

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**

| 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)

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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 |

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]

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(*1) MUFG means Mitsubishi UFJ Financial Group, Inc.

(*2) BTMU means The Bank of Tokyo-Mitsubishi UFJ, Ltd.

(*3) MUTB means Mitsubishi UFJ Trust and Banking Corporation.

(*4) BTMU and MUTB Combined means simple sum of BTMU and MUTB without consolidation processes.

1. Financial Results**MUFG Consolidated**

| | (in millions of yen) | | |
|---|---------------------------|---------------------------|-------------------------|
| | For the six months ended | | Increase |
| | September 30, 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 (A) | September 30, 2014 (B) | (Decrease) (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) | (816) | 540 |
| Losses on loan write-offs | (161) | (27) | (134) |
| Provision for specific allowance for credit losses | | | |
| Other credit costs | (114) | (788) | 674 |
| Reversal of allowance for credit losses (4) | 1,507 | 9,374 | (7,867) |
| Reversal of reserve for contingent losses included in credit costs (5) | | 20 | (20) |
| Gains on loans written-off (6) | 192 | 310 | (118) |
| Net gains (losses) on equity securities | 1,929 | 6,629 | (4,700) |
| Gains on sales of equity securities | 5,977 | 7,314 | (1,336) |
| Losses on sales of equity securities | (3,003) | (547) | (2,455) |
| Losses on write-down of equity securities | (1,045) | (136) | (908) |
| Profits (losses) from investments in affiliates | 5,853 | 4,851 | 1,001 |
| Other non-recurring gains (losses) | (945) | 3,562 | (4,508) |
| Ordinary profits | 115,336 | 121,925 | (6,588) |
| Net extraordinary gains (losses) | (512) | 4,474 | (4,986) |
| Net gains (losses) on disposition of fixed assets | (4) | (1,733) | 1,729 |
| Losses on impairment of fixed assets | (508) | (2,950) | 2,442 |
| Gains on change in equity | | 9,159 | (9,159) |
| Income before income taxes and others | 114,824 | 126,399 | (11,575) |
| Income taxes-current | 28,446 | 36,125 | (7,678) |
| Income taxes-deferred | 1,265 | (613) | 1,878 |
| Total taxes | 29,712 | 35,511 | (5,799) |
| Profits | 85,111 | 90,887 | (5,775) |

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| | | | |
|---|---------------|--------|---------|
| Profits attributable to non-controlling interests | 5,517 | 4,126 | 1,390 |
| Profits attributable to owners of parent | 79,594 | 86,760 | (7,166) |

Note:

* Netbusiness profits = Net business profits of MUTB + Other consolidated entities gross profits - Other consolidated entities general and administrative expenses - Other consolidated entities provision for general allowance for credit losses - Amortization of goodwill - Inter-company transactions

(Reference)

| | | | |
|--|--------------|-------|---------|
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6) | 1,424 | 9,361 | (7,937) |
| Number of consolidated subsidiaries | 56 | 57 | (1) |
| Number of affiliated companies accounted for under the equity method | 12 | 12 | |

MUTB Non-consolidated

| | (in millions of yen) | | |
|---|--------------------------|--------------------|------------|
| | For the six months ended | | Increase |
| | September 30, 2015 | September 30, 2014 | (Decrease) |
| | (A) | (B) | (A) - (B) |
| Gross profits | 186,677 | 180,146 | 6,531 |
| Gross profits before credit costs for trust accounts | 186,677 | 179,674 | 7,002 |
| Domestic gross profits | 151,947 | 138,984 | 12,962 |
| Trust fees | 45,638 | 42,402 | 3,236 |
| Trust fees before credit costs for trust accounts | 45,638 | 41,931 | 3,707 |
| Money trusts fees (Jointly operated designated money trusts before credit costs for trust account) | 4,668 | 3,588 | 1,079 |
| Other trust fees | 40,969 | 38,342 | 2,627 |
| Credit costs for trust accounts (1) | 0 | 471 | (470) |
| Net interest income | 49,755 | 42,088 | 7,667 |
| Net fees and commissions | 48,262 | 45,397 | 2,865 |
| Net trading profits | 12,704 | 20,295 | (7,590) |
| Net other business profits | (4,414) | (11,198) | 6,784 |
| Net gains (losses) on debt securities | 384 | (2,443) | 2,827 |
| Non-domestic gross profits | 34,730 | 41,161 | (6,431) |
| Net interest income | 46,111 | 41,191 | 4,920 |
| Net fees and commissions | 1,713 | 93 | 1,620 |
| Net trading profits | (2,660) | (2,988) | 328 |
| Net other business profits | (10,434) | 2,865 | (13,300) |
| Net gains (losses) on debt securities | (2,402) | 1,688 | (4,091) |
| General and administrative expenses | 91,008 | 90,755 | 252 |
| Personnel expenses | 35,081 | 34,604 | 477 |
| Non-personnel expenses | 52,641 | 51,842 | 799 |
| Taxes | 3,284 | 4,309 | (1,024) |
| Net business profits before credit costs for trust accounts and provision for general allowance for credit losses | 95,669 | 88,919 | 6,749 |
| Provision for general allowance for credit losses (2) | | | |
| Net business profits | 95,669 | 89,390 | 6,278 |
| Net non-recurring gains (losses) | 3,880 | 20,774 | (16,893) |
| Credit costs (3) | (264) | (789) | 525 |
| Losses on loan write-offs | (150) | (1) | (149) |
| Provision for specific allowance for credit losses | | | |
| Other credit costs | (114) | (788) | 674 |
| Reversal of allowance for credit losses (4) | 1,407 | 9,410 | (8,002) |
| Reversal of reserve for contingent losses included in credit costs (5) | | 20 | (20) |
| Gains on loans written-off (6) | 168 | 277 | (108) |
| Net gains (losses) on equity securities | 1,922 | 6,629 | (4,707) |
| Gains on sales of equity securities | 5,971 | 7,314 | (1,342) |
| Losses on sales of equity securities | (3,003) | (547) | (2,455) |
| Losses on write-down of equity securities | (1,045) | (136) | (908) |
| Other non-recurring gains (losses) | 645 | 5,226 | (4,580) |
| Ordinary profits | 99,549 | 110,164 | (10,614) |
| Net extraordinary gains (losses) | (454) | (4,604) | 4,150 |
| Net gains (losses) on disposition of fixed assets | 11 | (1,662) | 1,673 |

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| | | | |
|--|---------------|---------|---------|
| Losses on impairment of fixed assets | (465) | (2,942) | 2,476 |
| Income before income taxes | 99,095 | 105,560 | (6,464) |
| Income taxes-current | 22,901 | 31,309 | (8,408) |
| Income taxes-deferred | 5,835 | 913 | 4,921 |
| Total taxes | 28,736 | 32,223 | (3,486) |
| Net income | 70,359 | 73,336 | (2,977) |
| (Reference) | | | |
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6) | 1,312 | 9,389 | (8,077) |

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

| | (percentage per annum) | | |
|---|-----------------------------|------------------------|--------------------------------|
| | For the six months ended | Increase (Decrease) | For the six months ended |
| | September 30, 2015 (A) | (A) - (B) | September 30, 2014 (B) |
| (Domestic business segment) | | | |
| Total average interest rate on interest-earning assets (a) | 0.65 | 0.00 | 0.65 |
| Average interest rate on loans and bills discounted (b) | 0.95 | (0.09) | 1.04 |
| Average interest rate on securities | 0.80 | 0.30 | 0.49 |
| Total average interest rate on interest-bearing liabilities (c) | | | |
| <including general and administrative expenses> | 0.66 | (0.06) | 0.73 |
| Average interest rate on deposits and NCD (d) | 0.03 | (0.00) | 0.03 |
| Average interest rate on other liabilities | 0.18 | 0.01 | 0.17 |
| Overall interest rate spread (a)-(c) | (0.01) | 0.06 | (0.07) |
| Interest rate spread (b)-(d) | 0.91 | (0.09) | 1.01 |
| (After excluding loans to the Japanese government and governmental organizations) | | | |
| Average interest rate on loans and bills discounted (e) | 1.13 | (0.09) | 1.23 |
| Interest rate spread (e)-(d) | 1.10 | (0.09) | 1.19 |

MUTB Non-consolidated

| | (percentage per annum) | | |
|--|-----------------------------|------------------------|-----------------------------|
| | For the six months ended | Increase (Decrease) | For the six months ended |
| | September 30, 2015 (A) | (A) - (B) | September 30, 2014 (B) |
| (Domestic business segment) | | | |
| Total average interest rate on interest-earning assets (a) | 0.60 | 0.03 | 0.56 |
| Average interest rate on loans and bills discounted (b) | 0.68 | (0.08) | 0.77 |
| Average interest rate on securities | 0.88 | 0.31 | |