

# Basel III Disclosure (Consolidated)

FISCAL 2021

# Table of contents

---

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

Group Business Management	3
Basel III Data (Consolidated)	6
SCOPE OF CONSOLIDATION	7
COMPOSITION OF EQUITY CAPITAL	8
CREDIT RISK	22
APPENDED FORMS	25
COMPOSITION OF LEVERAGE RATIO DISCLOSURE	106
LIQUIDITY RISK	108
CHANGES IN THE CONSOLIDATED LIQUIDITY COVERAGE RATIO FROM THE PREVIOUS QUARTER	111
EVALUATION OF THE CONSOLIDATED LIQUIDITY COVERAGE RATIO LEVEL	111
COMPOSITION OF THE TOTAL HQLA ALLOWED TO BE INCLUDED IN THE CALCULATION	112
OTHER MATTERS CONCERNING THE CONSOLIDATED LIQUIDITY COVERAGE RATIO	112
CHANGES IN THE CONSOLIDATED NET STABLE FUNDING RATIO FROM THE PREVIOUS QUARTER	113
OTHER MATTERS CONCERNING THE CONSOLIDATED NET STABLE FUNDING RATIO	114
NET OPERATING PROFITS/RISK-WEIGHTED ASSETS BY BUSINESS GROUP	115

# Group Business Management

## Business Management Framework

MUFG has introduced a “business group system” to develop and promote group-wide business initiatives along with a unified strategy based on seamless coordination between each group company.

Specifically, in order to promote group-based, integrated management across the Bank, the Trust Bank, and the Securities Business, and to respond accurately to the increasingly diversified financial needs, we have established seven business groups: Digital Service, Retail & Commercial Banking, Japanese Corporate & Investment Banking, Global Commercial Banking, Asset Management & Investor Services, Global Corporate & Investment Banking and Global Markets.

## Risk-Return Management

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

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

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

## Glossary of terms:

---

### · ROEC (Return on Economic Capital)

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

### · RORA (Return on Risk Asset)

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

## Overview of Internal Capital Adequacy Assessment Process

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

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

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

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

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

## Overview of Stress Testing Process

### (1) Development of Stress Testing Scenarios

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

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

Prepare macroeconomic variables for the testing horizon under each scenario.

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

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

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

### (3) Estimation of Financial Impact

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

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

### (4) Assessment of Internal Capital Adequacy

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

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

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

## Top Risk

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

## Major Top Risks

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

\* These risk events are among the risk events that were reported to MUFG's Board of Directors following the Risk Committee's discussion in March 2022. These risk events include risk events of general applicability.

### Concept of top risks

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

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

## Basel III Data (Consolidated)

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

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

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

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

## SCOPE OF CONSOLIDATION

### Notes on the scope of consolidation

<p>Differences between those companies belonging to the corporate group (hereinafter, the “holding company group”) to which the calculation of consolidated capital adequacy ratio as stipulated in Article 3 of the FSA Holding Company Capital Adequacy Notification is applicable and those companies that are included in the scope of consolidation for accounting purposes</p>	<p>Paragraph 1 of Article 3 of the FSA Holding Company Capital Adequacy Notification states that “the provisions of Paragraph 2 of Article 5 of the Regulation on Consolidated Financial Statements shall not apply” to “financial subsidiaries” of a bank holding company. Moreover, Paragraph 3 of the said Article 3 states that “insurance-related subsidiaries” of a bank holding company “shall not be included in the scope of consolidation.”</p> <p>In addition, with regard to affiliated companies engaged in financial operations, the FSA Holding Company Capital Adequacy Notification states that, provided certain conditions are met, such companies “can be included in the scope of consolidation and in the calculation of the consolidated capital adequacy ratio using pro rata consolidation” (under which only those portions of the affiliated company’s assets, liabilities, income and expenditures that are attributable to the bank holding company or any consolidated subsidiaries with investments in the said affiliated company are included in the scope of consolidation).</p> <p>MUFG Group had no companies to which the above exception applied as of March 31, 2021, or March 31, 2022, and there were no differences between those companies belonging to the “holding company group” and those companies that are included in the “scope of consolidation for accounting purposes.”</p>
<p>Number of consolidated subsidiaries, and names and principal businesses of major consolidated subsidiaries of the holding company group</p>	<p>258 companies as of March 31, 2021; 252 companies as of March 31, 2022            MUFG Bank, Ltd. (banking business), Mitsubishi UFJ Trust and Banking Corporation (trust/banking business), Mitsubishi UFJ Securities Holdings Co., Ltd. (securities business), etc.</p>
<p>Number of affiliated companies engaged in financial operations which are subject to Article 9 of the FSA Holding Company Capital Adequacy Notification, and names, amounts of total assets and net assets shown on the balance sheet, and principal businesses of affiliated companies engaged in these financial operations</p>	<p>Not applicable as of March 31, 2021 and 2022</p>
<p>Names, amounts of total assets and net assets shown on the balance sheet, and principal businesses of companies belonging to the holding company group that are not included in the scope of consolidation for accounting purposes, and of companies not belonging to the holding company group but included in the scope of consolidation for accounting purposes</p>	<p>Not applicable as of March 31, 2021 and 2022</p>
<p>Outline of restrictions on transfer of funds or equity capital within the holding company group</p>	<p>As of March 31, 2021 and 2022, transfer of funds or capital within the MUFG Group is conducted with all due consideration given to the appropriateness of each action. We give priority in ensuring that each group company maintains sufficient capital level for legal and regulatory compliance purposes. Care is also taken to ensure that actions do not compromise sound and proper operations, while eliminating negative effects on payment capacity, liquidity or profitability.</p>

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

<p>Names of any other financial institutions, etc., classified as subsidiaries or other members of the bank holding company that are deficient in regulatory capital, and corresponding total regulatory capital deficiencies</p>	<p>Not applicable as of March 31, 2021 and 2022</p>
---	---

## COMPOSITION OF EQUITY CAPITAL

### Composition of changes in equity capital

Millions of yen

	March 31, 2022	March 31, 2021
Common Equity Tier 1 capital, beginning of period	14,113,722	13,708,333
Capital and capital surplus	(207,010)	(2,814)
Retained earnings	798,069	344,289
Treasury stock	51,505	2,724
National specific regulatory adjustments (earnings to be distributed)	(22,478)	–
Subscription rights to common shares	–	(59)
Accumulated other comprehensive income	(421,363)	467,538
Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	(41)	18,434
Intangible assets	(48,149)	62,846
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	(2,193)	(1,016)
Deferred gains or losses on derivatives under hedge accounting	309,865	137,476
Shortfall of eligible provisions to expected losses	–	–
Securitization gain on sale	(353)	(350)
Gains and losses due to changes in own credit risk on fair valued liabilities	(2,722)	337
Net defined benefit assets	(116,552)	(346,231)
Investments in own shares (excluding those reported in the Net assets section)	(3,425)	688
Amount exceeding the 10% threshold on specified items	(624,961)	(278,473)
Others	–	–
<b>Common Equity Tier 1 capital, end of period</b>	<b>13,823,912</b>	<b>14,113,722</b>
Additional Tier 1 capital, beginning of period	1,869,023	1,914,988
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	(210,000)	(20,000)
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	(3,128)	(13,655)
Eligible Tier 1 capital instruments subject to transitional arrangements	(189)	–
Investments in own Additional Tier 1 instruments	5,080	(4,059)
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	(8,410)	(8,249)
Others	–	–
<b>Additional Tier 1 capital, end of period</b>	<b>1,652,375</b>	<b>1,869,023</b>
Tier 2 capital, beginning of period	2,686,764	2,656,244
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	(210,856)	76,519
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	907	(539)
Eligible Tier 2 capital instruments subject to transitional arrangements	(264,997)	(173,617)
General allowance for credit losses and eligible provisions included in Tier 2	176,124	118,282
Investments in own Tier 2 instruments	(8,031)	9,353
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)	2,457	520
Others	–	–
<b>Tier 2 capital, end of period</b>	<b>2,382,369</b>	<b>2,686,764</b>
<b>Total capital, end of period</b>	<b>17,858,656</b>	<b>18,669,510</b>

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

Basel III Template No.	Items	a March 31, 2022	b March 31, 2021	c Reference to Template CC2
<b>Common Equity Tier 1 capital: instruments and reserves</b>				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	14,275,262	13,655,175	
1a	Capital and capital surplus	2,911,790	3,118,800	
2	Retained earnings	11,998,157	11,200,087	
1c	Treasury stock	(451,288)	(502,794)	
26	National specific regulatory adjustments (earnings to be distributed)	(183,396)	(160,918)	
	Other than above	—	—	
1b	Subscription rights to common shares	—	—	
3	Accumulated other comprehensive income and other disclosed reserves	2,565,114	2,986,478	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	226,473	226,515	
6	Common Equity Tier 1 capital: instruments and reserves (A)	17,066,851	16,868,169	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,263,517	1,215,368	
8	Goodwill (including those equivalent)	491,277	377,247	
9	Other intangibles other than goodwill and mortgage servicing rights	772,240	838,121	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	4,699	2,505	
11	Deferred gains or losses on derivatives under hedge accounting	(130,663)	179,202	
12	Shortfall of eligible provisions to expected losses	—	—	
13	Securitization gain on sale	16,033	15,679	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	5,098	2,375	
15	Net defined benefit assets	960,082	843,530	
16	Investments in own shares (excluding those reported in the Net assets section)	12,233	8,808	
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	b	c
		March 31, 2022	March 31, 2021	Reference to Template CC2
19+20+21	Amount exceeding the 10% threshold on specified items	1,111,936	486,975	
19	Significant investments in the common stock of financials	1,111,936	486,975	
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)	3,242,938	2,754,446	
<b>Common Equity Tier 1 capital (CET1)</b>				
29	Common Equity Tier 1 capital (CET1) ((A) – (B)) (C)	13,823,912	14,113,722	
<b>Additional Tier 1 capital: instruments</b>				
31a	30 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards	–	–	
31b	30 Subscription rights to Additional Tier 1 instruments	–	–	
32	30 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,534,000	1,744,000	
30	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	–	–	
34–35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	155,662	158,791	
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	–	189	
33	Instruments issued by bank holding companies and their special purpose vehicles	–	–	
35	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	–	189	
36	Additional Tier 1 capital: instruments (D)	1,689,662	1,902,980	

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

Basel III Template No.	Items	a March 31, 2022	b March 31, 2021	c Reference to Template CC2
	<b>Additional Tier 1 capital: regulatory adjustments</b>			
37	Investments in own Additional Tier 1 instruments	2,892	7,972	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	–	–	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	–	–	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	34,395	25,984	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	–	–	
43	Additional Tier 1 capital: regulatory adjustments (E)	37,287	33,957	
	<b>Additional Tier 1 capital</b>			
44	Additional Tier 1 capital ((D) – (E)) (F)	1,652,375	1,869,023	
	<b>Tier 1 capital (T1 = CET1 + AT1)</b>			
45	Tier 1 capital (T1 = CET1 + AT1) ((C) + (F)) (G)	15,476,287	15,982,746	
	<b>Tier 2 capital: instruments and provisions</b>			
46	Directly issued qualifying Tier 2 instruments plus related capital surplus classified as equity under applicable accounting standards	–	–	
46	Subscription rights to Tier 2 instruments	–	–	
46	Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,730,727	1,941,583	
46	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	–	–	
48–49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	89,900	88,992	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	–	264,997	
47	Instruments issued by bank holding companies and their special purpose vehicles	–	–	
49	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	–	264,997	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	586,182	410,058	
50a	Provision for general allowance for credit losses	364,246	345,205	
50b	Eligible provisions	221,936	64,853	
51	Tier 2 capital: instruments and provisions (H)	2,406,810	2,705,632	

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

Basel III Template No.	Items	a	b	c
		March 31, 2022	March 31, 2021	Reference to Template CC2
<b>Tier 2 capital: regulatory adjustments</b>				
52	Investments in own Tier 2 instruments	9,150	1,119	
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)	15,290	17,748	
57	Tier 2 capital: regulatory adjustments (I)	24,441	18,867	
<b>Tier 2 capital (T2)</b>				
58	Tier 2 capital (T2) ((H) – (I)) (J)	2,382,369	2,686,764	
<b>Total capital (TC = T1 + T2)</b>				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	17,858,656	18,669,510	
<b>Risk weighted assets</b>				
60	Risk weighted assets (L)	124,914,250	114,419,369	
<b>Capital ratio (consolidated) and buffers</b>				
61	Common Equity Tier 1 capital ratio (consolidated) ((C) / (L))	11.06%	12.33%	
62	Tier 1 capital ratio (consolidated) ((G) / (L))	12.38%	13.96%	
63	Total capital ratio (consolidated) ((K) / (L))	14.29%	16.31%	
64	The minimum capital buffer requirement	4.01%	4.00%	
65	Capital conservation buffer requirement	2.50%	2.50%	
66	Countercyclical buffer requirement	0.01%	0.00%	
67	G-SIB/D-SIB additional requirement	1.50%	1.50%	
68	CET1 available after meeting the minimum capital buffer requirements	4.39%	6.92%	

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

Basel III Template No.	Items	a March 31, 2022	b March 31, 2021	c Reference to Template CC2
<b>Regulatory adjustments</b>				
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	1,110,568	1,039,314	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,493,666	1,460,111	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	12,935	11,354	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	325,451	173,545	
<b>Provisions included in Tier 2 capital: instruments and provisions</b>				
76	Provisions (general allowance for credit losses)	397,011	463,700	
77	Cap on inclusion of provisions (general allowance for credit losses)	364,246	345,205	
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")	221,936	64,853	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	351,974	348,664	
<b>Capital instruments subject to transitional arrangements</b>				
82	Current cap on AT1 instruments subject to transitional arrangements	–	165,753	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	–	–	
84	Current cap on T2 instruments subject to transitional arrangements	–	264,997	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	–	70,208	

Note: Capital instruments, approved by the commissioner of Japanese Financial Services Agency, subject to the provision to Paragraph 12 of Article 8 of the notification of Japanese Financial Services Agency No. 20, 2006, hereinafter referred to as the "FSA Holding Company Capital Adequacy Notification," are excluded from the calculation of figures stipulated in Paragraph 8, 9-1, and 10-1 of Article 8 of FSA Holding Company Capital Adequacy Notification, for 10 years from March 31, 2013 to March 30, 2023. The approved amount will decrease by 20% each year from March 31, 2019. The amount approved at the end of March 2021 is ¥631,916 million and the amount approved at the end of March 2022 is ¥372,979 million.

## CC2: Reconciliation of regulatory capital to balance sheet

Millions of yen

Items	a		b	c
	Consolidated balance sheet as in published financial statements		Reference to CC1	Reference to Appendix
	March 31, 2022	March 31, 2021		
<b>Assets:</b>				
Cash and due from banks	110,763,205	102,980,711		
Call loans and bills bought	872,268	730,506		
Receivables under resale agreements	12,308,310	13,942,910		
Receivables under securities borrowing transactions	4,517,952	3,394,376		
Monetary claims bought	6,466,822	5,982,876		
Trading assets	17,704,455	20,552,367		6-a
Money held in trust	1,332,492	1,283,179		
Securities	79,560,579	77,122,074		2-b, 6-b
Loans and bills discounted	110,426,224	107,183,069		6-c
Foreign exchanges	2,300,859	1,915,010		
Other assets	14,050,293	12,406,158		6-d
Tangible fixed assets	1,236,012	1,296,402		
Intangible fixed assets	1,344,225	1,436,098		2-a
Net defined benefit assets	1,374,607	1,210,577		3
Deferred tax assets	213,922	137,988		4-a
Customers' liabilities for acceptances and guarantees	10,481,838	9,004,749		
Allowance for credit losses	(1,222,162)	(1,105,541)		
<b>Total assets</b>	<b>373,731,910</b>	<b>359,473,515</b>		
<b>Liabilities:</b>				
Deposits	215,427,299	211,521,257		
Negotiable certificates of deposit	10,938,831	8,099,119		
Call money and bills sold	2,429,791	2,330,808		
Payables under repurchase agreements	27,619,262	24,483,519		
Payables under securities lending transactions	1,072,578	836,351		
Commercial papers	2,108,531	1,810,350		
Trading liabilities	12,397,702	14,002,667		6-e
Borrowed money	31,763,332	31,110,465		8-a
Foreign exchanges	2,182,400	2,105,245		
Short-term bonds payable	1,316,803	1,043,001		
Bonds payable	13,257,347	12,908,505		8-b
Due to trust accounts	12,811,123	11,208,570		
Other liabilities	10,861,695	9,754,731		6-f
Reserve for bonuses	136,724	118,358		
Reserve for bonuses to directors	1,866	1,816		
Reserve for stocks payment	8,437	10,915		
Net defined benefit liabilities	86,355	88,914		
Reserve for retirement benefits to directors	812	872		
Reserve for loyalty award credits	17,113	18,312		
Reserve for contingent losses	232,291	183,855		
Reserves under special laws	4,656	4,642		
Deferred tax liabilities	492,451	1,008,650		4-b
Deferred tax liabilities for land revaluation	94,414	101,577		4-c
Acceptances and guarantees	10,481,838	9,004,749		
<b>Total liabilities</b>	<b>355,743,665</b>	<b>341,757,258</b>		

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

Items	a		b	c
	Consolidated balance sheet as in published financial statements		Reference to CC1	Reference to Appendix
	March 31, 2022	March 31, 2021		
<b>Net assets:</b>				
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	770,277	977,287		1-b
Retained earnings	11,998,157	11,200,087		1-c
Treasury stock	(451,288)	(502,794)		1-d
Total shareholders' equity	14,458,659	13,816,094		
Net unrealized gains (losses) on available-for-sale securities	1,615,060	2,583,417		
Net deferred gains (losses) on hedging instruments	(81,145)	131,566		5
Land revaluation excess	140,628	149,183		
Foreign currency translation adjustments	734,588	9,953		
Remeasurements of defined benefit plans	193,865	163,189		
Debt value adjustments of foreign subsidiaries and affiliates	(37,883)	(50,832)		
Total accumulated other comprehensive income	2,565,114	2,986,478	(a)	
Non-controlling interests	964,471	913,684		7
<b>Total net assets</b>	<b>17,988,245</b>	<b>17,716,257</b>		
<b>Total liabilities and net assets</b>	<b>373,731,910</b>	<b>359,473,515</b>		

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

## Appendix

(Note)

There are items included in regulatory capital under transitional arrangements as of March 31, 2021, but those items are excluded from this table.

### 1. Shareholders' equity

#### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2022	March 31, 2021	Remarks	Reference No.
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	770,277	977,287		1-b
Retained earnings	11,998,157	11,200,087		1-c
Treasury stock	(451,288)	(502,794)		1-d
<b>Total shareholders' equity</b>	<b>14,458,659</b>	<b>13,816,094</b>		

#### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2022	March 31, 2021	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings			Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
	14,458,659	13,816,094		
Capital and capital surplus	2,911,790	3,118,800		1a
Retained earnings	11,998,157	11,200,087		2
Treasury stock	(451,288)	(502,794)		1c
Other than above	-	-		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards and its breakdown			Shareholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effective bankruptcy	
	-	-		31a

## 2. Intangible fixed assets

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2022	March 31, 2021	Remarks	Reference No.
Intangible fixed assets	1,344,225	1,436,098		2-a
Securities	79,560,579	77,122,074		2-b
Goodwill attributable to equity- method investees	220,659	104,220	Goodwill attributable to equity-method investees	
Income taxes related to above	287,695	313,529	Income taxes related to intangibles other than goodwill and mortgage servicing rights	

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2022	March 31, 2021	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	491,277	377,247		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	772,240	838,121	Other intangibles other than goodwill and mortgage servicing rights (software, etc.)	9
Mortgage servicing rights	12,935	11,354		
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)	12,935	11,354		74

## 3. Net defined benefit assets

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2022	March 31, 2021	Remarks	Reference No.
Net defined benefit assets	1,374,607	1,210,577		3
Income taxes related to above	414,524	367,046		

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2022	March 31, 2021	Remarks	Basel III Template No.
Net defined benefit assets	960,082	843,530		15

#### 4. Deferred tax assets

##### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2022	March 31, 2021	Remarks	Reference No.
Deferred tax assets	213,922	137,988		4-a
Deferred tax liabilities	492,451	1,008,650		4-b
Deferred tax liabilities for land revaluation	94,414	101,577		4-c
Tax effects on other intangible fixed assets	287,695	313,529		
Tax effects on net defined benefit assets	414,524	367,046		

##### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2022	March 31, 2021	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	4,699	2,505	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)	325,451	173,545	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)	325,451	173,545		75

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

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2022	March 31, 2021	Remarks	Reference No.
Net deferred gains (losses) on hedging instruments	(81,145)	131,566		5

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2022	March 31, 2021	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	(130,663)	179,202	Excluding those items whose valuation differences arising from hedged items are recognized as "Total accumulated other comprehensive income"	11

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

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2022	March 31, 2021	Remarks	Reference No.
Trading assets			Including trading account securities and derivatives for trading assets	
	17,704,455	20,552,367		6-a
Securities	79,560,579	77,122,074		6-b
Loans and bills discounted	110,426,224	107,183,069	Including subordinated loans	6-c
Other assets	14,050,293	12,406,158	Including derivatives and investments in the capital	6-d
Trading liabilities			Including trading account securities sold and derivatives for trading assets	
	12,397,702	14,002,667		6-e
Other liabilities	10,861,695	9,754,731	Including derivatives	6-f

## (2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2022	March 31, 2021	Remarks	Basel III Template No.
Investments in own capital				
instruments	24,276	17,900		
Common equity Tier 1 capital	12,233	8,808		16
Additional Tier 1 capital	2,892	7,972		37
Tier 2 capital	9,150	1,119		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)	1,110,568	1,039,314		
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)	1,110,568	1,039,314		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	2,655,288	1,990,819		
Amount exceeding the 10% threshold on specified items	1,111,936	486,975		19
Amount exceeding the 15% threshold on specified items	—	—		23
Additional Tier 1 capital	34,395	25,984		40
Tier 2 capital and other TLAC liabilities	15,290	17,748		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,493,666	1,460,111		73

## 7. Non-controlling interests

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2022	March 31, 2021	Remarks	Reference No.
Non-controlling interests	964,471	913,684		7

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2022	March 31, 2021	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	226,473	226,515	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)	155,662	158,791	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	34-35
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	-	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	46
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	89,900	88,992	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	48-49

## 8. Other capital instruments

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	March 31, 2022	March 31, 2021	Remarks	Reference No.
Borrowed money	31,763,332	31,110,465		8-a
Bonds payable	13,257,347	12,908,505		8-b
Total	45,020,679	44,018,971		

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2022	March 31, 2021	Remarks	Basel III Template No.
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,534,000	1,744,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,730,727	1,941,583		46

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

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

## CREDIT RISK

### Credit risk exposures (By geographic area)

Millions of yen

	FY2021				FY2020			
	Credit risk exposures (Note 1)				Credit risk exposures (Note 1)			
	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total
Domestic	90,887,729	51,865,835	98,646,360	241,399,926	94,406,724	51,794,093	90,574,978	236,775,796
Foreign								
Americas	36,972,125	6,415,094	9,567,491	52,954,711	32,992,170	5,820,301	7,933,124	46,745,596
Europe	15,395,011	777,106	3,749,156	19,921,275	14,682,114	943,081	4,144,263	19,769,459
Asia/Oceania	22,913,769	3,724,231	5,837,115	32,475,117	20,320,704	3,681,964	5,518,734	29,521,404
Total	166,168,636	62,782,269	117,800,124	346,751,030	162,401,714	62,239,440	108,171,101	332,812,256

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

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

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

### (By type of industry)

Millions of yen

	FY2021				FY2020			
	Credit risk exposures (Note 1)				Credit risk exposures (Note 1)			
	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total
Manufacturing	27,697,674	1,366,493	687,586	29,751,754	29,659,802	1,335,011	582,292	31,577,106
Wholesale and retail	16,036,569	375,582	1,439,377	17,851,529	14,721,045	317,476	1,175,551	16,214,073
Construction	1,993,847	37,311	1,475	2,032,634	1,857,840	25,955	1,047	1,884,843
Finance and insurance	20,354,011	2,100,006	16,064,598	38,518,616	17,877,447	2,099,557	13,989,383	33,966,389
Real estate	14,240,920	153,059	47,578	14,441,559	13,686,043	128,730	54,624	13,869,398
Services	11,966,777	361,926	128,567	12,457,271	12,178,536	329,409	83,899	12,591,845
Transport	6,383,836	366,600	5,178	6,755,616	6,773,153	258,397	3,889	7,035,440
Individuals	25,938,824	–	56,825	25,995,649	26,251,614	–	61,297	26,312,911
Governments and local authorities	4,966,039	55,032,512	92,293,235	152,291,788	4,995,589	55,253,011	85,686,436	145,935,037
Others	36,590,134	2,988,775	7,075,701	46,654,610	34,400,640	2,491,890	6,532,678	43,425,209
Total	166,168,636	62,782,269	117,800,124	346,751,030	162,401,714	62,239,440	108,171,101	332,812,256

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

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

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

### (By residual contractual maturity)

Millions of yen

	FY2021				FY2020			
	Credit risk exposures (Note 1)				Credit risk exposures (Note 1)			
	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total
Due in 1 year or less	45,550,282	24,341,221	33,465,057	103,356,561	46,307,238	25,680,213	27,648,204	99,635,656
Due over 1 year to 3 years	26,689,837	8,173,351	58,316	34,921,506	26,141,762	4,601,981	14,341	30,758,085
Due over 3 years to 5 years	22,549,356	4,610,103	348,970	27,508,429	19,681,446	7,985,068	205,116	27,871,632
Due over 5 years to 7 years	7,583,553	4,373,406	7,330	11,964,290	8,087,402	4,004,159	3,481	12,095,042
Due over 7 years	25,272,752	15,867,986	14,096	41,154,835	26,020,466	15,091,591	19,264	41,131,322
Exposures of indeterminate maturity, etc.	38,522,853	5,416,199	83,906,354	127,845,407	36,163,398	4,876,425	80,280,692	121,320,516
Total	166,168,636	62,782,269	117,800,124	346,751,030	162,401,714	62,239,440	108,171,101	332,812,256

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

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

		FY2021			FY2020		
		Exposures as of the period-end	Allowances	Write-offs	Exposures as of the period-end	Allowances	Write-offs
Domestic		1,193,256	404,748	70,430	1,069,748	277,851	83,562
Foreign	Americas	153,078	21,372	5,145	151,431	17,733	32,389
	Europe	166,184	66,369	2,475	205,110	72,406	9,569
	Asia/Oceania	332,675	143,021	83,106	343,051	144,101	84,824
Total		1,845,195	635,512	161,157	1,769,342	512,093	210,346

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

		FY2021			FY2020		
		Exposures as of the period-end	Allowances	Write-offs	Exposures as of the period-end	Allowances	Write-offs
Manufacturing		383,014	211,621	4,205	414,411	145,251	6,033
Wholesale and retail		350,781	116,846	11,882	203,190	67,833	9,912
Construction		18,566	5,562	1,991	18,615	5,870	768
Finance and insurance		26,895	7,286	207	27,039	4,725	5,975
Real estate		64,777	8,039	794	84,213	7,954	14,953
Services		352,413	123,440	9,359	335,877	104,469	18,954
Transport		55,906	13,519	1,209	60,432	14,588	3,677
Individuals		454,829	123,940	123,848	496,576	137,001	135,794
Governments and local authorities		2,913	18	(427)	36	13	(12)
Others		135,097	25,237	8,085	128,949	24,383	14,288
Total		1,845,195	635,512	161,157	1,769,342	512,093	210,346

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

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

March 31, 2022				
Less than 1 month	1 month or more and less than 2 months	2 months or more and less than 3 months	3 months or more	Total
715,713	161,822	74,677	40,332	992,546

Millions of yen

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

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

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

Millions of yen

March 31, 2022			March 31, 2021		
Exposures as of the period-end	Exposures for which related allowances have been increased in line with the granting of loan concessions	Other exposures	Exposures as of the period-end	Exposures for which related allowances have been increased in line with the granting of loan concessions	Other exposures
661,588	645,036	16,552	721,681	717,591	4,090

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

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

%

	FY2021	FY2020
Internal Ratings Based Approach	85.59%	86.95%
Corporate and others	75.02%	75.75%
Retail	5.84%	6.26%
Equity	1.79%	2.07%
Purchased receivables	1.55%	1.35%
Lease transactions	0.00%	0.00%
Others	1.37%	1.50%
Standardized Approach	14.40%	13.04%
Total	100.00%	100.00%

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

## Exposures relating to funds

Millions of yen

	FY2021	FY2020
Exposures relating to funds	8,350,453	6,125,893
Exposures where information on fund components is obtained sufficiently and frequently and verified by independent third parties (Note 1)	7,941,369	5,838,044
Exposures not included above where information on fund components is obtained sufficiently and frequently by independent third parties (Note 2)	16,036	11,153
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	354,477	251,638
Exposures not included in any categories above where there is a high probability of the risk weight applied to fund components being 250% or less (Note 4)	—	—
Exposures not included in any categories above where there is a high probability of the risk weight applied to fund components being 400% or less (Note 5)	31,193	19,878
Exposures not included in any categories above (Note 6)	7,377	5,178

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

## APPENDED FORMS

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

		<i>Millions of yen</i>			
		a	b	c	d
		Risk-weighted assets (RWA)		Minimum capital requirements	
Basel III Template No.		March 31, 2022	March 31, 2021	March 31, 2022	March 31, 2021
1	Credit risk (excluding counterparty credit risk)	66,790,325	64,951,304	5,529,674	5,382,818
2	Standardized approach (SA)	23,955,270	22,066,739	1,916,421	1,765,339
3	Advanced internal ratings-based (A-IRB) approach	38,843,344	38,898,812	3,293,915	3,298,619
	Significant investments exposure	–	–	–	–
	Estimated lease residual values exposure	9	9	0	0
	Others	3,991,701	3,985,743	319,336	318,859
4	Counterparty credit risk (CCR)	8,337,029	9,012,347	674,423	727,403
5	SA-CCR	–	–	–	–
	Current exposure method	2,451,883	2,493,125	201,403	204,535
6	Expected exposure method	–	–	–	–
	Credit valuation adjustment (CVA)	3,495,478	3,994,525	279,638	319,562
	Central counterparty related exposure (CCP)	629,576	688,254	50,366	55,060
	Others	1,760,090	1,836,442	143,016	148,245
7	Equity exposures subject to market-based approach	1,673,593	1,701,877	141,920	144,319
8	Equity investments in funds - Look-through approach	3,806,817	4,296,484	318,618	362,324
9	Equity investments in funds - Mandate-based approach	1,419,460	1,018,048	113,891	81,834
	Equity investments in funds - Simple approach (subject to 250% RW)	–	–	–	–
	Equity investments in funds - Simple approach (subject to 400% RW)	124,772	79,515	10,460	6,724
10	Equity investments in funds - Fall-back approach	92,217	64,727	7,377	5,178
11	Unsettled transactions	3,307	2,451	272	207
12	Securitization exposures subject to calculation of credit RWA amounts	2,026,276	2,112,474	162,102	168,997
13	Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)	529,733	431,843	42,378	34,547
14	Securitization external ratings-based approach (SEC-ERBA)	1,072,768	1,177,993	85,821	94,239
15	Securitization standardized approach (SEC-SA)	302,056	375,740	24,164	30,059
	Subject to 1250% RW	121,717	126,896	9,737	10,151
16	Market risk	4,389,929	4,066,808	351,194	325,344
17	Standardized approach (SA)	1,167,487	1,438,576	93,398	115,086
18	Internal model approaches (IMA)	3,222,441	2,628,232	257,795	210,258
19	Operational risk	7,990,173	7,976,657	639,213	638,132
20	Basic indicator approach (BIA)	3,124,166	3,140,996	249,933	251,279
21	The standardized approach (TSA)	–	–	–	–
22	Advanced measurement approaches (AMA)	4,866,007	4,835,661	389,280	386,852
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	4,663,176	4,162,644	395,437	352,992
	Risk weighted assets subject to transitional arrangements	–	–	–	–
24	Floor adjustment	20,606,911	11,965,885	1,648,552	957,270
25	Total (including the 1.06 scaling factor)	124,914,250	114,419,369	9,993,140	9,153,549

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

Millions of yen

	March 31, 2022					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
Credit risk (excluding amounts classed under column d and column e)		Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital	
<b>Assets:</b>						
Cash and due from banks	110,763,205	110,012,232	750,972	–	–	–
Call loans and bills bought	872,268	872,268	–	–	–	–
Receivables under resale agreements	12,308,310	–	12,308,310	–	–	–
Receivables under securities borrowing transactions	4,517,952	–	4,517,952	–	–	–
Monetary claims bought	6,466,822	4,907,594	–	1,559,227	–	–
Trading assets	17,704,455	–	6,883,764	–	17,704,455	36,492
Money held in trust	1,332,492	1,332,492	–	–	–	–
Securities	79,560,579	74,112,825	30,610,398	4,077,687	–	1,370,066
Loans and bills discounted	110,426,224	107,480,396	10,565,393	2,945,828	–	–
Foreign exchanges	2,300,859	2,300,859	–	–	–	–
Other assets	14,050,293	6,551,215	7,490,616	8,461	–	–
Tangible fixed assets	1,236,012	1,236,012	–	–	–	–
Intangible fixed assets	1,344,225	301,367	–	–	–	1,042,857
Net defined benefit assets	1,374,607	414,524	–	–	–	960,082
Deferred tax assets	213,922	36,603	–	–	–	177,319
Customers' liabilities for acceptances and guarantees	10,481,838	10,469,123	–	12,715	–	–
Allowance for credit losses	(1,222,162)	(1,222,162)	–	–	–	–
<b>Total assets</b>	<b>373,731,910</b>	<b>318,805,354</b>	<b>73,127,410</b>	<b>8,603,921</b>	<b>17,704,455</b>	<b>3,586,819</b>

	March 31, 2022					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
Credit risk (excluding amounts classed under column d and column e)		Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital	
<b>Liabilities:</b>						
Deposits	215,427,299	–	–	–	–	215,427,299
Negotiable certificates of deposit	10,938,831	–	–	–	–	10,938,831
Call money and bills sold	2,429,791	–	–	–	–	2,429,791
Payables under repurchase agreements	27,619,262	–	27,619,262	–	–	–
Payables under securities lending transactions	1,072,578	–	1,072,578	–	–	–
Commercial papers	2,108,531	–	–	–	–	2,108,531
Trading liabilities	12,397,702	–	–	–	12,397,702	–
Borrowed money	31,763,332	–	–	–	–	31,763,332
Foreign exchanges	2,182,400	–	–	–	–	2,182,400
Short-term bonds payable	1,316,803	–	–	–	–	1,316,803
Bonds payable	13,257,347	–	–	–	–	13,257,347
Due to trust accounts	12,811,123	–	–	–	–	12,811,123
Other liabilities	10,861,695	–	–	–	–	10,861,695
Reserve for bonuses	136,724	–	–	–	–	136,724
Reserve for bonuses to directors	1,866	–	–	–	–	1,866
Reserve for stocks payment	8,437	–	–	–	–	8,437
Net defined benefit liabilities	86,355	–	–	–	–	86,355
Reserve for retirement benefits to directors	812	–	–	–	–	812
Reserve for loyalty award credits	17,113	–	–	–	–	17,113
Reserve for contingent losses	232,291	–	–	–	–	232,291
Reserves under special laws	4,656	–	–	–	–	4,656
Deferred tax liabilities	492,451	–	–	–	–	492,451
Deferred tax liabilities for land revaluation	94,414	–	–	–	–	94,414
Acceptances and guarantees	10,481,838	–	–	–	–	10,481,838
<b>Total liabilities</b>	<b>355,743,665</b>	<b>–</b>	<b>28,691,841</b>	<b>–</b>	<b>12,397,702</b>	<b>314,654,121</b>

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

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

Millions of yen

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

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

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

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

Millions of yen

Item No.		March 31, 2022				
		a	b	c	d	e
		Total	Items subject to:			Market risk
Credit risk (excluding amounts classed under column c and column d)	Counterparty credit risk		Securitization exposures (excluding amounts classed under column e)			
1	Amount of assets under regulatory scope of consolidation	370,145,091	318,805,354	73,127,410	8,603,921	17,704,455
2	Amount of liabilities under regulatory scope of consolidation	41,089,544	–	28,691,841	–	12,397,702
3	Net amount of assets and liabilities under regulatory scope of consolidation	329,055,547	318,805,354	44,435,569	8,603,921	5,306,752
4	Off-balance sheet amounts	22,914,015	21,960,233	–	953,781	–
5	Differences due to derivative transactions (Note 1)	(609,959)	–	(609,959)	–	–
6	Differences due to repo transactions (Note 2)	12,023,710	–	12,023,710	–	–
7	Differences due to consideration of provisions and write-offs (Note 3)	1,454,459	1,454,459	–	–	–
8	Others (Note 4)	5,486,585	1,939,966	1,478,640	2,067,977	–
9	Exposure amounts under regulatory scope of consolidation	370,324,359	344,160,014	57,327,960	11,625,680	5,306,752

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

## CR1: Credit quality of assets

Millions of yen

Item No.		March 31, 2022			
		a	b	c	d
		Gross carrying values		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
<b>On-balance sheet assets</b>					
1	Loans	1,599,136	106,715,060	1,008,340	107,305,856
2	Debt securities	25	62,782,243	–	62,782,269
3	Other on-balance sheet assets (debt instruments)	86,135	118,543,692	173,056	118,456,770
4	Total on-balance sheet assets (1+2+3)	1,685,297	288,040,995	1,181,396	288,544,896
<b>Off-balance sheet assets</b>					
5	Acceptances and guarantees, etc.	90,216	10,651,539	72,471	10,669,284
6	Commitments, etc.	42,258	45,493,604	32,993	45,502,869
7	Total off-balance sheet assets (5+6)	132,475	56,145,143	105,464	56,172,154
<b>Total</b>					
8	Total (4+7)	1,817,772	344,186,139	1,286,861	344,717,050

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

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

Millions of yen

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

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

## CR1: Credit quality of assets

Millions of yen

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

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

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

Millions of yen

Item No.		March 31, 2022	March 31, 2021
1	Defaulted loans and debt securities as of end of previous fiscal year	1,759,632	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 end of previous fiscal year	426,241
3		Returned to non-defaulted status	26,799
4		Amounts written off	189,036
5		Other changes (Note)	399,961
6	Defaulted loans and debt securities as of end of current fiscal year (1+2-3-4+5)	1,685,297	1,759,632

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

## CR3: Credit risk mitigation techniques – overview

Millions of yen

Item No.		March 31, 2022				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	87,423,462	19,882,393	9,955,361	3,195,650	19,160
2	Debt securities	62,682,948	99,320	75,418	17,878	–
3	Other on-balance sheet assets (debt instruments)	118,400,109	56,661	9,938	14,290	–
4	Total (1+2+3)	268,506,520	20,038,376	10,040,717	3,227,820	19,160
5	of which defaulted	548,343	521,624	188,566	177,972	–

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

Item No.	Asset class	March 31, 2022					
		a	b	c	d	e	f
		Exposures before CCF and CRM On-balance sheet amounts	Off-balance sheet amounts	Exposures post-CCF and CRM On-balance sheet amounts	Off-balance sheet amounts	Credit RWA amounts	RWA density
1	Cash	235,223	–	235,223	–	–	–
2	Government of Japan and Bank of Japan	6,891,953	496,443	6,891,953	496,443	–	–
3	Central governments and central banks of foreign countries	6,648,657	2,644	6,707,490	6	697,736	10.40%
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	137	–	137	–	1	0.73%
6	Non-central government, etc. public sector entities in foreign countries	2,108,891	–	2,177,999	–	435,599	20.00%
7	Multilateral development banks	90,999	–	90,999	–	453	0.49%
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	143	–	143	–	14	10.00%
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	2,972,550	1,132,908	2,988,842	553,026	1,147,264	32.39%
12	Corporates, etc.	12,585,334	10,464,856	12,444,441	3,570,661	16,015,103	100.00%
13	SMEs, etc. and individuals	4,723,944	3,820,917	4,582,950	823,900	4,055,360	75.00%
14	Residential loan secured by property	3,308,098	12	3,303,846	6	1,156,348	35.00%
15	Business loan for acquisition of real estate, etc.	10,037	16,894	9,994	8	10,003	100.00%
16	Past due for three months or more, etc. (excluding residential loans secured by property)	306,454	3,033	302,143	1,504	414,205	136.41%
17	Past due for three months or more relating to residential loans secured by property	17,410	–	17,031	–	13,642	80.10%
18	Uncollected notes	40,990	–	40,990	–	8,198	20.00%
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–
21	Investments, etc. (excluding material investments)	1,339	–	1,339	–	1,339	100.00%
22	<b>Total</b>	<b>39,942,168</b>	<b>15,937,710</b>	<b>39,795,528</b>	<b>5,445,557</b>	<b>23,955,270</b>	<b>52.95%</b>

### CR3: Credit risk mitigation techniques – overview

Millions of yen

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

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

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

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

Item No.	Asset class	March 31, 2022					
		a	b	c	d	e	f
		Credit risk exposure amounts (post-CCF and post-CRM)					
Risk weight	0%	10%	20%	35%	50%	75%	
1	Cash	235,223	–	–	–	–	–
2	Government of Japan and Bank of Japan	7,388,397	–	–	–	–	–
3	Central governments and central banks of foreign countries	4,685,633	–	1,387,993	–	427,464	–
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	132	–	5	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	2,177,999	–	–	–
7	Multilateral development banks	90,527	–	23	–	–	–
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	–	143	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	2,332,421	–	1,057,334	–
12	Corporates, etc.	–	–	–	–	–	–
13	SMEs, etc. and individuals	–	–	–	–	–	5,405,962
14	Residential loan secured by property	–	–	–	3,303,852	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	33,744	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	6,776	–
18	Uncollected notes	–	–	40,990	–	–	–
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	12,399,915	143	5,939,434	3,303,852	1,525,320	5,405,962

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

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

Millions of yen

Item No.	Asset class	March 31, 2022				
		g	h	i	j	k
		Credit risk exposure amounts (post-CCF and post-CRM)				
	Risk weight	100%	150%	250%	1250%	Total
1	Cash	–	–	–	–	235,223
2	Government of Japan and Bank of Japan	–	–	–	–	7,388,397
3	Central governments and central banks of foreign countries	206,405	–	–	–	6,707,497
4	Bank for International Settlements, etc.	–	–	–	–	–
5	Local authorities in Japan	–	–	–	–	137
6	Non-central government, etc. public sector entities in foreign countries	–	–	–	–	2,177,999
7	Multilateral development banks	448	–	–	–	90,999
8	Local authority financial institutions	–	–	–	–	–
9	Government agencies in Japan	–	–	–	–	143
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	152,112	–	–	–	3,541,868
12	Corporates, etc.	16,015,103	–	–	–	16,015,103
13	SMEs, etc. and individuals	888	–	–	–	5,406,850
14	Residential loan secured by property	–	–	–	–	3,303,852
15	Business loan for acquisition of real estate, etc.	10,003	–	–	–	10,003
16	Past due for three months or more, etc. (excluding residential loans secured by property)	15,040	254,861	–	–	303,647
17	Past due for three months or more relating to residential loans secured by property	10,254	–	–	–	17,031
18	Uncollected notes	–	–	–	–	40,990
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–
21	Investments, etc. (excluding material investments)	1,339	–	–	–	1,339
22	Total	16,411,595	254,861	–	–	45,241,086

Millions of yen

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

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

Item No.	PD scale	March 31, 2022					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
<b>Sovereign exposures</b>							
1	0.00 to <0.15	153,301,011	1,357,820	49.48%	153,976,049	0.00%	0.3
2	0.15 to <0.25	21,652	–	–	21,652	0.17%	0.0
3	0.25 to <0.50	56,358	–	–	56,358	0.30%	0.0
4	0.50 to <0.75	6,552	24,959	53.38%	19,875	0.55%	0.0
5	0.75 to <2.50	48,157	326	53.37%	45,237	1.53%	0.0
6	2.50 to <10.00	7,294	1,592	53.38%	8,144	5.69%	0.0
7	10.00 to <100.00	26,074	3,061	100.00%	29,232	11.02%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	153,467,100	1,387,760	49.67%	154,156,549	0.00%	0.3
<b>Bank exposures</b>							
1	0.00 to <0.15	5,238,362	851,672	43.95%	5,613,770	0.05%	0.4
2	0.15 to <0.25	84,540	42,281	41.14%	101,937	0.17%	0.0
3	0.25 to <0.50	152,967	17,153	25.62%	157,363	0.30%	0.0
4	0.50 to <0.75	43,510	5,742	34.64%	45,408	0.55%	0.0
5	0.75 to <2.50	70,089	16,733	32.22%	75,481	0.94%	0.0
6	2.50 to <10.00	5,385	–	–	5,385	5.69%	0.0
7	10.00 to <100.00	5,263	370,278	0.24%	5,532	11.02%	0.0
8	100.00 (Default)	845	–	–	4,282	100.00%	0.0
9	Sub-total	5,600,965	1,303,862	31.01%	6,009,162	0.16%	0.6
<b>Corporate exposures (excluding SME exposures and specialized lending)</b>							
1	0.00 to <0.15	43,826,238	38,437,926	44.68%	60,953,982	0.06%	12.5
2	0.15 to <0.25	6,073,318	5,302,464	21.54%	7,200,658	0.17%	5.5
3	0.25 to <0.50	3,293,114	1,261,574	51.59%	3,943,997	0.30%	4.0
4	0.50 to <0.75	1,630,180	787,052	53.20%	2,045,021	0.55%	1.7
5	0.75 to <2.50	3,338,127	1,165,365	53.01%	3,952,073	1.52%	2.6
6	2.50 to <10.00	677,986	168,181	49.98%	760,583	5.69%	0.7
7	10.00 to <100.00	859,170	215,355	41.01%	950,162	11.02%	0.4
8	100.00 (Default)	651,755	121,619	69.98%	869,872	100.00%	0.8
9	Sub-total	60,349,892	47,459,539	42.69%	80,676,352	1.42%	28.7
<b>SME exposures</b>							
1	0.00 to <0.15	278,657	62,576	59.11%	315,648	0.07%	0.8
2	0.15 to <0.25	817,476	61,776	43.82%	844,549	0.17%	3.1
3	0.25 to <0.50	777,061	36,450	37.41%	790,700	0.30%	3.2
4	0.50 to <0.75	554,394	25,430	44.43%	565,695	0.55%	2.0
5	0.75 to <2.50	886,634	56,145	48.63%	913,943	1.55%	3.4
6	2.50 to <10.00	267,529	12,228	38.86%	272,282	5.69%	1.3
7	10.00 to <100.00	136,786	3,855	48.19%	138,889	11.02%	0.5
8	100.00 (Default)	194,968	3,414	55.84%	247,032	100.00%	3.7
9	Sub-total	3,913,509	261,876	47.66%	4,088,741	7.31%	18.4
<b>Specialized lending exposures</b>							
1	0.00 to <0.15	2,998,275	999,851	59.32%	3,591,479	0.06%	0.7
2	0.15 to <0.25	733,316	690,785	58.74%	1,139,139	0.17%	0.1
3	0.25 to <0.50	803,073	363,479	59.14%	1,018,035	0.30%	0.1
4	0.50 to <0.75	521,972	225,941	57.34%	651,546	0.55%	0.1
5	0.75 to <2.50	665,533	128,512	62.50%	745,860	1.38%	0.1
6	2.50 to <10.00	126,643	23,119	79.93%	145,123	5.69%	0.0
7	10.00 to <100.00	104,046	27,373	53.82%	119,057	11.02%	0.0
8	100.00 (Default)	207,857	14,635	58.15%	225,065	100.00%	0.0
9	Sub-total	6,160,719	2,473,700	59.24%	7,635,309	3.50%	1.4

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2022					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
<b>Sovereign exposures</b>							
1	0.00 to <0.15	36.35%	1.6	1,036,654	0.67%	1,456	/
2	0.15 to <0.25	20.50%	2.6	5,286	24.41%	7	/
3	0.25 to <0.50	45.64%	1.2	23,339	41.41%	77	/
4	0.50 to <0.75	13.44%	2.2	6,107	30.72%	14	/
5	0.75 to <2.50	23.93%	2.1	24,828	54.88%	171	/
6	2.50 to <10.00	11.34%	4.0	3,313	40.69%	52	/
7	10.00 to <100.00	30.23%	1.5	36,450	124.69%	974	/
8	100.00 (Default)	—	—	—	—	—	/
9	Sub-total	36.35%	1.6	1,135,980	0.73%	2,754	4,582
<b>Bank exposures</b>							
1	0.00 to <0.15	36.88%	1.8	967,040	17.22%	1,176	/
2	0.15 to <0.25	32.63%	1.1	22,831	22.39%	56	/
3	0.25 to <0.50	42.69%	0.9	56,948	36.18%	201	/
4	0.50 to <0.75	33.83%	0.7	19,167	42.21%	84	/
5	0.75 to <2.50	26.37%	0.8	33,058	43.79%	188	/
6	2.50 to <10.00	8.17%	1.4	1,407	26.13%	25	/
7	10.00 to <100.00	38.49%	0.8	9,134	165.08%	234	/
8	100.00 (Default)	76.87%	—	1,434	33.50%	3,177	/
9	Sub-total	36.81%	1.7	1,111,023	18.48%	5,144	7,416
<b>Corporate exposures (excluding SME exposures and specialized lending)</b>							
1	0.00 to <0.15	36.16%	2.4	11,083,446	18.18%	13,635	/
2	0.15 to <0.25	30.50%	2.5	2,065,491	28.68%	3,734	/
3	0.25 to <0.50	28.90%	2.5	1,375,554	34.87%	3,420	/
4	0.50 to <0.75	28.15%	2.7	958,541	46.87%	3,167	/
5	0.75 to <2.50	29.01%	2.3	2,598,182	65.74%	17,290	/
6	2.50 to <10.00	26.50%	1.9	694,294	91.28%	11,468	/
7	10.00 to <100.00	28.32%	3.1	1,302,071	137.03%	29,656	/
8	100.00 (Default)	35.75%	—	339,360	39.01%	283,925	/
9	Sub-total	34.56%	2.4	20,416,942	25.30%	366,298	615,521
<b>SME exposures</b>							
1	0.00 to <0.15	28.25%	2.8	48,331	15.31%	68	/
2	0.15 to <0.25	20.94%	2.7	139,109	16.47%	300	/
3	0.25 to <0.50	20.06%	2.6	166,398	21.04%	475	/
4	0.50 to <0.75	17.66%	2.8	140,452	24.82%	549	/
5	0.75 to <2.50	20.97%	2.5	382,939	41.89%	3,029	/
6	2.50 to <10.00	17.72%	2.3	146,494	53.80%	2,746	/
7	10.00 to <100.00	15.73%	2.1	83,460	60.09%	2,407	/
8	100.00 (Default)	35.45%	—	114,027	46.15%	78,718	/
9	Sub-total	21.37%	2.6	1,221,213	29.86%	88,296	134,667
<b>Specialized lending exposures</b>							
1	0.00 to <0.15	22.44%	3.7	566,657	15.77%	554	/
2	0.15 to <0.25	22.96%	3.8	351,453	30.85%	444	/
3	0.25 to <0.50	23.27%	3.9	383,821	37.70%	710	/
4	0.50 to <0.75	18.61%	4.0	264,797	40.64%	667	/
5	0.75 to <2.50	23.01%	3.6	450,224	60.36%	2,397	/
6	2.50 to <10.00	22.22%	3.6	123,521	85.11%	1,835	/
7	10.00 to <100.00	20.84%	3.9	119,071	100.01%	2,735	/
8	100.00 (Default)	20.57%	—	96,703	42.96%	38,781	/
9	Sub-total	22.27%	3.8	2,356,250	30.85%	48,127	88,833

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2022					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
<b>Equity exposures (PD/LGD Approach)</b>							
1	0.00 to <0.15	4,875,466	–	–	4,875,466	0.05%	1.6
2	0.15 to <0.25	181,824	–	–	181,824	0.17%	0.5
3	0.25 to <0.50	193,333	–	–	193,333	0.30%	0.2
4	0.50 to <0.75	99,187	–	–	99,187	0.55%	0.1
5	0.75 to <2.50	152,380	–	–	152,380	1.73%	0.2
6	2.50 to <10.00	81,068	–	–	81,068	5.69%	0.1
7	10.00 to <100.00	5,729	–	–	5,729	11.02%	0.1
8	100.00 (Default)	14,498	–	–	14,498	100.00%	0.0
9	Sub-total	5,603,490	–	–	5,603,490	0.47%	3.0
<b>Qualifying revolving retail exposures</b>							
1	0.00 to <0.15	–	2,492,368	55.36%	1,379,854	0.05%	10,637.9
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	549,747	607,086	100.00%	1,156,833	0.35%	7,603.2
4	0.50 to <0.75	246,021	1,769,157	85.11%	1,751,764	0.63%	12,778.9
5	0.75 to <2.50	365,757	372,105	41.62%	520,653	1.57%	674.8
6	2.50 to <10.00	192,893	159,486	54.83%	280,344	3.99%	710.4
7	10.00 to <100.00	23,764	6,687	33.61%	26,011	35.91%	65.8
8	100.00 (Default)	75,165	1,430	7.34%	75,463	100.00%	199.0
9	Sub-total	1,453,348	5,408,322	69.10%	5,190,925	2.31%	32,670.2
<b>Residential mortgage exposures</b>							
1	0.00 to <0.15	282,941	3,365	100.00%	286,307	0.11%	31.8
2	0.15 to <0.25	1,185,982	19,950	100.00%	1,205,932	0.18%	68.0
3	0.25 to <0.50	9,022,054	91	100.00%	9,022,145	0.35%	505.2
4	0.50 to <0.75	1,068,439	1,631	100.00%	1,070,071	0.66%	158.4
5	0.75 to <2.50	740,083	1,563	100.00%	741,647	1.35%	70.2
6	2.50 to <10.00	8,022	617	100.00%	8,639	6.66%	1.1
7	10.00 to <100.00	122,769	521	100.00%	123,291	19.48%	8.8
8	100.00 (Default)	76,497	189	100.00%	82,679	100.00%	6.5
9	Sub-total	12,506,792	27,930	100.00%	12,540,715	1.26%	850.4
<b>Other retail exposures</b>							
1	0.00 to <0.15	–	2,658,181	12.10%	321,779	0.03%	2,460.4
2	0.15 to <0.25	518	9,430	9.61%	1,425	0.17%	5.8
3	0.25 to <0.50	23,318	45,056	88.19%	63,056	0.41%	134.7
4	0.50 to <0.75	535,630	225,537	96.17%	752,545	0.54%	276.2
5	0.75 to <2.50	207,767	218,444	77.10%	376,197	1.42%	1,235.0
6	2.50 to <10.00	349,722	368,628	0.40%	351,197	5.66%	30.3
7	10.00 to <100.00	1,397	246	50.88%	1,522	25.21%	1.0
8	100.00 (Default)	84,255	2,073	24.77%	87,365	100.00%	156.5
9	Sub-total	1,202,609	3,527,599	21.25%	1,955,089	6.00%	4,300.3
<b>Purchased receivables (corporate and others) corresponding to default risk</b>							
1	0.00 to <0.15	3,601,162	14,726	54.79%	3,609,231	0.05%	1.7
2	0.15 to <0.25	517,610	4,750	53.38%	520,146	0.17%	0.3
3	0.25 to <0.50	112,840	–	–	112,840	0.30%	0.1
4	0.50 to <0.75	22,260	99	100.00%	22,360	0.55%	0.0
5	0.75 to <2.50	76,004	1,572	53.38%	76,844	1.60%	0.0
6	2.50 to <10.00	44,372	–	–	44,372	5.69%	0.0
7	10.00 to <100.00	870	–	–	872	11.02%	0.0
8	100.00 (Default)	24,734	–	–	24,734	100.00%	0.0
9	Sub-total	4,399,857	21,149	54.58%	4,411,403	0.72%	2.3

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2022					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
<b>Equity exposures (PD/LGD Approach)</b>							
1	0.00 to <0.15	90.00%	5.0	5,163,701	105.91%	2,498	/
2	0.15 to <0.25	90.00%	5.0	250,199	137.60%	278	/
3	0.25 to <0.50	90.00%	5.0	373,073	192.96%	522	/
4	0.50 to <0.75	90.00%	5.0	211,063	212.79%	490	/
5	0.75 to <2.50	90.00%	5.0	461,021	302.54%	2,374	/
6	2.50 to <10.00	90.00%	5.0	354,078	436.76%	4,151	/
7	10.00 to <100.00	90.00%	5.0	33,312	581.44%	568	/
8	100.00 (Default)	90.00%	–	163,104	1,125.00%	13,048	/
9	Sub-total	90.00%	5.0	7,009,554	125.09%	23,931	/
<b>Qualifying revolving retail exposures</b>							
1	0.00 to <0.15	75.79%	–	38,432	2.78%	596	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	80.39%	–	158,826	13.72%	3,325	/
4	0.50 to <0.75	88.65%	–	419,199	23.93%	9,898	/
5	0.75 to <2.50	78.89%	–	221,875	42.61%	6,486	/
6	2.50 to <10.00	79.43%	–	231,942	82.73%	8,901	/
7	10.00 to <100.00	80.96%	–	61,244	235.44%	7,697	/
8	100.00 (Default)	81.86%	–	4,640	6.14%	63,012	/
9	Sub-total	81.78%	–	1,136,161	21.88%	99,918	43,598
<b>Residential mortgage exposures</b>							
1	0.00 to <0.15	40.04%	–	24,053	8.40%	102	/
2	0.15 to <0.25	31.58%	–	146,145	12.11%	716	/
3	0.25 to <0.50	28.84%	–	1,569,602	17.39%	9,165	/
4	0.50 to <0.75	29.96%	–	306,835	28.67%	2,151	/
5	0.75 to <2.50	30.11%	–	336,349	45.35%	3,049	/
6	2.50 to <10.00	28.63%	–	9,388	108.66%	164	/
7	10.00 to <100.00	29.68%	–	176,221	142.93%	7,347	/
8	100.00 (Default)	27.05%	–	23,843	28.83%	20,459	/
9	Sub-total	29.52%	–	2,592,440	20.67%	43,155	13,828
<b>Other retail exposures</b>							
1	0.00 to <0.15	0.05%	–	33	0.01%	0	/
2	0.15 to <0.25	86.07%	–	469	32.95%	2	/
3	0.25 to <0.50	67.83%	–	27,029	42.86%	174	/
4	0.50 to <0.75	39.88%	–	240,767	31.99%	1,755	/
5	0.75 to <2.50	34.87%	–	153,903	40.91%	2,058	/
6	2.50 to <10.00	14.65%	–	98,908	28.16%	2,795	/
7	10.00 to <100.00	44.85%	–	1,632	107.25%	197	/
8	100.00 (Default)	54.75%	–	10,170	11.64%	47,084	/
9	Sub-total	29.44%	–	532,916	27.25%	54,068	20,285
<b>Purchased receivables (corporate and others) corresponding to default risk</b>							
1	0.00 to <0.15	32.89%	1.2	354,769	9.82%	673	/
2	0.15 to <0.25	32.12%	1.5	132,041	25.38%	284	/
3	0.25 to <0.50	29.30%	1.0	28,559	25.30%	99	/
4	0.50 to <0.75	24.15%	1.5	7,410	33.14%	29	/
5	0.75 to <2.50	30.90%	1.6	51,375	66.85%	385	/
6	2.50 to <10.00	26.66%	1.0	36,479	82.21%	673	/
7	10.00 to <100.00	19.15%	1.4	686	78.64%	18	/
8	100.00 (Default)	26.00%	–	8	0.03%	6,432	/
9	Sub-total	32.52%	1.2	611,329	13.85%	8,596	18,411

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2022					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
<b>Purchased receivables (corporate and others) corresponding to dilution risk</b>							
1	0.00 to <0.15	1,487,848	6,937	53.38%	1,491,551	0.06%	0.1
2	0.15 to <0.25	189,335	–	–	189,335	0.17%	0.0
3	0.25 to <0.50	24,470	–	–	24,470	0.30%	0.0
4	0.50 to <0.75	22,407	–	–	22,407	0.55%	0.0
5	0.75 to <2.50	27,534	–	–	27,534	1.21%	0.0
6	2.50 to <10.00	2,868	–	–	2,868	5.69%	0.0
7	10.00 to <100.00	–	–	–	–	–	–
8	100.00 (Default)	4,325	–	–	4,325	100.00%	0.0
9	Sub-total	1,758,791	6,937	53.38%	1,762,494	0.35%	0.2
<b>Purchased receivables (retail) corresponding to default risk</b>							
1	0.00 to <0.15	16,749	–	–	16,749	0.03%	2.5
2	0.15 to <0.25	729,014	–	–	729,014	0.24%	28.7
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	6,050	–	–	6,050	0.66%	0.6
5	0.75 to <2.50	58,018	–	–	58,018	2.06%	7.2
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	0	–	–	0	25.81%	0.0
8	100.00 (Default)	3,235	–	–	3,500	100.00%	0.4
9	Sub-total	813,069	–	–	813,334	0.79%	39.5
<b>Purchased receivables (retail) corresponding to dilution risk</b>							
1	0.00 to <0.15	7,982	–	–	7,982	0.06%	0.0
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	4,018	–	–	4,018	11.02%	0.0
8	100.00 (Default)	0	–	–	0	100.00%	0.0
9	Sub-total	12,001	–	–	12,001	3.73%	0.0
<b>Exposures relating to lease fees in lease transactions</b>							
1	0.00 to <0.15	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	4	–	–	4	25.49%	0.0
8	100.00 (Default)	17	–	–	17	100.00%	0.0
9	Sub-total	21	–	–	21	84.14%	0.0
<b>Total (all portfolios)</b>		<b>257,242,169</b>	<b>61,878,678</b>	<b>44.40%</b>	<b>284,855,592</b>	<b>0.77%</b>	<b>37,916.1</b>

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2022					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
<b>Purchased receivables (corporate and others) corresponding to dilution risk</b>							
1	0.00 to <0.15	37.23%	1.0	175,398	11.75%	347	/
2	0.15 to <0.25	36.17%	1.0	40,943	21.62%	116	/
3	0.25 to <0.50	36.26%	1.0	7,667	31.33%	26	/
4	0.50 to <0.75	36.17%	1.0	9,887	44.12%	44	/
5	0.75 to <2.50	36.17%	1.0	17,203	62.48%	120	/
6	2.50 to <10.00	36.17%	1.0	3,202	111.62%	59	/
7	10.00 to <100.00	–	–	–	–	–	/
8	100.00 (Default)	24.88%	–	1,708	39.49%	939	/
9	Sub-total	37.04%	1.0	256,012	14.52%	1,654	–
<b>Purchased receivables (retail) corresponding to default risk</b>							
1	0.00 to <0.15	28.55%	–	439	2.62%	1	/
2	0.15 to <0.25	28.55%	–	95,683	13.12%	499	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	28.55%	–	1,633	26.99%	11	/
5	0.75 to <2.50	29.51%	–	33,881	58.39%	354	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	93.55%	–	1	229.11%	0	/
8	100.00 (Default)	26.96%	–	823	23.51%	877	/
9	Sub-total	28.61%	–	132,462	16.28%	1,744	577
<b>Purchased receivables (retail) corresponding to dilution risk</b>							
1	0.00 to <0.15	100.00%	–	3,133	39.25%	4	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	–	–	–	–	–	/
5	0.75 to <2.50	–	–	–	–	–	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	100.00%	–	16,331	406.37%	442	/
8	100.00 (Default)	125.31%	–	0	100.00%	–	/
9	Sub-total	100.00%	–	19,465	162.18%	447	–
<b>Exposures relating to lease fees in lease transactions</b>							
1	0.00 to <0.15	–	–	–	–	–	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	–	–	–	–	–	/
5	0.75 to <2.50	–	–	–	–	–	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	105.37%	–	11	257.00%	1	/
8	100.00 (Default)	105.37%	–	17	100.65%	16	/
9	Sub-total	105.37%	–	29	133.92%	18	–
<b>Total (all portfolios)</b>		<b>36.72%</b>	<b>1.8</b>	<b>38,531,782</b>	<b>13.52%</b>	<b>744,158</b>	<b>947,721</b>

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

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

Millions of yen, %, Thousands of cases, Year

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

Millions of yen, %, Thousands of cases, Year

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

Millions of yen, %, Thousands of cases, Year

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

Millions of yen, %, Thousands of cases, Year

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

Millions of yen, %, Thousands of cases, Year

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

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

Item No.	Portfolio	March 31, 2022		March 31, 2021	
		a	b	a	b
		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign exposures – FIRB	–	–	–	–
2	Sovereign exposures – AIRB	1,135,980	1,135,980	699,544	699,547
3	Bank exposures – FIRB	–	–	–	–
4	Bank exposures – AIRB	1,112,275	1,111,023	1,222,506	1,219,314
5	Corporate exposures (excluding specialized lending) – FIRB	–	–	–	–
6	Corporate exposures (excluding specialized lending) – AIRB	21,656,844	21,638,156	21,508,685	21,480,505
7	Specialized lending – FIRB	–	–	–	–
8	Specialized lending – AIRB	2,356,250	2,356,250	2,249,179	2,249,179
9	Retail - Qualifying revolving retail exposures	1,136,161	1,136,161	1,171,442	1,171,442
10	Retail - Residential mortgage exposures	2,592,440	2,592,440	2,666,399	2,666,399
11	Other retail exposures	532,916	532,916	555,710	555,710
12	Equity – FIRB	–	–	–	–
13	Equity – AIRB	7,009,554	7,009,554	7,640,575	7,640,575
14	Purchased receivables – FIRB	–	–	–	–
15	Purchased receivables – AIRB	1,019,269	1,019,269	1,014,488	1,014,488
16	Exposures relating to lease fees in lease transactions	29	29	32	32
17	Total	38,551,722	38,531,782	38,728,565	38,697,197

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

Item No.		March 31, 2022	March 31, 2021
1	RWA as at end of previous fiscal year	406	387
2	Asset size	(7)	7
3	Asset quality	(2)	7
4	Model updates	–	–
5	Methodology and policy	–	–
6	Acquisitions and disposals	0	–
7	Foreign exchange movements	9	3
8	Other	–	–
9	RWA as at end of current fiscal year	405	406

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

% Case

March 31, 2022													
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2020 (Note 6)	September 30, 2021 (Note 7)			
Sovereign	0.00% to <0.15%	AAA~ BBB	Aaa~ Baa2	–	AAA~ BBB+	AAA~ BBB+	0.00%	0.03%	191	203	0	0	0.01%
	0.15% to <0.25%	BB~ BB-	Ba2~ Ba2	–	AA~ AA-	–	0.17%	0.17%	5	6	0	0	0.04%
	0.25% to <0.50%	–	–	–	–	–	0.30%	0.30%	7	6	0	0	0.07%
	0.50% to <0.75%	–	–	–	–	–	0.55%	0.55%	5	4	0	0	0.09%
	0.75% to <2.50%	B~ CCC+	Caa1~ Caa2	–	–	–	1.71%	1.75%	7	10	0	0	0.70%
	2.50% to <10.00%	–	–	–	–	–	5.69%	5.69%	2	1	0	0	3.24%
	10.00% to <100.00%	–	–	–	–	–	11.02%	11.02%	9	10	0	0	7.25%
	100.00% (Default)	–	–	–	–	–	–	–	0	0	–	–	100.00%
Bank	0.00% to <0.15%	AAA~ BB-	Aaa~ Ba2	–	AA+~ BBB+	AAA~ BBB+	0.06%	0.06%	400	343	0	0	0.02%
	0.15% to <0.25%	A~BB	A3~ Ba1	–	AA~ BBB+	AA+~ A-	0.17%	0.17%	26	15	0	0	0.04%
	0.25% to <0.50%	A~BB-	Baa3~ Ba3	–	A+~A-	AA~ BBB+	0.30%	0.30%	33	26	0	0	0.07%
	0.50% to <0.75%	BBB~ B+	Baa1~ B1	–	A~ BBB+	A~BBB	0.55%	0.55%	49	51	0	0	0.09%
	0.75% to <2.50%	BB+~B	Ba3~B3	–	A+~ BBB	A~BBB	0.94%	1.27%	40	39	0	0	0.48%
	2.50% to <10.00%	–	Ba2~ Ba2	–	–	–	5.69%	5.69%	4	4	0	0	3.24%
	10.00% to <100.00%	–	B2~ Caa1	–	–	–	11.02%	11.02%	0	4	0	0	7.25%
	100.00% (Default)	–	–	–	–	–	100.00%	100.00%	1	1	–	–	100.00%
Corporate / Specialized lending / Equity / Purchased receivables (corporate and others) (Note 1)	0.00% to <0.15%	AAA~C CC+	Aaa~ Caa1	–	AAA~ BBB-	AAA~ BB+	0.06%	0.07%	14,196	13,846	4	0	0.02%
	0.15% to <0.25%	A~B-	Baa2~ Caa2	–	AA+~ BBB	AA+~ BBB	0.17%	0.17%	9,332	8,852	11	0	0.04%
	0.25% to <0.50%	A+~ CCC+	Baa2~ B3	–	A+~BB	AA~ BBB-	0.30%	0.30%	8,515	7,508	5	0	0.07%
	0.50% to <0.75%	BBB+~ B-	Baa3~ Caa1	–	A~ BBB	A~ BBB-	0.55%	0.55%	4,795	4,130	4	0	0.09%
	0.75% to <2.50%	BBB~ B-	Baa2~ Caa2	–	AA~ BB	AA~ BB+	1.53%	1.56%	7,004	6,954	49	1	0.61%
	2.50% to <10.00%	BBB~ CCC-	Baa2~ Caa1	–	BBB+~ BBB-	A~ BBB-	5.69%	5.69%	2,298	2,237	82	1	3.24%
	10.00% to <100.00%	A~ CCC+	A2~ Caa1	–	A~A	A+~BB+	11.02%	11.02%	1,091	1,060	78	0	7.25%
	100.00% (Default)	B~B-	Caa2~ Caa2	–	A~A-	A~A-	100.00%	100.00%	5,435	4,897	–	–	100.00%

March 31, 2022													
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2020 (Note 6)	September 30, 2021 (Note 7)			
Purchased receivables (retail)	0.00% to <0.15%	/	/	/	/	/	0.03%	0.03%	2,740	2,589	0	0	0.00%
	0.15% to <0.25%	/	/	/	/	/	-	-	0	0	0	0	-
	0.25% to <0.50%	/	/	/	/	/	-	-	0	0	0	0	-
	0.50% to <0.75%	/	/	/	/	/	0.66%	0.66%	793	684	2	0	0.57%
	0.75% to <2.50%	/	/	/	/	/	2.07%	2.07%	3,979	3,068	50	0	1.83%
	2.50% to <10.00%	/	/	/	/	/	-	-	0	0	4	0	-
	10.00% to <100.00%	/	/	/	/	/	25.82%	25.82%	4	2	0	0	13.41%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	439	418	-	-	100.00%
Qualifying revolving retail	0.00% to <0.15%	/	/	/	/	/	0.05%	0.06%	11,726,732	11,133,702	3,752	50	0.04%
	0.15% to <0.25%	/	/	/	/	/	-	-	0	0	0	0	-
	0.25% to <0.50%	/	/	/	/	/	0.36%	0.37%	8,144,444	7,841,001	19,636	539	0.26%
	0.50% to <0.75%	/	/	/	/	/	0.63%	0.62%	11,776,798	12,570,514	47,750	3,405	0.41%
	0.75% to <2.50%	/	/	/	/	/	1.58%	1.61%	744,398	703,737	6,588	72	1.01%
	2.50% to <10.00%	/	/	/	/	/	3.99%	3.88%	695,524	689,646	19,776	1,018	3.35%
	10.00% to <100.00%	/	/	/	/	/	35.91%	38.77%	60,901	64,315	20,294	363	36.92%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	204,639	198,233	-	-	100.00%
Residential mortgage	0.00% to <0.15%	/	/	/	/	/	0.11%	0.11%	45,591	36,583	17	0	0.04%
	0.15% to <0.25%	/	/	/	/	/	0.18%	0.18%	85,665	70,586	63	5	0.08%
	0.25% to <0.50%	/	/	/	/	/	0.35%	0.33%	470,919	492,242	922	17	0.24%
	0.50% to <0.75%	/	/	/	/	/	0.67%	0.65%	167,749	168,384	450	1	0.39%
	0.75% to <2.50%	/	/	/	/	/	1.35%	1.21%	73,676	72,367	355	4	0.56%
	2.50% to <10.00%	/	/	/	/	/	6.58%	6.68%	1,531	1,223	63	0	4.28%
	10.00% to <100.00%	/	/	/	/	/	19.44%	20.05%	9,932	9,449	1,901	11	15.04%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	7,377	6,031	-	-	100.00%
Other retail	0.00% to <0.15%	/	/	/	/	/	0.03%	0.03%	2,599,871	2,508,783	70	0	0.00%
	0.15% to <0.25%	/	/	/	/	/	0.18%	0.21%	6,449	6,072	4	0	0.14%
	0.25% to <0.50%	/	/	/	/	/	0.41%	0.41%	144,770	143,023	26	0	0.03%
	0.50% to <0.75%	/	/	/	/	/	0.54%	0.60%	244,451	265,698	252	1	0.31%
	0.75% to <2.50%	/	/	/	/	/	1.43%	1.84%	1,329,968	1,262,314	3,514	8	1.28%
	2.50% to <10.00%	/	/	/	/	/	5.75%	4.80%	33,084	31,113	743	4	2.78%
	10.00% to <100.00%	/	/	/	/	/	25.47%	33.76%	1,121	917	146	6	24.38%
	100.00% (Default)	/	/	/	/	/	100.00%	100.00%	99,288	99,967	-	-	100.00%

Notes: 1. Corporate, specialized lending, equity, and purchased receivables (corporate and others) portfolios are presented together as the same internal ratings system is used for these portfolios.  
2. "-" is presented for Fitch ratings as these ratings are not used for estimating PD for portfolios covered in this table.  
3. EAD-weighted average PD as of March 31, 2022 is presented.  
4. The arithmetic average PD calculated using the number of obligors as of March 31, 2022 is presented. However, for purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the arithmetic average is calculated with the number of receivables, in line with the method used for measuring PD.

5. For purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the number of receivables is presented, in line with the method used for measuring PD.
6. The number of obligors as of September 30, 2020 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
7. The number of obligors as of September 30, 2021 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
8. The proportion of the total amount of credit risk-weighted assets included in this table to the amount of credit risk-weighted assets for MUFG as a whole calculated with the AIRB are as follows:
  - Sovereign: 2.76%
  - Bank: 2.70%
  - Corporate / Specialized lending / Equity / Purchased receivables (corporate and others): 77.31%
  - Purchased receivables (retail): 0.37 %
  - Qualifying revolving retail: 2.76%
  - Residential mortgage: 6.29%
  - Other retail: 1.29%

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

% Case

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

%, Case

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

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

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

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

Millions of yen, %

March 31, 2022																
a	b	c	d	e	f	g	h	i	j	k	l					
Specialized lending exposures (supervisory slotting criteria)																
Other than high-volatility commercial real estate (HVCRE)																
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses					
					PF	OF	CF	IPRE	Total							
Strong	Less than 2.5 years	19,717	–	50%	–	2,339	–	17,377	19,717	9,858	–					
	2.5 years or more	20,806	17,310	70%	–	9,240	–	20,806	30,046	21,032	120					
Good	Less than 2.5 years	7,001	–	70%	–	7,001	–	–	7,001	4,901	28					
	2.5 years or more	30,704	4,253	90%	–	–	–	32,974	32,974	29,677	263					
Satisfactory	/	48,122	–	115%	–	18,358	–	29,763	48,122	55,340	1,347					
Weak	/	13,897	–	250%	–	–	–	13,897	13,897	34,743	1,111					
Default	/	–	–	–	–	–	–	–	–	–	–					
Total	/	140,249	21,564	–	–	36,940	–	114,820	151,760	155,553	2,871					
High-volatility commercial real estate (HVCRE)																
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses					
Strong	Less than 2.5 years	–	–	70%	/					–	–					
	2.5 years or more	–	–	95%						–	–					
Good	Less than 2.5 years	8,017	2,153	95%						9,167	8,708	36				
	2.5 years or more	3,183	266	120%						3,325	3,990	13				
Satisfactory	/	–	–	140%						–	–	–				
Weak	/	24,588	61,323	250%						57,323	143,308	4,585				
Default	/	–	–	–						–	–	–				
Total	/	35,789	63,743	–						69,816	156,008	4,635				
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	107,054	6,570	300%	/						113,625	340,877	–				
Simple Risk Weight Method – unlisted equities	333,178	–	400%						333,178	1,332,715	–					
Internal Models Method	–	–	–						–	–	–					
Total	440,233	6,570	–						446,804	1,673,593	–					
Equity exposures subject to a risk weight of 100%																
Equity exposures subject to a risk weight of 100% as stipulated in Paragraph 1 of Article 166 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Holding Company Capital Adequacy Notification	–	–	100%	/					–	–						

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

Millions of yen, %

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

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

Item No.		March 31, 2022					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	-	-	/	1.4	-	-
	Current exposure method	3,456,832	3,040,860	/	/	6,514,959	2,451,883
2	Expected exposure method	/	/	-	-	-	-
3	Simple Approach for credit risk mitigation	/	/	/	/	-	-
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	46,040,026	1,760,090
5	Exposure variation estimation model	/	/	/	/	-	-
6	Total	/	/	/	/	/	4,211,974

*Millions of yen*

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

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

Item No.		March 31, 2022		March 31, 2021	
		a	b	a	b
		EAD post-CRM	RWA (Amount obtained by dividing amount corresponding to CVA risk by 8%)	EAD post-CRM	RWA (Amount obtained by dividing amount corresponding to CVA risk by 8%)
1	Total portfolios subject to advanced risk measurement method	-	-	-	-
2	(i) Amount of CVA Value at Risk (including the multiplier)	/	-	/	-
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)	/	-	/	-
4	Total portfolios subject to standardized risk measurement method	6,560,889	3,495,478	6,238,123	3,994,525
5	Total portfolios subject to amount corresponding to CVA risk	6,560,889	3,495,478	6,238,123	3,994,525

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

Item No.	Regulatory portfolio	March 31, 2022								
		a	b	c	d	e	f	g	h	i
		Credit equivalent amounts (after taking into account the CRM effects)								
	Risk weight	0%	10%	20%	50%	75%	100%	150%	Others	Total
1	Government of Japan and Bank of Japan	2,939	-	-	-	-	-	-	-	2,939
2	Central governments and central banks of foreign countries	30,142	-	704,060	7,310	-	25,557	-	-	767,071
3	Bank for International Settlements, etc.	765	-	-	-	-	-	-	-	765
4	Local authorities in Japan	-	-	-	275	-	-	-	-	275
5	Non-central government, etc. public sector entities in foreign countries	-	-	5,387	-	-	-	-	-	5,387
6	Multilateral development banks	7,430	-	-	4,517	-	-	-	-	11,947
7	Local authority financial institutions	-	-	-	-	-	-	-	-	-
8	Government agencies in Japan	-	1,388	85	-	-	-	-	-	1,474
9	Local authority land development corporations, public housing corporations, and regional public road corporations	-	-	-	-	-	-	-	-	-
10	Financial institutions and type I financial instruments business operators	-	-	1,591,677	228,129	-	21,886	0	-	1,841,693
11	Corporates, etc.	-	-	-	-	-	1,393,154	-	-	1,393,154
12	SMEs, etc. and individuals	-	-	-	-	734	-	-	-	734
13	Other than the above	-	-	-	-	-	636,092	-	-	636,092
14	Total	41,277	1,388	2,301,210	240,232	734	2,076,692	0	-	4,661,536

Millions of yen

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

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

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2022						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
<b>Sovereign exposures</b>								
1	0.00 to <0.15	41,292,666	0.00%	0.0	36.15%	4.8	136,010	0.32%
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	50	0.55%	0.0	6.97%	5.0	8	15.87%
5	0.75 to <2.50	75	1.84%	0.0	37.52%	1.0	58	77.55%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	249	11.02%	0.0	–	5.0	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	41,293,043	0.00%	0.0	36.15%	4.8	136,077	0.32%
<b>Bank exposures</b>								
1	0.00 to <0.15	3,443,866	0.05%	0.8	27.93%	1.8	502,961	14.60%
2	0.15 to <0.25	165,746	0.17%	0.5	34.61%	1.0	34,780	20.98%
3	0.25 to <0.50	5,058	0.30%	0.0	20.89%	1.5	1,017	20.12%
4	0.50 to <0.75	5,047	0.55%	0.0	35.03%	1.2	2,198	43.54%
5	0.75 to <2.50	26,675	1.78%	0.0	35.94%	0.1	21,088	79.05%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	8,417	11.02%	0.0	24.92%	4.6	11,944	141.89%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	3,654,812	0.10%	1.4	28.28%	1.8	573,990	15.70%
<b>Corporate exposures</b>								
1	0.00 to <0.15	2,300,434	0.05%	3.0	36.93%	2.1	429,035	18.65%
2	0.15 to <0.25	147,012	0.17%	0.7	31.95%	2.6	43,837	29.81%
3	0.25 to <0.50	58,593	0.30%	0.3	35.53%	3.2	34,948	59.64%
4	0.50 to <0.75	34,598	0.55%	0.1	35.63%	1.8	17,836	51.55%
5	0.75 to <2.50	41,708	1.52%	0.3	30.39%	2.3	27,667	66.33%
6	2.50 to <10.00	5,539	5.69%	0.0	33.79%	1.6	6,058	109.36%
7	10.00 to <100.00	138,278	11.02%	0.2	32.85%	1.8	207,174	149.82%
8	100.00 (Default)	6,781	100.00%	0.0	23.23%	–	2,657	39.19%
9	Sub-total	2,732,947	0.91%	5.0	36.27%	2.2	769,216	28.14%
<b>SME exposures</b>								
1	0.00 to <0.15	669	0.07%	0.0	28.59%	1.9	83	12.44%
2	0.15 to <0.25	4,111	0.17%	0.3	28.91%	2.2	836	20.34%
3	0.25 to <0.50	2,958	0.30%	0.3	26.33%	2.4	734	24.83%
4	0.50 to <0.75	3,785	0.55%	0.2	18.75%	3.7	1,179	31.16%
5	0.75 to <2.50	2,431	1.37%	0.3	22.62%	3.1	1,103	45.39%
6	2.50 to <10.00	521	5.69%	0.0	24.72%	3.6	390	74.95%
7	10.00 to <100.00	337	11.02%	0.0	9.71%	3.5	159	47.20%
8	100.00 (Default)	70	100.00%	0.0	18.56%	–	21	31.23%
9	Sub-total	14,886	1.39%	1.5	24.14%	2.8	4,510	30.29%
<b>Specialized lending exposures</b>								
1	0.00 to <0.15	93,194	0.06%	0.2	26.85%	4.8	21,438	23.00%
2	0.15 to <0.25	46,672	0.17%	0.0	26.67%	3.4	13,438	28.79%
3	0.25 to <0.50	19,933	0.30%	0.0	26.84%	4.5	8,977	45.03%
4	0.50 to <0.75	11,979	0.55%	0.0	26.81%	4.0	6,466	53.97%
5	0.75 to <2.50	19,665	1.23%	0.0	27.00%	4.8	15,003	76.29%
6	2.50 to <10.00	1,360	5.69%	0.0	27.44%	4.6	1,508	110.88%
7	10.00 to <100.00	2,080	11.02%	0.0	26.67%	4.5	2,762	132.78%
8	100.00 (Default)	1,167	100.00%	0.0	30.16%	–	312	26.77%
9	Sub-total	196,054	1.01%	0.5	26.84%	4.4	69,908	35.65%

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2022						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
<b>Other retail exposures</b>								
1	0.00 to <0.15	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-
3	0.25 to <0.50	-	-	-	-	-	-	-
4	0.50 to <0.75	752	0.50%	0.2	34.30%	-	186	24.75%
5	0.75 to <2.50	-	-	-	-	-	-	-
6	2.50 to <10.00	52	7.09%	0.1	39.07%	-	32	62.27%
7	10.00 to <100.00	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-
9	Sub-total	805	0.93%	0.3	34.61%	-	219	27.21%
<b>Purchased receivables</b>								
1	0.00 to <0.15	-	-	-	-	-	-	-
2	0.15 to <0.25	-	-	-	-	-	-	-
3	0.25 to <0.50	-	-	-	-	-	-	-
4	0.50 to <0.75	-	-	-	-	-	-	-
5	0.75 to <2.50	-	-	-	-	-	-	-
6	2.50 to <10.00	-	-	-	-	-	-	-
7	10.00 to <100.00	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-
9	Sub-total	-	-	-	-	-	-	-
<b>Total (all portfolios)</b>		<b>47,892,549</b>	<b>0.06%</b>	<b>8.9</b>	<b>35.52%</b>	<b>4.4</b>	<b>1,553,922</b>	<b>3.24%</b>

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

Millions of yen, %, Thousands of cases, Year

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

Millions of yen, %, Thousands of cases, Year

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

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

Item No.		March 31, 2022					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Segregated	Unsegregated	Segregated	Unsegregated				
1	Cash (domestic currency)	–	632,474	38,104	2,380,537	9,002,078	10,874,246
2	Cash (foreign currency)	–	413,293	7,185	780,922	25,029,501	12,939,413
3	Domestic sovereign debt	143,269	101,281	502,734	532,234	6,273,463	16,073,158
4	Other sovereign debt	188,671	15,751	43,866	63,131	19,206,705	18,024,564
5	Government agency debt	2,332	990	196	15,662	2,432,422	6,305,225
6	Corporate bonds	7,635	9,165	–	–	747,150	1,595,603
7	Equity	–	69,497	–	87,365	3,410,980	2,099,866
8	Other collateral	8,740	17,449	–	4,494	651,313	683,051
9	Total	350,650	1,259,903	592,087	3,864,349	66,753,616	68,595,129

*Millions of yen*

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

## CCR6: Credit derivatives exposures

Millions of yen

Item No.		March 31, 2022		March 31, 2021	
		a	b	a	b
		Protection bought	Protection sold	Protection bought	Protection sold
	Notional principal				
1	Single-name credit default swaps	2,397,932	1,340,483	3,002,312	1,879,385
2	Index credit default swaps	322,059	293,304	296,373	264,067
3	Total return swaps	497,123	71,849	540,066	87,007
4	Credit options	–	–	–	–
5	Other credit derivatives	–	–	–	–
6	Total notional principal	3,217,116	1,705,636	3,838,753	2,230,460
	Fair value				
7	Positive fair value (asset)	14,677	26,241	22,643	40,384
8	Negative fair value (liability)	59,813	355	65,592	13,546

## CCR8: Exposures to central counterparties

Millions of yen

Item No.		March 31, 2022		March 31, 2021	
		a	b	a	b
		Exposures to central counterparties (post-CRM)	RWA	Exposures to central counterparties (post-CRM)	RWA
1	Exposures to qualifying central counterparties (total)	/	499,373	/	572,686
2	Exposures for trades at qualifying central counterparties (excluding initial margin)	3,629,582	34,110	3,829,074	30,325
3	(i) Derivative transactions (OTC)	2,788,583	26,811	2,944,974	24,243
4	(ii) Derivative transactions (exchange traded)	477,367	7,298	469,191	6,082
5	(iii) Repo transactions	363,632	–	414,907	–
6	(iv) Netting sets where cross-product netting has been approved	–	–	–	–
7	Segregated initial margin	–	/	–	/
8	Non-segregated initial margin	728,846	11,257	511,031	9,571
9	Pre-funded default fund contributions	362,597	454,006	348,251	532,788
10	Unfunded default fund contributions	–	–	–	–
11	Exposures to non-qualifying central counterparties (total)	/	130,202	/	115,568
12	Exposures for trades at non-qualifying central counterparties (excluding initial margin)	45,144	45,144	33,305	33,305
13	(i) Derivative transactions (OTC)	45,144	45,144	33,305	33,305
14	(ii) Derivative transactions (exchange traded)	–	–	–	–
15	(iii) Repo transactions	–	–	–	–
16	(iv) Netting sets where cross-product netting has been approved	–	–	–	–
17	Segregated initial margin	–	/	–	/
18	Non-segregated initial margin	–	–	–	–
19	Pre-funded default fund contributions	6,804	85,058	6,581	82,262
20	Unfunded default fund contributions	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	March 31, 2022					
		a	b	c	d	e	f
		MUFG acting as originator			MUFG acting as sponsor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	223,467	–	223,467	32,436	–	32,436
2	Residential mortgages	51,177	–	51,177	–	–	–
3	Credit card receivables	–	–	–	32,000	–	32,000
4	Other retail exposures	172,290	–	172,290	436	–	436
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	145,795	332,149	477,945	274,942	–	274,942
7	Loans to corporates	–	332,149	332,149	–	–	–
8	Commercial mortgage-backed securities	129,269	–	129,269	–	–	–
9	Leasing receivables and account receivables	10,500	–	10,500	102,424	–	102,424
10	Other wholesale	6,025	–	6,025	172,517	–	172,517
11	Re-securitization	–	–	–	–	–	–

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

Millions of yen

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

Millions of yen

Item No.	Underlying asset type	March 31, 2022					
		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)	2,688,668	–	2,688,668	2,147,996	–	2,147,996
2	Residential mortgages	109,843	–	109,843	1,613,495	–	1,613,495
3	Credit card receivables	1,181,511	–	1,181,511	56,424	–	56,424
4	Other retail exposures	1,397,312	–	1,397,312	477,974	–	477,974
5	Re-securitization	–	–	–	102	–	102
6	Wholesale (total)	2,555,388	–	2,555,388	3,230,884	–	3,230,884
7	Loans to corporates	33,491	–	33,491	2,856,005	–	2,856,005
8	Commercial mortgage-backed securities	–	–	–	274,408	–	274,408
9	Leasing receivables and account receivables	2,216,327	–	2,216,327	92,010	–	92,010
10	Other wholesale	305,569	–	305,569	8,461	–	8,461
11	Re-securitization	–	–	–	–	–	–

Millions of yen

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

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

Millions of yen

Item No.	Underlying asset type	March 31, 2022								
		a	b	c	d	e	f	g	h	i
		MUFG acting as originator			MUFG acting as sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	–	–	–	–	–	–	9,071	–	9,071
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	32	–	32
4	Other retail exposures	–	–	–	–	–	–	9,039	–	9,039
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	5,600	–	5,600	–	–	–	10,540	–	10,540
7	Loans to corporates	5,600	–	5,600	–	–	–	9,358	–	9,358
8	Commercial mortgage-backed securities	–	–	–	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–	1,154	–	1,154
10	Other wholesale	–	–	–	–	–	–	27	–	27
11	Re-securitization	–	–	–	–	–	–	–	–	–

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

Millions of yen

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

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

Millions of yen

Item No.		March 31, 2022							
		a	b	c	d	e	f	g	h
		Total		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization	
				Securitization		Retail underlying	Wholesale	Senior	Non-senior
Amount of exposures (by risk weight category)									
1	Securitization exposures subject to a risk weight of 20% or less	5,811,946	5,502,880	5,502,880	2,845,978	2,656,901	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	355,970	332,887	332,887	51,436	281,451	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	62,275	62,275	62,275	28,785	33,489	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	22,573	22,573	22,573	18,289	4,283	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	83	83	83	83	-	-	-	-
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	2,977,170	2,645,021	2,645,021	326,644	2,318,376	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	945,069	945,069	945,069	674,196	270,872	-	-	-
8	Securitization exposures subject to the Standardized Approach	2,330,526	2,330,526	2,330,526	1,943,648	386,878	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	83	83	83	83	-	-	-	-

Item No.	March 31, 2022								
	a	b	c	d	e	f	g	h	
	Total	Traditional securitizations (asset transfer type) (sub-total)							
		Securitization			Re-securitization				
				Retail underlying	Wholesale		Senior	Non-senior	
Amount of credit risk-weighted assets (by calculation method)									
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	503,788	446,608	446,608	71,912	374,696	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach	109,951	109,951	109,951	69,256	40,695	-	-	-
12	Credit RWA calculated using the Standardized Approach	289,728	289,728	289,728	222,788	66,940	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	1,038	1,038	1,038	1,038	-	-	-	-
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	40,303	35,728	35,728	5,752	29,975	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	8,796	8,796	8,796	5,540	3,255	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	23,178	23,178	23,178	17,823	5,355	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	83	83	83	83	-	-	-	-

Millions of yen

Item No.		March 31, 2022						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	309,066	309,066	-	309,066	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	23,083	23,083	-	23,083	-	-	-
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	332,149	332,149	-	332,149	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		March 31, 2022						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
			Securitization			Re-securitization		
			Retail underlying	Wholesale		Senior	Non-senior	
	Amount of credit risk-weighted assets (by calculation method)							
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	57,180	57,180	-	57,180	-	-	-
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	4,574	4,574	-	4,574	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

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

Millions of yen

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

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

Millions of yen

Item No.		March 31, 2021						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	118,848	118,848	-	118,848	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	6,000	6,000	-	6,000	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	-	-	-	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	124,848	124,848	-	124,848	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

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

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

Millions of yen

Item No.		March 31, 2022							
		a	b	c	d	e	f	g	h
		Total		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization	
				Securitization				Senior	Non-senior
		Retail underlying		Wholesale					
Amount of exposures (by risk weight category)									
1	Securitization exposures subject to a risk weight of 20% or less	5,240,429	5,240,429	5,240,429	2,130,215	3,110,213	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	49	49	49	49	-	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	83,695	83,695	83,593	17,022	66,571	102	102	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	45,051	45,051	45,051	591	44,460	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	9,654	9,654	9,654	15	9,639	-	-	-
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	98,167	98,167	98,167	-	98,167	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	5,182,865	5,182,865	5,182,865	2,120,048	3,062,817	-	-	-
8	Securitization exposures subject to the Standardized Approach	88,193	88,193	88,091	27,831	60,260	102	102	-
9	Securitization exposures subject to a risk weight of 1250%	9,654	9,654	9,654	15	9,639	-	-	-

Item No.		March 31, 2022								
		a	b	c	d	e	f	g	h	
		Total		Traditional securitizations (asset transfer type) (sub-total)						
				Securitization			Re-securitization			
				Retail underlying	Wholesale			Senior	Non-senior	
Amount of credit risk-weighted assets (by calculation method)										
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	25,944	25,944	25,944	-	25,944	-	-	-	
11	Credit RWA calculated using the External Ratings-based Approach	962,816	962,816	962,816	272,489	690,327	-	-	-	
12	Credit RWA calculated using the Standardized Approach	12,328	12,328	12,225	3,186	9,039	102	102	-	
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	120,679	120,679	120,679	187	120,492	-	-	-	
Capital requirements (by calculation method)										
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	2,075	2,075	2,075	-	2,075	-	-	-	
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	77,025	77,025	77,025	21,799	55,226	-	-	-	
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	986	986	978	254	723	8	8	-	
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	9,654	9,654	9,654	15	9,639	-	-	-	

Millions of yen

Item No.		March 31, 2022						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	-	-	-	-	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	-	-	-	-	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	-	-	-	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		March 31, 2022						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
			Securitization			Re-securitization		
	Retail underlying		Wholesale		Senior	Non-senior		
	Amount of credit risk-weighted assets (by calculation method)							
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach	-	-	-	-	-	-	-
12	Credit RWA calculated using the Standardized Approach	-	-	-	-	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

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

Millions of yen

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

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

Millions of yen

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

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

## MR1: Market risk under the Standardized Approach

Item No.		Millions of yen	
		March 31, 2022	March 31, 2021
		RWA (Amount obtained by dividing amount corresponding to risk by 8%)	
1	Interest rate risk (general and specific)	675,393	782,699
2	Equity risk (general and specific)	336,537	515,732
3	Foreign exchange risk	136,033	107,973
4	Commodity risk	843	1,381
	Options transactions		
5	Simplified approach	–	–
6	Delta-plus method	–	1,255
7	Scenario approach	–	–
8	Specific risk relating to securitization exposures	18,679	29,534
9	Total	1,167,487	1,438,576

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

Item No.	End of previous fiscal year: March 31, 2021		Stressed VaR	IRC	CRM	Other	Total RWA
	End of current fiscal year: March 31, 2022	VaR					
1a	RWA at end of previous fiscal year	484,034	2,144,197	–	–		2,628,232
1b	Regulatory adjustment	3.00	3.55	–	–		3.43
1c	RWA at end of previous fiscal year (end of day)	161,239	603,023	–	–		764,262
2	Movement in risk levels	183,201	482,887	–	–		666,089
3	Model updates/changes	–	–	–	–		–
4	Methodology and policy	–	–	–	–		–
5	Acquisitions and disposals	–	–	–	–		–
6	Foreign exchange movements	38,910	(68,272)	–	–		(29,362)
7	Other	(15,350)	32,835	–	–		17,485
8a	RWA at end of current fiscal year (end of day)	368,001	1,050,473	–	–		1,418,474
8b	Regulatory adjustment	2.19	2.29	–	–		2.27
8c	RWA at end of current fiscal year	807,291	2,415,150	–	–		3,222,441

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

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

Millions of yen

Item No.		March 31, 2022	March 31, 2021
	Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
1	Maximum value	35,997	23,996
2	Average value	17,299	14,368
3	Minimum value	11,626	10,504
4	Period end	29,440	12,899
	Stressed Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
5	Maximum value	117,748	79,016
6	Average value	64,329	53,963
7	Minimum value	44,283	33,287
8	Period end	84,037	48,241
	Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value	–	–
10	Average value	–	–
11	Minimum value	–	–
12	Period end	–	–
	Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value	–	–
14	Average value	–	–
15	Minimum value	–	–
16	Period end	–	–
17	Floor (Revised Standardized Approach)	–	–

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

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

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

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

#### (Overview of models)

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

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

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

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

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

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

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

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

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

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

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

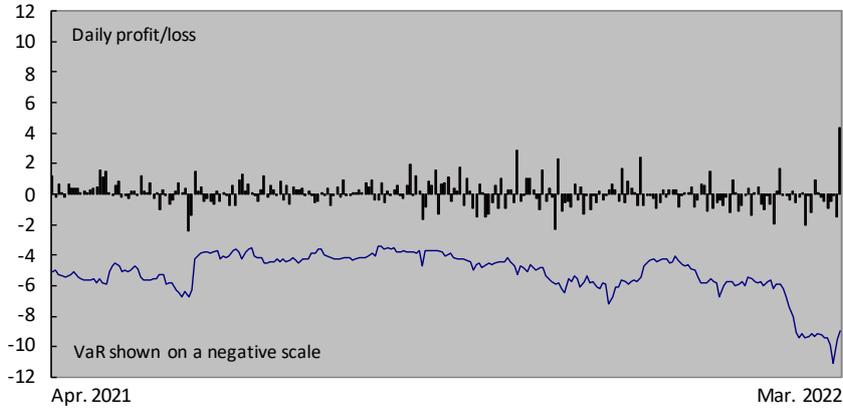
This is based on the rationale that the period with the largest risk is considered the stress period.

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

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

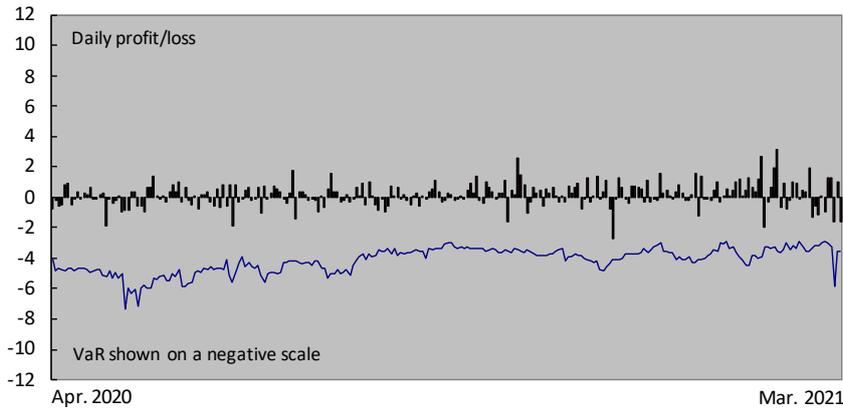
#### MR4: Results of backtesting using the Internal Models Approach

Billions of yen



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

Billions of yen



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

## IRRBB1: Interest rate risk in the banking book

Millions of yen

Item No.		a	b	c	d
		△EVE		△NII	
		March 31, 2022	March 31, 2021	March 31, 2022	March 31, 2021
1	Upward parallel shift	1,109,239	1,088,266	(287,393)	(354,729)
2	Downward parallel shift	413,659	(78,550)	321,464	254,192
3	Steeper	1,330,741	850,309	/	/
4	Flattener	247,493	(88,297)	/	/
5	Short-term interest rate up	335,096	112,360	/	/
6	Short-term interest rate down	864,251	378,414	/	/
7	Maximum	1,330,741	1,088,266	321,464	254,192
		e		f	
		March 31, 2022		March 31, 2021	
8	Tier 1 capital	15,476,287		15,982,746	

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

### Subject of measurement

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

### △EVE

In the interest rate risk in the banking book measured with △EVE as of March 31, 2022, a steeper is the largest of the six interest rate scenarios set forth in Basel III, with a maximum risk of ¥1,330.7 billion against Tier 1 capital of ¥15,476.3 billion.

The maximum of △EVE increased from the previous fiscal year due largely to a composition of positions characterized by an increase in the medium- to long-term position for yen based interest rate, and a decrease in the short-term position and increase in the long-term position for foreign currency based interest rates.

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

### (Assumptions for calculation of △EVE)

For liquid deposits, the amounts of "core deposit" are first considered by looking at each product's statistical analysis based on deposit balance trend data, outlook for interest rates on deposits, business decisions, and other factors. The amounts of "core deposit" are categorized based on the respective deposit characteristics into maturity terms of up to 10 years, and interest rate risk is identified with an average maturity of 1.4 years (calculated based on internal managerial figures) for revisions to interest rates allocated to liquid deposits. The calculation assumptions and methods to determine the amount of core deposits and maturity term categorization are regularly reviewed. We reflect the early termination events on interest rate risk mainly by applying early termination rates calculated based on a statistical analysis of historical repayment and cancellation data together with historical market interest rate data.

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

Cash flows include fixed spreads and are discounted by a yield curve that incorporates spreads.

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

### △NII

In the two interest rate scenarios set forth in Basel III, interest rate risk in the banking book measured with △NII as of March 31, 2022 is a ¥287.4 billion increase in net interest income for an upward parallel shift and a ¥321.5 billion decline in net interest income for a downward parallel shift.

The maximum of △NII increased from the previous fiscal year due largely to the expanded effect from declining lending interest rates resulting from rising interest rates in the US.

### (Assumptions for calculation of △NII)

We reflect the early termination events on interest rate risk mainly by applying early termination rates calculated based on a statistical analysis of historical repayment and cancellation data together with historical market interest rate data.

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

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

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

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

Millions of yen, %

Geographical breakdown	March 31, 2022			
	a	b	c	d
	Countercyclical capital buffer rate	Credit RWA used in the computation of the countercyclical capital buffer	Countercyclical capital buffer rate	Countercyclical buffer amount
Hong Kong	1.00%	712,520	/	/
Luxemburg	0.50%	296,761	/	/
Sum	/	1,009,281	/	/
Total	/	73,152,531	0.01%	12,491

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

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

Millions of yen, %

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

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

## GSIB1: Indicators for assessing G-SIBs

Millions of yen

Basel III Template No.			March 31, 2022	March 31, 2021
1	Cross-jurisdictional activity	Cross-jurisdictional claims	104,804,581	97,555,269
2		Cross-jurisdictional liabilities	101,399,495	75,238,205
3	Size	Total exposures	399,044,553	383,032,292
4	Interconnectedness	Intra-financial system assets	31,156,767	29,014,034
5		Intra-financial system liabilities	30,708,914	31,442,214
6		Securities outstanding	37,719,807	31,897,435
7	Substitutability/financial institution infrastructure	Assets under custody	364,571,087	249,723,602
8		Payment activity	11,277,531,697	10,716,470,099
9		Underwritten transactions in debt and equity markets	15,518,384	16,222,159
10		Trading volume	271,568,294	/
11	Complexity	Notional amount of over-the-counter derivatives	1,639,993,481	1,505,923,488
12		Level 3 assets	1,265,289	1,180,440
13		Trading and available-for-sale securities	20,867,166	18,771,532

## TLAC1: TLAC composition

		<i>Millions of yen, %</i>	
Basel III Template No.	Item	a	b
		March 31, 2022	March 31, 2021
<b>Expected resolution policy</b>			
The MUFG Group's preferred resolution policy is the Single Point of Entry (SPE) approach. Specifically, it is expected that if any financial crisis occurs at MUFG Bank, Ltd., Mitsubishi UFJ Trust and Banking Corporation, Mitsubishi UFJ Morgan Stanley Securities Co., Ltd. or MUFG Americas Holdings Corporation, material subsidiaries, the crisis will be resolved under legal bankruptcy procedures, with losses concentrated into Mitsubishi UFJ Financial Group, Inc., the holding company, under the initiative of relevant authorities, while the material subsidiary that has restored the soundness will be transferred to go under the umbrella of the successor holding company sponsored by the Deposit Insurance Corporation of Japan, and then stay in business as normal.			
<b>Regulatory capital elements of TLAC and adjustments</b>			
1	Common Equity Tier 1 (CET1) capital (a)	13,823,912	14,113,722
2	Additional Tier 1 (AT1) capital before TLAC adjustments (b)	1,652,375	1,869,023
3	AT1 capital ineligible as TLAC as issued out of subsidiaries to third parties (c)	–	–
4	Other adjustments (d)	155,662	–
5	AT1 instruments eligible under the TLAC framework ((b) – (c) – (d)) (e)	1,496,712	1,869,023
6	Tier 2 capital before TLAC adjustments (f)	2,382,369	2,686,764
7	Amortised portion of Tier 2 instruments where remaining maturity > 1 year (g)	(72,772)	(155,008)
8	Tier 2 capital ineligible as TLAC as issued out of subsidiaries to third parties (h)	–	–
9	Other adjustments (i)	89,900	129,092
10	Tier 2 instruments eligible under the TLAC framework ((f) – (g) – (h) – (i)) (j)	2,365,241	2,712,680
11	TLAC arising from regulatory capital ((a) + (e) + (j)) (k)	17,685,866	18,695,427
<b>Non-regulatory capital elements of TLAC</b>			
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities (l)	5,738,624	4,705,872
13	External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC Term Sheet requirements	/	/
14	Of which: amount eligible as TLAC after application of the caps	/	/
15	External TLAC instruments issued by funding vehicles prior to 1 January 2022	/	/
16	Eligible ex ante commitments to recapitalise a G-SIB in resolution (m)	4,371,998	2,860,484
17	TLAC arising from non-regulatory capital instruments before adjustments ((l) + (m)) (n)	10,110,622	7,566,356
<b>Non-regulatory capital elements of TLAC: adjustments</b>			
18	TLAC before deductions ((k) + (n)) (o)	27,796,489	26,261,783
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)	15,541	6,444
21	Other adjustments to TLAC (r)	–	–
22	TLAC after deductions ((o) – (p) – (q) – (r)) (s)	27,780,947	26,255,338
<b>Risk-weighted assets (RWA) and leverage exposure measure for TLAC purposes</b>			
23	Total risk-weighted assets (RWA) (t)	124,914,250	114,419,369
24	Leverage exposure measure (u)	300,792,344	292,725,088
<b>TLAC ratios and buffers</b>			
25	TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((s)/(t))	22.24%	22.94%
25a	TLAC as a percentage of RWA	18.23%	18.94%
26	TLAC as a percentage of leverage exposure ((s)/(u))	9.23%	8.96%
27	CET1 available after meeting the minimum capital buffer requirements	4.39%	6.92%
28	The minimum capital buffer requirement	4.01%	4.00%
29	Of which: capital conservation buffer requirement	2.50%	2.50%
30	Of which: countercyclical buffer requirement	0.01%	0.00%
31	Of which: G-SIB/D-SIB additional requirement	1.50%	1.50%

Basel III Template No.	Item	Millions of yen, %	
		a	b
		March 31, 2022	March 31, 2021
TLAC as a percentage of leverage exposure (including the deposits with the Bank of Japan)			
	Leverage exposure measure (u)	300,792,344	292,725,088
	The deposits with the Bank of Japan	94,862,450	87,716,057
	Leverage exposure measure (including the deposits with the Bank of Japan) (u')	395,654,795	380,441,146
	TLAC as a percentage of leverage exposure (including the deposits with the Bank of Japan) ((s)/(u'))	7.02%	6.90%

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

Millions of yen

Basel III Template No.	Item	March 31, 2022								Total
		Creditor ranking								
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	5,590,233	–	1,304,500	–	1,374,000	–	5,977,950	–	14,246,683
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	–	1,304,500	–	1,374,000	–	5,977,950	–	14,246,683
6	Subset of row 5 that are eligible as TLAC	5,590,233	–	1,304,500	–	1,374,000	–	5,129,362	–	13,398,095
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	734,264	–	734,264
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	242,000	–	1,825,927	–	2,067,927
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	1,132,000	–	1,806,355	–	2,938,355
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	762,816	–	762,816
11	Subset of row 6 that is perpetual securities	5,590,233	–	1,304,500	–	–	–	–	–	6,894,733

Millions of yen

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

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

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

Millions of yen

Basel III Template No.	Item	March 31, 2022								Total
		Creditor ranking								
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	780,249	–	162,500	–	165,500	–	532,309	–	1,640,559
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	780,249	–	162,500	–	165,500	–	532,309	–	1,640,559
6	Subset of row 5 that are eligible as TLAC	780,249	–	162,500	–	165,500	–	394,643	–	1,502,892
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–	–	–
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	238,621	–	238,621
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	165,500	–	119,310	–	284,810
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	36,711	–	36,711
11	Subset of row 6 that is perpetual securities	780,249	–	162,500	–	–	–	–	–	942,749

Millions of yen

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

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

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

Millions of yen

Basel III Template No.	Item	March 31, 2022						Total
		Creditor ranking						
		1 Most junior	1 Most junior	2	2	3 Most senior	3 Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Class Stock		Long-term subordinated debts / short-term subordinated debts		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	122,428	81,619	221,300	–	–	–	425,347
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	122,428	81,619	221,300	–	–	–	425,347
6	Subset of row 5 that are eligible as TLAC	122,428	81,619	211,300	–	–	–	415,347
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	77,300	–	–	–	77,300
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	104,000	–	–	–	104,000
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	30,000	–	–	–	30,000
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	122,428	81,619	–	–	–	–	204,047

Millions of yen

Basel III Template No.	Item	March 31, 2021						Total
		Creditor ranking						
		1	1	2	2	3	3	
		Most junior	Most junior			Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Class Stock		Long-term subordinated debts / short-term subordinated debts		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	122,428	81,619	221,300	–	–	–	425,347
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	122,428	81,619	221,300	–	–	–	425,347
6	Subset of row 5 that are eligible as TLAC	122,428	81,619	186,300	–	–	–	390,347
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	10,000	–	–	–	10,000
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	117,300	–	–	–	117,300
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	59,000	–	–	–	59,000
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	122,428	81,619	–	–	–	–	204,047

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

*In thousand US dollars*

Basel III Template No.	Item	December 31, 2021								Total
		Creditor ranking								
		1 Most junior	1 Most junior	2	2	3	3	4 Most senior	4 Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Unsecured senior debts, etc.		
3	Total capital and liabilities net of credit risk mitigation	8,398,132	–	–	–	–	–	6,729,995	41,144	15,169,271
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	24,995	–	24,995
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	8,398,132	–	–	–	–	–	6,705,000	41,144	15,144,276
6	Subset of row 5 that are eligible as TLAC	8,398,132	–	–	–	–	–	6,705,000	–	15,103,132
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–	–	–
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	6,705,000	–	6,705,000
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	8,398,132	–	–	–	–	–	–	–	8,398,132

In thousand US dollars

Basel III Template No.	Item	December 31, 2020								
		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	8,373,781	–	–	–	–	36,911	6,441,868	845,211	15,697,771
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	26,868	–	26,868
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	8,373,781	–	–	–	–	36,911	6,415,000	845,211	15,670,903
6	Subset of row 5 that are eligible as TLAC	8,373,781	–	–	–	–	–	6,415,000	–	14,788,781
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–	–	–
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	6,415,000	–	6,415,000
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	–	–	–	–	–
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	8,373,781	–	–	–	–	–	–	–	8,373,781

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

Millions of yen

Basel III Template No.	Item	March 31, 2022				Total
		Creditor ranking				
		1 Most junior	2	3	4 Most senior	
1	Description of creditor ranking	Common Stock	Additional Tier 1 capital instruments	Tier 2 capital instruments	Unsecured senior debts	
2	Total capital and liabilities net of credit risk mitigation	5,134,971	1,534,000	1,803,500	6,766,958	15,239,429
3	Subset of row 2 that are excluded liabilities(*1) (*2)	–	–	–	42,429	42,429
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	5,134,971	1,534,000	1,803,500	6,724,529	15,197,000
5	Subset of row 4 that are potentially eligible as TLAC	5,134,971	1,534,000	1,803,500	5,738,254	14,210,725
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	–	826,057	826,057
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	287,000	2,160,051	2,447,051
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	1,516,500	1,952,611	3,469,111
9	Subset of row 5 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	799,533	799,533
10	Subset of row 5 that is perpetual securities	5,134,971	1,534,000	–	–	6,668,971

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

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

Millions of yen

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

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

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

## COMPOSITION OF LEVERAGE RATIO DISCLOSURE

Millions of yen, %

Corresponding line No. on Basel III disclosure template (Table 2)	Corresponding line No. on Basel III disclosure template (Table 1)	Item	March 31, 2022	March 31, 2021
<b>On-balance sheet exposures</b>				
1		On-balance sheet exposures before deducting adjustment items	237,175,390	230,398,643
1a	1	Total assets reported in the consolidated balance sheet	278,869,459	271,757,457
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis	—	—
1c	7	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	—	—
1d	3	The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items)	(41,694,069)	(41,358,814)
2	7	The amount of adjustment items pertaining to Tier 1 capital	(3,389,757)	(2,591,146)
3		Total on-balance sheet exposures (a)	233,785,633	227,807,497
<b>Exposures related to derivatives transactions</b>				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	—	—
		Replacement cost associated with derivatives transactions, etc.	5,006,625	4,798,028
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	—	—
		Add-on amount associated with derivatives transactions, etc.	5,331,669	5,412,948
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	3,524,002	2,647,041
6		The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	—	—
		The amount of receivables arising from providing cash margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	31,933	45,687
7		The amount of deductions of receivables (out of those arising from providing cash variation margin)	(795,058)	(657,918)
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	4,430,458	4,114,314
10		The amount of deductions from effective notional amount of written credit derivatives	(3,852,235)	(3,380,760)
11	4	Total exposures related to derivative transactions (b)	13,677,394	12,979,341
<b>Exposures related to repo transactions</b>				
12		The amount of assets related to repo transactions, etc.	19,947,302	19,855,082
13		The amount of deductions from the assets above (line 12)	(2,791,733)	(2,273,909)
14		The exposures for counterparty credit risk for repo transactions, etc.	2,017,244	2,011,301
15		The exposures for agent repo transactions	/	/
16	5	Total exposures related to repo transactions, etc. (c)	19,172,813	19,592,473
<b>Exposures related to off-balance sheet transactions</b>				
17		Notional amount of off-balance sheet transactions	101,916,696	100,699,543
18		The amount of adjustments for conversion in relation to off-balance sheet transactions	(67,760,193)	(68,353,766)
19	6	Total exposures related to off-balance sheet transactions (d)	34,156,503	32,345,776
<b>Leverage ratio on a consolidated basis</b>				
20		The amount of capital (Tier 1 capital) (e)	15,476,287	15,982,746
21	8	Total exposures ((a) + (b) + (c) + (d)) (f)	300,792,344	292,725,088
22		Leverage ratio on a consolidated basis ((e)/(f))	5.14%	5.45%

Corresponding line No. on Basel III disclosure template (Table 2)	Corresponding line No. on Basel III disclosure template (Table 1)	Item	March 31, 2022	March 31, 2021
		Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan)		
		Total exposures (f)	300,792,344	292,725,088
		The deposits with the Bank of Japan	94,862,450	87,716,057
		Total exposures (including the deposits with the Bank of Japan) (f)	395,654,795	380,441,146
		Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f))	3.91%	4.20%

## LIQUIDITY RISK

### Major liquid assets

Billions of yen

	March 31, 2022				March 31, 2021			
	MUFG	the Bank	the Trust Bank	the Securities HD	MUFG	the Bank	the Trust Bank	the Securities HD
Cash and due from banks	110,763.2	89,394.0	19,926.2	2,186.6	102,980.7	86,975.3	16,582.4	1,840.4
Domestic debt securities	49,947.8	41,845.7	2,854.2	5,247.8	48,935.5	41,708.5	2,137.6	5,099.3
Japanese government bonds	38,189.7	31,826.0	1,399.9	4,963.9	38,247.1	32,191.8	1,308.2	4,747.2
Municipal bonds	4,435.4	4,123.3	198.2	114.0	3,909.5	3,706.6	25.3	177.6
Corporate bonds	7,322.6	5,896.5	1,256.2	170.0	6,778.9	5,810.2	804.2	174.5
Foreign bonds	22,265.2	15,695.5	6,432.5	137.2	21,993.4	15,831.0	5,989.9	172.5
Domestic equity securities	5,187.1	3,864.7	790.4	576.3	5,757.4	4,330.4	939.3	543.1
Foreign equity securities	218.6	218.5	0.1	0.2	86.0	85.9	0.1	0.2
Others	12,848.7	6,588.1	4,520.6	1,739.9	12,934.6	6,542.8	3,912.1	2,477.5
Subtotal	201,230.5	157,606.6	34,524.1	9,888.1	192,687.6	155,474.0	29,561.3	10,133.0
(Less) Assets pledged	(49,496.7)	(37,959.5)	(7,691.4)	(4,940.9)	(45,661.4)	(34,005.5)	(5,863.4)	(5,982.7)
Total	151,733.8	119,647.1	26,832.7	4,947.2	147,026.2	121,468.4	23,698.0	4,150.3

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

### Maturity profiles for major funding sources

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

Billions of yen

	March 31, 2022					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Time deposits and negotiable deposits	51,587.6	6,321.9	1,016.2	85.0	120.3	2.5
Borrowings	11,653.0	17,539.7	1,700.0	212.2	161.3	497.2
Bonds	3,136.6	2,746.2	1,666.4	2,358.0	1,514.2	3,152.9
Total	66,377.1	26,607.8	4,382.5	2,655.1	1,795.9	3,652.6

Billions of yen

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

## Maturity information on major asset classes

Millions of yen

	March 31, 2022					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Investment securities (Notes 1, 2)	26,144,878	10,537,571	5,566,633	5,139,393	9,023,719	14,062,925
Held-to-maturity securities	7,645	1,108,700	135,238	11,220	2,240,773	1,091,529
Japanese government bonds	–	1,100,320	–	–	647,708	–
Municipal bonds	–	–	82,894	–	92,176	–
Short-term corporate bonds	–	–	–	–	–	–
Corporate bonds	–	8,380	49,474	–	2,428	–
Foreign bonds	–	–	–	–	–	234,652
Others	7,645	–	2,869	11,220	1,498,459	856,877
Available-for-sale securities with predetermined maturity	26,137,233	9,428,871	5,431,395	5,128,173	6,782,945	12,971,395
Japanese government bonds	21,026,975	3,632,391	1,286,750	66,745	2,835,431	2,563,559
Municipal bonds	154,954	679,355	1,271,701	939,783	1,100,350	–
Short-term corporate bonds	1,010,637	–	–	–	–	–
Corporate bonds	353,245	779,891	738,792	376,962	187,433	1,428,679
Foreign equity securities	8,664	14,721	9,085	–	–	–
Foreign bonds	2,566,945	3,311,677	1,869,986	3,534,190	2,534,140	8,213,587
Others	1,015,810	1,010,834	255,078	210,491	125,589	765,568
Loans (Notes 1, 3)	45,848,375	20,641,877	15,015,843	6,945,991	6,205,734	14,709,749
<b>Total</b>	<b>71,993,253</b>	<b>31,179,449</b>	<b>20,582,476</b>	<b>12,085,385</b>	<b>15,229,454</b>	<b>28,772,674</b>

Millions of yen

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

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

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

3. Loans exclude the amounts of ¥1,058,653 million and ¥915,826 million as of March 31, 2022 and March 31, 2021, respectively, for loans that are not expected to be recovered such as loans extended to bankrupt, virtually bankrupt, and likely to be bankrupt borrowers.

**Pledged assets***Millions of yen*

	March 31, 2022	March 31, 2021
Cash and due from banks	4,137	3,940
Trading assets	272,895	337,572
Securities	18,130,636	16,740,970
Loans and bills discounted	11,552,990	12,107,017
Other assets	5,292	5,203
Tangible fixed assets	4,926	5,221
<b>Total</b>	<b>29,970,878</b>	<b>29,199,925</b>

Liabilities correspond to the pledged assets above

Deposits	577,699	472,244
Call money and bills sold	5,702	–
Trading liabilities	15,713	19,360
Borrowed money	29,339,072	28,698,014
Bonds payable	35,781	59,620
Other liabilities	4,930	7,445

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

*Millions of yen*

	March 31, 2022	March 31, 2021
Cash and due from banks	14	–
Monetary claims bought	30,347	27,441
Trading assets	1,435,764	1,757,709
Securities	14,292,419	13,659,016
Loans and bills discounted	5,487,371	5,373,937

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

*Millions of yen*

	March 31, 2022	March 31, 2021
Trading assets	1,938,540	2,328,320
Securities	9,931,784	6,223,880
<b>Total</b>	<b>11,870,325</b>	<b>8,552,201</b>

Corresponding payables

Payables under repurchase agreements	13,465,290	8,035,898
Payables under securities lending transactions	504,422	162,559

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

*Millions of yen*

	March 31, 2022	March 31, 2021
Trading assets	2,774,134	3,612,051
Securities	695,798	948,493
<b>Total</b>	<b>3,469,932</b>	<b>4,560,544</b>

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

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

		<i>Millions of yen, %, Case</i>			
Item		FY2021 Q4		FY2021 Q3	
<b>High-Quality Liquid Assets (1)</b>					
1	Total high-quality liquid assets (HQLA)		129,618,869		133,295,535
<b>Cash Outflows (2)</b>					
		<b>Total unweighted value</b>	<b>Total weighted value</b>	<b>Total unweighted value</b>	<b>Total weighted value</b>
2	Cash outflows related to unsecured retail funding	102,532,229	8,650,511	101,258,810	8,560,516
3	Stable deposits	23,054,915	691,647	22,527,968	675,839
4	Less stable deposits	79,477,314	7,958,864	78,730,841	7,884,677
5	Cash outflows related to unsecured wholesale funding	120,590,963	65,065,204	119,187,573	63,436,945
6	Qualifying operational deposits	857,617	214,404	896,703	224,175
7	Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	115,187,505	60,304,959	114,833,189	59,755,089
8	Debt securities	4,545,840	4,545,840	3,457,679	3,457,679
9	Cash outflows related to secured funding, etc.		1,572,408		1,629,418
10	Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities	113,920,619	85,045,149	110,604,352	81,805,496
11	Cash outflows related to derivative transactions, etc.	74,067,996	74,067,996	70,810,824	70,810,824
12	Cash outflows related to funding programs	2,131	2,131	2,059	2,059
13	Cash outflows related to credit and liquidity facilities	39,850,491	10,975,021	39,791,468	10,992,612
14	Cash outflows related to contractual funding obligations, etc.	5,927,208	4,487,036	5,766,987	4,216,677
15	Cash outflows related to contingencies	77,374,940	952,459	76,887,072	940,700
16	Total cash outflows		165,772,769		160,589,754
<b>Cash Inflows (3)</b>					
		<b>Total unweighted value</b>	<b>Total weighted value</b>	<b>Total unweighted value</b>	<b>Total weighted value</b>
17	Cash inflows related to secured lending, etc.	18,477,469	2,528,881	17,302,286	2,105,420
18	Cash inflows related to collection of loans, etc.	19,204,337	13,762,369	16,485,554	11,728,474
19	Other cash inflows	78,253,909	72,972,315	75,139,767	69,451,664
20	Total cash inflows	115,935,716	89,263,567	108,927,608	83,285,559
<b>Consolidated Liquidity Coverage Ratio (4)</b>					
21	Total HQLA allowed to be included in the calculation		129,618,869		133,295,535
22	Net cash outflows		76,509,202		77,304,194
23	Consolidated liquidity coverage ratio (LCR)		169.4		172.4
24	The number of data used to calculate the average value		59		63

## EVALUATION OF THE CONSOLIDATED LIQUIDITY COVERAGE RATIO LEVEL

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

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

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

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

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

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

## OTHER MATTERS CONCERNING THE CONSOLIDATED LIQUIDITY COVERAGE RATIO

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

## CHANGES IN THE CONSOLIDATED NET STABLE FUNDING RATIO FROM THE PREVIOUS QUARTER

Since the start of calculation in the second quarter of fiscal 2021, the consolidated net stable funding ratio has remained stable.

Millions of yen, %

Item No.		FY2021 Q4					FY2021 Q3				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (1)											
1	Capital; of which:	19,638,707	0	0	2,018,965	21,657,672	20,530,372	0	0	2,027,757	22,558,130
2	Common Equity Tier 1 capital, Additional Tier 1 capital, and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	19,432,595	0	0	1,730,727	21,163,322	20,330,261	0	0	1,744,871	22,075,132
3	Other capital instruments that are not included in the above category	206,112	0	0	288,237	494,350	200,111	0	0	282,885	482,997
4	Funding from SMEs, etc. and individuals; of which:	87,173,779	16,171,563	154,350	72,132	94,375,884	86,807,516	16,225,317	144,404	85,011	94,110,156
5	Stable deposits	22,524,407	506,112	50,045	32,982	21,959,520	22,730,618	539,578	42,401	37,534	22,184,503
6	Less stable deposits	64,649,371	15,665,450	104,304	39,150	72,416,364	64,076,897	15,685,739	102,002	47,477	71,925,652
7	Wholesale funding; of which:	90,852,857	88,434,164	6,527,820	28,980,327	77,555,801	87,513,586	83,447,668	5,509,789	30,114,860	76,843,686
8	Qualifying operational deposits	0	754,968	0	0	377,484	0	647,127	0	0	323,563
9	Other wholesale funding	90,852,857	87,679,195	6,527,820	28,980,327	77,178,317	87,513,586	82,800,541	5,509,789	30,114,860	76,520,123
10	Liabilities with matching interdependent assets	0	0	0	0	0	0	0	0	0	0
11	Other liabilities; of which:	1,908,556	21,656,597	252,971	1,639,373	460,089	2,740,733	20,672,789	90,700	1,229,998	626,760
12	Derivative liabilities	/	/	/	0	/	/	/	/	0	/
13	All other liabilities not included in the above categories	1,908,556	21,656,597	252,971	1,639,373	460,089	2,740,733	20,672,789	90,700	1,229,998	626,760
14	Total available stable funding	/	/	/	/	194,049,448	/	/	/	/	194,138,733

Item No.		FY2021 Q4					FY2021 Q3				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Required stable funding (2)											
15	Liquid assets	/	/	/	/	7,633,614	/	/	/	/	17,192,000
16	Deposits held at other financial institutions for operational purposes	190,041	24,161	383,432	3,669	366,710	159,244	16,995	452,032	0	371,340
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	10,508,651	46,677,645	11,264,705	87,539,305	102,202,549	9,333,201	45,604,478	10,297,881	83,320,646	99,698,445
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	540,108	10,875,962	71,133	33,825	186,707	657,027	10,303,076	132,185	25,971	203,204
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	2,456,361	9,008,986	2,211,099	9,183,326	12,554,786	1,350,926	9,102,851	2,091,911	8,720,247	11,788,623
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,531,857	22,125,214	6,957,709	49,794,864	57,156,250	1,343,674	21,660,169	5,939,423	47,523,434	55,191,047
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	75,144	3,083,120	560,248	3,039,600	3,695,491	53,716	3,129,160	627,857	2,834,650	4,160,871
22	Residential mortgages; of which:	825	392,740	405,279	17,201,996	14,867,857	627	396,981	399,404	16,782,860	15,450,907
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	110,397	114,824	10,627,952	8,992,820	0	103,929	108,335	9,960,388	8,395,068
24	Securities that are not in default and do not qualify as HQLA and other similar assets	5,979,498	4,274,740	1,619,484	11,325,293	17,436,947	5,980,945	4,141,400	1,734,956	10,268,131	17,064,662
25	Assets with matching interdependent liabilities	0	0	0	0	0	0	0	0	0	0
26	Other assets; of which:	12,113,298	1,655,745	463,959	24,642,545	33,457,490	9,841,764	1,494,719	419,029	23,713,028	30,144,937
27	Physical trading commodities, including gold	0	/	/	/	0	0	/	/	/	0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)	/	/	/	1,655,415	1,407,102	/	/	/	1,574,293	1,338,149
29	Derivative assets	/	/	/	1,816,045	1,816,045	/	/	/	1,438,781	1,438,781
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	218,974	218,974	/	/	/	143,327	143,327
31	All other assets and capital not included in the above categories	12,113,298	1,655,745	463,959	20,952,109	30,015,366	9,841,764	1,494,719	419,029	20,556,626	27,224,679
32	Off-balance sheet transactions	/	/	/	118,052,988	2,825,135	/	/	/	114,917,092	2,743,829
33	Total required stable funding	/	/	/	/	146,485,499	/	/	/	/	150,150,554
34	Consolidated net stable funding ratio	/	/	/	/	132.4	/	/	/	/	129.2

## OTHER MATTERS CONCERNING THE CONSOLIDATED NET STABLE FUNDING RATIO

- MUFG has not applied the “Special Provisions Pertaining to Interdependent Assets and Liabilities” under Article 99 of the FSA Liquidity Ratio Notification on a consolidated basis.
- MUFG’s consolidated net stable funding ratio is well above the minimum requirement (100%).
- MUFG does not expect the outlook for the consolidated net stable funding ratio to diverge significantly from the current level.
- The actual value of the consolidated net stable funding ratio does not differ significantly from the initial projection.

## NET OPERATING PROFITS/RISK-WEIGHTED ASSETS BY BUSINESS GROUP

Billions of yen

	Digital Service	Retail & Commercial Banking	Japanese Corporate & Investment Banking	Global Commercial Banking	Asset Management & Investor Services	Global Corporate & Investment Banking	Global Markets	MUFG consolidated total
Net operating profits (Note 1)	172.3	104.6	301.4	243.4	107.5	238.3	177.0	1,232.4
Change from fiscal 2020	0.9	37.4	61.3	(32.7)	26.9	76.7	(223.1)	(14.6)
Risk-weighted assets (Note 2)	8,087.8	10,168.8	19,745.6	15,660.4	2,332.2	15,963.1	19,621.8	124,914.2
Change from March 31, 2021	356.9	(257.3)	(978.3)	(1,526.1)	247.4	(235.5)	331.3	10,494.8
Credit risks	6,792.8	9,196.7	19,000.5	14,370.5	1,432.2	15,513.7	14,819.2	91,927.2
Change from March 31, 2021	394.0	(267.6)	(549.2)	(938.5)	162.8	472.8	3.2	1,517.2
Market risks	13.2	5.6	16.4	43.0	296.3	12.1	4,066.9	4,389.9
Change from March 31, 2021	(16.6)	(89.1)	(27.3)	(20.2)	67.0	8.0	255.2	323.1
Operational risks	1,281.7	966.4	728.7	1,246.8	603.5	437.3	735.6	7,990.1
Change from March 31, 2021	(20.3)	99.3	(401.6)	(567.3)	17.5	(716.4)	72.7	13.5

Notes: 1. Managerial figures based on settlement rates. The consolidated total for MUFG includes figures from head office and others.

2. Risk-weighted assets by business group are managerial figures that are broken down financial accounting figures.