In step with global business strategies, the scope of MUFG Group’s audit activities is growing to encompass cross-regional collaboration at home and abroad. We also focus on nurturing human resources by implementing training programs designed for newly appointed internal auditors and providing seminars aimed at helping secure preparedness to take the examinations necessary to acquire external certification. Furthermore, internal auditors are currently collaborating with relevant departments, such as those in charge of compliance, to nurture governance specialists. In addition, efforts are under way to facilitate the sharing of case studies and other expertise with financial authorities and financial industry peers while participating in external study sessions and exchange gatherings to communicate our know-how.

Enhancing the Effectiveness of Internal Audits

In step with global business strategies, the scope of MUFG Group’s audit activities is growing to encompass cross-regional collaboration at home and abroad. We also focus on nurturing human resources by implementing training programs designed for newly appointed internal auditors and providing seminars aimed at helping secure preparedness to take the examinations necessary to acquire external certification. Furthermore, internal auditors are currently collaborating with relevant departments, such as those in charge of compliance, to nurture governance specialists. In addition, efforts are under way to facilitate the sharing of case studies and other expertise with financial authorities and financial industry peers while participating in external study sessions and exchange gatherings to communicate our know-how.

Implementing Effective and Efficient Internal Auditing

To ensure that internal audit processes use available resources with optimal effectiveness and efficiency, the internal audit divisions implement risk-focused internal audits in which the nature and magnitude of the associated risks are considered in determining audit priorities and the frequency and depth of internal audit activities.

Internal Audit Framework

The MUFG Group maintains internal audit functions at the holding company level as well as at the subsidiary level that are designed to enable the Group to provide coverage for all operations and support the Board of Directors of the holding company in the exercise of its supervisory functions via cross-board collaboration with other Group entities. In addition to leading the internal audit planning and proposal of the Group, the internal audit division at the holding company administers, monitors and, as necessary, guides and advises the internal audit divisions of subsidiaries and affiliated companies. The division also reports to the holding company’s Audit Committee on important matters, including governing principles for internal audit plans and the results of internal audits.

In addition, internal auditors attend key meetings, collect important internal control documents and implement other necessary measures to facilitate efficient off-site monitoring.
## Ten-Year Summary of Major Financial Data

### Income statement summary

<table>
<thead>
<tr>
<th>Financial Items</th>
<th>FY 2016</th>
<th>FY 2017</th>
<th>FY 2018</th>
<th>FY 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total revenues</td>
<td>10,575</td>
<td>10,513</td>
<td>10,445</td>
<td>10,493</td>
</tr>
<tr>
<td>General and administrative expenses</td>
<td>1,143</td>
<td>1,167</td>
<td>1,180</td>
<td>1,194</td>
</tr>
<tr>
<td>Net fees and commissions</td>
<td>7,916</td>
<td>7,856</td>
<td>7,755</td>
<td>7,741</td>
</tr>
<tr>
<td>Other operating incomes</td>
<td>1,516</td>
<td>1,534</td>
<td>1,530</td>
<td>1,540</td>
</tr>
<tr>
<td>Net operating income</td>
<td>7,758</td>
<td>7,623</td>
<td>7,545</td>
<td>7,496</td>
</tr>
</tbody>
</table>

### Balance sheet summary

<table>
<thead>
<tr>
<th>Financial Items</th>
<th>FY 2016</th>
<th>FY 2017</th>
<th>FY 2018</th>
<th>FY 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total assets</td>
<td>285,202</td>
<td>281,214</td>
<td>277,910</td>
<td>275,465</td>
</tr>
<tr>
<td>Total equity</td>
<td>86,260</td>
<td>84,344</td>
<td>81,978</td>
<td>80,633</td>
</tr>
<tr>
<td>Total liabilities</td>
<td>199,071</td>
<td>196,870</td>
<td>195,932</td>
<td>194,832</td>
</tr>
</tbody>
</table>

### Financial Ratios

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Ratio</td>
<td>1.37</td>
<td>1.31</td>
<td>1.29</td>
<td>1.26</td>
</tr>
<tr>
<td>Debt to equity</td>
<td>2.27</td>
<td>2.31</td>
<td>2.36</td>
<td>2.42</td>
</tr>
<tr>
<td>Debt to capital</td>
<td>2.80</td>
<td>2.85</td>
<td>2.89</td>
<td>2.96</td>
</tr>
<tr>
<td>Cash flow to current debt</td>
<td>1.23</td>
<td>1.09</td>
<td>1.09</td>
<td>1.08</td>
</tr>
<tr>
<td>Cash flow to current debt (net)</td>
<td>1.08</td>
<td>1.06</td>
<td>1.05</td>
<td>1.03</td>
</tr>
<tr>
<td>Cash flow to current debt (EBIT)</td>
<td>2.21</td>
<td>2.15</td>
<td>2.12</td>
<td>2.09</td>
</tr>
</tbody>
</table>
Equity in earnings of equity method investees were ¥277.2 billion, a decrease of ¥7.1 billion from the previous fiscal year due to the contribution of Morgan Stanley.

As a result, ordinary profits decreased by ¥112.2 billion from the previous fiscal year.

**Profits Attributable to Owners of Parent**

Net extraordinary losses amounted to ¥406.3 billion, up ¥203.6 billion from the previous fiscal year due to the posting of an extraordinary loss attributable to the one-time amortization of goodwill associated with Bank Danamon and Krungsri.

Tax expenses rose by ¥25.3 billion. As a result, profits attributable to owners of parent decreased by ¥344.5 billion to ¥528.1 billion.

**Consolidated Income Statement Summary**

**Consolidated Net Operating Profits**

Consolidated gross profits for the fiscal year ended March 31, 2020 increased ¥260.5 billion from the previous fiscal year. This was due to an increase in net fees and commissions, reflecting the consolidation of Bank Danamon and FSI, as well as a rise in net trading profits, despite a decline in net interest income from foreign currency-denominated loans and deposits.

General and administrative expenses increased by ¥154.7 billion from the previous fiscal year. While a tight grip on expenses associated with domestic operations has remained in place, expenses for overseas operations increased due to business expansion and rising expenses for regulatory compliance purposes.

As a result, consolidated net operating profits rose by ¥105.8 billion from the previous fiscal year.

**Total Credit Costs**

Total credit costs for the fiscal year ended March 31, 2020 increased by ¥217.1 billion from the previous fiscal year, mainly due to the absence of the major reversal of allowance for credit loss recorded in fiscal 2018 and the additional posting of an allowance in response to the fallout from the COVID-19 pandemic.

**Net Gains (Losses) on Equity Securities**

Net gains on equity securities decreased ¥81.2 billion from the previous fiscal year. This was mainly due to a decline in gains on sales of exchange traded funds (ETF) and an increase in losses on write-down of equity securities, despite the recording of gains on sales of equity holdings.

**Performance by Business Groups**

GCB achieved growth in net operating profits due to the consolidation of Bank Danamon, while the other four customer segments saw decreases in net operating profits. However, overall net operating profits from customer segments increased by ¥2.6 billion, maintaining an upward trend since the previous fiscal year. Moreover, net operating profits from Global Markets increased significantly mainly due to higher profits in treasury business that employed a flexible portfolio management, contributing to a higher consolidated total. MUFG has thus achieved growth in net operating profits for the first time in five years.

Please also refer to pages 40 to 41 for a summary of operating results by business group.

**Breakdown of Changes in Net Operating Profits by Business Group**

(Millions of Yen)

<table>
<thead>
<tr>
<th>Business Group</th>
<th>FY2018</th>
<th>FY2019</th>
<th>YoY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Global Markets</td>
<td>63.9</td>
<td>22.5</td>
<td>-65.4</td>
</tr>
<tr>
<td>Others*</td>
<td>27.7</td>
<td>22.5</td>
<td>-5.2</td>
</tr>
</tbody>
</table>

**Net extraordinary gains (losses)**

Net extraordinary gains (losses) decreased ¥160.0 billion from the previous fiscal year due to the one-time amortization of goodwill associated with Bank Danamon and Krungsri.

**Fiscal 2020 Financial Targets**

At present, the timing of containment of the COVID-19 cannot be forecasted and the impact of the pandemic on the real economy is still uncertain. Although it is therefore difficult to make forecasts, we have set our target for profits attributable to owners of parent at ¥550.0 billion based on certain assumptions, referring in part to the baseline scenario in world economic outlook, which IMF released in April 2020.
Consolidated Balance Sheet Summary

**Loans / Deposits**

Loans totaled ¥109.4 trillion, a slight increase from March 31, 2019. Domestic individual loans, domestic corporate deposits and overseas deposits increased by ¥2.3 trillion, ¥3.5 trillion and ¥1.6 trillion, respectively, with the overall deposit balance amounting to ¥167.6 trillion.

Excluding the impact of foreign exchange fluctuations, the balance of overseas loans increased ¥1.8 trillion, while overseas deposits increased ¥1.5 trillion from the previous fiscal year-end. The gap between overseas deposits and lending balances remained virtually flat.

The volume of risk-looked loans increased from the previous fiscal year mainly due to factors arising from the consolidation of Bank Danamon. However, the non-performing loan (NPL) ratio—the ratio of risk-looked loans to total loans—remained low at less than 1%.

**Investment Securities**

The balance of available-for-sale securities increased by ¥1.5 trillion due to such factors as a ¥2.9 trillion increase in purchases of securities and ¥1.5 trillion in the increase in the non-performing loan (NPL) ratio—the ratio of risk-looked loans to total loans—remained low at less than 1%.

Net unrealized gains on available-for-sale securities remained robust at a little under ¥3 trillion. Although net unrealized gains on domestic equity securities decreased by ¥624.3 billion due to progress in the net unrealized gains on available-for-sale securities remained robust at a little under ¥3 trillion.

**Available-for-sale Securities with Fair Value**

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<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>62,151.1</td>
<td>1,572.5</td>
<td>2,886.6</td>
<td>(447.0)</td>
<td>1,925.6</td>
</tr>
<tr>
<td>Domestic equity securities</td>
<td>4,141.3</td>
<td>(812.0)</td>
<td>2,139.9</td>
<td>(624.3)</td>
<td></td>
</tr>
<tr>
<td>Domestic corporate loans</td>
<td>20,643.0</td>
<td>999.2</td>
<td>123.9</td>
<td>155.0</td>
<td></td>
</tr>
<tr>
<td>Overseas Adjusted bonds</td>
<td>30,587.6</td>
<td>2,127.6</td>
<td>577.2</td>
<td>363.4</td>
<td></td>
</tr>
<tr>
<td>Foreign exchange securities</td>
<td>79.5</td>
<td>(35.3)</td>
<td>12.6</td>
<td>(39.3)</td>
<td></td>
</tr>
<tr>
<td>Foreign bonds</td>
<td>24,502.4</td>
<td>2,968.5</td>
<td>738.1</td>
<td>564.4</td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td>5,954.7</td>
<td>(761.5)</td>
<td>(173.5)</td>
<td>(161.1)</td>
<td></td>
</tr>
</tbody>
</table>

**Loans (Period-end balance)**

- Housing loans
- Domestic corporates
- Government / Overseas

<table>
<thead>
<tr>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing loans</td>
<td>109.0</td>
<td>108.3</td>
<td>109.0</td>
<td>107.7</td>
<td>106.5</td>
<td>109.4</td>
</tr>
<tr>
<td>Domestic corporates</td>
<td>2.3</td>
<td>2.2</td>
<td>2.1</td>
<td>2.5</td>
<td>2.4</td>
<td>2.5</td>
</tr>
<tr>
<td>Government / Overseas</td>
<td>15.6</td>
<td>15.7</td>
<td>15.8</td>
<td>15.5</td>
<td>15.5</td>
<td>15.5</td>
</tr>
</tbody>
</table>

**Test / Risk Weighted Assets (RWA)**

RWA decreased by ¥1,955.5 billion from March 31, 2019, reflecting decreases in credit-related RWA and floor adjustments.

**Capital Adequacy**

**Total Capital**

Common Equity Tier 1 capital decreased by ¥16.0 billion from March 31, 2019, with the accumulation of profit, more than offset by the payment of cash dividends, repurchases of own shares and a decrease in total accumulated other comprehensive income.

While Tier 2 capital increased by ¥162.7 billion from the previous fiscal year-end, total capital decreased by ¥490.2 billion to ¥1,279.5 billion.

**Risk Weighted Assets (RWA)**

RWA decreased by ¥1,955.5 billion from March 31, 2019, reflecting decreases in credit-related RWA and floor adjustments.

**Capital Adequacy**

Common Equity Tier 1 capital ratio, the most important indicator representing the capital adequacy of financial institutions, stood at 11.7% on an estimated basis, reflecting the RWA increase calculated on the finalized Basel III reformed basis, suggesting that MTB has achieved sufficient capital adequacy vis-à-vis the MTB target of around 11%.

In addition, the leverage ratio amounts to 4.42%, well above the regulatory requirement of 3%.

**TLAC Ratio**

MUFG is subject to the TLAC regulations introduced on March 31, 2019.

These regulations require G-SIBs to retain sufficient loss-absorbing and recapitalization capacity available in resolution (TLAC) capital.

MUFG aims to enhance its external TLAC capital by issuing TLAC-eligible senior debt in overseas markets and by issuing subordinated debt in the domestic market.

In fiscal 2019, MUFG raised approximately ¥1.6 trillion in external TLAC capital by issuing TLAC-eligible senior bonds worth approximately ¥1.1 trillion, as well as perpetual subordinated debt and dated subordinated debt totaling approximately ¥0.5 trillion.

As a result, the external TLAC ratio as of March 31, 2020 (see the graph on the right) was 18.62%, well above the regulatory requirement of 16%.
## Consolidated Financial Statements

### Consolidated Balance Sheets

<table>
<thead>
<tr>
<th>Description</th>
<th>Mar 31, 2020 (M$)</th>
<th>Mar 31, 2019 (M$)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other current assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total current assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans and receivables</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-current liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Net assets</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Consolidated Financial Results

**FY 2019**

<table>
<thead>
<tr>
<th>Description</th>
<th>FY 2019 (M$)</th>
<th>FY 2018 (M$)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross profits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ordinary profits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net interest income</td>
<td>3,986,304</td>
<td>3,725,720</td>
</tr>
<tr>
<td>Total assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Net income attributable to owners of parent</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Share of equity affiliates</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total comprehensive income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Non-controlling interests</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Consolidated Statements of Comprehensive Income

**FY 2019**

<table>
<thead>
<tr>
<th>Description</th>
<th>FY 2019 (M$)</th>
<th>FY 2018 (M$)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Profits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Other comprehensive income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Comprehensive income attributable to</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Non-controlling interests</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Consolidated Statements of Changes in Net Assets

<table>
<thead>
<tr>
<th>FY 2019</th>
<th>Shareholders' equity</th>
<th>Accumulated other comprehensive earnings</th>
<th>Substantive adjustment</th>
<th>Non-controlling interests</th>
<th>Retained earnings</th>
<th>(Millions of Yen)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Current</td>
<td>Long-term</td>
<td>Non-controlling interests</td>
<td>Non-controlling interests</td>
<td>Retained earnings</td>
</tr>
<tr>
<td>Balance at the beginning of the period</td>
<td>2,141,418</td>
<td>210,862</td>
<td>10,054,365</td>
<td>3,919,489</td>
<td>17,281,822</td>
<td>16,036,370</td>
</tr>
<tr>
<td>Additional paid-in capital</td>
<td>(123,154)</td>
<td>123,154</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Issuance of shares and other equity instruments</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net increase (decrease) in allowance for credit losses</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total change during the period</td>
<td>1,817,364</td>
<td>1,817,364</td>
<td>10,669,819</td>
<td>4,323,179</td>
<td>16,651,278</td>
<td>16,149,008</td>
</tr>
<tr>
<td>Balance at the end of the period</td>
<td>3,958,782</td>
<td>3,958,782</td>
<td>11,684,184</td>
<td>4,323,179</td>
<td>16,651,278</td>
<td>16,149,008</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FY 2018</th>
<th>Shareholders' equity</th>
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<th>Substantive adjustment</th>
<th>Non-controlling interests</th>
<th>Retained earnings</th>
<th>(Millions of Yen)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Current</td>
<td>Long-term</td>
<td>Non-controlling interests</td>
<td>Non-controlling interests</td>
<td>Retained earnings</td>
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<td>4,323,179</td>
<td>16,651,278</td>
<td>16,149,008</td>
</tr>
</tbody>
</table>

### Consolidated Statements of Cash Flows

<table>
<thead>
<tr>
<th>FY 2019</th>
<th>(Millions of Yen)</th>
<th>FY 2018</th>
<th>(Millions of Yen)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash flows from operating activities.</td>
<td>101.24%</td>
<td>100.00%</td>
<td></td>
</tr>
<tr>
<td>Cash flows from investing activities.</td>
<td>100.00%</td>
<td>100.00%</td>
<td></td>
</tr>
<tr>
<td>Cash flows from financing activities.</td>
<td>100.00%</td>
<td>100.00%</td>
<td></td>
</tr>
</tbody>
</table>

#### Cash flows from operating activities.

- Net increase (decrease) in allowance for credit losses
- Net increase (decrease) in cash and cash equivalents
- Increase (decrease) in cash and cash equivalents
- Interest expenses (uncapitalised)
- Interest and tax related benefits
- Change in cash and cash equivalents
- Change in cash and cash equivalents
- Change in cash and cash equivalents
- Change in cash and cash equivalents
- Change in cash and cash equivalents
- Change in cash and cash equivalents
- Change in cash and cash equivalents
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Company Overview

Major MUFG Group Companies
(As of August, 2020)

- 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
- au Kabucom Securities Co., Ltd.
- 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
- Mitsubishi UFJ Kokusai Asset Management
- MUJ Investments
- Mitsubishi UFJ Asset Management (UK)
- Mitsubishi UFJ Baillie Gifford Asset Management
- MUFG Lux Management Company

Holding Company
- MUFG Investor Services Holdings (Fund Management)
- First Sentier Investors Holdings Pty Ltd (Asset Management)
- AMP Capital Holdings (Asset Management)

Internet Bank / Regional Bank
- au Jibun Bank Corporation
- The Chukyo Bank

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

Corporate Information
(As of March 31, 2020)

- 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): 13,581,995,120 shares
- Stock Listing: Tokyo Stock Exchange, Nagoya Stock Exchange, New York Stock Exchange
- Ticker Symbol Number: 8306 (Tokyo Stock Exchange, Nagoya Stock Exchange)
- Number of Shareholders: 754,778

Ownership and Distribution of Shares*

- Securities: 4.93%
- Corporations: 12.89%
- Individuals and others: 15.75%
- Government and local governments: 0.02%
- Financial institutions, etc.: 33.51%

* Excludes treasury shares and fractional shares

Website
For more detailed information, please refer to our website.

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

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