

Mitsubishi UFJ Financial Group, Inc.(MUFG)

Risk-Adjusted Capital Ratio Based on the Basel 3 Standards for the Third Quarter Ended December 31, 2025

Tokyo, February 13, 2026 --- MUFG hereby announces the risk-adjusted capital ratio based on the Basel 3 standards for the third quarter ended December 31, 2025 as stated below.

Mitsubishi UFJ Financial Group, Inc. (Consolidated)

	As of December 31, 2025 (A)	Increase (Decrease) (A) - (B)	As of March 31, 2025 (B)	As of September 30, 2025
(1) Total capital ratio (4) / (7)	18.68%	(0.15%)	18.83%	18.99%
(2) Tier 1 capital ratio (5) / (7)	16.66%	0.01%	16.65%	16.87%
(3) Common Equity Tier 1 capital ratio (6) / (7)	14.00%	(0.18%)	14.18%	14.08%
(4) Total capital	21,951.5	1,806.4	20,145.0	21,052.8
(5) Tier 1 capital	19,581.1	1,776.2	17,804.8	18,702.0
(6) Common Equity Tier 1 capital	16,452.7	1,283.4	15,169.2	15,605.2
(7) Risk weighted assets	117,496.9	10,566.4	106,930.4	110,808.0
(8) Required Capital (7)×8%	9,399.7	845.3	8,554.4	8,864.6

MUFG Bank, Ltd. (Consolidated)

	As of December 31, 2025 (A)	Increase (Decrease) (A) - (B)	As of March 31, 2025 (B)	As of September 30, 2025
(1) Total capital ratio (4) / (7)	19.30%	(0.32%)	19.63%	19.60%
(2) Tier 1 capital ratio (5) / (7)	17.52%	(0.16%)	17.68%	17.81%
(3) Common Equity Tier 1 capital ratio (6) / (7)	14.66%	(0.44%)	15.10%	14.81%
(4) Total capital	18,375.8	1,898.2	16,477.6	17,239.0
(5) Tier 1 capital	16,676.7	1,833.5	14,843.2	15,666.4
(6) Common Equity Tier 1 capital	13,952.6	1,277.5	12,675.1	13,023.9
(7) Risk weighted assets	95,163.1	11,233.7	83,929.4	87,923.5
(8) Required Capital (7)×8%	7,613.0	898.7	6,714.3	7,033.8

Mitsubishi UFJ Trust and Banking Corporation (Consolidated)

(in billions of yen)

	As of December 31, 2025 (A)	Increase (Decrease) (A) - (B)	As of March 31, 2025 (B)	As of September 30, 2025
(1) Total capital ratio (4) / (7)	19.22%	(0.74%)	19.96%	20.14%
(2) Tier 1 capital ratio (5) / (7)	15.36%	(1.05%)	16.41%	15.97%
(3) Common Equity Tier 1 capital ratio (6) / (7)	12.61%	(0.94%)	13.56%	13.02%
(4) Total capital	2,099.2	157.6	1,941.6	2,047.8
(5) Tier 1 capital	1,677.9	81.5	1,596.3	1,624.0
(6) Common Equity Tier 1 capital	1,377.9	59.1	1,318.7	1,324.1
(7) Risk weighted assets	10,919.5	1,195.1	9,724.4	10,168.0
(8) Required Capital (7)×8%	873.5	95.6	777.9	813.4

MUFG Bank, Ltd. (Non-Consolidated)

(in billions of yen)

	As of December 31, 2025 (A)	Increase (Decrease) (A) - (B)	As of March 31, 2025 (B)	As of September 30, 2025
(1) Total capital ratio (4) / (7)	16.10%	(0.96%)	17.07%	17.23%
(2) Tier 1 capital ratio (5) / (7)	14.57%	(0.67%)	15.24%	15.60%
(3) Common Equity Tier 1 capital ratio (6) / (7)	11.42%	(0.88%)	12.30%	12.19%
(4) Total capital	13,619.3	1,370.3	12,248.9	13,054.3
(5) Tier 1 capital	12,325.2	1,385.0	10,940.2	11,819.6
(6) Common Equity Tier 1 capital	9,659.1	828.1	8,830.9	9,233.9
(7) Risk weighted assets	84,556.8	12,809.4	71,747.3	75,738.6
(8) Required Capital (7)×8%	6,764.5	1,024.7	5,739.7	6,059.0

Mitsubishi UFJ Trust and Banking Corporation (Non-Consolidated)

(in billions of yen)

	As of December 31, 2025 (A)	Increase (Decrease) (A) - (B)	As of March 31, 2025 (B)	As of September 30, 2025
(1) Total capital ratio (4) / (7)	18.31%	(1.75%)	20.06%	19.59%
(2) Tier 1 capital ratio (5) / (7)	14.97%	(1.91%)	16.89%	15.96%
(3) Common Equity Tier 1 capital ratio (6) / (7)	12.61%	(1.73%)	14.35%	13.39%
(4) Total capital	2,306.6	130.6	2,176.0	2,276.3
(5) Tier 1 capital	1,886.8	54.6	1,832.1	1,853.8
(6) Common Equity Tier 1 capital	1,589.3	32.6	1,556.6	1,556.3
(7) Risk weighted assets	12,595.7	1,751.2	10,844.5	11,614.9
(8) Required Capital (7)×8%	1,007.6	140.0	867.5	929.1

Notes:

Risk-adjusted capital ratio of Mitsubishi UFJ Financial Group, Inc. is computed in accordance with the Notification of the Financial Services Agency No.20, 2006.

Risk-adjusted capital ratio of MUFG Bank, Ltd. and Mitsubishi UFJ Trust and Banking Corporation are computed in accordance with the Notification of the Financial Services Agency No.19, 2006.

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About MUFG

Mitsubishi UFJ Financial Group, Inc. (MUFG) is one of the world's leading financial groups. Headquartered in Tokyo and with over 360 years of history, MUFG has a global network with approximately 2,000 locations in more than 40 countries. The Group has about 150,000 employees and offers services including commercial banking, trust banking, securities, credit cards, consumer finance, asset management, and leasing. The Group aims to "be the world's most trusted financial group" through close collaboration among our operating companies and flexibly respond to all of the financial needs of our customers, serving society, and fostering shared and sustainable growth for a better world. MUFG's shares trade on the Tokyo, Nagoya, and New York stock exchanges. For more information, visit <https://www.mufg.jp/english>.