| Common Equity Tier 1 capital: instruments and reserves 1a+2-1c-26 Directly issued qualifying common share capital plus related capital 13,548,523 13,157,607 1a of which: capital and capital surplus 3,172,290 3,172,290 3,176,154 2 of which: trained carnings 10,892,382 10,640,655 1e of which: trained carnings 10,892,382 10,640,655 26 be distributed) (-) 516,599 516,649 26 be distributed) (-) 142,552 of which: other than above - - 3 reserves 59 189 3 Accumulated other comprehensive income and other disclosed 2,967,744 2,879,115 (a) 5 parties (amount allowed in group Common Fquity Tier 1 191,339 182,807 6 Common Equity Tier 1 capital: instruments and reserves (A) 16,707,667 16,219,721 8 Common Equity Tier 1 capital; instruments and reserves (A) 16,707,667 16,219,721 7 Common Equity Tier 1 capital; regulatory adjustments 1,369,912 1,106,760 8 | Basel III Template No. | Items | June 30, 2019 | March 31, 2019 | Reference to Template CC2 |
|--|------------------------------|---|------------------|-------------------|------------------------------|
| 1a+2-1c-26 Directly issued qualifying common share capital plus related capital 13,548,523 13,157,607 1a of which: capital and capital surplus 3,172,290 3,176,154 2 of which: reasury stock (-) 516,599 516,649 0 of which: reasury stock (-) 516,599 516,649 26 be distributed) (-) - 142,552 0 fwinch: the other manabove - 142,552 1b Subscription rights to common shares 59 189 3 Accumulated other comprehensive income and other disclosed 2,967,744 2,879,115 (a) 5 Common Equity Tier 1 expital: instruments and reserves (A) 16,707,667 16,219,721 Common Equity Tier 1 expital: instruments and reserves (A) 16,670,7667 16,219,721 6 Common Equity Tier 1 expital: regulatory adjustments 13,69,912 1,106,760 relating to morgage servicing rights) 1,650,912 1,106,760 8 of which: scotd which which we capital insupplies on divide ther than goodwill and mortgage 745,947 633,927 9 bof which: scotd which we capital and capital and insurp of relative scounding 13,564 13,147,113 12 <td>Common Ec</td> <td>uity Tier 1 capital: instruments and reserves</td> <td></td> <td></td> <td></td> | Common Ec | uity Tier 1 capital: instruments and reserves | | | |
| $ \begin{array}{c c c c c c c c c c c c c c c c c c c $ | | | | | |
| $ \begin{array}{ c c c c c c c c c c c c c c c c c c c$ | 1a+2-1c-26 | | 13,548,523 | 13,157,607 | |
| 2 of which: retained earnings 10.892,832 10.692,832 10.640,655 1c of which: retained specific regulatory adjustments (earnings to be distributed) (-) 142,552 1b Subscription rights to common shares 59 189 3 Accumulated other comprehensive income and other disclosed 2,967,744 2,879,115 (a) 5 Common share capital issued by subsidiaries and held by third 191,339 182,807 6 Common share capital issued by subsidiaries and held by third 191,339 182,807 6 Common Equity Tier 1 capital: instruments and reserves (A) 16,707,667 16,219,721 7 Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) 1,369,912 1,106,760 8 of which: tother intangibles other than goodwill and mortgage servicing rights 745,947 633,927 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) 1,728 1,637 11 Deferred jains on loses on detrivatives under hedge accounting 231,853 147,113 12 Shortfall of eligible provisions t | 1a | | 3.172.290 | 3,176,154 | |
| 1cof which: measury stock (-)516,599516,64926of which: national specific regulatory adjustments (earnings to be distributed) (-).142,5521bSubscription rights to common shares3Accumulated other comprehensive income and other disclosed reserves2,967,7442,879,115(a)5Common Equity Tier 1 capital: instruments and reserves (A)16,707,66716,219,7216Common Equity Tier 1 capital: instruments and reserves (A)16,707,66716,219,721Common Equity Tier 1 capital: instruments and reserves (A)16,707,66716,219,7218of which: other intangible solution than goodwill and mortgage servicing rights1,369,9121,106,7608of which: other intangibles other than goodwill and mortgage servicing rights and losses on derivatives under hedge accounting23,853147,11310Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)1,7281,63711Deferred gains or losses on derivatives under hedge accounting 23.853147,11315,06914,98212Shortfall of eligible provisions to expected losses13Securitisation gain on sale14Iabitties15Net defined henefit assets16assets section)17Reciprocal cross-hold | | | | · · · | |
| 26 of which: national specific regulatory adjustments (earnings to be distributed) (-) 142,552 1b Subscription rights to common shares 59 189 3 Accumulated other comprehensive income and other disclosed reserves 2,967,744 2,879,115 (a) 5 parties (amount allowed in group Common Equity Tier 1) 191,339 182,807 6 Common Share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1) 191,339 182,807 6 Common Equity Tier 1 capital: regulatory adjustments 1,6707,667 16,219,721 Common Equity Tier 1 capital: regulatory adjustments 1,369,912 1,106,760 8+9 Total intangible sasets (net of related tax liability, excluding those relating to mortgage servicing rights 1,369,912 1,106,760 8 of which: other intangibles other than goodwill and mortgage arising from temporary differences (net of related tax liability) 1,728 1,637 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) 1,142,113 12 12 Shortfall of eligible provisions to expected losses - - - <t< td=""><td></td><td></td><td>2 2</td><td></td><td></td></t<> | | | 2 2 | | |
| 20 be distributed) (-) 11 <td></td> <td></td> <td>510,555</td> <td></td> <td></td> | | | 510,555 | | |
| Ib Subscription rights to common shares . 1b Subscription rights to common shares | 26 | | - | 142,552 | |
| Ib Subscription rights to common shares 59 189 3 Accumulated other comprehensive income and other disclosed 2,967,744 2,879,115 (a) 5 Common share capital issued by subsidiaries and held by third 191,339 182,807 6 Common Equity Tier 1 capital: instruments and reserves (A) 16,707,667 16,219,721 Common Equity Tier 1 capital: regulatory adjustments 1,369,912 1,106,760 8 of which: goodwill (including those equivalent) 623,965 472,832 9 servicing rights 1,728 1,637 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) 1,728 1,637 11 Deferred agains or losses on derivatives under hedge accounting 231,853 147,113 12 Shortfall of eligible provisions to expected losses - - 13 Securitistion gain on sale 15,069 14,982 14 Gains and losses due to changes in own credit risk on fair valued liabilities 850 1,141 15 Net defined benefit assets 595,392 < | | | _ | _ | |
| 3Accumulated other comprehensive income and other disclosed reserves2,967,7442,879,115(a)5Common Share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)191,339182,8076Common Equity Tier 1 capital: regulatory adjustments16,707,66716,219,721Common Equity Tier 1 capital: regulatory adjustments8+9Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)1,369,9121,106,7609of which: goodwill (including those equivalent)623,965472,832633,9279generod tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)1,7281,63710Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)1,7281,63711Deferred gains or losses on derivatives under hedge accounting23,853147,11312Shortfall of eligible provisions to expected losses595,392574,22214Gains and losses due to changes in own credit risk on fair valued liabilities8501,14115Net defined benefit assets595,392574,22216Investments 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 dave the 10% threshold)1019of which: mortgage servicing | 1b | | 59 | 189 | |
| 3 reserves 2,907,144 2,89,115 (a) 5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1) 191,339 182,807 6 Common Equity Tier 1 capital: instruments and reserves (A) 16,707,667 16,219,721 Common Equity Tier 1 capital: regulatory adjustments 1,369,912 1,106,760 8+9 relating to morgage servicing rights) 623,965 472,832 9 servicing rights 633,927 9 servicing rights 1,728 1,637 10 arising from temporary differences (net of related tax liability) 1,728 1,637 11 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) 1,728 1,637 12 Shortfall of eligible provisions to expected losses - - - 13 Securitisation gain on sale 15,069 14,482 - 14 Iabitities novestnents in own shares (excluding those reported in the Net assets section) - - 14 Iabitities hat are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% | | | | | |
| S Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1) 191,339 182,807 6 Common Equity Tier 1 capital: instruments and reserves (A) 16,707,667 16,219,721 Common Equity Tier 1 capital: instruments and reserves (A) 16,707,667 16,219,721 Common Equity Tier 1 capital: instruments and reserves (A) 16,707,667 16,219,721 Common Equity Tier 1 capital: instruments and reserves (A) 16,707,667 16,219,721 Common Equity Tier 1 capital: instruments and reserves (A) 16,707,667 16,219,721 Common Equity Tier 1 capital: instruments and reserves (A) 633,927 10 8 of which: goodwill (including those equivalent) 623,965 472,832 9 of which: other intangibles other than goodwill and mortgage synchromizage servicing rights 1,537 10 Deferred tax assets that rely on future profitability excluding those accounting 231,853 147,113 11 Deferred gins on losses on derivatives under hedga accounting 231,853 147,113 12 Shortfall of eligible provisions to expected losses 595,392 574,222 16 Investments in own shares (excl | 3 | - | 2,967,744 | 2,879,115 | (a) |
| 5 parties (amount allowed in group Common Equity Tier 1) 191,339 182,807 6 Common Equity Tier 1 capital: instruments and reserves (A) 16,707,667 16,219,721 Common Equity Tier 1 capital: regulatory aljustments Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) 9 of which: spoot/ull (including those equivalent) 623,965 472,832 9 befored tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) 1,728 1,637 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) 1,728 1,637 11 Deferred gains or losses on derivatives under hedge accounting 231,853 147,113 12 Shortfall of eligible provisions to expected losses - - 13 Securitisation gain on sale 15,060 14,982 14 Gains and losses due to changes in own credit risk on fair valued hiabilities 8,428 8,798 16 nexternents in own shares (excluding those reported in the Net assets section) 8,428 8,798 17 Reciprocal cross-holdings in common equity <t< td=""><td></td><td></td><td></td><td></td><td></td></t<> | | | | | |
| 6 Common Equity Tier 1 capital: instruments and reserves (A) 16,707,667 16,219,721 Common Equity Tier 1 capital: regulatory adjustments 11,369,912 1,106,760 8+9 Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) 1,369,912 1,106,760 9 of which: goodwill (including those equivalent) 623,965 472,832 9 beforred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) 1,728 1,637 11 Deferred gains or losses on derivatives under hedge accounting 231,853 147,113 12 Shortfall of eligible provisions to expected losses - - 13 Securitisation gain on sale 15,069 14,982 14 Gains and losses due to changes in own credit risk on fair valued 850 1,141 15 Net defined benefit assets 595,392 574,222 16 Investments in own shares (excluding those reported in the Net asset section) 8,428 8,798 17 Reciprocal cross-holdings in common equity - - 17 Reciprocal cros | 5 | | 191,339 | 182,807 | |
| Common Equity Tier 1 capital: regulatory adjustments 8+9 Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights) 1,369,912 1,106,760 8 of which: goodwill (including those equivalent) 623,965 472,832 9 of which: other intangibles other than goodwill and mortgage servicing rights 745,947 633,927 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) 1,728 1,637 11 Deferred gains or losses on derivatives under hedge accounting 231,853 147,113 12 Shortfall of eligible provisions to expected losses - - 13 Securitisation gain on sale 15,069 14,982 14 Iabilities 595,392 574,222 16 Investments in own shares (excluding those reported in the Net assets section) 8,428 8,798 17 Reciprocal cross-holdings in common equity - - 18 entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not ow more than - 19 of which: significant investments in the common stock of financials - < | 6 | | 16 707 667 | 16 210 721 | |
| 8+9Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)1,369,9121,106,7608of which: goodwill (including those equivalent) of which: other intangibles other than goodwill and mortgage servicing rights623,965472,8329beferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) 111,7281,63710beferred gains or losses on derivatives under hedge accounting arising from temporary differences (net of related tax liability) 121,7281,63711beferred gains or losses on derivatives under hedge accounting accuritistic ng an on sale15,06914,98213Securitisation gain on sale15,06914,98214Gains and losses due to changes in own credit risk on fair valued liabilities8501,14115Net defined benefit assets595,392574,22216investments in own shares (excluding those reported in the Net assets section)8,4288,79817Reciprocal cross-holdings in common equity unvestments 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 isignificant investments in the common stock of financials42,65719of which: significant investments in the common stock of financials21of which: significant investments in the common stock of financials22Amount exceeding the 10% threshol | Ļ. | | 10,707,007 | 10,219,721 | |
| 8+9relating to mortgage servicing rights)1,309,9121,100,7008of which: goodwill (including those equivalent)623,965472,8329of which: other intangibles other than goodwill and mortgage servicing rights745,947633,92710Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)1,7281,63711Deferred gains or losses on derivatives under hedge accounting231,853147,11312Shortfall of eligible provisions to expected losses13Securitisation gain on sale15,06914,98214fiains and losses due to changes in own credit risk on fair valued liabilities8501,14115Net defined benefit assets595,392574,22216Investments in own shares (excluding those reported in the Net assets section)8,4288,79817Reciprocal cross-holdings in common equity18entities 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)-19of which: inortgage servicing rights20of which: deferred tax assets arising from temporary differences (net of related tax liability)-21differences (net of related tax liability)-22Amount exceeding the 10% threshold on specified items-23of which: deferred tax assets arising from temporary differe | Common EC | | | | |
| 8 of which: goodwill (including those equivalent) 623,965 472,832 9 of which: other intangibles other than goodwill and mortgage servicing rights 745,947 633,927 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) 1,728 1,637 11 Deferred gains or losses on derivatives under hedge accounting 231,853 147,113 12 Shortfall of eligible provisions to expected losses - - 13 Securitisation gain on sale 15,069 14,982 14 Gains and losses due to changes in own credit risk on fair valued liabilities 850 1,141 15 Net defined benefit assets 595,392 574,222 16 Investments in own shares (excluding those reported in the Net assets section) 8,428 8,798 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) - - | 8+9 | | 1,369,912 | 1,106,760 | |
| 9 of which: other intangibles other than goodwill and mortgage servicing rights 745,947 633,927 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) 1,728 1,637 11 Deferred gains or losses on derivatives under hedge accounting 231,853 147,113 12 Shortfall of eligible provisions to expected losses - - 13 Securitisation gain on sale 15,069 14,982 14 Gains and losses due to changes in own credit risk on fair valued liabilities 850 1,141 15 Net defined benefit assets 595,392 574,222 16 assets section) 8,428 8,798 17 Reciprocal cross-holdings in common equity - - 18 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 - - 21 of which: deferred tax assets arising from temporary differences (net of related tax liability) - - 22 Amount exceeding the 15% threshold on | 0 | | (22.065 | 470.000 | |
| 9 jervicing rights (743,94) (633,927) 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) 1,728 1,637 11 Deferred gains or losses on derivatives under hedge accounting 231,853 147,113 12 Shortfall of eligible provisions to expected losses - - 13 Securitisation gain on sale 15,069 14,982 14 Gains and losses due to changes in own credit risk on fair valued liabilities 850 1,141 15 Net defined benefit assets 595,392 574,222 16 Investments in own shares (excluding those reported in the Net assets section) 8,428 8,798 17 Reciprocal cross-holdings in common equity - - 18 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) 42,657 19 of which: significant investments in the common stock of financials - - 21 of which: mortgage servicing rights - - - 22 Amount exceeding the 15% threshold on specified items | 8 | | 623,965 | 472,832 | |
| Image: Inservicing rights Image: | 9 | | 745,947 | 633,927 | |
| 10 arising from temporary differences (net of related tax liability) 1,728 1,637 11 Deferred gains or losses on derivatives under hedge accounting 231,853 147,113 12 Shortfall of eligible provisions to expected losses - - 13 Securitisation gain on sale 15,069 14,982 14 Gains and losses due to changes in own credit risk on fair valued 850 1,141 15 Net defined benefit assets 595,392 574,222 16 Investments in own shares (excluding those reported in the Net assets section) 8,428 8,798 17 Reciprocal cross-holdings in common equity - - 18 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) 42,657 19 ftmancials - - 20 of which: significant investments in the common stock of financials - 21 of which: mortgage servicing rights - - 22 Amount exceeding the 15% threshold on specified items - - 23 of which: mortgage servicing rights - | | | , | , | |
| 11 Deferred gains or losses on derivatives under hedge accounting 231,853 147,113 12 Shortfall of eligible provisions to expected losses - - 13 Securitisation gain on sale 15,069 14,982 14 Gains and losses due to changes in own credit risk on fair valued 850 1,141 15 Net defined benefit assets 595,392 574,222 16 Investments in own shares (excluding those reported in the Net assets section) 8,428 8,798 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 - - 21 of which: significant investments in the common stock of financials - - 22 Amount exceeding the 15% threshold on specified items - - 23 of which: significant investments in the common stock of financials - - 23 of which: deferred tax assets arising from te | 10 | | 1.728 | 1.637 | |
| 12Shortfall of eligible provisions to expected losses-13Securitisation gain on sale15,06914,98214Gains and losses due to changes in own credit risk on fair valued liabilities8501,14115Net defined benefit assets595,392574,22216Investments in own shares (excluding those reported in the Net assets section)8,4288,79817Reciprocal cross-holdings in common equity18entities 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)42,65719of which: significant investments in the common stock of financials20of which: mortgage servicing rights21of which: significant investments in the common stock of financials23of which: significant investments in the common stock of financials24of which: deferred tax assets arising from temporary differences (net of related tax liability)27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | | | | · | |
| 13 Securitisation gain on sale 15,069 14,982 14 Gains and losses due to changes in own credit risk on fair valued liabilities 850 1,141 15 Net defined benefit assets 595,392 574,222 16 Investments in own shares (excluding those reported in the Net assets section) 8,428 8,798 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 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: mortgage servicing rights - | | | 231,853 | 147,113 | |
| 14Gains and losses due to changes in own credit risk on fair valued liabilities8501,14115Net defined benefit assets595,392574,22216Investments in own shares (excluding those reported in the Net assets section)8,4288,79817Reciprocal cross-holdings in common equity18Investments 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+21Amount exceeding the 10% threshold on specified items-42,65720of which: significant investments in the common stock of financials21of which: deferred tax assets arising from temporary differences (net of related tax liability)22Amount exceeding the 15% threshold on specified items23of which: significant investments in the common stock of financials24of which: deferred tax assets arising from temporary differences (net of related tax liability)27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | | | - | - | |
| 14 liabilities 830 1,141 15 Net defined benefit assets 595,392 574,222 16 Investments in own shares (excluding those reported in the Net assets section) 8,428 8,798 17 Reciprocal cross-holdings in common equity - - 18 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 of which: significant investments in the common stock of financials - - - 20 of which: mortgage servicing rights - - - - 21 of which: significant investments in the common stock of financials - - - 22 Amount exceeding the 15% threshold on specified items - - - 23 of which: mortgage servicing rights - - - - 24 of which: deferred tax assets arising from temporary differences (net of related tax liability) - - - 24 of which: mortgage servicing rights - - - - - - - <td< td=""><td>13</td><td></td><td>15,069</td><td>14,982</td><td></td></td<> | 13 | | 15,069 | 14,982 | |
| Inabilities595,39215Net defined benefit assets595,39216Investments in own shares (excluding those reported in the Net assets section)8,42817Reciprocal cross-holdings in common equity-18Investments in the capital of banking, financial and insurance eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)-190f which: significant investments in the common stock of financials-20of which: mortgage servicing rights-21of which: deferred tax liability)-22Amount exceeding the 15% threshold on specified items-23of which: significant investments in the common stock of financials-24of which: deferred tax assets arising from temporary differences (net of related tax liability)-24of which: deferred tax assets arising from temporary differences (net of related tax liability)-25of which: deferred tax assets arising from temporary differences (net of related tax liability)-27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions-28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | 14 | | 850 | 1 141 | |
| 16Investments in own shares (excluding those reported in the Net assets section)8,4288,79817Reciprocal cross-holdings in common equity18Investments 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)-19Investments in the capital of banking, financial and insurance eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)-19Investments in the common stock of financials-42,65720of which: significant investments in the common stock of financials21of which: deferred tax assets arising from temporary differences (net of related tax liability)22Amount exceeding the 15% threshold on specified items23of which: significant investments in the common stock of financials24of which: significant investments in the common stock of financials25of which: deferred tax assets arising from temporary differences (net of related tax liability)27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | | liabilities | 050 | 1,141 | |
| 16assets section)8,4288,79817Reciprocal cross-holdings in common equityInvestments 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)-1910% of the issued share capital (amount above the 10% threshold)-1910% of which: significant investments in the common stock of financials-20of which: mortgage servicing rights-21of which: deferred tax assets arising from temporary differences (net of related tax liability)-22Amount exceeding the 15% threshold on specified items-23of which: significant investments in the common stock of financials-24of which: significant investments in the common stock of financials-25of which: deferred tax assets arising from temporary differences (net of related tax liability)-27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions-28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | 15 | | 595,392 | 574,222 | |
| assets section)-17Reciprocal cross-holdings in common equity-Investments in the capital of banking, financial and insurance-18Investments in the capital of banking, financial and insurance18entities 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+21Amount exceeding the 10% threshold on specified items-20of which: significant investments in the common stock of financials-21of which: mortgage servicing rights-22Amount exceeding the 15% threshold on specified items-23of which: significant investments in the common stock of financials-24of which: significant investments in the common stock of financials-23of which: significant investments in the common stock of financials-24of which: significant investments in the common stock of financials-25of which: mortgage servicing rights26of which: mortgage servicing rights27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions-28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | 16 | Investments in own shares (excluding those reported in the Net | 8 128 | 8 708 | |
| 18Investments 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+21Amount exceeding the 10% threshold on specified items-19of which: significant investments in the common stock of financials-20of which: mortgage servicing rights-21of which: deferred tax assets arising from temporary differences (net of related tax liability)-22Amount exceeding the 15% threshold on specified items-23of which: significant investments in the common stock of financials-24of which: deferred tax assets arising from temporary differences (net of related tax liability)-25of which: mortgage servicing rights-26of which: mortgage servicing rights-27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions-28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | 10 | | 0,420 | 0,790 | |
| 18Investments 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+21Amount exceeding the 10% threshold on specified items-19of which: significant investments in the common stock of financials-20of which: mortgage servicing rights-21of which: deferred tax assets arising from temporary differences (net of related tax liability)-22Amount exceeding the 15% threshold on specified items-23of which: significant investments in the common stock of financials-24of which: deferred tax assets arising from temporary differences (net of related tax liability)-25of which: mortgage servicing rights-26of which: mortgage servicing rights-27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions-28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | 17 | Reciprocal cross-holdings in common equity | - | - | |
| 18eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)19+20+21Amount exceeding the 10% threshold on specified items42,65719of which: significant investments in the common stock of financials42,65720of which: mortgage servicing rights-21of which: deferred tax assets arising from temporary differences (net of related tax liability)-22Amount exceeding the 15% threshold on specified items-23of which: significant investments in the common stock of financials-24of which: significant investments in the common stock of financials-25of which: mortgage servicing rights-26of which: deferred tax assets arising from temporary differences (net of related tax liability)-27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions-28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | | Investments in the capital of banking, financial and insurance | | | |
| eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)19+20+21Amount exceeding the 10% threshold on specified items42,65719of which: significant investments in the common stock of financials42,65720of which: mortgage servicing rights-21of which: deferred tax assets arising from temporary differences (net of related tax liability)-22Amount exceeding the 15% threshold on specified items-23of which: significant investments in the common stock of financials-24of which: significant investments in the common stock of financials-25of which: deferred tax assets arising from temporary differences (net of related tax liability)-24of which: significant investments in the common stock of financials-25of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability)-27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions-28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | 10 | entities that are outside the scope of regulatory consolidation, net of | | | |
| 19+20+21 19Amount exceeding the 10% threshold on specified items-42,65719of which: significant investments in the common stock of financials-42,65720of which: mortgage servicing rights21of which: deferred tax assets arising from temporary differences (net of related tax liability)22Amount exceeding the 15% threshold on specified items23of which: significant investments in the common stock of financials24of which: significant investments in the common stock of financials25of which: deferred tax assets arising from temporary differences (net of related tax liability)27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | 10 | eligible short positions, where the bank does not own more than | - | - | |
| 19+20+21 19Amount exceeding the 10% threshold on specified items-42,65719of which: significant investments in the common stock of financials-42,65720of which: mortgage servicing rights21of which: deferred tax assets arising from temporary differences (net of related tax liability)22Amount exceeding the 15% threshold on specified items23of which: significant investments in the common stock of financials24of which: significant investments in the common stock of financials25of which: deferred tax assets arising from temporary differences (net of related tax liability)27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | | 10% of the issued share capital (amount above the 10% threshold) | | | |
| 19of which: significant investments in the common stock of financials42,65720of which: mortgage servicing rights-21of which: deferred tax assets arising from temporary differences (net of related tax liability)-22Amount exceeding the 15% threshold on specified items-23of which: significant investments in the common stock of financials-24of which: mortgage servicing rights-25of which: deferred tax assets arising from temporary differences (net of related tax liability)-27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions-28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | 19+20+21 | | - | 42,657 | |
| 19financials42,05720of which: mortgage servicing rights-21of which: deferred tax assets arising from temporary differences (net of related tax liability)-22Amount exceeding the 15% threshold on specified items-23of which: significant investments in the common stock of financials-24of which: mortgage servicing rights-25of which: deferred tax assets arising from temporary differences (net of related tax liability)-27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions-28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | 10 | | | | |
| 20of which: mortgage servicing rights21of which: deferred tax assets arising from temporary differences (net of related tax liability)22Amount exceeding the 15% threshold on specified items23of which: significant investments in the common stock of financials24of which: mortgage servicing rights25of which: deferred tax assets arising from temporary differences (net of related tax liability)27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | 19 | - | - | 42,657 | |
| 21of which: deferred tax assets arising from temporary differences (net of related tax liability)-22Amount exceeding the 15% threshold on specified items-23of which: significant investments in the common stock of financials-24of which: mortgage servicing rights-25of which: deferred tax assets arising from temporary differences (net of related tax liability)-27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions-28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | 20 | | - | - | |
| 21differences (net of related tax liability)22Amount exceeding the 15% threshold on specified items23of which: significant investments in the common stock of financials24of which: mortgage servicing rights25of which: deferred tax assets arising from temporary differences (net of related tax liability)27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | | | | | |
| 22Amount exceeding the 15% threshold on specified items-23of which: significant investments in the common stock of financials-24of which: mortgage servicing rights-25of which: deferred tax assets arising from temporary differences (net of related tax liability)-27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions-28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,234 | 21 | | - | - | |
| 23of which: significant investments in the common stock of financials of which: mortgage servicing rights-24of which: mortgage servicing rights-25of which: deferred tax assets arising from temporary differences (net of related tax liability)-27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions-28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | 22 | | - | - | |
| 23 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) 2,223,234 1,897,313 | | | | | 1 |
| 24of which: mortgage servicing rights-25of which: deferred tax assets arising from temporary differences (net of related tax liability)-27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions-28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,234 | 23 | - | - | - | |
| 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) 2,223,234 1,897,313 | 24 | | _ | _ | |
| 25 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) 2,223,234 | 25 | | | | |
| 27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions-28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,234 | | | - | - | |
| 27insufficient Additional Tier 1 and Tier 2 to cover deductions28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | | Regulatory adjustments applied to Common Fauity Tier 1 due to | | | |
| 28Common Equity Tier 1 capital: regulatory adjustments (B)2,223,2341,897,313 | 27 | | - | - | |
| | 28 | | 2 222 224 | 1 807 212 | |
| Common Equity Tier I capitar (CETT) | | | 2,223,234 | 1,097,313 | I |
| 29 Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) 14,484,432 14,322,407 | | | 14 494 422 | 14 200 407 | |

CC1: Composition of Capital Disclosure (Mitsubishi UFJ Financial Group) (in million yen, except percentage)

| 1 | | 1 | | | |
|-------------|---------|--|------------------|-------------------|------------------------------|
| Base Tem | | Items | June 30, 2019 | March 31, 2019 | Reference to Template CC2 |
| Additi | ional [| Fier 1 capital: instruments | | | |
| | 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 | - | _ | |
| 30 | 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 entities | - | - | |
| 34- | -35 | Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1) | 163,720 | 165,492 | |
| 33- | +35 | Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments | 330,189 | 330,189 | |
| 3 | 3 | of which: instruments issued by bank holding companies and their special purpose vehicles | 330,000 | 330,000 | |
| 3 | 5 | of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles) | 189 | 189 | |
| 3 | 6 | Additional Tier 1 capital: instruments (D) | 1,963,909 | 1,965,681 | |
| | | Fier 1 capital: regulatory adjustments | | | |
| 3 | | Investments in own Additional Tier 1 instruments | 1,152 | 2,557 | |
| 3 | 8 | Reciprocal cross-holdings in Additional Tier 1 instruments | - | - | |
| 3 | 9 | 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) | - | - | |
| 4 | 0 | Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | 9,229 | 9,230 | |
| | 2 | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | - | - | |
| 4 | | Additional Tier 1 capital: regulatory adjustments (E) | 10,382 | 11,787 | |
| | | Fier 1 capital | | | |
| | 4 | Additional Tier 1 capital ((D)-(E)) (F) | 1,953,527 | 1,953,894 | |
| | | al (T1 = CET1 + AT1) | | | |
| 4 | 3 | Tier 1 capital $(T1 = CET1 + AT1) ((C)+(F)) (G)$ | 16,437,959 | 16,276,301 | |

CC1: Composition of Capital Disclosure (Mitsubishi UFJ Financial Group) (in million yen, except percentage)

| Basel III Template No. | Items | June 30, 2019 | March 31, 2019 | Reference to Template CC2 |
|------------------------------|---|------------------|-------------------|------------------------------|
| Tier 2 capita | al: instruments and provisions | | | |
| · · · · | 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 | - | - | |
| 46 | Directly issued qualifying Tier 2 instruments plus related capital | | | |
| | surplus of which: classified as liabilities under applicable | 1,623,412 | 1,633,500 | |
| | accounting standards | y y | ,, | |
| | Qualifying Tier 2 instruments plus related capital surplus issued by | | | |
| | special purpose vehicles and other equivalent entities | - | - | |
| | Tier 2 instruments issued by subsidiaries and held by third parties | | | |
| 48-49 | (amount allowed in group Tier 2) | 83,539 | 81,949 | |
| | Eligible Tier 2 capital instruments subject to transitional | | | |
| 47+49 | arrangements included in Tier 2: instruments and provisions | 532,875 | 562,114 | |
| | of which: instruments issued by bank holding companies and | | | |
| 47 | their special purpose vehicles | - | - | |
| | of which: instruments issued by subsidiaries (excluding bank | | | |
| 49 | holding companies' special purpose vehicles) | 532,875 | 562,114 | |
| | Total of general allowance for credit losses and eligible provisions | | | |
| 50 | included in Tier 2 | 250,062 | 274,928 | |
| 50a | | 222 785 | 210 999 | |
| 50b | of which: provision for general allowance for credit losses | 222,785 | 219,888 | |
| 51 | of which: eligible provisions | 27,277 | 55,039 | |
| | Tier 2 capital: instruments and provisions (H) | 2,489,890 | 2,552,491 | |
| 52 | al: regulatory adjustments | 12.165 | 14.074 | |
| | Investments in own Tier 2 instruments | 13,165 | 14,874 | |
| 53 | Reciprocal cross-holdings in Tier 2 instruments and other TLAC Investments in the capital and other TLAC liabilities of banking, | - | - | |
| | financial and insurance entities that are outside the scope of | | | |
| 5.4 | · | | | |
| 54 | 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) | | | |
| | Investments in the other TLAC liabilities of banking, financial and | | | |
| | insurance entities that are outside the scope of regulatory | | | |
| 54a | 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 | 28,156 | 44,125 | |
| | of regulatory consolidation (net of eligible short positions) | | | |
| 57 | Tier 2 capital: regulatory adjustments (I) | 41,321 | 59,000 | |
| Tier 2 capita | | | | |
| 58 | Tier 2 capital (T2) ((H)-(I)) (J) | 2,448,568 | 2,493,491 | |
| | $(\mathrm{TC} = \mathrm{T1} + \mathrm{T2})$ | | | |
| 59 | Total capital $(TC = T1 + T2) ((G) + (J)) (K)$ | 18,886,528 | 18,769,793 | |
| Risk weight | | | | |
| 60 | Risk weighted assets (L) | 115,233,589 | 117,091,124 | |

CC1:Composition of Capital Disclosure (Mitsubishi UFJ Financial Group) (in million yen, except percentage)

| Basel III Template No. | Items | June 30, 2019 | March 31, 2019 | Reference to Template CC2 |
|------------------------------|--|------------------|-------------------|------------------------------|
| Capital ratio | (consolidated) and buffers | | | |
| 61 | Common Equity Tier 1 capital ratio (consolidated) ((C)/(L)) | 12.56% | 12.23% | |
| 62 | Tier 1 capital ratio (consolidated)((G)/(L)) | 14.26% | 13.90% | |
| 63 | Total capital ratio (consolidated)((K)/(L)) | 16.38% | 16.03% | |
| 64 | The minimum capital buffer requirement | 4.04% | 4.04% | |
| 65 | Of which: capital conservation buffer requirement | 2.50% | 2.50% | |
| 66 | Of which: countercyclical buffer requirement | 0.04% | 0.04% | |
| 67 | Of which: G-SIB/D-SIB additional requirement | 1.50% | 1.50% | |
| 68 | CET1 available after meeting the minimum capital buffer requirements | 6.34% | 6.02% | |
| Regulatory a | adjustments | | | |
| 72 | Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for | 963,003 | 967,509 | |
| 73 | Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting) | 1,363,547 | 1,436,506 | |
| 74 | Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) | 29,065 | 17,431 | |
| 75 | Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) | 110,281 | 97,782 | |
| Provisions in | ncluded in Tier 2 capital: instruments and provisions | | | |
| 76 | Provisions (general allowance for credit losses) | 222,785 | 219,888 | |
| 70 | Cap on inclusion of provisions (general allowance for credit losses) | 339,982 | 316,358 | |
| | Provisions eligible for inclusion in Tier 2 in respect of exposures | 557,782 | 510,550 | |
| 78 | subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") | 27,277 | 55,039 | |
| 79 | Cap for inclusion of provisions in Tier 2 under internal ratings- based approach | 355,647 | 364,327 | |
| Capital instr | uments subject to transitional arrangements | | | |
| 82 | Current cap on AT1 instruments subject to phase out arrangements | 497,259 | 497,259 | |
| | Amount excluded from AT1 due to cap (excess over cap after | , | , | |
| 83 | redemptions and maturities) (if the amount is negative, report as "nil") | - | - | |
| 84 | Current cap on T2 instruments subject to transitional arrangements | 794,992 | 794,992 | |
| 85 | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil") | - | - | |

CC1: Composition of Capital Disclosure (Mitsubishi UFJ Financial Group) (in million yen, except percentage)

*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 June, 2019 is 1,196,251 million yen.