

Consolidated Summary Report <under Japanese GAAP>

for the nine months ended December 31, 2015



MEMBERSHIP

February 1, 2016

Company name: Mitsubishi UFJ Financial Group, Inc. Stock exchange listings: Tokyo, Nagoya, New York
 Code number: 8306 URL <http://www.mufig.jp/>
 Representative: Nobuyuki Hirano, President & Group CEO
 For inquiry: Kazutaka Yoneda, General Manager - Financial Planning Division / Financial Accounting Office
 TEL (03) 3240-3110

Quarterly securities report issuing date: February 12, 2016 Dividend payment date: -
 Trading accounts: Established
 Supplemental information for quarterly financial statements: Available
 Quarterly investor meeting presentation: None

(Amounts of less than one million yen are rounded down.)

1. Consolidated Financial Data For the Nine Months ended December 31, 2015

(1) Results of Operations (% represents the change from the same period in the previous fiscal year)

	Ordinary Income		Ordinary Profits		Profits Attributable to Owners of Parent	
Nine months ended	million yen	%	million yen	%	million yen	%
December 31, 2015	4,290,963	0.7	1,340,801	(9.7)	852,279	(8.1)
December 31, 2014	4,260,328	11.7	1,484,363	17.8	926,971	18.0

(*)Comprehensive income

December 31, 2015: 433,130 million yen (81.7) % ; December 31, 2014: 2,365,619 million yen 93.4 %

	Basic earnings per share	Diluted earnings per share
Nine months ended	yen	yen
December 31, 2015	61.23	60.95
December 31, 2014	65.50	65.20

(2) Financial Conditions

	Total Assets	Total Net Assets	Equity-to-asset ratio (*)
As of	million yen	million yen	%
December 31, 2015	295,777,179	17,239,626	5.2
March 31, 2015	286,149,768	17,287,533	5.4

(Reference) Shareholders' equity as of December 31, 2015: 15,269,453 million yen; March 31, 2015: 15,317,940 million yen

(*) "Equity-to-asset ratio" is computed under the formula shown below

(Total net assets - Subscription rights to shares - Non-controlling interests) / Total assets

2. Dividends on Common Stock

	Dividends per Share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
Fiscal year	yen	yen	yen	yen	yen
ended March 31, 2015	-	9.00	-	9.00	18.00
ending March 31, 2016	-	9.00	-	-	-
ending March 31, 2016 (Forecast)	-	-	-	9.00	18.00

(*) Revision of forecasts for dividends on the presentation date of this Consolidated Summary Report : None

3. Earnings Target for the Fiscal Year ending March 31, 2016 (Consolidated)

MUFG has the target of 950.0 billion yen of profits attributable to owners of parent for the fiscal year ending March 31, 2016.

(There is no change to our earnings target released on May 15, 2015.)

MUFG is engaged in financial service businesses such as banking business, trust banking business, securities business and credit card/loan businesses. Because there are various uncertainties caused by economic situation, market environments and other factors in these businesses, MUFG discloses a target of its profits attributable to owners of parent instead of a forecast of its performance.

※ Notes

- (1) Changes in significant subsidiaries during the period: No
- (2) Adoption of any particular accounting methods for quarterly consolidated financial statements: No
- (3) Changes in accounting policies, changes in accounting estimates and restatements
- (A) Changes in accounting policies due to revision of accounting standards: No
 - (B) Changes in accounting policies due to reasons other than (A): No
 - (C) Changes in accounting estimates: No
 - (D) Restatements: No
- (4) Number of common stocks outstanding at the end of the period
- | | | |
|---|-------------------------------------|-----------------------|
| (A) Total stocks outstanding including treasury stocks: | December 31, 2015 | 14,168,853,820 shares |
| | March 31, 2015 | 14,168,853,820 shares |
| (B) Treasury stocks: | December 31, 2015 | 380,246,747 shares |
| | March 31, 2015 | 151,014,803 shares |
| (C) Average outstanding stocks: | Nine months ended December 31, 2015 | 13,918,899,596 shares |
| | Nine months ended December 31, 2014 | 14,152,425,073 shares |

※ Disclosure regarding the execution of the quarterly review process

This “Consolidated Summary Report” (Quarterly “Tanshin”) is outside the scope of the external auditor’s quarterly review procedure which is required by “Financial Instruments and Exchange Act”. Therefore, the quarterly review process has not been completed as of this disclosure in the “Consolidated Summary Report”.

※ Notes for using forecasted information etc.

1. This financial summary report contains forward-looking statements regarding estimations, forecasts, targets and plans in relation to the results of operations, financial conditions and other overall management of the company and/or the group as a whole (the “forward-looking statements”). The forward-looking statements are made based upon, among other things, the company’s current estimations, perceptions and evaluations. In addition, in order for the company to adopt such estimations, forecasts, targets and plans regarding future events, certain assumptions have been made. Accordingly, due to various risks and uncertainties, the statements and assumptions are inherently not guarantees of future performance, may be considered differently from alternative perspectives and may result in material differences from the actual result. For the main factors that may affect the current forecasts, please see Consolidated Summary Report, Annual Securities Report, Disclosure Book, Annual Report, and other current disclosures that the company has announced.

2. The financial information included in this financial summary report is prepared and presented in accordance with accounting principles generally accepted in Japan (“Japanese GAAP”). Differences exist between Japanese GAAP and the accounting principles generally accepted in the United States (“U.S. GAAP”) in certain material respects. Such differences have resulted in the past, and are expected to continue to result for this period and future periods, in amounts for certain financial statement line items under U.S. GAAP to differ significantly from the amounts under Japanese GAAP. For example, differences in consolidation basis or accounting for business combinations, including but not limited to amortization and impairment of goodwill, could result in significant differences in our reported financial results between Japanese GAAP and U.S. GAAP. Readers should consult their own professional advisors for an understanding of the differences between Japanese GAAP and U.S. GAAP and how those differences might affect our reported financial results. To date, we have published U.S. GAAP financial results only on a semiannual and annual basis, and currently do not expect to publish U.S. GAAP financial results for the period reported in this financial summary report.

(Appendix)

Contents of Appendix

1. Consolidated Financial Statements.....	2
(1) Consolidated Balance Sheets	2
(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income	4
(3) Notes on Going-Concern Assumption.....	6
(4) Notes for Material Changes in Shareholders' Equity.....	6

Supplemental Information:

“Selected Financial Information under Japanese GAAP for the Nine Months Ended December 31, 2015”

1. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(in millions of yen)	As of March 31, 2015	As of December 31, 2015
Assets:		
Cash and due from banks	40,488,318	50,621,650
Call loans and bills bought	604,625	504,704
Receivables under resale agreements	7,342,335	7,240,433
Receivables under securities borrowing transactions	4,633,544	6,253,417
Monetary claims bought	4,570,712	4,931,258
Trading assets	20,810,617	22,860,530
Money held in trust	700,218	724,433
Securities	73,538,191	65,233,402
Loans and bills discounted	109,368,340	113,348,181
Foreign exchanges	2,187,311	1,961,574
Other assets	10,119,936	10,116,082
Tangible fixed assets	1,352,727	1,357,124
Intangible fixed assets	1,297,277	1,238,600
Net defined benefit assets	504,761	569,857
Deferred tax assets	114,919	98,931
Customers' liabilities for acceptances and guarantees	9,511,714	9,619,611
Allowance for credit losses	(995,784)	(902,614)
Total assets	286,149,768	295,777,179
Liabilities:		
Deposits	153,357,410	156,099,498
Negotiable certificates of deposit	16,073,850	15,180,248
Call money and bills sold	3,600,104	4,647,829
Payables under repurchase agreements	21,899,506	24,960,980
Payables under securities lending transactions	8,205,350	10,795,183
Commercial papers	2,179,634	2,418,612
Trading liabilities	15,521,917	16,048,128
Borrowed money	13,866,196	14,750,539
Foreign exchanges	1,496,476	2,056,870
Short-term bonds payable	789,512	876,985
Bonds payable	8,141,713	8,312,697
Due to trust accounts	3,183,295	2,469,508
Other liabilities	9,530,371	8,966,841
Reserve for bonuses	90,360	49,898
Reserve for bonuses to directors	454	276
Net defined benefit liabilities	62,121	57,538
Reserve for retirement benefits to directors	1,086	1,032
Reserve for loyalty award credits	15,375	16,940
Reserve for contingent losses	204,790	151,404
Reserves under special laws	3,771	4,121
Deferred tax liabilities	988,550	916,318
Deferred tax liabilities for land revaluation	138,669	136,487
Acceptances and guarantees	9,511,714	9,619,611
Total liabilities	268,862,234	278,537,553

(in millions of yen)	As of March 31, 2015	As of December 31, 2015
Net assets:		
Capital stock	2,141,513	2,141,513
Capital surplus	1,428,403	1,426,371
Retained earnings	7,860,410	8,485,337
Treasury stock	(101,661)	(298,917)
Total shareholders' equity	<u>11,328,666</u>	<u>11,754,303</u>
Net unrealized gains (losses) on other securities	2,835,091	2,419,899
Net deferred gains (losses) on hedging instruments	83,194	200,330
Land revaluation excess	172,350	172,686
Foreign currency translation adjustments	951,547	769,541
Remeasurements of defined benefit plans	(52,909)	(47,308)
Total accumulated other comprehensive income	<u>3,989,274</u>	<u>3,515,149</u>
Subscription rights to shares	8,271	8,034
Non-controlling interests	1,961,322	1,962,139
Total net assets	<u>17,287,533</u>	<u>17,239,626</u>
Total liabilities and net assets	<u>286,149,768</u>	<u>295,777,179</u>

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
Consolidated Statements of Income

(in millions of yen)	For the nine months ended	For the nine months ended
	December 31, 2014	December 31, 2015
Ordinary income	4,260,328	4,290,963
Interest income	2,047,164	2,071,759
Interest on loans and bills discounted	1,342,778	1,361,475
Interest and dividends on securities	458,696	473,210
Trust fees	80,331	84,658
Fees and commissions	1,080,952	1,114,399
Trading income	252,093	257,422
Other business income	354,015	367,458
Other ordinary income	445,770	395,265
Ordinary expenses	2,775,965	2,950,161
Interest expenses	458,565	475,793
Interest on deposits	214,760	218,818
Fees and commissions	146,756	159,523
Other business expenses	96,253	163,831
General and administrative expenses	1,917,061	1,941,117
Other ordinary expenses	157,329	209,895
Ordinary profits	1,484,363	1,340,801
Extraordinary gains	12,514	2,477
Gains on disposition of fixed assets	2,871	2,477
Gains on change in equity	9,643	-
Extraordinary losses	86,095	45,992
Losses on disposition of fixed assets	5,496	7,100
Losses on impairment of fixed assets	5,997	2,528
Provision for reserve for contingent liabilities from financial instruments transactions	669	349
Losses on change in equity	33,291	36,013
Settlement package	37,097	-
Losses on sales of equity securities of subsidiaries	3,542	-
Income before income taxes and others	1,410,782	1,297,286
Income taxes-current	306,759	270,583
Income taxes-deferred	76,465	84,256
Total taxes	383,225	354,840
Profits	1,027,556	942,446
Profits attributable to non-controlling interests	100,585	90,167
Profits attributable to owners of parent	926,971	852,279

Consolidated Statements of Comprehensive Income

(in millions of yen)	For the nine months ended	For the nine months ended
	December 31, 2014	December 31, 2015
Profits	1,027,556	942,446
Other comprehensive income		
Net unrealized gains (losses) on other securities	1,062,871	(418,271)
Net deferred gains (losses) on hedging instruments	112,099	114,314
Land revaluation excess	-	297
Foreign currency translation adjustments	163,705	(190,477)
Remeasurements of defined benefit plans	7,480	4,820
Share of other comprehensive income of associates accounted for using equity method	(8,093)	(20,000)
Total other comprehensive income	1,338,062	(509,315)
Comprehensive income	2,365,619	433,130
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of parent	2,255,609	366,944
Comprehensive income attributable to non-controlling interests	110,010	66,185

(3) Notes on Going-Concern Assumption

Not applicable

(4) Notes for Material Changes in Shareholders' Equity

Not applicable