

Basel III Disclosure (Consolidated)

INTERIM FISCAL 2020

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Basel III Disclosure (Consolidated)

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

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

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

Differences between those companies belonging to the corporate group (hereinafter, the "holding company group") to which the calculation of consolidated capital adequacy ratio as stipulated in Article 3 of the FSA Holding Company Capital Adequacy Notification is applicable and those companies that are included in the scope of consolidation for accounting purposes	Paragraph 1 of Article 3 of the FSA Holding Company Capital Adequacy Notification states that "the provisions of Paragraph 2 of Article 5 of the Regulation on Consolidated Financial Statements shall not apply" to "financial subsidiaries" of a bank holding company. Moreover, Paragraph 3 of the said Article 3 states that "insurance-related subsidiaries" of a bank holding company "shall not be included in the scope of consolidation." In addition, with regard to affiliated companies engaged in financial operations, the FSA Holding Company Capital Adequacy Notification states that, provided certain conditions are met, such companies "can be included in the scope of consolidation and in the calculation of the consolidated capital adequacy ratio using pro rata consolidation" (under which only those portions of the affiliated company's assets, liabilities, income and expenditures that are attributable to the bank holding company or any consolidated subsidiaries with investments in the said affiliated company are included in the scope of consolidation). In the MUFG Group, there was one company applicable as an "insurance-related subsidiary" mentioned above as of September 30, 2019, but there were no companies to which the above exception applied as of September 30, 2020.
Number of consolidated subsidiaries, and names and principal businesses of major consolidated subsidiaries of the holding company group	247 companies as of September 30, 2019; 254 companies as of September 30, 2020 MUFG Bank, Ltd. (banking business), Mitsubishi UFJ Trust and Banking Corporation (trust/banking business), Mitsubishi UFJ Securities Holdings Co., Ltd. (securities business), etc.
Number of affiliated companies engaged in financial operations which are subject to Article 9 of the FSA Holding Company Capital Adequacy Notification, and names, amounts of total assets and net assets shown on the balance sheet, and principal businesses of affiliated companies engaged in these financial operations	Not applicable as of September 30, 2019 and 2020
Names, amounts of total assets and net assets shown on the balance sheet, and principal businesses of companies belonging to the holding company group that are not included in the scope of consolidation for accounting purposes, and of companies not belonging to the holding company group but included in the scope of consolidation for accounting purposes	One company applicable as of September 30, 2019 PT Asuransi Adira Dinamika: Insurance Total assets was ¥49,245 million and net assets was ¥17,109 million. Not applicable as of September 30, 2020
Outline of restrictions on transfer of funds or equity capital within the holding company group	As of September 30, 2019 and 2020, transfer of funds or capital within the MUFG Group is conducted with all due consideration given to the appropriateness of each action. We give priority in ensuring that each group company maintains sufficient capital level for legal and regulatory compliance purposes. Care is also taken to ensure that actions do not compromise sound and proper operations, while eliminating negative effects on payment capacity, liquidity or profitability.

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

Names of any other financial institutions, etc., classified as subsidiaries or other members of the bank holding company that are deficient in regulatory capital, and corresponding total regulatory capital deficiencies	Not applicable as of September 30, 2019 and 2020
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COMPOSITION OF EQUITY CAPITAL

Composition of changes in equity capital

Millions of yen

	September 30, 2020	September 30, 2019
Common Equity Tier 1 capital, beginning of period	13,708,333	14,322,407
Capital and capital surplus	(2,807)	(1,180)
Retained earnings	126,359	473,297
Treasury stock	2,572	2,442
National specific regulatory adjustments (earnings to be distributed)	–	(19,438)
Subscription rights to common shares	(59)	(130)
Accumulated other comprehensive income	339,913	149,440
Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	15,473	18,179
Intangible assets	47,768	(501,796)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	(769)	143
Deferred gains or losses on derivatives under hedge accounting	(23,386)	(118,127)
Shortfall of eligible provisions to expected losses	–	(2,953)
Securitization gain on sale	(174)	(172)
Gains and losses due to changes in own credit risk on fair valued liabilities	1,703	546
Net defined benefit assets	(23,710)	(29,491)
Investments in own shares (excluding those reported in the Net assets section)	7,225	1,847
Amount exceeding the 10% threshold on specified items	(10,301)	42,657
Others	–	–
Common Equity Tier 1 capital, end of period	14,188,139	14,337,669
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	(100,000)	–
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	(6,922)	4,823
Eligible Tier 1 capital instruments subject to transitional arrangements	–	(90,000)
Investments in own Additional Tier 1 instruments	1,806	2,044
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)	(2)
Others	–	–
Additional Tier 1 capital, end of period	1,809,870	1,870,760
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	87,979	202,898
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	1,702	5,410
Eligible Tier 2 capital instruments subject to transitional arrangements	(52,222)	(64,917)
General allowance for credit losses and eligible provisions included in Tier 2	66,238	(43,226)
Investments in own Tier 2 instruments	7,580	(637)
Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	(1,132)	20,654
Others	–	–
Tier 2 capital, end of period	2,766,390	2,613,672
Total capital, end of period	18,764,401	18,822,102

Note: Retained earnings on and after the beginning of the fiscal year ended March 2020 were adjusted in accordance with retroactive application of "Accounting Standard for Fair Value Measurement" (ASBJ Statement No. 30) and "Implementation Guidance on Accounting Standard for Fair Value Measurement" (ASBJ Guidance No. 31), but the related figures as of September 30, 2019 have not been adjusted.

CC1: Composition of capital disclosure
Millions of yen, %

Basel III Template No.	Items	a September 30, 2020	b September 30, 2019	c Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	13,437,100	13,612,728	
1a	Capital and capital surplus	3,118,807	3,174,973	
2	Retained earnings	10,982,157	11,113,953	
1c	Treasury stock	(502,946)	(514,207)	
26	National specific regulatory adjustments (earnings to be distributed)	(160,918)	(161,991)	
	Other than above	-	-	
1b	Subscription rights to common shares	-	59	
3	Accumulated other comprehensive income and other disclosed reserves	2,858,854	3,028,556	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	223,554	200,987	
6	Common Equity Tier 1 capital: instruments and reserves (A)	16,519,509	16,842,331	
Common Equity Tier 1 capital: regulatory adjustments				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,230,446	1,608,556	
8	Goodwill (including those equivalent)	386,709	849,816	
9	Other intangibles other than goodwill and mortgage servicing rights	843,737	758,740	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,258	1,494	
11	Deferred gains or losses on derivatives under hedge accounting	340,065	265,241	
12	Shortfall of eligible provisions to expected losses	-	2,953	
13	Securitization gain on sale	15,504	15,155	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	1,010	595	
15	Net defined benefit assets	521,009	603,714	
16	Investments in own shares (excluding those reported in the Net assets section)	2,270	6,951	
17	Reciprocal cross-holdings in common equity	-	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-	

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

Basel III Template No.	Items	a September 30, 2020	b September 30, 2019	c Reference to Template CC2
19+20+21	Amount exceeding the 10% threshold on specified items	218,803	–	
19	Significant investments in the common stock of financials	218,803	–	
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)	2,331,369	2,504,662	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A) – (B)) (C)	14,188,139	14,337,669	
Additional Tier 1 capital: instruments				
31a	30 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards	–	–	
31b	30 Subscription rights to Additional Tier 1 instruments	–	–	
32	30 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,664,000	1,470,000	
30	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	–	–	
34–35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	165,524	170,316	
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	189	240,189	
33	Instruments issued by bank holding companies and their special purpose vehicles	–	240,000	
35	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	189	189	
36	Additional Tier 1 capital: instruments (D)	1,829,713	1,880,505	

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

Basel III Template No.	Items	a September 30, 2020	b September 30, 2019	c Reference to Template CC2
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	2,106	512	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	–	–	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	–	–	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	17,736	9,232	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	–	–	
43	Additional Tier 1 capital: regulatory adjustments (E)	19,843	9,744	
Additional Tier 1 capital				
44	Additional Tier 1 capital ((D) – (E)) (F)	1,809,870	1,870,760	
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C) + (F)) (G)	15,998,010	16,208,430	
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus classified as equity under applicable accounting standards	–	–	
46	Subscription rights to Tier 2 instruments	–	–	
46	Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,953,043	1,836,398	
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)	91,234	87,359	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	386,392	497,197	
47	Instruments issued by bank holding companies and their special purpose vehicles	–	–	
49	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	386,392	497,197	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	358,013	231,701	
50a	Provision for general allowance for credit losses	350,610	231,701	
50b	Eligible provisions	7,402	–	
51	Tier 2 capital: instruments and provisions (H)	2,788,684	2,652,656	

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

Basel III Template No.	Items	a September 30, 2020	b September 30, 2019	c Reference to Template CC2
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	2,892	15,512	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	–	–	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	–	–	
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions	–	–	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	19,401	23,471	
57	Tier 2 capital: regulatory adjustments (I)	22,293	38,984	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H) – (I)) (J)	2,766,390	2,613,672	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	18,764,401	18,822,102	
Risk weighted assets				
60	Risk weighted assets (L)	113,312,548	113,066,662	
Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C) / (L))	12.52%	12.68%	
62	Tier 1 capital ratio (consolidated) ((G) / (L))	14.11%	14.33%	
63	Total capital ratio (consolidated) ((K) / (L))	16.55%	16.64%	
64	The minimum capital buffer requirement	4.00%	4.04%	
65	Capital conservation buffer requirement	2.50%	2.50%	
66	Countercyclical buffer requirement	0.00%	0.04%	
67	G-SIB/D-SIB additional requirement	1.50%	1.50%	
68	CET1 available after meeting the minimum capital buffer requirements	7.37%	7.38%	

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

Basel III Template No.	Items	a September 30, 2020	b September 30, 2019	c Reference to Template CC2
Regulatory adjustments				
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	1,067,383	967,199	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,440,714	1,332,113	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	15,273	23,480	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	167,685	106,932	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general allowance for credit losses)	472,305	231,701	
77	Cap on inclusion of provisions (general allowance for credit losses)	350,610	340,249	
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")	7,402	–	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	335,439	331,735	
Capital instruments subject to transitional arrangements				
82	Current cap on AT1 instruments subject to transitional arrangements	331,506	497,259	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	–	–	
84	Current cap on T2 instruments subject to transitional arrangements	529,994	794,992	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	–	–	

- Notes: 1. Capital instruments, approved by the commissioner of Japanese Financial Services Agency, subject to the provision to Paragraph 12 of Article 8 of the notification of the Financial Services Agency No. 20, 2006 (hereinafter referred to as the "FSA Holding Company Capital Adequacy Notification") are excluded from the calculation of figures stipulated in Paragraph 8, 9-1, and 10-1 of Article 8 of FSA Holding Company Capital Adequacy Notification, for 10 years from March 31, 2013 to March 30, 2023. The approved amount will decrease by 20% each year from March 31, 2019. The amount approved at the end of September 2019 is ¥1,169,027 million and the amount approved at the end of September 2020 is ¥953,798 million.
2. Retained earnings on and after the beginning of the fiscal year ended March 2020 were adjusted in accordance with retroactive application of "Accounting Standard for Fair Value Measurement" (ASBJ Statement No. 30) and "Implementation Guidance on Accounting Standard for Fair Value Measurement" (ASBJ Guidance No. 31), but the related figures as of September 30, 2019 have not been adjusted.

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

Items	a		b		c	d
	Consolidated balance sheet as in published financial statements		Consolidated balance sheet under regulatory scope of consolidation		Reference to CC1	Reference to Appendix
	September 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019		
Assets:						
Cash and due from banks	93,517,405	72,989,219		72,989,219		
Call loans and bills bought	549,019	373,598		373,598		
Receivables under resale agreements	14,341,294	16,234,900		16,234,900		
Receivables under securities borrowing transactions	3,203,108	2,898,731		2,898,731		
Monetary claims bought	5,985,254	6,819,706		6,819,706		
Trading assets	21,358,210	18,671,737		18,671,737		6-a
Money held in trust	1,088,807	928,124		928,124		
Securities	75,005,468	61,840,730		61,840,730		2-b, 6-b
Loans and bills discounted	108,477,009	106,189,204		106,187,666		6-c
Foreign exchanges	1,715,315	1,986,278		1,986,278		
Other assets	12,157,305	13,181,354		13,151,482		6-d
Tangible fixed assets	1,308,784	1,337,719		1,337,719		
Intangible fixed assets	1,446,397	1,770,105		1,770,105		2-a
Net defined benefit assets	746,240	866,446		866,446		3
Deferred tax assets	131,684	107,646		107,646		4-a
Customers' liabilities for acceptances and guarantees	8,404,079	8,944,970		8,944,970		
Allowance for credit losses	(1,007,128)	(660,419)		(660,419)		
Total assets	348,428,258	314,480,055		314,448,645		
Liabilities:						
Deposits	201,704,284	180,663,551		180,663,605		
Negotiable certificates of deposit	8,068,010	8,716,442		8,716,442		
Call money and bills sold	3,825,353	2,356,431		2,356,431		
Payables under repurchase agreements	26,277,329	26,541,538		26,541,538		
Payables under securities lending transactions	851,295	1,131,477		1,131,477		
Commercial papers	1,884,069	2,973,475		2,973,475		
Trading liabilities	14,088,658	13,585,063		13,585,063		6-e
Borrowed money	29,338,276	14,984,084		14,984,084		8-a
Foreign exchanges	1,896,002	2,040,143		2,040,143		
Short-term bonds payable	738,299	685,999		685,999		
Bonds payable	13,625,854	13,016,757		13,022,432		8-b
Due to trust accounts	9,716,185	9,870,064		9,870,064		
Other liabilities	9,279,701	9,599,560		9,566,732		6-f
Reserve for bonuses	86,531	89,152		89,152		
Reserve for bonuses to directors	912	735		735		
Reserve for stocks payment	9,379	10,357		10,357		
Net defined benefit liabilities	87,003	76,874		76,874		
Reserve for retirement benefits to directors	792	952		952		
Reserve for loyalty award credits	32,596	19,739		19,739		
Reserve for contingent losses	197,957	188,537		188,537		
Reserves under special laws	4,367	4,262		4,262		
Deferred tax liabilities	884,744	985,319		985,319		4-b
Deferred tax liabilities for land revaluation	104,109	112,097		112,097		4-c
Acceptances and guarantees	8,404,079	8,944,970		8,944,970		
Total liabilities	331,105,798	296,597,591		296,570,491		

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

Items	a		b		c	d
	Consolidated balance sheet as in published financial statements		Consolidated balance sheet under regulatory scope of consolidation		Reference to CC1	Reference to Appendix
	September 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019		
Net assets:						
Capital stock	2,141,513	2,141,513		2,141,513		1-a
Capital surplus	977,294	1,033,460		1,033,460		1-b
Retained earnings	10,982,157	11,113,789		11,113,953		1-c
Treasury stock	(502,946)	(514,207)		(514,207)		1-d
Total shareholders' equity	13,598,019	13,774,556		13,774,719		
Net unrealized gains (losses) on available-for-sale securities	2,522,928	2,535,286		2,535,229		
Net deferred gains (losses) on hedging instruments	227,888	186,864		186,864		5
Land revaluation excess	151,840	164,974		164,974		
Foreign currency translation adjustments	107,633	173,067		173,067		
Remeasurements of defined benefit plans	(148,681)	(14,726)		(14,726)		
Debt value adjustments of foreign subsidiaries and affiliates	(2,755)	(16,853)		(16,853)		
Total accumulated other comprehensive income	2,858,854	3,028,613		3,028,556	(a)	
Subscription rights to shares	–	59		59		
Non-controlling interests	865,586	1,079,235		1,074,818		7
Total net assets	17,322,460	17,882,464		17,878,153		
Total liabilities and net assets	348,428,258	314,480,055		314,448,645		

Notes: 1. As of September 30, 2020, the regulatory scope of consolidation is the same as the accounting scope of consolidation.

2. Retained earnings on and after the beginning of the fiscal year ended March 2020 were adjusted in accordance with retroactive application of "Accounting Standard for Fair Value Measurement" (ASBJ Statement No. 30) and "Implementation Guidance on Accounting Standard for Fair Value Measurement" (ASBJ Guidance No. 31), but the related figures as of September 30, 2019 have not been adjusted.

Appendix

(Notes)

1. Items included in regulatory capital under transitional arrangements are excluded from this table.
2. Retained earnings on and after the beginning of the fiscal year ended March 2020 were adjusted in accordance with retroactive application of "Accounting Standard for Fair Value Measurement" (ASBJ Statement No. 30) and "Implementation Guidance on Accounting Standard for Fair Value Measurement" (ASBJ Guidance No. 31), but the related figures as of September 30, 2019 have not been adjusted.

1. Shareholders' equity

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2020	September 30, 2019	Remarks	Reference No.
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	977,294	1,033,460		1-b
Retained earnings			September 30, 2019 figure is calculated based on the consolidated balance sheet under regulatory scope of consolidation.	1-c
	10,982,157	11,113,953		
Treasury stock	(502,946)	(514,207)		1-d
Total shareholders' equity	13,598,019	13,774,719		

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2020	September 30, 2019	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))	
	13,598,019	13,774,719		
Capital and capital surplus	3,118,807	3,174,973		1a
Retained earnings	10,982,157	11,113,953		2
Treasury stock	(502,946)	(514,207)		1c
Other than above	-	-		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards and its breakdown	-	-	Shareholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effective bankruptcy	31a

2. Intangible fixed assets

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2020	September 30, 2019	Remarks	Reference No.
Intangible fixed assets	1,446,397	1,770,105		2-a
Securities	75,005,468	61,840,730		2-b
Goodwill attributable to equity- method investees	114,587	158,490	Goodwill attributable to equity-method investees	
Income taxes related to above			Income taxes related to intangibles other than goodwill and mortgage servicing rights	
	314,499	292,420		

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2020	September 30, 2019	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	386,709	849,816		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	843,737	758,740	Other intangibles other than goodwill and mortgage servicing rights (software, etc.)	9
Mortgage servicing rights	15,273	23,480		
Amount exceeding the 10% threshold on specified items	-	-		20
Amount exceeding the 15% threshold on specified items	-	-		24
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	15,273	23,480		74

3. Net defined benefit assets

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2020	September 30, 2019	Remarks	Reference No.
Net defined benefit assets	746,240	866,446		3
Income taxes related to above	225,231	262,732		

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2020	September 30, 2019	Remarks	Basel III Template No.
Net defined benefit assets	521,009	603,714		15

4. Deferred tax assets

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2020	September 30, 2019	Remarks	Reference No.
Deferred tax assets	131,684	107,646		4-a
Deferred tax liabilities	884,744	985,319		4-b
Deferred tax liabilities for land revaluation	104,109	112,097		4-c
Tax effects on other intangible fixed assets	314,499	292,420		
Tax effects on net defined benefit assets	225,231	262,732		

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2020	September 30, 2019	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,258	1,494	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities	10
Deferred tax assets that rely on future profitability arising from temporary differences (net of related tax liability)	167,685	106,932	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities	
Amount exceeding the 10% threshold on specified items	-	-		21
Amount exceeding the 15% threshold on specified items	-	-		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	167,685	106,932		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2020	September 30, 2019	Remarks	Reference No.
Net deferred gains (losses) on hedging instruments	227,888	186,864		5

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2020	September 30, 2019	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	340,065	265,241	Excluding those items whose valuation differences arising from hedged items are recognized as "Total accumulated other comprehensive income"	11

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

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2020	September 30, 2019	Remarks	Reference No.
Trading assets			Including trading account securities and derivatives for trading assets	
	21,358,210	18,671,737		6-a
Securities	75,005,468	61,840,730		6-b
Loans and bills discounted	108,477,009	106,189,204	Including subordinated loans	6-c
Other assets			Including derivatives and investments in the capital	
	12,157,305	13,181,354		6-d
Trading liabilities			Including trading account securities sold and derivatives for trading assets	
	14,088,658	13,585,063		6-e
Other liabilities	9,279,701	9,599,560	Including derivatives	6-f

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2020	September 30, 2019	Remarks	Basel III Template No.
Investments in own capital				
instruments	7,270	22,976		
Common equity Tier 1 capital	2,270	6,951		16
Additional Tier 1 capital	2,106	512		37
Tier 2 capital	2,892	15,512		52
Reciprocal cross-holdings in the capital of banking, financial and insurance entities	–	–		
Common equity Tier 1 capital	–	–		17
Additional Tier 1 capital	–	–		38
Tier 2 capital and other TLAC liabilities	–	–		53
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	1,067,383	967,199		
Common equity Tier 1 capital	–	–		18
Additional Tier 1 capital	–	–		39
Tier 2 capital and other TLAC liabilities	–	–		54
Amount previously designated for the 5% threshold but that no longer meets the conditions	–	–		54a
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	1,067,383	967,199		72
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	1,696,655	1,364,817		
Amount exceeding the 10% threshold on specified items	218,803	–		19
Amount exceeding the 15% threshold on specified items	–	–		23
Additional Tier 1 capital	17,736	9,232		40
Tier 2 capital and other TLAC liabilities	19,401	23,471		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,440,714	1,332,113		73

7. Non-controlling interests

(1) Consolidated balance sheet

				<i>Millions of yen</i>
				Reference
Consolidated balance sheet items	September 30, 2020	September 30, 2019	Remarks	No.
Non-controlling interests			September 30, 2019 figure is calculated based on the consolidated balance sheet under regulatory scope of consolidation	
	865,586	1,074,818		7

(2) Composition of capital

				<i>Millions of yen</i>
				Basel III Template No.
Composition of capital disclosure	September 30, 2020	September 30, 2019	Remarks	
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	223,554	200,987	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	5
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	-	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	30-31ab-32
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	165,524	170,316	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	34-35
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	-	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	46
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	91,234	87,359	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	48-49

8. Other capital instruments

(1) Consolidated balance sheet

				<i>Millions of yen</i>
				Reference
Consolidated balance sheet items	September 30, 2020	September 30, 2019	Remarks	No.
Borrowed money	29,338,276	14,984,084		8-a
Bonds payable	13,625,854	13,016,757		8-b
Total	42,964,130	28,000,841		

(2) Composition of capital

				<i>Millions of yen</i>
				Basel III Template No.
Composition of capital disclosure	September 30, 2020	September 30, 2019	Remarks	
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,664,000	1,470,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,953,043	1,836,398		46

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

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

CREDIT RISK

Exposures relating to funds

	<i>Millions of yen</i>	
	FY2020 1H	FY2019 1H
Exposures relating to funds	4,693,843	5,098,430
Exposures where information on fund components is obtained sufficiently and frequently and verified by independent third parties (Note 1)	4,465,842	4,890,771
Exposures not included above where information on fund components is obtained sufficiently and frequently by independent third parties (Note 2)	8,701	6,655
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	203,186	192,902
Exposures not included in any categories above where there is a high probability of the risk weight applied to fund components being 250% or less (Note 4)	–	292
Exposures not included in any categories above where there is a high probability of the risk weight applied to fund components being 400% or less (Note 5)	10,416	4,092
Exposures not included in any categories above (Note 6)	5,697	3,716

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

APPENDED FORMS

OV1: Overview of RWA (Mitsubishi UFJ Financial Group)

		<i>Millions of yen</i>			
		a	b	c	d
		Risk-weighted assets (RWA)		Minimum capital requirements	
Basel III Template No.		September 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019
1	Credit risk (excluding counterparty credit risk)	64,480,889	63,232,609	5,340,113	5,235,981
2	Standardized approach (SA)	22,457,916	21,779,711	1,796,633	1,742,376
3	Advanced internal ratings-based (A-IRB) approach	37,842,227	36,952,630	3,209,020	3,133,583
	Significant investments exposure	–	–	–	–
	Estimated lease residual values exposure	9	9	0	0
	Others	4,180,736	4,500,257	334,458	360,020
4	Counterparty credit risk (CCR)	9,773,829	8,920,936	789,502	719,903
5	SA-CCR	–	–	–	–
	Current exposure method	2,649,093	2,453,911	217,149	201,348
6	Expected exposure method	–	–	–	–
	Credit valuation adjustment (CVA)	4,632,565	4,349,752	370,605	347,980
	Central counterparty related exposure (CCP)	771,062	645,327	61,684	51,626
	Others	1,721,108	1,471,944	140,063	118,947
7	Equity exposures subject to market-based approach	1,768,212	2,012,739	149,944	170,680
8	Equity investments in funds - Look-through approach	3,139,488	3,146,023	260,521	264,779
9	Equity investments in funds - Mandate-based approach	816,011	802,902	67,401	67,918
	Equity investments in funds - Simple approach (subject to 250% RW)	–	730	–	61
	Equity investments in funds - Simple approach (subject to 400% RW)	41,665	16,371	3,518	1,310
10	Equity investments in funds - Fall-back approach	71,217	46,454	5,697	3,716
11	Unsettled transactions	15,914	11,575	1,349	981
12	Securitization exposures subject to calculation of credit RWA amounts	2,286,814	2,792,025	182,945	223,362
13	Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)	565,886	744,184	45,270	59,534
14	Securitization external ratings-based approach (SEC-ERBA)	1,222,726	1,397,099	97,818	111,767
15	Securitization standardized approach (SEC-SA)	368,880	518,159	29,510	41,452
	Subject to 1250% RW	129,321	132,581	10,345	10,606
16	Market risk	3,460,659	3,012,892	276,852	241,031
17	Standardized approach (SA)	910,920	940,350	72,873	75,228
18	Internal model approaches (IMA)	2,549,739	2,072,541	203,979	165,803
19	Operational risk	8,163,895	8,166,453	653,111	653,316
20	Basic indicator approach (BIA)	3,206,452	3,024,040	256,516	241,923
21	The standardized approach (TSA)	–	–	–	–
22	Advanced measurement approaches (AMA)	4,957,442	5,142,413	396,595	411,393
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	4,100,585	3,675,165	347,729	311,654
	Risk weighted assets subject to transitional arrangements	–	–	–	–
24	Floor adjustment	12,328,946	14,382,953	986,315	1,150,636
25	Total (including the 1.06 scaling factor)	113,312,548	113,066,662	9,065,003	9,045,332

CR1: Credit quality of assets

Millions of yen

Item No.		September 30, 2020			
		a	b	c	d
		Gross carrying values		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans	1,449,205	105,074,106	797,613	105,725,697
2	Debt securities	36	61,735,082	–	61,735,119
3	Other on-balance sheet assets (debt instruments)	93,738	98,876,273	171,613	98,798,398
4	Total on-balance sheet assets (1+2+3)	1,542,980	265,685,461	969,227	266,259,214
Off-balance sheet assets					
5	Acceptances and guarantees, etc.	76,654	8,781,484	62,991	8,795,147
6	Commitments, etc.	21,300	45,865,859	17,491	45,869,669
7	Total off-balance sheet assets (5+6)	97,955	54,647,344	80,482	54,664,817
Total					
8	Total (4+7)	1,640,935	320,332,805	1,049,710	320,924,031

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

CR2: Changes in balance of defaulted loans and debt securities

Millions of yen

Item No.		September 30, 2020	
1	Defaulted loans and debt securities as of March 31, 2020	1,149,265	
2	Breakdown of changes by factors during current reporting period in loans and debt securities	Loans and debt securities that have defaulted since March 31, 2020	127,297
3		Returned to non-defaulted status	10,161
4		Amounts written off	87,956
5		Other changes	364,535
6		Defaulted loans and debt securities as of September 30, 2020 (1+2-3-4+5)	1,542,980

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

CR3: Credit risk mitigation techniques – overview

Millions of yen

Item No.		September 30, 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	85,668,069	20,057,627	9,620,657	3,199,118	26,151
2	Debt securities	60,708,126	1,026,992	116,942	897,234	–
3	Other on-balance sheet assets (debt instruments)	98,718,682	79,716	13,916	19,248	–
4	Total (1+2+3)	245,094,878	21,164,336	9,751,516	4,115,601	26,151
5	of which defaulted	482,211	645,006	216,462	268,608	–

CR1: Credit quality of assets

Millions of yen

Item No.		September 30, 2019			
		a	b	c	d
		Gross carrying values		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans	972,560	103,010,643	506,899	103,476,304
2	Debt securities	326	47,728,100	–	47,728,427
3	Other on-balance sheet assets (debt instruments)	86,285	80,193,227	116,222	80,163,289
4	Total on-balance sheet assets (1+2+3)	1,059,172	230,931,971	623,122	231,368,021
Off-balance sheet assets					
5	Acceptances and guarantees, etc.	166,001	9,278,756	60,543	9,384,214
6	Commitments, etc.	17,930	42,028,107	14,192	42,031,845
7	Total off-balance sheet assets (5+6)	183,932	51,306,863	74,736	51,416,059
Total					
8	Total (4+7)	1,243,105	282,238,835	697,859	282,784,081

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

CR2: Changes in balance of defaulted loans and debt securities

Millions of yen

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

CR3: Credit risk mitigation techniques – overview

Millions of yen

Item No.		September 30, 2019				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	83,366,707	20,109,597	9,756,954	3,186,927	38,765
2	Debt securities	46,626,486	1,101,940	158,794	927,670	–
3	Other on-balance sheet assets (debt instruments)	80,058,866	104,422	23,940	11,542	–
4	Total (1+2+3)	210,052,061	21,315,960	9,939,689	4,126,141	38,765
5	of which defaulted	364,530	395,792	130,645	129,376	–

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

Item No.	Asset class	September 30, 2020				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	211,943	–	211,943	–	–	–
2	Government of Japan and Bank of Japan	4,048,580	501,720	4,048,580	501,720	–	–
3	Central governments and central banks of foreign countries	6,010,141	52	6,028,244	20	555,752	9.21%
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	183	–	183	–	11	6.22%
6	Non-central government, etc. public sector entities in foreign countries	1,212,892	–	1,246,138	–	249,227	20.00%
7	Multilateral development banks	114,678	–	114,678	–	49	0.04%
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	831	–	831	–	83	10.00%
10	Local authority land development corporations, public housing corporations, and regional public road corporations	11,528	–	11,528	–	2,305	20.00%
11	Financial institutions and type I financial instruments business operators	2,277,393	666,203	2,299,209	253,749	964,978	37.79%
12	Corporates, etc.	11,717,539	9,590,775	11,603,604	3,150,173	14,753,778	100.00%
13	SMEs, etc. and individuals	4,656,391	4,581,106	4,546,598	817,836	4,023,561	75.00%
14	Residential loan secured by property	3,578,870	15	3,577,961	6	1,252,485	35.00%
15	Business loan for acquisition of real estate, etc.	11,418	8,489	11,281	7	11,289	100.00%
16	Past due for three months or more, etc. (excluding residential loans secured by property)	341,042	3,077	337,302	1,541	468,390	138.23%
17	Past due for three months or more relating to residential loans secured by property	163,630	–	163,265	–	160,313	98.19%
18	Uncollected notes	77,853	–	77,853	–	15,570	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)	119	–	119	–	119	100.00%
22	Total	34,435,038	15,351,440	34,279,325	4,725,056	22,457,916	57.57%

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

Item No.	Asset class	September 30, 2019				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	225,723	–	225,723	–	–	–
2	Government of Japan and Bank of Japan	3,840,242	502,553	3,840,242	502,553	–	–
3	Central governments and central banks of foreign countries	5,360,372	65	5,389,552	22	584,235	10.84%
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	187	–	187	–	11	6.13%
6	Non-central government, etc. public sector entities in foreign countries	1,186,770	19,468	1,214,772	19,468	246,848	19.99%
7	Multilateral development banks	80,691	–	80,691	–	1	–
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	163	–	163	–	16	10.00%
10	Local authority land development corporations, public housing corporations, and regional public road corporations	11,722	–	11,722	–	2,344	20.00%
11	Financial institutions and type I financial instruments business operators	2,100,625	712,321	2,135,164	286,904	970,294	40.06%
12	Corporates, etc.	11,248,661	9,241,180	10,916,892	3,103,867	14,020,759	100.00%
13	SMEs, etc. and individuals	4,809,454	4,407,770	4,694,095	844,747	4,154,457	75.00%
14	Residential loan secured by property	4,236,061	32	4,234,554	15	1,482,300	35.00%
15	Business loan for acquisition of real estate, etc.	14,095	5,636	14,094	15	14,110	100.00%
16	Past due for three months or more, etc. (excluding residential loans secured by property)	196,170	3,986	193,052	1,979	272,938	139.94%
17	Past due for three months or more relating to residential loans secured by property	10,951	–	10,891	–	9,032	82.93%
18	Uncollected notes	111,211	–	111,211	–	22,242	20.00%
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–
21	Investments, etc. (excluding material investments)	118	–	118	–	118	100.00%
22	Total	33,433,225	14,893,015	33,073,133	4,759,573	21,779,711	57.56%

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

Item No.	Asset class	September 30, 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	211,943	–	–	–	–	–
2	Government of Japan and Bank of Japan	4,550,300	–	–	–	–	–
3	Central governments and central banks of foreign countries	4,477,038	–	1,062,469	–	290,995	–
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	126	–	57	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	1,246,138	–	–	–
7	Multilateral development banks	114,629	–	–	–	–	–
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	–	831	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	11,528	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	1,442,382	–	868,150	–
12	Corporates, etc.	–	–	–	–	–	–
13	SMEs, etc. and individuals	–	–	–	–	–	5,363,492
14	Residential loan secured by property	–	–	–	3,577,665	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	30,806	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	5,904	–
18	Uncollected notes	–	–	77,853	–	–	–
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	9,354,038	831	3,840,429	3,577,665	1,195,856	5,363,492

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

Item No.	Asset class	September 30, 2019					
		a	b	c	d	e	f
		Credit risk exposure amounts (post-CCF and post-CRM)					
Risk weight	0%	10%	20%	35%	50%	75%	
1	Cash	225,723	–	–	–	–	–
2	Government of Japan and Bank of Japan	4,342,795	–	–	–	–	–
3	Central governments and central banks of foreign countries	3,891,139	–	982,624	–	256,200	–
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	130	–	57	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	1,234,241	–	0	–
7	Multilateral development banks	80,684	–	7	–	–	–
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	–	163	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	11,722	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	1,302,725	–	819,190	–
12	Corporates, etc.	–	–	–	–	–	–
13	SMEs, etc. and individuals	–	–	–	–	–	5,537,540
14	Residential loan secured by property	–	–	–	4,234,261	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	5,775	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	3,717	–
18	Uncollected notes	–	–	111,211	–	–	–
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–
21	Investments, etc. (excluding material investments)	–	–	–	–	–	–
22	Total	8,540,473	163	3,642,590	4,234,261	1,084,884	5,537,540

Millions of yen

Item No.	Asset class	September 30, 2020				
		g	h	l	j	k
		Credit risk exposure amounts (post-CCF and post-CRM)				
	Risk weight	100%	150%	250%	1250%	Total
1	Cash	–	–	–	–	211,943
2	Government of Japan and Bank of Japan	–	–	–	–	4,550,300
3	Central governments and central banks of foreign countries	197,761	–	–	–	6,028,265
4	Bank for International Settlements, etc.	–	–	–	–	–
5	Local authorities in Japan	–	–	–	–	183
6	Non-central government, etc. public sector entities in foreign countries	–	–	–	–	1,246,138
7	Multilateral development banks	49	–	–	–	114,678
8	Local authority financial institutions	–	–	–	–	–
9	Government agencies in Japan	–	–	–	–	831
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	11,528
11	Financial institutions and type I financial instruments business operators	242,426	–	–	–	2,552,959
12	Corporates, etc.	14,753,778	–	–	–	14,753,778
13	SMEs, etc. and individuals	942	–	–	–	5,364,434
14	Residential loan secured by property	302	–	–	–	3,577,968
15	Business loan for acquisition of real estate, etc.	11,289	–	–	–	11,289
16	Past due for three months or more, etc. (excluding residential loans secured by property)	18,139	289,898	–	–	338,843
17	Past due for three months or more relating to residential loans secured by property	157,360	–	–	–	163,265
18	Uncollected notes	–	–	–	–	77,853
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–
21	Investments, etc. (excluding material investments)	119	–	–	–	119
22	Total	15,382,169	289,898	–	–	39,004,382

Millions of yen

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

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

Item No.	PD scale	September 30, 2020					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Sovereign exposures							
1	0.00 to <0.15	139,721,771	1,492,985	52.41%	140,548,324	0.00%	0.3
2	0.15 to <0.25	31,050	–	–	31,050	0.17%	0.0
3	0.25 to <0.50	68,241	43,488	53.10%	88,545	0.32%	0.0
4	0.50 to <0.75	5,412	–	–	5,412	0.57%	0.0
5	0.75 to <2.50	86,921	17,653	51.21%	60,595	1.68%	0.0
6	2.50 to <10.00	3,403	17,312	53.63%	12,688	6.14%	0.0
7	10.00 to <100.00	25,171	8,423	100.00%	33,672	11.01%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	139,941,972	1,579,863	52.68%	140,780,289	0.00%	0.3
Bank exposures							
1	0.00 to <0.15	5,378,770	731,138	44.90%	5,715,466	0.06%	0.5
2	0.15 to <0.25	60,029	35,414	45.26%	76,058	0.17%	0.0
3	0.25 to <0.50	115,338	10,948	43.63%	120,116	0.32%	0.0
4	0.50 to <0.75	13,968	5,066	37.66%	15,877	0.56%	0.0
5	0.75 to <2.50	110,385	25,790	35.43%	118,943	1.06%	0.0
6	2.50 to <10.00	16,311	–	–	16,311	6.14%	0.0
7	10.00 to <100.00	2,855	472,888	0.44%	3,423	11.01%	0.0
8	100.00 (Default)	596	–	–	3,713	100.00%	0.0
9	Sub-total	5,698,256	1,281,246	28.27%	6,069,911	0.17%	0.6
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	40,595,154	38,161,049	44.16%	57,396,379	0.06%	12.3
2	0.15 to <0.25	7,350,629	5,722,861	23.53%	8,676,030	0.17%	5.9
3	0.25 to <0.50	3,971,740	1,428,685	50.37%	4,682,149	0.32%	4.7
4	0.50 to <0.75	1,554,308	589,923	52.48%	1,859,453	0.57%	2.1
5	0.75 to <2.50	3,583,711	1,075,513	53.40%	4,155,336	1.56%	2.9
6	2.50 to <10.00	694,509	107,975	53.39%	751,122	6.14%	0.8
7	10.00 to <100.00	607,113	175,282	38.19%	669,682	11.01%	0.5
8	100.00 (Default)	339,801	77,330	58.14%	536,528	100.00%	1.1
9	Sub-total	58,696,970	47,338,622	42.19%	78,726,682	1.01%	30.7
SME exposures							
1	0.00 to <0.15	206,580	72,745	57.82%	248,641	0.08%	0.7
2	0.15 to <0.25	766,764	46,526	40.21%	785,475	0.17%	2.9
3	0.25 to <0.50	847,397	48,041	44.79%	868,918	0.32%	3.4
4	0.50 to <0.75	574,450	26,171	43.93%	585,949	0.57%	2.4
5	0.75 to <2.50	982,313	52,107	46.82%	1,006,714	1.54%	3.7
6	2.50 to <10.00	225,318	6,693	49.45%	228,628	6.13%	1.3
7	10.00 to <100.00	127,602	3,736	48.76%	129,709	11.01%	0.5
8	100.00 (Default)	198,831	2,191	36.74%	276,585	100.00%	4.2
9	Sub-total	3,929,258	258,213	48.07%	4,130,621	7.94%	19.5
Specialized lending exposures							
1	0.00 to <0.15	2,513,259	833,348	57.30%	2,990,774	0.07%	0.6
2	0.15 to <0.25	810,931	352,719	61.72%	1,028,635	0.17%	0.2
3	0.25 to <0.50	534,848	292,715	57.74%	703,863	0.32%	0.1
4	0.50 to <0.75	594,056	201,369	57.00%	708,836	0.57%	0.1
5	0.75 to <2.50	537,115	75,996	59.80%	582,562	1.43%	0.1
6	2.50 to <10.00	142,913	15,046	54.74%	151,151	6.14%	0.0
7	10.00 to <100.00	139,224	610	53.63%	139,986	11.01%	0.0
8	100.00 (Default)	148,126	11,246	70.39%	162,787	100.00%	0.0
9	Sub-total	5,420,475	1,783,053	58.37%	6,468,597	3.18%	1.4

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2020					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Sovereign exposures							
1	0.00 to <0.15	36.26%	1.6	616,778	0.43%	832	/
2	0.15 to <0.25	25.58%	2.9	8,806	28.36%	13	/
3	0.25 to <0.50	28.19%	1.7	29,559	33.38%	79	/
4	0.50 to <0.75	34.27%	1.2	2,329	43.04%	10	/
5	0.75 to <2.50	14.27%	2.4	22,252	36.72%	151	/
6	2.50 to <10.00	29.39%	1.0	11,902	93.80%	229	/
7	10.00 to <100.00	18.95%	1.8	26,422	78.46%	702	/
8	100.00 (Default)	–	–	–	–	–	/
9	Sub-total	36.24%	1.6	718,052	0.51%	2,019	1,725
Bank exposures							
1	0.00 to <0.15	35.35%	2.2	1,190,256	20.82%	1,259	/
2	0.15 to <0.25	30.98%	1.8	18,997	24.97%	40	/
3	0.25 to <0.50	31.98%	0.8	37,486	31.20%	122	/
4	0.50 to <0.75	23.47%	0.6	4,517	28.44%	21	/
5	0.75 to <2.50	31.52%	1.2	68,228	57.36%	399	/
6	2.50 to <10.00	6.80%	2.1	3,875	23.76%	68	/
7	10.00 to <100.00	36.29%	1.0	5,662	165.36%	136	/
8	100.00 (Default)	77.06%	–	1,355	36.50%	2,753	/
9	Sub-total	35.07%	2.1	1,330,379	21.91%	4,801	5,190
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	35.02%	2.3	10,200,307	17.77%	12,842	/
2	0.15 to <0.25	30.70%	2.6	2,544,918	29.33%	4,528	/
3	0.25 to <0.50	28.88%	2.6	1,714,831	36.62%	4,328	/
4	0.50 to <0.75	28.47%	2.5	852,753	45.86%	3,017	/
5	0.75 to <2.50	29.83%	2.3	2,836,654	68.26%	19,287	/
6	2.50 to <10.00	27.91%	2.4	759,581	101.12%	12,872	/
7	10.00 to <100.00	27.68%	3.2	871,818	130.18%	20,409	/
8	100.00 (Default)	41.38%	–	228,356	42.56%	204,261	/
9	Sub-total	33.66%	2.4	20,009,222	25.41%	281,548	372,321
SME exposures							
1	0.00 to <0.15	27.57%	2.4	32,420	13.03%	54	/
2	0.15 to <0.25	22.12%	2.8	142,040	18.08%	295	/
3	0.25 to <0.50	20.75%	2.7	198,482	22.84%	577	/
4	0.50 to <0.75	18.88%	2.7	155,035	26.45%	630	/
5	0.75 to <2.50	19.42%	2.6	395,000	39.23%	3,072	/
6	2.50 to <10.00	17.50%	2.2	119,029	52.06%	2,457	/
7	10.00 to <100.00	16.30%	2.1	81,311	62.68%	2,329	/
8	100.00 (Default)	40.30%	–	137,206	49.60%	100,771	/
9	Sub-total	21.82%	2.6	1,260,526	30.51%	110,188	151,251
Specialized lending exposures							
1	0.00 to <0.15	21.96%	3.7	493,015	16.48%	509	/
2	0.15 to <0.25	22.68%	4.0	307,138	29.85%	396	/
3	0.25 to <0.50	23.50%	3.5	251,373	35.71%	529	/
4	0.50 to <0.75	19.57%	4.1	296,889	41.88%	791	/
5	0.75 to <2.50	22.02%	3.7	332,073	57.00%	1,864	/
6	2.50 to <10.00	19.81%	3.9	117,865	77.97%	1,838	/
7	10.00 to <100.00	23.05%	4.1	153,845	109.89%	3,552	/
8	100.00 (Default)	19.16%	–	68,881	42.31%	25,795	/
9	Sub-total	21.89%	3.8	2,021,081	31.24%	35,278	54,134

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2020					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	5,530,539	16,800	53.63%	5,539,549	0.05%	1.7
2	0.15 to <0.25	228,820	–	–	228,820	0.17%	0.5
3	0.25 to <0.50	115,363	–	–	115,363	0.32%	0.3
4	0.50 to <0.75	36,489	–	–	36,489	0.57%	0.1
5	0.75 to <2.50	59,745	–	–	59,745	1.72%	0.2
6	2.50 to <10.00	15,657	–	–	15,657	6.14%	0.1
7	10.00 to <100.00	71,096	–	–	71,096	11.01%	0.1
8	100.00 (Default)	2,575	–	–	2,575	100.00%	0.0
9	Sub-total	6,060,287	16,800	53.63%	6,069,297	0.27%	3.3
Qualifying revolving retail exposures							
1	0.00 to <0.15	–	2,850,958	47.86%	1,364,479	0.05%	11,726.7
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	549,872	647,647	100.00%	1,197,520	0.36%	8,144.4
4	0.50 to <0.75	288,318	1,612,630	82.06%	1,611,759	0.64%	11,545.9
5	0.75 to <2.50	386,658	337,624	44.23%	536,015	1.73%	975.2
6	2.50 to <10.00	209,461	144,071	56.02%	290,175	4.12%	695.5
7	10.00 to <100.00	23,792	6,299	26.94%	25,490	38.71%	60.9
8	100.00 (Default)	77,585	2,130	4.80%	78,150	100.00%	204.6
9	Sub-total	1,535,689	5,601,362	63.68%	5,103,590	2.44%	33,353.4
Residential mortgage exposures							
1	0.00 to <0.15	386,885	4,645	100.00%	391,531	0.11%	43.6
2	0.15 to <0.25	2,105,078	29,521	100.00%	2,134,600	0.19%	179.6
3	0.25 to <0.50	8,058,349	204	100.00%	8,058,553	0.30%	395.0
4	0.50 to <0.75	1,114,146	20,395	9.80%	1,134,542	0.66%	176.1
5	0.75 to <2.50	877,441	1,919	85.37%	879,361	1.43%	57.7
6	2.50 to <10.00	10,617	1,241	57.50%	11,859	6.27%	1.6
7	10.00 to <100.00	137,264	1,769	45.76%	139,033	21.20%	10.0
8	100.00 (Default)	108,809	642	59.06%	117,224	100.00%	9.0
9	Sub-total	12,798,593	60,340	66.14%	12,866,706	1.52%	873.1
Other retail exposures							
1	0.00 to <0.15	–	2,805,406	10.46%	293,573	0.03%	2,599.8
2	0.15 to <0.25	605	10,537	27.96%	3,552	0.16%	6.4
3	0.25 to <0.50	16,096	46,627	88.73%	57,472	0.40%	145.8
4	0.50 to <0.75	695,890	204,720	95.47%	891,337	0.54%	251.9
5	0.75 to <2.50	225,029	251,434	87.51%	445,063	1.45%	1,331.6
6	2.50 to <10.00	255,011	406,713	0.49%	257,019	6.84%	28.1
7	10.00 to <100.00	2,167	533	78.40%	2,586	26.06%	1.5
8	100.00 (Default)	105,750	2,676	32.80%	109,544	100.00%	156.9
9	Sub-total	1,300,551	3,728,651	20.29%	2,060,148	6.77%	4,522.3
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	2,887,968	60,084	53.63%	2,920,191	0.06%	1.6
2	0.15 to <0.25	316,357	1,720	53.63%	317,279	0.17%	0.3
3	0.25 to <0.50	82,054	807	76.23%	82,670	0.32%	0.1
4	0.50 to <0.75	47,611	416	53.63%	47,834	0.57%	0.0
5	0.75 to <2.50	88,197	–	–	88,197	1.38%	0.0
6	2.50 to <10.00	3,509	465	52.23%	3,752	6.14%	0.0
7	10.00 to <100.00	1,666	–	–	1,671	11.01%	0.0
8	100.00 (Default)	2,649	172	100.00%	2,822	100.00%	0.0
9	Sub-total	3,430,014	63,665	54.03%	3,464,419	0.21%	2.2

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2020					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	90.00%	5.0	5,699,256	102.88%	2,936	/
2	0.15 to <0.25	90.00%	5.0	325,599	142.29%	350	/
3	0.25 to <0.50	90.00%	5.0	209,023	181.18%	332	/
4	0.50 to <0.75	90.00%	5.0	89,758	245.98%	187	/
5	0.75 to <2.50	90.00%	5.0	180,045	301.35%	928	/
6	2.50 to <10.00	90.00%	5.0	70,492	450.20%	865	/
7	10.00 to <100.00	90.00%	5.0	413,183	581.15%	7,044	/
8	100.00 (Default)	90.00%	–	28,973	1,125.00%	2,317	/
9	Sub-total	90.00%	5.0	7,016,334	115.60%	14,962	/
Qualifying revolving retail exposures							
1	0.00 to <0.15	74.96%	–	37,396	2.74%	582	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	80.94%	–	169,332	14.14%	3,565	/
4	0.50 to <0.75	86.66%	–	383,040	23.76%	9,081	/
5	0.75 to <2.50	79.31%	–	246,353	45.96%	7,391	/
6	2.50 to <10.00	82.28%	–	253,580	87.38%	9,821	/
7	10.00 to <100.00	81.45%	–	61,381	240.80%	8,135	/
8	100.00 (Default)	82.18%	–	6,431	8.22%	66,001	/
9	Sub-total	81.08%	–	1,157,515	22.68%	104,579	50,656
Residential mortgage exposures							
1	0.00 to <0.15	40.87%	–	35,400	9.04%	151	/
2	0.15 to <0.25	30.95%	–	256,689	12.02%	1,267	/
3	0.25 to <0.50	30.98%	–	1,361,699	16.89%	7,609	/
4	0.50 to <0.75	30.96%	–	333,825	29.42%	2,341	/
5	0.75 to <2.50	33.67%	–	453,379	51.55%	4,134	/
6	2.50 to <10.00	29.99%	–	12,985	109.49%	219	/
7	10.00 to <100.00	31.16%	–	208,304	149.82%	9,259	/
8	100.00 (Default)	28.32%	–	32,734	27.92%	30,589	/
9	Sub-total	31.43%	–	2,695,018	20.94%	55,573	18,254
Other retail exposures							
1	0.00 to <0.15	0.06%	–	36	0.01%	0	/
2	0.15 to <0.25	59.26%	–	776	21.86%	3	/
3	0.25 to <0.50	71.66%	–	26,489	46.09%	172	/
4	0.50 to <0.75	32.54%	–	248,764	27.90%	1,723	/
5	0.75 to <2.50	33.79%	–	178,137	40.02%	2,425	/
6	2.50 to <10.00	17.74%	–	82,369	32.04%	2,749	/
7	10.00 to <100.00	46.72%	–	2,801	108.31%	307	/
8	100.00 (Default)	52.81%	–	11,516	10.51%	57,162	/
9	Sub-total	28.57%	–	550,891	26.74%	64,545	23,642
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	32.23%	1.4	357,839	12.25%	880	/
2	0.15 to <0.25	32.28%	1.8	92,462	29.14%	176	/
3	0.25 to <0.50	27.17%	1.1	20,867	25.24%	71	/
4	0.50 to <0.75	31.66%	1.9	23,780	49.71%	86	/
5	0.75 to <2.50	27.00%	1.2	45,597	51.69%	334	/
6	2.50 to <10.00	25.89%	1.3	3,193	85.10%	59	/
7	10.00 to <100.00	32.45%	1.2	7,553	451.89%	203	/
8	100.00 (Default)	31.62%	–	1,042	36.95%	809	/
9	Sub-total	31.97%	1.4	552,338	15.94%	2,622	3,001

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2020					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	1,180,157	14,222	53.63%	1,187,784	0.06%	0.1
2	0.15 to <0.25	134,349	3,665	53.63%	136,316	0.17%	0.0
3	0.25 to <0.50	98,019	0	53.63%	98,019	0.32%	0.0
4	0.50 to <0.75	8,396	–	–	8,396	0.57%	0.0
5	0.75 to <2.50	30,632	–	–	30,632	1.61%	0.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	4,005	–	–	4,025	11.01%	0.0
8	100.00 (Default)	147	–	–	147	100.00%	0.0
9	Sub-total	1,455,707	17,888	53.63%	1,465,320	0.16%	0.2
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	20,281	–	–	20,281	0.03%	2.7
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	8,128	–	–	8,128	0.58%	0.7
5	0.75 to <2.50	14,818	–	–	14,818	2.10%	3.9
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	0	–	–	0	27.91%	0.0
8	100.00 (Default)	1,991	–	–	2,161	100.00%	0.4
9	Sub-total	45,221	–	–	45,390	5.56%	7.9
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	18,057	–	–	18,057	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	5,371	–	–	5,371	11.01%	0.0
8	100.00 (Default)	0	–	–	0	100.00%	0.0
9	Sub-total	23,430	–	–	23,430	2.57%	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)	17	–	–	17	100.00%	0.0
9	Sub-total	22	–	–	22	84.01%	0.0
Total (all portfolios)		240,336,448	61,729,707	43.33%	267,274,428	0.68%	38,815.3

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2020					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	36.29%	1.1	145,107	12.21%	290	/
2	0.15 to <0.25	36.29%	1.0	30,808	22.60%	84	/
3	0.25 to <0.50	36.29%	0.8	30,974	31.60%	113	/
4	0.50 to <0.75	36.29%	1.0	3,788	45.12%	17	/
5	0.75 to <2.50	36.29%	1.0	21,764	71.05%	179	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	36.29%	1.0	5,931	147.37%	160	/
8	100.00 (Default)	20.95%	–	58	39.87%	26	/
9	Sub-total	36.28%	1.1	238,433	16.27%	872	–
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	30.81%	–	583	2.87%	1	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	30.81%	–	2,164	26.62%	14	/
5	0.75 to <2.50	42.00%	–	11,978	80.83%	131	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	94.27%	–	1	236.38%	0	/
8	100.00 (Default)	30.62%	–	240	11.11%	642	/
9	Sub-total	34.45%	–	14,967	32.97%	790	288
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	100.00%	–	7,102	39.33%	11	/
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%	–	21,823	406.25%	591	/
8	100.00 (Default)	124.36%	–	0	100.00%	–	/
9	Sub-total	100.00%	–	28,926	123.46%	602	–
Exposures relating to lease fees in lease transactions							
1	0.00 to <0.15	–	–	–	–	–	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	–	–	–	–	–	/
5	0.75 to <2.50	–	–	–	–	–	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	105.94%	–	12	263.63%	1	/
8	100.00 (Default)	105.94%	–	20	116.70%	16	/
9	Sub-total	105.94%	–	32	148.95%	18	–
Total (all portfolios)		36.62%	1.9	37,593,723	14.06%	678,403	680,466

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

Item No.	PD scale	September 30, 2019					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Sovereign exposures							
1	0.00 to <0.15	107,460,073	1,492,402	52.98%	108,288,460	0.00%	0.3
2	0.15 to <0.25	29,109	–	–	29,109	0.18%	0.0
3	0.25 to <0.50	41,183	12,391	25.23%	41,501	0.33%	0.0
4	0.50 to <0.75	45,060	–	–	12,249	0.60%	0.0
5	0.75 to <2.50	39,519	17,257	23.53%	40,371	1.73%	0.0
6	2.50 to <10.00	3,047	10,968	53.83%	8,952	5.94%	0.0
7	10.00 to <100.00	19,824	13,313	100.00%	33,230	11.19%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	107,637,820	1,546,334	52.84%	108,453,875	0.00%	0.3
Bank exposures							
1	0.00 to <0.15	5,246,115	938,949	48.64%	5,709,521	0.06%	0.5
2	0.15 to <0.25	28,438	10,553	20.14%	30,563	0.18%	0.0
3	0.25 to <0.50	108,681	7,675	49.34%	112,468	0.33%	0.0
4	0.50 to <0.75	222,907	8,184	17.62%	224,350	0.60%	0.0
5	0.75 to <2.50	5,750	19,095	35.00%	12,435	1.77%	0.0
6	2.50 to <10.00	27,122	–	–	27,122	5.94%	0.0
7	10.00 to <100.00	5,443	370,090	0.74%	6,073	11.19%	0.0
8	100.00 (Default)	725	–	–	3,787	100.00%	0.0
9	Sub-total	5,645,184	1,354,549	34.95%	6,126,323	0.19%	0.6
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	38,268,500	35,999,312	43.32%	53,786,950	0.06%	12.3
2	0.15 to <0.25	6,222,057	5,120,107	20.84%	7,284,566	0.18%	5.9
3	0.25 to <0.50	4,225,075	1,228,322	50.96%	4,841,594	0.33%	5.2
4	0.50 to <0.75	1,796,108	458,028	52.76%	2,037,797	0.60%	2.3
5	0.75 to <2.50	3,211,950	747,099	52.64%	3,601,276	1.60%	2.8
6	2.50 to <10.00	392,987	69,194	50.29%	423,893	5.94%	0.7
7	10.00 to <100.00	476,297	291,217	42.19%	605,772	11.19%	0.5
8	100.00 (Default)	261,011	167,588	60.43%	491,064	100.00%	1.1
9	Sub-total	54,853,988	44,080,870	41.25%	73,072,917	0.98%	31.1
SME exposures							
1	0.00 to <0.15	156,626	71,077	55.46%	196,052	0.08%	0.7
2	0.15 to <0.25	677,049	43,930	41.14%	695,126	0.18%	2.8
3	0.25 to <0.50	904,438	39,238	42.12%	920,967	0.33%	3.5
4	0.50 to <0.75	577,153	27,486	41.02%	588,428	0.60%	2.8
5	0.75 to <2.50	997,464	49,905	48.43%	1,021,634	1.56%	4.1
6	2.50 to <10.00	211,522	8,440	57.79%	216,400	5.94%	1.2
7	10.00 to <100.00	113,096	3,053	40.91%	116,058	11.19%	0.5
8	100.00 (Default)	198,862	2,479	56.79%	296,609	100.00%	4.6
9	Sub-total	3,836,213	245,612	47.64%	4,051,278	8.54%	20.5
Specialized lending exposures							
1	0.00 to <0.15	2,544,324	855,172	56.45%	3,027,130	0.07%	0.6
2	0.15 to <0.25	880,006	280,944	60.95%	1,051,253	0.18%	0.2
3	0.25 to <0.50	1,136,897	333,083	58.97%	1,333,322	0.33%	0.1
4	0.50 to <0.75	325,152	96,979	63.58%	386,817	0.60%	0.0
5	0.75 to <2.50	342,167	89,788	53.74%	390,424	1.52%	0.0
6	2.50 to <10.00	105,317	6,552	50.07%	108,599	5.94%	0.0
7	10.00 to <100.00	46,852	10,398	55.26%	53,618	11.19%	0.0
8	100.00 (Default)	79,267	5,115	94.15%	84,164	100.00%	0.0
9	Sub-total	5,459,986	1,678,033	58.05%	6,435,329	1.76%	1.2

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2019					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Sovereign exposures							
1	0.00 to <0.15	37.47%	1.8	663,491	0.61%	832	/
2	0.15 to <0.25	15.61%	2.5	6,428	22.08%	8	/
3	0.25 to <0.50	34.45%	1.6	14,827	35.72%	47	/
4	0.50 to <0.75	22.95%	3.5	6,343	51.78%	16	/
5	0.75 to <2.50	13.24%	2.7	13,341	33.04%	95	/
6	2.50 to <10.00	26.48%	1.8	7,657	85.54%	140	/
7	10.00 to <100.00	7.90%	2.6	11,807	35.53%	294	/
8	100.00 (Default)	–	–	–	–	–	/
9	Sub-total	37.44%	1.8	723,898	0.66%	1,434	1,411
Bank exposures							
1	0.00 to <0.15	35.46%	1.9	1,119,521	19.60%	1,288	/
2	0.15 to <0.25	30.78%	0.8	6,203	20.29%	16	/
3	0.25 to <0.50	34.38%	1.0	40,658	36.15%	127	/
4	0.50 to <0.75	33.76%	0.9	103,192	45.99%	454	/
5	0.75 to <2.50	25.23%	1.8	6,477	52.09%	56	/
6	2.50 to <10.00	4.81%	2.8	5,149	18.98%	77	/
7	10.00 to <100.00	37.50%	1.4	10,968	180.58%	254	/
8	100.00 (Default)	67.71%	–	1,893	50.00%	2,413	/
9	Sub-total	35.22%	1.8	1,294,064	21.12%	4,690	3,563
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	35.55%	2.5	10,346,368	19.23%	12,077	/
2	0.15 to <0.25	30.99%	2.7	2,329,995	31.98%	4,064	/
3	0.25 to <0.50	29.19%	2.5	1,844,673	38.10%	4,664	/
4	0.50 to <0.75	28.73%	2.3	929,622	45.61%	3,513	/
5	0.75 to <2.50	28.76%	2.4	2,412,972	67.00%	16,643	/
6	2.50 to <10.00	22.08%	2.0	328,118	77.40%	5,560	/
7	10.00 to <100.00	26.93%	3.1	774,248	127.81%	18,255	/
8	100.00 (Default)	39.48%	–	217,591	44.31%	177,086	/
9	Sub-total	34.03%	2.6	19,183,589	26.25%	241,867	321,075
SME exposures							
1	0.00 to <0.15	27.52%	2.6	29,662	15.12%	44	/
2	0.15 to <0.25	22.90%	2.8	135,046	19.42%	286	/
3	0.25 to <0.50	20.80%	2.8	216,401	23.49%	632	/
4	0.50 to <0.75	20.38%	2.5	168,993	28.71%	719	/
5	0.75 to <2.50	19.23%	2.5	389,447	38.12%	3,125	/
6	2.50 to <10.00	17.36%	1.9	109,097	50.41%	2,231	/
7	10.00 to <100.00	17.24%	1.8	75,717	65.24%	2,240	/
8	100.00 (Default)	41.74%	–	148,019	49.90%	112,273	/
9	Sub-total	22.28%	2.6	1,272,384	31.40%	121,554	163,606
Specialized lending exposures							
1	0.00 to <0.15	21.66%	3.8	511,608	16.90%	512	/
2	0.15 to <0.25	20.63%	4.0	288,320	27.42%	390	/
3	0.25 to <0.50	19.46%	4.1	456,591	34.24%	856	/
4	0.50 to <0.75	17.28%	3.7	144,217	37.28%	401	/
5	0.75 to <2.50	17.92%	3.9	190,600	48.81%	1,061	/
6	2.50 to <10.00	20.09%	4.0	85,160	78.41%	1,295	/
7	10.00 to <100.00	21.59%	4.2	57,148	106.58%	1,295	/
8	100.00 (Default)	17.68%	–	32,360	38.44%	12,384	/
9	Sub-total	20.47%	3.9	1,766,007	27.44%	18,198	25,751

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2019					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	5,908,398	–	–	5,908,398	0.05%	1.8
2	0.15 to <0.25	200,134	–	–	200,134	0.18%	0.5
3	0.25 to <0.50	131,380	–	–	131,380	0.33%	0.3
4	0.50 to <0.75	32,770	–	–	32,770	0.60%	0.1
5	0.75 to <2.50	47,236	–	–	47,236	1.36%	0.2
6	2.50 to <10.00	4,931	–	–	4,931	5.94%	0.0
7	10.00 to <100.00	5,473	–	–	5,473	11.19%	0.1
8	100.00 (Default)	2,873	–	–	2,873	100.00%	0.0
9	Sub-total	6,333,200	–	–	6,333,200	0.14%	3.5
Qualifying revolving retail exposures							
1	0.00 to <0.15	–	2,820,758	45.77%	1,291,247	0.05%	11,452.5
2	0.15 to <0.25	–	82,907	38.00%	31,504	0.16%	273.5
3	0.25 to <0.50	632,150	842,651	100.00%	1,474,802	0.37%	8,528.6
4	0.50 to <0.75	333,375	1,530,010	79.95%	1,556,642	0.65%	11,094.7
5	0.75 to <2.50	408,403	335,188	47.97%	569,215	1.71%	1,142.8
6	2.50 to <10.00	232,211	128,840	57.26%	305,988	4.28%	714.1
7	10.00 to <100.00	33,292	8,410	28.39%	35,681	38.69%	90.4
8	100.00 (Default)	72,461	1,592	9.03%	72,821	100.00%	196.4
9	Sub-total	1,711,895	5,750,360	63.05%	5,337,903	2.35%	33,493.3
Residential mortgage exposures							
1	0.00 to <0.15	451,795	5,253	100.00%	457,049	0.12%	50.2
2	0.15 to <0.25	2,304,226	8	100.00%	2,304,234	0.19%	179.2
3	0.25 to <0.50	7,985,868	37,565	100.00%	8,023,433	0.31%	394.5
4	0.50 to <0.75	1,141,516	2,159	100.00%	1,143,675	0.66%	150.7
5	0.75 to <2.50	934,106	24,557	8.05%	958,664	1.45%	86.0
6	2.50 to <10.00	14,116	2,269	43.26%	16,386	6.12%	2.2
7	10.00 to <100.00	160,615	2,423	45.51%	163,039	21.66%	11.6
8	100.00 (Default)	81,507	893	60.09%	91,370	100.00%	7.3
9	Sub-total	13,073,753	75,131	66.00%	13,157,854	1.36%	882.1
Other retail exposures							
1	0.00 to <0.15	–	2,860,430	25.26%	722,761	0.03%	2,645.2
2	0.15 to <0.25	644	10,889	9.33%	1,661	0.19%	6.2
3	0.25 to <0.50	63,219	53,655	90.19%	111,613	0.40%	149.8
4	0.50 to <0.75	627,058	190,457	94.78%	807,583	0.57%	232.8
5	0.75 to <2.50	270,315	303,303	84.57%	526,841	1.48%	1,486.9
6	2.50 to <10.00	237,163	422,723	0.49%	239,251	7.09%	31.9
7	10.00 to <100.00	2,879	906	79.99%	3,605	24.75%	1.6
8	100.00 (Default)	112,555	3,344	35.84%	117,903	100.00%	156.4
9	Sub-total	1,313,836	3,845,710	31.54%	2,531,221	5.88%	4,711.3
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	3,488,504	176,141	53.83%	3,583,321	0.05%	1.6
2	0.15 to <0.25	346,210	9,910	53.83%	351,545	0.18%	0.2
3	0.25 to <0.50	132,319	1,725	65.59%	133,451	0.33%	0.1
4	0.50 to <0.75	27,330	–	–	27,330	0.60%	0.0
5	0.75 to <2.50	50,670	5,779	53.83%	53,781	1.43%	0.0
6	2.50 to <10.00	3,631	–	–	3,631	5.94%	0.0
7	10.00 to <100.00	5,945	442	52.55%	6,342	11.19%	0.0
8	100.00 (Default)	135	264	100.00%	400	100.00%	0.0
9	Sub-total	4,054,747	194,263	53.99%	4,159,803	0.13%	2.2

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2019					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	90.00%	5.0	6,125,990	103.68%	3,154	/
2	0.15 to <0.25	90.00%	5.0	303,040	151.41%	324	/
3	0.25 to <0.50	90.00%	5.0	255,869	194.75%	390	/
4	0.50 to <0.75	90.00%	5.0	81,356	248.25%	176	/
5	0.75 to <2.50	90.00%	5.0	132,660	280.83%	580	/
6	2.50 to <10.00	90.00%	5.0	21,913	444.32%	263	/
7	10.00 to <100.00	90.00%	5.0	32,118	586.78%	551	/
8	100.00 (Default)	90.00%	–	32,322	1,125.00%	2,585	/
9	Sub-total	90.00%	5.0	6,985,272	110.29%	8,027	/
Qualifying revolving retail exposures							
1	0.00 to <0.15	74.19%	–	33,677	2.60%	519	/
2	0.15 to <0.25	69.58%	–	1,929	6.12%	35	/
3	0.25 to <0.50	80.22%	–	209,902	14.23%	4,437	/
4	0.50 to <0.75	84.60%	–	365,223	23.46%	8,685	/
5	0.75 to <2.50	80.10%	–	260,599	45.78%	7,798	/
6	2.50 to <10.00	83.14%	–	276,471	90.35%	10,845	/
7	10.00 to <100.00	81.72%	–	86,230	241.66%	11,396	/
8	100.00 (Default)	80.98%	–	3,747	5.14%	61,524	/
9	Sub-total	80.15%	–	1,237,781	23.18%	105,242	50,199
Residential mortgage exposures							
1	0.00 to <0.15	41.02%	–	45,012	9.84%	196	/
2	0.15 to <0.25	31.55%	–	287,823	12.49%	1,424	/
3	0.25 to <0.50	31.28%	–	1,398,332	17.42%	7,891	/
4	0.50 to <0.75	30.58%	–	332,074	29.03%	2,326	/
5	0.75 to <2.50	33.26%	–	487,698	50.87%	4,518	/
6	2.50 to <10.00	30.60%	–	17,852	108.94%	298	/
7	10.00 to <100.00	31.33%	–	247,275	151.66%	11,100	/
8	100.00 (Default)	32.54%	–	25,240	27.62%	27,718	/
9	Sub-total	31.76%	–	2,841,310	21.59%	55,475	20,033
Other retail exposures							
1	0.00 to <0.15	0.02%	–	34	0.00%	0	/
2	0.15 to <0.25	86.45%	–	578	34.81%	2	/
3	0.25 to <0.50	51.33%	–	37,175	33.30%	243	/
4	0.50 to <0.75	31.42%	–	212,826	26.35%	1,550	/
5	0.75 to <2.50	33.92%	–	212,936	40.41%	2,942	/
6	2.50 to <10.00	19.22%	–	80,029	33.44%	2,773	/
7	10.00 to <100.00	42.13%	–	3,587	99.50%	407	/
8	100.00 (Default)	52.13%	–	11,636	9.86%	60,857	/
9	Sub-total	23.71%	–	558,802	22.07%	68,777	27,041
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	32.35%	1.2	378,447	10.56%	723	/
2	0.15 to <0.25	31.16%	1.6	94,864	26.98%	197	/
3	0.25 to <0.50	29.10%	1.4	42,043	31.50%	129	/
4	0.50 to <0.75	31.96%	1.6	12,409	45.40%	52	/
5	0.75 to <2.50	31.78%	1.9	38,998	72.51%	246	/
6	2.50 to <10.00	31.19%	1.2	3,618	99.65%	67	/
7	10.00 to <100.00	29.52%	2.0	8,209	129.43%	209	/
8	100.00 (Default)	20.03%	–	74	18.59%	74	/
9	Sub-total	32.13%	1.2	578,665	13.91%	1,700	2,104

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2019					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	1,603,853	18,425	53.83%	1,613,772	0.06%	0.1
2	0.15 to <0.25	180,259	10,188	53.83%	185,744	0.18%	0.0
3	0.25 to <0.50	47,376	–	–	47,376	0.33%	0.0
4	0.50 to <0.75	32,319	–	–	32,319	0.60%	0.0
5	0.75 to <2.50	24,968	–	–	24,968	1.77%	0.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	1,888,779	28,614	53.83%	1,904,182	0.11%	0.2
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	22,753	–	–	22,753	0.03%	2.9
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	26,740	–	–	26,740	2.10%	5.4
6	2.50 to <10.00	21	–	–	21	3.63%	0.3
7	10.00 to <100.00	1	–	–	1	28.14%	0.0
8	100.00 (Default)	2,018	–	–	2,267	100.00%	0.4
9	Sub-total	51,535	–	–	51,783	5.48%	9.1
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	22,271	–	–	22,271	0.06%	0.0
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	6,563	–	–	6,563	11.19%	0.0
8	100.00 (Default)	0	–	–	0	100.00%	0.0
9	Sub-total	28,835	–	–	28,835	2.59%	0.0
Exposures relating to lease fees in lease transactions							
1	0.00 to <0.15	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	5	–	–	5	27.35%	0.0
8	100.00 (Default)	15	–	–	15	100.00%	0.0
9	Sub-total	20	–	–	20	81.13%	0.0
Total (all portfolios)		205,889,796	58,799,480	43.49%	231,644,532	0.72%	39,156.1

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2019					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	37.18%	1.1	204,363	12.66%	431	/
2	0.15 to <0.25	37.28%	1.0	43,187	23.25%	124	/
3	0.25 to <0.50	37.50%	1.0	16,315	34.43%	58	/
4	0.50 to <0.75	37.48%	0.5	14,098	43.62%	72	/
5	0.75 to <2.50	37.47%	0.8	19,241	77.06%	165	/
6	2.50 to <10.00	-	-	-	-	-	/
7	10.00 to <100.00	-	-	-	-	-	/
8	100.00 (Default)	-	-	-	-	-	/
9	Sub-total	37.21%	1.0	297,206	15.60%	853	-
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	31.30%	-	654	2.87%	2	/
2	0.15 to <0.25	-	-	-	-	-	/
3	0.25 to <0.50	-	-	-	-	-	/
4	0.50 to <0.75	-	-	-	-	-	/
5	0.75 to <2.50	38.99%	-	20,217	75.60%	220	/
6	2.50 to <10.00	31.30%	-	18	86.75%	0	/
7	10.00 to <100.00	93.54%	-	2	235.09%	0	/
8	100.00 (Default)	33.14%	-	258	11.40%	730	/
9	Sub-total	35.35%	-	21,151	40.84%	953	398
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	100.00%	-	8,769	39.37%	13	/
2	0.15 to <0.25	-	-	-	-	-	/
3	0.25 to <0.50	-	-	-	-	-	/
4	0.50 to <0.75	-	-	-	-	-	/
5	0.75 to <2.50	-	-	-	-	-	/
6	2.50 to <10.00	-	-	-	-	-	/
7	10.00 to <100.00	100.00%	-	26,827	408.75%	734	/
8	100.00 (Default)	123.02%	-	0	100.00%	-	/
9	Sub-total	100.00%	-	35,597	123.44%	748	-
Exposures relating to lease fees in lease transactions							
1	0.00 to <0.15	-	-	-	-	-	/
2	0.15 to <0.25	-	-	-	-	-	/
3	0.25 to <0.50	-	-	-	-	-	/
4	0.50 to <0.75	-	-	-	-	-	/
5	0.75 to <2.50	-	-	-	-	-	/
6	2.50 to <10.00	-	-	-	-	-	/
7	10.00 to <100.00	102.89%	-	13	256.46%	1	/
8	100.00 (Default)	102.89%	-	19	124.72%	14	/
9	Sub-total	102.89%	-	32	158.92%	15	-
Total (all portfolios)		37.43%	2.0	36,795,765	15.88%	629,538	615,184

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

Item No.	Portfolio	September 30, 2020		September 30, 2019	
		a	b	a	b
		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign exposures – FIRB	–	–	–	–
2	Sovereign exposures – AIRB	718,048	718,052	725,690	723,898
3	Bank exposures – FIRB	–	–	–	–
4	Bank exposures – AIRB	1,332,964	1,330,379	1,297,432	1,294,064
5	Corporate exposures (excluding specialized lending) – FIRB	–	–	–	–
6	Corporate exposures (excluding specialized lending) – AIRB	21,302,985	21,269,749	20,493,192	20,455,974
7	Specialized lending – FIRB	–	–	–	–
8	Specialized lending – AIRB	2,021,081	2,021,081	1,766,007	1,766,007
9	Retail - Qualifying revolving retail exposures	1,157,515	1,157,515	1,237,781	1,237,781
10	Retail - Residential mortgage exposures	2,695,018	2,695,018	2,841,310	2,841,310
11	Other retail exposures	550,891	550,891	558,802	558,802
12	Equity – FIRB	–	–	–	–
13	Equity – AIRB	7,016,334	7,016,334	6,985,272	6,985,272
14	Purchased receivables – FIRB	–	–	–	–
15	Purchased receivables – AIRB	834,667	834,667	932,620	932,620
16	Exposures relating to lease fees in lease transactions	32	32	32	32
17	Total	37,629,539	37,593,723	36,838,143	36,795,765

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

Millions of yen, %

September 30, 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	36,536	1,168	50%	–	–	–	37,144	37,144	18,572	–					
	2.5 years or more	1,962	5,100	70%	–	–	–	4,697	4,697	3,288	18					
Good	Less than 2.5 years	10,760	4,639	70%	–	10,221	–	3,026	13,248	9,274	52					
	2.5 years or more	22,617	–	90%	–	600	–	22,016	22,617	20,356	180					
Satisfactory	/	25,005	32,170	115%	–	16,349	–	25,907	42,257	48,596	1,183					
Weak	/	17,373	–	250%	–	13,272	–	4,231	17,503	43,759	1,400					
Default	/	–	–	–	–	–	–	–	–	–	–					
Total	/	114,256	43,077	–	–	40,444	–	97,026	137,471	143,847	2,836					
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	3,246	–	70%	/					3,246	2,272	12				
	2.5 years or more	6,875	1,813	95%						7,847	7,455	31				
Good	Less than 2.5 years	–	–	95%						–	–	–				
	2.5 years or more	–	–	120%						–	–	–				
Satisfactory	/	–	–	140%						–	–	–				
Weak	/	27,666	19,215	250%						37,971	94,929	3,037				
Default	/	–	–	–						–	–	–				
Total	/	37,788	21,029	–						49,066	104,657	3,082				
Equity exposures (Market-Based Approach, etc.)																
Equity exposures subject to the Market-Based Approach																
Category	On-balance sheet amounts	Off-balance sheet amounts	Risk weight						Exposure at default (EAD)	RWA						
Simple Risk Weight Method – publicly traded equities	71,041	10,590	300%	/					81,631	244,893	/					
Simple Risk Weight Method – unlisted equities	380,829	–	400%						380,829	1,523,318						
Internal Models Method	–	–	–						–	–						
Total	451,870	10,590	–						462,461	1,768,212						
Equity exposures subject to a risk weight of 100%																
Equity exposures subject to a risk weight of 100% as stipulated in Paragraph 1 of Article 166 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Holding Company Capital Adequacy Notification	–	–	100%	/					–	–	/					

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

Millions of yen, %

September 30, 2019																
a	b	c	d	e	f	g	h	i	j	k	l					
Specialized lending exposures (supervisory slotting criteria)																
Other than high-volatility commercial real estate (HVCRE)																
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses					
					PF	OF	CF	IPRE	Total							
Strong	Less than 2.5 years	65,055	11,125	50%	–	4,181	–	66,844	71,026	35,513	–					
	2.5 years or more	10,943	–	70%	–	3,407	–	7,536	10,943	7,660	43					
Good	Less than 2.5 years	3,429	18,269	70%	–	5,809	–	7,454	13,263	9,284	53					
	2.5 years or more	13,240	9,254	90%	–	9,392	–	8,829	18,222	16,400	145					
Satisfactory	/	37,854	–	115%	–	19,854	–	18,000	37,854	43,532	1,059					
Weak	/	–	–	250%	–	–	–	–	–	–	–					
Default	/	–	–	–	–	–	–	–	–	–	–					
Total	/	130,523	38,649	–	–	42,645	–	108,665	151,310	112,390	1,302					
High-volatility commercial real estate (HVCRE)																
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses					
Strong	Less than 2.5 years	4,825	1,930	70%	/					5,864	4,105	23				
	2.5 years or more	6,917	1,858	95%						7,918	7,522	31				
Good	Less than 2.5 years	1,022	508	95%						1,295	1,231	5				
	2.5 years or more	–	–	120%						–	–	–				
Satisfactory	/	–	–	140%						–	–	–				
Weak	/	9,486	5,869	250%						12,646	31,615	1,011				
Default	/	–	–	–						–	–	–				
Total	/	22,252	10,166	–						27,724	44,473	1,071				
Equity exposures (Market-Based Approach, etc.)																
Equity exposures subject to the Market-Based Approach																
Category	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses						
Simple Risk Weight Method – publicly traded equities	139,013	12,873	300%	/					151,886	455,660	–					
Simple Risk Weight Method – unlisted equities	389,269	–	400%						389,269	1,557,078	–					
Internal Models Method	–	–	–						–	–	–					
Total	528,282	12,873	–						541,156	2,012,739	–					
Equity exposures subject to a risk weight of 100%																
Equity exposures subject to a risk weight of 100% as stipulated in Paragraph 1 of Article 166 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Holding Company Capital Adequacy Notification	–	–	100%	/					–	–	–					

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

Item No.		September 30, 2020					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EPFE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	–	–	/	1.4	–	–
	Current exposure method	3,345,059	3,026,385	/	/	6,350,441	2,649,093
2	Expected exposure method	/	/	–	–	–	–
3	Simple Approach for credit risk mitigation	/	/	/	/	–	–
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	44,987,032	1,721,108
5	Exposure variation estimation model	/	/	/	/	–	–
6	Total	/	/	/	/	/	4,370,201

Millions of yen

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

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

Item No.		September 30, 2020		September 30, 2019	
		a	b	a	b
		EAD post-CRM	RWA (Amount obtained by dividing amount corresponding to CVA risk by 8%)	EAD post-CRM	RWA (Amount obtained by dividing amount corresponding to CVA risk by 8%)
1	Total portfolios subject to advanced risk measurement method	–	–	–	–
2	(i) Amount of CVA Value at Risk (including the multiplier)	/	–	/	–
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)	/	–	/	–
4	Total portfolios subject to standardized risk measurement method	6,256,077	4,632,565	6,183,717	4,349,752
5	Total portfolios subject to amount corresponding to CVA risk	6,256,077	4,632,565	6,183,717	4,349,752

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

Item No.	Regulatory portfolio	September 30, 2020								
		a	b	c	d	e	f	g	h	i
		Credit equivalent amounts (after taking into account the CRM effects)								
	Risk weight	0%	10%	20%	50%	75%	100%	150%	Others	Total
1	Government of Japan and Bank of Japan	2,264	-	-	-	-	-	-	-	2,264
2	Central governments and central banks of foreign countries	59,637	-	865,948	7,034	-	15,073	-	-	947,694
3	Bank for International Settlements, etc.	-	-	-	-	-	-	-	-	-
4	Local authorities in Japan	14,784	-	-	-	-	-	-	-	14,784
5	Non-central government, etc. public sector entities in foreign countries	-	-	22,716	-	-	-	-	-	22,716
6	Multilateral development banks	3,237	-	-	8,136	-	-	-	-	11,374
7	Local authority financial institutions	-	-	-	-	-	-	-	-	-
8	Government agencies in Japan	-	1,979	153	-	-	-	-	-	2,132
9	Local authority land development corporations, public housing corporations, and regional public road corporations	-	-	-	-	-	-	-	-	-
10	Financial institutions and type I financial instruments business operators	-	-	1,475,153	314,624	-	43,791	777	-	1,834,346
11	Corporates, etc.	-	-	-	-	-	1,305,633	-	-	1,305,633
12	SMEs, etc. and individuals	-	-	-	-	571	-	-	-	571
13	Other than the above	-	-	-	-	-	783,727	-	-	783,727
14	Total	79,923	1,979	2,363,971	329,795	571	2,148,225	777	-	4,925,244

Millions of yen

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

CCR4: IRB – CCR exposures by portfolio and PD scale

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2020						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
Sovereign exposures								
1	0.00 to <0.15	39,871,324	0.00%	0.0	36.20%	4.7	42,850	0.10%
2	0.15 to <0.25	202	0.17%	0.0	36.29%	1.7	55	27.34%
3	0.25 to <0.50	149	0.32%	0.0	36.29%	5.0	99	66.62%
4	0.50 to <0.75	69	0.57%	0.0	6.78%	5.0	10	15.62%
5	0.75 to <2.50	130	1.47%	0.0	36.29%	1.0	88	67.79%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	186	11.01%	0.0	0.23%	4.9	2	1.19%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	39,872,062	0.00%	0.0	36.20%	4.7	43,107	0.10%
Bank exposures								
1	0.00 to <0.15	3,351,587	0.06%	0.9	25.41%	2.3	595,530	17.76%
2	0.15 to <0.25	30,867	0.17%	0.3	34.59%	1.2	6,676	21.63%
3	0.25 to <0.50	5,043	0.32%	0.0	20.39%	2.4	1,156	22.93%
4	0.50 to <0.75	1,268	0.57%	0.0	32.83%	1.6	582	45.91%
5	0.75 to <2.50	16,376	1.86%	0.0	35.75%	0.5	13,980	85.36%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	5,862	11.01%	0.0	26.95%	4.9	8,017	136.76%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	3,411,006	0.09%	1.3	25.54%	2.3	625,944	18.35%
Corporate exposures (excluding SME exposures and specialized lending)								
1	0.00 to <0.15	2,176,214	0.06%	3.1	35.92%	2.8	471,685	21.67%
2	0.15 to <0.25	198,470	0.17%	0.8	35.49%	3.0	73,587	37.07%
3	0.25 to <0.50	122,884	0.32%	0.6	35.77%	3.2	65,676	53.44%
4	0.50 to <0.75	25,110	0.57%	0.2	35.25%	2.6	15,083	60.06%
5	0.75 to <2.50	53,492	1.61%	0.4	32.66%	2.8	42,343	79.15%
6	2.50 to <10.00	5,301	6.14%	0.0	32.95%	2.5	6,616	124.79%
7	10.00 to <100.00	31,659	11.01%	0.2	23.83%	2.8	33,235	104.97%
8	100.00 (Default)	7,902	100.00%	0.0	25.91%	–	3,188	40.34%
9	Sub-total	2,621,035	0.56%	5.7	35.62%	2.8	711,417	27.14%
SME exposures								
1	0.00 to <0.15	870	0.08%	0.1	30.46%	2.3	125	14.46%
2	0.15 to <0.25	3,988	0.17%	0.4	24.83%	2.9	787	19.74%
3	0.25 to <0.50	3,845	0.32%	0.4	19.11%	3.4	865	22.51%
4	0.50 to <0.75	3,841	0.57%	0.3	18.69%	3.7	1,158	30.16%
5	0.75 to <2.50	5,407	1.31%	0.4	18.24%	3.7	2,101	38.86%
6	2.50 to <10.00	561	6.13%	0.1	30.20%	3.5	523	93.20%
7	10.00 to <100.00	700	11.01%	0.0	5.78%	4.5	178	25.53%
8	100.00 (Default)	28	100.00%	0.0	30.79%	–	11	38.95%
9	Sub-total	19,244	1.31%	1.9	20.34%	3.4	5,752	29.89%
Specialized lending exposures								
1	0.00 to <0.15	232,636	0.07%	0.2	26.65%	4.7	55,692	23.93%
2	0.15 to <0.25	71,742	0.17%	0.0	26.59%	4.6	24,888	34.69%
3	0.25 to <0.50	63,774	0.32%	0.0	26.75%	4.7	30,118	47.22%
4	0.50 to <0.75	70,125	0.57%	0.0	26.63%	4.8	42,228	60.21%
5	0.75 to <2.50	37,015	1.31%	0.0	28.74%	4.8	30,455	82.27%
6	2.50 to <10.00	2,454	6.14%	0.0	26.52%	3.3	2,472	100.70%
7	10.00 to <100.00	5,140	11.01%	0.0	27.95%	4.8	7,252	141.07%
8	100.00 (Default)	3,342	100.00%	0.0	37.00%	–	981	29.37%
9	Sub-total	486,232	1.12%	0.4	26.90%	4.7	194,089	39.91%

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2020						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
Other retail exposures								
1	0.00 to <0.15	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-
3	0.25 to <0.50	-	-	-	-	-	-	-
4	0.50 to <0.75	772	0.52%	0.3	30.66%	-	175	22.73%
5	0.75 to <2.50	-	-	-	-	-	-	-
6	2.50 to <10.00	74	6.75%	0.1	42.97%	-	51	69.07%
7	10.00 to <100.00	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-
9	Sub-total	846	1.06%	0.4	31.74%	-	226	26.79%
Purchased receivables								
1	0.00 to <0.15	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-
3	0.25 to <0.50	-	-	-	-	-	-	-
4	0.50 to <0.75	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-
9	Sub-total	-	-	-	-	-	-	-
Total (all portfolios)		46,410,428	0.05%	10.0	35.28%	4.4	1,580,538	3.40%

CCR4: IRB – CCR exposures by portfolio and PD scale

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2019						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
Sovereign exposures								
1	0.00 to <0.15	25,052,473	0.00%	0.0	37.42%	4.7	23,531	0.09%
2	0.15 to <0.25	89	0.18%	0.0	37.69%	1.0	21	23.50%
3	0.25 to <0.50	286	0.33%	0.0	36.46%	5.0	194	67.74%
4	0.50 to <0.75	122	0.60%	0.0	17.62%	3.3	31	25.47%
5	0.75 to <2.50	144	1.13%	0.0	36.65%	1.2	93	64.46%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	257	11.19%	0.0	0.28%	5.0	3	1.47%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	25,053,374	0.00%	0.0	37.42%	4.7	23,875	0.09%
Bank exposures								
1	0.00 to <0.15	2,533,163	0.06%	0.9	28.65%	2.1	418,976	16.53%
2	0.15 to <0.25	53,390	0.18%	0.4	33.61%	1.5	12,227	22.90%
3	0.25 to <0.50	24,942	0.33%	0.0	35.50%	0.8	9,702	38.89%
4	0.50 to <0.75	2,220	0.60%	0.0	15.78%	1.7	501	22.56%
5	0.75 to <2.50	8,104	1.78%	0.0	36.69%	0.4	6,617	81.65%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	6,480	11.19%	0.0	30.52%	4.9	10,465	161.49%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	2,628,300	0.10%	1.4	28.83%	2.1	458,490	17.44%
Corporate exposures (excluding SME exposures and specialized lending)								
1	0.00 to <0.15	2,204,209	0.06%	3.5	36.84%	2.7	472,963	21.45%
2	0.15 to <0.25	137,456	0.18%	1.0	34.47%	3.7	58,639	42.66%
3	0.25 to <0.50	85,783	0.33%	0.7	35.79%	2.1	39,718	46.30%
4	0.50 to <0.75	23,817	0.60%	0.3	34.15%	3.2	15,443	64.83%
5	0.75 to <2.50	45,281	1.56%	0.5	30.19%	2.7	30,806	68.03%
6	2.50 to <10.00	1,866	5.94%	0.0	29.36%	2.8	1,940	103.95%
7	10.00 to <100.00	40,160	11.19%	0.2	25.05%	2.9	46,485	115.74%
8	100.00 (Default)	1,309	100.00%	0.0	25.43%	–	532	40.65%
9	Sub-total	2,539,886	0.34%	6.6	36.34%	2.7	666,529	26.24%
SME exposures								
1	0.00 to <0.15	1,098	0.08%	0.1	31.11%	2.5	165	15.04%
2	0.15 to <0.25	5,075	0.18%	0.4	25.46%	3.1	1,081	21.31%
3	0.25 to <0.50	5,586	0.33%	0.5	19.89%	2.9	1,257	22.51%
4	0.50 to <0.75	4,197	0.60%	0.4	23.18%	3.4	1,536	36.59%
5	0.75 to <2.50	8,086	1.36%	0.7	16.56%	3.9	2,831	35.02%
6	2.50 to <10.00	953	5.94%	0.1	27.32%	2.8	809	84.90%
7	10.00 to <100.00	836	11.19%	0.0	9.03%	4.2	291	34.89%
8	100.00 (Default)	141	100.00%	0.0	22.45%	–	47	34.00%
9	Sub-total	25,975	1.75%	2.6	20.89%	3.4	8,022	30.88%
Specialized lending exposures								
1	0.00 to <0.15	163,371	0.08%	0.2	26.15%	4.6	38,905	23.81%
2	0.15 to <0.25	46,764	0.18%	0.0	26.08%	4.7	16,725	35.76%
3	0.25 to <0.50	87,520	0.33%	0.0	26.34%	4.8	41,881	47.85%
4	0.50 to <0.75	21,179	0.60%	0.0	26.08%	4.8	12,751	60.20%
5	0.75 to <2.50	22,656	1.74%	0.0	26.30%	4.6	18,024	79.55%
6	2.50 to <10.00	1,454	5.94%	0.0	26.08%	4.6	1,550	106.63%
7	10.00 to <100.00	6,553	11.19%	0.0	26.12%	4.9	8,731	133.23%
8	100.00 (Default)	456	100.00%	0.0	29.53%	–	292	64.14%
9	Sub-total	349,956	0.65%	0.4	26.20%	4.7	138,863	39.68%

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2019						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
Other retail exposures								
1	0.00 to <0.15	–	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	1,098	0.54%	0.4	32.23%	–	271	24.74%
5	0.75 to <2.50	–	–	–	–	–	–	–
6	2.50 to <10.00	108	6.32%	0.1	50.00%	–	82	76.30%
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	1,206	1.06%	0.6	33.82%	–	354	29.36%
Purchased receivables								
1	0.00 to <0.15	–	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	141	100.00%	0.0	17.19%	–	39	28.12%
9	Sub-total	141	100.00%	0.0	17.19%	–	39	28.12%
Total (all portfolios)		30,598,839	0.04%	11.9	36.45%	4.3	1,296,176	4.23%

CCR5: Composition of collateral for CCR exposure
Millions of yen

Item No.		September 30, 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)	–	764,796	93,893	1,612,195	6,525,402	8,494,357
2	Cash (foreign currency)	–	520,302	6,297	552,312	17,204,112	11,199,423
3	Domestic sovereign debt	66,225	75,037	521,900	384,444	5,208,626	13,010,106
4	Other sovereign debt	182,953	17,708	40,037	21,777	15,224,772	12,653,966
5	Government agency debt	2,391	1,908	–	24,149	1,892,331	2,646,636
6	Corporate bonds	18,235	13,783	–	–	646,309	1,246,641
7	Equity	–	96,789	–	3,249	2,661,253	2,228,785
8	Other collateral	8,699	25,068	–	151,820	522,543	670,587
9	Total	278,505	1,515,393	662,129	2,749,949	49,885,351	52,150,504

Millions of yen

Item No.		September 30, 2019					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Segregated	Unsegregated	Segregated	Unsegregated				
1	Cash (domestic currency)	–	696,682	59,956	1,380,887	5,914,783	6,451,828
2	Cash (foreign currency)	–	417,445	4,905	412,586	19,551,883	12,229,307
3	Domestic sovereign debt	68,854	70,075	310,064	205,744	4,639,756	13,715,156
4	Other sovereign debt	152,837	14,663	59,260	40,185	16,343,092	14,398,353
5	Government agency debt	–	2,808	12	13,629	1,559,704	1,925,457
6	Corporate bonds	6,856	19,244	–	–	763,856	1,120,759
7	Equity	–	62,948	–	51,602	2,434,478	2,412,210
8	Other collateral	3,436	21,655	–	86,635	376,009	413,168
9	Total	231,984	1,305,523	434,198	2,191,271	51,583,564	52,666,242

CCR6: Credit derivatives exposures

Millions of yen

Item No.		September 30, 2020		September 30, 2019	
		a	b	a	b
		Protection bought	Protection sold	Protection bought	Protection sold
	Notional principal				
1	Single-name credit default swaps	3,072,410	1,990,548	2,647,697	1,858,624
2	Index credit default swaps	281,430	284,929	337,625	287,577
3	Total return swaps	428,501	30,037	380,158	5,167
4	Credit options	–	–	–	–
5	Other credit derivatives	–	–	–	–
6	Total notional principal	3,782,342	2,305,514	3,365,481	2,151,369
	Fair value				
7	Positive fair value (asset)	37,879	31,293	19,518	44,314
8	Negative fair value (liability)	42,558	9,623	46,875	3,674

CCR8: Exposures to central counterparties

Millions of yen

Item No.		September 30, 2020		September 30, 2019	
		a	b	a	b
		Exposures to central counterparties (post-CRM)	RWA	Exposures to central counterparties (post-CRM)	RWA
1	Exposures to qualifying central counterparties (total)	/	637,147	/	513,176
2	Exposures for trades at qualifying central counterparties (excluding initial margin)	4,396,712	37,020	4,075,100	28,477
3	(i) Derivative transactions (OTC)	3,385,590	27,033	3,272,496	21,725
4	(ii) Derivative transactions (exchange traded)	441,841	8,297	411,926	5,845
5	(iii) Repo transactions	569,279	1,688	390,676	907
6	(iv) Netting sets where cross-product netting has been approved	–	–	–	–
7	Segregated initial margin	–	/	–	/
8	Non-segregated initial margin	554,427	11,462	363,388	10,287
9	Pre-funded default fund contributions	249,576	588,664	201,425	474,410
10	Unfunded default fund contributions	–	–	–	–
11	Exposures to non-qualifying central counterparties (total)	/	133,914	/	132,151
12	Exposures for trades at non-qualifying central counterparties (excluding initial margin)	51,505	51,505	41,031	41,031
13	(i) Derivative transactions (OTC)	51,505	51,505	41,031	41,031
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	3,970	3,970	1,440	1,440
19	Pre-funded default fund contributions	6,275	78,438	7,174	89,679
20	Unfunded default fund contributions	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	September 30, 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)	472,877	–	472,877	25,381	–	25,381
2	Residential mortgages	272,101	–	272,101	–	–	–
3	Credit card receivables	4,050	–	4,050	25,000	–	25,000
4	Other retail exposures	196,725	–	196,725	381	–	381
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	126,342	168,756	295,099	281,060	–	281,060
7	Loans to corporates	41,760	168,756	210,517	–	–	–
8	Commercial mortgage-backed securities	16,575	–	16,575	–	–	–
9	Leasing receivables and account receivables	59,518	–	59,518	258,703	–	258,703
10	Other wholesale	8,489	–	8,489	22,357	–	22,357
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	September 30, 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)	2,653,808	–	2,653,808	2,859,214	–	2,859,214
2	Residential mortgages	119,001	–	119,001	2,267,172	–	2,267,172
3	Credit card receivables	1,197,727	–	1,197,727	41,235	–	41,235
4	Other retail exposures	1,337,079	–	1,337,079	550,627	–	550,627
5	Re-securitization	–	–	–	178	–	178
6	Wholesale (total)	2,225,792	–	2,225,792	2,774,749	–	2,774,749
7	Loans to corporates	431	–	431	2,451,297	–	2,451,297
8	Commercial mortgage-backed securities	–	–	–	242,397	–	242,397
9	Leasing receivables and account receivables	2,032,900	–	2,032,900	72,592	–	72,592
10	Other wholesale	192,459	–	192,459	8,461	–	8,461
11	Re-securitization	–	–	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	September 30, 2019					
		a	b	c	d	e	f
		MUFG acting as originator			MUFG acting as sponsor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	605,993	–	605,993	10,386	–	10,386
2	Residential mortgages	408,952	–	408,952	–	–	–
3	Credit card receivables	12,300	–	12,300	10,000	–	10,000
4	Other retail exposures	184,741	–	184,741	386	–	386
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	217,397	203,643	421,041	247,673	–	247,673
7	Loans to corporates	61,941	203,643	265,584	–	–	–
8	Commercial mortgage-backed securities	–	–	–	–	–	–
9	Leasing receivables and account receivables	145,240	–	145,240	245,657	–	245,657
10	Other wholesale	10,216	–	10,216	2,016	–	2,016
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	September 30, 2019					
		g	h	i	j	k	l
		MUFG acting as originator / sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	2,768,343	–	2,768,343	2,795,790	–	2,795,790
2	Residential mortgages	65,266	–	65,266	2,044,533	–	2,044,533
3	Credit card receivables	1,326,615	–	1,326,615	117,127	–	117,127
4	Other retail exposures	1,376,461	–	1,376,461	633,911	–	633,911
5	Re-securitization	–	–	–	217	–	217
6	Wholesale (total)	2,398,574	–	2,398,574	2,892,915	–	2,892,915
7	Loans to corporates	1,829	–	1,829	2,663,253	–	2,663,253
8	Commercial mortgage-backed securities	–	–	–	165,011	–	165,011
9	Leasing receivables and account receivables	2,035,673	–	2,035,673	56,188	–	56,188
10	Other wholesale	361,071	–	361,071	8,461	–	8,461
11	Re-securitization	–	–	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	September 30, 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)	–	–	–	–	–	–	7,367	–	7,367
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	–	–	–
4	Other retail exposures	–	–	–	–	–	–	7,367	–	7,367
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	–	–	–	–	–	–	11,801	–	11,801
7	Loans to corporates	–	–	–	–	–	–	9,913	–	9,913
8	Commercial mortgage-backed securities	–	–	–	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–	419	–	419
10	Other wholesale	–	–	–	–	–	–	1,468	–	1,468
11	Re-securitization	–	–	–	–	–	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	September 30, 2019								
		a	b	c	d	e	f	g	h	i
		MUFG acting as originator			MUFG acting as sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	–	–	–	–	–	–	20,725	–	20,725
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	9,036	–	9,036
4	Other retail exposures	–	–	–	–	–	–	11,689	–	11,689
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	–	–	–	–	–	–	22,433	–	22,433
7	Loans to corporates	–	–	–	–	–	–	14,727	–	14,727
8	Commercial mortgage-backed securities	–	–	–	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–	5,452	–	5,452
10	Other wholesale	–	–	–	–	–	–	2,252	–	2,252
11	Re-securitization	–	–	–	–	–	–	–	–	–

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

Millions of yen

Item No.		September 30, 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	5,178,910	5,016,153	5,016,153	2,714,130	2,302,023	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	422,176	416,176	416,176	193,447	222,729	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	326,825	326,825	326,825	221,730	105,094	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	26,033	26,033	26,033	22,685	3,347	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	72	72	72	72	-	-	-	-
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	2,924,673	2,755,916	2,755,916	704,525	2,051,390	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	929,669	929,669	929,669	676,351	253,317	-	-	-
8	Securitization exposures subject to the Standardized Approach	2,099,603	2,099,603	2,099,603	1,771,116	328,486	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	72	72	72	72	-	-	-	-

Item No.		September 30, 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	561,020	535,443	535,443	221,994	313,448	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach	170,519	170,519	170,519	96,053	74,465	-	-	-
12	Credit RWA calculated using the Standardized Approach	362,368	362,368	362,368	269,695	92,673	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	910	910	910	910	-	-	-	-
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	44,881	42,835	42,835	17,759	25,075	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	13,641	13,641	13,641	7,684	5,957	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	28,989	28,989	28,989	21,575	7,413	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	72	72	72	72	-	-	-	-

Millions of yen

Item No.		September 30, 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	162,756	162,756	-	162,756	-	-	-
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	168,756	168,756	-	168,756	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		September 30, 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	25,577	25,577	-	25,577	-	-	-
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	2,046	2,046	-	2,046	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

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

Millions of yen

Item No.		September 30, 2019							
		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	5,347,588	5,149,944	5,149,944	2,733,279	2,416,665	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	393,734	387,734	387,734	192,561	195,172	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	683,958	683,958	683,958	436,191	247,767	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	26,664	26,664	26,664	22,624	4,040	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	66	66	66	66	-	-	-	-
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	3,271,794	3,068,150	3,068,150	823,387	2,244,762	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	778,232	778,232	778,232	609,175	169,057	-	-	-
8	Securitization exposures subject to the Standardized Approach	2,401,919	2,401,919	2,401,919	1,952,093	449,825	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	66	66	66	66	-	-	-	-

Item No.		September 30, 2019							
		a	b	c	d	e	f	g	h
		Total	Traditional securitizations (asset transfer type) (sub-total)						
			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	739,691	710,657	710,657	345,456	365,200	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach	167,567	167,567	167,567	95,821	71,745	-	-	-
12	Credit RWA calculated using the Standardized Approach	503,562	503,562	503,562	321,956	181,605	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	833	833	833	833	-	-	-	-
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	59,175	56,852	56,852	27,636	29,216	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	13,405	13,405	13,405	7,665	5,739	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	40,284	40,284	40,284	25,756	14,528	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	66	66	66	66	-	-	-	-

Millions of yen

Item No.		September 30, 2019						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	197,643	197,643	-	197,643	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	6,000	6,000	-	6,000	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	-	-	-	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	203,643	203,643	-	203,643	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		September 30, 2019						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
			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	29,034	29,034	-	29,034	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach	-	-	-	-	-	-	-
12	Credit RWA calculated using the Standardized Approach	-	-	-	-	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	2,322	2,322	-	2,322	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

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

Millions of yen

Item No.		September 30, 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	5,479,951	5,479,951	5,479,951	2,826,730	2,653,220	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	7,283	7,283	7,283	7,283	-	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	70,001	70,001	69,888	23,836	46,052	113	113	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	66,455	66,455	66,389	1,170	65,218	65	65	-
5	Securitization exposures subject to a risk weight of 1250%	10,272	10,272	10,272	15	10,257	-	-	-
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	32,436	32,436	32,436	-	32,436	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	5,546,450	5,546,450	5,546,450	2,818,725	2,727,724	-	-	-
8	Securitization exposures subject to the Standardized Approach	44,805	44,805	44,626	40,295	4,330	178	178	-
9	Securitization exposures subject to a risk weight of 1250%	10,272	10,272	10,272	15	10,257	-	-	-

Item No.		September 30, 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	4,865	4,865	4,865	–	4,865	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach	1,052,207	1,052,207	1,052,207	426,681	625,525	–	–	–
12	Credit RWA calculated using the Standardized Approach	6,511	6,511	6,317	5,668	649	194	194	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	128,411	128,411	128,411	187	128,224	–	–	–
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	389	389	389	–	389	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	84,176	84,176	84,176	34,134	50,042	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	520	520	505	453	51	15	15	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	10,272	10,272	10,272	15	10,257	–	–	–

Millions of yen

Item No.		September 30, 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.		September 30, 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%	-	-	-	-	-	-	-

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

Millions of yen

Item No.		September 30, 2019							
		a	b	c	d	e	f	g	h
		Total		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization	
				Securitization				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	5,451,785	5,451,785	5,451,785	2,694,754	2,757,030	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	72,443	72,443	72,443	61,029	11,414	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	54,618	54,618	54,474	8,917	45,557	144	144	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	99,318	99,318	99,244	30,856	68,388	73	73	-
5	Securitization exposures subject to a risk weight of 1250%	10,539	10,539	10,539	15	10,524	-	-	-
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	29,790	29,790	29,790	-	29,790	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	5,577,152	5,577,152	5,577,152	2,724,552	2,852,600	-	-	-
8	Securitization exposures subject to the Standardized Approach	71,223	71,223	71,005	71,005	-	217	217	-
9	Securitization exposures subject to a risk weight of 1250%	10,539	10,539	10,539	15	10,524	-	-	-

Item No.		September 30, 2019							
		a	b	c	d	e	f	g	h
		Total	Traditional securitizations (asset transfer type) (sub-total)						
			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	4,492	4,492	4,492	–	4,492	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach	1,229,532	1,229,532	1,229,532	573,618	655,913	–	–	–
12	Credit RWA calculated using the Standardized Approach	14,597	14,597	14,364	14,364	–	233	233	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	131,747	131,747	131,747	187	131,560	–	–	–
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	359	359	359	–	359	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	98,362	98,362	98,362	45,889	52,473	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	1,167	1,167	1,149	1,149	–	18	18	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	10,539	10,539	10,539	15	10,524	–	–	–

Millions of yen

Item No.		September 30, 2019						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	-	-	-	-	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	-	-	-	-	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	-	-	-	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		September 30, 2019						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
		Retail underlying	Wholesale		Senior	Non-senior		
	Amount of credit risk-weighted assets (by calculation method)							
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach	-	-	-	-	-	-	-
12	Credit RWA calculated using the Standardized Approach	-	-	-	-	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

MR1: Market risk under the Standardized Approach

Item No.		<i>Millions of yen</i>	
		September 30, 2020	September 30, 2019
		RWA (Amount obtained by dividing amount corresponding to risk by 8%)	
1	Interest rate risk (general and specific)	698,685	642,853
2	Equity risk (general and specific)	91,228	224,598
3	Foreign exchange risk	111,825	52,744
4	Commodity risk	1,407	274
	Options transactions		
5	Simplified approach	–	–
6	Delta-plus method	–	–
7	Scenario approach	–	–
8	Specific risk relating to securitization exposures	7,773	19,879
9	Total	910,920	940,350

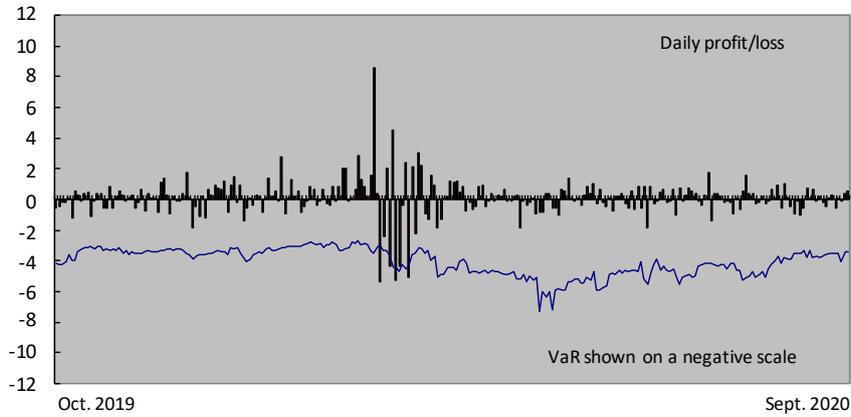
MR3: Values of Internal Models Approach (Market risk)

Item No.		<i>Millions of yen</i>	
		September 30, 2020	September 30, 2019
	Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
1	Maximum value	23,996	14,933
2	Average value	15,862	12,800
3	Minimum value	11,895	11,151
4	Period end	12,061	12,122
	Stressed Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
5	Maximum value	68,027	48,302
6	Average value	48,754	38,659
7	Minimum value	33,287	30,202
8	Period end	65,206	43,382
	Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value	–	–
10	Average value	–	–
11	Minimum value	–	–
12	Period end	–	–
	Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value	–	–
14	Average value	–	–
15	Minimum value	–	–
16	Period end	–	–
17	Floor (Revised Standardized Approach)	–	–

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

MR4: Results of backtesting using the Internal Models Approach

Billions of yen

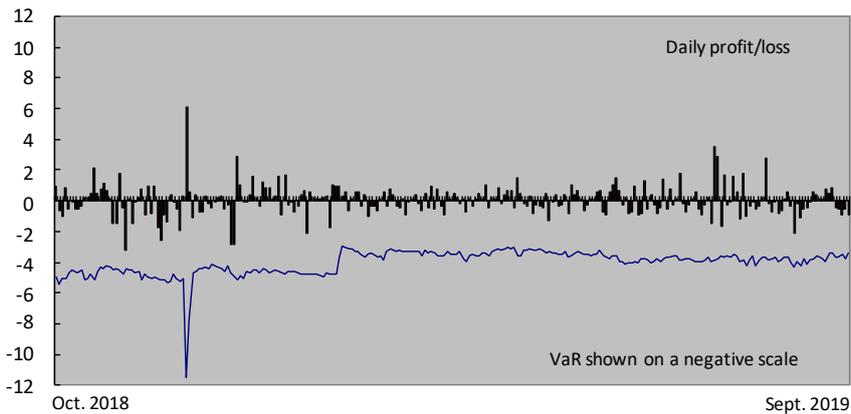


Hypothetical losses exceeded the VaR amount four times in the most recent 250 business days.

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

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

Billions of yen



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

IRRBB1: Interest rate risk in the banking book

Millions of yen

Item No.		a	b	c	d
		△EVE		△NII	
		September 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019
1	Upward parallel shift	1,454,097	1,980,480	(217,525)	(123,058)
2	Downward parallel shift	(433,870)	(415,830)	59,632	93,773
3	Steepener	733,346	977,705	/	/
4	Flattener	87,091	37,202	/	/
5	Short-term interest rate up	534,994	457,356	/	/
6	Short-term interest rate down	175,309	129,655	/	/
7	Maximum	1,454,097	1,980,480	59,632	93,773
		e		f	
		September 30, 2020		September 30, 2019	
8	Tier 1 capital	15,998,011		16,208,430	

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

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

Millions of yen, %

Geographical breakdown	September 30, 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
Hong Kong	1.00%	562,762	/	/
Luxemburg	0.25%	284,655	/	/
Sum	/	847,418	/	/
Total	/	70,242,619	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	September 30, 2019			
	a	b	c	d
	Countercyclical capital buffer rate	Credit RWA used in the computation of the countercyclical capital buffer	Countercyclical capital buffer rate	Countercyclical buffer amount
France	0.25%	386,103	/	/
Hong Kong	2.50%	634,805	/	/
Sweden	2.50%	18,265	/	/
U.K.	1.00%	1,334,398	/	/
Sum	/	2,373,573	/	/
Total	/	69,482,676	0.04%	45,226

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

TLAC1: TLAC composition

Millions of yen, %

Basel III Template No.			a	b
			September 30, 2020	September 30, 2019
Expected resolution policy				
The MUFG Group's preferred resolution policy is the Single Point of Entry (SPE) approach. Specifically, it is expected that if any financial crisis occurs at MUFG Bank, Ltd., Mitsubishi UFJ Trust and Banking Corporation, Mitsubishi UFJ Morgan Stanley Securities Co., Ltd. or MUFG Americas Holdings Corporation, material subsidiaries, the crisis will be resolved under legal bankruptcy procedures, with losses concentrated into Mitsubishi UFJ Financial Group, Inc., the holding company, under the initiative of relevant authorities, while the material subsidiary that has restored the soundness will be transferred to go under the umbrella of the successor holding company sponsored by the Deposit Insurance Corporation of Japan, and then stay in business as normal.				
Regulatory capital elements of TLAC and adjustments				
1	Common Equity Tier 1 (CET1) capital	(a)	14,188,139	14,337,669
2	Additional Tier 1 (AT1) capital before TLAC adjustments	(b)	1,809,870	1,870,760
3	AT1 capital ineligible as TLAC as issued out of subsidiaries to third parties	(c)	–	–
4	Other adjustments	(d)	–	–
5	AT1 instruments eligible under the TLAC framework ((b) – (c) – (d))	(e)	1,809,870	1,870,760
6	Tier 2 capital before TLAC adjustments	(f)	2,766,390	2,613,672
7	Amortised portion of Tier 2 instruments where remaining maturity > 1 year	(g)	(200,062)	(276,497)
8	Tier2 capital ineligible as TLAC as issued out of subsidiaries to third parties	(h)	–	–
9	Other adjustments	(i)	42,003	11,237
10	Tier2 instruments eligible under the TLAC framework ((f) – (g) – (h) – (i))	(j)	2,924,449	2,878,932
11	TLAC arising from regulatory capital ((a) + (e) + (j))	(k)	18,922,459	19,087,362
Non-regulatory capital elements of TLAC				
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	(l)	4,885,576	4,794,191
13	External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC Term Sheet requirements		/	/
14	Of which: amount eligible as TLAC after application of the caps		/	/
15	External TLAC instruments issued by funding vehicles prior to 1 January 2022		/	/
16	Eligible ex ante commitments to recapitalise a G-SIB in resolution	(m)	2,832,813	2,826,666
17	TLAC arising from non-regulatory capital instruments before adjustments ((l) + (m))	(n)	7,718,390	7,620,857
Non-regulatory capital elements of TLAC: adjustments				
18	TLAC before deductions ((k) + (n))	(o)	26,640,849	26,708,220
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to single point of entry G-SIBs)	(p)	–	–
20	Deduction of investments in own other TLAC liabilities	(q)	8,067	6,871
21	Other adjustments to TLAC	(r)	–	–
22	TLAC after deductions ((o) – (p) – (q) – (r))	(s)	26,632,782	26,701,348
Risk-weighted assets (RWA) and leverage exposure measure for TLAC purposes				
23	Total risk-weighted assets (RWA)	(t)	113,312,548	113,066,662
24	Leverage exposure measure	(u)	286,573,473	330,860,826
TLAC ratios and buffers				
25	TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((s)/(t))		23.50%	23.61%
25a	TLAC as a percentage of RWA		19.50%	19.57%
26	TLAC as a percentage of leverage exposure ((s)/(u))		9.29%	8.07%
27	CET1 available after meeting the minimum capital buffer requirements		7.37%	7.38%
28	The minimum capital buffer requirement		4.00%	4.04%
29	Of which: capital conservation buffer requirement		2.50%	2.50%
30	Of which: countercyclical buffer requirement		0.00%	0.04%
31	Of which: G-SIB/D-SIB additional requirement		1.50%	1.50%

Basel III Template No.			a	b
			September 30, 2020	September 30, 2019
TLAC as a percentage of leverage exposure (including the deposits with the Bank of Japan)				
		Leverage exposure measure (u)	286,573,473	/
		The deposits with the Bank of Japan	81,778,430	/
		Leverage exposure measure (including the deposits with the Bank of Japan) (u')	368,351,904	/
		TLAC as a percentage of leverage exposure (including the deposits with the Bank of Japan) ((s)/(u'))	7.23%	/

Note: Retained earnings on and after the beginning of the fiscal year ended March 2020 were adjusted in accordance with retroactive application of "Accounting Standard for Fair Value Measurement" (ASBJ Statement No. 30) and "Implementation Guidance on Accounting Standard for Fair Value Measurement" (ASBJ Guidance No. 31), but the related figures as of September 30, 2019 have not been adjusted.

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

Millions of yen

Basel III Template No.	Item	September 30, 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	–	1,416,000	–	1,522,000	572,400	4,930,997	–	14,031,630
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	–	1,416,000	–	1,522,000	572,400	4,930,997	–	14,031,630
6	Subset of row 5 that are eligible as TLAC	5,590,233	–	1,416,000	–	1,522,000	–	4,345,423	–	12,873,656
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	827,885	–	827,885
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	70,000	–	1,788,440	–	1,858,440
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	1,302,000	–	1,437,280	–	2,739,280
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	150,000	–	291,817	–	441,817
11	Subset of row 6 that is perpetual securities	5,590,233	–	1,416,000	–	–	–	–	–	7,006,233

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

Millions of yen

Basel III Template No.	Item	September 30, 2019								Total
		Creditor ranking								
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments (*1)		Tier 2 capital instruments (*2)		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation (a)	5,590,233	–	1,272,000	240,000	1,371,000	626,400	4,306,785	–	13,406,418
4	Subset of row 3 that are excluded liabilities (b)	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4) ((a) – (b))	5,590,233	–	1,272,000	240,000	1,371,000	626,400	4,306,785	–	13,406,418
6	Subset of row 5 that are eligible as TLAC	5,590,233	–	1,272,000	–	1,371,000	–	4,306,785	–	12,540,018
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	665,728	–	665,728
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	40,000	–	1,966,122	–	2,006,122
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	1,197,000	–	1,367,368	–	2,564,368
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	134,000	–	307,566	–	441,566
11	Subset of row 6 that is perpetual securities	5,590,233	–	1,272,000	–	–	–	–	–	6,862,233

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

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

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

Millions of yen

Basel III Template No.	Item	September 30, 2020								Total
		Creditor ranking								
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments (*1)		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	780,249	–	181,000	–	188,500	180,000	428,490	–	1,758,239
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	–	188,500	180,000	428,490	–	1,758,239
6	Subset of row 5 that are eligible as TLAC	780,249	–	181,000	–	188,500	–	354,430	–	1,504,179
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	119,025	–	119,025
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	132,250	–	132,250
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	188,500	–	103,155	–	291,655
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	780,249	–	181,000	–	–	–	–	–	961,249

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

Millions of yen

Basel III Template No.	Item	September 30, 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 (*1)		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation (a)	780,249	–	153,000	–	184,000	240,000	404,775	–	1,762,024
4	Subset of row 3 that are excluded liabilities (b)	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4) ((a) – (b))	780,249	–	153,000	–	184,000	240,000	404,775	–	1,762,024
6	Subset of row 5 that are eligible as TLAC	780,249	–	153,000	–	184,000	–	404,775	–	1,522,024
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	113,337	–	113,337
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	202,387	–	202,387
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	165,000	–	89,050	–	254,050
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	19,000	–	–	–	19,000
11	Subset of row 6 that is perpetual securities	780,249	–	153,000	–	–	–	–	–	933,249

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

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

Millions of yen

Basel III Template No.	Item	September 30, 2020						Total
		Creditor ranking						
		1 Most junior	1 Most junior	2	2	3 Most senior	3 Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Class Stock		Long-term subordinated debts / short-term subordinated debts		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	122,428	81,619	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	216,300	–	–	–	420,347
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	30,000	–	–	–	30,000
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	124,300	–	–	–	124,300
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	62,000	–	–	–	62,000
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	122,428	81,619	–	–	–	–	204,047

Millions of yen

Basel III Template No.	Item	September 30, 2019						Total
		Creditor ranking						
		1	1	2	2	3	3	
		Most junior	Most junior			Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Class Stock		Long-term subordinated debts / short-term subordinated debts		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation (a)	122,428	81,619	208,300	–	–	–	412,347
4	Subset of row 3 that are excluded liabilities (b)	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4) ((a) – (b))	122,428	81,619	208,300	–	–	–	412,347
6	Subset of row 5 that are eligible as TLAC	122,428	81,619	208,300	–	–	–	412,347
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	5,000	–	–	–	5,000
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	117,300	–	–	–	117,300
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	86,000	–	–	–	86,000
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	122,428	81,619	–	–	–	–	204,047

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

In thousand US dollars

Basel III Template No.	Item	June 30, 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	8,335,299	–	–	–	–	36,838	6,789,365	842,535	16,004,037
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	24,365	–	24,365
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	8,335,299	–	–	–	–	36,838	6,765,000	842,535	15,979,672
6	Subset of row 5 that are eligible as TLAC	8,335,299	–	–	–	–	–	6,765,000	–	15,100,299
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	8,335,299	–	–	–	–	–	–	–	8,335,299

In thousand US dollars

Basel III Template No.	Item	June 30, 2019								
		Creditor ranking								Total
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Unsecured senior debts, etc.		
3	Total capital and liabilities net of credit risk mitigation	8,289,335	–	–	–	–	36,694	6,524,013	842,994	15,693,036
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	24,013	842,994	867,007
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	8,289,335	–	–	–	–	36,694	6,500,000	–	14,826,029
6	Subset of row 5 that are eligible as TLAC	8,289,335	–	–	–	–	–	6,500,000	–	14,789,335
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–	–	–
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	6,500,000	–	6,500,000
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	–	–	–	–	–
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	8,289,335	–	–	–	–	–	–	–	8,289,335

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

Millions of yen

Basel III Template No.	Item	September 30, 2020					Total
		Creditor ranking					
		1	2	3	4		
		Most junior			Most senior		
		Common Stock	Additional Tier 1 capital instruments	Tier 2 capital instruments	Unsecured senior debts		
1	Description of creditor ranking						
2	Total capital and liabilities net of credit risk mitigation	5,339,427	1,664,000	1,967,500	5,581,279	14,552,206	
3	Subset of row 2 that are excluded liabilities(*1) (*2)	–	–	–	36,642	36,642	
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	5,339,427	1,664,000	1,967,500	5,544,637	14,515,564	
5	Subset of row 4 that are potentially eligible as TLAC	5,339,427	1,664,000	1,967,500	4,885,003	13,855,930	
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	–	946,910	946,910	
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	93,000	2,082,564	2,175,564	
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	1,724,500	1,563,711	3,288,211	
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	150,000	291,817	441,817	
10	Subset of row 5 that is perpetual securities	5,339,427	1,664,000	–	–	7,003,427	

(*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	September 30, 2019					Total
		Creditor ranking					
		1	2	3	4		
		Most junior			Most senior		
1	Description of creditor ranking	Common Stock	Additional Tier 1 capital instruments (*1)	Tier 2 capital instruments	Unsecured senior debts		
2	Total capital and liabilities net of credit risk mitigation (a)	5,398,054	1,710,000	1,838,500	4,828,898	13,775,452	
3	Subset of row 2 that are excluded liabilities(*2) (*3) (b)	–	–	–	36,473	36,473	
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3) ((a) – (b))	5,398,054	1,710,000	1,838,500	4,792,425	13,738,979	
5	Subset of row 4 that are potentially eligible as TLAC	5,398,054	1,470,000	1,838,500	4,792,425	13,498,979	
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	–	779,044	779,044	
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	40,000	2,249,412	2,289,412	
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	1,583,500	1,456,402	3,039,902	
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	215,000	307,566	522,566	
10	Subset of row 5 that is perpetual securities	5,398,054	1,470,000	–	–	6,868,054	

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

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

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

COMPOSITION OF LEVERAGE RATIO DISCLOSURE

Millions of yen, %

Corresponding line No. on Basel III disclosure template (Table 2)	Corresponding line No. on Basel III disclosure template (Table 1)	Item	September 30, 2020	September 30, 2019
On-balance sheet exposures				
1		On-balance sheet exposures before deducting adjustment items	224,737,112	269,466,178
1a	1	Total assets reported in the consolidated balance sheet	266,649,828	314,480,055
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis	—	(31,410)
1c	7	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	—	—
1d	3	The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items)	(41,912,716)	(44,982,467)
2	7	The amount of adjustment items pertaining to Tier 1 capital	(1,994,632)	(2,233,414)
3		Total on-balance sheet exposures (a)	222,742,479	267,232,763
Exposures related to derivatives transactions				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	—	—
		Replacement cost associated with derivatives transactions, etc.	4,970,417	4,400,041
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	—	—
		Add-on amount associated with derivatives transactions, etc.	5,815,431	6,082,672
6		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	2,017,648	1,655,581
		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	43,144	126,746
7		The amount of deductions of receivables (out of those arising from providing cash variation margin)	(682,330)	(667,982)
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	4,558,498	3,677,524
10		The amount of deductions from effective notional amount of written credit derivatives	(3,830,218)	(2,903,315)
11	4	Total exposures related to derivative transactions (b)	12,892,592	12,371,268
Exposures related to repo transactions				
12		The amount of assets related to repo transactions, etc.	19,394,929	21,128,500
13		The amount of deductions from the assets above (line 12)	(1,653,687)	(1,857,703)
14		The exposures for counterparty credit risk for repo transactions, etc.	1,805,145	1,645,981
15		The exposures for agent repo transactions	/	/
16	5	Total exposures related to repo transactions, etc. (c)	19,546,387	20,916,778
Exposures related to off-balance sheet transactions				
17		Notional amount of off-balance sheet transactions	99,518,546	94,515,299
18		The amount of adjustments for conversion in relation to off-balance sheet transactions	(68,126,532)	(64,175,284)
19	6	Total exposures related to off-balance sheet transactions (d)	31,392,013	30,340,015
Leverage ratio on a consolidated basis				
20		The amount of capital (Tier 1 capital) (e)	15,998,010	16,208,430
21	8	Total exposures ((a) + (b) + (c) + (d)) (f)	286,573,473	330,860,826
22		Leverage ratio on a consolidated basis ((e)/(f))	5.58%	4.89%

Corresponding line No. on Basel III disclosure template (Table 2)	Corresponding line No. on Basel III disclosure template (Table 1)	Item	September 30, 2020	September 30, 2019
Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan)				
		Total exposures	(f) 286,573,473	/
		The deposits with the Bank of Japan	81,778,430	/
		Total exposures (including the deposits with the Bank of Japan)	(f) 368,351,904	/
		Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f))	4.34%	/

Note: Retained earnings on and after the beginning of the fiscal year ended March 2020 were adjusted in accordance with retroactive application of "Accounting Standard for Fair Value Measurement" (ASBJ Statement No. 30) and "Implementation Guidance on Accounting Standard for Fair Value Measurement" (ASBJ Guidance No. 31), but the related figures as of September 30, 2019 have not been adjusted.

The key drivers of material change observed from September 30, 2019 to September 30, 2020

Leverage ratio as of September 30, 2020 is higher than September 30, 2019 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

	September 30, 2020				September 30, 2019			
	MUFG	the Bank	the Trust Bank	the Securities HD	MUFG	the Bank	the Trust Bank	the Securities HD
Cash and due from banks	93,517.4	78,115.6	14,878.6	1,862.1	72,989.2	59,743.4	13,738.2	1,505.9
Domestic securities	46,999.8	40,139.3	1,930.8	4,939.8	30,351.4	26,513.9	2,178.1	1,776.8
Japanese government bonds	36,792.0	30,823.5	1,222.4	4,746.0	21,693.0	18,327.0	1,958.3	1,515.0
Municipal bonds	3,423.9	3,318.8	25.3	79.8	2,656.4	2,535.9	25.4	95.0
Corporate bonds	6,783.9	5,997.0	683.0	113.9	6,002.1	5,650.9	194.5	166.7
Foreign bonds	23,429.3	16,681.8	6,502.5	245.0	22,692.4	16,262.0	6,257.1	177.0
Domestic equity securities	4,797.4	3,835.9	892.2	113.3	5,018.1	3,920.4	942.2	211.0
Foreign equity securities	71.1	71.0	0.0	0.2	101.5	101.3	0.0	0.2
Others	11,361.6	5,201.2	3,974.3	2,184.1	12,359.2	5,881.2	4,613.0	1,863.6
Subtotal	180,176.5	144,044.7	28,178.4	9,344.4	143,511.9	112,422.1	27,728.6	5,534.5
(Less) Assets pledged	(43,327.0)	(32,008.0)	(6,220.8)	(5,267.0)	(27,396.9)	(20,033.3)	(4,993.1)	(2,761.6)
Total	136,849.5	112,036.6	21,957.5	4,077.4	116,115.0	92,388.8	22,735.5	2,772.9

Notes: 1. Investment securities in the above table comprise securities available-for-sale, securities being-held-to-maturity and trading securities that have a quoted market value.

2. Assets pledged represent securities pledged as collateral primarily for borrowings, bills sold, foreign exchange transactions, and futures transactions.

3. Figures in the above table do not represent high-quality liquid assets under the Basel III regulatory regime.

4. Figures under MUFG reflect intergroup eliminations. Accordingly, these figures do not represent the sum of figures for the major operating entities.

5. The following abbreviations are used in the tables above:

MUFG = Mitsubishi UFJ Financial Group, Inc.

the Bank = MUFG Bank, Ltd.

the Trust Bank = Mitsubishi UFJ Trust and Banking Corporation

the Securities HD = Mitsubishi UFJ Securities Holdings Co., Ltd.

Pledged Assets*Millions of yen*

	September 30, 2020	September 30, 2019
Cash and due from banks	845	1,000
Trading assets	269,824	863
Securities	13,496,006	642,720
Loans and bills discounted	13,406,388	12,381,232
Other assets	742	–
Tangible fixed assets	5,364	–
Total	27,179,171	13,025,818

Liabilities correspond to the pledged assets above

Deposits	525,524	495,871
Call money and bills sold	–	6,314
Trading liabilities	23,962	13,627
Borrowed money	26,561,275	12,421,053
Bonds payable	65,893	80,646
Other liabilities	1,174	2,802

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

Millions of yen

	September 30, 2020	September 30, 2019
Monetary claims bought	20,903	21,444
Trading assets	2,072,668	1,829,475
Securities	12,959,490	12,921,241
Loans and bills discounted	6,269,611	7,150,192

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

Millions of yen

	September 30, 2020	September 30, 2019
Trading assets	1,781,343	1,866,385
Securities	8,383,754	8,623,359
Total	10,165,098	10,489,744

Corresponding payables

Payables under repurchase agreements	9,350,432	10,306,106
Payables under securities lending transactions	178,102	110,661

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

Millions of yen

	September 30, 2020	September 30, 2019
Trading assets	3,277,460	1,215,297
Securities	1,085,652	276,263
Total	4,363,113	1,491,560

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 Q2		FY2020 Q1	
High-Quality Liquid Assets (1)		/	/	/	/
1	Total high-quality liquid assets (HQLA)		118,199,483		109,229,515
Cash Outflows (2)					
		Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
2	Cash outflows related to unsecured retail funding	96,264,497	8,154,803	93,799,515	7,983,745
3	Stable deposits	21,184,456	635,534	20,108,101	603,243
4	Less stable deposits	75,080,042	7,519,270	73,691,414	7,380,502
5	Cash outflows related to unsecured wholesale funding	110,732,429	60,773,213	108,335,251	59,751,651
6	Qualifying operational deposits	638,052	159,513	617,132	154,283
7	Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	107,020,554	57,539,878	104,188,469	56,067,718
8	Debt securities	3,073,823	3,073,823	3,529,650	3,529,650
9	Cash outflows related to secured funding, etc.	/	1,731,760	/	2,404,178
10	Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities	42,797,611	13,494,043	40,771,643	13,426,890
11	Cash outflows related to derivative transactions, etc.	3,121,876	3,121,876	3,175,390	3,175,390
12	Cash outflows related to funding programs	4,566	4,566	5,835	5,835
13	Cash outflows related to credit and liquidity facilities	39,671,170	10,367,601	37,590,417	10,245,665
14	Cash outflows related to contractual funding obligations, etc.	5,441,764	3,619,716	5,922,288	3,686,346
15	Cash outflows related to contingencies	74,267,079	913,856	72,504,550	894,490
16	Total cash outflows	/	88,687,391	/	88,147,301
Cash Inflows (3)					
		Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
17	Cash inflows related to secured lending, etc.	15,849,752	2,372,184	16,764,534	2,387,685
18	Cash inflows related to collection of loans, etc.	15,907,956	10,936,792	16,153,793	11,313,560
19	Other cash inflows	7,142,326	1,893,469	7,383,576	2,138,870
20	Total cash inflows	38,900,033	15,202,445	40,301,903	15,840,115
Consolidated Liquidity Coverage Ratio (4)		/	/	/	/
21	Total HQLA allowed to be included in the calculation	/	118,199,483	/	109,229,515
22	Net cash outflows	/	73,484,946	/	72,307,186
23	Consolidated liquidity coverage ratio (LCR)	/	160.8	/	151.0
24	The number of data used to calculate the average value		61		61

EVALUATION OF THE CONSOLIDATED LIQUIDITY COVERAGE RATIO LEVEL

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

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

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

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

OTHER MATTERS CONCERNING THE CONSOLIDATED LIQUIDITY COVERAGE RATIO

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

TOP RISK

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

Major Top Risks

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

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

Concept of top risks

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

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

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)	109.1	97.3	65.7	151.0	36.6	349.2	735.4
Change from fiscal 2019 1H	(24.4)	(18.8)	(7.1)	55.3	0.7	126.4	117.0
Risk-weighted assets (Note 2)	17,725.5	20,296.0	16,221.7	18,151.8	2,025.4	18,386.6	113,312.5
Change from March 31, 2020	(540.4)	(104.1)	(2,787.8)	107.6	(21.9)	4,061.0	(1,823.0)
Credit risks	15,294.3	19,116.7	15,060.7	16,289.2	1,199.1	13,803.2	89,359.0
Change from March 31, 2020	(481.9)	(126.3)	(2,781.4)	(130.8)	4.1	3,612.1	567.2
Market risks	86.0	29.4	2.2	48.4	240.2	3,893.2	3,460.6
Change from March 31, 2020	25.0	9.0	0.1	42.7	55.2	459.8	309.8
Operational risks	2,345.1	1,149.7	1,158.7	1,814.1	586.0	690.0	8,163.8
Change from March 31, 2020	(83.5)	13.1	(6.5)	195.8	(81.3)	(10.9)	(105.3)

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.