Ten-Year Summary of Major Financial Data

					(Billions of Yer
	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
ncome statements summary	3,600.4	2 F22 F	3,502.0	3,634.2	2.752.4
Gross profits before credit costs for trust accounts		3,522.5			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
otal 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)
quity 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
let extraordinary gains (losses)	51.0	(6.8)	(23.8)	9.6	(151.7)
· <u>-</u> 	150.9				
otal taxes		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 Profits attributable to owners of parent	57.0 388.7	(119.0)	90.2	105.3 852.6	118.1 984.8
Balance sheets summary otal 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
otal 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
otal 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
	1,007.2	1,000.2	1,07 1.0	.,,,,	2,0 .0
Financial Ratios				11 600/	11 100/
Common Equity Tier 1 Capital ratio	40.000/	44.000/	40.450/	11.60%	11.18%
Fier 1 Capital ratio*2	10.63%	11.33%	12.15%	12.63%	12.37%
otal Capital ratio	14.87%	14.89%	14.72%	16.53%	15.43%
· ·				13.0	16.0
Dividends per share (DPS) (yen)	12.0	12.0	12.0		
Dividends per share (DPS) (yen) Dividend payout ratio	12.0 40.6%	30.0%	17.6%	22.0%	23.4%
Dividends per share (DPS) (yen) Dividend payout ratio	12.0				
Dividends per share (DPS) (yen) Dividend payout ratio Book-value per share (BPS) (yen)	12.0 40.6%	30.0%	17.6%	22.0%	23.4%
Dividends per share (DPS) (yen) Dividend payout ratio Book-value per share (BPS) (yen) Earnings per share (EPS) (yen)	12.0 40.6% 612.05	30.0% 604.58	17.6% 678.25	22.0% 800.95	23.4% 893.77
Dividends per share (DPS) (yen) Dividend payout ratio Book-value per share (BPS) (yen) Earnings per share (EPS) (yen) ROE MUFG definition	12.0 40.6% 612.05 29.57	30.0% 604.58 39.95	17.6% 678.25 68.09	22.0% 800.95 58.99	23.4% 893.77 68.29
Dividends per share (DPS) (yen) Dividend payout ratio Book-value per share (BPS) (yen) Carnings per share (EPS) (yen) ROE MUFG definition ROE JPX definition	12.0 40.6% 612.05 29.57 4.92%	30.0% 604.58 39.95 6.89%	17.6% 678.25 68.09 11.10%	22.0% 800.95 58.99 8.77%	23.4% 893.77 68.29 9.05%
Dividends per share (DPS) (yen) Dividend payout ratio Book-value per share (BPS) (yen) Earnings per share (EPS) (yen) ROE MUFG definition ROE JPX definition Total number of ordinary shares (excluding own shares) (billion shares)	12.0 40.6% 612.05 29.57 4.92% 4.91%	30.0% 604.58 39.95 6.89% 6.55%	17.6% 678.25 68.09 11.10% 10.60%	22.0% 800.95 58.99 8.77% 7.96%	23.4% 893.77 68.29 9.05% 8.05%
Dividends per share (DPS) (yen) Dividend payout ratio Book-value per share (BPS) (yen) Carnings per share (EPS) (yen) ROE MUFG definition ROE JPX definition Cotal number of ordinary shares (excluding own shares) (billion shares) Share price (fiscal year-end) (yen)	12.0 40.6% 612.05 29.57 4.92% 4.91% 14.138	30.0% 604.58 39.95 6.89% 6.55%	17.6% 678.25 68.09 11.10% 10.60%	22.0% 800.95 58.99 8.77% 7.96% 14.155	23.4% 893.77 68.29 9.05% 8.05%
Dividends per share (DPS) (yen) Dividend payout ratio Book-value per share (BPS) (yen) Earnings per share (EPS) (yen) ROE MUFG definition ROE JPX definition Total number of ordinary shares (excluding own shares) (billion shares) Share price (fiscal year-end) (yen) Market capitalization*3 (trillions of yen) PBR*3 (times)	12.0 40.6% 612.05 29.57 4.92% 4.91% 14.138 490	30.0% 604.58 39.95 6.89% 6.55% 14.141 384	17.6% 678.25 68.09 11.10% 10.60% 14.144 412	22.0% 800.95 58.99 8.77% 7.96% 14.155 558	23.4% 893.77 68.29 9.05% 8.05% 14.161 567

^{*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 Ye
	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
Fotal 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)
Fotal 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%
Fier 1 Capital ratio* ²	12.58%	13.24%	13.36%	14.32%	13.90%
Fotal 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
	1 1.0 17	10.700	10. 120	10.102	12.022
	743 7	521.5	699.7	697.0	550.0
Share price (fiscal year-end) (yen)	743.7 10.4	521.5 7.1	699.7	697.0 9.1	550.0 7.1
Share price (fiscal year-end) (yen) Market capitalization* ³ (trillions of yen) PBR* ³ (times)	743.7 10.4 0.68	521.5 7.1 0.46	699.7 9.3 0.61	697.0 9.1 0.57	550.0 7.1 0.43

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Consolidated Financial Statements

Consolidated Balance Sheets

		(Millions of Yen)
	Mar 31, 2019	Mar 31, 2018
Assets:		
Cash and due from banks	74,206,895	74,713,689
Call loans and bills bought	451,668	482,285
Receivables under resale agreements	10,868,179	5,945,875
Receivables under securities borrowing transactions	2,739,363	9,266,996
Monetary claims bought	7,254,708	5,529,619
Trading assets	16,126,188	15,247,156
Money held in trust	912,961	943,153
Securities	64,262,463	59,266,170
Loans and bills discounted	107,412,468	108,090,994
Foreign exchanges	2,134,807	2,942,499
Other assets	12,838,412	12,176,023
Tangible fixed assets	1,335,972	1,369,977
Buildings	361,580	302,981
Land	674,285	697,105
Lease assets	15,078	12,357
Construction in progress	33,618	119,195
Other tangible fixed assets	251,409	238,337
Intangible fixed assets	1,136,530	1,246,676
Software	513,231	532,285
Goodwill	237,310	258,417
Lease assets	198	351
Other intangible fixed assets	385,790	455,622
Net defined benefit assets	824,007	874,106
Deferred tax assets	104,451	89,172
Customers' liabilities for acceptances and guarantees	9,241,062	9,560,158
Allowance for credit losses	(711,236)	(807,139)
Total assets	311,138,903	306,937,415

	Mar 31, 2019	(Millions of Yer Mar 31, 2018
abilities:		,
Deposits	180,171,279	177,312,310
Negotiable certificates of deposit	9,413,420	9,854,742
Call money and bills sold	2,465,093	2,461,088
Payables under repurchase		
agreements	25,112,121	18,088,513
Payables under securities lending transactions	903,219	8,156,582
Commercial papers	2,316,338	2,181,995
Trading liabilities	11,624,122	10,898,924
Borrowed money	16,268,170	16,399,502
Foreign exchanges	2,271,145	2,037,524
Short-term bonds payable	793,999	847,299
Bonds payable	12,179,680	10,706,252
Due to trust accounts	10,282,227	10,382,479
Other liabilities	9,452,717	9,270,887
Reserve for bonuses	79,236	86,581
Reserve for bonuses to directors	689	620
Reserve for stocks payment	10,814	11,607
Net defined benefit liabilities		
Reserve for retirement benefits to	59,540 1,058	59,033 1,088
directors		
Reserve for loyalty award credits	17,606	17,836
Reserve for contingent losses	265,707	318,002
Reserves under special laws	4,263	4,319
Deferred tax liabilities	829,418	867,919
Deferred tax liabilities for land revaluation	114,292	117,104
Acceptances and guarantees	9,241,062	9,560,158
Total liabilities	293,877,225	289,642,377
et assets:		
Capital stock	2,141,513	2,141,513
Capital surplus	1,034,641	1,196,803
Retained earnings	10,640,655	10,064,649
Treasury stock	(516,649)	(522,158
Total shareholders' equity	13,300,160	12,880,807
Net unrealized gains (losses) on available-for-sale securities	2,249,231	2,388,234
Net deferred gains (losses) on hedging instruments	122,516	59,360
Land revaluation excess	167,681	170,239
Foreign currency translation adjustments	339,713	499,557
Remeasurements of defined benefit plans	(4,729)	62,182
Debt value adjustments of foreign subsidiaries and affiliates	4,702	(35,743
Total accumulated other comprehensive income	2,879,115	3,143,832
Subscription rights to shares	217	274
Non-controlling interests	1,082,184	1,270,123
Total net assets	17,261,677	17,295,037
**	,,	306,937,415

Consolidated Financial Results

		(Millions of Yer
	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

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Consolidated Financial Statements

Consolidated Statements of Change	s in Net A	ssets					1	(Millions of Yen)
FY 2018			Shar	eholders' equit				ated other sive income Net deferred
112010	Capital stock	Capital su	ırplus Re	tained earnings		Total shareholders' equity	gains (losses) on available-for-sale securities	gains (losses) on hedging instruments
Balance at the beginning of the period Cumulative effects due to revision of accounting	2,141,51	3 1,196,	803 1	0,064,649 (2,723)	(522,158)	12,880,807 (2,723)	2,388,234 (844)	59,360
standards for foreign subsidiaries and affiliates Restated balance	2,141,51	3 1,196,	803 1	0,061,926	(522,158)	12,878,084	2,387,390	59,360
Changes during the period Cash dividends Profits attributable to owners of parent				(276,249) 872,689		(276,249) 872,689		
Repurchase of treasury stock Disposal of treasury stock			(0)		(160,985) 3,775	(160,985) 3,774		
Retirement of treasury stock Reversal of land revaluation excess		(162,	,720)	2,557	162,720	2,557		
Changes of application of equity method Changes in subsidiaries' equity			557	(20,269)		(20,269) 557		
Net changes of items other than shareholders' equity Total changes during the period		- (162,		578,729	5,509	422,075	(138,159) (138,159)	63,155 63,155
Balance at the end of the period	2,141,51	3 1,034,	641 1	0,640,655	(516,649)	13,300,160	2,249,231	122,516 (Millions of Yen)
		ccumulated o Foreign		prehensive inc Debt value	e Total	Subscription	Non-controlling	
	Land revaluation excess	currency translation adjustments	Remeasuren of define benefit pla	d of foreign	other comprehensive	rights to shares	interests	Total net assets
Balance at the beginning of the period Cumulative effects due to revision of accounting	170,239	499,557	62,18		3) 3,143,832	274	1,270,123	17,295,037
standards for foreign subsidiaries and affiliates Restated balance	170,239	499,557	62,18	32 (35,740	(844) 3) 3,142,987	274	1,270,123	(3,568) 17,291,469
Changes during the period Cash dividends								(276,249)
Profits attributable to owners of parent Repurchase of treasury stock Disposal of treasury stock								872,689 (160,985) 3,774
Retirement of treasury stock Reversal of land revaluation excess			·					2,557
Changes of application of equity method Changes in subsidiaries' equity								(20,269) 557
Net changes of items other than shareholders' equity Total changes during the period	(2,557) (2,557)	(159,844) (159,844)	(66,9° (66,9°			(56) (56)		(451,867) (29,791)
Balance at the end of the period	167,681	339,713	(4,72	29) 4,702	2 2,879,115	217	1,082,184	17,261,677 Millions of Yen)
			Shar	eholders' equit	ty			ated other sive income
FY 2017						Total shareholders' equity	Net unrealized gains (losses) on available-for-sale	Net deferred gains (losses) on hedging
Balance at the beginning of the period	2,141,51	3 1,412,	.087	9,278,546	(513,260)	12,318,885	securities 2,184,597	instruments 125,684
Changes during the period Cash dividends Profits attributable to owners of parent				(241,050) 989,664		(241,050) 989,664		
Repurchase of treasury stock Disposal of treasury stock			(10)		(201,051) 2,098	(201,051) 2,088		
Retirement of treasury stock Reversal of land revaluation excess		(190,		3,426	190,054	3,426		
Changes in subsidiaries' equity Effects due to revision of accounting standards		(25,	,218)	34,063		(25,218) 34,063		
for foreign subsidiaries and affiliates Net changes of items other than shareholders' equity Total changes during the period		(015		786,103	(0.000)		203,637	(66,324)
Balance at the end of the period	2,141,51	– (215, 3 1,196,		0,064,649	(8,898) (522,158)	561,921 12,880,807	203,637	(66,324) 59,360
	Ac		ther com	prehensive inc				(Millions of Yen)
		Foreign currency translation adjustments	Remeasuren of define benefit pla	Debt value nents adjustment d of foreign ns subsidiarie		Subscription rights to shares		
Balance at the beginning of the period	173,723	558,339	(65,09	and affiliate	income 3) 2,961,382	407	1,377,719	16,658,394
Changes during the period Cash dividends								(241,050)
Profits attributable to owners of parent Repurchase of treasury stock Disposal of treasury stock								989,664 (201,051) 2,088
Retirement of treasury stock Reversal of land revaluation excess								3,426
Changes in subsidiaries' equity Effects due to revision of accounting standards								(25,218) 34,063
for foreign subsidiaries and affiliates Net changes of items other than shareholders' equity	(3,483)	(58,781)	127,28			(132)		74,721
Total changes during the period Balance at the end of the period	(3,483) 170,239	(58,781) 499,557	127 <u>,</u> 28 62,18		9) 182,449 3) 3,143,832	(132) 274	(107,595) 1,270,123	636,643 17,295,037

Consolidated Statements of Cash Flows

Consolidated Statements of Cash Flows (Millions of Yer				
	FY 2018	FY 2017		
Cash flows from operating activities:				
Profits before income taxes	1,145,327	1,409,377		
Depreciation and amortization	322,770	321,207		
Impairment losses	184,692	76,122		
Amortization of goodwill	17,431	17,603		
Equity in losses (gains) of equity method investees	(284,389)	(242,885)		
Increase (decrease) in allowance for credit losses	(83,641)	(155,657)		
Increase (decrease) in reserve for bonuses	(5,206)	4,759		
Increase (decrease) in reserve for bonuses to directors	68	21		
Increase (decrease) in reserve for stocks payment	(792)	1,206		
Decrease (increase) in net defined benefit assets	(89,588)	(123,708)		
Increase (decrease) in net defined benefit liabilities	1,132	(260)		
Increase (decrease) in reserve for retirement benefits to directors	(30)	(40)		
Increase (decrease) in reserve for loyalty award credits	(124)	600		
Increase (decrease) in reserve for contingent losses	(51,235)	(66,513)		
Interest income recognized on statement of income	(3,732,203)	(3,094,990)		
Interest expenses recognized on statement of income	1,809,580	1,188,223		
Losses (gains) on securities	(131,439)	(188,581)		
Losses (gains) on money held in trust	837	450		
Foreign exchange losses (gains)	(259,172)	503,565		
Losses (gains) on sales of fixed assets	(6,639)	5,800		
Net decrease (increase) in trading assets Net increase (decrease) in trading liabilities	(1,207,299) 928,496	6,172,302 (7,200,920)		
Net decrease (increase) in unsettled trading accounts	342,532	(60,914)		
Net decrease (increase) in loans and bills discounted	116,865	962,022		
Net increase (decrease) in deposits	3,352,158	6,551,091		
Net increase (decrease) in negotiable certificates of deposit	(438,845)	(1,483,766)		
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	63,519	(429,679)		
Net decrease (increase) in call loans and bills bought and others	(6,928,266)	2,362,074		
Net decrease (increase) in receivables under securities borrowing transactions	6,443,287	1,786,118		
Net increase (decrease) in call money and bills sold and others	7,350,286	631,521		
Net increase (decrease) in commercial papers	149,537	(128,226)		
Net increase (decrease) in payables under securities lending transactions	(7,231,076)	2,612,538		
Net decrease (increase) in foreign exchanges (assets)	803,375	(844,857)		
Net increase (decrease) in foreign exchanges (liabilities)	235,037	64,974		
Net increase (decrease) in short-term bonds payable	(53,300)	(699)		
Net increase (decrease) in issuance and redemption of unsubordinated bonds payable	1,288,395	188,578		
Net increase (decrease) in due to trust accounts	(100,251)	488,598		
Interest income (cash basis)	3,741,110	3,181,494		
Interest expenses (cash basis)	(1,762,774)	(1,170,125)		
Others	(7,248)	(809,354)		
Sub-total Sub-total	5,922,916	12,529,070		
Income taxes	(346,496)	(250,661)		
Refund of income taxes	32,884	32,370		
Net cash provided by (used in) operating activities	5,609,305	12,310,778		

		(Millions of Yer
	FY 2018	FY 2017
Cash flows from investing activities:		
Purchases of securities	(65,103,588)	(73,029,164
Proceeds from sales of securities	33,033,639	33,503,855
Proceeds from redemption of securities	26,809,238	39,502,328
Payments for increase in money held in trust	(570,030)	(540,772
Proceeds from decrease in money held in trust	600,105	401,831
Purchases of tangible fixed assets	(142,393)	(159,814
Purchases of intangible fixed assets	(286,200)	(247,378
Proceeds from sales of tangible fixed assets	33,447	11,790
Proceeds from sales of intangible fixed assets	622	700
Payments for transfer of business	–	(7,060
Payments for acquisition of subsidiaries' equity affecting the scope of consolidation	(1,106)	(20
Others	(1,282)	(2,172
Net cash provided by (used in) investing activities	(5,627,546)	(565,875
Cash flows from financing activities:		
Proceeds from subordinated borrowings	55,000	39,500
Repayments of subordinated borrowings redemption	(173,119)	(245,328
Proceeds from issuance of subordinated bonds payable and bonds with warrants	376,800	863,460
Payments for redemption of subordinated bonds payable and bonds with warrants	(47,020)	(256,196
Proceeds from issuance of common stock to non-controlling shareholders	7,493	2,196
Repayments to non-controlling shareholders	_	(16
Payments for redemption of preferred securities	(222,000)	(150,000
Dividends paid by MUFG	(276,279)	(241,067
Dividends paid by subsidiaries to non- controlling shareholders	(49,431)	(53,896
Purchases of treasury stock	(159,903)	(201,050
Proceeds from sales of treasury stock	4,141	2,225
Payments for purchases of subsidiaries' equity not affecting the scope of consolidation	(38)	(50,364
Proceeds from sales of subsidiaries' equity not affecting the scope of consolidation	_	O
Others		
Net cash provided by (used in) financing activities	(484,359)	(290,538
Effect of foreign exchange rate changes on cash and cash equivalents	(4,192)	(266,616
Net increase (decrease) in cash and cash equivalents	(506,793)	11,187,748
Cash and cash equivalents at the beginning of the period	74,713,689	63,525,940
Cash and cash equivalents at the end of the period	74,206,895	74,713,689

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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)

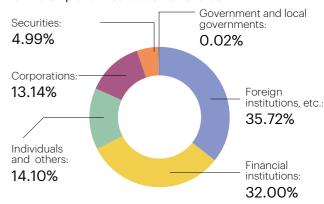
Number of Shareholders 695,52



Stock Price Tokyo Stock Exchange



Ownership and Distribution of Shares*



* Excludes treasury shares and fractional shares

Website

For more detailed information, please refer to our website.



About MUF

https://www.mufg.jp/english/ (English)





This integrated report was printed in Japan on FSC paper with vegetable oil ink.

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