

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

Basel III Template No.	Items	March 31, 2020	December 31, 2019	Reference to Template CC2
<b>Common Equity Tier 1 capital: instruments and reserves</b>				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	13,310,976	13,543,387	
1a	of which: capital and capital surplus	3,121,615	3,180,241	
2	of which: retained earnings	10,855,798	10,927,298	
1c	of which: treasury stock (-)	505,518	564,151	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	160,918	-	
	of which: other than above	-	-	
1b	Subscription rights to common shares	59	59	
3	Accumulated other comprehensive income and other disclosed reserves	2,518,940	3,110,025	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	208,080	194,383	
6	Common Equity Tier 1 capital: instruments and reserves (A)	16,038,056	16,847,856	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,278,214	1,370,934	
8	of which: goodwill (including those equivalent)	416,836	568,893	
9	of which: other intangibles other than goodwill and mortgage servicing rights	861,378	802,040	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,489	1,701	
11	Deferred gains or losses on derivatives under hedge accounting	316,678	203,507	
12	Shortfall of eligible provisions to expected losses	-	20,452	
13	Securitisation gain on sale	15,329	15,242	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	2,713	1,928	
15	Net defined benefit assets	497,298	614,068	
16	Investments in own shares (excluding those reported in the Net assets section)	9,496	6,767	
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	208,501	-	
19	of which: significant investments in the common stock of financials	208,501	-	
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)	2,329,723	2,234,602	
<b>Common Equity Tier 1 capital (CET1)</b>				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	13,708,333	14,613,254	

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

Basel III Template No.	Items	March 31, 2020	December 31, 2019	Reference to Template CC2	
<b>Additional Tier 1 capital: instruments</b>					
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	1,764,000	1,764,000	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent	-	-	
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)	172,447	169,420		
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	189	240,189		
33	of which: instruments issued by bank holding companies and their special purpose vehicles	-	240,000		
35	of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	189	189		
36	Additional Tier 1 capital: instruments (D)	1,936,636	2,173,610		
<b>Additional Tier 1 capital: regulatory adjustments</b>					
37	Investments in own Additional Tier 1 instruments	3,913	16,695		
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)	17,734	9,238		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-		
43	Additional Tier 1 capital: regulatory adjustments (E)	21,648	25,933		
<b>Additional Tier 1 capital</b>					
44	Additional Tier 1 capital ((D)-(E)) (F)	1,914,988	2,147,676		
<b>Tier 1 capital (T1 = CET1 + AT1)</b>					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	15,623,321	16,760,931		

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

Basel III Template No.	Items	March 31, 2020	December 31, 2019	Reference to Template CC2
<b>Tier 2 capital: instruments and provisions</b>				
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	1,865,064	1,884,383	
	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)	89,531	85,592	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	438,615	465,822	
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)	438,615	465,822	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	291,775	243,293	
50a	of which: provision for general allowance for credit losses	273,007	243,293	
50b	of which: eligible provisions	18,767	-	
51	Tier 2 capital: instruments and provisions (H)	2,684,986	2,679,093	
<b>Tier 2 capital: regulatory adjustments</b>				
52	Investments in own Tier 2 instruments	10,472	19,163	
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)	18,269	26,931	
57	Tier 2 capital: regulatory adjustments (I)	28,741	46,095	
<b>Tier 2 capital (T2)</b>				
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,656,244	2,632,997	
<b>Total capital (TC = T1 + T2)</b>				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	18,279,566	19,393,929	
<b>Risk weighted assets</b>				
60	Risk weighted assets (L)	115,135,624	115,124,230	

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

Basel III Template No.	Items	March 31, 2020	December 31, 2019	Reference to Template CC2
<b>Capital ratio (consolidated) and buffers</b>				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	11.90%	12.69%	
62	Tier 1 capital ratio (consolidated)((G)/(L))	13.56%	14.55%	
63	Total capital ratio (consolidated)((K)/(L))	15.87%	16.84%	
64	The minimum capital buffer requirement	4.01%	4.04%	
65	Of which: capital conservation buffer requirement	2.50%	2.50%	
66	Of which: countercyclical buffer requirement	0.01%	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	6.55%	7.62%	
<b>Regulatory adjustments</b>				
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for	1,042,996	1,126,571	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,391,701	1,354,887	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	29,640	28,172	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	136,843	141,956	
<b>Provisions included in Tier 2 capital: instruments and provisions</b>				
76	Provisions (general allowance for credit losses)	273,007	243,293	
77	Cap on inclusion of provisions (general allowance for credit losses)	357,842	340,937	
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")	18,767	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	329,880	341,939	
<b>Capital instruments subject to transitional arrangements</b>				
82	Current cap on AT1 instruments subject to phase out arrangements	331,506	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	529,994	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 is decreasing by 20% each year from March 31, 2019. The amount approved at the end of March, 2020 is 895,298 million yen.

※2 Retained earnings on and after the beginning of the fiscal year ended March 2020 were adjusted in accordance with retroactive application of "Accounting Standard for Fair Value Measurement" (ASBJ Statement No. 30) and "Implementation Guidance on Accounting Standard for Fair Value Measurement" (ASBJ Guidance No.31), but the related figures as of December 31, 2019 have not been adjusted.