

Mitsubishi UFJ Financial Group, Inc. (MUFG)
MUFG Bank, Ltd. (MUFG Bank)

MUFG Invests in and Signs MOU for Strategic Collaboration with Third Intelligence

Tokyo, November 12, 2025 -- Mitsubishi UFJ Financial Group, Inc. (MUFG) and its consolidated subsidiary, MUFG Bank, Ltd., today announced that they have entered into an investment agreement and signed a memorandum of understanding regarding strategic collaboration with Third Intelligence, Inc. (Third Intelligence), an AI R&D company.

Third Intelligence is a company established in March 2025 by Yutaka Matsuo, a professor at the University of Tokyo and leading figure in AI research in Japan, and Junya Ishibashi, CEO of Third Intelligence, through a carve-out of new AI development initiatives at Matsuo Institute, Inc. The company is committed to its mission of “creating a world where humans and AI coexist prosperously by realizing ‘Ubiquitous AGI (Artificial General Intelligence)’ that grows independently in various places.” Third Intelligence aims to utilize AI not only for work and tasks but also as a reliable partner in daily life, striving to achieve a society where humans and AI coexist harmoniously.

‘Ubiquitous AGI’ is an innovative model that not only possesses the fundamental capabilities of AI but also allows individuals and organizations to customize, train, and develop it to meet specific needs and objectives. If realized, it holds the potential to transform the business models of financial institutions. MUFG is exploring the future application of this technology in financial business and, through its support for Third Intelligence’s endeavors to establish globally-competitive AGI, aims to further contribute to enhancing Japan’s presence in AI development.

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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>.

About Third Intelligence

Founded in March 2025 and based in Tokyo, Third Intelligence, Inc. (Third Intelligence), is an AI R&D company committed to creating a new form of intelligence and AGI, and established by Professor Yutaka Matsuo, a prominent expert in AI research in Japan, from the University of Tokyo, along with Junya Ishibashi and others. Beyond raw intellect, Third Intelligence aim to build AI that thinks, converses, acts, and grows like a human — paving the way for a future where AI enhances the lives of people everywhere. For more information, visit <https://third-intelligence.com/>.