



Basel III Disclosure (Consolidated)

From April 1, 2024 to March 31, 2025

Mitsubishi UFJ Financial Group

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Group Business Management

Business Management Framework

MUFG has introduced a “business group system” to develop and promote group-wide business initiatives along with a unified strategy based on seamless coordination between each group company. Based on this business group system, each group company aims to promote integrated management to respond accurately to the increasingly diversified financial needs.

Specifically, we have in place seven business groups in Retail & Digital, Commercial Banking & Wealth Management, Japanese Corporate & Investment Banking, Global Commercial Banking, Asset Management & Investor Services, Global Corporate & Investment Banking, and Global Markets.

Risk-Return Management

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

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

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

Glossary of terms:

· ROEC (Return on Economic Capital)

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

· RORA (Return on Risk Asset)

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

Overview of Internal Capital Adequacy Assessment Process

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

In assessing internal capital adequacy based on regulatory capital, the holding company confirms that it is maintaining sufficient capital both at the current time and in terms of what will be required in the future, calculating the Common Equity Tier 1 capital ratio, the Tier 1 capital ratio, the total capital ratio, CET1 available after meeting the minimum capital buffer requirements, leverage ratio, and external TLAC ratios using capital, risk-weighted assets and total exposures as stipulated in the capital adequacy ratio regulations and other regulations. At the same time, the holding company confirms that it is maintaining appropriate capital relative to risk using the benchmark designated from the perspective of risk management.

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

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

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

Overview of Stress Testing Process

(1) Development of Stress Testing Scenarios

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

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

Prepare macroeconomic variables for the testing horizon under each scenario.

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

(2) Review and Approval Process of the Scenarios

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

(3) Estimation of Financial Impact

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

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

(4) Assessment of Internal Capital Adequacy

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

- Common Equity Tier 1 ratio, Tier 1 ratio, total capital ratio, CET1 available after meeting the minimum capital buffer requirements, leverage ratio, and external TLAC ratios

Stress testing results are reviewed by the Risk Management Committee.

Top Risk

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

Main 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 problems 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 the risk events that were reported to MUFG's Board of Directors following the Risk Committee's discussion in March 2025.

Concept of top risks

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

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

Basel III Data (Consolidated)

In accordance with the provisions of Article 52-25 of the Banking Act of Japan, Mitsubishi UFJ Financial Group (MUFG) adopts the “International regulatory framework” to calculate its consolidated capital adequacy ratio based on formulas contained in the standards for a bank holding company to assess its consolidated capital adequacy ratio in light of the assets owned by the bank holding company and its subsidiaries (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 owned by the bank holding company and its subsidiaries (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 5 states that “insurance-related subsidiaries” of a bank holding company “shall not be included in the scope of consolidation.” In addition, with regard to affiliated companies engaged in financial operations, the FSA Holding Company Capital Adequacy Notification states that, provided certain conditions are met, such companies “can be included in the scope of consolidation and in the calculation of the consolidated capital adequacy ratio using pro rata consolidation” (under which only those portions of the affiliated company’s assets, liabilities, income and expenditures that are attributable to the bank holding company or any consolidated subsidiaries with investments in the said affiliated company are included in the scope of consolidation). MUFG had no companies to which the above exception applied as of March 31, 2024, or March 31, 2025, and there were no differences between those companies belonging to the “holding company group” and those companies that are included in the “scope of consolidation for accounting purposes.”
Number of consolidated subsidiaries, and names and principal businesses of major consolidated subsidiaries of the holding company group	253 companies as of March 31, 2024; 334 companies as of March 31, 2025 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 March 31, 2024 and 2025
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 March 31, 2024 and 2025
Outline of restrictions on transfer of funds or equity capital within the holding company group	As of March 31, 2024 and 2025, transfer of funds or capital within MUFG 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 March 31, 2024 and 2025
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COMPOSITION OF EQUITY CAPITAL

Composition of changes in equity capital

Millions of yen

	March 31, 2025	March 31, 2024
Common Equity Tier 1 capital, beginning of period	15,041,314	13,280,842
Capital and capital surplus	(83,623)	(266,037)
Retained earnings	1,054,009	1,052,380
Treasury stock (-)	112,808	132,731
National specific regulatory adjustments (earnings to be distributed) (-)	208,795	47,954
Share award rights and share acquisition rights to common shares	—	—
Accumulated other comprehensive income	74,822	1,703,072
Common share capital issued by subsidiaries and held by third parties	4,445	26,105
(amount allowed in group Common Equity Tier 1)		
Intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) (-)	197,499	392,126
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) (-)	3,945	(2,661)
Deferred gains or losses on derivatives under hedge accounting (-)	(141,890)	(300,753)
Shortfall of eligible provisions to expected losses (-)	—	—
Securitization gain on sale (-)	(1,535)	361
Gains and losses due to changes in own credit risk on fair valued liabilities (-)	13,790	(2,431)
Net defined benefit assets (-)	163,006	456,416
Investments in own shares (excluding those reported in the Net assets section) (-)	5,133	(416)
Amount exceeding the 10% threshold on specified items (-)	317,545	351,954
Amount exceeding the 15% threshold on specified items (-)	42,609	(320,232)
Others	—	—
Common Equity Tier 1 capital, end of period	15,169,261	15,041,314
Additional Tier 1 capital, beginning of period	2,438,415	1,582,874
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	183,582	804,557
Additional Tier 1 instruments issued by subsidiaries and held by third parties	6,656	60,855
(amount allowed in group Additional Tier 1)		
Investments in own Additional Tier 1 instruments (-)	(6,929)	10,878
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) (-)	(30)	(1,007)
Others	—	—
Additional Tier 1 capital, end of period	2,635,614	2,438,415
Tier 2 capital, beginning of period	2,338,100	2,302,392
Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards	28,590	(14,198)
Tier 2 instruments issued by subsidiaries and held by third parties	3,253	19,620
(amount allowed in group Tier 2)		
General allowance for credit losses and eligible provisions included in Tier 2	(17,734)	27,909
Investments in own Tier 2 instruments (-)	3,525	(5,503)
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) (-)	8,513	3,127
Others	—	—
Tier 2 capital, end of period	2,340,170	2,338,100
Total capital, end of period	20,145,046	19,817,830

CC1: Composition of capital disclosure
Millions of yen, %

Basel III Template No.	Items	March 31, 2025	March 31, 2024	Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	15,810,765	15,161,983	
1a	Of which: capital and capital surplus	2,141,513	2,225,136	
2	Of which: retained earnings	14,845,617	13,791,608	
1c	Of which: treasury stock (-)	726,631	613,823	
26	Of which: national specific regulatory adjustments (earnings to be distributed) (-)	449,732	240,937	
	Of which: other than above	—	—	
1b	Share award rights and share acquisition rights to common shares	—	—	
3	Accumulated other comprehensive income and other disclosed reserves	4,259,875	4,185,052	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	276,094	271,648	
6	Common Equity Tier 1 capital: instruments and reserves (A)	20,346,735	19,618,685	
Common Equity Tier 1 capital: regulatory adjustments				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	2,013,894	1,816,395	
8	Of which: goodwill (including those equivalent)	1,032,539	887,474	
9	Of which: other intangibles other than goodwill and mortgage servicing rights	981,355	928,920	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	7,549	3,604	
11	Deferred gains or losses on derivatives under hedge accounting	(942,812)	(800,921)	
12	Shortfall of eligible provisions to expected losses	—	—	
13	Securitization gain on sale	15,217	16,753	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	18,460	4,669	
15	Net defined benefit assets	1,539,104	1,376,098	
16	Investments in own shares (excluding those reported in the Net assets section)	17,393	12,260	
17	Reciprocal cross-holdings in common equity	—	—	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	—	—	

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

Basel III Template No.	Items	March 31, 2025	March 31, 2024	Reference to Template CC2
19+20+21	Amount exceeding the 10% threshold on specified items	2,456,922	2,139,376	
19	Of which: significant investments in the common stock of financials	2,456,922	2,139,376	
20	Of which: mortgage servicing rights	—	—	
21	Of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	
22	Amount exceeding the 15% threshold on specified items	51,742	9,133	
23	Of which: significant investments in the common stock of financials	39,305	6,930	
24	Of which: mortgage servicing rights	—	—	
25	Of which: deferred tax assets arising from temporary differences (net of related tax liability)	12,437	2,202	
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)	5,177,473	4,577,371	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A) – (B)) (C)	15,169,261	15,041,314	
Additional Tier 1 capital: instruments				
31a 30	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards	—	—	
31b 30	Share award rights and share acquisition rights to Additional Tier 1 instruments	—	—	
32 30	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	2,452,140	2,268,557	
30	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	230,512	223,856	
36	Additional Tier 1 capital: instruments (D)	2,682,652	2,492,413	

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

Basel III Template No.	Items	March 31, 2025	March 31, 2024	Reference to Template CC2
	Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	4,552	11,482	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—	—	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	42,485	42,515	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	—	
43	Additional Tier 1 capital: regulatory adjustments (E)	47,038	53,997	
	Additional Tier 1 capital			
44	Additional Tier 1 capital ((D) – (E)) (F)	2,635,614	2,438,415	
	Tier 1 capital (T1 = CET1 + AT1)			
45	Tier 1 capital (T1 = CET1 + AT1) ((C) + (F)) (G)	17,804,875	17,479,730	
	Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards	—	—	
46	Share award rights and share acquisition rights to Tier 2 instruments	—	—	
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,768,448	1,739,858	
46	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
48	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	118,992	115,739	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	488,233	505,968	
50a	Of which: provision for general allowance for credit losses	374,216	381,425	
50b	Of which: eligible provisions	114,017	124,542	
51	Tier 2 capital: instruments and provisions (H)	2,375,674	2,361,565	

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

Basel III Template No.	Items	March 31, 2025	March 31, 2024	Reference to Template CC2
	Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	4,496	971	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	—	—	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions	—	—	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	31,007	22,493	
57	Tier 2 capital: regulatory adjustments (I)	35,503	23,464	
	Tier 2 capital (T2)			
58	Tier 2 capital (T2) ((H) – (I)) (J)	2,340,170	2,338,100	
	Total capital (TC = T1 + T2)			
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	20,145,046	19,817,830	
	Risk weighted assets			
60	Risk weighted assets (L)	106,930,480	111,160,175	
	Capital ratio (consolidated) and buffers			
61	Common Equity Tier 1 capital ratio (consolidated)((C) / (L))	14.18%	13.53%	
62	Tier 1 capital ratio (consolidated) ((G) / (L))	16.65%	15.72%	
63	Total capital ratio (consolidated) ((K) / (L))	18.83%	17.82%	
64	The minimum capital buffer requirement	4.16%	4.16%	
65	Of which: capital conservation buffer requirement	2.50%	2.50%	
66	Of which: countercyclical buffer requirement	0.16%	0.16%	
67	Of which: G-SIB/D-SIB additional requirement	1.50%	1.50%	
68	CET1 available after meeting the minimum capital buffer requirements	9.68%	9.03%	

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

Basel III Template No.	Items	March 31, 2025	March 31, 2024	Reference to Template CC2
	Regulatory adjustments			
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)	1,268,453	1,087,634	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,728,683	1,712,198	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	547,000	544,218	
	Provisions included in Tier 2 capital: instruments and provisions			
76	Provisions (general allowance for credit losses)	419,535	462,353	
77	Cap on inclusion of provisions (general allowance for credit losses)	374,216	381,425	
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")	114,017	124,542	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	368,279	391,158	

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

Items	a		b	c
	Consolidated balance sheet as in published financial statements		Reference to Composition of Capital Disclosure (CC1)	Reference to Appendix
	March 31, 2025	March 31, 2024		
Assets:				
Cash and due from banks	109,095,437	109,875,097		
Call loans and bills bought	1,180,949	720,879		
Receivables under resale agreements	18,856,895	18,367,908		
Receivables under securities borrowing transactions	5,701,495	5,010,399		
Monetary claims bought	6,620,404	7,786,978		
Trading assets	26,142,919	20,886,546		6-a
Money held in trust	1,084,487	1,270,815		
Securities	86,125,371	86,878,589		2-c, 6-b
Loans and bills discounted	121,436,133	116,825,660		6-c
Foreign exchanges	1,913,526	2,496,308		
Other assets	17,824,068	17,912,498		2-b, 6-d
Tangible fixed assets	1,240,104	1,229,007		
Intangible fixed assets	1,875,551	1,671,372		2-a
Net defined benefit assets	2,217,529	1,982,502		3
Deferred tax assets	148,752	156,673		4-a
Customers' liabilities for acceptances and guarantees	12,864,745	12,167,164		
Allowance for credit losses	(1,214,870)	(1,535,253)		
Total assets	413,113,501	403,703,147		
Liabilities:				
Deposits	228,512,749	224,035,035		
Negotiable certificates of deposit	17,374,010	16,555,451		
Call money and bills sold	5,072,926	5,125,583		
Payables under repurchase agreements	43,359,076	35,482,072		
Payables under securities lending transactions	699,852	1,047,194		
Commercial papers	3,475,042	3,105,779		
Trading liabilities	19,362,603	16,729,760		6-e
Borrowed money	22,101,954	25,955,961		8-a
Foreign exchanges	2,508,462	3,465,919		
Short-term bonds payable	1,373,236	1,211,769		
Bonds payable	14,018,955	16,303,298		8-b
Due to trust accounts	4,937,999	7,387,495		
Other liabilities	14,563,347	13,312,715		6-f
Reserve for bonuses	251,665	243,372		
Reserve for bonuses to directors	2,879	2,629		
Reserve for stocks payment	11,077	13,331		
Net defined benefit liabilities	104,612	102,155		
Reserve for retirement benefits to directors	813	822		
Reserve for loyalty award credits	7,730	17,809		
Reserve for contingent losses	150,657	133,860		
Reserves under special laws	5,295	5,058		
Deferred tax liabilities	540,770	465,295		4-b
Deferred tax liabilities for land revaluation	84,903	86,631		4-c
Acceptances and guarantees	12,864,745	12,167,164		
Total liabilities	391,385,368	382,956,169		

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

Items	a		b	c
	Consolidated balance sheet as in published financial statements		Reference to CC1	Reference to Appendix
	March 31, 2025	March 31, 2024		
Net assets:				
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	—	83,623		1-b
Retained earnings	14,845,617	13,791,608		1-c
Treasury stock	(726,631)	(613,823)		1-d
Total shareholders' equity	16,260,498	15,402,921		
Net unrealized gains (losses) on available-for-sale securities	1,327,127	1,534,094		
Net deferred gains (losses) on hedging instruments	(894,227)	(687,476)		5
Land revaluation excess	122,400	133,967		
Foreign currency translation adjustments	3,198,279	2,762,818		
Remeasurements of defined benefit plans	554,502	507,085		
Debt value adjustments of foreign subsidiaries and affiliates	(51,663)	(65,435)		
Net unrealized gains (losses) on loans of foreign subsidiaries and affiliates	3,457	—		
Total accumulated other comprehensive income	4,259,875	4,185,052	(a)	
Subscription rights to shares	11	0		
Non-controlling interests	1,207,746	1,159,003		7
Total net assets	21,728,132	20,746,978		
Total liabilities and net assets	413,113,501	403,703,147		

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

Appendix

1. Shareholders' equity

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet item	March 31, 2025	March 31, 2024	Remarks	Reference No.
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	—	83,623		1-b
Retained earnings	14,845,617	13,791,608		1-c
Treasury stock	(726,631)	(613,823)		1-d
Total shareholders' equity	16,260,498	15,402,921		

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	March 31, 2025	March 31, 2024	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	16,260,498	15,402,921	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
Of which: capital and capital surplus	2,141,513	2,225,136		1a
Of which: retained earnings	14,845,617	13,791,608		2
Of which: treasury stock (-)	726,631	613,823		1c
Of which: other than above	—	—		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards	—	—	Shareholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effective bankruptcy	31a

2. Intangible fixed assets

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet item	March 31, 2025	March 31, 2024	Remarks	Reference No.
Intangible fixed assets	1,875,551	1,671,372		2-a
Other assets	17,824,068	17,912,498	Including cryptoassets	2-b
Securities	86,125,371	86,878,589		2-c
Of which: goodwill attributable to equity-method investees	502,233	481,937	Goodwill attributable to equity-method investees	
Income taxes related to above	363,875	336,848	Income taxes related to intangibles other than goodwill and mortgage servicing rights	

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2025	March 31, 2024	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	1,032,539	887,474		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	981,355	928,920	Other intangibles other than goodwill and mortgage servicing rights (software, etc.)	9
Mortgage servicing rights	—	—		
Amount exceeding the 10% threshold on specified items	—	—		20
Amount exceeding the 15% threshold on specified items	—	—		24
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—		74

3. Net defined benefit assets

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet item	March 31, 2025	March 31, 2024	Remarks	Reference No.
Net defined benefit assets	2,217,529	1,982,502		3
Income taxes related to above	678,424	606,403		

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2025	March 31, 2024	Remarks	Basel III Template No.
Net defined benefit assets	1,539,104	1,376,098		15

4. Deferred tax assets

(1) Consolidated balance sheet

				Millions of yen
Consolidated balance sheet item	March 31, 2025	March 31, 2024	Remarks	Reference No.
Deferred tax assets	148,752	156,673		4-a
Deferred tax liabilities	540,770	465,295		4-b
Deferred tax liabilities for land revaluation	84,903	86,631		4-c
Tax effects on other intangible fixed assets	363,875	336,848		
Tax effects on net defined benefit assets	678,424	606,403		

(2) Composition of capital

				Millions of yen
Composition of capital disclosure	March 31, 2025	March 31, 2024	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	7,549	3,604	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities	10
Deferred tax assets that rely on future profitability arising from temporary differences (net of related tax liability)	559,437	546,421	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities	
Amount exceeding the 10% threshold on specified items	—	—		21
Amount exceeding the 15% threshold on specified items	12,437	2,202		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	547,000	544,218		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet item	March 31, 2025	March 31, 2024	Remarks	Reference No.
Net deferred gains (losses) on hedging instruments	(894,227)	(687,476)		5

(2) Composition of capital

Millions of yen

Composition of capital disclosure	March 31, 2025	March 31, 2024	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	(942,812)	(800,921)	Excluding those items whose valuation differences arising from hedged items are recognized as "Total accumulated other comprehensive income"	11

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

(1) Consolidated balance sheet

Millions of yen

Consolidated balance sheet item	March 31, 2025	March 31, 2024	Remarks	Reference No.
Trading assets	26,142,919	20,886,546	Including trading account securities and derivatives for trading assets	6-a
Securities	86,125,371	86,878,589		6-b
Loans and bills discounted	121,436,133	116,825,660	Including subordinated loans	6-c
Other assets	17,824,068	17,912,498	Including derivatives and investments in the capital	6-d
Trading liabilities	19,362,603	16,729,760	Including trading account securities sold and derivatives for trading assets	6-e
Other liabilities	14,563,347	13,312,715	Including derivatives	6-f

(2) Composition of capital

				Millions of yen
Composition of capital disclosure	March 31, 2025	March 31, 2024	Remarks	Basel III Template No.
Investments in own capital instruments	26,443	24,713		
Common equity Tier 1 capital	17,393	12,260		16
Additional Tier 1 capital	4,552	11,482		37
Tier 2 capital	4,496	971		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)	1,268,453	1,087,634		
Common equity Tier 1 capital	—	—		18
Additional Tier 1 capital	—	—		39
Tier 2 capital and other TLAC liabilities	—	—		54
Amount previously designated for the 5% threshold but that no longer meets the conditions	—	—		54a
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)	1,268,453	1,087,634		72
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	4,298,403	3,923,514		
Amount exceeding the 10% threshold on specified items	2,456,922	2,139,376		19
Amount exceeding the 15% threshold on specified items	39,305	6,930		23
Additional Tier 1 capital	42,485	42,515		40
Tier 2 capital and other TLAC liabilities	31,007	22,493		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,728,683	1,712,198		73

7. Non-controlling interests

(1) Consolidated balance sheet

				Millions of yen
Consolidated balance sheet item	March 31, 2025	March 31, 2024	Remarks	Reference No.
Non-controlling interests	1,207,746	1,159,003		7

(2) Composition of capital

				Millions of yen
Composition of capital disclosure	March 31, 2025	March 31, 2024	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	276,094	271,648	After reflecting amounts eligible for inclusion (after non-controlling interest adjustments)	5
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	After reflecting amounts eligible for inclusion (after non-controlling interest adjustments)	30–31ab–32
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	230,512	223,856	After reflecting amounts eligible for inclusion (after non-controlling interest adjustments)	34–35
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	After reflecting amounts eligible for inclusion (after non-controlling interest adjustments)	46
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	118,992	115,739	After reflecting amounts eligible for inclusion (after non-controlling interest adjustments)	48–49

8. Other capital instruments

(1) Consolidated balance sheet

				Millions of yen
Consolidated balance sheet item	March 31, 2025	March 31, 2024	Remarks	Reference No.
Borrowed money	22,101,954	25,955,961		8-a
Bonds payable	14,018,955	16,303,298		8-b
Total	36,120,910	42,259,259		

(2) Composition of capital

				Millions of yen
Composition of capital disclosure	March 31, 2025	March 31, 2024	Remarks	Basel III Template No.
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	2,452,140	2,268,557		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,768,448	1,739,858		46

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

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

CREDIT RISK

Credit risk exposures (By geographic area)

Millions of yen

		FY2024				FY2023			
		Credit risk exposures (Note 1)				Credit risk exposures (Note 1)			
		Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total
Domestic		94,682,144	59,991,892	98,086,148	252,760,186	90,448,208	60,021,910	93,839,294	244,309,412
Foreign	Americas	32,810,668	4,135,584	9,782,830	46,729,083	34,630,800	3,745,842	9,913,275	48,289,918
	Europe	15,190,933	1,119,384	3,751,828	20,062,146	16,379,323	959,930	3,863,859	21,203,113
	Asia/Oceania	27,096,805	2,747,361	4,500,544	34,344,711	26,506,433	2,236,969	3,979,882	32,723,285
Total		169,780,551	67,994,222	116,121,352	353,896,127	167,964,765	66,964,652	111,596,311	346,525,730

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

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

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

(By type of industry)

Millions of yen

		FY2024				FY2023			
		Credit risk exposures (Note 1)				Credit risk exposures (Note 1)			
		Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total
Manufacturing		28,680,489	844,371	1,318,551	30,843,412	30,516,660	856,037	1,584,268	32,956,965
Wholesale and retail		15,674,698	268,228	1,066,742	17,009,669	16,055,535	299,697	1,143,195	17,498,429
Construction		2,313,670	25,102	33,839	2,372,612	2,403,614	19,185	57,460	2,480,259
Finance and insurance		19,234,082	1,523,742	6,463,790	27,221,616	19,225,297	1,283,317	15,865,908	36,374,522
Real estate		17,209,688	733,878	34,984	17,978,551	15,958,062	649,406	38,758	16,646,227
Services		11,689,276	371,056	64,408	12,124,741	13,268,534	441,460	55,524	13,765,519
Transport		5,626,939	149,984	28,302	5,805,226	5,986,246	254,695	61,675	6,302,617
Individuals		14,450,901	—	50,314	14,501,216	14,326,326	—	58,340	14,384,667
Governments and local authorities		9,080,635	63,196,757	99,101,845	171,379,237	4,604,475	58,130,742	82,295,421	145,030,639
Others		45,820,169	881,100	7,958,573	54,659,843	45,620,013	5,030,109	10,435,759	61,085,882
Total		169,780,551	67,994,222	116,121,352	353,896,127	167,964,765	66,964,652	111,596,311	346,525,730

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

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

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

(By residual contractual maturity)

Millions of yen

		FY2024				FY2023			
		Credit risk exposures (Note 1)				Credit risk exposures (Note 1)			
		Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total	Loans, etc. (Note 2)	Debt securities	Others (Note 3)	Total
Due in 1 year or less		49,465,641	22,027,998	105,859,565	177,353,205	46,781,107	26,783,794	105,366,154	178,931,056
Due over 1 year to 3 years		37,706,747	11,439,314	218,842	49,364,904	38,625,280	9,515,488	431,377	48,572,146
Due over 3 years to 5 years		30,053,909	4,814,907	127,751	34,996,568	28,964,881	7,862,097	49,593	36,876,572
Due over 5 years to 7 years		9,100,696	6,096,503	32,432	15,229,632	9,972,864	4,132,586	117,249	14,222,700
Due over 7 years		22,748,720	19,279,412	9,740	42,037,873	23,606,483	15,172,081	10,277	38,788,842
Exposures of indeterminate maturity, etc.		20,704,836	4,336,085	9,873,020	34,913,942	20,014,147	3,498,604	5,621,660	29,134,412
Total		169,780,551	67,994,222	116,121,352	353,896,127	167,964,765	66,964,652	111,596,311	346,525,730

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

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

Millions of yen

		FY2024			FY2023		
		Exposures as of the period-end	Allowances	Write-offs	Exposures as of the period-end	Allowances	Write-offs
Domestic		1,026,615	347,159	91,848	1,063,683	345,046	94,218
Foreign	Americas	119,800	46,166	2,310	629,698	332,311	5,710
	Europe	130,956	58,892	1,737	185,030	65,820	7,264
	Asia/Oceania	680,118	244,315	193,806	595,260	218,494	85,959
Total		1,957,490	696,533	289,703	2,473,672	961,673	193,153

(By type of industry)

Millions of yen

		FY2024			FY2023		
		Exposures as of the period-end	Allowances	Write-offs	Exposures as of the period-end	Allowances	Write-offs
Manufacturing		535,780	202,355	4,555	527,117	194,051	2,149
Wholesale and retail		229,438	76,836	13,921	238,579	72,167	15,874
Construction		25,414	9,765	1,706	29,587	13,746	7,748
Finance and insurance		32,362	24,099	247	17,466	13,024	124
Real estate		47,078	8,995	1,062	49,135	8,715	57
Services		197,580	63,698	6,791	264,731	79,797	19,694
Transport		20,162	4,363	1,512	41,695	15,996	457
Individuals		671,616	216,412	254,005	586,688	180,704	138,936
Governments and local authorities		24	10	5	33	13	—
Others		198,030	89,996	5,894	718,636	383,455	8,110
Total		1,957,490	696,533	289,703	2,473,672	961,673	193,153

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

Exposures by past due period

Millions of yen

March 31, 2025				
Less than 1 month	1 month or more and less than 2 months	2 months or more and less than 3 months	3 months or more	Total
1,030,310	234,165	134,836	23,385	1,422,697

Millions of yen

March 31, 2024				
Less than 1 month	1 month or more and less than 2 months	2 months or more and less than 3 months	3 months or more	Total
846,749	229,898	112,831	33,738	1,223,218

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

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

March 31, 2025			March 31, 2024		
Exposures as of the period-end	Exposures for which related allowances have been increased in line with the granting of loan concessions	Other exposures	Exposures as of the period-end	Exposures for which related allowances have been increased in line with the granting of loan concessions	Other exposures
809,479	809,441	37	898,667	898,638	29

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

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

	FY2024	FY2023
Internal Ratings Based Approach	88.92%	91.48%
Corporate and others	79.84%	80.86%
Retail	5.72%	5.73%
Equity	0.35%	1.57%
Purchased receivables	1.32%	1.70%
Lease transactions	0.00%	0.00%
Others	1.68%	1.60%
Standardized Approach	11.07%	8.51%
Total	100.00%	100.00%

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

Exposures relating to funds Millions of yen

	FY2024	FY2023
Exposures relating to funds	9,997,656	9,924,646
Exposures where information on fund components is obtained sufficiently and frequently and verified by independent third parties (Note 1)	9,205,455	9,442,891
Exposures not included above where information on fund components is obtained sufficiently and frequently by independent third parties (Note 2)	—	—
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	732,181	431,905
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)	598	—
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)	47,587	7,950
Exposures not included in any categories above (Note 6)	11,834	41,899

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

APPENDED FORMS

OV1: Overview of RWA (Mitsubishi UFJ Financial Group)

		Millions of yen			
		a	b	c	d
Basel III Template No.		Risk-weighted assets (RWA)		Minimum capital requirements	
		March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024
1	Credit risk (excluding counterparty credit risk)	68,138,424	71,869,773	5,451,073	5,749,581
2	Of which: standardized approach (SA)	23,439,898	22,909,435	1,875,191	1,832,754
3	Of which: foundation internal ratings-based (F-IRB) approach	24,598,233	27,380,420	1,967,858	2,190,433
4	Of which: supervisory slotting approach	391,326	448,067	31,306	35,845
5	Of which: advanced internal ratings-based (A-IRB) approach	14,288,978	15,778,193	1,143,118	1,262,255
	Of which: Significant investments exposure	—	—	—	—
	Of which: Estimated lease residual values exposure	9	9	0	0
	Others	5,419,978	5,353,647	433,598	428,291
6	Counterparty credit risk (CCR)	5,491,631	6,774,046	439,330	541,923
7	Of which: SA-CCR	2,927,947	3,573,353	234,235	285,868
8	Of which: Expected exposure method	—	—	—	—
	Of which: Central counterparty related exposure (CCP)	471,855	562,756	37,748	45,020
9	Other CCR	2,091,828	2,637,936	167,346	211,034
10	Credit valuation adjustment (CVA)	2,901,170	3,235,812	232,093	258,864
	Of which: standardized approach for CVA (SA-CVA)	573,482	646,012	45,878	51,681
	Of which: full basic approach for CVA (BA-CVA)	—	—	—	—
	Of which: reduced basic approach for CVA (BA-CVA)	2,327,688	2,589,799	186,215	207,183
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	1,118,679	1,206,521	89,494	96,521
12	Equity investments in funds - Look-through approach	4,490,837	4,368,634	359,266	349,490
13	Equity investments in funds - Mandate-based approach	2,691,258	2,137,470	215,300	170,997
	Equity investments in funds - Simple approach (subject to 250% RW)	1,495	—	119	—
	Equity investments in funds - Simple approach (subject to 400% RW)	190,349	53,114	15,227	4,249
14	Equity investments in funds - Fall-back approach	147,929	550,544	11,834	44,043
15	Unsettled transactions	23,847	5,208	1,907	416
16	Securitization exposures subject to calculation of credit RWA amounts	3,805,410	3,663,457	304,432	293,076
17	Of which: Securitization IRB approach (SEC-IRBA)	271,110	608,347	21,688	48,667
18	Of which: Securitization external ratings-based approach (SEC-ERBA) or internal assessment approach (IAA)	1,048,350	1,159,250	83,868	92,740
19	Of which: Securitization standardized approach (SEC-SA)	2,379,994	1,789,903	190,399	143,192
	Of which: Subject to 1250% RW	105,955	105,955	8,476	8,476
20	Market risk	2,543,863	2,513,152	203,509	201,052
21	Of which: standardized approach (SA)	2,532,021	2,424,652	202,561	193,972
22	Of which: internal model approaches (IMA)	—	—	—	—
	Of which: simplified standardized approach (SSA)	11,841	88,500	947	7,080
23	Capital charge for switch between trading book and banking book	—	—	—	—
24	Operational risk	9,696,371	9,141,395	775,709	731,311
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	5,689,210	5,641,043	455,136	451,283
26	Output floor applied	—	—	—	—
27	Total	106,930,480	111,160,175	8,554,438	8,892,814

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

Millions of yen

	March 31, 2025					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
		Credit risk (excluding amounts classed under column d and column e)	Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital
Assets:						
Cash and due from banks	109,095,437	108,631,451	463,986	—	—	—
Call loans and bills bought	1,180,949	1,180,949	—	—	—	—
Receivables under resale agreements	18,856,895	—	18,856,895	—	—	—
Receivables under securities borrowing transactions	5,701,495	—	5,701,495	—	—	—
Monetary claims bought	6,620,404	4,340,874	—	2,279,529	—	—
Trading assets	26,142,919	—	14,325,956	—	26,142,919	53,827
Money held in trust	1,084,487	1,079,486	—	5,001	—	0
Securities	86,125,371	79,875,269	—	3,205,533	—	3,044,568
Loans and bills discounted	121,436,133	114,068,568	—	7,367,565	—	—
Foreign exchanges	1,913,526	1,913,526	—	—	—	—
Other assets	17,824,068	6,224,919	10,704,053	9,961	—	885,133
Tangible fixed assets	1,240,104	1,240,104	—	—	—	—
Intangible fixed assets	1,875,551	363,889	—	—	—	1,511,661
Net defined benefit assets	2,217,529	678,424	—	—	—	1,539,104
Deferred tax assets	148,752	32,199	—	—	—	116,552
Customers' liabilities for acceptances and guarantees	12,864,745	12,739,636	—	125,108	—	—
Allowance for credit losses	(1,214,870)	(1,214,870)	—	—	—	—
Total assets	413,113,501	331,154,431	50,052,385	12,992,699	26,142,919	7,150,849

	March 31, 2025					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
		Credit risk (excluding amounts classed under column d and column e)	Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital

Liabilities:

Deposits	228,512,749	—	—	—	—	228,512,749
Negotiable certificates of deposit	17,374,010	—	—	—	—	17,374,010
Call money and bills sold	5,072,926	—	—	—	—	5,072,926
Payables under repurchase agreements	43,359,076	—	43,359,076	—	—	—
Payables under securities lending transactions	699,852	—	699,852	—	—	—
Commercial papers	3,475,042	—	—	—	—	3,475,042
Trading liabilities	19,362,603	—	—	—	19,362,603	—
Borrowed money	22,101,954	—	—	—	—	22,101,954
Foreign exchanges	2,508,462	—	—	—	—	2,508,462
Short-term bonds payable	1,373,236	—	—	—	—	1,373,236
Bonds payable	14,018,955	—	—	—	—	14,018,955
Due to trust accounts	4,937,999	—	—	—	—	4,937,999
Other liabilities	14,563,347	—	—	—	—	14,563,347
Reserve for bonuses	251,665	—	—	—	—	251,665
Reserve for bonuses to directors	2,879	—	—	—	—	2,879
Reserve for stocks payment	11,077	—	—	—	—	11,077
Net defined benefit liabilities	104,612	—	—	—	—	104,612
Reserve for retirement benefits to directors	813	—	—	—	—	813
Reserve for loyalty award credits	7,730	—	—	—	—	7,730
Reserve for contingent losses	150,657	—	—	—	—	150,657
Reserves under special laws	5,295	—	—	—	—	5,295
Deferred tax liabilities	540,770	—	—	—	—	540,770
Deferred tax liabilities for land revaluation	84,903	—	—	—	—	84,903
Acceptances and guarantees	12,864,745	—	—	—	—	12,864,745
Total liabilities	391,385,368	—	44,058,929	—	19,362,603	327,963,836

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

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

Millions of yen

	March 31, 2024					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
		Credit risk (excluding amounts classed under column d and column e)	Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital
Assets:						
Cash and due from banks	109,875,097	109,032,537	842,559	—	—	—
Call loans and bills bought	720,879	720,879	—	—	—	—
Receivables under resale agreements	18,367,908	—	18,367,908	—	—	—
Receivables under securities borrowing transactions	5,010,399	—	5,010,399	—	—	—
Monetary claims bought	7,786,978	5,468,279	—	2,318,699	—	—
Trading assets	20,886,546	—	10,495,579	—	20,886,546	42,531
Money held in trust	1,270,815	1,270,814	—	—	—	1
Securities	86,878,589	80,152,408	—	4,052,247	—	2,673,933
Loans and bills discounted	116,825,660	108,976,585	—	7,847,574	—	1,500
Foreign exchanges	2,496,308	2,496,308	—	—	—	—
Other assets	17,912,498	6,864,752	9,570,765	8,461	—	1,468,518
Tangible fixed assets	1,229,007	1,229,007	—	—	—	—
Intangible fixed assets	1,671,372	336,913	—	—	—	1,334,458
Net defined benefit assets	1,982,502	606,403	—	—	—	1,376,098
Deferred tax assets	156,673	36,364	—	—	—	120,309
Customers' liabilities for acceptances and guarantees	12,167,164	12,167,164	—	—	—	—
Allowance for credit losses	(1,535,253)	(1,535,253)	—	—	—	—
Total assets	403,703,147	327,823,165	44,287,212	14,226,982	20,886,546	7,017,352

	March 31, 2024					
	a = b	c	d	e	f	g
	Values as reported in consolidated balance sheet = Values as reported in consolidated balance sheet under regulatory scope of consolidation	Carrying values corresponding to each item				
		Credit risk (excluding amounts classed under column d and column e)	Counterparty credit risk	Securitization exposures (excluding amounts classed under column f)	Market risk	Not subject to calculation of required capital or subject to deduction from regulatory capital

Liabilities:

Deposits	224,035,035	—	—	—	—	224,035,035
Negotiable certificates of deposit	16,555,451	—	—	—	—	16,555,451
Call money and bills sold	5,125,583	—	—	—	—	5,125,583
Payables under repurchase agreements	35,482,072	—	35,482,072	—	—	—
Payables under securities lending transactions	1,047,194	—	1,047,194	—	—	—
Commercial papers	3,105,779	—	—	—	—	3,105,779
Trading liabilities	16,729,760	—	—	—	16,729,760	—
Borrowed money	25,955,961	—	—	—	—	25,955,961
Foreign exchanges	3,465,919	—	—	—	—	3,465,919
Short-term bonds payable	1,211,769	—	—	—	—	1,211,769
Bonds payable	16,303,298	—	—	—	—	16,303,298
Due to trust accounts	7,387,495	—	—	—	—	7,387,495
Other liabilities	13,312,715	—	—	—	—	13,312,715
Reserve for bonuses	243,372	—	—	—	—	243,372
Reserve for bonuses to directors	2,629	—	—	—	—	2,629
Reserve for stocks payment	13,331	—	—	—	—	13,331
Net defined benefit liabilities	102,155	—	—	—	—	102,155
Reserve for retirement benefits to directors	822	—	—	—	—	822
Reserve for loyalty award credits	17,809	—	—	—	—	17,809
Reserve for contingent losses	133,860	—	—	—	—	133,860
Reserves under special laws	5,058	—	—	—	—	5,058
Deferred tax liabilities	465,295	—	—	—	—	465,295
Deferred tax liabilities for land revaluation	86,631	—	—	—	—	86,631
Acceptances and guarantees	12,167,164	—	—	—	—	12,167,164
Total liabilities	382,956,169	—	36,529,267	—	16,729,760	329,697,141

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

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

Millions of yen

Item No.		March 31, 2025				
		a	b	c	d	e
		Total	Items subject to:			Market risk
			Credit risk (excluding amounts classed under column c and column d)	Counterparty credit risk	Securitization exposures (excluding amounts classed under column e)	
1	Amount of assets under regulatory scope of consolidation	405,962,652	331,154,431	50,052,385	12,992,699	26,142,919
2	Amount of liabilities under regulatory scope of consolidation	63,421,532	—	44,058,929	—	19,362,603
3	Net amount of assets and liabilities under regulatory scope of consolidation	342,541,120	331,154,431	5,993,456	12,992,699	6,780,316
4	Off-balance sheet amounts	28,141,406	22,297,362	—	5,844,044	—
5	Differences due to derivative transactions (Note 1)	(13,010,147)	—	(13,010,147)	—	—
6	Differences due to repo transactions (Note 2)	27,501,802	—	27,501,802	—	—
7	Differences due to consideration of provisions and write-offs (Note 3)	1,406,335	1,406,335	—	—	—
8	Others (Note 4)	40,190,792	36,043,093	161,017	3,986,680	—
9	Exposure amounts under regulatory scope of consolidation	426,771,310	390,901,223	20,646,129	22,823,425	6,780,316

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

CR1: Credit quality of assets

Millions of yen

Item No.		March 31, 2025			
		a	b	c	d
		Gross carrying values		Allowances	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
On-balance sheet assets					
1	Loans	1,405,257	112,505,113	827,830	113,082,541
2	Debt securities	664	67,993,558	—	67,994,222
3	Other on-balance sheet assets (debt instruments)	14,993	116,106,359	253,538	115,867,814
4	Total on-balance sheet assets (1+2+3)	1,420,915	296,605,031	1,081,368	296,944,578
Off-balance sheet assets					
5	Acceptances and guarantees, etc.	35,494	13,313,243	43,210	13,305,527
6	Commitments, etc.	114,623	42,406,819	138,291	42,383,151
7	Total off-balance sheet assets (5+6)	150,117	55,720,062	181,501	55,688,678
Total					
8	Total (4+7)	1,571,033	352,325,093	1,262,869	352,633,257

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

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

Millions of yen

Item No.		March 31, 2024				
		a	b	c	d	e
		Total	Items subject to:			Market risk
			Credit risk (excluding amounts classed under column c and column d)	Counterparty credit risk	Securitization exposures (excluding amounts classed under column e)	
1	Amount of assets under regulatory scope of consolidation	396,685,795	327,823,165	44,287,212	14,226,982	20,886,546
2	Amount of liabilities under regulatory scope of consolidation	53,259,027	—	36,529,267	—	16,729,760
3	Net amount of assets and liabilities under regulatory scope of consolidation	343,426,767	327,823,165	7,757,944	14,226,982	4,156,786
4	Off-balance sheet amounts	28,141,558	23,191,939	—	4,949,618	—
5	Differences due to derivative transactions (Note 1)	(6,464,523)	—	(6,464,523)	—	—
6	Differences due to repo transactions (Note 2)	26,486,521	—	26,486,521	—	—
7	Differences due to consideration of provisions and write-offs (Note 3)	1,709,019	1,709,019	—	—	—
8	Others (Note 4)	41,556,841	38,952,121	(312,455)	2,917,175	—
9	Exposure amounts under regulatory scope of consolidation	434,856,185	391,676,245	27,467,486	22,093,777	4,156,786

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

CR1: Credit quality of assets

Millions of yen

Item No.		March 31, 2024			
		a	b	c	d
		Gross carrying values		Allowances	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
On-balance sheet assets					
1	Loans	1,950,968	108,408,461	1,072,635	109,286,794
2	Debt securities	16	66,964,635	—	66,964,652
3	Other on-balance sheet assets (debt instruments)	13,719	111,582,591	258,656	111,337,655
4	Total on-balance sheet assets (1+2+3)	1,964,705	286,955,689	1,331,291	287,589,103
Off-balance sheet assets					
5	Acceptances and guarantees, etc.	51,170	12,722,209	50,518	12,722,861
6	Commitments, etc.	144,652	44,687,302	162,575	44,669,380
7	Total off-balance sheet assets (5+6)	195,822	57,409,512	213,093	57,392,242
Total					
8	Total (4+7)	2,160,528	344,365,201	1,544,384	344,981,345

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

CR2: Changes in balance of defaulted loans and debt securities
Millions of yen

Item No.		March 31, 2025	March 31, 2024
1	Defaulted loans and debt securities as of end of previous fiscal year	1,964,705	1,562,632
2	Breakdown of changes by factors during current reporting period in loans and debt securities		
	Loans and debt securities that have defaulted since end of previous fiscal year	215,818	701,717
3	Returned to non-defaulted status	230,906	82,282
4	Amounts written off	289,721	193,162
5	Other changes	(238,979)	(24,200)
6	Defaulted loans and debt securities as of end of current fiscal year (1+2-3-4+5)	1,420,915	1,964,705

CR3: Credit risk mitigation techniques – overview
Millions of yen

Item No.		March 31, 2025				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	76,736,043	36,346,497	10,919,363	3,340,469	7,210
2	Debt securities	67,563,079	431,143	70,860	66,441	–
3	Other on-balance sheet assets (debt instruments)	115,450,979	416,835	10,292	88,102	–
4	Total (1+2+3)	259,750,102	37,194,476	11,000,516	3,495,013	7,210
5	Of which defaulted	278,620	547,806	109,726	106,742	–

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

Item No.	Asset class	March 31, 2025					
		a	b	c	d	e	f
		Exposures before CCF and CRM On-balance sheet amounts	Exposures before CCF and CRM Off-balance sheet amounts	Exposures post-CCF and CRM On-balance sheet amounts	Exposures post-CCF and CRM Off-balance sheet amounts	Credit RWA amounts	RWA density
1a	Government of Japan and Bank of Japan	4,549,882	1,251,963	4,549,882	1,251,963	1,981	0.03%
1b	Central governments and central banks of foreign countries	5,086,523	121,872	5,086,523	35,973	783,352	15.29%
1c	Bank for International Settlements, etc.	328,074	—	328,074	—	—	—
2a	Local authorities in Japan	8,271	—	8,271	—	—	—
2b	Non-central government, etc. public sector entities in foreign countries	213,197	141,099	213,197	23,031	168,879	71.48%
2c	Local authority financial institutions	—	—	—	—	—	—
2d	Government agencies in Japan	939	—	939	—	93	10.00%
2e	Local authority land development corporations, public housing corporations, and regional public road corporations	—	—	—	—	—	—
3	Multilateral development banks	166,513	—	166,513	—	20,473	12.29%
4	Financial institutions, type I financial instruments business operators, and insurance companies	4,516,133	827,714	4,514,900	604,338	2,224,411	43.45%
	Type I financial instruments business operators and insurance companies	417,229	358,382	417,229	205,213	286,423	46.01%
5	Covered bonds	—	—	—	—	—	—
6	Corporates, etc. (Including specialized lending)	4,882,132	4,457,016	4,513,056	1,893,251	6,281,204	98.04%
	Of which: Specialized lending	27,707	—	20,643	—	23,980	116.16%
7a	Subordinated debt, equity and other capital instruments	—	—	—	—	—	—
7b	Equity, etc.	3,119,018	—	3,119,018	—	4,054,724	130.00%
8	SMEs, etc. and individuals	7,136,818	8,098,326	7,034,551	2,211,270	7,251,147	78.42%
	Of which: transactors	2,994	29,365	2,994	2,936	2,669	45.00%
9	Real estate related	2,765,969	706,847	2,725,677	120,213	2,338,035	82.15%
	Of which: owner-occupied residential real estate	1,044,072	359	1,043,893	70	389,350	37.29%
	Of which: Rental real estate	103	58	103	5	114	105.00%
	Of which: Commercial real estate	1,721,793	706,429	1,681,681	120,137	1,948,570	108.14%
	Of which: Other real estate	—	—	—	—	—	—
	Of which: ADC	—	—	—	—	—	—
10a	Past due, etc. (excluding owner-occupied residential real estate)	217,627	3,062	216,562	1,262	233,075	107.00%

Item No.		March 31, 2025					
		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		Credit RWA amounts	RWA density
	Asset class	On-balance sheet amounts	Off-balance sheet amounts	On-balance sheet amounts	Off-balance sheet amounts		
10b	Past due in relation to exposures to owner-occupied residential real estate	80,230	14	80,199	5	80,204	100.00%
11a	Cash	150,651	—	150,651	—	—	—
11b	Uncollected notes	11,570	—	11,570	—	2,314	20.00%
	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—	—
	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	—	—	—	—	—	—
12	Total	33,233,554	15,607,917	32,719,591	6,141,312	23,439,898	60.31%

CR3: Credit risk mitigation techniques – overview

Millions of yen

Item No.		March 31, 2024				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	68,796,509	40,490,285	13,013,347	4,034,708	–
2	Debt securities	66,359,866	604,786	82,487	434,976	–
3	Other on-balance sheet assets (debt instruments)	110,837,058	500,597	14,188	105,790	–
4	Total (1+2+3)	245,993,433	41,595,669	13,110,023	4,575,475	–
5	Of which defaulted	458,177	966,008	180,315	104,812	–

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

Item No.	Asset class	March 31, 2024					
		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		Credit RWA amounts	RWA density
		On-balance sheet amounts	Off-balance sheet amounts	On-balance sheet amounts	Off-balance sheet amounts		
1a	Government of Japan and Bank of Japan	5,911,474	387,801	5,911,474	387,801	20,281	0.32%
1b	Central governments and central banks of foreign countries	4,279,582	118,663	4,279,582	33,036	741,509	17.19%
1c	Bank for International Settlements, etc.	817,253	—	817,253	—	—	—
2a	Local authorities in Japan	9,985	—	9,985	—	—	—
2b	Non-central government, etc. public sector entities in foreign countries	146,724	96,015	146,724	18,195	140,941	85.46%
2c	Local authority financial institutions	—	—	—	—	—	—
2d	Government agencies in Japan	358	—	358	—	35	9.77%
2e	Local authority land development corporations, public housing corporations, and regional public road corporations	—	—	—	—	—	—
3	Multilateral development banks	111,703	—	111,703	—	1,688	1.51%
4	Financial institutions, type I financial instruments business operators, and insurance companies	3,604,250	683,466	3,603,923	471,426	1,808,333	44.37%
	Type I financial instruments business operators and insurance companies	442,533	379,662	442,533	193,280	261,398	41.11%
5	Covered bonds	—	—	—	—	—	—
6	Corporates, etc. (Including specialized lending)	5,132,001	5,314,072	4,666,336	2,204,104	6,609,489	96.20%
	Of which: Specialized lending	21,769	—	14,874	—	14,874	100.00%
7a	Subordinated debt, equity and other capital instruments	—	—	—	—	—	—
7b	Equity, etc.	3,938,606	—	3,938,606	—	3,938,606	100.00%
8	SMEs, etc. and individuals	6,948,208	7,529,572	6,833,486	2,007,200	6,931,888	78.40%
	Of which: transactors	4,326	19,750	4,326	1,975	2,835	45.00%
9	Real estate related	2,912,411	709,161	2,864,861	103,830	2,418,296	81.46%
	Of which: owner-occupied residential real estate	1,174,522	510	1,174,316	52	474,083	40.36%
	Of which: Rental real estate	121	53	121	5	133	105.55%
	Of which: Commercial real estate	1,737,768	708,598	1,690,424	103,773	1,944,080	108.35%
	Of which: Other real estate	—	—	—	—	—	—
	Of which: ADC	—	—	—	—	—	—
10a	Past due, etc. (excluding owner-occupied residential real estate)	199,656	2,911	198,391	1,303	241,696	121.03%

Item No.		March 31, 2024					
		a	b	c	d	e	f
		Exposures before CCF and CRM	Exposures post-CCF and CRM	Exposures before CCF and CRM	Exposures post-CCF and CRM	Credit RWA amounts	RWA density
	Asset class	On-balance sheet amounts	Off-balance sheet amounts	On-balance sheet amounts	Off-balance sheet amounts		
10b	Past due in relation to exposures to owner-occupied residential real estate	53,987	26	53,923	7	53,931	100.00%
11a	Cash	147,393	—	147,393	—	—	—
11b	Uncollected notes	13,677	—	13,677	—	2,735	19.99%
	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—	—
	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	—	—	—	—	—	—
12	Total	34,227,275	14,841,691	33,597,684	5,226,906	22,909,435	59.01%

CR5a: Standardized approach – exposures by asset classes and risk weights
Millions of yen

Item No.	Asset class	Risk weight	March 31, 2025								
			Credit risk exposure amounts (post-CCF and post-CRM)								
			0%	20%	50%	100%	150%				Other
1a	Government of Japan and Bank of Japan	5,799,864	—	—	1,981	—				—	5,801,846
1b	Central governments and central banks of foreign countries	3,229,625	1,165,507	354,226	373,137	—				—	5,122,497
1c	Bank for International Settlements, etc.	328,074	—	—	—	—				—	328,074
		0%	10%	20%	50%	100%	150%			Other	Total
2a	Local authorities in Japan	8,271	—	—	—	—	—			—	8,271
2b	Non-central government, etc. public sector entities in foreign countries	—	—	33,724	80,740	121,764	—			—	236,229
2c	Local authority financial institutions	—	—	—	—	—	—			—	—
2d	Government agencies in Japan	—	939	—	—	—	—			—	939
2e	Local authority land development corporations, public housing corporations, and regional public road corporations	—	—	—	—	—	—			—	—
		0%	20%	30%	50%	100%	150%			Other	Total
3	Multilateral development banks	90,065	30,764	42,606	3,077	—	—			—	166,513

		20%	30%	40%	50%	75%	100%	150%		Other	Total
4	Financial institutions, type I financial instruments business operators, and insurance companies	1,617,414	1,188,947	407,536	1,075,449	138,557	594,825	96,507		–	5,119,238
	Type I financial instruments business operators and insurance companies	175,171	80,320	96,263	167,635	39	99,157	3,855		–	622,442

CR5a: Standardized approach – exposures by asset classes and risk weights (continued)
Millions of yen

Item No.	Asset class	Risk weight	March 31, 2025								
			Credit risk exposure amounts (post-CCF and post-CRM)								
			10%	15%	20%	25%	35%	50%	100%	Other	Total
5	Covered bonds		–	–	–	–	–	–	–	–	–
6	Corporates, etc. (including specified lending)		20%	50%	75%	80%	85%	100%	130%	150%	Other Total
	Of which: Specialized lending		17,313	164,679	156,316	4,382	–	6,034,786	14,045	14,067	716 6,406,308
			–	–	–	4,382	–	2,216	14,045	–	– 20,643
7a	Subordinated debt, equity and other capital instruments		100%	150%	130%	160%					Other Total
7b	Equities, etc.		–	–	–	–	–	–	–	–	–
8	SMEs, etc., and individuals		45%	75%	100%						Other Total
			5,931	6,229,055	172,447						2,838,388 9,245,822
9a	Real estate, of which for owner-occupied residential real estate		20%	25%	30%	40%	50%	70%	75%		Other Total
			183,414	80,656	319,646	182,728	153,722	123,794	–	–	– 1,043,963
	Of which the second lien meets the eligibility requirements		20%	31.25%	37.5%	50%	62.5%				Other Total
			–	–	–	–	–	–	–	–	–
9b	Real estate, of which for Rental real estate		30%	35%	45%	60%	75%	105%	150%		Other Total
			–	–	–	–	–	109	–	–	– 109
	Of which the second lien meets the eligibility requirements		30%	43.75%	56.25%	75%	93.75%				Other Total
			–	–	–	–	–	–	–	–	–

		70%	90%	110%	150%					Other	Total
9c	Real estate, of which for Commercial real estate	17,678	16,455	1,681,319	9,541					76,823	1,801,818
	Of which the second lien meets the eligibility requirements	70%	112.5%							Other	Total
		—	—							—	—
9d	Real estate, of which for Other real estate	60%								—	—
	Of which the second lien meets the eligibility requirements	60%								Other	Total
		—								—	—
9e	Real estate, of which for ADC	100%	150%							Other	Total
		—	—							—	—
10a	Past due, etc. (excluding owner-occupied residential real estate)	50%	100%	150%						Other	Total
		81,041	25,244	111,539						—	217,825
10b	Past due in relation to exposures to owner-occupied residential real estate	—	80,204	—						—	80,204
11a	Cash	0%	10%	20%						Other	Total
11b	Uncollected notes	150,651	—	—						—	150,651
	Guaranteed by credit guarantee corporations, etc.	—	—	11,570						—	11,570
	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	—	—	—						—	—

CR5a: Standardized approach – exposures by asset classes and risk weights
Millions of yen

Item No.		March 31, 2024									
		Credit risk exposure amounts (post-CCF and post-CRM)									
	Risk weight	0%	20%	50%	100%	150%				Other	Total
Asset class											
1a	Government of Japan and Bank of Japan	6,278,993	—	—	20,281	—				—	6,299,275
1b	Central governments and central banks of foreign countries	2,773,504	815,283	290,757	433,074	—				—	4,312,619
1c	Bank for International Settlements, etc.	817,253	—	—	—	—				—	817,253
		0%	10%	20%	50%	100%	150%			Other	Total
2a	Local authorities in Japan	9,985	—	—	—	—	—			—	9,985
2b	Non-central government, etc. public sector entities in foreign countries	—	—	29,972	—	134,947	—			—	164,919
2c	Local authority financial institutions	—	—	—	—	—	—			—	—
2d	Government agencies in Japan	—	358	—	—	—	—			—	358
2e	Local authority land development corporations, public housing corporations, and regional public road corporations	—	—	—	—	—	—			—	—
		0%	20%	30%	50%	100%	150%			Other	Total
3	Multilateral development banks	103,259	8,444	—	—	—	—			—	111,703

		20%	30%	40%	50%	75%	100%	150%		Other	Total
4	Financial institutions, type I financial instruments business operators, and insurance companies	1,398,860	771,924	538,842	621,436	156,833	456,148	131,303		–	4,075,350
	Type I financial instruments business operators and insurance companies	194,064	68,180	148,061	140,376	73,305	–	11,826		–	635,814

CR5a: Standardized approach – exposures by asset classes and risk weights (continued)
Millions of yen

Item No.	Asset class	Risk weight	March 31, 2024								
			Credit risk exposure amounts (post-CCF and post-CRM)								
			10%	15%	20%	25%	35%	50%	100%	Other	Total
5	Covered bonds		–	–	–	–	–	–	–	–	–
6	Corporates, etc. (including specified lending)		20%	50%	75%	80%	85%	100%	130%	150%	Other Total
			89,575	186,588	435,001	–	–	6,133,093	–	25,720	462 6,870,440
	Of which: Specialized lending		–	–	–	–	–	14,874	–	–	– 14,874
7a	Subordinated debt, equity and other capital instruments		100%	150%	250%	400%					Other Total
7b	Equities, etc.		–	–	–	–					– –
8	SMEs, etc., and individuals		45%	75%	100%						Other Total
			6,301	5,939,927	171,486						2,722,971 8,840,687
9a	Real estate, of which for owner-occupied residential real estate		20%	25%	30%	40%	50%	70%	75%		Other Total
			220,247	2,838	74,196	542,126	221,283	113,676	–	–	– 1,174,369
	Of which the second lien meets the eligibility requirements		20%	31.25%	37.5%	50%	62.5%				Other Total
			–	–	–	–	–			–	– –
9b	Real estate, of which for Rental real estate		30%	35%	45%	60%	75%	105%	150%		Other Total
			–	–	–	–	–	126	–	–	– 126
	Of which the second lien meets the eligibility requirements		30%	43.75%	56.25%	75%	93.75%				Other Total
			–	–	–	–	–			–	– –

		70%	90%	110%	150%					Other	Total
9c	Real estate, of which for Commercial real estate	832	47,157	1,669,996	9,196					67,014	1,794,197
	Of which the second lien meets the eligibility requirements	70%	112.5%							Other	Total
		—	—							—	—

Millions of yen

Item No.	Asset class	Risk weight	March 31, 2024								
			Credit risk exposure amounts (post-CCF and post-CRM)								
			60%							Other	Total
9d	Real estate, of which for Other real estate		—							—	—
		60%								Other	Total
	Of which the second lien meets the eligibility requirements		—							—	—
		100%	150%							Other	Total
9e	Real estate, of which for ADC		—	—						—	—
		50%	100%	150%						Other	Total
10a	Past due, etc. (excluding owner-occupied residential real estate)		57,626	439	141,629					—	199,694
10b	Past due in relation to exposures to owner-occupied residential real estate		—	53,931	—					—	53,931
		0%	10%	20%						Other	Total
11a	Cash		147,393	—	—					—	147,393
11b	Uncollected notes		—	—	13,677					—	13,677
	Guaranteed by credit guarantee corporations, etc.		—	—	—					—	—
	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.		—	—	—					—	—

Note: The risk weight column for Item No. 7b indicates the risk weight after the end of the period of transitional arrangements.

CR5b: Standardized approach – credit risk exposures and CCF by risk weights
Millions of yen

Item No.	Risk weight	March 31, 2025			
		a	b	c	d
		On-balance sheet exposure	Off-balance sheet exposures	CCF risk-weighted average	Credit risk exposure amounts (post-CCF and post-CRM)
1	Less than 40%	12,633,170	1,763,889	94.37%	14,299,057
2	40%-70%	2,568,168	612,844	31.47%	2,674,368
3	75%	4,772,367	4,175,426	41.25%	6,602,627
	80%	11,446	—	—	4,382
4	85%	2,428,732	3,986,907	13.74%	2,813,350
5	90%-100%	5,798,580	4,318,789	43.51%	7,420,957
6	105%-130%	1,692,213	706,375	17.70%	1,695,484
7	150%	209,856	43,684	52.78%	231,656
8	130%	3,119,018	—	—	3,119,018
9	160%	—	—	—	—
10	1250%	—	—	—	—
11	Total	33,233,554	15,607,917	39.43%	38,860,904

CR5b: Standardized approach – credit risk exposures and CCF by risk weights
Millions of yen

Item No.	Risk weight	March 31, 2024			
		a	b	c	d
		On-balance sheet exposure	Off-balance sheet exposures	CCF risk-weighted average	Credit risk exposure amounts (post-CCF and post-CRM)
1	Less than 40%	12,768,725	1,017,165	75.15%	13,555,769
2	40%-70%	2,376,716	547,428	42.38%	2,613,117
3	75%	4,731,255	4,391,725	41.17%	6,600,490
	80%	6,894	—	—	—
4	85%	2,391,078	3,530,472	12.88%	2,688,026
5	90%-100%	6,047,490	4,606,623	40.08%	7,450,596
6	105%-130%	1,680,638	708,640	15.30%	1,670,134
7	150%	285,870	39,635	59.05%	307,849
8	250%	3,938,606	—	—	3,938,606
9	400%	—	—	—	—
10	1250%	—	—	—	—
11	Total	34,227,275	14,841,691	35.29%	38,824,591

Note: The risk weight column of Item Nos. 8 and 9 indicates the risk weight after the end of the period of transitional arrangements.

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

Item No.	PD scale	March 31, 2025					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Sovereign exposures							
1	0.00 to <0.15	169,344,596	29,797,991	96.20%	199,819,572	0.00%	0.4
2	0.15 to <0.25	76,670	–	–	75,779	0.15%	0.0
3	0.25 to <0.50	29,331	–	–	33,307	0.27%	0.0
4	0.50 to <0.75	24,109	13,051	40.00%	13,534	0.50%	0.0
5	0.75 to <2.50	22,340	–	–	13,382	1.67%	0.0
6	2.50 to <10.00	50,159	–	–	50,159	5.21%	0.0
7	10.00 to <100.00	14,451	2,266	100.00%	8,368	10.18%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	169,561,659	29,813,310	96.18%	200,014,104	0.00%	0.5
Bank exposures							
1	0.00 to <0.15	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
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	–	–	–	–	–	–
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	5,255,977	890,232	40.29%	5,126,476	0.06%	5.3
2	0.15 to <0.25	2,823,041	476,977	41.01%	3,007,204	0.15%	4.3
3	0.25 to <0.50	1,264,261	166,331	39.90%	1,325,695	0.27%	2.3
4	0.50 to <0.75	522,751	50,476	41.41%	536,311	0.50%	0.8
5	0.75 to <2.50	765,724	76,126	39.72%	796,811	1.37%	1.2
6	2.50 to <10.00	134,094	6,803	46.23%	142,249	5.21%	0.4
7	10.00 to <100.00	394,824	10,185	52.92%	407,414	10.18%	0.2
8	100.00 (Default)	91,926	6,148	54.98%	87,055	100.00%	0.4
9	Sub-total	11,252,602	1,683,282	40.62%	11,429,218	1.40%	15.2
SME exposures							
1	0.00 to <0.15	684,211	510,791	11.81%	738,960	0.06%	2.1
2	0.15 to <0.25	1,096,588	82,839	37.92%	1,119,743	0.15%	4.2
3	0.25 to <0.50	744,126	30,342	39.19%	747,043	0.27%	3.0
4	0.50 to <0.75	384,386	19,438	40.29%	358,207	0.50%	1.4
5	0.75 to <2.50	557,784	53,126	58.18%	568,122	1.43%	2.1
6	2.50 to <10.00	167,222	2,386	33.08%	156,700	5.21%	0.8
7	10.00 to <100.00	82,036	10,058	50.16%	83,683	10.18%	0.3
8	100.00 (Default)	121,818	1,325	50.14%	91,383	100.00%	1.8
9	Sub-total	3,838,175	710,307	20.96%	3,863,845	3.16%	15.9
Specialized lending exposures							
1	0.00 to <0.15	4,479,523	1,547,100	53.22%	5,250,754	0.06%	1.0
2	0.15 to <0.25	2,007,341	1,349,177	55.97%	2,594,382	0.15%	0.3
3	0.25 to <0.50	1,424,453	1,118,919	47.57%	1,749,099	0.27%	0.2
4	0.50 to <0.75	571,761	189,428	54.80%	631,598	0.50%	0.1
5	0.75 to <2.50	452,187	209,280	44.59%	496,510	1.28%	0.1
6	2.50 to <10.00	278,363	193,071	53.17%	362,251	5.21%	0.0
7	10.00 to <100.00	181,437	101,740	58.37%	201,600	10.18%	0.0
8	100.00 (Default)	127,410	4,959	28.12%	96,988	100.00%	0.0
9	Sub-total	9,522,477	4,713,678	52.43%	11,383,186	1.38%	1.9

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2025					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Sovereign exposures							
1	0.00 to <0.15	37.81%	2.2	719,697	0.36%	992	
2	0.15 to <0.25	43.62%	1.3	20,245	26.71%	49	
3	0.25 to <0.50	36.50%	2.7	14,496	43.52%	32	
4	0.50 to <0.75	35.93%	3.1	8,314	61.43%	24	
5	0.75 to <2.50	36.50%	4.5	14,607	109.15%	81	
6	2.50 to <10.00	51.01%	1.0	76,206	151.92%	1,333	
7	10.00 to <100.00	28.98%	1.4	9,172	109.60%	246	
8	100.00 (Default)	—	—	—	—	—	
9	Sub-total	37.82%	2.2	862,741	0.43%	2,760	2,605
Bank exposures							
1	0.00 to <0.15	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	
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	—	—	—	—	—	—
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	34.64%	3.0	1,012,829	19.75%	1,116	
2	0.15 to <0.25	28.00%	2.7	723,998	24.07%	1,263	
3	0.25 to <0.50	29.93%	2.6	460,092	34.70%	1,071	
4	0.50 to <0.75	27.92%	2.3	223,384	41.65%	748	
5	0.75 to <2.50	27.76%	2.4	484,429	60.79%	3,056	
6	2.50 to <10.00	24.28%	2.3	112,280	78.93%	1,799	
7	10.00 to <100.00	32.90%	3.9	635,971	156.09%	13,648	
8	100.00 (Default)	23.73%	—	8,452	9.70%	19,987	
9	Sub-total	31.28%	2.8	3,661,438	32.03%	42,692	38,062
SME exposures							
1	0.00 to <0.15	20.97%	3.4	82,521	11.16%	107	
2	0.15 to <0.25	21.35%	3.0	181,685	16.22%	358	
3	0.25 to <0.50	21.19%	2.9	159,169	21.30%	427	
4	0.50 to <0.75	22.34%	2.7	104,975	29.30%	400	
5	0.75 to <2.50	22.27%	2.5	240,953	42.41%	1,857	
6	2.50 to <10.00	15.67%	2.0	67,121	42.83%	1,279	
7	10.00 to <100.00	21.99%	1.8	64,483	77.05%	1,873	
8	100.00 (Default)	30.97%	—	28,828	31.54%	26,001	
9	Sub-total	21.48%	2.9	929,738	24.06%	32,306	39,859
Specialized lending exposures							
1	0.00 to <0.15	27.19%	3.8	1,013,657	19.30%	939	
2	0.15 to <0.25	28.58%	3.5	769,939	29.67%	1,112	
3	0.25 to <0.50	29.35%	3.8	750,281	42.89%	1,386	
4	0.50 to <0.75	27.85%	3.8	337,213	53.39%	879	
5	0.75 to <2.50	30.93%	4.0	407,679	82.10%	1,898	
6	2.50 to <10.00	28.55%	3.3	374,042	103.25%	5,388	
7	10.00 to <100.00	28.30%	4.1	270,241	134.04%	5,808	
8	100.00 (Default)	28.96%	—	46,735	48.18%	24,353	
9	Sub-total	28.11%	3.7	3,969,791	34.87%	41,765	51,271

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2025					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	—	—	—	—	—	—
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	—	—	—	—	—	—
Qualifying revolving retail exposures							
1	0.00 to <0.15	—	5,486,492	14.02%	1,411,699	0.06%	9,964.5
2	0.15 to <0.25	—	—	—	—	—	—
3	0.25 to <0.50	662,712	7,363,834	10.00%	1,672,642	0.35%	8,985.1
4	0.50 to <0.75	239,611	11,455,783	16.26%	2,621,372	0.61%	13,116.8
5	0.75 to <2.50	375,515	476,044	62.41%	675,559	1.51%	866.9
6	2.50 to <10.00	191,455	179,497	90.87%	355,769	3.69%	1,189.9
7	10.00 to <100.00	31,692	9,063	27.29%	36,661	38.16%	113.7
8	100.00 (Default)	87,139	2,192	8.93%	87,314	100.00%	233.1
9	Sub-total	1,588,126	24,972,907	15.34%	6,861,020	2.15%	34,470.4
Residential mortgage exposures							
1	0.00 to <0.15	208,912	2,106	100.00%	211,019	0.12%	23.5
2	0.15 to <0.25	1,351,989	8,349	100.00%	1,360,338	0.19%	102.0
3	0.25 to <0.50	8,007,973	1	100.00%	8,007,975	0.33%	430.7
4	0.50 to <0.75	541,179	831	100.00%	542,011	0.59%	90.0
5	0.75 to <2.50	1,654,847	1,113	100.00%	1,655,960	1.17%	143.1
6	2.50 to <10.00	101,360	238	100.00%	101,599	9.07%	7.5
7	10.00 to <100.00	55,920	309	100.00%	56,230	31.98%	6.2
8	100.00 (Default)	46,569	150	100.00%	46,720	100.00%	3.7
9	Sub-total	11,968,754	13,100	100.00%	11,981,855	1.05%	807.0
Other retail exposures							
1	0.00 to <0.15	2,027	2,322,380	68.04%	1,582,385	0.05%	2,157.3
2	0.15 to <0.25	11,319	36,133	28.50%	23,896	0.21%	39.7
3	0.25 to <0.50	453,825	121,418	14.59%	457,891	0.42%	132.1
4	0.50 to <0.75	151,899	297,723	99.53%	448,287	0.56%	318.6
5	0.75 to <2.50	185,561	303,287	47.18%	340,813	1.34%	1,300.3
6	2.50 to <10.00	216,041	4,255	28.62%	70,703	5.54%	29.2
7	10.00 to <100.00	1,149	144	43.98%	1,247	28.08%	0.9
8	100.00 (Default)	87,205	814	15.14%	87,328	100.00%	123.1
9	Sub-total	1,109,030	3,086,159	66.40%	3,012,551	3.36%	4,101.7
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	608,317	—	—	606,129	0.01%	0.2
2	0.15 to <0.25	38,094	—	—	37,833	0.15%	0.1
3	0.25 to <0.50	8,782	—	—	8,745	0.27%	0.0
4	0.50 to <0.75	—	—	—	—	—	—
5	0.75 to <2.50	4,366	—	—	4,366	1.03%	0.0
6	2.50 to <10.00	236	—	—	236	5.21%	0.0
7	10.00 to <100.00	41	—	—	41	10.18%	0.0
8	100.00 (Default)	3,117	—	—	3,117	100.00%	0.0
9	Sub-total	662,955	—	—	660,469	0.50%	0.4

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2025					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Equity exposures (PD/LGD Approach)							
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	—	—	—	—	—	
Qualifying revolving retail exposures							
1	0.00 to <0.15	75.60%	—	46,720	3.30%	735	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	78.70%	—	220,609	13.18%	4,602	
4	0.50 to <0.75	91.36%	—	631,675	24.09%	14,811	
5	0.75 to <2.50	77.28%	—	274,277	40.60%	7,945	
6	2.50 to <10.00	77.38%	—	272,788	76.67%	10,189	
7	10.00 to <100.00	80.78%	—	86,166	235.02%	11,571	
8	100.00 (Default)	82.42%	—	169	0.19%	77,852	
9	Sub-total	82.75%	—	1,532,406	22.33%	127,706	86,510
Residential mortgage exposures							
1	0.00 to <0.15	39.35%	—	20,015	9.48%	86	
2	0.15 to <0.25	32.29%	—	170,156	12.50%	838	
3	0.25 to <0.50	29.13%	—	1,365,792	17.05%	7,858	
4	0.50 to <0.75	31.70%	—	150,655	27.79%	1,017	
5	0.75 to <2.50	29.88%	—	672,515	40.61%	5,930	
6	2.50 to <10.00	31.12%	—	134,390	132.27%	2,769	
7	10.00 to <100.00	33.10%	—	94,424	167.92%	6,029	
8	100.00 (Default)	28.73%	—	13,674	29.26%	12,330	
9	Sub-total	29.92%	—	2,621,624	21.87%	36,860	32,839
Other retail exposures							
1	0.00 to <0.15	0.07%	—	310	0.01%	1	
2	0.15 to <0.25	72.25%	—	7,583	31.73%	39	
3	0.25 to <0.50	25.24%	—	75,239	16.43%	489	
4	0.50 to <0.75	80.75%	—	278,038	62.02%	2,041	
5	0.75 to <2.50	31.94%	—	124,245	36.45%	1,605	
6	2.50 to <10.00	35.12%	—	36,297	51.33%	1,234	
7	10.00 to <100.00	53.73%	—	1,588	127.38%	210	
8	100.00 (Default)	59.21%	—	11,369	13.01%	50,807	
9	Sub-total	22.64%	—	534,673	17.74%	56,428	33,271
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	33.11%	1.2	17,887	2.95%	29	
2	0.15 to <0.25	26.26%	1.1	6,337	16.75%	14	
3	0.25 to <0.50	26.56%	1.2	2,065	23.61%	6	
4	0.50 to <0.75	—	—	—	—	—	
5	0.75 to <2.50	32.63%	3.2	3,245	74.32%	14	
6	2.50 to <10.00	25.44%	1.0	179	75.77%	3	
7	10.00 to <100.00	25.44%	1.0	41	100.09%	1	
8	100.00 (Default)	37.57%	—	981	31.50%	1,092	
9	Sub-total	32.65%	1.2	30,738	4.65%	1,161	621

Millions of yen, %, Thousands of cases, Year

Item No.		March 31, 2025					
		a	b	c	d	e	f
	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
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	279,379	—	—	279,379	0.06%	0.0
2	0.15 to <0.25	25	—	—	25	0.15%	0.0
3	0.25 to <0.50	2,265	—	—	2,265	0.27%	0.0
4	0.50 to <0.75	2,000	—	—	2,000	0.50%	0.0
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	283,671	—	—	283,671	0.06%	0.0
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	9,777	—	—	9,777	0.05%	1.6
2	0.15 to <0.25	593,899	—	—	593,899	0.22%	26.5
3	0.25 to <0.50	3,619	—	—	3,503	0.48%	0.4
4	0.50 to <0.75	—	—	—	—	—	—
5	0.75 to <2.50	48,074	—	—	47,482	2.00%	6.5
6	2.50 to <10.00	—	—	—	—	—	—
7	10.00 to <100.00	0	—	—	0	20.65%	0.0
8	100.00 (Default)	3,368	—	—	3,329	100.00%	0.4
9	Sub-total	658,739	—	—	657,992	0.85%	35.7
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	11,634	—	—	11,634	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	2,094	—	—	2,094	10.18%	0.0
8	100.00 (Default)	—	—	—	—	—	—
9	Sub-total	13,729	—	—	13,729	1.60%	0.0
Exposures relating to lease fees in lease transactions							
1	0.00 to <0.15	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—
5	0.75 to <2.50	—	—	—	—	—	—
6	2.50 to <10.00	—	—	—	—	—	—
7	10.00 to <100.00	4	—	—	4	24.97%	0.0
8	100.00 (Default)	14	—	—	14	100.00%	0.0
9	Sub-total	18	—	—	18	83.61%	0.0
Total (all portfolios)		210,459,942	64,992,746	58.27%	250,161,663	0.33%	39,449.1

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2025					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	39.99%	1.0	32,527	11.64%	67	
2	0.15 to <0.25	40.00%	1.0	5	22.02%	0	
3	0.25 to <0.50	40.00%	1.0	732	32.33%	2	
4	0.50 to <0.75	40.00%	1.0	927	46.36%	4	
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	39.99%	1.0	34,193	12.05%	74	69
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	28.94%	—	391	4.00%	1	
2	0.15 to <0.25	28.94%	—	74,024	12.46%	378	
3	0.25 to <0.50	28.94%	—	767	21.92%	4	
4	0.50 to <0.75	—	—	—	—	—	
5	0.75 to <2.50	31.48%	—	25,231	53.13%	300	
6	2.50 to <10.00	—	—	—	—	—	
7	10.00 to <100.00	92.86%	—	0	209.65%	0	
8	100.00 (Default)	25.62%	—	678	20.39%	798	
9	Sub-total	29.10%	—	101,095	15.36%	1,483	1,050
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	45.00%	—	5,851	50.29%	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	45.00%	—	4,675	223.21%	95	
8	100.00 (Default)	—	—	—	—	—	
9	Sub-total	45.00%	—	10,527	76.67%	99	93
Exposures relating to lease fees in lease transactions							
1	0.00 to <0.15	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	
5	0.75 to <2.50	—	—	—	—	—	
6	2.50 to <10.00	—	—	—	—	—	
7	10.00 to <100.00	102.74%	—	10	248.89%	1	
8	100.00 (Default)	102.74%	—	—	—	14	
9	Sub-total	102.74%	—	10	54.37%	15	8
Total (all portfolios)		37.46%	2.3	14,288,978	5.71%	343,356	286,264

Note: The number of obligors is presented in terms of the number of receivables for qualifying revolving retail exposures, residential mortgage exposures, and other retail exposures for loans to individuals, excluding Mitsubishi UFJ Trust and Banking Corporation.

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

Item No.	PD scale	March 31, 2025					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Sovereign exposures							
1	0.00 to <0.15	–	–	–	–	–	–
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	–	–	–	–	–	–
Bank exposures							
1	0.00 to <0.15	4,316,056	2,841,256	47.03%	5,684,876	0.05%	0.5
2	0.15 to <0.25	48,390	69,809	56.18%	84,940	0.15%	0.0
3	0.25 to <0.50	94,853	13,213	44.19%	100,692	0.27%	0.0
4	0.50 to <0.75	40,310	22,905	37.25%	46,887	0.50%	0.0
5	0.75 to <2.50	19,406	39,820	38.71%	34,548	1.20%	0.0
6	2.50 to <10.00	3,883	3,249	66.22%	6,035	5.21%	0.0
7	10.00 to <100.00	4,505	18,448	65.99%	16,679	10.18%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	4,527,406	3,008,703	47.19%	5,974,660	0.10%	0.7
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	44,133,946	38,644,840	38.51%	58,805,105	0.06%	8.7
2	0.15 to <0.25	3,241,539	2,439,642	44.90%	4,230,401	0.15%	1.3
3	0.25 to <0.50	1,847,419	1,558,638	43.65%	2,495,666	0.27%	0.6
4	0.50 to <0.75	1,052,534	1,034,544	45.29%	1,478,903	0.50%	0.4
5	0.75 to <2.50	2,610,431	1,675,163	46.23%	3,258,703	1.30%	0.8
6	2.50 to <10.00	258,036	97,495	39.19%	280,983	5.21%	0.1
7	10.00 to <100.00	469,374	634,245	57.53%	774,125	10.18%	0.2
8	100.00 (Default)	510,138	135,191	34.91%	633,081	100.00%	1.4
9	Sub-total	54,123,421	46,219,762	39.70%	71,956,971	1.14%	13.8
SME exposures							
1	0.00 to <0.15	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
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	–	–	–	–	–	–
Specialized lending exposures							
1	0.00 to <0.15	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
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	–	–	–	–	–	–

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2025					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Sovereign exposures							
1	0.00 to <0.15	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	
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	—	—	—	—	—	—
Bank exposures							
1	0.00 to <0.15	44.94%	1.3	1,051,656	18.49%	1,530	
2	0.15 to <0.25	44.98%	1.1	25,842	30.42%	57	
3	0.25 to <0.50	45.00%	1.0	38,063	37.80%	122	
4	0.50 to <0.75	44.88%	1.1	25,963	55.37%	105	
5	0.75 to <2.50	43.51%	2.8	36,032	104.29%	182	
6	2.50 to <10.00	45.00%	2.1	10,443	173.03%	141	
7	10.00 to <100.00	45.00%	2.2	32,416	194.35%	764	
8	100.00 (Default)	—	—	—	—	—	
9	Sub-total	44.94%	1.3	1,220,417	20.42%	2,903	2,834
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	39.82%	2.4	12,015,515	20.43%	14,244	
2	0.15 to <0.25	38.42%	2.1	1,285,641	30.39%	2,438	
3	0.25 to <0.50	38.15%	2.5	1,136,611	45.54%	2,571	
4	0.50 to <0.75	38.26%	2.7	939,189	63.50%	2,829	
5	0.75 to <2.50	39.02%	2.2	2,789,399	85.59%	16,790	
6	2.50 to <10.00	38.03%	1.5	335,555	119.42%	5,568	
7	10.00 to <100.00	39.30%	1.9	1,274,084	164.58%	30,973	
8	100.00 (Default)	39.79%	—	—	—	251,919	
9	Sub-total	39.60%	2.4	19,775,999	27.48%	327,335	344,528
SME exposures							
1	0.00 to <0.15	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	
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	—	—	—	—	—	—
Specialized lending exposures							
1	0.00 to <0.15	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	
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	—	—	—	—	—	—

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2025					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	517,421	—	—	517,421	0.06%	0.0
2	0.15 to <0.25	93,363	—	—	93,363	0.15%	0.0
3	0.25 to <0.50	37,841	867	40.00%	38,188	0.27%	0.1
4	0.50 to <0.75	15,162	—	—	15,162	0.50%	0.0
5	0.75 to <2.50	326,011	1,927	40.00%	326,782	1.39%	0.1
6	2.50 to <10.00	9,077	433	40.00%	9,250	5.21%	0.0
7	10.00 to <100.00	21,683	—	—	21,683	10.18%	0.1
8	100.00 (Default)	6,477	—	—	6,477	100.00%	0.0
9	Sub-total	1,027,040	3,228	40.00%	1,028,331	1.39%	0.7
Qualifying revolving retail exposures							
1	0.00 to <0.15	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—
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	—	—	—	—	—	—
Residential mortgage exposures							
1	0.00 to <0.15	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—
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	—	—	—	—	—	—
Other retail exposures							
1	0.00 to <0.15	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—
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	—	—	—	—	—	—
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	2,966,848	385,358	40.00%	3,113,753	0.06%	1.1
2	0.15 to <0.25	232,275	3,392	40.00%	231,939	0.15%	0.0
3	0.25 to <0.50	140,365	42,337	40.00%	157,462	0.27%	0.0
4	0.50 to <0.75	98,466	0	40.00%	98,078	0.50%	0.0
5	0.75 to <2.50	95,391	1,405	40.00%	95,586	1.37%	0.0
6	2.50 to <10.00	6	—	—	4	5.21%	0.0
7	10.00 to <100.00	27,186	—	—	26,952	10.18%	0.0
8	100.00 (Default)	1,852	—	—	1,852	100.00%	0.0
9	Sub-total	3,562,393	432,493	40.00%	3,725,630	0.24%	1.3

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2025					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	90.00%	5.0	1,181,883	228.41%	284	
2	0.15 to <0.25	90.00%	5.0	257,512	275.81%	126	
3	0.25 to <0.50	90.00%	5.0	72,344	189.44%	92	
4	0.50 to <0.75	90.00%	5.0	35,210	232.21%	68	
5	0.75 to <2.50	90.00%	5.0	1,006,404	307.97%	4,092	
6	2.50 to <10.00	90.00%	5.0	39,058	422.22%	433	
7	10.00 to <100.00	90.00%	5.0	122,011	562.69%	1,986	
8	100.00 (Default)	90.00%	—	72,875	1,125.00%	5,830	
9	Sub-total	90.00%	5.0	2,787,300	271.05%	12,914	
Qualifying revolving retail exposures							
1	0.00 to <0.15	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	
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	—	—	—	—	—	—
Residential mortgage exposures							
1	0.00 to <0.15	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	
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	—	—	—	—	—	—
Other retail exposures							
1	0.00 to <0.15	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	
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	—	—	—	—	—	—
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	40.17%	1.2	418,760	13.44%	762	
2	0.15 to <0.25	40.26%	1.2	56,534	24.37%	140	
3	0.25 to <0.50	40.00%	2.5	72,425	45.99%	170	
4	0.50 to <0.75	40.00%	2.0	56,314	57.41%	196	
5	0.75 to <2.50	40.00%	1.3	73,326	76.71%	526	
6	2.50 to <10.00	40.00%	1.0	4	119.13%	0	
7	10.00 to <100.00	40.00%	1.0	42,418	157.37%	1,097	
8	100.00 (Default)	40.00%	—	—	—	740	
9	Sub-total	40.16%	1.3	719,785	19.31%	3,633	3,095

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2025					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	660,853	8,255	40.00%	664,155	0.06%	0.0
2	0.15 to <0.25	26,247	—	—	26,247	0.15%	0.0
3	0.25 to <0.50	18,337	—	—	18,337	0.27%	0.0
4	0.50 to <0.75	1,719	—	—	1,719	0.50%	0.0
5	0.75 to <2.50	3,253	—	—	3,253	1.67%	0.0
6	2.50 to <10.00	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—
8	100.00 (Default)	4,994	—	—	4,994	100.00%	0.0
9	Sub-total	715,405	8,255	40.00%	718,707	0.77%	0.1
Purchased receivables (retail) corresponding to default risk							
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	—	—	—	—	—	—
Purchased receivables (retail) corresponding to dilution risk							
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	—	—	—	—	—	—
Exposures relating to lease fees in lease transactions							
1	0.00 to <0.15	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—
5	0.75 to <2.50	—	—	—	—	—	—
6	2.50 to <10.00	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—
9	Sub-total	—	—	—	—	—	—
Total (all portfolios)		63,955,667	49,672,443	40.16%	83,404,301	1.03%	16.7

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2025					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	40.04%	1.0	78,752	11.85%	164	
2	0.15 to <0.25	39.44%	1.0	5,699	21.71%	15	
3	0.25 to <0.50	40.00%	1.0	5,929	32.33%	19	
4	0.50 to <0.75	40.00%	1.0	797	46.36%	3	
5	0.75 to <2.50	40.00%	1.0	2,597	79.86%	21	
6	2.50 to <10.00	—	—	—	—	—	
7	10.00 to <100.00	—	—	—	—	—	
8	100.00 (Default)	38.52%	—	954	19.10%	1,847	
9	Sub-total	40.01%	1.0	94,730	13.18%	2,072	1,153
Purchased receivables (retail) corresponding to default risk							
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	—	—	—	—	—	—
Purchased receivables (retail) corresponding to dilution risk							
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	—	—	—	—	—	—
Exposures relating to lease fees in lease transactions							
1	0.00 to <0.15	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	
5	0.75 to <2.50	—	—	—	—	—	
6	2.50 to <10.00	—	—	—	—	—	
7	10.00 to <100.00	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	
9	Sub-total	—	—	—	—	—	—
Total (all portfolios)		40.63%	2.3	24,598,233	29.49%	348,860	351,611

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

Item No.	PD scale	March 31, 2024					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Sovereign exposures							
1	0.00 to <0.15	163,142,353	33,337,115	94.83%	195,414,913	0.00%	0.4
2	0.15 to <0.25	42,346	–	–	42,346	0.16%	0.0
3	0.25 to <0.50	36,041	8,327	40.00%	32,679	0.28%	0.0
4	0.50 to <0.75	7,223	1,632	40.00%	4,457	0.50%	0.0
5	0.75 to <2.50	15,620	16,015	40.00%	7,360	1.22%	0.0
6	2.50 to <10.00	43,871	–	–	38,194	5.30%	0.0
7	10.00 to <100.00	24,025	2,547	100.00%	18,354	10.36%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	163,311,482	33,365,638	94.79%	195,558,305	0.00%	0.4
Bank exposures							
1	0.00 to <0.15	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
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	–	–	–	–	–	–
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	4,661,548	916,676	42.08%	5,011,371	0.06%	5.2
2	0.15 to <0.25	2,509,354	456,808	34.47%	2,665,453	0.16%	4.4
3	0.25 to <0.50	1,368,646	183,607	42.69%	1,449,140	0.28%	2.6
4	0.50 to <0.75	616,975	71,249	40.71%	651,922	0.50%	1.0
5	0.75 to <2.50	935,885	123,653	42.04%	985,769	1.48%	1.3
6	2.50 to <10.00	218,950	12,925	32.65%	229,058	5.30%	0.4
7	10.00 to <100.00	630,282	10,379	67.26%	640,239	10.36%	0.2
8	100.00 (Default)	109,101	6,437	58.85%	105,827	100.00%	0.5
9	Sub-total	11,050,745	1,781,738	40.27%	11,738,782	1.81%	15.9
SME exposures							
1	0.00 to <0.15	537,169	485,667	11.13%	584,006	0.07%	2.0
2	0.15 to <0.25	1,064,454	68,763	38.03%	1,088,345	0.16%	4.1
3	0.25 to <0.50	768,527	38,258	39.18%	783,258	0.28%	3.3
4	0.50 to <0.75	457,972	16,937	41.38%	455,080	0.50%	1.8
5	0.75 to <2.50	684,206	70,284	55.12%	721,629	1.45%	2.5
6	2.50 to <10.00	173,679	2,747	42.15%	174,112	5.30%	0.9
7	10.00 to <100.00	92,574	4,418	61.16%	97,852	10.36%	0.3
8	100.00 (Default)	144,311	1,583	51.96%	143,320	100.00%	1.9
9	Sub-total	3,922,896	688,660	21.15%	4,047,605	4.44%	17.1
Specialized lending exposures							
1	0.00 to <0.15	3,767,358	1,562,472	53.73%	4,544,031	0.07%	0.8
2	0.15 to <0.25	1,500,081	1,145,784	52.64%	2,041,717	0.16%	0.2
3	0.25 to <0.50	1,345,312	1,313,055	44.48%	1,835,423	0.28%	0.2
4	0.50 to <0.75	688,395	167,190	49.06%	691,284	0.50%	0.1
5	0.75 to <2.50	789,565	258,060	46.99%	820,779	1.27%	0.1
6	2.50 to <10.00	301,985	113,904	64.60%	372,989	5.30%	0.0
7	10.00 to <100.00	183,720	49,987	57.14%	203,273	10.36%	0.0
8	100.00 (Default)	183,482	25,343	57.80%	170,903	100.00%	0.0
9	Sub-total	8,759,901	4,635,799	50.62%	10,680,403	2.21%	1.8

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2024					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Sovereign exposures							
1	0.00 to <0.15	37.54%	2.2	1,092,426	0.55%	1,482	
2	0.15 to <0.25	50.18%	1.0	12,305	29.05%	34	
3	0.25 to <0.50	36.40%	3.5	16,733	51.20%	33	
4	0.50 to <0.75	34.56%	2.6	2,383	53.46%	7	
5	0.75 to <2.50	36.38%	2.7	5,932	80.60%	32	
6	2.50 to <10.00	49.26%	1.0	56,415	147.70%	997	
7	10.00 to <100.00	35.04%	1.3	24,995	136.18%	666	
8	100.00 (Default)	—	—	—	—	—	
9	Sub-total	37.54%	2.1	1,211,191	0.61%	3,253	3,770
Bank exposures							
1	0.00 to <0.15	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	
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	—	—	—	—	—	—
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	35.90%	3.0	1,069,575	21.34%	1,194	
2	0.15 to <0.25	27.57%	2.7	643,511	24.14%	1,176	
3	0.25 to <0.50	27.07%	2.6	449,561	31.02%	1,098	
4	0.50 to <0.75	27.89%	2.5	271,295	41.61%	909	
5	0.75 to <2.50	28.60%	2.3	630,494	63.95%	4,198	
6	2.50 to <10.00	25.74%	2.0	191,057	83.41%	3,125	
7	10.00 to <100.00	33.98%	3.8	1,029,161	160.74%	22,542	
8	100.00 (Default)	24.78%	—	11,750	11.10%	25,287	
9	Sub-total	31.45%	2.8	4,296,407	36.60%	59,532	68,989
SME exposures							
1	0.00 to <0.15	21.47%	3.4	69,036	11.82%	100	
2	0.15 to <0.25	21.38%	3.0	182,306	16.75%	372	
3	0.25 to <0.50	21.57%	2.8	171,919	21.94%	473	
4	0.50 to <0.75	21.51%	2.7	127,465	28.00%	489	
5	0.75 to <2.50	23.11%	2.6	325,767	45.14%	2,496	
6	2.50 to <10.00	20.98%	2.3	102,650	58.95%	1,936	
7	10.00 to <100.00	19.76%	2.1	71,306	72.87%	2,004	
8	100.00 (Default)	32.70%	—	51,972	36.26%	42,720	
9	Sub-total	22.09%	2.8	1,102,426	27.23%	50,593	58,630
Specialized lending exposures							
1	0.00 to <0.15	27.39%	3.7	911,743	20.06%	888	
2	0.15 to <0.25	27.86%	3.8	641,349	31.41%	910	
3	0.25 to <0.50	29.26%	4.0	825,336	44.96%	1,503	
4	0.50 to <0.75	27.27%	3.9	374,612	54.19%	942	
5	0.75 to <2.50	28.07%	4.1	642,615	78.29%	2,988	
6	2.50 to <10.00	28.33%	3.2	382,707	102.60%	5,600	
7	10.00 to <100.00	30.77%	3.7	291,403	143.35%	6,481	
8	100.00 (Default)	29.06%	—	76,043	44.49%	43,587	
9	Sub-total	27.96%	3.7	4,145,812	38.81%	62,903	72,896

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2024					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	—	—	—	—	—	—
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	—	—	—	—	—	—
Qualifying revolving retail exposures							
1	0.00 to <0.15	—	5,376,063	14.58%	1,409,857	0.06%	9,485.4
2	0.15 to <0.25	—	—	—	—	—	—
3	0.25 to <0.50	651,169	7,472,237	10.00%	1,607,617	0.36%	9,330.7
4	0.50 to <0.75	225,748	10,296,576	16.43%	2,476,627	0.62%	11,842.7
5	0.75 to <2.50	368,729	455,356	62.03%	654,028	1.53%	616.5
6	2.50 to <10.00	199,619	175,559	91.05%	360,691	3.76%	767.9
7	10.00 to <100.00	18,791	6,004	27.36%	22,972	40.18%	61.7
8	100.00 (Default)	82,701	3,326	9.43%	82,903	100.00%	221.2
9	Sub-total	1,546,759	23,785,124	15.42%	6,614,698	2.08%	32,326.4
Residential mortgage exposures							
1	0.00 to <0.15	236,507	2,501	100.00%	239,009	0.11%	26.0
2	0.15 to <0.25	1,375,610	11,459	100.00%	1,387,070	0.18%	106.4
3	0.25 to <0.50	7,728,629	—	—	7,728,629	0.35%	413.3
4	0.50 to <0.75	644,079	1,037	100.00%	645,116	0.68%	105.2
5	0.75 to <2.50	1,679,197	1,310	100.00%	1,680,507	1.09%	137.2
6	2.50 to <10.00	43,863	264	100.00%	44,127	9.34%	3.4
7	10.00 to <100.00	54,207	406	100.00%	54,614	29.93%	5.4
8	100.00 (Default)	58,114	145	100.00%	58,259	100.00%	4.0
9	Sub-total	11,820,209	17,125	100.00%	11,837,335	1.10%	801.2
Other retail exposures							
1	0.00 to <0.15	1,478	2,418,004	61.08%	1,478,482	0.05%	2,252.2
2	0.15 to <0.25	8,506	26,660	36.55%	17,754	0.21%	24.1
3	0.25 to <0.50	469,643	129,206	16.12%	501,867	0.44%	146.8
4	0.50 to <0.75	118,889	261,149	99.39%	378,515	0.57%	288.6
5	0.75 to <2.50	191,735	320,723	47.69%	357,203	1.36%	1,089.2
6	2.50 to <10.00	256,755	5,558	29.70%	256,949	5.13%	25.5
7	10.00 to <100.00	1,125	352	70.49%	1,405	28.52%	0.7
8	100.00 (Default)	85,239	1,268	12.66%	85,398	100.00%	114.5
9	Sub-total	1,133,373	3,162,924	60.77%	3,077,577	3.54%	3,941.9
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	499,998	5,468	40.00%	500,084	0.02%	0.3
2	0.15 to <0.25	45,984	—	—	45,839	0.16%	0.1
3	0.25 to <0.50	24,215	—	—	24,156	0.28%	0.0
4	0.50 to <0.75	821	—	—	821	0.50%	0.0
5	0.75 to <2.50	4,149	—	—	4,148	1.69%	0.0
6	2.50 to <10.00	54	—	—	54	5.30%	0.0
7	10.00 to <100.00	514	—	—	514	10.36%	0.0
8	100.00 (Default)	—	—	—	—	—	—
9	Sub-total	575,738	5,468	40.00%	575,620	0.06%	0.5

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2024					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Equity exposures (PD/LGD Approach)							
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	—	—	—	—	—	
Qualifying revolving retail exposures							
1	0.00 to <0.15	75.53%	—	46,365	3.28%	729	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	78.83%	—	216,334	13.45%	4,534	
4	0.50 to <0.75	91.42%	—	602,185	24.31%	14,151	
5	0.75 to <2.50	76.45%	—	264,584	40.45%	7,683	
6	2.50 to <10.00	76.58%	—	277,220	76.85%	10,421	
7	10.00 to <100.00	81.90%	—	53,546	233.09%	7,777	
8	100.00 (Default)	82.12%	—	132	0.15%	71,300	
9	Sub-total	82.53%	—	1,460,368	22.07%	116,599	135,123
Residential mortgage exposures							
1	0.00 to <0.15	45.12%	—	26,126	10.93%	112	
2	0.15 to <0.25	33.83%	—	180,245	12.99%	886	
3	0.25 to <0.50	30.87%	—	1,441,113	18.64%	8,398	
4	0.50 to <0.75	32.94%	—	205,614	31.87%	1,450	
5	0.75 to <2.50	31.82%	—	702,388	41.79%	5,935	
6	2.50 to <10.00	30.93%	—	60,045	136.07%	1,274	
7	10.00 to <100.00	32.56%	—	89,093	163.13%	5,284	
8	100.00 (Default)	29.68%	—	16,149	27.71%	16,003	
9	Sub-total	31.75%	—	2,720,777	22.98%	39,346	45,597
Other retail exposures							
1	0.00 to <0.15	0.08%	—	367	0.02%	1	
2	0.15 to <0.25	70.47%	—	5,464	30.78%	28	
3	0.25 to <0.50	26.50%	—	87,876	17.50%	577	
4	0.50 to <0.75	81.09%	—	238,277	62.95%	1,764	
5	0.75 to <2.50	34.71%	—	141,039	39.48%	1,811	
6	2.50 to <10.00	43.20%	—	162,107	63.08%	5,505	
7	10.00 to <100.00	57.56%	—	1,924	136.99%	251	
8	100.00 (Default)	59.07%	—	9,697	11.35%	49,679	
9	Sub-total	24.04%	—	646,755	21.01%	59,619	69,090
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	33.74%	1.3	22,751	4.54%	41	
2	0.15 to <0.25	26.64%	1.4	8,348	18.21%	19	
3	0.25 to <0.50	28.64%	2.0	7,640	31.62%	19	
4	0.50 to <0.75	25.32%	1.0	241	29.35%	1	
5	0.75 to <2.50	25.41%	1.0	2,112	50.92%	17	
6	2.50 to <10.00	25.32%	1.0	41	75.92%	0	
7	10.00 to <100.00	27.27%	0.9	537	104.48%	14	
8	100.00 (Default)	—	—	—	—	—	
9	Sub-total	32.88%	1.2	41,673	7.23%	114	132

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2024					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	22,891	—	—	22,891	0.06%	0.0
2	0.15 to <0.25	2,723	—	—	2,723	0.16%	0.0
3	0.25 to <0.50	3,570	—	—	3,570	0.28%	0.0
4	0.50 to <0.75	—	—	—	—	—	—
5	0.75 to <2.50	7,052	—	—	7,052	1.33%	0.0
6	2.50 to <10.00	781	—	—	781	5.30%	0.0
7	10.00 to <100.00	2,680	—	—	2,680	10.36%	0.0
8	100.00 (Default)	—	—	—	—	—	—
9	Sub-total	39,699	—	—	39,699	1.11%	0.0
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	12,099	—	—	12,099	0.05%	1.9
2	0.15 to <0.25	640,009	—	—	640,009	0.22%	27.3
3	0.25 to <0.50	—	—	—	—	—	—
4	0.50 to <0.75	4,386	—	—	4,094	0.54%	0.4
5	0.75 to <2.50	55,482	—	—	53,566	2.02%	7.2
6	2.50 to <10.00	—	—	—	—	—	—
7	10.00 to <100.00	0	—	—	0	22.13%	0.0
8	100.00 (Default)	3,697	—	—	3,569	100.00%	0.4
9	Sub-total	715,675	—	—	713,341	0.85%	37.5
Purchased receivables (retail) corresponding to dilution risk							
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	—	—	—	—	—	—
Exposures relating to lease fees in lease transactions							
1	0.00 to <0.15	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—
5	0.75 to <2.50	—	—	—	—	—	—
6	2.50 to <10.00	—	—	—	—	—	—
7	10.00 to <100.00	3	—	—	3	26.36%	0.0
8	100.00 (Default)	15	—	—	15	100.00%	0.0
9	Sub-total	19	—	—	19	83.10%	0.0
Total (all portfolios)		202,876,503	67,442,480	59.97%	244,883,389	0.41%	37,143.2

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2024					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	41.72%	1.0	13,085	57.16%	10	
2	0.15 to <0.25	35.82%	1.0	588	21.60%	1	
3	0.25 to <0.50	35.74%	1.0	1,055	29.55%	3	
4	0.50 to <0.75	—	—	—	—	—	
5	0.75 to <2.50	35.74%	1.0	6,495	92.10%	33	
6	2.50 to <10.00	35.74%	1.0	837	107.16%	14	
7	10.00 to <100.00	45.00%	1.0	13,367	498.72%	277	
8	100.00 (Default)	—	—	—	—	—	
9	Sub-total	39.81%	1.0	35,429	89.24%	342	396
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	30.81%	—	516	4.26%	1	
2	0.15 to <0.25	30.81%	—	84,926	13.26%	433	
3	0.25 to <0.50	—	—	—	—	—	
4	0.50 to <0.75	30.81%	—	1,038	25.35%	6	
5	0.75 to <2.50	33.56%	—	30,061	56.11%	365	
6	2.50 to <10.00	—	—	—	—	—	
7	10.00 to <100.00	92.27%	—	1	214.02%	0	
8	100.00 (Default)	28.55%	—	792	22.18%	955	
9	Sub-total	31.00%	—	117,335	16.44%	1,763	2,043
Purchased receivables (retail) corresponding to dilution risk							
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	—	—	—	—	—	—
Exposures relating to lease fees in lease transactions							
1	0.00 to <0.15	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	
5	0.75 to <2.50	—	—	—	—	—	
6	2.50 to <10.00	—	—	—	—	—	
7	10.00 to <100.00	103.23%	—	9	254.48%	1	
8	100.00 (Default)	103.23%	—	4	29.00%	16	
9	Sub-total	103.23%	—	14	73.68%	17	19
Total (all portfolios)		37.32%	2.1	15,778,193	6.44%	394,084	456,691

Note: The number of obligors is presented in terms of the number of receivables for qualifying revolving retail exposures, residential mortgage exposures, and other retail exposures for loans to individuals, excluding Mitsubishi UFJ Trust and Banking Corporation.

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

Item No.	PD scale	March 31, 2024					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Sovereign exposures							
1	0.00 to <0.15	–	–	–	–	–	–
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	–	–	–	–	–	–
Bank exposures							
1	0.00 to <0.15	4,887,164	3,105,564	41.19%	6,261,334	0.06%	0.6
2	0.15 to <0.25	137,646	221,452	66.68%	285,615	0.16%	0.0
3	0.25 to <0.50	179,141	97,687	39.81%	211,681	0.28%	0.0
4	0.50 to <0.75	37,028	14,802	46.89%	39,261	0.50%	0.0
5	0.75 to <2.50	154,280	50,409	40.89%	166,102	1.23%	0.0
6	2.50 to <10.00	401	–	–	401	5.30%	0.0
7	10.00 to <100.00	38,567	10,555	69.10%	45,861	10.36%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	5,434,230	3,500,473	42.87%	7,010,258	0.16%	0.8
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	44,939,415	42,557,004	36.05%	60,276,048	0.06%	8.3
2	0.15 to <0.25	3,699,123	2,416,330	44.02%	4,658,766	0.16%	1.2
3	0.25 to <0.50	2,328,011	1,480,296	44.88%	2,924,211	0.28%	0.7
4	0.50 to <0.75	1,055,005	1,179,147	46.46%	1,582,820	0.50%	0.4
5	0.75 to <2.50	2,382,265	1,294,973	47.76%	2,877,449	1.41%	0.8
6	2.50 to <10.00	280,378	134,602	40.01%	288,443	5.30%	0.2
7	10.00 to <100.00	331,923	874,927	43.25%	650,459	10.36%	0.2
8	100.00 (Default)	1,057,191	160,180	42.14%	1,135,840	100.00%	1.5
9	Sub-total	56,073,315	50,097,463	37.40%	74,394,041	1.77%	13.8
SME exposures							
1	0.00 to <0.15	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
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	–	–	–	–	–	–
Specialized lending exposures							
1	0.00 to <0.15	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
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	–	–	–	–	–	–

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2024					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Sovereign exposures							
1	0.00 to <0.15	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	
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	—	—	—	—	—	—
Bank exposures							
1	0.00 to <0.15	44.93%	1.4	1,284,580	20.51%	1,764	
2	0.15 to <0.25	44.99%	0.9	84,345	29.53%	205	
3	0.25 to <0.50	45.00%	1.0	89,621	42.33%	266	
4	0.50 to <0.75	44.66%	0.7	19,146	48.76%	87	
5	0.75 to <2.50	44.68%	1.0	146,540	88.22%	917	
6	2.50 to <10.00	45.00%	1.0	542	135.06%	9	
7	10.00 to <100.00	45.00%	4.2	101,292	220.86%	2,138	
8	100.00 (Default)	—	—	—	—	—	
9	Sub-total	44.92%	1.4	1,726,070	24.62%	5,389	6,245
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	39.88%	2.4	12,401,588	20.57%	15,011	
2	0.15 to <0.25	38.29%	2.4	1,621,879	34.81%	2,854	
3	0.25 to <0.50	38.33%	2.5	1,341,413	45.87%	3,138	
4	0.50 to <0.75	37.90%	2.7	995,029	62.86%	2,999	
5	0.75 to <2.50	38.84%	2.1	2,465,259	85.67%	16,011	
6	2.50 to <10.00	39.15%	2.0	369,422	128.07%	5,985	
7	10.00 to <100.00	39.35%	3.3	1,167,941	179.55%	26,518	
8	100.00 (Default)	39.33%	—	—	—	446,809	
9	Sub-total	39.62%	2.4	20,362,533	27.37%	519,328	601,832
SME exposures							
1	0.00 to <0.15	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	
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	—	—	—	—	—	—
Specialized lending exposures							
1	0.00 to <0.15	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	
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	—	—	—	—	—	—

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2024					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	908,787	—	—	908,787	0.06%	0.0
2	0.15 to <0.25	238,914	—	—	238,914	0.16%	0.4
3	0.25 to <0.50	55,981	—	—	55,981	0.28%	0.2
4	0.50 to <0.75	17,909	—	—	17,909	0.50%	0.1
5	0.75 to <2.50	374,688	—	—	374,688	1.67%	0.1
6	2.50 to <10.00	11,277	—	—	11,277	5.30%	0.0
7	10.00 to <100.00	29,403	—	—	29,403	10.36%	0.1
8	100.00 (Default)	10,768	—	—	10,768	100.00%	0.0
9	Sub-total	1,647,731	—	—	1,647,731	1.32%	1.3
Qualifying revolving retail exposures							
1	0.00 to <0.15	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—
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	—	—	—	—	—	—
Residential mortgage exposures							
1	0.00 to <0.15	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—
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	—	—	—	—	—	—
Other retail exposures							
1	0.00 to <0.15	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—
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	—	—	—	—	—	—
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	4,013,088	199,481	40.00%	4,076,612	0.06%	1.3
2	0.15 to <0.25	509,859	25,416	40.00%	518,078	0.16%	0.1
3	0.25 to <0.50	285,926	48,609	40.00%	305,298	0.28%	0.0
4	0.50 to <0.75	47,124	4,874	40.00%	49,074	0.50%	0.0
5	0.75 to <2.50	106,706	—	—	106,699	1.55%	0.0
6	2.50 to <10.00	21,456	788	40.00%	21,764	5.30%	0.0
7	10.00 to <100.00	21,658	—	—	21,508	10.36%	0.0
8	100.00 (Default)	1,325	—	—	1,325	100.00%	0.0
9	Sub-total	5,007,145	279,171	40.00%	5,100,362	0.21%	1.5

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2024					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	90.00%	5.0	1,813,121	199.50%	513	
2	0.15 to <0.25	90.00%	5.0	474,632	198.66%	344	
3	0.25 to <0.50	90.00%	5.0	101,659	181.59%	141	
4	0.50 to <0.75	90.00%	5.0	39,563	220.90%	80	
5	0.75 to <2.50	90.00%	5.0	1,289,468	344.14%	5,647	
6	2.50 to <10.00	90.00%	5.0	47,925	424.95%	537	
7	10.00 to <100.00	90.00%	5.0	166,626	566.68%	2,741	
8	100.00 (Default)	90.00%	—	121,146	1125.00%	9,691	
9	Sub-total	90.00%	5.0	4,054,145	246.04%	19,698	
Qualifying revolving retail exposures							
1	0.00 to <0.15	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	
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	—	—	—	—	—	—
Residential mortgage exposures							
1	0.00 to <0.15	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	
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	—	—	—	—	—	—
Other retail exposures							
1	0.00 to <0.15	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	
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	—	—	—	—	—	—
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	40.23%	1.2	538,788	13.21%	1,018	
2	0.15 to <0.25	40.00%	1.8	161,821	31.23%	331	
3	0.25 to <0.50	40.20%	2.3	140,758	46.10%	343	
4	0.50 to <0.75	40.00%	3.4	35,072	71.46%	98	
5	0.75 to <2.50	40.00%	1.1	84,339	79.04%	664	
6	2.50 to <10.00	40.00%	2.3	29,255	134.41%	461	
7	10.00 to <100.00	40.20%	1.0	34,845	162.00%	895	
8	100.00 (Default)	40.00%	—	—	—	530	
9	Sub-total	40.19%	1.3	1,024,880	20.09%	4,343	5,033

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2024					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	1,311,613	15,003	40.00%	1,317,614	0.06%	0.2
2	0.15 to <0.25	49,080	—	—	49,080	0.16%	0.0
3	0.25 to <0.50	20,889	—	—	20,889	0.28%	0.0
4	0.50 to <0.75	8,732	—	—	8,732	0.50%	0.0
5	0.75 to <2.50	7,760	—	—	7,760	1.66%	0.0
6	2.50 to <10.00	9,829	—	—	9,829	5.30%	0.0
7	10.00 to <100.00	10,703	—	—	10,703	10.36%	0.0
8	100.00 (Default)	4,787	—	—	4,787	100.00%	0.0
9	Sub-total	1,423,396	15,003	40.00%	1,429,398	0.52%	0.2
Purchased receivables (retail) corresponding to default risk							
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	—	—	—	—	—	—
Purchased receivables (retail) corresponding to dilution risk							
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	—	—	—	—	—	—
Exposures relating to lease fees in lease transactions							
1	0.00 to <0.15	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—
5	0.75 to <2.50	—	—	—	—	—	—
6	2.50 to <10.00	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—
9	Sub-total	—	—	—	—	—	—
Total (all portfolios)		69,585,819	53,892,111	37.77%	89,581,791	1.53%	17.8

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2024					
		g	h	i	j	k	l
		Average LGD	Average residual maturity	RWA	RWA density	EL	Eligible provisions
Purchased receivables (corporate and others) corresponding to dilution risk							
1	0.00 to <0.15	40.02%	1.0	155,612	11.81%	332	
2	0.15 to <0.25	40.00%	1.0	11,291	23.00%	31	
3	0.25 to <0.50	40.00%	1.0	6,909	33.07%	23	
4	0.50 to <0.75	40.00%	1.0	4,048	46.36%	17	
5	0.75 to <2.50	40.00%	1.0	6,172	79.53%	51	
6	2.50 to <10.00	40.00%	1.0	11,789	119.93%	208	
7	10.00 to <100.00	40.00%	1.0	16,966	158.51%	443	
8	100.00 (Default)	40.00%	—	—	—	1,914	
9	Sub-total	40.01%	1.0	212,790	14.88%	3,023	3,504
Purchased receivables (retail) corresponding to default risk							
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	—	—	—	—	—	—
Purchased receivables (retail) corresponding to dilution risk							
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	—	—	—	—	—	—
Exposures relating to lease fees in lease transactions							
1	0.00 to <0.15	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	
5	0.75 to <2.50	—	—	—	—	—	
6	2.50 to <10.00	—	—	—	—	—	
7	10.00 to <100.00	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	
9	Sub-total	—	—	—	—	—	—
Total (all portfolios)		41.00%	2.3	27,380,420	30.56%	551,784	616,615

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

Item No.	Portfolio	March 31, 2025		March 31, 2024	
		a	b	a	b
		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign exposures – FIRB	–	–	–	–
2	Sovereign exposures – AIRB	862,741	862,741	1,211,191	1,211,191
3	Bank exposures – FIRB	1,220,491	1,220,417	1,726,070	1,726,070
4	Bank exposures – AIRB	–	–	–	–
5	Corporate exposures (excluding specialized lending) – FIRB	19,783,998	19,775,999	20,362,533	20,362,533
6	Corporate exposures (excluding specialized lending) – AIRB	4,591,177	4,591,177	5,398,834	5,398,834
7	Specialized lending – FIRB	–	–	–	–
8	Specialized lending – AIRB	3,969,791	3,969,791	4,145,812	4,145,812
9	Retail - Qualifying revolving retail exposures	1,532,406	1,532,406	1,460,368	1,460,368
10	Retail - Residential mortgage exposures	2,621,624	2,621,624	2,720,777	2,720,777
11	Other retail exposures	534,673	534,673	646,755	646,755
12	Purchased receivables – FIRB	814,516	814,516	1,237,671	1,237,671
13	Purchased receivables – AIRB	176,554	176,554	194,439	194,439
14	Exposures relating to lease fees in lease transactions	10	10	14	14
15	Total	36,107,984	36,099,912	39,104,468	39,104,468

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

Item No.		March 31, 2025	March 31, 2024
1	RWA as at end of previous fiscal year	448	422
2	Asset size	(32)	0
3	Asset quality	(5)	14
4	Model updates	–	–
5	Methodology and policy	(3)	(1)
6	Acquisitions and disposals	–	–
7	Foreign exchange movements	(2)	12
8	Other	–	–
9	RWA as at end of current fiscal year	403	448

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

%, Case

	March 31, 2025												
a	b	c					d	e	f		g	h	i
Portfolio	PD range (Note 3)	Corresponding external rating					Weighted average PD (EAD weighted) (Note 5)	Arithmetic average PD (by obligors) (Note 6)	Number of obligors (Note 7)		Defaulted obligors during the period (Note 7)	New defaulted obligors during the period (Note 7)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 4)	R&I	JCR			September 30, 2023 (Note 8)	September 30, 2024 (Note 9)			
Sovereign	0.00% to <0.15%	AAA~B B-	Aaa~Ba a3	–	AAA~B BB+	AAA~B BB+	0.00%	0.05%	192	215	0	0	0.02%
	0.15% to <0.25%	BB~BB	Ba2~Ba 2	–	AA~ ~AA-	–	0.15%	0.15%	7	5	0	0	0.05%
	0.25% to <0.50%	–	–	–	–	–	0.27%	0.27%	7	8	0	0	0.05%
	0.50% to <0.75%	–	–	–	–	–	0.50%	0.50%	2	4	0	0	0.14%
	0.75% to <2.50%	B~B	B2~B2	–	–	–	1.67%	1.50%	9	6	0	0	0.52%
	2.50% to <10.00%	–	–	–	–	–	5.21%	5.21%	2	1	0	0	3.40%
	10.00% to <100.00%	–	–	–	–	–	10.18%	10.18%	8	8	0	0	7.22%
	100.00% (Default)	–	–	–	–	–	–	–	0	0	–	–	100.00%
Bank	0.00% to <0.15%	AAA~B B	Aaa~Ba 2	–	AA+~B BB+	AAA~B BB+	0.06%	0.06%	388	397	0	0	0.02%
	0.15% to <0.25%	A~BB	A2~Ba2	–	AA~A-	AA+~B BB-	0.15%	0.15%	23	21	0	0	0.05%
	0.25% to <0.50%	A~BB-	Ba1~Ba 3	–	A+~BB B+	A+~A-	0.27%	0.27%	43	42	0	0	0.05%
	0.50% to <0.75%	A~BB-	Ba3~B2	–	AA~BB B+	AA~BB B	0.50%	0.50%	24	13	0	0	0.14%
	0.75% to <2.50%	A+~B	Aa2~B2	–	A+~A-	A+~BB B	1.57%	1.38%	37	31	0	0	0.52%
	2.50% to <10.00%	–	–	–	–	–	5.21%	5.21%	6	6	0	0	3.40%
	10.00% to <100.00%	–	–	–	–	–	10.18%	10.18%	3	4	0	0	7.22%
	100.00% (Default)	–	–	–	–	–	–	–	0	0	–	–	100.00%
Corporate / Specialized lending / Equity / Purchased receivables (corporate and others) (Note 2)	0.00% to <0.15%	AAA~C CC+	Aaa~Ca a3	–	AAA~B BB	AAA~B BB-	0.06%	0.06%	15,204	15,609	4	0	0.02%
	0.15% to <0.25%	AA~B-	A1~B2	–	AA~BB +	AA+~B B+	0.15%	0.15%	9,335	9,670	4	0	0.05%
	0.25% to <0.50%	BBB~B	Baa2~B 3	–	A~BBB	A+~BB B	0.27%	0.27%	8,658	8,274	35	1	0.05%
	0.50% to <0.75%	AA~B	Baa3~C aa1	–	A~BBB-	AA~ ~BBB-	0.50%	0.50%	3,661	3,489	15	0	0.14%
	0.75% to <2.50%	BBB~ ~CCC+	Baa3~C aa2	–	AA~BB	AA~BB +	1.50%	1.38%	5,506	4,897	29	0	0.52%
	2.50% to <10.00%	B~B-	Caa1~C aa1	–	A~BBB	A~A-	5.21%	5.21%	2,630	2,320	219	0	3.40%
	10.00% to <100.00%	BBB~ ~CCC+	Baa3~C aa2	–	BBB~B BB	BBB~ ~BBB-	10.18%	10.18%	927	828	51	1	7.22%
	100.00% (Default)	BB~CC C	Caa2~C aa2	–	BBB+~ B-	A~BB-	100.00%	100.00%	4,508	4,054	–	–	100.00%

%, Case

	March 31, 2025												
a	b	c					d	e	f		g	h	i
Portfolio	PD range (Note 3)	Corresponding external rating					Weighted average PD (EAD weighted) (Note 5)	Arithmetic average PD (by obligors) (Note 6)	Number of obligors (Note 7)		Defaulted obligors during the period (Note 7)	New defaulted obligors during the period (Note 7)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 4)	R&I	JCR			September 30, 2023 (Note 8)	September 30, 2024 (Note 9)			
Purchased receivables (retail)	0.00% to <0.15%						0.00%	0.00%	2,043	1,799	0	0	0.00%
	0.15% to <0.25%						0.22%	0.22%	27,713	26,994	0	0	0.00%
	0.25% to <0.50%						0.48%	0.48%	515	437	0	0	0.23%
	0.50% to <0.75%						—	—	0	0	0	0	—
	0.75% to <2.50%						2.01%	2.01%	6,183	6,881	28	0	0.85%
	2.50% to <10.00%						—	—	0	0	3	0	—
	10.00% to <100.00%						20.66%	20.66%	2	1	0	0	5.00%
	100.00% (Default)						100.00%	100.00%	474	478	—	—	100.00%
	Qualifying revolving retail	0.00% to <0.15%						0.05%	0.07%	9,507,811	9,332,733	3,967	36
0.15% to <0.25%							—	—	0	0	0	0	—
0.25% to <0.50%							0.35%	0.37%	9,635,801	9,286,568	23,542	252	0.24%
0.50% to <0.75%							0.62%	0.62%	11,492,253	12,261,290	59,689	4,126	0.45%
0.75% to <2.50%							1.52%	1.49%	628,965	611,824	5,886	102	1.04%
2.50% to <10.00%							3.69%	3.63%	745,738	758,336	23,237	1,758	2.85%
10.00% to <100.00%							38.17%	41.73%	60,084	80,762	24,667	321	39.93%
100.00% (Default)							100.00%	100.00%	217,585	228,153	—	—	100.00%
Residential mortgage		0.00% to <0.15%						0.12%	0.12%	26,394	23,479	8	1
	0.15% to <0.25%						0.19%	0.20%	112,277	102,964	85	1	0.07%
	0.25% to <0.50%						0.34%	0.35%	410,496	417,619	399	9	0.18%
	0.50% to <0.75%						0.59%	0.60%	99,790	92,429	141	0	0.38%
	0.75% to <2.50%						1.18%	1.25%	144,304	141,784	278	2	0.46%
	2.50% to <10.00%						9.07%	8.29%	5,090	6,928	215	0	4.78%
	10.00% to <100.00%						31.99%	28.11%	5,605	5,386	960	7	20.97%
	100.00% (Default)						100.00%	100.00%	4,363	3,442	—	—	100.00%
	Other retail	0.00% to <0.15%						0.01%	0.01%	2,300,590	2,208,781	42	0
0.15% to <0.25%							0.23%	0.23%	43,503	39,986	31	0	0.07%
0.25% to <0.50%							0.45%	0.45%	126,134	126,507	95	0	0.06%
0.50% to <0.75%							0.56%	0.57%	273,846	299,784	105	1	0.33%
0.75% to <2.50%							1.35%	1.76%	1,111,736	1,058,295	3,133	2	1.29%
2.50% to <10.00%							4.37%	4.21%	26,443	23,864	510	1	2.49%
10.00% to <100.00%							28.29%	34.42%	699	721	119	2	25.22%
100.00% (Default)							100.00%	100.00%	109,633	118,050	—	—	100.00%

- Notes: 1. In order to obtain reliable results for backtesting, this table does not distinguish between the foundation internal ratings-based approach and advanced internal ratings-based approach.
2. Corporate, specialized lending, equity, and purchased receivables (corporate and others) portfolios are presented together as the same internal ratings system is used for these portfolios.
3. The PD scale is divided into eight ranges, with each range comprising debtors and creditors assigned PD estimates based on the internal rating system.
4. "—" is presented for Fitch ratings as these ratings are not used for estimating PD for portfolios covered in this table.
5. EAD-weighted average PD as of March 31, 2025 is presented.

6. The arithmetic average PD calculated using the number of obligors as of March 31, 2025 is presented. However, for purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the arithmetic average is calculated with the number of receivables, in line with the method used for measuring PD.
7. For purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the number of receivables is presented, in line with the method used for measuring PD.
8. The number of obligors as of September 30, 2023 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
9. The number of obligors as of September 30, 2024 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
10. The proportion of the total amount of credit risk-weighted assets included in this table to the amount of credit risk-weighted assets for MUFG as a whole calculated with the IRB are as follows:
 - Sovereign: 1.99%
 - Bank: 2.81%
 - Corporate / Specialized lending / Equity / Purchased receivables (corporate and others): 73.74%
 - Purchased receivables (retail): 0.26%
 - Qualifying revolving retail: 3.53%
 - Residential mortgage: 6.04%
 - Other retail: 1.23%

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

%, Case

	March 31, 2024												% of Cases
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2022 (Note 6)	September 30, 2023 (Note 7)			
Sovereign	0.00% to <0.15%	AAA~B B-	Aaa~Baa3	–	AAA~B BB+	AAA~B BB+	0.00%	0.03%	200	213	0	0	0.01%
	0.15% to <0.25%	–	–	–	AA~AA-	–	0.16%	0.16%	7	5	0	0	0.05%
	0.25% to <0.50%	BB~BB-	Baa2~Baa2	–	–	–	0.28%	0.28%	7	8	0	0	0.07%
	0.50% to <0.75%	–	–	–	–	–	0.50%	0.50%	2	4	0	0	0.09%
	0.75% to <2.50%	B~B	B2~B2	–	–	–	1.71%	1.71%	9	6	0	0	0.71%
	2.50% to <10.00%	–	–	–	–	–	5.30%	5.30%	2	1	0	0	3.27%
	10.00% to <100.00%	–	–	–	–	–	10.36%	10.36%	8	9	0	0	7.30%
	100.00% (Default)	–	–	–	–	–	–	–	0	0	–	–	100.00%
Bank	0.00% to <0.15%	AAA~B B	Aaa~Baa2	–	AA+~B BB+	AAA~B BB+	0.06%	0.06%	412	375	0	0	0.02%
	0.15% to <0.25%	A+~BB	A1~Baa2	–	AA~BB B+	AA+~A	0.16%	0.16%	18	19	0	0	0.05%
	0.25% to <0.50%	BBB+~BB-	A2~Baa3	–	AA~BBB+	AA+~B BB+	0.28%	0.28%	48	46	0	0	0.07%
	0.50% to <0.75%	A~B+	Baa3~B1	–	A~A-	A+~BB B	0.50%	0.50%	24	15	0	0	0.09%
	0.75% to <2.50%	BBB~B	Baa3~B3	–	A+~A-	AA~BB B	1.35%	1.21%	37	31	0	0	0.51%
	2.50% to <10.00%	B~B-	–	–	–	–	5.30%	5.30%	5	6	0	0	3.27%
	10.00% to <100.00%	–	–	–	–	–	10.36%	10.36%	3	7	0	0	7.30%
	100.00% (Default)	–	–	–	–	–	–	–	0	0	–	–	100.00%
Corporate / Specialized lending / Equity / Purchased receivables (corporate and others) (Note 1)	0.00% to <0.15%	AAA~C CC+	Aaa~Caa3	–	AAA~B BB-	AAA~B BB-	0.06%	0.07%	15,251	15,540	5	0	0.02%
	0.15% to <0.25%	A~B+	Baa3~B2	–	AA~BB+	AA+~B B+	0.16%	0.16%	9,373	9,644	4	0	0.05%
	0.25% to <0.50%	BBB~B-	Baa2~B3	–	A~BBB	AA~BBB	0.28%	0.28%	11,264	7,744	41	1	0.07%
	0.50% to <0.75%	BB+~B	Baa3~Caa1	–	A~BBB-	A~BBB-	0.50%	0.50%	3,667	3,473	2	0	0.09%
	0.75% to <2.50%	BBB~CCC+	Baa2~Caa2	–	AA~BB	AA~BB B+	1.43%	1.39%	5,508	4,885	38	3	0.58%
	2.50% to <10.00%	BB+~C CC	Baa2~Caa2	–	A~BBB	A+~BB B+	5.30%	5.30%	3,112	1,912	192	4	3.27%
	10.00% to <100.00%	BB+~C CC	Baa3~Caa2	–	A~A-	BBB~BBB-	10.36%	10.36%	926	834	58	1	7.30%
	100.00% (Default)	A+~CC C	A2~Caa2	–	BBB+~B+	A~BB	100.00%	100.00%	5,139	4,043	–	–	100.00%

% , Case

March 31, 2024													
a	b	c					d	e	f		g	h	i
Portfolio	PD range	Corresponding external rating					Weighted average PD (EAD weighted) (Note 3)	Arithmetic average PD (by obligors) (Note 4)	Number of obligors (Note 5)		Defaulted obligors during the period (Note 5)	New defaulted obligors during the period (Note 5)	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch (Note 2)	R&I	JCR			September 30, 2022 (Note 6)	September 30, 2023 (Note 7)			
Purchased receivables (retail)	0.00% to <0.15%						0.02%	0.02%	2,945	2,561	10	0	0.17%
	0.15% to <0.25%						0.22%	0.22%	28,414	27,713	0	0	0.00%
	0.25% to <0.50%						—	—	0	0	0	0	—
	0.50% to <0.75%						—	—	0	0	0	0	—
	0.75% to <2.50%						2.03%	2.03%	6,752	6,183	12	0	0.23%
	2.50% to <10.00%						—	—	0	0	0	0	—
	10.00% to <100.00%						22.13%	22.13%	2	2	0	0	9.00%
	100.00% (Default)						100.00%	100.00%	491	471	—	—	100.00%
Qualifying revolving retail	0.00% to <0.15%						0.05%	0.07%	10,040,377	9,507,811	4,019	35	0.04%
	0.15% to <0.25%						—	—	0	0	0	0	—
	0.25% to <0.50%						0.36%	0.38%	10,061,708	9,635,801	25,897	297	0.25%
	0.50% to <0.75%						0.62%	0.63%	10,766,188	11,492,253	54,453	4,164	0.45%
	0.75% to <2.50%						1.53%	1.53%	661,799	628,965	6,295	89	1.04%
	2.50% to <10.00%						3.77%	3.70%	717,494	745,738	23,308	1,993	2.93%
	10.00% to <100.00%						40.19%	43.13%	73,218	60,084	28,841	322	40.71%
	100.00% (Default)						100.00%	100.00%	201,652	217,585	—	—	100.00%
Residential mortgage	0.00% to <0.15%						0.12%	0.12%	31,858	27,621	9	0	0.03%
	0.15% to <0.25%						0.19%	0.20%	120,852	111,050	67	0	0.08%
	0.25% to <0.50%						0.35%	0.36%	405,101	409,082	484	33	0.20%
	0.50% to <0.75%						0.68%	0.66%	118,529	109,404	216	1	0.39%
	0.75% to <2.50%						1.10%	1.07%	141,302	137,790	335	1	0.49%
	2.50% to <10.00%						9.36%	9.08%	4,520	3,400	216	0	6.30%
	10.00% to <100.00%						29.88%	26.41%	5,373	5,609	897	22	19.34%
	100.00% (Default)						100.00%	100.00%	4,932	4,363	—	—	100.00%
Other retail	0.00% to <0.15%						0.01%	0.01%	2,399,518	2,300,614	63	0	0.00%
	0.15% to <0.25%						0.23%	0.23%	25,664	24,635	7	0	0.06%
	0.25% to <0.50%						0.46%	0.43%	145,602	144,723	78	1	0.06%
	0.50% to <0.75%						0.57%	0.58%	248,458	273,818	135	4	0.33%
	0.75% to <2.50%						1.37%	1.78%	1,177,949	1,111,586	3,362	17	1.29%
	2.50% to <10.00%						5.17%	4.39%	28,102	25,485	506	12	2.47%
	10.00% to <100.00%						29.67%	36.36%	721	699	120	10	28.59%
	100.00% (Default)						100.00%	100.00%	100,593	109,632	—	—	100.00%

Notes: 1. Corporate, specialized lending, equity, and purchased receivables (corporate and others) portfolios are presented together as the same internal ratings system is used for these portfolios.
2. “—” is presented for Fitch ratings as these ratings are not used for estimating PD for portfolios covered in this table.
3. EAD-weighted average PD as of March 31, 2024 is presented.
4. The arithmetic average PD calculated using the number of obligors as of March 31, 2024 is presented. However, for purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the arithmetic average is calculated with the number of receivables, in line with the method used for measuring PD.

5. For purchased receivables (retail), qualifying revolving retail, residential mortgage, and loans to individuals among other retail, the number of receivables is presented, in line with the method used for measuring PD.
6. The number of obligors as of September 30, 2022 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
7. The number of obligors as of September 30, 2023 is presented, in accordance with the measurement period used for estimating the PD (one year from September 30).
8. The proportion of the total amount of credit risk-weighted assets included in this table to the amount of credit risk-weighted assets for MUFG as a whole calculated with the IRB are as follows:
 - Sovereign: 2.47%
 - Bank: 3.52%
 - Corporate / Specialized lending / Equity / Purchased receivables (corporate and others): 71.92%
 - Purchased receivables (retail): 0.24%
 - Qualifying revolving retail: 2.98%
 - Residential mortgage: 5.55%
 - Other retail: 1.32%

CR10: IRB – Specialized lending exposures (supervisory slotting criteria)
Millions of yen, %

March 31, 2025											
a	b	c	d	e	f	g	h	i	j	k	l
Specialized lending exposures (supervisory slotting criteria)											
Other than high-volatility commercial real estate (HVCRE)											
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses
					PF	OF	CF	IPRE	Total		
Strong	Less than 2.5 years	61,556	2,964	50%	–	–	–	62,742	62,742	31,371	–
	2.5 years or more	35,348	26,000	70%	–	18,049	–	27,699	45,748	32,023	182
Good	Less than 2.5 years	67,274	2,393	70%	–	–	–	68,084	68,084	47,659	272
	2.5 years or more	85,642	54,471	90%	–	–	–	68,069	68,069	61,262	544
Satisfactory		57,461	22,809	115%	–	–	–	59,726	59,726	68,684	1,672
Weak		16,523	15,730	250%	–	–	–	19,486	19,486	48,717	1,558
Default		–	–	–	–	–	–	–	–	–	–
Total		323,808	124,370	–	–	18,049	–	305,808	323,857	289,718	4,231
High-volatility commercial real estate (HVCRE)											
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight					Exposure at default (EAD)	RWA	Expected losses
Strong	Less than 2.5 years	4,507	7,238	70%					7,402	5,182	29
	2.5 years or more	–	–	95%					–	–	–
Good	Less than 2.5 years	–	–	95%					–	–	–
	2.5 years or more	35,033	26,696	120%					45,711	54,854	182
Satisfactory		7,503	55,477	140%					29,694	41,571	831
Weak		–	–	250%					–	–	–
Default		–	–	–					–	–	–
Total		47,044	89,412	–					82,808	101,608	1,043

CR10: IRB – Specialized lending exposures (supervisory slotting criteria)
Millions of yen, %

March 31, 2024											
a	b	c	d	e	f	g	h	i	j	k	l
Specialized lending exposures (supervisory slotting criteria)											
Other than high-volatility commercial real estate (HVCRE)											
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight	Exposure at default (EAD)					RWA	Expected losses
					PF	OF	CF	IPRE	Total		
Strong	Less than 2.5 years	29,973	2,862	50%	–	–	–	31,118	31,118	15,559	–
	2.5 years or more	93,768	34,954	70%	–	19,168	–	87,666	106,835	74,784	427
Good	Less than 2.5 years	47,084	4,357	70%	–	–	–	47,491	47,491	33,243	189
	2.5 years or more	37,717	38,852	90%	–	–	–	51,457	51,457	46,311	411
Satisfactory		46,528	38,101	115%	–	–	–	60,031	60,031	69,036	1,680
Weak		18,000	55,951	250%	–	–	–	40,380	40,380	100,951	3,230
Default		–	–	–	–	–	–	–	–	–	–
Total		273,073	175,079	–	–	19,168	–	318,145	337,314	339,886	5,940
High-volatility commercial real estate (HVCRE)											
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight					Exposure at default (EAD)	RWA	Expected losses
Strong	Less than 2.5 years	6,769	–	70%					6,769	4,738	27
	2.5 years or more	–	–	95%					–	–	–
Good	Less than 2.5 years	21,461	556	95%					21,684	20,599	86
	2.5 years or more	16,233	12,453	120%					21,215	25,458	84
Satisfactory		–	13,769	140%					5,507	7,710	154
Weak		9,348	26,303	250%					19,869	49,673	1,589
Default		–	–	–					–	–	–
Total		53,812	53,081	–					75,045	108,180	1,942

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

Item No.		March 31, 2025					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	1,708,584	4,580,931		1.4	8,805,321	2,927,947
2	Expected exposure method			–	–	–	–
3	Simple Approach for credit risk mitigation					–	–
4	Comprehensive Approach for credit risk mitigation					6,831,534	2,091,828
5	Exposure variation estimation model					–	–
6	Total						5,019,776

Millions of yen

Item No.		March 31, 2024					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	1,986,920	5,016,418		1.4	9,804,673	3,573,353
2	Expected exposure method			–	–	–	–
3	Simple Approach for credit risk mitigation					–	–
4	Comprehensive Approach for credit risk mitigation					7,828,265	2,637,936
5	Exposure variation estimation model					–	–
6	Total						6,211,289

CVA1: The reduced basic approach for CVA (BA-CVA)
Millions of yen

Item No.		March 31, 2025		March 31, 2024	
		a	b	a	b
		Components	CVA capital requirements	Components	CVA capital requirements
1	Aggregation of systematic components of CVA risk	570,807		634,334	
2	Aggregation of idiosyncratic components of CVA risk	28,710		36,572	
3	Total		186,215		207,183

CVA3: CVA capital requirements and number of counterparties under SA-CVA
Millions of yen

Item No.		March 31, 2025		March 31, 2024	
		a	b	a	b
		CVA capital requirements	Number of counterparties	CVA capital requirements	Number of counterparties
1	Interest rate risk	9,168		5,776	
2	Foreign exchange risk	7,203		6,818	
3	Reference credit spread risk	–		–	
4	Equity risk	–		–	
5	Commodity risk	–		–	
6	Counterparty credit spread risk	29,506		39,085	
7	Total	45,878	7,367	51,681	7,283

CVA4: Flow statement of CVA capital requirements
Millions of yen

Item No.		March 31, 2025	March 31, 2024
		CVA capital requirements	CVA capital requirements
1	At end of previous fiscal year	258,864	–
2	At end of current fiscal year	232,093	258,864
3	Explanation of causes of changes	The decrease in CVA capital requirements is mainly due to the decrease in derivative exposures in BA-CVA.	
			–

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

Item No.	Regulatory portfolio Risk weight	March 31, 2025													
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
		Credit equivalent amounts (after taking into account the CRM effects)													
		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total
1	Government of Japan and Bank of Japan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Central governments and central banks of foreign countries	52,987	-	14	-	-	26,467	-	-	-	145,223	-	-	-	224,692
3	Bank for International Settlements, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Local authorities in Japan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Non-central government, etc. public sector entities in foreign countries	-	-	421,123	-	-	-	-	-	-	36,315	-	-	-	457,439
6	Multilateral development banks	39,142	-	-	-	-	-	-	-	-	-	-	-	-	39,142
7	Local authority financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Government agencies in Japan	-	-	1,684	-	-	-	-	-	-	-	-	-	-	1,684
9	Local authority land development corporations, public housing corporations, and regional public road corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Financial institutions, type I financial instruments business operators, and insurance companies	-	-	1,155,675	538,303	213	114,410	102,010	-	-	297,582	-	325,873	-	2,534,069
11	Corporates, etc.	-	-	132,557	-	-	626,271	219,861	-	-	1,171,583	-	22,010	-	2,172,284
12	SMEs, etc. and individuals	-	-	-	-	-	-	1,266	-	98,790	1,546	-	-	-	101,603
13	Other than the above	-	-	-	-	-	-	-	-	-	113,985	-	-	-	113,985
14	Total	92,129	-	1,711,055	538,303	213	767,149	323,138	-	98,790	1,766,238	-	347,883	-	5,644,903

Millions of yen

Item No.	Risk weight Regulatory portfolio	March 31, 2024													
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
		Credit equivalent amounts (after taking into account the CRM effects)													
		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total
1	Government of Japan and Bank of Japan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Central governments and central banks of foreign countries	44,131	-	-	-	-	142,883	-	-	-	180,548	-	-	-	367,563
3	Bank for International Settlements, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Local authorities in Japan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Non-central government, etc. public sector entities in foreign countries	-	-	411,882	-	-	184,274	-	-	-	143,315	-	-	-	739,473
6	Multilateral development banks	5,927	-	-	-	-	-	-	-	-	-	-	-	-	5,927
7	Local authority financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Government agencies in Japan	-	-	1,450	-	-	-	-	-	-	-	-	-	-	1,450
9	Local authority land development corporations, public housing corporations, and regional public road corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Financial institutions, type I financial instruments business operators, and insurance companies	-	-	640,669	1,487,439	606	682,957	361,550	-	-	419,748	-	79,840	-	3,672,813
11	Corporates, etc.	-	-	63,683	-	-	991,954	381,183	-	-	1,200,643	-	110,862	-	2,748,327
12	SMEs, etc. and individuals	-	-	-	-	-	-	-	-	87,463	2,086	-	-	-	89,549
13	Other than the above	-	-	-	-	-	-	-	-	-	67,804	-	-	-	67,804
14	Total	50,058	-	1,117,685	1,487,439	606	2,002,069	742,734	-	87,463	2,014,147	-	190,703	-	7,692,908

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

Item No.	PD scale	March 31, 2025						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
Sovereign exposures								
1	0.00 to <0.15	1,609,224	0.00%	0.0	38.67%	0.5	30,179	1.87%
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	22	0.50%	0.0	10.00%	5.0	2	11.75%
5	0.75 to <2.50	189	1.67%	0.0	36.50%	1.0	138	72.87%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	1,609,436	0.00%	0.0	38.67%	0.5	30,320	1.88%
Bank exposures								
1	0.00 to <0.15	–	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–	–
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	–	–	–	–	–	–	–
Corporate exposures (excluding SME exposures and specialized lending)								
1	0.00 to <0.15	72,278	0.06%	0.4	46.86%	2.6	10,556	14.60%
2	0.15 to <0.25	25,173	0.15%	0.3	35.72%	2.2	4,950	19.66%
3	0.25 to <0.50	13,226	0.27%	0.1	39.95%	2.2	4,271	32.29%
4	0.50 to <0.75	4,823	0.50%	0.0	32.41%	2.1	1,816	37.66%
5	0.75 to <2.50	6,648	1.41%	0.1	34.80%	2.2	4,328	65.10%
6	2.50 to <10.00	464	5.21%	0.0	29.00%	2.4	400	86.38%
7	10.00 to <100.00	391	10.18%	0.0	50.67%	1.0	780	199.37%
8	100.00 (Default)	423	100.00%	0.0	24.87%	–	–	–
9	Sub-total	123,430	0.58%	1.2	42.50%	2.4	27,105	21.96%
SME exposures								
1	0.00 to <0.15	2,494	0.07%	0.0	31.54%	2.0	233	9.34%
2	0.15 to <0.25	16,348	0.15%	0.3	32.69%	2.0	2,663	16.29%
3	0.25 to <0.50	9,464	0.27%	0.2	32.66%	1.8	2,216	23.41%
4	0.50 to <0.75	4,677	0.50%	0.1	27.58%	2.5	1,330	28.44%
5	0.75 to <2.50	4,528	1.44%	0.1	31.06%	1.6	2,320	51.24%
6	2.50 to <10.00	706	5.21%	0.0	18.32%	2.6	339	48.02%
7	10.00 to <100.00	86	10.18%	0.0	34.40%	1.5	104	120.57%
8	100.00 (Default)	661	100.00%	0.0	16.83%	–	5	0.82%
9	Sub-total	38,967	2.17%	1.0	31.28%	2.0	9,213	23.64%
Specialized lending exposures								
1	0.00 to <0.15	118,134	0.06%	0.3	28.82%	4.4	10,511	8.89%
2	0.15 to <0.25	104,972	0.15%	0.1	29.11%	3.3	16,819	16.02%
3	0.25 to <0.50	39,638	0.27%	0.0	29.05%	3.8	9,350	23.58%
4	0.50 to <0.75	15,109	0.50%	0.0	28.85%	4.2	5,054	33.45%
5	0.75 to <2.50	6,080	1.29%	0.0	31.04%	4.0	3,366	55.37%
6	2.50 to <10.00	8,447	5.21%	0.0	28.47%	4.5	7,163	84.79%
7	10.00 to <100.00	2,684	10.18%	0.0	28.47%	4.4	3,007	112.01%
8	100.00 (Default)	231	100.00%	0.0	26.70%	–	43	18.99%
9	Sub-total	295,298	0.48%	0.7	28.99%	3.9	55,316	18.73%

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2025						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
Other retail exposures								
1	0.00 to <0.15	—	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—	—
3	0.25 to <0.50	1,611	0.44%	0.2	37.56%	—	404	25.10%
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	—	—	—	—	—	—	—
6	2.50 to <10.00	115	6.06%	0.0	37.38%	—	62	54.40%
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	1,727	0.81%	0.3	37.55%	—	467	27.06%
Purchased receivables								
1	0.00 to <0.15	—	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	—	—	—	—	—	—	—
6	2.50 to <10.00	—	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	—	—	—	—	—	—	—
Total (all portfolios)		2,068,859	0.15%	3.5	37.38%	1.1	122,423	5.91%

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

Item No.	PD scale	March 31, 2025						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
Sovereign exposures								
1	0.00 to <0.15	–	–	–	–	–	–	–
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	–	–	–	–	–	–	–
Bank exposures								
1	0.00 to <0.15	4,459,096	0.05%	0.4	44.99%	1.1	664,238	14.89%
2	0.15 to <0.25	13,459	0.15%	0.0	45.00%	0.9	3,676	27.31%
3	0.25 to <0.50	19,606	0.27%	0.0	45.00%	1.1	7,708	39.31%
4	0.50 to <0.75	3,601	0.50%	0.0	45.00%	0.7	1,893	52.59%
5	0.75 to <2.50	14,947	1.62%	0.0	45.00%	0.2	14,662	98.09%
6	2.50 to <10.00	582	5.21%	0.0	45.00%	0.9	933	160.42%
7	10.00 to <100.00	2,301	10.18%	0.0	45.00%	2.7	4,073	177.05%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	4,513,593	0.07%	0.5	44.99%	1.0	697,188	15.44%
Corporate exposures (excluding SME exposures and specialized lending)								
1	0.00 to <0.15	2,818,239	0.06%	3.1	40.43%	2.2	345,741	12.26%
2	0.15 to <0.25	266,323	0.14%	0.7	39.96%	1.8	61,972	23.26%
3	0.25 to <0.50	98,424	0.27%	0.1	43.10%	1.0	33,913	34.45%
4	0.50 to <0.75	31,127	0.50%	0.0	39.86%	3.1	14,385	46.21%
5	0.75 to <2.50	58,684	1.37%	0.1	39.90%	2.2	43,280	73.75%
6	2.50 to <10.00	5,192	5.21%	0.0	40.00%	2.1	6,185	119.13%
7	10.00 to <100.00	112,612	10.18%	0.0	41.14%	1.8	190,946	169.56%
8	100.00 (Default)	16,893	100.00%	0.0	39.96%	–	–	–
9	Sub-total	3,407,497	0.93%	4.3	40.47%	2.1	696,425	20.43%
SME exposures								
1	0.00 to <0.15	–	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–	–
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	–	–	–	–	–	–	–
Specialized lending exposures								
1	0.00 to <0.15	–	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–	–
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	–	–	–	–	–	–	–

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2025						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
Other retail exposures								
1	0.00 to <0.15	—	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—	—
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	—	—	—	—	—	—	—
Purchased receivables								
1	0.00 to <0.15	—	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	—	—	—	—	—	—	—
6	2.50 to <10.00	—	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	—	—	—	—	—	—	—
Total (all portfolios)		7,921,091	0.44%	4.9	43.05%	1.5	1,393,613	17.59%

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

Item No.	PD scale	March 31, 2024						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
Sovereign exposures								
1	0.00 to <0.15	1,580,754	0.00%	0.0	38.56%	0.6	33,219	2.10%
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	46	0.50%	0.0	10.00%	5.0	5	11.55%
5	0.75 to <2.50	1,445	0.88%	0.0	51.05%	1.0	1,130	78.25%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	1,582,245	0.00%	0.0	38.57%	0.6	34,355	2.17%
Bank exposures								
1	0.00 to <0.15	–	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–	–
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	–	–	–	–	–	–	–
Corporate exposures								
1	0.00 to <0.15	59,490	0.06%	0.4	49.72%	2.9	9,010	15.14%
2	0.15 to <0.25	20,822	0.16%	0.3	34.47%	2.4	4,133	19.84%
3	0.25 to <0.50	11,915	0.28%	0.2	37.12%	2.2	3,663	30.74%
4	0.50 to <0.75	7,078	0.50%	0.0	33.16%	2.3	2,874	40.60%
5	0.75 to <2.50	8,740	1.60%	0.1	34.05%	2.2	5,801	66.37%
6	2.50 to <10.00	622	5.30%	0.0	30.91%	2.6	576	92.70%
7	10.00 to <100.00	359	10.36%	0.0	35.15%	1.3	500	139.33%
8	100.00 (Default)	342	100.00%	0.0	25.90%	–	9	2.69%
9	Sub-total	109,372	0.63%	1.3	42.89%	2.6	26,570	24.29%
SME exposures								
1	0.00 to <0.15	1,927	0.07%	0.0	32.53%	2.2	201	10.47%
2	0.15 to <0.25	8,525	0.16%	0.3	30.34%	1.8	1,345	15.77%
3	0.25 to <0.50	7,638	0.28%	0.2	30.64%	2.0	1,733	22.69%
4	0.50 to <0.75	4,831	0.50%	0.1	26.76%	2.4	1,323	27.38%
5	0.75 to <2.50	3,537	1.40%	0.1	32.44%	2.0	1,890	53.44%
6	2.50 to <10.00	521	5.30%	0.0	12.81%	4.3	167	32.16%
7	10.00 to <100.00	139	10.36%	0.0	18.15%	2.0	88	63.35%
8	100.00 (Default)	858	100.00%	0.0	15.62%	–	1	0.22%
9	Sub-total	27,981	3.61%	1.0	29.38%	2.1	6,753	24.13%
Specialized lending exposures								
1	0.00 to <0.15	118,281	0.07%	0.3	28.61%	4.6	11,098	9.38%
2	0.15 to <0.25	50,302	0.16%	0.1	28.37%	4.4	8,211	16.32%
3	0.25 to <0.50	41,877	0.28%	0.0	29.99%	3.5	10,355	24.72%
4	0.50 to <0.75	5,821	0.50%	0.0	32.66%	4.3	2,204	37.86%
5	0.75 to <2.50	7,106	1.24%	0.0	33.71%	4.3	4,177	58.78%
6	2.50 to <10.00	4,165	5.30%	0.0	28.37%	3.7	3,543	85.06%
7	10.00 to <100.00	3,987	10.36%	0.0	28.44%	4.7	4,495	112.72%
8	100.00 (Default)	559	100.00%	0.0	26.78%	–	113	20.37%
9	Sub-total	232,101	0.68%	0.7	29.05%	4.3	44,199	19.04%

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2024						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
Other retail exposures								
1	0.00 to <0.15	—	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—	—
3	0.25 to <0.50	2,038	0.46%	0.2	38.41%	—	537	26.34%
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	—	—	—	—	—	—	—
6	2.50 to <10.00	70	6.08%	0.0	44.74%	—	46	65.73%
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	2,109	0.64%	0.3	38.62%	—	583	27.65%
Purchased receivables								
1	0.00 to <0.15	—	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	—	—	—	—	—	—	—
6	2.50 to <10.00	—	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	—	—	—	—	—	—	—
Total (all portfolios)		1,953,809	0.17%	3.5	37.55%	1.2	112,462	5.75%

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

Item No.	PD scale	March 31, 2024						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
Sovereign exposures								
1	0.00 to <0.15	–	–	–	–	–	–	–
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	–	–	–	–	–	–	–
Bank exposures								
1	0.00 to <0.15	4,069,673	0.06%	0.3	44.99%	1.1	614,700	15.10%
2	0.15 to <0.25	24,488	0.16%	0.0	45.00%	0.8	7,126	29.10%
3	0.25 to <0.50	48,980	0.28%	0.0	45.00%	1.0	21,733	44.37%
4	0.50 to <0.75	3,072	0.50%	0.0	45.00%	0.8	1,628	53.00%
5	0.75 to <2.50	43,568	1.67%	0.0	45.00%	0.3	42,749	98.12%
6	2.50 to <10.00	209	5.30%	0.0	45.00%	0.0	308	147.28%
7	10.00 to <100.00	2,361	10.36%	0.0	45.00%	2.4	4,492	190.22%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	4,192,354	0.08%	0.5	44.99%	1.0	692,740	16.52%
Corporate exposures								
1	0.00 to <0.15	3,119,832	0.06%	2.7	40.69%	2.2	407,967	13.07%
2	0.15 to <0.25	391,285	0.16%	1.2	39.90%	1.6	93,129	23.80%
3	0.25 to <0.50	64,030	0.28%	0.1	39.89%	2.6	21,596	33.72%
4	0.50 to <0.75	38,522	0.50%	0.0	39.99%	4.0	18,053	46.86%
5	0.75 to <2.50	46,447	1.25%	0.1	39.39%	2.7	32,161	69.24%
6	2.50 to <10.00	4,005	5.30%	0.0	40.00%	1.4	4,893	122.17%
7	10.00 to <100.00	125,269	10.36%	0.0	41.94%	1.4	223,322	178.27%
8	100.00 (Default)	2,222	100.00%	0.0	38.55%	–	–	–
9	Sub-total	3,791,615	0.49%	4.5	40.61%	2.1	801,125	21.12%
SME exposures								
1	0.00 to <0.15	–	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–	–
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	–	–	–	–	–	–	–
Specialized lending exposures								
1	0.00 to <0.15	–	–	–	–	–	–	–
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–	–
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	–	–	–	–	–	–	–

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	March 31, 2024						
		a	b	c	d	e	f	g
		EAD (after taking into account the CRM effects)	Average PD	Number of counterparties	Average LGD	Average residual maturity	RWA	RWA density
Other retail exposures								
1	0.00 to <0.15	—	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—	—
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	—	—	—	—	—	—	—
Purchased receivables								
1	0.00 to <0.15	—	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	—	—	—	—	—	—	—
6	2.50 to <10.00	—	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	—	—	—	—	—	—	—
Total (all portfolios)		7,983,970	0.28%	5.0	42.91%	1.6	1,493,865	18.71%

CCR5: Composition of collateral for CCR exposure
Millions of yen

Item No.		March 31, 2025					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash (domestic currency)	–	979,133	36,679	3,628,682	17,789,760	7,570,298
2	Cash (foreign currency)	–	1,093,076	–	1,633,260	33,698,290	21,813,221
3	Domestic sovereign debt	116,499	310,618	457,954	383,546	5,247,998	24,885,141
4	Other sovereign debt	331,289	216,779	21,104	203,088	24,852,110	22,898,821
5	Government agency debt	1,506	1,496	–	–	4,047,186	11,278,714
6	Corporate bonds	30,808	11,180	–	–	3,588,519	2,612,804
7	Equity	–	56,890	–	54,380	3,275,701	2,750,984
8	Other collateral	8,336	20,171	–	59,895	168,090	122,529
9	Total	488,439	2,689,346	515,737	5,962,854	92,667,658	93,932,516

Millions of yen

Item No.		March 31, 2024					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash (domestic currency)	–	1,294,084	46,702	1,853,603	8,495,307	4,055,838
2	Cash (foreign currency)	–	1,804,116	–	1,834,633	27,130,266	16,360,873
3	Domestic sovereign debt	183,464	435,755	488,597	478,117	1,678,817	17,595,732
4	Other sovereign debt	356,691	124,469	108,853	474,059	47,570,539	46,767,563
5	Government agency debt	145	162	–	–	1,656,555	6,079,161
6	Corporate bonds	29,056	26,927	–	–	2,340,477	1,759,927
7	Equity	–	126,314	–	133,675	3,439,797	3,570,640
8	Other collateral	31,459	19,683	–	4,129	16,999	28,157
9	Total	600,817	3,831,514	644,153	4,778,219	92,328,762	96,217,895

CCR6: Credit derivatives exposures
Millions of yen

Item No.		March 31, 2025		March 31, 2024	
		a	b	a	b
		Protection bought	Protection sold	Protection bought	Protection sold
	Notional principal				
1	Single-name credit default swaps	2,774,045	752,692	2,831,114	576,758
2	Index credit default swaps	—	—	—	—
3	Total return swaps	741,835	—	1,237,982	—
4	Credit options	—	—	—	—
5	Other credit derivatives	—	—	—	—
6	Total notional principal	3,515,880	752,692	4,069,096	576,758
	Fair value				
7	Positive fair value (asset)	47,871	14,773	28,035	10,747
8	Negative fair value (liability)	125,755	106	125,757	109

CCR8: Exposures to central counterparties
Millions of yen

Item No.		March 31, 2025		March 31, 2024	
		a	b	a	b
		Exposures to central counterparties (post-CRM)	RWA	Exposures to central counterparties (post-CRM)	RWA
1	Exposures to qualifying central counterparties (total)		286,049		417,073
2	Exposures for trades at qualifying central counterparties (excluding initial margin)	4,382,825	99,502	9,464,737	206,935
3	(i) Derivative transactions (OTC)	1,982,510	50,281	2,662,668	69,799
4	(ii) Derivative transactions (exchange traded)	933,274	19,877	696,566	15,026
5	(iii) Repo transactions	1,467,040	29,344	5,940,027	118,800
6	(iv) Netting sets where cross-product netting has been approved	—	—	165,476	3,309
7	Segregated initial margin	—	—	—	—
8	Non-segregated initial margin	253,631	6,870	—	—
9	Pre-funded default fund contributions	330,775	179,676	333,509	210,137
10	Unfunded default fund contributions	—	—	—	—
11	Exposures to non-qualifying central counterparties (total)		185,806		145,683
12	Exposures for trades at non-qualifying central counterparties (excluding initial margin)	29,538	29,538	26,788	26,788
13	(i) Derivative transactions (OTC)	29,538	29,538	26,788	26,788
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	12,501	156,267	9,511	118,894
20	Unfunded default fund contributions	—	—	—	—

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

Millions of yen

Item No.	Underlying asset type	March 31, 2025					
		a	b	c	d	e	f
		MUFG acting as originator			MUFG acting as sponsor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	451,677	–	451,677	155,096	–	155,096
2	Residential mortgages	34,547	–	34,547	68,650	–	68,650
3	Credit card receivables	–	–	–	86,446	–	86,446
4	Other retail exposures	417,129	–	417,129	–	–	–
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	6,141,053	751,915	6,892,968	20,226	–	20,226
7	Loans to corporates	10,835	663,940	674,776	–	–	–
8	Commercial mortgage-backed securities	–	–	–	–	–	–
9	Leasing receivables and account receivables	51,887	–	51,887	20,226	–	20,226
10	Other wholesale	6,078,329	87,974	6,166,303	–	–	–
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	March 31, 2024					
		a	b	c	d	e	f
		MUFG acting as originator			MUFG acting as sponsor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	244,846	–	244,846	406,335	–	406,335
2	Residential mortgages	43,801	–	43,801	342,025	–	342,025
3	Credit card receivables	–	–	–	64,310	–	64,310
4	Other retail exposures	201,044	–	201,044	–	–	–
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	4,537,797	672,523	5,210,321	27,414	–	27,414
7	Loans to corporates	–	672,523	672,523	–	–	–
8	Commercial mortgage-backed securities	–	–	–	–	–	–
9	Leasing receivables and account receivables	61,228	–	61,228	27,414	–	27,414
10	Other wholesale	4,476,568	–	4,476,568	–	–	–
11	Re-securitization	–	–	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	March 31, 2025					
		g	h	i	j	k	l
		MUFG acting as originator / sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	5,521,721	–	5,521,721	1,470,993	–	1,470,993
2	Residential mortgages	322,136	–	322,136	1,160,985	–	1,160,985
3	Credit card receivables	1,597,644	–	1,597,644	97,511	–	97,511
4	Other retail exposures	3,601,940	–	3,601,940	212,496	–	212,496
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	4,149,593	–	4,149,593	4,161,147	–	4,161,147
7	Loans to corporates	286,563	–	286,563	3,725,099	–	3,725,099
8	Commercial mortgage-backed securities	–	–	–	–	–	–
9	Leasing receivables and account receivables	2,634,418	–	2,634,418	194,428	–	194,428
10	Other wholesale	1,228,611	–	1,228,611	241,619	–	241,619
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	March 31, 2024					
		g	h	i	j	k	l
		MUFG acting as originator / sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	5,335,947	–	5,335,947	1,709,152	–	1,709,152
2	Residential mortgages	315,817	–	315,817	1,254,185	–	1,254,185
3	Credit card receivables	1,576,773	–	1,576,773	63,805	–	63,805
4	Other retail exposures	3,443,356	–	3,443,356	391,162	–	391,162
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	4,048,087	–	4,048,087	5,140,029	–	5,140,029
7	Loans to corporates	257,232	–	257,232	4,237,545	–	4,237,545
8	Commercial mortgage-backed securities	–	–	–	–	–	–
9	Leasing receivables and account receivables	2,685,512	–	2,685,512	114,357	–	114,357
10	Other wholesale	1,105,342	–	1,105,342	788,126	–	788,126
11	Re-securitization	–	–	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	March 31, 2025								
		a	b	c	d	e	f	g	h	i
		MUFG acting as originator			MUFG acting as sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	—	—	—	—	—	—	45,738	—	45,738
2	Residential mortgages	—	—	—	—	—	—	—	—	—
3	Credit card receivables	—	—	—	—	—	—	13,163	—	13,163
4	Other retail exposures	—	—	—	—	—	—	32,575	—	32,575
5	Re-securitization	—	—	—	—	—	—	—	—	—
6	Wholesale (total)	—	—	—	—	—	—	69,741	—	69,741
7	Loans to corporates	—	—	—	—	—	—	39,114	—	39,114
8	Commercial mortgage-backed securities	—	—	—	—	—	—	—	—	—
9	Leasing receivables and account receivables	—	—	—	—	—	—	10,540	—	10,540
10	Other wholesale	—	—	—	—	—	—	20,086	—	20,086
11	Re-securitization	—	—	—	—	—	—	—	—	—

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

Millions of yen

Item No.	Underlying asset type	March 31, 2024								
		a	b	c	d	e	f	g	h	i
		MUFG acting as originator			MUFG acting as sponsor			MUFG acting as investor		
		Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total	Traditional securitizations (asset transfer type)	Synthetic securitizations	Sub-total
1	Retail (total)	—	—	—	—	—	—	47,754	—	47,754
2	Residential mortgages	—	—	—	—	—	—	—	—	—
3	Credit card receivables	—	—	—	—	—	—	11,754	—	11,754
4	Other retail exposures	—	—	—	—	—	—	36,000	—	36,000
5	Re-securitization	—	—	—	—	—	—	—	—	—
6	Wholesale (total)	—	—	—	—	—	—	64,164	—	64,164
7	Loans to corporates	—	—	—	—	—	—	36,894	—	36,894
8	Commercial mortgage-backed securities	—	—	—	—	—	—	—	—	—
9	Leasing receivables and account receivables	—	—	—	—	—	—	16,241	—	16,241
10	Other wholesale	—	—	—	—	—	—	11,028	—	11,028
11	Re-securitization	—	—	—	—	—	—	—	—	—

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

Millions of yen

Item No.		March 31, 2025							
		a	b	c	d	e	f	g	h
		Total							
		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization			
				Securitization	Retail underlying	Wholesale		Senior	Non-senior
Amount of exposures (by risk weight category)									
1	Securitization exposures subject to a risk weight of 20% or less	15,764,224	15,130,048	15,130,048	5,964,742	9,165,305	–	–	–
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	859,120	764,376	764,376	124,037	640,338	–	–	–
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	518,056	495,061	495,061	29,715	465,345	–	–	–
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	49,883	49,883	49,883	10,000	39,882	–	–	–
5	Securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–	–
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach	1,312,737	560,822	560,822	2,900	557,922	–	–	–
7	Securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	2,044,438	2,044,438	2,044,438	1,656,325	388,113	–	–	–
8	Securitization exposures subject to the Standardized Approach	13,834,108	13,834,108	13,834,108	4,469,270	9,364,837	–	–	–
9	Securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–	–

Item No.		March 31, 2025							
		a	b	c	d	e	f	g	h
		Total	Traditional securitizations (asset transfer type) (sub-total)						
			Securitization			Re-securitization			
				Retail underlying	Wholesale		Senior	Non-senior	
Amount of credit risk-weighted assets (by calculation method)									
10	Credit RWA calculated using the IRB Approach	267,863	137,420	137,420	964	136,456	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach or Internal Assessment Approach	265,966	265,966	265,966	173,762	92,204	–	–	–
12	Credit RWA calculated using the Standardized Approach	2,206,469	2,206,469	2,206,469	541,134	1,665,334	–	–	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–	–
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach	21,429	10,993	10,993	77	10,916	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	21,277	21,277	21,277	13,900	7,376	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	176,517	176,517	176,517	43,290	133,226	–	–	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–	–

Millions of yen

Item No.		March 31, 2025						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
				Retail underlying	Wholesale		Senior	Non-senior
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	634,176	634,176	—	634,176	—	—	—
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	94,743	94,743	—	94,743	—	—	—
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	22,995	22,995	—	22,995	—	—	—
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	—	—	—	—	—	—	—
5	Securitization exposures subject to a risk weight of 1250%	—	—	—	—	—	—	—
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the IRB Approach	751,915	751,915	—	751,915	—	—	—
7	Securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	—	—	—	—	—	—	—
8	Securitization exposures subject to the Standardized Approach	—	—	—	—	—	—	—
9	Securitization exposures subject to a risk weight of 1250%	—	—	—	—	—	—	—

Item No.		March 31, 2025						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
				Retail underlying	Wholesale		Senior	Non-senior
Amount of credit risk-weighted assets (by calculation method)								
10	Credit RWA calculated using the IRB Approach	130,442	130,442	–	130,442	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach or Internal Assessment Approach	–	–	–	–	–	–	–
12	Credit RWA calculated using the Standardized Approach	–	–	–	–	–	–	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–
Capital requirements (by calculation method)								
14	Capital requirements relating to securitization exposures subject to the IRB Approach	10,435	10,435	–	10,435	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	–	–	–	–	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	–	–	–	–	–	–	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–

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

Millions of yen

Item No.		March 31, 2024							
		a	b	c	d	e	f	g	h
		Total							
		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization			
				Securitization	Retail underlying	Wholesale		Senior	Non-senior
Amount of exposures (by risk weight category)									
1	Securitization exposures subject to a risk weight of 20% or less	14,113,746	13,538,116	13,538,116	5,893,719	7,644,396	–	–	–
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	704,426	632,183	632,183	48,973	583,210	–	–	–
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	394,696	370,046	370,046	24,130	345,916	–	–	–
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	31,725	31,725	31,725	20,305	11,419	–	–	–
5	Securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–	–
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach	4,557,706	3,885,182	3,885,182	1,535,453	2,349,728	–	–	–
7	Securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	1,507,170	1,507,170	1,507,170	1,166,007	341,162	–	–	–
8	Securitization exposures subject to the Standardized Approach	9,179,719	9,179,719	9,179,719	3,285,667	5,894,051	–	–	–
9	Securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–	–

Item No.		March 31, 2024							
		a	b	c	d	e	f	g	h
		Total	Traditional securitizations (asset transfer type) (sub-total)						
			Securitization			Re-securitization			
				Retail underlying	Wholesale		Senior	Non-senior	
Amount of credit risk-weighted assets (by calculation method)									
10	Credit RWA calculated using the IRB Approach	601,649	478,051	478,051	158,503	319,547	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach or Internal Assessment Approach	200,642	200,642	200,642	121,868	78,773	–	–	–
12	Credit RWA calculated using the Standardized Approach	1,587,768	1,587,768	1,587,768	432,960	1,154,807	–	–	–
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–	–
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach	48,131	38,244	38,244	12,680	25,563	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	16,051	16,051	16,051	9,749	6,301	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	127,021	127,021	127,021	34,636	92,384	–	–	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	–	–	–	–	–	–	–	–

Millions of yen

Item No.		March 31, 2024						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
				Retail underlying	Wholesale		Senior	Non-senior
Amount of exposures (by risk weight category)								
1	Securitization exposures subject to a risk weight of 20% or less	575,630	575,630	—	575,630	—	—	—
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	72,243	72,243	—	72,243	—	—	—
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	24,650	24,650	—	24,650	—	—	—
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	—	—	—	—	—	—	—
5	Securitization exposures subject to a risk weight of 1250%	—	—	—	—	—	—	—
Amount of exposures (by calculation method)								
6	Securitization exposures subject to the IRB Approach	672,523	672,523	—	672,523	—	—	—
7	Securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	—	—	—	—	—	—	—
8	Securitization exposures subject to the Standardized Approach	—	—	—	—	—	—	—
9	Securitization exposures subject to a risk weight of 1250%	—	—	—	—	—	—	—

Item No.		March 31, 2024						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
				Retail underlying	Wholesale		Senior	Non-senior
Amount of credit risk-weighted assets (by calculation method)								
10	Credit RWA calculated using the IRB Approach	123,598	123,598	—	123,598	—	—	—
11	Credit RWA calculated using the External Ratings-based Approach or Internal Assessment Approach	—	—	—	—	—	—	—
12	Credit RWA calculated using the Standardized Approach	—	—	—	—	—	—	—
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	—	—	—	—	—	—	—
Capital requirements (by calculation method)								
14	Capital requirements relating to securitization exposures subject to the IRB Approach	9,887	9,887	—	9,887	—	—	—
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	—	—	—	—	—	—	—
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	—	—	—	—	—	—	—
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	—	—	—	—	—	—	—

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

Millions of yen

Item No.		March 31, 2025							
		a	b	c	d	e	f	g	h
		Total							
		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization			
				Securitization	Retail underlying	Wholesale		Senior	Non-senior
Amount of exposures (by risk weight category)									
1	Securitization exposures subject to a risk weight of 20% or less	5,549,395	5,549,395	5,549,395	1,470,978	4,078,417	–	–	–
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	74,269	74,269	74,269	–	74,269	–	–	–
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	–	–	–	–	–	–	–	–
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	–	–	–	–	–	–	–	–
5	Securitization exposures subject to a risk weight of 1250%	8,476	8,476	8,476	15	8,461	–	–	–
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach	20,000	20,000	20,000	–	20,000	–	–	–
7	Securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	4,534,644	4,534,644	4,534,644	1,387,776	3,146,867	–	–	–
8	Securitization exposures subject to the Standardized Approach	1,069,019	1,069,019	1,069,019	83,201	985,818	–	–	–
9	Securitization exposures subject to a risk weight of 1250%	8,476	8,476	8,476	15	8,461	–	–	–

Item No.		March 31, 2025							
		a	b	c	d	e	f	g	h
		Total	Traditional securitizations (asset transfer type) (sub-total)						
			Securitization			Re-securitization			
				Retail underlying	Wholesale		Senior	Non-senior	
Amount of credit risk-weighted assets (by calculation method)									
10	Credit RWA calculated using the IRB Approach	3,247	3,247	3,247	–	3,247	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach or Internal Assessment Approach	782,383	782,383	782,383	157,199	625,183	–	–	–
12	Credit RWA calculated using the Standardized Approach	173,524	173,524	173,524	8,622	164,901	–	–	–
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 (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach	259	259	259	–	259	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	62,590	62,590	62,590	12,575	50,014	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	13,881	13,881	13,881	689	13,192	–	–	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	8,476	8,476	8,476	15	8,461	–	–	–

Millions of yen

Item No.		March 31, 2025						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
				Retail underlying	Wholesale		Senior	Non-senior
	Amount of exposures (by risk weight category)							
1	Securitization exposures subject to a risk weight of 20% or less	—	—	—	—	—	—	—
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	—	—	—	—	—	—	—
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	—	—	—	—	—	—	—
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	—	—	—	—	—	—	—
5	Securitization exposures subject to a risk weight of 1250%	—	—	—	—	—	—	—
	Amount of exposures (by calculation method)							
6	Securitization exposures subject to the IRB Approach	—	—	—	—	—	—	—
7	Securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	—	—	—	—	—	—	—
8	Securitization exposures subject to the Standardized Approach	—	—	—	—	—	—	—
9	Securitization exposures subject to a risk weight of 1250%	—	—	—	—	—	—	—

Item No.		March 31, 2025						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
				Retail underlying	Wholesale		Senior	Non-senior
Amount of credit risk-weighted assets (by calculation method)								
10	Credit RWA calculated using the IRB Approach	—	—	—	—	—	—	—
11	Credit RWA calculated using the External Ratings-based Approach or Internal Assessment Approach	—	—	—	—	—	—	—
12	Credit RWA calculated using the Standardized Approach	—	—	—	—	—	—	—
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	—	—	—	—	—	—	—
Capital requirements (by calculation method)								
14	Capital requirements relating to securitization exposures subject to the IRB Approach	—	—	—	—	—	—	—
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	—	—	—	—	—	—	—
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	—	—	—	—	—	—	—
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	—	—	—	—	—	—	—

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

Millions of yen

Item No.		March 31, 2024							
		a	b	c	d	e	f	g	h
		Total							
		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization			
				Securitization	Retail underlying	Wholesale		Senior	Non-senior
Amount of exposures (by risk weight category)									
1	Securitization exposures subject to a risk weight of 20% or less	6,803,482	6,803,482	6,803,482	1,698,487	5,104,995	–	–	–
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	26,572	26,572	26,572	–	26,572	–	–	–
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	10,650	10,650	10,650	10,650	–	–	–	–
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	–	–	–	–	–	–	–	–
5	Securitization exposures subject to a risk weight of 1250%	8,476	8,476	8,476	15	8,461	–	–	–
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach	34,408	34,408	34,408	–	34,408	–	–	–
7	Securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	5,482,233	5,482,233	5,482,233	1,573,540	3,908,692	–	–	–
8	Securitization exposures subject to the Standardized Approach	1,324,063	1,324,063	1,324,063	135,596	1,188,466	–	–	–
9	Securitization exposures subject to a risk weight of 1250%	8,476	8,476	8,476	15	8,461	–	–	–

Item No.		March 31, 2024							
		a	b	c	d	e	f	g	h
		Total	Traditional securitizations (asset transfer type) (sub-total)						
			Securitization			Re-securitization			
				Retail underlying	Wholesale		Senior	Non-senior	
Amount of credit risk-weighted assets (by calculation method)									
10	Credit RWA calculated using the IRB Approach	6,697	6,697	6,697	–	6,697	–	–	–
11	Credit RWA calculated using the External Ratings-based Approach or Internal Assessment Approach	958,607	958,607	958,607	179,352	779,255	–	–	–
12	Credit RWA calculated using the Standardized Approach	202,134	202,134	202,134	21,350	180,784	–	–	–
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 (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach	535	535	535	–	535	–	–	–
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	76,688	76,688	76,688	14,348	62,340	–	–	–
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	16,170	16,170	16,170	1,708	14,462	–	–	–
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	8,476	8,476	8,476	15	8,461	–	–	–

Millions of yen

Item No.		March 31, 2024						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
				Retail underlying	Wholesale		Senior	Non-senior
	Amount of exposures (by risk weight category)							
1	Securitization exposures subject to a risk weight of 20% or less	—	—	—	—	—	—	—
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	—	—	—	—	—	—	—
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	—	—	—	—	—	—	—
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	—	—	—	—	—	—	—
5	Securitization exposures subject to a risk weight of 1250%	—	—	—	—	—	—	—
	Amount of exposures (by calculation method)							
6	Securitization exposures subject to the IRB Approach	—	—	—	—	—	—	—
7	Securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	—	—	—	—	—	—	—
8	Securitization exposures subject to the Standardized Approach	—	—	—	—	—	—	—
9	Securitization exposures subject to a risk weight of 1250%	—	—	—	—	—	—	—

Item No.		March 31, 2024						
		i	j	k	l	m	n	o
		Synthetic securitizations (sub-total)						
		Securitization			Re-securitization			
				Retail underlying	Wholesale		Senior	Non-senior
Amount of credit risk-weighted assets (by calculation method)								
10	Credit RWA calculated using the IRB Approach	—	—	—	—	—	—	—
11	Credit RWA calculated using the External Ratings-based Approach or Internal Assessment Approach	—	—	—	—	—	—	—
12	Credit RWA calculated using the Standardized Approach	—	—	—	—	—	—	—
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	—	—	—	—	—	—	—
Capital requirements (by calculation method)								
14	Capital requirements relating to securitization exposures subject to the IRB Approach	—	—	—	—	—	—	—
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	—	—	—	—	—	—	—
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	—	—	—	—	—	—	—
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	—	—	—	—	—	—	—

MR1: Market risk under the Standardized Approach

		Millions of yen	
Item No.		March 31, 2025	March 31, 2024
		RWA	
1	General interest rate risk	70,272	75,354
2	Equity risk	6,656	8,008
3	Commodity risk	1,010	734
4	Foreign exchange risk	27,643	21,424
5	Credit spread risk (non-securitizations)	30,771	26,185
6	Credit spread risk (securitizations (non-CTP))	3,469	11,748
7	Credit spread risk (securitizations (CTP))	—	—
8	Default risk (non-securitizations)	39,893	27,242
9	Default risk (securitizations (non-CTP))	2,306	6,301
10	Default risk (securitizations (CTP))	—	—
11	Residual risk add-on	20,537	16,971
	Others	—	—
12	Total	202,561	193,972

MR3: Market risk under the Simplified Approach

		Millions of yen			
Item No.		March 31, 2025			
		a	b	c	d
		Other than option transactions	Options transactions		
			Simplified approach	Delta-plus method	Scenario approach
1	Interest rate risk (general and specific)	—	—	—	—
2	Equity risk (general and specific)	—	—	—	—
3	Commodity risk	20	—	—	—
4	Foreign exchange risk	926	—	—	—
5	Specific risk relating to securitization exposures	—	—	—	—
6	Total	947	—	—	—

		Millions of yen			
Item No.		March 31, 2024			
		a	b	c	d
		Other than option transactions	Options transactions		
			Simplified approach	Delta-plus method	Scenario approach
1	Interest rate risk (general and specific)	39	—	—	—
2	Equity risk (general and specific)	—	—	—	—
3	Commodity risk	18	—	—	—
4	Foreign exchange risk	7,022	—	—	—
5	Specific risk relating to securitization exposures	—	—	—	—
6	Total	7,080	—	—	—

(Policy and procedures to define the scope of financial instruments classified as trading book (including identification, management and monitoring of low-liquidity positions))

MUFG classifies foreign exchange risk/commodity risk and financial instruments held for trading (such as special transactions, etc. in the bank holding company and consolidated subsidiaries, etc.) into the trading book for capital adequacy purposes. For notification purposes, of financial instruments classified as trading book (such as funds, publicly traded equities, and options), instruments that do not fall under "held for trading" are classified as banking book by notifying the Financial Services Agency Commissioner of it in advance. Sales & trading mainly consists of market-making operations such as providing product liquidity to customers and presenting best prices. While low-liquidity positions are limited, we manage the holding period, etc. of instruments, and control certain low-liquidity positions (such as exotic derivatives) by individually setting limits so that risk is restrained.

(Matters listed below, in the case where an instrument is switched between trading book and banking book)

- (i) Market value and gross fair value of the instrument switched
- (ii) Reason for the switch

There is no switch of instruments between the books.

(Status of risk transfer of the desk in charge of internal transactions)

MUFG has established a desk in charge of internal transactions, and there are risk transfers from banking book to trading book. The desk in charge of internal transactions conducts management and operations independent of other trading desks.

IRRB1: Interest rate risk in the banking book

Millions of yen

Item No.		a	b	c	d
		Δ EVE		Δ NII	
		March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024
1	Upward parallel shift	1,138,822	916,549	(342,816)	(589,489)
2	Downward parallel shift	637,238	567,699	594,558	713,675
3	Steepener	460,849	123,504		
4	Flattener	369,911	745,033		
5	Short-term interest rate up	552,850	601,779		
6	Short-term interest rate down	414,334	117,754		
7	Maximum	1,138,822	916,549	594,558	713,675
8	Tier 1 capital	e		f	
		March 31, 2025		March 31, 2024	
		17,804,876		17,479,730	

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

Subject of measurement

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

Δ EVE

Interest rate risk in the banking book measured with Δ EVE as of March 31, 2025 is largest for an upward parallel shift, of the six interest rate scenarios set forth in Basel III, with a maximum risk of ¥1,138.8 billion against Tier 1 capital of ¥17,804.9 billion.

The maximum of Δ EVE increased from the previous year due largely to the composition of positions, namely the increase in medium and long-term positions and decrease in short-term positions for both the yen-based interest rate and foreign currency-based interest rate.

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

(Assumptions for calculation of Δ EVE)

For liquid deposits, the amounts of "core deposit" are first considered by looking at each product's statistical analysis based on deposit balance trend data, outlook for interest rates on deposits, business decisions, and other factors. The amounts of "core deposit" are categorized based on the respective deposit characteristics into maturity terms of up to 10 years, and interest rate risk is identified with an average maturity of 1.7 years (calculated based on internal managerial figures) for revisions to interest rates allocated to liquid deposits. The calculation assumptions and methods to determine the amount of core deposits and maturity term categorization are regularly reviewed. Deposits and loans with contractually determined maturity may be repaid or canceled before maturity. As for such risk, we reflect the early termination events on interest rate risk mainly by applying early termination rates calculated based on a statistical analysis of historical repayment and cancellation data together with historical market interest rate data.

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

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

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

Δ NII

In the two interest rate scenarios set forth in Basel III, interest rate risk in the banking book measured with Δ NII as of March 31, 2025 is a ¥342.8 billion increase in net interest income for an upward parallel shift and a ¥594.6 billion decline in net interest income for a downward parallel shift.

The maximum of Δ NII decreased from the previous year due largely to the increase in long-term positions.

(Assumptions for calculation of Δ NII)

Deposits and loans with contractually determined maturity may be repaid or canceled before maturity. As for such risk, we reflect the early termination events on interest rate risk mainly by applying early termination rates calculated based on a statistical analysis of historical repayment and cancellation data together with historical market interest rate data.

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

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

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

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

Millions of yen, %

	March 31, 2025			
	a	b	c	d
Geographical breakdown	Countercyclical capital buffer rate	The sum of total credit RWA used in the computation of the countercyclical capital buffer and the total market risk equivalent for default risk, divided by 8%	Countercyclical capital buffer rate	Countercyclical buffer amount
Australia	1.00%	1,084,290		
Belgium	1.00%	23,299		
France	1.00%	378,365		
Germany	0.75%	116,201		
Hong Kong	0.50%	514,828		
South Korea	1.00%	341,839		
Luxemburg	0.50%	517,822		
Netherlands	2.00%	2,273,355		
Sweden	2.00%	25,068		
U.K.	2.00%	2,509,830		
Sum		7,784,900		
Total		71,079,946	0.16%	171,088

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.

Millions of yen, %

	March 31, 2024			
	a	b	c	d
Geographical breakdown	Countercyclical capital buffer rate	Credit RWA used in the computation of the countercyclical capital buffer	Countercyclical capital buffer rate	Countercyclical buffer amount
Australia	1.00%	1,274,226		
France	1.00%	499,347		
Germany	0.75%	102,749		
Hong Kong	1.00%	525,194		
Luxemburg	0.50%	385,960		
Netherlands	1.00%	2,738,732		
Sweden	2.00%	25,209		
U.K.	2.00%	4,238,355		
Sum		9,789,776		
Total		83,487,455	0.16%	177,856

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

GSIB1: Indicators for assessing G-SIBs
Millions of yen

Basel III Template No.			March 31, 2025	March 31, 2024
1	Cross-jurisdictional activity	Cross-jurisdictional claims	113,468,795	115,017,891
2		Cross-jurisdictional liabilities	109,852,156	111,034,772
3	Size	Total exposures	436,493,253	436,473,965
4	Interconnectedness	Intra-financial system assets	52,810,637	42,901,961
5		Intra-financial system liabilities	35,658,772	37,874,146
6		Securities outstanding	60,509,405	56,386,108
7	Substitutability/financial institution infrastructure	Assets under custody	511,624,794	461,845,459
8		Payment activity	16,722,419,554	14,663,407,440
9		Underwritten transactions in debt and equity markets	16,951,477	15,510,676
10a		Trading volume related to fixed income	302,157,961	280,310,525
10b		Trading volume related to equities and other securities	94,925,687	98,220,260
11	Complexity	Notional amount of over-the-counter derivatives	2,251,042,416	2,065,809,252
12		Level 3 assets	2,811,310	2,070,969
13		Trading and available-for-sale securities	20,228,189	20,890,138

OR1: Changes in operational risk losses
Millions of yen, Case

Item No.		March 31, 2025										
		a	b	c	d	e	f	g	h	i	j	k
		End of current fiscal year	End of previous fiscal year	End of second previous fiscal year	End of fiscal year in c	End of fiscal year in d	End of fiscal year in e	End of fiscal year in f	End of fiscal year in g	End of fiscal year in h	End of fiscal year in i	Average over last 10 years
Loss events netting above ¥2 million												
1	Total net losses (before exclusion of qualifying losses)	43,647	51,517	42,408	50,024	46,186	207,916	62,828	81,183	90,051	92,260	76,802
2	Number of net loss events	161	170	155	102	165	165	130	151	105	89	139
3	Total amount of net losses qualifying for exclusion	28,869	33,939	38,398	41,353	40,690	45,774	53,532	77,704	88,409	90,135	53,880
4	Number of net loss events qualifying for exclusion	4	4	4	4	4	4	4	4	4	4	4
5	Total net losses (after exclusion of qualifying losses)	14,778	17,578	4,010	8,671	5,496	162,142	9,296	3,479	1,642	2,125	22,922
Loss events netting above ¥10 million												
6	Total net losses (before exclusion of qualifying losses)	43,222	51,065	42,043	49,737	45,738	207,360	62,393	80,838	89,714	92,028	76,413
7	Number of net loss events	40	42	32	22	22	18	16	50	22	27	29
8	Total amount of net losses qualifying for exclusion	28,869	33,939	38,398	41,353	40,690	45,774	53,532	77,704	88,409	90,135	53,880
9	Number of net loss events qualifying for exclusion	4	4	4	4	4	4	4	4	4	4	4
10	Total net losses (after exclusion of qualifying losses)	14,353	17,126	3,645	8,384	5,048	161,586	8,861	3,134	1,305	1,893	22,533
Items concerning calculation of operational risk capital amount												
11	Whether or not internal loss data is used to calculate ILM	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
12	If internal loss data was not used in 11 above, whether or not the internal loss data meets the approval criteria	—	—	—	—	—	—	—	—	—	—	—

Note: Conservative estimates are used for ILM of certain consolidated subsidiaries which do not meet the criteria under Item 1 of Article 288 of the Notification on Capital Adequacy Requirements (Pillar 1) established by the Financial Services Agency.

Millions of yen, Case

Item No.		March 31, 2024										
		a	b	c	d	e	f	g	h	i	j	k
		End of current fiscal year	End of previous fiscal year	End of second previous fiscal year	End of fiscal year in c	End of fiscal year in d	End of fiscal year in e	End of fiscal year in f	End of fiscal year in g	End of fiscal year in h	End of fiscal year in i	Average over last 10 years
Loss events netting above ¥2 million												
1	Total net losses (before exclusion of qualifying losses)	58,958	42,440	50,170	46,576	207,916	62,864	81,802	89,829	92,103	131,306	86,396
2	Number of net loss events	220	158	102	167	165	131	161	102	88	124	141
3	Total amount of net losses qualifying for exclusion	33,939	38,398	41,353	40,690	45,774	53,532	77,704	88,409	90,135	90,613	60,054
4	Number of net loss events qualifying for exclusion	4	4	4	4	4	4	4	4	4	4	4
5	Total net losses (after exclusion of qualifying losses)	25,019	4,042	8,817	5,886	162,142	9,332	4,098	1,420	1,967	40,692	26,341
Loss events netting above ¥10 million												
6	Total net losses (before exclusion of qualifying losses)	58,326	42,017	49,859	45,902	207,228	62,098	81,416	89,461	91,456	130,587	85,835
7	Number of net loss events	53	37	26	22	18	18	57	22	24	42	31
8	Total amount of net losses qualifying for exclusion	33,939	38,398	41,353	40,690	45,774	53,532	77,704	88,409	90,135	90,613	60,054
9	Number of net loss events qualifying for exclusion	4	4	4	4	4	4	4	4	4	4	4
10	Total net losses (after exclusion of qualifying losses)	24,387	3,619	8,506	5,212	161,454	8,566	3,712	1,052	1,321	39,974	25,780
Items concerning calculation of operational risk capital amount												
11	Whether or not internal loss data is used to calculate ILM	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
12	If internal loss data was not used in 11 above, whether or not the internal loss data meets the approval criteria	—	—	—	—	—	—	—	—	—	—	—

Note: Conservative estimates are used for ILM of certain consolidated subsidiaries which do not meet the criteria under Item 1 of Article 288 of the Notification on Capital Adequacy Requirements (Pillar 1) established by the Financial Services Agency.

OR2: Components of BIC

Millions of yen

Item No.		March 31, 2025		
		a	b	c
		End of current fiscal year	End of previous fiscal year	End of second previous fiscal year
1	ILDC	2,746,494		
2	Interest income	8,335,028	7,378,119	5,229,608
3	Interest expenses	5,697,348	5,121,501	2,444,280
4	interest-earning assets	349,826,385	347,848,006	288,757,148
5	Dividend income	455,695	413,156	337,674
6	SC	2,690,245		
7	Fees and commission income	2,601,195	2,342,916	2,183,775
8	Fees and commission expenses	445,686	398,383	363,315
9	Other operating income	217,323	96,516	122,159
10	Other operating expenses	280,225	115,103	168,207
11	FC	1,132,242		
12	Net profit or loss on financial operations (trading book) (net profit or loss on trading transactions, etc.)	447,771	357,759	349,658
13	Net profit or loss on financial operations (non-trading book) (net profit or loss on accounts other than trading transactions, etc.)	(133,659)	296,494	(593,706)
14	BI	6,585,867		
15	BIC	925,271		
16	BI including consolidated subsidiaries, etc. or operating divisions that are subject to qualified exception	6,585,867		
17	BI excluded based on qualified exception	–		

Millions of yen

Item No.		March 31, 2024		
		a	b	c
		End of current fiscal year	End of previous fiscal year	End of second previous fiscal year
1	ILDC	2,477,998		
2	Interest income	7,351,831	5,203,294	2,496,767
3	Interest expenses	5,110,809	2,433,392	570,511
4	interest-earning assets	347,807,551	288,713,976	286,033,941
5	Dividend income	413,156	337,674	265,659
6	SC	2,387,838		
7	Fees and commission income	2,237,608	2,080,564	1,920,931
8	Fees and commission expenses	398,486	363,481	330,523
9	Other operating income	92,629	117,960	72,994
10	Other operating expenses	109,158	162,333	222,178
11	FC	1,048,908		
12	Net profit or loss on financial operations (trading book) (net profit or loss on trading transactions, etc.)	357,759	349,658	225,819
13	Net profit or loss on financial operations (non-trading book) (net profit or loss on accounts other than trading transactions, etc.)	300,478	(589,752)	362,900
14	BI	5,943,856		
15	BIC	837,289		
16	BI including consolidated subsidiaries, etc. or operating divisions that are subject to qualified exception	5,943,856		
17	BI excluded based on qualified exception	–		

OR3: Overview of required capital amount for operational risk

Millions of yen

Item No.		March 31, 2025	March 31, 2024
1	BIC	925,271	837,289
2	ILM	0.83	0.87
3	Operational risk capital amount	775,709	731,311
4	Risk weighted assets for operational risk	9,696,371	9,141,395

ENC1: Asset encumbrance

Millions of yen

Item No.		March 31, 2025			
		a	b	c	d
		Encumbered assets	Unencumbered assets	Total	Of which, amount of securitization exposures
1	Cash and due from banks	4,583	109,090,853	109,095,437	–
2	Monetary claims bought	47,095	6,573,308	6,620,404	2,279,529
3	Trading assets	6,349,517	19,793,401	26,142,919	–
4	Securities	42,942,367	43,183,004	86,125,371	3,205,533
5	Loans and bills discounted	20,352,097	101,084,036	121,436,133	7,367,565
6	Other assets	170	17,823,898	17,824,068	9,961
7	Tangible fixed assets	98	1,240,006	1,240,104	–
8	Others	–	44,629,062	44,629,062	130,109
	Total	69,695,930	343,417,571	413,113,501	12,992,699

Millions of yen

Item No.		March 31, 2024			
		a	b	c	d
		Encumbered assets	Unencumbered assets	Total	Of which, amount of securitization exposures
1	Cash and due from banks	4,292	109,870,804	109,875,097	–
2	Monetary claims bought	101,513	7,685,465	7,786,978	2,318,699
3	Trading assets	6,057,851	14,828,695	20,886,546	–
4	Securities	44,526,409	42,352,179	86,878,589	4,052,247
5	Loans and bills discounted	15,923,143	100,902,516	116,825,660	7,847,574
6	Other assets	601	17,911,896	17,912,498	8,461
7	Tangible fixed assets	92	1,228,914	1,229,007	–
8	Others	–	42,308,769	42,308,769	–
	Total	66,613,905	337,089,242	403,703,147	14,226,982

CMS1: Comparison of modelled and standardized RWA at risk level

Millions of yen

Item No.		March 31, 2025			
		a	b	c	d
		RWA			
		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total Actual RWA (a + b) (ie RWA which banks report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)
1	Credit risk (excluding counterparty credit risk)	39,278,539	23,439,898	62,718,437	119,176,420
2	Counterparty credit risk	1,518,023	3,973,607	5,491,631	8,687,195
3	CVA risk	–	2,901,170	2,901,170	2,901,170
4	Securitization exposures in the banking book	271,110	3,534,300	3,805,410	3,938,548
5	Market risk	–	2,543,863	2,543,863	2,543,863
6	Operational risk	–	9,696,371	9,696,371	9,696,371
7	Residual RWA	–	19,773,595	19,773,595	17,296,943
8	Total	41,067,673	65,862,807	106,930,480	164,240,514

Millions of yen

Item No.		March 31, 2024			
		a	b	c	d
		RWA			
		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total Actual RWA (a + b) (ie RWA which banks report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)
1	Credit risk (excluding counterparty credit risk)	43,606,681	22,909,435	66,516,117	124,309,951
2	Counterparty credit risk	1,607,744	5,166,301	6,774,046	9,760,668
3	CVA risk		3,235,812	3,235,812	3,235,812
4	Securitization exposures in the banking book	608,347	3,055,109	3,663,457	3,869,289
5	Market risk	—	2,513,152	2,513,152	2,513,152
6	Operational risk		9,141,395	9,141,395	9,141,395
7	Residual RWA		19,316,193	19,316,193	18,184,185
8	Total	45,822,773	65,337,402	111,160,175	171,014,456

CMS2: Comparison of modelled and standardized RWA for credit risk at asset class level
Millions of yen

Item No.		March 31, 2025			
		a	b	c	d
		Credit risk-weighted assets			
		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using the standardized approach	Total Actual RWA (ie RWA which banks report as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor computation)
1	Sovereign exposures	862,741	1,253,709	1,837,522	2,228,490
	Local authorities in Japan	52,656	—	52,656	—
	Non-central government, etc. public sector entities in foreign countries	87,287	223,882	256,166	392,762
	Multilateral development banks	—	—	20,473	20,473
	Local authority financial institutions	12,801	10,469	12,801	10,469
	Government agencies in Japan	125,851	187,973	125,945	188,067
	Local authority land development corporations, public housing corporations, and regional public road corporations	18,021	7,650	18,021	7,650
2	Bank exposures	1,220,417	2,797,236	3,444,829	5,021,648
3	Equity	2,787,300	1,336,831	6,842,024	5,391,555
4	Purchased receivables	991,071	3,410,494	991,071	3,410,494
5	Corporate exposures (excluding SME exposures and specialized lending)	23,437,448	61,984,421	29,930,060	68,477,034
	Of which: F-IRB is applied	19,775,999		19,775,999	
	Of which: A-IRB is applied	3,661,448		3,661,448	
6	SME exposures	929,738	3,324,507	8,180,886	10,575,655
	Of which: F-IRB is applied	—		—	
	Of which: A-IRB is applied	929,738		929,738	
7	Residential mortgage exposures	2,621,624	6,248,279	3,091,294	6,717,949
8	Qualifying revolving retail exposures	1,532,406	2,489,947	1,532,406	2,489,947
9	Other retail exposures	534,673	1,044,571	534,673	1,044,571
10	Specialized lending exposures	4,361,117	11,846,523	6,333,669	13,819,074
	Commercial real estate, and high-volatility commercial real estate	1,289,648	2,610,257	3,238,219	4,558,827
11	Total	39,278,539	95,736,522	62,718,437	119,176,420

Item No.		March 31, 2024			
		a	b	c	d
		Credit risk-weighted assets			
		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using the standardized approach	Total Actual RWA (ie RWA which banks report as current requirements)	RWA calculated using full standardized approach (ie RWA used in capital floor computation)
1	Sovereign exposures	1,211,191	1,323,334	2,115,649	2,227,792
	Local authorities in Japan	49,162	–	49,162	–
	Non-central government, etc. public sector entities in foreign countries	108,071	223,139	249,015	364,082
	Multilateral development banks	–	–	1,688	1,688
	Local authority financial institutions	13,164	14,229	13,164	14,229
	Government agencies in Japan	215,765	247,510	215,801	247,546
	Local authority land development corporations, public housing corporations, and regional public road corporations	20,137	9,534	20,137	9,534
2	Bank exposures	1,726,070	3,265,445	3,534,404	5,073,779
3	Equity	4,054,145	1,647,731	7,992,751	5,586,337
4	Purchased receivables	1,432,110	4,719,927	1,432,110	4,719,927
5	Corporate exposures (excluding SME exposures and specialized lending)	24,658,955	65,377,142	31,498,001	72,220,408
	Of which: F-IRB is applied	20,362,533		20,362,533	
	Of which: A-IRB is applied	4,296,421		4,296,421	
6	SME exposures	1,102,426	3,549,942	8,034,314	10,481,830
	Of which: F-IRB is applied	–		–	
	Of which: A-IRB is applied	1,102,426		1,102,426	
7	Residential mortgage exposures	2,720,777	6,199,662	3,248,925	6,727,810
8	Qualifying revolving retail exposures	1,460,368	2,379,424	1,460,368	2,379,424
9	Other retail exposures	646,755	1,387,550	646,755	1,387,550
10	Specialized lending exposures	4,593,880	11,546,133	6,552,835	13,505,088
	Commercial real estate, and high-volatility commercial real estate	1,393,597	2,235,227	1,393,597	2,235,227
11	Total	43,606,681	101,396,295	66,516,117	124,309,951

TLAC1: TLAC composition

Basel III Template No.		Item	Millions of yen, %	
			a	b
		March 31, 2025	March 31, 2024	
Expected resolution policy				
The MUFG Group's preferred resolution policy is the Single Point of Entry (SPE) approach. Specifically, it is expected that if any financial crisis occurs at MUFG Bank, Ltd., Mitsubishi UFJ Trust and Banking Corporation or Mitsubishi UFJ Morgan Stanley Securities Co., Ltd., material subsidiaries, the crisis will be resolved under legal bankruptcy procedures, with losses concentrated into Mitsubishi UFJ Financial Group, Inc., the holding company, under the initiative of relevant authorities, while the material subsidiary that has restored the soundness will be transferred to go under the umbrella of the successor holding company sponsored by the Deposit Insurance Corporation of Japan, and then stay in business as normal.				
Regulatory capital elements of TLAC and adjustments				
1	Common Equity Tier 1 (CET1) capital	(a)	15,169,261	15,041,314
2	Additional Tier 1 (AT1) capital before TLAC adjustments	(b)	2,635,614	2,438,415
3	AT1 capital ineligible as TLAC as issued out of subsidiaries to third parties	(c)	–	–
4	Other adjustments	(d)	230,512	223,856
5	AT1 instruments eligible under the TLAC framework ((b) – (c) – (d))	(e)	2,405,101	2,214,559
6	Tier 2 capital before TLAC adjustments	(f)	2,340,170	2,338,100
7	Amortized portion of Tier 2 instruments where remaining maturity > 1 year	(g)	(306,054)	(225,316)
8	Tier 2 capital ineligible as TLAC as issued out of subsidiaries to third parties	(h)	–	–
9	Other adjustments	(i)	122,494	121,913
10	Tier 2 instruments eligible under the TLAC framework ((f) – (g) – (h) – (i))	(j)	2,523,729	2,441,503
11	TLAC arising from regulatory capital ((a) + (e) + (j))	(k)	20,098,093	19,697,377
Non-regulatory capital elements of TLAC				
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	(l)	6,970,492	8,914,461
13	External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC Term Sheet requirements			
14	Of which: amount eligible as TLAC after application of the caps			
15	External TLAC instruments issued by funding vehicles prior to 1 January 2022			
16	Eligible ex ante commitments to recapitalize a G-SIB in resolution	(m)	3,742,566	3,890,606
17	TLAC arising from non-regulatory capital instruments before adjustments ((l) + (m))	(n)	10,713,059	12,805,067
Non-regulatory capital elements of TLAC: adjustments				
18	TLAC before deductions ((k) + (n))	(o)	30,811,153	32,502,445
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to single point of entry G-SIBs)	(p)	–	–
20	Deduction of investments in own other TLAC liabilities	(q)	7,510	13,812
21	Other adjustments to TLAC	(r)	–	–
22	TLAC after deductions ((o) – (p) – (q) – (r))	(s)	30,803,642	32,488,633
Risk-weighted assets (RWA) and leverage exposure measure for TLAC purposes				
23	Total risk-weighted assets (RWA)	(t)	106,930,480	111,160,175
24	Leverage exposure measure	(u)	336,033,587	336,425,698
TLAC ratios and buffers				
25	TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((s)/(t))		28.80%	29.22%
25a	TLAC as a percentage of RWA		24.64%	25.06%
26	TLAC as a percentage of leverage exposure ((s)/(u))		9.16%	9.65%
27	CET1 available after meeting the minimum capital buffer requirements		9.68%	9.03%
28	The minimum capital buffer requirement		4.16%	4.16%
29	Of which: capital conservation buffer requirement		2.50%	2.50%
30	Of which: countercyclical buffer requirement		0.16%	0.16%
31	Of which: G-SIB/D-SIB additional requirement		1.50%	1.50%

			Millions of yen, %	
Basel III Template No.	Item		a	b
			March 31, 2025	March 31, 2024
TLAC as a percentage of leverage exposure (including the deposits with the Bank of Japan)				
		Leverage exposure measure (u)	336,033,587	336,425,698
		The deposits with the Bank of Japan	94,326,019	94,637,399
		Leverage exposure measure (including the deposits with the Bank of Japan) (u')	430,359,607	431,063,098
		TLAC as a percentage of leverage exposure (including the deposits with the Bank of Japan) ((s)/(u'))	7.15%	7.53%

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

Millions of yen

Basel III Template No.	Item	March 31, 2025								Total
		Creditor ranking								
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	5,590,233	–	2,109,640	–	1,430,000	–	7,072,357	–	16,202,231
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	–	2,109,640	–	1,430,000	–	7,072,357	–	16,202,231
6	Subset of row 5 that are eligible as TLAC	5,590,233	–	2,109,640	–	1,400,000	–	6,434,740	–	15,534,613
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	172,000	–	495,651	–	667,651
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	347,000	–	2,737,005	–	3,084,005
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	761,000	–	2,300,103	–	3,061,103
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	120,000	–	901,980	–	1,021,980
11	Subset of row 6 that is perpetual securities	5,590,233	–	2,109,640	–	–	–	–	–	7,699,873

Millions of yen

Basel III Template No.	Item	March 31, 2024								Total
		Creditor ranking								
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	5,590,233	–	1,968,057	–	1,414,000	–	8,965,487	–	17,937,778
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	–	1,968,057	–	1,414,000	–	8,965,487	–	17,937,778
6	Subset of row 5 that are eligible as TLAC	5,590,233	–	1,968,057	–	1,374,000	–	8,256,530	–	17,188,820
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	30,000	–	2,594,274	–	2,624,274
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	471,000	–	2,642,552	–	3,113,552
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	873,000	–	2,357,768	–	3,230,768
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	661,935	–	661,935
11	Subset of row 6 that is perpetual securities	5,590,233	–	1,968,057	–	–	–	–	–	7,558,290

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

Millions of yen

Basel III Template No.	Item	March 31, 2025								Total
		Creditor ranking								
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	780,249	–	275,500	–	364,500	–	488,150	–	1,908,399
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	780,249	–	275,500	–	364,500	–	488,150	–	1,908,399
6	Subset of row 5 that are eligible as TLAC	780,249	–	275,500	–	364,500	–	465,723	–	1,885,973
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	73,259	–	73,259
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	51,000	–	251,924	–	302,924
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	264,500	–	140,539	–	405,039
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	49,000	–	–	–	49,000
11	Subset of row 6 that is perpetual securities	780,249	–	275,500	–	–	–	–	–	1,055,749

Millions of yen

Basel III Template No.	Item	March 31, 2024								Total
		Creditor ranking								
		1	1	2	2	3	3	4	4	
		Most junior	Most junior					Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	yes	–	
2	Description of creditor ranking	Common Stock		Additional Tier 1 capital instruments		Tier 2 capital instruments		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	780,249	–	233,500	–	279,500	–	791,012	–	2,084,262
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	780,249	–	233,500	–	279,500	–	791,012	–	2,084,262
6	Subset of row 5 that are eligible as TLAC	780,249	–	233,500	–	279,500	–	624,483	–	1,917,733
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	152,903	–	152,903
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	47,000	–	329,273	–	376,273
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	232,500	–	142,306	–	374,806
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	780,249	–	233,500	–	–	–	–	–	1,013,749

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

Millions of yen

Basel III Template No.	Item	March 31, 2025						Total
		Creditor ranking						
		1	1	2	2	3	3	
		Most junior	Most junior			Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	
2	Description of creditor ranking	Class Stock		Long-term subordinated debts / short-term subordinated debts		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	122,428	81,619	274,500	–	–	–	478,547
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	122,428	81,619	274,500	–	–	–	478,547
6	Subset of row 5 that are eligible as TLAC	122,428	81,619	271,500	–	–	–	475,547
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	64,000	–	–	–	64,000
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	150,500	–	–	–	150,500
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	57,000	–	–	–	57,000
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	122,428	81,619	–	–	–	–	204,047

Millions of yen

Basel III Template No.	Item	March 31, 2024						
		Creditor ranking						Total
		1	1	2	2	3	3	
		Most junior	Most junior			Most senior	Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	yes	–	yes	–	yes	–	
2	Description of creditor ranking	Class Stock		Long-term subordinated debts / short-term subordinated debts		Other internal TLAC instruments		
3	Total capital and liabilities net of credit risk mitigation	122,428	81,619	274,500	–	–	–	478,547
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	122,428	81,619	274,500	–	–	–	478,547
6	Subset of row 5 that are eligible as TLAC	122,428	81,619	262,500	–	–	–	466,547
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	28,000	–	–	–	28,000
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	169,000	–	–	–	169,000
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	65,500	–	–	–	65,500
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

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

Millions of yen

Basel III Template No.	Item	March 31, 2025				
		Creditor ranking				Total
		1	2	3	4	
		Most junior			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	4,283,037	2,452,140	2,123,000	7,718,371	16,576,548
3	Subset of row 2 that are excluded liabilities (*1) (*2)	–	–	–	87,556	87,556
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	4,283,037	2,452,140	2,123,000	7,630,815	16,488,992
5	Subset of row 4 that are potentially eligible as TLAC	4,283,037	2,452,140	2,071,000	6,970,769	15,776,947
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	172,000	568,916	740,916
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	473,000	3,021,841	3,494,841
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	1,257,000	2,478,032	3,735,032
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	169,000	901,980	1,070,980
10	Subset of row 5 that is perpetual securities	4,283,037	2,452,140	–	–	6,735,177

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

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

Millions of yen

Basel III Template No.	Item	March 31, 2024				
		Creditor ranking				Total
		1	2	3	4	
		Most junior			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	4,451,864	2,268,557	2,022,000	9,994,011	18,736,433
3	Subset of row 2 that are excluded liabilities (*1) (*2)	–	–	–	85,996	85,996
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	4,451,864	2,268,557	2,022,000	9,908,014	18,650,436
5	Subset of row 4 that are potentially eligible as TLAC	4,451,864	2,268,557	1,959,000	8,914,406	17,593,828
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	52,000	2,747,198	2,799,198
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	579,000	2,971,869	3,550,869
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	1,328,000	2,533,403	3,861,403
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	–	661,935	661,935
10	Subset of row 5 that is perpetual securities	4,451,864	2,268,557	–	–	6,720,421

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

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

COMPOSITION OF LEVERAGE RATIO DISCLOSURE

Millions of yen

Corresponding line No. on Basel III disclosure template 'LR1'	Item	March 31, 2025	March 31, 2024
1	Total assets reported in the consolidated balance sheet	413,113,501	403,703,147
2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (-)	—	—
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	—	—
4	Adjustments for temporary exemption of central bank reserves (-)	94,326,019	94,637,399
5	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (-)		
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	2,751,639	2,030,570
7	Adjustments for eligible cash pooling transactions	974,375	890,424
8	Adjustments for derivative financial instruments	(7,467,671)	2,126,241
8a	Total exposures related to derivatives transactions	15,081,410	19,089,427
8b	The accounting value of the derivatives recognized as assets (-)	22,549,082	16,963,186
9	Adjustment for securities financing transactions	3,088,459	5,650,742
9a	Total exposures related to repo transactions, etc.	27,944,161	29,461,782
9b	The accounting value of the securities financing transactions recognized as assets (-)	24,855,702	23,811,039
10	Total exposures related to off-balance sheet transactions	39,094,465	36,926,843
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital (-)	—	—
12	Other adjustments	(21,195,163)	(20,264,871)
12a	Asset amounts deducted in determining Tier 1 capital and regulatory adjustments (-)	6,133,646	5,410,867
12b	The amount of customers' liabilities for acceptances and guarantees (-)	12,864,745	12,167,164
12c	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	14,938	5,194
12d	Deductions of receivable assets for cash variation margin provided in derivatives transactions (-)	2,211,710	2,692,034
12e	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	—	—
13	Total exposures	336,033,587	336,425,698

Millions of yen, %

Corresponding line No. on Basel III disclosure template 'LR2'	Item	March 31, 2025	March 31, 2024
On-balance sheet exposures (1)			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions, but including collateral)	262,243,967	259,045,353
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	14,938	5,194
3	Deductions of receivable assets for cash variation margin provided in derivatives transactions (-)	2,211,710	2,692,034
4	Adjustment for securities received under securities financing transactions that are recognized as an asset (-)	—	—
5	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital (-)	—	—
6	Asset amounts deducted in determining Tier 1 capital and regulatory adjustments (-)	6,133,646	5,410,867
7	Total on-balance sheet exposures (a)	253,913,549	250,947,646
Exposures related to derivatives transactions (2)			
8	Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	6,688,706	8,649,675
9	Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	7,218,233	8,355,849
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	1,979,624	2,083,902
12	The amount of deductions from effective notional amount of written credit derivatives (-)	805,153	—
13	Total exposures related to derivative transactions (b)	15,081,410	19,089,427
Exposures related to repo transactions (3)			
14	The amount of assets related to repo transactions, etc.	27,632,434	25,943,873
15	The amount of deductions from the assets above (line 14) (-)	2,092,736	1,483,198
16	The exposures for counterparty credit risk for repo transactions, etc.	2,404,464	5,001,107
17	The exposures for agent repo transactions		
18	Total exposures related to repo transactions, etc. (c)	27,944,161	29,461,782
Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet transactions	109,038,564	114,976,733
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	69,944,099	78,049,890
22	Total exposures related to off-balance sheet transactions (d)	39,094,465	36,926,843
Leverage ratio on a consolidated basis (5)			
23	The amount of capital (Tier 1 capital) (e)	17,804,875	17,479,730
24	Total exposures ((a) + (b) + (c) + (d)) (f)	336,033,587	336,425,698
25	Leverage ratio on a consolidated basis ((e)/(f))	5.29%	5.19%
26	National minimum leverage ratio requirement	3.15%	3.00%
27	Applicable leverage buffers	0.80%	0.75%

Corresponding line No. on Basel III disclosure template 'LR2'	Item	March 31, 2025	March 31, 2024
Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) (6)			
	Total exposures (f)	336,033,587	336,425,698
	The deposits with the Bank of Japan	94,326,019	94,637,399
	Total exposures (including the deposits with the Bank of Japan) (f')	430,359,607	431,063,098
	Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f'))	4.13%	4.05%
Disclosure of mean values (7)			
28	Mean value of the amount of assets related to repo transactions, etc. ((g) + (h))	23,581,719	22,520,368
	Mean value of the amount of assets related to repo transactions, etc. (g)	25,457,150	24,242,087
	Mean value of the amount of deductions from the assets above (-) (h)	1,875,431	1,721,718
29	Quarter-end value of the amount of assets related to repo transactions, etc. ((i) + (j))	25,539,697	24,460,674
14	Quarter-end value of the amount of assets related to repo transactions, etc. (i)	27,632,434	25,943,873
15	Quarter-end value of the amount of deductions from the assets above (line 14) (-) (j)	2,092,736	1,483,198
30	Total exposures incorporating mean values from row 28 of the amount of assets related to repo transactions, etc. (k)	334,075,609	334,485,393
30a	Total exposures (including the deposits with the Bank of Japan) incorporating mean values from row 28 of the amount of assets related to repo transactions, etc. (l)	428,401,629	429,122,793
31	Leverage ratio on a consolidated basis incorporating mean values from row 28 of the amount of assets related to repo transactions, etc. ((e)/(k))	5.32%	5.22%
31a	Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) incorporating mean values from row 28 of the amount of assets related to repo transactions, etc. ((e)/(l))	4.15%	4.07%

LIQUIDITY RISK

Major liquid assets

Billions of yen

	March 31, 2025				March 31, 2024			
	MUFG	the Bank	the Trust Bank	the Securities HD	MUFG	the Bank	the Trust Bank	the Securities HD
Cash and due from banks	109,095.4	90,453.9	17,846.9	1,512.9	109,875.1	90,142.4	18,118.6	2,472.1
Domestic bonds	46,901.5	40,141.9	2,507.4	4,252.3	49,122.3	43,900.1	1,746.6	3,475.6
Japanese government bonds	38,022.2	32,182.1	2,399.1	3,441.0	39,344.6	34,720.9	1,334.9	3,288.8
Municipal bonds	3,127.3	2,855.7	0.0	271.6	3,113.9	2,852.4	192.9	68.6
Corporate bonds	5,752.1	5,104.1	108.2	539.8	6,663.9	6,326.8	218.8	118.2
Foreign bonds	28,873.0	21,596.4	6,958.0	318.6	25,942.6	17,902.9	7,844.7	195.0
Domestic equity securities	4,089.5	3,023.2	588.7	558.1	5,788.8	4,321.4	858.6	692.1
Foreign equity securities	662.9	661.1	0.1	0.3	709.6	708.4	0.1	0.2
Others	15,938.5	10,265.0	3,610.7	2,050.2	15,535.2	9,397.7	4,686.5	1,451.0
Subtotal	205,561.0	166,141.4	31,511.9	8,692.5	206,973.6	166,372.9	33,255.0	8,286.1
(Less) Assets pledged	(49,356.3)	(40,214.9)	(6,659.7)	(3,746.5)	(50,663.3)	(40,661.7)	(7,226.5)	(4,010.1)
Total	156,204.6	125,926.5	24,852.2	4,946.0	156,310.2	125,711.2	26,028.5	4,276.1

Notes: 1. Investment securities in the above table comprise securities available-for-sale, securities being-held-to-maturity and trading securities that have a quoted market value.
2. Assets pledged represent securities pledged as collateral for borrowings, bills sold, and settlement of exchange and other 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.

Maturity profiles for major funding sources

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

Billions of yen

	March 31, 2025					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Time deposits and negotiable deposits	69,340.4	6,205.0	1,105.0	93.2	311.2	2.4
Borrowings	18,356.9	1,738.2	707.0	154.1	359.4	786.5
Bonds	2,534.7	2,316.7	2,158.1	1,213.6	2,851.2	4,317.9
Total	90,231.9	10,259.8	3,970.1	1,460.8	3,521.8	5,106.8

Billions of yen

	March 31, 2024					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Time deposits and negotiable deposits	65,416.0	5,879.7	802.8	81.3	247.7	2.4
Borrowings	21,201.8	1,724.6	1,808.1	158.4	286.6	776.5
Bonds	2,719.2	3,908.3	2,880.3	1,715.8	2,537.2	3,754.2
Total	89,337.0	11,512.7	5,491.2	1,955.5	3,071.5	4,533.2

Maturity information on major asset classes

Millions of yen

	March 31, 2025					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Investment securities (Notes 1, 2)	23,594,683	14,442,132	7,170,708	6,923,803	7,540,713	16,701,894
Held-to-maturity securities	1,854,284	6,017,977	1,708,372	2,882,594	4,761,604	6,047,350
Japanese government bonds	1,654,975	5,246,390	890,989	2,001,806	3,506,760	—
Municipal bonds	95,514	476,486	576,191	525,792	871,641	—
Corporate bonds	103,794	295,099	241,191	59,967	81,865	486,539
Foreign bonds	—	—	—	—	—	4,690,276
Others	—	—	—	295,026	301,337	870,534
Available-for-sale securities with predetermined maturity	21,740,399	8,424,155	5,462,336	4,041,209	2,779,109	10,654,543
Japanese government bonds	16,352,158	1,340,560	81,571	28,393	1,416,773	1,961,839
Municipal bonds	119,745	14,554	98,105	76,501	1,089	—
Corporate bonds	173,886	339,162	274,940	98,992	102,538	642,347
Foreign equity securities	1,366	20,285	—	—	—	—
Foreign bonds	4,547,585	5,496,888	3,232,873	3,805,557	1,048,869	6,223,475
Others	545,656	1,212,704	1,774,845	31,764	209,838	1,826,880
Loans (Notes 1, 3)	53,256,261	25,136,208	17,889,359	7,169,492	5,989,405	11,020,056
Total	76,850,945	39,578,340	25,060,067	14,093,295	13,530,119	27,721,950

Millions of yen

	March 31, 2024					
	Due in 1 year or less	Due over 1 year to 3 years	Due over 3 years to 5 years	Due over 5 years to 7 years	Due over 7 years to 10 years	Due over 10 years
Investment securities (Notes 1, 2)	27,755,493	11,818,013	11,302,211	5,113,190	6,716,009	13,925,850
Held-to-maturity securities	3,540,172	4,792,008	3,701,580	2,228,461	4,689,378	5,892,359
Japanese government bonds	3,409,951	4,272,975	2,919,580	1,404,893	2,635,655	—
Municipal bonds	35,140	314,750	514,533	354,351	780,406	—
Corporate bonds	95,081	204,282	267,467	16,647	28,030	56,665
Foreign bonds	—	—	—	—	—	4,952,083
Others	—	—	—	452,569	1,245,286	883,610
Available-for-sale securities with predetermined maturity	24,215,320	7,026,004	7,600,631	2,884,729	2,026,630	8,033,490
Japanese government bonds	18,988,941	1,415,258	113,555	—	238,929	608,555
Municipal bonds	308,670	383,703	104,196	144,081	105,338	—
Corporate bonds	399,478	522,630	295,184	189,116	121,136	1,135,866
Foreign equity securities	12,113	11,203	8,875	—	—	—
Foreign bonds	3,741,605	4,434,962	4,205,884	2,495,846	1,459,547	4,652,539
Others	764,509	258,246	2,872,934	55,684	101,678	1,636,528
Loans (Notes 1, 3)	48,248,940	24,745,934	17,611,974	7,646,017	5,993,960	11,207,509
Total	76,004,433	36,563,947	28,914,186	12,759,207	12,709,970	25,133,359

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

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

3. Loans exclude the amounts of ¥975,350 million and ¥1,371,322 million as of March 31, 2025 and March 31, 2024, respectively, for loans that are not expected to be recovered such as loans extended to bankrupt, virtually bankrupt, and likely to be bankrupt borrowers.

Pledged assets

Millions of yen

	March 31, 2025	March 31, 2024
Pledged assets		
Cash and due from banks	4,583	4,292
Trading assets	—	500,000
Securities	901,692	9,023,306
Loans and bills discounted	18,354,007	13,424,905
Other assets	170	601
Tangible fixed assets	98	92
Total	19,260,552	22,953,199

Liabilities correspond to the pledged assets above

Deposits	13,900	13,900
Call money and bills sold	88,200	—
Borrowed money	19,059,940	22,800,405
Bonds payable	3,885	21,787
Other liabilities	628	672

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

	March 31, 2025	March 31, 2024
Monetary claims bought	47,095	46,930
Trading assets	1,928,943	1,871,424
Securities	19,179,493	17,481,814
Loans and bills discounted	1,998,090	2,498,238

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

Millions of yen

	March 31, 2025	March 31, 2024
Monetary claims bought	—	54,582
Trading assets	3,028,583	2,770,003
Securities	20,757,166	16,920,718
Total	23,785,750	19,745,303

Corresponding payables

Payables under repurchase agreements	23,048,546	18,920,170
Payables under securities lending transactions	175,920	349,665

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

Millions of yen

	March 31, 2025	March 31, 2024
Trading assets	1,391,990	916,424
Securities	2,104,014	1,100,570
Total	3,496,004	2,016,994

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 of yen, %, Case					
Item	FY2024 Q4		FY2024 Q3		
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	137,560,137		138,128,999	
Cash Outflows (2)					
		Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
2	Cash outflows related to unsecured retail funding	103,785,300	8,882,448	103,359,950	8,854,716
3	Of which: Stable deposits	21,506,673	645,200	21,301,359	639,040
4	Of which: Less stable deposits	82,278,626	8,237,248	82,058,590	8,215,675
5	Cash outflows related to unsecured wholesale funding	122,895,121	66,689,785	122,893,024	67,264,584
6	Of which: Qualifying operational deposits	988,891	247,222	1,001,501	250,375
7	Of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	115,134,015	59,670,348	114,814,842	59,937,528
8	Of which: Debt securities	6,772,214	6,772,214	7,076,680	7,076,680
9	Cash outflows related to secured funding, etc.		2,269,233		2,138,267
10	Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities	175,088,719	143,807,873	170,851,883	140,109,097
11	Of which: Cash outflows related to derivative transactions, etc.	129,350,243	129,350,243	125,929,501	125,929,501
12	Of which: Cash outflows related to funding programs	838	838	2,097	2,097
13	Of which: Cash outflows related to credit and liquidity facilities	45,737,637	14,456,791	44,920,284	14,177,499
14	Cash outflows related to contractual funding obligations, etc.	7,926,568	5,808,856	6,992,672	4,775,288
15	Cash outflows related to contingencies	99,016,482	1,043,880	99,296,218	1,062,858
16	Total cash outflows		228,502,078		224,204,813
Cash Inflows (3)					
		Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
17	Cash inflows related to secured lending, etc.	26,161,710	3,190,912	25,785,817	3,013,770
18	Cash inflows related to collection of loans, etc.	19,383,607	13,477,620	18,961,762	13,377,825
19	Other cash inflows	133,214,540	127,833,307	129,673,805	123,826,109
20	Total cash inflows	178,759,858	144,501,839	174,421,385	140,217,705
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation		137,560,137		138,128,999
22	Net cash outflows		84,000,238		83,987,108
23	Consolidated liquidity coverage ratio (LCR)		163.8%		164.5%
24	The number of data used to calculate the average value		57		63

EVALUATION OF THE CONSOLIDATED LIQUIDITY COVERAGE RATIO LEVEL

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

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

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

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

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

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

OTHER MATTERS CONCERNING THE CONSOLIDATED LIQUIDITY COVERAGE RATIO

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

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

The consolidated net stable funding ratio has remained stable over the past three years.

Millions of yen, %											
Item No.		FY2024 Q4					FY2024 Q3				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) items (1)											
1	Capital; of which:	21,766,621	29,297	279,204	3,912,085	25,908,810	22,158,113	360,582	3,289	4,058,006	26,390,764
2	Common Equity Tier 1 capital, Additional Tier 1 capital, and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	21,184,473	0	181,000	3,912,085	25,277,559	21,538,616	173,000	0	4,058,006	25,769,622
3	Other capital instruments that are not included in the above category	582,148	29,297	98,204	0	631,250	619,497	187,582	3,289	0	621,142
4	Funding from retail and small business customers; of which:	97,776,502	5,447,746	66,191	18,449	94,035,409	99,102,184	5,549,893	71,960	16,781	95,367,175
5	Stable deposits	20,951,418	159,861	0	0	20,055,715	21,812,987	162,185	0	0	20,876,414
6	Less stable deposits	76,825,084	5,287,884	66,191	18,449	73,979,693	77,289,197	5,387,708	71,960	16,781	74,490,761
7	Wholesale funding; of which:	93,961,587	121,728,416	11,540,966	15,468,992	70,511,143	88,865,620	115,144,954	19,994,073	16,603,348	74,604,563
8	Operational deposits	0	692,817	0	0	346,408	0	752,555	0	0	376,277
9	Other wholesale funding	93,961,587	121,035,598	11,540,966	15,468,992	70,164,734	88,865,620	114,392,399	19,994,073	16,603,348	74,228,285
10	Liabilities with matching interdependent assets	0	0	0	0	0	0	0	0	0	0
11	Other liabilities; of which:	6,639,806	13,328,305	10,313	2,314,211	199,421	5,867,652	11,754,215	4,204	2,865,933	127,128
12	Derivative liabilities				0					0	
13	All other liabilities and equity not included in the above categories	6,639,806	13,328,305	10,313	2,314,211	199,421	5,867,652	11,754,215	4,204	2,865,933	127,128
14	Total available stable funding					190,654,784					196,489,631

Item No.		FY2024 Q4					FY2024 Q3				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Required stable funding (RSF) items (2)											
15	HQLA					8,513,427					9,232,557
16	Deposits held at financial institutions for operational purposes	144,694	126,236	390,942	5,765	414,038	92,303	179,371	440,091	3,479	428,034
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	17,714,461	60,808,647	11,950,297	87,523,092	108,799,225	16,224,302	59,865,868	12,295,191	85,385,628	108,077,328
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	1,947,624	17,832,192	243,652	25,055	603,284	1,667,272	14,579,549	371,323	0	649,239
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	4,899,298	11,193,037	2,613,859	13,493,646	18,255,027	3,666,996	11,195,316	2,813,433	12,935,197	17,505,121
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	2,211,699	26,710,487	6,665,863	53,107,572	61,747,455	2,205,592	28,765,503	6,613,020	52,921,637	62,533,059
21	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	348,708	8,969,375	523,274	5,841,428	8,754,576	365,916	8,937,768	427,129	5,958,925	8,747,228
22	Residential mortgages; of which:	966	287,553	302,440	11,335,054	8,868,929	660	302,139	301,639	10,264,090	8,143,105
23	With a risk weight of less than or equal to 35% under the Standardized Approach for credit risk	0	19,050	21,502	5,308,428	3,470,755	0	19,737	22,179	4,419,112	2,893,381
24	Securities that are not in default and do not qualify as HQLA and other similar assets	8,654,872	4,785,375	2,124,480	9,561,762	19,324,528	8,683,779	5,023,360	2,195,775	9,264,703	19,246,802
25	Assets with matching interdependent liabilities	0	0	0	0	0	0	0	0	0	0
26	Other assets; of which:	21,019,322	979,636	373,527	19,482,088	36,804,087	23,241,836	1,361,572	216,200	20,129,687	40,563,277
27	Physical trading commodities, including gold	0				0	0				0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				1,313,374	1,116,368				1,451,414	1,233,702
29	Derivative assets				1,721,350	1,721,350				1,712,115	1,712,115
30	Derivative liabilities (before deduction of variation margin posted)				217,512	217,512				318,148	318,148
31	All other assets not included in the above categories	21,019,322	979,636	373,527	16,229,851	33,748,856	23,241,836	1,361,572	216,200	16,648,009	37,299,311
32	Off-balance sheet items				142,659,090	3,143,157				142,145,293	3,164,620
33	Total required stable funding					157,673,936					161,465,818
34	Consolidated net stable funding ratio (NSFR)					120.9%					121.6%

OTHER MATTERS CONCERNING THE CONSOLIDATED NET STABLE FUNDING RATIO

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

NET OPERATING PROFITS/RISK-WEIGHTED ASSETS BY BUSINESS GROUP

Billions of yen

	Commercial Retail & Digital	Commercial Banking & Wealth Management	Japanese Corporate & Investment Banking	Global Commercial Banking	Asset Management & Investor Services	Global Corporate & Investment Banking	Global Markets	MUFG consolidated total
Net operating profits (Note 1)	277.0	296.9	639.0	438.1	135.5	473.1	(648.7)	1,565.7
Change from fiscal 2023	60.9	78.1	32.6	135.5	14.2	45.0	(662.4)	(265.6)
Risk-weighted assets (Note 2)	10,104.1	10,557.8	22,262.9	10,014.1	3,901.2	17,261.8	19,505.5	106,930.4
Change from March 31, 2024	741.0	(230.3)	(1,393.0)	(199.7)	820.1	991.2	(2,149.6)	(4,229.6)
Credit risks	8,452.4	9,354.4	20,954.3	9,293.0	3,009.1	16,327.6	15,618.9	94,690.2
Change from March 31, 2024	676.1	(354.6)	(1,571.3)	(37.2)	662.7	838.9	(2,589.6)	(4,815.3)
Market risks	4.7	2.9	3.9	32.0	100.0	19.1	2,795.3	2,543.8
Change from March 31, 2024	(1.8)	—	(2.9)	(6.4)	(5.8)	12.0	(11.8)	30.7
Operational risks	1,646.9	1,200.3	1,304.6	688.9	791.9	914.9	1,091.2	9,696.3
Change from March 31, 2024	66.8	124.3	181.2	(156.0)	163.2	140.2	451.8	554.9

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.