

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

Basel III Template No.	Items	June 30, 2021	March 31, 2021	Reference to Template CC2
<b>Common Equity Tier 1 capital: instruments and reserves</b>				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	14,028,399	13,655,175	
1a	of which: capital and capital surplus	3,118,800	3,118,800	
2	of which: retained earnings	11,419,329	11,200,087	
1c	of which: treasury stock (-)	509,730	502,794	
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	3,339,790	2,986,478	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	221,878	226,515	
6	Common Equity Tier 1 capital: instruments and reserves (A)	17,590,069	16,868,169	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,258,814	1,215,368	
8	of which: goodwill (including those equivalent)	410,952	377,247	
9	of which: other intangibles other than goodwill and mortgage servicing rights	847,861	838,121	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	4,336	2,505	
11	Deferred gains or losses on derivatives under hedge accounting	229,805	179,202	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitisation gain on sale	15,767	15,679	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	1,477	2,375	
15	Net defined benefit assets	866,142	843,530	
16	Investments in own shares (excluding those reported in the Net assets section)	3,902	8,808	
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	579,126	486,975	
19	of which: significant investments in the common stock of financials	579,126	486,975	
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)	2,959,374	2,754,446	
<b>Common Equity Tier 1 capital (CET1)</b>				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	14,630,694	14,113,722	

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<b>Additional Tier 1 capital: instruments</b>					
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)	159,626	158,791		
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)	1,903,815	1,902,980		
<b>Additional Tier 1 capital: regulatory adjustments</b>					
37	Investments in own Additional Tier 1 instruments	8,832	7,972		
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)	25,993	25,984		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-		
43	Additional Tier 1 capital: regulatory adjustments (E)	34,826	33,957		
<b>Additional Tier 1 capital</b>					
44	Additional Tier 1 capital ((D)-(E)) (F)	1,868,988	1,869,023		
<b>Tier 1 capital (T1 = CET1 + AT1)</b>					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	16,499,683	15,982,746		

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<b>Tier 2 capital: instruments and provisions</b>				
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	1,954,646	1,941,583	
	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)	87,704	88,992	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	264,997	264,997	
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	264,997	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	417,053	410,058	
50a	of which: provision for general allowance for credit losses	359,620	345,205	
50b	of which: eligible provisions	57,432	64,853	
51	Tier 2 capital: instruments and provisions (H)	2,724,401	2,705,632	
<b>Tier 2 capital: regulatory adjustments</b>				
52	Investments in own Tier 2 instruments	4,039	1,119	
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)	15	17,748	
57	Tier 2 capital: regulatory adjustments (I)	16,294	18,867	
<b>Tier 2 capital (T2)</b>				
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,704,051	2,686,764	
<b>Total capital (TC = T1 + T2)</b>				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	19,203,734	18,669,510	
<b>Risk weighted assets</b>				
60	Risk weighted assets (L)	111,199,436	114,419,369	

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<b>Capital ratio (consolidated) and buffers</b>				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	13.15%	12.33%	
62	Tier 1 capital ratio (consolidated)((G)/(L))	14.83%	13.96%	
63	Total capital ratio (consolidated)((K)/(L))	17.26%	16.31%	
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	8.06%	6.92%	
<b>Regulatory adjustments</b>				
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for	1,280,671	1,039,314	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,521,031	1,460,111	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	14,135	11,354	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	206,493	173,545	
<b>Provisions included in Tier 2 capital: instruments and provisions</b>				
76	Provisions (general allowance for credit losses)	452,687	463,700	
77	Cap on inclusion of provisions (general allowance for credit losses)	359,620	345,205	
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")	57,432	64,853	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	344,943	348,664	
<b>Capital instruments subject to transitional arrangements</b>				
82	Current cap on AT1 instruments subject to phase out arrangements	165,753	165,753	
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	264,997	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	44,824	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 June, 2021 is 696,720 million yen.