

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

(in million yen, except percentage)

Basel III Template No.	Items	March 31, 2019	December 31, 2018	Reference to Template CC2
<b>Common Equity Tier 1 capital: instruments and reserves</b>				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	13,157,607	13,317,920	
1a	of which: capital and capital surplus	3,176,154	3,286,633	
2	of which: retained earnings	10,640,655	10,659,098	
1c	of which: treasury stock (-)	516,649	627,811	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	142,552	-	
	of which: other than above	-	-	
1b	Subscription rights to common shares	189	189	
3	Accumulated other comprehensive income and other disclosed reserves	2,879,115	2,472,214	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	182,807	187,125	
6	Common Equity Tier 1 capital: instruments and reserves (A)	16,219,721	15,977,450	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,106,760	1,196,016	
8	of which: goodwill (including those equivalent)	472,832	488,083	
9	of which: other intangibles other than goodwill and mortgage servicing rights	633,927	707,932	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,637	1,700	
11	Deferred gains or losses on derivatives under hedge accounting	147,113	71,946	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitisation gain on sale	14,982	14,896	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	1,141	1,113	
15	Net defined benefit assets	574,222	662,576	
16	Investments in own shares (excluding those reported in the Net assets section)	8,798	6,727	
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	42,657	-	
19	of which: significant investments in the common stock of financials	42,657	-	
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)	1,897,313	1,954,976	
<b>Common Equity Tier 1 capital (CET1)</b>				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	14,322,407	14,022,473	

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Additional Tier 1 capital: instruments					
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	1,470,000	1,470,000	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent	-	-	
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)		165,492	165,534	
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments		330,189	552,189	
33		of which: instruments issued by bank holding companies and their special purpose vehicles	330,000	552,000	
35		of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	189	189	
36	Additional Tier 1 capital: instruments (D)		1,965,681	2,187,724	
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instruments		2,557	19,006	
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)		9,230	809	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	
43	Additional Tier 1 capital: regulatory adjustments (E)		11,787	19,815	
Additional Tier 1 capital					
44	Additional Tier 1 capital ((D)-(E)) (F)		1,953,894	2,167,908	
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		16,276,301	16,190,382	

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<b>Tier 2 capital: instruments and provisions</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	1,633,500	1,633,500	
	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)	81,949	82,975	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	562,114	611,882	
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)	562,114	611,882	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	274,928	281,020	
50a	of which: provision for general allowance for credit losses	219,888	227,005	
50b	of which: eligible provisions	55,039	54,015	
51	Tier 2 capital: instruments and provisions (H)	2,552,491	2,609,378	
<b>Tier 2 capital: regulatory adjustments</b>				
52	Investments in own Tier 2 instruments	14,874	17,181	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC	-	-	
54	Investments in the capital and other TLAC liabilities 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)	-	-	
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions	-		
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	44,125	899	
57	Tier 2 capital: regulatory adjustments (I)	59,000	18,081	
<b>Tier 2 capital (T2)</b>				
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,493,491	2,591,297	
<b>Total capital (TC = T1 + T2)</b>				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	18,769,793	18,781,679	
<b>Risk weighted assets</b>				
60	Risk weighted assets (L)	117,091,124	117,107,939	

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<b>Capital ratio (consolidated) and buffers</b>				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	12.23%	11.97%	
62	Tier 1 capital ratio (consolidated)((G)/(L))	13.90%	13.82%	
63	Total capital ratio (consolidated)((K)/(L))	16.03%	16.03%	
64	The minimum capital buffer requirement	4.04%		
65	Of which: capital conservation buffer requirement	2.50%		
66	Of which: countercyclical buffer requirement	0.04%		
67	Of which: G-SIB/D-SIB additional requirement	1.50%		
68	CET1 available after meeting the minimum capital buffer requirements	6.02%		
<b>Regulatory adjustments</b>				
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for	967,509	824,313	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,436,506	1,212,456	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	17,431	20,039	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	97,782	96,910	
<b>Provisions included in Tier 2 capital: instruments and provisions</b>				
76	Provisions (general allowance for credit losses)	219,888	227,005	
77	Cap on inclusion of provisions (general allowance for credit losses)	316,358	318,870	
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")	55,039	54,015	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	364,327	350,949	
<b>Capital instruments subject to transitional arrangements</b>				
82	Current cap on AT1 instruments subject to phase out arrangements	497,259	663,012	
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	794,992	1,059,989	
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, 2019 is 1,201,771 million yen.