

MITSUBISHI UFJ FINANCIAL GROUP INC

Form 6-K

November 14, 2012

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 under

the Securities Exchange Act of 1934

For the month of November 2012

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 of Form 20-F or Form 40-F.**

Form 20-F 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

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 14, 2012

Mitsubishi UFJ Financial Group, Inc.

By: /s/ Akira Takeda

Name: Akira Takeda

Title: Chief Manager, General Affairs
Corporate Administration Division

Consolidated Summary Report <under Japanese GAAP>

for the six months ended September 30, 2012

November 14, 2012

Company name:	Mitsubishi UFJ Financial Group, Inc.	Stock exchange listings:	Tokyo, Osaka, Nagoya, New York
Code number:	8306	URL	http://www.mufg.jp/
Representative:	Katsunori Nagayasu, President & CEO		
For inquiry:	Naoki Muramatsu, General Manager Financial Planning Division / Financial Accounting Office TEL (03) 3240-3110		
Quarterly securities report issuing date:	November 29, 2012	Dividend payment date:	December 7, 2012
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, 2012**(1) Results of Operations**

	(% represents the change from the same period in the previous fiscal year)					
	Ordinary Income		Ordinary Profits		Net Income	
	million yen	%	million yen	%	million yen	%
Six months ended						
September 30, 2012	2,357,952	(11.7)	570,048	(40.5)	290,484	(58.3)
September 30, 2011	2,671,205	12.7	958,644	76.9	696,091	95.1

(*) Comprehensive income

September 30, 2012: 325,026 million yen, (60.3)%; September 30, 2011: 818,223 million yen, 361.8%

	Net Income per Common Stock yen	Diluted Net Income per Common Stock yen
Six months ended		
September 30, 2012	19.90	19.84
September 30, 2011	48.58	48.51

(2) Financial Conditions

	Total Assets million yen	Total Net Assets million yen	Net Assets Attributable to MUFG Shareholders to Total Assets ^(*)	Risk-adjusted Capital Ratio ^(**)
			%	%
As of				
September 30, 2012	218,641,177	11,866,909	4.7	14.30
March 31, 2012	218,861,616	11,675,784	4.6	14.91

Edgar Filing: MITSUBISHI UFJ FINANCIAL GROUP INC - Form 6-K

(Reference) Shareholders equity as of September 30, 2012: 10,169,067 million yen; March 31, 2012: 9,993,029 million yen

(*1) Net assets attributable to MUFG shareholders to total assets is computed under the formula shown below
(Total net assets - Subscription rights to shares - Minority interests) / Total assets

(*2) Risk-adjusted Capital Ratio is computed in accordance with the Standards for Consolidated Capital Adequacy Ratio of Bank Holding Company under Article 52-25 of the Banking Law (the Notification of the Financial Services Agency No. 20, 2006).

2. Dividends on Common Stock

Fiscal year	Dividends per Share				
	1st quarter-end yen	2nd quarter-end yen	3rd quarter-end yen	Fiscal year-end yen	Total yen
ended March 31, 2012		6.00		6.00	12.00
ending March 31, 2013		6.00			
ending March 31, 2013 (Forecast)				6.00	12.00

(*1) Revision of forecasts for dividends on the presentation date of this Consolidated Summary Report: None

(*2) The information in the above table is only for dividends on common stocks. Please refer to Dividends on preferred stocks with regard to dividends on other type of (unlisted) stocks issued by us.

3. Earnings Target for the Fiscal Year ending March 31, 2013 (Consolidated)

MUFG has the target of 670.0 billion yen of consolidated net income for the fiscal year ending March 31, 2013. (There is no change to our earnings target released on May 15, 2012.)

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 consolidated net income 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: Yes
 - (B) Changes in accounting policies due to reasons other than (A): No
 - (C) Changes in accounting estimates: Yes
 - (D) Restatements: No

Note: We changed the method of depreciation at the beginning of the current interim accounting period.

The change falls under Changes in accounting policies which are difficult to distinguish from changes in accounting estimates .

For more details, please see (1) Changes in Accounting Policies, Changes in Accounting Estimates and Restatements in page 3 of Appendix.

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

(A) Total stocks outstanding including treasury stocks:	September 30, 2012	14,158,585,720 shares
	March 31, 2012	14,154,534,220 shares
(B) Treasury stocks:	September 30, 2012	9,549,147 shares
	March 31, 2012	9,553,750 shares
(C) Average outstanding stocks:	Six months ended September 30, 2012	14,147,400,847 shares
	Six months ended September 30, 2011	14,143,389,335 shares

(Reference) Summary of non-consolidated financial data

1. Non-consolidated Financial Data for the Six Months ended September 30, 2012

- (1) Results of Operations

	(% represents the change from the same period in the previous fiscal year)							
	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	million yen	%	million yen	%	million yen	%	million yen	%
Six months ended								
September 30, 2012	108,377	(32.4)	99,894	(34.5)	92,560	(33.9)	92,722	(35.2)
September 30, 2011	160,243	(28.5)	152,505	(29.6)	140,065	(30.7)	143,043	(25.1)

	Net Income per Common Stock yen
Six months ended	
September 30, 2012	5.92
September 30, 2011	9.47
(2) Financial Conditions	

As of	Total Assets million yen	Total Net Assets million yen	Net Assets Ratio %
September 30, 2012	10,884,175	8,683,099	79.7
March 31, 2012	10,918,957	8,667,823	79.3
(Reference) Shareholders' equity as of September 30, 2012: 8,675,249 million yen; March 31, 2012: 8,659,889 million yen			

*Disclosure regarding the execution of the interim audit process

This Consolidated Summary Report (Quarterly Tanshin) is outside the scope of the external auditor's interim audit procedure which is required by Financial Instruments and Exchange Act. Therefore, the interim audit process has not been completed as of this disclosure in the Consolidated Summary Report.

*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.

(Dividends on preferred stocks)

Dividends per share relating to preferred stocks are as follows:

	1st quarter-end yen	2nd quarter-end yen	Dividends per Share 3rd quarter-end yen	Fiscal year-end yen	Total yen
Preferred Stock First Series of Class 5					
Fiscal year ended March 31, 2012		57.50		57.50	115.00
Fiscal year ending March 31, 2013		57.50			
Fiscal year ending March 31, 2013 (Forecast)				57.50	115.00

	1st quarter-end yen	2nd quarter-end yen	Dividends per Share 3rd quarter-end yen	Fiscal year-end yen	Total yen
Preferred Stock Class 11					
Fiscal year ended March 31, 2012		2.65		2.65	5.30
Fiscal year ending March 31, 2013		2.65			
Fiscal year ending March 31, 2013 (Forecast)				2.65	5.30

(Appendix)

Contents of Appendix

1. Qualitative Information Pertaining to Consolidated Earnings and others for the Six Months ended September 30, 2012	2
(1) Qualitative Information Pertaining to Consolidated Earnings Target	2
2. Information Regarding Notes in Consolidated Summary Report	3
(1) Changes in Accounting Policies, Changes in Accounting Estimates and Restatements	3
3. Consolidated Financial Statements	4
(1) Consolidated Balance Sheets	4
(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income	6
(3) Consolidated Statements of Changes in Net Assets	8
(4) Notes on Going-Concern Assumption	11
4. Non-consolidated Financial Statements	12
(1) Non-consolidated Balance Sheets	12
(2) Non-consolidated Statements of Income	14
(3) Non-consolidated Statements of Changes in Net Assets	15
(4) Notes on Going-Concern Assumption	17

Supplemental Information:

Selected Financial Information under Japanese GAAP for the Six Months Ended September 30, 2012

(*) 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 14, 2012 (Wednesday)

Explanation for investors and analysts: November 16, 2012 (Friday)

1. Qualitative Information Pertaining to Consolidated Earnings and others for the Six Months ended September 30, 2012**(1) Qualitative Information Pertaining to Consolidated Earnings Target**

MUFG has the target of 670.0 billion yen of consolidated net income for the fiscal year ending March 31, 2013. (There is no change to our earnings target released on May 15, 2012.)

As for other figures released on May 15, 2012, MUFG has revised some of them taking into account the performance of interim results as shown in the following table.

(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 consolidated net income instead of a forecast of its performance.)

[Reference]

MUFG Consolidated

	For the fiscal year ending March 31, 2013	For the six months ended September 30, 2012 (Results)	For the fiscal year ended March 31, 2012 (Results)	For the six months ended September 30, 2011 (Results)
(in billions of Japanese yen)				
Ordinary profits	1,110.0	570.0	1,471.9	958.6
Net income (loss)	670.0	290.4	981.3	696.0
Total credit costs	(160.0)	(62.2)	(193.4)	(28.6)

<2 Banks on a stand-alone basis>

The Bank of Tokyo-Mitsubishi UFJ, Ltd.

Net business profits before provision for general allowance for credit losses	990.0	569.6	1,022.8	553.8
Ordinary profits (losses)	690.0	326.4	743.3	416.5
Net income (loss)	460.0	171.4	469.0	271.9
Total credit costs	(75.0)	(26.8)	(125.3)	(7.5)

Mitsubishi UFJ Trust and Banking Corporation