

CC2: Reconciliation of regulatory capital elements back to the balance sheet (December 31, 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	73,483,874	73,483,874		
Call loans and bills bought	584,591	584,591		
Receivables under resale agreements	15,604,252	15,604,252		
Receivables under securities borrowing transactions	2,540,468	2,540,468		
Monetary claims bought	7,220,357	7,220,357		
Trading assets	19,150,200	19,150,200		6-a
Money held in trust	1,045,488	1,045,488		
Securities	61,928,846	61,928,846		2-b, 6-b
Loans and bills discounted	106,274,795	106,273,332		6-c
Foreign exchanges	1,987,890	1,987,890		
Other assets	12,274,053	12,245,484		6-d
Tangible fixed assets	1,344,658	1,344,658		
Intangible fixed assets	1,593,213	1,593,213		2-a
Net defined benefit assets	881,247	881,247		3
Deferred tax assets	112,078	112,078		4-a
Customers' liabilities for acceptances and guarantees	9,049,557	9,049,557		
Allowance for credit losses	(676,707)	(676,707)		
Total assets	314,398,868	314,368,836		
Liabilities				
Deposits	183,174,093	183,174,201		
Negotiable certificates of deposit	9,594,996	9,594,996		
Call money and bills sold	1,450,060	1,450,060		
Payables under repurchase agreements	25,510,834	25,510,834		
Payables under securities lending transactions	658,000	658,000		
Commercial papers	2,836,422	2,836,422		
Trading liabilities	12,190,694	12,190,694		6-e
Borrowed money	15,791,945	15,791,945		8-a
Foreign exchanges	2,420,466	2,420,466		
Short-term bonds payable	763,699	763,699		
Bonds payable	13,302,306	13,307,854		8-b
Due to trust accounts	9,083,782	9,083,782		
Other liabilities	9,303,066	9,271,563		6-f
Reserve for bonuses	64,128	64,128		
Reserve for bonuses to directors	960	960		
Reserve for stocks payment	10,810	10,810		
Net defined benefit liabilities	79,093	79,093		
Reserve for retirement benefits to directors	1,018	1,018		
Reserve for loyalty award credits	25,418	25,418		
Reserve for contingent losses	173,407	173,407		
Reserves under special laws	4,262	4,262		
Deferred tax liabilities	1,050,371	1,050,371		4-b
Deferred tax liabilities for land revaluation	111,646	111,646		4-c
Acceptances and guarantees	9,049,557	9,049,557		
Total liabilities	296,651,044	296,625,197		
Net assets				
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	1,038,728	1,038,728		1-b
Retained earnings	10,927,050	10,927,298		1-c
Treasury stock	(564,151)	(564,151)		1-d
Total shareholders' equity	13,543,140	13,543,387		
Net unrealized gains (losses) on available-for-sale securities	2,641,122	2,641,049		
Net deferred gains (losses) on hedging instruments	151,687	151,687		5
Land revaluation excess	164,042	164,042		
Foreign currency translation adjustments	181,098	181,098		
Remeasurements of defined benefit plans	(19,587)	(19,587)		
Debt value adjustments of foreign subsidiaries and affiliates	(8,263)	(8,263)		
Total accumulated other comprehensive income	3,110,098	3,110,025	(a)	
Subscription rights to shares	59	59		
Non-controlling interests	1,094,525	1,090,165		7
Total net assets	17,747,823	17,743,638		
Total liabilities and net assets	314,398,868	314,368,836		

(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	1,038,728		1-b
Retained earnings	10,927,298	Based on consolidated balance sheet under regulatory scope of consolidation	1-c
Treasury stock	(564,151)		1-d
Total shareholders' equity	13,543,387		

(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	13,543,387	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,180,241		1a
of which: retained earnings	10,927,298		2
of which: treasury stock	(564,151)		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	1,593,213		2-a
Securities	61,928,846		2-b
of which: goodwill attributable to equity-method investees	155,199	Goodwill attributable to equity-method investees	
Income taxes related to above	349,154	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)	568,893		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	802,040		9
Mortgage servicing rights	28,172		
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)	28,172		74

3. Net defined benefit assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Net defined benefit assets	881,247		3
Income taxes related to above	267,178		

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	614,068		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	112,078		4-a
Deferred tax liabilities	1,050,371		4-b
Deferred tax liabilities for land revaluation	111,646		4-c
Tax effects on other intangible fixed assets	349,154		
Tax effects on net defined benefit assets	267,178		

(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)	1,701	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)	141,956	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)	141,956		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	151,687		5

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	203,507	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	19,150,200	Including trading account securities and derivatives for trading assets	6-a
Securities	61,928,846		6-b
Loans and bills discounted	106,274,795	Including subordinated loans	6-c
Other assets	12,274,053	Including derivatives and investments in the capital	6-d
Trading liabilities	12,190,694	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	9,303,066	Including derivatives	6-f

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	42,626		
Common equity Tier 1 capital	6,767		16
Additional Tier 1 capital	16,695		37
Tier 2 capital	19,163		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)	1,126,571		
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 and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)	1,126,571		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	1,391,057		
Amount exceeding the 10% threshold on specified items	-		19
Amount exceeding the 15% threshold on specified items	-		23
Additional Tier 1 capital	9,238		40
Tier 2 capital and other TLAC liabilities	26,931		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,354,887		73

7. Non-controlling interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	1,090,165	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)	194,383	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)	169,420	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)	85,592	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	15,791,945		8-a
Bonds payable	13,302,306		8-b
Total	29,094,252		

(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	1,764,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,884,383		46

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