Basel III Disclosure (Consolidated)

INTERIM FISCAL 2023



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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. In addition, 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, 2022, there were no companies to which the above exception applied.

As of September 30, 2023, there were no companies to which the above exception applied.

Number of consolidated subsidiaries, and names and principal businesses of major consolidated subsidiaries of the holding company group 252 companies as of September 30, 2022; 252 companies as of September 30, 2023

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, 2022 and 2023

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, 2022 Not applicable as of September 30, 2023

Outline of restrictions on transfer of funds or equity capital within the holding company group As of September 30, 2022 and 2023, 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, 2022 and 2023

COMPOSITION OF EQUITY CAPITAL

Composition of changes in equity capital

somposition of onling or in equity expire.	September 30, 2023	September 30, 2022
Common Equity Tier 1 capital, beginning of period	13,280,842	13,823,912
Capital and capital surplus	(1,239)	440
Retained earnings	735,843	49,756
Treasury stock	1,647	(236,767)
National specific regulatory adjustments (earnings to be distributed)	(54,118)	(13,735)
Subscription rights to common shares	(-1,11-)	(15,155)
Accumulated other comprehensive income	553,663	(15,886)
Common share capital issued by subsidiaries and held by third parties		(-,,
(amount allowed in group Common Equity Tier 1)	25,125	35,691
Intangible assets	(194,832)	(185,607)
Deferred tax assets that rely on future profitability excluding those arising from temporary	(- , ,	(, ,
differences (net of related tax liability)	2,719	(2,218)
Deferred gains or losses on derivatives under hedge accounting	313,627	382,989
Shortfall of eligible provisions to expected losses	_	_
Securitization gain on sale	(180)	(178)
Gains and losses due to changes in own credit risk on fair valued liabilities	(977)	(6,688)
Net defined benefit assets	(36,142)	(57,245)
Investments in own shares (excluding those reported in the Net assets section)	(4,491)	3,304
Amount exceeding the 10% threshold on specified items	(317,522)	(368,014)
Amount exceeding the 15% threshold on specified items	(127,401)	(425,458)
Others	(127,101)	(120,100)
Common Equity Tier 1 capital, end of period	14,176,563	12,984,294
Additional Tier 1 capital, beginning of period	1,582,874	1,652,375
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	443,000	100,000
Additional Tier 1 instruments issued by subsidiaries and held by third parties		
(amount allowed in group Additional Tier 1)	12,293	8,296
Investments in own Additional Tier 1 instruments	(3,089)	(1,823)
Significant investments in the capital of banking, financial and insurance entities that are		
outside the scope of regulatory consolidation (net of eligible short positions)	1,115	333
Others	_	_
Additional Tier 1 capital, end of period	2,036,193	1,759,182
ier 2 capital, beginning of period	2,302,392	2,382,369
Directly issued qualifying Tier 2 instruments plus related capital surplus		
classified as liabilities under applicable accounting standards	89,440	143,757
Tier 2 instruments issued by subsidiaries and held by third parties		
(amount allowed in group Tier 2)	5,607	8,726
General allowance for credit losses and eligible provisions included in Tier 2	122,042	(44,435)
Investments in own Tier 2 instruments	4,562	2,269
Significant investments in the capital and other TLAC liabilities of banking, financial and		
insurance entities that are outside the scope of regulatory consolidation (net of eligible		
short positions)	(1,939)	(1,899)
Others		
Tier 2 capital, end of period	2,522,105	2,490,788
Total capital, end of period	18,734,862	17,234,264

		а	b	С
Basel III		September 30,	September 30,	Reference to
Template No.	Items	2023	2022	Template CC2
(Common Equity Tier 1 capital: instruments and			
	reserves			
1a+2–1c–26 [Directly issued qualifying common share capital plus related			
	capital surplus and retained earnings	15,238,461	14,074,956	
1a	Capital and capital surplus	2,489,934	2,912,230	
2	Retained earnings	13,475,072	12,047,913	
1c	Treasury stock	(479,444)	(688,056)	
26	National specific regulatory adjustments (earnings to be			
	distributed)	(247,101)	(197,131)	
	Other than above	_	_	
1b \$	Subscription rights to common shares	_	_	
3 /	Accumulated other comprehensive income and other			
	disclosed reserves	3,035,644	2,549,228	(a)
5 (Common share capital issued by subsidiaries and held by			
	third parties (amount allowed in group Common Equity			
	Tier 1)	270,668	262,165	
6 (Common Equity Tier 1 capital: instruments and			
	reserves (A)	18,544,774	16,886,350	
	Common Equity Tier 1 capital: regulatory adjustments			
8+9 7	Γotal intangible assets (net of related tax liability, excluding			
	those relating to mortgage servicing rights)	1,619,102	1,449,125	
8	Goodwill (including those equivalent)	759,312	619,777	
9	Other intangibles other than goodwill and mortgage			
	servicing rights	859,789	829,347	
10 [Deferred tax assets that rely on future profitability excluding			
	those arising from temporary differences (net of related			
	tax liability)	3,547	6,917	
11 [Deferred gains or losses on derivatives under hedge			
	accounting	(813,795)	(513,652)	
	Shortfall of eligible provisions to expected losses	_	_	
	Securitization gain on sale	16,571	16,212	
14 (Gains and losses due to changes in own credit risk on fair		44 =00	
	valued liabilities	8,079	11,786	
	Net defined benefit assets	955,824	1,017,328	
16 I	nvestments in own shares (excluding those reported in the	17.100	0.000	
47.	Net assets section)	17,168	8,928	
	Reciprocal cross-holdings in common equity	_	_	
18 I	nvestments 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)	_	_	

		а	b	С
Basel III		September 30,	September 30,	Reference to
Template No.	Items	2023	2022	Template CC2
19+20+21	Amount exceeding the 10% threshold on specified items	2,104,944	1,479,951	
19	Significant investments in the common stock of financials	2,104,944	1,479,951	
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	456,768	425,458	
23	Significant investments in the common stock of financials	295,965	266,950	
24	Mortgage servicing rights	_	3,854	
25	Deferred tax assets arising from temporary differences			
	(net of related tax liability)	160,802	154,653	
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)	4,368,210	3,902,056	
(Common Equity Tier 1 capital (CET1)			
29	Common Equity Tier 1 capital (CET1) ((A) – (B)) (C)	14,176,563	12,984,294	
	Additional Tier 1 capital: instruments			
31a 30 l	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	1,907,000	1,634,000	
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)	175,293	163,959	
33+35	Eligible Tier 1 capital instruments subject to transitional			
	arrangements included in Additional Tier 1 capital:			
	instruments	_	_	
33	Instruments issued by bank holding companies and their			
	special purpose vehicles	_	_	
35	Instruments issued by subsidiaries (excluding bank			
	holding companies' special purpose vehicles)	_	_	
36 /	Additional Tier 1 capital: instruments (D)	2,082,293	1,797,959	

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Basel III			September 30,	September 30,	Reference to
Template No.	Items		2023	2022	Template CC2
	Tier 1 capital: regulatory adjustme	ents			
	s in own Additional Tier 1 instruments		3,692	4,715	
	cross-holdings in Additional Tier 1 ins		_	_	
	s in the capital of banking, financial a				
	entities that are outside the scope of				
	tion, net of eligible short positions, wh				
	s not own more than 10% of the issue				
share cap	ital of the entity (amount above the 1	0%			
threshold	• •		_	_	
40 Significant	nvestments in the capital of banking,	financial			
and insura	ance entities that are outside the sco	pe of			
	consolidation (net of eligible short pe		42,406	34,061	
42 Regulatory	adjustments applied to Additional Tie	er 1 due to			
insufficier	t Tier 2 to cover deductions		_	_	
43 Additional 1	ier 1 capital: regulatory adjustments	(E)	46,099	38,777	
Additional	Tier 1 capital				
44 Additional 7	ier 1 capital (([D) – (E)) (F)	2,036,193	1,759,182	
Tier 1 capi	tal (T1 = C	ET1 + AT1)			
45 Tier 1 capit	al (T1 = CET1 + AT1) ((C	C) + (F)) (G)	16,212,757	14,743,476	
	tal: instruments and provisions				
•	ued qualifying Tier 2 instruments plus				
	rplus classified as equity under applic	cable			
	g standards		_	_	
	n rights to Tier 2 instruments		_	_	
•	ued qualifying Tier 2 instruments plus				
·	rplus classified as liabilities under ap	plicable			
	g standards		1,843,496	1,874,485	
	Fier 2 instruments plus related capital				
•	special purpose vehicles and other e	equivalent			
entities	manufacture de la contratación d	المناجلة بنطالما	_	_	
	ıments issued by subsidiaries and he	eld by third	404 705	00.000	
	mount allowed in group Tier 2)	- 141 1	101,725	98,626	
	2 capital instruments subject to tran				
ŭ	ents included in Tier 2: instruments a	ina			
provisions		oo and thair	_	_	
	ents issued by bank holding compani I purpose vehicles	co anu liitii			
•	r purpose veriicies ents issued by subsidiaries (excluding	n hank	_	_	
	g companies' special purpose vehicle		_	_	
	neral allowance for credit losses and	•	_	_	
=	s included in Tier 2	o.igibio	600,100	541,747	
	n for general allowance for credit loss	ses	294,054	421,058	
	provisions		306,046	120,689	
_	al: instruments and provisions	(H)	2,545,322	2,514,859	

CC1: Composition of capital disclosure (continued)

			а	b	С
Basel III			September 30,	September 30,	Reference to
Template No.	Items		2023	2022	Template CC2
Tier 2 c	apital: regulatory adjustment	S			
52 Investm	ents in own Tier 2 instruments		1,912	6,881	
53 Recipro	cal cross-holdings in Tier 2 inst	ruments and other			
TLAC	liabilities		_	_	
54 Investm	ents in the capital and other TL	AC liabilities of			
bankir	ng, financial and insurance entiti	es that are outside			
the so	ope of regulatory consolidation,	net of eligible short			
positic	ons, where the bank does not ov	vn more than 10% of			
the iss	sued common share capital of th	ne entity (amount			
above	the 10% threshold)		_	_	
54a Investm	ents in the other TLAC liabilities	s of banking,			
financ	ial and insurance entities that a	e outside the scope			
of regi	ulatory consolidation and where	the bank does not			
own m	nore than 10% of the issued con	nmon share capital			
of the	entity: amount previously design	nated for the 5%			
thresh	old but that no longer meets the	conditions	_	_	
55 Significa	ant investments in the capital ar	d other TLAC			
liabiliti	es of banking, financial and insu	urance entities that			
are ou	tside the scope of regulatory co	nsolidation (net of			
eligible	e short positions)		21,305	17,190	
57 Tier 2 c	apital: regulatory adjustments	(1)	23,217	24,071	
Tier 2 c	apital (T2)				
58 Tier 2 ca	apital (T2)	((H) - (I))(J)	2,522,105	2,490,788	
Total ca	apital (TC = T1 + T2)				
59 Total ca	pital (TC = T1 + T2)	((G) + (J))(K)	18,734,862	17,234,264	
Risk we	eighted assets				
60 Risk we	ighted assets	(L)	133,561,415	132,159,354	
Capital	ratio (consolidated) and buffe	ers			
61 Commo	n Equity Tier 1 capital ratio (cor	nsolidated) ((C) / (L))	10.61%	9.82%	
62 Tier 1 c	apital ratio (consolidated)	((G) / (L))	12.13%	11.15%	
	pital ratio (consolidated)	((K) / (L))	14.02%	13.04%	
	nimum capital buffer requiremen		4.10%	4.01%	
65 Capi	tal conservation buffer requirem	ent	2.50%	2.50%	
66 Cour	ntercyclical buffer requirement		0.10%	0.01%	
67 G–S	IB/D–SIB additional requiremen	t	1.50%	1.50%	
68 CET1 a	vailable after meeting the minim	um capital buffer			
require	ements	•	6.02%	4.76%	

CC1: Composition of capital disclosure (continued)

Millions of yen, %

		а	b	С
Basel III		September 30,	September 30,	Reference to
Template No	. Items	2023	2022	Template CC2
	Regulatory adjustments			
•	72 Non–significant investments in the capital of other financials			
	that are below the thresholds for deduction (before risk			
	weighting)	1,039,269	713,237	
•	73 Significant investments in the common stock of other			
	financials that are below the thresholds for deduction			
	(before risk weighting)	1,378,090	1,222,224	
	74 Mortgage servicing rights that are below the thresholds for			
	deduction (before risk weighting)	_	17,649	
	75 Deferred tax assets arising from temporary differences that			
	are below the thresholds for deduction (before risk			
	weighting)	748,737	708,076	
	Provisions included in Tier 2 capital: instruments and			
	provisions			
	76 Provisions (general allowance for credit losses)	461,205	453,618	
	77 Cap on inclusion of provisions (general allowance for credit			
	losses)	294,054	421,058	
•	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")	306,046	120,689	
-	79 Cap for inclusion of provisions in Tier 2 under internal			
	ratings-based approach	396,397	372,039	
	Capital instruments subject to transitional			
	arrangements			
;	82 Current cap on AT1 instruments subject to transitional arrangements	_	_	
;	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		_	
,	85 Amount excluded from T2 due to cap (excess over cap after			
•	redemptions and maturities) (if the amount is negative,			
	report as "nil")			
	τοροιτ αστιπή	_	_	

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 2022 is ¥433,356 million.

	;	a	b	С
	Consolidated ba	lance sheet as in		
	published finar	ncial statements		
	September 30,	September 30,	Reference to	Reference to
Items	2023	2022	CC1	Appendix
Assets:				
Cash and due from banks	108,625,425	102,378,661		
Call loans and bills bought	1,901,352	705,358		
Receivables under resale agreements	16,291,735	13,421,653		
Receivables under securities borrowing transactions	,	, ,		
3	5,093,545	4,527,739		
Monetary claims bought	7,874,899	8,125,509		
Frading assets	22,373,417	20,919,894		6–a
Money held in trust	1,361,622	1,355,335		
Securities	84,563,371	84,451,528		2-c, 6-b
oans and bills discounted	113,631,029	119,771,151		6–c
Foreign exchanges	1,962,513	2,544,114		
Other assets	19,551,635	18,339,939		2-b, 6-d
Fangible fixed assets	1,219,157	1,268,316		_ 2, 0 4
ntangible fixed assets	1,502,254	1,457,328		2–a
Net defined benefit assets	1,377,558	1,454,967		3
Deferred tax assets	415,584	357,866		4–a
Customers' liabilities for acceptances and guarantees	110,001	001,000		
suctomore maximized for acceptances and guarantees	11,812,733	11,893,956		
Allowance for credit losses	(1,382,406)	(1,172,792)		
Fotal assets	398,175,428	391,800,530		
Liabilities:	000,0,20	33.,033,033		
Deposits	217,863,084	222,062,651		
Negotiable certificates of deposit	16,357,724	13,819,636		
Call money and bills sold	3,877,114	3,501,486		
Payables under repurchase agreements	32,722,609	34,514,370		
Payables under securities lending transactions	996,142	924,369		
Commercial papers	3,239,381	3,090,731		
Frading liabilities	18,298,378	16,072,218		6–e
Borrowed money	24,972,930	22,790,482		8–a
Foreign exchanges	2,791,515	2,361,195		
Short–term bonds payable	1,382,991	1,298,997		
Bonds payable	16,379,916	16,052,500		8-b
Due to trust accounts	10,877,484	9,125,969		0 2
Other liabilities	16,315,423	15,767,277		6–f
Reserve for bonuses	144,169	122,253		0-1
Reserve for bonuses to directors	1,752	2,891		
Reserve for stocks payment	9,466	8,511		
Net defined benefit liabilities	95,944	94,583		
Reserve for retirement benefits to directors	741	733		
Reserve for loyalty award credits	18,778	19,649		
Reserve for contingent losses	140,336	182,605		
G	·	•		
Reserves under special laws	5,018 168,242	4,665		4-b
Deferred toy lightities		145,604		4—n
	•	•		
Deferred tax liabilities Deferred tax liabilities for land revaluation Acceptances and guarantees	87,531 11,812,733	92,247 11,893,956		4–c

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

Millions of yen

		а		С
	Consolidated ba	lance sheet as in		
	published finar	cial statements		
	September 30,	September 30,	Reference to	Reference to
Items	2023	2022	CC1	Appendix
Net assets:				
Capital stock	2,141,513	2,141,513		1–a
Capital surplus	348,421	770,717		1-b
Retained earnings	13,475,072	12,047,913		1–c
Treasury stock	(479,444)	(688,056)		1-d
Total shareholders' equity	15,485,562	14,272,088		
Net unrealized gains (losses) on available–for–sale securities				
	637,286	330,322		
Net deferred gains (losses) on hedging instruments				
	(618,497)	(337,897)		5
Land revaluation excess	134,104	138,567		
Foreign currency translation adjustments	2,791,161	2,238,359		
Remeasurements of defined benefit plans	125,517	172,652		
Debt value adjustments of foreign subsidiaries and affiliates				
	(33,928)	7,223		
Total accumulated other comprehensive income	3,035,644	2,549,228	(a)	
Non-controlling interests	1,094,809	1,029,621		7
Total net assets	19,616,016	17,850,938		
Total liabilities and net assets	398,175,428	391,800,530		

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.

Appendix

1. Shareholders' equity

(1) Consolidated balance sheet

				Millions of yen
				Reference
Consolidated balance sheet items	September 30, 2023	September 30, 2022	Remarks	No.
Capital stock	2,141,513	2,141,513		1–a
Capital surplus	348,421	770,717		1-b
Retained earnings	13,475,072	12,047,913		1-c
Treasury stock	(479,444)	(688,056)		1-d
Total shareholders' equity	15,485,562	14,272,088		

(2) Composition of capital

		•	
MIII	lions	ΟŤ	ver

				Basel III
Composition of capital disclosure	September 30, 2023	September 30, 2022	Remarks	Template No.
Directly issued qualifying common			Shareholders' equity attributable to	
share capital plus related capital			common shares (before adjusting	
surplus and retained earnings			national specific regulatory	
			adjustments (earnings to be	
	15,485,562	14,272,088	distributed))	
Capital and capital surplus	2,489,934	2,912,230		1a
Retained earnings	13,475,072	12,047,913		2
Treasury stock	(479,444)	(688,056)		1c
Other than above	_	_		
Directly issued qualifying Additional			Shareholders' equity attributable to	
Tier 1 instruments plus related			preferred shares with a loss	
capital surplus classified as equity			absorbency clause upon entering into	
under applicable accounting			effective bankruptcy	
standards and its breakdown	_	_	•	31a

2. Intangible fixed assets

(1) Consolidated balance sheet

				Millions of yen
				Reference
Consolidated balance sheet items	September 30, 2023	September 30, 2022	Remarks	No.
Intangible fixed assets	1,502,254	1,457,328		2–a
			Other assets as of September 30, 2023	
Other assets	19,551,635	_	include cryptoassets	2-b
Securities	84,563,371	84,451,528		2-0
Goodwill attributable to equity-			Goodwill attributable to equity-method	
method investees	447,079	325,236	investees	
Income taxes related to above			Income taxes related to intangibles other	-
			than goodwill and mortgage servicing	
	330,152	310,635	rights	

(2) Composition of capital

Millions of yen

				Basel III
Composition of capital disclosure	September 30, 2023	September 30, 2022	Remarks	Template No.
Goodwill (net of related tax liability,				
including those equivalent)	759,312	619,777		8
Other intangibles other than goodwill			Other intangibles other than goodwill	
and mortgage servicing rights (net			and mortgage servicing rights	
of related tax liability)	859,789	829,347	(software, etc.)	9
Mortgage servicing rights	-	21,504		
Amount exceeding the 10%				
threshold on specified items	-	-		20
Amount exceeding the 15%				
threshold on specified items	-	3,854		24
Mortgage servicing rights that are				
below the thresholds for				
deduction (before risk weighting)	_	17,649		74

3. Net defined benefit assets

(1) Consolidated balance sheet

Millions of yen

				Reference
Consolidated balance sheet items	September 30, 2023	September 30, 2022	Remarks	No.
Net defined benefit assets	1,377,558	1,454,967		3
Income taxes related to above	421.734	437.638		

(2) Composition of capital

Millions	of	yer
----------	----	-----

				Basel III
Composition of capital disclosure	September 30, 2023	September 30, 2022	Remarks	Template No.
Net defined benefit assets	955,824	1,017,328		15

4. Deferred tax assets

(1) Consolidated balance sheet

				Millions of yen
				Reference
Consolidated balance sheet items	September 30, 2023	September 30, 2022	Remarks	No.
Deferred tax assets	415,584	357,866		4–a
Deferred tax liabilities	168,242	145,604		4–b
Deferred tax liabilities for land revaluation	87,531	92,247		4–c
Tax effects on other intangible fixed				
assets	330,152	310,635		
Tax effects on net defined benefit				
assets	421,734	437,638		

(2) Composition of capital

				,
Owner as this section of a section bit of a second	0	0	Downardes	Basel III
Composition of capital disclosure	September 30, 2023	September 30, 2022	Remarks	Template No.
Deferred tax assets that rely on future			This item does not agree with the	
profitability excluding those arising			amount reported on the balance sheet	
from temporary differences (net of			due to offsetting of assets and	
related tax liability)	3,547	6,917	liabilities	10
Deferred tax assets that rely on			This item does not agree with the	
future profitability arising from			amount reported on the balance sheet	
temporary differences (net of related			due to offsetting of assets and	
tax liability)	909,539	862,729	liabilities	
Amount exceeding the 10%				
threshold on specified items	_	-		21
Amount exceeding the 15%				
threshold on specified items	160,802	154,653		25
Deferred tax assets arising from				
temporary differences that are				
below the thresholds for deduction				
(before risk weighting)	748,737	708,076		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

() •				
				Millions of yen
				Reference
Consolidated balance sheet items	September 30, 2023	September 30, 2022	Remarks	No.
Net deferred gains (losses) on				
hedging instruments	(618,497)	(337,897)		5
(2) Composition of capital				
				Millions of yen
				Basel III
Composition of capital disclosure	September 30, 2023	September 30, 2022	Remarks	Template No.
Deferred gains or losses on			Excluding those items whose valuation	
derivatives under hedge accounting			differences arising from hedged items	

(813,795) (513,652) other comprehensive income"

are recognized as "Total accumulated

11

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

(1) Consolidated balance sheet

				Millions of yen
				Reference
Consolidated balance sheet items	September 30, 2023	September 30, 2022	Remarks	No.
Trading assets			Including trading account securities and	
	22,373,417	20,919,894	derivatives for trading assets	6–a
Securities	84,563,371	84,451,528		6-b
Loans and bills discounted	113,631,029	119,771,151	Including subordinated loans	6-c
Other assets			Including derivatives and investments in	
	19,551,635	18,339,939	the capital	6-d
Trading liabilities			Including trading account securities sold	
	18,298,378	16,072,218	and derivatives for trading assets	6–e
Other liabilities	16,315,423	15,767,277	Including derivatives	6-f

(2) Composition of capital

				willions or yen
				Basel III
Composition of capital disclosure	September 30, 2023	September 30, 2022	Remarks	Template No.
Investments in own capital				
instruments	22,773	20,525		
Common equity Tier 1 capital	17,168	8,928		16
Additional Tier 1 capital	3,692	4,715		37
Tier 2 capital	1,912	6,881		52
Reciprocal cross–holdings in the				
capital of banking, financial and				
insurance entities	_	-		
Common equity Tier 1 capital	_	_		17
Additional Tier 1 capital	-	-		38
Tier 2 capital and other TLAC				
liabilities	_	_		53
Investments in the capital of banking,				
financial and insurance entities that				
are outside the scope of regulatory				
consolidation, net of eligible short				
positions, where the bank does not				
own more than 10% of the issued				
share capital (amount above the				
10% threshold)	1,039,269	713,237		
Common equity Tier 1 capital	_	-		18
Additional Tier 1 capital	_	_		39
Tier 2 capital and other TLAC				00
liabilities	_	_		54
Amount previously designated for				34
the 5% threshold but that no				
longer meets the conditions				54a
· ·	_	_		J4a
Non–significant investments in the capital of other financials that	•			
•				
are below the thresholds for	4 000 000	740.007		70
deduction (before risk weighting)	1,039,269	713,237		72
Significant investments in the capital				
of banking, financial and insurance				
entities that are outside the scope				
of regulatory consolidation, net of	0.040.740			
eligible short positions	3,842,712	3,020,378		
Amount exceeding the 10%				
threshold on specified items	2,104,944	1,479,951		19
Amount exceeding the 15%				
threshold on specified items	295,965	266,950		23
Additional Tier 1 capital	42,406	34,061		40
Tier 2 capital and other TLAC				
liabilities	21,305	17,190		55
Significant investments in the				
common stock of other				
financials that are below the				
thresholds for deduction (before				
risk weighting)	1,378,090	1,222,224		73

7. Non-controlling interests

(1) Consolidated balance sheet

				Millions of yen
				Reference
Consolidated balance sheet items	September 30, 2023	September 30, 2022	Remarks	No.
Non-controlling interests	1,094,809	1,029,621		7
(2) Composition of capital				
				Millions of yen
				Basel III
Composition of capital disclosure	September 30, 2023	September 30, 2022	Remarks	Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	270,668	262,165	After reflecting amounts eligible for inclusion (after Non–controlling interest adjustments)	t 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)	t 30–31ab–32
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	175,293	163,959	After reflecting amounts eligible for inclusion (after Non–controlling interes adjustments)	t 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)	t 46
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	101,725	98,626	After reflecting amounts eligible for inclusion (after Non–controlling interest adjustments)	t 48–49

8. Other capital instruments

(1) Consolidated balance sheet

				Millions of yen
				Reference
Consolidated balance sheet items	September 30, 2023	September 30, 2022	Remarks	No.
Borrowed money	24,972,930	22,790,482		8–a
Bonds payable	16,379,916	16,052,500		8-b
Total	41,352,846	38,842,982		

(2) Composition of capital

				Millions of yen
O	0 t t 00 0000	0	Damanda	Basel III
Composition of capital disclosure	September 30, 2023	September 30, 2022	Remarks	Template No.
Directly issued qualifying Additional				
Tier 1 instruments plus related				
capital surplus classified as				
liabilities under applicable				
accounting standards	1,907,000	1,634,000		32
Directly issued qualifying Tier 2				
instruments plus related capital				
surplus classified as liabilities under				
applicable accounting standards	1,843,496	1,874,485		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

Millions of yen

	FY2023 1H	FY2022 1H
Exposures relating to funds	10,680,008	9,835,649
Exposures where information on fund components is obtained sufficiently and frequently and verified by independent third parties (Note 1)	10,069,113	9,316,091
Exposures not included above where information on fund components is obtained sufficiently and frequently by independent third parties (Note 2)	19,666	17,829
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	557,225	462,048
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)	2,116	_
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)	22,843	30,658
Exposures not included in any categories above (Note 6)	9,043	9,020

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.

- As stipulated in Paragraph 2 of Article 54–5 and Paragraph 5 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
 As stipulated in Paragraph 6 of Article 54–5 and Paragraph 7 of Article 145 of the FSA Holding Company Capital Adequacy Notification.
 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.
 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.
 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)

				Millions of yer
	а	b	С	d
	-	hted assets		m capital
		NA)	requir	ements
Basel III	September	September	September	September
Template No.	30, 2023	30, 2022	30, 2023	30, 2022
1 Credit risk (excluding counterparty credit risk)	65,612,733	72,067,715	5,454,508	5,956,328
2 Standardized approach (SA)	18,245,938	27,286,342	1,459,675	2,182,907
3 Advanced internal ratings–based (A–IRB) approach	42,810,397	39,773,274	3,630,321	3,372,773
Significant investments exposure	_	_	_	_
Estimated lease residual values exposure	9	9	0	400.047
Others	4,556,388	5,008,088	364,511	400,647
4 Counterparty credit risk (CCR) 5 SA–CCR	8,782,850	9,161,116	711,274	741,928
	2 695 004	2 702 026	220.005	220 656
Current exposure method 6 Expected exposure method	2,685,994	2,782,836	220,905	228,656
Credit valuation adjustment (CVA)	3,414,641	3,637,378	273,171	290,990
Central counterparty related exposure (CCP)	691,698	715,930	55,335	57,274
Others	1,990,515	2,024,971	161,861	165,008
7 Equity exposures subject to market–based approach	1,218,445	2,018,478	103,324	171,166
8 Equity investments in funds – Look–through approach	4,308,192	4,094,373	362,672	343,987
9 Equity investments in funds – Mandate–based approach	2,266,326	1,853,721	183,349	149,587
Equity investments in funds – Simple approach (subject to	2,200,020	1,000,721	100,040	140,007
250% RW)	5,719	_	485	_
Equity investments in funds – Simple approach (subject to	0,1.10			
400% RW)	100,076	122,635	8,456	10,269
10 Equity investments in funds – Fall–back approach	111,188	112,762	8,895	9,020
11 Unsettled transactions	48,797	87,225	4,124	7,396
12 Securitization exposures subject to calculation of credit				
RWA amounts	2,597,271	2,511,433	207,781	200,914
13 Securitization IRB approach (SEC–IRBA) or internal				
assessment approach (IAA)	796,073	678,485	63,685	54,278
14 Securitization external ratings–based approach (SEC–				
ERBA)	1,133,669	1,245,737	90,693	99,659
15 Securitization standardized approach (SEC–SA)	560,388	480,170	44,831	38,413
Subject to 1250% RW	107,139	107,040	8,571	8,563
16 Market risk	8,360,682	6,308,728	668,854	504,698
17 Standardized approach (SA)	1,533,920	1,235,543	122,713	98,843
18 Internal model approaches (IMA)	6,826,762	5,073,185	546,140	405,854
19 Operational risk	8,934,643	7,989,640	714,771	639,171
20 Basic indicator approach (BIA)	3,385,835	3,185,057	270,866	254,804
21 The standardized approach (TSA)	-	4 004 500	-	204.222
22 Advanced measurement approaches (AMA)	5,548,808	4,804,582	443,904	384,366
23 Amounts below the thresholds for deduction (subject to	E 247 070	4 000 077	450 007	440.005
250% risk weight)	5,317,070	4,869,877	450,887	412,965
Risk weighted assets subject to transitional arrangements	22 560 094	17 016 200	1 905 526	1 405 244
24 Floor adjustment	22,569,084	17,816,398	1,805,526	1,425,311
25 Total (including the 1.06 scaling factor)	133,561,415	132,159,354	10,684,913	10,572,748

CR1: Credit quality of assets

		•			Millions of yen
			r 30, 2023		
		а	b	С	d
Item No.		Gross carr	ying values		
		Defaulted exposures	Non-defaulted exposures	Allowances	Net values (a+b–c)
On-balanc	e sheet assets				
1	Loans	1,428,452	108,698,500	1,072,164	109,054,788
2	Debt securities	69	65,247,554	_	65,247,624
3	Other on-balance sheet assets (debt instruments)	121,709	117,393,264	242,988	117,271,985
4	Total on–balance sheet assets (1+2+3)	1,550,231	291,339,318	1,315,153	291,574,397
Off-balanc	e sheet assets				
5	Acceptances and guarantees, etc.	44,179	12,035,247	69,852	12,009,574
6	Commitments, etc.	109,660	49,096,677	64,162	49,142,175
7	Total off-balance sheet assets (5+6)	153,839	61,131,925	134,015	61,151,750
Total					
8	Total (4+7)	1,704,071	352,471,244	1,449,168	352,726,147

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.							
1	Defaulted loans and debt secu	1,562,632					
2	Breakdown of changes by	Loans and debt securities that have defaulted since March 31, 2023	88,338				
3	factors during current	Returned to non-defaulted status	58,518				
	reporting period in loans and	Amounts written off	76,006				
5	debt securities	Other changes	33,785				
6	Defaulted loans and debt secu	1,550,231					

CR3: Credit risk mitigation techniques - overview

		September 30, 2023						
		а	b	С	d	е		
Item No.		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives		
1	Loans	90,745,928	18,308,859	10,920,191	2,721,186	15,188		
2	Debt securities	64,502,886	744,737	104,051	628,839			
3	Other on-balance sheet assets (debt instruments)	117,224,807	47,177	11,325	5,503			
4	Total (1+2+3)	272,473,622	19,100,775	11,035,568	3,355,528	15,188		
5	of which defaulted	221,999	714,864	244,421	156,085	_		

CR1: Credit quality of assets

	, q				Millions of yen		
			September 30, 2022				
		а	b	С	d		
Item No.		Gross carr	ying values				
		Defaulted	Non-defaulted	Allowances	Net values (a+b–c)		
		exposures	exposures		(a+b=c)		
On-balanc	e sheet assets						
1	Loans	1,504,651	116,455,683	928,786	117,031,548		
2	Debt securities	9	66,364,613	_	66,364,622		
3	Other on-balance sheet assets (debt instruments)	94,651	110,637,908	184,559	110,548,001		
4	Total on-balance sheet assets (1+2+3)	1,599,311	293,458,206	1,113,345	293,944,172		
Off-balanc	se sheet assets						
5	Acceptances and guarantees, etc.	64,373	11,997,119	67,776	11,993,716		
6	Commitments, etc.	22,929	51,197,441	27,698	51,192,672		
7	Total off-balance sheet assets (5+6)	87,303	63,194,560	95,475	63,186,389		
Total							
8	Total (4+7)	1,686,615	356,652,767	1,208,820	357,130,561		

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.								
1	Defaulted loans and debt secu	efaulted loans and debt securities as of March 31, 2022						
2	Breakdown of changes by	Loans and debt securities that have defaulted since March 31, 2022	88,050					
3	factors during current	Returned to non-defaulted status	190,363					
	reporting period in loans and	Amounts written off	679,485					
5	debt securities	Other changes (Note)	695,812					
6	Defaulted loans and debt secu	1,599,311						

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

						Willing Or you		
		September 30, 2022						
		а	b	С	d	е		
Item No.		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives		
1	Loans	97,677,277	19,354,270	10,210,981	3,372,920	20,893		
2	Debt securities	65,423,412	941,210	86,435	843,576			
3	Other on-balance sheet assets (debt instruments)	110,451,593	96,407	10,591	30,923	_		
4	Total (1+2+3)	273,552,284	20,391,888	10,308,008	4,247,420	20,893		
5	of which defaulted	522,864	551,820	194,327	196,418	_		

		Millions of yer September 30, 2023							
		а	b	С	d	е	f		
Item		Exposures befor		Exposures post	-CCF and CRM		-		
No.	Asset class	On-balance sheet amounts	Off-balance sheet amounts	On-balance sheet amounts	Off–balance sheet amounts	Credit RWA amounts	RWA density		
1	Cash	137,490	_	137,490	_	_	_		
2	Government of Japan and								
	Bank of Japan	6,002,964	477,322	6,002,964	477,322	_	_		
3	Central governments and								
	central banks of foreign								
	countries	4,754,520	31	4,803,458	8	762,209	15.86%		
4	Bank for International			, ,		,			
	Settlements, etc.	_	_	_	_	_	_		
5	Local authorities in Japan	5,835	_	5,835	_	2	0.04%		
6	Non-central government, etc.	,,,,,,,		,,,,,,,					
	public sector entities in								
	foreign countries	83,672	_	83,672	_	16,734	20.00%		
7	Multilateral development	33,31		55,51		,			
	banks	128,980	_	128,980	_	1,063	0.82%		
8	Local authority financial	,		1_0,000		1,000			
_	institutions	_	_	_	_	_	_		
9	Government agencies in								
Ū	Japan	140	_	140	_	14	10.00%		
10	Local authority land						101007		
. •	development corporations,								
	public housing corporations,								
	and regional public road								
	corporations	_	_	_	_	_	_		
11	Financial institutions and type								
•	I financial instruments								
	business operators	3,199,033	475,156	3,269,494	157,917	1,236,276	36.07%		
12	Corporates, etc.	9,203,293	8,694,727	9,056,303	2,130,350	11,187,311	100.00%		
13	SMEs, etc. and individuals	5,029,078	3,318,184	4,932,653	732,626	4,249,197	75.00%		
14	Residential loan secured by	0,020,070	0,010,101	1,002,000	702,020	1,210,101	70.007		
	property	963,002	16,800	962,961	8	337,039	35.00%		
15	Business loan for acquisition	000,002	10,000	002,001	o l	007,000	00.007		
	of real estate, etc.	172,612	84,174	171,703	156	171,860	100.00%		
16	Past due for three months or	172,012	04,174	171,700	100	17 1,000	100.007		
	more, etc. (excluding								
	residential loans secured by								
	property)	215,310	3,752	209,415	1,990	264,682	125.20%		
17	Past due for three months or	210,010	0,702	200,410	1,000	204,002	120.207		
.,	more relating to residential								
	loans secured by property	20,863	2	20,863	_	15,878	76.10%		
18	Uncollected notes	10,515	_	10,515	_	2,103	20.00%		
19	Guaranteed by credit	10,010		.0,010		2,100	20.0070		
.0	guarantee corporations, etc.	_	_	_	_	_	_		
20	Guaranteed by Regional	_	_	_	_	_			
20	Economy Vitalization								
	Corporation of Japan, etc.	_	_	_	_		_		
21	Investments, etc. (excluding	_	_	_	_	_			
<u>~ 1</u>	material investments)	1,564	_	1,564	_	1,564	100.00%		
22	Total	29,928,880	13,070,151	29,798,017	3,500,381	18,245,938	54.79%		

CR4: Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

Millions of yen, %

							Millions of yen, 🤊
		1		Septembe	er 30, 2022		
Item		а	b	С	d	е	f
No.		Exposures befor	e CCF and CRM	Exposures post	CCF and CRM	Credit RWA	
INO.		On-balance	Off-balance	On-balance	Off-balance	amounts	RWA density
	Asset class	sheet amounts	sheet amounts	sheet amounts	sheet amounts		
1	Cash	210,827	_	210,827	_	_	_
2	Government of Japan and						
	Bank of Japan	5,013,285	479,070	5,013,285	479,070	_	_
3	Central governments and						
	central banks of foreign						
	countries	7,381,978	13	7,444,432	6	877,075	11.78%
4	Bank for International						
	Settlements, etc.	_	_	_	_	_	_
5	Local authorities in Japan	3,836	_	3,836	_	1	0.04%
6	Non-central government, etc.						
	public sector entities in						
	foreign countries	2,364,686	_	2,447,583	_	489,516	19.99%
7	Multilateral development						
	banks	164,251	_	164,251	_	249	0.15%
8	Local authority financial						
	institutions	_	_	_	_	_	_
9	Government agencies in						
	Japan	150	_	150	_	15	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	2,550,750	1,117,617	2,588,102	497,913	1,055,262	34.19%
12	Corporates, etc.	14,545,853	11,998,704	14,389,091	4,145,162	18,534,254	100.00%
13	SMEs, etc. and individuals	5,036,756	4,301,037	4,862,498	889,430	4,314,176	75.00%
14	Residential loan secured by	3,030,730	4,501,057	4,002,490	009,430	4,514,170	75.0070
14	property	4,291,209	14	4,287,391	7	1,500,589	34.99%
15	Business loan for acquisition	4,291,209	14	4,207,391	,	1,500,569	34.9970
13	· ·	10,534	24.462	10 110		10 410	100.00%
16	of real estate, etc.	10,534	31,462	10,410	_	10,410	100.00%
16	Past due for three months or						
	more, etc. (excluding						
	residential loans secured by	050 000	0.000	0.40.004	4.070	475.007	400.000/
4-7	property)	352,390	3,688	348,061	1,679	475,867	136.06%
17	Past due for three months or						
	more relating to residential	44.00=		40.055		40.000	
	loans secured by property	14,335	_	13,957	_	10,300	73.79%
18	Uncollected notes	84,342	_	84,342	_	16,868	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)	1,753	_	1,753	_	1,753	100.00%
22	Total	42,026,944	17,931,609	41,869,976	6,013,270	27,286,342	56.98%

CR5: Standardized approach - exposures by asset classes and risk weights Millions of yen September 30, 2023 а b С е Item Credit risk exposure amounts (post-CCF and post-CRM) No. Risk weight 0% 10% 20% 35% 50% 75% Asset class 1 137,490 2 Government of Japan and Bank of Japan 6,480,286 3 Central governments and central banks of foreign countries 2,906,546 1,268,916 239,158 Bank for International 4 Settlements, etc. 5 Local authorities in Japan 5,821 13 6 Non-central government, etc. public sector entities in foreign countries 83,672 7 Multilateral development 127,834 102 banks 8 Local authority financial institutions 9 Government agencies in Japan 140 10 Local authority land development corporations, public housing corporations, and regional public road corporations 11 Financial institutions and type I financial instruments business operators 1,959,284 1,247,414 12 Corporates, etc. 13 SMEs, etc. and individuals 5,664,332 Residential loan secured by 14 property 962,969 15 Business loan for acquisition of real estate, etc. 16 Past due for three months or more, etc. (excluding residential loans secured by 41,846 property) 17 Past due for three months or more relating to residential loans secured by property 9,968 Uncollected notes 10,515 18 19 Guaranteed by credit guarantee corporations, etc. 20 Guaranteed by Regional **Economy Vitalization** Corporation of Japan, etc. Investments, etc. (excluding 21 material investments)

140

3,322,505

962,969

1,538,388

5,664,332

22

Total

9,657,979

CR5: Standardized approach - exposures by asset classes and risk weights

Millions of yen September 30, 2022 а b С е Item Credit risk exposure amounts (post-CCF and post-CRM) No. Risk weight 0% 10% 20% 35% 50% 75% Asset class 1 Cash 210,827 2 Government of Japan and Bank of Japan 5,492,355 3 Central governments and central banks of foreign countries 5,422,822 1,296,712 358,117 Bank for International 4 Settlements, etc. 5 Local authorities in Japan 3,828 8 6 Non-central government, etc. public sector entities in foreign countries 2,447,583 7 Multilateral development 163,981 banks 25 8 Local authority financial institutions 9 Government agencies in Japan 150 10 Local authority land development corporations, public housing corporations, and regional public road corporations 11 Financial institutions and type I financial instruments business operators 1,934,409 966,471 12 Corporates, etc. 13 SMEs, etc. and individuals 5,751,010 Residential loan secured by 14 property 4,287,398 15 Business loan for acquisition of real estate, etc. 16 Past due for three months or more, etc. (excluding residential loans secured by 40,474 property) 17 Past due for three months or more relating to residential loans secured by property 7,313 Uncollected notes 84,342 18 19 Guaranteed by credit guarantee corporations, etc. 20 Guaranteed by Regional **Economy Vitalization** Corporation of Japan, etc. Investments, etc. (excluding 21 material investments)

150

5,763,081

4,287,398

1,372,377

5,751,010

22

Total

11,293,815

		Millions of ye September 30, 2023							
		_		eptember 30, 202	:	l.			
Item		g	h		J	k			
No.		Cred	lit risk exposure	amounts (post–C	CCF and post–CF	RM)			
	Risk weight	100%	150%	250%	1250%	Total			
	Asset class								
1	Cash	_	_	_	_	137,490			
2	Government of Japan and								
	Bank of Japan	_	_	_	_	6,480,286			
3	Central governments and								
	central banks of foreign								
	countries	388,847	_	_	_	4,803,467			
4	Bank for International								
	Settlements, etc.	_	_	_	_	_			
5	Local authorities in Japan	_	_	_	_	5,835			
6	Non–central government, etc.								
	public sector entities in								
	foreign countries	_	_	_	_	83,672			
7	Multilateral development								
	banks	1,042	_	_	_	128,980			
8	Local authority financial								
	institutions	_	_	_	_	_			
9	Government agencies in								
	Japan	_	_	_	_	140			
10	Local authority land								
	development corporations,								
	public housing corporations,								
	and regional public road								
	corporations	_	_	_	_	_			
11	Financial institutions and type								
	I financial instruments								
	business operators	220,711	0	_	_	3,427,411			
12	Corporates, etc.	11,185,338	1,315	_	_	11,186,653			
13	SMEs, etc. and individuals	948	_	_	_	5,665,280			
14	Residential loan secured by								
	property	_	_	_	_	962,969			
15	Business loan for acquisition								
	of real estate, etc.	171,860	_	_	_	171,860			
16	Past due for three months or								
	more, etc. (excluding								
	residential loans secured by								
	property)	21,159	148,399	_	_	211,405			
17	Past due for three months or								
	more relating to residential								
	loans secured by property	10,894	_	_	_	20,863			
18	Uncollected notes	_	_	_	_	10,515			
19	Guaranteed by credit								
	guarantee corporations, etc.	-	-	_	_	_			
20	Guaranteed by Regional								
	Economy Vitalization								
	Corporation of Japan, etc.	-	-	-	_	_			
21	Investments, etc. (excluding								
	material investments)	1,564	_	_	_	1,564			
22	Total	12,002,367	149,715	_	_	33,298,398			

-			S	eptember 30, 202	22	willions of yen
		g	h	i	j	k
Item		Cre	dit risk exposure	amounts (post-0	CCF and post–Cl	RM)
No.	Risk weight Asset class	100%	150%	250%	1250%	Total
1	Cash	_	_	_	_	210,827
2	Government of Japan and					_:,,=.
	Bank of Japan	_	_	_	_	5,492,355
3	Central governments and					, ,
	central banks of foreign					
	countries	223,012	143,774	_	_	7,444,439
4	Bank for International					
	Settlements, etc.	_	_	_	_	_
5	Local authorities in Japan	_	_	_	_	3,836
6	Non-central government, etc.					
	public sector entities in					
	foreign countries	_	_	_	_	2,447,583
7	Multilateral development					
	banks	244	_	_	_	164,251
8	Local authority financial					
	institutions	_	_	_	_	_
9	Government agencies in					
4.0	Japan	_	_	_	_	150
10	Local authority land					
	development corporations,					
	public housing corporations,					
	and regional public road					
11	corporations	_	_	_	_	_
11	Financial institutions and type I financial instruments					
	business operators	185,113	20	_	_	3,086,015
12	Corporates, etc.	18,534,254	20	_	_	18,534,254
13	SMEs, etc. and individuals	918	_	_	_	5,751,928
14	Residential loan secured by	0.0				0,701,020
	property	_	_	_	_	4,287,398
15	Business loan for acquisition					,,,,,
	of real estate, etc.	10,410	_	_	_	10,410
16	Past due for three months or	,				,
	more, etc. (excluding					
	residential loans secured by					
	property)	16,538	292,727	_	_	349,741
17	Past due for three months or					
	more relating to residential					
	loans secured by property	6,643	_	_	_	13,957
18	Uncollected notes	_	_	_	_	84,342
19	Guaranteed by credit					
	guarantee corporations, etc.	_	_	_	_	_
20	Guaranteed by Regional					
	Economy Vitalization					
	Corporation of Japan, etc.	_	_	_	_	_
21	Investments, etc. (excluding					
00	material investments)	1,753	400 500	_	_	1,753
22	Total	18,978,889	436,523	_	_	47,883,247

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

			September 30, 2023							
		а	b	С	d	е	f			
Item No.	PD scale	On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post–CCF and post–CRM	Average PD	Number of obligors			
Sovereign ex	rposures					<u> </u>				
1	0.00 to <0.15	159,653,562	1,508,881	42.38%	160,313,875	0.00%	0.2			
2	0.15 to <0.25	58,694	_	_	58,694	0.16%	0.0			
3	0.25 to <0.50	17,463	17,644	52.52%	26,730	0.28%	0.0			
4	0.50 to <0.75	7,684	_	_	7,684	0.50%	0.0			
5	0.75 to <2.50	29,852	255	52.51%	29,986	1.71%	0.0			
6	2.50 to <10.00	14,505	_	_	14,505	5.31%	0.0			
7	10.00 to <100.00	20,157	3,940	90.96%	17,933	10.40%	0.0			
8	100.00 (Default)	_	_	_	_	_	_			
9	Sub-total	159,801,921	1,530,722	42.62%	160,469,411	0.00%	0.3			
Bank exposu			, ,		,,					
1	0.00 to <0.15	6,869,301	1,701,254	52.06%	7,754,988	0.06%	0.5			
2	0.15 to <0.25	190,261	39,109	40.21%	205,991	0.16%	0.0			
3	0.25 to <0.50	48,184	21,684	36.04%	55,999	0.28%	0.0			
4	0.50 to <0.75	37,637	8,581	34.37%	40,587	0.50%	0.0			
5	0.75 to <2.50	70,510	53,734	41.21%	92,656	0.92%	0.0			
6	2.50 to <10.00	1,366	3,980	100.00%	5,346	5.31%	0.0			
7	10.00 to <100.00	6,061	296,446	0.36%	7,168	10.40%	0.0			
8	100.00 (Default)	0,001	230,440	0.5070	7,100	10.4070	0.0			
9	Sub-total	7,223,322	2,124,791	44.21%	8,162,739	0.09%	0.6			
	rposures (excluding SME e			77.2170	0,102,700	0.0370	0.0			
1	0.00 to <0.15	48,352,484	45,516,307	43.74%	68,228,524	0.06%	13.4			
2	0.15 to <0.25	6,159,742	5,602,084	24.91%	7,555,400	0.16%	5.7			
3	0.25 to <0.50	3,390,687	1,487,157	53.46%	4,172,389	0.28%	3.7			
4	0.50 to <0.75	1,898,033	1,196,686	54.46%	2,549,799	0.50%	1.5			
5	0.75 to <2.50	3,304,138	1,260,915	53.16%	3,974,477	1.41%	2.0			
6	2.50 to <10.00	484,128	113,536	50.58%	539,761	5.31%	0.6			
7	10.00 to <100.00	1,228,950	345,689	54.27%	1,419,513	10.40%	0.4			
8	100.00 (Default)	635,430	124,271	54.31%	816,546	100.00%	0.7			
9	Sub-total	65,453,596	55,646,648	42.65%	89,256,411	1.26%	28.3			
SME exposu		00,400,000	33,040,040	42.0370	09,230,411	1.2070	20.5			
1	0.00 to <0.15	388,051	60,073	60.79%	424,573	0.07%	0.9			
2	0.15 to <0.25	940,009	68,397	43.23%	969,578	0.16%	3.5			
3	0.25 to <0.50	753,052	38,314	43.87%	769,861	0.28%	3.0			
4	0.50 to <0.75	476,374	14,575	41.35%	482,403	0.50%	1.7			
5	0.75 to <2.50	673,362	37,734	45.63%	690,582	1.43%	2.5			
6	2.50 to <10.00	165,801	3,491	44.33%	167,349	5.31%	0.9			
7	10.00 to <100.00	118,917	4,833	62.95%	122,086	10.40%	0.4			
8	100.00 (Default)	147,262	2,264	60.25%	207,478	100.00%	3.1			
9	Sub-total	3,662,833	229,685	48.80%	3,833,914	6.40%	16.4			
	ending exposures	3,002,033	229,003	40.0070	3,033,314	0.4070	10.4			
Opecialized i	0.00 to <0.15	3,835,552	1,875,611	59.79%	4,957,115	0.07%	0.8			
2	0.00 to <0.15 0.15 to <0.25	1,245,513	877,198	60.72%	1,778,205	0.16%	0.8			
3	0.15 to <0.25 0.25 to <0.50	1,177,215	669,651	56.99%	1,558,862	0.18%	0.2			
	0.25 to <0.50 0.50 to <0.75		·			0.28%				
4		585,189	206,645	57.81%	704,671		0.1			
5	0.75 to <2.50	714,212	238,597	61.86%	861,811	1.32%	0.1			
6	2.50 to <10.00	229,047	19,730	58.31%	240,551	5.31%	0.0			
7	10.00 to <100.00	154,461	97,311	72.19%	225,097	10.40%	0.0			
8	100.00 (Default)	203,759	18,093	58.85%	219,041	100.00%	0.0			
9	Sub-total	8,144,950	4,002,839	59.84%	10,545,358	2.66%	1.6			

-	Millions of yen, %, Thousands of a September 30, 2023								
		g	h	i	i 30, 2023	k	1		
Item No.	PD scale	Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions		
Sovereign ex	xposures								
1	0.00 to <0.15	36.08%	1.6	1,016,695	0.63%	1,532			
2	0.15 to <0.25	42.25%	1.4	16,090	27.41%	39	/		
3	0.25 to <0.50	29.41%	3.5	12,516	46.82%	22	/		
4	0.50 to <0.75	21.93%	2.2	3,197	41.60%	8	/		
5	0.75 to <2.50	14.39%	1.8	9,603	32.02%	73	/		
6	2.50 to <10.00	47.99%	1.0	20,888	144.00%	369	/		
7	10.00 to <100.00	11.43%	2.4	8,477	47.27%	213	/		
8	100.00 (Default)	_	_	-	_	_	/		
9	Sub-total	36.07%	1.6	1,087,469	0.67%	2,259	4,855		
Bank exposu	ıres								
1	0.00 to <0.15	37.37%	1.0	1,077,994	13.90%	1,756	/		
2	0.15 to <0.25	36.31%	0.6	39,890	19.36%	119			
3	0.25 to <0.50	35.68%	1.5	20,754	37.06%	55	/		
4	0.50 to <0.75	36.97%	0.8	17,363	42.78%	75	/		
5	0.75 to <2.50	29.83%	1.2	49,001	52.88%	248	/		
6	2.50 to <10.00	32.44%	0.4	5,709	106.79%	92	/		
7	10.00 to <100.00	33.00%	1.8	11,074	154.49%	246	/		
8	100.00 (Default)	_	_	_	_	_	/		
9	Sub-total	37.24%	1.0	1,221,790	14.96%	2,593	4,229		
Corporate ex	cposures (excluding SME ex	posures and spec	ialized lending)						
1	0.00 to <0.15	35.87%	2.4	12,461,210	18.26%	14,950			
2	0.15 to <0.25	30.26%	2.6	2,081,381	27.54%	3,658	/		
3	0.25 to <0.50	29.83%	2.7	1,506,650	36.11%	3,484	/		
4	0.50 to <0.75	30.55%	2.5	1,214,978	47.64%	3,895	/		
5	0.75 to <2.50	30.21%	2.2	2,672,803	67.24%	16,999	/		
6	2.50 to <10.00	27.56%	2.1	497,553	92.18%	7,900	/		
7	10.00 to <100.00	31.37%	3.9	2,127,065	149.84%	46,312	/		
8	100.00 (Default)	30.96%	_	298,065	36.50%	229,040	/		
9	Sub-total	34.54%	2.5	22,859,709	25.61%	326,244	642,090		
SME exposu	ıres								
1	0.00 to <0.15	27.35%	2.9	64,486	15.18%	87			
2	0.15 to <0.25	20.37%	2.8	153,449	15.82%	316			
3	0.25 to <0.50	18.96%	2.7	144,740	18.80%	408			
4	0.50 to <0.75	19.01%	2.7	124,633	25.83%	458	/		
5	0.75 to <2.50	20.06%	2.5	267,479	38.73%	2,039	/		
6	2.50 to <10.00	14.58%	2.1	67,774	40.49%	1,296	/		
7	10.00 to <100.00	15.58%	2.2	73,415	60.13%	1,978	/		
8	100.00 (Default)	37.40%	_	89,302	43.04%	70,618	/		
9	Sub-total	21.15%	2.7	985,281	25.69%	77,203	125,095		
Specialized I	lending exposures								
1	0.00 to <0.15	22.92%	3.6	806,143	16.26%	822			
2	0.15 to <0.25	23.99%	3.6	499,312	28.07%	682			
3	0.25 to <0.50	20.15%	3.8	498,978	32.00%	879	/		
4	0.50 to <0.75	16.77%	4.1	246,871	35.03%	591	/		
5	0.75 to <2.50	19.62%	3.7	460,584	53.44%	2,441	/		
6	2.50 to <10.00	23.07%	4.0	214,989	89.37%	2,947	/		
7	10.00 to <100.00	25.60%	3.2	261,764	116.28%	5,994			
8	100.00 (Default)	21.21%	_	84,128	38.40%	39,820			
9	Sub-total	22.03%	3.7	3,072,771	29.13%	54,179	109,377		

		Millions of yen, %, Thousands of cases, Year September 30, 2023							
			h				£		
		а	b	С	d	е	f		
Item No.		On-balance	Off–balance sheet						
	PD scale	sheet gross	exposures	Average CCF	EAD post–CCF	Average PD	Number of		
	r B coale	exposure	before CCF and	7 (voluge col	and post–CRM	/ (voluge 1 B	obligors		
			CRM						
Equity exposi	ures (PD/LGD Approach)								
	0.00 to <0.15	5,091,805	_	_	5,091,805	0.05%	1.5		
2	0.15 to <0.25	229,300	_	-	229,300	0.16%	0.4		
3	0.25 to <0.50	74,192	_	_	74,192	0.28%	0.2		
	0.50 to <0.75	162,413		-	162,413	0.50%	0.1		
	0.75 to <2.50	274,232	25,200	100.00%	299,432	1.68%	0.1		
	2.50 to <10.00	17,799	_	_	17,799	5.31%	0.1		
7	10.00 to <100.00	21,672	_	_	21,672	10.40%	0.0		
8	100.00 (Default)	9,814		400.000/	9,814	100.00%	0.0		
Qualifying ray	Sub–total volving retail exposures	5,881,229	25,200	100.00%	5,906,429	0.37%	2.8		
Qualifying rev	0.00 to <0.15	_	1,963,533	63.94%	1,255,521	0.05%	9,507.8		
	0.00 to <0.15 0.15 to <0.25	_	1,903,333	03.94 /0	1,233,321	0.0376	9,307.0		
3	0.15 to <0.25 0.25 to <0.50	639,695	682,122	100.00%	1,321,817	0.35%	9,635.8		
	0.50 to <0.75	221,484	1,846,424	86.97%	1,827,476	0.62%	11,492.2		
5	0.75 to <2.50	362,692	392,649	41.18%	524,389	1.53%	628.9		
6	2.50 to <10.00	200,218	169,875	54.46%	292,732	3.80%	745.7		
7	10.00 to <100.00	18,094	4,438	49.84%	20,307	39.36%	60.0		
8	100.00 (Default)	80,799	1,261	8.31%	81,009	100.00%	217.5		
9	Sub-total	1,522,984	5,060,304	75.09%	5,323,254	2.34%	32,288.2		
Residential m	nortgage exposures	,- ,					,		
	0.00 to <0.15	257,239	2,729	100.00%	259,969	0.11%	29.9		
2	0.15 to <0.25	1,611,624	12,989	100.00%	1,624,613	0.19%	150.1		
3	0.25 to <0.50	8,404,351	52	100.00%	8,404,403	0.33%	416.1		
4	0.50 to <0.75	1,086,963	1,504	100.00%	1,088,467	0.69%	157.2		
5	0.75 to <2.50	398,818	994	100.00%	399,813	1.50%	45.8		
6	2.50 to <10.00	45,424	305	100.00%	45,730	9.35%	3.6		
7	10.00 to <100.00	57,009	516	100.00%	57,526	29.06%	5.5		
8	100.00 (Default)	62,189	216	100.00%	65,511	100.00%	5.3		
9	Sub-total	11,923,621	19,309	100.00%	11,946,035	1.10%	813.8		
Other retail e		T	T						
	0.00 to <0.15		2,480,421	24.29%	602,556	0.03%	2,300.5		
	0.15 to <0.25	2,717	12,603	58.50%	10,091	0.23%	24.6		
3	0.25 to <0.50	445,120	36,215	83.56%	475,382	0.45%	145.9		
	0.50 to <0.75	105,990	245,648	99.27%	349,846	0.57%	274.5		
	0.75 to <2.50	194,956	163,501	72.60%	313,673	1.33%	1,112.5		
6 7	2.50 to <10.00 10.00 to <100.00	283,865	344,937	0.33%	285,027	5.14%	26.6		
8	100.00 (Default)	1,182 83,769	265 1,324	57.10% 10.74%	1,334 84,967	27.60% 100.00%	0.7 166.6		
	Sub-total	1,117,602	3,284,918	30.57%	2,122,880	5.11%	4,052.2		
	eceivables (corporate and ot				2,122,000	3.1170	4,002.2		
	0.00 to <0.15	4,204,217	16,404	52.52%	4,212,832	0.05%	1.6		
	0.15 to <0.25	580,925	7,628	52.52%	584,931	0.16%	0.2		
	0.25 to <0.50	137,414	- ,525	_	137,414	0.28%	0.0		
	0.50 to <0.75	66,656	211	52.52%	66,767	0.50%	0.0		
	0.75 to <2.50	32,416		_	32,416	1.18%	0.0		
	2.50 to <10.00	423	_	_	423	5.31%	0.0		
7	10.00 to <100.00	39,206	_	_	39,298	10.40%	0.0		
	100.00 (Default)	2,779	_	_	2,779	100.00%	0.0		
8	100.00 (Delault)								

-		Millions of yen, %, Thousands of cases, Year September 30, 2023							
		g	h	i	i	k	I		
Item No.	PD scale	Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions		
Equity expos	sures (PD/LGD Approach)								
1	0.00 to <0.15	90.00%	5.0	5,717,018	112.27%	2,612			
2	0.15 to <0.25	90.00%	5.0	428,307	186.78%	330	/		
3	0.25 to <0.50	90.00%	5.0	141,407	190.59%	186	/		
4	0.50 to <0.75	90.00%	5.0	469,197	288.89%	730	/		
5	0.75 to <2.50	90.00%	5.0	982,819	328.22%	4,544	/		
6	2.50 to <10.00	90.00%	5.0	75,668	425.11%	850	/		
7	10.00 to <100.00	90.00%	5.0	123,143	568.21%	2,028	/		
8	100.00 (Default)	90.00%	_	110,411	1,125.00%	8,832	/		
9	Sub-total	90.00%	5.0	8,047,974	136.25%	20,116	/		
Qualifying re	evolving retail exposures	1				1			
1	0.00 to <0.15	76.52%	_	35,661	2.84%	554	/		
2	0.15 to <0.25	_	_	_	_	_	/		
3	0.25 to <0.50	80.11%	_	179,608	13.58%	3,758	/		
4	0.50 to <0.75	91.48%	_	443,083	24.24%	10,406	/		
5	0.75 to <2.50	76.84%	_	213,402	40.69%	6,205	/		
6	2.50 to <10.00	77.17%	_	228,083	77.91%	8,600	/		
7	10.00 to <100.00	81.78%	_	47,386	233.35%	6,712	/		
8	100.00 (Default)	82.63%	_	5,052	6.23%	68,176			
9	Sub-total	82.73%	_	1,152,279	21.64%	104,414	43,567		
Residential r	nortgage exposures	1							
1	0.00 to <0.15	44.61%	_	27,099	10.42%	117	/		
2	0.15 to <0.25	32.08%	_	203,273	12.51%	1,009	/		
3	0.25 to <0.50	29.83%	_	1,458,814	17.35%	8,376	/		
4	0.50 to <0.75	31.71%	_	336,806	30.94%	2,388	/		
5	0.75 to <2.50	32.57%	_	212,107	53.05%	1,960	/		
6	2.50 to <10.00	29.85%	_	60,064	131.34%	1,275	/		
7	10.00 to <100.00	31.57%	_	91,186	158.51%	5,231	/		
8	100.00 (Default)	27.40%	_	19,397	29.61%	16,400			
9	Sub-total	30.72%	_	2,408,751	20.16%	36,759	10,128		
Other retail e	exposures	1				,	<u> </u>		
1	0.00 to <0.15	0.04%	_	67	0.01%	0	/		
2	0.15 to <0.25	88.40%	-	3,980	39.44%	20	/		
3	0.25 to <0.50	20.14%	_	68,665	14.44%	427	/		
4	0.50 to <0.75	81.48%	_	221,435	63.29%	1,641	/		
5	0.75 to <2.50	32.62%	_	115,937	36.96%	1,479	/		
6	2.50 to <10.00	14.78%	_	76,368	26.79%	2,070	/		
7	10.00 to <100.00	47.12%	_	1,488	111.58%	191	/		
8	100.00 (Default)	54.62%	_	11,085	13.04%	45,530	/		
9	Sub-total	27.39%	_	499,030	23.50%	51,362	18,623		
Purchased re	eceivables (corporate and ot	hers) correspondir	ng to default risk						
1	0.00 to <0.15	32.62%	1.1	393,629	9.34%	768			
2	0.15 to <0.25	34.23%	1.7	152,673	26.10%	320	/		
3	0.25 to <0.50	32.22%	1.3	40,858	29.73%	123			
4	0.50 to <0.75	31.03%	1.7	29,114	43.60%	103			
5	0.75 to <2.50	33.36%	1.1	19,287	59.49%	126			
6	2.50 to <10.00	25.33%	1.0	321	76.00%	5			
7	10.00 to <100.00	35.61%	1.0	56,405	143.52%	1,455	/		
8	100.00 (Default)	25.33%	_	20	0.75%	702	/		
9	Sub-total	32.79%	1.1	692,310	13.63%	3,606	8,234		

	Millions of yen, %, Thousands of cas							
			T.		er 30, 2023			
		а	b	С	d	е	f	
			Off-balance					
Item No.		On-balance	sheet		EAD post-CCF		Number of	
	PD scale	sheet gross	exposures	Average CCF	and post–CRM	Average PD	obligors	
		exposure	before CCF and		and post-Citivi		obligors	
-			CRM					
Purchased re	eceivables (corporate and ot							
1	0.00 to <0.15	1,448,443	11,414	52.52%	1,454,438	0.06%	0.1	
2	0.15 to <0.25	45,554	_	_	45,554	0.16%	0.0	
3	0.25 to <0.50	19,854	_	_	19,854	0.28%	0.0	
4	0.50 to <0.75	8,353	_	_	8,353	0.50%	0.0	
5	0.75 to <2.50	7,394	_	_	7,394	1.44%	0.0	
6	2.50 to <10.00	_	_	_	_	_	_	
7	10.00 to <100.00	19,275	_	_	19,321	10.40%	0.0	
8	100.00 (Default)	3,308	_	_	3,308	100.00%	0.0	
9	Sub-total	1,552,184	11,414	52.52%	1,558,224	0.41%	0.1	
Purchased re	eceivables (retail) correspon	ding to default ris	sk				_	
1	0.00 to <0.15	13,275	_	_	13,275	0.03%	2.0	
2	0.15 to <0.25	662,141	_	_	662,141	0.22%	27.7	
3	0.25 to <0.50	_	_	_	_	_	_	
4	0.50 to <0.75	4,680	_	_	4,680	0.53%	0.5	
5	0.75 to <2.50	47,827	_	_	47,827	2.06%	6.1	
6	2.50 to <10.00	_	_	_	_	_	_	
7	10.00 to <100.00	0	_	_	0	22.13%	0.0	
8	100.00 (Default)	3,340	_	_	3,519	100.00%	0.4	
9	Sub-total	731,266	_	_	731,445	0.81%	36.9	
Purchased re	eceivables (retail) correspond		sk	1.	, ,			
1	0.00 to <0.15	5,739	_	_	5,739	0.06%	0.0	
2	0.15 to <0.25		_	_	· _	_	_	
3	0.25 to <0.50	ı	_	_	-	_	_	
4	0.50 to <0.75	-	_	_	_	_	_	
5	0.75 to <2.50	-	_	_	_	_	_	
6	2.50 to <10.00	-	_	_	_	_	_	
7	10.00 to <100.00	2,986	_	_	2,986	10.40%	0.0	
8	100.00 (Default)		_	_	_,,,,,	_		
9	Sub-total	8,725	_	_	8,725	3.59%	0.0	
Exposures re	elating to lease fees in lease				-,	212211		
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	3	_		3	26.36%	0.0	
8	100.00 (Default)	16			16	100.00%	0.0	
9	Sub-total	20			20	86.17%	0.0	
Total (all por		272,088,296	71,960,078	45.44%	304,941,714	0.68%	37,243.9	
i otai (ali poi	uonos	212,000,230	11,000,010	7J.44 /0	JU4,341,114	0.0070	51,245.8	

-	Millions of yen, %, Thousands of cases, Y September 30, 2023							
		g	h	i	i i	k		
Item No.	PD scale	Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions	
Purchased r	eceivables (corporate and		-					
1	0.00 to <0.15	36.75%	1.0	162,668	11.18%	331		
2	0.15 to <0.25	37.23%	1.0	9,762	21.43%	27		
3	0.25 to <0.50	35.84%	1.0	5,881	29.62%	19		
4	0.50 to <0.75	35.84%	1.0	3,466	41.50%	14		
5	0.75 to <2.50	35.84%	1.0	4,923	66.58%	38		
6	2.50 to <10.00	_	_	_	-	_	/	
7	10.00 to <100.00	35.84%	1.0	27,485	142.25%	720	/	
8	100.00 (Default)	21.97%	_	1,246	37.67%	627	/	
9	Sub-total	36.70%	1.0	215,435	13.82%	1,779		
	eceivables (retail) correspo		(. 1		
1	0.00 to <0.15	29.70%	_	365	2.75%	1		
2	0.15 to <0.25	29.70%	_	84,423	12.75%	432		
3	0.25 to <0.50	_	_		_	_		
4	0.50 to <0.75	29.70%	_	1,129	24.12%	7		
5	0.75 to <2.50	30.48%	_	28,904	60.43%	301		
6	2.50 to <10.00	_	_	-	_	_		
7	10.00 to <100.00	92.97%	_	1	215.65%	0		
8	100.00 (Default)	27.29%	_	813	23.10%	895		
9	Sub-total	29.73%	-	115,636	15.80%	1,638	471	
	eceivables (retail) correspo			0.040	00.000/	0		
1	0.00 to <0.15	100.00%	_	2,243	39.09%	3		
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%	_	11,856	397.00%	310		
8	100.00 (Default)	400.000/	_	-	- 404 500/	-		
<u> </u>	Sub–total elating to lease fees in leas	100.00%	_	14,100	161.59%	314	_	
Exposures in	0.00 to <0.15	se transactions						
2	0.00 to <0.15 0.15 to <0.25	_			_	_		
3	0.15 to <0.25 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	104.47%		9	257.55%	1		
8	10.00 to <100.00 100.00 (Default)	104.47%		9	58.08%	16		
9	Sub-total	104.47%	-	<u>9</u> 19	95.53%	17		
Total (all por		36.51%	1.9	42,372,559	13.89%	682,490	966,673	
Total (all pol	uonos)	30.3170	۱.۶	42,312,339	13.0970	002,490	900,073	

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

Millions of yen, %, Thousands of cases, Year September 30, 2022 b d е Off-balance Item No. On-balance sheet EAD post-CCF Number of PD scale sheet gross exposures Average CCF Average PD and post-CRM obligors exposure before CCF and CRM Sovereign exposures 151,675,555 150,929,754 0.00 to < 0.15 1,615,365 44.77% 0.00% 0.3 0.15 to < 0.25 40,723 0.16% 40.723 0.0 0.25 to < 0.50 3 7,718 1,772 53.46% 8,665 0.29% 0.0 4 0.50 to < 0.75 53.46% 13,023 0.52% 3.891 17,082 0.0 5 0.75 to <2.50 42,657 623 75.78% 40,059 1.33% 0.0 2.50 to <10.00 6 7,815 1,883 53.46% 8,822 5.53% 0.0 7 10.00 to <100.00 100.00% 36,298 2,952 36,564 11.86% 0.0 8 100.00 (Default) 151,068,858 44.99% 9 Sub-total 1,639,679 151,823,416 0.00% 0.3 Bank exposures 0.00 to < 0.15 6,249,585 1,119,759 47.61% 6,786,785 0.05% 0.3 1 0.15 to <0.25 15.45% 2 193,532 5,462 194,376 0.16% 0.0 0.25 to < 0.50 3 199,655 25,828 39.87% 209,954 0.29% 0.0 4 0.50 to < 0.75 53,872 17,171 66.57% 65,304 0.52% 0.0 0.75 to <2.50 23.80% 0.89% 5 14,411 111,097 114,528 0.0 2.50 to <10.00 5,851 5,851 5.53% 0.0 344,176 10.00 to <100.00 5,136 0.23% 5,401 11.86% 0.0 100.00 (Default) 8 6,818,732 1,526,809 36.67% 7,382,202 0.09% 0.3 Sub-total Corporate exposures (excluding SME exposures and specialized lending) 68,179,423 45.70% 0.06% 0.00 to < 0.15 48,923,554 42,293,166 0.5 2 0.15 to < 0.25 6,032,352 5,159,359 36.14% 7,879,262 0.16% 0.0 0.25 to < 0.50 3 3,133,198 2,682,719 23.21% 3,752,835 0.29% 0.0 0.50 to < 0.75 54.20% 0.52% 4 1,745,827 928,294 2,246,004 0.0 5 0.75 to <2.50 2,882,171 1,349,709 52.38% 3,577,871 1.48% 0.0 6 2.50 to <10.00 570,066 101,414 47.06% 617,801 5.52% 0.0 10.00 to <100.00 158,606 44.47% 855,657 928,209 11.02% 0.0 8 100.00 (Default) 483,036 75,930 63.20% 674,970 100.00% 64,625,865 87,856,378 9 Sub-total 52,749,201 43.96% 1.08% 0.6 SME exposures 0.00 to < 0.15 321,935 67,422 59.31% 361,930 0.07% 0.9 0.15 to < 0.25 <u>57,2</u>25 2 813,712 44.61% 839,242 0.16% 3.4 3 0.25 to < 0.50 834,264 41,332 38.75% 850,283 0.29% 3.3 4 0.50 to < 0.75 485,055 23,079 43.02% 494,984 0.52% 1.9 0.75 to <2.50 5 780,176 44,546 47.63% 801,397 1.49% 3.0 2.50 to <10.00 233,015 12,369 41.43% 238,141 5.53% 1.2 7 10.00 to <100.00 130,897 6,548 61.78% 135,120 11.86% 0.5 8 100.00 (Default) 3,607 57.58% 235,516 100.00% 188,956 3.5 9 Sub-total 3,788,013 256,132 48.38% 3,956,616 7.16% 17.8 Specialized lending exposures 4,304,043 3,509,957 1,335,137 59.47% 0.06% 0.7 0.00 to <0.15 0.15 to < 0.25 805,543 774,954 60.90% 1,277,526 0.16% 0.1 3 0.25 to < 0.50 745,660 354,933 57.04% 948,131 0.29% 0.1 0.50 to < 0.75 55.25% 640,094 0.52% 4 544,060 173,811 0.10.75 to <2.50 167,907 5 669,800 64.82% 778,643 1.45% 0.1 2.50 to <10.00 6 155,365 77,602 72.35% 211,510 5.53% 0.0 10.00 to <100.00 58.91% 7 75,047 23,367 88,959 11.86% 0.0 8 100.00 (Default) 259,629 13,561 63.23% 100.00% 271,873 0.0

9

Sub-total

6,765,064

2,921,276

59.97%

8,520,783

3.71%

1.4

	Millions of yen, %, Thousands of ca September 30, 2022								
		g h				k	1		
Item No.	PD scale	g Average LGD	Average residual maturity	i RWA	RWA density	EL	Eligible provisions		
Sovereign ex	cposures		,			1			
1	0.00 to <0.15	36.33%	1.7	874,451	0.57%	1,405	/		
2	0.15 to <0.25	35.15%	1.7	10,445	25.65%	22	/		
3	0.25 to <0.50	26.06%	2.8	3,467	40.01%	6	/		
4	0.50 to <0.75	19.89%	2.6	5,278	40.52%	13	/		
5	0.75 to <2.50	18.77%	2.0	15,798	39.43%	91	/		
6	2.50 to <10.00	44.22%	1.0	11,905	134.95%	215	/		
7	10.00 to <100.00	28.62%	2.0	44,587	121.94%	1,241	/		
8	100.00 (Default)	_	_	_	_	_	/		
9	Sub-total	36.33%	1.7	965,935	0.63%	2,997	4,232		
Bank exposu	ires								
1	0.00 to <0.15	36.92%	1.8	1,162,212	17.12%	1,423			
2	0.15 to <0.25	34.72%	0.3	36,291	18.67%	107	/		
3	0.25 to <0.50	43.47%	0.8	75,466	35.94%	264			
4	0.50 to <0.75	32.67%	1.2	29,651	45.40%	110	/		
5	0.75 to <2.50	25.85%	0.7	48,814	42.62%	265			
6	2.50 to <10.00	24.82%	1.1	5,072	86.68%	80	/		
7	10.00 to <100.00	38.86%	1.0	9,606	177.85%	248			
8	100.00 (Default)	_	_		_	_			
9	Sub-total	36.83%	1.7	1,367,115	18.51%	2,501	3,830		
Corporate ex	cposures (excluding SME ex	<u> </u>	ialized lending)						
1	0.00 to <0.15	36.25%	2.4	12,442,098	18.24%	15,270			
2	0.15 to <0.25	30.82%	2.5	2,201,035	27.93%	3,886			
3	0.25 to <0.50	29.01%	2.6	1,309,251	34.88%	3,157			
4	0.50 to <0.75	28.21%	2.7	1,028,353	45.78%	3,295			
5	0.75 to <2.50	30.06%	2.2	2,392,220	66.86%	15,842			
6	2.50 to <10.00	26.45%	2.0	560,584	90.73%	9,036			
7	10.00 to <100.00	28.06%	3.5	1,306,850	140.79%	30,899			
8	100.00 (Default)	39.53%	_	264,460	39.18%	245,693	/		
9	Sub-total	34.87%	2.4	21,504,854	24.47%	327,082	490,136		
SME exposu									
1	0.00 to <0.15	28.32%	2.9	57,653	15.92%	78			
2	0.15 to <0.25	20.53%	2.7	132,471	15.78%	275			
3	0.25 to <0.50	19.31%	2.7	168,298	19.79%	476			
4	0.50 to <0.75	19.24%	2.7	130,615	26.38%	495			
5	0.75 to <2.50	20.41%	2.5	321,090	40.06%	2,458	/		
6	2.50 to <10.00	17.82%	2.3	126,077	52.94%	2,347	/		
7	10.00 to <100.00	15.50%	2.1	81,747	60.49%	2,485			
8	100.00 (Default)	33.91%	_	106,976	45.42%	71,564			
9	Sub-total	21.26%	2.6	1,124,931	28.43%	80,181	120,535		
	ending exposures								
1	0.00 to <0.15	22.26%	3.7	697,669	16.20%	673			
2	0.15 to <0.25	24.18%	3.7	403,422	31.57%	494			
3	0.25 to <0.50	22.85%	3.6	324,194	34.19%	628	/		
4	0.50 to <0.75	19.18%	4.2	259,790	40.58%	638			
5	0.75 to <2.50	22.16%	3.3	436,008	55.99%	2,540			
6	2.50 to <10.00	23.36%	3.5	184,784	87.36%	2,733			
7	10.00 to <100.00	19.00%	4.3	85,619	96.24%	2,004			
8	100.00 (Default)	18.80%	_	107,107	39.39%	42,794	/		
9	Sub-total	22.26%	3.7	2,498,596	29.32%	52,507	97,616		

Rem No. PD scale					Contombo	•	en, %, Thousand	s of cases, Year
Tem No. PD scale Cn-balance sheet gross exposure CFC and continued CFC CFC and continued CFC							_	
Equity exposures PD scale Che-balance Sheet Sheet gross Sheet Sheet gross Sheet Sheet gross Sh			а		С	d	е	<u> </u>
1 0.00 to -0.16	Item No.	PD scale	sheet gross	sheet exposures before CCF and	Average CCF	·	Average PD	
2 0 15 to <0.25 1 60.05 0 78.658	Equity expos	sures (PD/LGD Approach)						
3	1		4,680,054	_	_	4,680,054	0.05%	1.6
1,000 to -1,000 to -1,00		0.15 to <0.25	186,942	_	_	186,942	0.16%	0.5
5 0.75 to <2.50 179,062 — — — 179,062 1.35% 0.2 6 2.50 to <10.00 74,694 — — 74,699 1.58% 0.1 8 100.00 (Default) 13,451 — 5,499 11.88% 0.1 8 100.00 (Default) 13,451 — 15,499 11.88% 0.1 9 Sub-total 10,00 to <0.15 — — 15,457,191 0.05% 10,040.3 2 0.15 to <0.25 — — — — — — — 4 0.50 to <0.50 614,712 701.249 100.00% 1,315,961 0.3% 10,061 5 0.75 to <2.50 359,854 378,761 40.57% 513,541 10.00 10,766.1 5 0.75 to <2.50 359,854 378,761 40.57% 513,541 10,766.1 6 2.50 to <10.00 193,174 162,832 53,275 10,05 0.38% 10,766.1 <td>3</td> <td>0.25 to <0.50</td> <td></td> <td>_</td> <td>_</td> <td>78,658</td> <td>0.29%</td> <td>0.2</td>	3	0.25 to <0.50		_	_	78,658	0.29%	0.2
6 2.50 to <10.00	4	0.50 to <0.75	139,157	_	_	139,157	0.52%	0.1
7 10.00 to <100.00 5,499 — — 5,499 11.88% 0.1 8 10.00 (Default) 13.451 — — 13.451 100.00% 0.0 Qualifying revolving retail exposures — — — 5,357,519 0.45% 3.0 2 0.15 to <0.25	5			_	_			0.2
8 100.00 (Default) 13.451	6	2.50 to <10.00	74,694	_	_		5.53%	0.1
Sub-total 5,357,519 -	7			_	_		11.86%	0.1
Qualifying revolving retail exposures 1 0.00 to <0.15				_	_			
1 0.00 to <0.15 to <0.25			5,357,519	_	_	5,357,519	0.45%	3.0
2	Qualifying re			1	T			
3 0.25 to <0.50			_	2,277,704	56.96%	1,297,519	0.05%	10,040.3
4					_	_	_	
5 0.75 to <2.50 359,854 378,761 40,57% 513,541 1.55% 661.7 6 2.50 to <10.00								
6 2.50 to <10.00 193,174 162,832 53,72% 280,658 3,88% 717.4 7 10.00 to <100,00 27,593 7,325 31,44% 29,897 35,65% 73,20 8 100.00 (Default) 75,777 1,405 7,41% 76,052 100,00% 201.6 9 Sub-total 1,482,008 5,272,630 70,67% 5,208,704 2,33% 32,522.4 Residential mortgage exposures 1 0,00 to <0.15 268,324 3,142 100,00% 271,466 0.11% 32.4 2 0,15 to <0.25 1,746,466 17,358 100,00% 1,763,824 0.19% 158.7 3 0,25 to <0.50 8,436,613 76 100,00% 1,8436,689 0.34% 412.3 4 0.50 to <0.75 1,225,738 1,761 100,00% 8,436,689 0.34% 412.3 4 0.50 to <0.75 1,225,738 1,761 100,00% 468,313 1,58% 50.5 6 2.50 to <10.00 7,204 486 100,00% 7,691 6,76% 1.0 7 10,00 to <100,00 130,706 587 100,00% 75,787 100,00% 6.1 9 Sub-total 70,603 175 100,00% 131,294 18,63% 9.0 Other retail exposures Other retail exposures 20 Other retail exposures 20 Other retail exposures 20 Other retail exposures 20 Other retail exposures 21 0.00 to <0.15 2,605,115 16,96% 442,022 0.03% 2,399.4 486 3 0.25 to <0.50 473,701 49,778 76,819 511,942 0.47% 147.6 4 0.50 to <0.75 84,902 224,779 99,06% 307,588 0.58% 268.0 50.75 to <2.50 203,301 178,107 72,60% 332,609 1,36% 1,36% 1,379.7 6 2.50 to <10.00 1,436 183 51,13% 1,530 22,25% 1,0 0.00 1,436 183 51,13% 1,530 22,25% 1,0 0.00 1,436 183 51,13% 1,530 22,25% 1,0 0.00 1,486 1,486 1,486 1,486 1,486 1,486 1,486 1,486 1,486 1,486 1,486 1,486 1,486 1,486				, -,				
7								
B 100.00 (Default)						·		
9 Sub-total 1,482,008 5,272,630 70.67% 5,208,704 2.33% 32,522.4 Residential mortgage exposures 1 0,00 to <0.15								
Residential mortgage exposures								
1			1,482,008	5,272,630	70.67%	5,208,704	2.33%	32,522.4
2 0.15 to <0.25								
3 0.25 to <0.50								
4 0.50 to <0.75								
5 0.75 to <2.50 467,118 1,195 100.00% 468,313 1.58% 50.5 6 2.50 to <10.00								
6 2.50 to <10.00 7,204 486 100.00% 7,691 6.76% 1.0 7 10.00 to <100.00								
7 10.00 to <100.00 130,706 587 100.00% 131,294 18.63% 9.0 8 100.00 (Default) 70,603 175 100.00% 75,787 100.00% 6.1 9 Sub-total 12,352,775 24,782 100.00% 12,382,566 1.20% 839.2 Other retail exposures 1 0.00 to <0.15								
8 100.00 (Default) 70,603 175 100.00% 75,787 100.00% 6.1 Other retail exposures 1 0.00 to <0.15								
9 Sub-total 12,352,775 24,782 100.00% 12,382,566 1.20% 839.2 Other retail exposures 1 0.00 to <0.15								
Other retail exposures 1 0.00 to <0.15		` ,						
1 0.00 to <0.15 — 2,605,115 16.96% 442,022 0.03% 2,399.4 2 0.15 to <0.25			12,352,775	24,702	100.00%	12,362,300	1.20%	039.2
2 0.15 to <0.25	-			2 605 115	16.06%	442.022	0.03%	2 200 4
3 0.25 to <0.50			131					
4 0.50 to <0.75 84,902 224,779 99.06% 307,588 0.58% 268.0 5 0.75 to <2.50								
5 0.75 to <2.50 203,301 178,107 72.60% 332,609 1.36% 1,179.7 6 2.50 to <10.00								
6 2.50 to <10.00						·		
7 10.00 to <100.00 1,436 183 51.13% 1,530 22.25% 1.0 8 100.00 (Default) 83,921 2,045 8.37% 86,360 100.00% 159.0 9 Sub-total 1,176,540 3,421,740 24.38% 2,013,239 5.62% 4,188.6 Purchased receivables (corporate and others) corresponding to default risk 1 0.00 to <0.15								
8 100.00 (Default) 83,921 2,045 8.37% 86,360 100.00% 159.0 Purchased receivables (corporate and others) corresponding to default risk 1 0.00 to <0.15				•				
9 Sub-total 1,176,540 3,421,740 24.38% 2,013,239 5.62% 4,188.6 Purchased receivables (corporate and others) corresponding to default risk 1 0.00 to <0.15								
Purchased receivables (corporate and others) corresponding to default risk 1		,						
1 0.00 to <0.15						, ,		,
2 0.15 to <0.25						4,202,112	0.05%	1.7
3 0.25 to <0.50								
4 0.50 to <0.75				_	_	119,104		
5 0.75 to <2.50	4	0.50 to <0.75	48,180	_	_			
6 2.50 to <10.00 46,568 46,568 5.53% 0.0 7 10.00 to <100.00 2,451 2,458 11.86% 0.0 8 100.00 (Default) 710 710 100.00% 0.0	5	0.75 to <2.50	72,245	7,972	53.46%			
7 10.00 to <100.00 2,451 - - 2,458 11.86% 0.0	6	2.50 to <10.00			_			
	7	10.00 to <100.00						0.0
9 Sub-total 5,041,201 30,604 54.18% 5,057,790 0.17% 2.3	8	100.00 (Default)	710			710	100.00%	0.0
	9	Sub-total	5,041,201	30,604	54.18%	5,057,790	0.17%	2.3

				Sentembe	er 30, 2022	en, %, Thousand	s of cases, year
		g	h	i	i jo, 2022	k	1
Item No.	PD scale	Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Equity expos	sures (PD/LGD Approach)						
1	0.00 to <0.15	90.00%	5.0	4,996,168	106.75%	2,404	
2	0.15 to <0.25	90.00%	5.0	249,741	133.59%	269	/
3	0.25 to <0.50	90.00%	5.0	149,545	190.12%	205	/
4	0.50 to <0.75	90.00%	5.0	289,424	207.98%	651	/
5	0.75 to <2.50	90.00%	5.0	501,387	280.00%	2,187	/
6	2.50 to <10.00	90.00%	5.0	322,738	432.07%	3,717	/
7	10.00 to <100.00	90.00%	5.0	33,048	600.90%	587	/
8	100.00 (Default)	90.00%	_	151,328	1,125.00%	12,106	
9	Sub-total	90.00%	5.0	6,693,381	124.93%	22,129	/
Qualifying re	volving retail exposures	T				T	
1	0.00 to <0.15	76.48%	-	36,517	2.81%	567	/
2	0.15 to <0.25	_	-	_	-	-	/
3	0.25 to <0.50	80.16%	_	181,741	13.81%	3,818	/
4	0.50 to <0.75	90.60%	_	412,438	24.33%	9,716	/
5	0.75 to <2.50	78.55%	_	215,675	41.99%	6,290	
6	2.50 to <10.00	78.95%	_	226,624	80.74%	8,617	
7	10.00 to <100.00	80.84%	_	70,381	235.41%	8,777	/
8	100.00 (Default)	82.35%	_	4,956	6.51%	63,691	/
9	Sub-total	82.45%	_	1,148,335	22.04%	101,481	42,907
	nortgage exposures	T					
1	0.00 to <0.15	40.52%	-	24,355	8.97%	103	
2	0.15 to <0.25	30.82%	-	218,069	12.36%	1,089	/
3	0.25 to <0.50	29.04%	-	1,462,876	17.33%	8,481	/
4	0.50 to <0.75	29.83%	_	344,365	28.05%	2,397	/
5	0.75 to <2.50	31.82%	_	248,353	53.03%	2,334	/
6	2.50 to <10.00	29.06%	_	8,538	111.02%	151	/
7	10.00 to <100.00	29.88%	_	188,253	143.38%	7,516	
8	100.00 (Default)	26.41%	_	21,272	28.06%	18,314	
9	Sub-total	29.72%	_	2,516,086	20.31%	40,388	12,264
Other retail e		0.070/		70	0.040/		
	0.00 to <0.15	0.07%	_	78	0.01%	0	
2	0.15 to <0.25	105.61%	-	369	40.75%	1	
3	0.25 to <0.50	19.73%	_	72,461	14.15%	447	
4	0.50 to <0.75	81.86%	_	197,846	64.32%	1,481	
5	0.75 to <2.50	32.73%	-	125,504	37.73%	1,645	
6	2.50 to <10.00	14.66%	-	90,961	27.54%	2,471	
7	10.00 to <100.00	53.66%	_	1,822	119.07%	190	
8	100.00 (Default)	55.20%	_	8,958	10.37%	46,959	10.010
Durahaad ra	Sub-total	27.81%		498,003	24.73%	53,197	18,319
	eceivables (corporate and otl			121 000	10 24%	925	
1	0.00 to <0.15	33.80%	1.1	434,808 128,094	10.34%	835	
2	0.15 to <0.25	31.06%	1.4	·	22.78%	279	/
3	0.25 to <0.50	33.07%	1.2	35,349	29.67%	114	
4	0.50 to <0.75	32.65%	0.9	18,058	37.48%	81	
5	0.75 to <2.50	32.10%	1.7	53,923	70.48%	388	
6	2.50 to <10.00	27.03%	1.0	38,383	82.42%	696	
7	10.00 to <100.00	31.38%	1.0	3,229	131.36%	91	
8	100.00 (Default)	25.38%	-	714 040	14.070/	180	4.040
9	Sub-total	33.38%	1.2	711,846	14.07%	2,667	4,018

		Т				en, %, Thousand	s of cases, Year
				Septembe	er 30, 2022		
		а	b	С	d	е	f
			Off-balance				
Item No.		On-balance	sheet		EAD post-CCF		Number of
	PD scale	sheet gross	exposures	Average CCF	and post–CRM	Average PD	obligors
		exposure	before CCF and		and post-Crivi		obligors
			CRM				
Purchased re	eceivables (corporate and ot	hers) correspond	ling to dilution ris	k			
1	0.00 to <0.15	1,523,003	6,415	53.46%	1,526,432	0.06%	0.1
2	0.15 to <0.25	160,297	_	_	160,297	0.16%	0.0
3	0.25 to <0.50	30,258	_	_	30,258	0.29%	0.0
4	0.50 to <0.75	15,605	_	_	15,605	0.52%	0.0
5	0.75 to <2.50	21,686	_	_	21,686	1.40%	0.0
6	2.50 to <10.00	3,466	_	_	3,466	5.53%	0.0
7	10.00 to <100.00	11,945	_	_	11,982	11.86%	0.0
8	100.00 (Default)	_	_	_	_	_	_
9	Sub-total	1,766,264	6,415	53.46%	1,769,730	0.18%	0.1
Purchased re	eceivables (retail) correspon	ding to default ris	k		,		
1	0.00 to <0.15	15,559	_	_	15,559	0.03%	2.3
2	0.15 to <0.25	707,652	_	_	707,652	0.23%	28.4
3	0.25 to <0.50	_	_	_	_	_	_
4	0.50 to <0.75	5,560	_	_	5,560	0.56%	0.5
5	0.75 to <2.50	54,037	_	_	54,037	2.08%	6.7
6	2.50 to <10.00	_	_	_	_	_	
7	10.00 to <100.00	0	_	_	0	23.83%	0.0
8	100.00 (Default)	3,331	_	_	3,581	100.00%	0.4
9	Sub-total	786,142	_	_	786,392	0.81%	38.6
Purchased re	eceivables (retail) correspond		sk		,	9.9	
1	0.00 to <0.15	7,081	_	_	7,081	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	3,600	_	_	3,600	11.86%	0.0
8	100.00 (Default)	0	_	_	0	100.00%	0.0
9	Sub-total	10,683	_	_	10,683	4.04%	0.0
	elating to lease fees in lease				10,000	1.0170	0.0
<u> </u>	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	23.99%	0.0
8	100.00 (Default)	16			16	100.00%	0.0
9	Sub-total	21			21	83.72%	0.0
Total (all por		261,039,690	67,849,273	45.64%	292,126,046	0.68%	37,643.3
Total (all por	uonos)	201,039,090	01,049,213	40.04%	292,120,040	0.00%	31,043.3

-				Sentembe	<u>мішопѕ от уег</u> er 30, 2022	i, %, Inousana	s of cases, Year
		g	h	i	i i	k	1
Item No.	PD scale	Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Purchased re	eceivables (corporate and o	others) correspondi	ng to dilution risk				
1	0.00 to <0.15	37.84%	1.0	179,240	11.74%	362	/
2	0.15 to <0.25	36.15%	1.0	33,302	20.77%	92	
3	0.25 to <0.50	36.54%	1.0	9,340	30.86%	32	
4	0.50 to <0.75	36.11%	1.0	6,671	42.75%	29	
5	0.75 to <2.50	36.11%	1.0	14,374	66.28%	110	
6	2.50 to <10.00	36.11%	1.0	3,817	110.12%	69	/
7	10.00 to <100.00	36.11%	1.0	18,094	151.00%	513	/
8	100.00 (Default)	_	_		_	_	/
9	Sub-total	37.62%	1.0	264,841	14.96%	1,209	_
	eceivables (retail) correspo				/	. 1	
1	0.00 to <0.15	28.80%	_	408	2.62%	1	
2	0.15 to <0.25	28.80%	-	91,110	12.87%	468	
3	0.25 to <0.50	-	-			_	
4	0.50 to <0.75	28.80%	_	1,348	24.25%	8	
5	0.75 to <2.50	29.66%	-	31,939	59.10%	334	
6	2.50 to <10.00	-	-		-	_	
7	10.00 to <100.00	92.55%	_	1	220.62%	0	
8	100.00 (Default)	26.64%	-	862	24.08%	885	
9	Sub-total	28.84%	_	125,671	15.98%	1,699	545
Purchased re	eceivables (retail) correspo 0.00 to <0.15	100.00%		2,770	39.11%	4	
2	0.00 to <0.15 0.15 to <0.25	100.00%		2,770	39.11%	- 4	
3	0.15 to <0.25 0.25 to <0.50	_			_		
3 4	0.25 to <0.50 0.50 to <0.75		_		_		
5	0.75 to <2.50	_	-	_	_	_	
6	0.75 to <2.50 2.50 to <10.00		_		_	_	
7	10.00 to <100.00	100.00%	_	15,059	418.25%	427	
8	10.00 to <100.00 100.00 (Default)	125.84%		15,059	100.00%	421	
9	Sub-total	100.00%	_	17,830	166.90%	431	
	elating to lease fees in leas			17,030	100.9070	431	
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	104.94%	_	11	250.74%	1	
8	100.00 (Default)	104.94%	_	15	92.66%	16	
9	Sub-total	104.94%	_	27	126.51%	17	
Total (all por		36.69%	1.9	39,437,456	13.50%	688,492	794,406

CR7: IRB - Effect on RWA of credit derivatives used as CRM techniques

Millions of yen September 30, 2023 September 30, 2022 а а b Item No. Portfolio Pre-credit Pre-credit derivatives Actual RWA derivatives Actual RWA RWA RWA 1 Sovereign exposures - FIRB 1,087,469 1,087,469 2 Sovereign exposures - AIRB 965,935 965,935 3 Bank exposures - FIRB 1,221,790 1,221,790 4 Bank exposures - AIRB 1,367,115 1,368,228 5 Corporate exposures (excluding specialized lending) – FIRB 23,855,142 23,844,991 6 Corporate exposures (excluding specialized lending) - AIRB 22,656,409 22,629,785 7 Specialized lending - FIRB 8 Specialized lending - AIRB 3.072.771 3.072.771 2,498,596 2,498,596 1,152,279 1,152,279 9 Retail – Qualifying revolving retail exposures 1,148,335 1,148,335 2,408,751 2,408,751 10 Retail – Residential mortgage exposures 2,516,086 2,516,086 11 Other retail exposures 499,030 499,030 498,003 498,003 12 Equity - FIRB 8,047,974 8,047,974 13 Equity - AIRB 6,693,381 6,693,381 14 Purchased receivables - FIRB 15 Purchased receivables - AIRB 1,037,482 1,037,482 1,120,190 1,120,190 19 19 16 Exposures relating to lease fees in lease transactions 27 27

42,382,710

42,372,559

39,465,193

39,437,456

17 Total

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

					Se	ptember 30,	2023				
а	b	С	d	е	f	g	h	i	j	k	1
			Specia	lized lending exp	osures (sup	ervisory slott	ting criteria)				
			Other	than high-volatil	ity commerci		, ,				1
Regulatory	Residual	On-balance	Off-balance	Dielemeiele		Exposu	re at default	(EAD)		DIA/A	Expected
categories	maturity	sheet amounts	sheet amounts	Risk weight	PF	OF	CF	IPRE	Total	RWA	losses
Strong	Less than	umounto	amounto								
	2.5 years	15,820	-	50%	-	10,038	-	5,7	81 15,820	7,910	-
	2.5 years										
	or more	73,697	34,494	70%	_	12,869	_	78,9	44 91,814	64,269	367
Good	Less than 2.5 years	49,744	28,575	70%	_	45,452	_	19,2	99 64,752	45,326	259
	2.5 years										
	or more	29,854	13,853	90%	-	-	_	37,1	30 37,130	33,417	297
Satisfactory	/	73,936	1,484	115%	_	_	-	74,7	16 74,716	85,923	2,092
Weak	/	14,232	19,558	250%	-	-	-	24,5	04 24,504	61,261	1,960
Default	/	-	-	_	_	_	_			_	-
Total	/	257,286	97,966	_	_	68,360	_	240,3	77 308,738	298,109	4,97
			ŀ	ligh-volatility co	mmercial rea	l estate (HV	CRE)				
Regulatory	Residual	On-balance	Off-balance						Exposure at		Expected
categories	maturity	sheet amounts	sheet amounts	Risk weight					default (EAD)	RWA	losses
Strong	Less than	amounts	amounts								
· ·	2.5 years	8,321	-	70%					8,321	5,824	33
	2.5 years or more	_	_	95%					_	_	_
Good	Less than			0070				-			
0000	2.5 years	20,286	1,187	95%		/			20,910	19,864	83
	2.5 years or more	18,453	39,540	120%					39,220	47,064	156
Satisfactory	/	10,400	7,630	140%					4,007	5,610	112
Weak	/	0.407			/						
Default		9,127	29,357	250%					24,545	61,363	1,963
Total	/		-	_				-	-	-	-
TOTAL	/	56,188	77,715	quity exposures	/ /Market Des	ad Anneasal	t-\		97,004	139,728	2,349
				y exposures subj	`						
		On-balance	Off-balance	y exposures subj	ject to the ivid	arket-based	Арргоаст				
Categ	jory	sheet	sheet	Risk weight	_				Exposure at default (EAD)	RWA	
0: 1 5: 1 1		amounts	amounts								
Simple Risk V Method – pub									126,485	379,455	/
equities	, aaaaa	117,238	31,437	300%					.20, .00	0.0,.00	/
Simple Risk V								Ī			/
Method – unli	sted	000 747		4000/					209,747	838,990	/
equities Internal Mode	la Mathad	209,747	_	400%							/
Total	is ivietnou	326,986	31,437	_					336,232	1,218,445	/
I Olai		320,900		quity exposures	subject to a r	isk weight of	100%		330,232	1,210,443	V
Equity exposu	ires subject			quity exposures	subject to a i	isk weight of	10070				
to a risk weigh	nt of 100%										/
as stipulated i											/
Paragraph 1 of 166 of the FS											/
Adequacy Not											/
Paragraph 1 c	of Article										/
144 of the FSA Company Car											/
company cap	Jildi										I /

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

					ptember 30,					
b	С	d	е	f	g	h	i	j	k	I
		Specia	lized lending exp	osures (sup	ervisory slott	ing criteria)				
,		Other	than high–volatil	ity commerci		,				
Residual	On-balance	Off-balance	D. 1 . 14	ı	Exposu	re at default	(EAD)		DIAVA	Expected
maturity			Risk weight	PF	OF	CF	IPRE	Total	RWA	losses
Less than	umounto	amounto								
2.5 years	27,845	-	50%	_	3,230	-	24,6	14 27,845	13,922	
2.5 years										
	24,617	16,419	70%	_	8,777	_	24,6	17 33,395	23,376	13:
	32.785	_	70%	_	32.785	_		- 32.785	22,949	13
-	,				,			52,100		
or more	26,188	1,269	90%	-	-	-	26,8	67 26,867	24,180	21
/	28,107	_	115%	-	-	-	28,1	07 28,107	32,323	78
/	18,858	-	250%	_	-	-	18,8	18,858	47,146	1,50
/	-	-	-	_	_	_			_	
/	158,402	17,689	_	_	44,794	_	123,0	65 167,859	163,899	2,77
	,	ŀ	ligh–volatility co	mmercial rea	l estate (HV	CRE)	Į.	•	1	
Residual	On-balance	Off-balance			*			Exposure at		Expected
maturity	sheet amounts	sheet amounts	Risk weight					default (EAD)	RWA	losses
2.5 years	-	-	70%					_	_	
2.5 years or more	_	-	95%						_	
2.5 years	18,943	3,856	95%		/			21,005	19,955	8-
2.5 years or more	9,459	46,898	120%					34,531	41,437	13
/	_	_	140%						_	
/	7,049	69,513	250%					44,210	110,526	3,53
/	_	-	-					-	_	
/	35,451	120,268	-					99,747	171,919	3,75
		E	quity exposures	(Market-Bas	ed Approach	n, etc.)				
			/ exposures subj	ect to the Ma	arket-Based	Approach				
ory	On–balance sheet amounts	Off–balance sheet amounts	Risk weight					Exposure at default (EAD)	RWA	
/eight										
licly traded	104 751	27 080	300%					136 014	408 044	/
/eight	104,731	27,000	300 70					130,014	400,044	/
sted										/
	402,608	_	400%					402,608	1,610,433	/
ls Method	_	_	_						_	/
	507,360							538,623	2,018,478	/
ires subject nt of 100% n of Article A Capital tification or of Article A Holding		Ec	quity exposures s	subject to a r	isk weight of	100%				
	Residual maturity Less than 2.5 years 2.5 years or more Less than 2.5 years or more // // Residual maturity Less than 2.5 years 2.5 years 2.5 years 7 more Less than 2.5 years 2.5 years 7 more Less than 2.5 years 7 more Less than 2.5 years 8 desidual maturity Less than 2.5 years 9 desidual maturity Less than 2.5 years 1.5 yea	Residual maturity Less than 2.5 years or more 24,617 Less than 2.5 years or more 26,188 / 28,107 / 18,858 / - 158,402 Residual maturity Residual maturity Less than 2.5 years or more 26,188 / 28,107 / 18,858 / - 158,402 Residual maturity Less than 2.5 years - 158,402 Less than 2.5 years - 2.5 years or more - 12,5 years or more - 2,5 years or more - 3,459 / 7,049 / - 35,451 On-balance sheet amounts /eight licity traded / 104,751 /eight sted / 402,608 Is Method - 507,360 ores subject to of 100% of Article A Capital infication or if Article A Holding A Holding	Residual maturity	Specialized lending export	Specialized lending exposures (sup Other than high-volatility commercion of Sheet amounts	Specialized lending exposures (supervisory slott Other than high-volatility commercial real estate Sheet amounts Sheet amounts Risk weight PF OF	Specialized lending exposures (supervisory slotting criteria)			

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

	f
t–	RWA

Millions of yen

				Septembe	r 30, 2023		willions of yen
		а	b	С	d	е	f
Item No.		Replacement Potential future exposure		EPFE	Alpha used for computing regulatory EAD	EAD post- CRM	RWA
1	SA-CCR	_	_	/	1.4	_	I
	Current exposure method	3,826,398	3,850,119	/	/	7,678,617	2,685,994
2	Expected exposure method	/	/	_	_	_	ı
3	Simple Approach for credit risk mitigation	/	/	/	/	_	_
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	41,093,564	1,990,515
5	Exposure variation estimation model	/	/	/	/	_	_
6	Total	/	/	/	/	/	4,676,510

Millions of yen

·-		1		Septembe	r 30, 2022		Willions of you
			1	Septembe	30, 2022	-	
		а	b	С	d	е	f
Item No.		Replacement cost Potential future exposure		EPFE	Alpha used for computing regulatory EAD	EAD post- CRM	RWA
1	SA-CCR	_	_	/	1.4	_	
	Current exposure method	5,095,493	3,616,435	/	/	8,722,619	2,782,836
2	Expected exposure method	/	/	_	_	_	
3	Simple Approach for credit risk						
	mitigation	/	/	/	/	_	
4	Comprehensive Approach						
	for credit risk mitigation	/	/	/	/	39,519,778	2,024,971
5	Exposure variation estimation						
	model	/	/	/	/	_	
6	Total	/	/	/	/	/	4,807,807

CCR2: Credit valuation adjustment (CVA) capital charge

		September	30, 2023	Septembe	30, 2022
		а	b	а	b
Item No.		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	7,500,501	3,414,641	8,502,208	3,637,378
5	Total portfolios subject to amount corresponding to CVA risk	7,500,501	3,414,641	8,502,208	3,637,378

CCR3: CCR exposures by regulatory portfolio and risk weights

					Sept	ember 30, 20	023			
		а	b	С	d	е	f	g	h	i
tem No.				Credit equivale	ent amounts (a	after taking into	account the C	CRM effects)		
	Risk weight Regulatory	0%	10%	20%	50%	75%	100%	150%	Others	Total
1	Government of									
'	Japan and Bank									
	of Japan	74	_	_	_	_	_	_	_	7
2	Central	7-4								
-	governments									
	and central									
	banks of foreign									
	countries	66,741	_	45,630	8,369	_	17,988	_	_	138,72
3	Bank for	,		,	,		,			,
	International									
	Settlements, etc.	1,619	_	_	_	_	_	_	_	1,61
4	Local authorities									
	in Japan	1,526	_	_	_	_	_	_	_	1,52
5	Non-central									
	government, etc.									
	public sector									
	entities in foreign									
	countries	_	_	28,930	_	-	_	-	_	28,93
6	Multilateral									
	development									
	banks	2,826	_	_	1,205	_	_	-	_	4,03
7	Local authority									
	financial									
	institutions	_	_	_	_	_	_	-	_	
8	Government									
	agencies in		0.000	40						0.07
	Japan	_	2,028	48	_	_	_	1	_	2,07
9	Local authority land									
	development									
	corporations,									
	public housing									
	corporations,									
	and regional									
	public road									
	corporations	_	_	_	_	_	_	_	_	
10	Financial									
	institutions and									
	type I financial									
	instruments									
	business									
	operators	_	-	1,644,904	295,713	_	46,614	190	_	1,987,42
11	Corporates, etc.	_	-	_	_	ı	1,625,478	1	_	1,625,47
12	SMEs, etc. and									
	individuals	-	_	_	_	4,778	_	-	_	4,77
13	Other than the									
	above	_	_	_	_	_	684,469	_	_	684,46
14	Total	72,788	2,028	1,719,513	305,288	4,778	2,374,550	190	-	4,479,13

		-	
$\Lambda \Lambda \Pi \Pi$	ions	Ot 1	van.
IVIIII	IUI IS	u	v Ci i

			Millions of yen September 30, 2022									
		а	b	С	d	е	f	g	h	i		
Item No.				Credit equivale			account the C					
	Risk weight	00/	400/						041	T - 4 - 1		
	Regulatory portfolio	0%	10%	20%	50%	75%	100%	150%	Others	Total		
1	Government of											
·	Japan and Bank											
	of Japan	473	_	_	_	_	_	_	_	473		
2	Central	-										
	governments											
	and central											
	banks of foreign											
	countries	47,684	_	1,016,227	8,613	_	10,416	_	_	1,082,94		
3	Bank for	,		.,,===			,			1,000,00		
	International											
	Settlements, etc.	6,091	_	_	_	_	_	_	_	6,09		
4	Local authorities	2,001								2,00		
•	in Japan	7,805	_	96	48	_	_	_	_	7,94		
5	Non-central	.,000								.,		
Ü	government, etc.											
	public sector											
	entities in foreign											
	countries		_	16,091		_	_		_	16,09		
6	Multilateral	_		10,091				_		10,09		
O	development											
	banks	2,643			1,106		_		_	3,749		
7		2,043		_	1,100		_	_		3,748		
/	Local authority											
	financial											
	institutions	_		_	_			_		-		
8	Government											
	agencies in		4.007	F.4						4.07		
	Japan	_	1,927	51	_		-	_		1,97		
9	Local authority											
	land											
	development											
	corporations,											
	public housing											
	corporations,											
	and regional											
	public road											
	corporations	_	_	_	_	_	-	_	_			
10	Financial											
	institutions and											
	type I financial											
	instruments											
	business											
	operators	_	_	1,898,475	283,921	_	37,163	14	_	2,219,57		
11	Corporates, etc.	-	_	_	_	_	1,469,363	_	_	1,469,36		
12	SMEs, etc. and											
	individuals	_	_	_	_	724	_	_	_	72		
13	Other than the											
	above	_	_	_	_	_	673,852	_	_	673,85		
14	Total	64,698	1,927	2,930,942	293,688	724	2,190,797	14	_	5,482,793		

CCR4: IRB – CCR exposures by portfolio and PD scale

			September 30, 2023								
		а	b	С	d	е	f	g			
Itam Na		EAD (after				A					
Item No.	DDI-	taking into	A	Number of	A	Average	DIA/A	D\A/A -1it			
	PD scale	account the	Average PD	counterparties	Average LGD	residual	RWA	RWA density			
		CRM effects)		'		maturity					
Sovereign ex	cposures		II.			1					
1	0.00 to <0.15	36,164,236	0.00%	0.0	35.78%	4.6	111,414	0.30%			
2	0.15 to <0.25	_	_	_	_	_	_	_			
3	0.25 to <0.50	_	_	_	_	_	_	_			
4	0.50 to <0.75	25	0.50%	0.0	7.23%	5.0	4	15.87%			
5	0.75 to <2.50	89	1.71%	0.0	35.84%	1.0	64	72.12%			
6	2.50 to <10.00	_	_	_	_	_	_	_			
7	10.00 to <100.00	581	10.40%	0.0	_	4.9	_	_			
8	100.00 (Default)	_	_	_	_	_	_	_			
9	Sub-total	36,164,933	0.00%	0.0	35.78%	4.6	111,483	0.30%			
Bank exposu											
1	0.00 to <0.15	4,333,324	0.05%	0.9	27.35%	1.9	644,477	14.87%			
2	0.15 to <0.25	127,256	0.16%	0.4	35.65%	1.0	26,292	20.66%			
3	0.25 to <0.50	36,945	0.28%	0.0	20.00%	1.3	6,557	17.74%			
4	0.50 to <0.75	3,580	0.50%	0.0	26.92%	2.0	1,370	38.28%			
5	0.75 to <2.50	30,239	1.57%	0.0	35.83%	0.5	23,104	76.40%			
6	2.50 to <10.00	_	_	_	_	_	_	_			
7	10.00 to <100.00	83,193	10.40%	0.0	33.80%	2.4	121,310	145.81%			
8	100.00 (Default)	_	_	_	_	_	_	_			
9	Sub-total	4,614,540	0.26%	1.4	27.69%	1.8	823,112	17.83%			
Corporate ex	posures (excluding			•							
1	0.00 to <0.15	2,992,114	0.06%	3.2	35.89%	2.3	579,736	19.37%			
2	0.15 to <0.25	127,765	0.15%	0.6	30.37%	2.9	37,201	29.11%			
3	0.25 to <0.50	86,197	0.28%	0.3	35.02%	2.5	42,643	49.47%			
4	0.50 to <0.75	50,564	0.50%	0.1	34.34%	1.5	23,922	47.31%			
5	0.75 to <2.50	35,055	1.60%	0.2	25.94%	3.1	21,730	61.98%			
6	2.50 to <10.00	1,370	5.31%	0.0	35.03%	2.5	1,637	119.49%			
7	10.00 to <100.00	101,669	10.40%	0.3	25.65%	2.5	118,036	116.09%			
8	100.00 (Default)	3,271	100.00%	0.0	21.98%	_	1,125	34.39%			
9	Sub-total	3,398,009	0.49%	5.1	35.21%	2.3	826,033	24.30%			
SME exposu	*										
1	0.00 to <0.15	1,002	0.07%	0.1	28.89%	1.7	97	9.72%			
2	0.15 to <0.25	4,358	0.16%	0.4	23.57%	2.5	685	15.73%			
3	0.25 to <0.50	3,001	0.28%	0.2	27.60%	2.2	772	25.74%			
4	0.50 to <0.75	1,843	0.50%	0.2	18.87%	3.1	445	24.14%			
5	0.75 to <2.50	2,061	1.48%	0.2	26.27%	2.6	1,060	51.45%			
6	2.50 to <10.00	249	5.31%	0.0	19.89%	2.7	138	55.48%			
7	10.00 to <100.00	715	10.40%	0.1	3.27%	4.3	85	11.94%			
8	100.00 (Default)	22	100.00%	0.0	21.91%	_	6	29.29%			
9	Sub-total	13,252	1.25%	1.4	23.48%	2.6	3,291	24.83%			
Specialized I	ending exposures		11		"	,	-	1			
1	0.00 to <0.15	52,836	0.07%	0.3	27.44%	4.4	11,880	22.48%			
2	0.15 to <0.25	14,303	0.16%	0.1	27.29%	4.7	5,008	35.01%			
3	0.25 to <0.50	15,484	0.28%	0.0	28.03%	2.8	5,404	34.90%			
4	0.50 to <0.75	6,089	0.50%	0.0	27.48%	4.4	3,427	56.29%			
5	0.75 to <2.50	6,325	1.25%	0.0	29.67%	3.4	4,664	73.74%			
6	2.50 to <10.00	4,170	5.31%	0.0	28.57%	4.9	4,836	115.97%			
7	10.00 to <100.00	967	10.40%	0.0	28.02%	3.7	1,265	130.82%			
8	100.00 (Default)	402	100.00%	0.0	19.41%	_	139	34.59%			
9	Sub-total	100,579	0.93%	0.6	27.67%	4.1	36,627	36.41%			

				Se	eptember 30, 20		, %, Inousands	7 07 00000, 7 007
		а	b	С	d	е	f	g
Item No.	PD scale	EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
Other retail e	exposures							
1	0.00 to <0.15	_	_	_	_	_	_	_
2	0.15 to <0.25	_	_	_	_	_	_	_
3	0.25 to <0.50	1,244	0.45%	0.2	36.42%	-	312	25.08%
4	0.50 to <0.75	_	_	_	_	_	_	_
5	0.75 to <2.50	_	_	_	_	_	_	_
6	2.50 to <10.00	35	5.89%	0.0	42.16%	_	24	69.07%
7	10.00 to <100.00	_	_	_	_	_	_	_
8	100.00 (Default)	_	_	_	_	_	_	_
9	Sub-total	1,280	0.61%	0.3	36.58%	_	336	26.30%
Purchased re			T				T	T
1	0.00 to <0.15	_	_	_	_	_	_	_
2	0.15 to <0.25	_	_	_	_	_	_	_
3	0.25 to <0.50	_	_	_	_	_	_	_
4	0.50 to <0.75	_	_	_	_	_	_	_
5	0.75 to <2.50	_	_	_	_	_	_	_
6	2.50 to <10.00	_	_	_	_	_	_	_
7	10.00 to <100.00	_	_	_	_	_	_	_
8	100.00 (Default)	_	_	_	_	_	_	_
9	Sub-total	_	_	_	_	_	_	_
Total (all por	tfolios)	44,292,596	0.06%	9.1	34.87%	4.2	1,800,885	4.06%

CCR4: IRB – CCR exposures by portfolio and PD scale

				Se	eptember 30, 202	September 30, 2022						
		а	b	С	d	е	f	g				
14 N.I		EAD (after										
Item No.		taking into		Number of		Average	514/4	D1444 1 11				
	PD scale	account the	Average PD	counterparties	Average LGD	residual	RWA	RWA density				
		CRM effects)		'		maturity						
Sovereign ex	rposures											
1	0.00 to <0.15	33,871,104	0.00%	0.0	36.11%	4.6	139,787	0.41%				
2	0.15 to <0.25	_	_	_	_	_	_	_				
3	0.25 to <0.50	_	_	_	_	_	_	_				
4	0.50 to <0.75	39	0.52%	0.0	7.20%	5.0	6	15.99%				
5	0.75 to <2.50	86	1.73%	0.0	36.51%	1.0	63	73.62%				
6	2.50 to <10.00	_	_	_	_	_	_	_				
7	10.00 to <100.00	326	11.86%	0.0	_	4.9	_	_				
8	100.00 (Default)	_	_	_	_	_	_	_				
9	Sub-total	33,871,557	0.00%	0.0	36.11%	4.6	139,857	0.41%				
Bank exposu		I						I				
1	0.00 to <0.15	4,728,915	0.06%	0.9	27.71%	1.8	709,282	14.99%				
2	0.15 to <0.25	182,088	0.16%	0.4	32.05%	1.1	34,116	18.73%				
3	0.25 to <0.50	10,300	0.29%	0.0	30.86%	1.1	2,879	27.95%				
4	0.50 to <0.75	3,910	0.52%	0.0	32.91%	1.4	1,523	38.96%				
5	0.75 to <2.50	6,399	1.72%	0.0	35.47%	1.0	4,587	71.68%				
6	2.50 to <10.00	4,800	5.53%	0.0	36.11%	5.0	8,505	177.16%				
7	10.00 to <100.00	11,231	11.86%	0.0	23.56%	4.3	13,038	116.08%				
8	100.00 (Default)	_	_	_	_	_	_	_				
9	Sub-total	4,947,646	0.09%	1.5	27.89%	1.8	773,933	15.64%				
Corporate ex	cposures (excluding	SME exposures		d lending)				1				
1	0.00 to <0.15	3,375,997	0.05%	3.1	36.59%	2.1	614,056	18.18%				
2	0.15 to <0.25	103,268	0.16%	0.6	28.82%	2.6	23,824	23.07%				
3	0.25 to <0.50	93,067	0.29%	0.3	35.48%	2.5	49,500	53.18%				
4	0.50 to <0.75	71,542	0.52%	0.1	35.79%	1.7	35,524	49.65%				
5	0.75 to <2.50	44,016	1.66%	0.3	30.11%	2.2	28,888	65.63%				
6	2.50 to <10.00	6,277	5.53%	0.0	36.09%	1.2	7,154	113.98%				
7	10.00 to <100.00	113,430	11.85%	0.2	32.16%	1.9	166,168	146.49%				
8	100.00 (Default)	5,610	100.00%	0.0	24.41%	_	2,163	38.56%				
9	Sub-total	3,813,210	0.60%	5.0	36.11%	2.1	927,281	24.31%				
SME exposu		I						I				
1	0.00 to <0.15	915	0.07%	0.0	31.14%	1.7	116	12.71%				
2	0.15 to <0.25	4,726	0.16%	0.3	30.99%	2.1	986	20.86%				
3	0.25 to <0.50	4,627	0.29%	0.3	28.46%	2.2	1,244	26.89%				
4	0.50 to <0.75	3,113	0.52%	0.2	19.48%	3.3	852	27.38%				
5	0.75 to <2.50	2,551	1.38%	0.3	24.92%	2.7	1,160	45.48%				
6	2.50 to <10.00	437	5.53%	0.0	24.29%	3.5	317	72.50%				
7	10.00 to <100.00	376	11.86%	0.0	7.43%	3.9	117	31.07%				
8	100.00 (Default)	49	100.00%	0.0	27.63%	_	17	35.13%				
9	Sub-total	16,798	1.13%	1.5	26.53%	2.5	4,812	28.64%				
	ending exposures											
1	0.00 to <0.15	57,526	0.07%	0.3	27.11%	4.6	13,130	22.82%				
2	0.15 to <0.25	21,799	0.16%	0.0	26.81%	2.7	5,344	24.51%				
3	0.25 to <0.50	11,053	0.29%	0.0	29.43%	4.7	5,572	50.41%				
4	0.50 to <0.75	9,203	0.52%	0.0	26.90%	3.8	4,791	52.05%				
5	0.75 to <2.50	5,418	1.56%	0.0	28.19%	4.2	4,310	79.56%				
6	2.50 to <10.00	2,035	5.53%	0.0	27.33%	4.7	2,240	110.05%				
7	10.00 to <100.00	696	11.86%	0.0	26.81%	3.6	904	129.94%				
8	100.00 (Default)	647	100.00%	0.0	18.37%	_	214	33.15%				
9	Sub-total	108,380	0.99%	0.5	27.27%	4.1	36,508	33.68%				

		1					n, %, Thousand:	s of cases, Year
			T.	Se	eptember 30, 20	22		
		а	b	С	d	е	f	g
Item No.	PD scale	EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
Other retail e	exposures							
1	0.00 to <0.15	_	_	_	_	_	_	_
2	0.15 to <0.25	_	_	_	_	_	_	_
3	0.25 to <0.50	1,262	0.47%	0.3	36.65%	_	326	25.84%
4	0.50 to <0.75	_	_	_	_	_	_	_
5	0.75 to <2.50	_	_	_	_	_	_	_
6	2.50 to <10.00	65	6.35%	0.1	45.30%	_	45	69.34%
7	10.00 to <100.00	_	_	_	_	_	_	_
8	100.00 (Default)	_	_	_	_	_	_	_
9	Sub-total	1,328	0.77%	0.4	37.08%	-	372	28.00%
Purchased re	eceivables							
1	0.00 to <0.15	_	_	_	_	_	_	_
2	0.15 to <0.25	_	_	_	_	_	_	_
3	0.25 to <0.50	_	_	_	_	_	_	_
4	0.50 to <0.75	_	_	_	_	_	_	_
5	0.75 to <2.50	_	_	_	_	_	_	_
6	2.50 to <10.00	_	_	_	_	_	_	_
7	10.00 to <100.00	_	_	_	_	_	_	_
8	100.00 (Default)	_	_	_	_	_	_	_
9	Sub-total	_	_	_	_	_	_	_
Total (all por	tfolios)	42,758,921	0.06%	9.1	35.13%	4.1	1,882,765	4.40%

CCR5: Composition of collateral for CCR exposure

9	f					
Collateral used in						
repo trar	nsactions					
alue of Fair value of						
toral	nactod					

							willions of yen				
			September 30, 2023								
		а	b	С	d	е	f				
		Col	llateral used in de	iono	Collateral used in						
Item No.		Col	nateral used in de	envalive transacti	IOTIS	repo transactions					
		Fair value of co	llateral received	Fair value of p	osted collateral	Fair value of	Fair value of				
		Cogranated	Lincogragated	Cogragated	Unsegregated	collateral	posted				
		Segregated	Unsegregated	Segregated	Orisegregated	received	collateral				
1	Cash (domestic currency)	18	1,038,409	38,534	2,701,914	12,389,111	10,725,127				
2	Cash (foreign currency)	_	1,087,191	1,005	817,895	24,593,622	15,418,234				
3	Domestic sovereign debt	145,219	200,745	630,919	125,747	7,405,197	22,192,540				
4	Other sovereign debt	189,018	18,680	132,457	79,236	22,368,483	17,995,226				
5	Government agency debt	119	134	ı	_	5,340,328	8,988,192				
6	Corporate bonds	23,974	22,217		_	1,015,909	1,944,026				
7	Equity	_	104,222		110,295	3,528,277	1,896,152				
8	Other collateral	25,957	16,240	_	3,407	752,736	982,604				
9	Total	384,308	2,487,842	802,917	3,838,498	77,393,666	80,142,104				

Mil	lions	of	yen

	/		September 30, 2022								
		а	b	С	d	е	f				
		Col	lateral used in de	ions	Collateral used in						
Item No.		001	lateral used in de	iivative transact	10113	repo transactions					
		Fair value of co	llateral received	Fair value of p	osted collateral	Fair value of	Fair value of				
		Sogragated	Unsegregated	Segregated	Unsegregated	collateral	posted				
		Segregated	Ulisegregated	Segregated	Onsegregated	received	collateral				
1	Cash (domestic currency)	_	1,283,169	45,064	2,363,838	13,804,568	10,030,076				
2	Cash (foreign currency)	_	1,015,476	8,912	781,044	24,223,673	13,956,644				
3	Domestic sovereign debt	150,077	143,889	577,922	611,189	6,168,335	23,393,950				
4	Other sovereign debt	170,463	13,308	51,877	131,660	19,388,409	14,786,615				
5	Government agency debt	3,409	920	4,558	_	2,580,989	8,504,825				
6	Corporate bonds	6,919	18,955	_	_	863,258	1,930,438				
7	Equity	_	80,572	_	66,309	2,953,869	1,519,964				
8	Other collateral	9,628	16,036	_	4,904	728,337	1,175,925				
9	Total	340.498	2.572.330	688.336	3.958.946	70.711.440	75.298.440				

CCR6: Credit derivatives exposures

Millions of yen September 30, 2023 September 30, 2022 Item No. Protection Protection Protection Protection bought sold bought sold Notional principal Single-name credit default swaps 1 2,483,970 1,314,636 2,945,113 1,586,718 2 359,000 Index credit default swaps 362,133 371,872 402,345 3 Total return swaps 603,321 78,917 457,878 65,931 4 Credit options Other credit derivatives 6 Total notional principal 3,446,291 1,755,687 3,774,865 2,054,994 Fair value 7 Positive fair value (asset) 36,049 18,685 56,111 5,758 8 Negative fair value (liability) 37,261 12,254 21,243 (1,570)

CCR8: Exposures to central counterparties

	•				Millions of yen
		September	30, 2023	September	30, 2022
		а	b	а	b
Itam Na		Exposures to		Exposures to	
Item No.		central	RWA	central	RWA
		counterparties	RVVA	counterparties	RVVA
		(post-CRM)		(post–CRM)	
1	Exposures to qualifying central counterparties (total)	/	527,786	/	572,224
2	Exposures for trades at qualifying central counterparties				
	(excluding initial margin)	5,901,712	27,789	4,529,987	38,808
3	(i) Derivative transactions (OTC)	4,651,122	24,684	3,547,336	32,596
4	(ii) Derivative transactions (exchange traded)	469,495	3,104	463,873	6,212
5	(iii) Repo transactions	781,094	_	518,777	
6	(iv) Netting sets where cross–product netting has				
	been approved	_	_	_	
7	Segregated initial margin	_	/	_	/
8	Non–segregated initial margin	793,935	12,478	870,375	13,345
9	Pre-funded default fund contributions	456,073	487,519	392,949	520,070
10	Unfunded default fund contributions	_	_	_	_
11	Exposures to non–qualifying central counterparties (total)	/	163,911	/	143,706
12	Exposures for trades at non–qualifying central				
	counterparties (excluding initial margin)	66,662	66,662	45,368	45,368
13	(i) Derivative transactions (OTC)	66,662	66,662	45,368	45,368
14	(ii) Derivative transactions (exchange traded)	_	_	_	
15	(iii) Repo transactions	_	_	_	_
16	(iv) Netting sets where cross–product netting has				
	been approved	_	_	_	
17	Segregated initial margin	_	/	_	/
18	Non-segregated initial margin	_	_	_	_
19	Pre-funded default fund contributions	7,779	97,249	7,866	98,337
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	
					Septembe	er 30, 2023			
			а	b	С	d	е	f	
			MUF	G acting as origi	nator	MUI	G acting as spo	nsor	
Item No.	No. Underlying asset type		Traditional			Traditional			
			securitizations	Synthetic	Cub total	securitizations	Synthetic	Cub total	
			(asset transfer	securitizations	Sub–total	(asset transfer	securitizations	Sub-total	
			type)			type)			
1	Retail (total)		237,496	_	237,496	62,572	_	62,572	
2		Residential mortgages	47,590	_	47,590	_	_		
3		Credit card receivables	_	_	-	62,095	_	62,095	
4		Other retail exposures	189,906	_	189,906	477	_	477	
5		Re-securitization	_	_	_	_	_		
6	Who	olesale (total)	39,744	821,361	861,105	746,085	_	746,085	
7		Loans to corporates	_	821,361	821,361	_	_	_	
8		Commercial mortgage-							
		backed securities	_	_	_	352,742	_	352,742	
9		Leasing receivables							
		and account							
		receivables	35,827	_	35,827	131,403	_	131,403	
10		Other wholesale	3,917	_	3,917	261,939	_	261,939	
11		Re-securitization	_	_	_	_	_		

								Millions of yen	
					Septembe	er 30, 2022			
			а	b	С	d	е	f	
			MUF	G acting as origi	nator	MUF	G acting as spor	nsor	
Item No.	ι	Jnderlying asset type	Traditional			Traditional			
			securitizations	Synthetic	0.1.1.1	securitizations	Synthetic	0.1.1.1	
			(asset transfer	securitizations	Sub-total	(asset transfer	securitizations	Sub–total	
			type)			type)			
1	Retail (total)		218,988	-	218,988	48,008	_	48,008	
2		Residential mortgages	51,318	_	51,318	_	_	_	
3		Credit card receivables	_	-	_	47,540	_	47,540	
4		Other retail exposures	167,670	-	167,670	468	_	468	
5		Re-securitization	_		_	_	_	_	
6	Who	olesale (total)	297,227	501,054	798,281	601,523	_	601,523	
7		Loans to corporates	_	501,054	501,054	_	_		
8		Commercial mortgage-							
		backed securities	239,394	_	239,394	251,016	_	251,016	
9		Leasing receivables							
		and account							
		receivables	52,548	_	52,548	130,324	_	130,324	
10		Other wholesale	5,285	_	5,285	220,182	_	220,182	
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
					Septembe	er 30, 2023		
			g	h	i	j	k	1
			MUFG ac	ting as originator	/ sponsor	MUI	FG acting as inve	estor
Item No.	l	Jnderlying asset type	Traditional			Traditional		
			securitizations	Synthetic	Cub total	securitizations	Synthetic	Sub-total
			(asset transfer	securitizations	Sub–total	(asset transfer	securitizations	Sub–totai
			type)			type)		
1	Reta	ail (total)	3,826,900	-	3,826,900	1,909,248	-	1,909,248
2		Residential mortgages	212,443	-	212,443	1,487,548	_	1,487,548
3		Credit card receivables	1,423,578	-	1,423,578	16,973	_	16,973
4		Other retail exposures	2,190,878	_	2,190,878	404,726	_	404,726
5		Re-securitization	_	_	_	_	_	
6	Who	olesale (total)	3,868,066	-	3,868,066	4,432,397	-	4,432,397
7		Loans to corporates	160,882	-	160,882	4,188,663	_	4,188,663
8		Commercial mortgage-						
		backed securities	_	_	_	_	_	
9		Leasing receivables						
		and account						
		receivables	3,146,075	_	3,146,075	89,859	_	89,859
10		Other wholesale	561,109	_	561,109	153,875	_	153,875
11		Re-securitization	_	_	_	_	_	

								Millions of yen
					Septembe	er 30, 2022		
			g	h	i	j	k	1
			MUFG ac	ting as originator	/ sponsor	MUI	FG acting as inve	stor
Item No.	ι	Jnderlying asset type	Traditional			Traditional		
			securitizations	Synthetic	0 1 1 1 1	securitizations	Synthetic	0.1.1.1
			(asset transfer	securitizations	Sub–total	(asset transfer	securitizations	Sub–total
			type)			type)		
1	Reta	ail (total)	3,283,396	_	3,283,396	2,003,379	_	2,003,379
2		Residential mortgages	154,456	_	154,456	1,509,152	_	1,509,152
3		Credit card receivables	1,339,754	_	1,339,754	86,614	_	86,614
4		Other retail exposures	1,789,185	_	1,789,185	407,509	_	407,509
5		Re-securitization	_	_	1	103	_	103
6	Who	olesale (total)	3,214,298	_	3,214,298	4,104,863	_	4,104,863
7		Loans to corporates	38,401	_	38,401	3,703,901	_	3,703,901
8		Commercial mortgage-						
		backed securities	_	_	_	291,725	_	291,725
9		Leasing receivables						
		and account						
		receivables	2,795,036	_	2,795,036	100,775	_	100,775
10		Other wholesale	380,860		380,860	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

					Sep	tember 30, 202	23			
		а	b	С	d	е	f	g	h	i
14		MUFG	acting as origi	nator	MUFO	acting as spo	nsor	MUF	acting as inve	estor
Item No.	Underlying asset type	Traditional			Traditional			Traditional		
INO.		securitizations	Synthetic	Sub–total	securitizations	Synthetic	Sub–total	securitizations	Synthetic	0
		(asset transfer	securitizations	Sub-total	(asset transfer	securitizations	Sub-total	(asset transfer	securitizations	Sub-total
		type)			type)			type)		
1	Retail (total)	_	_	_	_	_	_	36,897	_	36,897
2	Residential mortgages	_	_	_	_	_	_	_	-	
3	Credit card receivables	_	-	_	_	_	-	5,663	-	5,663
4	Other retail exposures	_	-	_	_	_	-	31,233	-	31,233
5	Re-securitization	_	_	_	_	_	_	_	-	
6	Wholesale (total)	_	-	_	_	_	-	63,141	-	63,141
7	Loans to corporates	_	-	_	_	_	_	45,294	-	45,294
8	Commercial mortgage-									
	backed securities	_	-	_	_	_	_	339	-	339
9	Leasing receivables									
	and account									
	receivables	_	_	_	_	_	_	10,011	_	10,011
10	Other wholesale	_	_	_	_	_	_	7,494	_	7,494
11	Re-securitization	_	_		_	_		_	-	

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

									IVIIIII	ons or yen
					Sep	otember 30, 20	22			
		а	b	С	d	е	f	g	h	i
		MUFG	acting as origi	nator	MUFO	G acting as spo	nsor	MUFO	3 acting as inve	estor
Item	Underlying asset type	Traditional			Traditional			Traditional		
No.		securitizations	Synthetic		securitizations	Synthetic	0	securitizations	Synthetic	
		(asset transfer	securitizations	Sub–total	(asset transfer	securitizations	Sub–total	(asset transfer	securitizations	Sub–total
		type)			type)			type)		
1	Retail (total)	_	_	_	_	_	_	24,955	_	24,955
2	Residential mortgages	_	_		_	_	-	_	_	
3	Credit card receivables	_	_	-	_	_	-	4,093	_	4,093
4	Other retail exposures	_	_		_	_	-	20,861	_	20,861
5	Re-securitization	_	_		_	_	-	_	_	
6	Wholesale (total)	_	_	-	_	_	-	29,292	_	29,292
7	Loans to corporates	_	-	-	_	-	-	19,450	_	19,450
8	Commercial mortgage-									
	backed securities	_	_	-	_	_	_	1,641	_	1,641
9	Leasing receivables									
	and account									
	receivables	_	_	_	_	_	_	3,821	_	3,821
10	Other wholesale	_	_	_	_	_	_	4,378	_	4,378
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)

					Septembe	er 30, 2023			Millions of yen
		а	b	С	d	е	f	g	h
Item		Total							
No.			Traditional se	curitizations (a		ype) (sub-tota	al)		
INO.				Securitization			Re-securitizat	ion	
					Retail underlying	Wholesale		Senior	Non-senior
	Amount of exposures (b	y risk weight	category)						
1	exposures subject to a risk weight of 20% or	0.024.722	0.040.400	0.040.400	4 044 050	4 202 272			
	less	8,931,723	8,213,422	8,213,422	4,011,050	4,202,372	_		_
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	523,183	420,124	420,124	74,130	345,993	_	_	_
3	Securitization exposures subject to a risk weight of more than 50% and 100% or	400,000	400.000	400.000	00.404	00.000			
	less Securitization	123,360	123,360	123,360	29,461	93,899	_		_
4	exposures subject to a risk weight of more than 100% and less than 1250%	23,864	23,864	23,864	12,231	11,632	_	_	_
5	Securitization exposures subject to a	,				,			
	risk weight of 1250%	94	94	94	94	_	_	_	_
	Amount of exposures (b	y calculation	method)						
	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	5,004,419	4,183,058	4,183,058	853,640	3,329,418	_	_	_
7	Securitization exposures subject to the External Ratings– based Approach	1,098,531	1,098,531	1,098,531	816,035	282,495	_	_	_
8	Securitization exposures subject to the Standardized Approach	3,499,182	3,499,182	3,499,182	2,457,198	1,041,983	_	_	_
9	Securitization exposures subject to a risk weight of 1250%	94	94	94	94	_	_	-	_

					Septembe	er 30, 2023			
		а	b	С	d	е	f	g	h
14		Total	•	•		•		· ·	
Item			Traditional se	curitizations (a	sset transfer t	ype) (sub-tota	ıl)		
No.				Securitization		. , ,	Re-securitizati	on	
					Retail underlying	Wholesale		Senior	Non-senior
	Amount of credit risk-w	einhted assets	s (by calculation	n method)	underlying				
10	Credit RWA calculated	oiginoa associ	b (by balbalatic	i incuiod)					
	using the IRB								
	Approach or Internal								
	Assessment Approach	785,829	646,801	646,801	119,810	526,990	_	_	_
	Credit RWA calculated	,-		1,11	-,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
	using the External								
	Ratings-based								
	Approach	120,865	120,865	120,865	86,237	34,627	_	_	_
	Credit RWA calculated	-,	-,2	-,	,	,			
	using the Standardized								
	Approach	482,651	482,651	482,651	291,914	190,737	_	_	_
13	Credit RWA relating to	,	102,00	,		100,101			
	securitization								
	exposures subject to a								
	risk weight of 1250%	1.183	1.183	1,183	1,183	_	_	_	_
-	Capital requirements (b	v calculation r	nethod)	,	,	"			
14	Capital requirements	,	<u> </u>						
	relating to								
	securitization								
	exposures subject to								
	the IRB Approach or								
	Internal Assessment								
	Approach	62,866	51,744	51,744	9,584	42,159	_	_	_
15	Capital requirements	•							
	relating to								
	securitization								
	exposures subject to								
	the External Ratings–								
	based Approach	9,669	9,669	9,669	6,899	2,770	_	_	_
16	Capital requirements]]					
	relating to								
	securitization								
	exposures subject to								
	the Standardized								
	Approach	38,612	38,612	38,612	23,353	15,258	_		_
17	Capital requirements								
	relating to								
	securitization								
	exposures subject to a								
	risk weight of 1250%	94	94	94	94	_	_	_	_

-		1		0		00		Millions of yen
					eptember 30, 20	T T		_
		I	J	k	l	m	n	0
Item		Cumthatia	itizationa (aub. ta	tal\				
No.		Synthetic secur	itizations (sub–to Securitization	iai)		Re-securitization	<u> </u>	
			Securitization	Retail		Re-securilization	[1	
				underlying	Wholesale		Senior	Non-senior
	Amount of exposures (t	uv risk weight ca	tegory)	underlying				
1	Securitization							
-	exposures subject to a							
	risk weight of 20% or							
	less	718,301	718,301	_	718,301	_	_	_
2	Securitization				•			
	exposures subject to a							
	risk weight of more							
	than 20% and 50% or							
	less	103,059	103,059	_	103,059	_	_	ı
3	Securitization							
	exposures subject to a							
	risk weight of more							
	than 50% and 100% or							
	less	_	_	_	-	_	_	ı
4	Securitization							
	exposures subject to a							
	risk weight of more							
	than 100% and less							
	than 1250% Securitization	_	_	_	_	_	_	-
5								
	exposures subject to a risk weight of 1250%							
	Amount of exposures (t	–	- othod)		_	_		_
	Securitization							
U	exposures subject to							
	the IRB Approach or							
	Internal Assessment							
	Approach	821,361	821,361	_	821,361	_	_	_
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%	_	_	_	_	_	_	_

				Se	eptember 30, 20	23		
		i	j	k	<u> </u>	m	n	0
Item								
No.		Synthetic securit		tal)		T		
			Securitization			Re-securitizatio	n	
				Retail	Wholesale		Senior	Non-senior
	A			underlying				
40	Amount of credit risk-w Credit RWA calculated	eignted assets (t	by calculation me	ethod)				
10	using the IRB							
	Approach or Internal							
	Assessment Approach	139,028	139,028		139,028			
11	Credit RWA calculated	139,020	139,020		139,020	_		
- 11	using the External							
	Ratings-based							
	Approach	_	_	_	_	_	_	_
12	Credit RWA calculated							
12	using the Standardized							
	Approach	_	_	_	_	_	_	_
13	Credit RWA relating to							
10	securitization							
	exposures subject to a							
	risk weight of 1250%	_	_	_	_	_	_	_
	Capital requirements (b	v calculation met	thod)					
14	Capital requirements		,					
	relating to							
	securitization							
	exposures subject to							
	the IRB Approach or							
	Internal Assessment							
	Approach	11,122	11,122	_	11,122	_	_	_
15	Capital requirements							
	relating to							
	securitization							
	exposures subject to							
	the External Ratings-							
	based Approach	-	_	ı	_	_	_	_
16	Capital requirements							
	relating to							
	securitization							
	exposures subject to							
	the Standardized							
	Approach	_	_	_	_	_	_	_
1/	Capital requirements							
	relating to							
	securitization							
	exposures subject to a risk weight of 1250%							
	HISK WEIGHT OF 1200%	_	_	_		_	_	-

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)

					Septembe	er 30, 2022			Millions of yen
		а	b	С	d	е	f	g	h
Item		Total							
No.			Traditional se	curitizations (a		ype) (sub-tota	al)		
INO.				Securitization			Re-securitizat	tion	
					Retail underlying	Wholesale		Senior	Non-senior
	Amount of exposures (b	y risk weight	category)						
1	Securitization exposures subject to a risk weight of 20% or								
	less	7,614,680	7,157,435	7,157,435	3,377,449	3,779,985	-	_	_
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	396,020	352,210	352,210	125,640	226,569	_	_	_
3	Securitization exposures subject to a risk weight of more than 50% and 100% or	440.004	440.004	440.004	04.005	405.000			
	less Securitization	140,804	140,804	140,804	34,965	105,838	_	_	_
4	exposures subject to a risk weight of more than 100% and less than 1250%	12,905	12.905	12,905	12,250	655	_	_	_
5	Securitization exposures subject to a risk weight of 1250%	86	86	86	86				
	Amount of exposures (b			00	00	_	_		_
	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	3,961,139	3,460,085	3,460,085	561,448	2,898,636	_	_	_
	Securitization exposures subject to the External Ratings– based Approach	1,085,705	1,085,705	1,085,705	776,213	309,492	_		
	Securitization exposures subject to the Standardized Approach	3,117,564	3,117,564	3,117,564	2,212,644	904,919	_	_	_
9	Securitization exposures subject to a risk weight of 1250%	86	86	86	86	_	_	_	_

					Septembe	er 30, 2022			
		а	b	С	d	е	f	g	h
		Total	Ш	UI.	l .	1	W W	J	l .
Item			Traditional se	curitizations (a	sset transfer t	vpe) (sub-tota	al)		
No.				Securitization		21 / \	Re-securitizati	on	
					Retail underlying	Wholesale		Senior	Non-senior
-	Amount of credit risk-w	einhted assets	(by calculation	n method)	underlying				
10	Credit RWA calculated	cignica asset	by calculation	in memoa)					
10	using the IRB								
	Approach or Internal								
	Assessment Approach	641,911	555,058	555,058	93,239	461,818	_	_	_
11	Credit RWA calculated	0.1,011	000,000	000,000	00,200	,			
• • •	using the External								
	Ratings-based								
	Approach	120,892	120,892	120,892	80,469	40,423	_	_	_
12	Credit RWA calculated	-,	-,	-,	,	-,			
	using the Standardized								
	Approach	467,140	467,140	467,140	279,236	187,904	_	_	_
13	Credit RWA relating to	,	·	· ·	,	,			
	securitization								
	exposures subject to a								
	risk weight of 1250%	1,084	1,084	1,084	1,084	_	_	_	_
	Capital requirements (b	y calculation r	nethod)						
14	Capital requirements								
	relating to								
	securitization								
	exposures subject to								
	the IRB Approach or								
	Internal Assessment								
	Approach	51,352	44,404	44,404	7,459	36,945	-	_	_
15	Capital requirements								
	relating to								
	securitization								
	exposures subject to								
	the External Ratings-	0.074	0.074	0.074	0.407	0.000			
40	based Approach	9,671	9,671	9,671	6,437	3,233	_	_	_
16	Capital requirements								
	relating to securitization								
	exposures subject to								
	the Standardized								
	Approach	37,371	37,371	37,371	22,338	15,032			
17	Capital requirements	37,371	37,371	37,371	22,330	13,032	_		_
17	relating to								
	securitization								
	exposures subject to a								
	risk weight of 1250%	86	86	86	86	_	_	_	_
						1			1

-		1		Se	eptember 30, 20	22		Millions of yen
		i	j	k	ı	m	n	0
Item		Synthotic accur	itizations (sub–to	tal				
No.		Synthetic secui	Securitization	lai)		Re-securitization	n	
				Retail underlying	Wholesale	- 110 0000111120110	Senior	Non-senior
	Amount of exposures (I	ov risk weight ca	itegory)	underrying				
1	Securitization							
	exposures subject to a risk weight of 20% or less	457,244	457,244	_	457,244	_	_	_
	Securitization							
	exposures subject to a risk weight of more than 20% and 50% or less	43,810	43,810	_	43,810	_	_	_
	Securitization exposures subject to a risk weight of more than 50% and 100% or	,	,		,			
	less Securitization	_	_		_	_		_
	exposures subject to a risk weight of more than 100% and less than 1250%	_	_	_	_	_	_	_
	Securitization							
	exposures subject to a risk weight of 1250%	_	_	_	_	_	_	_
	Amount of exposures (I	y calculation m	ethod)					
	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	501,054	501,054	-	501,054	_	-	-
	Securitization exposures subject to the External Ratings– based Approach	_	_	_	_	_	_	_
	Securitization exposures subject to the Standardized Approach	_	_	_	_	_	_	_
9	Securitization exposures subject to a risk weight of 1250%	_	_	-	-	_	_	-

				S	eptember 30, 20)22		
		i	j	k	I	m	n	0
Item								
No.		Synthetic securi	tizations (sub–to	tal)				
140.			Securitization			Re-securitizatio	n	
				Retail underlying	Wholesale		Senior	Non-senior
	Amount of credit risk-w	eighted assets (by calculation me	ethod)	1			
10	Credit RWA calculated							
	using the IRB							
	Approach or Internal	00.050	00.050		00.050			
	Assessment Approach	86,853	86,853	-	86,853	_	_	_
11	Credit RWA calculated							
	using the External							
	Ratings-based							
	Approach	_	_	-	_	_	_	
12	Credit RWA calculated							
	using the Standardized							
12	Approach Credit RWA relating to	_	_	-	_	_	_	
13	securitization							
	exposures subject to a							
	risk weight of 1250%							
	Capital requirements (b		thod)		_	_	_	_
11	Capital requirements	ly calculation me	triou)					
	relating to							
	securitization							
	exposures subject to							
	the IRB Approach or							
	Internal Assessment							
	Approach	6,948	6,948	_	6,948	_	_	_
	Capital requirements	0,040	0,040		0,040			
	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)

		September 30, 2023										
		а	b	С	d	е	f	g	h			
Item		Total										
No.			Traditional se	curitizations (a		ype) (sub-tota						
140.				Securitization			Re-securitizat	ion				
					Retail underlying	Wholesale		Senior	Non-senior			
	Amount of exposures (b	y risk weight	category)									
1	Securitization exposures subject to a risk weight of 20% or less	6,264,745	6.264.745	6,264,745	1,898,113	4,366,631	_	_	_			
2	Securitization	0,204,740	0,204,140	0,204,740	1,000,110	4,000,001						
_	exposures subject to a risk weight of more than 20% and 50% or less	57,304	57,304	57,304	_	57,304	_	_	_			
3												
	exposures subject to a risk weight of more than 50% and 100% or											
	less	11,120	11,120	11,120	11,120	_	_		_			
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	_	_	_	_	_	_	_			
5	Securitization exposures subject to a	8.476	8.476	8.476	45	8,461						
	risk weight of 1250% Amount of exposures (b			8,476	15	8,461	_		_			
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	48,912	48,912	48.912	_	48,912	_		_			
7	Securitization exposures subject to the External Ratings— based Approach	5,772,927	5,772,927	5,772,927	1,896,761	3,876,166	_	_	_			
8	Securitization exposures subject to the Standardized Approach	511,329	511,329	511,329	12,472	498,857	_	_	_			
9	Securitization exposures subject to a risk weight of 1250%	8,476	8,476	8,476	15	8,461	_					

-					Septembe	er 30, 2023			
		а	b	С	d	е	f	g	h
		Total	1		"		W W	J	
Item			Traditional se	curitizations (a	asset transfer t	vpe) (sub-tota	al)		
No.				Securitization		71 / \	Re-securitizati	on	
					Retail underlying	Wholesale		Senior	Non-senior
	Amount of credit risk-w	oightod accor	hy calculation	n mothod)	undenying				
10	Credit RWA calculated	eigilieu assei	S (by calculation	in memou)					
10	using the IRB								
	Approach or Internal								
	Assessment Approach	10,244	10,244	10,244	_	10,244	_	_	_
	Credit RWA calculated	10,244	10,244	10,244		10,244			
	using the External								
	Ratings-based								
	Approach	1,012,804	1,012,804	1,012,804	238,370	774,433	_	_	_
	Credit RWA calculated	1,012,004	1,012,004	1,012,004	200,070	777,700			
12	using the Standardized								
	Approach	77,736	77,736	77,736	1,247	76,489	_	_	_
13	Credit RWA relating to	77,700	11,100	11,100	1,241	70,403			
13	securitization								
	exposures subject to a								
	risk weight of 1250%	105.955	105.955	105,955	187	105,768		_	
	Capital requirements (by			100,900	107	100,700		_	_
1/	Capital requirements	y calculation i	lictriou)						
17	relating to								
	securitization								
	exposures subject to								
	the IRB Approach or								
	Internal Assessment								
	Approach	819	819	819	_	819	_	_	_
	Capital requirements	0.10	0.10	0.0		0.10			
.0	relating to								
	securitization								
	exposures subject to								
	the External Ratings-								
	based Approach	81,024	81,024	81,024	19,069	61,954	_	_	_
16	Capital requirements	51,02 T	01,021	51,021	. 5,555	31,004			
.5	relating to								
	securitization								
	exposures subject to								
	the Standardized								
	Approach	6,218	6.218	6,218	99	6,119	_	_	_
	Capital requirements	2,2.3	5,2.3	5,2.5		3,5			
	relating to								
	securitization								
	exposures subject to a								
	risk weight of 1250%	8,476	8,476	8,476	15	8,461	_	_	_

				Se	eptember 30, 20	23		Millions of yen
		i	j	k	<u> </u>	m	n	0
Item		Synthotic cocur	ritizations (sub–to	tal\				
No.		Syrithetic secui	Securitization	iai)		Re-securitizatio	n	
				Retail underlying	Wholesale		Senior	Non-senior
	Amount of exposures (I	y risk weight ca	itegory)	, ,				I
	Securitization							
	exposures subject to a risk weight of 20% or less	_	_	_	_	_	_	_
	Securitization							
	exposures subject to a risk weight of more than 20% and 50% or less	_	_	_	_	_	_	_
	Securitization exposures subject to a risk weight of more than 50% and 100% or less							
	Securitization	_	_	_		_	_	_
	exposures subject to a risk weight of more than 100% and less than 1250%	_	_	_	_	_	_	_
	Securitization							
	exposures subject to a risk weight of 1250%	_	_	_	_	_	_	_
	Amount of exposures (I	oy calculation m	ethod)					
	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	_	_	-	_	_	-	_
	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%	_	_	_	_	_	_	_

				Se	eptember 30, 20	23		
		i	j	k	1	m	n	0
Item			•					
No.		Synthetic securi	tizations (sub-to	ital)				
INO.			Securitization			Re-securitization	n	
				Retail	Wholesale		Senior	Non-senior
				underlying	Wholesale		Seriioi	Non-Semoi
	Amount of credit risk-w	eighted assets (l	by calculation me	ethod)				
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							
40	Approach	_	_	_	_	_	_	_
13	Credit RWA relating to securitization							
	exposures subject to a							
	risk weight of 1250%							
	Capital requirements (b	v coloulation ma	thod)	_	_	_	_	_
1/	Capital requirements	y calculation me	triou)					
14	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)

					Septembe	er 30, 2022			
		а	b	С	d	е	f	g	h
Item		Total							
No.			Traditional se	curitizations (a		ype) (sub–tota			
140.				Securitization			Re-securitizat	ion	
					Retail underlying	Wholesale		Senior	Non-senior
	Amount of exposures (b	y risk weight	category)						
1	Securitization exposures subject to a risk weight of 20% or less	5,907,488	5,907,488	5,907,488	1,927,485	3,980,002	_	_	
2		3,307,400	3,307,400	3,307,400	1,021,400	3,300,002			
2	exposures subject to a risk weight of more than 20% and 50% or less	14,486	14,486	14,486	46	14,440	_	_	_
3	Securitization exposures subject to a risk weight of more than 50% and 100% or								
	less	133,628	133,628	133,524	75,216	58,308	103	103	_
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	44,163	44,163	44,163	512	43,650			
5	Securitization	44, 103	44,103	44,103	312	45,050	_		_
5	exposures subject to a risk weight of 1250%	8,476	8,476	8,476	15	8,461	_	_	_
_	Amount of exposures (b	y calculation	method)						
6	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	229,239	229,239	229,239	_	229,239	_	_	_
	Securitization exposures subject to the External Ratings— based Approach	5,780,354	5,780,354	5,780,354	1,988,039	3,792,315	_	_	_
	Securitization exposures subject to the Standardized Approach	90,172	90,172	90,068	15,221	74,847	103	103	_
9	Securitization exposures subject to a risk weight of 1250%	8,476	8,476	8,476	15	8,461	_	_	_

					Septembe	er 30, 2022			
		а	b	С	d	е	f	g	h
		Total	1		"		11.	J	
Item			Traditional se	curitizations (a	asset transfer t	vpe) (sub-tota	al)		
No.				Securitization		71 / \	Re-securitizati	on	
					Retail underlying	Wholesale		Senior	Non-senior
-	Amount of credit risk-w	einhted assets	hy calculation	n method)	underlying				
10	Credit RWA calculated	cigilica asset	by calculation	i i i i cui ou j					
10	using the IRB								
	Approach or Internal								
	Assessment Approach	36,573	36,573	36,573	_	36,573	_	_	_
11	Credit RWA calculated			00,010		55,515			
	using the External								
	Ratings-based								
	Approach	1,111,682	1,111,682	1,111,682	286,215	825,466	_	_	_
12	Credit RWA calculated			, ,	,				
	using the Standardized								
	Approach	13,030	13,030	12,926	1,699	11,227	103	103	_
13	Credit RWA relating to								
	securitization								
	exposures subject to a								
	risk weight of 1250%	105,955	105,955	105,955	187	105,768	_	_	_
	Capital requirements (b	y calculation r	nethod)						
14	Capital requirements								
	relating to								
	securitization								
	exposures subject to								
	the IRB Approach or								
	Internal Assessment								
	Approach	2,925	2,925	2,925	_	2,925	-	_	_
15	Capital requirements								
	relating to								
	securitization								
	exposures subject to								
	the External Ratings-	00.004	00.004	00.004	00.007	00 007			
40	based Approach	88,934	88,934	88,934	22,897	66,037	_	_	_
16	Capital requirements								
	relating to securitization								
	exposures subject to								
	the Standardized								
	Approach	1,042	1,042	1,034	135	898	8	8	
17	Capital requirements	1,042	1,042	1,034	133	090	0	0	_
17	relating to								
	securitization								
	exposures subject to a								
	risk weight of 1250%	8,476	8,476	8,476	15	8,461	_	_	_
		٥, ٥	5,.70	0,0		5,.51	1		

				0.				Millions of yen
					eptember 30, 20	T		1
		I	J	k	I	m	n	0
Item		Synthotic socur	ritizations (sub–to	tal)				
No.		Syrillielle Secui	Securitization	lai)		Re-securitizatio	n	
			Securitization	Retail		Tre-securitization		
				underlying	Wholesale		Senior	Non-senior
	Amount of exposures (b	y risk weight ca	itegory)	, ,		11		1.
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	_	_	_	_	_	_	_
	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%	_	_	_	_	_	_	_
	Securitization							
	exposures subject to a risk weight of 1250%	_	_	_	_	_	_	_
	Amount of exposures (t	y calculation m	ethod)					
	Securitization exposures subject to the IRB Approach or Internal Assessment Approach	_	_	_	_	_	_	_
7	Securitization exposures subject to the External Ratings–							
8	based Approach Securitization exposures subject to the Standardized	_	_			_		_
9	Approach Securitization exposures subject to a risk weight of 1250%					_		

				Se	eptember 30, 20)22			
		i	i	k	I	m	n	0	
Item					1	1			
No.		Synthetic secur	itizations (sub–to	tal)					
INO.			Securitization			Re-securitization			
				Retail underlying	Wholesale		Senior	Non-senior	
	Amount of credit risk-w	eighted assets (by calculation me	ethod)					
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 Credit RWA relating to	_	_	-	_	_	-	_	
	securitization								
	exposures subject to a								
	risk weight of 1250%								
-	Capital requirements (b	v calculation me	thod)		_	_			
	Capital requirements	y calculation me	illou)						
17	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	ı	_	ı	_	_	ı	ı	
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%								
	HISK WEIGHT OF 1230%	-	_	_	_	_	-	-	

MR1: Market risk under the Standardized Approach

			Millions of yen
		September 30,	September 30,
		2023	2022
Item No.		RWA (Amoun	t obtained by
		dividing amount	corresponding
		to risk b	y 8%)
1	Interest rate risk (general and specific)	939,196	771,123
2	Equity risk (general and specific)	362,832	302,425
3	Foreign exchange risk	184,309	118,350
4	Commodity risk	4,919	1,620
	Options transactions		
5	Simplified approach	_	_
6	Delta-plus method	_	_
7	Scenario approach	_	_
8	Specific risk relating to securitization exposures	42,662	42,023
9	Total	1,533,920	1,235,543

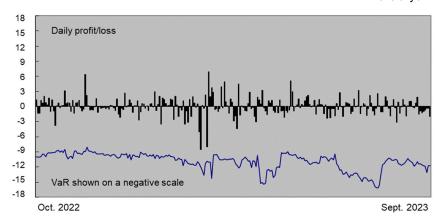
MR3: Values of Internal Models Approach (Market risk)

Millions of yen September 30, September 30, Item No. 2023 2022 Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%) 1 Maximum value 52,997 46,630 2 Average value 39,030 36,341 3 Minimum value 30,294 18,906 4 Period end 39,230 32,254 Stressed Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%) 5 Maximum value 185,158 152,717 6 Average value 132,586 98,343 7 Minimum value 74,742 54,552 8 Period end 157,411 92,772 Incremental risk charge (one-sided confidence interval: 99.9%) Maximum value 10 Average value 11 Minimum value 12 Period end Comprehensive risk capital charge (one-sided confidence interval: 99.9%) Maximum value 14 Average value 15 Minimum value 16 Period end Floor (Revised Standardized Approach) 17

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

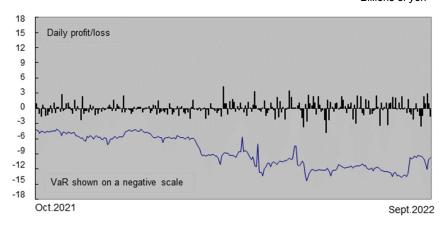
MR4: Results of backtesting using the Internal Models Approach

Billions of yen



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

Billions of yen



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

IRRBB1: Interest rate risk in the banking book

					Millions of yen
		а	b	С	d
Idama Nia		∠E	VE	Δ	NII
Item No.		September 30,	September 30,	September 30,	September 30,
		2023	2022	2023	2022
1	Upward parallel shift	1,111,150	1,261,375	(939,328)	(149,372)
2	Downward parallel shift	501,240	(90,982)	74,957	238,812
3	Steepener	456,548	1,184,293	/	/
4	Flattener	614,168	176,955	/	/
5	Short-term interest rate up	629,459	342,147	/	/
6	Short-term interest rate down	306,978	583,480	/	/
7	Maximum	1,111,150	1,261,375	74,957	238,812
			e	1	f
		Septembe	r 30, 2023	Septembe	er 30, 2022
8	Tier 1 capital		16,212,757		14,743,476

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

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

			willions of you, 70
	Septembe	er 30, 2023	
а	b	С	d
Countercyclical capital buffer rate	Credit RWA used in the computation of the countercyclical capital buffer	Countercyclical capital buffer rate	Countercyclical buffer amount
1.00%	787,239	/	
0.50%	387,713	/	/
0.75%	138,387	/	/
1.00%	738,132	/	/
0.50%	475,824	/	/
1.00%	2,545,298	/	/
2.00%	18,261		
2.00%	1,525,419		
	6,616,277		
	72,947,911	0.10%	133,561
	Countercyclical capital buffer rate 1.00% 0.50% 0.75% 1.00% 0.50% 1.00% 2.00%	a b Countercyclical capital buffer rate 1.00% 787,239 0.50% 387,713 0.75% 138,387 1.00% 738,132 0.50% 475,824 1.00% 2,545,298 2.00% 18,261 2.00% 1,525,419 6,616,277	Countercyclical capital buffer rate

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, %
		Septembe	er 30, 2022	
	а	b	С	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%	775,747	/	/
Luxemburg	0.50%	349,076	/	/
Sweden	1.00%	19,240	/	/
Sum		1,144,064		/
Total	/	76,451,423	0.01%	13,215

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

TLAC1: TLAC composition

Basel III			а	b
Template			September 30,	September 30
No.			2023	2022
	olution policy			<u> </u>
The MUFG (Group's preferred resolution policy is the Single Point of Entry (SPE) approach. Specific			
	at MUFG Bank, Ltd., Mitsubishi UFJ Trust and Banking Corporation, Mitsubishi UFJ			
	icas Holdings Corporation, material subsidiaries, the crisis will be resolved under leg			
	into Mitsubishi UFJ Financial Group, Inc., the holding company, under the initiative of			
	at has restored the soundness will be transferred to go under the umbrella of the succes	sor hol	ding company sp	onsored by the
	rance Corporation of Japan, and then stay in business as normal. apital elements of TLAC and adjustments			
1	Common Equity Tier 1 (CET1) capital	(a)	14,176,563	12,984,294
	Additional Tier 1 (AT1) capital before TLAC adjustments	(b)	2,036,193	1,759,182
2		. ,	2,030,193	1,739,102
3	AT1 capital ineligible as TLAC as issued out of subsidiaries to third parties	(c)	475.000	402.050
4	Other adjustments	(d)	175,293	163,959
5	AT1 instruments eligible under the TLAC framework ((b) – (c) – (d))	(e)	1,860,900	1,595,222
6	Tier 2 capital before TLAC adjustments	(f)	2,522,105	2,490,788
7	Amortised portion of Tier 2 instruments where remaining maturity >1 year	(g)	(179,414)	(105,014)
8	Tier 2 capital ineligible as TLAC as issued out of subsidiaries to third parties	(h)	_	_
9	Other adjustments	(i)	107,636	98,626
10	Tier 2 instruments eligible under the TLAC framework $((f) - (g) - (h) - (i))$	(j)	2,593,883	2,497,176
11	TLAC arising from regulatory capital ((a) + (e) + (j))	(k)	18,631,347	17,076,693
Non–regulato	ory capital elements of TLAC			
12	External TLAC instruments issued directly by the bank and subordinated to excluded	(I)		
	liabilities	(1)	9,500,269	8,231,601
13	External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC Term Sheet requirements		/	/
11	Of which: amount eligible as TLAC after application of the caps		/	/
14			/	
15	External TLAC instruments issued by funding vehicles prior to 1 January 2022	(100)	4 074 040	4 605 577
16	Eligible ex ante commitments to recapitalise a G–SIB in resolution	(m)	4,674,649	4,625,577
17	TLAC arising from non–regulatory capital instruments before adjustments ((I) + (m))	(n)	14,174,918	12,857,179
	ory capital elements of TLAC: adjustments TLAC before deductions ((k) + (n))	(0)	00 000 000	00 000 070
18	Deductions of exposures between MPE resolution groups that correspond to items	(0)	32,806,266	29,933,872
19	eligible for TLAC (not applicable to single point of entry G–SIBs)	(p)	_	_
20	Deduction of investments in own other TLAC liabilities	(q)	23,620	11,173
21	Other adjustments to TLAC	(r)	20,020	11,170
22	TLAC after deductions $((o) - (p) - (q) - (r))$	(s)	22 722 646	20 022 609
	ed assets (RWA) and leverage exposure measure for TLAC purposes	(3)	32,782,646	29,922,698
23	Total risk–weighted assets (RWA)	(t)	133,561,415	132,159,354
	Leverage exposure measure	(u)	324,612,217	327,918,434
24 TLAC ratios a		(u)	324,012,217	327,910,434
25	TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA)			
25	((s)/(t))		24.54%	22.64%
25a	TLAC as a percentage of RWA		20.44%	18.63%
26	TLAC as a percentage of leverage exposure ((s)/(u))		10.09%	9.12%
27	CET1 available after meeting the minimum capital buffer requirements		6.02%	4.76%
28	The minimum capital buffer requirement		4.10%	4.01%
20		_	2.50%	
20	If it which, capital concervation hitter requirement			
29 30	Of which: capital conservation buffer requirement Of which: countercyclical buffer requirement		0.10%	2.50% 0.01%

Basel III			а	b
Template			September 30,	September 30,
No.			2023	2022
TLAC as a perce	entage of leverage exposure (including the deposits with the Bank of Japan)			
	Leverage exposure measure	(u)	324,612,217	327,918,434
	The deposits with the Bank of Japan		94,533,714	85,295,119
	Leverage exposure measure (including the deposits with the Bank of Japan)	(u')	419,145,931	413,213,554
	TLAC as a percentage of leverage exposure (including the deposits with the Bank of Japan) ((s)/(u'))		7.82%	7.24%

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

-		September 30, 2023									
Basel III						ranking					
Template	Item	1	1					4	4	Total	
No.		Most junior	Most junior	2	2	3	3	Most senior	Most senior	Total	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	ı	yes	-	yes	_	yes	-	/	
2	Description of creditor ranking	Commo	n Stock	Addition capital ins			capital ments	Other i			
3	Total capital and liabilities net of credit risk mitigation	5,590,233	-	1,646,500	-	1,414,000	_	9,298,469	-	17,949,202	
4	Subset of row 3 that are excluded liabilities	1	-	_	-	_	_	-	-	_	
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	5,590,233	-	1,646,500	-	1,414,000	_	9,298,469	_	17,949,202	
6	Subset of row 5 that are eligible as TLAC	5,590,233	-	1,646,500	_	1,374,000	_	8,681,204	-	17,291,937	
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	_	-	_	-	30,000	_	2,295,526	_	2,325,526	
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	1	-	_	-	443,000	_	2,960,217	_	3,403,217	
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	1	-	_	-	746,000	_	2,496,867	_	3,242,867	
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	1	-	_	-	155,000	_	928,593	_	1,083,593	
11	Subset of row 6 that is perpetual securities	5,590,233	_	1,646,500	_	_	_	_	_	7,236,733	

					Sep	tember 30,	2022			mons or yen
Basel III					Creditor	ranking				
Template	Item	1	1					4	4	Total
No.		Most junior	Most junior	2	2	3	3	Most senior	Most senior	Total
1	Is the resolution entity the creditor/investor? (yes or no)	yes	-	yes	ı	yes	ı	yes	_	/
2	Description of creditor ranking	Commo	n Stock	Addition capital ins		Tier 2 instru	•	Other i		
3	Total capital and liabilities net of credit risk mitigation	5,590,233	_	1,396,500	_	1,439,000	-	8,431,268	-	16,857,001
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	-	1,396,500	-	1,439,000	-	8,431,268	-	16,857,001
6	Subset of row 5 that are eligible as TLAC	5,590,233	-	1,396,500	-	1,439,000	-	7,470,397	-	15,896,130
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	_	-	_	-	40,000	-	827,852	_	867,852
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	_	-	_	-	309,000	-	3,081,282	-	3,390,282
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	_	-	_	-	1,090,000	-	2,433,316	_	3,523,316
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	_	-	_	-	_	_	1,127,947	_	1,127,947
11	Subset of row 6 that is perpetual securities	5,590,233	_	1,396,500	_	_	_	_	_	6,986,733

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

					Sept	ember 30,	2023			
Basel III					Creditor	ranking				
Template	Item	1	1					4	4	Total
No.		Most junior	Most junior	2	2	3	3	Most senior	Most senior	Total
1	Is the resolution entity the creditor/investor? (yes or no)	yes	-	yes	-	yes	ı	yes	-	/
2	Description of creditor ranking	Commo	n Stock	Addition capital in:		Tier 2 instru		Other i TLAC ins		
3	Total capital and liabilities net of credit risk mitigation	780,249	_	193,500	_	291,500	I	781,451	_	2,046,700
4	Subset of row 3 that are excluded liabilities	1	-	-	-	_	1	1	_	_
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	780,249	_	193,500	_	291,500	1	781,451	-	2,046,700
6	Subset of row 5 that are eligible as TLAC	780,249	_	193,500	_	291,500	_	669,281	_	1,934,530
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	_	_	_	_	_	_	131,612	_	131,612
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years		_	_	_	47,000	_	365,674	_	412,674
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years		_	_	_	225,500	_	140,586	_	366,086
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	_	_	_	_	19,000	_	31,407	-	50,407
11	Subset of row 6 that is perpetual securities	780,249	-	193,500	-	-	_	_	_	973,749

-						Sept	tember 30,	2022			
Basel III						Credito	ranking				
Template		Item	1	1					4	4	Total
No.			Most junior	Most junior	2	2	3	3	Most senior	Most senior	Total
1		e resolution entity the itor/investor? (yes or no)	yes	_	yes	_	yes	_	yes	_	/
2	Deso rank	cription of creditor ing	Commo	n Stock		al Tier 1 struments		capital ments	Other i TLAC ins		
3		l capital and liabilities net edit risk mitigation	780,249	-	170,500	_	249,500	_	616,166	-	1,816,416
4		subset of row 3 that are xcluded liabilities	_	_	_	_	_	_	_	_	_
5	less	l capital and liabilities excluded liabilities 3 minus row 4)	780,249	_	170,500	_	249,500	_	616,166	-	1,816,416
6		ubset of row 5 that are ligible as TLAC	780,249	_	170,500	_	249,500	_	616,166	_	1,816,416
7		Subset of row 6 with 1 year ≤ residual maturity < 2 years	_	_	_	_	_	_	108,607	_	108,607
8		Subset of row 6 with 2 years ≤ residual maturity < 5 years		_	_	_	16,000	_	296,136	_	312,136
9		Subset of row 6 with 5 years ≤ residual maturity < 10 years	_	_	_	_	233,500	_	169,427	-	402,927
10		Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	_	-	_	-	-	-	41,994	-	41,994
11		Subset of row 6 that is perpetual securities	780,249	-	170,500	_	_	_	_	_	950,749

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

					Sept	ember 30,	2023		
Basel III					Creditor	ranking			
Template		Item	1	1			3	3	Total
No.			Most junior	Most junior	2	2	Most senior	Most senior	TOtal
1		he resolution entity the creditor/investor?	yes	_	yes	_	yes	-	/
2	Des	scription of creditor ranking	Class	Stock	Long- subordina / short- subordina	ted debts –term	Other inter instrun		
3		al capital and liabilities net of credit risk igation	122,428	81,619	281,300	_	-	-	485,347
4		Subset of row 3 that are excluded liabilities	_	_	_	_	_	_	_
5		al capital and liabilities less excluded liabilities w 3 minus row 4)	122,428	81,619	281,300	_	_	-	485,347
6		Subset of row 5 that are eligible as TLAC	122,428	81,619	254,500	_	_	_	458,547
7		Subset of row 6 with 1 year ≤ residual maturity < 2 years	_	_	37,000	_	_	-	37,000
8		Subset of row 6 with 2 years ≤ residual maturity < 5 years	_	_	127,000	_	-	-	127,000
9		Subset of row 6 with 5 years ≤ residual maturity < 10 years	_	_	90,500	_	_	-	90,500
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

					Sept	ember 30,	2022		
Basel III					Creditor	ranking			
Template		Item	1	1			3	3	Total
No.			Most junior	Most junior	2	2	Most senior	Most senior	Total
1		the resolution entity the creditor/investor? es or no)	yes	_	yes	_	yes	-	/
2	De	scription of creditor ranking	Class	Stock	Long- subordinat / short- subordinat	ted debts -term	Other inter		
3		tal capital and liabilities net of credit risk tigation	122,428	81,619	221,300	_	_	_	425,347
4		Subset of row 3 that are excluded liabilities	_	_	_	_	_	_	_
5		tal capital and liabilities less excluded liabilities w 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	160,800	_	_	_	364,847
7		Subset of row 6 with 1 year ≤ residual maturity < 2 years	_	_	26,800	_	-	-	26,800
8		Subset of row 6 with 2 years ≤ residual maturity < 5 years	_	_	104,000	_	-	-	104,000
9		Subset of row 6 with 5 years ≤ residual maturity < 10 years	_	_	30,000	_	-	-	30,000
10		Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	_	_	_	_	_	_	_
11		Subset of row 6 that is perpetual securities	122,428	81,619	_	_	_	_	204,047

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

In thousand US dollars

			1							n tnousand	d US dollars
						J	une 30, 202	23			,
Basel III						Creditor	ranking				
Template		Item	1	1					4	4	Total
No.			Most junior	Most junior	2	2	3	3	Most senior	Most senior	Total
1		the resolution entity the editor/investor? (yes or no)	yes	1	yes	-	yes	-	yes	-	/
2		escription of creditor nking	Commo	n Stock	Addition capital ins		Tier 2 instru	capital ments	Unsecure debts		
3		tal capital and liabilities net credit risk mitigation	9,104,472	-	1,818,000	-	_	-	1,879,115	75,352	12,876,939
4		Subset of row 3 that are excluded liabilities	_	_	_	_	_	_	24,115	_	24,115
5	les	tal capital and liabilities as excluded liabilities aw 3 minus row 4)	9,104,472	-	1,818,000	-	_	-	1,855,000	75,352	12,852,824
6	1	Subset of row 5 that are eligible as TLAC	9,104,472	_	1,818,000	_	_	_	1,855,000	_	12,777,472
7		Subset of row 6 with 1 year ≤ residual maturity < 2 years	_	_	_	-	_	-	_	-	-
8		Subset of row 6 with 2 years ≤ residual maturity < 5 years	_	_	_	_	_	_	1,855,000	-	1,855,000
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	9,104,472	-	1,818,000	_	_	_	_	_	10,922,472

In thousand US dollars

					J	une 30, 202	22			
Basel III					Creditor	ranking				
Template	Item	1	1					4	4	Total
No.		Most junior	Most junior	2	2	3	3	Most senior	Most senior	Total
1	Is the resolution entity the creditor/investor? (yes or no)	yes	ı	yes	ı	yes	_	yes	-	/
2	Description of creditor ranking	Commo	n Stock	Addition capital ins			capital ments	Unsecure debts		
3	Total capital and liabilities net of credit risk mitigation	8,309,420	-	1,218,000	l	_	_	6,708,176	43,349	16,278,945
4	Subset of row 3 that are excluded liabilities	_	_	_	-	_	_	23,176	_	23,176
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	8,309,420	_	1,218,000	_	_	_	6,685,000	43,349	16,255,769
6	Subset of row 5 that are eligible as TLAC	8,309,420	_	1,218,000	_	_	_	6,685,000	_	16,212,420
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	_	_	_	_	_	_	-	_	_
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	_	_	_	_	_	_	6,685,000	-	6,685,000
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	8,309,420	_	1,218,000	_	_	_	_	_	9,527,420

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

		September 30, 2023				
Basel III	Item					
Template No.	item	1	2	0	4	Total
		Most junior	2	3	Most senior	
1	Description of creditor ranking	Common Stock	Additional Tier 1 capital instruments	Tier 2 capital instruments	Other external TLAC instruments	
2	Total capital and liabilities net of credit risk mitigation	4,716,873	1,907,000	2,057,000	10,301,962	18,982,835
3	Subset of row 2 that are excluded liabilities (*1) (*2)	_	_	_	72,357	72,357
4	4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)		1,907,000	2,057,000	10,229,605	18,910,478
5	Subset of row 4 that are potentially eligible as TLAC	4,716,873	1,907,000	2,017,000	9,500,155	18,141,028
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	_	53,000	2,543,829	2,596,829
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	_	_	551,000	3,325,940	3,876,940
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	_	_	1,203,000	2,670,380	3,873,380
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	_	_	210,000	960,005	1,170,005
10	Subset of row 5 that is perpetual securities	4,716,873	1,907,000	_	_	6,623,873

^{(*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.

Basel III	ltem					
Template No.	item	1	2	0	4	Total
		Most junior	2	3	Most senior	
1	Description of creditor ranking	Common Stock	Additional Tier 1 capital instruments	Tier 2 capital instruments	Other external TLAC instruments	
2	Total capital and liabilities net of credit risk mitigation	5,134,971	1,634,000	1,979,500	9,360,096	18,108,567
3	Subset of row 2 that are excluded liabilities (*1) (*2)	_	_	_	59,243	59,243
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)		1,634,000	1,979,500	9,300,852	18,049,323
5	Subset of row 4 that are potentially eligible as TLAC	5,134,971	1,634,000	1,979,500	8,231,375	16,979,846
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	_	_	40,000	936,460	976,460
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	_	_	370,000	3,490,370	3,860,370
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	_	_	1,569,500	2,634,602	4,204,102
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	_	_	_	1,169,942	1,169,942
10	Subset of row 5 that is perpetual securities	5,134,971	1,634,000	_	_	6,768,971

^{(*1):} The figures after intergroup eliminations in the MUFG Group were recorded.
(*2): The figures were recorded conservatively after taking into account the quantitative materiality.

Millions of ven. %

				Millions of yen, %
Corresponding C	Corresponding			
line No. on	line No. on			
Basel III	Basel III		0 1 1 00 0000	0 1 1 00 0000
disclosure	disclosure	Item	September 30, 2023	September 30, 2022
template	template			
(Table 2)	(Table 1)			
On-balance shee				
1	r oxpood.co	On-balance sheet exposures before deducting adjustment items	246,672,826	255,774,424
1a	1	Total assets reported in the consolidated balance sheet	303,641,714	306,505,410
1b	2	The amount of assets of subsidiaries that are not included in	300,041,714	300,303,410
ID	2			
1c	7	the scope of the leverage ratio on a consolidated basis The amount of assets of subsidiaries that are included in the	_	_
10	ı			
		scope of the leverage ratio on a consolidated basis (except		
		those included in the total assets reported in the		
	•	consolidated balance sheet)	_	_
1d	3	The amount of assets that are deducted from the total assets		
		reported in the consolidated balance sheet (except		
		adjustment items)	(56,968,887)	(50,730,985)
2	7	The amount of adjustment items pertaining to Tier 1 capital	(5,203,455)	(4,426,486)
3		Total on–balance sheet exposures (a)	241,469,371	251,347,937
Exposures related	d to derivative	s transactions		
		Replacement cost multiplied by 1.4 associated with derivatives		
4		transactions, etc.	_	_
		Replacement cost associated with derivatives transactions, etc.	6,086,602	7,427,056
		Potential future exposure multiplied by 1.4 associated with		
5		derivatives transactions, etc.	_	_
		Add–on amount associated with derivatives transactions, etc.	7,491,008	6,423,201
		The amount of receivables arising from providing cash	.,,	0, .20,20 .
		margin in relation to derivatives transactions, etc.	4,308,269	4,065,353
6		The amount of receivables arising from providing collateral,	4,000,200	4,000,000
O		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	10,182	22,873
7		The amount of deductions of receivables (out of those arising		
		from providing cash variation margin)	(1,229,741)	(970,214)
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	2,605,221	4,778,425
		derivatives	2,005,221	4,770,423
10		The amount of deductions from effective notional amount of	(0.405.040)	(4.005.457)
		written credit derivatives	(2,185,812)	(4,065,457)
11	4	Total exposures related to derivative transactions (b)	17,085,730	17,681,238
Exposures related	d to repo trans			
12	•	The amount of assets related to repo transactions, etc.	25,800,967	21,274,177
13		The amount of deductions from the assets above (line 12)	(1,562,348)	(3,032,830)
14		The exposures for counterparty credit risk for repo	(1,002,040)	(0,002,000)
17		transactions, etc.	2,673,833	2,202,298
15		·	2,013,033	2,202,290
15	_	The exposures for agent repo transactions	00.040.450	00.440.044
16	5	Total exposures related to repo transactions, etc. (c)	26,912,452	20,443,644
	d to off-baland	ce sheet transactions		
17		Notional amount of off–balance sheet transactions	114,419,473	111,385,831
18		The amount of adjustments for conversion in relation to off–	_	_
		balance sheet transactions	(75,274,811)	(72,940,217)
		Total exposures related to off–balance sheet transactions		
19	6	(d)	39,144,662	38,445,614

Corresponding	Corresponding				
line No. on	line No. on				
Basel III	Basel III	Item	ltom		
disclosure	disclosure	item		September 30, 2023	September 30, 2022
template	template				
(Table 2)	(Table 1)				
Leverage ratio	on a consolidate	d basis			
20		The amount of capital (Tier 1 capital)	(e)	16,212,757	14,743,476
21	8	Total exposures ((a) + (b) + (c) + (d))	(f)	324,612,217	327,918,434
22		Leverage ratio on a consolidated basis ((e)/(f))		4.99%	4.49%
		National minimum leverage ratio requirement		3.00%	/
		Applicable leverage buffers		0.75%	/
l		d basis (including the demonite with the Dank of Janea)			
Leverage ratio (on a consolidate	d basis (including the deposits with the Bank of Japan)	(f)	004.040.047	007.040.404
		Total exposures	(f)	324,612,217	327,918,434
		The deposits with the Bank of Japan		94,533,714	85,295,119
		Total exposures (including the deposits with the Bank of			
		Japan)	(f')	419,145,931	413,213,554
		Leverage ratio on a consolidated basis (including the			
		deposits with the Bank of Japan) ((e)/(f'))		3.86%	3.56%

LIQUIDITY RISK

Major liquid assets Billions of yen

•								,
	September 30, 2023					September 30, 2022		
	MUFG				MUFG			
		the Bank	the Trust Bank	the Securities HD		the Bank	the Trust Bank	the Securities HD
Cash and due from banks	108,625.4	87,975.3	18,762.3	2,606.5	102,378.7	84,767.2	16,153.5	2,122.4
Domestic securities	50,873.9	45,173.2	1,883.0	3,817.8	52,896.9	46,576.1	1,809.7	4,511.2
Japanese government bonds	39,882.4	35,017.2	1,455.5	3,409.6	40,691.0	35,163.2	1,274.7	4,253.0
Municipal bonds	3,369.2	2,984.7	194.2	190.2	4,620.0	4,310.0	197.1	112.9
Corporate bonds	7,622.4	7,171.2	233.2	218.0	7,586.0	7,102.9	337.9	145.2
Foreign bonds	23,537.1	16,254.3	7,054.1	228.6	23,730.0	16,999.5	6,438.6	291.9
Domestic equity securities	5,255.9	4,017.7	823.0	493.1	4,605.0	3,541.0	741.5	372.3
Foreign equity securities	585.1	583.9	0.1	0.2	197.1	196.2	0.1	0.2
Others	15,216.7	8,909.9	5,104.9	1,202.0	14,797.1	8,477.8	4,674.2	1,645.1
Subtotal	204,094.1	162,914.2	33,627.3	8,348.3	198,604.9	160,557.8	29,817.6	8,943.2
(Less) Assets pledged	(49,787.8)	(41,117.1)	(6,632.9)	(3,465.1)	(50,539.5)	(41,039.0)	(6,369.8)	(4,349.8)
Total	154,306.4	121,797.1	26,994.5	4,883.3	148,065.4	119,518.8	23,447.7	4,593.4

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.

quoted market value.

2. Assets pledged represent securities pledged as collateral for borrowings, bills sold, and settlement of exchange and other transaction, or as a substitute primarily for margins of 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, 2023
Pledged assets	
Cash and due from banks	5,222
Trading assets	253,065
Securities	9,946,823
Loans and bills discounted	12,060,303
Other assets	884
Tangible fixed assets	4,541
Total	22,270,840
Liabilities correspond to the pledged assets above	
Deposits	13,900
Borrowed money	22,155,150
Bonds payable	24,561
Other liabilities	3,568

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

Millions of yen

	September 30, 2023
Cash and due from banks	
Monetary claims bought	37,090
Trading assets	2,231,249
Securities	16,488,614
Loans and bills discounted	2,434,292

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

Millions	of	yen
----------	----	-----

	September 30, 2023
Monetary claims bought	53,722
Trading assets	2,473,387
Securities	14,662,839
Total	17,189,949

Corresponding payables

Payables under repurchase agreements 18,996,525
Payables under securities lending transactions 213,948

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

Mil	lions	of	ven
V 1 1 1 1	10110	O,	y 0 1 1

	September 30, 2023
Trading assets	1,053,719
Securities	2,580,728
Total	3 634 447

CHANGES IN THE CONSOLIDATED LIQUIDITY COVERAGE RATIO FROM THE PREVIOUS QUARTER

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

			Millions	s of yen, %, Case	
Item	FY2023	3 Q2	FY2023 Q1		
High–Quality Liquid Assets (1)	/	/	/	/	
1 Total high–quality liquid assets (HQLA)		134,200,588		133,431,948	
Cash Outflows (2)	Total	Total	Total	Total	
	unweighted	weighted	unweighted	weighted	
	value	value	value	value	
2 Cash outflows related to unsecured retail funding	101,480,729	8,677,578	100,290,443	8,598,271	
3 Stable deposits	21,163,978	634,919	20,594,520	617,835	
4 Less stable deposits	80,316,751	8,042,659	79,695,922	7,980,435	
5 Cash outflows related to unsecured wholesale funding	124,836,015	68,878,277	124,074,030	67,538,849	
6 Qualifying operational deposits	824,747	206,186	818,348	204,587	
7 Cash outflows related to unsecured wholesale funding					
other than qualifying operational deposits and debt					
securities	117,649,322	62,310,144	117,594,979	61,673,559	
8 Debt securities	6,361,945	6,361,945	5,660,702	5,660,702	
9 Cash outflows related to secured funding, etc.	/	2,451,589	/	2,349,561	
10 Cash outflows related to derivative transactions, etc., funding					
programs, credit and liquidity facilities	154,620,554	124,067,486	159,503,968	129,577,492	
11 Cash outflows related to derivative transactions, etc.	110,039,106	110,039,106	116,098,648	116,098,648	
12 Cash outflows related to funding programs	1,467	1,467	1,469	1,469	
13 Cash outflows related to credit and liquidity facilities	44,579,979	14,026,911	43,403,850	13,477,374	
14 Cash outflows related to contractual funding obligations, etc.	5,898,910	4,017,583	5,841,638	4,174,902	
15 Cash outflows related to contingencies	94,389,633	1,059,581	91,541,072	1,026,509	
16 Total cash outflows	/	209,152,096	/	213,265,585	
Cash Inflows (3)	Total	Total	Total	Total	
	unweighted	weighted	unweighted	weighted	
	value	value	value	value	
17 Cash inflows related to secured lending, etc.	25,951,408	2,871,013	21,367,107	2,571,387	
18 Cash inflows related to collection of loans, etc.	19,803,493	14,110,193	18,602,014	13,080,386	
19 Other cash inflows	111,908,375	108,027,254	117,733,567	113,861,126	
20 Total cash inflows	157,663,277	125,008,461	157,702,688	129,512,899	
Consolidated Liquidity Coverage Ratio (4)	/	/	/	/	
21 Total HQLA allowed to be included in the calculation	/	134,200,588	/	133,431,948	
22 Net cash outflows	/	84,143,634	/	83,752,686	
23 Consolidated liquidity coverage ratio (LCR)	/	159.5	/	159.3	
24 The number of data used to calculate the average value		62		62	

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.
 - Valuation Method for Qualifying Operational Deposits
 MUFG periodically conducts a valuation of qualifying operational deposits assuming a certain amount will remain in trust accounts.
- 2. MUFG has not applied "the minimum required amount of additional pledged assets upon a change in fair value based on the Scenario Approach" on a consolidated basis, under Article 37 of the FSA Holding Company Liquidity Ratio Notification.
- 3. MUFG has included cash outflows related to small consolidated subsidiaries in other contractual cash outflows under Article 59 of the FSA Holding Company Liquidity Ratio Notification.
- 4. When calculating the consolidated liquidity coverage ratio (daily average value), daily data is not used for the following items, etc.
 - a. "Cash outflows related to small consolidated subsidiaries" of MUFG Monthly or quarterly data is used.
 - b. High–quality liquid assets, cash outflows, and cash inflows for some overseas offices Monthly data is used.

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

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

Millions of yen, % FY2023 Q2 FY2023 Q1 Unweighted value by residual maturity Unweighted value by residual maturity Item Weighted Weighted Nο 6 months 6 months No maturity < 6 months No maturity < 6 months ≥ 1 year to < 1 year value to < 1 year value Available stable funding (1) 19,969,015 20,911 3,589,585 23,674,056 19,660,119 112,925 3,311,789 23,080,872 1 Capital; of which: 140,000 35,000 Common Equity Tier 1 capital, Additional Tier 1 2 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 3,589,585 23,116,479 19,085,850 105,000 3,311,789 deductions 19,421,893 105,000 22,502,640 3 Other capital instruments that are not included in the above category 547,121 35,000 20.911 557,577 574,269 35,000 7,925 578,231 0 0 4 Funding from SMEs, etc. and individuals; of which: 93,946,756 7,221,399 16,921 92,162,512 93,914,229 7,264,999 63,872 15,331 92,190,697 59,091 345,587 20,781,768 5 20.475.788 349.714 Stable deposits 0 0 19.780.308 0 20.074.907 6 Less stable deposits 6,875,811 59,091 16,921 6.915.285 63,872 15,331 73.470.967 72.382.204 73.132.461 72.115.789 Wholesale funding; of which: 21,796,103 21.380.510 90,184,134 33.084.097 90,405,241 101,958,137 94.378.677 8,866,453 79,880,926 83,949,016 8 Qualifying operational deposits 625.324 312.662 628.834 314.417 Other wholesale funding 9 90,405,241 101,332,813 21,796,103 21,380,510 90,184,134 8,866,453 33.084.097 79,568,264 93,749,842 83,634,599 Liabilities with matching 10 interdependent assets 0 0 11 Other liabilities; of which 25,627,404 2,620,544 400,173 24,493,907 2,660,465 (217,635) 24.186 422.532 20.116 389.948 12 Derivative liabilities 0 0 13 All other liabilities not included in the above (217,635) 25,627,404 24,186 2,620,544 400,173 422,532 24,493,907 20,116 2,660,465 389,948 categories 14 Total available stable funding / 199,610,534 / 196,117,669

		FY2023 Q2				FY2023 Q1					
Item		Unweighted value by residual maturity				Unweighted value by residual maturity					
No.		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted value	No maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted value
	ired stable funding (2)								-		
	Liquid assets	/	/	/	/	8,772,068	/	/	/	/	8,925,089
	Deposits held at other financial institutions for operational purposes	262,506	890,479	508,796	4,412	882,700	354,784	693,743	568,839	4,240	899,624
17	Loans, repo transactions—related assets, securities and other similar assets; of which:	13,709,057	52,058,790	9,075,069	87,658,286	103,912,834	12,429,143	49,407,108	10,435,764	85,839,895	101,573,344
18	Loans to— and repo transactions with— financial institutions (secured by level 1 HQLA)	1,353,572	12,889,342	175,044	97,608	580,321	1,189,418	11,163,659	90,300	87,480	365,431
19	Loans to– and repo transactions with– financial institutions (not included in				,				,	,	
20	item 18) Loans and repo transactions–related assets (not included in item 18, 19	4,444,791	10,107,399	1,724,674	13,157,279	17,340,347	3,955,784	9,354,058	1,793,606	12,476,760	16,170,972
	and 22); of which:	1,864,080	24,131,706	5,065,458	51,919,247	58,722,238	1,625,432	23,949,529	6,325,529	50,896,961	58,151,322
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	76,038	3,254,971	677,337	4,470,766	4,909,166	64,430	3,429,845	852,465	3,940,996	4,708,728
22	Residential mortgages; of			,	,				,	,	
	which:	837	308,103	306,496	11,362,628	9,068,439	915	295,023	307,504	11,151,488	8,843,517
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	20,981	22,803	4,625,146	3,055,460	0	21,584	23,079	4,686,447	3,068,522
24	Securities that are not in default and do not qualify as HQLA and other similar assets	6,045,775	4,622,238	1,803,394	11,121,522	18,201,486	5,657,593	4,644,837	1,918,824	11,227,204	18,042,101
25	Assets with matching	0,040,770	4,022,200	1,000,004	11,121,022	10,201,400	0,007,000	4,044,007	1,510,024	11,221,204	10,042,101
	interdependent liabilities	0	0	0	0	0	0	0	0	0	0
26	Other assets; of which:	14,903,030	1,598,446	265,193	38,310,306	47,706,787	13,964,325	1,338,201	201,083	32,583,040	41,893,662
27	Physical trading commodities, including gold	0	/	/	/	0	0	/	/	/	0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				2 242 420	1 990 573				2 404 275	2.044.460
29	Derivative assets	/	/	/	2,212,439 1,780,544	1,880,573 1,780,544	/	/	/	2,401,375 1,814,473	2,041,169 1,814,473
30	Derivative assets Derivative liabilities (before deduction of variation margin posted)			,	318,532	318,532	,	,	,	291,013	291,013
31	All other assets and capital not included in the above categories	14,903,030	1,598,446	265,193	33,998,789	43,727,137	13,964,325	1,338,201	201,083	28,076,177	37,747,006
	Off–balance sheet transactions	/	/	/	138,158,363	3,118,969	/	/	/	135,582,143	3,069,908
33	Total required stable funding		/	/		164,393,361	/		/		156,361,629
34	Consolidated net stable funding ratio	/	/	/	/	119.2%	/	/	/	/	127.6%

OTHER MATTERS CONCERNING THE CONSOLIDATED NET STABLE FUNDING RATIO

- 1. MUFG has not applied the "Special Provisions Pertaining to Interdependent Assets and Liabilities" under Article 99 of the FSA Holding Company Liquidity Ratio Notification on a consolidated basis.
- 2. MUFG's consolidated net stable funding ratio is well above the minimum requirement (100%).
- 3. MUFG does not expect the outlook for the consolidated net stable funding ratio to diverge significantly from the current level.
- 4. 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					
Decline in capital sufficiency / Increase in risk assets	 Our capital management may be adversely affected by an increase in unrealized losses on debt securities due to a rise in interest rates globally. 					
Foreign currency liquidity risk	 Deterioration in market conditions may result in a depletion of foreign currency funding liquidity and an increase in our foreign currency funding costs. 					
Increase in credit costs	 Sudden deterioration in global economic activities may result in an increase in our credit costs. Deterioration in the credit quality of particular industries or counterparties, to which we have relatively larger exposures, may result in an increase in our credit costs. 					
IT risk	 Cyber–attacks may result in customer information leakage, suspension of our services, and reputational damage. System failures may result in our payment of financial compensation and damage to our reputation. 					
Risks relating to climate changes	 If our efforts to address climate change–related risks or to make appropriate disclosure are deemed insufficient, our corporate value may be impaired. Our credit portfolio may be adversely affected by the negative impact of climate change on our borrowers and transaction counterparties. 					

These risk events are among the risk events that were reported to MUFG's Board of Directors following the Risk Committee's discussion in October 2023. These risk events include risk events of general applicability.

Concept of top risks

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

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

NET OPERATING PROFITS/RISK-WEIGHTED ASSETS BY BUSINESS GROUP

	Billions of								lions of yen
				Japanese		Asset	Global		
			Retail &	Corporate &	Global	Management	Corporate &		MUFG
			Commercial	Investment	Commercial	& Investor	Investment	Global	consolidated
		Digital Service	Banking	Banking	Banking	Services	Banking	Markets	total
Net operating profits (Note 1)		116.0	88.0	294.4	136.0	60.0	244.3	231.8	1,077.9
	Change from fiscal 2022 1H	3.3	31.8	114.9	(6.4)	6.1	67.2	7.5	188.3
Risk-weighted assets (Note 2)		8,498.9	9,824.6	19,419.3	9,333.6	3,157.6	15,042.6	25,156.9	133,561.4
	Change from March 31, 2023	195.4	(77.0)	(183.0)	322.2	526.5	(261.9)	3,583.3	10,198.0
	Credit risks	7,232.2	8,794.3	18,588.2	8,375.0	1,923.5	14,438.8	16,419.3	93,697.0
	Change from March 31, 2023	226.9	(102.0)	(228.5)	484.4	335.1	(390.7)	2,165.4	6,030.5
	Market risks	16.2	6.4	12.2	42.8	349.4	40.8	8,076.7	8,360.6
	Change from March 31, 2023	(5.5)	0.9	3.7	(9.6)	(21.7)	21.1	1,476.7	1,677.7
	Operational risks	1,250.3	1,023.7	818.7	915.7	884.5	562.8	660.8	8,934.6
	Change from March 31, 2023	(25.9)	24.1	41.7	(152.6)	213.1	107.7	(58.8)	460.3

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

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