

MITSUBISHI UFJ FINANCIAL GROUP INC
Form 6-K
July 23, 2012

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Form 6-K

Report of Foreign Issuer

Pursuant to Rule 13a-16 or 15d-16 under

the Securities Exchange Act of 1934

For the month of July 2012

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 offices)

**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 whether the registrant by furnishing the information
contained in this Form is also thereby furnishing the information to the Commission
pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.**

Yes No

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 23, 2012

Mitsubishi UFJ Financial Group, Inc.

By: /s/ Manabu Ishii

Name: Manabu Ishii

Title: Chief Manager, General Affairs

Corporate Administration Division

Consolidated Summary Report

<under US GAAP>

For the Fiscal Year Ended March 31, 2012

Date: July 23, 2012
 Company name (code number): Mitsubishi UFJ Financial Group, Inc. (8306)
 (URL <http://www.mufg.jp/>)
 Stock exchange listings: Tokyo, Osaka, Nagoya, New York
 Representative: Katsunori Nagayasu, President & CEO
 For inquiry: Naoki Muramatsu, General Manager-Financial Planning Division, Financial Accounting Office
 (Phone) +81-3-3240-7200

Consolidated financial data for the fiscal year ended March 31, 2012**(1) Operating results**

| | (in millions of yen, except per share data) For the fiscal years ended March 31, | |
|--|---|-----------|
| | 2012 | 2011 |
| Total revenue | 4,036,532 | 4,244,966 |
| Income before income tax expense | 849,942 | 821,812 |
| Net income attributable to Mitsubishi UFJ Financial Group | 416,231 | 452,645 |
| Basic earnings per common share net income available to common shareholders of Mitsubishi UFJ Financial Group (in yen) | 28.17 | 30.55 |
| Diluted earnings per common share net income available to common shareholders of Mitsubishi UFJ Financial Group (in yen) | 28.09 | 30.43 |

Total changes in equity from nonowner sources attributable to Mitsubishi UFJ Financial Group for the years ended March 31, 2012 and 2011 were ¥448,492 million and ¥(120,427) million, respectively.

Notes:

1. Average number of shares outstanding

| | (in thousands of shares) For the fiscal years ended March 31, | |
|--------------|--|------------|
| | 2012 | 2011 |
| Common stock | 14,140,136 | 14,131,567 |

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.

3. The previously reported amounts, including those reported in (2) Financial condition, were restated as a result of retrospective application of the equity method of accounting in relation to the additional acquisition of the investment previously accounted for as securities available for sale. Please refer to the page 5 Restatement of Consolidated Financial Statements for the details of the restatement.

(2) Financial condition

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| | (in millions of yen) | |
|---|----------------------|-------------|
| | As of March 31, | |
| | 2012 | 2011 |
| Total assets | 215,202,514 | 202,850,243 |
| Total Mitsubishi UFJ Financial Group shareholders' equity | 8,583,158 | 8,335,699 |

(3) Cash flows

| | (in millions of yen) | |
|--|--------------------------------------|-------------|
| | For the fiscal years ended March 31, | |
| | 2012 | 2011 |
| Net cash provided by operating activities | 592,879 | 4,237,838 |
| Net cash used in investing activities | (10,364,250) | (8,292,883) |
| Net cash provided by financing activities | 9,787,852 | 4,455,910 |
| Cash and cash equivalents at end of period | 3,230,409 | 3,230,804 |

- 1 -

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 statements regarding realizability of the deferred tax assets or provision for credit losses are based on assumptions and other estimates such as economic factors, our business plan and other factors. There exist a number of factors that might lead to uncertainties and risks, including, but not limited to, the deterioration of the Japanese and global economies 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, | |
|--|--------------------|--------------------|
| | 2012 | 2011 |
| Assets: | | |
| Cash and due from banks | 3,230,409 | 3,230,804 |
| Interest-earning deposits in other banks | 5,897,732 | 7,333,767 |
| Call loans and funds sold | 451,433 | 448,787 |
| Receivables under resale agreements | 4,481,863 | 4,872,171 |
| Receivables under securities borrowing transactions | 3,282,656 | 3,600,318 |
| Trading account assets | 34,953,245 | 28,824,795 |
| Investment securities: | | |
| Securities available for sale carried at estimated fair value | 57,740,401 | 54,329,881 |
| Securities being held to maturity carried at amortized cost | 2,385,368 | 3,017,189 |
| Other investment securities | 909,765 | 1,704,244 |
| Total investment securities | 61,035,534 | 59,051,314 |
| Loans, net of unearned income, unamortized premiums and deferred loan fees | 92,298,243 | 87,501,975 |
| Allowance for credit losses | (1,285,507) | (1,240,456) |
| Net loans | 91,012,736 | 86,261,519 |
| Premises and equipment net | 987,474 | 962,548 |
| Accrued interest | 250,351 | 233,224 |
| Customers acceptance liability | 88,082 | 69,950 |
| Intangible assets net | 896,483 | 991,521 |
| Goodwill | 354,283 | 363,392 |
| Deferred tax assets | 950,395 | 1,285,013 |
| Other assets | 7,329,838 | 5,321,120 |
| Total assets | 215,202,514 | 202,850,243 |
| Liabilities: | | |
| Deposits: | | |
| Domestic offices: | | |
| Non-interest-bearing | 14,980,210 | 16,421,024 |
| Interest-bearing | 99,610,994 | 99,120,619 |
| Overseas offices: | | |
| Non-interest-bearing | 2,708,186 | 2,316,207 |
| Interest-bearing | 22,194,340 | 18,773,854 |
| Total deposits | 139,493,730 | 136,631,704 |
| Call money and funds purchased | 2,796,221 | 2,313,487 |
| Payables under repurchase agreements | 13,572,712 | 12,389,075 |
| Payables under securities lending transactions | 4,978,917 | 2,104,105 |
| Due to trust account | 627,331 | 633,541 |
| Other short-term borrowings | 10,881,525 | 8,488,197 |
| Trading account liabilities | 11,967,182 | 9,908,974 |
| Obligations to return securities received as collateral | 3,639,838 | 3,267,775 |
| Bank acceptances outstanding | 88,082 | 69,950 |

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| | | |
|---|--------------------|--------------------|
| Accrued interest | 152,836 | 181,814 |
| Long-term debt | 12,593,062 | 13,356,728 |
| Other liabilities | 5,552,631 | 4,841,981 |
| Total liabilities | 206,344,067 | 194,187,331 |
| Equity: | | |
| Mitsubishi UFJ Financial Group shareholders' equity: | | |
| Capital stock: | | |
| Preferred stock | 442,100 | 442,100 |
| Common stock | 1,645,144 | 1,644,132 |
| Capital surplus | 6,378,619 | 6,395,705 |
| Retained earnings: | | |
| Appropriated for legal reserve | 239,571 | 239,571 |
| Unappropriated retained earnings | 482,535 | 254,103 |
| Accumulated other changes in equity from nonowner sources, net of taxes | (596,400) | (628,661) |
| Treasury stock, at cost | (8,411) | (11,251) |
| Total Mitsubishi UFJ Financial Group shareholders' equity | 8,583,158 | 8,335,699 |
| Noncontrolling interests | 275,289 | 327,213 |
| Total equity | 8,858,447 | 8,662,912 |
| Total liabilities and equity | 215,202,514 | 202,850,243 |

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

| (in millions of yen) | For the fiscal years ended March 31, | |
|---|--------------------------------------|------------------|
| | 2012 | 2011 |
| Interest income: | | |
| Loans, including fees | 1,595,097 | 1,664,821 |
| Deposits in other banks | 39,963 | 29,188 |
| Investment securities: | | |
| Interest | 307,812 | 320,067 |
| Dividends | 104,634 | 169,667 |
| Gain on conversion rate adjustment of convertible preferred stock | 139,320 | |
| Trading account assets | 315,742 | 305,214 |
| Call loans and funds sold | 6,918 | 5,613 |
| Receivables under resale agreements and securities borrowing transactions | 86,470 | 55,574 |
| Total | 2,595,956 | 2,550,144 |
| Interest expense: | | |
| Deposits | 228,858 | 256,190 |
| Call money and funds purchased | 8,157 | 5,931 |
| Payables under repurchase agreements and securities lending transactions | 86,947 | 66,728 |
| Due to trust account | 647 | 807 |
| Other short-term borrowings and trading account liabilities | 61,657 | 62,829 |
| Long-term debt | 253,873 | 278,188 |
| Total | 640,139 | 670,673 |
| Net interest income | 1,955,817 | 1,879,471 |
| Provision for credit losses | 223,809 | 292,035 |
| Net interest income after provision for credit losses | 1,732,008 | 1,587,436 |
| Non-interest income: | | |
| Fees and commissions income | 1,099,963 | 1,128,358 |
| Foreign exchange gains net | 34,302 | 260,683 |
| Trading account profits net | 667,285 | 133,905 |
| Investment securities gains net | 19,384 | 121,803 |
| Equity in losses of equity method investees net | (499,427) | (113,017) |
| Gains on sales of loans | 15,645 | 14,558 |
| Other non-interest income | 103,424 | 148,532 |
| Total | 1,440,576 | 1,694,822 |
| Non-interest expense: | | |
| Salaries and employee benefits | 900,144 | 863,996 |
| Occupancy expenses net | 150,808 | 162,498 |
| Fees and commission expenses | 204,734 | 212,460 |
| Outsourcing expenses, including data processing | 191,089 | 194,842 |
| Depreciation of premises and equipment | 94,777 | 99,661 |
| Amortization of intangible assets | 212,229 | 219,980 |
| Impairment of intangible assets | 30,986 | 26,566 |
| Insurance premiums, including deposit insurance | 115,376 | 113,892 |

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| | | |
|--|------------------|------------------|
| Communications | 49,276 | 53,048 |
| Taxes and public charges | 65,641 | 65,882 |
| Provision for repayment of excess interest | 37 | 85,709 |
| Other non-interest expenses | 307,545 | 361,912 |
| Total | 2,322,642 | 2,460,446 |
| Income before income tax expense | 849,942 | 821,812 |
| Income tax expense | 429,191 | 433,625 |
| Net income before attribution of noncontrolling interests | 420,751 | 388,187 |
| Net income (loss) attributable to noncontrolling interests | 4,520 | (64,458) |
| Net income attributable to Mitsubishi UFJ Financial Group | 416,231 | 452,645 |
| Income allocable to preferred shareholders: | | |
| Cash dividends paid | 17,940 | 20,940 |
| Net income available to common shareholders of Mitsubishi UFJ Financial Group | 398,291 | 431,705 |

(in yen)

| | | |
|---|-------|-------|
| Earnings per common share applicable to common shareholders of Mitsubishi UFJ Financial Group: | | |
| Basic earnings per common share net income available to common shareholders of Mitsubishi UFJ Financial Group | 28.17 | 30.55 |
| Diluted earnings per common share net income available to common shareholders of Mitsubishi UFJ Financial Group | 28.09 | 30.43 |

(US GAAP)

Mitsubishi UFJ Financial Group, Inc. and Subsidiaries**Consolidated Statements of Changes in Equity from Nonowner Sources**

| (in millions of yen) | For the fiscal years ended March 31, | |
|--|--------------------------------------|-----------|
| | 2012 | 2011 |
| Net income before attribution of noncontrolling interests | 420,751 | 388,187 |
| Net unrealized holding gains (losses) on investment securities | 174,839 | (270,921) |
| Net unrealized gains (losses) on derivatives qualifying for cash flow hedges | 437 | (3,402) |
| Pension liability adjustments | (94,215) | (105,089) |
| Foreign currency translation adjustments | (49,543) | (197,595) |
| Total changes in equity from nonowner sources | 452,269 | (188,820) |
| Net income (loss) attributable to noncontrolling interests | 4,520 | (64,458) |
| Other changes in equity from nonowner sources attributable to noncontrolling interests | (743) | (3,935) |
| Total changes in equity from nonowner sources attributable to Mitsubishi UFJ Financial Group | 448,492 | (120,427) |

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

| (in millions of yen) | As of March 31, | |
|--|-----------------|-----------|
| | 2012 | 2011 |
| Nonaccrual loans: | | |
| Domestic: | | |
| Manufacturing | 200,074 | 137,987 |
| Construction | 40,098 | 48,479 |
| Real estate | 127,824 | 152,317 |
| Services | 86,015 | 76,597 |
| Wholesale and retail | 237,977 | 172,712 |
| Banks and other financial institutions | 7,802 | 7,238 |
| Communication and information services | 33,418 | 33,198 |
| Other industries | 49,212 | 37,335 |
| Consumer | 288,402 | 321,823 |
| Total domestic | 1,070,822 | 987,686 |
| Foreign: | | |
| Governments and official institutions | 93 | 62,683 |
| Banks and other financial institutions | 20,188 | 21,452 |
| Commercial and industrial | 72,750 | 73,707 |
| Other | 25,982 | 23,651 |
| Total foreign | 119,013 | 181,493 |
| Total | 1,189,835 | 1,169,179 |
| Restructured loans: | | |
| Domestic | 830,853 | 800,620 |
| Foreign | 92,276 | 38,930 |

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| | | |
|---|------------------|------------------|
| Total | 923,129 | 839,550 |
| Accruing loans contractually past due 90 days or more: | | |
| Domestic | 65,446 | 55,549 |
| Foreign | 131 | 199 |
| Total | 65,557 | 55,748 |
| Total | 2,178,541 | 2,064,477 |

Restatement of Consolidated Financial Statements

As a result of retroactive application of the equity method of accounting in relation to the additional acquisition of investments, the previously reported amounts were restated as follows:

| (in millions of yen) | As previously reported For the fiscal years ended March 31, 2011 | Adjustments | As adjusted |
|---|--|-------------|-------------|
| Income before income tax expense | 837,238 | (15,426) | 821,812 |
| Net income attributable to Mitsubishi UFJ Financial Group | 461,796 | (9,151) | 452,645 |
| (in millions of yen) | As of March 31, 2011 | | |
| Total assets | 202,861,288 | (11,045) | 202,850,243 |
| Total Mitsubishi UFJ Financial Group shareholders' equity | 8,343,824 | (8,125) | 8,335,699 |