

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

Basel III Template No.	Items	June 30, 2023	March 31, 2023	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	15,115,976	14,556,327	
1a	of which: capital and capital surplus	2,491,174	2,491,174	
2	of which: retained earnings	13,105,543	12,739,228	
1c	of which: treasury stock (-)	480,740	481,091	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	-	192,983	
	of which: other than above	-	-	
1b	Subscription rights to common shares	-	-	
3	Accumulated other comprehensive income and other disclosed reserves	2,958,400	2,481,980	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	259,940	245,543	
6	Common Equity Tier 1 capital: instruments and reserves (A)	18,334,317	17,283,851	
Common Equity Tier 1 capital: regulatory adjustments				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,526,092	1,424,269	
8	of which: goodwill (including those equivalent)	699,249	623,836	
9	of which: other intangibles other than goodwill and mortgage servicing rights	826,842	800,432	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	5,040	6,266	
11	Deferred gains or losses on derivatives under hedge accounting	(579,386)	(500,167)	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitisation gain on sale	16,481	16,391	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	7,334	7,101	
15	Net defined benefit assets	945,448	919,682	
16	Investments in own shares (excluding those reported in the Net assets section)	12,240	12,676	
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	2,011,343	1,787,421	
19	of which: significant investments in the common stock of financials	2,011,343	1,787,421	
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	299,420	329,366	
23	of which: significant investments in the common stock of financials	203,517	218,457	
24	of which: mortgage servicing rights	-	-	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	95,903	110,909	
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)	4,244,014	4,003,009	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	14,090,302	13,280,842	

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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	1,794,000	1,464,000	
		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)	171,087	163,000		
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)	1,965,087	1,627,000		
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instruments	3,788	603		
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)	42,485	43,522		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-		
43	Additional Tier 1 capital: regulatory adjustments (E)	46,273	44,125		
Additional Tier 1 capital					
44	Additional Tier 1 capital ((D)-(E)) (F)	1,918,813	1,582,874		
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	16,009,116	14,863,717		

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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	1,665,715	1,754,056	
	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)	98,614	96,118	
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	481,831	478,058	
50a	of which: provision for general allowance for credit losses	277,302	268,866	
50b	of which: eligible provisions	204,528	209,191	
51	Tier 2 capital: instruments and provisions (H)	2,246,161	2,328,233	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	2,277	6,474	
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)	23,632	19,366	
57	Tier 2 capital: regulatory adjustments (I)	25,909	25,840	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,220,251	2,302,392	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	18,229,367	17,166,109	
Risk weighted assets				
60	Risk weighted assets (L)	129,448,833	123,363,397	

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Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	10.88%	10.76%	
62	Tier 1 capital ratio (consolidated)((G)/(L))	12.36%	12.04%	
63	Total capital ratio (consolidated)((K)/(L))	14.08%	13.91%	
64	The minimum capital buffer requirement	4.08%	4.04%	
65	Of which: capital conservation buffer requirement	2.50%	2.50%	
66	Of which: countercyclical buffer requirement	0.08%	0.04%	
67	Of which: G-SIB/D-SIB additional requirement	1.50%	1.50%	
68	CET1 available after meeting the minimum capital buffer requirements	6.08%	5.91%	
Regulatory adjustments				
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for	830,559	776,471	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,436,787	1,321,500	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	-	-	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	677,055	670,917	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general allowance for credit losses)	431,444	404,309	
77	Cap on inclusion of provisions (general allowance for credit losses)	277,302	268,866	
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")	204,528	209,191	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	397,848	375,179	
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")	-	-	