Compositi	on of Capital Disclosure (Mitsubishi UFJ Financial Group)			(in million yer	, in percentage)
Basel III	December 31,2016		September 30,2016		
Template	Items		Amounts excluded		Amounts excluded
No.			under transitional		under transitional
INO.			arrangements		arrangements
Common Eq	uity Tier 1 capital: instruments and reserves (1)				
1-12.1-26	Directly issued qualifying common share capital plus related capital	10 101 727		12 002 217	
1a+2-1c-26	surplus and retained earnings	12,191,737		12,003,217	
1a	of which: capital and capital surplus	3,566,128		3,566,146	
2	of which: retained earnings	9,139,018		8,965,050	
1c	of which: treasury stock (-)	513,408		405,538	
	of which: national specific regulatory adjustments (earnings to	515,100	$\sim$	· · · · ·	$\sim$
26		-		122,440	
	be distributed) (-)		$\sim$		$\sim$
11	of which: other than above	-		-	
1b	Subscription rights to common shares	391		6,405	
3	Accumulated other comprehensive income and other disclosed	1,483,428	988,952	1,695,622	1,130,414
	reserves	1,100,120	, oo,, oo	1,050,022	1,100,111
5	Common share capital issued by subsidiaries and held by third	157,084		144,662	
5	parties (amount allowed in group Common Equity Tier 1)	157,004		144,002	
	Total of items included in Common Equity Tier 1 capital:	7()(0		92 557	
	instruments and reserves subject to transitional arrangements	76,268		83,557	
	of which: common share capital issued by subsidiaries and				
	held by third parties (amount allowed in group Common	76,268		83,557	
	Equity Tier 1)	, 0,200		00,007	
6	Common Equity Tier 1 capital: instruments and reserves (A)	13,908,909		13,933,465	$\sim$
	uity Tier 1 capital: regulatory adjustments (2)	15,708,707		15,755,405	
Common Eq	Total intangible assets (net of related tax liability, excluding those			[	
8+9		642,107	428,071	635,076	423,384
0	relating to mortgage servicing rights)				
8	of which: goodwill (including those equivalent)	239,336	159,557	236,356	157,570
9	of which: other intangibles other than goodwill and mortgage	402,771	268,514	398,719	265,813
	servicing rights	102,771	200,511	550,715	205,015
10	Deferred tax assets that rely on future profitability excluding those	621	414	802	535
10	arising from temporary differences (net of related tax liability)	021	414	802	555
11	Deferred gains or losses on derivatives under hedge accounting	158,757	105,838	270,318	180,212
12	Shortfall of eligible provisions to expected losses	-	-	-	-
13	Securitisation gain on sale	8,529	5,686	8,479	5,652
	Gains and losses due to changes in own credit risk on fair valued				
14	liabilities	494	329	576	384
15	Net defined benefit assets	181,703	121,135	174,374	116,249
15	Investments in own shares (excluding those reported in the Net assets	101,705	121,155	1/4,5/4	110,247
16		10,402	6,935	4,374	2,916
17	section)				
17	Reciprocal cross-holdings in common equity	-	-	-	-
	Investments in the capital of banking, financial and insurance entities				
18	that are outside the scope of regulatory consolidation, net of eligible	_	-	-	-
10	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	-	-	-	-
10	of which: significant investments in the common stock of				
19	financials	-	-	-	-
20	of which: mortgage servicing rights	_	-	-	-
	of which: deferred tax assets arising from temporary				
21	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	_	_	_	_
23	differences (net of related tax liability)	-	-	-	-
27	Regulatory adjustments applied to Common Equity Tier 1 due to				
27	insufficient Additional Tier 1 and Tier 2 to cover deductions	-		-	
28	Common Equity Tier 1 capital: regulatory adjustments (B)	1,002,617		1,094,002	
	juity Tier 1 capital (CET1)	1,002,017		1,021,002	
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	12,906,292		12,839,463	
<i>2</i> )	Common Equity for t capital (CETT) $((A)^{-}(D))(C)$	12,900,292		12,037,403	

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

(in million yen, in percentage)

No.       under transitional arrangements       under transitional arrangements         Additional Tier 1 capital: instruments (3)       Directly issued qualifying Additional Tier 1 instruments plus related accounting standards       -       -         30       31b       Subscription rights to Additional Tier 1 instruments       -       -         30       31b       Subscription rights to Additional Tier 1 instruments       -       -         30       31b       Subscription rights to Additional Tier 1 instruments plus related capital surplus of which; classified as liabilities under applicable accounting standards       -       -         Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities       -       -         34-35       Additional Tier 1 instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments arrangements included in Additional Tier 1 capital: instruments       828,456       837,523         33       5       of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles       189       189         34       5       of which: instruments (D)       1,929,451       1,548,033         36       of which: instruments (D)       1,929,451       1,548,033       -         37       Investments in wexistation adjustments       317       211	Com	positi	on of Capital Disclosure (Mitsubishi UFJ Financial Group)			(in million yen	, in percentage)
No.         under transitional arrangements         under transitional arrangements           Additional Tier Legital: struments (3)         a         interventional arrangements         a           30         a         interventional activity is sued qualifying Additional Tier 1 instruments plus related accounting standards         a           30         a         intervention inglis to Additional Tier 1 instruments plus related accounting standards         a           31         Subscription rights to Additional Tier 1 instruments plus related accounting standards         a         a           34-35         diftional Tier 1 instruments subject to transitional accounting standards         a         a           34-35         aradiditional Tier 1 capital instruments subject to transitional accounting standards         a         a           33+35         aradiditional Tier 1 capital instruments subject to transitional accounting standards         828,456         837,523           33         of which: instruments issued by bank holding companies and holding companies' special purpose whicles         138,436         1889           10 all of tims included in Additional Tier 1 capital: instruments         131,111         3,647           36         Additional Tier 1 capital: instruments         131,111         3,647           37         Investments in own Additional Tier 1 capital: instruments         131,111         <	Basel III			December 31,2016		September 30,2016	
Directly issued qualifying Additional Tier 1 instruments plus related accounting standards	N	0.			under transitional		Amounts excluded under transitional arrangements
31a         capital surplus of which: classified as equity under applicable         -           31b         Subscription rights to Additional Tier 1 instruments plus related         -           30         Directly issued qualifying Additional Tier 1 instruments plus related         949,500           31b         Subscription rights to Additional Tier 1 instruments plus related apital surplus of which: classified as liabilities under applicable         -           31a         Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities         -           31a         Additional Tier 1 instruments subject to transitional instruments         828,456         837,523           33         for which: instruments issued by subsidiaries (excluding bank holding companies and her equivalent traiting instruments         828,456         837,523           33         of which: instruments issued by subsidiaries (excluding bank holding companies and bioet (in additional Tier 1 capital: instruments         189         189           34.5         for which: foreign currency translation adjustments         (13,111)         3,647           36         Additional Tier 1 capital: instruments         317         211         -           37         Investments in own Additional Tier 1 instruments         317         211         -           39         investiments in the capital of banking,	Addit	ional 7	Fier 1 capital: instruments (3)				
accounting standards         accounting standards           30         Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable gatouting standards.         gatifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities         gatifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities           34-35         Additional Tier 1 instruments usubject to transitional arrangements included in Additional Tier 1 (apital: instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments         828,267         837,334           33         Of which: instruments issued by subsidiaries (excluding bank holding companies and gato to the special purpose vehicles)         189         189           34         Total of items included in Additional Tier 1 capital: instruments         (13,111)         3,647           35         Iof which: instruments (D)         1,929,451         1,548,033           36         Additional Tier 1 instruments         317         211           38         Reciprocal cross-holding in Additional Tier 1 instruments         317         211           38         Reciprocal cross-holding in Additional Tier 1 instruments         317         211           39         Investments in the capital of banking, financial and insurance entities that are outside bescope of regulat							
30         31b Subscription rights to Additional Tier 1 instruments plus related Directly issued qualifying Additional Tier 1 instruments plus related accounting standards         -         -           32         capital surplus of which: classified as liabilities under applicable accounting standards         949,500         550,000           34-35         Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities         -         -           34-35         Additional Tier 1 instruments subject to transitional argements included in Additional Tier 1 optical: instruments         828,456         837,523           33         of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles         828,267         837,334           35         of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)         189         189           36         Additional Tier 1 capital: instruments         (13,111)         3,647           36         Additional Tier 1 capital: instruments         11,111         3,647           37         Investments in one Additional Tier 1 instruments         11,111         3,647           38         Reciprocal cross-holdings in Additional Tier 1 instruments         -         -           39         short positions, where the bank does not own more than 10% of the itstrestments in more and distrumen		31a		-		-	
30       Directly issued qualifying Additional Tier 1 instruments plus related a capital surplus of which: classified as liabilities under applicable gave and other equivalent entities       949,500       550,000         34-35       Qualifying Additional Tier 1 instruments plus related capital surplus issued by subsidiaries and bule quivalent entities       949,500       156,862         34-35       Additional Tier 1 instruments issued by subsidiaries and bule quivalent entities       949,500       156,862         33+35       Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments       828,456       837,523         33       of which: instruments issued by subsidiaries (excluding bank holding companies special purpose vehicles)       189       189         5       folding companies' special purpose vehicles)       189       189       189         5       foldinic companies' special purpose vehicles)       189       189         6       which: instruments (D)       1,929,451       1,548,033         4       Additional Tier 1 capital: instruments       317       211       -         36       Additional Tier 1 capital: not managements       1,929,451       1,548,033         4       for which: instruments (D)       1,929,451       1,548,033         4       for which: instruments (D)       1,929,451       1,5							
32     capital surplus of which: classified as liabilities under applicable     949,500     550,000       Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities     943,50     156,862       34-35     Additional Tier 1 instruments subject to transitional argements included in Additional Tier 1 apital instruments     828,456     837,523       33     For which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)     189     189       34     of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)     189     189       35     of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)     13,647       36     Additional Tier 1 capital instruments     13,111     3,647       36     of which: foreign currency translation adjustments     (13,111)     3,647       37     Investments in own Additional Tier 1 instruments     317     211       38     Reciprocal cross-holdings in Additional Tier 1 instruments     317     211       39     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)     11,735     7,823     11,875       39     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)		31b		-		-	
accounting standards         accounting standards           Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities         34-35           34-35         Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)         164,606           33+35         Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments         828,456         837,523           33         of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)         189         189           34         of which: instruments instruments         (13,111)         3,647           36         of which: instruments (D)         1,929,451         1,548,003           37         Investments in own Additional Tier 1 instruments         (13,111)         3,647           38         Reciprocel rosh-holding in Additional Tier 1 instruments         317         211           38         Reciprocel rosh-holding in Additional Tier 1 instruments         317         211           39         Investments in own Additional Tier 1 instruments         317         211         -           38         Reciprocel rosh-holding in Additional Tier 1 instruments         317         211         -           39	30						
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities         1           34-35         Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)         164,606         156,862           33+35         Eligible Tier 1 capital instruments subject to transitional arragements included in Additional Tier 1 capital: instruments of which: instruments issued by bank holding companies and their special purpose vehicles         828,456         837,523           33         of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)         189         189           34         of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)         189         189           36         Total of trems included in Additional Tier 1 capital: instruments         (13,111)         3,647           36         Additional Tier 1 capital: nstruments (D)         1,292,451         1,548,033           37         Investments in own Additional Tier 1 instruments         317         211         -           38         Reciprocal cross-holdings in Additional Tier 1 instruments         317         211         -           38         Reciprocal cross-holdings in Additional Tier 1 capital: ngulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share cap		32	capital surplus of which: classified as liabilities under applicable	949,500		550,000	
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)       164,606         33+35       Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments       828,267       837,334         33       of which: instruments issued by bank holding companies and their special purpose vehicles       828,267       837,334         35       of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)       189       189         40       items included in Additional Tier 1 capital: instruments       (13,111)       3,647         36       Additional Tier 1 capital: instruments       1,528,033         37       Investments in own Additional Tier 1 instruments       317       211         38       Reciprocal cross-holdings in Additional Tier 1 instruments       317       211         38       Reciprocal cross-holdings in Additional Tier 1 instruments       317       211         39       short positions, where the bank does not own more than 10% of the issued common share capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible       .         39       short positional arrangements       11,735       7,823			accounting standards				
34-35       Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)       164,606       156,862         33+35       Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments       828,456       837,523         33       of which: instruments issued by bank holding companies and their special purpose vehicles       828,267       837,334         35       of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)       189       189         36       Total of items included in Additional Tier 1 capital: instruments       (13,111)       3,647         36       Additional Tier 1 capital: instruments (D)       1,929,451       1,548,033         37       Investments in own Additional Tier 1 instruments       317       211         38       Reciprocal cross-holdings in Additional Tier 1 instruments       317       211       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       317       211       -         39       issued common share 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 singuistruments that are outside the scope of regulatory and the entity (amount above the 10% threshold)       11,735       7,823       11,875				_		_	
34-35       third parties (amount allowed in group Additional Tier 1)       104,006       156,862         33+35       Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments       828,456       837,523         33       of which: instruments issued by bank holding companies and their special purpose vehicles       828,267       837,334         35       of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)       189       189         36       of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)       189       189         37       Total of items included in Additional Tier 1 capital: instruments       (13,111)       3,647         36       Additional Tier 1 capital: instruments       (13,111)       3,647         37       Investments in own Additional Tier 1 instruments       317       211       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       317       211       -         38       Reciprocal cross-holdings 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 banking, financial and insurance entities that are outside the scope of regulatory alpustments induced in Additional Tier 1 capital: regulatory alpustments usible to transi						-	
third parties (amount allowed in group Additional Tier 1)       1         33+35       arangements (abject to transitional arrangements subject to transitional their special purpose vehicles)       828,456       837,523         33       of which: instruments subject to transitional their special purpose vehicles)       189       189         35       of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)       189       189         36       Additional Tier 1 capital instruments       (13,111)       3,647         36       Additional Tier 1 capital instruments       (13,111)       3,647         37       Investments in own Additional Tier 1 instruments       1,929,451       1,548,033         38       Reciprocal cross-holding in Additional Tier 1 instruments       317       211       -         38       Reciprocal cross-holding in Additional Tier 1 instruments       317       211       -         39       short positions, where the bank does not own more than 10% of the issued common share capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions)       -       -         40       insurance entities that are outside the scope of regulatory consolidation and the insurance and insurance entities that are outside the scope of regulatory consolidation and insurance entities that are outside the scope of regulatory consolidation and t	34	-35		164 606		156 862	
35733       arrangements included in Additional Tier 1 capital: instruments       828,436       657,523         33       of which: instruments issued by bank holding companies and their special purpose vehicles       828,267       837,334         35       of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)       189       189         36       Total of items included in Additional Tier 1 capital: instruments subject to transitional arrangements       (13,111)       3,647         36       Additional Tier 1 capital: instruments       (13,111)       3,647         36       Additional Tier 1 capital: instruments       (13,111)       3,647         36       Additional Tier 1 capital: instruments       1,929,451       1,548,033         37       Investments in one adpital 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 banking, financial and insurance entities that are outside the scope of regulatory consolidation at outside the scope of regulatory adjustments       172,192       170,088         40       insurance entities that are outside the scope of regulatory consolidation at outside the scope of regulatory adjustments       172,192       170,088         410       insurance entities that are outside the scope of regulatory adjustments       172,192       170,088	54	-55		104,000		150,802	$\sim$
arrangements included in Additional Tier 1 capital: instruments       arrangements included in Additional Tier 1 capital: instruments         33       of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)       189         35       of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)       189         10       Total of items included in Additional Tier 1 capital: instruments subject to transitional arrangements       (13,111)         36       Additional Tier 1 capital: instruments (D)       1,929,451         37       Investments in own Additional Tier 1 instruments       317         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -         39       short positions, where the bank does not own more than 10% of the issued common share capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions)       11,735         400       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       11,735         7,91       of which: goodwill (net of related tax liability)       94,756       93,233         9       of which: other intangibles other than goodwill and mortgag servicing rights (net of related tax liability)       94,756       93,233         9       of which: securitis	33-	+35		828 456		837 523	
33       their special purpose vehicles       825,267       837,334         35       of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)       189       189         36       Total of items included in Additional Tier 1 capital: instruments subject to transitional arrangements       (13,111)       3,647         36       Additional Tier 1 capital: instruments (D)       1,929,451       1,548,033         37       Investments in own Additional Tier 1 instruments       317       211         38       Receiprocal cross-holdings in Additional Tier 1 instruments       317       211         38       Receiprocal cross-holdings in Additional Tier 1 instruments       317       211         38       Receiprocal cross-holdings in Additional Tier 1 instruments       317       211         39       short positions, where the bank does not own more than 10% of the issued common share capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       11,735       7,823       11,875       7,91         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)       17,2192       170,088         41       of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liab	55	155		828,430		057,525	$\sim$
35       Inter special purpose vehicles of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)       189         36       Total of items included in Additional Tier 1 capital: instruments subject to transitional arrangements       (13,111)       3,647         36       Additional Tier 1 capital: instruments (D)       1,929,451       1,548,033         37       Investments in own Additional Tier 1 instruments       317       211         38       Reciprocal cross-holdings in Additional Tier 1 instruments       317       211         38       Reciprocal cross-holdings in Additional Tier 1 instruments       317       211         39       short positions, where the bank does not own more than 10% of the issued common share capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       11,735       7,823       11,875       7,91         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)       11,735       7,823       11,875       7,91         40       insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       172,192       170,088         41       of which: securitisation gain on sale       5,686       5,652       1	3	3	of which: instruments issued by bank holding companies and	828 267		837 334	
3.3       holding companies' special purpose vehicles)       1189       1189         Total of items included in Additional Tier 1 capital: instruments       (13,111)       3,647         of which: foreign currency translation adjustments       (13,111)       3,647         36       Additional Tier 1 capital: instruments (D)       1,929,451       1,548,033         Additional Tier 1 capital: regulatory adjustments       317       211       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       317       211       -         39       short positions, where the bank does not own more than 10% of the issued common share capital of banking, financial and insurance entities that are outside the scope of regulatory       11,735       7,823       11,875       7,91         40       issued common share capital of banking, financial and insurance entities that are outside the scope of regulatory       17,735       7,823       11,875       7,91         consolidation (net of eligible short positions)       rotal of items included in Additional Tier 1 capital: regulatory       172,192       170,088         adjustments subject to transitional arrangements       of which: scuritisational arrangements       93,233       11,202         41       Neich: score deductions       -       -       -       -         42       Regulatory adjustments applied to	5	5	their special purpose vehicles	828,207		857,554	
Include<	3	5		180		180	
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	5	5	holding companies' special purpose vehicles)	169		189	
Subject to transitional afrangementsof which: foreign currency translation adjustments(13,111)36Additional Tier 1 capital: instruments (D)1,929,45137Investments in own Additional Tier 1 instruments31738Reciprocal cross-holdings in Additional Tier 1 instruments-and 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 banking, financial and-investments in the capital of banking, financial and-insurance entities that are outside the scope of regulatory consolidation, net of eligible-39short positions, where the bank does not own more than 10% of the-issued common share capital of banking, financial and-insurance entities that are outside the scope of regulatory11,735consolidation (net of eligible short positions)1172,192Total of items included in Additional Tier 1 capital: regulatory172,192adjustments subject to transitional arrangements94,756of which: goodwill (net of related tax liability)94,756of which: scurritisation gain on sale5,6865,652-42Regulatory adjustments applied to Additional Tier 1 due toinsufficient Tier 2 to cover deductions-43Additional Tier 1 capital: regulatory adjustments (E)1,745,20644Additional Tier 1 capital: regulatory adjustments (E)1,745,20644Additional Tier 1 capital ((D)-(E)) (F)1,745,206<				(13 111)		3 647	
36       Additional Tier 1 capital: instruments (D)       1,929,451       1,548,033         37       Investments in own Additional Tier 1 instruments       317       211         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -         1       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       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)       -       -         310       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       11,735       7,823       11,875       7,91         40       insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       172,192       170,088         41       of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)       94,756       93,233         91       of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)       -       -       -         92       Regulatory adjustments applied to Add			subject to transitional arrangements	(13,111)		5,047	
Additional Tier 1 capital: regulatory adjustments       317       211         37       Investments in own Additional Tier 1 instruments       317       211         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -         Investments in the capital of banking, financial and insurance entities       -       -         that are outside the scope of regulatory consolidation, net of eligible       -       -         39       short positions, where the bank does not own more than 10% of the issued common share capital of banking, financial and insurance entities that are outside the scope of regulatory       11,735       7,823       11,875       7,91         40       insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       11,735       7,823       11,875       7,91         adjustments subject to transitional arrangements       172,192       170,088       170,088         of which: goodwill (net of related tax liability)       94,756       93,233       93,233         of which: securitisation gain on sale       5,686       5,652       242       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -       -       -       -       -							
37       Investments in own Additional Tier 1 instruments       317       211         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -         38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -         1       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 -       -       -         39       short positions, where the bank does not own more than 10% of the -       -       -       -         40       insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       11,735       7,823       11,875       7,91         Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements       172,192       170,088         0       which: goodwill (net of related tax liability)       94,756       93,233       93,233         0       of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)       94,756       93,233         0       of which: securitisation gain on sale       5,686       5,652       -         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -       <			•	1,929,451		1,548,033	
38       Reciprocal cross-holdings in Additional Tier 1 instruments       -       -         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)       11,735       7,823       11,875       7,91         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)       11,735       7,823       11,875       7,91         40       Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements       172,192       170,088         41       of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)       94,756       93,233         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -         43       Additional Tier 1 capital: regulatory adjustments (E)       184,244       181,964         44       Additional Tier 1 capital ((D)-(E)) (F)       1,745,206       1,366,069         4							
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)       11,735       7,823       11,875       7,91         40       insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       11,735       7,823       11,875       7,91         50       Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements       172,192       170,088         6       which: goodwill (net of related tax liability)       94,756       93,233         9       of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)       71,749       71,202         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       184,244       181,964         43       Additional Tier 1 capital: regulatory adjustments (E)       1,745,206       1,366,069       1,366,069         44       Additional Tier 1 capital ((D)-(E)) (F)       1,745,206       1,366,069       1,366,069 <td></td> <td></td> <td></td> <td>317</td> <td>211</td> <td>-</td> <td>-</td>				317	211	-	-
39       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)       11,735       7,823       11,875       7,91         Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements       172,192       170,088         0       of which: goodwill (net of related tax liability)       94,756       93,233         0       of which: securitisation gain on sale       5,686       5,652         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       184,244       181,964         43       Additional Tier 1 capital: regulatory additional Tier 1 capital ((D)-(E)) (F)       1,745,206       1,366,069         44       Additional Tier 1 capital ((D)-(E)) (F)       1,745,206       1,366,069	3	8		-	-	-	-
39       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)       11,735       7,823       11,875       7,91         Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements       172,192       170,088         of which: goodwill (net of related tax liability)       94,756       93,233       93,233         of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)       71,749       71,202         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       184,244       181,964         43       Additional Tier 1 capital ((D)-(E)) (F)       1,745,206       1,366,069       1,366,069         44       Additional Tier 1 capital ((D)-(E)) (F)       1,745,206       1,366,069       1,366,069							
issued common share capital of the entity (amount above the 10% threshold)issued common share capital of the entity (amount above the 10% threshold)40Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)11,7357,82311,8757,91Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements172,192170,088of which: goodwill (net of related tax liability) of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability) of which: securitisation gain on sale5,6865,65242Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions184,244181,96443Additional Tier 1 capital174,52061,366,06944Additional Tier 1 capital ((D)-(E)) (F)1,745,2061,366,069							
threshold)       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       11,735       7,823       11,875       7,91         40       Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements       11,735       7,823       11,875       7,91         adjustments subject to transitional arrangements       of which: goodwill (net of related tax liability)       94,756       93,233       93,233         of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)       94,756       93,233       71,202         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       5,686       5,652       642         43       Additional Tier 1 capital: regulatory adjustments (E)       184,244       181,964         44       Additional Tier 1 capital ((D)-(E)) (F)       1,745,206       1,366,069         44       Additional Tier 1 capital ((D)-(E)) (F)       1,745,206       1,366,069	3	9		-	-	-	-
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)       11,735       7,823       11,875       7,91         40       Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements       172,192       170,088         41       of which: goodwill (net of related tax liability)       94,756       93,233         42       of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)       71,749       71,202         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       184,244       181,964         43       Additional Tier 1 capital: regulatory adjustments (E)       184,244       181,964         44       Additional Tier 1 capital ((D)-(E)) (F)       1,745,206       1,366,069							
40       insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       11,735       7,823       11,875       7,91         Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements       172,192       170,088         of which: goodwill (net of related tax liability)       94,756       93,233         of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)       71,749       71,202         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       184,244       181,964         43       Additional Tier 1 capital: regulatory adjustments (E)       1,745,206       1,366,069         44       Additional Tier 1 capital ((D)-(E)) (F)       1,745,206       1,366,069							
consolidation (net of eligible short positions)1Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements172,192of which: goodwill (net of related tax liability)94,75693,233of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)71,74971,202of which: securitisation gain on sale5,6865,65242Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions184,244181,96443Additional Tier 1 capital: regulatory adjustments (E)1,745,2061,366,06944Additional Tier 1 capital ((D)-(E)) (F)1,745,2061,366,069							
Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements $172,192$ $170,088$ of which: goodwill (net of related tax liability) $94,756$ $93,233$ of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability) $91,749$ $71,202$ $42$ Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions $184,244$ $181,964$ $43$ Additional Tier 1 capital: regulatory adjustments (E) $1,745,206$ $1,366,069$ $44$ Additional Tier 1 capital ((D)-(E)) (F) $1,745,206$ $1,366,069$	4	40		11,735	7,823	11,875	7,917
adjustments subject to transitional arrangements       172,192       170,088         of which: goodwill (net of related tax liability)       94,756       93,233         of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)       94,756       93,233         of which: securitisation gain on sale       5,686       5,652         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       184,244       181,964         43       Additional Tier 1 capital       1,366,069       1,366,069         44       Additional Tier 1 capital ((D)-(E)) (F)       1,745,206       1,366,069			consolidation (net of eligible short positions)				
adjustments subject to transitional arrangements       of which: goodwill (net of related tax liability)       94,756       93,233         of which: goodwill (net of related tax liability)       of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)       91,749       71,202         of which: securitisation gain on sale       5,686       5,652         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       184,244       181,964         43       Additional Tier 1 capital: regulatory adjustments (E)       184,244       181,964         44       Additional Tier 1 capital ((D)-(E)) (F)       1,745,206       1,366,069         Tier 1 capital (T1 = CET1 + AT1)       1       1       1				172 192		170 088	
of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability) of which: securitisation gain on sale       71,749       71,202         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       5,686       5,652         43       Additional Tier 1 capital: regulatory adjustments (E)       184,244       181,964         44       Additional Tier 1 capital ((D)-(E)) (F)       1,745,206       1,366,069         Tier 1 capital (T1 = CET1 + AT1)       5       5       5			adjustments subject to transitional arrangements	1, 2, 1, 2	$\langle \rangle$	1,0,000	$\langle \rangle$
servicing rights (net of related tax liability)     71,749     71,202       of which: securitisation gain on sale     5,686     5,652       42     Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions     184,244     181,964       43     Additional Tier 1 capital: regulatory adjustments (E)     184,244     181,964       44     Additional Tier 1 capital     1,745,206     1,366,069			of which: goodwill (net of related tax liability)	94,756		93,233	
servicing rights (net of related tax liability)       indext         of which: securitisation gain on sale       5,686         42       Regulatory adjustments applied to Additional Tier 1 due to         insufficient Tier 2 to cover deductions       -         43       Additional Tier 1 capital: regulatory adjustments (E)       184,244         Additional Tier 1 capital       -         44       Additional Tier 1 capital ((D)-(E)) (F)       1,745,206         11 capital (T1 = CET1 + AT1)       -			of which: other intangibles other than goodwill and mortgage	71 740		71 202	
42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions         43       Additional Tier 1 capital: regulatory adjustments (E)         43       Additional Tier 1 capital: regulatory adjustments (E)         44       Additional Tier 1 capital ((D)-(E)) (F)         1,745,206       1,366,069							
42       insufficient Tier 2 to cover deductions         43       Additional Tier 1 capital: regulatory adjustments (E)         43       Additional Tier 1 capital         44       Additional Tier 1 capital ((D)-(E)) (F)         1,745,206       1,366,069         Tier 1 capital (T1 = CET1 + AT1)				5,686		5,652	
Insufficient Tier 2 to cover deductions       Insufficient Tier 2 to cover deductions         43       Additional Tier 1 capital: regulatory adjustments (E)       184,244         Additional Tier 1 capital       181,964         44       Additional Tier 1 capital ((D)-(E)) (F)       1,745,206         Tier 1 capital (T1 = CET1 + AT1)       Insufficient Cover adjustment (Cover adjustment (Co	1	2					
Additional Tier 1 capital         1,745,206         1,366,069           Tier 1 capital ((D)-(E)) (F)         1,745,206         1,366,069			insufficient Tier 2 to cover deductions	-		-	
Additional Tier 1 capital         1,745,206         1,366,069           Tier 1 capital (T1 = CET1 + AT1)         1,745,206         1,366,069				184,244		181,964	
Tier 1 capital $(T1 = CET1 + AT1)$	Addit	ional T	Fier 1 capital				
		4	Additional Tier 1 capital ((D)-(E)) (F)	1,745,206		1,366,069	
45 Tier 1 capital $(T1 = CET1 + AT1) ((C)+(F)) (G)$ 14,651,498 14,205,532	4						
			al (T1 = CET1 + AT1)				

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

(in million yen, in percentage)

(in million yen, in percentage)

Template No.       Items       Amounts exclude under transitional arrangements         Fire 2 capital instruments and provisions (4)       Amounts exclude under transitional arrangements       Amounts exclude under transitional arrangements         46       Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards       -       -         46       Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards       755,792       757,674         47       Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities       75,647       70,893         47       Eligible Tire 2 capital instruments subject to transitional their special purpose vehicles       1,414,245       1,440,235         49       of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)       1,414,245       1,440,235         50       Total of general allowance for credit losses and eligible provisions subject to transitional arrangements included in Tire 2 capital: instruments and provisions       163,759       181,293         50h       Total of terms included in 10 ref 2 capital: instruments and provisions subject to transitional arrangements       620,748       660,385         50h       of which: equital to 45% of unrealized gains on of which: amounts equivalent to 45% of unreali			Daaamha	r 21 2016	Sontombo	= 20 2016
No.         webst transition           Fire 2 capital - instruments and provisions (4)         imageneous           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 plus related capital surplus of which: classified as liabilities under applicable accounting standards         -           Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other gavioanter entities.         -           Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other gavioanter entities.         -           48-49         Tier 2 instruments subt by subsdiaries and held by third parties.         75,647         70,893           47         Eiglivb Tier 2 instruments and provisions         1,414,245         1,440,235           47         fielgivb Tier 2 capital instruments and provisions         1,414,245         1,440,235           50         Total of general allowance for credit losses         180,779         185,084           50         Total of times included in Tier 2. instruments and provisions subject to transitional arrangements         1,641,245         1,440,235           50         Total of times included in Tier 2. instruments and provisions subject to transitional arrangements         660,337         30,65,374         660,338         660,338	Basel III		Decembe	f 31,2016	Septembe	r 30,2016
No.         magenesis         magenesis         managenesis           Tere 2 cantuit:         instruments and provisions (4)         magenesis         magenesis           Directly issued qualifying Tire 2 instruments plus related capital standards         magenesis         magenesis         magenesis           46         Directly issued qualifying Tire 2 instruments plus related capital standards         magenesis         magenesis         magenesis           48:49         Tere 2 instruments plus related capital surplus issued by special purpose vehicles and other quavalent entities         magenesis         magenesis           48:49         Tere 2 instruments subject to transitional and allowed in group Tite 2)         Tots,647         70,893           47:44         Fingible Tree 2 capital instruments and provisions         1,414,245         1,440,235           47         ford which: instruments and provisions         1,414,245         1,440,235           50         of which: displus provision for general allowance for credit losses         163,759         181,293           50         Total of general allowance for credit losses         163,759         181,293           50b         of which: displus provisions for general allowance for credit losses         163,759         181,293           50a         of which: deprovisions for general allowance for credit losses         162,759	Template	Items				Amounts excluded
Titler 2 capital: instruments and provisions (4)       Image: Capital instruments and provisions (4)         Attribution: Capital instruments plus related capital surplus of which: classified as equity under applicable accounting standards.       Image: Capital instruments plus related capital surplus issued by capital instruments plus related capital surplus issued by capital instruments plus related capital surplus issued by capital instruments subject to transitional arrangements included in Tite 2.       Tots, 644         48-40       Tite 7 instruments subject to transitional arrangements included in Tite 2.       Tots, 647       To, 893         47-49       Eligb Tite 7 capital instruments subject to transitional arrangements included in Tite 2.       Tots, 647       To, 893         47       Or Which: instruments issued by subsidiaries (cxcluding bank holding companies and their special purpose vehicles       1,414.245       1,440.235         47       Or Which: instruments issued by subsidiaries (cxcluding bank holding companies and their special purpose vehicles)       344,539       366,377         50       Total of general allowance for credit losses       163,759       181,293         50       Total of items included in Tite 2.       181,293       326,377         50       Total of items included in Tite 2.       181,293       326,377         51       Total of items included in Tite 2.       2.       181,293       326,375         50       Total of items included i	No.					
Directly issued qualifying Tier 2 instruments plus related capital         -           46         Stubic:ription rights to Tier 2 instruments         -           46         Directly issued qualifying Tier 2 instruments         -           50         Directly issued qualifying Tier 2 instruments plus related capital surplus sized by         -           47.40         Tier 2 instruments plus related capital surplus issued by         -           48.40         Tier 2 instruments subsidiaries and hefe quival entities         -           47.40         Tier 2 capital instruments subsidiaries and hefe quival entities         -           47.40         Tier 2 capital instruments subject to transitional         1,414,245         1,440,235           47.41         of which: instruments subject to transitional         -         -           47.40         differences the construction of the construments and provisions         1,414,245         1,440,235           47         their special purpose vehicles         1,414,245         1,440,235           500         Total of general allowance for credit losses         160,759         181,203           501         Total of general allowance for credit losses         160,759         181,203           500         of which: encoting on the construction of the construction	T. 2			arrangements		arrangements
surplus of which: classified as cquity under applicable accounting         -           46         Directly issued qualifying Tier 2 instruments plus related capital surplus issued by appeared qualifying Tier 2 instruments plus related capital surplus issued by appeared by appeared by additional surplus issued by appeared by appeared by additional surplus issued by appeared by additional surplus issued by appeared by additional surplus and the capital surplus issued by appeared by additional surplus issued by appeared by additional surplus and the capital surplus issued by appeared by additional surplus issued by appeared by additional surplus issued by appeared by additional surplus issued by appeared by a subject or transitional arrangements issued by subsidiaries (excluding bank 1,414,245         1,440,235           47         of which: instruments subget to transitional arrangements issued by subsidiaries (excluding bank 1,414,245         1,440,235           50         Total of general allowance for credit losses and eligible provisions isold of which: instruments sub opticable accounting subject to transitional arrangements included in Tier 2 capital: instruments and provisions (620,748         660,385           50         Total of general allowance for credit losses and eligible provisions subject to transitional arrangements included in Tire 2 capital: instruments and provisions (620,748         660,385           50b         of which: amounts equivalent to 45% of unrealized gains on 566,564         621,968         611,529           51         Tire 2 capital: instruments in the capital of banking, financial and instruments and provisions (11)         3,210.0712         3,229,565	Tier 2 capita	al: instruments and provisions (4)				
standards         standards           46         Subscription rights to Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards         755,792         757,674           46         Directly issued qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities         755,792         757,674           47.49         Tier 2 instruments subsidiaries and held by third parties (manual allowed in group Tier 2)         785,647         70,893           47.149         Taragements included in Tier 2. instruments and provisions         1,414,245         1,440,235           47         of which: instruments issued by bank holding companies and their special purpose vehicles         1,414,245         1,440,235           49         holding companies vehicles         1,641,245         1,440,235           50         Total of general allowance for credit losses         180,779         185,084           50a         of which: provision for general allowance for credit losses         180,779         181,293           50a         of which: anouts equivalent to 45% of unrealized gains on of which: anouts equivalent to 45% of unrealized gains on of which: anouts equivalent to 45% of unrealized gains on of the securities         568,564         621,968           51         Tier 2 capital instruments and provisions (H)         3,210,972         3,281,4						
46       Directly issued quality or [irt 2] instruments lus related capital surplus of which: classified as liabilities under applicable accounting standards.       755,792       757,674         48-49       Tie 2] instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities (anount allowed in group Tie 2).       756,674       70,893         47-40       HighED Tie 2 capital instruments subject to transitional arrangements included in Tier 2; instruments and provisions       1,414,245       1,440,235         47       If which: instruments issued by bank holding companies and their special purpose vehicles.       0       1         50       Total of general allowance for credit losses and cligible provisions       344,539       366,377         50a       of which: instruments and provisions       13,414,245       1,440,235         50       Total of general allowance for credit losses and cligible provisions       344,539       366,377         50b       of which: anounts equivalent to 45% of land revaluation       163,759       188,084         50       of which: anounts equivalent to 45% of land revaluation       50,727       53,814         50       of which: anounts equivalent to 45% of land revaluation       5,727       53,814         51       Tier 2 capital: instruments and provisions (H)       3,210,972       3,235,565         52       Investments in own cap			-		-	
46       Directly issued qualifying Tire 2 instruments plus related capital suppose vahicles and other equivalent entities       755,792       757,674         48       Tire 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities       7       7         47       Eligible Tire 2 explued instruments subject to transitional arrangements included in Tire 2: naruments issued by bank holding companies and their special purpose vehicles and other equivalent entities       1       1       1       4       4       1       4       1       4       1       4       1       4       1       4       1       4       1       4       1       4       1       4       1       4       4       1       4       4       1       4       4       4       4       4       4       4       4       3       3       3						/
surplus of which: classified as liabilities under applicable accounting         755,792         757,674           Qualifying Tier 2 instruments plus related capital surplus issued by         .         .           special purpose vehicles and other equivalent entities         75,792         757,674           48-49         Tier 2 instruments sued by subsidiaries can dheld by third parties         75,647         70,893           47-49         Elifebb Tier 2 capital instruments sued by bunk holding companies and their special purpose vehicles.         1,414,245         1,440,235           47         Of which: instruments issued by bunk holding companies and their special purpose vehicles.         1,414,245         1,440,235           50         Total of general allowance for credit losses and eligible provisions included in Tier 2         163,779         185,084           500         of which: networks out oby bays of losses         160,779         185,084           500         of which: digible provisions         620,748         660,385           subject to transitional arrangements         0/58,564         621,968           61         of which: amounts equivalent to 45% of unrealized gains on 568,564         621,968           61         of which: amounts equivalent to 45% of land revaluation         53,727         53,814           51         Tecc 2 capital: instruments and provisions (H)         <		Subscription rights to Tier 2 instruments	-	$\sim$	-	
standards	46					
Qualifying Tier 2 instruments plus related capital surplus issued by		surplus of which: classified as liabilities under applicable accounting	755,792		757,674	
special purpose vehicles and other equivalent entities         75,647         70,893           48.49         (amount allowed in group Tire 2)         141,4245         1,440,235           47-49         arrangements included in Tire 2: instruments subject to transitional of which: instruments issued by baak holding companies and their special purpose vehicles of which: instruments issued by baak holding companies and hold general allowance for credit losses and eligible provisions         1,414,245         1,440,235           47         of which: instruments issued by subsidiaries (excluding bank holding companies special purpose vehicles)         1,414,245         1,440,235           50         Total of general allowance for credit losses and eligible provisions         344,539         366,377           508         for which: numuts equivalent to 45% of unrealized gains on offer securities         163,759         181,293           500         Total of items included in Tire 2: capital: instruments and provisions         620,748         660,385           500         of which: amounts equivalent to 45% of land revaluation         53,727         53,814           51         Tire 2 capital: instruments         7224         4,816         4,383         2,92           52         Investments in own Tire 2 instruments         72,224         4,816         4,383         2,92           53         Reciprocal cross-holding in Tire 2 instruments		standards				
48.49       Tire 7 instruments issued by subsidiaries and held by third parties (mount allowed in group Tire 2)       75,647       70,893         47-49       Eligible Tire 7 central instruments subject to transitional arrangements included in Tire 2: instruments and provisions       1,414,245       1,440,235         47       Of which: instruments issued by bank holding companies and their special purpose vehicles       1,414,245       1,440,235         50       Total of general allowance for credit losses and eligible provisions       344,539       366,377         50a       of which: instruments issued by aubsidiaries (excluding bank holding companies)       163,759       181,293         50b       of which: provision for general allowance for credit losses       180,779       185,084         50b       of which: provisions       163,759       181,293         50b       of which: amounts equivalent to 45% of unrealized gains on solos,575       508,564       621,968         6 fwhich: amounts equivalent to 45% of land revaluation excess       53,727       53,814         51       Tire 2 capital instruments       3210,972       3,295,565         52       Investments in own Tire 2 instruments       7,224       4,816       4,383       2,92         51       Tire 2 capital instruments       1,910,902       3,210,972       3,295,565       57		Qualifying Tier 2 instruments plus related capital surplus issued by				
48.49       Tire 7 instruments issued by subsidiaries and held by third parties (mount allowed in group Tire 2)       75,647       70,893         47-49       Eligible Tire 7 central instruments subject to transitional arrangements included in Tire 2: instruments and provisions       1,414,245       1,440,235         47       Of which: instruments issued by bank holding companies and their special purpose vehicles       1,414,245       1,440,235         50       Total of general allowance for credit losses and eligible provisions       344,539       366,377         50a       of which: instruments issued by aubsidiaries (excluding bank holding companies)       163,759       181,293         50b       of which: provision for general allowance for credit losses       180,779       185,084         50b       of which: provisions       163,759       181,293         50b       of which: amounts equivalent to 45% of unrealized gains on solos,575       508,564       621,968         6 fwhich: amounts equivalent to 45% of land revaluation excess       53,727       53,814         51       Tire 2 capital instruments       3210,972       3,295,565         52       Investments in own Tire 2 instruments       7,224       4,816       4,383       2,92         51       Tire 2 capital instruments       1,910,902       3,210,972       3,295,565       57		special purpose vehicles and other equivalent entities	-		-	
48-49       (amount allowed in group Tier 2)       7.5,047       70,393         47+49       Eligible Tier 2 capital instruments subject to transitional anargements included in Tier 2: instruments and provisions       1,414,245       1,440,235         47       of which: instruments issued by bank holding companies and their special purpose vehicles)       1,414,245       1,440,235         49       of which: instruments issued by subsidiaries (excluding bank holding companies) apecial purpose vehicles)       1,414,245       1,440,235         50       Total of general allowance for credit losses and eligible provisions included in Tier 2 capital: instruments and provisions       344,539       366,377         50a       of which: provision for general allowance for credit losses       180,779       185,084         50b       of which: neglible provisions       620,748       660,385         50c       of which: nanounts equivalent to 45% of land revaluation to 45% of unrealized gains on obses on derivatives under hedge accounting of which: amounts equivalent to 45% of land revaluation to 53,727       53,814         51       Tier 2 capital: instruments and provisions (H)       3210,972       3,295,565         52       Investments in own Tier 2 instruments       7,224       4,816       4,333       2,92         53       Reciprocal cross-holdings in Tier 2 instruments       7,224       4,816       4,333       2,92				$\sim$		$\sim$
47+49       Eligible Tire 2 capital instruments subject to transitional arrangements included in Tire 2: instruments and provisions       1,414,245       1,440,235         47       of which: instruments issued by bank holding companies and their special purpose vehicles       1,414,245       1,440,235         49       of which: instruments issued by bank holding companies and their special purpose vehicles       1,414,245       1,440,235         50       Total of general allowance for credit losses and eligible provisions       344,539       366,377         50a       of which: provision for general allowance for credit losses       180,779       185,084         50b       of which: anounts equivalent to 45% of unrealized gains on odd rescurities       620,748       660,385         subject to transitional arrangements       568,564       621,968       621,968         of which: anounts equivalent to 45% of unrealized gains on odd rescurities       53,727       53,814         cccuanting       of which: anounts equivalent to 45% of land revaluation excess       3,210,972       3,285,565         52       Investments in Own Tire 2 instruments       7,224       4,816       4,383       2,92         53       Reciprocal cross-holdings in Tire 2 instruments       7,224       4,816       4,333       2,92         54       short positions, where the bank does not own more than 10% of the	48-49		75,647		70,893	
4/7+99       arrangements included in Tier 2: instruments and provisions       1,414,243       1,440,235         47       for which: instruments issued by bank holding companies and for which: instruments issued by subsidiaries (excluding bank holding companies) special purpose vehicles)       1,414,245       1,440,235         49       for which: instruments issued by subsidiaries (excluding bank holding companies) special purpose vehicles)       1,414,245       1,440,235         50       Total of general allowance for credit losses and eligible provisions included in Tier 2 capital: instruments and provisions       344,539       366,377         50a       of which: reportision for general allowance for credit losses       180,779       185,084         50b       of which: nounts equivalent to 45% of unrealized gains on total of items included in Tier 2 capital: instruments and provisions       620,748       660,385         51       Tier excurities       of which: amounts equivalent to 45% of land revaluation total excess       53,814       222         52       Investments in own Tier 2 instruments       7,224       4,816       4,383       2,92         53       Reciprocal cress-holdings in Tier 2 instruments       7,224       4,816       4,383       2,92         53       Reciprocal cress-holdings in Tier 2 instruments       7,224       4,816       4,333       2,92         54       short posit				$\sim$		$\sim$
47       of which: instruments issued by bank holding companies and their special purpose vehicles. of which: instruments issued by subsidiaries (excluding bank holding companies" special purpose vehicles)       1,414,245       1,440,235         50       Total of general allowance for credit losses included in Tier 2       10       344,539       366,377         50a       of which: provision for general allowance for credit losses       180,779       185,084         50b       of which: eligible provisions       163,759       181,293         50b       of which: anounts equivalent to 45% of unrealized gains on other securities       620,748       660,385         50c       of which: amounts equivalent to 45% of unrealized gains on of which: amounts equivalent to 45% of land revaluation excess       53,727       53,814         51       Tier 2 capital: instruments and provisions (H)       3,210,972       3,285,565         52       Investments in own Tier 2 instruments       7,224       4,816       4,383       2,92         53       Reciprocal cross-holdings in Tier 2 instruments       -       -       -       -         54       short position, where the bank does not own more than 10% of the issued common share capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       72,509       72,045         55       insurance entities that ar	47+49		1,414,245		1,440,235	
47       their special purpose vehicles       1         49       for which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)       1,414,245       1,440,235         50       Total of general allowance for credit losses and eligible provisions included in Tier 2       344,539       366,377         50a       of which: provision for general allowance for credit losses       180,779       185,084         50b       of which: mounts equivalent to 45% of unrealized gains on of which: amounts equivalent to 45% of unrealized gains on of which: amounts equivalent to 45% of land revaluation       568,564       621,968         60       of which: amounts equivalent to 45% of land revaluation       53,727       53,814         91       Tier 2 capital: instruments and provisions (H)       3,210,972       3,295,565         51       Tier 2 capital i instruments and provisions (H)       3,210,972       3,295,565         52       Investments in own Tier 2 instruments       -       -         53       Reciprocal cross-holdings in Tier 2 instruments       -       -         54       short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% tirreshold)       593       297       19         55       Total of items included in Tier 2 capital: regulatory adjustments       72,509       72,045 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
49       of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)       1,414,245       1,440,235         50       Total of general allowance for credit losses and eligible provisions included in Tier 2       344,539       366,377         50a       of which: provision for general allowance for credit losses       180,779       185,084         50b       of which: eligible provisions       163,759       181,293         50tal of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements       620,748       660,385         61 which: amounts equivalent to 45% of unrealized gains on often securities       568,564       621,968         61 which: amounts equivalent to 45% of land revaluation excess       53,727       53,814         52       Investments in worn Tier 2 instruments       7,224       4,816       4,383       2,92         53       Reciprocal cross-holdings in Tier 2 instruments       7,224       4,816       4,383       2,92         54       short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% thresshold)       4       43,337       297       19         55       Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory adjustments       72,045       72,045	47		-		-	
49Indiag companies' special purpose vehicles)1.414,431.414,4350Total of general allowance for credit losses and eligible provisions included in Tier 2344,539366,37750aof which: provision for general allowance for credit losses180,779185,08450bof which: religible provisions163,759181,29350bTotal of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements620,748660,38550cof which: amounts equivalent to 45% of unrealized gains on other securities568,564621,96851Tier 2 capital: instruments and provisions (H)3,210,9723,295,56552Investments in own Tier 2 instruments7,2244,8164,38352Investments in own Tier 2 instruments7,2244,8164,3832,9253Reciprocal cross-holdings in Tier 2 instruments7,2244,8164,3832,9254short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% thresshold)8905932971955Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory adjustments subject to transitional arrangements7,7087,70854short positional arrangements7,7087,7087,70855Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory adjustments subject to transitional arrangements7,7087,						
10       Inciding companies' special purpose vehicles)       344,539         50       included in Tier 2       344,539         50a       of which: provision for general allowance for credit losses       180,779         50b       of which: provision for general allowance for credit losses       180,779         50a       of which: cligible provisions       163,759       181,203         50b       of which: anounts equivalent to 45% of unrealized gains on other securities       660,385         of which: amounts equivalent to 45% of unrealized gains on other securities       568,564       621,968         of which: amounts equivalent to 45% of land revaluation excess       53,727       53,814         51       Tier 2 capital: instruments and provisions (H)       3,210,972       3,295,565         52       Investments in own Tier 2 instruments       7,224       4,816       4,383       2,92         53       Reciprocal cross-holdings in Tier 2 instruments       7,224       4,816       4,383       2,92         54       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)       593       297       19         55       Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory adjustments       72,509       72,045<	49		1 414 245		1 440 235	
30included in Tier 2 $344,339$ $366,371$ 50aof which: provision for general allowance for credit losses180,779185,08450bof which: eligible provisions163,759181,29350bTotal of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements620,748660,38550bof which: amounts equivalent to 45% of unrealized gains on other securities of which: amounts equivalent to 45% of land revaluation excess568,564621,96851Tier 2 capital: instruments and provisions (H)3,210,9723,295,56552Investments in own Tier 2 instruments7,2244,8164,38352Investments in own Tier 2 instruments7,2244,8164,3832,9253Reciprocal cross-holdings in Tier 2 unstrumentsInvestments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible threshold)55issuerace entities that are outside the scope of regulatory consolidation (net of eligible short positions)8905932971955insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)64,80164,33764of which: isguificant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)72,50972,04557Tiez capitalTiez lapital: regulatory adjustments <br< td=""><td>.,</td><td>holding companies' special purpose vehicles)</td><td>1,111,213</td><td></td><td>1,110,255</td><td></td></br<>	.,	holding companies' special purpose vehicles)	1,111,213		1,110,255	
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	50		344 530		366 377	
50bof which: eligible provisions163,759181,293Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements620,748660,385of which: amounts equivalent to 45% of unrealized gains on other securities of which: amounts equivalent to 45% of land revaluation excess568,564621,968of which: deferred gains or losses on derivatives under hedge accounting of which: amounts equivalent to 45% of land revaluation excess53,72753,81451Tier 2 capital: instruments and provisions (H)3,210,9723,295,56572Investments in own Tier 2 instruments7,2244,8164,38352Investments 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)5932971955insurance entities that are outside the scope of regulatory consolidation (net of religible short positions)72,50972,04572,04556of which: isgoifficant investments in the capital banking, financial and arrangements72,50972,04577,70857Tier 2 capital: regulatory adjustments (1)80,62576,72676,72658Tier 2 capital (TC) (H)-(H) (J)3,130,3473,218,83957Tier 2 capital (TC)3,130,3473,218,839	50	included in Tier 2	544,559		300,377	
Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements620,748660,385of which: amounts equivalent to 45% of unrealized gains on other securities of which: deferred gains or losses on derivatives under hedge accounting of which: amounts equivalent to 45% of land revaluation excess568,564621,96851Tier 2 capital: instruments and provisions (H) excess3,210,9723,295,56552Investments in own Tier 2 instruments array of regulatory adjustments7,2244,8164,3832,9253Reciprocal cross-holdings in Tier 2 instruments7,2244,8164,3832,9254short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)5932971955Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) of which: ignificant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of related tax liability, including those equivalent)64,801 64,33757Tier 2 capital : regulatory adjustments (1)80,62576,72658Tier 2 capital : regulatory adjustments (1)80,62576,72658Tier 2 capital (TC) (H)-(I) (J)3,130,3473,218,839	50a	of which: provision for general allowance for credit losses	180,779		185,084	
Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements $620,748$ $660,385$ of which: amounts equivalent to 45% of unrealized gains on other securities $621,968$ $621,968$ of which: deferred gains or losses on derivatives under hedge accounting of which: amounts equivalent to 45% of land revaluation excess $53,727$ $53,814$ 51Tier 2 capital: instruments and provisions (H) $3,210,972$ $3,295,565$ 52Investments in own Tier 2 instruments $7,224$ $4,816$ $4,383$ $2,92$ 53Reciprocal cross-holdings in Tier 2 instruments $7,224$ $4,816$ $4,383$ $2,92$ 54short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) $593$ $297$ $19$ 55Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) subject to transitional arrangements $72,509$ $72,045$ $67$ Tier 2 capital: regulatory adjustments subject to transitional arrangements $72,509$ $7,708$ $7,708$ $77,708$ $7,708$ $7,708$ $7,708$ $7,708$ $77,708$ $7,708$ $7,708$ $7,708$ $72$ $72,264$ $76,726$ $76,726$ $75$ Tier 2 capital (T2) $3,130,347$ $3,218,839$ $75$ Tier 2 capital (T2) $70,726$ $76,726$ $76,726$ $76,726$ $76,726$ $76,726$ <td>50b</td> <td>of which: eligible provisions</td> <td></td> <td></td> <td></td> <td></td>	50b	of which: eligible provisions				
subject to transitional arrangements     620,748     660,383       of which: amounts equivalent to 45% of unrealized gains on other securities of which: deferred gains or losses on derivatives under hedge accounting of which: amounts equivalent to 45% of land revaluation excess     568,564     621,968       51     Tier 2 capital: instruments and provisions (H)     3,210,972     53,814       52     Investments in own Tier 2 instruments     7,224     4,816     4,383     2,92       53     Reciprocal cross-holdings in Tier 2 instruments     -     -     -       Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible     -     -       54     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)     890     593     297     19       55     insurance entities that are outside the scope of regulatory adjustments subject to transitional arrangements     72,509     72,045       54     short positional arrangements     72,509     72,045       55     insurance entities that are outside the scope of regulatory adjustments     72,509     72,045       55     of thems included in Tier 2 capital: regulatory adjustments     72,509     72,045       56     of thems included in Tier 2 capital: regulatory adjustments     72,509     72,045       57						
of which: amounts equivalent to 45% of unrealized gains on other securities of which: deferred gains or losses on derivatives under hedge accounting of which: amounts equivalent to 45% of land revaluation excess $568,564$ $621,968$ 51Tier 2 capital: instruments and provisions (H) $3,210,972$ $33,814$ 51Tier 2 capital: instruments and provisions (H) $3,210,972$ $3,295,565$ 52Investments in own Tier 2 instruments $7,224$ $4,816$ $4,383$ $2,92$ 53Reciprocal cross-holdings in Tier 2 instruments $  -$ Investments in own Tier 2 instruments $  -$ 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) $ -$ 55Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) $72,045$ 54Stop items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements $72,509$ $72,045$ 57Tier 2 capital roy consolidation (net of eligible short positions) $7,708$ $7,708$ 57Tier 2 capital roy adjustments (1) $80,625$ $76,726$ 58Tier 2 capital (T2) ((H)-(I)) (J) $3,130,347$ $3,218,839$ 58Tier 2 capital (TC = TI + T2) $Tier 2 capital (TC = TI + T2)$ $Tier 2 capital (TC = TI + T2)$ <td></td> <td></td> <td>620,748</td> <td></td> <td>660,385</td> <td></td>			620,748		660,385	
other securities $306,304$ $621,968$ of which: deferred gains or losses on derivatives under hedge accounting of which: amounts equivalent to 45% of land revaluation excess $(1,542)$ $(15,397)$ of which: amounts equivalent to 45% of land revaluation excess $53,727$ $53,814$ 51Tier 2 capital: instruments and provisions (H) $3,210,972$ $3,295,565$ 52Investments in own Tier 2 instruments $7,224$ $4,816$ $4,383$ $2,92$ 53Reciprocal cross-holdings in Tier 2 instruments $7,224$ $4,816$ $4,383$ $2,92$ 54short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) $1162$ $1262$ $1962$ 55Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) $890$ $593$ $297$ $19$ 55Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements $72,509$ $72,045$ 57Tier 2 capital investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) $7,708$ $7,708$ 57Tier 2 capital: regulatory adjustments (I) $80,625$ $76,726$ $76,726$ 58Tier 2 capital (T2) ((H)-(I)) (J) $3,130,347$ $3,218,839$ $3218,839$				$\sim$		
of which: deferred gains or losses on derivatives under hedge accounting of which: amounts equivalent to 45% of land revaluation excess $(1,542)$ $(15,397)$ 51Tier 2 capital: instruments and provisions (H) $3,210,972$ $3,295,565$ 52Investments in own Tier 2 instruments $7,224$ $4,816$ $4,383$ $2,92$ 53Reciprocal cross-holdings in Tier 2 instruments $  -$ Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible that are outside the scope of regulatory consolidation, net of eligible thereshold) $ -$ Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)890 $593$ $297$ 19Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements $0$ which: goodwill (net of related tax liability, including those equivalent) $64,801$ $64,337$ $0$ which: significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) $7,708$ $7,708$ $7$ Tier 2 capital: regulatory adjustments subject to transitional arrangements $800,625$ $76,726$ Fire 2 capital (T2) $7$ $7,708$ $7,708$ $7$ $7,708$ $7,708$ $7$ $7,726$ $76,726$ $7$ $76,726$ $76,726$ $7$ <			568,564		621,968	
accounting $(1,342)$ $(1,342)$ $(13,397)$ of which: amounts equivalent to 45% of land revaluation $53,727$ $53,814$ 51Tier 2 capital: instruments and provisions (H) $3,210,972$ $3,295,565$ Tier 2 capital: regulatory adjustments $7,224$ $4,816$ $4,383$ $2,92$ 53Reciprocal cross-holdings in Tier 2 instruments $7,224$ $4,816$ $4,383$ $2,92$ 53Reciprocal cross-holdings in Tier 2 instruments $7,224$ $4,816$ $4,383$ $2,92$ 54short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) $593$ $297$ 19Total of items included in Tier 2 capital: regulatory adjustments55insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) $72,509$ $72,045$ Of which: goodwill (net of related tax liability, including those equivalent) 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) $72,509$ $72,045$ Of which: goodwill (net of related tax liability, including those equivalent) 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) $7,708$ $7,708$ Total of items included in Tier 2 capital transmentsTotal of items included in the capital banking, financial and insurance						
accounting of which: amounts equivalent to 45% of land revaluation excess53,72753,81451Tier 2 capital: instruments and provisions (H)3,210,9723,295,56552Investments in own Tier 2 instruments7,2244,8164,3832,9253Reciprocal cross-holdings in Tier 2 instrumentsInvestments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible54short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)8905932971955insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)72,50972,04554subject to transitional arrangements72,50972,04555of which: goodwill (net of related tax liability, including those equivalent) of which: significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory adjustments72,50972,04557Tier 2 capital: negulatory adjustments (I)80,62576,72677,70857Tier 2 capital: regulatory adjustments (I)80,62576,72658Tier 2 capital (T2) ((H)-(I)) (J)3,130,3473,218,83959Total C272,0453,218,839			(1,542)		(15,397)	
excess $33,727$ $33,914$ 51Tier 2 capital: instruments and provisions (H) $3,210,972$ $3,295,565$ Fier 2 capital: regulatory adjustments $7,224$ $4,816$ $4,383$ $2,92$ 52Investments in own Tier 2 instruments $7,224$ $4,816$ $4,383$ $2,92$ 53Reciprocal cross-holdings in Tier 2 instruments $  -$ Investments in the capital of banking, financial and insurance entities $  -$ that are outside the scope of regulatory consolidation, net of eligible $  -$ 54short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) $  -$ 55Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) $72,509$ $593$ $297$ $19$ of which: goodwill (net of related tax liability, including those equivalent) $64,801$ $64,337$ $0^{\circ}$ which: goodwill (net of related tax liability, including those equivalent) $7,708$ $7,708$ $7,708$ $57$ Tier 2 capital: regulatory adjustments (1) $80,625$ $76,726$ $58$ Tier 2 capital (T2) $3,130,347$ $3,218,839$ Tier 2 Capital (T2)Tier 2 Capital (T2)			( ) )		( ) )	
51       Tier 2 capital: instruments and provisions (H)       3,210,972       3,295,565         51       Tier 2 capital: regulatory adjustments       7,224       4,816       4,383       2,92         53       Reciprocal cross-holdings in Tier 2 instruments       7,224       4,816       4,383       2,92         53       Reciprocal cross-holdings in Tier 2 instruments       -       -       -       -         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)       - <td></td> <td>of which: amounts equivalent to 45% of land revaluation</td> <td>53 727</td> <td></td> <td>53 814</td> <td></td>		of which: amounts equivalent to 45% of land revaluation	53 727		53 814	
Tier 2 capital: regulatory adjustments52Investments in own Tier 2 instruments7,2244,8164,3832,9253Reciprocal cross-holdings in Tier 2 instrumentsInvestments in the capital of banking, financial and insurance entitiesthat are outside the scope of regulatory consolidation, net of eligible54short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)55Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)8905932971956Of which: goodwill (net of related tax liability, including those equivalent) 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)64,80164,33757Tier 2 capital: regulatory adjustments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)80,62576,72657Tier 2 capital (T2)Tier 2 capital (T2) ((H)-(I)) (J)3,130,3473,218,839						
52Investments in own Tier 2 instruments7,2244,8164,3832,9253Reciprocal cross-holdings in Tier 2 instrumentsInvestments 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)Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)89059329719Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements72,50972,04572,045 $\circ$ of which: goodwill (net of related tax liability, including those equivalent) 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)80,62576,726 $57$ Tier 2 capital: regulatory adjustments (1)80,62576,72676,726 $58$ Tier 2 capital (T2) ((H)-(I)) (J)3,130,3473,218,839 $58$ Tier 2 capital (T2)Total capital (TC = T1 + T2)	-		3,210,972		3,295,565	
53       Reciprocal cross-holdings in Tier 2 instruments       -	Tier 2 capita	al: regulatory adjustments				
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)       -       -         Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       890       593       297       19         Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements       72,509       72,045         of which: goodwill (net of related tax liability, including those equivalent)       64,801       64,337         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)       7,708       7,708         57       Tier 2 capital: regulatory adjustments (I)       80,625       76,726       76,726         58       Tier 2 capital (T2) ((H)-(I)) (J)       3,130,347       3,218,839       3,218,839	52	Investments in own Tier 2 instruments	7,224	4,816	4,383	2,922
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)       -       -         Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       890       593       297       19         Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements       72,509       72,045       19         of which: goodwill (net of related tax liability, including those equivalent)       64,801       64,337       64,337         financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       7,708       7,708         Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements       64,801       64,337         of which: goodwill (net of related tax liability, including those equivalent)       64,801       64,337         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)       80,625       76,726         57       Tier 2 capital: regulatory adjustments (I)       3,130,347       3,218,839       3,218,839         58       Tier 2 capital (T2) ((H)-	53	Reciprocal cross-holdings in Tier 2 instruments	-	-	-	
54that 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)55Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)8905932971956Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements72,50972,0456Of which: goodwill (net of related tax liability, including those equivalent)64,80164,3377Tier 2 capital: regulatory adjustments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)7,7087,70857Tier 2 capital: regulatory adjustments (I)80,62576,72676,72658Tier 2 capital (T2)3,130,3473,218,83950Total (T2) ((H)-(I)) (J)3,130,3473,218,839						
54short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)-55Significant investments in the capital banking, financial and insurace entities that are outside the scope of regulatory consolidation (net of eligible short positions)8905932971970tal of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements72,50972,045190f which: goodwill (net of related tax liability, including those equivalent)64,80164,33764,3370f which: significant investments in the capital banking, 						
issued common share capital of the entity (amount above the 10% threshold)       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)       890       593       297       19         Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements       72,509       72,045         of which: goodwill (net of related tax liability, including those equivalent)       64,801       64,337         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)       7,708       7,708         57       Tier 2 capital: regulatory adjustments (I)       80,625       76,726       76,726         58       Tier 2 capital (T2) ((H)-(I)) (J)       3,130,347       3,218,839       3,218,839         Total capital (TC = T1 + T2)	54		-	_	_	
threshold)       Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       890       593       297       19         Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements       72,509       72,045         of which: goodwill (net of related tax liability, including those equivalent)       64,801       64,337         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)       7,708       7,708         57       Tier 2 capital: regulatory adjustments (I)       80,625       76,726       76,726         58       Tier 2 capital (T2) ((H)-(I)) (J)       3,130,347       3,218,839       3,218,839         Total capital (TC = T1 + T2)	51	•				
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       890       593       297       19         Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements       72,509       72,045         of which: goodwill (net of related tax liability, including those equivalent)       64,801       64,337         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)       7,708       7,708         57       Tier 2 capital: regulatory adjustments (I)       80,625       76,726         58       Tier 2 capital (T2)       3,130,347       3,218,839         Total or TC = T1 + T2)       50       51       51						
55insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)89059329719Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements72,50972,045of which: goodwill (net of related tax liability, including those equivalent)64,80164,337of which: significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)7,7087,70857Tier 2 capital: regulatory adjustments (I)80,62576,726State 1258Tier 2 capital (T2)Total of ICC = T1 + T2)						
consolidation (net of eligible short positions)       Total of items included in Tier 2 capital: regulatory adjustments         subject to transitional arrangements       72,509         of which: goodwill (net of related tax liability, including those equivalent)       64,801         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)       7,708         57       Tier 2 capital: regulatory adjustments (I)       80,625         58       Tier 2 capital (T2) ((H)-(I)) (J)       3,130,347         58       Tier 2 capital (T2) ((H)-(I)) (J)						
Total of items included in Tier 2 capital: regulatory adjustments       72,509       72,045         subject to transitional arrangements       of which: goodwill (net of related tax liability, including those equivalent)       64,801       64,337         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)       7,708       7,708         57       Tier 2 capital: regulatory adjustments (I)       80,625       76,726         Tier 2 capital (T2)         58       Tier 2 capital (T2) ((H)-(I)) (J)       3,130,347       3,218,839         Total capital (TC = T1 + T2)	55		890	593	297	198
subject to transitional arrangements       72,309       72,043         of which: goodwill (net of related tax liability, including those equivalent)       64,801       64,337         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)       7,708       7,708         57       Tier 2 capital: regulatory adjustments (I)       80,625       76,726         Fier 2 capital (T2)         58       Tier 2 capital (T2) ((H)-(I)) (J)       3,130,347       3,218,839         Fotal capital (TC = T1 + T2)						
subject to transitional arrangements       of which: goodwill (net of related tax liability, including those equivalent)       of which: goodwill (net of related tax liability, including those equivalent)         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)       7,708       7,708         57       Tier 2 capital: regulatory adjustments (I)       80,625       76,726         Tier 2 capital (T2)         58       Tier 2 capital (T2) ((H)-(I)) (J)       3,130,347       3,218,839         Total capital (TC = T1 + T2)			72 509		72 045	
equivalent)     04,801     04,337       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)     7,708     7,708       57     Tier 2 capital: regulatory adjustments (I)     80,625     76,726       Tier 2 capital (T2)       58     Tier 2 capital (T2) ((H)-(I)) (J)     3,130,347     3,218,839       Total capital (TC = T1 + T2)			72,507		72,043	
equivalent)     04,801     04,337       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)     7,708     7,708       57     Tier 2 capital: regulatory adjustments (I)     80,625     76,726       Tier 2 capital (T2)       58     Tier 2 capital (T2) ((H)-(I)) (J)     3,130,347     3,218,839       Total capital (TC = T1 + T2)		of which: goodwill (net of related tax liability, including those	64 901		61 227	
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)         57       Tier 2 capital: regulatory adjustments (I)         80,625       76,726         Tier 2 capital (T2)         58       Tier 2 capital (T2) ((H)-(I)) (J)         3,130,347       3,218,839			04,801		04,337	
financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)       7,708       7,708         57       Tier 2 capital: regulatory adjustments (I)       80,625       76,726         Tier 2 capital (T2)         58       Tier 2 capital (T2) ((H)-(I)) (J)       3,130,347       3,218,839         Total capital (TC = T1 + T2)						
regulatory consolidation (net of eligible short positions)       80,625       76,726         57       Tier 2 capital: regulatory adjustments (I)       80,625       76,726         Tier 2 capital (T2)         58       Tier 2 capital (T2) ((H)-(I)) (J)       3,130,347       3,218,839         Total capital (TC = T1 + T2)			7 708		7 708	
57       Tier 2 capital: regulatory adjustments (I)       80,625       76,726         Tier 2 capital (T2)       58       Tier 2 capital (T2) ((H)-(I)) (J)       3,130,347       3,218,839         Total capital (TC = T1 + T2)       58       Tier 2 capital (T2) ((H)-(I)) (J)       3,130,347       3,218,839		-	1,100		7,700	
Fier 2 capital (T2)       58       Tier 2 capital (T2) ((H)-(I)) (J)       3,130,347       3,218,839         Fotal capital (TC = T1 + T2)       58       3,130,347       3,218,839	57		00 625		76 776	
58         Tier 2 capital (T2) ((H)-(I)) (J)         3,130,347         3,218,839           Total capital (TC = T1 + T2)         3,130,347         3,218,839			80,025		/0,/20	
Fotal capital ( $TC = T1 + T2$ )			2 120 247		2 210 022	
			3,130,347		5,218,839	
59       [Total capital (TC = T1 + T2) ((G) + (J)) (K)       17,781,846       17,424,372						
	59	Total capital $(TC = T1 + T2) ((G) + (J)) (K)$	17,781,846		17,424,372	

Compositi	on of Capital Disclosure (Mitsubishi UFJ Financial Group)			(in million yer	, in percentage)
Basel III		Decembe	r 31,2016	Septembe	er 30,2016
Template	Items		Amounts excluded		Amounts excluded
No.	Terris		under transitional		under transitional
			arrangements		arrangements
Risk weight	ed assets (5)				
	Total of items included in risk weighted assets subject to transitional	322,188		315,627	
	arrangements	522,100		515,027	
	of which: other intangibles other than goodwill and mortgage	196,764		194,611	
	servicing rights (net of related tax liability)	190,704		194,011	
	of which: deferred tax assets that rely on future profitability				
	excluding those arising from temporary differences (net of	414		535	
	related tax liability)				
	of which: net defined benefit assets	121,135		116,249	
	of which: investments in own shares (excluding those reported	2 274		2 741	
	in the Net assets section)	3,374		3,741	
	of which: significant investments in the capital banking,				
	financial and insurance entities that are outside the scope of	499		490	
	regulatory consolidation (net of eligible short positions)				
60	Risk weighted assets (L)	114,991,015		105,206,221	
Capital ratio	(consolidated)	,- ,- <u>,</u>		,	
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	11.22%		12.20%	
62	Tier 1 capital ratio (consolidated)((G)/(L))	12.74%		13.50%	
63	Total capital ratio (consolidated)( $(G)/(D)$ )	15.46%		16.56%	
Regulatory	adjustments (6)	10.1070		10.0070	
	Non-significant investments in the capital of other financials that are				
72	below the thresholds for deduction (before risk weighting)	930,892		719,948	
	Significant investments in the common stock of other financials that				
73	are below the thresholds for deduction (before risk weighting)	931,519		846,193	
	Mortgage servicing rights that are below the thresholds for deduction				
74	(before risk weighting)	1,400		1,304	
	Deferred tax assets arising from temporary differences that are below				
75	the thresholds for deduction (before risk weighting)	51,908		42,381	
Provisions i	ncluded in Tier 2 capital: instruments and provisions (7)				
76	Provisions (general allowance for credit losses)	180,779		185,084	
70	Cap on inclusion of provisions (general allowance for credit losses)	262,808		265,859	
, ,	Provisions eligible for inclusion in Tier 2 in respect of exposures	202,000		205,057	
78	subject to internal ratings-based approach (prior to application of	163,759		181,293	
/0	cap) (if the amount is negative, report as "nil")	105,757		101,295	
	Cap for inclusion of provisions in Tier 2 under internal ratings-based				
79	approach	387,558		364,509	
Capital inst	ruments subject to transitional arrangements (8)				
82	Current cap on AT1 instruments subject to phase out arrangements	994,518		994,518	
02	Amount excluded from AT1 due to cap (excess over cap after	774,318		774,318	<u> </u>
83	redemptions and maturities) (if the amount is negative, report as				
03	"nil")	-		-	
84	Current cap on T2 instruments subject to transitional arrangements	1,589,984		1,589,984	
04	Amount excluded from T2 due to cap (excess over cap after	1,389,984	$ \longrightarrow $	1,389,984	<u> </u>
05					
85	redemptions and maturities) (if the amount is negative, report as	-		-	
	"nil")				$\checkmark$

\*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, 2016 is 1,291,946 million yen.