

MITSUBISHI UFJ FINANCIAL GROUP INC

Form 6-K

November 14, 2016

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**Form 6-K**

**Report of Foreign Private Issuer**

**Pursuant to Rule 13a-16 or 15d-16 under**

**the Securities Exchange Act of 1934**

**For the month of November 2016**

**Commission File No. 000-54189**

**MITSUBISHI UFJ FINANCIAL GROUP, INC.**

(Translation of registrant's name into English)

**7-1, Marunouchi 2-chome, Chiyoda-ku**

**Tokyo 100-8330, Japan**

(Address of principal executive office)

**Indicate by check mark whether the registrant files or  
will file annual reports under cover of Form 20-F or Form 40-F.**

Form 20-F  Form 40-F

**Indicate by check mark if the registrant is submitting the Form 6-K  
in paper as permitted by Regulation S-T Rule 101(b)(1):**

**Indicate by check mark if the registrant is submitting the Form 6-K  
in paper as permitted by Regulation S-T Rule 101(b)(7):**

THIS REPORT ON FORM 6-K SHALL BE DEEMED TO BE INCORPORATED BY REFERENCE IN THE REGISTRATION STATEMENT ON FORM F-3 (NO. 333-209455) OF MITSUBISHI UFJ FINANCIAL GROUP, INC. AND TO BE A PART THEREOF FROM THE DATE ON WHICH THIS REPORT IS FURNISHED TO THE U.S. SECURITIES AND EXCHANGE COMMISSION TO THE EXTENT NOT SUPERSEDED BY DOCUMENTS OR REPORTS SUBSEQUENTLY FILED WITH OR FURNISHED TO THE U.S. SECURITIES AND EXCHANGE COMMISSION.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Date: November 14, 2016

Mitsubishi UFJ Financial Group, Inc.

By: /s/ Yasuo Matsumoto

Name: Yasuo Matsumoto

Title: Chief Manager, Documentation &  
Corporate Secretary Department,  
Corporate Administration Division

**Consolidated Summary Report**

&lt;under Japanese GAAP&gt;

for the six months ended September 30, 2016

November 14, 2016

Company name: Mitsubishi UFJ Financial Group, Inc. Stock exchange listings: Tokyo, Nagoya, New York  
 Code number: 8306 URL <http://www.mufg.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: November 29, 2016 Dividend payment date: December 5, 2016

Trading accounts: Established

Supplemental information for quarterly financial statements: Available

Quarterly investor meeting presentation: Scheduled (for investors and analysts)

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

**1. Consolidated Financial Data for the Six Months ended September 30, 2016****(1) Results of Operations**

(% represents the change from the same period in the previous fiscal year)  
**Profits Attributable to**

Six months ended	Ordinary Income		Ordinary Profits		Owners of Parent	
	million yen	%	million yen	%	million yen	%
September 30, 2016	2,779,372	(7.1)	794,873	(18.0)	490,530	(18.2)
September 30, 2015	2,991,884	8.3	969,908	2.1	599,321	3.6

(\*) Comprehensive income

September 30, 2016: (231,540) million yen, - % ; September 30, 2015: 52,662 million yen, (95.5) %

Six months ended	Basic earnings	Diluted earnings
	per share yen	per share yen
September 30, 2016	35.93	35.82
September 30, 2015	42.97	42.76

**(2) Financial Conditions**

As of	Total Assets	Total Net Assets	Equity-to-asset ratio
	million yen	million yen	(*) %
September 30, 2016	293,677,194	16,501,568	5.1
March 31, 2016	298,302,898	17,386,769	5.2

(Reference) Shareholders equity as of September 30, 2016: 14,951,695 million yen; March 31, 2016: 15,457,970 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**

Fiscal year	Dividends per Share					Total yen
	1st quarter-end yen	2nd quarter-end yen	3rd quarter-end yen	Fiscal year-end yen		
ended March 31, 2016			9.00		9.00	18.00
ending March 31, 2017			9.00			
ending March 31, 2017 (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, 2017 (Consolidated)**

MUFG has the target of 850.0 billion yen of profits attributable to owners of parent for the fiscal year ending March 31, 2017. (There is no change to our earnings target released on May 16, 2016.)

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) 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

- (3) Number of common stocks outstanding at the end of the period

(A) Total stocks outstanding including treasury stocks:	September 30, 2016	14,168,853,820 shares
	March 31, 2016	14,168,853,820 shares
(B) Treasury stocks:	September 30, 2016	585,267,346 shares
	March 31, 2016	380,255,157 shares
(C) Average outstanding stocks:	Six months ended September 30, 2016	13,652,178,742 shares
	Six months ended September 30, 2015	13,948,270,022 shares

**(Reference) Summary of non-consolidated financial data****Non-consolidated Financial Data for the Six Months ended September 30, 2016****(1) Results of Operations**

Six months ended	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	million yen	%	million yen	%	million yen	%	million yen	%
September 30, 2016	359,492	12.4	346,184	12.4	334,977	11.4	336,087	11.7
September 30, 2015	319,952	29.0	307,959	29.9	300,567	30.4	300,795	30.3

Six months ended	Basic earnings per share yen
September 30, 2016	24.61
September 30, 2015	21.56

**(2) Financial Conditions**



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As of	Total Assets million yen	Total Net Assets million yen	Equity-to-asset ratio %
September 30, 2016	12,960,910	8,626,342	66.5
March 31, 2016	12,043,230	8,482,329	70.4

(Reference) Shareholders equity as of September 30, 2016: 8,619,937 million yen; March 31, 2016: 8,474,069 million yen

\* Disclosure regarding the execution of the interim audit process

This Consolidated Summary Report (Quarterly Tanshin) is outside the scope of the external auditor's interim audit procedure which is required by Financial Instruments and Exchange Act. Therefore, the interim audit 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. We will publish U.S. GAAP financial results in a separate disclosure document when such information becomes available.

(Appendix)

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Supplemental Information:	

Selected Financial Information under Japanese GAAP for the Six Months Ended September 30, 2016

(\*) The following is the schedule of internet conference and explanation for investors and analysts. You can confirm those contents over the internet. Materials distributed for those will be uploaded in our homepage soon after the internet conference or the explanation is held.

Internet Conference: November 14, 2016 (Monday)

Explanation for investors and analysts: November 18, 2016 (Friday)

**1. Qualitative Information Pertaining to Consolidated Earnings and others for the Six Months ended September 30, 2016****(1) Qualitative Information Pertaining to Consolidated Earnings Target**

MUFG has the target of 850.0 billion yen of profits attributable to owners of parent for the fiscal year ending March 31, 2017. (There is no change to our earnings target released on May 16, 2016.)

As for other figures released on May 16, 2016, MUFG has revised some of them taking into account the performance of interim results as shown in the following table.

(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 consolidated net income instead of a forecast of its performance.)

[Reference]

MUFG Consolidated

(in billions of Japanese yen)	For the fiscal year ending March 31, 2017	For the six months ended September 30, 2016 (Results)	For the fiscal year ended March 31, 2016 (Results)	For the six months ended September 30, 2015 (Results)
Total credit costs	(150.0)	(57.6)	(255.1)	(31.0)
Ordinary profits (losses)	1,320.0	794.8	1,539.4	969.9
Profits attributable to owners of parent	850.0	490.5	951.4	599.3

<2 Banks on a stand-alone basis>

The Bank of Tokyo-Mitsubishi UFJ, Ltd.

Net operating profits				
before provision for general allowance for credit losses	700.0	417.0	888.1	480.4
Total credit costs	(30.0)	(4.7)	(103.4)	21.2
Ordinary profits (losses)	670.0	410.2	863.7	538.3
Net income (loss)	490.0	323.0	586.0	379.6

Mitsubishi UFJ Trust and Banking Corporation

Net operating profits				
before credit costs for trust accounts and provision for general allowance for credit losses	170.0	92.7	193.0	95.6
Total credit costs	(5.0)	1.7	(0.2)	1.3
Ordinary profits (losses)	180.0	105.5	206.5	99.5
Net income (loss)	130.0	75.7	159.9	70.3

**2. Consolidated Financial Statements**

## (1) Consolidated Balance Sheets

(in millions of yen)	As of	
	March 31, 2016	September 30, 2016
<b>Assets:</b>		
Cash and due from banks	49,158,293	57,245,014
Call loans and bills bought	660,015	447,074
Receivables under resale agreements	7,466,633	4,519,699
Receivables under securities borrowing transactions	6,041,983	6,783,779
Monetary claims bought	4,733,393	4,658,963
Trading assets	20,460,863	24,902,251
Money held in trust	679,678	720,178
Securities	69,993,869	64,908,413
Loans and bills discounted	113,756,325	104,844,873
Foreign exchanges	1,792,888	1,999,870
Other assets	12,255,764	12,193,211
Tangible fixed assets	1,362,044	1,323,634
Intangible fixed assets	1,254,727	1,170,308
Net defined benefit assets	377,955	424,729
Deferred tax assets	125,739	113,584
Customers' liabilities for acceptances and guarantees	9,240,310	8,346,896
Allowance for credit losses	(1,057,585)	(925,288)
<b>Total assets</b>	<b>298,302,898</b>	<b>293,677,194</b>
<b>Liabilities:</b>		
Deposits	160,965,056	161,625,048
Negotiable certificates of deposit	11,591,578	8,864,056
Call money and bills sold	1,360,238	1,890,781
Payables under repurchase agreements	23,515,240	21,677,674
Payables under securities lending transactions	4,710,407	6,448,251
Commercial papers	2,292,282	1,529,381
Trading liabilities	17,251,302	21,116,570
Borrowed money	12,482,277	13,856,984
Foreign exchanges	2,054,937	1,708,965
Short-term bonds payable	752,492	983,999
Bonds payable	9,190,542	8,969,625
Due to trust accounts	13,296,033	8,101,288
Other liabilities	10,834,564	10,658,207
Reserve for bonuses	90,219	69,872
Reserve for bonuses to directors	396	256
Reserve for stocks payment		1,153
Net defined benefit liabilities	62,791	60,250
Reserve for retirement benefits to directors	1,113	968
Reserve for loyalty award credits	15,971	17,054
Reserve for contingent losses	210,087	206,180
Reserves under special laws	4,232	4,037
Deferred tax liabilities	866,815	912,909
Deferred tax liabilities for land revaluation	127,237	125,212

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Acceptances and guarantees	9,240,310	8,346,896
<b>Total liabilities</b>	<b>280,916,129</b>	<b>277,175,626</b>

Mitsubishi UFJ Financial Group, Inc.

(in millions of yen)	As of March 31, 2016	As of September 30, 2016
Net assets:		
Capital stock	2,141,513	2,141,513
Capital surplus	1,425,637	1,424,633
Retained earnings	8,587,578	8,965,050
Treasury stock	(298,922)	(405,538)
 Total shareholders' equity	 11,855,806	 12,125,658
Net unrealized gains (losses) on available-for-sale securities	2,486,627	2,437,773
Net deferred gains (losses) on hedging instruments	337,297	364,989
Land revaluation excess	176,364	173,754
Foreign currency translation adjustments	791,401	9,119
Remeasurements of defined benefit plans	(189,526)	(160,369)
Debt value adjustments of foreign subsidiaries and affiliates		768
 Total accumulated other comprehensive income	 3,602,163	 2,826,036
Subscription rights to shares	8,260	6,421
Non-controlling interests	1,920,538	1,543,451
 Total net assets	 17,386,769	 16,501,568
 Total liabilities and net assets	 298,302,898	 293,677,194

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

(in millions of yen)	For the six months ended September 30, 2015	For the six months ended September 30, 2016
Ordinary income	2,991,884	2,779,372
Interest income	1,394,968	1,352,690
Interest on loans and bills discounted	918,153	866,315
Interest and dividends on securities	311,129	323,017
Trust fees	58,581	63,201
Fees and commissions	756,548	718,809
Trading income	189,350	152,009
Other operating income	279,233	224,510
Other ordinary income	313,201	268,151
Ordinary expenses	2,021,975	1,984,499
Interest expenses	318,627	377,622
Interest on deposits	151,490	129,594
Fees and commissions	114,994	99,321
Trading expenses		1,017
Other operating expenses	135,905	63,867
General and administrative expenses	1,297,774	1,277,017
Other ordinary expenses	154,674	165,653
Ordinary profits	969,908	794,873
Extraordinary gains	1,237	8,410
Gains on disposition of fixed assets	1,237	8,215
Reversal of reserve for contingent liabilities from financial instruments transactions		194
Extraordinary losses	44,386	64,842
Losses on disposition of fixed assets	6,240	5,087
Losses on impairment of fixed assets	1,804	4,069
Provision for reserve for contingent liabilities from financial instruments transactions	328	
Losses on change in equity	36,013	45,654
Losses on liquidation of equity securities of subsidiaries		5,266
Losses on exchange of shares of affiliates		4,538
Losses on sales of equity securities of subsidiaries		226
Profits before income taxes	926,759	738,440
Income taxes-current	187,742	145,032
Income taxes-deferred	71,204	33,440
Total taxes	258,946	178,473
Profits	667,812	559,967
Profits attributable to non-controlling interests	68,491	69,436
Profits attributable to owners of parent	599,321	490,530





## Consolidated Statements of Comprehensive Income

(in millions of yen)	For the six months ended September 30, 2015	For the six months ended September 30, 2016
Profits	667,812	559,967
Other comprehensive income		
Net unrealized gains (losses) on available-for-sale securities	(679,716)	(53,741)
Net deferred gains (losses) on hedging instruments	43,897	27,734
Land revaluation excess	326	(15)
Foreign currency translation adjustments	(6,450)	(562,909)
Remeasurements of defined benefit plans	3,771	29,407
Share of other comprehensive income of associates accounted for using equity method	23,020	(231,983)
Total other comprehensive income	(615,150)	(791,507)
Comprehensive income	52,662	(231,540)
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of parent	(10,354)	(274,538)
Comprehensive income attributable to non-controlling interests	63,017	42,997

(3) Consolidated Statements of Changes in Net Assets  
For the six months ended September 30, 2015

	Shareholders equity				(in millions of yen) Accumulated other comprehensive income		
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders equity	Net unrealized gains (losses) on available for-sale securities	Net deferred gains (losses) on hedging instruments
Balance at the beginning of the period	2,141,513	1,428,403	7,860,410	(101,661)	11,328,666	2,835,091	83,194
Changes during the period							
Dividends from retained earnings			(126,179)		(126,179)		
Profits attributable to owners of parent			599,321		599,321		
Repurchase of treasury stock				(100,056)	(100,056)		
Disposal of treasury stock		(1,181)		2,814	1,632		
Reversal of land revaluation excess			88		88		
Change of application of equity method			24,394		24,394		
Changes in subsidiaries equity		(907)			(907)		
Net changes of items other than shareholders equity						(678,696)	46,234
Total changes during the period		(2,089)	497,624	(97,242)	398,293	(678,696)	46,234
Balance at the end of the period	2,141,513	1,426,314	8,358,034	(198,903)	11,726,959	2,156,395	129,428
	Accumulated other comprehensive income						
	Land revaluation excess	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	Subscription rights to shares	Non-controlling interests	Total net assets
Balance at the beginning of the period	172,350	951,547	(52,909)	3,989,274	8,271	1,961,322	17,287,533
Changes during the period							
Dividends from retained earnings							(126,179)
Profits attributable to owners of parent							599,321
Repurchase of treasury stock							(100,056)
Disposal of treasury stock							1,632
Reversal of land revaluation excess							88
Change of application of equity method							24,394
Changes in subsidiaries equity							(907)
Net changes of items other than shareholders equity	238	29,273	4,355	(598,593)	(488)	33,184	(565,898)
Total changes during the period	238	29,273	4,355	(598,593)	(488)	33,184	(167,604)

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Balance at the end of the period	172,589	980,821	(48,554)	3,390,680	7,782	1,994,506	17,119,928
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For the six months ended September 30, 2016

	Shareholders' equity				(in millions of yen) Accumulated other comprehensive income		
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity	Net unrealized gain (losses) on available-for-sale securities	Net deferred gains (losses) on hedging instruments
Balance at the beginning of the period	2,141,513	1,425,637	8,587,578	(298,922)	11,855,806	2,486,627	337,297
Cumulative effects due to revision of accounting standards for foreign subsidiaries and affiliates			8,464		8,464		
Restated balance	2,141,513	1,425,637	8,596,043	(298,922)	11,864,271	2,486,627	337,297
Changes during the period							
Dividends from retained earnings			(124,116)		(124,116)		
Profits attributable to owners of parent			490,530		490,530		
Repurchase of treasury stock				(109,752)	(109,752)		
Disposal of treasury stock		(1,004)		3,136	2,132		
Reversal of land revaluation excess			2,593		2,593		
Changes in subsidiaries' equity		0			0		
Net changes of items other than shareholders' equity						(48,853)	27,692
Total changes during the period		(1,004)	369,007	(106,616)	261,387	(48,853)	27,692
Balance at the end of the period	2,141,513	1,424,633	8,965,050	(405,538)	12,125,658	2,437,773	364,989

	Accumulated other comprehensive income							
	Land revaluation excess	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Debt value adjustments of foreign subsidiaries and affiliates	Total accumulated other comprehensive income	Subscription rights to shares	Non-controlling interests	Total net assets
Balance at the beginning of the period	176,364	791,401	(189,526)		3,602,163	8,260	1,920,538	17,386,769
Cumulative effects due to revision of accounting standards for foreign subsidiaries and affiliates				(8,464)	(8,464)			
Restated balance	176,364	791,401	(189,526)	(8,464)	3,593,699	8,260	1,920,538	17,386,769
Changes during the period								
Dividends from retained earnings								(124,116)
Profits attributable to owners of parent								490,530

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Repurchase of treasury stock								(109,752)
Disposal of treasury stock								2,132
Reversal of land revaluation excess								2,593
Changes in subsidiaries' equity								0
Net changes of items other than shareholders' equity	(2,609)	(782,281)	29,157	9,233	(767,662)	(1,838)	(377,086)	(1,146,588)
Total changes during the period	(2,609)	(782,281)	29,157	9,233	(767,662)	(1,838)	(377,086)	(885,201)
Balance at the end of the period	173,754	9,119	(160,369)	768	2,826,036	6,421	1,543,451	16,501,568

(4) Notes on Going-Concern Assumption  
Not applicable

**3. Non-consolidated Financial Statements**

## (1) Non-consolidated Balance Sheets

(in millions of yen)	As of March 31, 2016	As of September 30, 2016
<b>Assets:</b>		
<b>Current assets:</b>		
Cash and due from banks	160,467	241,580
Accounts receivable	63,428	78,328
Others	6,370	8,215
<b>Total current assets</b>	<b>230,267</b>	<b>328,125</b>
<b>Fixed assets:</b>		
Tangible fixed assets	433	369
Intangible fixed assets	9,384	9,010
Investments and other assets:	11,803,145	12,623,404
Investments in subsidiaries and affiliates	10,186,842	10,186,842
Long-term loans receivable from subsidiaries and affiliates	1,586,400	2,421,320
Others	30,696	16,453
Allowance for credit losses	(793)	(1,210)
<b>Total fixed assets</b>	<b>11,812,962</b>	<b>12,632,785</b>
<b>Total assets</b>	<b>12,043,230</b>	<b>12,960,910</b>
<b>Liabilities:</b>		
<b>Current liabilities:</b>		
Short-term borrowings	1,703,000	1,632,538
Lease liabilities	20	18
Income taxes payable	1,415	92
Reserve for bonuses and reserve for bonuses to directors	675	560
Others	15,910	21,402
<b>Total current liabilities</b>	<b>1,721,022</b>	<b>1,654,612</b>
<b>Fixed liabilities:</b>		
Bonds payable	1,798,024	2,607,248
Long-term borrowings	41,826	72,532
Reserve for stocks payment		153
Lease liabilities	14	7
Others	11	13
<b>Total fixed liabilities</b>	<b>1,839,877</b>	<b>2,679,955</b>
<b>Total liabilities</b>	<b>3,560,900</b>	<b>4,334,567</b>





## (1) Non-consolidated Balance Sheets

(in millions of yen)	As of March 31, 2016	As of September 30, 2016
Net assets:		
Shareholders' equity:		
Capital stock	2,141,513	2,141,513
Capital surplus:		
Capital reserve	2,141,524	2,141,524
Other capital surplus	1,468,824	1,467,819
<b>Total capital surplus</b>	<b>3,610,348</b>	<b>3,609,344</b>
Retained earnings:		
Other retained earnings:		
Other reserve	150,000	150,000
Earned surplus brought forward	2,976,603	3,188,574
<b>Total retained earnings</b>	<b>3,126,603</b>	<b>3,338,574</b>
Treasury stock	(297,385)	(404,030)
<b>Total shareholders' equity</b>	<b>8,581,079</b>	<b>8,685,401</b>
Valuation and translation adjustments:		
Net deferred gains (losses) on hedging instruments	(107,010)	(65,464)
<b>Total valuation and translation adjustments</b>	<b>(107,010)</b>	<b>(65,464)</b>
Subscription rights to shares	8,260	6,405
<b>Total net assets</b>	<b>8,482,329</b>	<b>8,626,342</b>
<b>Total liabilities and net assets</b>	<b>12,043,230</b>	<b>12,960,910</b>

## (2) Non-consolidated Statements of Income

(in millions of yen)	For the six months ended September 30, 2015	For the six months ended September 30, 2016
Operating income	319,952	359,492
Operating expenses	11,993	13,308
Operating profits	307,959	346,184
Non-operating income	7,600	24,890
Non-operating expenses	14,992	36,097
Ordinary profits	300,567	334,977
Extraordinary gains		
Extraordinary losses	0	39
Income before income taxes	300,567	334,938
Income taxes-current	(400)	(1,313)
Income taxes-deferred	172	164
Total taxes	(228)	(1,149)
Net income	300,795	336,087

(3) Non-consolidated Statements of Changes in Net Assets  
For the six months ended September 30, 2015

(in millions of yen)

	Shareholders' equity			Retained earnings	
	Capital stock	Capital reserve	Other capital surplus	Other reserve	Other retained earnings
Balance at the beginning of the period	2,141,513	2,141,524	1,470,006	150,000	2,682,257
Changes during the period					
Dividends from retained earnings					(126,179)
Net income					300,795
Repurchase of treasury stock					
Disposal of treasury stock			(1,181)		
Net changes of items other than shareholders' equity					
Total changes during the period			(1,181)		174,615
Balance at the end of the period	2,141,513	2,141,524	1,468,824	150,000	2,856,873

	Shareholders' equity		Valuation and translation adjustments	Subscription rights	Total net assets
	Treasury stock	Total shareholders' equity	Net deferred gains (losses) on hedging instruments	to shares	
Balance at the beginning of the period	(100,147)	8,485,153	(135,474)	8,271	8,357,950
Changes during the period					
Dividends from retained earnings		(126,179)			(126,179)
Net income		300,795			300,795
Repurchase of treasury stock	(100,032)	(100,032)			(100,032)
Disposal of treasury stock	2,814	1,632			1,632
Net changes of items other than shareholders' equity			787	(488)	298
Total changes during the period	(97,218)	76,215	787	(488)	76,513
Balance at the end of the period	(197,366)	8,561,369	(134,686)	7,782	8,434,464

For the six months ended September 30, 2016

(in millions of yen)

	Shareholders equity			Retained earnings	
	Capital stock	Capital reserve	Other capital surplus	Other reserve	Other retained earnings
					Earned surplus brought forward
Balance at the beginning of the period	2,141,513	2,141,524	1,468,824	150,000	2,976,603
Changes during the period					
Dividends from retained earnings					(124,116)
Net income					336,087
Repurchase of treasury stock					
Disposal of treasury stock			(1,004)		
Net changes of items other than shareholders equity					
Total changes during the period			(1,004)		211,970
Balance at the end of the period	2,141,513	2,141,524	1,467,819	150,000	3,188,574

	Shareholders equity		Valuation and translation adjustments	Net deferred gains	
	Treasury stock	Total shareholders equity	(losses) on hedging instruments	Subscription rights to shares	Total net assets
Balance at the beginning of the period	(297,385)	8,581,079	(107,010)	8,260	8,482,329
Changes during the period					
Dividends from retained earnings		(124,116)			(124,116)
Net income		336,087			336,087
Repurchase of treasury stock	(109,752)	(109,752)			(109,752)
Disposal of treasury stock	3,107	2,103			2,103
Net changes of items other than shareholders equity			41,545	(1,855)	39,690
Total changes during the period	(106,644)	104,322	41,545	(1,855)	144,012
Balance at the end of the period	(404,030)	8,685,401	(65,464)	6,405	8,626,342

(4) Notes on Going-Concern Assumption  
Not applicable

**Selected Financial Information**  
**under Japanese GAAP**  
**For the Six Months Ended September 30, 2016**

Mitsubishi UFJ Financial Group, Inc.

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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
	September 30, 2016 (A)	September 30, 2015 (B)	(Decrease) (A) - (B)
Gross profits	1,969,410	2,109,178	(139,768)
Gross profits before credit costs for trust accounts	1,969,410	2,109,178	(139,768)
Net interest income	975,085	1,076,365	(101,279)
Trust fees	63,201	58,581	4,620
Credit costs for trust accounts (1)	0	0	0
Net fees and commissions	619,488	641,554	(22,065)
Net trading profits	150,992	189,350	(38,358)
Net other operating profits	160,643	143,327	17,315
Net gains (losses) on debt securities	92,678	82,150	10,528
General and administrative expenses	1,244,009	1,288,965	(44,956)
Amortization of goodwill	7,427	8,886	(1,459)
Net operating profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill	732,828	829,099	(96,270)
Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses	725,401	820,212	(94,811)
Provision for general allowance for credit losses (2)			
Net operating profits*	725,401	820,213	(94,811)
Net non-recurring gains (losses)	69,471	149,695	(80,223)
Credit costs (3)	(108,435)	(104,379)	(4,055)
Losses on loan write-offs	(59,831)	(65,246)	5,414
Provision for specific allowance for credit losses			
Other credit costs	(48,603)	(39,133)	(9,470)
Reversal of allowance for credit losses (4)	22,807	44,442	(21,634)
Reversal of reserve for contingent losses included in credit costs (5)			
Gains on loans written-off (6)	27,993	28,926	(932)
Net gains (losses) on equity securities	44,034	40,992	3,042
Gains on sales of equity securities	82,635	60,883	21,751
Losses on sales of equity securities	(27,193)	(11,790)	(15,403)
Losses on write-down of equity securities	(11,407)	(8,101)	(3,305)
Profits (losses) from investments in affiliates	113,940	144,680	(30,740)
Other non-recurring gains (losses)	(30,868)	(4,966)	(25,902)
Ordinary profits	794,873	969,908	(175,035)
Net extraordinary gains (losses)	(56,432)	(43,148)	(13,283)
Net losses on change in equity	(45,654)	(36,013)	(9,641)
Profits before income taxes	738,440	926,759	(188,319)
Income taxes-current	145,032	187,742	(42,709)
Income taxes-deferred	33,440	71,204	(37,763)
Total taxes	178,473	258,946	(80,473)
Profits	559,967	667,812	(107,845)
Profits attributable to non-controlling interests	69,436	68,491	945
Profits attributable to owners of parent	490,530	599,321	(108,791)

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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)	<b>(57,634)</b>	(31,011)	(26,623)
Number of consolidated subsidiaries	<b>218</b>	227	(9)
Number of affiliated companies accounted for under the equity method	<b>65</b>	62	3

**BTMU and MUTB Combined**

	(in millions of yen)		
	For the six months ended		Increase
	September 30, 2016 (A)	September 30, 2015 (B)	(Decrease) (A) - (B)
Gross profits	1,164,706	1,235,424	(70,717)
Gross profits before credit costs for trust accounts	1,164,706	1,235,424	(70,717)
Domestic gross profits	637,483	751,116	(113,633)
Net interest income	352,383	422,717	(70,333)
Trust fees	49,897	45,638	4,259
Credit costs for trust accounts (1)	0	0	0
Net fees and commissions	183,973	195,964	(11,991)
Net trading profits	17,579	20,821	(3,241)
Net other operating profits	33,648	65,974	(32,325)
Net gains (losses) on debt securities	33,854	60,641	(26,787)
Non-domestic gross profits	527,223	484,308	42,915
Net interest income	273,338	284,023	(10,685)
Net fees and commissions	94,849	97,785	(2,935)
Net trading profits	79,124	51,142	27,981
Net other operating profits	79,910	51,356	28,554
Net gains (losses) on debt securities	52,611	16,015	36,596
General and administrative expenses	654,826	659,308	(4,482)
Personnel expenses	237,980	246,337	(8,357)
Non-personnel expenses	380,961	379,057	1,903
Taxes	35,884	33,913	1,970
Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses	509,880	576,115	(66,235)
Provision for general allowance for credit losses (2)			
Net operating profits	509,880	576,115	(66,235)
Net non-recurring gains (losses)	5,874	61,813	(55,939)
Credit costs (3)	(64,663)	(59,124)	(5,538)
Losses on loan write-offs	(16,144)	(19,453)	3,309
Provision for specific allowance for credit losses			
Other credit costs	(48,518)	(39,670)	(8,847)
Reversal of allowance for credit losses (4)	52,591	73,808	(21,216)
Reversal of reserve for contingent losses included in credit costs (5)	103		103
Gains on loans written-off (6)	8,978	7,893	1,084
Net gains (losses) on equity securities	36,938	34,053	2,884
Gains on sales of equity securities	76,533	53,150	23,383
Losses on sales of equity securities	(28,226)	(11,361)	(16,865)
Losses on write-down of equity securities	(11,368)	(7,735)	(3,632)
Other non-recurring gains (losses)	(28,073)	5,183	(33,257)
Ordinary profits	515,754	637,929	(122,174)
Net extraordinary gains (losses)	(3,830)	12,812	(16,642)
Net gains (losses) on disposition of fixed assets	3,909	(4,089)	7,999
Losses on impairment of fixed assets	(1,611)	(1,417)	(193)
Losses on liquidation of equity securities of subsidiaries	(7,941)		(7,941)
Gain on sales of equity securities of subsidiaries	2,600	18,319	(15,718)
Income before income taxes	511,924	650,741	(138,817)
Income taxes-current	123,675	141,947	(18,271)

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Income taxes-deferred	<b>(10,523)</b>	58,780	(69,303)
Total taxes	<b>113,152</b>	200,728	(87,575)
<b>Net income</b>	<b>398,772</b>	450,013	(51,241)
(Reference)			
Total credit costs (1)+(2)+(3)+(4)+(5)+(6)	<b>(2,990)</b>	22,576	(25,566)

## BTMU Consolidated

	(in millions of yen)		
	For the six months ended		Increase (Decrease) (A) - (B)
	September 30, 2016 (A)	September 30, 2015 (B)	
Gross profits	1,374,053	1,464,630	(90,577)
Net interest income	833,575	903,716	(70,141)
Trust fees	6,293	6,635	(341)
Net fees and commissions	331,626	337,130	(5,503)
Net trading profits	78,969	57,741	21,228
Net other operating profits	123,588	159,407	(35,819)
Net gains (losses) on debt securities	77,362	82,475	(5,113)
General and administrative expenses	820,861	864,026	(43,165)
Amortization of goodwill	6,890	8,353	(1,463)
Net operating profits before provision for general allowance for credit losses and amortization of goodwill	560,082	608,958	(48,875)
Net operating profits before provision for general allowance for credit losses	553,192	600,604	(47,412)
Provision for general allowance for credit losses (1)			
Net operating profits*	553,192	600,604	(47,412)
Net non-recurring gains (losses)	(18,718)	37,321	(56,040)
Credit costs (2)	(79,016)	(77,327)	(1,688)
Losses on loan write-offs	(30,387)	(38,164)	7,777
Provision for specific allowance for credit losses			
Other credit costs	(48,629)	(39,163)	(9,465)
Reversal of allowance for credit losses (3)	31,175	50,403	(19,227)
Reversal of reserve for contingent losses included in credit costs (4)			
Gains on loans written-off (5)	17,544	17,859	(315)
Net gains (losses) on equity securities	23,686	36,785	(13,098)
Gains on sales of equity securities	62,226	52,509	9,717
Losses on sales of equity securities	(27,776)	(8,810)	(18,966)
Losses on write-down of equity securities	(10,762)	(6,913)	(3,849)
Profits (losses) from investments in affiliates	9,997	16,751	(6,753)
Other non-recurring gains (losses)	(22,106)	(7,150)	(14,955)
Ordinary profits	534,474	637,926	(103,452)
Net extraordinary gains (losses)	(5,125)	9,945	(15,070)
Net gains (losses) on disposition of fixed assets	4,947	(4,660)	9,608
Losses on impairment of fixed assets	(2,601)	(1,101)	(1,500)
Gains (losses) on sales of equity securities of subsidiaries	(226)	15,595	(15,821)
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	529,349	647,871	(118,522)
Income taxes-current	106,324	134,483	(28,158)
Income taxes-deferred	17,442	69,386	(51,944)
Total taxes	123,767	203,870	(80,102)
Profits	405,581	444,001	(38,419)
Profits attributable to non-controlling interests	30,736	35,401	(4,664)
Profits attributable to owners of parent	374,844	408,599	(33,755)

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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)	<b>(30,296)</b>	(9,064)	(21,231)
Number of consolidated subsidiaries	<b>128</b>	129	(1)
Number of affiliated companies accounted for under the equity method	<b>57</b>	58	(1)

**BTMU Non-consolidated**

	(in millions of yen)		
	For the six months ended		
	September 30, 2016 (A)	September 30, 2015 (B)	Increase (Decrease) (A) - (B)
Gross profits	972,318	1,048,746	(76,427)
Domestic gross profits	491,111	599,169	(108,057)
Net interest income	312,320	372,961	(60,641)
Net fees and commissions	135,450	147,702	(12,251)
Net trading profits	12,992	8,116	4,875
Net other operating profits	30,348	70,389	(40,040)
Net gains (losses) on debt securities	28,414	60,257	(31,842)
Non-domestic gross profits	481,207	449,577	31,629
Net interest income	244,394	237,911	6,482
Net fees and commissions	93,323	96,071	(2,747)
Net trading profits	76,464	53,803	22,661
Net other operating profits	67,024	61,790	5,233
Net gains (losses) on debt securities	43,539	18,418	25,121
General and administrative expenses	555,226	568,300	(13,073)
Personnel expenses	199,442	211,256	(11,813)
Non-personnel expenses	325,411	326,415	(1,004)
Amortization of goodwill	164	148	15
Taxes	30,373	30,628	(255)
Net operating profits before provision for general allowance for credit losses and amortization of goodwill	417,256	480,595	(63,338)
Net operating profits before provision for general allowance for credit losses	417,092	480,446	(63,354)
Provision for general allowance for credit losses (1)			
Net operating profits	417,092	480,446	(63,354)
Net non-recurring gains (losses)	(6,853)	57,933	(64,786)
Credit costs (2)	(64,280)	(58,860)	(5,420)
Losses on loan write-offs	(15,802)	(19,303)	3,501
Provision for specific allowance for credit losses			
Other credit costs	(48,478)	(39,556)	(8,921)
Reversal of allowance for credit losses (3)	50,973	72,400	(21,426)
Reversal of reserve for contingent losses included in credit costs (4)			
Gains on loans written-off (5)	8,574	7,724	850
Net gains (losses) on equity securities	23,471	32,130	(8,659)
Gains on sales of equity securities	61,342	47,178	14,163
Losses on sales of equity securities	(27,401)	(8,357)	(19,043)
Losses on write-down of equity securities	(10,469)	(6,690)	(3,779)
Other non-recurring gains (losses)	(25,592)	4,537	(30,130)
Ordinary profits	410,239	538,379	(128,140)
Net extraordinary gains (losses)	1,725	13,266	(11,540)
Net gains (losses) on disposition of fixed assets	5,034	(4,101)	9,135
Losses on impairment of fixed assets	(271)	(951)	680
Losses on liquidation of equity securities of subsidiaries	(4,850)		(4,850)
Gain on sales of equity securities of subsidiaries	2,600	18,319	(15,718)
Income before income taxes	411,964	551,645	(139,680)
Income taxes-current	98,189	119,046	(20,856)

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Income taxes-deferred	<b>(9,268)</b>	52,945	(62,213)
<b>Total taxes</b>	<b>88,921</b>	171,991	(83,070)
Net income	<b>323,043</b>	379,654	(56,610)
(Reference)			
<b>Total credit costs (1)+(2)+(3)+(4)+(5)</b>	<b>(4,731)</b>	21,264	(25,996)



**MUTB Consolidated**

	(in millions of yen)		
	For the six months ended		Increase
	September 30, 2016	September 30, 2015	(Decrease)
	(A)	(B)	(A) - (B)
Gross profits	232,909	236,353	(3,443)
Gross profits before credit costs for trust accounts	232,909	236,352	(3,443)
Trust fees	57,046	52,029	5,017
Trust fees before credit costs for trust accounts	57,045	52,028	5,017
Money trusts fees (Jointly operated designated money trusts before credit costs for trust account)	14,556	4,668	9,888
Other trust fees	42,489	47,360	(4,871)
Credit costs for trust accounts (1)	0	0	0
Net interest income	50,915	91,167	(40,252)
Net fees and commissions	96,899	94,006	2,892
Net trading profits	9,735	12,972	(3,236)
Net other operating profits	18,313	(13,822)	32,135
Net gains (losses) on debt securities	14,478	(2,103)	16,582
General and administrative expenses	141,670	129,276	12,393
Amortization of goodwill	535	531	4
Net operating profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill	91,774	107,607	(15,832)
Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses	91,238	107,075	(15,837)
Provision for general allowance for credit losses (2)			
Net operating profits*	91,238	107,076	(15,837)
Net non-recurring gains (losses)	14,309	8,260	6,048
Credit costs (3)	(403)	(275)	(127)
Losses on loan write-offs	(362)	(161)	(200)
Provision for specific allowance for credit losses			
Other credit costs	(40)	(114)	73
Reversal of allowance for credit losses (4)	1,647	1,507	140
Reversal of reserve for contingent losses included in credit costs (5)	103		103
Gains on loans written-off (6)	458	192	265
Net gains (losses) on equity securities	13,466	1,929	11,537
Gains on sales of equity securities	15,191	5,977	9,213
Losses on sales of equity securities	(825)	(3,003)	2,177
Losses on write-down of equity securities	(899)	(1,045)	146
Profits (losses) from investments in affiliates	2,391	5,853	(3,461)
Other non-recurring gains (losses)	(3,355)	(945)	(2,409)
Ordinary profits	105,547	115,336	(9,788)
Net extraordinary gains (losses)	(5,247)	(512)	(4,735)
Net gains (losses) on disposition of fixed assets	(1,134)	(4)	(1,130)
Losses on impairment of fixed assets	(1,339)	(508)	(831)
Losses on liquidation of equity securities of subsidiaries	(2,773)		(2,773)
Profits before income taxes	100,300	114,824	(14,524)
Income taxes-current	31,204	28,446	2,758
Income taxes-deferred	(1,965)	1,265	(3,230)
Total taxes	29,239	29,712	(472)
Profits	71,060	85,111	(14,051)

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Profits attributable to non-controlling interests	<b>5,620</b>	5,517	103
Profits attributable to owners of parent	<b>65,439</b>	79,594	(14,155)

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)	<b>1,806</b>	1,424	382
Number of consolidated subsidiaries	<b>52</b>	56	(4)
Number of affiliated companies accounted for under the equity method	<b>13</b>	12	1

**MUTB Non-consolidated**

	(in millions of yen)		
	For the six months ended		Increase
	September 30, 2016 (A)	September 30, 2015 (B)	(Decrease) (A) - (B)
Gross profits	192,388	186,677	5,710
Gross profits before credit costs for trust accounts	192,387	186,677	5,710
Domestic gross profits	146,371	151,947	(5,575)
Trust fees	49,897	45,638	4,259
Trust fees before credit costs for trust accounts	49,897	45,638	4,259
Money trusts fees (Jointly operated designated money trusts before credit costs for trust account)	14,556	4,668	9,888
Other trust fees	35,341	40,969	(5,628)
Credit costs for trust accounts (1)	0	0	0
Net interest income	40,062	49,755	(9,692)
Net fees and commissions	48,522	48,262	260
Net trading profits	4,587	12,704	(8,117)
Net other operating profits	3,300	(4,414)	7,714
Net gains (losses) on debt securities	5,440	384	5,055
Non-domestic gross profits	46,016	34,730	11,285
Net interest income	28,943	46,111	(17,168)
Net fees and commissions	1,526	1,713	(187)
Net trading profits	2,659	(2,660)	5,320
Net other operating profits	12,886	(10,434)	23,320
Net gains (losses) on debt securities	9,072	(2,402)	11,475
General and administrative expenses	99,599	91,008	8,591
Personnel expenses	38,538	35,081	3,456
Non-personnel expenses	55,550	52,641	2,908
Taxes	5,511	3,284	2,226
Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses	92,788	95,669	(2,881)
Provision for general allowance for credit losses (2)			
Net operating profits	92,788	95,669	(2,880)
Net non-recurring gains (losses)	12,727	3,880	8,846
Credit costs (3)	(383)	(264)	(118)
Losses on loan write-offs	(342)	(150)	(191)
Provision for specific allowance for credit losses			
Other credit costs	(40)	(114)	73
Reversal of allowance for credit losses (4)	1,617	1,407	209
Reversal of reserve for contingent losses included in credit costs (5)	103		103
Gains on loans written-off (6)	403	168	234
Net gains (losses) on equity securities	13,466	1,922	11,544
Gains on sales of equity securities	15,191	5,971	9,220
Losses on sales of equity securities	(825)	(3,003)	2,177
Losses on write-down of equity securities	(899)	(1,045)	146
Other non-recurring gains (losses)	(2,480)	645	(3,126)
Ordinary profits	105,515	99,549	5,965
Net extraordinary gains (losses)	(5,556)	(454)	(5,101)
Net gains (losses) on disposition of fixed assets	(1,124)	11	(1,136)
Losses on impairment of fixed assets	(1,339)	(465)	(873)

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Losses on liquidation of equity securities of subsidiaries	<b>(3,091)</b>		(3,091)
Income before income taxes	<b>99,959</b>	99,095	863
Income taxes-current	<b>25,485</b>	22,901	2,584
Income taxes-deferred	<b>(1,255)</b>	5,835	(7,090)
Total taxes	<b>24,230</b>	28,736	(4,505)
<b>Net income</b>	<b>75,728</b>	70,359	5,369
 (Reference)			
Total credit costs (1)+(2)+(3)+(4)+(5)+(6)	<b>1,741</b>	1,312	429

**2. Average Interest Rate Spread****BTMU Non-consolidated**

	For the six months ended September 30, 2016 (A)	Increase (Decrease) (A) - (B)	(percentage per annum) For the six months ended September 30, 2015 (B)
(Domestic business segment)			
Total average interest rate on interest-earning assets (a)	0.57	(0.08)	0.65
Average interest rate on loans and bills discounted (b)	0.87	(0.07)	0.95
Average interest rate on securities	0.70	(0.10)	0.80
Total average interest rate on interest-bearing liabilities (c)			
<including general and administrative expenses>	0.62	(0.04)	0.66
Average interest rate on deposits and NCD (d)	0.01	(0.02)	0.03
Average interest rate on other liabilities	0.29	0.10	0.18
Overall interest rate spread (a)-(c)	(0.05)	(0.04)	(0.01)
Interest rate spread (b)-(d)	0.86	(0.05)	0.91
(After excluding loans to the Japanese government and governmental organizations)			
Average interest rate on loans and bills discounted (e)	1.00	(0.12)	1.13
Interest rate spread (e)-(d)	0.99	(0.10)	1.10

**MUTB Non-consolidated**

	For the six months ended September 30, 2016 (A)	Increase (Decrease) (A) - (B)	(percentage per annum) For the six months ended September 30, 2015 (B)
(Domestic business segment)			
Total average interest rate on interest-earning assets (a)	0.51	(0.08)	0.60
Average interest rate on loans and bills discounted (b)	0.52	(0.16)	0.68
Average interest rate on securities	0.85	(0.03)	0.88
Total average interest rate on interest-bearing liabilities (c)	0.15	(0.00)	0.16
Average interest rate on deposits and NCD (d)	0.09	(0.03)	0.13
Overall interest rate spread (a)-(c)	0.35	(0.08)	0.43
Interest rate spread (b)-(d)	0.42	(0.12)	0.55
(After excluding loans to the Japanese government and governmental organizations)			
Average interest rate on loans and bills discounted (e)	0.55	(0.12)	0.68
Interest rate spread (e)-(d)	0.46	(0.09)	0.55

**BTMU and MUTB Combined**

	(percentage per annum)
(Domestic business segment)	

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	For the six months ended September 30, 2016 (A)	Increase (Decrease) (A) - (B)	For the six months ended September 30, 2015 (B)
Average interest rate on loans and bills discounted (a)	<b>0.81</b>	(0.09)	0.91
Average interest rate on deposits and NCD (b)	<b>0.02</b>	(0.02)	0.04
Interest rate spread (a)-(b)	<b>0.79</b>	(0.07)	0.86
(After excluding loans to the Japanese government and governmental organizations)			
Average interest rate on loans and bills discounted (c)	<b>0.92</b>	(0.12)	1.05
Interest rate spread (c)-(b)	<b>0.90</b>	(0.10)	1.01

**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, 2016			
	within 1 year	1 year to 5 years	over 5 years	Total
Receive-fix/pay-floater	1,427.3	5,966.8	10,380.5	17,774.7
Receive-floater/pay-fix	349.8	2,944.7	3,465.5	6,760.1
Receive-floater/pay-floater				
Receive-fix/pay-fix				
<b>Total</b>	<b>1,777.2</b>	<b>8,911.5</b>	<b>13,846.1</b>	<b>24,534.9</b>

**BTMU Consolidated**

	(in billions of yen)			
	As of September 30, 2016			
	within 1 year	1 year to 5 years	over 5 years	Total
Receive-fix/pay-floater	741.3	4,411.2	9,590.0	14,742.6
Receive-floater/pay-fix	151.0	861.0	1,467.1	2,479.2
Receive-floater/pay-floater				
Receive-fix/pay-fix				
<b>Total</b>	<b>892.4</b>	<b>5,272.2</b>	<b>11,057.2</b>	<b>17,221.9</b>

**MUTB Consolidated**

	(in billions of yen)			
	As of September 30, 2016			
	within 1 year	1 year to 5 years	over 5 years	Total
Receive-fix/pay-floater	686.0	1,555.6	790.4	3,032.0
Receive-floater/pay-fix	210.2	1,923.7	1,982.4	4,116.3
Receive-floater/pay-floater				
Receive-fix/pay-fix				
<b>Total</b>	<b>896.2</b>	<b>3,479.3</b>	<b>2,772.9</b>	<b>7,148.4</b>

**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

	As of September 30, 2016				As of March 31, 2016			
	Amount on consolidated balance sheet	Differences	Gains	Losses	Amount on consolidated balance sheet	Differences	Gains	Losses
Debt securities being held to maturity	3,474,740	93,017	98,249	5,232	3,886,239	64,518	79,584	15,066
Domestic bonds	1,101,018	60,481	60,481		1,101,107	58,008	58,008	
Government bonds	1,101,018	60,481	60,481		1,101,107	58,008	58,008	
Municipal bonds								
Corporate bonds								
Other	2,373,722	32,535	37,768	5,232	2,785,132	6,510	21,576	15,066
Foreign bonds	1,063,121	33,117	33,235	118	1,233,171	6,746	12,805	6,058
Other	1,310,600	(581)	4,532	5,114	1,551,961	(236)	8,771	9,007

	As of September 30, 2016				As of March 31, 2016			
	Amount on consolidated balance sheet	Differences	Gains	Losses	Amount on consolidated balance sheet	Differences	Gains	Losses
Available-for-sale securities	60,761,775	3,409,026	3,613,700	204,673	65,518,480	3,485,297	3,706,495	221,198
Domestic equity securities	4,624,945	2,042,574	2,144,280	101,705	4,873,212	2,205,424	2,295,767	90,342
Domestic bonds	28,055,148	695,136	699,033	3,897	30,322,492	718,247	721,722	3,475
Government bonds	24,414,844	612,091	613,542	1,451	27,255,998	631,901	632,132	231
Municipal bonds	762,993	13,233	13,271	38	449,330	11,539	11,623	84
Corporate bonds	2,877,310	69,812	72,219	2,407	2,617,163	74,806	77,966	3,159
Other	28,081,681	671,315	770,386	99,070	30,322,776	561,624	689,005	127,380
Foreign equity securities	144,552	17,640	38,228	20,587	149,076	23,820	35,445	11,624
Foreign bonds	24,709,611	617,606	631,079	13,472	26,650,433	510,987	544,870	33,883
Other	3,227,517	36,068	101,078	65,009	3,523,265	26,816	108,689	81,872



**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

	As of September 30, 2016				As of March 31, 2016			
	Amount on balance sheet	Differences	Gains	Losses	Amount on balance sheet	Differences	Gains	Losses
Debt securities being held to maturity	2,411,619	59,899	65,013	5,114	2,653,043	57,771	66,779	9,007
Stocks of subsidiaries and affiliates	932,607	(135,866)	28,263	164,129	843,460	(91,424)	29,661	121,086

	As of September 30, 2016				As of March 31, 2016			
	Amount on balance sheet	Differences	Gains	Losses	Amount on balance sheet	Differences	Gains	Losses
Available-for-sale securities	41,817,914	2,455,027	2,639,933	184,905	44,773,389	2,531,495	2,713,435	181,940
Domestic equity securities	3,740,312	1,534,937	1,633,955	99,017	3,943,763	1,661,719	1,751,653	89,934
Domestic bonds	21,728,383	601,094	603,558	2,464	23,353,550	619,996	621,020	1,024
Other	16,349,218	318,996	402,419	83,422	17,476,076	249,779	340,761	90,981
Foreign equity securities	135,940	12,401	33,572	21,171	142,546	18,227	29,916	11,688
Foreign bonds	14,375,420	338,777	344,533	5,755	15,024,229	279,857	285,357	5,500
Other	1,837,857	(32,182)	24,312	56,495	2,309,300	(48,305)	25,487	73,792

## Redemption schedule of other securities with maturities and debt securities being held to maturity

	As of September 30, 2016				As of March 31, 2016			
	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
	(in millions of yen)							
Domestic bonds	9,415,824	4,245,313	5,484,547	3,683,717	9,503,563	5,596,113	5,325,107	4,029,848
Government bonds	9,248,462	3,610,046	4,291,591	2,639,992	9,377,044	4,996,212	4,581,169	3,029,462
Municipal bonds	25,009	118,287	579,470	319	10,160	106,842	292,183	329
Corporate bonds	142,352	516,980	613,484	1,043,404	116,358	493,058	451,754	1,000,056
Other	2,285,339	4,160,654	6,053,294	3,590,949	2,072,496	5,953,081	6,055,164	2,948,188
Foreign bonds	2,077,150	3,946,016	5,068,239	3,268,153	1,851,875	5,671,608	4,823,497	2,659,161
Other	208,189	214,638	985,055	322,796	220,621	281,472	1,231,667	289,026
Total	11,701,164	8,405,968	11,537,842	7,274,666	11,576,060	11,549,194	11,380,271	6,978,036

**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, 2016				As of March 31, 2016			
	Amount on balance sheet	Differences	Gains	Losses	Amount on balance sheet	Differences	Gains	Losses
Debt securities being held to maturity								
Stocks of subsidiaries and affiliates	60,671	46,072	46,232	160	57,771	50,968	51,070	102

	(in millions of yen)							
	As of September 30, 2016				As of March 31, 2016			
	Amount on balance sheet	Differences	Gains	Losses	Amount on balance sheet	Differences	Gains	Losses
Available-for-sale securities	15,962,024	844,064	868,960	24,895	17,108,424	873,305	899,752	26,447
Domestic equity securities	924,151	432,020	447,787	15,766	974,012	470,438	484,778	14,340
Domestic bonds	6,420,660	93,839	95,402	1,563	7,013,586	98,263	100,843	2,580
Other	8,617,212	318,204	325,770	7,565	9,120,825	304,604	314,131	9,526
Foreign equity securities	54	31	31		51	26	26	0
Foreign bonds	7,657,334	248,763	252,310	3,546	8,367,901	228,667	235,989	7,322
Other	959,824	69,409	73,428	4,019	752,872	75,910	78,114	2,204

Redemption schedule of other securities with maturities and debt securities being held to maturity

	(in millions of yen)							
	As of September 30, 2016				As of March 31, 2016			
	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	899,500	3,809,768	932,573	778,818	1,406,286	3,784,586	1,548,706	274,006
Government bonds	859,001	3,671,107	549,036	730,566	1,342,229	3,658,650	1,178,195	228,813
Municipal bonds		70	35,928	3,905		88	35,825	3,900
Corporate bonds	40,499	138,590	347,608	44,346	64,057	125,847	334,685	41,292
Other	789,183	2,909,401	2,772,309	1,745,448	809,569	3,407,239	3,072,071	1,445,720
Foreign bonds	742,135	2,586,547	2,584,207	1,744,444	774,774	3,145,573	3,021,564	1,425,989
Other	47,048	322,854	188,101	1,003	34,795	261,666	50,507	19,731
Total	1,688,683	6,719,170	3,704,883	2,524,266	2,215,856	7,191,826	4,620,778	1,719,726

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

	For the six months ended September 30, 2016 (A)	Increase (Decrease) (A) - (B)	For the six months ended September 30, 2015 (B) (%)
ROE	7.91	(1.67)	9.59

Note:

ROE is computed as follows:

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

**6. Risk-Adjusted Capital Ratio****MUFG Consolidated**

	(in billions of yen)		
	As of September 30, 2016 Preliminary (A)	Increase (Decrease) (A) - (B)	As of March 31, 2016 (B)
(1) Total capital ratio (4)/(7)	16.56%	0.55%	16.01%
(2) Tier 1 capital ratio (5)/(7)	13.50%	0.26%	13.24%
(3) Common Equity Tier 1 capital ratio (6)/(7)	12.20%	0.56%	11.63%
(4) Total capital	17,424.3	(517.4)	17,941.8
(5) Tier 1 capital	14,205.5	(633.7)	14,839.2
(6) Common Equity Tier 1 capital	12,839.4	(200.4)	13,039.8
(7) Risk weighted assets	105,206.2	(6,858.1)	112,064.3
(8) Required Capital (7)x8%	8,416.4	(548.6)	8,965.1

**BTMU Consolidated**

	(in billions of yen)		
	As of September 30, 2016 Preliminary (A)	Increase (Decrease) (A) - (B)	As of March 31, 2016 (B)
(1) Total capital ratio (4)/(7)	16.20%	0.53%	15.66%
(2) Tier 1 capital ratio (5)/(7)	12.93%	0.22%	12.71%
(3) Common Equity Tier 1 capital ratio (6)/(7)	11.64%	0.55%	11.08%
(4) Total capital	13,545.6	(467.5)	14,013.2
(5) Tier 1 capital	10,816.6	(558.5)	11,375.2
(6) Common Equity Tier 1 capital	9,733.5	(184.2)	9,917.7
(7) Risk weighted assets	83,596.9	(5,859.6)	89,456.6
(8) Required Capital (7)x8%	6,687.7	(468.7)	7,156.5

**MUTB Consolidated**

	(in billions of yen)		
	As of September 30, 2016 Preliminary (A)	Increase (Decrease) (A) - (B)	As of March 31, 2016 (B)
(1) Total capital ratio (4)/(7)	20.43%	0.45%	19.97%
(2) Tier 1 capital ratio (5)/(7)	17.15%	0.33%	16.82%
(3) Common Equity Tier 1 capital ratio (6)/(7)	16.38%	0.36%	16.01%
(4) Total capital	2,359.8	(11.2)	2,371.0
(5) Tier 1 capital	1,981.4	(15.1)	1,996.6
(6) Common Equity Tier 1 capital	1,891.9	(8.7)	1,900.6
(7) Risk weighted assets	11,549.4	(318.8)	11,868.3
(8) Required Capital (7)x8%	923.9	(25.5)	949.4

**BTMU Non-consolidated**

	(in billions of yen)		
	As of September 30, 2016 Preliminary	Increase (Decrease) (A) - (B)	As of March 31, 2016 (B)

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	(A)		
(1) Total capital ratio (4)/(7)	<b>18.37%</b>	0.86%	17.51%
(2) Tier 1 capital ratio (5)/(7)	<b>14.73%</b>	0.47%	14.25%
(3) Common Equity Tier 1 capital ratio (6)/(7)	<b>12.97%</b>	0.66%	12.30%
(4) Total capital	<b>12,819.0</b>	(14.2)	12,833.3
(5) Tier 1 capital	<b>10,279.9</b>	(166.7)	10,446.7
(6) Common Equity Tier 1 capital	<b>9,050.2</b>	30.8	9,019.4
(7) Risk weighted assets	<b>69,770.1</b>	(3,507.7)	73,277.9
(8) Required Capital (7)x8%	<b>5,581.6</b>	(280.6)	5,862.2

**MUTB Non-consolidated**

(in billions of yen)

	As of September 30, 2016 Preliminary (A)	Increase (Decrease) (A) - (B)	As of March 31, 2016 (B)
(1) Total capital ratio (4)/(7)	<b>21.81%</b>	0.73%	21.08%
(2) Tier 1 capital ratio (5)/(7)	<b>18.07%</b>	0.61%	17.45%
(3) Common Equity Tier 1 capital ratio (6)/(7)	<b>17.17%</b>	0.59%	16.58%
(4) Total capital	<b>2,372.4</b>	13.7	2,358.7
(5) Tier 1 capital	<b>1,965.6</b>	12.6	1,952.9
(6) Common Equity Tier 1 capital	<b>1,867.7</b>	12.2	1,855.5
(7) Risk weighted assets	<b>10,874.5</b>	(313.5)	11,188.1
(8) Required Capital (7)x8%	<b>869.9</b>	(25.0)	895.0

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

	As of September 30, 2016		As of March 31, 2016		(in millions of yen)	
	(A)	% to total loans and bills discounted	(B)	% to total loans and bills discounted	Increase (Decrease) (A) - (B)	% to total loans and bills discounted
Loans to bankrupt borrowers	50,382	0.04%	54,913	0.04%	(4,531)	(0.00)%
Non-accrual delinquent loans	778,755	0.74%	1,110,576	0.97%	(331,821)	(0.23)%
Accruing loans contractually past due 3 months or more	49,669	0.04%	51,620	0.04%	(1,950)	0.00%
Restructured loans	665,784	0.63%	438,767	0.38%	227,017	0.24%
<b>Total risk monitored loans</b>	<b>1,544,592</b>	<b>1.47%</b>	<b>1,655,877</b>	<b>1.45%</b>	<b>(111,285)</b>	<b>0.01%</b>
Total loans and bills discounted	104,844,873		113,756,325		(8,911,451)	
Written-off	413,491		397,076		16,414	

## (2) Allowance for Credit Losses

	As of September 30, 2016		As of March 31, 2016		(in millions of yen)	
	(A)	% to total risk monitored loans	(B)	% to total risk monitored loans	Increase (Decrease) (A) - (B)	% to total risk monitored loans
Allowance for credit losses	925,288	59.90%	1,057,585	63.86%	(132,297)	(3.96)%
General allowance for credit losses	661,320		571,689		89,631	
Specific allowance for credit losses	263,608		485,577		(221,969)	
Allowance for credit to specific foreign borrowers	358		318		39	

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

	As of September 30, 2016		As of March 31, 2016		(in millions of yen)	
	(A)	Increase (Decrease) (A) - (B)	(B)	Increase (Decrease) (A) - (B)		
Domestic	1,085,917	(91,231)	1,177,149			
Overseas	458,674	(20,053)	478,728			
Asia	124,510	(20,832)	145,343			
Indonesia	7,484	33	7,451			

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Singapore	15,476	18,414	(2,938)
Thailand	81,881	93,510	(11,628)
China	3,128	3,488	(360)
Other	16,539	22,477	(5,938)
Americas	207,437	199,432	8,004
Europe, Middle East and Other	126,726	133,952	(7,225)
<b>Total</b>	<b>1,544,592</b>	<b>1,655,877</b>	<b>(111,285)</b>

Classified by Industry

	(in millions of yen)		
	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase (Decrease) (A) - (B)
Domestic	1,085,917	1,177,149	(91,231)
Manufacturing	394,908	430,858	(35,949)
Construction	17,873	20,705	(2,832)
Wholesale and retail	151,021	164,429	(13,408)
Finance and insurance	420	1,466	(1,045)
Real estate, goods rental and leasing	81,162	90,620	(9,457)
Services	57,447	67,387	(9,939)
Other industries	27,268	32,828	(5,560)
Consumer	355,813	368,852	(13,038)
Overseas	458,674	478,728	(20,053)
Financial institutions	12,072	14,361	(2,288)
Commercial and industrial	321,470	319,456	2,014
Other	125,131	144,910	(19,779)
<b>Total</b>	<b>1,544,592</b>	<b>1,655,877</b>	<b>(111,285)</b>

**BTMU Non-consolidated**

## (1) Risk-Monitored Loans

	(in millions of yen)					
	As of September 30, 2016 (A)	% to total loans and bills discounted	As of March 31, 2016 (B)	% to total loans and bills discounted	Increase (Decrease) (A) - (B)	% to total loans and bills discounted
Loans to bankrupt borrowers	42,397	0.05%	46,057	0.05%	(3,659)	0.00%
Non-accrual delinquent loans	549,247	0.69%	851,173	0.98%	(301,925)	(0.29)%
Accruing loans contractually past due 3 months or more	51,819	0.06%	54,585	0.06%	(2,765)	0.00%
Restructured loans	517,686	0.65%	276,441	0.31%	241,245	0.33%
<b>Total risk monitored loans</b>	<b>1,161,151</b>	<b>1.46%</b>	<b>1,228,257</b>	<b>1.41%</b>	<b>(67,105)</b>	<b>0.04%</b>
Total loans and bills discounted	79,523,573		86,691,727		(7,168,153)	
Written-off	333,232		309,542		23,690	

## (2) Allowance for Credit Losses

	(in millions of yen)					
	As of September 30, 2016 (A)	% to total risk monitored loans	As of March 31, 2016 (B)	% to total risk monitored loans	Increase (Decrease) (A) - (B)	% to total risk monitored loans
Allowance for credit losses	565,093	48.66%	665,588	54.18%	(100,494)	(5.52)%
General allowance for credit losses	398,913		290,081		108,831	
Specific allowance for credit losses	165,823		375,188		(209,364)	
Allowance for credit to specific foreign borrowers	356		318		38	

## (3) Classification of Risk-Monitored Loans

## Classified by Geographic Area

	(in millions of yen)		
	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase (Decrease) (A) - (B)
Domestic	883,106	972,296	(89,189)
Overseas	278,044	255,960	22,083
Asia	37,613	44,823	(7,209)
Indonesia	2,665	2,979	(314)
Singapore	15,476	18,414	(2,938)
Thailand	5	5	0



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China	<b>3,035</b>	3,380	(344)
Other	<b>16,431</b>	20,048	(3,617)
Americas	<b>113,866</b>	77,184	36,681
Europe, Middle East and Other	<b>126,564</b>	133,952	(7,387)
<b>Total</b>	<b>1,161,151</b>	1,228,257	(67,105)

Classified by Industry

	(in millions of yen)		
	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase (Decrease) (A) - (B)
Domestic	<b>883,106</b>	972,296	(89,189)
Manufacturing	<b>372,515</b>	405,969	(33,453)
Construction	<b>17,187</b>	20,003	(2,816)
Wholesale and retail	<b>149,390</b>	162,914	(13,524)
Finance and insurance	<b>397</b>	1,443	(1,045)
Real estate	<b>71,186</b>	79,324	(8,138)
Goods rental and leasing	<b>2,501</b>	2,720	(219)
Services	<b>57,144</b>	67,072	(9,927)
Other industries	<b>26,950</b>	32,500	(5,550)
Consumer	<b>185,832</b>	200,346	(14,514)
Overseas	<b>278,044</b>	255,960	22,083
Financial institutions	<b>11,931</b>	14,290	(2,358)
Commercial and industrial	<b>212,023</b>	181,531	30,491
Other	<b>54,089</b>	60,138	(6,049)
<b>Total</b>	<b>1,161,151</b>	1,228,257	(67,105)

**MUTB Non-consolidated**

## (1) Risk-Monitored Loans

	(in millions of yen)					
	As of September 30, 2016 (A)	% to total loans and bills discounted	As of March 31, 2016 (B)	% to total loans and bills discounted	Increase (Decrease) (A) - (B)	% to total loans and bills discounted
Loans to bankrupt borrowers	563	0.00%	526	0.00%	36	0.00%
Non-accrual delinquent loans	10,237	0.07%	32,576	0.24%	(22,338)	(0.17)%
Accruing loans contractually past due 3 months or more	201	0.00%	214	0.00%	(13)	(0.00)%
Restructured loans	27,170	0.20%	9,886	0.07%	17,283	0.12%
<b>Total risk monitored loans</b>	<b>38,172</b>	<b>0.28%</b>	<b>43,203</b>	<b>0.32%</b>	<b>(5,031)</b>	<b>(0.04)%</b>
Total loans and bills discounted	<b>13,573,206</b>		<b>13,192,538</b>		<b>380,668</b>	
Written-off	<b>8,285</b>		<b>7,459</b>		<b>825</b>	

## (2) Allowance for Credit Losses

	(in millions of yen)					
	As of September 30, 2016 (A)	% to total risk monitored loans	As of March 31, 2016 (B)	% to total risk monitored loans	Increase (Decrease) (A) - (B)	% to total risk monitored loans
Allowance for credit losses	34,114	89.37%	37,084	85.83%	(2,969)	3.53%
General allowance for credit losses	33,080		26,355		6,725	
Specific allowance for credit losses	1,031		10,729		(9,697)	
Allowance for credit to specific foreign borrowers	1		0		1	

## (3) Classification of Risk-Monitored Loans

## Classified by Geographic Area

	(in millions of yen)		
	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase (Decrease) (A) - (B)
Domestic	38,172	43,181	(5,008)
Overseas		22	(22)
Asia			
Americas		22	(22)
Europe, Middle East and Other			
<b>Total</b>	<b>38,172</b>	<b>43,203</b>	<b>(5,031)</b>

## Classified by Industry

	(in millions of yen)		
	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase (Decrease) (A) - (B)
Domestic	38,172	43,181	(5,008)
Manufacturing	22,365	24,857	(2,492)
Construction	669	684	(15)
Wholesale and retail	1,409	1,353	56
Finance and insurance			
Real estate	7,426	8,524	(1,098)
Goods rental and leasing			
Services	284	296	(11)
Other industries	313	322	(9)
Consumer	5,704	7,143	(1,438)
Overseas		22	(22)
Financial institutions			
Commercial and industrial			
Other		22	(22)
<b>Total</b>	<b>38,172</b>	<b>43,203</b>	<b>(5,031)</b>

**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 September 30, 2016 (A)	% to total loans and bills discounted	As of March 31, 2016 (B)	% to total loans and bills discounted	Increase (Decrease) (A) - (B)	% to total loans and bills discounted
Loans to bankrupt borrowers	3	0.01%	11	0.04%	(7)	(0.03)%
Non-accrual delinquent loans	0	0.00%	0	0.00%	(0)	(0.00)%
Accruing loans contractually past due 3 months or more	5	0.02%	5	0.02%		0.00%
Restructured loans	597	2.91%	606	2.62%	(8)	0.29%
<b>Total risk monitored loans</b>	<b>606</b>	<b>2.96%</b>	<b>623</b>	<b>2.69%</b>	<b>(16)</b>	<b>0.26%</b>
Total loans and bills discounted	<b>20,489</b>		23,111		(2,622)	

## (2) Allowance for Credit Losses

	(in millions of yen)		
	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase (Decrease) (A) - (B)
Allowance for bad debts	64	69	(4)

## (3) Classification of Risk-Monitored Loans

Classified by Industry

	(in millions of yen)		
	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase (Decrease) (A) - (B)
Domestic	606	623	(16)
Manufacturing			
Construction			
Wholesale and retail			
Finance and insurance			
Real estate	549	564	(15)
Goods rental and leasing			
Services			

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Other industries			
Consumer	57	59	(1)
Total	606	623	(16)

**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 September 30, 2016 (A)	As of March 31, 2016 (B)	Increase (Decrease) (A) - (B)
Bankrupt or De facto Bankrupt	126,824	118,819	8,005
Doubtful	489,307	846,495	(357,187)
Special Attention	597,375	341,635	255,739
Non Performing Loans (1)	1,213,507	1,306,950	(93,442)
Normal	101,122,971	108,009,909	(6,886,937)
Total	102,336,479	109,316,859	(6,980,380)
Non Performing Loans / Total	1.18%	1.19%	(0.00)%

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

	(in millions of yen)		
	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase (Decrease) (A) - (B)
Covered amount (2)	987,762	1,096,492	(108,730)
Allowance for credit losses	380,570	461,495	(80,924)
Collateral, guarantees, etc.	607,191	634,997	(27,805)
Coverage ratio (2) / (1)	81.39%	83.89%	(2.49)%

## (3) Coverage Ratio

Category	Loan amount (A)	Allowance for credit losses (B)	Covered by collateral and/or guarantees (C)	(in millions of yen)	
				Coverage ratio for unsecured portion (B) / [(A) - (C)]	Coverage ratio [(B) + (C)] / (A)
Bankrupt or De facto Bankrupt	126,824	12,568	114,256		100.00%
	[118,819]	[17,327]	[101,491]		[100.00%]
Doubtful	489,307	153,175	247,203		81.82%
	[846,495]	[355,601]	[348,378]		[83.16%]
Special Attention	597,375	214,826	245,731		77.09%
	[341,635]	[88,566]	[185,127]		[80.11%]
Total	1,213,507	380,570	607,191		81.39%
	[1,306,950]	[461,495]	[634,997]		[83.89%]

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Note: The upper figures are as of September 30, 2016. The lower figures with brackets are as of March 31, 2016.

(4) Classified by Industry

	(in millions of yen)		
	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase (Decrease) (A) - (B)
Domestic	930,430	1,043,076	(112,646)
Manufacturing	395,755	446,091	(50,335)
Construction	17,940	20,787	(2,847)
Wholesale and retail	155,194	172,559	(17,365)
Finance and insurance	1,771	2,777	(1,006)
Real estate	79,398	88,661	(9,263)
Goods rental and leasing	2,501	2,722	(220)
Services	57,882	67,852	(9,970)
Other industries	28,088	33,701	(5,613)
Consumer	191,897	207,921	(16,024)
Overseas	283,077	263,873	19,203
Financial institutions	12,139	14,290	(2,150)
Commercial and industrial	216,848	189,422	27,425
Other	54,089	60,160	(6,071)
<b>Total</b>	<b>1,213,507</b>	<b>1,306,950</b>	<b>(93,442)</b>

**BTMU Non-consolidated**

## (1) Non Performing Loans

	(in millions of yen)		
	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase (Decrease) (A) - (B)
Bankrupt or De facto Bankrupt	124,891	116,853	8,038
Doubtful	480,318	815,231	(334,912)
Special Attention	569,506	331,026	238,479
Non Performing Loans (1)	1,174,716	1,263,111	(88,394)
Normal	87,106,127	94,370,441	(7,264,314)
Total	88,280,843	95,633,552	(7,352,708)
Non Performing Loans / Total	1.33%	1.32%	0.00%

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

	(in millions of yen)		
	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase (Decrease) (A) - (B)
Covered amount (2)	956,318	1,059,742	(103,424)
Allowance for credit losses	368,535	447,041	(78,505)
Collateral, guarantees, etc.	587,782	612,701	(24,918)
Coverage ratio (2) / (1)	81.40%	83.89%	(2.49)%
(3) Coverage Ratio			

Category	(in millions of yen)				
	Loan amount (A)	Allowance for credit losses (B)	Covered by collateral and/or guarantees (C)	Coverage ratio for unsecured portion (B) / [(A) - (C)]	Coverage ratio [(B) + (C)] / (A)
Bankrupt or De facto Bankrupt	124,891	12,559	112,332	100.00%	100.00%
	[116,853]	[17,316]	[99,536]	[100.00%]	[100.00%]
Doubtful	480,318	152,625	239,491	63.37%	81.63%
	[815,231]	[345,361]	[331,408]	[71.38%]	[83.01%]
Special Attention	569,506	203,351	235,958	60.96%	77.13%
	[331,026]	[84,363]	[181,756]	[56.51%]	[80.39%]
Total	1,174,716	368,535	587,782	62.78%	81.40%
	[1,263,111]	[447,041]	[612,701]	[68.73%]	[83.89%]

Note: The upper figures are as of September 30, 2016. The lower figures with brackets are as of March 31, 2016.

(4) Classified by Industry



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	(in millions of yen)		
	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase (Decrease) (A) - (B)
Domestic	891,638	999,259	(107,620)
Manufacturing	373,390	421,233	(47,843)
Construction	17,271	20,103	(2,832)
Wholesale and retail	153,785	171,206	(17,421)
Finance and insurance	1,771	2,777	(1,006)
Real estate	71,422	79,572	(8,149)
Goods rental and leasing	2,501	2,722	(220)
Services	57,597	67,556	(9,958)
Other industries	27,775	33,379	(5,603)
Consumer	186,123	200,707	(14,584)
Overseas	283,077	263,851	19,225
Financial institutions	12,139	14,290	(2,150)
Commercial and industrial	216,848	189,422	27,425
Other	54,089	60,138	(6,049)
<b>Total</b>	<b>1,174,716</b>	<b>1,263,111</b>	<b>(88,394)</b>

**MUTB Non-consolidated**

## (1) Non Performing Loans

	(in millions of yen)		
	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase (Decrease) (A) - (B)
Bankrupt or De facto Bankrupt	1,929	1,954	(25)
Doubtful	8,883	31,159	(22,276)
Special Attention	27,371	10,101	17,270
Non Performing Loans (1)	38,184	43,215	(5,031)
Normal	13,996,962	13,616,979	379,982
Total	14,035,146	13,660,195	374,950
Non Performing Loans / Total	0.27%	0.31%	(0.04)%

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

	(in millions of yen)		
	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase (Decrease) (A) - (B)
Covered amount (2)	30,897	36,260	(5,363)
Allowance for credit losses	12,035	14,454	(2,419)
Collateral, guarantees, etc.	18,861	21,805	(2,944)
Coverage ratio (2) / (1)	80.91%	83.90%	(2.98)%

## (3) Coverage Ratio

Category	(in millions of yen)				
	Loan amount (A)	Allowance for credit losses (B)	Covered by collateral and/or guarantees (C)	Coverage ratio for unsecured portion (B) / [(A) - (C)]	Coverage ratio [(B) + (C)] / (A)
Bankrupt or De facto Bankrupt	1,929	8	1,920	100.00%	100.00%
	[1,954]	[10]	[1,943]	[100.00%]	[100.00%]
Doubtful	8,883	550	7,609	43.21%	91.85%
	[31,159]	[10,239]	[16,879]	[71.70%]	[87.03%]
Special Attention	27,371	11,475	9,331	63.61%	76.01%
	[10,101]	[4,203]	[2,982]	[59.05%]	[71.14%]
Total	38,184	12,035	18,861	62.28%	80.91%
	[43,215]	[14,454]	[21,805]	[67.51%]	[83.90%]

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Note: The upper figures are as of September 30, 2016. The lower figures with brackets are as of March 31, 2016.

(4) Classified by Industry

	(in millions of yen)		
	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase (Decrease) (A) - (B)
Domestic	38,184	43,193	(5,009)
Manufacturing	22,365	24,857	(2,492)
Construction	669	684	(15)
Wholesale and retail	1,409	1,353	56
Finance and insurance			
Real estate	7,426	8,524	(1,098)
Goods rental and leasing			
Services	284	296	(11)
Other industries	313	322	(9)
Consumer	5,716	7,155	(1,438)
Overseas		22	(22)
Financial institutions			
Commercial and industrial			
Other		22	(22)
<b>Total</b>	<b>38,184</b>	<b>43,215</b>	<b>(5,031)</b>

**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 September 30, 2016 (A)	As of March 31, 2016 (B)	Increase (Decrease) (A) - (B)
Bankrupt or De facto Bankrupt	3	11	(7)
Doubtful	105	104	1
Special Attention	497	507	(10)
Non Performing Loans (1)	606	623	(16)
Normal	19,882	22,488	(2,605)
Total			