

**MITSUBISHI-UFJ FINANCIAL GROUP****FACSIMILE TRANSMISSION HEADER**

DATE OF MESSAGE: 12/5/2014	MESSAGE NO: -	NUMBER OF PAGES INCLUDING COVER PAGE: 13
TO: ASX Market Announcements Office FAX NO. (61) 2 9778 0999		cc:
FROM: MITSUBISHI-UFJ FINANCIAL GROUP Corporate Administration Department (Attn: YOSHIDA) FAX NO. 81-3-6214-6367 TEL NO 81-3-6214-6626		
RE: Submission of FORM 603		

We hereby submit Form 603 as attached.

Best regards,

Yasutoshi Yoshida
TEL : 81-3-6214-6626
e-mail : yasutoshi_yoshida@hd.mufg.jp

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Form 603
Corporations Act 2001
Section 671B

Notice of initial substantial holder

To Company Name/Scheme Crowe Horwath Australasia Ltd

ACN/ARSN 006 650 693

1. Details of substantial holder (1)

Name Mitsubishi UFJ Financial Group, Inc.

ACN/ARSN (if applicable) Not Applicable

The holder became a substantial holder on 2 December 2014

2. Details of voting power

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in on the date the substantial holder became a substantial holder are as follows:

Class of securities (4)	Number of securities	Person's votes (5)	Voting power (6)
Ordinary Shares	15,887,411	15,887,411	5.82%
			Based on 273,005,429 Ordinary Shares Outstanding

3. Details of relevant interests

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of relevant interest	Nature of relevant interest (7)	Class and number of securities
Mitsubishi UFJ Financial Group, Inc.	Relevant interest in shares that Morgan Stanley & Co International plc has a relevant interest in under section 608(3) of the Corporations Act as Mitsubishi UFJ Financial Group, Inc. has voting power of over 20% in Morgan Stanley Inc.	1,000,000 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	Relevant interest in shares that Morgan Stanley & Co International plc has a relevant interest in under section 608(3) of the Corporations Act as Mitsubishi UFJ Financial Group, Inc. has voting power of over 20% in Morgan Stanley Inc.	2,136,289 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	Relevant interest in shares that Morgan Stanley & Co International plc has a relevant interest in under section 608(3) of the Corporations Act as Mitsubishi UFJ Financial Group, Inc. has voting power of over 20% in Morgan Stanley Inc.	8,921,134 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	Relevant interest in shares that Morgan Stanley & Co International plc has a relevant interest in under section 608(3) of the Corporations Act as Mitsubishi UFJ Financial Group, Inc. has voting power of over 20% in Morgan Stanley Inc.	2,817,499 Ordinary Shares
	Relevant interest in shares that Morgan Stanley & Co International plc has a relevant interest in under section 608(3) of the Corporations Act as Mitsubishi UFJ Financial Group, Inc. has voting power of over 20% in Morgan Stanley Inc.	1,012,489 Ordinary Shares

4. Details of present registered holders

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Class and number of securities
Mitsubishi UFJ Financial Group, Inc.	Unknown	Not Applicable	12,057,423 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	HSBC Custody Nominees (Australia) Limited	Not Applicable	2,817,499 Ordinary Shares

Mitsubishi UFJ Financial Group, Inc.	Morgan Stanley Australia Securities (Nominee) Pty Limited	Not Applicable	1,012,489 Ordinary Shares
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5. Consideration

The consideration paid for each relevant Interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant Interest	Date of acquisition	Consideration (9)		Class and number
		Cash	Non-Cash	
Mitsubishi UFJ Financial Group, Inc.	4 August 2014	0.3900	N/A	7,000 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	6 August 2014	0.3900	N/A	25,000 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	7 August 2014	0.3900	N/A	8,500 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	12 August 2014	0.3850	N/A	7,000 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	13 August 2014	0.3750	N/A	5,000 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	14 August 2014	0.3600	N/A	9,572 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	18 August 2014	0.3550	N/A	4,000 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	19 August 2014	0.3493	N/A	21,094 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	2 September 2014	0.3750	N/A	1,754 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	5 September 2014	0.3700	N/A	3,227 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	6 October 2014	0.4823	N/A	247,076 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	7 October 2014	0.4900	N/A	89,523 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	8 October 2014	0.4900	N/A	51,434 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	9 October 2014	0.4881	N/A	1,628,509 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	10 October 2014	0.4856	N/A	1,204,916 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	14 October 2014	0.4900	N/A	919,978 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	15 October 2014	0.4900	N/A	21,193 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	16 October 2014	0.4895	N/A	50,884 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	17 October 2014	0.4900	N/A	46,539 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	23 October 2014	0.4950	N/A	11,955 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	30 October 2014	0.4955	N/A	7,150,505 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	31 October 2014	0.4937	N/A	1,214,146 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	3 November 2014	0.4907	N/A	159,529 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	4 November 2014	0.4905	N/A	29,098 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	5 November 2014	0.4905	N/A	521,913 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	7 November 2014	0.4950	N/A	14,661 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	10 November 2014	0.4950	N/A	5,262 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	12 November 2014	0.5000	N/A	5,590 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	17 November 2014	N/A	Borrow by an entity controlled by Morgan Stanley - See Annexure A	170,000 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	27 November 2014	0.4905	N/A	480,000 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	28 November 2014	0.4905	N/A	1,000,000 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	2 December 2014	0.4900	N/A	12,489 Ordinary Shares
Mitsubishi UFJ Financial Group, Inc.	2 December 2014	N/A	Borrow by an entity controlled by Morgan Stanley - See Annexure A	1,000,000 Ordinary Shares

6. Associates

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

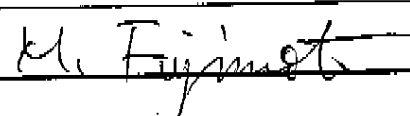
Name and ACN/ARSN (if applicable)	Nature of association
See Annexure A	Each company referred to is an associate of Mitsubishi UFJ Financial Group, Inc. under section 12 of the Corporations Act

7. Addresses

The addresses of persons named in this form are as follows:

Name	Address
Mitsubishi UFJ Financial Group, Inc.	2-7-1, Marunouchi, Chiyoda-ku, Tokyo, 100-8330, Japan

Signature

print name	Mr Masaya Fujimoto	capacity	Authorised signatory
sign here		date	5 December 2014

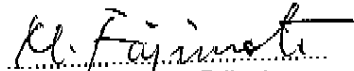
DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 7 of the form.
- (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The total number of votes attached to all the voting shares in the company or voting interests in the scheme (if any) that the person or an associate has a relevant interest in.
- (6) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (7) Include details of:
 - (a) any relevant agreement or other circumstances by which the relevant interest was acquired. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).

See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown."
- (9) Details of the consideration must include any and all benefits, moneys and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

ANNEXURE "A"

This is Annexure "A" of 5 pages referred to in the Form 603 (Notice of Initial Substantial Holder), signed by me and dated 5 December 2014.


Signed: Mr. Masaya Fujimoto

Mitsubishi UFJ Financial Group, Inc.
The Bank of Tokyo-Mitsubishi UFJ, Ltd.
Mitsubishi UFJ Trust and Banking Corporation
Mitsubishi UFJ Securities Holdings Co., Ltd.
MU Business Engineering, Ltd.
The Mitsubishi UFJ Factors Limited
Mitsubishi UFJ Staff Service Co., Ltd.
MU Techno-service Co., Ltd.
MU Office Service Co., Ltd.
Tokyo Credit Service, Ltd.
MU Business Service Co., Ltd.
Mitsubishi UFJ Loan Business Co., Ltd.
MU Welfare Service Co., Ltd.
Mitsubishi UFJ Information Technology, Ltd.
MU Center Service Tokyo Co., Ltd.
MU Center Service Nagoya Co., Ltd.
MU Center Service Osaka Co., Ltd.
MU Business Aid Co., Ltd.
MU Property Research Company Limited
Mitsubishi UFJ Home Loan CREDIT CO., LTD.
The Diamond Home Credit Company Limited
Mitsubishi UFJ Research & Consulting Co., Ltd.
MU Frontier Services Co., Ltd.
Otemachi Guarantee Co., Ltd.
MU Loan Administration Support Co., Ltd.
MU Operation Control Support Co., Ltd.
Shintokyo Guarantee Co., Ltd.
Tokumei-Kumiai (Only One)
kabu.com Securities Co., Ltd.
MU Communications Co., Ltd.
Tokyo Associates Finance Corp.
Japan Electronic Monetary Claim Organization
MU Business Partner Co., Ltd.
MUT Business Outsourcing Co., Ltd.
Mezzanine Solution II Limited Partnership
Mitsubishi UFJ Capital Co., Ltd.
Mitsubishi UFJ Venture Fund No.2 Investment Limited Liability Partnership
MUFG Venture Capital No.1 Limited Liability Partnership
Mitsubishi UFJ Capital II Limited Partnership
Mitsubishi UFJ Capital III Limited Partnership
Mitsubishi UFJ Capital IV Limited Partnership
Tohoku Senary Industry Support, Limited Partnership
OIDE Fund Investment Limited Partnership
The Mitsubishi Asset Brains Company, Limited
BOT Lease Co., Ltd.
The Taisho Bank, Ltd.
Taisho Shinyohosho Co., Ltd.
The Chukyo Bank, Ltd.
The Chukyo Card Co., Ltd.
Mobit Co., Ltd.
Nippon Mutual Housing Loan Co., Ltd.
JM Real Estate Co., Ltd.
Jibun Bank Corporation
Paygent Co., Ltd.
JACCS CO., LTD.
JALCARD Inc.
Yume Shokei Fund
Yume Shokei Fund No.2
Next Step Fund
Mezzanine Solution I Limited Partnership
M-U-Trust Sougou Kanri Co., Ltd.
Mitsubishi UFJ Trust Business Co., Ltd.
Ryoshin Data Co., Ltd.
Mitsubishi UFJ Trust Systems Co., Ltd.
Mitsubishi UFJ Trust Investment Technology Institute Co., Ltd.
Mitsubishi UFJ Trust Hosyo Co., Ltd.
Ryoshin DC Card Company Ltd.
M-U-Trust Apple Planning Company, Ltd.
Mitsubishi UFJ Real Estate Services Co., Ltd.
Mitsubishi UFJ Daiko Business Co., Ltd.
The Master Trust Bank of Japan, Ltd.
MU Investments Co., Ltd.

Mitsubishi UFJ Global Custody Japan Limited
 Japan Shareholder Services Ltd.
 Mitsubishi UFJ Asset Management Co., Ltd.
 Tokumei-Kumiai (CPI)
 Aberdeen Investment Management K. K.
 AMP Capital Investors KK
 Corporate Value Up Fund Investment Limited Liability Partnership
 MM Partnership
 MUS Facility Service Co., Ltd.
 MUS Information Systems Co., Ltd.
 MUS Business Service Co., Ltd.
 MU Hands-on Capital Ltd.
 KOKUSAI Asset Management Co., Ltd.
 Mitsubishi UFJ Morgan Stanley Securities Co., Ltd.
 Mitsubishi UFJ Merrill Lynch PB Securities Co., Ltd.
 Marunouchi Capital Co., Ltd.
 Morgan Stanley MUFG Securities Co., Ltd.
 Mitsubishi UFJ NICOS Co., Ltd.
 Card Business Service Co., Ltd.
 MU NICOS Business Service Co., Ltd.
 MU NICOS Credit Co., Ltd.
 JMS Co., Ltd.
 Paygent Co., Ltd.
 ACOM CO., LTD.
 IR Loan Servicing, Inc.
 AFRESH CREDIT CO., LTD.
 General Incorporated Association Mirai Capital
 Power Investments LLC
 MU Credit Guarantee Co., Ltd.
 Defined Contribution Plan Consulting of Japan Co., Ltd.
 Mitsubishi UFJ Personal Financial Advisers Co., Ltd.
 Mitsubishi Research Institute DCS Co., Ltd.
 Mitsubishi UFJ Lease & Finance Company Limited
 Marunouchi Capital Fund I
 Banco de Tokyo-Mitsubishi UFJ Brasil S/A
 Bank of Tokyo-Mitsubishi UFJ (Canada)
 BTMU Capital Corporation
 Engine Lease Finance Corporation
 BTMU Financial Services, Inc.
 Aviation Lease Finance LLC
 Beacon Rail Leasing, Inc.
 Aviation Lease Labuan Corporation
 BTMU Leasing (Canada) Corporation
 Beacon Intermodal Leasing, LLC
 Beacon Rail Leasing Limited
 Beacon Container Finance LLC
 ELFC Singapore Pte. Ltd.
 Beacon Rail Finance (UK) Limited
 Beacon Rail Finance (Europe) Limited
 BTMU (Curacao) Holdings N.V.
 Bank of Tokyo-Mitsubishi UFJ (Holland) N.V.
 BTMU Trust (Holland) B.V.
 Bank of Tokyo-Mitsubishi UFJ (Polska) Spolka Akcyjna
 BTMU (Europe) Limited
 BTMU Leasing (UK) Ltd.
 BTMU Lease (Deutschland) GmbH
 BTMU Leasing & Finance, Inc.
 Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad
 BTMU Capital Leasing & Finance, Inc.
 BTMU North America International, Inc.
 Bank of Tokyo-Mitsubishi UFJ (Mexico) S.A.
 BTMU Nominees (HK) Limited
 BTMU Nominees (UK) Limited
 UnionBanCal Corporation
 Union Bank, N.A.
 Union Bank of California Leasing, Inc.
 UBOC Community Development Corporation
 UBOC Comstock 1
 UnionBanc Investment Services, LLC
 Stanco Properties, Inc.
 Bankers Commercial Corporation
 UnionBanCal Commercial Funding Corporation
 UnionBanCal Equities, Inc.
 UnionBanCal Venture Corporation
 UNBC Leasing, Inc.
 UnionBanCal Leasing Corporation
 UnionBanCal Mortgage Corporation
 Mills-Ralston, Inc.
 SBS Realty Inc.
 HighMark Capital Management, Inc.
 BCC OX I, Inc.
 BCC OX II, Inc.
 SEMA OP9 LLC

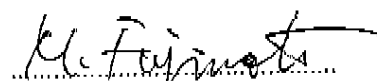
SEMA OP8 LLC
MORGANTOWN OL6 LLC
MORGANTOWN OL7 LLC
MORGANTOWN OL5 LLC
DICKERSON OL4 LLC
Baytown One A, LLC
Baytown One B, LLC
Baytown One Partners, L.P.
UBOC Insurance, Inc.
TRL One A, LLC
TRL One B, LLC
TRL One, LP
BM1, LLC
Klik Technologies Corp.
UB Leasing Corporation
Sand Dollar GP LLC
PCB Service Corporation
Pacific Crest Capital Trust I
Pacific Crest Capital Trust II
Pacific Crest Capital Trust III
Pacific Capital Statutory Trust I
Shiloh IV Wind Project, LLC
Shiloh IV Holdings Lessor Trust
Green Union I Trust
Green Union II Trust
Green Union III Trust
Tohlease Corporation
BTMU Administrators, Inc.
BTMU Funding Corporation
BTMU Financial & Leasing Corporation B-3
BTMU Financial & Leasing Corporation B-4
BTMU Financial & Leasing Corporation B-6
BTMU Financial & Leasing Corporation B-11
U.B. Vehicle Leasing, Inc.
BTMU Financial Resources, Inc.
BTMU Service Corp.
BTMU Financial & Leasing Portfolios, Inc.
BTMU Financial & Leasing Corporation
OX 2000 LLC
OX 2000-2 LLC
Southern California Business Development Corporation
Catalina Solar Holdings Lessor Trust
Catalina Solar, LLC
PT. BTMU-BRI Finance
PT U Finance Indonesia
PT. MU Research and Consulting Indonesia
BTMU Preferred Capital 1 Limited
BTMU Preferred Capital 2 Limited
BTMU Participation (Thailand) Co., Ltd.
ZAO Bank of Tokyo-Mitsubishi UFJ (Eurasia)
BTMU Preferred Capital 4 Limited
BTMU Preferred Capital 5 Limited
Bank of Tokyo-Mitsubishi UFJ (China), Ltd.
BTMU Preferred Capital 6 Limited
BTMU Preferred Capital 7 Limited
BTMU Preferred Capital 8 Limited
BTMU Preferred Capital 9 Limited
BTMU Securities, Inc.
BTMU LF Capital LLC
BTMU Liquidity Reserve Investment Limited
Bank of Tokyo-Mitsubishi UFJ (Turkey) Anonim Sirketi
MUFG Americas Capital Company
Bank of Ayudhya Public Company Limited
Krungsri Ayudhya AMC Limited
Krungsri Factoring Company Limited
Ayudhya Development Leasing Company Limited
Ayudhya Capital Auto Lease Public Company Limited
Krungsriayudhya Card Company Limited
General Card Services Limited
Ayudhya Capital Services Company Limited
Krungsri General Insurance Broker Limited
Krungsri Life Assurance Broker Limited
Krungsri Asset Management Company Limited
Total Services Solutions Public Company Limited
CFG Services Company Limited
Krungsri Securities Public Company Limited
Siam Realty and Services Company Limited
Ayudhya Card Services Company Limited
Ayudhya Total Solutions Public Company Limited
BOT Lease (HK) Co., Ltd.
PT Bumiputera - BOT Finance
BOT Lease Holding Philippines, Inc.
BOT Lease and Finance, Philippines, Inc.

BTMU Leasing (Thailand) Co., Ltd.
 BTMU Holding (Thailand) Co., Ltd.
 Bangkok BTMU Limited
 Emerald Engine Leasing Limited
 BOT Lease(Eurasia)LLC
 Dah Sing Financial Holdings Limited
 Dah Sing Banking Group Limited
 Dah Sing Bank, Limited
 Morgan Stanley MUFG Loan Partners, LLC
 BOT Lease Consulting (Shanghai) Co., Ltd.
 BOT Lease (Tianjin) Co., Ltd.
 GOLDEN ASIA FUND VENTURES LTD.
 MC Engine Leasing Limited
 Lakefield Wind Project OP Trust
 Lakefield Wind Project, LLC
 Pacwind Holdings Lessor Trust
 Pacific Wind, LLC
 Vietnam Joint Stock Commercial Bank for Industry and Trade
 Tesco Card Services Limited
 Metro Designee Company Limited
 Mitsubishi UFJ Trust International Limited
 Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)
 Mitsubishi UFJ Baillie Gifford Asset Management Limited
 Mitsubishi UFJ Global Custody S.A.
 MUGC Lux Management S.A.
 MUTB Preferred Capital Limited
 Mitsubishi UFJ Investment Services (HK) Limited
 Mitsubishi UFJ Asset Management (UK) Ltd.
 LUX J1 FUND
 FGL Lux Holdings, S.à r.l.
 Mitsubishi UFJ Fund Services Holdings Limited
 MUFG Fund Services (Bermuda) Group Limited
 MUFG Fund Services (Holdings) Limited
 MUFG Fund Services (Bermuda) Limited
 MUFG Fund Services Group Limited
 Rosebank Management Limited
 Fulcrum Group (Guernsey) Limited
 MUFG Fund Services (Cayman) Limited
 MUFG Fund Services (Cayman) Group Limited
 MUFG Fund Services (Ireland) Limited
 Fulcrum Corporate Nominees Limited
 Fund Secretaries Limited
 MUFG Fund Services Limited
 MUFG Fund Services (Canada) Limited
 MUFG Fund Services (US) Inc.
 MUFG Fund Services (UK) Limited
 MUFG Fund Services (Halifax) Limited
 MUFG Family Office Services Limited
 MUFG Family Office Services (Canada) Limited
 MUFG Family Office Services Management (Bermuda) Limited
 MUFG Fund Services (Singapore) Pte. Ltd.
 Mandir Directors Ltd.
 Mansec Secretaries Ltd.
 Tie Holdings Ltd.
 MU Japan Fund PLC
 Aberdeen Asset Management PLC
 Aberdeen Asset Managers Limited
 Aberdeen Asset Management Asia Limited
 SWS MU FUND MANAGEMENT CO.,LTD.
 AMP Capital Holdings Limited
 Mitsubishi UFJ Securities International plc
 TMI Nominees Limited
 Mitsubishi UFJ Securities (Singapore), Limited
 Mitsubishi UFJ Securities (USA), Inc.
 Mitsubishi UFJ Securities (HK), Limited
 MFHK Nominees Limited
 Ling Zheng Investment Consulting (Shanghai) Co., Ltd.
 Mitsubishi UFJ Securities (HK) Holdings, Limited
 Mitsubishi UFJ Wealth Management Bank (Switzerland), Ltd.
 EASY BUY Public Company Limited
 PT. Bank Nusantara Parahyangan, Tbk.
 ACOM (U.S.A.) INC.
 MUFG Capital Finance 1 Limited
 MUFG Capital Finance 2 Limited
 MUFG Capital Finance 4 Limited
 MUFG Capital Finance 5 Limited
 MUFG Capital Finance 6 Limited
 MUFG Capital Finance 7 Limited
 MUFG Capital Finance 8 Limited
 MUFG Capital Finance 9 Limited
 GOLDEN ASIA FUND, L.P.
 DCS Information Technology (Shanghai) Co., Ltd
 Purple Finance (Cayman) International Ltd.

Lion Rock Lease Co., Ltd.
Bangkok Mitsubishi UFJ Lease Co., Ltd
California First Advisory Services
California First Capital Management
California First Corporation
Union Capital Advisors, Inc.
Inland Valley Bancorp
The California-Sansome Corporation

ANNEXURE "B"

This is Annexure "B" of 4 pages referred to in the Form 603 (Notice of Initial Substantial Holder), signed by me and dated 5 December 2014 .


Signed: Mr. Masaya Fujimoto

Schedule	
Type of Agreement	Master Securities Loan Agreement
Parties to agreement	Morgan Stanley & Co. LLC, MS Securities Services Inc. and CITIBANK NA
Transfer Date	20141202;
Holder of Voting Rights	Borrower
Are there any restrictions on voting rights?	Yes/No
If yes, detail	Not applicable
Scheduled Return Date (if any)	Open
Does the borrower have the right to return early?	Yes/No
If yes, detail	Either party may terminate a Loan on a termination date established by notice given to the other party prior to the Close of Business on a Business Day. The termination date established by a termination notice shall be a date no earlier than the standard settlement date that would apply to a purchase or sale of the Loaned Securities (in the case of a notice given by Lender) or the non-cash Collateral securing the Loan (in the case of a notice given by Borrower) entered into at the time of such notice, which date shall, unless Borrower and Lender agree to the contrary, be the third Business Day following such notice.
Does the lender have the right to recall early?	Yes/No
If yes, detail	Either party may terminate a Loan on a termination date established by notice given to the other party prior to the Close of Business on a Business Day. The termination date established by a termination notice shall be a date no earlier than the standard settlement date that would apply to a purchase or sale of the Loaned Securities (in the case of a notice given by Lender) or the non-cash Collateral securing the Loan (in the case of a notice given by Borrower) entered into at the time of such notice, which date shall, unless Borrower and Lender agree to the contrary, be the third Business Day following such notice.
Will the securities be returned on settlement?	Yes/No
If yes, detail any exceptions	Upon the occurrence of a Default entitling the Lender to terminate all Loans, the Lender has the right to purchase a like amount of Loaned Securities, to sell any Collateral and to apply and set off the Collateral and any proceeds thereof against the payment of the purchase price for such Replacement Securities. In the event the Lender exercises such rights, the Borrower's obligation to return a like amount of the Loaned Securities shall terminate.

Schedule	
Type of Agreement	Global Master Securities Lending Agreement
Parties to agreement	Morgan Stanley & Co. International plc and NORGES BANK
Transfer Date	20141202;
Holder of Voting Rights	Borrower
Are there any restrictions on voting rights?	Yes/No
If yes, detail	Not applicable
Scheduled Return Date (if any)	Open
Does the borrower have the right to return early?	Yes/No
If yes, detail	The Borrower is entitled at any time to terminate a Loan and to redeliver all and any Equivalent Securities due and outstanding to the Lender in accordance with the Lender's instructions.
Does the lender have the right to recall early?	Yes/No
If yes, detail	The Lender is entitled to terminate a Loan and to call for the redelivery of all or any Equivalent Securities at any time by giving notice on any Business Day of not less than the standard settlement time for such Equivalent Securities on the exchange or in the clearing organisation through which the Loaned Securities were originally delivered.
Will the securities be returned on settlement?	Yes/No
If yes, detail any exceptions	If the Borrower does not redeliver Equivalent Securities in accordance with the Agreement, the Lender may by written notice to Borrower terminate the Loan forthwith and the Parties' delivery and payment obligations in respect thereof.

Type of Agreement	Global Master Repurchase Agreement
Parties to agreement	Morgan Stanley & Co. International plc and DEKABANK DEUTSCHE GIROZENTRALE
Transfer Date	20141112; 20141113; 20141114; 20141117; 20141118; 20141119; 20141120; 20141121; 20141124; 20141125; 20141126; 20141127; 20141128; 20141201; 20141202;
Holder of Voting Rights	Buyer in relation to Purchased Securities and the transferee in the case of Margin Securities.
Are there any restrictions on voting rights?	Yes/No
If yes, detail Buyer, in the case of Purchased Securities, and transferee, in the case of Margin Securities, shall use its best endeavours to arrange for voting rights of that kind to be exercised in relation to the relevant number of securities of that kind in accordance with the instructions of the other party provided that it holds such Securities and the other party shall have notified Buyer or transferee, as the case may be, of its instructions no later than seven Business Days prior to the date the votes are exercisable.	
Scheduled Return Date (if any)	Open
Does the borrower have the right to return early?	Yes/No
If yes, detail Either party may terminate on demand Transactions on notice of not less than the minimum period as is customarily required for the settlement or delivery of the Equivalent Securities. If Seller requests and Buyer agrees, Transaction may be varied such that Buyer transfers Securities equivalent to the Purchased Securities to the Seller in exchange for the transfer of other securities as agreed.	
Does the lender have the right to recall early?	Yes/No
If yes, detail Either party may terminate on demand Transactions on notice of not less than the minimum period as is customarily required for the settlement or delivery of the Equivalent Securities.	
Will the securities be returned on settlement?	Yes/No
If yes, detail any exceptions If an Event of Default occurs with respect to either party, the Parties' obligation to deliver Equivalent Securities and Equivalent Margin Securities will cease. The Non-defaulting party will calculate the Default Market Value of Equivalent Securities and Equivalent Margin Securities, set off the sums due from one party to another, and only the balance of the account shall be payable.	

Schedule	Global Master Repurchase Agreement
Type of Agreement	Morgan Stanley & Co. International plc and DEUTSCHE BANK AG
Parties to agreement	
Transfer Date	20141112; 20141113; 20141114; 20141117; 20141118; 20141119; 20141120; 20141121; 20141124; 20141125; 20141126; 20141127; 20141128; 20141201; 20141202;
Holder of Voting Rights	Buyer in relation to Purchased Securities and the transferee in the case of Margin Securities.
Are there any restrictions on voting rights?	Yes/No
If yes, detail Buyer, in the case of Purchased Securities, and transferee, in the case of Margin Securities, shall use its best endeavours to arrange for voting rights of that kind to be exercised in relation to the relevant number of securities of that kind in accordance with the instructions of the other party provided that it holds such Securities and the other party shall have notified Buyer or transferee, as the case may be, of its instructions no later than seven Business Days prior to the date the votes are exercisable.	
Scheduled Return Date (if any)	Open
Does the borrower have the right to return early?	Yes/No
If yes, detail Either party may terminate on demand Transactions on notice of not less than the minimum period as is customarily required for the settlement or delivery of the Equivalent Securities. If Seller requests and Buyer agrees, Transaction may be varied such that Buyer transfers Securities equivalent to the Purchased Securities to the Seller in exchange for the transfer of other securities as agreed.	
Does the lender have the right to recall early?	Yes/No
If yes, detail Either party may terminate on demand Transactions on notice of not less than the minimum period as is customarily required for the settlement or delivery of the Equivalent Securities.	
Will the securities be returned on settlement?	Yes/No
If yes, detail any exceptions If an Event of Default occurs with respect to either party, the Parties' obligation to deliver Equivalent Securities and Equivalent Margin Securities will cease. The Non-defaulting party will calculate the Default Market Value of Equivalent Securities and Equivalent Margin Securities, set off the sums due from one party to another, and only the balance of the account shall be payable.	

Schedule	Global Master Securities Lending Agreement
Type of Agreement	Morgan Stanley & Co. International plc and ROTHESAY LIFE LTD.
Parties to agreement	
Transfer Date	20141125; 20141126; 20141127; 20141128; 20141201; 20141202;

Holder of Voting Rights	Borrower
Are there any restrictions on voting rights?	Yes/No
If yes, detail	Not applicable
Scheduled Return Date (if any)	Open
Does the borrower have the right to return early?	Yes/No
If yes, detail	The Borrower is entitled at any time to terminate a Loan and to redeliver all and any Equivalent Securities due and outstanding to the Lender in accordance with the Lender's instructions.
Does the lender have the right to recall early?	Yes/No
If yes, detail	The Lender is entitled to terminate a Loan and to call for the redelivery of all or any Equivalent Securities at any time by giving notice on any Business Day of not less than the standard settlement time for such Equivalent Securities on the exchange or in the clearing organisation through which the Loaned Securities were originally delivered.
Will the securities be returned on settlement?	Yes/No
If yes, detail any exceptions	If the Borrower does not redeliver Equivalent Securities in accordance with the Agreement, the Lender may by written notice to Borrower terminate the Loan forthwith and the Parties' delivery and payment obligations in respect thereof.

Schedule	
Type of Agreement	International Prime Brokerage Agreement
Parties to agreement	Morgan Stanley & Co. International plc for itself and as agent and trustee for and on behalf of the other Morgan Stanley Companies and ROYAL BANK OF CANADA
Transfer Date	20141013; 20141014; 20141015; 20141022; 20141028; 20141105; 20141106; 20141107; 20141111; 20141112; 20141113; 20141114; 20141117; 20141125; 20141126; 20141127; 20141202;
Holder of Voting Rights	If prime broker has settled a short sale for the client, voting rights will pass to the purchaser of the securities.
Are there any restrictions on voting rights?	Yes/No
If yes, detail	Not applicable
Scheduled Return Date (if any)	Open
Does the borrower have the right to return early?	Yes/No
If yes, detail	At any time the client may return to the prime broker shares which the client previously sold short.
Does the lender have the right to recall early?	Yes/No
If yes, detail	The prime broker may require the client to return shares delivered on behalf of the client at any time.
Will the securities be returned on settlement?	Yes/No
If yes, detail any exceptions	Upon an Event of Default, the default market value of all Equivalent Securities to be delivered will be determined and on the basis of the amounts so established, an account shall be taken of what is due from each party to the other. The amounts due from one party shall be set off against the amounts due from the other party and only the balance of the account shall be payable.

Schedule	
Type of Agreement	Global Master Securities Lending Agreement
Parties to agreement	Morgan Stanley & Co. International plc and SUMITOMO MITSUI BANKING CORPORATION
Transfer Date	20140717;
Holder of Voting Rights	Borrower
Are there any restrictions on voting rights?	Yes/No
If yes, detail	Not applicable
Scheduled Return Date (if any)	Open
Does the borrower have the right to return early?	Yes/No
If yes, detail	The Borrower is entitled at any time to terminate a Loan and to redeliver all and any Equivalent Securities due and outstanding to the Lender in accordance with the Lender's instructions.
Does the lender have the right to recall early?	Yes/No
If yes, detail	The Lender is entitled to terminate a Loan and to call for the redelivery of all or any Equivalent Securities at any time by giving notice on any Business Day of not less than the standard settlement time for such Equivalent Securities on the exchange or in the clearing organisation through which the Loaned Securities were originally delivered.
Will the securities be returned on settlement?	Yes/No
If yes, detail any exceptions	If the Borrower does not redeliver Equivalent Securities in accordance with the Agreement, the Lender may by written notice to Borrower terminate the Loan forthwith and the Parties' delivery and payment obligations in respect thereof.

Schedule	
Type of Agreement	Global Master Repurchase Agreement
Parties to agreement	Morgan Stanley & Co. International plc and ETFS FOREIGN EXCHANGE LIMITED
Transfer Date	20141009; 20141013; 20141014; 20141015; 20141016; 20141017; 20141020; 20141022; 20141023; 20141024;

	20141027; 20141028; 20141107; 20141110; 20141111; 20141112; 20141113; 20141114; 20141117; 20141118; 20141119; 20141120; 20141121; 20141124; 20141125; 20141126; 20141127; 20141128; 20141201; 20141202;
Holder of Voting Rights	Buyer in relation to Purchased Securities and the transferee in the case of Margin Securities.
Are there any restrictions on voting rights?	Yes/No
If yes, detail Buyer, in the case of Purchased Securities, and transferee, in the case of Margin Securities, shall use its best endeavours to arrange for voting rights of that kind to be exercised in relation to the relevant number of securities of that kind in accordance with the instructions of the other party provided that it holds such Securities and the other party shall have notified Buyer or transferee, as the case may be, of its instructions no later than seven Business Days prior to the date the votes are exercisable.	
Scheduled Return Date (if any)	Open
Does the borrower have the right to return early?	Yes/No
If yes, detail Either party may terminate on demand Transactions on notice of not less than the minimum period as is customarily required for the settlement or delivery of the Equivalent Securities. If Seller requests and Buyer agrees, Transaction may be varied such that Buyer transfers Securities equivalent to the Purchased Securities to the Seller in exchange for the transfer of other securities as agreed.	
Does the lender have the right to recall early?	Yes/No
If yes, detail Either party may terminate on demand Transactions on notice of not less than the minimum period as is customarily required for the settlement or delivery of the Equivalent Securities.	
Will the securities be returned on settlement?	Yes/No
If yes, detail any exceptions If an Event of Default occurs with respect to either party, the Parties' obligation to deliver Equivalent Securities and Equivalent Margin Securities will cease. The Non-defaulting party will calculate the Default Market Value of Equivalent Securities and Equivalent Margin Securities, set off the sums due from one party to another, and only the balance of the account shall be payable.	

Schedule	
Type of Agreement	Australian Master Securities Lending Agreement
Parties to agreement	Morgan Stanley Australia Securities Limited and CITIBANK NA
Transfer Date	20141126; 20141202;
Holder of Voting Rights	Borrower
Are there any restrictions on voting rights?	Yes/No
If yes, detail Not applicable	
Scheduled Return Date (if any)	Open
Does the borrower have the right to return early?	Yes/No
If yes, detail The Borrower shall be entitled at any time to terminate a particular loan of Securities and to redeliver all and any Equivalent Securities due and outstanding to the Lender in accordance with the Lender's instructions.	
Does the lender have the right to recall early?	Yes/No
If yes, detail The Lender may call for the redelivery of all or any Equivalent Securities at any time by giving notice on any Business Day of not less than the Standard Settlement Time for such Equivalent Securities or the equivalent time on the exchange or in the clearing organisation through which the relevant borrowed Securities were originally delivered.	
Will the securities be returned on settlement?	Yes/No
If yes, detail any exceptions If an Event of Default occurs in relation to either Party, the Parties' delivery and payment obligations shall be accelerated so as to require performance thereof at the time such Event of Default occurs. In such event the Relevant Value of the Securities to be delivered by each Party shall be established and on the basis of the Relevant Values so established, an account shall be taken of what is due from each Party to the other and the sums due from one Party shall be set-off against the sums due from the other and only the balance of the account shall be payable.	