

Selected Financial Information
under Japanese GAAP
For the Nine Months Ended December 31, 2016

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(*1) “MUFG” means Mitsubishi UFJ Financial Group, Inc.

(*2) “BTMU” means The Bank of Tokyo-Mitsubishi UFJ, Ltd.

(*3) “MUTB” means Mitsubishi UFJ Trust and Banking Corporation.

(*4) “BTMU and MUTB Combined” means simple sum of “BTMU” and “MUTB” without consolidation processes.

1. Financial Results

MUFG Consolidated

(in millions of yen)

	For the nine months ended		Increase (Decrease) (A) - (B)
	December 31, 2016 (A)	December 31, 2015 (B)	
Gross profits	2,927,986	3,096,588	(168,602)
Gross profits before credit costs for trust accounts	2,927,985	3,096,588	(168,602)
Net interest income	1,470,270	1,596,005	(125,734)
Trust fees	91,592	84,658	6,934
Credit costs for trust accounts (1)	0	0	0
Net fees and commissions	916,304	954,875	(38,571)
Net trading profits	179,014	257,422	(78,407)
Net other operating profits	270,803	203,627	67,176
Net gains (losses) on debt securities	127,662	93,550	34,112
General and administrative expenses	1,867,316	1,927,603	(60,287)
Amortization of goodwill	11,020	12,569	(1,549)
Net operating profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill	1,071,689	1,181,554	(109,864)
Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses	1,060,668	1,168,984	(108,315)
Provision for general allowance for credit losses (2)	-	-	-
Net operating profits*	1,060,669	1,168,984	(108,315)
Net non-recurring gains (losses)	151,531	171,817	(20,285)
Credit costs (3)	(146,095)	(136,778)	(9,317)
Losses on loan write-offs	(93,384)	(97,122)	3,738
Provision for specific allowance for credit losses	-	-	-
Other credit costs	(52,711)	(39,655)	(13,055)
Reversal of allowance for credit losses (4)	49,281	34,798	14,482
Reversal of reserve for contingent losses included in credit costs (5)	-	-	-
Gains on loans written-off (6)	45,866	42,856	3,009
Net gains (losses) on equity securities	96,160	63,609	32,550
Gains on sales of equity securities	134,687	85,663	49,023
Losses on sales of equity securities	(36,575)	(13,289)	(23,285)
Losses on write-down of equity securities	(1,950)	(8,763)	6,813
Profits (losses) from investments in affiliates	171,199	191,355	(20,156)
Other non-recurring gains (losses)	(64,880)	(24,026)	(40,854)
Ordinary profits	1,212,200	1,340,801	(128,600)
Net extraordinary gains (losses)	(59,547)	(43,515)	(16,032)
Net losses on change in equity	(45,654)	(36,013)	(9,641)
Profits before income taxes	1,152,653	1,297,286	(144,633)
Income taxes-current	219,514	270,583	(51,069)
Income taxes-deferred	60,150	84,256	(24,106)
Total taxes	279,664	354,840	(75,175)
Profits	872,988	942,446	(69,457)
Profits attributable to non-controlling interests	86,050	90,167	(4,117)
Profits attributable to owners of parent	786,938	852,279	(65,340)

Note:

* Net operating profits = Banking subsidiaries' net operating profits + Other consolidated entities' gross profits - Other consolidated entities' general and administrative expenses - Other consolidated entities' provision for general allowance for credit losses - Amortization of goodwill - Inter-company transactions

(Reference)

Total credit costs (1)+(2)+(3)+(4)+(5)+(6)	(50,947)	(59,122)	8,174
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BTMU and MUTB Combined

(in millions of yen)

	For the nine months ended		Increase (Decrease) (A) - (B)
	December 31, 2016 (A)	December 31, 2015 (B)	
Gross profits	1,714,385	1,776,724	(62,338)
Gross profits before credit costs for trust accounts	1,714,385	1,776,724	(62,339)
Net interest income	939,711	1,027,967	(88,256)
Trust fees	72,103	65,370	6,733
Credit costs for trust accounts (1)	0	0	0
Net fees and commissions	414,648	426,658	(12,010)
Net trading profits	69,721	96,047	(26,326)
Net other operating profits	218,200	160,679	57,520
Net gains (losses) on debt securities	118,420	86,596	31,824
General and administrative expenses	1,011,099	996,023	15,075
Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses	703,286	780,699	(77,413)
Provision for general allowance for credit losses (2)	-	-	-
Net operating profits	703,286	780,700	(77,414)
Net non-recurring gains (losses)	44,630	86,029	(41,399)
Credit costs (3)	(78,711)	(67,951)	(10,760)
Losses on loan write-offs	(26,715)	(26,930)	215
Provision for specific allowance for credit losses	-	-	-
Other credit costs	(51,996)	(41,021)	(10,975)
Reversal of allowance for credit losses (4)	88,636	80,827	7,808
Reversal of reserve for contingent losses included in credit costs (5)	189	226	(36)
Gains on loans written-off (6)	15,716	13,262	2,454
Net gains (losses) on equity securities	86,242	56,336	29,906
Gains on sales of equity securities	126,211	77,138	49,072
Losses on sales of equity securities	(38,378)	(12,396)	(25,981)
Losses on write-down of equity securities	(1,589)	(8,404)	6,814
Other non-recurring gains (losses)	(67,443)	3,328	(70,771)
Ordinary profits	747,916	866,730	(118,813)
Net extraordinary gains (losses)	(4,489)	14,385	(18,875)
Income before income taxes	743,427	881,116	(137,689)
Income taxes-current	170,186	198,406	(28,219)
Income taxes-deferred	12,510	70,348	(57,838)
Total taxes	182,697	268,754	(86,057)
Net income	560,729	612,361	(51,631)

(Reference)

Total credit costs (1)+(2)+(3)+(4)+(5)+(6)	25,830	26,364	(533)
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BTMU Non-consolidated

(in millions of yen)

	For the nine months ended		Increase (Decrease) (A) - (B)
	December 31, 2016 (A)	December 31, 2015 (B)	
Gross profits	1,418,982	1,507,419	(88,436)
Net interest income	816,497	890,660	(74,162)
Net fees and commissions	340,895	356,383	(15,487)
Net trading profits	68,570	77,291	(8,720)
Net other operating profits	193,019	183,085	9,933
Net gains (losses) on debt securities	100,133	89,386	10,746
General and administrative expenses	860,307	857,572	2,734
Amortization of goodwill	275	224	51
Net operating profits before provision for general allowance for credit losses and amortization of goodwill	558,950	650,071	(91,120)
Net operating profits before provision for general allowance for credit losses	558,675	649,846	(91,171)
Provision for general allowance for credit losses (1)	-	-	-
Net operating profits	558,675	649,846	(91,171)
Net non-recurring gains (losses)	35,337	78,908	(43,570)
Credit costs (2)	(78,443)	(67,821)	(10,621)
Losses on loan write-offs	(26,375)	(26,800)	425
Provision for specific allowance for credit losses	-	-	-
Other credit costs	(52,068)	(41,021)	(11,047)
Reversal of allowance for credit losses (3)	87,869	79,610	8,259
Reversal of reserve for contingent losses included in credit costs (4)	-	-	-
Gains on loans written-off (5)	15,269	13,018	2,251
Net gains (losses) on equity securities	71,820	52,221	19,598
Gains on sales of equity securities	110,382	68,856	41,526
Losses on sales of equity securities	(37,201)	(9,285)	(27,916)
Losses on write-down of equity securities	(1,361)	(7,349)	5,988
Other non-recurring gains (losses)	(61,177)	1,880	(63,057)
Ordinary profits	594,013	728,755	(134,742)
Net extraordinary gains (losses)	1,165	15,036	(13,871)
Income before income taxes	595,178	743,791	(148,613)
Income taxes-current	134,317	167,637	(33,320)
Income taxes-deferred	10,268	60,452	(50,184)
Total taxes	144,585	228,090	(83,504)
Net income	450,592	515,701	(65,109)

(Reference)

Total credit costs (1)+(2)+(3)+(4)+(5)	24,695	24,806	(111)
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MUTB Non-consolidated

(in millions of yen)

	For the nine months ended		Increase (Decrease) (A) - (B)
	December 31, 2016 (A)	December 31, 2015 (B)	
Gross profits	295,402	269,304	26,097
Gross profits before credit costs for trust accounts	295,402	269,304	26,097
Trust fees	72,103	65,370	6,733
Credit costs for trust accounts (1)	0	0	0
Net interest income	123,213	137,307	(14,094)
Net fees and commissions	73,753	70,275	3,477
Net trading profits	1,150	18,756	(17,605)
Net other operating profits	25,180	(22,405)	47,586
Net gains (losses) on debt securities	18,287	(2,790)	21,077
General and administrative expenses	150,791	138,450	12,340
Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses	144,611	130,853	13,757
Provision for general allowance for credit losses (2)	-	-	-
Net operating profits	144,611	130,854	13,757
Net non-recurring gains (losses)	9,292	7,121	2,171
Credit costs (3)	(268)	(129)	(138)
Losses on loan write-offs	(339)	(129)	(209)
Provision for specific allowance for credit losses	-	-	-
Other credit costs	71	(0)	71
Reversal of allowance for credit losses (4)	767	1,217	(450)
Reversal of reserve for contingent losses included in credit costs (5)	189	226	(36)
Gains on loans written-off (6)	447	244	202
Net gains (losses) on equity securities	14,422	4,114	10,307
Gains on sales of equity securities	15,828	8,281	7,546
Losses on sales of equity securities	(1,177)	(3,111)	1,934
Losses on write-down of equity securities	(228)	(1,055)	826
Other non-recurring gains (losses)	(6,265)	1,448	(7,714)
Ordinary profits	153,903	137,975	15,928
Net extraordinary gains (losses)	(5,655)	(650)	(5,004)
Income before income taxes	148,248	137,324	10,924
Income taxes-current	35,869	30,768	5,100
Income taxes-deferred	2,241	9,895	(7,653)
Total taxes	38,111	40,664	(2,553)
Net income	110,137	96,660	13,477

(Reference)

Total credit costs (1)+(2)+(3)+(4)+(5)+(6)	1,135	1,557	(422)
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2. Non Performing Loans Based on the Financial Reconstruction Law**BTMU and MUTB Combined including Trust Account**

(in millions of yen)

	As of December 31, 2016	As of March 31, 2016
Bankrupt or De facto Bankrupt	123,387	118,819
Doubtful	473,723	846,495
Special Attention	568,930	341,635
Non Performing Loans	1,166,042	1,306,950
Total loans	108,154,042	109,316,859
Non Performing Loans / Total loans	1.07 %	1.19 %

BTMU Non-consolidated

(in millions of yen)

	As of December 31, 2016	As of March 31, 2016
Bankrupt or De facto Bankrupt	121,537	116,853
Doubtful	464,961	815,231
Special Attention	538,729	331,026
Non Performing Loans	1,125,229	1,263,111
Total loans	93,651,038	95,633,552
Non Performing Loans / Total loans	1.20 %	1.32 %

MUTB Non-consolidated

(in millions of yen)

	As of December 31, 2016	As of March 31, 2016
Bankrupt or De facto Bankrupt	1,846	1,954
Doubtful	8,658	31,159
Special Attention	30,044	10,101
Non Performing Loans	40,549	43,215
Total loans	14,483,630	13,660,195
Non Performing Loans / Total loans	0.27 %	0.31 %

MUTB Non-consolidated: Trust Account

(in millions of yen)

	As of December 31, 2016	As of March 31, 2016
Bankrupt or De facto Bankrupt	3	11
Doubtful	103	104
Special Attention	156	507
Non Performing Loans	263	623
Total loans	19,373	23,111
Non Performing Loans / Total loans	1.36 %	2.69 %

3. Securities

MUFG Consolidated

The tables include negotiable certificates of deposit in “Cash and due from banks”, beneficiary rights to the trust in “Monetary claims bought” and others in addition to “Securities”.

(in millions of yen)

	As of December 31, 2016		As of March 31, 2016	
	Amount on consolidated balance sheet	Differences	Amount on consolidated balance sheet	Differences
Debt securities being held to maturity	3,497,339	79,748	3,886,239	64,518

(in millions of yen)

	As of December 31, 2016		As of March 31, 2016	
	Amount on consolidated balance sheet	Differences	Amount on consolidated balance sheet	Differences
Available-for-sale securities	53,241,680	3,194,545	65,518,480	3,485,297
Domestic equity securities	5,241,604	2,682,859	4,873,212	2,205,424
Domestic bonds	24,138,777	452,915	30,322,492	718,247
Other	23,861,297	58,769	30,322,776	561,624
Foreign equity securities	162,245	30,255	149,076	23,820
Foreign bonds	20,169,104	(26,396)	26,650,433	510,987
Other	3,529,947	54,909	3,523,265	26,816

BTMU Non-consolidated

The tables include negotiable certificates of deposit in “Cash and due from banks”, beneficiary rights to the trust in “Monetary claims bought” and others in addition to “Securities”.

(in millions of yen)

	As of December 31, 2016		As of March 31, 2016	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Debt securities being held to maturity	2,439,390	52,644	2,653,043	57,771
Stocks of subsidiaries and affiliates	932,607	2,563	843,460	(91,424)

(in millions of yen)

	As of December 31, 2016		As of March 31, 2016	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Available-for-sale securities	36,463,307	2,346,889	44,773,389	2,531,495
Domestic equity securities	4,244,163	2,059,578	3,943,763	1,661,719
Domestic bonds	19,751,951	404,856	23,353,550	619,996
Other	12,467,192	(117,545)	17,476,076	249,779
Foreign equity securities	154,665	25,535	142,546	18,227
Foreign bonds	10,345,368	(111,416)	15,024,229	279,857
Other	1,967,157	(31,664)	2,309,300	(48,305)

MUTB Non-consolidated

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

(in millions of yen)

	As of December 31, 2016		As of March 31, 2016	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Debt securities being held to maturity	-	-	-	-
Stocks of subsidiaries and affiliates	52,328	32,850	57,771	50,968

(in millions of yen)

	As of December 31, 2016		As of March 31, 2016	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Available-for-sale securities	13,648,630	763,377	17,108,424	873,305
Domestic equity securities	1,049,817	560,551	974,012	470,438
Domestic bonds	4,471,065	47,542	7,013,586	98,263
Other	8,127,746	155,283	9,120,825	304,604
Foreign equity securities	60	34	51	26
Foreign bonds	6,963,018	70,943	8,367,901	228,667
Other	1,164,668	84,306	752,872	75,910

4. ROE**MUFG Consolidated**

(%)

	For the nine months ended December 31, 2016	For the nine months ended December 31, 2015
ROE	8.45	9.16

Note:

ROE is computed as follows:

$$\frac{\text{profits attributable to owners of parent} \times 4/3}{\{(\text{Total shareholders' equity at the beginning of the period} + \text{Foreign currency translation adjustments at the beginning of the period}) + (\text{Total shareholders' equity at the end of the period} + \text{Foreign currency translation adjustments at the end of the period})\} / 2} \times 100$$

5. Average Interest Rate Spread

BTMU and MUTB Combined

(Domestic business segment) (percentage per annum)

	For the nine months ended December 31, 2016	For the nine months ended December 31, 2015
Average interest rate on loans and bills discounted	0.81	0.89
Average interest rate on deposits and NCD	0.01	0.04
Interest rate spread	0.79	0.85

(After excluding loans to the Japanese government and governmental organizations) (percentage per annum)

Average interest rate on loans and bills discounted	0.91	1.04
Interest rate spread	0.89	1.00

BTMU Non-consolidated

(Domestic business segment) (percentage per annum)

	For the nine months ended December 31, 2016	For the nine months ended December 31, 2015
Average interest rate on loans and bills discounted	0.87	0.93
Average interest rate on deposits and NCD	0.00	0.03
Interest rate spread	0.86	0.90

(After excluding loans to the Japanese government and governmental organizations) (percentage per annum)

Average interest rate on loans and bills discounted	0.98	1.12
Interest rate spread	0.97	1.09

MUTB Non-consolidated

(Domestic business segment) (percentage per annum)

	For the nine months ended December 31, 2016	For the nine months ended December 31, 2015
Average interest rate on loans and bills discounted	0.51	0.67
Average interest rate on deposits and NCD	0.08	0.13
Interest rate spread	0.42	0.54

(After excluding loans to the Japanese government and governmental organizations) (percentage per annum)

Average interest rate on loans and bills discounted	0.54	0.67
Interest rate spread	0.46	0.54

6. Loans and Deposits

BTMU and MUTB Combined

(in millions of yen)

	As of December 31, 2016	As of March 31, 2016
Deposits (ending balance)	153,494,081	145,331,997
Deposits (average balance)	148,997,959	138,046,126
Loans (ending balance)	97,613,068	99,884,265
Loans (average balance)	98,456,475	97,177,782

(in millions of yen)

	As of December 31, 2016	As of March 31, 2016
Domestic deposits (ending balance)*	130,139,357	123,850,947
Individuals	73,286,901	71,068,636

Note:

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

BTMU Non-consolidated

(in millions of yen)

	As of December 31, 2016	As of March 31, 2016
Deposits (ending balance)	139,487,569	131,986,582
Deposits (average balance)	135,020,928	125,267,973
Loans (ending balance)	83,525,525	86,691,727
Loans (average balance)	84,958,608	84,450,867

(in millions of yen)

	As of December 31, 2016	As of March 31, 2016
Domestic deposits (ending balance)*	117,655,053	111,911,283
Individuals	65,598,527	63,158,639

Note:

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

MUTB Non-consolidated

(in millions of yen)

	As of December 31, 2016	As of March 31, 2016
Deposits (ending balance)	14,006,511	13,345,415
Deposits (average balance)	13,977,031	12,778,152
Loans (ending balance)	14,087,543	13,192,538
Loans (average balance)	13,497,867	12,726,915

(in millions of yen)

	As of December 31, 2016	As of March 31, 2016
Domestic deposits (ending balance)*	12,484,303	11,939,663
Individuals	7,688,374	7,909,997

Note:

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

7. Statements of Trust Assets and Liabilities**MUTB Non-consolidated**

Including trust assets under service-shared co-trusteeship

(in millions of yen)	As of March 31, 2016	As of December 31, 2016
Assets:		
Loans and bills discounted	150,571	190,725
Securities	53,614,888	52,006,098
Beneficiary rights to the trust	53,719,802	55,529,490
Securities held in custody accounts	3,339,160	3,635,609
Monetary claims	9,369,779	13,343,154
Tangible fixed assets	11,636,006	12,259,964
Intangible fixed assets	193,150	196,834
Other claims	4,364,029	3,381,859
Call loans	103,070	532,855
Due from banking account	12,745,624	8,485,129
Cash and due from banks	4,474,306	5,407,876
Total	153,710,390	154,969,598
Liabilities:		
Money trusts	20,470,160	19,968,962
Pension trusts	14,950,257	12,934,709
Property formation benefit trusts	8,033	7,381
Investment trusts	58,519,398	59,665,663
Money entrusted other than money trusts	3,463,944	3,345,084
Securities trusts	5,350,832	5,406,510
Monetary claim trusts	8,799,495	12,502,109
Equipment trusts	59,923	67,061
Land and fixtures trusts	65,884	65,795
Composite trusts	42,022,461	41,006,318
Total	153,710,390	154,969,598

Note: The table shown above includes master trust assets under the service-shared co-trusteeship between MUTB and The Master Trust Bank of Japan, Ltd.