

The Bank of Tokyo-Mitsubishi UFJ, Ltd.

BTMU Plans to Utilize IBM Watson and its technologies to improve our financial services

Tokyo, February 2, 2015 --- The Bank of Tokyo-Mitsubishi UFJ, Ltd. (BTMU) (President: Nobuyuki Hirano) is pleased to announce that BTMU has agreed with IBM Corporation to start the project to apply IBM's Watson* to transform and sophisticate our banking and financial services.

* Watson is a cognitive system that processes information more like a human—by understanding natural language, generating hypotheses based on evidence, and learning as it goes.

BTMU has been advancing research efforts on the element technology such as AI and cognitive system, including utilizations of voice recognition and textizing, image analysis and auto-answer while discussing with IBM Corporation on how to apply Watson to our financial services.

BTMU aims to apply ICT to improve customer experiences at Omni-Channels such as call centers, branch offices and websites, as well as to aid sales personnel to provide better advices with customers.

In addition, BTMU plans to gradually extend the application of Watson to broader business processes such as financial consulting for customer and legal compliance of our administration toward the innovation of banking and financial service.

BTMU will continue its efforts to better serve for customers with latest ICT.