

## CC2: Reconciliation of regulatory capital to the balance sheet (September 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
<b>Assets</b>			
Cash and due from banks	102,378,661		
Call loans and bills bought	705,358		
Receivables under resale agreements	13,421,653		
Receivables under securities borrowing transactions	4,527,739		
Monetary claims bought	8,125,509		
Trading assets	20,919,894		6-a
Money held in trust	1,355,335		
Securities	84,451,528		2-b, 6-b
Loans and bills discounted	119,771,151		6-c
Foreign exchanges	2,544,114		
Other assets	18,339,939		6-d
Tangible fixed assets	1,268,316		
Intangible fixed assets	1,457,328		2-a
Net defined benefit assets	1,454,967		3
Deferred tax assets	357,866		4-a
Customers' liabilities for acceptances and guarantees	11,893,956		
Allowance for credit losses	(1,172,792)		
Total assets	391,800,530		
<b>Liabilities</b>			
Deposits	222,062,651		
Negotiable certificates of deposit	13,819,636		
Call money and bills sold	3,501,486		
Payables under repurchase agreements	34,514,370		
Payables under securities lending transactions	924,369		
Commercial papers	3,090,731		
Trading liabilities	16,072,218		6-e
Borrowed money	22,790,482		8-a
Foreign exchanges	2,361,195		
Short-term bonds payable	1,298,997		
Bonds payable	16,052,500		8-b
Due to trust accounts	9,125,969		
Other liabilities	15,767,277		6-f
Reserve for bonuses	122,253		
Reserve for bonuses to directors	2,891		
Reserve for stocks payment	8,511		
Net defined benefit liabilities	94,583		
Reserve for retirement benefits to directors	733		
Reserve for loyalty award credits	19,649		
Reserve for contingent losses	182,605		
Reserves under special laws	4,665		
Deferred tax liabilities	145,604		4-b
Deferred tax liabilities for land revaluation	92,247		4-c
Acceptances and guarantees	11,893,956		
Total liabilities	373,949,591		
<b>Net assets</b>			
Capital stock	2,141,513		1-a
Capital surplus	770,717		1-b
Retained earnings	12,047,913		1-c
Treasury stock	(688,056)		1-d
Total shareholders' equity	14,272,088		
Net unrealized gains (losses) on available-for-sale securities	330,322		
Net deferred gains (losses) on hedging instruments	(337,897)		5
Land revaluation excess	138,567		
Foreign currency translation adjustments	2,238,359		
Remeasurements of defined benefit plans	172,652		
Debt value adjustments of foreign subsidiaries and affiliates	7,223		
Total accumulated other comprehensive income	2,549,228	(a)	
Non-controlling interests	1,029,621		7
Total net assets	17,850,938		
Total liabilities and net assets	391,800,530		

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	770,717		1-b
Retained earnings	12,047,913		1-c
Treasury stock	(688,056)		1-d
<b>Total shareholders' equity</b>	<b>14,272,088</b>		

## (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	14,272,088	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	2,912,230		1a
of which: retained earnings	12,047,913		2
of which: treasury stock	(688,056)		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	1,457,328		2-a
Securities	84,451,528		2-b
of which: goodwill attributable to equity-method investees	325,236	Goodwill attributable to equity-method investees	
Income taxes related to above	310,635	Income taxes related to intangibles other than goodwill and mortgage servicing rights	

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	619,777		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	829,347		9
Mortgage servicing rights	21,504		
Amount exceeding the 10% threshold on specified items	-		20
Amount exceeding the 15% threshold on specified items	3,854		24
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	17,649		74

## 3. Net defined benefit assets

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Net defined benefit assets	1,454,967		3
Income taxes related to above	437,638		

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	1,017,328		15

## 4. Deferred tax assets

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	357,866		4-a
Deferred tax liabilities	145,604		4-b
Deferred tax liabilities for land revaluation	92,247		4-c
Tax effects on other intangible fixed assets	310,635		
Tax effects on net defined benefit assets	437,638		

## (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)	6,917	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)	862,729	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	154,653		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	708,076		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	(337,897)		5

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	(513,652)	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	20,919,894	Including trading account securities and derivatives for trading assets	6-a
Securities	84,451,528		6-b
Loans and bills discounted	119,771,151	Including subordinated loans	6-c
Other assets	18,339,939	Including derivatives and investments in the capital	6-d
Trading liabilities	16,072,218	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	15,767,277	Including derivatives	6-f

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	20,525		
Common equity Tier 1 capital	8,928		16
Additional Tier 1 capital	4,715		37
Tier 2 capital	6,881		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)	713,237		
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)	713,237		72
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	3,020,378		
Amount exceeding the 10% threshold on specified items	1,479,951		19
Amount exceeding the 15% threshold on specified items	266,950		23
Additional Tier 1 capital	34,061		40
Tier 2 capital and other TLAC liabilities	17,190		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,222,224		73

## 7. Non-controlling interests

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	1,029,621		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)	262,165	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)	30-31ab-32
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	163,959	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)	98,626	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	22,790,482		8-a
Bonds payable	16,052,500		8-b
Total	38,842,982		

## (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	1,634,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,874,485		46