

CC2: Reconciliation of regulatory capital to the balance sheet (June 30, 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	87,858,478		
Call loans and bills bought	504,083		
Receivables under resale agreements	14,922,902		
Receivables under securities borrowing transactions	2,804,655		
Monetary claims bought	6,295,837		
Trading assets	22,608,011		6-a
Money held in trust	1,093,050		
Securities	66,715,618		2-b, 6-b
Loans and bills discounted	112,155,499		6-c
Foreign exchanges	1,883,030		
Other assets	13,896,524		6-d
Tangible fixed assets	1,313,196		
Intangible fixed assets	1,402,512		2-a
Net defined benefit assets	735,396		3
Deferred tax assets	131,822		4-a
Customers' liabilities for acceptances and guarantees	8,537,302		
Allowance for credit losses	(952,998)		
Total assets	341,904,921		
Liabilities			
Deposits	198,366,737		
Negotiable certificates of deposit	8,046,789		
Call money and bills sold	3,556,760		
Payables under repurchase agreements	27,902,474		
Payables under securities lending transactions	866,198		
Commercial papers	1,886,107		
Trading liabilities	14,699,982		6-e
Borrowed money	24,650,092		8-a
Foreign exchanges	1,810,454		
Short-term bonds payable	1,029,296		
Bonds payable	13,319,323		8-b
Due to trust accounts	9,381,982		
Other liabilities	9,650,291		6-f
Reserve for bonuses	44,158		
Reserve for bonuses to directors	780		
Reserve for stocks payment	11,071		
Net defined benefit liabilities	83,103		
Reserve for retirement benefits to directors	793		
Reserve for loyalty award credits	34,388		
Reserve for contingent losses	208,715		
Reserves under special laws	4,378		
Deferred tax liabilities	809,912		4-b
Deferred tax liabilities for land revaluation	105,731		4-c
Acceptances and guarantees	8,537,302		
Total liabilities	325,006,828		
Net assets			
Capital stock	2,141,513		1-a
Capital surplus	977,298		1-b
Retained earnings	10,762,262		1-c
Treasury stock	(505,280)		1-d
Total shareholders' equity	13,375,793		
Net unrealized gains (losses) on available-for-sale securities	2,378,163		
Net deferred gains (losses) on hedging instruments	205,654		5
Land revaluation excess	154,401		
Foreign currency translation adjustments	50,057		
Remeasurements of defined benefit plans	(153,646)		
Debt value adjustments of foreign subsidiaries and affiliates	59,924		
Total accumulated other comprehensive income	2,694,555	(a)	
Non-controlling interests	827,743		7
Total net assets	16,898,093		
Total liabilities and net assets	341,904,921		

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	977,298		1-b
Retained earnings	10,762,262		1-c
Treasury stock	(505,280)		1-d
Total shareholders' equity	13,375,793		

(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	13,375,793	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,118,811		1a
of which: retained earnings	10,762,262		2
of which: treasury stock	(505,280)		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	1,402,512		2-a
Securities	66,715,618		2-b
of which: goodwill attributable to equity-method investees	129,468	Goodwill attributable to equity-method investees	
Income taxes related to above	306,196	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)	388,890		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	818,543		9
Mortgage servicing rights	17,791		
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)	17,791		74

3. Net defined benefit assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Net defined benefit assets	735,396		3
Income taxes related to above	221,916		

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	513,479		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	131,822		4-a
Deferred tax liabilities	809,912		4-b
Deferred tax liabilities for land revaluation	105,731		4-c
Tax effects on other intangible fixed assets	306,196		
Tax effects on net defined benefit assets	221,916		

(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)	1,341	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)	161,458	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)	161,458		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	205,654		5

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	331,310	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	22,608,011	Including trading account securities and derivatives for trading assets	6-a
Securities	66,715,618		6-b
Loans and bills discounted	112,155,499	Including subordinated loans	6-c
Other assets	13,896,524	Including derivatives and investments in the capital	6-d
Trading liabilities	14,699,982	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	9,650,291	Including derivatives	6-f

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	19,677		
Common equity Tier 1 capital	3,047		16
Additional Tier 1 capital	7,815		37
Tier 2 capital	8,813		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)	1,049,294		
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)	1,049,294		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	1,698,688		
Amount exceeding the 10% threshold on specified items	242,160		19
Amount exceeding the 15% threshold on specified items	-		23
Additional Tier 1 capital	17,597		40
Tier 2 capital and other TLAC liabilities	18,860		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,420,069		73

7. Non-controlling interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	827,743		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)	204,020	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)	166,264	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)	78,941	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	24,650,092		8-a
Bonds payable	13,319,323		8-b
Total	37,969,416		

(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	1,903,728		46