

Promoting Workstyle Reforms

MUFG's recognition

- On the back of Japan's declining population, businesses are expected to provide their employees with opportunities to embrace flexible workstyles aligned with evolving a sense of values, changes in social structure and the growing need to strike a work-life balance. Fulfilling these expectations provides the baseline for the effective utilization of human resources and achievement of corporate growth and, in light of fallout from COVID-19, has become a matter of even greater importance.
- Improving the efficiency of our financial functions, which constitute a part of social infrastructure, will help society as a whole achieve higher productivity while positioning us for greater productivity as well.

Main initiatives

- Facilitate workstyle reforms among our own workforce and customers by updating operational processes through shifting to online procedures
- Help employees realize flexible workstyles via the use of satellite offices and the expansion of the scope of operations that can be done from home
- Implement measures to improve employee engagement in a way that heeds such input as the results of the Group Awareness and Engagement Survey

□ Opportunities ■ Risks ▣ Opportunities and risks

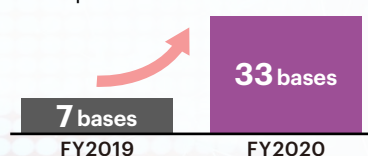
Pick Up

Select Your Own Working Environment

- Promotion of Smart Work

- MUFG promotes the active use of **remote work and flexible work hours** and other systems.
- Through the realization of a flexible work style that is not bound by location or time, **improvements in employee motivation and work efficiency** are promoted.

● Expansion of satellite offices



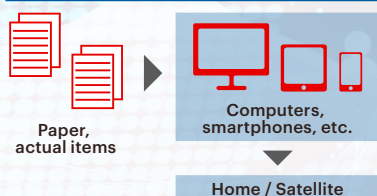
The number of satellite offices has been increased using vacant spaces of offices in Japan to accommodate the increased use of remote work systems.

● Online meeting of employees



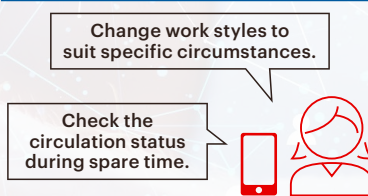
"Anywhere"

Freedom from things and places



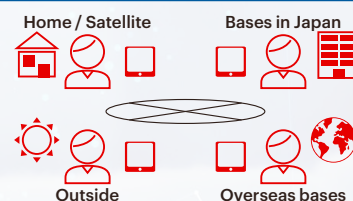
"Anytime"

Flexibility in how to use time



"With anyone"

Communication enhancement



Contribution to the Improvement of Productivity of the Society by Expanding Online Procedures

- Contribution to the improvement of productivity of the society as a whole by improving the efficiency of financial procedures, which are part of the social infrastructure
- To enable customers to undertake procedures from anywhere, we enhanced the functions offered by the "MUFG Biz" portal site for corporate clients, making it possible to confirm various notifications online and request the shipping of forms necessary for paper-based procedures.