

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

Basel III Template No.	Items	December 31, 2020	September 30, 2020	Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	13,643,208	13,437,100	
1a	of which: capital and capital surplus	3,118,799	3,118,807	
2	of which: retained earnings	11,027,340	10,982,157	
1c	of which: treasury stock (-)	502,931	502,946	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	-	160,918	
	of which: other than above	-	-	
1b	Subscription rights to common shares	-	-	
3	Accumulated other comprehensive income and other disclosed reserves	2,944,329	2,858,854	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	225,085	223,554	
6	Common Equity Tier 1 capital: instruments and reserves (A)	16,812,623	16,519,509	
Common Equity Tier 1 capital: regulatory adjustments				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,210,912	1,230,446	
8	of which: goodwill (including those equivalent)	381,580	386,709	
9	of which: other intangibles other than goodwill and mortgage servicing rights	829,332	843,737	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,442	2,258	
11	Deferred gains or losses on derivatives under hedge accounting	323,973	340,065	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitisation gain on sale	15,591	15,504	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	743	1,010	
15	Net defined benefit assets	532,060	521,009	
16	Investments in own shares (excluding those reported in the Net assets section)	2,246	2,270	
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	199,524	218,803	
19	of which: significant investments in the common stock of financials	199,524	218,803	
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)	2,287,494	2,331,369	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	14,525,129	14,188,139	

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Additional Tier 1 capital: instruments					
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	1,744,000	1,664,000	
		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)	162,363	165,524		
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	189	189		
33	of which: instruments issued by bank holding companies and their special purpose vehicles	-	-		
35	of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	189	189		
36	Additional Tier 1 capital: instruments (D)	1,906,552	1,829,713		
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instruments	2,324	2,106		
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)	17,550	17,736		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-		
43	Additional Tier 1 capital: regulatory adjustments (E)	19,875	19,843		
Additional Tier 1 capital					
44	Additional Tier 1 capital ((D)-(E)) (F)	1,886,677	1,809,870		
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	16,411,806	15,998,010		

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Tier 2 capital: instruments and provisions				
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	1,947,250	1,953,043	
	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)	91,125	91,234	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	358,433	386,392	
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)	358,433	386,392	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	360,998	358,013	
50a	of which: provision for general allowance for credit losses	341,813	350,610	
50b	of which: eligible provisions	19,184	7,402	
51	Tier 2 capital: instruments and provisions (H)	2,757,807	2,788,684	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	2,474	2,892	
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)	24,248	19,401	
57	Tier 2 capital: regulatory adjustments (I)	26,722	22,293	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,731,084	2,766,390	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	19,142,891	18,764,401	
Risk weighted assets				
60	Risk weighted assets (L)	113,907,647	113,312,548	

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Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	12.75%	12.52%	
62	Tier 1 capital ratio (consolidated)((G)/(L))	14.40%	14.11%	
63	Total capital ratio (consolidated)((K)/(L))	16.80%	16.55%	
64	The minimum capital buffer requirement	4.00%	4.00%	
65	Of which: capital conservation buffer requirement	2.50%	2.50%	
66	Of which: countercyclical buffer requirement	0.00%	0.00%	
67	Of which: G-SIB/D-SIB additional requirement	1.50%	1.50%	
68	CET1 available after meeting the minimum capital buffer requirements	7.52%	7.37%	
Regulatory adjustments				
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for	1,245,596	1,067,383	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,472,483	1,440,714	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	12,912	15,273	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	170,136	167,685	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general allowance for credit losses)	462,775	472,305	
77	Cap on inclusion of provisions (general allowance for credit losses)	341,813	350,610	
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")	19,184	7,402	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	345,651	335,439	
Capital instruments subject to transitional arrangements				
82	Current cap on AT1 instruments subject to phase out arrangements	331,506	331,506	
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	529,994	
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 December, 2020 is 958,004 million yen.