

# Basel III Disclosure (Consolidated)

FISCAL 2020

# Table of contents

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

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

# Group Business Management

## Business Management Framework

MUFG has introduced a “business group system” to develop and promote group-wide business initiatives along with a unified strategy based on seamless coordination between each group company. Specifically, in order to promote group-based, integrated management across the Bank, the Trust Bank, and the Securities Business, and to respond accurately to the increasingly diversified financial needs, we have established a framework consisting of seven business groups to serve as contact points for customers: Digital Service (newly established on April 1, 2021), Retail & Commercial Banking, Japanese Corporate & Investment Banking, Global Corporate & Investment Banking, and Global Commercial Banking, in addition to Asset Management & Investor Services and Global Markets.

## Risk-Return Management

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

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

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

## Glossary of terms:

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

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

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

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

## Overview of Internal Capital Adequacy Assessment Process

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

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

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

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

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

## Overview of Stress Testing Process

### (1) Development of Stress Testing Scenarios

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

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

Prepare macroeconomic variables for the testing horizon under each scenario.

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

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

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

### (3) Estimation of Financial Impact

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

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

### (4) Assessment of Internal Capital Adequacy

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

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

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

## Top Risk

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

## Major Top Risks

Risk events*	Risk scenarios
A decline in profitability (including a decline in net interest income)	<ul style="list-style-type: none"> <li>Our overall profitability may be adversely affected by, among other things, a decline in our net interest income due to further reductions in interest rates as a result of changes in the monetary policies of central banks in various jurisdictions in light of the COVID-19 pandemic and deterioration in global economic conditions.</li> </ul>
An increase in risk-weighted assets (RWAs)	<ul style="list-style-type: none"> <li>RWAs may increase and the Group's capital adequacy ratio may decrease due to efforts to meet demand for new or additional financing as fundraising support.</li> </ul>
Foreign currency liquidity risk	<ul style="list-style-type: none"> <li>Deterioration in market conditions may result in a depletion of foreign currency funding liquidity and an increase in our foreign currency funding costs.</li> </ul>
An increase in credit costs	<ul style="list-style-type: none"> <li>Sudden deterioration in global economic activities may result in an increase in our credit costs.</li> <li>Deterioration in the credit quality of particular industries or counterparties, to which we have relatively larger exposures, may result in an increase in our credit costs.</li> </ul>
IT risk	<ul style="list-style-type: none"> <li>Cyber-attacks may result in customer information leakage, financial service outage and reputational damage.</li> <li>System failures may result in our payment of financial compensation and damage to our reputation.</li> </ul>
Risks relating to money laundering, economic sanctions, bribery and corruption	<ul style="list-style-type: none"> <li>If we are deemed not compliant with applicable regulations relating to money laundering, economic sanctions, bribery and corruption, we may become subject to issuance of business suspension orders, fines and reputational damage.</li> </ul>
Market conduct risk	<ul style="list-style-type: none"> <li>Failing to comply with laws and regulations, breaching a social norm, conducting improper business / market practices or lacking perspective on customers' interests may result in administrative business suspension orders, payment of fines or damage to our reputation.</li> </ul>
Risks relating to external circumstances or events (such as health pandemics, earthquakes, floods, terrorism, etc.)	<ul style="list-style-type: none"> <li>Health pandemics, natural disasters, conflicts and terrorist attacks may result in disruption to all or part of our operations or an increase in costs and expenses in addressing such circumstances or events.</li> </ul>
Climate change-related risks	<ul style="list-style-type: none"> <li>If our efforts to address climate change-related risks or to make appropriate disclosure are deemed insufficient, our corporate value may be impaired.</li> <li>Our credit portfolio may be adversely affected by the negative impact of climate change on our borrowers and transaction counterparties.</li> </ul>

\* The aforementioned risk scenarios are examples of scenarios reported to MUFG's Board of Directors after being discussed at a Risk Committee meeting held in March 2021. These scenarios include types of incidents that are not necessarily specific to MUFG and can happen to business corporations in general.

### Concept of top risks

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

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

## Basel III Data (Consolidated)

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

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

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

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

## SCOPE OF CONSOLIDATION

### Notes on the scope of consolidation

<p>Differences between those companies belonging to the corporate group (hereinafter, the “holding company group”) to which the calculation of consolidated capital adequacy ratio as stipulated in Article 3 of the FSA Holding Company Capital Adequacy Notification is applicable and those companies that are included in the scope of consolidation for accounting purposes</p>	<p>Paragraph 1 of Article 3 of the FSA Holding Company Capital Adequacy Notification states that “the provisions of Paragraph 2 of Article 5 of the Regulation on Consolidated Financial Statements shall not apply” to “financial subsidiaries” of a bank holding company. Moreover, Paragraph 3 of the said Article 3 states that “insurance-related subsidiaries” of a bank holding company “shall not be included in the scope of consolidation.” In addition, with regard to affiliated companies engaged in financial operations, the FSA Holding Company Capital Adequacy Notification states that, provided certain conditions are met, such companies “can be included in the scope of consolidation and in the calculation of the consolidated capital adequacy ratio using pro rata consolidation” (under which only those portions of the affiliated company’s assets, liabilities, income and expenditures that are attributable to the bank holding company or any consolidated subsidiaries with investments in the said affiliated company are included in the scope of consolidation).          MUFG Group had no companies to which the above exception applied as of March 31, 2020, or March 31, 2021, and there were no differences between those companies belonging to the “holding company group” and those companies that are included in the “scope of consolidation for accounting purposes.”</p>
<p>Number of consolidated subsidiaries, and names and principal businesses of major consolidated subsidiaries of the holding company group</p>	<p>251 companies as of March 31, 2020; 258 companies as of March 31, 2021          MUFG Bank, Ltd. (banking business), Mitsubishi UFJ Trust and Banking Corporation (trust/banking business), Mitsubishi UFJ Securities Holdings Co., Ltd. (securities business), etc.</p>
<p>Number of affiliated companies engaged in financial operations which are subject to Article 9 of the FSA Holding Company Capital Adequacy Notification, and names, amounts of total assets and net assets shown on the balance sheet, and principal businesses of affiliated companies engaged in these financial operations</p>	<p>Not applicable as of March 31, 2020 and 2021</p>
<p>Names, amounts of total assets and net assets shown on the balance sheet, and principal businesses of companies belonging to the holding company group that are not included in the scope of consolidation for accounting purposes, and of companies not belonging to the holding company group but included in the scope of consolidation for accounting purposes</p>	<p>Not applicable as of March 31, 2020 and 2021</p>
<p>Outline of restrictions on transfer of funds or equity capital within the holding company group</p>	<p>As of March 31, 2020 and 2021, transfer of funds or capital within the MUFG Group is conducted with all due consideration given to the appropriateness of each action. We give priority in ensuring that each group company maintains sufficient capital level for legal and regulatory compliance purposes. Care is also taken to ensure that actions do not compromise sound and proper operations, while eliminating negative effects on payment capacity, liquidity or profitability.</p>

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

<p>Names of any other financial institutions, etc., classified as subsidiaries or other members of the bank holding company that are deficient in regulatory capital, and corresponding total regulatory capital deficiencies</p>	<p>Not applicable as of March 31, 2020 and 2021</p>
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## COMPOSITION OF EQUITY CAPITAL

### Composition of changes in equity capital

Millions of yen

	March 31, 2021	March 31, 2020
Common Equity Tier 1 capital, beginning of period	13,708,333	14,322,407
Capital and capital surplus	(2,814)	(54,538)
Retained earnings	344,289	215,142
Treasury stock	2,724	11,130
National specific regulatory adjustments (earnings to be distributed)	–	(18,366)
Subscription rights to common shares	(59)	(130)
Accumulated other comprehensive income	467,538	(360,175)
Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	18,434	25,273
Intangible assets	62,846	(171,454)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	(1,016)	147
Deferred gains or losses on derivatives under hedge accounting	137,476	(169,565)
Shortfall of eligible provisions to expected losses	–	–
Securitization gain on sale	(350)	(346)
Gains and losses due to changes in own credit risk on fair valued liabilities	337	(1,571)
Net defined benefit assets	(346,231)	76,923
Investments in own shares (excluding those reported in the Net assets section)	688	(698)
Amount exceeding the 10% threshold on specified items	(278,473)	(165,844)
Others	–	–
<b>Common Equity Tier 1 capital, end of period</b>	<b>14,113,722</b>	<b>13,708,333</b>
Additional Tier 1 capital, beginning of period	1,914,988	1,953,894
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	(20,000)	294,000
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	(13,655)	6,954
Eligible Tier 1 capital instruments subject to transitional arrangements	–	(330,000)
Investments in own Additional Tier 1 instruments	(4,059)	(1,356)
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	(8,249)	(8,504)
Others	–	–
<b>Additional Tier 1 capital, end of period</b>	<b>1,869,023</b>	<b>1,914,988</b>
Tier 2 capital, beginning of period	2,656,244	2,493,491
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	76,519	231,564
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	(539)	7,582
Eligible Tier 2 capital instruments subject to transitional arrangements	(173,617)	(123,499)
General allowance for credit losses and eligible provisions included in Tier 2	118,282	16,847
Investments in own Tier 2 instruments	9,353	4,401
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)	520	25,856
Others	–	–
<b>Tier 2 capital, end of period</b>	<b>2,686,764</b>	<b>2,656,244</b>
<b>Total capital, end of period</b>	<b>18,669,510</b>	<b>18,279,566</b>



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

Basel III Template No.	Items	a March 31, 2021	b March 31, 2020	c Reference to Template CC2
<b>Common Equity Tier 1 capital: instruments and reserves</b>				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	13,655,175	13,310,976	
1a	Capital and capital surplus	3,118,800	3,121,615	
2	Retained earnings	11,200,087	10,855,798	
1c	Treasury stock	(502,794)	(505,518)	
26	National specific regulatory adjustments (earnings to be distributed)	(160,918)	(160,918)	
	Other than above	-	-	
1b	Subscription rights to common shares	-	59	
3	Accumulated other comprehensive income and other disclosed reserves	2,986,478	2,518,940	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	226,515	208,080	
6	Common Equity Tier 1 capital: instruments and reserves (A)	16,868,169	16,038,056	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,215,368	1,278,214	
8	Goodwill (including those equivalent)	377,247	416,836	
9	Other intangibles other than goodwill and mortgage servicing rights	838,121	861,378	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,505	1,489	
11	Deferred gains or losses on derivatives under hedge accounting	179,202	316,678	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitization gain on sale	15,679	15,329	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	2,375	2,713	
15	Net defined benefit assets	843,530	497,298	
16	Investments in own shares (excluding those reported in the Net assets section)	8,808	9,496	
17	Reciprocal cross-holdings in common equity	-	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-	

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

		a	b	c
Basel III Template No.	Items	March 31, 2021	March 31, 2020	Reference to Template CC2
19+20+21	Amount exceeding the 10% threshold on specified items	486,975	208,501	
19	Significant investments in the common stock of financials	486,975	208,501	
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)	2,754,446	2,329,723	
<b>Common Equity Tier 1 capital (CET1)</b>				
29	Common Equity Tier 1 capital (CET1) ((A) – (B)) (C)	14,113,722	13,708,333	
<b>Additional Tier 1 capital: instruments</b>				
31a	30 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards	–	–	
31b	30 Subscription rights to Additional Tier 1 instruments	–	–	
32	30 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,744,000	1,764,000	
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)	158,791	172,447	
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	189	189	
33	Instruments issued by bank holding companies and their special purpose vehicles	–	–	
35	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	189	189	
36	Additional Tier 1 capital: instruments (D)	1,902,980	1,936,636	

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

Basel III Template No.	Items	a March 31, 2021	b March 31, 2020	c Reference to Template CC2
<b>Additional Tier 1 capital: regulatory adjustments</b>				
37	Investments in own Additional Tier 1 instruments	7,972	3,913	
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)	25,984	17,734	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	–	–	
43	Additional Tier 1 capital: regulatory adjustments (E)	33,957	21,648	
<b>Additional Tier 1 capital</b>				
44	Additional Tier 1 capital ((D) – (E)) (F)	1,869,023	1,914,988	
<b>Tier 1 capital (T1 = CET1 + AT1)</b>				
45	Tier 1 capital (T1 = CET1 + AT1) ((C) + (F)) (G)	15,982,746	15,623,321	
<b>Tier 2 capital: instruments and provisions</b>				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus classified as equity under applicable accounting standards	–	–	
46	Subscription rights to Tier 2 instruments	–	–	
46	Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,941,583	1,865,064	
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)	88,992	89,531	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	264,997	438,615	
47	Instruments issued by bank holding companies and their special purpose vehicles	–	–	
49	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	264,997	438,615	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	410,058	291,775	
50a	Provision for general allowance for credit losses	345,205	273,007	
50b	Eligible provisions	64,853	18,767	
51	Tier 2 capital: instruments and provisions (H)	2,705,632	2,684,986	

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

		a	b	c
Basel III Template No.	Items	March 31, 2021	March 31, 2020	Reference to Template CC2
<b>Tier 2 capital: regulatory adjustments</b>				
52	Investments in own Tier 2 instruments	1,119	10,472	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	–	–	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	–	–	
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions	–	–	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	17,748	18,269	
57	Tier 2 capital: regulatory adjustments (I)	18,867	28,741	
<b>Tier 2 capital (T2)</b>				
58	Tier 2 capital (T2) ((H) – (I)) (J)	2,686,764	2,656,244	
<b>Total capital (TC = T1 + T2)</b>				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	18,669,510	18,279,566	
<b>Risk weighted assets</b>				
60	Risk weighted assets (L)	114,419,369	115,135,624	
<b>Capital ratio (consolidated) and buffers</b>				
61	Common Equity Tier 1 capital ratio (consolidated) ((C) / (L))	12.33%	11.90%	
62	Tier 1 capital ratio (consolidated) ((G) / (L))	13.96%	13.56%	
63	Total capital ratio (consolidated) ((K) / (L))	16.31%	15.87%	
64	The minimum capital buffer requirement	4.00%	4.01%	
65	Capital conservation buffer requirement	2.50%	2.50%	
66	Countercyclical buffer requirement	0.00%	0.01%	
67	G-SIB/D-SIB additional requirement	1.50%	1.50%	
68	CET1 available after meeting the minimum capital buffer requirements	6.92%	6.55%	

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

Basel III Template No.	Items	a March 31, 2021	b March 31, 2020	c Reference to Template CC2
<b>Regulatory adjustments</b>				
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	1,039,314	1,042,996	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,460,111	1,391,701	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	11,354	29,640	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	173,545	136,843	
<b>Provisions included in Tier 2 capital: instruments and provisions</b>				
76	Provisions (general allowance for credit losses)	463,700	273,007	
77	Cap on inclusion of provisions (general allowance for credit losses)	345,205	357,842	
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")	64,853	18,767	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	348,664	329,880	
<b>Capital instruments subject to transitional arrangements</b>				
82	Current cap on AT1 instruments subject to transitional arrangements	165,753	331,506	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-	-	
84	Current cap on T2 instruments subject to transitional arrangements	264,997	529,994	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	70,208	-	

Note: Capital instruments, approved by the commissioner of Japanese Financial Services Agency, subject to the provision to Paragraph 12 of Article 8 of the notification of Japanese Financial Services Agency No. 20, 2006, hereinafter referred to as the "FSA Holding Company Capital Adequacy Notification," are excluded from the calculation of figures stipulated in Paragraph 8, 9-1, and 10-1 of Article 8 of FSA Holding Company Capital Adequacy Notification, for 10 years from March 31, 2013 to March 30, 2023. The approved amount will decrease by 20% each year from March 31, 2019. The amount approved at the end of March 2020 is ¥895,298 million and the amount approved at the end of March 2021 is ¥631,916 million.

## CC2: Reconciliation of regulatory capital to balance sheet

Millions of yen

Items	a		b	c
	Consolidated balance sheet as in published financial statements		Reference to CC1	Reference to Appendix
	March 31, 2021	March 31, 2020		
<b>Assets:</b>				
Cash and due from banks	102,980,711	78,335,634		
Call loans and bills bought	730,506	727,598		
Receivables under resale agreements	13,942,910	24,104,564		
Receivables under securities borrowing transactions	3,394,376	3,464,533		
Monetary claims bought	5,982,876	6,583,403		
Trading assets	20,552,367	20,250,172		6-a
Money held in trust	1,283,179	1,046,323		
Securities	77,122,074	65,555,127		2-b, 6-b
Loans and bills discounted	107,183,069	109,114,612		6-c
Foreign exchanges	1,915,010	1,741,290		
Other assets	12,406,158	13,900,403		6-d
Tangible fixed assets	1,296,402	1,319,789		
Intangible fixed assets	1,436,098	1,498,407		2-a
Net defined benefit assets	1,210,577	712,206		3
Deferred tax assets	137,988	127,516		4-a
Customers' liabilities for acceptances and guarantees	9,004,749	8,830,436		
Allowance for credit losses	(1,105,541)	(740,641)		
<b>Total assets</b>	<b>359,473,515</b>	<b>336,571,379</b>		
<b>Liabilities:</b>				
Deposits	211,521,257	187,623,551		
Negotiable certificates of deposit	8,099,119	7,787,524		
Call money and bills sold	2,330,808	3,671,100		
Payables under repurchase agreements	24,483,519	31,692,711		
Payables under securities lending transactions	836,351	1,058,042		
Commercial papers	1,810,350	2,162,329		
Trading liabilities	14,002,667	14,067,826		6-e
Borrowed money	31,110,465	24,651,574		8-a
Foreign exchanges	2,105,245	2,223,010		
Short-term bonds payable	1,043,001	962,295		
Bonds payable	12,908,505	13,464,472		8-b
Due to trust accounts	11,208,570	9,798,688		
Other liabilities	9,754,731	10,407,459		6-f
Reserve for bonuses	118,358	110,964		
Reserve for bonuses to directors	1,816	1,446		
Reserve for stocks payment	10,915	11,298		
Net defined benefit liabilities	88,914	86,547		
Reserve for retirement benefits to directors	872	1,058		
Reserve for loyalty award credits	18,312	31,247		
Reserve for contingent losses	183,855	206,029		
Reserves under special laws	4,642	4,269		
Deferred tax liabilities	1,008,650	754,111		4-b
Deferred tax liabilities for land revaluation	101,577	107,641		4-c
Acceptances and guarantees	9,004,749	8,830,436		
<b>Total liabilities</b>	<b>341,757,258</b>	<b>319,715,640</b>		

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

Items	a		b	c
	Consolidated balance sheet as in published financial statements		Reference to CC1	Reference to Appendix
	March 31, 2021	March 31, 2020		
<b>Net assets:</b>				
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	977,287	980,102		1-b
Retained earnings	11,200,087	10,855,798		1-c
Treasury stock	(502,794)	(505,518)		1-d
Total shareholders' equity	13,816,094	13,471,894		
Net unrealized gains (losses) on available-for-sale securities	2,583,417	2,066,363		
Net deferred gains (losses) on hedging instruments	131,566	189,342		5
Land revaluation excess	149,183	158,633		
Foreign currency translation adjustments	9,953	300,838		
Remeasurements of defined benefit plans	163,189	(159,766)		
Debt value adjustments of foreign subsidiaries and affiliates	(50,832)	(36,470)		
Total accumulated other comprehensive income	2,986,478	2,518,940	(a)	
Subscription rights to shares	–	59		
Non-controlling interests	913,684	864,844		7
<b>Total net assets</b>	<b>17,716,257</b>	<b>16,855,738</b>		
<b>Total liabilities and net assets</b>	<b>359,473,515</b>	<b>336,571,379</b>		

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

## Appendix

(Note)

Items included in regulatory capital under transitional arrangements are excluded from this table.

### 1. Shareholders' equity

#### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2021	March 31, 2020	Remarks	Reference No.
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	977,287	980,102		1-b
Retained earnings	11,200,087	10,855,798		1-c
Treasury stock	(502,794)	(505,518)		1-d
<b>Total shareholders' equity</b>	<b>13,816,094</b>	<b>13,471,894</b>		

#### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2021	March 31, 2020	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings			Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
	13,816,094	13,471,894		
Capital and capital surplus	3,118,800	3,121,615		1a
Retained earnings	11,200,087	10,855,798		2
Treasury stock	(502,794)	(505,518)		1c
Other than above	-	-		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards and its breakdown			Shareholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effective bankruptcy	
	-	-		31a



## 2. Intangible fixed assets

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2021	March 31, 2020	Remarks	Reference No.
Intangible fixed assets	1,436,098	1,498,407		2-a
Securities	77,122,074	65,555,127		2-b
Goodwill attributable to equity- method investees	104,220	133,511	Goodwill attributable to equity-method investees	
Income taxes related to above	313,529	323,715	Income taxes related to intangibles other than goodwill and mortgage servicing rights	

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2021	March 31, 2020	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	377,247	416,836		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	838,121	861,378	Other intangibles other than goodwill and mortgage servicing rights (software, etc.)	9
Mortgage servicing rights	11,354	29,640		
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)	11,354	29,640		74

## 3. Net defined benefit assets

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2021	March 31, 2020	Remarks	Reference No.
Net defined benefit assets	1,210,577	712,206		3
Income taxes related to above	367,046	214,907		

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2021	March 31, 2020	Remarks	Basel III Template No.
Net defined benefit assets	843,530	497,298		15

#### 4. Deferred tax assets

##### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2021	March 31, 2020	Remarks	Reference No.
Deferred tax assets	137,988	127,516		4-a
Deferred tax liabilities	1,008,650	754,111		4-b
Deferred tax liabilities for land revaluation	101,577	107,641		4-c
Tax effects on other intangible fixed assets	313,529	323,715		
Tax effects on net defined benefit assets	367,046	214,907		

##### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2021	March 31, 2020	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,505	1,489	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)	173,545	136,843	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)	173,545	136,843		75

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

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2021	March 31, 2020	Remarks	Reference No.
Net deferred gains (losses) on hedging instruments	131,566	189,342		5

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2021	March 31, 2020	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	179,202	316,678	Excluding those items whose valuation differences arising from hedged items are recognized as "Total accumulated other comprehensive income"	11

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

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2021	March 31, 2020	Remarks	Reference No.
Trading assets			Including trading account securities and derivatives for trading assets	
	20,552,367	20,250,172		6-a
Securities	77,122,074	65,555,127		6-b
Loans and bills discounted	107,183,069	109,114,612	Including subordinated loans	6-c
Other assets	12,406,158	13,900,403	Including derivatives and investments in the capital	6-d
Trading liabilities			Including trading account securities sold and derivatives for trading assets	
	14,002,667	14,067,826		6-e
Other liabilities	9,754,731	10,407,459	Including derivatives	6-f

## (2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2021	March 31, 2020	Remarks	Basel III Template No.
Investments in own capital instruments	17,900	23,883		
Common equity Tier 1 capital	8,808	9,496		16
Additional Tier 1 capital	7,972	3,913		37
Tier 2 capital	1,119	10,472		52
Reciprocal cross-holdings in the capital of banking, financial and insurance entities	–	–		
Common equity Tier 1 capital	–	–		17
Additional Tier 1 capital	–	–		38
Tier 2 capital and other TLAC liabilities	–	–		53
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	1,039,314	1,042,996		
Common equity Tier 1 capital	–	–		18
Additional Tier 1 capital	–	–		39
Tier 2 capital and other TLAC liabilities	–	–		54
Amount previously designated for the 5% threshold but that no longer meets the conditions	–	–		54a
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	1,039,314	1,042,996		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	1,990,819	1,636,207		
Amount exceeding the 10% threshold on specified items	486,975	208,501		19
Amount exceeding the 15% threshold on specified items	–	–		23
Additional Tier 1 capital	25,984	17,734		40
Tier 2 capital and other TLAC liabilities	17,748	18,269		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,460,111	1,391,701		73

## 7. Non-controlling interests

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2021	March 31, 2020	Remarks	Reference No.
Non-controlling interests	913,684	864,844		7

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2021	March 31, 2020	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	226,515	208,080	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)	158,791	172,447	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)	88,992	89,531	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	48-49

## 8. Other capital instruments

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2021	March 31, 2020	Remarks	Reference No.
Borrowed money	31,110,465	24,651,574		8-a
Bonds payable	12,908,505	13,464,472		8-b
Total	44,018,971	38,116,047		

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2021	March 31, 2020	Remarks	Basel III Template No.
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,744,000	1,764,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,941,583	1,865,064		46

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

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

## CREDIT RISK

### Credit risk exposures (By geographic area)

Millions of yen

	FY2020				FY2019			
	Credit risk exposures (Note 1)				Credit risk exposures (Note 1)			
	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total
Domestic	94,406,724	51,794,093	90,574,978	236,775,796	88,848,114	41,696,035	66,101,507	196,645,657
Foreign								
Americas	32,992,170	5,820,301	7,933,124	46,745,596	34,706,367	6,631,759	10,999,242	52,337,369
Europe	14,682,114	943,081	4,144,263	19,769,459	14,294,776	994,723	2,150,440	17,439,941
Asia/Oceania	20,320,704	3,681,964	5,518,734	29,521,404	19,637,847	3,093,150	4,716,128	27,447,126
<b>Total</b>	<b>162,401,714</b>	<b>62,239,440</b>	<b>108,171,101</b>	<b>332,812,256</b>	<b>157,487,107</b>	<b>52,415,668</b>	<b>83,967,319</b>	<b>293,870,095</b>

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

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

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

### (By type of industry)

Millions of yen

	FY2020				FY2019			
	Credit risk exposures (Note 1)				Credit risk exposures (Note 1)			
	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total
Manufacturing	29,659,802	1,335,011	582,292	31,577,106	26,332,980	971,928	433,798	27,738,706
Wholesale and retail	14,721,045	317,476	1,175,551	16,214,073	14,360,267	237,033	1,069,773	15,667,074
Construction	1,857,840	25,955	1,047	1,884,843	1,580,978	24,479	5,249	1,610,708
Finance and insurance	17,877,447	2,099,557	13,989,383	33,966,389	17,242,647	2,539,362	12,159,837	31,941,847
Real estate	13,686,043	128,730	54,624	13,869,398	13,461,431	154,301	56,761	13,672,495
Services	12,178,536	329,409	83,899	12,591,845	11,637,554	305,370	51,716	11,994,640
Transport	6,773,153	258,397	3,889	7,035,440	5,989,242	199,500	26,764	6,215,507
Individuals	26,251,614	–	61,297	26,312,911	27,699,719	–	68,488	27,768,208
Governments and local authorities	4,995,589	55,253,011	85,686,436	145,935,037	5,368,068	45,942,788	64,291,384	115,602,242
Others	34,400,640	2,491,890	6,532,678	43,425,209	33,814,217	2,040,902	5,803,545	41,658,664
<b>Total</b>	<b>162,401,714</b>	<b>62,239,440</b>	<b>108,171,101</b>	<b>332,812,256</b>	<b>157,487,107</b>	<b>52,415,668</b>	<b>83,967,319</b>	<b>293,870,095</b>

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

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

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

### (By residual contractual maturity)

Millions of yen

	FY2020				FY2019			
	Credit risk exposures (Note 1)				Credit risk exposures (Note 1)			
	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total
Due in 1 year or less	46,307,238	25,680,213	27,648,204	99,635,656	43,867,534	12,845,029	27,262,810	83,975,374
Due over 1 year to 3 years	26,141,762	4,601,981	14,341	30,758,085	20,561,645	7,918,048	6,064	28,485,757
Due over 3 years to 5 years	19,681,446	7,985,068	205,116	27,871,632	22,955,222	5,117,242	219,841	28,292,306
Due over 5 years to 7 years	8,087,402	4,004,159	3,481	12,095,042	6,790,585	3,067,967	2,440	9,860,993
Due over 7 years	26,020,466	15,091,591	19,264	41,131,322	24,941,973	18,384,031	18,546	43,344,551
Exposures of indeterminate maturity, etc.	36,163,398	4,876,425	80,280,692	121,320,516	38,370,146	5,083,349	56,457,614	99,911,110
<b>Total</b>	<b>162,401,714</b>	<b>62,239,440</b>	<b>108,171,101</b>	<b>332,812,256</b>	<b>157,487,107</b>	<b>52,415,668</b>	<b>83,967,319</b>	<b>293,870,095</b>

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

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

		FY2020			FY2019		
		Exposures as of the period-end	Allowances	Write-offs	Exposures as of the period-end	Allowances	Write-offs
Domestic		1,069,748	277,851	83,562	847,345	216,671	93,219
Foreign	Americas	151,431	17,733	32,389	155,066	12,451	6,239
	Europe	205,110	72,406	9,569	99,301	21,578	648
	Asia/Oceania	343,051	144,101	84,824	317,846	111,176	84,849
Total		1,769,342	512,093	210,346	1,419,561	361,877	184,956

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

		FY2020			FY2019		
		Exposures as of the period-end	Allowances	Write-offs	Exposures as of the period-end	Allowances	Write-offs
Manufacturing		414,411	145,251	6,033	208,147	74,632	6,826
Wholesale and retail		203,190	67,833	9,912	212,728	67,984	25,292
Construction		18,615	5,870	768	20,561	5,203	3,581
Finance and insurance		27,039	4,725	5,975	10,351	1,726	255
Real estate		84,213	7,954	14,953	75,156	5,230	(213)
Services		335,877	104,469	18,954	212,205	38,553	3,684
Transport		60,432	14,588	3,677	69,710	13,507	721
Individuals		496,576	137,001	135,794	468,100	128,822	130,473
Governments and local authorities		36	13	(12)	34	16	(132)
Others		128,949	24,383	14,288	142,565	26,200	14,468
Total		1,769,342	512,093	210,346	1,419,561	361,877	184,956

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

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

March 31, 2021				
Less than 1 month	1 month or more and less than 2 months	2 months or more and less than 3 months	3 months or more	Total
645,821	185,419	89,032	41,230	961,504

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

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

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

Millions of yen

March 31, 2021			March 31, 2020		
Exposures as of the period-end	Exposures for which related allowances have been increased in line with the granting of loan concessions	Other exposures	Exposures as of the period-end	Exposures for which related allowances have been increased in line with the granting of loan concessions	Other exposures
721,681	717,591	4,090	544,167	469,868	47,298

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

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

%

	FY2020	FY2019
Internal Ratings Based Approach	86.95%	84.86%
Corporate and others	75.75%	72.63%
Retail	6.26%	7.04%
Equity	2.07%	2.03%
Purchased receivables	1.35%	1.41%
Lease transactions	0.00%	0.00%
Others	1.50%	1.73%
Standardized Approach	13.04%	15.13%
Total	100.00%	100.00%

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

## Exposures relating to funds

Millions of yen

	FY2020	FY2019
Exposures relating to funds	6,125,893	5,002,843
Exposures where information on fund components is obtained sufficiently and frequently and verified by independent third parties (Note 1)	5,838,044	4,776,695
Exposures not included above where information on fund components is obtained sufficiently and frequently by independent third parties (Note 2)	11,153	7,656
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	251,638	211,086
Exposures not included in any categories above where there is a high probability of the risk weight applied to fund components being 250% or less (Note 4)	—	—
Exposures not included in any categories above where there is a high probability of the risk weight applied to fund components being 400% or less (Note 5)	19,878	3,279
Exposures not included in any categories above (Note 6)	5,178	4,125

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



## APPENDED FORMS

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

		<i>Millions of yen</i>			
		a	b	c	d
		Risk-weighted assets (RWA)		Minimum capital requirements	
Basel III Template No.		March 31, 2021	March 31, 2020	March 31, 2021	March 31, 2020
1	Credit risk (excluding counterparty credit risk)	64,951,304	64,560,381	5,382,818	5,342,401
2	Standardized approach (SA)	22,066,739	22,648,264	1,765,339	1,811,861
3	Advanced internal ratings-based (A-IRB) approach	38,898,812	36,994,000	3,298,619	3,137,091
	Significant investments exposure	–	–	–	–
	Estimated lease residual values exposure	9	9	0	0
	Others	3,985,743	4,918,106	318,859	393,448
4	Counterparty credit risk (CCR)	9,012,347	9,562,107	727,403	772,152
5	SA-CCR	–	–	–	–
	Current exposure method	2,493,125	2,588,691	204,535	212,613
6	Expected exposure method	–	–	–	–
	Credit valuation adjustment (CVA)	3,994,525	4,481,503	319,562	358,520
	Central counterparty related exposure (CCP)	688,254	702,815	55,060	56,225
	Others	1,836,442	1,789,096	148,245	144,793
7	Equity exposures subject to market-based approach	1,701,877	1,764,714	144,319	149,647
8	Equity investments in funds - Look-through approach	4,296,484	2,491,620	362,324	208,752
9	Equity investments in funds - Mandate-based approach	1,018,048	884,471	81,834	74,524
	Equity investments in funds - Simple approach (subject to 250% RW)	–	–	–	–
	Equity investments in funds - Simple approach (subject to 400% RW)	79,515	13,119	6,724	1,049
10	Equity investments in funds - Fall-back approach	64,727	51,567	5,178	4,125
11	Unsettled transactions	2,451	6,519	207	552
12	Securitization exposures subject to calculation of credit RWA amounts	2,112,474	2,704,650	168,997	216,372
13	Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)	431,843	766,604	34,547	61,328
14	Securitization external ratings-based approach (SEC-ERBA)	1,177,993	1,381,935	94,239	110,554
15	Securitization standardized approach (SEC-SA)	375,740	424,574	30,059	33,965
	Subject to 1250% RW	126,896	131,535	10,151	10,522
16	Market risk	4,066,808	3,150,775	325,344	252,062
17	Standardized approach (SA)	1,438,576	1,125,153	115,086	90,012
18	Internal model approaches (IMA)	2,628,232	2,025,621	210,258	162,049
19	Operational risk	7,976,657	8,269,286	638,132	661,542
20	Basic indicator approach (BIA)	3,140,996	3,217,023	251,279	257,361
21	The standardized approach (TSA)	–	–	–	–
22	Advanced measurement approaches (AMA)	4,835,661	5,052,263	386,852	404,181
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	4,162,644	3,935,858	352,992	333,760
	Risk weighted assets subject to transitional arrangements	–	–	–	–
24	Floor adjustment	11,965,885	14,923,809	957,270	1,193,904
25	Total (including the 1.06 scaling factor)	114,419,369	115,135,624	9,153,549	9,210,849

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

Millions of yen

	March 31, 2021					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
Credit risk (excluding amounts classed under column d and column e)		Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital	
<b>Assets:</b>						
Cash and due from banks	102,980,711	102,763,965	216,745	–	–	–
Call loans and bills bought	730,506	730,506	–	–	–	–
Receivables under resale agreements	13,942,910	–	13,942,910	–	–	–
Receivables under securities borrowing transactions	3,394,376	–	3,394,376	–	–	–
Monetary claims bought	5,982,876	4,276,187	–	1,706,688	–	–
Trading assets	20,552,367	–	8,698,318	–	20,552,367	35,640
Money held in trust	1,283,179	1,283,177	–	–	–	2
Securities	77,122,074	73,164,362	28,421,681	3,340,524	–	617,186
Loans and bills discounted	107,183,069	104,820,210	10,791,343	2,362,859	–	–
Foreign exchanges	1,915,010	1,915,010	–	–	–	–
Other assets	12,406,158	6,086,592	6,311,104	8,461	–	–
Tangible fixed assets	1,296,402	1,296,402	–	–	–	–
Intangible fixed assets	1,436,098	324,950	–	–	–	1,111,147
Net defined benefit assets	1,210,577	367,046	–	–	–	843,530
Deferred tax assets	137,988	13,901	–	–	–	124,086
Customers' liabilities for acceptances and guarantees	9,004,749	8,998,336	–	6,413	–	–
Allowance for credit losses	(1,105,541)	(1,105,541)	–	–	–	–
<b>Total assets</b>	<b>359,473,515</b>	<b>304,935,109</b>	<b>71,776,480</b>	<b>7,424,947</b>	<b>20,552,367</b>	<b>2,731,594</b>

	March 31, 2021					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
Credit risk (excluding amounts classed under column d and column e)		Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital	
<b>Liabilities:</b>						
Deposits	211,521,257	–	–	–	–	211,521,257
Negotiable certificates of deposit	8,099,119	–	–	–	–	8,099,119
Call money and bills sold	2,330,808	–	–	–	–	2,330,808
Payables under repurchase agreements	24,483,519	–	24,483,519	–	–	–
Payables under securities lending transactions	836,351	–	836,351	–	–	–
Commercial papers	1,810,350	–	–	–	–	1,810,350
Trading liabilities	14,002,667	–	–	–	14,002,667	–
Borrowed money	31,110,465	–	–	–	–	31,110,465
Foreign exchanges	2,105,245	–	–	–	–	2,105,245
Short-term bonds payable	1,043,001	–	–	–	–	1,043,001
Bonds payable	12,908,505	–	–	–	–	12,908,505
Due to trust accounts	11,208,570	–	–	–	–	11,208,570
Other liabilities	9,754,731	–	–	–	–	9,754,731
Reserve for bonuses	118,358	–	–	–	–	118,358
Reserve for bonuses to directors	1,816	–	–	–	–	1,816
Reserve for stocks payment	10,915	–	–	–	–	10,915
Net defined benefit liabilities	88,914	–	–	–	–	88,914
Reserve for retirement benefits to directors	872	–	–	–	–	872
Reserve for loyalty award credits	18,312	–	–	–	–	18,312
Reserve for contingent losses	183,855	–	–	–	–	183,855
Reserves under special laws	4,642	–	–	–	–	4,642
Deferred tax liabilities	1,008,650	–	–	–	–	1,008,650
Deferred tax liabilities for land revaluation	101,577	–	–	–	–	101,577
Acceptances and guarantees	9,004,749	–	–	–	–	9,004,749
<b>Total liabilities</b>	<b>341,757,258</b>	<b>–</b>	<b>25,319,870</b>	<b>–</b>	<b>14,002,667</b>	<b>302,434,720</b>

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

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

Millions of yen

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

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

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

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

Millions of yen

Item No.		March 31, 2021				
		a	b	c	d	e
		Total	Items subject to:			Market risk
Credit risk (excluding amounts classed under column c and column d)	Counterparty credit risk		Securitization exposures (excluding amounts classed under column e)			
1	Amount of assets under regulatory scope of consolidation	356,741,921	304,935,109	71,776,480	7,424,947	20,552,367
2	Amount of liabilities under regulatory scope of consolidation	39,322,538	–	25,319,870	–	14,002,667
3	Net amount of assets and liabilities under regulatory scope of consolidation	317,419,383	304,935,109	46,456,610	7,424,947	6,549,699
4	Off-balance sheet amounts	24,085,093	22,766,051	–	1,319,041	–
5	Differences due to derivative transactions (Note 1)	(2,419,178)	–	(2,419,178)	–	–
6	Differences due to repo transactions (Note 2)	8,384,470	–	8,384,470	–	–
7	Differences due to consideration of provisions and write-offs (Note 3)	1,390,639	1,390,639	–	–	–
8	Others (Note 4)	6,688,842	166,652	4,151,239	2,370,951	–
9	Exposure amounts under regulatory scope of consolidation	355,549,250	329,258,452	56,573,141	11,114,940	6,549,699

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

**CR1: Credit quality of assets**

Millions of yen

Item No.		March 31, 2021			
		a	b	c	d
		Gross carrying values		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
<b>On-balance sheet assets</b>					
1	Loans	1,672,430	103,770,530	886,641	104,556,320
2	Debt securities	57	62,239,382	–	62,239,440
3	Other on-balance sheet assets (debt instruments)	87,143	108,901,622	172,822	108,815,943
4	Total on-balance sheet assets (1+2+3)	1,759,632	274,911,535	1,059,464	275,611,704
<b>Off-balance sheet assets</b>					
5	Acceptances and guarantees, etc.	54,266	9,376,479	57,408	9,373,337
6	Commitments, etc.	22,393	45,868,087	21,899	45,868,581
7	Total off-balance sheet assets (5+6)	76,659	55,244,566	79,307	55,241,918
<b>Total</b>					
8	Total (4+7)	1,836,292	330,156,102	1,138,771	330,853,623

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

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

Millions of yen

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

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

**CR1: Credit quality of assets**

Millions of yen

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

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

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

Millions of yen

Item No.		March 31, 2021	March 31, 2020	
1	Defaulted loans and debt securities as of end of previous fiscal year	1,149,265	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 end of previous fiscal year	426,241	303,546
3		Returned to non-defaulted status	26,799	29,340
4		Amounts written off	189,036	179,400
5		Other changes (Note)	399,961	86,561
6	Defaulted loans and debt securities as of end of current fiscal year (1+2-3-4+5)	1,759,632	1,149,265	

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

## CR3: Credit risk mitigation techniques – overview

Millions of yen

Item No.		March 31, 2021				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	83,962,273	20,594,046	9,826,466	3,291,781	18,405
2	Debt securities	61,285,853	953,587	88,994	853,035	–
3	Other on-balance sheet assets (debt instruments)	108,748,431	67,511	11,336	16,074	–
4	Total (1+2+3)	253,996,558	21,615,146	9,926,797	4,160,891	18,405
5	of which defaulted	546,711	741,288	217,356	341,412	–

Millions of yen

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



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

Item No.	Asset class	March 31, 2021				Credit RWA amounts	RWA density
		a	b	c	d		
		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		
1	Cash	226,490	–	226,490	–	–	–
2	Government of Japan and Bank of Japan	4,544,922	505,683	4,544,922	505,683	–	–
3	Central governments and central banks of foreign countries	5,841,012	73	5,880,353	24	630,837	10.72%
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	286	–	286	–	2	0.76%
6	Non-central government, etc. public sector entities in foreign countries	1,472,181	12,083	1,514,392	12,083	305,295	19.99%
7	Multilateral development banks	111,286	–	111,286	–	697	0.62%
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	207	–	207	–	20	10.00%
10	Local authority land development corporations, public housing corporations, and regional public road corporations	7,541	–	7,541	–	1,508	20.00%
11	Financial institutions and type I financial instruments business operators	2,579,021	600,161	2,582,736	243,660	1,015,903	35.94%
12	Corporates, etc.	11,371,595	10,086,795	11,259,587	3,288,304	14,547,892	100.00%
13	SMEs, etc. and individuals	4,542,032	4,535,664	4,428,966	801,555	3,923,113	75.00%
14	Residential loan secured by property	3,054,176	27	3,049,976	12	1,067,691	35.00%
15	Business loan for acquisition of real estate, etc.	9,156	9,531	9,156	7	9,163	100.00%
16	Past due for three months or more, etc. (excluding residential loans secured by property)	291,813	2,756	288,836	1,305	395,160	136.19%
17	Past due for three months or more relating to residential loans secured by property	161,625	–	161,399	–	158,754	98.36%
18	Uncollected notes	52,916	–	52,916	–	10,583	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)	114	–	114	–	114	100.00%
22	<b>Total</b>	<b>34,266,381</b>	<b>15,752,778</b>	<b>34,119,170</b>	<b>4,852,637</b>	<b>22,066,739</b>	<b>56.62%</b>

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

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

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

Item No.	Asset class	March 31, 2021					
		a	b	c	d	e	f
		Credit risk exposure amounts (post-CCF and post-CRM)					
Risk weight	0%	10%	20%	35%	50%	75%	
1	Cash	226,490	–	–	–	–	–
2	Government of Japan and Bank of Japan	5,050,606	–	–	–	–	–
3	Central governments and central banks of foreign countries	4,177,877	–	1,151,885	–	300,309	–
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	275	–	10	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	1,526,475	–	–	–
7	Multilateral development banks	110,588	–	–	–	–	–
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	–	207	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	7,541	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	1,738,684	–	839,091	–
12	Corporates, etc.	–	–	–	–	–	–
13	SMEs, etc. and individuals	–	–	–	–	–	5,229,634
14	Residential loan secured by property	–	–	–	3,049,689	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	32,287	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	5,289	–
18	Uncollected notes	–	–	52,916	–	–	–
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–
21	Investments, etc. (excluding material investments)	–	–	–	–	–	–
22	Total	9,565,839	207	4,477,513	3,049,689	1,176,977	5,229,634

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

Item No.	Asset class	March 31, 2020					
		a	b	c	d	e	f
		Credit risk exposure amounts (post-CCF and post-CRM)					
	Risk weight	0%	10%	20%	35%	50%	75%
1	Cash	294,746	–	–	–	–	–
2	Government of Japan and Bank of Japan	5,219,421	–	–	–	–	–
3	Central governments and central banks of foreign countries	3,981,280	–	902,950	–	235,436	–
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	130	–	52	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	1,285,198	–	–	–
7	Multilateral development banks	87,716	–	–	–	–	–
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	–	194	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	11,423	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	1,423,539	–	819,049	–
12	Corporates, etc.	–	–	–	–	–	–
13	SMEs, etc. and individuals	–	–	–	–	–	5,694,535
14	Residential loan secured by property	–	–	–	4,207,054	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	6,855	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	4,593	–
18	Uncollected notes	–	–	82,722	–	–	–
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–
21	Investments, etc. (excluding material investments)	–	–	–	–	–	–
22	Total	9,583,295	194	3,705,887	4,207,054	1,065,934	5,694,535

Millions of yen

Item No.	Asset class	March 31, 2021				
		g	h	i	j	k
		Credit risk exposure amounts (post-CCF and post-CRM)				
	Risk weight	100%	150%	250%	1250%	Total
1	Cash	–	–	–	–	226,490
2	Government of Japan and Bank of Japan	–	–	–	–	5,050,606
3	Central governments and central banks of foreign countries	250,305	–	–	–	5,880,377
4	Bank for International Settlements, etc.	–	–	–	–	–
5	Local authorities in Japan	–	–	–	–	286
6	Non-central government, etc. public sector entities in foreign countries	–	–	–	–	1,526,475
7	Multilateral development banks	697	–	–	–	111,286
8	Local authority financial institutions	–	–	–	–	–
9	Government agencies in Japan	–	–	–	–	207
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	7,541
11	Financial institutions and type I financial instruments business operators	248,621	–	–	–	2,826,397
12	Corporates, etc.	14,547,892	–	–	–	14,547,892
13	SMEs, etc. and individuals	887	–	–	–	5,230,521
14	Residential loan secured by property	299	–	–	–	3,049,989
15	Business loan for acquisition of real estate, etc.	9,163	–	–	–	9,163
16	Past due for three months or more, etc. (excluding residential loans secured by property)	15,528	242,325	–	–	290,141
17	Past due for three months or more relating to residential loans secured by property	156,110	–	–	–	161,399
18	Uncollected notes	–	–	–	–	52,916
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–
21	Investments, etc. (excluding material investments)	114	–	–	–	114
22	Total	15,229,620	242,325	–	–	38,971,808

Millions of yen

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

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

Item No.	PD scale	March 31, 2021					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
<b>Sovereign exposures</b>							
1	0.00 to <0.15	147,993,735	1,434,502	46.95%	148,680,118	0.00%	0.3
2	0.15 to <0.25	20,340	–	–	20,340	0.17%	0.0
3	0.25 to <0.50	51,198	27,041	46.77%	61,062	0.32%	0.0
4	0.50 to <0.75	9,422	20,088	53.45%	20,159	0.57%	0.0
5	0.75 to <2.50	53,436	11,664	30.62%	53,863	1.77%	0.0
6	2.50 to <10.00	1,865	2,329	53.45%	3,110	5.92%	0.0
7	10.00 to <100.00	26,498	7,262	100.00%	33,093	10.98%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	148,156,498	1,502,889	47.17%	148,871,748	0.00%	0.3
<b>Bank exposures</b>							
1	0.00 to <0.15	5,505,599	792,504	47.11%	5,877,829	0.06%	0.4
2	0.15 to <0.25	159,151	27,986	50.66%	173,331	0.17%	0.0
3	0.25 to <0.50	122,211	23,861	35.57%	130,701	0.32%	0.0
4	0.50 to <0.75	29,964	13,293	20.26%	32,658	0.57%	0.0
5	0.75 to <2.50	91,502	21,745	32.18%	98,501	1.03%	0.0
6	2.50 to <10.00	12,935	–	–	12,935	5.92%	0.0
7	10.00 to <100.00	4,173	416,139	0.60%	4,455	10.98%	0.0
8	100.00 (Default)	693	–	–	3,873	100.00%	0.0
9	Sub-total	5,926,232	1,295,530	31.51%	6,334,287	0.17%	0.6
<b>Corporate exposures (excluding SME exposures and specialized lending)</b>							
1	0.00 to <0.15	41,026,579	37,314,886	43.92%	57,352,424	0.06%	12.1
2	0.15 to <0.25	6,760,363	5,717,563	23.46%	8,084,895	0.17%	5.7
3	0.25 to <0.50	3,996,330	1,513,047	50.09%	4,743,490	0.32%	4.7
4	0.50 to <0.75	1,611,249	890,882	53.05%	2,082,482	0.57%	2.1
5	0.75 to <2.50	3,704,011	1,354,547	53.28%	4,424,298	1.56%	3.0
6	2.50 to <10.00	571,739	95,305	52.06%	621,232	5.92%	0.8
7	10.00 to <100.00	789,086	290,170	45.37%	917,017	10.98%	0.5
8	100.00 (Default)	565,858	57,361	60.18%	751,521	100.00%	1.0
9	Sub-total	59,025,218	47,233,763	42.13%	78,977,363	1.31%	30.2
<b>SME exposures</b>							
1	0.00 to <0.15	174,054	70,713	59.92%	216,431	0.08%	0.7
2	0.15 to <0.25	807,758	56,188	41.02%	830,808	0.17%	2.9
3	0.25 to <0.50	826,407	48,786	44.38%	848,061	0.32%	3.3
4	0.50 to <0.75	528,382	26,094	46.33%	540,472	0.57%	2.2
5	0.75 to <2.50	987,520	61,893	46.92%	1,016,566	1.58%	3.9
6	2.50 to <10.00	250,274	6,916	45.23%	253,403	5.92%	1.3
7	10.00 to <100.00	137,604	3,383	40.40%	139,191	10.98%	0.5
8	100.00 (Default)	189,539	1,957	40.73%	255,080	100.00%	3.9
9	Sub-total	3,901,542	275,935	48.38%	4,100,015	7.53%	19.0
<b>Specialized lending exposures</b>							
1	0.00 to <0.15	2,673,697	980,241	57.95%	3,241,822	0.07%	0.6
2	0.15 to <0.25	1,003,328	461,200	57.95%	1,270,601	0.17%	0.2
3	0.25 to <0.50	685,725	358,260	57.46%	891,592	0.32%	0.1
4	0.50 to <0.75	512,096	269,156	53.58%	656,317	0.57%	0.1
5	0.75 to <2.50	471,730	88,435	65.56%	529,709	1.56%	0.1
6	2.50 to <10.00	176,605	36,438	53.34%	196,044	5.92%	0.0
7	10.00 to <100.00	112,610	2,266	53.45%	114,077	10.98%	0.0
8	100.00 (Default)	212,129	11,790	70.25%	241,837	100.00%	0.0
9	Sub-total	5,847,924	2,207,790	57.63%	7,142,003	3.99%	1.4

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2021					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
<b>Sovereign exposures</b>							
1	0.00 to <0.15	35.90%	1.6	619,520	0.41%	881	/
2	0.15 to <0.25	20.80%	2.0	4,021	19.77%	7	/
3	0.25 to <0.50	35.13%	2.0	24,227	39.67%	68	/
4	0.50 to <0.75	13.89%	1.9	5,710	28.32%	15	/
5	0.75 to <2.50	10.88%	2.3	16,979	31.52%	99	/
6	2.50 to <10.00	21.87%	1.3	2,174	69.89%	40	/
7	10.00 to <100.00	19.76%	1.6	26,915	81.33%	718	/
8	100.00 (Default)	—	—	—	—	—	/
9	Sub-total	35.88%	1.6	699,547	0.46%	1,831	2,200
<b>Bank exposures</b>							
1	0.00 to <0.15	35.00%	1.7	1,063,265	18.08%	1,298	/
2	0.15 to <0.25	34.15%	0.6	36,687	21.16%	100	/
3	0.25 to <0.50	34.29%	0.7	39,648	30.33%	143	/
4	0.50 to <0.75	30.73%	1.2	15,276	46.77%	57	/
5	0.75 to <2.50	30.47%	1.1	51,808	52.59%	303	/
6	2.50 to <10.00	10.13%	1.7	4,301	33.24%	77	/
7	10.00 to <100.00	35.93%	0.6	6,908	155.06%	175	/
8	100.00 (Default)	76.94%	—	1,418	36.62%	2,866	/
9	Sub-total	34.84%	1.7	1,219,314	19.24%	5,023	6,152
<b>Corporate exposures (excluding SME exposures and specialized lending)</b>							
1	0.00 to <0.15	34.72%	2.3	10,277,454	17.91%	12,845	/
2	0.15 to <0.25	30.32%	2.6	2,305,885	28.52%	4,168	/
3	0.25 to <0.50	28.74%	2.6	1,740,087	36.68%	4,363	/
4	0.50 to <0.75	26.30%	2.5	890,835	42.77%	3,122	/
5	0.75 to <2.50	29.44%	2.3	2,961,635	66.94%	20,243	/
6	2.50 to <10.00	25.52%	2.1	550,989	88.69%	9,385	/
7	10.00 to <100.00	29.19%	2.9	1,223,092	133.37%	29,392	/
8	100.00 (Default)	35.92%	—	291,243	38.75%	246,806	/
9	Sub-total	33.27%	2.4	20,241,224	25.62%	330,328	470,217
<b>SME exposures</b>							
1	0.00 to <0.15	25.91%	2.5	29,589	13.67%	46	/
2	0.15 to <0.25	21.11%	2.9	146,366	17.61%	298	/
3	0.25 to <0.50	20.16%	2.7	188,602	22.23%	547	/
4	0.50 to <0.75	18.49%	2.7	140,451	25.98%	569	/
5	0.75 to <2.50	19.48%	2.6	401,722	39.51%	3,174	/
6	2.50 to <10.00	16.83%	2.3	126,888	50.07%	2,524	/
7	10.00 to <100.00	15.92%	2.1	84,350	60.60%	2,433	/
8	100.00 (Default)	38.91%	—	121,310	47.55%	89,811	/
9	Sub-total	21.08%	2.7	1,239,281	30.22%	99,406	134,966
<b>Specialized lending exposures</b>							
1	0.00 to <0.15	21.70%	3.7	521,768	16.09%	540	/
2	0.15 to <0.25	22.33%	4.0	378,589	29.79%	482	/
3	0.25 to <0.50	21.26%	3.6	304,245	34.12%	606	/
4	0.50 to <0.75	23.05%	4.2	340,926	51.94%	862	/
5	0.75 to <2.50	22.12%	3.2	300,317	56.69%	1,881	/
6	2.50 to <10.00	23.16%	3.7	179,375	91.49%	2,688	/
7	10.00 to <100.00	22.57%	3.3	118,475	103.85%	2,827	/
8	100.00 (Default)	22.61%	—	105,479	43.61%	46,388	/
9	Sub-total	22.00%	3.7	2,249,179	31.49%	56,277	84,003



Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2021					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
<b>Equity exposures (PD/LGD Approach)</b>							
1	0.00 to <0.15	5,572,121	22,050	53.45%	5,583,907	0.05%	1.6
2	0.15 to <0.25	260,619	–	–	260,619	0.17%	0.4
3	0.25 to <0.50	164,710	–	–	164,710	0.32%	0.3
4	0.50 to <0.75	24,257	–	–	24,257	0.57%	0.1
5	0.75 to <2.50	151,422	–	–	151,422	1.77%	0.3
6	2.50 to <10.00	16,747	–	–	16,747	5.92%	0.1
7	10.00 to <100.00	88,497	–	–	88,497	10.98%	0.1
8	100.00 (Default)	5,544	–	–	5,544	100.00%	0.0
9	Sub-total	6,283,920	22,050	53.45%	6,295,706	0.37%	3.3
<b>Qualifying revolving retail exposures</b>							
1	0.00 to <0.15	–	2,874,301	50.99%	1,465,892	0.05%	11,668.5
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	543,601	636,241	100.00%	1,179,842	0.36%	7,935.7
4	0.50 to <0.75	274,659	1,667,747	83.11%	1,660,840	0.64%	11,938.3
5	0.75 to <2.50	377,111	349,766	44.17%	531,621	1.73%	941.4
6	2.50 to <10.00	203,026	150,462	56.19%	287,575	4.12%	697.4
7	10.00 to <100.00	24,081	6,992	33.56%	26,428	38.57%	66.9
8	100.00 (Default)	76,003	1,552	6.10%	76,289	100.00%	200.1
9	Sub-total	1,498,483	5,687,064	65.58%	5,228,490	2.36%	33,448.5
<b>Residential mortgage exposures</b>							
1	0.00 to <0.15	372,291	3,927	100.00%	376,218	0.12%	42.0
2	0.15 to <0.25	2,093,560	–	–	2,093,560	0.19%	171.1
3	0.25 to <0.50	8,056,706	26,028	100.00%	8,082,735	0.31%	394.8
4	0.50 to <0.75	1,196,187	18,301	10.16%	1,214,489	0.67%	174.9
5	0.75 to <2.50	830,981	1,915	86.98%	832,897	1.47%	75.1
6	2.50 to <10.00	9,084	1,116	62.64%	10,200	6.40%	1.5
7	10.00 to <100.00	129,035	1,556	47.50%	130,591	21.27%	9.5
8	100.00 (Default)	109,150	526	61.00%	117,522	100.00%	9.1
9	Sub-total	12,796,997	53,372	66.03%	12,858,215	1.52%	878.2
<b>Other retail exposures</b>							
1	0.00 to <0.15	–	2,759,000	17.59%	485,484	0.03%	2,551.0
2	0.15 to <0.25	585	10,182	9.53%	1,556	0.19%	6.2
3	0.25 to <0.50	17,026	43,946	87.77%	55,600	0.40%	145.7
4	0.50 to <0.75	563,685	217,816	95.93%	772,655	0.55%	258.7
5	0.75 to <2.50	218,568	238,745	77.54%	403,708	1.45%	1,311.9
6	2.50 to <10.00	384,530	394,688	0.38%	386,050	5.83%	33.0
7	10.00 to <100.00	2,055	468	65.31%	2,360	24.71%	1.3
8	100.00 (Default)	101,067	2,447	31.98%	104,744	100.00%	155.6
9	Sub-total	1,287,517	3,667,295	25.13%	2,212,161	6.25%	4,463.5
<b>Purchased receivables (corporate and others) corresponding to default risk</b>							
1	0.00 to <0.15	3,237,476	52,876	53.81%	3,265,931	0.06%	1.6
2	0.15 to <0.25	380,969	19,389	53.45%	391,333	0.17%	0.3
3	0.25 to <0.50	154,801	–	–	154,801	0.32%	0.1
4	0.50 to <0.75	44,332	413	68.71%	44,616	0.57%	0.0
5	0.75 to <2.50	82,958	–	–	82,958	1.32%	0.0
6	2.50 to <10.00	5,865	483	52.56%	6,119	5.92%	0.0
7	10.00 to <100.00	37,890	–	–	37,985	10.98%	0.0
8	100.00 (Default)	142	–	–	142	100.00%	0.0
9	Sub-total	3,944,436	73,164	53.79%	3,983,889	0.23%	2.3

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2021					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
<b>Equity exposures (PD/LGD Approach)</b>							
1	0.00 to <0.15	90.00%	5.0	5,756,002	103.08%	2,961	/
2	0.15 to <0.25	90.00%	5.0	411,935	158.06%	398	/
3	0.25 to <0.50	90.00%	5.0	306,161	185.87%	474	/
4	0.50 to <0.75	90.00%	5.0	54,703	225.51%	124	/
5	0.75 to <2.50	90.00%	5.0	461,321	304.65%	2,422	/
6	2.50 to <10.00	90.00%	5.0	74,293	443.61%	892	/
7	10.00 to <100.00	90.00%	5.0	513,782	580.56%	8,745	/
8	100.00 (Default)	90.00%	–	62,374	1,125.00%	4,989	/
9	Sub-total	89.99%	5.0	7,640,575	121.36%	21,009	/
<b>Qualifying revolving retail exposures</b>							
1	0.00 to <0.15	75.70%	–	41,229	2.81%	641	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	80.07%	–	164,488	13.94%	3,460	/
4	0.50 to <0.75	87.36%	–	397,503	23.93%	9,420	/
5	0.75 to <2.50	80.71%	–	249,088	46.85%	7,472	/
6	2.50 to <10.00	81.77%	–	250,478	87.10%	9,707	/
7	10.00 to <100.00	81.76%	–	63,519	240.34%	8,427	/
8	100.00 (Default)	81.88%	–	5,133	6.72%	64,242	/
9	Sub-total	81.36%	–	1,171,442	22.40%	103,372	48,233
<b>Residential mortgage exposures</b>							
1	0.00 to <0.15	39.98%	–	34,892	9.27%	152	/
2	0.15 to <0.25	31.79%	–	264,902	12.65%	1,322	/
3	0.25 to <0.50	30.37%	–	1,371,664	16.97%	7,731	/
4	0.50 to <0.75	30.46%	–	356,545	29.35%	2,511	/
5	0.75 to <2.50	30.21%	–	403,198	48.40%	3,728	/
6	2.50 to <10.00	29.49%	–	11,107	108.89%	190	/
7	10.00 to <100.00	30.69%	–	192,441	147.36%	8,633	/
8	100.00 (Default)	27.10%	–	31,647	26.92%	29,333	/
9	Sub-total	30.85%	–	2,666,399	20.73%	53,602	17,402
<b>Other retail exposures</b>							
1	0.00 to <0.15	0.04%	–	38	0.00%	0	/
2	0.15 to <0.25	85.79%	–	536	34.44%	2	/
3	0.25 to <0.50	77.79%	–	27,774	49.95%	181	/
4	0.50 to <0.75	37.16%	–	234,761	30.38%	1,721	/
5	0.75 to <2.50	34.77%	–	166,104	41.14%	2,257	/
6	2.50 to <10.00	15.08%	–	112,712	29.19%	3,250	/
7	10.00 to <100.00	46.99%	–	2,624	111.15%	291	/
8	100.00 (Default)	53.96%	–	11,158	10.65%	55,842	/
9	Sub-total	26.58%	–	555,710	25.12%	63,547	24,418
<b>Purchased receivables (corporate and others) corresponding to default risk</b>							
1	0.00 to <0.15	31.68%	1.3	363,398	11.12%	1,108	/
2	0.15 to <0.25	32.44%	1.6	105,333	26.91%	216	/
3	0.25 to <0.50	26.95%	1.0	37,888	24.47%	133	/
4	0.50 to <0.75	27.45%	1.4	16,742	37.52%	69	/
5	0.75 to <2.50	29.31%	1.5	49,706	59.91%	338	/
6	2.50 to <10.00	31.36%	1.2	6,104	99.76%	113	/
7	10.00 to <100.00	25.29%	1.0	39,015	102.71%	1,055	/
8	100.00 (Default)	25.44%	–	–	–	36	/
9	Sub-total	31.41%	1.3	618,191	15.51%	3,071	4,037

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2021					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	1,394,652	57,474	53.45%	1,425,372	0.06%	0.1
2	0.15 to <0.25	208,608	4,362	53.45%	210,940	0.17%	0.0
3	0.25 to <0.50	100,345	–	–	100,345	0.32%	0.0
4	0.50 to <0.75	18,747	–	–	18,747	0.57%	0.0
5	0.75 to <2.50	30,572	–	–	30,572	1.51%	0.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	9,121	–	–	9,154	10.98%	0.0
8	100.00 (Default)	3,075	–	–	3,075	100.00%	0.0
9	Sub-total	1,765,122	61,837	53.45%	1,798,206	0.34%	0.2
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	19,136	–	–	19,136	0.03%	2.6
2	0.15 to <0.25	294,112	–	–	294,112	0.24%	11.0
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	7,304	–	–	7,304	0.70%	0.7
5	0.75 to <2.50	56,336	–	–	56,336	2.08%	8.4
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	0	–	–	0	28.16%	0.0
8	100.00 (Default)	2,405	–	–	2,606	100.00%	0.4
9	Sub-total	379,295	–	–	379,497	1.19%	23.3
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	15,957	–	–	15,957	0.06%	0.0
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	4,868	–	–	4,868	10.98%	0.0
8	100.00 (Default)	0	–	–	0	100.00%	0.0
9	Sub-total	20,826	–	–	20,826	2.61%	0.0
Exposures relating to lease fees in lease transactions							
1	0.00 to <0.15	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	4	–	–	4	27.19%	0.0
8	100.00 (Default)	18	–	–	18	100.00%	0.0
9	Sub-total	23	–	–	23	84.88%	0.0
Total (all portfolios)		250,834,040	62,080,692	43.80%	278,202,434	0.77%	38,871.3

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2021					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
<b>Purchased receivables (corporate and others) corresponding to dilution risk</b>							
1	0.00 to <0.15	35.93%	1.1	167,685	11.76%	338	/
2	0.15 to <0.25	35.93%	1.0	46,484	22.03%	128	/
3	0.25 to <0.50	35.93%	0.9	31,926	31.81%	115	/
4	0.50 to <0.75	35.93%	1.0	8,365	44.62%	38	/
5	0.75 to <2.50	35.93%	1.0	20,823	68.11%	165	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	35.93%	1.0	13,342	145.75%	361	/
8	100.00 (Default)	21.01%	–	1,137	37.00%	555	/
9	Sub-total	35.90%	1.0	289,766	16.11%	1,703	–
<b>Purchased receivables (retail) corresponding to default risk</b>							
1	0.00 to <0.15	30.16%	–	526	2.75%	1	/
2	0.15 to <0.25	30.16%	–	40,808	13.87%	212	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	30.16%	–	2,172	29.75%	15	/
5	0.75 to <2.50	32.78%	–	36,577	64.92%	385	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	94.69%	–	1	238.01%	0	/
8	100.00 (Default)	29.20%	–	415	15.93%	728	/
9	Sub-total	30.54%	–	80,501	21.21%	1,344	434
<b>Purchased receivables (retail) corresponding to dilution risk</b>							
1	0.00 to <0.15	100.00%	–	6,273	39.31%	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	–	–	–	–	–	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	100.00%	–	19,754	405.75%	534	/
8	100.00 (Default)	124.63%	–	0	100.00%	–	/
9	Sub-total	100.00%	–	26,028	124.97%	544	–
<b>Exposures relating to lease fees in lease transactions</b>							
1	0.00 to <0.15	–	–	–	–	–	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	–	–	–	–	–	/
5	0.75 to <2.50	–	–	–	–	–	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	105.87%	–	12	263.45%	1	/
8	100.00 (Default)	105.87%	–	19	108.54%	17	/
9	Sub-total	105.87%	–	32	140.70%	19	–
<b>Total (all portfolios)</b>		<b>36.25%</b>	<b>1.8</b>	<b>38,697,197</b>	<b>13.90%</b>	<b>741,083</b>	<b>792,069</b>

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

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

Millions of yen, %, Thousands of cases, Year

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

Millions of yen, %, Thousands of cases, Year

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

Millions of yen, %, Thousands of cases, Year

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



Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2020					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
<b>Purchased receivables (corporate and others) corresponding to dilution risk</b>							
1	0.00 to <0.15	1,398,397	23,482	54.12%	1,411,106	0.06%	0.1
2	0.15 to <0.25	150,686	707	54.12%	151,069	0.18%	0.0
3	0.25 to <0.50	115,952	3,297	54.12%	117,736	0.33%	0.0
4	0.50 to <0.75	8,551	–	–	8,551	0.60%	0.0
5	0.75 to <2.50	32,216	–	–	32,216	1.45%	0.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	99	–	–	100	11.08%	0.0
8	100.00 (Default)	89	–	–	89	100.00%	0.0
9	Sub-total	1,705,992	27,487	54.12%	1,720,869	0.12%	0.2
<b>Purchased receivables (retail) corresponding to default risk</b>							
1	0.00 to <0.15	21,521	–	–	21,521	0.03%	2.8
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	23,906	–	–	23,906	2.09%	5.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	0	–	–	0	28.48%	0.0
8	100.00 (Default)	1,958	–	–	2,193	100.00%	0.4
9	Sub-total	47,387	–	–	47,622	5.67%	8.3
<b>Purchased receivables (retail) corresponding to dilution risk</b>							
1	0.00 to <0.15	19,989	–	–	19,989	0.06%	0.0
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	5,939	–	–	5,939	11.08%	0.0
8	100.00 (Default)	0	–	–	0	100.00%	0.0
9	Sub-total	25,929	–	–	25,929	2.58%	0.0
<b>Exposures relating to lease fees in lease transactions</b>							
1	0.00 to <0.15	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	4	–	–	4	27.35%	0.0
8	100.00 (Default)	17	–	–	17	100.00%	0.0
9	Sub-total	22	–	–	22	84.10%	0.0
<b>Total (all portfolios)</b>		<b>216,115,308</b>	<b>55,490,294</b>	<b>42.56%</b>	<b>239,911,647</b>	<b>0.71%</b>	<b>39,081.3</b>

Millions of yen, %, Thousands of cases, Year

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

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

Item No.	Portfolio	March 31, 2021		March 31, 2020	
		a	b	a	b
		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign exposures – FIRB	–	–	–	–
2	Sovereign exposures – AIRB	699,544	699,547	683,029	683,031
3	Bank exposures – FIRB	–	–	–	–
4	Bank exposures – AIRB	1,222,506	1,219,314	1,482,165	1,479,331
5	Corporate exposures (excluding specialized lending) – FIRB	–	–	–	–
6	Corporate exposures (excluding specialized lending) – AIRB	21,508,685	21,480,505	21,060,740	21,013,097
7	Specialized lending – FIRB	–	–	–	–
8	Specialized lending – AIRB	2,249,179	2,249,179	1,931,288	1,931,288
9	Retail - Qualifying revolving retail exposures	1,171,442	1,171,442	1,207,618	1,207,618
10	Retail - Residential mortgage exposures	2,666,399	2,666,399	2,783,890	2,783,890
11	Other retail exposures	555,710	555,710	558,549	558,549
12	Equity – FIRB	–	–	–	–
13	Equity – AIRB	7,640,575	7,640,575	6,259,852	6,259,852
14	Purchased receivables – FIRB	–	–	–	–
15	Purchased receivables – AIRB	1,014,488	1,014,488	947,765	947,765
16	Exposures relating to lease fees in lease transactions	32	32	33	33
17	Total	38,728,565	38,697,197	36,914,933	36,864,459

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

Item No.		March 31, 2021	March 31, 2020
1	RWA as at end of previous fiscal year	387	429
2	Asset size	7	(15)
3	Asset quality	7	(20)
4	Model updates	–	–
5	Methodology and policy	–	–
6	Acquisitions and disposals	–	(1)
7	Foreign exchange movements	3	(4)
8	Other	–	(1)
9	RWA as at end of current fiscal year	406	387

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

% Case

March 31, 2021													
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2019 (Note 6)	September 30, 2020 (Note 7)			
Sovereign	0.00% to <0.15%	AAA~ BBB	Aaa~ Baa2	–	AAA~ BBB+	AAA~ BBB+	0.00%	0.04%	192	192	0	0	0.01%
	0.15% to <0.25%	–	–	–	AA~ AA-	–	0.17%	0.17%	4	5	0	0	0.04%
	0.25% to <0.50%	BBB~ BB-	Baa2~ Baa2	–	BBB~ BBB-	–	0.32%	0.32%	6	7	0	0	0.06%
	0.50% to <0.75%	–	–	–	–	–	0.57%	0.57%	5	5	0	0	0.09%
	0.75% to <2.50%	B~ CCC+	B3~ Caa2	–	BB~ BB-	–	1.44%	1.61%	6	7	0	0	0.60%
	2.50% to <10.00%	–	–	–	–	–	5.92%	5.92%	2	2	0	0	3.22%
	10.00% to <100.00%	–	–	–	–	–	10.98%	10.98%	13	10	0	0	6.96%
	100.00% (Default)	–	–	–	–	–	–	–	0	0	–	–	100.00%
Bank	0.00% to <0.15%	AAA~ BB-	Aaa~ Ba1	–	AA+~ BBB+	AAA~ BBB+	0.07%	0.07%	377	392	0	0	0.02%
	0.15% to <0.25%	A~BB	A3~Ba3	–	AA~ A-	AA+~A-	0.17%	0.17%	27	23	1	1	0.04%
	0.25% to <0.50%	A~B+	Ba2~B1	–	A+~A	AA~A-	0.32%	0.32%	36	33	0	0	0.06%
	0.50% to <0.75%	BBB~ B+	Ba3~B2	–	A~A-	A~ BBB+	0.57%	0.57%	60	47	0	0	0.09%
	0.75% to <2.50%	B+~B	B2~B3	–	A+~ BBB	A~ BBB	1.05%	1.18%	31	41	0	0	0.37%
	2.50% to <10.00%	BB+~ BB+	Caa1~ Caa1	–	–	–	5.92%	5.92%	4	4	0	0	3.22%
	10.00% to <100.00%	–	B3~B3	–	–	–	10.98%	10.98%	1	3	0	0	6.96%
	100.00% (Default)	–	–	–	–	–	100.00%	100.00%	2	1	–	–	100.00%
Corporate / Specialized lending / Equity / Purchased receivables (corporate and others) (Note 1)	0.00% to <0.15%	AAA~ CCC+	Aaa~ Caa1	–	AAA~ BBB-	AAA~ BB+	0.05%	0.06%	14,247	13,852	5	1	0.02%
	0.15% to <0.25%	A+~B+	A2~B1	–	AA~ BBB	AA+~ BBB	0.17%	0.17%	9,194	9,205	24	19	0.04%
	0.25% to <0.50%	BBB~ CCC+	Baa2~ B3	–	A+~BB	AA~ BBB-	0.32%	0.32%	8,980	8,427	8	2	0.06%
	0.50% to <0.75%	A+~B	Baa3~ Caa1	–	A~ BBB+	A~BBB-	0.57%	0.57%	5,250	4,763	6	3	0.09%
	0.75% to <2.50%	A+~B-	Baa2~ Caa1	–	AA~BB	AA~ BB+	1.57%	1.55%	7,309	6,938	63	6	0.57%
	2.50% to <10.00%	AA~B-	B2~ Caa3	–	AA~ BB+	A~ BBB-	5.92%	5.92%	2,045	2,253	97	10	3.22%
	10.00% to <100.00%	B+~ CCC+	B2~ Caa2	–	A~ BBB+	AA~ BB+	10.98%	10.98%	1,100	1,087	114	12	6.96%
	100.00% (Default)	CCC+ ~CCC+	–	–	BBB~ BBB-	–	100.00%	100.00%	5,785	5,423	–	–	100.00%

March 31, 2021													
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2019 (Note 6)	September 30, 2020 (Note 7)			
Purchased receivables (retail)	0.00% to <0.15%	/	/	/	/	/	0.03%	0.03%	2,959	2,740	0	0	0.00%
	0.15% to <0.25%	/	/	/	/	/	0.24%	0.24%	0	0	0	0	0.00%
	0.25% to <0.50%	/	/	/	/	/	-	-	0	0	0	0	-
	0.50% to <0.75%	/	/	/	/	/	0.70%	0.70%	890	793	3	0	0.54%
	0.75% to <2.50%	/	/	/	/	/	2.09%	2.09%	4,514	3,979	77	0	0.76%
	2.50% to <10.00%	/	/	/	/	/	-	-	303	0	12	0	-
	10.00% to <100.00%	/	/	/	/	/	28.17%	28.17%	8	4	2	0	18.11%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	499	439	-	-	100.00%
Qualifying revolving retail	0.00% to <0.15%	/	/	/	/	/	0.05%	0.06%	11,726,106	11,726,732	4,486	41	0.04%
	0.15% to <0.25%	/	/	/	/	/	-	-	0	0	0	0	-
	0.25% to <0.50%	/	/	/	/	/	0.37%	0.38%	8,528,634	8,144,444	21,857	570	0.26%
	0.50% to <0.75%	/	/	/	/	/	0.64%	0.63%	11,197,249	11,545,935	45,775	2,956	0.41%
	0.75% to <2.50%	/	/	/	/	/	1.73%	1.49%	1,040,329	975,261	7,196	97	0.74%
	2.50% to <10.00%	/	/	/	/	/	4.12%	4.01%	714,115	695,524	21,604	997	3.52%
	10.00% to <100.00%	/	/	/	/	/	38.58%	39.39%	90,481	60,901	29,173	215	34.62%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	196,477	204,639	-	-	100.00%
Residential mortgage	0.00% to <0.15%	/	/	/	/	/	0.12%	0.12%	52,693	45,747	39	0	0.05%
	0.15% to <0.25%	/	/	/	/	/	0.20%	0.20%	179,787	174,112	291	2	0.14%
	0.25% to <0.50%	/	/	/	/	/	0.32%	0.30%	372,156	383,080	1,045	31	0.24%
	0.50% to <0.75%	/	/	/	/	/	0.68%	0.65%	170,597	167,749	729	0	0.38%
	0.75% to <2.50%	/	/	/	/	/	1.47%	1.30%	76,396	73,676	477	1	0.52%
	2.50% to <10.00%	/	/	/	/	/	6.30%	6.07%	1,914	1,531	73	0	3.67%
	10.00% to <100.00%	/	/	/	/	/	21.19%	21.74%	11,476	9,938	2,158	9	15.98%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	5,129	7,377	-	-	100.00%
Other retail	0.00% to <0.15%	/	/	/	/	/	0.03%	0.03%	2,645,279	2,599,871	76	2	0.00%
	0.15% to <0.25%	/	/	/	/	/	0.19%	0.22%	6,291	6,449	11	0	0.16%
	0.25% to <0.50%	/	/	/	/	/	0.41%	0.42%	147,494	144,026	39	0	0.03%
	0.50% to <0.75%	/	/	/	/	/	0.55%	0.61%	227,153	245,762	350	75	0.31%
	0.75% to <2.50%	/	/	/	/	/	1.46%	1.89%	1,484,831	1,329,943	4,147	10	1.32%
	2.50% to <10.00%	/	/	/	/	/	6.89%	5.15%	35,015	32,712	941	16	3.32%
	10.00% to <100.00%	/	/	/	/	/	24.93%	28.27%	2,019	1,475	227	3	19.52%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	97,909	99,311	-	-	100.00%

Notes: 1. Corporate, specialized lending, equity, and purchased receivables (corporate and others) portfolios are presented together as the same internal ratings system is used for these portfolios.  
2. "-" is presented for Fitch ratings as these ratings are not used for estimating PD for portfolios covered in this table.  
3. EAD-weighted average PD as of March 31, 2021 is presented.  
4. The arithmetic average PD calculated using the number of obligors as of March 31, 2021 is presented. However, for purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the arithmetic average is calculated with the number of receivables, in line with the method used for measuring PD.

5. For purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the number of receivables is presented, in line with the method used for measuring PD.
6. The number of obligors as of September 30, 2019 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
7. The number of obligors as of September 30, 2020 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
8. The proportion of the total amount of credit risk-weighted assets included in this table to the amount of credit risk-weighted assets for MUFG as a whole calculated with the AIRB are as follows:
  - Sovereign: 1.71%
  - Bank: 2.98%
  - Corporate / Specialized lending / Equity / Purchased receivables (corporate and others): 78.87%
  - Purchased receivables (retail): 0.26%
  - Qualifying revolving retail: 2.86%
  - Residential mortgage: 6.52%
  - Other retail: 1.36%

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

% Case

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

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

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



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

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

Millions of yen, %

March 31, 2021															
a	b	c	d	e	f	g	h	i	j	k	l				
Specialized lending exposures (supervisory slotting criteria)															
Other than high-volatility commercial real estate (HVCRE)															
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses				
					PF	OF	CF	IPRE	Total						
Strong	Less than 2.5 years	7,498	80	50%	–	–	–	7,541	7,541	3,770	–				
	2.5 years or more	8,637	7,800	70%	–	–	–	12,806	12,806	8,964	51				
Good	Less than 2.5 years	4,347	6,723	70%	–	7,941	–	–	7,941	5,558	31				
	2.5 years or more	24,646	–	90%	–	7,561	–	17,085	24,646	22,182	197				
Satisfactory	/	27,715	21,536	115%	–	8,876	–	30,350	39,226	45,110	1,098				
Weak	/	22,438	–	250%	–	9,868	–	12,641	22,509	56,274	1,800				
Default	/	–	–	–	–	–	–	–	–	–	–				
Total	/	95,284	36,140	–	–	34,246	–	80,425	114,672	141,861	3,179				
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	7,432	1,815	95%						–	–	–	8,402	7,982	33
Good	Less than 2.5 years	3,093	–	95%						–	–	–	3,093	2,938	12
	2.5 years or more	–	–	120%						–	–	–	–	–	–
Satisfactory	/	25,179	18,150	140%						–	–	–	34,880	48,833	976
Weak	/	–	–	250%						–	–	–	–	–	–
Default	/	–	–	–						–	–	–	–	–	–
Total	/	35,704	19,965	–						–	–	–	46,376	59,753	1,022
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	77,182	9,101	300%	/					86,284	258,852	–				
Simple Risk Weight Method – unlisted equities	360,756	–	400%						–	–	–	360,756	1,443,025	–	
Internal Models Method	–	–	–						–	–	–	–	–	–	
Total	437,938	9,101	–						–	–	–	447,040	1,701,877	–	
Equity exposures subject to a risk weight of 100%															
Equity exposures subject to a risk weight of 100% as stipulated in Paragraph 1 of Article 166 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Holding Company Capital Adequacy Notification	–	–	100%	/					–	–	–				

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

Millions of yen, %

March 31, 2020												
a	b	c	d	e	f	g	h	i	j	k	l	
Specialized lending exposures (supervisory slotting criteria)												
Other than high-volatility commercial real estate (HVCRE)												
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses	
					PF	OF	CF	IPRE	Total			
Strong	Less than 2.5 years	30,124	5,626	50%	–	–	–	33,151	33,151	16,575	–	
	2.5 years or more	8,738	–	70%	–	–	–	8,738	8,738	6,116	34	
Good	Less than 2.5 years	1,196	–	70%	–	–	–	1,196	1,196	837	4	
	2.5 years or more	13,854	–	90%	–	1,326	–	12,527	13,854	12,468	110	
Satisfactory	/	34,376	–	115%	–	8,115	–	26,261	34,376	39,532	962	
Weak	/	4,352	–	250%	–	–	–	4,352	4,352	10,881	348	
Default	/	–	–	–	–	–	–	–	–	–	–	
Total	/	92,642	5,626	–	–	9,441	–	86,227	95,669	86,412	1,461	
High-volatility commercial real estate (HVCRE)												
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	/					Exposure at default (EAD)	RWA	Expected losses
Strong	Less than 2.5 years	3,543	1,888	70%	/					4,565	3,195	18
	2.5 years or more	6,766	1,817	95%	/					7,750	7,362	31
Good	Less than 2.5 years	–	–	95%	/					–	–	–
	2.5 years or more	–	–	120%	/					–	–	–
Satisfactory	/	–	–	140%	/					–	–	–
Weak	/	10,679	4,340	250%	/					13,028	32,570	1,042
Default	/	–	–	–	/					–	–	–
Total	/	20,989	8,046	–	/					25,343	43,128	1,091
Equity exposures (Market-Based Approach, etc.)												
Equity exposures subject to the Market-Based Approach												
Category	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	/					Exposure at default (EAD)	RWA	Expected losses	
Simple Risk Weight Method – publicly traded equities	65,091	5,463	300%	/					70,554	211,663	–	
Simple Risk Weight Method – unlisted equities	388,262	–	400%	/					388,262	1,553,051	–	
Internal Models Method	–	–	–	/					–	–	–	
Total	453,354	5,463	–	/					458,817	1,764,714	–	
Equity exposures subject to a risk weight of 100%												
Equity exposures subject to a risk weight of 100% as stipulated in Paragraph 1 of Article 166 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Holding Company Capital Adequacy Notification	–	–	100%	/					–	–	–	

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

Item No.		March 31, 2021					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	-	-	/	1.4	-	-
	Current exposure method	3,283,117	2,927,190	/	/	6,212,216	2,493,125
2	Expected exposure method	/	/	-	-	-	-
3	Simple Approach for credit risk mitigation	/	/	/	/	-	-
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	45,632,681	1,836,442
5	Exposure variation estimation model	/	/	/	/	-	-
6	Total	/	/	/	/	/	4,329,567

*Millions of yen*

Item No.		March 31, 2020					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	-	-	/	1.4	-	-
	Current exposure method	3,561,563	3,148,276	/	/	6,713,320	2,588,691
2	Expected exposure method	/	/	-	-	-	-
3	Simple Approach for credit risk mitigation	/	/	/	/	-	-
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	49,439,467	1,789,096
5	Exposure variation estimation model	/	/	/	/	-	-
6	Total	/	/	/	/	/	4,377,788

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

Item No.		March 31, 2021		March 31, 2020	
		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	6,238,123	3,994,525	6,620,245	4,481,503
5	Total portfolios subject to amount corresponding to CVA risk	6,238,123	3,994,525	6,620,245	4,481,503

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

Item No.	Regulatory portfolio	March 31, 2021								
		a	b	c	d	e	f	g	h	i
		Credit equivalent amounts (after taking into account the CRM effects)								
	Risk weight	0%	10%	20%	50%	75%	100%	150%	Others	Total
1	Government of Japan and Bank of Japan	1,351	-	-	-	-	-	-	-	1,351
2	Central governments and central banks of foreign countries	82,193	-	1,359,512	10,576	-	20,353	-	-	1,472,635
3	Bank for International Settlements, etc.	-	-	-	-	-	-	-	-	-
4	Local authorities in Japan	-	-	-	-	-	-	-	-	-
5	Non-central government, etc. public sector entities in foreign countries	-	-	12,436	-	-	-	-	-	12,436
6	Multilateral development banks	4,249	-	-	8,468	-	-	-	-	12,717
7	Local authority financial institutions	-	-	-	-	-	-	-	-	-
8	Government agencies in Japan	-	1,190	157	-	-	-	-	-	1,347
9	Local authority land development corporations, public housing corporations, and regional public road corporations	-	-	-	-	-	-	-	-	-
10	Financial institutions and type I financial instruments business operators	-	-	1,546,327	272,712	-	27,813	442	-	1,847,294
11	Corporates, etc.	-	-	-	-	-	1,500,523	-	-	1,500,523
12	SMEs, etc. and individuals	-	-	-	-	460	-	-	-	460
13	Other than the above	-	-	-	-	-	713,627	-	-	713,627
14	Total	87,794	1,190	2,918,433	291,756	460	2,262,317	442	-	5,562,395

Millions of yen

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

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

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2021						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
<b>Sovereign exposures</b>								
1	0.00 to <0.15	40,350,157	0.00%	0.0	35.79%	4.8	56,976	0.14%
2	0.15 to <0.25	155	0.17%	0.0	35.93%	1.3	36	23.62%
3	0.25 to <0.50	158	0.32%	0.0	35.93%	5.0	104	65.87%
4	0.50 to <0.75	61	0.57%	0.0	6.74%	5.0	9	15.50%
5	0.75 to <2.50	273	1.49%	0.0	35.93%	1.0	184	67.39%
6	2.50 to <10.00	21	5.92%	0.0	35.93%	1.0	24	112.62%
7	10.00 to <100.00	216	10.98%	0.0	0.13%	4.9	1	0.66%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	40,351,044	0.00%	0.0	35.79%	4.8	57,337	0.14%
<b>Bank exposures</b>								
1	0.00 to <0.15	2,722,944	0.06%	0.9	23.92%	1.9	364,195	13.37%
2	0.15 to <0.25	97,132	0.17%	0.4	33.41%	1.1	19,993	20.58%
3	0.25 to <0.50	5,634	0.32%	0.0	28.82%	1.9	1,711	30.37%
4	0.50 to <0.75	4,158	0.57%	0.0	24.94%	1.6	1,446	34.77%
5	0.75 to <2.50	4,431	1.44%	0.0	35.47%	0.8	3,106	70.10%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	7,224	10.98%	0.0	26.17%	4.5	9,439	130.66%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	2,841,525	0.10%	1.4	24.28%	1.9	399,893	14.07%
<b>Corporate exposures</b>								
1	0.00 to <0.15	2,232,356	0.06%	3.0	35.40%	2.3	427,127	19.13%
2	0.15 to <0.25	110,913	0.17%	0.7	34.77%	2.9	39,793	35.87%
3	0.25 to <0.50	134,922	0.32%	0.5	35.53%	2.5	63,982	47.42%
4	0.50 to <0.75	48,877	0.57%	0.2	35.31%	1.5	24,105	49.31%
5	0.75 to <2.50	105,701	1.28%	0.4	33.39%	1.3	70,565	66.75%
6	2.50 to <10.00	3,815	5.92%	0.0	33.91%	2.3	4,793	125.65%
7	10.00 to <100.00	83,559	10.98%	0.2	29.19%	1.8	111,740	133.72%
8	100.00 (Default)	1,310	100.00%	0.0	22.06%	–	482	36.81%
9	Sub-total	2,721,456	0.52%	5.3	35.10%	2.3	742,591	27.28%
<b>SME exposures</b>								
1	0.00 to <0.15	839	0.08%	0.0	31.55%	2.4	143	17.11%
2	0.15 to <0.25	3,462	0.17%	0.3	23.89%	3.0	674	19.46%
3	0.25 to <0.50	2,929	0.32%	0.3	20.28%	3.2	654	22.34%
4	0.50 to <0.75	3,230	0.57%	0.2	24.18%	3.6	1,335	41.32%
5	0.75 to <2.50	4,997	1.25%	0.4	15.82%	3.9	1,691	33.85%
6	2.50 to <10.00	1,041	5.92%	0.0	29.19%	3.7	1,009	96.91%
7	10.00 to <100.00	336	10.98%	0.0	12.74%	3.7	184	54.88%
8	100.00 (Default)	15	100.00%	0.0	20.78%	–	4	28.39%
9	Sub-total	16,852	1.25%	1.6	21.41%	3.4	5,697	33.80%
<b>Specialized lending exposures</b>								
1	0.00 to <0.15	172,224	0.07%	0.2	26.50%	4.7	40,113	23.29%
2	0.15 to <0.25	69,710	0.17%	0.1	26.45%	3.9	21,507	30.85%
3	0.25 to <0.50	41,265	0.32%	0.0	26.66%	4.5	19,143	46.39%
4	0.50 to <0.75	36,178	0.57%	0.0	26.63%	4.8	21,705	59.99%
5	0.75 to <2.50	17,138	1.55%	0.0	27.57%	4.7	13,912	81.17%
6	2.50 to <10.00	6,948	5.92%	0.0	26.68%	4.9	7,720	111.10%
7	10.00 to <100.00	3,048	10.98%	0.0	27.10%	4.3	4,065	133.36%
8	100.00 (Default)	2,804	100.00%	0.0	37.33%	–	964	34.37%
9	Sub-total	349,318	1.26%	0.5	26.67%	4.5	129,131	36.96%

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2021						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
<b>Other retail exposures</b>								
1	0.00 to <0.15	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-
3	0.25 to <0.50	-	-	-	-	-	-	-
4	0.50 to <0.75	770	0.51%	0.2	31.64%	-	179	23.35%
5	0.75 to <2.50	-	-	-	-	-	-	-
6	2.50 to <10.00	36	7.13%	0.0	38.63%	-	23	63.26%
7	10.00 to <100.00	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-
9	Sub-total	806	0.82%	0.3	31.96%	-	203	25.18%
<b>Purchased receivables</b>								
1	0.00 to <0.15	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-
3	0.25 to <0.50	-	-	-	-	-	-	-
4	0.50 to <0.75	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-
9	Sub-total	-	-	-	-	-	-	-
<b>Total (all portfolios)</b>		<b>46,281,004</b>	<b>0.04%</b>	<b>9.4</b>	<b>34.97%</b>	<b>4.5</b>	<b>1,334,854</b>	<b>2.88%</b>



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

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

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2020						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
<b>Other retail exposures</b>								
1	0.00 to <0.15	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-
3	0.25 to <0.50	-	-	-	-	-	-	-
4	0.50 to <0.75	970	0.54%	0.4	31.05%	-	228	23.49%
5	0.75 to <2.50	-	-	-	-	-	-	-
6	2.50 to <10.00	82	6.75%	0.1	46.43%	-	60	73.37%
7	10.00 to <100.00	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-
9	Sub-total	1,053	1.02%	0.5	32.25%	-	288	27.39%
<b>Purchased receivables</b>								
1	0.00 to <0.15	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-
3	0.25 to <0.50	-	-	-	-	-	-	-
4	0.50 to <0.75	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-
9	Sub-total	-	-	-	-	-	-	-
<b>Total (all portfolios)</b>		<b>51,182,740</b>	<b>0.03%</b>	<b>11.1</b>	<b>30.95%</b>	<b>3.2</b>	<b>1,495,184</b>	<b>2.92%</b>

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

Item No.		March 31, 2021					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Segregated	Unsegregated	Segregated	Unsegregated				
1	Cash (domestic currency)	–	589,757	91,337	1,735,526	8,530,656	9,916,195
2	Cash (foreign currency)	–	465,103	5,331	707,276	21,232,682	13,786,071
3	Domestic sovereign debt	82,432	114,284	494,975	340,361	6,417,017	15,854,111
4	Other sovereign debt	212,737	17,659	40,656	33,456	18,590,368	16,979,120
5	Government agency debt	4,454	1,516	–	19,563	2,261,350	3,453,492
6	Corporate bonds	10,632	6,286	–	–	650,073	1,066,197
7	Equity	–	113,096	–	5,575	2,980,764	2,813,335
8	Other collateral	9,099	18,237	–	125,222	579,364	618,990
9	Total	319,357	1,325,942	632,300	2,966,981	61,242,278	64,487,515

*Millions of yen*

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

## CCR6: Credit derivatives exposures

Millions of yen

Item No.		March 31, 2021		March 31, 2020	
		a	b	a	b
		Protection bought	Protection sold	Protection bought	Protection sold
	Notional principal				
1	Single-name credit default swaps	3,002,312	1,879,385	2,595,319	1,665,843
2	Index credit default swaps	296,373	264,067	253,518	199,148
3	Total return swaps	540,066	87,007	367,431	31,120
4	Credit options	–	–	–	–
5	Other credit derivatives	–	–	–	–
6	Total notional principal	3,838,753	2,230,460	3,216,269	1,896,112
	Fair value				
7	Positive fair value (asset)	22,643	40,384	59,405	30,360
8	Negative fair value (liability)	65,592	13,546	51,479	4,928

## CCR8: Exposures to central counterparties

Millions of yen

Item No.		March 31, 2021		March 31, 2020	
		a	b	a	b
		Exposures to central counterparties (post-CRM)	RWA	Exposures to central counterparties (post-CRM)	RWA
1	Exposures to qualifying central counterparties (total)	/	572,686	/	564,201
2	Exposures for trades at qualifying central counterparties (excluding initial margin)	3,829,074	30,325	4,546,630	35,261
3	(i) Derivative transactions (OTC)	2,944,974	24,243	3,422,023	24,972
4	(ii) Derivative transactions (exchange traded)	469,191	6,082	590,687	8,696
5	(iii) Repo transactions	414,907	–	533,919	1,593
6	(iv) Netting sets where cross-product netting has been approved	–	–	–	–
7	Segregated initial margin	–	/	–	/
8	Non-segregated initial margin	511,031	9,571	605,294	13,236
9	Pre-funded default fund contributions	348,251	532,788	262,961	515,702
10	Unfunded default fund contributions	–	–	–	–
11	Exposures to non-qualifying central counterparties (total)	/	115,568	/	138,614
12	Exposures for trades at non-qualifying central counterparties (excluding initial margin)	33,305	33,305	59,194	59,194
13	(i) Derivative transactions (OTC)	33,305	33,305	59,194	59,194
14	(ii) Derivative transactions (exchange traded)	–	–	–	–
15	(iii) Repo transactions	–	–	–	–
16	(iv) Netting sets where cross-product netting has been approved	–	–	–	–
17	Segregated initial margin	–	/	–	/
18	Non-segregated initial margin	–	–	1,025	1,025
19	Pre-funded default fund contributions	6,581	82,262	6,271	78,394
20	Unfunded default fund contributions	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	March 31, 2021					
		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)	249,808	–	249,808	25,399	–	25,399
2	Residential mortgages	64,186	–	64,186	–	–	–
3	Credit card receivables	–	–	–	25,000	–	25,000
4	Other retail exposures	185,621	–	185,621	399	–	399
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	81,110	124,848	205,958	265,066	–	265,066
7	Loans to corporates	32,752	124,848	157,600	–	–	–
8	Commercial mortgage-backed securities	16,789	–	16,789	–	–	–
9	Leasing receivables and account receivables	23,898	–	23,898	265,066	–	265,066
10	Other wholesale	7,669	–	7,669	–	–	–
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	March 31, 2021					
		g	h	i	j	k	l
		MUFG acting as originator / sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	2,634,246	–	2,634,246	2,692,864	–	2,692,864
2	Residential mortgages	75,874	–	75,874	2,209,571	–	2,209,571
3	Credit card receivables	1,247,740	–	1,247,740	25,987	–	25,987
4	Other retail exposures	1,310,631	–	1,310,631	457,162	–	457,162
5	Re-securitization	–	–	–	142	–	142
6	Wholesale (total)	2,247,046	–	2,247,046	2,804,260	–	2,804,260
7	Loans to corporates	772	–	772	2,445,424	–	2,445,424
8	Commercial mortgage-backed securities	–	–	–	252,379	–	252,379
9	Leasing receivables and account receivables	1,996,239	–	1,996,239	97,995	–	97,995
10	Other wholesale	250,035	–	250,035	8,461	–	8,461
11	Re-securitization	–	–	–	–	–	–

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

Millions of yen

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

Millions of yen

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

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

Millions of yen

Item No.	Underlying asset type	March 31, 2021								
		a	b	c	d	e	f	g	h	i
		MUFG acting as originator			MUFG acting as sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	–	–	–	–	–	–	10,437	–	10,437
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	39	–	39
4	Other retail exposures	–	–	–	–	–	–	10,397	–	10,397
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	–	–	–	–	–	–	19,015	–	19,015
7	Loans to corporates	–	–	–	–	–	–	12,617	–	12,617
8	Commercial mortgage-backed securities	–	–	–	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–	3,037	–	3,037
10	Other wholesale	–	–	–	–	–	–	3,359	–	3,359
11	Re-securitization	–	–	–	–	–	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	March 31, 2020								
		a	b	c	d	e	f	g	h	i
		MUFG acting as originator			MUFG acting as sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	–	–	–	–	–	–	13,922	–	13,922
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	4,824	–	4,824
4	Other retail exposures	–	–	–	–	–	–	9,098	–	9,098
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	–	–	–	–	–	–	13,701	–	13,701
7	Loans to corporates	–	–	–	–	–	–	11,420	–	11,420
8	Commercial mortgage-backed securities	–	–	–	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–	1,190	–	1,190
10	Other wholesale	–	–	–	–	–	–	1,090	–	1,090
11	Re-securitization	–	–	–	–	–	–	–	–	–

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

Millions of yen

Item No.		March 31, 2021							
		a	b	c	d	e	f	g	h
		Total		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization	
				Securitization				Senior	Non-senior
		Retail underlying		Wholesale					
Amount of exposures (by risk weight category)									
1	Securitization exposures subject to a risk weight of 20% or less	5,100,798	4,981,950	4,981,950	2,686,373	2,295,576	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	362,827	356,827	356,827	158,127	198,699	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	145,557	145,557	145,557	46,610	98,947	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	18,265	18,265	18,265	18,265	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	76	76	76	76	-	-	-	-
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	2,538,236	2,413,387	2,413,387	369,799	2,043,587	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	917,089	917,089	917,089	650,813	266,275	-	-	-
8	Securitization exposures subject to the Standardized Approach	2,172,125	2,172,125	2,172,125	1,888,764	283,360	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	76	76	76	76	-	-	-	-



Item No.		March 31, 2021							
		a	b	c	d	e	f	g	h
		Total	Traditional securitizations (asset transfer type) (sub-total)						
			Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior		
Amount of credit risk-weighted assets (by calculation method)									
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	425,132	406,454	406,454	89,052	317,401	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach	156,758	156,758	156,758	89,486	67,272	-	-	-
12	Credit RWA calculated using the Standardized Approach	370,860	370,860	370,860	283,788	87,071	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	951	951	951	951	-	-	-	-
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	34,010	32,516	32,516	7,124	25,392	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	12,540	12,540	12,540	7,158	5,381	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	29,668	29,668	29,668	22,703	6,965	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	76	76	76	76	-	-	-	-

Millions of yen

Item No.		March 31, 2021						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	118,848	118,848	-	118,848	-	-	-
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	124,848	124,848	-	124,848	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		March 31, 2021						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
		Retail underlying	Wholesale		Senior	Non-senior		
Amount of credit risk-weighted assets (by calculation method)								
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	18,678	18,678	–	18,678	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach	–	–	–	–	–	–	–
12	Credit RWA calculated using the Standardized Approach	–	–	–	–	–	–	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–
Capital requirements (by calculation method)								
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	1,494	1,494	–	1,494	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	–	–	–	–	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	–	–	–	–	–	–	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–

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

Millions of yen

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

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

Millions of yen

Item No.		March 31, 2020						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	192,540	192,540	-	192,540	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	4,800	4,800	-	4,800	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	1,200	1,200	-	1,200	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	198,540	198,540	-	198,540	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		March 31, 2020						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
			Securitization			Re-securitization		
	Retail underlying		Wholesale		Senior	Non-senior		
	Amount of credit risk-weighted assets (by calculation method)							
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	29,011	29,011	–	29,011	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach	–	–	–	–	–	–	–
12	Credit RWA calculated using the Standardized Approach	–	–	–	–	–	–	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	2,320	2,320	–	2,320	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	–	–	–	–	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	–	–	–	–	–	–	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–

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

Millions of yen

Item No.		March 31, 2021							
		a	b	c	d	e	f	g	h
		Total		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization	
				Securitization				Senior	Non-senior
		Retail underlying		Wholesale					
Amount of exposures (by risk weight category)									
1	Securitization exposures subject to a risk weight of 20% or less	5,350,461	5,350,461	5,350,461	2,667,085	2,683,376	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	3,304	3,304	3,304	3,304	-	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	66,596	66,596	66,507	21,291	45,216	89	89	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	66,685	66,685	66,632	1,025	65,607	53	53	-
5	Securitization exposures subject to a risk weight of 1250%	10,075	10,075	10,075	15	10,060	-	-	-
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	44,742	44,742	44,742	-	44,742	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	5,408,066	5,408,066	5,408,066	2,662,529	2,745,537	-	-	-
8	Securitization exposures subject to the Standardized Approach	34,239	34,239	34,097	30,177	3,919	142	142	-
9	Securitization exposures subject to a risk weight of 1250%	10,075	10,075	10,075	15	10,060	-	-	-



Item No.		March 31, 2021							
		a	b	c	d	e	f	g	h
		Total	Traditional securitizations (asset transfer type) (sub-total)						
			Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior		
Amount of credit risk-weighted assets (by calculation method)									
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	6,711	6,711	6,711	–	6,711	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach	1,021,234	1,021,234	1,021,234	389,579	631,655	–	–	–
12	Credit RWA calculated using the Standardized Approach	4,880	4,880	4,727	4,139	587	153	153	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	125,945	125,945	125,945	187	125,758	–	–	–
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	536	536	536	–	536	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	81,698	81,698	81,698	31,166	50,532	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	390	390	378	331	47	12	12	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	10,075	10,075	10,075	15	10,060	–	–	–

Millions of yen

Item No.		March 31, 2021						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	-	-	-	-	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	-	-	-	-	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	-	-	-	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		March 31, 2021						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
		Retail underlying	Wholesale		Senior	Non-senior		
	Amount of credit risk-weighted assets (by calculation method)							
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach	-	-	-	-	-	-	-
12	Credit RWA calculated using the Standardized Approach	-	-	-	-	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

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

Millions of yen

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

Item No.		March 31, 2020							
		a	b	c	d	e	f	g	h
		Total	Traditional securitizations (asset transfer type) (sub-total)						
			Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior		
Amount of credit risk-weighted assets (by calculation method)									
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	8,220	8,220	8,220	–	8,220	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach	1,216,830	1,216,830	1,216,830	568,585	648,244	–	–	–
12	Credit RWA calculated using the Standardized Approach	10,632	10,632	10,420	9,703	717	211	211	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	130,664	130,664	130,664	187	130,476	–	–	–
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	657	657	657	–	657	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	97,346	97,346	97,346	45,486	51,859	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	850	850	833	776	57	16	16	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	10,453	10,453	10,453	15	10,438	–	–	–

Millions of yen

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

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

## MR1: Market risk under the Standardized Approach

Item No.		Millions of yen	
		March 31, 2021	March 31, 2020
		RWA (Amount obtained by dividing amount corresponding to risk by 8%)	
1	Interest rate risk (general and specific)	782,699	738,050
2	Equity risk (general and specific)	515,732	264,603
3	Foreign exchange risk	107,973	107,918
4	Commodity risk	1,381	226
	Options transactions		
5	Simplified approach	–	–
6	Delta-plus method	1,255	–
7	Scenario approach	–	–
8	Specific risk relating to securitization exposures	29,534	14,353
9	Total	1,438,576	1,125,153

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

Item No.	End of previous fiscal year: March 31, 2020		Stressed VaR	IRC	CRM	Other	Total RWA
	End of current fiscal year: March 31, 2021						
1a	RWA at end of previous fiscal year		440,428	1,585,193	–	–	2,025,621
1b	Regulatory adjustment		2.55	3.23	–	–	3.06
1c	RWA at end of previous fiscal year (end of day)		172,111	489,526	–	–	661,638
2	Movement in risk levels		3,220	52,717	–	–	55,938
3	Model updates/changes		–	–	–	–	–
4	Methodology and policy		–	–	–	–	–
5	Acquisitions and disposals		–	–	–	–	–
6	Foreign exchange movements		77,781	(110,504)	–	–	(32,723)
7	Other		(91,874)	171,283	–	–	79,409
8a	RWA at end of current fiscal year (end of day)		161,239	603,023	–	–	764,262
8b	Regulatory adjustment		3.00	3.55	–	–	3.43
8c	RWA at end of current fiscal year		484,034	2,144,197	–	–	2,628,232

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



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

Millions of yen

Item No.		March 31, 2021	March 31, 2020
	Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
1	Maximum value	23,996	16,015
2	Average value	14,368	12,460
3	Minimum value	10,504	9,668
4	Period end	12,899	13,768
	Stressed Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
5	Maximum value	79,016	56,332
6	Average value	53,963	40,508
7	Minimum value	33,287	30,202
8	Period end	48,241	39,162
	Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value	-	-
10	Average value	-	-
11	Minimum value	-	-
12	Period end	-	-
	Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value	-	-
14	Average value	-	-
15	Minimum value	-	-
16	Period end	-	-
17	Floor (Revised Standardized Approach)	-	-

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

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

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

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

#### (Overview of models)

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

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

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

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

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

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

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

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

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

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

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

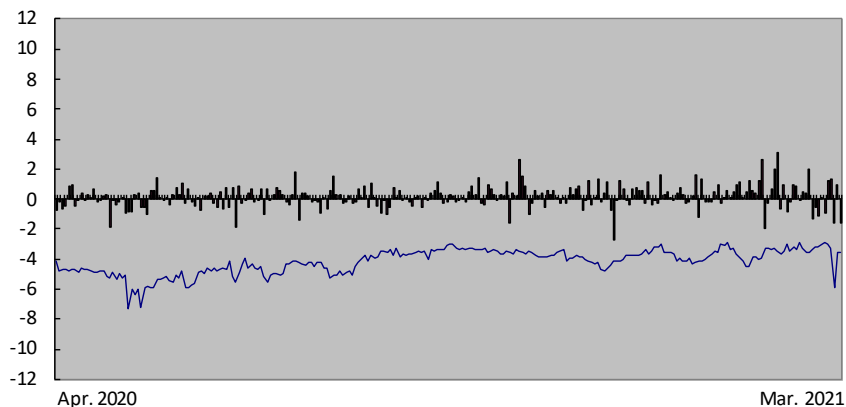
This is based on the rationale that the period with the largest risk is considered the stress period.

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

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

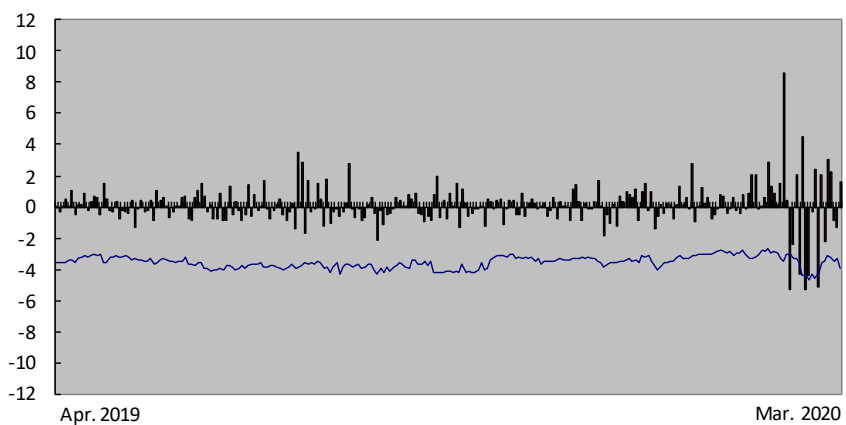
#### MR4: Results of backtesting using the Internal Models Approach

Billions of yen



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

Billions of yen



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

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

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

## IRRBB1: Interest rate risk in the banking book

Millions of yen

Item No.		a	b	c	d
		△EVE		△NII	
		March 31, 2021	March 31, 2020	March 31, 2021	March 31, 2020
1	Upward parallel shift	1,088,266	2,111,216	(354,729)	(131,629)
2	Downward parallel shift	(78,550)	(418,283)	254,192	119,680
3	Steepener	850,309	945,375	/	/
4	Flattener	(88,297)	86,666	/	/
5	Short-term interest rate up	112,360	637,320	/	/
6	Short-term interest rate down	378,414	155,781	/	/
7	Maximum	1,088,266	2,111,216	254,192	119,680
		e		f	
		March 31, 2021		March 31, 2020	
8	Tier 1 capital	15,982,746		15,623,321	

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

### Subject of measurement

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

### △EVE

Interest rate risk in the banking book measured with △EVE as of March 31, 2021 is largest for an upward parallel shift, of the six interest rate scenarios set forth in Basel III, with a maximum risk of ¥1,088.3 billion against Tier 1 capital of ¥15,982.7 billion.

The maximum of △EVE decreased from the previous fiscal year due largely to a decrease in interest rate position related to Japanese yen and foreign currencies against the backdrop of rising interest rates and an increase in core deposits.

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

### (Assumptions for calculation of △EVE)

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

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

Spread levels are included in discount rates and cash flows.

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

### △NII

In the two interest rate scenarios set forth in Basel III, interest rate risk in the banking book measured with △NII as of March 31, 2021 is a ¥354.7 billion increase in net interest income for an upward parallel shift and a ¥254.2 billion decline in net interest income for a downward parallel shift.

The maximum of △NII increased from the previous fiscal year due largely to an increase in the balance of short-term Japanese government bonds.

### (Assumptions for calculation of △NII)

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

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

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

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

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

Millions of yen, %

Geographical breakdown	March 31, 2021			
	a	b	c	d
	Countercyclical capital buffer rate	Credit RWA used in the computation of the countercyclical capital buffer	Countercyclical capital buffer rate	Countercyclical buffer amount
Hong Kong	1.00%	573,074	/	/
Luxemburg	0.50%	138,468	/	/
Sum	/	711,542	/	/
Total	/	72,110,568	0.00%	-

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

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

Millions of yen, %

Geographical breakdown	March 31, 2020			
	a	b	c	d
	Countercyclical capital buffer rate	Credit RWA used in the computation of the countercyclical capital buffer	Countercyclical capital buffer rate	Countercyclical buffer amount
France	0.25%	445,456	/	/
Hong Kong	1.00%	618,775	/	/
Luxemburg	0.25%	258,506	/	/
Sum	/	1,322,738	/	/
Total	/	69,924,013	0.01%	11,513

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

## GSIB1: Indicators for assessing G-SIBs

Millions of yen

Basel III Template No.			March 31, 2021	March 31, 2020
1	Cross-jurisdictional activity	Cross-jurisdictional claims	97,555,269	104,515,305
2		Cross-jurisdictional liabilities	75,238,205	83,962,596
3	Size	Total exposures	383,032,292	355,134,209
4	Interconnectedness	Intra-financial system assets	29,014,034	26,995,698
5		Intra-financial system liabilities	31,442,214	30,314,607
6		Securities outstanding	31,897,435	29,850,159
7	Substitutability/Financial institution infrastructure	Assets under custody	249,723,602	252,870,384
8		Payment activity	10,716,470,099	9,206,361,336
9		Underwritten transactions in debt and equity markets	16,222,159	14,880,553
10		Notional amount of over-the-counter derivatives	1,505,923,488	1,647,098,632
11	Complexity	Level 3 assets	1,180,440	937,648
12		Trading and available for sale securities	18,771,532	17,885,854

## TLAC1: TLAC composition

		<i>Millions of yen, %</i>	
Basel III Template No.		a	b
		March 31, 2021	March 31, 2020
<b>Expected resolution policy</b>			
The MUFG Group's preferred resolution policy is the Single Point of Entry (SPE) approach. Specifically, it is expected that if any financial crisis occurs at MUFG Bank, Ltd., Mitsubishi UFJ Trust and Banking Corporation, Mitsubishi UFJ Morgan Stanley Securities Co., Ltd. or MUFG Americas Holdings Corporation, material subsidiaries, the crisis will be resolved under legal bankruptcy procedures, with losses concentrated into Mitsubishi UFJ Financial Group, Inc., the holding company, under the initiative of relevant authorities, while the material subsidiary that has restored the soundness will be transferred to go under the umbrella of the successor holding company sponsored by the Deposit Insurance Corporation of Japan, and then stay in business as normal.			
<b>Regulatory capital elements of TLAC and adjustments</b>			
1	Common Equity Tier 1 (CET1) capital (a)	14,113,722	13,708,333
2	Additional Tier 1 (AT1) capital before TLAC adjustments (b)	1,869,023	1,914,988
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)	1,869,023	1,914,988
6	Tier 2 capital before TLAC adjustments (f)	2,686,764	2,656,244
7	Amortised portion of Tier 2 instruments where remaining maturity > 1 year (g)	(155,008)	(225,917)
8	Tier2 capital ineligible as TLAC as issued out of subsidiaries to third parties (h)	–	–
9	Other adjustments (i)	129,092	128,102
10	Tier2 instruments eligible under the TLAC framework ((f) – (g) – (h) – (i)) (j)	2,712,680	2,754,060
11	TLAC arising from regulatory capital ((a) + (e) + (j)) (k)	18,695,427	18,377,381
<b>Non-regulatory capital elements of TLAC</b>			
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities (l)	4,705,872	4,809,978
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)	2,860,484	2,878,390
17	TLAC arising from non-regulatory capital instruments before adjustments ((l) + (m)) (n)	7,566,356	7,688,369
<b>Non-regulatory capital elements of TLAC: adjustments</b>			
18	TLAC before deductions ((k) + (n)) (o)	26,261,783	26,065,751
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)	6,444	5,362
21	Other adjustments to TLAC (r)	–	–
22	TLAC after deductions ((o) – (p) – (q) – (r)) (s)	26,255,338	26,060,388
<b>Risk-weighted assets (RWA) and leverage exposure measure for TLAC purposes</b>			
23	Total risk-weighted assets ( RWA ) (t)	114,419,369	115,135,624
24	Leverage exposure measure (u)	292,725,088	353,117,559
<b>TLAC ratios and buffers</b>			
25	TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((s)/(t))	22.94%	22.63%
25a	TLAC as a percentage of RWA	18.94%	18.62%
26	TLAC as a percentage of leverage exposure ((s)/(u))	8.96%	7.38%
27	CET1 available after meeting the minimum capital buffer requirements	6.92%	6.55%
28	The minimum capital buffer requirement	4.00%	4.01%
29	Of which: capital conservation buffer requirement	2.50%	2.50%
30	Of which: countercyclical buffer requirement	0.00%	0.01%
31	Of which: G-SIB/D-SIB additional requirement	1.50%	1.50%

Basel III Template No.		<i>Millions of yen, %</i>	
		a	b
		March 31, 2021	March 31, 2020
<b>TLAC as a percentage of leverage exposure (including the deposits with the Bank of Japan)</b>			
	Leverage exposure measure (u)	292,725,088	/
	The deposits with the Bank of Japan	87,716,057	/
	Leverage exposure measure (including the deposits with the Bank of Japan) (u')	380,441,146	/
	TLAC as a percentage of leverage exposure (including the deposits with the Bank of Japan) ((s)/(u'))	6.90%	/

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

Millions of yen

Basel III Template No.	Item	March 31, 2021								Total
		Creditor ranking								
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments (*1)		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	5,590,233	–	1,487,500	–	1,522,000	449,400	4,854,819	–	13,903,952
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	5,590,233	–	1,487,500	–	1,522,000	449,400	4,854,819	–	13,903,952
6	Subset of row 5 that are eligible as TLAC	5,590,233	–	1,487,500	–	1,522,000	–	4,140,739	–	12,740,473
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	770,676	–	770,676
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	70,000	–	1,822,704	–	1,892,704
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	1,452,000	–	1,242,028	–	2,694,028
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	305,331	–	305,331
11	Subset of row 6 that is perpetual securities	5,590,233	–	1,487,500	–	–	–	–	–	7,077,733

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



Millions of yen

Basel III Template No.	Item	March 31, 2020								Total
		Creditor ranking								
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	-	yes	-	yes	-	yes	-	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments (*1)		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	5,590,233	-	1,516,000	-	1,421,000	594,400	4,512,164	-	13,633,797
4	Subset of row 3 that are excluded liabilities	-	-	-	-	-	-	-	-	-
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	5,590,233	-	1,516,000	-	1,421,000	594,400	4,512,164	-	13,633,797
6	Subset of row 5 that are eligible as TLAC	5,590,233	-	1,516,000	-	1,421,000	-	4,210,737	-	12,737,970
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	-	-	-	-	-	-	701,953	-	701,953
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	-	-	-	-	40,000	-	1,856,067	-	1,896,067
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	-	-	-	-	1,366,000	-	1,354,340	-	2,720,340
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	-	-	-	-	15,000	-	298,376	-	313,376
11	Subset of row 6 that is perpetual securities	5,590,233	-	1,516,000	-	-	-	-	-	7,106,233

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

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

Millions of yen

Basel III Template No.	Item	March 31, 2021								Total
		Creditor ranking								
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments (*1)		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	780,249	–	189,500	–	188,500	180,000	448,132	–	1,786,382
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	780,249	–	189,500	–	188,500	180,000	448,132	–	1,786,382
6	Subset of row 5 that are eligible as TLAC	780,249	–	189,500	–	188,500	–	370,677	–	1,528,927
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	124,481	–	124,481
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	138,312	–	138,312
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	188,500	–	107,883	–	296,383
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	780,249	–	189,500	–	–	–	–	–	969,749

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

Millions of yen

Basel III Template No.	Item	March 31, 2020								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	780,249	–	181,000	–	184,000	210,000	407,625	–	1,762,874
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	780,249	–	181,000	–	184,000	210,000	407,625	–	1,762,874
6	Subset of row 5 that are eligible as TLAC	780,249	–	181,000	–	184,000	–	407,625	–	1,552,874
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	76,090	–	76,090
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	241,857	–	241,857
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	184,000	–	89,677	–	273,677
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	780,249	–	181,000	–	–	–	–	–	961,249

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

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

Millions of yen

Basel III Template No.	Item	March 31, 2021						Total
		Creditor ranking						
		1 Most junior	1 Most junior	2	2	3 Most senior	3 Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Class Stock		Long-term subordinated debts / short-term subordinated debts		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	122,428	81,619	221,300	–	–	–	425,347
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	122,428	81,619	221,300	–	–	–	425,347
6	Subset of row 5 that are eligible as TLAC	122,428	81,619	186,300	–	–	–	390,347
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	10,000	–	–	–	10,000
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	–	–	59,000	–	–	–	59,000
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	122,428	81,619	–	–	–	–	204,047

Millions of yen

Basel III Template No.	Item	March 31, 2020							Total
		Creditor ranking							
		1	1	2	2	3	3		
		Most junior	Most junior			Most senior	Most senior		
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	/	
2	Description of creditor ranking	Class Stock		Long-term subordinated debts / short-term subordinated debts		Other internal TLAC instruments			
3	Total capital and liabilities net of credit risk mitigation	122,428	81,619	208,300	–	–	–	412,347	
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–	
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	122,428	81,619	208,300	–	–	–	412,347	
6	Subset of row 5 that are eligible as TLAC	122,428	81,619	208,300	–	–	–	412,347	
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	35,000	–	–	–	35,000	
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	99,300	–	–	–	99,300	
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	74,000	–	–	–	74,000	
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–	
11	Subset of row 6 that is perpetual securities	122,428	81,619	–	–	–	–	204,047	

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

*In thousand US dollars*

Basel III Template No.	Item	December 31, 2020								Total
		Creditor ranking								
		1 Most junior	1 Most junior	2	2	3	3	4 Most senior	4 Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Unsecured senior debts, etc.		
3	Total capital and liabilities net of credit risk mitigation	8,373,781	–	–	–	–	36,911	6,441,868	845,211	15,697,771
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	26,868	–	26,868
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	8,373,781	–	–	–	–	36,911	6,415,000	845,211	15,670,903
6	Subset of row 5 that are eligible as TLAC	8,373,781	–	–	–	–	–	6,415,000	–	14,788,781
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–	–	–
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	6,415,000	–	6,415,000
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	8,373,781	–	–	–	–	–	–	–	8,373,781

In thousand US dollars

Basel III Template No.	Item	December 31, 2019								
		Creditor ranking								Total
		1 Most junior	1 Most junior	2	2	3	3	4 Most senior	4 Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	-	yes	-	yes	-	yes	-	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Unsecured senior debts, etc.		
3	Total capital and liabilities net of credit risk mitigation	8,353,062	-	-	-	-	36,767	6,789,004	841,922	16,020,755
4	Subset of row 3 that are excluded liabilities	-	-	-	-	-	-	24,004	841,922	865,926
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	8,353,062	-	-	-	-	36,767	6,765,000	-	15,154,829
6	Subset of row 5 that are eligible as TLAC	8,353,062	-	-	-	-	-	6,765,000	-	15,118,062
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	-	-	-	-	-	-	-	-	-
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	-	-	-	-	-	-	6,765,000	-	6,765,000
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	-	-	-	-	-	-	-	-	-
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	-	-	-	-	-	-	-	-	-
11	Subset of row 6 that is perpetual securities	8,353,062	-	-	-	-	-	-	-	8,353,062

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

Millions of yen

Basel III Template No.	Item	March 31, 2021					Total
		Creditor ranking					
		1	2	3	4		
		Most junior			Most senior		
1	Description of creditor ranking	Common Stock	Additional Tier 1 capital instruments	Tier 2 capital instruments	Unsecured senior debts		
2	Total capital and liabilities net of credit risk mitigation	5,339,427	1,744,000	1,967,500	5,534,905	14,585,832	
3	Subset of row 2 that are excluded liabilities(*1) (*2)	–	–	–	37,968	37,968	
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	5,339,427	1,744,000	1,967,500	5,496,937	14,547,864	
5	Subset of row 4 that are potentially eligible as TLAC	5,339,427	1,744,000	1,967,500	4,705,360	13,756,288	
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	–	895,225	895,225	
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	115,000	2,130,478	2,245,478	
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	1,852,000	1,374,326	3,226,826	
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	–	305,331	305,331	
10	Subset of row 5 that is perpetual securities	5,339,427	1,744,000	–	–	7,083,427	

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

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



Millions of yen

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

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

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

## COMPOSITION OF LEVERAGE RATIO DISCLOSURE

Millions of yen, %

Corresponding line No. on Basel III disclosure template (Table 2)	Corresponding line No. on Basel III disclosure template (Table 1)	Item	March 31, 2021	March 31, 2020
<b>On-balance sheet exposures</b>				
1		On-balance sheet exposures before deducting adjustment items	230,398,643	282,696,677
1a	1	Total assets reported in the consolidated balance sheet	271,757,457	336,571,379
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis	—	—
1c	7	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	—	—
1d	3	The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items)	(41,358,814)	(53,874,701)
2	7	The amount of adjustment items pertaining to Tier 1 capital	(2,591,146)	(2,016,649)
3		Total on-balance sheet exposures (a)	227,807,497	280,680,028
<b>Exposures related to derivatives transactions</b>				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	—	—
		Replacement cost associated with derivatives transactions, etc.	4,798,028	5,113,721
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	—	—
		Add-on amount associated with derivatives transactions, etc.	5,412,948	5,966,020
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	2,647,041	2,202,258
6		The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	—	—
		The amount of receivables arising from providing cash margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	45,687	51,192
7		The amount of deductions of receivables (out of those arising from providing cash variation margin)	(657,918)	(696,484)
8		The amount of client-cleared trade exposures for which a bank holding company acting as clearing member is not obliged to make any indemnification	/	/
9		Adjusted effective notional amount of written credit derivatives	4,114,314	3,931,072
10		The amount of deductions from effective notional amount of written credit derivatives	(3,380,760)	(3,320,633)
11	4	Total exposures related to derivative transactions (b)	12,979,341	13,247,147
<b>Exposures related to repo transactions</b>				
12		The amount of assets related to repo transactions, etc.	19,855,082	29,651,385
13		The amount of deductions from the assets above (line 12)	(2,273,909)	(1,887,952)
14		The exposures for counterparty credit risk for repo transactions, etc.	2,011,301	2,138,169
15		The exposures for agent repo transactions	/	/
16	5	Total exposures related to repo transactions, etc. (c)	19,592,473	29,901,602
<b>Exposures related to off-balance sheet transactions</b>				
17		Notional amount of off-balance sheet transactions	100,699,543	92,769,789
18		The amount of adjustments for conversion in relation to off-balance sheet transactions	(68,353,766)	(63,481,008)
19	6	Total exposures related to off-balance sheet transactions (d)	32,345,776	29,288,781
<b>Leverage ratio on a consolidated basis</b>				
20		The amount of capital (Tier 1 capital) (e)	15,982,746	15,623,321
21	8	Total exposures ((a) + (b) + (c) + (d)) (f)	292,725,088	353,117,559
22		Leverage ratio on a consolidated basis ((e)/(f))	5.45%	4.42%

Corresponding line No. on Basel III disclosure template (Table 2)	Corresponding line No. on Basel III disclosure template (Table 1)	Item	March 31, 2021	March 31, 2020
		Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan)		
		Total exposures (f)	292,725,088	/
		The deposits with the Bank of Japan	87,716,057	/
		Total exposures (including the deposits with the Bank of Japan) (f)	380,441,146	/
		Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f))	4.20%	/

**The key drivers of material change observed from March 31, 2020 to March 31, 2021**

Leverage ratio as of March 31, 2021 is higher than March 31, 2020 due to a decrease in the total exposures as a result of the exclusion of deposits with the Bank of Japan, based on the amendment of Japanese Financial Services Agency (JFSA) Notification on June 30, 2020, under the provision to Paragraph 4 of Article 5 of the notification of JFSA No. 12, 2019.

## LIQUIDITY RISK

### Major liquid assets

Billions of yen

	March 31, 2021				March 31, 2020			
	MUFG	the Bank	the Trust Bank	the Securities HD	MUFG	the Bank	the Trust Bank	the Securities HD
Cash and due from banks	102,980.7	86,975.3	16,582.4	1,840.4	78,335.6	63,235.0	14,535.3	2,185.7
Domestic securities	48,935.5	41,708.5	2,137.6	5,099.3	34,117.2	30,116.9	1,712.3	2,300.3
Japanese government bonds	38,247.1	32,191.8	1,308.2	4,747.2	23,884.2	20,343.6	1,449.8	2,093.0
Municipal bonds	3,909.5	3,706.6	25.3	177.6	3,026.3	2,928.1	25.3	73.0
Corporate bonds	6,778.9	5,810.2	804.2	174.5	7,206.7	6,845.3	237.2	134.3
Foreign bonds	21,993.4	15,831.0	5,989.9	172.5	25,537.3	19,112.7	6,234.3	190.2
Domestic equity securities	5,757.4	4,330.4	939.3	543.1	4,365.5	3,382.5	807.3	225.6
Foreign equity securities	86.0	85.9	0.1	0.2	79.5	79.3	0.0	0.2
Others	12,934.6	6,542.8	3,912.1	2,477.5	11,812.0	5,517.9	4,089.1	2,203.0
Subtotal	192,687.6	155,474.0	29,561.3	10,133.0	154,247.2	121,444.3	27,378.3	7,105.0
(Less) Assets pledged	(45,661.4)	(34,005.5)	(5,863.4)	(5,982.7)	(36,201.8)	(27,397.0)	(5,819.9)	(3,510.4)
Total	147,026.2	121,468.4	23,698.0	4,150.3	118,045.3	94,047.3	21,558.4	3,594.6

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

### Maturity profiles for major funding sources

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

Billions of yen

	March 31, 2021					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Time deposits and negotiable deposits	50,459.4	6,596.2	1,151.5	100.5	103.8	4.0
Borrowings	11,549.7	1,941.9	16,718.3	300.1	182.2	418.2
Bonds	2,767.1	2,843.2	1,900.6	1,798.8	1,837.4	2,804.5
Total	64,776.2	11,381.2	19,770.3	2,199.4	2,123.4	3,226.7

Billions of yen

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

Notes: 1. The above tables show the maturity profiles of funding sources (duration to maturity or repayment) of customer deposits (time and negotiable), borrowings, and bonds.  
2. Bonds include short-term bonds and subordinated bonds.  
3. Bonds and borrowings with no stated duration to maturity or repayment are included in "Due over 10 years" in the above tables.

## Maturity information on major asset classes

Millions of yen

	March 31, 2021					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Investment securities (Notes 1, 2)	26,747,787	6,972,341	8,660,300	4,744,171	8,795,506	13,452,586
Held-to-maturity securities	14,561	270,152	909,781	66,212	760,621	1,882,436
Japanese government bonds	–	199,889	900,557	–	–	–
Municipal bonds	–	–	–	–	–	–
Short-term corporate bonds	–	–	–	–	–	–
Corporate bonds	–	–	–	–	–	–
Foreign bonds	–	62,594	1,446	23,064	90,371	579,179
Others	14,561	7,667	7,776	43,147	670,249	1,303,256
Available-for-sale securities with predetermined maturity	26,733,226	6,702,189	7,750,519	4,677,958	8,034,884	11,570,150
Japanese government bonds	22,879,850	1,988,339	1,008,405	312,914	3,567,105	2,588,095
Municipal bonds	69,592	469,999	920,239	1,023,807	1,247,876	–
Short-term corporate bonds	564,097	–	–	–	–	–
Corporate bonds	300,057	691,700	750,107	506,377	251,432	1,412,271
Foreign bonds	2,549,349	2,223,889	4,797,983	2,615,221	2,562,302	6,487,953
Others	370,278	1,328,261	273,783	219,639	406,167	1,081,829
Loans (Notes 1, 3)	44,289,229	19,822,823	13,325,360	7,330,037	6,405,592	15,094,200
<b>Total</b>	<b>71,037,017</b>	<b>26,795,165</b>	<b>21,985,660</b>	<b>12,074,208</b>	<b>15,201,099</b>	<b>28,546,786</b>

Millions of yen

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

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

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

3. Loans exclude the amounts of ¥915,826 million and ¥705,856 million as of March 31, 2021 and March 31, 2020, respectively, for loans that are not expected to be recovered such as loans extended to bankrupt, virtually bankrupt, and likely to be bankrupt borrowers.

**Pledged Assets***Millions of yen*

	March 31, 2021	March 31, 2020
Cash and due from banks	3,940	453
Trading assets	337,572	1,736,120
Securities	16,740,970	7,339,000
Loans and bills discounted	12,107,017	12,699,703
Other assets	5,203	–
Tangible fixed assets	5,221	–
<b>Total</b>	<b>29,199,925</b>	<b>21,775,277</b>

Liabilities correspond to the pledged assets above

Deposits	472,244	428,773
Trading liabilities	19,360	15,600
Borrowed money	28,698,014	21,320,199
Bonds payable	59,620	86,650
Other liabilities	7,445	1,804

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

*Millions of yen*

	March 31, 2021	March 31, 2020
Monetary claims bought	27,441	21,586
Trading assets	1,757,709	1,200,369
Securities	13,659,016	10,744,663
Loans and bills discounted	5,373,937	6,288,167

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

*Millions of yen*

	March 31, 2021	March 31, 2020
Trading assets	2,328,320	1,582,019
Securities	6,223,880	10,019,312
<b>Total</b>	<b>8,552,201</b>	<b>11,601,331</b>

Corresponding payables

Payables under repurchase agreements	8,035,898	11,152,969
Payables under securities lending transactions	162,559	51,439

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

*Millions of yen*

	March 31, 2021	March 31, 2020
Trading assets	3,612,051	1,341,676
Securities	948,493	2,238,206
<b>Total</b>	<b>4,560,544</b>	<b>3,579,883</b>

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

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

		<i>Millions of yen, %, Case</i>			
Item		FY2020 Q4		FY2020 Q3	
<b>High-Quality Liquid Assets (1)</b>		/	/	/	/
1	Total high-quality liquid assets (HQLA)		128,179,819		123,638,612
<b>Cash Outflows (2)</b>					
		<b>Total unweighted value</b>	<b>Total weighted value</b>	<b>Total unweighted value</b>	<b>Total weighted value</b>
2	Cash outflows related to unsecured retail funding	98,326,446	8,322,261	96,784,295	8,207,530
3	Stable deposits	21,729,086	651,873	21,168,671	635,060
4	Less stable deposits	76,597,361	7,670,388	75,615,625	7,572,470
5	Cash outflows related to unsecured wholesale funding	117,839,409	64,340,765	112,975,002	61,248,895
6	Qualifying operational deposits	669,559	167,390	661,342	165,335
7	Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	113,732,269	60,735,794	109,306,766	58,076,666
8	Debt securities	3,437,581	3,437,581	3,006,894	3,006,894
9	Cash outflows related to secured funding, etc.	/	1,860,871	/	1,600,253
10	Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities	74,473,138	44,034,650	55,783,951	26,039,320
11	Cash outflows related to derivative transactions, etc.	33,264,876	33,264,876	15,473,179	15,473,179
12	Cash outflows related to funding programs	3,779	3,779	4,171	4,171
13	Cash outflows related to credit and liquidity facilities	41,204,483	10,765,995	40,306,601	10,561,970
14	Cash outflows related to contractual funding obligations, etc.	5,895,030	4,133,661	6,202,443	3,962,290
15	Cash outflows related to contingencies	75,922,355	934,155	74,694,580	910,663
16	Total cash outflows	/	123,626,363	/	101,968,952
<b>Cash Inflows (3)</b>					
		<b>Total unweighted value</b>	<b>Total weighted value</b>	<b>Total unweighted value</b>	<b>Total weighted value</b>
17	Cash inflows related to secured lending, etc.	18,054,255	2,528,952	16,273,247	2,066,107
18	Cash inflows related to collection of loans, etc.	17,566,135	12,616,004	16,039,036	11,331,965
19	Other cash inflows	37,290,510	32,381,019	20,531,005	14,276,223
20	Total cash inflows	72,910,899	47,525,975	52,843,288	27,674,295
<b>Consolidated Liquidity Coverage Ratio (4)</b>		/	/	/	/
21	Total HQLA allowed to be included in the calculation	/	128,179,819	/	123,638,612
22	Net cash outflows	/	76,100,388	/	74,294,657
23	Consolidated liquidity coverage ratio (LCR)	/	168.4	/	166.4
24	The number of data used to calculate the average value		60		63

## 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.
5. Regarding the consolidated figures recorded in this table, both cash outflows and inflows increased significantly due to the method of recording derivative transactions during FY2020 changing from net to gross. However, looking at net cash outflows, the figures were not affected significantly, and the impact on the consolidated liquidity coverage ratio was limited.



## 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)	259.0	240.6	156.5	274.2	83.4	400.8	1,248.6
Change from fiscal 2019	(30.6)	(7.8)	15.1	43.2	12.2	98.0	73.6
Risk-weighted assets (Note 2)	18,157.1	20,723.9	16,198.6	17,186.5	2,084.7	19,290.4	114,419.3
Change from March 31, 2020	(108.8)	323.7	(2,810.8)	(857.6)	37.4	4,964.8	(716.2)
Credit risks	15,863.1	19,549.7	15,040.8	15,309.0	1,269.4	14,816.0	90,410.0
Change from March 31, 2020	86.9	306.6	(2,801.3)	(1,111.0)	74.4	4,624.8	1,618.2
Market risks	124.7	43.8	4.0	63.2	229.3	3,811.6	4,066.8
Change from March 31, 2020	63.8	23.3	1.9	57.5	44.3	378.1	916.0
Operational risks	2,169.1	1,130.3	1,153.7	1,814.1	586.0	662.8	7,976.6
Change from March 31, 2020	(259.6)	(6.2)	(11.4)	195.8	(81.3)	(38.1)	(292.6)

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.