

CC2: Reconciliation of regulatory capital to the balance sheet (March 31, 2023)

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	113,630,172		
Call loans and bills bought	618,223		
Receivables under resale agreements	14,000,846		
Receivables under securities borrowing transactions	4,549,792		
Monetary claims bought	7,325,185		
Trading assets	18,013,184		6-a
Money held in trust	1,287,020		
Securities	86,746,900		2-b, 6-b
Loans and bills discounted	109,146,272		6-c
Foreign exchanges	2,300,198		
Other assets	15,195,896		6-d
Tangible fixed assets	1,220,172		
Intangible fixed assets	1,358,124		2-a
Net defined benefit assets	1,325,434		3
Deferred tax assets	322,021		4-a
Customers' liabilities for acceptances and guarantees	11,005,758		
Allowance for credit losses	(1,245,727)		
Total assets	386,799,477		
Liabilities			
Deposits	213,609,501		
Negotiable certificates of deposit	13,632,559		
Call money and bills sold	3,449,234		
Payables under repurchase agreements	39,982,955		
Payables under securities lending transactions	1,171,947		
Commercial papers	2,220,723		
Trading liabilities	14,716,820		6-e
Borrowed money	24,856,340		8-a
Foreign exchanges	2,570,412		
Short-term bonds payable	1,047,499		
Bonds payable	15,708,720		8-b
Due to trust accounts	11,689,414		
Other liabilities	12,132,972		6-f
Reserve for bonuses	196,850		
Reserve for bonuses to directors	3,639		
Reserve for stocks payment	9,304		
Net defined benefit liabilities	86,445		
Reserve for retirement benefits to directors	830		
Reserve for loyalty award credits	17,962		
Reserve for contingent losses	164,891		
Reserves under special laws	4,659		
Deferred tax liabilities	157,651		4-b
Deferred tax liabilities for land revaluation	89,525		4-c
Acceptances and guarantees	11,005,758		
Total liabilities	368,526,620		
Net assets			
Capital stock	2,141,513		1-a
Capital surplus	349,661		1-b
Retained earnings	12,739,228		1-c
Treasury stock	(481,091)		1-d
Total shareholders' equity	14,749,310		
Net unrealized gains (losses) on available-for-sale securities	800,955		
Net deferred gains (losses) on hedging instruments	(387,079)		5
Land revaluation excess	135,526		
Foreign currency translation adjustments	1,792,840		
Remeasurements of defined benefit plans	140,485		
Debt value adjustments of foreign subsidiaries and affiliates	(747)		
Total accumulated other comprehensive income	2,481,980	(a)	
Non-controlling interests	1,041,565		7
Total net assets	18,272,857		
Total liabilities and net assets	386,799,477		

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	349,661		1-b
Retained earnings	12,739,228		1-c
Treasury stock	(481,091)		1-d
Total shareholders' equity	14,749,310		

(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	14,749,310	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	2,491,174		1a
of which: retained earnings	12,739,228		2
of which: treasury stock	(481,091)		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	1,358,124		2-a
Securities	86,746,900		2-b
of which: goodwill attributable to equity-method investees	371,932	Goodwill attributable to equity-method investees	
Income taxes related to above	305,682	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)	623,836		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	800,432		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

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Net defined benefit assets	1,325,434		3
Income taxes related to above	405,752		

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	919,682		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	322,021		4-a
Deferred tax liabilities	157,651		4-b
Deferred tax liabilities for land revaluation	89,525		4-c
Tax effects on other intangible fixed assets	305,682		
Tax effects on net defined benefit assets	405,752		

(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)	6,266	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)	781,827	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	110,909		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	670,917		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	(387,079)		5

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	(500,167)	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	18,013,184	Including trading account securities and derivatives for trading assets	6-a
Securities	86,746,900		6-b
Loans and bills discounted	109,146,272	Including subordinated loans	6-c
Other assets	15,195,896	Including derivatives and investments in the capital	6-d
Trading liabilities	14,716,820	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	12,132,972	Including derivatives	6-f

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	19,755		
Common equity Tier 1 capital	12,676		16
Additional Tier 1 capital	603		37
Tier 2 capital	6,474		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)	776,471		
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)	776,471		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	3,390,267		
Amount exceeding the 10% threshold on specified items	1,787,421		19
Amount exceeding the 15% threshold on specified items	218,457		23
Additional Tier 1 capital	43,522		40
Tier 2 capital and other TLAC liabilities	19,366		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,321,500		73

7. Non-controlling interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	1,041,565		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)	245,543	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)	163,000	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)	96,118	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	24,856,340		8-a
Bonds payable	15,708,720		8-b
Total	40,565,060		

(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	1,464,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,754,056		46