

MITSUBISHI UFJ FINANCIAL GROUP INC

Form 6-K

November 13, 2015

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 2015

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):**

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 13, 2015

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, 2015

November 13, 2015

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 27, 2015 Dividend payment date: December 4, 2015

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, 2015**(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, 2015	2,991,884	8.3	969,908	2.1	599,321	3.6
September 30, 2014	2,761,541	6.9	949,892	11.7	578,716	9.1

(*) Comprehensive income

September 30, 2015: 52,662 million yen, (95.5) % ; September 30, 2014: 1,163,937 million yen, 26.5 %

Six months ended	Basic earnings	Diluted earnings
	per share	per share
	yen	yen
September 30, 2015	42.97	42.76
September 30, 2014	40.86	40.66

(2) Financial Conditions

As of	Total Assets	Total Net Assets	Equity-to-asset ratio
	million yen	million yen	(*) %
September 30, 2015	289,165,030	17,119,928	5.2
March 31, 2015	286,149,768	17,287,533	5.4

(Reference) Shareholders equity as of September 30, 2015: 15,117,639 million yen; March 31, 2015: 15,317,940 million yen

(*) Equity-to-asset ratio is computed under the formula shown below
 (Total net assets - Subscription rights to shares - Non-controlling interests) / Total assets

2. Dividends on Common Stock

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, 2015			9.00		9.00	18.00
ending March 31, 2016			9.00			
ending March 31, 2016 (Forecast)					9.00	18.00

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

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

MUFG has the target of 950.0 billion yen of profits attributable to owners of parent for the fiscal year ending March 31, 2016. (There is no change to our earnings target released on May 15, 2015.)

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

Notes

- (1) Changes in significant subsidiaries during the period: No
- (2) 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, 2015	14,168,853,820 shares
	March 31, 2015	14,168,853,820 shares
(B) Treasury stocks:	September 30, 2015	258,525,438 shares
	March 31, 2015	151,014,803 shares
(C) Average outstanding stocks:	Six months ended September 30, 2015	13,948,270,022 shares
	Six months ended September 30, 2014	14,164,063,621 shares

(Reference) Summary of non-consolidated financial data

Non-consolidated Financial Data for the Six Months ended September 30, 2015

(1) Results of Operations

(% represents the change from the same period in the previous fiscal year)

Six months ended	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	million yen	%	million yen	%	million yen	%	million yen	%
September 30, 2015	319,952	29.0	307,959	29.9	300,567	30.4	300,795	30.3
September 30, 2014	247,952	114.8	236,988	122.7	230,411	131.2	230,901	132.5

Six months ended	Basic earnings per share yen
September 30, 2015	21.56
September 30, 2014	16.30

(2) Financial Conditions

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As of	Total Assets million yen	Total Net Assets million yen	Equity-to-asset ratio %
September 30, 2015	10,831,331	8,434,464	77.8
March 31, 2015	10,646,262	8,357,950	78.4

(Reference) Shareholders equity as of September 30, 2015: 8,426,682 million yen; March 31, 2015: 8,349,679 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)

Contents of Appendix

1. Qualitative Information Pertaining to Consolidated Earnings and others for the Six Months ended September 30, 2015	2
(1) Qualitative Information Pertaining to Consolidated Earnings Target	2
2. Consolidated Financial Statements	3
(1) Consolidated Balance Sheets	3
(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income	5
(3) Consolidated Statements of Changes in Net Assets	7
(4) Notes on Going-Concern Assumption	9
3. Non-consolidated Financial Statements	10
(1) Non-consolidated Balance Sheets	10
(2) Non-consolidated Statements of Income	11
(3) Non-consolidated Statements of Changes in Net Assets	12
(4) Notes on Going-Concern Assumption	14
Supplemental Information:	

Selected Financial Information under Japanese GAAP for the Six Months Ended September 30, 2015

(*) 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 13, 2015 (Friday)

Explanation for investors and analysts: November 20, 2015 (Friday)

1. Qualitative Information Pertaining to Consolidated Earnings and others for the Six Months ended September 30, 2015**(1) Qualitative Information Pertaining to Consolidated Earnings Target**

MUFG has the target of 950.0 billion yen of profits attributable to owners of parent for the fiscal year ending March 31, 2016. (There is no change to our earnings target released on May 15, 2015.)

As for other figures released on May 15, 2015, 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, 2016	For the six months ended September 30, 2015 (Results)	For the fiscal year ended March 31, 2015 (Results)	For the six months ended September 30, 2014 (Results)
Total credit costs	(120.0)	(31.0)	(161.6)	41.1
Ordinary profits (losses)	1,580.0	969.9	1,713.0	949.8
Profits attributable to owners of parent	950.0	599.3	1,033.7	578.7

<2 Banks on a stand-alone basis>

The Bank of Tokyo-Mitsubishi UFJ, Ltd.

Net business profits				
before provision for general allowance for credit losses	840.0	480.4	931.4	490.6
Total credit costs	0.0	21.2	(70.7)	66.9
Ordinary profits (losses)	870.0	538.3	902.6	547.2
Net income (loss)	610.0	379.6	571.7	354.4

Mitsubishi UFJ Trust and Banking Corporation

Net business profits				
before credit costs for trust accounts and provision for general allowance for credit losses	185.0	95.6	190.4	88.9
Total credit costs	(5.0)	1.3	(0.4)	9.3
Ordinary profits (losses)	185.0	99.5	210.0	110.1
Net income (loss)	140.0	70.3	140.7	73.3

2. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(in millions of yen)	As of March 31, 2015	As of September 30, 2015
Assets:		
Cash and due from banks	40,488,318	47,609,270
Call loans and bills bought	604,625	506,797
Receivables under resale agreements	7,342,335	6,719,502
Receivables under securities borrowing transactions	4,633,544	6,739,900
Monetary claims bought	4,570,712	4,508,286
Trading assets	20,810,617	20,065,719
Money held in trust	700,218	671,710
Securities	73,538,191	66,699,109
Loans and bills discounted	109,368,340	111,837,805
Foreign exchanges	2,187,311	1,924,703
Other assets	10,119,936	10,038,538
Tangible fixed assets	1,352,727	1,365,334
Intangible fixed assets	1,297,277	1,286,220
Net defined benefit assets	504,761	559,204
Deferred tax assets	114,919	99,830
Customers' liabilities for acceptances and guarantees	9,511,714	9,448,531
Allowance for credit losses	(995,784)	(915,433)
Total assets	286,149,768	289,165,030
Liabilities:		
Deposits	153,357,410	154,490,569
Negotiable certificates of deposit	16,073,850	14,686,591
Call money and bills sold	3,600,104	3,912,914
Payables under repurchase agreements	21,899,506	22,240,719
Payables under securities lending transactions	8,205,350	9,086,489
Commercial papers	2,179,634	2,747,454
Trading liabilities	15,521,917	15,636,905
Borrowed money	13,866,196	14,235,256
Foreign exchanges	1,496,476	1,732,488
Short-term bonds payable	789,512	813,305
Bonds payable	8,141,713	7,947,587
Due to trust accounts	3,183,295	3,820,689
Other liabilities	9,530,371	10,024,019
Reserve for bonuses	90,360	80,731
Reserve for bonuses to directors	454	209
Net defined benefit liabilities	62,121	59,210
Reserve for retirement benefits to directors	1,086	949
Reserve for loyalty award credits	15,375	17,104
Reserve for contingent losses	204,790	161,070
Reserves under special laws	3,771	4,100
Deferred tax liabilities	988,550	760,540
Deferred tax liabilities for land revaluation	138,669	137,662
Acceptances and guarantees	9,511,714	9,448,531

Total liabilities

268,862,234

272,045,101

Mitsubishi UFJ Financial Group, Inc.

(in millions of yen)	As of March 31, 2015	As of September 30, 2015
Net assets:		
Capital stock	2,141,513	2,141,513
Capital surplus	1,428,403	1,426,314
Retained earnings	7,860,410	8,358,034
Treasury stock	(101,661)	(198,903)
 Total shareholders' equity	 11,328,666	 11,726,959
Net unrealized gains (losses) on other securities	2,835,091	2,156,395
Net deferred gains (losses) on hedging instruments	83,194	129,428
Land revaluation excess	172,350	172,589
Foreign currency translation adjustments	951,547	980,821
Remeasurements of defined benefit plans	(52,909)	(48,554)
 Total accumulated other comprehensive income	 3,989,274	 3,390,680
Subscription rights to shares	8,271	7,782
Non-controlling interests	1,961,322	1,994,506
 Total net assets	 17,287,533	 17,119,928
 Total liabilities and net assets	 286,149,768	 289,165,030

(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, 2014	For the six months ended September 30, 2015
Ordinary income	2,761,541	2,991,884
Interest income	1,323,557	1,394,968
Interest on loans and bills discounted	859,679	918,153
Interest and dividends on securities	296,355	311,129
Trust fees	54,145	58,581
Fees and commissions	702,157	756,548
Trading income	144,820	189,350
Other business income	241,648	279,233
Other ordinary income	295,212	313,201
Ordinary expenses	1,811,648	2,021,975
Interest expenses	287,828	318,627
Interest on deposits	133,687	151,490
Fees and commissions	94,502	114,994
Other business expenses	70,669	135,905
General and administrative expenses	1,252,344	1,297,774
Other ordinary expenses	106,304	154,674
Ordinary profits	949,892	969,908
Extraordinary gains	10,300	1,237
Gains on disposition of fixed assets	1,141	1,237
Gains on change in equity	9,159	
Extraordinary losses	79,271	44,386
Losses on disposition of fixed assets	4,012	6,240
Losses on impairment of fixed assets	3,789	1,804
Provision for reserve for contingent liabilities from financial instruments transactions	419	328
Losses on change in equity	33,291	36,013
Provision for reserve for contingent losses	34,477	
Losses on sales of equity securities of subsidiaries	3,280	
Income before income taxes and others	880,922	926,759
Income taxes-current	184,924	187,742
Income taxes-deferred	57,617	71,204
Total taxes	242,542	258,946
Profits	638,380	667,812
Profits attributable to non-controlling interests	59,664	68,491
Profits attributable to owners of parent	578,716	599,321

Consolidated Statements of Comprehensive Income

(in millions of yen)	For the six months ended September 30, 2014	For the six months ended September 30, 2015
Profits	638,380	667,812
Other comprehensive income		
Net unrealized gains (losses) on other securities	591,559	(679,716)
Net deferred gains (losses) on hedging instruments	64,788	43,897
Land revaluation excess		326
Foreign currency translation adjustments	(73,777)	(6,450)
Remeasurements of defined benefit plans	7,468	3,771
Share of other comprehensive income of associates accounted for using equity method	(64,481)	23,020
Total other comprehensive income	525,556	(615,150)
Comprehensive income	1,163,937	52,662
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of parent	1,110,313	(10,354)
Comprehensive income attributable to non-controlling interests	53,623	63,017

Mitsubishi UFJ Financial Group, Inc.

(3) Consolidated Statements of Changes in Net Assets
For the six months ended September 30, 2014

	Shareholders' equity				(in millions of yen) Accumulated other comprehensive income		
					Net unrealized gains/deferred gains		
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity	(losses) on securities	(losses) on hedging instruments
Balance at the beginning of the period	2,140,488	2,174,384	7,033,125	(1,699)	11,346,299	1,218,397	8,295
Cumulative effects of changes in accounting policies		(346,454)	57,909		(288,545)		
Restated balance	2,140,488	1,827,929	7,091,035	(1,699)	11,057,754	1,218,397	8,295
Changes during the period							
Issuance of new shares-exercise of subscription rights to shares	960	959			1,920		
Dividends from retained earnings			(136,444)		(136,444)		
Profits attributable to owners of parent			578,716		578,716		
Repurchase of treasury stock				(390,017)	(390,017)		
Disposal of treasury stock		0		1	1		
Retirement of treasury stock		(390,000)		390,000			
Reversal of land revaluation excess			(2,215)		(2,215)		
Changes in subsidiaries' equity		588			588		
Net changes of items other than shareholders' equity						611,395	64,732
Total changes during the period	960	(388,452)	440,056	(15)	52,549	611,395	64,732
Balance at the end of the period	2,141,449	1,439,477	7,531,092	(1,714)	11,110,304	1,829,793	73,028

	(in millions of yen) 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	157,776	407,229	(81,937)	1,709,760	8,732	2,048,101	15,112,895
Cumulative effects of changes in accounting policies		(219)	(152)	(371)		(14,360)	(303,277)
Restated balance	157,776	407,010	(82,090)	1,709,388	8,732	2,033,741	14,809,617
Changes during the period							
Issuance of new shares-exercise of subscription rights to shares							1,920
Dividends from retained earnings							(136,444)
Profits attributable to owners of parent							578,716
Repurchase of treasury stock							(390,017)
Disposal of treasury stock							1
Retirement of treasury stock							
Reversal of land revaluation excess							(2,215)
Changes in subsidiaries' equity							588
Net changes of items other than shareholders' equity	2,215	(152,789)	8,258	533,812	(825)	(52,092)	480,893

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Total changes during the period	2,215	(152,789)	8,258	533,812	(825)	(52,092)	533,443
Balance at the end of the period	159,991	254,220	(73,832)	2,243,201	7,906	1,981,648	15,343,060

Mitsubishi UFJ Financial Group, Inc.

For the six months ended September 30, 2015

	Shareholders' equity				(in millions of yen) Accumulated other comprehensive income		
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity	Net unrealized gains (losses) on other securities	Net deferred gains (losses) on hedging instruments
Balance at the beginning of the period	2,141,513	1,428,403	7,860,410	(101,661)	11,328,666	2,835,091	83,194
Changes during the period							
Dividends from retained earnings			(126,179)		(126,179)		
Profits attributable to owners of parent			599,321		599,321		
Repurchase of treasury stock				(100,056)	(100,056)		
Disposal of treasury stock		(1,181)		2,814	1,632		
Reversal of land revaluation excess			88		88		
Change of application of equity method			24,394		24,394		
Changes in subsidiaries' equity		(907)			(907)		
Net changes of items other than shareholders' equity						(678,696)	46,234
Total changes during the period		(2,089)	497,624	(97,242)	398,293	(678,696)	46,234
Balance at the end of the period	2,141,513	1,426,314	8,358,034	(198,903)	11,726,959	2,156,395	129,428

	(in millions of yen) 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)
Balance at the end of the period	172,589	980,821	(48,554)	3,390,680	7,782	1,994,506	17,119,928

(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, 2015	As of September 30, 2015
Assets:		
Current assets:		
Cash and due from banks	71,674	143,873
Accounts receivable	147,935	76,798
Others	2,498	3,288
Total current assets	222,109	223,960
Fixed assets:		
Tangible fixed assets	402	374
Intangible fixed assets	8,436	9,050
Investments and other assets:	10,415,313	10,597,946
Investments in subsidiaries and affiliates	10,186,842	10,186,842
Others	228,471	411,104
Total fixed assets	10,424,152	10,607,371
Total assets	10,646,262	10,831,331
Liabilities:		
Current liabilities:		
Short-term borrowings	1,824,447	1,753,398
Lease liabilities	21	21
Income taxes payable	67	77
Reserve for bonuses and reserve for bonuses to directors	473	481
Others	18,816	15,354
Total current liabilities	1,843,826	1,769,334
Fixed liabilities:		
Bonds payable	440,500	585,500
Long-term borrowings	3,938	41,995
Lease liabilities	34	25
Others	11	11
Total fixed liabilities	444,484	627,532
Total liabilities	2,288,311	2,396,867
Net assets:		
Shareholders' equity:		
Capital stock	2,141,513	2,141,513
Capital surplus:		

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Capital reserve	2,141,524	2,141,524
Other capital surplus	1,470,006	1,468,824
Total capital surplus	3,611,530	3,610,348
Retained earnings:		
Other retained earnings:		
Other reserve	150,000	150,000
Earned surplus brought forward	2,682,257	2,856,873
Total retained earnings	2,832,257	3,006,873
Treasury stock	(100,147)	(197,366)
Total shareholders equity	8,485,153	8,561,369
Valuation and translation adjustments:		
Net deferred gains (losses) on hedging instruments	(135,474)	(134,686)
Total valuation and translation adjustments	(135,474)	(134,686)
Subscription rights to shares	8,271	7,782
Total net assets	8,357,950	8,434,464
Total liabilities and net assets	10,646,262	10,831,331

(2) Non-consolidated Statements of Income

(in millions of yen)	For the six months ended September 30, 2014	For the six months ended September 30, 2015
Operating income	247,952	319,952
Operating expenses	10,963	11,993
Operating profits	236,988	307,959
Non-operating income	8,143	7,600
Non-operating expenses	14,719	14,992
Ordinary profits	230,411	300,567
Extraordinary gains		
Extraordinary losses	3	0
Income before income taxes	230,408	300,567
Income taxes-current	(16,143)	(400)
Income taxes-deferred	15,649	172
Total taxes	(493)	(228)
Net income	230,901	300,795

(3) Non-consolidated Statements of Changes in Net Assets
For the six months ended September 30, 2014

(in millions of yen)

	Shareholders' equity			Retained earnings	
	Capital stock	Capital reserve	Other capital surplus	Other reserve	Other retained earnings
Balance at the beginning of the period	2,140,488	2,140,501	1,860,006	150,000	2,392,816
Changes during the period					
Issuance of new shares-exercise of subscription rights to shares	960	959			
Dividends from retained earnings					(136,444)
Net income					230,901
Repurchase of treasury stock					
Disposal of treasury stock			0		
Retirement of treasury stock			(390,000)		
Net changes of items other than shareholders equity					
Total changes during the period	960	959	(390,000)		94,457
Balance at the end of the period	2,141,449	2,141,460	1,470,006	150,000	2,487,273

(in millions of yen)

	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	(105)	8,683,707	(69,224)	8,732	8,623,215
Changes during the period					
Issuance of new shares-exercise of subscription rights to shares		1,920			1,920
Dividends from retained earnings		(136,444)			(136,444)
Net income		230,901			230,901
Repurchase of treasury stock	(390,017)	(390,017)			(390,017)
Disposal of treasury stock	1	1			1
Retirement of treasury stock	390,000				
Net changes of items other than shareholders equity			(23,937)	(825)	(24,763)
Total changes during the period	(15)	(293,638)	(23,937)	(825)	(318,402)
Balance at the end of the period	(121)	8,390,068	(93,162)	7,906	8,304,813

For the six months ended September 30, 2015

	(in millions of yen)				
	Shareholders' equity			Retained earnings	
	Capital surplus			Other retained earnings	
	Capital stock	Capital reserve	Other capital surplus	Other reserve	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

	(in millions of yen)				
	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	(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

(4) Notes on Going-Concern Assumption
Not applicable

Selected Financial Information
under Japanese GAAP
For the Six Months Ended September 30, 2015

Mitsubishi UFJ Financial Group, Inc.

[Contents]

1. Financial Results	[MUFG Consolidated]*1 [BTMU and MUTB Combined]*2*3*4 [BTMU Consolidated][BTMU Non-consolidated] [MUTB Consolidated][MUTB Non-consolidated]	1
2. Average Interest Rate Spread	[BTMU Non-consolidated][MUTB Non-consolidated] [BTMU and MUTB Combined]	7
3. Notional Principal by the Remaining Life of the Interest Rate Swaps for Hedge-Accounting	[MUFG Consolidated][BTMU Consolidated] [MUTB Consolidated]	8
4. Securities	[MUFG Consolidated] [BTMU Non-consolidated][MUTB Non-consolidated]	9
5. ROE	[MUFG Consolidated]	12
6. Risk-Adjusted Capital Ratio	[MUFG Consolidated][BTMU Consolidated] [MUTB Consolidated] [BTMU Non-consolidated][MUTB Non-consolidated]	13
7. Risk-Monitored Loans	[MUFG Consolidated] [BTMU Non-consolidated][MUTB Non-consolidated] [MUTB Non-consolidated : Trust Account]	14
8. Non Performing Loans Based on the Financial Reconstruction Law (the FRL)	[BTMU and MUTB Combined including Trust Account] [BTMU Non-consolidated][MUTB Non-consolidated] [MUTB Non-consolidated : Trust Account]	18
9. Progress in Disposition of Problem Assets	[BTMU Non-consolidated] [MUTB Non-consolidated including Trust Account]	23
10. Loans Classified by Type of Industry, Domestic Consumer Loans, Domestic Loans to Small/Medium-Sized Companies and Proprietors	[BTMU and MUTB Combined including Trust Accounts] [BTMU Non-consolidated][MUTB Non-consolidated] [MUTB Non-consolidated : Trust Accounts]	25
11. Overseas Loans	[BTMU and MUTB Combined]	29
12. Loans and Deposits	[BTMU and MUTB Combined] [BTMU Non-consolidated][MUTB Non-consolidated]	30
13. Domestic Deposits	[BTMU and MUTB Combined] [BTMU Non-consolidated][MUTB Non-consolidated]	31
14. Status of Deferred Tax Assets	[BTMU Non-consolidated][MUTB Non-consolidated]	32

(References)

1. Exposure to Securitized Products and Related Investments	34
2. Financial Statements	[BTMU Non-consolidated][MUTB Non-consolidated] 36

(*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, 2015 (A)	September 30, 2014 (B)	(Decrease) (A) - (B)
Gross profits	2,109,178	2,013,397	95,781
Gross profits before credit costs for trust accounts	2,109,178	2,012,926	96,252
Net interest income	1,076,365	1,035,797	40,567
Trust fees	58,581	54,145	4,435
Credit costs for trust accounts (1)	0	471	(470)
Net fees and commissions	641,554	607,655	33,898
Net trading profits	189,350	144,820	44,530
Net other business profits	143,327	170,978	(27,650)
Net gains (losses) on debt securities	82,150	89,302	(7,152)
General and administrative expenses	1,288,965	1,235,563	53,402
Amortization of goodwill	8,886	7,544	1,342
Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill	829,099	784,907	44,191
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	820,212	777,363	42,849
Provision for general allowance for credit losses (2)			
Net business profits*	820,213	777,834	42,378
Net non-recurring gains (losses)	149,695	172,058	(22,362)
Credit costs (3)	(104,379)	(72,105)	(32,274)
Losses on loan write-offs	(65,246)	(57,215)	(8,030)
Provision for specific allowance for credit losses			
Other credit costs	(39,133)	(14,889)	(24,243)
Reversal of allowance for credit losses (4)	44,442	80,655	(36,213)
Reversal of reserve for contingent losses included in credit costs (5)		4,484	(4,484)
Gains on loans written-off (6)	28,926	27,670	1,255
Net gains (losses) on equity securities	40,992	22,904	18,088
Gains on sales of equity securities	60,883	31,998	28,885
Losses on sales of equity securities	(11,790)	(6,478)	(5,311)
Losses on write-down of equity securities	(8,101)	(2,615)	(5,485)
Profits (losses) from investments in affiliates	144,680	103,934	40,746
Other non-recurring gains (losses)	(4,966)	4,514	(9,481)
Ordinary profits	969,908	949,892	20,015
Net extraordinary gains (losses)	(43,148)	(68,970)	25,821
Net gains (losses) on change in equity	(36,013)	(24,132)	(11,880)
Provision for reserve for contingent losses		(34,477)	34,477
Income before income taxes and others	926,759	880,922	45,837
Income taxes-current	187,742	184,924	2,818
Income taxes-deferred	71,204	57,617	13,586
Total taxes	258,946	242,542	16,404
Profits	667,812	638,380	29,432
Profits attributable to non-controlling interests	68,491	59,664	8,826
Profits attributable to owners of parent	599,321	578,716	20,605

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Note:

* Net business profits = Banking subsidiaries net business 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)	(31,011)	41,175	(72,186)
Number of consolidated subsidiaries	227	255	(28)
Number of affiliated companies accounted for under the equity method	62	64	(2)

BTMU and MUTB Combined

	(in millions of yen)		
	For the six months ended		Increase
	September 30, 2015	September 30, 2014	(Decrease)
	(A)	(B)	(A) - (B)
Gross profits	1,235,424	1,259,728	(24,303)
Gross profits before credit costs for trust accounts	1,235,424	1,259,257	(23,832)
Domestic gross profits	751,116	688,965	62,150
Net interest income	422,717	389,695	33,021
Trust fees	45,638	42,402	3,236
Credit costs for trust accounts (1)	0	471	(470)
Net fees and commissions	195,964	200,171	(4,206)
Net trading profits	20,821	14,873	5,947
Net other business profits	65,974	41,822	24,152
Net gains (losses) on debt securities	60,641	42,341	18,300
Non-domestic gross profits	484,308	570,762	(86,454)
Net interest income	284,023	318,761	(34,737)
Net fees and commissions	97,785	92,237	5,547
Net trading profits	51,142	57,744	(6,601)
Net other business profits	51,356	102,018	(50,662)
Net gains (losses) on debt securities	16,015	47,638	(31,623)
General and administrative expenses	659,308	679,690	(20,382)
Personnel expenses	246,337	273,795	(27,458)
Non-personnel expenses	379,057	367,723	11,334
Taxes	33,913	38,171	(4,258)
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	576,115	579,566	(3,450)
Provision for general allowance for credit losses (2)			
Net business profits	576,115	580,037	(3,921)
Net non-recurring gains (losses)	61,813	77,381	(15,567)
Credit costs (3)	(59,124)	(31,710)	(27,414)
Losses on loan write-offs	(19,453)	(15,953)	(3,500)
Provision for specific allowance for credit losses			
Other credit costs	(39,670)	(15,757)	(23,913)
Reversal of allowance for credit losses (4)	73,808	95,470	(21,662)
Reversal of reserve for contingent losses included in credit costs (5)		5,908	(5,908)
Gains on loans written-off (6)	7,893	6,160	1,732
Net gains (losses) on equity securities	34,053	8,037	26,015
Gains on sales of equity securities	53,150	18,884	34,265
Losses on sales of equity securities	(11,361)	(6,232)	(5,128)
Losses on write-down of equity securities	(7,735)	(4,613)	(3,121)
Other non-recurring gains (losses)	5,183	(6,486)	11,669
Ordinary profits	637,929	657,418	(19,489)
Net extraordinary gains (losses)	12,812	(40,816)	53,628
Net gains (losses) on disposition of fixed assets	(4,089)	(2,937)	(1,152)
Losses on impairment of fixed assets	(1,417)	(3,402)	1,984
Gains on sales of equity securities of subsidiaries	18,319		18,319
Provision for reserve for contingent losses		(34,477)	34,477
Income before income taxes	650,741	616,601	34,139
Income taxes-current	141,947	170,298	(28,350)

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Income taxes-deferred	58,780	18,508	40,272
Total taxes	200,728	188,806	11,921
Net income	450,013	427,795	22,218
(Reference)			
Total credit costs (1)+(2)+(3)+(4)+(5)+(6)	22,576	76,300	(53,723)

BTMU Consolidated

	(in millions of yen)		
	For the six months ended		Increase
	September 30, 2015 (A)	September 30, 2014 (B)	(Decrease) (A) - (B)
Gross profits	1,464,630	1,430,557	34,073
Net interest income	903,716	876,710	27,006
Trust fees	6,635	5,286	1,348
Net fees and commissions	337,130	334,367	2,762
Net trading profits	57,741	44,272	13,468
Net other business profits	159,407	169,919	(10,512)
Net gains (losses) on debt securities	82,475	90,666	(8,190)
General and administrative expenses	864,026	839,342	24,684
Amortization of goodwill	8,353	7,177	1,176
Net business profits before provision for general allowance for credit losses and amortization of goodwill	608,958	598,392	10,566
Net business profits before provision for general allowance for credit losses	600,604	591,215	9,389
Provision for general allowance for credit losses (1)			
Net business profits*	600,604	591,215	9,389
Net non-recurring gains (losses)	37,321	72,186	(34,864)
Credit costs (2)	(77,327)	(48,194)	(29,133)
Losses on loan write-offs	(38,164)	(34,093)	(4,071)
Provision for specific allowance for credit losses			
Other credit costs	(39,163)	(14,101)	(25,062)
Reversal of allowance for credit losses (3)	50,403	80,325	(29,921)
Reversal of reserve for contingent losses included in credit costs (4)		4,453	(4,453)
Gains on loans written-off (5)	17,859	17,680	179
Net gains (losses) on equity securities	36,785	7,802	28,983
Gains on sales of equity securities	52,509	15,999	36,509
Losses on sales of equity securities	(8,810)	(5,758)	(3,052)
Losses on write-down of equity securities	(6,913)	(2,439)	(4,474)
Profits (losses) from investments in affiliates	16,751	13,549	3,201
Other non-recurring gains (losses)	(7,150)	(3,430)	(3,720)
Ordinary profits	637,926	663,401	(25,474)
Net extraordinary gains (losses)	9,945	(39,602)	49,547
Net gains (losses) on disposition of fixed assets	(4,660)	(915)	(3,745)
Losses on impairment of fixed assets	(1,101)	(689)	(411)
Gains on sales of equity securities of subsidiaries	15,595		15,595
Provision for reserve for contingent losses		(34,477)	34,477
Income before income taxes and others	647,871	623,798	24,073
Income taxes-current	134,483	156,789	(22,305)
Income taxes-deferred	69,386	27,563	41,823
Total taxes	203,870	184,353	19,517
Profits	444,001	439,445	4,555
Profits attributable to non-controlling interests	35,401	33,949	1,452
Profits attributable to owners of parent	408,599	405,496	3,103

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Note:

* Net business profits = Net business 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)	(9,064)	54,264	(63,328)
Number of consolidated subsidiaries	129	155	(26)
Number of affiliated companies accounted for under the equity method	58	60	(2)

BTMU Non-consolidated

	For the six months ended		(in millions of yen)
	September 30, 2015 (A)	September 30, 2014 (B)	Increase (Decrease) (A) - (B)
Gross profits	1,048,746	1,079,582	(30,835)
Domestic gross profits	599,169	549,981	49,188
Net interest income	372,961	347,607	25,354
Net fees and commissions	147,702	154,774	(7,072)
Net trading profits	8,116	(5,421)	13,538
Net other business profits	70,389	53,021	17,367
Net gains (losses) on debt securities	60,257	44,784	15,472
Non-domestic gross profits	449,577	529,600	(80,023)
Net interest income	237,911	277,569	(39,657)
Net fees and commissions	96,071	92,144	3,926
Net trading profits	53,803	60,733	(6,929)
Net other business profits	61,790	99,153	(37,362)
Net gains (losses) on debt securities	18,418	45,949	(27,531)
General and administrative expenses	568,300	588,935	(20,634)
Personnel expenses	211,256	239,191	(27,935)
Non-personnel expenses	326,415	315,881	10,534
Amortization of goodwill	148	138	10
Taxes	30,628	33,862	(3,234)
Net business profits before provision for general allowance for credit losses and amortization of goodwill	480,595	490,785	(10,189)
Net business profits before provision for general allowance for credit losses	480,446	490,646	(10,200)
Provision for general allowance for credit losses (1)			
Net business profits	480,446	490,646	(10,200)
Net non-recurring gains (losses)	57,933	56,606	1,326
Credit costs (2)	(58,860)	(30,920)	(27,939)
Losses on loan write-offs	(19,303)	(15,951)	(3,351)
Provision for specific allowance for credit losses			
Other credit costs	(39,556)	(14,968)	(24,588)
Reversal of allowance for credit losses (3)	72,400	86,060	(13,660)
Reversal of reserve for contingent losses included in credit costs (4)		5,887	(5,887)
Gains on loans written-off (5)	7,724	5,883	1,840
Net gains (losses) on equity securities	32,130	1,408	30,722
Gains on sales of equity securities	47,178	11,570	35,608
Losses on sales of equity securities	(8,357)	(5,685)	(2,672)
Losses on write-down of equity securities	(6,690)	(4,477)	(2,212)
Other non-recurring gains (losses)	4,537	(11,712)	16,250
Ordinary profits	538,379	547,253	(8,874)
Net extraordinary gains (losses)	13,266	(36,212)	49,478
Net gains (losses) on disposition of fixed assets	(4,101)	(1,274)	(2,826)
Losses on impairment of fixed assets	(951)	(460)	(491)
Gain on sales of equity securities of subsidiaries	18,319		18,319
Provision for reserve for contingent losses		(34,477)	34,477
Income before income taxes	551,645	511,041	40,604
Income taxes-current	119,046	138,988	(19,942)

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Income taxes-deferred	52,945	17,594	35,350
Total taxes	171,991	156,582	15,408
Net income	379,654	354,458	25,195
(Reference)			
Total credit costs (1)+(2)+(3)+(4)+(5)	21,264	66,911	(45,646)

MUTB Consolidated

	For the six months ended		(in millions of yen)
	September 30, 2015 (A)	September 30, 2014 (B)	Increase (Decrease) (A) - (B)
Gross profits	236,353	221,191	15,162
Gross profits before credit costs for trust accounts	236,352	220,719	15,633
Trust fees	52,029	48,932	3,096
Trust fees before credit costs for trust accounts	52,028	48,461	3,567
Money trusts fees (Jointly operated designated money trusts before credit costs for trust account)	4,668	3,588	1,079
Other trust fees	47,360	44,873	2,487
Credit costs for trust accounts (1)	0	471	(470)
Net interest income	91,167	80,018	11,149
Net fees and commissions	94,006	80,822	13,184
Net trading profits	12,972	19,258	(6,286)
Net other business profits	(13,822)	(7,840)	(5,981)
Net gains (losses) on debt securities	(2,103)	(754)	(1,349)
General and administrative expenses	129,276	123,199	6,077
Amortization of goodwill	531	458	73
Net business profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill	107,607	97,978	9,629
Net business profits before credit costs for trust accounts and provision for general allowance for credit losses	107,075	97,520	9,555
Provision for general allowance for credit losses (2)			
Net business profits*	107,076	97,991	9,084
Net non-recurring gains (losses)	8,260	23,933	(15,673)
Credit costs (3)	(275)		