

CC2: Reconciliation of regulatory capital to the balance sheet (June 30, 2022)

Mitsubishi UFJ Financial Group

(in million yen)

Items	a	b	c
	Consolidated balance sheet as in published financial statements	Reference to Composition of Capital Disclosure (CC1)	Reference to Appendix
Assets			
Cash and due from banks	110,101,177		
Call loans and bills bought	656,436		
Receivables under resale agreements	14,507,321		
Receivables under securities borrowing transactions	3,952,255		
Monetary claims bought	7,435,299		
Trading assets	18,461,510		6-a
Money held in trust	1,306,609		
Securities	82,452,916		2-b, 6-b
Loans and bills discounted	114,489,785		6-c
Foreign exchanges	2,500,532		
Other assets	16,477,203		6-d
Tangible fixed assets	1,242,818		
Intangible fixed assets	1,408,091		2-a
Net defined benefit assets	1,418,614		3
Deferred tax assets	244,088		4-a
Customers' liabilities for acceptances and guarantees	11,381,831		
Allowance for credit losses	(1,127,285)		
Total assets	386,909,204		
Liabilities			
Deposits	220,140,251		
Negotiable certificates of deposit	12,477,801		
Call money and bills sold	2,727,985		
Payables under repurchase agreements	32,437,853		
Payables under securities lending transactions	428,999		
Commercial papers	2,875,866		
Trading liabilities	15,086,597		6-e
Borrowed money	29,042,090		8-a
Foreign exchanges	2,831,869		
Short-term bonds payable	1,473,999		
Bonds payable	14,531,600		8-b
Due to trust accounts	10,340,769		
Other liabilities	12,750,353		6-f
Reserve for bonuses	122,805		
Reserve for bonuses to directors	1,184		
Reserve for stocks payment	9,611		
Net defined benefit liabilities	89,881		
Reserve for retirement benefits to directors	669		
Reserve for loyalty award credits	18,342		
Reserve for contingent losses	202,541		
Reserves under special laws	4,680		
Deferred tax liabilities	205,861		4-b
Deferred tax liabilities for land revaluation	92,943		4-c
Acceptances and guarantees	11,381,831		
Total liabilities	369,276,392		
Net assets			
Capital stock	2,141,513		1-a
Capital surplus	770,718		1-b
Retained earnings	11,930,296		1-c
Treasury stock	(528,915)		1-d
Total shareholders' equity	14,313,612		
Net unrealized gains (losses) on available-for-sale securities	819,897		
Net deferred gains (losses) on hedging instruments	(233,047)		5
Land revaluation excess	138,778		
Foreign currency translation adjustments	1,437,182		
Remeasurements of defined benefit plans	184,612		
Debt value adjustments of foreign subsidiaries and affiliates	(23,413)		
Total accumulated other comprehensive income	2,324,010	(a)	
Non-controlling interests	995,189		7
Total net assets	17,632,812		
Total liabilities and net assets	386,909,204		

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

(Appendix)

1. Shareholders' equity

(1) Consolidated balance sheet

(in million yen)

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Capital stock	2,141,513		1-a
Capital surplus	770,718		1-b
Retained earnings	11,930,296		1-c
Treasury stock	(528,915)		1-d
Total shareholders' equity	14,313,612		

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	14,313,612	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	2,912,231		1a
of which: retained earnings	11,930,296		2
of which: treasury stock	(528,915)		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

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Intangible fixed assets	1,408,091		2-a
Securities	82,452,916		2-b
of which: goodwill attributable to equity-method investees	271,348	Goodwill attributable to equity-method investees	

Income taxes related to above	297,968	Income taxes related to intangibles other than goodwill and mortgage servicing rights
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(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	559,983		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	801,891		9
Mortgage servicing rights	18,622		
Amount exceeding the 10% threshold on specified items	-		20
Amount exceeding the 15% threshold on specified items	1,311		24
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	17,310		74

3. Net defined benefit assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Net defined benefit assets	1,418,614		3

Income taxes related to above	427,453	
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(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	991,160		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	244,088		4-a
Deferred tax liabilities	205,861		4-b
Deferred tax liabilities for land revaluation	92,943		4-c

Tax effects on other intangible fixed assets	297,968	
Tax effects on net defined benefit assets	427,453	

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	7,154	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)	664,579	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	46,813		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	617,765		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Net deferred gains (losses) on hedging instruments	(233,047)		5

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	(320,765)	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

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Trading assets	18,461,510	Including trading account securities and derivatives for trading assets	6-a
Securities	82,452,916		6-b
Loans and bills discounted	114,489,785	Including subordinated loans	6-c
Other assets	16,477,203	Including derivatives and investments in the capital	6-d
Trading liabilities	15,086,597	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	12,750,353	Including derivatives	6-f

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	13,192		
Common equity Tier 1 capital	6,705		16
Additional Tier 1 capital	1,896		37
Tier 2 capital	4,590		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 10% threshold)	1,031,628		
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)	1,031,628		72
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	2,776,860		
Amount exceeding the 10% threshold on specified items	1,243,699		19
Amount exceeding the 15% threshold on specified items	104,282		23
Additional Tier 1 capital	34,061		40
Tier 2 capital and other TLAC liabilities	18,679		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,376,137		73

7. Non-controlling interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	995,189		7

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	239,898	After reflecting amounts eligible for inclusion (after non-controlling interest adjustments)	5
Qualifying Additional Tier1 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)	30-31 ab-32
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	160,681	After reflecting amounts eligible for inclusion (after non-controlling interest adjustments)	34-35
Qualifying Tier2 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)	93,955	After reflecting amounts eligible for inclusion (after non-controlling interest adjustments)	48-49

8. Other capital instruments

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Borrowed money	29,042,090		8-a
Bonds payable	14,531,600		8-b
Total	43,573,690		

(2) Composition of capital

Composition of capital disclosure	Amount	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	1,534,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,716,425		46