

CC2: Reconciliation of regulatory capital to balance sheet (September 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
Assets				
Cash and due from banks	72,989,219	72,989,219		
Call loans and bills bought	373,598	373,598		
Receivables under resale agreements	16,234,900	16,234,900		
Receivables under securities borrowing transactions	2,898,731	2,898,731		
Monetary claims bought	6,819,706	6,819,706		
Trading assets	18,671,737	18,671,737		6-a
Money held in trust	928,124	928,124		
Securities	61,840,730	61,840,730		2-b, 6-b
Loans and bills discounted	106,189,204	106,187,666		6-c
Foreign exchanges	1,986,278	1,986,278		
Other assets	13,181,354	13,151,482		6-d
Tangible fixed assets	1,337,719	1,337,719		
Intangible fixed assets	1,770,105	1,770,105		2-a
Net defined benefit assets	866,446	866,446		3
Deferred tax assets	107,646	107,646		4-a
Customers' liabilities for acceptances and guarantees	8,944,970	8,944,970		
Allowance for credit losses	(660,419)	(660,419)		
Total assets	314,480,055	314,448,645		
Liabilities				
Deposits	180,663,551	180,663,605		
Negotiable certificates of deposit	8,716,442	8,716,442		
Call money and bills sold	2,356,431	2,356,431		
Payables under repurchase agreements	26,541,538	26,541,538		
Payables under securities lending transactions	1,131,477	1,131,477		
Commercial papers	2,973,475	2,973,475		
Trading liabilities	13,585,063	13,585,063		6-e
Borrowed money	14,984,084	14,984,084		8-a
Foreign exchanges	2,040,143	2,040,143		
Short-term bonds payable	685,999	685,999		
Bonds payable	13,016,757	13,022,432		8-b
Due to trust accounts	9,870,064	9,870,064		
Other liabilities	9,599,560	9,566,732		6-f
Reserve for bonuses	89,152	89,152		
Reserve for bonuses to directors	735	735		
Reserve for stocks payment	10,357	10,357		
Net defined benefit liabilities	76,874	76,874		
Reserve for retirement benefits to directors	952	952		
Reserve for loyalty award credits	19,739	19,739		
Reserve for contingent losses	188,537	188,537		
Reserves under special laws	4,262	4,262		
Deferred tax liabilities	985,319	985,319		4-b
Deferred tax liabilities for land revaluation	112,097	112,097		4-c
Acceptances and guarantees	8,944,970	8,944,970		
Total liabilities	296,597,591	296,570,491		
Net assets				
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	1,033,460	1,033,460		1-b
Retained earnings	11,113,789	11,113,953		1-c
Treasury stock	(514,207)	(514,207)		1-d
Total shareholders' equity	13,774,556	13,774,719		
Net unrealized gains (losses) on available-for-sale securities	2,535,286	2,535,229		
Net deferred gains (losses) on hedging instruments	186,864	186,864		5
Land revaluation excess	164,974	164,974		
Foreign currency translation adjustments	173,067	173,067		
Remeasurements of defined benefit plans	(14,726)	(14,726)		
Debt value adjustments of foreign subsidiaries and affiliates	(16,853)	(16,853)		
Total accumulated other comprehensive income	3,028,613	3,028,556	(a)	
Subscription rights to shares	59	59		
Non-controlling interests	1,079,235	1,074,818		7
Total net assets	17,882,464	17,878,153		
Total liabilities and net assets	314,480,055	314,448,645		

(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	1,033,460		1-b
Retained earnings	11,113,953	Based on consolidated balance sheet under regulatory scope of consolidation	1-c
Treasury stock	(514,207)		1-d
Total shareholders' equity	13,774,719		

(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	13,774,719	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,174,973		1a
of which: retained earnings	11,113,953		2
of which: treasury stock	(514,207)		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	1,770,105		2-a
Securities	61,840,730		2-b
of which: goodwill attributable to equity-method investees	158,490	Goodwill attributable to equity-method investees	
Income taxes related to above	292,420	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)	849,816		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	758,740		9
Mortgage servicing rights	23,480		
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)	23,480		74

3. Net defined benefit assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Net defined benefit assets	866,446		3
Income taxes related to above	262,732		

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	603,714		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	107,646		4-a
Deferred tax liabilities	985,319		4-b
Deferred tax liabilities for land revaluation	112,097		4-c
Tax effects on other intangible fixed assets	292,420		
Tax effects on net defined benefit assets	262,732		

(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)	1,494	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)	106,932	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)	106,932		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	186,864		5

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	265,241	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	18,671,737	Including trading account securities and derivatives for trading assets	6-a
Securities	61,840,730		6-b
Loans and bills discounted	106,189,204	Including subordinated loans	6-c
Other assets	13,181,354	Including derivatives and investments in the capital	6-d
Trading liabilities	13,585,063	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	9,599,560	Including derivatives	6-f

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	22,976		
Common equity Tier 1 capital	6,951		16
Additional Tier 1 capital	512		37
Tier 2 capital	15,512		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)	967,199		
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)	967,199		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	1,364,817		
Amount exceeding the 10% threshold on specified items	-		19
Amount exceeding the 15% threshold on specified items	-		23
Additional Tier 1 capital	9,232		40
Tier 2 capital and other TLAC liabilities	23,471		55
Significant investments in the capital of financials that are below the thresholds for deduction (before risk weighting)	1,332,113		73

7. Non-controlling interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	1,074,818	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)	200,987	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)	170,316	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)	87,359	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	14,984,084		8-a
Bonds payable	13,016,757		8-b
Total	28,000,841		

(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	1,836,398		46

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