

## CC2: Reconciliation of regulatory capital to the balance sheet (March 31, 2026)

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
<b>Assets</b>			
Cash and due from banks	90,045,500		
Call loans and bills bought	1,570,196		
Receivables under resale agreements	16,375,722		
Receivables under securities borrowing transactions	5,486,014		
Monetary claims bought	7,560,410		
Trading assets	39,995,337		6-a
Money held in trust	1,159,280		
Securities	85,714,795		2-c, 6-b
Loans and bills discounted	133,799,490		6-c
Foreign exchanges	2,248,944		
Other assets	28,407,448		2-b, 6-d
Tangible fixed assets	1,417,304		
Intangible fixed assets	1,955,987		2-a
Net defined benefit assets	2,646,314		3
Deferred tax assets	147,478		4-a
Customers' liabilities for acceptances and guarantees	14,431,269		
Allowance for credit losses	(1,229,947)		
Total assets	431,731,548		
<b>Liabilities</b>			
Deposits	239,439,246		
Negotiable certificates of deposit	17,601,483		
Call money and bills sold	5,307,704		
Payables under repurchase agreements	39,146,995		
Payables under securities lending transactions	1,197,233		
Commercial papers	3,421,893		
Trading liabilities	32,038,719		6-e
Borrowed money	9,359,997		8-a
Foreign exchanges	2,715,051		
Short-term bonds payable	1,217,464		
Bonds payable	15,790,570		8-b
Due to trust accounts	2,903,438		
Other liabilities	22,285,686		6-f
Reserve for bonuses	293,548		
Reserve for bonuses to directors	3,978		
Reserve for stocks payment	14,287		
Net defined benefit liabilities	107,274		
Reserve for retirement benefits to directors	1,548		
Reserve for loyalty award credits	8,877		
Reserve for contingent losses	144,184		
Reserves under special laws	6,179		
Deferred tax liabilities	466,990		4-b
Deferred tax liabilities for land revaluation	83,769		4-c
Acceptances and guarantees	14,431,269		
Total liabilities	407,987,396		
<b>Net assets</b>			
Capital stock	2,141,513		1-a
Capital surplus	0		1-b
Retained earnings	16,150,394		1-c
Treasury stock	(934,137)		1-d
Total shareholders' equity	17,357,770		
Net unrealized gains (losses) on available-for-sale securities	1,672,075		
Net deferred gains (losses) on hedging instruments	(1,262,833)		5
Land revaluation excess	121,039		
Foreign currency translation adjustments	3,711,516		
Remeasurements of defined benefit plans	724,229		
Debt value adjustments of foreign subsidiaries and affiliates	(53,835)		
Net unrealized gains (losses) on loans of foreign subsidiaries and affiliates	3,979		
Total accumulated other comprehensive income	4,916,171	(a)	
Subscription rights to shares	99		7-a
Non-controlling interests	1,470,111		7-b
Total net assets	23,744,152		
Total liabilities and net assets	431,731,548		

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	-		1-b
Retained earnings	16,150,394		1-c
Treasury stock	(934,137)		1-d
Total shareholders' equity	17,357,770		

## (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	17,357,770	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	2,141,513		1a
of which: retained earnings	16,150,394		2
of which: treasury stock	(934,137)		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	1,955,987		2-a
Other assets	28,407,448	Including cryptoassets	2-b
Securities	85,714,795		2-c
of which: goodwill attributable to equity-method investees	636,819	Goodwill attributable to equity-method investees	
Income taxes related to above	406,944	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)	1,148,218		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	1,037,637		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	2,646,314		3
Income taxes related to above	834,064		

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	1,812,249		15

## 4. Deferred tax assets

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	147,478		4-a
Deferred tax liabilities	466,990		4-b
Deferred tax liabilities for land revaluation	83,769		4-c
Tax effects on other intangible fixed assets	406,944		
Tax effects on net defined benefit assets	834,064		

## (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)	3,693	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)	836,217	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	152,737		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	683,480		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	(1,262,833)		5

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	(1,295,711)	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	39,995,337	Including trading account securities and derivatives for trading assets	6-a
Securities	85,714,795		6-b
Loans and bills discounted	133,799,490	Including subordinated loans	6-c
Other assets	28,407,448	Including derivatives and investments in the capital	6-d
Trading liabilities	32,038,719	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	22,285,686	Including derivatives	6-f

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	57,954		
Common equity Tier 1 capital	27,362		16
Additional Tier 1 capital	21,635		37
Tier 2 capital	8,956		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)	1,559,696		
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)	1,559,696		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	5,640,345		
Amount exceeding the 10% threshold on specified items	3,666,383		19
Amount exceeding the 15% threshold on specified items	350,208		23
Additional Tier 1 capital	42,485		40
Tier 2 capital and other TLAC liabilities	14,133		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,567,135		73

## 7. Non-controlling interests

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Subscription rights to shares	99		7-a
Non-controlling interests	1,470,111		7-b

## (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)	270,252	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)	257,088	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)	123,364	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	9,359,997		8-a
Bonds payable	15,790,570		8-b
Total	25,150,568		

## (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	2,788,790		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,674,241		46