

MITSUBISHI UFJ FINANCIAL GROUP INC

Form 6-K

July 18, 2014

**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 July 2014**

**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: July 18, 2014

Mitsubishi UFJ Financial Group, Inc.

By: /s/ Akira Takeda

Name: Akira Takeda

Title: Chief Manager, General Affairs  
Corporate Administration Division

**Consolidated Summary Report**

&lt;under US GAAP&gt;

For the Fiscal Year Ended March 31, 2014

Date: July 18, 2014  
 Company name (code number): Mitsubishi UFJ Financial Group, Inc. (8306)  
 (URL <http://www.mufg.jp/>)  
 Stock exchange listings: Tokyo, Nagoya, New York  
 Representative: Nobuyuki Hirano, President & CEO  
 For inquiry: Hiroshi Fukunaga, General Manager-Financial Planning Division, Financial  
 Accounting Office  
 (Phone) +81-3-3240-3110

**Consolidated financial data for the fiscal year ended March 31, 2014****(1) Operating results**

	(in millions of yen, except per share data)	
	For the fiscal years ended March 31,	
	<b>2014</b>	2013
Total revenue	<b>4,343,364</b>	4,495,430
Income before income tax expense	<b>1,420,443</b>	1,415,871
Net income attributable to Mitsubishi UFJ Financial Group	<b>1,015,393</b>	1,069,124
Basic earnings per common share net income available to common shareholders of Mitsubishi UFJ Financial Group (in yen)	<b>70.21</b>	74.30
Diluted earnings per common share net income available to common shareholders of Mitsubishi UFJ Financial Group (in yen)	<b>69.98</b>	74.16

Comprehensive income attributable to Mitsubishi UFJ Financial Group for the fiscal years ended March 31, 2014 and 2013 were ¥1,798,728 million and ¥2,239,871 million, respectively.

Notes:

1. Average number of shares outstanding

(in thousands of shares)  
 For the fiscal years ended March 31,  
**2014**                      2013

Common stock	14,158,698	14,148,060
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2. Basic earnings per common share and Diluted earnings per common share are based on Net income available to common shareholders of Mitsubishi UFJ Financial Group.

**(2) Financial condition**

	(in millions of yen)	
	As of March 31,	
	2014	2013
Total assets	253,661,077	230,559,276
Total Mitsubishi UFJ Financial Group shareholders equity	12,205,040	10,608,795

**(3) Cash flows**

	(in millions of yen)	
	For the fiscal years ended March 31,	
	2014	2013
Net cash provided by (used in) operating activities	909,448	(2,164,910)
Net cash used in investing activities	(12,401,827)	(1,800,255)
Net cash provided by financing activities	11,475,095	4,291,533
Cash and cash equivalents at end of period	3,689,228	3,619,253

This report is an excerpt of certain highlights from our consolidated financial information under U.S. GAAP that is included in the company's annual report on Form 20-F (the Form 20-F) to be filed with the U.S. Securities and Exchange Commission. This excerpt report does not contain all of the information that may be important to you. In addition to the items highlighted in this report, the Form 20-F includes material disclosure about Mitsubishi UFJ Financial Group, Inc., including its business and other detailed U.S. GAAP financial information. You should read the entire Form 20-F carefully to obtain a comprehensive understanding of the company's business and U.S. GAAP financial data and related issues.

This report contains forward-looking statements regarding estimates, forecasts, targets and plans in relation to the results of operations, financial condition and other general 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 expectations, perceptions, evaluations and opinions. In addition, in order for the company to adopt such estimates, forecasts, targets and plans regarding future events, certain assumptions have been made, which assumptions are inherently subjective and uncertain. The forward-looking statements should not be viewed as guarantees of future performance as actual results may be significantly different. For instance, the disclosures regarding provision for credit losses, valuation of financial assets and realizability of the deferred tax assets are based on assumptions and other estimates such as economic factors, our business plans and performance, and other factors. There exist a number of factors that may lead to uncertainties and risks, including, but not limited to, the deterioration of the Japanese and global economies, fluctuations in interest rates, foreign currency exchange rates and stock prices, and legal proceedings and changes in the regulatory environment. For the key factors that should be considered, please see the financial highlight, the Annual Securities Report, Disclosure Book, Annual Report, Form 20-F and other current disclosures that the company has publicly released.

(US GAAP)

**Mitsubishi UFJ Financial Group, Inc. and Subsidiaries****Consolidated Balance Sheets**

(in millions of yen)	As of March 31,	
	2014	2013
<b>Assets:</b>		
Cash and due from banks	3,689,228	3,619,253
Interest-earning deposits in other banks	20,500,676	8,111,887
Call loans and funds sold	919,132	618,596
Receivables under resale agreements	7,300,037	5,659,512
Receivables under securities borrowing transactions	4,210,057	2,615,172
Trading account assets	40,646,275	40,826,384
Investment securities:		
Securities available-for-sale carried at fair value	51,885,652	58,844,069
Securities being held-to-maturity carried at amortized cost	2,706,982	2,131,164
Other investment securities	737,617	889,952
Total investment securities	55,330,251	61,865,185
Loans, net of unearned income, unamortized premiums and deferred loan fees	110,276,411	98,590,229
Allowance for credit losses	(1,094,420)	(1,335,987)
Net loans	109,181,991	97,254,242
Premises and equipment net	1,236,648	1,059,054
Accrued interest	277,222	255,192
Customers acceptance liability	126,838	90,216
Intangible assets net	1,133,354	866,153
Goodwill	728,515	417,956
Deferred tax assets	362,267	514,679
Other assets	8,018,586	6,785,795
<b>Total assets</b>	<b>253,661,077</b>	<b>230,559,276</b>
<b>Liabilities:</b>		
Deposits:		
Domestic offices:		
Non-interest-bearing	16,644,469	15,327,957
Interest-bearing	104,860,603	103,003,820
Overseas offices:		
Non-interest-bearing	4,478,271	3,481,750
Interest-bearing	36,534,443	26,396,212
Total deposits	162,517,786	148,209,739

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Call money and funds purchased	3,417,455	4,010,582
Payables under repurchase agreements	21,268,072	15,700,394
Payables under securities lending transactions	5,520,718	3,992,950
Due to trust account	750,210	633,029
Other short-term borrowings	11,106,071	11,608,598
Trading account liabilities	11,981,978	14,969,482
Obligations to return securities received as collateral	3,971,454	3,034,547
Bank acceptances outstanding	126,838	90,216
Accrued interest	143,362	136,712
Long-term debt	14,498,678	12,182,358
Other liabilities	5,607,011	5,048,689
<b>Total liabilities</b>	<b>240,909,633</b>	<b>219,617,296</b>
<b>Equity:</b>		
Mitsubishi UFJ Financial Group shareholders' equity:		
Capital stock:		
Preferred stock	442,100	442,100
Common stock	1,647,145	1,646,035
Capital surplus	6,363,413	6,348,133
Retained earnings:		
Appropriated for legal reserve	239,571	239,571
Unappropriated retained earnings	2,157,639	1,361,620
Accumulated other comprehensive income (loss), net of taxes	1,357,682	574,347
Treasury stock, at cost	(2,510)	(3,011)
<b>Total Mitsubishi UFJ Financial Group shareholders' equity</b>	<b>12,205,040</b>	<b>10,608,795</b>
<b>Noncontrolling interests</b>	<b>546,404</b>	<b>333,185</b>
<b>Total equity</b>	<b>12,751,444</b>	<b>10,941,980</b>
<b>Total liabilities and equity</b>	<b>253,661,077</b>	<b>230,559,276</b>



(US GAAP)

**Mitsubishi UFJ Financial Group, Inc. and Subsidiaries****Consolidated Statements of Income**

(in millions of yen)	For the fiscal years ended March 31,	
	2014	2013
<b>Interest income:</b>		
Loans, including fees	1,663,742	1,577,770
Deposits in other banks	47,056	27,304
Investment securities:		
Interest	229,732	266,640
Dividends	112,605	104,187
Trading account assets	407,415	394,788
Call loans and funds sold	10,074	7,046
Receivables under resale agreements and securities borrowing transactions	51,659	49,786
<b>Total</b>	<b>2,522,283</b>	<b>2,427,521</b>
<b>Interest expense:</b>		
Deposits	226,655	212,067
Call money and funds purchased	6,841	6,961
Payables under repurchase agreements and securities lending transactions	39,329	56,862
Due to trust account	519	665
Other short-term borrowings and trading account liabilities	57,501	52,342
Long-term debt	230,127	227,521
<b>Total</b>	<b>560,972</b>	<b>556,418</b>
<b>Net interest income</b>	<b>1,961,311</b>	<b>1,871,103</b>
<b>Provision (credit) for credit losses</b>	<b>(106,371)</b>	<b>144,542</b>
<b>Net interest income after provision (credit) for credit losses</b>	<b>2,067,682</b>	<b>1,726,561</b>
<b>Non-interest income:</b>		
Fees and commissions income	1,294,116	1,160,874
Foreign exchange losses net	(61,755)	(38,955)
Trading account profits (losses) net	(33,886)	570,276
Investment securities gains net	303,520	155,957
Equity in earnings of equity method investees net	110,520	60,210
Gains on sales of loans	17,680	14,773
Government grant for transfer of substitutional portion of Employees Pension Fund Plans	115,210	
Other non-interest income	75,676	144,774
<b>Total</b>	<b>1,821,081</b>	<b>2,067,909</b>

**Non-interest expense:**

Salaries and employee benefits	<b>1,029,580</b>	932,399
Occupancy expenses net	<b>158,393</b>	151,138
Fees and commission expenses	<b>222,038</b>	209,782
Outsourcing expenses, including data processing	<b>216,737</b>	198,134
Depreciation of premises and equipment	<b>103,714</b>	94,035
Amortization of intangible assets	<b>198,147</b>	207,568
Impairment of intangible assets	<b>312</b>	3,378
Insurance premiums, including deposit insurance	<b>101,135</b>	98,711
Communications	<b>50,868</b>	47,095
Taxes and public charges	<b>69,457</b>	66,862
Other non-interest expenses	<b>317,939</b>	369,497
<b>Total</b>	<b>2,468,320</b>	2,378,599
<b>Income before income tax expense</b>	<b>1,420,443</b>	1,415,871
<b>Income tax expense</b>	<b>337,917</b>	296,020
<b>Net income before attribution of noncontrolling interests</b>	<b>1,082,526</b>	1,119,851
Net income attributable to noncontrolling interests	<b>67,133</b>	50,727
<b>Net income attributable to Mitsubishi UFJ Financial Group</b>	<b>1,015,393</b>	1,069,124
<b>Income allocable to preferred shareholders:</b>		
Cash dividends paid	<b>17,940</b>	17,940
<b>Changes in a foreign affiliated company's interests in its subsidiary</b>	<b>3,301</b>	
<b>Earnings applicable to common shareholders of Mitsubishi UFJ Financial Group</b>	<b>994,152</b>	1,051,184

(in yen)

**Earnings per common share applicable to common shareholders of Mitsubishi UFJ Financial Group:**

Basic earnings per common share Earnings applicable to common shareholders of Mitsubishi UFJ Financial Group	<b>70.21</b>	74.30
Diluted earnings per common share Earnings applicable to common shareholders of Mitsubishi UFJ Financial Group	<b>69.98</b>	74.16

(US GAAP)

**Mitsubishi UFJ Financial Group, Inc. and Subsidiaries****Consolidated Statements of Comprehensive Income**

(in millions of yen)	For the fiscal years ended March 31,	
	2014	2013
Net income before attribution of noncontrolling interests	1,082,526	1,119,851
Other comprehensive income (loss), net of tax		
Net unrealized holding gains on investment securities	141,519	628,470
Net unrealized gains (losses) on derivatives qualifying for cash flow hedges	(361)	3,423
Defined benefit plans	117,648	79,997
Foreign currency translation adjustments	508,130	467,259
<b>Total other comprehensive income</b>	<b>766,936</b>	<b>1,179,149</b>
Comprehensive income	1,849,462	2,299,000
Net income attributable to noncontrolling interests	67,133	50,727
Other comprehensive income (loss) attributable to noncontrolling interests	(16,399)	8,402
<b>Comprehensive income attributable to Mitsubishi UFJ Financial Group</b>	<b>1,798,728</b>	<b>2,239,871</b>

**Nonaccrual loans, restructured loans and accruing loans contractually past due 90 days or more**

(in millions of yen)	As of March 31,	
	2014	2013
<b>Nonaccrual loans:</b>		
Domestic:		
Manufacturing	167,962	213,181
Construction	30,202	37,530
Real estate	154,766	205,959
Services	72,851	87,103
Wholesale and retail	212,356	250,241
Banks and other financial institutions	7,234	13,993
Communication and information services	24,956	32,125
Other industries	36,861	43,585
Consumer	227,476	269,641
<b>Total domestic</b>	<b>934,664</b>	<b>1,153,358</b>
Foreign:		
Governments and official institutions	43	66
Banks and other financial institutions	24,091	21,814
Commercial and industrial	87,808	87,628

Other	<b>68,840</b>	32,247
Total foreign	<b>180,782</b>	141,755
<b>Total</b>	<b>1,115,446</b>	1,295,113
<b>Restructured loans:</b>		
Domestic	<b>718,027</b>	847,728
Foreign	<b>153,204</b>	138,119
<b>Total</b>	<b>871,231</b>	985,847
<b>Accruing loans contractually past due 90 days or more:</b>		
Domestic	<b>47,759</b>	41,216
Foreign	<b>961</b>	328
<b>Total</b>	<b>48,720</b>	41,544
<b>Total</b>	<b>2,035,397</b>	2,322,504