

CC2: Reconciliation of regulatory capital to the balance sheet (September 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	93,517,405		
Call loans and bills bought	549,019		
Receivables under resale agreements	14,341,294		
Receivables under securities borrowing transactions	3,203,108		
Monetary claims bought	5,985,254		
Trading assets	21,358,210		6-a
Money held in trust	1,088,807		
Securities	75,005,468		2-b, 6-b
Loans and bills discounted	108,477,009		6-c
Foreign exchanges	1,715,315		
Other assets	12,157,305		6-d
Tangible fixed assets	1,308,784		
Intangible fixed assets	1,446,397		2-a
Net defined benefit assets	746,240		3
Deferred tax assets	131,684		4-a
Customers' liabilities for acceptances and guarantees	8,404,079		
Allowance for credit losses	(1,007,128)		
Total assets	348,428,258		
Liabilities			
Deposits	201,704,284		
Negotiable certificates of deposit	8,068,010		
Call money and bills sold	3,825,353		
Payables under repurchase agreements	26,277,329		
Payables under securities lending transactions	851,295		
Commercial papers	1,884,069		
Trading liabilities	14,088,658		6-e
Borrowed money	29,338,276		8-a
Foreign exchanges	1,896,002		
Short-term bonds payable	738,299		
Bonds payable	13,625,854		8-b
Due to trust accounts	9,716,185		
Other liabilities	9,279,701		6-f
Reserve for bonuses	86,531		
Reserve for bonuses to directors	912		
Reserve for stocks payment	9,379		
Net defined benefit liabilities	87,003		
Reserve for retirement benefits to directors	792		
Reserve for loyalty award credits	32,596		
Reserve for contingent losses	197,957		
Reserves under special laws	4,367		
Deferred tax liabilities	884,744		4-b
Deferred tax liabilities for land revaluation	104,109		4-c
Acceptances and guarantees	8,404,079		
Total liabilities	331,105,798		
Net assets			
Capital stock	2,141,513		1-a
Capital surplus	977,294		1-b
Retained earnings	10,982,157		1-c
Treasury stock	(502,946)		1-d
Total shareholders' equity	13,598,019		
Net unrealized gains (losses) on available-for-sale securities	2,522,928		
Net deferred gains (losses) on hedging instruments	227,888		5
Land revaluation excess	151,840		
Foreign currency translation adjustments	107,633		
Remeasurements of defined benefit plans	(148,681)		
Debt value adjustments of foreign subsidiaries and affiliates	(2,755)		
Total accumulated other comprehensive income	2,858,854	(a)	
Non-controlling interests	865,586		7
Total net assets	17,322,460		
Total liabilities and net assets	348,428,258		

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	977,294		1-b
Retained earnings	10,982,157		1-c
Treasury stock	(502,946)		1-d
Total shareholders' equity	13,598,019		

(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	13,598,019	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,118,807		1a
of which: retained earnings	10,982,157		2
of which: treasury stock	(502,946)		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	1,446,397		2-a
Securities	75,005,468		2-b
of which: goodwill attributable to equity-method investees	114,587	Goodwill attributable to equity-method investees	
Income taxes related to above	314,499	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)	386,709		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	843,737		9
Mortgage servicing rights	15,273		
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)	15,273		74

3. Net defined benefit assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Net defined benefit assets	746,240		3
Income taxes related to above	225,231		

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	521,009		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	131,684		4-a
Deferred tax liabilities	884,744		4-b
Deferred tax liabilities for land revaluation	104,109		4-c
Tax effects on other intangible fixed assets	314,499		
Tax effects on net defined benefit assets	225,231		

(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)	2,258	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)	167,685	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)	167,685		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	227,888		5

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	340,065	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	21,358,210	Including trading account securities and derivatives for trading assets	6-a
Securities	75,005,468		6-b
Loans and bills discounted	108,477,009	Including subordinated loans	6-c
Other assets	12,157,305	Including derivatives and investments in the capital	6-d
Trading liabilities	14,088,658	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	9,279,701	Including derivatives	6-f

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	7,270		
Common equity Tier 1 capital	2,270		16
Additional Tier 1 capital	2,106		37
Tier 2 capital	2,892		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)	1,067,383		
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)	1,067,383		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	1,696,655		
Amount exceeding the 10% threshold on specified items	218,803		19
Amount exceeding the 15% threshold on specified items	-		23
Additional Tier 1 capital	17,736		40
Tier 2 capital and other TLAC liabilities	19,401		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,440,714		73

7. Non-controlling interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	865,586		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)	223,554	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)	165,524	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)	91,234	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	29,338,276		8-a
Bonds payable	13,625,854		8-b
Total	42,964,130		

(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	1,664,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,953,043		46