

MITSUBISHI UFJ FINANCIAL GROUP INC  
Form 6-K  
February 28, 2006

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**Form 6-K**

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**Report of Foreign Issuer**

**Pursuant to Rule 13a-16 or 15d-16 of  
the Securities Exchange Act of 1934**

**For the month of February, 2006**

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**MITSUBISHI UFJ FINANCIAL GROUP, INC.**

(Translation of registrant's name into English)

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

Tokyo 100-8330, Japan

(Address of principal executive offices)

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[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  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

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**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: February 28, 2006

MITSUBISHI UFJ FINANCIAL GROUP,  
INC.

By: /S/ RYUTARO KUSAMA  
Name: Ryutaro Kusama  
Title: Chief Manager, General Affairs  
Corporate Administration Division

**Disclosure of US GAAP financial information**

**Tokyo, February 28, 2006** Mitsubishi UFJ Financial Group, Inc. (MUFG; President & CEO: Nobuo Kuroyanagi) today disclosed Interim Consolidated Summary Report of Mitsubishi Tokyo Financial Group, Inc. and UFJ holdings, Inc., and pro forma financial information based on accounting principles generally accepted in the United States of America (US GAAP).

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**Contact:**

Mitsubishi UFJ Financial Group, Inc.

Public Relations Division

Tel: 81-3-3240-7651

## Interim Consolidated Summary Report

&lt; under US GAAP &gt;

for the Fiscal Year Ending March 31, 2006

Date: February 28, 2006  
 Company name (code number): Mitsubishi UFJ Financial Group, Inc. (8306)  
 (Former company name: Mitsubishi Tokyo Financial Group, Inc.)  
 (URL <http://www.mufg.jp/>)  
 Stock exchange listings: Tokyo, Osaka, Nagoya, New York, London  
 Headquarters: Tokyo  
 Representative: Nobuo Kuroyanagi, President & CEO  
 For inquiry: Yoshihisa Harata, Chief Manager Financial Planning Division  
 (Phone) +81-3-5252-4160

## Consolidated financial data for the six months ended September 30, 2005

## (1) Operating results

(in millions of yen, except per share data and percentages)

	For the six months ended September 30,		For the year ended
	2005	2004	March 31, 2005
Total revenue	1,383,996	1,122,903	2,437,713
Change from the previous year	23.3%	(23.0)%	
Income before income taxes and cumulative effect of a change in accounting principle	460,395	201,811	721,389
Change from the previous year	128.1%	(74.1)%	
Net income	302,521	131,388	415,155
Change from the previous year	130.3%	(75.2)%	
Basic earnings per common share			
net income available to common shareholders (in yen)	45,903.29	19,700.46	62,717.21
Diluted earnings per common share			
net income available to common shareholders (in yen)	45,803.88	19,593.10	62,476.76

Notes:

## 1. Equity in earnings of equity method investees:

For the six months ended September 30, 2005: 11,585 million yen  
 For the six months ended September 30, 2004: 9,055 million yen  
 For the year ended March 31, 2005: 26,272 million yen

## 2. Average number of shares outstanding:

For the six months ended September 30, 2005: (Common stock) 6,538 thousand of shares  
 (Preferred stock Class 3) 100 thousand of shares  
 For the six months ended September 30, 2004: (Common stock) 6,493 thousand of shares  
 (Preferred stock Class 1) 81 thousand of shares  
 (Preferred stock Class 2) 8 thousand of shares  
 For the year ended March 31, 2005: (Common stock) 6,510 thousand of shares  
 (Preferred stock Class 1) 61 thousand of shares  
 (Preferred stock Class 2) 4 thousand of shares  
 (Preferred stock Class 3) 12 thousand of shares



**(2) Financial condition**

(in millions of yen, except per share data and percentages)

	As of September 30,		As of
	2005	2004	March 31, 2005
Total assets	114,674,405	113,294,262	108,422,100
Shareholders' equity	4,964,590	3,826,341	4,373,097
Shareholders' equity as a percentage of total assets	4.3%	3.4%	4.0%
Shareholders' equity per common share (in yen)	721,093.60	549,725.57	611,908.82

Note: Number of shares outstanding as of:

September 30, 2005:	(Common stock)	6,538	thousands of shares
	(Preferred stock - Class 3)	100	thousands of shares
September 30, 2004:	(Common stock)	6,516	thousands of shares
	(Preferred stock - Class 1)	81	thousands of shares
March 31, 2005:	(Common stock)	6,539	thousands of shares
	(Preferred stock - Class 1)	40	thousands of shares
	(Preferred stock - Class 3)	100	thousands of shares

**(3) Cash flows**

	(in millions of yen)		
	For the six months ended September 30,		For the year ended
	2005	2004	March 31, 2005
Net cash provided by (used in) operating activities	(285,146)	(1,045,085)	207,563
Net cash used in investing activities	(2,134,955)	(4,759,368)	(1,821,848)
Net cash provided by financing activities	3,639,957	6,214,697	2,729,392
Cash and cash equivalents at end of period	5,451,520	3,591,732	4,220,437

Formulas for computing ratios for the six months ended September 30, 2005 are as follows.

**Basic earnings per common share - net income available to common shareholders**

Net income - Income allocable to preferred shareholders

Average number of common stock during the period \*

**Diluted earnings per common share - net income available to common shareholders**

Net income - Income allocable to preferred shareholders + Adjustments in net income assuming dilution

Average number of common stock during the period \* + Number of dilutive potential common stock

**Shareholders' equity per common share**

$$\frac{\text{Shareholders' equity at end of period} - \text{Number of preferred stock at end of period} \times \text{Issue price}}{\text{Number of common stock at end of period} *}$$

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\* excluding treasury stock and parent's common stock owned by subsidiaries and affiliated companies

This financial summary report and accompanying financial highlights contain forward-looking statements and other forward-looking information relating to the company and/or the group as a whole (the "forward-looking statements"). The forward-looking statements are not historical facts and include, reflect or are otherwise based upon, among other things, the company's current estimations, projections, views, policies, business strategies, targets, expectations, assumptions and evaluations with respect to general economic conditions, its results of operations, its financial condition, its management in general and other future events. Accordingly, they are inherently susceptible to uncertainties, risks and changes in circumstances and are not guarantees of future performance.

Some forward-looking statements represent targets that the company's management will strive to achieve through the successful implementation of the company's business strategies. The company may not be successful in implementing its business strategy, and actual results may differ materially, for a wide range of possible reasons. In particular, the targets of the combined entity reflect assumptions about the successful implementation of the integration plan. Other forward-looking statements reflect the assumptions and estimations upon which the calculation of deferred tax assets has been based and are themselves subject to the full range of uncertainties, risks and changes in circumstances outlined above.

In light of the many risks, uncertainties and possible changes, you are advised not to put undue reliance on the forward-looking statements. The company is under no obligation - and expressly disclaims any obligations - to update or alter the forward looking statements, except as may be required by any applicable laws and regulations or stock exchange rules.

For detailed information relating to uncertainties, risks and changes regarding the forward-looking statements, please see the company's latest annual report and other disclosures.



(US GAAP)

**Mitsubishi UFJ Financial Group, Inc. and Subsidiaries****(Former name: Mitsubishi Tokyo Financial Group, Inc. and Subsidiaries)****Condensed Consolidated Balance Sheets (Unaudited)**

(in millions of yen)	As of September 30,		As of March 31,				
	2005 (A)	2004 (B)	(A)	(B)	2005 (C)	(A)	(C)
<b>Assets:</b>							
Cash and due from banks	5,451,520	3,591,732	1,859,788		4,220,437	1,231,083	
Interest-earning deposits in other banks	4,655,181	4,116,045	539,136		4,542,615	112,566	
Call loans, funds sold, and receivables under resale agreements	3,712,620	2,246,091	1,466,529		2,124,067	1,588,553	
Receivables under securities borrowing transactions	4,529,438	3,958,769	570,669		5,230,242	(700,804)	
Trading account assets	8,650,002	7,910,977	739,025		7,706,016	943,986	
Investment securities:							
Securities available for sale	28,308,853	31,633,734	(3,324,881)		26,558,538	1,750,315	
Securities being held to maturity	2,177,113	1,876,692	300,421		2,191,316	(14,203)	
Preferred stock investment in UFJ Bank Limited	700,000	700,000			700,000		
Other investment securities	341,022	282,321	58,701		341,744	(722)	
Total investment securities	31,526,988	34,492,747	(2,965,759)		29,791,598	1,735,390	
Loans, net of unearned income and deferred loan fees	52,003,350	51,784,748	218,602		51,071,538	931,812	
Allowance for credit losses	(617,260)	(938,208)	320,948		(740,706)	123,446	
Net loans	51,386,090	50,846,540	539,550		50,330,832	1,055,258	
Premises and equipment net	586,586	569,285	17,301		569,212	17,374	
Accrued interest	160,744	142,374	18,370		144,994	15,750	
Customers acceptance liability	38,700	23,705	14,995		43,313	(4,613)	
Intangible assets net	253,872	251,991	1,881		253,840	32	
Goodwill	91,887	69,468	22,419		85,834	6,053	
Deferred tax assets	352,601	1,051,544	(698,943)		773,827	(421,226)	
Accounts receivable	1,333,731	2,077,517	(743,786)		843,662	490,069	
Other assets	1,944,445	1,945,477	(1,032)		1,761,611	182,834	
<b>Total</b>	<b>114,674,405</b>	<b>113,294,262</b>	<b>1,380,143</b>		<b>108,422,100</b>	<b>6,252,305</b>	
<b>Liabilities and Shareholders Equity:</b>							
Deposits:							
Domestic offices:							
Non-interest-bearing	9,073,175	4,812,258	4,260,917		7,025,570	2,047,605	
Interest-bearing	49,742,338	53,869,927	(4,127,589)		51,007,526	(1,265,188)	
Overseas offices, principally interest-bearing	14,134,204	13,382,116	752,088		13,261,767	872,437	
Total deposits	72,949,717	72,064,301	885,416		71,294,863	1,654,854	
Debentures		30,752	(30,752)				
Call money, funds purchased, and payables under repurchase agreements	6,797,651	8,846,928	(2,049,277)		5,133,151	1,664,500	
Payables under securities lending transactions	3,837,099	2,916,200	920,899		1,924,375	1,912,724	

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Due to trust account and other short-term borrowings	<b>10,873,944</b>	10,948,012	(74,068)	11,955,825	(1,081,881)
Trading account liabilities	<b>2,376,724</b>	1,957,732	418,992	1,959,027	417,697
Obligations to return securities received as collateral	<b>2,601,759</b>	2,751,593	(149,834)	3,025,817	(424,058)
Bank acceptances outstanding	<b>38,700</b>	23,705	14,995	43,313	(4,613)
Accrued interest	<b>107,147</b>	103,787	3,360	109,999	(2,852)
Long-term debt	<b>6,486,017</b>	5,477,822	1,008,195	5,981,747	504,270
Accounts payable	<b>2,104,021</b>	2,836,121	(732,100)	1,104,009	1,000,012
Other liabilities	<b>1,537,036</b>	1,510,968	26,068	1,516,877	20,159
<b>Total liabilities</b>	<b>109,709,815</b>	109,467,921	241,894	104,049,003	5,660,812
Shareholders' equity:					
Capital stock:					
Preferred stock	<b>247,100</b>	122,100	125,000	247,100	
Common stock	<b>1,084,708</b>	1,084,708		1,084,708	
Capital surplus	<b>958,366</b>	1,057,624	(99,258)	1,080,463	(122,097)
Retained earnings:					
Appropriated for legal reserve	<b>239,571</b>	239,571		239,571	
Unappropriated	<b>1,588,792</b>	1,047,485	541,307	1,327,894	260,898
Accumulated other changes in equity from nonowner sources, net of taxes	<b>849,750</b>	277,358	572,392	396,582	453,168
<b>Total</b>	<b>4,968,287</b>	3,828,846	1,139,441	4,376,318	591,969
Less treasury stock, at cost	<b>3,697</b>	2,505	1,192	3,221	476
<b>Shareholders' equity net</b>	<b>4,964,590</b>	3,826,341	1,138,249	4,373,097	591,493
<b>Total</b>	<b>114,674,405</b>	113,294,262	1,380,143	108,422,100	6,252,305

(US GAAP)

**Mitsubishi UFJ Financial Group, Inc. and Subsidiaries****(Former name: Mitsubishi Tokyo Financial Group, Inc. and Subsidiaries)****Condensed Consolidated Statements of Income (Unaudited)**

(in millions of yen)	For the six months ended September 30,		For the year ended	
	2005 (A)	2004 (B)	(A)	(B)
				March 31, 2005
<b>Interest income:</b>				
Loans, including fees	499,459	450,682	48,777	922,551
Deposits in other banks	55,525	25,311	30,214	66,698
Investment securities	205,326	176,931	28,395	370,567
Trading account assets	23,547	23,181	366	30,829
Call loans, funds sold, and receivables under resale agreements and securities borrowing transactions	29,670	19,437	10,233	51,978
<b>Total</b>	<b>813,527</b>	<b>695,542</b>	<b>117,985</b>	<b>1,442,623</b>
<b>Interest expense:</b>				
Deposits	174,525	94,088	80,437	221,280
Debentures		348	(348)	351
Call money, funds purchased, and payables under repurchase agreements and securities lending transactions	58,275	30,452	27,823	81,280
Due to trust account, other short-term borrowings, and trading account liabilities	43,445	34,983	8,462	57,928
Long-term debt	50,268	55,745	(5,477)	110,392
<b>Total</b>	<b>326,513</b>	<b>215,616</b>	<b>110,897</b>	<b>471,231</b>
<b>Net interest income</b>	<b>487,014</b>	<b>479,926</b>	<b>7,088</b>	<b>971,392</b>
<b>Provision (credit) for credit losses</b>	<b>(82,927)</b>	<b>167,059</b>	<b>(249,986)</b>	<b>109,502</b>
<b>Net interest income after provision (credit) for credit losses</b>	<b>569,941</b>	<b>312,867</b>	<b>257,074</b>	<b>861,890</b>
<b>Non-interest income:</b>				
Fees and commissions	323,513	312,471	11,042	649,210
Foreign exchange losses net	(163,658)	(164,247)	589	(47,000)
Trading account profits net	90,011	12,323	77,688	62,048
Investment securities gains net	165,888	196,686	(30,798)	198,006
Government grant for transfer of substitutional portion of Employees Pension Fund plans	108,468		108,468	
Other non-interest income	46,247	70,128	(23,881)	132,826
<b>Total</b>	<b>570,469</b>	<b>427,361</b>	<b>143,108</b>	<b>995,090</b>
<b>Non-interest expense:</b>				
Salaries and employee benefits	318,441	238,935	79,506	476,258
Occupancy expenses net	55,048	60,424	(5,376)	116,850
Fees and commission expenses	45,253	42,079	3,174	87,190
Amortization of intangible assets	39,714	33,740	5,974	69,531
Insurance premiums, including deposit insurance	26,430	26,276	154	56,962
Minority interest in income of consolidated subsidiaries	32,122	15,752	16,370	37,642
Communications	14,668	14,195	473	27,940

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Other non-interest expenses	<b>148,339</b>	107,016	41,323	263,218
<b>Total</b>	<b>680,015</b>	538,417	141,598	1,135,591
<b>Income before income taxes and cumulative effect of a change in accounting principle</b>	<b>460,395</b>	201,811	258,584	721,389
<b>Income taxes</b>	<b>157,874</b>	69,446	88,428	305,257
<b>Income before cumulative effect of a change in accounting principle</b>	<b>302,521</b>	132,365	170,156	416,132
<b>Cumulative effect of a change in accounting principle, net of tax</b>		(977)	977	(977)
<b>Net income</b>	<b>302,521</b>	131,388	171,133	415,155
<b>Income allocable to preferred shareholders</b>	<b>2,386</b>	3,479	(1,093)	6,837
<b>Net income available to common shareholders</b>	<b>300,135</b>	127,909	172,226	408,318

(in yen)

**Amounts per share:**

Basic earnings per common share income available to common shareholders before cumulative effect of a change in accounting principle	<b>45,903.29</b>	19,850.94	26,052.35	62,867.28
Basic earnings per common share net income available to common shareholders	<b>45,903.29</b>	19,700.46	26,202.83	62,717.21
Diluted earnings per common share income available to common shareholders before cumulative effect of a change in accounting principle	<b>45,803.88</b>	19,743.30	26,060.58	62,626.69
Diluted earnings per common share net income available to common shareholders	<b>45,803.88</b>	19,593.10	26,210.78	62,476.76

(US GAAP)

**Mitsubishi UFJ Financial Group, Inc. and Subsidiaries**

**(Former name: Mitsubishi Tokyo Financial Group, Inc. and Subsidiaries)**

**Credit Quality Data**

(in millions of yen)	As of September 30,				As of	
	2005 (A) (Unaudited)	2004 (B) (Unaudited)	(A)	(B)	March 31, 2005 (C)	(A) (C)
Nonaccrual loans	676,186	1,366,304	(690,118)		822,370	(146,184)
Restructured loans	419,735	413,926	5,809		454,189	(34,454)
Accruing loans contractually past due 90 days or more	13,103	11,509	1,594		10,111	2,992
Total	1,109,024	1,791,739	(682,715)		1,286,670	(177,646)
Loans	52,003,350	51,784,748	218,602		51,071,538	931,812
Allowance for credit losses	617,260	938,208	(320,948)		740,706	(123,446)

## Interim Consolidated Summary Report

&lt; under US GAAP &gt;

for the Fiscal Year Ending March 31, 2006

Date: February 28, 2006  
Company name (code number): Mitsubishi UFJ Financial Group, Inc. (8306)  
(Former company name: UFJ Holdings, Inc.)  
(URL <http://www.mufg.jp/>)  
Stock exchange listings: Tokyo, Osaka, Nagoya, New York, London  
Headquarters: Tokyo  
Representative: Nobuo Kuroyanagi, President & CEO  
For inquiry: Yoshihisa Harata, Chief Manager - Financial Planning Division  
(PHONE) +81-3-5252-4160

## Consolidated financial data for the six months ended September 30, 2005

## (1) Operating results

(in millions of yen, except per share data and percentages)

	For the six months ended September 30,		For the year ended
	2005	2004	March 31, 2005
Total revenue	1,139,919	1,137,985	2,416,514
Change from the previous year	0.2%	(4.5)%	
Income before income taxes and cumulative effect of a change in accounting principle	261,692	248,713	858,774
Change from the previous year	5.2%	(45.7)%	
Net income	219,827	245,749	718,766
Change from the previous year	(10.5)%	(38.2)%	
Basic earnings per common share			
net income available to common shareholders (in yen)	39,962.51	43,105.53	132,747.83
Diluted earnings per common share			
net income available to common shareholders (in yen)	30,532.23	34,012.24	99,598.72

## Notes:

## 1. Equity in earnings of equity method investees:

For the six months ended September 30, 2005:

16,412 million yen

For the six months ended September 30, 2004:

9,217 million yen

For the year ended March 31, 2005:

20,448 million yen

## 2. Average number of shares outstanding:

	For the six months ended September 30,		For the year ended
	2005 shares	2004 shares	March 31, 2005 shares
Common stock	5,145,578	5,090,265	5,110,190
Preferred stock Class 1	3,658	13,307	11,141

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Preferred stock Class 2	200,000	200,000	200,000
Preferred stock Class 3		16,309	8,117
Preferred stock Class 4	150,000	150,000	150,000
Preferred stock Class 5	150,000	150,000	150,000
Preferred stock Class 6	5	1,008	964
Preferred stock Class 7	200,000	200,000	200,000

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**(2) Financial condition**

(in millions of yen, except per share data and percentages)

	As of September 30,		As of
	2005	2004	March 31, 2005
Total assets	82,036,465	82,621,683	83,195,914
Shareholders' equity	2,530,834	1,508,163	2,097,461
Shareholders' equity as a percentage of total assets	3.1%	1.8%	2.5%
Shareholders' equity per common share (in yen)	218,165.33	8,569.19	131,475.35

*Note: Number of shares outstanding:*

	As of September 30,		As of
	2005 shares	2004 shares	March 31, 2005 shares
Common stock	5,183,378	5,101,322	5,155,523
Preferred stock Class 1		12,989	6,543
Preferred stock Class 2	200,000	200,000	200,000
Preferred stock Class 3		12,237	
Preferred stock Class 4	150,000	150,000	150,000
Preferred stock Class 5	150,000	150,000	150,000
Preferred stock Class 6	1	1,008	8
Preferred stock Class 7	200,000	200,000	200,000

**(3) Cash flows**

(in millions of yen)

	For the six months ended September 30,		For the year ended
	2005	2004	March 31, 2005
Net cash provided by (used in) operating activities	807,327		