

CC2: Reconciliation of regulatory capital to the balance sheet (March 31, 2024)

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	109,875,097		
Call loans and bills bought	720,879		
Receivables under resale agreements	18,367,908		
Receivables under securities borrowing transactions	5,010,399		
Monetary claims bought	7,786,978		
Trading assets	20,886,546		6-a
Money held in trust	1,270,815		
Securities	86,878,589		2-c, 6-b
Loans and bills discounted	116,825,660		6-c
Foreign exchanges	2,496,308		
Other assets	17,912,498		2-b, 6-d
Tangible fixed assets	1,229,007		
Intangible fixed assets	1,671,372		2-a
Net defined benefit assets	1,982,502		3
Deferred tax assets	156,673		4-a
Customers' liabilities for acceptances and guarantees	12,167,164		
Allowance for credit losses	(1,535,253)		
Total assets	403,703,147		
Liabilities			
Deposits	224,035,035		
Negotiable certificates of deposit	16,555,451		
Call money and bills sold	5,125,583		
Payables under repurchase agreements	35,482,072		
Payables under securities lending transactions	1,047,194		
Commercial papers	3,105,779		
Trading liabilities	16,729,760		6-c
Borrowed money	25,955,961		8-a
Foreign exchanges	3,465,919		
Short-term bonds payable	1,211,769		
Bonds payable	16,303,298		8-b
Due to trust accounts	7,387,495		
Other liabilities	13,312,715		6-f
Reserve for bonuses	243,372		
Reserve for bonuses to directors	2,629		
Reserve for stocks payment	13,331		
Net defined benefit liabilities	102,155		
Reserve for retirement benefits to directors	822		
Reserve for loyalty award credits	17,809		
Reserve for contingent losses	133,860		
Reserves under special laws	5,058		
Deferred tax liabilities	465,295		4-b
Deferred tax liabilities for land revaluation	86,631		4-c
Acceptances and guarantees	12,167,164		
Total liabilities	382,956,169		
Net assets			
Capital stock	2,141,513		1-a
Capital surplus	83,623		1-b
Retained earnings	13,791,608		1-c
Treasury stock	(613,823)		1-d
Total shareholders' equity	15,402,921		
Net unrealized gains (losses) on available-for-sale securities	1,534,094		
Net deferred gains (losses) on hedging instruments	(687,476)		5
Land revaluation excess	133,967		
Foreign currency translation adjustments	2,762,818		
Remeasurements of defined benefit plans	507,085		
Debt value adjustments of foreign subsidiaries and affiliates	(65,435)		
Total accumulated other comprehensive income	4,185,052	(a)	
Subscription rights to shares	0		
Non-controlling interests	1,159,003		7
Total net assets	20,746,978		
Total liabilities and net assets	403,703,147		

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	83,623		1-b
Retained earnings	13,791,608		1-c
Treasury stock	(613,823)		1-d
Total shareholders' equity	15,402,921		

(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	15,402,921	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	2,225,136		1a
of which: retained earnings	13,791,608		2
of which: treasury stock	(613,823)		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	1,671,372		2-a
Other assets	17,912,498	Including cryptoassets	2-b
Securities	86,878,589		2-c
of which: goodwill attributable to equity-method investees	481,937	Goodwill attributable to equity-method investees	
Income taxes related to above	336,848	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)	887,474		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	928,920		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	1,982,502		3
Income taxes related to above	606,403		

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	1,376,098		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	156,673		4-a
Deferred tax liabilities	465,295		4-b
Deferred tax liabilities for land revaluation	86,631		4-c
Tax effects on other intangible fixed assets	336,848		
Tax effects on net defined benefit assets	606,403		

(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)	3,604	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)	546,421	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	2,202		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	544,218		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	(687,476)		5

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	(800,921)	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	20,886,546	Including trading account securities and derivatives for trading assets	6-a
Securities	86,878,589		6-b
Loans and bills discounted	116,825,660	Including subordinated loans	6-c
Other assets	17,912,498	Including derivatives and investments in the capital	6-d
Trading liabilities	16,729,760	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	13,312,715	Including derivatives	6-f

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	24,713		
Common equity Tier 1 capital	12,260		16
Additional Tier 1 capital	11,482		37
Tier 2 capital	971		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)	1,087,634		
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)	1,087,634		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	3,923,514		
Amount exceeding the 10% threshold on specified items	2,139,376		19
Amount exceeding the 15% threshold on specified items	6,930		23
Additional Tier 1 capital	42,515		40
Tier 2 capital and other TLAC liabilities	22,493		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,712,198		73

7. Non-controlling interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	1,159,003		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)	271,648	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)	223,856	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)	115,739	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	25,955,961		8-a
Bonds payable	16,303,298		8-b
Total	42,259,259		

(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	2,268,557		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,739,858		46