

CC2: Reconciliation of regulatory capital to the balance sheet (September 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
Assets			
Cash and due from banks	108,625,425		
Call loans and bills bought	1,901,352		
Receivables under resale agreements	16,291,735		
Receivables under securities borrowing transactions	5,093,545		
Monetary claims bought	7,874,899		
Trading assets	22,373,417		6-a
Money held in trust	1,361,622		
Securities	84,563,371		2-c, 6-b
Loans and bills discounted	113,631,029		6-c
Foreign exchanges	1,962,513		
Other assets	19,551,635		2-b, 6-d
Tangible fixed assets	1,219,157		
Intangible fixed assets	1,502,254		2-a
Net defined benefit assets	1,377,558		3
Deferred tax assets	415,584		4-a
Customers' liabilities for acceptances and guarantees	11,812,733		
Allowance for credit losses	(1,382,406)		
Total assets	398,175,428		
Liabilities			
Deposits	217,863,084		
Negotiable certificates of deposit	16,357,724		
Call money and bills sold	3,877,114		
Payables under repurchase agreements	32,722,609		
Payables under securities lending transactions	996,142		
Commercial papers	3,239,381		
Trading liabilities	18,298,378		6-e
Borrowed money	24,972,930		8-a
Foreign exchanges	2,791,515		
Short-term bonds payable	1,382,991		
Bonds payable	16,379,916		8-b
Due to trust accounts	10,877,484		
Other liabilities	16,315,423		6-f
Reserve for bonuses	144,169		
Reserve for bonuses to directors	1,752		
Reserve for stocks payment	9,466		
Net defined benefit liabilities	95,944		
Reserve for retirement benefits to directors	741		
Reserve for loyalty award credits	18,778		
Reserve for contingent losses	140,336		
Reserves under special laws	5,018		
Deferred tax liabilities	168,242		4-b
Deferred tax liabilities for land revaluation	87,531		4-c
Acceptances and guarantees	11,812,733		
Total liabilities	378,559,412		
Net assets			
Capital stock	2,141,513		1-a
Capital surplus	348,421		1-b
Retained earnings	13,475,072		1-c
Treasury stock	(479,444)		1-d
Total shareholders' equity	15,485,562		
Net unrealized gains (losses) on available-for-sale securities	637,286		
Net deferred gains (losses) on hedging instruments	(618,497)		5
Land revaluation excess	134,104		
Foreign currency translation adjustments	2,791,161		
Remeasurements of defined benefit plans	125,517		
Debt value adjustments of foreign subsidiaries and affiliates	(33,928)		
Total accumulated other comprehensive income	3,035,644	(a)	
Non-controlling interests	1,094,809		7
Total net assets	19,616,016		
Total liabilities and net assets	398,175,428		

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	348,421		1-b
Retained earnings	13,475,072		1-c
Treasury stock	(479,444)		1-d
Total shareholders' equity	15,485,562		

(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	15,485,562	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	2,489,934		1a
of which: retained earnings	13,475,072		2
of which: treasury stock	(479,444)		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	1,502,254		2-a
Other assets	19,551,635	Including cryptoassets	2-b
Securities	84,563,371		2-c
of which: goodwill attributable to equity-method investees	447,079	Goodwill attributable to equity-method investees	
Income taxes related to above	330,152	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)	759,312		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	859,789		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	1,377,558		3
Income taxes related to above	421,734		

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	955,824		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	415,584		4-a
Deferred tax liabilities	168,242		4-b
Deferred tax liabilities for land revaluation	87,531		4-c
Tax effects on other intangible fixed assets	330,152		
Tax effects on net defined benefit assets	421,734		

(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)	3,547	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)	909,539	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	160,802		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	748,737		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	(618,497)		5

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	(813,795)	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	22,373,417	Including trading account securities and derivatives for trading assets	6-a
Securities	84,563,371		6-b
Loans and bills discounted	113,631,029	Including subordinated loans	6-c
Other assets	19,551,635	Including derivatives and investments in the capital	6-d
Trading liabilities	18,298,378	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	16,315,423	Including derivatives	6-f

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	22,773		
Common equity Tier 1 capital	17,168		16
Additional Tier 1 capital	3,692		37
Tier 2 capital	1,912		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)	1,039,269		
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)	1,039,269		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	3,842,712		
Amount exceeding the 10% threshold on specified items	2,104,944		19
Amount exceeding the 15% threshold on specified items	295,965		23
Additional Tier 1 capital	42,406		40
Tier 2 capital and other TLAC liabilities	21,305		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,378,090		73

7. Non-controlling interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	1,094,809		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)	270,668	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)	175,293	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)	101,725	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	24,972,930		8-a
Bonds payable	16,379,916		8-b
Total	41,352,846		

(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	1,907,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,843,496		46