

**Bank of Tokyo-Mitsubishi UFJ Dubai Branch obtains Islamic Finance license**

**Tokyo, July 9, 2015** --- Bank of Tokyo-Mitsubishi UFJ, Ltd. (BTMU) (President: Nobuyuki Hirano) is pleased to announce that it obtained an Islamic Financial Business endorsement to operate an Islamic Window from the Dubai Financial Services Agency on 8 July, 2015. This approval has enabled its Dubai Branch to offer both conventional and Islamic financial services to customers. This is reflective of the recent change in the Japanese FSA's supervisory guideline and the first ever case of a Japanese bank obtaining approval of an Islamic Finance Business from regulators outside Japan.

Islamic finance is a financial service which is in compliance with Muslim doctrines where, for example, the concept of interest or any investment in prohibited industries such as pork / alcohol related activities are not allowed. Islamic finance has been growing rapidly across the globe amongst Muslim and non-Muslim customers, along with the development of related products or services. BTMU commenced its Islamic finance services in 2008 through its Malaysian subsidiary, the Bank of Tokyo-Mitsubishi UFJ, Berhad (BTMU Malaysia), when Ordinance for Enforcement of the Banking Act was amended. Since then, the Bank has accumulated various skill sets and expertise regarding Islamic finance services such as deposits and loans.

BTMU opened its Dubai Representative Office (now Dubai Branch) in 2007, consistently providing loans, project finances or other related services for customers in the Middle East region. Dubai Branch, leveraging the experience in BTMU Malaysia, will be the Bank's central hub of Islamic finance services in Europe, Middle East and Africa region. The Branch is committed to supporting the local economy and maximizing the customer experience through Islamic finance offerings, on top of its existing conventional finance services.