

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

Basel III Template No.	Items	December 31, 2025	September 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	16,875,970	16,470,801	
1a	of which: capital and capital surplus	2,141,513	2,155,478	
2	of which: retained earnings	15,533,884	15,689,563	
1c	of which: treasury stock (-)	799,427	975,057	
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	4,487,299	4,007,777	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	276,477	257,051	
6	Common Equity Tier 1 capital: instruments and reserves (A)	21,639,746	20,735,631	
Common Equity Tier 1 capital: regulatory adjustments				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	2,129,449	2,070,007	
8	of which: goodwill (including those equivalent)	1,110,242	1,062,082	
9	of which: other intangibles other than goodwill and mortgage servicing rights	1,019,206	1,007,925	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	4,864	6,854	
11	Deferred gains or losses on derivatives under hedge accounting	(1,338,523)	(1,118,556)	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitisation gain on sale	15,455	15,376	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	35,913	23,757	
15	Net defined benefit assets	1,586,265	1,571,792	
16	Investments in own shares (excluding those reported in the Net assets section)	27,244	26,303	
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	2,726,348	2,532,249	
19	of which: significant investments in the common stock of financials	2,726,348	2,532,249	
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	
23	of which: significant investments in the common stock of financials	-	1,984	
24	of which: mortgage servicing rights	-	-	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	579	
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)	5,187,018	5,130,348	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	16,452,727	15,605,282	

Basel III Template No.	Items	December 31, 2025	September 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	2,963,980	2,950,540	
		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)	242,127	229,155		
36	Additional Tier 1 capital: instruments (D)	3,206,107	3,179,695		
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instruments	35,189	40,416		
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)	77,675	82,901		
Additional Tier 1 capital					
44	Additional Tier 1 capital ((D)-(E)) (F)	3,128,432	3,096,794		
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	19,581,160	18,702,076		

Basel III Template No.	Items	December 31, 2025	September 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	1,806,187	1,831,149	
	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)	121,986	114,160	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	480,377	441,947	
50a	of which: provision for general allowance for credit losses	405,223	383,512	
50b	of which: eligible provisions	75,154	58,434	
51	Tier 2 capital: instruments and provisions (H)	2,408,551	2,387,257	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	18,387	19,219	
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)	19,788	17,265	
57	Tier 2 capital: regulatory adjustments (I)	38,176	36,485	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,370,375	2,350,772	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	21,951,536	21,052,849	
Risk weighted assets				
60	Risk weighted assets (L)	117,496,950	110,808,030	

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Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	14.00%	14.08%	
62	Tier 1 capital ratio (consolidated)((G)/(L))	16.66%	16.87%	
63	Total capital ratio (consolidated)((K)/(L))	18.68%	18.99%	
64	The minimum capital buffer requirement	4.19%	4.17%	
65	Of which: capital conservation buffer requirement	2.50%	2.50%	
66	Of which: countercyclical buffer requirement	0.19%	0.17%	
67	Of which: G-SIB/D-SIB additional requirement	1.50%	1.50%	
68	CET1 available after meeting the minimum capital buffer requirements	9.50%	9.58%	
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)	1,631,843	1,415,813	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,918,002	1,812,106	
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)	540,508	528,808	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general allowance for credit losses)	448,026	426,548	
77	Cap on inclusion of provisions (general allowance for credit losses)	405,223	383,512	
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")	75,154	58,434	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	416,970	386,903	