While Educational Fund Gift Trust is a product intended to help customers make the most of the tax-free gift limit made available by recent tax reforms, we've created additional features to support grandparents' desire to contribute to their grandchildren's future by paying for their education. In addition to a principal guarantee and no management fees, the Trust offers unique services, such as a pre-payment option that allows the user to receive payment of educational costs without paying out of pocket in advance, and bankbooks that can be personalized with a photo and message to the recipient. Leveraging our capacity and know-how in asset succession, we will continue to develop products that reflect our customers' expectations and dreams.
We strive for a sustainable society through our products, services, and community development.

**Consumer Business / Private Banking: Educational Fund Gift Trust**

**Financial Products that Foster Intergenerational Bonds**

A revision of Japan’s tax system in FY 2013 exempted from taxation one-time gifts of up to 15 million yen from a grandparent to a grandchild under 30 years of age for use in financing an education. Such gifts, when carried out efficiently, have the benefit of reducing the parents’ financial burden when paying for their child’s education.

MUTB has developed a new trust product based on this tax exemption, called Educational Fund Gift Trust (Magyorokobu; see Note), to foster the next generation. With this product, the monetary gift is deposited in a single lump sum and managed efficiently over the long term, covering admission fees, study abroad programs, private night school classes, and other educational expenses. To facilitate the transfer of assets between generations, MUTB released another new trust product, Okuru Shiawase in June 2014. Going forward, we will continue to develop products that draw on our unique expertise as a trust bank, including long-term asset management and asset succession know-how.

Note: BTMU began offering Educational Fund Gift Trust in June 2013 as an agent for MUTB. (Not available at all branches.)
**MUFG Initiatives**

**Sponsoring a TV Program as Part of Our CSR Initiatives**

01 *Hito-Machi Kiko* TV Program
MUFG is a sponsor of the television program *Hito-Machi Kiko* as part of its CSR initiatives. The program is on-air every Saturday from 10:00 to 10:54 pm on BS-TBS.

MUFG is a proud sponsor of the TV program *Hito-Machi Kiko*. Through interviews by the hosts, all professional photographers, the program presents charming features of towns across Japan while focusing on the people and organizations who live and work there. By sponsoring this program, MUFG is supporting companies that are working to make the world a better place, and people who are committed to revitalizing local communities and globalizing Japan.

**MUFG Employee Volunteering and Community Initiatives**

As a broadly connected member of the many local communities where MUFG operates in Japan and across the world, group companies engage in an array of activities aimed at nurturing society’s next generation.

02 Environmental Education Project: “Save Our Common Treasures of the Earth”
In collaboration with a public interest incorporated association, the National Federation of UNESCO Associations in Japan (NFUAJ), we support this project aimed at passing on to future generations the common heritage of mankind.

03 Next Generation Leaders Program for Asia and the Pacific
In collaboration with a public interest incorporated foundation, the Organization for Industrial, Spiritual and Cultural Advancement–International, Japan (OISCA Japan), youth throughout Asia and the Pacific are taught organic farming techniques and other skills.

04 MUFG Graduation Memorial Cup Soccer Tournament
Hoping to teach children the value of interconnectedness and teamwork through sports, MUFG sponsors the MUFG Graduation Memorial Cup Soccer Tournament, a youth soccer tournament for sixth-grade students who are about to graduate from elementary school.

05 Economic/Financial Education Program "Let’s Learn about Finance and Economy"
This program, developed in partnership with the University of Tsukuba, teaches children about financial systems and the value of money. (Photo is of a program at BTMU’s Akabane/Akabane-Ekimae Branch.)

06 Job Shadowing Work Experience Program
This educational program, in cooperation with a public interest incorporated association, Junior Achievement Japan, provides youth an opportunity to learn firsthand about the challenges and joys of the work experience.
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Hito-Machi Kiko TV Program

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Supporting the Activities of UNESCO Associated Schools
BTMU has been collaborating with the National Federation of UNESCO Associations in Japan (NFUAJ) to support the activities of UNESCO Associated Schools, centers of Education for Sustainable Development (ESD) where students learn about the environment and international understanding.

"Peter Rabbit™ Forest for the Future" Environmental Conservation Activities
Since 2009, MUTB has been working with Nagatoro Town in Saitama Prefecture to conserve the local environment by planting trees and clearing underbrush in a community forest on Hodo Mountain.

Sponsoring the FIT For Charity Run 2013
Since 2009, MUMSS has helped organize an annual event in which financial companies located in Tokyo raise funds for charity. In FY 2013, around 1,200 people at 21 group companies participated.

Sponsoring the Culture Support Project: Shiki Theatre Company’s Kokorono Gekijou
BTMU sponsors Kokorono Gekijou, a theatre program that seeks to instill in children an appreciation for the value of life and connection with others. In FY 2013, 560,000 children were invited to these performances nationwide.

Sponsoring the Special Olympics Nippon
BTMU and MUTB are among the sponsors of an international sports organization that provides support for persons with mental disabilities so they can develop independence and participate in society.

Donation of Peter Rabbit™ Gardening Diorama
MUTB donated a gardening diorama depicting the world of Peter Rabbit™, displayed at its head office building until January 2014, to Onagawa Town, Miyagi Prefecture, to support its recovery from the 2011 disaster.

Coastal Reforestation Effort
MUMSS, in collaboration with Morgan Stanley MUFG Securities (MSMS), sent employee volunteers to support efforts to restore a coastal forest at Kujukurihama Beach (Chiba Prefecture).

Global Volunteer Month "MUFG Gives Back"
BTMU designated November 2013 as Global Volunteer Month, setting the stage for community engagement by 3,623 employees at 76 offices in 35 countries. (Photo is from a desert-cleaning event hosted by the Dubai Branch.)
BTMU has been collaborating with the National Federation of UNESCO Associations in Japan (NFUAJ) to support the activities of UNESCO Associated Schools, centers of Education for Sustainable Development (ESD) where students learn about the environment and international understanding.

"Peter Rabbit TM  Forest for the Future"

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Community Outreach and Participation Activities

15 BTMU Hiroshima/Hiroshima-Chuo Branch
Continued exchange activities with a welfare facility and organization for the disabled, and held finance and economics classes for local children.

16 BTMU Retail Banking Video Counter Center (Osaka)
Working with a branch office, hosted workplace visits and held finance and economics classes.

17 BTMU (Brazil) (see Note)
Sao Paulo office gave lectures on water protection and energy conservation at a local school.

18 BTMU Bangkok Branch
Organized a visit to a disabled children’s home where employees not only donated necessities, but also educated the children on social etiquette and proper social behavior.

19 MUTB Mito Branch
Hosted cleaning activities around the Kodokan, a nationally designated important cultural property.

20 MUTB Yokohama-Nishiguchi Branch
Hosted a bank tour for preschool children as part of the branch’s 50th anniversary celebration.

21 MUTB London Branch
Participated in a charity walk and fund-raiser for a cancer research fund.

22 MUMSS Takamatsu Branch
Held a cleanup in the surrounding neighborhood and customer parking lot.

Note: Banco de Tokyo-Mitsubishi UFJ Brasil S/A
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Note: Banco de Tokyo-Mitsubishi UFJ Brasil S/A Branch Initiatives

Community Outreach and Participation Activities

We have made great strides in developing our new CSR program in Europe, the Middle East, and Africa (EMEA) through support from our senior level CSR committee, our EMEA branch liaisons and London champion’s network. Just six months into a formalized CSR program we achieved 29% participation in MUFG Gives Back, with many events oversubscribed, showcasing the enthusiasm and willingness of our employees to contribute to their local communities where we do business.

Simultaneously creating social value alongside business value has led us to be shortlisted for a Lord Mayor of the City of London award which is fantastic recognition of EMEA’s CSR progression.

Nicola Ruane
Associate Director
Corporate Social Responsibility
Planning Division for Europe, Middle East and Africa

The Bank of Tokyo-Mitsubishi UFJ