

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

Basel III Template No.	Items	December 31, 2024	September 30, 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	16,398,439	16,024,062	
1a	of which: capital and capital surplus	2,141,513	2,218,318	
2	of which: retained earnings	14,800,924	14,820,920	
1c	of which: treasury stock (-)	543,998	722,917	
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	3,983,366	4,153,600	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	275,688	284,333	
6	Common Equity Tier 1 capital: instruments and reserves (A)	20,657,493	20,461,996	
Common Equity Tier 1 capital: regulatory adjustments				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	2,048,610	2,050,843	
8	of which: goodwill (including those equivalent)	1,046,001	1,036,472	
9	of which: other intangibles other than goodwill and mortgage servicing rights	1,002,609	1,014,370	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	4,856	6,281	
11	Deferred gains or losses on derivatives under hedge accounting	(881,926)	(863,478)	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitisation gain on sale	15,138	16,935	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	14,983	5,397	
15	Net defined benefit assets	1,425,927	1,409,316	
16	Investments in own shares (excluding those reported in the Net assets section)	22,296	15,899	
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	2,502,686	2,136,761	
19	of which: significant investments in the common stock of financials	2,502,686	2,136,761	
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	244,755	48,045	
23	of which: significant investments in the common stock of financials	173,946	35,772	
24	of which: mortgage servicing rights	-	-	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	70,808	12,272	
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)	5,397,329	4,826,001	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	15,260,164	15,635,994	

Basel III Template No.	Items	December 31, 2024	September 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	2,631,635	2,432,047	
		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)	227,281	226,589		
36	Additional Tier 1 capital: instruments (D)	2,858,916	2,658,636		
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instruments	20,531	11,414		
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	42,485		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-		
43	Additional Tier 1 capital: regulatory adjustments (E)	63,016	53,899		
Additional Tier 1 capital					
44	Additional Tier 1 capital ((D)-(E)) (F)	2,795,900	2,604,736		
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	18,056,064	18,240,731		

Basel III Template No.	Items	December 31, 2024	September 30, 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	1,790,243	1,851,418	
	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)	118,179	119,889	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	535,660	472,977	
50a	of which: provision for general allowance for credit losses	372,243	387,765	
50b	of which: eligible provisions	163,416	85,212	
51	Tier 2 capital: instruments and provisions (H)	2,444,083	2,444,285	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	12,259	10,963	
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)	28,464	30,497	
57	Tier 2 capital: regulatory adjustments (I)	40,724	41,460	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,403,358	2,402,824	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	20,459,423	20,643,555	
Risk weighted assets				
60	Risk weighted assets (L)	110,230,808	108,956,829	

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Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	13.84%	14.35%	
62	Tier 1 capital ratio (consolidated)((G)/(L))	16.38%	16.74%	
63	Total capital ratio (consolidated)((K)/(L))	18.56%	18.94%	
64	The minimum capital buffer requirement	4.16%	4.15%	
65	Of which: capital conservation buffer requirement	2.50%	2.50%	
66	Of which: countercyclical buffer requirement	0.16%	0.15%	
67	Of which: G-SIB/D-SIB additional requirement	1.50%	1.50%	
68	CET1 available after meeting the minimum capital buffer requirements	9.34%	9.85%	
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)	1,275,901	1,171,786	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,627,052	1,746,486	
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)	662,329	599,180	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general allowance for credit losses)	432,853	426,465	
77	Cap on inclusion of provisions (general allowance for credit losses)	372,243	387,765	
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")	163,416	85,212	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	379,934	368,204	