

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

Basel III Template No.	Items	March 31, 2022	December 31, 2021	Reference to Template CC2
<b>Common Equity Tier 1 capital: instruments and reserves</b>				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	14,275,262	14,474,155	
1a	of which: capital and capital surplus	2,911,790	2,911,886	
2	of which: retained earnings	11,998,157	11,937,436	
1c	of which: treasury stock (-)	451,288	375,168	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	183,396	-	
	of which: other than above	-	-	
1b	Subscription rights to common shares	-	-	
3	Accumulated other comprehensive income and other disclosed reserves	2,565,114	3,212,414	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1)	226,473	215,916	
6	Common Equity Tier 1 capital: instruments and reserves (A)	17,066,851	17,902,486	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,263,517	1,280,975	
8	of which: goodwill (including those equivalent)	491,277	455,101	
9	of which: other intangibles other than goodwill and mortgage servicing rights	772,240	825,874	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	4,699	4,851	
11	Deferred gains or losses on derivatives under hedge accounting	(130,663)	96,154	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitisation gain on sale	16,033	15,944	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	5,098	2,848	
15	Net defined benefit assets	960,082	896,182	
16	Investments in own shares (excluding those reported in the Net assets section)	12,233	5,529	
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	1,111,936	605,025	
19	of which: significant investments in the common stock of financials	1,111,936	605,025	
20	of which: mortgage servicing rights	-	-	
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	
22	Amount exceeding the 15% threshold on specified items	-	-	
23	of which: significant investments in the common stock of financials	-	-	
24	of which: mortgage servicing rights	-	-	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	
28	Common Equity Tier 1 capital: regulatory adjustments (B)	3,242,938	2,907,513	
<b>Common Equity Tier 1 capital (CET1)</b>				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	13,823,912	14,994,972	

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Additional Tier 1 capital: instruments					
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards	-	-	
	31b	Subscription rights to Additional Tier 1 instruments	-	-	
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,534,000	1,784,000	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent	-	-	
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group Additional Tier 1)		155,662	153,214	
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments		-	-	
33		of which: instruments issued by bank holding companies and their special purpose vehicles	-	-	
35		of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	-	-	
36	Additional Tier 1 capital: instruments (D)		1,689,662	1,937,214	
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instruments		2,892	5,120	
38	Reciprocal cross-holdings in Additional Tier 1 instruments		-	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		-	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		34,395	25,958	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	
43	Additional Tier 1 capital: regulatory adjustments (E)		37,287	31,078	
Additional Tier 1 capital					
44	Additional Tier 1 capital ((D)-(E)) (F)		1,652,375	1,906,135	
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		15,476,287	16,901,108	

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<b>Tier 2 capital: instruments and provisions</b>				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards	-	-	
	Subscription rights to Tier 2 instruments	-	-	
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,730,727	1,744,871	
	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)	89,900	86,847	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	-	264,997	
47	of which: instruments issued by bank holding companies and their special purpose vehicles	-	-	
49	of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	-	264,997	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	586,182	403,714	
50a	of which: provision for general allowance for credit losses	364,246	355,988	
50b	of which: eligible provisions	221,936	47,725	
51	Tier 2 capital: instruments and provisions (H)	2,406,810	2,500,431	
<b>Tier 2 capital: regulatory adjustments</b>				
52	Investments in own Tier 2 instruments	9,150	13,082	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC	-	-	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	-	
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions	-	-	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	15,290	16,884	
57	Tier 2 capital: regulatory adjustments (I)	24,441	29,966	
<b>Tier 2 capital (T2)</b>				
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,382,369	2,470,464	
<b>Total capital (TC = T1 + T2)</b>				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	17,858,656	19,371,573	
<b>Risk weighted assets</b>				
60	Risk weighted assets (L)	124,914,250	117,116,709	

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<b>Capital ratio (consolidated) and buffers</b>				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	11.06%	12.80%	
62	Tier 1 capital ratio (consolidated)((G)/(L))	12.38%	14.43%	
63	Total capital ratio (consolidated)((K)/(L))	14.29%	16.54%	
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	4.39%	7.70%	
<b>Regulatory adjustments</b>				
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for	1,110,568	1,212,049	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,493,666	1,560,049	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	12,935	12,253	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	325,451	182,903	
<b>Provisions included in Tier 2 capital: instruments and provisions</b>				
76	Provisions (general allowance for credit losses)	397,011	372,843	
77	Cap on inclusion of provisions (general allowance for credit losses)	364,246	355,988	
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")	221,936	47,725	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	351,974	353,548	
<b>Capital instruments subject to transitional arrangements</b>				
82	Current cap on AT1 instruments subject to phase out arrangements	-	165,753	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-	-	
84	Current cap on T2 instruments subject to transitional arrangements	-	264,997	
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	

※1 Capital instruments, approved by the commissioner of Japanese Financial Services Agency, subject to the provision to Paragraph 12 of Article 8 of the notification of Japanese Financial Services Agency No. 20, 2006, hereinafter referred to as the "FSA Consolidated Capital Adequacy Notification", are excluded from the calculation of figures stipulated in Paragraph 8 of Article 8, 9-1, and 10-1 of FSA Consolidated Capital Adequacy Notification, for 10 years from March 31, 2013 to March 30, 2023. The approved amount is decreasing by 20% each year from March 31, 2019. The amount approved at the end of March, 2022 is 372,979 million yen.