

Net Stable Funding Ratio Disclosure(Mitsubishi UFJ Financial Group)

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

Item		Current Quarter (December 31,2025)					Prior Quarter (September 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:	23,290,145	299,261	446,723	4,024,182	27,868,689	22,280,956	277,000	477,651	4,027,038	26,877,820
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	22,484,238	181,000	300,000	4,024,182	26,989,420	21,520,895	181,000	300,000	4,027,038	26,028,933
3	Other capital instruments that are not included in the above category	805,907	118,261	146,723	0	879,268	760,060	96,000	177,651	0	848,886
4	Funding from retail and small business customers; of which:	98,968,908	6,139,498	64,872	18,342	95,770,716	97,349,744	6,101,157	64,586	19,069	94,237,253
5	Stable deposits	21,764,296	164,153	0	0	20,832,027	20,918,298	166,600	0	0	20,030,653
6	Less stable deposits	77,204,612	5,975,345	64,872	18,342	74,938,689	76,431,446	5,934,556	64,586	19,069	74,206,600
7	Wholesale funding; of which:	88,797,088	116,460,178	8,815,622	16,235,428	72,839,598	88,079,002	110,019,763	11,657,007	15,888,581	69,774,417
8	Operational deposits	0	1,033,487	0	0	516,743	0	998,694	0	0	499,347
9	Other wholesale funding	88,797,088	115,426,690	8,815,622	16,235,428	72,322,854	88,079,002	109,021,068	11,657,007	15,888,581	69,275,070
10	Liabilities with matching interdependent assets	0	0	0	0	0	0	0	0	0	0
11	Other liabilities; of which:	11,798,290	19,173,969	11,866	2,544,077	224,678	11,396,036	16,138,350	19,505	2,164,262	207,875
12	Derivative liabilities				0					0	
13	All other liabilities and equity not included in the above categories	11,798,290	19,173,969	11,866	2,544,077	224,678	11,396,036	16,138,350	19,505	2,164,262	207,875
14	Total available stable funding					196,703,683					191,097,367
Required stable funding (RSF) items (2)											
15	HQLA					8,456,043					7,409,773
16	Deposits held at financial institutions for operational purposes	296,835	579,730	665,755	228,330	1,073,440	280,334	519,895	536,375	221,872	962,934
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	14,300,300	46,713,321	12,806,714	93,690,155	116,172,452	18,281,212	57,369,217	12,124,933	89,280,050	110,134,842
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	119,182	3,665,390	79,680	52,257	333,305	1,849,602	15,903,128	361,676	0	607,702
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	1,892,590	10,369,738	2,897,341	15,213,254	19,938,825	4,956,440	11,420,812	2,749,477	13,916,756	18,886,994
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	2,496,631	27,260,531	7,277,709	56,261,961	65,609,840	2,244,422	25,547,330	6,450,054	54,074,337	62,025,723
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	438,544	6,827,355	1,087,600	5,933,012	8,087,247	314,513	6,623,761	605,899	6,032,841	7,736,332
22	Residential mortgages; of which:	624	296,288	295,852	11,650,669	9,149,861	982	277,570	293,087	11,594,509	9,087,062
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	17,533	20,286	5,249,049	3,430,791	0	17,774	20,521	5,272,176	3,446,062
24	Securities that are not in default and do not qualify as HQLA and other similar assets	9,791,271	5,121,372	2,256,131	10,512,012	21,140,620	9,229,764	4,220,375	2,270,637	9,694,446	19,527,358
25	Assets with matching interdependent liabilities	0	0	0	0	0	0	0	0	0	0
26	Other assets; of which:	29,643,699	3,442,659	240,267	29,812,289	52,204,731	24,243,048	1,615,620	227,604	23,877,783	44,390,702
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)				2,038,638	1,732,842				1,323,972	1,400,743
29	Derivative assets				1,534,330	1,534,330				1,571,894	1,571,894
30	Derivative liabilities (before deduction of variation margin posted)				281,372	281,372				214,244	214,244
31	All other assets not included in the above categories	29,643,699	3,442,659	240,267	25,957,948	48,656,185	24,243,048	1,615,620	227,604	20,767,671	41,203,821
32	Off-balance sheet items				154,083,506	3,572,747				146,999,575	3,243,674
33	Total required stable funding					181,479,415					166,141,927
34	Consolidated net stable funding ratio (NSFR)					108.3%					115.0%