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(in million yen, in percentage)

Items December 31,2014 Manual constrainage Template No. Common Equity Tier I capital instruments and reserves () Image: Common Equity Tier I capital surplus and retained earnings 11,231,761 1a+2-12-26 off which: retained acquital surplus 3,580,998 1a 1a off which: retained acquital surplus 7,752,490 2 1a off which: retained acquital surplus and retained off which: retained acquital surplus stock (-) 101,727 1c off which: retained acquital surplus stock (-) 0 - 26 off which: retained acquital surplus stock (-) 0 - 26 off which: retained acquital surplus subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1 capital: instruments and reserves 607,916 2,431,666 3 Common Equity Tier 1 capital: instruments and reserves (A) 12,172,419 6 6 Common Equity Tier 1 capital: matematical and reserves (A) 12,172,419 6 6 Common Equity Tier 1 capital surglus and surglus stock and the set assisting from transglus actives under helps accounting 3,714 134,848 11 Of which: spoot/sin to reserves of transoft and stock assisting from tengen transglus actives und				Basel III
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Common Equity Tier 1 capital (CET1)	Tier 1 and Tier 2 to cover deductions	-		21
Common Equity Tier 1 capital (CET1)	Common Equity Tier 1 capital: regulatory adjustments (B)	315,888		28
	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	11,856,531		29

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	Tier 1 capital $(T1 = CET1 + AT1) ((C)+(F)) (G)$	13,358,097		45	

Composition of Capital Disclosure (Mitsubishi UFJ Financial Group)

(in million yen, in percentage)

Composition of Capital Disclosure (Mitsubishi UFJ Financial Group)

(in million yen, in percentage)

Items December 31,2014 Answerstein anagament Template : Ter 2 capital: instruments and provisions (4) Termplate : Termplate : Termplate : Directly issued qualifying Tire 2 instruments plus related capital surplus of which: 40,400 46 Classified a instruments plus related capital surplus of which: 49,400 46 Classified a instruments plus related capital surplus of which: 49,400 46 Classified a instruments issued by subsidiaries and held by third parties (annount allowed in group Tire 2) 57,554 48-49 Total of which: instruments issued by subsidiaries. 11,934,086 47,49 47,49 Of which: instruments issued by subsidiaries. 11,934,086 47,49 50 of which: instruments issued by subsidiaries. 11,340,086 50 50 Total of general allowance for carelul losses. 115,6006 50 50 Total of terms included in Tire 2 capital: instruments and provisions subject to transitional arrangements. 10,80,06 50 Total of terms included in Tire 2 capital: instruments and provisions subject to transitional arrangements. 12,240,56 50 of which: anounus quivalent to 45% of nand revaluation excess				
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	of which: amounts equivalent to 45% of unrealized gains on other securities	1,254,956		
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Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) 10.72% 61		,		
		10.72%		61
Tier 1 capital ratio (consolidated)((G)/(L)) $12.08% $	Tier 1 capital ratio (consolidated)((G)/(L))	12.08%		62
Total capital ratio (consolidated)((G)/(E)) 12.00% 02 Total capital ratio (consolidated)((K)/(L)) 15.27% 63				

Composition of Capital Disclosure (Mitsubishi UFJ Financial Group)

(in million yen, in percentage)

Items	December 31,2014	Amounts excluded under transitional arrangements	Basel III Template No.	
Regulatory adjustments (6)	•		•	
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	928,919		72	
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	745,203		73	
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	545		74	
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	26,443		75	
Provisions included in Tier 2 capital: instruments and provisions (7)				
Provisions (general allowance for credit losses)	156,006		76	
Cap on inclusion of provisions (general allowance for credit losses)	274,364		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")	108,096		78	
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	395,871		79	
Capital instruments subject to transitional arrangements (8)				
Current cap on AT1 instruments subject to phase out arrangements	1,326,024		82	
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	20,043		83	
Current cap on T2 instruments subject to transitional arrangements	2,119,979		84	
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-	\nearrow	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 December, 2014 is 1,301,431 million yen.