

# Basel III Disclosure (Consolidated)

INTERIM FISCAL 2021

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

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

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

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

Differences between those companies belonging to the corporate group (hereinafter, the "holding company group") to which the calculation of consolidated capital adequacy ratio as stipulated in Article 3 of the FSA Holding Company Capital Adequacy Notification is applicable and those companies that are included in the scope of consolidation for accounting purposes	Paragraph 1 of Article 3 of the FSA Holding Company Capital Adequacy Notification states that "the provisions of Paragraph 2 of Article 5 of the Regulation on Consolidated Financial Statements shall not apply" to "financial subsidiaries" of a bank holding company. Moreover, Paragraph 3 of the said Article 3 states that "insurance-related subsidiaries" of a bank holding company "shall not be included in the scope of consolidation." In addition, with regard to affiliated companies engaged in financial operations, the FSA Holding Company Capital Adequacy Notification states that, provided certain conditions are met, such companies "can be included in the scope of consolidation and in the calculation of the consolidated capital adequacy ratio using pro rata consolidation" (under which only those portions of the affiliated company's assets, liabilities, income and expenditures that are attributable to the bank holding company or any consolidated subsidiaries with investments in the said affiliated company are included in the scope of consolidation). As of September 30, 2020, there were no companies to which the above exception applied, and as of September 30, 2021, there was one company applicable as an "financial subsidiary" mentioned above but there were no other differences.
Number of consolidated subsidiaries, and names and principal businesses of major consolidated subsidiaries of the holding company group	254 companies as of September 30, 2020; 251 companies as of September 30, 2021 MUFG Bank, Ltd. (banking business), Mitsubishi UFJ Trust and Banking Corporation (trust/banking business), Mitsubishi UFJ Securities Holdings Co., Ltd. (securities business), etc.
Number of affiliated companies engaged in financial operations which are subject to Article 9 of the FSA Holding Company Capital Adequacy Notification, and names, amounts of total assets and net assets shown on the balance sheet, and principal businesses of affiliated companies engaged in these financial operations	Not applicable as of September 30, 2020 and 2021
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	Not applicable as of September 30, 2020 One applicable company belonging to the holding company group is not included in the scope of consolidation for accounting purposes as of September 30, 2021 ACOM (M) SDN. BHD.: Operation of money lending business Total assets was ¥0 million and net assets was ¥0 million.
Outline of restrictions on transfer of funds or equity capital within the holding company group	As of September 30, 2020 and 2021, transfer of funds or capital within the MUFG Group is conducted with all due consideration given to the appropriateness of each action. We give priority in ensuring that each group company maintains sufficient capital level for legal and regulatory compliance purposes. Care is also taken to ensure that actions do not compromise sound and proper operations, while eliminating negative effects on payment capacity, liquidity or profitability.

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

Names of any other financial institutions, etc., classified as subsidiaries or other members of the bank holding company that are deficient in regulatory capital, and corresponding total regulatory capital deficiencies	Not applicable as of September 30, 2020 and 2021
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## COMPOSITION OF EQUITY CAPITAL

### Composition of changes in equity capital

Millions of yen

	September 30, 2021	September 30, 2020
Common Equity Tier 1 capital, beginning of period	14,113,722	13,708,333
Capital and capital surplus	(2,560)	(2,807)
Retained earnings	621,332	126,359
Treasury stock	(2,948)	2,572
National specific regulatory adjustments (earnings to be distributed)	(12,873)	–
Subscription rights to common shares	–	(59)
Accumulated other comprehensive income	381,493	339,913
Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	551	15,473
Intangible assets	(49,066)	47,768
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	(2,369)	(769)
Deferred gains or losses on derivatives under hedge accounting	11,275	(23,386)
Shortfall of eligible provisions to expected losses	(6,730)	–
Securitization gain on sale	(176)	(174)
Gains and losses due to changes in own credit risk on fair valued liabilities	71	1,703
Net defined benefit assets	(38,816)	(23,710)
Investments in own shares (excluding those reported in the Net assets section)	(1,549)	7,225
Amount exceeding the 10% threshold on specified items	(94,257)	(10,301)
Others	–	–
<b>Common Equity Tier 1 capital, end of period</b>	<b>14,917,098</b>	<b>14,188,139</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	–	(100,000)
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	(1,121)	(6,922)
Eligible Tier 1 capital instruments subject to transitional arrangements	–	–
Investments in own Additional Tier 1 instruments	4,697	1,806
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	–	(1)
Others	–	–
<b>Additional Tier 1 capital, end of period</b>	<b>1,872,599</b>	<b>1,809,870</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	(182,253)	87,979
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	(397)	1,702
Eligible Tier 2 capital instruments subject to transitional arrangements	–	(52,222)
General allowance for credit losses and eligible provisions included in Tier 2	(55,750)	66,238
Investments in own Tier 2 instruments	(9,235)	7,580
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)	3,959	(1,132)
Others	–	–
<b>Tier 2 capital, end of period</b>	<b>2,443,087</b>	<b>2,766,390</b>
<b>Total capital, end of period</b>	<b>19,232,785</b>	<b>18,764,401</b>

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

Basel III Template No.	Items	a September 30, 2021	b September 30, 2020	c Reference to Template CC2
<b>Common Equity Tier 1 capital: instruments and reserves</b>				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	14,258,126	13,437,100	
1a	Capital and capital surplus	3,116,239	3,118,807	
2	Retained earnings	11,821,420	10,982,157	
1c	Treasury stock	(505,742)	(502,946)	
26	National specific regulatory adjustments (earnings to be distributed)	(173,791)	(160,918)	
	Other than above	-	-	
1b	Subscription rights to common shares	-	-	
3	Accumulated other comprehensive income and other disclosed reserves	3,367,971	2,858,854	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	227,067	223,554	
6	Common Equity Tier 1 capital: instruments and reserves (A)	17,853,165	16,519,509	
<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)	1,264,435	1,230,446	
8	Goodwill (including those equivalent)	423,642	386,709	
9	Other intangibles other than goodwill and mortgage servicing rights	840,792	843,737	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	4,875	2,258	
11	Deferred gains or losses on derivatives under hedge accounting	167,927	340,065	
12	Shortfall of eligible provisions to expected losses	6,730	-	
13	Securitization gain on sale	15,856	15,504	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	2,304	1,010	
15	Net defined benefit assets	882,346	521,009	
16	Investments in own shares (excluding those reported in the Net assets section)	10,357	2,270	
17	Reciprocal cross-holdings in common equity	-	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-	

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

		a	b	c
Basel III Template No.	Items	September 30, 2021	September 30, 2020	Reference to Template CC2
19+20+21	Amount exceeding the 10% threshold on specified items	581,233	218,803	
19	Significant investments in the common stock of financials	581,233	218,803	
20	Mortgage servicing rights	–	–	
21	Deferred tax assets arising from temporary differences (net of related tax liability)	–	–	
22	Amount exceeding the 15% threshold on specified items	–	–	
23	Significant investments in the common stock of financials	–	–	
24	Mortgage servicing rights	–	–	
25	Deferred tax assets arising from temporary differences (net of related tax liability)	–	–	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	–	–	
28	Common Equity Tier 1 capital: regulatory adjustments (B)	2,936,066	2,331,369	
<b>Common Equity Tier 1 capital (CET1)</b>				
29	Common Equity Tier 1 capital (CET1) ((A) – (B)) (C)	14,917,098	14,188,139	
<b>Additional Tier 1 capital: instruments</b>				
31a	30 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards	–	–	
31b	30 Subscription rights to Additional Tier 1 instruments	–	–	
32	30 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,744,000	1,664,000	
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)	157,669	165,524	
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	189	189	
33	Instruments issued by bank holding companies and their special purpose vehicles	–	–	
35	Instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	189	189	
36	Additional Tier 1 capital: instruments (D)	1,901,859	1,829,713	

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

Basel III Template No.	Items	a September 30, 2021	b September 30, 2020	c Reference to Template CC2
<b>Additional Tier 1 capital: regulatory adjustments</b>				
37	Investments in own Additional Tier 1 instruments	3,275	2,106	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	–	–	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	–	–	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	25,984	17,736	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	–	–	
43	Additional Tier 1 capital: regulatory adjustments (E)	29,259	19,843	
<b>Additional Tier 1 capital</b>				
44	Additional Tier 1 capital ((D) – (E)) (F)	1,872,599	1,809,870	
<b>Tier 1 capital (T1 = CET1 + AT1)</b>				
45	Tier 1 capital (T1 = CET1 + AT1) ((C) + (F)) (G)	16,789,698	15,998,010	
<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	1,759,330	1,953,043	
46	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	–	–	
48–49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	88,595	91,234	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	264,997	386,392	
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	386,392	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	354,308	358,013	
50a	Provision for general allowance for credit losses	354,308	350,610	
50b	Eligible provisions	–	7,402	
51	Tier 2 capital: instruments and provisions (H)	2,467,231	2,788,684	

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

Basel III Template No.	Items	a September 30, 2021	b September 30, 2020	c Reference to Template CC2
<b>Tier 2 capital: regulatory adjustments</b>				
52	Investments in own Tier 2 instruments	10,354	2,892	
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)	13,788	19,401	
57	Tier 2 capital: regulatory adjustments (I)	24,143	22,293	
<b>Tier 2 capital (T2)</b>				
58	Tier 2 capital (T2) ((H) – (I)) (J)	2,443,087	2,766,390	
<b>Total capital (TC = T1 + T2)</b>				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	19,232,785	18,764,401	
<b>Risk weighted assets</b>				
60	Risk weighted assets (L)	112,191,761	113,312,548	
<b>Capital ratio (consolidated) and buffers</b>				
61	Common Equity Tier 1 capital ratio (consolidated) ((C) / (L))	13.29%	12.52%	
62	Tier 1 capital ratio (consolidated) ((G) / (L))	14.96%	14.11%	
63	Total capital ratio (consolidated) ((K) / (L))	17.14%	16.55%	
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	8.00%	7.37%	

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

Basel III Template No.	Items	a September 30, 2021	b September 30, 2020	c Reference to Template CC2
<b>Regulatory adjustments</b>				
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	1,290,511	1,067,383	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,549,882	1,440,714	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	12,042	15,273	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	191,075	167,685	
<b>Provisions included in Tier 2 capital: instruments and provisions</b>				
76	Provisions (general allowance for credit losses)	433,001	472,305	
77	Cap on inclusion of provisions (general allowance for credit losses)	354,308	350,610	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	–	7,402	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	349,164	335,439	
<b>Capital instruments subject to transitional arrangements</b>				
82	Current cap on AT1 instruments subject to transitional arrangements	165,753	331,506	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	–	–	
84	Current cap on T2 instruments subject to transitional arrangements	264,997	529,994	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	24,650	–	

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 the Financial Services Agency No. 20, 2006 (hereinafter referred to as the "FSA Holding Company Capital Adequacy Notification") are excluded from the calculation of figures stipulated in Paragraph 8, 9-1, and 10-1 of Article 8 of FSA Holding Company Capital Adequacy Notification, for 10 years from March 31, 2013 to March 30, 2023. The approved amount will decrease by 20% each year from March 31, 2019. The amount approved at the end of September 2020 is ¥953,798 million and the amount approved at the end of September 2021 is ¥706,390 million.

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

Items	a		b		c	d
	Consolidated balance sheet as in published financial statements		Consolidated balance sheet under regulatory scope of consolidation			
	September 30, 2021	September 30, 2020	September 30, 2021	September 30, 2020		
<b>Assets:</b>						
Cash and due from banks	104,590,474	93,517,405	104,590,474			
Call loans and bills bought	951,865	549,019	951,865			
Receivables under resale agreements	11,905,251	14,341,294	11,905,251			
Receivables under securities borrowing transactions	3,462,677	3,203,108	3,462,677			
Monetary claims bought	6,123,711	5,985,254	6,123,711			
Trading assets	19,941,926	21,358,210	19,941,926			6-a
Money held in trust	1,301,176	1,088,807	1,301,176			
Securities	82,336,687	75,005,468	82,336,687			2-b, 6-b
Loans and bills discounted	104,266,716	108,477,009	104,266,716			6-c
Foreign exchanges	1,899,981	1,715,315	1,899,981			
Other assets	11,036,252	12,157,305	11,036,252			6-d
Tangible fixed assets	1,270,436	1,308,784	1,270,436			
Intangible fixed assets	1,446,594	1,446,397	1,446,594			2-a
Net defined benefit assets	1,265,500	746,240	1,265,500			3
Deferred tax assets	150,680	131,684	150,680			4-a
Customers' liabilities for acceptances and guarantees	9,485,474	8,404,079	9,485,474			
Allowance for credit losses	(990,732)	(1,007,128)	(990,732)			
<b>Total assets</b>	<b>360,444,676</b>	<b>348,428,258</b>	<b>360,444,676</b>			
<b>Liabilities:</b>						
Deposits	212,274,571	201,704,284	212,274,571			
Negotiable certificates of deposit	8,945,312	8,068,010	8,945,312			
Call money and bills sold	2,501,861	3,825,353	2,501,861			
Payables under repurchase agreements	25,406,345	26,277,329	25,406,345			
Payables under securities lending transactions	831,260	851,295	831,260			
Commercial papers	1,571,172	1,884,069	1,571,172			
Trading liabilities	12,302,402	14,088,658	12,302,402			6-e
Borrowed money	30,121,043	29,338,276	30,121,043			8-a
Foreign exchanges	1,963,945	1,896,002	1,963,945			
Short-term bonds payable	1,029,004	738,299	1,029,004			
Bonds payable	12,920,873	13,625,854	12,920,873			8-b
Due to trust accounts	10,676,992	9,716,185	10,676,992			
Other liabilities	10,056,534	9,279,701	10,056,534			6-f
Reserve for bonuses	98,964	86,531	98,964			
Reserve for bonuses to directors	971	912	971			
Reserve for stocks payment	7,415	9,379	7,415			
Net defined benefit liabilities	92,982	87,003	92,982			
Reserve for retirement benefits to directors	762	792	762			
Reserve for loyalty award credits	19,229	32,596	19,229			
Reserve for contingent losses	166,106	197,957	166,106			
Reserves under special laws	4,644	4,367	4,644			
Deferred tax liabilities	1,120,959	884,744	1,120,959			4-b
Deferred tax liabilities for land revaluation	97,276	104,109	97,276			4-c
Acceptances and guarantees	9,485,474	8,404,079	9,485,474			
<b>Total liabilities</b>	<b>341,696,105</b>	<b>331,105,798</b>	<b>341,696,105</b>			

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

Items	a		b		c	d
	Consolidated balance sheet as in published financial statements		Consolidated balance sheet under regulatory scope of consolidation		Reference to CC1	Reference to Appendix
	September 30, 2021	September 30, 2020	September 30, 2021	September 30, 2020		
<b>Net assets:</b>						
Capital stock	2,141,513	2,141,513	2,141,513			1-a
Capital surplus	974,726	977,294	974,726			1-b
Retained earnings	11,821,420	10,982,157	11,821,420			1-c
Treasury stock	(505,742)	(502,946)	(505,742)			1-d
Total shareholders' equity	14,431,918	13,598,019	14,431,918			
Net unrealized gains (losses) on available-for- sale securities	2,630,249	2,522,928	2,630,249			
Net deferred gains (losses) on hedging instruments	121,811	227,888	121,811			5
Land revaluation excess	141,748	151,840	141,748			
Foreign currency translation adjustments	367,296	107,633	367,296			
Remeasurements of defined benefit plans	151,721	(148,681)	151,721			
Debt value adjustments of foreign subsidiaries and affiliates	(44,856)	(2,755)	(44,856)			
Total accumulated other comprehensive income	3,367,971	2,858,854	3,367,971		(a)	
Non-controlling interests	948,680	865,586	948,680			7
<b>Total net assets</b>	<b>18,748,570</b>	<b>17,322,460</b>	<b>18,748,570</b>			
<b>Total liabilities and net assets</b>	<b>360,444,676</b>	<b>348,428,258</b>	<b>360,444,676</b>			

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

## Appendix

(Note)

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

### 1. Shareholders' equity

#### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2021	September 30, 2020	Remarks	Reference No.
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	974,726	977,294		1-b
Retained earnings	11,821,420	10,982,157		1-c
Treasury stock	(505,742)	(502,946)		1-d
<b>Total shareholders' equity</b>	<b>14,431,918</b>	<b>13,598,019</b>		

#### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2021	September 30, 2020	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings			Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
	14,431,918	13,598,019		
Capital and capital surplus	3,116,239	3,118,807		1a
Retained earnings	11,821,420	10,982,157		2
Treasury stock	(505,742)	(502,946)		1c
Other than above	-	-		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as equity under applicable accounting standards and its breakdown			Shareholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effective bankruptcy	
	-	-		31a

## 2. Intangible fixed assets

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2021	September 30, 2020	Remarks	Reference No.
Intangible fixed assets	1,446,594	1,446,397		2-a
Securities	82,336,687	75,005,468		2-b
Goodwill attributable to equity- method investees	145,646	114,587	Goodwill attributable to equity-method investees	
Income taxes related to above			Income taxes related to intangibles other than goodwill and mortgage servicing rights	
	315,347	314,499		

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2021	September 30, 2020	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	423,642	386,709		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	840,792	843,737	Other intangibles other than goodwill and mortgage servicing rights (software, etc.)	9
Mortgage servicing rights	12,042	15,273		
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)	12,042	15,273		74

## 3. Net defined benefit assets

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2021	September 30, 2020	Remarks	Reference No.
Net defined benefit assets	1,265,500	746,240		3
Income taxes related to above	383,153	225,231		

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2021	September 30, 2020	Remarks	Basel III Template No.
Net defined benefit assets	882,346	521,009		15

#### 4. Deferred tax assets

##### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2021	September 30, 2020	Remarks	Reference No.
Deferred tax assets	150,680	131,684		4-a
Deferred tax liabilities	1,120,959	884,744		4-b
Deferred tax liabilities for land revaluation	97,276	104,109		4-c
<hr/>				
Tax effects on other intangible fixed assets	315,347	314,499		
Tax effects on net defined benefit assets	383,153	225,231		

##### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2021	September 30, 2020	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	4,875	2,258	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)	191,075	167,685	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)	191,075	167,685		75

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

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2021	September 30, 2020	Remarks	Reference No.
Net deferred gains (losses) on hedging instruments	121,811	227,888		5

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2021	September 30, 2020	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	167,927	340,065	Excluding those items whose valuation differences arising from hedged items are recognized as "Total accumulated other comprehensive income"	11

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

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2021	September 30, 2020	Remarks	Reference No.
Trading assets			Including trading account securities and derivatives for trading assets	
	19,941,926	21,358,210		6-a
Securities	82,336,687	75,005,468		6-b
Loans and bills discounted	104,266,716	108,477,009	Including subordinated loans	6-c
Other assets			Including derivatives and investments in the capital	
	11,036,252	12,157,305		6-d
Trading liabilities			Including trading account securities sold and derivatives for trading assets	
	12,302,402	14,088,658		6-e
Other liabilities	10,056,534	9,279,701	Including derivatives	6-f

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2021	September 30, 2020	Remarks	Basel III Template No.
Investments in own capital				
instruments	23,988	7,270		
Common equity Tier 1 capital	10,357	2,270		16
Additional Tier 1 capital	3,275	2,106		37
Tier 2 capital	10,354	2,892		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)	1,290,511	1,067,383		
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)	1,290,511	1,067,383		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	2,170,888	1,696,655		
Amount exceeding the 10% threshold on specified items	581,233	218,803		19
Amount exceeding the 15% threshold on specified items	–	–		23
Additional Tier 1 capital	25,984	17,736		40
Tier 2 capital and other TLAC liabilities	13,788	19,401		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,549,882	1,440,714		73

## 7. Non-controlling interests

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2021	September 30, 2020	Remarks	Reference No.
Non-controlling interests	948,680	865,586		7

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2021	September 30, 2020	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	227,067	223,554	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)	157,669	165,524	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	34–35
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	–	–	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	46
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	88,595	91,234	After reflecting amounts eligible for inclusion (after Non-controlling interest adjustments)	48–49

## 8. Other capital instruments

### (1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet items	September 30, 2021	September 30, 2020	Remarks	Reference No.
Borrowed money	30,121,043	29,338,276		8-a
Bonds payable	12,920,873	13,625,854		8-b
Total	43,041,917	42,964,130		

### (2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2021	September 30, 2020	Remarks	Basel III Template No.
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,744,000	1,664,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	1,759,330	1,953,043		46

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

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

## CREDIT RISK

### Exposures relating to funds

	<i>Millions of yen</i>	
	FY2021 1H	FY2020 1H
Exposures relating to funds	6,110,215	4,693,843
Exposures where information on fund components is obtained sufficiently and frequently and verified by independent third parties (Note 1)	5,776,875	4,465,842
Exposures not included above where information on fund components is obtained sufficiently and frequently by independent third parties (Note 2)	15,234	8,701
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	287,534	203,186
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)	25,346	10,416
Exposures not included in any categories above (Note 6)	5,224	5,697

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

## APPENDED FORMS

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

		<i>Millions of yen</i>			
		a	b	c	d
		Risk-weighted assets (RWA)		Minimum capital requirements	
Basel III Template No.		September 30, 2021	September 30, 2020	September 30, 2021	September 30, 2020
1	Credit risk (excluding counterparty credit risk)	64,984,026	64,480,889	5,382,501	5,340,113
2	Standardized approach (SA)	22,683,715	22,457,916	1,814,697	1,796,633
3	Advanced internal ratings-based (A-IRB) approach	38,287,461	37,842,227	3,246,776	3,209,020
	Significant investments exposure	–	–	–	–
	Estimated lease residual values exposure	9	9	0	0
	Others	4,012,839	4,180,736	321,027	334,458
4	Counterparty credit risk (CCR)	8,562,611	9,773,829	690,783	789,502
5	SA-CCR	–	–	–	–
	Current exposure method	2,280,258	2,649,093	186,849	217,149
6	Expected exposure method	–	–	–	–
	Credit valuation adjustment (CVA)	3,734,317	4,632,565	298,745	370,605
	Central counterparty related exposure (CCP)	674,634	771,062	53,970	61,684
	Others	1,873,400	1,721,108	151,217	140,063
7	Equity exposures subject to market-based approach	1,702,592	1,768,212	144,379	149,944
8	Equity investments in funds - Look-through approach	4,871,175	3,139,488	409,043	260,521
9	Equity investments in funds - Mandate-based approach	1,153,693	816,011	92,626	67,401
	Equity investments in funds - Simple approach (subject to 250% RW)	–	–	–	–
	Equity investments in funds - Simple approach (subject to 400% RW)	101,385	41,665	8,478	3,518
10	Equity investments in funds - Fall-back approach	65,300	71,217	5,224	5,697
11	Unsettled transactions	12,450	15,914	1,055	1,349
12	Securitization exposures subject to calculation of credit RWA amounts	2,059,756	2,286,814	164,780	182,945
13	Securitization IRB approach (SEC-IRBA) or internal assessment approach (IAA)	424,314	565,886	33,945	45,270
14	Securitization external ratings-based approach (SEC-ERBA)	1,180,074	1,222,726	94,405	97,818
15	Securitization standardized approach (SEC-SA)	333,682	368,880	26,694	29,510
	Subject to 1250% RW	121,684	129,321	9,734	10,345
16	Market risk	4,280,867	3,460,659	342,469	276,852
17	Standardized approach (SA)	1,490,230	910,920	119,218	72,873
18	Internal model approaches (IMA)	2,790,637	2,549,739	223,250	203,979
19	Operational risk	7,888,838	8,163,895	631,107	653,111
20	Basic indicator approach (BIA)	3,094,690	3,206,452	247,575	256,516
21	The standardized approach (TSA)	–	–	–	–
22	Advanced measurement approaches (AMA)	4,794,148	4,957,442	383,531	396,595
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	4,444,993	4,100,585	376,935	347,729
	Risk weighted assets subject to transitional arrangements	–	–	–	–
24	Floor adjustment	9,074,443	12,328,946	725,955	986,315
25	Total (including the 1.06 scaling factor)	112,191,761	113,312,548	8,975,340	9,065,003

## CR1: Credit quality of assets

Millions of yen

Item No.		September 30, 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	1,513,697	101,455,159	785,068	102,183,789
2	Debt securities	53	66,959,621	-	66,959,674
3	Other on-balance sheet assets (debt instruments)	91,875	111,355,350	167,158	111,280,067
4	Total on-balance sheet assets (1+2+3)	1,605,626	279,770,132	952,227	280,423,531
<b>Off-balance sheet assets</b>					
5	Acceptances and guarantees, etc.	70,505	9,617,994	58,803	9,629,695
6	Commitments, etc.	22,722	43,857,915	20,520	43,860,117
7	Total off-balance sheet assets (5+6)	93,228	53,475,910	79,324	53,489,813
<b>Total</b>					
8	Total (4+7)	1,698,855	333,246,042	1,031,551	333,913,345

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

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

Millions of yen

Item No.		September 30, 2021
1	Defaulted loans and debt securities as of March 31, 2021	1,759,632
2	Breakdown of changes by factors during current reporting period in loans and debt securities	Loans and debt securities that have defaulted since March 31, 2021
3		Returned to non-defaulted status
4		Amounts written off
5		Other changes
6		Defaulted loans and debt securities as of September 30, 2021 (1+2-3-4+5)

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.		September 30, 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	82,648,410	19,535,378	9,662,529	3,204,550	33,696
2	Debt securities	66,018,074	941,600	79,618	853,141	-
3	Other on-balance sheet assets (debt instruments)	111,204,079	75,988	11,318	18,800	-
4	Total (1+2+3)	259,870,565	20,552,966	9,753,466	4,076,492	33,696
5	of which defaulted	534,426	624,213	211,748	249,588	1,678

## CR1: Credit quality of assets

Millions of yen

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

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

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

Millions of yen

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

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

## CR3: Credit risk mitigation techniques – overview

Millions of yen

Item No.		September 30, 2020				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	85,668,069	20,057,627	9,620,657	3,199,118	26,151
2	Debt securities	60,708,126	1,026,992	116,942	897,234	–
3	Other on-balance sheet assets (debt instruments)	98,718,682	79,716	13,916	19,248	–
4	Total (1+2+3)	245,094,878	21,164,336	9,751,516	4,115,601	26,151
5	of which defaulted	482,211	645,006	216,462	268,608	–

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

Item No.	Asset class	September 30, 2021							
		a		b		c		e	f
		Exposures before CCF and CRM	Exposures post-CCF and CRM	Exposures before CCF and CRM	Exposures post-CCF and CRM	Exposures before CCF and CRM	Exposures post-CCF and CRM		
On-balance sheet amounts	Off-balance sheet amounts	On-balance sheet amounts	Off-balance sheet amounts	On-balance sheet amounts	Off-balance sheet amounts	Credit RWA amounts	RWA density		
1	Cash	214,697	–	214,697	–	–	–		
2	Government of Japan and Bank of Japan	4,855,977	502,143	4,855,977	502,143	–	–		
3	Central governments and central banks of foreign countries	6,373,517	36	6,402,098	17	592,791	9.25%		
4	Bank for International Settlements, etc.	–	–	–	–	–	–		
5	Local authorities in Japan	171	–	171	–	1	0.76%		
6	Non-central government, etc. public sector entities in foreign countries	1,921,030	–	1,974,150	–	394,830	20.00%		
7	Multilateral development banks	143,004	–	143,004	–	300	0.21%		
8	Local authority financial institutions	–	–	–	–	–	–		
9	Government agencies in Japan	236	–	236	–	23	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	2,226,232	602,539	2,244,358	234,474	943,279	38.05%		
12	Corporates, etc.	11,962,253	10,623,092	11,853,256	3,542,690	15,395,947	100.00%		
13	SMEs, etc. and individuals	4,451,705	3,896,724	4,332,848	815,411	3,861,407	75.00%		
14	Residential loan secured by property	3,038,353	12	3,033,572	6	1,061,942	35.00%		
15	Business loan for acquisition of real estate, etc.	11,444	8,948	11,348	3	11,351	100.00%		
16	Past due for three months or more, etc. (excluding residential loans secured by property)	245,058	2,613	241,861	1,340	322,826	132.74%		
17	Past due for three months or more relating to residential loans secured by property	89,481	–	89,409	–	86,186	96.39%		
18	Uncollected notes	56,503	–	56,503	–	11,300	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)	1,526	–	1,526	–	1,526	100.00%		
22	Total	35,591,193	15,636,110	35,455,022	5,096,085	22,683,715	55.93%		

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

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

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

Item No.	Asset class	September 30, 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	214,697	–	–	–	–	–
2	Government of Japan and Bank of Japan	5,358,120	–	–	–	–	–
3	Central governments and central banks of foreign countries	4,697,552	–	1,157,462	–	371,604	–
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	164	–	6	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	1,974,150	–	–	–
7	Multilateral development banks	142,701	–	2	–	–	–
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	–	236	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	1,397,672	–	834,829	–
12	Corporates, etc.	–	–	–	–	–	–
13	SMEs, etc. and individuals	–	–	–	–	–	5,147,408
14	Residential loan secured by property	–	–	–	3,033,285	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	33,326	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	6,447	–
18	Uncollected notes	–	–	56,503	–	–	–
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–
21	Investments, etc. (excluding material investments)	–	–	–	–	–	–
22	<b>Total</b>	<b>10,413,236</b>	<b>236</b>	<b>4,585,798</b>	<b>3,033,285</b>	<b>1,246,208</b>	<b>5,147,408</b>

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

Item No.	Asset class	September 30, 2020					
		a	b	c	d	e	f
		Credit risk exposure amounts (post-CCF and post-CRM)					
	Risk weight	0%	10%	20%	35%	50%	75%
1	Cash	211,943	–	–	–	–	–
2	Government of Japan and Bank of Japan	4,550,300	–	–	–	–	–
3	Central governments and central banks of foreign countries	4,477,038	–	1,062,469	–	290,995	–
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	126	–	57	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	1,246,138	–	–	–
7	Multilateral development banks	114,629	–	–	–	–	–
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	–	831	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	11,528	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	1,442,382	–	868,150	–
12	Corporates, etc.	–	–	–	–	–	–
13	SMEs, etc. and individuals	–	–	–	–	–	5,363,492
14	Residential loan secured by property	–	–	–	3,577,665	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	30,806	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	5,904	–
18	Uncollected notes	–	–	77,853	–	–	–
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–
21	Investments, etc. (excluding material investments)	–	–	–	–	–	–
22	Total	9,354,038	831	3,840,429	3,577,665	1,195,856	5,363,492

Millions of yen

Item No.	Risk weight Asset class	September 30, 2021				
		g	h	i	j	k
		Credit risk exposure amounts (post-CCF and post-CRM)				
		100%	150%	250%	1250%	Total
1	Cash	–	–	–	–	214,697
2	Government of Japan and Bank of Japan	–	–	–	–	5,358,120
3	Central governments and central banks of foreign countries	175,496	–	–	–	6,402,115
4	Bank for International Settlements, etc.	–	–	–	–	–
5	Local authorities in Japan	–	–	–	–	171
6	Non-central government, etc. public sector entities in foreign countries	–	–	–	–	1,974,150
7	Multilateral development banks	300	–	–	–	143,004
8	Local authority financial institutions	–	–	–	–	–
9	Government agencies in Japan	–	–	–	–	236
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	246,330	–	–	–	2,478,832
12	Corporates, etc.	15,395,947	–	–	–	15,395,947
13	SMEs, etc. and individuals	851	–	–	–	5,148,259
14	Residential loan secured by property	292	–	–	–	3,033,578
15	Business loan for acquisition of real estate, etc.	11,351	–	–	–	11,351
16	Past due for three months or more, etc. (excluding residential loans secured by property)	17,299	192,575	–	–	243,201
17	Past due for three months or more relating to residential loans secured by property	82,962	–	–	–	89,409
18	Uncollected notes	–	–	–	–	56,503
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–
21	Investments, etc. (excluding material investments)	1,526	–	–	–	1,526
22	Total	15,932,358	192,575	–	–	40,551,107

Millions of yen

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

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

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	153,200,402	1,398,602	47.28%	153,877,318	0.00%	0.3
2	0.15 to <0.25	23,023	–	–	23,023	0.17%	0.0
3	0.25 to <0.50	58,829	14,948	53.49%	64,039	0.31%	0.0
4	0.50 to <0.75	2,972	22,824	53.49%	15,181	0.55%	0.0
5	0.75 to <2.50	43,746	851	53.48%	41,081	1.70%	0.0
6	2.50 to <10.00	1,414	1,474	53.49%	2,203	5.55%	0.0
7	10.00 to <100.00	26,194	3,200	100.00%	28,740	10.78%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	153,356,583	1,441,901	47.57%	154,051,588	0.00%	0.3
<b>Bank exposures</b>							
1	0.00 to <0.15	5,559,904	822,404	46.02%	5,940,440	0.05%	0.4
2	0.15 to <0.25	242,426	27,557	51.02%	256,487	0.17%	0.0
3	0.25 to <0.50	107,864	24,926	45.73%	119,263	0.31%	0.0
4	0.50 to <0.75	36,810	15,957	35.14%	42,418	0.55%	0.0
5	0.75 to <2.50	89,700	17,811	30.63%	95,156	0.94%	0.0
6	2.50 to <10.00	9,462	–	–	9,462	5.55%	0.0
7	10.00 to <100.00	2,324	419,787	0.42%	2,598	10.78%	0.0
8	100.00 (Default)	721	–	–	3,916	100.00%	0.0
9	Sub-total	6,049,215	1,328,444	31.37%	6,469,742	0.15%	0.6
<b>Corporate exposures (excluding SME exposures and specialized lending)</b>							
1	0.00 to <0.15	40,727,314	35,922,485	43.42%	56,267,643	0.06%	12.4
2	0.15 to <0.25	6,063,681	5,334,184	21.76%	7,210,317	0.17%	5.5
3	0.25 to <0.50	3,508,847	1,053,764	51.51%	4,051,056	0.31%	4.1
4	0.50 to <0.75	1,728,321	834,362	54.51%	2,179,516	0.55%	1.8
5	0.75 to <2.50	3,123,433	1,143,020	52.58%	3,721,776	1.53%	2.8
6	2.50 to <10.00	593,371	101,924	54.49%	648,915	5.55%	0.7
7	10.00 to <100.00	644,484	611,889	48.69%	943,844	10.78%	0.4
8	100.00 (Default)	532,528	85,787	62.86%	734,731	100.00%	0.9
9	Sub-total	56,921,983	45,087,419	41.61%	75,757,802	1.32%	29.1
<b>SME exposures</b>							
1	0.00 to <0.15	212,969	70,370	59.92%	255,141	0.07%	0.7
2	0.15 to <0.25	829,469	58,625	39.48%	852,616	0.17%	2.9
3	0.25 to <0.50	726,052	38,688	40.44%	741,700	0.31%	3.1
4	0.50 to <0.75	564,971	22,806	46.03%	575,470	0.55%	2.0
5	0.75 to <2.50	941,934	68,379	47.37%	974,328	1.55%	3.8
6	2.50 to <10.00	268,065	9,856	48.29%	272,825	5.55%	1.4
7	10.00 to <100.00	143,518	5,839	50.84%	146,711	10.78%	0.5
8	100.00 (Default)	209,004	2,570	45.24%	268,858	100.00%	3.8
9	Sub-total	3,895,985	277,136	47.90%	4,087,652	7.87%	18.7
<b>Specialized lending exposures</b>							
1	0.00 to <0.15	2,828,985	936,924	58.44%	3,376,537	0.06%	0.6
2	0.15 to <0.25	808,975	543,611	59.23%	1,130,957	0.17%	0.2
3	0.25 to <0.50	644,908	435,656	59.24%	903,026	0.31%	0.1
4	0.50 to <0.75	486,781	217,050	55.14%	606,481	0.55%	0.1
5	0.75 to <2.50	574,636	156,601	59.89%	668,427	1.42%	0.1
6	2.50 to <10.00	151,364	29,092	56.80%	167,890	5.55%	0.0
7	10.00 to <100.00	97,140	3,877	55.88%	99,536	10.78%	0.0
8	100.00 (Default)	206,115	10,989	71.69%	226,397	100.00%	0.0
9	Sub-total	5,798,907	2,333,802	58.60%	7,179,254	3.71%	1.4

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2021					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
<b>Sovereign exposures</b>							
1	0.00 to <0.15	36.21%	1.6	877,798	0.57%	1,285	/
2	0.15 to <0.25	25.96%	1.7	4,775	20.74%	10	/
3	0.25 to <0.50	42.07%	1.6	26,911	42.02%	83	/
4	0.50 to <0.75	8.84%	2.0	3,470	22.86%	7	/
5	0.75 to <2.50	19.04%	2.5	17,548	42.71%	134	/
6	2.50 to <10.00	20.94%	1.1	1,416	64.29%	25	/
7	10.00 to <100.00	27.47%	1.4	32,061	111.55%	851	/
8	100.00 (Default)	—	—	—	—	—	/
9	Sub-total	36.21%	1.6	963,982	0.62%	2,397	2,055
<b>Bank exposures</b>							
1	0.00 to <0.15	36.79%	1.9	1,035,472	17.43%	1,245	/
2	0.15 to <0.25	34.86%	0.4	50,151	19.55%	152	/
3	0.25 to <0.50	42.48%	0.7	42,678	35.78%	157	/
4	0.50 to <0.75	32.74%	0.9	18,842	44.42%	76	/
5	0.75 to <2.50	28.34%	1.1	46,228	48.58%	256	/
6	2.50 to <10.00	7.99%	1.4	2,397	25.34%	41	/
7	10.00 to <100.00	36.05%	1.0	4,299	165.42%	100	/
8	100.00 (Default)	76.91%	—	1,341	34.25%	2,904	/
9	Sub-total	36.65%	1.8	1,201,411	18.56%	4,935	4,941
<b>Corporate exposures (excluding SME exposures and specialized lending)</b>							
1	0.00 to <0.15	35.97%	2.4	10,289,067	18.28%	12,573	/
2	0.15 to <0.25	30.41%	2.5	2,037,061	28.25%	3,728	/
3	0.25 to <0.50	28.69%	2.4	1,375,983	33.96%	3,604	/
4	0.50 to <0.75	27.21%	2.6	976,198	44.78%	3,262	/
5	0.75 to <2.50	28.39%	2.3	2,412,880	64.83%	16,088	/
6	2.50 to <10.00	25.55%	2.0	561,240	86.48%	9,205	/
7	10.00 to <100.00	29.06%	2.7	1,258,764	133.36%	29,571	/
8	100.00 (Default)	35.79%	—	286,113	38.94%	240,176	/
9	Sub-total	34.25%	2.4	19,197,308	25.34%	318,210	406,820
<b>SME exposures</b>							
1	0.00 to <0.15	26.60%	2.7	35,706	13.99%	50	/
2	0.15 to <0.25	20.92%	2.8	145,312	17.04%	303	/
3	0.25 to <0.50	19.59%	2.7	157,756	21.26%	450	/
4	0.50 to <0.75	17.84%	2.9	146,422	25.44%	564	/
5	0.75 to <2.50	20.56%	2.4	399,653	41.01%	3,163	/
6	2.50 to <10.00	17.70%	2.3	143,346	52.54%	2,681	/
7	10.00 to <100.00	15.41%	2.1	85,601	58.34%	2,438	/
8	100.00 (Default)	36.60%	—	124,984	46.48%	88,650	/
9	Sub-total	21.13%	2.6	1,238,783	30.30%	98,303	126,964
<b>Specialized lending exposures</b>							
1	0.00 to <0.15	22.36%	3.6	532,070	15.75%	527	/
2	0.15 to <0.25	22.57%	3.8	331,635	29.32%	433	/
3	0.25 to <0.50	23.69%	3.9	375,939	41.63%	663	/
4	0.50 to <0.75	23.98%	3.7	299,937	49.45%	800	/
5	0.75 to <2.50	24.51%	3.4	430,252	64.36%	2,247	/
6	2.50 to <10.00	23.46%	4.1	153,805	91.61%	2,186	/
7	10.00 to <100.00	23.18%	3.1	103,243	103.72%	2,487	/
8	100.00 (Default)	21.96%	—	100,985	44.60%	41,772	/
9	Sub-total	22.92%	3.7	2,327,870	32.42%	51,118	70,530

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	5,856,593	–	–	5,856,593	0.05%	1.6
2	0.15 to <0.25	225,211	–	–	225,211	0.17%	0.5
3	0.25 to <0.50	130,776	–	–	130,776	0.31%	0.3
4	0.50 to <0.75	78,856	–	–	78,856	0.55%	0.1
5	0.75 to <2.50	170,842	–	–	170,842	1.68%	0.3
6	2.50 to <10.00	96,470	–	–	96,470	5.55%	0.1
7	10.00 to <100.00	5,644	–	–	5,644	10.78%	0.1
8	100.00 (Default)	12,590	–	–	12,590	100.00%	0.0
9	Sub-total	6,576,985	–	–	6,576,985	0.39%	3.2
<b>Qualifying revolving retail exposures</b>							
1	0.00 to <0.15	–	2,674,989	50.94%	1,362,719	0.05%	11,133.7
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	530,476	626,875	100.00%	1,157,352	0.35%	7,841.0
4	0.50 to <0.75	268,589	1,717,935	84.00%	1,711,744	0.62%	12,570.5
5	0.75 to <2.50	365,791	357,422	41.07%	512,602	1.72%	703.7
6	2.50 to <10.00	197,244	155,214	53.71%	280,625	3.99%	689.6
7	10.00 to <100.00	24,451	6,768	28.26%	26,364	38.99%	64.3
8	100.00 (Default)	75,901	1,512	6.59%	76,208	100.00%	198.2
9	Sub-total	1,462,455	5,540,717	66.14%	5,127,617	2.38%	33,201.1
<b>Residential mortgage exposures</b>							
1	0.00 to <0.15	323,892	3,610	100.00%	327,502	0.12%	36.5
2	0.15 to <0.25	1,925,497	22,843	100.00%	1,948,340	0.19%	170.2
3	0.25 to <0.50	8,205,612	105	100.00%	8,205,717	0.31%	398.6
4	0.50 to <0.75	1,111,613	16,316	10.82%	1,127,929	0.67%	167.2
5	0.75 to <2.50	797,684	1,850	89.10%	799,534	1.39%	73.9
6	2.50 to <10.00	8,595	873	63.53%	9,469	6.55%	1.3
7	10.00 to <100.00	131,053	1,238	47.65%	132,291	20.18%	9.5
8	100.00 (Default)	89,637	407	47.36%	96,846	100.00%	7.6
9	Sub-total	12,593,585	47,244	66.27%	12,647,632	1.36%	865.2
<b>Other retail exposures</b>							
1	0.00 to <0.15	–	2,715,276	10.51%	285,580	0.03%	2,508.7
2	0.15 to <0.25	560	9,962	9.49%	1,505	0.18%	6.0
3	0.25 to <0.50	23,933	49,997	88.94%	68,403	0.41%	145.2
4	0.50 to <0.75	552,825	217,441	95.88%	761,321	0.53%	265.6
5	0.75 to <2.50	212,121	223,810	77.11%	384,710	1.41%	1,263.7
6	2.50 to <10.00	373,461	378,907	0.40%	375,000	5.71%	31.5
7	10.00 to <100.00	1,864	348	58.72%	2,068	23.79%	1.2
8	100.00 (Default)	97,631	2,179	28.86%	100,859	100.00%	156.8
9	Sub-total	1,262,399	3,597,923	19.85%	1,979,450	6.70%	4,379.1
<b>Purchased receivables (corporate and others) corresponding to default risk</b>							
1	0.00 to <0.15	3,160,656	12,442	55.06%	3,167,507	0.05%	1.6
2	0.15 to <0.25	449,667	5,328	53.49%	452,517	0.17%	0.3
3	0.25 to <0.50	101,927	278	53.49%	102,076	0.31%	0.1
4	0.50 to <0.75	23,734	91	100.00%	23,826	0.55%	0.0
5	0.75 to <2.50	78,744	2,108	53.28%	79,868	1.34%	0.0
6	2.50 to <10.00	36,192	–	–	36,192	5.55%	0.0
7	10.00 to <100.00	2,444	–	–	2,450	10.78%	0.0
8	100.00 (Default)	150	–	–	150	100.00%	0.0
9	Sub-total	3,853,517	20,249	54.64%	3,864,589	0.17%	2.2

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	6,090,160	103.98%	3,034	/
2	0.15 to <0.25	90.00%	5.0	317,414	140.94%	344	/
3	0.25 to <0.50	90.00%	5.0	243,144	185.92%	364	/
4	0.50 to <0.75	90.00%	5.0	167,539	212.46%	390	/
5	0.75 to <2.50	90.00%	5.0	511,727	299.53%	2,589	/
6	2.50 to <10.00	90.00%	5.0	417,293	432.56%	4,818	/
7	10.00 to <100.00	90.00%	5.0	32,521	576.17%	547	/
8	100.00 (Default)	90.00%	–	141,646	1,125.00%	11,331	/
9	Sub-total	90.00%	5.0	7,921,447	120.44%	23,421	/
<b>Qualifying revolving retail exposures</b>							
1	0.00 to <0.15	76.71%	–	39,234	2.87%	612	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	81.14%	–	160,414	13.86%	3,359	/
4	0.50 to <0.75	88.15%	–	405,682	23.69%	9,563	/
5	0.75 to <2.50	80.80%	–	239,316	46.68%	7,170	/
6	2.50 to <10.00	81.57%	–	238,548	85.00%	9,159	/
7	10.00 to <100.00	82.18%	–	63,945	242.54%	8,551	/
8	100.00 (Default)	82.72%	–	6,095	7.99%	64,237	/
9	Sub-total	82.32%	–	1,153,236	22.49%	102,655	46,329
<b>Residential mortgage exposures</b>							
1	0.00 to <0.15	41.00%	–	30,523	9.31%	133	/
2	0.15 to <0.25	32.29%	–	249,370	12.79%	1,242	/
3	0.25 to <0.50	30.68%	–	1,402,959	17.09%	7,895	/
4	0.50 to <0.75	31.14%	–	336,948	29.87%	2,369	/
5	0.75 to <2.50	31.88%	–	392,482	49.08%	3,560	/
6	2.50 to <10.00	30.49%	–	10,799	114.05%	187	/
7	10.00 to <100.00	31.31%	–	199,221	150.59%	8,503	/
8	100.00 (Default)	28.96%	–	27,496	28.39%	25,873	/
9	Sub-total	31.31%	–	2,649,802	20.95%	49,764	15,968
<b>Other retail exposures</b>							
1	0.00 to <0.15	0.06%	–	36	0.01%	0	/
2	0.15 to <0.25	85.96%	–	503	33.41%	2	/
3	0.25 to <0.50	64.68%	–	28,022	40.96%	181	/
4	0.50 to <0.75	38.58%	–	236,016	31.00%	1,714	/
5	0.75 to <2.50	35.13%	–	157,988	41.06%	2,099	/
6	2.50 to <10.00	14.73%	–	106,813	28.48%	3,027	/
7	10.00 to <100.00	48.49%	–	2,259	109.22%	252	/
8	100.00 (Default)	54.50%	–	10,056	9.97%	54,370	/
9	Sub-total	29.60%	–	541,698	27.36%	61,649	21,480
<b>Purchased receivables (corporate and others) corresponding to default risk</b>							
1	0.00 to <0.15	32.14%	1.3	331,530	10.46%	1,053	/
2	0.15 to <0.25	32.26%	1.6	123,239	27.23%	248	/
3	0.25 to <0.50	28.88%	1.0	26,172	25.63%	91	/
4	0.50 to <0.75	26.57%	1.5	8,665	36.37%	34	/
5	0.75 to <2.50	30.81%	1.8	51,648	64.66%	340	/
6	2.50 to <10.00	25.39%	1.0	28,065	77.54%	510	/
7	10.00 to <100.00	22.66%	1.2	2,247	91.70%	59	/
8	100.00 (Default)	25.34%	–	–	–	38	/
9	Sub-total	31.93%	1.3	571,569	14.78%	2,376	2,212

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	1,221,345	7,943	53.49%	1,225,594	0.06%	0.1
2	0.15 to <0.25	163,241	976	53.49%	163,763	0.17%	0.0
3	0.25 to <0.50	24,568	–	–	24,568	0.31%	0.0
4	0.50 to <0.75	24,909	–	–	24,909	0.55%	0.0
5	0.75 to <2.50	29,038	–	–	29,038	1.18%	0.0
6	2.50 to <10.00	4,717	–	–	4,717	5.55%	0.0
7	10.00 to <100.00	–	–	–	–	–	–
8	100.00 (Default)	784	–	–	784	100.00%	0.0
9	Sub-total	1,468,605	8,919	53.49%	1,473,376	0.17%	0.2
<b>Purchased receivables (retail) corresponding to default risk</b>							
1	0.00 to <0.15	17,929	–	–	17,929	0.03%	2.5
2	0.15 to <0.25	286,327	–	–	286,327	0.24%	10.9
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	6,642	–	–	6,642	0.59%	0.6
5	0.75 to <2.50	67,539	–	–	67,539	2.07%	9.1
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	0	–	–	0	25.81%	0.0
8	100.00 (Default)	2,715	–	–	2,943	100.00%	0.4
9	Sub-total	381,154	–	–	381,382	1.33%	23.7
<b>Purchased receivables (retail) corresponding to dilution risk</b>							
1	0.00 to <0.15	14,300	–	–	14,300	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	4,430	–	–	4,430	10.78%	0.0
8	100.00 (Default)	0	–	–	0	100.00%	0.0
9	Sub-total	18,732	–	–	18,732	2.60%	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	22	–	–	22	84.43%	0.0
<b>Total (all portfolios)</b>		<b>253,640,136</b>	<b>59,683,760</b>	<b>43.21%</b>	<b>279,615,829</b>	<b>0.74%</b>	<b>38,525.3</b>

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2021					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
<b>Purchased receivables (corporate and others) corresponding to dilution risk</b>							
1	0.00 to <0.15	36.91%	1.1	145,270	11.85%	288	/
2	0.15 to <0.25	36.27%	1.0	36,894	22.52%	100	/
3	0.25 to <0.50	36.05%	1.0	7,800	31.74%	27	/
4	0.50 to <0.75	36.05%	1.0	10,960	43.99%	49	/
5	0.75 to <2.50	36.05%	1.0	18,010	62.02%	123	/
6	2.50 to <10.00	36.05%	1.0	5,195	110.12%	94	/
7	10.00 to <100.00	–	–	–	–	–	/
8	100.00 (Default)	36.60%	–	326	41.62%	260	/
9	Sub-total	36.79%	1.1	224,457	15.23%	945	–
<b>Purchased receivables (retail) corresponding to default risk</b>							
1	0.00 to <0.15	30.53%	–	515	2.87%	1	/
2	0.15 to <0.25	30.53%	–	40,085	14.00%	209	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	30.53%	–	1,776	26.74%	11	/
5	0.75 to <2.50	32.32%	–	43,314	64.13%	454	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	93.58%	–	1	229.17%	0	/
8	100.00 (Default)	29.85%	–	553	18.79%	834	/
9	Sub-total	30.84%	–	86,247	22.61%	1,512	498
<b>Purchased receivables (retail) corresponding to dilution risk</b>							
1	0.00 to <0.15	100.00%	–	5,594	39.11%	8	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	–	–	–	–	–	/
5	0.75 to <2.50	–	–	–	–	–	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	100.00%	–	17,839	402.62%	477	/
8	100.00 (Default)	124.87%	–	0	100.00%	–	/
9	Sub-total	100.00%	–	23,434	125.09%	486	–
<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	105.55%	–	12	257.44%	1	/
8	100.00 (Default)	105.55%	–	19	111.27%	17	/
9	Sub-total	105.55%	–	32	141.81%	18	–
<b>Total (all portfolios)</b>		<b>36.91%</b>	<b>1.9</b>	<b>38,101,281</b>	<b>13.62%</b>	<b>717,795</b>	<b>697,802</b>

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

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

Millions of yen, %, Thousands of cases, Year

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

Millions of yen, %, Thousands of cases, Year

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

Millions of yen, %, Thousands of cases, Year

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

Millions of yen, %, Thousands of cases, Year

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

Millions of yen, %, Thousands of cases, Year

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

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

Item No.	Portfolio	September 30, 2021		September 30, 2020	
		a	b	a	b
		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign exposures – FIRB	–	–	–	–
2	Sovereign exposures – AIRB	963,982	963,982	718,048	718,052
3	Bank exposures – FIRB	–	–	–	–
4	Bank exposures – AIRB	1,204,224	1,201,411	1,332,964	1,330,379
5	Corporate exposures (excluding specialized lending) – FIRB	–	–	–	–
6	Corporate exposures (excluding specialized lending) – AIRB	20,454,643	20,436,091	21,302,985	21,269,749
7	Specialized lending – FIRB	–	–	–	–
8	Specialized lending – AIRB	2,327,870	2,327,870	2,021,081	2,021,081
9	Retail - Qualifying revolving retail exposures	1,153,236	1,153,236	1,157,515	1,157,515
10	Retail - Residential mortgage exposures	2,649,802	2,649,802	2,695,018	2,695,018
11	Other retail exposures	541,698	541,698	550,891	550,891
12	Equity – FIRB	–	–	–	–
13	Equity – AIRB	7,921,447	7,921,447	7,016,334	7,016,334
14	Purchased receivables – FIRB	–	–	–	–
15	Purchased receivables – AIRB	905,708	905,708	834,667	834,667
16	Exposures relating to lease fees in lease transactions	32	32	32	32
17	Total	38,122,647	38,101,281	37,629,539	37,593,723

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

Millions of yen, %

September 30, 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	8,316	–	50%	–	1,164	–	7,152	8,316	4,158	–	
	2.5 years or more	27,072	8,635	70%	–	4,619	–	27,072	31,691	22,184	126	
Good	Less than 2.5 years	7,282	135	70%	–	7,282	–	72	7,354	5,147	29	
	2.5 years or more	39,955	823	90%	–	–	–	40,396	40,396	36,356	323	
Satisfactory	/	25,610	9,177	115%	–	12,519	–	18,000	30,519	35,097	854	
Weak	/	12,677	–	250%	–	–	–	12,677	12,677	31,694	1,014	
Default	/	–	–	–	–	–	–	–	–	–	–	
Total	/	120,914	18,771	–	–	25,585	–	105,370	130,955	134,638	2,348	
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	7,283	1,956	70%						8,329	5,830	33
	2.5 years or more	–	–	95%						–	–	–
Good	Less than 2.5 years	–	–	95%						–	–	–
	2.5 years or more	2,735	281	120%						2,886	3,463	11
Satisfactory	/	15,261	4,181	140%						17,498	24,497	489
Weak	/	–	13,273	250%						7,099	17,749	567
Default	/	–	–	–						–	–	–
Total	/	25,280	19,691	–						35,813	51,541	1,102
Equity exposures (Market-Based Approach, etc.)												
Equity exposures subject to the Market-Based Approach												
Category	On-balance sheet amounts	Off-balance sheet amounts	Risk weight						Exposure at default (EAD)	RWA		
Simple Risk Weight Method – publicly traded equities	103,463	6,963	300%						110,426	331,280		
Simple Risk Weight Method – unlisted equities	342,827	–	400%						342,827	1,371,311		
Internal Models Method	–	–	–						–	–		
Total	446,291	6,963	–						453,254	1,702,592		
Equity exposures subject to a risk weight of 100%												
Equity exposures subject to a risk weight of 100% as stipulated in Paragraph 1 of Article 166 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Holding Company Capital Adequacy Notification	–	–	100%						–	–		

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

Millions of yen, %

September 30, 2020												
a	b	c	d	e	f	g	h	i	j	k	l	
Specialized lending exposures (supervisory slotting criteria)												
Other than high-volatility commercial real estate (HVCRE)												
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses	
					PF	OF	CF	IPRE	Total			
Strong	Less than 2.5 years	36,536	1,168	50%	–	–	–	37,144	37,144	18,572	–	
	2.5 years or more	1,962	5,100	70%	–	–	–	4,697	4,697	3,288	18	
Good	Less than 2.5 years	10,760	4,639	70%	–	10,221	–	3,026	13,248	9,274	52	
	2.5 years or more	22,617	–	90%	–	600	–	22,016	22,617	20,356	180	
Satisfactory	/	25,005	32,170	115%	–	16,349	–	25,907	42,257	48,596	1,183	
Weak	/	17,373	–	250%	–	13,272	–	4,231	17,503	43,759	1,400	
Default	/	–	–	–	–	–	–	–	–	–	–	
Total	/	114,256	43,077	–	–	40,444	–	97,026	137,471	143,847	2,836	
High-volatility commercial real estate (HVCRE)												
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight						Exposure at default (EAD)	RWA	Expected losses
Strong	Less than 2.5 years	3,246	–	70%						3,246	2,272	12
	2.5 years or more	6,875	1,813	95%						7,847	7,455	31
Good	Less than 2.5 years	–	–	95%						–	–	–
	2.5 years or more	–	–	120%						–	–	–
Satisfactory	/	–	–	140%						–	–	–
Weak	/	27,666	19,215	250%						37,971	94,929	3,037
Default	/	–	–	–						–	–	–
Total	/	37,788	21,029	–						49,066	104,657	3,082
Equity exposures (Market-Based Approach, etc.)												
Equity exposures subject to the Market-Based Approach												
Category	On-balance sheet amounts	Off-balance sheet amounts	Risk weight						Exposure at default (EAD)	RWA		
Simple Risk Weight Method – publicly traded equities	71,041	10,590	300%						81,631	244,893		
Simple Risk Weight Method – unlisted equities	380,829	–	400%						380,829	1,523,318		
Internal Models Method	–	–	–						–	–		
Total	451,870	10,590	–						462,461	1,768,212		
Equity exposures subject to a risk weight of 100%												
Equity exposures subject to a risk weight of 100% as stipulated in Paragraph 1 of Article 166 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Holding Company Capital Adequacy Notification	–	–	100%						–	–		

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

Item No.		September 30, 2021					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EPFE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	–	–	/	1.4	–	–
	Current exposure method	2,756,709	2,919,435	/	/	5,678,642	2,280,258
2	Expected exposure method	/	/	–	–	–	–
3	Simple Approach for credit risk mitigation	/	/	/	/	–	–
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	45,560,658	1,873,400
5	Exposure variation estimation model	/	/	/	/	–	–
6	Total	/	/	/	/	/	4,153,659

*Millions of yen*

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

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

Item No.		September 30, 2021		September 30, 2020	
		a	b	a	b
		EAD post-CRM	RWA (Amount obtained by dividing amount corresponding to CVA risk by 8%)	EAD post-CRM	RWA (Amount obtained by dividing amount corresponding to CVA risk by 8%)
1	Total portfolios subject to advanced risk measurement method	–	–	–	–
2	(i) Amount of CVA Value at Risk (including the multiplier)	/	–	/	–
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)	/	–	/	–
4	Total portfolios subject to standardized risk measurement method	5,701,165	3,734,317	6,256,077	4,632,565
5	Total portfolios subject to amount corresponding to CVA risk	5,701,165	3,734,317	6,256,077	4,632,565

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

Item No.	Regulatory portfolio	September 30, 2021								
		a	b	c	d	e	f	g	h	i
		Credit equivalent amounts (after taking into account the CRM effects)								
	Risk weight	0%	10%	20%	50%	75%	100%	150%	Others	Total
1	Government of Japan and Bank of Japan	543	-	-	-	-	-	-	-	543
2	Central governments and central banks of foreign countries	27,636	-	1,691,109	7,831	-	21,264	-	-	1,747,842
3	Bank for International Settlements, etc.	834	-	-	-	-	-	-	-	834
4	Local authorities in Japan	12,909	-	-	60	-	-	-	-	12,970
5	Non-central government, etc. public sector entities in foreign countries	-	-	2,787	-	-	-	-	-	2,787
6	Multilateral development banks	5,247	-	-	13,206	-	-	-	-	18,453
7	Local authority financial institutions	-	-	-	-	-	-	-	-	-
8	Government agencies in Japan	-	1,034	167	-	-	-	-	-	1,201
9	Local authority land development corporations, public housing corporations, and regional public road corporations	-	-	-	-	-	-	-	-	-
10	Financial institutions and type I financial instruments business operators	-	-	1,829,991	240,597	-	26,886	0	-	2,097,476
11	Corporates, etc.	-	-	-	-	-	1,424,522	-	-	1,424,522
12	SMEs, etc. and individuals	-	-	-	-	533	-	-	-	533
13	Other than the above	-	-	-	-	-	641,822	-	-	641,822
14	Total	47,170	1,034	3,524,056	261,697	533	2,114,495	0	-	5,948,987

Millions of yen

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

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

Item No.	PD scale	September 30, 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	40,063,881	0.00%	0.0	36.04%	4.8	60,519	0.15%
2	0.15 to <0.25	3	0.17%	0.0	36.05%	1.1	0	22.75%
3	0.25 to <0.50	157	0.31%	0.0	46.50%	5.0	132	84.12%
4	0.50 to <0.75	62	0.55%	0.0	6.98%	5.0	9	15.87%
5	0.75 to <2.50	45	1.84%	0.0	46.50%	1.0	43	96.12%
6	2.50 to <10.00	51	5.55%	0.0	46.50%	1.0	73	141.99%
7	10.00 to <100.00	117	10.78%	0.0	0.15%	4.9	0	0.72%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	40,064,320	0.00%	0.0	36.04%	4.8	60,780	0.15%
<b>Bank exposures</b>								
1	0.00 to <0.15	2,462,071	0.06%	0.8	28.76%	1.8	344,566	13.99%
2	0.15 to <0.25	61,080	0.17%	0.4	33.09%	1.2	12,633	20.68%
3	0.25 to <0.50	3,453	0.31%	0.0	32.63%	2.0	1,246	36.09%
4	0.50 to <0.75	3,138	0.55%	0.0	33.15%	1.3	1,337	42.61%
5	0.75 to <2.50	18,218	1.79%	0.0	35.97%	0.1	14,518	79.69%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	7,394	10.78%	0.0	27.02%	4.3	9,835	133.01%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	2,555,356	0.10%	1.3	28.92%	1.8	384,137	15.03%
<b>Corporate exposures (excluding SME exposures and specialized lending)</b>								
1	0.00 to <0.15	1,917,172	0.06%	3.0	36.74%	2.4	383,162	19.98%
2	0.15 to <0.25	149,417	0.17%	0.7	35.96%	2.7	53,888	36.06%
3	0.25 to <0.50	34,114	0.31%	0.4	35.26%	2.6	15,357	45.01%
4	0.50 to <0.75	77,673	0.55%	0.1	35.96%	1.3	42,271	54.42%
5	0.75 to <2.50	49,011	1.44%	0.4	33.04%	2.3	35,953	73.35%
6	2.50 to <10.00	5,317	5.55%	0.0	34.05%	1.7	5,839	109.81%
7	10.00 to <100.00	60,742	10.78%	0.2	30.03%	2.1	81,161	133.61%
8	100.00 (Default)	2,621	100.00%	0.0	20.83%	–	1,009	38.51%
9	Sub-total	2,296,071	0.52%	5.1	36.36%	2.4	618,643	26.94%
<b>SME exposures</b>								
1	0.00 to <0.15	652	0.07%	0.0	27.84%	3.0	104	16.02%
2	0.15 to <0.25	3,527	0.17%	0.3	26.00%	2.8	721	20.46%
3	0.25 to <0.50	2,323	0.31%	0.3	25.46%	2.6	603	25.95%
4	0.50 to <0.75	4,601	0.55%	0.2	18.89%	4.0	1,483	32.23%
5	0.75 to <2.50	3,029	1.39%	0.3	20.47%	3.6	1,323	43.69%
6	2.50 to <10.00	621	5.55%	0.0	26.95%	4.1	554	89.23%
7	10.00 to <100.00	404	10.78%	0.0	11.64%	3.8	210	52.17%
8	100.00 (Default)	41	100.00%	0.0	18.37%	–	12	30.78%
9	Sub-total	15,201	1.32%	1.5	22.38%	3.4	5,014	32.98%
<b>Specialized lending exposures</b>								
1	0.00 to <0.15	184,557	0.06%	0.2	26.98%	4.7	42,665	23.11%
2	0.15 to <0.25	57,650	0.17%	0.0	26.88%	4.0	18,429	31.96%
3	0.25 to <0.50	48,871	0.31%	0.0	27.12%	4.5	22,637	46.32%
4	0.50 to <0.75	23,108	0.55%	0.0	27.33%	4.4	13,385	57.92%
5	0.75 to <2.50	28,555	1.31%	0.0	27.44%	4.8	22,421	78.52%
6	2.50 to <10.00	8,670	5.55%	0.0	27.01%	4.9	9,572	110.40%
7	10.00 to <100.00	1,372	10.78%	0.0	28.53%	3.7	1,854	135.06%
8	100.00 (Default)	4,600	100.00%	0.0	33.93%	–	2,028	44.08%
9	Sub-total	357,388	1.70%	0.5	27.14%	4.6	132,995	37.21%

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	778	0.49%	0.2	34.01%	-	191	24.60%
5	0.75 to <2.50	-	-	-	-	-	-	-
6	2.50 to <10.00	39	6.90%	0.0	36.34%	-	23	58.57%
7	10.00 to <100.00	-	-	-	-	-	-	-
8	100.00 (Default)	-	-	-	-	-	-	-
9	Sub-total	818	0.80%	0.3	34.12%	-	214	26.24%
<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>45,289,156</b>	<b>0.04%</b>	<b>9.0</b>	<b>35.58%</b>	<b>4.5</b>	<b>1,201,786</b>	<b>2.65%</b>

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

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

Millions of yen, %, Thousands of cases, Year

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

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

Item No.		September 30, 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)	–	574,984	96,472	1,375,317	7,597,327	8,243,541
2	Cash (foreign currency)	–	464,199	6,387	572,737	20,198,229	10,634,057
3	Domestic sovereign debt	48,514	84,420	276,861	553,481	4,656,481	14,527,019
4	Other sovereign debt	174,134	14,179	65,383	57,120	15,311,017	15,555,498
5	Government agency debt	668	901	5,683	16,819	673,685	1,883,518
6	Corporate bonds	11,781	6,284	17,555	–	705,480	1,274,200
7	Equity	–	78,131	–	5,038	3,091,507	2,650,302
8	Other collateral	5,498	16,883	–	7,788	619,312	566,123
9	Total	240,596	1,239,984	468,345	2,588,303	52,853,041	55,334,262

*Millions of yen*

Item No.		September 30, 2020					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Segregated	Unsegregated	Segregated	Unsegregated				
1	Cash (domestic currency)	–	764,796	93,893	1,612,195	6,525,402	8,494,357
2	Cash (foreign currency)	–	520,302	6,297	552,312	17,204,112	11,199,423
3	Domestic sovereign debt	66,225	75,037	521,900	384,444	5,208,626	13,010,106
4	Other sovereign debt	182,953	17,708	40,037	21,777	15,224,772	12,653,966
5	Government agency debt	2,391	1,908	–	24,149	1,892,331	2,646,636
6	Corporate bonds	18,235	13,783	–	–	646,309	1,246,641
7	Equity	–	96,789	–	3,249	2,661,253	2,228,785
8	Other collateral	8,699	25,068	–	151,820	522,543	670,587
9	Total	278,505	1,515,393	662,129	2,749,949	49,885,351	52,150,504

## CCR6: Credit derivatives exposures

Millions of yen

Item No.		September 30, 2021		September 30, 2020	
		a	b	a	b
		Protection bought	Protection sold	Protection bought	Protection sold
	Notional principal				
1	Single-name credit default swaps	2,351,964	1,320,588	3,072,410	1,990,548
2	Index credit default swaps	214,143	184,319	281,430	284,929
3	Total return swaps	563,590	76,168	428,501	30,037
4	Credit options	–	–	–	–
5	Other credit derivatives	–	–	–	–
6	Total notional principal	3,129,698	1,581,076	3,782,342	2,305,514
	Fair value				
7	Positive fair value (asset)	17,068	23,419	37,879	31,293
8	Negative fair value (liability)	53,606	19,117	42,558	9,623

## CCR8: Exposures to central counterparties

Millions of yen

Item No.		September 30, 2021		September 30, 2020	
		a	b	a	b
		Exposures to central counterparties (post-CRM)	RWA	Exposures to central counterparties (post-CRM)	RWA
1	Exposures to qualifying central counterparties (total)	/	550,448	/	637,147
2	Exposures for trades at qualifying central counterparties (excluding initial margin)	3,631,852	33,670	4,396,712	37,020
3	(i) Derivative transactions (OTC)	2,704,147	24,602	3,385,590	27,033
4	(ii) Derivative transactions (exchange traded)	544,270	9,067	441,841	8,297
5	(iii) Repo transactions	383,434	–	569,279	1,688
6	(iv) Netting sets where cross-product netting has been approved	–	–	–	–
7	Segregated initial margin	–	/	–	/
8	Non-segregated initial margin	749,077	8,872	554,427	11,462
9	Pre-funded default fund contributions	474,009	507,905	249,576	588,664
10	Unfunded default fund contributions	–	–	–	–
11	Exposures to non-qualifying central counterparties (total)	/	124,185	/	133,914
12	Exposures for trades at non-qualifying central counterparties (excluding initial margin)	35,420	35,420	51,505	51,505
13	(i) Derivative transactions (OTC)	35,420	35,420	51,505	51,505
14	(ii) Derivative transactions (exchange traded)	–	–	–	–
15	(iii) Repo transactions	–	–	–	–
16	(iv) Netting sets where cross-product netting has been approved	–	–	–	–
17	Segregated initial margin	–	/	–	/
18	Non-segregated initial margin	–	–	3,970	3,970
19	Pre-funded default fund contributions	7,101	88,765	6,275	78,438
20	Unfunded default fund contributions	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	September 30, 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)	242,425	–	242,425	32,400	–	32,400
2	Residential mortgages	64,225	–	64,225	–	–	–
3	Credit card receivables	–	–	–	32,000	–	32,000
4	Other retail exposures	178,200	–	178,200	400	–	400
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	65,056	100,247	165,304	290,369	–	290,369
7	Loans to corporates	–	100,247	100,247	–	–	–
8	Commercial mortgage-backed securities	41,307	–	41,307	–	–	–
9	Leasing receivables and account receivables	16,904	–	16,904	220,658	–	220,658
10	Other wholesale	6,844	–	6,844	69,710	–	69,710
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	September 30, 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)	2,391,073	–	2,391,073	2,755,234	–	2,755,234
2	Residential mortgages	49,393	–	49,393	2,301,621	–	2,301,621
3	Credit card receivables	1,129,442	–	1,129,442	11,585	–	11,585
4	Other retail exposures	1,212,237	–	1,212,237	441,918	–	441,918
5	Re-securitization	–	–	–	109	–	109
6	Wholesale (total)	2,212,106	–	2,212,106	2,834,118	–	2,834,118
7	Loans to corporates	18,199	–	18,199	2,475,480	–	2,475,480
8	Commercial mortgage-backed securities	–	–	–	265,586	–	265,586
9	Leasing receivables and account receivables	1,942,133	–	1,942,133	84,590	–	84,590
10	Other wholesale	251,773	–	251,773	8,461	–	8,461
11	Re-securitization	–	–	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	September 30, 2020					
		a	b	c	d	e	f
		MUFG acting as originator			MUFG acting as sponsor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	472,877	–	472,877	25,381	–	25,381
2	Residential mortgages	272,101	–	272,101	–	–	–
3	Credit card receivables	4,050	–	4,050	25,000	–	25,000
4	Other retail exposures	196,725	–	196,725	381	–	381
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	126,342	168,756	295,099	281,060	–	281,060
7	Loans to corporates	41,760	168,756	210,517	–	–	–
8	Commercial mortgage-backed securities	16,575	–	16,575	–	–	–
9	Leasing receivables and account receivables	59,518	–	59,518	258,703	–	258,703
10	Other wholesale	8,489	–	8,489	22,357	–	22,357
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	September 30, 2020					
		g	h	i	j	k	l
		MUFG acting as originator / sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	2,653,808	–	2,653,808	2,859,214	–	2,859,214
2	Residential mortgages	119,001	–	119,001	2,267,172	–	2,267,172
3	Credit card receivables	1,197,727	–	1,197,727	41,235	–	41,235
4	Other retail exposures	1,337,079	–	1,337,079	550,627	–	550,627
5	Re-securitization	–	–	–	178	–	178
6	Wholesale (total)	2,225,792	–	2,225,792	2,774,749	–	2,774,749
7	Loans to corporates	431	–	431	2,451,297	–	2,451,297
8	Commercial mortgage-backed securities	–	–	–	242,397	–	242,397
9	Leasing receivables and account receivables	2,032,900	–	2,032,900	72,592	–	72,592
10	Other wholesale	192,459	–	192,459	8,461	–	8,461
11	Re-securitization	–	–	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	September 30, 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)	–	–	–	–	–	–	17,259	–	17,259
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	605	–	605
4	Other retail exposures	–	–	–	–	–	–	16,654	–	16,654
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	–	–	–	–	–	–	27,922	–	27,922
7	Loans to corporates	–	–	–	–	–	–	17,793	–	17,793
8	Commercial mortgage-backed securities	–	–	–	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–	5,722	–	5,722
10	Other wholesale	–	–	–	–	–	–	4,406	–	4,406
11	Re-securitization	–	–	–	–	–	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	September 30, 2020								
		a	b	c	d	e	f	g	h	i
		MUFG acting as originator			MUFG acting as sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	–	–	–	–	–	–	7,367	–	7,367
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	–	–	–
4	Other retail exposures	–	–	–	–	–	–	7,367	–	7,367
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	–	–	–	–	–	–	11,801	–	11,801
7	Loans to corporates	–	–	–	–	–	–	9,913	–	9,913
8	Commercial mortgage-backed securities	–	–	–	–	–	–	–	–	–
9	Leasing receivables and account receivables	–	–	–	–	–	–	419	–	419
10	Other wholesale	–	–	–	–	–	–	1,468	–	1,468
11	Re-securitization	–	–	–	–	–	–	–	–	–

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

Millions of yen

Item No.		September 30, 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	4,848,607	4,759,259	4,759,259	2,454,674	2,304,585	-	-	-	
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	359,174	348,274	348,274	147,000	201,274	-	-	-	
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	104,742	104,742	104,742	45,868	58,873	-	-	-	
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	21,075	21,075	21,075	18,277	2,798	-	-	-	
5	Securitization exposures subject to a risk weight of 1250%	79	79	79	79	-	-	-	-	
Amount of exposures (by calculation method)										
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	2,425,926	2,325,679	2,325,679	338,839	1,986,839	-	-	-	
7	Securitization exposures subject to the External Ratings-based Approach	913,586	913,586	913,586	657,384	256,201	-	-	-	
8	Securitization exposures subject to the Standardized Approach	1,994,086	1,994,086	1,994,086	1,669,595	324,490	-	-	-	
9	Securitization exposures subject to a risk weight of 1250%	79	79	79	79	-	-	-	-	

Item No.		September 30, 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	416,415	399,814	399,814	83,860	315,953	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach	141,148	141,148	141,148	87,421	53,727	–	–	–
12	Credit RWA calculated using the Standardized Approach	329,385	329,385	329,385	246,361	83,024	–	–	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	993	993	993	993	–	–	–	–
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	33,313	31,985	31,985	6,708	25,276	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	11,291	11,291	11,291	6,993	4,298	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	26,350	26,350	26,350	19,708	6,641	–	–	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	79	79	79	79	–	–	–	–

Millions of yen

Item No.		September 30, 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	89,347	89,347	-	89,347	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	10,900	10,900	-	10,900	-	-	-
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	100,247	100,247	-	100,247	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		September 30, 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	16,601	16,601	–	16,601	–	–	–
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	1,328	1,328	–	1,328	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	–	–	–	–	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	–	–	–	–	–	–	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–

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

Millions of yen

Item No.		September 30, 2020							
		a	b	c	d	e	f	g	h
		Total		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization	
				Securitization				Senior	Non-senior
		Retail underlying		Wholesale					
Amount of exposures (by risk weight category)									
1	Securitization exposures subject to a risk weight of 20% or less	5,178,910	5,016,153	5,016,153	2,714,130	2,302,023	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	422,176	416,176	416,176	193,447	222,729	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	326,825	326,825	326,825	221,730	105,094	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	26,033	26,033	26,033	22,685	3,347	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	72	72	72	72	-	-	-	-
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	2,924,673	2,755,916	2,755,916	704,525	2,051,390	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	929,669	929,669	929,669	676,351	253,317	-	-	-
8	Securitization exposures subject to the Standardized Approach	2,099,603	2,099,603	2,099,603	1,771,116	328,486	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	72	72	72	72	-	-	-	-

Item No.		September 30, 2020							
		a	b	c	d	e	f	g	h
		Total	Traditional securitizations (asset transfer type) (sub-total)						
			Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior		
Amount of credit risk-weighted assets (by calculation method)									
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	561,020	535,443	535,443	221,994	313,448	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach	170,519	170,519	170,519	96,053	74,465	–	–	–
12	Credit RWA calculated using the Standardized Approach	362,368	362,368	362,368	269,695	92,673	–	–	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	910	910	910	910	–	–	–	–
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	44,881	42,835	42,835	17,759	25,075	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	13,641	13,641	13,641	7,684	5,957	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	28,989	28,989	28,989	21,575	7,413	–	–	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	72	72	72	72	–	–	–	–

Millions of yen

Item No.		September 30, 2020						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	162,756	162,756	-	162,756	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	6,000	6,000	-	6,000	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	-	-	-	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	168,756	168,756	-	168,756	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		September 30, 2020						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
	Amount of credit risk-weighted assets (by calculation method)							
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	25,577	25,577	–	25,577	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach	–	–	–	–	–	–	–
12	Credit RWA calculated using the Standardized Approach	–	–	–	–	–	–	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	2,046	2,046	–	2,046	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	–	–	–	–	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	–	–	–	–	–	–	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–

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

Millions of yen

Item No.		September 30, 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	5,452,744	5,452,744	5,452,744	2,735,333	2,717,410	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	8,861	8,861	8,861	50	8,810	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	68,583	68,583	68,513	19,117	49,395	70	70	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	49,508	49,508	49,469	608	48,861	38	38	-
5	Securitization exposures subject to a risk weight of 1250%	9,655	9,655	9,655	15	9,640	-	-	-
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	37,259	37,259	37,259	-	37,259	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	5,508,811	5,508,811	5,508,811	2,723,689	2,785,122	-	-	-
8	Securitization exposures subject to the Standardized Approach	33,627	33,627	33,518	31,420	2,097	109	109	-
9	Securitization exposures subject to a risk weight of 1250%	9,655	9,655	9,655	15	9,640	-	-	-

Item No.		September 30, 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	7,899	7,899	7,899	–	7,899	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach	1,038,925	1,038,925	1,038,925	402,007	636,917	–	–	–
12	Credit RWA calculated using the Standardized Approach	4,297	4,297	4,184	3,869	314	113	113	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	120,691	120,691	120,691	187	120,503	–	–	–
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	631	631	631	–	631	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	83,114	83,114	83,114	32,160	50,953	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	343	343	334	309	25	9	9	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	9,655	9,655	9,655	15	9,640	–	–	–

Millions of yen

Item No.		September 30, 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.		September 30, 2021						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
	Amount of credit risk-weighted assets (by calculation method)							
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach	-	-	-	-	-	-	-
12	Credit RWA calculated using the Standardized Approach	-	-	-	-	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

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

Millions of yen

Item No.		September 30, 2020							
		a	b	c	d	e	f	g	h
		Total		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization	
				Securitization				Senior	Non-senior
		Retail underlying		Wholesale					
Amount of exposures (by risk weight category)									
1	Securitization exposures subject to a risk weight of 20% or less	5,479,951	5,479,951	5,479,951	2,826,730	2,653,220	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	7,283	7,283	7,283	7,283	-	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	70,001	70,001	69,888	23,836	46,052	113	113	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	66,455	66,455	66,389	1,170	65,218	65	65	-
5	Securitization exposures subject to a risk weight of 1250%	10,272	10,272	10,272	15	10,257	-	-	-
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	32,436	32,436	32,436	-	32,436	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	5,546,450	5,546,450	5,546,450	2,818,725	2,727,724	-	-	-
8	Securitization exposures subject to the Standardized Approach	44,805	44,805	44,626	40,295	4,330	178	178	-
9	Securitization exposures subject to a risk weight of 1250%	10,272	10,272	10,272	15	10,257	-	-	-

Item No.		September 30, 2020							
		a	b	c	d	e	f	g	h
		Total	Traditional securitizations (asset transfer type) (sub-total)						
			Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior		
Amount of credit risk-weighted assets (by calculation method)									
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	4,865	4,865	4,865	–	4,865	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach	1,052,207	1,052,207	1,052,207	426,681	625,525	–	–	–
12	Credit RWA calculated using the Standardized Approach	6,511	6,511	6,317	5,668	649	194	194	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	128,411	128,411	128,411	187	128,224	–	–	–
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	389	389	389	–	389	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	84,176	84,176	84,176	34,134	50,042	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	520	520	505	453	51	15	15	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	10,272	10,272	10,272	15	10,257	–	–	–

Millions of yen

Item No.		September 30, 2020						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
			Retail underlying	Wholesale		Senior	Non-senior	
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	-	-	-	-	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	-	-	-	-	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	-	-	-	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
8	Securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

Item No.		September 30, 2020						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
		Retail underlying	Wholesale		Senior	Non-senior		
	Amount of credit risk-weighted assets (by calculation method)							
10	Credit RWA calculated using the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach	-	-	-	-	-	-	-
12	Credit RWA calculated using the Standardized Approach	-	-	-	-	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-
	Capital requirements (by calculation method)							
14	Capital requirements relating to securitization exposures subject to the IRB Approach or Internal Assessment Approach	-	-	-	-	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach	-	-	-	-	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	-	-	-	-	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-

### MR1: Market risk under the Standardized Approach

		<i>Millions of yen</i>	
Item No.		September 30,	September 30,
		2021	2020
		RWA (Amount obtained by dividing amount corresponding to risk by 8%)	
1	Interest rate risk (general and specific)	824,503	698,685
2	Equity risk (general and specific)	527,518	91,228
3	Foreign exchange risk	108,767	111,825
4	Commodity risk	550	1,407
	Options transactions		
5	Simplified approach	–	–
6	Delta-plus method	–	–
7	Scenario approach	–	–
8	Specific risk relating to securitization exposures	28,890	7,773
9	Total	1,490,230	910,920

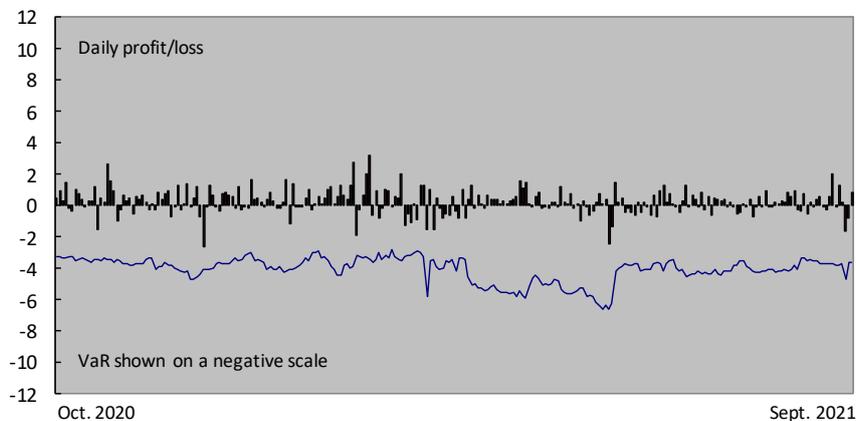
### MR3: Values of Internal Models Approach (Market risk)

		<i>Millions of yen</i>	
Item No.		September 30,	September 30,
		2021	2020
	Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
1	Maximum value	22,397	23,996
2	Average value	15,557	15,862
3	Minimum value	11,626	11,895
4	Period end	12,676	12,061
	Stressed Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
5	Maximum value	85,095	68,027
6	Average value	62,801	48,754
7	Minimum value	47,367	33,287
8	Period end	64,836	65,206
	Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value	–	–
10	Average value	–	–
11	Minimum value	–	–
12	Period end	–	–
	Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value	–	–
14	Average value	–	–
15	Minimum value	–	–
16	Period end	–	–
17	Floor (Revised Standardized Approach)	–	–

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

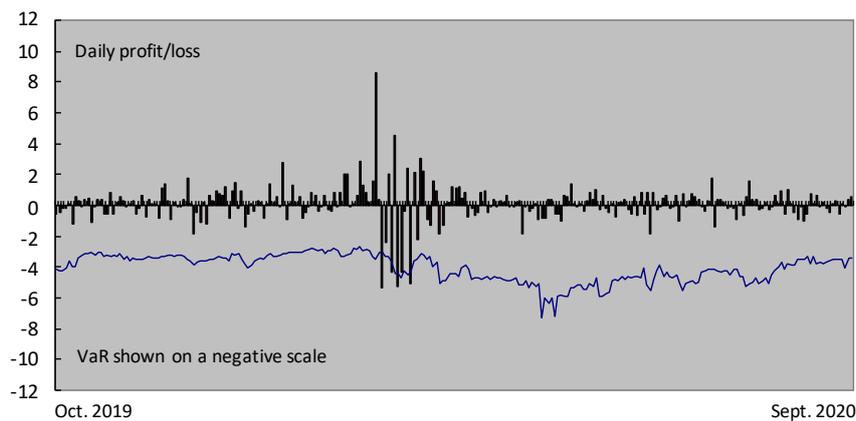
## MR4: Results of backtesting using the Internal Models Approach

Billions of yen



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

Billions of yen



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

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

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

## IRRBB1: Interest rate risk in the banking book

Millions of yen

Item No.		a	b	c	d
		ΔEVE		ΔNII	
		September 30, 2021	September 30, 2020	September 30, 2021	September 30, 2020
1	Upward parallel shift	1,767,249	1,454,097	(265,032)	(217,525)
2	Downward parallel shift	(387,065)	(433,870)	248,138	59,632
3	Steepener	1,132,259	733,346	/	/
4	Flattener	(107,763)	87,091	/	/
5	Short-term interest rate up	339,167	534,994	/	/
6	Short-term interest rate down	317,613	175,309	/	/
7	Maximum	1,767,249	1,454,097	248,138	59,632
		e		f	
		September 30, 2021		September 30, 2020	
8	Tier 1 capital	16,789,698		15,998,011	

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

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

Millions of yen, %

	September 30, 2021			
	a	b	c	d
Geographical breakdown	Countercyclical capital buffer rate	Credit RWA used in the computation of the countercyclical capital buffer	Countercyclical capital buffer rate	Countercyclical buffer amount
Hong Kong	1.00%	684,757	/	/
Luxemburg	0.50%	191,656	/	/
Sum	/	876,413	/	/
Total	/	72,587,320	0.01%	11,219

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, %

	September 30, 2020			
	a	b	c	d
Geographical breakdown	Countercyclical capital buffer rate	Credit RWA used in the computation of the countercyclical capital buffer	Countercyclical capital buffer rate	Countercyclical buffer amount
Hong Kong	1.00%	562,762	/	/
Luxemburg	0.25%	284,655	/	/
Sum	/	847,418	/	/
Total	/	70,242,619	0.00%	-

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

## TLAC1: TLAC composition

Millions of yen, %

Basel III Template No.			a	b
			September 30, 2021	September 30, 2020
<b>Expected resolution policy</b>				
The MUFG Group's preferred resolution policy is the Single Point of Entry (SPE) approach. Specifically, it is expected that if any financial crisis occurs at MUFG Bank, Ltd., Mitsubishi UFJ Trust and Banking Corporation, Mitsubishi UFJ Morgan Stanley Securities Co., Ltd. or MUFG Americas Holdings Corporation, material subsidiaries, the crisis will be resolved under legal bankruptcy procedures, with losses concentrated into Mitsubishi UFJ Financial Group, Inc., the holding company, under the initiative of relevant authorities, while the material subsidiary that has restored the soundness will be transferred to go under the umbrella of the successor holding company sponsored by the Deposit Insurance Corporation of Japan, and then stay in business as normal.				
<b>Regulatory capital elements of TLAC and adjustments</b>				
1	Common Equity Tier 1 (CET1) capital	(a)	14,917,098	14,188,139
2	Additional Tier 1 (AT1) capital before TLAC adjustments	(b)	1,872,599	1,809,870
3	AT1 capital ineligible as TLAC as issued out of subsidiaries to third parties	(c)	–	–
4	Other adjustments	(d)	–	–
5	AT1 instruments eligible under the TLAC framework ((b) – (c) – (d))	(e)	1,872,599	1,809,870
6	Tier 2 capital before TLAC adjustments	(f)	2,443,087	2,766,390
7	Amortised portion of Tier 2 instruments where remaining maturity >1 year	(g)	(81,672)	(200,062)
8	Tier 2 capital ineligible as TLAC as issued out of subsidiaries to third parties	(h)	–	–
9	Other adjustments	(i)	37,503	42,003
10	Tier 2 instruments eligible under the TLAC framework ((f) – (g) – (h) – (i))	(j)	2,487,256	2,924,449
11	TLAC arising from regulatory capital ((a) + (e) + (j))	(k)	19,276,955	18,922,459
<b>Non-regulatory capital elements of TLAC</b>				
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	(l)	4,897,095	4,885,576
13	External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC Term Sheet requirements		/	/
14	Of which: amount eligible as TLAC after application of the caps		/	/
15	External TLAC instruments issued by funding vehicles prior to 1 January 2022		/	/
16	Eligible ex ante commitments to recapitalise a G-SIB in resolution	(m)	2,804,794	2,832,813
17	TLAC arising from non-regulatory capital instruments before adjustments ((l) + (m))	(n)	7,701,889	7,718,390
<b>Non-regulatory capital elements of TLAC: adjustments</b>				
18	TLAC before deductions ((k) + (n))	(o)	26,978,844	26,640,849
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to single point of entry G-SIBs)	(p)	–	–
20	Deduction of investments in own other TLAC liabilities	(q)	6,484	8,067
21	Other adjustments to TLAC	(r)	–	–
22	TLAC after deductions ((o) – (p) – (q) – (r))	(s)	26,972,360	26,632,782
<b>Risk-weighted assets (RWA) and leverage exposure measure for TLAC purposes</b>				
23	Total risk-weighted assets (RWA)	(t)	112,191,761	113,312,548
24	Leverage exposure measure	(u)	292,447,590	286,573,473
<b>TLAC ratios and buffers</b>				
25	TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((s)/(t))		24.04%	23.50%
25a	TLAC as a percentage of RWA		20.03%	19.50%
26	TLAC as a percentage of leverage exposure ((s)/(u))		9.22%	9.29%
27	CET1 available after meeting the minimum capital buffer requirements		8.00%	7.37%
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.			a	b
			September 30, 2021	September 30, 2020
TLAC as a percentage of leverage exposure (including the deposits with the Bank of Japan)				
		Leverage exposure measure (u)	292,447,590	286,573,473
		The deposits with the Bank of Japan	89,257,783	81,778,430
		Leverage exposure measure (including the deposits with the Bank of Japan) (u')	381,705,374	368,351,904
		TLAC as a percentage of leverage exposure (including the deposits with the Bank of Japan) ((s)/(u'))	7.06%	7.23%

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

Millions of yen

Basel III Template No.	Item	September 30, 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	–	1,374,000	399,400	5,268,241	–	14,119,375
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	–	1,374,000	399,400	5,268,241	–	14,119,375
6	Subset of row 5 that are eligible as TLAC	5,590,233	–	1,487,500	–	1,374,000	–	4,392,467	–	12,844,201
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	759,517	–	759,517
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	242,000	–	1,671,471	–	1,913,471
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	1,132,000	–	1,467,322	–	2,599,322
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	494,156	–	494,156
11	Subset of row 6 that is perpetual securities	5,590,233	–	1,487,500	–	–	–	–	–	7,077,733

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

Millions of yen

Basel III Template No.	Item	September 30, 2020								Total
		Creditor ranking								
		1 Most junior	1 Most junior	2	2	3	3	4 Most senior	4 Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments (*1)		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	5,590,233	–	1,416,000	–	1,522,000	572,400	4,930,997	–	14,031,630
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	5,590,233	–	1,416,000	–	1,522,000	572,400	4,930,997	–	14,031,630
6	Subset of row 5 that are eligible as TLAC	5,590,233	–	1,416,000	–	1,522,000	–	4,345,423	–	12,873,656
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	827,885	–	827,885
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	70,000	–	1,788,440	–	1,858,440
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	1,302,000	–	1,437,280	–	2,739,280
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	150,000	–	291,817	–	441,817
11	Subset of row 6 that is perpetual securities	5,590,233	–	1,416,000	–	–	–	–	–	7,006,233

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

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

Millions of yen

Basel III Template No.	Item	September 30, 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	–	165,500	150,000	434,327	–	1,719,576
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	–	165,500	150,000	434,327	–	1,719,576
6	Subset of row 5 that are eligible as TLAC	780,249	–	189,500	–	165,500	–	308,394	–	1,443,644
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–	–	–
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	209,327	–	209,327
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	165,500	–	83,395	–	248,895
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	15,671	–	15,671
11	Subset of row 6 that is perpetual securities	780,249	–	189,500	–	–	–	–	–	969,749

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

Millions of yen

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

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

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

Millions of yen

Basel III Template No.	Item	September 30, 2021						Total
		Creditor ranking						
		1 Most junior	1 Most junior	2	2	3 Most senior	3 Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Class Stock		Long-term subordinated debts / short-term subordinated debts		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	122,428	81,619	221,300	–	–	–	425,347
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	122,428	81,619	221,300	–	–	–	425,347
6	Subset of row 5 that are eligible as TLAC	122,428	81,619	221,300	–	–	–	425,347
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	60,500	–	–	–	60,500
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	101,800	–	–	–	101,800
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	59,000	–	–	–	59,000
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	122,428	81,619	–	–	–	–	204,047

Millions of yen

Basel III Template No.	Item	September 30, 2020						Total
		Creditor ranking						
		1 Most junior	1 Most junior	2	2	3 Most senior	3 Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Class Stock		Long-term subordinated debts / short-term subordinated debts		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	122,428	81,619	221,300	–	–	–	425,347
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	122,428	81,619	221,300	–	–	–	425,347
6	Subset of row 5 that are eligible as TLAC	122,428	81,619	216,300	–	–	–	420,347
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	30,000	–	–	–	30,000
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	124,300	–	–	–	124,300
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	62,000	–	–	–	62,000
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	122,428	81,619	–	–	–	–	204,047

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

*In thousand US dollars*

Basel III Template No.	Item	June 30, 2021								
		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	8,326,594	–	–	–	–	–	6,531,213	844,218	15,702,025
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	26,213	–	26,213
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	8,326,594	–	–	–	–	–	6,505,000	844,218	15,675,812
6	Subset of row 5 that are eligible as TLAC	8,326,594	–	–	–	–	–	6,505,000	–	14,831,594
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–	–	–
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	6,505,000	–	6,505,000
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	8,326,594	–	–	–	–	–	–	–	8,326,594

In thousand US dollars

Basel III Template No.	Item	June 30, 2020								
		Creditor ranking								Total
		1 Most junior	1 Most junior	2	2	3	3	4 Most senior	4 Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	/
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Unsecured senior debts, etc.		
3	Total capital and liabilities net of credit risk mitigation	8,335,299	–	–	–	–	36,838	6,789,365	842,535	16,004,037
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	24,365	–	24,365
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	8,335,299	–	–	–	–	36,838	6,765,000	842,535	15,979,672
6	Subset of row 5 that are eligible as TLAC	8,335,299	–	–	–	–	–	6,765,000	–	15,100,299
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–	–	–
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	6,765,000	–	6,765,000
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	–	–	–	–	–
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	8,335,299	–	–	–	–	–	–	–	8,335,299

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

Millions of yen

Basel III Template No.	Item	September 30, 2021					Total
		Creditor ranking					
		1	2	3	4		
		Most junior			Most senior		
		Common Stock	Additional Tier 1 capital instruments	Tier 2 capital instruments	Unsecured senior debts		
1	Description of creditor ranking						
2	Total capital and liabilities net of credit risk mitigation	5,339,427	1,744,000	1,803,500	5,935,684	14,822,611	
3	Subset of row 2 that are excluded liabilities (*1) (*2)	–	–	–	37,332	37,332	
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	5,339,427	1,744,000	1,803,500	5,898,351	14,785,278	
5	Subset of row 4 that are potentially eligible as TLAC	5,339,427	1,744,000	1,803,500	4,896,667	13,783,594	
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	–	843,457	843,457	
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	287,000	1,968,059	2,255,059	
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	1,516,500	1,575,325	3,091,825	
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	–	509,825	509,825	
10	Subset of row 5 that is perpetual securities	5,339,427	1,744,000	–	–	7,083,427	

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

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

Millions of yen

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

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

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

## COMPOSITION OF LEVERAGE RATIO DISCLOSURE

Millions of yen, %

Corresponding line No. on Basel III disclosure template (Table 2)	Corresponding line No. on Basel III disclosure template (Table 1)	Item	September 30, 2021	September 30, 2020
<b>On-balance sheet exposures</b>				
1		On-balance sheet exposures before deducting adjustment items	233,975,158	224,737,112
1a	1	Total assets reported in the consolidated balance sheet	271,186,892	266,649,828
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)	0	—
1d	3	The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items)	(37,211,734)	(41,912,716)
2	7	The amount of adjustment items pertaining to Tier 1 capital	(2,779,238)	(1,994,632)
3		Total on-balance sheet exposures (a)	231,195,920	222,742,479
<b>Exposures related to derivatives transactions</b>				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	—	—
		Replacement cost associated with derivatives transactions, etc.	4,320,810	4,970,417
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	—	—
		Add-on amount associated with derivatives transactions, etc.	5,190,644	5,815,431
6		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	1,983,885	2,017,648
		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	37,415	43,144
7		The amount of deductions of receivables (out of those arising from providing cash variation margin)	(679,274)	(682,330)
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	4,144,864	4,558,498
10		The amount of deductions from effective notional amount of written credit derivatives	(3,655,391)	(3,830,218)
11	4	Total exposures related to derivative transactions (b)	11,342,954	12,892,592
<b>Exposures related to repo transactions</b>				
12		The amount of assets related to repo transactions, etc.	17,815,982	19,394,929
13		The amount of deductions from the assets above (line 12)	(2,204,607)	(1,653,687)
14		The exposures for counterparty credit risk for repo transactions, etc.	2,070,215	1,805,145
15		The exposures for agent repo transactions	/	/
16	5	Total exposures related to repo transactions, etc. (c)	17,681,590	19,546,387
<b>Exposures related to off-balance sheet transactions</b>				
17		Notional amount of off-balance sheet transactions	98,083,719	99,518,546
18		The amount of adjustments for conversion in relation to off-balance sheet transactions	(65,856,593)	(68,126,532)
19	6	Total exposures related to off-balance sheet transactions (d)	32,227,126	31,392,013
<b>Leverage ratio on a consolidated basis</b>				
20		The amount of capital (Tier 1 capital) (e)	16,789,698	15,998,010
21	8	Total exposures ((a) + (b) + (c) + (d)) (f)	292,447,590	286,573,473
22		Leverage ratio on a consolidated basis ((e)/(f))	5.74%	5.58%

Corresponding line No. on Basel III disclosure template (Table 2)	Corresponding line No. on Basel III disclosure template (Table 1)	Item	September 30, 2021	September 30, 2020
Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan)				
		Total exposures (f)	292,447,590	286,573,473
		The deposits with the Bank of Japan	89,257,783	81,778,430
		Total exposures (including the deposits with the Bank of Japan) (f)	381,705,374	368,351,904
		Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f))	4.39%	4.34%

## LIQUIDITY RISK

### Major liquid assets

Billions of yen

	September 30, 2021				September 30, 2020			
	MUFG	the Bank	the Trust Bank	the Securities HD	MUFG	the Bank	the Trust Bank	the Securities HD
Cash and due from banks	104,590.5	87,862.8	15,726.5	1,730.1	93,517.4	78,115.6	14,878.6	1,862.1
Domestic securities	50,962.9	42,727.5	2,671.5	5,573.9	46,999.8	40,139.3	1,930.8	4,939.8
Japanese government bonds	39,712.1	32,986.2	1,455.9	5,269.9	36,792.0	30,823.5	1,222.4	4,746.0
Municipal bonds	4,137.2	3,920.6	95.7	120.8	3,423.9	3,318.8	25.3	79.8
Corporate bonds	7,113.6	5,820.6	1,119.9	183.1	6,783.9	5,997.0	683.0	113.9
Foreign bonds	25,363.6	17,785.2	7,376.2	202.3	23,429.3	16,681.8	6,502.5	245.0
Domestic equity securities	5,937.1	4,468.6	943.8	571.8	4,797.4	3,835.9	892.2	113.3
Foreign equity securities	108.1	108.0	0.1	0.2	71.1	71.0	0.0	0.2
Others	12,732.9	5,954.6	4,358.6	2,419.7	11,361.6	5,201.2	3,974.3	2,184.1
Subtotal	199,695.2	158,906.7	31,076.7	10,497.9	180,176.5	144,044.7	28,178.4	9,344.4
(Less) Assets pledged	(47,056.5)	(33,780.4)	(7,267.5)	(6,457.1)	(43,327.0)	(32,008.0)	(6,220.8)	(5,267.0)
Total	152,638.7	125,126.3	23,809.2	4,040.8	136,849.5	112,036.6	21,957.5	4,077.4

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

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

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

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

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

MUFG = Mitsubishi UFJ Financial Group, Inc.

the Bank = MUFG Bank, Ltd.

the Trust Bank = Mitsubishi UFJ Trust and Banking Corporation

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

**Pledged assets***Millions of yen*

	September 30, 2021	September 30, 2020
Cash and due from banks	3,888	845
Trading assets	278,161	269,824
Securities	15,925,064	13,496,006
Loans and bills discounted	12,095,873	13,406,388
Other assets	5,349	742
Tangible fixed assets	5,074	5,364
<b>Total</b>	<b>28,313,412</b>	<b>27,179,171</b>

Liabilities correspond to the pledged assets above

Deposits	552,917	525,524
Trading liabilities	16,819	23,962
Borrowed money	27,703,524	26,561,275
Bonds payable	43,480	65,893
Other liabilities	9,738	1,174

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

*Millions of yen*

	September 30, 2021	September 30, 2020
Monetary claims bought	27,761	20,903
Trading assets	1,997,968	2,072,668
Securities	14,019,772	12,959,490
Loans and bills discounted	5,226,797	6,269,611

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

*Millions of yen*

	September 30, 2021	September 30, 2020
Trading assets	2,464,159	1,781,343
Securities	8,655,192	8,383,754
<b>Total</b>	<b>11,119,352</b>	<b>10,165,098</b>

Corresponding payables

Payables under repurchase agreements	10,557,998	9,350,432
Payables under securities lending transactions	82,906	178,102

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

*Millions of yen*

	September 30, 2021	September 30, 2020
Trading assets	3,692,200	3,277,460
Securities	–	1,085,652
<b>Total</b>	<b>3,692,200</b>	<b>4,363,113</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 Q2		FY2021 Q1							
<b>High-Quality Liquid Assets (1)</b>					∕	∕	∕	∕		
1	Total high-quality liquid assets (HQLA)		134,024,950		135,040,996					
<b>Cash Outflows (2)</b>					<b>Total</b>	<b>Total</b>	<b>Total</b>	<b>Total</b>		
		<b>unweighted</b>	<b>weighted</b>	<b>unweighted</b>	<b>weighted</b>	<b>unweighted</b>	<b>weighted</b>			
		<b>value</b>	<b>value</b>	<b>value</b>	<b>value</b>	<b>value</b>	<b>value</b>			
2	Cash outflows related to unsecured retail funding		100,415,821		8,483,706		99,391,666		8,425,492	
3	Stable deposits		22,419,156		672,575		21,796,034		653,881	
4	Less stable deposits		77,996,665		7,811,132		77,595,632		7,771,611	
5	Cash outflows related to unsecured wholesale funding		119,322,397		63,685,913		122,459,556		65,478,501	
6	Qualifying operational deposits		827,406		206,852		783,922		195,980	
7	Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities		115,056,068		60,040,140		118,591,809		62,198,695	
8	Debt securities		3,438,922		3,438,922		3,083,825		3,083,825	
9	Cash outflows related to secured funding, etc.		∕		1,668,748		∕		1,578,316	
10	Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities		101,995,253		73,150,449		97,150,684		67,379,890	
11	Cash outflows related to derivative transactions, etc.		62,460,519		62,460,519		56,591,829		56,591,829	
12	Cash outflows related to funding programs		2,385		2,385		2,698		2,698	
13	Cash outflows related to credit and liquidity facilities		39,532,349		10,687,545		40,556,157		10,785,363	
14	Cash outflows related to contractual funding obligations, etc.		5,827,942		4,311,550		5,364,432		3,886,078	
15	Cash outflows related to contingencies		75,978,761		919,694		76,555,441		945,529	
16	Total cash outflows		∕		152,220,061		∕		147,693,806	
<b>Cash Inflows (3)</b>					<b>Total</b>	<b>Total</b>	<b>Total</b>	<b>Total</b>		
		<b>unweighted</b>	<b>weighted</b>	<b>unweighted</b>	<b>weighted</b>	<b>unweighted</b>	<b>weighted</b>			
		<b>value</b>	<b>value</b>	<b>value</b>	<b>value</b>	<b>value</b>	<b>value</b>			
17	Cash inflows related to secured lending, etc.		16,422,823		2,184,220		17,541,578		1,911,117	
18	Cash inflows related to collection of loans, etc.		16,075,405		11,285,992		17,112,984		12,193,310	
19	Other cash inflows		66,823,314		61,628,984		60,112,323		55,439,015	
20	Total cash inflows		99,321,542		75,099,197		94,766,885		69,543,442	
<b>Consolidated Liquidity Coverage Ratio (4)</b>					∕	∕	∕	∕		
21	Total HQLA allowed to be included in the calculation		∕		134,024,950		∕		135,040,996	
22	Net cash outflows		∕		77,120,864		∕		78,150,364	
23	Consolidated liquidity coverage ratio (LCR)		∕		173.8		∕		172.8	
24	The number of data used to calculate the average value		∕		61		∕		61	

## **EVALUATION OF THE CONSOLIDATED LIQUIDITY COVERAGE RATIO LEVEL**

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

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

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

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

## **OTHER MATTERS CONCERNING THE CONSOLIDATED LIQUIDITY COVERAGE RATIO**

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

MUFG has begun calculating the consolidated net stable funding ratio from the second quarter of fiscal 2021. Accordingly, past disclosure data does not exist.

*Millions of yen, %*

Item No.		FY2021 Q2					FY2021 Q1				
		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	
<b>Available stable funding (1)</b>											
1	Capital; of which:	20,673,086	0	69,000	1,764,330	22,471,916	-	-	-	-	-
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	20,197,737	0	0	1,759,330	21,957,067	-	-	-	-	-
3	Other capital instruments that are not included in the above category	475,349	0	69,000	5,000	514,849	-	-	-	-	-
4	Funding from SMEs, etc. and individuals; of which:	84,009,893	16,534,156	160,668	87,470	91,832,253	-	-	-	-	-
5	Stable deposits	21,618,874	546,046	45,820	36,834	21,137,037	-	-	-	-	-
6	Less stable deposits	62,391,020	15,988,110	114,848	50,636	70,695,216	-	-	-	-	-
7	Wholesale funding; of which:	90,951,879	77,073,969	5,394,482	29,301,653	76,151,425	-	-	-	-	-
8	Qualifying operational deposits	0	686,583	0	0	343,291	-	-	-	-	-
9	Other wholesale funding	90,951,879	76,387,386	5,394,482	29,301,653	75,808,134	-	-	-	-	-
10	Liabilities with matching interdependent assets	0	0	0	0	0	-	-	-	-	-
11	Other liabilities; of which:	4,508,598	14,615,027	27,014	817,776	536,308	-	-	-	-	-
12	Derivative liabilities	/	/	/	0	/	/	/	/	/	/
13	All other liabilities not included in the above categories	4,508,598	14,615,027	27,014	817,776	536,308	-	-	-	-	-
14	<b>Total available stable funding</b>	/	/	/	/	190,991,903	/	/	/	/	-

Item No.		FY2021 Q2					FY2021 Q1				
		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	/	/	/	/	17,304,272	/	/	/	/	-
16	Deposits held at other financial institutions for operational purposes	204,893	16,351	305,394	0	335,728	-	-	-	-	-
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	11,304,479	42,442,722	10,232,341	82,507,929	97,864,583	-	-	-	-	-
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	796,452	9,600,987	78,218	26,316	197,852	-	-	-	-	-
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	3,562,996	8,252,814	1,858,237	8,415,440	11,783,646	-	-	-	-	-
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,296,887	19,800,306	6,451,441	46,693,804	53,695,461	-	-	-	-	-
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	47,525	3,000,180	792,146	2,870,902	4,182,507	-	-	-	-	-
22	Residential mortgages; of which:	913	386,591	395,608	16,503,680	15,170,058	-	-	-	-	-
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	103,439	105,365	9,686,895	8,106,837	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA and other similar assets	5,647,232	4,402,025	1,448,837	10,868,689	17,017,566	-	-	-	-	-
25	Assets with matching interdependent liabilities	0	0	0	0	0	-	-	-	-	-
26	Other assets; of which:	7,974,246	1,214,165	928,584	26,240,156	31,109,486	-	-	-	-	-
27	Physical trading commodities, including gold	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)	/	/	/	1,495,850	1,271,473	/	/	/	-	-
29	Derivative assets	/	/	/	1,480,028	1,480,028	/	/	/	-	-
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	139,570	139,570	/	/	/	-	-
31	All other assets and capital not included in the above categories	7,974,246	1,214,165	928,584	23,124,708	28,218,414	-	-	-	-	-
32	Off-balance sheet transactions	/	/	/	114,771,797	2,727,647	/	/	/	-	-
33	Total required stable funding	/	/	/	/	149,341,715	/	/	/	/	-
34	Consolidated net stable funding ratio	/	/	/	/	127.8	/	/	/	/	-

## 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.

## TOP RISK

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

### Major Top Risks

Risk events	Risk scenarios*
A decline in profitability (including a decline in net interest income)	<ul style="list-style-type: none"> <li>Our overall profitability may be adversely affected by, among other things, a decline in our net interest income due to further reductions in interest rates as a result of changes in the monetary policies of central banks in various jurisdictions in light of the COVID-19 pandemic and deterioration in global economic conditions.</li> </ul>
Foreign currency liquidity risk	<ul style="list-style-type: none"> <li>Deterioration in market conditions may result in a depletion of foreign currency funding liquidity and an increase in our foreign currency funding costs.</li> </ul>
An increase in credit costs	<ul style="list-style-type: none"> <li>Sudden deterioration in global economic activities may result in an increase in our credit costs.</li> <li>Deterioration in the credit quality of particular industries or counterparties, to which we have relatively larger exposures, may result in an increase in our credit costs.</li> </ul>
IT risk	<ul style="list-style-type: none"> <li>Cyber-attacks may result in customer information leakage, financial service outage and reputational damage.</li> <li>System failures may result in our payment of financial compensation and damage to our reputation.</li> </ul>
Risks relating to external circumstances or events (such as health pandemics, earthquakes, floods, terrorism, etc.)	<ul style="list-style-type: none"> <li>Health pandemics, natural disasters, conflicts and terrorist attacks may result in disruption to all or part of our operations or an increase in costs and expenses in addressing such circumstances or events.</li> </ul>
Climate change-related risks	<ul style="list-style-type: none"> <li>If our efforts to address climate change-related risks or to make appropriate disclosure are deemed insufficient, our corporate value may be impaired.</li> <li>Our credit portfolio may be adversely affected by the negative impact of climate change on our borrowers and transaction counterparties.</li> </ul>

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

#### Concept of top risks

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

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

## 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)	88.2	39.6	108.4	109.5	57.7	92.3	162.6	634.0
Change from fiscal 2020 1H	(5.2)	35.2	11.6	(42.3)	22.4	24.2	(187.4)	(98.9)
Risk-weighted assets (Note 2)	8,132.2	10,878.0	20,636.8	16,681.2	2,155.8	16,127.1	20,280.4	112,191.7
Change from March 31, 2021	401.4	451.7	(87.1)	(505.2)	71.0	(71.5)	989.9	(2,227.6)
Credit risks	6,657.0	9,732.4	19,686.8	15,405.6	1,324.1	15,575.8	15,377.5	90,947.6
Change from March 31, 2021	258.1	268.1	137.1	96.5	54.7	535.0	561.5	537.5
Market risks	26.3	15.9	53.2	46.8	228.0	9.9	4,097.3	4,280.8
Change from March 31, 2021	(3.6)	(78.8)	9.4	(16.4)	(1.2)	5.8	285.7	214.0
Operational risks	1,448.9	1,129.5	896.6	1,228.7	603.5	541.3	805.4	7,888.8
Change from March 31, 2021	146.8	262.5	(233.6)	(585.4)	17.5	(612.4)	142.6	(87.8)

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.