

CC1: Composition of Capital Disclosure (Mitsubishi UFJ Financial Group) (in million yen, except percentage)

Basel III Template No.	Items	September 30, 2022	June 30, 2022	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	14,074,956	14,313,612	
1a	of which: capital and capital surplus	2,912,230	2,912,231	
2	of which: retained earnings	12,047,913	11,930,296	
1c	of which: treasury stock (-)	688,056	528,915	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	197,131	-	
	of which: other than above	-	-	
1b	Subscription rights to common shares	-	-	
3	Accumulated other comprehensive income and other disclosed reserves	2,549,228	2,324,010	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	262,165	239,898	
6	Common Equity Tier 1 capital: instruments and reserves (A)	16,886,350	16,877,521	
Common Equity Tier 1 capital: regulatory adjustments				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,449,125	1,361,874	
8	of which: goodwill (including those equivalent)	619,777	559,983	
9	of which: other intangibles other than goodwill and mortgage servicing rights	829,347	801,891	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	6,917	7,154	
11	Deferred gains or losses on derivatives under hedge accounting	(513,652)	(320,765)	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitisation gain on sale	16,212	16,122	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	11,786	12,407	
15	Net defined benefit assets	1,017,328	991,160	
16	Investments in own shares (excluding those reported in the Net assets section)	8,928	6,705	
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)	-	-	
19+20+21	Amount exceeding the 10% threshold on specified items	1,479,951	1,243,699	
19	of which: significant investments in the common stock of financials	1,479,951	1,243,699	
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	425,458	152,408	
23	of which: significant investments in the common stock of financials	266,950	104,282	
24	of which: mortgage servicing rights	3,854	1,311	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	154,653	46,813	
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)	3,902,056	3,470,767	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	12,984,294	13,406,754	

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Additional Tier 1 capital: instruments					
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards	-	-	
	31b	Subscription rights to Additional Tier 1 instruments	-	-	
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,634,000	1,534,000	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent	-	-	
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	163,959	160,681		
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	-	-		
33	of which: instruments issued by bank holding companies and their special purpose vehicles	-	-		
35	of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	-	-		
36	Additional Tier 1 capital: instruments (D)	1,797,959	1,694,681		
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instruments	4,715	1,896		
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)	34,061	34,061		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-		
43	Additional Tier 1 capital: regulatory adjustments (E)	38,777	35,958		
Additional Tier 1 capital					
44	Additional Tier 1 capital ((D)-(E)) (F)	1,759,182	1,658,723		
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	14,743,476	15,065,477		

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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	-	-	
	Subscription rights to Tier 2 instruments	-	-	
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,874,485	1,716,425	
	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	-	
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	98,626	93,955	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	-	-	
47	of which: instruments issued by bank holding companies and their special purpose vehicles	-	-	
49	of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	-	-	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	541,747	532,977	
50a	of which: provision for general allowance for credit losses	421,058	390,559	
50b	of which: eligible provisions	120,689	142,418	
51	Tier 2 capital: instruments and provisions (H)	2,514,859	2,343,359	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	6,881	4,590	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC	-	-	
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)	17,190	18,679	
57	Tier 2 capital: regulatory adjustments (I)	24,071	23,269	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,490,788	2,320,089	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	17,234,264	17,385,567	
Risk weighted assets				
60	Risk weighted assets (L)	132,159,354	127,539,733	

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Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	9.82%	10.51%	
62	Tier 1 capital ratio (consolidated)((G)/(L))	11.15%	11.81%	
63	Total capital ratio (consolidated)((K)/(L))	13.04%	13.63%	
64	The minimum capital buffer requirement	4.01%	4.01%	
65	Of which: capital conservation buffer requirement	2.50%	2.50%	
66	Of which: countercyclical buffer requirement	0.01%	0.01%	
67	Of which: G-SIB/D-SIB additional requirement	1.50%	1.50%	
68	CET1 available after meeting the minimum capital buffer requirements	4.76%	4.60%	
Regulatory adjustments				
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for	713,237	1,031,628	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,222,224	1,376,137	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	17,649	17,310	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	708,076	617,765	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general allowance for credit losses)	453,618	427,646	
77	Cap on inclusion of provisions (general allowance for credit losses)	421,058	390,559	
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")	120,689	142,418	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	372,039	368,185	
Capital instruments subject to transitional arrangements				
82	Current cap on AT1 instruments subject to phase out arrangements	-	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-	-	
84	Current cap on T2 instruments subject to transitional arrangements	-	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-	-	

※1 Capital instruments, approved by the commissioner of Japanese Financial Services Agency, subject to the provision to Paragraph 12 of Article 8 of the notification of Japanese Financial Services Agency No. 20, 2006, hereinafter referred to as the "FSA Consolidated Capital Adequacy Notification", are excluded from the calculation of figures stipulated in Paragraph 8 of Article 8, 9-1, and 10-1 of FSA Consolidated Capital Adequacy Notification, for 10 years from March 31, 2013 to March 30, 2023. The approved amount is decreasing by 20% each year from March 31, 2019. The amount approved at the end of September, 2022 is 433,356 million yen.