

Consolidated Summary Report
<under U.S. GAAP>
For the fiscal year ended March 31, 2026

Date: July 7, 2026
Company name (code number): Mitsubishi UFJ Financial Group, Inc. (8306)
(URL <http://www.mufg.jp/english/>)
Stock exchange listings: Tokyo, Nagoya, New York
Representative: Junichi Hanzawa, President & Group CEO
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Consolidated financial data for the fiscal year ended March 31, 2026

(1) Operating results

(in millions of yen, except per share data)

	For the fiscal years ended March 31,	
	2026	2025
Total revenue	11,867,264	10,836,109
Income before income tax expense	2,509,495	1,795,576
Net income attributable to Mitsubishi UFJ Financial Group	1,729,359	1,266,933
Basic earnings per common share — Earnings applicable to common shareholders of Mitsubishi UFJ Financial Group (in yen)	151.74	108.71
Diluted earnings per common share — Earnings applicable to common shareholders of Mitsubishi UFJ Financial Group (in yen)	151.09	108.18

Notes

1. Comprehensive income attributable to Mitsubishi UFJ Financial Group for the fiscal years ended March 31, 2026 and 2025 were ¥2,628,620 million and ¥1,590,498 million, respectively.
2. Average number of shares outstanding

(in thousands of shares)

	For the fiscal years ended March 31,	
	2026	2025
Common stock	11,396,985	11,654,295

(2) Financial condition

(in millions of yen)

	As of March 31,	
	2026	2025
Total assets	425,581,652	405,940,211
Total Mitsubishi UFJ Financial Group shareholders' equity	19,573,133	18,285,486

(3) Cash flows

(in millions of yen)

	For the fiscal years ended March 31,	
	2026	2025
Net cash provided by (used in) operating activities	(3,366,465)	1,028,836
Net cash used in investing activities	(1,686,306)	(3,336,616)
Net cash provided by (used in) financing activities	(14,955,777)	1,405,813
Cash and cash equivalents at end of period	90,378,397	109,304,211

This report is an excerpt of certain highlights from Mitsubishi UFJ Financial Group, Inc.'s consolidated financial information under U.S. GAAP that is included in the Company's annual report on Form 20-F (the "Form 20-F") filed with the U.S. Securities and Exchange Commission. This excerpt report does not contain all of the information that may be important to you. In addition to the items highlighted in this report, the Form 20-F includes material disclosure about the Company, including its business and other detailed U.S. GAAP financial information. You should read the entire Form 20-F carefully to obtain a comprehensive understanding of the Company's business and U.S. GAAP financial data and related issues.

The Company's financial information for reporting in Japan and for Japanese bank regulatory purposes is prepared in accordance with Japanese GAAP. U.S. GAAP differs in certain respects from Japanese GAAP and accounting principles generally accepted in other jurisdictions.

This report contains forward-looking statements regarding estimates, forecasts, targets and plans in relation to the results of operations, financial condition and other general management of the Company (the "forward-looking statements"). The forward-looking statements are made based upon, among other things, the Company's current expectations, perceptions, evaluations and opinions. In addition, in order for the Company to adopt such estimates, forecasts, targets and plans regarding future events, certain assumptions have been made, which assumptions are inherently subjective and uncertain. The forward-looking statements should not be viewed as guarantees of future performance as actual results may be significantly different. For instance, the disclosures regarding provision for credit losses, valuation of financial assets, contingent liabilities, and realizability of the deferred tax assets are based on assumptions and other estimates such as economic factors, the Company's business plans and performance, and other factors. There exist a number of factors that may lead to uncertainties and risks, including, but not limited to, deterioration in the Japanese and global economies, changes in borrower or counterparty conditions, fluctuations in interest rates, foreign currency exchange rates, stock prices, commodities prices, real estate prices and consumer prices, declines in funding liquidity or market liquidity, legal proceedings, changes in the regulatory, competitive or market environment, instability in the financial markets, failure to achieve or delay in the Company's business strategy, malfunctions or deficiencies in our IT systems, cyber-attacks, geopolitical developments, climate change, natural disasters, pandemics and other external events, loss of confidence in the Company, and disruptions to third-party systems and services on which our operations are dependent, and issues arising from the development and use of AI by us and others. For the key factors that should be considered, please see the financial highlight, the Annual Securities Report, the Disclosure Book, the Annual Report, the Form 20-F and other disclosures that the Company has publicly released.

Consolidated Balance Sheet

<under U.S. GAAP>

(in millions of yen)	As of March 31,	
	2026	2025
Assets:		
Cash and due from banks	4,366,847	4,591,186
Interest-earning deposits in other banks	86,003,138	104,706,928
Cash, due from banks and interest-earning deposits in other banks	90,369,985	109,298,114
Call loans and funds sold	2,169,843	1,675,996
Receivables under resale agreements	16,884,970	18,781,735
Receivables under securities borrowing transactions	5,493,072	5,700,568
Trading account assets	83,921,911	59,417,128
Investment securities:		
Available-for-sale debt securities	22,634,341	30,413,168
Held-to-maturity debt securities	26,012,561	23,272,185
Equity securities	5,172,605	4,633,194
Total investment securities	53,819,507	58,318,547
Loans, net of unearned income, unamortized premiums and deferred loan fees	144,819,224	131,438,515
Allowance for credit losses	(1,234,340)	(1,243,075)
Net loans	143,584,884	130,195,440
Premises and equipment—net	1,084,857	919,854
Customers' acceptance liability	447,790	538,752
Intangible assets—net	1,475,018	1,402,515
Goodwill	566,536	558,164
Other assets	25,763,279	19,133,398
Total assets	425,581,652	405,940,211
Liabilities:		
Deposits:		
Domestic offices:		
Non-interest-bearing	32,833,519	34,154,307
Interest-bearing	158,116,399	149,768,412
Overseas offices:		
Non-interest-bearing	3,026,930	2,665,734
Interest-bearing	66,778,492	62,826,553
Total deposits	260,755,340	249,415,006
Call money and funds purchased	5,257,237	5,016,678
Payables under repurchase agreements	39,516,053	43,663,859
Payables under securities lending transactions	1,252,146	718,451
Due to trust account and other short-term borrowings	14,636,254	28,399,567
Trading account liabilities	41,104,659	21,502,912
Bank acceptances outstanding	447,790	538,752
Long-term debt	21,884,349	21,022,407
Other liabilities	19,887,767	16,412,841
Total liabilities	404,741,595	386,690,473
Equity:		
Mitsubishi UFJ Financial Group shareholders' equity:		
Capital stock	2,090,270	2,090,270
Capital surplus	4,014,472	4,300,021
Retained earnings:		
Appropriated for legal reserve	239,571	239,571
Unappropriated retained earnings	10,703,489	9,821,359
Accumulated other comprehensive income, net of taxes	3,460,451	2,561,190
Treasury stock, at cost	(935,120)	(726,925)
Total Mitsubishi UFJ Financial Group shareholders' equity	19,573,133	18,285,486
Noncontrolling interests	1,266,924	964,252
Total equity	20,840,057	19,249,738
Total liabilities and equity	425,581,652	405,940,211

Consolidated Statements of Income

<under U.S. GAAP>

(in millions of yen)	For the fiscal years ended March 31,	
	2026	2025
Interest income:		
Loans, including fees	4,569,238	4,596,526
Deposits in other banks	1,074,496	788,467
Investment securities:		
Interest	730,302	657,301
Dividends	168,451	163,004
Trading account assets	1,368,774	1,133,561
Call loans and funds sold	32,235	35,289
Receivables under resale agreements and securities borrowing transactions	670,369	891,426
Total	8,613,865	8,265,574
Interest expense:		
Deposits	2,616,252	2,838,601
Call money and funds purchased	33,666	14,806
Payables under repurchase agreements and securities lending transactions	1,280,023	1,371,417
Due to trust account, other short-term borrowings and trading account liabilities	486,129	448,927
Long-term debt	513,541	503,626
Total	4,929,611	5,177,377
Net interest income	3,684,254	3,088,197
Provision for credit losses	226,112	121,790
Net interest income after provision for credit losses	3,458,142	2,966,407
Non-interest income:		
Fees and commissions income	2,422,269	2,185,727
Foreign exchange gains (losses)—net	(636,227)	153,959
Trading account profits (losses)—net	(650,573)	32,262
Investment securities gains (losses)—net	666,069	(832,533)
Equity in earnings of equity method investees—net	871,185	669,400
Gains on sales of loans including valuation adjustment for loans held for sale	4,766	41,660
Unrealized gain on the contract to purchase equity shares of Shriram Finance Limited	25,111	—
Other non-interest income	550,799	320,060
Total	3,253,399	2,570,535
Non-interest expense:		
Salaries and employee benefits	1,593,995	1,473,650
Occupancy expenses—net	162,142	160,032
Fees and commissions expenses	477,741	424,618
Outsourcing expenses, including data processing	396,703	325,057
Depreciation of premises and equipment	87,760	88,279
Amortization of intangible assets	337,134	295,129
Impairment of intangible assets	8,417	14,353
Insurance premiums, including deposit insurance	100,555	98,855
Communications	68,091	64,963
Taxes and public charges	143,251	113,107
Impairment of goodwill	97,475	150,089
Reversal of off-balance sheet credit instruments	(23,310)	(727)
Other non-interest expenses	752,092	533,961
Total	4,202,046	3,741,366
Income before income tax expense	2,509,495	1,795,576
Income tax expense	625,591	527,938
Net income before attribution of noncontrolling interests	1,883,904	1,267,638
Net income attributable to noncontrolling interests	154,545	705
Earnings applicable to common shareholders of Mitsubishi UFJ Financial Group	1,729,359	1,266,933

(in yen)

Earnings per common share applicable to common shareholders of Mitsubishi UFJ Financial Group:

Basic earnings per common share—Earnings applicable to common shareholders of Mitsubishi UFJ Financial Group	151.74	108.71
Diluted earnings per common share—Earnings applicable to common shareholders of Mitsubishi UFJ Financial Group	151.09	108.18

Consolidated Statements of Comprehensive Income

<under U.S. GAAP>

	For the fiscal years ended March 31,	
(in millions of yen)	2026	2025
Net income before attribution of noncontrolling interests	1,883,904	1,267,638
Other comprehensive income, net of tax:		
Net unrealized gains on investment securities	14,346	26,936
Net debt valuation adjustments	2,818	11,261
Net unrealized losses on derivatives qualifying for cash flow hedges	(6,293)	(1,647)
Defined benefit plans	215,587	71,316
Foreign currency translation adjustments	682,974	365,608
Total	909,432	473,474
Comprehensive income	2,793,336	1,741,112
Net income attributable to noncontrolling interests	154,545	705
Other comprehensive income attributable to noncontrolling interests	10,171	149,909
Comprehensive income attributable to Mitsubishi UFJ Financial Group	2,628,620	1,590,498