

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

Basel III Template No.	Items	June 30, 2025	March 31, 2025	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	16,198,628	15,810,765	
1a	of which: capital and capital surplus	2,152,566	2,141,513	
2	of which: retained earnings	14,942,523	14,845,617	
1c	of which: treasury stock (-)	896,462	726,631	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	-	449,732	
	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	3,819,917	4,259,875	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	258,594	276,094	
6	Common Equity Tier 1 capital: instruments and reserves (A)	20,277,141	20,346,735	
Common Equity Tier 1 capital: regulatory adjustments				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,993,592	2,013,894	
8	of which: goodwill (including those equivalent)	1,005,417	1,032,539	
9	of which: other intangibles other than goodwill and mortgage servicing rights	988,175	981,355	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	9,542	7,549	
11	Deferred gains or losses on derivatives under hedge accounting	(1,015,140)	(942,812)	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitisation gain on sale	15,296	15,217	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	18,968	18,460	
15	Net defined benefit assets	1,559,384	1,539,104	
16	Investments in own shares (excluding those reported in the Net assets section)	19,883	17,393	
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	2,423,495	2,456,922	
19	of which: significant investments in the common stock of financials	2,423,495	2,456,922	
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	80,898	51,742	
23	of which: significant investments in the common stock of financials	60,677	39,305	
24	of which: mortgage servicing rights	-	-	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	20,221	12,437	
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)	5,105,923	5,177,473	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	15,171,217	15,169,261	

Basel III Template No.	Items		June 30, 2025	March 31, 2025	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 instruments	-	-	
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	2,728,607	2,452,140	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	-	
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)		228,155	230,512	
36	Additional Tier 1 capital: instruments (D)		2,956,762	2,682,652	
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instruments		41,873	4,552	
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)		84,358	47,038	
Additional Tier 1 capital					
44	Additional Tier 1 capital ((D)-(E)) (F)		2,872,404	2,635,614	
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		18,043,622	17,804,875	

Basel III Template No.	Items	June 30, 2025	March 31, 2025	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	1,705,219	1,768,448	
	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)	114,469	118,992	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	468,873	488,233	
50a	of which: provision for general allowance for credit losses	375,622	374,216	
50b	of which: eligible provisions	93,251	114,017	
51	Tier 2 capital: instruments and provisions (H)	2,288,563	2,375,674	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	6,759	4,496	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-	-	
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)	23,611	31,007	
57	Tier 2 capital: regulatory adjustments (I)	30,370	35,503	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,258,192	2,340,170	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	20,301,815	20,145,046	
Risk weighted assets				
60	Risk weighted assets (L)	108,725,197	106,930,480	

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Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	13.95%	14.18%	
62	Tier 1 capital ratio (consolidated)((G)/(L))	16.59%	16.65%	
63	Total capital ratio (consolidated)((K)/(L))	18.67%	18.83%	
64	The minimum capital buffer requirement	4.18%	4.16%	
65	Of which: capital conservation buffer requirement	2.50%	2.50%	
66	Of which: countercyclical buffer requirement	0.18%	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	9.45%	9.68%	
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)	1,351,010	1,268,453	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,707,094	1,728,683	
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)	568,903	547,000	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general allowance for credit losses)	413,378	419,535	
77	Cap on inclusion of provisions (general allowance for credit losses)	375,622	374,216	
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")	93,251	114,017	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	377,525	368,279	