupt      | 2.4                       | 2.4  |
| Doubtful                           | 25.5                      | 25.1   |
| Special Attention                  | 14.2                      | 16.6   |
| Non Performing Loans               | 42.1                      | 44.2   |
| Total loans                        | 12,055.4                  | 12,166.3   |
| Non Performing Loans / Total loans | 0.35%                     | 0.36%  |

**MUTB Non-consolidated: Trust Account**

|                                    | As of<br>June 30,<br>2014 | (in billions of yen)<br>As of<br>March 31,<br>2014 |
|------------------------------------|---------------------------|--|
| Bankrupt or De facto Bankrupt      | 0.0                       | 0.0  |
| Doubtful                           | 0.7                       | 0.7  |
| Special Attention                  | 0.9                       | 0.8  |
| Non Performing Loans               | 1.7                       | 1.6  |
| <b>Total loans</b>                 | <b>30.6</b>               | <b>31.7</b>  |
| Non Performing Loans / Total loans | 5.69%                     | 5.05%  |

**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 June 30, 2014                           |             | (in billions of yen)<br>As of March 31, 2014  |             |
|--|---|-------------|---|-------------|
|  | Amount<br>on<br>consolidated<br>balance sheet | Differences | Amount<br>on<br>consolidated<br>balance sheet | Differences |
| Debt securities being held to maturity | 3,172.9                                       | 26.6        | 2,778.6                                       | 27.0        |

|                            | As of June 30, 2014                              |             | (in billions of yen)<br>As of March 31, 2014     |             |
|----------------------------|--|-------------|--|-------------|
|                            | Amount<br>on<br>consolidated<br>balance<br>sheet | Differences | Amount<br>on<br>consolidated<br>balance<br>sheet | Differences |
| Other securities           | 68,871.0   | 2,342.6     | 71,722.0   | 1,869.9     |
| Domestic equity securities | 4,635.0  | 1,816.7     | 4,384.1  | 1,559.6     |
| Domestic bonds             | 40,381.7   | 234.1       | 43,123.6   | 222.8       |
| Other                      | 23,854.3   | 291.8       | 24,214.1   | 87.3        |
| Foreign equity securities  | 208.6  | 78.8        | 217.5  | 81.6        |
| Foreign bonds              | 19,666.2   | 95.5        | 20,599.8   | (53.0)      |
| Other                      | 3,979.4  | 117.4       | 3,396.7  | 58.7        |

**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 June 30, 2014        |             | (in billions of yen)<br>As of March 31, 2014 |             |
|--|----------------------------|-------------|--|-------------|
|  | Amount on<br>balance sheet | Differences | Amount on<br>balance sheet                   | Differences |
| Debt securities being held to maturity | 2,032.8                    | 26.7        | 1,750.7                                      | 33.5        |
| Stocks of subsidiaries and affiliates  | 678.5                      | 107.2       | 676.7  | (6.2)       |

|                            | As of June 30, 2014              |             | (in billions of yen)<br>As of March 31, 2014 |             |
|----------------------------|----------------------------------|-------------|--|-------------|
|                            | Amount<br>on<br>balance<br>sheet | Differences | Amount<br>on<br>balance<br>sheet             | Differences |
| Other securities           | 50,699.5                         | 1,721.6     | 54,117.0                                     | 1,367.1     |
| Domestic equity securities | 3,772.0                          | 1,371.4     | 3,548.4                                      | 1,144.0     |
| Domestic bonds             | 33,698.7                         | 173.5       | 36,175.4                                     | 171.2       |
| Other                      | 13,228.7                         | 176.7       | 14,393.1                                     | 51.7        |
| Foreign equity securities  | 193.8                            | 74.1        | 197.4  | 77.2        |
| Foreign bonds              | 9,888.6                          | 28.4        | 11,594.0                                     | (50.0)      |
| Other                      | 3,146.2                          | 74.1        | 2,601.6                                      | 24.6        |

**MUTB Non-consolidated**

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

|  | As of June 30, 2014           |             | (in billions of yen)<br>As of March 31, 2014 |             |
|--|-------------------------------|-------------|--|-------------|
|  | Amount on<br>balance<br>sheet | Differences | Amount<br>on<br>balance sheet                | Differences |
| Debt securities being held to maturity | 214.9                         | 0.6         | 220.0  | 0.8         |
| Stocks of subsidiaries and affiliates  | 57.7                          | 126.1       | 57.7   | 100.1       |

|                            | As of June 30, 2014           |             | (in billions of yen)<br>As of March 31, 2014 |             |
|----------------------------|-------------------------------|-------------|--|-------------|
|                            | Amount<br>on<br>balance sheet | Differences | Amount<br>on<br>balance<br>sheet             | Differences |
| Other securities           | 15,068.3                      | 566.2       | 14,521.2                                     | 452.3       |
| Domestic equity securities | 903.5                         | 369.7       | 856.8  | 322.4       |
| Domestic bonds             | 6,454.0                       | 49.1        | 6,717.7                                      | 42.6        |
| Other                      | 7,710.8                       | 147.3       | 6,946.6                                      | 87.2        |
| Foreign equity securities  | 0.4                           | 0.1         | 0.3  | 0.1         |
| Foreign bonds              | 7,193.9                       | 103.0       | 6,469.3                                      | 52.6        |
| Other                      | 516.5                         | 44.1        | 476.9  | 34.5        |

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

|     | For the three<br>months<br>ended<br>June<br>30,<br>2014 | For the three<br>months<br>ended<br>June 30, 2013 | (%) |
|-----|---|---|-----|
| ROE | 8.56  | 9.85  |     |

Note:

ROE is computed as follows:

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

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

(Domestic business segment)

|   | For the three<br>months<br>ended<br>June<br>30,<br>2014 | (percentage per annum)<br><br>For the three<br>months<br>ended<br>June 30, 2013 |
|---|---|---|
| Average interest rate on loans and bills discounted | 1.01  | 1.11  |
| Average interest rate on deposits and NCD           | 0.05  | 0.06  |
| Interest rate spread                                | 0.96  | 1.05  |

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

|   | For the three<br>months<br>ended<br>June<br>30,<br>2014 | (percentage per annum)<br><br>For the three<br>months<br>ended<br>June 30, 2013 |
|---|---|---|
| Average interest rate on loans and bills discounted | 1.16  | 1.25  |
| Interest rate spread                                | 1.11  | 1.19  |

**BTMU Non-consolidated**

(Domestic business segment)

|   | For the three<br>months<br>ended<br>June<br>30,<br>2014 | (percentage per annum)<br><br>For the three<br>months<br>ended<br>June 30, 2013 |
|---|---|---|
| Average interest rate on loans and bills discounted | 1.05  | 1.16  |
| Average interest rate on deposits and NCD           | 0.03  | 0.04  |
| Interest rate spread                                | 1.02  | 1.11  |

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

|   | For the three<br>months<br>ended<br>June<br>30,<br>2014 | (percentage per annum)<br><br>For the three<br>months<br>ended<br>June 30, 2013 |
|---|---|---|
| Average interest rate on loans and bills discounted | 1.24  | 1.33  |
| Interest rate spread                                | 1.20  | 1.28  |

**MUTB Non-consolidated**

(Domestic business segment)

|   | For the three<br>months<br>ended<br>June<br>30,<br>2014 | (percentage per annum)<br><br>For the three<br>months<br>ended<br>June 30, 2013 |
|---|---|---|
| Average interest rate on loans and bills discounted | 0.78  | 0.87  |

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|  |             |                               |
|--|-------------|-------------------------------|
| Average interest rate on deposits and NCD  | <b>0.14</b> | 0.16                          |
| Interest rate spread   | <b>0.63</b> | 0.70                          |
| <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>0.78</b> | 0.87                          |
| Interest rate spread   | <b>0.63</b> | 0.70                          |



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

|                            | (in billions of yen)   |                         |
|----------------------------|------------------------|-------------------------|
|                            | As of<br>June 30, 2014 | As of<br>March 31, 2014 |
| Deposits (ending balance)  | 131,705.3              | 132,121.6               |
| Deposits (average balance) | 129,889.3              | 126,269.6               |
| Loans (ending balance)     | 91,428.2               | 91,404.1                |
| Loans (average balance)    | 91,704.9               | 88,989.6                |

|                                     | (in billions of yen)      |                         |
|-------------------------------------|---------------------------|-------------------------|
|                                     | As of<br>June 30,<br>2014 | As of<br>March 31, 2014 |
| Domestic deposits (ending balance)* | 114,425.8                 | 114,591.8               |
| Individuals                         | 69,608.5                  | 68,867.2                |
| Note:                               |                           |                         |

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

**BTMU Non-consolidated**

|                            | (in billions of yen)   |                         |
|----------------------------|------------------------|-------------------------|
|                            | As of<br>June 30, 2014 | As of<br>March 31, 2014 |
| Deposits (ending balance)  | 119,281.2              | 119,636.5               |
| Deposits (average balance) | 117,548.4              | 113,892.7               |
| Loans (ending balance)     | 79,642.4               | 79,495.0                |
| Loans (average balance)    | 79,977.8               | 77,602.6                |

|                                     | (in billions of yen)      |                         |
|-------------------------------------|---------------------------|-------------------------|
|                                     | As of<br>June 30,<br>2014 | As of<br>March 31, 2014 |
| Domestic deposits (ending balance)* | 103,166.2                 | 103,251.2               |
| Individuals                         | 61,343.7                  | 60,568.4                |
| Note:                               |                           |                         |

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

**MUTB Non-consolidated**

|                            | (in billions of yen)   |                         |
|----------------------------|------------------------|-------------------------|
|                            | As of<br>June 30, 2014 | As of<br>March 31, 2014 |
| Deposits (ending balance)  | 12,424.0               | 12,485.1                |
| Deposits (average balance) | 12,340.8               | 12,376.8                |
| Loans (ending balance)     | 11,785.7               | 11,909.1                |

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|                                     |                                    |                                 |
|-------------------------------------|------------------------------------|---------------------------------|
| Loans (average balance)             | <b>11,727.0</b>                    | 11,386.9                        |
|                                     |                                    | (in billions of yen)            |
|                                     | <b>As of<br/>June 30,<br/>2014</b> | <b>As of<br/>March 31, 2014</b> |
| Domestic deposits (ending balance)* | <b>11,259.5</b>                    | 11,340.6                        |
| Individuals                         | <b>8,264.8</b>                     | 8,298.8                         |
| 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, 2014 | As of<br>June 30, 2014 |
|---|-------------------------|------------------------|
| <b>Assets:</b>                          |                         |                        |
| Loans and bills discounted              | 99.6                    | 100.8                  |
| Securities                              | 55,572.6                | 55,270.4               |
| Beneficiary rights to the trust         | 43,107.5                | 44,244.8               |
| Securities held in custody accounts     | 2,979.9                 | 3,519.4                |
| Monetary claims                         | 11,307.5                | 10,934.0               |
| Tangible fixed assets                   | 9,804.3                 | 9,995.4                |
| Intangible fixed assets                 | 206.9                   | 212.7                  |
| Other claims                            | 5,202.5                 | 4,482.1                |
| Call loans                              | 1,988.3                 | 1,855.5                |
| Due from banking account                | 1,945.1                 | 1,853.7                |
| Cash and due from banks                 | 2,402.5                 | 2,471.8                |
| <b>Total</b>                            | <b>134,617.1</b>        | <b>134,941.4</b>       |
| <b>Liabilities:</b>                     |                         |                        |
| Money trusts                            | 21,176.2                | 19,765.7               |
| Pension trusts                          | 13,945.1                | 14,655.8               |
| Property formation benefit trusts       | 9.8                     | 9.3                    |
| Investment trusts                       | 42,523.2                | 43,697.2               |
| Money entrusted other than money trusts | 2,770.5                 | 2,990.0                |
| Securities trusts                       | 5,070.0                 | 4,870.8                |
| Monetary claim trusts                   | 11,298.1                | 10,886.6               |
| Equipment trusts                        | 34.9                    | 37.6                   |
| Land and fixtures trusts                | 83.0                    | 83.1                   |
| Composite trusts                        | 37,705.9                | 37,944.9               |
| <b>Total</b>                            | <b>134,617.1</b>        | <b>134,941.4</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 June 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 June 2014 was ¥2.91 trillion in total, a decrease of ¥0.03 trillion from the balance as of the end of March 2014, mainly due to a decrease in CLOs and CMBS.

Net unrealized losses were ¥21 billion, improved by ¥8 billion compared to the end of March 2014.

P/L impact for the quarter ended June 30, 2014 was nil.

|   |                      |                                     |                                     |  | (¥bn)<br>of which securities being<br>held to maturity <sup>2</sup> |                                     |
|---|----------------------|-------------------------------------|-------------------------------------|--|---|-------------------------------------|
|   | Balance <sup>1</sup> | Change from<br>end of<br>March 2014 | Net unrealized<br>gains<br>(losses) | Change from<br>end of<br>March<br>2014 | Balance   | Net unrealized<br>gains<br>(losses) |
| 1 RMBS                                    | 21                   | (2)                                 | 4                                   | 0                                      | 0   | 0                                   |
| 2 Sub-prime RMBS                          | 0                    | 0                                   | 0                                   | 0                                      | 0   | 0                                   |
| 3 CMBS                                    | 371                  | (12)                                | (6)                                 | 7                                      | 186   | (4)                                 |
| 4 CLOs                                    | 2,440                | (31)                                | (21)                                | 0                                      | 1,741   | (13)                                |
| 5 Other securitized products (card, etc.) | 72                   | 19                                  | 2                                   | 1                                      | 18  | 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                                   | 2,905                | (25)                                | (21)                                | 8                                      | 1,945   | (17)                                |

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.

[Distribution by rating]

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AAA-rated products accounted for 81% of our investments in securitized products as of the end of June 2014, an increase of 1 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         | 21           |
| 11 | Sub-prime RMBS                          | 0            | 0          | 0         | 0         | 0           | 0         | 0            |
| 12 | CMBS                                    | 159          | 212        | 0         | 0         | 0           | 0         | 371          |
| 13 | CLOs                                    | 2,159        | 248        | 29        | 5         | 0           | 0         | 2,440        |
| 14 | Other securitized products (card, etc.) | 21           | 21         | 0         | 0         | 0           | 30        | 72           |
| 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 | <b>Total</b>                            | <b>2,340</b> | <b>483</b> | <b>29</b> | <b>16</b> | <b>6</b>    | <b>30</b> | <b>2,905</b> |
| 19 | Percentage of total                     | 81%          | 17%        | 1%        | 1%        | 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 June 2014.

|   | Americas | Europe | Asia | Japan | Total | (¥bn)<br>Change from<br>end of March<br>2014 |
|---|----------|--------|------|-------|-------|--|
| 1 LBO Loan <sup>3</sup> (Balance on a commitment basis) | 14       | 97     | 0    | 235   | 346   | 11   |
| 2 Balance on a booking basis                            | 3        | 76     | 0    | 211   | 291   | 15   |

<sup>3</sup> 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 June 2014 was ¥3.88 trillion (including ¥1.77 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  |

