



Basel III Disclosure (Consolidated)

From April 1, 2024 to September 30, 2024

Table of contents

Basel III Disclosure (Consolidated)

SCOPE OF CONSOLIDATION	4
COMPOSITION OF EQUITY CAPITAL	5
CREDIT RISK	19
APPENDED FORMS	20
CRITERIA FOR CLASSIFYING EXPOSURES TO WHICH THE STANDARDIZED APPROACH IS APPLIED TO PORTFOLIOS SUBJECT TO THE INTERNAL RATINGS - BASED APPROACH	94
COMPOSITION OF LEVERAGE RATIO DISCLOSURE	105
LIQUIDITY RISK	110
CHANGES IN THE CONSOLIDATED LIQUIDITY COVERAGE RATIO FROM THE PREVIOUS QUARTER	112
EVALUATION OF THE CONSOLIDATED LIQUIDITY COVERAGE RATIO LEVEL	113
COMPOSITION OF THE TOTAL HQLA ALLOWED TO BE INCLUDED IN THE CALCULATION	113
OTHER MATTERS CONCERNING THE CONSOLIDATED LIQUIDITY COVERAGE RATIO	113
CHANGES IN THE CONSOLIDATED NET STABLE FUNDING RATIO FROM THE PREVIOUS QUARTER	114
OTHER MATTERS CONCERNING THE CONSOLIDATED NET STABLE FUNDING RATIO	115
TOP RISK	116
NET OPERATING PROFITS/RISK-WEIGHTED ASSETS BY BUSINESS GROUP	117

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

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

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

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

SCOPE OF CONSOLIDATION

Notes on the scope of consolidation

Differences between those companies belonging to the corporate group (hereinafter, the “holding company group”) to which the calculation of consolidated capital adequacy ratio as stipulated in Article 3 of the FSA Holding Company Capital Adequacy Notification is applicable and those companies that are included in the scope of consolidation for accounting purposes	Paragraph 1 of Article 3 of the FSA Holding Company Capital Adequacy Notification states that “the provisions of Paragraph 2 of Article 5 of the Regulation on Consolidated Financial Statements shall not apply” to “financial subsidiaries” of a bank holding company. Moreover, Paragraph 3 of the said Article 3 states that “insurance-related subsidiaries” of a bank holding company “shall not be included in the scope of consolidation.” In addition, with regard to affiliated companies engaged in financial operations, the FSA Holding Company Capital Adequacy Notification states that, provided certain conditions are met, such companies “can be included in the scope of consolidation and in the calculation of the consolidated capital adequacy ratio using pro rata consolidation” (under which only those portions of the affiliated company’s assets, liabilities, income and expenditures that are attributable to the bank holding company or any consolidated subsidiaries with investments in the said affiliated company are included in the scope of consolidation). MUFG had no companies to which the above exception applied as of September 30, 2023, or September 30, 2024, 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	252 companies as of September 30, 2023; 340 companies as of September 30, 2024 MUFG Bank, Ltd. (banking business), Mitsubishi UFJ Trust and Banking Corporation (trust/banking business), Mitsubishi UFJ Securities Holdings Co., Ltd. (securities business), etc.
Number of affiliated companies engaged in financial operations which are subject to Article 9 of the FSA Holding Company Capital Adequacy Notification, and names, amounts of total assets and net assets shown on the balance sheet, and principal businesses of affiliated companies engaged in these financial operations	Not applicable as of September 30, 2023 and 2024
Names, amounts of total assets and net assets shown on the balance sheet, and principal businesses of companies belonging to the holding company group that are not included in the scope of consolidation for accounting purposes, and of companies not belonging to the holding company group but included in the scope of consolidation for accounting purposes	Not applicable as of September 30, 2023 and 2024
Outline of restrictions on transfer of funds or equity capital within the holding company group	As of September 30, 2023 and 2024, 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 September 30, 2023 and 2024
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COMPOSITION OF EQUITY CAPITAL

Composition of changes in equity capital

Millions of yen

	September 30, 2024	September 30, 2023
Common Equity Tier 1 capital, beginning of period	15,041,314	13,280,842
Capital and capital surplus	(6,818)	(1,239)
Retained earnings	1,029,312	735,843
Treasury stock (-)	109,093	(1,647)
National specific regulatory adjustments (earnings to be distributed) (-)	51,321	54,118
Share award rights and share acquisition rights to common shares	–	–
Accumulated other comprehensive income	(31,452)	553,663
Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	12,684	25,125
Intangible assets (-)	234,447	194,832
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) (-)	2,676	(2,719)
Deferred gains or losses on derivatives under hedge accounting (-)	(62,556)	(313,627)
Shortfall of eligible provisions to expected losses (-)	–	–
Securitization gain on sale (-)	182	180
Gains and losses due to changes in own credit risk on fair valued liabilities (-)	727	977
Net defined benefit assets (-)	33,217	36,142
Investments in own shares (excluding those reported in the Net assets section) (-)	3,638	4,491
Amount exceeding the 10% threshold on specified items (-)	(2,614)	317,522
Amount exceeding the 15% threshold on specified items (-)	38,911	127,401
Others	–	–
Common Equity Tier 1 capital, end of period	15,635,994	14,176,563
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	163,490	443,000
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	2,732	12,293
Investments in own Additional Tier 1 instruments (-)	(67)	3,089
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)	(1,115)
Others	–	–
Additional Tier 1 capital, end of period	2,604,736	2,036,193
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	111,560	89,440
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	4,150	5,607
General allowance for credit losses and eligible provisions included in Tier 2	(32,990)	122,042
Investments in own Tier 2 instruments (-)	9,992	(4,562)
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) (-)	8,003	1,939
Others	–	–
Tier 2 capital, end of period	2,402,824	2,522,105
Total capital, end of period	20,643,555	18,734,862

CC1: Composition of capital disclosure
Millions of yen, %

Basel III Template No.	Items	a September 30, 2024	b September 30, 2023	c Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	16,024,062	15,238,461	
1a	Of which: capital and capital surplus	2,218,318	2,489,934	
2	Of which: retained earnings	14,820,920	13,475,072	
1c	Of which: treasury stock (-)	722,917	479,444	
26	Of which: national specific regulatory adjustments (earnings to be distributed) (-)	292,259	247,101	
	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	4,153,600	3,035,644	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	284,333	270,668	
6	Common Equity Tier 1 capital: instruments and reserves (A)	20,461,996	18,544,774	
Common Equity Tier 1 capital: regulatory adjustments				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	2,050,843	1,619,102	
8	Of which: goodwill (including those equivalent)	1,036,472	759,312	
9	Of which: other intangibles other than goodwill and mortgage servicing rights	1,014,370	859,789	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	6,281	3,547	
11	Deferred gains or losses on derivatives under hedge accounting	(863,478)	(813,795)	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitisation gain on sale	16,935	16,571	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	5,397	8,079	
15	Net defined benefit assets	1,409,316	955,824	
16	Investments in own shares (excluding those reported in the Net assets section)	15,899	17,168	
17	Reciprocal cross-holdings in common equity	-	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-	

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

		a	b	c
Basel III Template No.	Items	September 30, 2024	September 30, 2023	Reference to Template CC2
19+20+21	Amount exceeding the 10% threshold on specified items	2,136,761	2,104,944	
	Of which: significant investments in the common stock of			
19	financials	2,136,761	2,104,944	
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	48,045	456,768	
	Of which: significant investments in the common stock of			
23	financials	35,772	295,965	
24	Of which: mortgage servicing rights	–	–	
25	Of which: deferred tax assets arising from temporary differences (net of related tax liability)	12,272	160,802	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	–	–	
28	Common Equity Tier 1 capital: regulatory adjustments (B)	4,826,001	4,368,210	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A) – (B)) (C)	15,635,994	14,176,563	
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	2,432,047	1,907,000	
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)	226,589	175,293	
36	Additional Tier 1 capital: instruments (D)	2,658,636	2,082,293	

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

Basel III Template No.	Items	a September 30, 2024	b September 30, 2023	c Reference to Template CC2
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	11,414	3,692	
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	42,406	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	–	–	
43	Additional Tier 1 capital: regulatory adjustments (E)	53,899	46,099	
Additional Tier 1 capital				
44	Additional Tier 1 capital ((D) – (E)) (F)	2,604,736	2,036,193	
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C) + (F)) (G)	18,240,731	16,212,757	
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	1,851,418	1,843,496	
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)	119,889	101,725	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	472,977	600,100	
	Of which: provision for general allowance for credit losses	387,765	294,054	
50a		387,765	294,054	
50b	Of which: eligible provisions	85,212	306,046	
51	Tier 2 capital: instruments and provisions (H)	2,444,285	2,545,322	

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

Basel III Template No.	Items	a September 30, 2024	b September 30, 2023	c Reference to Template CC2
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	10,963	1,912	
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)	30,497	21,305	
57	Tier 2 capital: regulatory adjustments (I)	41,460	23,217	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H) – (I)) (J)	2,402,824	2,522,105	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	20,643,555	18,734,862	
Risk weighted assets				
60	Risk weighted assets (L)	108,956,829	133,561,415	
Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C) / (L))	14.35%	10.61%	
62	Tier 1 capital ratio (consolidated) ((G) / (L))	16.74%	12.13%	
63	Total capital ratio (consolidated) ((K) / (L))	18.94%	14.02%	
64	The minimum capital buffer requirement	4.15%	4.10%	
65	Of which: capital conservation buffer requirement	2.50%	2.50%	
66	Of which: countercyclical buffer requirement	0.15%	0.10%	
67	Of which: G-SIB/D-SIB additional requirement	1.50%	1.50%	
68	CET1 available after meeting the minimum capital buffer requirements	9.85%	6.02%	

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

Basel III Template No.	Items	a September 30, 2024	b September 30, 2023	c 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)	1,171,786	1,039,269	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,746,486	1,378,090	
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)	599,180	748,737	
	Provisions included in Tier 2 capital: instruments and provisions			
76	Provisions (general allowance for credit losses)	426,465	461,205	
77	Cap on inclusion of provisions (general allowance for credit losses)	387,765	294,054	
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”)	85,212	306,046	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	368,204	396,397	

CC2: Reconciliation of regulatory capital to the 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
	September 30, 2024	September 30, 2023		
Assets:				
Cash and due from banks	108,002,412	108,625,425		
Call loans and bills bought	880,404	1,901,352		
Receivables under resale agreements	18,595,220	16,291,735		
Receivables under securities borrowing transactions				
	5,532,131	5,093,545		
Monetary claims bought	6,517,291	7,874,899		
Trading assets	22,492,970	22,373,417		6-a
Money held in trust	1,117,384	1,361,622		
Securities	81,537,226	84,563,371		2-c, 6-b
Loans and bills discounted	120,588,293	113,631,029		6-c
Foreign exchanges	1,876,166	1,962,513		
Other assets	16,122,842	19,551,635		2-b, 6-d
Tangible fixed assets	1,228,738	1,219,157		
Intangible fixed assets	1,956,766	1,502,254		2-a
Net defined benefit assets	2,030,364	1,377,558		3
Deferred tax assets	140,991	415,584		4-a
Customers' liabilities for acceptances and guarantees				
	11,874,113	11,812,733		
Allowance for credit losses	(1,434,973)	(1,382,406)		
Total assets	399,058,344	398,175,428		
Liabilities:				
Deposits	222,446,306	217,863,084		
Negotiable certificates of deposit	17,398,159	16,357,724		
Call money and bills sold	5,065,427	3,877,114		
Payables under repurchase agreements	37,485,066	32,722,609		
Payables under securities lending transactions	627,742	996,142		
Commercial papers	3,328,924	3,239,381		
Trading liabilities	15,875,166	18,298,378		6-e
Borrowed money	24,581,231	24,972,930		8-a
Foreign exchanges	3,670,774	2,791,515		
Short-term bonds payable	1,381,421	1,382,991		
Bonds payable	14,420,202	16,379,916		8-b
Due to trust accounts	5,276,301	10,877,484		
Other liabilities	13,019,617	16,315,423		6-f
Reserve for bonuses	158,978	144,169		
Reserve for bonuses to directors	2,098	1,752		
Reserve for stocks payment	8,373	9,466		
Net defined benefit liabilities	107,873	95,944		
Reserve for retirement benefits to directors	761	741		
Reserve for loyalty award credits	8,306	18,778		
Reserve for contingent losses	121,350	140,336		
Reserves under special laws	5,345	5,018		
Deferred tax liabilities	431,981	168,242		4-b
Deferred tax liabilities for land revaluation	84,233	87,531		4-c
Acceptances and guarantees	11,874,113	11,812,733		
Total liabilities	377,379,757	378,559,412		

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

Items	a		b	c
	Consolidated balance sheet as in published financial statements			
	September 30, 2024	September 30, 2023	Reference to CC1	Reference to Appendix
Net assets:				
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	76,805	348,421		1-b
Retained earnings	14,820,920	13,475,072		1-c
Treasury stock	(722,917)	(479,444)		1-d
Total shareholders' equity	16,316,321	15,485,562		
Net unrealized gains (losses) on available-for-sale securities				
	1,355,221	637,286		
Net deferred gains (losses) on hedging instruments				
	(844,830)	(618,497)		5
Land revaluation excess	128,032	134,104		
Foreign currency translation adjustments	3,087,741	2,791,161		
Remeasurements of defined benefit plans	483,599	125,517		
Debt value adjustments of foreign subsidiaries and affiliates				
	(57,781)	(33,928)		
Net unrealized gains (losses) on loans of foreign subsidiaries and affiliates				
	1,616	–		
Total accumulated other comprehensive income	4,153,600	3,035,644	(a)	
Subscription rights to shares	6	–		
Non-controlling interests	1,208,657	1,094,809		7
Total net assets	21,678,586	19,616,016		
Total liabilities and net assets	399,058,344	398,175,428		

Note: 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	September 30, 2024	September 30, 2023	Remarks	Reference No.
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	76,805	348,421		1-b
Retained earnings	14,820,920	13,475,072		1-c
Treasury stock	(722,917)	(479,444)		1-d
Total shareholders' equity	16,316,321	15,485,562		

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2024	September 30, 2023	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings			Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
	16,316,321	15,485,562		
Of which: capital and capital surplus	2,218,318	2,489,934		1a
Of which: retained earnings	14,820,920	13,475,072		2
Of which: treasury stock (-)	722,917	479,444		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 effectively bankruptcy	31a

2. Intangible fixed assets

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet item	September 30, 2024	September 30, 2023	Remarks	Reference No.
Intangible fixed assets	1,956,766	1,502,254		2-a
Other assets	16,122,842	19,551,635	Including cryptoassets	2-b
Securities	81,537,226	84,563,371		2-c
Of which: goodwill attributable to equity-method investees	464,155	447,079	Goodwill attributable to equity-method investees	
Income taxes related to above	370,038	330,152	Income taxes related to intangibles other than goodwill and mortgage servicing rights	

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2024	September 30, 2023	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	1,036,472	759,312		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	1,014,370	859,789	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

				<i>Millions of yen</i>
Consolidated balance sheet item	September 30, 2024	September 30, 2023	Remarks	Reference No.
Net defined benefit assets	2,030,364	1,377,558		3
Income taxes related to above	621,047	421,734		

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2024	September 30, 2023	Remarks	Basel III Template No.
Net defined benefit assets	1,409,316	955,824		15

4. Deferred tax assets

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet item	September 30, 2024	September 30, 2023	Remarks	Reference No.
Deferred tax assets	140,991	415,584		4-a
Deferred tax liabilities	431,981	168,242		4-b
Deferred tax liabilities for land revaluation	84,233	87,531		4-c
<hr/>				
Tax effects on other intangible fixed assets	370,038	330,152		
Tax effects on net defined benefit assets	621,047	421,734		

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2024	September 30, 2023	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	6,281	3,547	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)	611,453	909,539	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	12,272	160,802		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	599,180	748,737		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet item	September 30, 2024	September 30, 2023	Remarks	Reference No.
Net deferred gains (losses) on hedging instruments	(844,830)	(618,497)		5

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2024	September 30, 2023	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	(863,478)	(813,795)	Excluding those items whose valuation differences arising from hedged items are recognized as "Total accumulated other comprehensive income"	11

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

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet item	September 30, 2024	September 30, 2023	Remarks	Reference No.
Trading assets			Including trading account securities and derivatives for trading assets	
	22,492,970	22,373,417		6-a
Securities	81,537,226	84,563,371		6-b
Loans and bills discounted	120,588,293	113,631,029	Including subordinated loans	6-c
Other assets			Including derivatives and investments in the capital	
	16,122,842	19,551,635		6-d
Trading liabilities			Including trading account securities sold and derivatives for trading-assets	
	15,875,166	18,298,378		6-e
Other liabilities	13,019,617	16,315,423	Including derivatives	6-f

(2) Composition of capital

Millions of yen

Composition of capital disclosure	September 30, 2024	September 30, 2023	Remarks	Basel III Template No.
Investments in own capital				
instruments	38,277	22,773		
Common equity Tier 1 capital	15,899	17,168		16
Additional Tier 1 capital	11,414	3,692		37
Tier 2 capital	10,963	1,912		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)	1,171,786	1,039,269		
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)	1,171,786	1,039,269		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	3,992,003	3,842,712		
Amount exceeding the 10% threshold on specified items	2,136,761	2,104,944		19
Amount exceeding the 15% threshold on specified items	35,772	295,965		23
Additional Tier 1 capital	42,485	42,406		40
Tier 2 capital and other TLAC liabilities	30,497	21,305		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,746,486	1,378,090		73

7. Non-controlling interests

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet item	September 30, 2024	September 30, 2023	Remarks	Reference No.
Non-controlling interests	1,208,657	1,094,809		7

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2024	September 30, 2023	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	284,333	270,668	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)	226,589	175,293	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)	119,889	101,725	After reflecting amounts eligible for inclusion (after non-controlling interest adjustments)	48–49

8. Other capital instruments

(1) Consolidated balance sheet

				<i>Millions of yen</i>
Consolidated balance sheet item	September 30, 2024	September 30, 2023	Remarks	Reference No.
Borrowed money	24,581,231	24,972,930		8–a
Bonds payable	14,420,202	16,379,916		8–b
Total	39,001,433	41,352,846		

(2) Composition of capital

				<i>Millions of yen</i>
Composition of capital disclosure	September 30, 2024	September 30, 2023	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	2,432,047	1,907,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,851,418	1,843,496		46

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

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

CREDIT RISK

Exposures relating to funds

	<i>Millions of yen</i>	
	FY2024 1H	FY2023 1H
Exposures relating to funds	10,094,173	10,680,008
Exposures where information on fund components is obtained sufficiently and frequently and verified by independent third parties (Note 1)	9,239,872	10,069,113
Exposures not included above where information on fund components is obtained sufficiently and frequently by independent third parties (Note 2)	–	19,666
Exposures not included in any categories above where investment mandates of funds are known (Note 3)	795,954	557,225
Exposures not included in any categories above where there is a high probability of the risk weight applied to fund components being 250% or less (Note 4)	–	2,116
Exposures not included in any categories above where there is a high probability of the risk weight applied to fund components being 400% or less (Note 5)	50,287	22,843
Exposures not included in any categories above (Note 6)	8,058	9,043

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

APPENDED FORMS

OV1: Overview of RWA (Mitsubishi UFJ Financial Group)

		<i>Millions of yen</i>			
		a	b	c	d
		RWA		Minimum capital requirements	
Basel III Template No.		September 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023
1	Credit risk (excluding counterparty credit risk)	69,234,005		5,538,720	
2	Of which: standardised approach (SA)	23,388,785		1,871,102	
3	Of which: foundation internal ratings-based (F-IRB) approach	25,675,614		2,054,049	
4	Of which: supervisory slotting approach	214,216		17,137	
5	Of which: advanced internal ratings-based (A-IRB) approach	14,426,934		1,154,154	
	Of which: Significant investments exposure	–		–	
	Of which: Estimated lease residual values exposure	9		0	
	Others	5,528,445		442,275	
6	Counterparty credit risk (CCR)	5,803,544		464,283	
7	Of which: SA-CCR	3,123,752		249,900	
8	Of which: Expected exposure method	–		–	
	Of which: Central counterparty related exposure (CCP)	413,626		33,090	
9	Other CCR	2,266,166		181,293	
10	Credit valuation adjustment (CVA)	3,187,472		254,997	
	Of which: standardised approach for CVA (SA-CVA)	679,307		54,344	
	Of which: full basic approach for CVA (BA-CVA)	–		–	
	Of which: reduced basic approach for CVA (BA-CVA)	2,508,164		200,653	
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	992,746		79,419	
12	Equity investments in funds – Look-through approach	4,296,666		343,733	
13	Equity investments in funds – Mandate-based approach	2,828,606		226,288	
	Equity investments in funds – Simple approach (subject to 250% RW)	–		–	
	Equity investments in funds – Simple approach (subject to 400% RW)	201,150		16,092	
14	Equity investments in funds – Fall-back approach	100,735		8,058	
15	Unsettled transactions	5,672		453	
16	Securitisation exposures subject to calculation of credit RWA amounts	3,474,984		277,998	
17	Of which: Securitisation IRB approach (SEC-IRBA)	593,802		47,504	
18	Of which: Securitisation external ratings-based approach (SEC-ERBA) or internal assessment approach (IAA)	1,022,933		81,834	
19	Of which: Securitisation standardised approach (SEC-SA)	1,752,292		140,183	
	Of which: Subject to 1250% RW	105,955		8,476	
20	Market risk	2,941,123		235,289	
21	Of which: standardised approach (SA)	2,927,697		234,215	
22	Of which: internal model approaches (IMA)	–		–	
	Of which: simplified standardised approach (SSA)	13,425		1,074	
23	Capital charge for switch between trading book and banking book	–		–	
24	Operational risk	10,025,952		802,076	
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	5,864,168		469,133	
26	Output floor applied	–		–	
27	Total	108,956,829		8,716,546	

OV1: Overview of RWA (Mitsubishi UFJ Financial Group)

Millions of yen

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		September 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023
1	Credit risk (excluding counterparty credit risk)		65,612,733		5,454,508
2	Of which: standardised approach (SA)		18,245,938		1,459,675
3	Of which: advanced internal ratings-based (A-IRB) approach		42,810,397		3,630,321
	Of which: Significant investments exposure		–		–
	Of which: Estimated lease residual values exposure		9		0
	Others		4,556,388		364,511
4	Counterparty credit risk (CCR)		8,782,850		711,274
5	Of which: SA-CCR		–		–
	Of which: Current exposure method		2,685,994		220,905
6	Of which: Expected exposure method		–		–
	Of which: Credit valuation adjustment (CVA)		3,414,641		273,171
	Of which: Central counterparty related exposure (CCP)		691,698		55,335
	Others		1,990,515		161,861
7	Equity exposures subject to market-based approach		1,218,445		103,324
8	Equity investments in funds – Look-through approach		4,308,192		362,672
9	Equity investments in funds – Mandate-based approach		2,266,326		183,349
	Equity investments in funds – Simple approach (subject to 250% RW)		5,719		485
	Equity investments in funds – Simple approach (subject to 400% RW)		100,076		8,456
10	Equity investments in funds – Fall-back approach		111,188		8,895
11	Unsettled transactions		48,797		4,124
12	Securitisation exposures subject to calculation of credit RWA amounts		2,597,271		207,781
13	Of which: Securitisation IRB approach (SEC-IRBA) or internal assessment approach (IAA)		796,073		63,685
14	Of which: Securitisation external ratings-based approach (SEC-ERBA)		1,133,669		90,693
15	Of which: Securitisation standardised approach (SEC-SA)		560,388		44,831
	Of which: Subject to 1250% RW		107,139		8,571
16	Market risk		8,360,682		668,854
17	Of which: standardised approach (SA)		1,533,920		122,713
18	Of which: internal model approaches (IMA)		6,826,762		546,140
19	Operational risk		8,934,643		714,771
20	Of which: basic indicator approach (BIA)		3,385,835		270,866
21	Of which: the standardised approach (TSA)		–		–
22	Of which: advanced measurement approaches (AMA)		5,548,808		443,904
23	Amounts below the thresholds for deduction (subject to 250% risk weight)		5,317,070		450,887
	Risk weighted assets subject to transitional arrangements		–		–
24	Output floor applied		22,569,084		1,805,526
25	Total		133,561,415		10,684,913

CR1: Credit quality of assets

Millions of yen

Item No.		September 30, 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	1,831,797	112,035,778	721,876	113,145,699
2	Debt securities	13	63,414,844	–	63,414,858
3	Other on-balance sheet assets (debt instruments)	12,534	109,214,064	92,064	109,134,533
4	Total on-balance sheet assets (1+2+3)	1,844,345	284,664,687	813,940	285,695,092
Off-balance sheet assets					
5	Acceptances and guarantees, etc.	33,543	12,083,903	28,701	12,088,745
6	Commitments, etc.	131,356	42,772,287	75,063	42,828,580
7	Total off-balance sheet assets (5+6)	164,900	54,856,190	103,764	54,917,326
Total					
8	Total (4+7)	2,009,246	339,520,877	917,705	340,612,418

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

CR2: Changes in balance of defaulted loans and debt securities

Millions of yen

Item No.		September 30, 2024
1	Defaulted loans and debt securities as of March 31, 2024	1,964,705
2	Breakdown of changes by factors during current reporting period in loans and debt securities	Loans and debt securities that have defaulted since March 31, 2024
3		Returned to non-defaulted status
4		Amounts written off
5		Other changes (Note)
6		Defaulted loans and debt securities as of September 30, 2024 (1+2-3-4+5)
		1,844,345

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

CR3: Credit risk mitigation techniques – overview

Millions of yen

Item No.		September 30, 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	77,091,888	36,053,811	10,394,068	3,254,010	–
2	Debt securities	62,992,306	422,552	79,548	69,099	–
3	Other on-balance sheet assets (debt instruments)	108,698,675	435,858	9,581	64,771	–
4	Total (1+2+3)	248,782,869	36,912,222	10,483,197	3,387,880	–
5	Of which defaulted	347,503	997,346	125,509	115,815	–

CR1: Credit quality of assets

Millions of yen

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

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

CR2: Changes in balance of defaulted loans and debt securities

Millions of yen

Item No.		September 30, 2023	
1	Defaulted loans and debt securities as of March 31, 2023	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 March 31, 2023	88,338
3		Returned to non-defaulted status	58,518
4		Amounts written off	76,006
5		Other changes	33,785
6		Defaulted loans and debt securities as of September 30, 2023 (1+2-3-4+5)	1,550,231

CR3: Credit risk mitigation techniques – overview

Millions of yen

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

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

Item No.	Asset class	September 30, 2024					
		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	4,291,923	2,214,041	4,291,923	2,214,041	8,032	0.12%
1b	Central governments and central banks of foreign countries	4,584,999	164,189	4,584,999	44,967	755,070	16.30%
1c	Bank for International Settlements, etc.	613,800	–	613,800	–	–	–
2a	Local authorities in Japan	5,109	–	5,109	–	–	–
2b	Non-central government, etc. public sector entities in foreign countries	218,002	132,341	218,002	34,091	193,985	76.94%
2c	Local authority financial institutions	–	–	–	–	–	–
2d	Government agencies in Japan	506	–	506	–	50	10.00%
2e	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–	–
3	Multilateral development banks	144,405	–	144,405	–	21,201	14.68%
4	Financial institutions, type I financial instruments business operators, and insurance companies	4,094,143	1,079,529	4,093,916	720,605	2,097,840	43.57%
	Type I financial instruments business operators and insurance companies	349,610	611,392	349,610	312,820	325,225	49.09%
5	Covered bonds	–	–	–	–	–	–
6	Corporates, etc. (Including specialized lending)	5,389,340	5,151,000	5,087,069	2,121,896	6,976,831	96.77%
	Of which: Specialized lending	23,433	–	15,386	–	17,310	112.49%
7a	Subordinated debt, equity and other capital instruments	–	–	–	–	–	–
7b	Equity, etc.	3,319,794	–	3,319,794	–	3,319,794	100.00%
8	SMEs, etc. and individuals	7,237,109	8,051,474	7,134,316	2,084,256	7,239,249	78.52%
	Of which: transactors	4,283	21,044	4,283	2,104	2,874	45.00%
9	Real estate related	2,908,327	749,832	2,865,387	110,051	2,432,500	81.75%
	Of which: owner-occupied residential real estate	1,091,338	365	1,091,217	32	408,693	37.45%
	Of which: Rental real estate	28,804	85	28,804	8	13,779	47.82%
	Of which: Commercial real estate	1,788,184	749,381	1,745,365	110,010	2,010,028	108.33%
	Of which: Other real estate	–	–	–	–	–	–
	Of which: ADC	–	–	–	–	–	–

Item No.	Asset class	September 30, 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				
10a	Past due, etc. (excluding owner-occupied residential real estate)	237,409	3,097	236,446	1,390	264,218	111.09%
10b	Past due in relation to exposures to owner-occupied residential real estate	77,611	27	77,517	6	77,524	100.00%
11a	Cash	143,361	–	143,361	–	–	–
11b	Uncollected notes	12,421	–	12,421	–	2,484	20.00%
	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–
	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–
12	Total	33,278,265	17,545,534	32,828,978	7,331,307	23,388,785	58.23%

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

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

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

Item No.	Asset class	September 30, 2023					
		a	b	c	d	e	f
		Credit risk exposure amounts (post-CCF and post-CRM)					
	Risk weight	0%	10%	20%	35%	50%	75%
1	Cash	137,490	–	–	–	–	–
2	Government of Japan and Bank of Japan	6,480,286	–	–	–	–	–
3	Central governments and central banks of foreign countries	2,906,546	–	1,268,916	–	239,158	–
4	Bank for International Settlements, etc.	–	–	–	–	–	–
5	Local authorities in Japan	5,821	–	13	–	–	–
6	Non-central government, etc. public sector entities in foreign countries	–	–	83,672	–	–	–
7	Multilateral development banks	127,834	–	102	–	–	–
8	Local authority financial institutions	–	–	–	–	–	–
9	Government agencies in Japan	–	140	–	–	–	–
10	Local authority land development corporations, public housing corporations, and regional public road corporations	–	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators	–	–	1,959,284	–	1,247,414	–
12	Corporates, etc.	–	–	–	–	–	–
13	SMEs, etc. and individuals	–	–	–	–	–	5,664,332
14	Residential loan secured by property	–	–	–	962,969	–	–
15	Business loan for acquisition of real estate, etc.	–	–	–	–	–	–
16	Past due for three months or more, etc. (excluding residential loans secured by property)	–	–	–	–	41,846	–
17	Past due for three months or more relating to residential loans secured by property	–	–	–	–	9,968	–
18	Uncollected notes	–	–	10,515	–	–	–
19	Guaranteed by credit guarantee corporations, etc.	–	–	–	–	–	–
20	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	–	–	–	–	–	–
21	Investments, etc. (excluding material investments)	–	–	–	–	–	–
22	Total	9,657,979	140	3,322,505	962,969	1,538,388	5,664,332

Millions of yen

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

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

Item No.	Asset class	Risk weight	September 30, 2024											
			Credit risk exposure amounts (post-CCF and post-CRM)											
			0%	20%	50%	100%	150%				Other	Total		
1a	Government of Japan and Bank of Japan		6,497,931	–	–	8,032	–	–	–	–	–	–	–	6,505,964
1b	Central governments and central banks of foreign countries		2,998,196	884,770	337,766	409,233	–	–	–	–	–	–	–	4,629,966
1c	Bank for International Settlements, etc.		613,800	–	–	–	–	–	–	–	–	–	–	613,800
			0%	10%	20%	50%	100%	150%					Other	Total
2a	Local authorities in Japan		5,109	–	–	–	–	–	–	–	–	–	–	5,109
2b	Non-central government, etc. public sector entities in foreign countries		–	–	16,956	89,085	146,050	–	–	–	–	–	–	252,093
2c	Local authority financial institutions		–	–	–	–	–	–	–	–	–	–	–	–
2d	Government agencies in Japan		–	506	–	–	–	–	–	–	–	–	–	506
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		85,306	14,733	19,637	24,728	–	–	–	–	–	–	–	144,405
			20%	30%	40%	50%	75%	100%	150%				Other	Total
4	Financial institutions, type I financial instruments business operators, and insurance companies		1,587,330	959,664	403,909	918,723	148,393	672,099	124,401	–	–	–	–	4,814,522
	Type I financial instruments business operators and insurance companies		185,412	123,448	84,547	117,771	16,507	112,183	22,560	–	–	–	–	662,431
			10%	15%	20%	25%	35%	50%	100%				Other	Total
5	Covered bonds		–	–	–	–	–	–	–	–	–	–	–	–
			20%	50%	75%	80%	85%	100%	130%	150%			Other	Total
6	Corporates, etc. (including specified lending)		35,572	209,017	459,068	3,721	–	6,464,571	8,892	27,595	526	–	–	7,208,966
	Of which: Specialized lending		–	–	–	3,721	–	2,772	8,892	–	–	–	–	15,386

		100%	150%	100%	100%					Other	Total
7a	Subordinated debt, equity and other capital instruments	-	-	-	-					-	-
7b	Equities, etc.	-	-	3,319,794	-					-	3,319,794
		45%	75%	100%						Other	Total
8	SMEs, etc., and individuals	6,387	6,058,310	137,037						3,016,836	9,218,572
		20%	25%	30%	40%	50%	70%	75%		Other	Total
9a	Real estate, of which for owner-occupied residential real estate	194,086	80,272	320,181	191,494	182,474	122,740	-		-	1,091,249
		20%	31.25%	37.5%	50%	62.5%				Other	Total
	Of which the second lien meets the eligibility requirements	-	-	-	-	-				-	-
		30%	35%	45%	60%	75%	105%	150%		Other	Total
9b	Real estate, of which for Rental real estate	2,689	2,356	15,684	6,680	1,304	98	-		-	28,813
		30%	43.75%	56.25%	75%	93.75%				Other	Total
	Of which the second lien meets the eligibility requirements	-	-	-	-	-				-	-
		70%	90%	110%	150%					Other	Total
9c	Real estate, of which for Commercial real estate	17,203	18,058	1,739,935	10,158					70,020	1,855,376
		70%	112.5%							Other	Total
	Of which the second lien meets the eligibility requirements	-	-							-	-
		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)	91,979	1,114	144,742						-	237,836
10b	Past due in relation to exposures to owner-occupied residential real estate	-	77,524	-						-	77,524

		0%	10%	20%						Other	Total
11a	Cash	143,361	-	-						-	143,361
11b	Uncollected notes	-	-	12,421						-	12,421
	Guaranteed by credit guarantee corporations, etc.	-	-	-						-	-
	Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.	-	-	-						-	-

CR5b: Standardized approach - credit risk exposures and CCF by risk weights

Millions of yen

Item No.	Risk Weight	September 30, 2024			
		a	b	c	d
		On-balance sheet exposure	Off-balance sheet exposure	CCF risk-weighted average	Credit risk exposure amounts (post-CCF and post-CRM)
1	40% or less	11,727,391	3,023,964	90.81%	14,474,885
2	40%-70%	2,490,999	514,803	30.24%	2,642,360
3	75%	4,875,808	4,517,366	39.56%	6,738,807
	80%	11,769	–	–	3,721
4	85%	2,647,384	3,912,372	12.35%	2,990,979
5	90%-100%	6,196,839	4,722,279	42.46%	7,933,765
6	105%-130%	1,751,690	749,466	15.33%	1,749,073
7	150%	256,588	105,282	48.88%	306,897
8	100%	3,319,794	–	–	3,319,794
9	100%	–	–	–	–
10	1250%	–	–	–	–
11	Total	33,278,265	17,545,534	41.85%	40,160,286

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

Item No.	PD scale	September 30, 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	163,862,122	31,054,942	96.79%	195,205,891	0.00%	0.6
2	0.15 to <0.25	36,418	–	–	36,418	0.16%	0.0
3	0.25 to <0.50	79,033	–	–	74,107	0.28%	0.0
4	0.50 to <0.75	6,871	1,286	40.00%	3,658	0.50%	0.0
5	0.75 to <2.50	15,151	9,991	40.00%	6,685	1.20%	0.0
6	2.50 to <10.00	54,782	–	–	49,430	5.30%	0.0
7	10.00 to <100.00	15,507	3,057	85.82%	9,365	10.36%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	164,069,887	31,069,276	96.77%	195,385,557	0.00%	0.6
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	5,160,349	863,050	38.87%	4,988,105	0.06%	5.2
2	0.15 to <0.25	2,760,988	444,026	34.38%	2,909,315	0.16%	4.3
3	0.25 to <0.50	1,296,024	186,891	42.90%	1,376,325	0.28%	2.4
4	0.50 to <0.75	578,492	54,912	41.36%	592,158	0.50%	0.9
5	0.75 to <2.50	772,466	106,942	40.53%	812,097	1.41%	1.1
6	2.50 to <10.00	155,068	7,609	47.82%	163,667	5.30%	0.4
7	10.00 to <100.00	327,170	8,552	59.09%	335,701	10.36%	0.2
8	100.00 (Default)	86,430	5,219	55.72%	81,523	100.00%	0.4
9	Sub-total	11,136,990	1,677,206	38.51%	11,258,893	1.34%	15.3
SME exposures							
1	0.00 to <0.15	591,509	501,168	11.23%	646,893	0.07%	2.0
2	0.15 to <0.25	1,026,823	60,346	36.98%	1,040,035	0.16%	4.1
3	0.25 to <0.50	776,856	33,947	40.33%	779,949	0.28%	3.2
4	0.50 to <0.75	418,789	14,247	39.65%	394,133	0.50%	1.6
5	0.75 to <2.50	579,972	55,322	57.90%	590,586	1.45%	2.2
6	2.50 to <10.00	166,323	3,359	44.38%	154,911	5.30%	0.8
7	10.00 to <100.00	87,998	5,286	61.20%	88,472	10.36%	0.3
8	100.00 (Default)	132,029	1,168	53.55%	100,490	100.00%	1.8
9	Sub-total	3,780,303	674,846	20.05%	3,795,473	3.49%	16.4
Specialized lending exposures							
1	0.00 to <0.15	3,953,034	1,335,143	54.04%	4,609,150	0.07%	0.9
2	0.15 to <0.25	1,817,333	1,188,816	54.93%	2,310,009	0.16%	0.3
3	0.25 to <0.50	1,258,596	1,178,410	46.75%	1,615,603	0.28%	0.2
4	0.50 to <0.75	580,776	213,480	53.58%	630,394	0.50%	0.1
5	0.75 to <2.50	580,510	180,484	47.93%	611,357	1.15%	0.1
6	2.50 to <10.00	381,318	130,917	60.89%	412,241	5.30%	0.0
7	10.00 to <100.00	187,250	86,430	48.36%	220,634	10.36%	0.0
8	100.00 (Default)	156,052	5,741	43.72%	118,184	100.00%	0.0
9	Sub-total	8,914,872	4,319,427	52.10%	10,527,575	1.75%	1.9

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	37.75%	2.2	801,317	0.41%	1,134	/
2	0.15 to <0.25	49.96%	1.0	10,551	28.97%	29	/
3	0.25 to <0.50	36.38%	2.5	31,934	43.09%	75	/
4	0.50 to <0.75	34.23%	2.2	1,809	49.45%	6	/
5	0.75 to <2.50	36.38%	2.3	5,038	75.36%	29	/
6	2.50 to <10.00	49.87%	1.0	73,918	149.54%	1,306	/
7	10.00 to <100.00	29.48%	1.4	10,575	112.92%	286	/
8	100.00 (Default)	–	–	–	–	–	/
9	Sub-total	37.75%	2.2	935,145	0.47%	2,867	2,901
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	34.68%	3.0	1,006,433	20.17%	1,145	/
2	0.15 to <0.25	28.13%	2.6	707,225	24.30%	1,309	/
3	0.25 to <0.50	27.93%	2.6	440,666	32.01%	1,076	/
4	0.50 to <0.75	27.59%	2.4	245,261	41.41%	817	/
5	0.75 to <2.50	28.11%	2.3	497,447	61.25%	3,265	/
6	2.50 to <10.00	25.25%	2.2	134,305	82.06%	2,191	/
7	10.00 to <100.00	32.68%	3.7	518,452	154.43%	11,366	/
8	100.00 (Default)	22.78%	–	8,267	10.14%	17,910	/
9	Sub-total	31.04%	2.8	3,558,059	31.60%	39,082	43,201
SME exposures							
1	0.00 to <0.15	21.03%	3.5	78,134	12.07%	108	/
2	0.15 to <0.25	20.41%	2.9	164,922	15.85%	339	/
3	0.25 to <0.50	22.20%	2.8	176,803	22.66%	484	/
4	0.50 to <0.75	20.29%	2.7	104,837	26.59%	400	/
5	0.75 to <2.50	21.97%	2.5	250,133	42.35%	1,952	/
6	2.50 to <10.00	19.69%	2.1	85,255	55.03%	1,616	/
7	10.00 to <100.00	20.67%	1.9	66,529	75.19%	1,894	/
8	100.00 (Default)	30.05%	–	30,887	30.73%	27,731	/
9	Sub-total	21.35%	2.9	957,502	25.22%	34,528	54,280
Specialized lending exposures							
1	0.00 to <0.15	27.19%	3.7	905,690	19.64%	892	/
2	0.15 to <0.25	29.27%	3.5	731,229	31.65%	1,081	/
3	0.25 to <0.50	28.90%	3.9	705,415	43.66%	1,307	/
4	0.50 to <0.75	29.02%	4.0	375,908	59.63%	914	/
5	0.75 to <2.50	28.63%	4.1	462,610	75.66%	2,007	/
6	2.50 to <10.00	30.01%	3.2	446,840	108.39%	6,557	/
7	10.00 to <100.00	29.01%	4.3	308,116	139.64%	6,631	/
8	100.00 (Default)	28.39%	–	54,097	45.77%	29,229	/
9	Sub-total	28.27%	3.7	3,989,909	37.89%	48,622	50,084

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	–	5,329,282	14.30%	1,369,787	0.06%	9,783.8
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	642,457	7,510,840	10.00%	1,596,461	0.36%	9,286.5
4	0.50 to <0.75	232,512	11,077,227	16.33%	2,581,396	0.62%	13,125.8
5	0.75 to <2.50	366,650	466,911	62.25%	660,107	1.53%	878.0
6	2.50 to <10.00	190,984	176,662	91.00%	352,947	3.76%	1,170.7
7	10.00 to <100.00	32,888	9,092	29.30%	37,943	37.05%	116.4
8	100.00 (Default)	85,302	2,517	9.16%	85,484	100.00%	229.8
9	Sub-total	1,550,796	24,572,534	15.37%	6,684,128	2.18%	34,591.3
Residential mortgage exposures							
1	0.00 to <0.15	211,933	2,314	100.00%	214,248	0.11%	23.3
2	0.15 to <0.25	1,343,989	9,942	100.00%	1,353,932	0.18%	102.6
3	0.25 to <0.50	7,759,295	–	–	7,759,295	0.35%	415.4
4	0.50 to <0.75	602,952	962	100.00%	603,915	0.68%	100.9
5	0.75 to <2.50	1,649,539	1,188	100.00%	1,650,728	1.08%	135.9
6	2.50 to <10.00	98,842	216	100.00%	99,058	9.61%	5.4
7	10.00 to <100.00	56,996	343	100.00%	57,340	31.28%	5.4
8	100.00 (Default)	51,778	129	100.00%	51,907	100.00%	3.6
9	Sub-total	11,775,328	15,097	100.00%	11,790,426	1.11%	792.8
Other retail exposures							
1	0.00 to <0.15	1,689	2,367,634	61.09%	1,448,228	0.05%	2,200.2
2	0.15 to <0.25	9,139	27,578	35.29%	18,318	0.21%	24.2
3	0.25 to <0.50	467,822	130,882	15.09%	475,042	0.44%	147.6
4	0.50 to <0.75	132,859	276,938	99.48%	408,413	0.57%	300.0
5	0.75 to <2.50	188,229	310,707	48.12%	349,577	1.36%	1,323.3
6	2.50 to <10.00	234,685	4,708	34.15%	74,396	5.73%	30.4
7	10.00 to <100.00	998	170	64.94%	1,134	30.17%	0.8
8	100.00 (Default)	85,535	929	17.11%	85,683	100.00%	118.5
9	Sub-total	1,120,961	3,119,549	61.00%	2,860,796	3.50%	4,145.4
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	520,341	–	–	518,820	0.01%	0.2
2	0.15 to <0.25	42,002	–	–	41,833	0.16%	0.1
3	0.25 to <0.50	9,379	–	–	9,367	0.28%	0.0
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	5,031	–	–	5,032	1.05%	0.0
6	2.50 to <10.00	532	–	–	532	5.30%	0.0
7	10.00 to <100.00	56	–	–	56	10.36%	0.0
8	100.00 (Default)	88	–	–	88	100.00%	0.0
9	Sub-total	577,432	–	–	575,732	0.06%	0.4

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	75.80%	–	45,575	3.32%	718	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	78.91%	–	214,937	13.46%	4,504	/
4	0.50 to <0.75	91.62%	–	629,311	24.37%	14,791	/
5	0.75 to <2.50	76.42%	–	266,670	40.39%	7,741	/
6	2.50 to <10.00	76.58%	–	271,158	76.82%	10,191	/
7	10.00 to <100.00	79.89%	–	88,073	232.11%	11,509	/
8	100.00 (Default)	82.47%	–	111	0.13%	73,827	/
9	Sub-total	82.86%	–	1,515,838	22.67%	123,284	118,114
Residential mortgage exposures							
1	0.00 to <0.15	41.49%	–	21,342	9.96%	92	/
2	0.15 to <0.25	34.11%	–	176,925	13.06%	869	/
3	0.25 to <0.50	30.89%	–	1,455,636	18.75%	8,502	/
4	0.50 to <0.75	32.94%	–	192,499	31.87%	1,358	/
5	0.75 to <2.50	31.77%	–	684,667	41.47%	5,762	/
6	2.50 to <10.00	30.86%	–	136,394	137.69%	2,936	/
7	10.00 to <100.00	34.43%	–	100,360	175.02%	6,224	/
8	100.00 (Default)	29.69%	–	14,997	28.89%	14,214	/
9	Sub-total	31.69%	–	2,782,824	23.60%	39,961	42,661
Other retail exposures							
1	0.00 to <0.15	0.08%	–	343	0.02%	1	/
2	0.15 to <0.25	69.22%	–	5,535	30.22%	28	/
3	0.25 to <0.50	25.38%	–	79,235	16.67%	519	/
4	0.50 to <0.75	81.04%	–	256,732	62.86%	1,900	/
5	0.75 to <2.50	34.42%	–	136,766	39.12%	1,755	/
6	2.50 to <10.00	34.92%	–	38,205	51.35%	1,338	/
7	10.00 to <100.00	59.97%	–	1,615	142.35%	223	/
8	100.00 (Default)	58.88%	–	9,339	10.90%	49,706	/
9	Sub-total	23.17%	–	527,775	18.44%	55,473	53,811
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	34.32%	1.2	22,028	4.24%	38	/
2	0.15 to <0.25	26.15%	1.1	6,718	16.05%	17	/
3	0.25 to <0.50	27.65%	1.5	2,520	26.90%	7	/
4	0.50 to <0.75	–	–	–	–	–	/
5	0.75 to <2.50	31.78%	3.2	3,728	74.08%	16	/
6	2.50 to <10.00	25.32%	1.0	404	75.92%	7	/
7	10.00 to <100.00	25.32%	1.0	56	100.34%	1	/
8	100.00 (Default)	25.00%	–	–	–	22	/
9	Sub-total	33.59%	1.2	35,457	6.15%	109	109

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	6,050	–	–	6,050	0.06%	0.0
2	0.15 to <0.25	1,266	–	–	1,266	0.16%	0.0
3	0.25 to <0.50	3,872	–	–	3,872	0.28%	0.0
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	11,515	–	–	11,515	1.48%	0.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	22,705	–	–	22,705	0.83%	0.0
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	10,871	–	–	10,871	0.05%	1.8
2	0.15 to <0.25	616,858	–	–	616,858	0.22%	27.0
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	3,978	–	–	3,850	0.54%	0.4
5	0.75 to <2.50	51,500	–	–	50,817	2.02%	6.8
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	0	–	–	0	22.13%	0.0
8	100.00 (Default)	3,595	–	–	3,552	100.00%	0.4
9	Sub-total	686,803	–	–	685,950	0.86%	36.6
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	4	–	–	4	26.36%	0.0
8	100.00 (Default)	14	–	–	14	100.00%	0.0
9	Sub-total	18	–	–	18	83.84%	0.0
Total (all portfolios)		203,636,100	65,447,938	59.27%	243,587,256	0.35%	39,601.1

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	35.74%	1.0	684	11.31%	1	/
2	0.15 to <0.25	35.74%	1.0	260	20.55%	0	/
3	0.25 to <0.50	35.74%	1.0	1,144	29.55%	3	/
4	0.50 to <0.75	–	–	–	–	–	/
5	0.75 to <2.50	35.74%	1.0	9,482	82.35%	61	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	–	–	–	–	–	/
8	100.00 (Default)	–	–	–	–	–	/
9	Sub-total	35.74%	1.0	11,572	50.96%	67	68
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	30.81%	–	463	4.26%	1	/
2	0.15 to <0.25	30.81%	–	81,854	13.26%	418	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	30.81%	–	976	25.35%	6	/
5	0.75 to <2.50	33.61%	–	28,767	56.60%	346	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	92.27%	–	0	214.02%	0	/
8	100.00 (Default)	28.63%	–	772	21.74%	955	/
9	Sub-total	31.00%	–	112,834	16.44%	1,728	1,662
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%	–	10	254.48%	1	/
8	100.00 (Default)	103.23%	–	4	29.00%	15	/
9	Sub-total	103.23%	–	14	78.47%	16	15
Total (all portfolios)		37.52%	2.1	14,426,934	5.92%	345,742	366,911

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	September 30, 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	4,304,727	2,293,289	37.32%	5,236,842	0.06%	0.5
2	0.15 to <0.25	98,079	108,615	75.76%	177,498	0.16%	0.0
3	0.25 to <0.50	121,486	14,330	48.08%	128,377	0.28%	0.0
4	0.50 to <0.75	24,841	5,488	29.42%	24,062	0.50%	0.0
5	0.75 to <2.50	80,553	79,967	65.45%	128,924	0.95%	0.0
6	2.50 to <10.00	3,990	3,262	66.02%	6,144	5.30%	0.0
7	10.00 to <100.00	46,856	65,007	46.71%	77,227	10.36%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	4,680,535	2,569,962	40.14%	5,779,077	0.23%	0.7
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	44,307,241	39,437,665	38.90%	59,428,128	0.06%	8.1
2	0.15 to <0.25	3,123,005	2,754,514	41.95%	4,178,117	0.16%	1.2
3	0.25 to <0.50	1,838,156	1,521,709	44.75%	2,468,533	0.28%	0.6
4	0.50 to <0.75	928,735	900,204	44.78%	1,265,675	0.50%	0.3
5	0.75 to <2.50	2,236,872	1,484,197	44.79%	2,763,637	1.46%	0.8
6	2.50 to <10.00	272,237	106,162	43.31%	293,779	5.30%	0.2
7	10.00 to <100.00	491,815	931,721	41.78%	835,822	10.36%	0.3
8	100.00 (Default)	949,718	150,225	37.23%	1,066,037	100.00%	1.5
9	Sub-total	54,147,781	47,286,401	39.63%	72,299,731	1.75%	13.4
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	September 30, 2024					
		g Average LGD	h Average residual maturity	i RWA	j RWA density	k EL	l Eligible provisions
Sovereign exposures							
1	0.00 to <0.15	–	–	–	–	–	/
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%	1.4	1,041,040	19.87%	1,465	/
2	0.15 to <0.25	44.99%	0.9	52,384	29.51%	127	/
3	0.25 to <0.50	45.00%	0.6	42,751	33.30%	161	/
4	0.50 to <0.75	44.67%	1.1	12,888	53.56%	53	/
5	0.75 to <2.50	44.70%	1.6	103,477	80.26%	548	/
6	2.50 to <10.00	45.00%	2.1	10,662	173.51%	146	/
7	10.00 to <100.00	45.00%	3.2	164,049	212.42%	3,600	/
8	100.00 (Default)	–	–	–	–	–	/
9	Sub-total	44.94%	1.4	1,427,254	24.69%	6,104	6,182
Corporate exposures (excluding SME exposures and specialized lending)							
1	0.00 to <0.15	39.88%	2.4	12,194,797	20.52%	14,765	/
2	0.15 to <0.25	37.89%	2.2	1,374,574	32.89%	2,533	/
3	0.25 to <0.50	38.26%	2.5	1,133,710	45.92%	2,644	/
4	0.50 to <0.75	38.46%	2.7	790,617	62.46%	2,434	/
5	0.75 to <2.50	39.10%	2.3	2,472,629	89.47%	15,968	/
6	2.50 to <10.00	38.29%	1.8	364,235	123.98%	5,962	/
7	10.00 to <100.00	39.61%	2.7	1,460,260	174.70%	34,300	/
8	100.00 (Default)	39.85%	–	–	–	424,872	/
9	Sub-total	39.64%	2.4	19,790,824	27.37%	503,481	545,043
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	September 30, 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	712,602	–	–	712,602	0.06%	0.0
2	0.15 to <0.25	257,968	–	–	257,968	0.16%	0.4
3	0.25 to <0.50	38,556	–	–	38,556	0.28%	0.1
4	0.50 to <0.75	16,842	–	–	16,842	0.50%	0.0
5	0.75 to <2.50	302,963	–	–	302,963	1.67%	0.1
6	2.50 to <10.00	8,518	–	–	8,518	5.30%	0.0
7	10.00 to <100.00	53,407	33	40.00%	53,420	10.36%	0.3
8	100.00 (Default)	9,556	–	–	9,556	100.00%	0.0
9	Sub-total	1,400,416	33	40.00%	1,400,429	1.54%	1.4
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	3,051,525	234,545	40.00%	3,135,361	0.06%	1.7
2	0.15 to <0.25	309,901	16,090	40.00%	314,720	0.16%	0.1
3	0.25 to <0.50	173,044	71,132	40.00%	201,494	0.28%	0.0
4	0.50 to <0.75	69,321	4,094	40.00%	70,661	0.50%	0.0
5	0.75 to <2.50	116,709	–	–	116,403	1.55%	0.0
6	2.50 to <10.00	11,804	1,940	40.00%	12,558	5.30%	0.0
7	10.00 to <100.00	20,319	–	–	19,991	10.36%	0.0
8	100.00 (Default)	1,425	–	–	1,425	100.00%	0.0
9	Sub-total	3,754,052	327,802	40.00%	3,872,617	0.24%	1.9

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	1,389,271	194.95%	401	/
2	0.15 to <0.25	90.00%	5.0	541,329	209.84%	371	/
3	0.25 to <0.50	90.00%	5.0	78,258	202.96%	97	/
4	0.50 to <0.75	90.00%	5.0	40,112	238.16%	75	/
5	0.75 to <2.50	90.00%	5.0	1,016,819	335.62%	4,578	/
6	2.50 to <10.00	90.00%	5.0	36,232	425.31%	406	/
7	10.00 to <100.00	90.00%	5.0	302,466	566.19%	4,980	/
8	100.00 (Default)	90.00%	–	107,505	1125.00%	8,600	/
9	Sub-total	90.00%	5.0	3,511,995	250.77%	19,512	/
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	40.29%	1.2	428,121	13.65%	797	/
2	0.15 to <0.25	40.00%	1.3	86,795	27.57%	201	/
3	0.25 to <0.50	40.29%	2.2	90,148	44.74%	227	/
4	0.50 to <0.75	40.00%	2.3	43,146	61.06%	141	/
5	0.75 to <2.50	40.00%	1.3	94,140	80.87%	725	/
6	2.50 to <10.00	40.00%	2.1	16,608	132.24%	266	/
7	10.00 to <100.00	40.00%	1.0	31,689	158.51%	828	/
8	100.00 (Default)	40.00%	–	–	–	570	/
9	Sub-total	40.25%	1.3	790,650	20.41%	3,757	3,748

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	1,033,479	9,953	40.00%	1,037,460	0.06%	0.1
2	0.15 to <0.25	35,475	–	–	35,475	0.16%	0.0
3	0.25 to <0.50	17,658	–	–	17,658	0.28%	0.0
4	0.50 to <0.75	1,092	–	–	1,092	0.50%	0.0
5	0.75 to <2.50	5,177	–	–	5,177	1.43%	0.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	2,396	–	–	2,396	10.36%	0.0
8	100.00 (Default)	3,644	–	–	3,644	100.00%	0.0
9	Sub-total	1,098,924	9,953	40.00%	1,102,906	0.43%	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)		65,081,710	50,194,152	39.65%	84,454,761	1.55%	17.7

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	40.06%	1.0	131,326	12.65%	268	/
2	0.15 to <0.25	40.00%	1.0	8,173	23.04%	22	/
3	0.25 to <0.50	40.00%	1.0	5,840	33.07%	19	/
4	0.50 to <0.75	40.00%	1.0	506	46.36%	2	/
5	0.75 to <2.50	40.00%	1.0	3,663	70.75%	29	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	45.00%	1.0	5,378	224.42%	111	/
8	100.00 (Default)	40.00%	–	–	–	1,457	/
9	Sub-total	40.06%	1.0	154,889	14.04%	1,912	1,804
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)		40.87%	2.3	25,675,614	30.40%	534,768	556,778

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

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

Millions of yen, %, Thousands of cases, Year

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

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2023					
		a	b	c	d	e	f
		On-balance sheet gross exposure	Off-balance sheet exposures before CCF and CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors
Equity exposures (PD/LGD Approach)							
1	0.00 to <0.15	5,091,805	–	–	5,091,805	0.05%	1.5
2	0.15 to <0.25	229,300	–	–	229,300	0.16%	0.4
3	0.25 to <0.50	74,192	–	–	74,192	0.28%	0.2
4	0.50 to <0.75	162,413	–	–	162,413	0.50%	0.1
5	0.75 to <2.50	274,232	25,200	100.00%	299,432	1.68%	0.1
6	2.50 to <10.00	17,799	–	–	17,799	5.31%	0.1
7	10.00 to <100.00	21,672	–	–	21,672	10.40%	0.0
8	100.00 (Default)	9,814	–	–	9,814	100.00%	0.0
9	Sub-total	5,881,229	25,200	100.00%	5,906,429	0.37%	2.8
Qualifying revolving retail exposures							
1	0.00 to <0.15	–	1,963,533	63.94%	1,255,521	0.05%	9,507.8
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	639,695	682,122	100.00%	1,321,817	0.35%	9,635.8
4	0.50 to <0.75	221,484	1,846,424	86.97%	1,827,476	0.62%	11,492.2
5	0.75 to <2.50	362,692	392,649	41.18%	524,389	1.53%	628.9
6	2.50 to <10.00	200,218	169,875	54.46%	292,732	3.80%	745.7
7	10.00 to <100.00	18,094	4,438	49.84%	20,307	39.36%	60.0
8	100.00 (Default)	80,799	1,261	8.31%	81,009	100.00%	217.5
9	Sub-total	1,522,984	5,060,304	75.09%	5,323,254	2.34%	32,288.2
Residential mortgage exposures							
1	0.00 to <0.15	257,239	2,729	100.00%	259,969	0.11%	29.9
2	0.15 to <0.25	1,611,624	12,989	100.00%	1,624,613	0.19%	150.1
3	0.25 to <0.50	8,404,351	52	100.00%	8,404,403	0.33%	416.1
4	0.50 to <0.75	1,086,963	1,504	100.00%	1,088,467	0.69%	157.2
5	0.75 to <2.50	398,818	994	100.00%	399,813	1.50%	45.8
6	2.50 to <10.00	45,424	305	100.00%	45,730	9.35%	3.6
7	10.00 to <100.00	57,009	516	100.00%	57,526	29.06%	5.5
8	100.00 (Default)	62,189	216	100.00%	65,511	100.00%	5.3
9	Sub-total	11,923,621	19,309	100.00%	11,946,035	1.10%	813.8
Other retail exposures							
1	0.00 to <0.15	–	2,480,421	24.29%	602,556	0.03%	2,300.5
2	0.15 to <0.25	2,717	12,603	58.50%	10,091	0.23%	24.6
3	0.25 to <0.50	445,120	36,215	83.56%	475,382	0.45%	145.9
4	0.50 to <0.75	105,990	245,648	99.27%	349,846	0.57%	274.5
5	0.75 to <2.50	194,956	163,501	72.60%	313,673	1.33%	1,112.5
6	2.50 to <10.00	283,865	344,937	0.33%	285,027	5.14%	26.6
7	10.00 to <100.00	1,182	265	57.10%	1,334	27.60%	0.7
8	100.00 (Default)	83,769	1,324	10.74%	84,967	100.00%	166.6
9	Sub-total	1,117,602	3,284,918	30.57%	2,122,880	5.11%	4,052.2
Purchased receivables (corporate and others) corresponding to default risk							
1	0.00 to <0.15	4,204,217	16,404	52.52%	4,212,832	0.05%	1.6
2	0.15 to <0.25	580,925	7,628	52.52%	584,931	0.16%	0.2
3	0.25 to <0.50	137,414	–	–	137,414	0.28%	0.0
4	0.50 to <0.75	66,656	211	52.52%	66,767	0.50%	0.0
5	0.75 to <2.50	32,416	–	–	32,416	1.18%	0.0
6	2.50 to <10.00	423	–	–	423	5.31%	0.0
7	10.00 to <100.00	39,206	–	–	39,298	10.40%	0.0
8	100.00 (Default)	2,779	–	–	2,779	100.00%	0.0
9	Sub-total	5,064,038	24,244	52.52%	5,076,864	0.22%	2.1

Millions of yen, %, Thousands of cases, Year

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

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2023					
		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	1,448,443	11,414	52.52%	1,454,438	0.06%	0.1
2	0.15 to <0.25	45,554	–	–	45,554	0.16%	0.0
3	0.25 to <0.50	19,854	–	–	19,854	0.28%	0.0
4	0.50 to <0.75	8,353	–	–	8,353	0.50%	0.0
5	0.75 to <2.50	7,394	–	–	7,394	1.44%	0.0
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	19,275	–	–	19,321	10.40%	0.0
8	100.00 (Default)	3,308	–	–	3,308	100.00%	0.0
9	Sub-total	1,552,184	11,414	52.52%	1,558,224	0.41%	0.1
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	13,275	–	–	13,275	0.03%	2.0
2	0.15 to <0.25	662,141	–	–	662,141	0.22%	27.7
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	4,680	–	–	4,680	0.53%	0.5
5	0.75 to <2.50	47,827	–	–	47,827	2.06%	6.1
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	0	–	–	0	22.13%	0.0
8	100.00 (Default)	3,340	–	–	3,519	100.00%	0.4
9	Sub-total	731,266	–	–	731,445	0.81%	36.9
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	5,739	–	–	5,739	0.06%	0.0
2	0.15 to <0.25	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–
4	0.50 to <0.75	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–
6	2.50 to <10.00	–	–	–	–	–	–
7	10.00 to <100.00	2,986	–	–	2,986	10.40%	0.0
8	100.00 (Default)	–	–	–	–	–	–
9	Sub-total	8,725	–	–	8,725	3.59%	0.0
Exposures 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)	16	–	–	16	100.00%	0.0
9	Sub-total	20	–	–	20	86.17%	0.0
Total (all portfolios)		272,088,296	71,960,078	45.44%	304,941,714	0.68%	37,243.9

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2023					
		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	36.75%	1.0	162,668	11.18%	331	/
2	0.15 to <0.25	37.23%	1.0	9,762	21.43%	27	/
3	0.25 to <0.50	35.84%	1.0	5,881	29.62%	19	/
4	0.50 to <0.75	35.84%	1.0	3,466	41.50%	14	/
5	0.75 to <2.50	35.84%	1.0	4,923	66.58%	38	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	35.84%	1.0	27,485	142.25%	720	/
8	100.00 (Default)	21.97%	–	1,246	37.67%	627	/
9	Sub-total	36.70%	1.0	215,435	13.82%	1,779	–
Purchased receivables (retail) corresponding to default risk							
1	0.00 to <0.15	29.70%	–	365	2.75%	1	/
2	0.15 to <0.25	29.70%	–	84,423	12.75%	432	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	29.70%	–	1,129	24.12%	7	/
5	0.75 to <2.50	30.48%	–	28,904	60.43%	301	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	92.97%	–	1	215.65%	0	/
8	100.00 (Default)	27.29%	–	813	23.10%	895	/
9	Sub-total	29.73%	–	115,636	15.80%	1,638	471
Purchased receivables (retail) corresponding to dilution risk							
1	0.00 to <0.15	100.00%	–	2,243	39.09%	3	/
2	0.15 to <0.25	–	–	–	–	–	/
3	0.25 to <0.50	–	–	–	–	–	/
4	0.50 to <0.75	–	–	–	–	–	/
5	0.75 to <2.50	–	–	–	–	–	/
6	2.50 to <10.00	–	–	–	–	–	/
7	10.00 to <100.00	100.00%	–	11,856	397.00%	310	/
8	100.00 (Default)	–	–	–	–	–	/
9	Sub-total	100.00%	–	14,100	161.59%	314	–
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	104.47%	–	9	257.55%	1	/
8	100.00 (Default)	104.47%	–	9	58.08%	16	/
9	Sub-total	104.47%	–	19	95.53%	17	–
Total (all portfolios)		36.51%	1.9	42,372,559	13.89%	682,490	966,673

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

Item No.	Portfolio	September 30, 2024		September 30, 2023	
		a	b	a	b
		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign exposures – FIRB	–	–		
2	Sovereign exposures – AIRB	935,145	935,145		
3	Bank exposures – FIRB	1,427,254	1,427,254		
4	Bank exposures – AIRB	–	–		
5	Corporate exposures (excluding specialized lending) – FIRB	19,790,824	19,790,824		
6	Corporate exposures (excluding specialized lending) – AIRB	4,515,562	4,515,562		
7	Specialized lending – FIRB	–	–		
8	Specialized lending – AIRB	3,989,909	3,989,909		
9	Retail – Qualifying revolving retail exposures	1,515,838	1,515,838		
10	Retail – Residential mortgage exposures	2,782,824	2,782,824		
11	Other retail exposures	527,775	527,775		
12	Purchased receivables – FIRB	945,539	945,539		
13	Purchased receivables – AIRB	159,864	159,864		
14	Exposures relating to lease fees in lease transactions	14	14		
15	Total	36,590,553	36,590,553		

Item No.	Portfolio	September 30, 2024		September 30, 2023	
		a	b	a	b
		Pre-credit derivatives RWA	Actual RWA	Pre-credit derivatives RWA	Actual RWA
1	Sovereign exposures – FIRB			–	–
2	Sovereign exposures – AIRB			1,087,469	1,087,469
3	Bank exposures – FIRB			–	–
4	Bank exposures – AIRB			1,221,790	1,221,790
5	Corporate exposures (excluding specialized lending) – FIRB			–	–
6	Corporate exposures (excluding specialized lending) – AIRB			23,855,142	23,844,991
7	Specialized lending – FIRB			–	–
8	Specialized lending – AIRB			3,072,771	3,072,771
9	Retail – Qualifying revolving retail exposures			1,152,279	1,152,279
10	Retail – Residential mortgage exposures			2,408,751	2,408,751
11	Other retail exposures			499,030	499,030
12	Equity – FIRB			–	–
13	Equity – AIRB			8,047,974	8,047,974
14	Purchased receivables – FIRB			–	–
15	Purchased receivables – AIRB			1,037,482	1,037,482
16	Exposures relating to lease fees in lease transactions			19	19
17	Total			42,382,710	42,372,559

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

September 30, 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	44,992	3,873	50%	–	–	–	46,541	46,541	23,270	–	
	2.5 years or more	18,608	33,903	70%	–	18,608	–	11,980	30,589	21,412	122	
Good	Less than 2.5 years	7,450	15,053	70%	–	–	–	13,471	13,471	9,430	53	
	2.5 years or more	25,032	9,590	90%	–	–	–	28,869	28,869	25,982	230	
Satisfactory	/	1,719	10,207	115%	–	–	–	5,802	5,802	6,672	162	
Weak	/	18,000	3,000	250%	–	–	–	19,200	19,200	48,000	1,536	
Default	/	–	–	–	–	–	–	–	–	–	–	
Total	/	115,803	75,627	–	–	18,608	–	125,865	144,473	134,768	2,105	
High-volatility commercial real estate (HVCRE)												
Regulatory categories	Residual maturity	On-balance sheet amounts	Off-balance sheet amounts	Risk weight						Exposure at default (EAD)	RWA	Expected losses
Strong	Less than 2.5 years	–	–	70%						–	–	–
	2.5 years or more	4,111	8,230	95%						7,403	7,032	29
Good	Less than 2.5 years	970	–	95%						970	921	3
	2.5 years or more	22,941	34,165	120%						36,607	43,928	146
Satisfactory	/	–	22,918	140%						9,167	12,834	256
Weak	/	5,892	–	250%						5,892	14,730	471
Default	/	–	–	–						–	–	–
Total	/	33,914	65,313	–						60,040	79,448	907

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

Millions of yen, %

September 30, 2023												
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	15,820	–	50%	–	10,038	–	5,781	15,820	7,910	–	
	2.5 years or more	73,697	34,494	70%	–	12,869	–	78,944	91,814	64,269	367	
Good	Less than 2.5 years	49,744	28,575	70%	–	45,452	–	19,299	64,752	45,326	259	
	2.5 years or more	29,854	13,853	90%	–	–	–	37,130	37,130	33,417	297	
Satisfactory	/	73,936	1,484	115%	–	–	–	74,716	74,716	85,923	2,092	
Weak	/	14,232	19,558	250%	–	–	–	24,504	24,504	61,261	1,960	
Default	/	–	–	–	–	–	–	–	–	–	–	
Total	/	257,286	97,966	–	–	68,360	–	240,377	308,738	298,109	4,975	
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	8,321	–	70%						8,321	5,824	33
	2.5 years or more	–	–	95%						–	–	–
Good	Less than 2.5 years	20,286	1,187	95%						20,910	19,864	83
	2.5 years or more	18,453	39,540	120%						39,220	47,064	156
Satisfactory	/	–	7,630	140%						4,007	5,610	112
Weak	/	9,127	29,357	250%						24,545	61,363	1,963
Default	/	–	–	–						–	–	–
Total	/	56,188	77,715	–						97,004	139,728	2,349
Equity exposures (Market-Based Approach, etc.)												
Equity exposures subject to the Market-Based Approach												
Category	On-balance sheet amounts	Off-balance sheet amounts	Risk weight						Exposure at default (EAD)	RWA		
Simple Risk Weight Method – publicly traded equities	117,238	31,437	300%						126,485	379,455		
Simple Risk Weight Method – unlisted equities	209,747	–	400%						209,747	838,990		
Internal Models Method	–	–	–						–	–		
Total	326,986	31,437	–						336,232	1,218,445		
Equity exposures subject to a risk weight of 100%												
Equity exposures subject to a risk weight of 100% as stipulated in Paragraph 1 of Article 166 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Holding Company Capital Adequacy Notification	–	–	100%						–	–		

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

Item No.		September 30, 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	2,587,733	3,923,771	/	1.4	9,116,106	3,123,752
2	Expected exposure method	/	/	-	-	-	-
3	Simple Approach for credit risk mitigation	/	/	/	/	-	-
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	6,960,446	2,266,166
5	Exposure variation estimation model	/	/	/	/	-	-
6	Total	/	/	/	/	/	5,389,918

Millions of yen

Item No.		September 30, 2023					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	-	-	/	1.4	-	-
	Current exposure method	3,826,398	3,850,119	/	/	7,678,617	2,685,994
2	Expected exposure method	/	/	-	-	-	-
3	Simple Approach for credit risk mitigation	/	/	/	/	-	-
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	41,093,564	1,990,515
5	Exposure variation estimation model	/	/	/	/	-	-
6	Total	/	/	/	/	/	4,676,510

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

Item No.		September 30, 2024		September 30, 2023	
		a	b	a	b
		EAD post-CRM	RWA (Amount obtained by dividing amount corresponding to CVA risk by 8%)	EAD post-CRM	RWA (Amount obtained by dividing amount corresponding to CVA risk by 8%)
1	Total portfolios subject to advanced risk measurement method	/	/	-	-
2	(i) Amount of CVA Value at Risk (including the multiplier)	/	/	/	-
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)	/	/	/	-
4	Total portfolios subject to standardized risk measurement method	/	/	7,500,501	3,414,641
5	Total portfolios subject to amount corresponding to CVA risk	/	/	7,500,501	3,414,641

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

Item No.		September 30, 2024	
		a	b
		Components	CVA capital requirements
1	Aggregation of systematic components of CVA risk	613,677	/
2	Aggregation of idiosyncratic components of CVA risk	39,052	/
3	Total	/	200,653

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

Item No.		September 30, 2024	
		a	b
		CVA capital requirements	Number of counterparties
1	Interest rate risk	9,267	/
2	Foreign exchange risk	7,032	/
3	Reference credit spread risk	-	/
4	Equity risk	-	/
5	Commodity risk	-	/
6	Counterparty credit spread risk	38,044	/
7	Total	54,344	7,616

CVA4: Flow statements of CVA capital requirements*Millions of yen*

Item No.		September 30, 2024	
		CVA capital requirements	
1	At end of previous fiscal year	258,864	
2	At end of current fiscal year	254,997	
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	September 30, 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		58,556	-	3,734	-	-	92,122	-	-	-	50,566	-	-	-	204,981
3	Bank for International Settlements, etc.		-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Local authorities in Japan		-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Non-central government, etc. public sector entities in foreign countries		-	-	212,917	-	-	68,060	-	-	-	315,191	-	-	-	596,168
6	Multilateral development banks		15,184	-	-	-	-	-	-	-	-	-	-	-	-	15,184
7	Local authority financial institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Government agencies in Japan		-	-	1,025	-	-	-	-	-	-	-	-	-	-	1,025
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		-	-	1,647,152	507,652	87	120,090	195,749	-	-	266,446	-	211,953	-	2,949,132
11	Corporates, etc.		-	-	229,754	-	-	594,492	194,825	-	-	1,373,648	-	14,889	-	2,407,609
12	SMEs, etc. and individuals		-	-	-	-	-	-	1,065	-	101,033	1,649	-	-	-	103,749
13	Other than the above		-	-	-	-	-	-	-	-	-	146,233	-	-	-	146,233
14	Total		73,741	-	2,094,584	507,652	87	874,765	391,640	-	101,033	2,153,735	-	226,843	-	6,424,084

Millions of yen

Item No.	Regulatory portfolio	September 30, 2023								
		a	b	c	d	e	f	g	h	i
		Credit equivalent amounts (after taking into account the CRM effects)								
Risk weight	0%	10%	20%	50%	75%	100%	150%	Others	Total	
1	Government of Japan and Bank of Japan	74	-	-	-	-	-	-	-	74
2	Central governments and central banks of foreign countries	66,741	-	45,630	8,369	-	17,988	-	-	138,729
3	Bank for International Settlements, etc.	1,619	-	-	-	-	-	-	-	1,619
4	Local authorities in Japan	1,526	-	-	-	-	-	-	-	1,526
5	Non-central government, etc. public sector entities in foreign countries	-	-	28,930	-	-	-	-	-	28,930
6	Multilateral development banks	2,826	-	-	1,205	-	-	-	-	4,032
7	Local authority financial institutions	-	-	-	-	-	-	-	-	-
8	Government agencies in Japan	-	2,028	48	-	-	-	-	-	2,076
9	Local authority land development corporations, public housing corporations, and regional public road corporations	-	-	-	-	-	-	-	-	-
10	Financial institutions and type I financial instruments business operators	-	-	1,644,904	295,713	-	46,614	190	-	1,987,423
11	Corporates, etc.	-	-	-	-	-	1,625,478	-	-	1,625,478
12	SMEs, etc. and individuals	-	-	-	-	4,778	-	-	-	4,778
13	Other than the above	-	-	-	-	-	684,469	-	-	684,469
14	Total	72,788	2,028	1,719,513	305,288	4,778	2,374,550	190	-	4,479,139

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

Item No.	PD scale	September 30, 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	1,619,066	0.00%	0.0	37.95%	0.6	25,006	1.54%
2	0.15 to <0.25	–	–	–	–	–	–	–
3	0.25 to <0.50	–	–	–	–	–	–	–
4	0.50 to <0.75	42	0.50%	0.0	10.00%	5.0	4	11.75%
5	0.75 to <2.50	47	1.71%	0.0	36.38%	1.0	34	73.25%
6	2.50 to <10.00	–	–	–	–	–	–	–
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	1,619,155	0.00%	0.0	37.95%	0.6	25,045	1.54%
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	77,095	0.06%	0.4	46.55%	2.5	10,904	14.14%
2	0.15 to <0.25	31,208	0.16%	0.3	37.89%	2.2	6,803	21.79%
3	0.25 to <0.50	17,075	0.28%	0.2	40.24%	2.0	5,682	33.27%
4	0.50 to <0.75	6,043	0.50%	0.0	33.76%	2.2	2,374	39.29%
5	0.75 to <2.50	8,772	1.52%	0.1	34.45%	2.0	5,757	65.63%
6	2.50 to <10.00	1,050	5.30%	0.0	28.85%	2.2	909	86.53%
7	10.00 to <100.00	1,679	10.36%	0.0	35.26%	3.1	2,347	139.75%
8	100.00 (Default)	744	100.00%	0.0	27.02%	–	36	4.95%
9	Sub-total	143,670	0.89%	1.3	42.28%	2.3	34,816	24.23%
SME exposures								
1	0.00 to <0.15	2,578	0.07%	0.0	31.76%	1.8	265	10.28%
2	0.15 to <0.25	20,795	0.16%	0.3	33.32%	1.8	3,605	17.33%
3	0.25 to <0.50	13,058	0.28%	0.3	32.18%	1.7	3,085	23.62%
4	0.50 to <0.75	6,294	0.50%	0.1	29.46%	2.3	1,914	30.40%
5	0.75 to <2.50	6,275	1.39%	0.2	31.75%	1.7	3,158	50.33%
6	2.50 to <10.00	926	5.29%	0.0	20.40%	2.6	489	52.81%
7	10.00 to <100.00	105	10.36%	0.0	24.22%	1.9	86	81.93%
8	100.00 (Default)	718	100.00%	0.0	17.83%	–	16	2.34%
9	Sub-total	50,753	1.91%	1.1	31.80%	1.8	12,621	24.86%
Specialized lending exposures								
1	0.00 to <0.15	152,445	0.07%	0.4	28.69%	4.4	14,351	9.41%
2	0.15 to <0.25	109,500	0.16%	0.1	30.22%	4.3	19,024	17.37%
3	0.25 to <0.50	66,461	0.28%	0.0	28.87%	3.9	15,858	23.86%
4	0.50 to <0.75	10,538	0.50%	0.0	32.81%	4.2	4,008	38.03%
5	0.75 to <2.50	11,409	1.16%	0.0	34.45%	4.4	6,640	58.19%
6	2.50 to <10.00	5,476	5.30%	0.0	28.37%	4.4	4,658	85.06%
7	10.00 to <100.00	3,742	10.36%	0.0	28.37%	4.6	4,208	112.42%
8	100.00 (Default)	510	100.00%	0.0	27.12%	–	123	24.15%
9	Sub-total	360,084	0.51%	0.7	29.48%	4.2	68,873	19.12%

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	2,138	0.45%	0.3	36.82%	–	540	25.25%
4	0.50 to <0.75	–	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–	–
6	2.50 to <10.00	339	6.12%	0.1	40.13%	–	200	59.01%
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	2,478	1.23%	0.4	37.28%	–	740	29.88%
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)		2,176,143	0.19%	3.7	36.69%	1.3	142,097	6.52%

CCR4 (FIRB): IRB – CCR exposures by portfolio and PD scale

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 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	3,986,365	0.06%	0.3	44.99%	1.1	608,584	15.26%
2	0.15 to <0.25	13,477	0.16%	0.0	45.00%	0.8	3,484	25.85%
3	0.25 to <0.50	32,746	0.28%	0.0	45.00%	1.2	14,529	44.36%
4	0.50 to <0.75	2,581	0.50%	0.0	45.00%	0.8	1,280	49.58%
5	0.75 to <2.50	21,658	1.66%	0.0	45.00%	0.6	22,094	102.01%
6	2.50 to <10.00	2,207	5.30%	0.0	45.00%	0.9	3,462	156.88%
7	10.00 to <100.00	5,734	10.36%	0.0	45.00%	2.0	10,744	187.38%
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	4,064,770	0.08%	0.4	44.99%	1.1	664,180	16.33%
Corporate exposures								
1	0.00 to <0.15	2,810,343	0.06%	2.8	40.15%	2.4	353,068	12.56%
2	0.15 to <0.25	282,178	0.16%	1.2	39.91%	1.8	68,765	24.36%
3	0.25 to <0.50	66,373	0.28%	0.1	39.95%	2.7	22,391	33.73%
4	0.50 to <0.75	55,129	0.50%	0.0	39.88%	3.3	25,489	46.23%
5	0.75 to <2.50	66,375	1.51%	0.1	39.77%	2.4	51,023	76.87%
6	2.50 to <10.00	7,884	5.30%	0.0	39.95%	1.2	9,602	121.79%
7	10.00 to <100.00	101,123	10.36%	0.0	40.80%	1.4	169,104	167.22%
8	100.00 (Default)	27,788	100.00%	0.0	39.97%	–	–	–
9	Sub-total	3,417,197	1.23%	4.5	40.13%	2.3	699,446	20.46%
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	September 30, 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)		7,481,967	0.61%	4.9	42.77%	1.7	1,363,626	18.22%

CCR4 (AIRB): IRB – CCR exposures by portfolio and PD scale

Millions of yen, %, Thousands of cases, Year

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

Millions of yen, %, Thousands of cases, Year

Item No.	PD scale	September 30, 2023						
		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	1,244	0.45%	0.2	36.42%	–	312	25.08%
4	0.50 to <0.75	–	–	–	–	–	–	–
5	0.75 to <2.50	–	–	–	–	–	–	–
6	2.50 to <10.00	35	5.89%	0.0	42.16%	–	24	69.07%
7	10.00 to <100.00	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–
9	Sub-total	1,280	0.61%	0.3	36.58%	–	336	26.30%
Purchased 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)		44,292,596	0.06%	9.1	34.87%	4.2	1,800,885	4.06%

CCR5: Composition of collateral for CCR exposure
Millions of yen

Item No.		September 30, 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)	–	948,237	45,568	2,203,028	10,272,343	7,994,113
2	Cash (foreign currency)	–	1,284,878	–	1,584,427	32,420,458	21,964,189
3	Domestic sovereign debt	124,662	335,055	477,865	423,177	5,569,233	20,037,237
4	Other sovereign debt	356,452	62,469	94,893	261,868	26,861,066	30,365,513
5	Government agency debt	141	158	–	–	3,331,190	4,740,607
6	Corporate bonds	28,350	26,273	–	–	3,148,135	2,071,680
7	Equity	–	123,246	–	130,428	3,454,916	2,640,910
8	Other collateral	30,695	19,205	–	4,029	246,531	250,332
9	Total	540,303	2,799,525	618,327	4,606,960	85,303,875	90,064,583

Millions of yen

Item No.		September 30, 2023					
		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)	18	1,038,409	38,534	2,701,914	12,389,111	10,725,127
2	Cash (foreign currency)	–	1,087,191	1,005	817,895	24,593,622	15,418,234
3	Domestic sovereign debt	145,219	200,745	630,919	125,747	7,405,197	22,192,540
4	Other sovereign debt	189,018	18,680	132,457	79,236	22,368,483	17,995,226
5	Government agency debt	119	134	–	–	5,340,328	8,988,192
6	Corporate bonds	23,974	22,217	–	–	1,015,909	1,944,026
7	Equity	–	104,222	–	110,295	3,528,277	1,896,152
8	Other collateral	25,957	16,240	–	3,407	752,736	982,604
9	Total	384,308	2,487,842	802,917	3,838,498	77,393,666	80,142,104

CCR6: Credit derivatives exposures

Millions of yen

Item No.		September 30, 2024		September 30, 2023	
		a	b	a	b
		Protection bought	Protection sold	Protection bought	Protection sold
	Notional principal				
1	Single-name credit default swaps	2,883,587	671,370	2,483,970	1,314,636
2	Index credit default swaps	–	–	359,000	362,133
3	Total return swaps	1,006,404	–	603,321	78,917
4	Credit options	–	–	–	–
5	Other credit derivatives	–	–	–	–
6	Total notional principal	3,889,992	671,370	3,446,291	1,755,687
	Fair value				
7	Positive fair value (asset)	33,805	12,724	36,049	18,685
8	Negative fair value (liability)	125,734	103	37,261	12,254

CCR8: Exposures to central counterparties

Millions of yen

Item No.		September 30, 2024		September 30, 2023	
		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)	/	287,493	/	527,786
2	Exposures for trades at qualifying central counterparties (excluding initial margin)	4,163,101	103,034	5,901,712	27,789
3	(i) Derivative transactions (OTC)	2,656,910	70,877	4,651,122	24,684
4	(ii) Derivative transactions (exchange traded)	614,654	14,322	469,495	3,104
5	(iii) Repo transactions	884,257	17,689	781,094	–
6	(iv) Netting sets where cross-product netting has been approved	7,278	145	–	–
7	Segregated initial margin	–	/	–	/
8	Non-segregated initial margin	232,988	6,251	793,935	12,478
9	Pre-funded default fund contributions	344,869	178,206	456,073	487,519
10	Unfunded default fund contributions	–	–	–	–
11	Exposures to non-qualifying central counterparties (total)	/	126,132	/	163,911
12	Exposures for trades at non-qualifying central counterparties (excluding initial margin)	22,500	21,136	66,662	66,662
13	(i) Derivative transactions (OTC)	20,796	20,796	66,662	66,662
14	(ii) Derivative transactions (exchange traded)	–	–	–	–
15	(iii) Repo transactions	1,704	340	–	–
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	8,399	104,995	7,779	97,249
20	Unfunded default fund contributions	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	September 30, 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)	344,023	–	344,023	166,124	–	166,124
2	Residential mortgages	43,953	–	43,953	106,998	–	106,998
3	Credit card receivables	–	–	–	59,126	–	59,126
4	Other retail exposures	300,070	–	300,070	–	–	–
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	5,028,537	666,076	5,694,614	12,050	–	12,050
7	Loans to corporates	–	585,498	585,498	–	–	–
8	Commercial mortgage-backed securities	–	–	–	–	–	–
9	Leasing receivables and account receivables	57,322	–	57,322	12,050	–	12,050
10	Other wholesale	4,971,215	80,577	5,051,792	–	–	–
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	September 30, 2023					
		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)	237,496	–	237,496	62,572	–	62,572
2	Residential mortgages	47,590	–	47,590	–	–	–
3	Credit card receivables	–	–	–	62,095	–	62,095
4	Other retail exposures	189,906	–	189,906	477	–	477
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	39,744	821,361	861,105	746,085	–	746,085
7	Loans to corporates	–	821,361	821,361	–	–	–
8	Commercial mortgage-backed securities	–	–	–	352,742	–	352,742
9	Leasing receivables and account receivables	35,827	–	35,827	131,403	–	131,403
10	Other wholesale	3,917	–	3,917	261,939	–	261,939
11	Re-securitization	–	–	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	September 30, 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)	4,977,007	–	4,977,007	1,511,623	–	1,511,623
2	Residential mortgages	257,120	–	257,120	1,222,734	–	1,222,734
3	Credit card receivables	1,587,287	–	1,587,287	59,328	–	59,328
4	Other retail exposures	3,132,599	–	3,132,599	229,561	–	229,561
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	3,955,471	–	3,955,471	4,025,064	–	4,025,064
7	Loans to corporates	337,490	–	337,490	3,543,425	–	3,543,425
8	Commercial mortgage-backed securities	–	–	–	–	–	–
9	Leasing receivables and account receivables	2,571,910	–	2,571,910	228,358	–	228,358
10	Other wholesale	1,046,069	–	1,046,069	253,279	–	253,279
11	Re-securitization	–	–	–	–	–	–

Millions of yen

Item No.	Underlying asset type	September 30, 2023					
		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)	3,826,900	–	3,826,900	1,909,248	–	1,909,248
2	Residential mortgages	212,443	–	212,443	1,487,548	–	1,487,548
3	Credit card receivables	1,423,578	–	1,423,578	16,973	–	16,973
4	Other retail exposures	2,190,878	–	2,190,878	404,726	–	404,726
5	Re-securitization	–	–	–	–	–	–
6	Wholesale (total)	3,868,066	–	3,868,066	4,432,397	–	4,432,397
7	Loans to corporates	160,882	–	160,882	4,188,663	–	4,188,663
8	Commercial mortgage-backed securities	–	–	–	–	–	–
9	Leasing receivables and account receivables	3,146,075	–	3,146,075	89,859	–	89,859
10	Other wholesale	561,109	–	561,109	153,875	–	153,875
11	Re-securitization	–	–	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	September 30, 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)	–	–	–	–	–	–	42,237	–	42,237
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	5,663	–	5,663
4	Other retail exposures	–	–	–	–	–	–	36,574	–	36,574
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	–	–	–	–	–	–	46,189	6,522	52,711
7	Loans to corporates	–	–	–	–	–	–	3,042	–	3,042
8	Commercial mortgage-backed securities	–	–	–	–	–	–	653	–	653
9	Leasing receivables and account receivables	–	–	–	–	–	–	21,871	6,522	28,393
10	Other wholesale	–	–	–	–	–	–	20,621	–	20,621
11	Re-securitization	–	–	–	–	–	–	–	–	–

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

Millions of yen

Item No.	Underlying asset type	September 30, 2023								
		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)	–	–	–	–	–	–	36,897	–	36,897
2	Residential mortgages	–	–	–	–	–	–	–	–	–
3	Credit card receivables	–	–	–	–	–	–	5,663	–	5,663
4	Other retail exposures	–	–	–	–	–	–	31,233	–	31,233
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Wholesale (total)	–	–	–	–	–	–	63,141	–	63,141
7	Loans to corporates	–	–	–	–	–	–	45,294	–	45,294
8	Commercial mortgage-backed securities	–	–	–	–	–	–	339	–	339
9	Leasing receivables and account receivables	–	–	–	–	–	–	10,011	–	10,011
10	Other wholesale	–	–	–	–	–	–	7,494	–	7,494
11	Re-securitization	–	–	–	–	–	–	–	–	–

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

Millions of yen

Item No.		September 30, 2024							
		a	b	c	d	e	f	g	h
		Total		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization	
				Securitization				Senior	Non-senior
		Retail underlying		Wholesale					
Amount of exposures (by risk weight category)									
1	Securitization exposures subject to a risk weight of 20% or less	14,069,496	13,480,963	13,480,963	5,394,872	8,086,090	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	621,153	547,329	547,329	46,419	500,910	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	396,624	392,904	392,904	25,728	367,176	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	62,018	62,018	62,018	20,135	41,883	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-	-
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach	4,166,052	3,499,975	3,499,975	1,305,827	2,194,147	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	1,724,200	1,724,200	1,724,200	1,390,137	334,062	-	-	-
8	Securitization exposures subject to the Standardized Approach	9,259,039	9,259,039	9,259,039	2,791,190	6,467,849	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-	-

Item No.		September 30, 2024							
		a	b	c	d	e	f	g	h
		Total	Traditional securitizations (asset transfer type) (sub-total)						
			Securitization	Retail underlying		Wholesale	Re-securitization		Senior
Amount of credit risk-weighted assets (by calculation method)									
10	Credit RWA calculated using the IRB Approach	586,236	472,784	472,784	134,148	338,635	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach or Internal Assessment Approach	229,139	229,139	229,139	145,021	84,118	-	-	-
12	Credit RWA calculated using the Standardized Approach	1,604,505	1,604,505	1,604,505	362,484	1,242,021	-	-	-
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	46,898	37,822	37,822	10,731	27,090	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	18,331	18,331	18,331	11,601	6,729	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	128,360	128,360	128,360	28,998	99,361	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	-	-	-	-	-	-	-	-

Millions of yen

Item No.		September 30, 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	588,532	588,532	–	588,532	–	–	–
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	73,823	73,823	–	73,823	–	–	–
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	3,720	3,720	–	3,720	–	–	–
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	666,076	666,076	–	666,076	–	–	–
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.		September 30, 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	113,452	113,452	–	113,452	–	–	–
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	9,076	9,076	–	9,076	–	–	–
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.		September 30, 2023							
		a	b	c	d	e	f	g	h
		Total		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization	
				Securitization				Senior	Non-senior
		Retail underlying		Wholesale					
Amount of exposures (by risk weight category)									
1	Securitization exposures subject to a risk weight of 20% or less	8,931,723	8,213,422	8,213,422	4,011,050	4,202,372	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	523,183	420,124	420,124	74,130	345,993	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	123,360	123,360	123,360	29,461	93,899	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	23,864	23,864	23,864	12,231	11,632	-	-	-
5	Securitization exposures subject to a risk weight of 1250%	94	94	94	94	-	-	-	-
Amount of exposures (by calculation method)									
6	Securitization exposures subject to the IRB Approach	5,004,419	4,183,058	4,183,058	853,640	3,329,418	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	1,098,531	1,098,531	1,098,531	816,035	282,495	-	-	-
8	Securitization exposures subject to the Standardized Approach	3,499,182	3,499,182	3,499,182	2,457,198	1,041,983	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	94	94	94	94	-	-	-	-

Item No.		September 30, 2023							
		a	b	c	d	e	f	g	h
		Total	Traditional securitizations (asset transfer type) (sub-total)						
			Securitization	Retail underlying		Wholesale	Re-securitization		Senior
Amount of credit risk-weighted assets (by calculation method)									
10	Credit RWA calculated using the IRB Approach	785,829	646,801	646,801	119,810	526,990	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach or Internal Assessment Approach	120,865	120,865	120,865	86,237	34,627	-	-	-
12	Credit RWA calculated using the Standardized Approach	482,651	482,651	482,651	291,914	190,737	-	-	-
13	Credit RWA relating to securitization exposures subject to a risk weight of 1250%	1,183	1,183	1,183	1,183	-	-	-	-
Capital requirements (by calculation method)									
14	Capital requirements relating to securitization exposures subject to the IRB Approach	62,866	51,744	51,744	9,584	42,159	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	9,669	9,669	9,669	6,899	2,770	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	38,612	38,612	38,612	23,353	15,258	-	-	-
17	Capital requirements relating to securitization exposures subject to a risk weight of 1250%	94	94	94	94	-	-	-	-

Millions of yen

Item No.		September 30, 2023								
		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	718,301	718,301	-	718,301	-	-	-	-	
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	103,059	103,059	-	103,059	-	-	-	-	
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	821,361	821,361	-	821,361	-	-	-	-	
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.		September 30, 2023						
		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	139,028	139,028	–	139,028	–	–	–
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	11,122	11,122	–	11,122	–	–	–
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.		September 30, 2024							
		a	b	c	d	e	f	g	h
		Total		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization	
				Securitization				Senior	Non-senior
		Retail underlying		Wholesale					
Amount of exposures (by risk weight category)									
1	Securitization exposures subject to a risk weight of 20% or less	5,435,436	5,435,436	5,435,436	1,511,608	3,923,828	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	92,774	92,774	92,774	-	92,774	-	-	-
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	50,440	50,440	50,440	-	50,440	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	4,588,238	4,588,238	4,588,238	1,378,443	3,209,795	-	-	-
8	Securitization exposures subject to the Standardized Approach	889,531	889,531	889,531	133,165	756,366	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	8,476	8,476	8,476	15	8,461	-	-	-

Item No.		September 30, 2024								
		a	b	c	d	e	f	g	h	
		Total	Traditional securitizations (asset transfer type) (sub-total)						Re-securitization	
			Securitization		Retail underlying		Wholesale			Senior
Amount of credit risk-weighted assets (by calculation method)										
10	Credit RWA calculated using the IRB Approach	7,566	7,566	7,566	-	7,566	-	-	-	
11	Credit RWA calculated using the External Ratings-based Approach or Internal Assessment Approach	793,793	793,793	793,793	154,341	639,451	-	-	-	
12	Credit RWA calculated using the Standardized Approach	147,787	147,787	147,787	13,316	134,470	-	-	-	
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	605	605	605	-	605	-	-	-	
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	63,503	63,503	63,503	12,347	51,156	-	-	-	
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	11,822	11,822	11,822	1,065	10,757	-	-	-	
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.		September 30, 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.		September 30, 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%	-	-	-	-	-	-	-

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

Millions of yen

Item No.		September 30, 2023							
		a	b	c	d	e	f	g	h
		Total		Traditional securitizations (asset transfer type) (sub-total)				Re-securitization	
				Securitization				Senior	Non-senior
		Retail underlying		Wholesale					
Amount of exposures (by risk weight category)									
1	Securitization exposures subject to a risk weight of 20% or less	6,264,745	6,264,745	6,264,745	1,898,113	4,366,631	-	-	-
2	Securitization exposures subject to a risk weight of more than 20% and 50% or less	57,304	57,304	57,304	-	57,304	-	-	-
3	Securitization exposures subject to a risk weight of more than 50% and 100% or less	11,120	11,120	11,120	11,120	-	-	-	-
4	Securitization exposures subject to a risk weight of more than 100% and less than 1250%	-	-	-	-	-	-	-	-
5	Securitization exposures subject to a 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	48,912	48,912	48,912	-	48,912	-	-	-
7	Securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	5,772,927	5,772,927	5,772,927	1,896,761	3,876,166	-	-	-
8	Securitization exposures subject to the Standardized Approach	511,329	511,329	511,329	12,472	498,857	-	-	-
9	Securitization exposures subject to a risk weight of 1250%	8,476	8,476	8,476	15	8,461	-	-	-

Item No.		September 30, 2023							
		a	b	c	d	e	f	g	h
		Total	Traditional securitizations (asset transfer type) (sub-total)						
			Securitization		Re-securitization		Senior	Non-senior	
		Retail underlying	Wholesale						
Amount of credit risk-weighted assets (by calculation method)									
10	Credit RWA calculated using the IRB Approach	10,244	10,244	10,244	-	10,244	-	-	-
11	Credit RWA calculated using the External Ratings-based Approach or Internal Assessment Approach	1,012,804	1,012,804	1,012,804	238,370	774,433	-	-	-
12	Credit RWA calculated using the Standardized Approach	77,736	77,736	77,736	1,247	76,489	-	-	-
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	819	819	819	-	819	-	-	-
15	Capital requirements relating to securitization exposures subject to the External Ratings-based Approach or Internal Assessment Approach	81,024	81,024	81,024	19,069	61,954	-	-	-
16	Capital requirements relating to securitization exposures subject to the Standardized Approach	6,218	6,218	6,218	99	6,119	-	-	-
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.		September 30, 2023						
		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.		September 30, 2023						
		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

		<i>Millions of yen</i>	
Item No.		September 30,	September 30,
		2024	2023
		RWA	
1	General interest rate risk	60,410	
2	Equity risk	43,366	
3	Commodity risk	935	
4	Foreign exchange risk	37,888	
5	Credit spread risk (non-securitizations)	28,311	
6	Credit spread risk (Securitizations (non-CTP))	3,961	
7	Credit spread risk (Securitizations (CTP))	–	
8	Default risk (non-securitizations)	34,138	
9	Default risk (securitizations (non-CTP))	6,003	
10	Default risk (securitizations (CTP))	–	
11	Residual risk add-on	19,199	
	Others	–	
12	Total	234,215	

MR1: Market risk under the Standardized Approach

		<i>Millions of yen</i>	
Item No.		September 30,	September 30,
		2024	2023
		RWA (Amount obtained by dividing amount corresponding to risk by 8%)	
1	Interest rate risk (general and specific)		939,196
2	Equity risk (general and specific)		362,832
3	Foreign exchange risk		184,309
4	Commodity risk		4,919
	Options transactions		
5	Simplified approach		–
6	Delta-plus method		–
7	Scenario approach		–
8	Specific risk relating to securitization exposures		42,662
9	Total		1,533,920

MR3: Market risk under the Simplified Approach

Millions of yen

Item No.		September 30, 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)	45	–	–	–
2	Equity risk (general and specific)	–	–	–	–
3	Commodity risk	20	–	–	–
4	Foreign exchange risk	1,008	–	–	–
5	Specific risk relating to securitization exposures	–			
6	Total	1,074	–	–	–

Millions of yen

Item No.		September 30, 2023			
		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				
4	Foreign exchange risk				
5	Specific risk relating to securitization exposures				
6	Total				

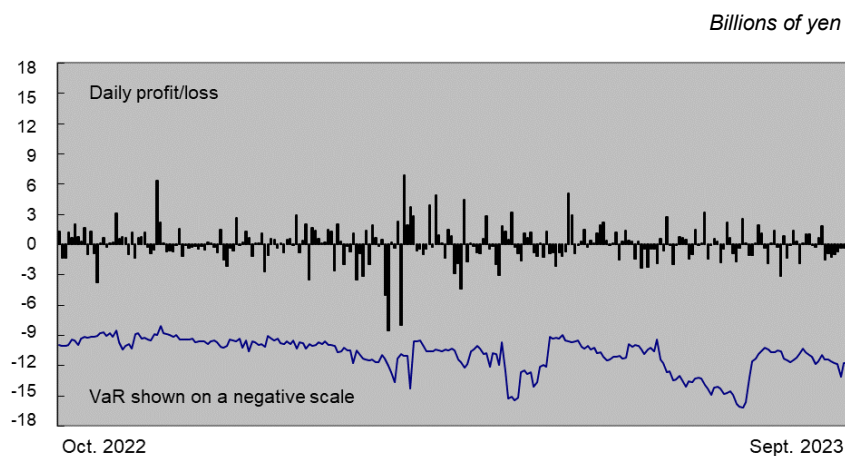
MR3: Values of Internal Models Approach (Market risk)

Millions of yen

Item No.		September 30, 2024	September 30, 2023
	Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
1	Maximum value		52,997
2	Average value		39,030
3	Minimum value		30,294
4	Period end		39,230
	Stressed Value at Risk (holding period: 10 business days, one-sided confidence interval: 99%)		
5	Maximum value		185,158
6	Average value		132,586
7	Minimum value		74,742
8	Period end		157,411
	Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value		–
10	Average value		–
11	Minimum value		–
12	Period end		–
	Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value		–
14	Average value		–
15	Minimum value		–
16	Period end		–
17	Floor (Revised Standardized Approach)		–

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

MR4: Results of backtesting using the Internal Models Approach



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

IRRBB1: Interest rate risk in the banking book

		<i>Millions of yen</i>			
Item No.		a	b	c	d
		Δ EVE		Δ NII	
		September 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023
1	Upward parallel shift	705,147	1,111,150	(370,694)	(939,328)
2	Downward parallel shift	684,375	501,240	685,719	74,957
3	Steepener	107,263	456,548	/	/
4	Flattener	565,065	614,168	/	/
5	Short-term interest rate up	343,981	629,459	/	/
6	Short-term interest rate down	173,307	306,978	/	/
7	Maximum	705,147	1,111,150	685,719	74,957
		e		f	
		September 30, 2024		September 30, 2023	
8	Tier 1 capital	18,240,731		16,212,757	

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.

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

Millions of yen, %

	September 30, 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%	962,116	/	/
Belgium	0.50%	29,856	/	/
France	1.00%	402,081	/	/
Germany	0.75%	135,063	/	/
Hong Kong	1.00%	475,702	/	/
South Korea	1.00%	417,952	/	/
Luxemburg	0.50%	656,159	/	/
Netherlands	2.00%	2,323,334	/	/
Sweden	2.00%	22,787	/	/
U.K.	2.00%	2,279,222	/	/
Sum	/	7,704,278	/	/
Total	/	76,696,412	0.15%	163,435

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, %

	September 30, 2023			
	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%	787,239	/	/
France	0.50%	387,713	/	/
Germany	0.75%	138,387	/	/
Hong Kong	1.00%	738,132	/	/
Luxemburg	0.50%	475,824	/	/
Netherlands	1.00%	2,545,298	/	/
Sweden	2.00%	18,261	/	/
U.K.	2.00%	1,525,419	/	/
Sum	/	6,616,277	/	/
Total	/	72,947,911	0.10%	133,561

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.

OR1: Changes in operational risk losses

Millions of yen, Case

Item No.		September 30, 2024					
		a September 30, 2024	b September 30, 2023	c September 30, 2022	d September 30, 2021	e September 30, 2020	f September 30, 2019
Loss events netting above ¥2 million							
1	Total net losses (before exclusion of qualifying losses)	51,583	47,874	48,002	45,620	195,349	65,827
2	Number of net loss events	204	159	121	137	172	140
3	Total amount of net losses qualifying for exclusion	32,528	35,279	39,921	43,505	41,949	48,584
4	Number of net loss events qualifying for exclusion	4	4	4	4	4	4
5	Total net losses (after exclusion of qualifying losses)	19,055	12,595	8,081	2,115	153,400	17,243
Loss events netting above ¥10 million							
6	Total net losses (before exclusion of qualifying losses)	51,025	47,504	47,688	45,247	194,836	65,342
7	Number of net loss events	56	35	24	24	15	22
8	Total amount of net losses qualifying for exclusion	32,528	35,279	39,921	43,505	41,949	48,584
9	Number of net loss events qualifying for exclusion	4	4	4	4	4	4
10	Total net losses (after exclusion of qualifying losses)	18,497	12,225	7,767	1,742	152,887	16,758
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
12	If internal loss data was not used in 11 above, whether or not the internal loss data meets the approval criteria	–	–	–	–	–	–

Item No.		September 30, 2024				
		g September 30, 2018	h September 30, 2017	i September 30, 2016	j September 30, 2015	k Average over the last ten years
Loss events netting above ¥2 million						
1	Total net losses (before exclusion of qualifying losses)	71,780	87,274	93,519	130,417	83,725
2	Number of net loss events	158	114	95	108	140
3	Total amount of net losses qualifying for exclusion	63,183	85,446	91,996	90,145	57,253
4	Number of net loss events qualifying for exclusion	4	4	4	4	4
5	Total net losses (after exclusion of qualifying losses)	8,597	1,828	1,523	40,272	26,471
Loss events netting above ¥10 million						
6	Total net losses (before exclusion of qualifying losses)	71,388	86,910	93,256	130,138	83,334
7	Number of net loss events	48	23	21	37	30
8	Total amount of net losses qualifying for exclusion	63,183	85,446	91,996	90,145	57,253
9	Number of net loss events qualifying for exclusion	4	4	4	4	4
10	Total net losses (after exclusion of qualifying losses)	8,205	1,464	1,260	39,993	26,080
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
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.		September 30, 2024		
		a	b	c
		September 30, 2024	September 30, 2023	September 30, 2022
1	ILDC	2,705,795		
2	Interest income	8,193,749	6,390,775	3,634,857
3	Interest expenses	5,671,303	4,081,651	1,015,594
4	interest-earning assets	343,368,422	291,015,308	293,639,178
5	Dividend income	434,000	375,356	303,863
6	SC	2,604,768		
7	Fees and commission income	2,495,965	2,290,144	2,068,801
8	Fee and commission expenses	427,754	387,889	340,206
9	Other operating income	144,275	103,328	95,436
10	Other operating expenses	174,085	111,970	271,653
11	FC	1,241,048		
12	Net profit or loss on financial operations (trading book) (net profit or loss on trading transactions, etc.)	409,343	352,092	284,206
13	Net profit or loss on financial operations (non-trading book) (net profit or loss on accounts other than trading transactions, etc.)	508,970	(26,900)	(137,568)
14	BI	6,565,578		
15	BIC	923,886		
16	BI including consolidated subsidiaries, etc. or operating divisions that are subject to qualified exception	6,565,578		
17	BI excluded based on qualified exception	-		

OR3: Overview of required capital amount for operational risk

Millions of yen

Item No.		September 30, 2024
1	BIC	923,886
2	ILM	0.86
3	Operational risk capital amount	802,076
4	Risk weighted assets for operational risk	10,025,952

ENC1: Asset encumbrance

Millions of yen

Item No.		September 30, 2024			
		a	b	c	d
		Encumbered assets	Un-encumbered assets	Total	Of which, amount of securitization exposures
1	Cash and due from banks	4,372	107,998,039	108,002,412	–
2	Monetary claims bought	44,227	6,473,064	6,517,291	2,023,192
3	Trading assets	6,884,101	15,608,869	22,492,970	–
4	Securities	36,330,920	45,206,305	81,537,226	3,349,939
5	Loans and bills discounted	20,164,492	100,423,801	120,588,293	6,506,260
6	Other assets	346	16,122,495	16,122,842	8,461
7	Tangible fixed assets	99	1,228,639	1,228,738	–
8	Others	–	42,568,568	42,568,568	85,577
	Total	63,428,560	335,629,783	399,058,344	11,973,431

CMS2: Comparison of modelled and standardised RWA for credit risk at asset class level

Millions of yen

Item No.		September 30, 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 standardised approach	Total Actual RWA (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie RWA used in capital floor computation)
1	Sovereign exposures	935,145	1,199,343	1,913,486	2,177,684
	Local authorities in Japan	54,606	–	54,606	–
	Non-central government, etc. public sector entities in foreign countries	76,537	188,831	270,522	382,816
	Multilateral development banks	–	–	21,201	21,201
	Local authority financial institutions	9,054	9,278	9,054	9,278
	Government agencies in Japan	134,100	193,880	134,151	193,930
	Local authority land development corporations, public housing corporations, and regional public road corporations	18,771	8,113	18,771	8,113
2	Bank exposures	1,427,254	2,721,557	3,525,094	4,819,397
3	Equity	3,511,995	1,400,429	6,831,789	4,720,223
4	Purchased receivables	1,105,404	3,702,044	1,105,404	3,702,044
5	Corporate exposures (excluding SME exposures and specialized lending)	23,348,898	61,779,266	30,575,123	69,005,491
	Of which: F-IRB is applied	19,790,824		19,790,824	
	Of which: A-IRB is applied	3,558,073		3,558,073	
6	SME exposures	957,502	3,281,013	8,196,752	10,520,263
	Of which: F-IRB is applied	–		–	
	Of which: A-IRB is applied	957,502		957,502	
7	Residential mortgage exposures	2,782,824	6,164,613	3,282,822	6,664,611
8	Qualifying revolving retail exposures	1,515,838	2,445,014	1,515,838	2,445,014
9	Other retail exposures	527,775	1,150,352	527,775	1,150,352
10	Specialized lending exposures	4,204,125	10,903,311	6,231,464	12,930,649
	Commercial real estate, and high-volatility commercial real estate	1,179,417	2,071,365	1,179,417	2,071,365
11	Total	40,316,765	94,746,946	63,705,551	118,135,732

CRITERIA FOR CLASSIFYING EXPOSURES TO WHICH THE STANDARDIZED APPROACH IS APPLIED TO PORTFOLIOS SUBJECT TO THE INTERNAL RATINGS-BASED APPROACH

Internal Ratings-based Approach Portfolio	Exposures to which the Standardized Approach is applied
Sovereign exposures	Government of Japan and Bank of Japan Central governments and central banks of foreign countries Bank for International Settlements, etc. Local authorities in Japan Non-central government, etc. public sector entities in foreign countries Local authority financial institutions Government agencies in Japan Local authority land development corporations, public housing corporations, and regional public road corporations Multilateral development banks Guaranteed by credit guarantee corporations, etc. Guaranteed by Regional Economy Vitalization Corporation of Japan, etc.
Bank exposures	Financial Institutions, Type I Financial Instruments Business Operators and Insurance Entities Covered bonds
Exposures to equities, etc.	Equities, etc.
Purchased receivables	Corporates, etc., SMEs, etc.
Exposures to corporates, etc. (excluding exposures to SMEs and specialized lending))	Corporates, etc. Other real estate-related Uncollected notes
Exposures to SMEs, etc.	SMEs, etc., and individuals
Residential mortgage exposures	Owner-occupied residential real estate Rental real estate
Qualified revolving retail exposures	SMEs, etc., and individuals
Other retail exposures	SMEs, etc., and individuals
Specialized lending exposures	Corporates, etc. Commercial real estate-related ADC
Loans to commercial real estate and loans to high-volatility commercial real estate	Commercial real estate-related ADC

TLAC1: TLAC composition

Millions of yen, %

Basel III Template No.			a	b
			September 30, 2024	September 30, 2023
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)	15,635,994	14,176,563
2	Additional Tier 1 (AT1) capital before TLAC adjustments	(b)	2,604,736	2,036,193
3	AT1 capital ineligible as TLAC as issued out of subsidiaries to third parties	(c)	–	–
4	Other adjustments	(d)	226,589	175,293
5	AT1 instruments eligible under the TLAC framework ((b) – (c) – (d))	(e)	2,378,147	1,860,900
6	Tier 2 capital before TLAC adjustments	(f)	2,402,824	2,522,105
7	Amortised portion of Tier 2 instruments where remaining maturity >1 year	(g)	(262,834)	(179,414)
8	Tier 2 capital ineligible as TLAC as issued out of subsidiaries to third parties	(h)	–	–
9	Other adjustments	(i)	126,142	107,636
10	Tier 2 instruments eligible under the TLAC framework ((f) – (g) – (h) – (i))	(j)	2,539,516	2,593,883
11	TLAC arising from regulatory capital ((a) + (e) + (j))	(k)	20,553,658	18,631,347
Non-regulatory capital elements of TLAC				
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	(l)	7,204,373	9,500,269
13	External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC Term Sheet requirements		/	/
14	Of which: amount eligible as TLAC after application of the caps		/	/
15	External TLAC instruments issued by funding vehicles prior to 1 January 2022		/	/
16	Eligible ex ante commitments to recapitalise a G–SIB in resolution	(m)	3,813,489	4,674,649
17	TLAC arising from non-regulatory capital instruments before adjustments ((l) + (m))	(n)	11,017,862	14,174,918
Non-regulatory capital elements of TLAC: adjustments				
18	TLAC before deductions ((k) + (n))	(o)	31,571,521	32,806,266
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)	18,078	23,620
21	Other adjustments to TLAC	(r)	–	–
22	TLAC after deductions ((o) – (p) – (q) – (r))	(s)	31,553,442	32,782,646
Risk-weighted assets (RWA) and leverage exposure measure for TLAC purposes				
23	Total risk-weighted assets (RWA)	(t)	108,956,829	133,561,415
24	Leverage exposure measure	(u)	326,172,958	324,612,217
TLAC ratios and buffers				
25	TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((s)/(t))		28.95%	24.54%
25a	TLAC as a percentage of RWA		24.80%	20.44%
26	TLAC as a percentage of leverage exposure ((s)/(u))		9.67%	10.09%
27	CET1 available after meeting the minimum capital buffer requirements		9.85%	6.02%
28	The minimum capital buffer requirement		4.15%	4.10%
29	Of which: capital conservation buffer requirement		2.50%	2.50%
30	Of which: countercyclical buffer requirement		0.15%	0.10%
31	Of which: G–SIB/D–SIB additional requirement		1.50%	1.50%

Basel III Template No.		a	b	
		September 30, 2024	September 30, 2023	
TLAC as a percentage of leverage exposure (including the deposits with the Bank of Japan)				
	Leverage exposure measure	(u)	326,172,958	324,612,217
	The deposits with the Bank of Japan		95,580,418	94,533,714
	Leverage exposure measure (including the deposits with the Bank of Japan)	(u')	421,753,377	419,145,931
	TLAC as a percentage of leverage exposure (including the deposits with the Bank of Japan) ((s)/(u'))		7.48%	7.82%

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

Millions of yen

Basel III Template No.	Item	September 30, 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	–	2,097,547	–	1,431,000	–	7,260,004	–	16,378,785
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	–	2,097,547	–	1,431,000	–	7,260,004	–	16,378,785
6	Subset of row 5 that are eligible as TLAC	5,590,233	–	2,097,547	–	1,401,000	–	6,624,180	–	15,712,961
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	172,000	–	1,043,773	–	1,215,773
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	299,000	–	2,653,445	–	2,952,445
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	890,000	–	2,214,768	–	3,104,768
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	40,000	–	712,193	–	752,193
11	Subset of row 6 that is perpetual securities	5,590,233	–	2,097,547	–	–	–	–	–	7,687,780

Millions of yen

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

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

Millions of yen

Basel III Template No.	Item	September 30, 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	–	267,500	–	330,500	–	584,233	–	1,962,483
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	780,249	–	267,500	–	330,500	–	584,233	–	1,962,483
6	Subset of row 5 that are eligible as TLAC	780,249	–	267,500	–	330,500	–	512,898	–	1,891,148
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	138,389	–	138,389
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–	47,000	–	240,398	–	287,398
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–	232,500	–	134,109	–	366,609
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	51,000	–	–	–	51,000
11	Subset of row 6 that is perpetual securities	780,249	–	267,500	–	–	–	–	–	1,047,749

Millions of yen

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

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

Millions of yen

Basel III Template No.	Item	September 30, 2024						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	237,500	–	–	–	441,547
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	38,000	–	–	–	38,000
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	149,500	–	–	–	149,500
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	50,000	–	–	–	50,000
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	122,428	81,619	–	–	–	–	204,047

Millions of yen

Basel III Template No.	Item	September 30, 2023						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	281,300	–	–	–	485,347
4	Subset of row 3 that are excluded liabilities	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	122,428	81,619	281,300	–	–	–	485,347
6	Subset of row 5 that are eligible as TLAC	122,428	81,619	254,500	–	–	–	458,547
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	37,000	–	–	–	37,000
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	127,000	–	–	–	127,000
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	90,500	–	–	–	90,500
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities	–	–	–	–	–	–	–
11	Subset of row 6 that is perpetual securities	122,428	81,619	–	–	–	–	204,047

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

Millions of yen

Basel III Template No.	Item	September 30, 2024					Total
		Creditor ranking				Total	
		1	2	3	4		
		Most junior			Most senior		
		Common Stock	Additional Tier 1 capital instruments	Tier 2 capital instruments	Other external TLAC instruments		
1	Description of creditor ranking						
2	Total capital and liabilities net of credit risk mitigation	4,451,864	2,432,047	2,161,000	8,096,794	17,141,706	
3	Subset of row 2 that are excluded liabilities (*1) (*2)	–	–	–	73,898	73,898	
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	4,451,864	2,432,047	2,161,000	8,022,896	17,067,808	
5	Subset of row 4 that are potentially eligible as TLAC	4,451,864	2,432,047	2,108,000	7,204,378	16,196,290	
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	194,000	1,182,222	1,376,222	
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	407,000	2,893,945	3,300,945	
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	1,330,000	2,416,018	3,746,018	
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	177,000	712,193	889,193	
10	Subset of row 5 that is perpetual securities	4,451,864	2,432,047	–	–	6,883,911	

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

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

Millions of yen

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

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

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

COMPOSITION OF LEVERAGE RATIO DISCLOSURE

Millions of yen

Corresponding line No. on Basel III disclosure template 'LR1'	Item	September 30, 2024	September 30, 2023
1	Total assets reported in the consolidated balance sheet	399,058,344	/
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 securitised exposures that meet the operational requirements for the recognition of risk transference	-	/
4	Adjustments for temporary exemption of central bank reserves (-)	95,580,418	/
5	Adjustment for fiduciary assets recognised 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	2,591,294	/
7	Adjustments for eligible cash pooling transactions	964,440	/
8	Adjustments for derivative financial instruments	(1,889,822)	/
8a	Total exposures related to derivatives transactions	15,572,399	/
8b	The accounting value of the derivatives recognised as assets (-)	17,462,222	/
9	Adjustment for securities financing transactions	2,952,501	/
9a	Total exposures related to repo transactions, etc.	27,392,676	/
9b	The accounting value of the securities financing transactions recognised as assets (-)	24,440,174	/
10	Total exposures related to off-balance sheet transactions	38,220,668	/
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital (-)	-	/
12	Other adjustments	(20,144,048)	/
12a	Asset amounts deducted in determining Tier 1 capital and regulatory adjustments (-)	5,721,046	/
12b	The amount of customers' liabilities for acceptances and guarantees (-)	11,874,113	/
12c	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	2,314	/
12d	Deductions of receivable assets for cash variation margin provided in derivatives transactions (-)	2,551,203	/
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	326,172,958	/

Millions of yen, %

Corresponding line No. on Basel III disclosure template 'LR2'	Item	September 30, 2024	September 30, 2023
On-balance sheet exposures (1)			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions, but including collateral)	253,257,150	/
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	2,314	/
3	Deductions of receivable assets for cash variation margin provided in derivatives transactions (-)	2,551,203	/
4	Adjustment for securities received under securities financing transactions that are recognised 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 (-)	5,721,046	/
7	Total on-balance sheet exposures (a)	244,987,214	/
Exposures related to derivatives transactions (2)			
8	Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	7,183,540	/
9	Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	7,141,828	/
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	-	/
11	Adjusted effective notional amount of written credit derivatives	2,098,122	/
12	The amount of deductions from effective notional amount of written credit derivatives (-)	851,091	/
13	Total exposures related to derivative transactions (b)	15,572,399	/
Exposures related to repo transactions (3)			
14	The amount of assets related to repo transactions, etc.	27,015,748	/
15	The amount of deductions from the assets above (line 14) (-)	1,768,497	/
16	The exposures for counterparty credit risk for repo transactions, etc.	2,145,424	/
17	The exposures for agent repo transactions	/	/
18	Total exposures related to repo transactions, etc. (c)	27,392,676	/
Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet transactions	109,144,147	/
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	70,923,479	/
22	Total exposures related to off-balance sheet transactions (d)	38,220,668	/

Corresponding line No. on Basel III disclosure template 'LR2'	Item	September 30, 2024	September 30, 2023
Leverage ratio on a consolidated basis (5)			
23	The amount of capital (Tier 1 capital) (e)	18,240,731	/
24	Total exposures ((a) + (b) + (c) + (d)) (f)	326,172,958	/
25	Leverage ratio on a consolidated basis ((e)/(f))	5.59%	/
26	National minimum leverage ratio requirement	3.15%	/
27	Applicable leverage buffers	0.80%	/
Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) (6)			
	Total exposures (f)	326,172,958	/
	The deposits with the Bank of Japan	95,580,418	/
	Total exposures (including the deposits with the Bank of Japan) (f)	421,753,377	/
	Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f))	4.32%	/
Disclosure of mean values (7)			
28	Mean value of the amount of assets related to repo transactions, etc. ((g) + (h))	24,901,806	/
	Mean value of the amount of assets related to repo transactions, etc. (g)	26,641,375	/
	Mean value of the amount of deductions from the assets above (-) (h)	1,739,569	/
29	Quarter-end value of the amount of assets related to repo transactions, etc. ((i) + (j))	25,247,251	/
14	Quarter-end value of the amount of assets related to repo transactions, etc. (i)	27,015,748	/
15	Quarter-end value of the amount of deductions from the assets above (line 14) (-) (j)	1,768,497	/
30	Total exposures incorporating mean values from row 28 of the amount of assets related to repo transactions, etc. (k)	325,827,513	/
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)	421,407,932	/
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))	5.59%	/
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))	4.32%	/

Millions of yen, %

Corresponding line No. on Basel III disclosure template (Table 2)	Corresponding line No. on Basel III disclosure template (Table 1)	Item	September 30, 2024	September 30, 2023
On-balance sheet exposures				
1		On-balance sheet exposures before deducting adjustment items	/	246,672,826
1a	1	Total assets reported in the consolidated balance sheet	/	303,641,714
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (-)	/	-
1c	7	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	/	-
1d	3	The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items) (-)	/	56,968,887
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	/	5,203,455
3		Total on-balance sheet exposures (a)	/	241,469,371
Exposures related to derivatives transactions				
4		Replacement cost multiplied by 1.4 associated with derivatives transactions, etc.	/	-
		Replacement cost associated with derivatives transactions, etc.	/	6,086,602
5		Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc.	/	-
		Add-on amount associated with derivatives transactions, etc.	/	7,491,008
6		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	/	4,308,269
		The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	/	-
		The amount of receivables arising from providing cash margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	/	10,182
7		The amount of deductions of receivables (out of those arising from providing cash variation margin) (-)	/	1,229,741
8		The amount of client-cleared trade exposures for which a bank holding company acting as clearing member is not obliged to make any indemnification (-)	/	/
9		Adjusted effective notional amount of written credit derivatives	/	2,605,221
10		The amount of deductions from effective notional amount of written credit derivatives (-)	/	2,185,812
11	4	Total exposures related to derivative transactions (b)	/	17,085,730
Exposures related to repo transactions				
12		The amount of assets related to repo transactions, etc.	/	25,800,967
13		The amount of deductions from the assets above (line 12) (-)	/	1,562,348
14		The exposures for counterparty credit risk for repo transactions, etc.	/	2,673,833
15		The exposures for agent repo transactions	/	/
16	5	Total exposures related to repo transactions, etc. (c)	/	26,912,452
Exposures related to off-balance sheet transactions				
17		Notional amount of off-balance sheet transactions	/	114,419,473
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	/	75,274,811
19	6	Total exposures related to off-balance sheet transactions (d)	/	39,144,662

Corresponding line No. on Basel III disclosure template (Table 2)	Corresponding line No. on Basel III disclosure template (Table 1)	Item		September 30, 2024	September 30, 2023
Leverage ratio on a consolidated basis					
20		The amount of capital (Tier 1 capital)	(e)	/	16,212,757
21	8	Total exposures ((a) + (b) + (c) + (d))	(f)	/	324,612,217
22		Leverage ratio on a consolidated basis ((e)/(f))		/	4.99%
		National minimum leverage ratio requirement		/	3.00%
		Applicable leverage buffers		/	0.75%
Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan)					
		Total exposures	(f)	/	324,612,217
		The deposits with the Bank of Japan		/	94,533,714
		Total exposures (including the deposits with the Bank of Japan)	(f)	/	419,145,931
		Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f))		/	3.86%

Causes of significant differences from the leverage ratio at the end of interim fiscal 2023

The increase in the leverage ratio is mainly due to the increase in the amount of equity resulting from the increase in retained earnings and net unrealized gains (losses) on available-for-sale securities.

LIQUIDITY RISK

Major liquid assets

Billions of yen

	September 30, 2024				September 30, 2023			
	MUFG				MUFG			
		the Bank	the Trust Bank	the Securities HD		the Bank	the Trust Bank	the Securities HD
Cash and due from banks	108,002.4	88,678.6	17,945.9	1,345.9	108,625.4	87,975.3	18,762.3	2,606.5
Domestic bonds	43,480.3	37,411.8	2,348.6	3,719.9	50,873.9	45,173.2	1,883.0	3,817.8
Japanese government bonds	33,822.0	28,517.1	1,950.5	3,354.4	39,882.4	35,017.2	1,455.5	3,409.6
Municipal bonds	3,177.9	2,884.8	192.3	100.8	3,369.2	2,984.7	194.2	190.2
Corporate bonds	6,480.4	6,009.8	205.8	264.7	7,622.4	7,171.2	233.2	218.0
Foreign bonds	28,050.1	20,958.2	6,895.2	196.6	23,537.1	16,254.3	7,054.1	228.6
Domestic equity securities	4,679.5	3,483.3	664.3	611.1	5,255.9	4,017.7	823.0	493.1
Foreign equity securities	608.8	607.4	0.1	0.3	585.1	583.9	0.1	0.2
Others	15,266.8	9,241.4	3,945.9	2,064.7	15,216.7	8,909.9	5,104.9	1,202.0
Subtotal	200,087.9	160,380.7	31,800.0	7,938.5	204,094.1	162,914.2	33,627.3	8,348.3
(Less) Assets pledged	(43,273.4)	(33,269.1)	(6,646.0)	(4,288.1)	(49,787.8)	(41,117.1)	(6,632.9)	(3,465.1)
Total	156,814.5	127,111.6	25,154.0	3,650.4	154,306.4	121,797.1	26,994.5	4,883.3

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

Pledged assets*Millions of yen*

	September 30, 2024
Pledged assets	
Cash and due from banks	4,372
Trading assets	212,900
Securities	3,068,828
Loans and bills discounted	18,216,406
Other assets	346
Tangible fixed assets	99
Total	21,502,954

Liabilities correspond to the pledged assets above

Deposits	13,900
Borrowed money	21,397,295
Bonds payable	10,756
Other liabilities	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

	September 30, 2024
Monetary claims bought	44,227
Trading assets	2,530,368
Securities	17,370,256
Loans and bills discounted	1,948,085

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

Millions of yen

	September 30, 2024
Monetary claims bought	-
Trading assets	2,755,542
Securities	14,295,367
Total	17,050,910

Corresponding payables

Payables under repurchase agreements	16,636,661
Payables under securities lending transactions	155,415

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

Millions of yen

	September 30, 2024
Trading assets	1,385,289
Securities	1,596,467
Total	2,981,757

CHANGES IN THE CONSOLIDATED LIQUIDITY COVERAGE RATIO FROM THE PREVIOUS QUARTER

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

Item	Millions of yen, %, Case			
	FY2024 Q2		FY2024 Q1	
High-Quality Liquid Assets (1)	/	/	/	/
1 Total high-quality liquid assets (HQLA)		137,911,888		140,535,107
Cash Outflows (2)	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
2 Cash outflows related to unsecured retail funding	103,199,147	8,815,252	102,621,528	8,805,055
3 Of which: Stable deposits	21,626,481	648,794	20,955,218	628,656
4 Of which: Less stable deposits	81,572,665	8,166,458	81,666,310	8,176,398
5 Cash outflows related to unsecured wholesale funding	124,195,703	68,167,802	130,030,933	70,254,889
6 Of which: Qualifying operational deposits	843,839	210,959	827,021	206,755
7 Of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	115,919,504	60,524,482	122,589,755	63,433,977
8 Of which: Debt securities	7,432,359	7,432,359	6,614,157	6,614,157
9 Cash outflows related to secured funding, etc.	/	2,227,461	/	2,458,368
10 Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities	163,560,248	132,964,644	166,543,480	135,109,697
11 Of which: Cash outflows related to derivative transactions, etc.	119,104,222	119,104,222	120,521,434	120,521,434
12 Of which: Cash outflows related to funding programs	1,292	1,292	1,326	1,326
13 Of which: Cash outflows related to credit and liquidity facilities	44,454,733	13,859,129	46,020,719	14,586,936
14 Cash outflows related to contractual funding obligations, etc.	7,437,477	4,911,192	6,403,079	4,523,984
15 Cash outflows related to contingencies	97,306,873	1,036,317	98,053,426	1,059,344
16 Total cash outflows	/	218,122,670	/	222,211,339
Cash Inflows (3)	Total unweighted value	Total weighted value	Total unweighted value	Total weighted value
17 Cash inflows related to secured lending, etc.	27,066,039	3,197,067	27,938,574	3,289,232
18 Cash inflows related to collection of loans, etc.	18,345,920	12,720,925	18,692,058	12,965,854
19 Other cash inflows	122,797,408	117,579,994	124,574,872	118,989,871
20 Total cash inflows	168,209,368	133,497,987	171,205,505	135,244,958
Consolidated Liquidity Coverage Ratio (4)	/	/	/	/
21 Total HQLA allowed to be included in the calculation	/	137,911,888	/	140,535,107
22 Net cash outflows	/	84,624,683	/	86,966,381
23 Consolidated liquidity coverage ratio (LCR)	/	163.0%	/	161.6%
24 The number of data used to calculate the average value		62		62

EVALUATION OF THE CONSOLIDATED LIQUIDITY COVERAGE RATIO LEVEL

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

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

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

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

OTHER MATTERS CONCERNING THE CONSOLIDATED LIQUIDITY COVERAGE RATIO

1. MUFG has adopted the Special Provisions Pertaining to Qualifying Operational Deposits under Article 28 of the FSA Holding Company Liquidity Ratio Notification. The scope of application of the Special Provisions Pertaining to Qualifying Operational Deposits and the Valuation Method for Qualifying Operational Deposits are as follows.
 - a. Scope of application of the Special Provisions Pertaining to Qualifying Operational Deposits
MUFG has applied the Special Provisions Pertaining to Qualifying Operational Deposits to certain borrowings from the trust assets (trust accounts) of pension funds and other entities for the domestic network, and to certain trust assets such as funds for the overseas network, both as part of its custody services.
 - 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 Q2					FY2024 Q1				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) items (1)											
1	Capital; of which:	21,859,298	358,964	32,288	3,892,212	25,940,655	21,964,652	43,000	365,923	3,572,244	25,806,358
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	21,281,452	173,000	0	3,892,212	25,346,665	21,401,994	0	173,000	3,572,244	25,147,238
3	Other capital instruments that are not included in the above category	577,846	185,964	32,288	0	593,990	562,657	43,000	192,923	0	659,119
4	Funding from retail and small business customers; of which:	95,418,337	7,187,107	62,357	17,966	93,474,355	96,094,836	7,144,320	71,804	18,065	94,082,720
5	Stable deposits	20,782,462	324,862	0	0	20,051,958	21,365,896	329,916	0	0	20,611,022
6	Less stable deposits	74,635,875	6,862,245	62,357	17,966	73,422,397	74,728,939	6,814,403	71,804	18,065	73,471,698
7	Wholesale funding; of which:	89,757,195	105,283,071	23,502,801	16,166,445	73,920,223	92,102,459	110,418,081	16,829,328	18,234,504	75,409,390
8	Operational deposits	0	629,926	0	0	314,963	0	611,538	0	0	305,769
9	Other wholesale funding	89,757,195	104,653,144	23,502,801	16,166,445	73,605,260	92,102,459	109,806,542	16,829,328	18,234,504	75,103,621
10	Liabilities with matching interdependent assets	0	0	0	0	0	0	0	0	0	0
11	Other liabilities; of which:	10,369,021	12,703,060	4,494	1,852,168	126,524	13,793,001	13,831,943	9,266	3,015,752	126,392
12	Derivative liabilities	/	/	/	0	/	/	/	/	0	/
13	All other liabilities and equity not included in the above categories	10,369,021	12,703,060	4,494	1,852,168	126,524	13,793,001	13,831,943	9,266	3,015,752	126,392
14	Total available stable funding	/	/	/	/	193,461,760	/	/	/	/	195,424,862

Item No.		FY2024 Q2					FY2024 Q1				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Required stable funding (RSF) items (2)											
15	HQLA	/	/	/	/	8,714,195	/	/	/	/	9,325,151
16	Deposits held at financial institutions for operational purposes	98,632	135,447	435,949	5,299	389,630	341,749	243,682	495,480	4,545	643,472
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	15,356,979	55,823,288	12,703,507	86,461,316	106,150,162	14,506,304	58,278,654	12,331,725	89,654,012	108,858,747
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	1,595,984	14,148,783	326,014	0	464,868	1,411,967	15,086,886	48,533	11,197	265,667
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	4,637,268	10,163,658	2,577,491	12,717,227	17,164,181	4,038,432	10,936,140	2,505,077	13,362,159	17,593,404
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	2,068,722	26,282,938	7,299,223	52,569,551	61,334,034	2,082,003	25,918,811	7,103,014	54,466,515	62,633,928
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	69,055	8,555,528	981,263	5,649,527	8,473,032	158,022	5,824,676	1,842,695	5,334,527	7,380,850
22	Residential mortgages; of which:	1,168	291,353	305,155	10,992,570	8,577,956	790	307,197	304,395	10,980,800	8,577,261
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	20,446	22,783	5,324,557	3,482,577	0	20,698	23,450	5,343,367	3,501,050
24	Securities that are not in default and do not qualify as HQLA and other similar assets	7,053,836	4,936,555	2,195,621	10,181,967	18,609,120	6,973,111	6,029,618	2,370,704	10,833,338	19,788,485
25	Assets with matching interdependent liabilities	0	0	0	0	0	0	0	0	0	0
26	Other assets; of which:	22,387,225	1,356,206	202,295	24,188,498	43,888,975	25,086,194	1,793,314	170,568	28,965,935	49,711,996
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)	/	/	/	1,467,545	1,247,413	/	/	/	1,473,656	1,252,608
29	Derivative assets	/	/	/	1,559,678	1,559,678	/	/	/	2,330,991	2,330,991
30	Derivative liabilities (before deduction of variation margin posted)	/	/	/	224,345	224,345	/	/	/	309,405	309,405
31	All other assets not included in the above categories	22,387,225	1,356,206	202,295	20,936,928	40,857,537	25,086,194	1,793,314	170,568	24,851,881	45,818,991
32	Off-balance sheet items	/	/	/	137,916,130	3,064,108	/	/	/	143,996,999	3,206,844
33	Total required stable funding	/	/	/	/	162,207,072	/	/	/	/	171,746,213
34	Consolidated net stable funding ratio (NSFR)	/	/	/	/	119.2%	/	/	/	/	113.7%

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.

TOP RISK

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

Major Top Risks

Risk events*	Risk scenarios
Decline in capital sufficiency / Increase in risk assets	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Deterioration in market conditions may result in a depletion of foreign currency funding liquidity and an increase in our foreign currency funding costs.
Increase in credit costs	<ul style="list-style-type: none"> Sudden deterioration in global economic activities may result in an increase in our credit costs. Deterioration in the credit quality of particular industries or counterparties, to which we have relatively larger exposures, may result in an increase in our credit costs.
IT risk	<ul style="list-style-type: none"> Cyber-attacks may result in customer information leakage, suspension of our services, and reputational damage. System failures may result in our payment of financial compensation and damage to our reputation.
Risks relating to climate changes	<ul style="list-style-type: none"> If our efforts to address climate change-related risks or to make appropriate disclosure are deemed insufficient, our corporate value may be impaired. Our credit portfolio may be adversely affected by the negative impact of climate change on our borrowers and transaction counterparties.

Concept of top risks

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

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

NET OPERATING PROFITS/RISK-WEIGHTED ASSETS BY BUSINESS GROUP

Billions of yen

	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)	128.7	128.3	314.6	275.1	68.9	224.7	202.5	1,294.5
Change from fiscal 2023 1H	30.1	47.0	41.0	138.9	10.7	19.8	(25.0)	222.2
Risk-weighted assets (Note 2)	9,544.6	10,505.1	22,849.1	10,370.2	3,347.8	16,582.6	20,865.2	108,956.8
Change from March 31 2024	181.5	(282.9)	(806.8)	156.3	266.8	312.0	(789.9)	(2,203.3)
Credit risks	7,852.8	9,432.2	21,558.9	9,496.6	2,424.7	15,764.1	17,007.4	95,989.7
Change from March 31 2024	76.5	(276.9)	(966.6)	166.2	78.3	275.4	(1,201.1)	(3,515.8)
Market risks	2.1	8.4	28.7	28.6	131.2	11.9	3,180.9	2,941.1
Change from March 31 2024	(4.4)	5.4	21.8	(9.9)	25.2	4.8	373.7	427.9
Operational risks	1,689.6	1,064.5	1,261.4	845.0	791.9	806.5	676.8	10,025.9
Change from March 31 2024	109.5	(11.4)	137.9	–	163.2	31.7	37.4	884.5

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

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