

CC2: Reconciliation of regulatory capital to the balance sheet (December 31, 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	104,314,618		
Call loans and bills bought	954,016		
Receivables under resale agreements	13,794,210		
Receivables under securities borrowing transactions	4,050,188		
Monetary claims bought	7,960,603		
Trading assets	21,679,701		6-a
Money held in trust	1,393,766		
Securities	82,443,754		2-b, 6-b
Loans and bills discounted	119,232,825		6-c
Foreign exchanges	2,391,345		
Other assets	17,879,539		6-d
Tangible fixed assets	1,268,825		
Intangible fixed assets	1,462,257		2-a
Net defined benefit assets	1,474,489		3
Deferred tax assets	509,673		4-a
Customers' liabilities for acceptances and guarantees	11,681,491		
Allowance for credit losses	(1,104,733)		
Total assets	391,386,575		
Liabilities			
Deposits	220,385,436		
Negotiable certificates of deposit	14,052,200		
Call money and bills sold	5,474,724		
Payables under repurchase agreements	33,808,984		
Payables under securities lending transactions	535,048		
Commercial papers	2,902,782		
Trading liabilities	16,412,069		6-e
Borrowed money	22,766,781		8-a
Foreign exchanges	2,752,337		
Short-term bonds payable	1,083,799		
Bonds payable	15,508,025		8-b
Due to trust accounts	10,090,460		
Other liabilities	15,549,713		6-f
Reserve for bonuses	139,990		
Reserve for bonuses to directors	3,710		
Reserve for stocks payment	8,834		
Net defined benefit liabilities	95,320		
Reserve for retirement benefits to directors	774		
Reserve for loyalty award credits	19,938		
Reserve for contingent losses	175,372		
Reserves under special laws	4,660		
Deferred tax liabilities	149,063		4-b
Deferred tax liabilities for land revaluation	91,771		4-c
Acceptances and guarantees	11,681,491		
Total liabilities	373,693,293		
Net assets			
Capital stock	2,141,513		1-a
Capital surplus	502,606		1-b
Retained earnings	11,962,825		1-c
Treasury stock	(529,145)		1-d
Total shareholders' equity	14,077,799		
Net unrealized gains (losses) on available-for-sale securities	356,521		
Net deferred gains (losses) on hedging instruments	(559,104)		5
Land revaluation excess	138,608		
Foreign currency translation adjustments	2,443,770		
Remeasurements of defined benefit plans	166,187		
Debt value adjustments of foreign subsidiaries and affiliates	33,122		
Total accumulated other comprehensive income	2,579,104	(a)	
Non-controlling interests	1,036,377		7
Total net assets	17,693,281		
Total liabilities and net assets	391,386,575		

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	502,606		1-b
Retained earnings	11,962,825		1-c
Treasury stock	(529,145)		1-d
Total shareholders' equity	14,077,799		

(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	14,077,799	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	2,644,119		1a
of which: retained earnings	11,962,825		2
of which: treasury stock	(529,145)		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	1,462,257		2-a
Securities	82,443,754		2-b
of which: goodwill attributable to equity-method investees	369,739	Goodwill attributable to equity-method investees	
Income taxes related to above	313,428	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)	663,629		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	829,555		9
Mortgage servicing rights	23,775		
Amount exceeding the 10% threshold on specified items	-		20
Amount exceeding the 15% threshold on specified items	5,888		24
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	17,886		74

3. Net defined benefit assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Net defined benefit assets	1,474,489		3
Income taxes related to above	447,881		

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	1,026,608		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	509,673		4-a
Deferred tax liabilities	149,063		4-b
Deferred tax liabilities for land revaluation	91,771		4-c
Tax effects on other intangible fixed assets	313,428		
Tax effects on net defined benefit assets	447,881		

(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)	6,337	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)	1,025,640	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	254,018		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	771,621		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	(559,104)		5

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	(706,851)	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	21,679,701	Including trading account securities and derivatives for trading assets	6-a
Securities	82,443,754		6-b
Loans and bills discounted	119,232,825	Including subordinated loans	6-c
Other assets	17,879,539	Including derivatives and investments in the capital	6-d
Trading liabilities	16,412,069	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	15,549,713	Including derivatives	6-f

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	16,906		
Common equity Tier 1 capital	4,716		16
Additional Tier 1 capital	6,853		37
Tier 2 capital	5,335		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)	857,483		
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)	857,483		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	3,162,237		
Amount exceeding the 10% threshold on specified items	1,604,282		19
Amount exceeding the 15% threshold on specified items	372,673		23
Additional Tier 1 capital	34,061		40
Tier 2 capital and other TLAC liabilities	19,163		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,132,056		73

7. Non-controlling interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	1,036,377		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)	242,488	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)	160,672	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)	93,665	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	22,766,781		8-a
Bonds payable	15,508,025		8-b
Total	38,274,807		

(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	1,852,947		46