

CC2: Reconciliation of regulatory capital to the balance sheet (March 31, 2021)

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	102,980,711		
Call loans and bills bought	730,506		
Receivables under resale agreements	13,942,910		
Receivables under securities borrowing transactions	3,394,376		
Monetary claims bought	5,982,876		
Trading assets	20,552,367		6-a
Money held in trust	1,283,179		
Securities	77,122,074		2-b, 6-b
Loans and bills discounted	107,183,069		6-c
Foreign exchanges	1,915,010		
Other assets	12,406,158		6-d
Tangible fixed assets	1,296,402		
Intangible fixed assets	1,436,098		2-a
Net defined benefit assets	1,210,577		3
Deferred tax assets	137,988		4-a
Customers' liabilities for acceptances and guarantees	9,004,749		
Allowance for credit losses	(1,105,541)		
Total assets	359,473,515		
Liabilities			
Deposits	211,521,257		
Negotiable certificates of deposit	8,099,119		
Call money and bills sold	2,330,808		
Payables under repurchase agreements	24,483,519		
Payables under securities lending transactions	836,351		
Commercial papers	1,810,350		
Trading liabilities	14,002,667		6-e
Borrowed money	31,110,465		8-a
Foreign exchanges	2,105,245		
Short-term bonds payable	1,043,001		
Bonds payable	12,908,505		8-b
Due to trust accounts	11,208,570		
Other liabilities	9,754,731		6-f
Reserve for bonuses	118,358		
Reserve for bonuses to directors	1,816		
Reserve for stocks payment	10,915		
Net defined benefit liabilities	88,914		
Reserve for retirement benefits to directors	872		
Reserve for loyalty award credits	18,312		
Reserve for contingent losses	183,855		
Reserves under special laws	4,642		
Deferred tax liabilities	1,008,650		4-b
Deferred tax liabilities for land revaluation	101,577		4-c
Acceptances and guarantees	9,004,749		
Total liabilities	341,757,258		
Net assets			
Capital stock	2,141,513		1-a
Capital surplus	977,287		1-b
Retained earnings	11,200,087		1-c
Treasury stock	(502,794)		1-d
Total shareholders' equity	13,816,094		
Net unrealized gains (losses) on available-for-sale securities	2,583,417		
Net deferred gains (losses) on hedging instruments	131,566		5
Land revaluation excess	149,183		
Foreign currency translation adjustments	9,953		
Remeasurements of defined benefit plans	163,189		
Debt value adjustments of foreign subsidiaries and affiliates	(50,832)		
Total accumulated other comprehensive income	2,986,478	(a)	
Non-controlling interests	913,684		7
Total net assets	17,716,257		
Total liabilities and net assets	359,473,515		

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	977,287		1-b
Retained earnings	11,200,087		1-c
Treasury stock	(502,794)		1-d
Total shareholders' equity	13,816,094		

(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	13,816,094	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,118,800		1a
of which: retained earnings	11,200,087		2
of which: treasury stock	(502,794)		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	1,436,098		2-a
Securities	77,122,074		2-b
of which: goodwill attributable to equity-method investees	104,220	Goodwill attributable to equity-method investees	
Income taxes related to above	313,529	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)	377,247		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	838,121		9
Mortgage servicing rights	11,354		
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)	11,354		74

3. Net defined benefit assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Net defined benefit assets	1,210,577		3
Income taxes related to above	367,046		

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	843,530		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	137,988		4-a
Deferred tax liabilities	1,008,650		4-b
Deferred tax liabilities for land revaluation	101,577		4-c
Tax effects on other intangible fixed assets	313,529		
Tax effects on net defined benefit assets	367,046		

(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)	2,505	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)	173,545	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)	173,545		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	131,566		5

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	179,202	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	20,552,367	Including trading account securities and derivatives for trading assets	6-a
Securities	77,122,074		6-b
Loans and bills discounted	107,183,069	Including subordinated loans	6-c
Other assets	12,406,158	Including derivatives and investments in the capital	6-d
Trading liabilities	14,002,667	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	9,754,731	Including derivatives	6-f

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	17,900		
Common equity Tier 1 capital	8,808		16
Additional Tier 1 capital	7,972		37
Tier 2 capital	1,119		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)	1,039,314		
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)	1,039,314		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	1,990,819		
Amount exceeding the 10% threshold on specified items	486,975		19
Amount exceeding the 15% threshold on specified items	-		23
Additional Tier 1 capital	25,984		40
Tier 2 capital and other TLAC liabilities	17,748		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,460,111		73

7. Non-controlling interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	913,684		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)	226,515	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)	158,791	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)	88,992	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	31,110,465		8-a
Bonds payable	12,908,505		8-b
Total	44,018,971		

(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	1,941,583		46