

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

Mitsubishi UFJ Financial Group

(in million yen)

Items	a	b	c
	Consolidated balance sheet as in published financial statements	Reference to Composition of Capital Disclosure (CC1)	Reference to Appendix
Assets			
Cash and due from banks	110,385,206		
Call loans and bills bought	832,680		
Receivables under resale agreements	11,939,046		
Receivables under securities borrowing transactions	3,044,458		
Monetary claims bought	5,993,841		
Trading assets	18,688,882		6-a
Money held in trust	1,299,506		
Securities	80,886,046		2-b, 6-b
Loans and bills discounted	106,115,683		6-c
Foreign exchanges	2,069,616		
Other assets	11,472,801		6-d
Tangible fixed assets	1,259,084		
Intangible fixed assets	1,419,829		2-a
Net defined benefit assets	1,285,141		3
Deferred tax assets	146,227		4-a
Customers' liabilities for acceptances and guarantees	9,915,054		
Allowance for credit losses	(977,716)		
Total assets	365,775,392		
Liabilities			
Deposits	211,413,549		
Negotiable certificates of deposit	9,809,610		
Call money and bills sold	2,124,309		
Payables under repurchase agreements	30,326,079		
Payables under securities lending transactions	358,408		
Commercial papers	2,303,120		
Trading liabilities	11,841,001		6-e
Borrowed money	31,376,323		8-a
Foreign exchanges	2,182,324		
Short-term bonds payable	1,045,803		
Bonds payable	13,455,272		8-b
Due to trust accounts	10,626,741		
Other liabilities	8,918,706		6-f
Reserve for bonuses	86,432		
Reserve for bonuses to directors	1,336		
Reserve for stocks payment	7,929		
Net defined benefit liabilities	93,249		
Reserve for retirement benefits to directors	795		
Reserve for loyalty award credits	18,585		
Reserve for contingent losses	158,994		
Reserves under special laws	4,647		
Deferred tax liabilities	987,429		4-b
Deferred tax liabilities for land revaluation	96,406		4-c
Acceptances and guarantees	9,915,054		
Total liabilities	347,152,111		
Net assets			
Capital stock	2,141,513		1-a
Capital surplus	770,373		1-b
Retained earnings	11,937,436		1-c
Treasury stock	(375,168)		1-d
Total shareholders' equity	14,474,155		
Net unrealized gains (losses) on available-for-sale securities	2,465,420		
Net deferred gains (losses) on hedging instruments	69,020		5
Land revaluation excess	140,904		
Foreign currency translation adjustments	432,229		
Remeasurements of defined benefit plans	146,944		
Debt value adjustments of foreign subsidiaries and affiliates	(42,105)		
Total accumulated other comprehensive income	3,212,414	(a)	
Non-controlling interests	936,710		7
Total net assets	18,623,281		
Total liabilities and net assets	365,775,392		

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	770,373		1-b
Retained earnings	11,937,436		1-c
Treasury stock	(375,168)		1-d
Total shareholders' equity	14,474,155		

(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	14,474,155	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	2,911,886		1a
of which: retained earnings	11,937,436		2
of which: treasury stock	(375,168)		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	1,419,829		2-a
Securities	80,886,046		2-b
of which: goodwill attributable to equity-method investees	185,371	Goodwill attributable to equity-method investees	
Income taxes related to above	311,329	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)	455,101		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	825,874		9
Mortgage servicing rights	12,253		
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)	12,253		74

3. Net defined benefit assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Net defined benefit assets	1,285,141		3
Income taxes related to above	388,959		

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	896,182		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	146,227		4-a
Deferred tax liabilities	987,429		4-b
Deferred tax liabilities for land revaluation	96,406		4-c
Tax effects on other intangible fixed assets	311,329		
Tax effects on net defined benefit assets	388,959		

(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)	4,851	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)	182,903	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)	182,903		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	69,020		5

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	96,154	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	18,688,882	Including trading account securities and derivatives for trading assets	6-a
Securities	80,886,046		6-b
Loans and bills discounted	106,115,683	Including subordinated loans	6-c
Other assets	11,472,801	Including derivatives and investments in the capital	6-d
Trading liabilities	11,841,001	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	8,918,706	Including derivatives	6-f

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	23,731		
Common equity Tier 1 capital	5,529		16
Additional Tier 1 capital	5,120		37
Tier 2 capital	13,082		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)	1,212,049		
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)	1,212,049		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	2,207,918		
Amount exceeding the 10% threshold on specified items	605,025		19
Amount exceeding the 15% threshold on specified items	-		23
Additional Tier 1 capital	25,958		40
Tier 2 capital and other TLAC liabilities	16,884		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,560,049		73

7. Non-controlling interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	936,710		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)	215,916	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)	153,214	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)	86,847	After reflecting amounts eligible for inclusion (after non-controlling interest adjustments)	48-49

8. Other capital instruments

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Borrowed money	31,376,323		8-a
Bonds payable	13,455,272		8-b
Total	44,831,595		

(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	1,784,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,744,871		46