

Net Stable Funding Ratio Disclosure(Mitsubishi UFJ Financial Group)

(In million yen, %, the number of data)

Item		Current Quarter (December 31,2024)					Prior Quarter (September 30,2024)				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)											
1	Capital; of which:	22,158,113	360,582	3,289	4,058,006	26,390,764	21,859,298	358,964	32,288	3,892,212	25,940,655
2	Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	21,538,616	173,000	0	4,058,006	25,769,622	21,281,452	173,000	0	3,892,212	25,346,665
3	Other capital instruments that are not included in the above category	619,497	187,582	3,289	0	621,142	577,846	185,964	32,288	0	593,990
4	Funding from retail and small business customers; of which:	99,102,184	5,549,893	71,960	16,781	95,367,175	95,418,337	7,187,107	62,357	17,966	93,474,355
5	Stable deposits	21,812,987	162,185	0	0	20,876,414	20,782,462	324,862	0	0	20,051,958
6	Less stable deposits	77,289,197	5,387,708	71,960	16,781	74,490,761	74,635,875	6,862,245	62,357	17,966	73,422,397
7	Wholesale funding; of which:	88,865,620	115,144,954	19,994,073	16,603,348	74,604,563	89,757,195	105,283,071	23,502,801	16,166,445	73,920,223
8	Operational deposits	0	752,555	0	0	376,277	0	629,926	0	0	314,963
9	Other wholesale funding	88,865,620	114,392,399	19,994,073	16,603,348	74,228,285	89,757,195	104,653,144	23,502,801	16,166,445	73,605,260
10	Liabilities with matching interdependent assets	0	0	0	0	0	0	0	0	0	0
11	Other liabilities; of which:	5,867,652	11,754,215	4,204	2,865,933	127,128	10,369,021	12,703,060	4,494	1,852,168	126,524
12	Derivative liabilities				0					0	
13	All other liabilities and equity not included in the above categories	5,867,652	11,754,215	4,204	2,865,933	127,128	10,369,021	12,703,060	4,494	1,852,168	126,524
14	Total available stable funding					196,489,631					193,461,760
Required stable funding (RSF) items (2)											
15	HQLA					9,232,557					8,714,195
16	Deposits held at financial institutions for operational purposes	92,303	179,371	440,091	3,479	428,034	98,632	135,447	435,949	5,299	389,630
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	16,224,302	59,865,868	12,295,191	85,385,628	108,077,328	15,356,979	55,823,288	12,703,507	86,461,316	106,150,162
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	1,667,272	14,579,549	371,323	0	649,239	1,595,984	14,148,783	326,014	0	464,868
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	3,666,996	11,195,316	2,813,433	12,935,197	17,505,121	4,637,268	10,163,658	2,577,491	12,717,227	17,164,181
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	2,205,592	28,765,503	6,613,020	52,921,637	62,533,059	2,068,722	26,282,938	7,299,223	52,569,551	61,334,034
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	365,916	8,937,768	427,129	5,958,925	8,747,228	69,055	8,555,528	981,263	5,649,527	8,473,032
22	Residential mortgages; of which:	660	302,139	301,639	10,264,090	8,143,105	1,168	291,353	305,155	10,992,570	8,577,956
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	19,737	22,179	4,419,112	2,893,381	0	20,446	22,783	5,324,557	3,482,577
24	Securities that are not in default and do not qualify as HQLA and other similar assets	8,683,779	5,023,360	2,195,775	9,264,703	19,246,802	7,053,836	4,936,555	2,195,621	10,181,967	18,609,120
25	Assets with matching interdependent liabilities	0	0	0	0	0	0	0	0	0	0
26	Other assets; of which:	23,241,836	1,361,572	216,200	20,129,687	40,563,277	22,387,225	1,356,206	202,295	24,188,498	43,888,975
27	Physical traded commodities, including gold	0				0	0				0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				1,451,414	1,233,702				1,467,545	1,247,413
29	Derivative assets				1,712,115	1,712,115				1,559,678	1,559,678
30	Derivative liabilities (before deduction of variation margin posted)				318,148	318,148				224,345	224,345
31	All other assets not included in the above categories	23,241,836	1,361,572	216,200	16,648,009	37,299,311	22,387,225	1,356,206	202,295	20,936,928	40,857,537
32	Off-balance sheet items				142,145,293	3,164,620				137,916,130	3,064,108
33	Total required stable funding					161,465,818					162,207,072
34	Consolidated net stable funding ratio (NSFR)					121.6%					119.2%