

CC2: Reconciliation of regulatory capital to the balance sheet (December 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	106,403,021		
Call loans and bills bought	1,741,542		
Receivables under resale agreements	18,755,039		
Receivables under securities borrowing transactions	4,071,865		
Monetary claims bought	8,072,494		
Trading assets	24,209,756		6-a
Money held in trust	1,287,010		
Securities	84,005,495		2-c, 6-b
Loans and bills discounted	114,159,902		6-c
Foreign exchanges	2,048,384		
Other assets	17,330,986		2-b, 6-d
Tangible fixed assets	1,220,594		
Intangible fixed assets	1,504,758		2-a
Net defined benefit assets	1,387,833		3
Deferred tax assets	223,972		4-a
Customers' liabilities for acceptances and guarantees	12,032,953		
Allowance for credit losses	(1,398,655)		
Total assets	397,056,956		
Liabilities			
Deposits	216,257,583		
Negotiable certificates of deposit	16,896,348		
Call money and bills sold	2,919,585		
Payables under repurchase agreements	37,741,908		
Payables under securities lending transactions	999,961		
Commercial papers	3,384,552		
Trading liabilities	17,397,115		6-e
Borrowed money	24,850,609		8-a
Foreign exchanges	2,564,477		
Short-term bonds payable	1,169,983		
Bonds payable	16,315,321		8-b
Due to trust accounts	10,171,787		
Other liabilities	13,681,899		6-f
Reserve for bonuses	149,762		
Reserve for bonuses to directors	2,201		
Reserve for stocks payment	9,989		
Net defined benefit liabilities	96,215		
Reserve for retirement benefits to directors	777		
Reserve for loyalty award credits	19,288		
Reserve for contingent losses	137,456		
Reserves under special laws	5,162		
Deferred tax liabilities	170,206		4-b
Deferred tax liabilities for land revaluation	86,880		4-c
Acceptances and guarantees	12,032,953		
Total liabilities	377,062,027		
Net assets			
Capital stock	2,141,513		1-a
Capital surplus	83,412		1-b
Retained earnings	13,598,478		1-c
Treasury stock	(395,045)		1-d
Total shareholders' equity	15,428,358		
Net unrealized gains (losses) on available-for-sale securities	1,196,873		
Net deferred gains (losses) on hedging instruments	(590,192)		5
Land revaluation excess	134,231		
Foreign currency translation adjustments	2,644,397		
Remeasurements of defined benefit plans	116,671		
Debt value adjustments of foreign subsidiaries and affiliates	(42,248)		
Total accumulated other comprehensive income	3,459,732	(a)	
Non-controlling interests	1,106,838		7
Total net assets	19,994,928		
Total liabilities and net assets	397,056,956		

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	83,412		1-b
Retained earnings	13,598,478		1-c
Treasury stock	(395,045)		1-d
Total shareholders' equity	15,428,358		

(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	15,428,358	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	2,224,925		1a
of which: retained earnings	13,598,478		2
of which: treasury stock	(395,045)		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	1,504,758		2-a
Other assets	17,330,986	Including cryptoassets	2-b
Securities	84,005,495		2-c
of which: goodwill attributable to equity-method investees	434,604	Goodwill attributable to equity-method investees	
Income taxes related to above	329,675	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)	750,207		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	859,402		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	1,387,833		3
Income taxes related to above	424,881		

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	962,951		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	223,972		4-a
Deferred tax liabilities	170,206		4-b
Deferred tax liabilities for land revaluation	86,880		4-c
Tax effects on other intangible fixed assets	329,675		
Tax effects on net defined benefit assets	424,881		

(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)	3,840	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)	719,676	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	51,437		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	668,239		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	(590,192)		5

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	(688,934)	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	24,209,756	Including trading account securities and derivatives for trading assets	6-a
Securities	84,005,495		6-b
Loans and bills discounted	114,159,902	Including subordinated loans	6-c
Other assets	17,330,986	Including derivatives and investments in the capital	6-d
Trading liabilities	17,397,115	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	13,681,899	Including derivatives	6-f

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	28,830		
Common equity Tier 1 capital	18,035		16
Additional Tier 1 capital	6,624		37
Tier 2 capital	4,171		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)	1,088,329		
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)	1,088,329		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	3,722,321		
Amount exceeding the 10% threshold on specified items	1,931,974		19
Amount exceeding the 15% threshold on specified items	123,093		23
Additional Tier 1 capital	42,510		40
Tier 2 capital and other TLAC liabilities	25,592		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,599,150		73

7. Non-controlling interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	1,106,838		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)	260,917	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)	177,583	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)	101,443	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	24,850,609		8-a
Bonds payable	16,315,321		8-b
Total	41,165,930		

(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	2,166,372		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,774,439		46