

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

Basel III Template No.	Items	September 30, 2024	June 30, 2024	Reference to Template CC2
<b>Common Equity Tier 1 capital: instruments and reserves</b>				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	16,024,062	15,614,843	
1a	of which: capital and capital surplus	2,218,318	2,224,927	
2	of which: retained earnings	14,820,920	14,118,234	
1c	of which: treasury stock (-)	722,917	728,317	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	292,259	-	
	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	4,153,600	4,562,383	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	284,333	288,910	
6	Common Equity Tier 1 capital: instruments and reserves (A)	20,461,996	20,466,137	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	2,050,843	2,072,613	
8	of which: goodwill (including those equivalent)	1,036,472	1,075,036	
9	of which: other intangibles other than goodwill and mortgage servicing rights	1,014,370	997,576	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	6,281	8,604	
11	Deferred gains or losses on derivatives under hedge accounting	(863,478)	(899,743)	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitisation gain on sale	16,935	16,844	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	5,397	6,623	
15	Net defined benefit assets	1,409,316	1,403,684	
16	Investments in own shares (excluding those reported in the Net assets section)	15,899	11,616	
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	2,136,761	2,406,185	
19	of which: significant investments in the common stock of financials	2,136,761	2,406,185	
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	48,045	208,121	
23	of which: significant investments in the common stock of financials	35,772	148,989	
24	of which: mortgage servicing rights	-	-	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	12,272	59,132	
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)	4,826,001	5,234,549	
<b>Common Equity Tier 1 capital (CET1)</b>				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	15,635,994	15,231,588	

Basel III Template No.	Items		September 30, 2024	June 30, 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	2,432,047	2,275,802	
		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)		226,589	228,747	
36	Additional Tier 1 capital: instruments (D)		2,658,636	2,504,549	
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instruments		11,414	9,241	
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)		42,485	42,521	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	
43	Additional Tier 1 capital: regulatory adjustments (E)		53,899	51,763	
Additional Tier 1 capital					
44	Additional Tier 1 capital ((D)-(E)) (F)		2,604,736	2,452,786	
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		18,240,731	17,684,374	

Basel III Template No.	Items	September 30, 2024	June 30, 2024	Reference to Template CC2
<b>Tier 2 capital: instruments and provisions</b>				
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	1,851,418	1,705,365	
	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)	119,889	113,040	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	472,977	594,069	
50a	of which: provision for general allowance for credit losses	387,765	403,054	
50b	of which: eligible provisions	85,212	191,014	
51	Tier 2 capital: instruments and provisions (H)	2,444,285	2,412,474	
<b>Tier 2 capital: regulatory adjustments</b>				
52	Investments in own Tier 2 instruments	10,963	4,503	
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)	30,497	34,248	
57	Tier 2 capital: regulatory adjustments (I)	41,460	38,752	
<b>Tier 2 capital (T2)</b>				
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,402,824	2,373,722	
<b>Total capital (TC = T1 + T2)</b>				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	20,643,555	20,058,097	
<b>Risk weighted assets</b>				
60	Risk weighted assets (L)	108,956,829	113,701,559	

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<b>Capital ratio (consolidated) and buffers</b>				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	14.35%	13.39%	
62	Tier 1 capital ratio (consolidated)((G)/(L))	16.74%	15.55%	
63	Total capital ratio (consolidated)((K)/(L))	18.94%	17.64%	
64	The minimum capital buffer requirement	4.15%	4.19%	
65	Of which: capital conservation buffer requirement	2.50%	2.50%	
66	Of which: countercyclical buffer requirement	0.15%	0.19%	
67	Of which: G-SIB/D-SIB additional requirement	1.50%	1.50%	
68	CET1 available after meeting the minimum capital buffer requirements	9.85%	8.89%	
<b>Regulatory adjustments</b>				
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)	1,171,786	1,240,132	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,746,486	1,635,816	
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)	599,180	649,245	
<b>Provisions included in Tier 2 capital: instruments and provisions</b>				
76	Provisions (general allowance for credit losses)	426,465	432,281	
77	Cap on inclusion of provisions (general allowance for credit losses)	387,765	403,054	
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")	85,212	191,014	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	368,204	394,546	