

MUFG Sustainability Report 2023

Mitsubishi UFJ Financial Group





Editorial Policy

Sustainability Report Editorial Policy

The Sustainability Report is a PDF version of Mitsubishi UFJ Financial Group's (MUFG) website (Sustainability) to provide stakeholders with a summary of MUFG's sustainability initiatives. This report is designed to provide stakeholders with a better understanding of MUFG's sustainability initiatives aimed at realizing a sustainable environment and society and sustainable growth. We also aim to continuously expand our information disclosure. Please refer to our website, along with the MUFG Report 2023 (JGAAP) for more information on our sustainable value creation mechanism and financial data.

Publication information

Period Subject to Reporting	Definitions of Specific Terms Used in This Report	
FY2022	Mitsubishi UFJ Financial Group, Inc. and its subsidiaries	: MUFG
(April 1, 2022 to March 31, 2023)	and affiliates	/The Group
Includes some information from	MUFG Bank, Ltd.	: The Bank
FY2023	Mitsubishi UFJ Trust and Banking Corporation	: The Trust Bank
	Mitsubishi UFJ Securities Holdings Co., Ltd.	: The Securities
	and its subsidiaries	
	Mitsubishi UFJ Morgan Stanley Securities Co., Ltd.	: MUMSS
	Mitsubishi UFJ NICOS Co., Ltd.	: NICOS

Disclaimer

This report contains forward-looking statements with regard to the expectations, forecasts, targets and plans of Mitsubishi UFJ Financial Group, Inc. and its subsidiaries and affiliates. These forward-looking statements are based on information currently available to the Group and are stated in this document on the basis of the outlook at the time that this document was produced. In producing these forward-looking statements, certain assumptions (premises) have been utilized that are subjective and may prove to be incorrect. Should any underlying assumption prove to be incorrect, actual results in the future may vary materially from some of the forward-looking statements in this document. The Group has no obligation or intent to update any forward-looking statements contained in this document. In addition, information on companies and other entities outside the Group that is included in this document has been obtained from publicly available information and other sources. The accuracy and appropriateness of that information has not been verified by the Group and cannot be guaranteed.

Contact Concerning This Report

Mitsubishi UFJ Financial Group, Inc. 7-1, Marunouchi 2-Chome, Chiyoda-ku, Tokyo 100-8330, Japan Telephone: 81-03-3240-8111

URL: https://www.mufg.jp/english/ Mail: sustainability_office_PF@mufg.jp

Contents

CEO Message 1
Highlights 4
Sustainability Management 9
Priority Issues
Process of Identifying and Resolving Priority Issues
Climate Change Measures & Environmental Protection 21
Response to Aging Population & Low Birthrate
Inclusion & Diversity
Developing Social Infrastructure
Supporting Industrial Development & Innovation
Ensuring Equal Access to Financial Services
Promoting Workstyle Reforms 54
Response to Poverty
Reduction of Educational Disparities 58
Overcoming Threats to Health
Environment
Disclosure Based on TCFD Recommendations
The Equator Principles 150
Natural Capital and Biodiversity
Social
Respecting Human Rights
Human Capital ····· 175
Culture Transformation 222
Promoting for Customer Satisfaction
Corporate Social Responsibility Activities
Governance
Corporate Governance 257
Compliance
Risk Management ····· 265
Global Financial Crimes Policy Statement
Basic Stance toward Tax
Protection of Personal Information
Participation to Initiatives 278
External Evaluation 285
Various Reports/Data/Index 292
Policies and Guidelines 293