

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

(in million yen, in percentage)

Basel III Template No.	Items	March 31,2015		March 31,2014	
			Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements
<b>Common Equity Tier 1 capital: instruments and reserves (1)</b>					
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	11,202,486		10,819,854	
1a	of which: capital and capital surplus	3,569,917		3,924,872	
2	of which: retained earnings	7,860,410		7,033,125	
1c	of which: treasury stock (-)	101,661		1,699	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	126,179		136,444	
	of which: other than above	-		-	
1b	Subscription rights to common shares	8,271		8,732	
3	Accumulated other comprehensive income and other disclosed reserves	1,595,709	2,393,564	341,952	1,367,808
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	220,823		166,959	
	Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	105,538		155,885	
	of which: common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	105,538		155,885	
6	Common Equity Tier 1 capital: instruments and reserves (A)	13,132,828		11,493,384	
<b>Common Equity Tier 1 capital: regulatory adjustments (2)</b>					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	458,804	688,207	268,010	1,072,040
8	of which: goodwill (including those equivalent)	182,015	273,022	141,183	564,733
9	of which: other intangibles other than goodwill and mortgage servicing rights	276,789	415,184	126,826	507,307
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,363	3,544	1,015	4,063
11	Deferred gains or losses on derivatives under hedge accounting	57,856	86,785	6,165	24,662
12	Shortfall of eligible provisions to expected losses	-	-	-	-
13	Securitisation gain on sale	5,452	8,179	2,681	10,724
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	-	-
15	Net defined benefit assets	134,827	202,240	59,030	236,120
16	Investments in own shares (excluding those reported in the Net assets section)	6,904	10,356	3,448	13,792
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	-	-	-	-
19	of which: significant investments in the common stock of financials	-	-	-	-
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	-	-	-	-
23	of which: significant investments in the common stock of financials	-	-	-	-
24	of which: mortgage servicing rights	-	-	-	-
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	-
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)	666,209		340,351	
<b>Common Equity Tier 1 capital (CET1)</b>					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	12,466,619		11,153,032	

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<b>Additional Tier 1 capital: instruments (3)</b>						
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards	-	/	-	/
	31b	Subscription 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	100,000	/	-	/
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	/	-	/
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	152,158	/	149,289	/	
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	1,160,271	/	1,326,024	/	
33	of which: instruments issued by bank holding companies and their special purpose vehicles	1,160,094	/	1,325,880	/	
35	of which: instruments issued by subsidiaries	177	/	144	/	
	Total of items included in Additional Tier 1 capital: instruments subject to transitional arrangements	570,928	/	325,783	/	
	of which: foreign currency translation adjustments	570,928	/	325,783	/	
36	Additional Tier 1 capital: instruments (D)	1,983,359	/	1,801,097	/	
<b>Additional Tier 1 capital: regulatory adjustments</b>						
37	Investments in own Additional Tier 1 instruments	431	647	43	172	
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)	237	355	57	230	
	Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	318,968	/	612,158	/	
	of which: goodwill (net of related tax liability, including those equivalent)	182,939	/	439,721	/	
	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	127,849	/	161,713	/	
	of which: securitisation gain on sale	8,179	/	10,724	/	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	/	-	/	
43	Additional Tier 1 capital: regulatory adjustments (E)	319,637	/	612,259	/	
<b>Additional Tier 1 capital</b>						
44	Additional Tier 1 capital ((D)-(E)) (F)	1,663,721	/	1,188,837	/	
<b>Tier 1 capital (T1 = CET1 + AT1)</b>						
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	14,130,341	/	12,341,870	/	

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Basel III Template No.	Items	March 31, 2015		March 31, 2014	
			Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements
<b>Tier 2 capital: instruments and provisions (4)</b>					
46	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	90,000		-	
	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-		-	
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	41,953		57,609	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	1,854,981		2,119,979	
47	of which: instruments issued by bank holding companies and their special purpose vehicles	-		-	
49	of which: instruments issued by subsidiaries	1,854,981		2,119,979	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	360,378		229,698	
50a	of which: provision for general allowance for credit losses	183,372		111,509	
50b	of which: eligible provisions	177,005		118,189	
	Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	1,175,937		775,922	
	of which: amounts equivalent to 45% of unrealized gains on other securities	1,108,553		671,425	
	of which: deferred gains or losses on derivatives under hedge accounting	(16,590)		(8,111)	
	of which: amounts equivalent to 45% of land revaluation excess	83,975		112,608	
51	Tier 2 capital: instruments and provisions (H)	3,523,251		3,183,210	
<b>Tier 2 capital: regulatory adjustments</b>					
52	Investments in own Tier 2 instruments	8,033	12,049	2,240	8,962
53	Reciprocal cross-holdings in Tier 2 instruments	-	-	-	-
54	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)	-	-	-	-
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	1,343	2,015	1,085	4,343
	Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	91,883		127,411	
	of which: goodwill (net of related tax liability, including those equivalent)	90,083		125,011	
	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)	1,800		2,400	
57	Tier 2 capital: regulatory adjustments (I)	101,260		130,738	
<b>Tier 2 capital (T2)</b>					
58	Tier 2 capital (T2) ((H)-(I)) (J)	3,421,990		3,052,471	
<b>Total capital (TC = T1 + T2)</b>					
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	17,552,332		15,394,342	

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Basel III Template No.	Items	March 31, 2015		March 31, 2014	
			Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements
<b>Risk weighted assets (5)</b>					
	Total of items included in risk weighted assets subject to transitional arrangements	499,134		593,134	
	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	287,334		345,594	
	of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,544		4,063	
	of which: net defined benefit assets	202,240		236,120	
	of which: investments in own shares (excluding those reported in the Net assets section)	5,271		5,108	
	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)	743		2,248	
60	Risk weighted assets (L)	111,901,564		99,084,331	
<b>Capital ratio (consolidated)</b>					
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	11.14%		11.25%	
62	Tier 1 capital ratio (consolidated)((G)/(L))	12.62%		12.45%	
63	Total capital ratio (consolidated)((K)/(L))	15.68%		15.53%	
<b>Regulatory adjustments (6)</b>					
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	957,461		879,146	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	798,418		706,928	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	788		245	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	59,217		120,519	
<b>Provisions included in Tier 2 capital: instruments and provisions (7)</b>					
76	Provisions (general allowance for credit losses)	183,372		111,509	
77	Cap on inclusion of provisions (general allowance for credit losses)	305,180		252,486	
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")	177,005		118,189	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	407,392		379,301	
<b>Capital instruments subject to transitional arrangements (8)</b>					
82	Current cap on AT1 instruments subject to phase out arrangements	1,160,271		1,326,024	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	79,773		413,312	
84	Current cap on T2 instruments subject to transitional arrangements	1,854,981		2,119,979	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	67,293		56,231	

※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, 2015 is 1,392,328 million yen.