

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
Common Equity Tier 1 capital: instruments and reserves				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	13,548,523	13,157,607	
1a	of which: capital and capital surplus	3,172,290	3,176,154	
2	of which: retained earnings	10,892,832	10,640,655	
1c	of which: treasury stock (-)	516,599	516,649	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	-	142,552	
	of which: other than above	-	-	
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	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				
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	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+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)	2,223,234	1,897,313	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	14,484,432	14,322,407	

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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 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		
33	of which: instruments issued by bank holding companies and their special purpose vehicles	330,000	330,000		
35	of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	189	189		
36	Additional Tier 1 capital: instruments (D)	1,963,909	1,965,681		
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instruments	1,152	2,557		
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)	9,229	9,230		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-		
43	Additional Tier 1 capital: regulatory adjustments (E)	10,382	11,787		
Additional Tier 1 capital					
44	Additional Tier 1 capital ((D)-(E)) (F)	1,953,527	1,953,894		
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	16,437,959	16,276,301		

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Tier 2 capital: instruments and provisions				
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	1,623,412	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)	83,539	81,949	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	532,875	562,114	
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)	532,875	562,114	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	250,062	274,928	
50a	of which: provision for general allowance for credit losses	222,785	219,888	
50b	of which: eligible provisions	27,277	55,039	
51	Tier 2 capital: instruments and provisions (H)	2,489,890	2,552,491	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	13,165	14,874	
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)	28,156	44,125	
57	Tier 2 capital: regulatory adjustments (I)	41,321	59,000	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,448,568	2,493,491	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	18,886,528	18,769,793	
Risk weighted assets				
60	Risk weighted assets (L)	115,233,589	117,091,124	

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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 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 included in Tier 2 capital: instruments and provisions				
76	Provisions (general allowance for credit losses)	222,785	219,888	
77	Cap on inclusion of provisions (general allowance for credit losses)	339,982	316,358	
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")	27,277	55,039	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	355,647	364,327	
Capital instruments subject to transitional arrangements				
82	Current cap on AT1 instruments subject to phase out arrangements	497,259	497,259	
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	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")	-	-	

※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.