

Selected Financial Information  
under Japanese GAAP  
For the Six Months Ended September 30, 2017

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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 six months ended  |                           | Increase<br>(Decrease)<br>(A) - (B) |
|----------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------|-------------------------------------|
|                                                                                                                                              | September 30, 2017<br>(A) | September 30, 2016<br>(B) |                                     |
| Gross profits                                                                                                                                | 2,008,140                 | 1,969,410                 | 38,729                              |
| Gross profits before credit costs for trust accounts                                                                                         | 2,008,140                 | 1,969,410                 | 38,730                              |
| Net interest income                                                                                                                          | 973,621                   | 975,085                   | (1,463)                             |
| Trust fees                                                                                                                                   | 58,792                    | 63,201                    | (4,409)                             |
| Credit costs for trust accounts (1)                                                                                                          | -                         | 0                         | (0)                                 |
| Net fees and commissions                                                                                                                     | 637,165                   | 619,488                   | 17,677                              |
| Net trading profits                                                                                                                          | 157,061                   | 150,992                   | 6,069                               |
| Net other operating profits                                                                                                                  | 181,499                   | 160,643                   | 20,856                              |
| Net gains (losses) on debt securities                                                                                                        | 84,759                    | 92,678                    | (7,918)                             |
| General and administrative expenses                                                                                                          | 1,307,356                 | 1,244,009                 | 63,347                              |
| Amortization of goodwill                                                                                                                     | 8,519                     | 7,427                     | 1,091                               |
| Net operating profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 709,303                   | 732,828                   | (23,525)                            |
| Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses                           | 700,783                   | 725,401                   | (24,617)                            |
| Provision for general allowance for credit losses (2)                                                                                        | -                         | -                         | -                                   |
| Net operating profits*                                                                                                                       | 700,783                   | 725,401                   | (24,617)                            |
| Net non-recurring gains (losses)                                                                                                             | 163,236                   | 69,471                    | 93,764                              |
| Credit costs (3)                                                                                                                             | (88,757)                  | (108,435)                 | 19,677                              |
| Losses on loan write-offs                                                                                                                    | (62,965)                  | (59,831)                  | (3,134)                             |
| Provision for specific allowance for credit losses                                                                                           | -                         | -                         | -                                   |
| Other credit costs                                                                                                                           | (25,791)                  | (48,603)                  | 22,811                              |
| Reversal of allowance for credit losses (4)                                                                                                  | 53,575                    | 22,807                    | 30,768                              |
| Reversal of reserve for contingent losses included in credit costs (5)                                                                       | -                         | -                         | -                                   |
| Gains on loans written-off (6)                                                                                                               | 38,291                    | 27,993                    | 10,297                              |
| Net gains (losses) on equity securities                                                                                                      | 55,015                    | 44,034                    | 10,980                              |
| Gains on sales of equity securities                                                                                                          | 65,790                    | 82,635                    | (16,845)                            |
| Losses on sales of equity securities                                                                                                         | (9,681)                   | (27,193)                  | 17,512                              |
| Losses on write-down of equity securities                                                                                                    | (1,094)                   | (11,407)                  | 10,312                              |
| Profits (losses) from investments in affiliates                                                                                              | 135,674                   | 113,940                   | 21,734                              |
| Other non-recurring gains (losses)                                                                                                           | (30,563)                  | (30,868)                  | 305                                 |
| Ordinary profits                                                                                                                             | 864,020                   | 794,873                   | 69,147                              |
| Net extraordinary gains (losses)                                                                                                             | 4,357                     | (56,432)                  | 60,790                              |
| Losses on impairment of fixed assets                                                                                                         | (22,597)                  | (4,069)                   | (18,528)                            |
| Losses on change in equity                                                                                                                   | (19,569)                  | (45,654)                  | 26,084                              |
| Gains on exchange of shares of affiliates                                                                                                    | 48,695                    | -                         | 48,695                              |
| Profits before income taxes                                                                                                                  | 868,377                   | 738,440                   | 129,937                             |
| Income taxes-current                                                                                                                         | 161,188                   | 145,032                   | 16,155                              |
| Income taxes-deferred                                                                                                                        | 29,380                    | 33,440                    | (4,059)                             |
| Total taxes                                                                                                                                  | 190,568                   | 178,473                   | 12,095                              |
| Profits                                                                                                                                      | 677,809                   | 559,967                   | 117,841                             |
| Profits attributable to non-controlling interests                                                                                            | 50,869                    | 69,436                    | (18,567)                            |
| Profits attributable to owners of parent                                                                                                     | 626,940                   | 490,530                   | 136,409                             |

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)                           | 3,109 | (57,634) | 60,743 |
| Number of consolidated subsidiaries                                  | 208   | 218      | (10)   |
| Number of affiliated companies accounted for under the equity method | 55    | 65       | (10)   |

## BTMU and MUTB Combined

(in millions of yen)

|                                                                                                                    | For the six months ended  |                           | Increase<br>(Decrease)<br>(A) - (B) |
|--------------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------|-------------------------------------|
|                                                                                                                    | September 30, 2017<br>(A) | September 30, 2016<br>(B) |                                     |
| Gross profits                                                                                                      | 1,109,563                 | 1,164,706                 | (55,143)                            |
| Gross profits before credit costs for trust accounts                                                               | 1,109,563                 | 1,164,706                 | (55,143)                            |
| Domestic gross profits                                                                                             | 645,251                   | 637,483                   | 7,768                               |
| Net interest income                                                                                                | 340,632                   | 352,383                   | (11,750)                            |
| Trust fees                                                                                                         | 45,789                    | 49,897                    | (4,108)                             |
| Credit costs for trust accounts (1)                                                                                | -                         | 0                         | (0)                                 |
| Net fees and commissions                                                                                           | 172,828                   | 183,973                   | (11,145)                            |
| Net trading profits                                                                                                | (4,375)                   | 17,579                    | (21,954)                            |
| Net other operating profits                                                                                        | 90,375                    | 33,648                    | 56,726                              |
| Net gains (losses) on debt securities                                                                              | 77,883                    | 33,854                    | 44,028                              |
| Non-domestic gross profits                                                                                         | 464,311                   | 527,223                   | (62,912)                            |
| Net interest income                                                                                                | 251,751                   | 273,338                   | (21,587)                            |
| Net fees and commissions                                                                                           | 99,522                    | 94,849                    | 4,672                               |
| Net trading profits                                                                                                | 48,058                    | 79,124                    | (31,066)                            |
| Net other operating profits                                                                                        | 64,979                    | 79,910                    | (14,931)                            |
| Net gains (losses) on debt securities                                                                              | 7,598                     | 52,611                    | (45,012)                            |
| General and administrative expenses                                                                                | 667,278                   | 654,826                   | 12,452                              |
| Personnel expenses                                                                                                 | 241,786                   | 237,980                   | 3,806                               |
| Non-personnel expenses                                                                                             | 390,000                   | 380,961                   | 9,039                               |
| Taxes                                                                                                              | 35,491                    | 35,884                    | (393)                               |
| Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses | 442,284                   | 509,880                   | (67,596)                            |
| Provision for general allowance for credit losses (2)                                                              | -                         | -                         | -                                   |
| Net operating profits                                                                                              | 442,284                   | 509,880                   | (67,596)                            |
| Net non-recurring gains (losses)                                                                                   | 91,217                    | 5,874                     | 85,342                              |
| Credit costs (3)                                                                                                   | (39,689)                  | (64,663)                  | 24,974                              |
| Losses on loan write-offs                                                                                          | (13,652)                  | (16,144)                  | 2,491                               |
| Provision for specific allowance for credit losses                                                                 | -                         | -                         | -                                   |
| Other credit costs                                                                                                 | (26,036)                  | (48,518)                  | 22,482                              |
| Reversal of allowance for credit losses (4)                                                                        | 90,732                    | 52,591                    | 38,141                              |
| Reversal of reserve for contingent losses included in credit costs (5)                                             | -                         | 103                       | (103)                               |
| Gains on loans written-off (6)                                                                                     | 13,708                    | 8,978                     | 4,730                               |
| Net gains (losses) on equity securities                                                                            | 50,638                    | 36,938                    | 13,699                              |
| Gains on sales of equity securities                                                                                | 61,704                    | 76,533                    | (14,828)                            |
| Losses on sales of equity securities                                                                               | (10,635)                  | (28,226)                  | 17,591                              |
| Losses on write-down of equity securities                                                                          | (431)                     | (11,368)                  | 10,936                              |
| Other non-recurring gains (losses)                                                                                 | (24,173)                  | (28,073)                  | 3,900                               |
| Ordinary profits                                                                                                   | 533,501                   | 515,754                   | 17,746                              |
| Net extraordinary gains (losses)                                                                                   | 38,792                    | (3,830)                   | 42,623                              |
| Net gains (losses) on disposition of fixed assets                                                                  | (2,861)                   | 3,909                     | (6,771)                             |
| Losses on impairment of fixed assets                                                                               | (11,157)                  | (1,611)                   | (9,545)                             |
| Losses on liquidation of equity securities of subsidiaries                                                         | -                         | (7,941)                   | 7,941                               |
| Gains on sales of equity securities of subsidiaries                                                                | -                         | 2,600                     | (2,600)                             |
| Gains on exchange of shares of affiliates                                                                          | 52,811                    | -                         | 52,811                              |
| Income before income taxes                                                                                         | 572,294                   | 511,924                   | 60,369                              |
| Income taxes-current                                                                                               | 136,554                   | 123,675                   | 12,878                              |
| Income taxes-deferred                                                                                              | 15,379                    | (10,523)                  | 25,902                              |
| Total taxes                                                                                                        | 151,933                   | 113,152                   | 38,781                              |
| Net income                                                                                                         | 420,360                   | 398,772                   | 21,588                              |

(Reference)

|                                            |        |         |        |
|--------------------------------------------|--------|---------|--------|
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6) | 64,752 | (2,990) | 67,742 |
|--------------------------------------------|--------|---------|--------|

## BTMU Consolidated

(in millions of yen)

|                                                                                                             | For the six months ended  |                           | Increase<br>(Decrease)<br>(A) - (B) |
|-------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------|-------------------------------------|
|                                                                                                             | September 30, 2017<br>(A) | September 30, 2016<br>(B) |                                     |
| Gross profits                                                                                               | 1,361,131                 | 1,374,053                 | (12,922)                            |
| Net interest income                                                                                         | 808,891                   | 833,575                   | (24,683)                            |
| Trust fees                                                                                                  | 6,625                     | 6,293                     | 331                                 |
| Net fees and commissions                                                                                    | 338,395                   | 331,626                   | 6,768                               |
| Net trading profits                                                                                         | 37,207                    | 78,969                    | (41,761)                            |
| Net other operating profits                                                                                 | 170,011                   | 123,588                   | 46,422                              |
| Net gains (losses) on debt securities                                                                       | 73,919                    | 77,362                    | (3,442)                             |
| General and administrative expenses                                                                         | 885,653                   | 820,861                   | 64,792                              |
| Amortization of goodwill                                                                                    | 7,839                     | 6,890                     | 949                                 |
| Net operating profits before provision for general allowance for credit losses and amortization of goodwill | 483,317                   | 560,082                   | (76,765)                            |
| Net operating profits before provision for general allowance for credit losses                              | 475,477                   | 553,192                   | (77,714)                            |
| Provision for general allowance for credit losses (1)                                                       | -                         | -                         | -                                   |
| Net operating profits*                                                                                      | 475,477                   | 553,192                   | (77,714)                            |
| Net non-recurring gains (losses)                                                                            | 73,735                    | (18,718)                  | 92,453                              |
| Credit costs (2)                                                                                            | (45,897)                  | (79,016)                  | 33,119                              |
| Losses on loan write-offs                                                                                   | (27,712)                  | (30,387)                  | 2,674                               |
| Provision for specific allowance for credit losses                                                          | -                         | -                         | -                                   |
| Other credit costs                                                                                          | (18,184)                  | (48,629)                  | 30,445                              |
| Reversal of allowance for credit losses (3)                                                                 | 57,887                    | 31,175                    | 26,711                              |
| Reversal of reserve for contingent losses included in credit costs (4)                                      | -                         | -                         | -                                   |
| Gains on loans written-off (5)                                                                              | 28,003                    | 17,544                    | 10,458                              |
| Net gains (losses) on equity securities                                                                     | 40,169                    | 23,686                    | 16,482                              |
| Gains on sales of equity securities                                                                         | 50,322                    | 62,226                    | (11,904)                            |
| Losses on sales of equity securities                                                                        | (9,311)                   | (27,776)                  | 18,465                              |
| Losses on write-down of equity securities                                                                   | (841)                     | (10,762)                  | 9,920                               |
| Profits (losses) from investments in affiliates                                                             | 18,251                    | 9,997                     | 8,253                               |
| Other non-recurring gains (losses)                                                                          | (24,678)                  | (22,106)                  | (2,571)                             |
| Ordinary profits                                                                                            | 549,213                   | 534,474                   | 14,739                              |
| Net extraordinary gains (losses)                                                                            | (9,635)                   | (5,125)                   | (4,510)                             |
| Net gains (losses) on disposition of fixed assets                                                           | (1,538)                   | 4,947                     | (6,486)                             |
| Losses on impairment of fixed assets                                                                        | (8,097)                   | (2,601)                   | (5,495)                             |
| Losses on liquidation of equity securities of subsidiaries                                                  | -                         | (3,236)                   | 3,236                               |
| Losses on exchange of shares of affiliates                                                                  | -                         | (4,007)                   | 4,007                               |
| Profits before income taxes                                                                                 | 539,577                   | 529,349                   | 10,228                              |
| Income taxes-current                                                                                        | 104,508                   | 106,324                   | (1,815)                             |
| Income taxes-deferred                                                                                       | 38,356                    | 17,442                    | 20,913                              |
| Total taxes                                                                                                 | 142,865                   | 123,767                   | 19,097                              |
| Profits                                                                                                     | 396,712                   | 405,581                   | (8,869)                             |
| Profits attributable to non-controlling interests                                                           | 20,689                    | 30,736                    | (10,047)                            |
| Profits attributable to owners of parent                                                                    | 376,022                   | 374,844                   | 1,178                               |

Note:

\* Net operating profits = Net operating profits of BTMU + 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)                               | 39,993 | (30,296) | 70,290 |
| Number of consolidated subsidiaries                                  | 125    | 128      | (3)    |
| Number of affiliated companies accounted for under the equity method | 48     | 57       | (9)    |

## BTMU Non-consolidated

(in millions of yen)

|                                                                                                             | For the six months ended  |                           | Increase<br>(Decrease)<br>(A) - (B) |
|-------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------|-------------------------------------|
|                                                                                                             | September 30, 2017<br>(A) | September 30, 2016<br>(B) |                                     |
| Gross profits                                                                                               | 905,893                   | 972,318                   | (66,425)                            |
| Domestic gross profits                                                                                      | 509,406                   | 491,111                   | 18,294                              |
| Net interest income                                                                                         | 294,140                   | 312,320                   | (18,180)                            |
| Net fees and commissions                                                                                    | 122,763                   | 135,450                   | (12,687)                            |
| Net trading profits                                                                                         | (1,096)                   | 12,992                    | (14,088)                            |
| Net other operating profits                                                                                 | 93,599                    | 30,348                    | 63,250                              |
| Net gains (losses) on debt securities                                                                       | 74,344                    | 28,414                    | 45,930                              |
| Non-domestic gross profits                                                                                  | 396,486                   | 481,207                   | (84,720)                            |
| Net interest income                                                                                         | 206,995                   | 244,394                   | (37,399)                            |
| Net fees and commissions                                                                                    | 96,364                    | 93,323                    | 3,040                               |
| Net trading profits                                                                                         | 34,412                    | 76,464                    | (42,052)                            |
| Net other operating profits                                                                                 | 58,714                    | 67,024                    | (8,310)                             |
| Net gains (losses) on debt securities                                                                       | 626                       | 43,539                    | (42,912)                            |
| General and administrative expenses                                                                         | 567,964                   | 555,226                   | 12,737                              |
| Personnel expenses                                                                                          | 205,323                   | 199,442                   | 5,881                               |
| Non-personnel expenses                                                                                      | 333,478                   | 325,411                   | 8,067                               |
| Amortization of goodwill                                                                                    | 183                       | 164                       | 19                                  |
| Taxes                                                                                                       | 29,162                    | 30,373                    | (1,210)                             |
| Net operating profits before provision for general allowance for credit losses and amortization of goodwill | 338,111                   | 417,256                   | (79,144)                            |
| Net operating profits before provision for general allowance for credit losses                              | 337,928                   | 417,092                   | (79,163)                            |
| Provision for general allowance for credit losses (1)                                                       | -                         | -                         | -                                   |
| Net operating profits                                                                                       | 337,928                   | 417,092                   | (79,163)                            |
| Net non-recurring gains (losses)                                                                            | 73,890                    | (6,853)                   | 80,743                              |
| Credit costs (2)                                                                                            | (31,980)                  | (64,280)                  | 32,299                              |
| Reversal of allowance for credit losses (3)                                                                 | 77,697                    | 50,973                    | 26,723                              |
| Reversal of reserve for contingent losses included in credit costs (4)                                      | -                         | -                         | -                                   |
| Gains on loans written-off (5)                                                                              | 13,203                    | 8,574                     | 4,628                               |
| Net gains (losses) on equity securities                                                                     | 38,837                    | 23,471                    | 15,366                              |
| Gains on sales of equity securities                                                                         | 48,044                    | 61,342                    | (13,297)                            |
| Losses on sales of equity securities                                                                        | (8,989)                   | (27,401)                  | 18,411                              |
| Losses on write-down of equity securities                                                                   | (217)                     | (10,469)                  | 10,251                              |
| Other non-recurring gains (losses)                                                                          | (23,867)                  | (25,592)                  | 1,725                               |
| Ordinary profits                                                                                            | 411,819                   | 410,239                   | 1,579                               |
| Net extraordinary gains (losses)                                                                            | (10,232)                  | 1,725                     | (11,958)                            |
| Net gains (losses) on disposition of fixed assets                                                           | (2,433)                   | 5,034                     | (7,468)                             |
| Losses on impairment of fixed assets                                                                        | (7,798)                   | (271)                     | (7,527)                             |
| Losses on liquidation of equity securities of subsidiaries                                                  | -                         | (4,850)                   | 4,850                               |
| Gain on sales of equity securities of subsidiaries                                                          | -                         | 2,600                     | (2,600)                             |
| Income before income taxes                                                                                  | 401,586                   | 411,964                   | (10,378)                            |
| Income taxes-current                                                                                        | 94,380                    | 98,189                    | (3,808)                             |
| Income taxes-deferred                                                                                       | 12,941                    | (9,268)                   | 22,209                              |
| Total taxes                                                                                                 | 107,322                   | 88,921                    | 18,400                              |
| Net income                                                                                                  | 294,264                   | 323,043                   | (28,779)                            |

## (Reference)

|                                                          |          |           |           |
|----------------------------------------------------------|----------|-----------|-----------|
| Total credit costs (1)+(2)+(3)+(4)+(5)                   | 58,920   | (4,731)   | 63,652    |
| Provision for general allowance for credit losses        | 88,698   | (115,341) | 204,039   |
| Provision for special allowance for credit losses        | (10,693) | 166,353   | (177,047) |
| Allowance for credit to specific foreign borrowers       | (306)    | (38)      | (268)     |
| Losses on loans write-off                                | (13,641) | (15,802)  | 2,161     |
| Provision for contingent losses included in credit costs | (11,961) | (48,058)  | 36,097    |
| Gains on loans written-off                               | 13,203   | 8,574     | 4,628     |
| Losses on sales of other loans, etc.                     | (6,377)  | (419)     | (5,958)   |

## MUTB Consolidated

(in millions of yen)

|                                                                                                                                              | For the six months ended  |                           | Increase<br>(Decrease)<br>(A) - (B) |
|----------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------|-------------------------------------|
|                                                                                                                                              | September 30, 2017<br>(A) | September 30, 2016<br>(B) |                                     |
| Gross profits                                                                                                                                | 249,151                   | 232,909                   | 16,242                              |
| Gross profits before credit costs for trust accounts                                                                                         | 249,151                   | 232,909                   | 16,242                              |
| Trust fees                                                                                                                                   | 52,269                    | 57,046                    | (4,776)                             |
| Trust fees before credit costs for trust accounts                                                                                            | 52,269                    | 57,045                    | (4,776)                             |
| Money trusts fees (Jointly operated designated money trusts before credit costs for trust account)                                           | 6,284                     | 14,556                    | (8,271)                             |
| Other trust fees                                                                                                                             | 45,985                    | 42,489                    | 3,495                               |
| Credit costs for trust accounts (1)                                                                                                          | -                         | 0                         | (0)                                 |
| Net interest income                                                                                                                          | 73,392                    | 50,915                    | 22,476                              |
| Net fees and commissions                                                                                                                     | 104,437                   | 96,899                    | 7,538                               |
| Net trading profits                                                                                                                          | 12,972                    | 9,735                     | 3,236                               |
| Net other operating profits                                                                                                                  | 6,079                     | 18,313                    | (12,233)                            |
| Net gains (losses) on debt securities                                                                                                        | 10,511                    | 14,478                    | (3,967)                             |
| General and administrative expenses                                                                                                          | 147,030                   | 141,670                   | 5,359                               |
| Amortization of goodwill                                                                                                                     | 677                       | 535                       | 141                                 |
| Net operating profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 102,799                   | 91,774                    | 11,024                              |
| Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses                           | 102,121                   | 91,238                    | 10,882                              |
| Provision for general allowance for credit losses (2)                                                                                        | -                         | -                         | -                                   |
| Net operating profits*                                                                                                                       | 102,121                   | 91,238                    | 10,882                              |
| Net non-recurring gains (losses)                                                                                                             | 18,639                    | 14,309                    | 4,330                               |
| Credit costs (3)                                                                                                                             | (7,755)                   | (403)                     | (7,352)                             |
| Losses on loan write-offs                                                                                                                    | (49)                      | (362)                     | 313                                 |
| Provision for specific allowance for credit losses                                                                                           | -                         | -                         | -                                   |
| Other credit costs                                                                                                                           | (7,706)                   | (40)                      | (7,665)                             |
| Reversal of allowance for credit losses (4)                                                                                                  | 13,049                    | 1,647                     | 11,401                              |
| Reversal of reserve for contingent losses included in credit costs (5)                                                                       | -                         | 103                       | (103)                               |
| Gains on loans written-off (6)                                                                                                               | 526                       | 458                       | 68                                  |
| Net gains (losses) on equity securities                                                                                                      | 11,800                    | 13,466                    | (1,666)                             |
| Gains on sales of equity securities                                                                                                          | 13,660                    | 15,191                    | (1,531)                             |
| Losses on sales of equity securities                                                                                                         | (1,645)                   | (825)                     | (819)                               |
| Losses on write-down of equity securities                                                                                                    | (214)                     | (899)                     | 684                                 |
| Profits (losses) from investments in affiliates                                                                                              | 3,444                     | 2,391                     | 1,053                               |
| Other non-recurring gains (losses)                                                                                                           | (2,426)                   | (3,355)                   | 929                                 |
| Ordinary profits                                                                                                                             | 120,760                   | 105,547                   | 15,212                              |
| Net extraordinary gains (losses)                                                                                                             | 33,776                    | (5,247)                   | 39,023                              |
| Net gains (losses) on disposition of fixed assets                                                                                            | (436)                     | (1,134)                   | 698                                 |
| Losses on impairment of fixed assets                                                                                                         | (14,483)                  | (1,339)                   | (13,143)                            |
| Gains on exchange of shares of affiliates                                                                                                    | 48,695                    | -                         | 48,695                              |
| Losses on liquidation of equity securities of subsidiaries                                                                                   | -                         | (2,773)                   | 2,773                               |
| Profits before income taxes                                                                                                                  | 154,536                   | 100,300                   | 54,236                              |
| Income taxes-current                                                                                                                         | 47,228                    | 31,204                    | 16,023                              |
| Income taxes-deferred                                                                                                                        | 970                       | (1,965)                   | 2,935                               |
| Total taxes                                                                                                                                  | 48,199                    | 29,239                    | 18,959                              |
| Profits                                                                                                                                      | 106,337                   | 71,060                    | 35,276                              |
| Profits attributable to non-controlling interests                                                                                            | 4,960                     | 5,620                     | (660)                               |
| Profits attributable to owners of parent                                                                                                     | 101,376                   | 65,439                    | 35,937                              |

Note:

- \* Net operating profits = Net operating profits of MUTB + 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)                           | 5,819 | 1,806 | 4,013 |
| Number of consolidated subsidiaries                                  | 49    | 52    | (3)   |
| Number of affiliated companies accounted for under the equity method | 8     | 13    | (5)   |

MUTB Consolidated(combined operating results of MUTB and transferred entities to Intermediate Holding Company in the United States)  
In July 2016 and July 2017, to comply with the financial regulations in the United States, MUTB transferred the interests in its subsidiaries in the United States to the Intermediate Holding Company("IHC") in United States which are owned by BTMU and MUFG.

The combined operating results of MUTB and transferred entities are as follows(the operating results of transferred entities are prepared for managerial accounting purpose):

|                                                                                                                    |         |        |        |
|--------------------------------------------------------------------------------------------------------------------|---------|--------|--------|
| Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses | 102,156 | 91,238 | 10,917 |
| Profits attributable to owners of parent                                                                           | 101,397 | 65,439 | 35,958 |
| Number of the entities transferred to IHC                                                                          | 3       | 1      | 2      |

## MUTB Non-consolidated

(in millions of yen)

|                                                                                                                    | For the six months ended  |                           | Increase<br>(Decrease)<br>(A) - (B) |
|--------------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------|-------------------------------------|
|                                                                                                                    | September 30, 2017<br>(A) | September 30, 2016<br>(B) |                                     |
| Gross profits                                                                                                      | 203,670                   | 192,388                   | 11,282                              |
| Gross profits before credit costs for trust accounts                                                               | 203,670                   | 192,387                   | 11,282                              |
| Domestic gross profits                                                                                             | 135,844                   | 146,371                   | (10,526)                            |
| Trust fees                                                                                                         | 45,789                    | 49,897                    | (4,108)                             |
| Trust fees before credit costs for trust accounts                                                                  | 45,789                    | 49,897                    | (4,107)                             |
| Money trusts fees (Jointly operated designated money trusts before credit costs for trust account)                 | 6,284                     | 14,556                    | (8,271)                             |
| Other trust fees                                                                                                   | 39,505                    | 35,341                    | 4,164                               |
| Credit costs for trust accounts (1)                                                                                | -                         | 0                         | (0)                                 |
| Net interest income                                                                                                | 46,492                    | 40,062                    | 6,429                               |
| Net fees and commissions                                                                                           | 50,064                    | 48,522                    | 1,541                               |
| Net trading profits                                                                                                | (3,278)                   | 4,587                     | (7,865)                             |
| Net other operating profits                                                                                        | (3,223)                   | 3,300                     | (6,524)                             |
| Net gains (losses) on debt securities                                                                              | 3,539                     | 5,440                     | (1,901)                             |
| Non-domestic gross profits                                                                                         | 67,825                    | 46,016                    | 21,808                              |
| Net interest income                                                                                                | 44,755                    | 28,943                    | 15,811                              |
| Net fees and commissions                                                                                           | 3,158                     | 1,526                     | 1,632                               |
| Net trading profits                                                                                                | 13,645                    | 2,659                     | 10,986                              |
| Net other operating profits                                                                                        | 6,264                     | 12,886                    | (6,621)                             |
| Net gains (losses) on debt securities                                                                              | 6,972                     | 9,072                     | (2,099)                             |
| General and administrative expenses                                                                                | 99,314                    | 99,599                    | (285)                               |
| Personnel expenses                                                                                                 | 36,463                    | 38,538                    | (2,075)                             |
| Non-personnel expenses                                                                                             | 56,522                    | 55,550                    | 972                                 |
| Taxes                                                                                                              | 6,328                     | 5,511                     | 817                                 |
| Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses | 104,355                   | 92,788                    | 11,567                              |
| Provision for general allowance for credit losses (2)                                                              | -                         | -                         | -                                   |
| Net operating profits                                                                                              | 104,355                   | 92,788                    | 11,567                              |
| Net non-recurring gains (losses)                                                                                   | 17,326                    | 12,727                    | 4,599                               |
| Credit costs (3)                                                                                                   | (7,708)                   | (383)                     | (7,325)                             |
| Reversal of allowance for credit losses (4)                                                                        | 13,035                    | 1,617                     | 11,417                              |
| Reversal of reserve for contingent losses included in credit costs (5)                                             | -                         | 103                       | (103)                               |
| Gains on loans written-off (6)                                                                                     | 505                       | 403                       | 102                                 |
| Net gains (losses) on equity securities                                                                            | 11,800                    | 13,466                    | (1,666)                             |
| Gains on sales of equity securities                                                                                | 13,660                    | 15,191                    | (1,531)                             |
| Losses on sales of equity securities                                                                               | (1,645)                   | (825)                     | (819)                               |
| Losses on write-down of equity securities                                                                          | (214)                     | (899)                     | 684                                 |
| Other non-recurring gains (losses)                                                                                 | (305)                     | (2,480)                   | 2,174                               |
| Ordinary profits                                                                                                   | 121,682                   | 105,515                   | 16,166                              |
| Net extraordinary gains (losses)                                                                                   | 49,025                    | (5,556)                   | 54,581                              |
| Net gains (losses) on disposition of fixed assets                                                                  | (428)                     | (1,124)                   | 696                                 |
| Losses on impairment of fixed assets                                                                               | (3,358)                   | (1,339)                   | (2,018)                             |
| Gains on exchange of shares of affiliates                                                                          | 52,811                    | -                         | 52,811                              |
| Losses on liquidation of equity securities of subsidiaries                                                         | -                         | (3,091)                   | 3,091                               |
| Income before income taxes                                                                                         | 170,707                   | 99,959                    | 70,748                              |
| Income taxes-current                                                                                               | 42,173                    | 25,485                    | 16,687                              |
| Income taxes-deferred                                                                                              | 2,437                     | (1,255)                   | 3,692                               |
| Total taxes                                                                                                        | 44,611                    | 24,230                    | 20,380                              |
| Net income                                                                                                         | 126,096                   | 75,728                    | 50,367                              |

## (Reference)

|                                                          |         |         |          |
|----------------------------------------------------------|---------|---------|----------|
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6)               | 5,832   | 1,741   | 4,090    |
| Credit costs for trust accounts                          | -       | 0       | (0)      |
| Provision for general allowance for credit losses        | 16,708  | (6,729) | 23,438   |
| Provision for special allowance for credit losses        | (3,673) | 8,349   | (12,022) |
| Allowance for credit to specific foreign borrowers       | 0       | (1)     | 2        |
| Losses on loans write-offs                               | (11)    | (342)   | 330      |
| Provision for contingent losses included in credit costs | (7,697) | 103     | (7,800)  |
| Gains on loans written-off                               | 505     | 403     | 102      |
| Losses on sales of other loans, etc.                     | -       | (40)    | 40       |

## 2. Average Interest Rate Spread

### BTMU Non-consolidated

|                                                                                                                    | (percentage per annum)                                |                                     |                                                       |
|--------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|-------------------------------------|-------------------------------------------------------|
|                                                                                                                    | For the six months ended<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | For the six months ended<br>September 30, 2016<br>(B) |
| (Domestic business segment)                                                                                        |                                                       |                                     |                                                       |
| Total average interest rate on interest-earning assets (a)                                                         | 0.54                                                  | (0.02)                              | 0.57                                                  |
| Average interest rate on loans and bills discounted (b)                                                            | 0.88                                                  | 0.01                                | 0.87                                                  |
| Average interest rate on securities                                                                                | 0.71                                                  | 0.01                                | 0.70                                                  |
| Total average interest rate on interest-bearing liabilities (c)<br><including general and administrative expenses> | 0.56                                                  | (0.06)                              | 0.62                                                  |
| Average interest rate on deposits and NCD (d)                                                                      | 0.00                                                  | (0.00)                              | 0.01                                                  |
| Average interest rate on other liabilities                                                                         | 0.19                                                  | (0.09)                              | 0.29                                                  |
| Overall interest rate spread (a)-(c)                                                                               | (0.01)                                                | 0.03                                | (0.05)                                                |
| Interest rate spread (b)-(d)                                                                                       | 0.88                                                  | 0.02                                | 0.86                                                  |

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

|                                                         |      |        |      |
|---------------------------------------------------------|------|--------|------|
| Average interest rate on loans and bills discounted (e) | 0.95 | (0.05) | 1.00 |
| Interest rate spread (e)-(d)                            | 0.94 | (0.04) | 0.99 |

### MUTB Non-consolidated

|                                                                 | (percentage per annum)                                |                                     |                                                       |
|-----------------------------------------------------------------|-------------------------------------------------------|-------------------------------------|-------------------------------------------------------|
|                                                                 | For the six months ended<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | For the six months ended<br>September 30, 2016<br>(B) |
| (Domestic business segment)                                     |                                                       |                                     |                                                       |
| Total average interest rate on interest-earning assets (a)      | 0.54                                                  | 0.03                                | 0.51                                                  |
| Average interest rate on loans and bills discounted (b)         | 0.46                                                  | (0.06)                              | 0.52                                                  |
| Average interest rate on securities                             | 1.19                                                  | 0.33                                | 0.85                                                  |
| Total average interest rate on interest-bearing liabilities (c) | 0.09                                                  | (0.06)                              | 0.15                                                  |
| Average interest rate on deposits and NCD (d)                   | 0.07                                                  | (0.02)                              | 0.09                                                  |
| Overall interest rate spread (a)-(c)                            | 0.45                                                  | 0.10                                | 0.35                                                  |
| Interest rate spread (b)-(d)                                    | 0.39                                                  | (0.03)                              | 0.42                                                  |

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

|                                                         |      |        |      |
|---------------------------------------------------------|------|--------|------|
| Average interest rate on loans and bills discounted (e) | 0.50 | (0.05) | 0.55 |
| Interest rate spread (e)-(d)                            | 0.43 | (0.02) | 0.46 |

### BTMU and MUTB Combined

|                                                         | (percentage per annum)                                |                                     |                                                       |
|---------------------------------------------------------|-------------------------------------------------------|-------------------------------------|-------------------------------------------------------|
|                                                         | For the six months ended<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | For the six months ended<br>September 30, 2016<br>(B) |
| (Domestic business segment)                             |                                                       |                                     |                                                       |
| Average interest rate on loans and bills discounted (a) | 0.81                                                  | (0.00)                              | 0.81                                                  |
| Average interest rate on deposits and NCD (b)           | 0.01                                                  | (0.00)                              | 0.02                                                  |
| Interest rate spread (a)-(b)                            | 0.79                                                  | 0.00                                | 0.79                                                  |

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

|                                                         |      |        |      |
|---------------------------------------------------------|------|--------|------|
| Average interest rate on loans and bills discounted (c) | 0.87 | (0.05) | 0.92 |
| Interest rate spread (c)-(b)                            | 0.85 | (0.04) | 0.90 |

**3. Notional Principal by the Remaining Life of the Interest Rate Swaps for Hedge-Accounting****MUFG Consolidated**

(in billions of yen)

|                             | As of September 30, 2017 |                   |              |          |
|-----------------------------|--------------------------|-------------------|--------------|----------|
|                             | within 1 year            | 1 year to 5 years | over 5 years | Total    |
| Receive-fix/pay-floater     | 1,059.9                  | 6,966.7           | 14,253.7     | 22,280.5 |
| Receive-floater/pay-fix     | 1,097.4                  | 7,396.0           | 2,948.9      | 11,442.4 |
| Receive-floater/pay-floater | -                        | -                 | -            | -        |
| Receive-fix/pay-fix         | -                        | -                 | -            | -        |
| Total                       | 2,157.4                  | 14,362.8          | 17,202.6     | 33,722.9 |

**BTMU Consolidated**

(in billions of yen)

|                             | As of September 30, 2017 |                   |              |          |
|-----------------------------|--------------------------|-------------------|--------------|----------|
|                             | within 1 year            | 1 year to 5 years | over 5 years | Total    |
| Receive-fix/pay-floater     | 959.9                    | 5,292.1           | 13,952.7     | 20,204.9 |
| Receive-floater/pay-fix     | 575.9                    | 5,308.0           | 1,120.8      | 7,004.8  |
| Receive-floater/pay-floater | -                        | -                 | -            | -        |
| Receive-fix/pay-fix         | -                        | -                 | -            | -        |
| Total                       | 1,535.9                  | 10,600.2          | 15,073.5     | 27,209.7 |

**MUTB Consolidated**

(in billions of yen)

|                             | As of September 30, 2017 |                   |              |         |
|-----------------------------|--------------------------|-------------------|--------------|---------|
|                             | within 1 year            | 1 year to 5 years | over 5 years | Total   |
| Receive-fix/pay-floater     | 100.0                    | 1,674.6           | 300.9        | 2,075.6 |
| Receive-floater/pay-fix     | 520.3                    | 2,068.8           | 1,783.1      | 4,372.3 |
| Receive-floater/pay-floater | -                        | -                 | -            | -       |
| Receive-fix/pay-fix         | -                        | -                 | -            | -       |
| Total                       | 620.3                    | 3,743.4           | 2,084.1      | 6,447.9 |

#### 4. 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”.

##### Fair Value Information on Securities

(in millions of yen)

|                                        | As of September 30, 2017             |             |        |        | As of March 31, 2017                 |             |        |        |
|----------------------------------------|--------------------------------------|-------------|--------|--------|--------------------------------------|-------------|--------|--------|
|                                        | Amount on consolidated balance sheet | Differences | Gains  | Losses | Amount on consolidated balance sheet | Differences | Gains  | Losses |
| Debt securities being held to maturity | 3,255,872                            | 47,121      | 56,527 | 9,406  | 3,560,825                            | 50,325      | 62,484 | 12,158 |
| Domestic bonds                         | 1,100,891                            | 40,268      | 40,268 | -      | 1,100,955                            | 43,114      | 43,114 | -      |
| Government bonds                       | 1,100,891                            | 40,268      | 40,268 | -      | 1,100,955                            | 43,114      | 43,114 | -      |
| Municipal bonds                        | -                                    | -           | -      | -      | -                                    | -           | -      | -      |
| Corporate bonds                        | -                                    | -           | -      | -      | -                                    | -           | -      | -      |
| Other                                  | 2,154,981                            | 6,853       | 16,259 | 9,406  | 2,459,870                            | 7,211       | 19,369 | 12,158 |
| Foreign bonds                          | 1,186,272                            | 1,049       | 10,377 | 9,327  | 1,212,321                            | (1,719)     | 10,253 | 11,973 |
| Other                                  | 968,708                              | 5,803       | 5,882  | 78     | 1,247,549                            | 8,930       | 9,115  | 185    |

(in millions of yen)

|                               | As of September 30, 2017             |             |           |         | As of March 31, 2017                 |             |           |         |
|-------------------------------|--------------------------------------|-------------|-----------|---------|--------------------------------------|-------------|-----------|---------|
|                               | Amount on consolidated balance sheet | Differences | Gains     | Losses  | Amount on consolidated balance sheet | Differences | Gains     | Losses  |
| Available-for-sale securities | 54,768,296                           | 3,621,568   | 3,856,599 | 235,030 | 54,813,148                           | 3,139,063   | 3,433,950 | 294,887 |
| Domestic equity securities    | 5,571,774                            | 3,111,663   | 3,144,781 | 33,117  | 5,164,653                            | 2,635,191   | 2,686,496 | 51,305  |
| Domestic bonds                | 24,634,741                           | 288,571     | 302,186   | 13,614  | 27,688,842                           | 399,130     | 411,190   | 12,060  |
| Government bonds              | 20,575,681                           | 246,202     | 250,124   | 3,922   | 24,010,611                           | 351,011     | 353,046   | 2,034   |
| Municipal bonds               | 1,250,611                            | 2,049       | 6,912     | 4,862   | 1,009,875                            | 3,468       | 7,913     | 4,444   |
| Corporate bonds               | 2,808,448                            | 40,319      | 45,148    | 4,829   | 2,668,355                            | 44,650      | 50,231    | 5,581   |
| Other                         | 24,561,780                           | 221,333     | 409,631   | 188,298 | 21,959,652                           | 104,742     | 336,263   | 231,521 |
| Foreign equity securities     | 246,892                              | 79,798      | 79,994    | 196     | 182,802                              | 49,875      | 59,492    | 9,616   |
| Foreign bonds                 | 20,441,000                           | 36,164      | 154,527   | 118,363 | 17,917,306                           | (8,487)     | 154,280   | 162,768 |
| Other                         | 3,873,887                            | 105,370     | 175,109   | 69,738  | 3,859,542                            | 63,353      | 122,489   | 59,136  |

**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”.

## Fair Value Information on Securities

(in millions of yen)

|                                        | As of September 30, 2017 |             |        |        | As of March 31, 2017    |             |        |        |
|----------------------------------------|--------------------------|-------------|--------|--------|-------------------------|-------------|--------|--------|
|                                        | Amount on balance sheet  | Differences |        |        | Amount on balance sheet | Differences |        |        |
|                                        |                          |             | Gains  | Losses |                         |             | Gains  | Losses |
| Debt securities being held to maturity | 2,016,960                | 45,933      | 46,011 | 78     | 2,348,504               | 52,045      | 52,230 | 185    |
| Stocks of subsidiaries and affiliates  | 932,607                  | 16,741      | 39,903 | 23,161 | 932,607                 | (8,940)     | 41,986 | 50,927 |

(in millions of yen)

|                               | As of September 30, 2017 |             |           |         | As of March 31, 2017    |             |           |         |
|-------------------------------|--------------------------|-------------|-----------|---------|-------------------------|-------------|-----------|---------|
|                               | Amount on balance sheet  | Differences |           |         | Amount on balance sheet | Differences |           |         |
|                               |                          |             | Gains     | Losses  |                         |             | Gains     | Losses  |
| Available-for-sale securities | 36,432,686               | 2,735,671   | 2,852,630 | 116,958 | 37,723,034              | 2,347,803   | 2,535,654 | 187,850 |
| Domestic equity securities    | 4,522,200                | 2,419,989   | 2,454,746 | 34,757  | 4,173,471               | 2,016,280   | 2,070,538 | 54,257  |
| Domestic bonds                | 20,814,939               | 254,831     | 265,935   | 11,103  | 23,390,925              | 354,591     | 363,976   | 9,385   |
| Other                         | 11,095,546               | 60,850      | 131,948   | 71,097  | 10,158,637              | (23,069)    | 101,139   | 124,208 |
| Foreign equity securities     | 122,431                  | 64,543      | 65,488    | 944     | 170,335                 | 44,257      | 54,416    | 10,158  |
| Foreign bonds                 | 8,981,987                | (9,140)     | 37,061    | 46,202  | 7,853,982               | (35,584)    | 38,534    | 74,118  |
| Other                         | 1,991,127                | 5,447       | 29,398    | 23,950  | 2,134,319               | (31,742)    | 8,188     | 39,931  |

## Redemption schedule of available-for-sale securities with maturities and debt securities being held to maturity

(in millions of yen)

|                  | As of September 30, 2017 |                   |                     |               | As of March 31, 2017 |                   |                     |               |
|------------------|--------------------------|-------------------|---------------------|---------------|----------------------|-------------------|---------------------|---------------|
|                  | within 1 year            | 1 year to 5 years | 5 years to 10 years | over 10 years | within 1 year        | 1 year to 5 years | 5 years to 10 years | over 10 years |
| Domestic bonds   | 10,688,482               | 4,440,986         | 4,391,918           | 2,394,443     | 13,027,854           | 4,251,676         | 4,320,651           | 2,891,699     |
| Government bonds | 10,509,250               | 3,606,078         | 2,533,369           | 1,429,939     | 12,877,083           | 3,503,258         | 2,747,703           | 1,913,228     |
| Municipal bonds  | 61,048                   | 164,368           | 1,024,916           | 208           | 42,038               | 115,711           | 851,777             | 260           |
| Corporate bonds  | 118,183                  | 670,538           | 833,632             | 964,295       | 108,733              | 632,706           | 721,169             | 978,210       |
| Other            | 1,893,334                | 1,570,542         | 3,141,924           | 3,720,723     | 1,660,584            | 2,392,988         | 2,059,040           | 3,489,562     |
| Foreign bonds    | 1,604,345                | 1,471,475         | 2,571,832           | 3,311,218     | 1,396,678            | 2,204,469         | 1,106,191           | 3,128,455     |
| Other            | 288,988                  | 99,066            | 570,091             | 409,505       | 263,905              | 188,519           | 952,848             | 361,106       |
| Total            | 12,581,816               | 6,011,528         | 7,533,842           | 6,115,167     | 14,688,438           | 6,644,664         | 6,379,691           | 6,381,261     |

**MUTB Non-consolidated**

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

## Fair Value Information on Securities

(in millions of yen)

|                                        | As of September 30, 2017 |             |       |        | As of March 31, 2017    |             |        |        |
|----------------------------------------|--------------------------|-------------|-------|--------|-------------------------|-------------|--------|--------|
|                                        | Amount on balance sheet  | Differences | Gains | Losses | Amount on balance sheet | Differences | Gains  | Losses |
| Debt securities being held to maturity | 3,710                    | 103         | 103   | -      | -                       | -           | -      | -      |
| Stocks of subsidiaries and affiliates  | 6,722                    | 235         | 235   | -      | 52,328                  | 33,443      | 33,512 | 69     |

(in millions of yen)

|                               | As of September 30, 2017 |             |         |        | As of March 31, 2017    |             |         |        |
|-------------------------------|--------------------------|-------------|---------|--------|-------------------------|-------------|---------|--------|
|                               | Amount on balance sheet  | Differences | Gains   | Losses | Amount on balance sheet | Differences | Gains   | Losses |
| Available-for-sale securities | 14,502,676               | 839,839     | 921,472 | 81,633 | 13,508,608              | 752,569     | 818,235 | 65,665 |
| Domestic equity securities    | 1,098,531                | 628,659     | 631,326 | 2,667  | 1,036,997               | 551,360     | 557,456 | 6,095  |
| Domestic bonds                | 3,893,150                | 32,922      | 35,530  | 2,607  | 4,369,116               | 43,958      | 46,724  | 2,765  |
| Other                         | 9,510,994                | 178,257     | 254,615 | 76,357 | 8,102,494               | 157,250     | 214,054 | 56,804 |
| Foreign equity securities     | 111,464                  | 9,010       | 9,010   | -      | 61                      | 36          | 36      | -      |
| Foreign bonds                 | 7,945,444                | 73,033      | 104,988 | 31,954 | 6,792,918               | 64,280      | 104,484 | 40,204 |
| Other                         | 1,454,085                | 96,213      | 140,617 | 44,403 | 1,309,514               | 92,933      | 109,533 | 16,599 |

## Redemption schedule of available-for-sale securities with maturities and debt securities being held to maturity

(in millions of yen)

|                  | As of September 30, 2017 |                   |                     |               | As of March 31, 2017 |                   |                     |               |
|------------------|--------------------------|-------------------|---------------------|---------------|----------------------|-------------------|---------------------|---------------|
|                  | within 1 year            | 1 year to 5 years | 5 years to 10 years | over 10 years | within 1 year        | 1 year to 5 years | 5 years to 10 years | over 10 years |
| Domestic bonds   | 993,457                  | 2,577,287         | 64,979              | 257,426       | 1,040,874            | 2,996,704         | 109,236             | 222,301       |
| Government bonds | 948,116                  | 2,459,334         | 20,164              | 233,644       | 993,710              | 2,875,475         | 50,657              | 211,628       |
| Municipal bonds  | 35                       | -                 | 9                   | 23            | -                    | 53                | 5                   | 29            |
| Corporate bonds  | 45,305                   | 117,953           | 44,806              | 23,758        | 47,164               | 121,176           | 58,574              | 10,642        |
| Other            | 502,785                  | 2,934,735         | 2,919,219           | 2,240,720     | 386,827              | 2,630,231         | 2,708,421           | 1,620,210     |
| Foreign bonds    | 459,076                  | 2,479,318         | 2,769,736           | 2,237,312     | 386,642              | 2,177,646         | 2,608,448           | 1,620,180     |
| Other            | 43,708                   | 455,417           | 149,482             | 3,408         | 184                  | 452,585           | 99,973              | 29            |
| Total            | 1,496,242                | 5,512,023         | 2,984,198           | 2,498,146     | 1,427,702            | 5,626,936         | 2,817,657           | 1,842,511     |

**5. ROE****MUFG Consolidated**

(%)

|     | For the six months<br>ended<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | For the six months<br>ended<br>September 30, 2016<br>(B) |
|-----|----------------------------------------------------------|-------------------------------------|----------------------------------------------------------|
| ROE | 9.63                                                     | 1.71                                | 7.91                                                     |

Note:

ROE is computed as follows:

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

## 6. Risk-Adjusted Capital Ratio

## MUFG Consolidated

(in billions of yen)

|                                                | As of<br>September 30, 2017<br>Preliminary (A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|------------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------|
| (1) Total capital ratio (4)/(7)                | 16.33 %                                        | 0.47 %                              | 15.85 %                        |
| (2) Tier 1 capital ratio (5)/(7)               | 13.72 %                                        | 0.36 %                              | 13.36 %                        |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 12.14 %                                        | 0.38 %                              | 11.76 %                        |
| (4) Total capital                              | 18,797.3                                       | 721.2                               | 18,076.1                       |
| (5) Tier 1 capital                             | 15,794.3                                       | 561.9                               | 15,232.4                       |
| (6) Common Equity Tier 1 capital               | 13,979.4                                       | 565.5                               | 13,413.8                       |
| (7) Risk weighted assets                       | 115,068.8                                      | 1,082.4                             | 113,986.3                      |
| (8) Required Capital (7)×8%                    | 9,205.5                                        | 86.5                                | 9,118.9                        |

## BTMU Consolidated

(in billions of yen)

|                                                | As of<br>September 30, 2017<br>Preliminary (A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|------------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------|
| (1) Total capital ratio (4)/(7)                | 15.84 %                                        | 0.56 %                              | 15.28 %                        |
| (2) Tier 1 capital ratio (5)/(7)               | 13.10 %                                        | 0.40 %                              | 12.70 %                        |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 11.55 %                                        | 0.40 %                              | 11.14 %                        |
| (4) Total capital                              | 14,470.1                                       | 416.7                               | 14,053.4                       |
| (5) Tier 1 capital                             | 11,970.3                                       | 289.6                               | 11,680.7                       |
| (6) Common Equity Tier 1 capital               | 10,547.9                                       | 302.1                               | 10,245.8                       |
| (7) Risk weighted assets                       | 91,318.6                                       | (641.3)                             | 91,960.0                       |
| (8) Required Capital (7)×8%                    | 7,305.4                                        | (51.3)                              | 7,356.8                        |

## MUTB Consolidated

(in billions of yen)

|                                                | As of<br>September 30, 2017<br>Preliminary (A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|------------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------|
| (1) Total capital ratio (4)/(7)                | 20.55 %                                        | 0.74 %                              | 19.80 %                        |
| (2) Tier 1 capital ratio (5)/(7)               | 17.28 %                                        | 0.33 %                              | 16.94 %                        |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 16.10 %                                        | 0.23 %                              | 15.87 %                        |
| (4) Total capital                              | 2,591.1                                        | 184.5                               | 2,406.5                        |
| (5) Tier 1 capital                             | 2,178.2                                        | 119.8                               | 2,058.4                        |
| (6) Common Equity Tier 1 capital               | 2,030.3                                        | 101.4                               | 1,928.9                        |
| (7) Risk weighted assets                       | 12,604.2                                       | 455.0                               | 12,149.1                       |
| (8) Required Capital (7)×8%                    | 1,008.3                                        | 36.4                                | 971.9                          |

## BTMU Non-consolidated

(in billions of yen)

|                                                | As of<br>September 30, 2017<br>Preliminary (A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|------------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------|
| (1) Total capital ratio (4)/(7)                | 17.03 %                                        | 0.33 %                              | 16.70 %                        |
| (2) Tier 1 capital ratio (5)/(7)               | 14.07 %                                        | 0.19 %                              | 13.88 %                        |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 12.25 %                                        | 0.21 %                              | 12.04 %                        |
| (4) Total capital                              | 13,206.2                                       | 382.8                               | 12,823.3                       |
| (5) Tier 1 capital                             | 10,910.4                                       | 254.9                               | 10,655.5                       |
| (6) Common Equity Tier 1 capital               | 9,502.6                                        | 254.9                               | 9,247.7                        |
| (7) Risk weighted assets                       | 77,510.7                                       | 753.1                               | 76,757.5                       |
| (8) Required Capital (7)×8%                    | 6,200.8                                        | 60.2                                | 6,140.6                        |

## MUTB Non-consolidated

(in billions of yen)

|                                                | As of<br>September 30, 2017<br>Preliminary (A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|------------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------|
| (1) Total capital ratio (4)/(7)                | 20.56 %                                        | 0.07 %                              | 20.48 %                        |
| (2) Tier 1 capital ratio (5)/(7)               | 17.25 %                                        | (0.19)%                             | 17.45 %                        |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 16.11 %                                        | (0.24)%                             | 16.35 %                        |
| (4) Total capital                              | 2,577.2                                        | 150.7                               | 2,426.4                        |
| (5) Tier 1 capital                             | 2,163.0                                        | 96.0                                | 2,067.0                        |
| (6) Common Equity Tier 1 capital               | 2,019.4                                        | 81.8                                | 1,937.5                        |
| (7) Risk weighted assets                       | 12,533.4                                       | 688.5                               | 11,844.8                       |
| (8) Required Capital (7)×8%                    | 1,002.6                                        | 55.0                                | 947.5                          |

Note: Risk-adjusted capital ratio of MUFG is computed in accordance with the Notification of the Financial Services Agency No.20, 2006.

Risk-adjusted capital ratio of BTMU and MUTB are computed in accordance with the Notification of the Financial Services Agency No.19, 2006.

## 7. Risk-Monitored Loans

## MUFG Consolidated

## (1) Risk-Monitored Loans

(in millions of yen)

|                                                        | As of<br>September 30,<br>2017 (A) | % to total loans<br>and bills discounted | As of<br>March 31,<br>2017 (B) | % to total loans<br>and bills discounted | Increase<br>(Decrease)<br>(A) - (B) | % to total loans<br>and bills discounted |
|--------------------------------------------------------|------------------------------------|------------------------------------------|--------------------------------|------------------------------------------|-------------------------------------|------------------------------------------|
| Loans to bankrupt borrowers                            | 55,072                             | 0.05 %                                   | 46,498                         | 0.04 %                                   | 8,573                               | 0.00 %                                   |
| Non-accrual delinquent loans                           | 667,521                            | 0.61 %                                   | 738,103                        | 0.67 %                                   | (70,582)                            | (0.06)%                                  |
| Accruing loans contractually past due 3 months or more | 40,085                             | 0.03 %                                   | 46,301                         | 0.04 %                                   | (6,216)                             | (0.00)%                                  |
| Restructured loans                                     | 617,324                            | 0.56 %                                   | 708,354                        | 0.64 %                                   | (91,030)                            | (0.08)%                                  |
| Total risk monitored loans                             | 1,380,003                          | 1.26 %                                   | 1,539,258                      | 1.41 %                                   | (159,255)                           | (0.14)%                                  |
| Total loans and bills discounted                       | 108,773,485                        |                                          | 109,005,231                    |                                          | (231,746)                           |                                          |

|             |         |  |         |  |       |  |
|-------------|---------|--|---------|--|-------|--|
| Written-off | 381,288 |  | 377,463 |  | 3,825 |  |
|-------------|---------|--|---------|--|-------|--|

## (2) Allowance for Credit Losses

(in millions of yen)

|                                                    | As of<br>September 30,<br>2017 (A) | % to total risk<br>monitored loans | As of<br>March 31,<br>2017 (B) | % to total risk<br>monitored loans | Increase<br>(Decrease)<br>(A) - (B) | % to total risk<br>monitored loans |
|----------------------------------------------------|------------------------------------|------------------------------------|--------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| Allowance for credit losses                        | 841,946                            | 61.01 %                            | 957,350                        | 62.19 %                            | (115,404)                           | (1.18)%                            |
| General allowance for credit losses                | 640,604                            |                                    | 743,895                        |                                    | (103,291)                           |                                    |
| Specific allowance for credit losses               | 200,646                            |                                    | 213,065                        |                                    | (12,418)                            |                                    |
| Allowance for credit to specific foreign borrowers | 694                                |                                    | 388                            |                                    | 306                                 |                                    |

## (3) Classification of Risk-Monitored Loans

## Classified by Geographic Area

(in millions of yen)

|                               | As of<br>September 30,<br>2017 (A) | As of<br>March 31,<br>2017 (B) | Increase<br>(Decrease)<br>(A) - (B) |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Domestic                      | 965,163                            | 1,064,741                      | (99,578)                            |
| Overseas                      | 414,839                            | 474,516                        | (59,676)                            |
| Asia                          | 151,129                            | 142,367                        | 8,761                               |
| Indonesia                     | 7,202                              | 5,946                          | 1,256                               |
| Singapore                     | 12,518                             | 14,558                         | (2,040)                             |
| Thailand                      | 115,665                            | 106,546                        | 9,119                               |
| Hong Kong                     | 215                                | 215                            | (0)                                 |
| Other                         | 15,526                             | 15,099                         | 426                                 |
| Americas                      | 172,196                            | 216,085                        | (43,888)                            |
| Europe, Middle East and Other | 91,513                             | 116,064                        | (24,550)                            |
| Total                         | 1,380,003                          | 1,539,258                      | (159,255)                           |

## Classified by Industry

(in millions of yen)

|                                       | As of<br>September 30,<br>2017 (A) | As of<br>March 31,<br>2017 (B) | Increase<br>(Decrease)<br>(A) - (B) |
|---------------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Domestic                              | 965,163                            | 1,064,741                      | (99,578)                            |
| Manufacturing                         | 348,014                            | 425,381                        | (77,366)                            |
| Construction                          | 14,338                             | 16,299                         | (1,961)                             |
| Wholesale and retail                  | 129,152                            | 135,785                        | (6,633)                             |
| Finance and insurance                 | 1,301                              | 737                            | 563                                 |
| Real estate, goods rental and leasing | 57,591                             | 67,336                         | (9,745)                             |
| Services                              | 47,134                             | 51,944                         | (4,809)                             |
| Other industries                      | 36,169                             | 23,849                         | 12,320                              |
| Consumer                              | 331,460                            | 343,406                        | (11,945)                            |
| Overseas                              | 414,839                            | 474,516                        | (59,676)                            |
| Financial institutions                | 2,189                              | 7,672                          | (5,483)                             |
| Commercial and industrial             | 308,094                            | 329,547                        | (21,452)                            |
| Other                                 | 104,555                            | 137,297                        | (32,741)                            |
| Total                                 | 1,380,003                          | 1,539,258                      | (159,255)                           |

**BTMU Non-consolidated****(1) Risk-Monitored Loans**

(in millions of yen)

|                                                        | As of<br>September 30,<br>2017 (A) | % to total loans<br>and bills discounted | As of<br>March 31,<br>2017 (B) | % to total loans<br>and bills discounted | Increase<br>(Decrease)<br>(A) - (B) | % to total loans<br>and bills discounted |
|--------------------------------------------------------|------------------------------------|------------------------------------------|--------------------------------|------------------------------------------|-------------------------------------|------------------------------------------|
| Loans to bankrupt borrowers                            | 38,938                             | 0.04%                                    | 35,746                         | 0.04%                                    | 3,192                               | 0.00 %                                   |
| Non-accrual delinquent loans                           | 423,447                            | 0.52%                                    | 476,342                        | 0.58%                                    | (52,894)                            | (0.06)%                                  |
| Accruing loans contractually past due 3 months or more | 37,705                             | 0.04%                                    | 45,938                         | 0.05%                                    | (8,233)                             | (0.00)%                                  |
| Restructured loans                                     | 448,894                            | 0.55%                                    | 525,466                        | 0.64%                                    | (76,572)                            | (0.09)%                                  |
| Total risk monitored loans                             | 948,985                            | 1.17%                                    | 1,083,494                      | 1.33%                                    | (134,508)                           | (0.15)%                                  |
| Total loans and bills discounted                       | 80,969,897                         |                                          | 81,394,063                     |                                          | (424,165)                           |                                          |

|             |         |  |         |  |       |  |
|-------------|---------|--|---------|--|-------|--|
| Written-off | 316,474 |  | 307,219 |  | 9,254 |  |
|-------------|---------|--|---------|--|-------|--|

**(2) Allowance for Credit Losses**

(in millions of yen)

|                                                    | As of<br>September 30,<br>2017 (A) | % to total risk<br>monitored loans | As of<br>March 31,<br>2017 (B) | % to total risk<br>monitored loans | Increase<br>(Decrease)<br>(A) - (B) | % to total risk<br>monitored loans |
|----------------------------------------------------|------------------------------------|------------------------------------|--------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| Allowance for credit losses                        | 456,478                            | 48.10%                             | 563,216                        | 51.98%                             | (106,738)                           | (3.87)%                            |
| General allowance for credit losses                | 359,553                            |                                    | 446,887                        |                                    | (87,333)                            |                                    |
| Specific allowance for credit losses               | 96,231                             |                                    | 115,942                        |                                    | (19,711)                            |                                    |
| Allowance for credit to specific foreign borrowers | 693                                |                                    | 386                            |                                    | 306                                 |                                    |

**(3) Classification of Risk-Monitored Loans****Classified by Geographic Area**

(in millions of yen)

|                               | As of<br>September 30,<br>2017 (A) | As of<br>March 31,<br>2017 (B) | Increase<br>(Decrease)<br>(A) - (B) |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Domestic                      | 752,358                            | 829,903                        | (77,544)                            |
| Overseas                      | 196,627                            | 253,591                        | (56,963)                            |
| Asia                          | 28,190                             | 29,866                         | (1,675)                             |
| Indonesia                     | 51                                 | 102                            | (50)                                |
| Singapore                     | 12,518                             | 14,558                         | (2,040)                             |
| Thailand                      | 4                                  | 4                              | (0)                                 |
| Hong Kong                     | 215                                | 215                            | (0)                                 |
| Other                         | 15,401                             | 14,985                         | 416                                 |
| Americas                      | 76,923                             | 107,660                        | (30,737)                            |
| Europe, Middle East and Other | 91,513                             | 116,064                        | (24,550)                            |
| Total                         | 948,985                            | 1,083,494                      | (134,508)                           |

**Classified by Industry**

(in millions of yen)

|                           | As of<br>September 30,<br>2017 (A) | As of<br>March 31,<br>2017 (B) | Increase<br>(Decrease)<br>(A) - (B) |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Domestic                  | 752,358                            | 829,903                        | (77,544)                            |
| Manufacturing             | 322,237                            | 375,263                        | (53,026)                            |
| Construction              | 13,681                             | 15,628                         | (1,947)                             |
| Wholesale and retail      | 128,964                            | 134,286                        | (5,321)                             |
| Finance and insurance     | 1,279                              | 715                            | 564                                 |
| Real estate               | 50,117                             | 58,504                         | (8,386)                             |
| Goods rental and leasing  | 2,068                              | 2,347                          | (279)                               |
| Services                  | 46,882                             | 51,080                         | (4,198)                             |
| Other industries          | 34,892                             | 23,540                         | 11,351                              |
| Consumer                  | 152,234                            | 168,535                        | (16,301)                            |
| Overseas                  | 196,627                            | 253,591                        | (56,963)                            |
| Financial institutions    | 2,125                              | 7,589                          | (5,463)                             |
| Commercial and industrial | 168,018                            | 190,984                        | (22,965)                            |
| Other                     | 26,483                             | 55,017                         | (28,534)                            |
| Total                     | 948,985                            | 1,083,494                      | (134,508)                           |

**MUTB Non-consolidated****(1) Risk-Monitored Loans**

(in millions of yen)

|                                                        | As of<br>September 30,<br>2017 (A) | % to total loans<br>and bills discounted | As of<br>March 31,<br>2017 (B) | % to total loans<br>and bills discounted | Increase<br>(Decrease)<br>(A) - (B) | % to total loans<br>and bills discounted |
|--------------------------------------------------------|------------------------------------|------------------------------------------|--------------------------------|------------------------------------------|-------------------------------------|------------------------------------------|
| Loans to bankrupt borrowers                            | 475                                | 0.00 %                                   | 530                            | 0.00 %                                   | (54)                                | (0.00)%                                  |
| Non-accrual delinquent loans                           | 11,922                             | 0.08 %                                   | 9,611                          | 0.06 %                                   | 2,310                               | 0.01 %                                   |
| Accruing loans contractually past due 3 months or more | 86                                 | 0.00 %                                   | 79                             | 0.00 %                                   | 6                                   | 0.00 %                                   |
| Restructured loans                                     | 30,630                             | 0.21 %                                   | 55,523                         | 0.38 %                                   | (24,893)                            | (0.17)%                                  |
| Total risk monitored loans                             | 43,114                             | 0.30 %                                   | 65,746                         | 0.46 %                                   | (22,631)                            | (0.15)%                                  |
| Total loans and bills discounted                       | 14,307,608                         |                                          | 14,283,249                     |                                          | 24,359                              |                                          |

|             |       |  |       |  |         |  |
|-------------|-------|--|-------|--|---------|--|
| Written-off | 5,801 |  | 7,626 |  | (1,825) |  |
|-------------|-------|--|-------|--|---------|--|

**(2) Allowance for Credit Losses**

(in millions of yen)

|                                                    | As of<br>September 30,<br>2017 (A) | % to total risk<br>monitored loans | As of<br>March 31,<br>2017 (B) | % to total risk<br>monitored loans | Increase<br>(Decrease)<br>(A) - (B) | % to total risk<br>monitored loans |
|----------------------------------------------------|------------------------------------|------------------------------------|--------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| Allowance for credit losses                        | 46,272                             | 107.32 %                           | 59,306                         | 90.20 %                            | (13,033)                            | 17.11 %                            |
| General allowance for credit losses                | 41,688                             |                                    | 58,395                         |                                    | (16,706)                            |                                    |
| Specific allowance for credit losses               | 4,582                              |                                    | 908                            |                                    | 3,673                               |                                    |
| Allowance for credit to specific foreign borrowers | 1                                  |                                    | 1                              |                                    | (0)                                 |                                    |

**(3) Classification of Risk-Monitored Loans****Classified by Geographic Area**

(in millions of yen)

|                               | As of<br>September 30,<br>2017 (A) | As of<br>March 31,<br>2017 (B) | Increase<br>(Decrease)<br>(A) - (B) |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Domestic                      | 38,853                             | 65,273                         | (26,419)                            |
| Overseas                      | 4,260                              | 472                            | 3,788                               |
| Asia                          | 475                                | 472                            | 2                                   |
| Indonesia                     | -                                  | -                              | -                                   |
| Singapore                     | -                                  | -                              | -                                   |
| Thailand                      | 475                                | 472                            | 2                                   |
| Hong Kong                     | -                                  | -                              | -                                   |
| Other                         | -                                  | -                              | -                                   |
| Americas                      | 3,785                              | -                              | 3,785                               |
| Europe, Middle East and Other | -                                  | -                              | -                                   |
| Total                         | 43,114                             | 65,746                         | (22,631)                            |

**Classified by Industry**

(in millions of yen)

|                           | As of<br>September 30,<br>2017 (A) | As of<br>March 31,<br>2017 (B) | Increase<br>(Decrease)<br>(A) - (B) |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Domestic                  | 38,853                             | 65,273                         | (26,419)                            |
| Manufacturing             | 25,752                             | 50,092                         | (24,339)                            |
| Construction              | 639                                | 653                            | (14)                                |
| Wholesale and retail      | 42                                 | 1,348                          | (1,305)                             |
| Finance and insurance     | -                                  | -                              | -                                   |
| Real estate               | 5,369                              | 6,436                          | (1,067)                             |
| Goods rental and leasing  | -                                  | -                              | -                                   |
| Services                  | 239                                | 851                            | (611)                               |
| Other industries          | 1,271                              | 303                            | 967                                 |
| Consumer                  | 5,539                              | 5,587                          | (48)                                |
| Overseas                  | 4,260                              | 472                            | 3,788                               |
| Financial institutions    | -                                  | -                              | -                                   |
| Commercial and industrial | 4,260                              | 472                            | 3,788                               |
| Other                     | -                                  | -                              | -                                   |
| Total                     | 43,114                             | 65,746                         | (22,631)                            |

**MUTB Non-consolidated: Trust Account**

“Trust Account” represents trust account with contracts indemnifying the principal amounts.

**(1) Risk-Monitored Loans**

(in millions of yen)

|                                                        | As of<br>September 30,<br>2017 (A) | % to total loans<br>and bills discounted | As of<br>March 31,<br>2017 (B) | % to total loans<br>and bills discounted | Increase<br>(Decrease)<br>(A) - (B) | % to total loans<br>and bills discounted |
|--------------------------------------------------------|------------------------------------|------------------------------------------|--------------------------------|------------------------------------------|-------------------------------------|------------------------------------------|
| Loans to bankrupt borrowers                            | 3                                  | 0.02 %                                   | 3                              | 0.01 %                                   | (0)                                 | 0.00 %                                   |
| Non-accrual delinquent loans                           | 0                                  | 0.00 %                                   | 0                              | 0.00 %                                   | (0)                                 | (0.00)%                                  |
| Accruing loans contractually past due 3 months or more | 5                                  | 0.03 %                                   | 9                              | 0.04 %                                   | (3)                                 | (0.01)%                                  |
| Restructured loans                                     | 231                                | 1.34 %                                   | 234                            | 1.28 %                                   | (3)                                 | 0.05 %                                   |
| Total risk monitored loans                             | 240                                | 1.39 %                                   | 247                            | 1.35 %                                   | (6)                                 | 0.04 %                                   |
| Total loans and bills discounted                       | 17,221                             |                                          | 18,293                         |                                          | (1,071)                             |                                          |

**(2) Allowance for Credit Losses**

(in millions of yen)

|                         | As of<br>September 30,<br>2017 (A) | As of<br>March 31,<br>2017 (B) | Increase<br>(Decrease)<br>(A) - (B) |
|-------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Allowance for bad debts | 51                                 | 55                             | (4)                                 |

**(3) Classification of Risk-Monitored Loans**

Classified by Industry

(in millions of yen)

|                          | As of<br>September 30,<br>2017 (A) | As of<br>March 31,<br>2017 (B) | Increase<br>(Decrease)<br>(A) - (B) |
|--------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Domestic                 | 240                                | 247                            | (6)                                 |
| Manufacturing            | -                                  | -                              | -                                   |
| Construction             | -                                  | -                              | -                                   |
| Wholesale and retail     | -                                  | -                              | -                                   |
| Finance and insurance    | -                                  | -                              | -                                   |
| Real estate              | 192                                | 200                            | (7)                                 |
| Goods rental and leasing | -                                  | -                              | -                                   |
| Services                 | -                                  | -                              | -                                   |
| Other industries         | -                                  | -                              | -                                   |
| Consumer                 | 47                                 | 46                             | 0                                   |
| Total                    | 240                                | 247                            | (6)                                 |

**8. Non Performing Loans Based on the Financial Reconstruction Law (the “FRL”)****BTMU and MUTB Combined including Trust Account**

“Trust account” represents trust account with contracts indemnifying the principal amounts.

**(1) Non Performing Loans**

(in millions of yen)

|                               | As of<br>September 30, 2017<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Bankrupt or De facto Bankrupt | 171,656                            | 119,803                        | 51,853                              |
| Doubtful                      | 353,606                            | 426,284                        | (72,677)                            |
| Special Attention             | 517,465                            | 627,162                        | (109,697)                           |
| Non Performing Loans (1)      | 1,042,728                          | 1,173,249                      | (130,521)                           |

|        |             |             |           |
|--------|-------------|-------------|-----------|
| Normal | 104,262,919 | 104,240,643 | 22,276    |
| Total  | 105,305,647 | 105,413,893 | (108,245) |

|                              |        |        |         |
|------------------------------|--------|--------|---------|
| Non Performing Loans / Total | 0.99 % | 1.11 % | (0.12)% |
|------------------------------|--------|--------|---------|

**(2) Status of Coverage of Non Performing Loans**

(in millions of yen)

|                              | As of<br>September 30, 2017<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Covered amount (2)           | 863,387                            | 940,324                        | (76,937)                            |
| Allowance for credit losses  | 290,760                            | 351,634                        | (60,873)                            |
| Collateral, guarantees, etc. | 572,626                            | 588,690                        | (16,064)                            |

|                          |         |         |        |
|--------------------------|---------|---------|--------|
| Coverage ratio (2) / (1) | 82.80 % | 80.14 % | 2.65 % |
|--------------------------|---------|---------|--------|

**(3) Coverage Ratio**

(in millions of yen)

| Category                      | Loan amount (A)            | Allowance for<br>credit losses (B) | Covered by<br>collateral and/or<br>guarantees (C) | Coverage ratio for<br>unsecured portion<br>(B) / [(A) - (C)] | Coverage ratio<br>[(B) + (C)] / (A) |
|-------------------------------|----------------------------|------------------------------------|---------------------------------------------------|--------------------------------------------------------------|-------------------------------------|
| Bankrupt or De facto Bankrupt | 171,656<br>[ 119,803 ]     | 15,453<br>[ 10,772 ]               | 156,203<br>[ 109,031 ]                            |                                                              | 100.00 %<br>[ 100.00 %]             |
| Doubtful                      | 353,606<br>[ 426,284 ]     | 84,363<br>[ 104,933 ]              | 194,513<br>[ 244,227 ]                            |                                                              | 78.86 %<br>[ 81.90 %]               |
| Special Attention             | 517,465<br>[ 627,162 ]     | 190,944<br>[ 235,928 ]             | 221,909<br>[ 235,431 ]                            |                                                              | 79.78 %<br>[ 75.15 %]               |
| Total                         | 1,042,728<br>[ 1,173,249 ] | 290,760<br>[ 351,634 ]             | 572,626<br>[ 588,690 ]                            |                                                              | 82.80 %<br>[ 80.14 %]               |

Note: The upper figures are as of September 30, 2017. The lower figures with brackets are as of March 31, 2017.

**(4) Classified by Industry**

(in millions of yen)

|                           | As of<br>September 30, 2017<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Domestic                  | 801,676                            | 903,729                        | (102,053)                           |
| Manufacturing             | 349,022                            | 425,959                        | (76,936)                            |
| Construction              | 14,438                             | 16,418                         | (1,979)                             |
| Wholesale and retail      | 132,255                            | 139,910                        | (7,654)                             |
| Finance and insurance     | 1,830                              | 2,008                          | (177)                               |
| Real estate               | 55,889                             | 65,365                         | (9,475)                             |
| Goods rental and leasing  | 2,068                              | 2,347                          | (279)                               |
| Services                  | 47,671                             | 52,500                         | (4,828)                             |
| Other industries          | 40,356                             | 24,654                         | 15,702                              |
| Consumer                  | 158,141                            | 174,565                        | (16,423)                            |
| Overseas                  | 241,051                            | 269,520                        | (28,468)                            |
| Financial institutions    | 2,316                              | 7,779                          | (5,462)                             |
| Commercial and industrial | 212,251                            | 206,723                        | 5,527                               |
| Other                     | 26,483                             | 55,017                         | (28,534)                            |
| Total                     | 1,042,728                          | 1,173,249                      | (130,521)                           |

**BTMU Non-consolidated****(1) Non Performing Loans**

(in millions of yen)

|                               | As of<br>September 30, 2017<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Bankrupt or De facto Bankrupt | 170,023                            | 117,714                        | 52,309                              |
| Doubtful                      | 342,648                            | 418,034                        | (75,385)                            |
| Special Attention             | 486,599                            | 571,405                        | (84,806)                            |
| Non Performing Loans (1)      | 999,271                            | 1,107,154                      | (107,883)                           |

|        |            |            |           |
|--------|------------|------------|-----------|
| Normal | 89,622,386 | 89,636,105 | (13,718)  |
| Total  | 90,621,658 | 90,743,260 | (121,602) |

|                              |        |        |         |
|------------------------------|--------|--------|---------|
| Non Performing Loans / Total | 1.10 % | 1.22 % | (0.11)% |
|------------------------------|--------|--------|---------|

**(2) Status of Coverage of Non Performing Loans**

(in millions of yen)

|                              | As of<br>September 30, 2017<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Covered amount (2)           | 825,918                            | 896,314                        | (70,396)                            |
| Allowance for credit losses  | 272,610                            | 325,433                        | (52,823)                            |
| Collateral, guarantees, etc. | 553,308                            | 570,881                        | (17,573)                            |

|                          |         |         |        |
|--------------------------|---------|---------|--------|
| Coverage ratio (2) / (1) | 82.65 % | 80.95 % | 1.69 % |
|--------------------------|---------|---------|--------|

**(3) Coverage Ratio**

(in millions of yen)

| Category                      | Loan amount (A)          | Allowance for<br>credit losses (B) | Covered by<br>collateral and/or<br>guarantees (C) | Coverage ratio for<br>unsecured portion<br>(B) / [(A) - (C)] | Coverage ratio<br>[(B) + (C)] / (A) |
|-------------------------------|--------------------------|------------------------------------|---------------------------------------------------|--------------------------------------------------------------|-------------------------------------|
| Bankrupt or De facto Bankrupt | 170,023<br>[ 117,714 ]   | 15,363<br>[ 10,679 ]               | 154,659<br>[ 107,034 ]                            | 100.00 %<br>[ 100.00 %]                                      | 100.00 %<br>[ 100.00 %]             |
| Doubtful                      | 342,648<br>[ 418,034 ]   | 80,332<br>[ 104,577 ]              | 189,125<br>[ 236,899 ]                            | 52.32 %<br>[ 57.73 %]                                        | 78.63 %<br>[ 81.68 %]               |
| Special Attention             | 486,599<br>[ 571,405 ]   | 176,913<br>[ 210,175 ]             | 209,523<br>[ 226,947 ]                            | 63.85 %<br>[ 61.01 %]                                        | 79.41 %<br>[ 76.49 %]               |
| Total                         | 999,271<br>[ 1,107,154 ] | 272,610<br>[ 325,433 ]             | 553,308<br>[ 570,881 ]                            | 61.12 %<br>[ 60.68 %]                                        | 82.65 %<br>[ 80.95 %]               |

Note: The upper figures are as of September 30, 2017. The lower figures with brackets are as of March 31, 2017.

**(4) Classified by Industry**

(in millions of yen)

|                           | As of<br>September 30, 2017<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Domestic                  | 762,480                            | 838,106                        | (75,625)                            |
| Manufacturing             | 323,270                            | 375,867                        | (52,596)                            |
| Construction              | 13,799                             | 15,764                         | (1,964)                             |
| Wholesale and retail      | 132,213                            | 138,561                        | (6,348)                             |
| Finance and insurance     | 1,830                              | 2,008                          | (177)                               |
| Real estate               | 50,327                             | 58,728                         | (8,401)                             |
| Goods rental and leasing  | 2,068                              | 2,347                          | (279)                               |
| Services                  | 47,431                             | 51,648                         | (4,217)                             |
| Other industries          | 39,085                             | 24,350                         | 14,735                              |
| Consumer                  | 152,453                            | 168,829                        | (16,376)                            |
| Overseas                  | 236,790                            | 269,047                        | (32,257)                            |
| Financial institutions    | 2,316                              | 7,779                          | (5,462)                             |
| Commercial and industrial | 207,990                            | 206,250                        | 1,739                               |
| Other                     | 26,483                             | 55,017                         | (28,534)                            |
| Total                     | 999,271                            | 1,107,154                      | (107,883)                           |

**MUTB Non-consolidated****(1) Non Performing Loans**

(in millions of yen)

|                               | As of<br>September 30, 2017<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Bankrupt or De facto Bankrupt | 1,629                              | 2,085                          | (455)                               |
| Doubtful                      | 10,869                             | 8,159                          | 2,710                               |
| Special Attention             | 30,716                             | 55,603                         | (24,887)                            |
| Non Performing Loans (1)      | 43,216                             | 65,848                         | (22,632)                            |

|        |            |            |        |
|--------|------------|------------|--------|
| Normal | 14,623,551 | 14,586,491 | 37,059 |
| Total  | 14,666,767 | 14,652,339 | 14,427 |

|                              |        |        |         |
|------------------------------|--------|--------|---------|
| Non Performing Loans / Total | 0.29 % | 0.44 % | (0.15)% |
|------------------------------|--------|--------|---------|

**(2) Status of Coverage of Non Performing Loans**

(in millions of yen)

|                              | As of<br>September 30, 2017<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Covered amount (2)           | 37,228                             | 43,762                         | (6,534)                             |
| Allowance for credit losses  | 18,150                             | 26,201                         | (8,050)                             |
| Collateral, guarantees, etc. | 19,077                             | 17,561                         | 1,515                               |

|                          |         |         |         |
|--------------------------|---------|---------|---------|
| Coverage ratio (2) / (1) | 86.14 % | 66.46 % | 19.68 % |
|--------------------------|---------|---------|---------|

**(3) Coverage Ratio**

(in millions of yen)

| Category                      | Loan amount (A)      | Allowance for<br>credit losses (B) | Covered by<br>collateral and/or<br>guarantees (C) | Coverage ratio for<br>unsecured portion<br>(B) / [(A) - (C)] | Coverage ratio<br>[(B) + (C)] / (A) |
|-------------------------------|----------------------|------------------------------------|---------------------------------------------------|--------------------------------------------------------------|-------------------------------------|
| Bankrupt or De facto Bankrupt | 1,629<br>[ 2,085 ]   | 89<br>[ 92 ]                       | 1,540<br>[ 1,993 ]                                | 100.00 %<br>[ 100.00 %]                                      | 100.00 %<br>[ 100.00 %]             |
| Doubtful                      | 10,869<br>[ 8,159 ]  | 4,030<br>[ 355 ]                   | 5,300<br>[ 7,238 ]                                | 72.37 %<br>[ 38.66 %]                                        | 85.84 %<br>[ 93.07 %]               |
| Special Attention             | 30,716<br>[ 55,603 ] | 14,030<br>[ 25,753 ]               | 12,236<br>[ 8,330 ]                               | 75.92 %<br>[ 54.47 %]                                        | 85.51 %<br>[ 61.29 %]               |
| Total                         | 43,216<br>[ 65,848 ] | 18,150<br>[ 26,201 ]               | 19,077<br>[ 17,561 ]                              | 75.19 %<br>[ 54.26 %]                                        | 86.14 %<br>[ 66.46 %]               |

Note: The upper figures are as of September 30, 2017. The lower figures with brackets are as of March 31, 2017.

**(4) Classified by Industry**

(in millions of yen)

|                           | As of<br>September 30, 2017<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Domestic                  | 38,955                             | 65,375                         | (26,420)                            |
| Manufacturing             | 25,752                             | 50,092                         | (24,339)                            |
| Construction              | 639                                | 653                            | (14)                                |
| Wholesale and retail      | 42                                 | 1,348                          | (1,305)                             |
| Finance and insurance     | -                                  | -                              | -                                   |
| Real estate               | 5,369                              | 6,436                          | (1,067)                             |
| Goods rental and leasing  | -                                  | -                              | -                                   |
| Services                  | 239                                | 851                            | (611)                               |
| Other industries          | 1,271                              | 303                            | 967                                 |
| Consumer                  | 5,640                              | 5,689                          | (48)                                |
| Overseas                  | 4,260                              | 472                            | 3,788                               |
| Financial institutions    | -                                  | -                              | -                                   |
| Commercial and industrial | 4,260                              | 472                            | 3,788                               |
| Other                     | -                                  | -                              | -                                   |
| Total                     | 43,216                             | 65,848                         | (22,632)                            |

**MUTB Non-consolidated: Trust Account**

“Trust account” represents trust account with contracts indemnifying the principal amounts.

**(1) Non Performing Loans**

(in millions of yen)

|                               | As of<br>September 30, 2017<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Bankrupt or De facto Bankrupt | 3                                  | 3                              | (0)                                 |
| Doubtful                      | 87                                 | 90                             | (2)                                 |
| Special Attention             | 149                                | 153                            | (3)                                 |
| Non Performing Loans (1)      | 240                                | 247                            | (6)                                 |

|        |        |        |         |
|--------|--------|--------|---------|
| Normal | 16,981 | 18,046 | (1,064) |
| Total  | 17,221 | 18,293 | (1,071) |

|                              |        |        |        |
|------------------------------|--------|--------|--------|
| Non Performing Loans / Total | 1.39 % | 1.35 % | 0.04 % |
|------------------------------|--------|--------|--------|

**(2) Status of Coverage of Non Performing Loans**

(in millions of yen)

|                              | As of<br>September 30, 2017<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Covered amount (2)           | 240                                | 247                            | (6)                                 |
| Allowance for credit losses  | -                                  | -                              | -                                   |
| Collateral, guarantees, etc. | 240                                | 247                            | (6)                                 |

|                          |          |          |   |
|--------------------------|----------|----------|---|
| Coverage ratio (2) / (1) | 100.00 % | 100.00 % | - |
|--------------------------|----------|----------|---|

**(3) Coverage Ratio**

(in millions of yen)

| Category                      | Loan amount (A) | Allowance for<br>credit losses (B) | Covered by<br>collateral and/or<br>guarantees (C) | Coverage ratio for<br>unsecured portion<br>(B) / [(A) - (C)] | Coverage ratio<br>[(B) + (C)] / (A) |
|-------------------------------|-----------------|------------------------------------|---------------------------------------------------|--------------------------------------------------------------|-------------------------------------|
| Bankrupt or De facto Bankrupt | 3<br>[ 3 ]      | -<br>[ - ]                         | 3<br>[ 3 ]                                        |                                                              | 100.00 %<br>[ 100.00 % ]            |
| Doubtful                      | 87<br>[ 90 ]    | -<br>[ - ]                         | 87<br>[ 90 ]                                      |                                                              | 100.00 %<br>[ 100.00 % ]            |
| Special Attention             | 149<br>[ 153 ]  | -<br>[ - ]                         | 149<br>[ 153 ]                                    |                                                              | 100.00 %<br>[ 100.00 % ]            |
| Total                         | 240<br>[ 247 ]  | -<br>[ - ]                         | 240<br>[ 247 ]                                    |                                                              | 100.00 %<br>[ 100.00 % ]            |

Note: The upper figures are as of September 30, 2017. The lower figures with brackets are as of March 31, 2017.

**(4) Classified by Industry**

(in millions of yen)

|                          | As of<br>September 30, 2017<br>(A) | As of<br>March 31, 2017<br>(B) | Increase<br>(Decrease)<br>(A) - (B) |
|--------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Domestic                 | 240                                | 247                            | (6)                                 |
| Manufacturing            | -                                  | -                              | -                                   |
| Construction             | -                                  | -                              | -                                   |
| Wholesale and retail     | -                                  | -                              | -                                   |
| Finance and insurance    | -                                  | -                              | -                                   |
| Real estate              | 192                                | 200                            | (7)                                 |
| Goods rental and leasing | -                                  | -                              | -                                   |
| Services                 | -                                  | -                              | -                                   |
| Other industries         | -                                  | -                              | -                                   |
| Consumer                 | 47                                 | 46                             | 0                                   |
| Total                    | 240                                | 247                            | (6)                                 |

## Overview of Non-Performing Loans

## BTMU and MUTB Combined

(in billions of yen)

| Self-Assessment                                                          |                        |                      |                       |                      | Coverage<br>ratio for<br>unsecured<br>portion | Non-Performing Loans<br>Based on the “FRL”      | Risk-Monitored Loans                                                   |
|--------------------------------------------------------------------------|------------------------|----------------------|-----------------------|----------------------|-----------------------------------------------|-------------------------------------------------|------------------------------------------------------------------------|
| Category of<br>Borrowers                                                 | Classification         |                      |                       |                      |                                               |                                                 |                                                                        |
|                                                                          | Non-<br>Classification | Classification<br>II | Classification<br>III | Classification<br>IV |                                               |                                                 |                                                                        |
| Bankrupt<br>Borrowers                                                    | 【156.1】                |                      | 【11.8】                | 【3.5】<br>(*1)        | 100.00 %                                      | i ) Bankrupt or<br>De facto Bankrupt<br>【171.6】 | Loans to bankrupt<br>borrowers<br>【39.4】                               |
| Substantially<br>Bankrupt<br>Borrowers                                   |                        |                      |                       |                      |                                               |                                                 |                                                                        |
| Potentially<br>Bankrupt<br>Borrowers                                     | 【197.2】                |                      | 【156.2】               |                      | 53.02 %                                       | ii ) Doubtful<br>【353.5】                        | Non-accrual<br>delinquent loans<br>【435.3】                             |
| Borrowers<br>Requiring<br>Caution<br>(Special<br>Attention<br>Borrowers) | 【517.3】                |                      |                       |                      | 64.60 %                                       | iii ) Special Attention<br>【517.3】              | Accruing loans<br>contractually past due<br>3 months or more<br>【37.7】 |
| Borrowers<br>Requiring<br>Caution<br>(Other<br>Borrowers)                |                        |                      |                       |                      |                                               | iv ) Normal<br>【104,245.9】                      | Restructured loans<br>【479.5】                                          |
| Normal<br>Borrowers                                                      |                        |                      |                       |                      |                                               |                                                 |                                                                        |

Non-Performing Loans Based on the "FRL"

i ) + ii ) + iii )

1,042.4

Risk-Monitored Loans

992.1

Total

i ) + ii ) + iii ) + iv )

105,288.4

(\*1) "Customers' liabilities for acceptances and guarantees" in Classification IV are fully reserved.

**9. Progress in Disposition of Problem Assets****BTMU Non-consolidated****(1) Bankrupt or De facto Bankrupt and Doubtful Assets Based on the “FRL”**

(in millions of yen)

|                                             | As of<br>March 31, 2015 | As of<br>March 31, 2016 | As of<br>March 31, 2017 (A) | As of<br>September 30, 2017 (B) | (B) - (A) |
|---------------------------------------------|-------------------------|-------------------------|-----------------------------|---------------------------------|-----------|
| Assets newly categorized during fiscal 2014 | 98,674                  | 61,087                  | 40,744                      | 34,298                          | (6,445)   |
| Assets newly categorized during fiscal 2015 |                         | 500,907                 | 96,342                      | 83,800                          | (12,541)  |
| Assets newly categorized during fiscal 2016 |                         |                         | 156,527                     | 93,293                          | (63,234)  |
| Assets newly categorized during fiscal 2017 |                         |                         |                             | 104,320                         |           |

**(2) Progress in Disposition of Problem Assets**

(in millions of yen)

|                                         | For the first half of the fiscal year ended September 30, 2017 |                                  |          |
|-----------------------------------------|----------------------------------------------------------------|----------------------------------|----------|
|                                         |                                                                | Bankrupt or<br>De facto Bankrupt | Doubtful |
| Liquidation                             | 1,903                                                          |                                  |          |
| Reconstructive treatment                | 2,556                                                          |                                  |          |
| Upgrade due to reconstructive treatment | -                                                              |                                  |          |
| Loan sold to secondary market           | 8,114                                                          |                                  |          |
| Write-offs                              | 30,739                                                         |                                  |          |
| Others                                  | 84,083                                                         |                                  |          |
| Collection / Repayment                  | 60,184                                                         |                                  |          |
| Upgrade                                 | 23,899                                                         |                                  |          |
| Total                                   | 127,397                                                        | 25,070                           | 102,327  |

|                                   |        |
|-----------------------------------|--------|
| Amount in process for disposition | 99,496 |
|-----------------------------------|--------|

Note: The process for disposition consists of legal liquidation, quasi-legal liquidation, company splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small/medium-sized companies, and trusts to The Resolution and Collection Corporation mainly for the purpose of revitalization of companies, which are scheduled to be off-balanced before their maturities.

**MUTB Non-consolidated including Trust Account**

“Trust account” represents trust account with contracts indemnifying the principal amounts.

**(1) Bankrupt or De facto Bankrupt and Doubtful Assets Based on the “FRL”**

(in millions of yen)

|                                             | As of<br>March 31, 2015 | As of<br>March 31, 2016 | As of<br>March 31, 2017 (A) | As of<br>September 30, 2017 (B) | (B) - (A) |
|---------------------------------------------|-------------------------|-------------------------|-----------------------------|---------------------------------|-----------|
| Assets newly categorized during fiscal 2014 | 7,495                   | 1,730                   | 265                         | 252                             | (13)      |
| Assets newly categorized during fiscal 2015 |                         | 18,743                  | 883                         | 755                             | (127)     |
| Assets newly categorized during fiscal 2016 |                         |                         | 1,872                       | 953                             | (919)     |
| Assets newly categorized during fiscal 2017 |                         |                         |                             | 5,886                           |           |

**(2) Progress in Disposition of Problem Assets**

(in millions of yen)

|                                         | For the first half of the fiscal year ended September 30, 2017 |                                  |          |
|-----------------------------------------|----------------------------------------------------------------|----------------------------------|----------|
|                                         |                                                                | Bankrupt or<br>De facto Bankrupt | Doubtful |
| Liquidation                             | -                                                              |                                  |          |
| Reconstructive treatment                | -                                                              |                                  |          |
| Upgrade due to reconstructive treatment | -                                                              |                                  |          |
| Loan sold to secondary market           | -                                                              |                                  |          |
| Write-offs                              | -                                                              |                                  |          |
| Others                                  | 3,634                                                          |                                  |          |
| Collection / Repayment                  | 2,591                                                          |                                  |          |
| Upgrade                                 | 1,043                                                          |                                  |          |
| Total                                   | 3,634                                                          | 755                              | 2,879    |

|                                   |       |
|-----------------------------------|-------|
| Amount in process for disposition | 1,776 |
|-----------------------------------|-------|

Note: The process for disposition consists of legal liquidation, quasi-legal liquidation, company splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small/medium-sized companies, and trusts to The Resolution and Collection Corporation mainly for the purpose of revitalization of companies, which are scheduled to be off-balanced before their maturities.

# 10. Loans Classified by Type of Industry, Domestic Consumer Loans, Domestic Loans to Small/Medium-Sized Companies and Proprietors

## BTMU and MUTB Combined including Trust Accounts

### (1) Loans Classified by Type of Industry

(in millions of yen)

|                                                                       | As of<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|-----------------------------------------------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Domestic offices (excluding loans booked at offshore markets)         | 66,285,758                         | (1,111,388)                         | 67,397,147                     |
| Manufacturing                                                         | 10,246,717                         | (334,039)                           | 10,580,756                     |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 153,704                            | 1,629                               | 152,075                        |
| Construction                                                          | 716,904                            | (49,841)                            | 766,745                        |
| Utilities                                                             | 1,738,762                          | 173,332                             | 1,565,430                      |
| Communication and information services                                | 1,371,036                          | (47,011)                            | 1,418,047                      |
| Transport and postal activities                                       | 2,224,040                          | (1,040)                             | 2,225,080                      |
| Wholesale and retail                                                  | 6,557,389                          | 85,629                              | 6,471,760                      |
| Finance and insurance                                                 | 8,162,412                          | (356,180)                           | 8,518,592                      |
| Real estate                                                           | 8,757,450                          | (144,094)                           | 8,901,544                      |
| Goods rental and leasing                                              | 2,177,131                          | 104,200                             | 2,072,931                      |
| Services                                                              | 2,535,546                          | (43,967)                            | 2,579,513                      |
| Municipal government                                                  | 563,909                            | (5,797)                             | 569,706                        |
| Other industries (including loans to the Japanese government)         | 21,080,745                         | (494,210)                           | 21,574,955                     |
| Overseas offices and loans booked at offshore markets                 | 29,259,023                         | 774,620                             | 28,484,402                     |
| Total                                                                 | 95,544,782                         | (336,768)                           | 95,881,550                     |

### (2) Domestic Consumer Loans

(in millions of yen)

|                               | As of<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|-------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Total domestic consumer loans | 16,350,673                         | (193,086)                           | 16,543,759                     |
| Housing loans                 | 15,520,535                         | (199,755)                           | 15,720,290                     |
| Residential purpose           | 13,477,204                         | (129,427)                           | 13,606,632                     |
| Other                         | 830,138                            | 6,669                               | 823,468                        |

### (3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

(in millions of yen)

|                           | As of<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|---------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Outstanding amount        | 39,953,644                         | (237,352)                           | 40,190,996                     |
| % to total domestic loans | 60.27 %                            | 0.64 %                              | 59.63 %                        |

**BTMU Non-consolidated**

## (1) Loans Classified by Type of Industry

(in millions of yen)

|                                                                       | As of<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|-----------------------------------------------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Domestic offices (excluding loans booked at offshore markets)         | 54,176,526                         | (1,156,267)                         | 55,332,793                     |
| Manufacturing                                                         | 8,291,917                          | (258,979)                           | 8,550,896                      |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 150,595                            | 1,610                               | 148,985                        |
| Construction                                                          | 624,838                            | (46,725)                            | 671,563                        |
| Utilities                                                             | 1,307,537                          | 90,008                              | 1,217,529                      |
| Communication and information services                                | 1,083,725                          | (45,612)                            | 1,129,337                      |
| Transport and postal activities                                       | 1,585,803                          | 14,735                              | 1,571,068                      |
| Wholesale and retail                                                  | 5,711,043                          | 152,848                             | 5,558,195                      |
| Finance and insurance                                                 | 5,682,069                          | (300,746)                           | 5,982,815                      |
| Real estate                                                           | 6,922,453                          | (58,197)                            | 6,980,650                      |
| Goods rental and leasing                                              | 1,414,742                          | 95,153                              | 1,319,589                      |
| Services                                                              | 2,392,428                          | (35,437)                            | 2,427,865                      |
| Municipal government                                                  | 556,778                            | (5,479)                             | 562,257                        |
| Other industries (including loans to the Japanese government)         | 18,452,598                         | (759,446)                           | 19,212,044                     |
| Overseas offices and loans booked at offshore markets                 | 26,793,371                         | 732,101                             | 26,061,269                     |
| Total                                                                 | 80,969,897                         | (424,165)                           | 81,394,063                     |

## (2) Domestic Consumer Loans

(in millions of yen)

|                               | As of<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|-------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Total domestic consumer loans | 15,016,289                         | (167,551)                           | 15,183,840                     |
| Housing loans                 | 14,190,275                         | (174,724)                           | 14,365,000                     |
| Residential purpose           | 12,283,434                         | (112,180)                           | 12,395,614                     |
| Other                         | 826,014                            | 7,173                               | 818,840                        |

## (3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

(in millions of yen)

|                           | As of<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|---------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Outstanding amount        | 33,949,726                         | (204,085)                           | 34,153,811                     |
| % to total domestic loans | 62.66%                             | 0.94%                               | 61.72%                         |

**MUTB Non-consolidated**

## (1) Loans Classified by Type of Industry

(in millions of yen)

|                                                                       | As of<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|-----------------------------------------------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Domestic offices (excluding loans booked at offshore markets)         | 11,841,956                         | (18,159)                            | 11,860,116                     |
| Manufacturing                                                         | 1,954,800                          | (75,060)                            | 2,029,860                      |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 3,109                              | 19                                  | 3,090                          |
| Construction                                                          | 92,066                             | (3,116)                             | 95,182                         |
| Utilities                                                             | 431,225                            | 83,324                              | 347,901                        |
| Communication and information services                                | 287,311                            | (1,399)                             | 288,710                        |
| Transport and postal activities                                       | 638,237                            | (15,775)                            | 654,012                        |
| Wholesale and retail                                                  | 846,346                            | (67,219)                            | 913,565                        |
| Finance and insurance                                                 | 2,449,164                          | (80,521)                            | 2,529,685                      |
| Real estate                                                           | 1,830,239                          | (85,433)                            | 1,915,672                      |
| Goods rental and leasing                                              | 762,389                            | 9,047                               | 753,342                        |
| Services                                                              | 143,114                            | (8,530)                             | 151,644                        |
| Municipal government                                                  | 2,372                              | (288)                               | 2,660                          |
| Other industries (including loans to the Japanese government)         | 2,401,574                          | 226,791                             | 2,174,783                      |
| Overseas offices and loans booked at offshore markets                 | 2,465,652                          | 42,519                              | 2,423,132                      |
| Total                                                                 | 14,307,608                         | 24,359                              | 14,283,249                     |

## (2) Domestic Consumer Loans

(in millions of yen)

|                               | As of<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|-------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Total domestic consumer loans | 1,326,651                          | (24,958)                            | 1,351,609                      |
| Housing loans                 | 1,322,565                          | (24,461)                            | 1,347,027                      |
| Residential purpose           | 1,186,631                          | (16,727)                            | 1,203,359                      |
| Other                         | 4,085                              | (496)                               | 4,582                          |

## (3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

(in millions of yen)

|                           | As of<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|---------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Outstanding amount        | 5,765,582                          | (78,247)                            | 5,843,829                      |
| % to total domestic loans | 48.68 %                            | (0.58)%                             | 49.27 %                        |

**MUTB Non-consolidated: Trust Accounts**

## (1) Loans Classified by Type of Industry

(in millions of yen)

|                                                                       | As of<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|-----------------------------------------------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Domestic offices (excluding loans booked at offshore markets)         | 267,275                            | 63,038                              | 204,237                        |
| Manufacturing                                                         | -                                  | -                                   | -                              |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | -                                  | -                                   | -                              |
| Construction                                                          | -                                  | -                                   | -                              |
| Utilities                                                             | -                                  | -                                   | -                              |
| Communication and information services                                | -                                  | -                                   | -                              |
| Transport and postal activities                                       | -                                  | -                                   | -                              |
| Wholesale and retail                                                  | -                                  | -                                   | -                              |
| Finance and insurance                                                 | 31,179                             | 25,087                              | 6,092                          |
| Real estate                                                           | 4,758                              | (464)                               | 5,222                          |
| Goods rental and leasing                                              | -                                  | -                                   | -                              |
| Services                                                              | 4                                  | -                                   | 4                              |
| Municipal government                                                  | 4,759                              | (30)                                | 4,789                          |
| Other industries (including loans to the Japanese government)         | 226,573                            | 38,445                              | 188,128                        |
| Overseas offices and loans booked at offshore markets                 | -                                  | -                                   | -                              |
| Total                                                                 | 267,275                            | 63,038                              | 204,237                        |

## (2) Domestic Consumer Loans

(in millions of yen)

|                               | As of<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|-------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Total domestic consumer loans | 7,732                              | (576)                               | 8,309                          |
| Housing loans                 | 7,693                              | (569)                               | 8,263                          |
| Residential purpose           | 7,139                              | (518)                               | 7,658                          |
| Other                         | 38                                 | (7)                                 | 46                             |

## (3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

(in millions of yen)

|                           | As of<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|---------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Outstanding amount        | 238,336                            | 44,980                              | 193,356                        |
| % to total domestic loans | 89.17 %                            | (5.49)%                             | 94.67 %                        |

## 11. Overseas Loans

## BTMU and MUTB Combined

(in millions of yen)

|                          | As of<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|--------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Americas                 | 13,629,991                         | 471,913                             | 13,158,077                     |
| United States of America | 8,548,939                          | 212,145                             | 8,336,794                      |
| Caribbean countries      | 2,687,535                          | 189,422                             | 2,498,113                      |
| Canada                   | 958,367                            | 137,819                             | 820,548                        |
| Brazil                   | 549,078                            | (69,126)                            | 618,205                        |
| Mexico                   | 453,607                            | 31,243                              | 422,363                        |
| Chile                    | 200,926                            | (12,218)                            | 213,144                        |
| Columbia                 | 125,509                            | 3,904                               | 121,605                        |
| Others                   | 106,030                            | (21,276)                            | 127,305                        |
| Asia/Oceania             | 9,854,250                          | 41,679                              | 9,812,573                      |
| Hong Kong                | 2,132,339                          | (68,521)                            | 2,200,861                      |
| Australia                | 2,089,027                          | 54,770                              | 2,034,257                      |
| Singapore                | 1,499,705                          | 47,579                              | 1,452,126                      |
| Indonesia                | 850,560                            | 9,770                               | 840,789                        |
| India                    | 729,019                            | (15,704)                            | 744,723                        |
| South Korea              | 622,513                            | (12,024)                            | 634,537                        |
| Taiwan                   | 577,015                            | 144,319                             | 432,696                        |
| New Zealand              | 277,392                            | 11,070                              | 266,322                        |
| Vietnam                  | 262,429                            | 14,306                              | 248,122                        |
| Malaysia                 | 214,298                            | (83,810)                            | 298,108                        |
| Thailand                 | 179,777                            | (27,859)                            | 207,636                        |
| Philippines              | 169,422                            | (35,746)                            | 205,168                        |
| China                    | 128,044                            | (7,646)                             | 135,691                        |
| Others                   | 122,710                            | 11,175                              | 111,537                        |
| EMEA                     | 7,798,512                          | 384,084                             | 7,414,429                      |
| United Kingdom           | 2,340,996                          | 241,868                             | 2,099,127                      |
| Netherlands              | 818,086                            | 73,063                              | 745,023                        |
| Saudi Arabia             | 608,337                            | (301)                               | 608,638                        |
| Germany                  | 552,517                            | 59,864                              | 492,653                        |
| France                   | 501,666                            | 77,792                              | 423,873                        |
| Qatar                    | 437,873                            | 1,343                               | 436,530                        |
| UAE                      | 362,833                            | (61,974)                            | 424,807                        |
| Luxembourg               | 252,570                            | (14,228)                            | 266,799                        |
| South Africa             | 205,611                            | 8,101                               | 197,509                        |
| Ireland                  | 194,334                            | 29,141                              | 165,192                        |
| Turkey                   | 184,574                            | 3,755                               | 180,818                        |
| Italy                    | 162,344                            | 20,713                              | 141,630                        |
| Switzerland              | 156,129                            | (26,203)                            | 182,333                        |
| Spain                    | 155,554                            | 33,801                              | 121,753                        |
| Others                   | 865,088                            | (62,651)                            | 927,744                        |
| Others                   | 15                                 | (270)                               | 284                            |
| Total                    | 31,282,768                         | 897,406                             | 30,385,363                     |

Note: In addition to the (non-consolidated basis) loan balance stated above, five major overseas subsidiaries have the following loan balances in the consolidated financial statements.

MUFG Americas Holdings Corporation : ¥ 8,595,725 million (a 207,232 million yen decrease as compared with March 31, 2017.)

Bank of Ayudhya Public Company Limited : ¥ 3,726,597 million (a 63,749 million yen increase as compared with March 31, 2017.)

Bank of Tokyo-Mitsubishi UFJ (China), Ltd. : ¥ 1,427,757 million (a 111,385 million yen increase as compared with March 31, 2017.)

MUFG Bank (Europe) N.V. : ¥ 798,443 million (a 97,742 million yen increase as compared with March 31, 2017.)

Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad : ¥ 492,070 million (a 40,683 million yen increase as compared with March 31, 2017.)

**12. Loans and Deposits****BTMU and MUTB Combined**

(in millions of yen)

|                            | As of<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|----------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Deposits (ending balance)  | 156,569,430                        | 1,070,653                           | 155,498,777                    |
| Deposits (average balance) | 157,956,558                        | 8,237,769                           | 149,718,788                    |
| Loans (ending balance)     | 95,277,506                         | (399,806)                           | 95,677,312                     |
| Loans (average balance)    | 96,825,469                         | (669,311)                           | 97,494,781                     |

**BTMU Non-consolidated**

(in millions of yen)

|                            | As of<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|----------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Deposits (ending balance)  | 142,121,265                        | 2,957,160                           | 139,164,104                    |
| Deposits (average balance) | 142,798,258                        | 7,184,857                           | 135,613,401                    |
| Loans (ending balance)     | 80,969,897                         | (424,165)                           | 81,394,063                     |
| Loans (average balance)    | 82,562,266                         | (1,354,028)                         | 83,916,295                     |

**MUTB Non-consolidated**

(in millions of yen)

|                            | As of<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|----------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Deposits (ending balance)  | 14,448,165                         | (1,886,507)                         | 16,334,673                     |
| Deposits (average balance) | 15,158,300                         | 1,052,912                           | 14,105,387                     |
| Loans (ending balance)     | 14,307,608                         | 24,359                              | 14,283,249                     |
| Loans (average balance)    | 14,263,202                         | 684,717                             | 13,578,485                     |

**13. Domestic Deposits****BTMU and MUTB Combined**

(in millions of yen)

|                         | As of<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|-------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Individuals             | 74,291,064                         | 1,197,761                           | 73,093,302                     |
| Corporations and others | 59,841,184                         | (1,209,182)                         | 61,050,366                     |
| Domestic deposits       | 134,132,248                        | (11,420)                            | 134,143,669                    |

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

**BTMU Non-consolidated**

(in millions of yen)

|                         | As of<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|-------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Individuals             | 66,359,122                         | 1,006,660                           | 65,352,462                     |
| Corporations and others | 54,988,046                         | 841,000                             | 54,147,045                     |
| Domestic deposits       | 121,347,168                        | 1,847,660                           | 119,499,507                    |

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

**MUTB Non-consolidated**

(in millions of yen)

|                         | As of<br>September 30, 2017<br>(A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31, 2017<br>(B) |
|-------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Individuals             | 7,931,942                          | 191,101                             | 7,740,840                      |
| Corporations and others | 4,853,137                          | (2,050,183)                         | 6,903,320                      |
| Domestic deposits       | 12,785,079                         | (1,859,081)                         | 14,644,161                     |

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

## 14. Status of Deferred Tax Assets

### BTMU Non-consolidated

#### (1) Tax Effects of the Items Comprising Net Deferred Tax Assets

(in billions of yen)

|                                                                         | As of<br>September 30,<br>2017 (A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31,<br>2017 (B) |
|-------------------------------------------------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Deferred tax assets                                                     | 510.0                              | (21.2)                              | 531.3                          |
| Allowance for credit losses                                             | 213.0                              | (29.8)                              | 242.9                          |
| Write-down on investment securities                                     | 98.4                               | (2.0)                               | 100.5                          |
| Unrealized losses on available-for-sale securities                      | 4.4                                | (6.1)                               | 10.6                           |
| Reserve for retirement benefits                                         | 97.3                               | (0.6)                               | 97.9                           |
| Other                                                                   | 212.4                              | 10.7                                | 201.6                          |
| Valuation allowance                                                     | (115.7)                            | 6.7                                 | (122.4)                        |
| Deferred tax liabilities                                                | 967.4                              | 80.5                                | 886.8                          |
| Unrealized gains on available-for-sale securities                       | 767.5                              | 95.9                                | 671.5                          |
| Net deferred gains on hedges                                            | 55.0                               | (10.3)                              | 65.4                           |
| Revaluation gains on securities upon merger                             | 62.4                               | 0.2                                 | 62.2                           |
| Gains on securities contributed to employees' retirement benefits trust | 47.6                               | (1.0)                               | 48.7                           |
| Other                                                                   | 34.6                               | (4.1)                               | 38.8                           |
| Net deferred tax assets                                                 | (457.3)                            | (101.8)                             | (355.5)                        |

#### (2) Net operating profits before provision for general allowance for credit losses and Taxable Income

(in billions of yen)

|                                                                                | FY2012  | FY2013  | FY2014 | FY2015  | FY2016 | Interim FY2017 |
|--------------------------------------------------------------------------------|---------|---------|--------|---------|--------|----------------|
| Net operating profits before provision for general allowance for credit losses | 1,001.5 | 855.9   | 931.4  | 888.1   | 666.9  | 337.9          |
| Total credit costs                                                             | (56.6)  | 17.0    | (70.7) | (103.4) | (25.4) | 58.9           |
| Income before income taxes                                                     | 877.4   | 984.7   | 860.2  | 884.7   | 632.2  | 401.5          |
| Reconciliation to taxable income                                               | (561.4) | (336.2) | (12.6) | (113.3) | (86.2) | (108.4)        |
| Taxable income                                                                 | 316.0   | 648.5   | 847.5  | 771.3   | 546.0  | 293.1          |

#### (3) Classification Based on Prior Year Operating Results as Provided in the ASBJ Guidance No.26

BTMU is classified as "2" because we are considered to be a company showing stable financial performance.

**MUTB Non-consolidated****(1) Tax Effects of the Items Comprising Net Deferred Tax Assets**

(in billions of yen)

|                                                                     | As of<br>September 30,<br>2017 (A) | Increase<br>(Decrease)<br>(A) - (B) | As of<br>March 31,<br>2017 (B) |
|---------------------------------------------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| Deferred tax assets                                                 | 59.7                               | 11.6                                | 48.0                           |
| Gains on securities related to employees' retirement benefits trust | 26.8                               | 4.5                                 | 22.2                           |
| Allowance for credit losses                                         | 14.9                               | (4.3)                               | 19.2                           |
| Write-down on investment securities                                 | 9.0                                | 0.0                                 | 8.9                            |
| Deferred losses on hedging instruments                              | 4.3                                | 4.2                                 | 0.1                            |
| Other                                                               | 38.8                               | 7.1                                 | 31.7                           |
| Valuation allowance                                                 | (34.3)                             | (0.0)                               | (34.2)                         |
| Deferred tax liabilities                                            | 312.0                              | 34.0                                | 277.9                          |
| Unrealized gains on available-for-sale securities                   | 243.5                              | 24.0                                | 219.5                          |
| Reserve for retirement benefits                                     | 55.8                               | 9.3                                 | 46.5                           |
| Other                                                               | 12.6                               | 0.6                                 | 11.9                           |
| Net deferred tax assets                                             | (252.3)                            | (22.4)                              | (229.8)                        |

**(2) Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses and Taxable Income**

(in billions of yen)

|                                                                                                                          | FY2012 | FY2013 | FY2014 | FY2015 | FY2016 | Interim FY2017 |
|--------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|----------------|
| Net operating profits before credit costs<br>for trust accounts and provision for<br>general allowance for credit losses | 162.2  | 162.9  | 190.4  | 193.0  | 181.4  | 104.3          |
| Total credit costs                                                                                                       | (8.6)  | 18.0   | (0.4)  | (0.2)  | (22.5) | 5.8            |
| Income before income taxes                                                                                               | 173.5  | 184.4  | 201.4  | 218.6  | 156.3  | 170.7          |
| Reconciliation to taxable income                                                                                         | (84.9) | (94.3) | (40.4) | (68.1) | 4.6    | (39.6)         |
| Taxable income                                                                                                           | 88.6   | 90.1   | 160.9  | 150.4  | 160.9  | 131.1          |

**(3) Classification Based on Prior Year Operating Results as Provided in the ASBJ Guidance No.26**

MUTB is classified as "2" because we are considered to be a company showing stable financial performance.

**(Reference)****1. Financial Statements****BTMU Non-consolidated****(1) Non-consolidated Balance Sheets**

| (in millions of yen)                                  | As of<br>March 31, 2017 | As of<br>September 30, 2017 |
|-------------------------------------------------------|-------------------------|-----------------------------|
| Assets:                                               |                         |                             |
| Cash and due from banks                               | 48,385,157              | 55,356,464                  |
| Call loans                                            | 231,509                 | 328,984                     |
| Receivables under resale agreements                   | 348,126                 | 276,256                     |
| Receivables under securities borrowing transactions   | 5,569,376               | 5,474,042                   |
| Monetary claims bought                                | 4,113,172               | 3,933,041                   |
| Trading assets                                        | 5,445,506               | 4,937,871                   |
| Money held in trust                                   | 24,145                  | 22,515                      |
| Securities                                            | 42,235,515              | 40,993,747                  |
| Loans and bills discounted                            | 81,394,063              | 80,969,897                  |
| Foreign exchanges                                     | 1,760,583               | 1,944,681                   |
| Other assets                                          | 6,877,190               | 7,607,306                   |
| Tangible fixed assets                                 | 855,651                 | 876,066                     |
| Intangible fixed assets                               | 375,430                 | 373,192                     |
| Prepaid pension costs                                 | 270,907                 | 275,997                     |
| Customers' liabilities for acceptances and guarantees | 6,867,455               | 7,023,285                   |
| Allowance for credit losses                           | (563,216)               | (456,478)                   |
| Total assets                                          | 204,190,574             | 209,936,874                 |

| (in millions of yen)                                           | As of<br>March 31, 2017 | As of<br>September 30, 2017 |
|----------------------------------------------------------------|-------------------------|-----------------------------|
| Liabilities:                                                   |                         |                             |
| Deposits                                                       | 139,164,104             | 142,121,265                 |
| Negotiable certificates of deposit                             | 6,536,329               | 6,611,070                   |
| Call money                                                     | 372,403                 | 400,719                     |
| Payables under repurchase agreements                           | 4,417,551               | 5,860,365                   |
| Payables under securities lending transactions                 | 3,042,298               | 3,157,106                   |
| Commercial papers                                              | 1,661,486               | 1,736,559                   |
| Trading liabilities                                            | 3,809,622               | 3,626,894                   |
| Borrowed money                                                 | 16,425,610              | 17,412,047                  |
| Foreign exchanges                                              | 2,381,315               | 2,466,459                   |
| Bonds payable                                                  | 3,269,912               | 2,827,294                   |
| Other liabilities                                              | 5,342,066               | 5,357,002                   |
| Reserve for bonuses                                            | 25,508                  | 22,467                      |
| Reserve for bonuses to directors                               | 114                     | 32                          |
| Reserve for stocks payment                                     | 5,003                   | 4,934                       |
| Reserve for retirement benefits                                | 8,939                   | 9,894                       |
| Reserve for loyalty award credits                              | 1,375                   | 1,593                       |
| Reserve for contingent losses                                  | 152,279                 | 156,503                     |
| Deferred tax liabilities                                       | 355,549                 | 457,357                     |
| Deferred tax liabilities for land revaluation                  | 120,147                 | 119,254                     |
| Acceptances and guarantees                                     | 6,867,455               | 7,023,285                   |
| Total liabilities                                              | 193,959,075             | 199,372,111                 |
| Net assets:                                                    |                         |                             |
| Capital stock                                                  | 1,711,958               | 1,711,958                   |
| Capital surplus                                                | 3,878,275               | 3,878,275                   |
| Capital reserve                                                | 1,711,958               | 1,711,958                   |
| Other capital surplus                                          | 2,166,317               | 2,166,317                   |
| Retained earnings                                              | 3,267,614               | 3,381,313                   |
| Revenue reserve                                                | 190,044                 | 190,044                     |
| Other retained earnings                                        | 3,077,570               | 3,191,268                   |
| Funds for retirement benefits                                  | 2,432                   | 2,432                       |
| Other reserve                                                  | 718,196                 | 718,196                     |
| Earned surplus brought forward                                 | 2,356,941               | 2,470,639                   |
| Treasury stock                                                 | (645,700)               | (645,700)                   |
| Total shareholders' equity                                     | 8,212,148               | 8,325,846                   |
| Net unrealized gains (losses) on available-for-sale securities | 1,642,412               | 1,887,465                   |
| Net deferred gains (losses) on hedging instruments             | 148,777                 | 125,248                     |
| Land revaluation excess                                        | 228,160                 | 226,201                     |
| Total valuation and translation adjustments                    | 2,019,351               | 2,238,915                   |
| Total net assets                                               | 10,231,499              | 10,564,762                  |
| Total liabilities and net assets                               | 204,190,574             | 209,936,874                 |

**BTMU Non-consolidated****(2) Non-consolidated Statements of Income**

|                                        | For the six months<br>ended | For the six months<br>ended |
|----------------------------------------|-----------------------------|-----------------------------|
| (in millions of yen)                   | September 30, 2016          | September 30, 2017          |
| Ordinary income                        | 1,501,227                   | 1,570,415                   |
| Interest income                        | 818,834                     | 895,377                     |
| Interest on loans and bills discounted | 482,337                     | 574,564                     |
| Interest and dividends on securities   | 264,285                     | 213,777                     |
| Fees and commissions                   | 314,703                     | 303,903                     |
| Trading income                         | 90,370                      | 33,895                      |
| Other operating income                 | 145,819                     | 184,458                     |
| Other ordinary income                  | 131,500                     | 152,780                     |
| Ordinary expenses                      | 1,090,987                   | 1,158,596                   |
| Interest expenses                      | 262,126                     | 394,247                     |
| Interest on deposits                   | 70,289                      | 121,757                     |
| Fees and commissions                   | 85,928                      | 84,775                      |
| Trading expenses                       | 913                         | 579                         |
| Other operating expenses               | 48,446                      | 32,144                      |
| General and administrative expenses    | 578,497                     | 594,187                     |
| Other ordinary expenses                | 115,075                     | 52,661                      |
| Ordinary profits                       | 410,239                     | 411,819                     |
| Extraordinary gains                    | 10,635                      | 978                         |
| Extraordinary losses                   | 8,909                       | 11,210                      |
| Income before income taxes             | 411,964                     | 401,586                     |
| Income taxes - current                 | 98,189                      | 94,380                      |
| Income taxes - deferred                | (9,268)                     | 12,941                      |
| Total taxes                            | 88,921                      | 107,322                     |
| Net income                             | 323,043                     | 294,264                     |

**MUTB Non-consolidated****(1) Non-consolidated Balance Sheets**

| (in millions of yen)                                  | As of<br>March 31, 2017 | As of<br>September 30, 2017 |
|-------------------------------------------------------|-------------------------|-----------------------------|
| Assets:                                               |                         |                             |
| Cash and due from banks                               | 10,689,804              | 9,975,660                   |
| Call loans                                            | 267,590                 | 78,939                      |
| Receivables under securities borrowing transactions   | 114,804                 | 119,369                     |
| Monetary claims bought                                | 15                      | 15                          |
| Trading assets                                        | 553,416                 | 612,533                     |
| Money held in trust                                   | 10,681                  | 52,200                      |
| Securities                                            | 13,829,880              | 14,779,034                  |
| Loans and bills discounted                            | 14,283,249              | 14,307,608                  |
| Foreign exchanges                                     | 77,433                  | 55,492                      |
| Other assets                                          | 827,574                 | 1,382,928                   |
| Tangible fixed assets                                 | 146,688                 | 143,024                     |
| Intangible fixed assets                               | 62,020                  | 65,477                      |
| Prepaid pension costs                                 | 271,938                 | 302,341                     |
| Customers' liabilities for acceptances and guarantees | 260,386                 | 263,739                     |
| Allowance for credit losses                           | (59,306)                | (46,272)                    |
| Total assets                                          | 41,336,180              | 42,092,092                  |

| (in millions of yen)                                           | As of<br>March 31, 2017 | As of<br>September 30, 2017 |
|----------------------------------------------------------------|-------------------------|-----------------------------|
| Liabilities:                                                   |                         |                             |
| Deposits                                                       | 16,334,673              | 14,448,165                  |
| Negotiable certificates of deposit                             | 4,710,181               | 5,015,916                   |
| Call money                                                     | 54,450                  | 365,785                     |
| Payables under repurchase agreements                           | 4,782,495               | 6,190,559                   |
| Payables under securities lending transactions                 | 799,923                 | 399,908                     |
| Commercial papers                                              | 540,057                 | 779,148                     |
| Trading liabilities                                            | 139,686                 | 122,085                     |
| Borrowed money                                                 | 2,661,461               | 3,554,644                   |
| Foreign exchanges                                              | 38,157                  | 46,585                      |
| Short-term bonds payable                                       | 239,999                 | 149,999                     |
| Bonds payable                                                  | 872,719                 | 865,170                     |
| Due to trust accounts                                          | 6,738,770               | 6,576,576                   |
| Other liabilities                                              | 660,310                 | 660,219                     |
| Reserve for bonuses                                            | 4,884                   | 4,876                       |
| Reserve for bonuses to directors                               | 57                      | 20                          |
| Reserve for stocks payment                                     | 3,416                   | 3,447                       |
| Reserve for retirement benefits                                | 1,154                   | 879                         |
| Reserve for contingent losses                                  | 7,478                   | 21,755                      |
| Deferred tax liabilities                                       | 229,884                 | 252,323                     |
| Deferred tax liabilities for land revaluation                  | 4,335                   | 4,232                       |
| Acceptances and guarantees                                     | 260,386                 | 263,739                     |
| Total liabilities                                              | 39,084,484              | 39,726,041                  |
| Net assets:                                                    |                         |                             |
| Capital stock                                                  | 324,279                 | 324,279                     |
| Capital surplus                                                | 422,083                 | 425,265                     |
| Capital reserve                                                | 250,619                 | 250,619                     |
| Other capital surplus                                          | 171,464                 | 174,646                     |
| Retained earnings                                              | 977,978                 | 1,040,686                   |
| Revenue reserve                                                | 73,714                  | 73,714                      |
| Other retained earnings                                        | 904,264                 | 966,972                     |
| Funds for retirement benefits                                  | 710                     | 710                         |
| Other reserve                                                  | 138,495                 | 138,495                     |
| Earned surplus brought forward                                 | 765,059                 | 827,767                     |
| Total shareholders' equity                                     | 1,724,341               | 1,790,231                   |
| Net unrealized gains (losses) on available-for-sale securities | 529,191                 | 586,366                     |
| Net deferred gains (losses) on hedging instruments             | (344)                   | (9,957)                     |
| Land revaluation excess                                        | (1,493)                 | (589)                       |
| Total valuation and translation adjustments                    | 527,353                 | 575,820                     |
| Total net assets                                               | 2,251,695               | 2,366,051                   |
| Total liabilities and net assets                               | 41,336,180              | 42,092,092                  |

**MUTB Non-consolidated****(2) Non-consolidated Statements of Income**

|                                        | For the six months<br>ended | For the six months<br>ended |
|----------------------------------------|-----------------------------|-----------------------------|
| (in millions of yen)                   | September 30, 2016          | September 30, 2017          |
| Ordinary income                        | 302,086                     | 365,558                     |
| Trust fees                             | 49,897                      | 45,789                      |
| Interest income                        | 128,844                     | 178,472                     |
| Interest on loans and bills discounted | 46,004                      | 57,879                      |
| Interest and dividends on securities   | 76,679                      | 107,868                     |
| Fees and commissions                   | 65,576                      | 70,956                      |
| Trading income                         | 7,307                       | 10,422                      |
| Other operating income                 | 28,304                      | 16,043                      |
| Other ordinary income                  | 22,155                      | 43,873                      |
| Ordinary expenses                      | 196,570                     | 243,875                     |
| Interest expenses                      | 59,848                      | 87,233                      |
| Interest on deposits                   | 11,465                      | 15,683                      |
| Fees and commissions                   | 15,527                      | 17,733                      |
| Trading expenses                       | 60                          | 54                          |
| Other operating expenses               | 12,117                      | 13,002                      |
| General and administrative expenses    | 104,909                     | 105,152                     |
| Other ordinary expenses                | 4,108                       | 20,699                      |
| Ordinary profits                       | 105,515                     | 121,682                     |
| Extraordinary gains                    | 36                          | 53,250                      |
| Extraordinary losses                   | 5,593                       | 4,225                       |
| Income before income taxes             | 99,959                      | 170,707                     |
| Income taxes - current                 | 25,485                      | 42,173                      |
| Income taxes - deferred                | (1,255)                     | 2,437                       |
| Total taxes                            | 24,230                      | 44,611                      |
| Net income                             | 75,728                      | 126,096                     |

**MUTB Non-consolidated****(3) Statements of Trust Assets and Liabilities**

Including trust assets under service-shared co-trusteeship

| (in millions of yen)                    | As of<br>March 31, 2017 | As of<br>September 30, 2017 |
|-----------------------------------------|-------------------------|-----------------------------|
| <b>Assets:</b>                          |                         |                             |
| Loans and bills discounted              | 204,237                 | 267,275                     |
| Securities                              | 53,054,465              | 52,166,441                  |
| Beneficiary rights to the trust         | 58,907,613              | 64,553,174                  |
| Securities held in custody accounts     | 3,259,572               | 3,704,671                   |
| Monetary claims                         | 13,051,405              | 17,284,680                  |
| Tangible fixed assets                   | 12,493,551              | 13,022,417                  |
| Intangible fixed assets                 | 207,803                 | 123,356                     |
| Other claims                            | 3,950,126               | 3,985,687                   |
| Call loans                              | 705,784                 | 344,687                     |
| Due from banking account                | 9,100,260               | 8,708,650                   |
| Cash and due from banks                 | 5,731,968               | 6,581,566                   |
| <b>Total</b>                            | <b>160,666,790</b>      | <b>170,742,609</b>          |
| <b>Liabilities:</b>                     |                         |                             |
| Money trusts                            | 21,817,433              | 23,294,994                  |
| Pension trusts                          | 12,741,687              | 11,632,684                  |
| Property formation benefit trusts       | 7,549                   | 7,376                       |
| Investment trusts                       | 63,323,815              | 68,783,725                  |
| Money entrusted other than money trusts | 3,372,911               | 3,601,804                   |
| Securities trusts                       | 5,399,262               | 5,914,396                   |
| Monetary claim trusts                   | 12,195,074              | 16,385,054                  |
| Equipment trusts                        | 66,298                  | 67,131                      |
| Land and fixtures trusts                | 44,291                  | 43,968                      |
| Composite trusts                        | 41,698,466              | 41,011,472                  |
| <b>Total</b>                            | <b>160,666,790</b>      | <b>170,742,609</b>          |

Note: 1. The table shown above includes master trust assets under the service-shared co-trusteeship between MUTB and The Master Trust Bank of Japan, Ltd.

2. Trust assets and liabilities under a declaration of trust excluded from above table are 1,507 millions of yen as of March 31, 2017 and 1,506 millions of yen as of September 30, 2017, respectively.

Detailed information for “Money trust” with contracts indemnifying the principal amounts  
(including trusts for which beneficiary interests are re-entrusted)

| (in millions of yen)       | As of<br>March 31, 2017 | As of<br>September 30, 2017 |
|----------------------------|-------------------------|-----------------------------|
| <b>Assets:</b>             |                         |                             |
| Loans and bills discounted | 18,293                  | 17,221                      |
| Securities                 | 89,677                  | 88,163                      |
| Other                      | 6,581,417               | 6,433,224                   |
| <b>Total</b>               | <b>6,689,388</b>        | <b>6,538,610</b>            |
| <b>Liabilities:</b>        |                         |                             |
| Principal                  | 6,678,398               | 6,521,892                   |
| Allowance for bad debts    | 55                      | 51                          |
| Other                      | 10,934                  | 16,666                      |
| <b>Total</b>               | <b>6,689,388</b>        | <b>6,538,610</b>            |

**MUTB Non-consolidated****(4) Major Items**

| (in millions of yen)               | As of          | As of              |
|------------------------------------|----------------|--------------------|
|                                    | March 31, 2017 | September 30, 2017 |
| Total funds                        | 55,611,525     | 54,399,137         |
| Deposits                           | 16,334,673     | 14,448,165         |
| Negotiable certificates of deposit | 4,710,181      | 5,015,916          |
| Money trusts                       | 21,817,433     | 23,294,994         |
| Pension trusts                     | 12,741,687     | 11,632,684         |
| Property formation benefit trusts  | 7,549          | 7,376              |
| Loans and bills discounted         | 14,487,486     | 14,574,884         |
| Banking account                    | 14,283,249     | 14,307,608         |
| Trust account                      | 204,237        | 267,275            |
| Investment securities              | 66,884,346     | 66,945,476         |

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.