MUFG Americas Holdings Corporation
A member of MUFG, a global financial group

October 20, 2017

MUFG AMERICAS HOLDINGS CORPORATION REPORTS THIRD QUARTER NET INCOME OF $232 MILLION

NEW YORK - MUFG Americas Holdings Corporation (the Company), parent company of San Francisco-based MUFG Union Bank, N.A. (the Bank), today reported net income for the third quarter of $232 million, compared with $295 million for the prior quarter and $260 million for the year-ago quarter.

Third Quarter Results:

◦ Net income for the third quarter was $232 million, down $63 million from the second quarter of 2017.
◦ The provision (reversal) for credit losses was $18 million compared with $(22) million in the second quarter of 2017.
◦ Total revenue was $1.3 billion, up $48 million from the preceding quarter.
◦ Average loans held for investment during the third quarter of 2017 were $79.0 billion, up $0.5 billion from the second quarter of 2017.
◦ Average deposits during the third quarter of 2017 were $85.3 billion, down $0.5 billion from the second quarter of 2017.
The following table presents financial highlights for the periods ended September 30, 2017, June 30, 2017 and September 30, 2016:

<table>
<thead>
<tr>
<th>(Dollars in millions)</th>
<th>As of and for the Three Months Ended</th>
<th>Percent Change to September 30, 2017 from</th>
</tr>
</thead>
<tbody>
<tr>
<td>Results of operations:</td>
<td>Net interest income</td>
<td>$816</td>
</tr>
<tr>
<td></td>
<td>Noninterest income</td>
<td>$515</td>
</tr>
<tr>
<td></td>
<td>Total revenue</td>
<td>$1,331</td>
</tr>
<tr>
<td></td>
<td>Noninterest expense</td>
<td>$982</td>
</tr>
<tr>
<td></td>
<td>Pre-tax, pre-provision income (1)</td>
<td>$349</td>
</tr>
<tr>
<td></td>
<td>(Reversal of) provision for credit losses</td>
<td>$18</td>
</tr>
<tr>
<td>Income before income taxes and including noncontrolling interests</td>
<td>$331</td>
<td>$348</td>
</tr>
<tr>
<td>Income tax expense</td>
<td>$109</td>
<td>$63</td>
</tr>
<tr>
<td>Net income including noncontrolling interests</td>
<td>$222</td>
<td>$285</td>
</tr>
<tr>
<td>Deduct: Net loss from noncontrolling interests</td>
<td>$10</td>
<td>$10</td>
</tr>
<tr>
<td>Net income attributable to MUFG Americas Holdings Corporation (MUAH)</td>
<td>$232</td>
<td>$295</td>
</tr>
</tbody>
</table>

Balance sheet (end of period):

| Total assets | $154,852 | $150,556 | $151,099 | 3 | 2 |
| Total securities | $28,457 | $26,542 | $24,116 | 7 | 18 |
| Securities borrowed or purchased under resale agreements | $21,891 | $19,820 | $21,906 | 10 | — |
| Total loans held for investment | $78,829 | $78,388 | $79,249 | 1 | (1) |
| Total deposits | $85,349 | $84,957 | $84,643 | — | 1 |
| Securities loaned or sold under repurchase agreements | $27,307 | $24,797 | $25,582 | 10 | 7 |
| Long-term debt | $11,419 | $10,556 | $11,427 | 8 | — |
| MUFG stockholders’ equity | $18,459 | $17,808 | $17,353 | 4 | 6 |

Balance sheet (period average):

| Total assets | $152,695 | $149,655 | $149,056 | 2 | 2 |
| Total securities | $27,104 | $25,369 | $23,503 | 7 | 15 |
| Securities borrowed or purchased under resale agreements | $20,614 | $20,624 | $20,668 | — | — |
| Total loans held for investment | $79,047 | $78,500 | $80,469 | 1 | (2) |
| Earning assets | $138,995 | $136,755 | $136,051 | 2 | 2 |
| Total deposits | $85,263 | $85,772 | $84,194 | (1) | 1 |
| Securities loaned or sold under repurchase agreements | $26,183 | $26,889 | $23,872 | 2 | 10 |
| MUFG stockholders’ equity | $18,485 | $17,600 | $17,311 | 5 | 7 |
| Net interest margin (2) (3) | $2.37% | $2.35% | $2.29% | |

Refer to Exhibit 16 for footnote explanations.
Third Quarter Results

For the third quarter of 2017, total revenue (net interest income plus noninterest income) was $1.3 billion, up $48 million from the second quarter of 2017. Net interest income for the third quarter of 2017 was $816 million, up $22 million compared with the second quarter of 2017. The net interest margin increased 2 basis points to 2.37% during the quarter.

For the third quarter of 2017, noninterest income was $515 million, up $26 million compared with the preceding quarter, primarily due to an increase in fund administration fees, which are included within other noninterest income, and investment banking and syndication fees. The fund administration fees are related to entities transferred to the Company on July 1, 2017 from The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Financial Group, Inc. to comply with the U.S. Federal Reserve Board’s final rules for Enhanced Prudential Standards for foreign banking organizations.

Compared with the third quarter of 2016, total revenue decreased $12 million, primarily due to a decrease in noninterest income, driven by a decrease in trading account income and lower gains on our securities portfolio. This decrease was partially offset by an increase in net interest income, driven by an increase in earning assets and the net interest margin.

Noninterest expense for the third quarter of 2017 was $982 million, up $25 million compared with the second quarter of 2017 and up $30 million from the third quarter of 2016. The increase from the second quarter was due in part to entities transferred to the Company on July 1, 2017. Compared with the third quarter of 2016, the increase in noninterest expense was primarily due to increases in professional and outside services expenses and software expense.

The effective tax rate for the third quarter of 2017 was 33%, up from 18% for the second quarter of 2017, primarily due to an upward revision in estimated taxes and the impact of discrete tax adjustments during the quarter.

Balance Sheet

At September 30, 2017, total assets were $154.9 billion, up $4.3 billion from the prior quarter, driven by increases in securities borrowed or purchased under resell agreements and securities available for sale. Total deposits increased $0.4 billion to $85.3 billion compared with the prior quarter-end due to an increase in interest bearing deposits, primarily money market and savings deposits. Securities loaned or sold under repurchase agreements increased $2.5 billion compared with the prior quarter-end.
Credit Quality

The following table presents credit quality data for the quarters ended September 30, 2017, June 30, 2017 and September 30, 2016:

<table>
<thead>
<tr>
<th>(Dollars in millions)</th>
<th>As of and for the Three Months Ended</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total (reversal of) provision for credit losses</td>
<td>$ 18</td>
</tr>
<tr>
<td>Net loans charged-off</td>
<td>6</td>
</tr>
<tr>
<td>Nonaccrual loans</td>
<td>465</td>
</tr>
<tr>
<td>Criticized loans held for investment (11)</td>
<td>1,855</td>
</tr>
</tbody>
</table>

Credit Ratios:

- Allowance for loan losses to:
  - Total loans held for investment: 0.69% 0.65% 0.87%
  - Nonaccrual loans: 116.45 103.14 96.08

- Allowance for credit losses to (12):
  - Total loans held for investment: 0.85 0.84 1.09
  - Nonaccrual loans: 144.13 132.06 119.97
  - Nonaccrual loans to total loans held for investment: 0.59 0.63 0.91

Refer to Exhibit 16 for footnote explanations.

In the third quarter of 2017, the provision (reversal) for credit losses was $18 million, compared with $(22) million for the second quarter of 2017 and $73 million for the third quarter of 2016. The current quarter provision reflects losses related to the commercial loan portfolio. The provision for the third quarter of 2016 was due to losses recorded in the commercial loan portfolio, largely the oil and gas portfolio.
The following table presents capital ratio data as of September 30, 2017 and June 30, 2017:

<table>
<thead>
<tr>
<th>Capital ratios:</th>
<th>September 30, 2017</th>
<th>June 30, 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Regulatory:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Common Equity Tier 1 risk-based capital ratio (7) (8)</td>
<td>16.13%</td>
<td>15.80%</td>
</tr>
<tr>
<td>Tier 1 risk-based capital ratio (7) (8)</td>
<td>16.13</td>
<td>15.80</td>
</tr>
<tr>
<td>Total risk-based capital ratio (7) (8)</td>
<td>17.65</td>
<td>17.32</td>
</tr>
<tr>
<td>Tier 1 leverage ratio (7) (8)</td>
<td>10.43</td>
<td>10.37</td>
</tr>
<tr>
<td><strong>Other:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tangible common equity ratio (9)</td>
<td>9.86%</td>
<td>9.81%</td>
</tr>
<tr>
<td>Common Equity Tier 1 risk-based capital ratio (U.S. Basel III standardized approach; fully phased-in) (7) (10)</td>
<td>16.12</td>
<td>15.79</td>
</tr>
</tbody>
</table>

Refer to Exhibit 16 for footnote explanations.

The Company's stockholders' equity was $18.5 billion at September 30, 2017, compared with $17.8 billion at June 30, 2017.

The Company's preliminary Common Equity Tier 1, Tier 1 and Total risk-based capital ratios, calculated in accordance with U.S. Basel III regulatory capital rules, were 16.13%, 16.13% and 17.65%, respectively, at September 30, 2017. The increase in the Company's risk-based capital ratios was driven by the impact of entities transferred to the Company on July 1, 2017 and net income. The tangible common equity ratio was 9.86% at September 30, 2017.

The Company's estimated Common Equity Tier 1 risk-based capital ratio under U.S. Basel III regulatory capital rules (standardized approach, fully phased-in) was 16.12% at September 30, 2017.
Non-GAAP Financial Measures

This press release includes additional non-GAAP financial measures and capital ratios (tangible common equity and Common Equity Tier 1 capital (calculated under the U.S. Basel III standardized approach on a fully phased-in basis)) to provide useful supplemental information regarding the Company's business results, to facilitate the understanding of the Company's capital structure and for use in assessing and comparing the quality and composition of the Company's capital structure to that of other financial institutions. These presentations should not be viewed as a substitute for results determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP financial measures presented by other companies. Please refer to our separate reconciliation of non-GAAP financial measures in Exhibits 13, 14 and 15.

About MUFG Americas Holdings Corporation

Headquartered in New York, MUFG Americas Holdings Corporation is a financial holding company, bank holding company and intermediate holding company with total assets of $154.9 billion at September 30, 2017. Its main subsidiaries are MUFG Union Bank, N.A. and MUFG Securities Americas Inc. MUFG Union Bank, N.A. provides an array of financial services to individuals, small businesses, middle-market companies, and major corporations. As of September 30, 2017, MUFG Union Bank, N.A. operated 361 branches, comprised primarily of retail banking branches in the West Coast states, along with commercial branches in Texas, Illinois, New York and Georgia, as well as 18 PurePoint Financial Centers and two international offices. MUFG Securities Americas Inc. is a registered securities broker-dealer which engages in capital markets origination transactions, private placements, collateralized financings, securities borrowing and lending transactions, and domestic and foreign debt and equities securities transactions. MUFG Americas Holdings Corporation is owned by The Bank of Tokyo-Mitsubishi UFJ, Ltd. and Mitsubishi UFJ Financial Group, Inc. The Bank of Tokyo-Mitsubishi UFJ, Ltd. is a wholly-owned subsidiary of Mitsubishi UFJ Financial Group, Inc., which is one of the world's leading financial groups. Visit www.unionbank.com or www.mufgamericas.com for more information.

###
## MUFG Americas Holdings Corporation and Subsidiaries
### Financial Highlights (Unaudited)

#### Percent Change to September 30, 2017 from As of and for the Three Months Ended September 30, 2017

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Results of operations:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net interest income</td>
<td>$816</td>
<td>$794</td>
<td>$795</td>
<td>$802</td>
<td>$773</td>
</tr>
<tr>
<td>Noninterest income</td>
<td>515</td>
<td>489</td>
<td>488</td>
<td>616</td>
<td>570</td>
</tr>
<tr>
<td>Total revenue</td>
<td>1,331</td>
<td>1,283</td>
<td>1,283</td>
<td>1,418</td>
<td>1,343</td>
</tr>
<tr>
<td>Noninterest expense</td>
<td>982</td>
<td>957</td>
<td>1,006</td>
<td>956</td>
<td>952</td>
</tr>
<tr>
<td>Pre-tax, pre-provision income (1)</td>
<td>349</td>
<td>326</td>
<td>277</td>
<td>462</td>
<td>391</td>
</tr>
<tr>
<td>(Reversal of) provision for credit losses</td>
<td>18</td>
<td>(22)</td>
<td>(30)</td>
<td>(41)</td>
<td>73</td>
</tr>
<tr>
<td><strong>Income before income taxes and including noncontrolling interests</strong></td>
<td>331</td>
<td>348</td>
<td>307</td>
<td>503</td>
<td>318</td>
</tr>
<tr>
<td>Income tax expense</td>
<td>109</td>
<td>63</td>
<td>83</td>
<td>175</td>
<td>97</td>
</tr>
<tr>
<td><strong>Net income including noncontrolling interests</strong></td>
<td>222</td>
<td>285</td>
<td>224</td>
<td>328</td>
<td>221</td>
</tr>
<tr>
<td>Deduct: Net loss from noncontrolling interests</td>
<td>10</td>
<td>10</td>
<td>5</td>
<td>6</td>
<td>39</td>
</tr>
<tr>
<td><strong>Net income attributable to MUFG Americas Holdings Corporation (MUAH)</strong></td>
<td>$232</td>
<td>$295</td>
<td>$229</td>
<td>$334</td>
<td>$260</td>
</tr>
</tbody>
</table>

#### Balance sheet (end of period):

<table>
<thead>
<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total assets</td>
<td>$154,852</td>
<td>$150,556</td>
<td>$149,678</td>
<td>$148,144</td>
<td>$151,099</td>
</tr>
<tr>
<td>Total securities</td>
<td>28,457</td>
<td>26,542</td>
<td>25,299</td>
<td>24,478</td>
<td>24,116</td>
</tr>
<tr>
<td>Securities borrowed or purchased under resale agreements</td>
<td>21,891</td>
<td>19,820</td>
<td>19,992</td>
<td>19,747</td>
<td>21,906</td>
</tr>
<tr>
<td>Total loans held for investment</td>
<td>78,829</td>
<td>78,388</td>
<td>78,434</td>
<td>77,551</td>
<td>79,249</td>
</tr>
<tr>
<td>Total deposits</td>
<td>85,349</td>
<td>84,957</td>
<td>86,533</td>
<td>86,947</td>
<td>84,643</td>
</tr>
<tr>
<td>MUHG stockholders' equity</td>
<td>16,459</td>
<td>17,808</td>
<td>17,484</td>
<td>17,233</td>
<td>17,353</td>
</tr>
</tbody>
</table>

#### Balance sheet (period average):

<table>
<thead>
<tr>
<th></th>
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<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total assets</td>
<td>$152,695</td>
<td>$149,655</td>
<td>$149,563</td>
<td>$150,799</td>
<td>$149,056</td>
</tr>
<tr>
<td>Total securities</td>
<td>27,104</td>
<td>25,369</td>
<td>24,900</td>
<td>24,105</td>
<td>23,503</td>
</tr>
<tr>
<td>Securities borrowed or purchased under resale agreements</td>
<td>20,614</td>
<td>20,624</td>
<td>20,454</td>
<td>21,859</td>
<td>20,768</td>
</tr>
<tr>
<td>Total loans held for investment</td>
<td>79,047</td>
<td>78,500</td>
<td>77,982</td>
<td>78,615</td>
<td>80,469</td>
</tr>
<tr>
<td>Earning assets</td>
<td>138,995</td>
<td>136,755</td>
<td>136,489</td>
<td>137,964</td>
<td>136,051</td>
</tr>
<tr>
<td>Total deposits</td>
<td>85,263</td>
<td>85,772</td>
<td>86,151</td>
<td>86,700</td>
<td>84,194</td>
</tr>
<tr>
<td>MUHG stockholders' equity</td>
<td>18,485</td>
<td>17,808</td>
<td>17,484</td>
<td>17,233</td>
<td>17,353</td>
</tr>
</tbody>
</table>

#### Performance ratios:

<table>
<thead>
<tr>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Return on average assets (2)</td>
<td>0.61%</td>
<td>0.79%</td>
<td>0.62%</td>
<td>0.89%</td>
<td>0.70%</td>
</tr>
<tr>
<td>Return on average MUHG stockholders' equity (2)</td>
<td>5.02%</td>
<td>6.70%</td>
<td>5.27%</td>
<td>7.69%</td>
<td>6.03%</td>
</tr>
<tr>
<td>Return on average MUHG tangible common equity (2)(3)</td>
<td>6.35%</td>
<td>8.41%</td>
<td>6.64%</td>
<td>9.71%</td>
<td>7.60%</td>
</tr>
<tr>
<td>Efficiency ratio (4)</td>
<td>73.78</td>
<td>74.61</td>
<td>78.39</td>
<td>76.15</td>
<td>80.46</td>
</tr>
<tr>
<td>Adjusted efficiency ratio (5)</td>
<td>67.58</td>
<td>70.15</td>
<td>73.42</td>
<td>64.62</td>
<td>62.46</td>
</tr>
<tr>
<td>Net interest margin (2)(3)</td>
<td>2.37</td>
<td>2.35</td>
<td>2.37</td>
<td>2.35</td>
<td>2.29</td>
</tr>
</tbody>
</table>

#### Capital ratios:

<table>
<thead>
<tr>
<th></th>
<th>U.S. Basel III</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Equity Tier 1 risk-based capital ratio (7)(8)</td>
<td>16.13%</td>
</tr>
<tr>
<td>Tier 1 risk-based capital ratio (7)(8)</td>
<td>16.13%</td>
</tr>
<tr>
<td>Total risk-based capital ratio (7)(8)</td>
<td>16.75%</td>
</tr>
<tr>
<td>Tier 1 leverage ratio (7)(9)</td>
<td>10.43%</td>
</tr>
</tbody>
</table>

#### Other:

<table>
<thead>
<tr>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tangible common equity ratio (9)</td>
<td>9.86%</td>
<td>9.81%</td>
<td>9.65%</td>
<td>9.58%</td>
<td>9.45%</td>
</tr>
</tbody>
</table>

Refer to Exhibit 16 for footnote explanations.
MUFG Americas Holdings Corporation and Subsidiaries
Financial Highlights (Unaudited)

<table>
<thead>
<tr>
<th>(Dollars in millions)</th>
<th>As of and for the Nine Months Ended</th>
<th>Percent Change to September 30, 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>September 30, 2017</td>
<td>September 30, 2016</td>
</tr>
<tr>
<td>Results of operations:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net interest income</td>
<td>$ 2,405</td>
<td>$ 2,251</td>
</tr>
<tr>
<td>Noninterest income</td>
<td>1,492</td>
<td>1,609</td>
</tr>
<tr>
<td>Total revenue</td>
<td>3,897</td>
<td>3,860</td>
</tr>
<tr>
<td>Noninterest expense</td>
<td>2,945</td>
<td>2,826</td>
</tr>
<tr>
<td>Pre-tax, pre-provision income (1)</td>
<td>952</td>
<td>1,034</td>
</tr>
<tr>
<td>(Reversal of) provision for credit losses</td>
<td>(34)</td>
<td>196</td>
</tr>
<tr>
<td>Income before income taxes and including noncontrolling interests</td>
<td>986</td>
<td>838</td>
</tr>
<tr>
<td>Income tax expense</td>
<td>255</td>
<td>244</td>
</tr>
<tr>
<td>Net income before income taxes and including noncontrolling interests</td>
<td>731</td>
<td>594</td>
</tr>
<tr>
<td>Deduct: Net loss from noncontrolling interests</td>
<td>25</td>
<td>62</td>
</tr>
<tr>
<td>Net income attributable to MUFG Americas Holdings Corporation (MUAH)</td>
<td>$ 756</td>
<td>$ 656</td>
</tr>
</tbody>
</table>

Balance sheet (end of period):

|                      | September 30, 2017 | September 30, 2016 |                             |
|----------------------|--------------------|--------------------|                             |
| Total assets         | $ 154,852          | $ 151,099          | 2                          |
| Total securities     | 28,457             | 24,116             | 18                         |
| Securities borrowed or purchased under resale agreements | 21,891 | 21,906 | — |
| Total loans held for investment | 78,829 | 79,249 | (1) |
| Total deposits       | 85,349             | 84,643             | 1                          |
| Securities loaned or sold under repurchase agreements | 27,307 | 25,582 | 7 |
| Long-term debt       | 11,419             | 11,427             | —                          |
| MUAH stockholders' equity | 18,459         | 17,353             | 6                          |

Balance sheet (period average):

|                      | September 30, 2017 | September 30, 2016 |                             |
|----------------------|--------------------|--------------------|                             |
| Total assets         | $ 150,613          | $ 150,996          | —                          |
| Total securities     | 25,799             | 23,465             | 10                         |
| Securities borrowed or purchased under resale agreements | 20,565 | 25,448 | (19) |
| Total loans held for investment | 78,514 | 80,698 | (3) |
| Earning assets       | 137,429            | 138,459            | (1)                        |
| Total deposits       | 85,723             | 83,928             | 2                          |
| Securities loaned or sold under repurchase agreements | 25,926 | 26,794 | (3) |
| MUAH stockholders' equity | 17,827         | 16,942             | 5                          |

Performance ratios:

<table>
<thead>
<tr>
<th></th>
<th>As of and for the Nine Months Ended</th>
<th>Percent Change to September 30, 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return on average assets (2)</td>
<td>0.67%</td>
<td>0.58%</td>
</tr>
<tr>
<td>Return on average MUAH stockholders' equity (2)</td>
<td>5.64</td>
<td>5.15</td>
</tr>
<tr>
<td>Return on average MUAH tangible common equity (2)(3)</td>
<td>7.10</td>
<td>6.54</td>
</tr>
<tr>
<td>Efficiency ratio (4)</td>
<td>75.57</td>
<td>73.23</td>
</tr>
<tr>
<td>Adjusted efficiency ratio (5)</td>
<td>70.34</td>
<td>65.90</td>
</tr>
<tr>
<td>Net interest margin (2)(6)</td>
<td>2.36</td>
<td>2.19</td>
</tr>
</tbody>
</table>

Refer to Exhibit 16 for footnote explanations.
### MUFG Americas Holdings Corporation and Subsidiaries
#### Credit Quality (Unaudited)

<table>
<thead>
<tr>
<th>Credit Data:</th>
<th>As of and for the Three Months Ended</th>
<th>Percent Change to September 30, 2017 from</th>
</tr>
</thead>
</table>
| (Reversal of) provision for loan losses | $33 | $(20) | $(14) | $(32) | $68 | 265% | $(51)%
| (Reversal of) provision for losses on unfunded credit commitments | $(15) | $(2) | $(16) | $(9) | $5 | nm | (400)
| Total (reversal of) provision for credit losses | $18 | $(22) | $(30) | $(41) | $73 | 182 | (75)
| Net loans charged-off (recovered) | $6 | $36 | $56 | $19 | $124 | (83) | (95)
| Nonperforming assets | 466 | 500 | 572 | 692 | 724 | (7) | (36)
| Criticized loans held for investment (1) | 1,855 | 1,862 | 2,151 | 2,427 | 2,404 | — | (23)

#### Credit Ratios:

<table>
<thead>
<tr>
<th>Allowance for loan losses to:</th>
<th>As of and for the Nine Months Ended</th>
<th>Percent Change to September 30, 2017 from</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Dollars in millions)</td>
<td>September 30, 2017</td>
<td>September 30, 2016</td>
</tr>
<tr>
<td>Allowance for loan losses to:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total loans held for investment</td>
<td>0.69%</td>
<td>0.65%</td>
</tr>
<tr>
<td>Nonaccrual loans</td>
<td>116.45</td>
<td>103.14</td>
</tr>
<tr>
<td>Allowance for credit losses to (12):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total loans held for investment</td>
<td>0.85</td>
<td>0.84</td>
</tr>
<tr>
<td>Nonaccrual loans</td>
<td>144.13</td>
<td>132.06</td>
</tr>
<tr>
<td>Net loans charged-off (recovered) to average total loans held for investment (2)</td>
<td>0.03</td>
<td>0.19</td>
</tr>
<tr>
<td>Nonperforming assets to total loans held for investment and Other Real Estate Owned (OREO)</td>
<td>0.59</td>
<td>0.64</td>
</tr>
<tr>
<td>Nonperforming assets to total assets</td>
<td>0.30</td>
<td>0.33</td>
</tr>
<tr>
<td>Nonaccrual loans to total loans held for investment</td>
<td>0.59</td>
<td>0.63</td>
</tr>
</tbody>
</table>

Refer to Exhibit 16 for footnote explanations.
MUFG Americas Holdings Corporation and Subsidiaries
Consolidated Statements of Income (Unaudited)

For the Three Months Ended

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest Income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans</td>
<td>$738</td>
<td>$724</td>
<td>$708</td>
<td>$703</td>
<td>$711</td>
</tr>
<tr>
<td>Securities</td>
<td>149</td>
<td>129</td>
<td>129</td>
<td>137</td>
<td>122</td>
</tr>
<tr>
<td>Securities borrowed or purchased under resale agreements</td>
<td>97</td>
<td>83</td>
<td>63</td>
<td>54</td>
<td>47</td>
</tr>
<tr>
<td>Trading assets</td>
<td>89</td>
<td>82</td>
<td>74</td>
<td>62</td>
<td>50</td>
</tr>
<tr>
<td>Other</td>
<td>10</td>
<td>8</td>
<td>10</td>
<td>11</td>
<td>6</td>
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<tr>
<td>Total interest income</td>
<td>1,083</td>
<td>1,026</td>
<td>984</td>
<td>967</td>
<td>936</td>
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<tr>
<td><strong>Interest Expense</strong></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Deposits</td>
<td>62</td>
<td>58</td>
<td>49</td>
<td>47</td>
<td>49</td>
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<tr>
<td>Commercial paper and other short-term borrowings</td>
<td>17</td>
<td>10</td>
<td>8</td>
<td>15</td>
<td>7</td>
</tr>
<tr>
<td>Long-term debt</td>
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<td>60</td>
<td>57</td>
<td>47</td>
<td>57</td>
</tr>
<tr>
<td>Securities loaned or sold under repurchase agreements</td>
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<td>84</td>
<td>59</td>
<td>41</td>
<td>36</td>
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<tr>
<td>Trading liabilities</td>
<td>20</td>
<td>20</td>
<td>16</td>
<td>15</td>
<td>14</td>
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<tr>
<td>Total interest expense</td>
<td>267</td>
<td>232</td>
<td>189</td>
<td>165</td>
<td>163</td>
</tr>
<tr>
<td><strong>Net Interest Income</strong></td>
<td>816</td>
<td>794</td>
<td>795</td>
<td>802</td>
<td>773</td>
</tr>
<tr>
<td>(Reversal of) provision for credit losses</td>
<td>18</td>
<td>(22)</td>
<td>(30)</td>
<td>(41)</td>
<td>73</td>
</tr>
<tr>
<td>Net interest income after (reversal of) provision for credit losses</td>
<td>798</td>
<td>816</td>
<td>825</td>
<td>843</td>
<td>700</td>
</tr>
<tr>
<td><strong>Noninterest Income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Service charges on deposit accounts</td>
<td>47</td>
<td>47</td>
<td>48</td>
<td>49</td>
<td>48</td>
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<tr>
<td>Trust and investment management fees</td>
<td>32</td>
<td>30</td>
<td>29</td>
<td>29</td>
<td>29</td>
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<td>Trading account activities</td>
<td>(3)</td>
<td>(3)</td>
<td>(4)</td>
<td>12</td>
<td>25</td>
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<tr>
<td>Securities gains, net</td>
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<td>7</td>
<td>7</td>
<td>2</td>
<td>14</td>
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<td>Credit facility fees</td>
<td>26</td>
<td>23</td>
<td>26</td>
<td>26</td>
<td>27</td>
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<tr>
<td>Brokerage commissions and fees</td>
<td>16</td>
<td>18</td>
<td>18</td>
<td>5</td>
<td>15</td>
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<tr>
<td>Card processing fees, net</td>
<td>10</td>
<td>13</td>
<td>11</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Investment banking and syndication fees</td>
<td>106</td>
<td>94</td>
<td>88</td>
<td>59</td>
<td>113</td>
</tr>
<tr>
<td>Fees from affiliates</td>
<td>209</td>
<td>211</td>
<td>219</td>
<td>265</td>
<td>222</td>
</tr>
<tr>
<td>Other, net</td>
<td>66</td>
<td>49</td>
<td>51</td>
<td>146</td>
<td>58</td>
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<tr>
<td>Total noninterest income</td>
<td>515</td>
<td>489</td>
<td>488</td>
<td>616</td>
<td>570</td>
</tr>
<tr>
<td><strong>Noninterest Expense</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Salaries and employee benefits</td>
<td>589</td>
<td>586</td>
<td>615</td>
<td>596</td>
<td>592</td>
</tr>
<tr>
<td>Net occupancy and equipment</td>
<td>87</td>
<td>87</td>
<td>82</td>
<td>83</td>
<td>82</td>
</tr>
<tr>
<td>Professional and outside services</td>
<td>101</td>
<td>99</td>
<td>116</td>
<td>99</td>
<td>84</td>
</tr>
<tr>
<td>Software</td>
<td>49</td>
<td>47</td>
<td>46</td>
<td>41</td>
<td>39</td>
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<tr>
<td>Regulatory assessments</td>
<td>22</td>
<td>19</td>
<td>20</td>
<td>22</td>
<td>22</td>
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<tr>
<td>Intangible asset amortization</td>
<td>8</td>
<td>7</td>
<td>7</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>Other</td>
<td>126</td>
<td>112</td>
<td>120</td>
<td>107</td>
<td>126</td>
</tr>
<tr>
<td>Total noninterest expense</td>
<td>982</td>
<td>957</td>
<td>1,006</td>
<td>956</td>
<td>952</td>
</tr>
<tr>
<td>Income before income taxes and including noncontrolling interests</td>
<td>331</td>
<td>348</td>
<td>307</td>
<td>503</td>
<td>318</td>
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<tr>
<td>Income tax expense</td>
<td>109</td>
<td>63</td>
<td>83</td>
<td>175</td>
<td>97</td>
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<tr>
<td><strong>Net Income including Noncontrolling Interests</strong></td>
<td>222</td>
<td>285</td>
<td>224</td>
<td>328</td>
<td>221</td>
</tr>
<tr>
<td>Deduct: Net loss from noncontrolling interests</td>
<td>10</td>
<td>10</td>
<td>5</td>
<td>6</td>
<td>39</td>
</tr>
<tr>
<td><strong>Net Income attributable to MUHAH</strong></td>
<td>$232</td>
<td>$295</td>
<td>$229</td>
<td>$334</td>
<td>$260</td>
</tr>
</tbody>
</table>

Refer to Exhibit 16 for footnote explanations.
MUFG Americas Holdings Corporation and Subsidiaries
Consolidated Statements of Income (Unaudited)

<table>
<thead>
<tr>
<th>For the Nine Months Ended</th>
<th>September 30, 2017</th>
<th>September 30, 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest Income</strong></td>
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<td></td>
</tr>
<tr>
<td>Loans</td>
<td>$2,170</td>
<td>$2,136</td>
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<td>Securities</td>
<td>407</td>
<td>346</td>
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<tr>
<td>Securities borrowed or purchased under resale agreements</td>
<td>243</td>
<td>141</td>
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<tr>
<td>Trading assets</td>
<td>245</td>
<td>110</td>
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<tr>
<td>Other</td>
<td>28</td>
<td>16</td>
</tr>
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<td>Total interest income</td>
<td>3,093</td>
<td>2,749</td>
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<tr>
<td><strong>Interest Expense</strong></td>
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<td></td>
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<tr>
<td>Deposits</td>
<td>169</td>
<td>147</td>
</tr>
<tr>
<td>Commercial paper and other short-term borrowings</td>
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<td>17</td>
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<tr>
<td>Long-term debt</td>
<td>183</td>
<td>193</td>
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<tr>
<td>Securities loaned or sold under repurchase agreements</td>
<td>245</td>
<td>99</td>
</tr>
<tr>
<td>Trading liabilities</td>
<td>56</td>
<td>42</td>
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<tr>
<td>Total interest expense</td>
<td>688</td>
<td>498</td>
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<tr>
<td><strong>Net Interest Income</strong></td>
<td>2,405</td>
<td>2,251</td>
</tr>
<tr>
<td>(Reversal of) provision for credit losses</td>
<td>(34)</td>
<td>196</td>
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<tr>
<td>Net interest income after (reversal of) provision for credit losses</td>
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<td>2,055</td>
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<td><strong>Noninterest Income</strong></td>
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<td>Service charges on deposit accounts</td>
<td>142</td>
<td>143</td>
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<td>Trust and investment management fees</td>
<td>91</td>
<td>91</td>
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<tr>
<td>Trading account activities</td>
<td>(10)</td>
<td>93</td>
</tr>
<tr>
<td>Securities gains, net</td>
<td>15</td>
<td>55</td>
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<tr>
<td>Credit facility fees</td>
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<td>82</td>
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<td>Brokerage commissions and fees</td>
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<td>59</td>
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<td>Card processing fees, net</td>
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<td>28</td>
</tr>
<tr>
<td>Investment banking and syndication fees</td>
<td>288</td>
<td>253</td>
</tr>
<tr>
<td>Fees from affiliates</td>
<td>639</td>
<td>692</td>
</tr>
<tr>
<td>Other, net</td>
<td>166</td>
<td>113</td>
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<tr>
<td>Total noninterest income</td>
<td>1,492</td>
<td>1,609</td>
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<td><strong>Noninterest Expense</strong></td>
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<td>Salaries and employee benefits</td>
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<td>1,759</td>
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<td>Net occupancy and equipment</td>
<td>256</td>
<td>242</td>
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<td>Professional and outside services</td>
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<td>270</td>
</tr>
<tr>
<td>Software</td>
<td>142</td>
<td>113</td>
</tr>
<tr>
<td>Regulatory assessments</td>
<td>61</td>
<td>50</td>
</tr>
<tr>
<td>Intangible asset amortization</td>
<td>22</td>
<td>20</td>
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<tr>
<td>Other</td>
<td>358</td>
<td>372</td>
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<tr>
<td>Total noninterest expense</td>
<td>2,945</td>
<td>2,826</td>
</tr>
<tr>
<td>Income before income taxes and including noncontrolling interests</td>
<td>986</td>
<td>838</td>
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<td>Income tax expense</td>
<td>255</td>
<td>244</td>
</tr>
<tr>
<td><strong>Net Income including Noncontrolling Interests</strong></td>
<td>731</td>
<td>594</td>
</tr>
<tr>
<td>Deduct: Net loss from noncontrolling interests</td>
<td>25</td>
<td>62</td>
</tr>
<tr>
<td><strong>Net Income attributable to MUFG</strong></td>
<td>$756</td>
<td>$656</td>
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</table>

Refer to Exhibit 16 for footnote explanations.
### MUFG Americas Holdings Corporation and Subsidiaries
#### Consolidated Balance Sheets (Unaudited)

(Dollars in millions except for per share amount)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and due from banks</td>
<td>$1,788</td>
<td>$1,878</td>
<td>$1,736</td>
<td>$1,909</td>
<td>$1,837</td>
</tr>
<tr>
<td>Interest bearing deposits in banks</td>
<td>1,846</td>
<td>2,470</td>
<td>3,091</td>
<td>3,844</td>
<td>3,537</td>
</tr>
<tr>
<td>Total cash and cash equivalents</td>
<td>3,634</td>
<td>4,348</td>
<td>4,827</td>
<td>5,753</td>
<td>5,374</td>
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<tr>
<td>Securities borrowed or purchased under resale agreements</td>
<td>21,891</td>
<td>19,820</td>
<td>19,992</td>
<td>19,747</td>
<td>21,906</td>
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<td>Trading account assets</td>
<td>10,223</td>
<td>10,013</td>
<td>8,926</td>
<td>8,942</td>
<td>9,405</td>
</tr>
<tr>
<td>Securities available for sale</td>
<td>18,114</td>
<td>16,169</td>
<td>14,925</td>
<td>14,141</td>
<td>13,728</td>
</tr>
<tr>
<td>Securities held to maturity</td>
<td>10,343</td>
<td>10,373</td>
<td>10,374</td>
<td>10,337</td>
<td>10,388</td>
</tr>
<tr>
<td>Loans held for investment</td>
<td>78,829</td>
<td>78,388</td>
<td>78,434</td>
<td>77,551</td>
<td>79,249</td>
</tr>
<tr>
<td>Allowance for loan losses</td>
<td>(542)</td>
<td>(513)</td>
<td>(570)</td>
<td>(639)</td>
<td>(691)</td>
</tr>
<tr>
<td>Loans held for investment, net</td>
<td>78,287</td>
<td>77,875</td>
<td>77,864</td>
<td>76,912</td>
<td>78,558</td>
</tr>
<tr>
<td>Premises and equipment, net</td>
<td>605</td>
<td>614</td>
<td>618</td>
<td>591</td>
<td>591</td>
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<tr>
<td>Goodwill</td>
<td>3,301</td>
<td>3,225</td>
<td>3,225</td>
<td>3,225</td>
<td>3,225</td>
</tr>
<tr>
<td>Other assets</td>
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<td>8,119</td>
<td>8,927</td>
<td>8,496</td>
<td>7,924</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>$154,852</td>
<td>$150,556</td>
<td>$149,678</td>
<td>$148,144</td>
<td>$151,099</td>
</tr>
</tbody>
</table>

| **Liabilities**       |                   |               |                |                   |                   |
| Deposits:             |                   |               |                |                   |                   |
| Noninterest bearing   | $33,982           | $33,907       | $35,020        | $35,654           | $34,186           |
| Interest bearing      | 51,367            | 51,050        | 51,513         | 51,293            | 51,293            |
| Total deposits        | 85,349            | 84,957        | 86,533         | 86,947            | 84,643            |
| Securities loaned or sold under repurchase agreements | 27,307           | 24,797        | 25,079         | 24,616            | 25,582            |
| Commercial paper and other short-term borrowings | 6,026             | 6,195         | 3,487          | 2,360             | 5,865             |
| Long-term debt        | 11,419            | 10,556        | 11,333         | 11,410            | 11,427            |
| Trading account liabilities | 3,338         | 3,563         | 3,233          | 2,905             | 3,328             |
| Other liabilities     | 2,834             | 2,551         | 2,383          | 2,520             | 2,742             |
| **Total liabilities** | $136,273          | $132,619      | $132,048       | $130,758          | $133,587          |

| **Equity**            |                   |               |                |                   |                   |
| MUAH stockholders' equity: |                 |               |                |                   |                   |
| Common stock, par value $1 per share: |                 |               |                |                   |                   |
| Authorized 300,000,000 shares; 147,589,713 shares issued and outstanding as of September 30, 2017 and 144,322,280 as of June 30, 2017, March 31, 2017, December 31, 2016, and September 30, 2016 | 148   | 144  | 144  | 144  | 144  |
| Additional paid-in capital | 8,179             | 7,868         | 7,892          | 7,884             | 7,871             |
| Retained earnings      | 10,935            | 10,625        | 10,331         | 10,101            | 9,769             |
| Accumulated other comprehensive loss | (803)         | (829)         | (883)          | (896)             | (431)             |
| **Total MUAH stockholders' equity** | 18,459       | 17,808        | 17,484         | 17,233            | 17,353            |
| Noncontrolling interests | 120              | 129           | 146            | 153               | 159               |
| **Total equity**       | 18,579            | 17,937        | 17,630         | 17,386            | 17,512            |
| **Total liabilities and equity** | $154,852      | $150,556      | $149,678       | $148,144          | $151,099          |

Exhibit 6
MUFG Americas Holdings Corporation and Subsidiaries
Net Interest Income (Unaudited)

For the Three Months Ended

<table>
<thead>
<tr>
<th>(Dollars in millions)</th>
<th>September 30, 2017</th>
<th>June 30, 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans held for investment: (14)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial and industrial</td>
<td>$24,619</td>
<td>$229</td>
</tr>
<tr>
<td>Commercial mortgage</td>
<td>14,126</td>
<td>144</td>
</tr>
<tr>
<td>Construction</td>
<td>1,859</td>
<td>21</td>
</tr>
<tr>
<td>Lease financing</td>
<td>1,838</td>
<td>17</td>
</tr>
<tr>
<td>Residential mortgage</td>
<td>33,254</td>
<td>282</td>
</tr>
<tr>
<td>Home equity and other consumer loans</td>
<td>3,351</td>
<td>50</td>
</tr>
<tr>
<td>Total loans held for investment</td>
<td>79,047</td>
<td>743</td>
</tr>
<tr>
<td>Securities</td>
<td>27,104</td>
<td>154</td>
</tr>
<tr>
<td>Securities borrowed or purchased under resale agreements</td>
<td>20,614</td>
<td>97</td>
</tr>
<tr>
<td>Interest bearing deposits in banks</td>
<td>2,093</td>
<td>10</td>
</tr>
<tr>
<td>Federal funds sold</td>
<td>2</td>
<td>—</td>
</tr>
<tr>
<td>Trading account assets</td>
<td>9,802</td>
<td>89</td>
</tr>
<tr>
<td>Other earning assets</td>
<td>333</td>
<td>—</td>
</tr>
<tr>
<td>Total earning assets</td>
<td>138,995</td>
<td>1,093</td>
</tr>
<tr>
<td>Allowance for loan losses</td>
<td>(517)</td>
<td></td>
</tr>
<tr>
<td>Cash and due from banks</td>
<td>1,895</td>
<td></td>
</tr>
<tr>
<td>Premises and equipment, net</td>
<td>609</td>
<td></td>
</tr>
<tr>
<td>Other assets (15)</td>
<td>11,713</td>
<td></td>
</tr>
<tr>
<td>Total assets</td>
<td>$ 152,695</td>
<td></td>
</tr>
<tr>
<td><strong>Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest bearing deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction and money market accounts</td>
<td>$38,144</td>
<td>37</td>
</tr>
<tr>
<td>Savings</td>
<td>8,255</td>
<td>8</td>
</tr>
<tr>
<td>Time</td>
<td>5,549</td>
<td>17</td>
</tr>
<tr>
<td>Total interest bearing deposits</td>
<td>51,948</td>
<td>62</td>
</tr>
<tr>
<td>Commercial paper and other short-term borrowings</td>
<td>6,328</td>
<td>17</td>
</tr>
<tr>
<td>Securities loaned or sold under repurchase agreements</td>
<td>26,183</td>
<td>102</td>
</tr>
<tr>
<td>Long-term debt</td>
<td>10,935</td>
<td>66</td>
</tr>
<tr>
<td>Total borrowed funds</td>
<td>43,446</td>
<td>185</td>
</tr>
<tr>
<td>Trading account liabilities</td>
<td>3,157</td>
<td>20</td>
</tr>
<tr>
<td>Total interest bearing liabilities</td>
<td>98,551</td>
<td>267</td>
</tr>
<tr>
<td>Noninterest bearing deposits</td>
<td>33,315</td>
<td></td>
</tr>
<tr>
<td>Other liabilities (16)</td>
<td>2,218</td>
<td></td>
</tr>
<tr>
<td>Total liabilities</td>
<td>134,084</td>
<td></td>
</tr>
<tr>
<td><strong>Equity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MUAH stockholders' equity</td>
<td>18,485</td>
<td></td>
</tr>
<tr>
<td>Noncontrolling interests</td>
<td>126</td>
<td></td>
</tr>
<tr>
<td>Total equity</td>
<td>18,611</td>
<td></td>
</tr>
<tr>
<td>Total liabilities and equity</td>
<td>$ 152,695</td>
<td></td>
</tr>
<tr>
<td>Net interest income/spread (taxable-equivalent basis)</td>
<td>826</td>
<td>2.05 %</td>
</tr>
<tr>
<td>Impact of noninterest bearing deposits</td>
<td>0.28</td>
<td></td>
</tr>
<tr>
<td>Impact of other noninterest bearing sources</td>
<td>0.04</td>
<td></td>
</tr>
<tr>
<td>Net interest margin</td>
<td>2.37</td>
<td></td>
</tr>
<tr>
<td>Less: taxable-equivalent adjustment</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>Net interest income</td>
<td>$ 816</td>
<td></td>
</tr>
</tbody>
</table>

Refer to Exhibit 16 for footnote explanations.
MUFG Americas Holdings Corporation and Subsidiaries

Net Interest Income (Unaudited)

For the Three Months Ended

<table>
<thead>
<tr>
<th>September 30, 2017</th>
<th>September 30, 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Average Balance</td>
</tr>
<tr>
<td>Loans held for investment:</td>
<td></td>
</tr>
<tr>
<td>Commercial and industrial</td>
<td>$ 24,619</td>
</tr>
<tr>
<td>Commercial mortgage</td>
<td>14,126</td>
</tr>
<tr>
<td>Construction</td>
<td>1,859</td>
</tr>
<tr>
<td>Lease financing</td>
<td>1,838</td>
</tr>
<tr>
<td>Residential mortgage</td>
<td>33,254</td>
</tr>
<tr>
<td>Home equity and other consumer loans</td>
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</tr>
<tr>
<td>Total loans held for investment</td>
<td>79,047</td>
</tr>
<tr>
<td>Securities</td>
<td>27,104</td>
</tr>
<tr>
<td>Securities borrowed or purchased under resale agreements</td>
<td>20,614</td>
</tr>
<tr>
<td>Interest bearing deposits in banks</td>
<td>2,093</td>
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<tr>
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<td>2</td>
</tr>
<tr>
<td>Trading account assets</td>
<td>9,802</td>
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<td>Other earning assets</td>
<td>333</td>
</tr>
<tr>
<td>Total earning assets</td>
<td>138,995</td>
</tr>
<tr>
<td>Allowance for loan losses</td>
<td>(517)</td>
</tr>
<tr>
<td>Cash and due from banks</td>
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</tr>
<tr>
<td>Premises and equipment, net</td>
<td>609</td>
</tr>
<tr>
<td>Other assets</td>
<td>11,713</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>$ 152,695</td>
</tr>
<tr>
<td><strong>Liabilities</strong></td>
<td></td>
</tr>
<tr>
<td>Interest bearing deposits:</td>
<td></td>
</tr>
<tr>
<td>Transaction and money market accounts</td>
<td>$ 38,144</td>
</tr>
<tr>
<td>Savings</td>
<td>8,255</td>
</tr>
<tr>
<td>Time</td>
<td>5,549</td>
</tr>
<tr>
<td>Total interest bearing deposits</td>
<td>51,948</td>
</tr>
<tr>
<td>Commercial paper and other short-term borrowings</td>
<td>6,328</td>
</tr>
<tr>
<td>Securities loaned or sold under repurchase agreements</td>
<td>26,183</td>
</tr>
<tr>
<td>Long-term debt</td>
<td>10,335</td>
</tr>
<tr>
<td>Total borrowed funds</td>
<td>43,446</td>
</tr>
<tr>
<td>Trading account liabilities</td>
<td>3,157</td>
</tr>
<tr>
<td>Total interest bearing liabilities</td>
<td>98,551</td>
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<td>33,315</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>2,218</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td>$ 134,084</td>
</tr>
<tr>
<td><strong>Equity</strong></td>
<td></td>
</tr>
<tr>
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<td>18,485</td>
</tr>
<tr>
<td>Noncontrolling interests</td>
<td>126</td>
</tr>
<tr>
<td><strong>Total equity</strong></td>
<td>18,611</td>
</tr>
<tr>
<td><strong>Total liabilities and equity</strong></td>
<td>$ 152,695</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>826</th>
<th>2.05 %</th>
<th>781</th>
<th>2.08 %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net interest income/spread (taxable-equivalent basis)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Impact of noninterest bearing deposits</td>
<td>0.28</td>
<td></td>
<td>0.18</td>
<td></td>
</tr>
<tr>
<td>Impact of other noninterest bearing sources</td>
<td>0.04</td>
<td></td>
<td>0.03</td>
<td></td>
</tr>
<tr>
<td>Net interest margin</td>
<td>2.37</td>
<td></td>
<td>2.29</td>
<td></td>
</tr>
<tr>
<td>Less: taxable-equivalent adjustment</td>
<td>10</td>
<td></td>
<td>8</td>
<td></td>
</tr>
<tr>
<td><strong>Net interest income</strong></td>
<td>$ 816</td>
<td></td>
<td>$ 773</td>
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Refer to Exhibit 16 for footnote explanations.
MUFG Americas Holdings Corporation and Subsidiaries
Net Interest Income (Unaudited)

For the Nine Months Ended
September 30, 2017 September 30, 2016

<table>
<thead>
<tr>
<th>(Dollars in millions)</th>
<th>Interest Income/ Expense</th>
<th>Average Yield/ Rate</th>
<th>Interest Income/ Expense</th>
<th>Average Yield/ Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans held for investment: <em>(14)</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial and industrial</td>
<td>$25,146</td>
<td>$677</td>
<td>3.60%</td>
<td>$30,133</td>
</tr>
<tr>
<td>Commercial mortgage</td>
<td>14,347</td>
<td>437</td>
<td>4.06%</td>
<td>14,981</td>
</tr>
<tr>
<td>Construction</td>
<td>2,016</td>
<td>64</td>
<td>4.30%</td>
<td>2,242</td>
</tr>
<tr>
<td>Lease financing</td>
<td>1,795</td>
<td>50</td>
<td>3.70%</td>
<td>1,866</td>
</tr>
<tr>
<td>Residential mortgage</td>
<td>31,820</td>
<td>807</td>
<td>3.38%</td>
<td>28,010</td>
</tr>
<tr>
<td>Home equity and other consumer loans</td>
<td>3,390</td>
<td>147</td>
<td>5.81%</td>
<td>3,466</td>
</tr>
<tr>
<td>Total loans held for investment</td>
<td>$78,514</td>
<td>$2,182</td>
<td>3.71%</td>
<td>$80,698</td>
</tr>
<tr>
<td>Securities</td>
<td>25,799</td>
<td>424</td>
<td>2.19%</td>
<td>23,465</td>
</tr>
<tr>
<td>Securities borrowed or purchased under resale agreements</td>
<td>20,565</td>
<td>243</td>
<td>1.58%</td>
<td>25,448</td>
</tr>
<tr>
<td>Interest bearing deposits in banks</td>
<td>2,591</td>
<td>23</td>
<td>1.15%</td>
<td>2,542</td>
</tr>
<tr>
<td>Federal funds sold</td>
<td>136</td>
<td>—</td>
<td>1.58%</td>
<td>20</td>
</tr>
<tr>
<td>Trading account assets</td>
<td>9,496</td>
<td>245</td>
<td>3.45%</td>
<td>5,952</td>
</tr>
<tr>
<td>Other earning assets</td>
<td>462</td>
<td>5</td>
<td>1.53%</td>
<td>334</td>
</tr>
<tr>
<td>Total earning assets</td>
<td>$137,429</td>
<td>$3,122</td>
<td>3.03%</td>
<td>$138,459</td>
</tr>
<tr>
<td>Allowance for loan losses</td>
<td>(578)</td>
<td></td>
<td></td>
<td>(789)</td>
</tr>
<tr>
<td>Cash and due from banks</td>
<td>1,866</td>
<td></td>
<td></td>
<td>1,856</td>
</tr>
<tr>
<td>Premises and equipment, net</td>
<td>603</td>
<td></td>
<td></td>
<td>625</td>
</tr>
<tr>
<td>Other assets <em>(15)</em></td>
<td>11,293</td>
<td></td>
<td></td>
<td>10,845</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>$150,613</td>
<td></td>
<td></td>
<td>$150,996</td>
</tr>
</tbody>
</table>

| **Liabilities**        |                          |                     |                          |                     |
| Interest bearing deposits: |                          |                     |                          |                     |
| Transaction and money market accounts | $38,748 | 106  | 0.37% | $37,953 | 86  | 0.30% |
| Savings                | 7,427 | 15   | 0.27% | 5,761 | 2    | 0.05% |
| Time                   | 5,507 | 48   | 1.16% | 7,263 | 59  | 1.09% |
| Total interest bearing deposits | $51,682 | 169  | 0.44% | $50,777 | 147 | 0.39% |
| Commercial paper and other short-term borrowings | 4,514 | 35   | 1.04% | 4,922 | 17  | 0.45% |
| Securities loaned or sold under repurchase agreements | 25,926 | 245  | 1.26% | 26,794 | 99  | 0.49% |
| Long-term debt         | 11,079 | 183  | 2.20% | 12,761 | 193 | 2.02% |
| Total borrowed funds   | 41,519 | 463  | 1.49% | 44,477 | 309 | 0.92% |
| Trading account liabilities | 2,885 | 56   | 2.58% | 2,699 | 42  | 2.08% |
| Total interest bearing liabilities | $98,086 | 688  | 0.96% | $98,053 | 496 | 0.68% |
| Noninterest bearing deposits | 34,041 |       |       | 33,051 |       |       |
| Other liabilities *(16)* | 2,524 |       |       | 2,763 |       |       |
| **Total liabilities**  | $132,651 |       |       | 133,867 |       |       |

| **Equity**             |                          |                     |                          |                     |
| MUAH stockholders’ equity | 17,827 |       |       | 16,942 |       |       |
| Noncontrolling interests | 135  |       |       | 187  |       |       |
| **Total equity**       | 17,962 |       |       | 17,129 |       |       |
| **Total liabilities and equity** | $150,613 |       |       | $150,996 |       |       |

Net interest income/spread (taxable-equivalent basis) 2,434 2.07% 2,273 1.99%
Impact of noninterest bearing deposits 0.25 0.17
Impact of other noninterest bearing sources 0.04 0.03
Net interest margin 2.36 2.19
Less: taxable-equivalent adjustment 29 22
Net interest income $2,405 $2,251

Refer to Exhibit 16 for footnote explanations.
### Loans and Nonperforming Assets (Unaudited)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Loans held for investment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial and industrial</td>
<td>$23,443</td>
<td>$24,554</td>
<td>$25,602</td>
<td>$25,379</td>
<td>$27,662</td>
</tr>
<tr>
<td>Commercial mortgage</td>
<td>$14,161</td>
<td>$14,297</td>
<td>$14,468</td>
<td>$14,625</td>
<td>$15,024</td>
</tr>
<tr>
<td>Construction</td>
<td>$1,856</td>
<td>$1,921</td>
<td>$2,040</td>
<td>$2,283</td>
<td>$2,257</td>
</tr>
<tr>
<td>Lease financing</td>
<td>$1,796</td>
<td>$1,738</td>
<td>$1,779</td>
<td>$1,819</td>
<td>$1,840</td>
</tr>
<tr>
<td><strong>Total commercial portfolio</strong></td>
<td>$41,256</td>
<td>$42,510</td>
<td>$43,889</td>
<td>$44,106</td>
<td>$46,783</td>
</tr>
<tr>
<td>Residential mortgage</td>
<td>$34,205</td>
<td>$32,523</td>
<td>$31,162</td>
<td>$29,922</td>
<td>$28,873</td>
</tr>
<tr>
<td>Home equity and other consumer loans</td>
<td>$3,368</td>
<td>$3,355</td>
<td>$3,383</td>
<td>$3,523</td>
<td>$3,593</td>
</tr>
<tr>
<td><strong>Total consumer portfolio</strong></td>
<td>$37,573</td>
<td>$35,878</td>
<td>$34,545</td>
<td>$33,445</td>
<td>$32,466</td>
</tr>
<tr>
<td><strong>Total loans held for investment</strong></td>
<td>$78,829</td>
<td>$78,388</td>
<td>$78,434</td>
<td>$77,551</td>
<td>$79,249</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Nonperforming Assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total nonaccrual loans:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial and industrial</td>
<td>$308</td>
<td>$321</td>
<td>$400</td>
<td>$458</td>
<td>$487</td>
</tr>
<tr>
<td>Commercial mortgage</td>
<td>$22</td>
<td>$24</td>
<td>$33</td>
<td>$31</td>
<td>$31</td>
</tr>
<tr>
<td><strong>Total commercial portfolio</strong></td>
<td>$330</td>
<td>$345</td>
<td>$433</td>
<td>$489</td>
<td>$518</td>
</tr>
<tr>
<td>Residential mortgage</td>
<td>$112</td>
<td>$128</td>
<td>$110</td>
<td>$171</td>
<td>$172</td>
</tr>
<tr>
<td>Home equity and other consumer loans</td>
<td>$23</td>
<td>$25</td>
<td>$26</td>
<td>$29</td>
<td>$29</td>
</tr>
<tr>
<td><strong>Total consumer portfolio</strong></td>
<td>$135</td>
<td>$153</td>
<td>$136</td>
<td>$200</td>
<td>$201</td>
</tr>
<tr>
<td><strong>Total nonaccrual loans</strong></td>
<td>$465</td>
<td>$498</td>
<td>$569</td>
<td>$689</td>
<td>$719</td>
</tr>
<tr>
<td>OREO</td>
<td>$1</td>
<td>$2</td>
<td>$3</td>
<td>$3</td>
<td>$5</td>
</tr>
<tr>
<td><strong>Total nonperforming assets</strong></td>
<td>$466</td>
<td>$500</td>
<td>$572</td>
<td>$692</td>
<td>$724</td>
</tr>
<tr>
<td>Loans 90 days or more past due and still accruing</td>
<td>$13</td>
<td>$16</td>
<td>$24</td>
<td>$23</td>
<td>$23</td>
</tr>
</tbody>
</table>
MUFG Americas Holdings Corporation and Subsidiaries  
Allowance for Credit Losses (Unaudited)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Allowance for loan losses, beginning of period</td>
<td>$ 513</td>
<td>$ 570</td>
<td>$ 639</td>
<td>$ 691</td>
<td>$ 748</td>
</tr>
<tr>
<td>(Reversal of) provision for loan losses</td>
<td>33</td>
<td>(20)</td>
<td>(14)</td>
<td>(32)</td>
<td>68</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>(1)</td>
<td>1</td>
<td>(1)</td>
<td>(1)</td>
</tr>
<tr>
<td>Loans charged-off:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial and industrial</td>
<td>(5)</td>
<td>(29)</td>
<td>(49)</td>
<td>(26)</td>
<td>(66)</td>
</tr>
<tr>
<td>Commercial and industrial - transfer to held for sale</td>
<td>(1)</td>
<td>—</td>
<td>(6)</td>
<td>(2)</td>
<td>(60)</td>
</tr>
<tr>
<td>Commercial mortgage</td>
<td>(1)</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Total commercial portfolio</td>
<td>(7)</td>
<td>(29)</td>
<td>(55)</td>
<td>(28)</td>
<td>(126)</td>
</tr>
<tr>
<td>Residential mortgage</td>
<td>1</td>
<td>1</td>
<td>—</td>
<td>—</td>
<td>2</td>
</tr>
<tr>
<td>Home equity and other consumer loans</td>
<td>(11)</td>
<td>(12)</td>
<td>(11)</td>
<td>(7)</td>
<td>(4)</td>
</tr>
<tr>
<td>Total consumer portfolio</td>
<td>(10)</td>
<td>(11)</td>
<td>(11)</td>
<td>(7)</td>
<td>(2)</td>
</tr>
<tr>
<td>Total loans charged-off</td>
<td>(17)</td>
<td>(40)</td>
<td>(66)</td>
<td>(35)</td>
<td>(128)</td>
</tr>
<tr>
<td>Recoveries of loans previously charged-off:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial and industrial</td>
<td>8</td>
<td>4</td>
<td>8</td>
<td>15</td>
<td>2</td>
</tr>
<tr>
<td>Commercial mortgage</td>
<td>—</td>
<td>—</td>
<td>1</td>
<td>—</td>
<td>1</td>
</tr>
<tr>
<td>Total commercial portfolio</td>
<td>8</td>
<td>4</td>
<td>9</td>
<td>15</td>
<td>3</td>
</tr>
<tr>
<td>Home equity and other consumer loans</td>
<td>3</td>
<td>—</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Total consumer portfolio</td>
<td>3</td>
<td>—</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Total recoveries of loans previously charged-off</td>
<td>11</td>
<td>4</td>
<td>10</td>
<td>16</td>
<td>4</td>
</tr>
<tr>
<td>Net loans (charged-off) recovered</td>
<td>(6)</td>
<td>(36)</td>
<td>(56)</td>
<td>(19)</td>
<td>(124)</td>
</tr>
<tr>
<td>Ending balance of allowance for loan losses</td>
<td>542</td>
<td>513</td>
<td>570</td>
<td>639</td>
<td>691</td>
</tr>
<tr>
<td>Allowance for losses on unfunded credit commitments</td>
<td>129</td>
<td>144</td>
<td>146</td>
<td>162</td>
<td>171</td>
</tr>
<tr>
<td>Total allowance for credit losses</td>
<td>$ 671</td>
<td>$ 657</td>
<td>$ 716</td>
<td>$ 801</td>
<td>$ 862</td>
</tr>
</tbody>
</table>

Exhibit 11
### Securities Available for Sale

(Dollars in millions)

<table>
<thead>
<tr>
<th></th>
<th>September 30, 2017</th>
<th>June 30, 2017</th>
<th>Fair Value Change from June 30, 2017</th>
<th>% Change from June 30, 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Cost</td>
<td>Fair</td>
<td>Cost</td>
<td>Fair</td>
</tr>
<tr>
<td>U.S. Treasury</td>
<td>$3,072</td>
<td>$2,982</td>
<td>$2,331</td>
<td>$2,242</td>
</tr>
<tr>
<td>U.S. government-sponsored agencies</td>
<td>11</td>
<td>12</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Residential mortgage-backed securities:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>U.S. government agency and government-sponsored agencies</td>
<td>10,117</td>
<td>10,046</td>
<td>8,919</td>
<td>8,833</td>
</tr>
<tr>
<td>Privately issued - commercial mortgage-backed securities</td>
<td>552</td>
<td>551</td>
<td>501</td>
<td>499</td>
</tr>
<tr>
<td>Collateralized loan obligations</td>
<td>2,133</td>
<td>2,141</td>
<td>2,227</td>
<td>2,230</td>
</tr>
<tr>
<td>Other</td>
<td>5</td>
<td>5</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td><strong>Asset Liability Management securities</strong></td>
<td>16,629</td>
<td>16,479</td>
<td>14,697</td>
<td>14,525</td>
</tr>
<tr>
<td>Other debt securities:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct bank purchase bonds</td>
<td>1,519</td>
<td>1,545</td>
<td>1,523</td>
<td>1,546</td>
</tr>
<tr>
<td>Other</td>
<td>80</td>
<td>80</td>
<td>93</td>
<td>93</td>
</tr>
<tr>
<td>Equity securities</td>
<td>10</td>
<td>10</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total securities available for sale</strong></td>
<td>$18,238</td>
<td>$18,114</td>
<td>$16,318</td>
<td>$16,169</td>
</tr>
</tbody>
</table>

Refer to Exhibit 16 for footnote explanations.

### Securities Held to Maturity

(Dollars in millions)

<table>
<thead>
<tr>
<th></th>
<th>September 30, 2017</th>
<th>June 30, 2017</th>
<th>Carrying Amount Change from June 30, 2017</th>
<th>% Change from June 30, 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Amount (17)</td>
<td>Value</td>
<td>Amount (17)</td>
<td>Value</td>
</tr>
<tr>
<td>U.S. Treasury</td>
<td>$524</td>
<td>$530</td>
<td>$494</td>
<td>$497</td>
</tr>
<tr>
<td>U.S. government agency and government-sponsored agencies-residential mortgage-backed securities</td>
<td>8,292</td>
<td>8,252</td>
<td>8,324</td>
<td>8,282</td>
</tr>
<tr>
<td>U.S. government agency and government-sponsored agencies-commercial mortgage-backed securities</td>
<td>1,527</td>
<td>1,567</td>
<td>1,555</td>
<td>1,597</td>
</tr>
<tr>
<td><strong>Total securities held to maturity</strong></td>
<td>$10,343</td>
<td>$10,349</td>
<td>$10,373</td>
<td>$10,376</td>
</tr>
</tbody>
</table>

Refer to Exhibit 16 for footnote explanations.
The following table presents a reconciliation between certain Generally Accepted Accounting Principles (GAAP) amounts and specific non-GAAP measures as used to compute selected non-GAAP financial ratios.

<table>
<thead>
<tr>
<th>(Dollars in millions)</th>
<th>As of and for the Three Months Ended</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net income attributable to MUAH</td>
<td>$232</td>
</tr>
<tr>
<td>Add: intangible asset amortization, net of tax</td>
<td>5</td>
</tr>
<tr>
<td>Net income attributable to MUAH, excluding intangible asset amortization (a)</td>
<td>$237</td>
</tr>
<tr>
<td>Average MUAH stockholders' equity</td>
<td>$18,485</td>
</tr>
<tr>
<td>Less: Goodwill</td>
<td>3,301</td>
</tr>
<tr>
<td>Less: Intangible assets, except mortgage servicing rights (MSRs)</td>
<td>326</td>
</tr>
<tr>
<td>Less: Deferred tax liabilities related to goodwill and intangible assets</td>
<td>(76)</td>
</tr>
<tr>
<td>Average tangible common equity (b)</td>
<td>$14,934</td>
</tr>
<tr>
<td>Return on average MUAH tangible common equity (2) (3) (a)/(b)</td>
<td>6.35%</td>
</tr>
<tr>
<td>Noninterest expense</td>
<td>$982</td>
</tr>
<tr>
<td>Less: Staff costs associated with fees from affiliates - support services</td>
<td>149</td>
</tr>
<tr>
<td>Less: Foreclosed asset expense and other credit costs</td>
<td>—</td>
</tr>
<tr>
<td>Less: Productivity initiative costs</td>
<td>11</td>
</tr>
<tr>
<td>Less: Low income housing credit (LIHC) investment amortization expense</td>
<td>4</td>
</tr>
<tr>
<td>Less: Expenses of the LIHC consolidated VIEs</td>
<td>10</td>
</tr>
<tr>
<td>Less: Merger and business integration costs</td>
<td>4</td>
</tr>
<tr>
<td>Less: Net adjustments related to privatization transaction</td>
<td>3</td>
</tr>
<tr>
<td>Less: Intangible asset amortization</td>
<td>5</td>
</tr>
<tr>
<td>Less: Contract termination fee</td>
<td>—</td>
</tr>
<tr>
<td>Noninterest expense, as adjusted (c)</td>
<td>$796</td>
</tr>
<tr>
<td>Total revenue</td>
<td>$1,331</td>
</tr>
<tr>
<td>Add: Net interest income taxable-equivalent adjustment</td>
<td>10</td>
</tr>
<tr>
<td>Less: Fees from affiliates - support services</td>
<td>159</td>
</tr>
<tr>
<td>Less: Productivity initiative gains</td>
<td>3</td>
</tr>
<tr>
<td>Less: Accretion related to privatization-related fair value adjustments</td>
<td>2</td>
</tr>
<tr>
<td>Less: Other credit costs</td>
<td>(1)</td>
</tr>
<tr>
<td>Less: Impairment on private equity investments</td>
<td>—</td>
</tr>
<tr>
<td>Less: Gains on sale of fixed assets</td>
<td>—</td>
</tr>
<tr>
<td>Total revenue, as adjusted (d)</td>
<td>$1,178</td>
</tr>
<tr>
<td>Adjusted efficiency ratio (c)/(d) (3)</td>
<td>67.58%</td>
</tr>
</tbody>
</table>

Refer to Exhibit 16 for footnote explanations.
The following table presents a reconciliation between certain GAAP amounts and specific non-GAAP measures as used to compute selected non-GAAP financial ratios.

<table>
<thead>
<tr>
<th>(Dollars in millions)</th>
<th>As of and for the Three Months Ended</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total MUAH stockholders' equity</td>
<td>$18,459</td>
</tr>
<tr>
<td>Less: Goodwill</td>
<td>3,301</td>
</tr>
<tr>
<td>Less: Intangible assets, except MSRs</td>
<td>321</td>
</tr>
<tr>
<td>Less: Deferred tax liabilities related to goodwill and intangible assets</td>
<td>(79)</td>
</tr>
<tr>
<td>Tangible common equity (e)</td>
<td>$14,916</td>
</tr>
<tr>
<td>Total assets</td>
<td>$154,852</td>
</tr>
<tr>
<td>Less: Goodwill</td>
<td>3,301</td>
</tr>
<tr>
<td>Less: Intangible assets, except MSRs</td>
<td>321</td>
</tr>
<tr>
<td>Less: Deferred tax liabilities related to goodwill and intangible assets</td>
<td>(79)</td>
</tr>
<tr>
<td>Tangible assets (f)</td>
<td>$151,309</td>
</tr>
<tr>
<td>Tangible common equity ratio (e)/(f)</td>
<td>9.86%</td>
</tr>
<tr>
<td>Common Equity Tier 1 capital under U.S. Basel III (standardized transitional)</td>
<td>$15,715</td>
</tr>
<tr>
<td>Other</td>
<td>(35)</td>
</tr>
<tr>
<td>Common Equity Tier 1 capital estimated under U.S. Basel III (standardized approach; fully phased-in) (g)</td>
<td>$15,680</td>
</tr>
<tr>
<td>Risk-weighted assets, estimated under U.S. Basel III (standardized transitional)</td>
<td>$97,426</td>
</tr>
<tr>
<td>Add: Adjustments</td>
<td>(127)</td>
</tr>
<tr>
<td>Total risk-weighted assets, estimated under U.S. Basel III (standardized approach; fully phased-in) (h)</td>
<td>$97,299</td>
</tr>
<tr>
<td>Common Equity Tier 1 risk-based capital ratio (U.S. Basel III standardized approach; fully phased-in) (g)/(h)</td>
<td>16.12%</td>
</tr>
</tbody>
</table>

Refer to Exhibit 16 for footnote explanations.
The following table presents a reconciliation between certain GAAP amounts and specific non-GAAP measures as used to compute selected non-GAAP financial ratios.

<table>
<thead>
<tr>
<th>(Dollars in millions)</th>
<th>As of and for the Nine Months Ended</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>September 30, 2017</td>
</tr>
<tr>
<td>Net income attributable to MUAH</td>
<td>$ 756</td>
</tr>
<tr>
<td>Add: Intangible asset amortization, net of tax</td>
<td>13</td>
</tr>
<tr>
<td>Net income attributable to MUAH, excluding intangible asset amortization (a)</td>
<td>$ 769</td>
</tr>
<tr>
<td>Average MUAH stockholders’ equity</td>
<td>$ 17,827</td>
</tr>
<tr>
<td>Less: Goodwill</td>
<td>3,250</td>
</tr>
<tr>
<td>Less: Intangible assets, except MSRs</td>
<td>253</td>
</tr>
<tr>
<td>Less: Deferred tax liabilities related to goodwill and intangible assets</td>
<td>(76)</td>
</tr>
<tr>
<td>Average tangible common equity (b)</td>
<td>$ 14,400</td>
</tr>
<tr>
<td>Return on average MUAH tangible common equity (2)/(3)(a)/(b)</td>
<td>7.10%</td>
</tr>
<tr>
<td>Noninterest expense</td>
<td>$ 2,945</td>
</tr>
<tr>
<td>Less: Staff costs associated with fees from affiliates - support services</td>
<td>434</td>
</tr>
<tr>
<td>Less: Foreclosed asset expense and other credit costs</td>
<td>1</td>
</tr>
<tr>
<td>Less: Productivity initiative costs</td>
<td>24</td>
</tr>
<tr>
<td>Less: Low income housing credit (LIHC) investment amortization expense</td>
<td>8</td>
</tr>
<tr>
<td>Less: Expenses of the LIHC consolidated VIEs</td>
<td>24</td>
</tr>
<tr>
<td>Less: Merger and business integration costs</td>
<td>10</td>
</tr>
<tr>
<td>Less: Net adjustments related to privatization transaction</td>
<td>10</td>
</tr>
<tr>
<td>Less: Intangible asset amortization</td>
<td>13</td>
</tr>
<tr>
<td>Less: Contract termination fee</td>
<td>2</td>
</tr>
<tr>
<td>Noninterest expense, as adjusted (c)</td>
<td>$ 2,419</td>
</tr>
<tr>
<td>Total revenue</td>
<td>$ 3,897</td>
</tr>
<tr>
<td>Add: Net interest income taxable-equivalent adjustment</td>
<td>29</td>
</tr>
<tr>
<td>Less: Fees from affiliates - support services</td>
<td>465</td>
</tr>
<tr>
<td>Less: Productivity initiative gains</td>
<td>10</td>
</tr>
<tr>
<td>Less: Accretion related to privatization-related fair value adjustments</td>
<td>6</td>
</tr>
<tr>
<td>Less: Other credit costs</td>
<td>(4)</td>
</tr>
<tr>
<td>Less: Impairment on private equity investments</td>
<td>5</td>
</tr>
<tr>
<td>Less: Gains on sale of fixed assets</td>
<td>5</td>
</tr>
<tr>
<td>Total revenue, as adjusted (d)</td>
<td>$ 3,439</td>
</tr>
<tr>
<td>Adjusted efficiency ratio (c)/(d) (5)</td>
<td>70.34%</td>
</tr>
</tbody>
</table>

Refer to Exhibit 16 for footnote explanations.
(1) Pre-tax, pre-provision income is total revenue less noninterest expense. Management believes that this is a useful financial measure because it enables investors and others to assess the Company’s ability to generate capital to cover credit losses through a credit cycle.

(2) Annualized.

(3) Return on tangible common equity, a non-GAAP financial measure, is net income excluding intangible asset amortization divided by average tangible common equity. Management believes that this ratio provides useful supplemental information regarding the Company’s business results. The methodology for determining tangible common equity may differ among companies. Please refer to Exhibit 13 and 15 for reconciliations between certain GAAP amounts and this non-GAAP measure.

(4) The efficiency ratio is total noninterest expense as a percentage of total revenue (net interest income and noninterest income).

(5) The adjusted efficiency ratio, a non-GAAP financial measure, is adjusted noninterest expense (noninterest expense excluding staff costs associated with fees from affiliates - support services, foreclosed asset expense and other credit costs, certain costs related to productivity initiatives, LIHC investment amortization expense, expenses of the LIHC consolidated variable interest entities, merger and business integration costs, privatization-related expenses, intangible asset amortization, and a contract termination fee) as a percentage of adjusted total revenue (net interest income (taxable-equivalent basis) and noninterest income), excluding the impact of fees from affiliates - support services, productivity initiatives related to the sale of certain premises, accretion related to privatization-related fair value adjustments, other credit costs, impairment on private equity investments and gains on sale of fixed assets. Management discloses the adjusted efficiency ratio as a measure of the efficiency of our operations, focusing on those costs most relevant to our business activities. Please refer to Exhibit 13 and 15 for reconciliations between certain GAAP amounts and this non-GAAP measure.

(6) Yields, interest income and net interest margin are presented on a taxable-equivalent basis using the federal statutory tax rate of 35%.

(7) Preliminary as of September 30, 2017.

(8) These capital ratios are calculated in accordance with the transition guidelines set forth in the U.S. federal banking agencies’ final U.S. Basel III regulatory capital rules.

(9) The tangible common equity ratio, a non-GAAP financial measure, is calculated as tangible common equity divided by tangible assets. The methodology for determining tangible common equity may differ among companies. The tangible common equity ratio facilitates the understanding of the Company’s capital structure and is used to assess and compare the quality and composition of the Company’s capital structure to other financial institutions. Please refer to Exhibit 14 for a reconciliation between certain GAAP amounts and this non-GAAP measure.

(10) Common Equity Tier 1 risk-based capital (standardized, fully phased-in basis) is a non-GAAP financial measure that is used by investors, analysts and bank regulatory agencies to assess the capital position of financial services companies as if the transition provisions of the U.S. Basel III rules were fully phased in for the periods in which the ratio is disclosed. Management reviews this ratio, which excludes accumulated other comprehensive loss, along with other measures of capital as part of its financial analyses and has included this non-GAAP information because of current interest in such information by market participants. Please refer to Exhibit 14 for a reconciliation between certain GAAP amounts and this non-GAAP measure.

(11) Criticized loans held for investment reflect loans in the commercial portfolio segment that are monitored for credit quality based on regulatory risk ratings. Amounts exclude small business loans, which are monitored by business credit score and delinquency status.

(12) The allowance for credit losses ratios include the allowances for loan losses and losses on unfunded credit commitments as a percentage of end of period total loans held for investment or total nonaccrual loans, as appropriate.

(13) Fees from affiliates primarily represents income from BTMU pursuant to a master services agreement whereby the Bank provides BTMU with support services for its U.S. branch banking operations in exchange for fee income.

(14) Average balances on loans held for investment include all nonaccrual loans. The amortized portion of net loan origination fees (costs) is included in interest income on loans, representing an adjustment to the yield.

(15) Includes noninterest bearing trading account assets.

(16) Includes noninterest bearing trading account liabilities.

(17) Carrying amount reflects amortized cost except for balances transferred from available for sale to held to maturity securities. Those balances reflect amortized cost plus any unrealized gains or losses at the date of transfer.

nm = not meaningful