

CC2: Reconciliation of regulatory capital to the balance sheet (December 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	99,068,990		
Call loans and bills bought	603,239		
Receivables under resale agreements	13,992,185		
Receivables under securities borrowing transactions	3,126,268		
Monetary claims bought	6,135,427		
Trading assets	20,139,617		6-a
Money held in trust	1,204,845		
Securities	75,913,845		2-b, 6-b
Loans and bills discounted	106,394,166		6-c
Foreign exchanges	1,657,515		
Other assets	12,388,927		6-d
Tangible fixed assets	1,291,762		
Intangible fixed assets	1,423,590		2-a
Net defined benefit assets	761,947		3
Deferred tax assets	137,268		4-a
Customers' liabilities for acceptances and guarantees	8,473,912		
Allowance for credit losses	(1,005,052)		
Total assets	351,708,459		
Liabilities			
Deposits	205,133,770		
Negotiable certificates of deposit	7,878,243		
Call money and bills sold	2,217,542		
Payables under repurchase agreements	29,688,796		
Payables under securities lending transactions	597,633		
Commercial papers	1,577,287		
Trading liabilities	13,883,864		6-e
Borrowed money	27,159,599		8-a
Foreign exchanges	2,157,618		
Short-term bonds payable	896,903		
Bonds payable	13,222,209		8-b
Due to trust accounts	9,817,070		
Other liabilities	10,069,940		6-f
Reserve for bonuses	69,709		
Reserve for bonuses to directors	1,265		
Reserve for stocks payment	9,868		
Net defined benefit liabilities	86,197		
Reserve for retirement benefits to directors	841		
Reserve for loyalty award credits	20,743		
Reserve for contingent losses	182,419		
Reserves under special laws	4,405		
Deferred tax liabilities	990,629		4-b
Deferred tax liabilities for land revaluation	103,912		4-c
Acceptances and guarantees	8,473,912		
Total liabilities	334,244,384		
Net assets			
Capital stock	2,141,513		1-a
Capital surplus	977,286		1-b
Retained earnings	11,027,340		1-c
Treasury stock	(502,931)		1-d
Total shareholders' equity	13,643,208		
Net unrealized gains (losses) on available-for-sale securities	2,742,997		
Net deferred gains (losses) on hedging instruments	229,076		5
Land revaluation excess	151,950		
Foreign currency translation adjustments	(20,138)		
Remeasurements of defined benefit plans	(142,664)		
Debt value adjustments of foreign subsidiaries and affiliates	(16,890)		
Total accumulated other comprehensive income	2,944,329	(a)	
Non-controlling interests	876,535		7
Total net assets	17,464,074		
Total liabilities and net assets	351,708,459		

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	977,286		1-b
Retained earnings	11,027,340		1-c
Treasury stock	(502,931)		1-d
Total shareholders' equity	13,643,208		

(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	13,643,208	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,118,799		1a
of which: retained earnings	11,027,340		2
of which: treasury stock	(502,931)		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	1,423,590		2-a
Securities	75,913,845		2-b
of which: goodwill attributable to equity-method investees	111,128	Goodwill attributable to equity-method investees	
Income taxes related to above	311,034	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)	381,580		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	829,332		9
Mortgage servicing rights	12,912		
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)	12,912		74

3. Net defined benefit assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Net defined benefit assets	761,947		3
Income taxes related to above	229,887		

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	532,060		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	137,268		4-a
Deferred tax liabilities	990,629		4-b
Deferred tax liabilities for land revaluation	103,912		4-c
Tax effects on other intangible fixed assets	311,034		
Tax effects on net defined benefit assets	229,887		

(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)	2,442	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)	170,136	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)	170,136		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	229,076		5

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	323,973	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	20,139,617	Including trading account securities and derivatives for trading assets	6-a
Securities	75,913,845		6-b
Loans and bills discounted	106,394,166	Including subordinated loans	6-c
Other assets	12,388,927	Including derivatives and investments in the capital	6-d
Trading liabilities	13,883,864	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	10,069,940	Including derivatives	6-f

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	7,045		
Common equity Tier 1 capital	2,246		16
Additional Tier 1 capital	2,324		37
Tier 2 capital	2,474		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)	1,245,596		
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)	1,245,596		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	1,713,807		
Amount exceeding the 10% threshold on specified items	199,524		19
Amount exceeding the 15% threshold on specified items	-		23
Additional Tier 1 capital	17,550		40
Tier 2 capital and other TLAC liabilities	24,248		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,472,483		73

7. Non-controlling interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	876,535		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)	225,085	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)	162,363	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)	91,125	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	27,159,599		8-a
Bonds payable	13,222,209		8-b
Total	40,381,808		

(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	1,744,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,947,250		46