

## CC2: Reconciliation of regulatory capital to balance sheet (June 30, 2019)

Mitsubishi UFJ Financial Group

(in million yen)

Items	a	b	c	d
	Consolidated balance sheet as in published financial statements	Consolidated balance sheet under regulatory scope of consolidation	Reference to Composition of Capital Disclosure (CC1)	Reference to Appendix
<b>Assets</b>				
Cash and due from banks	73,995,416	73,995,416		
Call loans and bills bought	662,103	662,103		
Receivables under resale agreements	12,522,674	12,522,674		
Receivables under securities borrowing transactions	2,326,191	2,326,191		
Monetary claims bought	6,991,834	6,991,834		
Trading assets	19,011,339	19,011,339		6-a
Money held in trust	901,063	901,063		
Securities	61,519,911	61,519,911		2-b, 6-b
Loans and bills discounted	107,653,312	107,651,769		6-c
Foreign exchanges	2,289,460	2,289,460		
Other assets	12,759,649	12,727,624		6-d
Tangible fixed assets	1,368,364	1,368,364		
Intangible fixed assets	1,523,045	1,523,045		2-a
Net defined benefit assets	854,388	854,388		3
Deferred tax assets	104,967	104,967		4-a
Customers' liabilities for acceptances and guarantees	8,923,661	8,923,661		
Allowance for credit losses	(652,058)	(652,058)		
Total assets	312,755,325	312,721,757		
<b>Liabilities</b>				
Deposits	180,957,299	180,957,747		
Negotiable certificates of deposit	8,683,272	8,683,272		
Call money and bills sold	3,469,790	3,469,790		
Payables under repurchase agreements	25,244,719	25,244,719		
Payables under securities lending transactions	830,167	830,167		
Commercial papers	2,946,415	2,946,415		
Trading liabilities	12,729,325	12,729,325		6-e
Borrowed money	15,397,633	15,397,633		8-a
Foreign exchanges	2,322,932	2,322,932		
Short-term bonds payable	677,999	677,999		
Bonds payable	12,158,189	12,161,909		8-b
Due to trust accounts	8,923,727	8,923,727		
Other liabilities	10,474,477	10,441,091		6-f
Reserve for bonuses	32,005	32,005		
Reserve for bonuses to directors	860	860		
Reserve for stocks payment	12,071	12,071		
Net defined benefit liabilities	76,644	76,644		
Reserve for retirement benefits to directors	829	829		
Reserve for loyalty award credits	18,833	18,833		
Reserve for contingent losses	205,865	205,865		
Reserves under special laws	4,262	4,262		
Deferred tax liabilities	885,143	885,143		4-b
Deferred tax liabilities for land revaluation	113,939	113,939		4-c
Acceptances and guarantees	8,923,661	8,923,661		
Total liabilities	295,090,068	295,060,850		
<b>Net assets</b>				
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	1,030,777	1,030,777		1-b
Retained earnings	10,892,842	10,892,832		1-c
Treasury stock	(516,599)	(516,599)		1-d
Total shareholders' equity	13,548,533	13,548,523		
Net unrealized gains (losses) on available-for-sale securities	2,323,476	2,323,580		
Net deferred gains (losses) on hedging instruments	172,543	172,543		5
Land revaluation excess	167,030	167,030		
Foreign currency translation adjustments	328,494	328,494		
Remeasurements of defined benefit plans	(12,527)	(12,527)		
Debt value adjustments of foreign subsidiaries and affiliates	(11,376)	(11,376)		
Total accumulated other comprehensive income	2,967,640	2,967,744	(a)	
Subscription rights to shares	86	86		
Non-controlling interests	1,148,996	1,144,552		7
Total net assets	17,665,256	17,660,906		
Total liabilities and net assets	312,755,325	312,721,757		

## (Appendix)

## 1. Shareholders' equity

## (1) Consolidated balance sheet

(in million yen)

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Capital stock	2,141,513		1-a
Capital surplus	1,030,777		1-b
Retained earnings	10,892,832	Based on consolidated balance sheet under regulatory scope of consolidation	1-c
Treasury stock	(516,599)		1-d
Total shareholders' equity	13,548,523		

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	13,548,523	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,172,290		1a
of which: retained earnings	10,892,832		2
of which: treasury stock	(516,599)		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	Amount	Remarks	Ref. No.
Intangible fixed assets	1,523,045		2-a
Securities	61,519,911		2-b
of which: goodwill attributable to equity-method investees	165,668	Goodwill attributable to equity-method investees	
Income taxes related to above	285,565	Income taxes related to intangibles other than goodwill and mortgage servicing rights	

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Goodwill (net of related tax liability, including those equivalent)	623,965		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	745,947		9
Mortgage servicing rights	29,065		
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)	29,065		74

## 3. Net defined benefit assets

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Net defined benefit assets	854,388		3
Income taxes related to above	258,995		

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	595,392		15

## 4. Deferred tax assets

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	104,967		4-a
Deferred tax liabilities	885,143		4-b
Deferred tax liabilities for land revaluation	113,939		4-c
Tax effects on other intangible fixed assets	285,565		
Tax effects on net defined benefit assets	258,995		

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,728	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)	110,281	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)	110,281		75

## 5. Deferred gains or losses on derivatives under hedge accounting

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Net deferred gains (losses) on hedging instruments	172,543		5

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	231,853	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	Amount	Remarks	Ref. No.
Trading assets	19,011,339	Including trading account securities and derivatives for trading assets	6-a
Securities	61,519,911		6-b
Loans and bills discounted	107,653,312	Including subordinated loans	6-c
Other assets	12,759,649	Including derivatives and investments in the capital	6-d
Trading liabilities	12,729,325	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	10,474,477	Including derivatives	6-f

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	22,746		
Common equity Tier 1 capital	8,428		16
Additional Tier 1 capital	1,152		37
Tier 2 capital	13,165		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)	963,003		
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)	963,003		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	1,400,933		
Amount exceeding the 10% threshold on specified items	-		19
Amount exceeding the 15% threshold on specified items	-		23
Additional Tier 1 capital	9,229		40
Tier 2 capital and other TLAC liabilities	28,155		55
Significant investments in the capital of financials that are below the thresholds for deduction (before risk weighting)	1,363,547		73

## 7. Non-controlling interests

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	1,144,552	Based on consolidated balance sheet under regulatory scope of consolidation	7

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	191,339	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)	163,720	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)	83,539	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	Amount	Remarks	Ref. No.
Borrowed money	15,397,633		8-a
Bonds payable	12,158,189		8-b
Total	27,555,822		

## (2) Composition of capital

Composition of capital disclosure	Amount	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	1,623,412		46

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