One of the precepts of MTFG’s Group Management Philosophy is to ‘contribute to the prosperity of its customers at home and abroad and of the communities it serves’. Based on this commitment MTFG is pursuing CSR (Corporate Social Responsibility) activities and aims to be a financial group that gains the public’s trust and confidence and that is a good corporate citizen.

Historically, we have been involved in social contribution and socio-environmental activities such as providing scholarships for international students and in energy conservation activities. We are also undertaking a wide variety of other activities including environmentally friendly business operations and a Group-wide improvement of customer service. Looking ahead, by further strengthening socially responsible management of MTFG, we will strive to win the long-term appreciation of our customers and shareholders.

Environmental Issues

Easing the burden on the global environment and creating a society and economy that are in balance with the environment are major issues for the people of this century. At MTFG we are contributing to the realization of a sustainable economy and society by promoting eco-friendly activities such as the use of recycled paper, and the recycling of our used paper, and each Group company is seeking to conduct its business operations in an environmentally conscious way.

The Bank of Tokyo-Mitsubishi, in its first business cooperation project for the promotion of environmentally friendly operations with the Development Bank of Japan, has been vigorously engaged in environment-related financing activities such as the arrangement of a syndicated loan for Takenaka Corporation. As a result of such activities, in April 2005 all of the banking operations at BTM headquarters qualified for the globally recognized ISO environmental certificate (ISO 14001). Based on this certification BTM will further promote its social and environmental activities, including the reduction to a neutral level of greenhouse gas emissions from its headquarters building.

Mitsubishi Trust and Banking Corporation (MTBC) promotes activities such as the use of environmentally friendly inks and recycled paper and plastics for pamphlets and other promotional items and strives to promote its business in an environmentally friendly manner.

In addition, Mitsubishi Securities has established a Clean Energy Finance Committee and through consulting related to the Clean Development Mechanism (CDM) formulated in the Kyoto Protocol, is contributing to both the reduction of greenhouse gases and to sustainable development in developing countries.

*Receiving ISO Environmental Certification*
SRI Funds

MTFG is progressing SRI (Socially Responsible Investment) as a fundamental element of its approach to CSR in its main business.

In November 2004, MTBC commenced sales to individual investors of a new style of investment trust, the Mitsubishi SRI Fund, ‘Family Friendly’, which is managed by Mitsubishi Asset Management, the Group’s asset management company. In the first half of fiscal 2005 MTBC will also initiate sales of the fund to defined benefit pension schemes. This fund, the first of its kind in Japan, invests in relatively low-priced stocks that are ‘child-, family- and people-friendly’ and in ‘companies that offer flexibility and diversity’ and are ‘family friendly’. In October 2004, MTBC received the Ministry of Health, Labour and Welfare’s ‘Family Friendly Corporation Award’ from the Tokyo Labour Office.

Continuing Improvement of Customer Service

As part of its CSR and customer-focused management, MTFG aims to pursue ongoing service improvements that originate with the customer and in the workplace. Each Group company will establish policies and targets based on understanding and analyzing the requirements of its customers, and offer and develop products and services accordingly by establishing a PDCA (Plan, Do, Check, Act) Cycle, a series of actions to evaluate products and services based on customer feedback. Through these activities, we aim to focus on the customer, raising customer service standards, achieving continued improvements in the quality of management and further entrenching CSR management practices within the Group.

BTM plans to gain ISO Quality Certification (ISO9001) for its process for continued improvements to customer service.

Discussion of these undertakings has also been included in our merger negotiations with UFJ group, and following integration we will continue these efforts in the new group.