

# 2018年度中間決算 データブック

## Fiscal 2018 Interim Results Data Book

2018年11月16日  
November 16, 2018

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## <本資料における計数の定義>

|               |                                    |
|---------------|------------------------------------|
| <b>連 結:</b>   | 三菱UFJフィナンシャル・グループ(連結)              |
| <b>2行合算:</b>  | 三菱UFJ銀行(単体)と<br>三菱UFJ信託銀行(単体)の単純合算 |
| <b>銀行連結:</b>  | 三菱UFJ銀行(連結)                        |
| <b>銀行:</b>    | 三菱UFJ銀行(単体)                        |
| <b>信託連結:</b>  | 三菱UFJ信託銀行(連結)                      |
| <b>信託銀行:</b>  | 三菱UFJ信託銀行(単体)                      |
| <b>証券HD:</b>  | 三菱UFJ証券ホールディングス                    |
| <b>MUMSS:</b> | 三菱UFJモルガン・スタンレー証券                  |
| <b>ニコス:</b>   | 三菱UFJニコス                           |

## Definitions of figures used in this document

|                                       |   |
|---------------------------------------|---|
| <b>Consolidated:</b>                  | Mitsubishi UFJ Financial Group (consolidated)   |
| <b>Non-consolidated:</b>              | Simple sum of MUFG Bank (non-consolidated)<br>and Mitsubishi UFJ Trust & Banking Corporation (non-consolidated) |
| <b>the Bank (consolidated):</b>       | MUFG Bank (consolidated)  |
| <b>the Bank (BK):</b>                 | MUFG Bank (non-consolidated)  |
| <b>the Trust Bank (consolidated):</b> | Mitsubishi UFJ Trust & Banking Corporation (consolidated)   |
| <b>the Trust Bank (TB):</b>           | Mitsubishi UFJ Trust & Banking Corporation (non-consolidated)   |
| <b>The securities HD (SCHD):</b>      | Mitsubishi UFJ Securities Holdings  |
| <b>MUMSS:</b>                         | Mitsubishi UFJ Morgan Stanley Securities  |
| <b>NICOS:</b>                         | Mitsubishi UFJ NICOS  |

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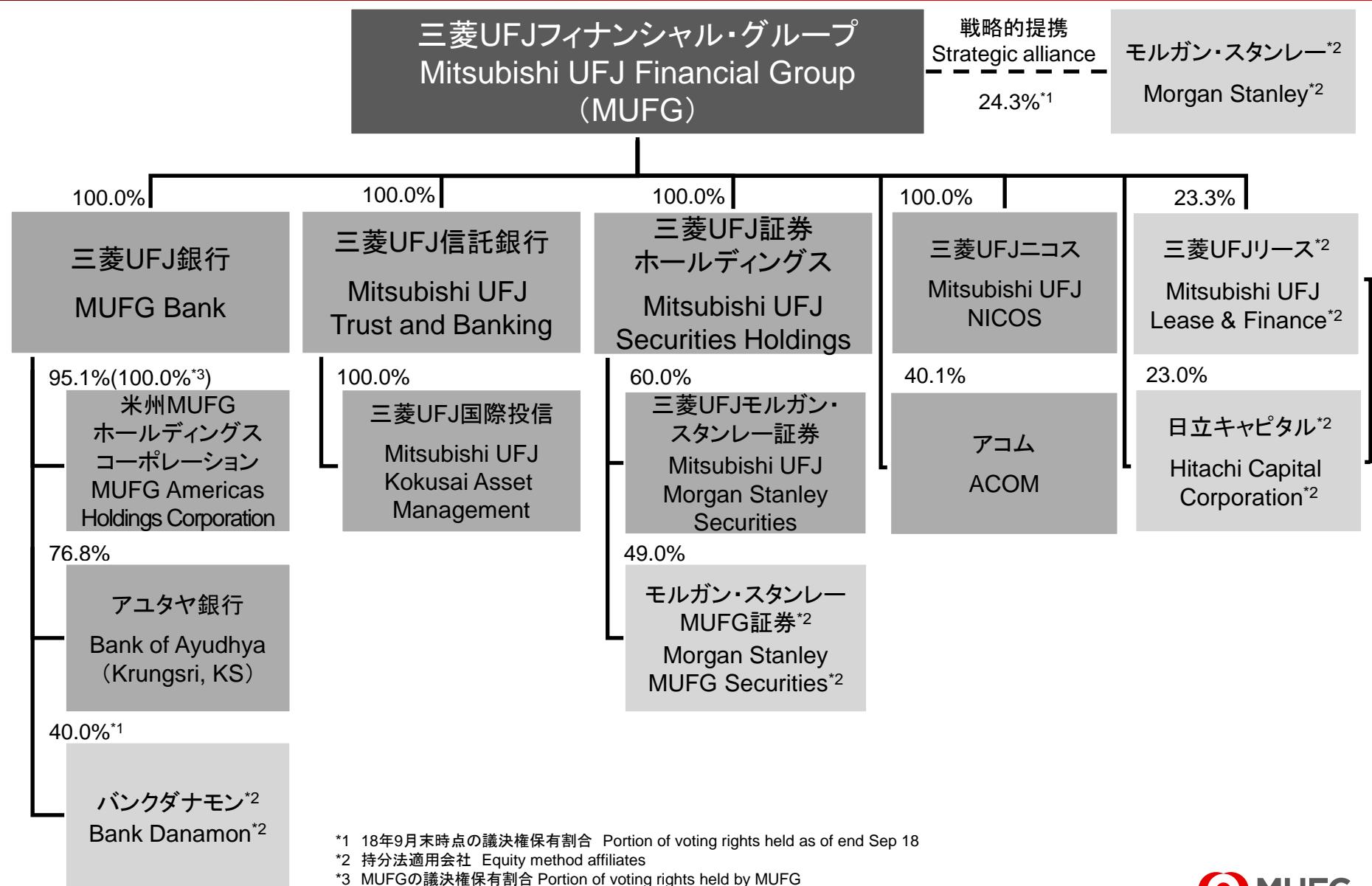
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# MUFGの概要 MUFG Overview

# グループストラクチャー

## Group structure



# 主要子会社・関連会社(1)

## Major subsidiaries / affiliates (1)

### 主要な連結子会社 (18/9末)<sup>\*1</sup> Major consolidated subsidiaries (End Sep 18)<sup>\*1</sup>

| 名称<br>Company name  | 資本金又は<br>出資金<br>(百万円) | 議決権<br>所有割合<br>(%)                           | 子会社による間接<br>保有割合<br>(%)   | 名称<br>Company name   | 資本金又は<br>出資金             | 議決権所有<br>割合 (%)                           | 子会社による間接<br>保有割合 (%)  |
|---|-----------------------|--|---|--|--------------------------|---|---|
|   | Capital<br>(¥mm)      | Percentage<br>of voting<br>right held<br>(%) | Percentage of<br>voting right<br>indirectly held<br>through<br>subsidiaries (%) |  | Capital                  | Percentage<br>of voting<br>right held (%) | Percentage of<br>voting right<br>indirectly held<br>through<br>subsidiaries (%) |
| ㈱三井UFJ銀行<br>MUFG Bank, Ltd.   | 1,711,958             | 100.0  | -   | MUFG Americas Holdings Corporation                           | 147 百万米ドル<br>USD mm      | 100.0                                     | 95.1  |
| 三菱UFJ信託銀行㈱<br>Mitsubishi UFJ Trust and Banking Corporation                    | 324,279               | 100.0  | -   | Bank of Ayudhya Public Company Limited                       | 73,557 百万タイバーツ<br>THB mm | 76.8                                      | 76.8  |
| 日本マスタートラスト信託銀行㈱<br>The Master Trust Bank of Japan, Ltd.                       | 10,000                | 46.5   | 46.5  | Mitsubishi UFJ Investor Services & Banking (Luxembourg) S.A. | 187 百万米ドル<br>USD mm      | 100.0                                     | 100.0   |
| 三菱UFJ証券ホールディングス㈱<br>Mitsubishi UFJ Securities Holdings Co., Ltd.              | 75,518                | 100.0  | -   | MUFG Securities (Canada), Limited                            | 58 百万加ドル<br>CAD mm       | 100.0                                     | 100.0   |
| 三菱UFJモルガン・スタンレー証券㈱<br>Mitsubishi UFJ Morgan Stanley Securities Co., Ltd.      | 40,500                | 60.0   | 60.0  | MUFG Securities EMEA plc                                     | 1,317 百万英ポンド<br>GBP mm   | 100.0                                     | 100.0   |
| 三菱UFJモルガン・スタンレーPB証券㈱<br>Mitsubishi UFJ Morgan Stanley PB Securities Co., Ltd. | 8,000                 | 100.0  | 100.0   | Mitsubishi UFJ Trust International Limited                   | 40 百万英ポンド<br>GBP mm      | 100.0                                     | 100.0   |
| カブドットコム証券㈱<br>Kabu.com Securities Co., Ltd.                                   | 7,196                 | 59.2   | 59.2  | MUFG Securities Asia (Singapore) Limited                     | 35 百万シンガポールドル<br>SGD mm  | 100.0                                     | 100.0   |
| 三菱UFJニコス㈱<br>Mitsubishi UFJ NICOS Co., Ltd.                                   | 109,312               | 100.0  | -   | MUFG Securities Asia Limited                                 | 207 百万米ドル<br>USD mm      | 100.0                                     | 100.0   |
| アコム㈱<br>ACOM CO., LTD.  | 63,832                | 40.1   | 2.5   | MUFG Investor Services Holdings Limited                      | 43 百万ドル<br>USD mm        | 100.0                                     | 100.0   |
| エム・ユー投資顧問㈱<br>MU Investments Co., Ltd.  | 2,526                 | 100.0  | 100.0   | Mitsubishi UFJ Asset Management (UK) Ltd.                    | 2,000 千英ポンド<br>GBP thd   | 100.0                                     | 100.0   |
| 三菱UFJ国際投信㈱<br>Mitsubishi UFJ Kokusai Asset Management Co., Ltd.               | 2,000                 | 100.0  | 100.0   | Mitsubishi UFJ Baillie Gifford Asset Management Limited      | 500 千英ポンド<br>GBP thd     | 51.0                                      | 51.0  |
| 三菱UFJ不動産販売㈱<br>Mitsubishi UFJ Real Estate Services Co., Ltd.                  | 300                   | 100.0  | 100.0   | MUFG Lux Management Company S.A.                             | 7,375 千ユーロ<br>GBP thd    | 100.0                                     | 100.0   |
| Japan Digital Design㈱<br>Japan Digital Design, Inc.                           | 1,500                 | 100.0  | -   |  |                          |   |   |

\*1 資本金又は出資金・議決権所有割合・子会社による間接保有割合は、18年3月末基準

Capital, percentage of voting right held and percentage of voting right indirectly held through subsidiaries are as of end Mar 18

# 主要子会社・関連会社(2)

## Major subsidiaries / affiliates (2)

### 主要な持分法適用関連会社 (18/9末)<sup>\*1</sup> Major equity-method affiliates (End Sep 18) <sup>\*1</sup>

| 名称<br>Company name  | 資本金又は<br>出資金<br>(百万円)<br>Capital<br>(¥mm) | 議決権<br>所有割合<br>(%)<br>Percentage<br>of voting<br>right held<br>(%) | 子会社による<br>間接保有割合<br>(%)<br>Percentage of<br>voting right<br>indirectly held<br>through<br>subsidiaries (%) | 名称<br>Company name   | 資本金又は<br>出資金<br>Capital                       | 議決権所有<br>割合(%)<br>Percentage<br>of voting<br>right held<br>(%) | 子会社による間接<br>保有割合(%)<br>Percentage of<br>voting right<br>indirectly held<br>through<br>subsidiaries (%) |
|---|---|--|--|--|---|--|--|
| 株じぶん銀行<br>Jibun Bank Corporation  | 50,000                                    | 50.0   | 50.0   | Morgan Stanley   | 8,540 百万米ドル<br>USD mm                         | 24.3 <sup>*2</sup>   | -  |
| 株中京銀行<br>The Chukyo Bank, Ltd.  | 31,844                                    | 39.7   | 39.7   | Dah Sing Financial Holdings Limited                        | 4,248 百万香港ドル<br>HKD mm                        | 15.1   | 15.1   |
| モルガン・スタンレーMUFG証券 <sup>㈱</sup><br>Morgan Stanley MUFG Securities Co., Ltd. | 62,149                                    | 49.0   | 49.0   | Security Bank Corporation                                  | 7,635 百万フィリピンペソ<br>PHP mm                     | 20.0   | 20.0   |
| 株ジャックス<br>JACCS CO., LTD.   | 16,138                                    | 22.2   | 22.2   | Vietnam Joint Stock Commercial Bank for Industry and Trade | 37,234,045 百万ベトナムドン<br>VND mm                 | 19.7   | 19.7   |
| 株ジヤルカード<br>JALCARD, INC.  | 360                                       | 49.3   | 49.3   | PT Bank Danamon Indonesia, Tbk.                            | 5,901,121 <sup>*2</sup> 百万インドネシアルピア<br>IDR mm | 40.0 <sup>*2</sup>   | 40.0 <sup>*2</sup>   |
| 三菱UFJリース <sup>㈱</sup><br>Mitsubishi UFJ Lease & Finance Company Limited   | 33,196                                    | 23.3   | 9.8  | AMP Capital Holdings Limited                               | 50 百万豪ドル<br>AUD mm                            | 15.0   | 15.0   |
| 日立キャピタル <sup>㈱</sup><br>Hitachi Capital Co., Ltd.                         | 9,983                                     | 23.0   | 0.01   |  |   |  |  |
| 三菱総研DCS <sup>㈱</sup><br>Mitsubishi Research Institute DCS Co., Ltd.       | 6,059                                     | 20.0   | -  |  |   |  |  |

\*1 資本金又は出資金・議決権所有割合・子会社による間接保有割合は、18年3月末基準

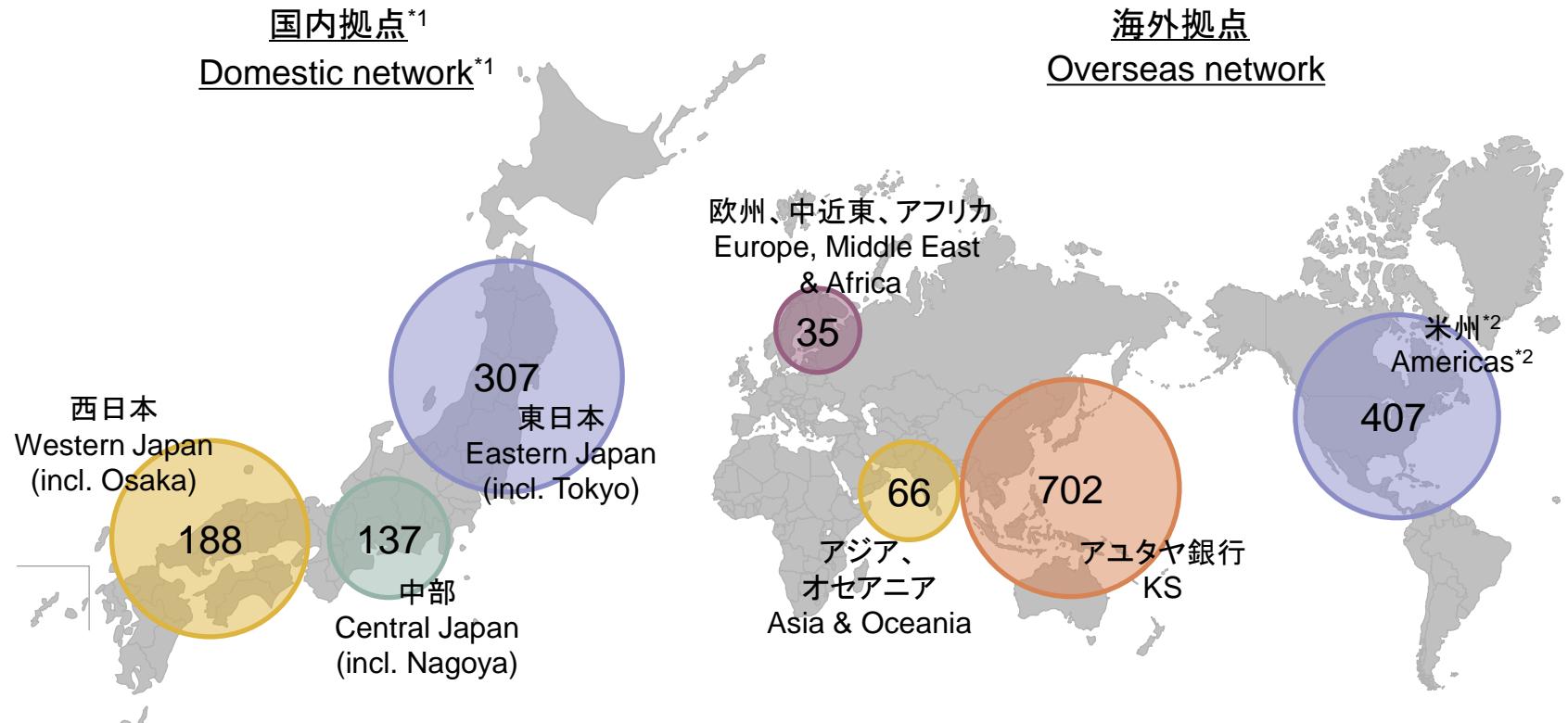
Capital, percentage of voting right held and percentage of voting right indirectly held through subsidiaries are as of end Mar 18

\*2 18年9月末時点  
As of end Sep 18

# グループネットワーク Group network

- 日本全国約650拠点の国内拠点網
- 世界50以上の国、約1,200拠点と邦銀随一の海外拠点網。内外で1,800以上のグローバルネットワーク
- Domestic network with about 650 locations in Japan
- Most extensive overseas network among Japanese financial groups with around 1,200 locations. Global locations are over 1,800 in total in more than 50 countries

MUFGの拠点網(18/9末) MUFG's group network (End Sep 18)



\*1 ・複数の支店または支店・支社が同一箇所にある場合は、一拠点としてカウント

A facility that houses 1) several branches for retail client, 2) a branch for retail client and an office for corporate client, is counted as single location

・三菱UFJ銀行、三菱UFJ信託銀行、三菱UFJ証券ホールディングスの合計 Total of the Bank, the Trust Bank and the Securities HD

\*2 PurePointフィナンシャルセンター21拠点を含む Including 21 locations of PurePoint

# MUFGのランキング

## MUFG's ranking

### 預金残高 Deposit balance

(18/6末 End Jun 18)

| 順位<br>Rank | 金融機関名<br>Company name  | 兆円<br>¥tn |
|------------|--|-----------|
| #1         | 中国工商銀行<br>Industrial and Commercial Bank of China                                      | 348.5     |
| #2         | 中国建設銀行<br>China Construction Bank  | 290.5     |
| #3         | 中国農業銀行<br>Agricultural Bank of China   | 283.5     |
| #6         |  MUFG | 175.6     |

### 貸出残高 Loan balance

(18/6末 End Jun 18)

| 順位<br>Rank | 金融機関名<br>Company name  | 兆円<br>¥tn |
|------------|--|-----------|
| #1         | 中国工商銀行<br>Industrial and Commercial Bank of China  | 243.3     |
| #2         | 中国建設銀行<br>China Construction Bank  | 218.7     |
| #3         | 中国銀行<br>Bank of China  | 186.4     |
| #7         |  MUFG | 107.5     |

### 時価総額 Market cap

(18/9末 End Sep 18)

| 順位<br>Rank | 金融機関名<br>Company name   | 兆円<br>¥tn |
|------------|---|-----------|
| #1         |  JPモルガン・チェース<br>JPMorgan Chase & Co.               | 43.11     |
| #2         |  バンク・オブ・アメリカ<br>Bank of America                    | 33.45     |
| #3         |  中国工商銀行<br>Industrial and Commercial Bank of China | 32.88     |
| #4         |  ウエルズファーゴ<br>Wells Fargo                           | 28.78     |
| #5         |  中国建設銀行<br>China Construction Bank                 | 24.98     |
| #6         |  中国農業銀行<br>Agricultural Bank of China              | 22.21     |
| #7         |  シティグループ<br>Citigroup                              | 20.52     |
| #8         |  HSBC  | 19.77     |
| #9         |  中国銀行<br>Bank of China                            | 17.16     |
| #10        |  RBC<br>Royal Bank of Canada                     | 13.14     |
| #16        |  MUFG  | 9.80      |

(出所) Bloomberg、各社決算資料より三菱UFJ銀行経済調査室作成

(Source) Compiled by MUFG Bank Economic Research Office based on Bloomberg and company disclosures

# グループ格付一覧

## Ratings

|                        |                                | Moody's          |          | S&P      |          | Fitch    |          | R&I      |          | JCR      |          |
|------------------------|--------------------------------|------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                        |                                | 長期<br>LT         | 短期<br>ST | 長期<br>LT | 短期<br>ST | 長期<br>LT | 短期<br>ST | 長期<br>LT | 短期<br>ST | 長期<br>LT | 短期<br>ST |
| 三菱UFJフィナンシャル・グループ      | MUFG                           | A1               | P-1      | A-       | -        | A        | F1       | A+       | -        | AA-      | -        |
| シニア債                   | Senior Unsecured               | A1               | -        | A-       | -        | A        | -        | -        | -        | -        | -        |
| Tier2劣後債               | Tier2                          | -                | -        | -        | -        | -        | -        | A+       | -        | A+       | -        |
| その他Tier1証券             | Additional Tier1               | -                | -        | -        | -        | -        | -        | -        | -        | A-       | -        |
| 三菱UFJ銀行                | the Bank                       | A1               | P-1      | A        | A-1      | A        | F1       | AA-      | a-1+     | AA       | -        |
| 三菱UFJ信託銀行              | the Trust Bank                 | A1               | P-1      | A        | A-1      | A        | F1       | AA-      | a-1+     | AA       | J-1+     |
| 三菱UFJ証券ホールディングス        | the Securities HD              | A1               | P-1      | A-       | A-2      | -        | -        | AA-      | a-1+     | AA       | -        |
| 三菱UFJモルガン・スタンレー証券      | MUMSS                          | A1               | P-1      | A        | A-1      | A        | F1       | AA-      | a-1+     | AA       | -        |
| MUFG Americas Holdings | MUAH                           | A2               | -        | A-       | A-2      | A        | F1       | -        | -        | -        | -        |
| MUFGユニオンバンク            | the Bank(US)                   | A2 <sup>*1</sup> | P-1      | A        | A-1      | A        | F1       | -        | -        | -        | -        |
| アユタヤ銀行                 | Krungsri                       | Baa1             | P-2      | BBB+     | A-2      | A-       | F2       | -        | -        | -        | -        |
| 三菱UFJニコス               | NICOS                          | -                | -        | -        | -        | -        | -        | AA-      | a-1+     | AA-      | J-1+     |
| アコム                    | ACOM                           | -                | -        | -        | -        | A-       | F2       | BBB      | -        | A        | J-1      |
| バンクダナモン                | Bank Danamon                   | - <sup>*2</sup>  | P-2      | -        | -        | BBB      | F2       | -        | -        | -        | -        |
| 三菱UFJリース               | Mitsubishi UFJ Lease & Finance | A3               | -        | A-       | -        | -        | -        | A+       | a-1      | AA-      | J-1+     |

(18年11月1日現在 as of Nov 1, 18)

「-」:格付取得せず “-” : no credit ratings

\*1 長期預金格付はAa2 Aa2 for LT Bank Deposits

\*2 長期預金格付はBaa2 Baa2 for LT Bank Deposits

# 店舗網

## Number of outlets

### <国内店舗>

#### Domestic network

|                     |   | 銀行<br>BK | 信託<br>TB | 証券<br>SCHD | 合計<br>Total |
|---------------------|---|----------|----------|------------|-------------|
| 店舗数                 | Total                                     | 607      | 52       | 62         | <b>721</b>  |
| 来店型店舗等 <sup>1</sup> | General branches and Others <sup>*1</sup> | 518      | 52       | 62         | <b>632</b>  |
| 本・支店・出張所            | Head office and branches                  | 508      | 52       | 62         | <b>622</b>  |
| バーチャル店舗等            | Virtual branches and Others               | 89       | 0        | 0          | <b>89</b>   |

### <MUFGプラザ>

#### MUFG Plaza

|            |            |           |
|------------|------------|-----------|
| MUFG Plaza | MUFG Plaza | <b>19</b> |
|------------|------------|-----------|

### <ATM設置台数>

#### ATMs

|                                     |  |               |
|-------------------------------------|--|---------------|
| ATM設置台数                             | Total                                    | <b>96,322</b> |
| 店舗内ATM設置台数                          | ATMs in branches                         | <b>4,589</b>  |
| 店舗外ATM設置台数                          | ATMs out of branches                     | <b>3,616</b>  |
| コンビニエンスストア<br>ATM設置台数 <sup>*2</sup> | ATMs in convenience stores <sup>*2</sup> | <b>88,117</b> |

\*1 複数の支店または支店・支社が同一箇所にある場合は、一拠点としてカウント

A facility that houses 1)several branches for retail client, 2) a branch for retail client and an office for corporate client, is now counted as single location

\*2 銀行と信託の単純合算(重複は37,486台) Simple sum of the Bank and the Trust Bank (37,486 ATMs overlapping)

\*3 PurePointフィナンシャルセンター21拠点を含む Including 21 locations of PurePoint

### <海外店舗>

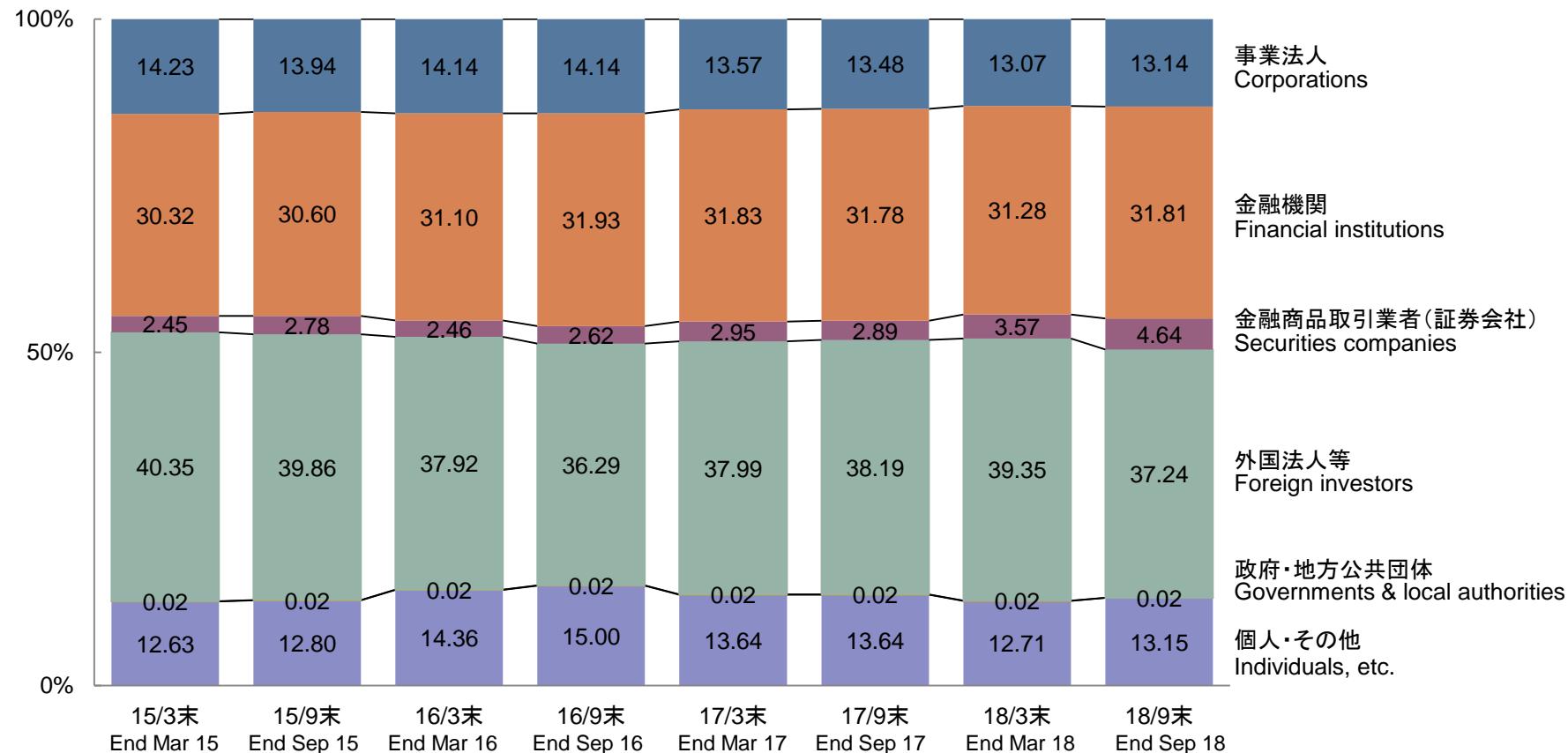
#### Overseas network

|                                  |                               | 銀行<br>BK | 信託<br>TB | 証券<br>SCHD | 合計<br>Total |
|----------------------------------|-------------------------------|----------|----------|------------|-------------|
| 店舗数                              | Total                         | 114      | 11       | 8          | <b>133</b>  |
| 支店                               | Branches                      | 31       | 4        | -          | <b>35</b>   |
| 現地法人                             | Subsidiaries                  | 43       | 5        | 7          | <b>55</b>   |
| 出張所                              | Sub-branches                  | 32       | -        | -          | <b>32</b>   |
| 駐在員事務所                           | Representative offices        | 8        | 2        | 1          | <b>11</b>   |
| MUFGユニオンバンク<br>店舗数 <sup>*3</sup> | MUFG Union Bank <sup>*3</sup> | -        | -        | -          | <b>375</b>  |
| アユタヤ銀行店舗数                        | Krungsri                      | -        | -        | -          | <b>702</b>  |

(18/9末 End Sep 18)

# 株主構成

## Shareholder structure



(注) 本表は単元株(100株)以上の普通株式のみを対象。但し、自己株式(以下)を除いた数値 (Note) Unit shares (100 shares) only

15/3末 : 148,872,200株 Excluding 148,872,200 shares of treasury stock as of end Mar 15

15/9末 : 256,358,800株 Excluding 256,358,800 shares of treasury stock as of end Sep 15

16/3末 : 378,088,933株 Excluding 378,088,933 shares of treasury stock as of end Mar 16

16/9末 : 564,369,100株 Excluding 564,369,100 shares of treasury stock as of end Sep 16

17/3末 : 706,561,900株 Excluding 706,561,900 shares of treasury stock as of end Mar 17

17/9末 : 706,560,000株 Excluding 706,560,000 shares of treasury stock as of end Sep 17

18/3末 : 706,588,000株 Excluding 706,588,000 shares of treasury stock as of end Mar 18

18/9末 : 708,073,500株 Excluding 708,073,500 shares of treasury stock as of end Sep 18

# モルガン・スタンレーへの出資 Investment to Morgan Stanley

## 保有株式 Common, Preferred Stock

<償還型永久優先株式 Perpetual Non-convertible Preferred Stock>

### 内容 Brief Summary

|                               |   |
|-------------------------------|---|
| 名称<br>Name                    | C種非累積永久優先無議決権株式<br>Series C Non-Cumulative Non-Voting Perpetual Preferred Stock   |
| 優先株総数*1<br>Number of Shares*1 | 519,882 株 shares  |
| 総額*1<br>Total Amount*1        | US\$ 519.882 百万 mm  |
| 配当<br>Dividends               | 年間利回り10% 非累積型<br>支払日:毎年1月15日、4月15日、7月15日、10月15日<br>10% per annum. Non-cumulative<br>Dividend payment date: each year 15 Jan, 15 Apr, 15 Jul and 15 Oct  |
| 発行日<br>Issue Date             | 2008年10月13日 October 13, 2008  |
| 期間<br>Maturity                | 永久 Perpetual  |
| 任意償還<br>Redemption Terms      | 発行日より3年経過後以降、額面の110%で償還する権利を発行体が有する<br>After three years from issue date, issuer has the right to redeem the stock at 110% of its face value  |
| 優先順位<br>Priority of Dividends | 配当及び残余財産請求権について、普通株式に優先し、発行体の他の優先株式と少なくとも同順位<br>Senior to the common stock and at least equally with each other preferred stock with respect to the payment of dividends and the distribution of assets |
| 議決権<br>Voting Right           | なし No   |

<普通株式 Common Stock>

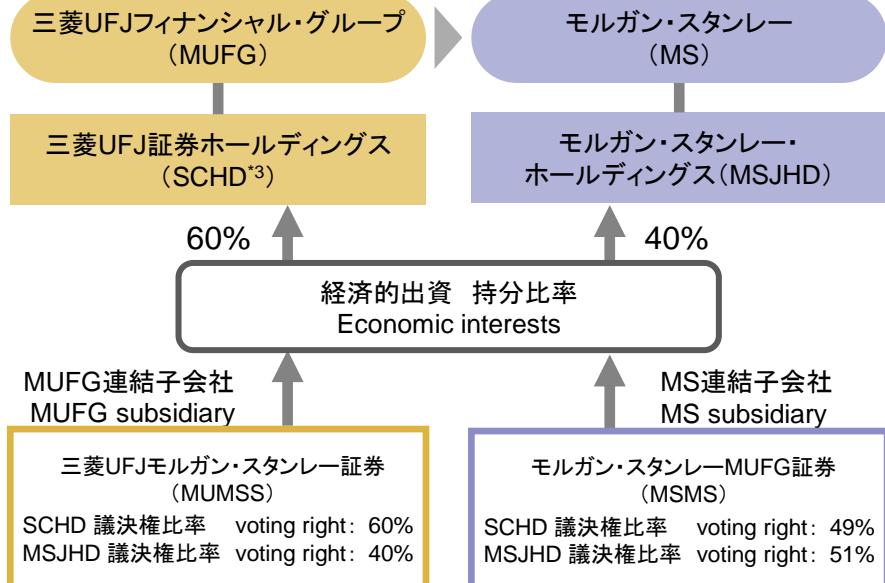
(18/9末 End Sep 18)

### 内容 Brief Summary

|                               |                           |
|-------------------------------|---------------------------|
| 普通株総数*2<br>Number of Shares*2 | 419,367,932 株 shares      |
| 総額<br>Total Amount            | US\$ 8,785 百万 mm          |
| 配当<br>Dividends               | US\$ 0.30／四半期 per quarter |

## 日本における証券会社の出資関係 Securities Alliance Structure in Japan

約24%出資 Approx. 24% investment



\*1 初当償還型優先株総数:1,160,791株、初当総額: 1,160,791百万米ドル

Original number of shares: 1,160,791 shares

Original total amount: US\$1,160.791 mm

\*2 2011年12月時点普通株総数(優先株の普通株転換後): 432,017,152株、総額: 9,049百米ドル  
Number of shares on 2011: 432,017,152 shares, Amount: US\$9,049 mm

\*3 Mitsubishi UFJ Securities Holdings Co., Ltd.

# 2018年度中間決算の概要 Financial Results for Interim FY2018

# 資金利益(1)

## Net interest income (1)

【銀行】

(the Bank)

### 国内業務 Domestic business

|                          |  | 17年度上期<br>FY17H1 | 18年度上期<br>FY18H1 | 前年同期比<br>YoY |
|--------------------------|--|------------------|------------------|--------------|
|                          | (十億円 ¥bn)                                |                  |                  |              |
| 1 業務粗利益                  | Gross profit                             | 509.4            | 546.0            | 36.6         |
| 2 資金利益                   | Net interest income                      | 294.1            | 405.0            | 110.9        |
| 3 資金運用収益                 | Revenue on interest-earning assets       | 321.2            | 427.7            | 106.5        |
| 4 貸出金*1                  | Loans*1                                  | 203.5            | 210.1            | 6.5          |
| 5 有価証券                   | Investment securities                    | 88.6             | 190.8            | 102.2        |
| 6 その他                    | Others                                   | 29.0             | 26.7             | (2.2)        |
| 7 資金調達費用                 | Expenses on interest-bearing liabilities | 27.0             | 22.6             | (4.4)        |
| 8 預金                     | Deposits                                 | 3.1              | 2.7              | (0.3)        |
| 9 謙渡性預金                  | Negotiable certificates of deposits      | 0.1              | 0.1              | (0.0)        |
| 10 社債等利息                 | Interest on corporate bonds, etc.        | 7.6              | 6.4              | (1.2)        |
| 11 売現先                   | Payables under repurchase agreements     | -                | (1.4)            | (1.4)        |
| 12 外部負債*2                | External liabilities*2                   | 12.9             | 13.8             | 0.9          |
| 13 その他                   | Others                                   | 3.2              | 0.9              | (2.2)        |
| 14 預金貸出金利回り差             | Deposit-lending spread                   | 0.88%            | 0.81%            | (0.06ppt)    |
| 15 ネットインタレストマージン*3 NIM*3 |  | 0.50%            | 0.66%            | 0.16ppt      |

### 国際業務 International business

|                          |  | 17年度上期<br>FY17H1 | 18年度上期<br>FY18H1 | 前年同期比<br>YoY |
|--------------------------|--|------------------|------------------|--------------|
|                          | (十億円 ¥bn)                                |                  |                  |              |
| 1 資金利益                   | Net interest income                      | 206.9            | 172.6            | (34.3)       |
| 2 (うち金利スワップ 収支*4)        | (Net interest rate swap*4)               | (87.9)           | (141.9)          | (54.0)       |
| 3 資金運用収益                 | Revenue on interest-earning assets       | 574.9            | 765.6            | 190.7        |
| 4 貸出金*1                  | Loans*1                                  | 364.0            | 519.4            | 155.4        |
| 5 有価証券                   | Investment securities                    | 125.0            | 112.8            | (12.2)       |
| 6 預け金                    | Due from banks                           | 38.5             | 62.0             | 23.4         |
| 7 その他                    | Others                                   | 47.2             | 71.3             | 24.0         |
| 8 資金調達費用                 | Expenses on interest-bearing liabilities | 367.9            | 593.0            | 225.0        |
| 9 預金                     | Deposits                                 | 118.6            | 189.9            | 71.3         |
| 10 謙渡性預金                 | Negotiable certificates of deposits      | 36.8             | 43.3             | 6.5          |
| 11 社債等利息                 | Interest on corporate bonds, etc.        | 25.0             | 24.2             | (0.8)        |
| 12 売現先                   | Payables under repurchase agreements     | 32.8             | 62.3             | 29.5         |
| 13 外部負債*2                | External liabilities*2                   | 47.0             | 94.6             | 47.5         |
| 14 その他                   | Others                                   | 19.5             | 36.5             | 16.9         |
| 15 預金貸出金利回り差             | Deposit-lending spread                   | 1.13%            | 1.33%            | 0.20ppt      |
| 16 ネットインタレストマージン*3 NIM*3 |  | 0.67%            | 0.53%            | (0.13ppt)    |

<有価証券関連 前年同期比増減>

Security related changes from the same period previous FY

|                       | 利金・配当(十億円)<br>Coupon, dividend (¥bn) | 利回り<br>Yield | 平残(兆円)<br>Avg bal. (¥tn) |
|-----------------------|--------------------------------------|--------------|--------------------------|
| 16 国債 JGBs            | (12.3)                               | (13bp)       | (0.1)                    |
| 17 社債 Corporate bonds | (0.1)                                | (9bp)        | 0.4                      |
| 18 株式 Equities        | 118.5                                |              |                          |

\*1 金融機関向けを除く Loans for financial institutions are not included

\*2 コールマネー、売渡手形、借用金の合計 Total of call money, bills sold and borrowed money

\*3 ネット資金利益／資金運用勘定平残 Net interest income / average balance of interest earning assets

\*4 金利スワップの受入利息・支払利息のネット金額を計上 Net amount of interest rate swap income and expense

<有価証券関連 前年度比増減>

Security related changes from the same period previous FY

|                            | 利金・配当(十億円)<br>Coupon, dividend (¥bn) | 利回り<br>Yield | 平残(兆円)<br>Avg bal. (¥tn) |
|----------------------------|--------------------------------------|--------------|--------------------------|
| 17 外国証券 Foreign securities | (12.2)                               | (7bp)        | (0.7)                    |

# 運用・調達(1)

## Funding and investment (1)

【銀行】

(the Bank)

|  | (十億円 ¥bn)   | 平均残高<br>18年度上期<br>Average bal.<br>FY18H1 | 収入・費用<br>18年度上期<br>Income<br>expense<br>FY18H1 |              | 利回り(%)<br>18年度上期<br>Yield (%)<br>FY18H1 |              | 前年同期比<br>(%ポイント)<br>YoY (% ppt) |
|--|---|--|--|--------------|---|--------------|---------------------------------|
|  |   |  | 前年同期比<br>YoY                                   | 前年同期比<br>YoY | 前年同期比<br>YoY                            | 前年同期比<br>YoY |                                 |
| <b>&lt;国内業務部門 Domestic sector&gt;</b>      |   |  |  |              |   |              |                                 |
| 1 資金運用勘定                                   | Assets  | 121,966.2                                | 4,849.0  | 427.7        | 106.5                                   | 0.699        | 0.152                           |
| 2 貸出金                                      | Loans and bills discounted                          | 51,297.8                                 | 5,557.6  | 210.1        | 6.5                                     | 0.816        | (0.070)                         |
| 3 有価証券                                     | Securities  | 26,547.9                                 | 1,941.7  | 190.8        | 102.2                                   | 1.434        | 0.715                           |
| 4 コールローン                                   | Call loans  | 432.8                                    | 351.0  | 0.1          | 0.0                                     | 0.052        | 0.006                           |
| 5 債券貸借取引支払保証金                              | Receivables under securities borrowing transactions | 851.6                                    | (3,527.3)                                      | 0.0          | (0.1)                                   | 0.009        | (0.000)                         |
| 6 現金預け金                                    | Cash and due from banks                             | 24,066.0                                 | (103.6)  | 12.0         | (0.0)                                   | 0.099        | 0.000                           |
| 7 資金調達勘定                                   | Liabilities   | 144,040.9                                | 8,983.3  | 22.6         | (4.4)                                   | 0.031        | (0.008)                         |
| 8 預金                                       | Deposits  | 123,765.3                                | 7,810.6  | 2.7          | (0.3)                                   | 0.004        | (0.000)                         |
| 9 譲渡性預金                                    | Negotiable certificates of deposits                 | 1,067.8                                  | (67.9)   | 0.1          | (0.0)                                   | 0.028        | (0.000)                         |
| 10 コールマネー                                  | Call money  | 0.0                                      | 0.0  | -            | -                                       | 0.000        | 0.000                           |
| 11 売現先勘定                                   | Payables under repurchase agreements                | 2,558.5                                  | 2,488.5  | (1.4)        | -                                       | (0.114)      | (0.114)                         |
| 12 債券貸借取引受入担保金                             | Payables under securities lending transactions      | 1,960.1                                  | (1,703.9)                                      | 0.0          | (0.0)                                   | 0.009        | 0.000                           |
| 13 借用金                                     | Borrowed money                                      | 13,772.4                                 | 738.9  | 13.8         | 0.9                                     | 0.200        | 0.003                           |
| 14 ネットインタレストマージン*1                         | Net interest margin*1                               | -  | -  | -            | -                                       | 0.662        | 0.161                           |
| <b>&lt;国際業務部門 International sector&gt;</b> |   |  |  |              |   |              |                                 |
| 15 資金運用勘定                                  | Assets  | 63,820.3                                 | 2,223.5  | 765.6        | 190.7                                   | 2.392        | 0.531                           |
| 16 貸出金                                     | Loans and bills discounted                          | 36,831.4                                 | 2,129.1  | 519.4        | 155.4                                   | 2.813        | 0.720                           |
| 17 有価証券                                    | Investment securities                               | 12,984.0                                 | (788.2)  | 112.8        | (12.2)                                  | 1.732        | (0.078)                         |
| 18 コールローン                                  | Call loans  | 267.4                                    | (5.9)  | 2.5          | 0.8                                     | 1.867        | 0.651                           |
| 19 現金預け金                                   | Cash and due from banks                             | 7,341.0                                  | 427.5  | 62.0         | 23.4                                    | 1.685        | 0.573                           |
| 20 資金調達勘定                                  | Liabilities   | 64,857.2                                 | 2,214.8  | 593.0        | 225.0                                   | 1.823        | 0.652                           |
| 21 預金                                      | Deposits  | 27,200.9                                 | 357.4  | 189.9        | 71.3                                    | 1.392        | 0.511                           |
| 22 譲渡性預金                                   | Negotiable certificates of deposits                 | 4,360.5                                  | (1,041.0)                                      | 43.3         | 6.5                                     | 1.983        | 0.624                           |
| 23 コールマネー                                  | Call money  | 411.7                                    | 23.4   | 5.2          | 2.5                                     | 2.550        | 1.148                           |
| 24 売現先勘定                                   | Payables under repurchase agreements                | 6,082.7                                  | 664.5  | 62.3         | 29.5                                    | 2.045        | 0.836                           |
| 25 借用金                                     | Borrowed money                                      | 6,259.9                                  | 2,776.7  | 89.3         | 45.0                                    | 2.846        | 0.309                           |
| 26 ネットインタレストマージン*1                         | Net interest margin*1                               | -  | -  | -            | -                                       | 0.539        | (0.130)                         |

\*1 ネット資金利益／資金運用勘定平残 Net interest income / average balance of interest earning assets

# 資金利益(2)

## Net interest income (2)

【信託銀行】

(the Trust Bank)

### 国内業務 Domestic business

|                          |  | 17年度上期<br>FY17H1 | 18年度上期<br>FY18H1 | 前年同期比<br>YoY |
|--------------------------|--|------------------|------------------|--------------|
| 1 資金利益                   | Net interest income                      | 46.4             | 39.5             | (6.9)        |
| 2 資金運用収益                 | Revenue on interest-earning assets       | 59.1             | 53.6             | (5.5)        |
| 3 貸出金*1                  | Loans*1                                  | 23.4             | 8.2              | (15.1)       |
| 4 有価証券                   | Investment securities                    | 32.7             | 42.2             | 9.5          |
| 5 その他                    | Others                                   | 2.9              | 3.1              | 0.1          |
| 6 資金調達費用                 | Expenses on interest-bearing liabilities | 12.6             | 14.0             | 1.4          |
| 7 預金                     | Deposits                                 | 5.4              | 3.3              | (2.0)        |
| 8 譲渡性預金                  | Negotiable certificates of deposits      | 0.0              | 0.0              | (0.0)        |
| 9 社債等利息                  | Interest on corporate bonds, etc.        | 0.8              | 0.8              | (0.0)        |
| 10 外部負債*2                | External liabilities*2                   | 0.8              | 3.0              | 2.2          |
| 11 預金貸出金利回り差             | Deposit-lending spread                   | 0.39%            | 0.35%            | (0.03ppt)    |
| 12 ネットインタレストマージン*3 NIM*3 |  | 0.42%            | 0.44%            | 0.01ppt      |

### 国際業務 International business

|   |  | 17年度上期<br>FY17H1 | 18年度上期<br>FY18H1 | 前年同期比<br>YoY |
|---|--|------------------|------------------|--------------|
| 1 資金利益                                      | Net interest income                      | 44.7             | 41.9             | (2.8)        |
| 2 (うち金利スワップ収支*4) (Net interest rate swap*4) |  | (20.2)           | (31.9)           | (11.7)       |
| 3 資金運用収益                                    | Revenue on interest-earning assets       | 120.0            | 157.5            | 37.4         |
| 4 貸出金*1                                     | Loans*1                                  | 34.2             | 23.1             | (11.1)       |
| 5 有価証券                                      | Investment securities                    | 75.1             | 98.6             | 23.4         |
| 6 預け金                                       | Due from banks                           | 4.9              | 33.1             | 28.2         |
| 7 資金調達費用                                    | Expenses on interest-bearing liabilities | 75.2             | 115.5            | 40.3         |
| 8 預金  | Deposits                                 | 10.2             | 14.5             | 4.2          |
| 9 譲渡性預金                                     | Negotiable certificates of deposits      | 10.5             | 17.4             | 6.9          |
| 10 売現先                                      | Payables under repurchase agreements     | 18.2             | 27.3             | 9.0          |
| 11 外部負債*2                                   | External liabilities*2                   | 5.8              | 6.6              | 0.7          |
| 12 預金貸出金利回り差                                | Deposit-lending spread                   | 0.76%            | 0.93%            | 0.17ppt      |
| 13 ネットインタレストマージン*3 NIM*3                    |  | 0.65%            | 0.64%            | (0.01ppt)    |

#### <有価証券関連 前年度比増減>

Security related changes from the same period previous FY

|                       | 利金・配当(十億円)<br>Coupon, dividend(¥bn) | 利回り<br>Yield | 平残(兆円)<br>Avg bal. (¥tn) |
|-----------------------|-------------------------------------|--------------|--------------------------|
| 13 国債 JGBs            | (0.4)                               | 2bps         | (0.8)                    |
| 14 社債 Corporate bonds | (0.3)                               | 2bps         | (0.1)                    |
| 15 株式 Equities        | (6.9)                               |              |                          |

#### <有価証券関連 前年同月比増減>

Security related changes from the same period previous FY

|                            | 利金・配当(十億円)<br>Coupon, dividend (¥bn) | 利回り<br>Yield | 平残(兆円)<br>Avg bal. (¥tn) |
|----------------------------|--------------------------------------|--------------|--------------------------|
| 14 外国証券 Foreign securities |                                      | 23.4         | 59bps                    |

\*1 金融機関向けを除く Loans for financial institutions are not included

\*2 コールマネー、売渡手形、借用金の合計 Total of call money, bills sold and borrowed money

\*3 ネット資金利益／資金運用勘定平残 Net interest income / average balance of interest earning assets

\*4 金利スワップの受入利息・支払利息のネット金額を計上 Net amount of interest rate swap income and expense

# 運用・調達(2)

## Funding and investment (2)

【信託銀行】

(the Trust Bank)

(十億円 ¥bn)

|                                       |   | 平均残高<br>18年度上期<br>Average bal.<br>FY18H1 | 前年同期比<br>YoY | 収入・費用<br>18年度上期<br>Income<br>expense<br>FY18H1 | 前年同期比<br>YoY | 利回り(%)<br>18年上期<br>Yield (%)<br>FY18H1 | 前年同期比<br>(%ポイント)<br>YoY (% ppt) |
|---------------------------------------|---|--|--------------|--|--------------|--|---------------------------------|
| <b>&lt;国内業務部門 Domestic sector&gt;</b> |   |  |              |  |              |  |                                 |
| 1 資金運用勘定                              | Assets  | 17,762.5                                 | (3,854.7)    | 53.6   | (5.5)        | 0.602                                  | 0.056                           |
| 2 貸出金                                 | Loans and bills discounted                          | 4,123.9                                  | (6,025.6)    | 8.2  | (15.1)       | 0.400                                  | (0.060)                         |
| 3 有価証券                                | Securities  | 4,682.4                                  | (780.3)      | 42.2   | 9.5          | 1.797                                  | 0.603                           |
| 4 コールローン                              | Call loans  | 0.0                                      | (11.1)       | -  | -            | 0.000                                  | 0.000                           |
| 5 債券貸借取引支払保証金                         | Receivables under securities borrowing transactions | 2.1                                      | 1.4          | -  | -            | 0.000                                  | 0.000                           |
| 6 現金預け金                               | Cash and due from banks                             | 5,857.2                                  | 1,909.0      | 1.9  | 0.0          | 0.066                                  | (0.031)                         |
| 7 資金調達勘定                              | Liabilities   | 22,266.7                                 | (5,445.6)    | 14.0   | 1.4          | 0.126                                  | 0.034                           |
| 8 預金                                  | Deposits  | 12,357.4                                 | (527.8)      | 3.3  | (2.0)        | 0.054                                  | (0.029)                         |
| 9 譲渡性預金                               | Negotiable certificates of deposits                 | 1,257.4                                  | (1,322.4)    | 0.0  | (0.0)        | 0.001                                  | (0.002)                         |
| 10 コールマネー                             | Call money  | 802.7                                    | (670.3)      | 0.0  | 0.3          | (0.009)                                | 0.049                           |
| 11 債券貸借取引受入担保金                        | Payables under securities lending transactions      | 66.0                                     | (1,428.7)    | 0.0  | (0.0)        | 0.009                                  | (0.000)                         |
| 12 借用金                                | Borrowed money                                      | 971.1                                    | (1,542.9)    | 3.1  | 1.8          | 0.639                                  | 0.539                           |
| 13 ネットインタレストマージン*1                    | Net interest margin*1                               | -  | -            | -  | -            | 0.443                                  | 0.014                           |

### <国際業務部門 International sector>

|                    |                                      |          |           |       |        |       |         |
|--------------------|--------------------------------------|----------|-----------|-------|--------|-------|---------|
| 14 資金運用勘定          | Assets                               | 13,056.9 | (519.2)   | 157.5 | 37.4   | 2.406 | 0.642   |
| 15 貸出金             | Loans and bills discounted           | 1,710.6  | (2,368.4) | 23.1  | (11.1) | 2.697 | 1.022   |
| 16 有価証券            | Securities                           | 8,014.2  | (61.3)    | 98.6  | 23.4   | 2.454 | 0.598   |
| 17 コールローン          | Call loans                           | 36.1     | (40.6)    | 0.2   | (0.2)  | 1.198 | (0.123) |
| 18 現金預け金           | Cash and due from banks              | 3,033.9  | 1,930.3   | 33.1  | 28.2   | 2.180 | 1.293   |
| 19 資金調達勘定          | Liabilities                          | 13,085.4 | (697.8)   | 115.5 | 40.3   | 1.761 | 0.672   |
| 20 預金              | Deposits                             | 1,687.6  | (585.2)   | 14.5  | 4.2    | 1.716 | 0.817   |
| 21 譲渡性預金           | Negotiable certificates of deposits  | 1,935.5  | (330.1)   | 17.4  | 6.9    | 1.803 | 0.878   |
| 22 コールマネー          | Call money                           | 62.1     | 36.7      | 0.6   | 0.4    | 1.938 | 0.565   |
| 23 売現先勘定           | Payables under repurchase agreements | 4,757.0  | (804.5)   | 27.3  | 9.0    | 1.145 | 0.489   |
| 24 借用金             | Borrowed money                       | 480.9    | (74.0)    | 6.0   | 0.3    | 2.506 | 0.456   |
| 25 ネットインタレストマージン*1 | Net interest margin*1                | -        | -         | -     | -      | 0.640 | (0.017) |

\*1 ネット資金利益／資金運用勘定平残 Net interest income/average balance of interest earning assets

# 非資金利益 Non-interest Income

【銀行・信託銀行】  
(the Bank / the Trust Bank )

| 銀行 the Bank         |  | 信託銀行 the Trust Bank |                  |              |
|---------------------|--|---------------------|------------------|--------------|
| (十億円 ¥bn)           |  | 17年度上期<br>FY17H1    | 18年度上期<br>FY18H1 | 前年同期比<br>YoY |
| 1 役務取引等利益           | Net fees and commissions                       | 219.1               | 210.0            | (9.0)        |
| 2 為替手数料             | Fees on money transfer                         | 60.6                | 60.4             | (0.1)        |
| 3 受入為替手数料           | Fees received                                  | 77.2                | 77.1             | (0.1)        |
| 4 支払為替手数料           | Fees paid                                      | 16.6                | 16.6             | 0.0          |
| 5 その他手数料            | Other fees and commissions                     | 158.5               | 149.5            | (8.9)        |
| 6 その他受入手数料          | Others received                                | 226.6               | 221.5            | (5.1)        |
| 7 その他支払手数料等         | Others paid                                    | 68.1                | 71.9             | 3.7          |
| 8 特定取引利益            | Net trading profits                            | 33.3                | 10.6             | (22.6)       |
| 9 商品有価証券利益          | Trading securities and derivatives             | 0.2                 | 0.4              | 0.1          |
| 10 特定取引有価証券利益       | Trading securities and derivatives for hedging | (0.5)               | (0.8)            | (0.2)        |
| 11 特定金融派生商品利益       | Derivatives other than trading securities      | 33.4                | 10.7             | (22.6)       |
| 12 その他の特定取引利益       | Others   | 0.2                 | 0.3              | 0.0          |
| 13 その他業務利益          | Net other business profits                     | 152.3               | 45.3             | (106.9)      |
| 14 外国為替売買益          | Net gains (losses) on foreign exchange         | 66.3                | 76.9             | 10.5         |
| 15 債券関係損益<br>(5勘定戻) | Net gains (losses) on debt securities          | 74.9                | 0.9              | (74.0)       |
| 16 金融派生商品利益         | Net gains (losses) from derivatives            | 9.9                 | (33.6)           | (43.6)       |
| 17 債券費・社債費          | Expenses on debt securities                    | (0.1)               | 0.0              | 0.1          |
| 18 その他              | Others   | 1.2                 | 1.2              | 0.0          |

\*1 信託勘定償却前 Before trust account charge-offs

# 連単差(1)

【連結】

## Consolidated / Non-consolidated differences (1)

(Consolidated)

<18年度上期 FY18H1>

|                                    |   | MUFG(連結)<br>(Consolidated) | 単体合算<br>Sum of non-consolidated | 連単差 <sup>*1</sup><br>Difference <sup>*1</sup> | 証券HD <sup>*1</sup><br>The Securities HD <sup>*1</sup> | MUAH <sup>*1</sup> | KS <sup>*1</sup> | 三菱UFJ<br>ニコス <sup>*1</sup><br>NICOS <sup>*1</sup> | アコム <sup>*1</sup><br>ACOM <sup>*1</sup> |
|------------------------------------|---|----------------------------|---------------------------------|---|---|--------------------|------------------|---|---|
|                                    | (十億円 ¥bn)   |                            |                                 |   |   |                    |                  |   |   |
| 1 粗利益<br>(信託勘定償却前)                 | Gross profits<br>(before credit costs for trust accounts)         | 1,882.5                    | 1,015.3                         | 867.2   | 137.6   | 295.5              | 174.6            | 144.9   | 118.3                                   |
| 2 資金利益                             | Net interest income   | 970.2                      | 659.1                           | 311.1   | 6.1   | 167.3              | 128.3            | 11.7  | 82.4                                    |
| 3 信託報酬、<br>役務取引等取引                 | Trust fees,<br>Net fees and commissions                           | 696.7                      | 301.4                           | 395.3   | 44.0  | 111.1              | 35.5             | 133.3   | 34.8                                    |
| 4 業務純益 <sup>*2</sup>               | Net operating profits <sup>*2</sup>                               | 568.1                      | 353.3                           | 214.8   | 20.8  | 69.3               | 81.8             | 14.3  | 76.3                                    |
| 5 親会社株主に帰属<br>する当期純利益              | Profits attributable to owners of parent                          | 650.7                      | 494.4                           | 156.3   | 15.3  | 50.1               | 54.5             | 3.5   | 39.8                                    |
| 6 与信費用総額 <sup>*3</sup><br>(カッコは費用) | Total credit costs <sup>*3</sup><br>(Negative figure means costs) | 117.9                      | 173.4                           | (55.5)  | 0.0   | (0.6)              | (16.9)           | (12.5)  | (28.5)                                  |

\*1 連単差の各社計数は連結調整前概算値、純利益は持分比率勘案前

Figures of subsidiaries are approx. and before consolidation adjustments. The equity holding ratio of MUFG is not reflected in profits attributable to owners of parent

\*2 業務純益(一般貸倒引当金繰入前、信託勘定償却前)

Net operating profits before credit costs for trust accounts and provision for general allowances for credit costs

\*3 償却債権取立益込み Figures included gains on loans written-off

# 連単差(2)

## Consolidated / Non-consolidated differences (2)

【連結】

(Consolidated)

<その他の連単差の主な内訳>

Other main factors in consolidated / non-consolidated differences

資金利益<sup>\*1</sup>

Net interest income<sup>\*1</sup>

(十億円 ¥bn)

18年度上期  
FY18H1

|                |                     |      |
|----------------|---------------------|------|
| MUFGバンク(中国)    | The Bank (China)    | 17.1 |
| MUFGバンク(マレーシア) | The Bank (Malaysia) | 9.4  |
| MUFGバンク(トルコ)   | The Bank (Turkey)   | 5.2  |
| MUFGバンク(ヨーロッパ) | The Bank (Europe)   | 4.2  |
| MUFGバンク(メキシコ)  | The Bank (Mexico)   | 4.0  |
| MUFGバンク(ブラジル)  | The Bank (Brazil)   | 3.9  |

信託報酬、役務取引等利益<sup>\*1</sup>

Trust fees, Net fees and commissions<sup>\*1</sup>

(十億円 ¥bn)

18年度上期  
FY18H1

|                 |                                |      |
|-----------------|--------------------------------|------|
| 三菱UFJ国際投信       | Mitsubishi UFJ Kokusai AM      | 16.3 |
| 三菱UFJ住宅ローン保証    | MU Home Loan Credit            | 13.2 |
| 日本マスター・トラスト信託銀行 | The Master Trust Bank of Japan | 11.2 |
| MUFGインベスター・サービス | MUFG Investor Services         | 9.4  |
| 三菱UFJ不動産販売      | MU Real Estate Services        | 8.9  |
| 三菱UFJファクター      | MU Factors                     | 6.5  |

<持分法による投資損益内訳<sup>\*2</sup>>

Investment gains / losses from equity method affiliates<sup>\*2</sup>

| (十億円 ¥bn)          | 18年度上期<br>FY18H1                |
|--------------------|---------------------------------|
| 合計                 | 163.7                           |
| モルガン・スタンレー         | Morgan Stanley                  |
| 三菱UFJリース           | MU Lease & Finance              |
| 証券HD <sup>*3</sup> | The Securities HD <sup>*3</sup> |
| ヴィエティンバンク          | VietinBank                      |
| 日立キャピタル            | Hitachi Capital                 |
| 大新金融集団             | Dah Sing Financial HD           |

\*1 連結調整前概算値 Approx. figures before consolidation adjustments

\*2 各社当期純利益の持分相当分に連結調整を加えたもの(各社決算計数とは異なる)

Equivalent amount of net income based on equity holding ratio after consolidation adjustments (different from each company's own accounting figures)

\*3 証券HDの持分法適用会社に対する投資損益の合計

The sum of investment gains/losses from equity method affiliates of the Securities HD

# 営業費、臨時損益・特別損益

General and administrative expenses

Non-recurring gains / losses, extraordinary gains / losses

【連結・2行合算】

(Consolidated / Non-consolidated)

## 営業費

General and administrative expenses

|                 |                              | 17年度上期<br>FY17H1 | 18年度上期<br>FY18H1 | 前年同期比<br>YoY |
|-----------------|------------------------------|------------------|------------------|--------------|
|                 | (十億円 ¥bn)                    |                  |                  |              |
| 1 連続経費          | Consolidated expenses        | 1,307.3          | 1,314.4          | 7.1          |
| 2 経費率*1         | Expense ratio*1              | 65.1%            | 69.8%            | 4.7ppt       |
| 3 三菱UFJ銀行(単体)   | the Bank (Non-consol.)       | 567.9            | 570.4            | 2.4          |
| 4 経費率*1         | Expense ratio*1              | 62.6%            | 67.5%            | 4.9ppt       |
| 5 三菱UFJ信託銀行(単体) | the Trust Bank (Non-consol.) | 99.3             | 91.5             | (7.7)        |
| 6 経費率*1         | Expense ratio*1              | 48.7%            | 53.4%            | 4.6ppt       |
| 7 単体合算          | Non-consolidated             | 667.2            | 661.9            | (5.2)        |
| 8 経費率*1         | Expense ratio*1              | 60.1%            | 65.2%            | 5.0ppt       |
| 9 人件費           | Personnel expenses           | 241.7            | 230.9            | (10.8)       |
| 10 物件費          | Non-personnel expenses       | 390.0            | 389.0            | (0.9)        |
| 11 減価償却費・リース    | Depreciation / Lease         | 87.4             | 82.4             | (5.0)        |
| 12 証券HD         | SCHD                         | 115.6            | 116.7            | 1.1          |
| 13 MUAH         |                              | 217.2            | 226.2            | 8.9          |
| 14 KS           |                              | 84.2             | 92.7             | 8.5          |
| 15 MUFG/バンク(中国) | the Bank (China)             | 17.0             | 16.2             | (0.8)        |
| 16 三菱UFJニコス     | NICOS                        | 126.4            | 130.6            | 4.1          |
| 17 アコム          | ACOM                         | 43.5             | 42.0             | (1.5)        |

## 臨時損益・特別損益 (2行合算)

Non-recurring gains / Losses, extraordinary gains / Losses (non-consolidated)

|                        | (十億円 ¥bn)  | 17年度上期<br>FY17H1 | 18年度上期<br>FY18H1 | 前年同期比<br>YoY |
|------------------------|--|------------------|------------------|--------------|
| 1 臨時損益(カッコは費用)         | Net non-recurring gains (losses)                                   | 91.2             | 230.1            | 138.9        |
| 2 与信関係費用               | Credit costs   | (39.6)           | 4.9              | 44.6         |
| 3 貸出金償却                | Losses on loan write-offs  | (13.6)           | (7.8)            | 5.7          |
| 4 個別貸倒引当金<br>繰入額       | Provision for specific allowance for credit losses                 | —                | —                | —            |
| 5 その他の与信関係費用           | Other credit costs   | (26.0)           | 12.8             | 38.8         |
| 6 貸倒引当金戻入益             | Reversal of allowance for Credit losses                            | 90.7             | 105.1            | 14.4         |
| 7 偶発損失引当金戻入益<br>(与信関連) | Reversal of reserve for contingent losses included in credit costs | —                | 56.5             | 56.5         |
| 8 債却債権取立益              | Gains on loans written-off   | 13.7             | 6.7              | (6.9)        |
| 9 株式等関係損益              | Net gains (losses) on equity securities                            | 50.6             | 81.3             | 30.7         |
| 10 株式等売却益              | Gains on sales of equity securities                                | 61.7             | 91.5             | 29.8         |
| 11 株式等売却損              | Losses on sales of equity securities                               | (10.6)           | (8.5)            | 2.0          |
| 12 株式等償却               | Losses on write-down of equity securities                          | (0.4)            | (1.6)            | (1.2)        |
| 13 その他の臨時損益            | Other non-recurring gains (losses)                                 | (24.1)           | (24.6)           | (0.4)        |
| 14 退職給付費用              | Retirement benefit costs   | (31.2)           | (15.5)           | 15.6         |
| 15 特別損益                | Net extraordinary gains (losses)                                   | 38.7             | 22.1             | (16.6)       |
| 16 固定資産処分損益            | Net Gains (losses) on disposition of fixed assets                  | (2.8)            | 5.4              | 8.3          |
| 17 減損損失                | Losses on impairment of fixed assets                               | (11.1)           | (8.2)            | 2.9          |
| 18 関連会社株式交換益           | Gains on exchange of shares of affiliates                          | 52.8             | —                | (52.8)       |
| 19 子会社株式売却益            | Gains on sales of equity securities of subsidiaries                | —                | 15.4             | 15.4         |

\*1 経費／業務粗利益(信託勘定償却前)

Expenses / Gross profits before credit costs for trust accounts

# 資産・負債

## Assets and liabilities

【2行合算】

(Non-consolidated)

| (十億円 ¥bn)    |                              | 18/3末      | 18/9末      | 増減<br>Change |
|--------------|------------------------------|------------|------------|--------------|
|              |                              | End Mar 18 | End Sep 18 |              |
| 1 資産         | Assets                       | 254,882.2  | 256,238.6  | 1,356.3      |
| 2 貸出金        | Loans                        | 93,727.9   | 93,991.6   | 263.6        |
| 3 国内貸出       | Domestic offices             | 66,463.9   | 66,559.8   | 95.8         |
| 4 中小企業等貸出    | Loan to SMEs and proprietors | 39,950.4   | 39,015.4   | (935.0)      |
| 5 消費者ローン残高   | Consumer loans               | 16,265.8   | 16,022.8   | (242.9)      |
| 6 住宅ローン残高    | Housing loans                | 15,446.7   | 15,218.7   | (228.0)      |
| 7 海外店・オフィショア | Overseas offices and others  | 27,263.9   | 27,431.7   | 167.7        |
| 8 有価証券その他    | Investment securities        | 57,040.6   | 56,826.2   | (214.3)      |
| 9 株式         | Equity securities            | 6,062.3    | 6,299.4    | 237.0        |
| 10 国債        | JGBs                         | 23,642.6   | 21,765.4   | (1,877.1)    |
| 11 その他       | Others                       | 27,335.6   | 28,761.3   | 1,425.6      |
| 12 負債        | Liabilities                  | 242,114.6  | 243,185.3  | 1,070.7      |
| 13 預金        | Deposits                     | 160,799.7  | 162,578.3  | 1,778.5      |
| 14 国内店預金     | Domestic deposits            | 138,437.2  | 139,447.2  | 1,009.9      |
| 15 個人預金      | Individuals                  | 75,302.5   | 76,087.0   | 784.4        |
| 16 法人預金その他   | Corporations and others      | 63,134.6   | 63,360.1   | 225.5        |
| 17 海外店預金等    | Overseas offices and others  | 22,362.5   | 23,131.1   | 768.6        |

<別掲>

Additional note

|                        |   |           |           |         |
|------------------------|---|-----------|-----------|---------|
| 18 預金                  | Deposits                                | 160,799.7 | 162,578.3 | 1,778.5 |
| 19 国内業務部門              | Domestic sector                         | 134,001.3 | 134,855.3 | 854.0   |
| 20 流動性預金 <sup>*1</sup> | Liquid deposits <sup>*1</sup>           | 99,189.5  | 100,605.8 | 1,416.2 |
| 21 定期性預金 <sup>*2</sup> | Time and savings deposits <sup>*2</sup> | 33,675.5  | 33,327.5  | (347.9) |
| 22 その他の預金              | Other deposits                          | 1,136.2   | 921.9     | (214.3) |
| 23 国際業務部門              | International sector                    | 26,798.4  | 27,722.9  | 924.5   |
| 24 流動性預金 <sup>*1</sup> | Liquid deposits <sup>*1</sup>           | 9,073.8   | 8,370.2   | (703.6) |
| 25 定期性預金 <sup>*2</sup> | Time and savings deposits <sup>*2</sup> | 12,638.0  | 13,866.2  | 1,228.1 |
| 26 その他の預金              | Other deposits                          | 5,086.5   | 5,486.5   | 400.0   |

\*1 流動性預金 = 当座預金 + 普通預金 + 質蓄預金 + 通知預金 Liquid deposits = Current deposits + Ordinary deposits + Saving deposits + Deposits at notice

\*2 定期性預金 = 定期預金 + 定期積金 Time and savings deposit = Time deposits + Installment deposits

# 繰延税金資産

## Deferred tax assets

【連結・銀行・信託銀行】

(Consolidated / the Bank / the Trust Bank)

### 繰延税金資産の発生要因別残高

Tax effects of the items comprising net deferred tax assets

#### <銀行 the Bank Non-consolidated> (十億円 ¥bn)

|    |             | 18/3末<br>End Mar 18   | 18/9末<br>End Sep 18 | 増減<br>Change |
|----|-------------|---|---------------------|--------------|
| 1  | 繰延税金資産合計    | Deferred tax assets   | 504.5               | 470.5        |
| 2  | 貸倒引当金       | Allowance for credit losses   | 195.0               | 160.1        |
| 3  | 有価証券有税償却    | Write-down on investment securities                                     | 96.1                | 93.8         |
| 4  | その他有証評価差額金  | Unrealized losses on available-for-sale securities                      | 5.7                 | 4.8          |
| 5  | 退職給付引当金     | Reserve for retirement benefits   | 96.4                | 96.0         |
| 6  | 偶発損失引当金     | Reserve for contingent losses   | 45.2                | 26.7         |
| 7  | その他         | Other   | 181.3               | 199.2        |
| 8  | 評価性引当額      | Valuation allowance   | (115.3)             | (110.3)      |
| 9  | 繰延税金負債合計    | Deferred tax liabilities  | 946.6               | 948.1        |
| 10 | その他有証評価差額金  | Unrealized gains on available-for-sale securities                       | 770.3               | 793.7        |
| 11 | 繰延ヘッジ損益     | Net deferred gains on hedges  | 31.8                | -            |
| 12 | 合併時有価証券時価引継 | Revaluation gains on securities upon merger                             | 60.7                | 60.2         |
| 13 | 退職給付信託設定益   | Gains on securities contributed to employees' retirement benefits trust | 46.9                | 46.9         |
| 14 | その他         | Other   | 36.5                | 47.1         |
| 15 | 繰延税金資産の純額   | Net deferred tax assets   | (442.0)             | (477.6)      |

#### <信託銀行 the Trust Bank Non-consolidated> (十億円 ¥bn)

|    |            | 18/3末<br>End Mar 18   | 18/9末<br>End Sep 18 | 増減<br>Change |
|----|------------|---|---------------------|--------------|
| 16 | 繰延税金資産合計   | Deferred tax assets   | 55.3                | 37.3         |
| 17 | 退職給付信託運用益  | Gains on securities related to employees' retirement benefits trust | 28.2                | 27.5         |
| 18 | 貸倒引当金      | Allowance for credit losses   | 11.4                | 0.6          |
| 19 | 有価証券有税償却   | Write-down on investment securities                                 | 8.8                 | 9.0          |
| 20 | その他        | Other   | 41.8                | 37.3         |
| 21 | 評価性引当額     | Valuation allowance   | (35.0)              | (37.3)       |
| 22 | 繰延税金負債合計   | Deferred tax liabilities  | 296.1               | 297.4        |
| 23 | その他有証評価差額金 | Unrealized gains on available-for-sale securities                   | 220.2               | 211.9        |
| 24 | 退職給付引当金    | Reserve for retirement benefits                                     | 56.4                | 65.9         |
| 25 | 繰延ヘッジ損益    | Deferred gains on hedging instruments                               | 6.6                 | 9.4          |
| 26 | その他        | Other   | 12.7                | 10.0         |
| 27 | 繰延税金資産の純額  | Net deferred tax assets   | (240.8)             | (260.1)      |

### 実質業務純益と課税所得

Net business profits before credit costs and taxable income

#### <銀行 the Bank Non-consolidated> (十億円 ¥bn)

|   |                  | 17年度上期<br>FY17H1   | 18年度上期<br>FY18H1 |
|---|------------------|--|------------------|
| 1 | 実質業務純益           | Net operating profits before provision for General allowance for credit losses | 337.9            |
| 2 | 与信関係費用総額(カッコは費用) | Total credit costs   | 58.9             |
| 3 | 税引前当期純利益         | Income before Income taxes   | 401.5            |
| 4 | 有税増減額(カッコは無税化)   | Reconciliation to taxable income   | (108.4)          |
| 5 | 課税所得             | Taxable income   | 293.1            |

#### <信託銀行 the Trust Bank Non-consolidated> (十億円 ¥bn)

|    |                  | 17年度上期<br>FY17H1   | 18年度上期<br>FY18H1 |
|----|------------------|--|------------------|
| 6  | 実質業務純益           | Net operating profits before credit costs for Trust accounts and provision for general allowance for credit losses | 104.3            |
| 7  | 与信関係費用総額(カッコは費用) | Total credit costs   | 5.8              |
| 8  | 税引前当期純利益         | Income before income taxes   | 170.7            |
| 9  | 有税増減額(カッコは無税化)   | Reconciliation to taxable income   | (39.6)           |
| 10 | 課税所得             | Taxable income   | 131.1            |

(注) 銀行、信託銀行ともに与信関係費用には償却債権取立益を含めて記載

(Note) Credit costs include gains on loans written off for both the Bank and the Trust Bank

### 繰延税金資産残高（連結・純額）

Balance of net deferred tax assets (consolidated)

|   | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17     | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|---|---------------------|-------------------------|---------------------|---------------------|
|   | (十億円 ¥bn)           |                         |                     |                     |
| 1 | 繰延税金資産残高            | Net deferred Tax Assets | (618.8)             | (773.5)             |

# 退職給付 Retirement benefits

【連結】  
(Consolidated)

## 退職給付債務残高 Benefit obligation

| (十億円 ¥bn)  |                              | 17/3末<br>End Mar 17 | 18/3末<br>End Mar 18 | 増減<br>Change |
|------------|------------------------------|---------------------|---------------------|--------------|
| 1 退職給付債務残高 | Projected benefit obligation | 2,331.7             | 2,383.7             | 51.9         |
| 2 積立型制度    | Reserve type                 | 2,281.0             | 2,329.3             | 48.2         |
| 3 非積立型制度   | Non-reserve type             | 50.6                | 54.3                | 3.6          |

## 退職給付費用 Net periodic cost

| (十億円 ¥bn)        |  | 17年度上期<br>FY17H1 | 18年度上期<br>FY18H1 | 前年同期比<br>YoY |
|------------------|--|------------------|------------------|--------------|
| 4 退職給付費用         | Net periodic cost of retirement<br>benefits        | 27.0             | 8.6              | (18.3)       |
| 5 勤務費用           | Service cost                                       | 29.4             | 30.8             | 1.4          |
| 6 利息費用           | Interest cost                                      | 15.5             | 14.8             | (0.7)        |
| 7 期待運用収益         | Expected return on plan assets                     | (51.4)           | (55.3)           | (3.8)        |
| 8 過去勤務費用の費用処理額   | Amortization of unrecognized prior<br>service cost | (2.6)            | (3.0)            | (0.4)        |
| 9 数理計算上の差異の費用処理額 | Amortization of unrecognized net<br>actuarial loss | 31.9             | 16.8             | (15.1)       |
| 10 その他           | Others   | 4.2              | 4.4              | 0.2          |

主要子会社・関係会社の状況

Overview of Major Subsidiaries / Affiliated Companies

# 三菱UFJ証券ホールディングス Mitsubishi UFJ Securities Holdings

## 証券HDの業績 Results of SCHD

| (十億円 ¥bn)   | 17年度上期<br>FY17H1 | 18年度上期<br>FY18H1 | 前年同期比<br>YoY | 【ご参考 <sup>*1</sup> 】<br>(Reference <sup>*1</sup> )<br>18年度上期<br>FY18H1 |
|---|------------------|------------------|--------------|--|
|   | 17年度上期<br>FY17H1 | 18年度上期<br>FY18H1 | 前年同期比<br>YoY | 18年度上期<br>FY18H1   |
| 1 純営業収益 <sup>*2</sup> Net Operating revenue <sup>*2</sup> | 175.7            | 165.5            | (10.2)       | 195.6  |
| 2 受入手数料 Commission received                               | 76.5             | 73.3             | (3.1)        |  |
| 3 委託手数料 Equity brokerage                                  | 19.5             | 17.1             | (2.3)        |  |
| 4 引受け・売出し手数料 Underwriting and secondary distribution      | 11.5             | 12.5             | 1.0          |  |
| 5 募集・売出し取扱手数料 Sales of investment trusts                  | 17.0             | 11.3             | (5.7)        |  |
| 6 その他の受入手数料 Other fees received                           | 28.3             | 32.2             | 3.9          |  |
| 7 トレーディング損益 Net trading income                            | 79.3             | 68.9             | (10.4)       |  |
| 8 株券等 Stocks  | 17.0             | (1.4)            | (18.4)       |  |
| 9 債券等・その他 Bonds and other                                 | 62.3             | 70.3             | 8.0          |  |
| 10 販売費・一般管理費 SG&A expenses                                | 149.1            | 144.5            | (4.6)        | 170.1  |
| 11 取引関係費 Transaction expenses                             | 46.2             | 40.6             | (5.6)        |  |
| 12 営業利益 Operating income                                  | 26.5             | 20.9             | (5.5)        |  |
| 13 営業外損益 Non-operating income                             | 8.6              | 7.8              | (0.7)        |  |
| 14 持分法による投資利益 Equity in earnings of affiliates            | 6.1              | 6.0              | (0.0)        |  |
| 15 経常利益 Ordinary income                                   | 35.1             | 28.8             | (6.3)        | 33.0   |
| 16 親会社株主に帰属する純利益 Profits attributable to owners of parent | 17.7             | 15.3             | (2.3)        | 18.5   |

## MUMSS<sup>\*3</sup>の業績 Results of MUMSS<sup>\*3</sup>

| (十億円 ¥bn)   | 17年度上期<br>FY17H1 | 18年度上期<br>FY18H1 | 前年同期比<br>YoY |
|---|------------------|------------------|--------------|
| 1 純営業収益 <sup>*2</sup> Net operating revenue <sup>*2</sup> | 136.6            | 132.4            | (4.2)        |
| 2 販売費・一般管理費 SG&A expenses                                 | 120.1            | 115.5            | (4.6)        |
| 3 営業利益 Operating income                                   | 16.4             | 16.9             | 0.4          |
| 4 経常利益 Ordinary income                                    | 17.1             | 17.8             | 0.6          |
| 5 親会社株主に帰属する純利益 Profits attributable to owners of parent  | 11.0             | 11.5             | 0.5          |

国内証券会社の18年度上期純営業収益  
Net operating revenue of domestic securities firms (FY18H1)

| (十億円 ¥bn) | 順位<br>Rank | 証券会社名<br>Security firm(s)  | 金額<br>Amount        |
|-----------|------------|--|---------------------|
|           | #1         | 野村證券 Nomura Securities   | 261.8               |
|           | #2         | MUMSS <sup>*3</sup> (MUMSPB含む) + MSMS + カブコム<br>MUMSS <sup>*3</sup> (incl. MUMSPB) + MSMS + kabu.com | 187.2 <sup>*4</sup> |
|           | #3         | SMBC日興証券 SMBC Nikko Securities   | 166.3               |
|           | #4         | 大和証券 Daiwa Securities  | 151.9               |
|           | #5         | みずほ証券 Mizuho Securities  | 144.1               |

(出所)各社資料 (Source) Company disclosure

\*1 16年度下期から連結除外となったMUFGセキュリティーズアメリカとの単純合算ベース Figures represent the simple aggregation with MUFG Securities Americas' result

\*2 営業収益から金融費用を控除 Operating revenue minus financial expenses

\*3 三菱UFJモルガン・スタンレー証券(MUMSS)と三菱UFJモルガン・スタンレーPB証券(MUMSPB)との連結

Mitsubishi UFJ Morgan Stanley Securities Co., Ltd. (MUMSS) with Mitsubishi UFJ Morgan Stanley PB Securities Co., Ltd. (MUMSPB) consolidated

\*4 MUMSS、モルガン・スタンレーMUFG証券( MSMS )、カブドットコム証券(カブコム)の単純合算。MSMSは日本におけるモルガン・スタンレーとの証券ジョイントベンチャーの

一つで、証券HDの持分法適用関連会社 Simple total of MUMSS, Morgan Stanley MUFG Securities Co., Ltd. (MSMS) and kabu.com Securities Co., Ltd. (kabu.com)

MSMS is one of the securities joint ventures between MUFG and Morgan Stanley in Japan and is an associated company of the Securities HD accounted for by using the equity-method

# 三菱UFJモルガン・スタンレー証券(1) Mitsubishi UFJ Morgan Stanley Securities (1)

## 営業実績 Business results

|                         |   | 17年度1Q<br>FY17Q1 | 17年度2Q<br>FY17Q2 | 17年度3Q<br>FY17Q3 | 17年度4Q<br>FY17Q4 | 18年度1Q<br>FY18Q1 | 18年度2Q<br>FY18Q2 | 17年度上期<br>FY17H1 | 17年度下期<br>FY17H2 | 18年度上期<br>FY18H1 |
|-------------------------|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                         | (十億円 ¥bn)                               |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 1 国内営業部門預り資産            | Domestic customer assets                | 29,985.1         | 30,621.0         | 32,227.3         | 31,449.5         | 31,979.1         | 32,780.2         | 30,621.0         | 31,449.5         | 32,780.2         |
| 2 株式                    | Equities                                | 15,218.9         | 15,569.0         | 16,927.4         | 16,204.2         | 16,372.6         | 16,981.8         | 15,569.0         | 16,204.2         | 16,981.8         |
| 3 債券                    | Bonds                                   | 10,440.4         | 10,745.7         | 10,720.4         | 10,843.3         | 11,182.2         | 11,442.2         | 10,745.7         | 10,843.3         | 11,442.2         |
| 4 投信                    | Investment trusts                       | 4,165.9          | 4,122.5          | 4,392.9          | 4,209.8          | 4,244.8          | 4,177.1          | 4,122.5          | 4,209.8          | 4,177.1          |
| 《参考 Reference》(十億円 ¥bn) |   |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 5 証券仲介業内訳               | Securities intermediary business        | 3,258.8          | 3,383.3          | 3,323.8          | 3,226.3          | 3,249.0          | 3,270.5          | 3,383.3          | 3,226.3          | 3,270.5          |
| (千口座 thd)               |   |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 6 有残口座数                 | Number of accounts with account balance | 1,310            | 1,303            | 1,291            | 1,288            | 1,290            | 1,282            | 1,303            | 1,288            | 1,282            |
| 《参考 Reference》(千口座 thd) |   |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 7 証券仲介業内訳               | Securities intermediary business        | 326              | 331              | 327              | 328              | 326              | 324              | 331              | 328              | 324              |
| (千口座 thd)               |   |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 8 新規開設口座数               | Number of newly opened accounts         | 13               | 17               | 14               | 12               | 20               | 13               | 30               | 26               | 33               |
| 9 証券プロパー                | Securities proper                       | 7                | 8                | 11               | 9                | 17               | 10               | 15               | 19               | 27               |
| 10 証券仲介                 | Securities intermediary                 | 5                | 9                | 4                | 3                | 3                | 3                | 14               | 6                | 6                |
| (十億円 ¥bn)*1             |   |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 11 株式投信販売額推移            | Equity investment trust sales           | 358.3            | 371.4            | 490.3            | 479.9            | 331.6            | 270.7            | 729.7            | 970.1            | 602.3            |
| 12 証券プロパー               | Securities proper                       | 273.6            | 289.9            | 389.3            | 370.0            | 290.1            | 230.9            | 563.5            | 759.3            | 521.0            |
| 13 証券仲介                 | Securities intermediary                 | 84.7             | 81.5             | 100.9            | 109.9            | 41.4             | 39.8             | 166.2            | 210.9            | 81.3             |
| (十億円 ¥bn)               |   |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 14 個人向け国債販売額推移          | Sales of JGBs for individual investors  | 54.6             | 48.4             | 27.7             | 46.0             | 58.3             | 68.6             | 103.0            | 73.7             | 126.9            |
| 15 証券プロパー               | Securities proper                       | 48.5             | 41.9             | 22.5             | 37.9             | 54.4             | 64.1             | 90.4             | 60.4             | 118.5            |
| 16 証券仲介                 | Securities intermediary                 | 6.1              | 6.5              | 5.2              | 8.1              | 3.9              | 4.5              | 12.6             | 13.3             | 8.3              |
| (十億円 ¥bn)               |   |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 17 リテール外債販売額推移          | Foreign retail bond sales               | 341.5            | 405.3            | 604.9            | 492.7            | 257.6            | 313.1            | 746.8            | 1,097.5          | 570.7            |
| 18 公募債                  | Publicly-offered                        | 41.7             | 27.8             | 20.4             | 0.0              | 23.1             | 28.0             | 69.5             | 20.4             | 51.2             |
| 19 仕組債                  | Structured                              | 259.2            | 337.0            | 561.4            | 453.3            | 189.5            | 246.7            | 596.2            | 1,014.7          | 436.1            |
| 20 既発債                  | Secondary                               | 40.7             | 40.4             | 23.0             | 39.4             | 45.0             | 38.4             | 81.1             | 62.4             | 83.4             |
| 《参考 Reference》(十億円 ¥bn) |   |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 21 証券仲介業内訳              | Securities intermediary business        | 190.9            | 212.9            | 397.8            | 269.2            | 95.4             | 139.3            | 403.8            | 666.9            | 234.7            |

(注)残高等は各期末の数値 (Note) Balances, etc. at period-end

\*1 株式投信販売額は国内営業部門 Domestic sales

# 三菱UFJモルガン・スタンレー証券(2) Mitsubishi UFJ Morgan Stanley Securities (2)

## リーグテーブル（18年4月－18年9月） League Tables (Apr 18–Sep 18)

### 国内債総合シェア\*1 Japan domestic debt\*1

| 順位<br>Rank | 証券会社<br>Securities firm              | シェア<br>Share<br>(%) |
|------------|--------------------------------------|---------------------|
| #1         | Mizuho Securities                    | 24.6                |
| #2         | Nomura Securities                    | 20.5                |
| #3         | SMBC Nikko Securities                | 18.0                |
| #4         | Daiwa Securities                     | 17.9                |
| <b>#5</b>  | <b>Mitsubishi UFJ Morgan Stanley</b> | <b>14.3</b>         |
| #6         | Tokai Tokyo Securities               | 1.4                 |
| #7         | Shinkin Securities                   | 1.1                 |
| #8         | Goldman Sachs Japan                  | 0.8                 |
| #9         | SBI Securities                       | 0.5                 |
| #10        | Okasan Securities                    | 0.2                 |

### 国内外エクイティ総合シェア\*2 Japan equity and equity-linked\*2

| 順位<br>Rank | 証券会社<br>Securities firm              | シェア<br>Share<br>(%) |
|------------|--------------------------------------|---------------------|
| #1         | Nomura                               | 20.1                |
| <b>#2</b>  | <b>Mitsubishi UFJ Morgan Stanley</b> | <b>17.6</b>         |
| #3         | Sumitomo Mitsui Financial Group      | 16.6                |
| #4         | Daiwa Securities Group               | 16.6                |
| #5         | Mizuho Financial Group               | 11.3                |
| #6         | Bank of America Merrill Lynch        | 5.9                 |
| #7         | JP Morgan                            | 5.2                 |
| #8         | SBI Holdings                         | 2.6                 |
| #9         | Citi                                 | 0.8                 |
| #10        | Credit Suisse                        | 0.8                 |

### M&Aアドバイザリー(取引金額ベース)\*3 M&A advisory based on rank value\*3

| 順位<br>Rank | アドバイザー<br>Financial advisor          | 取引金額<br>Rank value<br>(十億円<br>¥bn) |
|------------|--------------------------------------|------------------------------------|
| <b>#1</b>  | <b>Mitsubishi UFJ Morgan Stanley</b> | <b>17,565</b>                      |
| #2         | Goldman Sachs & Co                   | 16,142                             |
| #3         | JP Morgan                            | 15,977                             |
| #4         | Evercore Partners                    | 14,793                             |
| #5         | Nomura                               | 9,937                              |
| #6         | Mizuho Financial Group               | 8,803                              |
| #7         | Citi                                 | 8,583                              |
| #8         | Credit Suisse                        | 7,181                              |
| #9         | Deutsche Bank Group                  | 7,067                              |
| #10        | Sumitomo Mitsui Financial Group      | 6,858                              |

\*1 (出所) Thomson Reuters 及び同社提供のDealWatchDBより三菱UFJモルガン・スタンレー証券作成。普通社債、財投機関債等(高速道路債を含む)、地方債等の国内債主幹事リーグテーブルを集計

(Source) Thomson Reuters, Thomson Reuters DealWatch (data compiled by Mitsubishi UFJ Morgan Stanley) Includes Japanese Straight Bonds, Ex-FILP Agency Bonds (incl. Expressway company's Bonds) and Municipal Bonds Related. Based on lead manager's credit

\*2 (出所) Thomson Reutersより三菱UFJモルガン・スタンレー証券作成。三菱UFJモルガン・スタンレー証券には、日本企業による国内市場での株式引受案件におけるモルガン・スタンレー MUFG証券の引受分、日本企業による海外市場での株式引受案件におけるモルガン・スタンレーの引受分を含む

(Source) Thomson Reuters (data compiled by Mitsubishi UFJ Morgan Stanley) Mitsubishi UFJ Morgan Stanley includes domestic offerings of Japanese issuers underwritten by Morgan Stanley MUFG Securities as well as global offerings of Japanese issuers underwritten by Morgan Stanley. Based on underwriting amount

\*3 (出所) Thomson Reutersより三菱UFJモルガン・スタンレー証券作成。日本企業が関わる公表案件(含、不動産取得案件)。三菱UFJモルガン・スタンレー証券にはモルガン・スタンレーがアドバイザーとなった案件も含む

(Source) Thomson Reuters (data compiled by Mitsubishi UFJ Morgan Stanley) Any Japanese involvement announced including property acquisitions. Mitsubishi UFJ Morgan Stanley includes deals advised by Morgan Stanley

# 三菱UFJモルガン・スタンレーPB証券 Mitsubishi UFJ Morgan Stanley PB Securities

## 三菱UFJ国際投信 Mitsubishi UFJ Kokusai Asset Management

### 三菱UFJモルガン・スタンレーPB証券 Mitsubishi UFJ Morgan Stanley PB Securities

|                     |   | 17年度上期<br>FY17H1 | 18年度上期<br>FY18H1 | 前年同期比<br>YoY |
|---------------------|---|------------------|------------------|--------------|
| (十億円 ¥bn)           |   |                  |                  |              |
| 1 純営業収益             | Net operating revenue                       | 19.9             | 15.9             | (4.0)        |
| 2 販管費               | G&A expenses                                | 13.3             | 11.8             | (1.5)        |
| 3 銀行への<br>仲介手数料     | Referral fee to the<br>Bank                 | 4.5              | 3.4              | (1.0)        |
| 4 営業利益              | Operating income                            | 6.6              | 4.1              | (2.4)        |
| 5 経常利益              | Ordinary income                             | 6.6              | 4.1              | (2.4)        |
| 6 親会社株主に<br>帰属する純利益 | Profits attributable to<br>owners of parent | 4.5              | 2.8              | (1.6)        |

### 預り資産および口座数 Customer assets and number of accounts

|  |  | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17 | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|--|--|---------------------|---------------------|---------------------|---------------------|
| (十億円・件数 ¥bn/#)                         |  |                     |                     |                     |                     |
| 1 預り資産(プロパー事業分)<br>Own business AuM    |  | 1,208.3             | 1,246.6             | 1,246.2             | 1,255.0             |
| 2 預り資産(銀行提携分)<br>The Bank referral AuM |  | 1,882.6             | 2,035.9             | 2,041.1             | 2,143.4             |
| 3 口座数<br>Number of Accounts            |  | 33,164              | 33,930              | 35,028              | 35,219              |

### 三菱UFJ国際投信 Mitsubishi UFJ Kokusai AM

|           |                    | 17年度上期<br>FY17H1 | 18年度上期<br>FY18H1 | 前年同期比<br>YoY |
|-----------|--------------------|------------------|------------------|--------------|
| (十億円 ¥bn) |                    |                  |                  |              |
| 1 営業収益    | Operating revenue  | 39.5             | 37.4             | (2.0)        |
| 2 営業費用    | Operating expenses | 31.4             | 30.2             | (1.1)        |
| 3 営業利益    | Operating income   | 8.1              | 7.2              | (0.9)        |
| 4 純利益     | Net income         | 5.8              | 5.2              | (0.5)        |

### 公募株式投信運用残高シェア<sup>\*1</sup> Market share of publicly-offered equity ITM balance <sup>\*1</sup>

| 順位<br>Rank | 投信会社名<br>Company Name                  | 18/9末<br>End Sep 18 | 18/3末比<br>Change from<br>End Mar 18 |
|------------|--|---------------------|-------------------------------------|
| #1         | 野村アセットマネジメント<br>Nomura AM              | 14.3%               | (0.7ppt)                            |
| #2         | 大和証券投資信託委託<br>Daiwa AM                 | 11.7%               | (0.3ppt)                            |
| #3         | アセットマネジメントOne<br>Asset Management One  | 10.5%               | 0.3ppt                              |
| #4         | 三菱UFJ国際投信<br>Mitsubishi UFJ Kokusai AM | 9.4%                | (0.2ppt)                            |
| #5         | 日興アセットマネジメント<br>Nikko AM               | 7.7%                | 0.1ppt                              |

\*1 ETF除き excluding ETF

# 三菱UFJニコス(1)

# Mitsubishi UFJ NICOS (1)

連結貸借対照表 Consolidated balance sheet

| (十億円 ¥bn)              |   | 18/3末<br>End<br>Mar 18 | 18/9末<br>End<br>Sep 18 | 増減<br>Change |
|------------------------|---|------------------------|------------------------|--------------|
| 1 現預金                  | Cash and deposits                                 | 129.0                  | 47.1                   | (81.8)       |
| 2 会員未収金                | Accounts receivable from cardholders              | 997.0                  | 1,009.7                | 12.6         |
| 3 営業貸付金                | Commercial loans                                  | 233.1                  | 221.3                  | (11.7)       |
| 4 信用保証債務見返             | Guarantee contracts receivable                    | 594.6                  | 618.2                  | 23.6         |
| 5 貸倒引当金<br>(固定化含)      | Allowance for doubtful accounts (Including Fixed) | (58.9)                 | (59.0)                 | 0.0          |
| 6 有形固定資産               | Tangible fixed assets                             | 30.7                   | 28.3                   | (2.4)        |
| 7 その他資産                | Other assets                                      | 460.0                  | 524.9                  | 64.9         |
| 8 資産合計                 | Total assets                                      | 2,385.6                | 2,390.8                | 5.1          |
| 9 加盟店未払金・<br>支払手形      | Notes and accounts payable to affiliated stores   | 378.6                  | 361.9                  | (16.7)       |
| 10 信用保証債務              | Credit guarantee obligation advances              | 594.6                  | 618.2                  | 23.6         |
| 11 有利子負債 <sup>*1</sup> | Interest-bearing debt <sup>*1</sup>               | 846.4                  | 860.9                  | 14.5         |
| 12 利息返還<br>損失引当金       | Allowance for losses from interest repayments     | 23.6                   | 17.6                   | (6.0)        |
| 13 その他負債               | Other liabilities                                 | 364.3                  | 349.7                  | (14.6)       |
| 14 負債合計                | Total liabilities                                 | 2,207.7                | 2,208.5                | 0.8          |
| 15 純資産合計               | Total net assets                                  | 177.8                  | 182.2                  | 4.3          |
| 16 負債・純資産合計            | Total liabilities and net assets                  | 2,385.6                | 2,390.8                | 5.1          |

連結損益計算書 Consolidated income statement

| (十億円 ¥bn)            |  | 17年度<br>上期<br>FY17H1 | 18年度<br>上期<br>FY18H1 | 前年<br>同期比<br>YoY |
|----------------------|--|----------------------|----------------------|------------------|
| 1 クレジットカード収益         | Credit card revenue                      | 108.8                | 111.9                | 3.0              |
| 2 カードショッピング          | Card shopping                            | 97.4                 | 101.4                | 3.9              |
| 3 カードキャッシング          | Card cashing                             | 11.4                 | 10.5                 | (0.9)            |
| 4 ファイナンス収益           | Loan revenue                             | 2.3                  | 1.9                  | (0.3)            |
| 5 信用保証収益             | Guarantee revenue                        | 5.0                  | 5.6                  | 0.6              |
| 6 その他の収益             | Other revenue                            | 24.1                 | 26.4                 | 2.3              |
| 7 金融収益               | Finance revenue                          | 0.7                  | 0.7                  | 0.0              |
| 8 営業収益 計             | Total operating revenue                  | 141.1                | 146.7                | 5.6              |
| 9 人件費                | Personnel cost                           | 18.6                 | 18.5                 | (0.0)            |
| 10 一般経費              | General expenses                         | 107.8                | 112.0                | 4.2              |
| 11 利息返還費用            | Provision for loss on interest repayment | 0.0                  | 0.0                  | 0.0              |
| 12 貸倒関連費用            | Credit related costs                     | 11.4                 | 12.7                 | 1.2              |
| 13 版管費 計             | Total G&A expenses                       | 137.9                | 143.4                | 5.4              |
| 14 金融費用              | Financial expenses                       | 1.8                  | 1.5                  | (0.2)            |
| 15 営業費用 計            | Total operating expenses                 | 139.7                | 144.9                | 5.2              |
| 16 営業利益              | Operating income                         | 1.4                  | 1.8                  | 0.3              |
| 17 営業外損益             | Non-operating gains (losses)             | 0.0                  | 0.0                  | 0.0              |
| 18 経常利益              | Ordinary income                          | 1.3                  | 1.8                  | 0.4              |
| 19 特別損益              | Extraordinary gains (losses)             | (2.3)                | 1.1                  | 3.5              |
| 20 法人税等              | Corporate tax                            | (23.9)               | (0.5)                | 23.4             |
| 21 親会社株主に<br>帰属する純利益 | Profits attributable to owners of parent | 22.9                 | 3.5                  | (19.4)           |

\*1 有利子負債=長短借入金+社債+コマーシャル・ペーパー+リース債務

Interest-bearing debt = Short- and Long-term debt + Bonds payable + Commercial papers + Lease obligations

# 三菱UFJニコス(2)

## Mitsubishi UFJ NICOS (2)

### 取扱高 Volume

| (兆円 ¥tn)   |            | 15年度<br>FY15 | 16年度<br>FY16 | 17年度<br>FY17 | 18年度上期<br>FY18H1 |
|------------|------------|--------------|--------------|--------------|------------------|
| 1 イシューリング  | Issuing    | 5.3          | 5.4          | 5.7          | 2.9              |
| 2 アクワイアリング | Acquiring  | 7.0          | 7.3          | 8.1          | 4.3              |
| 3 プロセッシング  | Processing | 2.0          | 2.3          | 2.7          | 1.4              |

### SPIリボ分割・ファイナンス<sup>\*1</sup> 残高 Balance of loans<sup>\*1</sup> and revolving credit

| (十億円 ¥bn)  |                  | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17 | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|------------|------------------|---------------------|---------------------|---------------------|---------------------|
| 4 SPIリボ分割  | Revolving credit | 332.1               | 342.5               | 351.0               | 354.3               |
| 5 ファイナンス残高 | Loans            | 169.4               | 160.9               | 152.5               | 144.6               |
| 6 合計       | Total            | 501.5               | 503.4               | 503.4               | 498.9               |

### 利息返還金(目的使用額) Interest repayment

| (十億円 ¥bn)      |                    | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17 | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|----------------|--------------------|---------------------|---------------------|---------------------|---------------------|
| 7 利息返還金(目的使用額) | Interest repayment | 8.6                 | 8.5                 | 7.1                 | 6.0                 |

### リスク管理債権<sup>\*2</sup> Risk-monitored loans<sup>\*2</sup>

| (十億円 ¥bn)   |                              | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17 | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|-------------|------------------------------|---------------------|---------------------|---------------------|---------------------|
| 8 破綻先債権     | Loans to bankrupt borrowers  | 2.3                 | 2.4                 | 2.5                 | 2.6                 |
| 9 延滞債権      | Non-accrual delinquent loans | 71.9                | 71.7                | 77.8                | 80.2                |
| 10 貸出条件緩和債権 | Restructured loans           | 47.2                | 44.3                | 39.9                | 37.0                |
| 11 合計       | Total                        | 121.5               | 118.5               | 120.3               | 120.0               |

\*1 カードキャッシング残高 + ローンカード残高（管理会計基準） Card cashing + Card loan (managerial accounting basis)

\*2 対営業貸付金および会員未収金 For accounts receivable from cardholders and commercial loans

# アコム(1) ACOM (1)

## 営業収益推移 Operating revenue

| (十億円 ¥bn)          |                               | 15年度<br>FY15 | 16年度<br>FY16 | 17年度<br>FY17 | 18年度上期<br>FY18H1 |
|--------------------|-------------------------------|--------------|--------------|--------------|------------------|
| 1 ローン事業・クレジットカード事業 | Loan and credit card business | 133.1        | 135.9        | 139.8        | 72.2             |
| 2 信用保証事業           | Guarantee business            | 48.8         | 56.4         | 65.1         | 34.3             |
| 3 海外金融事業           | Overseas financial business   | 48.2         | 45.6         | 51.8         | 27.8             |
| 4 その他              | Other                         | 7.5          | 7.2          | 6.7          | 3.0              |
| 5 合計               | Total                         | 237.6        | 245.1        | 263.4        | 137.3            |

## 信用保証残高 Guaranteed receivables

| (十億円 ¥bn) |                        | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17 | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|-----------|------------------------|---------------------|---------------------|---------------------|---------------------|
| 6 信用保証残高  | Guaranteed receivables | 1,129.7             | 1,183.8             | 1,199.6             | 1,207.3             |

## 消費者向け無担保ローン残高（単体） Unsecured consumer loans (Non-consolidated)

| (十億円 ¥bn)       |                          | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17 | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|-----------------|--------------------------|---------------------|---------------------|---------------------|---------------------|
| 7 消費者向け無担保ローン残高 | Unsecured consumer loans | 777.5               | 788.6               | 797.2               | 808.0               |

## 新規顧客数(単体) New loan customers (Non-consolidated)

| (千人 # thd) |                    | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17 | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|------------|--------------------|---------------------|---------------------|---------------------|---------------------|
| 8 新規顧客数    | New loan customers | 116.4               | 120.1               | 121.9               | 125.1               |

# アコム(2) ACOM (2)

## 利息返還金<sup>\*1</sup> (単体) Interest repayment<sup>\*1</sup> (Non-consolidated)

| (十億円 ¥bn) |                    | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17 | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|-----------|--------------------|---------------------|---------------------|---------------------|---------------------|
| 1 利息返還金   | Interest repayment | 28.6                | 28.3                | 24.7                | 19.2                |

## 開示不良債権(単体) Non-performing loans (Non-consolidated)

| (十億円 ¥bn) |                    | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17 | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|-----------|--------------------|---------------------|---------------------|---------------------|---------------------|
| 2 不良債権残高  | Balance of NPLs    | 56.0                | 56.8                | 56.9                | 58.1                |
| 3 対貸出残高比  | NPLs / Total loans | 7.13%               | 7.14%               | 7.08%               | 7.14%               |

## 金利別残高構成<sup>\*2</sup>・総量規制該当率<sup>\*3</sup> (単体) Loans by interest<sup>\*2</sup> / Corresponding ratio<sup>\*3</sup> (Non-consolidated)

| (十億円 ¥bn)   |                     | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17 | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|-------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 4 貸出金利18%超  | Over 18%            | 12.5                | 10.9                | 9.2                 | 8.3                 |
| 5 貸出金利18%以下 | 18% or less         | 765.0               | 777.7               | 788.1               | 799.8               |
| 6 総量規制該当率   | Corresponding ratio | 18.8%               | 18.4%               | 17.9%               | 17.8%               |

\*1 キヤツシユアウトベース Cash out basis

\*2 消費者向け無担保ローン残高における金利別構成 Unsecured loans for customers

\*3 件数ベース Ratio of customers in breach of the total volume regulation. Population = all customer accounts

# 米州MUFGホールディングス(MUAH) (18年度上期／米国会計基準) MUFG Americas Holdings Corporation (MUAH) (FY18H1 / US GAAP)

## <連結P/L Consolidated P/L>

|                     |   | 17年度上期<br>FY17H1 | 18年度上期<br>FY18H1 | 前年同期比<br>YoY |
|---------------------|---|------------------|------------------|--------------|
|                     | (百万米ドル \$mm)                                |                  |                  |              |
| 1 金利収益              | Net interest income                         | 1,589            | 1,650            | 61           |
| 2 金利収入              | Total interest income                       | 2,010            | 2,420            | 410          |
| 3 金利費用              | Total interest expense                      | 421              | 770              | 349          |
| 4 非金利収益             | Noninterest income                          | 977              | 978              | 1            |
| 5 預金手数料             | Service charges on deposit accounts         | 95               | 90               | (5)          |
| 6 信託・資産運用手数料        | Trust and investment management fees        | 59               | 59               | 0            |
| 7 トレーディング           | Trading account activities                  | (7)              | (8)              | (1)          |
| 8 有価証券売却損益          | Securities gains, net                       | 9                | 3                | (6)          |
| 9 クレジットファシリティ       | Credit facility fees                        | 49               | 46               | (3)          |
| 10 証券業務             | Brokerage commissions and fees              | 36               | 37               | 1            |
| 11 カード関連            | Card processing fees, net                   | 24               | 25               | 1            |
| 12 投資銀行収益等          | Investment banking and syndication fees     | 182              | 177              | (5)          |
| 13 コミッショナ           | Fees from affiliates*1                      | 430              | 575              | 145          |
| 14 粗利益              | Total revenue                               | 2,566            | 2,628            | 62           |
| 15 営業費              | Noninterest expense                         | 1,963            | 2,167            | 204          |
| 16 人件費 <sup>2</sup> | Salaries and employee benefits <sup>2</sup> | 1,260            | 1,348            | 88           |
| 17 営業利益             | Pre-tax, pre-provision income               | 603              | 461              | (142)        |
| 18 与信費用             | Provision for credit losses                 | (52)             | (21)             | 31           |
| 19 純利益              | Net income Including controlling Interests  | 509              | 496              | (13)         |
| 20 親会社株主に帰属する純利益    | Net Income attributable to MUAH             | 524              | 510              | (14)         |
| 21 純金利収益率           | Net interest margin                         | 2.36%            | 2.30%            | (0.06ppt)    |

## <連結B/S Consolidated B/S>

|               |                              | 17/12末<br>End Dec 17 | 18/6末<br>End Jun 18 | 増減<br>Change |
|---------------|------------------------------|----------------------|---------------------|--------------|
|               | (百万米ドル \$mm)                 |                      |                     |              |
| 1 資産の部合計      | Total assets                 | 154,550              | 160,373             | 5,823        |
| 2 貸出金         | Loans held for investment    | 80,014               | 82,236              | 2,222        |
| 3 貸倒引当金       | Allowance for loan losses    | (476)                | (445)               | 31           |
| 4 有価証券        | Securities                   | 27,448               | 27,014              | (434)        |
| 5 負債の部合計      | Total liabilities            | 136,195              | 141,826             | 5,631        |
| 6 預金          | Total deposits               | 84,787               | 85,516              | 729          |
| 7 長期借入・社債     | Long-term debt               | 12,162               | 14,192              | 2,030        |
| 8 純資産の部合計     | Total equity                 | 18,355               | 18,547              | 192          |
| 9 不良債権比率      | NPL ratio                    | 0.58%                | 0.49%               | (0.09ppt)    |
| 10 引当率(対不良債権) | Allowance / Nonaccrual loans | 102.37%              | 110.23%             | 7.86ppt      |

\*1 18年度上期は一過性の再生可能エネルギー投資の会計処理影響(▲164百万ドル)を含む  
Figures for FY18H1 include the losses on certain renewable energy investments of \$164 mm as a result of Tax Cuts and Jobs Act of 2017

\*2 米州業務統合に基づくコミッショナの受け入れ  
Represents income resulting from the business integration of MUFG Bank & MUFG Union Bank

\*3 銀行の米国支店業務にサービス提供する従業員の人事費を含む  
Includes expense associated with employees providing support services to MUFG Bank

# クルンシイ(アユタヤ銀行)(18年度上期／タイ会計基準) Krungsri (KS) (FY18H1 / Thai Accounting Standards)

| <連結P/L Consolidated P/L> |   |                  | <連結B/S Consolidated B/S> |                  |               | 17/12末<br>End<br>Dec 17         | 18/6末<br>End<br>Jun 18 | 増減<br>Change |           |
|--------------------------|---|------------------|--------------------------|------------------|---------------|---------------------------------|------------------------|--------------|-----------|
| (百万タイバーツ THB mm)         | 17年度上期<br>FY17H1                              | 18年度上期<br>FY18H1 | 前年同期比<br>YoY             | (百万タイバーツ THB mm) |               |                                 |                        |              |           |
| 1 金利収益                   | Net interest income                           | 33,421           | 36,510                   | 3,089            | 1 総資産合計       | Total assets                    | 2,088,772              | 2,100,941    | 12,169    |
| 2 金利収入                   | Interest income                               | 46,186           | 51,890                   | 5,704            | 2 貸出金         | Loans to customers              | 1,619,358              | 1,719,576    | 100,218   |
| 3 金利費用                   | Interest expense                              | 12,765           | 15,380                   | 2,615            | 3 貸倒引当金       | Allowance for doubtful accounts | (54,173)               | (58,658)     | (4,485)   |
| 4 役務取引等収益                | Net fees and service income                   | 9,307            | 10,506                   | 1,199            | 4 有価証券        | Investments, net                | 83,934                 | 109,033      | 25,099    |
| 5 役務収入                   | Fees and service income                       | 12,552           | 14,251                   | 1,699            | 5 負債の部合計      | Total liabilities               | 1,862,785              | 1,866,378    | 3,593     |
| 6 役務費用                   | Fees and service expense                      | 3,245            | 3,745                    | 500              | 6 預金          | Deposits                        | 1,319,229              | 1,367,531    | 48,302    |
| 7 非金利・非役務等収益             | Non interest and non fees income              | 5,791            | 6,787                    | 996              | 7 社債及び借入金     | Debt issued and borrowings      | 142,866                | 165,329      | 22,463    |
| 8 営業費用                   | Other operating expenses                      | 23,287           | 24,977                   | 1,690            | 8 純資産合計       | Total shareholders' equity      | 225,987                | 234,563      | 8,576     |
| 9 人件費                    | Employee's expenses                           | 12,054           | 12,995                   | 941              | 9 不良債権比率      | NPL ratio                       | 2.05%                  | 2.02%        | (0.03ppt) |
| 10 営業利益                  | Pre-provision operating profit                | 25,232           | 28,826                   | 3,594            | 10 引当率(対不良債権) | Coverage ratio                  | 148.4%                 | 161.7%       | 13.3ppt   |
| 11 与信費用                  | Impairment loss of loan and debt securities   | 10,682           | 13,087                   | 2,405            |               |                                 |                        |              |           |
| 12 純利益                   | Net profit                                    | 11,686           | 12,672                   | 986              |               |                                 |                        |              |           |
| 13 親会社株主に帰属する純利益         | Net profit attributable to owners of the bank | 11,516           | 12,488                   | 972              |               |                                 |                        |              |           |
| 14 純金利收益率                | Net interest margin                           | 3.82%            | 3.75%                    | (0.07ppt)        |               |                                 |                        |              |           |

# バンクダナモン(18年度上期／インドネシア会計基準) Bank Danamon (FY18H1 / Indonesian Accounting Standards)

## <連結P/L Consolidated P/L>

|                      |  | 17年度上期<br>FY17H1 | 18年度上期<br>FY18H1 | 前年同期比<br>YoY |
|----------------------|--|------------------|------------------|--------------|
| (十億インドネシアルピア IDR bn) |  |                  |                  |              |
| 1 金利収益               | Net interest income  | 7,154            | 7,300            | 145          |
| 2 金利収入               | Interest income  | 10,014           | 10,050           | 35           |
| 3 金利費用               | Interest expense   | 2,860            | 2,749            | (110)        |
| 4 保険収益               | Net underwriting income                                    | 320              | 374              | 54           |
| 5 非金利収益              | Operating income other than interest                       | 1,890            | 1,883            | (6)          |
| 6 非金利費用              | Operating expenses other than interest                     | 6,473            | 6,718            | 244          |
| 7 人件費                | Salaries and employee benefits                             | 2,432            | 2,525            | 93           |
| 8 与信費用               | Cost of credit   | 1,691            | 1,686            | (5)          |
| 9 営業利益               | Operating profit   | 2,891            | 2,840            | (51)         |
| 10 その他損益             | Non operating profit                                       | 28               | 13               | (14)         |
| 11 税前利益              | Profit before income tax payment                           | 2,919            | 2,853            | (65)         |
| 12 親会社株主に帰属する純利益     | Profit attributable to equity holders of the parent entity | 2,039            | 2,011            | (28)         |
| 13 純金利収益率            | Net interest margin  | 9.3%             | 9.2%             | (0.1ppt)     |

## <連結B/S Consolidated B/S>

|                      |                                  | 17/12末<br>End Dec 17 | 18/6末<br>End Jun 18 | 増減<br>Change |
|----------------------|----------------------------------|----------------------|---------------------|--------------|
| (十億インドネシアルピア IDR bn) |                                  |                      |                     |              |
| 1 総資産合計              | Total assets                     | 178,257              | 182,415             | 4,158        |
| 2 貸出金                | Loans & trade finance            | 129,724              | 133,902             | 4,178        |
| 3 貸倒引当金              | Allowance for doubtful accounts  | 4,312                | 4,680               | 367          |
| 4 有価証券               | Government bonds                 | 10,911               | 11,821              | 910          |
| 5 負債の部合計             | Total liabilities                | 139,084              | 142,737             | 3,652        |
| 6 預金                 | Deposits                         | 104,645              | 105,382             | 737          |
| 7 社債及び借入金            | Borrowings and long term funding | 21,057               | 20,153              | (904)        |
| 8 純資産合計              | Total shareholders' equity       | 38,660               | 39,155              | 495          |
| 9 不良債権比率             | NPL ratio                        | 2.8%                 | 3.2%                | 0.4ppt       |
| 10 引当率(対不良債権)        | Loan loss coverage ratio         | 119.2%               | 124.1%              | 4.9ppt       |

Security Bank (18年度上期／フィリピン会計基準) (FY18H1 / Philippine Accounting Standards)  
 VietinBank(18年度上期／ベトナム会計基準) (FY18H1 / Vietnamese Accounting Standards)

Security Bankの業績 Results of Security Bank

| <P/L> |                    | 17年度上期<br>FY17H1                           | 18年度上期<br>FY18H1 | 前年同期比<br>YoY |
|-------|--------------------|--|------------------|--------------|
|       | (百万フィリピンペソ PHP mm) |  |                  |              |
| 1     | 金利収益               | Net interest income                        | 9,299            | 10,026       |
| 2     | 資金収入               | Interest income                            | 13,771           | 15,587       |
| 3     | 資金費用               | Interest expense                           | 4,471            | 5,561        |
| 4     | 非金利収益              | Non-interest income                        | 2,875            | 2,255        |
| 5     | 粗利益                | Total operating income                     | 12,174           | 12,281       |
| 6     | 営業費用               | Total operating expenses                   | 6,164            | 6,798        |
| 7     | 与信費用               | Provision for credit losses                | 242              | 89           |
| 8     | 税引前利益              | Income before income tax                   | 6,009            | 5,483        |
| 9     | 親会社株主に帰属する純利益      | Net profit attribute to owners of the bank | 5,243            | 4,292        |
| 10    | 純金利収益率             | Net interest margin                        | 3.17%            | 3.21%        |
| 11    | ROE                |  | 10.53%           | 8.07%        |
|       |                    |  |                  | 0.04ppt      |
|       |                    |  |                  | (2.46ppt)    |

VietinBankの業績 Results of VietinBank

| <P/L> |                   | 17年度上期<br>FY17H1                              | 18年度上期<br>FY18H1 | 前年同期比<br>YoY     |
|-------|-------------------|---|------------------|------------------|
|       | (十億ベトナムドン VND bn) |   |                  |                  |
| 1     | 金利収益              | Net interest and similar income               | 13,484           | 14,440           |
| 2     | 資金収入              | Interest and similar income                   | 31,554           | 36,124           |
| 3     | 資金費用              | Interest and similar expenses                 | 18,069           | 21,683           |
| 4     | 役務取引等収益           | Net fee and commission Income                 | 908              | 1,199            |
| 5     | その他収益             | Other income                                  | 1,937            | 1,696            |
| 6     | 営業費用              | Total operating expenses                      | 6,674            | 7,118            |
| 7     | 営業利益              | Net profit before provision for credit losses | 9,657            | 10,217           |
| 8     | 与信費用              | Provision expense for credit losses           | 4,843            | 4,952            |
| 9     | 親会社株主に帰属する純利益     | Owners' net profit                            | 3,904            | 4,236            |
| 10    | 純金利収益率            | Net interest margin                           | 2.75%            | 2.60%            |
| 11    | ROE               |   |                  | (0.15ppt)        |
|       |                   |   |                  | 13.00%           |
|       |                   |   |                  | 12.90% (0.10ppt) |

| <B/S> |                    | 17/12末<br>End Dec17   | 18/6末<br>End Jun 18 | 増減<br>Change |
|-------|--------------------|-----------------------|---------------------|--------------|
|       | (百万フィリピンペソ PHP mm) |                       |                     |              |
| 12    | 貸出金                | Loans and receivables | 370,189             | 382,740      |
| 13    | 預金                 | Deposit liabilities   | 413,103             | 442,815      |
| 14    | 純資産                | Total equity          | 105,078             | 107,316      |
| 15    | 総資産                | Total asset           | 694,026             | 722,374      |
| 16    | 不良債権比率             | NPL ratio             | 0.02%               | 0.32%        |
| 17    | 引当率(対不良債権)         | NPL coverage ratio    | 239.37%             | 261.12%      |
|       |                    |                       |                     | 0.30ppt      |
|       |                    |                       |                     | 21.75ppt     |

| <B/S> |                   | 17/12末<br>End Dec17  | 18/6末<br>End Jun 18 | 増減<br>Change |
|-------|-------------------|----------------------|---------------------|--------------|
|       | (十億ベトナムドン VND bn) |                      |                     |              |
| 12    | 貸出金               | Loans to customers   | 790,688             | 867,566      |
| 13    | 預金                | Customer deposits    | 752,935             | 852,448      |
| 14    | 純資産               | Total owners' equity | 63,765              | 68,042       |
| 15    | 総資産               | Total assets         | 1,095,060           | 1,140,081    |
| 16    | 不良債権比率            | NPL ratio            | 1.13%               | 1.29%        |
| 17    | 引当率(対不良債権)        | NPL coverage ratio   | 92.2%               | 111.2%       |
|       |                   |                      |                     | 0.16ppt      |
|       |                   |                      |                     | 19.0ppt      |

## 事業本部別収益 Profits by Business Group

# 事業本部別収益 Profits by business group

【連結】  
(Consolidated)

| (十億円 ¥bn) | 17年度上期 FY17H1    | 18年度上期 FY18H1             |                           | 前年同期比 YoY           |      |
|-----------|------------------|---------------------------|---------------------------|---------------------|------|
|           |                  | (構成比*8)<br>(% of Total*8) | (構成比*8)<br>(% of Total*8) | (増減率)<br>(% Change) |      |
| 1 粗利益*1   | Gross profits*1  | 2,037.2                   | 1,934.2                   | (103.0)             | (5%) |
| 2 R&C*2   |                  | 766.9                     | 47%                       | 754.5               | 45%  |
| 3 JCIB*3  |                  | 252.2                     | 16%                       | 260.5               | 16%  |
| 4 GCIB*4  |                  | 195.3                     | 12%                       | 200.6               | 12%  |
| 5 GCB*5   |                  | 314.5                     | 19%                       | 343.8               | 21%  |
| 6 MUAH    |                  | 173.2                     | 11%                       | 184.0               | 11%  |
| 7 KS      |                  | 141.9                     | 9%                        | 160.4               | 10%  |
| 8 受託財産*6  | AM / IS*6        | 93.1                      | 6%                        | 104.4               | 6%   |
| 9 市場*7    | Global Markets*7 | 373.9                     |                           | 258.3               |      |
| 10 本部・その他 | HO and others    | 41.2                      |                           | 12.1                |      |

| (十億円 ¥bn) | 17年度上期 FY17H1           | 18年度上期 FY18H1             |                           | 前年同期比 YoY           |       |
|-----------|-------------------------|---------------------------|---------------------------|---------------------|-------|
|           |                         | (構成比*8)<br>(% of Total*8) | (構成比*8)<br>(% of Total*8) | (増減率)<br>(% Change) |       |
| 11 営業純益*1 | Net Operating Profits*1 | 677.0                     | 570.5                     | (106.5)             | (16%) |
| 12 R&C*2  |                         | 157.4                     | 35%                       | 145.7               | 30%   |
| 13 JCIB*3 |                         | 103.4                     | 23%                       | 115.6               | 24%   |
| 14 GCIB*4 |                         | 72.7                      | 16%                       | 77.2                | 16%   |
| 15 GCB*5  |                         | 87.1                      | 19%                       | 104.3               | 21%   |
| 16 MUAH   |                         | 38.8                      | 9%                        | 44.8                | 9%    |
| 17 KS     |                         | 66.6                      | 15%                       | 78.4                | 16%   |
| 18 受託財産*6 | AM / IS*6               | 34.4                      | 7%                        | 43.8                | 9%    |
| 19 市場*7   | Global Markets*7        | 260.0                     |                           | 145.2               |       |
| 20 本部・その他 | HO and others           | (38.0)                    |                           | (61.2)              |       |

\*1 社内管理ベース Managerial accounting basis

\*2 R&C: 法人・リテール事業本部 Retail & Commercial Banking

\*4 GCIB: グローバルCIB事業本部 Global Corporate & Investment Banking

\*6 受託財産: 受託財産事業本部 Asset Management & Investor Services (AM / IS) \*7 市場: 市場事業本部 Global Markets

\*8 顧客部門(R&C, JCIB, GCIB, GCB, 受託財産)の構成比 Total of R&C, JCIB, GCIB, GCB, AM / IS

\*3 JCIB: コーポレートバンキング事業本部 Japanese Corporate & Investment Banking

\*5 GCB: グローバルコマーシャルバンキング事業本部 Global Commercial Banking

## 主な業量 Major business volume

# 運用商品 Investment products

【連結】  
(Consolidated)

## 運用商品収益\*1 Income from investment products\*1

| (十億円 ¥bn)  |                                   | 16年度下期<br>FY16H2 | 17年度上期<br>FY17H1 | 17年度下期<br>FY17H2 | 18年度上期<br>FY18H1 |
|------------|-----------------------------------|------------------|------------------|------------------|------------------|
| 1 金融商品仲介   | Financial products intermediation | 19.2             | 13.0             | 17.8             | 7.8              |
| 2 保険       | Insurance                         | 18.4             | 14.3             | 15.0             | 12.6             |
| 3 投資信託+ラップ | Investment trusts + wrap products | 28.0             | 27.6             | 28.2             | 20.7             |
| 4 合計       | <b>Total</b>                      | 65.5             | 55.0             | 61.0             | 41.1             |

## 運用商品販売額\*1 Investment product sales\*1

| (十億円 ¥bn) |  | 16年度下期<br>FY16H2 | 17年度上期<br>FY17H1 | 17年度下期<br>FY17H2 | 18年度上期<br>FY18H1 |
|-----------|--|------------------|------------------|------------------|------------------|
| 5 金融商品仲介  | <b>Financial products intermediation</b> |                  |                  |                  |                  |
| 6 投信・外債等  | Investment trusts, foreign bonds, etc.   | 812.1            | 825.9            | 988.3            | 414.0            |
| 7 国債・株式等  | JGBs, equities, etc.                     | 390.0            | 377.8            | 470.8            | 493.6            |
| 8 年金保険    | <b>Insurance annuities</b>               | 196.8            | 195.9            | 174.8            | 154.2            |
| 9 株式投信    | <b>Equity investment trusts</b>          |                  |                  |                  |                  |
| 10 銀行     | the Bank                                 | 79.1             | 79.7             | 106.6            | 60.6             |
| 11 信託     | the Trust Bank                           | 322.7            | 389.3            | 351.1            | 121.9            |
| 12 証券     | MUMSS                                    | 264.2            | 272.0            | 355.8            | 212.9            |
| 13 合計     | <b>Total</b>                             | 2,064.9          | 2,140.6          | 2,447.5          | 1,457.2          |

## 株式投信・年金保険・金融商品仲介\*2・NISA口座預り残高\*1 Customer account balances\*1

| (兆円 ¥tn)      |  | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17 | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|---------------|--|---------------------|---------------------|---------------------|---------------------|
| 14 金融商品仲介     | <b>Financial products intermediation</b> | 3.8                 | 4.1                 | 4.0                 | 4.1                 |
| 15 年金・一時払保険   | <b>Insurance annuities</b>               | 8.5                 | 8.7                 | 8.8                 | 8.9                 |
| 16 株式投信       | <b>Equity investment trusts</b>          |                     |                     |                     |                     |
| 17 銀行         | the Bank                                 | 1.6                 | 1.4                 | 1.2                 | 1.1                 |
| 18 信託         | the Trust Bank                           | 1.2                 | 1.2                 | 1.2                 | 1.2                 |
| 19 証券         | MUMSS                                    | 1.3                 | 1.3                 | 1.3                 | 1.3                 |
| 20 合計         | <b>Total</b>                             | 16.6                | 16.7                | 16.5                | 16.6                |
| 21 NISA口座預り残高 | <b>Asset balance of NISA accounts</b>    | 0.5                 | 0.5                 | 0.5                 | 0.5                 |

\*1 銀行 the Bank + 信託 the Trust Bank + MUMSS(除くPB証券 excl. PB securities)、管理会計ベース Managerial accounting basis

\*2 金融商品仲介には「紹介」分を含む Financial products intermediation balance includes referrals

# 資産承継／コンシューマーファイナンス Asset inheritance / Consumer finance

【連結】  
(Consolidated)

## 相続関連収益\*1 Profits in inheritance business\*1

| (十億円 ¥bn) |                                 | 16年度下期<br>FY16H2 | 17年度上期<br>FY17H1 | 17年度下期<br>FY17H2 | 18年度上期<br>FY18H1 |
|-----------|---------------------------------|------------------|------------------|------------------|------------------|
| 1 相続関連収益  | Profits in inheritance business | 3.4              | 3.5              | 4.0              | 3.3              |

## 執行付遺言信託の受託残高\*1・件数 Testamentary trusts balance\*1

| (兆円・千件 ¥tn / # thd) |                  | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17 | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|---------------------|------------------|---------------------|---------------------|---------------------|---------------------|
| 2 受託残高              | Asset balance    | 7.8                 | 7.8                 | 8.3                 | 8.4                 |
| 3 受託件数              | Number of trusts | 32.7                | 33.3                | 34.5                | 35.0                |

## コンシューマーファイナンス・カード収益\*1 Income from consumer finance and card business\*1

| (十億円 ¥bn)            |                                     | 16年度下期<br>FY16H2 | 17年度上期<br>FY17H1 | 17年度下期<br>FY17H2 | 18年度上期<br>FY18H1 |
|----------------------|-------------------------------------|------------------|------------------|------------------|------------------|
| 4 銀行・信託(本体カードローン等収益) | BK・TB (Bank-issued card loan, etc.) | 28.6             | 28.9             | 28.5             | 29.4             |
| 5 ニコス                | NICOS                               | 139.5            | 139.1            | 146.2            | 145.1            |
| 6 アコム                | Acom                                | 109.0            | 113.7            | 119.0            | 121.6            |
| 7 合計                 | Total                               | 277.1            | 281.7            | 293.7            | 296.1            |

## バンクイック残高(銀行)\*1 Balance of BANQUIC (the Bank)\*1

| (十億円 ¥bn)      |                               | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17 | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|----------------|-------------------------------|---------------------|---------------------|---------------------|---------------------|
| 8 バンクイック残高(銀行) | Balance of BANQUIC (the Bank) | 435.2               | 457.2               | 461.5               | 461.9               |

# シンジケートローン／不動産 Syndicated loans / Real estate

【連結】  
(Consolidated)

## 国内シンジケートローン・アレンジ実績 Arrangement of domestic syndicated loans

| (兆円・件 ¥tn / #) |        | 16年度下期<br>FY16H2 | 17年度上期<br>FY17H1 | 17年度下期<br>FY17H2 | 18年度上期<br>FY18H1 |
|----------------|--------|------------------|------------------|------------------|------------------|
| 1 金額           | Amount | 4.0              | 2.5              | 5.1              | 5.2              |
| 2 件数           | Number | 422              | 311              | 472              | 302              |

## 不動産取扱高、受託残高\*1 Real estate transaction and custody\*1

| (十億円・兆円 ¥bn / ¥tn) |                          | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17 | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|--------------------|--------------------------|---------------------|---------------------|---------------------|---------------------|
| 3 取扱高              | Transaction              | 522.3               | 296.9               | 324.7               | 367.9               |
| 4 受託残高(期末)         | Custody (as of term end) | 13.0                | 13.4                | 14.0                | 14.4                |

## 不動産ノンリコースローン残高 Real estate non-recourse loan balance

| (兆円 ¥tn)         |                                       | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17 | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|------------------|---------------------------------------|---------------------|---------------------|---------------------|---------------------|
| 5 不動産ノンリコースローン残高 | Real estate non-recourse loan balance | 2.74                | 2.66                | 2.72                | 2.72                |

\*1 不動産管理処分信託の受託残高。個人の取扱高を除く Outstanding amount of property trust. Excluding transactions of retail customers

年金受託残高 Pension balance

| (兆円 ¥tn) |                                   | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17 | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|----------|-----------------------------------|---------------------|---------------------|---------------------|---------------------|
| 1 年金信託   | Pension trust                     | 12.9                | 12.4                | 12.4                | 12.3                |
| 2 年金特金   | Specified money trust for pension | 8.6                 | 10.4                | 10.5                | 10.7                |

DC年金運用商品・資産管理残高 DC pension product and admin asset balance

| (兆円 ¥tn)   |                    | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17 | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|------------|--------------------|---------------------|---------------------|---------------------|---------------------|
| 3 DC年金運用商品 | DC pension product | 2.3                 | 2.5                 | 2.5                 | 2.7                 |
| 4 DC年金資産管理 | DC pension admin   | 3.7                 | 3.8                 | 4.0                 | 4.2                 |

国内投信運用・管理残高 Domestic investment trust management / admin balance

| (兆円 ¥tn) |                             | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17 | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|----------|-----------------------------|---------------------|---------------------|---------------------|---------------------|
| 5 投信運用   | Investment trust management | 12.6                | 12.9                | 13.3                | 14.0                |
| 6 投信管理   | Investment trust admin      | 63.1                | 67.8                | 74.5                | 79.7                |

Global IS残高\*1 Global IS balance\*1

| (十億米ドル \$bn) |           | 17/3末<br>End Mar 17 | 17/9末<br>End Sep 17 | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 |
|--------------|-----------|---------------------|---------------------|---------------------|---------------------|
| 7 Global IS  | Global IS | 497.9               | 515.5               | 538.5               | 537.5               |

\*1 HF・PE・投信(40Act等)アドミニストレーションの合計残高 Sum of HF / PE / Investment funds (40Act etc) administration

# アセットクオリティ Asset Quality

# 与信関係費用・貸倒引当金の状況

## Credit costs, allowance for credit losses

【連結】  
(Consolidated)

| (百万円 ¥mm)          |  | 17年度上期<br>FY17H1 | 18年度上期<br>FY18H1 | 前年同期比<br>YoY |
|--------------------|--|------------------|------------------|--------------|
| 1 一般貸倒引当金繰入額       | Provision for general allowance for credit losses                  | -                | -                | -            |
| 2 貸出金償却            | Losses on loan write-offs  | (62,965)         | (59,883)         | 3,082        |
| 3 個別貸倒引当金繰入額       | Provision for specific allowance for credit losses                 | -                | -                | -            |
| 4 その他の与信関係費用       | Other credit costs   | (25,791)         | 12,887           | 38,679       |
| 5 与信関係費用 計         | Credit costs   | (88,757)         | (46,995)         | 41,761       |
| 6 貸倒引当金戻入益         | Reversal of allowance for credit losses                            | 53,575           | 77,602           | 24,026       |
| 7 偶発損失引当金戻入益(与信関連) | Reversal of reserve for contingent losses included in credit costs | -                | 56,412           | 56,412       |
| 8 償却債権取立益          | Gains on loans written-off   | 38,291           | 30,949           | (7,341)      |
| 9 与信関係費用総額         | Total credit costs   | 3,109            | 117,968          | 114,858      |

| (百万円 ¥mm)                      |  | 18/3末<br>End Mar 18 | 18/9末<br>End Sep 18 | 増減<br>Change           |
|--------------------------------|--|---------------------|---------------------|------------------------|
| 10 一般貸倒引当金                     | General allowance for credit losses                              | 596,523             | 439,513             | (157,010)              |
| 11 個別貸倒引当金                     | Specific allowance for credit losses                             | 210,058             | 249,773             | 39,715                 |
| 12 特定海外債権引当勘定                  | Allowance for credit to specific foreign borrowers               | 556                 | 611                 | 55                     |
| 13 貸倒引当金 計<br>[リスク管理債権に対する引当率] | Allowance for credit losses<br>[% to total risk monitored loans] | 807,139<br>[63.46%] | 689,898<br>[70.99%] | (117,240)<br>[7.52ppt] |

# 金融再生法開示債権

【2行合算】

## Non performing loans based on the FRL<sup>\*1</sup>

(Non-consolidated)

### ＜銀行勘定・信託勘定合算＞

#### Sum of bank accounts and trust accounts

(十億円 ¥bn)

|  | 17/9末<br>End Sep 17<br>(A) | 18/3末<br>End Mar 18<br>(B) | 18/9末<br>End Sep 18<br>(C) | 増減<br>Change<br>(C)-(A) | 増減<br>Change<br>(C)-(B) |
|--|----------------------------|----------------------------|----------------------------|-------------------------|-------------------------|
| 1 破産更生債権及びこれらに準ずる債権<br>Bankrupt or De facto bankrupt                                     | 171.6                      | 118.8                      | 98.9                       | (72.7)                  | (19.8)                  |
| 2 危険債権<br>Doubtful   | 353.6                      | 344.1                      | 353.3                      | (0.2)                   | 9.1                     |
| 3 要管理債権<br>Special attention   | 517.4                      | 462.7                      | 197.6                      | (319.8)                 | (265.1)                 |
| 4 金融再生法開示債権小計<br>Non performing loans based on the FRL <sup>*1</sup>                     | 1,042.7                    | 925.7                      | 649.8                      | (392.8)                 | (275.8)                 |
| 5 うち 要管理先非開示債権<br>Loans to special attention borrowers, not subject to FRL <sup>*1</sup> | 174.0                      | 51.1                       | 48.7                       | (125.2)                 | (2.4)                   |
| 6 うち その他要注意先債権<br>Loans to other borrowers of requiring caution                          | 2,149.4                    | 1,931.3                    | 1,784.9                    | (364.5)                 | (146.4)                 |
| 7 正常債権<br>Normal   | 104,262.9                  | 103,740.0                  | 103,718.3                  | (544.6)                 | (21.7)                  |
| 8 合計 Total (4+7)   | 105,305.6                  | 104,665.7                  | 104,368.2                  | (937.4)                 | (297.5)                 |

\*1 Financial Reconstruction Law

# 貸倒引当金・保全

【2行合算】

## Allowance, collateral and guarantee

(Non-consolidated)

金融再生開示区分毎の引当及び保全状況(銀行勘定・信託勘定合算)

Status of coverage of non performing loans based on the FRL (Sum of bank and trust accounts)

(18/9末 End Sep 18)(十億円 ¥bn、%)

| 債権区分<br>Category  | 開示残高<br>(a)<br>Loan amount<br>(a) | うち担保・<br>保証等による<br>保全額 (b)<br>Covered by<br>collateral<br>and / or<br>guarantees (b) | 保全率<br>(b) / (a)<br>Secured<br>ratio<br>(b) / (a) | 貸倒引当金<br>(c)<br>Allowance for<br>credit losses<br>(c) | 引当率<br>(c) / (a)<br>Allowance<br>ratio<br>(c) / (a) | カバー額<br>(d) = (b) + (c)<br>Covered<br>amount<br>(d) = (b) + (c) | カバー率<br>(d) / (a)<br>Coverage<br>ratio<br>(d) / (a) | 裸与信<br>(e) = (a) - (b)<br>Unsecured<br>amount<br>(e) = (a) - (b) | 非保全率<br>(e) / (a)<br>Unsecured<br>ratio<br>(e) / (a) |
|---|-----------------------------------|--|---|---|---|---|---|--|--|
| 1 破産更生債権及び<br>これらに準ずる債権<br>Bankrupt or<br>De facto bankrupt | 98.9                              | 93.2   | 94.31%  | 5.6   | 5.68%   | 98.9  | 100.00%   | 5.6  | 5.68%  |
| 2 危険債権 Doubtful   | 353.3                             | 156.3  | 44.24%  | 136.0   | 38.49%  | 292.3   | 82.73%  | 196.9  | 55.75%   |
| 3 要管理債権<br>Special attention                                | 197.6                             | 93.7   | 47.44%  | 55.6  | 28.17%  | 149.4   | 75.62%  | 103.8  | 52.55%   |
| 4 合計 Total  | 649.8                             | 343.3  | 52.84%  | 197.3   | 30.36%  | 540.7   | 83.20%  | 306.4  | 47.15%   |

(18/3末 End Mar 18)(十億円 ¥bn、%)

| 債権区分<br>Category  | 開示残高<br>(a)<br>Loan amount<br>(a) | うち担保・<br>保証等による<br>保全額 (b)<br>Covered by<br>collateral<br>and / or<br>guarantees (b) | 保全率<br>(b) / (a)<br>Secured<br>ratio<br>(b) / (a) | 貸倒引当金<br>(c)<br>Allowance for<br>credit losses<br>(c) | 引当率<br>(c) / (a)<br>Allowance<br>ratio<br>(c) / (a) | カバー額<br>(d) = (b) + (c)<br>Covered<br>amount<br>(d) = (b) + (c) | カバー率<br>(d) / (a)<br>Coverage<br>ratio<br>(d) / (a) | 裸与信<br>(e) = (a) - (b)<br>Unsecured<br>amount<br>(e) = (a) - (b) | 非保全率<br>(e) / (a)<br>Unsecured<br>ratio<br>(e) / (a) |
|---|-----------------------------------|--|---|---|---|---|---|--|--|
| 5 破産更生債権及び<br>これらに準ずる債権<br>Bankrupt or<br>De facto bankrupt | 118.8                             | 110.8  | 93.30%  | 7.9   | 6.69%   | 118.8   | 100.00%   | 7.9  | 6.69%  |
| 6 危険債権 Doubtful   | 344.1                             | 173.8  | 50.51%  | 95.6  | 27.78%  | 269.4   | 78.29%  | 170.3  | 49.48%   |
| 7 要管理債権<br>Special attention                                | 462.7                             | 184.7  | 39.91%  | 176.9   | 38.23%  | 361.6   | 78.15%  | 278.0  | 60.08%   |
| 8 合計 Total  | 925.7                             | 469.4  | 50.71%  | 280.5   | 30.30%  | 749.9   | 81.01%  | 456.2  | 49.28%   |

# 債務者区分別貸倒引当率

## Reserve ratios by borrower category

【銀行・信託銀行】

(the Bank, the Trust Bank)

自己査定債務者区分毎の引当率の推移 Reserve ratios by borrower category

### 【銀行 the Bank】

|               |   | 17/9末<br>End<br>Sep 17<br>(A) | 18/3末<br>End<br>Mar 18<br>(B) | 18/9末<br>End<br>Sep 18<br>(C) | 増減<br>Change<br>(C)−(A)<br>(% ppt) | 増減<br>Change<br>(C)−(B)<br>(% ppt) |
|---------------|---|-------------------------------|-------------------------------|-------------------------------|------------------------------------|------------------------------------|
| 1 正常先         | Normal                                    | 0.05%                         | 0.05%                         | 0.04%                         | (0.01)                             | (0.01)                             |
| 2 要注意先        | Requiring caution                         | 10.41%                        | 10.20%                        | 6.13%                         | (4.28)                             | (4.07)                             |
| 3 非保全部分       | Unsecured portion                         | 25.24%                        | 26.26%                        | 15.82%                        | (9.42)                             | (10.43)                            |
| 4 その他要注意先     | Other                                     | 2.29%                         | 2.89%                         | 2.89%                         | 0.59                               | (0.00)                             |
| 5 非保全部分       | Unsecured portion                         | 6.44%                         | 8.65%                         | 7.86%                         | 1.42                               | (0.78)                             |
| 6 要管理先        | Special attention                         | 37.23%                        | 37.64%                        | 29.81%                        | (7.42)                             | (7.83)                             |
| 7 非保全部分       | Unsecured portion                         | 62.05%                        | 63.54%                        | 55.74%                        | (6.31)                             | (7.80)                             |
| 8 破綻懸念先 非保全部分 | Unsecured portion of potentially bankrupt | 52.32%                        | 56.20%                        | 69.08%                        | 16.75                              | 12.87                              |

### 【信託銀行 the Trust Bank】

|               |   | 17/9末<br>End<br>Sep 17<br>(A) | 18/3末<br>End<br>Mar 18<br>(B) | 18/9末<br>End<br>Sep 18<br>(C) | 増減<br>Change<br>(C)−(A)<br>(% ppt) | 増減<br>Change<br>(C)−(B)<br>(% ppt) |
|---------------|---|-------------------------------|-------------------------------|-------------------------------|------------------------------------|------------------------------------|
| 1 正常先         | Normal                                    | 0.04%                         | 0.04%                         | 0.02%                         | (0.01)                             | (0.01)                             |
| 2 要注意先        | Requiring caution                         | 21.26%                        | 17.19%                        | 1.58%                         | (19.68)                            | (15.60)                            |
| 3 非保全部分       | Unsecured portion                         | 41.50%                        | 39.40%                        | 19.57%                        | (21.93)                            | (19.83)                            |
| 4 その他要注意先     | Other                                     | 2.89%                         | 9.23%                         | 0.32%                         | (2.57)                             | (8.91)                             |
| 5 非保全部分       | Unsecured portion                         | 6.49%                         | 23.27%                        | 8.55%                         | 2.05                               | (14.71)                            |
| 6 要管理先        | Special attention                         | 45.67%                        | 46.56%                        | 4.31%                         | (41.36)                            | (42.24)                            |
| 7 非保全部分       | Unsecured portion                         | 75.93%                        | 80.10%                        | 24.72%                        | (51.20)                            | (55.37)                            |
| 8 破綻懸念先 非保全部分 | Unsecured portion of potentially bankrupt | 72.37%                        | 38.70%                        | 23.50%                        | (48.86)                            | (15.19)                            |

(注1) 自己査定債務者区分毎の引当率であるが、対象科目は金融再生法ベース（貸出金、外国為替、支払承諾見返、貸付有価証券、与信に関わる仮払金、未取利息、保証付私募債）  
 (Note1) Reserve ratios by self-assessed debtor category are calculated based on accounts under FRL (loans and bills discounted, foreign exchanges, customers' liabilities for acceptances and guarantees, securities lent, credit related suspense payments, accrued interest, guaranteed private placement bonds)

(注2) 保証会社保証付ローン等、一部対象外資産あり

(Note2) A portion of loans guaranteed by guarantee companies, etc. are excluded

(注3) 「正常先」は債権額に対する引当率

(Note3) Reserve ratio for "Normal" is applied to the proportion of the reserve to the claim

(注4) 「要注意先」、「その他要注意先」、「要管理先」は債権額に対する引当率及び担保・保証等を控除した非保全部分に対する引当率

(Note4) Reserve ratios for "Requiring caution", "Other" and "Special attention" are applied to the proportion of the reserve to the claims. Those for unsecured portions of each category are applied to the proportion of the reserve to the claims excluding the portion secured by collateral and guarantees, etc.

(注5) 「破綻懸念先」は担保・保証等を控除した非保全部分に対する引当率

(Note5) Reserve ratio for "Unsecured portion of potentially bankrupt" is applied to the proportion of the reserve to the claims excluding the portion secured by collateral and guarantees, etc.

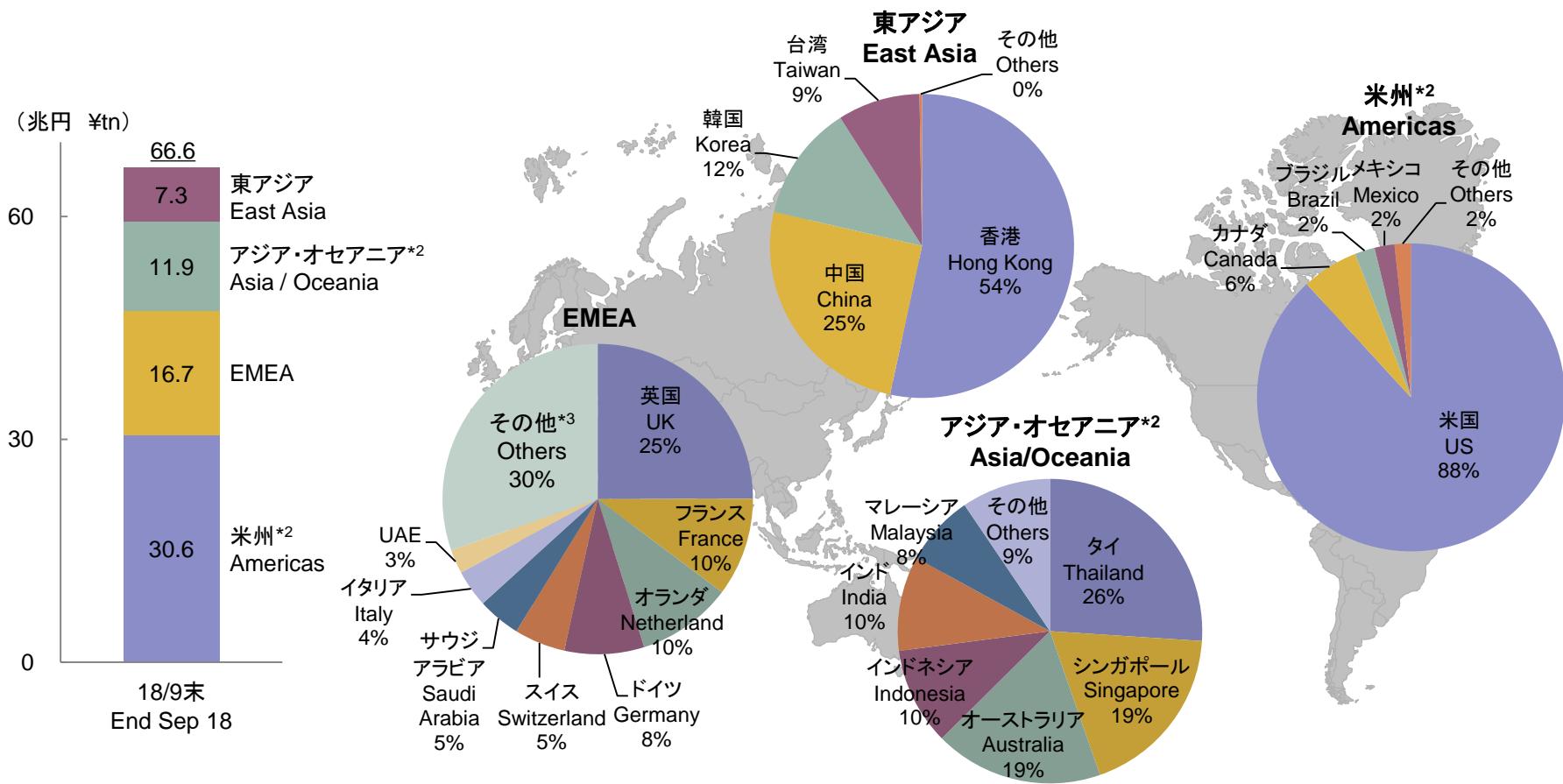
# 海外事業法人向け与信

## Overseas corporate credit exposure

【連結】

(Consolidated)

海外事業法人向け与信残高<sup>\*1</sup>の地域別内訳 Credit exposure<sup>\*1</sup> to overseas corporate by region



\*1 与信残高は借入人所在国ベース。コミットメントライン空枠、プロジェクトファイナンス等を含む、市場性与信、インターバンク取引や政府系機関および中央銀行宛与信は除く。US\$=113.57円にて換算  
Based on borrower's location. Including undrawn commitment, exposure in project finance etc. Excluding market risk exposure, inter-bank transactions and exposures to government agencies and central banks. Exchange rate applied is ¥ 113.57/US\$

\*2 米州はMUUAH(コーポレート)、アジア・オセアニアはKrungsri(コーポレート)を含む。Americas and Asia/Oceania include MUUAH's exposure and KS's exposure as of end Sep 18 respectively

\*3 EMEAその他のは各国与信残高2.5%未満の約60カ国。Others in EMEA are comprised of approximately 60 countries to which MUFG held less than 2.5% exposure

(注)数値は全て管理計数 (Note) All figures are on managerial accounting basis

## 国・地域別海外与信残高(1)

## Exposures to overseas borrowers by country and region (1)

## 米州 Americas

| (十億円 ¥bn) |        | 与信残高 <sup>*1</sup><br>18/3末<br>Balance <sup>*1</sup><br>End Mar 18 | 非日系<br>与信比率<br>Non-Japanese | 要管理先以下 <sup>*2</sup><br>Close observation<br>or under <sup>*2</sup> | 与信残高 <sup>*1</sup><br>18/9末<br>Balance <sup>*1</sup><br>End Sep 18 | 非日系<br>与信比率<br>Non-Japanese | 要管理先以下 <sup>*2</sup><br>Close observation<br>or under <sup>*2</sup> |
|-----------|--------|--|-----------------------------|---|--|-----------------------------|---|
| 1 米国      | US     | 17,604   | 79.1%                       | 0.8%  | 20,301   | 78.2%                       | 0.1%  |
| 2 カナダ     | Canada | 1,603  | 82.6%                       | 0.0%  | 1,936  | 79.4%                       | 0.0%  |
| 3 ブラジル    | Brazil | 708  | 89.3%                       | 5.4%  | 687  | 85.9%                       | 2.7%  |
| 4 メキシコ    | Mexico | 615  | 73.7%                       | 0.0%  | 675  | 68.8%                       | 0.0%  |

## アジア・オセアニア Asia / Oceania

| (十億円 ¥bn)   |             | 与信残高 <sup>*1</sup><br>18/3末<br>Balance <sup>*1</sup><br>End Mar 18 | 非日系<br>与信比率<br>Non-Japanese | 要管理先以下 <sup>*2</sup><br>Close observation<br>or under <sup>*2</sup> | 与信残高 <sup>*1</sup><br>18/9末<br>Balance <sup>*1</sup><br>End Sep 18 | 非日系<br>与信比率<br>Non-Japanese | 要管理先以下 <sup>*2</sup><br>Close observation<br>or under <sup>*2</sup> |
|-------------|-------------|--|-----------------------------|---|--|-----------------------------|---|
| 5 香港        | Hong Kong   | 3,942  | 90.8%                       | 0.0%  | 4,010  | 89.4%                       | 0.0%  |
| 6 シンガポール    | Singapore   | 2,085  | 67.8%                       | 0.0%  | 2,287  | 65.5%                       | 0.0%  |
| 7 オーストラリア   | Australia   | 2,144  | 75.4%                       | 0.1%  | 2,260  | 74.8%                       | 0.1%  |
| 8 中国        | China       | 1,873  | 58.3%                       | 0.0%  | 1,857  | 59.0%                       | 0.0%  |
| 9 インドネシア    | Indonesia   | 1,087  | 55.8%                       | 0.3%  | 1,267  | 55.8%                       | 0.2%  |
| 10 インド      | India       | 1,211  | 93.2%                       | 0.2%  | 1,229  | 93.0%                       | 0.8%  |
| 11 韓国       | Korea       | 977  | 85.0%                       | 0.0%  | 1,014  | 84.3%                       | 0.0%  |
| 12 マレーシア    | Malaysia    | 857  | 59.4%                       | 0.0%  | 980  | 62.7%                       | 0.0%  |
| 13 台湾       | Taiwan      | 655  | 87.6%                       | 0.0%  | 647  | 86.5%                       | 0.0%  |
| 14 ニュージーランド | New Zealand | 400  | 82.8%                       | 0.0%  | 481  | 78.4%                       | 0.0%  |
| 15 ベトナム     | Vietnam     | 238  | 64.8%                       | 1.5%  | 285  | 54.5%                       | 1.6%  |

\*1 与信残高は借入人所在国ベース。コミットメントライン空枠、市場性与信、プロジェクトファイナンス等を含む。インターバンク取引や政府系機関および中央銀行宛与信は除く。  
18/3はUS\$=106.24円、18/9はUS\$=113.57円にて換算

Based on borrower's location. Including undrawn commitment, market risk exposure, project finance and etc. Excluding inter-bank transactions and exposures to government agencies and central banks. Exchange rate applied is ¥106.24/US\$ for End Mar 18, ¥113.57/US\$ for End Sep 18

\*2 自己査定債務者区分による Based on debtor category of self-assessment

(注) 数値は全て管理計数 (Note) All figures are on managerial accounting basis

## 国・地域別海外与信残高(2)

## Exposures to overseas borrowers by country and region (2)

## EMEA

| (十億円 ¥bn) |              | 与信残高*1<br>18/3末<br>Balance*1<br>End Mar 18 | EMEA   |      | 与信残高*1<br>18/9末<br>Balance*1<br>End Sep 18 | 非日系<br>与信比率<br>Non-Japanese | 要管理先以下*2<br>Close observation<br>or under*2 | 与信残高*1<br>18/9末<br>Balance*1<br>End Sep 18 | 非日系<br>与信比率<br>Non-Japanese | 要管理先以下*2<br>Close observation<br>or under*2 |
|-----------|--------------|--|--------|------|--|-----------------------------|---|--|-----------------------------|---|
|           |              |  |        |      |  |                             |   |  |                             |   |
| 1 英国      | UK           | 4,349                                      | 75.2%  | 0.5% | 4,718                                      | 73.7%                       | 0.5%  |  |                             |   |
| 2 オランダ    | Netherlands  | 2,018                                      | 70.6%  | 0.0% | 1,922                                      | 66.7%                       | 0.0%  |  |                             |   |
| 3 フランス    | France       | 1,913                                      | 94.6%  | 0.0% | 1,868                                      | 94.6%                       | 0.0%  |  |                             |   |
| 4 ドイツ     | Germany      | 1,562                                      | 78.2%  | 1.1% | 1,466                                      | 72.0%                       | 1.3%  |  |                             |   |
| 5 スイス     | Switzerland  | 703  | 93.1%  | 0.0% | 928  | 92.8%                       | 0.0%  |  |                             |   |
| 6 サウジアラビア | Saudi Arabia | 708  | 86.4%  | 0.0% | 752  | 86.5%                       | 0.0%  |  |                             |   |
| 7 イタリア    | Italy        | 691  | 75.4%  | 0.0% | 712  | 73.4%                       | 0.0%  |  |                             |   |
| 8 UAE     | UAE          | 456  | 96.5%  | 0.0% | 454  | 94.0%                       | 0.0%  |  |                             |   |
| 9 ルクセンブルグ | Luxemburg    | 377  | 96.2%  | 0.0% | 450  | 96.8%                       | 0.0%  |  |                             |   |
| 10 ベルギー   | Belgium      | 391  | 68.2%  | 0.0% | 424  | 56.0%                       | 0.0%  |  |                             |   |
| 11 トルコ    | Turkey       | 376  | 67.2%  | 0.0% | 379  | 68.4%                       | 0.0%  |  |                             |   |
| 12 スペイン   | Spain        | 390  | 88.9%  | 2.4% | 362  | 88.0%                       | 1.3%  |  |                             |   |
| 13 アイルランド | Ireland      | 331  | 100.0% | 0.0% | 348  | 98.7%                       | 1.7%  |  |                             |   |
| 14 カタール   | Qatar        | 276  | 88.3%  | 0.0% | 307  | 86.6%                       | 0.0%  |  |                             |   |
| 15 デンマーク  | Denmark      | 216  | 94.8%  | 0.0% | 241  | 88.2%                       | 0.0%  |  |                             |   |
| 16 南アフリカ  | South Africa | 253  | 57.1%  | 0.0% | 233  | 62.7%                       | 0.0%  |  |                             |   |
| 17 ポーランド  | Poland       | 215  | 64.9%  | 0.0% | 210  | 65.1%                       | 0.0%  |  |                             |   |

\*1 与信残高は借入人所在国ベース。コミットメントライン空枠、市場性与信、プロジェクトファイナンス等を含む。インバーバンク取引や政府系機関および中央銀行宛与信は除く。  
18/3はUS\$=106.24円、18/9はUS\$=113.57円にて換算

Based on borrower's location. Including undrawn commitment, market risk exposure, project finance and etc. Excluding inter-bank transactions and exposures to government agencies and central banks. Exchange rate applied is ¥106.24/US\$ for End Mar 18, ¥113.57/US\$ for End Sep 18

\*2 自己査定債務者区分による Based on debtor category of self-assessment

(注) 数値は全て管理計数 (Note) All figures are on managerial accounting basis

# 国内業種別貸出状況

【2行合算】

## Domestic loans classified by type of industry

(Non-consolidated)

<銀行勘定・信託勘定合算>

Sum of bank accounts and trust accounts

(十億円 ￥bn)

|                         |   | 18/3末<br>End Mar 18 |                    | 18/9末<br>End Sep 18 |                    | 増減<br>Change  |         |
|-------------------------|---|---------------------|--------------------|---------------------|--------------------|---------------|---------|
|                         |   | 残高<br>Balance       | 構成比率<br>% of Total | 残高<br>Balance       | 構成比率<br>% of Total | 残高<br>Balance | 比率 %    |
| 1 国内店分*1                | Domestic offices*1  | 66,770.7            | 100.0%             | 66,928.8            | 100.00%            | 158.1         | 0.2%    |
| 2 製造業                   | Manufacturing   | 9,613.3             | 14.4%              | 9,500.7             | 14.2%              | (112.5)       | (1.2%)  |
| 3 農業、林業、漁業、鉱業、採石業、砂利採取業 | Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 139.1               | 0.2%               | 150.7               | 0.2%               | 11.5          | 8.3%    |
| 4 建設業                   | Construction  | 736.3               | 1.1%               | 667.5               | 1.0%               | (68.7)        | (9.3%)  |
| 5 電気・ガス・熱供給・水道業         | Utilities   | 1,828.8             | 2.7%               | 1,900.1             | 2.9%               | 71.2          | 3.9%    |
| 6 情報通信業                 | Communication and information services                                | 1,347.8             | 2.0%               | 1,326.9             | 2.0%               | (20.8)        | (1.5%)  |
| 7 運輸業、郵便業               | Transport and postal activities                                       | 2,215.4             | 3.3%               | 2,306.8             | 3.5%               | 91.3          | 4.1%    |
| 8 卸売業、小売業               | Wholesale and retail  | 6,446.1             | 9.7%               | 6,387.2             | 9.5%               | (58.8)        | (0.9%)  |
| 9 金融業、保険業               | Finance and insurance   | 8,450.8             | 12.7%              | 9,564.1             | 14.3%              | 1,113.3       | 13.2%   |
| 10 不動産業                 | Real estate   | 8,986.1             | 13.5%              | 8,927.7             | 13.3%              | (58.3)        | (0.6%)  |
| 11 物品賃貸業                | Goods rental and leasing  | 2,091.1             | 3.1%               | 2,158.1             | 3.2%               | 66.9          | 3.2%    |
| 12 各種サービス業              | Services  | 2,760.2             | 4.1%               | 2,694.8             | 4.0%               | (65.3)        | (2.4%)  |
| 13 地方公共団体               | Municipal government  | 706.1               | 1.1%               | 627.6               | 0.9%               | (78.5)        | (11.1%) |
| 14 その他(中央政府向けを含む)       | Other industries (including loans to the Japanese government)         | 21,449.0            | 32.1%              | 20,715.9            | 31.0%              | (733.0)       | (3.4%)  |

\*1 除く特別国際金融取引勘定 Excluding loans booked at offshore markets

# 資源関連与信<sup>\*1</sup>

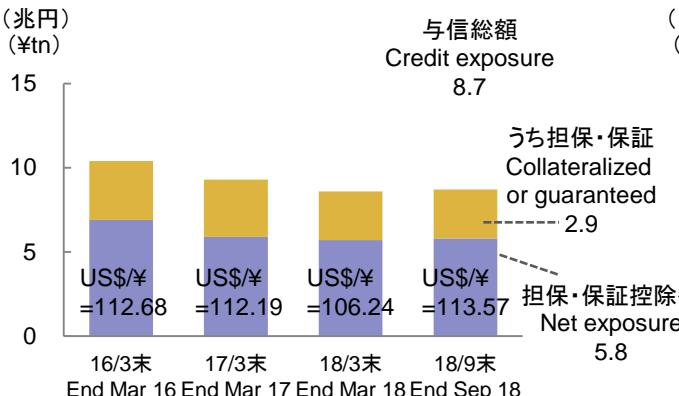
## Energy and mining portfolio<sup>\*1</sup>

【連結】

(Consolidated)

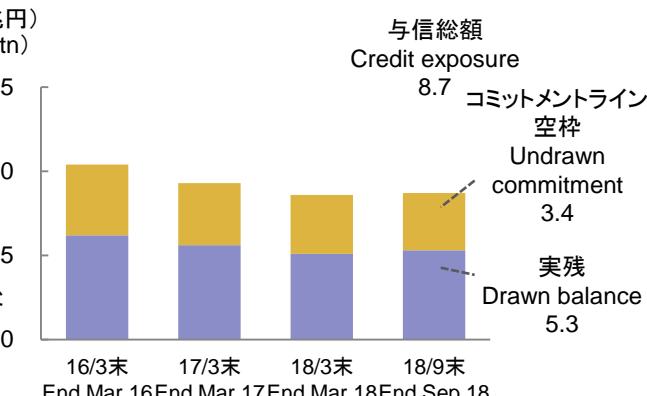
### 与信残高・担保・保証

Credit exposure, collateral and guarantee



### 与信残高・コミットメントライン空枠

Credit exposure, and undrawn commitment



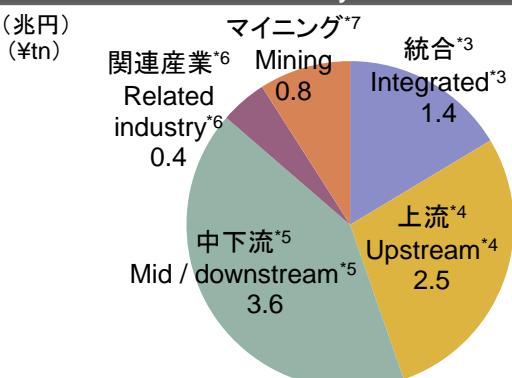
### 不良債権の状況

NPLs, collateral and allowance

|  | 18年9月末<br>End Sep 18 |
|--|----------------------|
| 不良債権残高 <sup>*2</sup><br>NPLs <sup>*2</sup> | 78.1                 |
| 担保・保証額<br>Collateralized or guaranteed     | 46.5                 |
| 引当金<br>Allowance                           | 18.9                 |
| 非保全・未引当額<br>NPLs <sup>(*2)</sup> (net)     | 12.7                 |

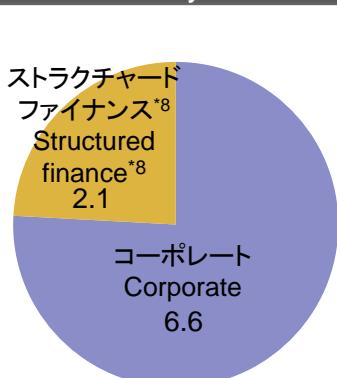
### サブセクター別与信残高

Breakdown by sector



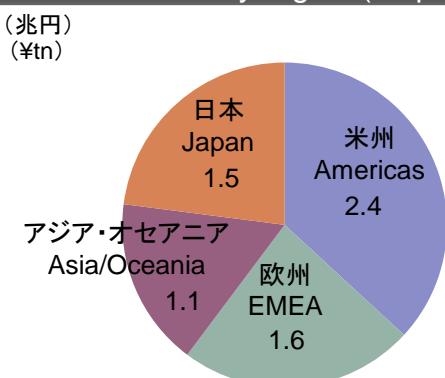
### 形態別与信残高

Breakdown by structure



### コーポレート地域別与信残高

Breakdown by region (corporate)



\*1 コミットメントライン空枠を含む、市場性与信を除く Including undrawn commitment and excluding market exposure

\*2 銀行法に基づくリスク管理債権、但し、海外子会社については当該子会社の不良債権計上基準による

NPLs are based on the relevant rules for risk-monitored loans under Japanese Banking Act, except for NPLs in overseas subsidiaries which are based on each subsidiary's internal criteria

\*3 上流・中下流事業の一貫統合 Integrated business from upstream to downstream \*4 石油・ガスの炭鉱・開発・生産等 Exploration, development and production of oil and gas

\*5 備蓄・輸送・精製・販売 Storage, transportation, refinement, retail \*6 石油・ガスの炭鉱・開発・生産に関する機材販売等のサービス Sales of mining machine to companies among upstream industry

\*7 石油・ガス以外の鉱物関連 \*8 プロジェクトファイナンス及びトレードファイナンス Project finance and trade finance

(注) 数値は全て管理計数 Note: All figures are on managerial accounting basis, aggregating internal management figures of each subsidiary