

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

Basel III Template No.	Items	September 30, 2025	June 30, 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	16,470,801	16,198,628	
1a	of which: capital and capital surplus	2,155,478	2,152,566	
2	of which: retained earnings	15,689,563	14,942,523	
1c	of which: treasury stock (-)	975,057	896,462	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	399,183	-	
	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	4,007,777	3,819,917	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	257,051	258,594	
6	Common Equity Tier 1 capital: instruments and reserves (A)	20,735,631	20,277,141	
Common Equity Tier 1 capital: regulatory adjustments				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	2,070,007	1,993,592	
8	of which: goodwill (including those equivalent)	1,062,082	1,005,417	
9	of which: other intangibles other than goodwill and mortgage servicing rights	1,007,925	988,175	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	6,854	9,542	
11	Deferred gains or losses on derivatives under hedge accounting	(1,118,556)	(1,015,140)	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitisation gain on sale	15,376	15,296	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	23,757	18,968	
15	Net defined benefit assets	1,571,792	1,559,384	
16	Investments in own shares (excluding those reported in the Net assets section)	26,303	19,883	
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	2,532,249	2,423,495	
19	of which: significant investments in the common stock of financials	2,532,249	2,423,495	
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	2,563	80,898	
23	of which: significant investments in the common stock of financials	1,984	60,677	
24	of which: mortgage servicing rights	-	-	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	579	20,221	
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)	5,130,348	5,105,923	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	15,605,282	15,171,217	

Basel III Template No.	Items		September 30, 2025	June 30, 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	2,950,540	2,728,607	
		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)		229,155	228,155	
36	Additional Tier 1 capital: instruments (D)		3,179,695	2,956,762	
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instruments		40,416	41,873	
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)		82,901	84,358	
Additional Tier 1 capital					
44	Additional Tier 1 capital ((D)-(E)) (F)		3,096,794	2,872,404	
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		18,702,076	18,043,622	

Basel III Template No.	Items	September 30, 2025	June 30, 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	1,831,149	1,705,219	
	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)	114,160	114,469	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	441,947	468,873	
50a	of which: provision for general allowance for credit losses	383,512	375,622	
50b	of which: eligible provisions	58,434	93,251	
51	Tier 2 capital: instruments and provisions (H)	2,387,257	2,288,563	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	19,219	6,759	
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)	17,265	23,611	
57	Tier 2 capital: regulatory adjustments (I)	36,485	30,370	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,350,772	2,258,192	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	21,052,849	20,301,815	
Risk weighted assets				
60	Risk weighted assets (L)	110,808,030	108,725,197	

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Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	14.08%	13.95%	
62	Tier 1 capital ratio (consolidated)((G)/(L))	16.87%	16.59%	
63	Total capital ratio (consolidated)((K)/(L))	18.99%	18.67%	
64	The minimum capital buffer requirement	4.17%	4.18%	
65	Of which: capital conservation buffer requirement	2.50%	2.50%	
66	Of which: countercyclical buffer requirement	0.17%	0.18%	
67	Of which: G-SIB/D-SIB additional requirement	1.50%	1.50%	
68	CET1 available after meeting the minimum capital buffer requirements	9.58%	9.45%	
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)	1,415,813	1,351,010	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,812,106	1,707,094	
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)	528,808	568,903	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general allowance for credit losses)	426,548	413,378	
77	Cap on inclusion of provisions (general allowance for credit losses)	383,512	375,622	
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")	58,434	93,251	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	386,903	377,525	