



Basel III Disclosure (Consolidated)

From April 1, 2025 to September 30, 2025

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Basel III Disclosure (Consolidated)

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

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

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

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

SCOPE OF CONSOLIDATION

Notes on the scope of consolidation

| | |
|---|--|
| Differences between those companies belonging to the corporate group (hereinafter, the “holding company group”) to which the calculation of consolidated capital adequacy ratio as stipulated in Article 3 of the FSA Holding Company Capital Adequacy Notification is applicable and those companies that are included in the scope of consolidation for accounting purposes | Paragraph 1 of Article 3 of the FSA Holding Company Capital Adequacy Notification states that “the provisions of Paragraph 2 of Article 5 of the Regulation on Consolidated Financial Statements shall not apply” to “financial subsidiaries” of a bank holding company. Moreover, Paragraph 3 of the said Article 3 states that “insurance-related subsidiaries” of a bank holding company “shall not be included in the scope of consolidation.” In addition, with regard to affiliated companies engaged in financial operations, the FSA Holding Company Capital Adequacy Notification states that, provided certain conditions are met, such companies “can be included in the scope of consolidation and in the calculation of the consolidated capital adequacy ratio using pro rata consolidation” (under which only those portions of the affiliated company’s assets, liabilities, income and expenses 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, 2024, or September 30, 2025, and there were no differences between those companies belonging to the “holding company group” and those companies that are included in the “scope of consolidation for accounting purposes.” |
| Number of consolidated subsidiaries, and names and principal businesses of major consolidated subsidiaries of the holding company group | 340 companies as of September 30, 2024; 344 companies as of September 30, 2025 MUFG Bank, Ltd. (banking business), Mitsubishi UFJ Trust and Banking Corporation (trust/banking business), Mitsubishi UFJ Securities Holdings Co., Ltd. (securities business), etc. |
| Number of affiliated companies engaged in financial operations which are subject to Article 9 of the FSA Holding Company Capital Adequacy Notification, and names, amounts of total assets and net assets shown on the balance sheet, and principal businesses of affiliated companies engaged in these financial operations | Not applicable as of September 30, 2024 and 2025 |
| Names, amounts of total assets and net assets shown on the balance sheet, and principal businesses of companies belonging to the holding company group that are not included in the scope of consolidation for accounting purposes, and of companies not belonging to the holding company group but included in the scope of consolidation for accounting purposes | Not applicable as of September 30, 2024 and 2025 |
| Outline of restrictions on transfer of funds or equity capital within the holding company group | As of September 30, 2024 and 2025, transfer of funds or capital within the holding company group is conducted with all due consideration given to the appropriateness of each action. We give priority to ensuring that each company within the holding company group 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, 2024 and 2025 |
|--|--|

COMPOSITION OF EQUITY CAPITAL

Composition of changes in equity capital

Millions of yen

| | September 30, 2025 | September 30, 2024 |
|---|--------------------|--------------------|
| Common Equity Tier 1 capital, beginning of period | 15,169,261 | 15,041,314 |
| Capital and capital surplus | 13,965 | (6,818) |
| Retained earnings | 843,945 | 1,029,312 |
| Treasury stock (-) | 248,425 | 109,093 |
| National specific regulatory adjustments (earnings to be distributed) (-) | (50,549) | 51,321 |
| Share award rights and share acquisition rights to common shares | – | – |
| Accumulated other comprehensive income | (252,097) | (31,452) |
| Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1) | (19,042) | 12,684 |
| Intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) (-) | 56,112 | 234,447 |
| Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) (-) | (695) | 2,676 |
| Deferred gains or losses on derivatives under hedge accounting (-) | (175,744) | (62,556) |
| Shortfall of eligible provisions to expected losses (-) | – | – |
| Securitisation gain on sale (-) | 158 | 182 |
| Gains and losses due to changes in own credit risk on fair valued liabilities (-) | 5,297 | 727 |
| Net defined benefit assets (-) | 32,687 | 33,217 |
| Investments in own shares (excluding those reported in the Net assets section) (-) | 8,909 | 3,638 |
| Amount exceeding the 10% threshold on specified items (-) | 75,327 | (2,614) |
| Amount exceeding the 15% threshold on specified items (-) | (49,179) | 38,911 |
| Others | – | – |
| Common Equity Tier 1 capital, end of period | 15,605,282 | 15,635,994 |
| Additional Tier 1 capital, beginning of period | 2,635,614 | 2,438,415 |
| 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 | 498,400 | 163,490 |
| Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1) | (1,356) | 2,732 |
| Investments in own Additional Tier 1 instruments (-) | 35,863 | (67) |
| 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) |
| Others | – | – |
| Additional Tier 1 capital, end of period | 3,096,794 | 2,604,736 |
| Tier 2 capital, beginning of period | 2,340,170 | 2,338,100 |
| Directly issued qualifying Tier 2 instruments plus related capital surplus classified as liabilities under applicable accounting standards | 62,700 | 111,560 |
| Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2) | (4,831) | 4,150 |
| General allowance for credit losses and eligible provisions included in Tier 2 | (46,286) | (32,990) |
| Investments in own Tier 2 instruments (-) | 14,723 | 9,992 |
| Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) (-) | (13,741) | 8,003 |
| Others | – | – |
| Tier 2 capital, end of period | 2,350,772 | 2,402,824 |
| Total capital, end of period | 21,052,849 | 20,643,555 |

CC1: Composition of capital disclosure
Millions of yen, %

| Basel III Template No. | Items | a September 30, 2025 | b September 30, 2024 | 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 | 16,470,801 | 16,024,062 | |
| 1a | Of which: capital and capital surplus | 2,155,478 | 2,218,318 | |
| 2 | Of which: retained earnings | 15,689,563 | 14,820,920 | |
| 1c | Of which: treasury stock (-) | 975,057 | 722,917 | |
| 26 | Of which: national specific regulatory adjustments (earnings to be distributed) (-) | 399,183 | 292,259 | |
| | 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 | 4,007,777 | 4,153,600 | (a) |
| 5 | Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1) | 257,051 | 284,333 | |
| 6 | Common Equity Tier 1 capital: instruments and reserves (A) | 20,735,631 | 20,461,996 | |
| Common Equity Tier 1 capital: regulatory adjustments | | | | |
| 8+9 | Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) | 2,070,007 | 2,050,843 | |
| 8 | Of which: goodwill (including those equivalent) | 1,062,082 | 1,036,472 | |
| 9 | Of which: other intangibles other than goodwill and mortgage servicing rights | 1,007,925 | 1,014,370 | |
| 10 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | 6,854 | 6,281 | |
| 11 | Deferred gains or losses on derivatives under hedge accounting | (1,118,556) | (863,478) | |
| 12 | Shortfall of eligible provisions to expected losses | - | - | |
| 13 | Securitisation gain on sale | 15,376 | 16,935 | |
| 14 | Gains and losses due to changes in own credit risk on fair valued liabilities | 23,757 | 5,397 | |
| 15 | Net defined benefit assets | 1,571,792 | 1,409,316 | |
| 16 | Investments in own shares (excluding those reported in the Net assets section) | 26,303 | 15,899 | |
| 17 | Reciprocal cross-holdings in common equity | - | - | |
| 18 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold) | - | - | |

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

| Basel III Template No. | Items | a September 30, 2025 | b September 30, 2024 | c Reference to Template CC2 |
|---|--|----------------------------|----------------------------|-----------------------------------|
| 19+20+21 | Amount exceeding the 10% threshold on specified items | 2,532,249 | 2,136,761 | |
| | Of which: significant investments in the common stock of | | | |
| 19 | financials | 2,532,249 | 2,136,761 | |
| 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 | 2,563 | 48,045 | |
| | Of which: significant investments in the common stock of | | | |
| 23 | financials | 1,984 | 35,772 | |
| 24 | Of which: mortgage servicing rights | – | – | |
| 25 | Of which: deferred tax assets arising from temporary differences (net of related tax liability) | 579 | 12,272 | |
| 27 | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions | – | – | |
| 28 | Common Equity Tier 1 capital: regulatory adjustments (B) | 5,130,348 | 4,826,001 | |
| Common Equity Tier 1 capital (CET1) | | | | |
| 29 | Common Equity Tier 1 capital (CET1) ((A) – (B)) (C) | 15,605,282 | 15,635,994 | |
| 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 | 2,950,540 | 2,432,047 | |
| 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) | 229,155 | 226,589 | |
| 36 | Additional Tier 1 capital: instruments (D) | 3,179,695 | 2,658,636 | |

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

| Basel III Template No. | Items | a September 30, 2025 | b September 30, 2024 | c Reference to Template CC2 |
|--|--|----------------------------|----------------------------|-----------------------------------|
| Additional Tier 1 capital: regulatory adjustments | | | | |
| 37 | Investments in own Additional Tier 1 instruments | 40,416 | 11,414 | |
| 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 | 42,485 | |
| 42 | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | – | – | |
| 43 | Additional Tier 1 capital: regulatory adjustments (E) | 82,901 | 53,899 | |
| Additional Tier 1 capital | | | | |
| 44 | Additional Tier 1 capital ((D) – (E)) (F) | 3,096,794 | 2,604,736 | |
| Tier 1 capital (T1 = CET1 + AT1) | | | | |
| 45 | Tier 1 capital (T1 = CET1 + AT1) ((C) + (F)) (G) | 18,702,076 | 18,240,731 | |
| 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 | 1,831,149 | 1,851,418 | |
| 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) | 114,160 | 119,889 | |
| 50 | Total of general allowance for credit losses and eligible provisions included in Tier 2 | 441,947 | 472,977 | |
| | Of which: provision for general allowance for credit losses | 383,512 | 387,765 | |
| 50a | | 383,512 | 387,765 | |
| 50b | Of which: eligible provisions | 58,434 | 85,212 | |
| 51 | Tier 2 capital: instruments and provisions (H) | 2,387,257 | 2,444,285 | |

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

| Basel III Template No. | Items | a September 30, 2025 | b September 30, 2024 | c Reference to Template CC2 |
|---|---|----------------------------|----------------------------|-----------------------------------|
| Tier 2 capital: regulatory adjustments | | | | |
| 52 | Investments in own Tier 2 instruments | 19,219 | 10,963 | |
| 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) | 17,265 | 30,497 | |
| 57 | Tier 2 capital: regulatory adjustments (I) | 36,485 | 41,460 | |
| Tier 2 capital (T2) | | | | |
| 58 | Tier 2 capital (T2) ((H) – (I)) (J) | 2,350,772 | 2,402,824 | |
| Total capital (TC = T1 + T2) | | | | |
| 59 | Total capital (TC = T1 + T2) ((G) + (J)) (K) | 21,052,849 | 20,643,555 | |
| Risk-weighted assets | | | | |
| 60 | Risk-weighted assets (L) | 110,808,030 | 108,956,829 | |
| Capital ratio (consolidated) and buffers | | | | |
| 61 | Common Equity Tier 1 capital ratio (consolidated) ((C) / (L)) | 14.08% | 14.35% | |
| 62 | Tier 1 capital ratio (consolidated) ((G) / (L)) | 16.87% | 16.74% | |
| 63 | Total capital ratio (consolidated) ((K) / (L)) | 18.99% | 18.94% | |
| 64 | The minimum capital buffer requirement | 4.17% | 4.15% | |
| 65 | Of which: capital conservation buffer requirement | 2.50% | 2.50% | |
| 66 | Of which: countercyclical buffer requirement | 0.17% | 0.15% | |
| 67 | Of which: G-SIB/D-SIB additional requirement | 1.50% | 1.50% | |
| 68 | CET1 available after meeting the minimum capital buffer requirements | 9.58% | 9.85% | |

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

| Basel III Template No. | Items | a September 30, 2025 | b September 30, 2024 | 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) | 1,415,813 | 1,171,786 | |
| 73 | Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting) | 1,812,106 | 1,746,486 | |
| 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) | 528,808 | 599,180 | |
| | Provisions included in Tier 2 capital: instruments and provisions | | | |
| 76 | Provisions (general allowance for credit losses) | 426,548 | 426,465 | |
| 77 | Cap on inclusion of provisions (general allowance for credit losses) | 383,512 | 387,765 | |
| 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”) | 58,434 | 85,212 | |
| 79 | Cap for inclusion of provisions in Tier 2 under internal ratings-based approach | 386,903 | 368,204 | |

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, 2025 | September 30, 2024 | | |
| Assets: | | | | |
| Cash and due from banks | 94,089,415 | 108,002,412 | | |
| Call loans and bills bought | 1,267,390 | 880,404 | | |
| Receivables under resale agreements | 17,177,912 | 18,595,220 | | |
| Receivables under securities borrowing transactions | | | | |
| | 5,781,640 | 5,532,131 | | |
| Monetary claims bought | 6,938,635 | 6,517,291 | | |
| Trading assets | 28,153,014 | 22,492,970 | | 6-a |
| Money held in trust | 1,251,660 | 1,117,384 | | |
| Securities | 85,997,896 | 81,537,226 | | 2-c, 6-b |
| Loans and bills discounted | 123,258,332 | 120,588,293 | | 6-c |
| Foreign exchanges | 1,967,544 | 1,876,166 | | |
| Other assets | 20,816,918 | 16,122,842 | | 2-b, 6-d |
| Tangible fixed assets | 1,343,766 | 1,228,738 | | |
| Intangible fixed assets | 1,928,358 | 1,956,766 | | 2-a |
| Net defined benefit assets | 2,264,646 | 2,030,364 | | 3 |
| Deferred tax assets | 152,710 | 140,991 | | 4-a |
| Customers' liabilities for acceptances and guarantees | | | | |
| | 13,068,099 | 11,874,113 | | |
| Allowance for credit losses | (1,139,834) | (1,434,973) | | |
| Total assets | 404,318,108 | 399,058,344 | | |
| Liabilities: | | | | |
| Deposits | 227,256,731 | 222,446,306 | | |
| Negotiable certificates of deposit | 18,030,425 | 17,398,159 | | |
| Call money and bills sold | 6,073,385 | 5,065,427 | | |
| Payables under repurchase agreements | 39,939,775 | 37,485,066 | | |
| Payables under securities lending transactions | 1,191,168 | 627,742 | | |
| Commercial papers | 3,309,746 | 3,328,924 | | |
| Trading liabilities | 22,161,918 | 15,875,166 | | 6-e |
| Borrowed money | 11,646,050 | 24,581,231 | | 8-a |
| Foreign exchanges | 2,229,347 | 3,670,774 | | |
| Short-term bonds payable | 1,190,249 | 1,381,421 | | |
| Bonds payable | 15,375,974 | 14,420,202 | | 8-b |
| Due to trust accounts | 3,885,232 | 5,276,301 | | |
| Other liabilities | 15,587,321 | 13,019,617 | | 6-f |
| Reserve for bonuses | 174,097 | 158,978 | | |
| Reserve for bonuses to directors | 1,816 | 2,098 | | |
| Reserve for stocks payment | 11,178 | 8,373 | | |
| Net defined benefit liabilities | 107,395 | 107,873 | | |
| Reserve for retirement benefits to directors | 834 | 761 | | |
| Reserve for loyalty award credits | 9,402 | 8,306 | | |
| Reserve for contingent losses | 135,980 | 121,350 | | |
| Reserves under special laws | 5,623 | 5,345 | | |
| Deferred tax liabilities | 603,661 | 431,981 | | 4-b |
| Deferred tax liabilities for land revaluation | 84,483 | 84,233 | | 4-c |
| Acceptances and guarantees | 13,068,099 | 11,874,113 | | |
| Total liabilities | 382,079,899 | 377,379,757 | | |

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, 2025 | September 30, 2024 | Reference to CC1 | Reference to Appendix |
| Net assets: | | | | |
| Capital stock | 2,141,513 | 2,141,513 | | 1-a |
| Capital surplus | 13,965 | 76,805 | | 1-b |
| Retained earnings | 15,689,563 | 14,820,920 | | 1-c |
| Treasury stock | (975,057) | (722,917) | | 1-d |
| Total shareholders' equity | 16,869,984 | 16,316,321 | | |
| Net unrealized gains (losses) on available-for-sale securities | | | | |
| | 1,646,350 | 1,355,221 | | |
| Net deferred gains (losses) on hedging instruments | | | | |
| | (1,094,958) | (844,830) | | 5 |
| Land revaluation excess | 121,689 | 128,032 | | |
| Foreign currency translation adjustments | 2,894,526 | 3,087,741 | | |
| Remeasurements of defined benefit plans | 522,895 | 483,599 | | |
| Debt value adjustments of foreign subsidiaries and affiliates | | | | |
| | (86,490) | (57,781) | | |
| Net unrealized gains (losses) on loans of foreign subsidiaries and affiliates | | | | |
| | 3,765 | 1,616 | | |
| Total accumulated other comprehensive income | 4,007,777 | 4,153,600 | (a) | |
| Subscription rights to shares | 17 | 6 | | |
| Non-controlling interests | 1,360,429 | 1,208,657 | | 7 |
| Total net assets | 22,238,209 | 21,678,586 | | |
| Total liabilities and net assets | 404,318,108 | 399,058,344 | | |

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, 2025 | September 30, 2024 | Remarks | Reference No. |
| Capital stock | 2,141,513 | 2,141,513 | | 1-a |
| Capital surplus | 13,965 | 76,805 | | 1-b |
| Retained earnings | 15,689,563 | 14,820,920 | | 1-c |
| Treasury stock | (975,057) | (722,917) | | 1-d |
| Total shareholders' equity | 16,869,984 | 16,316,321 | | |

(2) Composition of capital

| | | | | <i>Millions of yen</i> |
|--|--------------------|--------------------|---|------------------------|
| Composition of capital disclosure | September 30, 2025 | September 30, 2024 | 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)) | |
| | 16,869,984 | 16,316,321 | | |
| Of which: capital and capital surplus | 2,155,478 | 2,218,318 | | 1a |
| Of which: retained earnings | 15,689,563 | 14,820,920 | | 2 |
| Of which: treasury stock (-) | 975,057 | 722,917 | | 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, 2025 | September 30, 2024 | Remarks | Reference No. |
| Intangible fixed assets | 1,928,358 | 1,956,766 | | 2-a |
| Other assets | 20,816,918 | 16,122,842 | Including cryptoassets | 2-b |
| Securities | 85,997,896 | 81,537,226 | | 2-c |
| Of which: goodwill attributable to equity-method investees | 518,277 | 464,155 | Goodwill attributable to equity-method investees | |
| Income taxes related to above | | | Income taxes related to intangibles other than goodwill and mortgage servicing rights | |
| | 376,623 | 370,038 | | |

(2) Composition of capital

| | | | | <i>Millions of yen</i> |
|--|--------------------|--------------------|--|---------------------------|
| Composition of capital disclosure | September 30, 2025 | September 30, 2024 | Remarks | Basel III Template No. |
| Goodwill (net of related tax liability, including those equivalent) | 1,062,082 | 1,036,472 | | 8 |
| Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability) | 1,007,925 | 1,014,370 | 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, 2025 | September 30, 2024 | Remarks | Reference No. |
| Net defined benefit assets | 2,264,646 | 2,030,364 | | 3 |
| Income taxes related to above | 692,853 | 621,047 | | |

(2) Composition of capital

| | | | | <i>Millions of yen</i> |
|-----------------------------------|--------------------|--------------------|---------|---------------------------|
| Composition of capital disclosure | September 30, 2025 | September 30, 2024 | Remarks | Basel III Template No. |
| Net defined benefit assets | 1,571,792 | 1,409,316 | | 15 |

4. Deferred tax assets

(1) Consolidated balance sheet

| | | | | <i>Millions of yen</i> |
|---|--------------------|--------------------|---------|------------------------|
| Consolidated balance sheet item | September 30, 2025 | September 30, 2024 | Remarks | Reference No. |
| Deferred tax assets | 152,710 | 140,991 | | 4-a |
| Deferred tax liabilities | 603,661 | 431,981 | | 4-b |
| Deferred tax liabilities for land revaluation | 84,483 | 84,233 | | 4-c |
| <hr/> | | | | |
| Tax effects on other intangible fixed assets | 376,623 | 370,038 | | |
| Tax effects on net defined benefit assets | 692,853 | 621,047 | | |

(2) Composition of capital

| | | | | <i>Millions of yen</i> |
|---|--------------------|--------------------|--|------------------------|
| Composition of capital disclosure | September 30, 2025 | September 30, 2024 | Remarks | Basel III Template No. |
| Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | 6,854 | 6,281 | 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) | 529,387 | 611,453 | 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 | 579 | 12,272 | | 25 |
| Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) | 528,808 | 599,180 | | 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, 2025 | September 30, 2024 | Remarks | Reference No. |
| Net deferred gains (losses) on hedging instruments | (1,094,958) | (844,830) | | 5 |

(2) Composition of capital

| | | | | <i>Millions of yen</i> |
|--|--------------------|--------------------|--|---------------------------|
| Composition of capital disclosure | September 30, 2025 | September 30, 2024 | Remarks | Basel III Template No. |
| Deferred gains or losses on derivatives under hedge accounting | (1,118,556) | (863,478) | 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, 2025 | September 30, 2024 | Remarks | Reference No. |
| Trading assets | | | Including trading account securities and derivatives for trading assets | |
| | 28,153,014 | 22,492,970 | | 6-a |
| Securities | 85,997,896 | 81,537,226 | | 6-b |
| Loans and bills discounted | 123,258,332 | 120,588,293 | Including subordinated loans | 6-c |
| Other assets | | | Including derivatives and investments in the capital | |
| | 20,816,918 | 16,122,842 | | 6-d |
| Trading liabilities | | | Including trading account securities sold and derivatives for trading-assets | |
| | 22,161,918 | 15,875,166 | | 6-e |
| Other liabilities | 15,587,321 | 13,019,617 | Including derivatives | 6-f |

(2) Composition of capital

Millions of yen

| Composition of capital disclosure | September 30, 2025 | September 30, 2024 | Remarks | Basel III Template No. |
|---|--------------------|--------------------|---------|---------------------------|
| Investments in own capital | | | | |
| instruments | 85,939 | 38,277 | | |
| Common equity Tier 1 capital | 26,303 | 15,899 | | 16 |
| Additional Tier 1 capital | 40,416 | 11,414 | | 37 |
| Tier 2 capital | 19,219 | 10,963 | | 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) | 1,415,813 | 1,171,786 | | |
| 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) | 1,415,813 | 1,171,786 | | 72 |
| Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions | 4,406,091 | 3,992,003 | | |
| Amount exceeding the 10% threshold on specified items | 2,532,249 | 2,136,761 | | 19 |
| Amount exceeding the 15% threshold on specified items | 1,984 | 35,772 | | 23 |
| Additional Tier 1 capital | 42,485 | 42,485 | | 40 |
| Tier 2 capital and other TLAC liabilities | 17,265 | 30,497 | | 55 |
| Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting) | 1,812,106 | 1,746,486 | | 73 |

7. Non-controlling interests

(1) Consolidated balance sheet

| | | | | <i>Millions of yen</i> |
|---------------------------------|--------------------|--------------------|---------|------------------------|
| Consolidated balance sheet item | September 30, 2025 | September 30, 2024 | Remarks | Reference No. |
| Non-controlling interests | 1,360,429 | 1,208,657 | | 7 |

(2) Composition of capital

| | | | | <i>Millions of yen</i> |
|--|--------------------|--------------------|--|------------------------|
| Composition of capital disclosure | September 30, 2025 | September 30, 2024 | Remarks | Basel III Template No. |
| Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) | 257,051 | 284,333 | 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) | 229,155 | 226,589 | 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) | 114,160 | 119,889 | 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, 2025 | September 30, 2024 | Remarks | Reference No. |
| Borrowed money | 11,646,050 | 24,581,231 | | 8-a |
| Bonds payable | 15,375,974 | 14,420,202 | | 8-b |
| Total | 27,022,024 | 39,001,433 | | |

(2) Composition of capital

| | | | | <i>Millions of yen</i> |
|---|--------------------|--------------------|---------|------------------------|
| Composition of capital disclosure | September 30, 2025 | September 30, 2024 | Remarks | Basel III Template No. |
| Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards | 2,950,540 | 2,432,047 | | 32 |
| Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards | 1,831,149 | 1,851,418 | | 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> | |
|--|------------------------|------------|
| | FY2025 1H | FY2024 1H |
| Exposures relating to funds | 10,335,910 | 10,094,173 |
| Exposures where information on fund components is obtained sufficiently and frequently and verified by independent third parties (Note 1) | 9,473,587 | 9,239,872 |
| Exposures not included above where information on fund components is obtained sufficiently and frequently by independent third parties (Note 2) | – | – |
| Exposures not included in any categories above where investment mandates of funds are known (Note 3) | 809,760 | 795,954 |
| 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) | 595 | – |
| 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) | 36,406 | 50,287 |
| Exposures not included in any categories above (Note 6) | 15,560 | 8,058 |

- 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, 2025 | September 30, 2024 | September 30, 2025 | September 30, 2024 |
| 1 | Credit risk (excluding counterparty credit risk) | 70,702,987 | 69,234,005 | 5,656,238 | 5,538,720 |
| 2 | Of which: standardised approach (SA) | 24,522,441 | 23,388,785 | 1,961,795 | 1,871,102 |
| 3 | Of which: foundation internal ratings-based (F-IRB) approach | 26,415,213 | 25,675,614 | 2,113,217 | 2,054,049 |
| 4 | Of which: supervisory slotting approach | 366,618 | 214,216 | 29,329 | 17,137 |
| 5 | Of which: advanced internal ratings-based (A-IRB) approach | 14,492,776 | 14,426,934 | 1,159,422 | 1,154,154 |
| | Of which: Significant investments exposure | – | – | – | – |
| | Of which: Estimated lease residual values exposure | 9 | 9 | 0 | 0 |
| | Others | 4,905,927 | 5,528,445 | 392,474 | 442,275 |
| 6 | Counterparty credit risk (CCR) | 5,278,919 | 5,803,544 | 422,313 | 464,283 |
| 7 | Of which: SA-CCR | 2,985,891 | 3,123,752 | 238,871 | 249,900 |
| 8 | Of which: Expected exposure method | – | – | – | – |
| | Of which: Central counterparty related exposure (CCP) | 510,873 | 413,626 | 40,869 | 33,090 |
| 9 | Other CCR | 1,782,154 | 2,266,166 | 142,572 | 181,293 |
| 10 | Credit valuation adjustment (CVA) | 2,560,568 | 3,187,472 | 204,845 | 254,997 |
| | Of which: standardised approach for CVA (SA-CVA) | 474,721 | 679,307 | 37,977 | 54,344 |
| | Of which: full basic approach for CVA (BA-CVA) | – | – | – | – |
| | Of which: reduced basic approach for CVA (BA-CVA) | 2,085,846 | 2,508,164 | 166,867 | 200,653 |
| 11 | Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period | 967,626 | 992,746 | 77,410 | 79,419 |
| 12 | Equity investments in funds – Look-through approach | 5,735,241 | 4,296,666 | 458,819 | 343,733 |
| 13 | Equity investments in funds – Mandate-based approach | 2,907,180 | 2,828,606 | 232,574 | 226,288 |
| | Equity investments in funds – Simple approach (subject to 250% RW) | 1,488 | – | 119 | – |
| | Equity investments in funds – Simple approach (subject to 400% RW) | 145,627 | 201,150 | 11,650 | 16,092 |
| 14 | Equity investments in funds – Fall-back approach | 194,502 | 100,735 | 15,560 | 8,058 |
| 15 | Unsettled transactions | 6,041 | 5,672 | 483 | 453 |
| 16 | Securitisation exposures subject to calculation of credit RWA amounts | 3,883,896 | 3,474,984 | 310,711 | 277,998 |
| 17 | Of which: Securitisation IRB approach (SEC-IRBA) | 263,127 | 593,802 | 21,050 | 47,504 |
| 18 | Of which: Securitisation external ratings-based approach (SEC-ERBA) or internal assessment approach (IAA) | 1,160,262 | 1,022,933 | 92,821 | 81,834 |
| 19 | Of which: Securitisation standardised approach (SEC-SA) | 2,354,550 | 1,752,292 | 188,364 | 140,183 |
| | Of which: Subject to 1250% RW | 105,955 | 105,955 | 8,476 | 8,476 |
| 20 | Market risk | 2,750,356 | 2,941,123 | 220,028 | 235,289 |
| 21 | Of which: standardised approach (SA) | 2,735,023 | 2,927,697 | 218,801 | 234,215 |
| 22 | Of which: internal model approaches (IMA) | – | – | – | – |
| | Of which: simplified standardised approach (SSA) | 15,332 | 13,425 | 1,226 | 1,074 |
| 23 | Capital charge for switch between trading book and banking book | – | – | – | – |
| 24 | Operational risk | 9,821,305 | 10,025,952 | 785,704 | 802,076 |
| 25 | Amounts below the thresholds for deduction (subject to 250% risk weight) | 5,852,288 | 5,864,168 | 468,183 | 469,133 |
| 26 | Output floor applied | – | – | – | – |
| 27 | Total | 110,808,030 | 108,956,829 | 8,864,642 | 8,716,546 |

CR1: Credit quality of assets

Millions of yen

| Item No. | | September 30, 2025 | | | |
|---------------------------------|--|-----------------------|--------------------|------------------|-----------------------|
| | | a | b | c | d |
| | | Gross carrying values | | Allowances | Net values (a+b-c) |
| Defaulted exposures | Non-defaulted exposures | | | | |
| On-balance sheet assets | | | | | |
| 1 | Loans | 1,309,804 | 113,655,382 | 750,115 | 114,215,071 |
| 2 | Debt securities | 7 | 66,981,034 | - | 66,981,042 |
| 3 | Other on-balance sheet assets (debt instruments) | 14,539 | 100,286,868 | 220,588 | 100,080,819 |
| 4 | Total on-balance sheet assets (1+2+3) | 1,324,351 | 280,923,285 | 970,704 | 281,276,932 |
| Off-balance sheet assets | | | | | |
| 5 | Acceptances and guarantees, etc. | 32,292 | 13,450,072 | 48,049 | 13,434,316 |
| 6 | Commitments, etc. | 112,990 | 45,909,890 | 159,796 | 45,863,084 |
| 7 | Total off-balance sheet assets (5+6) | 145,282 | 59,359,963 | 207,845 | 59,297,400 |
| Total | | | | | |
| 8 | Total (4+7) | 1,469,634 | 340,283,248 | 1,178,549 | 340,574,333 |

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.

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, 2025 | September 30, 2024 | |
|----------|--|---|--------------------|----------|
| 1 | Defaulted loans and debt securities as of end of previous fiscal year | 1,420,915 | 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 | | |
| 3 | | 77,958 | 176,645 | |
| 4 | | Returned to non-defaulted status | | |
| 5 | | 70,909 | 102,114 | |
| 6 | | Amounts written off | | |
| 7 | Other changes (Note) | | | |
| 8 | Other changes (Note) | | (6,043) | (56,960) |
| 9 | Defaulted loans and debt securities as of first half of current fiscal year (1+2-3-4+5) | 1,324,351 | 1,844,345 | |

Note: The main factors behind "Other changes" mainly reflect decreases in balances attributable to the collection and sale of defaulted exposures.

CR3: Credit risk mitigation techniques – overview

Millions of yen

| Item No. | | September 30, 2025 | | | | |
|----------|--|---------------------|-------------------|---------------------------------|---|---|
| | | a | b | c | d | e |
| | | Exposures unsecured | Exposures secured | Exposures secured by collateral | Exposures secured by financial guarantees | Exposures secured by credit derivatives |
| 1 | Loans | 76,512,141 | 37,702,929 | 10,985,889 | 2,877,188 | 6,958 |
| 2 | Debt securities | 66,548,624 | 432,417 | 67,306 | 102,020 | – |
| 3 | Other on-balance sheet assets (debt instruments) | 99,665,107 | 415,711 | 9,190 | 63,168 | – |
| 4 | Total (1+2+3) | 242,725,873 | 38,551,059 | 11,062,385 | 3,042,376 | 6,958 |
| 5 | Of which defaulted | 313,943 | 487,356 | 91,661 | 87,026 | – |

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 | – |

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

| Item No. | Asset class | September 30, 2025 | | | | | | | |
|--------------------------|---|------------------------------|----------------------------|------------------------------|----------------------------|--------------------------|---------------------------|---|---|
| | | 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 | On-balance sheet amounts | Off-balance sheet amounts | | |
| On-balance sheet amounts | Off-balance sheet amounts | On-balance sheet amounts | Off-balance sheet amounts | Credit RWA amounts | RWA density | | | | |
| 1a | Government of Japan and Bank of Japan | 3,639,139 | 1,412,591 | 3,639,139 | 1,412,591 | – | – | | |
| 1b | Central governments and central banks of foreign countries | 5,378,439 | 121,160 | 5,378,439 | 14,253 | 775,420 | 14.37% | | |
| 1c | Bank for International Settlements, etc. | 241,080 | – | 241,080 | – | – | – | | |
| 2a | Local authorities in Japan | 2,519 | – | 2,519 | – | – | – | | |
| 2b | Non-central government, etc. public sector entities in foreign countries | 190,276 | 174,694 | 190,276 | 31,525 | 165,936 | 74.81% | | |
| 2c | Local authority financial institutions | – | – | – | – | – | – | | |
| 2d | Government agencies in Japan | 1,019 | – | 1,019 | – | 101 | 10.00% | | |
| 2e | Local authority land development corporations, public housing corporations, and regional public road corporations | – | – | – | – | – | – | | |
| 3 | Multilateral development banks | 145,864 | – | 145,864 | – | 22,731 | 15.58% | | |
| 4 | Financial institutions, type I financial instruments business operators, and insurance companies | 4,253,360 | 912,879 | 4,215,047 | 616,045 | 2,199,226 | 45.52% | | |
| | Type I financial instruments business operators and insurance companies | 464,133 | 461,345 | 464,133 | 255,185 | 375,765 | 52.23% | | |
| 5 | Covered bonds | – | – | – | – | – | – | | |
| 6 | Corporates, etc. (including specialized lending) | 5,026,201 | 4,235,241 | 4,678,091 | 1,745,247 | 6,319,841 | 98.38% | | |
| | Of which: Specialized lending | 22,843 | – | 16,730 | – | 19,050 | 113.86% | | |
| 7a | Subordinated debt, equity and other capital instruments | 6,596 | – | 6,596 | – | 9,895 | 150.00% | | |
| 7b | Equity, etc. | 3,410,749 | – | 3,410,749 | – | 4,433,973 | 130.00% | | |
| 8 | SMEs, etc. and individuals | 7,705,617 | 9,240,741 | 7,599,493 | 2,403,466 | 7,826,652 | 78.24% | | |
| | Of which: transactors | 8 | 29,578 | 8 | 2,957 | 1,335 | 45.00% | | |
| 9 | Real estate related | 2,802,628 | 742,101 | 2,762,953 | 126,314 | 2,408,963 | 83.37% | | |
| | Of which: owner-occupied residential real estate | 1,025,506 | 406 | 1,025,286 | 97 | 385,261 | 37.57% | | |
| | Of which: Rental real estate | – | – | – | – | – | – | | |
| | Of which: Commercial real estate | 1,748,574 | 741,694 | 1,709,119 | 126,217 | 1,980,880 | 107.93% | | |
| | Of which: Other real estate | – | – | – | – | – | – | | |
| | Of which: ADC | 28,547 | – | 28,547 | – | 42,821 | 150.00% | | |

| Item No. | Asset class | September 30, 2025 | | | | | |
|--------------------------|---|------------------------------|---------------------------|----------------------------|-----------|--------------------|-------------|
| | | 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) | 239,892 | 3,055 | 239,889 | 1,156 | 274,103 | 113.71% |
| 10b | Past due in relation to exposures to owner-occupied residential real estate | 83,502 | 16 | 83,502 | 5 | 83,507 | 100.00% |
| 11a | Cash | 145,022 | – | 145,022 | – | – | – |
| 11b | Uncollected notes | 10,427 | – | 10,427 | – | 2,085 | 20.00% |
| | Guaranteed by credit guarantee corporations, etc. | – | – | – | – | – | – |
| | Guaranteed by Regional Economy Vitalization Corporation of Japan, etc. | – | – | – | – | – | – |
| 12 | Total | 33,282,338 | 16,842,483 | 32,750,113 | 6,350,607 | 24,522,441 | 62.71% |

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 | | e | f |
| | | Exposures before CCF and CRM | Exposures post-CCF and CRM | Exposures before CCF and CRM | Exposures post-CCF and CRM | On-balance sheet amounts | Off-balance sheet amounts | | |
| On-balance sheet amounts | Off-balance sheet amounts | On-balance sheet amounts | Off-balance sheet amounts | Credit RWA amounts | RWA density | | | | |
| 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% |

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

| Item No. | Asset class | Risk weight | September 30, 2025 | | | | | | | | | | | |
|----------|---|-------------|--|-----------|---------|---------|---------|-----------|---------|--------|-------|-------|-------|-----------|
| | | | Credit risk exposure amounts (post-CCF and post-CRM) | | | | | | | | | | | |
| | | | 0% | 20% | 50% | 100% | 150% | | | | Other | Total | | |
| 1a | Government of Japan and Bank of Japan | | 5,051,730 | – | – | – | – | – | – | – | – | – | – | 5,051,730 |
| 1b | Central governments and central banks of foreign countries | | 3,628,895 | 1,050,533 | 299,160 | 410,842 | 3,260 | – | – | – | – | – | – | 5,392,692 |
| 1c | Bank for International Settlements, etc. | | 241,080 | – | – | – | – | – | – | – | – | – | – | 241,080 |
| | | | 0% | 10% | 20% | 50% | 100% | 150% | | | | | Other | Total |
| 2a | Local authorities in Japan | | 2,519 | – | – | – | – | – | – | – | – | – | – | 2,519 |
| 2b | Non-central government, etc. public sector entities in foreign countries | | – | – | 42,223 | 44,173 | 135,404 | – | – | – | – | – | – | 221,802 |
| 2c | Local authority financial institutions | | – | – | – | – | – | – | – | – | – | – | – | – |
| 2d | Government agencies in Japan | | – | 1,019 | – | – | – | – | – | – | – | – | – | 1,019 |
| 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 | | 61,124 | 77,511 | – | – | 7,229 | – | – | – | – | – | – | 145,864 |
| | | | 20% | 30% | 40% | 50% | 75% | 100% | 150% | | | | Other | Total |
| 4 | Financial institutions, type I financial instruments business operators, and insurance companies | | 1,548,595 | 1,151,032 | 417,238 | 707,087 | 235,338 | 620,889 | 150,910 | – | – | – | – | 4,831,092 |
| | Type I financial instruments business operators and insurance companies | | 189,918 | 93,687 | 121,706 | 148,645 | 14,523 | 100,956 | 49,881 | – | – | – | – | 719,318 |
| | | | 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) | | 7,660 | 149,941 | 122,711 | 4,301 | – | 6,115,690 | 10,601 | 12,081 | 350 | – | – | 6,423,339 |
| | Of which: Specialized lending | | – | – | – | 4,301 | – | 1,828 | 10,601 | – | – | – | – | 16,730 |

| | | | | | | | | | | | |
|-----|---|---------|-----------|-----------|---------|---------|---------|------|--|-----------|------------|
| | | 100% | 150% | 100% | 100% | | | | | Other | Total |
| 7a | Subordinated debt, equity and other capital instruments | - | 6,596 | - | - | | | | | - | 6,596 |
| 7b | Equities, etc. | - | - | 3,410,749 | - | | | | | - | 3,410,749 |
| | | 45% | 75% | 100% | | | | | | Other | Total |
| 8 | SMEs, etc., and individuals | 2,966 | 6,793,042 | 183,263 | | | | | | 3,023,687 | 10,002,960 |
| | | 20% | 25% | 30% | 40% | 50% | 70% | 75% | | Other | Total |
| 9a | Real estate, of which for owner-occupied residential real estate | 167,614 | 86,669 | 322,527 | 174,010 | 142,422 | 132,139 | - | | - | 1,025,384 |
| | | 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 | - | - | - | - | - | - | - | | - | - |
| | | 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 | 20,465 | 14,277 | 1,700,862 | 10,546 | | | | | 89,185 | 1,835,336 |
| | | 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 | - | 28,547 | | | | | | | - | 28,547 |
| | | 50% | 100% | 150% | | | | | | Other | Total |
| 10a | Past due, etc. (excluding owner-occupied residential real estate) | 75,949 | 23,030 | 142,065 | | | | | | - | 241,045 |
| 10b | Past due in relation to exposures to owner-occupied residential real estate | - | 83,507 | - | | | | | | - | 83,507 |

| | | 0% | 10% | 20% | | | | | | Other | Total |
|-----|--|---------|-----|--------|--|--|--|--|--|-------|---------|
| 11a | Cash | 145,022 | - | - | | | | | | - | 145,022 |
| 11b | Uncollected notes | - | - | 10,427 | | | | | | - | 10,427 |
| | Guaranteed by credit guarantee corporations, etc. | - | - | - | | | | | | - | - |
| | Guaranteed by Regional Economy Vitalization Corporation of Japan, etc. | - | - | - | | | | | | - | - |

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, 2025 | | | |
|----------|-------------|---------------------------|----------------------------|---------------------------|--|
| | | 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 | 11,845,947 | 1,937,776 | 92.17% | 13,596,188 |
| 2 | 40%-70% | 2,085,262 | 531,780 | 26.67% | 2,231,017 |
| 3 | 75% | 5,347,495 | 4,502,183 | 39.90% | 7,240,562 |
| | 80% | 10,413 | – | – | 4,301 |
| 4 | 85% | 2,493,395 | 4,761,841 | 13.67% | 2,958,297 |
| 5 | 90%-100% | 6,090,130 | 4,215,574 | 42.44% | 7,593,995 |
| 6 | 105%-130% | 1,713,807 | 741,690 | 17.71% | 1,711,600 |
| 7 | 150% | 285,136 | 151,636 | 45.56% | 354,008 |
| 8 | 130% | 3,410,749 | – | – | 3,410,749 |
| 9 | 160% | – | – | – | – |
| 10 | 1250% | – | – | – | – |
| 11 | Total | 33,282,338 | 16,842,483 | 37.79% | 39,100,720 |

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, 2025 | | | | | |
|--|------------------|---------------------------------|--|-------------|---------------------------|------------|--------------------|
| | | a | b | c | d | e | f |
| | | On-balance sheet gross exposure | Off-balance sheet exposures before CCF and CRM | Average CCF | EAD post-CCF and post-CRM | Average PD | Number of obligors |
| Sovereign exposures | | | | | | | |
| 1 | 0.00 to <0.15 | 151,341,436 | 24,900,133 | 95.39% | 176,467,301 | 0.00% | 0.4 |
| 2 | 0.15 to <0.25 | 128,253 | 8,327 | 35.77% | 114,909 | 0.18% | 0.0 |
| 3 | 0.25 to <0.50 | 20,574 | 696 | 40.00% | 16,623 | 0.36% | 0.0 |
| 4 | 0.50 to <0.75 | 33,817 | 9,583 | 40.00% | 12,161 | 0.53% | 0.0 |
| 5 | 0.75 to <2.50 | 4,063 | – | – | 2,308 | 1.27% | 0.0 |
| 6 | 2.50 to <10.00 | 74,305 | 2,921 | 84.97% | 71,781 | 8.26% | 0.0 |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – |
| 8 | 100.00 (Default) | – | – | – | – | – | – |
| 9 | Sub-total | 151,602,450 | 24,921,662 | 95.35% | 176,685,085 | 0.00% | 0.4 |
| Bank exposures | | | | | | | |
| 1 | 0.00 to <0.15 | – | – | – | – | – | – |
| 2 | 0.15 to <0.25 | – | – | – | – | – | – |
| 3 | 0.25 to <0.50 | – | – | – | – | – | – |
| 4 | 0.50 to <0.75 | – | – | – | – | – | – |
| 5 | 0.75 to <2.50 | – | – | – | – | – | – |
| 6 | 2.50 to <10.00 | – | – | – | – | – | – |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – |
| 8 | 100.00 (Default) | – | – | – | – | – | – |
| 9 | Sub-total | – | – | – | – | – | – |
| Corporate exposures (excluding SME exposures and specialized lending) | | | | | | | |
| 1 | 0.00 to <0.15 | 5,631,834 | 998,798 | 38.98% | 5,908,021 | 0.07% | 6.1 |
| 2 | 0.15 to <0.25 | 2,105,214 | 207,264 | 42.74% | 2,195,883 | 0.19% | 4.4 |
| 3 | 0.25 to <0.50 | 760,088 | 112,409 | 44.32% | 802,767 | 0.36% | 1.3 |
| 4 | 0.50 to <0.75 | 488,852 | 54,972 | 43.86% | 499,467 | 0.53% | 0.7 |
| 5 | 0.75 to <2.50 | 650,424 | 82,125 | 47.07% | 683,935 | 1.27% | 1.0 |
| 6 | 2.50 to <10.00 | 456,194 | 11,843 | 52.32% | 467,048 | 7.55% | 0.5 |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – |
| 8 | 100.00 (Default) | 82,093 | 4,528 | 65.63% | 80,457 | 100.00% | 0.3 |
| 9 | Sub-total | 10,174,702 | 1,471,942 | 40.74% | 10,637,581 | 1.30% | 14.6 |
| SME exposures | | | | | | | |
| 1 | 0.00 to <0.15 | 1,137,783 | 871,244 | 11.82% | 1,237,327 | 0.09% | 4.3 |
| 2 | 0.15 to <0.25 | 891,658 | 46,255 | 40.11% | 906,915 | 0.19% | 3.2 |
| 3 | 0.25 to <0.50 | 477,715 | 17,226 | 41.73% | 476,580 | 0.36% | 1.9 |
| 4 | 0.50 to <0.75 | 270,679 | 17,159 | 53.92% | 272,546 | 0.53% | 1.0 |
| 5 | 0.75 to <2.50 | 457,489 | 27,694 | 46.01% | 448,331 | 1.27% | 1.9 |
| 6 | 2.50 to <10.00 | 223,435 | 11,025 | 47.89% | 214,830 | 6.09% | 1.0 |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – |
| 8 | 100.00 (Default) | 106,991 | 1,325 | 68.47% | 83,379 | 100.00% | 1.7 |
| 9 | Sub-total | 3,565,752 | 991,930 | 15.81% | 3,639,911 | 2.97% | 15.2 |
| Specialized lending exposures | | | | | | | |
| 1 | 0.00 to <0.15 | 4,604,377 | 1,630,004 | 52.37% | 5,384,142 | 0.08% | 0.9 |
| 2 | 0.15 to <0.25 | 3,282,226 | 2,955,281 | 51.27% | 4,457,828 | 0.18% | 0.5 |
| 3 | 0.25 to <0.50 | 749,402 | 253,218 | 49.95% | 805,987 | 0.36% | 0.1 |
| 4 | 0.50 to <0.75 | 209,906 | 33,178 | 48.24% | 209,569 | 0.53% | 0.0 |
| 5 | 0.75 to <2.50 | 256,684 | 127,646 | 44.00% | 261,108 | 1.27% | 0.0 |
| 6 | 2.50 to <10.00 | 478,649 | 197,271 | 58.13% | 535,350 | 7.25% | 0.0 |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – |
| 8 | 100.00 (Default) | 105,435 | 1,861 | 42.32% | 82,219 | 100.00% | 0.0 |
| 9 | Sub-total | 9,686,683 | 5,198,463 | 51.61% | 11,736,207 | 1.20% | 1.8 |

Millions of yen, %, Thousands of cases, Year

| Item No. | PD scale | September 30, 2025 | | | | | |
|--|------------------|--------------------|--------------------------------|-----------|------------------|---------|--------------------------|
| | | 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 | 38.20% | 2.3 | 1,348,585 | 0.76% | 1,633 | / |
| 2 | 0.15 to <0.25 | 41.26% | 2.1 | 40,044 | 34.84% | 88 | / |
| 3 | 0.25 to <0.50 | 36.05% | 1.6 | 6,699 | 40.30% | 21 | / |
| 4 | 0.50 to <0.75 | 36.50% | 2.9 | 7,514 | 61.79% | 23 | / |
| 5 | 0.75 to <2.50 | 36.50% | 2.9 | 1,766 | 76.52% | 10 | / |
| 6 | 2.50 to <10.00 | 46.35% | 1.5 | 123,407 | 171.92% | 2,792 | / |
| 7 | 10.00 to <100.00 | – | – | – | – | – | / |
| 8 | 100.00 (Default) | – | – | – | – | – | / |
| 9 | Sub-total | 38.20% | 2.3 | 1,528,018 | 0.86% | 4,570 | 4,051 |
| 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 | 31.31% | 2.9 | 1,074,187 | 18.18% | 1,297 | / |
| 2 | 0.15 to <0.25 | 24.53% | 2.9 | 528,344 | 24.06% | 1,067 | / |
| 3 | 0.25 to <0.50 | 27.08% | 2.5 | 284,356 | 35.42% | 782 | / |
| 4 | 0.50 to <0.75 | 29.32% | 2.3 | 218,091 | 43.66% | 776 | / |
| 5 | 0.75 to <2.50 | 28.96% | 1.9 | 405,673 | 59.31% | 2,515 | / |
| 6 | 2.50 to <10.00 | 29.57% | 3.4 | 578,190 | 123.79% | 10,778 | / |
| 7 | 10.00 to <100.00 | – | – | – | – | – | / |
| 8 | 100.00 (Default) | 23.88% | – | 7,610 | 9.45% | 18,609 | / |
| 9 | Sub-total | 29.21% | 2.8 | 3,096,453 | 29.10% | 35,827 | 37,587 |
| SME exposures | | | | | | | |
| 1 | 0.00 to <0.15 | 22.69% | 3.0 | 153,293 | 12.38% | 235 | / |
| 2 | 0.15 to <0.25 | 17.11% | 3.3 | 143,754 | 15.85% | 309 | / |
| 3 | 0.25 to <0.50 | 18.76% | 2.8 | 103,592 | 21.73% | 321 | / |
| 4 | 0.50 to <0.75 | 21.07% | 2.4 | 75,228 | 27.60% | 304 | / |
| 5 | 0.75 to <2.50 | 23.58% | 2.0 | 187,229 | 41.76% | 1,342 | / |
| 6 | 2.50 to <10.00 | 17.29% | 1.9 | 109,883 | 51.14% | 2,373 | / |
| 7 | 10.00 to <100.00 | – | – | – | – | – | / |
| 8 | 100.00 (Default) | 32.89% | – | 28,022 | 33.60% | 25,186 | / |
| 9 | Sub-total | 20.69% | 2.8 | 801,003 | 22.00% | 30,075 | 46,913 |
| Specialized lending exposures | | | | | | | |
| 1 | 0.00 to <0.15 | 27.70% | 4.0 | 1,261,092 | 23.42% | 1,328 | / |
| 2 | 0.15 to <0.25 | 28.57% | 3.4 | 1,459,522 | 32.74% | 2,406 | / |
| 3 | 0.25 to <0.50 | 29.37% | 4.0 | 418,366 | 51.90% | 852 | / |
| 4 | 0.50 to <0.75 | 30.61% | 3.6 | 123,527 | 58.94% | 340 | / |
| 5 | 0.75 to <2.50 | 28.04% | 3.8 | 193,291 | 74.02% | 930 | / |
| 6 | 2.50 to <10.00 | 28.42% | 4.0 | 637,358 | 119.05% | 11,098 | / |
| 7 | 10.00 to <100.00 | – | – | – | – | – | / |
| 8 | 100.00 (Default) | 32.49% | – | 57,164 | 69.52% | 22,145 | / |
| 9 | Sub-total | 28.27% | 3.8 | 4,150,324 | 35.36% | 39,101 | 70,206 |

Millions of yen, %, Thousands of cases, Year

| Item No. | PD scale | September 30, 2025 | | | | | |
|---|------------------|---------------------------------|--|-------------|---------------------------|------------|--------------------|
| | | a | b | c | d | e | f |
| | | On-balance sheet gross exposure | Off-balance sheet exposures before CCF and CRM | Average CCF | EAD post-CCF and post-CRM | Average PD | Number of obligors |
| Equity exposures (PD/LGD Approach) | | | | | | | |
| 1 | 0.00 to <0.15 | – | – | – | – | – | – |
| 2 | 0.15 to <0.25 | – | – | – | – | – | – |
| 3 | 0.25 to <0.50 | – | – | – | – | – | – |
| 4 | 0.50 to <0.75 | – | – | – | – | – | – |
| 5 | 0.75 to <2.50 | – | – | – | – | – | – |
| 6 | 2.50 to <10.00 | – | – | – | – | – | – |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – |
| 8 | 100.00 (Default) | – | – | – | – | – | – |
| 9 | Sub-total | – | – | – | – | – | – |
| Qualifying revolving retail exposures | | | | | | | |
| 1 | 0.00 to <0.15 | – | 5,484,398 | 13.84% | 1,386,092 | 0.06% | 9,848.9 |
| 2 | 0.15 to <0.25 | – | – | – | – | – | – |
| 3 | 0.25 to <0.50 | 680,831 | 7,532,446 | 10.00% | 1,698,387 | 0.35% | 9,016.9 |
| 4 | 0.50 to <0.75 | 260,551 | 11,955,639 | 16.22% | 2,655,117 | 0.61% | 12,995.9 |
| 5 | 0.75 to <2.50 | 381,220 | 489,321 | 62.61% | 690,612 | 1.51% | 863.3 |
| 6 | 2.50 to <10.00 | 190,157 | 182,243 | 90.81% | 356,818 | 3.69% | 1,198.4 |
| 7 | 10.00 to <100.00 | 34,437 | 8,917 | 28.19% | 39,081 | 37.54% | 115.4 |
| 8 | 100.00 (Default) | 88,817 | 2,527 | 9.15% | 88,989 | 100.00% | 236.9 |
| 9 | Sub-total | 1,636,016 | 25,655,495 | 15.30% | 6,915,099 | 2.17% | 34,276.0 |
| Residential mortgage exposures | | | | | | | |
| 1 | 0.00 to <0.15 | 211,051 | 1,940 | 100.00% | 212,992 | 0.12% | 23.1 |
| 2 | 0.15 to <0.25 | 1,381,193 | 7,113 | 100.00% | 1,388,306 | 0.18% | 98.5 |
| 3 | 0.25 to <0.50 | 8,177,195 | 0 | 100.00% | 8,177,196 | 0.33% | 430.9 |
| 4 | 0.50 to <0.75 | 504,778 | 733 | 100.00% | 505,512 | 0.59% | 84.5 |
| 5 | 0.75 to <2.50 | 1,645,193 | 1,056 | 100.00% | 1,646,249 | 1.15% | 139.8 |
| 6 | 2.50 to <10.00 | 117,248 | 156 | 100.00% | 117,405 | 9.20% | 7.1 |
| 7 | 10.00 to <100.00 | 55,584 | 288 | 100.00% | 55,872 | 32.59% | 5.3 |
| 8 | 100.00 (Default) | 43,570 | 113 | 100.00% | 43,683 | 100.00% | 3.1 |
| 9 | Sub-total | 12,135,815 | 11,402 | 100.00% | 12,147,217 | 1.03% | 792.6 |
| Other retail exposures | | | | | | | |
| 1 | 0.00 to <0.15 | 2,519 | 2,290,093 | 68.18% | 1,564,090 | 0.05% | 2,122.5 |
| 2 | 0.15 to <0.25 | 12,744 | 36,645 | 27.97% | 25,170 | 0.21% | 39.1 |
| 3 | 0.25 to <0.50 | 451,054 | 122,206 | 13.90% | 458,394 | 0.42% | 131.8 |
| 4 | 0.50 to <0.75 | 170,231 | 319,106 | 99.57% | 488,035 | 0.56% | 332.2 |
| 5 | 0.75 to <2.50 | 183,218 | 291,738 | 48.01% | 334,943 | 1.34% | 1,257.5 |
| 6 | 2.50 to <10.00 | 197,806 | 4,132 | 27.08% | 64,093 | 5.67% | 27.3 |
| 7 | 10.00 to <100.00 | 1,068 | 114 | 40.06% | 1,139 | 30.14% | 0.7 |
| 8 | 100.00 (Default) | 89,095 | 1,105 | 11.87% | 89,226 | 100.00% | 128.5 |
| 9 | Sub-total | 1,107,740 | 3,065,142 | 66.81% | 3,025,092 | 3.41% | 4,040.1 |
| Purchased receivables (corporate and others) corresponding to default risk | | | | | | | |
| 1 | 0.00 to <0.15 | 566,495 | – | – | 564,777 | 0.01% | 0.2 |
| 2 | 0.15 to <0.25 | 16,660 | – | – | 16,658 | 0.18% | 0.0 |
| 3 | 0.25 to <0.50 | 1,492 | – | – | 1,492 | 0.36% | 0.0 |
| 4 | 0.50 to <0.75 | 495 | – | – | 495 | 0.53% | 0.0 |
| 5 | 0.75 to <2.50 | 1,938 | – | – | 1,918 | 1.27% | 0.0 |
| 6 | 2.50 to <10.00 | 2,040 | – | – | 2,040 | 8.50% | 0.0 |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – |
| 8 | 100.00 (Default) | 88 | – | – | 88 | 100.00% | 0.0 |
| 9 | Sub-total | 589,211 | – | – | 587,470 | 0.06% | 0.3 |

Millions of yen, %, Thousands of cases, Year

| Item No. | PD scale | September 30, 2025 | | | | | |
|---|------------------|--------------------|---------------------------|-----------|-------------|---------|---------------------|
| | | g | h | i | j | k | l |
| | | Average LGD | Average residual maturity | RWA | RWA density | EL | Eligible provisions |
| Equity exposures (PD/LGD Approach) | | | | | | | |
| 1 | 0.00 to <0.15 | – | – | – | – | – | / |
| 2 | 0.15 to <0.25 | – | – | – | – | – | / |
| 3 | 0.25 to <0.50 | – | – | – | – | – | / |
| 4 | 0.50 to <0.75 | – | – | – | – | – | / |
| 5 | 0.75 to <2.50 | – | – | – | – | – | / |
| 6 | 2.50 to <10.00 | – | – | – | – | – | / |
| 7 | 10.00 to <100.00 | – | – | – | – | – | / |
| 8 | 100.00 (Default) | – | – | – | – | – | / |
| 9 | Sub-total | – | – | – | – | – | / |
| Qualifying revolving retail exposures | | | | | | | |
| 1 | 0.00 to <0.15 | 75.86% | / | 46,363 | 3.34% | 730 | / |
| 2 | 0.15 to <0.25 | – | / | – | – | – | / |
| 3 | 0.25 to <0.50 | 78.88% | / | 224,248 | 13.20% | 4,676 | / |
| 4 | 0.50 to <0.75 | 91.44% | / | 640,171 | 24.11% | 15,008 | / |
| 5 | 0.75 to <2.50 | 77.27% | / | 280,108 | 40.55% | 8,111 | / |
| 6 | 2.50 to <10.00 | 77.43% | / | 273,703 | 76.70% | 10,222 | / |
| 7 | 10.00 to <100.00 | 80.34% | / | 91,694 | 234.62% | 12,051 | / |
| 8 | 100.00 (Default) | 82.79% | / | 187 | 0.21% | 79,602 | / |
| 9 | Sub-total | 82.92% | / | 1,556,477 | 22.50% | 130,404 | 117,596 |
| Residential mortgage exposures | | | | | | | |
| 1 | 0.00 to <0.15 | 38.40% | / | 20,010 | 9.39% | 86 | / |
| 2 | 0.15 to <0.25 | 32.28% | / | 173,086 | 12.46% | 852 | / |
| 3 | 0.25 to <0.50 | 29.16% | / | 1,399,331 | 17.11% | 8,064 | / |
| 4 | 0.50 to <0.75 | 31.70% | / | 140,512 | 27.79% | 948 | / |
| 5 | 0.75 to <2.50 | 29.83% | / | 658,558 | 40.00% | 5,759 | / |
| 6 | 2.50 to <10.00 | 30.63% | / | 154,624 | 131.70% | 3,219 | / |
| 7 | 10.00 to <100.00 | 33.40% | / | 94,730 | 169.54% | 6,163 | / |
| 8 | 100.00 (Default) | 28.36% | / | 12,977 | 29.70% | 11,353 | / |
| 9 | Sub-total | 29.90% | / | 2,653,831 | 21.84% | 36,447 | 35,522 |
| Other retail exposures | | | | | | | |
| 1 | 0.00 to <0.15 | 0.07% | – | 328 | 0.02% | 1 | / |
| 2 | 0.15 to <0.25 | 70.00% | – | 7,720 | 30.67% | 39 | / |
| 3 | 0.25 to <0.50 | 24.86% | – | 73,894 | 16.12% | 479 | / |
| 4 | 0.50 to <0.75 | 80.72% | – | 302,338 | 61.95% | 2,218 | / |
| 5 | 0.75 to <2.50 | 31.62% | – | 120,595 | 36.00% | 1,553 | / |
| 6 | 2.50 to <10.00 | 35.65% | – | 33,487 | 52.24% | 1,155 | / |
| 7 | 10.00 to <100.00 | 50.51% | – | 1,360 | 119.42% | 192 | / |
| 8 | 100.00 (Default) | 59.42% | – | 11,656 | 13.06% | 52,095 | / |
| 9 | Sub-total | 23.44% | – | 551,381 | 18.22% | 57,736 | 54,749 |
| Purchased receivables (corporate and others) corresponding to default risk | | | | | | | |
| 1 | 0.00 to <0.15 | 33.54% | 1.2 | 15,676 | 2.77% | 26 | / |
| 2 | 0.15 to <0.25 | 28.99% | 2.0 | 4,306 | 25.85% | 8 | / |
| 3 | 0.25 to <0.50 | 31.89% | 1.3 | 494 | 33.12% | 1 | / |
| 4 | 0.50 to <0.75 | 25.44% | 1.0 | 150 | 30.43% | 0 | / |
| 5 | 0.75 to <2.50 | 25.89% | 1.0 | 891 | 46.48% | 6 | / |
| 6 | 2.50 to <10.00 | 34.44% | 2.9 | 3,406 | 166.94% | 60 | / |
| 7 | 10.00 to <100.00 | – | – | – | – | – | / |
| 8 | 100.00 (Default) | 75.42% | – | 23 | 26.87% | 64 | / |
| 9 | Sub-total | 33.39% | 1.2 | 24,950 | 4.24% | 168 | 150 |

Millions of yen, %, Thousands of cases, Year

| Item No. | PD scale | September 30, 2025 | | | | | |
|--|------------------|---------------------------------|--|---------------|---------------------------|--------------|--------------------|
| | | a | b | c | d | e | f |
| | | On-balance sheet gross exposure | Off-balance sheet exposures before CCF and CRM | Average CCF | EAD post-CCF and post-CRM | Average PD | Number of obligors |
| Purchased receivables (corporate and others) corresponding to dilution risk | | | | | | | |
| 1 | 0.00 to <0.15 | 233,085 | – | – | 233,085 | 0.05% | 0.0 |
| 2 | 0.15 to <0.25 | – | – | – | – | – | – |
| 3 | 0.25 to <0.50 | 652 | – | – | 652 | 0.36% | 0.0 |
| 4 | 0.50 to <0.75 | 1,935 | – | – | 1,935 | 0.53% | 0.0 |
| 5 | 0.75 to <2.50 | – | – | – | – | – | – |
| 6 | 2.50 to <10.00 | – | – | – | – | – | – |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – |
| 8 | 100.00 (Default) | – | – | – | – | – | – |
| 9 | Sub-total | 235,673 | – | – | 235,673 | 0.05% | 0.0 |
| Purchased receivables (retail) corresponding to default risk | | | | | | | |
| 1 | 0.00 to <0.15 | 8,757 | – | – | 8,757 | 0.05% | 1.5 |
| 2 | 0.15 to <0.25 | 573,483 | – | – | 573,483 | 0.22% | 26.2 |
| 3 | 0.25 to <0.50 | 3,198 | – | – | 3,105 | 0.48% | 0.3 |
| 4 | 0.50 to <0.75 | – | – | – | – | – | – |
| 5 | 0.75 to <2.50 | 44,809 | – | – | 44,323 | 2.01% | 6.1 |
| 6 | 2.50 to <10.00 | – | – | – | – | – | – |
| 7 | 10.00 to <100.00 | 0 | – | – | 0 | 20.65% | 0.0 |
| 8 | 100.00 (Default) | 3,398 | – | – | 3,363 | 100.00% | 0.4 |
| 9 | Sub-total | 633,646 | – | – | 633,032 | 0.87% | 34.7 |
| Purchased receivables (retail) corresponding to dilution risk | | | | | | | |
| 1 | 0.00 to <0.15 | 10,381 | – | – | 10,381 | 0.05% | 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 | 1,855 | – | – | 1,855 | 8.87% | 0.0 |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – |
| 8 | 100.00 (Default) | – | – | – | – | – | – |
| 9 | Sub-total | 12,236 | – | – | 12,236 | 1.38% | 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 | 0 | – | – | 0 | 24.97% | 0.0 |
| 8 | 100.00 (Default) | 18 | – | – | 18 | 100.00% | 0.0 |
| 9 | Sub-total | 18 | – | – | 18 | 98.83% | 0.0 |
| Total (all portfolios) | | 191,379,946 | 61,316,038 | 54.12% | 226,254,627 | 0.34% | 39,176.2 |

Millions of yen, %, Thousands of cases, Year

| Item No. | PD scale | September 30, 2025 | | | | | |
|--|------------------|--------------------|---------------------------|-------------------|--------------|----------------|---------------------|
| | | g | h | i | j | k | l |
| | | Average LGD | Average residual maturity | RWA | RWA density | EL | Eligible provisions |
| Purchased receivables (corporate and others) corresponding to dilution risk | | | | | | | |
| 1 | 0.00 to <0.15 | 39.98% | 1.0 | 23,651 | 10.14% | 47 | / |
| 2 | 0.15 to <0.25 | – | – | – | – | – | / |
| 3 | 0.25 to <0.50 | 40.00% | 1.0 | 251 | 38.49% | 0 | / |
| 4 | 0.50 to <0.75 | 40.00% | 1.0 | 926 | 47.84% | 4 | / |
| 5 | 0.75 to <2.50 | – | – | – | – | – | / |
| 6 | 2.50 to <10.00 | – | – | – | – | – | / |
| 7 | 10.00 to <100.00 | – | – | – | – | – | / |
| 8 | 100.00 (Default) | – | – | – | – | – | / |
| 9 | Sub-total | 39.98% | 1.0 | 24,829 | 10.53% | 52 | 46 |
| Purchased receivables (retail) corresponding to default risk | | | | | | | |
| 1 | 0.00 to <0.15 | 28.94% | / | 350 | 4.00% | 1 | / |
| 2 | 0.15 to <0.25 | 28.93% | / | 71,480 | 12.46% | 365 | / |
| 3 | 0.25 to <0.50 | 28.94% | / | 680 | 21.92% | 4 | / |
| 4 | 0.50 to <0.75 | – | / | – | – | – | / |
| 5 | 0.75 to <2.50 | 31.37% | / | 23,580 | 53.20% | 279 | / |
| 6 | 2.50 to <10.00 | – | / | – | – | – | / |
| 7 | 10.00 to <100.00 | 92.86% | / | 0 | 209.65% | 0 | / |
| 8 | 100.00 (Default) | 25.58% | / | 692 | 20.59% | 805 | / |
| 9 | Sub-total | 29.09% | / | 96,784 | 15.28% | 1,455 | 1,309 |
| Purchased receivables (retail) corresponding to dilution risk | | | | | | | |
| 1 | 0.00 to <0.15 | 45.00% | / | 4,754 | 45.79% | 2 | / |
| 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 | 45.00% | / | 3,965 | 213.74% | 74 | / |
| 7 | 10.00 to <100.00 | – | / | – | – | – | / |
| 8 | 100.00 (Default) | – | / | – | – | – | / |
| 9 | Sub-total | 45.00% | / | 8,720 | 71.26% | 76 | 67 |
| Exposures relating to lease fees in lease transactions | | | | | | | |
| 1 | 0.00 to <0.15 | – | – | – | – | – | / |
| 2 | 0.15 to <0.25 | – | – | – | – | – | / |
| 3 | 0.25 to <0.50 | – | – | – | – | – | / |
| 4 | 0.50 to <0.75 | – | – | – | – | – | / |
| 5 | 0.75 to <2.50 | – | – | – | – | – | / |
| 6 | 2.50 to <10.00 | – | – | – | – | – | / |
| 7 | 10.00 to <100.00 | 102.74% | – | 0 | 248.89% | 0 | / |
| 8 | 100.00 (Default) | 102.74% | – | – | – | 18 | / |
| 9 | Sub-total | 102.74% | – | 0 | 3.87% | 18 | 17 |
| Total (all portfolios) | | 37.67% | 2.4 | 14,492,776 | 6.40% | 335,932 | 368,217 |

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, 2025 | | | | | |
|--|------------------|---------------------------------|--|-------------|---------------------------|------------|--------------------|
| | | a | b | c | d | e | f |
| | | On-balance sheet gross exposure | Off-balance sheet exposures before CCF and CRM | Average CCF | EAD post-CCF and post-CRM | Average PD | Number of obligors |
| Sovereign exposures | | | | | | | |
| 1 | 0.00 to <0.15 | – | – | – | – | – | – |
| 2 | 0.15 to <0.25 | – | – | – | – | – | – |
| 3 | 0.25 to <0.50 | – | – | – | – | – | – |
| 4 | 0.50 to <0.75 | – | – | – | – | – | – |
| 5 | 0.75 to <2.50 | – | – | – | – | – | – |
| 6 | 2.50 to <10.00 | – | – | – | – | – | – |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – |
| 8 | 100.00 (Default) | – | – | – | – | – | – |
| 9 | Sub-total | – | – | – | – | – | – |
| Bank exposures | | | | | | | |
| 1 | 0.00 to <0.15 | 4,412,941 | 2,842,234 | 46.85% | 5,899,223 | 0.06% | 0.5 |
| 2 | 0.15 to <0.25 | 188,314 | 132,264 | 51.57% | 246,759 | 0.19% | 0.0 |
| 3 | 0.25 to <0.50 | 48,422 | 7,369 | 21.05% | 46,295 | 0.36% | 0.0 |
| 4 | 0.50 to <0.75 | 27,610 | 4,664 | 58.91% | 28,875 | 0.53% | 0.0 |
| 5 | 0.75 to <2.50 | 4,502 | 16,519 | 39.18% | 10,777 | 1.27% | 0.0 |
| 6 | 2.50 to <10.00 | 1,565 | 14,243 | 70.36% | 11,588 | 8.87% | 0.0 |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – |
| 8 | 100.00 (Default) | – | – | – | – | – | – |
| 9 | Sub-total | 4,683,356 | 3,017,295 | 47.08% | 6,243,519 | 0.08% | 0.7 |
| Corporate exposures (excluding SME exposures and specialized lending) | | | | | | | |
| 1 | 0.00 to <0.15 | 46,782,109 | 40,414,262 | 37.99% | 61,897,978 | 0.06% | 8.3 |
| 2 | 0.15 to <0.25 | 5,316,405 | 4,674,601 | 45.60% | 7,319,597 | 0.18% | 1.6 |
| 3 | 0.25 to <0.50 | 1,879,479 | 1,364,606 | 43.11% | 2,428,347 | 0.36% | 0.4 |
| 4 | 0.50 to <0.75 | 1,059,176 | 1,052,882 | 46.32% | 1,478,570 | 0.53% | 0.4 |
| 5 | 0.75 to <2.50 | 1,505,863 | 1,196,154 | 46.09% | 1,946,881 | 1.27% | 0.5 |
| 6 | 2.50 to <10.00 | 628,040 | 1,229,189 | 43.08% | 1,082,974 | 7.56% | 0.3 |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – |
| 8 | 100.00 (Default) | 436,391 | 134,779 | 44.09% | 550,022 | 100.00% | 1.3 |
| 9 | Sub-total | 57,607,466 | 50,066,476 | 39.35% | 76,704,372 | 0.95% | 13.2 |
| 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, 2025 | | | | | |
|--|------------------|--------------------|--------------------------------|------------|------------------|---------|--------------------------|
| | | 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 | 44.91% | 1.3 | 1,099,083 | 18.63% | 1,631 | / |
| 2 | 0.15 to <0.25 | 44.99% | 1.3 | 94,667 | 38.36% | 216 | / |
| 3 | 0.25 to <0.50 | 44.14% | 1.3 | 21,655 | 46.77% | 73 | / |
| 4 | 0.50 to <0.75 | 45.00% | 0.9 | 16,904 | 58.54% | 68 | / |
| 5 | 0.75 to <2.50 | 45.00% | 3.3 | 10,995 | 102.02% | 61 | / |
| 6 | 2.50 to <10.00 | 45.00% | 2.9 | 22,578 | 194.83% | 462 | / |
| 7 | 10.00 to <100.00 | – | – | – | – | – | / |
| 8 | 100.00 (Default) | – | – | – | – | – | / |
| 9 | Sub-total | 44.91% | 1.3 | 1,265,884 | 20.27% | 2,513 | 2,282 |
| Corporate exposures (excluding SME exposures and specialized lending) | | | | | | | |
| 1 | 0.00 to <0.15 | 39.73% | 2.3 | 13,133,935 | 21.21% | 16,904 | / |
| 2 | 0.15 to <0.25 | 38.92% | 2.3 | 2,706,832 | 36.98% | 5,387 | / |
| 3 | 0.25 to <0.50 | 38.30% | 2.6 | 1,342,620 | 55.28% | 3,348 | / |
| 4 | 0.50 to <0.75 | 38.43% | 2.8 | 976,281 | 66.02% | 3,012 | / |
| 5 | 0.75 to <2.50 | 39.14% | 2.3 | 1,678,680 | 86.22% | 9,677 | / |
| 6 | 2.50 to <10.00 | 38.93% | 1.8 | 1,559,076 | 143.96% | 32,076 | / |
| 7 | 10.00 to <100.00 | – | – | – | – | – | / |
| 8 | 100.00 (Default) | 40.88% | – | – | – | 224,890 | / |
| 9 | Sub-total | 39.56% | 2.3 | 21,397,427 | 27.89% | 295,296 | 345,081 |
| 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, 2025 | | | | | |
|---|------------------|---------------------------------|--|-------------|---------------------------|------------|--------------------|
| | | a | b | c | d | e | f |
| | | On-balance sheet gross exposure | Off-balance sheet exposures before CCF and CRM | Average CCF | EAD post-CCF and post-CRM | Average PD | Number of obligors |
| Equity exposures (PD/LGD Approach) | | | | | | | |
| 1 | 0.00 to <0.15 | 604,938 | 147 | 40.00% | 604,997 | 0.04% | 0.1 |
| 2 | 0.15 to <0.25 | 116,841 | – | – | 116,841 | 0.18% | 0.1 |
| 3 | 0.25 to <0.50 | 7,435 | – | – | 7,435 | 0.36% | 0.0 |
| 4 | 0.50 to <0.75 | 131,951 | – | – | 131,951 | 0.53% | 0.0 |
| 5 | 0.75 to <2.50 | 202,394 | 1,614 | 40.00% | 203,040 | 1.27% | 0.0 |
| 6 | 2.50 to <10.00 | 29,264 | – | – | 29,264 | 7.08% | 0.1 |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – |
| 8 | 100.00 (Default) | 5,829 | – | – | 5,829 | 100.00% | 0.0 |
| 9 | Sub-total | 1,098,656 | 1,762 | 40.00% | 1,099,361 | 1.06% | 0.6 |
| Qualifying revolving retail exposures | | | | | | | |
| 1 | 0.00 to <0.15 | – | – | – | – | – | – |
| 2 | 0.15 to <0.25 | – | – | – | – | – | – |
| 3 | 0.25 to <0.50 | – | – | – | – | – | – |
| 4 | 0.50 to <0.75 | – | – | – | – | – | – |
| 5 | 0.75 to <2.50 | – | – | – | – | – | – |
| 6 | 2.50 to <10.00 | – | – | – | – | – | – |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – |
| 8 | 100.00 (Default) | – | – | – | – | – | – |
| 9 | Sub-total | – | – | – | – | – | – |
| Residential mortgage exposures | | | | | | | |
| 1 | 0.00 to <0.15 | – | – | – | – | – | – |
| 2 | 0.15 to <0.25 | – | – | – | – | – | – |
| 3 | 0.25 to <0.50 | – | – | – | – | – | – |
| 4 | 0.50 to <0.75 | – | – | – | – | – | – |
| 5 | 0.75 to <2.50 | – | – | – | – | – | – |
| 6 | 2.50 to <10.00 | – | – | – | – | – | – |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – |
| 8 | 100.00 (Default) | – | – | – | – | – | – |
| 9 | Sub-total | – | – | – | – | – | – |
| Other retail exposures | | | | | | | |
| 1 | 0.00 to <0.15 | – | – | – | – | – | – |
| 2 | 0.15 to <0.25 | – | – | – | – | – | – |
| 3 | 0.25 to <0.50 | – | – | – | – | – | – |
| 4 | 0.50 to <0.75 | – | – | – | – | – | – |
| 5 | 0.75 to <2.50 | – | – | – | – | – | – |
| 6 | 2.50 to <10.00 | – | – | – | – | – | – |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – |
| 8 | 100.00 (Default) | – | – | – | – | – | – |
| 9 | Sub-total | – | – | – | – | – | – |
| Purchased receivables (corporate and others) corresponding to default risk | | | | | | | |
| 1 | 0.00 to <0.15 | 2,596,734 | 428,999 | 40.00% | 2,762,748 | 0.07% | 1.0 |
| 2 | 0.15 to <0.25 | 413,932 | 62,342 | 40.00% | 437,465 | 0.18% | 0.0 |
| 3 | 0.25 to <0.50 | 142,520 | 6,827 | 40.00% | 145,007 | 0.36% | 0.0 |
| 4 | 0.50 to <0.75 | 105,156 | 2,168 | 40.00% | 105,835 | 0.53% | 0.0 |
| 5 | 0.75 to <2.50 | 84,412 | 1,629 | 40.00% | 85,064 | 1.27% | 0.0 |
| 6 | 2.50 to <10.00 | 35,476 | – | – | 35,163 | 8.72% | 0.0 |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – |
| 8 | 100.00 (Default) | 1,354 | – | – | 1,354 | 100.00% | 0.0 |
| 9 | Sub-total | 3,379,586 | 501,966 | 40.00% | 3,572,639 | 0.26% | 1.2 |

Millions of yen, %, Thousands of cases, Year

| Item No. | PD scale | September 30, 2025 | | | | | |
|---|------------------|--------------------|---------------------------|-----------|-------------|--------|---------------------|
| | | g | h | i | j | k | l |
| | | Average LGD | Average residual maturity | RWA | RWA density | EL | Eligible provisions |
| Equity exposures (PD/LGD Approach) | | | | | | | |
| 1 | 0.00 to <0.15 | 90.00% | 5.0 | 1,405,766 | 232.35% | 228 | / |
| 2 | 0.15 to <0.25 | 90.00% | 5.0 | 305,376 | 261.36% | 197 | / |
| 3 | 0.25 to <0.50 | 90.00% | 5.0 | 13,361 | 179.70% | 24 | / |
| 4 | 0.50 to <0.75 | 90.00% | 5.0 | 275,223 | 208.57% | 629 | / |
| 5 | 0.75 to <2.50 | 90.00% | 5.0 | 664,580 | 327.31% | 2,320 | / |
| 6 | 2.50 to <10.00 | 90.00% | 5.0 | 139,213 | 475.71% | 1,867 | / |
| 7 | 10.00 to <100.00 | – | – | – | – | – | / |
| 8 | 100.00 (Default) | 90.00% | – | 65,586 | 1,125.00% | 5,246 | / |
| 9 | Sub-total | 90.00% | 5.0 | 2,869,107 | 260.97% | 10,514 | / |
| 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 | 40.38% | 1.2 | 427,327 | 15.46% | 850 | / |
| 2 | 0.15 to <0.25 | 40.14% | 1.5 | 131,485 | 30.05% | 327 | / |
| 3 | 0.25 to <0.50 | 40.00% | 1.6 | 65,675 | 45.29% | 208 | / |
| 4 | 0.50 to <0.75 | 40.00% | 1.5 | 56,751 | 53.62% | 224 | / |
| 5 | 0.75 to <2.50 | 40.00% | 1.0 | 61,474 | 72.26% | 432 | / |
| 6 | 2.50 to <10.00 | 41.09% | 1.1 | 53,990 | 153.54% | 1,261 | / |
| 7 | 10.00 to <100.00 | – | – | – | – | – | / |
| 8 | 100.00 (Default) | 40.00% | – | – | – | 541 | / |
| 9 | Sub-total | 40.32% | 1.3 | 796,705 | 22.30% | 3,846 | 3,402 |

Millions of yen, %, Thousands of cases, Year

| Item No. | PD scale | September 30, 2025 | | | | | |
|--|------------------|---------------------------------|--|---------------|---------------------------|--------------|--------------------|
| | | a | b | c | d | e | f |
| | | On-balance sheet gross exposure | Off-balance sheet exposures before CCF and CRM | Average CCF | EAD post-CCF and post-CRM | Average PD | Number of obligors |
| Purchased receivables (corporate and others) corresponding to dilution risk | | | | | | | |
| 1 | 0.00 to <0.15 | 440,204 | 13,106 | 40.00% | 483,251 | 0.06% | 0.0 |
| 2 | 0.15 to <0.25 | 61,888 | – | – | 61,888 | 0.18% | 0.0 |
| 3 | 0.25 to <0.50 | 917 | – | – | 917 | 0.36% | 0.0 |
| 4 | 0.50 to <0.75 | 215 | – | – | 215 | 0.53% | 0.0 |
| 5 | 0.75 to <2.50 | 6,217 | – | – | 6,217 | 1.27% | 0.0 |
| 6 | 2.50 to <10.00 | 1,788 | – | – | 1,788 | 8.87% | 0.0 |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – |
| 8 | 100.00 (Default) | 2,350 | – | – | 2,350 | 100.00% | 0.0 |
| 9 | Sub-total | 513,582 | 13,106 | 40.00% | 556,629 | 0.54% | 0.0 |
| 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) | | 67,282,647 | 53,600,608 | 39.79% | 88,176,521 | 0.86% | 15.9 |

Millions of yen, %, Thousands of cases, Year

| Item No. | PD scale | September 30, 2025 | | | | | |
|--|------------------|--------------------|---------------------------|-------------------|---------------|----------------|---------------------|
| | | g | h | i | j | k | l |
| | | Average LGD | Average residual maturity | RWA | RWA density | EL | Eligible provisions |
| Purchased receivables (corporate and others) corresponding to dilution risk | | | | | | | |
| 1 | 0.00 to <0.15 | 39.95% | 1.1 | 63,119 | 13.06% | 133 | / |
| 2 | 0.15 to <0.25 | 39.84% | 0.8 | 15,118 | 24.42% | 45 | / |
| 3 | 0.25 to <0.50 | 40.00% | 1.0 | 353 | 38.49% | 1 | / |
| 4 | 0.50 to <0.75 | 35.72% | 1.0 | 92 | 42.72% | 0 | / |
| 5 | 0.75 to <2.50 | 40.00% | 0.6 | 4,197 | 67.50% | 31 | / |
| 6 | 2.50 to <10.00 | 35.72% | 3.1 | 3,206 | 179.31% | 56 | / |
| 7 | 10.00 to <100.00 | – | – | – | – | – | / |
| 8 | 100.00 (Default) | 40.00% | – | – | – | 940 | / |
| 9 | Sub-total | 39.92% | 1.0 | 86,088 | 15.46% | 1,209 | 1,098 |
| 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) | | 40.60% | 2.2 | 26,415,213 | 29.95% | 313,380 | 351,865 |

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 | 1,125.00% | 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 |

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

| Item No. | Portfolio | September 30, 2025 | | September 30, 2024 | |
|----------|--|----------------------------|------------|----------------------------|------------|
| | | a | b | a | b |
| | | Pre-credit derivatives RWA | Actual RWA | Pre-credit derivatives RWA | Actual RWA |
| 1 | Sovereign exposures – FIRB | – | – | – | – |
| 2 | Sovereign exposures – AIRB | 1,528,018 | 1,528,018 | 935,145 | 935,145 |
| 3 | Bank exposures – FIRB | 1,265,884 | 1,265,884 | 1,427,254 | 1,427,254 |
| 4 | Bank exposures – AIRB | – | – | – | – |
| 5 | Corporate exposures (excluding specialized lending) – FIRB | 21,404,280 | 21,397,427 | 19,790,824 | 19,790,824 |
| 6 | Corporate exposures (excluding specialized lending) – AIRB | 3,897,457 | 3,897,457 | 4,515,562 | 4,515,562 |
| 7 | Specialized lending – FIRB | – | – | – | – |
| 8 | Specialized lending – AIRB | 4,150,324 | 4,150,324 | 3,989,909 | 3,989,909 |
| 9 | Retail – Qualifying revolving retail exposures | 1,556,477 | 1,556,477 | 1,515,838 | 1,515,838 |
| 10 | Retail – Residential mortgage exposures | 2,653,831 | 2,653,831 | 2,782,824 | 2,782,824 |
| 11 | Other retail exposures | 551,381 | 551,381 | 527,775 | 527,775 |
| 12 | Purchased receivables – FIRB | 882,793 | 882,793 | 945,539 | 945,539 |
| 13 | Purchased receivables – AIRB | 155,284 | 155,284 | 159,864 | 159,864 |
| 14 | Exposures relating to lease fees in lease transactions | 0 | 0 | 14 | 14 |
| 15 | Total | 38,045,735 | 38,038,882 | 36,590,553 | 36,590,553 |

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

| September 30, 2025 | | | | | | | | | | | | |
|---|---------------------|--------------------------|---------------------------|-------------|---------------------------|---------------|----------|----------------|----------------|---------------------------|-----------------|-----------------|
| a | b | c | d | e | f | g | h | i | j | k | l | |
| Specialized lending exposures (supervisory slotting criteria) | | | | | | | | | | | | |
| Other than high-volatility commercial real estate (HVCRE) | | | | | | | | | | | | |
| Regulatory categories | Residual maturity | On-balance sheet amounts | Off-balance sheet amounts | Risk weight | Exposure at default (EAD) | | | | | RWA | Expected losses | |
| | | | | | PF | OF | CF | IPRE | Total | | | |
| Strong | Less than 2.5 years | 91,519 | 699 | 50% | – | – | – | 91,652 | 91,652 | 45,826 | – | |
| | 2.5 years or more | 76,116 | 21,060 | 70% | – | 17,489 | – | 60,530 | 78,019 | 54,613 | 312 | |
| Good | Less than 2.5 years | 38,343 | 7,697 | 70% | – | – | – | 37,424 | 37,424 | 26,197 | 149 | |
| | 2.5 years or more | 75,792 | 31,136 | 90% | – | – | – | 53,061 | 53,061 | 47,755 | 424 | |
| Satisfactory | / | 35,683 | 39,731 | 115% | – | – | – | 48,504 | 48,504 | 55,779 | 1,358 | |
| Weak | / | 22,665 | 13,578 | 250% | – | – | – | 24,781 | 24,781 | 61,954 | 1,982 | |
| Default | / | – | – | – | – | – | – | – | – | – | – | |
| Total | / | 340,120 | 113,904 | – | – | 17,489 | – | 315,954 | 333,444 | 292,127 | 4,226 | |
| High-volatility commercial real estate (HVCRE) | | | | | | | | | | | | |
| Regulatory categories | Residual maturity | On-balance sheet amounts | Off-balance sheet amounts | Risk weight | | | | | | Exposure at default (EAD) | RWA | Expected losses |
| Strong | Less than 2.5 years | 7,033 | 5,203 | 70% | | | | | | 9,114 | 6,380 | 36 |
| | 2.5 years or more | – | – | 95% | | | | | | – | – | – |
| Good | Less than 2.5 years | 8,898 | – | 95% | | | | | | 8,898 | 8,453 | 35 |
| | 2.5 years or more | 14,932 | 20,484 | 120% | | | | | | 23,125 | 27,750 | 92 |
| Satisfactory | / | – | 56,977 | 140% | | | | | | 22,790 | 31,907 | 638 |
| Weak | / | – | – | 250% | | | | | | – | – | – |
| Default | / | – | – | – | | | | | | – | – | – |
| Total | / | 30,863 | 82,664 | – | | | | | | 63,929 | 74,491 | 802 |

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 |

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

Millions of yen

| Item No. | | September 30, 2025 | | | | | |
|----------|---|--------------------|---------------------------|------|---|--------------|-----------|
| | | a | b | c | d | e | f |
| | | Replacement cost | Potential future exposure | EEPE | Alpha used for computing regulatory EAD | EAD post-CRM | RWA |
| 1 | SA-CCR | 1,867,021 | 4,713,081 | / | 1.4 | 9,212,144 | 2,985,891 |
| 2 | Expected exposure method | / | / | - | - | - | - |
| 3 | Simple Approach for credit risk mitigation | / | / | / | / | - | - |
| 4 | Comprehensive Approach for credit risk mitigation | / | / | / | / | 7,257,671 | 1,782,154 |
| 5 | Exposure variation estimation model | / | / | / | / | - | - |
| 6 | Total | / | / | / | / | / | 4,768,046 |

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 |

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

Millions of yen

| Item No. | | September 30, 2025 | | September 30, 2024 | |
|----------|---|--------------------|--------------------------|--------------------|--------------------------|
| | | a | b | a | b |
| | | Components | CVA capital requirements | Components | CVA capital requirements |
| 1 | Aggregation of systematic components of CVA risk | 511,652 | / | 613,677 | / |
| 2 | Aggregation of idiosyncratic components of CVA risk | 24,708 | / | 39,052 | / |
| 3 | Total | / | 166,867 | / | 200,653 |

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

Millions of yen

| Item No. | | September 30, 2025 | | September 30, 2024 | |
|----------|---------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| | | a | b | a | b |
| | | CVA capital requirements | Number of counterparties | CVA capital requirements | Number of counterparties |
| 1 | Interest rate risk | 5,660 | / | 9,267 | / |
| 2 | Foreign exchange risk | 5,986 | / | 7,032 | / |
| 3 | Reference credit spread risk | - | / | - | / |
| 4 | Equity risk | - | / | - | / |
| 5 | Commodity risk | - | / | - | / |
| 6 | Counterparty credit spread risk | 26,330 | / | 38,044 | / |
| 7 | Total | 37,977 | 7,161 | 54,344 | 7,616 |

CVA4: Flow statements of CVA capital requirements

Millions of yen

| Item No. | | September 30, 2025 | September 30, 2024 |
|----------|----------------------------------|---|---|
| | | CVA capital requirements | CVA capital requirements |
| 1 | At end of previous fiscal year | 232,093 | 258,864 |
| 2 | At end of current fiscal year | 204,845 | 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. | 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, 2025 | | | | | | | | | | | | | |
|----------|---|-------------|---|-----|-----------|---------|-----|---------|---------|-----|---------|-----------|------|---------|--------|-----------|
| | | | a | b | c | d | e | f | g | h | i | j | k | l | m | n |
| | | | Credit equivalent amounts (after taking into account the CRM effects) | | | | | | | | | | | | | |
| | | | 0% | 10% | 20% | 30% | 40% | 50% | 75% | 80% | 85% | 100% | 130% | 150% | Others | Total |
| 1 | Government of Japan and Bank of Japan | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 | Central governments and central banks of foreign countries | | 51,039 | - | 16,762 | - | - | 23,314 | - | - | - | 53,703 | - | - | - | 144,819 |
| 3 | Bank for International Settlements, etc. | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Local authorities in Japan | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Non-central government, etc. public sector entities in foreign countries | | - | - | 900,524 | - | - | 278 | - | - | - | 69,911 | - | - | - | 970,715 |
| 6 | Multilateral development banks | | 43,655 | - | - | - | - | - | - | - | - | - | - | - | - | 43,655 |
| 7 | Local authority financial institutions | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Government agencies in Japan | | - | - | 1,162 | - | - | - | - | - | - | - | - | - | - | 1,162 |
| 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 | | - | - | 1,379,204 | 484,873 | 266 | 97,609 | 118,491 | - | - | 268,915 | - | 91,585 | - | 2,440,947 |
| 11 | Corporates, etc. | | - | - | 428,273 | - | - | 541,448 | 250,913 | - | - | 1,181,674 | - | 15,152 | - | 2,417,462 |
| 12 | SMEs, etc. and individuals | | - | - | - | - | - | - | 2,045 | - | 107,924 | 6,143 | - | 1 | - | 116,114 |
| 13 | Other than the above | | - | - | - | - | - | - | - | - | - | 70,393 | - | - | - | 70,393 |
| 14 | Total | | 94,695 | - | 2,725,926 | 484,873 | 266 | 662,651 | 371,450 | - | 107,924 | 1,650,741 | - | 106,740 | - | 6,205,270 |

Millions of yen

| Item No. | Regulatory portfolio | 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) | | | | | | | | | | | | | |
| | Risk weight | 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 |

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

| Item No. | PD scale | September 30, 2025 | | | | | | |
|--------------------------------------|------------------|---|------------|--------------------------|-------------|---------------------------|--------|-------------|
| | | a | b | c | d | e | f | g |
| | | EAD (after taking into account the CRM effects) | Average PD | Number of counterparties | Average LGD | Average residual maturity | RWA | RWA density |
| Sovereign exposures | | | | | | | | |
| 1 | 0.00 to <0.15 | 1,519,922 | 0.00% | 0.0 | 38.29% | 0.5 | 24,274 | 1.59% |
| 2 | 0.15 to <0.25 | 1 | 0.17% | 0.0 | 51.01% | 1.0 | 0 | 30.56% |
| 3 | 0.25 to <0.50 | 11 | 0.36% | 0.0 | 10.00% | 5.0 | 1 | 9.62% |
| 4 | 0.50 to <0.75 | – | – | – | – | – | – | – |
| 5 | 0.75 to <2.50 | 51 | 1.27% | 0.0 | 36.50% | 1.0 | 33 | 65.66% |
| 6 | 2.50 to <10.00 | – | – | – | – | – | – | – |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – | – |
| 8 | 100.00 (Default) | – | – | – | – | – | – | – |
| 9 | Sub-total | 1,519,986 | 0.00% | 0.0 | 38.29% | 0.5 | 24,309 | 1.59% |
| 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 | 52,930 | 0.07% | 0.5 | 35.03% | 2.8 | 5,925 | 11.19% |
| 2 | 0.15 to <0.25 | 12,074 | 0.20% | 0.2 | 39.37% | 2.2 | 3,192 | 26.43% |
| 3 | 0.25 to <0.50 | 6,720 | 0.36% | 0.1 | 35.72% | 2.8 | 2,313 | 34.42% |
| 4 | 0.50 to <0.75 | 4,330 | 0.53% | 0.0 | 32.13% | 2.5 | 1,664 | 38.44% |
| 5 | 0.75 to <2.50 | 6,341 | 1.27% | 0.1 | 34.86% | 1.7 | 3,977 | 62.71% |
| 6 | 2.50 to <10.00 | 303 | 6.69% | 0.0 | 25.96% | 3.4 | 251 | 82.80% |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – | – |
| 8 | 100.00 (Default) | 211 | 100.00% | 0.0 | 24.84% | – | 0 | 0.13% |
| 9 | Sub-total | 82,911 | 0.50% | 1.1 | 35.49% | 2.6 | 17,324 | 20.89% |
| SME exposures | | | | | | | | |
| 1 | 0.00 to <0.15 | 8,968 | 0.10% | 0.2 | 32.26% | 1.8 | 1,088 | 12.13% |
| 2 | 0.15 to <0.25 | 6,500 | 0.20% | 0.1 | 30.54% | 2.2 | 1,205 | 18.54% |
| 3 | 0.25 to <0.50 | 3,269 | 0.36% | 0.1 | 26.24% | 2.4 | 750 | 22.96% |
| 4 | 0.50 to <0.75 | 2,098 | 0.53% | 0.0 | 34.15% | 1.4 | 745 | 35.51% |
| 5 | 0.75 to <2.50 | 6,812 | 1.27% | 0.2 | 32.27% | 1.6 | 3,580 | 52.56% |
| 6 | 2.50 to <10.00 | 678 | 4.82% | 0.0 | 19.67% | 2.5 | 349 | 51.52% |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – | – |
| 8 | 100.00 (Default) | 7 | 100.00% | 0.0 | 36.51% | – | 2 | 31.88% |
| 9 | Sub-total | 28,334 | 0.60% | 0.9 | 31.01% | 1.9 | 7,722 | 27.25% |
| Specialized lending exposures | | | | | | | | |
| 1 | 0.00 to <0.15 | 120,807 | 0.10% | 0.3 | 29.36% | 4.4 | 14,922 | 12.35% |
| 2 | 0.15 to <0.25 | 214,176 | 0.19% | 0.2 | 28.94% | 4.0 | 39,966 | 18.66% |
| 3 | 0.25 to <0.50 | 15,590 | 0.36% | 0.0 | 36.76% | 4.6 | 5,575 | 35.75% |
| 4 | 0.50 to <0.75 | 5,162 | 0.53% | 0.0 | 31.25% | 4.5 | 1,930 | 37.39% |
| 5 | 0.75 to <2.50 | 2,330 | 1.27% | 0.0 | 37.48% | 3.6 | 1,571 | 67.43% |
| 6 | 2.50 to <10.00 | 11,374 | 5.94% | 0.0 | 28.47% | 4.1 | 10,087 | 88.68% |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – | – |
| 8 | 100.00 (Default) | 179 | 100.00% | 0.0 | 31.24% | – | 124 | 69.62% |
| 9 | Sub-total | 369,622 | 0.40% | 0.7 | 29.48% | 4.1 | 74,179 | 20.06% |

Millions of yen, %, Thousands of cases, Year

| Item No. | PD scale | September 30, 2025 | | | | | | |
|-------------------------------|------------------|---|--------------|--------------------------|---------------|---------------------------|----------------|--------------|
| | | a | b | c | d | e | f | g |
| | | EAD (after taking into account the CRM effects) | Average PD | Number of counterparties | Average LGD | Average residual maturity | RWA | RWA density |
| Other retail exposures | | | | | | | | |
| 1 | 0.00 to <0.15 | - | - | - | - | / | - | - |
| 2 | 0.15 to <0.25 | - | - | - | - | / | - | - |
| 3 | 0.25 to <0.50 | 1,176 | 0.44% | 0.2 | 37.79% | / | 297 | 25.25% |
| 4 | 0.50 to <0.75 | - | - | - | - | / | - | - |
| 5 | 0.75 to <2.50 | - | - | - | - | / | - | - |
| 6 | 2.50 to <10.00 | 149 | 7.90% | 0.0 | 38.76% | / | 90 | 60.52% |
| 7 | 10.00 to <100.00 | - | - | - | - | / | - | - |
| 8 | 100.00 (Default) | - | - | - | - | / | - | - |
| 9 | Sub-total | 1,326 | 1.28% | 0.3 | 37.90% | / | 387 | 29.23% |
| 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) | | 2,002,181 | 0.11% | 3.3 | 36.45% | 1.3 | 123,923 | 6.18% |

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

Millions of yen, %, Thousands of cases, Year

| Item No. | PD scale | September 30, 2025 | | | | | | |
|--------------------------------------|------------------|---|------------|--------------------------|-------------|---------------------------|---------|-------------|
| | | a | b | c | d | e | f | g |
| | | EAD (after taking into account the CRM effects) | Average PD | Number of counterparties | Average LGD | Average residual maturity | RWA | RWA density |
| Sovereign exposures | | | | | | | | |
| 1 | 0.00 to <0.15 | – | – | – | – | – | – | – |
| 2 | 0.15 to <0.25 | – | – | – | – | – | – | – |
| 3 | 0.25 to <0.50 | – | – | – | – | – | – | – |
| 4 | 0.50 to <0.75 | – | – | – | – | – | – | – |
| 5 | 0.75 to <2.50 | – | – | – | – | – | – | – |
| 6 | 2.50 to <10.00 | – | – | – | – | – | – | – |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – | – |
| 8 | 100.00 (Default) | – | – | – | – | – | – | – |
| 9 | Sub-total | – | – | – | – | – | – | – |
| Bank exposures | | | | | | | | |
| 1 | 0.00 to <0.15 | 4,525,734 | 0.05% | 0.4 | 44.99% | 1.0 | 571,840 | 12.63% |
| 2 | 0.15 to <0.25 | 43,373 | 0.19% | 0.0 | 45.00% | 1.0 | 14,647 | 33.77% |
| 3 | 0.25 to <0.50 | 2,553 | 0.36% | 0.0 | 45.00% | 1.0 | 1,105 | 43.30% |
| 4 | 0.50 to <0.75 | 2,883 | 0.53% | 0.0 | 45.00% | 0.2 | 1,500 | 52.04% |
| 5 | 0.75 to <2.50 | 604 | 1.27% | 0.0 | 45.00% | 1.0 | 489 | 80.95% |
| 6 | 2.50 to <10.00 | 9,462 | 8.26% | 0.0 | 45.00% | 1.2 | 16,818 | 177.74% |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – | – |
| 8 | 100.00 (Default) | – | – | – | – | – | – | – |
| 9 | Sub-total | 4,584,610 | 0.07% | 0.5 | 44.99% | 1.0 | 606,402 | 13.22% |
| Corporate exposures | | | | | | | | |
| 1 | 0.00 to <0.15 | 2,991,950 | 0.07% | 3.5 | 40.41% | 2.1 | 443,207 | 14.81% |
| 2 | 0.15 to <0.25 | 401,312 | 0.18% | 0.4 | 39.99% | 2.3 | 108,440 | 27.02% |
| 3 | 0.25 to <0.50 | 68,677 | 0.36% | 0.1 | 39.93% | 2.8 | 26,549 | 38.65% |
| 4 | 0.50 to <0.75 | 33,337 | 0.53% | 0.0 | 39.95% | 3.8 | 16,104 | 48.30% |
| 5 | 0.75 to <2.50 | 45,583 | 1.27% | 0.1 | 39.97% | 2.6 | 32,875 | 72.12% |
| 6 | 2.50 to <10.00 | 130,568 | 8.64% | 0.0 | 40.98% | 1.7 | 204,857 | 156.89% |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – | – |
| 8 | 100.00 (Default) | 4,121 | 100.00% | 0.0 | 39.82% | – | – | – |
| 9 | Sub-total | 3,675,550 | 0.53% | 4.4 | 40.37% | 2.1 | 832,034 | 22.63% |
| 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, 2025 | | | | | | |
|-------------------------------|------------------|---|--------------|--------------------------|---------------|---------------------------|------------------|---------------|
| | | a | b | c | d | e | f | g |
| | | EAD (after taking into account the CRM effects) | Average PD | Number of counterparties | Average LGD | Average residual maturity | RWA | RWA density |
| Other retail exposures | | | | | | | | |
| 1 | 0.00 to <0.15 | - | - | - | - | / | - | - |
| 2 | 0.15 to <0.25 | - | - | - | - | / | - | - |
| 3 | 0.25 to <0.50 | - | - | - | - | / | - | - |
| 4 | 0.50 to <0.75 | - | - | - | - | / | - | - |
| 5 | 0.75 to <2.50 | - | - | - | - | / | - | - |
| 6 | 2.50 to <10.00 | - | - | - | - | / | - | - |
| 7 | 10.00 to <100.00 | - | - | - | - | / | - | - |
| 8 | 100.00 (Default) | - | - | - | - | / | - | - |
| 9 | Sub-total | - | - | - | - | / | - | - |
| Purchased receivables | | | | | | | | |
| 1 | 0.00 to <0.15 | - | - | - | - | - | - | - |
| 2 | 0.15 to <0.25 | - | - | - | - | - | - | - |
| 3 | 0.25 to <0.50 | - | - | - | - | - | - | - |
| 4 | 0.50 to <0.75 | - | - | - | - | - | - | - |
| 5 | 0.75 to <2.50 | - | - | - | - | - | - | - |
| 6 | 2.50 to <10.00 | - | - | - | - | - | - | - |
| 7 | 10.00 to <100.00 | - | - | - | - | - | - | - |
| 8 | 100.00 (Default) | - | - | - | - | - | - | - |
| 9 | Sub-total | - | - | - | - | - | - | - |
| Total (all portfolios) | | 8,260,161 | 0.27% | 4.9 | 42.93% | 1.5 | 1,438,437 | 17.41% |

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% |

CCR5: Composition of collateral for CCR exposure
Millions of yen

| Item No. | | September 30, 2025 | | | | | |
|------------|--------------------------|--|--------------|---------------------------------|-----------|--------------------------------------|---------------------------------|
| | | a | b | c | d | e | f |
| | | Collateral used in derivative transactions | | | | Collateral used in repo transactions | |
| | | Fair value of collateral received | | Fair value of posted collateral | | Fair value of collateral received | Fair value of posted collateral |
| Segregated | Unsegregated | Segregated | Unsegregated | | | | |
| 1 | Cash (domestic currency) | 50 | 590,860 | 104,183 | 2,710,816 | 12,085,902 | 8,458,833 |
| 2 | Cash (foreign currency) | 73,240 | 865,384 | – | 1,478,256 | 36,427,116 | 20,798,144 |
| 3 | Domestic sovereign debt | 125,207 | 339,827 | 387,611 | 328,911 | 5,901,634 | 22,072,562 |
| 4 | Other sovereign debt | 279,376 | 139,608 | 325,636 | 20,338 | 24,593,609 | 27,817,223 |
| 5 | Government agency debt | 498 | 2,228 | – | – | 3,620,705 | 9,151,599 |
| 6 | Corporate bonds | 18,394 | 21,233 | 16,887 | – | 2,722,263 | 2,488,509 |
| 7 | Equity | – | 43,313 | – | 54,052 | 3,834,902 | 3,851,968 |
| 8 | Other collateral | 18,139 | 12,268 | – | 24,053 | 132,409 | 137,884 |
| 9 | Total | 514,908 | 2,014,725 | 834,318 | 4,616,429 | 89,318,542 | 94,776,726 |

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 |

CCR6: Credit derivatives exposures

Millions of yen

| Item No. | | September 30, 2025 | | September 30, 2024 | |
|----------|----------------------------------|--------------------|-----------------|--------------------|-----------------|
| | | a | b | a | b |
| | | Protection bought | Protection sold | Protection bought | Protection sold |
| | Notional principal | | | | |
| 1 | Single-name credit default swaps | 1,552,867 | 485,540 | 2,883,587 | 671,370 |
| 2 | Index credit default swaps | – | – | – | – |
| 3 | Total return swaps | 406,568 | – | 1,006,404 | – |
| 4 | Credit options | – | – | – | – |
| 5 | Other credit derivatives | – | – | – | – |
| 6 | Total notional principal | 1,959,435 | 485,540 | 3,889,992 | 671,370 |
| | Fair value | | | | |
| 7 | Positive fair value (asset) | 21,013 | 8,541 | 33,805 | 12,724 |
| 8 | Negative fair value (liability) | 52,770 | 43 | 125,734 | 103 |

CCR8: Exposures to central counterparties

Millions of yen

| Item No. | | September 30, 2025 | | September 30, 2024 | |
|----------|--|--|---------|--|---------|
| | | a | b | a | b |
| | | Exposures to central counterparties (post-CRM) | RWA | Exposures to central counterparties (post-CRM) | RWA |
| 1 | Exposures to qualifying central counterparties (total) | / | 218,582 | / | 287,493 |
| 2 | Exposures for trades at qualifying central counterparties (excluding initial margin) | 4,368,623 | 109,062 | 4,163,101 | 103,034 |
| 3 | (i) Derivative transactions (OTC) | 2,517,532 | 70,622 | 2,656,910 | 70,877 |
| 4 | (ii) Derivative transactions (exchange traded) | 778,798 | 16,987 | 614,654 | 14,322 |
| 5 | (iii) Repo transactions | 1,072,292 | 21,452 | 884,257 | 17,689 |
| 6 | (iv) Netting sets where cross-product netting has been approved | – | – | 7,278 | 145 |
| 7 | Segregated initial margin | – | / | – | / |
| 8 | Non-segregated initial margin | 8,490 | 169 | 232,988 | 6,251 |
| 9 | Pre-funded default fund contributions | 373,771 | 109,350 | 344,869 | 178,206 |
| 10 | Unfunded default fund contributions | – | – | – | – |
| 11 | Exposures to non-qualifying central counterparties (total) | / | 292,290 | / | 126,132 |
| 12 | Exposures for trades at non-qualifying central counterparties (excluding initial margin) | 23,599 | 23,599 | 22,500 | 21,136 |
| 13 | (i) Derivative transactions (OTC) | 23,599 | 23,599 | 20,796 | 20,796 |
| 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 | 21,495 | 268,691 | 8,399 | 104,995 |
| 20 | Unfunded default fund contributions | – | – | – | – |

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

Millions of yen

| Item No. | Underlying asset type | September 30, 2025 | | | | | |
|----------|---|---|---------------------------|-----------|---|---------------------------|-----------|
| | | a | b | c | d | e | f |
| | | MUFG acting as originator | | | MUFG acting as sponsor | | |
| | | Traditional securitisations (asset transfer type) | Synthetic securitisations | Sub-total | Traditional securitisations (asset transfer type) | Synthetic securitisations | Sub-total |
| 1 | Retail (total) | 577,334 | – | 577,334 | 180,445 | – | 180,445 |
| 2 | Residential mortgages | 34,650 | – | 34,650 | 68,356 | – | 68,356 |
| 3 | Credit card receivables | – | – | – | 112,089 | – | 112,089 |
| 4 | Other retail exposures | 542,684 | – | 542,684 | – | – | – |
| 5 | Re-securitisation | – | – | – | – | – | – |
| 6 | Wholesale (total) | 6,716,837 | 651,738 | 7,368,575 | 14,020 | – | 14,020 |
| 7 | Loans to corporates | 11,064 | 562,945 | 574,010 | – | – | – |
| 8 | Commercial mortgage-backed securities | – | – | – | – | – | – |
| 9 | Leasing receivables and account receivables | 71,600 | – | 71,600 | 14,020 | – | 14,020 |
| 10 | Other wholesale | 6,634,172 | 88,792 | 6,722,965 | – | – | – |
| 11 | Re-securitisation | – | – | – | – | – | – |

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 securitisations (asset transfer type) | Synthetic securitisations | Sub-total | Traditional securitisations (asset transfer type) | Synthetic securitisations | 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-securitisation | – | – | – | – | – | – |
| 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-securitisation | – | – | – | – | – | – |

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

Millions of yen

| Item No. | Underlying asset type | September 30, 2025 | | | | | |
|----------|---|---|---------------------------|-----------|---|---------------------------|-----------|
| | | g | h | i | j | k | l |
| | | MUFG acting as originator / sponsor | | | MUFG acting as investor | | |
| | | Traditional securitisations (asset transfer type) | Synthetic securitisations | Sub-total | Traditional securitisations (asset transfer type) | Synthetic securitisations | Sub-total |
| 1 | Retail (total) | 5,469,192 | – | 5,469,192 | 1,704,240 | – | 1,704,240 |
| 2 | Residential mortgages | 290,801 | – | 290,801 | 1,345,419 | – | 1,345,419 |
| 3 | Credit card receivables | 1,565,144 | – | 1,565,144 | 32,426 | – | 32,426 |
| 4 | Other retail exposures | 3,613,246 | – | 3,613,246 | 326,393 | – | 326,393 |
| 5 | Re-securitisation | – | – | – | – | – | – |
| 6 | Wholesale (total) | 4,351,532 | – | 4,351,532 | 4,643,296 | – | 4,643,296 |
| 7 | Loans to corporates | 418,392 | – | 418,392 | 4,103,624 | – | 4,103,624 |
| 8 | Commercial mortgage-backed securities | – | – | – | – | – | – |
| 9 | Leasing receivables and account receivables | 2,613,246 | – | 2,613,246 | 166,421 | – | 166,421 |
| 10 | Other wholesale | 1,319,894 | – | 1,319,894 | 373,250 | – | 373,250 |
| 11 | Re-securitisation | – | – | – | – | – | – |

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 securitisations (asset transfer type) | Synthetic securitisations | Sub-total | Traditional securitisations (asset transfer type) | Synthetic securitisations | 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-securitisation | – | – | – | – | – | – |
| 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-securitisation | – | – | – | – | – | – |

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

Millions of yen

| Item No. | Underlying asset type | September 30, 2025 | | | | | | | | |
|----------|---|---|---------------------------|-----------|---|---------------------------|-----------|---|---------------------------|-----------|
| | | a | b | c | d | e | f | g | h | i |
| | | MUFG acting as originator | | | MUFG acting as sponsor | | | MUFG acting as investor | | |
| | | Traditional securitisations (asset transfer type) | Synthetic securitisations | Sub-total | Traditional securitisations (asset transfer type) | Synthetic securitisations | Sub-total | Traditional securitisations (asset transfer type) | Synthetic securitisations | Sub-total |
| 1 | Retail (total) | – | – | – | – | – | – | 35,365 | – | 35,365 |
| 2 | Residential mortgages | – | – | – | – | – | – | – | – | – |
| 3 | Credit card receivables | – | – | – | – | – | – | 7,274 | – | 7,274 |
| 4 | Other retail exposures | – | – | – | – | – | – | 28,091 | – | 28,091 |
| 5 | Re-securitisation | – | – | – | – | – | – | – | – | – |
| 6 | Wholesale (total) | – | – | – | – | – | – | 89,044 | – | 89,044 |
| 7 | Loans to corporates | – | – | – | – | – | – | 39,950 | – | 39,950 |
| 8 | Commercial mortgage-backed securities | – | – | – | – | – | – | – | – | – |
| 9 | Leasing receivables and account receivables | – | – | – | – | – | – | 12,779 | – | 12,779 |
| 10 | Other wholesale | – | – | – | – | – | – | 36,313 | – | 36,313 |
| 11 | Re-securitisation | – | – | – | – | – | – | – | – | – |

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 securitisations (asset transfer type) | Synthetic securitisations | Sub-total | Traditional securitisations (asset transfer type) | Synthetic securitisations | Sub-total | Traditional securitisations (asset transfer type) | Synthetic securitisations | 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-securitisation | – | – | – | – | – | – | – | – | – |
| 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-securitisation | – | – | – | – | – | – | – | – | – |

SEC3: Securitisation 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, 2025 | | | | | | | |
|---|---|--------------------|------------|---|-----------|------------|---|-------------------|------------|
| | | a | b | c | d | e | f | g | h |
| | | Total | | Traditional securitisations (asset transfer type) (sub-total) | | | | Re-securitisation | |
| | | | | Securitisation | | | | Senior | Non-senior |
| | | Retail underlying | | Wholesale | | | | | |
| Amount of exposures (by risk weight category) | | | | | | | | | |
| 1 | Securitisation exposures subject to a risk weight of 20% or less | 16,888,700 | 16,324,395 | 16,324,395 | 5,916,760 | 10,407,634 | - | - | - |
| 2 | Securitisation exposures subject to a risk weight of more than 20% and 50% or less | 746,692 | 703,514 | 703,514 | 221,553 | 481,961 | - | - | - |
| 3 | Securitisation exposures subject to a risk weight of more than 50% and 100% or less | 264,754 | 220,498 | 220,498 | 76,211 | 144,287 | - | - | - |
| 4 | Securitisation exposures subject to a risk weight of more than 100% and less than 1250% | 60,954 | 60,954 | 60,954 | 12,447 | 48,506 | - | - | - |
| 5 | Securitisation exposures subject to a risk weight of 1250% | - | - | - | - | - | - | - | - |
| Amount of exposures (by calculation method) | | | | | | | | | |
| 6 | Securitisation exposures subject to the IRB Approach | 1,226,306 | 574,568 | 574,568 | 2,300 | 572,268 | - | - | - |
| 7 | Securitisation exposures subject to the External Ratings-based Approach or Internal Assessment Approach | 2,151,141 | 2,151,141 | 2,151,141 | 1,765,389 | 385,751 | - | - | - |
| 8 | Securitisation exposures subject to the Standardized Approach | 14,583,653 | 14,583,653 | 14,583,653 | 4,459,282 | 10,124,370 | - | - | - |
| 9 | Securitisation exposures subject to a risk weight of 1250% | - | - | - | - | - | - | - | - |

| Item No. | | September 30, 2025 | | | | | | | | |
|---|--|--------------------|---|-------------------|---------|-----------|---|---|-------------------|------------|
| | | a | b | c | d | e | f | g | h | |
| | | Total | Traditional securitisations (asset transfer type) (sub-total) | | | | | | Re-securitisation | |
| | | | Securitisation | Retail underlying | | Wholesale | | | Senior | Non-senior |
| Amount of credit risk-weighted assets (by calculation method) | | | | | | | | | | |
| 10 | Credit RWA calculated using the IRB Approach | 257,641 | 131,187 | 131,187 | 621 | 130,566 | - | - | - | |
| 11 | Credit RWA calculated using the External Ratings-based Approach or Internal Assessment Approach | 288,733 | 288,733 | 288,733 | 188,250 | 100,483 | - | - | - | |
| 12 | Credit RWA calculated using the Standardized Approach | 2,141,805 | 2,141,805 | 2,141,805 | 576,093 | 1,565,711 | - | - | - | |
| 13 | Credit RWA relating to securitisation exposures subject to a risk weight of 1250% | - | - | - | - | - | - | - | - | |
| Capital requirements (by calculation method) | | | | | | | | | | |
| 14 | Capital requirements relating to securitisation exposures subject to the IRB Approach | 20,611 | 10,495 | 10,495 | 49 | 10,445 | - | - | - | |
| 15 | Capital requirements relating to securitisation exposures subject to the External Ratings-based Approach or Internal Assessment Approach | 23,098 | 23,098 | 23,098 | 15,060 | 8,038 | - | - | - | |
| 16 | Capital requirements relating to securitisation exposures subject to the Standardized Approach | 171,344 | 171,344 | 171,344 | 46,087 | 125,256 | - | - | - | |
| 17 | Capital requirements relating to securitisation exposures subject to a risk weight of 1250% | - | - | - | - | - | - | - | - | |

Millions of yen

| Item No. | | September 30, 2025 | | | | | | |
|---|---|---------------------------------------|-------------------|-----------|-------------------|--------|------------|---|
| | | i | j | k | l | m | n | o |
| | | Synthetic securitisations (sub-total) | | | | | | |
| | | Securitisation | | | Re-securitisation | | | |
| | | | Retail underlying | Wholesale | | Senior | Non-senior | |
| Amount of exposures (by risk weight category) | | | | | | | | |
| 1 | Securitisation exposures subject to a risk weight of 20% or less | 564,304 | 564,304 | – | 564,304 | – | – | – |
| 2 | Securitisation exposures subject to a risk weight of more than 20% and 50% or less | 43,177 | 43,177 | – | 43,177 | – | – | – |
| 3 | Securitisation exposures subject to a risk weight of more than 50% and 100% or less | 44,256 | 44,256 | – | 44,256 | – | – | – |
| 4 | Securitisation exposures subject to a risk weight of more than 100% and less than 1250% | – | – | – | – | – | – | – |
| 5 | Securitisation exposures subject to a risk weight of 1250% | – | – | – | – | – | – | – |
| Amount of exposures (by calculation method) | | | | | | | | |
| 6 | Securitisation exposures subject to the IRB Approach | 651,738 | 651,738 | – | 651,738 | – | – | – |
| 7 | Securitisation exposures subject to the External Ratings-based Approach or Internal Assessment Approach | – | – | – | – | – | – | – |
| 8 | Securitisation exposures subject to the Standardized Approach | – | – | – | – | – | – | – |
| 9 | Securitisation exposures subject to a risk weight of 1250% | – | – | – | – | – | – | – |

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|----------|--|---------------------------------------|-------------------|-----------|-------------------|--------|------------|---|
| | | i | j | k | l | m | n | o |
| | | Synthetic securitisations (sub-total) | | | | | | |
| | | Securitisation | | | Re-securitisation | | | |
| | | | Retail underlying | Wholesale | | Senior | Non-senior | |
| | Amount of credit risk-weighted assets (by calculation method) | | | | | | | |
| 10 | Credit RWA calculated using the IRB Approach | 126,453 | 126,453 | – | 126,453 | – | – | – |
| 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 securitisation exposures subject to a risk weight of 1250% | – | – | – | – | – | – | – |
| | Capital requirements (by calculation method) | | | | | | | |
| 14 | Capital requirements relating to securitisation exposures subject to the IRB Approach | 10,116 | 10,116 | – | 10,116 | – | – | – |
| 15 | Capital requirements relating to securitisation exposures subject to the External Ratings-based Approach or Internal Assessment Approach | – | – | – | – | – | – | – |
| 16 | Capital requirements relating to securitisation exposures subject to the Standardized Approach | – | – | – | – | – | – | – |
| 17 | Capital requirements relating to securitisation exposures subject to a risk weight of 1250% | – | – | – | – | – | – | – |

SEC3: Securitisation 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 securitisations (asset transfer type) (sub-total) | | | | Re-securitisation | |
| | | | | Securitisation | | | | Senior | Non-senior |
| | | Retail underlying | | Wholesale | | | | | |
| Amount of exposures (by risk weight category) | | | | | | | | | |
| 1 | Securitisation 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 | Securitisation 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 | Securitisation 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 | Securitisation 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 | Securitisation exposures subject to a risk weight of 1250% | - | - | - | - | - | - | - | - |
| Amount of exposures (by calculation method) | | | | | | | | | |
| 6 | Securitisation exposures subject to the IRB Approach | 4,166,052 | 3,499,975 | 3,499,975 | 1,305,827 | 2,194,147 | - | - | - |
| 7 | Securitisation 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 | Securitisation exposures subject to the Standardized Approach | 9,259,039 | 9,259,039 | 9,259,039 | 2,791,190 | 6,467,849 | - | - | - |
| 9 | Securitisation exposures subject to a risk weight of 1250% | - | - | - | - | - | - | - | - |

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|---|--|--------------------|---|-------------------|---------|-----------|---|---|-------------------|------------|
| | | a | b | c | d | e | f | g | h | |
| | | Total | Traditional securitisations (asset transfer type) (sub-total) | | | | | | Re-securitisation | |
| | | | Securitisation | Retail underlying | | Wholesale | | | Senior | Non-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 securitisation exposures subject to a risk weight of 1250% | - | - | - | - | - | - | - | - | |
| Capital requirements (by calculation method) | | | | | | | | | | |
| 14 | Capital requirements relating to securitisation exposures subject to the IRB Approach | 46,898 | 37,822 | 37,822 | 10,731 | 27,090 | - | - | - | |
| 15 | Capital requirements relating to securitisation 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 securitisation exposures subject to the Standardized Approach | 128,360 | 128,360 | 128,360 | 28,998 | 99,361 | - | - | - | |
| 17 | Capital requirements relating to securitisation exposures subject to a risk weight of 1250% | - | - | - | - | - | - | - | - | |

Millions of yen

| Item No. | | September 30, 2024 | | | | | | |
|---|---|---------------------------------------|-------------------|-----------|-------------------|--------|------------|---|
| | | i | j | k | l | m | n | o |
| | | Synthetic securitisations (sub-total) | | | | | | |
| | | Securitisation | | | Re-securitisation | | | |
| | | | Retail underlying | Wholesale | | Senior | Non-senior | |
| Amount of exposures (by risk weight category) | | | | | | | | |
| 1 | Securitisation exposures subject to a risk weight of 20% or less | 588,532 | 588,532 | – | 588,532 | – | – | – |
| 2 | Securitisation exposures subject to a risk weight of more than 20% and 50% or less | 73,823 | 73,823 | – | 73,823 | – | – | – |
| 3 | Securitisation exposures subject to a risk weight of more than 50% and 100% or less | 3,720 | 3,720 | – | 3,720 | – | – | – |
| 4 | Securitisation exposures subject to a risk weight of more than 100% and less than 1250% | – | – | – | – | – | – | – |
| 5 | Securitisation exposures subject to a risk weight of 1250% | – | – | – | – | – | – | – |
| Amount of exposures (by calculation method) | | | | | | | | |
| 6 | Securitisation exposures subject to the IRB Approach | 666,076 | 666,076 | – | 666,076 | – | – | – |
| 7 | Securitisation exposures subject to the External Ratings-based Approach or Internal Assessment Approach | – | – | – | – | – | – | – |
| 8 | Securitisation exposures subject to the Standardized Approach | – | – | – | – | – | – | – |
| 9 | Securitisation exposures subject to a risk weight of 1250% | – | – | – | – | – | – | – |

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|----------|--|---------------------------------------|-------------------|-----------|-------------------|--------|------------|---|
| | | i | j | k | l | m | n | o |
| | | Synthetic securitisations (sub-total) | | | | | | |
| | | Securitisation | | | Re-securitisation | | | |
| | | | 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 securitisation exposures subject to a risk weight of 1250% | - | - | - | - | - | - | - |
| | Capital requirements (by calculation method) | | | | | | | |
| 14 | Capital requirements relating to securitisation exposures subject to the IRB Approach | 9,076 | 9,076 | - | 9,076 | - | - | - |
| 15 | Capital requirements relating to securitisation exposures subject to the External Ratings-based Approach or Internal Assessment Approach | - | - | - | - | - | - | - |
| 16 | Capital requirements relating to securitisation exposures subject to the Standardized Approach | - | - | - | - | - | - | - |
| 17 | Capital requirements relating to securitisation exposures subject to a risk weight of 1250% | - | - | - | - | - | - | - |

SEC4: Securitisation 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, 2025 | | | | | | | |
|---|---|--------------------|-----------|---|-----------|-----------|---|-------------------|------------|
| | | a | b | c | d | e | f | g | h |
| | | Total | | Traditional securitisations (asset transfer type) (sub-total) | | | | Re-securitisation | |
| | | | | Securitisation | | | | Senior | Non-senior |
| | | Retail underlying | | Wholesale | | | | | |
| Amount of exposures (by risk weight category) | | | | | | | | | |
| 1 | Securitisation exposures subject to a risk weight of 20% or less | 6,227,678 | 6,227,678 | 6,227,678 | 1,672,446 | 4,555,231 | - | - | - |
| 2 | Securitisation exposures subject to a risk weight of more than 20% and 50% or less | 100,275 | 100,275 | 100,275 | 21,714 | 78,561 | - | - | - |
| 3 | Securitisation exposures subject to a risk weight of more than 50% and 100% or less | 10,064 | 10,064 | 10,064 | 10,064 | - | - | - | - |
| 4 | Securitisation exposures subject to a risk weight of more than 100% and less than 1250% | 1,042 | 1,042 | 1,042 | - | 1,042 | - | - | - |
| 5 | Securitisation exposures subject to a risk weight of 1250% | 8,476 | 8,476 | 8,476 | 15 | 8,461 | - | - | - |
| Amount of exposures (by calculation method) | | | | | | | | | |
| 6 | Securitisation exposures subject to the IRB Approach | 22,448 | 22,448 | 22,448 | - | 22,448 | - | - | - |
| 7 | Securitisation exposures subject to the External Ratings-based Approach or Internal Assessment Approach | 5,084,576 | 5,084,576 | 5,084,576 | 1,585,469 | 3,499,107 | - | - | - |
| 8 | Securitisation exposures subject to the Standardized Approach | 1,232,034 | 1,232,034 | 1,232,034 | 118,756 | 1,113,278 | - | - | - |
| 9 | Securitisation exposures subject to a risk weight of 1250% | 8,476 | 8,476 | 8,476 | 15 | 8,461 | - | - | - |

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|---|--|--------------------|---|---------|-------------------|---------|-----------|---|-------------------|------------|
| | | a | b | c | d | e | f | g | h | |
| | | Total | Traditional securitisations (asset transfer type) (sub-total) | | | | | | Re-securitisation | |
| | | | Securitisation | | Retail underlying | | Wholesale | | Senior | Non-senior |
| Amount of credit risk-weighted assets (by calculation method) | | | | | | | | | | |
| 10 | Credit RWA calculated using the IRB Approach | 5,486 | 5,486 | 5,486 | – | 5,486 | – | – | – | |
| 11 | Credit RWA calculated using the External Ratings-based Approach or Internal Assessment Approach | 871,528 | 871,528 | 871,528 | 173,857 | 697,671 | – | – | – | |
| 12 | Credit RWA calculated using the Standardized Approach | 212,744 | 212,744 | 212,744 | 26,214 | 186,530 | – | – | – | |
| 13 | Credit RWA relating to securitisation 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 securitisation exposures subject to the IRB Approach | 438 | 438 | 438 | – | 438 | – | – | – | |
| 15 | Capital requirements relating to securitisation exposures subject to the External Ratings-based Approach or Internal Assessment Approach | 69,722 | 69,722 | 69,722 | 13,908 | 55,813 | – | – | – | |
| 16 | Capital requirements relating to securitisation exposures subject to the Standardized Approach | 17,019 | 17,019 | 17,019 | 2,097 | 14,922 | – | – | – | |
| 17 | Capital requirements relating to securitisation exposures subject to a risk weight of 1250% | 8,476 | 8,476 | 8,476 | 15 | 8,461 | – | – | – | |

Millions of yen

| Item No. | | September 30, 2025 | | | | | | |
|---|---|---------------------------------------|-------------------|-----------|-------------------|--------|------------|---|
| | | i | j | k | l | m | n | o |
| | | Synthetic securitisations (sub-total) | | | | | | |
| | | Securitisation | | | Re-securitisation | | | |
| | | | Retail underlying | Wholesale | | Senior | Non-senior | |
| Amount of exposures (by risk weight category) | | | | | | | | |
| 1 | Securitisation exposures subject to a risk weight of 20% or less | - | - | - | - | - | - | - |
| 2 | Securitisation exposures subject to a risk weight of more than 20% and 50% or less | - | - | - | - | - | - | - |
| 3 | Securitisation exposures subject to a risk weight of more than 50% and 100% or less | - | - | - | - | - | - | - |
| 4 | Securitisation exposures subject to a risk weight of more than 100% and less than 1250% | - | - | - | - | - | - | - |
| 5 | Securitisation exposures subject to a risk weight of 1250% | - | - | - | - | - | - | - |
| Amount of exposures (by calculation method) | | | | | | | | |
| 6 | Securitisation exposures subject to the IRB Approach | - | - | - | - | - | - | - |
| 7 | Securitisation exposures subject to the External Ratings-based Approach or Internal Assessment Approach | - | - | - | - | - | - | - |
| 8 | Securitisation exposures subject to the Standardized Approach | - | - | - | - | - | - | - |
| 9 | Securitisation exposures subject to a risk weight of 1250% | - | - | - | - | - | - | - |

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|----------|--|---------------------------------------|-----------|---|-------------------|------------|---|---|
| | | i | j | k | l | m | n | o |
| | | Synthetic securitisations (sub-total) | | | | | | |
| | | Securitisation | | | Re-securitisation | | | |
| | | 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 securitisation exposures subject to a risk weight of 1250% | - | - | - | - | - | - | - |
| | Capital requirements (by calculation method) | | | | | | | |
| 14 | Capital requirements relating to securitisation exposures subject to the IRB Approach | - | - | - | - | - | - | - |
| 15 | Capital requirements relating to securitisation exposures subject to the External Ratings-based Approach or Internal Assessment Approach | - | - | - | - | - | - | - |
| 16 | Capital requirements relating to securitisation exposures subject to the Standardized Approach | - | - | - | - | - | - | - |
| 17 | Capital requirements relating to securitisation exposures subject to a risk weight of 1250% | - | - | - | - | - | - | - |

SEC4: Securitisation 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 securitisations (asset transfer type) (sub-total) | | | | Re-securitisation | |
| | | | | Securitisation | | | | Senior | Non-senior |
| | | Retail underlying | | Wholesale | | | | | |
| Amount of exposures (by risk weight category) | | | | | | | | | |
| 1 | Securitisation 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 | Securitisation exposures subject to a risk weight of more than 20% and 50% or less | 92,774 | 92,774 | 92,774 | - | 92,774 | - | - | - |
| 3 | Securitisation exposures subject to a risk weight of more than 50% and 100% or less | - | - | - | - | - | - | - | - |
| 4 | Securitisation exposures subject to a risk weight of more than 100% and less than 1250% | - | - | - | - | - | - | - | - |
| 5 | Securitisation exposures subject to a risk weight of 1250% | 8,476 | 8,476 | 8,476 | 15 | 8,461 | - | - | - |
| Amount of exposures (by calculation method) | | | | | | | | | |
| 6 | Securitisation exposures subject to the IRB Approach | 50,440 | 50,440 | 50,440 | - | 50,440 | - | - | - |
| 7 | Securitisation 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 | Securitisation exposures subject to the Standardized Approach | 889,531 | 889,531 | 889,531 | 133,165 | 756,366 | - | - | - |
| 9 | Securitisation exposures subject to a risk weight of 1250% | 8,476 | 8,476 | 8,476 | 15 | 8,461 | - | - | - |

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|---|--|--------------------|---|-------------------|---------|-----------|---|---|-------------------|------------|
| | | a | b | c | d | e | f | g | h | |
| | | Total | Traditional securitisations (asset transfer type) (sub-total) | | | | | | Re-securitisation | |
| | | | Securitisation | Retail underlying | | Wholesale | | | Senior | Non-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 securitisation 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 securitisation exposures subject to the IRB Approach | 605 | 605 | 605 | – | 605 | – | – | – | |
| 15 | Capital requirements relating to securitisation 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 securitisation exposures subject to the Standardized Approach | 11,822 | 11,822 | 11,822 | 1,065 | 10,757 | – | – | – | |
| 17 | Capital requirements relating to securitisation 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 securitisations (sub-total) | | | | | | |
| | | Securitisation | | | Re-securitisation | | | |
| | | | Retail underlying | Wholesale | | Senior | Non-senior | |
| Amount of exposures (by risk weight category) | | | | | | | | |
| 1 | Securitisation exposures subject to a risk weight of 20% or less | - | - | - | - | - | - | - |
| 2 | Securitisation exposures subject to a risk weight of more than 20% and 50% or less | - | - | - | - | - | - | - |
| 3 | Securitisation exposures subject to a risk weight of more than 50% and 100% or less | - | - | - | - | - | - | - |
| 4 | Securitisation exposures subject to a risk weight of more than 100% and less than 1250% | - | - | - | - | - | - | - |
| 5 | Securitisation exposures subject to a risk weight of 1250% | - | - | - | - | - | - | - |
| Amount of exposures (by calculation method) | | | | | | | | |
| 6 | Securitisation exposures subject to the IRB Approach | - | - | - | - | - | - | - |
| 7 | Securitisation exposures subject to the External Ratings-based Approach or Internal Assessment Approach | - | - | - | - | - | - | - |
| 8 | Securitisation exposures subject to the Standardized Approach | - | - | - | - | - | - | - |
| 9 | Securitisation exposures subject to a risk weight of 1250% | - | - | - | - | - | - | - |

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|----------|--|---------------------------------------|----------------|---|--------|-------------------|---|---|
| | | i | j | k | l | m | n | o |
| | | Synthetic securitisations (sub-total) | | | | | | |
| | | | Securitisation | | | Re-securitisation | | |
| | 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 securitisation exposures subject to a risk weight of 1250% | - | - | - | - | - | - | - |
| | Capital requirements (by calculation method) | | | | | | | |
| 14 | Capital requirements relating to securitisation exposures subject to the IRB Approach | - | - | - | - | - | - | - |
| 15 | Capital requirements relating to securitisation exposures subject to the External Ratings-based Approach or Internal Assessment Approach | - | - | - | - | - | - | - |
| 16 | Capital requirements relating to securitisation exposures subject to the Standardized Approach | - | - | - | - | - | - | - |
| 17 | Capital requirements relating to securitisation exposures subject to a risk weight of 1250% | - | - | - | - | - | - | - |

MR1: Market risk under the Standardized Approach

| | | <i>Millions of yen</i> | |
|----------|--|------------------------|--------------------|
| Item No. | | September 30, 2025 | September 30, 2024 |
| | | RWA | |
| 1 | General interest rate risk | 46,062 | 60,410 |
| 2 | Equity risk | 9,263 | 43,366 |
| 3 | Commodity risk | 1,505 | 935 |
| 4 | Foreign exchange risk | 38,445 | 37,888 |
| 5 | Credit spread risk (non-securitisations) | 40,624 | 28,311 |
| 6 | Credit spread risk (Securitisations (non-CTP)) | 4,470 | 3,961 |
| 7 | Credit spread risk (Securitisations (CTP)) | – | – |
| 8 | Default risk (non-securitisations) | 51,741 | 34,138 |
| 9 | Default risk (securitisations (non-CTP)) | 5,892 | 6,003 |
| 10 | Default risk (securitisations (CTP)) | – | – |
| 11 | Residual risk add-on | 20,796 | 19,199 |
| | Others | – | – |
| 12 | Total | 218,801 | 234,215 |

MR3: Market risk under the Simplified Approach

| | | <i>Millions of yen</i> | | | |
|---------------------|--|--------------------------------|----------------------|---|---|
| Item No. | | September 30, 2025 | | | |
| | | a | b | c | d |
| | | Other than option transactions | Options transactions | | |
| Simplified approach | Delta-plus method | | Scenario approach | | |
| 1 | Interest rate risk (general and specific) | – | – | – | – |
| 2 | Equity risk (general and specific) | 11 | – | – | – |
| 3 | Commodity risk | 23 | – | – | – |
| 4 | Foreign exchange risk | 1,191 | – | – | – |
| 5 | Specific risk relating to securitisation exposures | – | – | – | – |
| 6 | Total | 1,226 | – | – | – |

| | | <i>Millions of yen</i> | | | |
|---------------------|--|--------------------------------|----------------------|---|---|
| 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 securitisation exposures | – | – | – | – |
| 6 | Total | 1,074 | – | – | – |

IRRBB1: Interest rate risk in the banking book

Millions of yen

| Item No. | | a | b | c | d |
|----------|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | | △EVE | | △NII | |
| | | September 30, 2025 | September 30, 2024 | September 30, 2025 | September 30, 2024 |
| 1 | Upward parallel shift | 1,509,213 | 705,147 | (135,198) | (370,694) |
| 2 | Downward parallel shift | 259,476 | 684,375 | 559,953 | 685,719 |
| 3 | Steepener | 466,711 | 107,263 | / | / |
| 4 | Flattener | 21,309 | 565,065 | / | / |
| 5 | Short-term interest rate up | 493,008 | 343,981 | / | / |
| 6 | Short-term interest rate down | 260,115 | 173,307 | / | / |
| 7 | Maximum | 1,509,213 | 705,147 | 559,953 | 685,719 |
| | | e | | f | |
| | | September 30, 2025 | | September 30, 2024 | |
| 8 | Tier 1 capital | 18,702,076 | | 18,240,731 | |

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

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

Millions of yen, %

| Geographical breakdown | September 30, 2025 | | | |
|------------------------|-------------------------------------|---|-------------------------------------|-------------------------------|
| | a | b | c | d |
| | Countercyclical capital buffer rate | The sum of (1) the total amount of credit RWA related to the relevant country or region used in the computation of the countercyclical capital buffer and (2) the amount obtained by dividing the total of the market risk equivalent amount for default risk by 8% | Countercyclical capital buffer rate | Countercyclical buffer amount |
| Australia | 1.00% | 1,197,424 | / | / |
| Belgium | 1.00% | 33,866 | / | / |
| France | 1.00% | 450,769 | / | / |
| Germany | 0.75% | 116,075 | / | / |
| Hong Kong | 0.50% | 531,069 | / | / |
| South Korea | 1.00% | 306,165 | / | / |
| Luxemburg | 0.50% | 637,451 | / | / |
| Netherlands | 2.00% | 2,644,442 | / | / |
| Sweden | 2.00% | 26,237 | / | / |
| U.K. | 2.00% | 2,462,341 | / | / |
| Sum | / | 8,405,843 | / | / |
| Total | / | 73,406,204 | 0.17% | 188,373 |

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 securitisation.

Millions of yen, %

| Geographical breakdown | September 30, 2024 | | | |
|------------------------|-------------------------------------|--|-------------------------------------|-------------------------------|
| | a | b | c | d |
| | Countercyclical capital buffer rate | Credit RWA used in the computation of the countercyclical capital buffer | Countercyclical capital buffer rate | Countercyclical buffer amount |
| 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 securitisation.

OR1: Changes in operational risk losses

Millions of yen, Case

| Item No. | | September 30, 2025 | | | | | |
|---|---|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|
| | | a September 30, 2025 | b September 30, 2024 | c September 30, 2023 | d September 30, 2022 | e September 30, 2021 | f September 30, 2020 |
| Loss events netting above ¥2 million | | | | | | | |
| 1 | Total net losses (before exclusion of qualifying losses) | 31,925 | 54,633 | 40,905 | 47,976 | 45,620 | 195,349 |
| 2 | Number of net loss Events | 133 | 159 | 157 | 120 | 137 | 172 |
| 3 | Total amount of net losses qualifying for exclusion | 21,937 | 32,528 | 35,279 | 39,921 | 43,505 | 41,949 |
| 4 | Number of net loss events qualifying for exclusion | 4 | 4 | 4 | 4 | 4 | 4 |
| 5 | Total net losses (after exclusion of qualifying losses) | 9,988 | 22,105 | 5,626 | 8,055 | 2,115 | 153,400 |
| Loss events netting above ¥10 million | | | | | | | |
| 6 | Total net losses (before exclusion of qualifying losses) | 31,587 | 54,195 | 40,536 | 47,662 | 45,248 | 194,836 |
| 7 | Number of net loss events | 35 | 48 | 33 | 23 | 24 | 15 |
| 8 | Total amount of net losses qualifying for exclusion | 21,937 | 32,528 | 35,279 | 39,921 | 43,505 | 41,949 |
| 9 | Number of net loss events qualifying for exclusion | 4 | 4 | 4 | 4 | 4 | 4 |
| 10 | Total net losses (after exclusion of qualifying losses) | 9,650 | 21,667 | 5,257 | 7,741 | 1,743 | 152,887 |
| 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, 2025 | | | | |
|--|---|----------------------------|----------------------------|----------------------------|----------------------------|---|
| | | g September 30, 2019 | h September 30, 2018 | i September 30, 2017 | j September 30, 2016 | k Average over the last ten years |
| Loss events netting above ¥2 million | | | | | | |
| 1 | Total net losses (before exclusion of qualifying losses) | 65,814 | 71,385 | 87,302 | 93,753 | 73,466 |
| 2 | Number of net loss events | 140 | 151 | 116 | 98 | 138 |
| 3 | Total amount of net losses qualifying for exclusion | 48,584 | 63,183 | 85,446 | 91,996 | 50,432 |
| 4 | Number of net loss events qualifying for exclusion | 4 | 4 | 4 | 4 | 4 |
| 5 | Total net losses (after exclusion of qualifying losses) | 17,230 | 8,202 | 1,856 | 1,757 | 23,033 |
| Loss events netting above ¥10 million | | | | | | |
| 6 | Total net losses (before exclusion of qualifying losses) | 65,368 | 70,997 | 86,991 | 93,493 | 73,091 |
| 7 | Number of net loss events | 24 | 42 | 28 | 24 | 29 |
| 8 | Total amount of net losses qualifying for exclusion | 48,584 | 63,183 | 85,446 | 91,996 | 50,432 |
| 9 | Number of net loss events qualifying for exclusion | 4 | 4 | 4 | 4 | 4 |
| 10 | Total net losses (after exclusion of qualifying losses) | 16,784 | 7,814 | 1,545 | 1,497 | 22,659 |
| 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.

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, 2025 | | |
|----------|--|--------------------|--------------------|--------------------|
| | | a | b | c |
| | | September 30, 2025 | September 30, 2024 | September 30, 2023 |
| 1 | ILDC | 2,725,550 | | |
| 2 | Interest income | 8,142,805 | 8,192,077 | 6,385,105 |
| 3 | Interest expenses | 5,586,174 | 5,670,429 | 4,079,493 |
| 4 | interest-earning assets | 336,715,689 | 292,042,893 | 291,094,432 |
| 5 | Dividend income | 474,011 | 434,012 | 375,381 |
| 6 | SC | 2,853,993 | | |
| 7 | Fees and commission income | 2,701,352 | 2,541,174 | 2,329,173 |
| 8 | Fee and commission expenses | 459,957 | 437,683 | 397,693 |
| 9 | Other operating income | 334,654 | 148,095 | 109,027 |
| 10 | Other operating expenses | 391,575 | 178,979 | 101,789 |
| 11 | FC | 1,118,878 | | |
| 12 | Net profit or loss on financial operations (trading book) (net profit or loss on trading transactions, etc.) | 299,514 | 409,439 | 352,188 |
| 13 | Net profit or loss on financial operations (non-trading book) (net profit or loss on accounts other than trading transactions, etc.) | (212,429) | 508,617 | (27,756) |
| 14 | BI | 6,717,498 | | |
| 15 | BIC | 941,088 | | |
| 16 | BI including consolidated subsidiaries, etc. or operating divisions that are subject to qualified exception | 6,717,498 | | |
| 17 | BI excluded based on qualified exception | - | | |

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, 2025 | September 30, 2024 |
|----------|---|--------------------|--------------------|
| 1 | BIC | 941,088 | 923,886 |
| 2 | ILM | 0.83 | 0.86 |
| 3 | Operational risk capital amount | 785,704 | 802,076 |
| 4 | Risk-weighted assets for operational risk | 9,821,305 | 10,025,952 |

ENC1: Asset encumbrance

Millions of yen

| Item No. | | September 30, 2025 | | | |
|----------|----------------------------|--------------------|----------------------|--------------------|--|
| | | a | b | c | d |
| | | Encumbered assets | Un-encumbered assets | Total | Of which, amount of securitisation exposures |
| 1 | Cash and due from banks | 4,632 | 94,084,783 | 94,089,415 | – |
| 2 | Monetary claims bought | – | 6,938,635 | 6,938,635 | 2,278,880 |
| 3 | Trading assets | 7,966,582 | 20,186,432 | 28,153,014 | – |
| 4 | Securities | 35,730,518 | 50,267,378 | 85,997,896 | 3,854,674 |
| 5 | Loans and bills discounted | 17,973,699 | 105,284,632 | 123,258,332 | 8,071,724 |
| 6 | Other assets | 263 | 20,816,654 | 20,816,918 | 11,462 |
| 7 | Tangible fixed assets | 90 | 1,343,675 | 1,343,766 | – |
| 8 | Others | – | 43,720,129 | 43,720,129 | 128,073 |
| | Total | 61,675,787 | 342,642,321 | 404,318,108 | 14,344,814 |

Millions of yen

| Item No. | | September 30, 2024 | | | |
|----------|----------------------------|--------------------|----------------------|--------------------|--|
| | | a | b | c | d |
| | | Encumbered assets | Un-encumbered assets | Total | Of which, amount of securitisation 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, 2025 | | | |
|----------|---|---|---|---|---|
| | | a | b | c | d |
| | | Credit risk-weighted assets | | | |
| | | RWA for modelled approaches that banks have supervisory approval to use | RWA for column (a) if re-computed using the standardised approach | Total Actual RWA (i.e., RWA which banks report as current requirements) | RWA calculated using full standardised approach (i.e., RWA used in capital floor computation) |
| 1 | Sovereign exposures | 1,528,018 | 1,249,590 | 2,492,209 | 2,213,781 |
| | Local authorities in Japan | 13,802 | – | 13,802 | – |
| | Non-central government, etc. public sector entities in foreign countries | 67,205 | 169,133 | 233,142 | 335,070 |
| | Multilateral development banks | 105 | – | 22,837 | 22,731 |
| | Local authority financial institutions | 16,864 | 18,680 | 16,864 | 18,680 |
| | Government agencies in Japan | 126,708 | 188,013 | 126,810 | 188,115 |
| | Local authority land development corporations, public housing corporations, and regional public road corporations | 15,032 | 7,270 | 15,032 | 7,270 |
| 2 | Bank exposures | 1,265,884 | 2,862,184 | 3,465,111 | 5,061,411 |
| 3 | Equity | 2,869,107 | 1,429,169 | 7,303,081 | 5,863,143 |
| 4 | Purchased receivables | 1,038,078 | 3,139,953 | 1,038,078 | 3,139,953 |
| 5 | Corporate exposures (excluding SME exposures and specialized lending) | 24,493,881 | 64,628,054 | 31,080,756 | 71,214,929 |
| | Of which: F-IRB is applied | 21,397,427 | | 21,397,427 | |
| | Of which: A-IRB is applied | 3,096,454 | | 3,096,454 | |
| 6 | SME exposures | 801,003 | 3,134,378 | 8,627,656 | 10,961,030 |
| | Of which: F-IRB is applied | – | | – | |
| | Of which: A-IRB is applied | 801,003 | | 801,003 | |
| 7 | Residential mortgage exposures | 2,653,831 | 6,364,127 | 3,122,601 | 6,832,896 |
| 8 | Qualifying revolving retail exposures | 1,556,477 | 2,549,596 | 1,556,477 | 2,549,596 |
| 9 | Other retail exposures | 551,381 | 1,062,547 | 551,381 | 1,062,547 |
| 10 | Specialized lending exposures | 4,516,942 | 12,238,700 | 6,559,695 | 14,281,453 |
| | Commercial real estate, and high-volatility commercial real estate | 1,224,590 | 2,796,599 | 3,248,292 | 4,820,300 |
| 11 | Total | 41,274,608 | 98,658,301 | 65,797,050 | 123,180,743 |

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 (i.e., RWA which banks report as current requirements) | RWA calculated using full standardised approach (i.e., 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, 2025 | September 30, 2024 |
| Expected resolution policy | | | | |
| The MUFG Group's preferred resolution policy is the Single Point of Entry (SPE) approach. Specifically, it is expected that if any financial crisis occurs at the Group's material subsidiaries, namely, MUFG Bank, Ltd., Mitsubishi UFJ Trust and Banking Corporation or Mitsubishi UFJ Morgan Stanley Securities Co., Ltd., 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) | 15,605,282 | 15,635,994 |
| 2 | Additional Tier 1 (AT1) capital before TLAC adjustments | (b) | 3,096,794 | 2,604,736 |
| 3 | AT1 capital ineligible as TLAC as issued out of subsidiaries to third parties | (c) | – | – |
| 4 | Other adjustments | (d) | 229,155 | 226,589 |
| 5 | AT1 instruments eligible under the TLAC framework ((b) – (c) – (d)) | (e) | 2,867,638 | 2,378,147 |
| 6 | Tier 2 capital before TLAC adjustments | (f) | 2,350,772 | 2,402,824 |
| 7 | Amortised portion of Tier 2 instruments where remaining maturity >1 year | (g) | (229,501) | (262,834) |
| 8 | Tier 2 capital ineligible as TLAC as issued out of subsidiaries to third parties | (h) | – | – |
| 9 | Other adjustments | (i) | 141,811 | 126,142 |
| 10 | Tier 2 instruments eligible under the TLAC framework ((f) – (g) – (h) – (i)) | (j) | 2,438,462 | 2,539,516 |
| 11 | TLAC arising from regulatory capital ((a) + (e) + (j)) | (k) | 20,911,383 | 20,553,658 |
| Non-regulatory capital elements of TLAC | | | | |
| 12 | External TLAC instruments issued directly by the bank and subordinated to excluded liabilities | (l) | 7,845,289 | 7,204,373 |
| 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) | 3,878,281 | 3,813,489 |
| 17 | TLAC arising from non-regulatory capital instruments before adjustments ((l) + (m)) | (n) | 11,723,570 | 11,017,862 |
| Non-regulatory capital elements of TLAC: adjustments | | | | |
| 18 | TLAC before deductions ((k) + (n)) | (o) | 32,634,953 | 31,571,521 |
| 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) | 19,094 | 18,078 |
| 21 | Other adjustments to TLAC | (r) | – | – |
| 22 | TLAC after deductions ((o) – (p) – (q) – (r)) | (s) | 32,615,859 | 31,553,442 |
| Risk-weighted assets (RWA) and leverage exposure measure for TLAC purposes | | | | |
| 23 | Total risk-weighted assets (RWA) | (t) | 110,808,030 | 108,956,829 |
| 24 | Leverage exposure measure | (u) | 342,895,846 | 326,172,958 |
| TLAC ratios and buffers | | | | |
| 25 | TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((s)/(t)) | | 29.43% | 28.95% |
| 25a | TLAC as a percentage of RWA | | 25.26% | 24.80% |
| 26 | TLAC as a percentage of leverage exposure ((s)/(u)) | | 9.51% | 9.67% |
| 27 | CET1 available after meeting the minimum capital buffer requirements | | 9.58% | 9.85% |
| 28 | The minimum capital buffer requirement | | 4.17% | 4.15% |
| 29 | Of which: capital conservation buffer requirement | | 2.50% | 2.50% |
| 30 | Of which: countercyclical buffer requirement | | 0.17% | 0.15% |
| 31 | Of which: G–SIB/D–SIB additional requirement | | 1.50% | 1.50% |

| Basel III Template No. | | a | b |
|---|--|-----------------------|-----------------------|
| | | September 30, 2025 | September 30, 2024 |
| TLAC as a percentage of leverage exposure (including the deposits with the Bank of Japan) | | | |
| | Leverage exposure measure (u) | 342,895,846 | 326,172,958 |
| | The deposits with the Bank of Japan | 77,599,627 | 95,580,418 |
| | Leverage exposure measure (including the deposits with the Bank of Japan) (u') | 420,495,474 | 421,753,377 |
| | TLAC as a percentage of leverage exposure (including the deposits with the Bank of Japan) ((s)/(u')) | 7.75% | 7.48% |

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, 2025 | | | | | | | | Total |
|------------------------|--|--------------------|-------------|---------------------------------------|---|----------------------------|---|---------------------------------|-------------|------------|
| | | Creditor ranking | | | | | | | | |
| | | 1 | 1 | 2 | 2 | 3 | 3 | 4 | 4 | |
| | | Most junior | Most junior | | | | | Most senior | Most senior | |
| 1 | Is the resolution entity the creditor/investor? (yes or no) | yes | – | yes | – | yes | – | yes | – | / |
| 2 | Description of creditor ranking | Common Stock | | Additional Tier 1 capital instruments | | Tier 2 capital instruments | | Other internal TLAC instruments | | |
| 3 | Total capital and liabilities net of credit risk mitigation | 5,590,233 | – | 2,586,040 | – | 1,427,000 | – | 7,820,299 | – | 17,423,572 |
| 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 | – | 2,586,040 | – | 1,427,000 | – | 7,820,299 | – | 17,423,572 |
| 6 | Subset of row 5 that are eligible as TLAC | 5,590,233 | – | 2,586,040 | – | 1,255,000 | – | 7,384,735 | – | 16,816,008 |
| 7 | Subset of row 6 with 1 year ≤ residual maturity < 2 years | – | – | – | – | 107,000 | – | 667,565 | – | 774,565 |
| 8 | Subset of row 6 with 2 years ≤ residual maturity < 5 years | – | – | – | – | 283,000 | – | 2,534,539 | – | 2,817,539 |
| 9 | Subset of row 6 with 5 years ≤ residual maturity < 10 years | – | – | – | – | 865,000 | – | 2,991,048 | – | 3,856,048 |
| 10 | Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities | – | – | – | – | – | – | 1,191,582 | – | 1,191,582 |
| 11 | Subset of row 6 that is perpetual securities | 5,590,233 | – | 2,586,040 | – | – | – | – | – | 8,176,273 |

Millions of yen

| Basel III Template No. | Item | September 30, 2024 | | | | | | | | 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 | – | 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 |

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, 2025 | | | | | | | | Total |
|------------------------|--|--------------------|-------------|---------------------------------------|---|----------------------------|---|---------------------------------|-------------|-----------|
| | | Creditor ranking | | | | | | | | |
| | | 1 | 1 | 2 | 2 | 3 | 3 | 4 | 4 | |
| | | Most junior | Most junior | | | | | Most senior | Most senior | |
| 1 | Is the resolution entity the creditor/investor? (yes or no) | yes | – | yes | – | yes | – | yes | – | / |
| 2 | Description of creditor ranking | Common Stock | | Additional Tier 1 capital instruments | | Tier 2 capital instruments | | Other internal TLAC instruments | | |
| 3 | Total capital and liabilities net of credit risk mitigation | 780,249 | – | 297,500 | – | 448,500 | – | 457,683 | – | 1,983,932 |
| 4 | Subset of row 3 that are excluded liabilities | – | – | – | – | – | – | – | – | – |
| 5 | Total capital and liabilities less excluded liabilities (row 3 minus row 4) | 780,249 | – | 297,500 | – | 448,500 | – | 457,683 | – | 1,983,932 |
| 6 | Subset of row 5 that are eligible as TLAC | 780,249 | – | 297,500 | – | 448,500 | – | 390,705 | – | 1,916,954 |
| 7 | Subset of row 6 with 1 year ≤ residual maturity < 2 years | – | – | – | – | 16,000 | – | 88,559 | – | 104,559 |
| 8 | Subset of row 6 with 2 years ≤ residual maturity < 5 years | – | – | – | – | 37,500 | – | 184,561 | – | 222,061 |
| 9 | Subset of row 6 with 5 years ≤ residual maturity < 10 years | – | – | – | – | 395,000 | – | 117,583 | – | 512,583 |
| 10 | Subset of row 6 with residual maturity ≥ 10 years, but excluded perpetual securities | – | – | – | – | – | – | – | – | – |
| 11 | Subset of row 6 that is perpetual securities | 780,249 | – | 297,500 | – | – | – | – | – | 1,077,749 |

Millions of yen

| Basel III Template No. | Item | September 30, 2024 | | | | | | | | |
|------------------------|--|--------------------|------------------|---------------------------------------|---|----------------------------|---|---------------------------------|------------------|-----------|
| | | 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 | – | 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 |

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, 2025 | | | | | | Total |
|------------------------|--|--------------------|------------------|--|---|---------------------------------|------------------|---------|
| | | Creditor ranking | | | | | | |
| | | 1 Most junior | 1 Most junior | 2 | 2 | 3 Most senior | 3 Most senior | |
| 1 | Is the resolution entity the creditor/investor? (yes or no) | yes | – | yes | – | yes | – | / |
| 2 | Description of creditor ranking | Class Stock | | Long-term subordinated debts / short-term subordinated debts | | Other internal TLAC instruments | | |
| 3 | Total capital and liabilities net of credit risk mitigation | 122,428 | 81,619 | 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 | 239,500 | – | – | – | 443,547 |
| 7 | Subset of row 6 with 1 year ≤ residual maturity < 2 years | – | – | 39,000 | – | – | – | 39,000 |
| 8 | Subset of row 6 with 2 years ≤ residual maturity < 5 years | – | – | 140,500 | – | – | – | 140,500 |
| 9 | Subset of row 6 with 5 years ≤ residual maturity < 10 years | – | – | 60,000 | – | – | – | 60,000 |
| 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, 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 |

**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, 2025 | | | | | Total |
|------------------------------|--|--------------------|---|-------------------------------|--|------------|-------|
| | | Creditor ranking | | | | Total | |
| | | 1 | 2 | 3 | 4 | | |
| | | Most junior | | | Most senior | | |
| 1 | Description of creditor ranking | Common Stock | Additional Tier 1 capital instruments | Tier 2 capital instruments | Other external TLAC instruments | | |
| 2 | Total capital and liabilities net of credit risk mitigation | 4,283,037 | 2,950,540 | 2,205,000 | 8,441,976 | 17,880,554 | |
| 3 | Subset of row 2 that are excluded liabilities (*1) (*2) | – | – | – | 93,897 | 93,897 | |
| 4 | Total capital and liabilities less excluded liabilities (row 2 minus row 3) | 4,283,037 | 2,950,540 | 2,205,000 | 8,348,079 | 17,786,657 | |
| 5 | Subset of row 4 that are potentially eligible as TLAC | 4,283,037 | 2,950,540 | 2,033,000 | 7,845,518 | 17,112,096 | |
| 6 | Subset of row 5 with 1 year ≤ residual maturity < 2 years | – | – | 123,000 | 756,148 | 879,148 | |
| 7 | Subset of row 5 with 2 years ≤ residual maturity < 5 years | – | – | 399,000 | 2,789,124 | 3,188,124 | |
| 8 | Subset of row 5 with 5 years ≤ residual maturity < 10 years | – | – | 1,511,000 | 3,108,663 | 4,619,663 | |
| 9 | Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities | – | – | – | 1,191,582 | 1,191,582 | |
| 10 | Subset of row 5 that is perpetual securities | 4,283,037 | 2,950,540 | – | – | 7,233,577 | |

(*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, 2024 | | | | | Total |
|------------------------|---|--------------------|---------------------------------------|----------------------------|---------------------------------|------------|-------|
| | | Creditor ranking | | | | | |
| | | 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.

COMPOSITION OF LEVERAGE RATIO DISCLOSURE

Millions of yen

| Corresponding line No. on Basel III disclosure template 'LR1' | Item | September 30, 2025 | September 30, 2024 |
|---|--|--------------------|--------------------|
| 1 | Total assets reported in the consolidated balance sheet | 404,318,108 | 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 (-) | 77,599,627 | 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 | 3,628,793 | 2,591,294 |
| 7 | Adjustments for eligible cash pooling transactions | 1,003,733 | 964,440 |
| 8 | Adjustments for derivative financial instruments | (10,428,577) | (1,889,822) |
| 8a | Total exposures related to derivatives transactions | 15,787,752 | 15,572,399 |
| 8b | The accounting value of the derivatives recognised as assets (-) | 26,216,330 | 17,462,222 |
| 9 | Adjustment for securities financing transactions | 3,617,039 | 2,952,501 |
| 9a | Total exposures related to repo transactions, etc. | 26,786,873 | 27,392,676 |
| 9b | The accounting value of the securities financing transactions recognised as assets (-) | 23,169,834 | 24,440,174 |
| 10 | Total exposures related to off-balance sheet transactions | 41,014,860 | 38,220,668 |
| 11 | Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital (-) | – | – |
| 12 | Other adjustments | (22,658,484) | (20,144,048) |
| 12a | Asset amounts deducted in determining Tier 1 capital and regulatory adjustments (-) | 6,292,672 | 5,721,046 |
| 12b | The amount of customers' liabilities for acceptances and guarantees (-) | 13,068,099 | 11,874,113 |
| 12c | Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework | 3,150 | 2,314 |
| 12d | Deductions of receivable assets for cash variation margin provided in derivatives transactions (-) | 3,300,862 | 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 | 342,895,846 | 326,172,958 |

Millions of yen, %

| Corresponding line No. on Basel III disclosure template 'LR2' | Item | September 30, 2025 | September 30, 2024 |
|--|--|--------------------|--------------------|
| On-balance sheet exposures (1) | | | |
| 1 | On-balance sheet exposures (excluding derivatives and securities financing transactions, but including collateral) | 268,896,745 | 253,257,150 |
| 2 | Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework | 3,150 | 2,314 |
| 3 | Deductions of receivable assets for cash variation margin provided in derivatives transactions (-) | 3,300,862 | 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 (-) | 6,292,672 | 5,721,046 |
| 7 | Total on-balance sheet exposures (a) | 259,306,360 | 244,987,214 |
| Exposures related to derivatives transactions (2) | | | |
| 8 | Replacement cost multiplied by 1.4 associated with derivatives transactions, etc. | 7,069,696 | 7,183,540 |
| 9 | Potential future exposure multiplied by 1.4 associated with derivatives transactions, etc. | 7,462,687 | 7,141,828 |
| 10 | Exempted central counterparty (CCP) leg of client-cleared trade exposures (-) | - | - |
| 11 | Adjusted effective notional amount of written credit derivatives | 2,052,904 | 2,098,122 |
| 12 | The amount of deductions from effective notional amount of written credit derivatives (-) | 797,537 | 851,091 |
| 13 | Total exposures related to derivative transactions (b) | 15,787,752 | 15,572,399 |
| Exposures related to repo transactions (3) | | | |
| 14 | The amount of assets related to repo transactions, etc. | 25,353,073 | 27,015,748 |
| 15 | The amount of deductions from the assets above (line 14) (-) | 1,255,976 | 1,768,497 |
| 16 | The exposures for counterparty credit risk for repo transactions, etc. | 2,689,777 | 2,145,424 |
| 17 | The exposures for agent repo transactions | / | / |
| 18 | Total exposures related to repo transactions, etc. (c) | 26,786,873 | 27,392,676 |
| Exposures related to off-balance sheet transactions (4) | | | |
| 19 | Notional amount of off-balance sheet transactions | 115,393,017 | 109,144,147 |
| 20 | The amount of adjustments for conversion in relation to off-balance sheet transactions (-) | 74,378,157 | 70,923,479 |
| 22 | Total exposures related to off-balance sheet transactions (d) | 41,014,860 | 38,220,668 |

| Corresponding line No. on Basel III disclosure template 'LR2' | Item | September 30, 2025 | September 30, 2024 |
|---|---|--------------------|--------------------|
| Leverage ratio on a consolidated basis (5) | | | |
| 23 | The amount of capital (Tier 1 capital) (e) | 18,702,076 | 18,240,731 |
| 24 | Total exposures ((a) + (b) + (c) + (d)) (f) | 342,895,846 | 326,172,958 |
| 25 | Leverage ratio on a consolidated basis ((e)/(f)) | 5.45% | 5.59% |
| 26 | National minimum leverage ratio requirement | 3.15% | 3.15% |
| 27 | Applicable leverage buffers | 0.80% | 0.80% |
| Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) (6) | | | |
| | Total exposures (f) | 342,895,846 | 326,172,958 |
| | The deposits with the Bank of Japan | 77,599,627 | 95,580,418 |
| | Total exposures (including the deposits with the Bank of Japan) (f') | 420,495,474 | 421,753,377 |
| | Leverage ratio on a consolidated basis (including the deposits with the Bank of Japan) ((e)/(f')) | 4.44% | 4.32% |
| Disclosure of mean values (7) | | | |
| 28 | Mean value of the amount of assets related to repo transactions, etc. ((g) + (h)) | 22,048,806 | 24,901,806 |
| | Mean value of the amount of assets related to repo transactions, etc. (g) | 23,425,610 | 26,641,375 |
| | Mean value of the amount of deductions from the assets above (-) (h) | 1,376,804 | 1,739,569 |
| 29 | Quarter-end value of the amount of assets related to repo transactions, etc. ((i) + (j)) | 24,097,096 | 25,247,251 |
| 14 | Quarter-end value of the amount of assets related to repo transactions, etc. (i) | 25,353,073 | 27,015,748 |
| 15 | Quarter-end value of the amount of deductions from the assets above (line 14) (-) (j) | 1,255,976 | 1,768,497 |
| 30 | Total exposures incorporating mean values from row 28 of the amount of assets related to repo transactions, etc. (k) | 340,847,556 | 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) | 418,447,184 | 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)) | 5.48% | 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)) | 4.46% | 4.32% |

LIQUIDITY RISK

Major liquid assets

Billions of yen

| | September 30, 2025 | | | | September 30, 2024 | | | |
|----------------------------|--------------------|------------|----------------|-------------------|--------------------|------------|----------------|-------------------|
| | MUFG | | | | MUFG | | | |
| | | the Bank | the Trust Bank | the Securities HD | | the Bank | the Trust Bank | the Securities HD |
| Cash and due from banks | 94,089.4 | 75,775.0 | 17,531.5 | 1,553.9 | 108,002.4 | 88,678.6 | 17,945.9 | 1,345.9 |
| Domestic bonds | 41,884.3 | 35,404.8 | 2,628.4 | 3,849.0 | 43,480.3 | 37,411.8 | 2,348.6 | 3,719.9 |
| Japanese government bonds | 32,791.8 | 26,923.0 | 2,525.5 | 3,341.3 | 33,822.0 | 28,517.1 | 1,950.5 | 3,354.4 |
| Municipal bonds | 3,077.8 | 2,907.3 | 0.0 | 170.6 | 3,177.9 | 2,884.8 | 192.3 | 100.8 |
| Corporate bonds | 6,014.7 | 5,574.6 | 102.9 | 337.1 | 6,480.4 | 6,009.8 | 205.8 | 264.7 |
| Foreign bonds | 32,938.4 | 24,339.3 | 8,325.5 | 273.6 | 28,050.1 | 20,958.2 | 6,895.2 | 196.6 |
| Domestic equity securities | 4,353.6 | 3,301.7 | 621.2 | 523.0 | 4,679.5 | 3,483.3 | 664.3 | 611.1 |
| Foreign equity securities | 773.3 | 771.4 | 0.2 | 0.3 | 608.8 | 607.4 | 0.1 | 0.3 |
| Others | 16,745.9 | 9,921.1 | 4,517.2 | 2,294.3 | 15,266.8 | 9,241.4 | 3,945.9 | 2,064.7 |
| Sub-total | 190,784.8 | 149,513.4 | 33,624.1 | 8,494.1 | 200,087.9 | 160,380.7 | 31,800.0 | 7,938.5 |
| (Less) Assets pledged | (43,701.7) | (31,594.3) | (8,226.8) | (5,232.0) | (43,273.4) | (33,269.1) | (6,646.0) | (4,288.1) |
| Total | 147,083.1 | 117,919.1 | 25,397.3 | 3,262.1 | 156,814.5 | 127,111.6 | 25,154.0 | 3,650.4 |

- Notes: 1. Investment securities in the above table comprise securities available-for-sale, securities being-held-to-maturity and trading securities that have a quoted market value.
2. Assets pledged represent securities pledged as collateral for borrowings, bills sold, and settlement of exchange and other transactions, 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, 2025 |
|----------------------------|--------------------|
| Pledged assets | |
| Cash and due from banks | 4,632 |
| Securities | 236,882 |
| Loans and bills discounted | 8,802,479 |
| Other assets | 263 |
| Tangible fixed assets | 90 |
| Total | 9,044,349 |

Liabilities correspond to the pledged assets above

| | |
|---------------------------|-----------|
| Deposits | 13,900 |
| Call money and bills sold | 187,300 |
| Borrowed money | 8,745,179 |
| Bonds payable | 3,568 |
| Other liabilities | 628 |

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, 2025 |
|----------------------------|--------------------|
| Monetary claims bought | – |
| Trading assets | 2,577,229 |
| Securities | 16,288,244 |
| Loans and bills discounted | 9,171,219 |

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

Millions of yen

| | September 30, 2025 |
|----------------|--------------------|
| Trading assets | 2,799,384 |
| Securities | 19,205,391 |
| Total | 22,004,776 |

Corresponding payables

| | |
|--|------------|
| Payables under repurchase agreements | 21,104,787 |
| Payables under securities lending transactions | 464,074 |

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

Millions of yen

| | September 30, 2025 |
|----------------|--------------------|
| Trading assets | 2,589,968 |
| Securities | – |
| Total | 2,589,968 |

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 | | | |
|---|-------------------------------|-----------------------------|-------------------------------|-----------------------------|
| | FY2025 Q2 | | FY2025 Q1 | |
| High-Quality Liquid Assets (1) | / | / | / | / |
| 1 Total high-quality liquid assets (HQLA) | | 131,050,683 | | 134,574,989 |
| Cash Outflows (2) | Total unweighted value | Total weighted value | Total unweighted value | Total weighted value |
| 2 Cash outflows related to unsecured retail funding | 104,001,007 | 8,899,516 | 102,847,348 | 8,821,337 |
| 3 Of which: Stable deposits | 21,590,877 | 647,726 | 21,037,419 | 631,122 |
| 4 Of which: Less stable deposits | 82,410,130 | 8,251,790 | 81,809,928 | 8,190,215 |
| 5 Cash outflows related to unsecured wholesale funding | 119,803,464 | 64,670,661 | 122,406,946 | 65,178,393 |
| 6 Of which: Qualifying operational deposits | 928,843 | 232,210 | 945,999 | 236,499 |
| 7 Of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities | 112,424,795 | 57,988,625 | 114,867,402 | 58,348,349 |
| 8 Of which: Debt securities | 6,449,825 | 6,449,825 | 6,593,544 | 6,593,544 |
| 9 Cash outflows related to secured funding, etc. | / | 2,211,144 | / | 2,489,514 |
| 10 Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities | 175,248,952 | 143,173,969 | 167,566,469 | 136,297,054 |
| 11 Of which: Cash outflows related to derivative transactions, etc. | 128,328,305 | 128,328,305 | 121,955,191 | 121,955,191 |
| 12 Of which: Cash outflows related to funding programs | 758 | 758 | 813 | 813 |
| 13 Of which: Cash outflows related to credit and liquidity facilities | 46,919,887 | 14,844,905 | 45,610,464 | 14,341,049 |
| 14 Cash outflows related to contractual funding obligations, etc. | 8,572,232 | 5,925,947 | 7,904,023 | 6,034,386 |
| 15 Cash outflows related to contingencies | 101,175,261 | 1,092,577 | 98,976,528 | 1,026,692 |
| 16 Total cash outflows | / | 225,973,816 | / | 219,847,378 |
| Cash Inflows (3) | Total unweighted value | Total weighted value | Total unweighted value | Total weighted value |
| 17 Cash inflows related to secured lending, etc. | 25,004,718 | 3,300,973 | 24,203,689 | 2,993,316 |
| 18 Cash inflows related to collection of loans, etc. | 20,665,683 | 14,540,349 | 18,989,912 | 13,450,678 |
| 19 Other cash inflows | 131,251,055 | 126,628,015 | 124,904,162 | 120,218,920 |
| 20 Total cash inflows | 176,921,456 | 144,469,338 | 168,097,764 | 136,662,915 |
| Consolidated Liquidity Coverage Ratio (4) | / | / | / | / |
| 21 Total HQLA allowed to be included in the calculation | / | 131,050,683 | / | 134,574,989 |
| 22 Net cash outflows | / | 81,504,477 | / | 83,184,463 |
| 23 Consolidated liquidity coverage ratio (LCR) | / | 160.8% | / | 161.8% |
| 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. | | FY2025 Q2 | | | | | FY2024 Q2 | | | | |
|--|--|---------------------------------------|-------------|----------------------|------------|----------------|---------------------------------------|-------------|----------------------|------------|----------------|
| | | 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: | 22,280,956 | 277,000 | 477,651 | 4,027,038 | 26,877,820 | 21,725,797 | 1,108 | 302,788 | 4,129,930 | 26,097,622 |
| 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 | 21,520,895 | 181,000 | 300,000 | 4,027,038 | 26,028,933 | 21,088,639 | 0 | 181,000 | 4,129,930 | 25,399,570 |
| 3 | Other capital instruments that are not included in the above category | 760,060 | 96,000 | 177,651 | 0 | 848,886 | 637,157 | 1,108 | 121,788 | 0 | 698,051 |
| 4 | Funding from retail and small business customers; of which: | 97,349,744 | 6,101,157 | 64,586 | 19,069 | 94,237,253 | 98,034,976 | 5,561,287 | 61,340 | 18,272 | 94,388,015 |
| 5 | Stable deposits | 20,918,298 | 166,600 | 0 | 0 | 20,030,653 | 21,398,908 | 159,019 | 0 | 0 | 20,480,031 |
| 6 | Less stable deposits | 76,431,446 | 5,934,556 | 64,586 | 19,069 | 74,206,600 | 76,636,068 | 5,402,268 | 61,340 | 18,272 | 73,907,983 |
| 7 | Wholesale funding; of which: | 88,079,002 | 110,019,763 | 11,657,007 | 15,888,581 | 69,774,417 | 90,472,275 | 111,849,914 | 12,297,641 | 16,121,720 | 70,104,823 |
| 8 | Operational deposits | 0 | 998,694 | 0 | 0 | 499,347 | 0 | 937,584 | 0 | 0 | 468,792 |
| 9 | Other wholesale funding | 88,079,002 | 109,021,068 | 11,657,007 | 15,888,581 | 69,275,070 | 90,472,275 | 110,912,330 | 12,297,641 | 16,121,720 | 69,636,031 |
| 10 | Liabilities with matching interdependent assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11 | Other liabilities; of which: | 11,396,036 | 16,138,350 | 19,505 | 2,164,262 | 207,875 | 9,056,530 | 12,705,398 | 19,242 | 1,879,460 | 218,121 |
| 12 | Derivative liabilities | / | / | / | 0 | / | / | / | / | 0 | / |
| 13 | All other liabilities and equity not included in the above categories | 11,396,036 | 16,138,350 | 19,505 | 2,164,262 | 207,875 | 9,056,530 | 12,705,398 | 19,242 | 1,879,460 | 218,121 |
| 14 | Total available stable funding | / | / | / | / | 191,097,367 | / | / | / | / | 190,808,582 |

| Item No. | | FY2025 Q2 | | | | | FY2024 Q2 | | | | |
|---|---|---------------------------------------|------------|----------------------|-------------|----------------|---------------------------------------|------------|----------------------|-------------|----------------|
| | | 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 | / | / | / | / | 7,409,773 | / | / | / | / | 8,682,739 |
| 16 | Deposits held at financial institutions for operational purposes | 280,334 | 519,895 | 536,375 | 221,872 | 962,934 | 231,908 | 527,822 | 452,844 | 303,687 | 966,749 |
| 17 | Loans, repo transactions-related assets, securities and other similar assets; of which: | 18,281,212 | 57,369,217 | 12,124,933 | 89,280,050 | 110,134,842 | 16,714,612 | 59,962,161 | 10,265,866 | 87,412,523 | 108,504,167 |
| 18 | Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA) | 1,849,602 | 15,903,128 | 361,676 | 0 | 607,702 | 1,826,936 | 15,082,528 | 379,767 | 23,684 | 634,052 |
| 19 | Loans to- and repo transactions with- financial institutions (not included in item 18) | 4,956,440 | 11,420,812 | 2,749,477 | 13,916,756 | 18,886,994 | 3,786,932 | 11,957,110 | 2,133,067 | 13,170,838 | 17,476,912 |
| 20 | Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which: | 2,244,422 | 25,547,330 | 6,450,054 | 54,074,337 | 62,025,723 | 2,222,074 | 28,496,347 | 5,469,590 | 53,142,267 | 62,210,190 |
| 21 | With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk | 314,513 | 6,623,761 | 605,899 | 6,032,841 | 7,736,332 | 349,737 | 8,957,213 | 592,714 | 5,937,032 | 8,849,077 |
| 22 | Residential mortgages; of which: | 982 | 277,570 | 293,087 | 11,594,509 | 9,087,062 | 1,028 | 275,241 | 291,464 | 11,369,529 | 8,890,319 |
| 23 | With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk | 0 | 17,774 | 20,521 | 5,272,176 | 3,446,062 | 0 | 18,186 | 20,635 | 5,290,042 | 3,457,938 |
| 24 | Securities that are not in default and do not qualify as HQLA and other similar assets | 9,229,764 | 4,220,375 | 2,270,637 | 9,694,446 | 19,527,358 | 8,877,640 | 4,150,933 | 1,991,976 | 9,706,204 | 19,292,693 |
| 25 | Assets with matching interdependent liabilities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | Other assets; of which: | 24,243,048 | 1,615,620 | 227,604 | 23,877,783 | 44,390,702 | 20,761,665 | 1,127,221 | 370,178 | 20,622,623 | 38,027,769 |
| 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) | / | / | / | 1,323,972 | 1,400,743 | / | / | / | 1,491,118 | 1,267,451 |
| 29 | Derivative assets | / | / | / | 1,571,894 | 1,571,894 | / | / | / | 1,728,729 | 1,728,729 |
| 30 | Derivative liabilities (before deduction of variation margin posted) | / | / | / | 214,244 | 214,244 | / | / | / | 208,631 | 208,631 |
| 31 | All other assets not included in the above categories | 24,243,048 | 1,615,620 | 227,604 | 20,767,671 | 41,203,821 | 20,761,665 | 1,127,221 | 370,178 | 17,194,143 | 34,822,957 |
| 32 | Off-balance sheet items | / | / | / | 146,999,575 | 3,243,674 | / | / | / | 141,451,999 | 3,095,216 |
| 33 | Total required stable funding | / | / | / | / | 166,141,927 | / | / | / | / | 159,276,642 |
| 34 | Consolidated net stable funding ratio (NSFR) | / | / | / | / | 115.0% | / | / | / | / | 119.7% |

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. |
| Business continuity risk | <ul style="list-style-type: none"> External factors such as natural disasters, conflicts, terrorist attacks and health pandemics, may result in disruptions to all or part of our operations or an increase in costs and expenses for addressing such circumstances or events. |
| IT risk | <ul style="list-style-type: none"> Cyber-attacks may result in customer information leakage, suspension of our services, and reputational damage. System problems may result in our payment of financial compensation and damage to our reputation. |
| Third-party risk | <ul style="list-style-type: none"> Leakage of customer information or confidential data or other adverse consequences resulting from insufficient security measures on the part of third-party vendors. Suspension of, delay in or other disruptions to our services due to interruptions to the operations of third-party vendors affected by natural disasters, infectious diseases or other events. |
| 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) | 137.7 | 176.2 | 324.4 | 181.5 | 78.2 | 248.8 | 186.9 | 1,274.8 |
| Change from fiscal 2024 1H | 8.2 | 47.6 | 10.5 | (11.3) | 9.4 | 29.2 | (10.9) | 62.5 |
| Risk-weighted assets (Note 2) | 10,605.3 | 10,592.2 | 22,197.3 | 10,173.8 | 4,144.6 | 18,998.5 | 21,622.9 | 110,808.0 |
| Change from March 31 2025 | 501.2 | 34.4 | (65.5) | 159.6 | 243.4 | 1,736.7 | 2,117.4 | 3,877.5 |
| Credit risks | 8,826.8 | 9,340.6 | 20,829.1 | 9,237.7 | 2,988.0 | 18,051.6 | 17,504.7 | 98,236.3 |
| Change from March 31 2025 | 374.4 | (13.7) | (125.1) | (55.3) | (21.1) | 1,723.9 | 1,885.8 | 3,546.1 |
| Market risks | 4.8 | 3.8 | 4.3 | 219.6 | 112.6 | 19.7 | 3,088.3 | 2,750.3 |
| Change from March 31 2025 | – | 0.8 | 0.4 | 187.5 | 12.5 | 0.5 | 293.0 | 206.4 |
| Operational risks | 1,773.6 | 1,247.7 | 1,363.8 | 716.4 | 1,043.8 | 927.2 | 1,029.8 | 9,821.3 |
| Change from March 31 2025 | 126.7 | 47.3 | 59.1 | 27.4 | 251.9 | 12.2 | (61.3) | 124.9 |

Notes: 1. Managerial figures based on settlement rates. The consolidated total for MUFG includes figures from head office and others. For Global Commercial Banking, change from fiscal 2024 1H excludes the impact of ¥79.6 billion in net operating profits due to the change in KS's closing period for consolidated financials (from January-December to April-March).

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