

CC2: Reconciliation of regulatory capital to balance sheet

Mitsubishi UFJ Financial Group

(in million yen)

Items	a	b	c
	Consolidated balance sheet as in published financial statements	Reference to Composition of Capital Disclosure	Reference to Appendix
	March 31, 2019		
Assets			
Cash and due from banks	74,206,895		
Call loans and bills bought	451,668		
Receivables under resale agreements	10,868,179		
Receivables under securities borrowing transactions	2,739,363		
Monetary claims bought	7,254,708		
Trading assets	16,126,188		6-a
Money held in trust	912,961		
Securities	64,262,463		2-b, 6-b
Loans and bills discounted	107,412,468		6-c
Foreign exchanges	2,134,807		
Other assets	12,838,412		6-d
Tangible fixed assets	1,335,972		
Intangible fixed assets	1,136,530		2-a
Net defined benefit assets	824,007		3
Deferred tax assets	104,451		4-a
Customers' liabilities for acceptances and guarantees	9,241,062		
Allowance for credit losses	(711,236)		
Total assets	311,138,903		
Liabilities			
Deposits	180,171,279		
Negotiable certificates of deposit	9,413,420		
Call money and bills sold	2,465,093		
Payables under repurchase agreements	25,112,121		
Payables under securities lending transactions	903,219		
Commercial papers	2,316,338		
Trading liabilities	11,624,122		6-e
Borrowed money	16,268,170		8-a
Foreign exchanges	2,271,145		
Short-term bonds payable	793,999		
Bonds payable	12,179,680		8-b
Due to trust accounts	10,282,227		
Other liabilities	9,452,717		6-f
Reserve for bonuses	79,236		
Reserve for bonuses to directors	689		
Reserve for stocks payment	10,814		
Net defined benefit liabilities	59,540		
Reserve for retirement benefits to directors	1,058		
Reserve for loyalty award credits	17,606		
Reserve for contingent losses	265,707		
Reserves under special laws	4,263		
Deferred tax liabilities	829,418		4-b
Deferred tax liabilities for land revaluation	114,292		4-c
Acceptances and guarantees	9,241,062		
Total liabilities	293,877,225		

Items	a	b	c
	Consolidated balance sheet as in published financial statements	Reference to Composition of Capital Disclosure	Reference to Appendix
	March 31, 2019		
Net assets			
Capital stock	2,141,513		1-a
Capital surplus	1,034,641		1-b
Retained earnings	10,640,655		1-c
Treasury stock	(516,649)		1-d
Total shareholders' equity	13,300,160		
Net unrealized gains (losses) on available-for-sale securities	2,249,231		
Net deferred gains (losses) on hedging instruments	122,516		5
Land revaluation excess	167,681		
Foreign currency translation adjustments	339,713		
Remeasurements of defined benefit plans	(4,729)		
Debt value adjustments of foreign subsidiaries and affiliates	4,702		
Total accumulated other comprehensive income	2,879,115	(a)	
Subscription rights to shares	217		
Non-controlling interests	1,082,184		7
Total net assets	17,261,677		
Total liabilities and net assets	311,138,903		

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

1. Shareholders' equity

(1) Consolidated balance sheet

(in million yen)

Consolidated balance sheet item	March 31, 2019	Remarks	Ref. No.
Capital stock	2,141,513		1-a
Capital surplus	1,034,641		1-b
Retained earnings	10,640,655		1-c
Treasury stock	(516,649)		1-d
Total shareholders' equity	13,300,160		

(2) Composition of capital

Composition of capital disclosure	March 31, 2019	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	13,300,160	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,176,154		1a
of which: retained earnings	10,640,655		2
of which: treasury stock	(516,649)		1c
of which: other than above	-		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards		Shareholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effectively bankruptcy	31a

2. Intangible fixed assets

(1) Consolidated balance sheet

Consolidated balance sheet item	March 31, 2019	Remarks	Ref. No.
Intangible fixed assets	1,136,530		2-a
Securities	64,262,463		2-b
of which: goodwill attributable to equity-method investees	239,487	Goodwill attributable to equity-method investees	
Income taxes related to above	247,861	Income taxes related to intangibles other than goodwill and mortgage servicing rights	

(2) Composition of capital

Composition of capital disclosure	March 31, 2019	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	472,832		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	633,927		9
Mortgage servicing rights	17,431		
Amount exceeding the 10% threshold on specified items	-		20
Amount exceeding the 15% threshold on specified items	-		24
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	17,431		74

3. Net defined benefit assets

(1) Consolidated balance sheet

Consolidated balance sheet item	March 31, 2019	Remarks	Ref. No.
Net defined benefit assets	824,007		3
Income taxes related to above	249,785		

(2) Composition of capital

Composition of capital disclosure	March 31, 2019	Remarks	Basel III Template No.
Net defined benefit assets	574,222		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	March 31, 2019	Remarks	Ref. No.
Deferred tax assets	104,451		4-a
Deferred tax liabilities	829,418		4-b
Deferred tax liabilities for land revaluation	114,292		4-c
Tax effects on other intangible fixed assets	247,861		
Tax effects on net defined benefit assets	249,785		

(2) Composition of capital

Composition of capital disclosure	March 31, 2019	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,637	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.	10
Deferred tax assets that rely on future profitability arising from temporary differences (net of related tax liability)	97,782	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.	
Amount exceeding the 10% threshold on specified items	-		21
Amount exceeding the 15% threshold on specified items	-		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	97,782		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

Consolidated balance sheet item	March 31, 2019	Remarks	Ref. No.
Net deferred gains (losses) on hedging instruments	122,516		5

(2) Composition of capital

Composition of capital disclosure	March 31, 2019	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	147,113	Excluding those items whose valuation differences arising from hedged items are recognized as "Total accumulated other comprehensive income"	11

6. Items associated with investments in the capital of financial institutions

(1) Consolidated balance sheet

Consolidated balance sheet item	March 31, 2019	Remarks	Ref. No.
Trading assets	16,126,188	Including trading account securities and derivatives for trading assets	6-a
Securities	64,262,463		6-b
Loans and bills discounted	107,412,468	Including subordinated loans	6-c
Other assets	12,838,412	Including derivatives and investments in the capital	6-d
Trading liabilities	11,624,122	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	9,452,717	Including derivatives	6-f

(2) Composition of capital

Composition of capital disclosure	March 31, 2019	Remarks	Basel III Template No.
Investments in own capital instruments	26,230		
Common equity Tier 1 capital	8,798		16
Additional Tier 1 capital	2,557		37
Tier 2 capital	14,874		52
Reciprocal cross-holdings in the capital of banking, financial and insurance entities	-		
Common equity Tier 1 capital	-		17
Additional Tier 1 capital	-		38
Tier 2 capital and other TLAC liabilities	-		53
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 10% threshold)	967,509		
Common equity Tier 1 capital	-		18
Additional Tier 1 capital	-		39
Tier 2 capital and other TLAC liabilities	-		54
Amount previously designated for the 5% threshold but that no longer meets the conditions	-		54a
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	967,509		72
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	1,532,519		
Amount exceeding the 10% threshold on specified items	42,657		19
Amount exceeding the 15% threshold on specified items	-		23
Additional Tier 1 capital	9,230		40
Tier 2 capital and other TLAC liabilities	44,125		55
Significant investments in the capital of financials that are below the thresholds for deduction (before risk weighting)	1,436,506		73

7. Non-controlling interests

(1) Consolidated balance sheet

Consolidated balance sheet item	March 31, 2019	Remarks	Ref. No.
Non-controlling interests	1,082,184		7

(2) Composition of capital

Composition of capital disclosure	March 31, 2019	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	182,807	After reflecting amounts eligible for inclusion (after non-controlling interest adjustments)	5
Qualifying Additional Tier1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	After reflecting amounts eligible for inclusion (after non-controlling interest adjustments)	30-31ab-32
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	165,492	After reflecting amounts eligible for inclusion (after non-controlling interest adjustments)	34-35
Qualifying Tier2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	After reflecting amounts eligible for inclusion (after non-controlling interest adjustments)	46
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	81,949	After reflecting amounts eligible for inclusion (after non-controlling interest adjustments)	48-49

8. Other capital instruments

(1) Consolidated balance sheet

Consolidated balance sheet item	March 31, 2019	Remarks	Ref. No.
Borrowed money	16,268,170		8-a
Bonds payable	12,179,680		8-b
Total	28,447,850		

(2) Composition of capital

Composition of capital disclosure	March 31, 2019	Remarks	Basel III Template No.
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,470,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,633,500		46

Note: Items included in regulatory capital under transitional arrangements are excluded from this table.