

## CC2: Reconciliation of regulatory capital to the balance sheet (September 30, 2024)

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
<b>Assets</b>			
Cash and due from banks	108,002,412		
Call loans and bills bought	880,404		
Receivables under resale agreements	18,595,220		
Receivables under securities borrowing transactions	5,532,131		
Monetary claims bought	6,517,291		
Trading assets	22,492,970		6-a
Money held in trust	1,117,384		
Securities	81,537,226		2-c, 6-b
Loans and bills discounted	120,588,293		6-c
Foreign exchanges	1,876,166		
Other assets	16,122,842		2-b, 6-d
Tangible fixed assets	1,228,738		
Intangible fixed assets	1,956,766		2-a
Net defined benefit assets	2,030,364		3
Deferred tax assets	140,991		4-a
Customers' liabilities for acceptances and guarantees	11,874,113		
Allowance for credit losses	(1,434,973)		
Total assets	399,058,344		
<b>Liabilities</b>			
Deposits	222,446,306		
Negotiable certificates of deposit	17,398,159		
Call money and bills sold	5,065,427		
Payables under repurchase agreements	37,485,066		
Payables under securities lending transactions	627,742		
Commercial papers	3,328,924		
Trading liabilities	15,875,166		6-e
Borrowed money	24,581,231		8-a
Foreign exchanges	3,670,774		
Short-term bonds payable	1,381,421		
Bonds payable	14,420,202		8-b
Due to trust accounts	5,276,301		
Other liabilities	13,019,617		6-f
Reserve for bonuses	158,978		
Reserve for bonuses to directors	2,098		
Reserve for stocks payment	8,373		
Net defined benefit liabilities	107,873		
Reserve for retirement benefits to directors	761		
Reserve for loyalty award credits	8,306		
Reserve for contingent losses	121,350		
Reserves under special laws	5,345		
Deferred tax liabilities	431,981		4-b
Deferred tax liabilities for land revaluation	84,233		4-c
Acceptances and guarantees	11,874,113		
Total liabilities	377,379,757		
<b>Net assets</b>			
Capital stock	2,141,513		1-a
Capital surplus	76,805		1-b
Retained earnings	14,820,920		1-c
Treasury stock	(722,917)		1-d
Total shareholders' equity	16,316,321		
Net unrealized gains (losses) on available-for-sale securities	1,355,221		
Net deferred gains (losses) on hedging instruments	(844,830)		5
Land revaluation excess	128,032		
Foreign currency translation adjustments	3,087,741		
Remeasurements of defined benefit plans	483,599		
Debt value adjustments of foreign subsidiaries and affiliates	(57,781)		
Net unrealized gains (losses) on loans of foreign subsidiaries and affiliates	1,616		
Total accumulated other comprehensive income	4,153,600	(a)	
Subscription rights to shares	6		
Non-controlling interests	1,208,657		7
Total net assets	21,678,586		
Total liabilities and net assets	399,058,344		

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	76,805		1-b
Retained earnings	14,820,920		1-c
Treasury stock	(722,917)		1-d
Total shareholders' equity	16,316,321		

## (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	16,316,321	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	2,218,318		1a
of which: retained earnings	14,820,920		2
of which: treasury stock	(722,917)		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	1,956,766		2-a
Other assets	16,122,842	Including cryptoassets	2-b
Securities	81,537,226		2-c
of which: goodwill attributable to equity-method investees	464,155	Goodwill attributable to equity-method investees	
Income taxes related to above	370,038	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)	1,036,472		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	1,014,370		9
Mortgage servicing rights	-		
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)	-		74

## 3. Net defined benefit assets

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Net defined benefit assets	2,030,364		3
Income taxes related to above	621,047		

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit assets	1,409,316		15

## 4. Deferred tax assets

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Deferred tax assets	140,991		4-a
Deferred tax liabilities	431,981		4-b
Deferred tax liabilities for land revaluation	84,233		4-c
Tax effects on other intangible fixed assets	370,038		
Tax effects on net defined benefit assets	621,047		

## (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)	6,281	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)	611,453	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	12,272		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	599,180		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	(844,830)		5

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred gains or losses on derivatives under hedge accounting	(863,478)	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	22,492,970	Including trading account securities and derivatives for trading assets	6-a
Securities	81,537,226		6-b
Loans and bills discounted	120,588,293	Including subordinated loans	6-c
Other assets	16,122,842	Including derivatives and investments in the capital	6-d
Trading liabilities	15,875,166	Including trading account securities sold and derivatives for trading-assets	6-e
Other liabilities	13,019,617	Including derivatives	6-f

## (2) Composition of capital

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	38,277		
Common equity Tier 1 capital	15,899		16
Additional Tier 1 capital	11,414		37
Tier 2 capital	10,963		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)	1,171,786		
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)	1,171,786		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	3,992,003		
Amount exceeding the 10% threshold on specified items	2,136,761		19
Amount exceeding the 15% threshold on specified items	35,772		23
Additional Tier 1 capital	42,485		40
Tier 2 capital and other TLAC liabilities	30,497		55
Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,746,486		73

## 7. Non-controlling interests

## (1) Consolidated balance sheet

Consolidated balance sheet item	Amount	Remarks	Ref. No.
Non-controlling interests	1,208,657		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)	284,333	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)	226,589	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)	119,889	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	24,581,231		8-a
Bonds payable	14,420,202		8-b
Total	39,001,433		

## (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	2,432,047		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,851,418		46