

## CC2: Reconciliation of regulatory capital to the balance sheet (June 30, 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
<b>Assets</b>			
Cash and due from banks	108,256,996		
Call loans and bills bought	789,288		
Receivables under resale agreements	14,034,866		
Receivables under securities borrowing transactions	4,199,976		
Monetary claims bought	7,461,879		
Trading assets	21,945,875		6-a
Money held in trust	1,432,670		
Securities	82,089,566		2-c, 6-b
Loans and bills discounted	112,152,610		6-c
Foreign exchanges	2,217,400		
Other assets	18,534,754		2-b, 6-d
Tangible fixed assets	1,210,063		
Intangible fixed assets	1,425,622		2-a
Net defined benefit assets	1,362,599		3
Deferred tax assets	297,697		4-a
Customers' liabilities for acceptances and guarantees	11,322,919		
Allowance for credit losses	(1,282,536)		
Total assets	387,452,252		
<b>Liabilities</b>			
Deposits	216,587,862		
Negotiable certificates of deposit	14,598,689		
Call money and bills sold	3,315,529		
Payables under repurchase agreements	31,447,568		
Payables under securities lending transactions	1,188,229		
Commercial papers	2,668,458		
Trading liabilities	15,942,478		6-e
Borrowed money	24,306,313		8-a
Foreign exchanges	2,436,410		
Short-term bonds payable	1,395,997		
Bonds payable	16,965,254		8-b
Due to trust accounts	10,712,533		
Other liabilities	14,771,490		6-f
Reserve for bonuses	85,519		
Reserve for bonuses to directors	1,299		
Reserve for stocks payment	9,986		
Net defined benefit liabilities	91,708		
Reserve for retirement benefits to directors	701		
Reserve for loyalty award credits	18,732		
Reserve for contingent losses	145,417		
Reserves under special laws	4,835		
Deferred tax liabilities	167,607		4-b
Deferred tax liabilities for land revaluation	88,416		4-c
Acceptances and guarantees	11,322,919		
Total liabilities	368,273,963		
<b>Net assets</b>			
Capital stock	2,141,513		1-a
Capital surplus	349,661		1-b
Retained earnings	13,105,543		1-c
Treasury stock	(480,740)		1-d
Total shareholders' equity	15,115,976		
Net unrealized gains (losses) on available-for-sale securities	854,574		
Net deferred gains (losses) on hedging instruments	(431,463)		5
Land revaluation excess	134,741		
Foreign currency translation adjustments	2,287,024		
Remeasurements of defined benefit plans	132,295		
Debt value adjustments of foreign subsidiaries and affiliates	(18,773)		
Total accumulated other comprehensive income	2,958,400	(a)	
Non-controlling interests	1,103,911		7
Total net assets	19,178,288		
Total liabilities and net assets	387,452,252		

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	13,105,543		1-c
Treasury stock	(480,740)		1-d
Total shareholders' equity	15,115,976		

## (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	15,115,976	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	13,105,543		2
of which: treasury stock	(480,740)		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	1,425,622		2-a
Other assets	18,534,754	Including cryptoassets	2-b
Securities	82,089,566		2-c
of which: goodwill attributable to equity-method investees	418,800	Goodwill attributable to equity-method investees	
Income taxes related to above	318,248	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)	699,249		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	826,842		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	1,362,599		3
Income taxes related to above	417,151		

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	945,448		15

## 4. Deferred tax assets

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	297,697		4-a
Deferred tax liabilities	167,607		4-b
Deferred tax liabilities for land revaluation	88,416		4-c
Tax effects on other intangible fixed assets	318,248		
Tax effects on net defined benefit assets	417,151		

## (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)	5,040	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)	772,958	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	95,903		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	677,055		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	(431,463)		5

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	(579,386)	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	21,945,875	Including trading account securities and derivatives for trading assets	6-a
Securities	82,089,566		6-b
Loans and bills discounted	112,152,610	Including subordinated loans	6-c
Other assets	18,534,754	Including derivatives and investments in the capital	6-d
Trading liabilities	15,942,478	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	14,771,490	Including derivatives	6-f

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	18,305		
Common equity Tier 1 capital	12,240		16
Additional Tier 1 capital	3,788		37
Tier 2 capital	2,277		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)	830,559		
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)	830,559		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	3,717,765		
Amount exceeding the 10% threshold on specified items	2,011,343		19
Amount exceeding the 15% threshold on specified items	203,517		23
Additional Tier 1 capital	42,485		40
Tier 2 capital and other TLAC liabilities	23,632		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,436,787		73

## 7. Non-controlling interests

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	1,103,911		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)	259,940	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)	171,087	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)	98,614	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	24,306,313		8-a
Bonds payable	16,965,254		8-b
Total	41,271,568		

## (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	1,794,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,665,715		46