Supporting Reconstruction

We are carrying out a range of programs while working to raise awareness wherever we can. All of the group companies work together to promote a number of initiatives.

Group Company Initiatives

MUFG appealed to group companies to undertake initiatives, through their core businesses and charity programs, that will contribute to the reconstruction of disaster-affected areas.

In February 2014, it also provided support through a large-scale business-matching conference.

BTMU, meanwhile, has established a Reconstruction Public-Private Partnership Office at its local branch office in Sendai and has been providing reconstruction support through its business—by offering loans, for example, that take advantage of a Reconstruction Agency’s assistance program.

Other ongoing efforts include employee volunteering, holding a picture book and music event for emotional support and inspiration, and soliciting support for the reconstruction through sponsored radio programs.

Medium- to Long-Term Reconstruction Assistance Efforts

**BTMU MUFG NFUAJ East Japan Earthquake Recovery and Scholarship Fund**

BTMU, in cooperation with a public interest incorporated association, the National Federation of UNESCO Associations in Japan (NFUAJ), established in April 2011 the MUFG NFUAJ East Japan Earthquake Recovery and Scholarship Fund. For up to 15 years, the fund has been working with local schools in operating a scholarship program and holding various support projects for orphaned students (children who lost one or both of their parents as a result of the earthquake and tsunami) from elementary through high school. The fund is expected to grow to around three billion yen.

1. **Scholarship Program**
   
   Each student is awarded 100,000 yen at the start of the program and 20,000 yen every month until high school graduation. The number of scholarship students was 1,128 at the end of FY 2013. The program will issue its last round of new scholarships to children entering elementary school in FY 2014, which will continue until those students have graduated from high school in 2026.

2. **Healthy Growth Program**
   
   This program provides a Support Exchange Meeting among scholarship recipients. In December 2013, 31 scholarship recipients were invited to the Japan Pro-Footballers Association’s Charity Soccer 2013 event held at Yurtec Stadium Sendai. Participating students enjoyed the day watching the match, walking onto the field as “escort kids”, and talking with the athletes.

3. **Flower-Replanting Program**
   
   Executives and employees from group companies visited elementary and junior high schools in Iwate, Miyagi, and Fukushima Prefectures, where damage from the tsunami and earthquake was particularly severe, and replanted some 14,000 flowering plants and 500 trees at 15 schools from April through November in FY 2013. To date roughly 35,000 plants have been donated to 42 schools.

4. **Volunteer Program**
   
   In FY 2013, some 370 MUFG executives and employees volunteered to help the programs mentioned above, bringing the total number of volunteers to 940.
Participation in the TOMODACHI Initiative

As part of the TOMODACHI Initiative, a U.S.-Japan exchange program involving the U.S. government and a U.S. non-profit organization, the U.S.-Japan Council, MUFG established the TOMODACHI MUFG International Exchange Program, a three-year exchange program for students and educators from the disaster-affected areas in Japan and their counterparts in the United States.

In FY 2014, the program’s third year, 26 junior high and high school students and two teachers from Iwate, Miyagi, and Fukushima prefectures were invited to Los Angeles, California, for a two-week visit from the end of July. The students studied English, experienced a homestay, engaged in exchange with the local community and businesses, and also spent time with the California high schools students who visited Japan the previous year through the program.

Initiatives through Business

Financial Assistance based on Public-Private Partnerships

BTMU has established the Reconstruction Public-Private Partnership Office at its local branch office in Sendai, with the aim of promoting investment in the region targeted for reconstruction, based on partnerships with national and local government agencies.

Making use of the support systems available under the Interest Subsidy Program in Special Zones for Reconstruction (see Note) of the government’s Reconstruction Agency, we provided the largest amount of funding of any major banking group in Japan, at about 13 billion yen (in 11 loans) cumulatively.

In addition, we are expanding a support program we developed for Onagawa Town, Miyagi Prefecture, which uses electronically recorded monetary claims for the construction of public housing for disaster victims, in the hopes that other municipalities will be able to utilize it as well.

Note: For funding of core projects as part of reconstruction plans in designated Special Zones for Reconstruction in the disaster areas (in 227 municipalities), the national government subsidizes up to 0.7% of the interest for five years.

Seminars on Capital Investment Support for Energy and Reconstruction

In cooperation with Mitsubishi UFJ Research and Consulting (MURC) and MUL, BTMU organized seminars in Tokyo, Nagoya, Osaka, and Sendai to introduce support systems related both to energy and reconstruction as well as ways to use electricity and gas efficiently, as responses to electricity shortages and potential energy cost increases after the Great East Japan Earthquake. At the seminars, Regional Bureaus of Economy, Trade and Industry provided explanations about various support programs while Miyagi Prefectural Office explained reconstruction support systems. Power and gas companies gave presentations on energy-conservation methods as well as energy-efficient equipment for which consumers can apply for subsidies. MUL discussed details about utilizing subsidies, MURC talked about businesses in reconstruction areas, and BTMU explained interest subsidy programs. A total of 106 companies participated. We will continue to support customers by promoting the effective use of information from government and the latest trends.

Support through Business Matching

BTMU invited regional banks (the Bank of Iwate, the 77 Bank, and the Toho Bank) and customers from the disaster areas to a large-scale business conference known as “Business Link Shobai Hanjo,” held in February 2014 by MUFG. The meeting offered them a variety of opportunities to meet, as well as for business negotiations.
Other Initiatives

**MUMSS** Picture Books and Music: Supporting Reconstruction

MUMSS supported a Picture Book and Jazz Collaboration event in October 2013, held at the Tagajo City Cultural Center, and led by our company’s clinical psychologist (professor of the Graduate School at Ritsumeikan University).

**MUTB** 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.

This display commemorates 25 years of our mascot, Peter Rabbit™. It was created by world-renowned garden designer Kazuyuki Ishihara and donated to a regional medical facility in Onagawa Town with wishes for recovery from the 2011 earthquake. Installation costs were covered by donations from directors and employees, and money left over after the installation was donated to the town.

**MUN** Support for the Disaster Area through Radio Broadcasts

MUN “Dear Partner” FM radio program hosted by Masataka Matsutoya invites special guests at the forefront of reconstruction efforts every month to share their thoughts about the reconstruction of the disaster-affected areas and disaster prevention measures. By providing an ongoing discussion about the disaster, MUN aims to contribute to the reconstruction of disaster-affected areas.

**MUMSS** Coastal Reforestation Effort

Through the efforts of employee volunteers, MUMSS, together with MSMS, has been supporting activities to restore the coastal forest at Kujukurihama Beach (Sammu City, Chiba Prefecture) since 2012, where trees suffered salt damage from the tsunami caused by the Great East Japan Earthquake. From April 2012 to July 2014, more than 210 employees and family members visited the site a total of five times. In spring, they planted Japanese black pine; in summer, they returned to check on the seedlings’ progress, and to weed and clean up the area around them.

As a corporate group CSR activity under MUSHD, about 25 employees from KOKUSAI Asset Management, MUS Business Services, and MUMSS, all MUFG companies, carried out supplementary tree planting and weeding at the same site in April 2013.

**MUN** Employee Volunteers’ Activities to Support Reconstruction

Since July 2011, MUN has been allowing employees to make use of its volunteer leave system. The program has evolved over time to reflect the changing needs of the disaster-affected areas. A total of 649 employees had participated in a variety of volunteer activities by July 2014, aiming to help the local people, including through the restoration of farming activities and the provision of emotional care. The company actively supported the volunteer activities on the necessary expenses. Many employees participated in a variety of ways, such as by purchasing the farm products harvested from the activity areas, and by donating children’s clothing and picture books to nurseries that had accepted evacuee children.