

CC2: Reconciliation of regulatory capital to the balance sheet (September 30, 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 | 94,089,415 | | |
| Call loans and bills bought | 1,267,390 | | |
| Receivables under resale agreements | 17,177,912 | | |
| Receivables under securities borrowing transactions | 5,781,640 | | |
| Monetary claims bought | 6,938,635 | | |
| Trading assets | 28,153,014 | | 6-a |
| Money held in trust | 1,251,660 | | |
| Securities | 85,997,896 | | 2-c, 6-b |
| Loans and bills discounted | 123,258,332 | | 6-c |
| Foreign exchanges | 1,967,544 | | |
| Other assets | 20,816,918 | | 2-b, 6-d |
| Tangible fixed assets | 1,343,766 | | |
| Intangible fixed assets | 1,928,358 | | 2-a |
| Net defined benefit assets | 2,264,646 | | 3 |
| Deferred tax assets | 152,710 | | 4-a |
| Customers' liabilities for acceptances and guarantees | 13,068,099 | | |
| Allowance for credit losses | (1,139,834) | | |
| Total assets | 404,318,108 | | |
| Liabilities | | | |
| Deposits | 227,256,731 | | |
| Negotiable certificates of deposit | 18,030,425 | | |
| Call money and bills sold | 6,073,385 | | |
| Payables under repurchase agreements | 39,939,775 | | |
| Payables under securities lending transactions | 1,191,168 | | |
| Commercial papers | 3,309,746 | | |
| Trading liabilities | 22,161,918 | | 6-e |
| Borrowed money | 11,646,050 | | 8-a |
| Foreign exchanges | 2,229,347 | | |
| Short-term bonds payable | 1,190,249 | | |
| Bonds payable | 15,375,974 | | 8-b |
| Due to trust accounts | 3,885,232 | | |
| Other liabilities | 15,587,321 | | 6-f |
| Reserve for bonuses | 174,097 | | |
| Reserve for bonuses to directors | 1,816 | | |
| Reserve for stocks payment | 11,178 | | |
| Net defined benefit liabilities | 107,395 | | |
| Reserve for retirement benefits to directors | 834 | | |
| Reserve for loyalty award credits | 9,402 | | |
| Reserve for contingent losses | 135,980 | | |
| Reserves under special laws | 5,623 | | |
| Deferred tax liabilities | 603,661 | | 4-b |
| Deferred tax liabilities for land revaluation | 84,483 | | 4-c |
| Acceptances and guarantees | 13,068,099 | | |
| Total liabilities | 382,079,899 | | |
| Net assets | | | |
| Capital stock | 2,141,513 | | 1-a |
| Capital surplus | 13,965 | | 1-b |
| Retained earnings | 15,689,563 | | 1-c |
| Treasury stock | (975,057) | | 1-d |
| Total shareholders' equity | 16,869,984 | | |
| Net unrealized gains (losses) on available-for-sale securities | 1,646,350 | | |
| Net deferred gains (losses) on hedging instruments | (1,094,958) | | 5 |
| Land revaluation excess | 121,689 | | |
| Foreign currency translation adjustments | 2,894,526 | | |
| Remeasurements of defined benefit plans | 522,895 | | |
| Debt value adjustments of foreign subsidiaries and affiliates | (86,490) | | |
| Net unrealized gains (losses) on loans of foreign subsidiaries and affiliates | 3,765 | | |
| Total accumulated other comprehensive income | 4,007,777 | (a) | |
| Subscription rights to shares | 17 | | |
| Non-controlling interests | 1,360,429 | | 7 |
| Total net assets | 22,238,209 | | |
| Total liabilities and net assets | 404,318,108 | | |

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 | 13,965 | | 1-b |
| Retained earnings | 15,689,563 | | 1-c |
| Treasury stock | (975,057) | | 1-d |
| Total shareholders' equity | 16,869,984 | | |

(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 | 16,869,984 | Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed)) | |
| of which: capital and capital surplus | 2,155,478 | | 1a |
| of which: retained earnings | 15,689,563 | | 2 |
| of which: treasury stock | (975,057) | | 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 | 1,928,358 | | 2-a |
| Other assets | 20,816,918 | Including cryptoassets | 2-b |
| Securities | 85,997,896 | | 2-c |
| of which: goodwill attributable to equity-method investees | 518,277 | Goodwill attributable to equity-method investees | |

| | | |
|-------------------------------|---------|---|
| Income taxes related to above | 376,623 | Income taxes related to intangibles other than goodwill and mortgage servicing rights |
|-------------------------------|---------|---|

(2) Composition of capital

| Composition of capital disclosure | Amount | Remarks | Basel III Template No. |
|--|-----------|---------|------------------------|
| Goodwill (net of related tax liability, including those equivalent) | 1,062,082 | | 8 |
| Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability) | 1,007,925 | | 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 | 2,264,646 | | 3 |

| | | |
|-------------------------------|---------|--|
| Income taxes related to above | 692,853 | |
|-------------------------------|---------|--|

(2) Composition of capital

| Composition of capital disclosure | Amount | Remarks | Basel III Template No. |
|-----------------------------------|-----------|---------|------------------------|
| Net defined benefit assets | 1,571,792 | | 15 |

4. Deferred tax assets

(1) Consolidated balance sheet

| Consolidated balance sheet item | Amount | Remarks | Ref. No. |
|---|---------|---------|----------|
| Deferred tax assets | 152,710 | | 4-a |
| Deferred tax liabilities | 603,661 | | 4-b |
| Deferred tax liabilities for land revaluation | 84,483 | | 4-c |

| | | |
|--|---------|--|
| Tax effects on other intangible fixed assets | 376,623 | |
| Tax effects on net defined benefit assets | 692,853 | |

(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) | 6,854 | 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) | 529,387 | 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 | 579 | | 25 |
| Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) | 528,808 | | 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 | (1,094,958) | | 5 |

(2) Composition of capital

| Composition of capital disclosure | Amount | Remarks | Basel III Template No. |
|--|-------------|--|------------------------|
| Deferred gains or losses on derivatives under hedge accounting | (1,118,556) | 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 | 28,153,014 | Including trading account securities and derivatives for trading assets | 6-a |
| Securities | 85,997,896 | | 6-b |
| Loans and bills discounted | 123,258,332 | Including subordinated loans | 6-c |
| Other assets | 20,816,918 | Including derivatives and investments in the capital | 6-d |
| Trading liabilities | 22,161,918 | Including trading account securities sold and derivatives for trading-assets | 6-e |
| Other liabilities | 15,587,321 | Including derivatives | 6-f |

(2) Composition of capital

| Composition of capital disclosure | Amount | Remarks | Basel III Template No. |
|---|-----------|---------|------------------------|
| Investments in own capital instruments | 85,939 | | |
| Common equity Tier 1 capital | 26,303 | | 16 |
| Additional Tier 1 capital | 40,416 | | 37 |
| Tier 2 capital | 19,219 | | 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) | 1,415,813 | | |
| 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) | 1,415,813 | | 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 | 4,406,091 | | |
| Amount exceeding the 10% threshold on specified items | 2,532,249 | | 19 |
| Amount exceeding the 15% threshold on specified items | 1,984 | | 23 |
| Additional Tier 1 capital | 42,485 | | 40 |
| Tier 2 capital and other TLAC liabilities | 17,265 | | 55 |
| Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting) | 1,812,106 | | 73 |

7. Non-controlling interests

(1) Consolidated balance sheet

| Consolidated balance sheet item | Amount | Remarks | Ref. No. |
|---------------------------------|-----------|---------|----------|
| Non-controlling interests | 1,360,429 | | 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) | 257,051 | 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) | 229,155 | 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) | 114,160 | 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 | 11,646,050 | | 8-a |
| Bonds payable | 15,375,974 | | 8-b |
| Total | 27,022,024 | | |

(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 | 2,950,540 | | 32 |
| Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards | 1,831,149 | | 46 |