

# Basel III Disclosure (Consolidated)

FISCAL 2022

# Table of contents

---

## **Basel III Disclosure (Consolidated)**

Group Business Management	3
Basel III Data (Consolidated)	6
SCOPE OF CONSOLIDATION	7
COMPOSITION OF EQUITY CAPITAL	8
CREDIT RISK	22
APPENDED FORMS	25
COMPOSITION OF LEVERAGE RATIO DISCLOSURE	106
LIQUIDITY RISK	108
CHANGES IN THE CONSOLIDATED LIQUIDITY COVERAGE RATIO FROM THE PREVIOUS QUARTER	111
EVALUATION OF THE CONSOLIDATED LIQUIDITY COVERAGE RATIO LEVEL	111
COMPOSITION OF THE TOTAL HQLA ALLOWED TO BE INCLUDED IN THE CALCULATION	112
OTHER MATTERS CONCERNING THE CONSOLIDATED LIQUIDITY COVERAGE RATIO	112
CHANGES IN THE CONSOLIDATED NET STABLE FUNDING RATIO FROM THE PREVIOUS QUARTER	113
OTHER MATTERS CONCERNING THE CONSOLIDATED NET STABLE FUNDING RATIO	114
NET OPERATING PROFITS/RISK-WEIGHTED ASSETS BY BUSINESS GROUP	115

# Group Business Management

## Business Management Framework

MUFG has introduced a “business group system” to develop and promote group-wide business initiatives along with a unified strategy based on seamless coordination between each group company.

Specifically, in order to promote group-based, integrated management across the Bank, the Trust Bank, and the Securities Business, and to respond accurately to the increasingly diversified financial needs, we have established seven business groups: Digital Service, Retail & Commercial Banking, Japanese Corporate & Investment Banking, Global Commercial Banking, Asset Management & Investor Services, Global Corporate & Investment Banking and Global Markets.

## Risk-Return Management

In order to improve the group-based risk profile, to earn an appropriate amount of profits, and to allocate managerial resources properly, MUFG compiles an “Economic Capital Allocation Plan” in which it allocates economic capital, matching the sum of various types of risk exposures calculated by an internal risk measurement model, to each business group, each subsidiary, and each risk category.

In addition, in order to comply with the Basel III regulatory capital regulations, MUFG introduced a “Risk-Weighted-Asset (RWA) plan,” and controls risk takings by segment.

MUFG has also introduced business management indicators (ROEC\*, RORA\*, etc.) to assess and manage profitability against risk takings, aiming to heighten capital efficiency on a group basis.

## Glossary of terms:

---

### · ROEC (Return on Economic Capital)

A ratio calculated by dividing the net income of each business group by its amount of allocated capital. MUFG uses ROEC to pursue efficient use of allocated capital distributed to respective business groups.

### · RORA (Return on Risk Asset)

A ratio calculated by dividing the net income of each business group by its amount of risk-weighted assets. MUFG uses RORA to pursue profitability and efficiency that are commensurate with risk-weighted assets.

## Overview of Internal Capital Adequacy Assessment Process

The holding company regularly assesses its internal capital adequacy from two perspectives: regulatory capital, based on capital adequacy ratio regulations (Basel III), and its own economic capital, based on internal risk assessment.

In assessing internal capital adequacy based on regulatory capital, the holding company confirms that it is maintaining sufficient capital both at the current time and in terms of what will be required in the future, calculating the Common Equity Tier 1 capital ratio, the Tier 1 capital ratio, the total capital ratio, CET1 available after meeting the minimum capital buffer requirements, leverage ratio, and external TLAC ratios using capital, risk-adjusted assets and total exposures as stipulated in the capital adequacy ratio regulations and other regulations. At the same time, the holding company confirms that it is maintaining appropriate capital relative to risk using the benchmark designated from the perspective of risk management.

An internal capital adequacy assessment based on economic capital is carried out within the framework of the capital allocation system, which allocates capital to credit risk, strategic equity portfolio risk, market risk, and operational risk. Credit concentration risk and interest rate risk in the banking book, as stipulated by the Second Pillar of Basel, are included in these risks. The method of calculating each risk under the capital allocation system uses the basic assumptions of a confidence level of 99.9% and a holding period of one year to enhance consistency with Basel III. The capital allocation plan is formulated after assessing internal capital adequacy by comparing the total risk amount, taking into account the effect of risk diversification, with total capital (Tier 1 capital + Tier 2 capital). Thereafter, internal capital adequacy is monitored on an ongoing basis by regularly checking the use of allocated capital versus the plan and the amount of allocated capital versus total capital.

The capital plans are stress-tested and are prepared based on a detailed analysis of the impact on capital and risk as well as an assessment of internal capital adequacy. (For the overview of the stress testing process, please refer to the below.)

The same framework for the assessment of internal capital adequacy used at the holding company is applied at the Group's two main banks: MUFG Bank, Ltd. and Mitsubishi UFJ Trust and Banking Corporation.

## Overview of Stress Testing Process

### (1) Development of Stress Testing Scenarios

Develop several scenarios taking into account such factors as our risk profile and underlying macroeconomic environment.

- Worst-case scenarios expected once in 5–10 years and worst-case scenarios expected once in 20–25 years are developed in principle and some additional scenarios are developed where necessary.

Prepare macroeconomic variables for the testing horizon under each scenario.

- Macroeconomic variables include GDP, TOPIX, JGB yield, dollar-yen exchange rate, euro-yen exchange rate, unemployment rate, CPI, and others.

### (2) Review and Approval Process of the Scenarios

Scenarios developed under process (1) are reviewed by our internal committee and ultimately approved by our Group Chief Risk Officer.

### (3) Estimation of Financial Impact

Estimate stress impacts on major assets and income based on the scenarios approved in process (2).

- Major items estimated include credit cost, losses on write-down on equity securities, net unrealized gains/losses on available-for-sale securities, net interest income, risk-weighted assets, and others.

### (4) Assessment of Internal Capital Adequacy

Calculate the following ratios/amounts based on the stress impacts estimated in process (3), and assess internal capital adequacy of them.

- Common Equity Tier 1 ratio, Tier 1 ratio, total capital ratio, CET1 available after meeting the minimum capital buffer requirements, leverage ratio, and external TLAC ratios

Stress testing results are reviewed by the Risk Management Committee.

## Top Risk

MUFG and its major subsidiaries control risk by taking a preventative approach of identifying the top risks and establishing the necessary countermeasures in advance. If risks do materialize, the situation is managed so as to enable a flexible response. Moreover, senior management discusses top risk to share risk awareness and develop effective countermeasures.

## Main Top Risks

Risk events*	Risk scenarios
Decline in capital sufficiency / Increase in risk assets	<ul style="list-style-type: none"><li>Our capital management may be adversely affected by an increase in unrealized losses on debt securities due to a rise in interest rates globally.</li></ul>
Foreign currency liquidity risk	<ul style="list-style-type: none"><li>Deterioration in market conditions may result in a depletion of foreign currency funding liquidity and an increase in our foreign currency funding costs.</li></ul>
Increase in credit costs	<ul style="list-style-type: none"><li>Sudden deterioration in global economic activities may result in an increase in our credit costs.</li><li>Deterioration in the credit quality of particular industries or counterparties, to which we have relatively larger exposures, may result in an increase in our credit costs.</li></ul>
IT risk	<ul style="list-style-type: none"><li>Cyber-attacks may result in customer information leakage, suspension of our services, and reputational damage.</li><li>System failures may result in our payment of financial compensation and damage to our reputation.</li></ul>
Risks relating to climate changes	<ul style="list-style-type: none"><li>If our efforts to address climate change-related risks or to make appropriate disclosure are deemed insufficient, our corporate value may be impaired.</li><li>Our credit portfolio may be adversely affected by the negative impact of climate change on our borrowers and transaction counterparties.</li></ul>

\* These risk events are among the risk events that were reported to MUFG's Board of Directors following the Risk Committee's discussion in March 2023. These risk events include risk events of general applicability.

### Concept of top risks

- Risks are defined as the losses that MUFG would incur as a result of each risk scenario materializing. The materiality of a risk is determined based on the impact and probability of risk occurrence (external and internal factors).
- Risks that MUFG believes require priority attention over the next one year period are defined as top risks (including risk events having the potential to have a relatively high probability of occurrence. Moreover, including risks that are not only limited to the quantifiable ones, but those that could materially affect MUFG's business in the future because of possible adverse effects on MUFG's strategies or reputation).
- MUFG creates a risk map to comprehensively grasp specified top risks, and makes use of it for forward-looking risk management.

Note: The table shown above only describes some of the risks that MUFG believes are material. Please note that other risks not identified in the above table could materially affect MUFG's operating results. Please refer to other disclosure materials such as Annual Securities Report, Quarterly Securities Report, Form 20-F, and Form 6-K for more details on MUFG's and its subsidiaries' risk information.

## Basel III Data (Consolidated)

In accordance with the provisions of Article 52-25 of the Banking Act of Japan, Mitsubishi UFJ Financial Group (MUFG) adopts the “International regulatory framework” to calculate its consolidated capital adequacy ratio based on formulas contained in the standards for a bank holding company to assess its consolidated capital adequacy ratio in light of the assets it owns on a consolidated basis (Notification of the Financial Services Agency No. 20, 2006; referred to hereinafter as the “FSA Holding Company Capital Adequacy Notification”).

In accordance with the provisions of Article 52-25 of the Banking Act of Japan, MUFG adopts the “International regulatory framework” to calculate its leverage ratio based on the formulas contained in the standards for determining soundness relating to leverage, which are established as a supplementary indicator for the standards for a bank holding company to assess its consolidated capital adequacy ratio in light of the assets it owns on a consolidated basis (Notification of the Financial Services Agency No. 12, 2019).

In accordance with the provisions of Article 52-25 of the Banking Act of Japan, MUFG adopts the “International regulatory framework” to calculate its consolidated liquidity coverage ratio and consolidated net stable funding ratio based on the formulas contained in the standards for determining soundness in liquidity management, which are established as standards for a bank holding company to determine the soundness of management of the bank holding company and its subsidiaries and other entities, and should also be referred to in order to determine the soundness of bank management (Notification of the Financial Services Agency No. 62, 2014; referred to hereinafter as the “FSA Holding Company Liquidity Ratio Notification”).

As an independent audit with regard to the calculation of the consolidated capital adequacy ratio and leverage ratio, MUFG receives agreed-upon procedures services by Deloitte Touche Tohmatsu (DTT) LLC in accordance with “Practical Guideline on Agreed-Upon Procedures Services for the Capital Ratio and Leverage Ratio Calculation” (JICPA Professional Services Practical Guideline 4465). With regard to part of the internal controls structure governing calculation of the consolidated capital adequacy ratio and leverage ratio, MUFG received a report from DTT LLC, which conducted certain procedures as deemed necessary by MUFG. The procedures conducted by the independent auditor were not part of an audit of the financial statements or an audit of internal controls. We did not receive any audit opinion or conclusion with regard to the consolidated capital adequacy ratio or leverage ratio themselves, or to our internal controls structure governing the calculation of the related consolidated capital adequacy ratio or leverage ratio.

## SCOPE OF CONSOLIDATION

### Notes on the scope of consolidation

<p>Differences between those companies belonging to the corporate group (hereinafter, the “holding company group”) to which the calculation of consolidated capital adequacy ratio as stipulated in Article 3 of the FSA Holding Company Capital Adequacy Notification is applicable and those companies that are included in the scope of consolidation for accounting purposes</p>	<p>Paragraph 1 of Article 3 of the FSA Holding Company Capital Adequacy Notification states that “the provisions of Paragraph 2 of Article 5 of the Regulation on Consolidated Financial Statements shall not apply” to “financial subsidiaries” of a bank holding company. Moreover, Paragraph 3 of the said Article 5 states that “insurance-related subsidiaries” of a bank holding company “shall not be included in the scope of consolidation.”</p> <p>In addition, with regard to affiliated companies engaged in financial operations, the FSA Holding Company Capital Adequacy Notification states that, provided certain conditions are met, such companies “can be included in the scope of consolidation and in the calculation of the consolidated capital adequacy ratio using pro rata consolidation” (under which only those portions of the affiliated company’s assets, liabilities, income and expenditures that are attributable to the bank holding company or any consolidated subsidiaries with investments in the said affiliated company are included in the scope of consolidation).</p> <p>MUFG Group had no companies to which the above exception applied as of March 31, 2022, or March 31, 2023, and there were no differences between those companies belonging to the “holding company group” and those companies that are included in the “scope of consolidation for accounting purposes.”</p>
<p>Number of consolidated subsidiaries, and names and principal businesses of major consolidated subsidiaries of the holding company group</p>	<p>252 companies as of March 31, 2022; 246 companies as of March 31, 2023            MUFG Bank, Ltd. (banking business), Mitsubishi UFJ Trust and Banking Corporation (trust/banking business), Mitsubishi UFJ Securities Holdings Co., Ltd. (securities business), etc.</p>
<p>Number of affiliated companies engaged in financial operations which are subject to Article 9 of the FSA Holding Company Capital Adequacy Notification, and names, amounts of total assets and net assets shown on the balance sheet, and principal businesses of affiliated companies engaged in these financial operations</p>	<p>Not applicable as of March 31, 2022 and 2023</p>
<p>Names, amounts of total assets and net assets shown on the balance sheet, and principal businesses of companies belonging to the holding company group that are not included in the scope of consolidation for accounting purposes, and of companies not belonging to the holding company group but included in the scope of consolidation for accounting purposes</p>	<p>Not applicable as of March 31, 2022 and 2023</p>
<p>Outline of restrictions on transfer of funds or equity capital within the holding company group</p>	<p>As of March 31, 2022 and 2023, transfer of funds or capital within the MUFG Group is conducted with all due consideration given to the appropriateness of each action. We give priority in ensuring that each group company maintains sufficient capital level for legal and regulatory compliance purposes. Care is also taken to ensure that actions do not compromise sound and proper operations, while eliminating negative effects on payment capacity, liquidity or profitability.</p>

### Companies that are deficient in regulatory capital and total regulatory capital deficiencies

<p>Names of any other financial institutions, etc., classified as subsidiaries or other members of the bank holding company that are deficient in regulatory capital, and corresponding total regulatory capital deficiencies</p>	<p>Not applicable as of March 31, 2022 and 2023</p>
---	---

## COMPOSITION OF EQUITY CAPITAL

### Composition of changes in equity capital

Millions of yen

	March 31, 2023	March 31, 2022
Common Equity Tier 1 capital, beginning of period	<b>13,823,912</b>	<b>14,113,722</b>
Capital and capital surplus	(420,616)	(207,010)
Retained earnings	741,070	798,069
Treasury stock	(29,802)	51,505
National specific regulatory adjustments (earnings to be distributed)	(9,586)	(22,478)
Subscription rights to common shares	—	—
Accumulated other comprehensive income	(83,133)	(421,363)
Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	19,069	(41)
Intangible assets	(160,751)	(48,149)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	(1,567)	(2,193)
Deferred gains or losses on derivatives under hedge accounting	369,504	309,865
Shortfall of eligible provisions to expected losses	—	—
Securitization gain on sale	(357)	(353)
Gains and losses due to changes in own credit risk on fair valued liabilities	(2,003)	(2,722)
Net defined benefit assets	40,400	(116,552)
Investments in own shares (excluding those reported in the Net assets section)	(443)	(3,425)
Amount exceeding the 10% threshold on specified items	(675,484)	(624,961)
Amount exceeding the 15% threshold on specified items	(329,366)	—
Others	—	—
<b>Common Equity Tier 1 capital, end of period</b>	<b>13,280,842</b>	<b>13,823,912</b>
Additional Tier 1 capital, beginning of period	1,652,375	1,869,023
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards	—	—
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	(70,000)	(210,000)
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	7,337	(3,128)
Eligible Tier 1 capital instruments subject to transitional arrangements	—	(189)
Investments in own Additional Tier 1 instruments	2,289	5,080
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	(9,127)	(8,410)
Others	—	—
<b>Additional Tier 1 capital, end of period</b>	<b>1,582,874</b>	<b>1,652,375</b>
Tier 2 capital, beginning of period	2,382,369	2,686,764
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	23,329	(210,856)
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	6,217	907
Eligible Tier 2 capital instruments subject to transitional arrangements	—	(264,997)
General allowance for credit losses and eligible provisions included in Tier 2	(108,124)	176,124
Investments in own Tier 2 instruments	2,675	(8,031)
Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	(4,075)	2,457
Others	—	—
<b>Tier 2 capital, end of period</b>	<b>2,302,392</b>	<b>2,382,369</b>
<b>Total capital, end of period</b>	<b>17,166,109</b>	<b>17,858,656</b>



**CC1: Composition of capital disclosure**
*Millions of yen, %*

Basel III Template No.	Items	a March 31, 2023	b March 31, 2022	c Reference to Template CC2
<b>Common Equity Tier 1 capital: instruments and reserves</b>				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	14,556,327	14,275,262	
1a	Capital and capital surplus	2,491,174	2,911,790	
2	Retained earnings	12,739,228	11,998,157	
1c	Treasury stock	(481,091)	(451,288)	
26	National specific regulatory adjustments (earnings to be distributed)	(192,983)	(183,396)	
	Other than above	—	—	
1b	Subscription rights to common shares	—	—	
3	Accumulated other comprehensive income and other disclosed reserves	2,481,980	2,565,114	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	245,543	226,473	
6	Common Equity Tier 1 capital: instruments and reserves (A)	17,283,851	17,066,851	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,424,269	1,263,517	
8	Goodwill (including those equivalent)	623,836	491,277	
9	Other intangibles other than goodwill and mortgage servicing rights	800,432	772,240	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	6,266	4,699	
11	Deferred gains or losses on derivatives under hedge accounting	(500,167)	(130,663)	
12	Shortfall of eligible provisions to expected losses	—	—	
13	Securitization gain on sale	16,391	16,033	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	7,101	5,098	
15	Net defined benefit assets	919,682	960,082	
16	Investments in own shares (excluding those reported in the Net assets section)	12,676	12,233	
17	Reciprocal cross-holdings in common equity	—	—	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	—	—	

**CC1: Composition of capital disclosure (continued)**
*Millions of yen, %*

Basel III Template No.	Items	a	b	c
		March 31, 2023	March 31, 2022	Reference to Template CC2
19+20+21	Amount exceeding the 10% threshold on specified items	1,787,421	1,111,936	
19	Significant investments in the common stock of financials	1,787,421	1,111,936	
20	Mortgage servicing rights	–	–	
21	Deferred tax assets arising from temporary differences (net of related tax liability)	–	–	
22	Amount exceeding the 15% threshold on specified items	329,366	–	
23	Significant investments in the common stock of financials	218,457	–	
24	Mortgage servicing rights	–	–	
25	Deferred tax assets arising from temporary differences (net of related tax liability)	110,909	–	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	–	–	
28	Common Equity Tier 1 capital: regulatory adjustments (B)	4,003,009	3,242,938	
<b>Common Equity Tier 1 capital (CET1)</b>				
29	Common Equity Tier 1 capital (CET1) ((A) – (B)) (C)	13,280,842	13,823,912	
<b>Additional Tier 1 capital: instruments</b>				
31a	30 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards	–	–	
31b	30 Subscription rights to Additional Tier 1 instruments	–	–	
32	30 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,464,000	1,534,000	
30	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	–	–	
34–35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	163,000	155,662	
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	–	–	
33	Instruments issued by bank holding companies and their special purpose vehicles	–	–	
35	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	–	–	
36	Additional Tier 1 capital: instruments (D)	1,627,000	1,689,662	

**CC1: Composition of capital disclosure (continued)**
*Millions of yen, %*

Basel III Template No.	Items	a March 31, 2023	b March 31, 2022	c Reference to Template CC2
<b>Additional Tier 1 capital: regulatory adjustments</b>				
37	Investments in own Additional Tier 1 instruments	603	2,892	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	–	–	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	–	–	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	43,522	34,395	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	–	–	
43	Additional Tier 1 capital: regulatory adjustments (E)	44,125	37,287	
<b>Additional Tier 1 capital</b>				
44	Additional Tier 1 capital ((D) – (E)) (F)	1,582,874	1,652,375	
<b>Tier 1 capital (T1 = CET1 + AT1)</b>				
45	Tier 1 capital (T1 = CET1 + AT1) ((C) + (F)) (G)	14,863,717	15,476,287	
<b>Tier 2 capital: instruments and provisions</b>				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus classified as equity under applicable accounting standards	–	–	
46	Subscription rights to Tier 2 instruments	–	–	
46	Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,754,056	1,730,727	
46	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	–	–	
48–49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	96,118	89,900	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	–	–	
47	Instruments issued by bank holding companies and their special purpose vehicles	–	–	
49	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	–	–	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	478,058	586,182	
50a	Provision for general allowance for credit losses	268,866	364,246	
50b	Eligible provisions	209,191	221,936	
51	Tier 2 capital: instruments and provisions (H)	2,328,233	2,406,810	

**CC1: Composition of capital disclosure (continued)**
*Millions of yen, %*

Basel III Template No.	Items	a	b	c
		March 31, 2023	March 31, 2022	Reference to Template CC2
<b>Tier 2 capital: regulatory adjustments</b>				
52	Investments in own Tier 2 instruments	6,474	9,150	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	–	–	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	–	–	
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions	–	–	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	19,366	15,290	
57	Tier 2 capital: regulatory adjustments (I)	25,840	24,441	
<b>Tier 2 capital (T2)</b>				
58	Tier 2 capital (T2) ((H) – (I)) (J)	2,302,392	2,382,369	
<b>Total capital (TC = T1 + T2)</b>				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	17,166,109	17,858,656	
<b>Risk weighted assets</b>				
60	Risk weighted assets (L)	123,363,397	124,914,250	
<b>Capital ratio (consolidated) and buffers</b>				
61	Common Equity Tier 1 capital ratio (consolidated) ((C) / (L))	10.76%	11.06%	
62	Tier 1 capital ratio (consolidated) ((G) / (L))	12.04%	12.38%	
63	Total capital ratio (consolidated) ((K) / (L))	13.91%	14.29%	
64	The minimum capital buffer requirement	4.04%	4.01%	
65	Capital conservation buffer requirement	2.50%	2.50%	
66	Countercyclical buffer requirement	0.04%	0.01%	
67	G-SIB/D-SIB additional requirement	1.50%	1.50%	
68	CET1 available after meeting the minimum capital buffer requirements	5.91%	4.39%	

**CC1: Composition of capital disclosure (continued)**
*Millions of yen, %*

Basel III Template No.	Items	a March 31, 2023	b March 31, 2022	c Reference to Template CC2
<b>Regulatory adjustments</b>				
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	776,471	1,110,568	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,321,500	1,493,666	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	–	12,935	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	670,917	325,451	
<b>Provisions included in Tier 2 capital: instruments and provisions</b>				
76	Provisions (general allowance for credit losses)	404,309	397,011	
77	Cap on inclusion of provisions (general allowance for credit losses)	268,866	364,246	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as “nil”)	209,191	221,936	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	375,179	351,974	
<b>Capital instruments subject to transitional arrangements</b>				
82	Current cap on AT1 instruments subject to transitional arrangements	–	–	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as “nil”)	–	–	
84	Current cap on T2 instruments subject to transitional arrangements	–	–	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as “nil”)	–	–	

Note: Capital instruments, approved by the commissioner of Japanese Financial Services Agency, subject to the provision to Paragraph 12 of Article 8 of the notification of the Financial Services Agency No. 20, 2006 (hereinafter referred to as the “FSA Holding Company Capital Adequacy Notification”) are excluded from the calculation of figures stipulated in Paragraph 8, 9-1, and 10-1 of Article 8 of FSA Holding Company Capital Adequacy Notification, for 10 years from March 31, 2013 to March 30, 2023. The approved amount will decrease by 20% each year from March 31, 2019. The amount approved at the end of March 2022 is ¥372,979 million.

## CC2: Reconciliation of regulatory capital to balance sheet

Millions of yen

Items	a		b	c
	Consolidated balance sheet as in published financial statements		Reference to CC1	Reference to Appendix
	March 31, 2023	March 31, 2022		
<b>Assets:</b>				
Cash and due from banks	113,630,172	110,763,205		
Call loans and bills bought	618,223	872,268		
Receivables under resale agreements	14,000,846	12,308,310		
Receivables under securities borrowing transactions	4,549,792	4,517,952		
Monetary claims bought	7,325,185	6,466,822		
Trading assets	18,013,184	17,704,455		6-a
Money held in trust	1,287,020	1,332,492		
Securities	86,746,900	79,560,579		2-b, 6-b
Loans and bills discounted	109,146,272	110,426,224		6-c
Foreign exchanges	2,300,198	2,300,859		
Other assets	15,195,896	14,050,293		6-d
Tangible fixed assets	1,220,172	1,236,012		
Intangible fixed assets	1,358,124	1,344,225		2-a
Net defined benefit assets	1,325,434	1,374,607		3
Deferred tax assets	322,021	213,922		4-a
Customers' liabilities for acceptances and guarantees	11,005,758	10,481,838		
Allowance for credit losses	(1,245,727)	(1,222,162)		
<b>Total assets</b>	<b>386,799,477</b>	<b>373,731,910</b>		
<b>Liabilities:</b>				
Deposits	213,609,501	215,427,299		
Negotiable certificates of deposit	13,632,559	10,938,831		
Call money and bills sold	3,449,234	2,429,791		
Payables under repurchase agreements	39,982,955	27,619,262		
Payables under securities lending transactions	1,171,947	1,072,578		
Commercial papers	2,220,723	2,108,531		
Trading liabilities	14,716,820	12,397,702		6-e
Borrowed money	24,856,340	31,763,332		8-a
Foreign exchanges	2,570,412	2,182,400		
Short-term bonds payable	1,047,499	1,316,803		
Bonds payable	15,708,720	13,257,347		8-b
Due to trust accounts	11,689,414	12,811,123		
Other liabilities	12,132,972	10,861,695		6-f
Reserve for bonuses	196,850	136,724		
Reserve for bonuses to directors	3,639	1,866		
Reserve for stocks payment	9,304	8,437		
Net defined benefit liabilities	86,445	86,355		
Reserve for retirement benefits to directors	830	812		
Reserve for loyalty award credits	17,962	17,113		
Reserve for contingent losses	164,891	232,291		
Reserves under special laws	4,659	4,656		
Deferred tax liabilities	157,651	492,451		4-b
Deferred tax liabilities for land revaluation	89,525	94,414		4-c
Acceptances and guarantees	11,005,758	10,481,838		
<b>Total liabilities</b>	<b>368,526,620</b>	<b>355,743,665</b>		

**CC2: Reconciliation of regulatory capital to balance sheet (continued)**
*Millions of yen*

Items	a		b	c
	Consolidated balance sheet as in published financial statements		Reference to CC1	Reference to Appendix
	March 31, 2023	March 31, 2022		
<b>Net assets:</b>				
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	349,661	770,277		1-b
Retained earnings	12,739,228	11,998,157		1-c
Treasury stock	(481,091)	(451,288)		1-d
Total shareholders' equity	14,749,310	14,458,659		
Net unrealized gains (losses) on available-for-sale securities	800,955	1,615,060		
Net deferred gains (losses) on hedging instruments	(387,079)	(81,145)		5
Land revaluation excess	135,526	140,628		
Foreign currency translation adjustments	1,792,840	734,588		
Remeasurements of defined benefit plans	140,485	193,865		
Debt value adjustments of foreign subsidiaries and affiliates	(747)	(37,883)		
Total accumulated other comprehensive income	2,481,980	2,565,114	(a)	
Non-controlling interests	1,041,565	964,471		7
<b>Total net assets</b>	<b>18,272,857</b>	<b>17,988,245</b>		
<b>Total liabilities and net assets</b>	<b>386,799,477</b>	<b>373,731,910</b>		

\* The regulatory scope of consolidation is the same as the accounting scope of consolidation.

## Appendix

### 1. Shareholders' equity

#### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2023	March 31, 2022	Remarks	Reference No.
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	349,661	770,277		1-b
Retained earnings	12,739,228	11,998,157		1-c
Treasury stock	(481,091)	(451,288)		1-d
Total shareholders' equity	14,749,310	14,458,659		

#### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2023	March 31, 2022	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings			Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
	14,749,310	14,458,659		
Capital and capital surplus	2,491,174	2,911,790		1a
Retained earnings	12,739,228	11,998,157		2
Treasury stock	(481,091)	(451,288)		1c
Other than above	-	-		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards and its breakdown			Shareholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effective bankruptcy	
	-	-		31a



## 2. Intangible fixed assets

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2023	March 31, 2022	Remarks	Reference No.
Intangible fixed assets	1,358,124	1,344,225		2-a
Securities	86,746,900	79,560,579		2-b
Goodwill attributable to equity- method investees	371,932	220,659	Goodwill attributable to equity-method investees	
Income taxes related to above	305,682	287,695	Income taxes related to intangibles other than goodwill and mortgage servicing rights	

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2023	March 31, 2022	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	623,836	491,277		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	800,432	772,240	Other intangibles other than goodwill and mortgage servicing rights (software, etc.)	9
Mortgage servicing rights	-	12,935		
Amount exceeding the 10% threshold on specified items	-	-		20
Amount exceeding the 15% threshold on specified items	-	-		24
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	-	12,935		74

## 3. Net defined benefit assets

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2023	March 31, 2022	Remarks	Reference No.
Net defined benefit assets	1,325,434	1,374,607		3
Income taxes related to above	405,752	414,524		

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2023	March 31, 2022	Remarks	Basel III Template No.
Net defined benefit assets	919,682	960,082		15

#### 4. Deferred tax assets

##### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2023	March 31, 2022	Remarks	Reference No.
Deferred tax assets	322,021	213,922		4-a
Deferred tax liabilities	157,651	492,451		4-b
Deferred tax liabilities for land revaluation	89,525	94,414		4-c
<hr/>				
Tax effects on other intangible fixed assets	305,682	287,695		
Tax effects on net defined benefit assets	405,752	414,524		

##### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2023	March 31, 2022	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	6,266	4,699	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities	10
Deferred tax assets that rely on future profitability arising from temporary differences (net of related tax liability)	781,827	325,451	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities	
Amount exceeding the 10% threshold on specified items	-	-		21
Amount exceeding the 15% threshold on specified items	110,909	-		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	670,917	325,451		75

## 5. Deferred gains or losses on derivatives under hedge accounting

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2023	March 31, 2022	Remarks	Reference No.
Net deferred gains (losses) on hedging instruments	(387,079)	(81,145)		5

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2023	March 31, 2022	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	(500,167)	(130,663)	Excluding those items whose valuation differences arising from hedged items are recognized as "Total accumulated other comprehensive income"	11

## 6. Items associated with investments in the capital of financial institutions

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2023	March 31, 2022	Remarks	Reference No.
Trading assets			Including trading account securities and derivatives for trading assets	
	18,013,184	17,704,455		6-a
Securities	86,746,900	79,560,579		6-b
Loans and bills discounted	109,146,272	110,426,224	Including subordinated loans	6-c
Other assets	15,195,896	14,050,293	Including derivatives and investments in the capital	6-d
Trading liabilities			Including trading account securities sold and derivatives for trading assets	
	14,716,820	12,397,702		6-e
Other liabilities	12,132,972	10,861,695	Including derivatives	6-f

## (2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2023	March 31, 2022	Remarks	Basel III Template No.
Investments in own capital				
instruments	19,755	24,276		
Common equity Tier 1 capital	12,676	12,233		16
Additional Tier 1 capital	603	2,892		37
Tier 2 capital	6,474	9,150		52
Reciprocal cross-holdings in the capital of banking, financial and insurance entities	–	–		
Common equity Tier 1 capital	–	–		17
Additional Tier 1 capital	–	–		38
Tier 2 capital and other TLAC liabilities	–	–		53
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	776,471	1,110,568		
Common equity Tier 1 capital	–	–		18
Additional Tier 1 capital	–	–		39
Tier 2 capital and other TLAC liabilities	–	–		54
Amount previously designated for the 5% threshold but that no longer meets the conditions	–	–		54a
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	776,471	1,110,568		72
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	3,390,267	2,655,288		
Amount exceeding the 10% threshold on specified items	1,787,421	1,111,936		19
Amount exceeding the 15% threshold on specified items	218,457	–		23
Additional Tier 1 capital	43,522	34,395		40
Tier 2 capital and other TLAC liabilities	19,366	15,290		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,321,500	1,493,666		73

## 7. Non-controlling interests

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2023	March 31, 2022	Remarks	Reference No.
Non-controlling interests	1,041,565	964,471		7

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2023	March 31, 2022	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	245,543	226,473	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	5
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	–	–	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	30–31ab–32
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	163,000	155,662	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	34–35
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	–	–	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	46
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	96,118	89,900	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	48–49

## 8. Other capital instruments

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2023	March 31, 2022	Remarks	Reference No.
Borrowed money	24,856,340	31,763,332		8-a
Bonds payable	15,708,720	13,257,347		8-b
Total	40,565,060	45,020,679		

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2023	March 31, 2022	Remarks	Basel III Template No.
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,464,000	1,534,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,754,056	1,730,727		46

### Description of agreements concerning methods of procuring capital and other external TLAC instruments

Details are shown on the MUFG website (Please see <https://www.mufg.jp/english/ir/report/basel3/>)

## CREDIT RISK

### Credit risk exposures (By geographic area)

Millions of yen

	FY2022				FY2021			
	Credit risk exposures (Note 1)				Credit risk exposures (Note 1)			
	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total
Domestic	90,848,093	59,263,315	98,180,754	248,292,163	90,887,729	51,865,835	98,646,360	241,399,926
Foreign								
Americas	31,402,057	5,071,424	15,062,907	51,536,389	36,972,125	6,415,094	9,567,491	52,954,711
Europe	16,958,520	661,193	3,612,007	21,231,721	15,395,011	777,106	3,749,156	19,921,275
Asia/Oceania	24,521,197	3,765,857	5,517,809	33,804,864	22,913,769	3,724,231	5,837,115	32,475,117
Total	163,729,868	68,761,792	122,373,478	354,865,139	166,168,636	62,782,269	117,800,124	346,751,030

Notes: 1. Figures are without taking into account the effects of credit risk mitigation techniques. Furthermore, figures do not include any securitization exposures, exposures relating to funds, exposures relating to counterparty credit risk for derivatives, etc., or exposures relating to shares and other equity instruments.

2. Loans, etc., include loans, commitments and other off-balance sheet exposures.

3. The "Others" category includes due from banks, call loans, and other non-loan on-balance sheet exposures.

### (By type of industry)

Millions of yen

	FY2022				FY2021			
	Credit risk exposures (Note 1)				Credit risk exposures (Note 1)			
	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total
Manufacturing	28,668,488	849,493	563,983	30,081,965	27,697,674	1,366,493	687,586	29,751,754
Wholesale and retail	14,660,431	314,629	1,250,408	16,225,469	16,036,569	375,582	1,439,377	17,851,529
Construction	2,187,786	28,316	45	2,216,148	1,993,847	37,311	1,475	2,032,634
Finance and insurance	21,100,494	1,447,521	16,288,570	38,836,585	20,354,011	2,100,006	16,064,598	38,518,616
Real estate	13,371,757	100,291	43,330	13,515,378	14,240,920	153,059	47,578	14,441,559
Services	11,474,749	306,525	130,470	11,911,745	11,966,777	361,926	128,567	12,457,271
Transport	6,281,936	259,795	2,703	6,544,436	6,383,836	366,600	5,178	6,755,616
Individuals	22,214,533	-	53,609	22,268,142	25,938,824	-	56,825	25,995,649
Governments and local authorities	4,518,392	64,583,681	95,879,509	164,981,583	4,966,039	55,032,512	92,293,235	152,291,788
Others	39,251,298	871,537	8,160,846	48,283,683	36,590,134	2,988,775	7,075,701	46,654,610
Total	163,729,868	68,761,792	122,373,478	354,865,139	166,168,636	62,782,269	117,800,124	346,751,030

Notes: 1. Figures are without taking into account the effects of credit risk mitigation techniques. Furthermore, figures do not include any securitization exposures, exposures relating to funds, exposures relating to counterparty credit risk for derivatives, etc., or exposures relating to shares and other equity instruments.

2. Loans, etc., include loans, commitments and other off-balance sheet exposures.

3. The "Others" category includes due from banks, call loans, and other non-loan on-balance sheet exposures.

### (By residual contractual maturity)

Millions of yen

	FY2022				FY2021			
	Credit risk exposures (Note 1)				Credit risk exposures (Note 1)			
	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total
Due in 1 year or less	45,949,304	23,855,048	37,937,006	107,741,359	45,550,282	24,341,221	33,465,057	103,356,561
Due over 1 year to 3 years	29,014,771	11,413,554	110,908	40,539,235	26,689,837	8,173,351	58,316	34,921,506
Due over 3 years to 5 years	29,036,032	11,096,631	500,674	40,633,338	22,549,356	4,610,103	348,970	27,508,429
Due over 5 years to 7 years	8,806,869	3,744,234	7,414	12,558,518	7,583,553	4,373,406	7,330	11,964,290
Due over 7 years	24,950,622	15,433,978	9,474	40,394,074	25,272,752	15,867,986	14,096	41,154,835
Exposures of indeterminate maturity, etc.	25,972,268	3,218,343	83,807,999	112,998,611	38,522,853	5,416,199	83,906,354	127,845,407
Total	163,729,868	68,761,792	122,373,478	354,865,139	166,168,636	62,782,269	117,800,124	346,751,030

- Notes: 1. Figures are without taking into account the effects of credit risk mitigation techniques. Furthermore, figures do not include any securitization exposures, exposures relating to funds, exposures relating to counterparty credit risk for derivatives, etc., or exposures relating to shares and other equity instruments.  
2. Loans, etc., include loans, commitments and other off-balance sheet exposures.  
3. The "Others" category includes due from banks, call loans, and other non-loan on-balance sheet exposures.

**Exposures to borrowers relating to claims provided for in Paragraphs 2, 3, and 4 of Article 4 of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of the Financial Functions**  
**(By geographic area)** *Millions of yen*

		FY2022			FY2021		
		Exposures as of	Allowances	Write-offs	Exposures as of	Allowances	Write-offs
		the period-end			the period-end		
Domestic		1,191,918	339,455	74,106	1,193,256	404,748	70,430
Foreign	Americas	101,381	23,864	3,907	153,078	21,372	5,145
	Europe	179,515	69,609	–	166,184	66,369	2,475
	Asia/Oceania	485,579	187,412	69,380	332,675	143,021	83,106
Total		1,958,394	620,341	147,395	1,845,195	635,512	161,157

**(By type of industry)** *Millions of yen*

		FY2022			FY2021		
		Exposures as of	Allowances	Write-offs	Exposures as of	Allowances	Write-offs
		the period-end			the period-end		
Manufacturing		603,631	161,422	5,056	383,014	211,621	4,205
Wholesale and retail		211,690	71,768	8,244	350,781	116,846	11,882
Construction		36,952	13,936	1,579	18,566	5,562	1,991
Finance and insurance		10,948	3,510	55	26,895	7,286	207
Real estate		48,239	7,543	185	64,777	8,039	794
Services		299,477	107,656	5,378	352,413	123,440	9,359
Transport		33,218	12,279	2,502	55,906	13,519	1,209
Individuals		485,932	145,592	119,935	454,829	123,940	123,848
Governments and local authorities		37	17	1	2,913	18	(427)
Others		228,266	96,614	4,456	135,097	25,237	8,085
Total		1,958,394	620,341	147,395	1,845,195	635,512	161,157

- Notes: 1. Exposures as of the period-end do not include any securitization exposures, exposures relating to funds, exposures relating to counterparty credit risk for derivatives, etc., or exposures relating to shares and other equity instruments.  
2. Assets subject to allowances include loans and other receivables, customers' liabilities for acceptances and guarantees, and commitments. Assets subject to write-offs include loans and other receivables and bonds.

**Exposures by past due period** *Millions of yen*

March 31, 2023				
	1 month or more and less than 2 months	2 months or more and less than 3 months	3 months or more	Total
Less than 1 month	575,196	197,324	95,799	32,760
				901,080

March 31, 2022				
	1 month or more and less than 2 months	2 months or more and less than 3 months	3 months or more	Total
Less than 1 month	715,713	161,822	74,677	40,332
				992,546

- Notes: 1. Exposures as of the period-end do not include any securitization exposures, exposures relating to funds, exposures relating to counterparty credit risk for derivatives, etc., or exposures relating to shares and other equity instruments.  
2. Exposures by past due period do not include exposures to borrowers classed as claims against "Bankrupt or De facto Bankrupt" borrowers as provided for in Paragraph 2 of Article 4 of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of the Financial Functions, or "Doubtful" claims as provided for in Paragraph 3 of the same.  
3. Exposures for which the past due period is 3 months or more but not classed as a long period (generally 6 months or more), and is due to inheritance or other special reasons, are not categorized as "Doubtful" claims or lower.

## Exposures to borrowers relating to claims with loan concessions granted for the purpose of restructuring or supporting business management

Millions of yen

March 31, 2023			March 31, 2022		
Exposures as of the period-end	Exposures for which related allowances have been increased in line with the granting of loan concessions	Other exposures	Exposures as of the period-end	Exposures for which related allowances have been increased in line with the granting of loan concessions	Other exposures
840,297	840,281	16	661,588	645,036	16,552

- Notes: 1. Exposures as of the period-end do not include any securitization exposures, exposures relating to funds, exposures relating to counterparty credit risk for derivatives, etc., or exposures relating to shares and other equity instruments.
2. Exposures to borrowers relating to claims with loan concessions granted for the purpose of restructuring or supporting business management do not include exposures to borrowers classed as claims against "Bankrupt or De facto Bankrupt" borrowers as provided for in Paragraph 2 of Article 4 of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of the Financial Functions, "Doubtful" claims as provided for in Paragraph 3 of the same, or loans corresponding to a claims in arrears for three months or more as provided for in Paragraph 4 of the same.
3. Claims with loan concessions granted represent loans renegotiated with reduction of interest, deferral of interest payment, deferral of principal repayment, forgiveness of claims, or other terms favorable to the debtor, for the purpose of restructuring or supporting its business management. These claims are not classed as loans corresponding to a claims in arrears for three months or more because delinquency is eliminated when terms favorable to the debtor are renegotiated. In addition, these claims are not categorized as "Doubtful" claims or lower, as it can be judged that there are no significant doubts regarding debt repayment and loss is not expected for these borrowers. In principle, allowances for these exposures are increased when loan concessions are granted.

## EAD by asset class for each approach to calculating the amount of credit risk-weighted assets as a proportion of total EAD

%

	FY2022	FY2021
Internal Ratings Based Approach	89.47%	85.59%
Corporate and others	78.83%	75.02%
Retail	5.65%	5.84%
Equity	1.66%	1.79%
Purchased receivables	1.74%	1.55%
Lease transactions	0.00%	0.00%
Others	1.56%	1.37%
Standardized Approach	10.52%	14.40%
Total	100.00%	100.00%

- Notes: 1. Figures do not include any securitization exposures, exposures relating to funds, or exposures relating to counterparty credit risk for derivatives, etc.
2. The proportion of the amount of exposures is shown for portfolios to which the Standardized Approach is applied.

## Exposures relating to funds

Millions of yen

	FY2022	FY2021
Exposures relating to funds	10,180,663	8,350,453
Exposures where information on fund components is obtained sufficiently and frequently and verified by independent third parties (Note 1)	9,625,562	7,941,369
Exposures not included above where information on fund components is obtained sufficiently and frequently by independent third parties (Note 2)	19,666	16,036
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	503,521	354,477
Exposures not included in any categories above where there is a high probability of the risk weight applied to fund components being 250% or less (Note 4)	2,116	–
Exposures not included in any categories above where there is a high probability of the risk weight applied to fund components being 400% or less (Note 5)	20,370	31,193
Exposures not included in any categories above (Note 6)	9,424	7,377

- Notes: 1. As stipulated in Paragraph 2 of Article 54-5 and Paragraph 2 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
2. As stipulated in Paragraph 4 of Article 54-5 and Paragraph 5 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
3. As stipulated in Paragraph 6 of Article 54-5 and Paragraph 7 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
4. As stipulated in Item 1, Paragraph 9 of Article 54-5 and Item 1, Paragraph 10 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
5. As stipulated in Item 2, Paragraph 9 of Article 54-5 and Item 2, Paragraph 10 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
6. As stipulated in Paragraph 10 of Article 54-5 and Paragraph 11 of Article 145 of the FSA Holding Company Capital Adequacy Notification.



## APPENDED FORMS

### OV1: Overview of RWA (Mitsubishi UFJ Financial Group)

		<i>Millions of yen</i>			
		a	b	c	d
		Risk-weighted assets (RWA)		Minimum capital requirements	
Basel III Template No.		March 31, 2023	March 31, 2022	March 31, 2023	March 31, 2022
1	Credit risk (excluding counterparty credit risk)	62,403,914	66,790,325	5,189,474	5,529,674
2	Standardized approach (SA)	16,693,592	23,955,270	1,335,487	1,916,421
3	Advanced internal ratings-based (A-IRB) approach	41,075,251	38,843,344	3,483,181	3,293,915
	Significant investments exposure	–	–	–	–
	Estimated lease residual values exposure	9	9	0	0
	Others	4,635,061	3,991,701	370,804	319,336
4	Counterparty credit risk (CCR)	7,451,080	8,337,029	603,007	674,423
5	SA-CCR	–	–	–	–
	Current exposure method	2,246,607	2,451,883	184,315	201,403
6	Expected exposure method	–	–	–	–
	Credit valuation adjustment (CVA)	3,047,872	3,495,478	243,829	279,638
	Central counterparty related exposure (CCP)	579,373	629,576	46,349	50,366
	Others	1,577,226	1,760,090	128,512	143,016
7	Equity exposures subject to market-based approach	1,151,511	1,673,593	97,648	141,920
8	Equity investments in funds - Look-through approach	3,682,561	3,806,817	309,914	318,618
9	Equity investments in funds - Mandate-based approach	2,017,658	1,419,460	163,296	113,891
	Equity investments in funds - Simple approach (subject to 250% RW)	5,290	–	448	–
	Equity investments in funds - Simple approach (subject to 400% RW)	81,482	124,772	6,866	10,460
10	Equity investments in funds - Fall-back approach	117,807	92,217	9,424	7,377
11	Unsettled transactions	305,816	3,307	25,868	272
12	Securitization exposures subject to calculation of credit RWA amounts	2,312,226	2,026,276	184,978	162,102
13	Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)	646,231	529,733	51,698	42,378
14	Securitization external ratings-based approach (SEC-ERBA)	1,015,203	1,072,768	81,216	85,821
15	Securitization standardized approach (SEC-SA)	543,702	302,056	43,496	24,164
	Subject to 1250% RW	107,088	121,717	8,567	9,737
16	Market risk	6,682,981	4,389,929	534,638	351,194
17	Standardized approach (SA)	1,437,231	1,167,487	114,978	93,398
18	Internal model approaches (IMA)	5,245,750	3,222,441	419,660	257,795
19	Operational risk	8,474,339	7,990,173	677,947	639,213
20	Basic indicator approach (BIA)	3,318,210	3,124,166	265,456	249,933
21	The standardized approach (TSA)	–	–	–	–
22	Advanced measurement approaches (AMA)	5,156,128	4,866,007	412,490	389,280
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	4,981,044	4,663,176	422,392	395,437
	Risk weighted assets subject to transitional arrangements	–	–	–	–
24	Floor adjustment	20,539,585	20,606,911	1,643,166	1,648,552
25	Total (including the 1.06 scaling factor)	123,363,397	124,914,250	9,869,071	9,993,140

**LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories**

Millions of yen

	March 31, 2023					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
Credit risk (excluding amounts classed under column d and column e)		Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital	
<b>Assets:</b>						
Cash and due from banks	113,630,172	113,340,893	289,278	–	–	–
Call loans and bills bought	618,223	618,223	–	–	–	–
Receivables under resale agreements	14,000,846	–	14,000,846	–	–	–
Receivables under securities borrowing transactions	4,549,792	–	4,549,792	–	–	–
Monetary claims bought	7,325,185	5,610,474	–	1,714,710	–	–
Trading assets	18,013,184	–	8,896,123	–	18,013,184	37,298
Money held in trust	1,287,020	1,287,017	–	–	–	3
Securities	86,746,900	80,359,879	23,394,067	3,963,868	–	2,423,152
Loans and bills discounted	109,146,272	105,019,809	11,361,447	4,126,463	–	–
Foreign exchanges	2,300,198	2,300,198	–	–	–	–
Other assets	15,195,896	7,192,753	7,994,682	8,461	–	–
Tangible fixed assets	1,220,172	1,220,172	–	–	–	–
Intangible fixed assets	1,358,124	305,787	–	–	–	1,052,336
Net defined benefit assets	1,325,434	405,752	–	–	–	919,682
Deferred tax assets	322,021	112,859	–	–	–	209,161
Customers' liabilities for acceptances and guarantees	11,005,758	10,996,783	–	8,974	–	–
Allowance for credit losses	(1,245,727)	(1,245,727)	–	–	–	–
<b>Total assets</b>	<b>386,799,477</b>	<b>327,524,877</b>	<b>70,486,239</b>	<b>9,822,478</b>	<b>18,013,184</b>	<b>4,641,635</b>

	March 31, 2023					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
Credit risk (excluding amounts classed under column d and column e)		Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital	
<b>Liabilities:</b>						
Deposits	213,609,501	–	–	–	–	213,609,501
Negotiable certificates of deposit	13,632,559	–	–	–	–	13,632,559
Call money and bills sold	3,449,234	–	–	–	–	3,449,234
Payables under repurchase agreements	39,982,955	–	39,982,955	–	–	–
Payables under securities lending transactions	1,171,947	–	1,171,947	–	–	–
Commercial papers	2,220,723	–	–	–	–	2,220,723
Trading liabilities	14,716,820	–	–	–	14,716,820	–
Borrowed money	24,856,340	–	–	–	–	24,856,340
Foreign exchanges	2,570,412	–	–	–	–	2,570,412
Short-term bonds payable	1,047,499	–	–	–	–	1,047,499
Bonds payable	15,708,720	–	–	–	–	15,708,720
Due to trust accounts	11,689,414	–	–	–	–	11,689,414
Other liabilities	12,132,972	–	–	–	–	12,132,972
Reserve for bonuses	196,850	–	–	–	–	196,850
Reserve for bonuses to directors	3,639	–	–	–	–	3,639
Reserve for stocks payment	9,304	–	–	–	–	9,304
Net defined benefit liabilities	86,445	–	–	–	–	86,445
Reserve for retirement benefits to directors	830	–	–	–	–	830
Reserve for loyalty award credits	17,962	–	–	–	–	17,962
Reserve for contingent losses	164,891	–	–	–	–	164,891
Reserves under special laws	4,659	–	–	–	–	4,659
Deferred tax liabilities	157,651	–	–	–	–	157,651
Deferred tax liabilities for land revaluation	89,525	–	–	–	–	89,525
Acceptances and guarantees	11,005,758	–	–	–	–	11,005,758
<b>Total liabilities</b>	<b>368,526,620</b>	<b>–</b>	<b>41,154,903</b>	<b>–</b>	<b>14,716,820</b>	<b>312,654,897</b>

Note: Carrying values corresponding to market risk in this table do not include items relating to foreign exchange risk and commodity risk in the banking book.

**LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories**

Millions of yen

	March 31, 2022					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
Credit risk (excluding amounts classed under column d and column e)		Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital	
<b>Assets:</b>						
Cash and due from banks	110,763,205	110,012,232	750,972	–	–	–
Call loans and bills bought	872,268	872,268	–	–	–	–
Receivables under resale agreements	12,308,310	–	12,308,310	–	–	–
Receivables under securities borrowing transactions	4,517,952	–	4,517,952	–	–	–
Monetary claims bought	6,466,822	4,907,594	–	1,559,227	–	–
Trading assets	17,704,455	–	6,883,764	–	17,704,455	36,492
Money held in trust	1,332,492	1,332,492	–	–	–	–
Securities	79,560,579	74,112,825	30,610,398	4,077,687	–	1,370,066
Loans and bills discounted	110,426,224	107,480,396	10,565,393	2,945,828	–	–
Foreign exchanges	2,300,859	2,300,859	–	–	–	–
Other assets	14,050,293	6,551,215	7,490,616	8,461	–	–
Tangible fixed assets	1,236,012	1,236,012	–	–	–	–
Intangible fixed assets	1,344,225	301,367	–	–	–	1,042,857
Net defined benefit assets	1,374,607	414,524	–	–	–	960,082
Deferred tax assets	213,922	36,603	–	–	–	177,319
Customers' liabilities for acceptances and guarantees	10,481,838	10,469,123	–	12,715	–	–
Allowance for credit losses	(1,222,162)	(1,222,162)	–	–	–	–
<b>Total assets</b>	<b>373,731,910</b>	<b>318,805,354</b>	<b>73,127,410</b>	<b>8,603,921</b>	<b>17,704,455</b>	<b>3,586,819</b>

	March 31, 2022					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
Credit risk (excluding amounts classed under column d and column e)		Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital	
<b>Liabilities:</b>						
Deposits	215,427,299	–	–	–	–	215,427,299
Negotiable certificates of deposit	10,938,831	–	–	–	–	10,938,831
Call money and bills sold	2,429,791	–	–	–	–	2,429,791
Payables under repurchase agreements	27,619,262	–	27,619,262	–	–	–
Payables under securities lending transactions	1,072,578	–	1,072,578	–	–	–
Commercial papers	2,108,531	–	–	–	–	2,108,531
Trading liabilities	12,397,702	–	–	–	12,397,702	–
Borrowed money	31,763,332	–	–	–	–	31,763,332
Foreign exchanges	2,182,400	–	–	–	–	2,182,400
Short-term bonds payable	1,316,803	–	–	–	–	1,316,803
Bonds payable	13,257,347	–	–	–	–	13,257,347
Due to trust accounts	12,811,123	–	–	–	–	12,811,123
Other liabilities	10,861,695	–	–	–	–	10,861,695
Reserve for bonuses	136,724	–	–	–	–	136,724
Reserve for bonuses to directors	1,866	–	–	–	–	1,866
Reserve for stocks payment	8,437	–	–	–	–	8,437
Net defined benefit liabilities	86,355	–	–	–	–	86,355
Reserve for retirement benefits to directors	812	–	–	–	–	812
Reserve for loyalty award credits	17,113	–	–	–	–	17,113
Reserve for contingent losses	232,291	–	–	–	–	232,291
Reserves under special laws	4,656	–	–	–	–	4,656
Deferred tax liabilities	492,451	–	–	–	–	492,451
Deferred tax liabilities for land revaluation	94,414	–	–	–	–	94,414
Acceptances and guarantees	10,481,838	–	–	–	–	10,481,838
<b>Total liabilities</b>	<b>355,743,665</b>	<b>–</b>	<b>28,691,841</b>	<b>–</b>	<b>12,397,702</b>	<b>314,654,121</b>

Note: Carrying values corresponding to market risk in this table do not include items relating to foreign exchange risk and commodity risk in the banking book.

## LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements (Note 5)

Millions of yen

Item No.		March 31, 2023				
		a	b	c	d	e
		Total	Items subject to:			Market risk
Credit risk (excluding amounts classed under column c and column d)	Counterparty credit risk		Securitization exposures (excluding amounts classed under column e)			
1	Amount of assets under regulatory scope of consolidation	382,157,842	327,524,877	70,486,239	9,822,478	18,013,184
2	Amount of liabilities under regulatory scope of consolidation	55,871,723	–	41,154,903	–	14,716,820
3	Net amount of assets and liabilities under regulatory scope of consolidation	326,286,118	327,524,877	29,331,336	9,822,478	3,296,363
4	Off-balance sheet amounts	23,654,530	22,280,356	–	1,374,173	–
5	Differences due to derivative transactions (Note 1)	(2,329,811)	–	(2,329,811)	–	–
6	Differences due to repo transactions (Note 2)	23,656,674	–	23,656,674	–	–
7	Differences due to consideration of provisions and write-offs (Note 3)	1,446,336	1,446,336	–	–	–
8	Others (Note 4)	9,022,436	4,390,859	2,030,750	2,600,826	–
9	Exposure amounts under regulatory scope of consolidation	381,736,285	355,642,431	52,688,949	13,797,478	3,296,363

- Notes: 1. These differences are primarily due to regulatory add-on amounts and reductions from netting effects in derivative transactions.  
2. These differences are primarily due to consideration of marketable securities placed as collateral in the amount of exposures in repo transactions.  
3. These differences are primarily due to the addition of allowance for credit losses and partial direct write-offs.  
4. Amounts in column b are primarily due to exposure being deducted from capital such as intangible assets. Amounts in column c are primarily due to regulatory volatility adjustments. Amounts in column d are primarily due to the addition of amounts raised as an investor in asset securitization transactions via special purpose companies (SPCs).  
5. Carrying values corresponding to market risk in this table do not include items relating to foreign exchange risk and commodity risk in the banking book.

## CR1: Credit quality of assets

Millions of yen

Item No.		March 31, 2023			
		a	b	c	d
		Gross carrying values		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans	1,451,191	105,047,176	932,020	105,566,347
2	Debt securities	50	68,761,742	–	68,761,792
3	Other on-balance sheet assets (debt instruments)	111,391	123,095,300	252,961	122,953,731
4	Total on-balance sheet assets (1+2+3)	1,562,632	296,904,219	1,184,981	297,281,870
Off-balance sheet assets					
5	Acceptances and guarantees, etc.	55,349	11,124,545	66,635	11,113,259
6	Commitments, etc.	138,517	44,338,855	57,539	44,419,834
7	Total off-balance sheet assets (5+6)	193,867	55,463,401	124,174	55,533,094
Total					
8	Total (4+7)	1,756,500	352,367,620	1,309,155	352,814,964

- Notes: 1. When determining default under the Internal Ratings Based Approach, an assessment is made of whether claims are classed as "claims against bankrupt or de facto bankrupt borrowers," "doubtful claims," or "claims in need of special attention," based on the internal ratings system and the asset evaluation and assessment system, in accordance with the stipulations of Paragraph 1 of Article 205 of the FSA Capital Adequacy Notification.  
2. When determining default under the Standardized Approach, an assessment is made of when claims are classed as exposures past due for three months or more, in accordance with the stipulations of Paragraph 1 of Article 71 of the FSA Capital Adequacy Notification.

## LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements (Note 5)

Millions of yen

Item No.		March 31, 2022				
		a	b	c	d	e
		Total	Items subject to:			Market risk
Credit risk (excluding amounts classed under column c and column d)	Counterparty credit risk		Securitization exposures (excluding amounts classed under column e)			
1	Amount of assets under regulatory scope of consolidation	370,145,091	318,805,354	73,127,410	8,603,921	17,704,455
2	Amount of liabilities under regulatory scope of consolidation	41,089,544	–	28,691,841	–	12,397,702
3	Net amount of assets and liabilities under regulatory scope of consolidation	329,055,547	318,805,354	44,435,569	8,603,921	5,306,752
4	Off-balance sheet amounts	22,914,015	21,960,233	–	953,781	–
5	Differences due to derivative transactions (Note 1)	(609,959)	–	(609,959)	–	–
6	Differences due to repo transactions (Note 2)	12,023,710	–	12,023,710	–	–
7	Differences due to consideration of provisions and write-offs (Note 3)	1,454,459	1,454,459	–	–	–
8	Others (Note 4)	5,486,585	1,939,966	1,478,640	2,067,977	–
9	Exposure amounts under regulatory scope of consolidation	370,324,359	344,160,014	57,327,960	11,625,680	5,306,752

- Notes: 1. These differences are primarily due to regulatory add-on amounts and reductions from netting effects in derivative transactions.  
2. These differences are primarily due to consideration of marketable securities placed as collateral in the amount of exposures in repo transactions.  
3. These differences are primarily due to the addition of allowance for credit losses and partial direct write-offs.  
4. Amounts in column b are primarily due to exposure being deducted from capital such as intangible assets. Amounts in column c are primarily due to regulatory volatility adjustments. Amounts in column d are primarily due to the addition of amounts raised as an investor in asset securitization transactions via special purpose companies (SPCs).  
5. Carrying values corresponding to market risk in this table do not include items relating to foreign exchange risk and commodity risk in the banking book.

## CR1: Credit quality of assets

Millions of yen

Item No.		March 31, 2022			
		a	b	c	d
		Gross carrying values		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
<b>On-balance sheet assets</b>					
1	Loans	1,599,136	106,715,060	1,008,340	107,305,856
2	Debt securities	25	62,782,243	–	62,782,269
3	Other on-balance sheet assets (debt instruments)	86,135	118,543,692	173,056	118,456,770
4	Total on-balance sheet assets (1+2+3)	1,685,297	288,040,995	1,181,396	288,544,896
<b>Off-balance sheet assets</b>					
5	Acceptances and guarantees, etc.	90,216	10,651,539	72,471	10,669,284
6	Commitments, etc.	42,258	45,493,604	32,993	45,502,869
7	Total off-balance sheet assets (5+6)	132,475	56,145,143	105,464	56,172,154
<b>Total</b>					
8	Total (4+7)	1,817,772	344,186,139	1,286,861	344,717,050

- Notes: 1. When determining default under the Internal Ratings Based Approach, an assessment is made of whether claims are classed as "claims against bankrupt or de facto bankrupt borrowers," "doubtful claims," or "claims in need of special attention," based on the internal ratings system and the asset evaluation and assessment system, in accordance with the stipulations of Paragraph 1 of Article 205 of the FSA Capital Adequacy Notification.  
2. When determining default under the Standardized Approach, an assessment is made of when claims are classed as exposures past due for three months or more, in accordance with the stipulations of Paragraph 1 of Article 71 of the FSA Capital Adequacy Notification.

## CR2: Changes in balance of defaulted loans and debt securities

Millions of yen

Item No.		March 31, 2023	March 31, 2022	
1	Defaulted loans and debt securities as of end of previous fiscal year	1,685,297	1,759,632	
2	Breakdown of changes by factors during current reporting period in loans and debt securities	Loans and debt securities that have defaulted since end of previous fiscal year	253,437	323,724
3		Returned to non-defaulted status	220,690	107,883
4		Amounts written off	1,103,346	157,821
5		Other changes (Note)	947,936	(132,354)
6	Defaulted loans and debt securities as of end of current fiscal year (1+2-3-4+5)	1,562,632	1,685,297	

Note: The changes were primarily due to a decrease in the default balance in the portfolios to which the Standardized Approach was applied.

## CR3: Credit risk mitigation techniques – overview

Millions of yen

Item No.		March 31, 2023				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	87,180,155	18,386,191	10,512,778	2,905,841	8,278
2	Debt securities	67,869,993	891,798	95,286	782,637	–
3	Other on-balance sheet assets (debt instruments)	122,910,615	43,116	10,427	12,501	–
4	Total (1+2+3)	277,960,764	19,321,106	10,618,492	3,700,979	8,278
5	of which defaulted	251,450	749,116	256,248	147,965	–



**CR4: Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects**
*Millions of yen, %*

Item No.	Asset class	March 31, 2023					
		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		Credit RWA amounts	RWA density
On-balance sheet amounts	Off-balance sheet amounts	On-balance sheet amounts	Off-balance sheet amounts				
1	Cash	145,845	–	145,845	–	–	–
2	Government of Japan and Bank of Japan	7,194,972	480,432	7,194,972	480,432	–	–
3	Central governments and central banks of foreign countries	5,095,461	11	5,142,371	5	726,877	14.13%
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	5,877	–	5,877	–	7	0.13%
6	Non-central government, etc. public sector entities in foreign countries	63,423	–	63,423	–	12,684	20.00%
7	Multilateral development banks	113,913	–	113,913	–	706	0.62%
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	45	–	45	–	4	10.00%
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	3,385,932	297,277	3,431,801	118,795	1,199,848	33.79%
12	Corporates, etc.	8,492,145	7,648,555	8,353,559	1,999,705	10,353,265	100.00%
13	SMEs, etc. and individuals	4,516,407	3,042,080	4,430,424	701,237	3,848,984	75.00%
14	Residential loan secured by property	824,208	9	824,188	4	288,467	35.00%
15	Business loan for acquisition of real estate, etc.	31,932	34,193	31,684	223	31,907	100.00%
16	Past due for three months or more, etc. (excluding residential loans secured by property)	181,895	3,421	175,846	1,697	217,610	122.56%
17	Past due for three months or more relating to residential loans secured by property	14,598	–	14,598	–	9,775	66.95%
18	Uncollected notes	11,148	–	11,148	–	2,229	20.00%
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–
21	Investments, etc. (excluding material investments)	1,222	–	1,222	–	1,222	100.00%
22	<b>Total</b>	<b>30,079,031</b>	<b>11,505,980</b>	<b>29,940,924</b>	<b>3,302,101</b>	<b>16,693,592</b>	<b>50.21%</b>

### CR3: Credit risk mitigation techniques – overview

Millions of yen

Item No.		March 31, 2022				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	87,423,462	19,882,393	9,955,361	3,195,650	19,160
2	Debt securities	62,682,948	99,320	75,418	17,878	–
3	Other on-balance sheet assets (debt instruments)	118,400,109	56,661	9,938	14,290	–
4	Total (1+2+3)	268,506,520	20,038,376	10,040,717	3,227,820	19,160
5	of which defaulted	548,343	521,624	188,566	177,972	–

**CR4: Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects**
*Millions of yen, %*

Item No.	Asset class	March 31, 2022					
		a	b	c	d	e	f
		Exposures before CCF and CRM On-balance sheet amounts	Off-balance sheet amounts	Exposures post-CCF and CRM On-balance sheet amounts	Off-balance sheet amounts	Credit RWA amounts	RWA density
1	Cash	235,223	–	235,223	–	–	–
2	Government of Japan and Bank of Japan	6,891,953	496,443	6,891,953	496,443	–	–
3	Central governments and central banks of foreign countries	6,648,657	2,644	6,707,490	6	697,736	10.40%
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	137	–	137	–	1	0.73%
6	Non-central government, etc. public sector entities in foreign countries	2,108,891	–	2,177,999	–	435,599	20.00%
7	Multilateral development banks	90,999	–	90,999	–	453	0.49%
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	143	–	143	–	14	10.00%
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	2,972,550	1,132,908	2,988,842	553,026	1,147,264	32.39%
12	Corporates, etc.	12,585,334	10,464,856	12,444,441	3,570,661	16,015,103	100.00%
13	SMEs, etc. and individuals	4,723,944	3,820,917	4,582,950	823,900	4,055,360	75.00%
14	Residential loan secured by property	3,308,098	12	3,303,846	6	1,156,348	35.00%
15	Business loan for acquisition of real estate, etc.	10,037	16,894	9,994	8	10,003	100.00%
16	Past due for three months or more, etc. (excluding residential loans secured by property)	306,454	3,033	302,143	1,504	414,205	136.41%
17	Past due for three months or more relating to residential loans secured by property	17,410	–	17,031	–	13,642	80.10%
18	Uncollected notes	40,990	–	40,990	–	8,198	20.00%
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–
21	Investments, etc. (excluding material investments)	1,339	–	1,339	–	1,339	100.00%
22	<b>Total</b>	<b>39,942,168</b>	<b>15,937,710</b>	<b>39,795,528</b>	<b>5,445,557</b>	<b>23,955,270</b>	<b>52.95%</b>

**CR5: Standardized approach – exposures by asset classes and risk weights**
*Millions of yen*

Item No.	Asset class	March 31, 2023					
		a	b	c	d	e	f
		Credit risk exposure amounts (post-CCF and post-CRM)					
Risk weight	0%	10%	20%	35%	50%	75%	
1	Cash	145,845	–	–	–	–	–
2	Government of Japan and Bank of Japan	7,675,404	–	–	–	–	–
3	Central governments and central banks of foreign countries	3,274,338	–	1,249,381	–	283,311	–
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	5,838	–	38	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	63,423	–	–	–
7	Multilateral development banks	113,200	–	8	–	–	–
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	–	45	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	2,215,394	–	1,156,937	–
12	Corporates, etc.	–	–	–	–	–	–
13	SMEs, etc. and individuals	–	–	–	–	–	5,130,708
14	Residential loan secured by property	–	–	–	824,193	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	38,619	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	9,647	–
18	Uncollected notes	–	–	11,148	–	–	–
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–
21	Investments, etc. (excluding material investments)	–	–	–	–	–	–
22	Total	11,214,626	45	3,539,393	824,193	1,488,516	5,130,708

**CR5: Standardized approach – exposures by asset classes and risk weights**
*Millions of yen*

Item No.	Asset class	March 31, 2022					
		a	b	c	d	e	f
		Credit risk exposure amounts (post-CCF and post-CRM)					
Risk weight	0%	10%	20%	35%	50%	75%	
1	Cash	235,223	–	–	–	–	–
2	Government of Japan and Bank of Japan	7,388,397	–	–	–	–	–
3	Central governments and central banks of foreign countries	4,685,633	–	1,387,993	–	427,464	–
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	132	–	5	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	2,177,999	–	–	–
7	Multilateral development banks	90,527	–	23	–	–	–
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	–	143	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	2,332,421	–	1,057,334	–
12	Corporates, etc.	–	–	–	–	–	–
13	SMEs, etc. and individuals	–	–	–	–	–	5,405,962
14	Residential loan secured by property	–	–	–	3,303,852	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	33,744	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	6,776	–
18	Uncollected notes	–	–	40,990	–	–	–
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–
21	Investments, etc. (excluding material investments)	–	–	–	–	–	–
22	Total	12,399,915	143	5,939,434	3,303,852	1,525,320	5,405,962

Millions of yen

Item No.	Asset class	March 31, 2023				
		g	h	i	j	k
		Credit risk exposure amounts (post-CCF and post-CRM)				
	Risk weight	100%	150%	250%	1250%	Total
1	Cash	–	–	–	–	145,845
2	Government of Japan and Bank of Japan	–	–	–	–	7,675,404
3	Central governments and central banks of foreign countries	335,345	–	–	–	5,142,377
4	Bank for International Settlements, etc.	–	–	–	–	–
5	Local authorities in Japan	–	–	–	–	5,877
6	Non-central government, etc. public sector entities in foreign countries	–	–	–	–	63,423
7	Multilateral development banks	704	–	–	–	113,913
8	Local authority financial institutions	–	–	–	–	–
9	Government agencies in Japan	–	–	–	–	45
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	178,195	70	–	–	3,550,597
12	Corporates, etc.	10,353,265	–	–	–	10,353,265
13	SMEs, etc. and individuals	953	–	–	–	5,131,661
14	Residential loan secured by property	–	–	–	–	824,193
15	Business loan for acquisition of real estate, etc.	31,907	–	–	–	31,907
16	Past due for three months or more, etc. (excluding residential loans secured by property)	20,173	118,751	–	–	177,544
17	Past due for three months or more relating to residential loans secured by property	4,951	–	–	–	14,598
18	Uncollected notes	–	–	–	–	11,148
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–
21	Investments, etc. (excluding material investments)	1,222	–	–	–	1,222
22	Total	10,926,719	118,821	–	–	33,243,025

Millions of yen

Item No.	Asset class	March 31, 2022				
		g	h	i	j	k
		Credit risk exposure amounts (post-CCF and post-CRM)				
	Risk weight	100%	150%	250%	1250%	Total
1	Cash	–	–	–	–	235,223
2	Government of Japan and Bank of Japan	–	–	–	–	7,388,397
3	Central governments and central banks of foreign countries	206,405	–	–	–	6,707,497
4	Bank for International Settlements, etc.	–	–	–	–	–
5	Local authorities in Japan	–	–	–	–	137
6	Non-central government, etc. public sector entities in foreign countries	–	–	–	–	2,177,999
7	Multilateral development banks	448	–	–	–	90,999
8	Local authority financial institutions	–	–	–	–	–
9	Government agencies in Japan	–	–	–	–	143
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	152,112	–	–	–	3,541,868
12	Corporates, etc.	16,015,103	–	–	–	16,015,103
13	SMEs, etc. and individuals	888	–	–	–	5,406,850
14	Residential loan secured by property	–	–	–	–	3,303,852
15	Business loan for acquisition of real estate, etc.	10,003	–	–	–	10,003
16	Past due for three months or more, etc. (excluding residential loans secured by property)	15,040	254,861	–	–	303,647
17	Past due for three months or more relating to residential loans secured by property	10,254	–	–	–	17,031
18	Uncollected notes	–	–	–	–	40,990
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–
21	Investments, etc. (excluding material investments)	1,339	–	–	–	1,339
22	Total	16,411,595	254,861	–	–	45,241,086

## CR6: IRB – Credit risk exposures by portfolio and PD range

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2023					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
<b>Sovereign exposures</b>							
1	0.00 to <0.15	166,741,391	1,614,123	44.86%	167,488,834	0.00%	0.2
2	0.15 to <0.25	79,286	–	–	79,286	0.16%	0.0
3	0.25 to <0.50	5,339	16,545	54.22%	14,311	0.29%	0.0
4	0.50 to <0.75	3,967	3,419	54.23%	5,821	0.52%	0.0
5	0.75 to <2.50	34,750	235	54.22%	31,795	1.58%	0.0
6	2.50 to <10.00	8,926	–	–	8,926	5.48%	0.0
7	10.00 to <100.00	51,452	2,817	100.00%	51,584	11.27%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	166,925,114	1,637,141	45.07%	167,680,560	0.00%	0.3
<b>Bank exposures</b>							
1	0.00 to <0.15	4,801,429	1,581,741	51.87%	5,622,418	0.05%	0.5
2	0.15 to <0.25	131,947	35,343	40.88%	146,398	0.16%	0.0
3	0.25 to <0.50	44,955	24,915	48.10%	56,941	0.29%	0.0
4	0.50 to <0.75	40,393	3,184	67.01%	42,527	0.52%	0.0
5	0.75 to <2.50	88,770	24,903	9.29%	91,085	0.92%	0.0
6	2.50 to <10.00	6,950	0	100.00%	6,950	5.48%	0.0
7	10.00 to <100.00	7,232	274,677	0.30%	7,773	11.27%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	5,121,679	1,944,764	43.82%	5,974,095	0.10%	0.6
<b>Corporate exposures (excluding SME exposures and specialized lending)</b>							
1	0.00 to <0.15	46,278,155	42,181,677	43.11%	64,432,660	0.06%	13.3
2	0.15 to <0.25	6,085,527	4,078,915	32.97%	7,430,388	0.16%	5.7
3	0.25 to <0.50	3,457,023	1,472,565	55.13%	4,258,727	0.29%	3.8
4	0.50 to <0.75	2,320,827	1,238,148	53.92%	2,988,503	0.52%	1.7
5	0.75 to <2.50	3,150,007	1,122,600	53.08%	3,744,387	1.46%	2.1
6	2.50 to <10.00	559,959	130,188	49.16%	623,972	5.48%	0.6
7	10.00 to <100.00	1,248,690	175,266	49.88%	1,338,041	11.27%	0.4
8	100.00 (Default)	684,546	144,572	56.95%	889,734	100.00%	0.8
9	Sub-total	63,784,738	50,543,935	43.21%	85,706,417	1.41%	28.7
<b>SME exposures</b>							
1	0.00 to <0.15	342,051	61,159	60.66%	379,153	0.07%	0.9
2	0.15 to <0.25	924,601	55,395	43.88%	948,910	0.16%	3.5
3	0.25 to <0.50	795,633	40,879	40.89%	812,349	0.29%	3.2
4	0.50 to <0.75	481,196	18,631	46.57%	489,873	0.52%	1.8
5	0.75 to <2.50	697,394	46,368	44.66%	718,103	1.46%	2.7
6	2.50 to <10.00	185,480	3,798	46.93%	187,263	5.48%	1.1
7	10.00 to <100.00	140,980	4,771	60.10%	143,956	11.27%	0.5
8	100.00 (Default)	184,341	7,563	53.94%	228,923	100.00%	3.3
9	Sub-total	3,751,680	238,567	48.72%	3,908,534	6.97%	17.2
<b>Specialized lending exposures</b>							
1	0.00 to <0.15	3,633,478	1,561,729	60.97%	4,585,698	0.07%	0.8
2	0.15 to <0.25	1,062,029	964,913	60.24%	1,643,337	0.16%	0.2
3	0.25 to <0.50	955,618	425,399	57.24%	1,199,156	0.29%	0.2
4	0.50 to <0.75	522,937	197,895	61.12%	643,902	0.52%	0.1
5	0.75 to <2.50	635,734	269,187	63.64%	807,046	1.31%	0.1
6	2.50 to <10.00	192,578	57,218	68.73%	231,905	5.48%	0.0
7	10.00 to <100.00	120,748	46,260	68.43%	152,597	11.27%	0.0
8	100.00 (Default)	185,450	32,726	66.18%	213,652	100.00%	0.0
9	Sub-total	7,308,576	3,555,329	60.80%	9,477,297	2.81%	1.6



Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2023					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
<b>Sovereign exposures</b>							
1	0.00 to <0.15	36.28%	1.7	837,924	0.50%	1,346	/
2	0.15 to <0.25	43.05%	1.3	21,877	27.59%	54	/
3	0.25 to <0.50	22.87%	2.5	5,088	35.55%	9	/
4	0.50 to <0.75	34.44%	3.5	3,690	63.39%	10	/
5	0.75 to <2.50	15.45%	2.1	10,807	33.99%	73	/
6	2.50 to <10.00	48.61%	1.0	13,188	147.75%	237	/
7	10.00 to <100.00	35.62%	1.5	75,889	147.11%	2,071	/
8	100.00 (Default)	—	—	—	—	—	/
9	Sub-total	36.28%	1.7	968,467	0.57%	3,804	6,958
<b>Bank exposures</b>							
1	0.00 to <0.15	37.35%	1.5	927,351	16.49%	1,236	/
2	0.15 to <0.25	38.20%	1.0	35,221	24.05%	89	/
3	0.25 to <0.50	36.23%	1.4	21,198	37.22%	59	/
4	0.50 to <0.75	38.10%	0.9	19,271	45.31%	84	/
5	0.75 to <2.50	29.47%	0.7	43,729	48.00%	247	/
6	2.50 to <10.00	32.29%	0.9	7,371	106.05%	123	/
7	10.00 to <100.00	37.85%	1.0	13,042	167.77%	331	/
8	100.00 (Default)	—	—	—	—	—	/
9	Sub-total	37.24%	1.5	1,067,185	17.86%	2,171	4,859
<b>Corporate exposures (excluding SME exposures and specialized lending)</b>							
1	0.00 to <0.15	36.11%	2.4	11,820,553	18.34%	14,210	/
2	0.15 to <0.25	30.28%	2.6	2,059,026	27.71%	3,600	/
3	0.25 to <0.50	29.71%	2.5	1,512,611	35.51%	3,670	/
4	0.50 to <0.75	30.38%	2.7	1,479,494	49.50%	4,721	/
5	0.75 to <2.50	30.26%	2.3	2,538,676	67.79%	16,364	/
6	2.50 to <10.00	27.92%	2.4	612,973	98.23%	9,550	/
7	10.00 to <100.00	31.13%	3.9	2,065,412	154.36%	46,948	/
8	100.00 (Default)	31.92%	—	333,830	37.52%	257,391	/
9	Sub-total	34.65%	2.5	22,422,579	26.16%	356,458	590,968
<b>SME exposures</b>							
1	0.00 to <0.15	28.36%	2.8	58,647	15.46%	82	/
2	0.15 to <0.25	20.70%	2.8	155,572	16.39%	314	/
3	0.25 to <0.50	19.29%	2.8	161,919	19.93%	454	/
4	0.50 to <0.75	18.57%	2.7	124,585	25.43%	473	/
5	0.75 to <2.50	20.83%	2.5	289,864	40.36%	2,200	/
6	2.50 to <10.00	16.09%	2.1	85,415	45.61%	1,651	/
7	10.00 to <100.00	15.48%	2.2	87,921	61.07%	2,512	/
8	100.00 (Default)	33.80%	—	104,836	45.79%	69,183	/
9	Sub-total	21.26%	2.7	1,068,763	27.34%	76,871	117,894
<b>Specialized lending exposures</b>							
1	0.00 to <0.15	22.52%	3.6	731,366	15.94%	735	/
2	0.15 to <0.25	23.09%	3.7	474,620	28.88%	607	/
3	0.25 to <0.50	22.72%	3.8	409,587	34.15%	790	/
4	0.50 to <0.75	17.68%	4.0	240,686	37.37%	592	/
5	0.75 to <2.50	20.09%	3.6	424,828	52.63%	2,269	/
6	2.50 to <10.00	25.89%	3.7	228,200	98.40%	3,290	/
7	10.00 to <100.00	25.84%	3.9	191,436	125.45%	4,444	/
8	100.00 (Default)	23.91%	—	89,877	42.06%	44,093	/
9	Sub-total	22.27%	3.7	2,790,604	29.44%	56,822	98,692

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2023					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
<b>Equity exposures (PD/LGD Approach)</b>							
1	0.00 to <0.15	4,581,399	–	–	4,581,399	0.05%	1.6
2	0.15 to <0.25	168,453	–	–	168,453	0.16%	0.4
3	0.25 to <0.50	59,064	–	–	59,064	0.29%	0.2
4	0.50 to <0.75	276,057	–	–	276,057	0.52%	0.1
5	0.75 to <2.50	283,475	60,000	100.00%	343,475	1.71%	0.2
6	2.50 to <10.00	16,322	–	–	16,322	5.48%	0.1
7	10.00 to <100.00	6,892	–	–	6,892	11.27%	0.1
8	100.00 (Default)	9,619	–	–	9,619	100.00%	0.0
9	Sub-total	5,401,286	60,000	100.00%	5,461,286	0.39%	2.9
<b>Qualifying revolving retail exposures</b>							
1	0.00 to <0.15	–	2,091,898	60.81%	1,272,124	0.05%	9,853.2
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	633,811	679,829	100.00%	1,313,640	0.36%	9,701.4
4	0.50 to <0.75	215,261	1,790,227	86.27%	1,759,713	0.63%	11,119.7
5	0.75 to <2.50	358,903	384,343	41.27%	517,540	1.55%	638.4
6	2.50 to <10.00	194,498	166,720	54.80%	285,865	3.86%	740.2
7	10.00 to <100.00	26,953	6,776	34.77%	29,310	36.28%	73.9
8	100.00 (Default)	78,394	1,289	8.24%	78,613	100.00%	210.3
9	Sub-total	1,507,823	5,121,083	73.20%	5,256,808	2.37%	32,337.5
<b>Residential mortgage exposures</b>							
1	0.00 to <0.15	275,091	2,955	100.00%	278,047	0.10%	31.9
2	0.15 to <0.25	4,577,831	15,046	100.00%	4,592,878	0.21%	368.5
3	0.25 to <0.50	5,517,706	65	100.00%	5,517,772	0.32%	200.9
4	0.50 to <0.75	1,163,639	1,621	100.00%	1,165,261	0.65%	162.7
5	0.75 to <2.50	425,655	1,093	100.00%	426,749	1.61%	47.5
6	2.50 to <10.00	6,742	394	100.00%	7,136	6.76%	0.9
7	10.00 to <100.00	127,476	537	100.00%	128,014	18.94%	8.9
8	100.00 (Default)	65,782	182	100.00%	69,408	100.00%	5.6
9	Sub-total	12,159,925	21,898	100.00%	12,185,268	1.12%	827.3
<b>Other retail exposures</b>							
1	0.00 to <0.15	–	2,537,464	24.26%	615,779	0.03%	2,345.5
2	0.15 to <0.25	344	459	100.00%	803	0.20%	4.6
3	0.25 to <0.50	453,863	54,087	66.46%	489,810	0.47%	147.5
4	0.50 to <0.75	95,754	235,255	99.15%	329,032	0.58%	280.7
5	0.75 to <2.50	199,017	169,003	72.51%	321,572	1.35%	1,154.5
6	2.50 to <10.00	310,835	354,209	0.36%	312,138	5.34%	28.0
7	10.00 to <100.00	1,424	211	65.19%	1,562	24.72%	1.0
8	100.00 (Default)	82,863	1,976	6.40%	84,191	100.00%	163.2
9	Sub-total	1,144,103	3,352,668	30.11%	2,154,890	5.10%	4,125.3
<b>Purchased receivables (corporate and others) corresponding to default risk</b>							
1	0.00 to <0.15	4,283,926	62,084	56.17%	4,318,802	0.05%	1.7
2	0.15 to <0.25	645,700	8,576	54.23%	650,351	0.16%	0.3
3	0.25 to <0.50	98,829	–	–	98,829	0.29%	0.0
4	0.50 to <0.75	86,236	–	–	86,236	0.52%	0.0
5	0.75 to <2.50	86,225	492	54.23%	86,493	1.59%	0.0
6	2.50 to <10.00	614	–	–	614	5.48%	0.0
7	10.00 to <100.00	25,611	–	–	25,655	11.27%	0.0
8	100.00 (Default)	4,491	–	–	4,491	100.00%	0.0
9	Sub-total	5,231,636	71,153	55.92%	5,271,475	0.24%	2.3

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2023					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
<b>Equity exposures (PD/LGD Approach)</b>							
1	0.00 to <0.15	90.00%	5.0	4,995,109	109.03%	2,286	/
2	0.15 to <0.25	90.00%	5.0	222,117	131.85%	242	/
3	0.25 to <0.50	90.00%	5.0	113,961	192.94%	154	/
4	0.50 to <0.75	90.00%	5.0	702,863	254.60%	1,291	/
5	0.75 to <2.50	90.00%	5.0	1,038,741	302.42%	5,286	/
6	2.50 to <10.00	90.00%	5.0	70,250	430.40%	805	/
7	10.00 to <100.00	90.00%	5.0	40,471	587.19%	699	/
8	100.00 (Default)	90.00%	–	108,221	1,125.00%	8,657	/
9	Sub-total	90.00%	5.0	7,291,736	133.51%	19,424	/
<b>Qualifying revolving retail exposures</b>							
1	0.00 to <0.15	75.99%	–	35,961	2.82%	559	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	79.38%	–	179,528	13.66%	3,771	/
4	0.50 to <0.75	91.22%	–	431,371	24.51%	10,163	/
5	0.75 to <2.50	77.18%	–	213,338	41.22%	6,208	/
6	2.50 to <10.00	77.56%	–	226,288	79.15%	8,579	/
7	10.00 to <100.00	79.94%	–	67,816	231.37%	8,680	/
8	100.00 (Default)	81.90%	–	3,721	4.73%	65,766	/
9	Sub-total	82.25%	–	1,158,026	22.02%	103,728	42,995
<b>Residential mortgage exposures</b>							
1	0.00 to <0.15	39.97%	–	24,396	8.77%	103	/
2	0.15 to <0.25	29.10%	–	572,693	12.46%	2,925	/
3	0.25 to <0.50	28.75%	–	911,897	16.52%	5,180	/
4	0.50 to <0.75	30.13%	–	329,962	28.31%	2,297	/
5	0.75 to <2.50	31.07%	–	226,382	53.04%	2,143	/
6	2.50 to <10.00	29.16%	–	7,946	111.33%	140	/
7	10.00 to <100.00	29.52%	–	180,954	141.35%	7,350	/
8	100.00 (Default)	25.96%	–	19,404	27.95%	16,468	/
9	Sub-total	29.34%	–	2,273,638	18.65%	36,610	10,080
<b>Other retail exposures</b>							
1	0.00 to <0.15	0.04%	–	72	0.01%	0	/
2	0.15 to <0.25	106.11%	–	351	43.70%	1	/
3	0.25 to <0.50	20.24%	–	70,883	14.47%	438	/
4	0.50 to <0.75	81.37%	–	210,279	63.90%	1,573	/
5	0.75 to <2.50	31.97%	–	117,863	36.65%	1,531	/
6	2.50 to <10.00	14.55%	–	84,678	27.12%	2,330	/
7	10.00 to <100.00	53.45%	–	1,831	117.18%	211	/
8	100.00 (Default)	54.58%	–	9,475	11.25%	45,201	/
9	Sub-total	26.13%	–	495,434	22.99%	51,289	17,946
<b>Purchased receivables (corporate and others) corresponding to default risk</b>							
1	0.00 to <0.15	32.85%	1.1	418,031	9.67%	793	/
2	0.15 to <0.25	32.18%	1.5	156,362	24.04%	334	/
3	0.25 to <0.50	32.60%	1.2	29,639	29.98%	93	/
4	0.50 to <0.75	30.05%	1.1	31,581	36.62%	134	/
5	0.75 to <2.50	29.64%	1.4	55,627	64.31%	407	/
6	2.50 to <10.00	25.34%	1.0	473	77.00%	8	/
7	10.00 to <100.00	35.65%	1.0	39,085	152.34%	1,030	/
8	100.00 (Default)	25.34%	–	5	0.12%	1,137	/
9	Sub-total	32.67%	1.2	730,806	13.86%	3,940	7,409

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2023					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	1,485,422	22,203	54.23%	1,497,463	0.06%	0.1
2	0.15 to <0.25	150,273	–	–	150,273	0.16%	0.0
3	0.25 to <0.50	29,080	–	–	29,080	0.29%	0.0
4	0.50 to <0.75	12,693	–	–	12,693	0.52%	0.0
5	0.75 to <2.50	7,967	–	–	7,967	1.40%	0.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	21,423	–	–	21,460	11.27%	0.0
8	100.00 (Default)	10,888	–	–	10,888	100.00%	0.0
9	Sub-total	1,717,749	22,203	54.23%	1,729,828	0.85%	0.2
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	14,446	–	–	14,446	0.03%	2.2
2	0.15 to <0.25	684,671	–	–	684,671	0.23%	28.0
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	5,114	–	–	5,114	0.60%	0.5
5	0.75 to <2.50	50,864	–	–	50,864	2.06%	6.4
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	0	–	–	0	23.83%	0.0
8	100.00 (Default)	3,328	–	–	3,515	100.00%	0.4
9	Sub-total	758,426	–	–	758,612	0.81%	37.7
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	6,406	–	–	6,406	0.06%	0.0
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	3,305	–	–	3,305	11.27%	0.0
8	100.00 (Default)	0	–	–	0	100.00%	0.0
9	Sub-total	9,712	–	–	9,712	3.88%	0.0
Exposures relating to lease fees in lease transactions							
1	0.00 to <0.15	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	3	–	–	3	23.99%	0.0
8	100.00 (Default)	17	–	–	17	100.00%	0.0
9	Sub-total	20	–	–	20	85.92%	0.0
Total (all portfolios)		274,822,472	66,568,746	45.97%	305,574,808	0.71%	37,382.1

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2023					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
<b>Purchased receivables (corporate and others) corresponding to dilution risk</b>							
1	0.00 to <0.15	37.26%	1.0	166,439	11.11%	344	/
2	0.15 to <0.25	36.09%	1.0	31,215	20.77%	86	/
3	0.25 to <0.50	36.46%	1.0	8,968	30.84%	30	/
4	0.50 to <0.75	36.06%	1.0	5,426	42.75%	23	/
5	0.75 to <2.50	36.06%	1.0	5,281	66.28%	40	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	36.06%	1.0	31,735	147.87%	872	/
8	100.00 (Default)	28.32%	–	4,350	39.94%	2,735	/
9	Sub-total	37.06%	1.0	253,417	14.64%	4,134	–
<b>Purchased receivables (retail) corresponding to default risk</b>							
1	0.00 to <0.15	28.34%	–	379	2.62%	1	/
2	0.15 to <0.25	28.34%	–	86,439	12.62%	446	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	28.34%	–	1,284	25.12%	8	/
5	0.75 to <2.50	29.18%	–	29,379	57.75%	307	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	92.67%	–	1	220.89%	0	/
8	100.00 (Default)	26.07%	–	829	23.60%	850	/
9	Sub-total	28.38%	–	118,314	15.59%	1,613	468
<b>Purchased receivables (retail) corresponding to dilution risk</b>							
1	0.00 to <0.15	100.00%	–	2,505	39.10%	3	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	–	–	–	–	–	/
5	0.75 to <2.50	–	–	–	–	–	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	100.00%	–	13,551	410.00%	372	/
8	100.00 (Default)	126.25%	–	0	100.00%	–	/
9	Sub-total	100.00%	–	16,058	165.33%	376	–
<b>Exposures relating to lease fees in lease transactions</b>							
1	0.00 to <0.15	–	–	–	–	–	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	–	–	–	–	–	/
5	0.75 to <2.50	–	–	–	–	–	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	104.67%	–	9	250.09%	0	/
8	100.00 (Default)	104.67%	–	12	75.68%	16	/
9	Sub-total	104.67%	–	22	107.98%	17	–
<b>Total (all portfolios)</b>		<b>36.54%</b>	<b>1.9</b>	<b>40,655,055</b>	<b>13.30%</b>	<b>717,264</b>	<b>898,274</b>

**CR6: IRB – Credit risk exposures by portfolio and PD range**
*Millions of yen, %, Thousands of cases, Year*

Item No.	PD scale	March 31, 2022					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
<b>Sovereign exposures</b>							
1	0.00 to <0.15	153,301,011	1,357,820	49.48%	153,976,049	0.00%	0.3
2	0.15 to <0.25	21,652	–	–	21,652	0.17%	0.0
3	0.25 to <0.50	56,358	–	–	56,358	0.30%	0.0
4	0.50 to <0.75	6,552	24,959	53.38%	19,875	0.55%	0.0
5	0.75 to <2.50	48,157	326	53.37%	45,237	1.53%	0.0
6	2.50 to <10.00	7,294	1,592	53.38%	8,144	5.69%	0.0
7	10.00 to <100.00	26,074	3,061	100.00%	29,232	11.02%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	153,467,100	1,387,760	49.67%	154,156,549	0.00%	0.3
<b>Bank exposures</b>							
1	0.00 to <0.15	5,238,362	851,672	43.95%	5,613,770	0.05%	0.4
2	0.15 to <0.25	84,540	42,281	41.14%	101,937	0.17%	0.0
3	0.25 to <0.50	152,967	17,153	25.62%	157,363	0.30%	0.0
4	0.50 to <0.75	43,510	5,742	34.64%	45,408	0.55%	0.0
5	0.75 to <2.50	70,089	16,733	32.22%	75,481	0.94%	0.0
6	2.50 to <10.00	5,385	–	–	5,385	5.69%	0.0
7	10.00 to <100.00	5,263	370,278	0.24%	5,532	11.02%	0.0
8	100.00 (Default)	845	–	–	4,282	100.00%	0.0
9	Sub-total	5,600,965	1,303,862	31.01%	6,009,162	0.16%	0.6
<b>Corporate exposures (excluding SME exposures and specialized lending)</b>							
1	0.00 to <0.15	43,826,238	38,437,926	44.68%	60,953,982	0.06%	12.5
2	0.15 to <0.25	6,073,318	5,302,464	21.54%	7,200,658	0.17%	5.5
3	0.25 to <0.50	3,293,114	1,261,574	51.59%	3,943,997	0.30%	4.0
4	0.50 to <0.75	1,630,180	787,052	53.20%	2,045,021	0.55%	1.7
5	0.75 to <2.50	3,338,127	1,165,365	53.01%	3,952,073	1.52%	2.6
6	2.50 to <10.00	677,986	168,181	49.98%	760,583	5.69%	0.7
7	10.00 to <100.00	859,170	215,355	41.01%	950,162	11.02%	0.4
8	100.00 (Default)	651,755	121,619	69.98%	869,872	100.00%	0.8
9	Sub-total	60,349,892	47,459,539	42.69%	80,676,352	1.42%	28.7
<b>SME exposures</b>							
1	0.00 to <0.15	278,657	62,576	59.11%	315,648	0.07%	0.8
2	0.15 to <0.25	817,476	61,776	43.82%	844,549	0.17%	3.1
3	0.25 to <0.50	777,061	36,450	37.41%	790,700	0.30%	3.2
4	0.50 to <0.75	554,394	25,430	44.43%	565,695	0.55%	2.0
5	0.75 to <2.50	886,634	56,145	48.63%	913,943	1.55%	3.4
6	2.50 to <10.00	267,529	12,228	38.86%	272,282	5.69%	1.3
7	10.00 to <100.00	136,786	3,855	48.19%	138,889	11.02%	0.5
8	100.00 (Default)	194,968	3,414	55.84%	247,032	100.00%	3.7
9	Sub-total	3,913,509	261,876	47.66%	4,088,741	7.31%	18.4
<b>Specialized lending exposures</b>							
1	0.00 to <0.15	2,998,275	999,851	59.32%	3,591,479	0.06%	0.7
2	0.15 to <0.25	733,316	690,785	58.74%	1,139,139	0.17%	0.1
3	0.25 to <0.50	803,073	363,479	59.14%	1,018,035	0.30%	0.1
4	0.50 to <0.75	521,972	225,941	57.34%	651,546	0.55%	0.1
5	0.75 to <2.50	665,533	128,512	62.50%	745,860	1.38%	0.1
6	2.50 to <10.00	126,643	23,119	79.93%	145,123	5.69%	0.0
7	10.00 to <100.00	104,046	27,373	53.82%	119,057	11.02%	0.0
8	100.00 (Default)	207,857	14,635	58.15%	225,065	100.00%	0.0
9	Sub-total	6,160,719	2,473,700	59.24%	7,635,309	3.50%	1.4

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2022					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
<b>Sovereign exposures</b>							
1	0.00 to <0.15	36.35%	1.6	1,036,654	0.67%	1,456	/
2	0.15 to <0.25	20.50%	2.6	5,286	24.41%	7	/
3	0.25 to <0.50	45.64%	1.2	23,339	41.41%	77	/
4	0.50 to <0.75	13.44%	2.2	6,107	30.72%	14	/
5	0.75 to <2.50	23.93%	2.1	24,828	54.88%	171	/
6	2.50 to <10.00	11.34%	4.0	3,313	40.69%	52	/
7	10.00 to <100.00	30.23%	1.5	36,450	124.69%	974	/
8	100.00 (Default)	—	—	—	—	—	/
9	Sub-total	36.35%	1.6	1,135,980	0.73%	2,754	4,582
<b>Bank exposures</b>							
1	0.00 to <0.15	36.88%	1.8	967,040	17.22%	1,176	/
2	0.15 to <0.25	32.63%	1.1	22,831	22.39%	56	/
3	0.25 to <0.50	42.69%	0.9	56,948	36.18%	201	/
4	0.50 to <0.75	33.83%	0.7	19,167	42.21%	84	/
5	0.75 to <2.50	26.37%	0.8	33,058	43.79%	188	/
6	2.50 to <10.00	8.17%	1.4	1,407	26.13%	25	/
7	10.00 to <100.00	38.49%	0.8	9,134	165.08%	234	/
8	100.00 (Default)	76.87%	—	1,434	33.50%	3,177	/
9	Sub-total	36.81%	1.7	1,111,023	18.48%	5,144	7,416
<b>Corporate exposures (excluding SME exposures and specialized lending)</b>							
1	0.00 to <0.15	36.16%	2.4	11,083,446	18.18%	13,635	/
2	0.15 to <0.25	30.50%	2.5	2,065,491	28.68%	3,734	/
3	0.25 to <0.50	28.90%	2.5	1,375,554	34.87%	3,420	/
4	0.50 to <0.75	28.15%	2.7	958,541	46.87%	3,167	/
5	0.75 to <2.50	29.01%	2.3	2,598,182	65.74%	17,290	/
6	2.50 to <10.00	26.50%	1.9	694,294	91.28%	11,468	/
7	10.00 to <100.00	28.32%	3.1	1,302,071	137.03%	29,656	/
8	100.00 (Default)	35.75%	—	339,360	39.01%	283,925	/
9	Sub-total	34.56%	2.4	20,416,942	25.30%	366,298	615,521
<b>SME exposures</b>							
1	0.00 to <0.15	28.25%	2.8	48,331	15.31%	68	/
2	0.15 to <0.25	20.94%	2.7	139,109	16.47%	300	/
3	0.25 to <0.50	20.06%	2.6	166,398	21.04%	475	/
4	0.50 to <0.75	17.66%	2.8	140,452	24.82%	549	/
5	0.75 to <2.50	20.97%	2.5	382,939	41.89%	3,029	/
6	2.50 to <10.00	17.72%	2.3	146,494	53.80%	2,746	/
7	10.00 to <100.00	15.73%	2.1	83,460	60.09%	2,407	/
8	100.00 (Default)	35.45%	—	114,027	46.15%	78,718	/
9	Sub-total	21.37%	2.6	1,221,213	29.86%	88,296	134,667
<b>Specialized lending exposures</b>							
1	0.00 to <0.15	22.44%	3.7	566,657	15.77%	554	/
2	0.15 to <0.25	22.96%	3.8	351,453	30.85%	444	/
3	0.25 to <0.50	23.27%	3.9	383,821	37.70%	710	/
4	0.50 to <0.75	18.61%	4.0	264,797	40.64%	667	/
5	0.75 to <2.50	23.01%	3.6	450,224	60.36%	2,397	/
6	2.50 to <10.00	22.22%	3.6	123,521	85.11%	1,835	/
7	10.00 to <100.00	20.84%	3.9	119,071	100.01%	2,735	/
8	100.00 (Default)	20.57%	—	96,703	42.96%	38,781	/
9	Sub-total	22.27%	3.8	2,356,250	30.85%	48,127	88,833

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2022					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
<b>Equity exposures (PD/LGD Approach)</b>							
1	0.00 to <0.15	4,875,466	–	–	4,875,466	0.05%	1.6
2	0.15 to <0.25	181,824	–	–	181,824	0.17%	0.5
3	0.25 to <0.50	193,333	–	–	193,333	0.30%	0.2
4	0.50 to <0.75	99,187	–	–	99,187	0.55%	0.1
5	0.75 to <2.50	152,380	–	–	152,380	1.73%	0.2
6	2.50 to <10.00	81,068	–	–	81,068	5.69%	0.1
7	10.00 to <100.00	5,729	–	–	5,729	11.02%	0.1
8	100.00 (Default)	14,498	–	–	14,498	100.00%	0.0
9	Sub-total	5,603,490	–	–	5,603,490	0.47%	3.0
<b>Qualifying revolving retail exposures</b>							
1	0.00 to <0.15	–	2,492,368	55.36%	1,379,854	0.05%	10,637.9
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	549,747	607,086	100.00%	1,156,833	0.35%	7,603.2
4	0.50 to <0.75	246,021	1,769,157	85.11%	1,751,764	0.63%	12,778.9
5	0.75 to <2.50	365,757	372,105	41.62%	520,653	1.57%	674.8
6	2.50 to <10.00	192,893	159,486	54.83%	280,344	3.99%	710.4
7	10.00 to <100.00	23,764	6,687	33.61%	26,011	35.91%	65.8
8	100.00 (Default)	75,165	1,430	7.34%	75,463	100.00%	199.0
9	Sub-total	1,453,348	5,408,322	69.10%	5,190,925	2.31%	32,670.2
<b>Residential mortgage exposures</b>							
1	0.00 to <0.15	282,941	3,365	100.00%	286,307	0.11%	31.8
2	0.15 to <0.25	1,185,982	19,950	100.00%	1,205,932	0.18%	68.0
3	0.25 to <0.50	9,022,054	91	100.00%	9,022,145	0.35%	505.2
4	0.50 to <0.75	1,068,439	1,631	100.00%	1,070,071	0.66%	158.4
5	0.75 to <2.50	740,083	1,563	100.00%	741,647	1.35%	70.2
6	2.50 to <10.00	8,022	617	100.00%	8,639	6.66%	1.1
7	10.00 to <100.00	122,769	521	100.00%	123,291	19.48%	8.8
8	100.00 (Default)	76,497	189	100.00%	82,679	100.00%	6.5
9	Sub-total	12,506,792	27,930	100.00%	12,540,715	1.26%	850.4
<b>Other retail exposures</b>							
1	0.00 to <0.15	–	2,658,181	12.10%	321,779	0.03%	2,460.4
2	0.15 to <0.25	518	9,430	9.61%	1,425	0.17%	5.8
3	0.25 to <0.50	23,318	45,056	88.19%	63,056	0.41%	134.7
4	0.50 to <0.75	535,630	225,537	96.17%	752,545	0.54%	276.2
5	0.75 to <2.50	207,767	218,444	77.10%	376,197	1.42%	1,235.0
6	2.50 to <10.00	349,722	368,628	0.40%	351,197	5.66%	30.3
7	10.00 to <100.00	1,397	246	50.88%	1,522	25.21%	1.0
8	100.00 (Default)	84,255	2,073	24.77%	87,365	100.00%	156.5
9	Sub-total	1,202,609	3,527,599	21.25%	1,955,089	6.00%	4,300.3
<b>Purchased receivables (corporate and others) corresponding to default risk</b>							
1	0.00 to <0.15	3,601,162	14,726	54.79%	3,609,231	0.05%	1.7
2	0.15 to <0.25	517,610	4,750	53.38%	520,146	0.17%	0.3
3	0.25 to <0.50	112,840	–	–	112,840	0.30%	0.1
4	0.50 to <0.75	22,260	99	100.00%	22,360	0.55%	0.0
5	0.75 to <2.50	76,004	1,572	53.38%	76,844	1.60%	0.0
6	2.50 to <10.00	44,372	–	–	44,372	5.69%	0.0
7	10.00 to <100.00	870	–	–	872	11.02%	0.0
8	100.00 (Default)	24,734	–	–	24,734	100.00%	0.0
9	Sub-total	4,399,857	21,149	54.58%	4,411,403	0.72%	2.3



Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2022					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
<b>Equity exposures (PD/LGD Approach)</b>							
1	0.00 to <0.15	90.00%	5.0	5,163,701	105.91%	2,498	/
2	0.15 to <0.25	90.00%	5.0	250,199	137.60%	278	/
3	0.25 to <0.50	90.00%	5.0	373,073	192.96%	522	/
4	0.50 to <0.75	90.00%	5.0	211,063	212.79%	490	/
5	0.75 to <2.50	90.00%	5.0	461,021	302.54%	2,374	/
6	2.50 to <10.00	90.00%	5.0	354,078	436.76%	4,151	/
7	10.00 to <100.00	90.00%	5.0	33,312	581.44%	568	/
8	100.00 (Default)	90.00%	–	163,104	1,125.00%	13,048	/
9	Sub-total	90.00%	5.0	7,009,554	125.09%	23,931	/
<b>Qualifying revolving retail exposures</b>							
1	0.00 to <0.15	75.79%	–	38,432	2.78%	596	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	80.39%	–	158,826	13.72%	3,325	/
4	0.50 to <0.75	88.65%	–	419,199	23.93%	9,898	/
5	0.75 to <2.50	78.89%	–	221,875	42.61%	6,486	/
6	2.50 to <10.00	79.43%	–	231,942	82.73%	8,901	/
7	10.00 to <100.00	80.96%	–	61,244	235.44%	7,697	/
8	100.00 (Default)	81.86%	–	4,640	6.14%	63,012	/
9	Sub-total	81.78%	–	1,136,161	21.88%	99,918	43,598
<b>Residential mortgage exposures</b>							
1	0.00 to <0.15	40.04%	–	24,053	8.40%	102	/
2	0.15 to <0.25	31.58%	–	146,145	12.11%	716	/
3	0.25 to <0.50	28.84%	–	1,569,602	17.39%	9,165	/
4	0.50 to <0.75	29.96%	–	306,835	28.67%	2,151	/
5	0.75 to <2.50	30.11%	–	336,349	45.35%	3,049	/
6	2.50 to <10.00	28.63%	–	9,388	108.66%	164	/
7	10.00 to <100.00	29.68%	–	176,221	142.93%	7,347	/
8	100.00 (Default)	27.05%	–	23,843	28.83%	20,459	/
9	Sub-total	29.52%	–	2,592,440	20.67%	43,155	13,828
<b>Other retail exposures</b>							
1	0.00 to <0.15	0.05%	–	33	0.01%	0	/
2	0.15 to <0.25	86.07%	–	469	32.95%	2	/
3	0.25 to <0.50	67.83%	–	27,029	42.86%	174	/
4	0.50 to <0.75	39.88%	–	240,767	31.99%	1,755	/
5	0.75 to <2.50	34.87%	–	153,903	40.91%	2,058	/
6	2.50 to <10.00	14.65%	–	98,908	28.16%	2,795	/
7	10.00 to <100.00	44.85%	–	1,632	107.25%	197	/
8	100.00 (Default)	54.75%	–	10,170	11.64%	47,084	/
9	Sub-total	29.44%	–	532,916	27.25%	54,068	20,285
<b>Purchased receivables (corporate and others) corresponding to default risk</b>							
1	0.00 to <0.15	32.89%	1.2	354,769	9.82%	673	/
2	0.15 to <0.25	32.12%	1.5	132,041	25.38%	284	/
3	0.25 to <0.50	29.30%	1.0	28,559	25.30%	99	/
4	0.50 to <0.75	24.15%	1.5	7,410	33.14%	29	/
5	0.75 to <2.50	30.90%	1.6	51,375	66.85%	385	/
6	2.50 to <10.00	26.66%	1.0	36,479	82.21%	673	/
7	10.00 to <100.00	19.15%	1.4	686	78.64%	18	/
8	100.00 (Default)	26.00%	–	8	0.03%	6,432	/
9	Sub-total	32.52%	1.2	611,329	13.85%	8,596	18,411

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2022					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
<b>Purchased receivables (corporate and others) corresponding to dilution risk</b>							
1	0.00 to <0.15	1,487,848	6,937	53.38%	1,491,551	0.06%	0.1
2	0.15 to <0.25	189,335	–	–	189,335	0.17%	0.0
3	0.25 to <0.50	24,470	–	–	24,470	0.30%	0.0
4	0.50 to <0.75	22,407	–	–	22,407	0.55%	0.0
5	0.75 to <2.50	27,534	–	–	27,534	1.21%	0.0
6	2.50 to <10.00	2,868	–	–	2,868	5.69%	0.0
7	10.00 to <100.00	–	–	–	–	–	–
8	100.00 (Default)	4,325	–	–	4,325	100.00%	0.0
9	Sub-total	1,758,791	6,937	53.38%	1,762,494	0.35%	0.2
<b>Purchased receivables (retail) corresponding to default risk</b>							
1	0.00 to <0.15	16,749	–	–	16,749	0.03%	2.5
2	0.15 to <0.25	729,014	–	–	729,014	0.24%	28.7
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	6,050	–	–	6,050	0.66%	0.6
5	0.75 to <2.50	58,018	–	–	58,018	2.06%	7.2
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	0	–	–	0	25.81%	0.0
8	100.00 (Default)	3,235	–	–	3,500	100.00%	0.4
9	Sub-total	813,069	–	–	813,334	0.79%	39.5
<b>Purchased receivables (retail) corresponding to dilution risk</b>							
1	0.00 to <0.15	7,982	–	–	7,982	0.06%	0.0
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	4,018	–	–	4,018	11.02%	0.0
8	100.00 (Default)	0	–	–	0	100.00%	0.0
9	Sub-total	12,001	–	–	12,001	3.73%	0.0
<b>Exposures relating to lease fees in lease transactions</b>							
1	0.00 to <0.15	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	4	–	–	4	25.49%	0.0
8	100.00 (Default)	17	–	–	17	100.00%	0.0
9	Sub-total	21	–	–	21	84.14%	0.0
<b>Total (all portfolios)</b>		<b>257,242,169</b>	<b>61,878,678</b>	<b>44.40%</b>	<b>284,855,592</b>	<b>0.77%</b>	<b>37,916.1</b>

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2022					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
<b>Purchased receivables (corporate and others) corresponding to dilution risk</b>							
1	0.00 to <0.15	37.23%	1.0	175,398	11.75%	347	/
2	0.15 to <0.25	36.17%	1.0	40,943	21.62%	116	/
3	0.25 to <0.50	36.26%	1.0	7,667	31.33%	26	/
4	0.50 to <0.75	36.17%	1.0	9,887	44.12%	44	/
5	0.75 to <2.50	36.17%	1.0	17,203	62.48%	120	/
6	2.50 to <10.00	36.17%	1.0	3,202	111.62%	59	/
7	10.00 to <100.00	–	–	–	–	–	/
8	100.00 (Default)	24.88%	–	1,708	39.49%	939	/
9	Sub-total	37.04%	1.0	256,012	14.52%	1,654	–
<b>Purchased receivables (retail) corresponding to default risk</b>							
1	0.00 to <0.15	28.55%	–	439	2.62%	1	/
2	0.15 to <0.25	28.55%	–	95,683	13.12%	499	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	28.55%	–	1,633	26.99%	11	/
5	0.75 to <2.50	29.51%	–	33,881	58.39%	354	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	93.55%	–	1	229.11%	0	/
8	100.00 (Default)	26.96%	–	823	23.51%	877	/
9	Sub-total	28.61%	–	132,462	16.28%	1,744	577
<b>Purchased receivables (retail) corresponding to dilution risk</b>							
1	0.00 to <0.15	100.00%	–	3,133	39.25%	4	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	–	–	–	–	–	/
5	0.75 to <2.50	–	–	–	–	–	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	100.00%	–	16,331	406.37%	442	/
8	100.00 (Default)	125.31%	–	0	100.00%	–	/
9	Sub-total	100.00%	–	19,465	162.18%	447	–
<b>Exposures relating to lease fees in lease transactions</b>							
1	0.00 to <0.15	–	–	–	–	–	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	–	–	–	–	–	/
5	0.75 to <2.50	–	–	–	–	–	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	105.37%	–	11	257.00%	1	/
8	100.00 (Default)	105.37%	–	17	100.65%	16	/
9	Sub-total	105.37%	–	29	133.92%	18	–
<b>Total (all portfolios)</b>		<b>36.72%</b>	<b>1.8</b>	<b>38,531,782</b>	<b>13.52%</b>	<b>744,158</b>	<b>947,721</b>

**CR7: IRB – Effect on RWA of credit derivatives used as CRM techniques**
*Millions of yen*

Item No.	Portfolio	March 31, 2023		March 31, 2022	
		a	b	a	b
		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign exposures – FIRB	–	–	–	–
2	Sovereign exposures – AIRB	968,467	968,467	1,135,980	1,135,980
3	Bank exposures – FIRB	–	–	–	–
4	Bank exposures – AIRB	1,067,792	1,067,185	1,112,275	1,111,023
5	Corporate exposures (excluding specialized lending) – FIRB	–	–	–	–
6	Corporate exposures (excluding specialized lending) – AIRB	23,499,742	23,491,343	21,656,844	21,638,156
7	Specialized lending – FIRB	–	–	–	–
8	Specialized lending – AIRB	2,790,604	2,790,604	2,356,250	2,356,250
9	Retail - Qualifying revolving retail exposures	1,158,026	1,158,026	1,136,161	1,136,161
10	Retail - Residential mortgage exposures	2,273,638	2,273,638	2,592,440	2,592,440
11	Other retail exposures	495,434	495,434	532,916	532,916
12	Equity – FIRB	–	–	–	–
13	Equity – AIRB	7,291,736	7,291,736	7,009,554	7,009,554
14	Purchased receivables – FIRB	–	–	–	–
15	Purchased receivables – AIRB	1,118,595	1,118,595	1,019,269	1,019,269
16	Exposures relating to lease fees in lease transactions	22	22	29	29
17	Total	40,664,061	40,655,055	38,551,722	38,531,782

**CR8: RWA flow statements of credit risk exposures under IRB**
*Hundred billions of yen*

Item No.		March 31, 2023	March 31, 2022
1	RWA as at end of previous fiscal year	405	406
2	Asset size	4	(7)
3	Asset quality	(11)	(2)
4	Model updates	–	–
5	Methodology and policy	16	–
6	Acquisitions and disposals	–	0
7	Foreign exchange movements	8	9
8	Other	–	–
9	RWA as at end of current fiscal year	422	405

**CR9: IRB – Backtesting of probability of default (PD) per portfolio**

% Case

March 31, 2023													
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2021 (Note 6)	September 30, 2022 (Note 7)			
Sovereign	0.00% to <0.15%	AAA~B BB	Aaa~Ba a2	–	AAA~B BB+	AAA~B BB+	0.00%	0.04%	204	208	0	0	0.01%
	0.15% to <0.25%	BB- ~BB-	–	–	AA- ~AA-	–	0.16%	0.16%	5	7	0	0	0.05%
	0.25% to <0.50%	–	–	–	–	–	0.29%	0.29%	8	7	0	0	0.07%
	0.50% to <0.75%	–	–	–	–	–	0.52%	0.52%	3	2	0	0	0.10%
	0.75% to <2.50%	CCC+~ CCC+	Caa2~C aa2	–	–	–	1.36%	1.47%	7	9	0	0	0.58%
	2.50% to <10.00%	–	Caa2~C aa2	–	B~B	–	5.48%	5.48%	2	2	0	0	3.43%
	10.00% to <100.00%	–	–	–	–	–	11.27%	11.27%	9	9	0	0	7.36%
	100.00% (Default)	–	–	–	–	–	–	–	0	0	–	–	100.00%
Bank	0.00% to <0.15%	AAA~B B-	Aaa~Ba 2	–	AA+~B BB+	AAA~B BB+	0.06%	0.06%	421	362	0	0	0.02%
	0.15% to <0.25%	A~BB-	Baa3~B a2	–	AA- ~BBB+	AA- ~BBB+	0.16%	0.16%	31	21	0	0	0.05%
	0.25% to <0.50%	BBB- ~BB-	Baa3~B a3	–	AA- ~BBB+	AA~BB B+	0.29%	0.29%	57	62	0	0	0.07%
	0.50% to <0.75%	A~B+	Baa1~B 1	–	A~A	A+~BB B	0.52%	0.52%	23	25	0	0	0.10%
	0.75% to <2.50%	A~B	A3~B3	–	A+~BB B	A+~BB B	0.89%	1.17%	39	39	0	0	0.45%
	2.50% to <10.00%	–	B1~B1	–	–	–	5.48%	5.48%	4	7	0	0	3.43%
	10.00% to <100.00%	–	–	–	–	–	11.27%	11.27%	0	6	0	0	7.36%
	100.00% (Default)	–	–	–	–	–	–	–	1	0	–	–	100.00%
Corporate / Specialized lending / Equity / Purchased receivables (corporate and others) (Note 1)	0.00% to <0.15%	AAA~C CC+	Aaa~Ca a2	–	AAA~B BB-	AAA~B B+	0.06%	0.07%	14,266	15,156	3	0	0.02%
	0.15% to <0.25%	BBB~B B-	Baa2~B 2	–	A+~BB+	AA- ~BB+	0.16%	0.16%	9,333	9,308	8	0	0.05%
	0.25% to <0.50%	A~B	Baa2~C aa1	–	AA- ~BBB-	AA- ~BBB-	0.29%	0.29%	8,544	7,341	5	1	0.07%
	0.50% to <0.75%	BBB~C CC+	Baa3~C aa1	–	A- ~BBB-	A+~BB B-	0.52%	0.52%	4,738	3,653	3	0	0.10%
	0.75% to <2.50%	BBB- ~CCC+	Baa2~C a	–	AA~BB	AA~BB +	1.48%	1.45%	7,025	5,482	20	0	0.57%
	2.50% to <10.00%	B~CCC +	Caa1~C aa1	–	A~BBB	A+~BB+	5.48%	5.48%	2,299	1,938	73	0	3.43%
	10.00% to <100.00%	A- ~CCC-	B3~C	–	A+~A+	AA- ~BB+	11.27%	11.27%	1,100	933	64	0	7.36%
	100.00% (Default)	A~BB-	A2~A2	–	BBB+~ BB+	A~BB+	100.00%	100.00%	5,055	4,491	–	–	100.00%

% Case

March 31, 2023													
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2021 (Note 6)	September 30, 2022 (Note 7)			
Purchased receivables (retail)	0.00% to <0.15%	/	/	/	/	/	0.03%	0.03%	2,589	2,344	0	0	0.00%
	0.15% to <0.25%	/	/	/	/	/	-	-	0	0	0	0	-
	0.25% to <0.50%	/	/	/	/	/	-	-	0	0	0	0	-
	0.50% to <0.75%	/	/	/	/	/	0.60%	0.60%	684	596	1	0	0.57%
	0.75% to <2.50%	/	/	/	/	/	2.07%	2.07%	3,068	1,138	24	0	1.85%
	2.50% to <10.00%	/	/	/	/	/	-	-	0	0	8	0	-
	10.00% to <100.00%	/	/	/	/	/	23.83%	23.83%	2	2	0	0	11.67%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	418	358	-	-	100.00%
Qualifying revolving retail	0.00% to <0.15%	/	/	/	/	/	0.05%	0.06%	11,133,702	10,040,377	3,684	28	0.04%
	0.15% to <0.25%	/	/	/	/	/	-	-	0	0	0	0	-
	0.25% to <0.50%	/	/	/	/	/	0.36%	0.39%	10,496,508	10,061,708	25,934	290	0.25%
	0.50% to <0.75%	/	/	/	/	/	0.63%	0.64%	9,915,007	10,766,188	44,939	3,576	0.45%
	0.75% to <2.50%	/	/	/	/	/	1.55%	1.56%	703,737	661,799	6,080	94	1.03%
	2.50% to <10.00%	/	/	/	/	/	3.86%	3.77%	689,646	717,494	20,228	2,205	3.09%
	10.00% to <100.00%	/	/	/	/	/	36.28%	39.47%	64,335	73,218	21,308	232	37.49%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	198,213	201,652	-	-	100.00%
Residential mortgage	0.00% to <0.15%	/	/	/	/	/	0.11%	0.11%	41,922	34,746	17	0	0.04%
	0.15% to <0.25%	/	/	/	/	/	0.22%	0.22%	360,928	364,854	459	1	0.21%
	0.25% to <0.50%	/	/	/	/	/	0.33%	0.34%	195,299	200,526	258	14	0.22%
	0.50% to <0.75%	/	/	/	/	/	0.65%	0.63%	180,854	168,420	361	0	0.41%
	0.75% to <2.50%	/	/	/	/	/	1.61%	1.33%	52,364	49,096	207	0	0.56%
	2.50% to <10.00%	/	/	/	/	/	6.71%	6.95%	1,103	956	43	0	4.24%
	10.00% to <100.00%	/	/	/	/	/	18.88%	19.82%	9,212	8,937	1,131	21	14.17%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	5,891	4,932	-	-	100.00%
Other retail	0.00% to <0.15%	/	/	/	/	/	0.03%	0.03%	2,509,495	2,399,485	35	1	0.00%
	0.15% to <0.25%	/	/	/	/	/	0.20%	0.21%	5,360	4,873	2	0	0.13%
	0.25% to <0.50%	/	/	/	/	/	0.47%	0.40%	158,976	146,793	87	0	0.04%
	0.50% to <0.75%	/	/	/	/	/	0.59%	0.58%	249,274	267,196	153	2	0.32%
	0.75% to <2.50%	/	/	/	/	/	1.36%	1.80%	1,250,350	1,177,949	3,370	20	1.27%
	2.50% to <10.00%	/	/	/	/	/	5.36%	4.49%	31,167	28,098	701	8	2.46%
	10.00% to <100.00%	/	/	/	/	/	24.94%	27.04%	1,169	1,052	181	4	20.60%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	98,449	100,619	-	-	100.00%

Notes: 1. Corporate, specialized lending, equity, and purchased receivables (corporate and others) portfolios are presented together as the same internal ratings system is used for these portfolios.  
2. "-" is presented for Fitch ratings as these ratings are not used for estimating PD for portfolios covered in this table.  
3. EAD-weighted average PD as of March 31, 2023 is presented.  
4. The arithmetic average PD calculated using the number of obligors as of March 31, 2023 is presented. However, for purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the arithmetic average is calculated with the number of receivables, in line with the method used for measuring PD.

5. For purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the number of receivables is presented, in line with the method used for measuring PD.
6. The number of obligors as of September 30, 2021 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
7. The number of obligors as of September 30, 2022 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
8. The proportion of the total amount of credit risk-weighted assets included in this table to the amount of credit risk-weighted assets for MUFG as a whole calculated with the AIRB are as follows:
  - Sovereign: 2.16%
  - Bank: 2.38%
  - Corporate / Specialized lending / Equity / Purchased receivables (corporate and others): 77.12%
  - Purchased receivables (retail): 0.30%
  - Qualifying revolving retail: 2.58%
  - Residential mortgage: 5.07%
  - Other retail: 1.11%

**CR9: IRB – Backtesting of probability of default (PD) per portfolio**

% Case

March 31, 2022													
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2020 (Note 6)	September 30, 2021 (Note 7)			
Sovereign	0.00% to <0.15%	AAA~ BBB	Aaa~ Baa2	–	AAA~ BBB+	AAA~ BBB+	0.00%	0.03%	191	203	0	0	0.01%
	0.15% to <0.25%	BB~ BB-	Ba2~ Ba2	–	AA~ AA-	–	0.17%	0.17%	5	6	0	0	0.04%
	0.25% to <0.50%	–	–	–	–	–	0.30%	0.30%	7	6	0	0	0.07%
	0.50% to <0.75%	–	–	–	–	–	0.55%	0.55%	5	4	0	0	0.09%
	0.75% to <2.50%	B~ CCC+	Caa1~ Caa2	–	–	–	1.71%	1.75%	7	10	0	0	0.70%
	2.50% to <10.00%	–	–	–	–	–	5.69%	5.69%	2	1	0	0	3.24%
	10.00% to <100.00%	–	–	–	–	–	11.02%	11.02%	9	10	0	0	7.25%
	100.00% (Default)	–	–	–	–	–	–	–	0	0	–	–	100.00%
Bank	0.00% to <0.15%	AAA~ BB-	Aaa~ Ba2	–	AA+~ BBB+	AAA~ BBB+	0.06%	0.06%	400	343	0	0	0.02%
	0.15% to <0.25%	A~BB	A3~ Ba1	–	AA~ BBB+	AA+~ A-	0.17%	0.17%	26	15	0	0	0.04%
	0.25% to <0.50%	A~BB-	Baa3~ Ba3	–	A+~A-	AA~ BBB+	0.30%	0.30%	33	26	0	0	0.07%
	0.50% to <0.75%	BBB~ B+	Baa1~ B1	–	A~ BBB+	A~BBB	0.55%	0.55%	49	51	0	0	0.09%
	0.75% to <2.50%	BB+~B	Ba3~B3	–	A+~ BBB	A~BBB	0.94%	1.27%	40	39	0	0	0.48%
	2.50% to <10.00%	–	Ba2~ Ba2	–	–	–	5.69%	5.69%	4	4	0	0	3.24%
	10.00% to <100.00%	–	B2~ Caa1	–	–	–	11.02%	11.02%	0	4	0	0	7.25%
	100.00% (Default)	–	–	–	–	–	100.00%	100.00%	1	1	–	–	100.00%
Corporate / Specialized lending / Equity / Purchased receivables (corporate and others) (Note 1)	0.00% to <0.15%	AAA~C CC+	Aaa~ Caa1	–	AAA~ BBB-	AAA~ BB+	0.06%	0.07%	14,196	13,846	4	0	0.02%
	0.15% to <0.25%	A~B-	Baa2~ Caa2	–	AA+~ BBB	AA+~ BBB	0.17%	0.17%	9,332	8,852	11	0	0.04%
	0.25% to <0.50%	A+~ CCC+	Baa2~ B3	–	A+~BB	AA~ BBB-	0.30%	0.30%	8,515	7,508	5	0	0.07%
	0.50% to <0.75%	BBB+~ B-	Baa3~ Caa1	–	A~ BBB	A~ BBB-	0.55%	0.55%	4,795	4,130	4	0	0.09%
	0.75% to <2.50%	BBB~ B-	Baa2~ Caa2	–	AA~ BB	AA~ BB+	1.53%	1.56%	7,004	6,954	49	1	0.61%
	2.50% to <10.00%	BBB~ CCC-	Baa2~ Caa1	–	BBB+~ BBB-	A~ BBB-	5.69%	5.69%	2,298	2,237	82	1	3.24%
	10.00% to <100.00%	A~ CCC+	A2~ Caa1	–	A~A	A+~BB+	11.02%	11.02%	1,091	1,060	78	0	7.25%
	100.00% (Default)	B~B-	Caa2~ Caa2	–	A~A-	A~A-	100.00%	100.00%	5,435	4,897	–	–	100.00%



% Case

March 31, 2022													
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2020 (Note 6)	September 30, 2021 (Note 7)			
Purchased receivables (retail)	0.00% to <0.15%	/	/	/	/	/	0.03%	0.03%	2,740	2,589	0	0	0.00%
	0.15% to <0.25%	/	/	/	/	/	-	-	0	0	0	0	-
	0.25% to <0.50%	/	/	/	/	/	-	-	0	0	0	0	-
	0.50% to <0.75%	/	/	/	/	/	0.66%	0.66%	793	684	2	0	0.57%
	0.75% to <2.50%	/	/	/	/	/	2.07%	2.07%	3,979	3,068	50	0	1.83%
	2.50% to <10.00%	/	/	/	/	/	-	-	0	0	4	0	-
	10.00% to <100.00%	/	/	/	/	/	25.82%	25.82%	4	2	0	0	13.41%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	439	418	-	-	100.00%
Qualifying revolving retail	0.00% to <0.15%	/	/	/	/	/	0.05%	0.06%	11,726,732	11,133,702	3,752	50	0.04%
	0.15% to <0.25%	/	/	/	/	/	-	-	0	0	0	0	-
	0.25% to <0.50%	/	/	/	/	/	0.36%	0.37%	8,144,444	7,841,001	19,636	539	0.26%
	0.50% to <0.75%	/	/	/	/	/	0.63%	0.62%	11,776,798	12,570,514	47,750	3,405	0.41%
	0.75% to <2.50%	/	/	/	/	/	1.58%	1.61%	744,398	703,737	6,588	72	1.01%
	2.50% to <10.00%	/	/	/	/	/	3.99%	3.88%	695,524	689,646	19,776	1,018	3.35%
	10.00% to <100.00%	/	/	/	/	/	35.91%	38.77%	60,901	64,315	20,294	363	36.92%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	204,639	198,233	-	-	100.00%
Residential mortgage	0.00% to <0.15%	/	/	/	/	/	0.11%	0.11%	45,591	36,583	17	0	0.04%
	0.15% to <0.25%	/	/	/	/	/	0.18%	0.18%	85,665	70,586	63	5	0.08%
	0.25% to <0.50%	/	/	/	/	/	0.35%	0.33%	470,919	492,242	922	17	0.24%
	0.50% to <0.75%	/	/	/	/	/	0.67%	0.65%	167,749	168,384	450	1	0.39%
	0.75% to <2.50%	/	/	/	/	/	1.35%	1.21%	73,676	72,367	355	4	0.56%
	2.50% to <10.00%	/	/	/	/	/	6.58%	6.68%	1,531	1,223	63	0	4.28%
	10.00% to <100.00%	/	/	/	/	/	19.44%	20.05%	9,932	9,449	1,901	11	15.04%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	7,377	6,031	-	-	100.00%
Other retail	0.00% to <0.15%	/	/	/	/	/	0.03%	0.03%	2,599,871	2,508,783	70	0	0.00%
	0.15% to <0.25%	/	/	/	/	/	0.18%	0.21%	6,449	6,072	4	0	0.14%
	0.25% to <0.50%	/	/	/	/	/	0.41%	0.41%	144,770	143,023	26	0	0.03%
	0.50% to <0.75%	/	/	/	/	/	0.54%	0.60%	244,451	265,698	252	1	0.31%
	0.75% to <2.50%	/	/	/	/	/	1.43%	1.84%	1,329,968	1,262,314	3,514	8	1.28%
	2.50% to <10.00%	/	/	/	/	/	5.75%	4.80%	33,084	31,113	743	4	2.78%
	10.00% to <100.00%	/	/	/	/	/	25.47%	33.76%	1,121	917	146	6	24.38%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	99,288	99,967	-	-	100.00%

Notes: 1. Corporate, specialized lending, equity, and purchased receivables (corporate and others) portfolios are presented together as the same internal ratings system is used for these portfolios.  
2. "-" is presented for Fitch ratings as these ratings are not used for estimating PD for portfolios covered in this table.  
3. EAD-weighted average PD as of March 31, 2022 is presented.  
4. The arithmetic average PD calculated using the number of obligors as of March 31, 2022 is presented. However, for purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the arithmetic average is calculated with the number of receivables, in line with the method used for measuring PD.

5. For purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the number of receivables is presented, in line with the method used for measuring PD.
6. The number of obligors as of September 30, 2020 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
7. The number of obligors as of September 30, 2021 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
8. The proportion of the total amount of credit risk-weighted assets included in this table to the amount of credit risk-weighted assets for MUFG as a whole calculated with the AIRB are as follows:
  - Sovereign: 2.76%
  - Bank: 2.70%
  - Corporate / Specialized lending / Equity / Purchased receivables (corporate and others): 77.31%
  - Purchased receivables (retail): 0.37 %
  - Qualifying revolving retail: 2.76%
  - Residential mortgage: 6.29%
  - Other retail: 1.29%

**CR10: IRB – Specialized lending exposures (supervisory slotting criteria) and equity exposures (Market-Based Approach, etc.)**

Millions of yen, %

March 31, 2023												
a	b	c	d	e	f	g	h	i	j	k	l	
Specialized lending exposures (supervisory slotting criteria)												
Other than high-volatility commercial real estate (HVCRE)												
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses	
					PF	OF	CF	IPRE	Total			
Strong	Less than 2.5 years	26,142	–	50%	–	11,453	–	14,689	26,142	13,071	–	
	2.5 years or more	42,729	14,633	70%	–	7,935	–	42,729	50,665	35,465	202	
Good	Less than 2.5 years	33,044	7,571	70%	–	32,142	–	5,007	37,150	26,005	148	
	2.5 years or more	32,344	556	90%	–	–	–	32,646	32,646	29,381	261	
Satisfactory	/	35,588	443	115%	–	–	–	35,829	35,829	41,203	1,003	
Weak	/	18,351	–	250%	–	–	–	18,351	18,351	45,877	1,468	
Default	/	–	–	–	–	–	–	–	–	–	–	
Total	/	188,200	23,204	–	–	51,531	–	149,253	200,784	191,005	3,083	
High-volatility commercial real estate (HVCRE)												
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	/					Exposure at default (EAD)	RWA	Expected losses
Strong	Less than 2.5 years	7,646	2,394	70%	/					8,944	6,261	35
	2.5 years or more	–	4,000	95%	/					2,169	2,060	8
Good	Less than 2.5 years	10,975	1,065	95%	/					11,553	10,975	46
	2.5 years or more	13,843	82,067	120%	/					58,349	70,018	233
Satisfactory	/	–	4,180	140%	/					2,267	3,174	63
Weak	/	10,136	82,138	250%	/					54,680	136,700	4,374
Default	/	–	–	–	/					–	–	–
Total	/	42,602	175,846	–	/					137,963	229,191	4,761
Equity exposures (Market-Based Approach, etc.)												
Equity exposures subject to the Market-Based Approach												
Category	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	/					Exposure at default (EAD)	RWA	Expected losses	
Simple Risk Weight Method – publicly traded equities	105,397	89,517	300%	/					125,693	377,079	–	
Simple Risk Weight Method – unlisted equities	193,608	–	400%	/					193,608	774,432	–	
Internal Models Method	–	–	–	/					–	–	–	
Total	299,005	89,517	–	/					319,301	1,151,511	–	
Equity exposures subject to a risk weight of 100%												
Equity exposures subject to a risk weight of 100% as stipulated in Paragraph 1 of Article 166 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Holding Company Capital Adequacy Notification	–	–	100%	/					–	–	–	

**CR10: IRB – Specialized lending exposures (supervisory slotting criteria) and equity exposures (Market-Based Approach, etc.)**

Millions of yen, %

March 31, 2022																
a	b	c	d	e	f	g	h	i	j	k	l					
Specialized lending exposures (supervisory slotting criteria)																
Other than high-volatility commercial real estate (HVCRE)																
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses					
					PF	OF	CF	IPRE	Total							
Strong	Less than 2.5 years	19,717	–	50%	–	2,339	–	17,377	19,717	9,858	–					
	2.5 years or more	20,806	17,310	70%	–	9,240	–	20,806	30,046	21,032	120					
Good	Less than 2.5 years	7,001	–	70%	–	7,001	–	–	7,001	4,901	28					
	2.5 years or more	30,704	4,253	90%	–	–	–	32,974	32,974	29,677	263					
Satisfactory	/	48,122	–	115%	–	18,358	–	29,763	48,122	55,340	1,347					
Weak	/	13,897	–	250%	–	–	–	13,897	13,897	34,743	1,111					
Default	/	–	–	–	–	–	–	–	–	–	–					
Total	/	140,249	21,564	–	–	36,940	–	114,820	151,760	155,553	2,871					
High-volatility commercial real estate (HVCRE)																
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight						Exposure at default (EAD)	RWA	Expected losses				
Strong	Less than 2.5 years	–	–	70%						–	–	–				
	2.5 years or more	–	–	95%						–	–	–				
Good	Less than 2.5 years	8,017	2,153	95%						9,167	8,708	36				
	2.5 years or more	3,183	266	120%						3,325	3,990	13				
Satisfactory	/	–	–	140%						–	–	–				
Weak	/	24,588	61,323	250%						57,323	143,308	4,585				
Default	/	–	–	–						–	–	–				
Total	/	35,789	63,743	–						69,816	156,008	4,635				
Equity exposures (Market-Based Approach, etc.)																
Equity exposures subject to the Market-Based Approach																
Category	On-balance sheet amounts	Off-balance sheet amounts	Risk weight							Exposure at default (EAD)	RWA					
Simple Risk Weight Method – publicly traded equities	107,054	6,570	300%							113,625	340,877					
Simple Risk Weight Method – unlisted equities	333,178	–	400%						333,178	1,332,715						
Internal Models Method	–	–	–						–	–						
Total	440,233	6,570	–						446,804	1,673,593						
Equity exposures subject to a risk weight of 100%																
Equity exposures subject to a risk weight of 100% as stipulated in Paragraph 1 of Article 166 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Holding Company Capital Adequacy Notification	–	–	100%						–	–						

**CCR1: Analysis of counterparty credit risk (CCR) exposure by approach**
*Millions of yen*

Item No.		March 31, 2023					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	-	-	/	1.4	-	-
	Current exposure method	2,957,602	3,503,547	/	/	6,437,567	2,246,607
2	Expected exposure method	/	/	-	-	-	-
3	Simple Approach for credit risk mitigation	/	/	/	/	-	-
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	39,628,753	1,577,226
5	Exposure variation estimation model	/	/	/	/	-	-
6	Total	/	/	/	/	/	3,823,834

*Millions of yen*

Item No.		March 31, 2022					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	-	-	/	1.4	-	-
	Current exposure method	3,456,832	3,040,860	/	/	6,514,959	2,451,883
2	Expected exposure method	/	/	-	-	-	-
3	Simple Approach for credit risk mitigation	/	/	/	/	-	-
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	46,040,026	1,760,090
5	Exposure variation estimation model	/	/	/	/	-	-
6	Total	/	/	/	/	/	4,211,974

**CCR2: Credit valuation adjustment (CVA) capital charge**
*Millions of yen*

Item No.		March 31, 2023		March 31, 2022	
		a	b	a	b
		EAD post-CRM	RWA (Amount obtained by dividing amount corresponding to CVA risk by 8%)	EAD post-CRM	RWA (Amount obtained by dividing amount corresponding to CVA risk by 8%)
1	Total portfolios subject to advanced risk measurement method	-	-	-	-
2	(i) Amount of CVA Value at Risk (including the multiplier)	/	-	/	-
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)	/	-	/	-
4	Total portfolios subject to standardized risk measurement method	6,334,089	3,047,872	6,560,889	3,495,478
5	Total portfolios subject to amount corresponding to CVA risk	6,334,089	3,047,872	6,560,889	3,495,478

**CCR3: CCR exposures by regulatory portfolio and risk weights**
*Millions of yen*

Item No.	Regulatory portfolio	March 31, 2023								
		a	b	c	d	e	f	g	h	i
		Credit equivalent amounts (after taking into account the CRM effects)								
	Risk weight	0%	10%	20%	50%	75%	100%	150%	Others	Total
1	Government of Japan and Bank of Japan	2,806	-	-	-	-	-	-	-	2,806
2	Central governments and central banks of foreign countries	56,504	-	30,610	5,980	-	17,543	-	-	110,638
3	Bank for International Settlements, etc.	-	-	-	-	-	-	-	-	-
4	Local authorities in Japan	-	-	-	-	-	-	-	-	-
5	Non-central government, etc. public sector entities in foreign countries	-	-	14,165	-	-	-	-	-	14,165
6	Multilateral development banks	3,944	-	-	571	-	-	-	-	4,516
7	Local authority financial institutions	-	-	-	-	-	-	-	-	-
8	Government agencies in Japan	-	751	51	-	-	-	-	-	802
9	Local authority land development corporations, public housing corporations, and regional public road corporations	-	-	-	-	-	-	-	-	-
10	Financial institutions and type I financial instruments business operators	-	-	1,593,046	96,515	-	29,803	362	-	1,719,727
11	Corporates, etc.	-	-	-	-	-	1,326,537	-	-	1,326,537
12	SMEs, etc. and individuals	-	-	-	-	409	-	-	-	409
13	Other than the above	-	-	-	-	-	628,059	-	-	628,059
14	Total	63,255	751	1,637,873	103,068	409	2,001,943	362	-	3,807,663

Millions of yen

Item No.	Regulatory portfolio Risk weight	March 31, 2022								
		a	b	c	d	e	f	g	h	i
		Credit equivalent amounts (after taking into account the CRM effects)								
		0%	10%	20%	50%	75%	100%	150%	Others	Total
1	Government of Japan and Bank of Japan	2,939	-	-	-	-	-	-	-	2,939
2	Central governments and central banks of foreign countries	30,142	-	704,060	7,310	-	25,557	-	-	767,071
3	Bank for International Settlements, etc.	765	-	-	-	-	-	-	-	765
4	Local authorities in Japan	-	-	-	275	-	-	-	-	275
5	Non-central government, etc. public sector entities in foreign countries	-	-	5,387	-	-	-	-	-	5,387
6	Multilateral development banks	7,430	-	-	4,517	-	-	-	-	11,947
7	Local authority financial institutions	-	-	-	-	-	-	-	-	-
8	Government agencies in Japan	-	1,388	85	-	-	-	-	-	1,474
9	Local authority land development corporations, public housing corporations, and regional public road corporations	-	-	-	-	-	-	-	-	-
10	Financial institutions and type I financial instruments business operators	-	-	1,591,677	228,129	-	21,886	0	-	1,841,693
11	Corporates, etc.	-	-	-	-	-	1,393,154	-	-	1,393,154
12	SMEs, etc. and individuals	-	-	-	-	734	-	-	-	734
13	Other than the above	-	-	-	-	-	636,092	-	-	636,092
14	Total	41,277	1,388	2,301,210	240,232	734	2,076,692	0	-	4,661,536

## CCR4: IRB – CCR exposures by portfolio and PD scale

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2023						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
<b>Sovereign exposures</b>								
1	0.00 to <0.15	35,407,197	0.00%	0.0	36.12%	4.7	97,674	0.27%
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	36	0.52%	0.0	7.12%	5.0	5	15.87%
5	0.75 to <2.50	64	1.76%	0.0	36.06%	1.0	47	73.37%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	357	11.27%	0.0	–	4.9	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	35,407,655	0.00%	0.0	36.12%	4.7	97,727	0.27%
<b>Bank exposures</b>								
1	0.00 to <0.15	3,630,112	0.05%	0.9	29.68%	1.3	478,404	13.17%
2	0.15 to <0.25	90,246	0.16%	0.5	35.71%	1.0	18,832	20.86%
3	0.25 to <0.50	21,566	0.29%	0.0	22.80%	1.5	4,823	22.36%
4	0.50 to <0.75	3,438	0.52%	0.0	31.04%	1.8	1,377	40.06%
5	0.75 to <2.50	40,463	1.74%	0.0	31.04%	1.6	32,025	79.14%
6	2.50 to <10.00	4,825	5.48%	0.0	36.06%	5.0	8,518	176.52%
7	10.00 to <100.00	27,419	11.27%	0.0	30.27%	3.9	39,826	145.24%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	3,818,072	0.16%	1.5	29.82%	1.4	583,810	15.29%
<b>Corporate exposures</b>								
1	0.00 to <0.15	2,464,117	0.05%	3.2	35.19%	2.4	474,057	19.23%
2	0.15 to <0.25	89,364	0.16%	0.6	27.58%	3.2	23,566	26.37%
3	0.25 to <0.50	112,308	0.29%	0.3	35.47%	0.7	36,303	32.32%
4	0.50 to <0.75	84,573	0.52%	0.1	35.52%	2.7	56,545	66.85%
5	0.75 to <2.50	31,235	1.59%	0.2	27.80%	2.9	19,987	63.98%
6	2.50 to <10.00	2,087	5.48%	0.0	32.86%	2.0	2,257	108.16%
7	10.00 to <100.00	72,693	11.27%	0.3	26.64%	2.5	87,478	120.33%
8	100.00 (Default)	3,133	100.00%	0.0	22.60%	–	1,203	38.40%
9	Sub-total	2,859,514	0.50%	5.1	34.66%	2.4	701,399	24.52%
<b>SME exposures</b>								
1	0.00 to <0.15	1,946	0.07%	0.1	28.41%	2.0	238	12.25%
2	0.15 to <0.25	7,918	0.16%	0.4	30.51%	2.1	1,660	20.96%
3	0.25 to <0.50	6,576	0.29%	0.3	30.90%	2.0	1,940	29.51%
4	0.50 to <0.75	3,969	0.52%	0.2	22.06%	2.7	1,140	28.72%
5	0.75 to <2.50	4,077	1.46%	0.3	30.10%	2.2	2,266	55.59%
6	2.50 to <10.00	974	5.48%	0.0	28.89%	2.2	800	82.06%
7	10.00 to <100.00	696	11.27%	0.1	6.33%	4.0	173	24.94%
8	100.00 (Default)	58	100.00%	0.0	31.55%	–	18	31.57%
9	Sub-total	26,218	1.15%	1.6	28.41%	2.2	8,238	31.42%
<b>Specialized lending exposures</b>								
1	0.00 to <0.15	79,004	0.07%	0.3	27.25%	4.7	18,524	23.44%
2	0.15 to <0.25	37,114	0.16%	0.0	27.10%	4.0	11,605	31.26%
3	0.25 to <0.50	14,266	0.29%	0.0	27.87%	4.6	6,624	46.43%
4	0.50 to <0.75	4,345	0.52%	0.0	27.27%	4.0	2,338	53.82%
5	0.75 to <2.50	4,634	1.51%	0.0	28.30%	3.7	3,496	75.45%
6	2.50 to <10.00	4,375	5.48%	0.0	29.23%	4.9	5,233	119.59%
7	10.00 to <100.00	1,419	11.27%	0.0	27.68%	4.3	1,944	136.96%
8	100.00 (Default)	470	100.00%	0.0	25.86%	–	217	46.26%
9	Sub-total	145,630	0.76%	0.6	27.37%	4.4	49,985	34.32%



Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2023						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
<b>Other retail exposures</b>								
1	0.00 to <0.15	–	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	1,027	0.47%	0.2	34.60%	–	251	24.47%
4	0.50 to <0.75	–	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–	–
6	2.50 to <10.00	121	6.47%	0.1	46.54%	–	85	70.27%
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	1,148	1.11%	0.4	35.86%	–	336	29.31%
<b>Purchased receivables</b>								
1	0.00 to <0.15	–	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	–	–	–	–	–	–	–
<b>Total (all portfolios)</b>		<b>42,258,240</b>	<b>0.05%</b>	<b>9.4</b>	<b>35.42%</b>	<b>4.3</b>	<b>1,441,498</b>	<b>3.41%</b>

## CCR4: IRB – CCR exposures by portfolio and PD scale

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2022						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
<b>Sovereign exposures</b>								
1	0.00 to <0.15	41,292,666	0.00%	0.0	36.15%	4.8	136,010	0.32%
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	50	0.55%	0.0	6.97%	5.0	8	15.87%
5	0.75 to <2.50	75	1.84%	0.0	37.52%	1.0	58	77.55%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	249	11.02%	0.0	–	5.0	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	41,293,043	0.00%	0.0	36.15%	4.8	136,077	0.32%
<b>Bank exposures</b>								
1	0.00 to <0.15	3,443,866	0.05%	0.8	27.93%	1.8	502,961	14.60%
2	0.15 to <0.25	165,746	0.17%	0.5	34.61%	1.0	34,780	20.98%
3	0.25 to <0.50	5,058	0.30%	0.0	20.89%	1.5	1,017	20.12%
4	0.50 to <0.75	5,047	0.55%	0.0	35.03%	1.2	2,198	43.54%
5	0.75 to <2.50	26,675	1.78%	0.0	35.94%	0.1	21,088	79.05%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	8,417	11.02%	0.0	24.92%	4.6	11,944	141.89%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	3,654,812	0.10%	1.4	28.28%	1.8	573,990	15.70%
<b>Corporate exposures</b>								
1	0.00 to <0.15	2,300,434	0.05%	3.0	36.93%	2.1	429,035	18.65%
2	0.15 to <0.25	147,012	0.17%	0.7	31.95%	2.6	43,837	29.81%
3	0.25 to <0.50	58,593	0.30%	0.3	35.53%	3.2	34,948	59.64%
4	0.50 to <0.75	34,598	0.55%	0.1	35.63%	1.8	17,836	51.55%
5	0.75 to <2.50	41,708	1.52%	0.3	30.39%	2.3	27,667	66.33%
6	2.50 to <10.00	5,539	5.69%	0.0	33.79%	1.6	6,058	109.36%
7	10.00 to <100.00	138,278	11.02%	0.2	32.85%	1.8	207,174	149.82%
8	100.00 (Default)	6,781	100.00%	0.0	23.23%	–	2,657	39.19%
9	Sub-total	2,732,947	0.91%	5.0	36.27%	2.2	769,216	28.14%
<b>SME exposures</b>								
1	0.00 to <0.15	669	0.07%	0.0	28.59%	1.9	83	12.44%
2	0.15 to <0.25	4,111	0.17%	0.3	28.91%	2.2	836	20.34%
3	0.25 to <0.50	2,958	0.30%	0.3	26.33%	2.4	734	24.83%
4	0.50 to <0.75	3,785	0.55%	0.2	18.75%	3.7	1,179	31.16%
5	0.75 to <2.50	2,431	1.37%	0.3	22.62%	3.1	1,103	45.39%
6	2.50 to <10.00	521	5.69%	0.0	24.72%	3.6	390	74.95%
7	10.00 to <100.00	337	11.02%	0.0	9.71%	3.5	159	47.20%
8	100.00 (Default)	70	100.00%	0.0	18.56%	–	21	31.23%
9	Sub-total	14,886	1.39%	1.5	24.14%	2.8	4,510	30.29%
<b>Specialized lending exposures</b>								
1	0.00 to <0.15	93,194	0.06%	0.2	26.85%	4.8	21,438	23.00%
2	0.15 to <0.25	46,672	0.17%	0.0	26.67%	3.4	13,438	28.79%
3	0.25 to <0.50	19,933	0.30%	0.0	26.84%	4.5	8,977	45.03%
4	0.50 to <0.75	11,979	0.55%	0.0	26.81%	4.0	6,466	53.97%
5	0.75 to <2.50	19,665	1.23%	0.0	27.00%	4.8	15,003	76.29%
6	2.50 to <10.00	1,360	5.69%	0.0	27.44%	4.6	1,508	110.88%
7	10.00 to <100.00	2,080	11.02%	0.0	26.67%	4.5	2,762	132.78%
8	100.00 (Default)	1,167	100.00%	0.0	30.16%	–	312	26.77%
9	Sub-total	196,054	1.01%	0.5	26.84%	4.4	69,908	35.65%

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2022						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
<b>Other retail exposures</b>								
1	0.00 to <0.15	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-
3	0.25 to <0.50	-	-	-	-	-	-	-
4	0.50 to <0.75	752	0.50%	0.2	34.30%	-	186	24.75%
5	0.75 to <2.50	-	-	-	-	-	-	-
6	2.50 to <10.00	52	7.09%	0.1	39.07%	-	32	62.27%
7	10.00 to <100.00	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-
9	Sub-total	805	0.93%	0.3	34.61%	-	219	27.21%
<b>Purchased receivables</b>								
1	0.00 to <0.15	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-
3	0.25 to <0.50	-	-	-	-	-	-	-
4	0.50 to <0.75	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-
9	Sub-total	-	-	-	-	-	-	-
<b>Total (all portfolios)</b>		<b>47,892,549</b>	<b>0.06%</b>	<b>8.9</b>	<b>35.52%</b>	<b>4.4</b>	<b>1,553,922</b>	<b>3.24%</b>

**CCR5: Composition of collateral for CCR exposure**
*Millions of yen*

Item No.		March 31, 2023					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Segregated	Unsegregated	Segregated	Unsegregated				
1	Cash (domestic currency)	–	783,628	47,318	1,833,491	13,142,873	10,633,447
2	Cash (foreign currency)	–	1,028,233	816	688,034	30,842,612	13,028,525
3	Domestic sovereign debt	105,668	116,687	566,223	253,600	7,130,361	23,340,825
4	Other sovereign debt	186,110	12,612	128,116	44,124	19,999,972	21,028,476
5	Government agency debt	1,125	134	–	–	3,889,268	10,676,956
6	Corporate bonds	19,790	18,473	–	–	905,775	1,869,361
7	Equity	–	96,146	–	86,813	2,892,621	1,464,360
8	Other collateral	11,177	13,244	–	4,763	607,362	878,724
9	Total	323,872	2,069,160	742,474	2,910,828	79,410,847	82,920,677

*Millions of yen*

Item No.		March 31, 2022					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Segregated	Unsegregated	Segregated	Unsegregated				
1	Cash (domestic currency)	–	632,474	38,104	2,380,537	9,002,078	10,874,246
2	Cash (foreign currency)	–	413,293	7,185	780,922	25,029,501	12,939,413
3	Domestic sovereign debt	143,269	101,281	502,734	532,234	6,273,463	16,073,158
4	Other sovereign debt	188,671	15,751	43,866	63,131	19,206,705	18,024,564
5	Government agency debt	2,332	990	196	15,662	2,432,422	6,305,225
6	Corporate bonds	7,635	9,165	–	–	747,150	1,595,603
7	Equity	–	69,497	–	87,365	3,410,980	2,099,866
8	Other collateral	8,740	17,449	–	4,494	651,313	683,051
9	Total	350,650	1,259,903	592,087	3,864,349	66,753,616	68,595,129

## CCR6: Credit derivatives exposures

Millions of yen

Item No.		March 31, 2023		March 31, 2022	
		a	b	a	b
		Protection bought	Protection sold	Protection bought	Protection sold
	Notional principal				
1	Single-name credit default swaps	2,794,146	1,422,856	2,397,932	1,340,483
2	Index credit default swaps	428,739	442,872	322,059	293,304
3	Total return swaps	370,656	73,876	497,123	71,849
4	Credit options	–	–	–	–
5	Other credit derivatives	–	–	–	–
6	Total notional principal	3,593,543	1,939,604	3,217,116	1,705,636
	Fair value				
7	Positive fair value (asset)	15,970	10,539	14,677	26,241
8	Negative fair value (liability)	53,399	11,523	59,813	355

## CCR8: Exposures to central counterparties

Millions of yen

Item No.		March 31, 2023		March 31, 2022	
		a	b	a	b
		Exposures to central counterparties (post-CRM)	RWA	Exposures to central counterparties (post-CRM)	RWA
1	Exposures to qualifying central counterparties (total)	/	436,932	/	499,373
2	Exposures for trades at qualifying central counterparties (excluding initial margin)	5,131,316	33,478	3,629,582	34,110
3	(i) Derivative transactions (OTC)	4,041,369	28,076	2,788,583	26,811
4	(ii) Derivative transactions (exchange traded)	438,113	5,401	477,367	7,298
5	(iii) Repo transactions	651,833	–	363,632	–
6	(iv) Netting sets where cross-product netting has been approved	–	–	–	–
7	Segregated initial margin	–	/	–	/
8	Non-segregated initial margin	986,047	12,890	728,846	11,257
9	Pre-funded default fund contributions	441,792	390,563	362,597	454,006
10	Unfunded default fund contributions	–	–	–	–
11	Exposures to non-qualifying central counterparties (total)	/	142,441	/	130,202
12	Exposures for trades at non-qualifying central counterparties (excluding initial margin)	56,605	56,605	45,144	45,144
13	(i) Derivative transactions (OTC)	56,605	56,605	45,144	45,144
14	(ii) Derivative transactions (exchange traded)	–	–	–	–
15	(iii) Repo transactions	–	–	–	–
16	(iv) Netting sets where cross-product netting has been approved	–	–	–	–
17	Segregated initial margin	–	/	–	/
18	Non-segregated initial margin	–	–	–	–
19	Pre-funded default fund contributions	6,866	85,835	6,804	85,058
20	Unfunded default fund contributions	–	–	–	–

**SEC1: Securitization exposures by underlying asset type (securitization exposures subject to the calculation of the amount of credit risk-weighted assets only)**

Millions of yen

Item No.	Underlying asset type	March 31, 2023					
		a	b	c	d	e	f
		MUFG acting as originator			MUFG acting as sponsor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	246,411	–	246,411	45,443	–	45,443
2	Residential mortgages	47,441	–	47,441	–	–	–
3	Credit card receivables	–	–	–	44,990	–	44,990
4	Other retail exposures	198,970	–	198,970	453	–	453
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	48,574	610,401	658,975	687,499	–	687,499
7	Loans to corporates	–	610,401	610,401	–	–	–
8	Commercial mortgage-backed securities	–	–	–	320,581	–	320,581
9	Leasing receivables and account receivables	43,980	–	43,980	117,765	–	117,765
10	Other wholesale	4,593	–	4,593	249,153	–	249,153
11	Re-securitization	–	–	–	–	–	–

**SEC1: Securitization exposures by underlying asset type (securitization exposures subject to the calculation of the amount of credit risk-weighted assets only)**

Millions of yen

Item No.	Underlying asset type	March 31, 2022					
		a	b	c	d	e	f
		MUFG acting as originator			MUFG acting as sponsor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	223,467	–	223,467	32,436	–	32,436
2	Residential mortgages	51,177	–	51,177	–	–	–
3	Credit card receivables	–	–	–	32,000	–	32,000
4	Other retail exposures	172,290	–	172,290	436	–	436
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	145,795	332,149	477,945	274,942	–	274,942
7	Loans to corporates	–	332,149	332,149	–	–	–
8	Commercial mortgage-backed securities	129,269	–	129,269	–	–	–
9	Leasing receivables and account receivables	10,500	–	10,500	102,424	–	102,424
10	Other wholesale	6,025	–	6,025	172,517	–	172,517
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	March 31, 2023					
		g	h	i	j	k	l
		MUFG acting as originator / sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	3,295,824	–	3,295,824	2,094,814	–	2,094,814
2	Residential mortgages	181,108	–	181,108	1,479,431	–	1,479,431
3	Credit card receivables	1,327,839	–	1,327,839	86,821	–	86,821
4	Other retail exposures	1,786,875	–	1,786,875	528,562	–	528,562
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	3,288,802	–	3,288,802	3,484,112	–	3,484,112
7	Loans to corporates	144,594	–	144,594	3,370,325	–	3,370,325
8	Commercial mortgage-backed securities	–	–	–	–	–	–
9	Leasing receivables and account receivables	2,687,061	–	2,687,061	105,325	–	105,325
10	Other wholesale	457,146	–	457,146	8,461	–	8,461
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	March 31, 2022					
		g	h	i	j	k	l
		MUFG acting as originator / sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	2,688,668	–	2,688,668	2,147,996	–	2,147,996
2	Residential mortgages	109,843	–	109,843	1,613,495	–	1,613,495
3	Credit card receivables	1,181,511	–	1,181,511	56,424	–	56,424
4	Other retail exposures	1,397,312	–	1,397,312	477,974	–	477,974
5	Re-securitization	–	–	–	102	–	102
6	Wholesale (total)	2,555,388	–	2,555,388	3,230,884	–	3,230,884
7	Loans to corporates	33,491	–	33,491	2,856,005	–	2,856,005
8	Commercial mortgage-backed securities	–	–	–	274,408	–	274,408
9	Leasing receivables and account receivables	2,216,327	–	2,216,327	92,010	–	92,010
10	Other wholesale	305,569	–	305,569	8,461	–	8,461
11	Re-securitization	–	–	–	–	–	–

**SEC2: Securitization exposures by underlying asset type (securitization exposures subject to the calculation of the amount corresponding to market risk only)**

Millions of yen

Item No.	Underlying asset type	March 31, 2023								
		a	b	c	d	e	f	g	h	i
		MUFG acting as originator			MUFG acting as sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	–	–	–	–	–	–	19,453	–	19,453
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	1,683	–	1,683
4	Other retail exposures	–	–	–	–	–	–	17,770	–	17,770
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	–	–	–	–	–	–	54,051	–	54,051
7	Loans to corporates	–	–	–	–	–	–	33,760	–	33,760
8	Commercial mortgage-backed securities	–	–	–	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–	8,225	–	8,225
10	Other wholesale	–	–	–	–	–	–	12,064	–	12,064
11	Re-securitization	–	–	–	–	–	–	–	–	–

**SEC2: Securitization exposures by underlying asset type (securitization exposures subject to the calculation of the amount corresponding to market risk only)**

Millions of yen

Item No.	Underlying asset type	March 31, 2022								
		a	b	c	d	e	f	g	h	i
		MUFG acting as originator			MUFG acting as sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	–	–	–	–	–	–	9,071	–	9,071
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	32	–	32
4	Other retail exposures	–	–	–	–	–	–	9,039	–	9,039
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	5,600	–	5,600	–	–	–	10,540	–	10,540
7	Loans to corporates	5,600	–	5,600	–	–	–	9,358	–	9,358
8	Commercial mortgage-backed securities	–	–	–	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–	1,154	–	1,154
10	Other wholesale	–	–	–	–	–	–	27	–	27
11	Re-securitization	–	–	–	–	–	–	–	–	–



**SEC3: Securitization exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (MUFG acting as originator or sponsor)**

Millions of yen

Item No.		March 31, 2023							
		a	b	c	d	e	f	g	h
		Total		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization	
				Securitization				Senior	Non-senior
		Retail underlying		Wholesale					
Amount of exposures (by risk weight category)									
1	Securitization exposures subject to a risk weight of 20% or less	7,532,729	6,974,877	6,974,877	3,390,605	3,584,271	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	462,432	409,884	409,884	139,013	270,870	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	208,815	208,815	208,815	48,997	159,817	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	18,887	18,887	18,887	8,971	9,916	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	90	90	90	90	-	-	-	-
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	3,971,373	3,360,972	3,360,972	644,920	2,716,051	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	1,017,438	1,017,438	1,017,438	707,763	309,674	-	-	-
8	Securitization exposures subject to the Standardized Approach	3,234,053	3,234,053	3,234,053	2,234,903	999,149	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	90	90	90	90	-	-	-	-

Item No.		March 31, 2023							
		a	b	c	d	e	f	g	h
		Total	Traditional securitizations (asset transfer type) (sub-total)						
			Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior		
Amount of credit risk-weighted assets (by calculation method)									
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	637,561	534,727	534,727	97,649	437,077	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach	109,714	109,714	109,714	72,096	37,617	-	-	-
12	Credit RWA calculated using the Standardized Approach	507,435	507,435	507,435	281,254	226,181	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	1,133	1,133	1,133	1,133	-	-	-	-
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	51,004	42,778	42,778	7,811	34,966	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	8,777	8,777	8,777	5,767	3,009	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	40,594	40,594	40,594	22,500	18,094	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	90	90	90	90	-	-	-	-

Millions of yen

Item No.		March 31, 2023						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	557,852	557,852	-	557,852	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	52,548	52,548	-	52,548	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	-	-	-	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	610,401	610,401	-	610,401	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		March 31, 2023						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
			Securitization			Re-securitization		
			Retail underlying	Wholesale		Senior	Non-senior	
	Amount of credit risk-weighted assets (by calculation method)							
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	102,834	102,834	-	102,834	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach	-	-	-	-	-	-	-
12	Credit RWA calculated using the Standardized Approach	-	-	-	-	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	8,226	8,226	-	8,226	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

**SEC3: Securitization exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (MUFG acting as originator or sponsor)**

Millions of yen

Item No.		March 31, 2022							
		a	b	c	d	e	f	g	h
		Total		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization	
				Securitization		Retail underlying	Wholesale	Senior	Non-senior
Amount of exposures (by risk weight category)									
1	Securitization exposures subject to a risk weight of 20% or less	5,811,946	5,502,880	5,502,880	2,845,978	2,656,901	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	355,970	332,887	332,887	51,436	281,451	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	62,275	62,275	62,275	28,785	33,489	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	22,573	22,573	22,573	18,289	4,283	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	83	83	83	83	-	-	-	-
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	2,977,170	2,645,021	2,645,021	326,644	2,318,376	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	945,069	945,069	945,069	674,196	270,872	-	-	-
8	Securitization exposures subject to the Standardized Approach	2,330,526	2,330,526	2,330,526	1,943,648	386,878	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	83	83	83	83	-	-	-	-

Item No.		March 31, 2022								
		a	b	c	d	e	f	g	h	
		Total		Traditional securitizations (asset transfer type) (sub-total)						
				Securitization		Re-securitization				
		Retail underlying		Wholesale		Senior		Non-senior		
Amount of credit risk-weighted assets (by calculation method)										
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	503,788	446,608	446,608	71,912	374,696	-	-	-	
11	Credit RWA calculated using the External Ratings-based Approach	109,951	109,951	109,951	69,256	40,695	-	-	-	
12	Credit RWA calculated using the Standardized Approach	289,728	289,728	289,728	222,788	66,940	-	-	-	
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	1,038	1,038	1,038	1,038	-	-	-	-	
Capital requirements (by calculation method)										
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	40,303	35,728	35,728	5,752	29,975	-	-	-	
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	8,796	8,796	8,796	5,540	3,255	-	-	-	
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	23,178	23,178	23,178	17,823	5,355	-	-	-	
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	83	83	83	83	-	-	-	-	

Millions of yen

Item No.		March 31, 2022						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	309,066	309,066	-	309,066	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	23,083	23,083	-	23,083	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	-	-	-	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	332,149	332,149	-	332,149	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		March 31, 2022						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
			Securitization			Re-securitization		
	Retail underlying		Wholesale		Senior	Non-senior		
	Amount of credit risk-weighted assets (by calculation method)							
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	57,180	57,180	-	57,180	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach	-	-	-	-	-	-	-
12	Credit RWA calculated using the Standardized Approach	-	-	-	-	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	4,574	4,574	-	4,574	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-



**SEC4: Securitization exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (MUFG acting as investor)**

Millions of yen

Item No.		March 31, 2023							
		a	b	c	d	e	f	g	h
		Total		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization	
				Securitization				Senior	Non-senior
		Retail underlying		Wholesale					
Amount of exposures (by risk weight category)									
1	Securitization exposures subject to a risk weight of 20% or less	5,547,753	5,547,753	5,547,753	2,082,043	3,465,710	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	9,941	9,941	9,941	-	9,941	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	12,756	12,756	12,756	12,756	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	8,476	8,476	8,476	15	8,461	-	-	-
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	55,055	55,055	55,055	-	55,055	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	5,270,006	5,270,006	5,270,006	2,083,961	3,186,044	-	-	-
8	Securitization exposures subject to the Standardized Approach	245,389	245,389	245,389	10,838	234,551	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	8,476	8,476	8,476	15	8,461	-	-	-

Item No.		March 31, 2023							
		a	b	c	d	e	f	g	h
		Total	Traditional securitizations (asset transfer type) (sub-total)						
			Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior		
Amount of credit risk-weighted assets (by calculation method)									
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	8,670	8,670	8,670	-	8,670	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach	905,489	905,489	905,489	268,887	636,602	-	-	-
12	Credit RWA calculated using the Standardized Approach	36,266	36,266	36,266	1,083	35,182	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	105,955	105,955	105,955	187	105,768	-	-	-
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	693	693	693	-	693	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	72,439	72,439	72,439	21,510	50,928	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	2,901	2,901	2,901	86	2,814	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	8,476	8,476	8,476	15	8,461	-	-	-

Millions of yen

Item No.		March 31, 2023						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	-	-	-	-	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	-	-	-	-	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	-	-	-	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		March 31, 2023						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
			Securitization			Re-securitization		
	Retail underlying		Wholesale		Senior	Non-senior		
	Amount of credit risk-weighted assets (by calculation method)							
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach	-	-	-	-	-	-	-
12	Credit RWA calculated using the Standardized Approach	-	-	-	-	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

**SEC4: Securitization exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (MUFG acting as investor)**

Millions of yen

Item No.		March 31, 2022							
		a	b	c	d	e	f	g	h
		Total		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization	
				Securitization				Senior	Non-senior
		Retail underlying		Wholesale					
Amount of exposures (by risk weight category)									
1	Securitization exposures subject to a risk weight of 20% or less	5,240,429	5,240,429	5,240,429	2,130,215	3,110,213	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	49	49	49	49	-	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	83,695	83,695	83,593	17,022	66,571	102	102	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	45,051	45,051	45,051	591	44,460	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	9,654	9,654	9,654	15	9,639	-	-	-
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	98,167	98,167	98,167	-	98,167	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	5,182,865	5,182,865	5,182,865	2,120,048	3,062,817	-	-	-
8	Securitization exposures subject to the Standardized Approach	88,193	88,193	88,091	27,831	60,260	102	102	-
9	Securitization exposures subject to a risk weight of 1250%	9,654	9,654	9,654	15	9,639	-	-	-

Item No.		March 31, 2022								
		a	b	c	d	e	f	g	h	
		Total		Traditional securitizations (asset transfer type) (sub-total)						
				Securitization			Re-securitization			
				Retail underlying	Wholesale			Senior	Non-senior	
Amount of credit risk-weighted assets (by calculation method)										
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	25,944	25,944	25,944	-	25,944	-	-	-	
11	Credit RWA calculated using the External Ratings-based Approach	962,816	962,816	962,816	272,489	690,327	-	-	-	
12	Credit RWA calculated using the Standardized Approach	12,328	12,328	12,225	3,186	9,039	102	102	-	
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	120,679	120,679	120,679	187	120,492	-	-	-	
Capital requirements (by calculation method)										
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	2,075	2,075	2,075	-	2,075	-	-	-	
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	77,025	77,025	77,025	21,799	55,226	-	-	-	
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	986	986	978	254	723	8	8	-	
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	9,654	9,654	9,654	15	9,639	-	-	-	

Millions of yen

Item No.		March 31, 2022						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	-	-	-	-	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	-	-	-	-	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	-	-	-	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		March 31, 2022						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
			Securitization			Re-securitization		
	Retail underlying		Wholesale		Senior	Non-senior		
	Amount of credit risk-weighted assets (by calculation method)							
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach	-	-	-	-	-	-	-
12	Credit RWA calculated using the Standardized Approach	-	-	-	-	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-



## MR1: Market risk under the Standardized Approach

Item No.		Millions of yen	
		March 31, 2023	March 31, 2022
		RWA (Amount obtained by dividing amount corresponding to risk by 8%)	
1	Interest rate risk (general and specific)	888,213	675,393
2	Equity risk (general and specific)	306,841	336,537
3	Foreign exchange risk	193,342	136,033
4	Commodity risk	1,630	843
	Options transactions		
5	Simplified approach	–	–
6	Delta-plus method	–	–
7	Scenario approach	–	–
8	Specific risk relating to securitization exposures	47,202	18,679
9	Total	1,437,231	1,167,487

## MR2: RWA flow statements of market risk exposures under an IMA

Item No.	End of previous fiscal year: March 31, 2022		Stressed VaR	IRC	CRM	Other	Total RWA
	End of current fiscal year: March 31, 2023	VaR					
1a	RWA at end of previous fiscal year	807,291	2,415,150	–	–		3,222,441
1b	Regulatory adjustment	2.19	2.29	–	–		2.27
1c	RWA at end of previous fiscal year (end of day)	368,001	1,050,473	–	–		1,418,474
2	Movement in risk levels	228,892	44,226	–	–		273,118
3	Model updates/changes	–	–	–	–		–
4	Methodology and policy	–	–	–	–		–
5	Acquisitions and disposals	–	–	–	–		–
6	Foreign exchange movements	(9,009)	45,096	–	–		36,086
7	Other	(150,354)	257,135	–	–		106,780
8a	RWA at end of current fiscal year (end of day)	437,528	1,396,931	–	–		1,834,460
8b	Regulatory adjustment	3.00	2.81	–	–		2.85
8c	RWA at end of current fiscal year	1,316,278	3,929,471	–	–		5,245,750

Item No.	End of previous fiscal year: March 31, 2021		Stressed VaR	IRC	CRM	Other	Total RWA
	End of current fiscal year: March 31, 2022	VaR					
1a	RWA at end of previous fiscal year	484,034	2,144,197	–	–		2,628,232
1b	Regulatory adjustment	3.00	3.55	–	–		3.43
1c	RWA at end of previous fiscal year (end of day)	161,239	603,023	–	–		764,262
2	Movement in risk levels	183,201	482,887	–	–		666,089
3	Model updates/changes	–	–	–	–		–
4	Methodology and policy	–	–	–	–		–
5	Acquisitions and disposals	–	–	–	–		–
6	Foreign exchange movements	38,910	(68,272)	–	–		(29,362)
7	Other	(15,350)	32,835	–	–		17,485
8a	RWA at end of current fiscal year (end of day)	368,001	1,050,473	–	–		1,418,474
8b	Regulatory adjustment	2.19	2.29	–	–		2.27
8c	RWA at end of current fiscal year	807,291	2,415,150	–	–		3,222,441

### MR3: Values of Internal Models Approach (Market risk)

Millions of yen

Item No.		March 31, 2023	March 31, 2022
	Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
1	Maximum value	47,178	35,997
2	Average value	34,818	17,299
3	Minimum value	18,906	11,626
4	Period end	35,002	29,440
	Stressed Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
5	Maximum value	162,629	117,748
6	Average value	93,923	64,329
7	Minimum value	54,552	44,283
8	Period end	111,754	84,037
	Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value	-	-
10	Average value	-	-
11	Minimum value	-	-
12	Period end	-	-
	Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value	-	-
14	Average value	-	-
15	Minimum value	-	-
16	Period end	-	-
17	Floor (Revised Standardized Approach)	-	-

There are no applicable amounts for incremental risk or comprehensive risk.

#### (Scope of application of Internal Models Approach)

MUFG uses the Internal Models Approach for general market risk; however, at the following group companies, the Standardized Approach is applied: Consolidated subsidiaries of Mitsubishi UFJ Trust and Banking Corporation, certain risk categories at Bank of Ayudhya Public Company Limited and its consolidated subsidiaries, and PT Bank Danamon Indonesia, Tbk.

In addition, the same Internal Models Approach is used for each entity in the MUFG Group.

#### (Overview of models)

MUFG employs the historical simulation (hereinafter, "HS") method as the main risk measurement method. For products and positions for which the HS method is not applied, risk amounts are measured using reasonable and conservative methods and then added to risk amounts calculated using the HS method.

In addition, when the Internal Models Approach is used, the same models are used as the models for internal management and regulatory models.

#### (Assumptions for calculation of Value at Risk)

When calculating VaR, daily historical data is used. The observation period is 701 business days (approximately three years) and this data is not weighted.

Method of converting the holding period: VaR for holding period of one business day is converted into holding period of 10 business days using the root t-factor method.

Method of aggregating VaR: VaR is measured by taking into consideration the effect of diversification between risk factors.

Price Revaluation Method: For interest rate swaps and other instruments with no optionality, the sensitivity method is used. For instruments with optionality, either the full valuation method or the matrix method is used. The matrix method is the method which calculates profit and loss history using nonlinear profit and loss distribution calculated in advance.

Movements in risk factors are simulated using relative returns for foreign exchange rates, stock prices, commodity prices, and their volatilities. Absolute returns are used for other risk factors.

In addition, recent variance in risk factors is reflected by multiplying the proportion of variance in profit and loss in the most recent period to variance in profit and loss over 701 business days (with a minimum value of 1) calculated by the VaR.

#### (Assumptions for calculation of stressed Value at Risk)

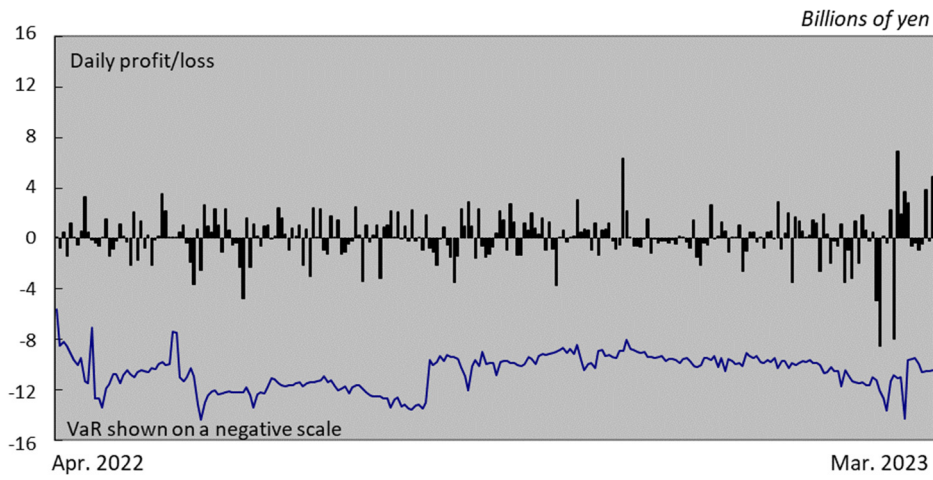
Method of selecting the stress period: Starting from April 2002, the largest VaR (determined using HS method) from an observation period of 234 business days is selected and measured with a position as of three months prior to the renewal of the stress period.

This is based on the rationale that the period with the largest risk is considered the stress period.

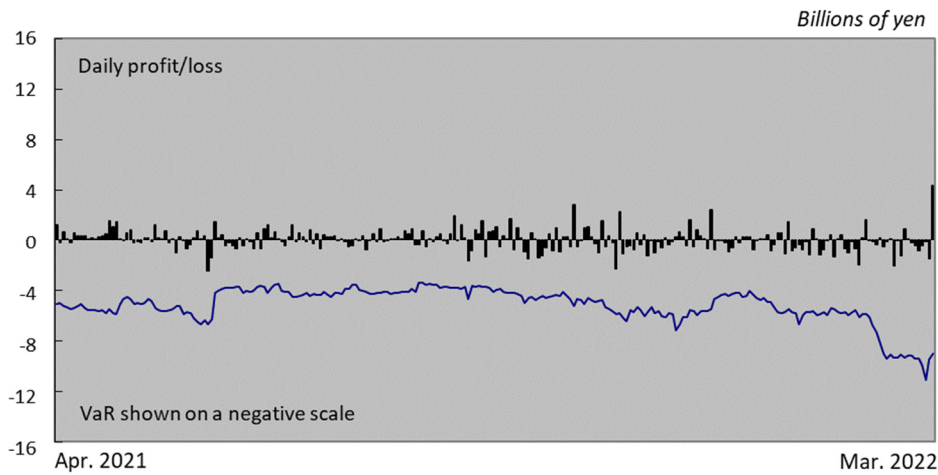
Price Revaluation Method: For interest rate swaps and other instruments with no optionality, the sensitivity method is used. For instruments with optionality, either the full valuation method or the matrix method is used. The matrix method is the method which calculates profit and loss history using nonlinear profit and loss distribution calculated in advance.

Method of converting the holding period: VaR for holding period of one business day is converted into holding period of 10 business days using the root t-factor method.

#### MR4: Results of backtesting using the Internal Models Approach



There were no hypothetical losses exceeding the VaR throughout the most recent 250 business days.



There were no hypothetical losses exceeding the VaR throughout the most recent 250 business days.

## IRRBB1: Interest rate risk in the banking book

Millions of yen

Item No.		a	b	c	d
		△EVE		△NII	
		March 31, 2023	March 31, 2022	March 31, 2023	March 31, 2022
1	Upward parallel shift	1,249,760	1,109,239	(53,500)	(287,393)
2	Downward parallel shift	269,854	413,659	74,297	321,464
3	Steepener	668,607	1,330,741	/	/
4	Flattener	345,415	247,493	/	/
5	Short-term interest rate up	517,312	335,096	/	/
6	Short-term interest rate down	349,049	864,251	/	/
7	Maximum	1,249,760	1,330,741	74,297	321,464
		e		f	
		March 31, 2023		March 31, 2022	
8	Tier 1 capital	14,863,717		15,476,287	

In accordance with FSA disclosure stipulations, positive figures in △EVE column indicate a decline in the economic value of equity, and positive figures in △NII column indicate a decline in net interest income.

### Subject of measurement

Assets and liabilities with sensitivity to interest rates held by MUFG Bank and its consolidated subsidiaries (MUFG Bank, and local subsidiaries including Bank of Ayudhya Public Company Limited and PT Bank Danamon Indonesia, Tbk.) and Mitsubishi UFJ Trust and Banking and its subsidiaries (the parent and consolidated subsidiaries (those with more than a certain amount of interest rate risk)) are subject to measurement.

### △EVE

Interest rate risk in the banking book measured with △EVE as of March 31, 2023 is largest for an upward parallel shift, of the six interest rate scenarios set forth in Basel III, with a maximum risk of ¥1,249.8 billion against Tier 1 capital of ¥14,863.7 billion.

The maximum of △EVE decreased from the previous fiscal year, with the maximum scenario changing from one of steepening to one of upward parallel shift due largely to a composition of positions characterized by an increase in the short-term position and a decrease in the medium- to long-term position for yen based interest rate, and an increase in the short-term position for foreign currency based interest rates. MUFG believes that it has secured sufficient capital to counter interest rate risk measured with △EVE.

### (Assumptions for calculation of △EVE)

For liquid deposits, the amounts of "core deposit" are first considered by looking at each product's statistical analysis based on deposit balance trend data, outlook for interest rates on deposits, business decisions, and other factors. The amounts of "core deposit" are categorized based on the respective deposit characteristics into maturity terms of up to 10 years, and interest rate risk is identified with an average maturity of 1.7 years (calculated based on internal managerial figures) for revisions to interest rates allocated to liquid deposits. The calculation assumptions and methods to determine the amount of core deposits and maturity term categorization are regularly reviewed. We reflect the early termination events on interest rate risk mainly by applying early termination rates calculated based on a statistical analysis of historical repayment and cancellation data together with historical market interest rate data.

At MUFG Bank and Mitsubishi UFJ Trust and Banking, △EVE of each currency is aggregated based on the correlation between each different currency. Total △EVE is a simple aggregation of △EVE of each entity.

Cash flows include fixed spreads and are discounted by a yield curve that incorporates spreads.

The full valuation method is used for certain marketable instruments with optionality, and the sensitivity method for interest rate swaps and other products.

### △NII

In the two interest rate scenarios set forth in Basel III, interest rate risk in the banking book measured with △NII as of March 31, 2023 is a ¥53.5 billion increase in net interest income for an upward parallel shift and a ¥74.3 billion decline in net interest income for a downward parallel shift.

The maximum of △NII decreased from the previous fiscal year due largely to the increase in the raising of funds from the market under conditions of negative yen interest rates.

### (Assumptions for calculation of △NII)

We reflect the early termination events on interest rate risk mainly by applying early termination rates calculated based on a statistical analysis of historical repayment and cancellation data together with historical market interest rate data.

This data is compiled without adjustment for correlation between interest rates in different currencies.

In view of the nature of individual products, a tracking rate for the reference interest rate against the risk-free rate, an interest rate floor, spread (difference between contractual interest rate and reference interest rate), etc. are determined.

In the event that reinvestment/refinancing assumptions are not consistent with actual investment/financing operations for interest rate sensitive positions held that are the same as the initial maturity, etc., this data will be measured using other appropriate assumptions.

### CCyB1: Geographical distribution of credit exposures used in the countercyclical buffer

Millions of yen, %

	March 31, 2023			
	a	b	c	d
Geographical breakdown	Countercyclical capital buffer rate	Credit RWA used in the computation of the countercyclical capital buffer	Countercyclical capital buffer rate	Countercyclical buffer amount
Australia	1.00%	752,971	/	/
Germany	0.75%	182,632	/	/
Hong Kong	1.00%	673,143	/	/
Luxemburg	0.50%	403,447	/	/
Sweden	1.00%	17,271	/	/
U.K.	1.00%	1,452,088	/	/
Sum	/	3,481,555	/	/
Total	/	68,314,642	0.04%	49,345

Geographical distribution is based on the ultimate risk as much as possible. However, the ultimate risk-based distribution has not been made for subsidiaries that apply the Standardized Approach and certain transactions including transactions with underlying assets such as funds and securitization.

### CCyB1: Geographical distribution of credit exposures used in the countercyclical buffer

Millions of yen, %

	March 31, 2022			
	a	b	c	d
Geographical breakdown	Countercyclical capital buffer rate	Credit RWA used in the computation of the countercyclical capital buffer	Countercyclical capital buffer rate	Countercyclical buffer amount
Hong Kong	1.00%	712,520	/	/
Luxemburg	0.50%	296,761	/	/
Sum	/	1,009,281	/	/
Total	/	73,152,531	0.01%	12,491

Geographical distribution is based on the ultimate risk as much as possible. However, the ultimate risk-based distribution has not been made for subsidiaries that apply the Standardized Approach and certain transactions including transactions with underlying assets such as funds and securitization.

## GSIB1: Indicators for assessing G-SIBs

Millions of yen

Basel III Template No.			March 31, 2023	March 31, 2022
1	Cross-jurisdictional activity	Cross-jurisdictional claims	107,102,242	104,804,581
2		Cross-jurisdictional liabilities	103,739,795	101,399,495
3	Size	Total exposures	414,521,213	399,044,553
4	Interconnectedness	Intra-financial system assets	33,687,315	31,156,767
5		Intra-financial system liabilities	32,873,236	30,708,914
6		Securities outstanding	43,367,406	37,719,807
7	Substitutability/financial institution infrastructure	Assets under custody	404,319,668	364,571,087
8		Payment activity	13,349,552,879	11,277,531,697
9		Underwritten transactions in debt and equity markets	11,937,535	15,518,384
10		Trading volume	364,979,294	271,568,294
11	Complexity	Notional amount of over-the-counter derivatives	1,713,758,963	1,639,993,481
12		Level 3 assets	1,428,725	1,265,289
13		Trading and available-for-sale securities	19,441,112	20,867,166

## TLAC1: TLAC composition

		<i>Millions of yen, %</i>	
Basel III Template No.	Item	a	b
		March 31, 2023	March 31, 2022
<b>Expected resolution policy</b>			
The MUFG Group's preferred resolution policy is the Single Point of Entry (SPE) approach. Specifically, it is expected that if any financial crisis occurs at MUFG Bank, Ltd., Mitsubishi UFJ Trust and Banking Corporation, Mitsubishi UFJ Morgan Stanley Securities Co., Ltd. or MUFG Americas Holdings Corporation, material subsidiaries, the crisis will be resolved under legal bankruptcy procedures, with losses concentrated into Mitsubishi UFJ Financial Group, Inc., the holding company, under the initiative of relevant authorities, while the material subsidiary that has restored the soundness will be transferred to go under the umbrella of the successor holding company sponsored by the Deposit Insurance Corporation of Japan, and then stay in business as normal.			
<b>Regulatory capital elements of TLAC and adjustments</b>			
1	Common Equity Tier 1 (CET1) capital (a)	13,280,842	13,823,912
2	Additional Tier 1 (AT1) capital before TLAC adjustments (b)	1,582,874	1,652,375
3	AT1 capital ineligible as TLAC as issued out of subsidiaries to third parties (c)	–	–
4	Other adjustments (d)	163,000	155,662
5	AT1 instruments eligible under the TLAC framework ((b) – (c) – (d)) (e)	1,419,874	1,496,712
6	Tier 2 capital before TLAC adjustments (f)	2,302,392	2,382,369
7	Amortised portion of Tier 2 instruments where remaining maturity > 1 year (g)	(152,943)	(72,772)
8	Tier 2 capital ineligible as TLAC as issued out of subsidiaries to third parties (h)	–	–
9	Other adjustments (i)	96,118	89,900
10	Tier 2 instruments eligible under the TLAC framework ((f) – (g) – (h) – (i)) (j)	2,359,217	2,365,241
11	TLAC arising from regulatory capital ((a) + (e) + (j)) (k)	17,059,934	17,685,866
<b>Non-regulatory capital elements of TLAC</b>			
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities (l)	8,572,473	5,738,624
13	External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC Term Sheet requirements	/	/
14	Of which: amount eligible as TLAC after application of the caps	/	/
15	External TLAC instruments issued by funding vehicles prior to 1 January 2022	/	/
16	Eligible ex ante commitments to recapitalise a G-SIB in resolution (m)	4,317,718	4,371,998
17	TLAC arising from non-regulatory capital instruments before adjustments ((l) + (m)) (n)	12,890,192	10,110,622
<b>Non-regulatory capital elements of TLAC: adjustments</b>			
18	TLAC before deductions ((k) + (n)) (o)	29,950,127	27,796,489
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to single point of entry G-SIBs) (p)	–	–
20	Deduction of investments in own other TLAC liabilities (q)	14,460	15,541
21	Other adjustments to TLAC (r)	–	–
22	TLAC after deductions ((o) – (p) – (q) – (r)) (s)	29,935,666	27,780,947
<b>Risk-weighted assets (RWA) and leverage exposure measure for TLAC purposes</b>			
23	Total risk-weighted assets (RWA) (t)	123,363,397	124,914,250
24	Leverage exposure measure (u)	316,034,584	300,792,344
<b>TLAC ratios and buffers</b>			
25	TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((s)/(t))	24.26%	22.24%
25a	TLAC as a percentage of RWA	20.22%	18.23%
26	TLAC as a percentage of leverage exposure ((s)/(u))	9.47%	9.23%
27	CET1 available after meeting the minimum capital buffer requirements	5.91%	4.39%
28	The minimum capital buffer requirement	4.04%	4.01%
29	Of which: capital conservation buffer requirement	2.50%	2.50%
30	Of which: countercyclical buffer requirement	0.04%	0.01%
31	Of which: G-SIB/D-SIB additional requirement	1.50%	1.50%

Basel III Template No.	Item	Millions of yen, %	
		a	b
		March 31, 2023	March 31, 2022
TLAC as a percentage of leverage exposure (including the deposits with the Bank of Japan)			
	Leverage exposure measure (u)	316,034,584	300,792,344
	The deposits with the Bank of Japan	93,962,819	94,862,450
	Leverage exposure measure (including the deposits with the Bank of Japan) (u')	409,997,404	395,654,795
	TLAC as a percentage of leverage exposure (including the deposits with the Bank of Japan) ((s)/(u'))	7.30%	7.02%



**TLAC2: Material subgroup entity – creditor ranking at legal entity level**  
**MUFG Bank, Ltd. (non-consolidated)**

Millions of yen

Basel III Template No.	Item	March 31, 2023								Total
		Creditor ranking								
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	5,590,233	–	1,247,500	–	1,319,000	–	8,539,282	–	16,696,015
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	5,590,233	–	1,247,500	–	1,319,000	–	8,539,282	–	16,696,015
6	Subset of row 5 that are eligible as TLAC	5,590,233	–	1,247,500	–	1,319,000	–	7,741,094	–	15,897,827
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	40,000	–	1,018,469	–	1,058,469
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	413,000	–	3,407,272	–	3,820,272
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	780,000	–	2,201,601	–	2,981,601
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	86,000	–	1,113,750	–	1,199,750
11	Subset of row 6 that is perpetual securities	5,590,233	–	1,247,500	–	–	–	–	–	6,837,733

Millions of yen

Basel III Template No.	Item	March 31, 2022								Total
		Creditor ranking								
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	-	yes	-	yes	-	yes	-	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	5,590,233	-	1,304,500	-	1,374,000	-	5,977,950	-	14,246,683
4	Subset of row 3 that are excluded liabilities	-	-	-	-	-	-	-	-	-
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	5,590,233	-	1,304,500	-	1,374,000	-	5,977,950	-	14,246,683
6	Subset of row 5 that are eligible as TLAC	5,590,233	-	1,304,500	-	1,374,000	-	5,129,362	-	13,398,095
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	-	-	-	-	-	-	734,264	-	734,264
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	-	-	-	-	242,000	-	1,825,927	-	2,067,927
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	-	-	-	-	1,132,000	-	1,806,355	-	2,938,355
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	-	-	-	-	-	-	762,816	-	762,816
11	Subset of row 6 that is perpetual securities	5,590,233	-	1,304,500	-	-	-	-	-	6,894,733

**TLAC2: Material subgroup entity – creditor ranking at legal entity level**  
**Mitsubishi UFJ Trust and Banking Corporation (non-consolidated)**

Millions of yen

Basel III Template No.	Item	March 31, 2023								Total
		Creditor ranking								
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	780,249	–	149,500	–	272,500	–	697,224	–	1,899,473
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	780,249	–	149,500	–	272,500	–	697,224	–	1,899,473
6	Subset of row 5 that are eligible as TLAC	780,249	–	149,500	–	272,500	–	697,224	–	1,899,473
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	146,784	–	146,784
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	27,000	–	310,248	–	337,248
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	182,500	–	194,822	–	377,322
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	63,000	–	45,369	–	108,369
11	Subset of row 6 that is perpetual securities	780,249	–	149,500	–	–	–	–	–	929,749

Millions of yen

Basel III Template No.	Item	March 31, 2022								Total
		Creditor ranking								
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	780,249	–	162,500	–	165,500	–	532,309	–	1,640,559
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	780,249	–	162,500	–	165,500	–	532,309	–	1,640,559
6	Subset of row 5 that are eligible as TLAC	780,249	–	162,500	–	165,500	–	394,643	–	1,502,892
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–	–	–
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	238,621	–	238,621
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	165,500	–	119,310	–	284,810
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	36,711	–	36,711
11	Subset of row 6 that is perpetual securities	780,249	–	162,500	–	–	–	–	–	942,749

**TLAC2: Material subgroup entity – creditor ranking at legal entity level**  
**Mitsubishi UFJ Morgan Stanley Securities Co., Ltd.**

Millions of yen

Basel III Template No.	Item	March 31, 2023						Total
		Creditor ranking						
		1 Most junior	1 Most junior	2	2	3 Most senior	3 Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Class Stock		Long-term subordinated debts / short-term subordinated debts		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	122,428	81,619	281,300	–	–	–	485,347
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	122,428	81,619	281,300	–	–	–	485,347
6	Subset of row 5 that are eligible as TLAC	122,428	81,619	239,000	–	–	–	443,047
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	12,000	–	–	–	12,000
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	122,000	–	–	–	122,000
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	105,000	–	–	–	105,000
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	122,428	81,619	–	–	–	–	204,047

Millions of yen

Basel III Template No.	Item	March 31, 2022						Total
		Creditor ranking						
		1	1	2	2	3	3	
		Most junior	Most junior			Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Class Stock		Long-term subordinated debts / short-term subordinated debts		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	122,428	81,619	221,300	–	–	–	425,347
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	122,428	81,619	221,300	–	–	–	425,347
6	Subset of row 5 that are eligible as TLAC	122,428	81,619	211,300	–	–	–	415,347
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	77,300	–	–	–	77,300
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	104,000	–	–	–	104,000
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	30,000	–	–	–	30,000
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	122,428	81,619	–	–	–	–	204,047

**TLAC2: Material subgroup entity – creditor ranking at legal entity level**  
**MUFG Americas Holdings Corporation (non-consolidated)**

*In thousand US dollars*

Basel III Template No.	Item	December 31, 2022								Total
		Creditor ranking								
		1 Most junior	1 Most junior	2	2	3	3	4 Most senior	4 Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Unsecured senior debts, etc.		
3	Total capital and liabilities net of credit risk mitigation	9,169,419	–	1,818,000	–	–	–	4,954,664	195,562	16,136,645
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	23,664	–	23,664
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	9,169,419	–	1,818,000	–	–	–	4,930,000	195,562	16,112,980
6	Subset of row 5 that are eligible as TLAC	9,169,419	–	1,818,000	–	–	–	4,930,000	–	15,917,419
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–	–	–
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	4,930,000	–	4,930,000
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	–	–	–	–	–
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	9,169,419	–	1,818,000	–	–	–	–	–	10,987,419

In thousand US dollars

Basel III Template No.	Item	December 31, 2021								Total
		Creditor ranking								
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Unsecured senior debts, etc.		
3	Total capital and liabilities net of credit risk mitigation	8,398,132	–	–	–	–	–	–6,729,995	41,144	15,169,271
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	24,995	–	24,995
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	8,398,132	–	–	–	–	–	–6,705,000	41,144	15,144,276
6	Subset of row 5 that are eligible as TLAC	8,398,132	–	–	–	–	–	–6,705,000	–	–15,103,132
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–	–	–
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	–6,705,000	–	–6,705,000
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	–	–	–	–	–
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	8,398,132	–	–	–	–	–	–	–	–8,398,132



**TLAC3: Resolution entity – creditor ranking at legal entity level**  
**Mitsubishi UFJ Financial Group, Inc. (non-consolidated)**

Millions of yen

Basel III Template No.	Item	March 31, 2023				Total
		Creditor ranking				
		1 Most junior	2	3	4 Most senior	
1	Description of creditor ranking	Common Stock	Additional Tier 1 capital instruments	Tier 2 capital instruments	Other external TLAC instruments	
2	Total capital and liabilities net of credit risk mitigation	4,716,873	1,464,000	1,907,000	9,540,706	17,628,580
3	Subset of row 2 that are excluded liabilities(*1) (*2)	–	–	–	70,052	70,052
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	4,716,873	1,464,000	1,907,000	9,470,654	17,558,527
5	Subset of row 4 that are potentially eligible as TLAC	4,716,873	1,464,000	1,907,000	8,572,318	16,660,191
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	63,000	1,269,505	1,332,505
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	481,000	3,717,729	4,198,729
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	1,163,000	2,425,931	3,588,931
9	Subset of row 5 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	200,000	1,159,151	1,359,151
10	Subset of row 5 that is perpetual securities	4,716,873	1,464,000	–	–	6,180,873

(\*1): The figures after intergroup eliminations in the MUFG Group were recorded.

(\*2): The figures were recorded conservatively after taking into account the quantitative materiality.

Millions of yen

Basel III Template No.	Item	March 31, 2022				Total
		Creditor ranking				
		1 Most junior	2	3	4 Most senior	
1	Description of creditor ranking	Common Stock	Additional Tier 1 capital instruments	Tier 2 capital instruments	Other external TLAC instruments	
2	Total capital and liabilities net of credit risk mitigation	5,134,971	1,534,000	1,803,500	6,766,958	15,239,429
3	Subset of row 2 that are excluded liabilities(*1) (*2)	–	–	–	42,429	42,429
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	5,134,971	1,534,000	1,803,500	6,724,529	15,197,000
5	Subset of row 4 that are potentially eligible as TLAC	5,134,971	1,534,000	1,803,500	5,738,254	14,210,725
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	–	826,057	826,057
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	287,000	2,160,051	2,447,051
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	1,516,500	1,952,611	3,469,111
9	Subset of row 5 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	799,533	799,533
10	Subset of row 5 that is perpetual securities	5,134,971	1,534,000	–	–	6,668,971

(\*1): The figures after intergroup eliminations in the MUFG Group were recorded.

(\*2): The figures were recorded conservatively after taking into account the quantitative materiality.

## COMPOSITION OF LEVERAGE RATIO DISCLOSURE

Millions of yen, %

Corresponding line No. on Basel III disclosure template (Table 2)	Corresponding line No. on Basel III disclosure template (Table 1)	Item	March 31, 2023	March 31, 2022
<b>On-balance sheet exposures</b>				
1		On-balance sheet exposures before deducting adjustment items	246,373,119	237,175,390
1a	1	Total assets reported in the consolidated balance sheet	292,836,658	278,869,459
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis	—	—
1c	7	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	—	—
1d	3	The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items)	(46,463,539)	(41,694,069)
2	7	The amount of adjustment items pertaining to Tier 1 capital	(4,523,809)	(3,389,757)
3		Total on-balance sheet exposures (a)	241,849,309	233,785,633
<b>Exposures related to derivatives transactions</b>				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	—	—
		Replacement cost associated with derivatives transactions, etc.	5,083,419	5,006,625
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	—	—
		Add-on amount associated with derivatives transactions, etc.	7,334,235	5,331,669
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	3,202,004	3,524,002
6		The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	—	—
		The amount of receivables arising from providing cash margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	7,436	31,933
7		The amount of deductions of receivables (out of those arising from providing cash variation margin)	(1,025,514)	(795,058)
8		The amount of client-cleared trade exposures for which a bank holding company acting as clearing member is not obliged to make any indemnification	/	/
9		Adjusted effective notional amount of written credit derivatives	5,165,108	4,430,458
10		The amount of deductions from effective notional amount of written credit derivatives	(4,666,043)	(3,852,235)
11	4	Total exposures related to derivative transactions (b)	15,100,647	13,677,394
<b>Exposures related to repo transactions</b>				
12		The amount of assets related to repo transactions, etc.	21,803,788	19,947,302
13		The amount of deductions from the assets above (line 12)	(1,500,827)	(2,791,733)
14		The exposures for counterparty credit risk for repo transactions, etc.	2,404,572	2,017,244
15		The exposures for agent repo transactions	/	/
16	5	Total exposures related to repo transactions, etc. (c)	22,707,533	19,172,813
<b>Exposures related to off-balance sheet transactions</b>				
17		Notional amount of off-balance sheet transactions	108,563,283	101,916,696
18		The amount of adjustments for conversion in relation to off-balance sheet transactions	(72,186,189)	(67,760,193)
19	6	Total exposures related to off-balance sheet transactions (d)	36,377,094	34,156,503
<b>Leverage ratio on a consolidated basis</b>				
20		The amount of capital (Tier 1 capital) (e)	14,863,717	15,476,287
21	8	Total exposures ((a) + (b) + (c) + (d)) (f)	316,034,584	300,792,344
22		Leverage ratio on a consolidated basis ((e)/(f))	4.70%	5.14%
		National minimum leverage ratio requirement	3.00%	/
		Applicable leverage buffers	0.75%	/

Corresponding line No. on Basel III disclosure template (Table 2)	Corresponding line No. on Basel III disclosure template (Table 1)	Item	March 31, 2023	March 31, 2022
		Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan)		
		Total exposures (f)	316,034,584	300,792,344
		The deposits with the Bank of Japan	93,962,819	94,862,450
		Total exposures (including the deposits with the Bank of Japan) (f)	409,997,404	395,654,795
		Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f))	3.62%	3.91%

## LIQUIDITY RISK

### Major liquid assets

Billions of yen

	March 31, 2023				March 31, 2022			
	MUFG	the Bank	the Trust Bank	the Securities HD	MUFG	the Bank	the Trust Bank	the Securities HD
Cash and due from banks	113,630.2	92,016.7	19,486.7	2,866.9	110,763.2	89,394.0	19,926.2	2,186.6
Domestic debt securities	51,470.9	46,720.8	1,705.6	3,044.5	49,947.8	41,845.7	2,854.2	5,247.8
Japanese government bonds	39,726.8	35,828.0	1,267.6	2,631.3	38,189.7	31,826.0	1,399.9	4,963.9
Municipal bonds	4,166.3	3,708.7	196.3	261.3	4,435.4	4,123.3	198.2	114.0
Corporate bonds	7,577.8	7,184.2	241.8	151.9	7,322.6	5,896.5	1,256.2	170.0
Foreign bonds	25,623.5	18,935.5	6,485.7	202.3	22,265.2	15,695.5	6,432.5	137.2
Domestic equity securities	4,622.2	3,576.3	745.4	353.9	5,187.1	3,864.7	790.4	576.3
Foreign equity securities	408.4	407.3	0.1	0.2	218.6	218.5	0.1	0.2
Others	13,885.6	8,196.2	4,453.5	1,235.9	12,848.7	6,588.1	4,520.6	1,739.9
Subtotal	209,640.7	169,852.8	32,877.1	7,703.7	201,230.5	157,606.6	34,524.1	9,888.1
(Less) Assets pledged	(56,418.0)	(48,260.2)	(6,326.2)	(2,914.9)	(49,496.7)	(37,959.5)	(7,691.4)	(4,940.9)
Total	153,222.7	121,592.6	26,550.8	4,788.7	151,733.8	119,647.1	26,832.7	4,947.2

Notes: 1. Investment securities in the above table comprise securities available-for-sale, securities being-held-to-maturity and trading securities that have a quoted market value.  
2. Assets pledged represent securities pledged as collateral for borrowings, bills sold and settlement of exchange and other transactions, or as substitute primarily for margins of future transactions.  
3. Figures in the above table do not represent high-quality liquid assets under the Basel III regulatory regime.  
4. Figures under MUFG reflect intergroup eliminations. Accordingly, these figures do not represent the sum of figures for the major operating entities.  
5. The following abbreviations are used in the tables above:  
MUFG = Mitsubishi UFJ Financial Group, Inc.  
the Bank = MUFG Bank, Ltd.  
the Trust Bank = Mitsubishi UFJ Trust and Banking Corporation  
the Securities HD = Mitsubishi UFJ Securities Holdings Co., Ltd.

### Maturity profiles for major funding sources

#### Maturity profiles of time deposits and negotiable deposits, borrowings and bonds

Billions of yen

	March 31, 2023					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Time deposits and negotiable deposits	56,837.1	6,288.6	867.0	60.0	107.3	2.1
Borrowings	2,721.1	19,554.6	1,482.8	139.3	210.9	747.6
Bonds	2,873.5	4,264.1	2,113.6	2,206.3	1,789.3	3,509.4
Total	62,431.6	30,107.3	4,463.4	2,405.6	2,107.6	4,259.1

Billions of yen

	March 31, 2022					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Time deposits and negotiable deposits	51,587.6	6,321.9	1,016.2	85.0	120.3	2.5
Borrowings	11,653.0	17,539.7	1,700.0	212.2	161.3	497.2
Bonds	3,136.6	2,746.2	1,666.4	2,358.0	1,514.2	3,152.9
Total	66,377.1	26,607.8	4,382.5	2,655.1	1,795.9	3,652.6

## Maturity information on major asset classes

Millions of yen

	March 31, 2023					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Investment securities (Notes 1, 2)	25,712,061	12,900,676	14,558,909	4,327,261	7,932,893	13,170,906
Held-to-maturity securities	602,851	4,136,211	5,817,632	1,063,460	5,080,066	4,819,857
Japanese government bonds	599,971	3,915,340	5,244,958	890,528	2,863,173	–
Municipal bonds	–	46,951	401,573	132,003	564,297	–
Short-term corporate bonds	–	–	–	–	–	–
Corporate bonds	2,880	173,919	171,101	3,825	21,135	20,353
Foreign bonds	–	–	–	–	–	3,913,345
Others	–	–	–	37,103	1,631,460	886,159
Available-for-sale securities with predetermined maturity	25,109,210	8,764,465	8,741,276	3,263,800	2,852,826	8,351,048
Japanese government bonds	20,239,309	1,336,146	527,939	67,411	241,915	1,106,111
Municipal bonds	294,616	782,053	845,511	478,379	359,380	–
Short-term corporate bonds	–	–	–	–	–	–
Corporate bonds	369,558	792,792	666,764	187,713	174,063	1,282,240
Foreign equity securities	6,690	10,203	17,530	–	–	–
Foreign bonds	3,759,532	5,375,839	3,750,738	2,411,119	1,971,997	4,440,771
Others	439,503	467,429	2,932,791	119,176	105,470	1,521,925
Loans (Notes 1, 3)	44,812,412	21,031,784	17,334,833	7,588,067	6,231,757	11,236,329
<b>Total</b>	<b>70,524,473</b>	<b>33,932,461</b>	<b>31,893,742</b>	<b>11,915,328</b>	<b>14,164,651</b>	<b>24,407,235</b>

Millions of yen

	March 31, 2022					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Investment securities (Notes 1, 2)	26,144,878	10,537,571	5,566,633	5,139,393	9,023,719	14,062,925
Held-to-maturity securities	7,645	1,108,700	135,238	11,220	2,240,773	1,091,529
Japanese government bonds	–	1,100,320	–	–	647,708	–
Municipal bonds	–	–	82,894	–	92,176	–
Short-term corporate bonds	–	–	–	–	–	–
Corporate bonds	–	8,380	49,474	–	2,428	–
Foreign bonds	–	–	–	–	–	234,652
Others	7,645	–	2,869	11,220	1,498,459	856,877
Available-for-sale securities with predetermined maturity	26,137,233	9,428,871	5,431,395	5,128,173	6,782,945	12,971,395
Japanese government bonds	21,026,975	3,632,391	1,286,750	66,745	2,835,431	2,563,559
Municipal bonds	154,954	679,355	1,271,701	939,783	1,100,350	–
Short-term corporate bonds	1,010,637	–	–	–	–	–
Corporate bonds	353,245	779,891	738,792	376,962	187,433	1,428,679
Foreign equity securities	8,664	14,721	9,085	–	–	–
Foreign bonds	2,566,945	3,311,677	1,869,986	3,534,190	2,534,140	8,213,587
Others	1,015,810	1,010,834	255,078	210,491	125,589	765,568
Loans (Notes 1, 3)	45,848,375	20,641,877	15,015,843	6,945,991	6,205,734	14,709,749
<b>Total</b>	<b>71,993,253</b>	<b>31,179,449</b>	<b>20,582,476</b>	<b>12,085,385</b>	<b>15,229,454</b>	<b>28,772,674</b>

Notes: 1. Figures shown above are consistent with those set forth in our consolidated balance sheet.

2. Investment securities include securitizations, etc. in monetary claims bought.

3. Loans exclude the amounts of ¥911,086 million and ¥1,058,653 million as of March 31, 2023 and March 31, 2022, respectively, for loans that are not expected to be recovered such as loans extended to bankrupt, virtually bankrupt, and likely to be bankrupt borrowers.

**Pledged assets***Millions of yen*

	March 31, 2023	March 31, 2022
Cash and due from banks	5,020	4,137
Trading assets	303,918	272,895
Securities	9,959,654	18,130,636
Loans and bills discounted	11,806,356	11,552,990
Other assets	191	5,292
Tangible fixed assets	4,635	4,926
<b>Total</b>	<b>22,079,777</b>	<b>29,970,878</b>

Liabilities correspond to the pledged assets above

Deposits	13,900	577,699
Call money and bills sold	–	5,702
Trading liabilities	–	15,713
Borrowed money	21,962,993	29,339,072
Bonds payable	24,574	35,781
Other liabilities	4,618	4,930

In addition to the above, the following assets were pledged as collateral for settlement of exchange and other transactions or as substitute primarily for margins of futures transactions.

*Millions of yen*

	March 31, 2023	March 31, 2022
Cash and due from banks	33,382	14
Monetary claims bought	33,093	30,347
Trading assets	1,668,783	1,435,764
Securities	16,367,312	14,292,419
Loans and bills discounted	1,904,568	5,487,371

Assets sold under repurchase agreements or loaned under securities lending transactions backed by cash pledges are as follows.

*Millions of yen*

	March 31, 2023	March 31, 2022
Trading assets	1,750,274	1,938,540
Securities	23,442,434	9,931,784
<b>Total</b>	<b>25,192,709</b>	<b>11,870,325</b>

Corresponding payables

Payables under repurchase agreements	25,934,089	13,465,290
Payables under securities lending transactions	565,888	504,422

Furthermore, assets pledged by GC repos under the Subsequent Collateral JGB Allocation Method are as follows.

*Millions of yen*

	March 31, 2023	March 31, 2022
Trading assets	1,131,433	2,774,134
Securities	1,668,012	695,798
<b>Total</b>	<b>2,799,446</b>	<b>3,469,932</b>

## CHANGES IN THE CONSOLIDATED LIQUIDITY COVERAGE RATIO FROM THE PREVIOUS QUARTER

The consolidated liquidity coverage ratio has remained stable over the past two years.

		<i>Millions of yen, %, Case</i>			
Item		FY2022 Q4		FY2022 Q3	
<b>High-Quality Liquid Assets (1)</b>					
1	Total high-quality liquid assets (HQLA)		128,686,863		128,039,745
<b>Cash Outflows (2)</b>					
		<b>Total unweighted value</b>	<b>Total weighted value</b>	<b>Total unweighted value</b>	<b>Total weighted value</b>
2	Cash outflows related to unsecured retail funding	100,122,477	8,569,254	103,278,349	8,740,402
3	Stable deposits	20,760,057	622,801	22,826,533	684,796
4	Less stable deposits	79,362,419	7,946,452	80,451,815	8,055,606
5	Cash outflows related to unsecured wholesale funding	123,713,512	69,711,199	124,124,658	68,150,933
6	Qualifying operational deposits	848,028	212,007	939,036	234,759
7	Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	116,767,064	63,400,773	117,328,732	62,059,285
8	Debt securities	6,098,419	6,098,419	5,856,888	5,856,888
9	Cash outflows related to secured funding, etc.		2,313,412		2,266,479
10	Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities	141,345,041	111,647,833	144,660,435	112,421,223
11	Cash outflows related to derivative transactions, etc.	98,490,098	98,490,098	98,931,404	98,931,404
12	Cash outflows related to funding programs	1,795	1,795	1,685	1,685
13	Cash outflows related to credit and liquidity facilities	42,853,147	13,155,940	45,727,346	13,488,134
14	Cash outflows related to contractual funding obligations, etc.	6,117,746	4,084,188	5,244,828	3,598,736
15	Cash outflows related to contingencies	87,126,511	1,043,248	87,661,242	1,093,903
16	Total cash outflows		197,369,136		196,271,678
<b>Cash Inflows (3)</b>					
		<b>Total unweighted value</b>	<b>Total weighted value</b>	<b>Total unweighted value</b>	<b>Total weighted value</b>
17	Cash inflows related to secured lending, etc.	21,377,828	2,405,066	19,384,333	2,118,806
18	Cash inflows related to collection of loans, etc.	20,154,614	13,834,835	19,592,910	13,605,465
19	Other cash inflows	100,429,975	96,545,069	100,628,291	96,756,979
20	Total cash inflows	141,962,418	112,784,971	139,605,535	112,481,251
<b>Consolidated Liquidity Coverage Ratio (4)</b>					
21	Total HQLA allowed to be included in the calculation		128,686,863		128,039,745
22	Net cash outflows		84,584,165		83,790,427
23	Consolidated liquidity coverage ratio (LCR)		152.2		152.8
24	The number of data used to calculate the average value		60		62

## EVALUATION OF THE CONSOLIDATED LIQUIDITY COVERAGE RATIO LEVEL

MUFG's consolidated liquidity coverage ratio is well above the minimum requirement (100%). MUFG does not expect the outlook for the consolidated liquidity coverage ratio to diverge significantly from the current level. The actual value of the consolidated liquidity coverage ratio does not differ significantly from the initial projection.

## COMPOSITION OF THE TOTAL HQLA ALLOWED TO BE INCLUDED IN THE CALCULATION

There are no significant changes in the location and composition of the HQLA allowed to be included in the calculation in terms of currency, asset type and other attributes.

There are no significant currency imbalances between the total HQLA allowed to be included in the calculation and the net cash outflows in major currencies (currencies for which total liabilities denominated in any given currency account for 5% or more of MUFG's total liabilities on a consolidated basis).

## OTHER MATTERS CONCERNING THE CONSOLIDATED LIQUIDITY COVERAGE RATIO

1. MUFG has adopted the Special Provisions Pertaining to Qualifying Operational Deposits under Article 28 of the FSA Holding Company Liquidity Ratio Notification. The scope of application of the Special Provisions Pertaining to Qualifying Operational Deposits and the Valuation Method for Qualifying Operational Deposits are as follows.
  - a. Scope of application of the Special Provisions Pertaining to Qualifying Operational Deposits  
MUFG has applied the Special Provisions Pertaining to Qualifying Operational Deposits to certain borrowings from the trust assets (trust accounts) of pension funds and other entities for the domestic network, and to certain trust assets such as funds for the overseas network, both as part of its custody services.
  - b. Valuation Method for Qualifying Operational Deposits  
MUFG periodically conducts a valuation of qualifying operational deposits assuming a certain amount will remain in trust accounts.
2. MUFG has not applied "the minimum required amount of additional pledged assets upon a change in fair value based on the Scenario Approach" on a consolidated basis, under Article 37 of the FSA Holding Company Liquidity Ratio Notification.
3. MUFG has included cash outflows related to small consolidated subsidiaries in other contractual cash outflows under Article 59 of the FSA Holding Company Liquidity Ratio Notification.
4. When calculating the consolidated liquidity coverage ratio (daily average value), daily data is not used for the following items, etc.
  - a. "Cash outflows related to small consolidated subsidiaries" of MUFG  
Monthly or quarterly data is used.
  - b. High-quality liquid assets, cash outflows, and cash inflows for some overseas offices  
Monthly data is used.



## CHANGES IN THE CONSOLIDATED NET STABLE FUNDING RATIO FROM THE PREVIOUS QUARTER

Since the start of calculation in the second quarter of fiscal 2021, the consolidated net stable funding ratio has remained stable.

Millions of yen, %

Item No.		FY2022 Q4					FY2022 Q3				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (1)											
1	Capital; of which:	18,557,932	60,000	140,000	3,018,056	21,698,489	18,197,139	502,500	35,000	2,949,447	21,334,086
2	Common Equity Tier 1 capital, Additional Tier 1 capital, and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	18,021,028	0	105,000	3,018,056	21,144,085	17,657,587	170,000	0	2,949,447	20,777,035
3	Other capital instruments that are not included in the above category	536,904	60,000	35,000	0	554,404	539,551	332,500	35,000	0	557,051
4	Funding from SMEs, etc. and individuals; of which:	92,755,777	7,938,586	62,852	16,282	91,721,814	99,996,416	7,799,337	146,671	79,380	98,463,952
5	Stable deposits	19,566,141	914,597	0	0	19,456,702	24,234,567	456,903	36,312	32,870	23,524,265
6	Less stable deposits	73,189,636	7,023,988	62,852	16,282	72,265,111	75,761,849	7,342,433	110,358	46,510	74,939,687
7	Wholesale funding; of which:	90,143,781	99,125,444	7,242,178	32,714,784	81,972,112	89,742,393	94,963,783	6,399,366	29,635,205	79,228,932
8	Qualifying operational deposits	0	670,312	0	0	335,156	0	591,956	0	0	295,978
9	Other wholesale funding	90,143,781	98,455,131	7,242,178	32,714,784	81,636,955	89,742,393	94,371,826	6,399,366	29,635,205	78,932,954
10	Liabilities with matching interdependent assets	0	0	0	0	0	0	0	0	0	0
11	Other liabilities; of which:	916,734	22,130,894	16,924	2,383,035	772,929	1,120,914	27,615,138	46,092	2,368,445	313,614
12	Derivative liabilities	/	/	/	0	/	/	/	/	0	/
13	All other liabilities not included in the above categories	916,734	22,130,894	16,924	2,383,035	772,929	1,120,914	27,615,138	46,092	2,368,445	313,614
14	Total available stable funding	/	/	/	/	196,165,345	/	/	/	/	199,340,586

Item No.		FY2022 Q4					FY2022 Q3				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Required stable funding (2)											
15	Liquid assets	/	/	/	/	7,400,237	/	/	/	/	7,941,382
16	Deposits held at other financial institutions for operational purposes	124,089	102,866	492,967	4,074	426,080	180,342	44,655	556,765	4,021	457,482
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	13,201,904	49,310,199	10,124,515	81,819,250	98,176,539	12,579,852	54,549,704	11,221,152	91,454,286	111,670,463
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	1,243,493	11,843,110	79,725	45,688	297,856	1,445,815	12,163,970	99,560	84,551	511,224
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	4,189,099	8,419,736	1,874,681	11,755,853	15,324,550	2,458,498	9,194,209	2,369,089	12,097,373	15,703,133
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,878,732	24,305,683	5,927,187	48,598,230	56,444,972	1,978,433	27,406,693	6,489,026	50,260,640	60,498,356
21	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	54,919	3,615,628	652,485	3,707,195	4,453,107	98,682	3,170,764	713,109	3,188,172	4,057,635
22	Residential mortgages; of which:	866	299,108	310,278	11,265,532	8,930,389	605	425,658	427,178	18,594,833	16,354,707
23	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	0	21,931	23,528	4,753,716	3,112,646	0	135,135	139,140	12,061,809	10,511,842
24	Securities that are not in default and do not qualify as HQLA and other similar assets	5,889,711	4,442,559	1,932,641	10,153,945	17,178,770	6,696,500	5,359,172	1,836,296	10,416,888	18,603,040
25	Assets with matching interdependent liabilities	0	0	0	0	0	0	0	0	0	0
26	Other assets; of which:	13,515,848	1,659,904	208,049	29,201,685	38,713,303	13,794,784	1,543,844	557,484	29,768,308	39,926,119
27	Physical trading commodities, including gold	0	/	/	/	0	0	/	/	/	0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)	/	/	/	1,931,745	1,641,983	/	/	/	2,194,955	1,865,712
29	Derivative assets	/	/	/	1,070,288	1,070,288	/	/	/	1,544,603	1,544,603
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	214,947	214,947	/	/	/	315,353	315,353
31	All other assets and capital not included in the above categories	13,515,848	1,659,904	208,049	25,984,704	35,786,084	13,794,784	1,543,844	557,484	25,713,396	36,200,450
32	Off-balance sheet transactions	/	/	/	129,347,316	2,961,304	/	/	/	133,308,885	3,278,240
33	Total required stable funding	/	/	/	/	147,677,465	/	/	/	/	163,273,688
34	Consolidated net stable funding ratio	/	/	/	/	132.8%	/	/	/	/	122.0%

## OTHER MATTERS CONCERNING THE CONSOLIDATED NET STABLE FUNDING RATIO

- MUFG has not applied the “Special Provisions Pertaining to Interdependent Assets and Liabilities” under Article 99 of the FSA Holding Company Liquidity Ratio Notification on a consolidated basis.
- MUFG’s consolidated net stable funding ratio is well above the minimum requirement (100%).
- MUFG does not expect the outlook for the consolidated net stable funding ratio to diverge significantly from the current level.
- The actual value of the consolidated net stable funding ratio does not differ significantly from the initial projection.

## NET OPERATING PROFITS/RISK-WEIGHTED ASSETS BY BUSINESS GROUP

Billions of yen

	Digital Service	Retail & Commercial Banking	Japanese Corporate & Investment Banking	Global Commercial Banking	Asset Management & Investor Services	Global Corporate & Investment Banking	Global Markets	MUFG consolidated total
Net operating profits (Note 1)	214.4	157.3	474.6	290.3	105.1	376.0	137.1	1,577.6
Change from fiscal 2021	31.7	63.6	172.4	46.6	(2.4)	131.2	(36.9)	345.1
Risk-weighted assets (Note 2)	8,303.4	9,901.6	19,602.3	9,011.4	2,631.0	15,304.5	21,573.5	123,363.3
Change from March 31, 2022	215.6	(267.2)	(143.2)	(6,649.0)	298.8	(658.5)	1,951.7	(1,550.8)
Credit risks	7,005.3	8,896.4	18,816.8	7,890.5	1,588.4	14,829.6	14,253.8	87,666.4
Change from March 31, 2022	212.4	(300.2)	(183.6)	(6,479.9)	156.1	(684.0)	(565.3)	(4,260.7)
Market risks	21.8	5.4	8.4	52.4	371.1	19.7	6,599.9	6,682.9
Change from March 31, 2022	8.5	(0.1)	(7.9)	9.4	74.8	7.6	2,533.0	2,293.0
Operational risks	1,276.3	999.6	777.0	1,068.3	671.4	455.1	719.7	8,474.3
Change from March 31, 2022	(5.3)	33.2	48.3	(178.4)	67.8	17.8	(15.9)	484.1

Notes: 1. Managerial figures based on settlement rates. The consolidated total for MUFG includes figures from head office and others.

2. Risk-weighted assets by business group are managerial figures that are broken down financial accounting figures.