

Basel III Disclosure (Consolidated)

INTERIM FISCAL 2019

Table of contents

Basel III Disclosure (Consolidated)

SCOPE OF CONSOLIDATION	4
COMPOSITION OF EQUITY CAPITAL	5
CREDIT RISK	19
APPENDED FORMS	20
COMPOSITION OF LEVERAGE RATIO DISCLOSURE	82
LIQUIDITY RISK	83
CHANGES IN THE CONSOLIDATED LIQUIDITY COVERAGE RATIO FROM THE PREVIOUS QUARTER	85
EVALUATION OF THE CONSOLIDATED LIQUIDITY COVERAGE RATIO LEVEL	86
COMPOSITION OF THE TOTAL HQLA ALLOWED TO BE INCLUDED IN THE CALCULATION	86
OTHER MATTERS CONCERNING THE CONSOLIDATED LIQUIDITY COVERAGE RATIO	86
TOP RISK	87
NET OPERATING PROFITS/RISK-WEIGHTED ASSETS BY BUSINESS GROUP	88

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>In the MUFG Group, there were no companies to which the above exception applied as of September 30, 2018 and there was one company applicable as an "insurance related subsidiaries" mentioned above as of September 30, 2019, but there were no differences apart from that.</p>
<p>Number of consolidated subsidiaries, and names and principal businesses of major consolidated subsidiaries of the holding company group</p>	<p>215 companies as of September 30, 2018; 247 companies as of September 30, 2019 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 September 30, 2018 and 2019</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 September 30, 2018. One company applicable as of September 30, 2019. PT Asuransi Adira Dinamika: Insurance Total assets was ¥49,245 million and net assets was ¥17,109 million.</p>
<p>Outline of restrictions on transfer of funds or equity capital within the holding company group</p>	<p>As of September 30, 2018 and 2019, 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 September 30, 2018 and 2019</p>
---	---

COMPOSITION OF EQUITY CAPITAL

Composition of changes in equity capital

Millions of yen

	September 30, 2019	September 30, 2018
Common Equity Tier 1 capital, beginning of period	14,322,407	14,284,945
Capital and capital surplus	(1,180)	(51,648)
Retained earnings	473,297	517,292
Treasury stock	2,442	(5,464)
National specific regulatory adjustments (earnings to be distributed)	(19,438)	(12,378)
Subscription rights to common shares	(130)	(65)
Accumulated other comprehensive income	149,440	(198,359)
Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	18,179	5,614
Intangible assets	(501,796)	(145,721)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	143	68
Deferred gains or losses on derivatives under hedge accounting	(118,127)	97,634
Shortfall of eligible provisions to expected losses	(2,953)	–
Securitization gain on sale	(172)	(171)
Gains and losses due to changes in own credit risk on fair valued liabilities	546	(1,240)
Net defined benefit assets	(29,491)	(41,120)
Investments in own shares (excluding those reported in the Net assets section)	1,847	(3,198)
Amount exceeding the 10% threshold on specified items	42,657	–
Others	–	–
Common Equity Tier 1 capital, end of period	14,337,669	14,446,186
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	–	–
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	4,823	8,588
Eligible Tier 1 capital instruments subject to transitional arrangements	(90,000)	–
Investments in own Additional Tier 1 instruments	2,044	5,506
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	(2)	9
Others	–	–
Additional Tier 1 capital, end of period	1,870,760	1,980,907
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	202,898	160,000
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	5,410	5,380
Eligible Tier 2 capital instruments subject to transitional arrangements	(64,917)	(81,553)
General allowance for credit losses and eligible provisions included in Tier 2	(43,226)	(54,456)
Investments in own Tier 2 instruments	(637)	(18,653)
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)	20,654	29,701
Others	–	–
Tier 2 capital, end of period	2,613,672	2,584,149
Total capital, end of period	18,822,102	19,011,243

CC1: Composition of capital disclosure
Millions of yen, %

Basel III Template No.	Items	a September 30, 2019	b September 30, 2018	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	13,612,728	13,196,671	
1a	Capital and capital surplus	3,174,973	3,286,668	
2	Retained earnings	11,113,953	10,581,941	
1c	Treasury stock	(514,207)	(527,623)	
26	National specific regulatory adjustments (earnings to be distributed)	(161,991)	(144,314)	
	Other than above	-	-	
1b	Subscription rights to common shares	59	189	
3	Accumulated other comprehensive income and other disclosed reserves	3,028,556	2,945,472	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	200,987	183,777	
6	Common Equity Tier 1 capital: instruments and reserves (A)	16,842,331	16,326,110	
Common Equity Tier 1 capital: regulatory adjustments				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,608,556	1,258,672	
8	Goodwill (including those equivalent)	849,816	552,313	
9	Other intangibles other than goodwill and mortgage servicing rights	758,740	706,359	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,494	1,619	
11	Deferred gains or losses on derivatives under hedge accounting	265,241	(62,478)	
12	Shortfall of eligible provisions to expected losses	2,953	-	
13	Securitization gain on sale	15,155	14,810	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	595	1,144	
15	Net defined benefit assets	603,714	650,798	
16	Investments in own shares (excluding those reported in the Net assets section)	6,951	15,355	
17	Reciprocal cross-holdings in common equity	-	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-	

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

		a	b	c
Basel III Template No.	Items	September 30, 2019	September 30, 2018	Reference to Template CC2
19+20+21	Amount exceeding the 10% threshold on specified items	–	–	
19	Significant investments in the common stock of financials	–	–	
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)	2,504,662	1,879,923	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A) – (B)) (C)	14,337,669	14,446,186	
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	1,470,000	1,270,000	
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)	170,316	159,330	
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	240,189	552,189	
33	Instruments issued by bank holding companies and their special purpose vehicles	240,000	552,000	
35	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	189	189	
36	Additional Tier 1 capital: instruments (D)	1,880,505	1,981,519	

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

Basel III Template No.	Items	a September 30, 2019	b September 30, 2018	c Reference to Template CC2
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	512	–	
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)	9,232	611	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	–	–	
43	Additional Tier 1 capital: regulatory adjustments (E)	9,744	611	
Additional Tier 1 capital				
44	Additional Tier 1 capital ((D) – (E)) (F)	1,870,760	1,980,907	
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C) + (F)) (G)	16,208,430	16,427,094	
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	1,836,398	1,548,500	
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)	87,359	80,487	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	497,197	695,013	
47	Instruments issued by bank holding companies and their special purpose vehicles	–	–	
49	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	497,197	695,013	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	231,701	283,262	
50a	Provision for general allowance for credit losses	231,701	218,805	
50b	Eligible provisions	–	64,457	
51	Tier 2 capital: instruments and provisions (H)	2,652,656	2,607,263	

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

Basel III Template No.	Items	a September 30, 2019	b September 30, 2018	c Reference to Template CC2
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	15,512	22,774	
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)	23,471	339	
57	Tier 2 capital: regulatory adjustments (I)	38,984	23,114	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H) - (I)) (J)	2,613,672	2,584,149	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	18,822,102	19,011,243	
Risk weighted assets				
60	Risk weighted assets (L)	113,066,662	120,127,129	
Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C) / (L))	12.68%	12.02%	
62	Tier 1 capital ratio (consolidated) ((G) / (L))	14.33%	13.67%	
63	Total capital ratio (consolidated) ((K) / (L))	16.64%	15.82%	
64	The minimum capital buffer requirement	4.04%	/	
65	Capital conservation buffer requirement	2.50%	/	
66	Countercyclical buffer requirement	0.04%	/	
67	G-SIB/D-SIB additional requirement	1.50%	/	
68	CET1 available after meeting the minimum capital buffer requirements	7.38%	/	

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

Basel III Template No.	Items	a September 30, 2019	b September 30, 2018	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)	967,199	921,478	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,332,113	1,133,320	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	23,480	16,345	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	106,932	87,128	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general allowance for credit losses)	231,701	218,805	
77	Cap on inclusion of provisions (general allowance for credit losses)	340,249	309,894	
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")	–	64,457	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	331,735	360,497	
Capital instruments subject to transitional arrangements				
82	Current cap on AT1 instruments subject to transitional arrangements	497,259	663,012	
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	794,992	1,059,989	
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 September 2018 is ¥1,481,365 million and the amount approved at the end of September 2019 is ¥1,169,027 million.

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

Items	a	b	c	d
	Consolidated balance sheet as in published financial statements September 30, 2019	Consolidated balance sheet under regulatory scope of consolidation September 30, 2019	Reference to CC1	Reference to Appendix
Assets:				
Cash and due from banks	72,989,219	72,989,219		
Call loans and bills bought	373,598	373,598		
Receivables under resale agreements	16,234,900	16,234,900		
Receivables under securities borrowing transactions	2,898,731	2,898,731		
Monetary claims bought	6,819,706	6,819,706		
Trading assets	18,671,737	18,671,737		6-a
Money held in trust	928,124	928,124		
Securities	61,840,730	61,840,730		2-b, 6-b
Loans and bills discounted	106,189,204	106,187,666		6-c
Foreign exchanges	1,986,278	1,986,278		
Other assets	13,181,354	13,151,482		6-d
Tangible fixed assets	1,337,719	1,337,719		
Intangible fixed assets	1,770,105	1,770,105		2-a
Net defined benefit assets	866,446	866,446		3
Deferred tax assets	107,646	107,646		4-a
Customers' liabilities for acceptances and guarantees	8,944,970	8,944,970		
Allowance for credit losses	(660,419)	(660,419)		
Total assets	314,480,055	314,448,645		
Liabilities:				
Deposits	180,663,551	180,663,605		
Negotiable certificates of deposit	8,716,442	8,716,442		
Call money and bills sold	2,356,431	2,356,431		
Payables under repurchase agreements	26,541,538	26,541,538		
Payables under securities lending transactions	1,131,477	1,131,477		
Commercial papers	2,973,475	2,973,475		
Trading liabilities	13,585,063	13,585,063		6-e
Borrowed money	14,984,084	14,984,084		8-a
Foreign exchanges	2,040,143	2,040,143		
Short-term bonds payable	685,999	685,999		
Bonds payable	13,016,757	13,022,432		8-b
Due to trust accounts	9,870,064	9,870,064		
Other liabilities	9,599,560	9,566,732		6-f
Reserve for bonuses	89,152	89,152		
Reserve for bonuses to directors	735	735		
Reserve for stocks payment	10,357	10,357		
Net defined benefit liabilities	76,874	76,874		
Reserve for retirement benefits to directors	952	952		
Reserve for loyalty award credits	19,739	19,739		
Reserve for contingent losses	188,537	188,537		
Reserves under special laws	4,262	4,262		
Deferred tax liabilities	985,319	985,319		4-b
Deferred tax liabilities for land revaluation	112,097	112,097		4-c
Acceptances and guarantees	8,944,970	8,944,970		
Total liabilities	296,597,591	296,570,491		

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

Items	a	b	c	d
	Consolidated balance sheet as in published financial statements September 30, 2019	Consolidated balance sheet under regulatory scope of consolidation September 30, 2019	Reference to CC1	Reference to Appendix
Net assets:				
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	1,033,460	1,033,460		1-b
Retained earnings	11,113,789	11,113,953		1-c
Treasury stock	(514,207)	(514,207)		1-d
Total shareholders' equity	13,774,556	13,774,719		
Net unrealized gains (losses) on available-for-sale securities	2,535,286	2,535,229		
Net deferred gains (losses) on hedging instruments	186,864	186,864		5
Land revaluation excess	164,974	164,974		
Foreign currency translation adjustments	173,067	173,067		
Remeasurements of defined benefit plans	(14,726)	(14,726)		
Debt value adjustments of foreign subsidiaries and affiliates	(16,853)	(16,853)		
Total accumulated other comprehensive income	3,028,613	3,028,556	(a)	
Subscription rights to shares	59	59		
Non-controlling interests	1,079,235	1,074,818		7
Total net assets	17,882,464	17,878,153		
Total liabilities and net assets	314,480,055	314,448,645		

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	September 30, 2019	Remarks	Reference No.
Capital stock	2,141,513		1-a
Capital surplus	1,033,460		1-b
Retained earnings	11,113,953	Based on consolidated balance sheet under regulatory scope of consolidation	1-c
Treasury stock	(514,207)		1-d
Total shareholders' equity	13,774,719		

(2) Composition of capital

			<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2019	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	13,774,719	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
Capital and capital surplus	3,174,973		1a
Retained earnings	11,113,953		2
Treasury stock	(514,207)		1c
Other than above	-		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards and its breakdown	-	Shareholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effective bankruptcy	31a

2. Intangible fixed assets

(1) Consolidated balance sheet

			<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2019	Remarks	Reference No.
Intangible fixed assets	1,770,105		2-a
Securities	61,840,730		2-b
Goodwill attributable to equity-method investees	158,490	Goodwill attributable to equity-method investees	
Income taxes related to above	292,420	Income taxes related to intangibles other than goodwill and mortgage servicing rights	

(2) Composition of capital

			<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2019	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	849,816		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	758,740	Other intangibles other than goodwill and mortgage servicing rights (software, etc.)	9
Mortgage servicing rights	23,480		
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)	23,480		74

3. Net defined benefit assets

(1) Consolidated balance sheet

			<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2019	Remarks	Reference No.
Net defined benefit assets	866,446		3
Income taxes related to above	262,732		

(2) Composition of capital

			<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2019	Remarks	Basel III Template No.
Net defined benefit assets	603,714		15

4. Deferred tax assets

(1) Consolidated balance sheet

			<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2019	Remarks	Reference No.
Deferred tax assets	107,646		4-a
Deferred tax liabilities	985,319		4-b
Deferred tax liabilities for land revaluation	112,097		4-c
<hr/>			
Tax effects on other intangible fixed assets	292,420		
Tax effects on net defined benefit assets	262,732		

(2) Composition of capital

			<i>Millions of yen</i>
Composition of capital disclosure	September 30, 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)	1,494	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)	106,932	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)	106,932		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

			<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2019	Remarks	Reference No.
Net deferred gains (losses) on hedging instruments	186,864		5

(2) Composition of capital

			<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2019	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	265,241	Excluding those items whose valuation differences arising from hedged items are recognized as "Total accumulated other comprehensive income"	11

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

(1) Consolidated balance sheet

			<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2019	Remarks	Reference No.
Trading assets		Including trading account securities and derivatives for trading assets	
	18,671,737		6-a
Securities	61,840,730		6-b
Loans and bills discounted	106,189,204	Including subordinated loans	6-c
Other assets	13,181,354	Including derivatives and investments in the capital	6-d
Trading liabilities		Including trading account securities sold and derivatives for trading assets	
	13,585,063		6-e
Other liabilities	9,599,560	Including derivatives	6-f

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2019	Remarks	Basel III Template No.
Investments in own capital instruments	22,976		
Common equity Tier 1 capital	6,951		16
Additional Tier 1 capital	512		37
Tier 2 capital	15,512		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)	967,199		
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)	967,199		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	1,364,817		
Amount exceeding the 10% threshold on specified items	–		19
Amount exceeding the 15% threshold on specified items	–		23
Additional Tier 1 capital	9,232		40
Tier 2 capital and other TLAC liabilities	23,471		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,332,113		73

7. Non-controlling interests

(1) Consolidated balance sheet

			<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2019	Remarks	Reference No.
Non-controlling interests	1,074,818	Based on consolidated balance sheet under regulatory scope of consolidation	7

(2) Composition of capital

			<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2019	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	200,987	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)	170,316	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)	87,359	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	48–49

8. Other capital instruments

(1) Consolidated balance sheet

			<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2019	Remarks	Reference No.
Borrowed money	14,984,084		8-a
Bonds payable	13,016,757		8-b
Total	28,000,841		

(2) Composition of capital

			<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2019	Remarks	Basel III Template No.
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,470,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,836,398		46

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

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

CREDIT RISK

Exposures relating to funds

	<i>Millions of yen</i>
	FY2019 1H
Exposures relating to funds	5,098,430
Exposures where information on fund components is obtained sufficiently and frequently and verified by independent third parties (Note 1)	4,890,771
Exposures not included above where information on fund components is obtained sufficiently and frequently by independent third parties (Note 2)	6,655
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	192,902
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)	292
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)	4,092
Exposures not included in any categories above (Note 6)	3,716

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.

Exposures relating to funds

	<i>Millions of yen</i>
	FY2018 1H
Exposures relating to funds	4,351,628
Exposures where fund components are identifiable (look-through approach) (Note 1)	4,206,710
Exposures not included above where equity exposures constitute majority of total value of fund components (Note 2)	107,748
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	22,182
Exposures not included in any categories above where the internal models approach is applied (Note 4)	–
Exposures not included in any categories above where there is a high probability of the weighted average risk weight applied to fund components being less than 400% (Note 5)	10,351
Exposures not included in any categories above (Note 5)	4,635

Notes: 1. As stipulated in Paragraph 1 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
 2. As stipulated in Paragraph 2 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
 3. As stipulated in Paragraph 3 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
 4. As stipulated in Paragraph 4 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
 5. As stipulated in Paragraph 5 of Article 145 of the FSA Holding Company Capital Adequacy Notification.

APPENDED FORMS

OV1: Overview of RWA (Mitsubishi UFJ Financial Group)

		<i>Millions of yen</i>			
		a	b	c	d
		Risk-weighted assets (RWA)		Minimum capital requirements	
Basel III Template No.		September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
1	Credit risk (excluding counterparty credit risk)	63,232,609	66,107,010	5,235,981	5,489,818
2	Standardized approach (SA)	21,779,711	20,077,332	1,742,376	1,606,186
3	Advanced internal ratings-based (A-IRB) approach	36,952,630	41,928,723	3,133,583	3,555,555
	Significant investments exposure	—	—	—	—
	Estimated lease residual values exposure	9	21	0	1
	Others	4,500,257	4,100,932	360,020	328,074
4	Counterparty credit risk (CCR)	8,920,936	8,421,023	719,903	680,620
5	SA-CCR	—	—	—	—
	Current exposure method	2,453,911	2,503,564	201,348	205,515
6	Expected exposure method	—	—	—	—
	Credit valuation adjustment (CVA)	4,349,752	3,832,468	347,980	306,597
	Central counterparty related exposure (CCP)	645,327	765,279	51,626	61,222
	Others	1,471,944	1,319,710	118,947	107,284
7	Equity exposures subject to market-based approach	2,012,739	1,834,990	170,680	155,607
8	Equity investments in funds - Look-through approach	3,146,023	/	264,779	/
9	Equity investments in funds - Mandate-based approach	802,902	/	67,918	/
	Equity investments in funds - Simple approach (subject to 250% RW)	730	/	61	/
	Equity investments in funds - Simple approach (subject to 400% RW)	16,371	/	1,310	/
10	Equity investments in funds - Fall-back approach	46,454	/	3,716	/
	Exposures with several underlying assets and transactions	/	—	/	—
	Equity investment in funds in the IRB approach	/	4,520,522	/	383,340
11	Unsettled transactions	11,575	634	981	53
12	Securitization exposures subject to calculation of credit RWA amounts	2,792,025	2,240,827	223,362	186,447
13	Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)	744,184	/	59,534	/
14	Securitization external ratings-based approach (SEC-ERBA)	1,397,099	/	111,767	/
15	Securitization standardized approach (SEC-SA)	518,159	/	41,452	/
	Ratings-based approach (RBA) or Internal assessment approach (IAA) in the IRB approach	/	469,634	/	39,825
	Supervisory formula approach (SFA) in the IRB approach	/	919,818	/	78,000
	Standardized approach (SA)	/	363,772	/	29,101
	Subject to 1250% RW	132,581	487,601	10,606	39,520
16	Market risk	3,012,892	3,201,872	241,031	256,149
17	Standardized approach (SA)	940,350	1,244,154	75,228	99,532
18	Internal model approaches (IMA)	2,072,541	1,957,718	165,803	156,617
19	Operational risk	8,166,453	7,358,495	653,316	588,679
20	Basic indicator approach (BIA)	3,024,040	2,461,633	241,923	196,930
21	The standardized approach (TSA)	—	—	—	—
22	Advanced measurement approaches (AMA)	5,142,413	4,896,862	411,393	391,749
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	3,675,165	3,088,328	311,654	261,890
	Risk weighted assets subject to transitional arrangements	—	—	—	—
24	Floor adjustment	14,382,953	20,094,535	1,150,636	1,607,562
25	Total (including the 1.06 scaling factor)	113,066,662	120,127,129	9,045,332	9,610,170

CR1: Credit quality of assets

Millions of yen

Item No.		September 30, 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	972,560	103,010,643	506,899	103,476,304
2	Debt securities	326	47,728,100	–	47,728,427
3	Other on-balance sheet assets (debt instruments)	86,285	80,193,227	116,222	80,163,289
4	Total on-balance sheet assets (1+2+3)	1,059,172	230,931,971	623,122	231,368,021
Off-balance sheet assets					
5	Acceptances and guarantees, etc.	166,001	9,278,756	60,543	9,384,214
6	Commitments, etc.	17,930	42,028,107	14,192	42,031,845
7	Total off-balance sheet assets (5+6)	183,932	51,306,863	74,736	51,416,059
Total					
8	Total (4+7)	1,243,105	282,238,835	697,859	282,784,081

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

CR2: Changes in balance of defaulted loans and debt securities

Millions of yen

Item No.			September 30, 2019
1	Defaulted loans and debt securities as of March 31, 2019		967,898
2	Breakdown of changes by factors during current reporting period in loans and debt securities	Loans and debt securities that have defaulted since March 31, 2019	167,666
3		Returned to non-defaulted status	11,205
4		Amounts written off	68,054
5		Other changes	2,867
6		Defaulted loans and debt securities as of September 30, 2019 (1+2-3-4+5)	

CR3: Credit risk mitigation techniques – overview

Millions of yen

Item No.		September 30, 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	83,366,707	20,109,597	9,756,954	3,186,927	38,765
2	Debt securities	46,626,486	1,101,940	158,794	927,670	–
3	Other on-balance sheet assets (debt instruments)	80,058,866	104,422	23,940	11,542	–
4	Total (1+2+3)	210,052,061	21,315,960	9,939,689	4,126,141	38,765
5	of which defaulted	364,530	395,792	130,645	129,376	–

CR1: Credit quality of assets

Millions of yen

Item No.		September 30, 2018			
		a	b	c	d
		Gross carrying values		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans	910,151	105,493,694	549,192	105,854,653
2	Debt securities	1,199	43,653,817	–	43,655,016
3	Other on-balance sheet assets (debt instruments)	74,255	79,556,034	105,467	79,524,822
4	Total on-balance sheet assets (1+2+3)	985,606	228,703,545	654,659	229,034,493
Off-balance sheet assets					
5	Acceptances and guarantees, etc.	106,320	9,977,761	55,476	10,028,606
6	Commitments, etc.	13,485	43,342,189	19,570	43,336,104
7	Total off-balance sheet assets (5+6)	119,805	53,319,950	75,046	53,364,710
Total					
8	Total (4+7)	1,105,412	282,023,496	729,705	282,399,203

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

CR2: Changes in balance of defaulted loans and debt securities

Millions of yen

Item No.		September 30, 2018	
1	Defaulted loans and debt securities as of March 31, 2018	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 March 31, 2018	121,483
3		Returned to non-defaulted status	344,404
4		Amounts written off	60,046
5		Other changes	(10,316)
6	Defaulted loans and debt securities as of September 30, 2018 (1+2-3-4+5)	985,606	

CR3: Credit risk mitigation techniques – overview

Millions of yen

Item No.		September 30, 2018				
		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	84,568,314	21,286,339	9,655,356	3,762,946	32,128
2	Debt securities	42,570,432	1,084,584	166,618	891,930	–
3	Other on-balance sheet assets (debt instruments)	79,387,792	137,029	22,220	5,605	–
4	Total (1+2+3)	206,526,539	22,507,953	9,844,195	4,660,482	32,128
5	of which defaulted	248,041	421,118	137,700	130,874	–

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

Item No.	Asset class	September 30, 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	225,723	–	225,723	–	–	–	
2	Government of Japan and Bank of Japan	3,840,242	502,553	3,840,242	502,553	–	–	
3	Central governments and central banks of foreign countries	5,360,372	65	5,389,552	22	584,235	10.84%	
4	Bank for International Settlements, etc.	–	–	–	–	–	–	
5	Local authorities in Japan	187	–	187	–	11	6.13%	
6	Non-central government, etc. public sector entities in foreign countries	1,186,770	19,468	1,214,772	19,468	246,848	19.99%	
7	Multilateral development banks	80,691	–	80,691	–	1	–	
8	Local authority financial institutions	–	–	–	–	–	–	
9	Government agencies in Japan	163	–	163	–	16	10.00%	
10	Local authority land development corporations, public housing corporations, and regional public road corporations	11,722	–	11,722	–	2,344	20.00%	
11	Financial institutions and type I financial instruments business operators	2,100,625	712,321	2,135,164	286,904	970,294	40.06%	
12	Corporates, etc.	11,248,661	9,241,180	10,916,892	3,103,867	14,020,759	100.00%	
13	SMEs, etc. and individuals	4,809,454	4,407,770	4,694,095	844,747	4,154,457	75.00%	
14	Residential loan secured by property	4,236,061	32	4,234,554	15	1,482,300	35.00%	
15	Business loan for acquisition of real estate, etc.	14,095	5,636	14,094	15	14,110	100.00%	
16	Past due for three months or more, etc. (excluding residential loans secured by property)	196,170	3,986	193,052	1,979	272,938	139.94%	
17	Past due for three months or more relating to residential loans secured by property	10,951	–	10,891	–	9,032	82.93%	
18	Uncollected notes	111,211	–	111,211	–	22,242	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)	118	–	118	–	118	100.00%	
22	Total	33,433,225	14,893,015	33,073,133	4,759,573	21,779,711	57.56%	

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

Item No.	Asset class	September 30, 2018						
		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	191,514	–	191,514	–	–	–	
2	Government of Japan and Bank of Japan	4,372,598	426,184	4,372,598	426,184	–	–	
3	Central governments and central banks of foreign countries	4,754,711	35	4,808,161	16	441,921	9.19%	
4	Bank for International Settlements, etc.	208	–	208	–	–	–	
5	Local authorities in Japan	91	–	91	–	0	0.08%	
6	Non-central government, etc. public sector entities in foreign countries	1,154,848	26,797	1,177,782	26,797	240,915	20.00%	
7	Multilateral development banks	52,115	–	52,115	–	2,082	3.99%	
8	Local authority financial institutions	–	–	–	–	–	–	
9	Government agencies in Japan	75,126	–	75,126	–	7,512	10.00%	
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–	–	
11	Financial institutions and type I financial instruments business operators	2,673,966	678,075	2,714,436	251,312	810,915	27.34%	
12	Corporates, etc.	10,550,021	8,711,297	10,220,133	3,114,053	13,334,189	100.00%	
13	SMEs, etc. and individuals	4,036,557	3,658,669	3,928,914	798,317	3,545,755	75.00%	
14	Residential loan secured by property	4,150,311	0	4,148,733	0	1,452,265	35.00%	
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–	
16	Past due for three months or more, etc. (excluding residential loans secured by property)	153,340	3,833	149,643	1,908	210,709	139.03%	
17	Past due for three months or more relating to residential loans secured by property	9,218	–	9,179	–	7,291	79.43%	
18	Uncollected notes	118,262	–	118,262	–	23,652	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)	121	–	121	–	121	100.00%	
22	Total	32,293,015	13,504,892	31,967,021	4,618,589	20,077,332	54.87%	

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

Item No.	Asset class	September 30, 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	225,723	–	–	–	–	–
2	Government of Japan and Bank of Japan	4,342,795	–	–	–	–	–
3	Central governments and central banks of foreign countries	3,891,139	–	982,624	–	256,200	–
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	130	–	57	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	1,234,241	–	0	–
7	Multilateral development banks	80,684	–	7	–	–	–
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	–	163	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	11,722	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	1,302,725	–	819,190	–
12	Corporates, etc.	–	–	–	–	–	–
13	SMEs, etc. and individuals	–	–	–	–	–	5,537,540
14	Residential loan secured by property	–	–	–	4,234,261	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	5,775	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	3,717	–
18	Uncollected notes	–	–	111,211	–	–	–
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	8,540,473	163	3,642,590	4,234,261	1,084,884	5,537,540

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

Item No.	Asset class	September 30, 2018					
		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	191,514	–	–	–	–	–
2	Government of Japan and Bank of Japan	4,798,782	–	–	–	–	–
3	Central governments and central banks of foreign countries	3,937,527	–	502,322	–	53,743	–
4	Bank for International Settlements, etc.	208	–	–	–	–	–
5	Local authorities in Japan	91	–	0	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	1,204,579	–	–	–
7	Multilateral development banks	41,701	–	10,414	–	–	–
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	–	75,126	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	2,562,790	–	209,205	–
12	Corporates, etc.	–	–	–	–	951	–
13	SMEs, etc. and individuals	–	–	–	–	–	4,725,909
14	Residential loan secured by property	–	–	–	4,148,411	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	2,652	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	3,775	–
18	Uncollected notes	–	–	118,262	–	–	–
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	8,969,825	75,126	4,398,369	4,148,411	270,328	4,725,909

Millions of yen

Item No.	Risk weight Asset class	September 30, 2019				
		g	h	i	j	k
		Credit risk exposure amounts (post-CCF and post-CRM)				
		100%	150%	250%	1250%	Total
1	Cash	–	–	–	–	225,723
2	Government of Japan and Bank of Japan	–	–	–	–	4,342,795
3	Central governments and central banks of foreign countries	259,610	–	–	–	5,389,575
4	Bank for International Settlements, etc.	–	–	–	–	–
5	Local authorities in Japan	–	–	–	–	187
6	Non-central government, etc. public sector entities in foreign countries	–	–	–	–	1,234,241
7	Multilateral development banks	–	–	–	–	80,691
8	Local authority financial institutions	–	–	–	–	–
9	Government agencies in Japan	–	–	–	–	163
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	11,722
11	Financial institutions and type I financial instruments business operators	300,153	–	–	–	2,422,069
12	Corporates, etc.	14,020,759	–	–	–	14,020,759
13	SMEs, etc. and individuals	1,302	–	–	–	5,538,843
14	Residential loan secured by property	308	–	–	–	4,234,569
15	Business loan for acquisition of real estate, etc.	14,110	–	–	–	14,110
16	Past due for three months or more, etc. (excluding residential loans secured by property)	27,665	161,589	–	–	195,031
17	Past due for three months or more relating to residential loans secured by property	7,173	–	–	–	10,891
18	Uncollected notes	–	–	–	–	111,211
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–
21	Investments, etc. (excluding material investments)	118	–	–	–	118
22	Total	14,631,203	161,589	–	–	37,832,706

Millions of yen

Item No.	Risk weight Asset class	September 30, 2018				
		g	h	i	j	k
		Credit risk exposure amounts (post-CCF and post-CRM)				
		100%	150%	250%	1250%	Total
1	Cash	–	–	–	–	191,514
2	Government of Japan and Bank of Japan	–	–	–	–	4,798,782
3	Central governments and central banks of foreign countries	314,585	–	–	–	4,808,177
4	Bank for International Settlements, etc.	–	–	–	–	208
5	Local authorities in Japan	–	–	–	–	91
6	Non-central government, etc. public sector entities in foreign countries	–	–	–	–	1,204,579
7	Multilateral development banks	–	–	–	–	52,115
8	Local authority financial institutions	–	–	–	–	–
9	Government agencies in Japan	–	–	–	–	75,126
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	193,751	–	–	–	2,965,748
12	Corporates, etc.	13,333,235	–	–	–	13,334,186
13	SMEs, etc. and individuals	1,322	–	–	–	4,727,232
14	Residential loan secured by property	321	–	–	–	4,148,733
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	27,930	120,968	–	–	151,551
17	Past due for three months or more relating to residential loans secured by property	5,403	–	–	–	9,179
18	Uncollected notes	–	–	–	–	118,262
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–
21	Investments, etc. (excluding material investments)	121	–	–	–	121
22	Total	13,876,671	120,968	–	–	36,585,610

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

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	107,460,073	1,492,402	52.98%	108,288,460	0.00%	0.3
2	0.15 to <0.25	29,109	–	–	29,109	0.18%	0.0
3	0.25 to <0.50	41,183	12,391	25.23%	41,501	0.33%	0.0
4	0.50 to <0.75	45,060	–	–	12,249	0.60%	0.0
5	0.75 to <2.50	39,519	17,257	23.53%	40,371	1.73%	0.0
6	2.50 to <10.00	3,047	10,968	53.83%	8,952	5.94%	0.0
7	10.00 to <100.00	19,824	13,313	100.00%	33,230	11.19%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	107,637,820	1,546,334	52.84%	108,453,875	0.00%	0.3
Bank exposures							
1	0.00 to <0.15	5,246,115	938,949	48.64%	5,709,521	0.06%	0.5
2	0.15 to <0.25	28,438	10,553	20.14%	30,563	0.18%	0.0
3	0.25 to <0.50	108,681	7,675	49.34%	112,468	0.33%	0.0
4	0.50 to <0.75	222,907	8,184	17.62%	224,350	0.60%	0.0
5	0.75 to <2.50	5,750	19,095	35.00%	12,435	1.77%	0.0
6	2.50 to <10.00	27,122	–	–	27,122	5.94%	0.0
7	10.00 to <100.00	5,443	370,090	0.74%	6,073	11.19%	0.0
8	100.00 (Default)	725	–	–	3,787	100.00%	0.0
9	Sub-total	5,645,184	1,354,549	34.95%	6,126,323	0.19%	0.6
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	38,268,500	35,999,312	43.32%	53,786,950	0.06%	12.3
2	0.15 to <0.25	6,222,057	5,120,107	20.84%	7,284,566	0.18%	5.9
3	0.25 to <0.50	4,225,075	1,228,322	50.96%	4,841,594	0.33%	5.2
4	0.50 to <0.75	1,796,108	458,028	52.76%	2,037,797	0.60%	2.3
5	0.75 to <2.50	3,211,950	747,099	52.64%	3,601,276	1.60%	2.8
6	2.50 to <10.00	392,987	69,194	50.29%	423,893	5.94%	0.7
7	10.00 to <100.00	476,297	291,217	42.19%	605,772	11.19%	0.5
8	100.00 (Default)	261,011	167,588	60.43%	491,064	100.00%	1.1
9	Sub-total	54,853,988	44,080,870	41.25%	73,072,917	0.98%	31.1
SME exposures							
1	0.00 to <0.15	156,626	71,077	55.46%	196,052	0.08%	0.7
2	0.15 to <0.25	677,049	43,930	41.14%	695,126	0.18%	2.8
3	0.25 to <0.50	904,438	39,238	42.12%	920,967	0.33%	3.5
4	0.50 to <0.75	577,153	27,486	41.02%	588,428	0.60%	2.8
5	0.75 to <2.50	997,464	49,905	48.43%	1,021,634	1.56%	4.1
6	2.50 to <10.00	211,522	8,440	57.79%	216,400	5.94%	1.2
7	10.00 to <100.00	113,096	3,053	40.91%	116,058	11.19%	0.5
8	100.00 (Default)	198,862	2,479	56.79%	296,609	100.00%	4.6
9	Sub-total	3,836,213	245,612	47.64%	4,051,278	8.54%	20.5
Specialized lending exposures							
1	0.00 to <0.15	2,544,324	855,172	56.45%	3,027,130	0.07%	0.6
2	0.15 to <0.25	880,006	280,944	60.95%	1,051,253	0.18%	0.2
3	0.25 to <0.50	1,136,897	333,083	58.97%	1,333,322	0.33%	0.1
4	0.50 to <0.75	325,152	96,979	63.58%	386,817	0.60%	0.0
5	0.75 to <2.50	342,167	89,788	53.74%	390,424	1.52%	0.0
6	2.50 to <10.00	105,317	6,552	50.07%	108,599	5.94%	0.0
7	10.00 to <100.00	46,852	10,398	55.26%	53,618	11.19%	0.0
8	100.00 (Default)	79,267	5,115	94.15%	84,164	100.00%	0.0
9	Sub-total	5,459,986	1,678,033	58.05%	6,435,329	1.76%	1.2

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	37.47%	1.8	663,491	0.61%	832	/
2	0.15 to <0.25	15.61%	2.5	6,428	22.08%	8	/
3	0.25 to <0.50	34.45%	1.6	14,827	35.72%	47	/
4	0.50 to <0.75	22.95%	3.5	6,343	51.78%	16	/
5	0.75 to <2.50	13.24%	2.7	13,341	33.04%	95	/
6	2.50 to <10.00	26.48%	1.8	7,657	85.54%	140	/
7	10.00 to <100.00	7.90%	2.6	11,807	35.53%	294	/
8	100.00 (Default)	–	–	–	–	–	/
9	Sub-total	37.44%	1.8	723,898	0.66%	1,434	1,411
Bank exposures							
1	0.00 to <0.15	35.46%	1.9	1,119,521	19.60%	1,288	/
2	0.15 to <0.25	30.78%	0.8	6,203	20.29%	16	/
3	0.25 to <0.50	34.38%	1.0	40,658	36.15%	127	/
4	0.50 to <0.75	33.76%	0.9	103,192	45.99%	454	/
5	0.75 to <2.50	25.23%	1.8	6,477	52.09%	56	/
6	2.50 to <10.00	4.81%	2.8	5,149	18.98%	77	/
7	10.00 to <100.00	37.50%	1.4	10,968	180.58%	254	/
8	100.00 (Default)	67.71%	–	1,893	50.00%	2,413	/
9	Sub-total	35.22%	1.8	1,294,064	21.12%	4,690	3,563
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	35.55%	2.5	10,346,368	19.23%	12,077	/
2	0.15 to <0.25	30.99%	2.7	2,329,995	31.98%	4,064	/
3	0.25 to <0.50	29.19%	2.5	1,844,673	38.10%	4,664	/
4	0.50 to <0.75	28.73%	2.3	929,622	45.61%	3,513	/
5	0.75 to <2.50	28.76%	2.4	2,412,972	67.00%	16,643	/
6	2.50 to <10.00	22.08%	2.0	328,118	77.40%	5,560	/
7	10.00 to <100.00	26.93%	3.1	774,248	127.81%	18,255	/
8	100.00 (Default)	39.48%	–	217,591	44.31%	177,086	/
9	Sub-total	34.03%	2.6	19,183,589	26.25%	241,867	321,075
SME exposures							
1	0.00 to <0.15	27.52%	2.6	29,662	15.12%	44	/
2	0.15 to <0.25	22.90%	2.8	135,046	19.42%	286	/
3	0.25 to <0.50	20.80%	2.8	216,401	23.49%	632	/
4	0.50 to <0.75	20.38%	2.5	168,993	28.71%	719	/
5	0.75 to <2.50	19.23%	2.5	389,447	38.12%	3,125	/
6	2.50 to <10.00	17.36%	1.9	109,097	50.41%	2,231	/
7	10.00 to <100.00	17.24%	1.8	75,717	65.24%	2,240	/
8	100.00 (Default)	41.74%	–	148,019	49.90%	112,273	/
9	Sub-total	22.28%	2.6	1,272,384	31.40%	121,554	163,606
Specialized lending exposures							
1	0.00 to <0.15	21.66%	3.8	511,608	16.90%	512	/
2	0.15 to <0.25	20.63%	4.0	288,320	27.42%	390	/
3	0.25 to <0.50	19.46%	4.1	456,591	34.24%	856	/
4	0.50 to <0.75	17.28%	3.7	144,217	37.28%	401	/
5	0.75 to <2.50	17.92%	3.9	190,600	48.81%	1,061	/
6	2.50 to <10.00	20.09%	4.0	85,160	78.41%	1,295	/
7	10.00 to <100.00	21.59%	4.2	57,148	106.58%	1,295	/
8	100.00 (Default)	17.68%	–	32,360	38.44%	12,384	/
9	Sub-total	20.47%	3.9	1,766,007	27.44%	18,198	25,751

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	5,908,398	–	–	5,908,398	0.05%	1.8
2	0.15 to <0.25	200,134	–	–	200,134	0.18%	0.5
3	0.25 to <0.50	131,380	–	–	131,380	0.33%	0.3
4	0.50 to <0.75	32,770	–	–	32,770	0.60%	0.1
5	0.75 to <2.50	47,236	–	–	47,236	1.36%	0.2
6	2.50 to <10.00	4,931	–	–	4,931	5.94%	0.0
7	10.00 to <100.00	5,473	–	–	5,473	11.19%	0.1
8	100.00 (Default)	2,873	–	–	2,873	100.00%	0.0
9	Sub-total	6,333,200	–	–	6,333,200	0.14%	3.5
Qualifying revolving retail exposures							
1	0.00 to <0.15	–	2,820,758	45.77%	1,291,247	0.05%	11,452.5
2	0.15 to <0.25	–	82,907	38.00%	31,504	0.16%	273.5
3	0.25 to <0.50	632,150	842,651	100.00%	1,474,802	0.37%	8,528.6
4	0.50 to <0.75	333,375	1,530,010	79.95%	1,556,642	0.65%	11,094.7
5	0.75 to <2.50	408,403	335,188	47.97%	569,215	1.71%	1,142.8
6	2.50 to <10.00	232,211	128,840	57.26%	305,988	4.28%	714.1
7	10.00 to <100.00	33,292	8,410	28.39%	35,681	38.69%	90.4
8	100.00 (Default)	72,461	1,592	9.03%	72,821	100.00%	196.4
9	Sub-total	1,711,895	5,750,360	63.05%	5,337,903	2.35%	33,493.3
Residential mortgage exposures							
1	0.00 to <0.15	451,795	5,253	100.00%	457,049	0.12%	50.2
2	0.15 to <0.25	2,304,226	8	100.00%	2,304,234	0.19%	179.2
3	0.25 to <0.50	7,985,868	37,565	100.00%	8,023,433	0.31%	394.5
4	0.50 to <0.75	1,141,516	2,159	100.00%	1,143,675	0.66%	150.7
5	0.75 to <2.50	934,106	24,557	8.05%	958,664	1.45%	86.0
6	2.50 to <10.00	14,116	2,269	43.26%	16,386	6.12%	2.2
7	10.00 to <100.00	160,615	2,423	45.51%	163,039	21.66%	11.6
8	100.00 (Default)	81,507	893	60.09%	91,370	100.00%	7.3
9	Sub-total	13,073,753	75,131	66.00%	13,157,854	1.36%	882.1
Other retail exposures							
1	0.00 to <0.15	–	2,860,430	25.26%	722,761	0.03%	2,645.2
2	0.15 to <0.25	644	10,889	9.33%	1,661	0.19%	6.2
3	0.25 to <0.50	63,219	53,655	90.19%	111,613	0.40%	149.8
4	0.50 to <0.75	627,058	190,457	94.78%	807,583	0.57%	232.8
5	0.75 to <2.50	270,315	303,303	84.57%	526,841	1.48%	1,486.9
6	2.50 to <10.00	237,163	422,723	0.49%	239,251	7.09%	31.9
7	10.00 to <100.00	2,879	906	79.99%	3,605	24.75%	1.6
8	100.00 (Default)	112,555	3,344	35.84%	117,903	100.00%	156.4
9	Sub-total	1,313,836	3,845,710	31.54%	2,531,221	5.88%	4,711.3
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	3,488,504	176,141	53.83%	3,583,321	0.05%	1.6
2	0.15 to <0.25	346,210	9,910	53.83%	351,545	0.18%	0.2
3	0.25 to <0.50	132,319	1,725	65.59%	133,451	0.33%	0.1
4	0.50 to <0.75	27,330	–	–	27,330	0.60%	0.0
5	0.75 to <2.50	50,670	5,779	53.83%	53,781	1.43%	0.0
6	2.50 to <10.00	3,631	–	–	3,631	5.94%	0.0
7	10.00 to <100.00	5,945	442	52.55%	6,342	11.19%	0.0
8	100.00 (Default)	135	264	100.00%	400	100.00%	0.0
9	Sub-total	4,054,747	194,263	53.99%	4,159,803	0.13%	2.2

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	6,125,990	103.68%	3,154	/
2	0.15 to <0.25	90.00%	5.0	303,040	151.41%	324	/
3	0.25 to <0.50	90.00%	5.0	255,869	194.75%	390	/
4	0.50 to <0.75	90.00%	5.0	81,356	248.25%	176	/
5	0.75 to <2.50	90.00%	5.0	132,660	280.83%	580	/
6	2.50 to <10.00	90.00%	5.0	21,913	444.32%	263	/
7	10.00 to <100.00	90.00%	5.0	32,118	586.78%	551	/
8	100.00 (Default)	90.00%	–	32,322	1,125.00%	2,585	/
9	Sub-total	90.00%	5.0	6,985,272	110.29%	8,027	/
Qualifying revolving retail exposures							
1	0.00 to <0.15	74.19%	–	33,677	2.60%	519	/
2	0.15 to <0.25	69.58%	–	1,929	6.12%	35	/
3	0.25 to <0.50	80.22%	–	209,902	14.23%	4,437	/
4	0.50 to <0.75	84.60%	–	365,223	23.46%	8,685	/
5	0.75 to <2.50	80.10%	–	260,599	45.78%	7,798	/
6	2.50 to <10.00	83.14%	–	276,471	90.35%	10,845	/
7	10.00 to <100.00	81.72%	–	86,230	241.66%	11,396	/
8	100.00 (Default)	80.98%	–	3,747	5.14%	61,524	/
9	Sub-total	80.15%	–	1,237,781	23.18%	105,242	50,199
Residential mortgage exposures							
1	0.00 to <0.15	41.02%	–	45,012	9.84%	196	/
2	0.15 to <0.25	31.55%	–	287,823	12.49%	1,424	/
3	0.25 to <0.50	31.28%	–	1,398,332	17.42%	7,891	/
4	0.50 to <0.75	30.58%	–	332,074	29.03%	2,326	/
5	0.75 to <2.50	33.26%	–	487,698	50.87%	4,518	/
6	2.50 to <10.00	30.60%	–	17,852	108.94%	298	/
7	10.00 to <100.00	31.33%	–	247,275	151.66%	11,100	/
8	100.00 (Default)	32.54%	–	25,240	27.62%	27,718	/
9	Sub-total	31.76%	–	2,841,310	21.59%	55,475	20,033
Other retail exposures							
1	0.00 to <0.15	0.02%	–	34	0.00%	0	/
2	0.15 to <0.25	86.45%	–	578	34.81%	2	/
3	0.25 to <0.50	51.33%	–	37,175	33.30%	243	/
4	0.50 to <0.75	31.42%	–	212,826	26.35%	1,550	/
5	0.75 to <2.50	33.92%	–	212,936	40.41%	2,942	/
6	2.50 to <10.00	19.22%	–	80,029	33.44%	2,773	/
7	10.00 to <100.00	42.13%	–	3,587	99.50%	407	/
8	100.00 (Default)	52.13%	–	11,636	9.86%	60,857	/
9	Sub-total	23.71%	–	558,802	22.07%	68,777	27,041
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	32.35%	1.2	378,447	10.56%	723	/
2	0.15 to <0.25	31.16%	1.6	94,864	26.98%	197	/
3	0.25 to <0.50	29.10%	1.4	42,043	31.50%	129	/
4	0.50 to <0.75	31.96%	1.6	12,409	45.40%	52	/
5	0.75 to <2.50	31.78%	1.9	38,998	72.51%	246	/
6	2.50 to <10.00	31.19%	1.2	3,618	99.65%	67	/
7	10.00 to <100.00	29.52%	2.0	8,209	129.43%	209	/
8	100.00 (Default)	20.03%	–	74	18.59%	74	/
9	Sub-total	32.13%	1.2	578,665	13.91%	1,700	2,104

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	1,603,853	18,425	53.83%	1,613,772	0.06%	0.1
2	0.15 to <0.25	180,259	10,188	53.83%	185,744	0.18%	0.0
3	0.25 to <0.50	47,376	–	–	47,376	0.33%	0.0
4	0.50 to <0.75	32,319	–	–	32,319	0.60%	0.0
5	0.75 to <2.50	24,968	–	–	24,968	1.77%	0.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	1,888,779	28,614	53.83%	1,904,182	0.11%	0.2
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	22,753	–	–	22,753	0.03%	2.9
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	26,740	–	–	26,740	2.10%	5.4
6	2.50 to <10.00	21	–	–	21	3.63%	0.3
7	10.00 to <100.00	1	–	–	1	28.14%	0.0
8	100.00 (Default)	2,018	–	–	2,267	100.00%	0.4
9	Sub-total	51,535	–	–	51,783	5.48%	9.1
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	22,271	–	–	22,271	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	6,563	–	–	6,563	11.19%	0.0
8	100.00 (Default)	0	–	–	0	100.00%	0.0
9	Sub-total	28,835	–	–	28,835	2.59%	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	5	–	–	5	27.35%	0.0
8	100.00 (Default)	15	–	–	15	100.00%	0.0
9	Sub-total	20	–	–	20	81.13%	0.0
Total (all portfolios)		205,889,796	58,799,480	43.49%	231,644,532	0.72%	39,156.1

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	37.18%	1.1	204,363	12.66%	431	/
2	0.15 to <0.25	37.28%	1.0	43,187	23.25%	124	/
3	0.25 to <0.50	37.50%	1.0	16,315	34.43%	58	/
4	0.50 to <0.75	37.48%	0.5	14,098	43.62%	72	/
5	0.75 to <2.50	37.47%	0.8	19,241	77.06%	165	/
6	2.50 to <10.00	-	-	-	-	-	/
7	10.00 to <100.00	-	-	-	-	-	/
8	100.00 (Default)	-	-	-	-	-	/
9	Sub-total	37.21%	1.0	297,206	15.60%	853	-
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	31.30%	-	654	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	38.99%	-	20,217	75.60%	220	/
6	2.50 to <10.00	31.30%	-	18	86.75%	0	/
7	10.00 to <100.00	93.54%	-	2	235.09%	0	/
8	100.00 (Default)	33.14%	-	258	11.40%	730	/
9	Sub-total	35.35%	-	21,151	40.84%	953	398
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	100.00%	-	8,769	39.37%	13	/
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%	-	26,827	408.75%	734	/
8	100.00 (Default)	123.02%	-	0	100.00%	-	/
9	Sub-total	100.00%	-	35,597	123.44%	748	-
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	102.89%	-	13	256.46%	1	/
8	100.00 (Default)	102.89%	-	19	124.72%	14	/
9	Sub-total	102.89%	-	32	158.92%	15	-
Total (all portfolios)		37.43%	2.0	36,795,765	15.88%	629,538	615,184

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

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2018					
		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	105,850,780	1,702,910	57.81%	106,866,872	0.00%	0.3
2	0.15 to <0.25	7,435	1,146	100.00%	8,582	0.19%	0.0
3	0.25 to <0.50	87,567	8,650	54.39%	56,246	0.35%	0.0
4	0.50 to <0.75	70,341	–	–	70,341	0.63%	0.0
5	0.75 to <2.50	44,973	6,567	51.16%	45,120	1.72%	0.0
6	2.50 to <10.00	4,863	15,597	54.39%	13,346	5.88%	0.0
7	10.00 to <100.00	38,093	14,005	100.00%	52,335	11.29%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	106,104,055	1,748,878	58.10%	107,112,844	0.00%	0.3
Bank exposures							
1	0.00 to <0.15	5,266,731	871,867	48.83%	5,708,988	0.07%	0.5
2	0.15 to <0.25	147,698	198,056	74.80%	295,787	0.19%	0.0
3	0.25 to <0.50	239,774	10,205	35.95%	242,761	0.35%	0.0
4	0.50 to <0.75	150,713	15,590	34.61%	156,110	0.63%	0.0
5	0.75 to <2.50	11,745	23,640	34.27%	19,564	1.58%	0.0
6	2.50 to <10.00	39,193	9,176	33.10%	42,231	5.88%	0.0
7	10.00 to <100.00	7,369	327,192	0.39%	8,607	11.29%	0.0
8	100.00 (Default)	770	–	–	3,986	100.00%	0.0
9	Sub-total	5,863,997	1,455,729	40.90%	6,478,037	0.22%	0.7
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	40,738,223	37,092,294	45.22%	57,399,825	0.07%	12.1
2	0.15 to <0.25	6,413,179	5,076,434	20.46%	7,444,456	0.18%	6.0
3	0.25 to <0.50	3,402,840	1,016,944	52.72%	3,929,254	0.34%	5.2
4	0.50 to <0.75	1,401,195	455,577	55.53%	1,648,950	0.63%	2.5
5	0.75 to <2.50	3,854,592	1,068,477	54.40%	4,429,323	1.77%	3.1
6	2.50 to <10.00	514,293	124,309	51.27%	573,893	5.88%	0.7
7	10.00 to <100.00	420,726	258,924	43.85%	546,138	11.29%	0.5
8	100.00 (Default)	213,381	100,662	56.82%	413,668	100.00%	1.3
9	Sub-total	56,958,431	45,193,625	42.96%	76,385,512	0.87%	32.0
SME exposures							
1	0.00 to <0.15	167,695	61,999	54.12%	201,254	0.08%	0.7
2	0.15 to <0.25	670,750	38,135	39.48%	685,806	0.18%	2.6
3	0.25 to <0.50	847,754	46,958	40.80%	866,915	0.35%	3.6
4	0.50 to <0.75	664,033	30,612	39.57%	676,147	0.62%	3.1
5	0.75 to <2.50	1,126,644	55,819	51.13%	1,155,184	1.58%	4.7
6	2.50 to <10.00	247,037	7,165	55.59%	251,020	5.87%	1.4
7	10.00 to <100.00	130,204	3,887	39.42%	134,043	11.29%	0.5
8	100.00 (Default)	234,611	2,965	44.16%	337,110	100.00%	5.1
9	Sub-total	4,088,730	247,543	46.56%	4,307,483	9.14%	22.0
Specialized lending exposures							
1	0.00 to <0.15	2,844,509	819,867	58.77%	3,326,366	0.08%	0.6
2	0.15 to <0.25	748,176	383,011	61.52%	983,833	0.19%	0.1
3	0.25 to <0.50	1,157,262	362,511	57.52%	1,365,787	0.35%	0.2
4	0.50 to <0.75	324,144	185,322	64.51%	443,708	0.63%	0.0
5	0.75 to <2.50	390,171	129,900	54.07%	460,415	1.65%	0.0
6	2.50 to <10.00	55,854	13,325	56.33%	63,360	5.88%	0.0
7	10.00 to <100.00	55,191	6,113	89.25%	62,904	11.29%	0.0
8	100.00 (Default)	55,404	6,691	85.74%	61,147	100.00%	0.0
9	Sub-total	5,630,715	1,906,742	59.50%	6,767,524	1.35%	1.2

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2018					
		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	37.79%	1.7	686,297	0.64%	917	/
2	0.15 to <0.25	8.99%	2.1	1,246	14.52%	1	/
3	0.25 to <0.50	23.79%	2.0	14,575	25.91%	46	/
4	0.50 to <0.75	30.05%	1.1	30,075	42.75%	133	/
5	0.75 to <2.50	30.05%	2.9	33,617	74.50%	226	/
6	2.50 to <10.00	25.88%	1.8	11,643	87.23%	203	/
7	10.00 to <100.00	7.30%	2.5	17,421	33.28%	431	/
8	100.00 (Default)	–	–	–	–	–	/
9	Sub-total	37.75%	1.7	794,876	0.74%	1,960	2,436
Bank exposures							
1	0.00 to <0.15	35.67%	1.6	1,132,451	19.83%	1,480	/
2	0.15 to <0.25	36.72%	0.8	87,025	29.42%	206	/
3	0.25 to <0.50	34.73%	0.8	88,894	36.61%	295	/
4	0.50 to <0.75	33.22%	0.9	77,945	49.92%	326	/
5	0.75 to <2.50	21.43%	1.4	8,838	45.17%	71	/
6	2.50 to <10.00	10.48%	3.4	17,349	41.08%	260	/
7	10.00 to <100.00	37.98%	0.6	14,895	173.04%	369	/
8	100.00 (Default)	68.61%	–	1,729	43.37%	2,596	/
9	Sub-total	35.44%	1.6	1,429,129	22.06%	5,606	4,713
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	35.83%	2.5	11,972,698	20.85%	14,516	/
2	0.15 to <0.25	31.33%	2.7	2,438,252	32.75%	4,431	/
3	0.25 to <0.50	28.30%	2.6	1,488,112	37.87%	3,892	/
4	0.50 to <0.75	26.45%	2.7	766,445	46.48%	2,748	/
5	0.75 to <2.50	27.71%	2.4	3,000,765	67.74%	21,906	/
6	2.50 to <10.00	20.22%	2.0	401,107	69.89%	6,823	/
7	10.00 to <100.00	27.50%	2.8	701,903	128.52%	16,960	/
8	100.00 (Default)	43.73%	–	169,869	41.06%	167,349	/
9	Sub-total	34.19%	2.6	20,939,154	27.41%	238,628	343,772
SME exposures							
1	0.00 to <0.15	28.09%	2.6	31,793	15.79%	46	/
2	0.15 to <0.25	22.63%	2.8	135,678	19.78%	294	/
3	0.25 to <0.50	22.26%	2.6	223,910	25.82%	675	/
4	0.50 to <0.75	20.50%	2.5	201,814	29.84%	873	/
5	0.75 to <2.50	20.52%	2.5	473,401	40.98%	3,814	/
6	2.50 to <10.00	17.93%	1.9	129,258	51.49%	2,646	/
7	10.00 to <100.00	16.48%	1.8	85,528	63.80%	2,494	/
8	100.00 (Default)	41.40%	–	172,561	51.18%	126,227	/
9	Sub-total	22.91%	2.5	1,453,947	33.75%	137,072	209,921
Specialized lending exposures							
1	0.00 to <0.15	29.87%	3.8	801,066	24.08%	819	/
2	0.15 to <0.25	29.55%	3.9	393,606	40.00%	552	/
3	0.25 to <0.50	25.88%	4.3	642,003	47.00%	1,237	/
4	0.50 to <0.75	30.79%	3.9	304,608	68.65%	860	/
5	0.75 to <2.50	26.37%	4.0	343,483	74.60%	1,997	/
6	2.50 to <10.00	31.09%	4.3	78,538	123.95%	1,158	/
7	10.00 to <100.00	33.09%	3.7	100,672	160.04%	2,350	/
8	100.00 (Default)	21.36%	–	23,305	38.11%	11,370	/
9	Sub-total	28.81%	4.0	2,687,285	39.70%	20,347	36,339

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2018					
		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	7,147,083	8,015	100.00%	7,155,099	0.06%	1.9
2	0.15 to <0.25	258,992	5,285	100.00%	264,278	0.19%	0.6
3	0.25 to <0.50	106,159	–	–	106,159	0.35%	0.3
4	0.50 to <0.75	33,897	–	–	33,897	0.63%	0.1
5	0.75 to <2.50	108,625	–	–	108,625	1.71%	0.2
6	2.50 to <10.00	10,472	–	–	10,472	5.88%	0.0
7	10.00 to <100.00	3,374	–	–	3,374	11.29%	0.0
8	100.00 (Default)	9,425	–	–	9,425	100.00%	0.0
9	Sub-total	7,678,031	13,300	100.00%	7,691,332	0.23%	3.6
Qualifying revolving retail exposures							
1	0.00 to <0.15	–	2,906,284	44.79%	1,301,814	0.05%	11,754.0
2	0.15 to <0.25	–	83,174	39.06%	32,487	0.17%	274.5
3	0.25 to <0.50	603,507	848,420	100.00%	1,451,927	0.38%	8,629.9
4	0.50 to <0.75	341,072	1,413,620	73.54%	1,380,668	0.66%	10,342.8
5	0.75 to <2.50	412,305	319,624	48.33%	566,809	1.58%	1,186.1
6	2.50 to <10.00	250,995	122,421	62.45%	327,448	4.39%	730.2
7	10.00 to <100.00	22,014	5,747	40.21%	24,325	38.52%	77.0
8	100.00 (Default)	66,809	1,709	9.81%	67,246	100.00%	187.9
9	Sub-total	1,696,704	5,701,002	60.61%	5,152,727	2.24%	33,182.8
Residential mortgage exposures							
1	0.00 to <0.15	522,142	5,880	100.00%	528,023	0.12%	57.4
2	0.15 to <0.25	2,502,465	22	100.00%	2,502,487	0.20%	185.2
3	0.25 to <0.50	7,724,253	47,605	100.00%	7,771,859	0.32%	380.1
4	0.50 to <0.75	1,256,565	2,499	100.00%	1,259,065	0.67%	159.1
5	0.75 to <2.50	977,036	29,824	7.69%	1,006,861	1.46%	89.2
6	2.50 to <10.00	16,588	2,721	49.75%	19,309	6.18%	2.6
7	10.00 to <100.00	161,902	2,977	42.14%	164,879	25.96%	12.4
8	100.00 (Default)	88,654	1,034	59.84%	102,230	100.00%	8.0
9	Sub-total	13,249,609	92,565	66.47%	13,354,716	1.50%	894.4
Other retail exposures							
1	0.00 to <0.15	–	2,987,133	10.29%	307,385	0.03%	2,768.2
2	0.15 to <0.25	663	12,675	8.71%	1,768	0.19%	6.6
3	0.25 to <0.50	56,892	49,324	88.97%	100,779	0.40%	52.8
4	0.50 to <0.75	666,091	178,138	94.03%	833,603	0.57%	305.1
5	0.75 to <2.50	286,445	338,848	84.89%	574,097	1.53%	1,560.9
6	2.50 to <10.00	268,813	439,047	0.70%	271,896	7.45%	35.7
7	10.00 to <100.00	3,962	994	77.43%	4,731	27.38%	1.9
8	100.00 (Default)	116,537	3,840	44.04%	123,749	100.00%	150.7
9	Sub-total	1,399,406	4,010,003	20.27%	2,218,012	7.18%	4,882.1
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	3,679,644	124,462	54.39%	3,747,339	0.06%	1.5
2	0.15 to <0.25	278,012	7,915	54.39%	282,317	0.19%	0.2
3	0.25 to <0.50	114,238	10,515	56.88%	120,220	0.35%	0.1
4	0.50 to <0.75	17,083	542	54.39%	17,377	0.63%	0.0
5	0.75 to <2.50	44,896	9,024	54.39%	49,805	1.79%	0.0
6	2.50 to <10.00	1,688	–	–	1,688	5.88%	0.0
7	10.00 to <100.00	2,735	424	54.39%	3,077	11.29%	0.0
8	100.00 (Default)	2,876	417	100.00%	3,293	100.00%	0.0
9	Sub-total	4,141,176	153,301	54.68%	4,225,121	0.19%	2.1

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2018					
		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	7,483,979	104.59%	4,363	/
2	0.15 to <0.25	90.00%	5.0	385,963	146.04%	451	/
3	0.25 to <0.50	90.00%	5.0	215,681	203.16%	334	/
4	0.50 to <0.75	90.00%	5.0	75,394	222.41%	192	/
5	0.75 to <2.50	90.00%	5.0	344,356	317.01%	1,674	/
6	2.50 to <10.00	90.00%	5.0	46,319	442.29%	554	/
7	10.00 to <100.00	90.00%	5.0	19,922	590.31%	342	/
8	100.00 (Default)	90.00%	–	106,032	1,125.00%	8,482	/
9	Sub-total	90.00%	5.0	8,677,649	112.82%	16,395	/
Qualifying revolving retail exposures							
1	0.00 to <0.15	73.44%	–	33,619	2.58%	518	/
2	0.15 to <0.25	69.28%	–	2,111	6.50%	38	/
3	0.25 to <0.50	79.33%	–	207,588	14.29%	4,406	/
4	0.50 to <0.75	82.53%	–	321,598	23.29%	7,684	/
5	0.75 to <2.50	80.95%	–	246,162	43.42%	7,214	/
6	2.50 to <10.00	84.68%	–	306,010	93.45%	12,110	/
7	10.00 to <100.00	79.56%	–	55,896	229.78%	7,560	/
8	100.00 (Default)	79.62%	–	131	0.19%	56,694	/
9	Sub-total	79.16%	–	1,173,119	22.76%	96,226	47,354
Residential mortgage exposures							
1	0.00 to <0.15	40.84%	–	52,322	9.90%	228	/
2	0.15 to <0.25	31.56%	–	321,258	12.83%	1,618	/
3	0.25 to <0.50	31.16%	–	1,386,317	17.83%	7,905	/
4	0.50 to <0.75	30.41%	–	366,423	29.10%	2,570	/
5	0.75 to <2.50	32.33%	–	504,945	50.15%	4,692	/
6	2.50 to <10.00	30.33%	–	20,964	108.56%	353	/
7	10.00 to <100.00	31.04%	–	246,727	149.64%	13,218	/
8	100.00 (Default)	33.87%	–	26,075	25.50%	32,540	/
9	Sub-total	31.65%	–	2,925,034	21.90%	63,127	26,147
Other retail exposures							
1	0.00 to <0.15	0.06%	–	39	0.01%	0	/
2	0.15 to <0.25	85.68%	–	618	34.96%	3	/
3	0.25 to <0.50	31.51%	–	19,187	19.03%	118	/
4	0.50 to <0.75	30.43%	–	215,303	25.82%	1,542	/
5	0.75 to <2.50	34.97%	–	242,035	42.15%	3,413	/
6	2.50 to <10.00	18.94%	–	93,162	34.26%	3,255	/
7	10.00 to <100.00	42.10%	–	4,650	98.27%	592	/
8	100.00 (Default)	52.56%	–	11,972	9.67%	64,433	/
9	Sub-total	27.34%	–	586,969	26.46%	73,358	31,159
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	32.60%	1.3	467,248	12.46%	877	/
2	0.15 to <0.25	31.37%	1.6	81,541	28.88%	175	/
3	0.25 to <0.50	33.34%	1.8	48,272	40.15%	140	/
4	0.50 to <0.75	31.57%	2.8	10,477	60.28%	34	/
5	0.75 to <2.50	30.72%	1.5	36,793	73.87%	276	/
6	2.50 to <10.00	31.79%	2.3	1,889	111.89%	31	/
7	10.00 to <100.00	33.42%	2.1	4,859	157.88%	116	/
8	100.00 (Default)	24.36%	–	781	23.72%	739	/
9	Sub-total	32.50%	1.3	651,861	15.42%	2,391	3,957

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2018					
		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	1,725,995	20,781	54.39%	1,737,298	0.07%	0.1
2	0.15 to <0.25	162,314	–	–	162,314	0.19%	0.0
3	0.25 to <0.50	24,997	–	–	24,997	0.35%	0.0
4	0.50 to <0.75	2,165	–	–	2,165	0.63%	0.0
5	0.75 to <2.50	41,543	–	–	41,543	1.96%	0.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	1,957,016	20,781	54.39%	1,968,319	0.12%	0.2
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	26,040	–	–	26,040	0.03%	3.2
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	33,737	–	–	33,737	2.12%	6.3
6	2.50 to <10.00	45	–	–	45	3.45%	0.3
7	10.00 to <100.00	1	–	–	1	29.61%	0.0
8	100.00 (Default)	2,102	–	–	2,442	100.00%	0.5
9	Sub-total	61,927	–	–	62,267	5.09%	10.4
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	27,666	–	–	27,666	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	8,046	–	–	8,046	11.29%	0.0
8	100.00 (Default)	0	–	–	0	100.00%	0.0
9	Sub-total	35,714	–	–	35,714	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	1	–	–	1	1.21%	0.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	5	–	–	5	27.53%	0.0
8	100.00 (Default)	21	–	–	21	100.00%	0.0
9	Sub-total	28	–	–	28	81.61%	0.0
Total (all portfolios)		208,865,543	60,543,474	44.13%	235,759,642	0.71%	39,032.4

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2018					
		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	37.49%	1.1	251,112	14.45%	546	/
2	0.15 to <0.25	37.67%	1.0	39,484	24.32%	116	/
3	0.25 to <0.50	38.01%	1.0	8,999	36.00%	33	/
4	0.50 to <0.75	38.01%	1.0	1,077	49.75%	5	/
5	0.75 to <2.50	38.01%	1.0	35,206	84.74%	310	/
6	2.50 to <10.00	-	-	-	-	-	/
7	10.00 to <100.00	-	-	-	-	-	/
8	100.00 (Default)	-	-	-	-	-	/
9	Sub-total	37.52%	1.1	335,880	17.06%	1,011	-
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	31.29%	-	748	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	39.10%	-	25,626	75.95%	280	/
6	2.50 to <10.00	31.29%	-	38	84.37%	0	/
7	10.00 to <100.00	68.82%	-	2	175.29%	0	/
8	100.00 (Default)	35.46%	-	280	11.48%	843	/
9	Sub-total	35.68%	-	26,696	42.87%	1,128	523
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	100.00%	-	8,882	32.10%	13	/
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%	-	33,010	410.25%	908	/
8	100.00 (Default)	124.26%	-	0	100.00%	-	/
9	Sub-total	100.00%	-	41,893	117.30%	921	-
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	101.06%	-	1	111.36%	0	/
6	2.50 to <10.00	-	-	-	-	-	/
7	10.00 to <100.00	101.06%	-	13	252.38%	1	/
8	100.00 (Default)	101.06%	-	31	146.61%	19	/
9	Sub-total	101.06%	-	46	165.79%	20	-
Total (all portfolios)		38.09%	2.0	41,723,545	17.69%	658,197	706,325

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

Item No.	Portfolio	September 30, 2019		September 30, 2018	
		a	b	a	b
		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign exposures – FIRB	–	–	–	–
2	Sovereign exposures – AIRB	725,690	723,898	797,296	794,876
3	Bank exposures – FIRB	–	–	–	–
4	Bank exposures – AIRB	1,297,432	1,294,064	1,429,828	1,429,129
5	Corporate exposures (excluding specialized lending) – FIRB	–	–	–	–
6	Corporate exposures (excluding specialized lending) – AIRB	20,493,192	20,455,974	22,438,067	22,393,101
7	Specialized lending – FIRB	–	–	–	–
8	Specialized lending – AIRB	1,766,007	1,766,007	2,687,285	2,687,285
9	Retail - Qualifying revolving retail exposures	1,237,781	1,237,781	1,173,119	1,173,119
10	Retail - Residential mortgage exposures	2,841,310	2,841,310	2,925,034	2,925,034
11	Other retail exposures	558,802	558,802	586,969	586,969
12	Equity – FIRB	–	–	–	–
13	Equity – AIRB	6,985,272	6,985,272	8,677,649	8,677,649
14	Purchased receivables – FIRB	–	–	–	–
15	Purchased receivables – AIRB	932,620	932,620	1,056,333	1,056,333
16	Exposures relating to lease fees in lease transactions	32	32	46	46
17	Total	36,838,143	36,795,765	41,771,631	41,723,545

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

Millions of yen, %

September 30, 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	65,055	11,125	50%	–	4,181	–	66,844	71,026	35,513	–	
	2.5 years or more	10,943	–	70%	–	3,407	–	7,536	10,943	7,660	43	
Good	Less than 2.5 years	3,429	18,269	70%	–	5,809	–	7,454	13,263	9,284	53	
	2.5 years or more	13,240	9,254	90%	–	9,392	–	8,829	18,222	16,400	145	
Satisfactory	/	37,854	–	115%	–	19,854	–	18,000	37,854	43,532	1,059	
Weak	/	–	–	250%	–	–	–	–	–	–	–	
Default	/	–	–	–	–	–	–	–	–	–	–	
Total	/	130,523	38,649	–	–	42,645	–	108,665	151,310	112,390	1,302	
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	4,825	1,930	70%						5,864	4,105	23
	2.5 years or more	6,917	1,858	95%						7,918	7,522	31
Good	Less than 2.5 years	1,022	508	95%						1,295	1,231	5
	2.5 years or more	–	–	120%						–	–	–
Satisfactory	/	–	–	140%						–	–	–
Weak	/	9,486	5,869	250%						12,646	31,615	1,011
Default	/	–	–	–						–	–	–
Total	/	22,252	10,166	–						27,724	44,473	1,071
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	139,013	12,873	300%						151,886	455,660		
Simple Risk Weight Method – unlisted equities	389,269	–	400%						389,269	1,557,078		
Internal Models Method	–	–	–						–	–		
Total	528,282	12,873	–						541,156	2,012,739		
Equity exposures subject to a risk weight of 100%												
Equity exposures subject to a risk weight of 100% as stipulated in Paragraph 1 of Article 166 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Holding Company Capital Adequacy Notification	–	–	100%						–	–		

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

Millions of yen, %

September 30, 2018												
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	32,673	1,992	50%	–	–	–	33,757	33,757	16,878	–	
	2.5 years or more	34,227	10,967	70%	–	4,371	–	35,797	40,169	28,118	160	
Good	Less than 2.5 years	41,284	9,266	70%	–	2,932	–	43,391	46,323	32,426	185	
	2.5 years or more	46,281	30,221	90%	–	43,106	–	19,612	62,718	56,447	501	
Satisfactory	/	5,000	3,120	115%	–	1,697	–	5,000	6,697	7,701	187	
Weak	/	–	–	250%	–	–	–	–	–	–	–	
Default	/	–	–	–	–	–	–	–	–	–	–	
Total	/	159,467	55,567	–	–	52,108	–	137,558	189,666	141,572	1,035	
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	28,879	7,195	95%						32,793	31,153	131
	2.5 years or more	–	–	120%						–	–	–
Satisfactory	/	–	–	140%						–	–	–
Weak	/	8,992	7,332	250%						12,980	32,452	1,038
Default	/	–	–	–	–	–	–					
Total	/	37,872	14,527	–	45,773	63,605	1,169					
Equity exposures (Market-Based Approach, etc.)												
Equity exposures subject to the Market-Based Approach												
Category	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses		
Simple Risk Weight Method – publicly traded equities	93,125	11,201	300%	/					104,327	312,982		
Simple Risk Weight Method – unlisted equities	380,502	–	400%						380,502	1,522,008		
Internal Models Method	–	–	–						–	–		
Total	473,628	11,201	–						484,829	1,834,990		
Equity exposures subject to a risk weight of 100%												
Equity exposures subject to a risk weight of 100% as stipulated in Paragraph 1 of Article 166 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Holding Company Capital Adequacy Notification	–	–	100%	/					–	–		

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

Item No.		September 30, 2019					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EPFE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	-	-	/	1.4	-	-
	Current exposure method	2,984,346	3,222,161	/	/	6,202,291	2,453,911
2	Expected exposure method	/	/	-	-	-	-
3	Simple Approach for credit risk mitigation	/	/	/	/	-	-
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	28,421,705	1,471,944
5	Exposure variation estimation model	/	/	/	/	-	-
6	Total	/	/	/	/	/	3,925,855

Millions of yen

Item No.		September 30, 2018					
		a	b	c	d	e	f
		Replacement cost	Add-on	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	-	-	/	1.4	-	-
	Current exposure method	2,654,812	3,320,133	/	/	5,962,746	2,503,564
2	Expected exposure method	/	/	-	-	-	-
3	Simple Approach for credit risk mitigation	/	/	/	/	-	-
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	28,259,639	1,319,710
5	Exposure variation estimation model	/	/	/	/	-	-
6	Total	/	/	/	/	/	3,823,275

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

Item No.		September 30, 2019		September 30, 2018	
		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	6,183,717	4,349,752	5,968,735	3,832,468
5	Total portfolios subject to amount corresponding to CVA risk	6,183,717	4,349,752	5,968,735	3,832,468

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

Item No.	Regulatory portfolio Risk weight	September 30, 2019								
		a	b	c	d	e	f	g	h	i
		Credit equivalent amounts (after taking into account the CRM effects)								
		0%	10%	20%	50%	75%	100%	150%	Others	Total
1	Government of Japan and Bank of Japan	175	-	-	-	-	-	-	-	175
2	Central governments and central banks of foreign countries	57,098	-	395,604	9,318	-	35,519	-	-	497,540
3	Bank for International Settlements, etc.	2,916	-	-	-	-	-	-	-	2,916
4	Local authorities in Japan	-	-	-	-	-	-	-	-	-
5	Non-central government, etc. public sector entities in foreign countries	-	-	13,126	-	-	-	-	-	13,126
6	Multilateral development banks	3,198	-	2,352	4,345	-	-	-	-	9,896
7	Local authority financial institutions	-	-	-	-	-	-	-	-	-
8	Government agencies in Japan	-	2,541	127	-	-	-	-	-	2,669
9	Local authority land development corporations, public housing corporations, and regional public road corporations	-	-	-	-	-	-	-	-	-
10	Financial institutions and type I financial instruments business operators	-	-	1,070,598	274,720	-	41,469	57	-	1,386,845
11	Corporates, etc.	-	-	-	-	-	1,353,218	-	-	1,353,218
12	SMEs, etc. and individuals	-	-	-	-	401	-	-	-	401
13	Other than the above	-	-	-	-	-	756,913	-	-	756,913
14	Total	63,389	2,541	1,481,809	288,383	401	2,187,120	57	-	4,023,703

Millions of yen

Item No.	Regulatory portfolio Risk weight	September 30, 2018								
		a	b	c	d	e	f	g	h	i
		Credit equivalent amounts (after taking into account the CRM effects)								
		0%	10%	20%	50%	75%	100%	150%	Others	Total
1	Government of Japan and Bank of Japan	521	-	-	-	-	-	-	-	521
2	Central governments and central banks of foreign countries	33,600	-	384,052	2,865	-	3,791	-	-	424,310
3	Bank for International Settlements, etc.	-	-	-	-	-	-	-	-	-
4	Local authorities in Japan	4,931	-	-	-	-	-	-	-	4,931
5	Non-central government, etc. public sector entities in foreign countries	-	-	1,819	-	-	403	-	-	2,223
6	Multilateral development banks	3,484	-	3,168	4,595	-	-	-	-	11,248
7	Local authority financial institutions	-	-	-	-	-	-	-	-	-
8	Government agencies in Japan	-	3,234	34	-	-	-	-	-	3,269
9	Local authority land development corporations, public housing corporations, and regional public road corporations	-	-	-	-	-	-	-	-	-
10	Financial institutions and type I financial instruments business operators	-	-	1,109,735	271,652	-	38,337	40	-	1,419,766
11	Corporates, etc.	-	-	-	-	-	1,093,787	-	-	1,093,787
12	SMEs, etc. and individuals	-	-	-	-	428	-	-	-	428
13	Other than the above	-	-	-	-	-	801,478	-	-	801,478
14	Total	42,538	3,234	1,498,810	279,113	428	1,937,799	40	-	3,761,966

CCR4: IRB – CCR exposures by portfolio and PD scale

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	25,052,473	0.00%	0.0	37.42%	4.7	23,531	0.09%
2	0.15 to <0.25	89	0.18%	0.0	37.69%	1.0	21	23.50%
3	0.25 to <0.50	286	0.33%	0.0	36.46%	5.0	194	67.74%
4	0.50 to <0.75	122	0.60%	0.0	17.62%	3.3	31	25.47%
5	0.75 to <2.50	144	1.13%	0.0	36.65%	1.2	93	64.46%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	257	11.19%	0.0	0.28%	5.0	3	1.47%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	25,053,374	0.00%	0.0	37.42%	4.7	23,875	0.09%
Bank exposures								
1	0.00 to <0.15	2,533,163	0.06%	0.9	28.65%	2.1	418,976	16.53%
2	0.15 to <0.25	53,390	0.18%	0.4	33.61%	1.5	12,227	22.90%
3	0.25 to <0.50	24,942	0.33%	0.0	35.50%	0.8	9,702	38.89%
4	0.50 to <0.75	2,220	0.60%	0.0	15.78%	1.7	501	22.56%
5	0.75 to <2.50	8,104	1.78%	0.0	36.69%	0.4	6,617	81.65%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	6,480	11.19%	0.0	30.52%	4.9	10,465	161.49%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	2,628,300	0.10%	1.4	28.83%	2.1	458,490	17.44%
Corporate exposures (excluding SME exposures and specialized lending)								
1	0.00 to <0.15	2,204,209	0.06%	3.5	36.84%	2.7	472,963	21.45%
2	0.15 to <0.25	137,456	0.18%	1.0	34.47%	3.7	58,639	42.66%
3	0.25 to <0.50	85,783	0.33%	0.7	35.79%	2.1	39,718	46.30%
4	0.50 to <0.75	23,817	0.60%	0.3	34.15%	3.2	15,443	64.83%
5	0.75 to <2.50	45,281	1.56%	0.5	30.19%	2.7	30,806	68.03%
6	2.50 to <10.00	1,866	5.94%	0.0	29.36%	2.8	1,940	103.95%
7	10.00 to <100.00	40,160	11.19%	0.2	25.05%	2.9	46,485	115.74%
8	100.00 (Default)	1,309	100.00%	0.0	25.43%	–	532	40.65%
9	Sub-total	2,539,886	0.34%	6.6	36.34%	2.7	666,529	26.24%
SME exposures								
1	0.00 to <0.15	1,098	0.08%	0.1	31.11%	2.5	165	15.04%
2	0.15 to <0.25	5,075	0.18%	0.4	25.46%	3.1	1,081	21.31%
3	0.25 to <0.50	5,586	0.33%	0.5	19.89%	2.9	1,257	22.51%
4	0.50 to <0.75	4,197	0.60%	0.4	23.18%	3.4	1,536	36.59%
5	0.75 to <2.50	8,086	1.36%	0.7	16.56%	3.9	2,831	35.02%
6	2.50 to <10.00	953	5.94%	0.1	27.32%	2.8	809	84.90%
7	10.00 to <100.00	836	11.19%	0.0	9.03%	4.2	291	34.89%
8	100.00 (Default)	141	100.00%	0.0	22.45%	–	47	34.00%
9	Sub-total	25,975	1.75%	2.6	20.89%	3.4	8,022	30.88%
Specialized lending exposures								
1	0.00 to <0.15	163,371	0.08%	0.2	26.15%	4.6	38,905	23.81%
2	0.15 to <0.25	46,764	0.18%	0.0	26.08%	4.7	16,725	35.76%
3	0.25 to <0.50	87,520	0.33%	0.0	26.34%	4.8	41,881	47.85%
4	0.50 to <0.75	21,179	0.60%	0.0	26.08%	4.8	12,751	60.20%
5	0.75 to <2.50	22,656	1.74%	0.0	26.30%	4.6	18,024	79.55%
6	2.50 to <10.00	1,454	5.94%	0.0	26.08%	4.6	1,550	106.63%
7	10.00 to <100.00	6,553	11.19%	0.0	26.12%	4.9	8,731	133.23%
8	100.00 (Default)	456	100.00%	0.0	29.53%	–	292	64.14%
9	Sub-total	349,956	0.65%	0.4	26.20%	4.7	138,863	39.68%

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	1,098	0.54%	0.4	32.23%	–	271	24.74%
5	0.75 to <2.50	–	–	–	–	–	–	–
6	2.50 to <10.00	108	6.32%	0.1	50.00%	–	82	76.30%
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	1,206	1.06%	0.6	33.82%	–	354	29.36%
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)	141	100.00%	0.0	17.19%	–	39	28.12%
9	Sub-total	141	100.00%	0.0	17.19%	–	39	28.12%
Total (all portfolios)		30,598,839	0.04%	11.9	36.45%	4.3	1,296,176	4.23%

CCR4: IRB – CCR exposures by portfolio and PD scale

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2018						
		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	24,863,079	0.00%	0.0	37.75%	4.7	25,246	0.10%
2	0.15 to <0.25	17	0.19%	0.0	38.01%	1.5	4	28.37%
3	0.25 to <0.50	745	0.35%	0.0	37.03%	3.8	447	60.05%
4	0.50 to <0.75	111	0.63%	0.0	36.56%	1.0	53	47.87%
5	0.75 to <2.50	417	1.01%	0.0	31.94%	3.9	321	76.99%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	224	11.29%	0.0	1.75%	3.8	17	7.63%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	24,864,595	0.00%	0.0	37.75%	4.7	26,090	0.10%
Bank exposures								
1	0.00 to <0.15	2,647,473	0.07%	0.7	28.55%	2.2	490,289	18.51%
2	0.15 to <0.25	60,860	0.19%	0.2	35.23%	0.9	14,591	23.97%
3	0.25 to <0.50	4,207	0.35%	0.0	23.31%	2.0	1,293	30.74%
4	0.50 to <0.75	8,519	0.63%	0.0	23.16%	2.2	3,015	35.39%
5	0.75 to <2.50	63,091	1.90%	0.0	15.40%	3.7	33,130	52.51%
6	2.50 to <10.00	4	5.88%	0.0	36.56%	1.1	5	115.29%
7	10.00 to <100.00	18,335	11.29%	0.0	33.48%	2.1	29,225	159.39%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	2,802,492	0.19%	1.1	28.41%	2.2	571,551	20.39%
Corporate exposures (excluding SME exposures and specialized lending)								
1	0.00 to <0.15	2,042,458	0.06%	3.7	36.79%	2.8	481,720	23.58%
2	0.15 to <0.25	166,535	0.19%	1.2	36.09%	2.6	68,231	40.97%
3	0.25 to <0.50	278,819	0.35%	0.9	37.47%	0.3	104,389	37.43%
4	0.50 to <0.75	10,557	0.62%	0.3	28.23%	3.4	5,719	54.17%
5	0.75 to <2.50	39,645	1.76%	0.6	23.46%	3.3	22,519	56.80%
6	2.50 to <10.00	3,457	5.88%	0.1	31.66%	2.3	3,832	110.84%
7	10.00 to <100.00	62,413	11.29%	0.3	23.81%	2.8	63,611	101.91%
8	100.00 (Default)	5,013	100.00%	0.0	36.48%	–	2,601	51.88%
9	Sub-total	2,608,899	0.60%	7.3	36.26%	2.5	752,625	28.84%
SME exposures								
1	0.00 to <0.15	1,389	0.08%	0.1	23.00%	3.1	155	11.20%
2	0.15 to <0.25	4,998	0.18%	0.5	22.24%	3.2	970	19.42%
3	0.25 to <0.50	5,820	0.34%	0.7	20.92%	3.2	1,477	25.38%
4	0.50 to <0.75	5,818	0.62%	0.6	18.52%	3.8	1,752	30.12%
5	0.75 to <2.50	8,148	1.44%	0.9	18.12%	3.8	3,217	39.49%
6	2.50 to <10.00	1,125	5.88%	0.2	24.49%	3.8	893	79.36%
7	10.00 to <100.00	1,403	11.29%	0.1	5.28%	4.4	292	20.80%
8	100.00 (Default)	398	100.00%	0.0	21.91%	–	157	39.53%
9	Sub-total	29,102	2.78%	3.3	19.38%	3.6	8,917	30.64%
Specialized lending exposures								
1	0.00 to <0.15	75,046	0.08%	0.2	36.64%	4.7	26,114	34.79%
2	0.15 to <0.25	28,369	0.19%	0.0	37.47%	4.7	14,933	52.63%
3	0.25 to <0.50	24,406	0.35%	0.0	36.96%	4.7	16,665	68.28%
4	0.50 to <0.75	7,739	0.63%	0.0	37.15%	4.3	6,342	81.94%
5	0.75 to <2.50	16,134	1.93%	0.0	37.84%	4.8	19,399	120.23%
6	2.50 to <10.00	563	5.88%	0.0	36.58%	5.0	861	152.85%
7	10.00 to <100.00	255	11.29%	0.0	36.56%	4.5	468	183.03%
8	100.00 (Default)	119	100.00%	0.0	68.24%	–	51	43.49%
9	Sub-total	152,634	0.48%	0.4	37.02%	4.7	84,836	55.58%

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2018						
		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	1,539	0.56%	0.5	35.01%	–	414	26.94%
5	0.75 to <2.50	–	–	–	–	–	–	–
6	2.50 to <10.00	78	6.94%	0.1	45.55%	–	55	70.69%
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	1,617	0.86%	0.6	35.52%	–	470	29.05%
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)		30,459,341	0.07%	13.0	36.74%	4.3	1,444,492	4.74%

CCR5: Composition of collateral for CCR exposure
Millions of yen

Item No.		September 30, 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)	–	696,682	59,956	1,380,887	5,914,783	6,451,828
2	Cash (foreign currency)	–	417,445	4,905	412,586	19,551,883	12,229,307
3	Domestic sovereign debt	68,854	70,075	310,064	205,744	4,639,756	13,715,156
4	Other sovereign debt	152,837	14,663	59,260	40,185	16,343,092	14,398,353
5	Government agency debt	–	2,808	12	13,629	1,559,704	1,925,457
6	Corporate bonds	6,856	19,244	–	–	763,856	1,120,759
7	Equity	–	62,948	–	51,602	2,434,478	2,412,210
8	Other collateral	3,436	21,655	–	86,635	376,009	413,168
9	Total	231,984	1,305,523	434,198	2,191,271	51,583,564	52,666,242

Millions of yen

Item No.		September 30, 2018					
		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)	–	481,530	5,956	1,506,671	7,268,643	5,902,194
2	Cash (foreign currency)	–	477,656	4,554	550,673	21,095,748	10,213,752
3	Domestic sovereign debt	94,572	161,697	239,496	372,219	4,496,248	14,025,811
4	Other sovereign debt	76,652	3,857	54,465	50,803	12,651,589	14,545,665
5	Government agency debt	27	2,504	11	11,198	1,487,745	3,687,516
6	Corporate bonds	2,750	17,989	–	–	600,150	1,018,516
7	Equity	–	67,278	–	64,924	2,101,983	2,127,148
8	Other collateral	584	28,140	–	5,064	442,724	490,975
9	Total	174,587	1,240,653	304,484	2,561,556	50,144,834	52,011,581

CCR6: Credit derivatives exposures

Millions of yen

Item No.		September 30, 2019		September 30, 2018	
		a	b	a	b
		Protection bought	Protection sold	Protection bought	Protection sold
	Notional principal				
1	Single-name credit default swaps	2,647,697	1,858,624	2,244,280	1,691,964
2	Index credit default swaps	337,625	287,577	284,195	359,537
3	Total return swaps	380,158	5,167	477,742	30,770
4	Credit options	–	–	–	–
5	Other credit derivatives	–	–	–	–
6	Total notional principal	3,365,481	2,151,369	3,006,218	2,082,272
	Fair value				
7	Positive fair value (asset)	19,518	44,314	12,220	32,866
8	Negative fair value (liability)	46,875	3,674	51,977	2,898

CCR8: Exposures to central counterparties

Millions of yen

Item No.		September 30, 2019		September 30, 2018	
		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)	/	513,176	/	605,956
2	Exposures for trades at qualifying central counterparties (excluding initial margin)	4,075,100	28,477	4,202,255	30,653
3	(i) Derivative transactions (OTC)	3,272,496	21,725	3,270,159	18,809
4	(ii) Derivative transactions (exchange traded)	411,926	5,845	611,620	11,713
5	(iii) Repo transactions	390,676	907	320,475	130
6	(iv) Netting sets where cross-product netting has been approved	–	–	–	–
7	Segregated initial margin	–	/	–	/
8	Non-segregated initial margin	363,388	10,287	464,165	6,480
9	Pre-funded default fund contributions	201,425	474,410	254,915	568,822
10	Unfunded default fund contributions	–	–	–	–
11	Exposures to non-qualifying central counterparties (total)	/	132,151	/	159,322
12	Exposures for trades at non-qualifying central counterparties (excluding initial margin)	41,031	41,031	64,826	64,826
13	(i) Derivative transactions (OTC)	41,031	41,031	64,826	64,826
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	1,440	1,440	3,443	3,443
19	Pre-funded default fund contributions	7,174	89,679	7,284	91,053
20	Unfunded default fund contributions	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	September 30, 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)	605,993	–	605,993	10,386	–	10,386
2	Residential mortgages	408,952	–	408,952	–	–	–
3	Credit card receivables	12,300	–	12,300	10,000	–	10,000
4	Other retail exposures	184,741	–	184,741	386	–	386
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	217,397	203,643	421,041	247,673	–	247,673
7	Loans to corporates	61,941	203,643	265,584	–	–	–
8	Commercial mortgage-backed securities	–	–	–	–	–	–
9	Leasing receivables and account receivables	145,240	–	145,240	245,657	–	245,657
10	Other wholesale	10,216	–	10,216	2,016	–	2,016
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	September 30, 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)	2,768,343	–	2,768,343	2,795,790	–	2,795,790
2	Residential mortgages	65,266	–	65,266	2,044,533	–	2,044,533
3	Credit card receivables	1,326,615	–	1,326,615	117,127	–	117,127
4	Other retail exposures	1,376,461	–	1,376,461	633,911	–	633,911
5	Re-securitization	–	–	–	217	–	217
6	Wholesale (total)	2,398,574	–	2,398,574	2,892,915	–	2,892,915
7	Loans to corporates	1,829	–	1,829	2,663,253	–	2,663,253
8	Commercial mortgage-backed securities	–	–	–	165,011	–	165,011
9	Leasing receivables and account receivables	2,035,673	–	2,035,673	56,188	–	56,188
10	Other wholesale	361,071	–	361,071	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	September 30, 2018					
		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)	475,640	–	475,640	–	–	–
2	Residential mortgages	475,640	–	475,640	–	–	–
3	Credit card receivables	–	–	–	–	–	–
4	Other retail exposures	–	–	–	–	–	–
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	–	108,862	108,862	–	–	–
7	Loans to corporates	–	108,862	108,862	–	–	–
8	Commercial mortgage-backed securities	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–
10	Other wholesale	–	–	–	–	–	–
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	September 30, 2018					
		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)	2,907,592	–	2,907,592	2,403,071	–	2,403,071
2	Residential mortgages	31,164	–	31,164	1,678,809	–	1,678,809
3	Credit card receivables	1,083,136	–	1,083,136	86,634	–	86,634
4	Other retail exposures	1,793,290	–	1,793,290	637,531	–	637,531
5	Re-securitization	–	–	–	95	–	95
6	Wholesale (total)	2,796,732	–	2,796,732	2,823,887	–	2,823,887
7	Loans to corporates	–	–	–	2,625,588	–	2,625,588
8	Commercial mortgage-backed securities	–	–	–	104,327	–	104,327
9	Leasing receivables and account receivables	2,468,841	–	2,468,841	53,280	–	53,280
10	Other wholesale	327,890	–	327,890	40,691	–	40,691
11	Re-securitization	–	–	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	September 30, 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)	–	–	–	–	–	–	20,725	–	20,725
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	9,036	–	9,036
4	Other retail exposures	–	–	–	–	–	–	11,689	–	11,689
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	–	–	–	–	–	–	22,433	–	22,433
7	Loans to corporates	–	–	–	–	–	–	14,727	–	14,727
8	Commercial mortgage-backed securities	–	–	–	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–	5,452	–	5,452
10	Other wholesale	–	–	–	–	–	–	2,252	–	2,252
11	Re-securitization	–	–	–	–	–	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	September 30, 2018								
		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)	–	–	–	–	–	–	18,347	–	18,347
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	14,330	–	14,330
4	Other retail exposures	–	–	–	–	–	–	4,016	–	4,016
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	–	–	–	–	–	–	11,385	–	11,385
7	Loans to corporates	–	–	–	–	–	–	10,137	–	10,137
8	Commercial mortgage-backed securities	–	–	–	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–	1,248	–	1,248
10	Other wholesale	–	–	–	–	–	–	0	–	0
11	Re-securitization	–	–	–	–	–	–	–	–	–

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

Millions of yen

Item No.		September 30, 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	5,347,588	5,149,944	5,149,944	2,733,279	2,416,665	-	-	-	
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	393,734	387,734	387,734	192,561	195,172	-	-	-	
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	683,958	683,958	683,958	436,191	247,767	-	-	-	
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	26,664	26,664	26,664	22,624	4,040	-	-	-	
5	Securitization exposures subject to a risk weight of 1250%	66	66	66	66	-	-	-	-	
Amount of exposures (by calculation method)										
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	3,271,794	3,068,150	3,068,150	823,387	2,244,762	-	-	-	
7	Securitization exposures subject to the External Ratings-based Approach	778,232	778,232	778,232	609,175	169,057	-	-	-	
8	Securitization exposures subject to the Standardized Approach	2,401,919	2,401,919	2,401,919	1,952,093	449,825	-	-	-	
9	Securitization exposures subject to a risk weight of 1250%	66	66	66	66	-	-	-	-	

Item No.		September 30, 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	739,691	710,657	710,657	345,456	365,200	-	-	-	
11	Credit RWA calculated using the External Ratings-based Approach	167,567	167,567	167,567	95,821	71,745	-	-	-	
12	Credit RWA calculated using the Standardized Approach	503,562	503,562	503,562	321,956	181,605	-	-	-	
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	833	833	833	833	-	-	-	-	
Capital requirements (by calculation method)										
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	59,175	56,852	56,852	27,636	29,216	-	-	-	
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	13,405	13,405	13,405	7,665	5,739	-	-	-	
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	40,284	40,284	40,284	25,756	14,528	-	-	-	
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	66	66	66	66	-	-	-	-	

Millions of yen

Item No.		September 30, 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	197,643	197,643	-	197,643	-	-	-
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	203,643	203,643	-	203,643	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		September 30, 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	29,034	29,034	–	29,034	–	–	–
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	2,322	2,322	–	2,322	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	–	–	–	–	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	–	–	–	–	–	–	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–

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

Millions of yen

Item No.		September 30, 2018								
		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	5,170,289	5,067,427	5,067,427	2,728,776	2,338,651	-	-	-	
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	335,781	329,781	329,781	95,053	234,727	-	-	-	
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	556,132	556,132	556,132	416,387	139,744	-	-	-	
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	211,792	211,792	211,792	128,182	83,609	-	-	-	
5	Securitization exposures subject to a risk weight of 1250%	14,831	14,831	14,831	14,831	-	-	-	-	
Amount of exposures (by calculation method)										
6	Securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	989,580	989,580	989,580	718,716	270,864	-	-	-	
7	Securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	5,174,693	5,065,831	5,065,831	2,545,454	2,520,376	-	-	-	
8	Securitization exposures subject to the Standardized Approach	109,720	109,720	109,720	104,229	5,491	-	-	-	
9	Securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	14,831	14,831	14,831	14,831	-	-	-	-	

Item No.		September 30, 2018								
		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 Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	138,425	138,425	138,425	80,434	57,990	-	-	-	
11	Credit RWA calculated using the Supervisory Formula Approach in the IRB Approach	919,818	911,834	911,834	485,085	426,749	-	-	-	
12	Credit RWA calculated using the Standardized Approach	164,478	164,478	164,478	156,344	8,133	-	-	-	
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	185,399	185,399	185,399	185,399	-	-	-	-	
Capital requirements (by calculation method)										
14	Capital requirements relating to securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	11,738	11,738	11,738	6,820	4,917	-	-	-	
15	Capital requirements relating to securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	78,000	77,323	77,323	41,135	36,188	-	-	-	
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	13,158	13,158	13,158	12,507	650	-	-	-	
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	14,835	14,835	14,835	14,835	-	-	-	-	

Millions of yen

Item No.		September 30, 2018						
		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	102,862	102,862	-	102,862	-	-	-
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 Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	-	-	-	-	-	-	-
7	Securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	108,862	108,862	-	108,862	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	-	-	-	-	-	-	-

Item No.		September 30, 2018						
		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 Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	-	-	-	-	-	-	-
11	Credit RWA calculated using the Supervisory Formula Approach in the IRB Approach	7,983	7,983	-	7,983	-	-	-
12	Credit RWA calculated using the Standardized Approach	-	-	-	-	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	-	-	-	-	-	-	-
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	-	-	-	-	-	-	-
15	Capital requirements relating to securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	677	677	-	677	-	-	-
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% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	-	-	-	-	-	-	-

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

Millions of yen

Item No.		September 30, 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	5,451,785	5,451,785	5,451,785	2,694,754	2,757,030	-	-	-	
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	72,443	72,443	72,443	61,029	11,414	-	-	-	
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	54,618	54,618	54,474	8,917	45,557	144	144	-	
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	99,318	99,318	99,244	30,856	68,388	73	73	-	
5	Securitization exposures subject to a risk weight of 1250%	10,539	10,539	10,539	15	10,524	-	-	-	
Amount of exposures (by calculation method)										
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	29,790	29,790	29,790	-	29,790	-	-	-	
7	Securitization exposures subject to the External Ratings-based Approach	5,577,152	5,577,152	5,577,152	2,724,552	2,852,600	-	-	-	
8	Securitization exposures subject to the Standardized Approach	71,223	71,223	71,005	71,005	-	217	217	-	
9	Securitization exposures subject to a risk weight of 1250%	10,539	10,539	10,539	15	10,524	-	-	-	

Item No.		September 30, 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	4,492	4,492	4,492	-	4,492	-	-	-	
11	Credit RWA calculated using the External Ratings-based Approach	1,229,532	1,229,532	1,229,532	573,618	655,913	-	-	-	
12	Credit RWA calculated using the Standardized Approach	14,597	14,597	14,364	14,364	-	233	233	-	
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	131,747	131,747	131,747	187	131,560	-	-	-	
Capital requirements (by calculation method)										
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	359	359	359	-	359	-	-	-	
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	98,362	98,362	98,362	45,889	52,473	-	-	-	
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	1,167	1,167	1,149	1,149	-	18	18	-	
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	10,539	10,539	10,539	15	10,524	-	-	-	

Millions of yen

Item No.		September 30, 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.		September 30, 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	-	-	-	-	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach	-	-	-	-	-	-	-
12	Credit RWA calculated using the Standardized Approach	-	-	-	-	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

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

Millions of yen

Item No.		September 30, 2018								
		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	5,095,025	5,095,025	5,095,025	2,352,846	2,742,179	-	-	-	
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	45,168	45,168	45,168	29,104	16,063	-	-	-	
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	57,249	57,249	57,154	3,874	53,280	95	95	-	
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	5,338	5,338	5,338	2,163	3,175	-	-	-	
5	Securitization exposures subject to a risk weight of 1250%	24,176	24,176	24,176	14,987	9,188	-	-	-	
Amount of exposures (by calculation method)										
6	Securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	4,470,166	4,470,166	4,470,166	2,064,133	2,406,032	-	-	-	
7	Securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	-	-	-	-	-	-	-	-	
8	Securitization exposures subject to the Standardized Approach	732,616	732,616	732,521	323,855	408,666	95	95	-	
9	Securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	24,176	24,176	24,176	14,987	9,188	-	-	-	

Item No.		September 30, 2018								
		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 Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	331,209	331,209	331,209	158,188	173,021	-	-	-	
11	Credit RWA calculated using the Supervisory Formula Approach in the IRB Approach	-	-	-	-	-	-	-	-	
12	Credit RWA calculated using the Standardized Approach	199,293	199,293	199,198	70,713	128,485	95	95	-	
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	302,201	302,201	302,201	187,340	114,861	-	-	-	
Capital requirements (by calculation method)										
14	Capital requirements relating to securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	28,086	28,086	28,086	13,414	14,672	-	-	-	
15	Capital requirements relating to securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	-	-	-	-	-	-	-	-	
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	15,943	15,943	15,935	5,657	10,278	7	7	-	
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	24,684	24,684	24,684	14,988	9,696	-	-	-	

Millions of yen

Item No.		September 30, 2018						
		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 Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	-	-	-	-	-	-	
7	Securitization exposures subject to the Supervisory Formula Approach in the IRB Approach	-	-	-	-	-	-	
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	
9	Securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	-	-	-	-	-	-	

Item No.		September 30, 2018						
		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 Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	-	-	-	-	-	-	-
11	Credit RWA calculated using the Supervisory Formula Approach in the IRB Approach	-	-	-	-	-	-	-
12	Credit RWA calculated using the Standardized Approach	-	-	-	-	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	-	-	-	-	-	-	-
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the Ratings-Based Approach or Internal Assessment Approach in the IRB Approach	-	-	-	-	-	-	-
15	Capital requirements relating to securitization exposures subject to the Supervisory Formula Approach in the IRB 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% as stipulated in Paragraph 1 of Article 247 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 225 of the FSA Holding Company Capital Adequacy Notification	-	-	-	-	-	-	-

MR1: Market risk under the Standardized Approach

		<i>Millions of yen</i>	
Item No.		September 30, 2019	September 30, 2018
		RWA (Amount obtained by dividing amount corresponding to risk by 8%)	
1	Interest rate risk (general and specific)	642,853	712,126
2	Equity risk (general and specific)	224,598	470,556
3	Foreign exchange risk	52,744	51,550
4	Commodity risk	274	259
	Options transactions		
5	Simplified approach	–	–
6	Delta-plus method	–	–
7	Scenario approach	–	–
8	Specific risk relating to securitization exposures	19,879	9,661
9	Total	940,350	1,244,154

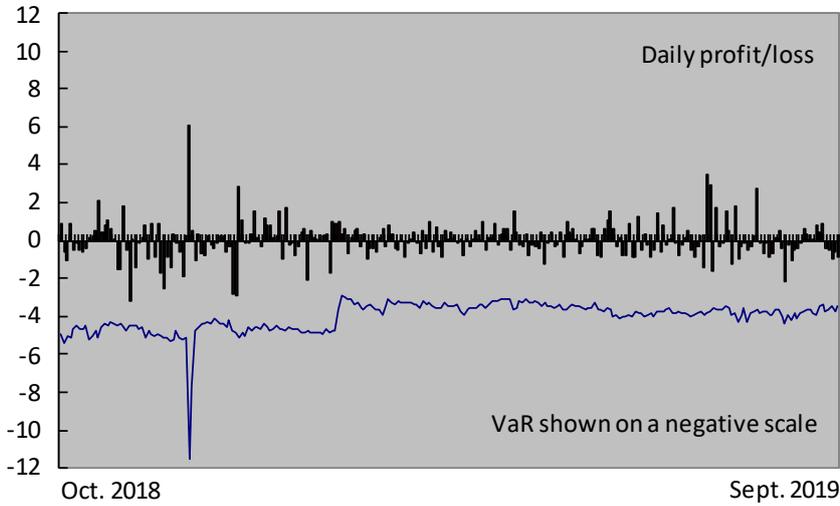
MR3: Values of Internal Models Approach (Market risk)

		<i>Millions of yen</i>	
Item No.		September 30, 2019	September 30, 2018
	Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
1	Maximum value	14,933	19,133
2	Average value	12,800	16,296
3	Minimum value	11,151	13,950
4	Period end	12,122	16,608
	Stressed Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
5	Maximum value	48,302	49,923
6	Average value	38,659	37,260
7	Minimum value	30,202	28,108
8	Period end	43,382	34,727
	Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value	–	–
10	Average value	–	–
11	Minimum value	–	–
12	Period end	–	–
	Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value	–	–
14	Average value	–	–
15	Minimum value	–	–
16	Period end	–	–
17	Floor (Revised Standardized Approach)	–	–

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

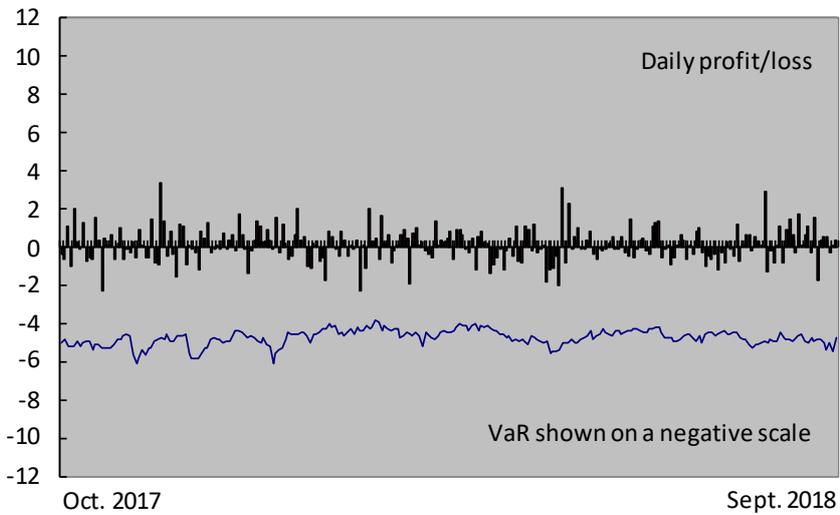
MR4: Results of backtesting using the Internal Models Approach

Billions of yen



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

Billions of yen



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

IRRBB1: Interest rate risk in the banking book

Millions of yen

Item No.		a	b	c	d
		△EVE		△NII	
		September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
1	Upward parallel shift	1,980,480	1,776,595	(123,058)	(159,753)
2	Downward parallel shift	(415,830)	(104,070)	93,773	104,015
3	Steeper	977,705	1,153,761	/	/
4	Flattener	37,202	(3,703)	/	/
5	Short-term interest rate up	457,356	342,693	/	/
6	Short-term interest rate down	129,655	221,245	/	/
7	Maximum	1,980,480	1,776,595	93,773	104,015
		e		f	
		September 30, 2019		September 30, 2018	
8	Tier 1 capital	16,208,430		16,427,094	

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

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

Millions of yen, %

	a	b	c	d
Geographical breakdown	Countercyclical capital buffer rate	Credit RWA used in the computation of the countercyclical capital buffer	Countercyclical capital buffer rate	Countercyclical buffer amount
France	0.25%	386,103	/	/
Hong Kong	2.50%	634,805	/	/
Sweden	2.50%	18,265	/	/
U.K.	1.00%	1,334,398	/	/
Sum	/	2,373,573	/	/
Total	/	69,482,676	0.04%	45,226

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

TLAC1: TLAC composition

Basel III Template No.		Millions of yen, %	
		a	September 30, 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)	14,337,669
2	Additional Tier 1 (AT1) capital before TLAC adjustments	(b)	1,870,760
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)	1,870,760
6	Tier 2 capital before TLAC adjustments	(f)	2,613,672
7	Amortised portion of Tier 2 instruments where remaining maturity > 1 year	(g)	(276,497)
8	Tier2 capital ineligible as TLAC as issued out of subsidiaries to third parties	(h)	–
9	Other adjustments	(i)	11,237
10	Tier2 instruments eligible under the TLAC framework ((f) – (g) – (h) – (i))	(j)	2,878,932
11	TLAC arising from regulatory capital ((a) + (e) + (j))	(k)	19,087,362
Non-regulatory capital elements of TLAC			
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	(l)	4,794,191
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)	2,826,666
17	TLAC arising from non-regulatory capital instruments before adjustments ((l) + (m))	(n)	7,620,857
Non-regulatory capital elements of TLAC: adjustments			
18	TLAC before deductions ((k) + (n))	(o)	26,708,220
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)	6,871
21	Other adjustments to TLAC	(r)	–
22	TLAC after deductions ((o) – (p) – (q) – (r))	(s)	26,701,348
Risk-weighted assets (RWA) and leverage exposure measure for TLAC purposes			
23	Total risk-weighted assets (RWA)	(t)	113,066,662
24	Leverage exposure measure	(u)	330,860,826
TLAC ratios and buffers			
25	TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((s)/(t))		23.61%
25a	TLAC as a percentage of RWA		19.57%
26	TLAC as a percentage of leverage exposure ((s)/(u))		8.07%
27	CET1 available after meeting the minimum capital buffer requirements		7.38%
28	The minimum capital buffer requirement		4.04%
29	Of which: capital conservation buffer requirement		2.50%
30	Of which: countercyclical buffer requirement		0.04%
31	Of which: G-SIB/D-SIB additional requirement		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	September 30, 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 (a)	5,590,233	–	1,272,000	240,000	1,371,000	626,400	4,306,785	–	13,406,418
4	Subset of row 3 that are excluded liabilities (b)	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4) ((a) – (b))	5,590,233	–	1,272,000	240,000	1,371,000	626,400	4,306,785	–	13,406,418
6	Subset of row 5 that are eligible as TLAC	5,590,233	–	1,272,000	–	1,371,000	–	4,306,785	–	12,540,018
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	665,728	–	665,728
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	40,000	–	1,966,122	–	2,006,122
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	1,197,000	–	1,367,368	–	2,564,368
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	134,000	–	307,566	–	441,566
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	September 30, 2019								Total
		Creditor ranking								
		1 Most junior	1 Most junior	2	2	3	3	4 Most senior	4 Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments (*1)		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation (a)	780,249	–	153,000	–	184,000	240,000	404,775	–	1,762,024
4	Subset of row 3 that are excluded liabilities (b)	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4) ((a) – (b))	780,249	–	153,000	–	184,000	240,000	404,775	–	1,762,024
6	Subset of row 5 that are eligible as TLAC	780,249	–	153,000	–	184,000	–	404,775	–	1,522,024
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	113,337	–	113,337
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	202,387	–	202,387
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	165,000	–	89,050	–	254,050
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	19,000	–	–	–	19,000
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	September 30, 2019						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 (a)	122,428	81,619	208,300	–	–	–	412,347
4	Subset of row 3 that are excluded liabilities (b)	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4) ((a) – (b))	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	–	–	5,000	–	–	–	5,000
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	117,300	–	–	–	117,300
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	86,000	–	–	–	86,000
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	122,428	81,619	–	–	–	–	204,047

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

In thousand US dollars

Basel III Template No.	Item	June 30, 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		Unsecured senior debts, etc.		
3	Total capital and liabilities net of credit risk mitigation	8,289,335	–	–	–	–	36,694	6,524,013	842,994	15,693,036
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	24,013	842,994	867,007
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	8,289,335	–	–	–	–	36,694	6,500,000	–	14,826,029
6	Subset of row 5 that are eligible as TLAC	8,289,335	–	–	–	–	–	6,500,000	–	14,789,335
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	8,289,335	–	–	–	–	–	–	–	8,289,335

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

Millions of yen

Basel III Template No.	Item	September 30, 2019				
		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 (a)	5,398,054	1,710,000	1,838,500	4,828,898	13,775,452
3	Subset of row 2 that are excluded liabilities(*2) (*3) (b)	–	–	–	36,473	36,473
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3) ((a) – (b))	5,398,054	1,710,000	1,838,500	4,792,425	13,738,979
5	Subset of row 4 that are potentially eligible as TLAC	5,398,054	1,470,000	1,838,500	4,792,425	13,498,979
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	–	779,044	779,044
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	40,000	2,249,412	2,289,412
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	1,583,500	1,456,402	3,039,902
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	215,000	307,566	522,566
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	September 30, 2019	September 30, 2018
On-balance sheet exposures				
1		On-balance sheet exposures before deducting adjustment items	269,466,178	268,277,822
1a	1	Total assets reported in the consolidated balance sheet	314,480,055	306,387,635
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis	(31,410)	—
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)	(44,982,467)	(38,109,812)
2	7	The amount of adjustment items pertaining to Tier 1 capital	(2,233,414)	(1,927,058)
3		Total on-balance sheet exposures (a)	267,232,763	266,350,764
Exposures related to derivatives transactions				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	—	/
		Replacement cost associated with derivatives transactions, etc.	4,400,041	3,960,435
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	—	/
		Add-on amount associated with derivatives transactions, etc.	6,082,672	6,478,236
6		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	1,655,581	2,254,622
		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	126,746	22,197
7		The amount of deductions of receivables (out of those arising from providing cash variation margin)	(667,982)	(760,185)
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	3,677,524	3,081,282
10		The amount of deductions from effective notional amount of written credit derivatives	(2,903,315)	(2,392,599)
11	4	Total exposures related to derivative transactions (b)	12,371,268	12,643,988
Exposures related to repo transactions				
12		The amount of assets related to repo transactions, etc.	21,128,500	16,930,461
13		The amount of deductions from the assets above (line 12)	(1,857,703)	(2,477,827)
14		The exposures for counterparty credit risk for repo transactions, etc.	1,645,981	1,499,994
15		The exposures for agent repo transactions	/	/
16	5	Total exposures related to repo transactions, etc. (c)	20,916,778	15,952,628
Exposures related to off-balance sheet transactions				
17		Notional amount of off-balance sheet transactions	94,515,299	94,051,767
18		The amount of adjustments for conversion in relation to off-balance sheet transactions	(64,175,284)	(63,808,347)
19	6	Total exposures related to off-balance sheet transactions (d)	30,340,015	30,243,419
Leverage ratio on a consolidated basis				
20		The amount of capital (Tier 1 capital) (e)	16,208,430	16,427,094
21	8	Total exposures ((a) + (b) + (c) + (d)) (f)	330,860,826	325,190,801
22		Leverage ratio on a consolidated basis ((e)/(f))	4.89%	5.05%

LIQUIDITY RISK

Major liquid assets

Billions of yen

	September 30, 2019				September 30, 2018			
	MUFG	the Bank	the Trust Bank	the Securities HD	MUFG	the Bank	the Trust Bank	the Securities HD
Cash and due from banks	72,989.2	59,743.4	13,738.2	1,505.9	74,013.7	59,516.5	16,746.6	1,844.6
Domestic securities	30,351.4	26,513.9	2,178.1	1,776.8	30,216.3	25,684.3	2,980.5	1,668.9
Japanese government bonds	21,693.0	18,327.0	1,958.3	1,515.0	23,058.9	18,929.0	2,851.0	1,386.2
Municipal bonds	2,656.4	2,535.9	25.4	95.0	1,849.4	1,777.6	0.0	71.8
Corporate bonds	6,002.1	5,650.9	194.5	166.7	5,307.9	4,977.7	129.5	210.9
Foreign bonds	22,692.4	16,262.0	6,257.1	177.0	18,223.7	12,061.2	6,034.4	131.0
Domestic equity securities	5,018.1	3,920.4	942.2	211.0	6,409.6	4,692.8	1,146.8	637.2
Foreign equity securities	101.5	101.3	0.0	0.2	156.8	80.4	77.2	0.2
Others	12,359.2	5,881.2	4,613.0	1,863.6	11,546.8	5,996.1	3,858.3	1,691.2
Subtotal	143,511.9	112,422.1	27,728.6	5,534.5	140,566.9	108,031.4	30,843.9	5,973.0
(Less) Assets pledged	(27,396.9)	(20,033.3)	(4,993.1)	(2,761.6)	(30,172.4)	(22,731.7)	(6,557.0)	(1,471.1)
Total	116,115.0	92,388.8	22,735.5	2,772.9	110,394.6	85,299.7	24,286.9	4,501.9

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.

Pledged Assets*Millions of yen*

	September 30, 2019	September 30, 2018
Cash and due from banks	1,000	–
Trading assets	863	19,445
Securities	642,720	585,191
Loans and bills discounted	12,381,232	13,082,545
Total	13,025,818	13,687,183

Liabilities correspond to the pledged assets above

Deposits	495,871	657,153
Call money and bills sold	6,314	16,351
Trading liabilities	13,627	11,198
Borrowed money	12,421,053	13,001,811
Bonds payable	80,646	3,545
Other liabilities	2,802	4,910
Acceptances and guarantees	–	–

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

Millions of yen

	September 30, 2019	September 30, 2018
Cash and due from banks	–	–
Monetary claims bought	21,444	–
Trading assets	1,829,475	1,406,495
Securities	12,921,241	11,443,423
Loans and bills discounted	7,150,192	6,649,983

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

Millions of yen

	September 30, 2019	September 30, 2018
Trading assets	1,866,385	1,881,704
Securities	8,623,359	14,230,440
Total	10,489,744	16,112,144

Corresponding payables

Payables under repurchase agreements	10,306,106	16,476,117
Payables under securities lending transactions	110,661	504,013

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

Millions of yen

	September 30, 2019	September 30, 2018
Trading assets	1,215,297	–
Securities	276,263	282,835
Total	1,491,560	282,835

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 Q2		FY2019 Q1	
High-Quality Liquid Assets (1)	/	/	/	/
1 Total high-quality liquid assets (HQLA)		99,854,712		98,694,310
Cash Outflows (2)	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
2 Cash outflows related to unsecured retail funding	91,389,710	7,788,624	90,939,393	7,790,976
3 Stable deposits	19,455,859	583,676	18,789,712	563,718
4 Less stable deposits	71,933,851	7,204,948	72,149,680	7,227,258
5 Cash outflows related to unsecured wholesale funding	95,922,370	54,436,379	96,077,619	54,166,999
6 Qualifying operational deposits	566,580	141,645	268,558	67,140
7 Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	91,717,699	50,656,642	92,077,725	50,368,523
8 Debt securities	3,638,092	3,638,092	3,731,336	3,731,336
9 Cash outflows related to secured funding, etc.	/	2,417,368	/	2,165,588
10 Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities	41,019,615	13,743,462	40,870,237	13,718,781
11 Cash outflows related to derivative transactions, etc.	2,282,429	2,282,429	2,434,691	2,434,691
12 Cash outflows related to funding programs	6,434	6,434	7,502	7,502
13 Cash outflows related to credit and liquidity facilities	38,730,752	11,454,600	38,428,045	11,276,589
14 Cash outflows related to contractual funding obligations, etc.	5,249,520	3,329,440	6,211,518	4,041,442
15 Cash outflows related to contingencies	72,187,046	896,442	73,085,135	961,561
16 Total cash outflows	/	82,611,716	/	82,845,347
Cash Inflows (3)	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
17 Cash inflows related to secured lending, etc.	14,594,075	2,079,986	12,616,589	1,713,730
18 Cash inflows related to collection of loans, etc.	15,935,418	10,889,911	15,780,375	10,946,628
19 Other cash inflows	4,794,918	2,106,254	5,868,946	2,394,019
20 Total cash inflows	35,324,411	15,076,152	34,265,910	15,054,377
Consolidated Liquidity Coverage Ratio (4)	/	/	/	/
21 Total HQLA allowed to be included in the calculation	/	99,854,712	/	98,694,310
22 Net cash outflows	/	67,535,564	/	67,790,970
23 Consolidated liquidity coverage ratio (LCR)	/	147.8	/	145.6
24 The number of data used to calculate the average value		62		59

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.

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

Risks	Risk Scenarios* (examples)
Decline in Profitability (Including Decline in Profitability of Net Interest Income)	<ul style="list-style-type: none"> Decline in profitability of net interest income due to negative interest rate policy. Decline in overall profitability due to constraints on balance sheet size caused by regulatory factors.
Risk of Foreign Currency Liquidity	<ul style="list-style-type: none"> Depletion of foreign currency liquidity or significant increase in its cost due to deterioration of market conditions.
Increase in Credit Costs	<ul style="list-style-type: none"> As the real economy slows on a global basis, against a backdrop of central banks in America and Europe forming strategies for exiting monetary easing, circumstances in North Korea, the Middle East, etc. and other factors, credit costs may increase in industries and regions where there is the potential risk of credit concentration.
Risk of Information Technology	<ul style="list-style-type: none"> Customer information leakage and reputational damage due to cyber-attack. Payment of compensation costs and reputational damage due to system failure.
Risk Associated with Money Laundering or Economic Sanctions	<ul style="list-style-type: none"> Regulatory issues such as the infringement of anti-money laundering regulations or applicable regulations related to economic sanctions could lead to legal actions such as business suspension or civil fines, and reputational damage.

* The risk scenarios outlined in the above table are some of the risks discussed at the Risk Committee meeting in October 2019 and reported to the Board of Directors. Some of the risks are general ones and may not be unique to MUFG.

Concept of top risks

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

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

NET OPERATING PROFITS/RISK-WEIGHTED ASSETS BY BUSINESS GROUP

Billions of yen

	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)	137.9	108.8	65.9	97.1	36.0	210.7	622.3
Change from fiscal 2018 1H	(8.2)	(1.6)	(6.5)	0.2	(7.8)	64.4	51.8
Risk-weighted assets (Note 2)	18,479.8	20,682.6	18,014.7	17,526.9	1,897.4	14,678.7	113,066.6
Change from March 31, 2019	(703.5)	(1,452.0)	(2,037.6)	1,881.6	252.9	831.7	(4,024.4)
Credit risks	15,960.3	19,525.9	16,828.4	15,900.8	1,165.7	10,571.0	87,504.3
Change from March 31, 2019	(481.0)	(1,550.9)	(1,888.6)	1,574.0	195.4	(254.9)	(3,338.7)
Market risks	25.0	20.6	17.9	7.8	260.4	3,393.9	3,012.8
Change from March 31, 2019	(25.3)	(2.2)	(168.0)	7.8	57.3	1,099.2	92.3
Operational risks	2,494.4	1,136.0	1,168.3	1,618.3	471.2	713.6	8,166.4
Change from March 31, 2019	(197.0)	101.1	19.0	299.7	0.1	(12.4)	59.1

Notes: 1. Managerial figures based on settlement rates. The consolidated total for MUFG includes figures from head office and others.
2. Risk-weighted assets by business group are managerial figures that are broken down financial accounting figures.