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

| Basel III<br>Template | Items  | -          | September 30, 2021   | Reference to Template CC2 |
|-----------------------|--|------------|--|---------------------------|
| No.                   |  |            |  |                           |
| Common Ed             | uity Tier 1 capital: instruments and reserves  |            |  |                           |
| 1a+2-1c-26            | Directly issued qualifying common share capital plus related capital surplus and retained earnings   | 14,474,155 | 14,258,126   |                           |
| 1a                    | of which: capital and capital surplus  | 2,911,886  | 3,116,239  |                           |
| 2                     | of which: retained earnings  | 11,937,436 | 11,821,420   |                           |
| 1c                    | of which: treasury stock (-)   | 375,168    | 505,742  |                           |
| 26                    | of which: national specific regulatory adjustments (earnings to be distributed) (-)  | -          | 173,791  |                           |
|                       | of which: other than above   | -          | -  |                           |
| 1b                    | Subscription rights to common shares   |            | -  |                           |
| 3                     | Accumulated other comprehensive income and other disclosed reserves  | 3,212,414  | 3,367,971  | (a)                       |
| 5                     | Common share capital issued by subsidiaries and held by third  | 215,916    | 227,067  |                           |
|                       | parties (amount allowed in group Common Equity Tier 1)   |            |  |                           |
| 6                     | Common Equity Tier 1 capital: instruments and reserves (A)   | 17,902,486 | 17,853,165   |                           |
| Common Ec             | quity Tier 1 capital: regulatory adjustments   |            | T The state of the |                           |
| 8+9                   | Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)  | 1,280,975  | 1,264,435  |                           |
| 8                     | of which: goodwill (including those equivalent)  | 455,101    | 423,642  |                           |
|                       | of which: other intangibles other than goodwill and mortgage   | ·          |  |                           |
| 9                     | servicing rights   | 825,874    | 840,792  |                           |
| 10                    | Deferred tax assets that rely on future profitability excluding those  | 4,851      | 4,875  |                           |
|                       | arising from temporary differences (net of related tax liability)  |            |  |                           |
| 11                    | Deferred gains or losses on derivatives under hedge accounting   | 96,154     | 167,927  |                           |
| 12                    | Shortfall of eligible provisions to expected losses  | -          | 6,730  |                           |
| 13                    | Securitisation gain on sale  | 15,944     | 15,856   |                           |
| 14                    | Gains and losses due to changes in own credit risk on fair valued liabilities  | 2,848      | 2,304  |                           |
| 15                    | Net defined benefit assets   | 896,182    | 882,346  |                           |
| 1.0                   | Investments in own shares (excluding those reported in the Net   |            |  |                           |
| 16                    | assets section)  | 5,529      | 10,357   |                           |
| 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  | 605,025    | 581,233  |                           |
| 19                    | of which: significant investments in the common stock of   | 605,025    | 581,233  |                           |
| 20                    | financials of which: mortgage servicing rights   |            |  |                           |
|                       | of which: hortgage servicing rights of which: deferred tax assets arising from temporary   |            |  |                           |
| 21                    | 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)   | 2,907,513  | 2,936,066  |                           |
|                       | quity Tier 1 capital (CET1)  |            |  |                           |
| 29                    | Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)  | 14,994,972 | 14,917,098   |                           |

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

| Base<br>Tem | _       | Items   | December 31,<br>2021 | September 30, 2021 | Reference to<br>Template CC2 |
|-------------|---------|---|----------------------|--------------------|------------------------------|
| Additi      | ional T | Fier 1 capital: instruments   |                      |                    |                              |
|             |         | Directly issued qualifying Additional Tier 1 instruments plus           |                      |                    |                              |
|             | 31a     | related capital surplus of which: classified as equity under            | -                    | -                  |                              |
|             |         | applicable accounting standards   |                      |                    |                              |
|             | 31b     | Subscription rights to Additional Tier 1 instruments                    | -                    | -                  |                              |
| 30          |         | Directly issued qualifying Additional Tier 1 instruments plus           |                      |                    |                              |
|             | 32      | related capital surplus of which: classified as liabilities under       | 1,784,000            | 1,744,000          |                              |
|             |         | applicable accounting standards   |                      |                    |                              |
|             |         | 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        | 153,214              | 157,669            |                              |
|             | 33      | third parties (amount allowed in group Additional Tier 1)               | 133,214              | 137,007            |                              |
| 33-         | +35     | Eligible Tier 1 capital instruments subject to transitional             | _                    | 189                |                              |
|             |         | arrangements included in Additional Tier 1 capital: instruments         |                      | 107                |                              |
| 3           | 3       | of which: instruments issued by bank holding companies and              | _                    | -                  |                              |
|             |         | their special purpose vehicles  |                      |                    |                              |
| 3           | 5       | of which: instruments issued by subsidiaries (excluding bank            | -                    | 189                |                              |
|             |         | holding companies' special purpose vehicles)                            | 1 00= 011            |                    |                              |
|             | 6       | Additional Tier 1 capital: instruments (D)                              | 1,937,214            | 1,901,859          |                              |
|             |         | Fier 1 capital: regulatory adjustments                                  |                      | 2 25 5             |                              |
| 3           |         | Investments in own Additional Tier 1 instruments                        | 5,120                | 3,275              |                              |
| 3           | 8       | Reciprocal cross-holdings in Additional Tier 1 instruments              | -                    | -                  |                              |
|             |         | Investments in the capital of banking, financial and insurance          |                      |                    |                              |
|             | 39      | entities that are outside the scope of regulatory consolidation, net of |                      |                    |                              |
| 3           |         | 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        |                      |                    |                              |
|             | 0       | insurance entities that are outside the scope of regulatory             | 25,958               | 25,984             |                              |
|             |         | consolidation (net of eligible short positions)                         |                      |                    |                              |
|             | 2       | Regulatory adjustments applied to Additional Tier 1 due to              | _                    | _                  |                              |
|             |         | insufficient Tier 2 to cover deductions                                 |                      |                    |                              |
|             | 3       | Additional Tier 1 capital: regulatory adjustments (E)                   | 31,078               | 29,259             |                              |
|             |         | Fier 1 capital  |                      |                    |                              |
|             | 4       | Additional Tier 1 capital ((D)-(E)) (F)                                 | 1,906,135            | 1,872,599          |                              |
|             |         | al (T1 = CET1 + AT1)  | 16 001 100           | 16 700 600         |                              |
| 4           | 5       | Tier 1 capital $(T1 = CET1 + AT1) ((C)+(F)) (G)$                        | 16,901,108           | 16,789,698         |                              |

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

| Tier 2 capital: instruments and provisions  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  46 Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards  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)  47-49 Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)  50 Intola of general allowance for credit losses and eligible provisions (amount allowed in Tier 2.  50a for which: provision for general allowance for credit losses (amount did in Tier 2.  50b for which: provision for general allowance for credit losses (amount did in Tier 2.  50c for which: provision for general allowance for credit losses (amount did in Tier 2.  50a for which: provision for general allowance for credit losses (amount did in Tier 2.  50b for which: provision for general allowance for credit losses (amount did in Tier 2.  50c for which: provision for general allowance for credit losses (amount did in Tier 2.  50a for which: provision for general allowance for credit losses (amount did in Tier 2.  50b for tier 2 capital: regulatory adjustments  50c for which: provision for general allowance for credit losses (amount did in tier 2.  50c for which: provision for general allowance for credit losses (amount did in tier 2.  50c for which: provision for general allowance for credit losses (amount din tier 2.  50c for which: provision for general allowance for cre | Basel III<br>Template<br>No. | Items  | December 31, 2021 | September 30, 2021 | Reference to<br>Template CC2 |
|--|------------------------------|--|-------------------|--------------------|------------------------------|
| 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  Qualifying Tier 2 instruments plus related capital surplus issued by special purpose wehicles and other equivalent entities  48-49  Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)  Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)  Total of general allowance for credit losses and eligible provisions of which: instruments special purpose vehicles)  Total of general allowance for credit losses and eligible provisions of which: provision for general allowance for credit losses and eligible provisions of which: provision for general allowance for credit losses and eligible provisions of which: provision for general allowance for credit losses and eligible provisions of which: provision for general allowance for credit losses and eligible provisions of which: eligible provisions (H) 2,500,431 2,467,231  Tier 2 capital: regulatory adjustments  52 Investments in own Tier 2 instruments and other TLAC Investments in own Tier 2 instruments and other TLAC 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)  Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation on the entity amount previo | Tier 2 capita                |  |                   |                    |                              |
| 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   Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities   Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)   Septiments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)   Septiments and provisions   God which: instruments susued by subsidiaries (excluding bank heir special purpose vehicles of which: instruments issued by bank holding companies and their special purpose vehicles   God which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)   God which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)   God which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)   God which: instruments included in Tier 2   God which: God of God of which: God of which: God of which: God of which: God of God of Which: God of Which: God of Which: God of God of God of Which: God of God of Which: God of Go   |                              |  |                   |                    |                              |
| 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 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) Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions of which: instruments issued by bank holding companies and their special purpose vehicles of which: instruments issued by subsidiaries (excluding bank holding companies) special purpose vehicles)  Total of general allowance for credit losses and eligible provisions included in Tier 2  Total of general allowance for credit losses and eligible provisions included in Tier 2  Total of general allowance for credit losses and eligible provisions of which: eligible provisions of which: eligible provisions  Tier 2 capital: instruments and provisions (H)  Tier 2 capital: instruments and provisions (H)  Tier 2 capital: regulatory adjustments  Investments in own Tier 2 instruments  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)  Investments in the 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 previously designated for the 5% threshold but that no longer meets the conditions  Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory |                              | surplus of which: classified as equity under applicable accounting   | -                 | -                  |                              |
| 46 Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards 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)  47+49 [Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions  of which: instruments issued by bank holding companies and their special purpose vehicles  of which: instruments issued by subsidiaries (excluding bank holding companies) special purpose vehicles)  for which: instruments issued by subsidiaries (excluding bank holding companies) special purpose vehicles)  for which: instruments issued by subsidiaries (excluding bank holding companies) special purpose vehicles)  for which: instruments issued by subsidiaries (excluding bank holding companies) special purpose vehicles)  for which: instruments issued by subsidiaries (excluding bank holding companies) special purpose vehicles)  for which: instruments issued by subsidiaries (excluding bank holding companies) special purpose vehicles)  for which: instruments issued by subsidiaries (excluding bank holding companies) special purpose vehicles)  for which: instruments inseed by subsidiaries (excluding bank holding companies) special purpose vehicles)  for which: instruments in subsidiaries (excluding bank holding companies and their provisions of which repairs and of the subsidiaries (excluding bank holding companies) special purpose vehicles)  for a for which: instruments in subsidiaries (excluding bank holding companies and their provisions and excluding the subsidiaries (excluding bank holding companies) special purpose vehicles and excluding bank holding companies and their special purpose vehicles and excluding bank holding companies and their special purpose vehicles and excluding bank holding companies and their |                              |  |                   |                    |                              |
| surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities  |                              |  | -                 | -                  |                              |
| accounting standards Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities  48-49 47-49 Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions of which: instruments issued by by subsidiaries (excluding bank holding companies and their special purpose vehicles of which: instruments issued by subsidiaries (excluding bank holding companies) special purpose vehicles of which: instruments issued by subsidiaries (excluding bank holding companies) special purpose vehicles)  50 Total of general allowance for credit losses and eligible provisions included in Tier 2  50a of which: provision for general allowance for credit losses 50b of which: eligible provisions 50b of which: eligible provisions 51 Tier 2 capital: instruments and provisions (H) 2,500,431 2,467,231  Tier 2 capital: regulatory adjustments 52 Investments in own Tier 2 instruments and other TLAC Investments in own Tier 2 instruments and other TLAC 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) 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 above the 10% threshold)  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  Significant investments in the capital and other TLAC liabilities of banking, financ | 46                           | Directly issued qualifying Tier 2 instruments plus related capital   |                   |                    |                              |
| Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities  |                              | surplus of which: classified as liabilities under applicable         | 1,744,871         | 1,759,330          |                              |
| special purpose vehicles and other equivalent entities  184-49   |                              | accounting standards   |                   |                    |                              |
| Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)   264,997   2   |                              | Qualifying Tier 2 instruments plus related capital surplus issued by |                   |                    |                              |
| 48-49 47-49 47-49 Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions of which: instruments issued by bank holding companies and their special purpose vehicles of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)  50 Total of general allowance for credit losses and eligible provisions included in Tier 2  50a of which: provision for general allowance for credit losses 355,988 50b of which: provision for general allowance for credit losses of which: provision for general allowance for credit losses 51 Tier 2 capital: instruments and provisions (H) 2,500,431 2,467,231 Tier 2 capital: regulatory adjustments 52 Investments in own Tier 2 instruments 53 Reciprocal cross-holdings in Tier 2 instruments and other TLAC 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) 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 above the 10% threshold)  Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  53 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)  54 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  55 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of e |                              | special purpose vehicles and other equivalent entities               | =                 | =                  |                              |
| (amount allowed in group Tier 2)  47+49  Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions of which: instruments issued by bank holding companies and their special purpose vehicles of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)  50 Total of general allowance for credit losses and eligible provisions included in Tier 2  50a of which: provision for general allowance for credit losses 355,988 354,308 of which: eligible provisions (of which: provision for general allowance for credit losses 355,988 354,308 of which: eligible provisions (H) 2,500,431 2,467,231 (Tier 2 capital: instruments and provisions (H) 2,500,431 2,467,231 (Tier 2 capital: regulatory adjustments  51 Irvestments in own Tier 2 instruments and other TLAC Investments in the capital and other TLAC (Investments in the other TLAC (Investments of the sweet common share capital of the entity (amount above the 10% threshold)  Investments in the other TLAC (Investments of the entity (Investments in the other TLAC (Investments of the entity (Investments in the other TLAC (Investments of the entity (Investments in the other thank of the entity (Investments the other TLAC (Investments of the entity (Investments the other TLAC (Investments of the entity (Investments the other TLAC (Investments of the entity (Investments the other thank of the entity (Investments the other than | 48.40                        | Tier 2 instruments issued by subsidiaries and held by third parties  | 96 947            | 99 505             |                              |
| arrangements included in Tier 2: instruments and provisions  of which: instruments issued by bank holding companies and their special purpose vehicles of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)  Total of general allowance for credit losses and eligible provisions included in Tier 2  of which: provision for general allowance for credit losses and eligible provisions included in Tier 2 of which: provisions for general allowance for credit losses and eligible provisions of which: provision for general allowance for credit losses and eligible provisions for which: provision for general allowance for credit losses and eligible provisions for which: provision for general allowance for credit losses and eligible provisions for which: provision for general allowance for credit losses and eligible provisions for which: provision for general allowance for credit losses and eligible provisions for which: provision for general allowance for credit losses and eligible provisions for which: provision for general allowance for credit losses and eligible provisions for which: provision for general allowance for credit losses and eligible provisions for formation and provisions for formation for the eligible provisions for the eligible provisions for end of which: provision for general allowance for credit losses and eligible provisions for general allowance for ergulatory denomination for eligible short positions. The provision for eligible for the end of the endity and the end of the end o | 40-49                        | (amount allowed in group Tier 2)                                     | 00,047            | 00,393             |                              |
| arrangements included in Tier 2: instruments and provisions of which: instruments issued by bank holding companies and their special purpose vehicles of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)  50 Total of general allowance for credit losses and eligible provisions included in Tier 2  50a of which: provision for general allowance for credit losses 355,988 354,308 of which: eligible provisions of which: eligible provisions of which: eligible provisions (H) 2,500,431 2,467,231 (Tier 2 capital: instruments and provisions (H) 2,500,431 2,467,231 (Tier 2 capital: regulatory adjustments  52 Investments in own Tier 2 instruments and other TLAC Inabilities 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)  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 above the 10% threshold)  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  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)  Tier 2 capital (regulatory consolidation (net of eligible short positions)  Tier 2 capital (regulatory consolidation (net of eligible short positions)  Tier 2 capital (regulatory consolidation (net of eligible short positions)  Tier 2 capital (regulatory consolidati | 47 - 40                      | Eligible Tier 2 capital instruments subject to transitional          | 264,007           | 264.007            |                              |
| their special purpose vehicles of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)  50 Total of general allowance for credit losses and eligible provisions included in Tier 2  50a of which: provision for general allowance for credit losses 355,988 354,308 of which: eligible provisions 477,725 - 51  Tier 2 capital: instruments and provisions (H) 2,500,431 2,467,231  Tier 2 capital: nown Tier 2 instruments 32 Investments in own Tier 2 instruments and other TLAC Investments in own Tier 2 instruments and other TLAC Investments in the capital and other TLAC Investments in the capital and other TLAC Investments of the entity (amount above the 10% threshold)  Investments in the 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)  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  Significant investments in the capital and other TLAC liabilities of panking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  57 Tier 2 capital: regulatory adjustments (I)  29,966 24,143  Tier 2 capital (T2)  58 Tier 2 capital (T2) ((H)-(I)) (I)  59 Total capital (TC = T1 + T2)  59 Total capital (TC = T1 + T2) ((G) + (J)) (K)  Risk weighted assets  | 47+49                        | arrangements included in Tier 2: instruments and provisions          | 264,997           | 264,997            |                              |
| their special purpose vehicles of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)  Total of general allowance for credit losses and eligible provisions included in Tier 2  50a of which: provision for general allowance for credit losses 355,988 354,308 of which: eligible provisions 477,725 - 51  Tier 2 capital: instruments and provisions (H) 2,500,431 2,467,231  Tier 2 capital: regulatory adjustments  52 Investments in own Tier 2 instruments and other TLAC 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)  Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of consolidation and where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)  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  Significant investments in the capital and other TLAC liabilities of panking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  Tier 2 capital (T2)  Tier 2 capital (T2)  Tier 2 capital (T2) ((H)-(I)) (J)  2,470,464 2,443,087  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2) ((G) + (J)) (K)  19,371,573 19,232,785  | 47                           | of which: instruments issued by bank holding companies and           |                   |                    |                              |
| d9   | 47                           | their special purpose vehicles                                       | -                 | -                  |                              |
| Total of general allowance for credit losses and eligible provisions included in Tier 2   Source   S   | 40                           |  | 264.005           | 264.005            |                              |
| Total of general allowance for credit losses and eligible provisions included in Tier 2  for which: provision for general allowance for credit losses  for which: provision for general allowance for credit losses  for which: eligible provisions  for eligible provisions  for which: eligible provisions  for eligible sort positions  for eligible provisions  for eligible provi | 49                           | · · · · · · · · · · · · · · · · · · ·                                | 264,997           | 264,997            |                              |
| Sou  | 50                           |  | 400 51 4          | 271 200            |                              |
| Sob   Of which: eligible provisions   47,725   -   | 50                           |  | 403,714           | 354,308            |                              |
| Sob  | 50a                          | of which: provision for general allowance for credit losses          | 355,988           | 354,308            |                              |
| Tier 2 capital: instruments and provisions (H)   2,500,431   2,467,231     Tier 2 capital: regulatory adjustments     52   | 50b                          |  |                   | -                  |                              |
| Tier 2 capital: regulatory adjustments  52   | 51                           |  |                   | 2,467,231          |                              |
| S2   | Tier 2 capita                |  |                   |                    |                              |
| S3   Reciprocal cross-holdings in Tier 2 instruments and other TLAC   Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of   54   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)   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   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)   57   Tier 2 capital: regulatory adjustments (I)   29,966   24,143   2443.087   Total capital (TC)   (H)-(I) (J)   2,470,464   2,443,087   Total capital (TC = T1 + T2)   59   Total capital (TC = T1 + T2) ((G) + (J)) (K)   19,371,573   19,232,785   Risk weighted assets   |                              |  | 13,082            | 10,354             |                              |
| 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)  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  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)  57 Tier 2 capital: regulatory adjustments (I) 29,966 24,143  Tier 2 capital (T2)  58 Tier 2 capital (T2) ((H)-(I)) (J) 2,470,464 2,443,087  Total capital (TC = T1 + T2)  59 Total capital (TC = T1 + T2) ((G) + (J)) (K) 19,371,573 19,232,785  Risk weighted assets   | 53                           |  | -                 | -                  |                              |
| 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)  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  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)  Tier 2 capital: regulatory adjustments (I)  29,966  24,143  Tier 2 capital (TC)  58  Tier 2 capital (TC) ((H)-(I)) (J)  2,470,464  2,443,087  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2)  Risk weighted assets  |                              |  |                   |                    |                              |
| 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)  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  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)  57 Tier 2 capital: regulatory adjustments (I)  Tier 2 capital (T2)  Tier 2 capital (T2) ((H)-(I)) (J)  Total capital (TC = T1 + T2)  Tisk weighted assets  |                              | financial and insurance entities that are outside the scope of       |                   |                    |                              |
| bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)  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  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)  57 Tier 2 capital: regulatory adjustments (I)  29,966 24,143  Tier 2 capital (T2)  58 Tier 2 capital (T2) ((H)-(I)) (J)  70tal capital (TC = T1 + T2)  59 Total capital (TC = T1 + T2) ((G) + (J)) (K)  Risk weighted assets  | 54                           |  | _                 | _                  |                              |
| capital of the entity (amount above the 10% threshold)  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  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)  Tier 2 capital: regulatory adjustments (I)  Tier 2 capital (T2)  Total capital (T2) ((H)-(I)) (J)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2) ((G) + (J)) (K)  Risk weighted assets  |                              |  |                   |                    |                              |
| 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  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)  57 Tier 2 capital: regulatory adjustments (I)  Tier 2 capital (T2)  Total capital (T2) ((H)-(I)) (J)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2) ((G) + (J)) (K)  Risk weighted assets   |                              |  |                   |                    |                              |
| 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  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)  Tier 2 capital: regulatory adjustments (I)  Tier 2 capital (T2)  Total capital (T2) ((H)-(I)) (J)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2) ((G) + (J)) (K)  Risk weighted assets  |                              |  |                   |                    |                              |
| 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  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)  57 Tier 2 capital: regulatory adjustments (I)  29,966 24,143  Tier 2 capital (T2)  58 Tier 2 capital (T2) ((H)-(I)) (J)  Total capital (TC = T1 + T2)  59 Total capital (TC = T1 + T2) ((G) + (J)) (K)  Risk weighted assets   |                              | insurance entities that are outside the scope of regulatory          |                   |                    |                              |
| the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions  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)  Tier 2 capital: regulatory adjustments (I)  Tier 2 capital (T2)  S8 Tier 2 capital (T2) ((H)-(I)) (J)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2) ((G) + (J)) (K)  Risk weighted assets   |                              |  |                   |                    |                              |
| designated for the 5% threshold but that no longer meets the conditions  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)  Tier 2 capital: regulatory adjustments (I)  Tier 2 capital (T2)  S8 Tier 2 capital (T2) ((H)-(I)) (J)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2) ((G) + (J)) (K)  Risk weighted assets  | 54a                          |  | -                 | -                  |                              |
| conditions  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)  Tier 2 capital: regulatory adjustments (I)  Tier 2 capital (T2)  Standard (T2) ((H)-(I)) (J)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2) ((G) + (J)) (K)  Risk weighted assets  |                              | ± , , , , , , , , , , , , , , , , , , ,                              |                   |                    |                              |
| 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)  57 Tier 2 capital: regulatory adjustments (I)  58 Tier 2 capital (T2) ((H)-(I)) (J)  58 Tier 2 capital (T2) ((H)-(I)) (J)  Total capital (TC = T1 + T2)  59 Total capital (TC = T1 + T2) ((G) + (J)) (K)  Risk weighted assets  |                              | ĕ  |                   |                    |                              |
| banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  Tier 2 capital: regulatory adjustments (I)  Tier 2 capital (T2)  S8 Tier 2 capital (T2) ((H)-(I)) (J)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2)  Total capital (TC = T1 + T2) ((G) + (J)) (K)  Risk weighted assets  | 55                           |  |                   |                    |                              |
| of regulatory consolidation (net of eligible short positions)  Tier 2 capital: regulatory adjustments (I)  29,966  24,143  Tier 2 capital (T2)  58   |                              | •  | 16 884            | 13 788             |                              |
| 57       Tier 2 capital: regulatory adjustments (I)       29,966       24,143         Tier 2 capital (T2)       58       Tier 2 capital (T2) ((H)-(I)) (J)       2,470,464       2,443,087         Total capital (TC = T1 + T2)       59       Total capital (TC = T1 + T2) ((G) + (J)) (K)       19,371,573       19,232,785         Risk weighted assets   |                              | <b>5</b>   | 10,004            | 13,700             |                              |
| Tier 2 capital (T2)  58  | 57                           |  | 29 966            | 24 143             |                              |
| 58       Tier 2 capital (T2) ((H)-(I)) (J)       2,470,464       2,443,087         Total capital (TC = T1 + T2)         59       Total capital (TC = T1 + T2) ((G) + (J)) (K)       19,371,573       19,232,785         Risk weighted assets   |                              |  | 25,500            | 21,173             |                              |
| Total capital (TC = T1 + T2)  59 Total capital (TC = T1 + T2) ((G) + (J)) (K)  Risk weighted assets  |                              |  | 2,470,464         | 2,443,087          |                              |
| 59 Total capital (TC = T1 + T2) ((G) + (J)) (K) 19,371,573 19,232,785 Risk weighted assets   |                              |  | 2,170,104         | 2,113,007          |                              |
| Risk weighted assets   |                              |  | 19 371 573        | 19 232 785         |                              |
|  |                              |  | 17,371,373        | 17,232,703         |                              |
| 60 Risk weighted assets (L) 117,116,709 112,191,761  |                              |  | 117 116 709       | 112 191 761        |                              |

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

| Basel III<br>Template<br>No. | Items   | December 31,<br>2021 | September 30, 2021 | Reference to<br>Template CC2 |
|------------------------------|---|----------------------|--------------------|------------------------------|
| Capital ratio                | c (consolidated) and buffers  |                      |                    |                              |
| 61                           | Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))   | 12.80%               | 13.29%             |                              |
| 62                           | Tier 1 capital ratio (consolidated)((G)/(L))  | 14.43%               | 14.96%             |                              |
| 63                           | Total capital ratio (consolidated)((K)/(L))   | 16.54%               | 17.14%             |                              |
| 64                           | The minimum capital buffer requirement  | 4.01%                | 4.01%              |                              |
| 65                           | Of which: capital conservation buffer requirement   | 2.50%                | 2.50%              |                              |
| 66                           | Of which: countercyclical buffer requirement  | 0.01%                | 0.01%              |                              |
| 67                           | Of which: G-SIB/D-SIB additional requirement  | 1.50%                | 1.50%              |                              |
| 68                           | CET1 available after meeting the minimum capital buffer requirements  | 7.70%                | 8.00%              |                              |
| Regulatory a                 | adjustments   |                      |                    |                              |
| 72                           | Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for   | 1,212,049            | 1,290,511          |                              |
| 73                           | Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)   | 1,560,049            | 1,549,882          |                              |
| 74                           | Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)   | 12,253               | 12,042             |                              |
| 75                           | Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  | 182,903              | 191,075            |                              |
| Provisions in                | ncluded in Tier 2 capital: instruments and provisions   |                      |                    |                              |
| 76                           | Provisions (general allowance for credit losses)  | 372,843              | 433,001            |                              |
| 77                           | Cap on inclusion of provisions (general allowance for credit losses)  | 355,988              | 354,308            |                              |
| 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") | 47,725               | -                  |                              |
| 79                           | Cap for inclusion of provisions in Tier 2 under internal ratings-<br>based approach   | 353,548              | 349,164            |                              |
| Capital instr                | ruments subject to transitional arrangements  |                      |                    |                              |
| 82                           | Current cap on AT1 instruments subject to phase out arrangements  | 165,753              | 165,753            |                              |
|                              | Amount excluded from AT1 due to cap (excess over cap after  |                      |                    |                              |
| 83                           | 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")  | 5,572                | 24,650             |                              |

<sup>※1</sup> 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 December, 2021 is 719,823 million yen.