

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

Basel III Template No.	Items	June 30, 2024	March 31, 2024	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	15,614,843	15,161,983	
1a	of which: capital and capital surplus	2,224,927	2,225,136	
2	of which: retained earnings	14,118,234	13,791,608	
1c	of which: treasury stock (-)	728,317	613,823	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	-	240,937	
	of which: other than above	-	-	
1b	Share award rights and share acquisition rights to common shares	-	-	
3	Accumulated other comprehensive income and other disclosed reserves	4,562,383	4,185,052	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	288,910	271,648	
6	Common Equity Tier 1 capital: instruments and reserves (A)	20,466,137	19,618,685	
Common Equity Tier 1 capital: regulatory adjustments				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	2,072,613	1,816,395	
8	of which: goodwill (including those equivalent)	1,075,036	887,474	
9	of which: other intangibles other than goodwill and mortgage servicing rights	997,576	928,920	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	8,604	3,604	
11	Deferred gains or losses on derivatives under hedge accounting	(899,743)	(800,921)	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitisation gain on sale	16,844	16,753	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	6,623	4,669	
15	Net defined benefit assets	1,403,684	1,376,098	
16	Investments in own shares (excluding those reported in the Net assets section)	11,616	12,260	
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	2,406,185	2,139,376	
19	of which: significant investments in the common stock of financials	2,406,185	2,139,376	
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	208,121	9,133	
23	of which: significant investments in the common stock of financials	148,989	6,930	
24	of which: mortgage servicing rights	-	-	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	59,132	2,202	
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)	5,234,549	4,577,371	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	15,231,588	15,041,314	

Basel III Template No.	Items		June 30, 2024	March 31, 2024	Reference to Template CC2
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	Share award rights and share acquisition rights to Additional Tier 1	-	-	
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	2,275,802	2,268,557	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent	-	-	
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)		228,747	223,856	
36	Additional Tier 1 capital: instruments (D)		2,504,549	2,492,413	
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instruments		9,241	11,482	
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)		42,521	42,515	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	
43	Additional Tier 1 capital: regulatory adjustments (E)		51,763	53,997	
Additional Tier 1 capital					
44	Additional Tier 1 capital ((D)-(E)) (F)		2,452,786	2,438,415	
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		17,684,374	17,479,730	

Basel III Template No.	Items	June 30, 2024	March 31, 2024	Reference to Template CC2
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	-	-	
	Share award rights and share acquisition rights to Tier 2 instruments	-	-	
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,705,365	1,739,858	
	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	-	
48	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	113,040	115,739	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	594,069	505,968	
50a	of which: provision for general allowance for credit losses	403,054	381,425	
50b	of which: eligible provisions	191,014	124,542	
51	Tier 2 capital: instruments and provisions (H)	2,412,474	2,361,565	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	4,503	971	
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)	34,248	22,493	
57	Tier 2 capital: regulatory adjustments (I)	38,752	23,464	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,373,722	2,338,100	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	20,058,097	19,817,830	
Risk weighted assets				
60	Risk weighted assets (L)	113,701,559	111,160,175	

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Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	13.39%	13.53%	
62	Tier 1 capital ratio (consolidated)((G)/(L))	15.55%	15.72%	
63	Total capital ratio (consolidated)((K)/(L))	17.64%	17.82%	
64	The minimum capital buffer requirement	4.19%	4.16%	
65	Of which: capital conservation buffer requirement	2.50%	2.50%	
66	Of which: countercyclical buffer requirement	0.19%	0.16%	
67	Of which: G-SIB/D-SIB additional requirement	1.50%	1.50%	
68	CET1 available after meeting the minimum capital buffer requirements	8.89%	9.03%	
Regulatory adjustments				
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)	1,240,132	1,087,634	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,635,816	1,712,198	
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)	649,245	544,218	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general allowance for credit losses)	432,281	462,353	
77	Cap on inclusion of provisions (general allowance for credit losses)	403,054	381,425	
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")	191,014	124,542	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	394,546	391,158	