

## SASB Index

This index discloses information based on the SASB Standard, a global information disclosure standard issued by the U.S. Sustainability Accounting Standards Board (SASB) in October 2018.

SASB has developed standards that define materiality for each industry and accounting metrics specific to 77 industries, which are further categorized within each industry. This index discloses information related to the standards for three industries: Commercial Banks (FN-CB), Investment Banking & Brokerage (FN-IB), and Asset Management & Custody Activities (FN-AC). Since the standards for each industry are based on U.S. laws and regulations and systems, some metrics are not applicable to the business activities of MUFG, which is based in Japan, but we strive to disclose information that is consistent with the purpose and content of each metric to the extent possible. As the content of the standards is constantly being updated, MUFG will continue to update and expand the information disclosed as part of its engagement with stakeholders, including customers, business partners, shareholders and investors.

Accounting Metric	Category	Code	Response
<b>Data Security</b>			
Description of approach to identifying and addressing data security risks	Discussion and Analysis	FN-CB-230a.2	MUFG has positioned threats posed by cyberattacks and other relevant events as Top Risks. Accordingly, we are promoting cyber security measures under management's leadership  For details, please refer to the following Cyber Security (P.124)
<b>Financial Inclusion &amp; Capacity Building</b>			
(1) Number and (2) amount of loans outstanding qualified to promote small business and community development	Quantitative	FN-CB-240a.1	SASB's indicator "Programs designed to promote small business and community development" is based on U.S. laws and regulations, so the following information is disclosed as quantitative data based on the actual situation in Japan.  ● Balance of loans to small business: 39,678 billion yen  Initiatives of the U.S. Partner Bank MUFG Union Bank  ● CRA Qualified Small Business Loans: 20,224 transactions, US\$2,149 million in total  ● CRA Qualified Community Development Loans: 317 transactions, US\$1,179 million in total  For details, please refer to the following ( <a href="https://www.mufgamericas.com/who-we-are/corporate-social-responsibility/resiliency-and-progress-corporate-social-responsibility-2020/supporting-small-business-colleagues">https://www.mufgamericas.com/who-we-are/corporate-social-responsibility/resiliency-and-progress-corporate-social-responsibility-2020/supporting-small-business-colleagues</a> )
Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Quantitative	FN-CB-240a.4	SASB's definition of "unbanked, underbanked, or underserved customers" is based on U.S. laws and regulations, so the following information is disclosed as quantitative data based on the actual situation in Japan.  ● Number of times financial and economic education has been provided: 3,285 times (cumulative total since fiscal 2012)  For details, please refer to the following Approach to Priority Issues_Response to Aging Population & Low Birthrate (P.23)  Initiatives of the U.S. Partner Bank MUFG Union Bank  For calendar year 2020, we had 251 employees that performed 3,577 hours of volunteering in the areas of Financial Literacy, Homebuyer Education, UB Products and Services, and Technical Assistance.  For details, please refer to the following ( <a href="https://www.mufgamericas.com/who-we-are/corporate-social-responsibility/resiliency-and-progress-corporate-social-responsibility-2020/serving-our-communities">https://www.mufgamericas.com/who-we-are/corporate-social-responsibility/resiliency-and-progress-corporate-social-responsibility-2020/serving-our-communities</a> )

Accounting Metric	Category	Code	Response
<b>Employee Diversity &amp; Inclusion</b>			
Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	Quantitative	FN-IB-330a.1 FN-AC-330a.1	<p>Although the measurement method is not consistent with the metrics recommended by SASB standards, the following information is disclosed as alternative data.</p> <ul style="list-style-type: none"> <li>● Ratio of female employees</li> <li>● Ratio of female representation in managerial positions</li> <li>● Number of female executive officer</li> <li>● Number of group national staff</li> <li>● Ratio of employees with disabilities</li> </ul> <p>For details, please refer to the following ESG Data(Social) (P.149)</p>
<b>Incorporation of Environmental, Social, and Governance Factors in Credit Analysis/ Investment Banking &amp; Brokerage Activities / Investment Management &amp; Advisory</b>			
Commercial and industrial credit exposure, by industry	Quantitative	FN-CB-410a.1	<p>We disclose the balance of exposure to credit risk as of March 31, 2021 and a breakdown by major type of exposure.</p> <p>Basel III Disclosure Fiscal 2020 (P.22) CREDIT RISK_Credit risk exposures (<a href="https://www.mufg.jp/dam/ir/report/annual_report/pdf/baseliii21_en.pdf">https://www.mufg.jp/dam/ir/report/annual_report/pdf/baseliii21_en.pdf</a>)</p>
Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis / investment banking and brokerage activities / investment and/or wealth management processes and strategies	Discussion and Analysis	FN-CB-410a.2 FN-IB-410a.3 FN-AC-410a.2	<p>We promote investment management that take into account ESG factors and contribute to the realization of a sustainable environment and society by proposing to our customers a perspective that emphasizes non-financial information about companies.</p> <p>Our corporate website_Promotion and Dissemination of ESG Investment (<a href="https://www.mufg.jp/english/csr/society/esg/">https://www.mufg.jp/english/csr/society/esg/</a>)</p> <p>We have established the following policies as a framework for environmental and social considerations in our finance and asset management businesses.</p> <p>Our corporate website_Policies and Guidelines MUFG Environmental and Social Policy Framework MUFG AM Responsible Investment Policy (<a href="https://www.mufg.jp/english/csr/policy/">https://www.mufg.jp/english/csr/policy/</a>)</p> <p>We have adopted and adhere to the Equator Principles, a risk management framework for determining, assessing and managing environmental and social risks and impacts for large-scale projects.</p> <p>Our corporate website_The Equator Principles (<a href="https://www.mufg.jp/english/csr/environment/equator/">https://www.mufg.jp/english/csr/environment/equator/</a>)</p>
Revenue from (1) underwriting, (2) advisory, and (3) securitization transactions incorporating integration of environmental, social, and governance (ESG) factors, by industry	Quantitative	FN-IB-410a.1	<p>Although the measurement method is not consistent with the metrics recommended by SASB standards, the following information is disclosed as alternative data.</p> <ul style="list-style-type: none"> <li>● Cumulative underwriting of public yen-denominated green bonds (April 1, 2016 to March 31, 2020): 94 projects, 4,146.9 hundred million yen</li> </ul> <p>For details, please refer to the following Underwrite Green Bond (P.61)</p>
(1) Number and (2) total value of investments and loans incorporating integration of environmental, social, and governance (ESG) factors, by industry	Quantitative	FN-IB-410a.2	<p>Although the measurement method is not consistent with the metrics recommended by SASB standards, the following information is disclosed as alternative data.</p> <ul style="list-style-type: none"> <li>● Contribution to Sustainability as a Financial Institution (P.37) Progress in Sustainable Finance: 7.9 trillion yen (Cumulative total from fiscal 2019)</li> <li>● Arrangement of renewable energy project financing: 62 projects, US\$3,106 million in total</li> </ul>
Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing, and (3) screening	Quantitative	FN-AC-410a.1	<ul style="list-style-type: none"> <li>● Ratio of responsible investment to total assets under management: 100%</li> </ul> <p>For details, please refer to the following MUFG Report 2021 (Integrated Report) (P.64) (<a href="https://www.mufg.jp/dam/ir/report/annual_report/pdf/ir2021_all_en.pdf">https://www.mufg.jp/dam/ir/report/annual_report/pdf/ir2021_all_en.pdf</a>)</p>
Description of proxy voting and investee engagement policies and procedures	Discussion and Analysis	FN-AC-410a.3	<p>For details, please refer to the following Mitsubishi UFJ Trust and Banking Responsible Investment Report (<a href="https://safe.tr.mufg.jp/cgi-bin/english/ourservices/management/asset_management_01.cgi?area=1&amp;page=mutb_ri_report.pdf">https://safe.tr.mufg.jp/cgi-bin/english/ourservices/management/asset_management_01.cgi?area=1&amp;page=mutb_ri_report.pdf</a>)</p>

Accounting Metric	Category	Code	Response
<b>Business Ethics</b>			
Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Quantitative	FN-CB-510a.1 FN-IB-510a.1	For details, please refer to the following Form 20-F (P.133) <b>Legal Proceedings</b> ( <a href="https://www.mufg.jp/dam/ir/report/form20-f/pdf/mufg20f2021_en.pdf">https://www.mufg.jp/dam/ir/report/form20-f/pdf/mufg20f2021_en.pdf</a> )
Description of whistleblower policies and procedures	Discussion and Analysis	FN-CB-510a.2 FN-IB-510a.2 FN-AC-510a.2	Having positioned its whistle-blowing systems as an important governance tool, MUFG has helped each Group company develop such a system to ensure their ability to promptly address and resolve any issues associated with compliance. Moreover, the MUFG Compliance Helpline operates year-round and is capable of handling a report from any Group member no matter what their location on an around-the-clock basis.  For details, please refer to the following Whistle-Blowing Systems (P.123)
<b>Systemic Risk Management</b>			
Global Systemically Important Bank (G-SIB) score, by category	Quantitative	FN-CB-550a.1 FN-IB-550a.1	<ul style="list-style-type: none"> <li>● G-SIB buffer ratio: 1.5% (Based on the "2020 list of global systemically important banks (G-SIBs)" published by the Financial Stability Board (FSB) in November 2020)</li> <li>● G-SIB Indicators</li> </ul> For details, please refer to the following Basel III Disclosure Fiscal 2020 (P.93) <b>GSIB1: Indicators for assessing G-SIBs</b> ( <a href="https://www.mufg.jp/dam/ir/report/annual_report/pdf/baseliii21_en.pdf">https://www.mufg.jp/dam/ir/report/annual_report/pdf/baseliii21_en.pdf</a> )
Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Discussion and Analysis	FN-CB-550a.2 FN-IB-550a.1	For details, please refer to the following Basel III Disclosure Fiscal 2020 (P.3) <b>Group Business Management</b> ( <a href="https://www.mufg.jp/dam/ir/report/annual_report/pdf/baseliii21_en.pdf">https://www.mufg.jp/dam/ir/report/annual_report/pdf/baseliii21_en.pdf</a> )
<b>Professional Integrity</b>			
Total amount of monetary losses as a result of legal proceedings associated with professional integrity, including duty of care	Quantitative	FN-IB-510b.3	Please refer to the following Form 20-F (P.133) <b>Legal Proceedings</b> ( <a href="https://www.mufg.jp/dam/ir/report/form20-f/pdf/mufg20f2021_en.pdf">https://www.mufg.jp/dam/ir/report/form20-f/pdf/mufg20f2021_en.pdf</a> )
Description of approach to ensuring professional integrity, including duty of care	Discussion and Analysis	FN-IB-510b.4	Please refer to the following MUFG Group Code of Conduct ( <a href="https://www.mufg.jp/english/profile/governance/ethics/">https://www.mufg.jp/english/profile/governance/ethics/</a> ) <b>Compliance Basic Policy</b> ( <a href="https://www.mufg.jp/english/profile/governance/compliance/">https://www.mufg.jp/english/profile/governance/compliance/</a> ) <b>MUFG Basic Policy for Fiduciary Duties</b> ( <a href="https://www.mufg.jp/english/profile/governance/fd/">https://www.mufg.jp/english/profile/governance/fd/</a> )
<b>Employee Incentives &amp; Risk Taking</b>			
Discussion of policies around supervision, control, and validation of traders' pricing of Level 3 assets and liabilities	Discussion and Analysis	FN-IB-550b.3	Please refer to the following Form 20-F (P.F-131) <b>31. FAIR VALUE</b> ( <a href="https://www.mufg.jp/dam/ir/report/form20-f/pdf/mufg20f2021_en.pdf">https://www.mufg.jp/dam/ir/report/form20-f/pdf/mufg20f2021_en.pdf</a> )

Accounting Metric	Category	Code	Response
<b>Activity Metric</b>			
(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Quantitative	FN-CB-000.A	Although the measurement method is not consistent with the metrics recommended by SASB standards, the following information is disclosed as alternative data. <ul style="list-style-type: none"> <li>● Individual deposits: 84,848.5 billion yen</li> <li>● Corporate deposits and others: 80,968 billion yen</li> </ul> For details, please refer to the following <b>Databook for FY2020 (P.24)</b> <b>Assets and liabilities (Non-consolidated)</b> <a href="https://www.mufg.jp/dam/ir/presentation/2020/pdf/databook2103.pdf">https://www.mufg.jp/dam/ir/presentation/2020/pdf/databook2103.pdf</a>
(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Quantitative	FN-CB-000.B	Although the measurement method is not consistent with the metrics recommended by SASB standards, the following information is disclosed as alternative data. <ul style="list-style-type: none"> <li>● Loans to SMEs: 39,678 billion yen</li> <li>● Residential mortgage loan balance: 14,983.5 billion yen</li> </ul>
(1) Number and (2) value of (a) underwriting, (b) advisory, and (c) securitization transactions	Quantitative	FN-IB-000.A	Although the measurement method is not consistent with the metrics recommended by SASB standards, the following information is disclosed as alternative data. <b>Mitsubishi UFJ Morgan Stanley Securities</b> <b>Consolidated Financial Results for the Fiscal Year Ended March 31, 2021 (P.15)</b> <a href="https://www.hd.sc.mufg.jp/english/finance/000020022.pdf">https://www.hd.sc.mufg.jp/english/finance/000020022.pdf</a>
(1) Total registered and (2) total unregistered assets under management (AUM)	Quantitative	FN-AC-000.A	Please refer to the following <b>Databook for FY2020 (P.49)</b> <b>AM / IS</b> <a href="https://www.mufg.jp/dam/ir/presentation/2020/pdf/databook2103.pdf">https://www.mufg.jp/dam/ir/presentation/2020/pdf/databook2103.pdf</a>
Total assets under custody and supervision	Quantitative	FN-AC-000.B	Please refer to the following <b>Databook for FY2020 (P.49)</b> <b>AM / IS</b> <a href="https://www.mufg.jp/dam/ir/presentation/2020/pdf/databook2103.pdf">https://www.mufg.jp/dam/ir/presentation/2020/pdf/databook2103.pdf</a>