

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

Basel III Template No.	Items	March 31, 2021	December 31, 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	13,655,175	13,643,208	
1a	of which: capital and capital surplus	3,118,800	3,118,799	
2	of which: retained earnings	11,200,087	11,027,340	
1c	of which: treasury stock (-)	502,794	502,931	
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	2,986,478	2,944,329	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	226,515	225,085	
6	Common Equity Tier 1 capital: instruments and reserves (A)	16,868,169	16,812,623	
Common Equity Tier 1 capital: regulatory adjustments				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,215,368	1,210,912	
8	of which: goodwill (including those equivalent)	377,247	381,580	
9	of which: other intangibles other than goodwill and mortgage servicing rights	838,121	829,332	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,505	2,442	
11	Deferred gains or losses on derivatives under hedge accounting	179,202	323,973	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitisation gain on sale	15,679	15,591	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	2,375	743	
15	Net defined benefit assets	843,530	532,060	
16	Investments in own shares (excluding those reported in the Net assets section)	8,808	2,246	
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	486,975	199,524	
19	of which: significant investments in the common stock of financials	486,975	199,524	
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)	2,754,446	2,287,494	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	14,113,722	14,525,129	

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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	1,744,000	
		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)		158,791	162,363	
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)		1,902,980	1,906,552	
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instruments		7,972	2,324	
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)		25,984	17,550	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	
43	Additional Tier 1 capital: regulatory adjustments (E)		33,957	19,875	
Additional Tier 1 capital					
44	Additional Tier 1 capital ((D)-(E)) (F)		1,869,023	1,886,677	
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		15,982,746	16,411,806	

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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	1,941,583	1,947,250	
	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)	88,992	91,125	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	264,997	358,433	
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)	264,997	358,433	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	410,058	360,998	
50a	of which: provision for general allowance for credit losses	345,205	341,813	
50b	of which: eligible provisions	64,853	19,184	
51	Tier 2 capital: instruments and provisions (H)	2,705,632	2,757,807	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	1,119	2,474	
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)	17,748	24,248	
57	Tier 2 capital: regulatory adjustments (I)	18,867	26,722	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,686,764	2,731,084	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	18,669,510	19,142,891	
Risk weighted assets				
60	Risk weighted assets (L)	114,419,369	113,907,647	

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Capital ratio (consolidated) and buffers				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	12.33%	12.75%	
62	Tier 1 capital ratio (consolidated)((G)/(L))	13.96%	14.40%	
63	Total capital ratio (consolidated)((K)/(L))	16.31%	16.80%	
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	6.92%	7.52%	
Regulatory adjustments				
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for	1,039,314	1,245,596	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,460,111	1,472,483	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	11,354	12,912	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	173,545	170,136	
Provisions included in Tier 2 capital: instruments and provisions				
76	Provisions (general allowance for credit losses)	463,700	462,775	
77	Cap on inclusion of provisions (general allowance for credit losses)	345,205	341,813	
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")	64,853	19,184	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	348,664	345,651	
Capital instruments subject to transitional arrangements				
82	Current cap on AT1 instruments subject to phase out arrangements	165,753	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	264,997	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")	70,208	-	

※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 March, 2021 is 631,916 million yen.