

Basel III Disclosure (Consolidated)

FISCAL 2019

Table of contents

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Group Business Management	3
Basel III Data (Consolidated)	6
SCOPE OF CONSOLIDATION	7
COMPOSITION OF EQUITY CAPITAL	8
CREDIT RISK	22
APPENDED FORMS	25
COMPOSITION OF LEVERAGE RATIO DISCLOSURE	105
LIQUIDITY RISK	106
CHANGES IN THE CONSOLIDATED LIQUIDITY COVERAGE RATIO FROM THE PREVIOUS QUARTER	109
EVALUATION OF THE CONSOLIDATED LIQUIDITY COVERAGE RATIO LEVEL	110
COMPOSITION OF THE TOTAL HQLA ALLOWED TO BE INCLUDED IN THE CALCULATION	110
OTHER MATTERS CONCERNING THE CONSOLIDATED LIQUIDITY COVERAGE RATIO	110
NET OPERATING PROFITS/RISK-WEIGHTED ASSETS BY BUSINESS GROUP	111

Group Business Management

Business Management Framework

MUFG has introduced a “business group system” to develop and promote group-wide business initiatives along with a unified strategy based on seamless coordination between each group company. Specifically, in order to promote group-based, integrated management across the Bank, the Trust Bank, and the Securities Business, and to respond accurately to the increasingly diversified financial needs, we have established a framework consisting of six business groups to serve as contact points for customers: Retail & Commercial Banking, Japanese Corporate & Investment Banking, Global Corporate & Investment Banking, and Global Commercial Banking, in addition to Asset Management & Investor Services and Global Markets.

Risk-Return Management

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

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

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

Glossary of terms:

- **ROEC (Return on Economic Capital)**

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

- **RORA (Return on Risk Asset)**

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

Overview of Internal Capital Adequacy Assessment Process

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

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

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

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

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

Overview of Stress Testing Process

(1) Development of Stress Testing Scenarios

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

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

Prepare macroeconomic variables for the testing horizon under each scenario.

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

(2) Review and Approval Process of the Scenarios

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

(3) Estimation of Financial Impact

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

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

(4) Assessment of Internal Capital Adequacy

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

- Common Equity Tier 1 ratio, Tier 1 ratio, total capital ratio, and leverage ratio

Stress testing results are reviewed by the Corporate Risk Management Committee.

Top Risk

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

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 further reductions in interest rates as a result of changes in the monetary policies of central banks in various jurisdictions in light of the COVID-19 pandemic and deterioration in global economic conditions.
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, financial service outage and reputational damage. System failures may result in our payment of financial compensation and damage to our reputation.
Risks relating to money laundering, economic sanctions, bribery and corruption	<ul style="list-style-type: none"> If we are deemed not complaint with applicable regulations relating to money laundering, economic sanctions, bribery and corruption, we may become subject to issuance of business suspension orders, fines and reputational damage.
Market conduct risk	<ul style="list-style-type: none"> Failing to comply with laws and regulations, breaching a social norm, conducting improper business / market practices or lacking perspective on customers' interests may result in administrative business suspension orders, payment of fines or 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"> Health pandemics, natural disasters, conflicts and terrorist attacks may result in disruption to all or part of our operations or an increase in costs and expenses in addressing such circumstances or events.
Climate change-related risks	<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.

* The aforementioned risk scenarios are examples of scenarios reported to MUFG's Board of Directors after being discussed at a Risk Committee meeting held in March 2020. These scenarios include types of incidents that are not necessarily specific to MUFG and can happen to business corporations in general.

Concept of top risks

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

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

Basel III Data (Consolidated)

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

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

In accordance with the provisions of Article 52-25 of the Banking Act of Japan, MUFG adopts the “International regulatory framework” to calculate its consolidated liquidity coverage ratio 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 Coverage Ratio Notification”).

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

SCOPE OF CONSOLIDATION

Notes on the scope of consolidation

<p>Differences between those companies belonging to the corporate group (hereinafter, the “holding company group”) to which the calculation of consolidated capital adequacy ratio as stipulated in Article 3 of the FSA Holding Company Capital Adequacy Notification is applicable and those companies that are included in the scope of consolidation for accounting purposes</p>	<p>Paragraph 1 of Article 3 of the FSA Holding Company Capital Adequacy Notification states that “the provisions of Paragraph 2 of Article 5 of the Regulation on Consolidated Financial Statements shall not apply” to “financial subsidiaries” of a bank holding company. Moreover, Paragraph 3 of the said Article 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).</p> <p>MUFG Group had no companies to which the above exception applied as of March 31, 2019, or March 31, 2020, and there were no differences between those companies belonging to the “holding company group” and those companies that are included in the “scope of consolidation for accounting purposes.”</p>
<p>Number of consolidated subsidiaries, and names and principal businesses of major consolidated subsidiaries of the holding company group</p>	<p>222 companies as of March 31, 2019; 251 companies as of March 31, 2020 MUFG Bank, Ltd. (banking business), Mitsubishi UFJ Trust and Banking Corporation (trust/banking business), Mitsubishi UFJ Securities Holdings Co., Ltd. (securities business), etc.</p>
<p>Number of affiliated companies engaged in financial operations which are subject to Article 9 of the FSA Holding Company Capital Adequacy Notification, and names, amounts of total assets and net assets shown on the balance sheet, and principal businesses of affiliated companies engaged in these financial operations</p>	<p>Not applicable as of March 31, 2019 and 2020</p>
<p>Names, amounts of total assets and net assets shown on the balance sheet, and principal businesses of companies belonging to the holding company group that are not included in the scope of consolidation for accounting purposes, and of companies not belonging to the holding company group but included in the scope of consolidation for accounting purposes</p>	<p>Not applicable as of March 31, 2019 and 2020</p>
<p>Outline of restrictions on transfer of funds or equity capital within the holding company group</p>	<p>As of March 31, 2019 and 2020, transfer of funds or capital within the MUFG Group is conducted with all due consideration given to the appropriateness of each action. We give priority in ensuring that each group company maintains sufficient capital level for legal and regulatory compliance purposes. Care is also taken to ensure that actions do not compromise sound and proper operations, while eliminating negative effects on payment capacity, liquidity or profitability.</p>

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

<p>Names of any other financial institutions, etc., classified as subsidiaries or other members of the bank holding company that are deficient in regulatory capital, and corresponding total regulatory capital deficiencies</p>	<p>Not applicable as of March 31, 2019 and 2020</p>
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COMPOSITION OF EQUITY CAPITAL

Composition of changes in equity capital

Millions of yen

	March 31, 2020	March 31, 2019
Common Equity Tier 1 capital, beginning of period	14,322,407	14,284,945
Capital and capital surplus	(54,538)	(162,162)
Retained earnings	215,142	576,005
Treasury stock	11,130	5,509
National specific regulatory adjustments (earnings to be distributed)	(18,366)	(10,616)
Subscription rights to common shares	(130)	(65)
Accumulated other comprehensive income	(360,175)	(264,716)
Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	25,273	4,645
Intangible assets	(171,454)	6,191
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	147	51
Deferred gains or losses on derivatives under hedge accounting	(169,565)	(111,956)
Shortfall of eligible provisions to expected losses	–	–
Securitization gain on sale	(346)	(342)
Gains and losses due to changes in own credit risk on fair valued liabilities	(1,571)	(1,237)
Net defined benefit assets	76,923	35,455
Investments in own shares (excluding those reported in the Net assets section)	(698)	3,358
Amount exceeding the 10% threshold on specified items	(165,844)	(42,657)
Others	–	–
Common Equity Tier 1 capital, end of period	13,708,333	14,322,407
Additional Tier 1 capital, beginning of period	1,953,894	1,966,804
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	294,000	200,000
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	6,954	14,750
Eligible Tier 1 capital instruments subject to transitional arrangements	(330,000)	(222,000)
Investments in own Additional Tier 1 instruments	(1,356)	2,949
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	(8,504)	(8,609)
Others	–	–
Additional Tier 1 capital, end of period	1,914,988	1,953,894
Tier 2 capital, beginning of period	2,493,491	2,543,731
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	231,564	245,000
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	7,582	6,842
Eligible Tier 2 capital instruments subject to transitional arrangements	(123,499)	(214,453)
General allowance for credit losses and eligible provisions included in Tier 2	16,847	(62,791)
Investments in own Tier 2 instruments	4,401	(10,753)
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)	25,856	(14,083)
Others	–	–
Tier 2 capital, end of period	2,656,244	2,493,491
Total capital, end of period	18,279,566	18,769,793

CC1: Composition of capital disclosure
Millions of yen, %

Basel III Template No.	Items	a March 31, 2020	b March 31, 2019	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	13,310,976	13,157,607	
1a	Capital and capital surplus	3,121,615	3,176,154	
2	Retained earnings	10,855,798	10,640,655	
1c	Treasury stock	(505,518)	(516,649)	
26	National specific regulatory adjustments (earnings to be distributed)	(160,918)	(142,552)	
	Other than above	-	-	
1b	Subscription rights to common shares	59	189	
3	Accumulated other comprehensive income and other disclosed reserves	2,518,940	2,879,115	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	208,080	182,807	
6	Common Equity Tier 1 capital: instruments and reserves (A)	16,038,056	16,219,721	
Common Equity Tier 1 capital: regulatory adjustments				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,278,214	1,106,760	
8	Goodwill (including those equivalent)	416,836	472,832	
9	Other intangibles other than goodwill and mortgage servicing rights	861,378	633,927	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,489	1,637	
11	Deferred gains or losses on derivatives under hedge accounting	316,678	147,113	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitization gain on sale	15,329	14,982	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	2,713	1,141	
15	Net defined benefit assets	497,298	574,222	
16	Investments in own shares (excluding those reported in the Net assets section)	9,496	8,798	
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	March 31, 2020	March 31, 2019	Reference to Template CC2
19+20+21	Amount exceeding the 10% threshold on specified items	208,501	42,657	
19	Significant investments in the common stock of financials	208,501	42,657	
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	–	–	
23	Significant investments in the common stock of financials	–	–	
24	Mortgage servicing rights	–	–	
25	Deferred tax assets arising from temporary differences (net of related tax liability)	–	–	
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)	2,329,723	1,897,313	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A) – (B)) (C)	13,708,333	14,322,407	
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	1,764,000	1,470,000	
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)	172,447	165,492	
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	189	330,189	
33	Instruments issued by bank holding companies and their special purpose vehicles	–	330,000	
35	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	189	189	
36	Additional Tier 1 capital: instruments (D)	1,936,636	1,965,681	

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

Basel III Template No.	Items	a March 31, 2020	b March 31, 2019	c Reference to Template CC2
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	3,913	2,557	
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)	17,734	9,230	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	–	–	
43	Additional Tier 1 capital: regulatory adjustments (E)	21,648	11,787	
Additional Tier 1 capital				
44	Additional Tier 1 capital ((D) – (E)) (F)	1,914,988	1,953,894	
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C) + (F)) (G)	15,623,321	16,276,301	
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	1,865,064	1,633,500	
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)	89,531	81,949	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	438,615	562,114	
47	Instruments issued by bank holding companies and their special purpose vehicles	–	–	
49	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	438,615	562,114	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	291,775	274,928	
50a	Provision for general allowance for credit losses	273,007	219,888	
50b	Eligible provisions	18,767	55,039	
51	Tier 2 capital: instruments and provisions (H)	2,684,986	2,552,491	

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

Basel III Template No.	Items	a March 31, 2020	b March 31, 2019	c Reference to Template CC2
	Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	10,472	14,874	
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)	18,269	44,125	
57	Tier 2 capital: regulatory adjustments (I)	28,741	59,000	
	Tier 2 capital (T2)			
58	Tier 2 capital (T2) ((H) – (I)) (J)	2,656,244	2,493,491	
	Total capital (TC = T1 + T2)			
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	18,279,566	18,769,793	
	Risk weighted assets			
60	Risk weighted assets (L)	115,135,624	117,091,124	
	Capital ratio (consolidated) and buffers			
61	Common Equity Tier 1 capital ratio (consolidated) ((C) / (L))	11.90%	12.23%	
62	Tier 1 capital ratio (consolidated) ((G) / (L))	13.56%	13.90%	
63	Total capital ratio (consolidated) ((K) / (L))	15.87%	16.03%	
64	The minimum capital buffer requirement	4.01%	4.04%	
65	Capital conservation buffer requirement	2.50%	2.50%	
66	Countercyclical buffer requirement	0.01%	0.04%	
67	G-SIB/D-SIB additional requirement	1.50%	1.50%	
68	CET1 available after meeting the minimum capital buffer requirements	6.55%	6.02%	

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

Basel III Template No.	Items	a March 31, 2020	b March 31, 2019	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)	1,042,996	967,509	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,391,701	1,436,506	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	29,640	17,431	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	136,843	97,782	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general allowance for credit losses)	273,007	219,888	
77	Cap on inclusion of provisions (general allowance for credit losses)	357,842	316,358	
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")	18,767	55,039	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	329,880	364,327	
Capital instruments subject to transitional arrangements				
82	Current cap on AT1 instruments subject to transitional arrangements	331,506	497,259	
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	529,994	794,992	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-	-	

Note: Capital instruments, approved by the commissioner of Japanese Financial Services Agency, subject to the provision to Paragraph 12 of Article 8 of the notification of Japanese Financial Services Agency No. 20, 2006, hereinafter referred to as the "FSA Holding Company Capital Adequacy Notification," are excluded from the calculation of figures stipulated in Paragraph 8, 9-1, and 10-1 of Article 8 of FSA Holding Company Capital Adequacy Notification, for 10 years from March 31, 2013 to March 30, 2023. The approved amount will decrease by 20% each year from March 31, 2019. The amount approved at the end of March 2019 is ¥1,201,771 million and the amount approved at the end of March 2020 is ¥895,298 million.

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

Items	a		b	c
	Consolidated balance sheet as in published financial statements		Reference to CC1	Reference to Appendix
	March 31, 2020	March 31, 2019		
Assets:				
Cash and due from banks	78,335,634	74,206,895		
Call loans and bills bought	727,598	451,668		
Receivables under resale agreements	24,104,564	10,868,179		
Receivables under securities borrowing transactions	3,464,533	2,739,363		
Monetary claims bought	6,583,403	7,254,708		
Trading assets	20,250,172	16,126,188		6-a
Money held in trust	1,046,323	912,961		
Securities	65,555,127	64,262,463		2-b, 6-b
Loans and bills discounted	109,114,612	107,412,468		6-c
Foreign exchanges	1,741,290	2,134,807		
Other assets	13,900,403	12,838,412		6-d
Tangible fixed assets	1,319,789	1,335,972		
Intangible fixed assets	1,498,407	1,136,530		2-a
Net defined benefit assets	712,206	824,007		3
Deferred tax assets	127,516	104,451		4-a
Customers' liabilities for acceptances and guarantees	8,830,436	9,241,062		
Allowance for credit losses	(740,641)	(711,236)		
Total assets	336,571,379	311,138,903		
Liabilities:				
Deposits	187,623,551	180,171,279		
Negotiable certificates of deposit	7,787,524	9,413,420		
Call money and bills sold	3,671,100	2,465,093		
Payables under repurchase agreements	31,692,711	25,112,121		
Payables under securities lending transactions	1,058,042	903,219		
Commercial papers	2,162,329	2,316,338		
Trading liabilities	14,067,826	11,624,122		6-e
Borrowed money	24,651,574	16,268,170		8-a
Foreign exchanges	2,223,010	2,271,145		
Short-term bonds payable	962,295	793,999		
Bonds payable	13,464,472	12,179,680		8-b
Due to trust accounts	9,798,688	10,282,227		
Other liabilities	10,407,459	9,452,717		6-f
Reserve for bonuses	110,964	79,236		
Reserve for bonuses to directors	1,446	689		
Reserve for stocks payment	11,298	10,814		
Net defined benefit liabilities	86,547	59,540		
Reserve for retirement benefits to directors	1,058	1,058		
Reserve for loyalty award credits	31,247	17,606		
Reserve for contingent losses	206,029	265,707		
Reserves under special laws	4,269	4,263		
Deferred tax liabilities	754,111	829,418		4-b
Deferred tax liabilities for land revaluation	107,641	114,292		4-c
Acceptances and guarantees	8,830,436	9,241,062		
Total liabilities	319,715,640	293,877,225		

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

Items	a		b	c
	Consolidated balance sheet as in published financial statements		Reference to CC1	Reference to Appendix
	March 31, 2020	March 31, 2019		
Net assets:				
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	980,102	1,034,641		1-b
Retained earnings	10,855,798	10,640,655		1-c
Treasury stock	(505,518)	(516,649)		1-d
Total shareholders' equity	13,471,894	13,300,160		
Net unrealized gains (losses) on available-for-sale securities	2,066,363	2,249,231		
Net deferred gains (losses) on hedging instruments	189,342	122,516		5
Land revaluation excess	158,633	167,681		
Foreign currency translation adjustments	300,838	339,713		
Remeasurements of defined benefit plans	(159,766)	(4,729)		
Debt value adjustments of foreign subsidiaries and affiliates	(36,470)	4,702		
Total accumulated other comprehensive income	2,518,940	2,879,115	(a)	
Subscription rights to shares	59	217		
Non-controlling interests	864,844	1,082,184		7
Total net assets	16,855,738	17,261,677		
Total liabilities and net assets	336,571,379	311,138,903		

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

Appendix

(Note)

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	March 31, 2020	March 31, 2019	Remarks	Reference No.
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	980,102	1,034,641		1-b
Retained earnings	10,855,798	10,640,655		1-c
Treasury stock	(505,518)	(516,649)		1-d
Total shareholders' equity	13,471,894	13,300,160		

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2020	March 31, 2019	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	13,471,894	13,300,160	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
Capital and capital surplus	3,121,615	3,176,154		1a
Retained earnings	10,855,798	10,640,655		2
Treasury stock	(505,518)	(516,649)		1c
Other than above	-	-		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards and its breakdown	-	-	Shareholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effective bankruptcy	31a

2. Intangible fixed assets

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2020	March 31, 2019	Remarks	Reference No.
Intangible fixed assets	1,498,407	1,136,530		2-a
Securities	65,555,127	64,262,463		2-b
Goodwill attributable to equity-method investees	133,511	239,487	Goodwill attributable to equity-method investees	
Income taxes related to above	323,715	247,861	Income taxes related to intangibles other than goodwill and mortgage servicing rights	

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2020	March 31, 2019	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	416,836	472,832		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	861,378	633,927	Other intangibles other than goodwill and mortgage servicing rights (software, etc.)	9
Mortgage servicing rights	29,640	17,431		
Amount exceeding the 10% threshold on specified items	-	-		20
Amount exceeding the 15% threshold on specified items	-	-		24
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	29,640	17,431		74

3. Net defined benefit assets

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2020	March 31, 2019	Remarks	Reference No.
Net defined benefit assets	712,206	824,007		3
Income taxes related to above	214,907	249,785		

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2020	March 31, 2019	Remarks	Basel III Template No.
Net defined benefit assets	497,298	574,222		15

4. Deferred tax assets

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2020	March 31, 2019	Remarks	Reference No.
Deferred tax assets	127,516	104,451		4-a
Deferred tax liabilities	754,111	829,418		4-b
Deferred tax liabilities for land revaluation	107,641	114,292		4-c
<hr/>				
Tax effects on other intangible fixed assets	323,715	247,861		
Tax effects on net defined benefit assets	214,907	249,785		

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2020	March 31, 2019	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,489	1,637	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)	136,843	97,782	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	-	-		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	136,843	97,782		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2020	March 31, 2019	Remarks	Reference No.
Net deferred gains (losses) on hedging instruments	189,342	122,516		5

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2020	March 31, 2019	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	316,678	147,113	Excluding those items whose valuation differences arising from hedged items are recognized as "Total accumulated other comprehensive income"	11

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

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2020	March 31, 2019	Remarks	Reference No.
Trading assets			Including trading account securities and derivatives for trading assets	
	20,250,172	16,126,188		6-a
Securities	65,555,127	64,262,463		6-b
Loans and bills discounted	109,114,612	107,412,468	Including subordinated loans	6-c
Other assets	13,900,403	12,838,412	Including derivatives and investments in the capital	6-d
Trading liabilities			Including trading account securities sold and derivatives for trading assets	
	14,067,826	11,624,122		6-e
Other liabilities	10,407,459	9,452,717	Including derivatives	6-f

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2020	March 31, 2019	Remarks	Basel III Template No.
Investments in own capital instruments	23,883	26,230		
Common equity Tier 1 capital	9,496	8,798		16
Additional Tier 1 capital	3,913	2,557		37
Tier 2 capital	10,472	14,874		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)	1,042,996	967,509		
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)	1,042,996	967,509		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	1,636,207	1,532,519		
Amount exceeding the 10% threshold on specified items	208,501	42,657		19
Amount exceeding the 15% threshold on specified items	–	–		23
Additional Tier 1 capital	17,734	9,230		40
Tier 2 capital and other TLAC liabilities	18,269	44,125		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,391,701	1,436,506		73

7. Non-controlling interests

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2020	March 31, 2019	Remarks	Reference No.
Non-controlling interests	864,844	1,082,184		7

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2020	March 31, 2019	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	208,080	182,807	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)	172,447	165,492	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)	89,531	81,949	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	48–49

8. Other capital instruments

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2020	March 31, 2019	Remarks	Reference No.
Borrowed money	24,651,574	16,268,170		8-a
Bonds payable	13,464,472	12,179,680		8-b
Total	38,116,047	28,447,850		

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2020	March 31, 2019	Remarks	Basel III Template No.
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,764,000	1,470,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,865,064	1,633,500		46

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

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

CREDIT RISK

Credit risk exposures (By geographic area)

Millions of yen

	FY2019				FY2018			
	Credit risk exposures (Note 1)				Credit risk exposures (Note 1)			
	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total
Domestic	88,848,114	41,696,035	66,101,507	196,645,657	89,305,469	39,887,011	66,397,866	195,590,347
Foreign								
Americas	34,706,367	6,631,759	10,999,242	52,337,369	34,785,377	5,870,321	6,407,889	47,063,588
Europe	14,294,776	994,723	2,150,440	17,439,941	15,096,849	967,670	2,722,096	18,786,617
Asia/Oceania	19,637,847	3,093,150	4,716,128	27,447,126	19,694,973	2,818,514	4,544,727	27,058,215
Total	157,487,107	52,415,668	83,967,319	293,870,095	158,882,670	49,543,517	80,072,580	288,498,768

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

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

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

(By type of industry)

Millions of yen

	FY2019				FY2018			
	Credit risk exposures (Note 1)				Credit risk exposures (Note 1)			
	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total
Manufacturing	26,332,980	971,928	433,798	27,738,706	26,226,794	899,133	495,109	27,621,038
Wholesale and retail	14,360,267	237,033	1,069,773	15,667,074	15,212,581	233,656	1,267,836	16,714,075
Construction	1,580,978	24,479	5,249	1,610,708	1,784,309	26,356	13,488	1,824,154
Finance and insurance	17,242,647	2,539,362	12,159,837	31,941,847	17,868,030	1,909,204	12,315,879	32,093,114
Real estate	13,461,431	154,301	56,761	13,672,495	13,889,158	160,449	57,820	14,107,427
Services	11,637,554	305,370	51,716	11,994,640	10,979,379	320,996	73,469	11,373,845
Transport	5,989,242	199,500	26,764	6,215,507	5,983,588	196,832	16,856	6,197,277
Individuals	27,699,719	–	68,488	27,768,208	28,183,693	–	75,930	28,259,624
Governments and local authorities	5,368,068	45,942,788	64,291,384	115,602,242	5,548,164	44,196,186	60,750,858	110,495,208
Others	33,814,217	2,040,902	5,803,545	41,658,664	33,206,969	1,600,701	5,005,330	39,813,002
Total	157,487,107	52,415,668	83,967,319	293,870,095	158,882,670	49,543,517	80,072,580	288,498,768

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

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

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

(By residual contractual maturity)

Millions of yen

	FY2019				FY2018			
	Credit risk exposures (Note 1)				Credit risk exposures (Note 1)			
	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total
Due in 1 year or less	43,867,534	12,845,029	27,262,810	83,975,374	41,793,109	13,660,081	19,769,302	75,222,493
Due over 1 year to 3 years	20,561,645	7,918,048	6,064	28,485,757	22,407,177	8,241,451	120,058	30,768,687
Due over 3 years to 5 years	22,955,222	5,117,242	219,841	28,292,306	25,466,315	2,958,685	304,312	28,729,313
Due over 5 years to 7 years	6,790,585	3,067,967	2,440	9,860,993	6,972,685	4,112,452	66	11,085,204
Due over 7 years	24,941,973	18,384,031	18,546	43,344,551	26,353,114	15,972,017	41,330	42,366,462
Exposures of indeterminate maturity, etc.	38,370,146	5,083,349	56,457,614	99,911,110	35,890,266	4,598,829	59,837,510	100,326,607
Total	157,487,107	52,415,668	83,967,319	293,870,095	158,882,670	49,543,517	80,072,580	288,498,768

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

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

Millions of yen

	FY2019			FY2018		
	Exposures as of the period-end	Allowances	Write-offs	Exposures as of the period-end	Allowances	Write-offs
Domestic	847,345	216,671	93,219	812,058	256,021	102,003
Foreign						
Americas	155,066	12,451	6,239	131,912	18,728	6,501
Europe	99,301	21,578	648	74,195	23,188	0
Asia/Oceania	317,846	111,176	84,849	212,976	93,502	47,026
Total	1,419,561	361,877	184,956	1,231,141	391,440	155,531

(By type of industry)

Millions of yen

	FY2019			FY2018		
	Exposures as of the period-end	Allowances	Write-offs	Exposures as of the period-end	Allowances	Write-offs
Manufacturing	208,147	74,632	6,826	161,314	57,815	5,470
Wholesale and retail	212,728	67,984	25,292	208,100	66,068	12,555
Construction	20,561	5,203	3,581	31,665	11,405	3,896
Finance and insurance	10,351	1,726	255	11,051	1,146	1,848
Real estate	75,156	5,230	(213)	66,492	4,806	656
Services	212,205	38,553	3,684	145,281	85,285	3,067
Transport	69,710	13,507	721	43,436	10,531	391
Individuals	468,100	128,822	130,473	443,960	115,222	110,927
Governments and local authorities	34	16	(132)	0	–	–
Others	142,565	26,200	14,468	119,837	39,160	16,717
Total	1,419,561	361,877	184,956	1,231,141	391,440	155,531

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

Exposures by past due period

Millions of yen

March 31, 2020				
	1 month or more and less than 2 months	2 months or more and less than 3 months	3 months or more	Total
Less than 1 month	1,326,507	269,202	128,002	46,647
				1,770,359

Millions of yen

March 31, 2019				
	1 month or more and less than 2 months	2 months or more and less than 3 months	3 months or more	Total
Less than 1 month	816,913	207,275	120,800	34,762
				1,179,751

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

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

Millions of yen

March 31, 2020			March 31, 2019		
Exposures as of the period-end	Exposures for which related allowances have been increased in line with the granting of loan concessions	Other exposures	Exposures as of the period-end	Exposures for which related allowances have been increased in line with the granting of loan concessions	Other exposures
544,167	469,868	47,298	380,350	350,139	30,211

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

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

%

	FY2019	FY2018
Internal Ratings Based Approach	84.86%	85.88%
Corporate and others	72.63%	72.75%
Retail	7.04%	7.32%
Equity	2.03%	2.54%
Purchased receivables	1.41%	1.65%
Lease transactions	0.00%	0.00%
Others	1.73%	1.60%
Standardized Approach	15.13%	14.11%
Total	100.00%	100.00%

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

Exposures relating to funds

Millions of yen

	FY2019	FY2018
Exposures relating to funds	5,002,843	5,277,125
Exposures where information on fund components is obtained sufficiently and frequently and verified by independent third parties (Note 1)	4,776,695	5,108,498
Exposures not included above where information on fund components is obtained sufficiently and frequently by independent third parties (Note 2)	7,656	5,467
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	211,086	153,892
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)	3,279	4,085
Exposures not included in any categories above (Note 6)	4,125	5,181

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

APPENDED FORMS

OV1: Overview of RWA (Mitsubishi UFJ Financial Group)

		<i>Millions of yen</i>			
		a	b	c	d
		Risk-weighted assets (RWA)		Minimum capital requirements	
Basel III Template No.		March 31, 2020	March 31, 2019	March 31, 2020	March 31, 2019
1	Credit risk (excluding counterparty credit risk)	64,560,381	65,897,294	5,342,401	5,469,294
2	Standardized approach (SA)	22,648,264	20,207,111	1,811,861	1,616,568
3	Advanced internal ratings-based (A-IRB) approach	36,994,000	41,148,081	3,137,091	3,489,357
	Significant investments exposure	–	–	–	–
	Estimated lease residual values exposure	9	10	0	0
	Others	4,918,106	4,542,091	393,448	363,367
4	Counterparty credit risk (CCR)	9,562,107	8,558,362	772,152	691,485
5	SA-CCR	–	–	–	–
	Current exposure method	2,588,691	2,441,895	212,613	200,675
6	Expected exposure method	–	–	–	–
	Credit valuation adjustment (CVA)	4,481,503	4,097,836	358,520	327,826
	Central counterparty related exposure (CCP)	702,815	715,377	56,225	57,230
	Others	1,789,096	1,303,253	144,793	105,752
7	Equity exposures subject to market-based approach	1,764,714	1,847,288	149,647	156,650
8	Equity investments in funds - Look-through approach	2,491,620	3,631,920	208,752	301,081
9	Equity investments in funds - Mandate-based approach	884,471	634,862	74,524	51,017
	Equity investments in funds - Simple approach (subject to 250% RW)	–	–	–	–
	Equity investments in funds - Simple approach (subject to 400% RW)	13,119	16,341	1,049	1,307
10	Equity investments in funds - Fall-back approach	51,567	64,763	4,125	5,181
11	Unsettled transactions	6,519	82,264	552	6,975
12	Securitization exposures subject to calculation of credit RWA amounts	2,704,650	3,181,220	216,372	254,497
13	Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)	766,604	666,059	61,328	53,284
14	Securitization external ratings-based approach (SEC-ERBA)	1,381,935	1,496,760	110,554	119,740
15	Securitization standardized approach (SEC-SA)	424,574	886,176	33,965	70,894
	Subject to 1250% RW	131,535	132,224	10,522	10,577
16	Market risk	3,150,775	2,920,576	252,062	233,646
17	Standardized approach (SA)	1,125,153	995,352	90,012	79,628
18	Internal model approaches (IMA)	2,025,621	1,925,223	162,049	154,017
19	Operational risk	8,269,286	8,107,263	661,542	648,581
20	Basic indicator approach (BIA)	3,217,023	2,627,394	257,361	210,191
21	The standardized approach (TSA)	–	–	–	–
22	Advanced measurement approaches (AMA)	5,052,263	5,479,869	404,181	438,389
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	3,935,858	3,890,974	333,760	329,954
	Risk weighted assets subject to transitional arrangements	–	–	–	–
24	Floor adjustment	14,923,809	15,220,209	1,193,904	1,217,616
25	Total (including the 1.06 scaling factor)	115,135,624	117,091,124	9,210,849	9,367,289

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

Millions of yen

	March 31, 2020					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
Credit risk (excluding amounts classed under column d and column e)		Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital	
Assets:						
Cash and due from banks	78,335,634	78,242,976	92,658	–	–	–
Call loans and bills bought	727,598	727,598	–	–	–	–
Receivables under resale agreements	24,104,564	–	24,104,564	–	–	–
Receivables under securities borrowing transactions	3,464,533	–	3,464,533	–	–	–
Monetary claims bought	6,583,403	4,298,768	–	2,284,634	–	–
Trading assets	20,250,172	–	10,767,468	–	20,250,172	37,951
Money held in trust	1,046,323	1,046,323	–	–	–	–
Securities	65,555,127	61,242,396	25,942,401	3,948,783	–	363,948
Loans and bills discounted	109,114,612	106,490,991	10,616,927	2,623,620	–	–
Foreign exchanges	1,741,290	1,741,290	–	–	–	–
Other assets	13,900,403	7,190,946	6,700,995	8,461	–	–
Tangible fixed assets	1,319,789	1,319,789	–	–	–	–
Intangible fixed assets	1,498,407	353,704	–	–	–	1,144,703
Net defined benefit assets	712,206	214,907	–	–	–	497,298
Deferred tax assets	127,516	11,883	–	–	–	115,633
Customers' liabilities for acceptances and guarantees	8,830,436	8,816,708	–	13,728	–	–
Allowance for credit losses	(740,641)	(740,641)	–	–	–	–
Total assets	336,571,379	270,957,643	81,689,549	8,879,227	20,250,172	2,159,535

	March 31, 2020					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
Credit risk (excluding amounts classed under column d and column e)		Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital	
Liabilities:						
Deposits	187,623,551	–	–	–	–	187,623,551
Negotiable certificates of deposit	7,787,524	–	–	–	–	7,787,524
Call money and bills sold	3,671,100	–	–	–	–	3,671,100
Payables under repurchase agreements	31,692,711	–	31,692,711	–	–	–
Payables under securities lending transactions	1,058,042	–	1,058,042	–	–	–
Commercial papers	2,162,329	–	–	–	–	2,162,329
Trading liabilities	14,067,826	–	–	–	14,067,826	–
Borrowed money	24,651,574	–	–	–	–	24,651,574
Foreign exchanges	2,223,010	–	–	–	–	2,223,010
Short-term bonds payable	962,295	–	–	–	–	962,295
Bonds payable	13,464,472	–	–	–	–	13,464,472
Due to trust accounts	9,798,688	–	–	–	–	9,798,688
Other liabilities	10,407,459	–	–	–	–	10,407,459
Reserve for bonuses	110,964	–	–	–	–	110,964
Reserve for bonuses to directors	1,446	–	–	–	–	1,446
Reserve for stocks payment	11,298	–	–	–	–	11,298
Net defined benefit liabilities	86,547	–	–	–	–	86,547
Reserve for retirement benefits to directors	1,058	–	–	–	–	1,058
Reserve for loyalty award credits	31,247	–	–	–	–	31,247
Reserve for contingent losses	206,029	–	–	–	–	206,029
Reserves under special laws	4,269	–	–	–	–	4,269
Deferred tax liabilities	754,111	–	–	–	–	754,111
Deferred tax liabilities for land revaluation	107,641	–	–	–	–	107,641
Acceptances and guarantees	8,830,436	–	–	–	–	8,830,436
Total liabilities	319,715,640	–	32,750,753	–	14,067,826	272,897,060

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

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

Millions of yen

	March 31, 2019					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
Credit risk (excluding amounts classed under column d and column e)		Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital	
Assets:						
Cash and due from banks	74,206,895	74,139,453	67,441	–	–	–
Call loans and bills bought	451,668	451,668	–	–	–	–
Receivables under resale agreements	10,868,179	–	10,868,179	–	–	–
Receivables under securities borrowing transactions	2,739,363	–	2,739,363	–	–	–
Monetary claims bought	7,254,708	4,907,331	–	2,347,377	–	–
Trading assets	16,126,188	–	9,403,321	–	16,126,188	74,426
Money held in trust	912,961	912,961	–	–	–	–
Securities	64,262,463	60,226,921	13,843,384	3,721,527	–	314,014
Loans and bills discounted	107,412,468	104,313,298	11,009,722	3,098,974	–	195
Foreign exchanges	2,134,807	2,134,807	–	–	–	–
Other assets	12,838,412	6,933,827	5,896,123	8,461	–	–
Tangible fixed assets	1,335,972	1,335,972	–	–	–	–
Intangible fixed assets	1,136,530	269,258	–	–	–	867,272
Net defined benefit assets	824,007	249,785	–	–	–	574,222
Deferred tax assets	104,451	7,665	–	–	–	96,785
Customers' liabilities for acceptances and guarantees	9,241,062	9,215,340	–	25,721	–	–
Allowance for credit losses	(711,236)	(711,236)	–	–	–	–
Total assets	311,138,903	264,387,054	53,827,537	9,202,063	16,126,188	1,926,916

	March 31, 2019					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
Credit risk (excluding amounts classed under column d and column e)		Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital	
Liabilities:						
Deposits	180,171,279	–	–	–	–	180,171,279
Negotiable certificates of deposit	9,413,420	–	–	–	–	9,413,420
Call money and bills sold	2,465,093	–	–	–	–	2,465,093
Payables under repurchase agreements	25,112,121	–	25,112,121	–	–	–
Payables under securities lending transactions	903,219	–	903,219	–	–	–
Commercial papers	2,316,338	–	–	–	–	2,316,338
Trading liabilities	11,624,122	–	–	–	11,624,122	–
Borrowed money	16,268,170	–	–	–	–	16,268,170
Foreign exchanges	2,271,145	–	–	–	–	2,271,145
Short-term bonds payable	793,999	–	–	–	–	793,999
Bonds payable	12,179,680	–	–	–	–	12,179,680
Due to trust accounts	10,282,227	–	–	–	–	10,282,227
Other liabilities	9,452,717	–	–	–	–	9,452,717
Reserve for bonuses	79,236	–	–	–	–	79,236
Reserve for bonuses to directors	689	–	–	–	–	689
Reserve for stocks payment	10,814	–	–	–	–	10,814
Net defined benefit liabilities	59,540	–	–	–	–	59,540
Reserve for retirement benefits to directors	1,058	–	–	–	–	1,058
Reserve for loyalty award credits	17,606	–	–	–	–	17,606
Reserve for contingent losses	265,707	–	–	–	–	265,707
Reserves under special laws	4,263	–	–	–	–	4,263
Deferred tax liabilities	829,418	–	–	–	–	829,418
Deferred tax liabilities for land revaluation	114,292	–	–	–	–	114,292
Acceptances and guarantees	9,241,062	–	–	–	–	9,241,062
Total liabilities	293,877,225	–	26,015,340	–	11,624,122	256,237,762

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

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

Millions of yen

Item No.		March 31, 2020				
		a	b	c	d	e
		Total	Items subject to:			
Credit risk (excluding amounts classed under column c and column d)	Counterparty credit risk		Securitization exposures (excluding amounts classed under column e)	Market risk		
1	Amount of assets under regulatory scope of consolidation	334,411,844	270,957,643	81,689,549	8,879,227	20,250,172
2	Amount of liabilities under regulatory scope of consolidation	46,818,580	–	32,750,753	–	14,067,826
3	Net amount of assets and liabilities under regulatory scope of consolidation	287,593,263	270,957,643	48,938,795	8,879,227	6,182,346
4	Off-balance sheet amounts	20,576,004	19,302,076	–	1,273,927	–
5	Differences due to derivative transactions (Note 1)	(4,298,379)	–	(4,298,379)	–	–
6	Differences due to repo transactions (Note 2)	11,928,807	–	11,928,807	–	–
7	Differences due to consideration of provisions and write-offs (Note 3)	1,020,606	1,020,606	–	–	–
8	Others (Note 4)	7,125,976	63,886	5,064,942	1,997,147	–
9	Exposure amounts under regulatory scope of consolidation	323,946,278	291,344,212	61,634,165	12,150,303	6,182,346

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

CR1: Credit quality of assets

Millions of yen

Item No.		March 31, 2020			
		a	b	c	d
		Gross carrying values		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans	1,059,325	106,019,824	576,698	106,502,451
2	Debt securities	44	52,415,623	–	52,415,668
3	Other on-balance sheet assets (debt instruments)	89,894	84,777,460	133,170	84,734,185
4	Total on-balance sheet assets (1+2+3)	1,149,265	243,212,909	709,868	243,652,305
Off-balance sheet assets					
5	Acceptances and guarantees, etc.	113,786	8,988,778	62,209	9,040,356
6	Commitments, etc.	13,707	39,492,153	13,783	39,492,076
7	Total off-balance sheet assets (5+6)	127,494	48,480,931	75,993	48,532,432
Total					
8	Total (4+7)	1,276,759	291,693,840	785,861	292,184,738

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

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

Millions of yen

Item No.		March 31, 2019				
		a	b	c	d	e
		Total	Items subject to:			
Credit risk (excluding amounts classed under column c and column d)	Counterparty credit risk		Securitization exposures (excluding amounts classed under column e)	Market risk		
1	Amount of assets under regulatory scope of consolidation	309,211,987	264,387,054	53,827,537	9,202,063	16,126,188
2	Amount of liabilities under regulatory scope of consolidation	37,639,462	–	26,015,340	–	11,624,122
3	Net amount of assets and liabilities under regulatory scope of consolidation	271,572,524	264,387,054	27,812,196	9,202,063	4,502,065
4	Off-balance sheet amounts	22,333,363	20,881,861	–	1,451,502	–
5	Differences due to derivative transactions (Note 1)	(3,810,105)	–	(3,810,105)	–	–
6	Differences due to repo transactions (Note 2)	13,045,604	–	13,045,604	–	–
7	Differences due to consideration of provisions and write-offs (Note 3)	1,027,031	1,027,031	–	–	–
8	Others (Note 4)	3,694,476	(184,074)	1,755,005	2,123,546	–
9	Exposure amounts under regulatory scope of consolidation	307,862,895	286,111,872	38,802,700	12,777,111	4,502,065

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

CR1: Credit quality of assets

Millions of yen

Item No.		March 31, 2019			
		a	b	c	d
		Gross carrying values		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans	884,408	103,052,084	548,381	103,388,111
2	Debt securities	601	49,542,916	–	49,543,517
3	Other on-balance sheet assets (debt instruments)	82,889	83,070,744	125,121	83,028,512
4	Total on-balance sheet assets (1+2+3)	967,898	235,665,746	673,503	235,960,142
Off-balance sheet assets					
5	Acceptances and guarantees, etc.	102,401	9,820,347	52,102	9,870,647
6	Commitments, etc.	20,256	41,922,117	20,676	41,921,696
7	Total off-balance sheet assets (5+6)	122,657	51,742,465	72,779	51,792,344
Total					
8	Total (4+7)	1,090,556	287,408,211	746,282	287,752,486

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

CR2: Changes in balance of defaulted loans and debt securities

Millions of yen

Item No.		March 31, 2020	March 31, 2019	
1	Defaulted loans and debt securities as of end of previous fiscal year	967,898	1,278,889	
2	Breakdown of changes by factors during current reporting period in loans and debt securities	Loans and debt securities that have defaulted since end of previous fiscal year	303,546	207,136
3		Returned to non-defaulted status	29,340	356,922
4		Amounts written off	179,400	155,564
5		Other changes	86,561	(5,639)
6	Defaulted loans and debt securities as of end of current fiscal year (1+2-3-4+5)	1,149,265	967,898	

CR3: Credit risk mitigation techniques – overview

Millions of yen

Item No.		March 31, 2020				
		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	86,614,873	19,887,578	9,654,818	3,167,892	48,444
2	Debt securities	51,366,431	1,049,237	147,391	888,664	–
3	Other on-balance sheet assets (debt instruments)	84,673,669	60,516	13,625	16,393	–
4	Total (1+2+3)	222,654,973	20,997,332	9,815,834	4,072,950	48,444
5	of which defaulted	378,146	446,835	169,544	134,423	–

Millions of yen

Item No.		March 31, 2019				
		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	83,296,578	20,091,533	9,768,331	3,331,132	21,559
2	Debt securities	48,441,553	1,101,964	155,816	927,212	–
3	Other on-balance sheet assets (debt instruments)	82,937,098	91,414	19,790	7,544	–
4	Total (1+2+3)	214,675,229	21,284,912	9,943,938	4,265,889	21,559
5	of which defaulted	241,431	395,362	125,270	131,089	–

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

Item No.	Asset class	March 31, 2020						
		a	b	c		d	e	f
		Exposures before CCF and CRM On-balance sheet amounts	Off-balance sheet amounts	Exposures post-CCF and CRM On-balance sheet amounts	Off-balance sheet amounts	Credit RWA amounts	RWA density	
1	Cash	294,746	–	294,746	–	–	–	
2	Government of Japan and Bank of Japan	4,725,491	493,929	4,725,491	493,929	–	–	
3	Central governments and central banks of foreign countries	5,343,993	32	5,347,634	16	526,291	9.84%	
4	Bank for International Settlements, etc.	–	–	–	–	–	–	
5	Local authorities in Japan	182	–	182	–	10	5.76%	
6	Non-central government, etc. public sector entities in foreign countries	1,253,516	–	1,285,198	–	257,039	20.00%	
7	Multilateral development banks	87,716	–	87,716	–	–	–	
8	Local authority financial institutions	–	–	–	–	–	–	
9	Government agencies in Japan	194	–	194	–	19	10.00%	
10	Local authority land development corporations, public housing corporations, and regional public road corporations	11,423	–	11,423	–	2,284	20.00%	
11	Financial institutions and type I financial instruments business operators	2,172,218	783,367	2,213,304	286,596	951,545	38.06%	
12	Corporates, etc.	11,656,584	9,915,546	11,533,534	3,280,660	14,814,195	100.00%	
13	SMEs, etc. and individuals	4,962,274	4,585,812	4,844,985	850,546	4,271,898	75.00%	
14	Residential loan secured by property	4,208,901	14	4,207,357	6	1,472,778	35.00%	
15	Business loan for acquisition of real estate, etc.	10,628	7,239	10,628	8	10,636	100.00%	
16	Past due for three months or more, etc. (excluding residential loans secured by property)	225,201	3,984	222,019	2,200	312,251	139.26%	
17	Past due for three months or more relating to residential loans secured by property	13,388	–	13,230	–	10,934	82.64%	
18	Uncollected notes	82,722	–	82,722	–	16,544	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)	1,834	–	1,834	–	1,834	100.00%	
22	Total	35,051,020	15,789,926	34,882,205	4,913,966	22,648,264	56.91%	

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

Item No.	Asset class	March 31, 2019						
		a	b	c		d	e	f
		Exposures before CCF and CRM On-balance sheet amounts	Off-balance sheet amounts	Exposures post-CCF and CRM On-balance sheet amounts	Off-balance sheet amounts	Credit RWA amounts	RWA density	
1	Cash	223,196	–	223,196	–	–	–	
2	Government of Japan and Bank of Japan	4,079,977	489,057	4,079,977	489,057	–	–	
3	Central governments and central banks of foreign countries	5,431,703	30	5,480,878	15	447,064	8.15%	
4	Bank for International Settlements, etc.	196	–	196	–	–	–	
5	Local authorities in Japan	157	–	157	–	4	2.63%	
6	Non-central government, etc. public sector entities in foreign countries	1,174,733	23,212	1,201,454	23,212	244,933	20.00%	
7	Multilateral development banks	62,007	–	62,007	–	0	–	
8	Local authority financial institutions	40	–	40	–	4	–	
9	Government agencies in Japan	237	–	237	–	23	10.00%	
10	Local authority land development corporations, public housing corporations, and regional public road corporations	12,689	–	12,689	–	2,537	20.00%	
11	Financial institutions and type I financial instruments business operators	1,828,134	561,354	1,864,240	246,910	675,271	31.98%	
12	Corporates, etc.	10,694,180	8,809,023	10,370,893	3,099,700	13,470,594	100.00%	
13	SMEs, etc. and individuals	4,179,557	4,050,890	4,063,594	813,145	3,657,865	75.00%	
14	Residential loan secured by property	4,300,058	6	4,298,689	3	1,504,747	35.00%	
15	Business loan for acquisition of real estate, etc.	31	–	31	–	31	100.00%	
16	Past due for three months or more, etc. (excluding residential loans secured by property)	129,277	3,776	125,760	1,919	172,887	135.40%	
17	Past due for three months or more relating to residential loans secured by property	10,571	–	10,535	–	8,630	81.91%	
18	Uncollected notes	111,961	–	111,961	–	22,392	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)	122	–	122	–	122	100.00%	
22	Total	32,238,834	13,937,352	31,906,665	4,673,964	20,207,111	55.23%	

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

Item No.	Asset class	March 31, 2020					
		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	294,746	–	–	–	–	–
2	Government of Japan and Bank of Japan	5,219,421	–	–	–	–	–
3	Central governments and central banks of foreign countries	3,981,280	–	902,950	–	235,436	–
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	130	–	52	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	1,285,198	–	–	–
7	Multilateral development banks	87,716	–	–	–	–	–
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	–	194	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	11,423	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	1,423,539	–	819,049	–
12	Corporates, etc.	–	–	–	–	–	–
13	SMEs, etc. and individuals	–	–	–	–	–	5,694,535
14	Residential loan secured by property	–	–	–	4,207,054	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	6,855	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	4,593	–
18	Uncollected notes	–	–	82,722	–	–	–
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	9,583,295	194	3,705,887	4,207,054	1,065,934	5,694,535

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

Item No.	Asset class	March 31, 2019					
		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	223,196	–	–	–	–	–
2	Government of Japan and Bank of Japan	4,569,034	–	–	–	–	–
3	Central governments and central banks of foreign countries	4,516,624	–	614,233	–	51,636	–
4	Bank for International Settlements, etc.	196	–	–	–	–	–
5	Local authorities in Japan	136	–	20	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	1,224,666	–	–	–
7	Multilateral development banks	62,004	–	2	–	–	–
8	Local authority financial institutions	–	40	–	–	–	–
9	Government agencies in Japan	–	237	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	12,689	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	1,654,957	–	223,828	–
12	Corporates, etc.	–	–	–	–	–	–
13	SMEs, etc. and individuals	–	–	–	–	–	4,875,500
14	Residential loan secured by property	–	–	–	4,298,377	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	5,387	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	3,809	–
18	Uncollected notes	–	–	111,961	–	–	–
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	9,371,192	278	3,618,532	4,298,377	284,661	4,875,500

Millions of yen

Item No.	Risk weight Asset class	March 31, 2020				
		g	h	i	j	k
		Credit risk exposure amounts (post-CCF and post-CRM)				
		100%	150%	250%	1250%	Total
1	Cash	–	–	–	–	294,746
2	Government of Japan and Bank of Japan	–	–	–	–	5,219,421
3	Central governments and central banks of foreign countries	227,983	–	–	–	5,347,650
4	Bank for International Settlements, etc.	–	–	–	–	–
5	Local authorities in Japan	–	–	–	–	182
6	Non-central government, etc. public sector entities in foreign countries	–	–	–	–	1,285,198
7	Multilateral development banks	–	–	–	–	87,716
8	Local authority financial institutions	–	–	–	–	–
9	Government agencies in Japan	–	–	–	–	194
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	11,423
11	Financial institutions and type I financial instruments business operators	257,313	–	–	–	2,499,901
12	Corporates, etc.	14,814,195	–	–	–	14,814,195
13	SMEs, etc. and individuals	996	–	–	–	5,695,532
14	Residential loan secured by property	309	–	–	–	4,207,363
15	Business loan for acquisition of real estate, etc.	10,636	–	–	–	10,636
16	Past due for three months or more, etc. (excluding residential loans secured by property)	34,443	182,920	–	–	224,219
17	Past due for three months or more relating to residential loans secured by property	8,637	–	–	–	13,230
18	Uncollected notes	–	–	–	–	82,722
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–
21	Investments, etc. (excluding material investments)	1,834	–	–	–	1,834
22	Total	15,356,349	182,920	–	–	39,796,172

Millions of yen

Item No.	Risk weight Asset class	March 31, 2019				
		g	h	i	j	k
		Credit risk exposure amounts (post-CCF and post-CRM)				
		100%	150%	250%	1250%	Total
1	Cash	–	–	–	–	223,196
2	Government of Japan and Bank of Japan	–	–	–	–	4,569,034
3	Central governments and central banks of foreign countries	298,399	–	–	–	5,480,894
4	Bank for International Settlements, etc.	–	–	–	–	196
5	Local authorities in Japan	–	–	–	–	157
6	Non-central government, etc. public sector entities in foreign countries	–	–	–	–	1,224,666
7	Multilateral development banks	–	–	–	–	62,007
8	Local authority financial institutions	–	–	–	–	40
9	Government agencies in Japan	–	–	–	–	237
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	12,689
11	Financial institutions and type I financial instruments business operators	232,365	–	–	–	2,111,151
12	Corporates, etc.	13,470,594	–	–	–	13,470,594
13	SMEs, etc. and individuals	1,239	–	–	–	4,876,740
14	Residential loan secured by property	315	–	–	–	4,298,692
15	Business loan for acquisition of real estate, etc.	31	–	–	–	31
16	Past due for three months or more, etc. (excluding residential loans secured by property)	26,490	95,802	–	–	127,680
17	Past due for three months or more relating to residential loans secured by property	6,725	–	–	–	10,535
18	Uncollected notes	–	–	–	–	111,961
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–
21	Investments, etc. (excluding material investments)	122	–	–	–	122
22	Total	14,036,284	95,802	–	–	36,580,629

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

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2020					
		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	115,846,890	1,453,191	55.02%	116,690,494	0.00%	0.3
2	0.15 to <0.25	27,434	–	–	27,434	0.18%	0.0
3	0.25 to <0.50	69,681	27,945	54.12%	82,012	0.33%	0.0
4	0.50 to <0.75	45,713	1,000	54.12%	13,755	0.60%	0.0
5	0.75 to <2.50	41,895	10,830	54.12%	44,577	1.77%	0.0
6	2.50 to <10.00	–	2,931	54.12%	1,586	5.98%	0.0
7	10.00 to <100.00	33,543	8,690	100.00%	42,349	11.08%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	116,065,159	1,504,589	55.25%	116,902,210	0.00%	0.3
Bank exposures							
1	0.00 to <0.15	5,712,380	743,951	46.39%	6,065,469	0.06%	0.5
2	0.15 to <0.25	23,804	10,677	19.96%	25,936	0.18%	0.0
3	0.25 to <0.50	103,317	14,911	54.21%	111,401	0.33%	0.0
4	0.50 to <0.75	155,932	13,460	21.42%	158,816	0.60%	0.0
5	0.75 to <2.50	27,880	17,040	40.64%	34,207	1.43%	0.0
6	2.50 to <10.00	22,397	0	54.12%	22,397	5.98%	0.0
7	10.00 to <100.00	3,596	342,411	0.56%	3,933	11.08%	0.0
8	100.00 (Default)	382	–	–	3,819	100.00%	0.0
9	Sub-total	6,049,691	1,142,453	32.13%	6,425,982	0.17%	0.6
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	40,029,471	33,068,587	42.98%	54,189,280	0.06%	12.1
2	0.15 to <0.25	6,898,740	5,159,863	20.49%	7,931,183	0.18%	6.1
3	0.25 to <0.50	4,225,340	1,316,628	50.65%	4,884,249	0.33%	5.2
4	0.50 to <0.75	2,003,976	495,652	54.82%	2,271,491	0.60%	2.3
5	0.75 to <2.50	3,328,894	870,495	52.36%	3,780,328	1.55%	2.9
6	2.50 to <10.00	418,783	53,807	53.81%	446,347	5.98%	0.7
7	10.00 to <100.00	542,160	205,302	40.55%	616,856	11.08%	0.5
8	100.00 (Default)	284,616	105,484	56.20%	488,598	100.00%	1.1
9	Sub-total	57,731,983	41,275,821	40.79%	74,608,334	0.96%	31.2
SME exposures							
1	0.00 to <0.15	162,510	65,270	57.32%	199,925	0.08%	0.7
2	0.15 to <0.25	711,558	43,147	41.66%	729,537	0.18%	2.8
3	0.25 to <0.50	871,637	43,737	43.32%	890,588	0.33%	3.5
4	0.50 to <0.75	581,265	27,007	42.70%	592,798	0.60%	2.6
5	0.75 to <2.50	981,430	59,126	48.01%	1,009,822	1.58%	3.8
6	2.50 to <10.00	211,056	7,893	45.43%	214,643	5.98%	1.2
7	10.00 to <100.00	114,654	4,469	38.49%	116,713	11.08%	0.5
8	100.00 (Default)	197,898	2,141	47.16%	284,097	100.00%	4.3
9	Sub-total	3,832,013	252,795	47.70%	4,038,126	8.26%	19.7
Specialized lending exposures							
1	0.00 to <0.15	2,399,421	824,839	57.82%	2,876,375	0.07%	0.6
2	0.15 to <0.25	990,072	335,781	63.25%	1,202,454	0.18%	0.2
3	0.25 to <0.50	1,040,778	387,473	57.21%	1,262,490	0.33%	0.2
4	0.50 to <0.75	305,680	96,262	64.40%	367,675	0.60%	0.1
5	0.75 to <2.50	431,037	89,039	53.84%	478,985	1.50%	0.1
6	2.50 to <10.00	109,702	7,170	52.39%	113,460	5.98%	0.0
7	10.00 to <100.00	98,293	1,833	62.07%	99,826	11.08%	0.0
8	100.00 (Default)	111,063	11,566	71.86%	119,989	100.00%	0.0
9	Sub-total	5,486,051	1,753,967	58.96%	6,521,258	2.38%	1.3

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2020					
		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	42.05%	1.8	592,357	0.50%	814	/
2	0.15 to <0.25	17.03%	2.8	6,122	22.31%	8	/
3	0.25 to <0.50	35.99%	1.6	31,057	37.86%	97	/
4	0.50 to <0.75	22.57%	3.3	6,774	49.25%	18	/
5	0.75 to <2.50	13.94%	2.3	14,555	32.65%	111	/
6	2.50 to <10.00	36.74%	1.0	1,845	116.31%	34	/
7	10.00 to <100.00	17.13%	2.1	30,319	71.59%	804	/
8	100.00 (Default)	–	–	–	–	–	/
9	Sub-total	42.02%	1.8	683,031	0.58%	1,889	2,012
Bank exposures							
1	0.00 to <0.15	35.78%	2.2	1,335,877	22.02%	1,387	/
2	0.15 to <0.25	22.43%	2.3	4,226	16.29%	10	/
3	0.25 to <0.50	34.18%	1.0	39,538	35.49%	125	/
4	0.50 to <0.75	29.53%	1.0	66,536	41.89%	281	/
5	0.75 to <2.50	31.54%	1.1	20,040	58.58%	151	/
6	2.50 to <10.00	6.64%	2.5	5,268	23.52%	89	/
7	10.00 to <100.00	36.74%	0.8	6,463	164.31%	160	/
8	100.00 (Default)	77.39%	–	1,379	36.12%	2,845	/
9	Sub-total	35.45%	2.1	1,479,331	23.02%	5,051	6,273
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	35.31%	2.5	10,209,033	18.83%	12,171	/
2	0.15 to <0.25	31.10%	2.7	2,526,031	31.84%	4,440	/
3	0.25 to <0.50	29.37%	2.7	1,882,360	38.53%	4,734	/
4	0.50 to <0.75	29.42%	2.5	1,109,716	48.85%	4,010	/
5	0.75 to <2.50	29.06%	2.5	2,539,492	67.17%	17,003	/
6	2.50 to <10.00	24.99%	2.2	395,725	88.65%	6,671	/
7	10.00 to <100.00	28.44%	3.3	836,204	135.55%	19,444	/
8	100.00 (Default)	40.50%	–	219,129	44.84%	180,918	/
9	Sub-total	33.89%	2.5	19,717,693	26.42%	249,395	348,020
SME exposures							
1	0.00 to <0.15	25.76%	2.6	26,871	13.44%	42	/
2	0.15 to <0.25	23.72%	2.7	142,250	19.49%	311	/
3	0.25 to <0.50	20.44%	2.7	203,000	22.79%	600	/
4	0.50 to <0.75	21.76%	2.6	187,171	31.57%	774	/
5	0.75 to <2.50	19.86%	2.5	404,465	40.05%	3,246	/
6	2.50 to <10.00	18.05%	1.9	112,002	52.18%	2,316	/
7	10.00 to <100.00	16.83%	1.9	73,570	63.03%	2,176	/
8	100.00 (Default)	40.88%	–	146,071	51.41%	104,677	/
9	Sub-total	22.55%	2.6	1,295,403	32.07%	114,146	158,007
Specialized lending exposures							
1	0.00 to <0.15	22.54%	3.8	497,586	17.29%	503	/
2	0.15 to <0.25	21.29%	3.9	336,346	27.97%	460	/
3	0.25 to <0.50	19.66%	4.1	455,059	36.04%	819	/
4	0.50 to <0.75	20.38%	4.0	161,057	43.80%	449	/
5	0.75 to <2.50	19.40%	3.8	253,311	52.88%	1,407	/
6	2.50 to <10.00	16.73%	4.4	76,741	67.63%	1,135	/
7	10.00 to <100.00	23.01%	3.6	108,786	108.97%	2,545	/
8	100.00 (Default)	15.61%	–	42,398	35.33%	15,479	/
9	Sub-total	21.18%	3.9	1,931,288	29.61%	22,801	37,197

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2020					
		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	4,958,914	16,800	54.12%	4,968,006	0.05%	1.8
2	0.15 to <0.25	172,314	–	–	172,314	0.18%	0.5
3	0.25 to <0.50	93,093	–	–	93,093	0.33%	0.3
4	0.50 to <0.75	29,392	–	–	29,392	0.60%	0.1
5	0.75 to <2.50	51,267	–	–	51,267	1.61%	0.2
6	2.50 to <10.00	4,698	–	–	4,698	5.98%	0.1
7	10.00 to <100.00	67,847	–	–	67,847	11.08%	0.1
8	100.00 (Default)	2,323	–	–	2,323	100.00%	0.0
9	Sub-total	5,379,851	16,800	54.12%	5,388,943	0.27%	3.4
Qualifying revolving retail exposures							
1	0.00 to <0.15	–	2,820,584	46.40%	1,308,889	0.05%	11,423.8
2	0.15 to <0.25	–	82,967	72.16%	59,869	0.15%	273.5
3	0.25 to <0.50	591,569	662,807	100.00%	1,254,377	0.37%	8,343.3
4	0.50 to <0.75	311,965	1,565,658	81.44%	1,587,151	0.65%	11,369.8
5	0.75 to <2.50	411,001	343,723	48.09%	576,318	1.72%	1,108.9
6	2.50 to <10.00	227,302	133,865	58.06%	305,029	4.25%	716.2
7	10.00 to <100.00	30,071	7,663	29.33%	32,319	38.75%	82.0
8	100.00 (Default)	74,703	1,476	7.76%	75,018	100.00%	201.2
9	Sub-total	1,646,614	5,618,747	63.21%	5,198,972	2.43%	33,519.0
Residential mortgage exposures							
1	0.00 to <0.15	419,192	4,951	100.00%	424,143	0.12%	46.8
2	0.15 to <0.25	2,208,359	4	100.00%	2,208,363	0.19%	175.9
3	0.25 to <0.50	8,079,257	33,338	100.00%	8,112,595	0.31%	400.3
4	0.50 to <0.75	1,075,459	2,051	100.00%	1,077,510	0.67%	145.4
5	0.75 to <2.50	898,318	22,112	8.23%	920,431	1.44%	83.8
6	2.50 to <10.00	13,639	2,136	44.98%	15,776	6.18%	2.1
7	10.00 to <100.00	148,378	2,116	49.63%	150,494	21.18%	10.8
8	100.00 (Default)	78,392	677	57.42%	87,556	100.00%	7.1
9	Sub-total	12,920,996	67,389	66.13%	12,996,872	1.31%	872.6
Other retail exposures							
1	0.00 to <0.15	–	2,810,102	10.41%	292,786	0.03%	2,605.4
2	0.15 to <0.25	625	10,564	9.38%	1,616	0.18%	6.1
3	0.25 to <0.50	18,012	49,702	89.49%	62,496	0.41%	146.8
4	0.50 to <0.75	654,514	198,838	95.32%	844,066	0.56%	245.9
5	0.75 to <2.50	243,184	283,494	86.64%	488,812	1.50%	1,427.2
6	2.50 to <10.00	226,918	415,405	0.45%	228,827	7.07%	30.3
7	10.00 to <100.00	2,153	708	72.63%	2,667	28.49%	1.4
8	100.00 (Default)	108,075	2,960	35.75%	113,136	100.00%	158.4
9	Sub-total	1,253,485	3,771,777	20.59%	2,034,410	7.00%	4,621.8
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	3,257,177	48,498	54.11%	3,283,424	0.05%	1.7
2	0.15 to <0.25	372,408	7,161	54.12%	376,284	0.18%	0.3
3	0.25 to <0.50	157,364	1,228	68.53%	158,206	0.33%	0.1
4	0.50 to <0.75	22,560	–	–	22,560	0.60%	0.0
5	0.75 to <2.50	112,606	863	54.12%	113,074	1.13%	0.0
6	2.50 to <10.00	24,057	446	52.80%	24,292	5.98%	0.0
7	10.00 to <100.00	16,231	–	–	16,257	11.08%	0.0
8	100.00 (Default)	7,723	266	100.00%	7,990	100.00%	0.0
9	Sub-total	3,970,129	58,465	54.62%	4,002,090	0.39%	2.3

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2020					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	90.00%	5.0	5,150,705	103.67%	2,625	/
2	0.15 to <0.25	90.00%	5.0	264,836	153.69%	279	/
3	0.25 to <0.50	90.00%	5.0	175,438	188.45%	276	/
4	0.50 to <0.75	90.00%	5.0	75,072	255.40%	158	/
5	0.75 to <2.50	90.00%	5.0	151,308	295.13%	747	/
6	2.50 to <10.00	90.00%	5.0	20,923	445.30%	252	/
7	10.00 to <100.00	90.00%	5.0	395,428	582.82%	6,765	/
8	100.00 (Default)	90.00%	–	26,138	1,125.00%	2,091	/
9	Sub-total	90.00%	5.0	6,259,852	116.16%	13,196	/
Qualifying revolving retail exposures							
1	0.00 to <0.15	73.74%	–	33,793	2.58%	519	/
2	0.15 to <0.25	69.34%	–	3,517	5.87%	62	/
3	0.25 to <0.50	79.57%	–	176,613	14.07%	3,731	/
4	0.50 to <0.75	85.45%	–	377,764	23.80%	8,995	/
5	0.75 to <2.50	79.60%	–	264,226	45.84%	7,921	/
6	2.50 to <10.00	82.35%	–	272,000	89.17%	10,646	/
7	10.00 to <100.00	80.96%	–	77,193	238.84%	10,256	/
8	100.00 (Default)	80.71%	–	2,507	3.34%	63,082	/
9	Sub-total	79.97%	–	1,207,618	23.22%	105,215	50,323
Residential mortgage exposures							
1	0.00 to <0.15	40.95%	–	41,325	9.74%	181	/
2	0.15 to <0.25	31.36%	–	273,499	12.38%	1,359	/
3	0.25 to <0.50	31.13%	–	1,407,017	17.34%	7,933	/
4	0.50 to <0.75	30.69%	–	317,682	29.48%	2,233	/
5	0.75 to <2.50	33.81%	–	475,414	51.65%	4,366	/
6	2.50 to <10.00	30.54%	–	17,296	109.63%	290	/
7	10.00 to <100.00	31.29%	–	226,395	150.43%	10,049	/
8	100.00 (Default)	32.12%	–	25,259	28.84%	26,106	/
9	Sub-total	31.65%	–	2,783,890	21.41%	52,521	18,402
Other retail exposures							
1	0.00 to <0.15	0.06%	–	37	0.01%	0	/
2	0.15 to <0.25	90.68%	–	574	35.56%	2	/
3	0.25 to <0.50	68.26%	–	27,867	44.59%	183	/
4	0.50 to <0.75	33.72%	–	236,047	27.96%	1,736	/
5	0.75 to <2.50	34.38%	–	201,280	41.17%	2,798	/
6	2.50 to <10.00	20.21%	–	78,044	34.10%	2,814	/
7	10.00 to <100.00	47.04%	–	3,001	112.51%	349	/
8	100.00 (Default)	52.11%	–	11,695	10.33%	58,312	/
9	Sub-total	29.66%	–	558,549	27.45%	66,198	26,786
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	31.56%	1.2	357,119	10.87%	656	/
2	0.15 to <0.25	30.11%	1.5	100,779	26.78%	206	/
3	0.25 to <0.50	27.43%	1.4	44,801	28.31%	143	/
4	0.50 to <0.75	30.46%	1.9	11,742	52.05%	46	/
5	0.75 to <2.50	25.84%	2.1	59,080	52.24%	341	/
6	2.50 to <10.00	32.15%	3.6	29,999	123.49%	467	/
7	10.00 to <100.00	24.76%	2.2	17,241	106.05%	446	/
8	100.00 (Default)	16.88%	–	1,789	22.39%	1,205	/
9	Sub-total	31.04%	1.2	622,554	15.55%	3,512	3,195

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2020					
		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	1,398,397	23,482	54.12%	1,411,106	0.06%	0.1
2	0.15 to <0.25	150,686	707	54.12%	151,069	0.18%	0.0
3	0.25 to <0.50	115,952	3,297	54.12%	117,736	0.33%	0.0
4	0.50 to <0.75	8,551	–	–	8,551	0.60%	0.0
5	0.75 to <2.50	32,216	–	–	32,216	1.45%	0.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	99	–	–	100	11.08%	0.0
8	100.00 (Default)	89	–	–	89	100.00%	0.0
9	Sub-total	1,705,992	27,487	54.12%	1,720,869	0.12%	0.2
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	21,521	–	–	21,521	0.03%	2.8
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	23,906	–	–	23,906	2.09%	5.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	0	–	–	0	28.48%	0.0
8	100.00 (Default)	1,958	–	–	2,193	100.00%	0.4
9	Sub-total	47,387	–	–	47,622	5.67%	8.3
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	19,989	–	–	19,989	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	5,939	–	–	5,939	11.08%	0.0
8	100.00 (Default)	0	–	–	0	100.00%	0.0
9	Sub-total	25,929	–	–	25,929	2.58%	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	27.35%	0.0
8	100.00 (Default)	17	–	–	17	100.00%	0.0
9	Sub-total	22	–	–	22	84.10%	0.0
Total (all portfolios)		216,115,308	55,490,294	42.56%	239,911,647	0.71%	39,081.3

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2020					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	36.74%	1.0	173,484	12.29%	367	/
2	0.15 to <0.25	36.74%	1.0	34,593	22.89%	99	/
3	0.25 to <0.50	36.74%	1.0	39,588	33.62%	142	/
4	0.50 to <0.75	36.74%	1.0	4,008	46.87%	18	/
5	0.75 to <2.50	36.74%	1.0	22,411	69.56%	172	/
6	2.50 to <10.00	-	-	-	-	-	/
7	10.00 to <100.00	36.74%	1.0	149	149.62%	4	/
8	100.00 (Default)	36.86%	-	40	45.62%	29	/
9	Sub-total	36.74%	1.0	274,278	15.93%	834	-
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	31.12%	-	618	2.87%	2	/
2	0.15 to <0.25	-	-	-	-	-	/
3	0.25 to <0.50	-	-	-	-	-	/
4	0.50 to <0.75	-	-	-	-	-	/
5	0.75 to <2.50	38.86%	-	18,017	75.36%	195	/
6	2.50 to <10.00	-	-	-	-	-	/
7	10.00 to <100.00	93.67%	-	1	236.18%	0	/
8	100.00 (Default)	32.31%	-	239	10.91%	689	/
9	Sub-total	35.06%	-	18,877	39.63%	887	369
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	100.00%	-	7,867	39.36%	12	/
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%	-	24,187	407.25%	658	/
8	100.00 (Default)	123.77%	-	0	100.00%	-	/
9	Sub-total	100.00%	-	32,056	123.63%	670	-
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	102.86%	-	12	256.39%	1	/
8	100.00 (Default)	102.86%	-	20	118.95%	16	/
9	Sub-total	102.86%	-	33	149.01%	17	-
Total (all portfolios)		39.44%	2.0	36,864,459	15.36%	636,339	650,588

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

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2019					
		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	110,906,950	1,659,033	56.58%	111,885,860	0.00%	0.3
2	0.15 to <0.25	29,390	1,059	54.51%	29,967	0.19%	0.0
3	0.25 to <0.50	76,312	17,600	28.55%	45,463	0.35%	0.0
4	0.50 to <0.75	9,466	–	–	9,466	0.63%	0.0
5	0.75 to <2.50	48,897	7,407	54.50%	49,712	1.70%	0.0
6	2.50 to <10.00	3,098	13,749	54.51%	10,592	5.93%	0.0
7	10.00 to <100.00	33,788	13,680	100.00%	47,611	11.43%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	111,107,903	1,712,529	56.61%	112,078,674	0.00%	0.3
Bank exposures							
1	0.00 to <0.15	5,706,499	862,547	48.94%	6,139,183	0.07%	0.5
2	0.15 to <0.25	127,714	141,046	85.09%	247,730	0.19%	0.0
3	0.25 to <0.50	271,120	6,501	38.98%	272,905	0.35%	0.0
4	0.50 to <0.75	165,818	19,985	37.99%	173,411	0.63%	0.0
5	0.75 to <2.50	7,892	14,159	49.50%	14,291	1.84%	0.0
6	2.50 to <10.00	33,415	5,549	20.00%	34,525	5.93%	0.0
7	10.00 to <100.00	4,992	253,106	0.35%	5,781	11.43%	0.0
8	100.00 (Default)	977	–	–	3,895	100.00%	0.0
9	Sub-total	6,318,428	1,302,895	43.08%	6,891,724	0.20%	0.7
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	39,237,388	36,155,839	44.57%	55,266,144	0.07%	12.1
2	0.15 to <0.25	6,472,027	5,109,938	20.19%	7,515,303	0.19%	6.1
3	0.25 to <0.50	3,986,288	1,148,936	52.55%	4,582,139	0.35%	5.5
4	0.50 to <0.75	1,385,492	393,967	55.10%	1,594,492	0.63%	2.5
5	0.75 to <2.50	3,525,887	917,202	52.18%	4,000,173	1.79%	3.1
6	2.50 to <10.00	436,667	75,218	56.34%	474,765	5.93%	0.7
7	10.00 to <100.00	659,457	345,111	50.31%	841,915	11.43%	0.6
8	100.00 (Default)	218,112	105,874	56.84%	439,955	100.00%	1.3
9	Sub-total	55,921,322	44,252,088	42.31%	74,714,890	0.95%	32.2
SME exposures							
1	0.00 to <0.15	156,759	78,471	55.05%	199,959	0.09%	0.7
2	0.15 to <0.25	677,953	43,061	42.59%	696,297	0.19%	2.7
3	0.25 to <0.50	882,959	48,289	42.53%	903,500	0.35%	3.6
4	0.50 to <0.75	651,395	35,065	42.56%	666,321	0.63%	3.1
5	0.75 to <2.50	1,071,126	53,278	49.38%	1,097,438	1.59%	4.5
6	2.50 to <10.00	230,956	8,317	55.70%	235,589	5.93%	1.3
7	10.00 to <100.00	126,569	2,753	38.13%	128,952	11.43%	0.5
8	100.00 (Default)	218,964	2,475	57.77%	312,259	100.00%	4.8
9	Sub-total	4,016,685	271,714	48.00%	4,240,317	8.66%	21.5
Specialized lending exposures							
1	0.00 to <0.15	2,781,975	766,778	57.20%	3,220,646	0.08%	0.6
2	0.15 to <0.25	811,018	301,463	57.44%	984,205	0.19%	0.1
3	0.25 to <0.50	804,500	301,790	60.13%	985,997	0.35%	0.2
4	0.50 to <0.75	290,997	167,333	60.78%	392,703	0.63%	0.0
5	0.75 to <2.50	660,504	154,393	54.77%	745,068	1.32%	0.0
6	2.50 to <10.00	107,873	10,604	53.54%	113,551	5.93%	0.0
7	10.00 to <100.00	48,647	8,976	54.51%	54,514	11.43%	0.0
8	100.00 (Default)	70,987	5,503	91.66%	76,175	100.00%	0.0
9	Sub-total	5,576,506	1,716,843	57.96%	6,572,863	1.66%	1.2

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2019					
		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	37.91%	1.7	772,364	0.69%	1,056	/
2	0.15 to <0.25	15.24%	3.0	8,102	27.03%	8	/
3	0.25 to <0.50	34.26%	1.5	16,152	35.52%	54	/
4	0.50 to <0.75	29.49%	1.5	4,295	45.37%	17	/
5	0.75 to <2.50	26.89%	2.9	32,234	64.84%	236	/
6	2.50 to <10.00	28.38%	1.6	9,888	93.34%	178	/
7	10.00 to <100.00	8.38%	2.5	18,049	37.91%	456	/
8	100.00 (Default)	–	–	–	–	–	/
9	Sub-total	37.88%	1.7	861,087	0.76%	2,007	2,276
Bank exposures							
1	0.00 to <0.15	35.79%	1.8	1,284,098	20.91%	1,632	/
2	0.15 to <0.25	37.57%	0.9	75,654	30.53%	176	/
3	0.25 to <0.50	34.85%	0.7	96,104	35.21%	332	/
4	0.50 to <0.75	33.18%	1.0	87,764	50.61%	362	/
5	0.75 to <2.50	28.21%	1.8	8,259	57.79%	71	/
6	2.50 to <10.00	4.90%	3.1	7,027	20.35%	100	/
7	10.00 to <100.00	37.94%	0.9	10,125	175.14%	250	/
8	100.00 (Default)	68.68%	–	1,796	46.12%	2,531	/
9	Sub-total	35.60%	1.7	1,570,831	22.79%	5,459	2,865
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	36.07%	2.6	11,758,794	21.27%	14,419	/
2	0.15 to <0.25	31.39%	2.7	2,473,557	32.91%	4,482	/
3	0.25 to <0.50	29.25%	2.6	1,803,524	39.35%	4,691	/
4	0.50 to <0.75	26.17%	2.7	725,486	45.49%	2,629	/
5	0.75 to <2.50	27.86%	2.4	2,722,798	68.06%	20,260	/
6	2.50 to <10.00	22.25%	2.0	361,659	76.17%	6,266	/
7	10.00 to <100.00	30.26%	3.3	1,228,263	145.88%	29,121	/
8	100.00 (Default)	47.00%	–	187,662	42.65%	191,964	/
9	Sub-total	34.44%	2.6	21,261,746	28.45%	273,836	369,328
SME exposures							
1	0.00 to <0.15	28.87%	2.6	34,390	17.19%	51	/
2	0.15 to <0.25	23.08%	2.8	139,516	20.03%	305	/
3	0.25 to <0.50	22.59%	2.6	238,119	26.35%	714	/
4	0.50 to <0.75	20.64%	2.5	197,927	29.70%	866	/
5	0.75 to <2.50	19.86%	2.5	438,367	39.94%	3,586	/
6	2.50 to <10.00	18.06%	1.9	123,084	52.24%	2,524	/
7	10.00 to <100.00	17.61%	1.8	87,683	67.99%	2,596	/
8	100.00 (Default)	42.14%	–	166,283	53.25%	118,674	/
9	Sub-total	22.99%	2.5	1,425,372	33.61%	129,320	191,161
Specialized lending exposures							
1	0.00 to <0.15	29.45%	3.8	790,901	24.55%	844	/
2	0.15 to <0.25	29.97%	3.9	392,516	39.88%	560	/
3	0.25 to <0.50	26.74%	3.9	444,799	45.11%	923	/
4	0.50 to <0.75	27.81%	3.6	218,826	55.72%	688	/
5	0.75 to <2.50	24.25%	4.4	512,462	68.78%	2,457	/
6	2.50 to <10.00	23.17%	4.4	106,691	93.95%	1,560	/
7	10.00 to <100.00	29.51%	4.1	79,385	145.62%	1,839	/
8	100.00 (Default)	25.02%	–	32,325	42.43%	16,604	/
9	Sub-total	28.28%	3.9	2,577,909	39.22%	25,477	47,706

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2019					
		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	9,675,667	13,255	50.60%	6,225,847	0.06%	1.9
2	0.15 to <0.25	207,812	4,348	100.00%	212,160	0.19%	0.6
3	0.25 to <0.50	126,443	–	–	126,443	0.35%	0.3
4	0.50 to <0.75	26,377	–	–	26,377	0.63%	0.1
5	0.75 to <2.50	77,145	–	–	77,145	1.74%	0.2
6	2.50 to <10.00	5,475	–	–	5,475	5.93%	0.1
7	10.00 to <100.00	3,902	–	–	3,902	11.43%	0.0
8	100.00 (Default)	4,279	–	–	4,279	100.00%	0.0
9	Sub-total	10,127,103	17,603	62.80%	6,681,633	0.17%	3.5
Qualifying revolving retail exposures							
1	0.00 to <0.15	–	2,903,736	45.64%	1,325,483	0.05%	11,788.8
2	0.15 to <0.25	–	83,176	39.14%	32,555	0.16%	274.4
3	0.25 to <0.50	613,935	825,774	100.00%	1,439,710	0.38%	8,453.7
4	0.50 to <0.75	329,074	1,449,980	78.88%	1,472,954	0.67%	10,608.9
5	0.75 to <2.50	414,610	329,929	49.30%	577,285	1.77%	1,160.5
6	2.50 to <10.00	244,251	126,804	60.64%	321,156	4.35%	732.9
7	10.00 to <100.00	19,965	5,011	42.39%	22,089	39.64%	70.1
8	100.00 (Default)	68,646	1,677	9.63%	69,022	100.00%	190.7
9	Sub-total	1,690,483	5,726,090	62.33%	5,260,257	2.24%	33,280.4
Residential mortgage exposures							
1	0.00 to <0.15	482,030	5,549	100.00%	487,579	0.12%	53.1
2	0.15 to <0.25	3,331,269	331	100.00%	3,331,600	0.21%	227.6
3	0.25 to <0.50	6,985,610	42,198	100.00%	7,027,809	0.34%	344.0
4	0.50 to <0.75	1,186,515	2,375	100.00%	1,188,890	0.68%	153.9
5	0.75 to <2.50	940,765	27,427	8.10%	968,193	1.50%	87.0
6	2.50 to <10.00	14,609	2,343	49.07%	16,952	6.20%	2.3
7	10.00 to <100.00	139,085	2,495	42.05%	141,580	25.92%	10.9
8	100.00 (Default)	85,460	864	61.92%	95,606	100.00%	7.5
9	Sub-total	13,165,348	83,584	66.29%	13,258,214	1.41%	886.7
Other retail exposures							
1	0.00 to <0.15	–	2,924,418	10.26%	300,135	0.03%	2,718.2
2	0.15 to <0.25	635	11,797	9.04%	1,702	0.18%	6.4
3	0.25 to <0.50	53,752	43,962	87.91%	92,401	0.39%	51.1
4	0.50 to <0.75	639,503	190,909	94.57%	820,053	0.58%	319.7
5	0.75 to <2.50	277,773	319,206	84.54%	547,646	1.52%	1,527.2
6	2.50 to <10.00	252,910	430,782	0.66%	255,766	7.45%	33.6
7	10.00 to <100.00	3,295	772	76.76%	3,888	25.82%	1.8
8	100.00 (Default)	113,406	3,702	39.76%	119,036	100.00%	151.6
9	Sub-total	1,341,277	3,925,551	20.25%	2,140,631	7.13%	4,809.9
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	3,919,584	225,272	54.51%	4,042,380	0.06%	1.6
2	0.15 to <0.25	327,868	10,021	54.51%	333,331	0.19%	0.2
3	0.25 to <0.50	119,522	2,210	64.79%	120,953	0.35%	0.1
4	0.50 to <0.75	24,935	–	–	24,935	0.63%	0.0
5	0.75 to <2.50	36,138	9,081	54.51%	41,088	1.71%	0.0
6	2.50 to <10.00	5,601	–	–	5,601	5.93%	0.0
7	10.00 to <100.00	3,462	408	54.51%	3,764	11.43%	0.0
8	100.00 (Default)	3,950	408	100.00%	4,358	100.00%	0.0
9	Sub-total	4,441,063	247,402	54.67%	4,576,414	0.21%	2.2

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2019					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	90.00%	5.0	6,508,298	104.53%	3,824	/
2	0.15 to <0.25	90.00%	5.0	323,838	152.63%	362	/
3	0.25 to <0.50	90.00%	5.0	255,902	202.38%	398	/
4	0.50 to <0.75	90.00%	5.0	59,484	225.51%	149	/
5	0.75 to <2.50	90.00%	5.0	242,505	314.34%	1,212	/
6	2.50 to <10.00	90.00%	5.0	24,310	443.98%	292	/
7	10.00 to <100.00	90.00%	5.0	23,134	592.80%	401	/
8	100.00 (Default)	90.00%	–	48,147	1,125.00%	3,851	/
9	Sub-total	90.00%	5.0	7,485,621	112.03%	10,492	/
Qualifying revolving retail exposures							
1	0.00 to <0.15	73.01%	–	34,103	2.57%	525	/
2	0.15 to <0.25	69.22%	–	1,994	6.12%	36	/
3	0.25 to <0.50	78.62%	–	204,041	14.17%	4,330	/
4	0.50 to <0.75	83.13%	–	346,455	23.52%	8,282	/
5	0.75 to <2.50	79.87%	–	269,435	46.67%	8,142	/
6	2.50 to <10.00	83.08%	–	293,026	91.24%	11,561	/
7	10.00 to <100.00	79.17%	–	50,260	227.53%	7,055	/
8	100.00 (Default)	79.49%	–	147	0.21%	57,968	/
9	Sub-total	78.84%	–	1,199,463	22.80%	97,904	47,887
Residential mortgage exposures							
1	0.00 to <0.15	41.33%	–	49,810	10.21%	217	/
2	0.15 to <0.25	31.57%	–	445,643	13.37%	2,259	/
3	0.25 to <0.50	31.59%	–	1,307,763	18.60%	7,567	/
4	0.50 to <0.75	30.39%	–	348,141	29.28%	2,458	/
5	0.75 to <2.50	32.75%	–	497,347	51.36%	4,674	/
6	2.50 to <10.00	30.20%	–	18,401	108.54%	310	/
7	10.00 to <100.00	31.19%	–	213,491	150.79%	11,408	/
8	100.00 (Default)	32.98%	–	25,403	26.57%	29,506	/
9	Sub-total	31.93%	–	2,906,003	21.91%	58,402	22,076
Other retail exposures							
1	0.00 to <0.15	0.06%	–	39	0.01%	0	/
2	0.15 to <0.25	85.80%	–	581	34.17%	2	/
3	0.25 to <0.50	32.32%	–	17,722	19.17%	108	/
4	0.50 to <0.75	32.84%	–	228,240	27.83%	1,656	/
5	0.75 to <2.50	34.78%	–	228,971	41.81%	3,225	/
6	2.50 to <10.00	19.27%	–	88,606	34.64%	3,121	/
7	10.00 to <100.00	43.03%	–	3,947	101.51%	473	/
8	100.00 (Default)	51.51%	–	11,322	9.51%	60,758	/
9	Sub-total	28.20%	–	579,431	27.06%	69,346	28,526
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	32.65%	1.2	485,882	12.01%	952	/
2	0.15 to <0.25	31.59%	1.5	93,714	28.11%	208	/
3	0.25 to <0.50	31.31%	1.8	46,390	38.35%	132	/
4	0.50 to <0.75	32.66%	1.7	12,527	50.24%	51	/
5	0.75 to <2.50	29.62%	1.3	28,088	68.36%	214	/
6	2.50 to <10.00	31.25%	1.2	5,635	100.60%	103	/
7	10.00 to <100.00	34.89%	3.1	6,201	164.74%	150	/
8	100.00 (Default)	25.66%	–	167	3.85%	1,105	/
9	Sub-total	32.50%	1.3	678,607	14.82%	2,917	4,796

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2019					
		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	1,748,165	67,353	54.51%	1,784,879	0.07%	0.1
2	0.15 to <0.25	236,589	8,528	54.51%	241,238	0.19%	0.0
3	0.25 to <0.50	43,282	–	–	43,282	0.35%	0.0
4	0.50 to <0.75	15,936	–	–	15,936	0.63%	0.0
5	0.75 to <2.50	21,409	–	–	21,409	1.96%	0.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	586	–	–	600	11.43%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	2,065,969	75,881	54.51%	2,107,345	0.11%	0.2
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	24,320	–	–	24,320	0.03%	3.1
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	30,301	–	–	30,301	2.11%	5.8
6	2.50 to <10.00	85	–	–	85	3.51%	0.3
7	10.00 to <100.00	1	–	–	1	29.42%	0.0
8	100.00 (Default)	2,084	–	–	2,341	100.00%	0.5
9	Sub-total	56,793	–	–	57,050	5.24%	9.8
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	25,033	–	–	25,033	0.04%	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	7,335	–	–	7,335	11.43%	0.0
8	100.00 (Default)	0	–	–	0	100.00%	0.0
9	Sub-total	32,369	–	–	32,369	2.63%	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	0	–	–	0	0.51%	0.0
5	0.75 to <2.50	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	5	–	–	5	29.45%	0.0
8	100.00 (Default)	16	–	–	16	100.00%	0.0
9	Sub-total	22	–	–	22	81.39%	0.0
Total (all portfolios)		215,861,277	59,332,186	43.80%	238,612,410	0.71%	39,049.2

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2019					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	37.66%	1.1	255,190	14.29%	551	/
2	0.15 to <0.25	37.57%	1.0	58,500	24.25%	172	/
3	0.25 to <0.50	37.82%	1.0	15,506	35.82%	57	/
4	0.50 to <0.75	37.02%	1.0	7,730	48.50%	37	/
5	0.75 to <2.50	38.14%	1.0	18,386	85.88%	160	/
6	2.50 to <10.00	-	-	-	-	-	/
7	10.00 to <100.00	38.14%	1.0	943	157.25%	26	/
8	100.00 (Default)	-	-	-	-	-	/
9	Sub-total	37.66%	1.1	356,257	16.90%	1,004	-
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	31.66%	-	699	2.87%	2	/
2	0.15 to <0.25	-	-	-	-	-	/
3	0.25 to <0.50	-	-	-	-	-	/
4	0.50 to <0.75	-	-	-	-	-	/
5	0.75 to <2.50	39.02%	-	22,975	75.82%	250	/
6	2.50 to <10.00	31.66%	-	73	86.12%	0	/
7	10.00 to <100.00	68.53%	-	2	174.27%	0	/
8	100.00 (Default)	34.17%	-	253	10.81%	779	/
9	Sub-total	35.67%	-	24,003	42.07%	1,034	426
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	100.00%	-	8,048	32.15%	12	/
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%	-	30,248	412.37%	838	/
8	100.00 (Default)	122.42%	-	0	100.00%	-	/
9	Sub-total	100.00%	-	38,298	118.31%	850	-
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	101.48%	-	0	74.55%	0	/
5	0.75 to <2.50	-	-	-	-	-	/
6	2.50 to <10.00	-	-	-	-	-	/
7	10.00 to <100.00	101.48%	-	13	258.13%	1	/
8	100.00 (Default)	101.48%	-	25	153.69%	14	/
9	Sub-total	101.48%	-	40	177.35%	16	-
Total (all portfolios)		38.06%	2.0	40,964,674	17.16%	678,071	717,052

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

Item No.	Portfolio	March 31, 2020		March 31, 2019	
		a	b	a	b
		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign exposures – FIRB	–	–	–	–
2	Sovereign exposures – AIRB	683,029	683,031	861,087	861,087
3	Bank exposures – FIRB	–	–	–	–
4	Bank exposures – AIRB	1,482,165	1,479,331	1,571,631	1,570,831
5	Corporate exposures (excluding specialized lending) – FIRB	–	–	–	–
6	Corporate exposures (excluding specialized lending) – AIRB	21,060,740	21,013,097	22,735,750	22,687,118
7	Specialized lending – FIRB	–	–	–	–
8	Specialized lending – AIRB	1,931,288	1,931,288	2,577,909	2,577,909
9	Retail - Qualifying revolving retail exposures	1,207,618	1,207,618	1,199,463	1,199,463
10	Retail - Residential mortgage exposures	2,783,890	2,783,890	2,906,003	2,906,003
11	Other retail exposures	558,549	558,549	579,431	579,431
12	Equity – FIRB	–	–	–	–
13	Equity – AIRB	6,259,852	6,259,852	7,485,621	7,485,621
14	Purchased receivables – FIRB	–	–	–	–
15	Purchased receivables – AIRB	947,765	947,765	1,097,167	1,097,167
16	Exposures relating to lease fees in lease transactions	33	33	40	40
17	Total	36,914,933	36,864,459	41,014,105	40,964,674

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

Item No.		March 31, 2020	March 31, 2019
1	RWA as at end of previous fiscal year	429	460
2	Asset size	(15)	(23)
3	Asset quality	(20)	(3)
4	Model updates	–	–
5	Methodology and policy	–	(2)
6	Acquisitions and disposals	(1)	–
7	Foreign exchange movements	(4)	3
8	Other	(1)	(3)
9	RWA as at end of current fiscal year	387	429

NOTE: MUFG's affiliate stocks were subject to the special treatment but the treatment has been abolished step by step from March 2019. As a result, the exposures were shifted from "Equity exposures" to "Amounts below the thresholds for deduction (subject to 250% risk weight)," and that led to the decrease of "Others."

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

%, Case

March 31, 2020													
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2018 (Note 6)	September 30, 2019 (Note 7)			
Sovereign	0.00% to <0.15%	AAA~BB	Aaa~Ba1	–	AAA~BBB	AAA~BBB+	0.00%	0.04%	194	202	0	0	0.00%
	0.15% to <0.25%	–	–	–	AA~AA-	–	0.18%	0.18%	3	4	0	0	0.04%
	0.25% to <0.50%	BBB~BB-	Baa2~Ba2	–	–	–	0.33%	0.33%	8	6	0	0	0.06%
	0.50% to <0.75%	–	–	–	–	–	0.60%	0.60%	6	6	0	0	0.13%
	0.75% to <2.50%	B~CCC+	Caa1~Caa1	–	–	–	1.76%	1.66%	7	7	0	0	0.55%
	2.50% to <10.00%	–	–	–	–	–	5.98%	5.98%	2	3	0	0	2.98%
	10.00% to <100.00%	–	–	–	–	–	11.08%	11.08%	15	14	0	0	6.20%
	100.00% (Default)	–	–	–	–	–	–	–	0	0	–	–	100.00%
Bank	0.00% to <0.15%	AAA~BB-	Aaa~Baa3	–	AA+~BBB+	AAA~BBB+	0.07%	0.07%	419	391	0	0	0.02%
	0.15% to <0.25%	A~BB-	Baa2~Ba3	–	A+~A-	AA~A-	0.18%	0.18%	41	31	0	0	0.04%
	0.25% to <0.50%	BBB~B+	Ba2~B2	–	AA~A-	AA+~A-	0.33%	0.33%	47	40	0	0	0.06%
	0.50% to <0.75%	BBB~B+	Ba3~B3	–	A~BBB	A+~BBB	0.60%	0.60%	49	67	0	0	0.13%
	0.75% to <2.50%	B~B	B2~B3	–	BBB+~BBB	A~BBB	1.81%	1.41%	23	41	0	0	0.42%
	2.50% to <10.00%	BB+~BB+	Ba1~Caa1	–	–	–	5.98%	5.98%	4	4	0	0	2.98%
	10.00% to <100.00%	–	Caa1~Caa1	–	–	–	11.08%	11.08%	2	3	0	0	6.20%
	100.00% (Default)	–	–	–	–	–	100.00%	100.00%	1	1	–	–	100.00%
Corporate / Specialized lending / Equity / Purchased receivables (corporate and others) (Note 1)	0.00% to <0.15%	AAA~B+	Aaa~B1	–	AAA~BBB-	AAA~BB+	0.05%	0.06%	13,952	14,369	3	0	0.03%
	0.15% to <0.25%	A+~BB-	A2~B1	–	AA~BBB	AA+~BBB	0.18%	0.18%	9,024	9,734	4	0	0.04%
	0.25% to <0.50%	BBB+~CCC+	Baa3~B3	–	A~BB	A+~BBB-	0.33%	0.33%	9,110	9,424	12	0	0.06%
	0.50% to <0.75%	A+~B	Baa2~B3	–	BBB+~BBB-	A~BBB	0.60%	0.60%	5,850	7,270	11	0	0.13%
	0.75% to <2.50%	A+~CCC+	Baa1~Caa2	–	AA~BB+	AA~BB+	1.63%	1.58%	8,114	11,473	49	1	0.51%
	2.50% to <10.00%	BBB~B	Baa1~Baa1	–	BBB+~BB+	A~BBB+	5.98%	5.98%	2,286	2,753	66	2	2.98%
	10.00% to <100.00%	BB~CCC	B3~C	–	BBB+~BBB-	AA~BB+	11.08%	11.08%	1,187	1,577	79	1	6.20%
	100.00% (Default)	B~B-	–	–	BBB~BBB-	–	100.00%	100.00%	6,540	6,754	–	–	100.00%

%, Case

March 31, 2020													
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2018 (Note 6)	September 30, 2019 (Note 7)			
Purchased receivables (retail)	0.00% to <0.15%	/	/	/	/	/	0.03%	0.03%	3,236	2,959	0	0	0.00%
	0.15% to <0.25%	/	/	/	/	/	-	-	0	0	0	0	-
	0.25% to <0.50%	/	/	/	/	/	-	-	0	0	0	0	-
	0.50% to <0.75%	/	/	/	/	/	-	-	0	0	0	0	-
	0.75% to <2.50%	/	/	/	/	/	2.10%	2.10%	6,359	5,404	87	0	1.59%
	2.50% to <10.00%	/	/	/	/	/	-	-	338	303	13	0	-
	10.00% to <100.00%	/	/	/	/	/	28.48%	28.48%	10	8	2	0	19.07%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	521	499	-	-	100.00%
Qualifying revolving retail	0.00% to <0.15%	/	/	/	/	/	0.05%	0.06%	11,754,010	11,452,580	4,584	22	0.04%
	0.15% to <0.25%	/	/	/	/	/	0.15%	0.15%	274,582	273,526	172	6	0.08%
	0.25% to <0.50%	/	/	/	/	/	0.38%	0.38%	8,629,989	8,528,634	23,858	637	0.26%
	0.50% to <0.75%	/	/	/	/	/	0.66%	0.64%	10,342,879	11,094,747	46,039	4,136	0.40%
	0.75% to <2.50%	/	/	/	/	/	1.32%	1.49%	1,186,183	1,142,831	8,192	77	0.73%
	2.50% to <10.00%	/	/	/	/	/	3.13%	4.14%	730,263	714,115	25,180	813	3.70%
	10.00% to <100.00%	/	/	/	/	/	40.36%	39.46%	77,005	90,481	26,238	253	34.67%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	187,971	196,477	-	-	100.00%
Residential mortgage	0.00% to <0.15%	/	/	/	/	/	0.13%	0.12%	57,444	50,285	22	1	0.04%
	0.15% to <0.25%	/	/	/	/	/	0.20%	0.20%	178,657	165,011	149	4	0.11%
	0.25% to <0.50%	/	/	/	/	/	0.31%	0.31%	346,425	338,202	447	30	0.19%
	0.50% to <0.75%	/	/	/	/	/	0.67%	0.66%	156,884	147,342	313	1	0.33%
	0.75% to <2.50%	/	/	/	/	/	0.98%	1.25%	89,079	85,956	270	5	0.45%
	2.50% to <10.00%	/	/	/	/	/	3.76%	5.67%	2,335	2,061	56	0	3.52%
	10.00% to <100.00%	/	/	/	/	/	18.83%	21.24%	12,291	11,476	1,812	24	15.73%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	5,435	5,129	-	-	100.00%
Other retail	0.00% to <0.15%	/	/	/	/	/	0.03%	0.03%	2,768,280	2,645,279	45	1	0.00%
	0.15% to <0.25%	/	/	/	/	/	0.23%	0.22%	6,605	6,291	8	1	0.14%
	0.25% to <0.50%	/	/	/	/	/	0.45%	0.44%	150,687	147,494	52	1	0.03%
	0.50% to <0.75%	/	/	/	/	/	0.66%	0.63%	197,530	229,186	317	11	0.32%
	0.75% to <2.50%	/	/	/	/	/	1.90%	1.92%	1,558,439	1,484,831	4,242	14	1.31%
	2.50% to <10.00%	/	/	/	/	/	7.11%	5.21%	39,730	35,449	1,220	39	4.28%
	10.00% to <100.00%	/	/	/	/	/	32.20%	36.60%	1,847	1,583	217	8	22.58%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	95,325	97,911	-	-	100.00%

Notes: 1. Corporate, specialized lending, equity, and purchased receivables (corporate and others) portfolios are presented together as the same internal ratings system is used for these portfolios.
2. "-" is presented for Fitch ratings as these ratings are not used for estimating PD for portfolios covered in this table.
3. EAD-weighted average PD as of March 31, 2020 is presented.
4. The arithmetic average PD calculated using the number of obligors as of March 31, 2020 is presented. However, for purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the arithmetic average is calculated with the number of receivables, in line with the method used for measuring PD.

5. For purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the number of receivables is presented, in line with the method used for measuring PD.
6. The number of obligors as of September 30, 2018 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
7. The number of obligors as of September 30, 2019 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
8. The proportion of the total amount of credit risk-weighted assets included in this table to the amount of credit risk-weighted assets for MUFG as a whole calculated with the AIRB are as follows:
 - Sovereign: 1.73%
 - Bank: 3.75%
 - Corporate / Specialized lending / Equity / Purchased receivables (corporate and others): 76.35%
 - Purchased receivables (retail): 0.13%
 - Qualifying revolving retail: 3.06%
 - Residential mortgage: 7.06%
 - Other retail: 1.42%

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

%, Case

March 31, 2019													
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2017 (Note 6)	September 30, 2018 (Note 7)			
Sovereign	0.00% to <0.15%	AAA~ BBB-	Aaa~ Baa3	-	AAA~ BBB	AAA~ BBB	0.00%	0.04%	190	192	0	0	0.00%
	0.15% to <0.25%	BBB~ BBB	Baa2~ Baa2	-	AA~ AA-	-	0.19%	0.19%	7	3	0	0	0.05%
	0.25% to <0.50%	BB~ BB-	Ba2~ Ba2	-	-	-	0.35%	0.35%	10	8	0	0	0.06%
	0.50% to <0.75%	-	-	-	-	-	0.63%	0.63%	9	8	0	0	0.11%
	0.75% to <2.50%	CCC+~ CCC+	B3~ B3	-	-	-	1.76%	1.58%	8	7	0	0	0.45%
	2.50% to <10.00%	BBB~ B-	Baa3~ Caa1	-	-	-	5.93%	5.93%	1	2	0	0	2.99%
	10.00% to <100.00%	-	-	-	-	-	11.43%	11.43%	15	16	0	0	6.35%
	100.00% (Default)	-	-	-	-	-	-	-	0	0	-	-	100.00%
Bank	0.00% to <0.15%	AAA~ BB-	Aaa~ Ba1	-	AA+~ BBB+	AAA~ BBB+	0.08%	0.08%	374	372	0	0	0.02%
	0.15% to <0.25%	A~ BB	Baa2~ Ba3	-	A+~ BBB+	AA~ A-	0.19%	0.19%	50	40	0	0	0.05%
	0.25% to <0.50%	BBB~ B+	Ba3~ B2	-	AA~ A-	AA+~ A-	0.35%	0.35%	55	45	0	0	0.06%
	0.50% to <0.75%	BBB~ B+	Baa1~ B2	-	A~ BBB	A~ BBB	0.63%	0.63%	43	50	0	0	0.11%
	0.75% to <2.50%	A+~ B	A1~ B3	-	BBB~ BBB-	A+~ BBB	1.58%	1.53%	29	22	0	0	0.42%
	2.50% to <10.00%	BB+~ B-	Ba1~ Ba1	-	-	-	5.93%	5.93%	2	4	0	0	2.99%
	10.00% to <100.00%	-	Caa1~ Caa1	-	-	-	11.43%	11.43%	2	4	0	0	6.35%
	100.00% (Default)	-	-	-	-	-	100.00%	100.00%	2	1	-	-	100.00%
Corporate / Specialized lending / Equity / Purchased receivables (corporate and others) (Note 1)	0.00% to <0.15%	AAA~ B+	Aaa~ B3	-	AA+~ BBB-	AAA~ BB+	0.06%	0.06%	12,567	13,850	7	0	0.03%
	0.15% to <0.25%	A+~ B-	A3~ B2	-	AA~ BBB-	AA~ BBB	0.19%	0.19%	8,625	8,974	4	0	0.05%
	0.25% to <0.50%	A+~ B+	A3~ B3	-	A~ BB-	A~ BBB-	0.35%	0.35%	9,050	9,089	4	0	0.06%
	0.50% to <0.75%	BBB~ B	Ba1~ B3	-	BBB+~ BBB	A+~ BBB-	0.63%	0.63%	6,777	5,862	8	2	0.11%
	0.75% to <2.50%	A+~ CCC+	Ba2~ Caa2	-	AA~ BB	AA~ BB	1.80%	1.61%	9,729	8,118	48	0	0.47%
	2.50% to <10.00%	BBB~ CCC+	Baa1~ Caa1	-	BBB+~ BB+	A~ BBB+	5.93%	5.93%	2,639	2,276	81	3	2.99%
	10.00% to <100.00%	BB~ CCC	B3~ Caa3	-	BBB~ BBB-	AA~ BBB-	11.43%	11.43%	1,549	1,199	97	3	6.35%
	100.00% (Default)	BB~ BB-	B1~ B1	-	-	BB+~ LD	100.00%	100.00%	7,585	6,529	-	-	100.00%

March 31, 2019													
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2017 (Note 6)	September 30, 2018 (Note 7)			
Purchased receivables (retail)	0.00% to <0.15%	/	/	/	/	/	0.03%	0.03%	3,624	3,236	0	0	0.00%
	0.15% to <0.25%	/	/	/	/	/	-	-	0	0	0	0	-
	0.25% to <0.50%	/	/	/	/	/	-	-	0	0	0	0	-
	0.50% to <0.75%	/	/	/	/	/	-	-	0	0	0	0	-
	0.75% to <2.50%	/	/	/	/	/	2.12%	2.12%	7,407	6,359	112	0	1.59%
	2.50% to <10.00%	/	/	/	/	/	3.51%	3.51%	374	338	19	0	3.03%
	10.00% to <100.00%	/	/	/	/	/	29.43%	29.43%	15	10	2	0	23.33%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	543	521	-	-	100.00%
Qualifying revolving retail	0.00% to <0.15%	/	/	/	/	/	0.05%	0.06%	11,915,970	11,754,010	4,906	45	0.04%
	0.15% to <0.25%	/	/	/	/	/	0.16%	0.16%	275,465	274,582	171	10	0.09%
	0.25% to <0.50%	/	/	/	/	/	0.38%	0.39%	8,697,215	8,629,989	24,807	653	0.26%
	0.50% to <0.75%	/	/	/	/	/	0.68%	0.66%	9,533,679	10,342,879	42,809	4,365	0.38%
	0.75% to <2.50%	/	/	/	/	/	1.39%	1.56%	1,244,362	1,186,183	8,633	76	0.73%
	2.50% to <10.00%	/	/	/	/	/	3.17%	4.25%	732,138	730,263	28,257	831	3.80%
	10.00% to <100.00%	/	/	/	/	/	40.29%	40.23%	80,782	77,005	27,662	310	34.06%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	172,054	187,971	-	-	100.00%
Residential mortgage	0.00% to <0.15%	/	/	/	/	/	0.13%	0.13%	66,090	57,444	26	1	0.05%
	0.15% to <0.25%	/	/	/	/	/	0.21%	0.22%	236,985	225,434	219	22	0.10%
	0.25% to <0.50%	/	/	/	/	/	0.34%	0.33%	301,552	299,648	527	2	0.25%
	0.50% to <0.75%	/	/	/	/	/	0.68%	0.67%	164,386	156,952	388	2	0.37%
	0.75% to <2.50%	/	/	/	/	/	1.00%	1.29%	92,063	89,011	332	3	0.53%
	2.50% to <10.00%	/	/	/	/	/	3.97%	5.64%	2,562	2,335	66	0	3.81%
	10.00% to <100.00%	/	/	/	/	/	20.92%	25.06%	11,790	12,291	2,349	23	19.55%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	7,676	5,435	-	-	100.00%
Other retail	0.00% to <0.15%	/	/	/	/	/	0.03%	0.03%	2,869,373	2,768,280	70	0	0.00%
	0.15% to <0.25%	/	/	/	/	/	0.24%	0.22%	7,199	6,605	12	0	0.14%
	0.25% to <0.50%	/	/	/	/	/	0.32%	0.31%	52,400	49,575	50	4	0.11%
	0.50% to <0.75%	/	/	/	/	/	0.54%	0.60%	274,673	298,908	277	12	0.24%
	0.75% to <2.50%	/	/	/	/	/	1.92%	1.96%	1,642,044	1,558,446	4,376	12	1.31%
	2.50% to <10.00%	/	/	/	/	/	7.47%	5.37%	44,034	39,714	1,282	45	2.80%
	10.00% to <100.00%	/	/	/	/	/	30.11%	32.05%	1,978	1,876	244	8	17.90%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	98,383	95,303	-	-	100.00%

Notes: 1. Corporate, specialized lending, equity, and purchased receivables (corporate and others) portfolios are presented together as the same internal ratings system is used for these portfolios.
2. "-" is presented for Fitch ratings as these ratings are not used for estimating PD for portfolios covered in this table.
3. EAD-weighted average PD as of March 31, 2019 is presented.
4. The arithmetic average PD calculated using the number of obligors as of March 31, 2019 is presented. However, for purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the arithmetic average is calculated with the number of receivables, in line with the method used for measuring PD.

5. For purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the number of receivables is presented, in line with the method used for measuring PD.
6. The number of obligors as of September 30, 2017 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
7. The number of obligors as of September 30, 2018 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
8. The proportion of the total amount of credit risk-weighted assets included in this table to the amount of credit risk-weighted assets for MUFG as a whole calculated with the AIRB are as follows:
 - Sovereign: 1.99%
 - Bank: 3.63%
 - Corporate / Specialized lending / Equity / Purchased receivables (corporate and others): 78.04%
 - Purchased receivables (retail): 0.14%
 - Qualifying revolving retail: 2.77%
 - Residential mortgage: 6.71%
 - Other retail: 1.34%

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

Millions of yen, %

March 31, 2020												
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	30,124	5,626	50%	–	–	–	33,151	33,151	16,575	–	
	2.5 years or more	8,738	–	70%	–	–	–	8,738	8,738	6,116	34	
Good	Less than 2.5 years	1,196	–	70%	–	–	–	1,196	1,196	837	4	
	2.5 years or more	13,854	–	90%	–	1,326	–	12,527	13,854	12,468	110	
Satisfactory	/	34,376	–	115%	–	8,115	–	26,261	34,376	39,532	962	
Weak	/	4,352	–	250%	–	–	–	4,352	4,352	10,881	348	
Default	/	–	–	–	–	–	–	–	–	–	–	
Total	/	92,642	5,626	–	–	9,441	–	86,227	95,669	86,412	1,461	
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	3,543	1,888	70%	/					4,565	3,195	18
	2.5 years or more	6,766	1,817	95%	/					7,750	7,362	31
Good	Less than 2.5 years	–	–	95%	/					–	–	–
	2.5 years or more	–	–	120%	/					–	–	–
Satisfactory	/	–	–	140%	/					–	–	–
Weak	/	10,679	4,340	250%	/					13,028	32,570	1,042
Default	/	–	–	–	/					–	–	–
Total	/	20,989	8,046	–	/					25,343	43,128	1,091
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	65,091	5,463	300%	/					70,554	211,663	/	
Simple Risk Weight Method – unlisted equities	388,262	–	400%	/					388,262	1,553,051	/	
Internal Models Method	–	–	–	/					–	–	/	
Total	453,354	5,463	–	/					458,817	1,764,714	/	
Equity exposures subject to a risk weight of 100%												
Equity exposures subject to a risk weight of 100% as stipulated in Paragraph 1 of Article 166 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Holding Company Capital Adequacy Notification	–	–	100%	/					–	–	/	

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

Millions of yen, %

March 31, 2019												
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	57,198	3,193	50%	–	–	–	58,916	58,916	29,458	–	
	2.5 years or more	3,890	10,479	70%	–	3,890	–	5,712	9,603	6,722	38	
Good	Less than 2.5 years	37,731	4,780	70%	–	4,300	–	36,036	40,336	28,235	161	
	2.5 years or more	36,566	20,169	90%	–	29,561	–	18,000	47,561	42,805	380	
Satisfactory	/	8,663	–	115%	–	8,663	–	–	8,663	9,963	242	
Weak	/	–	–	250%	–	–	–	–	–	–	–	
Default	/	–	–	–	–	–	–	–	–	–	–	
Total	/	144,050	38,623	–	–	46,415	–	118,665	165,080	117,184	822	
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	21,946	5,892	95%						25,158	23,900	100
	2.5 years or more	7,254	1,948	120%						8,316	9,980	33
Satisfactory	/	–	–	140%						–	–	–
Weak	/	9,143	6,959	250%						12,937	32,342	1,034
Default	/	–	–	–	–	–	–					
Total	/	38,344	14,800	–	46,412	66,223	1,168					
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	103,420	16,069	300%	/					119,489	358,469		
Simple Risk Weight Method – unlisted equities	372,204	–	400%						372,204	1,488,818		
Internal Models Method	–	–	–						–	–		
Total	475,625	16,069	–						491,694	1,847,288		
Equity exposures subject to a risk weight of 100%												
Equity exposures subject to a risk weight of 100% as stipulated in Paragraph 1 of Article 166 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Holding Company Capital Adequacy Notification	–	–	100%	/					–	–		

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

Item No.		March 31, 2020					
		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	3,561,563	3,148,276	/	/	6,713,320	2,588,691
2	Expected exposure method	/	/	-	-	-	-
3	Simple Approach for credit risk mitigation	/	/	/	/	-	-
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	49,439,467	1,789,096
5	Exposure variation estimation model	/	/	/	/	-	-
6	Total	/	/	/	/	/	4,377,788

Millions of yen

Item No.		March 31, 2019					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	-	-	/	1.4	-	-
	Current exposure method	2,464,865	3,311,084	/	/	5,772,719	2,441,895
2	Expected exposure method	/	/	-	-	-	-
3	Simple Approach for credit risk mitigation	/	/	/	/	-	-
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	28,231,469	1,303,253
5	Exposure variation estimation model	/	/	/	/	-	-
6	Total	/	/	/	/	/	3,745,148

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

Item No.		March 31, 2020		March 31, 2019	
		a	b	a	b
		EAD post-CRM	RWA (Amount obtained by dividing amount corresponding to CVA risk by 8%)	EAD post-CRM	RWA (Amount obtained by dividing amount corresponding to CVA risk by 8%)
1	Total portfolios subject to advanced risk measurement method	-	-	-	-
2	(i) Amount of CVA Value at Risk (including the multiplier)	/	-	/	-
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)	/	-	/	-
4	Total portfolios subject to standardized risk measurement method	6,620,245	4,481,503	5,888,793	4,097,836
5	Total portfolios subject to amount corresponding to CVA risk	6,620,245	4,481,503	5,888,793	4,097,836

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

Item No.	Regulatory portfolio	March 31, 2020								
		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	478	-	-	-	-	-	-	-	478
2	Central governments and central banks of foreign countries	105,612	-	770,416	7,226	-	31,086	-	-	914,341
3	Bank for International Settlements, etc.	9,379	-	-	-	-	-	-	-	9,379
4	Local authorities in Japan	-	-	-	-	-	-	-	-	-
5	Non-central government, etc. public sector entities in foreign countries	-	-	13,214	-	-	-	-	-	13,214
6	Multilateral development banks	3,186	-	2,876	7,763	-	-	-	-	13,826
7	Local authority financial institutions	-	-	-	-	-	-	-	-	-
8	Government agencies in Japan	-	1,841	174	-	-	-	-	-	2,016
9	Local authority land development corporations, public housing corporations, and regional public road corporations	-	-	-	-	-	-	-	-	-
10	Financial institutions and type I financial instruments business operators	-	-	1,524,371	223,160	-	40,606	2,086	-	1,790,224
11	Corporates, etc.	-	-	-	-	-	1,473,910	-	-	1,473,910
12	SMEs, etc. and individuals	-	-	-	-	582	-	-	-	582
13	Other than the above	-	-	-	-	-	750,687	-	-	750,687
14	Total	118,657	1,841	2,311,053	238,150	582	2,296,290	2,086	-	4,968,662

Millions of yen

Item No.	Regulatory portfolio	March 31, 2019								
		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	29	-	-	-	-	-	-	-	29
2	Central governments and central banks of foreign countries	74,723	-	409,520	9,077	-	24,052	-	-	517,374
3	Bank for International Settlements, etc.	43	-	-	-	-	-	-	-	43
4	Local authorities in Japan	-	-	-	-	-	-	-	-	-
5	Non-central government, etc. public sector entities in foreign countries	-	-	2,946	-	-	-	-	-	2,946
6	Multilateral development banks	5,960	-	-	6,254	-	-	-	-	12,215
7	Local authority financial institutions	-	-	-	-	-	-	-	-	-
8	Government agencies in Japan	-	2,511	91	-	-	-	-	-	2,602
9	Local authority land development corporations, public housing corporations, and regional public road corporations	-	-	-	-	-	-	-	-	-
10	Financial institutions and type I financial instruments business operators	-	-	1,015,473	161,262	-	27,951	1,413	-	1,206,100
11	Corporates, etc.	-	-	-	-	-	1,146,059	-	-	1,146,059
12	SMEs, etc. and individuals	-	-	-	-	202	-	-	-	202
13	Other than the above	-	-	-	-	-	750,555	-	-	750,555
14	Total	80,758	2,511	1,428,032	176,594	202	1,948,619	1,413	-	3,638,131

CCR4: IRB – CCR exposures by portfolio and PD scale

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2020						
		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	44,764,655	0.00%	0.0	30.97%	3.3	46,470	0.10%
2	0.15 to <0.25	37	0.18%	0.0	36.74%	1.0	8	22.87%
3	0.25 to <0.50	148	0.33%	0.0	36.74%	5.0	101	68.25%
4	0.50 to <0.75	72	0.60%	0.0	6.51%	5.0	10	15.25%
5	0.75 to <2.50	60	1.79%	0.0	36.74%	1.2	46	77.37%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	135	11.08%	0.0	0.40%	5.0	2	2.06%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	44,765,109	0.00%	0.0	30.97%	3.3	46,640	0.10%
Bank exposures								
1	0.00 to <0.15	3,159,444	0.06%	1.0	27.09%	2.0	486,293	15.39%
2	0.15 to <0.25	59,559	0.18%	0.4	35.19%	1.1	13,281	22.29%
3	0.25 to <0.50	18,797	0.33%	0.0	33.86%	1.0	7,000	37.24%
4	0.50 to <0.75	1,188	0.60%	0.0	27.57%	1.8	491	41.37%
5	0.75 to <2.50	21,858	1.91%	0.0	36.31%	0.4	18,917	86.54%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	5,477	11.08%	0.0	26.30%	4.9	7,326	133.75%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	3,266,325	0.09%	1.6	27.33%	2.0	533,311	16.32%
Corporate exposures								
1	0.00 to <0.15	2,218,698	0.06%	3.3	36.32%	2.7	468,304	21.10%
2	0.15 to <0.25	211,123	0.18%	0.9	34.82%	3.2	82,838	39.23%
3	0.25 to <0.50	75,068	0.32%	0.6	35.56%	3.1	41,131	54.79%
4	0.50 to <0.75	35,754	0.59%	0.2	34.06%	3.3	23,651	66.15%
5	0.75 to <2.50	57,869	1.46%	0.5	33.06%	2.7	43,981	76.00%
6	2.50 to <10.00	3,185	5.97%	0.0	33.94%	2.6	4,199	131.82%
7	10.00 to <100.00	41,293	11.08%	0.2	26.54%	2.5	50,811	123.04%
8	100.00 (Default)	4,196	100.00%	0.0	32.36%	–	1,874	44.67%
9	Sub-total	2,647,190	0.45%	6.1	35.91%	2.8	716,792	27.07%
SME exposures								
1	0.00 to <0.15	958	0.08%	0.1	27.13%	2.5	118	12.40%
2	0.15 to <0.25	4,373	0.17%	0.4	25.36%	3.0	919	21.02%
3	0.25 to <0.50	4,474	0.33%	0.4	22.21%	2.9	1,122	25.09%
4	0.50 to <0.75	4,173	0.60%	0.3	22.42%	3.4	1,468	35.18%
5	0.75 to <2.50	6,937	1.38%	0.5	18.22%	3.8	2,706	39.00%
6	2.50 to <10.00	650	5.98%	0.1	29.87%	3.1	620	95.44%
7	10.00 to <100.00	788	11.08%	0.0	9.03%	4.3	281	35.61%
8	100.00 (Default)	74	100.00%	0.0	26.03%	–	28	38.21%
9	Sub-total	22,430	1.53%	2.2	21.61%	3.3	7,265	32.39%
Specialized lending exposures								
1	0.00 to <0.15	208,611	0.07%	0.2	26.86%	4.7	50,791	24.34%
2	0.15 to <0.25	66,274	0.18%	0.0	26.76%	4.8	24,537	37.02%
3	0.25 to <0.50	143,129	0.33%	0.0	26.76%	4.7	69,092	48.27%
4	0.50 to <0.75	34,714	0.60%	0.0	26.66%	4.6	20,832	60.01%
5	0.75 to <2.50	21,589	1.81%	0.0	30.70%	4.5	19,545	90.53%
6	2.50 to <10.00	2,138	5.98%	0.0	26.66%	4.4	2,311	108.09%
7	10.00 to <100.00	1,846	11.08%	0.0	30.43%	4.7	2,833	153.40%
8	100.00 (Default)	2,324	100.00%	0.0	20.72%	–	941	40.51%
9	Sub-total	480,630	0.83%	0.4	26.96%	4.7	190,885	39.71%

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2020						
		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	970	0.54%	0.4	31.05%	–	228	23.49%
5	0.75 to <2.50	–	–	–	–	–	–	–
6	2.50 to <10.00	82	6.75%	0.1	46.43%	–	60	73.37%
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	1,053	1.02%	0.5	32.25%	–	288	27.39%
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)		51,182,740	0.03%	11.1	30.95%	3.2	1,495,184	2.92%

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

Item No.	PD scale	March 31, 2019						
		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	25,105,349	0.00%	0.0	37.65%	4.7	25,235	0.10%
2	0.15 to <0.25	188	0.19%	0.0	38.14%	1.1	49	26.04%
3	0.25 to <0.50	313	0.35%	0.0	36.83%	5.0	219	70.12%
4	0.50 to <0.75	63	0.63%	0.0	36.83%	1.0	30	48.24%
5	0.75 to <2.50	693	1.02%	0.0	26.44%	2.3	386	55.65%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	426	11.43%	0.0	1.37%	4.6	25	5.87%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	25,107,034	0.00%	0.0	37.65%	4.7	25,945	0.10%
Bank exposures								
1	0.00 to <0.15	2,582,386	0.07%	0.8	29.51%	2.0	496,695	19.23%
2	0.15 to <0.25	39,633	0.19%	0.3	33.95%	1.2	9,537	24.06%
3	0.25 to <0.50	27,632	0.35%	0.0	36.32%	0.2	9,866	35.70%
4	0.50 to <0.75	5,616	0.63%	0.0	28.22%	3.3	3,179	56.61%
5	0.75 to <2.50	76,980	2.01%	0.0	18.32%	3.2	43,675	56.73%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	7,668	11.43%	0.0	31.15%	4.4	12,384	161.50%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	2,739,916	0.16%	1.2	29.33%	2.0	575,340	20.99%
Corporate exposures								
1	0.00 to <0.15	1,941,654	0.07%	3.5	37.12%	3.0	483,857	24.91%
2	0.15 to <0.25	114,394	0.19%	1.1	35.22%	3.7	51,362	44.89%
3	0.25 to <0.50	73,234	0.35%	0.8	35.41%	2.0	34,447	47.03%
4	0.50 to <0.75	14,457	0.63%	0.3	31.58%	3.2	8,476	58.62%
5	0.75 to <2.50	49,205	1.56%	0.6	30.00%	2.5	32,041	65.11%
6	2.50 to <10.00	2,381	5.93%	0.1	32.86%	2.6	2,765	116.11%
7	10.00 to <100.00	45,920	11.43%	0.3	24.60%	3.0	52,535	114.40%
8	100.00 (Default)	1,588	100.00%	0.0	33.89%	–	755	47.56%
9	Sub-total	2,242,836	0.43%	7.0	36.51%	3.0	666,241	29.70%
SME exposures								
1	0.00 to <0.15	1,372	0.09%	0.1	26.66%	2.9	188	13.72%
2	0.15 to <0.25	4,954	0.19%	0.5	23.32%	3.1	995	20.08%
3	0.25 to <0.50	5,279	0.35%	0.6	20.74%	3.2	1,311	24.84%
4	0.50 to <0.75	5,094	0.63%	0.5	18.26%	3.8	1,545	30.34%
5	0.75 to <2.50	8,227	1.40%	0.8	17.73%	3.9	3,185	38.72%
6	2.50 to <10.00	889	5.92%	0.1	27.64%	3.2	777	87.41%
7	10.00 to <100.00	1,074	11.43%	0.0	6.51%	4.4	273	25.45%
8	100.00 (Default)	305	100.00%	0.0	26.64%	–	118	38.69%
9	Sub-total	27,197	2.41%	3.0	19.86%	3.5	8,395	30.86%
Specialized lending exposures								
1	0.00 to <0.15	118,198	0.09%	0.2	37.01%	4.8	43,190	36.54%
2	0.15 to <0.25	30,948	0.19%	0.0	37.62%	4.7	16,350	52.83%
3	0.25 to <0.50	51,346	0.35%	0.0	37.08%	4.8	35,532	69.20%
4	0.50 to <0.75	23,153	0.63%	0.0	37.76%	4.9	20,748	89.61%
5	0.75 to <2.50	20,531	1.75%	0.0	37.72%	4.6	23,602	114.96%
6	2.50 to <10.00	599	5.93%	0.0	36.83%	5.0	925	154.37%
7	10.00 to <100.00	1,005	11.43%	0.0	36.85%	4.9	1,903	189.27%
8	100.00 (Default)	109	100.00%	0.0	62.74%	–	52	47.82%
9	Sub-total	245,892	0.45%	0.4	37.24%	4.8	142,306	57.87%

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2019						
		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	1,494	0.56%	0.5	35.02%	–	407	27.25%
5	0.75 to <2.50	–	–	–	–	–	–	–
6	2.50 to <10.00	61	7.31%	0.1	42.44%	–	42	68.76%
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	1,556	0.83%	0.6	35.31%	–	449	28.90%
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)	297	100.00%	0.0	38.56%	–	162	54.74%
9	Sub-total	297	100.00%	0.0	38.56%	–	162	54.74%
Total (all portfolios)		30,364,729	0.05%	12.5	36.79%	4.3	1,418,840	4.67%

CCR5: Composition of collateral for CCR exposure
Millions of yen

Item No.		March 31, 2020					
		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)	–	837,619	105,814	2,019,664	7,446,090	15,631,902
2	Cash (foreign currency)	–	416,652	3,049	479,964	25,819,726	13,376,833
3	Domestic sovereign debt	87,013	102,058	431,182	322,862	13,371,046	16,786,823
4	Other sovereign debt	3,158,652	613,514	58,606	47,175	18,509,434	20,938,544
5	Government agency debt	1,023	29,118	–	15,600	1,816,545	2,494,771
6	Corporate bonds	10,108	245,377	–	–	669,756	973,371
7	Equity	–	89,357	–	77,653	3,366,081	3,176,072
8	Other collateral	8,655	246,920	–	123,050	537,797	519,854
9	Total	3,265,454	2,580,618	598,652	3,085,971	71,536,480	73,898,173

Millions of yen

Item No.		March 31, 2019					
		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)	–	569,216	10,557	1,276,692	5,322,383	5,267,251
2	Cash (foreign currency)	–	414,226	7,051	432,348	22,432,929	11,621,337
3	Domestic sovereign debt	72,394	82,677	398,922	235,585	3,961,943	12,627,711
4	Other sovereign debt	103,668	4,038	53,271	26,558	14,977,512	16,539,598
5	Government agency debt	767	2,812	–	8,372	1,886,837	3,500,612
6	Corporate bonds	3,831	18,800	–	–	644,452	1,049,037
7	Equity	–	59,606	–	68,794	2,014,186	1,943,122
8	Other collateral	966	22,271	–	4,604	436,477	489,374
9	Total	181,627	1,173,650	469,803	2,052,956	51,676,724	53,038,045

CCR6: Credit derivatives exposures

Millions of yen

Item No.		March 31, 2020		March 31, 2019	
		a	b	a	b
		Protection bought	Protection sold	Protection bought	Protection sold
	Notional principal				
1	Single-name credit default swaps	2,595,319	1,665,843	2,373,466	1,693,687
2	Index credit default swaps	253,518	199,148	265,672	303,309
3	Total return swaps	367,431	31,120	401,611	14,625
4	Credit options	–	–	–	–
5	Other credit derivatives	–	–	–	–
6	Total notional principal	3,216,269	1,896,112	3,040,750	2,011,622
	Fair value				
7	Positive fair value (asset)	59,405	30,360	33,205	32,033
8	Negative fair value (liability)	51,479	4,928	43,496	5,533

CCR8: Exposures to central counterparties

Millions of yen

Item No.		March 31, 2020		March 31, 2019	
		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)	/	564,201	/	568,730
2	Exposures for trades at qualifying central counterparties (excluding initial margin)	4,546,630	35,261	4,127,929	29,998
3	(i) Derivative transactions (OTC)	3,422,023	24,972	3,340,433	20,626
4	(ii) Derivative transactions (exchange traded)	590,687	8,696	499,649	8,994
5	(iii) Repo transactions	533,919	1,593	287,847	376
6	(iv) Netting sets where cross-product netting has been approved	–	–	–	–
7	Segregated initial margin	–	/	–	/
8	Non-segregated initial margin	605,294	13,236	408,466	7,945
9	Pre-funded default fund contributions	262,961	515,702	205,603	530,786
10	Unfunded default fund contributions	–	–	–	–
11	Exposures to non-qualifying central counterparties (total)	/	138,614	/	146,646
12	Exposures for trades at non-qualifying central counterparties (excluding initial margin)	59,194	59,194	45,050	45,050
13	(i) Derivative transactions (OTC)	59,194	59,194	45,050	45,050
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	1,025	1,025	3,623	3,623
19	Pre-funded default fund contributions	6,271	78,394	7,837	97,972
20	Unfunded default fund contributions	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	March 31, 2020					
		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)	599,555	–	599,555	10,377	–	10,377
2	Residential mortgages	408,661	–	408,661	–	–	–
3	Credit card receivables	8,100	–	8,100	10,000	–	10,000
4	Other retail exposures	182,794	–	182,794	377	–	377
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	159,283	198,540	357,824	278,587	–	278,587
7	Loans to corporates	43,826	198,540	242,367	–	–	–
8	Commercial mortgage-backed securities	8,686	–	8,686	–	–	–
9	Leasing receivables and account receivables	97,431	–	97,431	264,531	–	264,531
10	Other wholesale	9,338	–	9,338	14,056	–	14,056
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	March 31, 2020					
		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)	2,757,543	–	2,757,543	2,898,034	–	2,898,034
2	Residential mortgages	109,421	–	109,421	2,213,831	–	2,213,831
3	Credit card receivables	1,313,825	–	1,313,825	94,965	–	94,965
4	Other retail exposures	1,334,296	–	1,334,296	589,041	–	589,041
5	Re-securitization	–	–	–	195	–	195
6	Wholesale (total)	2,414,934	–	2,414,934	2,850,451	–	2,850,451
7	Loans to corporates	1,784	–	1,784	2,552,791	–	2,552,791
8	Commercial mortgage-backed securities	–	–	–	216,713	–	216,713
9	Leasing receivables and account receivables	2,042,658	–	2,042,658	72,484	–	72,484
10	Other wholesale	370,491	–	370,491	8,461	–	8,461
11	Re-securitization	–	–	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	March 31, 2019					
		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)	712,286	–	712,286	408	–	408
2	Residential mortgages	475,035	–	475,035	–	–	–
3	Credit card receivables	16,500	–	16,500	–	–	–
4	Other retail exposures	220,750	–	220,750	408	–	408
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	260,549	190,884	451,434	254,409	74,961	329,370
7	Loans to corporates	98,146	190,884	289,030	–	–	–
8	Commercial mortgage-backed securities	–	–	–	–	–	–
9	Leasing receivables and account receivables	151,288	–	151,288	254,409	–	254,409
10	Other wholesale	11,114	–	11,114	–	74,961	74,961
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	March 31, 2019					
		g	h	i	j	k	l
		MUFG acting as originator / sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	3,065,783	–	3,065,783	2,420,566	–	2,420,566
2	Residential mortgages	103,149	–	103,149	1,671,523	–	1,671,523
3	Credit card receivables	1,345,364	–	1,345,364	110,057	–	110,057
4	Other retail exposures	1,617,269	–	1,617,269	638,752	–	638,752
5	Re-securitization	–	–	–	233	–	233
6	Wholesale (total)	2,569,915	–	2,569,915	2,923,548	–	2,923,548
7	Loans to corporates	2,598	–	2,598	2,726,291	–	2,726,291
8	Commercial mortgage-backed securities	–	–	–	158,770	–	158,770
9	Leasing receivables and account receivables	2,258,409	–	2,258,409	30,025	–	30,025
10	Other wholesale	308,907	–	308,907	8,461	–	8,461
11	Re-securitization	–	–	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	March 31, 2020								
		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)	–	–	–	–	–	–	13,922	–	13,922
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	4,824	–	4,824
4	Other retail exposures	–	–	–	–	–	–	9,098	–	9,098
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	–	–	–	–	–	–	13,701	–	13,701
7	Loans to corporates	–	–	–	–	–	–	11,420	–	11,420
8	Commercial mortgage-backed securities	–	–	–	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–	1,190	–	1,190
10	Other wholesale	–	–	–	–	–	–	1,090	–	1,090
11	Re-securitization	–	–	–	–	–	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	March 31, 2019								
		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)	–	–	–	–	–	–	11,111	–	11,111
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	9,388	–	9,388
4	Other retail exposures	–	–	–	–	–	–	1,723	–	1,723
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	–	–	–	–	–	–	14,393	2,105	16,499
7	Loans to corporates	–	–	–	–	–	–	6,821	2,105	8,927
8	Commercial mortgage-backed securities	–	–	–	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–	7,309	–	7,309
10	Other wholesale	–	–	–	–	–	–	262	–	262
11	Re-securitization	–	–	–	–	–	–	–	–	–

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

Millions of yen

Item No.		March 31, 2020								
		a	b	c	d	e	f	g	h	
		Total	Traditional securitizations (asset transfer type) (sub-total)					Re-securitization		
			Securitization	Retail underlying		Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)										
1	Securitization exposures subject to a risk weight of 20% or less	5,361,892	5,169,351	5,169,351	2,743,251	2,426,100	-	-	-	
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	445,568	440,768	440,768	206,494	234,273	-	-	-	
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	584,313	583,113	583,113	395,006	188,107	-	-	-	
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	26,978	26,978	26,978	22,654	4,324	-	-	-	
5	Securitization exposures subject to a risk weight of 1250%	69	69	69	69	-	-	-	-	
Amount of exposures (by calculation method)										
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	3,321,491	3,122,950	3,122,950	852,955	2,269,994	-	-	-	
7	Securitization exposures subject to the External Ratings-based Approach	784,801	784,801	784,801	578,194	206,607	-	-	-	
8	Securitization exposures subject to the Standardized Approach	2,312,460	2,312,460	2,312,460	1,936,256	376,203	-	-	-	
9	Securitization exposures subject to a risk weight of 1250%	69	69	69	69	-	-	-	-	

Item No.		March 31, 2020								
		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 credit risk-weighted assets (by calculation method)										
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	758,384	729,373	729,373	336,952	392,420	-	-	-	
11	Credit RWA calculated using the External Ratings-based Approach	165,105	165,105	165,105	91,133	73,972	-	-	-	
12	Credit RWA calculated using the Standardized Approach	413,942	413,942	413,942	296,313	117,628	-	-	-	
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	871	871	871	871	-	-	-	-	
Capital requirements (by calculation method)										
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	60,670	58,349	58,349	26,956	31,393	-	-	-	
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	13,208	13,208	13,208	7,290	5,917	-	-	-	
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	33,115	33,115	33,115	23,705	9,410	-	-	-	
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	69	69	69	69	-	-	-	-	

Millions of yen

Item No.		March 31, 2020						
		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	192,540	192,540	-	192,540	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	4,800	4,800	-	4,800	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	1,200	1,200	-	1,200	-	-	-
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	198,540	198,540	-	198,540	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		March 31, 2020						
		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	29,011	29,011	–	29,011	–	–	–
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	2,320	2,320	–	2,320	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	–	–	–	–	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	–	–	–	–	–	–	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–

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

Millions of yen

Item No.		March 31, 2019								
		a	b	c	d	e	f	g	h	
		Total	Traditional securitizations (asset transfer type) (sub-total)					Re-securitization		
			Securitization	Retail underlying		Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)										
1	Securitization exposures subject to a risk weight of 20% or less	5,428,847	5,169,001	5,169,001	2,924,716	2,244,285	-	-	-	
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	849,571	843,571	843,571	410,607	432,964	-	-	-	
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	715,393	715,393	715,393	419,101	296,291	-	-	-	
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	135,321	135,321	135,321	23,988	111,333	-	-	-	
5	Securitization exposures subject to a risk weight of 1250%	63	63	63	63	-	-	-	-	
Amount of exposures (by calculation method)										
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	2,369,640	2,103,794	2,103,794	873,855	1,229,939	-	-	-	
7	Securitization exposures subject to the External Ratings-based Approach	951,385	951,385	951,385	767,124	184,261	-	-	-	
8	Securitization exposures subject to the Standardized Approach	3,808,107	3,808,107	3,808,107	2,137,433	1,670,673	-	-	-	
9	Securitization exposures subject to a risk weight of 1250%	63	63	63	63	-	-	-	-	

Item No.		March 31, 2019								
		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 credit risk-weighted assets (by calculation method)										
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	666,059	628,278	628,278	391,263	237,014	-	-	-	
11	Credit RWA calculated using the External Ratings-based Approach	260,251	260,251	260,251	146,787	113,463	-	-	-	
12	Credit RWA calculated using the Standardized Approach	877,152	877,152	877,152	394,040	483,112	-	-	-	
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	798	798	798	798	-	-	-	-	
Capital requirements (by calculation method)										
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	53,284	50,262	50,262	31,301	18,961	-	-	-	
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	20,820	20,820	20,820	11,743	9,077	-	-	-	
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	70,172	70,172	70,172	31,523	38,649	-	-	-	
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	63	63	63	63	-	-	-	-	

Millions of yen

Item No.		March 31, 2019						
		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	259,845	259,845	-	259,845	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	6,000	6,000	-	6,000	-	-	-
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	265,845	265,845	-	265,845	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		March 31, 2019						
		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	37,781	37,781	–	37,781	–	–	–
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	3,022	3,022	–	3,022	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	–	–	–	–	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	–	–	–	–	–	–	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–

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

Millions of yen

Item No.		March 31, 2020								
		a	b	c	d	e	f	g	h	
		Total	Traditional securitizations (asset transfer type) (sub-total)					Re-securitization		
			Securitization	Retail underlying		Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)										
1	Securitization exposures subject to a risk weight of 20% or less	5,567,963	5,567,963	5,567,963	2,864,542	2,703,420	-	-	-	
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	14,270	14,270	14,270	5,067	9,203	-	-	-	
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	84,078	84,078	83,952	26,589	57,362	126	126	-	
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	71,719	71,719	71,650	1,623	70,027	68	68	-	
5	Securitization exposures subject to a risk weight of 1250%	10,453	10,453	10,453	15	10,438	-	-	-	
Amount of exposures (by calculation method)										
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	50,382	50,382	50,382	-	50,382	-	-	-	
7	Securitization exposures subject to the External Ratings-based Approach	5,612,478	5,612,478	5,612,478	2,827,631	2,784,846	-	-	-	
8	Securitization exposures subject to the Standardized Approach	75,171	75,171	74,975	70,192	4,783	195	195	-	
9	Securitization exposures subject to a risk weight of 1250%	10,453	10,453	10,453	15	10,438	-	-	-	

Item No.		March 31, 2020								
		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 credit risk-weighted assets (by calculation method)										
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	8,220	8,220	8,220	–	8,220	–	–	–	
11	Credit RWA calculated using the External Ratings-based Approach	1,216,830	1,216,830	1,216,830	568,585	648,244	–	–	–	
12	Credit RWA calculated using the Standardized Approach	10,632	10,632	10,420	9,703	717	211	211	–	
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	130,664	130,664	130,664	187	130,476	–	–	–	
Capital requirements (by calculation method)										
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	657	657	657	–	657	–	–	–	
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	97,346	97,346	97,346	45,486	51,859	–	–	–	
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	850	850	833	776	57	16	16	–	
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	10,453	10,453	10,453	15	10,438	–	–	–	

Millions of yen

Item No.		March 31, 2020						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
		Retail underlying	Wholesale		Senior	Non-senior		
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	-	-	-	-	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	-	-	-	-	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	-	-	-	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		March 31, 2020						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)			Re-securitization			
		Securitization		Re-securitization		Senior	Non-senior	
			Retail underlying	Wholesale				
	Amount of credit risk-weighted assets (by calculation method)							
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach	-	-	-	-	-	-	-
12	Credit RWA calculated using the Standardized Approach	-	-	-	-	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

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

Millions of yen

Item No.		March 31, 2019								
		a	b	c	d	e	f	g	h	
		Total	Traditional securitizations (asset transfer type) (sub-total)					Re-securitization		
			Securitization	Retail underlying		Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)										
1	Securitization exposures subject to a risk weight of 20% or less	5,415,091	5,415,091	5,415,091	2,528,349	2,886,742	-	-	-	
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	92,136	92,136	92,136	89,159	2,976	-	-	-	
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	53,195	53,195	52,962	4,699	48,263	233	233	-	
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	96,931	96,931	96,931	39,995	56,936	-	-	-	
5	Securitization exposures subject to a risk weight of 1250%	10,514	10,514	10,514	15	10,499	-	-	-	
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	5,598,519	5,598,519	5,598,519	2,603,600	2,994,919	-	-	-	
8	Securitization exposures subject to the Standardized Approach	58,836	58,836	58,603	58,603	-	233	233	-	
9	Securitization exposures subject to a risk weight of 1250%	10,514	10,514	10,514	15	10,499	-	-	-	

Item No.		March 31, 2019								
		a	b	c	d	e	f	g	h	
		Total		Traditional securitizations (asset transfer type) (sub-total)					Re-securitization	
				Securitization		Retail underlying		Wholesale		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	1,236,508	1,236,508	1,236,508	564,610	671,897	–	–	–	–
12	Credit RWA calculated using the Standardized Approach	9,023	9,023	8,790	8,790	–	233	233	–	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	131,426	131,426	131,426	187	131,238	–	–	–	–
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	98,920	98,920	98,920	45,168	53,751	–	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	721	721	703	703	–	18	18	–	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	10,514	10,514	10,514	15	10,499	–	–	–	–

Millions of yen

Item No.		March 31, 2019						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	-	-	-	-	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	-	-	-	-	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	-	-	-	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		March 31, 2019						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)			Re-securitization			
		Securitization		Re-securitization		Senior	Non-senior	
			Retail underlying	Wholesale				
	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.		March 31, 2020	March 31, 2019
		RWA (Amount obtained by dividing amount corresponding to risk by 8%)	
1	Interest rate risk (general and specific)	738,050	651,581
2	Equity risk (general and specific)	264,603	268,798
3	Foreign exchange risk	107,918	55,917
4	Commodity risk	226	285
	Options transactions		
5	Simplified approach	–	–
6	Delta-plus method	–	–
7	Scenario approach	–	–
8	Specific risk relating to securitization exposures	14,353	18,769
9	Total	1,125,153	995,352

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

								<i>Millions of yen</i>
Item No.	End of previous fiscal year: March 31, 2019 End of current fiscal year: March 31, 2020	VaR	Stressed VaR	IRC	CRM	Other	Total RWA	
1a	RWA at end of previous fiscal year	529,080	1,396,143	–	–		1,925,223	
1b	Regulatory adjustment	3.61	3.32	–	–		3.39	
1c	RWA at end of previous fiscal year (end of day)	146,263	420,478	–	–		566,742	
2	Movement in risk levels	2,748	3,913	–	–		6,661	
3	Model updates/changes	–	–	–	–		–	
4	Methodology and policy	–	–	–	–		–	
5	Acquisitions and disposals	–	–	–	–		–	
6	Foreign exchange movements	40,918	(38,865)	–	–		2,052	
7	Other	(17,818)	104,000	–	–		86,181	
8a	RWA at end of current fiscal year (end of day)	172,111	489,526	–	–		661,638	
8b	Regulatory adjustment	2.55	3.23	–	–		3.06	
8c	RWA at end of current fiscal year	440,428	1,585,193	–	–		2,025,621	

								<i>Millions of yen</i>
Item No.	End of previous fiscal year: March 31, 2018 End of current fiscal year: March 31, 2019	VaR	Stressed VaR	IRC	CRM	Other	Total RWA	
1a	RWA at end of previous fiscal year	588,579	1,181,123	–	–		1,769,703	
1b	Regulatory adjustment	2.89	2.55	–	–		2.65	
1c	RWA at end of previous fiscal year (end of day)	203,318	462,160	–	–		665,479	
2	Movement in risk levels	(59,783)	(67,740)	–	–		(127,524)	
3	Model updates/changes	–	–	–	–		–	
4	Methodology and policy	–	–	–	–		–	
5	Acquisitions and disposals	–	–	–	–		–	
6	Foreign exchange movements	23,434	533	–	–		23,967	
7	Other	(20,705)	25,525	–	–		4,820	
8a	RWA at end of current fiscal year (end of day)	146,263	420,478	–	–		566,742	
8b	Regulatory adjustment	3.61	3.32	–	–		3.39	
8c	RWA at end of current fiscal year	529,080	1,396,143	–	–		1,925,223	

MR3: Values of Internal Models Approach (Market risk)

Millions of yen

Item No.		March 31, 2020	March 31, 2019
	Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
1	Maximum value	16,015	37,804
2	Average value	12,460	15,954
3	Minimum value	9,668	10,557
4	Period end	13,768	11,701
	Stressed Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
5	Maximum value	56,332	85,744
6	Average value	40,508	38,454
7	Minimum value	30,202	21,136
8	Period end	39,162	33,638
	Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value	–	–
10	Average value	–	–
11	Minimum value	–	–
12	Period end	–	–
	Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value	–	–
14	Average value	–	–
15	Minimum value	–	–
16	Period end	–	–
17	Floor (Revised Standardized Approach)	–	–

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

(Scope of application of Internal Models Approach)

MUFG uses the Internal Models Approach for general market risk; however, for certain risk categories at Bank of Ayudhya Public Company Limited and at PT Bank Danamon Indonesia, Tbk., the Standardized Approach is applied. In addition, the same Internal Models Approach is used for each entity in the MUFG Group.

(Overview of models)

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

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

(Assumptions for calculation of Value at Risk)

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

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

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

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

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

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

(Assumptions for calculation of stressed Value at Risk)

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

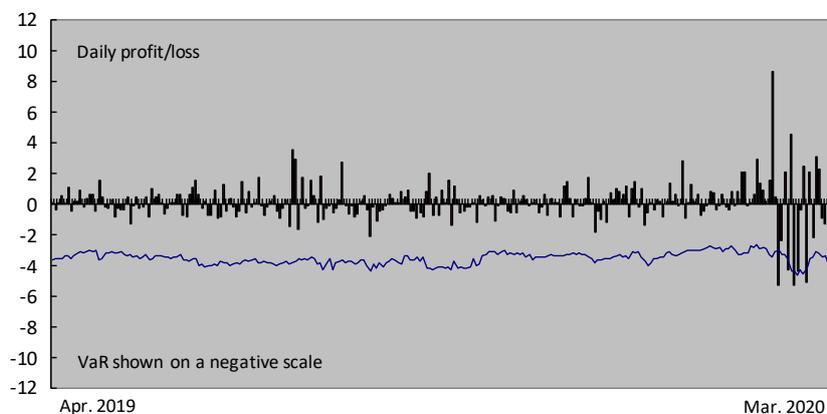
This is based on the rationale that the period with the largest risk is considered the stress period.

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

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

MR4: Results of backtesting using the Internal Models Approach

Billions of yen

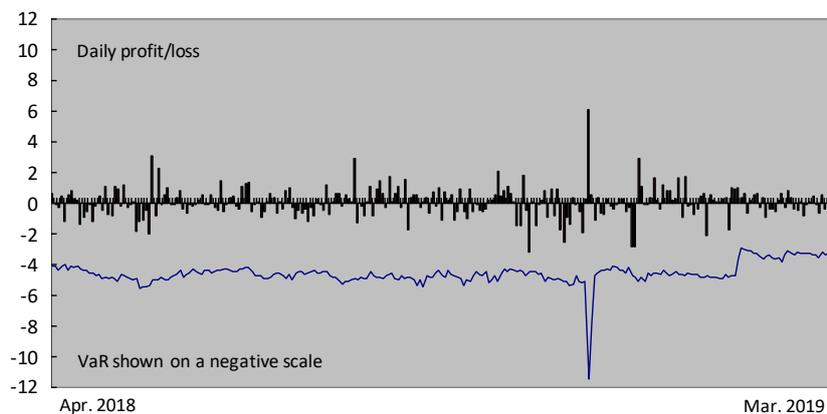


Hypothetical losses exceeded the VaR amount four times in the most recent 250 business days.

Date exceeded	March 9, 2020	March 12, 2020	March 16, 2020	March 20, 2020
Amount exceeded	¥2.279 billion	¥0.744 billion	¥0.871 billion	¥0.893 billion

The main cause of excess was the radical fluctuation of U.S. interest rates.

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	
		March 31, 2020	March 31, 2019	March 31, 2020	March 31, 2019
1	Upward parallel shift	2,111,216	1,998,220	(131,629)	(108,081)
2	Downward parallel shift	(418,283)	(454,285)	119,680	31,122
3	Steeper	945,375	968,180	/	/
4	Flatter	86,666	(2,290)	/	/
5	Short-term interest rate up	637,320	444,553	/	/
6	Short-term interest rate down	155,781	135,629	/	/
7	Maximum	2,111,216	1,998,220	119,680	31,122
		e		f	
		March 31, 2020		March 31, 2019	
8	Tier 1 capital	15,623,321		16,276,302	

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

Subject of measurement

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

△EVE

Interest rate risk in the banking book measured with △EVE as of March 31, 2020 is largest for an upward parallel shift, of the six interest rate scenarios set forth in Basel III, with a maximum risk of ¥2,111.2 billion against Tier 1 capital of ¥15,623.3 billion.

The maximum of △EVE increased from the previous fiscal year due largely to an increase in the balance of foreign bonds held.

MUFG believes that it has secured sufficient capital to counter interest rate risk measured with △EVE.

(Assumptions for calculation of △EVE)

For liquid deposits, the amounts of "core deposit" are first considered by looking at each product's statistical analysis based on deposit balance trend data, outlook for interest rates on deposits, business decisions, and other factors. The amounts of "core deposit" are categorized based on the respective deposit characteristics into maturity terms of up to 10 years, and interest rate risk is identified with an average maturity of 1.2 years (calculated based on internal managerial figures) for revisions to interest rates allocated to liquid deposits. The calculation assumptions and methods to determine the amount of core deposits and maturity term categorization are regularly reviewed. Regression models are used to adjust for loan prepayment rates and early termination rates for time deposits.

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

Spread levels are included in discount rates and cash flows.

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

△NII

In the two interest rate scenarios set forth in Basel III, interest rate risk in the banking book measured with △NII as of March 31, 2020 is a ¥131.6 billion increase in net interest income for an upward parallel shift and a ¥119.7 billion decline in net interest income for a downward parallel shift.

The maximum of △NII increased from the previous fiscal year due largely to an increase in receivables under resale agreements.

(Assumptions for calculation of △NII)

Deposits and loans with contract-based maturities are sometimes cancelled or repaid before their maturity dates. To measure interest rate risk for these deposits and loans, we reflect these early termination events mainly by applying early termination rates calculated based on a statistical analysis of historical repayment and cancellation data together with historical market interest rate data.

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

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

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

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

Millions of yen, %

Geographical breakdown	March 31, 2020			
	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
France	0.25%	445,456	/	/
Hong Kong	1.00%	618,775	/	/
Luxemburg	0.25%	258,506	/	/
Sum	/	1,322,738	/	/
Total	/	69,924,013	0.01%	11,513

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	March 31, 2019			
	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	2.50%	744,876	/	/
Sweden	2.00%	20,777	/	/
U.K.	1.00%	1,581,447	/	/
Sum	/	2,347,101	/	/
Total	/	72,726,073	0.04%	46,836

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

GSIB1: Indicators for assessing G-SIBs

Millions of yen

Basel III Template No.			March 31, 2020	March 31, 2019
1	Cross-jurisdictional activity	Cross-jurisdictional claims	104,515,305	97,449,234
2		Cross-jurisdictional liabilities	83,962,596	84,771,485
3	Size	Total exposures	355,134,209	330,794,545
4	Interconnectedness	Intra-financial system assets	26,995,698	26,874,422
5		Intra-financial system liabilities	30,314,607	30,803,021
6		Securities outstanding	29,850,159	32,220,704
7	Substitutability/Financial institution infrastructure	Assets under custody	252,870,384	239,637,596
8		Payment activity	9,206,361,336	8,146,152,926
9		Underwritten transactions in debt and equity markets	14,880,553	14,830,919
10		Notional amount of over-the-counter derivatives	1,647,098,632	1,488,259,067
11	Complexity	Level 3 assets	937,648	1,222,271
12		Trading and available for sale securities	17,885,854	18,212,956

TLAC1: TLAC composition

Millions of yen, %

Basel III Template No.			a	b
			March 31, 2020	March 31, 2019
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)	13,708,333	14,322,407
2	Additional Tier 1 (AT1) capital before TLAC adjustments	(b)	1,914,988	1,953,894
3	AT1 capital ineligible as TLAC as issued out of subsidiaries to third parties	(c)	–	–
4	Other adjustments	(d)	–	–
5	AT1 instruments eligible under the TLAC framework ((b) – (c) – (d))	(e)	1,914,988	1,953,894
6	Tier 2 capital before TLAC adjustments	(f)	2,656,244	2,493,491
7	Amortised portion of Tier 2 instruments where remaining maturity > 1 year	(g)	(225,917)	(264,221)
8	Tier2 capital ineligible as TLAC as issued out of subsidiaries to third parties	(h)	–	–
9	Other adjustments	(i)	128,102	31,343
10	Tier2 instruments eligible under the TLAC framework ((f) – (g) – (h) – (i))	(j)	2,754,060	2,726,369
11	TLAC arising from regulatory capital ((a) + (e) + (j))	(k)	18,377,381	19,002,671
Non-regulatory capital elements of TLAC				
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	(l)	4,809,978	4,097,733
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)	2,878,390	2,927,278
17	TLAC arising from non-regulatory capital instruments before adjustments ((l) + (m))	(n)	7,688,369	7,025,011
Non-regulatory capital elements of TLAC: adjustments				
18	TLAC before deductions ((k) + (n))	(o)	26,065,751	26,027,682
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)	5,362	26,904
21	Other adjustments to TLAC	(r)	–	–
22	TLAC after deductions ((o) – (p) – (q) – (r))	(s)	26,060,388	26,000,778
Risk-weighted assets (RWA) and leverage exposure measure for TLAC purposes				
23	Total risk-weighted assets (RWA)	(t)	115,135,624	117,091,124
24	Leverage exposure measure	(u)	353,117,559	329,048,682
TLAC ratios and buffers				
25	TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((s)/(t))		22.63%	22.20%
25a	TLAC as a percentage of RWA		18.62%	18.16%
26	TLAC as a percentage of leverage exposure ((s)/(u))		7.38%	7.90%
27	CET1 available after meeting the minimum capital buffer requirements		6.55%	6.02%
28	The minimum capital buffer requirement		4.01%	4.04%
29	Of which: capital conservation buffer requirement		2.50%	2.50%
30	Of which: countercyclical buffer requirement		0.01%	0.04%
31	Of which: G-SIB/D-SIB additional requirement		1.50%	1.50%

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

Millions of yen

Basel III Template No.	Item	March 31, 2020								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 (*1)		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	5,590,233	–	1,516,000	–	1,421,000	594,400	4,512,164	–	13,633,797
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	–	1,516,000	–	1,421,000	594,400	4,512,164	–	13,633,797
6	Subset of row 5 that are eligible as TLAC	5,590,233	–	1,516,000	–	1,421,000	–	4,210,737	–	12,737,970
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	701,953	–	701,953
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	40,000	–	1,856,067	–	1,896,067
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	1,366,000	–	1,354,340	–	2,720,340
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	15,000	–	298,376	–	313,376
11	Subset of row 6 that is perpetual securities	5,590,233	–	1,516,000	–	–	–	–	–	7,106,233

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

Millions of yen

Basel III Template No.	Item	March 31, 2019								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 (*1)		Tier 2 capital instruments (*2)		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	5,590,233	-	1,272,000	330,000	1,262,000	632,400	3,679,339	-	12,765,972
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	-	1,272,000	330,000	1,262,000	632,400	3,679,339	-	12,765,972
6	Subset of row 5 that are eligible as TLAC	5,590,233	-	1,272,000	-	1,262,000	-	3,679,339	-	11,803,572
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	-	-	-	-	-	-	357,882	-	357,882
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	-	-	-	-	-	-	1,924,572	-	1,924,572
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	-	-	-	-	1,247,000	-	1,246,035	-	2,493,035
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	-	-	-	-	15,000	-	150,849	-	165,849
11	Subset of row 6 that is perpetual securities	5,590,233	-	1,272,000	-	-	-	-	-	6,862,233

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

(*2): 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	March 31, 2020								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 (*1)		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	780,249	–	181,000	–	184,000	210,000	407,625	–	1,762,874
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	780,249	–	181,000	–	184,000	210,000	407,625	–	1,762,874
6	Subset of row 5 that are eligible as TLAC	780,249	–	181,000	–	184,000	–	407,625	–	1,552,874
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	76,090	–	76,090
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	241,857	–	241,857
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	184,000	–	89,677	–	273,677
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	780,249	–	181,000	–	–	–	–	–	961,249

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

Millions of yen

Basel III Template No.	Item	March 31, 2019								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 (*1)		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	780,249	-	153,000	-	165,000	240,000	333,030	-	1,671,279
4	Subset of row 3 that are excluded liabilities	-	-	-	-	-	-	-	-	-
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	780,249	-	153,000	-	165,000	240,000	333,030	-	1,671,279
6	Subset of row 5 that are eligible as TLAC	780,249	-	153,000	-	165,000	-	333,030	-	1,431,279
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	-	-	-	-	-	-	-	-	-
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	-	-	-	-	-	-	241,446	-	241,446
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	-	-	-	-	165,000	-	91,583	-	256,583
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	-	-	-	-	-	-	-	-	-
11	Subset of row 6 that is perpetual securities	780,249	-	153,000	-	-	-	-	-	933,249

(*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	March 31, 2020						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	208,300	–	–	–	412,347
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	208,300	–	–	–	412,347
6	Subset of row 5 that are eligible as TLAC	122,428	81,619	208,300	–	–	–	412,347
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	35,000	–	–	–	35,000
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	99,300	–	–	–	99,300
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	74,000	–	–	–	74,000
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	122,428	81,619	–	–	–	–	204,047

Millions of yen

Basel III Template No.	Item	March 31, 2019						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	206,500	1,800	–	–	412,347
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	206,500	1,800	–	–	412,347
6	Subset of row 5 that are eligible as TLAC	122,428	81,619	179,300	–	–	–	383,347
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	122,300	–	–	–	122,300
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	57,000	–	–	–	57,000
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	122,428	81,619	–	–	–	–	204,047

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

In thousand US dollars

Basel III Template No.	Item	December 31, 2019								
		Creditor ranking								Total
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Unsecured senior debts, etc.		
3	Total capital and liabilities net of credit risk mitigation	8,353,062	–	–	–	–	36,767	6,789,004	841,922	16,020,755
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	24,004	841,922	865,926
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	8,353,062	–	–	–	–	36,767	6,765,000	–	15,154,829
6	Subset of row 5 that are eligible as TLAC	8,353,062	–	–	–	–	–	6,765,000	–	15,118,062
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–	–	–
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	6,765,000	–	6,765,000
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	8,353,062	–	–	–	–	–	–	–	8,353,062

In thousand US dollars

Basel III Template No.	Item	December 31, 2018								
		Creditor ranking								Total
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	-	yes	-	yes	-	yes	-	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Unsecured senior debts, etc.		
3	Total capital and liabilities net of credit risk mitigation	8,308,890	-	-	-	-	36,622	6,523,876	843,863	15,713,251
4	Subset of row 3 that are excluded liabilities	-	-	-	-	-	-	23,876	843,863	867,739
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	8,308,890	-	-	-	-	36,622	6,500,000	-	14,845,512
6	Subset of row 5 that are eligible as TLAC	8,308,890	-	-	-	-	-	6,500,000	-	14,808,890
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	-	-	-	-	-	-	-	-	-
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	-	-	-	-	-	-	6,500,000	-	6,500,000
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	8,308,890	-	-	-	-	-	-	-	8,308,890

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

Millions of yen

Basel III Template No.	Item	March 31, 2020					Total
		Creditor ranking					
		1 Most junior	2	3	4 Most senior		
1	Description of creditor ranking	Common Stock	Additional Tier 1 capital instruments	Tier 2 capital instruments	Unsecured senior debts		
2	Total capital and liabilities net of credit risk mitigation	5,339,427	1,764,000	1,871,500	5,149,827	14,124,755	
3	Subset of row 2 that are excluded liabilities(*1) (*2)	–	–	–	39,098	39,098	
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	5,339,427	1,764,000	1,871,500	5,110,729	14,085,656	
5	Subset of row 4 that are potentially eligible as TLAC	5,339,427	1,764,000	1,871,500	4,809,302	13,784,230	
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	–	778,134	778,134	
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	63,000	2,264,724	2,327,724	
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	1,793,500	1,468,067	3,261,567	
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	15,000	298,376	313,376	
10	Subset of row 5 that is perpetual securities	5,339,427	1,764,000	–	–	7,103,427	

(*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.

Millions of yen

Basel III Template No.	Item	March 31, 2019					Total
		Creditor ranking				Total	
		1	2	3	4		
		Most junior			Most senior		
1	Description of creditor ranking	Common Stock	Additional Tier 1 capital instruments (*1)	Tier 2 capital instruments	Unsecured senior debts		
2	Total capital and liabilities net of credit risk mitigation	5,398,054	1,800,000	1,633,500	4,124,178	12,955,732	
3	Subset of row 2 that are excluded liabilities(*2) (*3)	–	–	–	28,626	28,626	
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	5,398,054	1,800,000	1,633,500	4,095,551	12,927,106	
5	Subset of row 4 that are potentially eligible as TLAC	5,398,054	1,470,000	1,633,500	4,095,551	12,597,106	
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	–	357,882	357,882	
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	–	2,249,218	2,249,218	
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	1,618,500	1,337,602	2,956,102	
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	15,000	150,849	165,849	
10	Subset of row 5 that is perpetual securities	5,398,054	1,470,000	–	–	6,868,054	

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

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

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

COMPOSITION OF LEVERAGE RATIO DISCLOSURE

Millions of yen, %

Corresponding line No. on Basel III disclosure template (Table 2)	Corresponding line No. on Basel III disclosure template (Table 1)	Item	March 31, 2020	March 31, 2019
On-balance sheet exposures				
1		On-balance sheet exposures before deducting adjustment items	282,696,677	272,980,346
1a	1	Total assets reported in the consolidated balance sheet	336,571,379	311,138,903
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis	—	—
1c	7	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	—	—
1d	3	The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items)	(53,874,701)	(38,158,557)
2	7	The amount of adjustment items pertaining to Tier 1 capital	(2,016,649)	(1,745,863)
3		Total on-balance sheet exposures (a)	280,680,028	271,234,482
Exposures related to derivatives transactions				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	—	—
		Replacement cost associated with derivatives transactions, etc.	5,113,721	3,725,850
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	—	—
		Add-on amount associated with derivatives transactions, etc.	5,966,020	6,369,153
6		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	2,202,258	1,687,780
		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	51,192	25,724
7		The amount of deductions of receivables (out of those arising from providing cash variation margin)	(696,484)	(755,217)
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	3,931,072	3,314,943
10		The amount of deductions from effective notional amount of written credit derivatives	(3,320,633)	(2,512,377)
11	4	Total exposures related to derivative transactions (b)	13,247,147	11,855,857
Exposures related to repo transactions				
12		The amount of assets related to repo transactions, etc.	29,651,385	16,647,658
13		The amount of deductions from the assets above (line 12)	(1,887,952)	(2,910,437)
14		The exposures for counterparty credit risk for repo transactions, etc.	2,138,169	1,707,742
15		The exposures for agent repo transactions	/	/
16	5	Total exposures related to repo transactions, etc. (c)	29,901,602	15,444,963
Exposures related to off-balance sheet transactions				
17		Notional amount of off-balance sheet transactions	92,769,789	93,490,908
18		The amount of adjustments for conversion in relation to off-balance sheet transactions	(63,481,008)	(62,977,529)
19	6	Total exposures related to off-balance sheet transactions (d)	29,288,781	30,513,378
Leverage ratio on a consolidated basis				
20		The amount of capital (Tier 1 capital) (e)	15,623,321	16,276,301
21	8	Total exposures ((a) + (b) + (c) + (d)) (f)	353,117,559	329,048,682
22		Leverage ratio on a consolidated basis ((e)/(f))	4.42%	4.94%

The key drivers of material change observed from March 31, 2019 to March 31, 2020

Leverage ratio as of March 31, 2020 is lower due to an increase in total exposures caused by increases in on-balance sheet exposures and exposures related to repo transactions.



LIQUIDITY RISK

Major liquid assets

Billions of yen

	March 31, 2020				March 31, 2019			
	MUFG	the Bank	the Trust Bank	the Securities HD	MUFG	the Bank	the Trust Bank	the Securities HD
Cash and due from banks	78,335.6	63,235.0	14,535.3	2,185.7	74,206.9	60,389.5	15,803.3	1,977.9
Domestic securities	34,117.2	30,116.9	1,712.3	2,300.3	31,345.7	27,638.6	2,763.4	1,061.1
Japanese government bonds	23,884.2	20,343.6	1,449.8	2,093.0	23,382.8	20,212.9	2,554.4	722.8
Municipal bonds	3,026.3	2,928.1	25.3	73.0	2,326.5	2,202.1	25.4	99.0
Corporate bonds	7,206.7	6,845.3	237.2	134.3	5,636.4	5,223.6	183.6	239.3
Foreign bonds	25,537.3	19,112.7	6,234.3	190.2	22,746.5	16,183.9	6,469.9	96.3
Domestic equity securities	4,365.5	3,382.5	807.3	225.6	5,346.1	4,036.4	974.1	397.8
Foreign equity securities	79.5	79.3	0.0	0.2	114.9	115.7	0.1	0.2
Others	11,812.0	5,517.9	4,089.1	2,203.0	12,198.9	6,456.4	4,087.3	1,654.1
Subtotal	154,247.2	121,444.3	27,378.3	7,105.0	145,958.9	114,820.4	30,098.2	5,187.4
(Less) Assets pledged	(36,201.8)	(27,397.0)	(5,819.9)	(3,510.4)	(30,704.5)	(23,565.3)	(6,265.1)	(1,671.3)
Total	118,045.3	94,047.3	21,558.4	3,594.6	115,254.4	91,255.1	23,833.1	3,516.1

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 primarily for borrowings, bills sold, foreign exchange transactions, and 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.

Maturity profiles for major funding sources

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

Billions of yen

	March 31, 2020					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Time deposits and negotiable deposits	50,237.3	7,340.5	1,080.8	94.0	89.1	3.9
Borrowings	19,688.7	2,749.7	1,330.9	297.9	210.0	374.4
Bonds	2,352.5	3,448.7	2,028.1	1,269.4	2,403.7	2,924.3
Total	72,278.6	13,538.9	4,439.8	1,661.3	2,702.8	3,302.7

Billions of yen

	March 31, 2019					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Time deposits and negotiable deposits	51,456.0	8,674.0	1,083.5	96.0	92.5	4.0
Borrowings	3,655.4	10,397.6	1,103.1	347.7	272.3	492.0
Bonds	1,971.3	2,897.4	2,154.1	1,046.9	2,333.3	2,570.7
Total	57,082.7	21,969.0	4,340.7	1,490.7	2,698.1	3,066.7

Notes: 1. The above tables show the maturity profiles of funding sources (duration to maturity or repayment) of customer deposits (time and negotiable), borrowings, and bonds.

2. Bonds include short-term bonds and subordinated bonds.

3. Bonds and borrowings with no stated duration to maturity or repayment are included in "Due over 10 years" in the above tables.

Maturity information on major asset classes

Millions of yen

	March 31, 2020					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Investment securities (Notes 1, 2)	14,227,472	9,712,296	5,829,517	4,271,326	7,582,477	18,079,624
Held-to-maturity securities	24,013	101,069	1,101,860	165,616	425,877	2,347,344
Japanese government bonds	–	–	1,100,574	–	–	–
Municipal bonds	–	–	–	–	–	–
Corporate bonds	–	–	–	–	–	–
Foreign bonds	1,096	77,612	1,286	70,978	174,685	709,177
Others	22,916	23,457	–	94,638	251,191	1,638,166
Available-for-sale securities with predetermined maturity	14,203,459	9,611,227	4,727,656	4,105,709	7,156,600	15,732,280
Japanese government bonds	10,396,682	5,942,666	545,408	–	1,156,573	2,601,718
Municipal bonds	11,351	236,570	526,780	893,535	1,284,581	–
Corporate bonds	211,123	641,295	704,149	454,333	438,036	1,428,299
Foreign bonds	3,220,635	1,813,236	2,448,421	2,612,165	4,007,484	10,400,519
Others	363,666	977,458	502,898	145,674	269,924	1,301,743
Loans (Notes 1, 3)	45,507,573	18,418,410	15,258,985	6,943,282	5,817,637	16,462,865
Total	59,735,046	28,130,707	21,088,502	11,214,609	13,400,114	34,542,490

Millions of yen

	March 31, 2019					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Investment securities (Notes 1, 2)	14,506,983	9,280,207	4,881,729	4,831,175	7,291,094	16,113,378
Held-to-maturity securities	65,884	49,789	295,427	1,070,252	336,260	2,630,552
Japanese government bonds	–	–	199,815	900,885	–	–
Municipal bonds	–	–	–	–	–	–
Corporate bonds	–	–	–	–	–	–
Foreign bonds	63,177	1,597	88,010	86,237	107,146	867,378
Others	2,706	48,192	7,600	83,129	229,113	1,763,174
Available-for-sale securities with predetermined maturity	14,441,098	9,230,418	4,586,302	3,760,923	6,954,834	13,482,825
Japanese government bonds	11,516,387	6,294,519	667,615	1,024,506	202,775	1,836,531
Municipal bonds	7,297	76,961	294,145	415,729	1,432,343	88
Corporate bonds	173,591	490,744	587,015	424,553	570,013	1,246,385
Foreign bonds	2,456,356	2,080,732	1,804,316	1,820,377	4,413,602	8,939,391
Others	287,465	287,460	1,233,208	75,755	336,099	1,460,428
Loans (Notes 1, 3)	43,879,049	18,560,066	14,926,917	6,352,393	6,113,420	16,935,161
Total	58,386,032	27,840,274	19,808,647	11,183,569	13,404,514	33,048,539

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

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

3. Loans exclude the amounts of ¥705,856 million and ¥645,459 million as of March 31, 2020 and March 31, 2019, respectively, for loans that are not expected to be recovered such as loans extended to bankrupt, virtually bankrupt, and likely to be bankrupt borrowers.

Pledged Assets*Millions of yen*

	March 31, 2020	March 31, 2019
Cash and due from banks	453	468
Trading assets	1,736,120	4,887
Securities	7,339,000	497,507
Loans and bills discounted	12,699,703	13,385,666
Total	21,775,277	13,888,530

Liabilities correspond to the pledged assets above

Deposits	428,773	557,560
Trading liabilities	15,600	8,372
Borrowed money	21,320,199	13,185,809
Bonds payable	86,650	–
Other liabilities	1,804	2,442

In addition to the above, the following assets were pledged for foreign exchange transactions or futures transactions.

Millions of yen

	March 31, 2020	March 31, 2019
Monetary claims bought	21,586	22,249
Trading assets	1,200,369	1,313,203
Securities	10,744,663	12,765,258
Loans and bills discounted	6,288,167	5,982,745

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

Millions of yen

	March 31, 2020	March 31, 2019
Trading assets	1,582,019	1,793,620
Securities	10,019,312	13,338,925
Total	11,601,331	15,132,546

Corresponding payables

Payables under repurchase agreements	11,152,969	15,077,563
Payables under securities lending transactions	51,439	34,392

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

Millions of yen

	March 31, 2020	March 31, 2019
Trading assets	1,341,676	370,697
Securities	2,238,206	599,940
Total	3,579,883	970,637

CHANGES IN THE CONSOLIDATED LIQUIDITY COVERAGE RATIO FROM THE PREVIOUS QUARTER

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

Millions of yen, %, Case

Item	FY2019 Q4		FY2019 Q3	
High-Quality Liquid Assets (1)	/	/	/	/
1 Total high-quality liquid assets (HQLA)		105,849,384		104,228,380
Cash Outflows (2)				
	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
2 Cash outflows related to unsecured retail funding	92,822,137	7,901,656	91,871,657	7,831,471
3 Stable deposits	19,901,388	597,042	19,532,975	585,989
4 Less stable deposits	72,920,748	7,304,615	72,338,682	7,245,481
5 Cash outflows related to unsecured wholesale funding	99,872,621	56,569,279	97,582,958	54,961,584
6 Qualifying operational deposits	627,511	156,878	595,078	148,770
7 Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	95,425,613	52,592,904	93,573,583	51,398,519
8 Debt securities	3,819,497	3,819,497	3,414,296	3,414,296
9 Cash outflows related to secured funding, etc.	/	2,149,509	/	2,450,232
10 Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities	40,788,714	13,660,325	40,877,480	13,458,203
11 Cash outflows related to derivative transactions, etc.	2,540,578	2,540,578	2,048,590	2,048,590
12 Cash outflows related to funding programs	5,853	5,853	6,007	6,007
13 Cash outflows related to credit and liquidity facilities	38,242,283	11,113,894	38,822,883	11,403,607
14 Cash outflows related to contractual funding obligations, etc.	6,235,914	3,869,584	5,833,981	3,808,817
15 Cash outflows related to contingencies	73,567,091	911,212	73,141,710	897,111
16 Total cash outflows	/	85,061,566	/	83,407,419
Cash Inflows (3)				
	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
17 Cash inflows related to secured lending, etc.	18,253,534	2,485,583	15,630,726	2,009,621
18 Cash inflows related to collection of loans, etc.	16,905,322	11,604,841	15,943,220	10,994,541
19 Other cash inflows	5,975,259	2,515,032	17,262,068	1,964,438
20 Total cash inflows	41,134,114	16,605,455	48,836,015	14,968,600
Consolidated Liquidity Coverage Ratio (4)	/	/	/	/
21 Total HQLA allowed to be included in the calculation	/	105,849,384	/	104,228,380
22 Net cash outflows	/	68,456,111	/	68,438,819
23 Consolidated liquidity coverage ratio (LCR)	/	154.6	/	152.3
24 The number of data used to calculate the average value		58		62

EVALUATION OF THE CONSOLIDATED LIQUIDITY COVERAGE RATIO LEVEL

MUFG's consolidated liquidity coverage ratio is well above the minimum requirement (100%).

MUFG does not expect the outlook for the consolidated liquidity coverage ratio to diverge significantly from the current level.

The actual value of the consolidated liquidity coverage ratio does not differ significantly from the initial projection.

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

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

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

OTHER MATTERS CONCERNING THE CONSOLIDATED LIQUIDITY COVERAGE RATIO

1. MUFG has adopted the Special Provisions Pertaining to Qualifying Operational Deposits under Article 28 of the FSA Holding Company Liquidity Coverage 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 Coverage 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 Coverage 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.

NET OPERATING PROFITS/RISK-WEIGHTED ASSETS BY BUSINESS GROUP

Billions of yen

	Retail & Commercial Banking	Japanese Corporate & Investment Banking	Global Corporate & Investment Banking	Global Commercial Banking	Asset Management & Investor Services	Global Markets	MUFG consolidated total
Net operating profits (Note 1)	298.6	235.3	129.0	232.8	71.3	343.0	1,175.0
Change from fiscal 2018	(2.0)	(0.6)	(13.4)	25.7	(7.1)	86.7	102.7
Risk-weighted assets (Note 2)	18,265.9	20,400.1	19,009.5	18,044.1	2,047.3	14,325.5	115,135.6
Change from March 31, 2019	(917.4)	(1,734.5)	(1,042.7)	2,398.8	402.8	478.6	(1,955.5)
Credit risks	15,776.2	19,243.1	17,842.1	16,420.1	1,194.9	10,191.1	88,791.7
Change from March 31, 2019	(665.2)	(1,833.7)	(874.9)	2,093.3	224.7	(634.8)	(2,051.3)
Market risks	60.9	20.4	2.1	5.6	184.9	3,433.4	3,150.7
Change from March 31, 2019	10.5	(2.4)	(183.8)	5.6	(18.1)	1,138.6	230.1
Operational risks	2,428.7	1,136.6	1,165.2	1,618.3	667.4	700.9	8,269.2
Change from March 31, 2019	(262.7)	101.6	16.0	299.7	196.2	(25.1)	162.0

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.