

CC2: Reconciliation of regulatory capital to the balance sheet (March 31, 2025)

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	109,095,437		
Call loans and bills bought	1,180,949		
Receivables under resale agreements	18,856,895		
Receivables under securities borrowing transactions	5,701,495		
Monetary claims bought	6,620,404		
Trading assets	26,142,919		6-a
Money held in trust	1,084,487		
Securities	86,125,371		2-c, 6-b
Loans and bills discounted	121,436,133		6-c
Foreign exchanges	1,913,526		
Other assets	17,824,068		2-b, 6-d
Tangible fixed assets	1,240,104		
Intangible fixed assets	1,875,551		2-a
Net defined benefit assets	2,217,529		3
Deferred tax assets	148,752		4-a
Customers' liabilities for acceptances and guarantees	12,864,745		
Allowance for credit losses	(1,214,870)		
Total assets	413,113,501		
Liabilities			
Deposits	228,512,749		
Negotiable certificates of deposit	17,374,010		
Call money and bills sold	5,072,926		
Payables under repurchase agreements	43,359,076		
Payables under securities lending transactions	699,852		
Commercial papers	3,475,042		
Trading liabilities	19,362,603		6-e
Borrowed money	22,101,954		8-a
Foreign exchanges	2,508,462		
Short-term bonds payable	1,373,236		
Bonds payable	14,018,955		8-b
Due to trust accounts	4,937,999		
Other liabilities	14,563,347		6-f
Reserve for bonuses	251,665		
Reserve for bonuses to directors	2,879		
Reserve for stocks payment	11,077		
Net defined benefit liabilities	104,612		
Reserve for retirement benefits to directors	813		
Reserve for loyalty award credits	7,730		
Reserve for contingent losses	150,657		
Reserves under special laws	5,295		
Deferred tax liabilities	540,770		4-b
Deferred tax liabilities for land revaluation	84,903		4-c
Acceptances and guarantees	12,864,745		
Total liabilities	391,385,368		
Net assets			
Capital stock	2,141,513		1-a
Capital surplus	-		1-b
Retained earnings	14,845,617		1-c
Treasury stock	(726,631)		1-d
Total shareholders' equity	16,260,498		
Net unrealized gains (losses) on available-for-sale securities	1,327,127		
Net deferred gains (losses) on hedging instruments	(894,227)		5
Land revaluation excess	122,400		
Foreign currency translation adjustments	3,198,279		
Remeasurements of defined benefit plans	554,502		
Debt value adjustments of foreign subsidiaries and affiliates	(51,663)		
Net unrealized gains (losses) on loans of foreign subsidiaries and affiliates	3,457		
Total accumulated other comprehensive income	4,259,875	(a)	
Subscription rights to shares	11		
Non-controlling interests	1,207,746		7
Total net assets	21,728,132		
Total liabilities and net assets	413,113,501		

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	-		1-b
Retained earnings	14,845,617		1-c
Treasury stock	(726,631)		1-d
Total shareholders' equity	16,260,498		

(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	16,260,498	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	2,141,513		1a
of which: retained earnings	14,845,617		2
of which: treasury stock	(726,631)		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	1,875,551		2-a
Other assets	17,824,068	Including cryptoassets	2-b
Securities	86,125,371		2-c
of which: goodwill attributable to equity-method investees	502,233	Goodwill attributable to equity-method investees	

Income taxes related to above	363,875	Income taxes related to intangibles other than goodwill and mortgage servicing rights
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(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	1,032,539		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	981,355		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	2,217,529		3

Income taxes related to above	678,424	
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(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	1,539,104		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	148,752		4-a
Deferred tax liabilities	540,770		4-b
Deferred tax liabilities for land revaluation	84,903		4-c

Tax effects on other intangible fixed assets	363,875	
Tax effects on net defined benefit assets	678,424	

(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)	7,549	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)	559,437	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	12,437		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	547,000		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	(894,227)		5

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	(942,812)	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	26,142,919	Including trading account securities and derivatives for trading assets	6-a
Securities	86,125,371		6-b
Loans and bills discounted	121,436,133	Including subordinated loans	6-c
Other assets	17,824,068	Including derivatives and investments in the capital	6-d
Trading liabilities	19,362,603	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	14,563,347	Including derivatives	6-f

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	26,443		
Common equity Tier 1 capital	17,393		16
Additional Tier 1 capital	4,552		37
Tier 2 capital	4,496		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)	1,268,453		
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)	1,268,453		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	4,298,403		
Amount exceeding the 10% threshold on specified items	2,456,922		19
Amount exceeding the 15% threshold on specified items	39,305		23
Additional Tier 1 capital	42,485		40
Tier 2 capital and other TLAC liabilities	31,007		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,728,683		73

7. Non-controlling interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	1,207,746		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)	276,094	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)	230,512	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)	118,992	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	22,101,954		8-a
Bonds payable	14,018,955		8-b
Total	36,120,910		

(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	2,452,140		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,768,448		46