

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FROM THE DATE ON WHICH THIS REPORT IS FURNISHED TO THE U.S. SECURITIES AND EXCHANGE COMMISSION TO THE EXTENT NOT SUPERSEDED BY DOCUMENTS OR REPORTS SUBSEQUENTLY FILED WITH OR FURNISHED TO THE U.S. SECURITIES AND EXCHANGE COMMISSION.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**<under Japanese GAAP>**

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 per share yen	Diluted earnings per share yen
September 30, 2016	35.93	35.82
September 30, 2015	42.97	42.76

(2) Financial Conditions

As of	Total Assets million yen	Total Net Assets million yen	Equity-to-asset ratio (*) %
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
Assets:		
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)
Total assets	298,302,898	293,677,194
Liabilities:		
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
Total liabilities	280,916,129	277,175,626

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 Net unrealized gains (losses) on available-for-sale securities			Net deferred gains (losses) on hedging instruments
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders equity			
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
Assets:		
Current assets:		
Cash and due from banks	160,467	241,580
Accounts receivable	63,428	78,328
Others	6,370	8,215
Total current assets	230,267	328,125
Fixed assets:		
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)
Total fixed assets	11,812,962	12,632,785
Total assets	12,043,230	12,960,910
Liabilities:		
Current liabilities:		
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
Total current liabilities	1,721,022	1,654,612
Fixed liabilities:		
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
Total fixed liabilities	1,839,877	2,679,955
Total liabilities	3,560,900	4,334,567

(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
Total capital surplus	3,610,348	3,609,344
Retained earnings:		
Other retained earnings:		
Other reserve	150,000	150,000
Earned surplus brought forward	2,976,603	3,188,574
Total retained earnings	3,126,603	3,338,574
Treasury stock	(297,385)	(404,030)
Total shareholders' equity	8,581,079	8,685,401
Valuation and translation adjustments:		
Net deferred gains (losses) on hedging instruments	(107,010)	(65,464)
Total valuation and translation adjustments	(107,010)	(65,464)
Subscription rights to shares	8,260	6,405
Total net assets	8,482,329	8,626,342
Total liabilities and net assets	12,043,230	12,960,910

(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 Earned surplus brought forward
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. Financial Statements

[BTMU Non-consolidated][MUTB Non-consolidated]

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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)	(57,634)	(31,011)	(26,623)
Number of consolidated subsidiaries	218	227	(9)
Number of affiliated companies accounted for under the equity method	65	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	(10,523)	58,780	(69,303)
Total taxes	113,152	200,728	(87,575)
Net income	398,772	450,013	(51,241)
(Reference)			
Total credit costs (1)+(2)+(3)+(4)+(5)+(6)	(2,990)	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)	(30,296)	(9,064)	(21,231)
Number of consolidated subsidiaries	128	129	(1)
Number of affiliated companies accounted for under the equity method	57	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	(9,268)	52,945	(62,213)
Total taxes	88,921	171,991	(83,070)
Net income	323,043	379,654	(56,610)
(Reference)			
Total credit costs (1)+(2)+(3)+(4)+(5)	(4,731)	21,264	(25,996)

MUTB Consolidated

	(in millions of yen)		
	For the six months ended		Increase
	September 30, 2016 (A)	September 30, 2015 (B)	(Decrease) (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)		