Relations with Shareholders and Investors

We strive to increase our corporate value by manifesting our comprehensive strengths as a group and responding to the expectations of customers and society. We are also striving to enhance two-way communication with our shareholders and investors.

Medium-Term Business Plan

Strategies Aimed at Stable Growth

FY 2013 was the second year of our three-year medium-term business plan, and MUFG made progress in laying a foundation for sustainable future growth through the implementation of both offensive and defensive measures. In Japan, we contributed to the recovery of the domestic economy from a financial perspective by supporting retail customers’ asset formation through Nippon Individual Savings Account (NISA) and other measures, and by supporting our corporate customers through meeting their financing needs related to M&A, capital investment, etc. Looking towards medium- to long-term growth, MUFG made Thailand’s Bank of Ayudhya Public Company a subsidiary, expanding our business base in Asia where further economic growth can be expected. With regards to business management, we strengthened our governance approach through the establishment of a Risk Committee and a Global Advisory Board.

Maintaining Sound Financial Foundations

Under the Basel III regulatory frameworks for capital and liquidity introduced in March 2013, our Common Equity Tier 1 capital ratio, which shows the percentage of core capital, is sufficient at 11.25%. The non-performing loan ratio remains low at 1.41% (as of March 31, 2014). For details, see the following website.

http://www.mufg.jp/english/ir/fs/

Capital Management and IR

Appropriate Capital Policy

In our aim to raise corporate value, our capital policy emphasizes balance between maintaining sufficient equity capital, further enhancing shareholder returns, and utilizing capital for increased earning power.

Basic Stance on Investor Relations

MUFG discloses information on our financial conditions, business strategies, and risks involved in our operations in a fair and timely manner. We also aim to raise corporate value by giving market perceptions proper consideration in our management processes.

The MUFG website provides information for investor relations (IR).

www.mufg.jp/english/ir/

IR Activities for Institutional Investors

We proactively provide information to domestic and foreign institutional investors by holding investor meetings regarding our financial results and using various other channels. We also carry out diverse activities such as responding to requests for interviews and regularly visiting investors.

Shareholder Benefit Program (MUFG Shareholder Club)

The MUFG Shareholder Club provides preferential services, making use of the comprehensive strengths of MUFG, including preferential interest rates on time deposits and discounted stock trading commissions.
General Shareholders’ Meeting

The ninth Annual General Meeting of Shareholders was held in June 2014 at the Nippon Budokan (Tokyo). A webcast of the meeting can be viewed at the following site:


MUFG Selected for SRI Indexes

In recent years, socially responsible investment (SRI) has become increasingly popular in the world of asset management as a standard for investment decisions that are based not only on financial perspectives, but also the broader views of society, including environmental considerations and social contributions. MUFG has been selected for inclusion in SRI indexes, such as the DJSI Asia Pacific, FTSE4Good Index Series, and MS-SRI (as of July 31, 2014).