

Basel III Disclosure (Consolidated)

INTERIM FISCAL 2022

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Basel III Disclosure (Consolidated)

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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. In addition, 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

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	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 3 states that “insurance-related subsidiaries” of a bank holding company “shall not be included in the scope of consolidation.” 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). As of September 30, 2021, there was one company applicable as a “financial subsidiary” mentioned above. As of September 30, 2022, there were no companies to which the above exception applied.
Number of consolidated subsidiaries, and names and principal businesses of major consolidated subsidiaries of the holding company group	251 companies as of September 30, 2021; 252 companies as of September 30, 2022 MUFG Bank, Ltd. (banking business), Mitsubishi UFJ Trust and Banking Corporation (trust/banking business), Mitsubishi UFJ Securities Holdings Co., Ltd. (securities business), etc.
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	Not applicable as of September 30, 2021 and 2022
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	One applicable company belonging to the holding company group is not included in the scope of consolidation for accounting purposes as of September 30, 2021 ACOM (M) SDN. BHD.: Operation of money lending business Total assets was ¥0 million and net assets was ¥0 million. Not applicable as of September 30, 2022
Outline of restrictions on transfer of funds or equity capital within the holding company group	As of September 30, 2021 and 2022, 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.

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

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	Not applicable as of September 30, 2021 and 2022
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COMPOSITION OF EQUITY CAPITAL

Composition of changes in equity capital

Millions of yen

	September 30, 2022	September 30, 2021
Common Equity Tier 1 capital, beginning of period	13,823,912	14,113,722
Capital and capital surplus	440	(2,560)
Retained earnings	49,756	621,332
Treasury stock	(236,767)	(2,948)
National specific regulatory adjustments (earnings to be distributed)	(13,735)	(12,873)
Subscription rights to common shares	–	–
Accumulated other comprehensive income	(15,886)	381,493
Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	35,691	551
Intangible assets	(185,607)	(49,066)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	(2,218)	(2,369)
Deferred gains or losses on derivatives under hedge accounting	382,989	11,275
Shortfall of eligible provisions to expected losses	–	(6,730)
Securitization gain on sale	(178)	(176)
Gains and losses due to changes in own credit risk on fair valued liabilities	(6,688)	71
Net defined benefit assets	(57,245)	(38,816)
Investments in own shares (excluding those reported in the Net assets section)	3,304	(1,549)
Amount exceeding the 10% threshold on specified items	(368,014)	(94,257)
Amount exceeding the 15% threshold on specified items	(425,458)	–
Others	–	–
Common Equity Tier 1 capital, end of period	12,984,294	14,917,098
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	100,000	–
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	8,296	(1,121)
Eligible Tier 1 capital instruments subject to transitional arrangements	–	–
Investments in own Additional Tier 1 instruments	(1,823)	4,697
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	333	–
Others	–	–
Additional Tier 1 capital, end of period	1,759,182	1,872,599
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	143,757	(182,253)
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	8,726	(397)
Eligible Tier 2 capital instruments subject to transitional arrangements	–	–
General allowance for credit losses and eligible provisions included in Tier 2	(44,435)	(55,750)
Investments in own Tier 2 instruments	2,269	(9,235)
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)	(1,899)	3,959
Others	–	–
Tier 2 capital, end of period	2,490,788	2,443,087
Total capital, end of period	17,234,264	19,232,785

CC1: Composition of capital disclosure
Millions of yen, %

Basel III Template No.	Items	a September 30, 2022	b September 30, 2021	c Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	14,074,956	14,258,126	
1a	Capital and capital surplus	2,912,230	3,116,239	
2	Retained earnings	12,047,913	11,821,420	
1c	Treasury stock	(688,056)	(505,742)	
26	National specific regulatory adjustments (earnings to be distributed)	(197,131)	(173,791)	
	Other than above	-	-	
1b	Subscription rights to common shares	-	-	
3	Accumulated other comprehensive income and other disclosed reserves	2,549,228	3,367,971	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	262,165	227,067	
6	Common Equity Tier 1 capital: instruments and reserves (A)	16,886,350	17,853,165	
Common Equity Tier 1 capital: regulatory adjustments				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,449,125	1,264,435	
8	Goodwill (including those equivalent)	619,777	423,642	
9	Other intangibles other than goodwill and mortgage servicing rights	829,347	840,792	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	6,917	4,875	
11	Deferred gains or losses on derivatives under hedge accounting	(513,652)	167,927	
12	Shortfall of eligible provisions to expected losses	-	6,730	
13	Securitization gain on sale	16,212	15,856	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	11,786	2,304	
15	Net defined benefit assets	1,017,328	882,346	
16	Investments in own shares (excluding those reported in the Net assets section)	8,928	10,357	
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, %

		a	b	c
Basel III Template No.	Items	September 30, 2022	September 30, 2021	Reference to Template CC2
19+20+21	Amount exceeding the 10% threshold on specified items	1,479,951	581,233	
19	Significant investments in the common stock of financials	1,479,951	581,233	
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	425,458	–	
23	Significant investments in the common stock of financials	266,950	–	
24	Mortgage servicing rights	3,854	–	
25	Deferred tax assets arising from temporary differences (net of related tax liability)	154,653	–	
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)	3,902,056	2,936,066	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A) – (B)) (C)	12,984,294	14,917,098	
Additional Tier 1 capital: instruments				
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	1,634,000	1,744,000	
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)	163,959	157,669	
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	–	189	
33	Instruments issued by bank holding companies and their special purpose vehicles	–	–	
35	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	–	189	
36	Additional Tier 1 capital: instruments (D)	1,797,959	1,901,859	

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

Basel III Template No.	Items	a September 30, 2022	b September 30, 2021	c Reference to Template CC2
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	4,715	3,275	
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)	34,061	25,984	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	–	–	
43	Additional Tier 1 capital: regulatory adjustments (E)	38,777	29,259	
Additional Tier 1 capital				
44	Additional Tier 1 capital ((D) – (E)) (F)	1,759,182	1,872,599	
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C) + (F)) (G)	14,743,476	16,789,698	
Tier 2 capital: instruments and provisions				
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	1,874,485	1,759,330	
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)	98,626	88,595	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	–	264,997	
47	Instruments issued by bank holding companies and their special purpose vehicles	–	–	
49	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	–	264,997	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	541,747	354,308	
50a	Provision for general allowance for credit losses	421,058	354,308	
50b	Eligible provisions	120,689	–	
51	Tier 2 capital: instruments and provisions (H)	2,514,859	2,467,231	

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

Basel III Template No.	Items	a September 30, 2022	b September 30, 2021	c Reference to Template CC2
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	6,881	10,354	
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)	17,190	13,788	
57	Tier 2 capital: regulatory adjustments (I)	24,071	24,143	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H) – (I)) (J)	2,490,788	2,443,087	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	17,234,264	19,232,785	
Risk weighted assets				
60	Risk weighted assets (L)	132,159,354	112,191,761	
Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C) / (L))	9.82%	13.29%	
62	Tier 1 capital ratio (consolidated) ((G) / (L))	11.15%	14.96%	
63	Total capital ratio (consolidated) ((K) / (L))	13.04%	17.14%	
64	The minimum capital buffer requirement	4.01%	4.01%	
65	Capital conservation buffer requirement	2.50%	2.50%	
66	Countercyclical buffer requirement	0.01%	0.01%	
67	G-SIB/D-SIB additional requirement	1.50%	1.50%	
68	CET1 available after meeting the minimum capital buffer requirements	4.76%	8.00%	

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

Basel III Template No.	Items	a September 30, 2022	b September 30, 2021	c Reference to Template CC2
Regulatory adjustments				
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	713,237	1,290,511	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,222,224	1,549,882	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	17,649	12,042	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	708,076	191,075	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general allowance for credit losses)	453,618	433,001	
77	Cap on inclusion of provisions (general allowance for credit losses)	421,058	354,308	
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")	120,689	–	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	372,039	349,164	
Capital instruments subject to transitional arrangements				
82	Current cap on AT1 instruments subject to transitional arrangements	–	165,753	
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	–	264,997	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	–	24,650	

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 September 2021 is ¥706,390 million and the amount approved at the end of September 2022 is ¥433,356 million.

CC2: Reconciliation of regulatory capital to balance sheet
Millions of yen

Items	a		b		c	d
	Consolidated balance sheet as in published financial statements		Consolidated balance sheet under regulatory scope of consolidation			
	September 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021		
Assets:						
Cash and due from banks	102,378,661	104,590,474		104,590,474		
Call loans and bills bought	705,358	951,865		951,865		
Receivables under resale agreements	13,421,653	11,905,251		11,905,251		
Receivables under securities borrowing transactions	4,527,739	3,462,677		3,462,677		
Monetary claims bought	8,125,509	6,123,711		6,123,711		
Trading assets	20,919,894	19,941,926		19,941,926		6-a
Money held in trust	1,355,335	1,301,176		1,301,176		
Securities	84,451,528	82,336,687		82,336,687		2-b, 6-b
Loans and bills discounted	119,771,151	104,266,716		104,266,716		6-c
Foreign exchanges	2,544,114	1,899,981		1,899,981		
Other assets	18,339,939	11,036,252		11,036,252		6-d
Tangible fixed assets	1,268,316	1,270,436		1,270,436		
Intangible fixed assets	1,457,328	1,446,594		1,446,594		2-a
Net defined benefit assets	1,454,967	1,265,500		1,265,500		3
Deferred tax assets	357,866	150,680		150,680		4-a
Customers' liabilities for acceptances and guarantees	11,893,956	9,485,474		9,485,474		
Allowance for credit losses	(1,172,792)	(990,732)		(990,732)		
Total assets	391,800,530	360,444,676		360,444,676		
Liabilities:						
Deposits	222,062,651	212,274,571		212,274,571		
Negotiable certificates of deposit	13,819,636	8,945,312		8,945,312		
Call money and bills sold	3,501,486	2,501,861		2,501,861		
Payables under repurchase agreements	34,514,370	25,406,345		25,406,345		
Payables under securities lending transactions	924,369	831,260		831,260		
Commercial papers	3,090,731	1,571,172		1,571,172		
Trading liabilities	16,072,218	12,302,402		12,302,402		6-e
Borrowed money	22,790,482	30,121,043		30,121,043		8-a
Foreign exchanges	2,361,195	1,963,945		1,963,945		
Short-term bonds payable	1,298,997	1,029,004		1,029,004		
Bonds payable	16,052,500	12,920,873		12,920,873		8-b
Due to trust accounts	9,125,969	10,676,992		10,676,992		
Other liabilities	15,767,277	10,056,534		10,056,534		6-f
Reserve for bonuses	122,253	98,964		98,964		
Reserve for bonuses to directors	2,891	971		971		
Reserve for stocks payment	8,511	7,415		7,415		
Net defined benefit liabilities	94,583	92,982		92,982		
Reserve for retirement benefits to directors	733	762		762		
Reserve for loyalty award credits	19,649	19,229		19,229		
Reserve for contingent losses	182,605	166,106		166,106		
Reserves under special laws	4,665	4,644		4,644		
Deferred tax liabilities	145,604	1,120,959		1,120,959		4-b
Deferred tax liabilities for land revaluation	92,247	97,276		97,276		4-c
Acceptances and guarantees	11,893,956	9,485,474		9,485,474		
Total liabilities	373,949,591	341,696,105		341,696,105		

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

Items	a		b		c	d
	Consolidated balance sheet as in published financial statements		Consolidated balance sheet under regulatory scope of consolidation		Reference to CC1	Reference to Appendix
	September 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021		
Net assets:						
Capital stock	2,141,513	2,141,513		2,141,513		1-a
Capital surplus	770,717	974,726		974,726		1-b
Retained earnings	12,047,913	11,821,420		11,821,420		1-c
Treasury stock	(688,056)	(505,742)		(505,742)		1-d
Total shareholders' equity	14,272,088	14,431,918		14,431,918		
Net unrealized gains (losses) on available-for-sale securities	330,322	2,630,249		2,630,249		
Net deferred gains (losses) on hedging instruments	(337,897)	121,811		121,811		5
Land revaluation excess	138,567	141,748		141,748		
Foreign currency translation adjustments	2,238,359	367,296		367,296		
Remeasurements of defined benefit plans	172,652	151,721		151,721		
Debt value adjustments of foreign subsidiaries and affiliates	7,223	(44,856)		(44,856)		
Total accumulated other comprehensive income	2,549,228	3,367,971		3,367,971	(a)	
Non-controlling interests	1,029,621	948,680		948,680		7
Total net assets	17,850,938	18,748,570		18,748,570		
Total liabilities and net assets	391,800,530	360,444,676		360,444,676		

Note: As of September 30, 2022, the regulatory scope of consolidation is the same as the accounting scope of consolidation.

Appendix

(Note)

As of September 30, 2021, Items included in regulatory capital under transitional arrangements are excluded from this table.

1. Shareholders' equity

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2022	September 30, 2021	Remarks	Reference No.
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	770,717	974,726		1-b
Retained earnings	12,047,913	11,821,420		1-c
Treasury stock	(688,056)	(505,742)		1-d
Total shareholders' equity	14,272,088	14,431,918		

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2022	September 30, 2021	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))	
	14,272,088	14,431,918		
Capital and capital surplus	2,912,230	3,116,239		1a
Retained earnings	12,047,913	11,821,420		2
Treasury stock	(688,056)	(505,742)		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	September 30, 2022	September 30, 2021	Remarks	Reference No.
Intangible fixed assets	1,457,328	1,446,594		2-a
Securities	84,451,528	82,336,687		2-b
Goodwill attributable to equity- method investees	325,236	145,646	Goodwill attributable to equity-method investees	
Income taxes related to above	310,635	315,347	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	September 30, 2022	September 30, 2021	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	619,777	423,642		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	829,347	840,792	Other intangibles other than goodwill and mortgage servicing rights (software, etc.)	9
Mortgage servicing rights	21,504	12,042		
Amount exceeding the 10% threshold on specified items	-	-		20
Amount exceeding the 15% threshold on specified items	3,854	-		24
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	17,649	12,042		74

3. Net defined benefit assets

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2022	September 30, 2021	Remarks	Reference No.
Net defined benefit assets	1,454,967	1,265,500		3
Income taxes related to above	437,638	383,153		

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2022	September 30, 2021	Remarks	Basel III Template No.
Net defined benefit assets	1,017,328	882,346		15

4. Deferred tax assets

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2022	September 30, 2021	Remarks	Reference No.
Deferred tax assets	357,866	150,680		4-a
Deferred tax liabilities	145,604	1,120,959		4-b
Deferred tax liabilities for land revaluation	92,247	97,276		4-c
<hr/>				
Tax effects on other intangible fixed assets	310,635	315,347		
Tax effects on net defined benefit assets	437,638	383,153		

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2022	September 30, 2021	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	6,917	4,875	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)	862,729	191,075	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	154,653	–		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	708,076	191,075		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2022	September 30, 2021	Remarks	Reference No.
Net deferred gains (losses) on hedging instruments	(337,897)	121,811		5

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2022	September 30, 2021	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	(513,652)	167,927	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	September 30, 2022	September 30, 2021	Remarks	Reference No.
Trading assets			Including trading account securities and derivatives for trading assets	
	20,919,894	19,941,926		6-a
Securities	84,451,528	82,336,687		6-b
Loans and bills discounted	119,771,151	104,266,716	Including subordinated loans	6-c
Other assets			Including derivatives and investments in the capital	
	18,339,939	11,036,252		6-d
Trading liabilities			Including trading account securities sold and derivatives for trading assets	
	16,072,218	12,302,402		6-e
Other liabilities	15,767,277	10,056,534	Including derivatives	6-f

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2022	September 30, 2021	Remarks	Basel III Template No.
Investments in own capital				
instruments	20,525	23,988		
Common equity Tier 1 capital	8,928	10,357		16
Additional Tier 1 capital	4,715	3,275		37
Tier 2 capital	6,881	10,354		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)	713,237	1,290,511		
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)	713,237	1,290,511		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	3,020,378	2,170,888		
Amount exceeding the 10% threshold on specified items	1,479,951	581,233		19
Amount exceeding the 15% threshold on specified items	266,950	–		23
Additional Tier 1 capital	34,061	25,984		40
Tier 2 capital and other TLAC liabilities	17,190	13,788		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,222,224	1,549,882		73

7. Non-controlling interests

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2022	September 30, 2021	Remarks	Reference No.
Non-controlling interests	1,029,621	948,680		7

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2022	September 30, 2021	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	262,165	227,067	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)	163,959	157,669	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)	98,626	88,595	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	September 30, 2022	September 30, 2021	Remarks	Reference No.
Borrowed money	22,790,482	30,121,043		8-a
Bonds payable	16,052,500	12,920,873		8-b
Total	38,842,982	43,041,917		

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2022	September 30, 2021	Remarks	Basel III Template No.
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,634,000	1,744,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,874,485	1,759,330		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

Exposures relating to funds

Millions of yen

	FY2022 1H	FY2021 1H
Exposures relating to funds	9,835,649	6,110,215
Exposures where information on fund components is obtained sufficiently and frequently and verified by independent third parties (Note 1)	9,316,091	5,776,875
Exposures not included above where information on fund components is obtained sufficiently and frequently by independent third parties (Note 2)	17,829	15,234
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	462,048	287,534
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)	–	–
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)	30,658	25,346
Exposures not included in any categories above (Note 6)	9,020	5,224

- 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.		September 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021
1	Credit risk (excluding counterparty credit risk)	72,067,715	64,984,026	5,956,328	5,382,501
2	Standardized approach (SA)	27,286,342	22,683,715	2,182,907	1,814,697
3	Advanced internal ratings-based (A-IRB) approach	39,773,274	38,287,461	3,372,773	3,246,776
	Significant investments exposure	–	–	–	–
	Estimated lease residual values exposure	9	9	0	0
	Others	5,008,088	4,012,839	400,647	321,027
4	Counterparty credit risk (CCR)	9,161,116	8,562,611	741,928	690,783
5	SA-CCR	–	–	–	–
	Current exposure method	2,782,836	2,280,258	228,656	186,849
6	Expected exposure method	–	–	–	–
	Credit valuation adjustment (CVA)	3,637,378	3,734,317	290,990	298,745
	Central counterparty related exposure (CCP)	715,930	674,634	57,274	53,970
	Others	2,024,971	1,873,400	165,008	151,217
7	Equity exposures subject to market-based approach	2,018,478	1,702,592	171,166	144,379
8	Equity investments in funds - Look-through approach	4,094,373	4,871,175	343,987	409,043
9	Equity investments in funds - Mandate-based approach	1,853,721	1,153,693	149,587	92,626
	Equity investments in funds - Simple approach (subject to 250% RW)	–	–	–	–
	Equity investments in funds - Simple approach (subject to 400% RW)	122,635	101,385	10,269	8,478
10	Equity investments in funds - Fall-back approach	112,762	65,300	9,020	5,224
11	Unsettled transactions	87,225	12,450	7,396	1,055
12	Securitization exposures subject to calculation of credit RWA amounts	2,511,433	2,059,756	200,914	164,780
13	Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)	678,485	424,314	54,278	33,945
14	Securitization external ratings-based approach (SEC-ERBA)	1,245,737	1,180,074	99,659	94,405
15	Securitization standardized approach (SEC-SA)	480,170	333,682	38,413	26,694
	Subject to 1250% RW	107,040	121,684	8,563	9,734
16	Market risk	6,308,728	4,280,867	504,698	342,469
17	Standardized approach (SA)	1,235,543	1,490,230	98,843	119,218
18	Internal model approaches (IMA)	5,073,185	2,790,637	405,854	223,250
19	Operational risk	7,989,640	7,888,838	639,171	631,107
20	Basic indicator approach (BIA)	3,185,057	3,094,690	254,804	247,575
21	The standardized approach (TSA)	–	–	–	–
22	Advanced measurement approaches (AMA)	4,804,582	4,794,148	384,366	383,531
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	4,869,877	4,444,993	412,965	376,935
	Risk weighted assets subject to transitional arrangements	–	–	–	–
24	Floor adjustment	17,816,398	9,074,443	1,425,311	725,955
25	Total (including the 1.06 scaling factor)	132,159,354	112,191,761	10,572,748	8,975,340

CR1: Credit quality of assets

Millions of yen

Item No.		September 30, 2022			
		a	b	c	d
		Gross carrying values		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans	1,504,651	116,455,683	928,786	117,031,548
2	Debt securities	9	66,364,613	–	66,364,622
3	Other on-balance sheet assets (debt instruments)	94,651	110,637,908	184,559	110,548,001
4	Total on-balance sheet assets (1+2+3)	1,599,311	293,458,206	1,113,345	293,944,172
Off-balance sheet assets					
5	Acceptances and guarantees, etc.	64,373	11,997,119	67,776	11,993,716
6	Commitments, etc.	22,929	51,197,441	27,698	51,192,672
7	Total off-balance sheet assets (5+6)	87,303	63,194,560	95,475	63,186,389
Total					
8	Total (4+7)	1,686,615	356,652,767	1,208,820	357,130,561

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.		September 30, 2022	
1	Defaulted loans and debt securities as of March 31, 2022	1,685,297	
2	Breakdown of changes by factors during current reporting period in loans and debt securities	Loans and debt securities that have defaulted since March 31, 2022	88,050
3		Returned to non-defaulted status	190,363
4		Amounts written off	679,485
5		Other changes (Note)	695,812
6		Defaulted loans and debt securities as of September 30, 2022 (1+2-3-4+5)	1,599,311

Note: The changes were primarily due to an increase 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.		September 30, 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	97,677,277	19,354,270	10,210,981	3,372,920	20,893
2	Debt securities	65,423,412	941,210	86,435	843,576	–
3	Other on-balance sheet assets (debt instruments)	110,451,593	96,407	10,591	30,923	–
4	Total (1+2+3)	273,552,284	20,391,888	10,308,008	4,247,420	20,893
5	of which defaulted	522,864	551,820	194,327	196,418	–

CR1: Credit quality of assets

Millions of yen

Item No.		September 30, 2021			
		a	b	c	d
		Gross carrying values		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans	1,513,697	101,455,159	785,068	102,183,789
2	Debt securities	53	66,959,621	-	66,959,674
3	Other on-balance sheet assets (debt instruments)	91,875	111,355,350	167,158	111,280,067
4	Total on-balance sheet assets (1+2+3)	1,605,626	279,770,132	952,227	280,423,531
Off-balance sheet assets					
5	Acceptances and guarantees, etc.	70,505	9,617,994	58,803	9,629,695
6	Commitments, etc.	22,722	43,857,915	20,520	43,860,117
7	Total off-balance sheet assets (5+6)	93,228	53,475,910	79,324	53,489,813
Total					
8	Total (4+7)	1,698,855	333,246,042	1,031,551	333,913,345

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.		September 30, 2021
1	Defaulted loans and debt securities as of March 31, 2021	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 March 31, 2021
3		Returned to non-defaulted status
4		Amounts written off
5		Other changes (Note)
6		Defaulted loans and debt securities as of September 30, 2021 (1+2-3-4+5)
		1,605,626

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.		September 30, 2021				
		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	82,648,410	19,535,378	9,662,529	3,204,550	33,696
2	Debt securities	66,018,074	941,600	79,618	853,141	-
3	Other on-balance sheet assets (debt instruments)	111,204,079	75,988	11,318	18,800	-
4	Total (1+2+3)	259,870,565	20,552,966	9,753,466	4,076,492	33,696
5	of which defaulted	534,426	624,213	211,748	249,588	1,678

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

Item No.	Asset class	September 30, 2022						
		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	210,827	–	210,827	–	–	–	
2	Government of Japan and Bank of Japan	5,013,285	479,070	5,013,285	479,070	–	–	
3	Central governments and central banks of foreign countries	7,381,978	13	7,444,432	6	877,075	11.78%	
4	Bank for International Settlements, etc.	–	–	–	–	–	–	
5	Local authorities in Japan	3,836	–	3,836	–	1	0.04%	
6	Non-central government, etc. public sector entities in foreign countries	2,364,686	–	2,447,583	–	489,516	19.99%	
7	Multilateral development banks	164,251	–	164,251	–	249	0.15%	
8	Local authority financial institutions	–	–	–	–	–	–	
9	Government agencies in Japan	150	–	150	–	15	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	2,550,750	1,117,617	2,588,102	497,913	1,055,262	34.19%	
12	Corporates, etc.	14,545,853	11,998,704	14,389,091	4,145,162	18,534,254	100.00%	
13	SMEs, etc. and individuals	5,036,756	4,301,037	4,862,498	889,430	4,314,176	75.00%	
14	Residential loan secured by property	4,291,209	14	4,287,391	7	1,500,589	34.99%	
15	Business loan for acquisition of real estate, etc.	10,534	31,462	10,410	–	10,410	100.00%	
16	Past due for three months or more, etc. (excluding residential loans secured by property)	352,390	3,688	348,061	1,679	475,867	136.06%	
17	Past due for three months or more relating to residential loans secured by property	14,335	–	13,957	–	10,300	73.79%	
18	Uncollected notes	84,342	–	84,342	–	16,868	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)	1,753	–	1,753	–	1,753	100.00%	
22	Total	42,026,944	17,931,609	41,869,976	6,013,270	27,286,342	56.98%	

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

Item No.	Asset class	September 30, 2021							
		a		b		c		e	f
		Exposures before CCF and CRM	Exposures post-CCF and CRM	Exposures before CCF and CRM	Exposures post-CCF and CRM	On-balance sheet amounts	Off-balance sheet amounts		
On-balance sheet amounts	Off-balance sheet amounts	On-balance sheet amounts	Off-balance sheet amounts	Credit RWA amounts	RWA density				
1	Cash	214,697	–	214,697	–	–	–		
2	Government of Japan and Bank of Japan	4,855,977	502,143	4,855,977	502,143	–	–		
3	Central governments and central banks of foreign countries	6,373,517	36	6,402,098	17	592,791	9.25%		
4	Bank for International Settlements, etc.	–	–	–	–	–	–		
5	Local authorities in Japan	171	–	171	–	1	0.76%		
6	Non-central government, etc. public sector entities in foreign countries	1,921,030	–	1,974,150	–	394,830	20.00%		
7	Multilateral development banks	143,004	–	143,004	–	300	0.21%		
8	Local authority financial institutions	–	–	–	–	–	–		
9	Government agencies in Japan	236	–	236	–	23	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	2,226,232	602,539	2,244,358	234,474	943,279	38.05%		
12	Corporates, etc.	11,962,253	10,623,092	11,853,256	3,542,690	15,395,947	100.00%		
13	SMEs, etc. and individuals	4,451,705	3,896,724	4,332,848	815,411	3,861,407	75.00%		
14	Residential loan secured by property	3,038,353	12	3,033,572	6	1,061,942	35.00%		
15	Business loan for acquisition of real estate, etc.	11,444	8,948	11,348	3	11,351	100.00%		
16	Past due for three months or more, etc. (excluding residential loans secured by property)	245,058	2,613	241,861	1,340	322,826	132.74%		
17	Past due for three months or more relating to residential loans secured by property	89,481	–	89,409	–	86,186	96.39%		
18	Uncollected notes	56,503	–	56,503	–	11,300	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)	1,526	–	1,526	–	1,526	100.00%		
22	Total	35,591,193	15,636,110	35,455,022	5,096,085	22,683,715	55.93%		

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

Item No.	Asset class	September 30, 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	210,827	–	–	–	–	–
2	Government of Japan and Bank of Japan	5,492,355	–	–	–	–	–
3	Central governments and central banks of foreign countries	5,422,822	–	1,296,712	–	358,117	–
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	3,828	–	8	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	2,447,583	–	–	–
7	Multilateral development banks	163,981	–	25	–	–	–
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	–	150	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	1,934,409	–	966,471	–
12	Corporates, etc.	–	–	–	–	–	–
13	SMEs, etc. and individuals	–	–	–	–	–	5,751,010
14	Residential loan secured by property	–	–	–	4,287,398	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	40,474	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	7,313	–
18	Uncollected notes	–	–	84,342	–	–	–
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	11,293,815	150	5,763,081	4,287,398	1,372,377	5,751,010

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

Item No.	Asset class	September 30, 2021					
		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	214,697	–	–	–	–	–
2	Government of Japan and Bank of Japan	5,358,120	–	–	–	–	–
3	Central governments and central banks of foreign countries	4,697,552	–	1,157,462	–	371,604	–
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	164	–	6	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	1,974,150	–	–	–
7	Multilateral development banks	142,701	–	2	–	–	–
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	–	236	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	1,397,672	–	834,829	–
12	Corporates, etc.	–	–	–	–	–	–
13	SMEs, etc. and individuals	–	–	–	–	–	5,147,408
14	Residential loan secured by property	–	–	–	3,033,285	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	33,326	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	6,447	–
18	Uncollected notes	–	–	56,503	–	–	–
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	10,413,236	236	4,585,798	3,033,285	1,246,208	5,147,408

Millions of yen

Item No.	Risk weight Asset class	September 30, 2022				
		g	h	i	j	k
		Credit risk exposure amounts (post-CCF and post-CRM)				
		100%	150%	250%	1250%	Total
1	Cash	–	–	–	–	210,827
2	Government of Japan and Bank of Japan	–	–	–	–	5,492,355
3	Central governments and central banks of foreign countries	223,012	143,774	–	–	7,444,439
4	Bank for International Settlements, etc.	–	–	–	–	–
5	Local authorities in Japan	–	–	–	–	3,836
6	Non-central government, etc. public sector entities in foreign countries	–	–	–	–	2,447,583
7	Multilateral development banks	244	–	–	–	164,251
8	Local authority financial institutions	–	–	–	–	–
9	Government agencies in Japan	–	–	–	–	150
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	185,113	20	–	–	3,086,015
12	Corporates, etc.	18,534,254	–	–	–	18,534,254
13	SMEs, etc. and individuals	918	–	–	–	5,751,928
14	Residential loan secured by property	–	–	–	–	4,287,398
15	Business loan for acquisition of real estate, etc.	10,410	–	–	–	10,410
16	Past due for three months or more, etc. (excluding residential loans secured by property)	16,538	292,727	–	–	349,741
17	Past due for three months or more relating to residential loans secured by property	6,643	–	–	–	13,957
18	Uncollected notes	–	–	–	–	84,342
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–
21	Investments, etc. (excluding material investments)	1,753	–	–	–	1,753
22	Total	18,978,889	436,523	–	–	47,883,247

Millions of yen

Item No.	Risk weight Asset class	September 30, 2021				
		g	h	i	j	k
		Credit risk exposure amounts (post-CCF and post-CRM)				
		100%	150%	250%	1250%	Total
1	Cash	–	–	–	–	214,697
2	Government of Japan and Bank of Japan	–	–	–	–	5,358,120
3	Central governments and central banks of foreign countries	175,496	–	–	–	6,402,115
4	Bank for International Settlements, etc.	–	–	–	–	–
5	Local authorities in Japan	–	–	–	–	171
6	Non-central government, etc. public sector entities in foreign countries	–	–	–	–	1,974,150
7	Multilateral development banks	300	–	–	–	143,004
8	Local authority financial institutions	–	–	–	–	–
9	Government agencies in Japan	–	–	–	–	236
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	246,330	–	–	–	2,478,832
12	Corporates, etc.	15,395,947	–	–	–	15,395,947
13	SMEs, etc. and individuals	851	–	–	–	5,148,259
14	Residential loan secured by property	292	–	–	–	3,033,578
15	Business loan for acquisition of real estate, etc.	11,351	–	–	–	11,351
16	Past due for three months or more, etc. (excluding residential loans secured by property)	17,299	192,575	–	–	243,201
17	Past due for three months or more relating to residential loans secured by property	82,962	–	–	–	89,409
18	Uncollected notes	–	–	–	–	56,503
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–
21	Investments, etc. (excluding material investments)	1,526	–	–	–	1,526
22	Total	15,932,358	192,575	–	–	40,551,107

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

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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
Sovereign exposures							
1	0.00 to <0.15	150,929,754	1,615,365	44.77%	151,675,555	0.00%	0.3
2	0.15 to <0.25	40,723	–	–	40,723	0.16%	0.0
3	0.25 to <0.50	7,718	1,772	53.46%	8,665	0.29%	0.0
4	0.50 to <0.75	3,891	17,082	53.46%	13,023	0.52%	0.0
5	0.75 to <2.50	42,657	623	75.78%	40,059	1.33%	0.0
6	2.50 to <10.00	7,815	1,883	53.46%	8,822	5.53%	0.0
7	10.00 to <100.00	36,298	2,952	100.00%	36,564	11.86%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	151,068,858	1,639,679	44.99%	151,823,416	0.00%	0.3
Bank exposures							
1	0.00 to <0.15	6,249,585	1,119,759	47.61%	6,786,785	0.05%	0.3
2	0.15 to <0.25	193,532	5,462	15.45%	194,376	0.16%	0.0
3	0.25 to <0.50	199,655	25,828	39.87%	209,954	0.29%	0.0
4	0.50 to <0.75	53,872	17,171	66.57%	65,304	0.52%	0.0
5	0.75 to <2.50	111,097	14,411	23.80%	114,528	0.89%	0.0
6	2.50 to <10.00	5,851	–	–	5,851	5.53%	0.0
7	10.00 to <100.00	5,136	344,176	0.23%	5,401	11.86%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	6,818,732	1,526,809	36.67%	7,382,202	0.09%	0.3
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	48,923,554	42,293,166	45.70%	68,179,423	0.06%	0.5
2	0.15 to <0.25	6,032,352	5,159,359	36.14%	7,879,262	0.16%	0.0
3	0.25 to <0.50	3,133,198	2,682,719	23.21%	3,752,835	0.29%	0.0
4	0.50 to <0.75	1,745,827	928,294	54.20%	2,246,004	0.52%	0.0
5	0.75 to <2.50	2,882,171	1,349,709	52.38%	3,577,871	1.48%	0.0
6	2.50 to <10.00	570,066	101,414	47.06%	617,801	5.52%	0.0
7	10.00 to <100.00	855,657	158,606	44.47%	928,209	11.02%	0.0
8	100.00 (Default)	483,036	75,930	63.20%	674,970	100.00%	–
9	Sub-total	64,625,865	52,749,201	43.96%	87,856,378	1.08%	0.6
SME exposures							
1	0.00 to <0.15	321,935	67,422	59.31%	361,930	0.07%	0.9
2	0.15 to <0.25	813,712	57,225	44.61%	839,242	0.16%	3.4
3	0.25 to <0.50	834,264	41,332	38.75%	850,283	0.29%	3.3
4	0.50 to <0.75	485,055	23,079	43.02%	494,984	0.52%	1.9
5	0.75 to <2.50	780,176	44,546	47.63%	801,397	1.49%	3.0
6	2.50 to <10.00	233,015	12,369	41.43%	238,141	5.53%	1.2
7	10.00 to <100.00	130,897	6,548	61.78%	135,120	11.86%	0.5
8	100.00 (Default)	188,956	3,607	57.58%	235,516	100.00%	3.5
9	Sub-total	3,788,013	256,132	48.38%	3,956,616	7.16%	17.8
Specialized lending exposures							
1	0.00 to <0.15	3,509,957	1,335,137	59.47%	4,304,043	0.06%	0.7
2	0.15 to <0.25	805,543	774,954	60.90%	1,277,526	0.16%	0.1
3	0.25 to <0.50	745,660	354,933	57.04%	948,131	0.29%	0.1
4	0.50 to <0.75	544,060	173,811	55.25%	640,094	0.52%	0.1
5	0.75 to <2.50	669,800	167,907	64.82%	778,643	1.45%	0.1
6	2.50 to <10.00	155,365	77,602	72.35%	211,510	5.53%	0.0
7	10.00 to <100.00	75,047	23,367	58.91%	88,959	11.86%	0.0
8	100.00 (Default)	259,629	13,561	63.23%	271,873	100.00%	0.0
9	Sub-total	6,765,064	2,921,276	59.97%	8,520,783	3.71%	1.4

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2022					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Sovereign exposures							
1	0.00 to <0.15	36.33%	1.7	874,451	0.57%	1,405	/
2	0.15 to <0.25	35.15%	1.7	10,445	25.65%	22	/
3	0.25 to <0.50	26.06%	2.8	3,467	40.01%	6	/
4	0.50 to <0.75	19.89%	2.6	5,278	40.52%	13	/
5	0.75 to <2.50	18.77%	2.0	15,798	39.43%	91	/
6	2.50 to <10.00	44.22%	1.0	11,905	134.95%	215	/
7	10.00 to <100.00	28.62%	2.0	44,587	121.94%	1,241	/
8	100.00 (Default)	–	–	–	–	–	/
9	Sub-total	36.33%	1.7	965,935	0.63%	2,997	4,232
Bank exposures							
1	0.00 to <0.15	36.92%	1.8	1,162,212	17.12%	1,423	/
2	0.15 to <0.25	34.72%	0.3	36,291	18.67%	107	/
3	0.25 to <0.50	43.47%	0.8	75,466	35.94%	264	/
4	0.50 to <0.75	32.67%	1.2	29,651	45.40%	110	/
5	0.75 to <2.50	25.85%	0.7	48,814	42.62%	265	/
6	2.50 to <10.00	24.82%	1.1	5,072	86.68%	80	/
7	10.00 to <100.00	38.86%	1.0	9,606	177.85%	248	/
8	100.00 (Default)	–	–	–	–	–	/
9	Sub-total	36.83%	1.7	1,367,115	18.51%	2,501	3,830
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	36.25%	2.4	12,442,098	18.24%	15,270	/
2	0.15 to <0.25	30.82%	2.5	2,201,035	27.93%	3,886	/
3	0.25 to <0.50	29.01%	2.6	1,309,251	34.88%	3,157	/
4	0.50 to <0.75	28.21%	2.7	1,028,353	45.78%	3,295	/
5	0.75 to <2.50	30.06%	2.2	2,392,220	66.86%	15,842	/
6	2.50 to <10.00	26.45%	2.0	560,584	90.73%	9,036	/
7	10.00 to <100.00	28.06%	3.5	1,306,850	140.79%	30,899	/
8	100.00 (Default)	39.53%	–	264,460	39.18%	245,693	/
9	Sub-total	34.87%	2.4	21,504,854	24.47%	327,082	490,136
SME exposures							
1	0.00 to <0.15	28.32%	2.9	57,653	15.92%	78	/
2	0.15 to <0.25	20.53%	2.7	132,471	15.78%	275	/
3	0.25 to <0.50	19.31%	2.7	168,298	19.79%	476	/
4	0.50 to <0.75	19.24%	2.7	130,615	26.38%	495	/
5	0.75 to <2.50	20.41%	2.5	321,090	40.06%	2,458	/
6	2.50 to <10.00	17.82%	2.3	126,077	52.94%	2,347	/
7	10.00 to <100.00	15.50%	2.1	81,747	60.49%	2,485	/
8	100.00 (Default)	33.91%	–	106,976	45.42%	71,564	/
9	Sub-total	21.26%	2.6	1,124,931	28.43%	80,181	120,535
Specialized lending exposures							
1	0.00 to <0.15	22.26%	3.7	697,669	16.20%	673	/
2	0.15 to <0.25	24.18%	3.7	403,422	31.57%	494	/
3	0.25 to <0.50	22.85%	3.6	324,194	34.19%	628	/
4	0.50 to <0.75	19.18%	4.2	259,790	40.58%	638	/
5	0.75 to <2.50	22.16%	3.3	436,008	55.99%	2,540	/
6	2.50 to <10.00	23.36%	3.5	184,784	87.36%	2,733	/
7	10.00 to <100.00	19.00%	4.3	85,619	96.24%	2,004	/
8	100.00 (Default)	18.80%	–	107,107	39.39%	42,794	/
9	Sub-total	22.26%	3.7	2,498,596	29.32%	52,507	97,616

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	4,680,054	–	–	4,680,054	0.05%	1.6
2	0.15 to <0.25	186,942	–	–	186,942	0.16%	0.5
3	0.25 to <0.50	78,658	–	–	78,658	0.29%	0.2
4	0.50 to <0.75	139,157	–	–	139,157	0.52%	0.1
5	0.75 to <2.50	179,062	–	–	179,062	1.35%	0.2
6	2.50 to <10.00	74,694	–	–	74,694	5.53%	0.1
7	10.00 to <100.00	5,499	–	–	5,499	11.86%	0.1
8	100.00 (Default)	13,451	–	–	13,451	100.00%	0.0
9	Sub-total	5,357,519	–	–	5,357,519	0.45%	3.0
Qualifying revolving retail exposures							
1	0.00 to <0.15	–	2,277,704	56.96%	1,297,519	0.05%	10,040.3
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	614,712	701,249	100.00%	1,315,961	0.36%	10,061.7
4	0.50 to <0.75	210,895	1,743,352	85.13%	1,695,073	0.63%	10,766.1
5	0.75 to <2.50	359,854	378,761	40.57%	513,541	1.55%	661.7
6	2.50 to <10.00	193,174	162,832	53.72%	280,658	3.88%	717.4
7	10.00 to <100.00	27,593	7,325	31.44%	29,897	35.65%	73.2
8	100.00 (Default)	75,777	1,405	7.41%	76,052	100.00%	201.6
9	Sub-total	1,482,008	5,272,630	70.67%	5,208,704	2.33%	32,522.4
Residential mortgage exposures							
1	0.00 to <0.15	268,324	3,142	100.00%	271,466	0.11%	32.4
2	0.15 to <0.25	1,746,466	17,358	100.00%	1,763,824	0.19%	158.7
3	0.25 to <0.50	8,436,613	76	100.00%	8,436,689	0.34%	412.3
4	0.50 to <0.75	1,225,738	1,761	100.00%	1,227,499	0.65%	168.9
5	0.75 to <2.50	467,118	1,195	100.00%	468,313	1.58%	50.5
6	2.50 to <10.00	7,204	486	100.00%	7,691	6.76%	1.0
7	10.00 to <100.00	130,706	587	100.00%	131,294	18.63%	9.0
8	100.00 (Default)	70,603	175	100.00%	75,787	100.00%	6.1
9	Sub-total	12,352,775	24,782	100.00%	12,382,566	1.20%	839.2
Other retail exposures							
1	0.00 to <0.15	–	2,605,115	16.96%	442,022	0.03%	2,399.4
2	0.15 to <0.25	434	471	100.00%	906	0.18%	4.8
3	0.25 to <0.50	473,701	49,778	76.81%	511,942	0.47%	147.6
4	0.50 to <0.75	84,902	224,779	99.06%	307,588	0.58%	268.0
5	0.75 to <2.50	203,301	178,107	72.60%	332,609	1.36%	1,179.7
6	2.50 to <10.00	328,842	361,258	0.39%	330,281	5.34%	28.8
7	10.00 to <100.00	1,436	183	51.13%	1,530	22.25%	1.0
8	100.00 (Default)	83,921	2,045	8.37%	86,360	100.00%	159.0
9	Sub-total	1,176,540	3,421,740	24.38%	2,013,239	5.62%	4,188.6
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	4,193,060	16,517	54.79%	4,202,112	0.05%	1.7
2	0.15 to <0.25	558,880	6,114	53.46%	562,149	0.16%	0.3
3	0.25 to <0.50	119,104	–	–	119,104	0.29%	0.1
4	0.50 to <0.75	48,180	–	–	48,180	0.52%	0.0
5	0.75 to <2.50	72,245	7,972	53.46%	76,507	1.59%	0.0
6	2.50 to <10.00	46,568	–	–	46,568	5.53%	0.0
7	10.00 to <100.00	2,451	–	–	2,458	11.86%	0.0
8	100.00 (Default)	710	–	–	710	100.00%	0.0
9	Sub-total	5,041,201	30,604	54.18%	5,057,790	0.17%	2.3

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2022					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	90.00%	5.0	4,996,168	106.75%	2,404	/
2	0.15 to <0.25	90.00%	5.0	249,741	133.59%	269	/
3	0.25 to <0.50	90.00%	5.0	149,545	190.12%	205	/
4	0.50 to <0.75	90.00%	5.0	289,424	207.98%	651	/
5	0.75 to <2.50	90.00%	5.0	501,387	280.00%	2,187	/
6	2.50 to <10.00	90.00%	5.0	322,738	432.07%	3,717	/
7	10.00 to <100.00	90.00%	5.0	33,048	600.90%	587	/
8	100.00 (Default)	90.00%	–	151,328	1,125.00%	12,106	/
9	Sub-total	90.00%	5.0	6,693,381	124.93%	22,129	/
Qualifying revolving retail exposures							
1	0.00 to <0.15	76.48%	–	36,517	2.81%	567	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	80.16%	–	181,741	13.81%	3,818	/
4	0.50 to <0.75	90.60%	–	412,438	24.33%	9,716	/
5	0.75 to <2.50	78.55%	–	215,675	41.99%	6,290	/
6	2.50 to <10.00	78.95%	–	226,624	80.74%	8,617	/
7	10.00 to <100.00	80.84%	–	70,381	235.41%	8,777	/
8	100.00 (Default)	82.35%	–	4,956	6.51%	63,691	/
9	Sub-total	82.45%	–	1,148,335	22.04%	101,481	42,907
Residential mortgage exposures							
1	0.00 to <0.15	40.52%	–	24,355	8.97%	103	/
2	0.15 to <0.25	30.82%	–	218,069	12.36%	1,089	/
3	0.25 to <0.50	29.04%	–	1,462,876	17.33%	8,481	/
4	0.50 to <0.75	29.83%	–	344,365	28.05%	2,397	/
5	0.75 to <2.50	31.82%	–	248,353	53.03%	2,334	/
6	2.50 to <10.00	29.06%	–	8,538	111.02%	151	/
7	10.00 to <100.00	29.88%	–	188,253	143.38%	7,516	/
8	100.00 (Default)	26.41%	–	21,272	28.06%	18,314	/
9	Sub-total	29.72%	–	2,516,086	20.31%	40,388	12,264
Other retail exposures							
1	0.00 to <0.15	0.07%	–	78	0.01%	0	/
2	0.15 to <0.25	105.61%	–	369	40.75%	1	/
3	0.25 to <0.50	19.73%	–	72,461	14.15%	447	/
4	0.50 to <0.75	81.86%	–	197,846	64.32%	1,481	/
5	0.75 to <2.50	32.73%	–	125,504	37.73%	1,645	/
6	2.50 to <10.00	14.66%	–	90,961	27.54%	2,471	/
7	10.00 to <100.00	53.66%	–	1,822	119.07%	190	/
8	100.00 (Default)	55.20%	–	8,958	10.37%	46,959	/
9	Sub-total	27.81%	–	498,003	24.73%	53,197	18,319
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	33.80%	1.1	434,808	10.34%	835	/
2	0.15 to <0.25	31.06%	1.4	128,094	22.78%	279	/
3	0.25 to <0.50	33.07%	1.2	35,349	29.67%	114	/
4	0.50 to <0.75	32.65%	0.9	18,058	37.48%	81	/
5	0.75 to <2.50	32.10%	1.7	53,923	70.48%	388	/
6	2.50 to <10.00	27.03%	1.0	38,383	82.42%	696	/
7	10.00 to <100.00	31.38%	1.0	3,229	131.36%	91	/
8	100.00 (Default)	25.38%	–	–	–	180	/
9	Sub-total	33.38%	1.2	711,846	14.07%	2,667	4,018

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	1,523,003	6,415	53.46%	1,526,432	0.06%	0.1
2	0.15 to <0.25	160,297	–	–	160,297	0.16%	0.0
3	0.25 to <0.50	30,258	–	–	30,258	0.29%	0.0
4	0.50 to <0.75	15,605	–	–	15,605	0.52%	0.0
5	0.75 to <2.50	21,686	–	–	21,686	1.40%	0.0
6	2.50 to <10.00	3,466	–	–	3,466	5.53%	0.0
7	10.00 to <100.00	11,945	–	–	11,982	11.86%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	1,766,264	6,415	53.46%	1,769,730	0.18%	0.1
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	15,559	–	–	15,559	0.03%	2.3
2	0.15 to <0.25	707,652	–	–	707,652	0.23%	28.4
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	5,560	–	–	5,560	0.56%	0.5
5	0.75 to <2.50	54,037	–	–	54,037	2.08%	6.7
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	0	–	–	0	23.83%	0.0
8	100.00 (Default)	3,331	–	–	3,581	100.00%	0.4
9	Sub-total	786,142	–	–	786,392	0.81%	38.6
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	7,081	–	–	7,081	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	3,600	–	–	3,600	11.86%	0.0
8	100.00 (Default)	0	–	–	0	100.00%	0.0
9	Sub-total	10,683	–	–	10,683	4.04%	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	4	–	–	4	23.99%	0.0
8	100.00 (Default)	16	–	–	16	100.00%	0.0
9	Sub-total	21	–	–	21	83.72%	0.0
Total (all portfolios)		261,039,690	67,849,273	45.64%	292,126,046	0.68%	37,643.3

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2022					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	37.84%	1.0	179,240	11.74%	362	/
2	0.15 to <0.25	36.15%	1.0	33,302	20.77%	92	/
3	0.25 to <0.50	36.54%	1.0	9,340	30.86%	32	/
4	0.50 to <0.75	36.11%	1.0	6,671	42.75%	29	/
5	0.75 to <2.50	36.11%	1.0	14,374	66.28%	110	/
6	2.50 to <10.00	36.11%	1.0	3,817	110.12%	69	/
7	10.00 to <100.00	36.11%	1.0	18,094	151.00%	513	/
8	100.00 (Default)	-	-	-	-	-	/
9	Sub-total	37.62%	1.0	264,841	14.96%	1,209	-
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	28.80%	-	408	2.62%	1	/
2	0.15 to <0.25	28.80%	-	91,110	12.87%	468	/
3	0.25 to <0.50	-	-	-	-	-	/
4	0.50 to <0.75	28.80%	-	1,348	24.25%	8	/
5	0.75 to <2.50	29.66%	-	31,939	59.10%	334	/
6	2.50 to <10.00	-	-	-	-	-	/
7	10.00 to <100.00	92.55%	-	1	220.62%	0	/
8	100.00 (Default)	26.64%	-	862	24.08%	885	/
9	Sub-total	28.84%	-	125,671	15.98%	1,699	545
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	100.00%	-	2,770	39.11%	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%	-	15,059	418.25%	427	/
8	100.00 (Default)	125.84%	-	0	100.00%	-	/
9	Sub-total	100.00%	-	17,830	166.90%	431	-
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	104.94%	-	11	250.74%	1	/
8	100.00 (Default)	104.94%	-	15	92.66%	16	/
9	Sub-total	104.94%	-	27	126.51%	17	-
Total (all portfolios)		36.69%	1.9	39,437,456	13.50%	688,492	794,406

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

Item No.	PD scale	September 30, 2021					
		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
Sovereign exposures							
1	0.00 to <0.15	153,200,402	1,398,602	47.28%	153,877,318	0.00%	0.3
2	0.15 to <0.25	23,023	–	–	23,023	0.17%	0.0
3	0.25 to <0.50	58,829	14,948	53.49%	64,039	0.31%	0.0
4	0.50 to <0.75	2,972	22,824	53.49%	15,181	0.55%	0.0
5	0.75 to <2.50	43,746	851	53.48%	41,081	1.70%	0.0
6	2.50 to <10.00	1,414	1,474	53.49%	2,203	5.55%	0.0
7	10.00 to <100.00	26,194	3,200	100.00%	28,740	10.78%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	153,356,583	1,441,901	47.57%	154,051,588	0.00%	0.3
Bank exposures							
1	0.00 to <0.15	5,559,904	822,404	46.02%	5,940,440	0.05%	0.4
2	0.15 to <0.25	242,426	27,557	51.02%	256,487	0.17%	0.0
3	0.25 to <0.50	107,864	24,926	45.73%	119,263	0.31%	0.0
4	0.50 to <0.75	36,810	15,957	35.14%	42,418	0.55%	0.0
5	0.75 to <2.50	89,700	17,811	30.63%	95,156	0.94%	0.0
6	2.50 to <10.00	9,462	–	–	9,462	5.55%	0.0
7	10.00 to <100.00	2,324	419,787	0.42%	2,598	10.78%	0.0
8	100.00 (Default)	721	–	–	3,916	100.00%	0.0
9	Sub-total	6,049,215	1,328,444	31.37%	6,469,742	0.15%	0.6
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	40,727,314	35,922,485	43.42%	56,267,643	0.06%	12.4
2	0.15 to <0.25	6,063,681	5,334,184	21.76%	7,210,317	0.17%	5.5
3	0.25 to <0.50	3,508,847	1,053,764	51.51%	4,051,056	0.31%	4.1
4	0.50 to <0.75	1,728,321	834,362	54.51%	2,179,516	0.55%	1.8
5	0.75 to <2.50	3,123,433	1,143,020	52.58%	3,721,776	1.53%	2.8
6	2.50 to <10.00	593,371	101,924	54.49%	648,915	5.55%	0.7
7	10.00 to <100.00	644,484	611,889	48.69%	943,844	10.78%	0.4
8	100.00 (Default)	532,528	85,787	62.86%	734,731	100.00%	0.9
9	Sub-total	56,921,983	45,087,419	41.61%	75,757,802	1.32%	29.1
SME exposures							
1	0.00 to <0.15	212,969	70,370	59.92%	255,141	0.07%	0.7
2	0.15 to <0.25	829,469	58,625	39.48%	852,616	0.17%	2.9
3	0.25 to <0.50	726,052	38,688	40.44%	741,700	0.31%	3.1
4	0.50 to <0.75	564,971	22,806	46.03%	575,470	0.55%	2.0
5	0.75 to <2.50	941,934	68,379	47.37%	974,328	1.55%	3.8
6	2.50 to <10.00	268,065	9,856	48.29%	272,825	5.55%	1.4
7	10.00 to <100.00	143,518	5,839	50.84%	146,711	10.78%	0.5
8	100.00 (Default)	209,004	2,570	45.24%	268,858	100.00%	3.8
9	Sub-total	3,895,985	277,136	47.90%	4,087,652	7.87%	18.7
Specialized lending exposures							
1	0.00 to <0.15	2,828,985	936,924	58.44%	3,376,537	0.06%	0.6
2	0.15 to <0.25	808,975	543,611	59.23%	1,130,957	0.17%	0.2
3	0.25 to <0.50	644,908	435,656	59.24%	903,026	0.31%	0.1
4	0.50 to <0.75	486,781	217,050	55.14%	606,481	0.55%	0.1
5	0.75 to <2.50	574,636	156,601	59.89%	668,427	1.42%	0.1
6	2.50 to <10.00	151,364	29,092	56.80%	167,890	5.55%	0.0
7	10.00 to <100.00	97,140	3,877	55.88%	99,536	10.78%	0.0
8	100.00 (Default)	206,115	10,989	71.69%	226,397	100.00%	0.0
9	Sub-total	5,798,907	2,333,802	58.60%	7,179,254	3.71%	1.4

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2021					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Sovereign exposures							
1	0.00 to <0.15	36.21%	1.6	877,798	0.57%	1,285	/
2	0.15 to <0.25	25.96%	1.7	4,775	20.74%	10	/
3	0.25 to <0.50	42.07%	1.6	26,911	42.02%	83	/
4	0.50 to <0.75	8.84%	2.0	3,470	22.86%	7	/
5	0.75 to <2.50	19.04%	2.5	17,548	42.71%	134	/
6	2.50 to <10.00	20.94%	1.1	1,416	64.29%	25	/
7	10.00 to <100.00	27.47%	1.4	32,061	111.55%	851	/
8	100.00 (Default)	–	–	–	–	–	/
9	Sub-total	36.21%	1.6	963,982	0.62%	2,397	2,055
Bank exposures							
1	0.00 to <0.15	36.79%	1.9	1,035,472	17.43%	1,245	/
2	0.15 to <0.25	34.86%	0.4	50,151	19.55%	152	/
3	0.25 to <0.50	42.48%	0.7	42,678	35.78%	157	/
4	0.50 to <0.75	32.74%	0.9	18,842	44.42%	76	/
5	0.75 to <2.50	28.34%	1.1	46,228	48.58%	256	/
6	2.50 to <10.00	7.99%	1.4	2,397	25.34%	41	/
7	10.00 to <100.00	36.05%	1.0	4,299	165.42%	100	/
8	100.00 (Default)	76.91%	–	1,341	34.25%	2,904	/
9	Sub-total	36.65%	1.8	1,201,411	18.56%	4,935	4,941
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	35.97%	2.4	10,289,067	18.28%	12,573	/
2	0.15 to <0.25	30.41%	2.5	2,037,061	28.25%	3,728	/
3	0.25 to <0.50	28.69%	2.4	1,375,983	33.96%	3,604	/
4	0.50 to <0.75	27.21%	2.6	976,198	44.78%	3,262	/
5	0.75 to <2.50	28.39%	2.3	2,412,880	64.83%	16,088	/
6	2.50 to <10.00	25.55%	2.0	561,240	86.48%	9,205	/
7	10.00 to <100.00	29.06%	2.7	1,258,764	133.36%	29,571	/
8	100.00 (Default)	35.79%	–	286,113	38.94%	240,176	/
9	Sub-total	34.25%	2.4	19,197,308	25.34%	318,210	406,820
SME exposures							
1	0.00 to <0.15	26.60%	2.7	35,706	13.99%	50	/
2	0.15 to <0.25	20.92%	2.8	145,312	17.04%	303	/
3	0.25 to <0.50	19.59%	2.7	157,756	21.26%	450	/
4	0.50 to <0.75	17.84%	2.9	146,422	25.44%	564	/
5	0.75 to <2.50	20.56%	2.4	399,653	41.01%	3,163	/
6	2.50 to <10.00	17.70%	2.3	143,346	52.54%	2,681	/
7	10.00 to <100.00	15.41%	2.1	85,601	58.34%	2,438	/
8	100.00 (Default)	36.60%	–	124,984	46.48%	88,650	/
9	Sub-total	21.13%	2.6	1,238,783	30.30%	98,303	126,964
Specialized lending exposures							
1	0.00 to <0.15	22.36%	3.6	532,070	15.75%	527	/
2	0.15 to <0.25	22.57%	3.8	331,635	29.32%	433	/
3	0.25 to <0.50	23.69%	3.9	375,939	41.63%	663	/
4	0.50 to <0.75	23.98%	3.7	299,937	49.45%	800	/
5	0.75 to <2.50	24.51%	3.4	430,252	64.36%	2,247	/
6	2.50 to <10.00	23.46%	4.1	153,805	91.61%	2,186	/
7	10.00 to <100.00	23.18%	3.1	103,243	103.72%	2,487	/
8	100.00 (Default)	21.96%	–	100,985	44.60%	41,772	/
9	Sub-total	22.92%	3.7	2,327,870	32.42%	51,118	70,530

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2021					
		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
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	5,856,593	–	–	5,856,593	0.05%	1.6
2	0.15 to <0.25	225,211	–	–	225,211	0.17%	0.5
3	0.25 to <0.50	130,776	–	–	130,776	0.31%	0.3
4	0.50 to <0.75	78,856	–	–	78,856	0.55%	0.1
5	0.75 to <2.50	170,842	–	–	170,842	1.68%	0.3
6	2.50 to <10.00	96,470	–	–	96,470	5.55%	0.1
7	10.00 to <100.00	5,644	–	–	5,644	10.78%	0.1
8	100.00 (Default)	12,590	–	–	12,590	100.00%	0.0
9	Sub-total	6,576,985	–	–	6,576,985	0.39%	3.2
Qualifying revolving retail exposures							
1	0.00 to <0.15	–	2,674,989	50.94%	1,362,719	0.05%	11,133.7
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	530,476	626,875	100.00%	1,157,352	0.35%	7,841.0
4	0.50 to <0.75	268,589	1,717,935	84.00%	1,711,744	0.62%	12,570.5
5	0.75 to <2.50	365,791	357,422	41.07%	512,602	1.72%	703.7
6	2.50 to <10.00	197,244	155,214	53.71%	280,625	3.99%	689.6
7	10.00 to <100.00	24,451	6,768	28.26%	26,364	38.99%	64.3
8	100.00 (Default)	75,901	1,512	6.59%	76,208	100.00%	198.2
9	Sub-total	1,462,455	5,540,717	66.14%	5,127,617	2.38%	33,201.1
Residential mortgage exposures							
1	0.00 to <0.15	323,892	3,610	100.00%	327,502	0.12%	36.5
2	0.15 to <0.25	1,925,497	22,843	100.00%	1,948,340	0.19%	170.2
3	0.25 to <0.50	8,205,612	105	100.00%	8,205,717	0.31%	398.6
4	0.50 to <0.75	1,111,613	16,316	10.82%	1,127,929	0.67%	167.2
5	0.75 to <2.50	797,684	1,850	89.10%	799,534	1.39%	73.9
6	2.50 to <10.00	8,595	873	63.53%	9,469	6.55%	1.3
7	10.00 to <100.00	131,053	1,238	47.65%	132,291	20.18%	9.5
8	100.00 (Default)	89,637	407	47.36%	96,846	100.00%	7.6
9	Sub-total	12,593,585	47,244	66.27%	12,647,632	1.36%	865.2
Other retail exposures							
1	0.00 to <0.15	–	2,715,276	10.51%	285,580	0.03%	2,508.7
2	0.15 to <0.25	560	9,962	9.49%	1,505	0.18%	6.0
3	0.25 to <0.50	23,933	49,997	88.94%	68,403	0.41%	145.2
4	0.50 to <0.75	552,825	217,441	95.88%	761,321	0.53%	265.6
5	0.75 to <2.50	212,121	223,810	77.11%	384,710	1.41%	1,263.7
6	2.50 to <10.00	373,461	378,907	0.40%	375,000	5.71%	31.5
7	10.00 to <100.00	1,864	348	58.72%	2,068	23.79%	1.2
8	100.00 (Default)	97,631	2,179	28.86%	100,859	100.00%	156.8
9	Sub-total	1,262,399	3,597,923	19.85%	1,979,450	6.70%	4,379.1
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	3,160,656	12,442	55.06%	3,167,507	0.05%	1.6
2	0.15 to <0.25	449,667	5,328	53.49%	452,517	0.17%	0.3
3	0.25 to <0.50	101,927	278	53.49%	102,076	0.31%	0.1
4	0.50 to <0.75	23,734	91	100.00%	23,826	0.55%	0.0
5	0.75 to <2.50	78,744	2,108	53.28%	79,868	1.34%	0.0
6	2.50 to <10.00	36,192	–	–	36,192	5.55%	0.0
7	10.00 to <100.00	2,444	–	–	2,450	10.78%	0.0
8	100.00 (Default)	150	–	–	150	100.00%	0.0
9	Sub-total	3,853,517	20,249	54.64%	3,864,589	0.17%	2.2

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2021					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	90.00%	5.0	6,090,160	103.98%	3,034	/
2	0.15 to <0.25	90.00%	5.0	317,414	140.94%	344	/
3	0.25 to <0.50	90.00%	5.0	243,144	185.92%	364	/
4	0.50 to <0.75	90.00%	5.0	167,539	212.46%	390	/
5	0.75 to <2.50	90.00%	5.0	511,727	299.53%	2,589	/
6	2.50 to <10.00	90.00%	5.0	417,293	432.56%	4,818	/
7	10.00 to <100.00	90.00%	5.0	32,521	576.17%	547	/
8	100.00 (Default)	90.00%	–	141,646	1,125.00%	11,331	/
9	Sub-total	90.00%	5.0	7,921,447	120.44%	23,421	/
Qualifying revolving retail exposures							
1	0.00 to <0.15	76.71%	–	39,234	2.87%	612	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	81.14%	–	160,414	13.86%	3,359	/
4	0.50 to <0.75	88.15%	–	405,682	23.69%	9,563	/
5	0.75 to <2.50	80.80%	–	239,316	46.68%	7,170	/
6	2.50 to <10.00	81.57%	–	238,548	85.00%	9,159	/
7	10.00 to <100.00	82.18%	–	63,945	242.54%	8,551	/
8	100.00 (Default)	82.72%	–	6,095	7.99%	64,237	/
9	Sub-total	82.32%	–	1,153,236	22.49%	102,655	46,329
Residential mortgage exposures							
1	0.00 to <0.15	41.00%	–	30,523	9.31%	133	/
2	0.15 to <0.25	32.29%	–	249,370	12.79%	1,242	/
3	0.25 to <0.50	30.68%	–	1,402,959	17.09%	7,895	/
4	0.50 to <0.75	31.14%	–	336,948	29.87%	2,369	/
5	0.75 to <2.50	31.88%	–	392,482	49.08%	3,560	/
6	2.50 to <10.00	30.49%	–	10,799	114.05%	187	/
7	10.00 to <100.00	31.31%	–	199,221	150.59%	8,503	/
8	100.00 (Default)	28.96%	–	27,496	28.39%	25,873	/
9	Sub-total	31.31%	–	2,649,802	20.95%	49,764	15,968
Other retail exposures							
1	0.00 to <0.15	0.06%	–	36	0.01%	0	/
2	0.15 to <0.25	85.96%	–	503	33.41%	2	/
3	0.25 to <0.50	64.68%	–	28,022	40.96%	181	/
4	0.50 to <0.75	38.58%	–	236,016	31.00%	1,714	/
5	0.75 to <2.50	35.13%	–	157,988	41.06%	2,099	/
6	2.50 to <10.00	14.73%	–	106,813	28.48%	3,027	/
7	10.00 to <100.00	48.49%	–	2,259	109.22%	252	/
8	100.00 (Default)	54.50%	–	10,056	9.97%	54,370	/
9	Sub-total	29.60%	–	541,698	27.36%	61,649	21,480
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	32.14%	1.3	331,530	10.46%	1,053	/
2	0.15 to <0.25	32.26%	1.6	123,239	27.23%	248	/
3	0.25 to <0.50	28.88%	1.0	26,172	25.63%	91	/
4	0.50 to <0.75	26.57%	1.5	8,665	36.37%	34	/
5	0.75 to <2.50	30.81%	1.8	51,648	64.66%	340	/
6	2.50 to <10.00	25.39%	1.0	28,065	77.54%	510	/
7	10.00 to <100.00	22.66%	1.2	2,247	91.70%	59	/
8	100.00 (Default)	25.34%	–	–	–	38	/
9	Sub-total	31.93%	1.3	571,569	14.78%	2,376	2,212

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2021					
		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	1,221,345	7,943	53.49%	1,225,594	0.06%	0.1
2	0.15 to <0.25	163,241	976	53.49%	163,763	0.17%	0.0
3	0.25 to <0.50	24,568	–	–	24,568	0.31%	0.0
4	0.50 to <0.75	24,909	–	–	24,909	0.55%	0.0
5	0.75 to <2.50	29,038	–	–	29,038	1.18%	0.0
6	2.50 to <10.00	4,717	–	–	4,717	5.55%	0.0
7	10.00 to <100.00	–	–	–	–	–	–
8	100.00 (Default)	784	–	–	784	100.00%	0.0
9	Sub-total	1,468,605	8,919	53.49%	1,473,376	0.17%	0.2
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	17,929	–	–	17,929	0.03%	2.5
2	0.15 to <0.25	286,327	–	–	286,327	0.24%	10.9
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	6,642	–	–	6,642	0.59%	0.6
5	0.75 to <2.50	67,539	–	–	67,539	2.07%	9.1
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	0	–	–	0	25.81%	0.0
8	100.00 (Default)	2,715	–	–	2,943	100.00%	0.4
9	Sub-total	381,154	–	–	381,382	1.33%	23.7
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	14,300	–	–	14,300	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	4,430	–	–	4,430	10.78%	0.0
8	100.00 (Default)	0	–	–	0	100.00%	0.0
9	Sub-total	18,732	–	–	18,732	2.60%	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	4	–	–	4	25.49%	0.0
8	100.00 (Default)	17	–	–	17	100.00%	0.0
9	Sub-total	22	–	–	22	84.43%	0.0
Total (all portfolios)		253,640,136	59,683,760	43.21%	279,615,829	0.74%	38,525.3

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2021					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	36.91%	1.1	145,270	11.85%	288	/
2	0.15 to <0.25	36.27%	1.0	36,894	22.52%	100	/
3	0.25 to <0.50	36.05%	1.0	7,800	31.74%	27	/
4	0.50 to <0.75	36.05%	1.0	10,960	43.99%	49	/
5	0.75 to <2.50	36.05%	1.0	18,010	62.02%	123	/
6	2.50 to <10.00	36.05%	1.0	5,195	110.12%	94	/
7	10.00 to <100.00	–	–	–	–	–	/
8	100.00 (Default)	36.60%	–	326	41.62%	260	/
9	Sub-total	36.79%	1.1	224,457	15.23%	945	–
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	30.53%	–	515	2.87%	1	/
2	0.15 to <0.25	30.53%	–	40,085	14.00%	209	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	30.53%	–	1,776	26.74%	11	/
5	0.75 to <2.50	32.32%	–	43,314	64.13%	454	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	93.58%	–	1	229.17%	0	/
8	100.00 (Default)	29.85%	–	553	18.79%	834	/
9	Sub-total	30.84%	–	86,247	22.61%	1,512	498
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	100.00%	–	5,594	39.11%	8	/
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%	–	17,839	402.62%	477	/
8	100.00 (Default)	124.87%	–	0	100.00%	–	/
9	Sub-total	100.00%	–	23,434	125.09%	486	–
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	105.55%	–	12	257.44%	1	/
8	100.00 (Default)	105.55%	–	19	111.27%	17	/
9	Sub-total	105.55%	–	32	141.81%	18	–
Total (all portfolios)		36.91%	1.9	38,101,281	13.62%	717,795	697,802

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

Item No.	Portfolio	September 30, 2022		September 30, 2021	
		a	b	a	b
		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign exposures – FIRB	–	–	–	–
2	Sovereign exposures – AIRB	965,935	965,935	963,982	963,982
3	Bank exposures – FIRB	–	–	–	–
4	Bank exposures – AIRB	1,368,228	1,367,115	1,204,224	1,201,411
5	Corporate exposures (excluding specialized lending) – FIRB	–	–	–	–
6	Corporate exposures (excluding specialized lending) – AIRB	22,656,409	22,629,785	20,454,643	20,436,091
7	Specialized lending – FIRB	–	–	–	–
8	Specialized lending – AIRB	2,498,596	2,498,596	2,327,870	2,327,870
9	Retail - Qualifying revolving retail exposures	1,148,335	1,148,335	1,153,236	1,153,236
10	Retail - Residential mortgage exposures	2,516,086	2,516,086	2,649,802	2,649,802
11	Other retail exposures	498,003	498,003	541,698	541,698
12	Equity – FIRB	–	–	–	–
13	Equity – AIRB	6,693,381	6,693,381	7,921,447	7,921,447
14	Purchased receivables – FIRB	–	–	–	–
15	Purchased receivables – AIRB	1,120,190	1,120,190	905,708	905,708
16	Exposures relating to lease fees in lease transactions	27	27	32	32
17	Total	39,465,193	39,437,456	38,122,647	38,101,281

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

Millions of yen, %

September 30, 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	27,845	–	50%	–	3,230	–	24,614	27,845	13,922	–	
	2.5 years or more	24,617	16,419	70%	–	8,777	–	24,617	33,395	23,376	133	
Good	Less than 2.5 years	32,785	–	70%	–	32,785	–	–	32,785	22,949	131	
	2.5 years or more	26,188	1,269	90%	–	–	–	26,867	26,867	24,180	214	
Satisfactory	/	28,107	–	115%	–	–	–	28,107	28,107	32,323	786	
Weak	/	18,858	–	250%	–	–	–	18,858	18,858	47,146	1,508	
Default	/	–	–	–	–	–	–	–	–	–	–	
Total	/	158,402	17,689	–	–	44,794	–	123,065	167,859	163,899	2,775	
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	18,943	3,856	95%						21,005	19,955	84
	2.5 years or more	9,459	46,898	120%						34,531	41,437	138
Satisfactory	/	–	–	140%						–	–	–
Weak	/	7,049	69,513	250%						44,210	110,526	3,536
Default	/	–	–	–						–	–	–
Total	/	35,451	120,268	–						99,747	171,919	3,758
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	104,751	27,080	300%	/					136,014	408,044		
Simple Risk Weight Method – unlisted equities	402,608	–	400%						402,608	1,610,433		
Internal Models Method	–	–	–						–	–		
Total	507,360	27,080	–						538,623	2,018,478		
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, %

September 30, 2021												
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	8,316	–	50%	–	1,164	–	7,152	8,316	4,158	–	
	2.5 years or more	27,072	8,635	70%	–	4,619	–	27,072	31,691	22,184	126	
Good	Less than 2.5 years	7,282	135	70%	–	7,282	–	72	7,354	5,147	29	
	2.5 years or more	39,955	823	90%	–	–	–	40,396	40,396	36,356	323	
Satisfactory	/	25,610	9,177	115%	–	12,519	–	18,000	30,519	35,097	854	
Weak	/	12,677	–	250%	–	–	–	12,677	12,677	31,694	1,014	
Default	/	–	–	–	–	–	–	–	–	–	–	
Total	/	120,914	18,771	–	–	25,585	–	105,370	130,955	134,638	2,348	
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	7,283	1,956	70%						8,329	5,830	33
	2.5 years or more	–	–	95%						–	–	–
Good	Less than 2.5 years	–	–	95%						–	–	–
	2.5 years or more	2,735	281	120%						2,886	3,463	11
Satisfactory	/	15,261	4,181	140%						17,498	24,497	489
Weak	/	–	13,273	250%						7,099	17,749	567
Default	/	–	–	–						–	–	–
Total	/	25,280	19,691	–						35,813	51,541	1,102
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	103,463	6,963	300%						110,426	331,280		
Simple Risk Weight Method – unlisted equities	342,827	–	400%						342,827	1,371,311		
Internal Models Method	–	–	–						–	–		
Total	446,291	6,963	–						453,254	1,702,592		
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.		September 30, 2022					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EPFE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	–	–	/	1.4	–	–
	Current exposure method	5,095,493	3,616,435	/	/	8,722,619	2,782,836
2	Expected exposure method	/	/	–	–	–	–
3	Simple Approach for credit risk mitigation	/	/	/	/	–	–
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	39,519,778	2,024,971
5	Exposure variation estimation model	/	/	/	/	–	–
6	Total	/	/	/	/	/	4,807,807

Millions of yen

Item No.		September 30, 2021					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EPFE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	–	–	/	1.4	–	–
	Current exposure method	2,756,709	2,919,435	/	/	5,678,642	2,280,258
2	Expected exposure method	/	/	–	–	–	–
3	Simple Approach for credit risk mitigation	/	/	/	/	–	–
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	45,560,658	1,873,400
5	Exposure variation estimation model	/	/	/	/	–	–
6	Total	/	/	/	/	/	4,153,659

CCR2: Credit valuation adjustment (CVA) capital charge

Millions of yen

Item No.		September 30, 2022		September 30, 2021	
		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	8,502,208	3,637,378	5,701,165	3,734,317
5	Total portfolios subject to amount corresponding to CVA risk	8,502,208	3,637,378	5,701,165	3,734,317

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

Item No.	Regulatory portfolio	September 30, 2022								
		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	473	-	-	-	-	-	-	-	473
2	Central governments and central banks of foreign countries	47,684	-	1,016,227	8,613	-	10,416	-	-	1,082,941
3	Bank for International Settlements, etc.	6,091	-	-	-	-	-	-	-	6,091
4	Local authorities in Japan	7,805	-	96	48	-	-	-	-	7,949
5	Non-central government, etc. public sector entities in foreign countries	-	-	16,091	-	-	-	-	-	16,091
6	Multilateral development banks	2,643	-	-	1,106	-	-	-	-	3,749
7	Local authority financial institutions	-	-	-	-	-	-	-	-	-
8	Government agencies in Japan	-	1,927	51	-	-	-	-	-	1,978
9	Local authority land development corporations, public housing corporations, and regional public road corporations	-	-	-	-	-	-	-	-	-
10	Financial institutions and type I financial instruments business operators	-	-	1,898,475	283,921	-	37,163	14	-	2,219,575
11	Corporates, etc.	-	-	-	-	-	1,469,363	-	-	1,469,363
12	SMEs, etc. and individuals	-	-	-	-	724	-	-	-	724
13	Other than the above	-	-	-	-	-	673,852	-	-	673,852
14	Total	64,698	1,927	2,930,942	293,688	724	2,190,797	14	-	5,482,793

Millions of yen

Item No.	Regulatory portfolio Risk weight	September 30, 2021								
		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	543	-	-	-	-	-	-	-	543
2	Central governments and central banks of foreign countries	27,636	-	1,691,109	7,831	-	21,264	-	-	1,747,842
3	Bank for International Settlements, etc.	834	-	-	-	-	-	-	-	834
4	Local authorities in Japan	12,909	-	-	60	-	-	-	-	12,970
5	Non-central government, etc. public sector entities in foreign countries	-	-	2,787	-	-	-	-	-	2,787
6	Multilateral development banks	5,247	-	-	13,206	-	-	-	-	18,453
7	Local authority financial institutions	-	-	-	-	-	-	-	-	-
8	Government agencies in Japan	-	1,034	167	-	-	-	-	-	1,201
9	Local authority land development corporations, public housing corporations, and regional public road corporations	-	-	-	-	-	-	-	-	-
10	Financial institutions and type I financial instruments business operators	-	-	1,829,991	240,597	-	26,886	0	-	2,097,476
11	Corporates, etc.	-	-	-	-	-	1,424,522	-	-	1,424,522
12	SMEs, etc. and individuals	-	-	-	-	533	-	-	-	533
13	Other than the above	-	-	-	-	-	641,822	-	-	641,822
14	Total	47,170	1,034	3,524,056	261,697	533	2,114,495	0	-	5,948,987

CCR4: IRB – CCR exposures by portfolio and PD scale

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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
Sovereign exposures								
1	0.00 to <0.15	33,871,104	0.00%	0.0	36.11%	4.6	139,787	0.41%
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	39	0.52%	0.0	7.20%	5.0	6	15.99%
5	0.75 to <2.50	86	1.73%	0.0	36.51%	1.0	63	73.62%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	326	11.86%	0.0	–	4.9	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	33,871,557	0.00%	0.0	36.11%	4.6	139,857	0.41%
Bank exposures								
1	0.00 to <0.15	4,728,915	0.06%	0.9	27.71%	1.8	709,282	14.99%
2	0.15 to <0.25	182,088	0.16%	0.4	32.05%	1.1	34,116	18.73%
3	0.25 to <0.50	10,300	0.29%	0.0	30.86%	1.1	2,879	27.95%
4	0.50 to <0.75	3,910	0.52%	0.0	32.91%	1.4	1,523	38.96%
5	0.75 to <2.50	6,399	1.72%	0.0	35.47%	1.0	4,587	71.68%
6	2.50 to <10.00	4,800	5.53%	0.0	36.11%	5.0	8,505	177.16%
7	10.00 to <100.00	11,231	11.86%	0.0	23.56%	4.3	13,038	116.08%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	4,947,646	0.09%	1.5	27.89%	1.8	773,933	15.64%
Corporate exposures (excluding SME exposures and specialized lending)								
1	0.00 to <0.15	3,375,997	0.05%	3.1	36.59%	2.1	614,056	18.18%
2	0.15 to <0.25	103,268	0.16%	0.6	28.82%	2.6	23,824	23.07%
3	0.25 to <0.50	93,067	0.29%	0.3	35.48%	2.5	49,500	53.18%
4	0.50 to <0.75	71,542	0.52%	0.1	35.79%	1.7	35,524	49.65%
5	0.75 to <2.50	44,016	1.66%	0.3	30.11%	2.2	28,888	65.63%
6	2.50 to <10.00	6,277	5.53%	0.0	36.09%	1.2	7,154	113.98%
7	10.00 to <100.00	113,430	11.85%	0.2	32.16%	1.9	166,168	146.49%
8	100.00 (Default)	5,610	100.00%	0.0	24.41%	–	2,163	38.56%
9	Sub-total	3,813,210	0.60%	5.0	36.11%	2.1	927,281	24.31%
SME exposures								
1	0.00 to <0.15	915	0.07%	0.0	31.14%	1.7	116	12.71%
2	0.15 to <0.25	4,726	0.16%	0.3	30.99%	2.1	986	20.86%
3	0.25 to <0.50	4,627	0.29%	0.3	28.46%	2.2	1,244	26.89%
4	0.50 to <0.75	3,113	0.52%	0.2	19.48%	3.3	852	27.38%
5	0.75 to <2.50	2,551	1.38%	0.3	24.92%	2.7	1,160	45.48%
6	2.50 to <10.00	437	5.53%	0.0	24.29%	3.5	317	72.50%
7	10.00 to <100.00	376	11.86%	0.0	7.43%	3.9	117	31.07%
8	100.00 (Default)	49	100.00%	0.0	27.63%	–	17	35.13%
9	Sub-total	16,798	1.13%	1.5	26.53%	2.5	4,812	28.64%
Specialized lending exposures								
1	0.00 to <0.15	57,526	0.07%	0.3	27.11%	4.6	13,130	22.82%
2	0.15 to <0.25	21,799	0.16%	0.0	26.81%	2.7	5,344	24.51%
3	0.25 to <0.50	11,053	0.29%	0.0	29.43%	4.7	5,572	50.41%
4	0.50 to <0.75	9,203	0.52%	0.0	26.90%	3.8	4,791	52.05%
5	0.75 to <2.50	5,418	1.56%	0.0	28.19%	4.2	4,310	79.56%
6	2.50 to <10.00	2,035	5.53%	0.0	27.33%	4.7	2,240	110.05%
7	10.00 to <100.00	696	11.86%	0.0	26.81%	3.6	904	129.94%
8	100.00 (Default)	647	100.00%	0.0	18.37%	–	214	33.15%
9	Sub-total	108,380	0.99%	0.5	27.27%	4.1	36,508	33.68%

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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
Other retail exposures								
1	0.00 to <0.15	–	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	1,262	0.47%	0.3	36.65%	–	326	25.84%
4	0.50 to <0.75	–	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–	–
6	2.50 to <10.00	65	6.35%	0.1	45.30%	–	45	69.34%
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	1,328	0.77%	0.4	37.08%	–	372	28.00%
Purchased receivables								
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	–	–	–	–	–	–	–
Total (all portfolios)		42,758,921	0.06%	9.1	35.13%	4.1	1,882,765	4.40%

CCR4: IRB – CCR exposures by portfolio and PD scale
Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2021						
		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
Sovereign exposures								
1	0.00 to <0.15	40,063,881	0.00%	0.0	36.04%	4.8	60,519	0.15%
2	0.15 to <0.25	3	0.17%	0.0	36.05%	1.1	0	22.75%
3	0.25 to <0.50	157	0.31%	0.0	46.50%	5.0	132	84.12%
4	0.50 to <0.75	62	0.55%	0.0	6.98%	5.0	9	15.87%
5	0.75 to <2.50	45	1.84%	0.0	46.50%	1.0	43	96.12%
6	2.50 to <10.00	51	5.55%	0.0	46.50%	1.0	73	141.99%
7	10.00 to <100.00	117	10.78%	0.0	0.15%	4.9	0	0.72%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	40,064,320	0.00%	0.0	36.04%	4.8	60,780	0.15%
Bank exposures								
1	0.00 to <0.15	2,462,071	0.06%	0.8	28.76%	1.8	344,566	13.99%
2	0.15 to <0.25	61,080	0.17%	0.4	33.09%	1.2	12,633	20.68%
3	0.25 to <0.50	3,453	0.31%	0.0	32.63%	2.0	1,246	36.09%
4	0.50 to <0.75	3,138	0.55%	0.0	33.15%	1.3	1,337	42.61%
5	0.75 to <2.50	18,218	1.79%	0.0	35.97%	0.1	14,518	79.69%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	7,394	10.78%	0.0	27.02%	4.3	9,835	133.01%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	2,555,356	0.10%	1.3	28.92%	1.8	384,137	15.03%
Corporate exposures (excluding SME exposures and specialized lending)								
1	0.00 to <0.15	1,917,172	0.06%	3.0	36.74%	2.4	383,162	19.98%
2	0.15 to <0.25	149,417	0.17%	0.7	35.96%	2.7	53,888	36.06%
3	0.25 to <0.50	34,114	0.31%	0.4	35.26%	2.6	15,357	45.01%
4	0.50 to <0.75	77,673	0.55%	0.1	35.96%	1.3	42,271	54.42%
5	0.75 to <2.50	49,011	1.44%	0.4	33.04%	2.3	35,953	73.35%
6	2.50 to <10.00	5,317	5.55%	0.0	34.05%	1.7	5,839	109.81%
7	10.00 to <100.00	60,742	10.78%	0.2	30.03%	2.1	81,161	133.61%
8	100.00 (Default)	2,621	100.00%	0.0	20.83%	–	1,009	38.51%
9	Sub-total	2,296,071	0.52%	5.1	36.36%	2.4	618,643	26.94%
SME exposures								
1	0.00 to <0.15	652	0.07%	0.0	27.84%	3.0	104	16.02%
2	0.15 to <0.25	3,527	0.17%	0.3	26.00%	2.8	721	20.46%
3	0.25 to <0.50	2,323	0.31%	0.3	25.46%	2.6	603	25.95%
4	0.50 to <0.75	4,601	0.55%	0.2	18.89%	4.0	1,483	32.23%
5	0.75 to <2.50	3,029	1.39%	0.3	20.47%	3.6	1,323	43.69%
6	2.50 to <10.00	621	5.55%	0.0	26.95%	4.1	554	89.23%
7	10.00 to <100.00	404	10.78%	0.0	11.64%	3.8	210	52.17%
8	100.00 (Default)	41	100.00%	0.0	18.37%	–	12	30.78%
9	Sub-total	15,201	1.32%	1.5	22.38%	3.4	5,014	32.98%
Specialized lending exposures								
1	0.00 to <0.15	184,557	0.06%	0.2	26.98%	4.7	42,665	23.11%
2	0.15 to <0.25	57,650	0.17%	0.0	26.88%	4.0	18,429	31.96%
3	0.25 to <0.50	48,871	0.31%	0.0	27.12%	4.5	22,637	46.32%
4	0.50 to <0.75	23,108	0.55%	0.0	27.33%	4.4	13,385	57.92%
5	0.75 to <2.50	28,555	1.31%	0.0	27.44%	4.8	22,421	78.52%
6	2.50 to <10.00	8,670	5.55%	0.0	27.01%	4.9	9,572	110.40%
7	10.00 to <100.00	1,372	10.78%	0.0	28.53%	3.7	1,854	135.06%
8	100.00 (Default)	4,600	100.00%	0.0	33.93%	–	2,028	44.08%
9	Sub-total	357,388	1.70%	0.5	27.14%	4.6	132,995	37.21%

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2021						
		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
Other retail exposures								
1	0.00 to <0.15	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-
3	0.25 to <0.50	-	-	-	-	-	-	-
4	0.50 to <0.75	778	0.49%	0.2	34.01%	-	191	24.60%
5	0.75 to <2.50	-	-	-	-	-	-	-
6	2.50 to <10.00	39	6.90%	0.0	36.34%	-	23	58.57%
7	10.00 to <100.00	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-
9	Sub-total	818	0.80%	0.3	34.12%	-	214	26.24%
Purchased receivables								
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	-	-	-	-	-	-	-
Total (all portfolios)		45,289,156	0.04%	9.0	35.58%	4.5	1,201,786	2.65%

CCR5: Composition of collateral for CCR exposure
Millions of yen

Item No.		September 30, 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)	–	1,283,169	45,064	2,363,838	13,804,568	10,030,076
2	Cash (foreign currency)	–	1,015,476	8,912	781,044	24,223,673	13,956,644
3	Domestic sovereign debt	150,077	143,889	577,922	611,189	6,168,335	23,393,950
4	Other sovereign debt	170,463	13,308	51,877	131,660	19,388,409	14,786,615
5	Government agency debt	3,409	920	4,558	–	2,580,989	8,504,825
6	Corporate bonds	6,919	18,955	–	–	863,258	1,930,438
7	Equity	–	80,572	–	66,309	2,953,869	1,519,964
8	Other collateral	9,628	16,036	–	4,904	728,337	1,175,925
9	Total	340,498	2,572,330	688,336	3,958,946	70,711,440	75,298,440

Millions of yen

Item No.		September 30, 2021					
		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)	–	574,984	96,472	1,375,317	7,597,327	8,243,541
2	Cash (foreign currency)	–	464,199	6,387	572,737	20,198,229	10,634,057
3	Domestic sovereign debt	48,514	84,420	276,861	553,481	4,656,481	14,527,019
4	Other sovereign debt	174,134	14,179	65,383	57,120	15,311,017	15,555,498
5	Government agency debt	668	901	5,683	16,819	673,685	1,883,518
6	Corporate bonds	11,781	6,284	17,555	–	705,480	1,274,200
7	Equity	–	78,131	–	5,038	3,091,507	2,650,302
8	Other collateral	5,498	16,883	–	7,788	619,312	566,123
9	Total	240,596	1,239,984	468,345	2,588,303	52,853,041	55,334,262

CCR6: Credit derivatives exposures

Millions of yen

Item No.		September 30, 2022		September 30, 2021	
		a	b	a	b
		Protection bought	Protection sold	Protection bought	Protection sold
	Notional principal				
1	Single-name credit default swaps	2,945,113	1,586,718	2,351,964	1,320,588
2	Index credit default swaps	371,872	402,345	214,143	184,319
3	Total return swaps	457,878	65,931	563,590	76,168
4	Credit options	–	–	–	–
5	Other credit derivatives	–	–	–	–
6	Total notional principal	3,774,865	2,054,994	3,129,698	1,581,076
	Fair value				
7	Positive fair value (asset)	56,111	5,758	17,068	23,419
8	Negative fair value (liability)	21,243	(1,570)	53,606	19,117

CCR8: Exposures to central counterparties

Millions of yen

Item No.		September 30, 2022		September 30, 2021	
		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)	/	572,224	/	550,448
2	Exposures for trades at qualifying central counterparties (excluding initial margin)	4,529,987	38,808	3,631,852	33,670
3	(i) Derivative transactions (OTC)	3,547,336	32,596	2,704,147	24,602
4	(ii) Derivative transactions (exchange traded)	463,873	6,212	544,270	9,067
5	(iii) Repo transactions	518,777	–	383,434	–
6	(iv) Netting sets where cross-product netting has been approved	–	–	–	–
7	Segregated initial margin	–	/	–	/
8	Non-segregated initial margin	870,375	13,345	749,077	8,872
9	Pre-funded default fund contributions	392,949	520,070	474,009	507,905
10	Unfunded default fund contributions	–	–	–	–
11	Exposures to non-qualifying central counterparties (total)	/	143,706	/	124,185
12	Exposures for trades at non-qualifying central counterparties (excluding initial margin)	45,368	45,368	35,420	35,420
13	(i) Derivative transactions (OTC)	45,368	45,368	35,420	35,420
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	7,866	98,337	7,101	88,765
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	September 30, 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)	218,988	–	218,988	48,008	–	48,008
2	Residential mortgages	51,318	–	51,318	–	–	–
3	Credit card receivables	–	–	–	47,540	–	47,540
4	Other retail exposures	167,670	–	167,670	468	–	468
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	297,227	501,054	798,281	601,523	–	601,523
7	Loans to corporates	–	501,054	501,054	–	–	–
8	Commercial mortgage-backed securities	239,394	–	239,394	251,016	–	251,016
9	Leasing receivables and account receivables	52,548	–	52,548	130,324	–	130,324
10	Other wholesale	5,285	–	5,285	220,182	–	220,182
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	September 30, 2021					
		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)	242,425	–	242,425	32,400	–	32,400
2	Residential mortgages	64,225	–	64,225	–	–	–
3	Credit card receivables	–	–	–	32,000	–	32,000
4	Other retail exposures	178,200	–	178,200	400	–	400
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	65,056	100,247	165,304	290,369	–	290,369
7	Loans to corporates	–	100,247	100,247	–	–	–
8	Commercial mortgage-backed securities	41,307	–	41,307	–	–	–
9	Leasing receivables and account receivables	16,904	–	16,904	220,658	–	220,658
10	Other wholesale	6,844	–	6,844	69,710	–	69,710
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	September 30, 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)	3,283,396	–	3,283,396	2,003,379	–	2,003,379
2	Residential mortgages	154,456	–	154,456	1,509,152	–	1,509,152
3	Credit card receivables	1,339,754	–	1,339,754	86,614	–	86,614
4	Other retail exposures	1,789,185	–	1,789,185	407,509	–	407,509
5	Re-securitization	–	–	–	103	–	103
6	Wholesale (total)	3,214,298	–	3,214,298	4,104,863	–	4,104,863
7	Loans to corporates	38,401	–	38,401	3,703,901	–	3,703,901
8	Commercial mortgage-backed securities	–	–	–	291,725	–	291,725
9	Leasing receivables and account receivables	2,795,036	–	2,795,036	100,775	–	100,775
10	Other wholesale	380,860	–	380,860	8,461	–	8,461
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	September 30, 2021					
		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)	2,391,073	–	2,391,073	2,755,234	–	2,755,234
2	Residential mortgages	49,393	–	49,393	2,301,621	–	2,301,621
3	Credit card receivables	1,129,442	–	1,129,442	11,585	–	11,585
4	Other retail exposures	1,212,237	–	1,212,237	441,918	–	441,918
5	Re-securitization	–	–	–	109	–	109
6	Wholesale (total)	2,212,106	–	2,212,106	2,834,118	–	2,834,118
7	Loans to corporates	18,199	–	18,199	2,475,480	–	2,475,480
8	Commercial mortgage-backed securities	–	–	–	265,586	–	265,586
9	Leasing receivables and account receivables	1,942,133	–	1,942,133	84,590	–	84,590
10	Other wholesale	251,773	–	251,773	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	September 30, 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)	–	–	–	–	–	–	24,955	–	24,955
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	4,093	–	4,093
4	Other retail exposures	–	–	–	–	–	–	20,861	–	20,861
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	–	–	–	–	–	–	29,292	–	29,292
7	Loans to corporates	–	–	–	–	–	–	19,450	–	19,450
8	Commercial mortgage-backed securities	–	–	–	–	–	–	1,641	–	1,641
9	Leasing receivables and account receivables	–	–	–	–	–	–	3,821	–	3,821
10	Other wholesale	–	–	–	–	–	–	4,378	–	4,378
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	September 30, 2021								
		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)	–	–	–	–	–	–	17,259	–	17,259
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	605	–	605
4	Other retail exposures	–	–	–	–	–	–	16,654	–	16,654
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	–	–	–	–	–	–	27,922	–	27,922
7	Loans to corporates	–	–	–	–	–	–	17,793	–	17,793
8	Commercial mortgage-backed securities	–	–	–	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–	5,722	–	5,722
10	Other wholesale	–	–	–	–	–	–	4,406	–	4,406
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.		September 30, 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	7,614,680	7,157,435	7,157,435	3,377,449	3,779,985	-	-	-	
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	396,020	352,210	352,210	125,640	226,569	-	-	-	
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	140,804	140,804	140,804	34,965	105,838	-	-	-	
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	12,905	12,905	12,905	12,250	655	-	-	-	
5	Securitization exposures subject to a risk weight of 1250%	86	86	86	86	-	-	-	-	
Amount of exposures (by calculation method)										
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	3,961,139	3,460,085	3,460,085	561,448	2,898,636	-	-	-	
7	Securitization exposures subject to the External Ratings-based Approach	1,085,705	1,085,705	1,085,705	776,213	309,492	-	-	-	
8	Securitization exposures subject to the Standardized Approach	3,117,564	3,117,564	3,117,564	2,212,644	904,919	-	-	-	
9	Securitization exposures subject to a risk weight of 1250%	86	86	86	86	-	-	-	-	

Item No.		September 30, 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	641,911	555,058	555,058	93,239	461,818	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach	120,892	120,892	120,892	80,469	40,423	–	–	–
12	Credit RWA calculated using the Standardized Approach	467,140	467,140	467,140	279,236	187,904	–	–	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	1,084	1,084	1,084	1,084	–	–	–	–
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	51,352	44,404	44,404	7,459	36,945	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	9,671	9,671	9,671	6,437	3,233	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	37,371	37,371	37,371	22,338	15,032	–	–	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	86	86	86	86	–	–	–	–

Millions of yen

Item No.		September 30, 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	457,244	457,244	-	457,244	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	43,810	43,810	-	43,810	-	-	-
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	501,054	501,054	-	501,054	-	-	-
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.		September 30, 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	86,853	86,853	–	86,853	–	–	–
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	6,948	6,948	–	6,948	–	–	–
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.		September 30, 2021								
		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	4,848,607	4,759,259	4,759,259	2,454,674	2,304,585	-	-	-	
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	359,174	348,274	348,274	147,000	201,274	-	-	-	
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	104,742	104,742	104,742	45,868	58,873	-	-	-	
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	21,075	21,075	21,075	18,277	2,798	-	-	-	
5	Securitization exposures subject to a risk weight of 1250%	79	79	79	79	-	-	-	-	
Amount of exposures (by calculation method)										
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	2,425,926	2,325,679	2,325,679	338,839	1,986,839	-	-	-	
7	Securitization exposures subject to the External Ratings-based Approach	913,586	913,586	913,586	657,384	256,201	-	-	-	
8	Securitization exposures subject to the Standardized Approach	1,994,086	1,994,086	1,994,086	1,669,595	324,490	-	-	-	
9	Securitization exposures subject to a risk weight of 1250%	79	79	79	79	-	-	-	-	

Item No.		September 30, 2021							
		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	416,415	399,814	399,814	83,860	315,953	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach	141,148	141,148	141,148	87,421	53,727	–	–	–
12	Credit RWA calculated using the Standardized Approach	329,385	329,385	329,385	246,361	83,024	–	–	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	993	993	993	993	–	–	–	–
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	33,313	31,985	31,985	6,708	25,276	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	11,291	11,291	11,291	6,993	4,298	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	26,350	26,350	26,350	19,708	6,641	–	–	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	79	79	79	79	–	–	–	–

Millions of yen

Item No.		September 30, 2021						
		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	89,347	89,347	-	89,347	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	10,900	10,900	-	10,900	-	-	-
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	100,247	100,247	-	100,247	-	-	-
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.		September 30, 2021						
		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	16,601	16,601	–	16,601	–	–	–
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	1,328	1,328	–	1,328	–	–	–
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.		September 30, 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	5,907,488	5,907,488	5,907,488	1,927,485	3,980,002	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	14,486	14,486	14,486	46	14,440	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	133,628	133,628	133,524	75,216	58,308	103	103	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	44,163	44,163	44,163	512	43,650	-	-	-
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	229,239	229,239	229,239	-	229,239	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	5,780,354	5,780,354	5,780,354	1,988,039	3,792,315	-	-	-
8	Securitization exposures subject to the Standardized Approach	90,172	90,172	90,068	15,221	74,847	103	103	-
9	Securitization exposures subject to a risk weight of 1250%	8,476	8,476	8,476	15	8,461	-	-	-

Item No.		September 30, 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	36,573	36,573	36,573	–	36,573	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach	1,111,682	1,111,682	1,111,682	286,215	825,466	–	–	–
12	Credit RWA calculated using the Standardized Approach	13,030	13,030	12,926	1,699	11,227	103	103	–
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	2,925	2,925	2,925	–	2,925	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	88,934	88,934	88,934	22,897	66,037	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	1,042	1,042	1,034	135	898	8	8	–
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.		September 30, 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.		September 30, 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%	-	-	-	-	-	-	-

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.		September 30, 2021							
		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	5,452,744	5,452,744	5,452,744	2,735,333	2,717,410	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	8,861	8,861	8,861	50	8,810	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	68,583	68,583	68,513	19,117	49,395	70	70	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	49,508	49,508	49,469	608	48,861	38	38	-
5	Securitization exposures subject to a risk weight of 1250%	9,655	9,655	9,655	15	9,640	-	-	-
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	37,259	37,259	37,259	-	37,259	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	5,508,811	5,508,811	5,508,811	2,723,689	2,785,122	-	-	-
8	Securitization exposures subject to the Standardized Approach	33,627	33,627	33,518	31,420	2,097	109	109	-
9	Securitization exposures subject to a risk weight of 1250%	9,655	9,655	9,655	15	9,640	-	-	-

Item No.		September 30, 2021							
		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	7,899	7,899	7,899	–	7,899	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach	1,038,925	1,038,925	1,038,925	402,007	636,917	–	–	–
12	Credit RWA calculated using the Standardized Approach	4,297	4,297	4,184	3,869	314	113	113	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	120,691	120,691	120,691	187	120,503	–	–	–
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	631	631	631	–	631	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	83,114	83,114	83,114	32,160	50,953	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	343	343	334	309	25	9	9	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	9,655	9,655	9,655	15	9,640	–	–	–

Millions of yen

Item No.		September 30, 2021						
		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.		September 30, 2021						
		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

		<i>Millions of yen</i>	
Item No.		September 30,	September 30,
		2022	2021
		RWA (Amount obtained by dividing amount corresponding to risk by 8%)	
1	Interest rate risk (general and specific)	771,123	824,503
2	Equity risk (general and specific)	302,425	527,518
3	Foreign exchange risk	118,350	108,767
4	Commodity risk	1,620	550
	Options transactions		
5	Simplified approach	–	–
6	Delta-plus method	–	–
7	Scenario approach	–	–
8	Specific risk relating to securitization exposures	42,023	28,890
9	Total	1,235,543	1,490,230

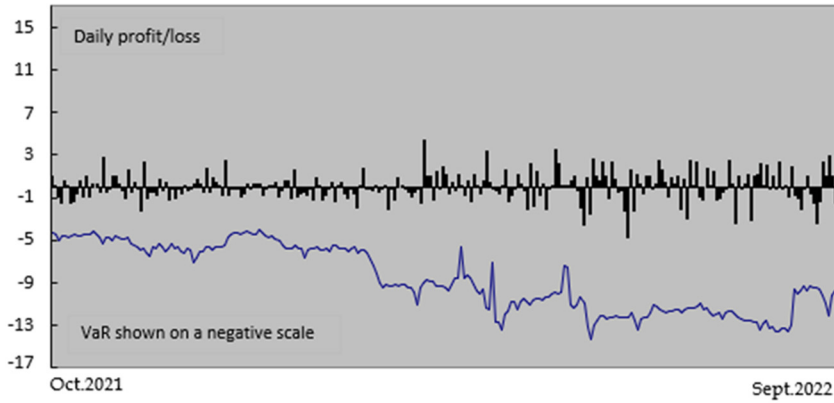
MR3: Values of Internal Models Approach (Market risk)

		<i>Millions of yen</i>	
Item No.		September 30,	September 30,
		2022	2021
	Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
1	Maximum value	46,630	22,397
2	Average value	36,341	15,557
3	Minimum value	18,906	11,626
4	Period end	32,254	12,676
	Stressed Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
5	Maximum value	152,717	85,095
6	Average value	98,343	62,801
7	Minimum value	54,552	47,367
8	Period end	92,772	64,836
	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.

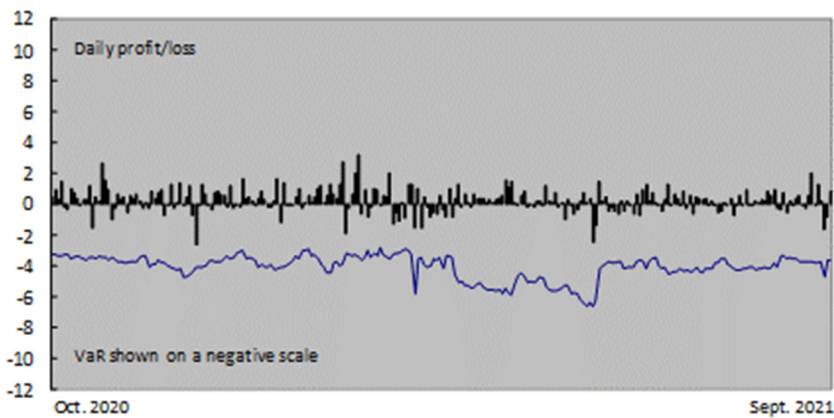
MR4: Results of backtesting using the Internal Models Approach

Billions of yen



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

Billions of yen



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	
		September 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021
1	Upward parallel shift	1,261,375	1,767,249	(149,372)	(265,032)
2	Downward parallel shift	(90,982)	(387,065)	238,812	248,138
3	Steepener	1,184,293	1,132,259	/	/
4	Flattener	176,955	(107,763)	/	/
5	Short-term interest rate up	342,147	339,167	/	/
6	Short-term interest rate down	583,480	317,613	/	/
7	Maximum	1,261,375	1,767,249	238,812	248,138
		e		f	
		September 30, 2022		September 30, 2021	
8	Tier 1 capital	14,743,476		16,789,698	

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.

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

Millions of yen, %

Geographical breakdown	September 30, 2022			
	a	b	c	d
	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%	775,747	/	/
Luxemburg	0.50%	349,076	/	/
Sweden	1.00%	19,240	/	/
Sum	/	1,144,064	/	/
Total	/	76,451,423	0.01%	13,215

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, %

Geographical breakdown	September 30, 2021			
	a	b	c	d
	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%	684,757	/	/
Luxemburg	0.50%	191,656	/	/
Sum	/	876,413	/	/
Total	/	72,587,320	0.01%	11,219

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.

TLAC1: TLAC composition

Millions of yen, %

Basel III Template No.			a	b
			September 30, 2022	September 30, 2021
Expected resolution policy				
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.				
Regulatory capital elements of TLAC and adjustments				
1	Common Equity Tier 1 (CET1) capital	(a)	12,984,294	14,917,098
2	Additional Tier 1 (AT1) capital before TLAC adjustments	(b)	1,759,182	1,872,599
3	AT1 capital ineligible as TLAC as issued out of subsidiaries to third parties	(c)	–	–
4	Other adjustments	(d)	163,959	–
5	AT1 instruments eligible under the TLAC framework ((b) – (c) – (d))	(e)	1,595,222	1,872,599
6	Tier 2 capital before TLAC adjustments	(f)	2,490,788	2,443,087
7	Amortised portion of Tier 2 instruments where remaining maturity >1 year	(g)	(105,014)	(81,672)
8	Tier 2 capital ineligible as TLAC as issued out of subsidiaries to third parties	(h)	–	–
9	Other adjustments	(i)	98,626	37,503
10	Tier 2 instruments eligible under the TLAC framework ((f) – (g) – (h) – (i))	(j)	2,497,176	2,487,256
11	TLAC arising from regulatory capital ((a) + (e) + (j))	(k)	17,076,693	19,276,955
Non-regulatory capital elements of TLAC				
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	(l)	8,231,601	4,897,095
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)	4,625,577	2,804,794
17	TLAC arising from non-regulatory capital instruments before adjustments ((l) + (m))	(n)	12,857,179	7,701,889
Non-regulatory capital elements of TLAC: adjustments				
18	TLAC before deductions ((k) + (n))	(o)	29,933,872	26,978,844
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)	11,173	6,484
21	Other adjustments to TLAC	(r)	–	–
22	TLAC after deductions ((o) – (p) – (q) – (r))	(s)	29,922,698	26,972,360
Risk-weighted assets (RWA) and leverage exposure measure for TLAC purposes				
23	Total risk-weighted assets (RWA)	(t)	132,159,354	112,191,761
24	Leverage exposure measure	(u)	327,918,434	292,447,590
TLAC ratios and buffers				
25	TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((s)/(t))		22.64%	24.04%
25a	TLAC as a percentage of RWA		18.63%	20.03%
26	TLAC as a percentage of leverage exposure ((s)/(u))		9.12%	9.22%
27	CET1 available after meeting the minimum capital buffer requirements		4.76%	8.00%
28	The minimum capital buffer requirement		4.01%	4.01%
29	Of which: capital conservation buffer requirement		2.50%	2.50%
30	Of which: countercyclical buffer requirement		0.01%	0.01%
31	Of which: G-SIB/D-SIB additional requirement		1.50%	1.50%

Basel III Template No.			a	b
			September 30, 2022	September 30, 2021
TLAC as a percentage of leverage exposure (including the deposits with the Bank of Japan)				
		Leverage exposure measure (u)	327,918,434	292,447,590
		The deposits with the Bank of Japan	85,295,119	89,257,783
		Leverage exposure measure (including the deposits with the Bank of Japan) (u')	413,213,554	381,705,374
		TLAC as a percentage of leverage exposure (including the deposits with the Bank of Japan) ((s)/(u'))	7.24%	7.06%

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

Millions of yen

Basel III Template No.	Item	September 30, 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	–	1,396,500	–	1,439,000	–	8,431,268	–	16,857,001
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	–	1,396,500	–	1,439,000	–	8,431,268	–	16,857,001
6	Subset of row 5 that are eligible as TLAC	5,590,233	–	1,396,500	–	1,439,000	–	7,470,397	–	15,896,130
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	40,000	–	827,852	–	867,852
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	309,000	–	3,081,282	–	3,390,282
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	1,090,000	–	2,433,316	–	3,523,316
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	1,127,947	–	1,127,947
11	Subset of row 6 that is perpetual securities	5,590,233	–	1,396,500	–	–	–	–	–	6,986,733

Millions of yen

Basel III Template No.	Item	September 30, 2021								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 (*1)		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	5,590,233	–	1,487,500	–	1,374,000	399,400	5,268,241	–	14,119,375
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	–	1,487,500	–	1,374,000	399,400	5,268,241	–	14,119,375
6	Subset of row 5 that are eligible as TLAC	5,590,233	–	1,487,500	–	1,374,000	–	4,392,467	–	12,844,201
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	759,517	–	759,517
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	242,000	–	1,671,471	–	1,913,471
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	1,132,000	–	1,467,322	–	2,599,322
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	494,156	–	494,156
11	Subset of row 6 that is perpetual securities	5,590,233	–	1,487,500	–	–	–	–	–	7,077,733

(*1): Also include the issuance of eligible Tier 2 capital instruments subject to transitional arrangements.

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	September 30, 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	–	170,500	–	249,500	–	616,166	–	1,816,416
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	780,249	–	170,500	–	249,500	–	616,166	–	1,816,416
6	Subset of row 5 that are eligible as TLAC	780,249	–	170,500	–	249,500	–	616,166	–	1,816,416
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	108,607	–	108,607
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	16,000	–	296,136	–	312,136
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	233,500	–	169,427	–	402,927
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	41,994	–	41,994
11	Subset of row 6 that is perpetual securities	780,249	–	170,500	–	–	–	–	–	950,749

Millions of yen

Basel III Template No.	Item	September 30, 2021								
		Creditor ranking								Total
		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 (*1)		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	780,249	–	189,500	–	165,500	150,000	434,327	–	1,719,576
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	780,249	–	189,500	–	165,500	150,000	434,327	–	1,719,576
6	Subset of row 5 that are eligible as TLAC	780,249	–	189,500	–	165,500	–	308,394	–	1,443,644
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–	–	–
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	209,327	–	209,327
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	165,500	–	83,395	–	248,895
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	15,671	–	15,671
11	Subset of row 6 that is perpetual securities	780,249	–	189,500	–	–	–	–	–	969,749

(*1): Also include the issuance of eligible Tier 2 capital instruments subject to transitional arrangements.

TLAC2: Material subgroup entity – creditor ranking at legal entity level
Mitsubishi UFJ Morgan Stanley Securities Co., Ltd. (non-consolidated)

Millions of yen

Basel III Template No.	Item	September 30, 2022						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	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	160,800	–	–	–	364,847
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	26,800	–	–	–	26,800
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

Millions of yen

Basel III Template No.	Item	September 30, 2021						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	221,300	–	–	–	425,347
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	60,500	–	–	–	60,500
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	101,800	–	–	–	101,800
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	59,000	–	–	–	59,000
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	June 30, 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	8,309,420	–	1,218,000	–	–	–	6,708,176	43,349	16,278,945
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	23,176	–	23,176
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	8,309,420	–	1,218,000	–	–	–	6,685,000	43,349	16,255,769
6	Subset of row 5 that are eligible as TLAC	8,309,420	–	1,218,000	–	–	–	6,685,000	–	16,212,420
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–	–	–
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	6,685,000	–	6,685,000
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	8,309,420	–	1,218,000	–	–	–	–	–	9,527,420

In thousand US dollars

Basel III Template No.	Item	June 30, 2021								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	8,326,594	–	–	–	–	–	6,531,213	844,218	15,702,025
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	26,213	–	26,213
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	8,326,594	–	–	–	–	–	6,505,000	844,218	15,675,812
6	Subset of row 5 that are eligible as TLAC	8,326,594	–	–	–	–	–	6,505,000	–	14,831,594
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–	–	–
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	6,505,000	–	6,505,000
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	8,326,594	–	–	–	–	–	–	–	8,326,594

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

Millions of yen

Basel III Template No.	Item	September 30, 2022					Total
		Creditor ranking				Total	
		1	2	3	4		
		Most junior			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	1,634,000	1,979,500	9,360,096	18,108,567	
3	Subset of row 2 that are excluded liabilities (*1) (*2)	–	–	–	59,243	59,243	
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	5,134,971	1,634,000	1,979,500	9,300,852	18,049,323	
5	Subset of row 4 that are potentially eligible as TLAC	5,134,971	1,634,000	1,979,500	8,231,375	16,979,846	
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	40,000	936,460	976,460	
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	370,000	3,490,370	3,860,370	
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	1,569,500	2,634,602	4,204,102	
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	–	1,169,942	1,169,942	
10	Subset of row 5 that is perpetual securities	5,134,971	1,634,000	–	–	6,768,971	

(*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.

Millions of yen

Basel III Template No.	Item	September 30, 2021					Total
		Creditor ranking					
		1	2	3	4		
		Most junior			Most senior		
		Common Stock	Additional Tier 1 capital instruments	Tier 2 capital instruments	Other external TLAC instruments		
1	Description of creditor ranking						
2	Total capital and liabilities net of credit risk mitigation	5,339,427	1,744,000	1,803,500	5,935,684	14,822,611	
3	Subset of row 2 that are excluded liabilities (*1) (*2)	–	–	–	37,332	37,332	
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	5,339,427	1,744,000	1,803,500	5,898,351	14,785,278	
5	Subset of row 4 that are potentially eligible as TLAC	5,339,427	1,744,000	1,803,500	4,896,667	13,783,594	
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	–	843,457	843,457	
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	287,000	1,968,059	2,255,059	
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	1,516,500	1,575,325	3,091,825	
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	–	509,825	509,825	
10	Subset of row 5 that is perpetual securities	5,339,427	1,744,000	–	–	7,083,427	

(*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	September 30, 2022	September 30, 2021
On-balance sheet exposures				
1		On-balance sheet exposures before deducting adjustment items	255,774,424	233,975,158
1a	1	Total assets reported in the consolidated balance sheet	306,505,410	271,186,892
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)	—	0
1d	3	The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items)	(50,730,985)	(37,211,734)
2	7	The amount of adjustment items pertaining to Tier 1 capital	(4,426,486)	(2,779,238)
3		Total on-balance sheet exposures (a)	251,347,937	231,195,920
Exposures related to derivatives transactions				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	—	—
		Replacement cost associated with derivatives transactions, etc.	7,427,056	4,320,810
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	—	—
		Add-on amount associated with derivatives transactions, etc.	6,423,201	5,190,644
6		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	4,065,353	1,983,885
		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	22,873	37,415
7		The amount of deductions of receivables (out of those arising from providing cash variation margin)	(970,214)	(679,274)
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	4,778,425	4,144,864
10		The amount of deductions from effective notional amount of written credit derivatives	(4,065,457)	(3,655,391)
11	4	Total exposures related to derivative transactions (b)	17,681,238	11,342,954
Exposures related to repo transactions				
12		The amount of assets related to repo transactions, etc.	21,274,177	17,815,982
13		The amount of deductions from the assets above (line 12)	(3,032,830)	(2,204,607)
14		The exposures for counterparty credit risk for repo transactions, etc.	2,202,298	2,070,215
15		The exposures for agent repo transactions	/	/
16	5	Total exposures related to repo transactions, etc. (c)	20,443,644	17,681,590
Exposures related to off-balance sheet transactions				
17		Notional amount of off-balance sheet transactions	111,385,831	98,083,719
18		The amount of adjustments for conversion in relation to off-balance sheet transactions	(72,940,217)	(65,856,593)
19	6	Total exposures related to off-balance sheet transactions (d)	38,445,614	32,227,126
Leverage ratio on a consolidated basis				
20		The amount of capital (Tier 1 capital) (e)	14,743,476	16,789,698
21	8	Total exposures ((a) + (b) + (c) + (d)) (f)	327,918,434	292,447,590
22		Leverage ratio on a consolidated basis ((e)/(f))	4.49%	5.74%

Corresponding line No. on Basel III disclosure template (Table 2)	Corresponding line No. on Basel III disclosure template (Table 1)	Item	September 30, 2022	September 30, 2021
Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan)				
		Total exposures (f)	327,918,434	292,447,590
		The deposits with the Bank of Japan	85,295,119	89,257,783
		Total exposures (including the deposits with the Bank of Japan) (f)	413,213,554	381,705,374
		Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f))	3.56%	4.39%

The key drivers of material change observed from September 30, 2021 to September 30, 2022

The leverage ratio as of September 30, 2022 is lower than September 30, 2021 mainly due to increase in on-balance sheet exposures and decrease in the amount of capital resulting from decrease in unrealized gains on available-for-sale securities.

LIQUIDITY RISK

Major liquid assets

Billions of yen

	September 30, 2022				September 30, 2021			
	MUFG	the Bank	the Trust Bank	the Securities HD	MUFG	the Bank	the Trust Bank	the Securities HD
Cash and due from banks	102,378.7	84,767.2	16,153.5	2,122.4	104,590.5	87,862.8	15,726.5	1,730.1
Domestic securities	52,896.9	46,576.1	1,809.7	4,511.2	50,962.9	42,727.5	2,671.5	5,573.9
Japanese government bonds	40,691.0	35,163.2	1,274.7	4,253.0	39,712.1	32,986.2	1,455.9	5,269.9
Municipal bonds	4,620.0	4,310.0	197.1	112.9	4,137.2	3,920.6	95.7	120.8
Corporate bonds	7,586.0	7,102.9	337.9	145.2	7,113.6	5,820.6	1,119.9	183.1
Foreign bonds	23,730.0	16,999.5	6,438.6	291.9	25,363.6	17,785.2	7,376.2	202.3
Domestic equity securities	4,605.0	3,541.0	741.5	372.3	5,937.1	4,468.6	943.8	571.8
Foreign equity securities	197.1	196.2	0.1	0.2	108.1	108.0	0.1	0.2
Others	14,797.1	8,477.8	4,674.2	1,645.1	12,732.9	5,954.6	4,358.6	2,419.7
Subtotal	198,604.9	160,557.8	29,817.6	8,943.2	199,695.2	158,906.7	31,076.7	10,497.9
(Less) Assets pledged	(50,539.5)	(41,039.0)	(6,369.8)	(4,349.8)	(47,056.5)	(33,780.4)	(7,267.5)	(6,457.1)
Total	148,065.4	119,518.8	23,447.7	4,593.4	152,638.7	125,126.3	23,809.2	4,040.8

- 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 transaction, or as a substitute primarily for margins of futures 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.

Pledged assets*Millions of yen*

	September 30, 2022
Pledged assets	
Cash and due from banks	4,889
Trading assets	254,493
Securities	7,496,827
Loans and bills discounted	13,375,941
Other assets	1,883
Tangible fixed assets	4,782
Total	21,138,818

Liabilities correspond to the pledged assets above

Deposits	583,053
Call money and bills sold	–
Trading liabilities	214
Borrowed money	20,326,666
Bonds payable	36,944
Other liabilities	3,011

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

Millions of yen

	September 30, 2022
Cash and due from banks	–
Monetary claims bought	35,912
Trading assets	2,007,350
Securities	16,129,483
Loans and bills discounted	5,975,881

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

Millions of yen

	September 30, 2022
Trading assets	2,198,437
Securities	18,540,315
Total	20,738,753

Corresponding payables

Payables under repurchase agreements	22,111,796
Payables under securities lending transactions	380,174

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

Millions of yen

	September 30, 2022
Trading assets	2,130,299
Securities	1,682,703
Total	3,813,002

CHANGES IN THE CONSOLIDATED LIQUIDITY COVERAGE RATIO FROM THE PREVIOUS QUARTER

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

Item	Millions of yen, %, Case			
	FY2022 Q2		FY2022 Q1	
High-Quality Liquid Assets (1)	/	/	/	/
1 Total high-quality liquid assets (HQLA)		130,453,561		132,307,179
Cash Outflows (2)	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
2 Cash outflows related to unsecured retail funding	105,158,269	8,839,189	103,823,459	8,761,033
3 Stable deposits	24,118,089	723,542	23,326,098	699,782
4 Less stable deposits	81,040,180	8,115,646	80,497,360	8,061,250
5 Cash outflows related to unsecured wholesale funding	124,981,881	68,165,630	126,380,916	68,812,589
6 Qualifying operational deposits	969,474	242,368	1,029,691	257,422
7 Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	118,194,252	62,105,107	120,053,340	63,257,281
8 Debt securities	5,818,154	5,818,154	5,297,884	5,297,884
9 Cash outflows related to secured funding, etc.	/	2,311,835	/	1,646,453
10 Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities	134,550,696	102,218,120	129,482,453	98,192,750
11 Cash outflows related to derivative transactions, etc.	89,116,233	89,116,233	85,692,858	85,692,858
12 Cash outflows related to funding programs	1,841	1,841	1,998	1,998
13 Cash outflows related to credit and liquidity facilities	45,432,621	13,100,045	43,787,596	12,497,893
14 Cash outflows related to contractual funding obligations, etc.	5,574,744	3,841,358	5,426,872	3,710,017
15 Cash outflows related to contingencies	84,327,098	1,071,627	81,239,271	1,027,945
16 Total cash outflows	/	186,447,761	/	182,150,790
Cash Inflows (3)	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
17 Cash inflows related to secured lending, etc.	20,470,047	2,558,562	19,061,984	2,597,006
18 Cash inflows related to collection of loans, etc.	19,091,637	13,283,108	19,671,945	14,133,579
19 Other cash inflows	92,491,098	88,373,708	89,874,605	84,449,494
20 Total cash inflows	132,052,784	104,215,379	128,608,535	101,180,080
Consolidated Liquidity Coverage Ratio (4)	/	/	/	/
21 Total HQLA allowed to be included in the calculation	/	130,453,561	/	132,307,179
22 Net cash outflows	/	82,232,381	/	80,970,709
23 Consolidated liquidity coverage ratio (LCR)	/	158.6	/	163.4
24 The number of data used to calculate the average value		62		61

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 Q2					FY2022 Q1				
		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:	18,195,554	170,000	0	3,010,985	21,376,539	18,165,790	0	0	3,255,425	21,421,216
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	17,690,683	170,000	0	3,005,985	20,866,669	17,665,137	0	0	3,250,425	20,915,562
3	Other capital instruments that are not included in the above category	504,870	0	0	5,000	509,870	500,653	0	0	5,000	505,653
4	Funding from SMEs, etc. and individuals; of which:	97,476,978	7,910,141	141,386	79,872	96,251,196	88,990,813	16,380,261	163,609	64,784	96,246,187
5	Stable deposits	23,411,859	465,201	36,312	32,870	22,750,575	23,437,932	507,683	58,118	31,876	22,835,425
6	Less stable deposits	74,065,118	7,444,939	105,074	47,001	73,500,621	65,552,880	15,872,577	105,491	32,907	73,410,761
7	Wholesale funding; of which:	90,816,727	93,297,112	6,417,060	31,068,941	81,372,453	90,160,026	93,240,348	6,504,251	30,299,908	79,491,713
8	Qualifying operational deposits	0	781,491	0	0	390,745	0	767,804	0	0	383,902
9	Other wholesale funding	90,816,727	92,515,621	6,417,060	31,068,941	80,981,707	90,160,026	92,472,544	6,504,251	30,299,908	79,107,810
10	Liabilities with matching interdependent assets	0	0	0	0	0	0	0	0	0	0
11	Other liabilities; of which:	2,630,447	27,884,685	122,593	3,599,721	455,973	1,421,441	27,447,990	39,035	2,467,146	344,679
12	Derivative liabilities	/	/	/	0	/	/	/	/	0	/
13	All other liabilities not included in the above categories	2,630,447	27,884,685	122,593	3,599,721	455,973	1,421,441	27,447,990	39,035	2,467,146	344,679
14	Total available stable funding	/	/	/	/	199,456,162	/	/	/	/	197,503,795

Item No.		FY2022 Q2					FY2022 Q1				
		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	/	/	/	/	8,451,148	/	/	/	/	7,795,559
16	Deposits held at other financial institutions for operational purposes	182,773	44,772	635,415	4,034	499,311	174,823	25,278	464,830	3,839	399,875
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	12,511,883	50,375,399	12,785,544	93,765,449	112,057,272	10,193,748	50,960,885	11,339,024	91,706,288	107,918,925
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	1,349,844	11,123,301	137,027	84,206	414,607	898,285	12,480,545	48,956	79,737	290,169
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	3,214,089	9,355,048	2,407,175	11,432,532	15,253,201	1,742,539	9,711,260	2,185,555	10,649,465	13,885,463
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,666,746	24,836,212	8,145,734	52,142,233	61,601,247	1,794,277	24,224,715	7,074,956	51,146,032	59,841,908
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	152,916	3,233,993	833,468	3,122,426	4,106,342	147,609	3,323,652	829,569	3,078,829	4,094,741
22	Residential mortgages; of which:	858	415,197	427,968	18,679,040	16,411,214	836	406,263	419,530	18,211,305	15,910,919
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	135,465	139,525	12,114,052	10,546,158	0	126,815	130,735	11,627,112	10,029,522
24	Securities that are not in default and do not qualify as HQLA and other similar assets	6,280,344	4,645,639	1,667,637	11,427,436	18,377,001	5,757,808	4,138,100	1,610,026	11,619,747	17,990,465
25	Assets with matching interdependent liabilities	0	0	0	0	0	0	0	0	0	0
26	Other assets; of which:	13,793,278	1,939,430	586,421	30,813,437	41,292,353	12,727,093	1,978,140	543,995	26,343,322	35,851,648
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)	/	/	/	1,735,920	1,475,532	/	/	/	1,828,613	1,554,321
29	Derivative assets	/	/	/	1,775,275	1,775,275	/	/	/	1,467,931	1,467,931
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	383,746	383,746	/	/	/	296,263	296,263
31	All other assets and capital not included in the above categories	13,793,278	1,939,430	586,421	26,918,495	37,657,799	12,727,093	1,978,140	543,995	22,750,514	32,533,132
32	Off-balance sheet transactions	/	/	/	131,647,322	3,165,660	/	/	/	127,190,541	3,083,916
33	Total required stable funding	/	/	/	/	165,465,746	/	/	/	/	155,049,925
34	Consolidated net stable funding ratio	/	/	/	/	120.5	/	/	/	/	127.3

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 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.

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.

Major Top Risks

Risk events	Risk scenarios*
A decline in profitability (including a decline in net interest income)	<ul style="list-style-type: none"> Our overall profitability may be adversely affected by, among other things, a decline in our net interest income due to low interest rates in Japan, an increase in net valuation losses on debt securities due to a rise in foreign currency (such as U.S. dollar) interest rates, and an increase in our funding costs.
Foreign currency liquidity risk	<ul style="list-style-type: none"> Deterioration in market conditions may result in a depletion of foreign currency funding liquidity and an increase in our foreign currency funding costs.
An increase in credit costs	<ul style="list-style-type: none"> Sudden deterioration in global economic activities may result in an increase in our credit costs. 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.
IT risk	<ul style="list-style-type: none"> Cyber-attacks may result in customer information leakage, suspension of our financial services, and reputational damage. System problems may result in our payment of financial compensation and damage to our reputation.
Risks relating to external circumstances or events (such as health pandemics, earthquakes, floods, terrorism, etc.)	<ul style="list-style-type: none"> Pandemics, natural disasters, economic sanctions caused by conflicts and terrorism, may result in disruptions to all or part of our operations and an increase in costs and expenses.
Risks relating to climate changes	<ul style="list-style-type: none"> If our efforts to address climate change-related risks or to make appropriate disclosure are deemed insufficient, our corporate value may be impaired. Our credit portfolio may be adversely affected by the negative impact of climate change on our borrowers and transaction counterparties.

* These risk scenarios are among the risk scenarios that were reported to MUFG's Board of Directors following the Risk Committee's discussion in October 2022. These scenarios 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.

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)	109.2	55.4	180.1	142.3	53.8	176.8	225.3	889.6
Change from fiscal 2021 1H	15.1	21.6	71.1	32.1	(3.8)	81.9	64.1	255.2
Risk-weighted assets (Note 2)	8,064.0	9,826.2	19,640.5	15,744.2	2,397.3	16,734.6	21,941.3	132,159.3
Change from March 31, 2022	(23.7)	(342.6)	(105.0)	83.8	65.1	771.4	2,319.5	7,245.1
Credit risks	6,854.3	8,895.6	18,933.9	14,641.2	1,537.4	16,259.0	15,484.5	100,044.5
Change from March 31, 2022	61.4	(301.0)	(66.6)	270.6	105.2	745.3	665.2	8,117.3
Market risks	9.4	2.6	4.1	34.6	188.5	17.4	5,718.3	6,308.7
Change from March 31, 2022	(3.8)	(3.0)	(12.2)	(8.4)	(107.8)	5.3	1,651.4	1,918.7
Operational risks	1,200.2	927.9	702.5	1,068.3	671.4	458.1	738.4	7,989.6
Change from March 31, 2022	(81.4)	(38.5)	(26.1)	(178.4)	67.8	20.8	2.7	(0.5)

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.