

CC2: Reconciliation of regulatory capital to the balance sheet (March 31, 2022)

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	110,763,205		
Call loans and bills bought	872,268		
Receivables under resale agreements	12,308,310		
Receivables under securities borrowing transactions	4,517,952		
Monetary claims bought	6,466,822		
Trading assets	17,704,455		6-a
Money held in trust	1,332,492		
Securities	79,560,579		2-b, 6-b
Loans and bills discounted	110,426,224		6-c
Foreign exchanges	2,300,859		
Other assets	14,050,293		6-d
Tangible fixed assets	1,236,012		
Intangible fixed assets	1,344,225		2-a
Net defined benefit assets	1,374,607		3
Deferred tax assets	213,922		4-a
Customers' liabilities for acceptances and guarantees	10,481,838		
Allowance for credit losses	(1,222,162)		
Total assets	373,731,910		
Liabilities			
Deposits	215,427,299		
Negotiable certificates of deposit	10,938,831		
Call money and bills sold	2,429,791		
Payables under repurchase agreements	27,619,262		
Payables under securities lending transactions	1,072,578		
Commercial papers	2,108,531		
Trading liabilities	12,397,702		6-e
Borrowed money	31,763,332		8-a
Foreign exchanges	2,182,400		
Short-term bonds payable	1,316,803		
Bonds payable	13,257,347		8-b
Due to trust accounts	12,811,123		
Other liabilities	10,861,695		6-f
Reserve for bonuses	136,724		
Reserve for bonuses to directors	1,866		
Reserve for stocks payment	8,437		
Net defined benefit liabilities	86,355		
Reserve for retirement benefits to directors	812		
Reserve for loyalty award credits	17,113		
Reserve for contingent losses	232,291		
Reserves under special laws	4,656		
Deferred tax liabilities	492,451		4-b
Deferred tax liabilities for land revaluation	94,414		4-c
Acceptances and guarantees	10,481,838		
Total liabilities	355,743,665		
Net assets			
Capital stock	2,141,513		1-a
Capital surplus	770,277		1-b
Retained earnings	11,998,157		1-c
Treasury stock	(451,288)		1-d
Total shareholders' equity	14,458,659		
Net unrealized gains (losses) on available-for-sale securities	1,615,060		
Net deferred gains (losses) on hedging instruments	(81,145)		5
Land revaluation excess	140,628		
Foreign currency translation adjustments	734,588		
Remeasurements of defined benefit plans	193,865		
Debt value adjustments of foreign subsidiaries and affiliates	(37,883)		
Total accumulated other comprehensive income	2,565,114	(a)	
Non-controlling interests	964,471		7
Total net assets	17,988,245		
Total liabilities and net assets	373,731,910		

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

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	770,277		1-b
Retained earnings	11,998,157		1-c
Treasury stock	(451,288)		1-d
Total shareholders' equity	14,458,659		

(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	14,458,659	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	2,911,790		1a
of which: retained earnings	11,998,157		2
of which: treasury stock	(451,288)		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	1,344,225		2-a
Securities	79,560,579		2-b
of which: goodwill attributable to equity-method investees	220,659	Goodwill attributable to equity-method investees	
Income taxes related to above	287,695	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)	491,277		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	772,240		9
Mortgage servicing rights	12,935		
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)	12,935		74

3. Net defined benefit assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Net defined benefit assets	1,374,607		3
Income taxes related to above	414,524		

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	960,082		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	213,922		4-a
Deferred tax liabilities	492,451		4-b
Deferred tax liabilities for land revaluation	94,414		4-c
Tax effects on other intangible fixed assets	287,695		
Tax effects on net defined benefit assets	414,524		

(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)	4,699	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)	325,451	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)	325,451		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	(81,145)		5

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	(130,663)	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	17,704,455	Including trading account securities and derivatives for trading assets	6-a
Securities	79,560,579		6-b
Loans and bills discounted	110,426,224	Including subordinated loans	6-c
Other assets	14,050,293	Including derivatives and investments in the capital	6-d
Trading liabilities	12,397,702	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	10,861,695	Including derivatives	6-f

(2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	24,276		
Common equity Tier 1 capital	12,233		16
Additional Tier 1 capital	2,892		37
Tier 2 capital	9,150		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)	1,110,568		
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)	1,110,568		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	2,655,288		
Amount exceeding the 10% threshold on specified items	1,111,936		19
Amount exceeding the 15% threshold on specified items	-		23
Additional Tier 1 capital	34,395		40
Tier 2 capital and other TLAC liabilities	15,290		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,493,666		73

7. Non-controlling interests

(1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	964,471		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)	226,473	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)	155,662	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)	89,900	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	31,763,332		8-a
Bonds payable	13,257,347		8-b
Total	45,020,679		

(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	1,534,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,730,727		46