MITSUBISHI UFJ FINANCIAL GROUP INC
Form 6-K
September 02, 2009

UNITED STATES

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Form 6-K

Report of Foreign Issuer

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

the Securities Exchange Act of 1934

For the month of September, 2009

MITSUBISHI UFJ FINANCIAL GROUP, INC.

(Translation of registrant s name into English)

7-1, Marunouchi 2-chome, Chiyoda-ku

Tokyo 100-8330, Japan

(Address of principal executive offices)

[Indicate by check mark whether the registrant files or

will file annual reports under cover Form 20-F or Form 40-F.]

Form 20-F __X__ Form 40-F ______

[Indicate by check mark whether the registrant by furnishing the information

contained in this Form is also thereby furnishing the information to the Commission

pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.]

Yes ______ No __X__

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: September 2, 2009

Mitsubishi UFJ Financial Group, Inc.

By:	/S/ Manabu Ishii
Name:	Manabu Ishii
Title:	Chief Manager, General Affairs Corporate Administration Division

Consolidated Summary Report

<under US GAAP>

For the Fiscal Year Ended March 31, 2009

Date:	September 2, 2009
Company name (code number):	Mitsubishi UFJ Financial Group, Inc. (8306) (URL http://www.mufg.jp/)
Stock exchange listings:	Tokyo, Osaka, Nagoya, New York
Representative:	Nobuo Kuroyanagi, President & CEO
For inquiry:	Takeaki Ishii, General Manager-Financial Planning Division, Financial Accounting Office (Phone) +81-3-3240-7200

Consolidated financial data for the fiscal year ended March 31, 2009

(1) Operating results

(in millions of yen, except per share data)

	For the fiscal years ended March 31,	
	2009	**2008**
Total revenue	**4,070,893**	6,144,925
Income (loss) from continuing operations before income tax expense (benefit)	**(1,727,968)**	12,355
Net loss	**(1,468,040)**	(542,436)
Basic loss per common share net loss available to common shareholders (in yen)	**(137.84)**	(54.05)
Diluted loss per common share net loss available to common shareholders (in yen)	**(137.84)**	(54.05)

Note: Average number of shares outstanding

(in thousands of shares)

	For the fiscal years ended March 31,	
	2009	**2008**
Common stock	10,821,091	10,305,911

(2) Financial condition

(in millions of yen)

	As of March 31,	
	2009	**2008**
Total assets	**193,499,417**	195,766,083
Total average assets	**196,214,390**	197,946,692
Total shareholders equity	**6,234,895**	8,490,115
Total average shareholders equity	**7,974,628**	9,957,382

(3) Cash flows

(in millions of yen)

	For the fiscal years ended March 31,	
	2009	**2008**
Net cash provided by (used in) operating activities	**(1,140,503)**	383,207
Net cash used in investing activities	**(8,266,031)**	(7,833,129)
Net cash provided by financing activities	**8,487,047**	8,723,384
Cash and cash equivalents at end of fiscal year	**3,071,252**	4,090,690

This report is an excerpt of certain highlights from our consolidated financial information under U.S. GAAP that is included in our annual report on Form 20-F (Form 20-F) to be filed with the U.S. Securities and Exchange Commission. This excerpt report does not contain all of the information that may be important to you. In addition to the items highlighted in this report, the Form 20-F includes material disclosure about Mitsubishi UFJ Financial Group, Inc., including business and other detailed U.S. GAAP financial information. You should read the entire Form 20-F carefully to obtain a comprehensive understanding of our business and U.S. GAAP financial data and related issues.

This report contains forward-looking statements regarding estimation, forecast, target and plan in relation to the results of operations, financial condition and other general management of the company and/or the group as a whole (the forward-looking statements). The forward-looking statements are made based upon, among other things, the company s current estimations, perceptions and evaluations. In addition, in order for the company to adopt such estimation, forecast, target and plan regarding future events, certain assumptions have been made, which assumptions are inherently subjective and uncertain. The forward-looking statements should not be viewed as guarantees of future performance as actual results may be significantly different. For instance, the statements regarding realizability of the deferred tax assets or provision for credit losses are based on estimation and other assumptions such as economic factors, our business plan and other factors, and exemplify such situation as above. There exist a number of factors that might lead to uncertainties and risks, including, but not limited to, the deterioration of the Japanese and global economy. For the key factors that should be considered, please see the financial highlight, the Annual Securities Report, Disclosure Book, Annual Report, Form 20-F and other current disclosures that the company has publicly released.

(US GAAP)

Mitsubishi UFJ Financial Group, Inc. and Subsidiaries

Consolidated Balance Sheets

(in millions of yen)	As of March 31, 2009	2008
Assets:		
Cash and due from banks	**3,071,252**	4,090,690
Interest-earning deposits in other banks	**3,543,551**	6,320,827
Call loans and funds sold	**407,448**	1,210,238
Receivables under resale agreements	**2,530,405**	7,105,819
Receivables under securities borrowing transactions	**6,797,025**	8,329,371
Trading account assets	**30,281,525**	18,444,633
Investment securities:		
Securities available for sale carried at estimated fair value	**33,390,087**	38,729,301
Securities being held to maturity carried at amortized cost	**2,812,353**	2,839,666
Other investment securities	**1,434,124**	580,013
Total investment securities	**37,636,564**	42,148,980
Loans, net of unearned income, unamortized premiums and deferred loan fees	**100,310,341**	99,002,079
Allowance for credit losses	**(1,156,638)**	(1,134,940)
Net loans	**99,153,703**	97,867,139
Premises and equipment net	**1,043,416**	1,075,806
Accrued interest	**267,747**	339,773
Customers acceptance liability	**59,144**	71,003
Intangible assets net	**1,191,941**	1,338,924
Goodwill	**379,426**	1,074,137
Deferred tax assets	**2,172,789**	899,432
Other assets	**4,963,481**	5,449,311
Total assets	**193,499,417**	195,766,083
Liabilities and Shareholders Equity:		
Deposits:		
Domestic offices:		
Non-interest-bearing	**15,023,660**	14,693,953
Interest-bearing	**95,802,559**	94,807,696
Overseas offices:		
Non-interest-bearing	**2,212,386**	2,132,110
Interest-bearing	**15,292,447**	17,606,369
Total deposits	**128,331,052**	129,240,128
Call money and funds purchased	**2,235,858**	2,288,720
Payables under repurchase agreements	**11,911,615**	11,892,902
Payables under securities lending transactions	**4,279,867**	4,587,511
Due to trust account	**1,796,846**	1,461,006
Other short-term borrowings	**7,867,378**	6,016,893
Trading account liabilities	**9,492,561**	7,961,578
Obligations to return securities received as collateral	**2,708,800**	5,094,993
Bank acceptances outstanding	**59,144**	71,003

Accrued interest	**251,285**	298,152
Long-term debt	**13,273,288**	13,675,250
Other liabilities	**5,056,828**	4,687,832
Total liabilities	**187,264,522**	187,275,968
Shareholders equity:		
Capital stock:		
Preferred stock	**442,100**	247,100
Common stock	**1,127,552**	1,084,708
Capital surplus	**6,095,820**	5,791,300
Retained earnings:		
Appropriated for legal reserve	**239,571**	239,571
Unappropriated (Accumulated deficit)	**(845,778)**	935,309
Accumulated other changes in equity from nonowner sources, net of taxes	**(813,695)**	919,420
Treasury stock, at cost	**(10,675)**	(727,293)
Total shareholders equity	**6,234,895**	8,490,115
Total liabilities and shareholders equity	**193,499,417**	195,766,083

(US GAAP)

Mitsubishi UFJ Financial Group, Inc. and Subsidiaries

Consolidated Statements of Operations

(in millions of yen)	For the fiscal years ended March 31, 2009	2008
Interest income:		
Loans, including fees	**2,558,361**	2,790,505
Deposits in other banks	**124,832**	258,544
Investment securities:		
Interest	**309,835**	771,763
Dividends	**163,492**	127,076
Trading account assets	**460,534**	110,348
Call loans and funds sold	**15,010**	24,969
Receivables under resale agreements and securities borrowing transactions	**263,730**	283,606
Total	**3,895,794**	4,366,811
Interest expense:		
Deposits	**736,456**	1,093,956
Call money and funds purchased	**24,973**	45,180
Payables under repurchase agreements and securities lending transactions	**349,903**	402,077
Due to trust account	**6,843**	8,014
Other short-term borrowings and trading account liabilities	**170,524**	206,363
Long-term debt	**310,690**	331,504
Total	**1,599,389**	2,087,094
Net interest income	**2,296,405**	2,279,717
Provision for credit losses	**626,947**	385,740
Net interest income after provision for credit losses	**1,669,458**	1,893,977
Non-interest income:		
Fees and commissions	**1,188,512**	1,317,047
Foreign exchange gains (losses) net	**(206,153)**	1,295,933
Trading account profits (losses) net	**(257,807)**	398,396
Investment securities losses net	**(658,679)**	(1,373,072)
Equity in losses of equity method investees	**(60,051)**	(34,485)
Gains on sales of loans	**6,401**	11,789
Other non-interest income	**162,876**	162,506
Total	**175,099**	1,778,114
Non-interest expense:		
Salaries and employee benefits	**873,371**	909,771
Occupancy expenses net	**171,902**	173,183
Fees and commission expenses	**209,750**	218,088
Outsourcing expenses, including data processing	**267,790**	248,265
Depreciation of premises and equipment	**132,121**	179,567
Amortization of intangible assets	**278,241**	252,890
Impairment of intangible assets	**126,885**	78,679
Insurance premiums, including deposit insurance	**113,803**	112,444
Minority interest in income (loss) of consolidated subsidiaries	**(36,259)**	39,400

Communications	**62,943**	65,286
Taxes and public charges	**85,743**	83,439
Provision for repayment of excess interest	**47,865**	2,826
Impairment of goodwill	**845,842**	893,721
Other non-interest expenses	**392,528**	402,177
Total	**3,572,525**	3,659,736
Income (loss) from continuing operations before income tax expense (benefit)	**(1,727,968)**	12,355
Income tax expense (benefit)	**(259,928)**	553,045
Loss from continuing operations	**(1,468,040)**	(540,690)
Loss from discontinued operations net		(1,746)
Net loss	**(1,468,040)**	(542,436)
Income allocable to preferred shareholders:		
Cash dividends paid	**6,399**	6,669
Beneficial conversion feature	**9,478**	7,909
Income allocable to preferred shareholders of Mitsubishi UFJ NICOS Co., Ltd. :		
Effect of induced conversion of Mitsubishi UFJ NICOS Co., Ltd. Class 1 stock	**7,676**	
Net loss available to common shareholders	**(1,491,593)**	(557,014)

(in yen)		
Loss per share:		
Basic loss per common share		
loss from continuing operations available to common shareholders	**(137.84)**	(53.88)
Basic loss per common share net loss available to common shareholders	**(137.84)**	(54.05)
Diluted loss per common share		
loss from continuing operations available to common shareholders	**(137.84)**	(53.88)
Diluted loss per common share net loss available to common shareholders	**(137.84)**	(54.05)

(US GAAP)

Mitsubishi UFJ Financial Group, Inc. and Subsidiaries

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

(in millions of yen)	**As of March 31, 2009**	**2008**
Nonaccrual loans:		
Domestic:		
Manufacturing	**87,649**	109,023
Construction	**55,760**	44,322
Real estate	**263,831**	164,521
Services	**104,594**	142,795
Wholesale and retail	**139,000**	156,816
Banks and other financial institutions	**14,826**	10,591
Communication and information services	**36,853**	45,115
Other industries	**20,615**	36,192
Consumer	**372,944**	318,861
Total domestic	**1,096,072**	1,028,236
Foreign:		
Governments and official institutions	**4,279**	45
Banks and other financial institutions	**56,628**	2,793
Commercial and industrial	**81,990**	111,852
Other	**10,553**	1,529
Total foreign	**153,450**	116,219
Total	**1,249,522**	1,144,455
Restructured loans:		
Domestic	**457,838**	492,230
Foreign	**63,750**	25,035
Total	**521,588**	517,265
Accruing loans contractually past due 90 days or more:		
Domestic	**15,047**	14,954
Foreign	**6,440**	2,998
Total	**21,487**	17,952
Total	**1,792,597**	1,679,672