

**Composition of Capital Disclosure (Mitsubishi UFJ Financial Group)**

(in million yen, in percentage)

Items	March 31,2013	Basel III	
		Amounts excluded under transitional arrangements	Template No.
<b>Common Equity Tier 1 capital: instruments and reserves (1)</b>			
Directly issued qualifying common share capital plus related capital surplus and retained earnings	10,080,276		1a+2-1c-26
of which: capital and capital surplus	3,922,308		1a
of which: retained earnings	6,267,976		2
of which: treasury stock (-)	1,929		1c
of which: national specific regulatory adjustments (earnings to be distributed) (-)	108,079		26
of which: other than above	-		
Subscription rights to common shares	8,884		1b
Accumulated other comprehensive income and other disclosed reserves	-	1,158,261	3
Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	59,358		5
Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	152,038		
of which: common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	152,038		
Common Equity Tier 1 capital: instruments and reserves (A)	10,300,557		6
<b>Common Equity Tier 1 capital: regulatory adjustments (2)</b>			
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	-	998,063	8+9
of which: goodwill (including those equivalent)	-	611,980	8
of which: other intangibles other than goodwill and mortgage servicing rights	-	386,083	9
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	1,804	10
Deferred gains or losses on derivatives under hedge accounting	-	111,861	11
Shortfall of eligible provisions to expected losses	-	-	12
Securitisation gain on sale	-	13,245	13
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	14
Defined-benefit pension fund net assets (prepaid pension costs)	-	286,349	15
Investments in own shares (excluding those reported in the Net assets section)	-	2,409	16
Reciprocal cross-holdings in common equity	-	-	17
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)	-	-	18
Amount exceeding the 10% threshold on specified items	-	-	19+20+21
of which: significant investments in the common stock of financials	-	-	19
of which: mortgage servicing rights	-	-	20
of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	21
Amount exceeding the 15% threshold on specified items	-	-	22
of which: significant investments in the common stock of financials	-	-	23
of which: mortgage servicing rights	-	-	24
of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	25
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-		27
Common Equity Tier 1 capital: regulatory adjustments (B)	-		28
<b>Common Equity Tier 1 capital (CET1)</b>			
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	10,300,557		29

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(in million yen, in percentage)

Items	March 31,2013	Amounts excluded under transitional arrangements	Basel III	
			Template No.	
<b>Additional Tier 1 capital: instruments (3)</b>				
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards	-		31a	30
Subscription rights to Additional Tier 1 instruments	-		31b	
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	-		32	
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-			
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	130,488		34-35	
Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	1,491,777		33+35	
of which: instruments issued by bank holding companies and their special purpose vehicles	1,491,777		33	
of which: instruments issued by subsidiaries	-		35	
Total of items included in Additional Tier 1 capital: instruments subject to transitional arrangements	(195,421)			
of which: foreign currency translation adjustments	(195,421)			
Additional Tier 1 capital: instruments (D)	1,426,844		36	
<b>Additional Tier 1 capital: regulatory adjustments</b>				
Investments in own Additional Tier 1 instruments	-	1,169	37	
Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	38	
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)	-	-	39	
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	10,240	40	
Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	512,586			
of which: goodwill (net of related tax liability, including those equivalent)	467,414			
of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	31,926			
of which: securitisation gain on sale	13,245			
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		42	
Additional Tier 1 capital: regulatory adjustments (E)	512,586		43	
<b>Additional Tier 1 capital</b>				
Additional Tier 1 capital ((D)-(E)) (F)	914,257		44	
<b>Tier 1 capital (T1 = CET1 + AT1)</b>				
Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	11,214,815		45	

**Composition of Capital Disclosure (Mitsubishi UFJ Financial Group)**

(in million yen, in percentage)

Items	March 31,2013	Basel III	
		Amounts excluded under transitional arrangements	Template No.
<b>Tier 2 capital: instruments and provisions (4)</b>			
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards	-		
Subscription rights to Tier 2 instruments	-		
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	-		46
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-		
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	37,835		48-49
Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	2,384,976		47+49
of which: instruments issued by bank holding companies and their special purpose vehicles	-		47
of which: instruments issued by subsidiaries	2,384,976		49
Total of general allowance for credit losses and eligible provisions included in Tier 2	235,057		50
of which: provision for general allowance for credit losses	105,314		50a
of which: eligible provisions	129,743		50b
Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	958,784		
of which: amounts equivalent to 45% of unrealized gains on other securities	845,868		
of which: deferred gains or losses on derivatives under hedge accounting	(30,022)		
of which: amounts equivalent to 45% of land revaluation excess	142,938		
Tier 2 capital: instruments and provisions (H)	3,616,654		51
<b>Tier 2 capital: regulatory adjustments</b>			
Investments in own Tier 2 instruments	-	18,870	52
Reciprocal cross-holdings in Tier 2 instruments	-	-	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 common share capital of the entity (amount above the 10% threshold)	-	-	54
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	4,922	55
Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	157,518		
of which: goodwill (net of related tax liability, including those equivalent)	144,565		
of which: significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	12,952		
Tier 2 capital: regulatory adjustments (I)	157,518		57
<b>Tier 2 capital (T2)</b>			
Tier 2 capital (T2) ((H)-(I) (J))	3,459,135		58
<b>Total capital (TC = T1 + T2)</b>			
Total capital (TC = T1 + T2) ((G) + (J)) (K)	14,673,951		59
<b>Risk weighted assets (5)</b>			
Total of items included in risk weighted assets subject to transitional arrangements	669,851		
of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	354,156		
of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,804		
of which: defined-benefit pension fund net assets (prepaid pension costs)	286,349		
of which: investments in own shares (excluding those reported in the Net assets section)	4,963		
of which: significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	22,577		
Risk weighted assets (L)	87,968,639		60
<b>Capital ratio (consolidated)</b>			
Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	11.70%		61
Tier 1 capital ratio (consolidated)((G)/(L))	12.74%		62
Total capital ratio (consolidated)((K)/(L))	16.68%		63

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(in million yen, in percentage)

Items	March 31,2013	Basel III	
		Amounts excluded under transitional arrangements	Template No.
<b>Regulatory adjustments (6)</b>			
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	830,715		72
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	584,687		73
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	267		74
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	169,159		75
<b>Provisions included in Tier 2 capital: instruments and provisions (7)</b>			
Provisions (general allowance for credit losses)	105,314		76
Cap on inclusion of provisions (general allowance for credit losses)	168,644		77
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")	129,743		78
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	372,083		79
<b>Capital instruments subject to transitional arrangements (8)</b>			
Current cap on AT1 instruments subject to phase out arrangements	1,491,777		82
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	165,753		83
Current cap on T2 instruments subject to transitional arrangements	2,384,976		84
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	264,997		85

※1 Capital instruments, approved by the commissioner of Japanese Financial Services Agency, subject to the provision to Paragraph 12 of Article 8 of the notification of Japanese Financial Services Agency No. 20, 2006, hereinafter referred to as the "FSA Consolidated Capital Adequacy Notification", are excluded from the calculation of figures stipulated in Paragraph 8 of Article 8, 9-1, and 10-1 of FSA Consolidated Capital Adequacy Notification, for 10 years from March 31, 2013 to March 30, 2023. The approved amount will decrease by 20% each year from March 31, 2019. The amount approved at the end of March, 2013 is 944,568 million yen.