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ESG Data (Environment)

Reducing Our Environmental Impacts through Core Business

Reducing CO₂ and Achieving Economic Effects through Loans

■ Changes in CO₂ Reductions and Economic Effect through Financing

	Reduction unit cost	FY2015	FY2016	FY2017	FY2018	FY2019
Number of environmental loans, by fiscal year	No. of loans	21	9	26	23	9
Annual CO ₂ reductions due to financing, by fiscal year	1,000 t-CO ₂	248.8	19.1	167.6	135.3	1.7
Total CO ₂ reductions	1,000 t-CO ₂	999.1	1,018.2	1,185.8	1,321.1	1,322.8
Total economic effect of the reduction	million yen	5,477	5,505	5,614	5,702	5,703
Reduction unit cost*	yen/t-CO ₂	1,500	1,500	650	650	600

*The average cost of Excess Reductions is detailed in the "Results of the assessment of trading prices," a Tokyo Metropolitan Government survey on total reduction obligations and the emissions trading structure in the metropolitan area (March, 2020). This was used as a measure that could be equated with a reduction cost within Japan.

■ Details of CO₂ Reductions and Economic Effect through Financing

■ Details of Number of Environmental Loans, by Fiscal Year

	Until FY2015	FY2016	FY2017	FY2018	FY2019	Cumulative	Ratio
Alternative energy (Wind power, etc.)	36	1	11	2	0	50	18.5%
Recycling (Construction waste, etc.)	14	0	0	0	0	14	5.2%
Proper disposal (Final disposal site, etc.)	7	0	0	0	0	7	2.6%
Installation of energy- efficient equipment/materials (mechanical equipment materials, etc.)	108	4	8	16	8	144	53.3%
Energy-efficient building construction (Shopping malls, office building, etc.)	38	4	7	5	1	55	20.4%
Total	203	9	26	23	9	270	100.0%

■ Details of Annual CO₂ Reduction Effects from Loans, by Fiscal Year

[1,000 t-CO₂]

	Until FY2015	FY2016	FY2017	FY2018	FY2019	Cumulative	Ratio
Alternative energy (Wind power, etc.)	393	5.8	159.2	125.7	0.0	684	51.7%
Recycling (Construction waste, etc.)	101	0.0	0.0	0.0	0.0	101	7.6%
Proper disposal (Final disposal site, etc.)	29	0.0	0.0	0.0	0.0	29	2.2%
Installation of energy- efficient equipment/materials (mechanical equipment materials, etc.)	440	8.2	3.7	8.5	1.7	463	35.0%
Energy-efficient building construction (Shopping malls, office building, etc.)	36	5.1	4.7	1.1	0.0	47	3.5%
Total	999	19.1	167.6	135.3	1.7	1,323	100.0%

*Totals may not add up due to rounding.

■ Economic Effects of Annual CO₂ Reduction (Details of Cumulative Economic Effects by Reduction)

[Million yen]

	Until FY2015	FY2016	FY2017	FY2018	FY2019	Cumulative	Ratio
Alternative energy (Wind power, etc.)	2,384	8.7	103.5	81.7	0.0	2,578	45.2%
Recycling (Construction waste, etc.)	707	0.0	0.0	0.0	0.0	707	12.4%
Proper disposal (Final disposal site, etc.)	201	0.0	0.0	0.0	0.0	201	3.5%
Installation of energy- efficient equipment/materials (mechanical equipment materials, etc.)	2,075	12.4	2.4	5.5	1.0	2,096	36.8%
Energy-efficient building construction (Shopping malls, office building, etc.)	110	7.6	3.0	0.7	0.0	121	2.1%
Total	5,477	28.6	108.9	87.9	1.0	5,703	100.0%

*Totals may not add up due to rounding.

Reducing Our Environmental Impacts of Business Activities

CO₂ Emissions from Business Activities and Employee Travel

[Method of calculation for FY2019]

Scope of Reporting : Mitsubishi UFJ Financial Group, MUFG Bank, Mitsubishi UFJ Trust and Banking,
Mitsubishi UFJ Morgan Stanley Securities, and Mitsubishi UFJ NICOS.

[CO₂ Emissions Calculation Method]

1. City gas, LPG, kerosene, light oil, heavy oil, steam/hot water, cold water, and gasoline are calculated according to factors based on the Act on Promotion of Global Warming Countermeasures.
2. Electricity is calculated according to the most recent basic emissions factors by electricity producers for FY2018 based on the Act on the Promotion of Global Warming Countermeasures.
3. Overseas travel (international routes) is calculated according to a factor specified in the General Guidelines on Supply Chain GHG Emission Accounting (Ministry of the Environment / Ministry of Economy, Trade and Industry).

[CO₂ emissions from use of electric power]

This report contains the results of calculations based on the "basic emission factor (pre-adjustment emission factor)", in which power companies do not reflect Kyoto Mechanism credits or cuts in domestic certified emissions, etc. Period covered: April 1, 2019 through March 31, 2020.

CO₂ emissions reduction by TEPCO Energy Partner "Aqua Premium" (4,453t-CO₂) is not deducted.

■ MUFG Environmental Impact Data and CO₂ Emission

Item	Unit	FY2015	FY2016	FY2017	FY2018	FY2019	
Total floor space	1,000m ²	2,222	2,175	2,174	2,175	2,167	
Direct energy consumption	City gas	1,000Nm ³	3,915	3,915	3,965	3,697	3,285
	Heavy oil	kl	882	855	962	805	856
	Kerosene	kl	87	81	75	76	68
Indirect energy consumption	Electricity	1,000kWh	399,733	409,823	397,386	381,211	395,463
	Steam, hot water	GJ	52,473	63,463	68,257	62,466	61,657
	Cold water	GJ	46,143	55,836	56,213	61,828	57,148
Energy use from employee travel and transportation	Overseas travel (international routes)	1,000km	53,968	56,568	52,672	52,359	36,280
	Company automobiles (gasoline)	kl	3,152	2,927	2,684	2,570	2,133
Water usage efficiency	Tap water	1,000m ³	1,405	1,398	1,503	1,446	1,383
	Waste water	1,000m ³	1,152	1,155	1,176	1,208	1,154
Total energy consumption	MWh	-	-	431,961	415,737	428,464	

■ Changes in CO₂ Emission

Item		Unit	FY2015	FY2016	FY2017	FY2018	FY2019	
CO ₂ emission	Scope 1	Direct CO ₂ emissions	t-CO ₂	11,344	11,421	11,836	10,795	9,963
	Scope 2	Indirect CO ₂ emissions	t-CO ₂	209,604	212,282	202,004	186,870	184,287
	Scope 3	Other indirect CO ₂ emissions	t-CO ₂	11,792	11,487	10,598	10,309	7,959
	Offsets using CDM credits		t-CO ₂	-	-25,500	0	0	0
	Total		t-CO ₂	232,740	209,689	224,439	207,973	202,209
Basic unit of CO ₂ emission (CO ₂ emissions per unit of floor space)		t-CO ₂ /1,000m ²	105	96	103	96	93	
Basic unit of electricity use		kWh/m ²	180	188	183	175	182	

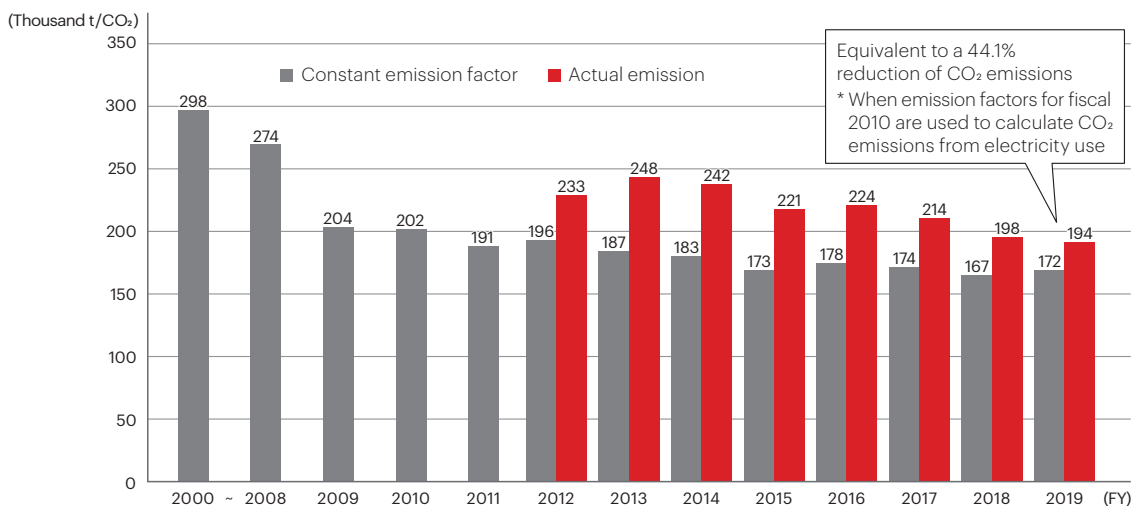
■ Details of Scope

■ Details of CO₂ Emission

[t-CO₂]

Item		FY2015	FY2016	FY2017	FY2018	FY2019
Direct CO ₂ emissions (Scope 1)	City gas	8,731	8,897	9,036	8,420	7,472
	Heavy oil	2,391	2,318	2,608	2,180	2,321
	Kerosene	222	206	192	194	170
	Subtotal	11,344	11,421	11,836	10,795	9,963
Indirect CO ₂ emissions (Scope 2)	Electricity	203,982	205,482	194,910	179,785	177,248
	Steam, hot water	2,991	3,617	3,891	3,561	3,514
	Cold water	2,630	3,183	3,204	3,524	3,524
	Subtotal	209,604	212,282	202,004	186,870	184,287
Other indirect CO ₂ emissions (Scope 3)	Overseas travel (international routes)	4,479	4,695	4,372	4,346	3,011
	Company automobiles (gasoline)	7,313	6,792	6,226	5,963	4,948
	Subtotal	11,792	11,487	10,598	10,309	7,959
Offsets using CDM credits		0	-25,500	0	0	0
CO₂ Emission Total		232,740	209,689	224,439	207,973	202,209

■ Scope 1 + 2 Changes in CO₂ Emission



*The figures in the graph and in the table are different, because the scope of calculation of the graph is the four companies that set reduction targets based on CO₂ emissions in fiscal 2000.

*CO₂ emission factor from electricity use in fiscal 2010 is the one listed in the Environmental Action Plan by the Japanese Electric Utility Industry (The Federation of Electric Power Companies of Japan, September 2010).

Environmental Accounting Information for Our Offices

[Method of calculation for FY2019]

Companies included : Mitsubishi UFJ Financial Group, MUFG Bank, Mitsubishi UFJ Trust and Banking,
Mitsubishi UFJ Morgan Stanley Securities and Mitsubishi UFJ NICOS

Accounting method : Based on Environmental Accounting Guidelines 2005, published by Japanese Ministry of the Environment.

Period covered : April 1, 2019 through March 31, 2020

As for the method of calculation, the depreciation expenses on investment amounts are included in expenses using the straight line method for a service life of five years (with no residual value). The service life is set at five years as the period during which repairs and improvements are required following the introduction of environmental equipment.

■ Cost for Environmental Measures

[Million yen]

Category	Details	FY2018		FY2019		Compared to FY2018	
		Investment	Expense	Investment	Expense	Investment	Expense
1. Operation area costs	-	4,203	7,380	3,207	7,500	-996	119
Details	1 - 1 Costs for pollution prevention	0	228	0	167	0	-61
	1 - 2 Costs for addressing global environmental issues	4,203	6,783	3,207	6,908	-996	124
	1 - 3 Costs for reuse of resources	0	369	0	425	0	56
2. Upstream / downstream costs	-	0	0	0	0	0	0
3. Costs for management activities	Development/operation of environmental management systems, environmental information disclosure, etc.	0	8	0	10	0	3
4. Costs for research and development	-	0	0	0	0	0	0
5. Social activity costs	Charitable contributions related to environmental conservation, etc.	0	98	0	96	0	-3
6. Environmental remediation costs	-	0	0	0	0	0	0
Total		4,203	7,486	3,207	7,606	-996	119

■ Environmental Benefits

Category	Environmental performance indicators	Unit	FY2018	FY2019	Environmental benefits
Environmental benefits related to resource inputs for business activities	City gas	1,000Nm ³	3,697	3,285	-412
	Heavy oil	kl	805	856	52
	Kerosene	kl	76	68	-8
	Electricity	1,000kWh	381,211	395,463	14,252
	Steam, hot water	GJ	62,466	61,657	-809
	Cold water	GJ	61,828	57,148	-4,680
	Tap water	1,000m ³	1,446	1,383	-63
	Energy consumption associated with road travel for executives and employees : company automobiles (gasoline)	kl	2,570	2,133	-437
The effects of environmental conservation efforts related to the environmental burden and waste emitted from our business activities	GHG emission	t-CO ₂	207,973	202,744	-5,229
	Waste water	1,000m ³	1,208	1,154	-54
Other environmental benefits	Energy consumption associated with travel for executives and employees : air travel (international routes)	1,000km	52,359	36,280	-16,079

ESG Data (Social)

■ Status of Employees (new criteria)

		Unit	FY2015	FY2016	FY2017	FY2018	FY2019
MUFG Bank	Number of employees*1	persons	34,865	34,276	34,101	33,524	32,186
	Of these, overseas local hires	persons	5,758	5,781	5,800	5,669	5,840
	Contract employees	persons	1,730	1,641	1,609	1,562	1,501
	Temporary employees*2	persons	12,244	11,973	11,347	11,119	10,300
	Average age*3	years old	37.8	37.9	37.5	38.2	39.6
	Average years of continuous service*3	year	14.5	14.5	14.1	14.7	15.2
Mitsubishi UFJ Trust and Banking	Number of employees*4	persons	6,963	6,959	7,011	6,457	6,397
	Of these, contract salespersons	persons	686	603	534	468	443
	Of these, overseas local hires	persons	382	407	392	388	388
	Temporary employees	persons	1,755	1,804	1,785	1,582	1,538
	Average age*5	years old	42.9	42.8	42.8	42.8	42.8
	Average years of continuous service*5	year	15.6	15.8	16.2	16.6	16.7
Mitsubishi UFJ Morgan Stanley Securities	Number of employees	persons	5,174	5,226	5,204	5,273	5,401
	Of these, overseas local hires*6	persons	0	0	0	0	0
	Temporary employees(Average)	persons	459	400	288	222	192
	Average age	years old	40.8	40.8	41.1	41.5	41.9
	Average years of continuous service	year	13.3	13.4	13.9	14.3	14.7
Mitsubishi UFJ NICOS	Number of employees*7	persons	3,331	3,402	3,181	3,111	3,059
	Average age	years old	40.2	40.2	40.1	40.5	41
	Average years of continuous service	year	15.7	16	16.1	16.5	17.1
ACOM	Number of employees*8	persons	1,892	1,854	1,936	2,020	2,063
	Temporary employees*9	persons	144	161	116	113	84
	Average age	years old	39.6	39.9	40	40.4	40.7
	Average years of continuous service	year	14.8	15.2	14.9	14.4	14.8

*1 Does not include executive officers, excludes MUFG Bank (the Bank) employees seconded to other companies, includes employees of other companies seconded to the Bank.

*2 Includes temporary staff.

*3 Excludes employees hired by overseas subsidiaries and employees of other companies seconded to the Bank.

*4 Does not include executive officers.

*5 Excludes executive officers, employees seconded from other companies and employees hired by overseas subsidiaries.

*6 Employees hired by the Beijing office.

*7 Does not include executive officers and seconded employees.

*8 Regular employees (including advisors and executive officers) and regular employees fixed to workplaces.

Excluded employees seconded from the Company but includes those seconded to the Company.

*9 Average number of people employed during the year on fixed-term contracts (associate employees and temporary employees)

■ Number of Hires*1

		Unit	FY2015	FY2016	FY2017	FY2018	FY2019
MUFG Bank*2	Core Officer	persons	515	441	388	608	346
	Core Officer (specific)	persons	316	320	226	_*3	_*3
	Business-Specialist Track	persons	560	445	403	350	167
	Total	persons	1,391	1,206	1,017	958	513
Mitsubishi UFJ Trust and Banking	Core Officer	persons	238	223	135	177	195
	Non-Core Officer	persons	99	80	94	72	0
	Total	persons	337	303	229	249	195
Mitsubishi UFJ Morgan Stanley Securities	Core Officer	persons	217	179	190	217	84
	Area-Specific Core Officer	persons	79	83	43	30	_*3
	Regional Track	persons	9	12	10	13	0
	Total	persons	305	274	243	260	84
Mitsubishi UFJ NICOS	Main Career	persons	66	64	56	75	77
	Regular Service	persons	37	42	14	21	25
	Total	persons	103	106	70	96	102
ACOM	Core Officer	persons	76	49	58	81	65
	Employment in Limited Positions	persons	57	31	33	32	17
	Total	persons	133	80	91	113	82

*1 These join the company on April 1 each fiscal year (only new graduates).

*2 Using September 31 of the next fiscal year as a basis (fiscal 2016 data limited only to employees who joined in April)

*3 Not applicable because of the consolidation to a Core Officer.

■ Number of Employees Using Support Systems and Leave

		Unit	FY2015	FY2016	FY2017	FY2018	FY2019
MUFG Bank	Childcare leave	persons	2,229	2,640	2,940	2,886	2,815
		male	235	555	582	535	610
	Shorter work hours for childcare	persons	1,291	1,387	1,216	1,367	1,460
	Nursing care leave	persons	298	365	429	517	643
		male	74	94	98	142	156
	Family care leave	persons	8	8	13	16	25
Relocation recruitment system	persons	117	141	151	170	178	
Mitsubishi UFJ Trust and Banking	Childcare leave	persons	315	363	386	413	507
		male	4	8	8	22	106
	Shorter work hours for childcare	persons	331	280	322	328	351
	Subsidy for childcare expenses	persons	207	227	295	292	295
	Use of maiden name	persons	324	336	386	434	485
Job Challenge system	persons	5	12	15	15	29	
Mitsubishi UFJ Morgan Stanley Securities	Childcare leave	persons	161	218	282	233	286
		male	17	57	119	83	121
	Shorter work hours for childcare	persons	128	143	177	143	147
	Family care leave	persons	2	1	1	0	2
Relocation requests	persons	7	9	14	7	11	
Mitsubishi UFJ NICOS	Childcare leave	persons	143	156	149	134	156
		male	1	3	4	3	21
	Shorter work hours for childcare	persons	257	282	280	306	297
	Nursing care leave	persons	34	42	46	58	80
Family care leave	persons	7	6	3	0	5	

■ Company Targets and Results for Female Representation in Managerial Positions in Japan

		Unit	Mar-2017	Mar-2018	Mar-2019	Mar-2020	Target
MUFG Bank	Executive officer	persons	-	1	2	4	3
	Managers	%	-	15.5	17.1	20.2	17
	Other Managerial Staff	%	-	22.2	24.3	27	27
Mitsubishi UFJ Trust and Banking	Executive officer	persons	-	1	1	2	1
	Managers	%	-	7.6	8.7	9.7	8
	Other Managerial Staff	%	-	22.6	23.8	25.2	25
Mitsubishi UFJ Morgan Stanley Securities	Executive officer	persons	-	-	2	3	-
	Managers	person (%)	-	79 (4.8)	97 (6.1)	107 (6.8)	120 or more (7 or more)
	Other Managerial Staff	%	-	13.1	14.3	16	13 or more
Total of the three companies	Other Managerial Staff	%	19.2	21.0	22.7	25.0	24.0
Mitsubishi UFJ NICOS	Managers and Team Leaders (Equivalent to Assistant Manager)	%	19.7	20.1	20	20.4	25 or more

*The goal is to reach the end of March 2021.