

Interim Consolidated Summary Report

<under U.S. GAAP>

For the fiscal year ending March 31, 2026

Date: December 30, 2025
 Company name (code number): Mitsubishi UFJ Financial Group, Inc. (8306)
 (URL <http://www.mufg.jp/english/>)
 Stock exchange listings: Tokyo, Nagoya, New York
 Representative: Hironori Kamezawa, President & Group CEO
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Consolidated financial data for the six months ended September 30, 2025

(1) Operating results

(in millions of yen, except per share data)

	For the six months ended September 30,	
	2025	2024
Total revenue	6,097,600	5,796,382
Income before income tax expense	1,684,934	1,344,077
Net income attributable to Mitsubishi UFJ Financial Group	1,162,603	1,059,221
Basic earnings per common share — Earnings applicable to common shareholders of Mitsubishi UFJ Financial Group (in yen)	101.58	90.55
Diluted earnings per common share — Earnings applicable to common shareholders of Mitsubishi UFJ Financial Group (in yen)	101.30	90.33

Notes:

1. Comprehensive income attributable to Mitsubishi UFJ Financial Group for the six months ended September 30, 2025 and 2024 were ¥990,888 million and ¥1,302,473 million, respectively.
2. Average number of shares outstanding

(in thousands of shares)

	For the six months ended September 30,	
	2025	2024
Common stock	11,445,408	11,697,335

(2) Financial condition

(in millions of yen)

	As of September 30,	As of March 31,
	2025	2025
Total assets	397,666,312	405,940,211
Total Mitsubishi UFJ Financial Group shareholders' equity	18,578,275	18,285,486

(3) Cash flows

(in millions of yen)

	For the six months ended September 30,	
	2025	2024
Net cash used in operating activities	(1,830,637)	(524,187)
Net cash provided by investing activities	608,675	2,542,341
Net cash used in financing activities	(13,589,078)	(3,957,629)
Cash and cash equivalents at end of period	94,447,868	108,148,491

This report is an excerpt of certain highlights from Mitsubishi UFJ Financial Group, Inc.'s semi-annual condensed consolidated financial information under U.S. GAAP that is included in the Company's current report on Form 6-K (the "Semi-annual U.S. GAAP Report") submitted to 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 Semi-annual U.S. GAAP Report includes material disclosure about the Company, including its business and other detailed U.S. GAAP financial information. You should read the entire Semi-annual U.S. GAAP Report 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. For the key factors that should be considered, please see the financial highlight, Annual Securities Report, Disclosure Book, Annual Report, Form 20-F, reports on Form 6-K and other current disclosures that the Company has publicly released.

Condensed Consolidated Balance Sheet (Unaudited)

<under U.S. GAAP>

(in millions of yen)	As of September 30, 2025	As of March 31, 2025
Assets:		
Cash and due from banks	4,285,816	4,591,186
Interest-earning deposits in other banks	90,155,899	104,706,928
Cash, due from banks and interest-earning deposits in other banks	94,441,715	109,298,114
Call loans, funds sold, and receivables under resale agreements	19,597,804	20,457,731
Receivables under securities borrowing transactions	5,781,603	5,700,568
Trading account assets	67,606,288	59,417,128
Investment securities:		
Available-for-sale debt securities	25,211,499	30,413,168
Held-to-maturity debt securities	23,845,332	23,272,185
Equity securities	5,215,592	4,633,194
Total investment securities	54,272,423	58,318,547
Loans, net of unearned income, unamortized premiums and deferred loan fees	133,029,675	131,438,515
Allowance for credit losses	(1,176,349)	(1,243,075)
Net loans	131,853,326	130,195,440
Premises and equipment—net	1,015,384	919,854
Customers' acceptance liability	579,623	538,752
Intangible assets—net	1,425,429	1,402,515
Goodwill	610,277	558,164
Other assets	20,482,440	19,133,398
Total assets	397,666,312	405,940,211
Liabilities:		
Deposits:		
Domestic offices:		
Non-interest-bearing	31,753,966	34,154,307
Interest-bearing	151,861,097	149,768,412
Overseas offices, principally interest-bearing	65,358,101	65,492,287
Total deposits	248,973,164	249,415,006
Call money, funds purchased, and payables under repurchase agreements	46,513,415	48,680,537
Payables under securities lending transactions	1,210,015	718,451
Due to trust account and other short-term borrowings	16,431,765	28,399,567
Trading account liabilities	25,282,198	21,502,912
Bank acceptances outstanding	579,623	538,752
Long-term debt	22,474,850	21,022,407
Other liabilities	16,536,557	16,412,841
Total liabilities	378,001,587	386,690,473
Equity:		
Mitsubishi UFJ Financial Group shareholders' equity:		
Capital stock	2,090,270	2,090,270
Capital surplus	4,299,510	4,300,021
Retained earnings:		
Appropriated for legal reserve	239,571	239,571
Unappropriated retained earnings	10,535,168	9,821,359
Accumulated other comprehensive income, net of taxes	2,389,475	2,561,190
Treasury stock, at cost	(975,719)	(726,925)
Total Mitsubishi UFJ Financial Group shareholders' equity	18,578,275	18,285,486
Noncontrolling interests	1,086,450	964,252
Total equity	19,664,725	19,249,738
Total liabilities and equity	397,666,312	405,940,211

Condensed Consolidated Statements of Income (Unaudited)

<under U.S. GAAP>

	For the six months ended September 30,	
(in millions of yen)	2025	2024
Interest income:		
Loans, including fees	2,195,138	2,348,070
Deposits in other banks	559,118	372,370
Investment securities	430,627	404,110
Trading account assets	618,043	500,730
Call loans, funds sold, and receivables under resale agreements and securities borrowing transactions	369,186	477,197
Total	4,172,112	4,102,477
Interest expense:		
Deposits	1,309,461	1,462,814
Call money, funds purchased, and payables under repurchase agreements and securities lending transactions	674,130	674,879
Due to trust account, other short-term borrowings and trading account liabilities	243,400	219,395
Long-term debt	243,185	255,240
Total	2,470,176	2,612,328
Net interest income	1,701,936	1,490,149
Provision for credit losses	31,644	128,584
Net interest income after provision for credit losses	1,670,292	1,361,565
Non-interest income:		
Fees and commissions income	1,124,798	1,013,028
Foreign exchange gains (losses)—net	(10,356)	202,840
Trading account profits (losses)—net	(263,017)	537,284
Investment securities gains (losses)—net	428,079	(485,145)
Equity in earnings of equity method investees—net	390,670	316,339
Other non-interest income	255,314	109,559
Total	1,925,488	1,693,905
Non-interest expense:		
Salaries and employee benefits	738,757	714,830
Occupancy expenses—net	78,019	78,751
Fees and commissions expenses	218,452	203,719
Outsourcing expenses, including data processing	189,699	154,441
Depreciation of premises and equipment	41,007	41,685
Amortization of intangible assets	150,108	145,379
Insurance premiums, including deposit insurance	49,503	48,618
Communications	32,969	31,406
Taxes and public charges	67,643	58,868
Impairment of goodwill	37,703	—
Reversal of off-balance sheet credit instruments	(25,775)	(1,342)
Other non-interest expenses	332,761	235,038
Total	1,910,846	1,711,393
Income before income tax expense	1,684,934	1,344,077
Income tax expense	437,006	348,694
Net income before attribution of noncontrolling interests	1,247,928	995,383
Net income (loss) attributable to noncontrolling interests	85,325	(63,838)
Net income attributable to Mitsubishi UFJ Financial Group	1,162,603	1,059,221

(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	101.58	90.55
Diluted earnings per common share—Earnings applicable to common shareholders of Mitsubishi UFJ Financial Group	101.30	90.33

Condensed Consolidated Statements of Comprehensive Income (Unaudited)
<under U.S. GAAP>

	For the six months ended September 30,	
(in millions of yen)	2025	2024
Net income before attribution of noncontrolling interests	1,247,928	995,383
Other comprehensive income (loss), net of tax:		
Net unrealized gains (losses) on investment securities	(22,101)	78,649
Net debt valuation adjustments	(24,959)	3,051
Net unrealized gains (losses) on derivatives qualifying for cash flow hedges	(811)	232
Defined benefit plans	32,893	(24,099)
Foreign currency translation adjustments	(231,679)	286,518
Total	(246,657)	344,351
Comprehensive income	1,001,271	1,339,734
Net income (loss) attributable to noncontrolling interests	85,325	(63,838)
Other comprehensive income (loss) attributable to noncontrolling interests	(74,942)	101,099
Comprehensive income attributable to Mitsubishi UFJ Financial Group	990,888	1,302,473