Financial Highlights under Japanese GAAP for 1st Half of the Fiscal Year Ending March 31, 2027

November 13, 2026

Mitsubishi UFJ Financial Group

FY2026 1H Financial Results Summary

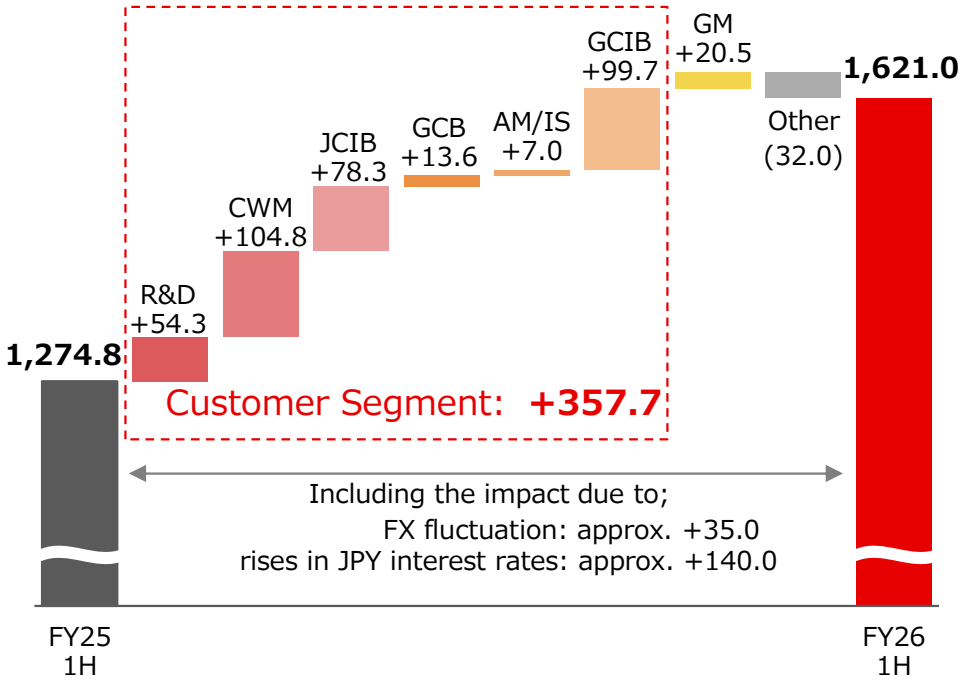
FX rate	End Sep 2025	End Mar 2026	End Sep 2026
USD/JPY	148.88	159.88	157.35

1 Net Operating Profits: ¥1,617.4bn, up by ¥330.3bn YoY / 56% progress towards FY26 initial target
Increased significantly, driven by higher loans and deposits income and fee income, despite inflation and cyber security related costs

2 Net Income: ¥1,630.8bn, up by ¥337.9bn YoY / 60% progress towards FY26 initial target
Achieved a record-high net income for the 1st half, driven by a significant increase in NOP and equity in earnings of equity method investees

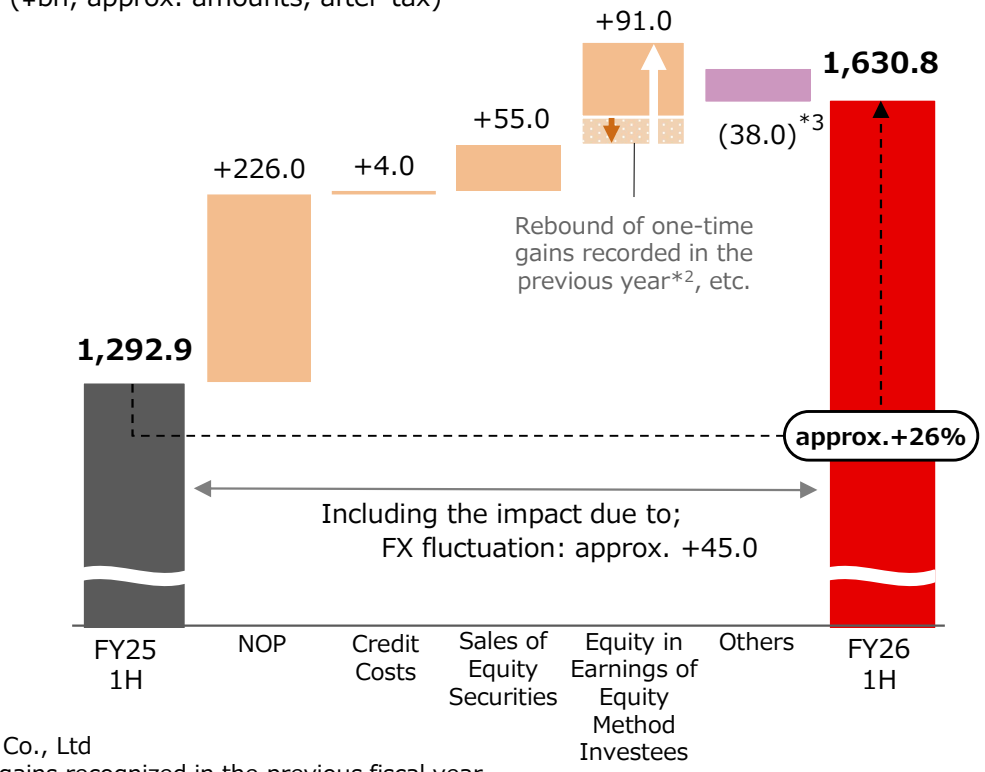
Breakdown of Changes in NOP*1

(¥bn)



Breakdown of Changes in Net Income

(¥bn, approx. amounts, after-tax)



*1 Net Operating Profit. On a managerial accounting basis
*2 Includes negative goodwill gain of approx. ¥27.0bn from acquiring shares of JACCS Co., Ltd
*3 Includes approx. ¥20.0bn improvement in retirement benefit costs, the rebound of gains recognized in the previous fiscal year, approx. ¥20.0bn from KS's acquisition of Tidlor Holdings PCL as a subsidiary, approx. ¥18.0bn from the liquidation of a subsidiary, and approx. ¥35.0bn from other one-time gains.

Definitions of figures and abbreviations used in this document can be found on the last page

Upward Revision of FY26 Financial Targets / Shareholder Returns

1. **Reflecting strong customer segment performance and higher equity method earnings, we resolved to revise the FY26 net income target upward. The FY26 NOP target remains unchanged, considering future growth initiatives.**

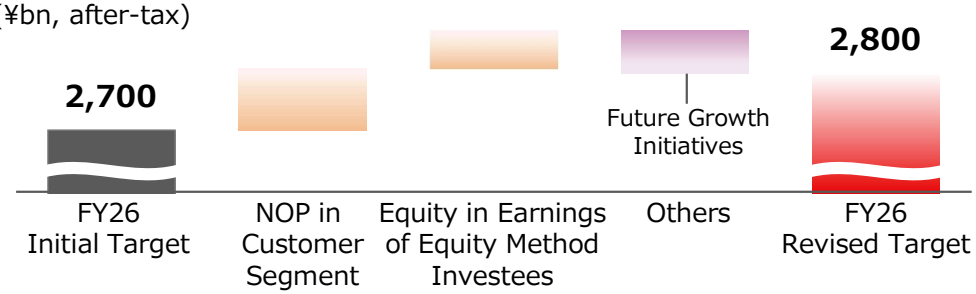
2. **For shareholder returns, we anticipate annual dividend of ¥100 (+¥14 YoY / +¥4 vs initial forecast), and resolved repurchasing common stock up to ¥200bn in 2nd half*1 (total ¥300bn annually)**

FY26 Financial Targets

(¥bn)	FY26 1H Results	Financial Targets FY26	Financial Targets vs Initial Targets
1 NOP	1,617.4	2,900.0	+0
2 Credit Costs	(70.9)	(350.0)	+0
3 Ordinary Profits	2,260.9	4,050.0	+100.0
4 Net Income	1,630.8	2,800.0	+100.0

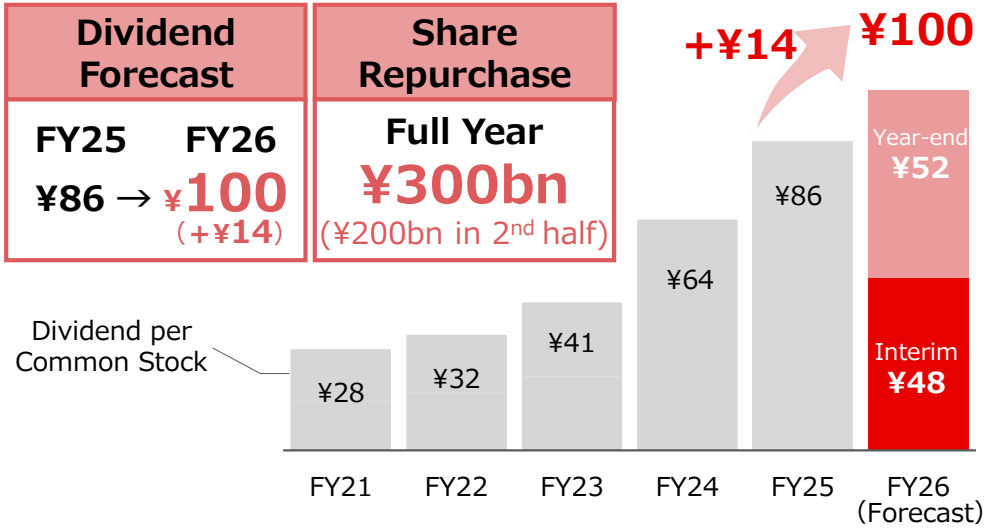
Financial Indicators	BOJ Policy Rate	FF Rate	Nikkei Stock Ave.	USD/JPY Rate
	Approx. 1.25%	high 3% range	mid ¥60k range	mid 150 range

< Factors affecting changes in Net Income >
(¥bn, after-tax)



Shareholder Returns

Dividend Forecast		Share Repurchase
FY25	FY26	Full Year
¥86 →	¥100 (+¥14)	¥300bn (¥200bn in 2nd half)



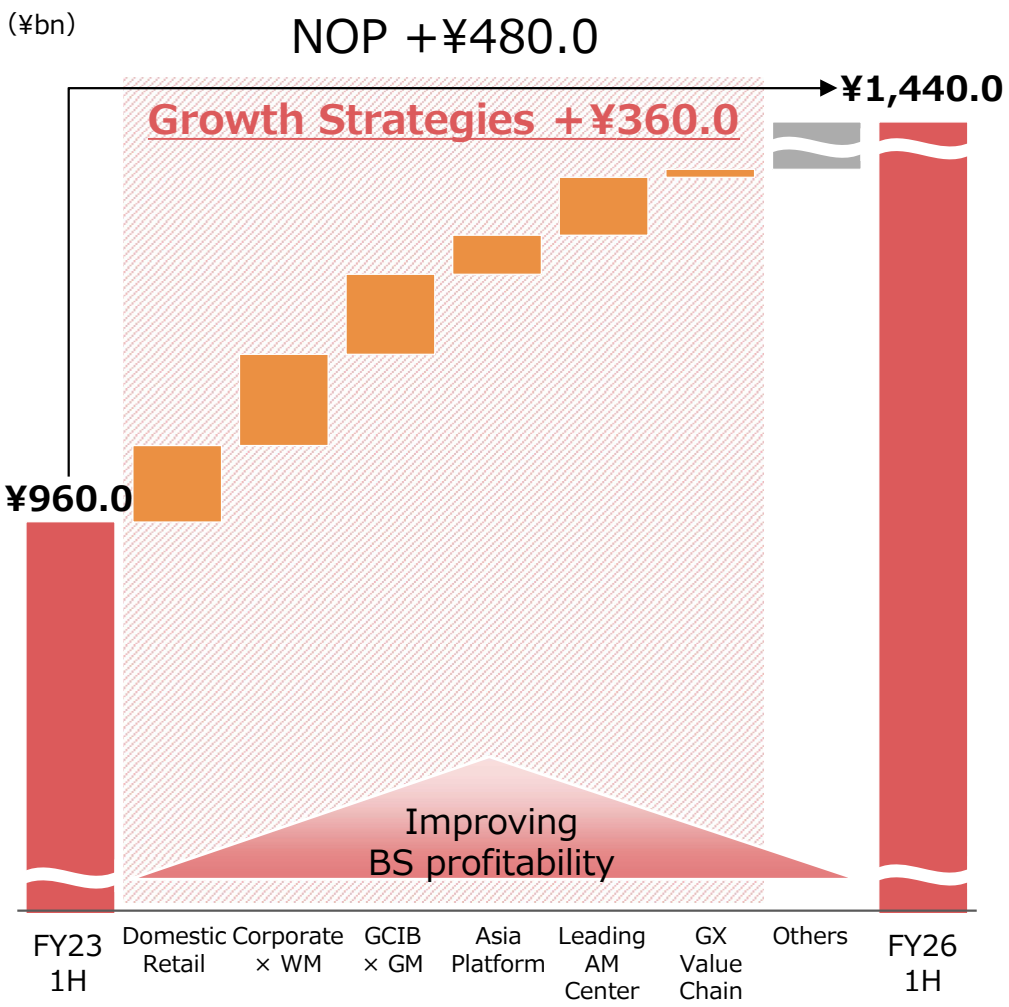
	FY21	FY22	FY23	FY24	FY25	FY26 (Forecast)
Dividend Payout Ratio (%)	31.7	35.3	32.9	40.0	40.3	40.2
Share Repurchase (¥bn)	150	450	400	400	500	300 (Full year)
Total Payout Ratio (%)	44.8	75.2	59.6	61.3	60.8	51.0

*1 Details in "Notice Regarding Repurchase of Common Stock" released on Nov 13, 2026

Progress of 3 Pillars of MTBP*1 ①Expand & Refine Growth Strategies

- **Earnings power continues to improve through progress in growth strategies**
- **Seven growth strategies are progressing steadily, with further advancement targeted in the final year of the MTBP**

Status of NOP*2



Highlights of Growth Strategies

Strengthen domestic retail customer base	• Cross-selling progressed, supported by enhanced securities capabilities • Emut continued to evolve, including expanded services for affluent customers and inheritance-related needs
Strengthen corporate x WM business	• Loan balance related to business succession and NOP in WM improved • Promoted group-wide WM deals driven by capital solutions such as privatization etc.
Evolve GCIB-GM integrated business model	• Integrated ROE is expected to exceed the MTBP target • DCH*3 cross-sell revenue continues to grow, driven by lead arranger roles in large-scale transactions
Strengthen APAC business and platform resilience	• Progress in KS large corporate business and India strategy via JCIB-GCIB-GCB collaboration • Steady deal closures under MUFG Unity*4
Contribute to making Japan a leading AM center	• AuM/AuA growth by capturing retail investment expansion • Create investment opportunities through MUFG collaboration
Support value chain in green transformation	• Leveraged the Group's diverse capabilities with GX as a starting point • Provided end-to-end support from investment to launch, capturing business opportunities
Challenge to build a new business portfolio	• Launched and developed new businesses to expand into new areas and industries and enhance financial capabilities

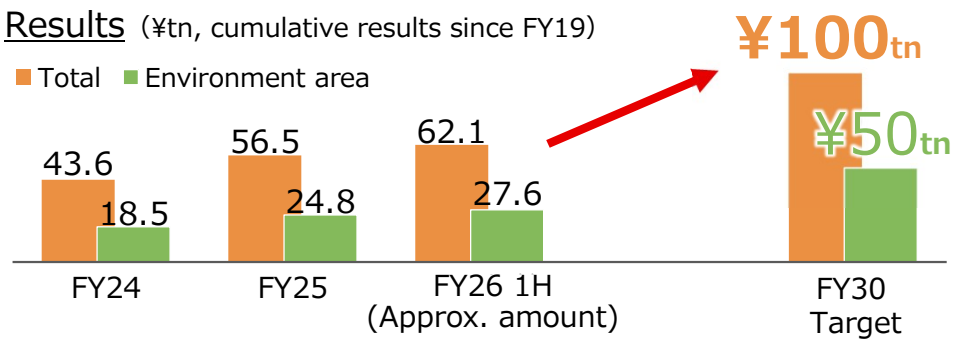
*1 Mid-Term Business Plan *2 Managerial accounting basis. Local currency basis *3 Deal Contingent Hedge
*4 A new service combining MUFG's global cash management capabilities with partner banks' local payment platforms

②Social & Environmental Progress/③Transformation & Innovation

- **Sustainable finance continues to steadily build results toward the FY30 target**
- **Advancing transformation into an AI-Native Company and enhancing cyber security capabilities across the Group**

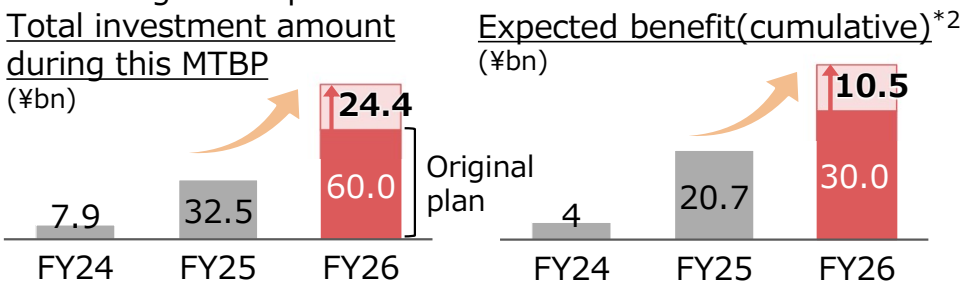
Progress of Sustainable Finance

- Steady growth in cumulative sustainable finance
- Renewable energy and environment-related PF*1 grew in FY261H

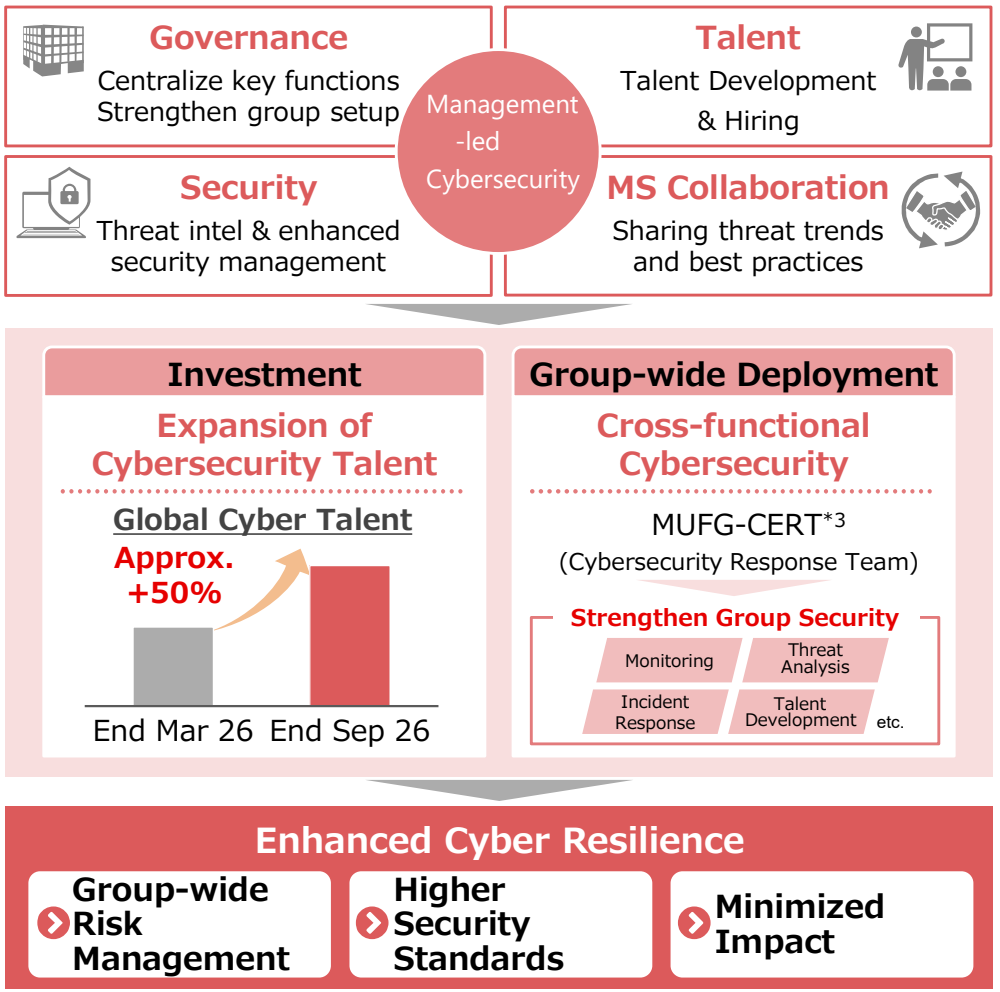


Progress of AI Strategies

- Delivered AI investments and benefits ahead of plan
- Advancing three pillars: utilization, AI-ready foundation, and intelligence capabilities



Cybersecurity Governance Framework



*1 Project Finance
*2 Estimated financial impact based on certain assumptions and logic after the beginning of this MTBP (including deemed effects). Growth factors are not considered. These numbers are tentative and may change due to future environmental change and target revisions, etc.
*3 A Group-wide organization that coordinates with incident response teams across Group entities and oversees the Group's response to cybersecurity incidents

Income Statement Summary

【Consolidated】

Income Statement

	(¥bn)		FY25 1H	FY26 1H	YoY
1	**Gross profits** (before credit costs for trust accounts)	①	2,935.7	3,452.3	+516.5
2	Net interest income		1,440.0	1,851.2	+411.2
3	Trust fees + Net fees and commissions		1,077.9	1,229.6	+151.6
4	Net trading profits (losses) + Net other operating profits		417.7	371.5	(46.2)
5	Net gains (losses) on debt securities		2.9	(196.0)	(199.0)
6	**G&A expenses** Progress vs initial target	②	1,648.7	1,834.9	+186.1
7	**(Expense ratio)**		56.1%	53.1%	(3.0)ppt
8	**Net operating profits** 56%		1,287.0	1,617.4	+330.3
9	**Total credit costs**		(76.3)	(70.9)	+5.4
10	**Net gains (losses) on equity securities**	③	130.2	210.3	+80.1
11	Net gains (losses) on sales of equity securities		134.3	222.1	+87.7
12	**Equity in earnings of equity method investees**	④	381.9	473.2	+91.3
13	**Other non-recurring gains (losses)**		23.8	30.8	+6.9
14	**Ordinary profits (losses)**		1,746.6	2,260.9	+514.2
15	**Net extraordinary gains (losses)**		23.8	(5.3)	(29.1)
16	**Profits attributable to owners of parent** 60%	⑤	1,292.9	1,630.8	+337.9
	<Reference>				
17	**ROE (JPX basis)**		12.5%	14.5%	+2.0ppt

① Gross profits (FX impact: approx. +¥85.0bn)

- Gross profits increased significantly by higher net interest income due to benefit of higher JPY interest rates and growth of loan balances, strong performance in fee income across solutions, lending-related businesses, and asset management in both domestic and overseas
- Trading and derivatives revenues remained strong amid favorable market conditions, while net losses on debt securities were recorded mainly from portfolio rebalancing, including sales of U.S. MBS

② G&A expenses (FX impact: approx. +¥50.0bn)

- Despite higher expenses due to inflation, strategic investments primarily in domestic retail and cybersecurity initiatives, gross profits growth led to an improved expense ratio

③ Net gains (losses) on equity securities

- Increased mainly due to gains on sales of equity holdings and ETFs

④ Equity in earnings of equity method investees

- Increased by strong performance of Morgan Stanley and etc.

⑤ Profits attributable to owners of parent

- Achieved historical high record of interim net income for 4 consecutive years
- Progress toward initial full-year target of ¥2.7tn stands at 60%

MUFG

(Reference) Results by business group (1/4) 【Consolidated】

R&D*1

- NOP increased by higher income capturing JPY interest rate hikes and growth in investment product sales, Card, and CF*2 despite higher growth investment costs
- Net income decreased due to reversal of prior-year gains on equity investments

(¥bn)	FY25 1H	FY26 1H	YoY
Gross profits	513.9	599.8	+85.9
Loan and deposit interest income	153.1	227.4	+74.2
Domestic and foreign settlement / forex	22.3	22.2	(0.2)
Investment product sales	28.5	37.5	+9.0
Card settlement	123.2	128.5	+5.3
Consumer finance	161.8	167.8	+6.1
Expenses	376.7	410.1	+33.4
Expense ratio	73%	68%	(5)ppt
Net operating profits	137.2	189.7	+52.5
Net income	70.9	65.8	(5.1)
RWA*3 (¥tn)	9.7	10.0	+0.3
ROE	11.5%	10.5%	(1.0)ppt

CWM*1

- NOP increased by higher income capturing JPY interest rate hikes and growth in lending businesses, and growth in solutions revenues from investment product sales and M&A amid strong equity market

(¥bn)	FY25 1H	FY26 1H	YoY
Gross profits	397.1	523.0	+125.9
Loan and deposit interest income	177.8	256.2	+78.5
Domestic and foreign settlement / forex	51.1	52.7	+1.6
Derivatives, solutions	39.6	63.6	+24.0
RE*4, corporate agency, inheritance	27.0	31.5	+4.5
Investment product sales	90.8	117.1	+26.3
Expenses	222.8	245.2	+22.4
Expense ratio	56%	47%	(9)ppt
Net operating profits	174.2	277.8	+103.5
Net income	126.4	187.6	+61.2
RWA*3 (¥tn)	16.6	17.4	+0.8
ROE	15.0%	21.5%	+6.5ppt

*1 Managerial accounting basis. Local currency basis *2 Consumer Finance
*3 Estimated figures on the finalized and fully implemented Basel Ⅲ basis. Includes net unrealized gains on AFS securities *4 Real Estate

(Reference) Results by business group (2/4)

【Consolidated】

JCIB*1

- NOP increased by growth in loan and non-interest income driven by capturing financing opportunities related to M&A and other events amid favorable market conditions, as well as providing solutions leveraging the Group-wide capabilities

(¥bn)	FY25 1H	FY26 1H	YoY
Gross profits	476.8	555.0	+78.1
Loan and deposit interest income	257.7	307.3	+49.6
Domestic and foreign settlement / forex*2	43.5	44.0	+0.5
Derivatives, solutions*2	46.3	59.3	+13.0
RE*3, corporate agency	38.1	39.8	+1.7
M&A・DCM・ECM*4	35.6	39.7	+4.1
Overseas Non-Interest income	44.2	50.2	+6.0
Expenses	187.4	203.1	+15.7
Expense ratio	39%	37%	(3)ppt
Net operating profits	289.4	351.9	+62.4
Net income	264.8	341.8	+76.9
RWA[*5] (¥tn)	31.0	33.7	+2.7
ROE	15.5%	18.5%	+3.0ppt

GCB*1,6

- KS: NOP increased, driven by better loan-deposit spreads from liquidity deposits and the consolidation of an equity-method investee.
- BDI: NOP increased, driven by loan demand and subsidiary consolidation.

(¥bn)	FY25 1H	FY26 1H	YoY
Gross profits	328.0	348.1	+20.1
KS*7	244.5	256.8	+12.3
BDI	76.1	96.8	+20.8
Expenses	185.8	197.8	+12.0
(Expense ratio)	57%	57%	+0ppt
KS*7	122.2	130.1	+7.9
(Expense ratio)	50%	51%	+1ppt
BDI	42.8	51.5	+8.7
(Expense ratio)	56%	53%	(3)ppt
Net operating profits	142.2	150.3	+8.1
KS*7	122.2	126.7	+4.4
BDI	33.3	45.4	+12.1
Net income	60.0	70.5	+10.4
KS*7	42.0	38.3	(3.7)
BDI	12.4	18.2	+5.7
RWA[*5] (¥tn)	7.2	7.5	+0.3
ROE	12.0%	8.5%	(3.5)ppt

*1 Managerial accounting basis. Local currency basis *2 Domestic business only *3 Real Estate *4 Includes real estate securitization, etc.
*5 Estimated figures on the finalized and fully implemented Basel Ⅲ basis. Includes net unrealized gains on AFS securities *6 According to KS, gross profits, expenses and net operating profits include only figures belonging to GCB and exclude figures belonging to other business groups. BDI entity basis. *7 After GAAP adjustment. Excludes figures belonging to Global Markets

(Reference) Results by business group (3/4)

【Consolidated】

AM/IS[*1]

- NOP increased on growth in assets under management and administration in AM and IS domestic businesses, as well as expansion of the defined contribution pension business.

(¥bn)	FY25 1H	FY26 1H	YoY
Gross profits	257.4	274.7	+17.2
Asset Management	75.4	78.0	+2.6
Investor Services	141.5	150.3	+8.8
Pension	40.5	46.3	+5.8
Expenses	184.6	194.1	+9.5
Expense ratio	72%	71%	(1)ppt
Net operating profits	72.8	80.5	+7.8
Net income	49.5	50.2	+0.7
Economic capital (¥tn)	0.4	0.5	+0.0
ROE	14.0%	15.0%	+1.0ppt

GCIB[*1]

- NOP increased on higher loan income driven by capturing global lending demand and growth in fee income from strategic areas such as PF[*2] and underwriting deals in US

(¥bn)	FY25 1H	FY26 1H	YoY
Gross profits	375.6	448.2	+72.6
Loan and deposit interest income	175.3	212.6	+37.4
Commission	170.4	190.1	+19.7
Forex, derivatives	17.9	22.2	+4.2
DCM・ECM	14.0	20.8	+6.8
Expenses	196.2	207.8	+11.6
Expense ratio	52%	46%	(6)ppt
Net operating profits	179.4	240.3	+61.0
Net income	145.6	157.5	+11.9
RWA[*3] (¥tn)	24.8	27.4	+2.6
ROE	11.5%	11.0%	(0.0)ppt

*1 Managerial accounting basis. Local currency basis *2 Project Finance
*3 Estimated figures on the finalized and fully implemented Basel Ⅲ basis. Includes net unrealized gains on AFS securities

(Reference) Results by business group (4/4)

【Consolidated】

Global Markets*1

- Sales & Trading: Increased by strong trading and large-ticket transactions amid favorable market conditions
- Treasury: Increased by realizing gains across JPY, foreign currency and equity portfolios through portfolio management

(¥bn)	FY25 1H	FY26 1H	YoY
Gross profits	342.8	410.3	+67.5
Sales & trading	161.0	185.0	+23.9
Treasury	170.6	213.6	+43.1
Expenses	143.6	153.7	+10.1
Expense ratio	42%	37%	(4)ppt
Net operating profits	199.1	256.6	+57.5
Sales & trading	45.9	63.0	+17.1
Treasury	142.9	182.9	+40.0
Net income	152.5	171.2	+18.7
Economic capital (¥tn)	4.3	4.4	+0.1
ROE	10.5%	11.5%	+1.0ppt

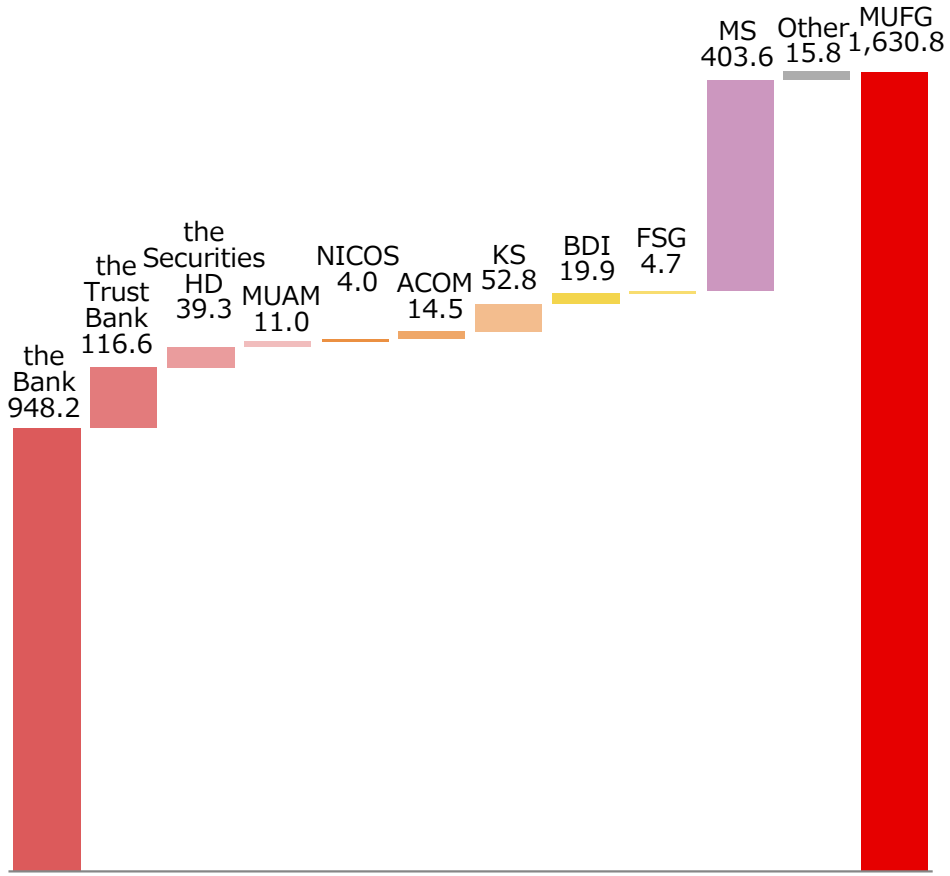
*1 Managerial accounting basis. Local currency basis

(Reference) Breakdown by Entity

【Consolidated】

Breakdown of Net Income*1

(¥bn)



Financial Summary of Major Entities*2

(¥bn)	the Bank		the Trust Bank		the Securities HD	
	FY26 1H	YoY	FY26 1H	YoY	FY26 1H	YoY*3
Gross profits	1,848.2	+378.2	240.2	+40.3	165.2	(12.4)
NOP	1,019.3	+274.2	125.1	+31.7	54.3	+20.6
Net income	948.2	+237.0	116.6	+27.5	39.3	+15.4

(¥bn)	MUAM		NICOS		ACOM	
	FY26 1H	YoY	FY26 1H	YoY	FY26 1H	YoY*4
Gross profits	31.2	+7.1	130.0	+4.9	155.5	+9.9
NOP	15.5	+5.7	25.2	+15.1	100.6	+7.0
Net Income	11.0	+3.9	4.0	+11.0	36.6	(14.3)

(¥bn)	KS		BDI		FSG	
	FY26 1H	YoY*5	FY26 1H	YoY	FY26 1H	YoY
Gross profits	372.2	+27.7	116.5	+26.6	44.6	+0.6
NOP	175.7	+14.8	50.2	+13.4	6.2	(3.2)
Net Income	68.7	(13.5)	21.5	+5.8	4.7	(2.1)

*1 The figures reflect the percentage holding in each subsidiary and equity method investee
*2 Figures except the Bank and the Trust Bank are approx. and before consolidation adjustments. The equity holding ratio of MUFG is not reflected in net income (ACOM: Approx. 39.6%, KS: Approx. 76.9%, BDI: Approx. 92.5%)
*3 YoY figures include an approx. ¥(43.0)bn impact on gross profits from the prior-year deconsolidation of an overseas subsidiary
*4 YoY figures include an increase in income taxes – deferred toward profit side as a result of a change in the company classification relating to the recoverability of deferred tax assets
*5 YoY figures include an approx. ¥20.0bn one-time gain from the acquisition of Tidlor Holdings in the previous fiscal year

MUFG

Balance Sheet Summary

【Consolidated】

Overview of Balance Sheet

(¥tn)

Total Assets 425.7 *vs End Mar 26* **(5.9)** As of End Sep 26

Loans*1 *vs End Mar 26*

135.3 **+0.0**

Corporates*2	61.7	*+1.5*
Overseas*3	56.8	*+1.2*
Governments, etc.	0.5	*(2.9)*

Investment Securities*4

80.1 ***(5.5)***

Domestic bonds	27.9	*(0.6)*
Foreign bonds	27.1	*(5.6)*

Others

210.3 ***(0.4)***

BOJ current account*5	61.7	*(7.6)*

Deposits *vs End Mar 26*

233.3 ***(6.0)***

Individuals*6	93.6	*(0.5)*
Corporates, etc.*6	85.1	*(5.8)*
Overseas*7	54.5	*+0.3*

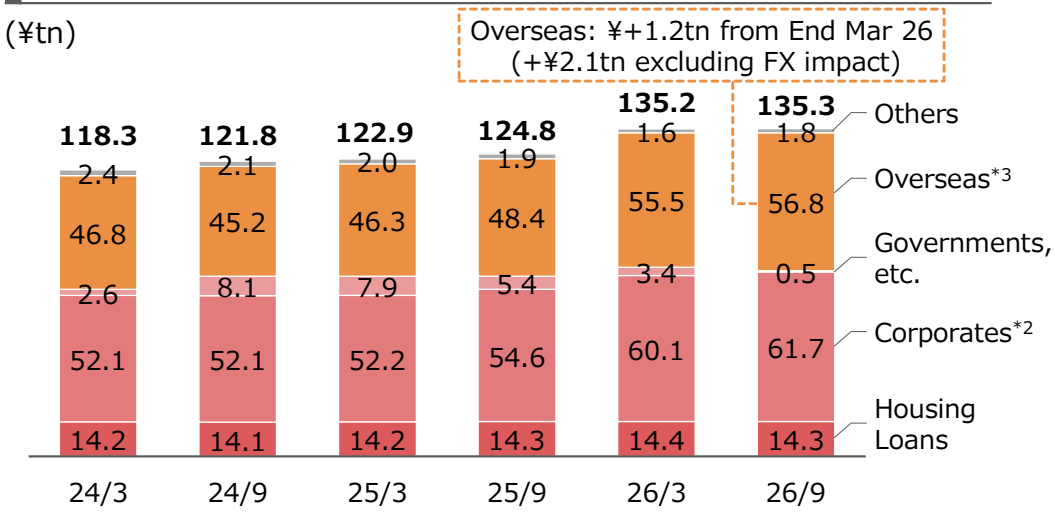
Others

168.1 ***(0.4)***

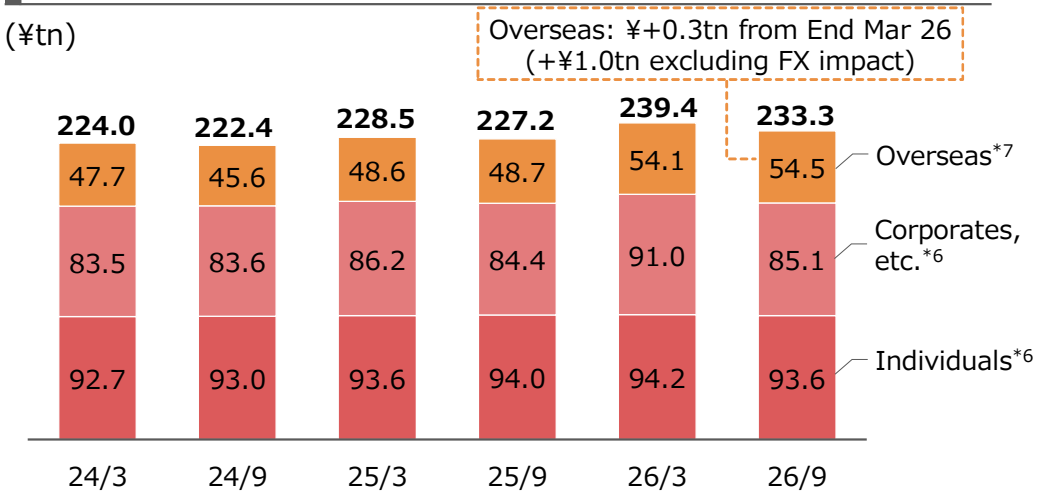
Net Assets

24.2 ***+0.5***

Loans (Period End Balance)*1



Deposits (Period End Balance)



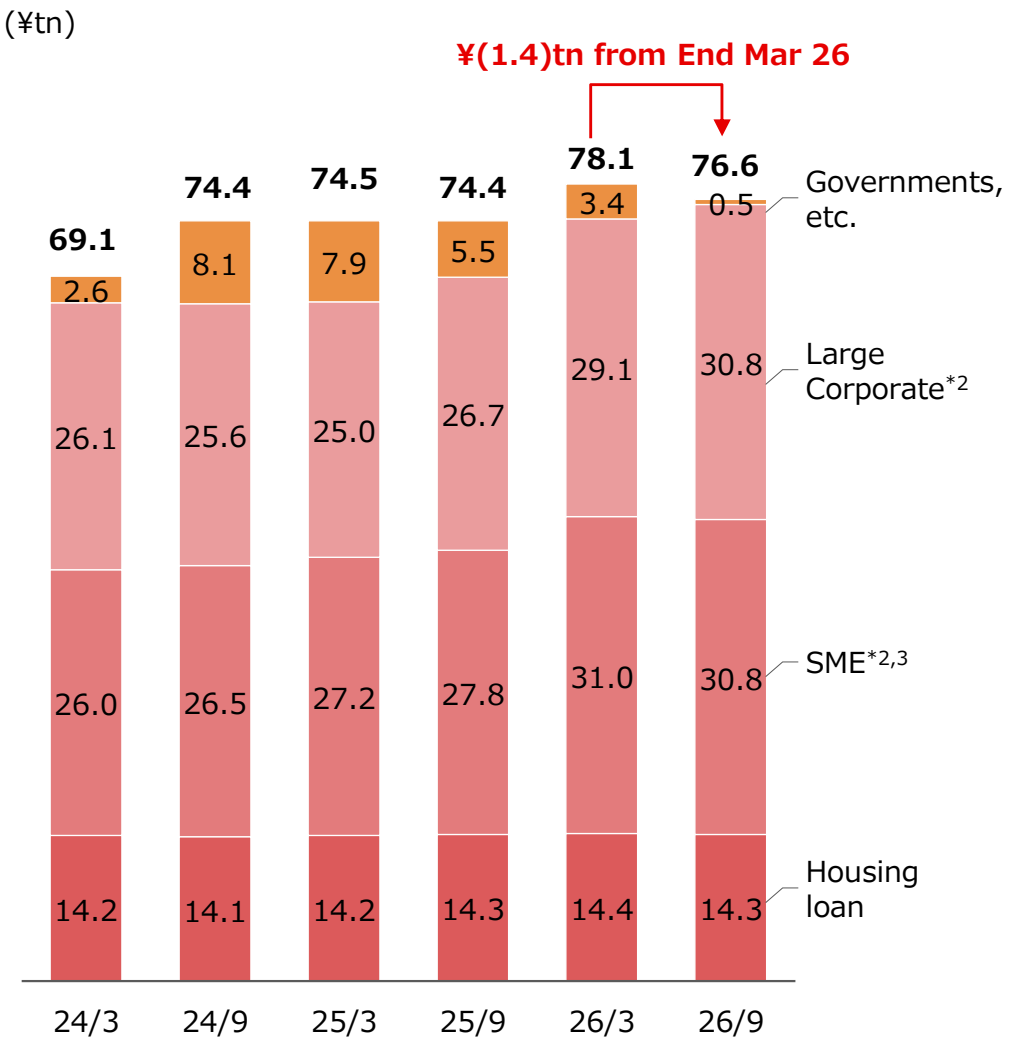
*1 Banking + trust accounts
*2 Domestic only. Excludes loans to governments and governmental institutions and includes foreign currency-denominated loans
*3 Loans booked in overseas branches, MUAH, KS, BDI, the Bank (China), the Bank (Malaysia) and the Bank (Europe)
*4 Banking accounts *5 Non-consolidated + The Master Trust Bank of Japan *6 Non-consolidated. Domestic only *7 Overseas and others

MUFG

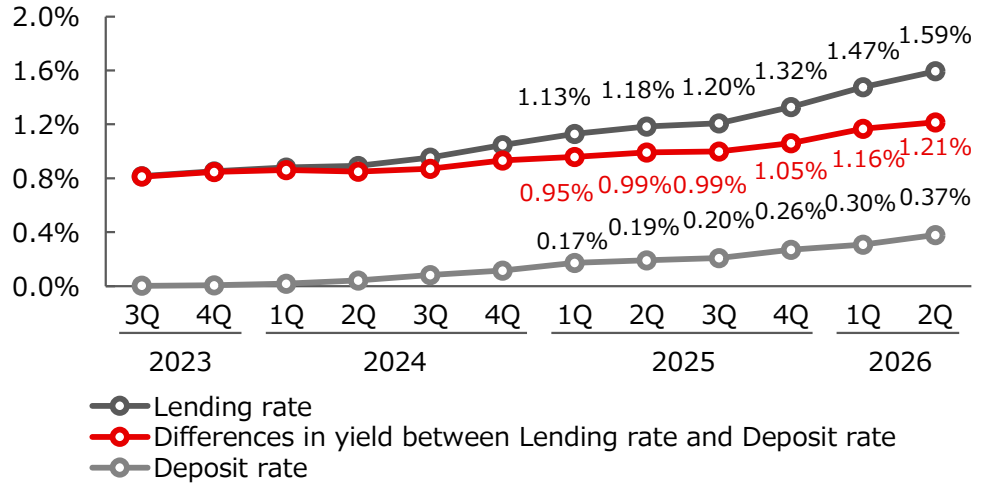
Domestic Loans

【Consolidated / Non-Consolidated】

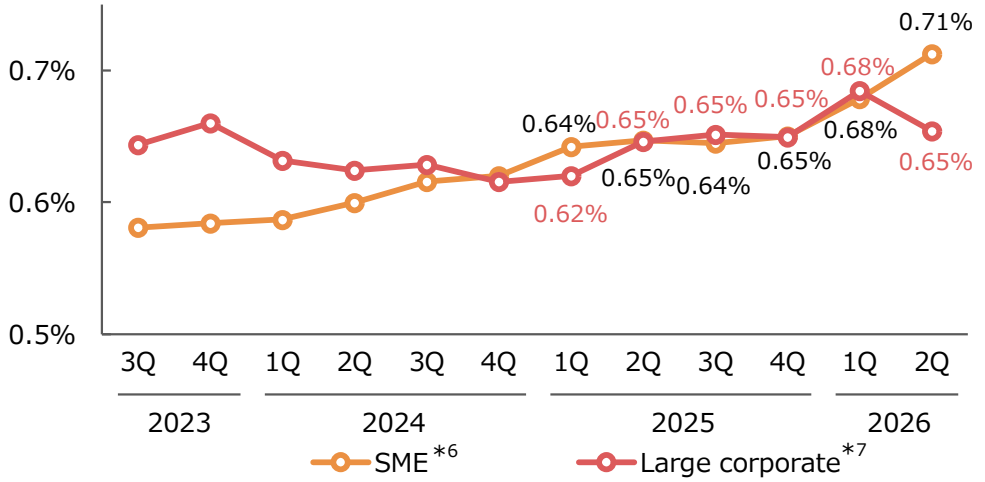
Loan Balance (Period End Balance)*1



Domestic Deposit / Lending Rates*4,5



Domestic Corporate Lending Spreads*2,4,5



*1 Banking + trust accounts *2 Includes foreign currency-denominated loans
*3 Domestic loans to small / medium-sized companies and proprietors, excluding domestic consumer loans
*4 Excludes loans to government and governmental institutions *5 On a managerial accounting basis. Non-consolidated
*6 Excludes the impact of collective recording of interest received at fiscal year-end via subsidized interest payment programs
*7 Figures have been retrospectively adjusted to exclude previously accrued interest following the change to non-accrual treatment in FY25 3Q

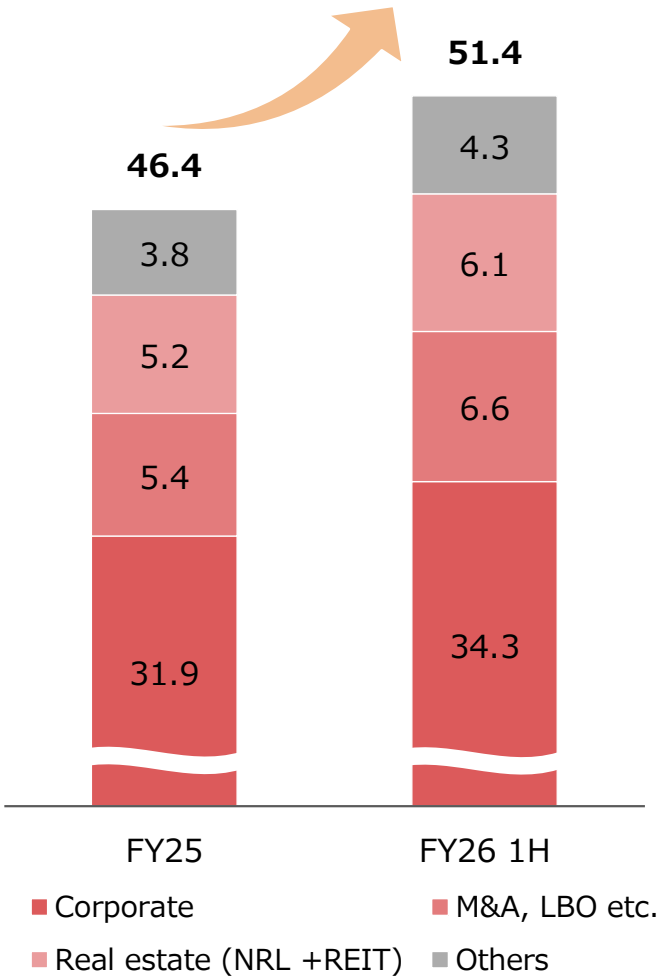
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Domestic Loans and Deposits Balance

Corporate Loan Balance Trends*1

- Expanded lending to high-return segments, contributing to improved profitability

(Ave. balance, ¥tn)

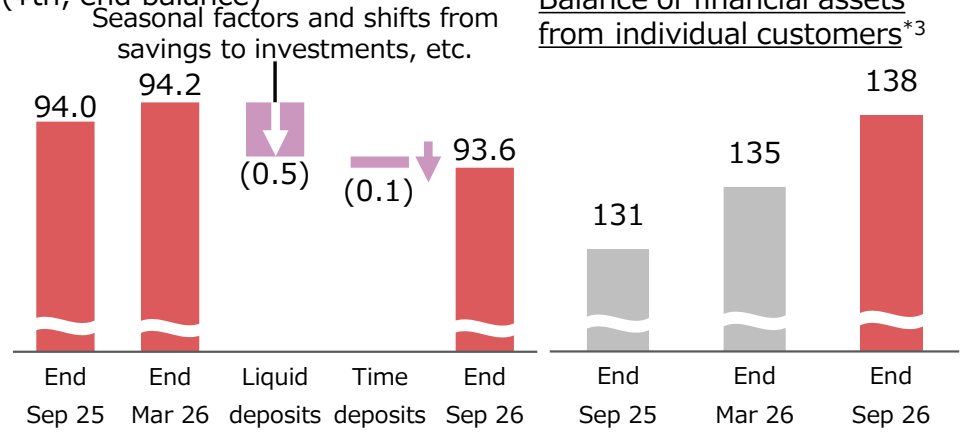


Deposit Balance Trends*2

- Individual deposits decreased YoY, while financial assets from individual customers and corporate deposits increased

Individual

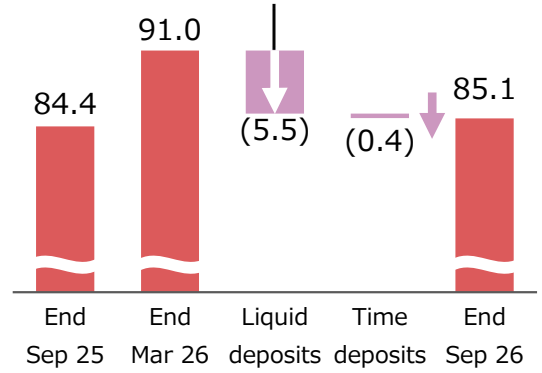
(¥tn, end balance)



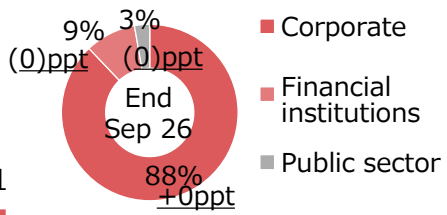
Balance of financial assets from individual customers*3

Corporate

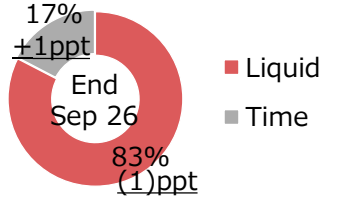
(¥tn, end balance)



Customer composition*3



Deposits composition*3

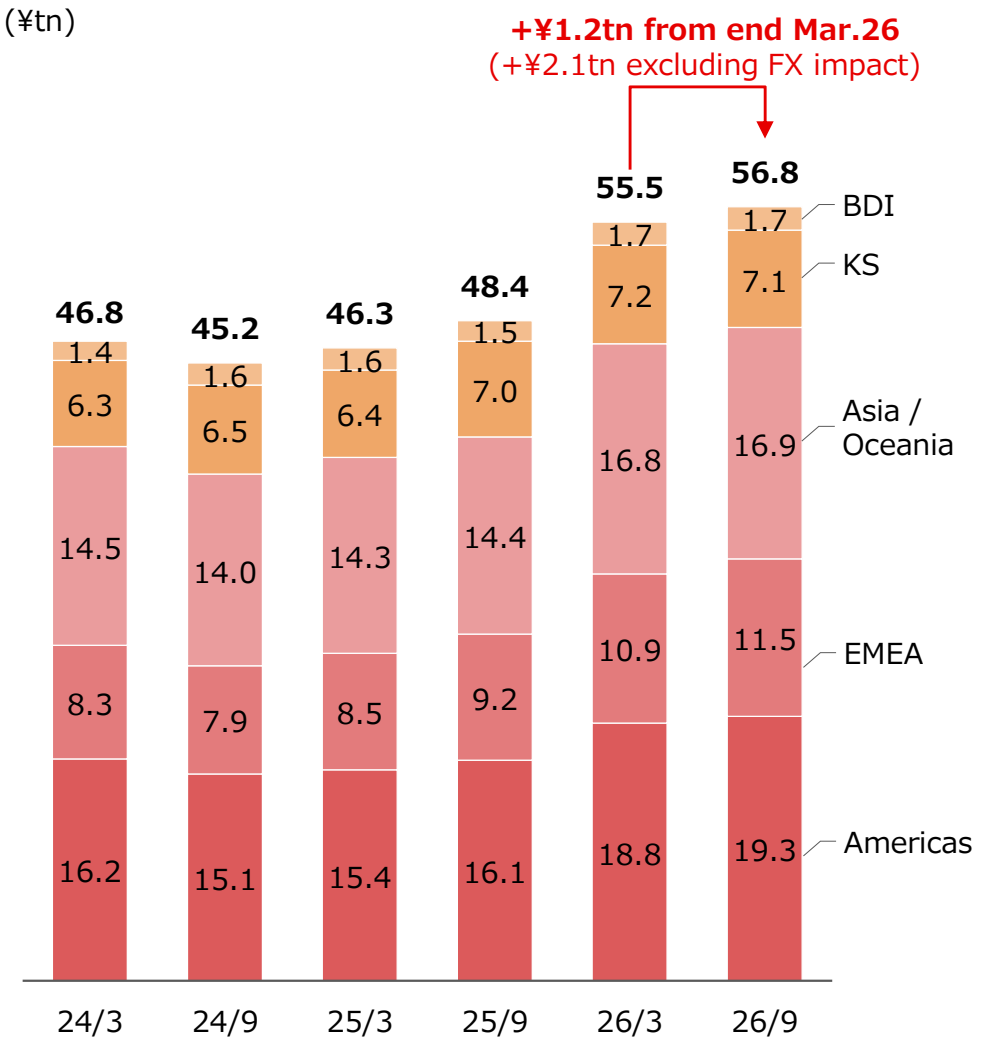


*1 Managerial accounting basis, BK non-consolidated, excluding loans to governments and governmental institutions and foreign currency-denominated loans *2 Non-consolidated. *3 FG basis, including deposits *4 Underline indicates the change from the end of March 26

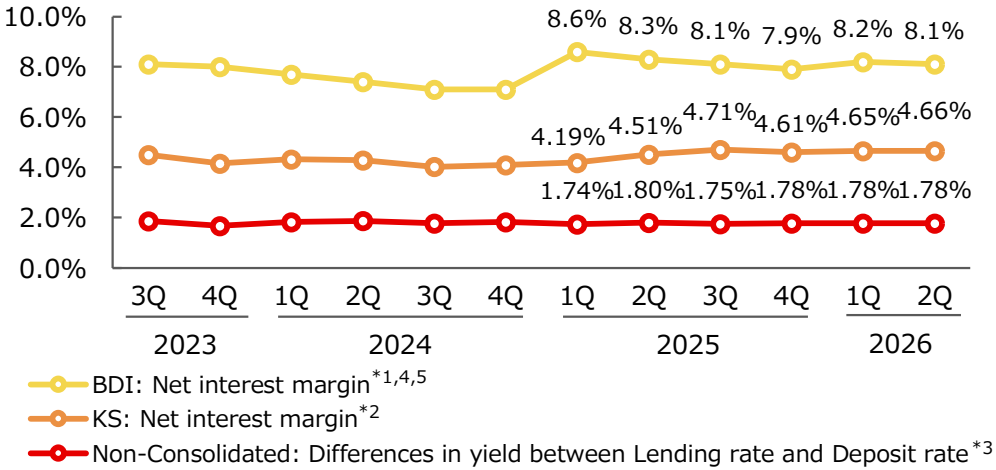
Overseas Loans

【Consolidated / Non-Consolidated】

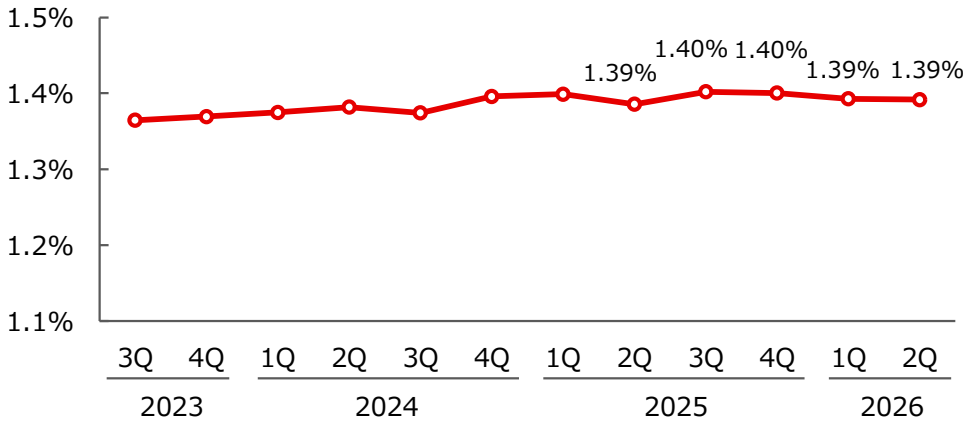
Loan Balance (Period End Balance)



Overseas Deposit / Lending Rates



Overseas Lending Spreads*3,6

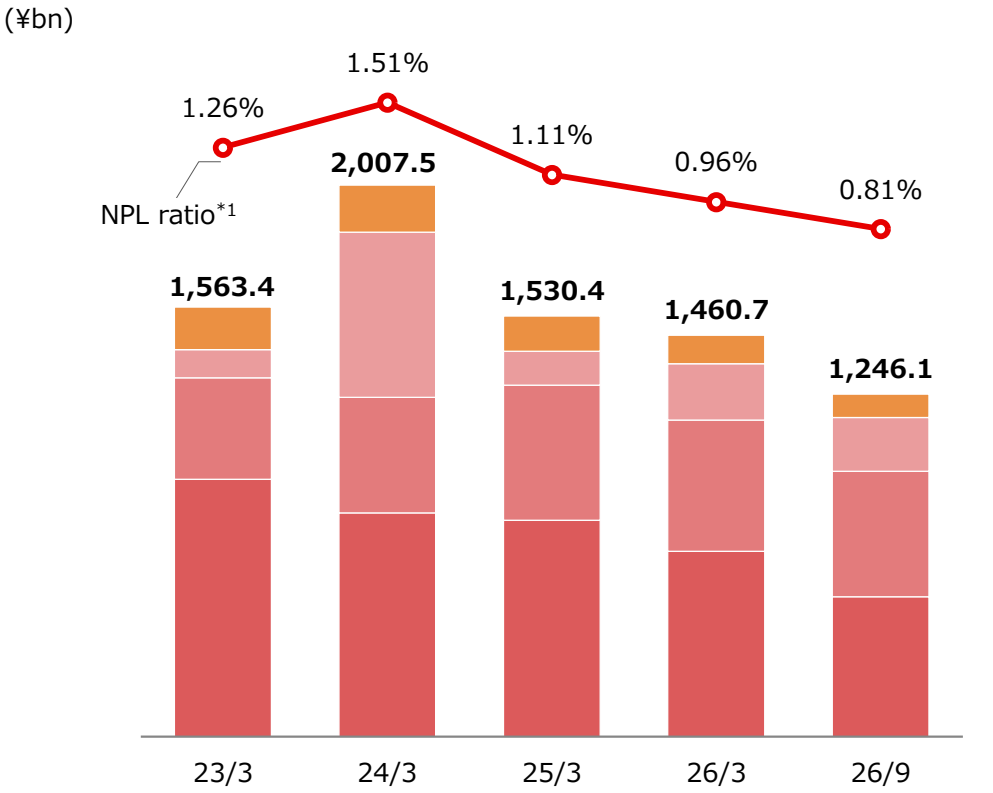


*1 Financial results as disclosed in BDI's financial reports based on Indonesia GAAP
*2 Financial results as disclosed in KS's financial reports based on Thai GAAP *3 On a managerial accounting basis. Non-consolidated
*4 Following the merger of PT Adira Dinamika Multi Finance Tbk and PT Mandala Multifinance Tbk, both consolidated subsidiaries of the Bank, figures for FY25 1Q through 4Q have been retrospectively adjusted.
*5 Following BDI's consolidation of PT Home Credit Indonesia, figures for FY25 1Q through FY26 1Q have been retrospectively adjusted.
*6 Estimated figures individually adjusted for large fluctuations related to sold loan assets from FY24 1Q to FY25 1Q

Asset Quality

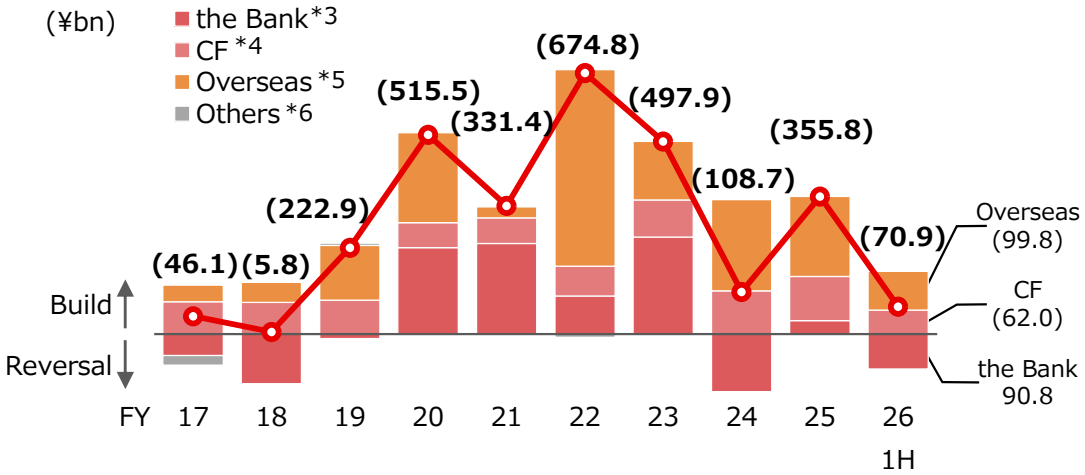
【Consolidated】

Non-Performing Loans

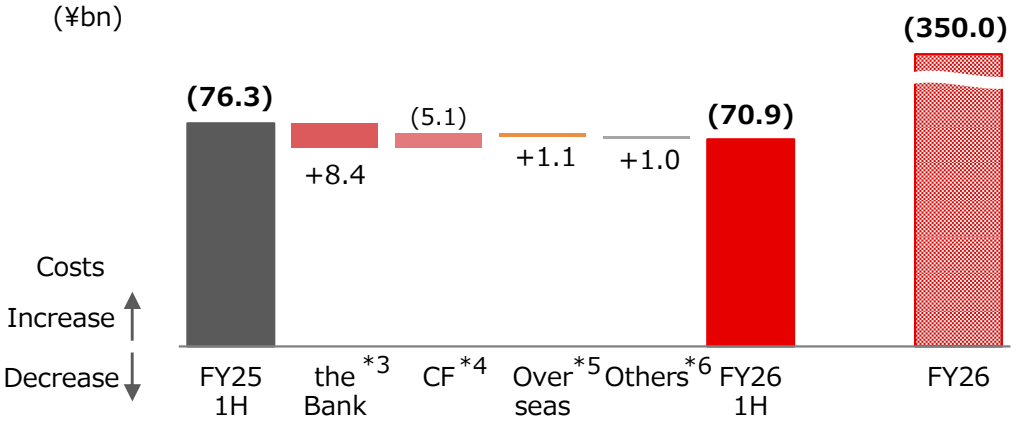


Breakdown*2					
EMEA	155.2	171.5	127.8	103.6	84.6
Americas	102.1	601.5	124.0	205.6	195.4
Asia	370.2	420.7	491.8	477.2	457.2
Domestic	935.8	813.7	786.7	674.2	508.8

Total Credit Costs



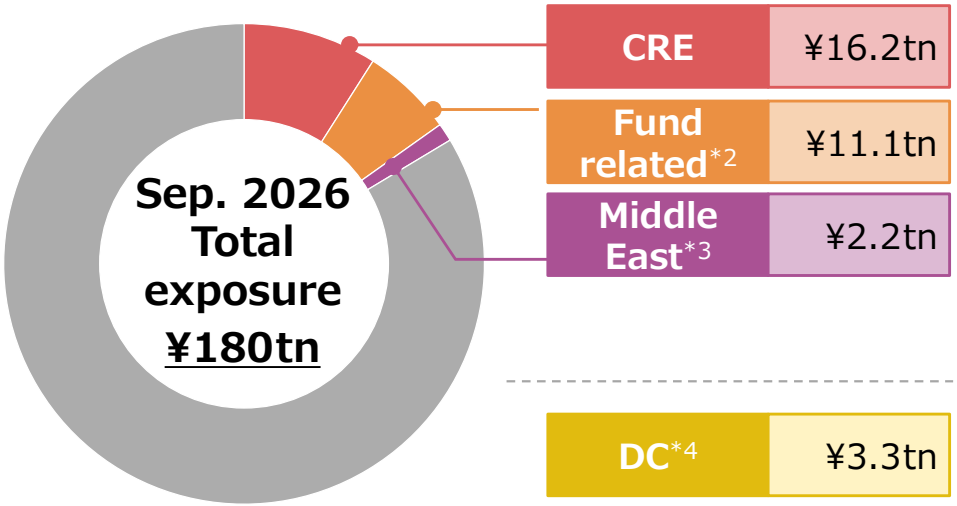
Breakdown of Changes in Total Credit Costs



*1 Total non-performing loans ÷ Total loans *2 Regions are based on the borrowers' location *3 Non-consolidated
*4 Sum of NICOS and ACOM on a consolidated basis *5 Sum of overseas subsidiaries of the Bank
*6 Sum of other subsidiaries and consolidation adjustment

Credit portfolio / Data Center

Exposure breakdown*1



CRE exposure*1,5

Domestic	¥13.2tn	• Corporate : 73% • NRL*6 etc. : 27%
Americas	¥0.8tn	• Corporate : 64% • NRL etc. : 36%
Asia and others	¥2.2tn	• Corporate : 90% • NRL etc. : 10%

Fund related exposure*1,2

Subscription finance	¥8.2tn	• Investment-grade : more than 90% • No NPLs
NAV finance	¥2.2tn	• Investment-grade : more than 90% • Conservative management with low LTV*7 • No NPLs
Finance for BDC	¥0.7tn	• Investment-grade : more than 80% • No NPLs

Middle East exposure*1,3

Saudi Arabia	¥0.8tn	• Non-Japanese : 96% • Close observation or Under : 2%
Qatar	¥0.4tn	• Non-Japanese : 98% • Close observation or Under : 0%
UAE	¥0.7tn	• Non-Japanese : 78% • Close observation or Under : 0%
Turkey	¥0.3tn	• Non-Japanese : 77% • Close observation or Under : 0%

*1 Sum of the Bank consolidated, incl local subsidiaries excl KS, BDI, and the Trust Bank unconsolidated. Excl the balance of central bank and inter-bank transactions etc. Incl undrawn commitment, etc. All figures are on managerial accounting basis *2 Sum of subscription finance, NAV finance, and Finance for BDC. Excl market risk exposure *3 Based on borrower's location. Incl project finance etc. *4 Exposure to Data Center, as of end-Aug 2026 *5 Booking country basis *6 Non Recourse Loan *7 Loan To Value

MUFG

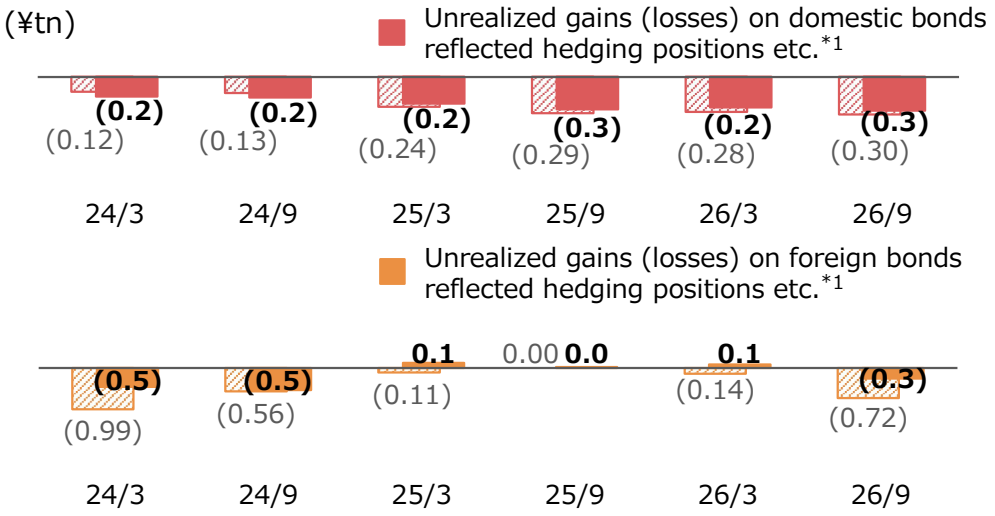
Investment Securities (1/2)

【Consolidated / Non-Consolidated】

Securities with Fair Value

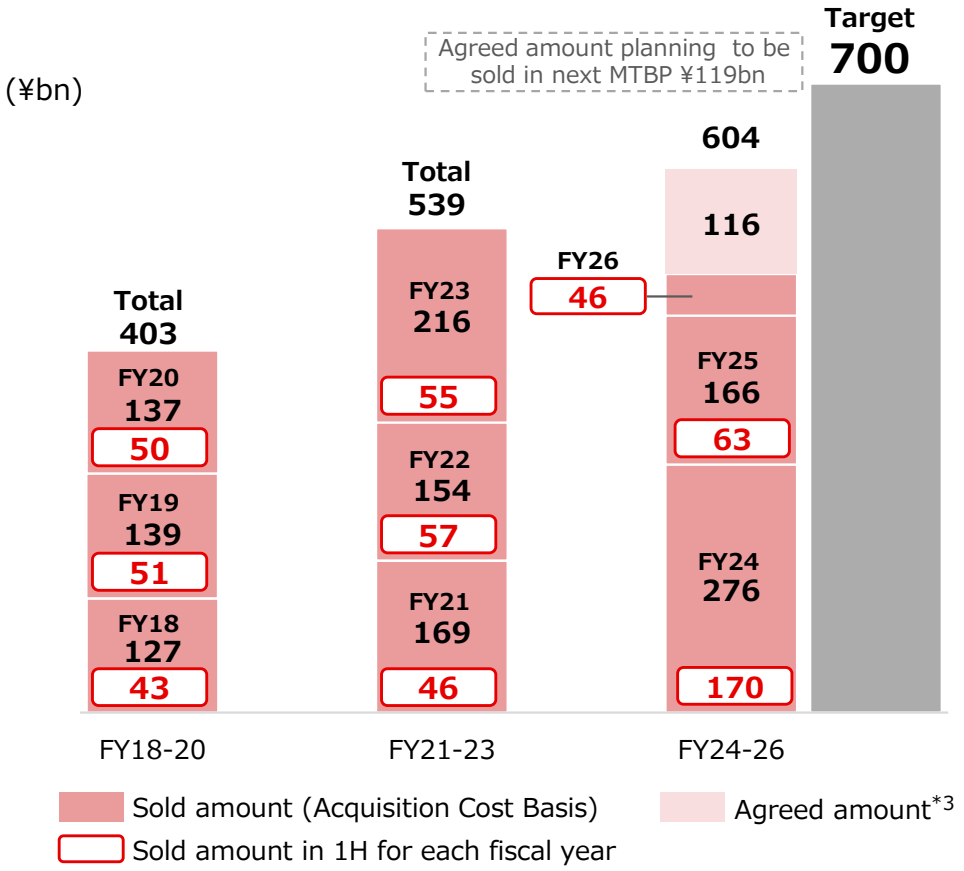
	(¥tn)	Balance		Unrealized gains (losses)	
		End Sep 26	vs End Mar 26	End Sep 26	vs End Mar 26
1	**Held-to-maturity**	25.98	(0.02)	–	–
2	**Available-for-sale (AFS)**	51.66	(6.11)	2.45	(0.25)
3	Domestic equity securities	3.93	+0.19	3.06	+0.24
4	Domestic bonds	13.78	(1.00)	(0.30)	(0.01)
5	Japanese government bonds	12.38	(0.95)	(0.13)	+0.01
6	Others	33.94	(5.31)	(0.30)	(0.48)
7	Foreign equity securities	0.88	+0.03	0.14	+0.03
8	Foreign bonds	23.04	(5.25)	(0.72)	(0.57)
9	Others	10.02	(0.09)	0.26	+0.05

Unrealized Gains (Losses) on AFS Securities



Reduction of Equity Holdings*2

- As of the end of Sep 26, the cumulative sold amount of equity holdings during current MTBP were ¥488bn
- Including the remaining agreed but unsold amount, total expected sales during the current MTBP has been increased to ¥604bn

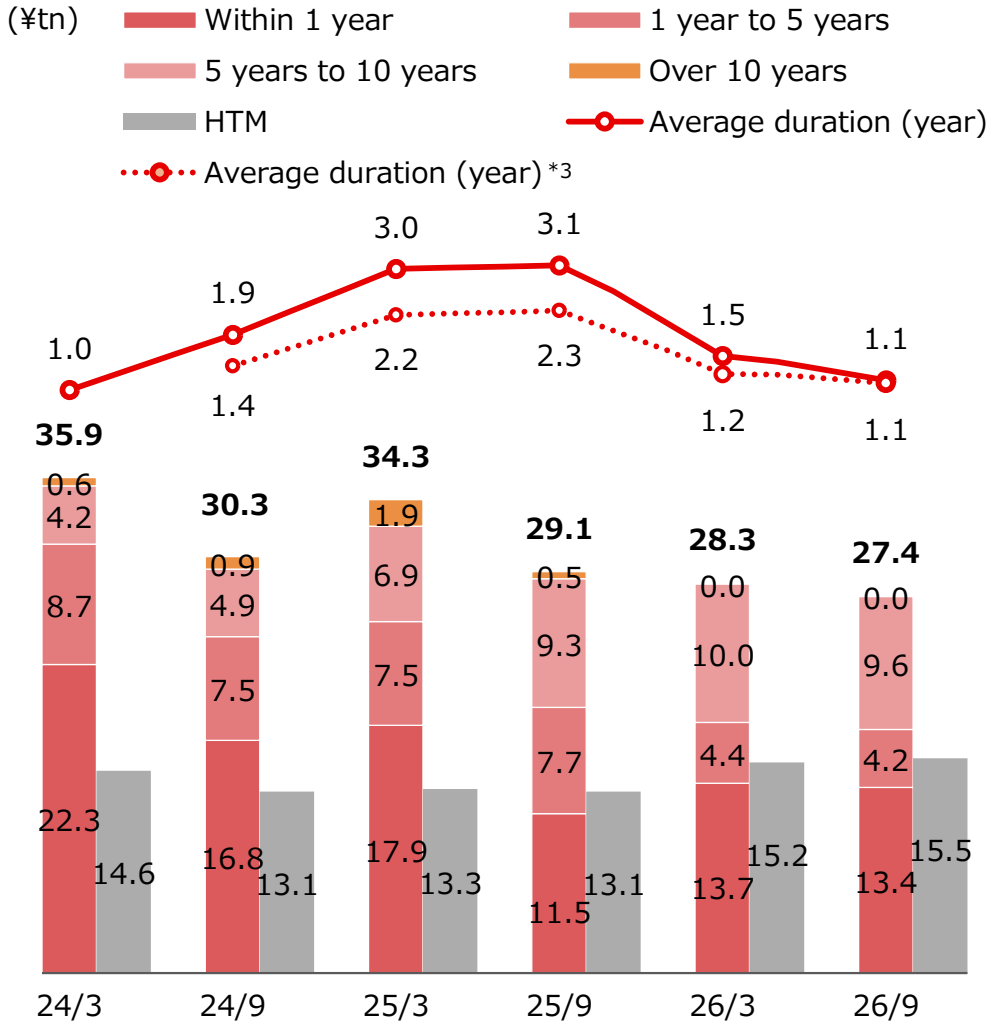


*1 On a managerial accounting basis. Approximate amounts
*2 Sum of the Bank and the Trust Bank. Approximate amounts
*3 Agreed with the client, planning to be sold in this MTBP

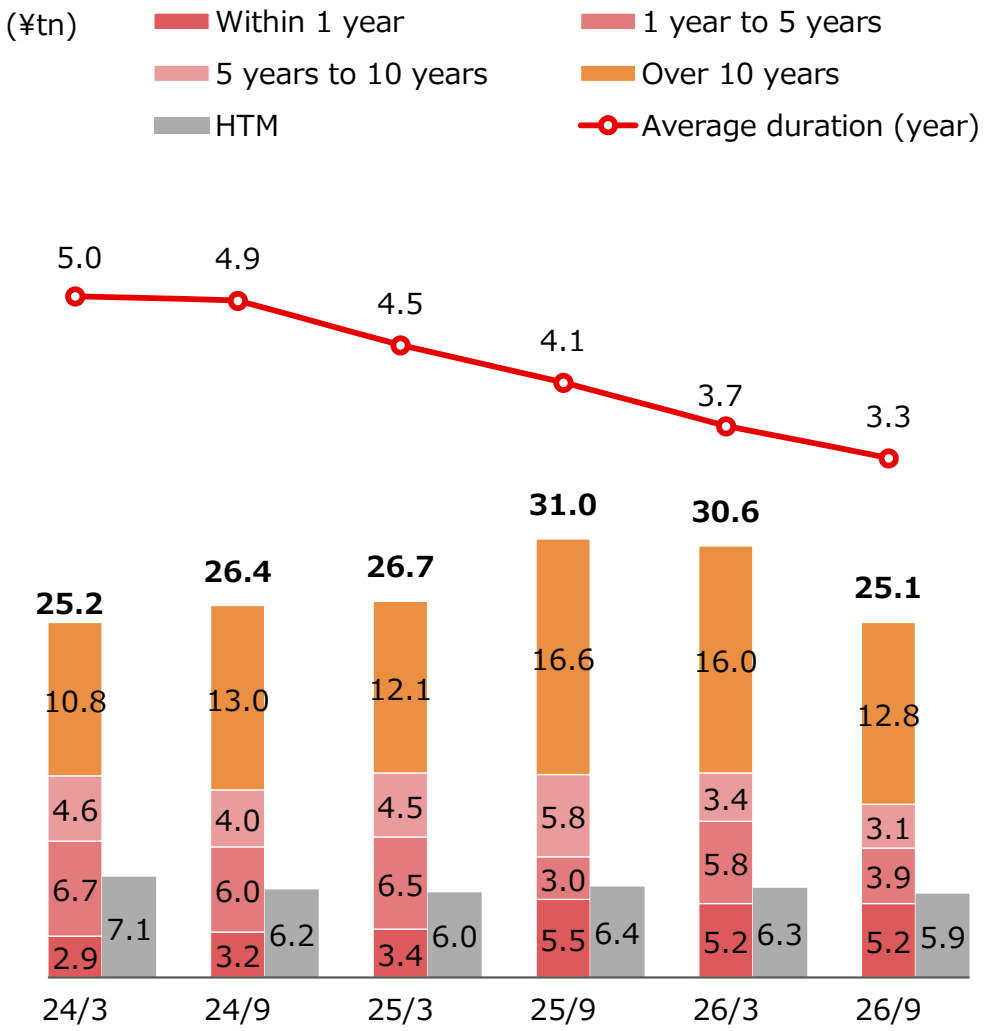
Investment Securities (2/2)

【Non-Consolidated】

Domestic Bond Balance*1 and Duration*2



Foreign Bond Balance*1 and Duration*2



*1 AFS securities and held-to-maturity (HTM) securities. Non-consolidated
*2 AFS securities only. Foreign bond: On a managerial accounting basis, approximate value
*3 Average duration including the balance of AFS securities and loans to the Japanese government and governmental organizations

Capital Adequacy

【Consolidated】

Available capital and RWA

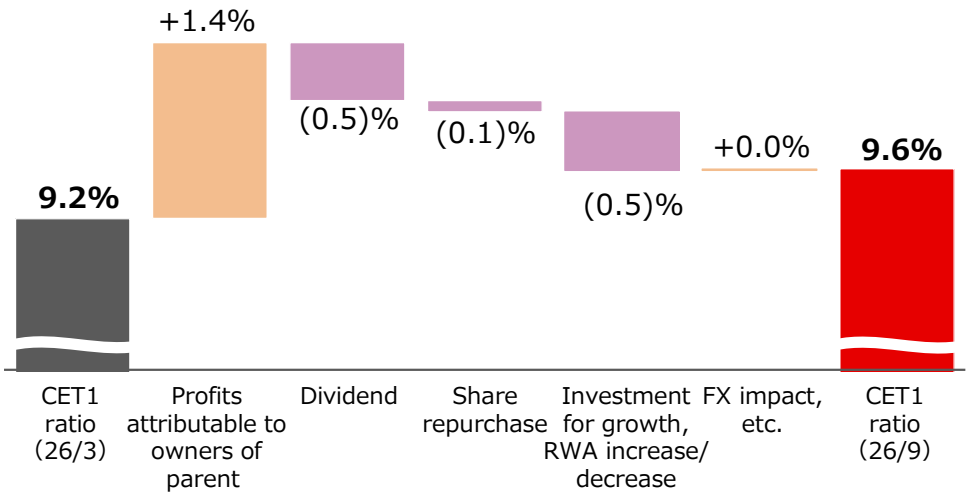
	(¥bn)	End Mar 26	End Sep 26	vs End Mar 26
1	Common Equity Tier 1 Capital (CET1)	15,002.2	15,654.2	+652.0
2	Additional Tier 1 capital	2,981.7	3,187.6	+205.9
3	**Tier 1 Capital**	17,984.0	18,841.9	+857.9
4	**Tier 2 capital**	2,289.5	2,341.2	+51.7
5	**Total capital (Tier 1+Tier 2)**	20,273.6	21,183.2	+909.6
6	**Risk Weighted Assets (RWA)**	120,281.7	123,689.7	+3,407.9
7	Credit Risk	107,080.0	108,788.7	+1,708.7
8	Market Risk	2,915.6	3,739.0	+823.3
9	Operational Risk	10,286.1	11,161.9	+875.8
10	Floor Adjustment	-	-	-
11	**Total Exposures**[*1]	363,858.0	356,933.6	(6,924.4)

Capital ratios

			End Mar 26	End Sep 26	vs End Mar 26
1	**CET1 Ratio**	Including Net Unrealized Gains on AFS Securities	12.47%	12.65%	+0.18%
2		Excluding Net Unrealized Gains on AFS Securities[*2]	9.2%	9.6%	+0.4%
3	**Leverage Ratio**		4.94%	5.27%	+0.33%
4	**External TLAC Ratio**	RWA Basis	23.25%	24.26%	+1.01%
5		Total Exposure Basis[*1]	9.06%	9.86%	+0.79%

MTBP Target range 9.5–10.5%

Capital allocation results[*2]

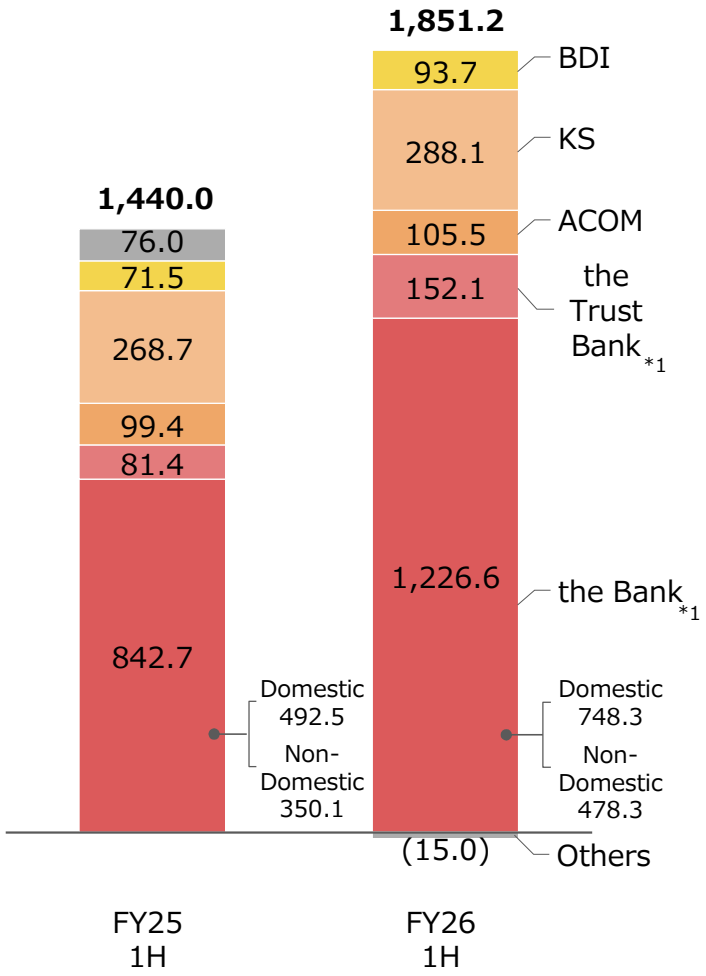


*1 Deposits with the Bank of Japan is excluded in total exposures
*2 Estimated CET1 ratio reflecting the RWA calculated on the finalized and fully implemented Basel Ⅲ basis. Excluding Net Unrealized Gains on AFS Securities

(Reference) Breakdown of Gross profits by Entity 【Consolidated】

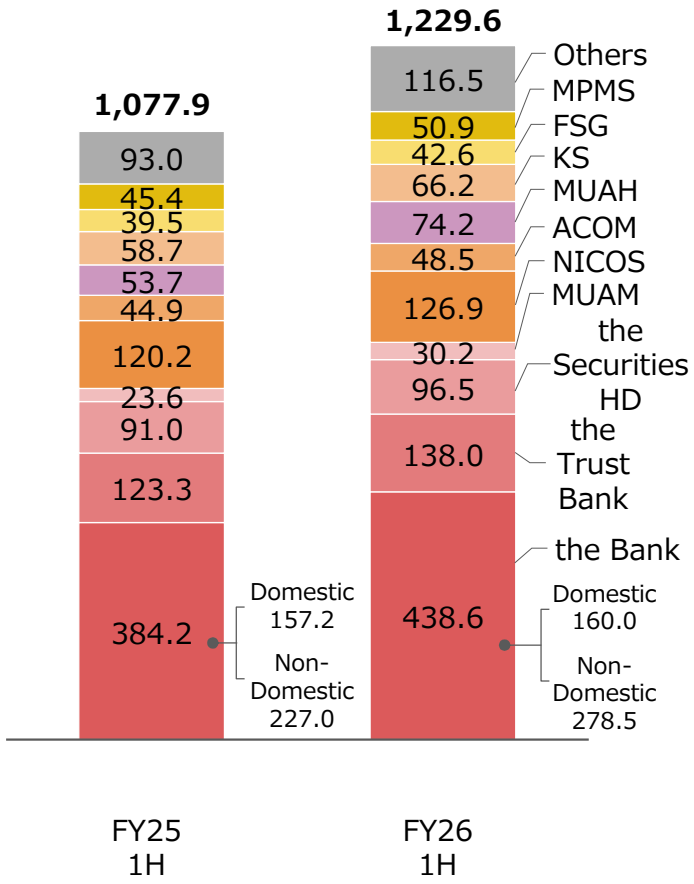
Net Interest Income

(¥bn)



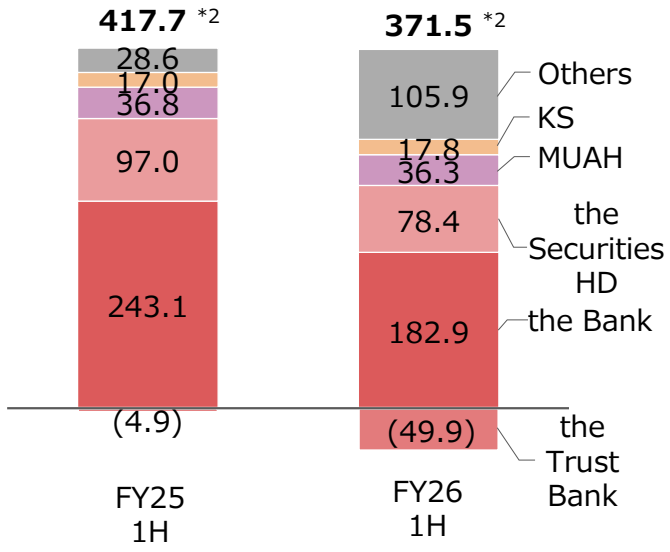
Trust Fees + Net Fees and Commissions

(¥bn)



Net Trading Profits + Net Other Operating Profits

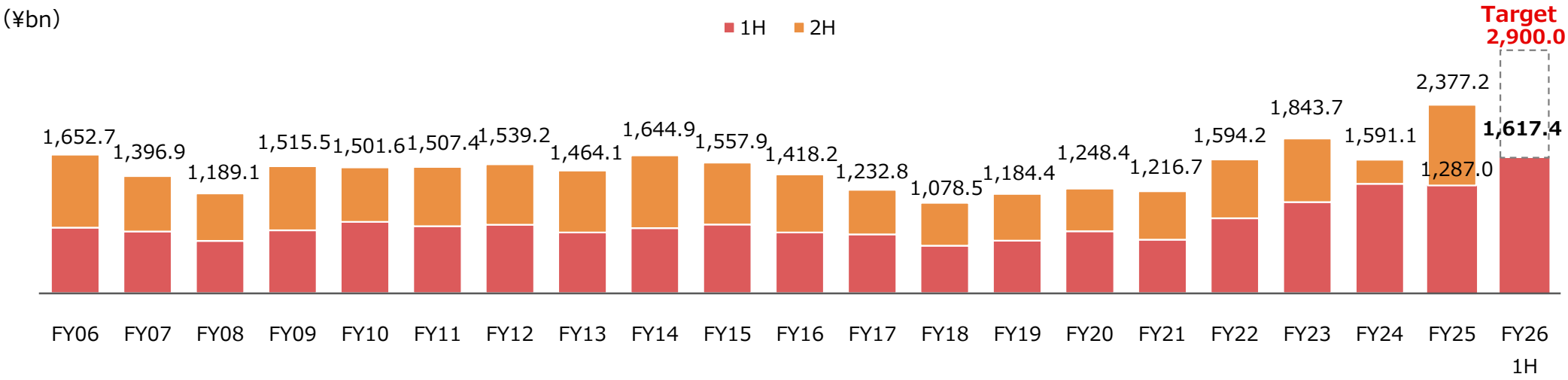
(¥bn)



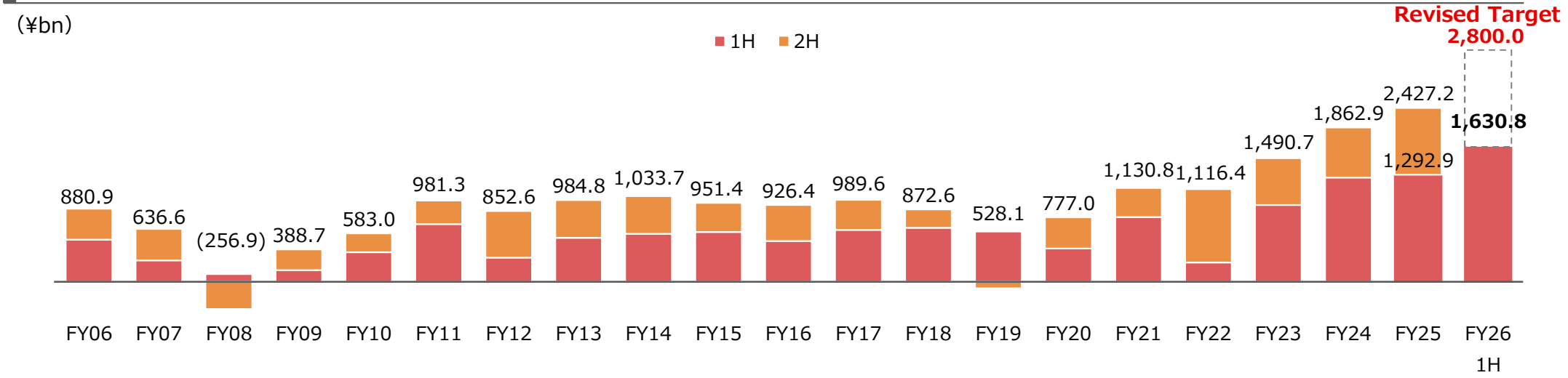
*1 Non-consolidated. Includes following gains and losses on investment trusts cancellation:
FY25 1H: the Bank ¥0.2bn, the Trust Bank ¥8.0bn | FY26 1H: the Bank ¥64.2bn, the Trust Bank ¥53.1bn, respectively
*2 Includes net gains and losses on debt securities of FY25 1H: ¥2.9bn | FY26 1H: ¥(196.0)bn, respectively

(Reference) Historical data since MUFG establishment 【Consolidated】

Net Operating Profits



Profits Attributable to Owners of Parent



Disclaimer

This document contains forward-looking statements regarding estimations, forecasts, targets and plans in relation to the results of operations, financial conditions and other overall management of the company and/or the group as a whole (the “forward-looking statements”). The forward-looking statements are made based upon, among other things, the company’s current estimations, perceptions and evaluations. In addition, in order for the company to adopt such estimations, forecasts, targets and plans regarding future events, certain assumptions have been made. Accordingly, due to various risks and uncertainties, the statements and assumptions are inherently not guarantees of future performance, may be considered differently from alternative perspectives and may result in material differences from the actual result. For the main factors that may affect the current forecasts, please see Consolidated Summary Report, Annual Securities Report, Disclosure Book, Annual Report, and other current disclosures that the company has announced.
The financial information included in this financial highlights is prepared and presented in accordance with accounting principles generally accepted in Japan (“Japanese GAAP”). Differences exist between Japanese GAAP and the accounting principles generally accepted in the United States (“U.S. GAAP”) in certain material respects. Such differences have resulted in the past, and are expected to continue to result for this period and future periods, in amounts for certain financial statement line items under U.S. GAAP to differ significantly from the amounts under Japanese GAAP. For example, differences in consolidation basis or accounting for business combinations, including but not limited to amortization and impairment of goodwill, could result in significant differences in our reported financial results between Japanese GAAP and U.S. GAAP. Readers should consult their own professional advisors for an understanding of the differences between Japanese GAAP and U.S. GAAP and how those differences might affect our reported financial results. We will publish U.S. GAAP financial results in a separate disclosure document when such information becomes available.

Definitions of Figures and Abbreviations Used in This Document

- Gross profits: Gross profits before credit costs for trust accounts
- Net operating profits: Net operating profits before credit costs for trust accounts and provision for general allowance for credit losses
- Total credit costs: Credit costs for trust accounts＋Provision for general allowance for credit losses＋Credit costs＋Reversal of allowance for credit losses＋Reversal of reserve for contingent losses included in credit costs＋Gains on loans written-off

- Consolidated: Mitsubishi UFJ Financial Group (consolidated)
- Non-consolidated: MUFG Bank (non-consolidated) + Mitsubishi UFJ Trust and Banking (non-consolidated) (without any adjustments)
- R&D: Retail & Digital Business Group
- CWM: Commercial Banking & Wealth Management Business Group
- JCIB: Japanese Corporate & Investment Banking Business Group
- GCB: Global Commercial Banking Business Group
- AM/IS: Asset Management & Investor Services Business Group
- GCIB: Global Corporate & Investment Banking Business Group
- Global Markets: Global Markets Business Group

- the Bank: MUFG Bank
- the Trust Bank: Mitsubishi UFJ Trust and Banking
- the Securities HD: Mitsubishi UFJ Securities Holdings
- MUMSS: Mitsubishi UFJ Morgan Stanley Securities
- MUAM: Mitsubishi UFJ Asset Management
- NICOS: Mitsubishi UFJ NICOS
- MUAH: MUFG Americas Holdings
- KS: Bank of Ayudhya (Krungsri)
- BDI: Bank Danamon
- FSG: First Sentier Group
- MPMS: MUFG Pension & Market Services
- MS: Morgan Stanley