

Ensuring Equal Access to Financial Services



MUFG's recognition

- Providing more customers with opportunities to access financial services and investment not only contributes to improving the growth of economies but also allows for MUFG to secure an even more robust foundation for growth.

Main initiatives

- Supporting industrial development and employment opportunity creation in emerging and developing countries through microfinance
- Provide low and middle income households with housing loans, including loans subsidized by the government, to expand their opportunities for house ownership
- Diversify our lineup of trust products incorporating digital security backed by blockchain technologies

□ Opportunities ■ Risks ▣ Opportunities and risks

Pick Up

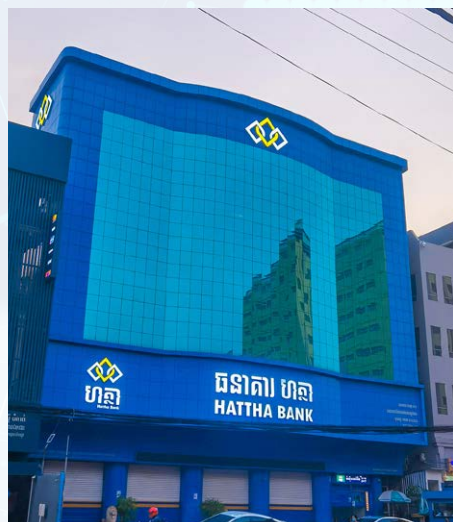
Provision of Microfinance

- Krungsri (Bank of Ayudhya), our partner bank in Thailand, **provides opportunities for customers in emerging and developing countries to access financial services** through its microfinance institution in Cambodia, HATTHA Bank Plc (HTB), and others.
- In addition to providing microfinance, HTB also **provides financial education to those with low-income, which contributes to improving their living standards.**

* The name was changed from Hattha Kaksekar Limited in August 2020.

Results of HTB Microfinance in 2020

Number of transactions	184,490 (+9% year on year)
Outstanding loan balance	US\$1,323 million (+26% year on year)
Number of branches	177 (±0% year on year)



Providing Mortgages to Low-and Middle-Income Households

- Our partner bank, MUFG Union Bank in the United States, provides support to low- and middle-income households so that they can gain the opportunity to own a home through the provision of housing loans, including **subsidy support**.
- They also contributed to reducing the information gap through the provision of financial education.

