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
For inquiry:	Masahisa Takahashi, Managing Director, Head of Financial Accounting and Reporting, Financial Accounting Office, Financial Planning Division TEL +81-50-3613-1179

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>

(in millions of yen)	For the fiscal years ended March 31, 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