

Ten-Year Summary of Major Financial Data

	(Billions of Yen)				
	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Currency exchange rate (USD/JPY) (yen)	93.04	83.15	82.19	94.05	102.92
Income statements summary					
Gross profits before credit costs for trust accounts	3,600.4	3,522.5	3,502.0	3,634.2	3,753.4
Net interest income	2,177.1	2,020.0	1,840.5	1,816.8	1,878.6
Trust fees excluding credit costs	103.8	100.4	96.9	95.1	108.4
Net fees and commissions	989.8	979.4	964.2	1,042.2	1,160.3
Net trading profits	259.7	103.7	225.5	288.2	362.0
Net other business profits	69.7	318.9	374.7	391.7	244.0
Net gains (losses) on debt securities	49.8	221.3	270.3	336.7	142.8
General and administrative expenses	2,084.8	2,020.8	1,994.5	2,095.0	2,289.3
Expense ratio	57.9%	57.3%	56.9%	57.6%	60.9%
Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses	1,515.5	1,501.6	1,507.4	1,539.2	1,464.1
Total credit costs	(825.2)	(354.1)	(193.4)	(115.6)	11.8
the Bank and the Trust Bank combined*1	(404.4)	(174.2)	(134.5)	(65.3)	35.1
Net gains (losses) on equity securities	32.4	(57.1)	(88.6)	(53.6)	144.5
Gains (losses) on sales of equity securities	93.0	13.7	(9.4)	33.6	157.5
Losses on write-down of equity securities	(60.5)	(70.9)	(79.2)	(87.3)	(12.9)
Equity in earnings of equity method investees	2.6	11.3	377.5	52.0	112.4
Other non-recurring gains (losses)	(179.7)	(385.1)	(130.8)	(77.7)	(38.2)
Ordinary profits	545.6	646.4	1,471.9	1,344.1	1,694.8
Net extraordinary gains (losses)	51.0	(6.8)	(23.8)	9.6	(151.7)
Total taxes	150.9	175.4	376.4	395.7	439.9
Tax burden ratio	25.3%	27.4%	26.0%	29.2%	28.5%
Profits attributable to non-controlling interests	57.0	(119.0)	90.2	105.3	118.1
Profits attributable to owners of parent	388.7	583.0	981.3	852.6	984.8

Balance sheets summary

Total assets	204,106.9	206,227.0	218,861.6	234,498.7	258,131.9
Loans and bills discounted	84,880.6	79,995.0	84,492.6	91,299.5	101,938.9
Securities	63,964.4	71,023.6	78,264.7	79,526.8	74,515.5
Total liabilities	192,807.4	195,412.6	207,185.8	220,979.0	243,019.0
Deposits	123,891.9	124,144.3	124,789.2	131,697.0	144,760.2
Negotiable certificates of deposit	11,019.5	10,961.0	12,980.6	14,855.0	15,548.1
Total net assets	11,299.4	10,814.4	11,675.7	13,519.6	15,112.8
Total shareholders' equity	8,958.7	9,104.9	9,909.5	10,578.3	11,346.2
Retained earnings	4,405.5	4,799.6	5,602.3	6,267.9	7,033.1
Total accumulated other comprehensive income	347.0	(156.0)	83.4	1,158.2	1,709.7
Non-controlling interests	1,987.2	1,858.2	1,674.8	1,774.1	2,048.1

Financial Ratios

Common Equity Tier 1 Capital ratio	—	—	—	11.60%	11.18%
Tier 1 Capital ratio*2	10.63%	11.33%	12.15%	12.63%	12.37%
Total Capital ratio	14.87%	14.89%	14.72%	16.53%	15.43%
Dividends per share (DPS) (yen)	12.0	12.0	12.0	13.0	16.0
Dividend payout ratio	40.6%	30.0%	17.6%	22.0%	23.4%
Book-value per share (BPS) (yen)	612.05	604.58	678.25	800.95	893.77
Earnings per share (EPS) (yen)	29.57	39.95	68.09	58.99	68.29
ROE MUFG definition	4.92%	6.89%	11.10%	8.77%	9.05%
ROE JPX definition	4.91%	6.55%	10.60%	7.96%	8.05%
Total number of ordinary shares (excluding own shares) (billion shares)	14.138	14.141	14.144	14.155	14.161
Share price (fiscal year-end) (yen)	490	384	412	558	567
Market capitalization*3 (trillions of yen)	6.9	5.4	5.8	7.8	8.0
PBR*3 (times)	0.80	0.63	0.60	0.69	0.63
PER*3 (times)	16.5	9.6	6.0	9.4	8.3

*1 MUFG Bank, Ltd. (non-consolidated) + Mitsubishi UFJ Trust and Banking Corporation (non-consolidated) (without any adjustments)

*2 FY 2009 to FY 2011 are under Basel II standards

*3 Figures based on fiscal year-end share price

	(Billions of Yen)				
	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018
Currency exchange rate (USD/JPY) (yen)	120.17	112.68	112.19	106.24	110.99
Income statements summary					
Gross profits before credit costs for trust accounts	4,229.0	4,143.2	4,011.8	3,854.2	3,725.7
Net interest income	2,181.6	2,113.5	2,024.4	1,906.8	1,922.7
Trust fees excluding credit costs	111.4	117.0	122.0	122.5	125.3
Net fees and commissions	1,308.6	1,320.5	1,328.4	1,327.1	1,303.9
Net trading profits	352.9	306.3	290.0	292.4	216.1
Net other business profits	274.3	285.6	246.7	205.1	157.4
Net gains (losses) on debt securities	115.1	132.9	56.8	6.7	29.9
General and administrative expenses	2,584.1	2,585.2	2,593.5	2,621.4	2,647.1
Expense ratio	61.1%	62.3%	64.6%	68.0%	71.0%
Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses	1,644.9	1,557.9	1,418.2	1,232.8	1,078.5
Total credit costs	(161.6)	(255.1)	(155.3)	(46.1)	(5.8)
the Bank and the Trust Bank combined*1	(71.1)	(103.7)	(47.9)	79.5	129.8
Net gains (losses) on equity securities	93.1	88.3	124.9	133.1	112.6
Gains (losses) on sales of equity securities	97.9	113.6	127.4	140.1	125.9
Losses on write-down of equity securities	(4.8)	(25.3)	(2.5)	(7.0)	(13.3)
Equity in earnings of equity method investees	159.6	230.4	244.4	242.8	284.3
Other non-recurring gains (losses)	(23.0)	(82.0)	(271.4)	(100.3)	(121.7)
Ordinary profits	1,713.0	1,539.4	1,360.7	1,462.4	1,348.0
Net extraordinary gains (losses)	(98.2)	(40.7)	(57.5)	(53.0)	(202.7)
Total taxes	467.7	460.2	342.1	313.4	195.5
Tax burden ratio	28.9%	30.7%	26.2%	22.2%	17.0%
Profits attributable to non-controlling interests	113.2	87.1	34.6	106.2	77.0
Profits attributable to owners of parent	1,033.7	951.4	926.4	989.6	872.6

Balance sheets summary

Total assets	286,149.7	298,302.8	303,297.4	306,937.4	311,138.9
Loans and bills discounted	109,368.3	113,756.3	109,005.2	108,090.9	107,412.4
Securities	73,538.1	69,993.8	59,438.8	59,266.1	64,262.4
Total liabilities	268,862.2	280,916.1	286,639.0	289,642.3	293,877.2
Deposits	153,357.4	160,965.0	170,730.2	177,312.3	180,171.2
Negotiable certificates of deposit	16,073.8	11,591.5	11,341.5	9,854.7	9,413.4
Total net assets	17,287.5	17,386.7	16,658.3	17,295.0	17,261.6
Total shareholders' equity	11,328.6	11,855.8	12,318.8	12,880.8	13,300.1
Retained earnings	7,860.4	8,587.5	9,278.5	10,064.6	10,640.6
Total accumulated other comprehensive income	3,989.2	3,602.1	2,961.3	3,143.8	2,879.1
Non-controlling interests	1,961.3	1,920.5	1,377.7	1,270.1	1,082.1

Financial Ratios

Common Equity Tier 1 Capital ratio	11.09%	11.63%	11.76%	12.58%	12.23%
Tier 1 Capital ratio*2	12.58%	13.24%	13.36%	14.32%	13.90%
Total Capital ratio	15.62%	16.01%	15.85%	16.56%	16.03%
Dividends per share (DPS) (yen)	18.0	18.0	18.0	19.0	22.0
Dividend payout ratio	24.6%	26.3%	26.4%	25.5%	32.9%
Book-value per share (BPS) (yen)	1,092.75	1,121.07	1,137.78	1,217.41	1,252.03
Earnings per share (EPS) (yen)	73.22	68.51	68.28	74.55	66.91
ROE MUFG definition	8.74%	7.63%	7.25%	7.53%	6.45%
ROE JPX definition	7.38%	6.18%	6.02%	6.32%	5.41%
Total number of ordinary shares (excluding own shares) (billion shares)	14.017	13.788	13.429	13.162	12.922
Share price (fiscal year-end) (yen)	743.7	521.5	699.7	697.0	550.0
Market capitalization*3 (trillions of yen)	10.4	7.1	9.3	9.1	7.1
PBR*3 (times)	0.68	0.46	0.61	0.57	0.43
PER*3 (times)	10.1	7.6	10.2	9.3	8.2

Consolidated Financial Statements

Consolidated Balance Sheets

	(Millions of Yen)		(Millions of Yen)	
	Mar 31, 2019	Mar 31, 2018	Mar 31, 2019	Mar 31, 2018
Assets:			Liabilities:	
Cash and due from banks	74,206,895	74,713,689	Deposits	180,171,279
Call loans and bills bought	451,668	482,285	Negotiable certificates of deposit	9,413,420
Receivables under resale agreements	10,868,179	5,945,875	Call money and bills sold	2,465,093
Receivables under securities borrowing transactions	2,739,363	9,266,996	Payables under repurchase agreements	25,112,121
Monetary claims bought	7,254,708	5,529,619	Payables under securities lending transactions	903,219
Trading assets	16,126,188	15,247,156	Commercial papers	2,316,338
Money held in trust	912,961	943,153	Trading liabilities	11,624,122
Securities	64,262,463	59,266,170	Borrowed money	16,268,170
Loans and bills discounted	107,412,468	108,090,994	Foreign exchanges	2,271,145
Foreign exchanges	2,134,807	2,942,499	Short-term bonds payable	793,999
Other assets	12,838,412	12,176,023	Bonds payable	12,179,680
Tangible fixed assets	1,335,972	1,369,977	Due to trust accounts	10,282,227
Buildings	361,580	302,981	Other liabilities	9,452,717
Land	674,285	697,105	Reserve for bonuses	79,236
Lease assets	15,078	12,357	Reserve for bonuses to directors	689
Construction in progress	33,618	119,195	Reserve for stocks payment	10,814
Other tangible fixed assets	251,409	238,337	Net defined benefit liabilities	59,540
Intangible fixed assets	1,136,530	1,246,676	Reserve for retirement benefits to directors	1,058
Software	513,231	532,285	Reserve for loyalty award credits	17,606
Goodwill	237,310	258,417	Reserve for contingent losses	265,707
Lease assets	198	351	Reserves under special laws	4,263
Other intangible fixed assets	385,790	455,622	Deferred tax liabilities	829,418
Net defined benefit assets	824,007	874,106	Deferred tax liabilities for land revaluation	114,292
Deferred tax assets	104,451	89,172	Acceptances and guarantees	9,241,062
Customers' liabilities for acceptances and guarantees	9,241,062	9,560,158	Total liabilities	293,877,225
Allowance for credit losses	(711,236)	(807,139)	Net assets:	
Total assets	311,138,903	306,937,415	Capital stock	2,141,513
			Capital surplus	1,034,641
			Retained earnings	10,640,655
			Treasury stock	(516,649)
			Total shareholders' equity	13,300,160
			Net unrealized gains (losses) on available-for-sale securities	2,249,231
			Net deferred gains (losses) on hedging instruments	122,516
			Land revaluation excess	167,681
			Foreign currency translation adjustments	339,713
			Remeasurements of defined benefit plans	(4,729)
			Debt value adjustments of foreign subsidiaries and affiliates	4,702
			Total accumulated other comprehensive income	2,879,115
			Subscription rights to shares	217
			Non-controlling interests	1,082,184
			Total net assets	17,261,677
			Total liabilities and net assets	311,138,903

Consolidated Financial Results

	(Millions of Yen)	
	FY 2018	FY 2017
Gross profits	3,725,720	3,854,231
Gross profits before credit costs for trust accounts	3,725,720	3,854,231
Net interest income	1,922,776	1,906,831
Trust fees	125,385	122,533
Credit costs for trust accounts	—	—
Net fees and commissions	1,303,954	1,327,198
Net trading profits	216,165	292,472
Net other operating profits	157,438	205,195
Net gains (losses) on debt securities	29,977	6,707
General and administrative expenses	2,647,137	2,621,431
Amortization of goodwill	17,431	17,603
Net operating profits before credit costs for trust accounts, provision for general allowance for credit losses and amortization of goodwill	1,096,013	1,250,403
Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses	1,078,582	1,232,800
Provision for general allowance for credit losses	—	—
Net operating profits*1	1,078,582	1,232,800
Net non-recurring gains (losses)	269,461	229,618
Credit costs	(143,006)	(185,191)
Losses on loan write-offs	(154,941)	(161,192)
Provision for specific allowance for credit losses	—	—
Other credit costs	11,935	(23,998)
Reversal of allowance for credit losses	15,053	60,200
Reversal of reserve for contingent losses included in credit costs	55,064	—
Gains on loans written-off	67,063	78,880
Net gains (losses) on equity securities	112,602	133,178
Gains on sales of equity securities	203,481	174,633
Losses on sales of equity securities	(77,486)	(34,446)
Losses on write-down of equity securities	(13,392)	(7,008)
Equity in earnings of equity method investees	284,389	242,885
Other non-recurring gains (losses)	(121,704)	(100,334)
Ordinary profits	1,348,043	1,462,418
Net extraordinary gains (losses)	(202,715)	(53,041)
Losses on change in equity	(15,223)	(19,569)
Profits before income taxes	1,145,327	1,409,377
Income taxes-current	189,195	300,032
Income taxes-deferred	6,373	13,404
Total taxes	195,568	313,436
Profits	949,758	1,095,940
Profits attributable to non-controlling interests	77,069	106,276
Profits attributable to owners of parent	872,689	989,664

*1 Net operating 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)

	FY 2018	FY 2017
Total credit costs*2	(5,826)	(46,110)

*2 Total credit costs = Credit costs for trust accounts + Provision for general allowance for credit losses + Credit costs (included in non-recurring gains / losses) + Reversal of allowance for credit losses + Reversal of reserve for contingent losses included in credit costs + Gains on loans written-off

Consolidated Statements of Comprehensive Income

	(Millions of Yen)	
	FY 2018	FY 2017
Profits	949,758	1,095,940
Other comprehensive income		
Net unrealized gains (losses) on available-for-sale securities	(125,622)	208,021
Net deferred gains (losses) on hedging instruments	63,366	(65,001)
Land revaluation excess	—	(57)
Foreign currency translation adjustments	(82,475)	(22,627)
Remeasurements of defined benefit plans	(73,141)	145,534
Share of other comprehensive income of associates accounted for using equity method	(44,893)	(30,919)
Total other comprehensive income	(262,766)	234,950
Comprehensive income	686,992	1,330,891
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of parent	615,166	1,209,604
Comprehensive income attributable to non-controlling interests	71,825	121,287

Company Overview

Major MUFG Group Companies

(As of August 1, 2019)

■ Consolidated subsidiary ● Equity method investee

Mitsubishi UFJ Financial Group

Commercial Bank

- MUFG Bank
- Bank of Ayudhya Public Company Limited
- PT Bank Danamon Indonesia, Tbk.
- Security Bank Corporation
- Vietnam Joint Stock Commercial Bank for Industry and Trade

Commercial Bank Holding Company

- MUFG Americas Holdings Corporation

Trust Bank

- Mitsubishi UFJ Trust and Banking
- The Master Trust Bank of Japan
- Mitsubishi UFJ Investor Services & Banking (Luxembourg)

Securities

- Mitsubishi UFJ Securities Holdings (Securities Holding Company)
- Mitsubishi UFJ Morgan Stanley Securities
- Mitsubishi UFJ Morgan Stanley PB Securities
- kabu.com Securities
- MUFG Securities (Canada)
- MUFG Securities EMEA
- Mitsubishi UFJ Trust International
- MUFG Securities Asia (Singapore)
- MUFG Securities Asia
- Morgan Stanley MUFG Securities

Credit Cards / Consumer Finance / Installment Credit

- Mitsubishi UFJ NICOS
- ACOM
- JACCS
- JALCARD

Leasing

- Mitsubishi UFJ Lease & Finance
- Hitachi Capital

Asset Management

- MU Investments
- Mitsubishi UFJ Kokusai Asset Management
- Mitsubishi UFJ Asset Management (UK)
- Mitsubishi UFJ Baillie Gifford Asset Management
- MUFG Lux Management Company
- Colonial First State Global Asset Management

Holding Company

- MUFG Investor Services Holdings (Fund Management)
- AMP Capital Holdings (Asset Management)

Internet Bank / Regional Bank

- Jibun Bank
- The Chukyo Bank

Others

- Mitsubishi UFJ Real Estate Services
- Japan Digital Design
- MUFG Innovation Partners
- Global Open Network
- MUMEC Visionary Design, Ltd.
- Mitsubishi Research Institute DCS

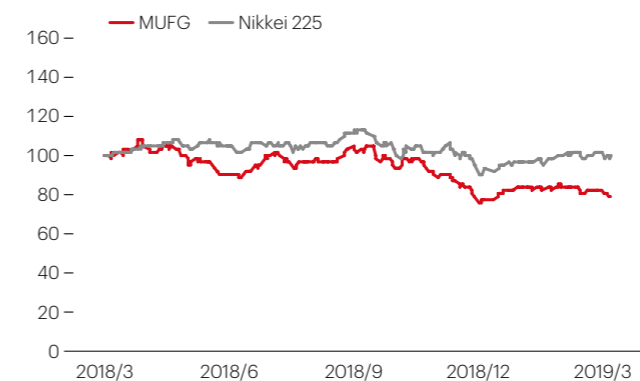
Corporate Information

(As of March 31, 2019)

Company Name	Mitsubishi UFJ Financial Group, Inc.
Head Office	7-1, Marunouchi 2-Chome, Chiyoda-ku, Tokyo 100-8330, Japan
Date of Establishment	April 2, 2001
Amount of Capital	¥2,141.5 billion
Common Stock (Issued)	13,667,770,520 shares
Stock Listing	Tokyo Stock Exchange, Nagoya Stock Exchange, New York Stock Exchange
Ticker Symbol Number	8306 (Tokyo Stock Exchange, Nagoya Stock Exchange) MUFG (New York Stock Exchange)
Number of Shareholders	695,521

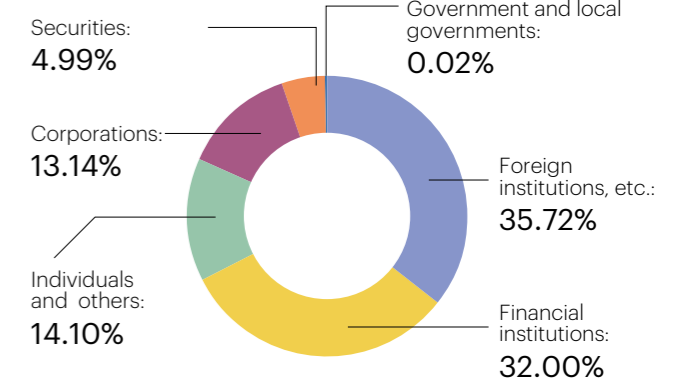


Stock Price Tokyo Stock Exchange



Note: Share index (2018/3E = 100)

Ownership and Distribution of Shares*



* Excludes treasury shares and fractional shares

Website

For more detailed information, please refer to our website.



About MUFG

<https://www.muftg.jp/english/> (English)



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