

## CC2: Reconciliation of regulatory capital to the balance sheet (June 30, 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
<b>Assets</b>			
Cash and due from banks	108,263,514		
Call loans and bills bought	593,519		
Receivables under resale agreements	12,509,479		
Receivables under securities borrowing transactions	2,773,564		
Monetary claims bought	5,973,030		
Trading assets	20,252,931		6-a
Money held in trust	1,271,140		
Securities	79,730,962		2-b, 6-b
Loans and bills discounted	104,834,607		6-c
Foreign exchanges	1,965,393		
Other assets	11,546,577		6-d
Tangible fixed assets	1,286,961		
Intangible fixed assets	1,463,661		2-a
Net defined benefit assets	1,242,556		3
Deferred tax assets	162,464		4-a
Customers' liabilities for acceptances and guarantees	9,259,805		
Allowance for credit losses	(1,068,995)		
Total assets	362,061,176		
<b>Liabilities</b>			
Deposits	213,851,593		
Negotiable certificates of deposit	8,907,698		
Call money and bills sold	2,118,364		
Payables under repurchase agreements	26,543,816		
Payables under securities lending transactions	564,483		
Commercial papers	1,508,196		
Trading liabilities	13,105,750		6-e
Borrowed money	30,850,491		8-a
Foreign exchanges	2,078,187		
Short-term bonds payable	978,001		
Bonds payable	12,919,495		8-b
Due to trust accounts	10,735,881		
Other liabilities	8,809,275		6-f
Reserve for bonuses	55,964		
Reserve for bonuses to directors	896		
Reserve for stocks payment	11,012		
Net defined benefit liabilities	91,595		
Reserve for retirement benefits to directors	719		
Reserve for loyalty award credits	18,860		
Reserve for contingent losses	171,358		
Reserves under special laws	4,642		
Deferred tax liabilities	1,072,068		4-b
Deferred tax liabilities for land revaluation	99,723		4-c
Acceptances and guarantees	9,259,805		
Total liabilities	343,757,885		
<b>Net assets</b>			
Capital stock	2,141,513		1-a
Capital surplus	977,287		1-b
Retained earnings	11,419,329		1-c
Treasury stock	(509,730)		1-d
Total shareholders' equity	14,028,399		
Net unrealized gains (losses) on available-for-sale securities	2,544,261		
Net deferred gains (losses) on hedging instruments	170,711		5
Land revaluation excess	145,488		
Foreign currency translation adjustments	373,640		
Remeasurements of defined benefit plans	154,838		
Debt value adjustments of foreign subsidiaries and affiliates	(49,148)		
Total accumulated other comprehensive income	3,339,790	(a)	
Non-controlling interests	935,101		7
Total net assets	18,303,291		
Total liabilities and net assets	362,061,176		

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	11,419,329		1-c
Treasury stock	(509,730)		1-d
<b>Total shareholders' equity</b>	<b>14,028,399</b>		

## (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	14,028,399	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	11,419,329		2
of which: treasury stock	(509,730)		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	1,463,661		2-a
Securities	79,730,962		2-b
of which: goodwill attributable to equity-method investees	125,556	Goodwill attributable to equity-method investees	
Income taxes related to above	316,069	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)	410,952		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	847,861		9
Mortgage servicing rights	14,135		
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)	14,135		74

## 3. Net defined benefit assets

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Net defined benefit assets	1,242,556		3
Income taxes related to above	376,414		

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	866,142		15

## 4. Deferred tax assets

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	162,464		4-a
Deferred tax liabilities	1,072,068		4-b
Deferred tax liabilities for land revaluation	99,723		4-c
Tax effects on other intangible fixed assets	316,069		
Tax effects on net defined benefit assets	376,414		

## (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)	4,336	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)	206,493	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)	206,493		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	170,711		5

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	229,805	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	20,252,931	Including trading account securities and derivatives for trading assets	6-a
Securities	79,730,962		6-b
Loans and bills discounted	104,834,607	Including subordinated loans	6-c
Other assets	11,546,577	Including derivatives and investments in the capital	6-d
Trading liabilities	13,105,750	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	8,809,275	Including derivatives	6-f

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	16,775		
Common equity Tier 1 capital	3,902		16
Additional Tier 1 capital	8,832		37
Tier 2 capital	4,039		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)	1,280,671		
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)	1,280,671		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	2,142,463		
Amount exceeding the 10% threshold on specified items	579,126		19
Amount exceeding the 15% threshold on specified items	-		23
Additional Tier 1 capital	25,993		40
Tier 2 capital and other TLAC liabilities	16,310		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,521,031		73

## 7. Non-controlling interests

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	935,101		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)	221,878	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)	159,626	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)	87,704	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	30,850,491		8-a
Bonds payable	12,919,495		8-b
Total	43,769,987		

## (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	1,954,646		46