

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

(in million yen, in percentage)

Basel III Template No.	Items	March 31,2018		March 31,2017	
			Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements
<b>Common Equity Tier 1 capital: instruments and reserves (1)</b>					
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	12,748,871		12,197,725	
1a	of which: capital and capital surplus	3,338,317		3,553,600	
2	of which: retained earnings	10,064,649		9,278,546	
1c	of which: treasury stock (-)	522,158		513,260	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	131,935		121,160	
	of which: other than above	-		-	
1b	Subscription rights to common shares	254		391	
3	Accumulated other comprehensive income and other disclosed reserves	3,143,832	-	2,369,105	592,276
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	178,162		184,791	
	Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	-		25,168	
	of which: common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	-		25,168	
6	Common Equity Tier 1 capital: instruments and reserves (A)	16,071,120		14,777,181	
<b>Common Equity Tier 1 capital: regulatory adjustments (2)</b>					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,112,951	-	900,077	225,019
8	of which: goodwill (including those equivalent)	407,088	-	343,008	85,752
9	of which: other intangibles other than goodwill and mortgage servicing rights	705,862	-	557,068	139,267
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,688	-	648	162
11	Deferred gains or losses on derivatives under hedge accounting	35,156	-	103,896	25,974
12	Shortfall of eligible provisions to expected losses	-	-	-	-
13	Securitisation gain on sale	14,639	-	11,440	2,860
14	Gains and losses due to changes in own credit risk on fair valued liabilities	△ 95	-	1,363	340
15	Net defined benefit assets	609,678	-	330,171	82,542
16	Investments in own shares (excluding those reported in the Net assets section)	12,156	-	15,698	3,924
17	Reciprocal cross-holdings in common equity	-	-	-	-
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-	-	-
19+20+21	Amount exceeding the 10% threshold on specified items	-	-	-	-
19	of which: significant investments in the common stock of financials	-	-	-	-
20	of which: mortgage servicing rights	-	-	-	-
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	-
22	Amount exceeding the 15% threshold on specified items	-	-	-	-
23	of which: significant investments in the common stock of financials	-	-	-	-
24	of which: mortgage servicing rights	-	-	-	-
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	-
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-		-	
28	Common Equity Tier 1 capital: regulatory adjustments (B)	1,786,175		1,363,296	
<b>Common Equity Tier 1 capital (CET1)</b>					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	14,284,945		13,413,885	

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<b>Additional Tier 1 capital: instruments (3)</b>						
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards	-		-	
	31b	Subscription rights to Additional Tier 1 instruments	-		-	
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,270,000		948,100	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-		-	
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	150,741		167,364		
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	552,189		702,189		
33	of which: instruments issued by bank holding companies and their special purpose vehicles	552,000		702,000		
35	of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	189		189		
	Total of items included in Additional Tier 1 capital: instruments subject to transitional arrangements	-		111,667		
	of which: foreign currency translation adjustments	-		111,667		
36	Additional Tier 1 capital: instruments (D)	1,972,931		1,929,321		
<b>Additional Tier 1 capital: regulatory adjustments</b>						
37	Investments in own Additional Tier 1 instruments	5,506	-	1,592	398	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	-	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	-	-	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	620	-	15,646	3,911	
	Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	-		93,476		
	of which: goodwill (net of related tax liability)	-		52,457		
	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	-		38,158		
	of which: securitisation gain on sale	-		2,860		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		-		
43	Additional Tier 1 capital: regulatory adjustments (E)	6,127		110,715		
<b>Additional Tier 1 capital</b>						
44	Additional Tier 1 capital ((D)-(E)) (F)	1,966,804		1,818,606		
<b>Tier 1 capital (T1 = CET1 + AT1)</b>						
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	16,251,749		15,232,491		

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Basel III Template No.	Items	March 31,2018		March 31,2017	
			Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements
<b>Tier 2 capital: instruments and provisions (4)</b>					
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards	-		-	
	Subscription rights to Tier 2 instruments	-		-	
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,388,500		908,621	
	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-		-	
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	75,106		73,772	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	776,567		1,223,987	
47	of which: instruments issued by bank holding companies and their special purpose vehicles	-		-	
49	of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	776,567		1,223,987	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	337,719		379,414	
50a	of which: provision for general allowance for credit losses	219,487		202,307	
50b	of which: eligible provisions	118,232		177,106	
	Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	-		304,287	
	of which: amounts equivalent to 45% of unrealized gains on other securities	-		277,825	
	of which: deferred gains or losses on derivatives under hedge accounting	-		(376)	
	of which: amounts equivalent to 45% of land revaluation excess	-		26,838	
51	Tier 2 capital: instruments and provisions (H)	2,577,893		2,890,082	
<b>Tier 2 capital: regulatory adjustments</b>					
52	Investments in own Tier 2 instruments	4,120	-	8,374	2,093
53	Reciprocal cross-holdings in Tier 2 instruments	-	-	-	-
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	-	-	-
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	30,041	-	892	223
	Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	-		37,148	
	of which: goodwill (net of related tax liability, including those equivalent)	-		33,294	
	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)	-		3,854	
57	Tier 2 capital: regulatory adjustments (I)	34,162		46,415	
<b>Tier 2 capital (T2)</b>					
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,543,731		2,843,667	
<b>Total capital (TC = T1 + T2)</b>					
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	18,795,480		18,076,158	

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Basel III Template No.	Items	March 31, 2018		March 31, 2017	
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<b>Risk weighted assets (5)</b>					
	Total of items included in risk weighted assets subject to transitional arrangements	-		186,698	
	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	-		101,108	
	of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-		162	
	of which: net defined benefit assets	-		82,542	
	of which: investments in own shares (excluding those reported in the Net assets section)	-		2,643	
	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)	-		241	
60	Risk weighted assets (L)	113,463,618		113,986,399	
<b>Capital ratio (consolidated)</b>					
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	12.58%		11.76%	
62	Tier 1 capital ratio (consolidated)((G)/(L))	14.32%		13.36%	
63	Total capital ratio (consolidated)((K)/(L))	16.56%		15.85%	
<b>Regulatory adjustments (6)</b>					
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	994,563		967,761	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,125,471		995,662	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	7,267		2,649	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	81,980		102,863	
<b>Provisions included in Tier 2 capital: instruments and provisions (7)</b>					
76	Provisions (general allowance for credit losses)	219,487		202,307	
77	Cap on inclusion of provisions (general allowance for credit losses)	294,265		304,564	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	118,232		177,106	
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach	367,713		392,561	
<b>Capital instruments subject to transitional arrangements (8)</b>					
82	Current cap on AT1 instruments subject to phase out arrangements	663,012		828,765	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-		-	
84	Current cap on T2 instruments subject to transitional arrangements	1,059,989		1,324,987	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-		-	

※1 Capital instruments, approved by the commissioner of Japanese Financial Services Agency, subject to the provision to Paragraph 12 of Article 8 of the notification of Japanese Financial Services Agency No. 20, 2006, hereinafter referred to as the "FSA Consolidated Capital Adequacy Notification", are excluded from the calculation of figures stipulated in Paragraph 8 of Article 8, 9-1, and 10-1 of FSA Consolidated Capital Adequacy Notification, for 10 years from March 31, 2013 to March 30, 2023. The approved amount will decrease by 20% each year from March 31, 2019. The amount approved at the end of March, 2018 is 1,498,785 million yen.