

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

(in million yen, in percentage)

Basel III Template No.	Items	December 31, 2015		September 30, 2015	
			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	11,754,303		11,601,746	
1a	of which: capital and capital surplus	3,567,884		3,567,827	
2	of which: retained earnings	8,485,337		8,358,034	
1c	of which: treasury stock (-)	298,917		198,903	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	-		125,212	
	of which: other than above	-		-	
1b	Subscription rights to common shares	8,034		7,782	
3	Accumulated other comprehensive income and other disclosed reserves	1,406,059	2,109,089	1,356,272	2,034,408
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	167,362		178,124	
	Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	120,253		121,354	
	of which: common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	120,253		121,354	
6	Common Equity Tier 1 capital: instruments and reserves (A)	13,456,014		13,265,279	
<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)	437,324	655,986	452,729	679,094
8	of which: goodwill (including those equivalent)	168,428	252,642	175,845	263,768
9	of which: other intangibles other than goodwill and mortgage servicing rights	268,896	403,344	276,884	415,326
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,893	2,840	1,939	2,909
11	Deferred gains or losses on derivatives under hedge accounting	98,090	147,136	78,354	117,531
12	Shortfall of eligible provisions to expected losses	-	-	-	-
13	Securitisation gain on sale	5,552	8,328	5,519	8,278
14	Gains and losses due to changes in own credit risk on fair valued liabilities	590	885	602	903
15	Net defined benefit assets	151,791	227,686	148,926	223,389
16	Investments in own shares (excluding those reported in the Net assets section)	7,007	10,510	5,276	7,914
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)	702,250		693,348	
<b>Common Equity Tier 1 capital (CET1)</b>					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	12,753,763		12,571,931	

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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	250,000	/	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)	148,681	/	153,279	/	
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	1,160,271	/	1,160,271	/	
33	of which: instruments issued by bank holding companies and their special purpose vehicles	1,160,095	/	1,160,097	/	
35	of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	175	/	173	/	
	Total of items included in Additional Tier 1 capital: instruments subject to transitional arrangements	461,724	/	588,493	/	
	of which: foreign currency translation adjustments	461,724	/	588,493	/	
36	Additional Tier 1 capital: instruments (D)	2,020,677	/	2,002,044	/	
<b>Additional Tier 1 capital: regulatory adjustments</b>						
37	Investments in own Additional Tier 1 instruments	163	244	339	508	
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)	212	318	135	203	
	Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	293,683	/	319,321	/	
	of which: goodwill (net of related tax liability, including those equivalent)	163,539	/	177,002	/	
	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	121,815	/	134,040	/	
	of which: securitisation gain on sale	8,328	/	8,278	/	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	/	-	/	
43	Additional Tier 1 capital: regulatory adjustments (E)	294,058	/	319,796	/	
<b>Additional Tier 1 capital</b>						
44	Additional Tier 1 capital ((D)-(E)) (F)	1,726,618	/	1,682,247	/	
<b>Tier 1 capital (T1 = CET1 + AT1)</b>						
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	14,480,382	/	14,254,178	/	

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Basel III Template No.	Items	December 31,2015		September 30,2015	
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<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	271,744		272,270	
	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)	72,508		68,438	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	1,794,902		1,838,165	
47	of which: instruments issued by bank holding companies and their special purpose vehicles	-		-	
49	of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	1,794,902		1,838,165	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	308,759		318,925	
50a	of which: provision for general allowance for credit losses	188,328		187,950	
50b	of which: eligible provisions	120,431		130,975	
	Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	1,011,472		904,205	
	of which: amounts equivalent to 45% of unrealized gains on other securities	940,117		838,381	
	of which: deferred gains or losses on derivatives under hedge accounting	(12,122)		(17,943)	
	of which: amounts equivalent to 45% of land revaluation excess	83,476		83,768	
51	Tier 2 capital: instruments and provisions (H)	3,459,386		3,402,006	
<b>Tier 2 capital: regulatory adjustments</b>					
52	Investments in own Tier 2 instruments	6,483	9,725	3,722	5,583
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)	1,404	2,107	1,198	1,797
	Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	90,723		88,385	
	of which: goodwill (net of related tax liability, including those equivalent)	89,103		86,765	
	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)	1,620		1,620	
57	Tier 2 capital: regulatory adjustments (I)	98,611		93,306	
<b>Tier 2 capital (T2)</b>					
58	Tier 2 capital (T2) ((H)-(I)) (J)	3,360,774		3,308,699	
<b>Total capital (TC = T1 + T2)</b>					
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	17,841,157		17,562,878	

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			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	522,775		517,468	
	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	281,529		281,285	
	of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,840		2,909	
	of which: net defined benefit assets	227,686		223,389	
	of which: investments in own shares (excluding those reported in the Net assets section)	9,849		9,323	
	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)	869		559	
60	Risk weighted assets (L)	113,471,981		111,925,313	
<b>Capital ratio (consolidated)</b>					
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	11.23%		11.23%	
62	Tier 1 capital ratio (consolidated)((G)/(L))	12.76%		12.73%	
63	Total capital ratio (consolidated)((K)/(L))	15.72%		15.69%	
<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)	901,885		893,759	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	873,136		873,362	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	1,220		1,245	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	41,142		45,810	
<b>Provisions included in Tier 2 capital: instruments and provisions (7)</b>					
76	Provisions (general allowance for credit losses)	188,328		187,950	
77	Cap on inclusion of provisions (general allowance for credit losses)	306,226		310,204	
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")	120,431		130,975	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	400,255		387,517	
<b>Capital instruments subject to transitional arrangements (8)</b>					
82	Current cap on AT1 instruments subject to phase out arrangements	1,160,271		1,160,271	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	90,148		103,078	
84	Current cap on T2 instruments subject to transitional arrangements	1,854,981		1,854,981	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-		-	

※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, 2015 is 1,442,458 million yen.

※2 The risk-adjusted capital ratios and the amounts of components thereof as of September 30, 2015 reflect corrections of errors discovered in the risk weighting applied to certain assets, mostly residential mortgage loans, and certain other adjustments made under Basel I standards to obtain amounts that were used for floor adjustments in determining the amounts of risk-weighted assets under Basel III standards.