

## CC2: Reconciliation of regulatory capital to the balance sheet (September 30, 2021)

Mitsubishi UFJ Financial Group

(in million yen)

Items	a	b	c	d
	Consolidated balance sheet as in published financial statements	Consolidated balance sheet under regulatory scope of consolidation	Reference to Composition of Capital Disclosure (CC1)	Reference to Appendix
<b>Assets</b>				
Cash and due from banks	104,590,474	104,590,474		
Call loans and bills bought	951,865	951,865		
Receivables under resale agreements	11,905,251	11,905,251		
Receivables under securities borrowing transactions	3,462,677	3,462,677		
Monetary claims bought	6,123,711	6,123,711		
Trading assets	19,941,926	19,941,926		6-a
Money held in trust	1,301,176	1,301,176		
Securities	82,336,687	82,336,687		2-b, 6-b
Loans and bills discounted	104,266,716	104,266,716		6-c
Foreign exchanges	1,899,981	1,899,981		
Other assets	11,036,252	11,036,252		6-d
Tangible fixed assets	1,270,436	1,270,436		
Intangible fixed assets	1,446,594	1,446,594		2-a
Net defined benefit assets	1,265,500	1,265,500		3
Deferred tax assets	150,680	150,680		4-a
Customers' liabilities for acceptances and guarantees	9,485,474	9,485,474		
Allowance for credit losses	(990,732)	(990,732)		
<b>Total assets</b>	<b>360,444,676</b>	<b>360,444,676</b>		
<b>Liabilities</b>				
Deposits	212,274,571	212,274,571		
Negotiable certificates of deposit	8,945,312	8,945,312		
Call money and bills sold	2,501,861	2,501,861		
Payables under repurchase agreements	25,406,345	25,406,345		
Payables under securities lending transactions	831,260	831,260		
Commercial papers	1,571,172	1,571,172		
Trading liabilities	12,302,402	12,302,402		6-e
Borrowed money	30,121,043	30,121,043		8-a
Foreign exchanges	1,963,945	1,963,945		
Short-term bonds payable	1,029,004	1,029,004		
Bonds payable	12,920,873	12,920,873		8-b
Due to trust accounts	10,676,992	10,676,992		
Other liabilities	10,056,534	10,056,534		6-f
Reserve for bonuses	98,964	98,964		
Reserve for bonuses to directors	971	971		
Reserve for stocks payment	7,415	7,415		
Net defined benefit liabilities	92,982	92,982		
Reserve for retirement benefits to directors	762	762		
Reserve for loyalty award credits	19,229	19,229		
Reserve for contingent losses	166,106	166,106		
Reserves under special laws	4,644	4,644		
Deferred tax liabilities	1,120,959	1,120,959		4-b
Deferred tax liabilities for land revaluation	97,276	97,276		4-c
Acceptances and guarantees	9,485,474	9,485,474		
<b>Total liabilities</b>	<b>341,696,105</b>	<b>341,696,105</b>		
<b>Net assets</b>				
Capital stock	2,141,513	2,141,513		1-a
Capital surplus	974,726	974,726		1-b
Retained earnings	11,821,420	11,821,420		1-c
Treasury stock	(505,742)	(505,742)		1-d
Total shareholders' equity	14,431,918	14,431,918		
Net unrealized gains (losses) on available-for-sale securities	2,630,249	2,630,249		
Net deferred gains (losses) on hedging instruments	121,811	121,811		5
Land revaluation excess	141,748	141,748		
Foreign currency translation adjustments	367,296	367,296		
Remeasurements of defined benefit plans	151,721	151,721		
Debt value adjustments of foreign subsidiaries and affiliates	(44,856)	(44,856)		
Total accumulated other comprehensive income	3,367,971	3,367,971	(a)	
Non-controlling interests	948,680	948,680		7
<b>Total net assets</b>	<b>18,748,570</b>	<b>18,748,570</b>		
<b>Total liabilities and net assets</b>	<b>360,444,676</b>	<b>360,444,676</b>		

**(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	974,726		1-b
Retained earnings	11,821,420		1-c
Treasury stock	(505,742)		1-d
<b>Total shareholders' equity</b>	<b>14,431,918</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	14,431,918	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,116,239		1a
of which: retained earnings	11,821,420		2
of which: treasury stock	(505,742)		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	1,446,594		2-a
Securities	82,336,687		2-b
of which: goodwill attributable to equity-method investees	145,646	Goodwill attributable to equity-method investees	
Income taxes related to above	315,347	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)	423,642		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	840,792		9
Mortgage servicing rights	12,042		
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)	12,042		74

## 3. Net defined benefit assets

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Net defined benefit assets	1,265,500		3
Income taxes related to above	383,153		

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	882,346		15

## 4. Deferred tax assets

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	150,680		4-a
Deferred tax liabilities	1,120,959		4-b
Deferred tax liabilities for land revaluation	97,276		4-c
Tax effects on other intangible fixed assets	315,347		
Tax effects on net defined benefit assets	383,153		

## (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)	4,875	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)	191,075	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)	191,075		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	121,811		5

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	167,927	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	19,941,926	Including trading account securities and derivatives for trading assets	6-a
Securities	82,336,687		6-b
Loans and bills discounted	104,266,716	Including subordinated loans	6-c
Other assets	11,036,252	Including derivatives and investments in the capital	6-d
Trading liabilities	12,302,402	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	10,056,534	Including derivatives	6-f

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	23,988		
Common equity Tier 1 capital	10,357		16
Additional Tier 1 capital	3,275		37
Tier 2 capital	10,354		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)	1,290,511		
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)	1,290,511		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	2,170,888		
Amount exceeding the 10% threshold on specified items	581,233		19
Amount exceeding the 15% threshold on specified items	-		23
Additional Tier 1 capital	25,984		40
Tier 2 capital and other TLAC liabilities	13,788		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,549,882		73

## 7. Non-controlling interests

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	948,680		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)	227,067	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)	157,669	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)	88,595	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	30,121,043		8-a
Bonds payable	12,920,873		8-b
Total	43,041,917		

## (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	1,759,330		46