

MITSUBISHI UFJ FINANCIAL GROUP INC
Form 6-K
November 13, 2018

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 2018
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 X 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):**

THIS REPORT ON FORM 6-K SHALL BE DEEMED TO BE INCORPORATED BY REFERENCE IN THE REGISTRATION STATEMENT ON FORM F-3 (NO. 333-209455) OF MITSUBISHI UFJ FINANCIAL GROUP, INC. AND TO BE A PART THEREOF FROM THE DATE ON WHICH THIS REPORT IS FURNISHED TO THE U.S. SECURITIES AND EXCHANGE COMMISSION TO THE EXTENT NOT SUPERSEDED BY DOCUMENTS OR REPORTS SUBSEQUENTLY FILED WITH OR FURNISHED TO THE U.S. SECURITIES AND EXCHANGE COMMISSION.

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, 2018

Mitsubishi UFJ Financial Group, Inc.

By: /s/ Zenta Morokawa

Name: Zenta Morokawa

Title: Managing Director, Head of
Documentation & Corporate Secretary
Department,
Corporate Administration Division

Consolidated Summary Report**<under Japanese GAAP>**

for the six months ended September 30, 2018

November 13, 2018

| | |
|--------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| Company name: | Mitsubishi UFJ Financial Group, Inc. |
| Stock exchange listings: | Tokyo, Nagoya, New York |
| Code number: | 8306 |
| URL | https://www.mufg.jp/ |
| Representative: | Nobuyuki Hirano, President & Group CEO |
| For inquiry: | Kazutaka Yoneda, Managing Director, Head of Financial Accounting Office, Financial Planning Division TEL (03) 3240-3110 |
| Quarterly securities report issuing date: | November 28, 2018 |
| Dividend payment date: | December 5, 2018 |
| 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, 2018**(1) Results of Operations**

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

| | Ordinary Income | | Ordinary Profits | | Profits Attributable to Owners of Parent | |
|---------------------------------|-----------------|------|------------------|-----|------------------------------------------|------|
| | million yen | % | million yen | % | million yen | % |
| For the six months ended | | | | | | |
| September 30, 2018 | 3,375,731 | 10.0 | 885,919 | 2.5 | 650,796 | 3.8 |
| September 30, 2017 | 3,068,191 | 10.4 | 864,020 | 8.7 | 626,940 | 27.8 |

(*) Comprehensive income

September 30, 2018: 497,687 million yen, (42.4) % ; September 30, 2017: 863,593 million yen, - %

| | Basic earnings per share | Diluted earnings per share |
|--------------------------|--------------------------|----------------------------|
| For the six months ended | per share | per share |
| | yen | yen |

| | | |
|--------------------|-------|-------|
| September 30, 2018 | 49.65 | 49.49 |
| September 30, 2017 | 47.00 | 46.86 |

(2) Financial Conditions

| As of | Total Assets million yen | Total Net Assets million yen | Equity-to-asset ratio (*) % |
|----------------------------------------------------------------------------------------|-----------------------------|---------------------------------|--------------------------------|
| September 30, 2018 | 306,387,635 | 17,575,437 | 5.3 |
| March 31, 2018 | 306,937,415 | 17,295,037 | 5.2 |
| (Reference) Shareholders equity as of September 30, 2018: 16,024,639 million yen | 16,286,458 million yen; | March 31, 2018: | |

(*) Equity-to-asset ratio is computed under the formula shown below

$$\frac{\text{Total net assets} - \text{Subscription rights to shares} - \text{Non-controlling interests}}{\text{Total assets}}$$

2. Dividends on Common Stock

| For the 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, 2018 | | | 9.00 | 10.00 | 19.00 |
| ending March 31, 2019 | | | 11.00 | | |
| ending March 31, 2019 (Forecast) | | | | 11.00 | 22.00 |

(*) Revision of forecasts for dividends on the presentation date of this Consolidated Summary Report: Yes

3. Earnings Target for the Fiscal Year ending March 31, 2019 (Consolidated)

MUFG has the target of 950.0 billion yen of profits attributable to owners of parent for the fiscal year ending March 31, 2019. (There is a change to our earnings target released on May 15, 2018.)

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): Yes
 - (C) Changes in accounting estimates: No
 - (D) Restatements: No

Note: For more details, please see (5) Changes in Accounting Policies in page 8 of Appendix.

(3) Number of common stocks outstanding at the end of the period

| | | |
|---------------------------------------------------------|-------------------------------------|-----------------------|
| (A) Total stocks outstanding including treasury stocks: | September 30, 2018 | 13,827,607,320 shares |
| | March 31, 2018 | 13,900,028,020 shares |
| (B) Treasury stocks: | September 30, 2018 | 745,002,026 shares |
| | March 31, 2018 | 737,138,211 shares |
| (C) Average outstanding of total stocks: | Six months ended September 30, 2018 | 13,106,742,010 shares |
| | Six months ended September 30, 2017 | 13,339,150,519 shares |

* This "Consolidated Summary Report" (Quarterly "Tanshin") is outside the scope of the external auditor's interim audit procedure.

* 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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Supplemental Information:

Selected Financial Information under Japanese GAAP for the Six Months Ended September 30, 2018

(*) 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, 2018 (Tuesday)

Explanation for investors and analysts: November 16, 2018 (Friday)

1. Consolidated Financial Statements and Notes**(1) Consolidated Balance Sheets**

| (in millions of yen) | As of March 31, 2018 | As of September 30, 2018 |
|------------------------------------------------------|---------------------------------|-------------------------------------|
| Assets: | | |
| Cash and due from banks | 74,713,689 | 74,013,732 |
| Call loans and bills bought | 482,285 | 301,311 |
| Receivables under resale agreements | 5,945,875 | 11,212,665 |
| Receivables under securities borrowing transactions | 9,266,996 | 3,099,563 |
| Monetary claims bought | 5,529,619 | 6,259,775 |
| Trading assets | 15,247,156 | 16,453,334 |
| Money held in trust | 943,153 | 944,483 |
| Securities | 59,266,170 | 58,766,644 |
| Loans and bills discounted | 108,090,994 | 108,642,700 |
| Foreign exchanges | 2,942,499 | 2,655,390 |
| Other assets | 12,176,023 | 11,607,526 |
| Tangible fixed assets | 1,369,977 | 1,368,836 |
| Intangible fixed assets | 1,246,676 | 1,243,837 |
| Net defined benefit assets | 874,106 | 933,043 |
| Deferred tax assets | 89,172 | 84,278 |
| Customers liabilities for acceptances and guarantees | 9,560,158 | 9,490,410 |
| Allowance for credit losses | (807,139) | (689,898) |
| Total assets | 306,937,415 | 306,387,635 |
| Liabilities: | | |
| Deposits | 177,312,310 | 175,979,790 |
| Negotiable certificates of deposit | 9,854,742 | 7,862,312 |
| Call money and bills sold | 2,461,088 | 2,309,072 |
| Payables under repurchase agreements | 18,088,513 | 25,610,723 |
| Payables under securities lending transactions | 8,156,582 | 1,919,493 |
| Commercial papers | 2,181,995 | 2,530,815 |
| Trading liabilities | 10,898,924 | 11,016,853 |
| Borrowed money | 16,399,502 | 16,281,116 |
| Foreign exchanges | 2,037,524 | 2,340,970 |
| Short-term bonds payable | 847,299 | 729,499 |
| Bonds payable | 10,706,252 | 11,793,429 |
| Due to trust accounts | 10,382,479 | 10,094,729 |
| Other liabilities | 9,270,887 | 9,420,548 |
| Reserve for bonuses | 86,581 | 66,168 |
| Reserve for bonuses to directors | 620 | 353 |

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| | | |
|-----------------------------------------------|--------------------|--------------------|
| Reserve for stocks payment | 11,607 | 10,121 |
| Net defined benefit liabilities | 59,033 | 58,518 |
| Reserve for retirement benefits to directors | 1,088 | 911 |
| Reserve for loyalty award credits | 17,836 | 18,794 |
| Reserve for contingent losses | 318,002 | 229,111 |
| Reserves under special laws | 4,319 | 4,266 |
| Deferred tax liabilities | 867,919 | 928,318 |
| Deferred tax liabilities for land revaluation | 117,104 | 115,866 |
| Acceptances and guarantees | 9,560,158 | 9,490,410 |
| Total liabilities | 289,642,377 | 288,812,197 |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | As of March 31, 2018 | As of September 30, 2018 |
|----------------------------------------------------------------|-------------------------|-----------------------------|
| Net assets: | | |
| Capital stock | 2,141,513 | 2,141,513 |
| Capital surplus | 1,196,803 | 1,145,154 |
| Retained earnings | 10,064,649 | 10,581,941 |
| Treasury stock | (522,158) | (527,623) |
| Total shareholders equity | 12,880,807 | 13,340,986 |
| Net unrealized gains (losses) on available-for-sale securities | 2,388,234 | 2,363,677 |
| Net deferred gains (losses) on hedging instruments | 59,360 | (21,937) |
| Land revaluation excess | 170,239 | 169,086 |
| Foreign currency translation adjustments | 499,557 | 364,074 |
| Remeasurements of defined benefit plans | 62,182 | 77,040 |
| Debt value adjustments of foreign subsidiaries and affiliates | (35,743) | (6,468) |
| Total accumulated other comprehensive income | 3,143,832 | 2,945,472 |
| Subscription rights to shares | 274 | 217 |
| Non-controlling interests | 1,270,123 | 1,288,761 |
| Total net assets | 17,295,037 | 17,575,437 |
| Total liabilities and net assets | 306,937,415 | 306,387,635 |

Mitsubishi UFJ Financial Group, Inc.

(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, 2017 | For the six months ended September 30, 2018 |
|----------------------------------------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------|
| Ordinary income | 3,068,191 | 3,375,731 |
| Interest income | 1,533,164 | 1,805,570 |
| Interest on loans and bills discounted | 998,388 | 1,154,602 |
| Interest and dividends on securities | 319,026 | 339,225 |
| Trust fees | 58,792 | 63,045 |
| Fees and commissions | 744,736 | 743,426 |
| Trading income | 157,699 | 120,617 |
| Other operating income | 244,724 | 174,085 |
| Other ordinary income | 329,074 | 468,984 |
| Ordinary expenses | 2,204,170 | 2,489,812 |
| Interest expenses | 559,557 | 835,371 |
| Interest on deposits | 195,251 | 268,539 |
| Fees and commissions | 107,570 | 109,675 |
| Trading expenses | 638 | 827 |
| Other operating expenses | 63,224 | 78,351 |
| General and administrative expenses | 1,340,012 | 1,335,443 |
| Other ordinary expenses | 133,166 | 130,143 |
| Ordinary profits | 864,020 | 885,919 |
| Extraordinary gains | 51,400 | 11,564 |
| Gains on disposition of fixed assets | 2,645 | 9,865 |
| Reversal of reserve for contingent liabilities from financial instruments transactions | 59 | 53 |
| Gains on liquidation of subsidiaries | | 1,645 |
| Gains on exchange of shares of affiliates | 48,695 | |
| Extraordinary losses | 47,043 | 28,721 |
| Losses on disposition of fixed assets | 4,876 | 3,486 |
| Losses on impairment of fixed assets | 22,597 | 8,507 |
| Losses on change in equity | 19,569 | 15,223 |
| Losses on sales of shares of affiliates | | 1,504 |
| Profits before income taxes | 868,377 | 868,761 |
| Income taxes-current | 161,188 | 73,606 |
| Income taxes-deferred | 29,380 | 91,722 |

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| | | |
|---------------------------------------------------|---------|---------|
| Total taxes | 190,568 | 165,328 |
| Profits | 677,809 | 703,432 |
| Profits attributable to non-controlling interests | 50,869 | 52,636 |
| Profits attributable to owners of parent | 626,940 | 650,796 |

Consolidated Statements of Comprehensive Income

| (in millions of yen) | For the six months ended September 30, 2017 | For the six months ended September 30, 2018 |
|-------------------------------------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------|
| Profits | 677,809 | 703,432 |
| Other comprehensive income | | |
| Net unrealized gains (losses) on available-for-sale securities | 306,405 | (5,335) |
| Net deferred gains (losses) on hedging instruments | (30,315) | (81,847) |
| Land revaluation excess | (6) | |
| Foreign currency translation adjustments | (55,257) | (58,908) |
| Remeasurements of defined benefit plans | 22,840 | 13,721 |
| Share of other comprehensive income of associates accounted for using equity method | (57,881) | (73,375) |
| Total other comprehensive income | 185,784 | (205,745) |
| Comprehensive income | 863,593 | 497,687 |
| (Comprehensive income attributable to) | | |
| Comprehensive income attributable to owners of parent | 809,817 | 454,434 |
| Comprehensive income attributable to non-controlling interests | 53,776 | 43,252 |

Mitsubishi UFJ Financial Group, Inc.

(3) Consolidated Statements of Changes in Net Assets
For the six months ended September 30, 2017

| | Shareholders equity | | | | (in millions of yen) Accumulated other comprehensive income | | |
|-----------------------------------------------------|---------------------|-----------------|-------------------|----------------|----------------------------------------------------------------|-------------------------------------------------------------------|---------------------------------------|
| | Capital stock | Capital surplus | Retained earnings | Treasury stock | Total shareholders equity | Net | Net deferred gains |
| | | | | | | unrealized gains (losses) on available- for-sale securities | (losses) on hedging instruments |
| Balance at the beginning of the period | 2,141,513 | 1,412,087 | 9,278,546 | (513,260) | 12,318,885 | 2,184,597 | 125,684 |
| Changes during the period | | | | | | | |
| Cash dividends | | | (121,160) | | (121,160) | | |
| Profits attributable to owners of parent | | | 626,940 | | 626,940 | | |
| Repurchase of treasury stock | | | | (100,905) | (100,905) | | |
| Disposal of treasury stock | | (10) | | 1,901 | 1,891 | | |
| Retirement of treasury stock | | (98,952) | | 98,952 | | | |
| Reversal of land revaluation excess | | | 957 | | 957 | | |
| Changes in subsidiaries equity | | (16) | | | (16) | | |
| Net changes of items other than shareholders equity | | | | | | 315,808 | (28,985) |

| | | | | | | | | |
|----------------------------------|-----------|-----------|-----------|-----------|------------|--|-----------|----------|
| Total changes during the period | | (98,979) | 506,736 | (51) | 407,705 | | 315,808 | (28,985) |
| Balance at the end of the period | 2,141,513 | 1,313,107 | 9,785,282 | (513,312) | 12,726,591 | | 2,500,406 | 96,698 |

Accumulated other comprehensive income

| | Land revaluation excess | Foreign currency translation adjustments | Remeasurement of defined benefit plans | Debt value adjustments of foreign subsidiaries affiliates | Total other comprehensive income | Subscription rights to shares | Non-controlling interests | Total net assets |
|-----------------------------------------------------|-------------------------|------------------------------------------|----------------------------------------|-----------------------------------------------------------|----------------------------------|-------------------------------|---------------------------|------------------|
| Balance at the beginning of the period | 173,723 | 558,339 | (65,098) | (15,863) | 2,961,382 | 407 | 1,377,719 | 16,658,394 |
| Changes during the period | | | | | | | | |
| Cash dividends | | | | | | | | (121,160) |
| Profits attributable to owners of parent | | | | | | | | 626,940 |
| Repurchase of treasury stock | | | | | | | | (100,905) |
| Disposal of treasury stock | | | | | | | | 1,891 |
| Retirement of treasury stock | | | | | | | | |
| Reversal of land revaluation excess | | | | | | | | 957 |
| Changes in subsidiaries equity | | | | | | | | (16) |
| Net changes of items other than shareholders equity | (964) | (125,152) | 24,857 | (3,643) | 181,919 | (132) | 31,488 | 213,275 |

| | | | | | | | | |
|----------------------------------|---------|-----------|----------|----------|-----------|-------|-----------|------------|
| Total changes during the period | (964) | (125,152) | 24,857 | (3,643) | 181,919 | (132) | 31,488 | 620,980 |
| Balance at the end of the period | 172,758 | 433,186 | (40,241) | (19,507) | 3,143,302 | 274 | 1,409,207 | 17,279,375 |

Mitsubishi UFJ Financial Group, Inc.

For the six months ended September 30, 2018

| | 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 available-for-sale securities | Net deferred gains (losses) on hedging instruments |
| Balance at the beginning of the period | 2,141,513 | 1,196,803 | 10,064,649 | (522,158) | 12,880,807 | 2,388,234 | 59,360 |
| Cumulative effects due to revision of accounting standards for foreign subsidiaries and affiliates | | | (2,723) | | (2,723) | (844) | |
| Restated balance | 2,141,513 | 1,196,803 | 10,061,926 | (522,158) | 12,878,084 | 2,387,390 | 59,360 |
| Changes during the period | | | | | | | |
| Cash dividends | | | (131,934) | | (131,934) | | |
| Profits attributable to owners of parent | | | 650,796 | | 650,796 | | |
| Repurchase of treasury stock | | | | (60,721) | (60,721) | | |
| Disposal of treasury stock | | (0) | | 3,730 | 3,730 | | |
| Retirement of treasury stock | | (51,526) | | 51,526 | | | |
| Reversal of land revaluation | | | 1,153 | | 1,153 | | |

| | | | | | | | |
|-----------------------------------------------------|-----------|-----------|------------|-----------|------------|-----------|----------|
| excess | | | | | | | |
| Changes in subsidiaries equity | | (122) | | | (122) | | |
| Net changes of items other than shareholders equity | | | | | | (23,712) | (81,298) |
| Total changes during the period | | (51,648) | 520,015 | (5,464) | 462,901 | (23,712) | (81,298) |
| Balance at the end of the period | 2,141,513 | 1,145,154 | 10,581,941 | (527,623) | 13,340,986 | 2,363,677 | (21,937) |

Accumulated other comprehensive income

| | Land revaluation excess | Foreign currency translation adjustments | Remeasurements of defined benefit plans | Debt value adjustments of foreign subsidiaries and affiliates | Total accumulated other comprehensive income | Subscription rights | Non-controlling interests | Total net assets |
|----------------------------------------------------------------------------------------------------|-------------------------|------------------------------------------|-----------------------------------------|---------------------------------------------------------------|----------------------------------------------|---------------------|---------------------------|------------------|
| Balance at the beginning of the period | 170,239 | 499,557 | 62,182 | (35,743) | 3,143,832 | 274 | 1,270,123 | 17,295,037 |
| Cumulative effects due to revision of accounting standards for foreign subsidiaries and affiliates | | | | | (844) | | | (3,568) |
| Restated balance | 170,239 | 499,557 | 62,182 | (35,743) | 3,142,987 | 274 | 1,270,123 | 17,291,469 |
| Changes during the period | | | | | | | | |
| Cash dividends | | | | | | | | (131,934) |
| Profits attributable to owners of | | | | | | | | 650,796 |

| | | | | | | | | |
|-----------------------------------------------------|---------|-----------|--------|---------|-----------|------|-----------|------------|
| parent | | | | | | | | |
| Repurchase of treasury stock | | | | | | | | (60,721) |
| Disposal of treasury stock | | | | | | | | 3,730 |
| Retirement of treasury stock | | | | | | | | |
| Reversal of land revaluation excess | | | | | | | | 1,153 |
| Changes in subsidiaries equity | | | | | | | | (122) |
| Net changes of items other than shareholders equity | (1,153) | (135,483) | 14,857 | 29,275 | (197,515) | (56) | 18,638 | (178,933) |
| Total changes during the period | (1,153) | (135,483) | 14,857 | 29,275 | (197,515) | (56) | 18,638 | 283,967 |
| Balance at the end of the period | 169,086 | 364,074 | 77,040 | (6,468) | 2,945,472 | 217 | 1,288,761 | 17,575,437 |

(4) Notes on Going-Concern Assumption

None.

(5) Changes in Accounting Policies

(Change in the definition of cash and cash equivalents in the consolidated statements of cash flows)

From the six months ended September 30, 2018, MUFG has changed the definition of cash and cash equivalents in the consolidated statements of cash flows to make it equivalent to Cash and due from banks on the consolidated balance sheet. Previously, it was defined as Cash and due from banks on the consolidated balance sheet excluding time deposits and negotiable certificates of deposits in other banks.

In light of the market environment where interest rates have long remained, and are expected to remain, ultra-low due to recent monetary policy, and the business environment where MUFG implements strategies to transform its business model based on the current Medium-Term Business Plan, treating such Due from banks as an operating asset which constitute cash flows from operating activities no longer accurately reflects MUFG's actual cash management activities, therefore, Due from banks, regardless of whether it bear interest, is included in cash and cash equivalents in order to more accurately present the actual cash flows.

Selected Financial Information

under Japanese GAAP

For the Six Months Ended September 30, 2018

Mitsubishi UFJ Financial Group, Inc.

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| 1. Financial Statements | [BK Non-consolidated][TB Non-consolidated] | 34 |

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

(*2) BK means MUFG Bank, Ltd.

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

(*4) BK and TB Combined means simple sum of BK and TB without consolidation processes.

(*5) MUAH means MUFG Americas Holdings Corporation.

(*6) KS means Bank of Ayudhya Public Company Limited.

1. Financial Results**MUFG Consolidated**

| | (in millions of yen) | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------|------------|
| | For the six months ended | | Increase |
| | September 30, 2018 | September 30, 2017 | (Decrease) |
| | (A) | (B) | (A) - (B) |
| Gross profits | 1,882,598 | 2,008,140 | (125,541) |
| Gross profits before credit costs for trust accounts | 1,882,598 | 2,008,140 | (125,541) |
| Net interest income | 970,276 | 973,621 | (3,345) |
| Trust fees | 63,045 | 58,792 | 4,253 |
| Credit costs for trust accounts (1) | | | |
| Net fees and commissions | 633,751 | 637,165 | (3,414) |
| Net trading profits | 119,790 | 157,061 | (37,271) |
| Net other operating profits | 95,734 | 181,499 | (85,764) |
| Net gains (losses) on debt securities | (1,627) | 84,759 | (86,387) |
| General and administrative expenses | 1,314,457 | 1,307,356 | 7,100 |
| Amortization of goodwill | 8,595 | 8,519 | 76 |
| Net operating profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 576,736 | 709,303 | (132,566) |
| Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses | 568,141 | 700,783 | (132,642) |
| Provision for general allowance for credit losses (2) | | | |
| Net operating profits* | 568,141 | 700,783 | (132,642) |
| Net non-recurring gains (losses) | 317,777 | 163,236 | 154,541 |
| Credit costs (3) | (46,995) | (88,757) | 41,761 |
| Losses on loan write-offs | (59,883) | (62,965) | 3,082 |
| Provision for specific allowance for credit losses | | | |
| Other credit costs | 12,887 | (25,791) | 38,679 |
| Reversal of allowance for credit losses (4) | 77,602 | 53,575 | 24,026 |
| Reversal of reserve for contingent losses included in credit costs (5) | 56,412 | | 56,412 |
| Gains on loans written-off (6) | 30,949 | 38,291 | (7,341) |
| Net gains (losses) on equity securities | 85,149 | 55,015 | 30,134 |
| Gains on sales of equity securities | 94,890 | 65,790 | 29,099 |
| Losses on sales of equity securities | (8,254) | (9,681) | 1,426 |
| Losses on write-down of equity securities | (1,486) | (1,094) | (392) |
| Equity in earnings of equity method investees | 163,778 | 135,674 | 28,103 |
| Other non-recurring gains (losses) | (49,118) | (30,563) | (18,555) |
| Ordinary profits | 885,919 | 864,020 | 21,898 |

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| | | | |
|---------------------------------------------------|-----------------|----------|----------|
| Net extraordinary gains (losses) | (17,157) | 4,357 | (21,515) |
| Losses on impairment of fixed assets | (8,507) | (22,597) | 14,089 |
| Losses on change in equity | (15,223) | (19,569) | 4,346 |
| Gains on exchange of shares of affiliates | | 48,695 | (48,695) |
| Profits before income taxes | 868,761 | 868,377 | 383 |
| Income taxes-current | 73,606 | 161,188 | (87,581) |
| Income taxes-deferred | 91,722 | 29,380 | 62,341 |
| Total taxes | 165,328 | 190,568 | (25,239) |
| Profits | 703,432 | 677,809 | 25,623 |
| Profits attributable to non-controlling interests | 52,636 | 50,869 | 1,766 |
| Profits attributable to owners of parent | 650,796 | 626,940 | 23,856 |

Note:

* Netoperating profits = Banking subsidiaries net operating 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) | 117,968 | 3,109 | 114,858 |
| Number of consolidated subsidiaries | 215 | 208 | 7 |
| Number of affiliated companies accounted for under the equity method | 59 | 55 | 4 |

BK and TB Combined

| | (in millions of yen) | | |
|--------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------|------------------------|
| | For the six months ended | September 30, 2017 | Increase (Decrease) |
| | (A) | (B) | (A) - (B) |
| Gross profits | 1,015,325 | 1,109,563 | (94,237) |
| Gross profits before credit costs for trust accounts | 1,015,325 | 1,109,563 | (94,237) |
| Domestic gross profits | 680,983 | 645,251 | 35,732 |
| Net interest income | 444,609 | 340,632 | 103,976 |
| Trust fees | 49,912 | 45,789 | 4,122 |
| Credit costs for trust accounts (1) | | | |
| Net fees and commissions | 161,085 | 172,828 | (11,742) |
| Net trading profits | (1,440) | (4,375) | 2,934 |
| Net other operating profits | 26,816 | 90,375 | (63,558) |
| Net gains (losses) on debt securities | 16,791 | 77,883 | (61,092) |
| Non-domestic gross profits | 334,341 | 464,311 | (129,969) |
| Net interest income | 214,547 | 251,751 | (37,204) |
| Net fees and commissions | 90,425 | 99,522 | (9,096) |
| Net trading profits | 11,318 | 48,058 | (36,739) |
| Net other operating profits | 18,050 | 64,979 | (46,928) |
| Net gains (losses) on debt securities | (17,597) | 7,598 | (25,196) |
| General and administrative expenses | 661,997 | 667,278 | (5,281) |
| Personnel expenses | 230,964 | 241,786 | (10,822) |
| Non-personnel expenses | 389,024 | 390,000 | (976) |
| Taxes | 42,008 | 35,491 | 6,516 |
| Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses | 353,328 | 442,284 | (88,955) |
| Provision for general allowance for credit losses (2) | | | |
| Net operating profits | 353,328 | 442,284 | (88,955) |
| Net non-recurring gains (losses) | 230,194 | 91,217 | 138,977 |
| Credit costs (3) | 4,982 | (39,689) | 44,672 |
| Losses on loan write-offs | (7,874) | (13,652) | 5,777 |
| Provision for specific allowance for credit losses | | | |
| Other credit costs | 12,857 | (26,036) | 38,894 |
| Reversal of allowance for credit losses (4) | 105,165 | 90,732 | 14,432 |
| Reversal of reserve for contingent losses included in credit costs (5) | 56,554 | | 56,554 |
| Gains on loans written-off (6) | 6,783 | 13,708 | (6,925) |
| Net gains (losses) on equity securities | 81,338 | 50,638 | 30,700 |
| Gains on sales of equity securities | 91,543 | 61,704 | 29,838 |
| Losses on sales of equity securities | (8,544) | (10,635) | 2,090 |
| Losses on write-down of equity securities | (1,660) | (431) | (1,229) |
| Other non-recurring gains (losses) | (24,630) | (24,173) | (457) |

| | | | |
|----------------------------------------------------|----------------|----------|-----------|
| Ordinary profits | 583,522 | 533,501 | 50,021 |
| Net extraordinary gains (losses) | 22,142 | 38,792 | (16,650) |
| Net gains (losses) on disposition of fixed assets | 5,472 | (2,861) | 8,334 |
| Losses on impairment of fixed assets | (8,225) | (11,157) | 2,931 |
| Gain on sales of equity securities of subsidiaries | 15,400 | | 15,400 |
| Gain on exchange of shares of affiliates | | 52,811 | (52,811) |
| Income before income taxes | 605,665 | 572,294 | 33,371 |
| Income taxes-current | 35,770 | 136,554 | (100,783) |
| Income taxes-deferred | 75,415 | 15,379 | 60,035 |
| Total taxes | 111,185 | 151,933 | (40,747) |
| Net income | 494,479 | 420,360 | 74,119 |
| (Reference) | | | |
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6) | 173,486 | 64,752 | 108,734 |

BK Consolidated

| | (in millions of yen) | | |
|-------------------------------------------------------------------------------------------------------------|--------------------------|--------------------|------------|
| | For the six months ended | | Increase |
| | September 30, 2018 | September 30, 2017 | (Decrease) |
| | (A) | (B) | (A) - (B) |
| Gross profits | 1,238,028 | 1,361,131 | (123,103) |
| Net interest income | 800,182 | 808,891 | (8,709) |
| Trust fees | 6,580 | 6,625 | (45) |
| Net fees and commissions | 338,312 | 338,395 | (82) |
| Net trading profits | 34,950 | 37,207 | (2,257) |
| Net other operating profits | 58,003 | 170,011 | (112,008) |
| Net gains (losses) on debt securities | 796 | 73,919 | (73,122) |
| General and administrative expenses | 902,523 | 885,653 | 16,869 |
| Amortization of goodwill | 8,054 | 7,839 | 214 |
| Net operating profits before provision for general allowance for credit losses and amortization of goodwill | 343,559 | 483,317 | (139,758) |
| Net operating profits before provision for general allowance for credit losses | 335,504 | 475,477 | (139,972) |
| Provision for general allowance for credit losses (1) | | | |
| Net operating profits* | 335,504 | 475,477 | (139,972) |
| Net non-recurring gains (losses) | 207,495 | 73,735 | 133,760 |
| Credit costs (2) | (7,756) | (45,897) | 38,140 |
| Losses on loan write-offs | (20,644) | (27,712) | 7,068 |
| Provision for specific allowance for credit losses | | | |
| Other credit costs | 12,887 | (18,184) | 31,071 |
| Reversal of allowance for credit losses (3) | 91,374 | 57,887 | 33,487 |
| Reversal of reserve for contingent losses included in credit costs (4) | 56,554 | | 56,554 |
| Gains on loans written-off (5) | 20,638 | 28,003 | (7,365) |
| Net gains (losses) on equity securities | 76,841 | 40,169 | 36,671 |
| Gains on sales of equity securities | 86,747 | 50,322 | 36,425 |
| Losses on sales of equity securities | (8,700) | (9,311) | 611 |
| Losses on write-down of equity securities | (1,206) | (841) | (364) |
| Equity in earnings of equity method investees | 9,046 | 18,251 | (9,204) |
| Other non-recurring gains (losses) | (39,202) | (24,678) | (14,523) |
| Ordinary profits | 543,000 | 549,213 | (6,212) |
| Net extraordinary gains (losses) | (7,347) | (9,635) | 2,288 |
| Net gains (losses) on disposition of fixed assets | (491) | (1,538) | 1,046 |
| Losses on impairment of fixed assets | (7,418) | (8,097) | 678 |
| Profits before income taxes | 535,653 | 539,577 | (3,924) |
| Income taxes-current | 56,586 | 104,508 | (47,922) |

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| | | | |
|---------------------------------------------------|----------------|---------|----------|
| Income taxes-deferred | 55,243 | 38,356 | 16,887 |
| Total taxes | 111,830 | 142,865 | (31,035) |
| Profits | 423,823 | 396,712 | 27,110 |
| Profits attributable to non-controlling interests | 21,046 | 20,689 | 356 |
| Profits attributable to owners of parent | 402,776 | 376,022 | 26,754 |

Note:

* Netoperating profits = Net operating profits of BK + 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) | 160,810 | 39,993 | 120,817 |
| Number of consolidated subsidiaries | 126 | 125 | 1 |
| Number of affiliated companies accounted for under the equity method | 48 | 48 | |

Mitsubishi UFJ Financial Group, Inc.

BK Non-consolidated

| | (in millions of yen) | | |
|----------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------|------------------------|
| | For the six months ended | | Increase (Decrease) |
| | September 30, 2018 (A) | September 30, 2017 (B) | (A) - (B) |
| Gross profits | 843,834 | 905,893 | (62,058) |
| Domestic gross profits | 546,088 | 509,406 | 36,682 |
| Net interest income | 405,072 | 294,140 | 110,931 |
| Net fees and commissions | 120,424 | 122,763 | (2,339) |
| Net trading profits | (773) | (1,096) | 322 |
| Net other operating profits | 21,366 | 93,599 | (72,232) |
| Net gains (losses) on debt securities | 13,331 | 74,344 | (61,013) |
| Non-domestic gross profits | 297,745 | 396,486 | (98,741) |
| Net interest income | 172,626 | 206,995 | (34,368) |
| Net fees and commissions | 89,660 | 96,364 | (6,703) |
| Net trading profits | 11,427 | 34,412 | (22,984) |
| Net other operating profits | 24,029 | 58,714 | (34,684) |
| Net gains (losses) on debt securities | (12,376) | 626 | (13,002) |
| General and administrative expenses | 570,408 | 567,964 | 2,443 |
| Personnel expenses | 200,395 | 205,323 | (4,927) |
| Non-personnel expenses | 333,379 | 333,478 | (99) |
| Amortization of goodwill | 182 | 183 | (0) |
| Taxes | 36,632 | 29,162 | 7,470 |
| Net operating profits before provision for general allowance for credit losses and amortization of goodwill | 273,608 | 338,111 | (64,503) |
| Net operating profits before provision for general allowance for credit losses | 273,426 | 337,928 | (64,502) |
| Provision for general allowance for credit losses (1) | | | |
| Net operating profits | 273,426 | 337,928 | (64,502) |
| Net non-recurring gains (losses) | 229,007 | 73,890 | 155,116 |
| Credit costs (2) | 5,804 | (31,980) | 37,784 |
| Reversal of allowance for credit losses (3) | 102,335 | 77,697 | 24,637 |
| Reversal of reserve for contingent losses included in credit costs (4) | 56,554 | | 56,554 |
| Gains on loans written-off (5) | 6,777 | 13,203 | (6,425) |
| Net gains (losses) on equity securities | 74,724 | 38,837 | 35,887 |
| Gains on sales of equity securities | 84,420 | 48,044 | 36,375 |
| Losses on sales of equity securities | (8,185) | (8,989) | 804 |
| Losses on write-down of equity securities | (1,510) | (217) | (1,293) |
| Other non-recurring gains (losses) | (17,189) | (23,867) | 6,677 |

| | | | |
|----------------------------------------------------------|-----------------|----------|----------|
| Ordinary profits | 502,433 | 411,819 | 90,614 |
| Net extraordinary gains (losses) | 7,939 | (10,232) | 18,171 |
| Net gains (losses) on disposition of fixed assets | (1,428) | (2,433) | 1,005 |
| Losses on impairment of fixed assets | (7,154) | (7,798) | 644 |
| Gain on sales of equity securities of subsidiaries | 15,400 | | 15,400 |
| Income before income taxes | 510,372 | 401,586 | 108,786 |
| Income taxes-current | 29,669 | 94,380 | (64,711) |
| Income taxes-deferred | 57,303 | 12,941 | 44,361 |
| Total taxes | 86,972 | 107,322 | (20,349) |
| Net income | 423,400 | 294,264 | 129,135 |
| (Reference) | | | |
| Total credit costs (1)+(2)+(3)+(4)+(5) | 171,472 | 58,920 | 112,551 |
| Provision for general allowance for credit losses | 145,796 | 88,698 | 57,098 |
| Provision for special allowance for credit losses | (43,406) | (10,693) | (32,712) |
| Allowance for credit to specific foreign borrowers | (55) | (306) | 251 |
| Losses on loans write-off | (7,285) | (13,641) | 6,355 |
| Provision for contingent losses included in credit costs | 56,554 | (11,961) | 68,516 |
| Gains on loans written-off | 6,777 | 13,203 | (6,425) |
| Losses on sales of other loans, etc. | 13,090 | (6,377) | 19,468 |

TB Consolidated

| | (in millions of yen) | | |
|----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------|------------|
| | For the six months ended | | Increase |
| | September 30, 2018 | September 30, 2017 | (Decrease) |
| | (A) | (B) | (A) - (B) |
| Gross profits | 224,070 | 249,151 | (25,081) |
| Gross profits before credit costs for trust accounts | 224,070 | 249,151 | (25,081) |
| Trust fees | 56,612 | 52,269 | 4,342 |
| Trust fees before credit costs for trust accounts | 56,612 | 52,269 | 4,342 |
| Money trusts fees (Jointly operated designated money trusts before credit costs for trust account) | 7,009 | 6,284 | 724 |
| Other trust fees | 49,603 | 45,985 | 3,618 |
| Credit costs for trust accounts (1) | | | |
| Net interest income | 74,910 | 73,392 | 1,517 |
| Net fees and commissions | 87,051 | 104,437 | (17,386) |
| Net trading profits | 699 | 12,972 | (12,272) |
| Net other operating profits | 4,797 | 6,079 | (1,282) |
| Net gains (losses) on debt securities | (1,822) | 10,511 | (12,334) |
| General and administrative expenses | 134,591 | 147,030 | (12,439) |
| Amortization of goodwill | 539 | 677 | (138) |
| Net operating profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill | 90,019 | 102,799 | (12,780) |
| Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses | 89,479 | 102,121 | (12,641) |
| Provision for general allowance for credit losses (2) | | | |
| Net operating profits* | 89,479 | 102,121 | (12,641) |
| Net non-recurring gains (losses) | 607 | 18,639 | (18,031) |
| Credit costs (3) | (612) | (7,755) | 7,143 |
| Losses on loan write-offs | (612) | (49) | (563) |
| Provision for specific allowance for credit losses | | | |
| Other credit costs | | (7,706) | 7,706 |
| Reversal of allowance for credit losses (4) | 2,714 | 13,049 | (10,334) |
| Reversal of reserve for contingent losses included in credit costs (5) | 1 | | 1 |
| Gains on loans written-off (6) | 19 | 526 | (507) |
| Net gains (losses) on equity securities | 6,617 | 11,800 | (5,182) |
| Gains on sales of equity securities | 7,122 | 13,660 | (6,537) |
| Losses on sales of equity securities | (358) | (1,645) | 1,286 |
| Losses on write-down of equity securities | (145) | (214) | 68 |
| Profits (losses) from investments in affiliates | 923 | 3,444 | (2,521) |
| Other non-recurring gains (losses) | (9,056) | (2,426) | (6,630) |

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| | | | |
|---------------------------------------------------|----------------|----------|----------|
| Ordinary profits | 90,087 | 120,760 | (30,673) |
| Net extraordinary gains (losses) | 13,148 | 33,776 | (20,627) |
| Net gains (losses) on disposition of fixed assets | 6,892 | (436) | 7,328 |
| Losses on impairment of fixed assets | (1,072) | (14,483) | 13,411 |
| Gains on exchange of shares of affiliates | | 48,695 | (48,695) |
| Profits before income taxes | 103,235 | 154,536 | (51,300) |
| Income taxes-current | 10,676 | 47,228 | (36,552) |
| Income taxes-deferred | 18,502 | 970 | 17,531 |
| Total taxes | 29,178 | 48,199 | (19,020) |
| Profits | 74,056 | 106,337 | (32,280) |
| Profits attributable to non-controlling interests | 2,021 | 4,960 | (2,938) |
| Profits attributable to owners of parent | 72,034 | 101,376 | (29,341) |

Note:

* Net operating profits = Net operating profits of TB + 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) | 2,122 | 5,819 | (3,697) |
| Number of consolidated subsidiaries | 55 | 49 | 6 |
| Number of affiliated companies accounted for under the equity method | 7 | 8 | (1) |

TB Consolidated(combined operating results of TB and transferred entities to Intermediate Holding Company in the United States) In July 2016 and July 2017, to comply with the financial regulations in the United States, TB transferred the interests in its subsidiaries in the United States to the Intermediate Holding Company(IHC) in United States which are owned by BK and MUFG.

The combined operating results of TB and transferred entities are as follows(the operating results of transferred entities are prepared for managerial accounting purpose):

| | | | |
|--------------------------------------------------------------------------------------------------------------------|---------------|---------|----------|
| Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses | 90,768 | 102,156 | (11,387) |
| Profits attributable to owners of parent | 72,931 | 101,397 | (28,466) |
| Number of the entities transferred to IHC | 3 | 3 | |

TB Non-consolidated

| | (in millions of yen) | | |
|--------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------|------------------------|
| | For the six months ended | | Increase (Decrease) |
| | September 30, 2018 | September 30, 2017 | (A) - (B) |
| | (A) | (B) | (A) - (B) |
| Gross profits | 171,491 | 203,670 | (32,178) |
| Gross profits before credit costs for trust accounts | 171,491 | 203,670 | (32,178) |
| Domestic gross profits | 134,895 | 135,844 | (949) |
| Trust fees | 49,912 | 45,789 | 4,122 |
| Trust fees before credit costs for trust accounts | 49,912 | 45,789 | 4,122 |
| Money trusts fees (Jointly operated designated money trusts before credit costs for trust account) | 7,009 | 6,284 | 724 |
| Other trust fees | 42,902 | 39,505 | 3,397 |
| Credit costs for trust accounts (1) | | | |
| Net interest income | 39,537 | 46,492 | (6,955) |
| Net fees and commissions | 40,661 | 50,064 | (9,403) |
| Net trading profits | (666) | (3,278) | 2,611 |
| Net other operating profits | 5,450 | (3,223) | 8,674 |
| Net gains (losses) on debt securities | 3,460 | 3,539 | (78) |
| Non-domestic gross profits | 36,596 | 67,825 | (31,228) |
| Net interest income | 41,920 | 44,755 | (2,835) |
| Net fees and commissions | 764 | 3,158 | (2,393) |
| Net trading profits | (109) | 13,645 | (13,755) |
| Net other operating profits | (5,979) | 6,264 | (12,244) |
| Net gains (losses) on debt securities | (5,220) | 6,972 | (12,193) |
| General and administrative expenses | 91,589 | 99,314 | (7,725) |
| Personnel expenses | 30,568 | 36,463 | (5,894) |
| Non-personnel expenses | 55,645 | 56,522 | (877) |
| Taxes | 5,375 | 6,328 | (953) |
| Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses | 79,902 | 104,355 | (24,453) |
| Provision for general allowance for credit losses (2) | | | |
| Net operating profits | 79,902 | 104,355 | (24,453) |
| Net non-recurring gains (losses) | 1,187 | 17,326 | (16,139) |
| Credit costs (3) | (821) | (7,708) | 6,887 |
| Reversal of allowance for credit losses (4) | 2,830 | 13,035 | (10,205) |
| Reversal of reserve for contingent losses included in credit costs (5) | | | |
| Gains on loans written-off (6) | 5 | 505 | (499) |
| Net gains (losses) on equity securities | 6,613 | 11,800 | (5,186) |

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| | | | |
|----------------------------------------------------------|----------------|---------|----------|
| Gains on sales of equity securities | 7,122 | 13,660 | (6,537) |
| Losses on sales of equity securities | (358) | (1,645) | 1,286 |
| Losses on write-down of equity securities | (150) | (214) | 64 |
| Other non-recurring gains (losses) | (7,440) | (305) | (7,134) |
| Ordinary profits | 81,089 | 121,682 | (40,592) |
| Net extraordinary gains (losses) | 14,203 | 49,025 | (34,822) |
| Net gains (losses) on disposition of fixed assets | 6,901 | (428) | 7,329 |
| Losses on impairment of fixed assets | (1,070) | (3,358) | 2,287 |
| Gains on exchange of shares of affiliates | | 52,811 | (52,811) |
| Income before income taxes | 95,292 | 170,707 | (75,415) |
| Income taxes-current | 6,100 | 42,173 | (36,072) |
| Income taxes-deferred | 18,112 | 2,437 | 15,674 |
| Total taxes | 24,213 | 44,611 | (20,398) |
| Net income | 71,079 | 126,096 | (55,016) |
| (Reference) | | | |
| Total credit costs (1)+(2)+(3)+(4)+(5)+(6) | 2,014 | 5,832 | (3,817) |
| Credit costs for trust accounts | | | |
| Provision for general allowance for credit losses | 2,821 | 16,708 | (13,887) |
| Provision for special allowance for credit losses | 9 | (3,673) | 3,682 |
| Allowance for credit to specific foreign borrowers | | 0 | (0) |
| Losses on loans write-offs | (589) | (11) | (577) |
| Provision for contingent losses included in credit costs | (232) | (7,697) | 7,464 |
| Gains on loans written-off | 5 | 505 | (499) |
| Losses on sales of other loans, etc. | | | |

Mitsubishi UFJ Financial Group, Inc.

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

| | (percentage per annum) | | |
|-----------------------------------------------------------------------------------|------------------------------------------------|------------------------|------------------------------------------------|
| | For the six months ended September 30, 2018 | Increase (Decrease) | For the six months ended September 30, 2017 |
| | (A) | (B) | (B) |
| (Domestic business segment) | | | |
| Total average interest rate on interest-earning assets (a) | 0.69 | 0.15 | 0.54 |
| Average interest rate on loans and bills discounted (b) | 0.81 | (0.07) | 0.88 |
| Average interest rate on securities | 1.43 | 0.71 | 0.71 |
| Total average interest rate on interest-bearing liabilities (c) | | | |
| <including general and administrative expenses> | 0.52 | (0.03) | 0.56 |
| Average interest rate on deposits and NCD (d) | 0.00 | (0.00) | 0.00 |
| Average interest rate on other liabilities | 0.20 | 0.00 | 0.19 |
| Overall interest rate spread (a)-(c) | 0.17 | 0.19 | (0.01) |
| Interest rate spread (b)-(d) | 0.81 | (0.06) | 0.88 |
| (After excluding loans to the Japanese government and governmental organizations) | | | |
| Average interest rate on loans and bills discounted (e) | 0.85 | (0.09) | 0.95 |
| Interest rate spread (e)-(d) | 0.84 | (0.09) | 0.94 |

TB Non-consolidated

| | (percentage per annum) | | |
|-----------------------------------------------------------------|---------------------------------------------------------------|----------------------------------------|------------------------------------------------------------|
| | For the six months ended September 30, 2018 | Increase (Decrease) (A) - (B) | For the six months ended September 30, 2017 |
| | (A) | (B) | (B) |
| (Domestic business segment) | | | |
| Total average interest rate on interest-earning assets (a) | 0.60 | 0.05 | 0.54 |
| Average interest rate on loans and bills discounted (b) | 0.40 | (0.06) | 0.46 |
| Average interest rate on securities | 1.79 | 0.60 | 1.19 |
| Total average interest rate on interest-bearing liabilities (c) | 0.12 | 0.03 | 0.09 |
| Average interest rate on deposits and NCD (d) | 0.04 | (0.02) | 0.07 |
| Overall interest rate spread (a)-(c) | 0.47 | 0.02 | 0.45 |
| Interest rate spread (b)-(d) | 0.35 | (0.03) | 0.39 |

(After excluding loans to the Japanese government and governmental organizations)

| | | | |
|---------------------------------------------------------|-------------|------|------|
| Average interest rate on loans and bills discounted (e) | 0.61 | 0.10 | 0.50 |
| Interest rate spread (e)-(d) | 0.56 | 0.13 | 0.43 |

BK and TB Combined

| | (percentage per annum) | | |
|-----------------------------------------------------------------------------------|----------------------------------------------------------------------|--------------------------|-------------------------------------------------------------------|
| | For the six months ended September 30, 2018 (A) | Increase (A) - (B) | For the six months ended September 30, 2017 (B) |
| (Domestic business segment) | | | |
| Average interest rate on loans and bills discounted (a) | 0.78 | (0.02) | 0.81 |
| Average interest rate on deposits and NCD (b) | 0.00 | (0.00) | 0.01 |
| Interest rate spread (a)-(b) | 0.77 | (0.02) | 0.79 |
| (After excluding loans to the Japanese government and governmental organizations) | | | |
| Average interest rate on loans and bills discounted (c) | 0.83 | (0.03) | 0.87 |
| Interest rate spread (c)-(b) | 0.82 | (0.02) | 0.85 |

Mitsubishi UFJ Financial Group, Inc.

3. Notional Principal by the Remaining Life of the Interest Rate Swaps for Hedge-Accounting**MUFG Consolidated**

(in billions of yen)

| | As of September 30, 2018 | | | Total |
|-----------------------------|--------------------------|-------------------|-----------------|-----------------|
| | within 1 year | 1 year to 5 years | over 5 years | |
| Receive-fix/pay-floater | 518.8 | 4,995.0 | 13,984.3 | 19,498.3 |
| Receive-floater/pay-fix | 317.0 | 6,361.0 | 2,266.5 | 8,944.5 |
| Receive-floater/pay-floater | | | | |
| Receive-fix/pay-fix | | | | |
| Total | 835.8 | 11,356.0 | 16,250.9 | 28,442.8 |

BK Consolidated

(in billions of yen)

| | As of September 30, 2018 | | | Total |
|-----------------------------|--------------------------|-------------------|-----------------|-----------------|
| | within 1 year | 1 year to 5 years | over 5 years | |
| Receive-fix/pay-floater | 432.1 | 4,298.8 | 13,890.7 | 18,621.7 |
| Receive-floater/pay-fix | 20.1 | 4,572.8 | 754.1 | 5,347.0 |
| Receive-floater/pay-floater | | | | |
| Receive-fix/pay-fix | | | | |
| Total | 452.2 | 8,871.7 | 14,644.8 | 23,968.8 |

TB Consolidated

(in billions of yen)

| | As of September 30, 2018 | | | Total |
|-----------------------------|--------------------------|-------------------|--------------|---------|
| | within 1 year | 1 year to 5 years | over 5 years | |
| Receive-fix/pay-floater | 86.7 | 696.1 | 93.6 | 876.5 |
| Receive-floater/pay-fix | 297.1 | 1,743.0 | 1,499.0 | 3,539.2 |
| Receive-floater/pay-floater | | | | |
| Receive-fix/pay-fix | | | | |

| | | | | |
|-------|-------|---------|---------|---------|
| Total | 383.8 | 2,439.2 | 1,592.6 | 4,415.7 |
|-------|-------|---------|---------|---------|

4. Securities**MUFG Consolidated**

The tables include negotiable certificates of deposit in Cash and due from banks, beneficiary rights to the trust in Monetary claims bought and others in addition to Securities.

Fair Value Information on Securities

| | As of September 30, 2018 | | | | As of March 31, 2018 | | | |
|----------------------------------------|--------------------------------------|-------------|--------|--------|--------------------------------------|-------------|--------|--------|
| | Amount on consolidated balance sheet | Differences | Gains | Losses | Amount on consolidated balance sheet | Differences | Gains | Losses |
| | | | | | | | | |
| Debt securities being held to maturity | 4,196,473 | 10,550 | 45,427 | 34,876 | 3,593,058 | 37,990 | 55,058 | 17,068 |
| Domestic bonds | 1,100,764 | 33,485 | 33,485 | | 1,100,828 | 40,211 | 40,211 | |
| Government bonds | 1,100,764 | 33,485 | 33,485 | | 1,100,828 | 40,211 | 40,211 | |
| Municipal bonds | | | | | | | | |
| Corporate bonds | | | | | | | | |
| Other | 3,095,708 | (22,935) | 11,941 | 34,876 | 2,492,230 | (2,221) | 14,847 | 17,068 |
| Foreign bonds | 1,220,208 | (29,612) | 2,307 | 31,920 | 1,120,883 | (9,438) | 6,408 | 15,846 |
| Other | 1,875,499 | 6,677 | 9,634 | 2,956 | 1,371,346 | 7,216 | 8,438 | 1,222 |

| | As of September 30, 2018 | | | | As of March 31, 2018 | | | |
|-------------------------------|--------------------------------------|-------------|-----------|---------|--------------------------------------|-------------|-----------|---------|
| | Amount on consolidated balance sheet | Differences | Gains | Losses | Amount on consolidated balance sheet | Differences | Gains | Losses |
| | | | | | | | | |
| Available-for-sale securities | 54,472,908 | 3,565,501 | 4,088,560 | 523,059 | 55,397,324 | 3,517,412 | 3,922,054 | 404,642 |
| Domestic equity securities | 5,779,091 | 3,497,895 | 3,534,048 | 36,152 | 5,541,043 | 3,220,193 | 3,258,960 | 38,767 |
| Domestic bonds | 25,507,851 | 230,339 | 251,928 | 21,589 | 26,980,627 | 305,519 | 313,043 | 7,524 |
| Government bonds | 20,584,281 | 199,755 | 209,910 | 10,154 | 22,450,541 | 259,042 | 261,077 | 2,035 |
| Municipal bonds | 1,776,266 | (759) | 5,324 | 6,084 | 1,536,392 | 5,284 | 7,804 | 2,520 |
| Corporate bonds | 3,147,302 | 31,343 | 36,693 | 5,349 | 2,993,693 | 41,192 | 44,161 | 2,969 |
| Other | 23,185,965 | (162,733) | 302,583 | 465,317 | 22,875,652 | (8,300) | 350,049 | 358,350 |
| Foreign equity securities | 156,817 | 1,434 | 26,751 | 25,316 | 334,540 | 35,975 | 78,677 | 42,702 |

| | | | | | | | | |
|---------------|-------------------|------------------|----------------|----------------|------------|-----------|---------|---------|
| Foreign bonds | 17,003,524 | (275,723) | 63,651 | 339,374 | 17,448,342 | (139,099) | 120,866 | 259,965 |
| Other | 6,025,623 | 111,554 | 212,180 | 100,625 | 5,092,769 | 94,823 | 150,505 | 55,682 |

Mitsubishi UFJ Financial Group, Inc.

BK Non-consolidated

The tables include negotiable certificates of deposit in Cash and due from banks, beneficiary rights to the trust in Monetary claims bought and others in addition to Securities.

Fair Value Information on Securities

| | As of September 30, 2018 | | | | As of March 31, 2018 | | | |
|----------------------------------------|--------------------------|-------------|---------|---------|----------------------|-------------|---------|--------|
| | Amount on | Differences | Gains | Losses | Amount on | Differences | Gains | Losses |
| | balance sheet | | | | balance sheet | | | |
| Debt securities being held to maturity | 2,057,366 | 35,455 | 37,941 | 2,485 | 1,909,933 | 44,573 | 45,248 | 674 |
| Stocks of subsidiaries and affiliates | 1,199,201 | 19,045 | 121,039 | 101,993 | 932,607 | 105,350 | 120,348 | 14,998 |

| | As of September 30, 2018 | | | | As of March 31, 2018 | | | |
|-------------------------------|--------------------------|-------------|-----------|---------|----------------------|-------------|-----------|---------|
| | Amount on | Differences | Gains | Losses | Amount on | Differences | Gains | Losses |
| | balance sheet | | | | balance sheet | | | |
| Available-for-sale securities | 38,228,303 | 2,875,286 | 3,110,622 | 235,335 | 38,764,391 | 2,757,167 | 2,981,731 | 224,564 |
| Domestic equity securities | 4,689,019 | 2,743,574 | 2,779,955 | 36,380 | 4,497,191 | 2,517,171 | 2,557,190 | 40,019 |
| Domestic bonds | 22,622,956 | 217,065 | 232,527 | 15,461 | 23,610,239 | 273,943 | 279,894 | 5,950 |
| Other | 10,916,327 | (85,353) | 98,139 | 183,492 | 10,656,960 | (33,947) | 144,646 | 178,593 |
| Foreign equity securities | 60,925 | 19,488 | 20,148 | 660 | 229,935 | 40,051 | 71,789 | 31,737 |
| Foreign bonds | 7,536,388 | (106,356) | 21,490 | 127,847 | 7,663,006 | (56,832) | 46,299 | 103,132 |
| Other | 3,319,012 | 1,514 | 56,500 | 54,985 | 2,764,018 | (17,166) | 26,557 | 43,723 |

Redemption schedule of Available-for-sale securities with maturities and debt securities being held to maturity

| | As of September 30, 2018 | | | | As of March 31, 2018 | | | |
|----------------|--------------------------|-----------|------------|-----------|----------------------|-----------|------------|-----------|
| | within | 1 year to | 5 years to | over | within | 1 year to | 5 years to | over |
| | 1 year | 5 years | 10 years | 10 years | 1 year | 5 years | 10 years | 10 years |
| Domestic bonds | 7,199,201 | 8,722,719 | 5,644,573 | 2,157,226 | 10,173,197 | 6,604,091 | 5,849,537 | 2,084,241 |
| | 7,074,473 | 7,609,653 | 3,149,103 | 1,086,330 | 9,999,700 | 5,681,642 | 3,619,368 | 1,069,042 |

| | | | | | | | | |
|------------------|------------------|-------------------|------------------|------------------|------------|-----------|-----------|-----------|
| Government bonds | | | | | | | | |
| Municipal bonds | 14,979 | 263,053 | 1,498,083 | 120 | 44,986 | 199,081 | 1,292,113 | 161 |
| Corporate bonds | 109,747 | 850,012 | 997,387 | 1,070,776 | 128,510 | 723,367 | 938,056 | 1,015,036 |
| Other | 1,665,603 | 1,757,719 | 1,896,682 | 4,623,993 | 1,927,595 | 2,038,470 | 2,361,263 | 3,264,675 |
| Foreign bonds | 1,490,527 | 889,654 | 1,427,848 | 3,706,528 | 1,577,259 | 1,390,215 | 1,878,365 | 2,793,885 |
| Other | 175,075 | 868,065 | 468,833 | 917,464 | 350,335 | 648,255 | 482,898 | 470,789 |
| Total | 8,864,804 | 10,480,439 | 7,541,256 | 6,781,219 | 12,100,792 | 8,642,562 | 8,210,801 | 5,348,916 |

Mitsubishi UFJ Financial Group, Inc.

TB Non-consolidated

The tables include beneficiary rights to the trust in Monetary claims bought in addition to Securities .

Fair Value Information on Securities

| | As of September 30, 2018 | | | | As of March 31, 2018 | | | |
|----------------------------------------|--------------------------|-------------|-------|--------|----------------------|-------------|-------|--------|
| | Amount on | Differences | Gains | Losses | Amount on | Differences | Gains | Losses |
| | balance sheet | | | | balance sheet | | | |
| Debt securities being held to maturity | 769,327 | 4,286 | 4,757 | 471 | 494,365 | 2,702 | 3,250 | 547 |
| Stocks of subsidiaries and affiliates | 57,653 | 2,043 | 2,043 | | 7,190 | 413 | 413 | |

| | As of September 30, 2018 | | | | As of March 31, 2018 | | | |
|-------------------------------|--------------------------|-------------|---------|---------|----------------------|-------------|---------|---------|
| | Amount on | Differences | Gains | Losses | Amount on | Differences | Gains | Losses |
| | balance sheet | | | | balance sheet | | | |
| Available-for-sale securities | 12,492,480 | 714,010 | 908,105 | 194,094 | 12,874,815 | 745,891 | 861,604 | 115,712 |
| Domestic equity securities | 1,143,831 | 696,996 | 701,675 | 4,679 | 1,093,627 | 640,863 | 645,330 | 4,467 |
| Domestic bonds | 2,975,415 | 12,330 | 18,580 | 6,249 | 3,471,719 | 30,690 | 32,391 | 1,701 |
| Other | 8,373,233 | 4,683 | 187,849 | 183,166 | 8,309,468 | 74,338 | 183,881 | 109,542 |
| Foreign equity securities | 77,243 | (25,263) | 45 | 25,308 | 91,065 | (11,387) | 46 | 11,433 |
| Foreign bonds | 6,668,936 | (68,208) | 44,771 | 112,979 | 7,025,849 | (12,310) | 75,228 | 87,539 |
| Other | 1,627,053 | 98,154 | 143,032 | 44,878 | 1,192,552 | 98,036 | 108,606 | 10,569 |

Redemption schedule of Available-for-sale securities with maturities and debt securities being held to maturity

| | As of September 30, 2018 | | | | As of March 31, 2018 | | | |
|------------------|--------------------------|-----------|------------|----------|----------------------|-----------|------------|----------|
| | within | 1 year to | 5 years to | over | within | 1 year to | 5 years to | over |
| | 1 year | 5 years | 10 years | 10 years | 1 year | 5 years | 10 years | 10 years |
| Domestic bonds | 1,072,372 | 1,450,243 | 60,642 | 392,156 | 877,274 | 2,147,968 | 55,628 | 390,848 |
| Government bonds | 1,058,735 | 1,404,424 | 9,990 | 372,777 | 862,310 | 2,040,446 | 10,058 | 360,074 |
| Municipal bonds | | | 16 | 13 | 17 | | 13 | 18 |
| Corporate bonds | 13,637 | 45,819 | 50,635 | 19,366 | 14,946 | 107,522 | 45,556 | 30,755 |

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| | | | | | | | | |
|---------------|------------------|------------------|------------------|------------------|-----------|-----------|-----------|-----------|
| Other | 762,628 | 2,242,979 | 2,377,711 | 2,775,292 | 697,169 | 2,241,610 | 2,707,396 | 2,496,534 |
| Foreign bonds | 663,349 | 1,836,543 | 2,197,986 | 2,735,925 | 677,858 | 1,837,867 | 2,507,902 | 2,493,315 |
| Other | 99,278 | 406,436 | 179,724 | 39,366 | 19,310 | 403,743 | 199,493 | 3,219 |
| Total | 1,835,000 | 3,693,223 | 2,438,354 | 3,167,449 | 1,574,444 | 4,389,579 | 2,763,024 | 2,887,383 |

5. ROE**MUFG Consolidated**

| | For the six months ended September 30, 2018 | Increase (Decrease) (A) - (B) | For the six months ended September 30, 2017 |
|-----|------------------------------------------------------------|----------------------------------------------|----------------------------------------------------------------|
| | (A) | (A) - (B) | (B) |
| ROE | 9.61 | (0.02) | 9.63 |

Note:

ROE is computed as follows:

$$\frac{\text{Profits attributable to owners of parent} \times 2}{\{(\text{Total shareholders' equity at the beginning of the period} + \text{Foreign currency translation adjustments at the beginning of the period}) + (\text{Total shareholders' equity at the end of the period} + \text{Foreign currency translation adjustments at the end of the period})} / 2} \times 100$$

6. Risk-Adjusted Capital Ratio**MUFG Consolidated**

| | (in billions of yen) | | |
|------------------------------------------------|---------------------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2018 Preliminary (A) | Increase (Decrease) (A) - (B) | As of March 31, 2018 (B) |
| (1) Total capital ratio (4)/(7) | 15.82% | (0.73)% | 16.56% |
| (2) Tier 1 capital ratio (5)/(7) | 13.67% | (0.64)% | 14.32% |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 12.02% | (0.56)% | 12.58% |
| (4) Total capital | 19,011.2 | 215.7 | 18,795.4 |
| (5) Tier 1 capital | 16,427.0 | 175.3 | 16,251.7 |
| (6) Common Equity Tier 1 capital | 14,446.1 | 161.2 | 14,284.9 |
| (7) Risk weighted assets | 120,127.1 | 6,663.5 | 113,463.6 |
| (8) Required Capital (7)×8% | 9,610.1 | 533.0 | 9,077.0 |

BK Consolidated

| | (in billions of yen) | | |
|------------------------------------------------|------------------------------------------------------|-------------------------------------|-----------------------------------|
| | As of September 30, 2018 Preliminary (A) | Increase (Decrease) (A) - (B) | As of March 31, 2018 (B) |
| (1) Total capital ratio (4)/(7) | 14.04% | (1.85)% | 15.90% |
| (2) Tier 1 capital ratio (5)/(7) | 12.01% | (1.58)% | 13.59% |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 10.50% | (1.35)% | 11.85% |
| (4) Total capital | 14,692.5 | 222.2 | 14,470.2 |
| (5) Tier 1 capital | 12,573.1 | 199.1 | 12,374.0 |
| (6) Common Equity Tier 1 capital | 10,986.8 | 198.4 | 10,788.3 |
| (7) Risk weighted assets | 104,635.8 | 13,628.7 | 91,007.1 |
| (8) Required Capital (7)×8% | 8,370.8 | 1,090.3 | 7,280.5 |

TB Consolidated

| | (in billions of yen) | | |
|----------------------------------|---------------------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2018 Preliminary (A) | Increase (Decrease) (A) - (B) | As of March 31, 2018 (B) |
| (1) Total capital ratio (4)/(7) | 24.44% | 4.41% | 20.03% |
| (2) Tier 1 capital ratio (5)/(7) | 21.55% | 3.87% | 17.67% |

| | | | |
|------------------------------------------------|----------|-----------|----------|
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 19.89% | 3.67% | 16.21% |
| (4) Total capital | 2,576.8 | 31.2 | 2,545.6 |
| (5) Tier 1 capital | 2,271.9 | 26.0 | 2,245.8 |
| (6) Common Equity Tier 1 capital | 2,096.5 | 36.4 | 2,060.1 |
| (7) Risk weighted assets | 10,540.3 | (2,164.9) | 12,705.2 |
| (8) Required Capital (7)×8% | 843.2 | (173.1) | 1,016.4 |

BK Non-consolidated

| | (in billions of yen) | | |
|------------------------------------------------|------------------------------------------------------|-------------------------------------|-----------------------------------|
| | As of September 30, 2018 Preliminary (A) | Increase (Decrease) (A) - (B) | As of March 31, 2018 (B) |
| (1) Total capital ratio (4)/(7) | 15.08% | (1.81)% | 16.90% |
| (2) Tier 1 capital ratio (5)/(7) | 12.99% | (1.52)% | 14.51% |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 11.28% | (1.25)% | 12.54% |
| (4) Total capital | 13,653.5 | 442.2 | 13,211.3 |
| (5) Tier 1 capital | 11,759.7 | 415.6 | 11,344.0 |
| (6) Common Equity Tier 1 capital | 10,218.1 | 415.6 | 9,802.4 |
| (7) Risk weighted assets | 90,514.7 | 12,359.0 | 78,155.7 |
| (8) Required Capital (7)×8% | 7,241.1 | 988.7 | 6,252.4 |

TB Non-consolidated

| | (in billions of yen) | | |
|------------------------------------------------|---------------------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2018 Preliminary (A) | Increase (Decrease) (A) - (B) | As of March 31, 2018 (B) |
| (1) Total capital ratio (4)/(7) | 24.77% | 4.88% | 19.88% |
| (2) Tier 1 capital ratio (5)/(7) | 21.83% | 4.27% | 17.55% |
| (3) Common Equity Tier 1 capital ratio (6)/(7) | 20.14% | 3.96% | 16.18% |
| (4) Total capital | 2,566.4 | 37.1 | 2,529.3 |
| (5) Tier 1 capital | 2,261.8 | 29.1 | 2,232.7 |
| (6) Common Equity Tier 1 capital | 2,086.8 | 29.1 | 2,057.7 |
| (7) Risk weighted assets | 10,359.4 | (2,357.1) | 12,716.6 |
| (8) Required Capital (7)×8% | 828.7 | (188.5) | 1,017.3 |

Note: Risk-adjusted capital ratio of MUFG is computed in accordance with the Notification of the Financial Services Agency No.20, 2006.

Risk-adjusted capital ratio of BK and TB are computed in accordance with the Notification of the Financial Services Agency No.19, 2006.

7. Risk-Monitored Loans**MUFG Consolidated**

(1) Risk-Monitored Loans

| | (in millions of yen) | | | | | |
|-----------------------------------------------------------|----------------------|--------------|------------------|--------------|------------------|----------------|
| | As of | % to | As of | % to | Increase | % to |
| | September 30, 2018 | total | March 31, 2018 | total | (Decrease) | total |
| | (A) | loans | (B) | loans | (A) - (B) | loans |
| | | and bills | | and bills | | and bills |
| | | discounted | | discounted | | discounted |
| Loans to bankrupt borrowers | 35,095 | 0.03% | 50,351 | 0.04% | (15,256) | (0.01)% |
| Non-accrual delinquent loans | 581,521 | 0.53% | 614,955 | 0.56% | (33,433) | (0.03)% |
| Accruing loans contractually past due 3 months or more | 17,619 | 0.01% | 29,193 | 0.02% | (11,573) | (0.01)% |
| Restructured loans | 337,569 | 0.31% | 577,277 | 0.53% | (239,707) | (0.22)% |
| Total risk monitored loans | 971,805 | 0.89% | 1,271,777 | 1.17% | (299,971) | (0.28)% |
| Total loans and bills discounted | 108,642,700 | | 108,090,994 | | 551,706 | |
| Written-off | 324,640 | | 361,108 | | (36,467) | |

(2) Allowance for Credit Losses

| | (in millions of yen) | | | | | |
|-------------------------------------------------------|----------------------|-----------|-----------|-----------|------------|-----------|
| | As of | % to | As of | % to | Increase | % to |
| | September 30, | total | March 31, | total | (Decrease) | total |
| | 2018 | risk | 2018 | risk | (A) - (B) | risk |
| | (A) | monitored | (B) | monitored | | monitored |
| | | loans | | loans | | loans |
| Allowance for credit losses | 689,898 | 70.99% | 807,139 | 63.46% | (117,240) | 7.52% |
| General allowance for credit losses | 439,513 | | 596,523 | | (157,010) | |
| Specific allowance for credit losses | 249,773 | | 210,058 | | 39,715 | |
| Allowance for credit to specific foreign borrowers | 611 | | 556 | | 55 | |

(3) Classification of Risk-Monitored Loans
Classified by Geographic Area

| | (in millions of yen) | | |
|-------------------------------|-----------------------------|-------------------------|------------------------|
| | As of September 30, 2018 | As of March 31, 2018 | Increase (Decrease) |
| | (A) | (B) | (A) - (B) |
| Domestic | 620,549 | 887,090 | (266,540) |
| Overseas | 351,256 | 384,687 | (33,430) |
| Asia | 149,185 | 155,810 | (6,624) |
| Indonesia | 6,290 | 8,678 | (2,387) |
| Singapore | 10,119 | 14,380 | (4,260) |
| Thailand | 121,424 | 125,943 | (4,519) |
| Hong Kong | 784 | 706 | 77 |
| Other | 10,566 | 6,102 | 4,464 |
| Americas | 138,497 | 157,565 | (19,068) |
| Europe, Middle East and Other | 63,573 | 71,311 | (7,738) |
| Total | 971,805 | 1,271,777 | (299,971) |

Classified by Industry

| | (in millions of yen) | | |
|---------------------------------------|-----------------------------|-------------------------|------------------------|
| | As of September 30, 2018 | As of March 31, 2018 | Increase (Decrease) |
| | (A) | (B) | (A) - (B) |
| Domestic | 620,549 | 887,090 | (266,540) |
| Manufacturing | 91,884 | 329,574 | (237,690) |
| Construction | 10,968 | 12,680 | (1,712) |
| Wholesale and retail | 112,477 | 114,646 | (2,169) |
| Finance and insurance | 1,663 | 997 | 666 |
| Real estate, goods rental and leasing | 42,160 | 49,909 | (7,748) |
| Services | 39,722 | 42,988 | (3,265) |
| Other industries | 25,002 | 25,666 | (664) |
| Consumer | 296,669 | 310,626 | (13,957) |
| Overseas | 351,256 | 384,687 | (33,430) |
| Financial institutions | 963 | 3,765 | (2,802) |
| Commercial and industrial | 266,011 | 299,559 | (33,548) |
| Other | 84,281 | 81,362 | 2,919 |
| Total | 971,805 | 1,271,777 | (299,971) |

BK Non-consolidated

(1) Risk-Monitored Loans

| | (in millions of yen) | | | | | |
|-----------------------------------------------------------|---------------------------------------|------------------------------------------------------|--------------------------------|------------------------------------------------------|-------------------------------------|------------------------------------------------------|
| | As of September 30, 2018 (A) | % to total loans and bills discounted | As of March 31, 2018 (B) | % to total loans and bills discounted | Increase (Decrease) (A) - (B) | % to total loans and bills discounted |
| Loans to bankrupt borrowers | 24,701 | 0.02% | 41,846 | 0.05% | (17,144) | (0.02)% |
| Non-accrual delinquent loans | 333,955 | 0.37% | 356,775 | 0.45% | (22,819) | (0.07)% |
| Accruing loans contractually past due 3 months or more | 11,006 | 0.01% | 23,616 | 0.02% | (12,609) | (0.01)% |
| Restructured loans | 182,825 | 0.20% | 411,324 | 0.51% | (228,499) | (0.31)% |
| Total risk monitored loans | 552,490 | 0.61% | 833,563 | 1.05% | (281,073) | (0.43)% |
| Total loans and bills discounted | 89,146,823 | | 79,213,244 | | 9,933,578 | |
| Written-off | 268,284 | | 294,955 | | (26,670) | |

(2) Allowance for Credit Losses

| | (in millions of yen) | | | | | |
|-------------------------------------------------------|------------------------------------|---------------------------------------------|--------------------------------|---------------------------------------------|-------------------------------------|---------------------------------------------|
| | As of September 30, 2018 (A) | % to total risk monitored loans | As of March 31, 2018 (B) | % to total risk monitored loans | Increase (Decrease) (A) - (B) | % to total risk monitored loans |
| Allowance for credit losses | 331,453 | 59.99% | 418,248 | 50.17% | (86,795) | 9.81% |
| General allowance for credit losses | 188,251 | | 313,783 | | (125,532) | |
| Specific allowance for credit losses | 142,590 | | 103,908 | | 38,682 | |
| Allowance for credit to specific foreign borrowers | 611 | | 556 | | 55 | |

(3) Classification of Risk-Monitored Loans
Classified by Geographic Area

| | (in millions of yen) | | |
|-------------------------------|-----------------------------|-------------------------|------------------------|
| | As of September 30, 2018 | As of March 31, 2018 | Increase (Decrease) |
| | (A) | (B) | (A) - (B) |
| Domestic | 428,382 | 675,362 | (246,980) |
| Overseas | 124,107 | 158,200 | (34,093) |
| Asia | 21,866 | 22,849 | (982) |
| Indonesia | | 1,790 | (1,790) |
| Singapore | 10,119 | 14,380 | (4,260) |
| Thailand | 525 | | 525 |
| Hong Kong | 784 | 706 | 77 |
| Other | 10,437 | 5,972 | 4,464 |
| Americas | 55,180 | 64,039 | (8,859) |
| Europe, Middle East and Other | 47,060 | 71,311 | (24,250) |
| Total | 552,490 | 833,563 | (281,073) |

Classified by Industry

| | (in millions of yen) | | |
|---------------------------|-----------------------------|-------------------------|------------------------|
| | As of September 30, 2018 | As of March 31, 2018 | Increase (Decrease) |
| | (A) | (B) | (A) - (B) |
| Domestic | 428,382 | 675,362 | (246,980) |
| Manufacturing | 91,866 | 306,658 | (214,792) |
| Construction | 10,951 | 12,073 | (1,121) |
| Wholesale and retail | 112,339 | 114,403 | (2,063) |
| Finance and insurance | 1,660 | 993 | 666 |
| Real estate | 35,743 | 43,022 | (7,278) |
| Goods rental and leasing | 2,058 | 1,970 | 88 |
| Services | 39,710 | 42,747 | (3,036) |
| Other industries | 24,996 | 25,661 | (665) |
| Consumer | 109,055 | 127,833 | (18,777) |
| Overseas | 124,107 | 158,200 | (34,093) |
| Financial institutions | 567 | 3,681 | (3,114) |
| Commercial and industrial | 117,716 | 154,425 | (36,708) |
| Other | 5,823 | 93 | 5,729 |
| Total | 552,490 | 833,563 | (281,073) |

TB Non-consolidated

(1) Risk-Monitored Loans

(in millions of yen)

| | As of September 30, 2018 (A) | % to total loans and discounted bills | As of March 31, 2018 (B) | % to total loans and discounted bills | Increase (Decrease) (A) - (B) | % to total loans and discounted bills |
|-----------------------------------------------------------|---------------------------------------|------------------------------------------------------|-----------------------------------|------------------------------------------------------|-------------------------------------|------------------------------------------------------|
| Loans to bankrupt borrowers | 58 | 0.00% | 462 | 0.00% | (404) | (0.00)% |
| Non-accrual delinquent loans | 4,475 | 0.09% | 6,457 | 0.04% | (1,981) | 0.04% |
| Accruing loans contractually past due 3 months or more | 315 | 0.00% | 308 | 0.00% | 7 | 0.00% |
| Restructured loans | 3,374 | 0.06% | 27,352 | 0.18% | (23,978) | (0.11)% |
| Total risk monitored loans | 8,224 | 0.16% | 34,582 | 0.23% | (26,357) | (0.06)% |
| Total loans and bills discounted | 4,844,795 | | 14,514,713 | | (9,669,917) | |
| Written-off | 592 | | 7,383 | | (6,791) | |

(2) Allowance for Credit Losses

(in millions of yen)

| | As of September 30, 2018 (A) | % to total risk monitored loans | As of March 31, 2018 (B) | % to total risk monitored loans | Increase (Decrease) (A) - (B) | % to total risk monitored loans |
|-------------------------------------------------------|---------------------------------------|---------------------------------------------|-----------------------------------|---------------------------------------------|-------------------------------------|---------------------------------------------|
| Allowance for credit losses | 2,387 | 29.03% | 33,138 | 95.82% | (30,750) | (66.79)% |
| General allowance for credit losses | 1,805 | | 32,378 | | (30,572) | |
| Specific allowance for credit losses | 582 | | 759 | | (177) | |
| Allowance for credit to specific foreign borrowers | | | 0 | | (0) | |

(3) Classification of Risk-Monitored Loans

Classified by Geographic Area

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2018 (A) | As of March 31, 2018 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 8,224 | 34,071 | (25,846) |
| Overseas | | 510 | (510) |
| Asia | | 510 | (510) |
| Indonesia | | | |
| Singapore | | | |
| Thailand | | 510 | (510) |
| Hong Kong | | | |
| Other | | | |
| Americas | | | |
| Europe, Middle East and Other | | | |
| Total | 8,224 | 34,582 | (26,357) |

Classified by Industry

| | (in millions of yen) | | |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2018 (A) | As of March 31, 2018 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 8,224 | 34,071 | (25,846) |
| Manufacturing | | 22,898 | (22,898) |
| Construction | | 591 | (591) |
| Wholesale and retail | | 100 | (100) |
| Finance and insurance | | | |
| Real estate | 4,332 | 4,890 | (558) |
| Goods rental and leasing | | | |
| Services | | 228 | (228) |
| Other industries | | | |
| Consumer | 3,892 | 5,363 | (1,470) |
| Overseas | | 510 | (510) |
| Financial institutions | | | |
| Commercial and industrial | | 510 | (510) |
| Other | | | |
| Total | 8,224 | 34,582 | (26,357) |

TB Non-consolidated: Trust Account

Trust Account represents trust account with contracts indemnifying the principal amounts.

(1) Risk-Monitored Loans

| | (in millions of yen) | | | | | |
|-----------------------------------------------------------|------------------------------------|------------------------------------------------------|--------------------------------|------------------------------------------------------|-------------------------------------|------------------------------------------------------|
| | As of September 30, 2018 (A) | % to total loans and bills discounted | As of March 31, 2018 (B) | % to total loans and bills discounted | Increase (Decrease) (A) - (B) | % to total loans and bills discounted |
| Loans to bankrupt borrowers | | | 3 | 0.02% | (3) | (0.02)% |
| Non-accrual delinquent loans | 0 | 0.00% | 0 | 0.00% | | 0.00% |
| Accruing loans contractually past due 3 months or more | 14 | 0.09% | 8 | 0.05% | 6 | 0.04% |
| Restructured loans | 176 | 1.17% | 220 | 1.36% | (43) | (0.18)% |
| Total risk monitored loans | 191 | 1.26% | 232 | 1.43% | (40) | (0.16)% |
| Total loans and bills discounted | 15,093 | | 16,186 | | (1,093) | |

(2) Allowance for Credit Losses

| | (in millions of yen) | | |
|-------------------------|---------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2018 (A) | As of March 31, 2018 (B) | Increase (Decrease) (A) - (B) |
| Allowance for bad debts | 45 | 48 | (3) |

(3) Classification of Risk-Monitored Loans

Classified by Industry

(in millions of yen)

| | As of September 30, 2018 | As of March 31, 2018 | Increase (Decrease) (A) - (B) |
|--------------------------|-----------------------------------------|---------------------------------|----------------------------------------------|
| | (A) | (B) | |
| Domestic | 191 | 232 | (40) |
| Manufacturing | | | |
| Construction | | | |
| Wholesale and retail | | | |
| Finance and insurance | | | |
| Real estate | 175 | 183 | (8) |
| Goods rental and leasing | | | |
| Services | | | |
| Other industries | | | |
| Consumer | 16 | 48 | (31) |
| Total | 191 | 232 | (40) |

8. Non Performing Loans Based on the Financial Reconstruction Law (the FRL)**BK and TB Combined including Trust Account**

Trust account represents trust account with contracts indemnifying the principal amounts.

(1) Non Performing Loans

| | (in millions of yen) | | |
|-------------------------------|---------------------------------------|-----------------------------------|-------------------------------------|
| | As of September 30, 2018 (A) | As of March 31, 2018 (B) | Increase (Decrease) (A) - (B) |
| Bankrupt or De facto Bankrupt | 98,916 | 118,812 | (19,895) |
| Doubtful | 353,321 | 344,145 | 9,176 |
| Special Attention | 197,645 | 462,747 | (265,101) |
| Non Performing Loans (1) | 649,884 | 925,704 | (275,820) |
| Normal | 103,718,319 | 103,740,073 | (21,754) |
| Total | 104,368,203 | 104,665,778 | (297,575) |
| Non Performing Loans / Total | 0.62% | 0.88% | (0.26)% |

(2) Status of Coverage of Non Performing Loans

| | (in millions of yen) | | |
|------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2018 (A) | As of March 31, 2018 (B) | Increase (Decrease) (A) - (B) |
| Covered amount (2) | 540,720 | 749,950 | (209,229) |
| Allowance for credit losses | 197,321 | 280,523 | (83,202) |
| Collateral, guarantees, etc. | 343,399 | 469,426 | (126,027) |
| Coverage ratio (2) / (1) | 83.20% | 81.01% | 2.18% |

(3) Coverage Ratio

| Category | Loan amount (A) | Allowance for | (in millions of yen) | |
|----------|-----------------|------------------|----------------------------------------------------------|-----------------------------------------------------|
| | | | Covered by collateral and/or unsecured portion (B) + (C) | Coverage ratio for coverage ratio [(B) + (C)] / (A) |

| | | credit losses (B) | guarantees (C) | (B) / [(A) - (C)] |
|-------------------------------|-----------|--------------------------|-----------------------|--------------------------|
| Bankrupt or De facto Bankrupt | 98,916 | 5,626 | 93,290 | 100.00% |
| | [118,812] | [7,956] | [110,856] | [100.00%] |
| Doubtful | 353,321 | 136,000 | 156,335 | 82.73% |
| | [344,145] | [95,621] | [173,843] | [78.29%] |
| Special Attention | 197,645 | 55,694 | 93,773 | 75.62% |
| | [462,747] | [176,945] | [184,727] | [78.15%] |
| Total | 649,884 | 197,321 | 343,399 | 83.20% |
| | [925,704] | [280,523] | [469,426] | [81.01%] |

Note: The upper figures are as of September 30, 2018. The lower figures with brackets are as of March 31, 2018.

(4) Classified by Industry

| | (in millions of yen) | | |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2018 (A) | As of March 31, 2018 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 520,476 | 716,305 | (195,829) |
| Manufacturing | 92,491 | 329,923 | (237,432) |
| Construction | 10,982 | 12,755 | (1,773) |
| Wholesale and retail | 114,926 | 117,615 | (2,688) |
| Finance and insurance | 2,074 | 1,448 | 625 |
| Real estate | 40,421 | 48,271 | (7,849) |
| Goods rental and leasing | 2,058 | 1,970 | 88 |
| Services | 118,130 | 43,501 | 74,628 |
| Other industries | 26,214 | 27,318 | (1,104) |
| Consumer | 113,176 | 133,500 | (20,323) |
| Overseas | 129,408 | 209,398 | (79,990) |
| Financial institutions | 760 | 3,862 | (3,101) |
| Commercial and industrial | 122,824 | 205,442 | (82,618) |
| Other | 5,823 | 93 | 5,729 |
| Total | 649,884 | 925,704 | (275,820) |

BK Non-consolidated

(1) Non Performing Loans

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2018 (A) | As of March 31, 2018 (B) | Increase (Decrease) (A) - (B) |
| Bankrupt or De facto Bankrupt | 98,109 | 117,413 | (19,303) |
| Doubtful | 349,432 | 338,442 | 10,990 |
| Special Attention | 193,832 | 434,940 | (241,108) |
| Non Performing Loans (1) | 641,373 | 890,796 | (249,422) |
| Normal | 98,757,906 | 88,874,301 | 9,883,604 |
| Total | 99,399,280 | 89,765,097 | 9,634,182 |
| Non Performing Loans / Total | 0.64% | 0.99% | (0.34)% |

(2) Status of Coverage of Non Performing Loans

| | (in millions of yen) | | |
|------------------------------|---------------------------------------|-----------------------------------|-------------------------------------|
| | As of September 30, 2018 (A) | As of March 31, 2018 (B) | Increase (Decrease) (A) - (B) |
| Covered amount (2) | 532,837 | 718,588 | (185,751) |
| Allowance for credit losses | 197,033 | 267,342 | (70,309) |
| Collateral, guarantees, etc. | 335,804 | 451,245 | (115,441) |
| Coverage ratio (2) / (1) | 83.07% | 80.66% | 2.40 % |

(3) Coverage Ratio

| Category | (in millions of yen) | | | | |
|-------------------------------|----------------------|---------------------------------|----------------------------------|-------------------------------------------------------------------|----------------------------------|
| | Loan amount (A) | Allowance for credit losses (B) | Collateral and/or guarantees (C) | Coverage ratio for Covered by unsecured portion (B) / [(A) - (C)] | Coverage ratio [(B) + (C)] / (A) |
| Bankrupt or De facto Bankrupt | 98,109 | 5,541 | 92,567 | 100.00% | 100.00% |
| Bankrupt | [117,413] | [7,871] | [109,542] | [100.00%] | [100.00%] |

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| | | | | | |
|-------------------|-----------|-----------|-----------|----------|----------|
| Doubtful | 349,432 | 135,956 | 152,632 | 69.08% | 82.58% |
| | [338,442] | [95,405] | [168,699] | [56.20%] | [78.03%] |
| Special Attention | 193,832 | 55,535 | 90,603 | 53.79% | 75.39% |
| | [434,940] | [164,066] | [173,004] | [62.63%] | [77.49%] |
| Total | 641,373 | 197,033 | 335,804 | 64.48% | 83.07% |
| | [890,796] | [267,342] | [451,245] | [60.82%] | [80.66%] |

Note: The upper figures are as of September 30, 2018. The lower figures with brackets are as of March 31, 2018.

(4) Classified by Industry

| | (in millions of yen) | | |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2018 (A) | As of March 31, 2018 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 511,965 | 681,908 | (169,942) |
| Manufacturing | 92,491 | 307,025 | (214,534) |
| Construction | 10,982 | 12,164 | (1,182) |
| Wholesale and retail | 114,926 | 117,515 | (2,588) |
| Finance and insurance | 2,074 | 1,448 | 625 |
| Real estate | 35,914 | 43,196 | (7,282) |
| Goods rental and leasing | 2,058 | 1,970 | 88 |
| Services | 118,130 | 43,273 | 74,856 |
| Other industries | 26,214 | 27,318 | (1,104) |
| Consumer | 109,173 | 127,994 | (18,821) |
| Overseas | 129,408 | 208,888 | (79,479) |
| Financial institutions | 760 | 3,862 | (3,101) |
| Commercial and industrial | 122,824 | 204,932 | (82,107) |
| Other | 5,823 | 93 | 5,729 |
| Total | 641,373 | 890,796 | (249,422) |

TB Non-consolidated

(1) Non Performing Loans

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2018 (A) | As of March 31, 2018 (B) | Increase (Decrease) (A) - (B) |
| Bankrupt or De facto Bankrupt | 807 | 1,395 | (587) |
| Doubtful | 3,821 | 5,619 | (1,798) |
| Special Attention | 3,690 | 27,661 | (23,971) |
| Non Performing Loans (1) | 8,318 | 34,676 | (26,357) |
| Normal | 4,945,510 | 14,849,817 | (9,904,306) |
| Total | 4,953,829 | 14,884,494 | (9,930,664) |
| Non Performing Loans / Total | 0.16% | 0.23% | (0.06)% |

(2) Status of Coverage of Non Performing Loans

| | (in millions of yen) | | |
|------------------------------|---------------------------------------|-----------------------------------|-------------------------------------|
| | As of September 30, 2018 (A) | As of March 31, 2018 (B) | Increase (Decrease) (A) - (B) |
| Covered amount (2) | 7,692 | 31,129 | (23,437) |
| Allowance for credit losses | 287 | 13,180 | (12,892) |
| Collateral, guarantees, etc. | 7,404 | 17,949 | (10,545) |
| Coverage ratio (2) / (1) | 92.46% | 89.77% | 2.69% |

(3) Coverage Ratio

| Category | (in millions of yen) | | | | |
|-------------------------------|----------------------|---------------------------------|---------------------------------------------|--------------------------------------------------------|----------------------------------|
| | Loan amount (A) | Allowance for credit losses (B) | Covered by collateral and/or guarantees (C) | Coverage ratio for unsecured portion (B) / [(A) - (C)] | Coverage ratio [(B) + (C)] / (A) |
| Bankrupt or De facto Bankrupt | 807 | 84 | 722 | 100.00% | 100.00% |
| Doubtful | [1,395] | [84] | [1,310] | [100.00%] | [100.00%] |
| Special Attention | 3,821 | 43 | 3,634 | 23.50% | 96.27% |
| Non Performing Loans (1) | [5,619] | [216] | [5,060] | [38.70%] | [93.90%] |

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| | | | | | |
|-------------------|----------|----------|----------|----------|----------|
| Special Attention | 3,690 | 159 | 3,046 | 24.74% | 86.87% |
| | [27,661] | [12,879] | [11,578] | [80.07%] | [88.41%] |
| Total | 8,318 | 287 | 7,404 | 31.47% | 92.46% |
| | [34,676] | [13,180] | [17,949] | [78.79%] | [89.77%] |

Note: The upper figures are as of September 30, 2018. The lower figures with brackets are as of March 31, 2018.

(4) Classified by Industry

| | (in millions of yen) | | |
|---------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2018 (A) | As of March 31, 2018 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 8,318 | 34,165 | (25,846) |
| Manufacturing | | 22,898 | (22,898) |
| Construction | | 591 | (591) |
| Wholesale and retail | | 100 | (100) |
| Finance and insurance | | | |
| Real estate | 4,332 | 4,890 | (558) |
| Goods rental and leasing | | | |
| Services | | 228 | (228) |
| Other industries | | | |
| Consumer | 3,986 | 5,457 | (1,470) |
| Overseas | | 510 | (510) |
| Financial institutions | | | |
| Commercial and industrial | | 510 | (510) |
| Other | | | |
| Total | 8,318 | 34,676 | (26,357) |

TB Non-consolidated: Trust Account

Trust account represents trust account with contracts indemnifying the principal amounts.

(1) Non Performing Loans

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2018 (A) | As of March 31, 2018 (B) | Increase (Decrease) (A) - (B) |
| Bankrupt or De facto Bankrupt | 0 | 3 | (3) |
| Doubtful | 68 | 83 | (15) |
| Special Attention | 123 | 144 | (21) |
| Non Performing Loans (1) | 191 | 232 | (40) |
| Normal | 14,902 | 15,954 | (1,052) |
| Total | 15,093 | 16,186 | (1,093) |
| Non Performing Loans / Total | 1.26% | 1.43% | (0.16)% |

(2) Status of Coverage of Non Performing Loans

| | (in millions of yen) | | |
|-------------------------------------------------------------|---------------------------------------|-----------------------------------|-------------------------------------|
| | As of September 30, 2018 (A) | As of March 31, 2018 (B) | Increase (Decrease) (A) - (B) |
| Covered amount (2) | 191 | 232 | (40) |
| Allowance for credit losses Collateral, guarantees, etc. | 191 | 232 | (40) |
| Coverage ratio (2) / (1) | 100.00% | 100.00% | 0.00% |

(3) Coverage Ratio

| | (in millions of yen) | | | |
|----------|----------------------|---------------------------------|-----------------------------------------------------|-------------------------------------|
| Category | Loan amount (A) | Allowance for credit losses (B) | Covered by collateral and/or guarantees (C) portion | Coverage ratio [(B) + (C)] / (A) |

| | | | (B) / [(A) - (C)] |
|-------------------------------|-------|-----|----------------------|
| Bankrupt or De facto Bankrupt | 0 | | 100.00% |
| | [3] | [] | [100.00%] |
| Doubtful | 68 | | 100.00% |
| | [83] | [] | [100.00%] |
| Special Attention | 123 | | 100.00% |
| | [144] | [] | [100.00%] |
| Total | 191 | | 100.00% |
| | [232] | [] | [100.00%] |

Note: The upper figures are as of September 30, 2018. The lower figures with brackets are as of March 31, 2018.

(4) Classified by Industry

| | (in millions of yen) | | |
|--------------------------|------------------------------------|--------------------------------|-------------------------------------|
| | As of September 30, 2018 (A) | As of March 31, 2018 (B) | Increase (Decrease) (A) - (B) |
| Domestic | 191 | 232 | (40) |
| Manufacturing | | | |
| Construction | | | |
| Wholesale and retail | | | |
| Finance and insurance | | | |
| Real estate | 175 | 183 | (8) |
| Goods rental and leasing | | | |
| Services | | | |
| Other industries | | | |
| Consumer | 16 | 48 | (31) |
| Total | 191 | 232 | (40) |

Mitsubishi UFJ Financial Group, Inc.

Overview of Non-Performing Loans

BK and TB Combined

| Type of Loans | Non- Classification | Self-Assessment Classification | | | Coverage ratio for unsecured portion | Non-Performing Loans Based on the FRL | Risk-Monitored (in billions) |
|------------------------------------------------------------------------|------------------------|-----------------------------------|-----------------------|----------------------|-----------------------------------------------|------------------------------------------|---------------------------------|
| | | Classification II | Classification III | Classification IV | | | |
| Loans to bank borrowers | | | | | | | |
| | | | | | | i) Bankrupt or De facto Bankrupt | [24.7] |
| | [93.2] | | [4.0] | [1.6] | 100.00% | | |
| Non-accrued delinquent loans | | | | (*1) | | [98.9] | |
| | | | | | | ii) Doubtful | [338.4] |
| | [156.2] | | [196.9] | | 69.04% | | |
| | | | | | | [353.2] | |
| Accruing loans contractually past 3 months or more in arrears | | | | | | iii) Special Attention | [11.3] |
| | [197.5] | | | | 53.61% | | |
| | | | | | | [197.5] | 69 |

Restructured I

[186.1]

vers
ing
on
er
ers)

iv) Normal

[103,703.4]

al
vers

Non-Performing Loans
Based on the FRL

Risk-Monitored

i) + ii) + iii)
649.6

560.7

Total

i) + ii) + iii) + iv)
104,353.1

(*1) Customers liabilities for acceptances and guarantees in Classification IV are fully reserved.

9. Progress in Disposition of Problem Assets**BK Non-consolidated****(1) Bankrupt or De facto Bankrupt and Doubtful Assets Based on the FRL**

| | (in millions of yen) | | | | |
|---------------------------------------------|-------------------------|-------------------------|--------------------------------|------------------------------------|--------------|
| | As of March 31, 2016 | As of March 31, 2017 | As of March 31, 2018 (A) | As of September 30, 2018 (B) | (B) - (A) |
| Assets newly categorized during fiscal 2015 | 500,907 | 96,342 | 72,005 | 64,498 | (7,506) |
| Assets newly categorized during fiscal 2016 | | 156,527 | 66,294 | 50,784 | (15,510) |
| Assets newly categorized during fiscal 2017 | | | 125,207 | 44,874 | (80,332) |
| Assets newly categorized during fiscal 2018 | | | | 125,898 | |

(2) Progress in Disposition of Problem Assets

| | (in millions of yen) | | |
|-----------------------------------------|----------------------------------------------------------------|---------------|----------------|
| | For the first half of the fiscal year ended September 30, 2018 | | |
| | Bankrupt or De facto Bankrupt | Doubtful | |
| Liquidation | 9,313 | | |
| Reconstructive treatment | 5,291 | | |
| Upgrade due to reconstructive treatment | | | |
| Loan sold to secondary market | 78 | | |
| Write-offs | 8,505 | | |
| Others | 111,022 | | |
| Collection / Repayment | 32,668 | | |
| Upgrade | 78,354 | | |
| Total | 134,212 | 28,197 | 106,015 |
| Amount in process for disposition | 81,461 | | |

Note:

The process for disposition consists of legal liquidation, quasi-legal liquidation, company splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small/medium-sized companies, and trusts to The Resolution and Collection Corporation mainly for the purpose of revitalization of companies, which are scheduled to be off-balanced before their maturities.

TB Non-consolidated including Trust Account

Trust account represents trust account with contracts indemnifying the principal amounts.

(1) Bankrupt or De facto Bankrupt and Doubtful Assets Based on the FRL

| | (in millions of yen) | | | | |
|---------------------------------------------|-------------------------|-------------------------|--------------------------------|------------------------------------|--------------|
| | As of March 31, 2016 | As of March 31, 2017 | As of March 31, 2018 (A) | As of September 30, 2018 (B) | (B) - (A) |
| Assets newly categorized during fiscal 2015 | 18,743 | 883 | 718 | 304 | (413) |
| Assets newly categorized during fiscal 2016 | | 1,872 | 643 | 516 | (127) |
| Assets newly categorized during fiscal 2017 | | | 1,319 | 651 | (668) |
| Assets newly categorized during fiscal 2018 | | | | 840 | |

(2) Progress in Disposition of Problem Assets

| | (in millions of yen) | | |
|-----------------------------------------|----------------------------------------------------------------|------------|--------------|
| | For the first half of the fiscal year ended September 30, 2018 | | |
| | Bankrupt or De facto Bankrupt | Doubtful | |
| Liquidation | | | |
| Reconstructive treatment | | | |
| Upgrade due to reconstructive treatment | | | |
| Loan sold to secondary market | | | |
| Write-offs | 6 | | |
| Others | 3,239 | | |
| Collection / Repayment | 1,958 | | |
| Upgrade | 1,280 | | |
| Total | 3,245 | 578 | 2,666 |
| Amount in process for disposition | 895 | | |

Note: The process for disposition consists of legal liquidation, quasi-legal liquidation, company splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small/medium-sized companies, and trusts to The Resolution and Collection Corporation mainly for the purpose of revitalization of companies, which are scheduled to be off-balanced before their maturities.

**10. Loans Classified by Type of Industry, Domestic Consumer Loans, Domestic Loans to Small/Medium-Sized Companies and Proprietors
BK and TB Combined including Trust Accounts**

(1) Loans Classified by Type of Industry

| | (in millions of yen) | | |
|-----------------------------------------------------------------------|---------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2018 (B) |
| Domestic offices (excluding loans booked at offshore markets) | 66,928,851 | 158,130 | 66,770,721 |
| Manufacturing | 9,500,796 | (112,550) | 9,613,346 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 150,718 | 11,578 | 139,140 |
| Construction | 667,576 | (68,745) | 736,321 |
| Utilities | 1,900,123 | 71,240 | 1,828,883 |
| Communication and information services | 1,326,956 | (20,864) | 1,347,820 |
| Transport and postal activities | 2,306,831 | 91,396 | 2,215,435 |
| Wholesale and retail | 6,387,268 | (58,887) | 6,446,155 |
| Finance and insurance | 9,564,150 | 1,113,325 | 8,450,825 |
| Real estate | 8,927,789 | (58,353) | 8,986,142 |
| Goods rental and leasing | 2,158,116 | 66,974 | 2,091,142 |
| Services | 2,694,865 | (65,378) | 2,760,243 |
| Municipal government | 627,658 | (78,513) | 706,171 |
| Other industries (including loans to the Japanese government) | 20,715,999 | (733,084) | 21,449,083 |
| Overseas offices and loans booked at offshore markets | 27,431,790 | 167,797 | 27,263,992 |
| Total | 94,360,641 | 325,928 | 94,034,713 |

(2) Domestic Consumer Loans

| | (in millions of yen) | | |
|-------------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2018 (B) |
| Total domestic consumer loans | 16,029,616 | (243,457) | 16,273,074 |
| Housing loans | 15,225,437 | (228,505) | 15,453,943 |

| | | | |
|---------------------|-------------------|-----------|------------|
| Residential purpose | 13,276,338 | (175,141) | 13,451,480 |
| Other | 804,178 | (14,952) | 819,131 |

(3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

| | (in millions of yen) | | |
|---------------------------|---------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2018 (B) |
| Outstanding amount | 39,279,973 | (948,934) | 40,228,907 |
| % to total domestic loans | 58.68% | (1.56)% | 60.24% |

BK Non-consolidated

(1) Loans Classified by Type of Industry

| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2018 (B) |
|-----------------------------------------------------------------------|------------------------------------|-------------------------------------|--------------------------------------------------------|
| Domestic offices (excluding loans booked at offshore markets) | 61,749,429 | 7,672,291 | 54,077,138 |
| Manufacturing | 9,500,671 | 1,697,612 | 7,803,059 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | 150,718 | 13,737 | 136,981 |
| Construction | 667,576 | 21,359 | 646,217 |
| Utilities | 1,855,123 | 480,629 | 1,374,494 |
| Communication and information services | 1,320,499 | 230,733 | 1,089,766 |
| Transport and postal activities | 2,284,024 | 736,700 | 1,547,324 |
| Wholesale and retail | 6,387,220 | 743,917 | 5,643,303 |
| Finance and insurance | 7,465,041 | 1,702,494 | 5,762,547 |
| Real estate | 8,777,897 | 1,654,612 | 7,123,285 |
| Goods rental and leasing | 2,158,116 | 811,482 | 1,346,634 |
| Services | 2,660,455 | 28,544 | 2,631,911 |
| Municipal government | 623,009 | (76,543) | 699,552 |
| Other industries (including loans to the Japanese government) | 17,899,080 | (372,985) | 18,272,065 |
| Overseas offices and loans booked at offshore markets | 27,397,393 | 2,261,287 | 25,136,106 |
| Total | 89,146,823 | 9,933,578 | 79,213,244 |

(2) Domestic Consumer Loans

| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2018 (B) |
|-------------------------------|------------------------------------|-------------------------------------|--------------------------------------------------------|
| Total domestic consumer loans | 14,768,279 | (193,491) | 14,961,771 |
| Housing loans | 13,967,441 | (178,916) | 14,146,358 |
| Residential purpose | 12,138,869 | (132,542) | 12,271,411 |
| Other | 800,837 | (14,575) | 815,413 |

(3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

| | (in millions of yen) | | |
|---------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2018 (B) |
| Outstanding amount | 36,977,180 | 2,926,883 | 34,050,297 |
| % to total domestic loans | 59.88% | (3.08%) | 62.96% |

TB Non-consolidated

(1) Loans Classified by Type of Industry

| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2018 (B) |
|-----------------------------------------------------------------------|------------------------------------|-------------------------------------|--------------------------------------------------------|
| Domestic offices (excluding loans booked at offshore markets) | 4,810,399 | (7,576,427) | 12,386,827 |
| Manufacturing | 125 | (1,810,162) | 1,810,287 |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | | (2,159) | 2,159 |
| Construction | | (90,104) | 90,104 |
| Utilities | | (454,389) | 454,389 |
| Communication and information services | 6,457 | (251,597) | 258,054 |
| Transport and postal activities | 2,807 | (645,304) | 648,111 |
| Wholesale and retail | 48 | (802,804) | 802,852 |
| Finance and insurance | 2,034,162 | (618,452) | 2,652,614 |
| Real estate | 146,203 | (1,712,361) | 1,858,564 |
| Goods rental and leasing | | (744,508) | 744,508 |
| Services | 34,410 | (93,922) | 128,332 |
| Municipal government | | (1,946) | 1,946 |
| Other industries (including loans to the Japanese government) | 2,586,184 | (348,712) | 2,934,896 |
| Overseas offices and loans booked at offshore markets | 34,396 | (2,093,489) | 2,127,886 |
| Total | 4,844,795 | (9,669,917) | 14,514,713 |

(2) Domestic Consumer Loans

| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2018 (B) |
|-------------------------------|---------------------------------------|-------------------------------------|-----------------------------------------------------------|
| Total domestic consumer loans | 1,254,579 | (49,483) | 1,304,063 |
| Housing loans | 1,251,264 | (49,113) | 1,300,378 |
| Residential purpose | 1,131,170 | (42,194) | 1,173,364 |
| Other | 3,314 | (370) | 3,685 |

(3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

(in millions of yen)

| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2018 (B) |
|---------------------------|-------------------------------------------------|----------------------------------------------|---------------------------------------------|
| Outstanding amount | 2,038,268 | (3,861,925) | 5,900,193 |
| % to total domestic loans | 42.37% | (5.26)% | 47.63% |

TB Non-consolidated: Trust Accounts

(1) Loans Classified by Type of Industry

| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2018 (B) |
|-----------------------------------------------------------------------|---------------------------------------|-------------------------------------|-----------------------------------------------------------|
| Domestic offices (excluding loans booked at offshore markets) | 369,022 | 62,266 | 306,755 |
| Manufacturing | | | |
| Agriculture, forestry, fishery, mining, quarrying of stone and gravel | | | |
| Construction | | | |
| Utilities | 45,000 | 45,000 | |
| Communication and information services | | | |
| Transport and postal activities | 20,000 | | 20,000 |
| Wholesale and retail | | | |
| Finance and insurance | 64,947 | 29,283 | 35,664 |
| Real estate | 3,689 | (604) | 4,293 |
| Goods rental and leasing | | | |
| Services | | | |
| Municipal government | 4,649 | (24) | 4,673 |
| Other industries (including loans to the Japanese government) | 230,735 | (11,387) | 242,122 |
| Overseas offices and loans booked at offshore markets | | | |
| Total | 369,022 | 62,266 | 306,755 |

(2) Domestic Consumer Loans

| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2018 (B) |
|-------------------------------|---------------------------------------|-------------------------------------|-----------------------------------------------------------|
| Total domestic consumer loans | 6,756 | (482) | 7,238 |
| Housing loans | 6,730 | (475) | 7,206 |
| Residential purpose | 6,299 | (404) | 6,703 |
| Other | 25 | (6) | 32 |

(3) Domestic Loans to Small/Medium-Sized Companies and Proprietors

| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | (in millions of yen) As of March 31, 2018 (B) |
|---------------------------|------------------------------------|-------------------------------------|--------------------------------------------------------|
| Outstanding amount | 264,525 | (13,892) | 278,417 |
| % to total domestic loans | 71.68% | (19.07)% | 90.76% |

11. Overseas Loans**BK Consolidated excl. MUAH, KS**

| | (in millions of yen) | | |
|--------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2018 (B) |
| Americas | 10,129,854 | 1,077,319 | 9,052,534 |
| United States of America | 7,722,722 | 941,951 | 6,780,770 |
| Canada | 948,706 | 355,429 | 593,276 |
| Brazil | 554,813 | (16,800) | 571,614 |
| Mexico | 480,936 | 9,513 | 471,423 |
| Others | 422,674 | (212,775) | 635,450 |
| Asia/Oceania | 11,836,226 | 274,791 | 11,561,435 |
| Hong Kong | 2,714,495 | (198,570) | 2,913,065 |
| China | 1,506,172 | (70,737) | 1,576,909 |
| Singapore | 1,491,927 | 133,893 | 1,358,033 |
| Australia | 1,355,257 | (77,337) | 1,432,595 |
| Indonesia | 970,539 | 103,114 | 867,425 |
| India | 905,400 | 59,980 | 845,419 |
| Malaysia | 799,947 | 124,566 | 675,380 |
| Taiwan | 602,659 | 13,036 | 589,623 |
| South Korea | 523,592 | 53,011 | 470,580 |
| New Zealand | 318,032 | 54,182 | 263,849 |
| Vietnam | 214,776 | 17,026 | 197,750 |
| Others | 433,425 | 62,623 | 370,802 |
| EMEA | 8,282,601 | (56,157) | 8,338,759 |
| United Kingdom | 2,044,095 | (137,764) | 2,181,860 |
| Netherlands | 965,417 | (143,713) | 1,109,131 |
| Germany | 646,818 | 190,399 | 456,418 |
| Saudi Arabia | 599,361 | 30,446 | 568,914 |
| France | 477,220 | (10,113) | 487,334 |
| Turkey | 308,460 | 18,028 | 290,431 |
| UAE | 286,084 | (33,970) | 320,055 |
| Qatar | 262,895 | (20,355) | 283,251 |
| Switzerland | 230,605 | 65,722 | 164,883 |
| Italy | 207,440 | 17,397 | 190,043 |
| Belgium | 200,509 | 5 | 200,504 |
| Luxembourg | 193,072 | (24,757) | 217,830 |
| Ireland | 192,382 | 35,380 | 157,001 |
| South Africa | 177,750 | 7,184 | 170,566 |
| Poland | 120,176 | (5,288) | 125,464 |
| Russian | 114,490 | 12,910 | 101,580 |

| | | | |
|--------|-------------------|-----------|------------|
| Spain | 111,804 | (35,315) | 147,120 |
| Others | 1,144,015 | (22,352) | 1,166,367 |
| Total | 30,248,682 | 1,295,953 | 28,952,729 |

Note1: Mitsubishi UFJ Trust and Banking Corporation(TB)'s corporate loan-related businesses were transferred to MUFG Bank(BK) on April 16th. Previously, 11. Overseas Loans have been presented on a [BK and TB Combined] basis. From this period, it was changed to present on [BK Consolidated excl. MUAH, KS] basis. In addition, TB's amount was included in the loan balances as of March 31, 2018.

Note2: MUAH (MUFG Americas Holdings Corporation) and KS (Bank of Ayudhya Public Company Limited) have the following loan balances in the consolidated financial statements.

| | (in millions of yen) | | |
|------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2018 (B) |
| MUAH | 8,894,771 | 85,730 | 8,809,041 |
| KS | 4,145,635 | 123,166 | 4,022,469 |

12. Loans and Deposits**BK and TB Combined**

| | (in millions of yen) | | |
|----------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2018 (B) |
| Deposits (ending balance) | 162,578,340 | 1,778,563 | 160,799,777 |
| Deposits (average balance) | 165,011,459 | 6,885,486 | 158,125,973 |
| Loans (ending balance) | 93,991,619 | 263,661 | 93,727,957 |
| Loans (average balance) | 96,008,773 | 802,303 | 95,206,469 |

BK Non-consolidated

| | (in millions of yen) | | |
|----------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2018 (B) |
| Deposits (ending balance) | 148,848,377 | 3,355,747 | 145,492,629 |
| Deposits (average balance) | 150,966,305 | 7,747,863 | 143,218,442 |
| Loans (ending balance) | 89,146,823 | 9,933,578 | 79,213,244 |
| Loans (average balance) | 90,161,040 | 9,244,093 | 80,916,947 |

TB Non-consolidated

| | (in millions of yen) | | |
|----------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2018 (B) |
| Deposits (ending balance) | 13,729,963 | (1,577,184) | 15,307,147 |
| Deposits (average balance) | 14,045,154 | (862,377) | 14,907,531 |
| Loans (ending balance) | 4,844,795 | (9,669,917) | 14,514,713 |
| Loans (average balance) | 5,847,732 | (8,441,789) | 14,289,522 |

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13. Domestic Deposits**BK and TB Combined**

| | (in millions of yen) | | |
|-------------------------|------------------------------------|-------------------------------------|--------------------------------|
| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2018 (B) |
| Individuals | 76,087,010 | 784,422 | 75,302,588 |
| Corporations and others | 63,360,200 | 225,519 | 63,134,680 |
| Domestic deposits | 139,447,211 | 1,009,941 | 138,437,269 |

Note: Amounts do not include negotiable certificates of deposit and JOM accounts.

BK Non-consolidated

| | (in millions of yen) | | |
|-------------------------|---------------------------------------|-------------------------------------|-----------------------------------|
| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2018 (B) |
| Individuals | 68,619,373 | 1,006,771 | 67,612,602 |
| Corporations and others | 58,684,217 | 1,585,983 | 57,098,234 |
| Domestic deposits | 127,303,590 | 2,592,754 | 124,710,836 |

Note: Amounts do not include negotiable certificates of deposit and JOM accounts.

TB Non-consolidated

| | (in millions of yen) | | |
|-------------------------|---------------------------------------|-------------------------------------|-----------------------------------|
| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | As of March 31, 2018 (B) |
| Individuals | 7,467,637 | (222,348) | 7,689,986 |
| Corporations and others | 4,675,982 | (1,360,463) | 6,036,446 |
| Domestic deposits | 12,143,620 | (1,582,812) | 13,726,432 |

Note: Amounts do not include negotiable certificates of deposit and JOM accounts.

14. Status of Deferred Tax Assets**BK Non-consolidated****(1) Tax Effects of the Items Comprising Net Deferred Tax Assets**

| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | (in billions of yen) As of March 31, 2018 (B) |
|------------------------------------------------------------------------|------------------------------------|-------------------------------------|--------------------------------------------------------|
| Deferred tax assets | 470.5 | (34.0) | 504.5 |
| Allowance for credit losses | 160.1 | (34.9) | 195.0 |
| Write-down on investment securities | 93.8 | (2.2) | 96.1 |
| Unrealized losses on Available-for-sale securities | 4.8 | (0.9) | 5.7 |
| Reserve for retirement benefits | 96.0 | (0.3) | 96.4 |
| Reserve for contingent losses | 26.7 | (18.5) | 45.2 |
| Depreciation and Impairment losses | 34.1 | 1.4 | 32.7 |
| Net deferred losses on hedging instruments | 7.2 | 7.2 | |
| Other | 157.9 | 9.2 | 148.6 |
| Valuation allowance | (110.3) | 4.9 | (115.3) |
| Deferred tax liabilities | 948.1 | 1.5 | 946.6 |
| Unrealized gains on Available-for-sale securities | 793.7 | 23.3 | 770.3 |
| Net deferred gains on hedging instruments | | (31.8) | 31.8 |
| Revaluation gains on securities upon merger | 60.2 | (0.4) | 60.7 |
| Gains on securities contributed to employees retirement benefits trust | 46.9 | | 46.9 |
| Other | 47.1 | 10.5 | 36.5 |
| Net deferred tax assets | (477.6) | (35.5) | (442.0) |

(2) Net operating profits before provision for general allowance for credit losses and Taxable Income

| | (in billions of yen) | | | | | |
|--------------------------------------------------------------------------------|----------------------|--------|---------|--------|---------|----------------|
| | FY2013 | FY2014 | FY2015 | FY2016 | FY2017 | Interim FY2018 |
| Net operating profits before provision for general allowance for credit losses | 855.9 | 931.4 | 888.1 | 666.9 | 554.3 | 273.4 |
| Total credit costs | 17.0 | (70.7) | (103.4) | (25.4) | 56.0 | 171.4 |
| Income before income taxes | 984.7 | 860.2 | 884.7 | 632.2 | 580.0 | 510.3 |
| Reconciliation to taxable income | (336.2) | (12.6) | (113.3) | (86.2) | (156.0) | (375.4) |
| Taxable income | 648.5 | 847.5 | 771.3 | 546.0 | 424.0 | 134.9 |

(3) Classification Based on Prior Year Operating Results as Provided in the ASBJ Guidance No.26
We are classified as 2 because we are considered to be a company showing stable financial performance.

TB Non-consolidated

(1) Tax Effects of the Items Comprising Net Deferred Tax Assets

| | As of September 30, 2018 (A) | Increase (Decrease) (A) - (B) | (in billions of yen) As of March 31, 2018 (B) |
|---------------------------------------------------------------------|------------------------------------|-------------------------------------|--------------------------------------------------------|
| Deferred tax assets | 37.3 | (18.0) | 55.3 |
| Gains on securities related to employees' retirement benefits trust | 27.5 | (0.7) | 28.2 |
| Write-down on investment securities | 9.0 | 0.2 | 8.8 |
| Allowance for credit losses | 0.6 | (10.7) | 11.4 |
| Other | 37.3 | (4.4) | 41.8 |
| Valuation allowance | (37.3) | (2.2) | (35.0) |
| Deferred tax liabilities | 297.4 | 1.2 | 296.1 |
| Unrealized gains on available-for-sale securities | 211.9 | (8.2) | 220.2 |
| Reserve for retirement benefits | 65.9 | 9.4 | 56.4 |
| Net deferred gains on hedging instruments | 9.4 | 2.8 | 6.6 |
| Other | 10.0 | (2.7) | 12.7 |
| Net deferred tax assets | (260.1) | (19.3) | (240.8) |

(2) Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses and Taxable Income

| | (in billions of yen) | | | | | |
|--------------------------------------------------------------------------------------------------------------------|----------------------|--------|--------|--------|----------------|--------|
| | FY2013 | FY2014 | FY2015 | FY2016 | FY2017 Interim | FY2018 |
| Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses | 162.9 | 190.4 | 193.0 | 181.4 | 162.1 | 79.9 |
| Total credit costs | 18.0 | (0.4) | (0.2) | (22.5) | 23.4 | 2.0 |
| Income before income taxes | 184.4 | 201.4 | 218.6 | 156.3 | 249.7 | 95.2 |
| Reconciliation to taxable income | (94.3) | (40.4) | (68.1) | 1.8 | (69.5) | (69.9) |
| Taxable income | 90.1 | 160.9 | 150.4 | 158.1 | 180.2 | 25.3 |

(3) Classification Based on Prior Year Operating Results as Provided in the ASBJ Guidance No.26

We are classified as 2 because we are considered to be a company showing stable financial performance.

(Reference)**1. Financial Statements****BK Non-consolidated****(1) Non-consolidated Balance Sheets**

| (in millions of yen) | As of March 31, 2018 | As of September 30, 2018 |
|-------------------------------------------------------|---------------------------------|-------------------------------------|
| Assets: | | |
| Cash and due from banks | 57,089,293 | 59,323,593 |
| Call loans | 1,278,814 | 184,086 |
| Receivables under resale agreements | 244,912 | 3,252,749 |
| Receivables under securities borrowing transactions | 4,490,725 | |
| Monetary claims bought | 3,807,898 | 4,065,078 |
| Trading assets | 4,607,164 | 4,859,897 |
| Money held in trust | 27,072 | 23,486 |
| Securities | 43,375,328 | 43,194,138 |
| Loans and bills discounted | 79,213,244 | 89,146,823 |
| Foreign exchanges | 2,742,011 | 2,467,913 |
| Other assets | 7,109,731 | 6,552,311 |
| Tangible fixed assets | 867,544 | 870,046 |
| Intangible fixed assets | 373,598 | 387,923 |
| Prepaid pension costs | 280,049 | 290,877 |
| Customers' liabilities for acceptances and guarantees | 7,157,429 | 7,105,671 |
| Allowance for credit losses | (418,248) | (331,453) |
| Total assets | 212,246,573 | 221,393,144 |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | As of March 31, 2018 | As of September 30, 2018 |
|----------------------------------------------------------------|-------------------------|-----------------------------|
| Liabilities: | | |
| Deposits | 145,492,629 | 148,848,377 |
| Negotiable certificates of deposit | 5,331,764 | 5,159,839 |
| Call money | 382,944 | 281,631 |
| Payables under repurchase agreements | 7,117,130 | 13,673,880 |
| Payables under securities lending transactions | 5,677,815 | 382,023 |
| Commercial papers | 1,401,857 | 1,594,326 |
| Trading liabilities | 2,653,609 | 3,120,624 |
| Borrowed money | 15,791,852 | 20,417,737 |
| Foreign exchanges | 2,306,525 | 2,829,744 |
| Bonds payable | 2,509,716 | 2,348,113 |
| Other liabilities | 5,248,144 | 4,228,222 |
| Reserve for bonuses | 27,460 | 21,802 |
| Reserve for bonuses to directors | 96 | 47 |
| Reserve for stocks payment | 5,296 | 4,632 |
| Reserve for retirement benefits | 8,656 | 5,991 |
| Reserve for loyalty award credits | 1,342 | 1,539 |
| Reserve for contingent losses | 157,215 | 96,782 |
| Deferred tax liabilities | 442,022 | 477,611 |
| Deferred tax liabilities for land revaluation | 112,872 | 111,634 |
| Acceptances and guarantees | 7,157,429 | 7,105,671 |
| Total liabilities | 201,826,382 | 210,710,233 |
| Net assets: | | |
| Capital stock | 1,711,958 | 1,711,958 |
| Capital surplus | 3,878,275 | 3,878,275 |
| Capital reserve | 1,711,958 | 1,711,958 |
| Other capital surplus | 2,166,317 | 2,166,317 |
| Retained earnings | 3,299,706 | 3,590,586 |
| Revenue reserve | 190,044 | 190,044 |
| Other retained earnings | 3,109,661 | 3,400,542 |
| Funds for retirement benefits | 2,432 | 2,432 |
| Other reserve | 718,196 | 718,196 |
| Earned surplus brought forward | 2,389,032 | 2,679,913 |
| Treasury stock | (645,700) | (645,700) |
| Total shareholders equity | 8,244,239 | 8,535,120 |
| Net unrealized gains (losses) on available-for-sale securities | 1,885,661 | 1,948,619 |
| Net deferred gains (losses) on hedging instruments | 72,994 | (15,411) |
| Land revaluation excess | 217,295 | 214,582 |
| Total valuation and translation adjustments | 2,175,951 | 2,147,790 |

| | | |
|----------------------------------|-------------|-------------|
| Total net assets | 10,420,190 | 10,682,910 |
| Total liabilities and net assets | 212,246,573 | 221,393,144 |

BK Non-consolidated

(2) Non-consolidated Statements of Income

| (in millions of yen) | For the six months ended September 30, 2017 | For the six months ended September 30, 2018 |
|----------------------------------------|------------------------------------------------------------|------------------------------------------------------------|
| Ordinary income | 1,570,415 | 1,902,928 |
| Interest income | 895,377 | 1,193,369 |
| Interest on loans and bills discounted | 574,564 | 736,516 |
| Interest and dividends on securities | 213,777 | 303,708 |
| Fees and commissions | 303,903 | 298,639 |
| Trading income | 33,895 | 11,481 |
| Other operating income | 184,458 | 125,183 |
| Other ordinary income | 152,780 | 274,254 |
| Ordinary expenses | 1,158,596 | 1,400,494 |
| Interest expenses | 394,247 | 615,675 |
| Interest on deposits | 121,757 | 192,709 |
| Fees and commissions | 84,775 | 88,553 |
| Trading expenses | 579 | 827 |
| Other operating expenses | 32,144 | 79,787 |
| General and administrative expenses | 594,187 | 585,428 |
| Other ordinary expenses | 52,661 | 30,221 |
| Ordinary profits | 411,819 | 502,433 |
| Extraordinary gains | 978 | 17,528 |
| Extraordinary losses | 11,210 | 9,589 |
| Income before income taxes | 401,586 | 510,372 |
| Income taxes-current | 94,380 | 29,669 |
| Income taxes-deferred | 12,941 | 57,303 |
| Total taxes | 107,322 | 86,972 |
| Net income | 294,264 | 423,400 |

TB Non-consolidated

(1) Non-consolidated Balance Sheets

| (in millions of yen) | As of March 31, 2018 | As of September 30, 2018 |
|------------------------------------------------------|---------------------------------|-------------------------------------|
| Assets: | | |
| Cash and due from banks | 11,987,067 | 13,845,772 |
| Call loans | 19,432 | 18,870 |
| Receivables under securities borrowing transactions | 115,696 | 121,444 |
| Monetary claims bought | 15 | 30,641 |
| Trading assets | 542,572 | 575,457 |
| Money held in trust | 113,606 | 105,077 |
| Securities | 13,665,278 | 13,632,099 |
| Loans and bills discounted | 14,514,713 | 4,844,795 |
| Foreign exchanges | 93,483 | 82,174 |
| Other assets | 869,371 | 1,027,864 |
| Tangible fixed assets | 140,358 | 136,461 |
| Intangible fixed assets | 65,777 | 68,932 |
| Prepaid pension costs | 304,525 | 335,016 |
| Customers liabilities for acceptances and guarantees | 236,964 | 23,264 |
| Allowance for credit losses | (33,138) | (2,387) |
| Total assets | 42,635,723 | 34,845,485 |

Mitsubishi UFJ Financial Group, Inc.

| (in millions of yen) | As of March 31, 2018 | As of September 30, 2018 |
|----------------------------------------------------------------|-------------------------|-----------------------------|
| Liabilities: | | |
| Deposits | 15,307,147 | 13,729,963 |
| Negotiable certificates of deposit | 4,395,644 | 2,547,819 |
| Call money | 1,236,027 | 17,386 |
| Payables under repurchase agreements | 5,081,985 | 5,233,276 |
| Payables under securities lending transactions | 746,767 | |
| Commercial papers | 531,309 | 680,857 |
| Trading liabilities | 73,981 | 71,036 |
| Borrowed money | 3,752,381 | 1,283,188 |
| Foreign exchanges | 42,709 | 43,014 |
| Bonds payable | 725,802 | 695,525 |
| Due to trust accounts | 7,163,530 | 7,241,100 |
| Other liabilities | 726,002 | 621,614 |
| Reserve for bonuses | 4,910 | 4,212 |
| Reserve for bonuses to directors | 62 | 32 |
| Reserve for stocks payment | 3,645 | 3,578 |
| Reserve for retirement benefits | 1,119 | 713 |
| Reserve for contingent losses | 13,218 | 14,217 |
| Deferred tax liabilities | 240,817 | 260,119 |
| Deferred tax liabilities for land revaluation | 4,232 | 4,232 |
| Acceptances and guarantees | 236,964 | 23,264 |
| Total liabilities | 40,288,258 | 32,475,152 |
| Net assets: | | |
| Capital stock | 324,279 | 324,279 |
| Capital surplus | 425,265 | 455,970 |
| Capital reserve | 250,619 | 250,619 |
| Other capital surplus | 174,646 | 205,351 |
| Retained earnings | 1,066,508 | 1,087,062 |
| Revenue reserve | 73,714 | 73,714 |
| Other retained earnings | 992,794 | 1,013,348 |
| Funds for retirement benefits | 710 | 710 |
| Other reserve | 138,495 | 138,495 |
| Earned surplus brought forward | 853,589 | 874,143 |
| Total shareholders' equity | 1,816,053 | 1,867,311 |
| Net unrealized gains (losses) on available-for-sale securities | 516,851 | 483,509 |
| Net deferred gains (losses) on hedging instruments | 15,150 | 20,102 |
| Land revaluation excess | (589) | (590) |
| Total valuation and translation adjustments | 531,412 | 503,021 |

| | | |
|----------------------------------|------------|------------|
| Total net assets | 2,347,465 | 2,370,333 |
| Total liabilities and net assets | 42,635,723 | 34,845,485 |

TB Non-consolidated

(2) Non-consolidated Statements of Income

| (in millions of yen) | For the six months ended September 30, 2017 | For the six months ended September 30, 2018 |
|----------------------------------------|------------------------------------------------------------|------------------------------------------------------------|
| Ordinary income | 365,558 | 352,152 |
| Trust fees | 45,789 | 49,912 |
| Interest income | 178,472 | 210,171 |
| Interest on loans and bills discounted | 57,879 | 31,463 |
| Interest and dividends on securities | 107,868 | 140,838 |
| Fees and commissions | 70,956 | 57,702 |
| Trading income | 10,422 | 60 |
| Other operating income | 16,043 | 17,757 |
| Other ordinary income | 43,873 | 16,548 |
| Ordinary expenses | 243,875 | 271,062 |
| Interest expenses | 87,233 | 128,786 |
| Interest on deposits | 15,683 | 17,893 |
| Fees and commissions | 17,733 | 16,276 |
| Trading expenses | 54 | 836 |
| Other operating expenses | 13,002 | 18,285 |
| General and administrative expenses | 105,152 | 97,110 |
| Other ordinary expenses | 20,699 | 9,767 |
| Ordinary profits | 121,682 | 81,089 |
| Extraordinary gains | 53,250 | 19,947 |
| Extraordinary losses | 4,225 | 5,744 |
| Income before income taxes | 170,707 | 95,292 |
| Income taxes-current | 42,173 | 6,100 |
| Income taxes-deferred | 2,437 | 18,112 |
| Total taxes | 44,611 | 24,213 |
| Net income | 126,096 | 71,079 |

TB Non-consolidated**(3) Statements of Trust Assets and Liabilities**

Including trust assets under service-shared co-trusteeship

| (in millions of yen) | As of March 31, 2018 | As of September 30, 2018 |
|-----------------------------------------|-------------------------|-----------------------------|
| Assets: | | |
| Loans and bills discounted | 306,755 | 369,022 |
| Securities | 53,976,806 | 52,867,055 |
| Beneficiary rights to the trust | 72,399,465 | 76,384,704 |
| Securities held in custody accounts | 3,121,503 | 3,538,749 |
| Monetary claims | 16,876,864 | 17,399,589 |
| Tangible fixed assets | 13,544,869 | 13,954,166 |
| Intangible fixed assets | 130,851 | 133,838 |
| Other claims | 3,645,903 | 2,564,772 |
| Call loans | 384,210 | 1,064,277 |
| Due from banking account | 9,626,979 | 9,336,098 |
| Cash and due from banks | 6,671,875 | 5,902,610 |
| Total | 180,686,086 | 183,514,884 |
| Liabilities: | | |
| Money trusts | 25,052,352 | 23,986,337 |
| Pension trusts | 11,946,499 | 11,463,653 |
| Property formation benefit trusts | 7,608 | 7,296 |
| Investment trusts | 77,208,657 | 81,243,085 |
| Money entrusted other than money trusts | 3,718,032 | 3,830,809 |
| Securities trusts | 5,200,280 | 4,862,190 |
| Monetary claim trusts | 15,977,728 | 16,463,341 |
| Equipment trusts | 72,741 | 79,479 |
| Land and fixtures trusts | 43,894 | 43,839 |
| Composite trusts | 41,458,291 | 41,534,849 |
| Total | 180,686,086 | 183,514,884 |

- Note: 1. The table shown above includes master trust assets under the service-shared co-trusteeship between TB and The Master Trust Bank of Japan, Ltd.
2. Trust assets and liabilities under a declaration of trust excluded from above table are 1,505 millions of yen as of March 31, 2018 and 1,504 millions of yen as of September 30, 2018.

Detailed information for Money trust with contracts indemnifying the principal amounts

(including trusts for which beneficiary interests are re-entrusted)

| (in millions of yen) | As of March 31, 2018 | As of September 30, 2018 |
|----------------------------|-------------------------|-----------------------------|
| Assets: | | |
| Loans and bills discounted | 16,186 | 15,093 |
| Securities | 80,292 | 62,966 |
| Other | 7,008,991 | 7,074,209 |
| Total | 7,105,470 | 7,152,269 |
| Liabilities: | | |
| Principal | 7,105,161 | 7,141,348 |
| Allowance for bad debts | 48 | 45 |
| Other | 260 | 10,875 |
| Total | 7,105,470 | 7,152,269 |

TB Non-consolidated

(4) Major Items

| (in millions of yen) | As of March 31, 2018 | As of September 30, 2018 |
|------------------------------------|---------------------------------|-------------------------------------|
| Total funds | 56,709,252 | 51,735,070 |
| Deposits | 15,307,147 | 13,729,963 |
| Negotiable certificates of deposit | 4,395,644 | 2,547,819 |
| Money trusts | 25,052,352 | 23,986,337 |
| Pension trusts | 11,946,499 | 11,463,653 |
| Property formation benefit trusts | 7,608 | 7,296 |
| Loans and bills discounted | 14,821,468 | 5,213,818 |
| Banking account | 14,514,713 | 4,844,795 |
| Trust account | 306,755 | 369,022 |
| Investment securities | 67,642,084 | 66,499,154 |

Note: The table shown above includes master trust assets under the service-shared co-trusteeship between TB and The Master Trust Bank of Japan, Ltd.