

Net Stable Funding Ratio Disclosure(Mitsubishi UFJ Financial Group)

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

Item		Current Quarter (September 30,2025)					Prior Quarter (June 30,2025)				
		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:	22,280,956	277,000	477,651	4,027,038	26,877,820	21,725,797	1,108	302,788	4,129,930	26,097,622
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	21,520,895	181,000	300,000	4,027,038	26,028,933	21,088,639	0	181,000	4,129,930	25,399,570
3	Other capital instruments that are not included in the above category	760,060	96,000	177,651	0	848,886	637,157	1,108	121,788	0	698,051
4	Funding from retail and small business customers; of which:	97,349,744	6,101,157	64,586	19,069	94,237,253	98,034,976	5,561,287	61,340	18,272	94,388,015
5	Stable deposits	20,918,298	166,600	0	0	20,030,653	21,398,908	159,019	0	0	20,480,031
6	Less stable deposits	76,431,446	5,934,556	64,586	19,069	74,206,600	76,636,068	5,402,268	61,340	18,272	73,907,983
7	Wholesale funding; of which:	88,079,002	110,019,763	11,657,007	15,888,581	69,774,417	90,472,275	111,849,914	12,297,641	16,121,720	70,104,823
8	Operational deposits	0	998,694	0	0	499,347	0	937,584	0	0	468,792
9	Other wholesale funding	88,079,002	109,021,068	11,657,007	15,888,581	69,275,070	90,472,275	110,912,330	12,297,641	16,121,720	69,636,031
10	Liabilities with matching interdependent assets	0	0	0	0	0	0	0	0	0	0
11	Other liabilities; of which:	11,396,036	16,138,350	19,505	2,164,262	207,875	9,056,530	12,705,398	19,242	1,879,460	218,121
12	Derivative liabilities				0					0	
13	All other liabilities and equity not included in the above categories	11,396,036	16,138,350	19,505	2,164,262	207,875	9,056,530	12,705,398	19,242	1,879,460	218,121
14	Total available stable funding					191,097,367					190,808,582
Required stable funding (RSF) items (2)											
15	HQLA					7,409,773					8,682,739
16	Deposits held at financial institutions for operational purposes	280,334	519,895	536,375	221,872	962,934	231,908	527,822	452,844	303,687	966,749
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	18,281,212	57,369,217	12,124,933	89,280,050	110,134,842	16,714,612	59,962,161	10,265,866	87,412,523	108,504,167
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	1,849,602	15,903,128	361,676	0	607,702	1,826,936	15,082,528	379,767	23,684	634,052
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	4,956,440	11,420,812	2,749,477	13,916,756	18,886,994	3,786,932	11,957,110	2,133,067	13,170,838	17,476,912
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	2,244,422	25,547,330	6,450,054	54,074,337	62,025,723	2,222,074	28,496,347	5,469,590	53,142,267	62,210,190
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	314,513	6,623,761	605,899	6,032,841	7,736,332	349,737	8,957,213	592,714	5,937,032	8,849,077
22	Residential mortgages; of which:	982	277,570	293,087	11,594,509	9,087,062	1,028	275,241	291,464	11,369,529	8,890,319
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	17,774	20,521	5,272,176	3,446,062	0	18,186	20,635	5,290,042	3,457,938
24	Securities that are not in default and do not qualify as HQLA and other similar assets	9,229,764	4,220,375	2,270,637	9,694,446	19,527,358	8,877,640	4,150,933	1,991,976	9,706,204	19,292,693
25	Assets with matching interdependent liabilities	0	0	0	0	0	0	0	0	0	0
26	Other assets; of which:	24,243,048	1,615,620	227,604	23,877,783	44,390,702	20,761,665	1,127,221	370,178	20,622,623	38,027,769
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)				1,323,972	1,400,743				1,491,118	1,267,451
29	Derivative assets				1,571,894	1,571,894				1,728,729	1,728,729
30	Derivative liabilities (before deduction of variation margin posted)				214,244	214,244				208,631	208,631
31	All other assets not included in the above categories	24,243,048	1,615,620	227,604	20,767,671	41,203,821	20,761,665	1,127,221	370,178	17,194,143	34,822,957
32	Off-balance sheet items				146,999,575	3,243,674				141,451,999	3,095,216
33	Total required stable funding					166,141,927					159,276,642
34	Consolidated net stable funding ratio (NSFR)					115.0%					119.7%