

Selected Financial Information
under Japanese GAAP
For the Nine Months Ended December 31, 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 nine months ended		Increase (Decrease) (A) - (B)
	December 31, 2017 (A)	December 31, 2016 (B)	
Gross profits	2,928,474	2,927,986	488
Gross profits before credit costs for trust accounts	2,928,474	2,927,985	488
Net interest income	1,433,700	1,470,270	(36,569)
Trust fees	90,029	91,592	(1,563)
Credit costs for trust accounts (1)	-	0	(0)
Net fees and commissions	971,199	916,304	54,894
Net trading profits	227,856	179,014	48,841
Net other operating profits	205,688	270,803	(65,114)
Net gains (losses) on debt securities	53,549	127,662	(74,112)
General and administrative expenses	1,971,339	1,867,316	104,023
Amortization of goodwill	13,033	11,020	2,012
Net operating profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill	970,167	1,071,689	(101,521)
Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses	957,134	1,060,668	(103,534)
Provision for general allowance for credit losses (2)	-	-	-
Net operating profits*	957,134	1,060,669	(103,534)
Net non-recurring gains (losses)	248,897	151,531	97,365
Credit costs (3)	(129,320)	(146,095)	16,774
Losses on loan write-offs	(106,150)	(93,384)	(12,766)
Provision for specific allowance for credit losses	-	-	-
Other credit costs	(23,170)	(52,711)	29,541
Reversal of allowance for credit losses (4)	35,561	49,281	(13,720)
Reversal of reserve for contingent losses included in credit costs (5)	-	-	-
Gains on loans written-off (6)	59,589	45,866	13,722
Net gains (losses) on equity securities	134,952	96,160	38,791
Gains on sales of equity securities	149,471	134,687	14,784
Losses on sales of equity securities	(13,253)	(36,575)	23,322
Losses on write-down of equity securities	(1,266)	(1,950)	684
Profits (losses) from investments in affiliates	202,242	171,199	31,042
Other non-recurring gains (losses)	(54,126)	(64,880)	10,753
Ordinary profits	1,206,031	1,212,200	(6,169)
Net extraordinary gains (losses)	4,798	(59,547)	64,346
Losses on impairment of fixed assets	(22,839)	(6,551)	(16,288)
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	1,210,829	1,152,653	58,176
Income taxes-current	250,249	219,514	30,735
Income taxes-deferred	17,683	60,150	(42,466)
Total taxes	267,933	279,664	(11,731)
Profits	942,896	872,988	69,907
Profits attributable to non-controlling interests	79,469	86,050	(6,580)
Profits attributable to owners of parent	863,427	786,938	76,488

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)	(34,170)	(50,947)	16,777
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BTMU and MUTB Combined

(in millions of yen)

	For the nine months ended		Increase (Decrease) (A) - (B)
	December 31, 2017 (A)	December 31, 2016 (B)	
Gross profits	1,586,812	1,714,385	(127,573)
Gross profits before credit costs for trust accounts	1,586,812	1,714,385	(127,573)
Net interest income	873,824	939,711	(65,887)
Trust fees	70,221	72,103	(1,882)
Credit costs for trust accounts (1)	-	0	(0)
Net fees and commissions	416,525	414,648	1,877
Net trading profits	61,769	69,721	(7,951)
Net other operating profits	164,470	218,200	(53,729)
Net gains (losses) on debt securities	52,113	118,420	(66,307)
General and administrative expenses	1,003,748	1,011,099	(7,350)
Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses	583,063	703,286	(120,223)
Provision for general allowance for credit losses (2)	-	-	-
Net operating profits	583,063	703,286	(120,223)
Net non-recurring gains (losses)	146,639	44,630	102,009
Credit costs (3)	(51,587)	(78,711)	27,123
Losses on loan write-offs	(28,290)	(26,715)	(1,574)
Provision for specific allowance for credit losses	-	-	-
Other credit costs	(23,297)	(51,996)	28,698
Reversal of allowance for credit losses (4)	93,489	88,636	4,853
Reversal of reserve for contingent losses included in credit costs (5)	-	189	(189)
Gains on loans written-off (6)	20,669	15,716	4,953
Net gains (losses) on equity securities	127,620	86,242	41,377
Gains on sales of equity securities	143,493	126,211	17,282
Losses on sales of equity securities	(15,262)	(38,378)	23,116
Losses on write-down of equity securities	(610)	(1,589)	979
Other non-recurring gains (losses)	(43,552)	(67,443)	23,890
Ordinary profits	729,702	747,916	(18,214)
Net extraordinary gains (losses)	39,164	(4,489)	43,654
Income before income taxes	768,867	743,427	25,440
Income taxes-current	183,134	170,186	12,948
Income taxes-deferred	8,951	12,510	(3,558)
Total taxes	192,086	182,697	9,389
Net income	576,780	560,729	16,050

(Reference)

Total credit costs (1)+(2)+(3)+(4)+(5)+(6)	62,571	25,830	36,740
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BTMU Non-consolidated

(in millions of yen)

	For the nine months ended		Increase (Decrease) (A) - (B)
	December 31, 2017 (A)	December 31, 2016 (B)	
Gross profits	1,318,245	1,418,982	(100,737)
Net interest income	757,701	816,497	(58,796)
Net fees and commissions	338,379	340,895	(2,515)
Net trading profits	48,881	68,570	(19,689)
Net other operating profits	173,283	193,019	(19,735)
Net gains (losses) on debt securities	53,105	100,133	(47,028)
General and administrative expenses	856,198	860,307	(4,109)
Amortization of goodwill	275	275	(0)
Net operating profits before provision for general allowance for credit losses and amortization of goodwill	462,322	558,950	(96,628)
Net operating profits before provision for general allowance for credit losses	462,047	558,675	(96,627)
Provision for general allowance for credit losses (1)	-	-	-
Net operating profits	462,047	558,675	(96,627)
Net non-recurring gains (losses)	112,419	35,337	77,081
Credit costs (2)	(47,583)	(78,443)	30,859
Reversal of allowance for credit losses (3)	80,011	87,869	(7,857)
Reversal of reserve for contingent losses included in credit costs (4)	-	-	-
Gains on loans written-off (5)	20,118	15,269	4,848
Net gains (losses) on equity securities	98,122	71,820	26,302
Gains on sales of equity securities	111,877	110,382	1,495
Losses on sales of equity securities	(13,484)	(37,201)	23,716
Losses on write-down of equity securities	(271)	(1,361)	1,090
Other non-recurring gains (losses)	(38,249)	(61,177)	22,927
Ordinary profits	574,466	594,013	(19,546)
Net extraordinary gains (losses)	(9,879)	1,165	(11,044)
Income before income taxes	564,587	595,178	(30,590)
Income taxes-current	135,359	134,317	1,041
Income taxes-deferred	4,030	10,268	(6,238)
Total taxes	139,389	144,585	(5,196)
Net income	425,198	450,592	(25,394)

(Reference)

Total credit costs (1)+(2)+(3)+(4)+(5)	52,546	24,695	27,851
Provision for general allowance for credit losses	88,287	(106,686)	194,973
Provision for special allowance for credit losses	(7,994)	194,729	(202,723)
Allowance for credit to specific foreign borrowers	(280)	(173)	(106)
Losses on loans write-off	(28,289)	(26,375)	(1,914)
Provision for contingent losses included in credit costs	(12,086)	(50,642)	38,555
Gains on loans written-off	20,118	15,269	4,848
Losses on sales of other loans, etc.	(7,207)	(1,425)	(5,781)

MUTB Non-consolidated

(in millions of yen)

	For the nine months ended		Increase (Decrease) (A) - (B)
	December 31, 2017 (A)	December 31, 2016 (B)	
Gross profits	268,566	295,402	(26,836)
Gross profits before credit costs for trust accounts	268,566	295,402	(26,836)
Trust fees	70,221	72,103	(1,882)
Credit costs for trust accounts (1)	-	0	(0)
Net interest income	116,122	123,213	(7,090)
Net fees and commissions	78,146	73,753	4,392
Net trading profits	12,888	1,150	11,737
Net other operating profits	(8,812)	25,180	(33,993)
Net gains (losses) on debt securities	(991)	18,287	(19,278)
General and administrative expenses	147,550	150,791	(3,240)
Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses	121,015	144,611	(23,595)
Provision for general allowance for credit losses (2)	-	-	-
Net operating profits	121,015	144,611	(23,595)
Net non-recurring gains (losses)	34,220	9,292	24,928
Credit costs (3)	(4,004)	(268)	(3,735)
Reversal of allowance for credit losses (4)	13,477	767	12,710
Reversal of reserve for contingent losses included in credit costs (5)	-	189	(189)
Gains on loans written-off (6)	551	447	104
Net gains (losses) on equity securities	29,498	14,422	15,075
Gains on sales of equity securities	31,615	15,828	15,787
Losses on sales of equity securities	(1,777)	(1,177)	(600)
Losses on write-down of equity securities	(339)	(228)	(111)
Other non-recurring gains (losses)	(5,303)	(6,265)	962
Ordinary profits	155,236	153,903	1,332
Net extraordinary gains (losses)	49,043	(5,655)	54,698
Income before income taxes	204,279	148,248	56,031
Income taxes-current	47,775	35,869	11,906
Income taxes-deferred	4,921	2,241	2,679
Total taxes	52,697	38,111	14,586
Net income	151,582	110,137	41,444

(Reference)

Total credit costs (1)+(2)+(3)+(4)+(5)+(6)	10,025	1,135	8,889
Credit costs for trust accounts	-	0	(0)
Provision for general allowance for credit losses	16,975	(7,645)	24,620
Provision for special allowance for credit losses	(3,497)	8,414	(11,912)
Allowance for credit to specific foreign borrowers	0	(1)	2
Losses on loans write-offs	(0)	(339)	339
Provision for contingent losses included in credit costs	(4,396)	189	(4,585)
Gains on loans written-off	551	447	104
Losses on sales of other loans, etc.	392	71	321

2. Non Performing Loans Based on the Financial Reconstruction Law**BTMU and MUTB Combined including Trust Account**

(in millions of yen)

	As of December 31, 2017	As of March 31, 2017
Bankrupt or De facto Bankrupt	161,099	119,803
Doubtful	332,372	426,284
Special Attention	531,448	627,162
Non Performing Loans	1,024,920	1,173,249
Total loans	106,981,068	105,413,893
Non Performing Loans / Total loans	0.95 %	1.11 %

BTMU Non-consolidated

(in millions of yen)

	As of December 31, 2017	As of March 31, 2017
Bankrupt or De facto Bankrupt	159,492	117,714
Doubtful	321,614	418,034
Special Attention	492,077	571,405
Non Performing Loans	973,184	1,107,154
Total loans	92,049,555	90,743,260
Non Performing Loans / Total loans	1.05 %	1.22 %

MUTB Non-consolidated

(in millions of yen)

	As of December 31, 2017	As of March 31, 2017
Bankrupt or De facto Bankrupt	1,603	2,085
Doubtful	10,673	8,159
Special Attention	39,223	55,603
Non Performing Loans	51,500	65,848
Total loans	14,914,810	14,652,339
Non Performing Loans / Total loans	0.34 %	0.44 %

MUTB Non-consolidated: Trust Account

(in millions of yen)

	As of December 31, 2017	As of March 31, 2017
Bankrupt or De facto Bankrupt	3	3
Doubtful	84	90
Special Attention	147	153
Non Performing Loans	235	247
Total loans	16,702	18,293
Non Performing Loans / Total loans	1.41 %	1.35 %

3. Securities

MUFG Consolidated

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

(in millions of yen)

	As of December 31, 2017		As of March 31, 2017	
	Amount on consolidated balance sheet	Differences	Amount on consolidated balance sheet	Differences
Debt securities being held to maturity	3,481,739	48,852	3,560,825	50,325

(in millions of yen)

	As of December 31, 2017		As of March 31, 2017	
	Amount on consolidated balance sheet	Differences	Amount on consolidated balance sheet	Differences
Available-for-sale securities	56,487,464	4,080,754	54,813,148	3,139,063
Domestic equity securities	5,948,431	3,572,917	5,164,653	2,635,191
Domestic bonds	25,916,671	296,757	27,688,842	399,130
Other	24,622,361	211,078	21,959,652	104,742
Foreign equity securities	354,746	53,381	182,802	49,875
Foreign bonds	19,845,275	(19,926)	17,917,306	(8,487)
Other	4,422,338	177,624	3,859,542	63,353

BTMU Non-consolidated

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

(in millions of yen)

	As of December 31, 2017		As of March 31, 2017	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Debt securities being held to maturity	2,003,505	46,575	2,348,504	52,045
Stocks of subsidiaries and affiliates	932,607	93,805	932,607	(8,940)

(in millions of yen)

	As of December 31, 2017		As of March 31, 2017	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Available-for-sale securities	38,035,676	3,107,902	37,723,034	2,347,803
Domestic equity securities	4,832,055	2,797,443	4,173,471	2,016,280
Domestic bonds	22,246,322	265,104	23,390,925	354,591
Other	10,957,297	45,355	10,158,637	(23,069)
Foreign equity securities	227,059	35,733	170,335	44,257
Foreign bonds	8,881,426	(17,500)	7,853,982	(35,584)
Other	1,848,811	27,121	2,134,319	(31,742)

MUTB Non-consolidated

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

(in millions of yen)

	As of December 31, 2017		As of March 31, 2017	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Debt securities being held to maturity	241,307	1,241	-	-
Stocks of subsidiaries and affiliates	8,504	404	52,328	33,443

(in millions of yen)

	As of December 31, 2017		As of March 31, 2017	
	Amount on balance sheet	Differences	Amount on balance sheet	Differences
Available-for-sale securities	14,540,180	930,571	13,508,608	752,569
Domestic equity securities	1,165,936	711,675	1,036,997	551,360
Domestic bonds	3,738,589	30,938	4,369,116	43,958
Other	9,635,654	187,957	8,102,494	157,250
Foreign equity securities	112,796	10,341	61	36
Foreign bonds	8,186,140	41,995	6,792,918	64,280
Other	1,336,718	135,620	1,309,514	92,933

4. ROE**MUFG Consolidated**

(%)

	For the nine months ended December 31, 2017	For the nine months ended December 31, 2016
ROE	8.82	8.45

Note:

ROE is computed as follows:

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

5. Average Interest Rate Spread**BTMU and MUTB Combined**

(Domestic business segment) (percentage per annum)

	For the nine months ended December 31, 2017	For the nine months ended December 31, 2016
Average interest rate on loans and bills discounted	0.80	0.81
Average interest rate on deposits and NCD	0.01	0.01
Interest rate spread	0.79	0.79

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

Average interest rate on loans and bills discounted	0.86	0.91
Interest rate spread	0.85	0.89

BTMU Non-consolidated

(Domestic business segment) (percentage per annum)

	For the nine months ended December 31, 2017	For the nine months ended December 31, 2016
Average interest rate on loans and bills discounted	0.88	0.87
Average interest rate on deposits and NCD	0.00	0.00
Interest rate spread	0.88	0.86

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

Average interest rate on loans and bills discounted	0.94	0.98
Interest rate spread	0.94	0.97

MUTB Non-consolidated

(Domestic business segment) (percentage per annum)

	For the nine months ended December 31, 2017	For the nine months ended December 31, 2016
Average interest rate on loans and bills discounted	0.45	0.51
Average interest rate on deposits and NCD	0.07	0.08
Interest rate spread	0.38	0.42

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

Average interest rate on loans and bills discounted	0.50	0.54
Interest rate spread	0.42	0.46

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

(in millions of yen)

	As of December 31, 2017	As of March 31, 2017
Deposits (ending balance)	159,026,155	155,498,777
Deposits (average balance)	158,522,271	149,718,788
Loans (ending balance)	96,080,771	95,677,312
Loans (average balance)	96,859,456	97,494,781

(in millions of yen)

	As of December 31, 2017	As of March 31, 2017
Domestic deposits (ending balance)*	136,081,089	134,143,669
Individuals	76,037,960	73,093,302

Note:

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

BTMU Non-consolidated

(in millions of yen)

	As of December 31, 2017	As of March 31, 2017
Deposits (ending balance)	144,496,298	139,164,104
Deposits (average balance)	143,532,386	135,613,401
Loans (ending balance)	81,528,466	81,394,063
Loans (average balance)	82,533,382	83,916,295

(in millions of yen)

	As of December 31, 2017	As of March 31, 2017
Domestic deposits (ending balance)*	123,224,627	119,499,507
Individuals	68,142,440	65,352,462

Note:

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

MUTB Non-consolidated

(in millions of yen)

	As of December 31, 2017	As of March 31, 2017
Deposits (ending balance)	14,529,857	16,334,673
Deposits (average balance)	14,989,884	14,105,387
Loans (ending balance)	14,552,305	14,283,249
Loans (average balance)	14,326,073	13,578,485

(in millions of yen)

	As of December 31, 2017	As of March 31, 2017
Domestic deposits (ending balance)*	12,856,462	14,644,161
Individuals	7,895,520	7,740,840

Note:

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

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

Including trust assets under service-shared co-trusteeship

(in millions of yen)	As of March 31, 2017	As of December 31, 2017
Assets:		
Loans and bills discounted	204,237	293,188
Securities	53,054,465	52,555,280
Beneficiary rights to the trust	58,907,613	67,158,474
Securities held in custody accounts	3,259,572	3,690,956
Monetary claims	13,051,405	16,982,212
Tangible fixed assets	12,493,551	13,281,611
Intangible fixed assets	207,803	131,974
Other claims	3,950,126	3,360,521
Call loans	705,784	453,082
Due from banking account	9,100,260	8,776,650
Cash and due from banks	5,731,968	6,563,126
Total	160,666,790	173,247,078
Liabilities:		
Money trusts	21,817,433	23,468,920
Pension trusts	12,741,687	11,927,635
Property formation benefit trusts	7,549	7,282
Investment trusts	63,323,815	71,442,069
Money entrusted other than money trusts	3,372,911	3,725,094
Securities trusts	5,399,262	5,687,890
Monetary claim trusts	12,195,074	16,058,241
Equipment trusts	66,298	72,261
Land and fixtures trusts	44,291	43,960
Composite trusts	41,698,466	40,813,722
Total	160,666,790	173,247,078

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 1,505 millions of yen as of December 31, 2017, respectively.