

CC2: Reconciliation of regulatory capital to the balance sheet (March 31, 2020)

Mitsubishi UFJ Financial Group

(in million yen)

Items	a	b	c
	Consolidated balance sheet as in published financial statements	Reference to Composition of Capital Disclosure (CC1)	Reference to Appendix
Assets			
Cash and due from banks	78,335,634		
Call loans and bills bought	727,598		
Receivables under resale agreements	24,104,564		
Receivables under securities borrowing transactions	3,464,533		
Monetary claims bought	6,583,403		
Trading assets	20,250,172		6-a
Money held in trust	1,046,323		
Securities	65,555,127		2-b, 6-b
Loans and bills discounted	109,114,612		6-c
Foreign exchanges	1,741,290		
Other assets	13,900,403		6-d
Tangible fixed assets	1,319,789		
Intangible fixed assets	1,498,407		2-a
Net defined benefit assets	712,206		3
Deferred tax assets	127,516		4-a
Customers' liabilities for acceptances and guarantees	8,830,436		
Allowance for credit losses	(740,641)		
Total assets	336,571,379		
Liabilities			
Deposits	187,623,551		
Negotiable certificates of deposit	7,787,524		
Call money and bills sold	3,671,100		
Payables under repurchase agreements	31,692,711		
Payables under securities lending transactions	1,058,042		
Commercial papers	2,162,329		
Trading liabilities	14,067,826		6-e
Borrowed money	24,651,574		8-a
Foreign exchanges	2,223,010		
Short-term bonds payable	962,295		
Bonds payable	13,464,472		8-b
Due to trust accounts	9,798,688		
Other liabilities	10,407,459		6-f
Reserve for bonuses	110,964		
Reserve for bonuses to directors	1,446		
Reserve for stocks payment	11,298		
Net defined benefit liabilities	86,547		
Reserve for retirement benefits to directors	1,058		
Reserve for loyalty award credits	31,247		
Reserve for contingent losses	206,029		
Reserves under special laws	4,269		
Deferred tax liabilities	754,111		4-b
Deferred tax liabilities for land revaluation	107,641		4-c
Acceptances and guarantees	8,830,436		
Total liabilities	319,715,640		
Net assets			
Capital stock	2,141,513		1-a
Capital surplus	980,102		1-b
Retained earnings	10,855,798		1-c
Treasury stock	(505,518)		1-d
Total shareholders' equity	13,471,894		
Net unrealized gains (losses) on available-for-sale securities	2,066,363		
Net deferred gains (losses) on hedging instruments	189,342		5
Land revaluation excess	158,633		
Foreign currency translation adjustments	300,838		
Remeasurements of defined benefit plans	(159,766)		
Debt value adjustments of foreign subsidiaries and affiliates	(36,470)		
Total accumulated other comprehensive income	2,518,940	(a)	
Subscription rights to shares	59		
Non-controlling interests	864,844		7
Total net assets	16,855,738		
Total liabilities and net assets	336,571,379		

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

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

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	980,102		1-b
Retained earnings	10,855,798		1-c
Treasury stock	(505,518)		1-d
Total shareholders' equity	13,471,894		

(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	13,471,894	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,121,615		1a
of which: retained earnings	10,855,798		2
of which: treasury stock	(505,518)		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	1,498,407		2-a
Securities	65,555,127		2-b
of which: goodwill attributable to equity-method investees	133,511	Goodwill attributable to equity-method investees	
Income taxes related to above	323,715	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)	416,836		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	861,378		9
Mortgage servicing rights	29,640		
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)	29,640		74

3. Net defined benefit assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Net defined benefit assets	712,206		3
Income taxes related to above	214,907		

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	497,298		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	127,516		4-a
Deferred tax liabilities	754,111		4-b
Deferred tax liabilities for land revaluation	107,641		4-c
Tax effects on other intangible fixed assets	323,715		
Tax effects on net defined benefit assets	214,907		

(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)	1,489	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)	136,843	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)	136,843		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	189,342		5

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	316,678	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	20,250,172	Including trading account securities and derivatives for trading assets	6-a
Securities	65,555,127		6-b
Loans and bills discounted	109,114,612	Including subordinated loans	6-c
Other assets	13,900,403	Including derivatives and investments in the capital	6-d
Trading liabilities	14,067,826	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	10,407,459	Including derivatives	6-f

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	23,883		
Common equity Tier 1 capital	9,496		16
Additional Tier 1 capital	3,913		37
Tier 2 capital	10,472		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)	1,042,996		
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)	1,042,996		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	1,636,207		
Amount exceeding the 10% threshold on specified items	208,501		19
Amount exceeding the 15% threshold on specified items	-		23
Additional Tier 1 capital	17,734		40
Tier 2 capital and other TLAC liabilities	18,269		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,391,701		73

7. Non-controlling interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	864,844		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)	208,080	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)	172,447	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)	89,531	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	24,651,574		8-a
Bonds payable	13,464,472		8-b
Total	38,116,047		

(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	1,865,064		46