

# Enlighten, Encourage, Empower.

**Work together  
as a Group to exceed  
customer expectations**



At Mitsubishi UFJ Financial Group, our vision for promoting diversity is “Enlighten, Encourage, Empower. — Work together as a Group to exceed customer expectations.”

Everyone has his or her own way of thinking, living, and working. No one else is exactly like you in terms of gender, age, nationality, job duties, career experience, abilities and disabilities, and all the other things that make you who you are.

Once we can recognize and accept our individual differences, we can then make the most of our unique talents.

As the needs of our customers become increasingly diverse, we as a company also need to diversify our human resources. We need to be open to a diversity of views and approaches, enabling us to change with the times and continue to provide high-value services.

By making the most of our own diversity, our employees will find greater satisfaction in their jobs, which will lead to higher customer satisfaction. This will help our overall corporate profitability, and ultimately strengthen our company for the challenges ahead.

Making the most of diversity requires a sustained commitment. Our team will grow ever stronger when each individual is fully able to express their talents and achieve personal growth, thereby providing positive stimulus to those around them.

When we are able to work as a team to deliver services that exceed customer expectations, our customers will expect even more from us in the future. But we must continue to raise the bar, because the way we grow as MUFG is by continually surpassing customer expectations. And to achieve this goal, we will need to value — and continue to nurture — our diversity.



## Diversity Report 2018

Diversity & Inclusion Office, Human Resources Division  
Mitsubishi UFJ Financial Group, Inc.

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## Company Overview

### Company Name

Mitsubishi UFJ Financial Group, Inc.

### Business Purpose

MUFG manages the affairs of its subsidiaries within the group and the business of the group as a whole along with all relevant ancillary business.

### Members of the Board of Directors

Kiyoshi Sono, Chairman  
Mikio Ikegaya, Deputy Chairman  
Kanetsugu Mike, Deputy Chairman  
Saburo Araki, Deputy Chairman  
Nobuyuki Hirano, President & Group CEO

### Address

7-1, Marunouchi 2-Chome, Chiyoda-ku,  
Tokyo, Japan

### Date of Establishment

April 2, 2001

### Capital

2,141 billion yen (As of Sep. 30, 2018)

### Stock Exchange Listings

Tokyo, Nagoya, New York (NYSE ticker:  
MUFG)

Combining the talents of diverse individuals  
to become a group that  
exceeds customer expectations

Nobuyuki Hirano

Director, President & Group CEO



## Message from the CEO

With the advance of ICT, a falling birth rate, and an aging population, the composition of Japanese society is changing, and our customers' needs and expectations are changing along with it. As a result, we are seeing developments that would have been unthinkable a few years ago, such as alliances between companies in different industries that completely change the way we do business, both in Japan and overseas.

These nonconsecutive changes are not simply the result of digital technologies such as AI, big data, and IoT; they are the result of a larger change in society and people's sense of values. There are various reasons behind this, such as consumers moving from consumption of tangible goods to intangible goods, an emphasis on UX/UI\* over functionality, and an interest in the social values being spread by the millennial generation.

We in the financial industry must stay in touch with this changing of the times and move swiftly to adapt. If we fail to do so, we will go the way of the dinosaurs.

It is this desire that motivated us to switch to "simple, speedy, and transparent" integrated group management and launch the MUFG Re-Imagining Strategy to boldly change our business model for the future.

These initiatives will be carried out by 150,000 MUFG team members in 50 countries around the world. A change in mindset by each employee and independent behavior supported by a free and open corporate culture will lead to innovation, enabling us to do what we once thought difficult and producing value that we were not conscious of until now.

Diversity and inclusion is an important element that will allow us to accomplish this. I previously stated that "diversity is individuality." We, MUFG, are a corporate group of diverse individuals who differ in a variety of ways, including gender, race, nationality, religion, age, sexual orientation, gender identity, experience, work, and values. When people of different backgrounds, skills, and cultures work together in a team, a chemical reaction occurs as a result of the free and open interactions, leading to new ideas, ways of behaving, and working environments that revitalize the organization and allow us to offer superior proposals to our customers.

It is the mindsets and behavior of each MUFG employee that will allow us to accept diverse individuality and create a foundation to use everyone's talents. Let us come together to work toward our goal of becoming the world's most trusted financial group.

Enlighten, Encourage, Empower.  
Work together as a Group to exceed customer expectations

\*UX/UI: User experience and user interface.

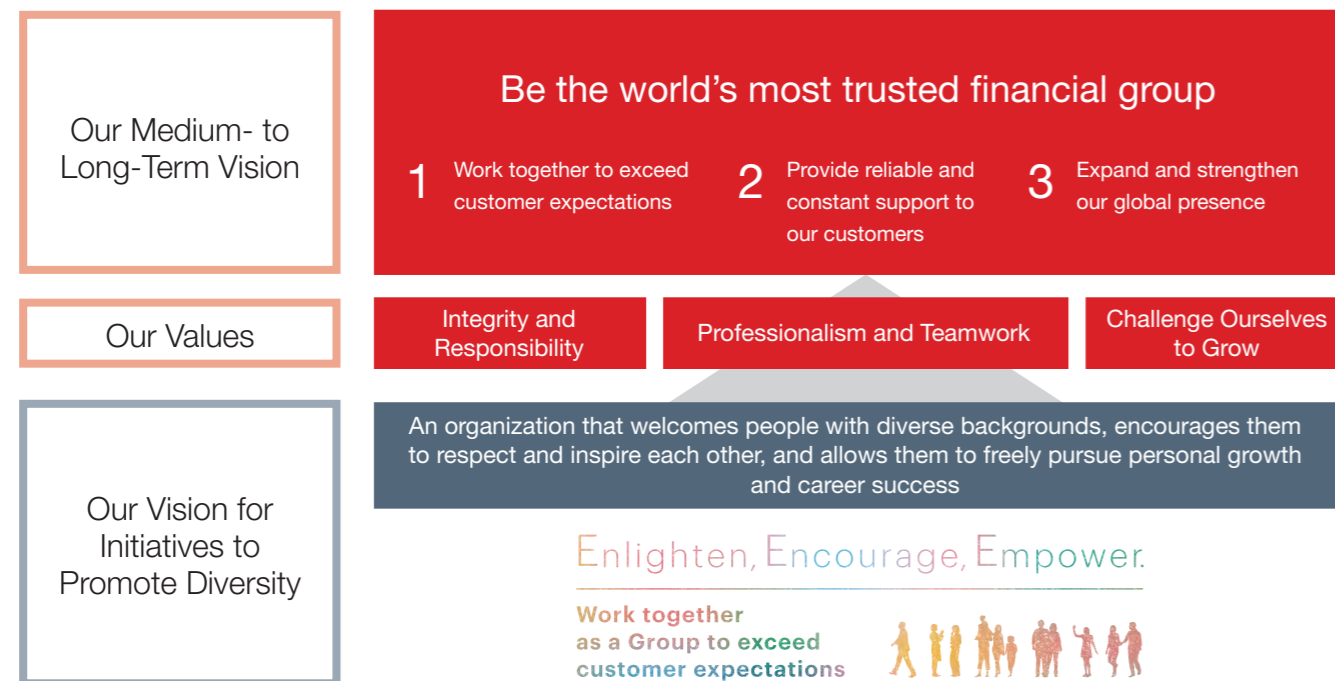


# MUFG Diversity & Inclusion

At MUFG, we position diversity promotion as the cornerstone of our medium- to long-term vision. We are working together to proactively promote diversity initiatives in each Group company.

## Our vision

MUFG recognizes a diversity-oriented corporate culture as fundamental to realizing its medium- to long-term vision of becoming the world's most trusted financial group. Specifically, we must create an organization that welcomes people with diverse values, backgrounds, and perceptions of work and encourage them to respect and inspire each other while allowing them to freely pursue personal growth and career success.



## Diversity & Inclusion initiatives

Each major company within MUFG has employees charged with diversity and inclusion who engage in a variety of initiatives on both a company and a group level. Our core companies, MUFG Bank, Mitsubishi UFJ Trust and Banking, Mitsubishi UFJ Morgan Stanley Securities, and Mitsubishi UFJ NICOS, also have specialized Diversity and Inclusion Offices to further focus on these endeavors.

In order to create an environment where we can accept diversity as a group, the employees in charge of diversity and inclusion at each major company regularly gather for a Diversity Working Group. The working group shares best practices and discusses collaborative efforts that will effectively increase diversity and inclusion across MUFG.

Additionally, in September 2018, along with the move to integrate the corporate functions of "MUFG, the Bank, the Trust bank and the Securities HD"\*, the

human resource departments of MUFG Bank and Mitsubishi UFJ Morgan Stanley Securities were moved to the Mitsubishi UFJ Trust and Banking headquarters, putting all three companies under one roof. Moving forward, we will continue to strengthen the sense of unity within the Group.

\*Mitsubishi UFJ Financial Group (holding company), MUFG Bank, Mitsubishi UFJ Trust and Banking, Mitsubishi UFJ Securities Holdings

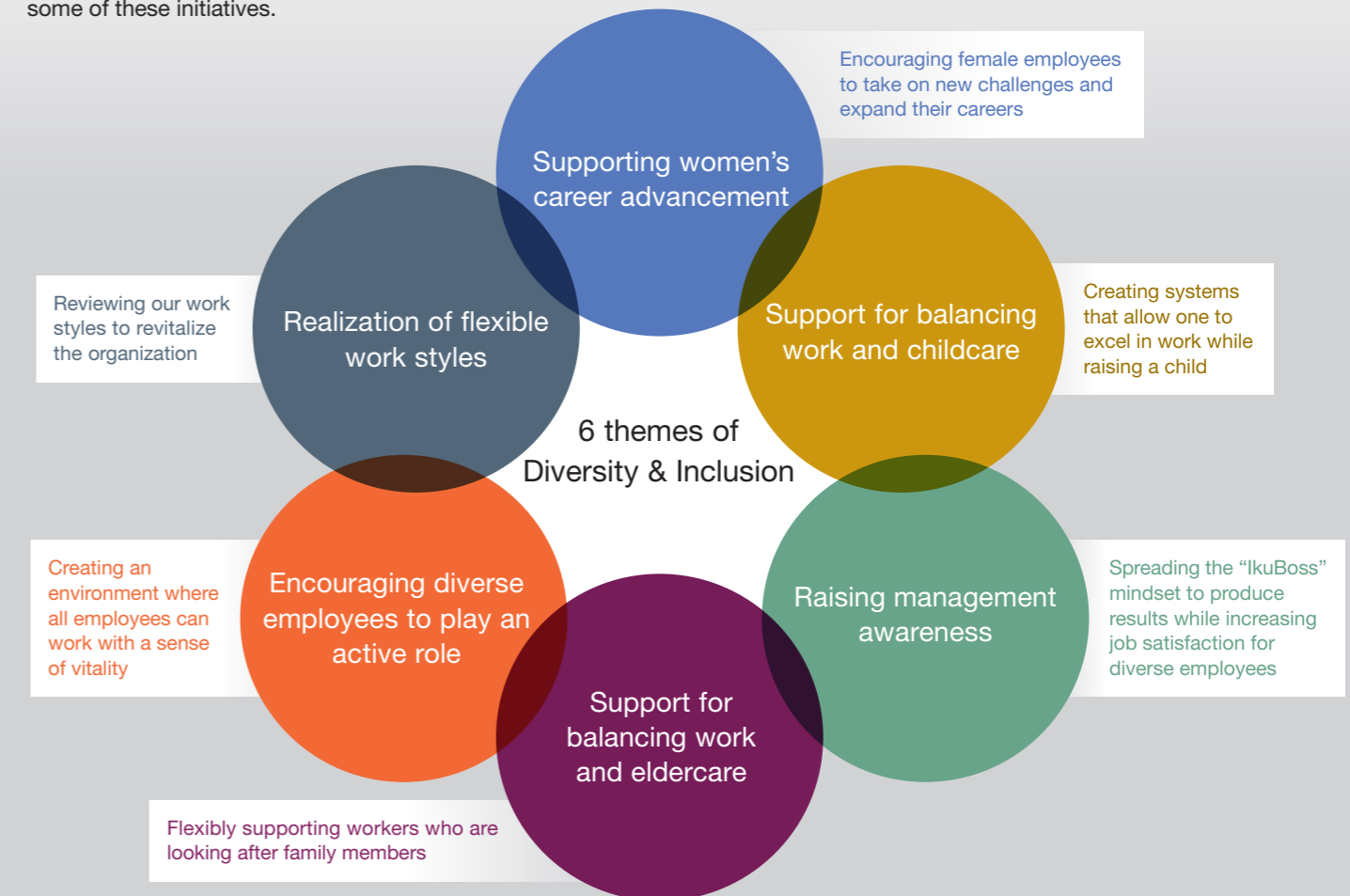


# Overview of MUFG's 6 themes

MUFG's efforts to promote diversity began over 10 years ago. In 2006, we established the "Women's Activities Promotion Office" with the goal of establishing a working environment to increase job satisfaction for women, who make up 50% of our staff. In 2010, it was renamed to the "Diversity & Inclusion Office" with the intention of improving working conditions for a diverse range of staff not limited to women. Since then, we have been setting up specialist departments in each company.

Currently, while we continue to focus on supporting a balance between career advancement and childcare for women, we have also begun expanding our initiatives to include supporting a balance between work and eldercare, spreading the IkuBoss campaign to raise job satisfaction for a diverse range of employees, and promoting understanding of sexual minorities.

Our initiatives for diversity and inclusion roughly fall into six categories. On the following pages, we will introduce some of these initiatives.



### Selected for Bloomberg's Gender-Equality Index

MUFG has been selected for Bloomberg's Gender-Equality Index for two consecutive years (2017 and 2018). This index was developed by Bloomberg to evaluate companies' efforts toward gender equality, the workplace environment, information disclosure, and other achievements. MUFG was recognized for its initiatives toward gender equality.



# 1 Encouraging female employees to take on new challenges and expand their careers Supporting Women's Career Advancement

We are making efforts to encourage women to take on new challenges and provide them with career development opportunities by setting numerical targets for female appointments and offering training for female employees and managers.

## Setting numerical targets

At our three major companies, our joint numerical goal is to raise the ratio of female staff in managerial positions to 24% by the end of March 2021. We are also actively promoting numerical targets for female appointments in each company. By the end of March 2018, our three major companies' ratio of female staff in managerial positions was improved to 21%.

Mitsubishi UFJ Trust and Banking appointed its first female executive officer in Japan in June 2016. Afterwards, female executive officers were appointed in MUFG Bank (2), Mitsubishi UFJ Research and Consulting (2), and Mitsubishi UFJ NICOS (1).

## Female Appointment Targets and Progress in Three Major Companies\* (Domestic)

	MUFG Bank	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Morgan Stanley Securities
Executive Officers	3	1	–
Results	1	1	–
Management ratio	17%	Approx. 8%	120 or above (Approx. 7%)
Results	15.5%	7.6%	79 (Approx. 4.8%)
Managerial staff ratio	27%	Approx. 22%	13% or above
Results	22.2%	22.6%	13.1%

\*The upper rows are our targets. Targets are set for the end of March 2021 for MUFG Bank, the end of March 2019 for Mitsubishi UFJ Trust and Banking, and the end of March 2021 for Mitsubishi UFJ Morgan Stanley Securities. Results are as of the end of March 2018.

## Eruboshi certification

Each Group company is Eruboshi certified under the Act on Promotion of Women's Participation and Advancement in the Workplace. Eruboshi certification is awarded by the Ministry of Health, Labour and Welfare (MHLW) in Japan to companies that demonstrate excellence in promoting women's advancement and is a three-level certification based on certain criterion.



## Eruboshi certified companies

- Mitsubishi UFJ NICOS (second-level)
- Mitsubishi UFJ Lease & Finance (second-level)
- Mitsubishi UFJ Research & Consulting (third-level)
- Mitsubishi UFJ Information Technology (second-level)

## Our initiatives



In August 2018, a roundtable meeting was held between MUFG executives and female members of top management from MUFG Bank, Mitsubishi UFJ Trust and Banking, and Mitsubishi UFJ Morgan Stanley Securities. After a lecture by Nobuyuki Hirano, the Group CEO, group discussions were carried out with the executive officers, leading to a lively exchange of opinions. The WILL\* Training Program for mid-level management was carried out concurrently. Each company is also implementing their own individual programs.

\*Women's Initiative for Leadership and Learning

### MUFG Bank

As part of our mentoring program, we offer mentors, career advice, and emotional support for managers expected to be appointed to key positions in the future.

### Mitsubishi UFJ Trust and Banking

We hold semiannual workshops, including the Women's Leadership Program and Career Planning Training, for female managerial candidates. In addition, we hold roundtable talks and seminars that also include executives and male employees.

### Mitsubishi UFJ Morgan Stanley Securities

We conduct training for female managers, managerial candidates, as well as 5<sup>th</sup> year employees. The Evolution Career Forum for 5<sup>th</sup> year employees is aimed at formulating a career vision and eliminating unease relating to life events and careers.

### Mitsubishi UFJ NICOS

We have adopted a system for assigning mentors to provide job and career advice to female managerial candidates and employees making career course changes. We also hold regular seminars for female employees.

# VOICE

We asked four female executive officers newly appointed in 2018 about career turning points and advice for younger employees.

## My daily endeavors

**Saiko Nanri**  
Executive Officer, General Manager of Corporate Communications Division, MUFG Bank

My motto for working while raising two children is "don't give up on either." I believe that it's possible to accomplish both. However, neither a job nor a household is a one-woman operation. In exchange for the understanding and cooperation of those around me, I proactively try to make myself useful in any situation. Recently, my husband, parents, and daughters have all been lending a hand, and I feel that we're growing together as a family.

My favorite quote is "Careers are a product of happenstance" by Professor Krumboltz from Stanford University. He also said that there's no point in carefully planning out your career. In other words, what's important is to take on small challenges every day so that you're ready to take advantage of opportunities as they arise. It all comes down to how to think about and handle what comes your way. You have the power to change the course of your career and encounters.



Joined Roppongi Branch in 1992/General Manager of Seijo Branch from 2014/General Manager of Corporate Communications Division from 2017/Executive Officer from 2018

## The values that I hold dear

**Satoko Katabuchi**  
Executive Officer, General Manager of Call Center, Business Marketing Division 1, Mitsubishi UFJ NICOS

There are two values that I hold dear.

The first is my commitment toward my new work. My experiences in sales and customer consultations firmed my resolve to improve our customer support, and in human resources, I learned to make myself useful by putting myself in our employees' shoes. Currently, as General Manager of our Call Center, I'm committed to providing the best possible service for our customers, proactively

taking action when troubles occur, and creating an environment where our members can work comfortably and with peace of mind.

The other value is humility. If you are always humble enough to objectively and accurately evaluate yourself, then you'll continue to grow. I also think this introspection will help you grow closer to customers and coworkers.



Joined Ginza Branch in 1985/General Manager of Ginza Branch from 1999/General Manager of Customer Relations Department from 2012/Executive Officer & General Manager of Tokyo Central Call Center from 2018

## The appeal of career advancement

**Eiko Funabiki**  
Executive Officer, Unit Head of Nagoya Business Unit, Consulting Business Division & General Manager of Human Resources & Organization Strategy Consulting Dept., Nagoya Business Unit, Mitsubishi UFJ Research and Consulting

Your point of view changes depending on your position. I think that's the real appeal of career advancement. In my current position, I can't proceed with the work alone, so I'm always grateful to the people around me and find it satisfying to think about things from a big picture perspective. I can never completely let my guard down, but my stress levels drop dramatically when everything runs smoothly on a day-to-day basis.

I think it's helpful to have mantras to criticize or encourage yourself in your career. My motto for when I'm working is "God is watching." The world is currently changing at a rapid pace. During these busy times, it's important to be sensitive to new information, but at the same time, focus on the work in front of you and finish each job to your satisfaction. I hope that all our junior employees will stick to these fundamentals.



Joined in 1988/Principal of Human Resources & Organization Strategy Consulting Dept. from 2014/Promoted to General Manager in 2016/Executive Officer and Unit Head of Nagoya Business Unit, Consulting Business Division from 2018

## The influence of time constraints

**Yoko Yajima**  
Executive Officer, Deputy Office Head of Tokyo, Policy Research & Consulting Division & General Manager of Social Inclusion Dept., Mitsubishi UFJ Research and Consulting

Diversity and work-style reforms are both my areas of expertise and important themes in my own career. In my case, during the ten years after giving birth to my child, I began working with an awareness of time. "Time constraints due to childcare" might seem like a negative factor. However, looking back, it was thanks to time constraints that I began working harder at improving my efficiency and specialties to be more competitive, creating a medium- to long-term

strategy to develop the market, and training up my junior colleagues so we could exercise our strengths as a team.

To our management staff: Please trust in the sincerity of subordinates who have time constraints and don't be afraid to assign them important tasks. To those with time restrictions: Please move proudly forward and experiment with new work styles.



Joined in 1989/Counselor for Gender Equality Analysis of Gender Equality Bureau Cabinet Office 2004-2007/Principal from 2015/Current position from 2018/Visiting Professor of Chuo Graduate School of Strategic Management from 2010



# 2 Creating systems that allow one to excel in work while raising a child Support For Balancing Work and Childcare

In addition to programs and systems that support employees raising children, we are working on promoting understanding among other employees to create an environment that makes it possible to focus on both work and childcare, regardless of gender.

## MUFG Nursery Schools

In order to solve the social problem of a lack of nursery schools and to support the swift return of approx. 3,800\* employees taking childcare leave, we opened the Millène Nursery School in Koenji, Suginami ward, in April 2017.



In April 2018, we opened an additional branch of the Millène Nursery School in Kanda, Chiyoda ward, to promote the creation of an environment that allows women to play an active role in the workplace.

\*Total childcare leave takers in MUFG Bank, Mitsubishi UFJ Trust and Banking, Mitsubishi UFJ Morgan Stanley Securities, and Mitsubishi UFJ NICOS in FY2017.

### Companies using these facilities:

- MUFG Bank
- Mitsubishi UFJ Trust and Banking
- Mitsubishi UFJ Morgan Stanley Securities
- Mitsubishi UFJ Information Technology

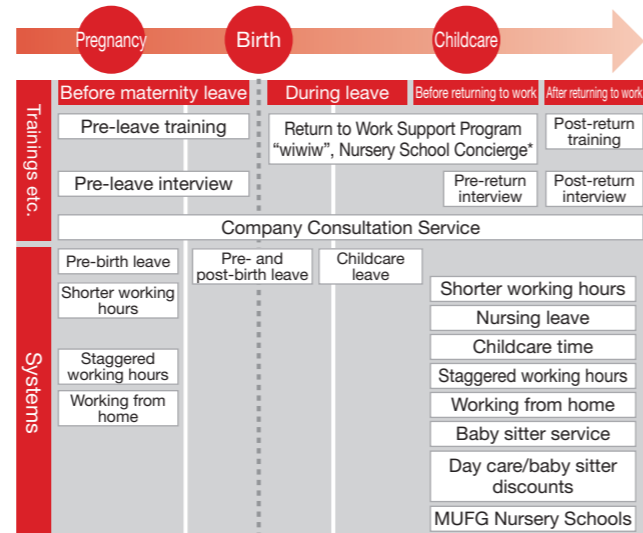


## Support for smoothly returning to work

In addition to training and supervisor interviews before and after child-related leave, each company is implementing systems to provide economic support and allow for flexible working styles. We are supporting childcare leave takers so that they can continue advancing along their chosen career paths.



## Main training/systems at major Group companies



\*Service that introduces nursery schools

### Mitsubishi UFJ NICOS

We hold Working Mother Roundtable Discussions, where female employees who have just returned to work can eat lunch and exchange information with senior employees who are raising children. The discussions are carried out based on themes such as balancing work and childcare, career, and self-improvement.



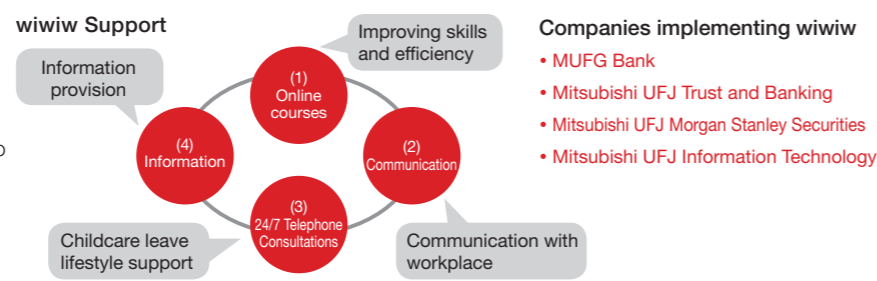
### Master Trust Bank of Japan

We hold Maternity/Childcare Leave Lunch Meetings to support employees returning to work. Employees on leave can participate together with their children and exchange information with senior employees who returned to work after giving birth. Showing one's face in the office occasionally also helps to deepen understanding with coworkers. We're also holding workshops related to work styles for employees who return to work.



### Improving skills during childcare leave

We have launched the return-to-work support program named "wiwiw" in several Group companies. By helping employees to gather information and improve their skills during childcare leave, we are promoting a system that enables leave takers to fully focus on their work upon returning.



## Certifications for balancing work and childcare

Each Group company is Kurumin certified under the Act on Advancement of Measures to Support Raising Next-Generation Children. Kurumin certification by the MHLW recognizes a business as a childcare support company based on set requirements in support of balancing work and childcare. Companies that meet even higher standards receive the Platinum Kurumin certification.

### Kurumin certified companies

- MUFG Bank
- Mitsubishi UFJ Trust and Banking
- Mitsubishi UFJ Morgan Stanley Securities
- Mitsubishi UFJ NICOS
- ACOM
- Mitsubishi UFJ Lease & Finance
- Mitsubishi UFJ Research and Consulting
- Master Trust Bank of Japan
- Mitsubishi Research Institute DCS
- Mitsubishi UFJ Information Technology
- Mitsubishi UFJ Trust Systems
- Mitsubishi UFJ Kokusai Asset Management
- Mitsubishi UFJ Morgan Stanley PB Securities



### Platinum Kurumin certified companies

- MUFG Bank
- Mitsubishi UFJ Lease & Finance
- Mitsubishi UFJ Information Technology
- Master Trust Bank of Japan
- Mitsubishi Research Institute DCS



## Encouraging men to take childcare leave

The Group publishes HUG-kumu, a childcare booklet for men, to encourage them to take responsibility for childcare. We hope that HUG-kumu will lead to more balanced work styles by encouraging men to help out with housework and childcare, as well as better understanding of colleagues who are working while raising children. In addition, each company is carrying out initiatives to promote usage of childcare leave by male employees.



(The percentage next to the company name is the ratio of male employees who took childcare leave in FY2017)

**MUFG Bank** ..... 84%

We now offer short-term paid childcare leave of up to 10 business days and are working to create an environment that allows male employees to easily participate in childcare. We are continuously making various efforts in this regard, such as promoting childcare leave for male employees, sending emails encouraging them to take the leave, raise the profile of those who took leave and their supervisors as role models, and distributing flyers with comments by leave takers and their families.

In June 2018, we signed a corporate contract with a baby sitter dispatch company, and male employees are now also allowed to use our Baby Sitter System, where the bank covers the registration fee. Additionally, as a new initiative from October, we began implementing roundtable discussions between male employees who are balancing work and childcare, and publishing their discussions in our internal newsletter.



At the roundtable discussion

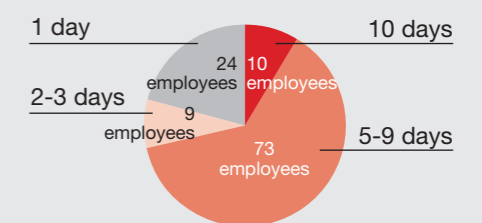
### Systems also usable by male employees

- Childcare leave
- Shorter working hours to allow for childcare
- Nursing leave
- Flexible time system
- Day care assistance system
- Baby sitter system
- Baby sitter discount service
- Additional commuting allowance to go to childcare facilities

## Mitsubishi UFJ Morgan Stanley Securities ... 100%

In FY2017, 100% of our eligible male employees used their childcare leave. This was a great opportunity for them to understand the difficulties of housework and childcare and reassess the way they handle their work and home responsibilities. We introduced some of their comments in our internal newsletter. We're also promoting understanding among supervisors, leading to a corporate culture that encourages male employees to participate in childcare.

### Number of days used by male employees taking childcare leave (FY2017)



## Mitsubishi UFJ Lease & Finance ..... 74%

Since December 2015, we have been offering paid childcare leave (10 days). Our Human Resources Department has begun sending emails to supervisors of male employees who are expected babies and encouraging them to offer childcare leave.

## Mitsubishi UFJ Information Technology ... Approx. 50%

Our company president sends emails congratulating male employees who become fathers to promote the timely taking of childcare leave. Our department managers also encourage male employees with unused leave to use it.



# 3 Spreading the “IkuBoss” mindset to produce results while increasing job satisfaction for diverse employees

## Raising Management Awareness

A proper management mindset and values are critical elements for promoting diversity. To that purpose, MUFG Group companies are striving to increase the number of IkuBosses—ideal managers for a new era.

### Diversity management training held



A MUFG Diversity & Inclusion Management Training Program took place in January 2018. A total of three sessions were held in Tokyo, Nagoya, and Osaka. Mr. Takayuki Kawashima, Director of Fathering Japan and Leader of the IkuBoss Corporate Alliance\*, was invited to lecture. About 400 people from 25 Group companies participated in the training.

In addition to a lecture under the theme of “IkuBoss-style management,” small group discussions were conducted on how to raise motivation and job satisfaction in junior employees and the most effective way of communicating with junior employees who are under time restrictions. We received a lot of feedback for these sessions, including the following comments: “I learned a lot listening to not only the lecturer’s successful experiences but also to the unsuccessful cases.” “This training reminded me of the vital importance of communicating with junior employees.” “I will spread IkuBoss in my department.” Each company will independently plan and host additional lectures and seminars as a means to raise overall awareness among officers and managers.

\*Business network organized by the NPO Fathering Japan, whose members aim to change management mentality and cultivate ideal managers for a new era with an increasingly diverse workforce (total of about 200 members as of October 31, 2018).



#### What is an IkuBoss?

An IkuBoss is defined as a manager at any level who produces results for the company while helping their team to achieve a good work-life basis, supporting their team’s careers and life choices, and setting a good example by enjoying their own work and personal life. Each MUFG Group company also has its own independent definition of “IkuBoss.”

### Mitsubishi UFJ Morgan Stanley Securities

In July 2018, we held a second IkuBoss Forum. Attended by about 200 officers and managers, including those from Group companies, the event was simultaneously broadcast at the Osaka and Nagoya Branches.



### ACOM

In October 2017, ACOM hosted a seminar for directors, executive officers, and managers on the theme of “Initiatives for accelerating female empowerment.”



### Mitsubishi UFJ Information Technology

The company holds diversity training seminars for management. We will attempt to understand company-wide and departmental issues relating to diversity, come up with specific measures to solve these issues, and carry them out in the course of business.



### IkuBoss pledges by senior management

The MUFG Group's senior management, starting with Nobuyuki Hirano, President & Group CEO, Kanetsugu Mike, President & CEO of MUFG Bank, Mikio Ikegaya, President & CEO of Mitsubishi UFJ Trust and Banking, Saburo Araki, President & CEO of Mitsubishi UFJ Morgan Stanley Securities, and Haruo Inoue, President of Mitsubishi UFJ NICOS have made the IkuBoss pledge, firmly committing themselves to leading these changes.

MUFG



Nobuyuki Hirano  
Director,  
President &  
Group CEO

MUFG Bank



Kanetsugu Mike  
President & CEO

Mitsubishi UFJ  
Trust and Banking



Mikio Ikegaya  
President & CEO

Mitsubishi UFJ Morgan  
Stanley Securities



Saburo Araki  
President & CEO

Mitsubishi UFJ NICOS



Haruo Inoue  
President

### Participation in IkuBoss Corporate Alliance

Our major Group companies are participating in the IkuBoss Corporate Alliance, striving to develop “IkuBoss” managers who are committed to the development and job satisfaction of all junior employees in a manner that also achieves business results.

#### Companies participating in the IkuBoss Corporate Alliance

- MUFG Bank (August 2016)
- Mitsubishi UFJ Trust and Banking (June 2017)
- Mitsubishi UFJ Morgan Stanley Securities (December 2016)
- Mitsubishi UFJ NICOS (April 2018)

### IkuBoss pledges by managers on the frontlines

In addition to top management, an increasing number of mid-level managers have also been taking the pledge. We are also carrying out discussions, workshops, and seminars to spread this initiative.

#### MUFG Bank

The company has been encouraging managers to take the IkuBoss pledge since August 2016. About 900 managers have taken the pledge to date.

#### Mitsubishi UFJ Trust and Banking

Since November 2018, IkuBoss pledges have been made by all general managers.

#### Mitsubishi UFJ Morgan Stanley Securities

The company has been encouraging IkuBoss pledges since May 2017. Thus far, about 630 executives and managers have made the pledge.

### Mitsubishi UFJ NICOS

In April 2018, following an explanatory meeting on IkuBoss for senior managements and division general managers, we have been taking IkuBoss pledges as the first step toward work style reforms.

#### Examples of IkuBoss pledges at individual companies

- “I will prioritize the development of junior employees!”
- “I will strive to eliminate excesses and simplify operational processes!”
- “I will aim to further invigorate communication!”
- “I support all those who proactively take on challenges!”



IkuBoss pledge sheets of individual companies

### IkuBoss Role Models

The four leading companies that were first to begin initiatives for spreading IkuBoss, namely, MUFG Bank, Mitsubishi UFJ Trust and Banking, Mitsubishi UFJ Morgan Stanley Securities and Mitsubishi UFJ NICOS, are all striving to widely raise the profile of those who have made IkuBoss pledges and successful cases of IkuBoss.



Intranet page for IkuBoss pledges (Mitsubishi UFJ Trust and Banking)



# 4 Support for Balancing Work and Eldercare

Flexibly supporting workers who are looking after family members

We provide useful information and services to employees with families that need caregiving, and by encouraging employees not in such circumstances to prepare in advance, we can support a work-care balance.

## Caregiving Seminar



In FY2015 we began hosting MUFG Care Seminars in Tokyo, Nagoya and Osaka to provide Group employees with useful information on balancing work and caregiving. Around 700-900 employees from 40 Group companies participated in the seminars. In addition to enabling us to gather information on caregiving, the seminars also serve as opportunities to re-evaluate our work-care balance.

During the fourth seminar held in September 2017, there was a mini discussion between participants, and at the sixth seminar held in October and November 2018, we showed a DVD of interviews with employees who have work-care balance experience. We are always looking for ways to help those who are not familiar with caregiving to understand exactly what it involves.

### Feedback from participants

- The experiences of caregivers (DVD) will be very useful for future reference.
- I would like to talk with my family about the care of my parents and their assets.
- It was difficult to understand the features of each care facility, so it was nice to get to know the details.
- I will be referencing this when choosing a facility in future.
- I realized the importance of continuing my work even with the difficulties that come with caregiving.
- I now have a much better understanding of what is involved in caregiving.
- I want to share this with those around me who are unsure about it.
- Though I have not yet begun caregiving, I feel I am now ready for whenever that time comes.

### Care Seminar Themes

#### First Seminar Achieving a work-care balance: Preparing for care and caregiving advice

- The right timing and duration for care while working
- Care insurance systems and available care services
- Confirmation and strategies to achieve a work-care balance

#### Second Seminar Understanding the process and preparing for the transition from hospital to home care/facility care

- Preparing for care, and an overview of care insurance
- Understanding and preparing for hospitalization and shift to home care/facility care
- Overview of specialist care facilities and care in the home

#### Third Seminar Understanding dementia and managing a work-care balance

- The reality of care insurance and dementia
- Learning about symptoms and how to prepare for dementia from examples
- Examples of home care (for those with dementia)

#### Fourth Seminar Home care and a work-care balance

- Japan's care situation and insurance as shown by the data
- Preparing for home care from examples
- How to maintain quality of life of care receivers at home

#### Fifth Seminar Continuing work based on examples of those who have experience in caregiving

- Present situation of Japan's care insurance
- Preparing to continue work as learned through case studies

#### Sixth Seminar Achieving a work-care balance through consideration of facility use

- Knowledge of amended care insurance information and facility service
- Double checking the differences and features of each facility services
- Preparing for inspections on the utilization of facility services as learned through case studies

## MUFG Bank

In February 2018, a caregiving seminar was held as part of the diversity and inclusion activities by local employees in London (see page 19). We provided opportunities to view DVDs of the caregiving seminars held in Tokyo primarily for temporary employees from Japan. The event gave approx. 40 participants the opportunity to consider the care of their relatives in future.

## Work-care balance handbook released

In March 2018, MUFG issued a "Work-care balance handbook" to support the efforts of every Group company employee to balance work and caregiving.

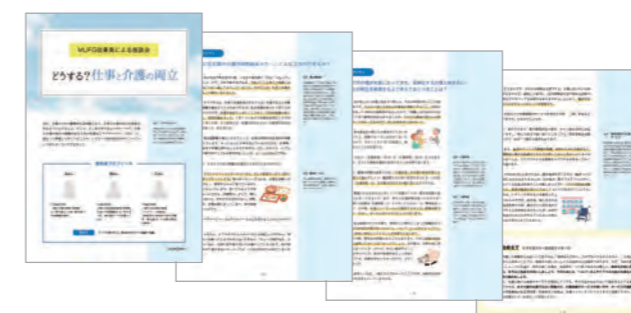
As caregiving can begin "suddenly and randomly," it is essential that information be collected in advance to facilitate the smooth establishment of a work-care balance. The handbook summarizes the basic information needed to balance work and caregiving, and thus can help employees grasp the overall picture and prepare for any sudden caregiving responsibilities they may acquire.



## Roundtable discussion between employees and caregiving professionals

In March, 2018, MUFG held a roundtable discussion between employees with experience in caregiving and caregiving professionals. The details of which have been summarized and published.

Those with caregiving experience gave many tips regarding problems they faced and the preparation recommended before beginning caregiving. It is proving to have been very useful for those who felt uneasy about maintaining a work-care balance and those who just wanted a better understanding of what caregiving involves.



## Work-care support services (Care Concierge Desk and Care Resource Website)

MUFG is developing a variety of support services so that Group employees can achieve a work-care balance.

The Care Concierge Desk is a service for those with questions and concerns about caregiving. It allows those who are or will be engaging in care and those looking to take precautions, to consult with caregiving specialists via phone or email. In August 2017 we also began offering face-to-face consultation services.



"Wakaru-Kaigo Biz" is a care resource website that offers an information directory of care services and facilities, as well as videos about caregiving. Users can find advice that suits their family's situation, for example; (1) those just getting started to think about caregiving, (2) those with parents in unsatisfactory health, (3) those for whom care has become necessary, (4) those who feel they need assistance. We now also offer videos of past "MUFG Care Seminars" online, making it possible to view them from anywhere and at any time.



## Development of in-house system

Each company maintains a variety of support systems so that when care for a family member becomes necessary, employees can still work while providing that care.

### Representative systems

<For those who want to take temporary leave to be prepared to provide the necessary care>

- Long-term care leave
- Caregiving leave
- Accrued paid leave carry-over

<For those who want to adjust the way they work to provide optimum care for their families>

- Flexible work hours
- Exemption from overtime etc.
- Shorter working hours to allow for caregiving
- Telecommuting



# 5 Encouraging Diverse Employees to Play an Active Role

In addition to expanding special subsidiaries to provide a wider range of opportunities for employees with disabilities, the Group is also promoting understanding of sexual minorities (LGBT), while aiming to establish workplaces where all employees can thrive without giving up their identity.

## People with disabilities

### Employing people with disabilities

MUFG Bank and Mitsubishi UFJ Trust and Banking have established special subsidiaries to employ people with disabilities. Other Group companies are also implementing a wide range of initiatives to enable employees with disabilities to work with a sense of vitality.

#### Employment rate for people with disabilities (As of June 1, 2018)

MUFG Bank	2.28%*
Mitsubishi UFJ Trust and Banking	2.42%*
Mitsubishi UFJ Morgan Stanley Securities	2.17%
ACOM	2.28%

\*Including special subsidiaries and administrative subsidiaries.

### Special subsidiaries

#### MU Business Partner (MUFG Bank special subsidiary)

We have about 170 employees with disabilities working at our head office in Kanagawa Prefecture. We also plan to establish a new business base in Osaka in April 2019.

#### Tours for family members

We have been running family tours since 2014 in order to introduce our workplaces to employees' families. In FY2018, 26 people from 15 different families participated. During these tours, family members are guided by employees with disabilities and introduced to managers and other employees. These tours are very well received, with comments such as "It's very reassuring to meet and speak to her managers and coworkers."



Visitors on a tour

#### Serving as a sign language lecturer

MUFG Bank holds sign language lectures where employees with hearing disabilities demonstrate basic sign language greetings and expressions. In addition to improving understanding of people with disabilities, these lectures have also been shown to improve overall customer service skills.



A sign language lecture

#### MU Business Aid (MUFG Bank special subsidiary)

We currently have about 160 employees with disabilities in our employment.

In April 2018, the office was expanded to accommodate about 60 employees. In addition to key operations such as matching seal impressions, sending direct mail and handling our preferred savings system, we have added a public audit function to handle transaction inquiries. In this way, we have increased the number of work options suitable for people with disabilities, creating an environment where they can fully exert their abilities.



#### Ryoshin Data (Mitsubishi UFJ Trust and Banking special subsidiary)

We currently employ approx. 50 employees with disabilities. Leading up to our 40th anniversary in 2019, we have been implementing guidelines such as "consideration for colleagues," "growing from independence to autonomy" and "special subsidiary contributions." In April 2018, the OCR\* Center was established at the Aoyama Business Division. As we have numerous employees with hearing disabilities, sign language is an important means of communication. Additionally, to create a more worker-friendly environment for the hearing impaired, we have been implementing strategies to improve visual sharing of information, including usage of three-color Patlites to announce an emergency situation and the arrival of a client etc. and wide-screen monitors to display the day's workload and operations status. During conferences and training, we use the speech recognition software UD Talk® and have sign language interpreters in place to securely relay information.

\*Optical Character Reader. Machine that scans printed documents or other text using optical character recognition.

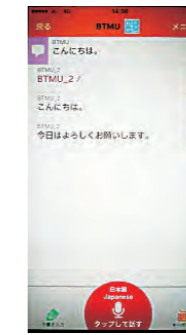


## Establishing workplaces that are friendly to employees with disabilities

All companies strive to create improved workplaces that facilitate the activities of employees with disabilities.

### MUFG Bank

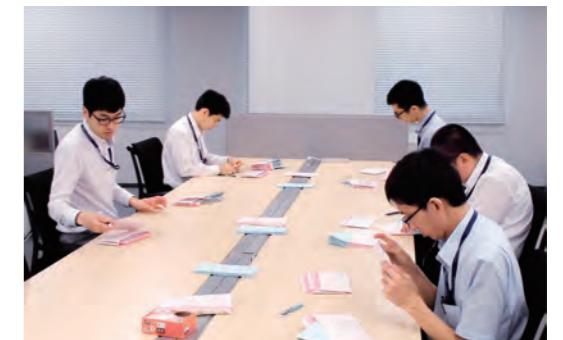
Employees with visual disabilities can be accompanied by a guide dog. Employees with hearing disabilities are provided with an iPad containing speech recognition software that converts sound information to text information. We also have emergency warning lights (Patlite) installed in the office.



Speech recognition applications

### Mitsubishi UFJ Lease & Finance

The Assembled Arrangement Group (Business Support Group) was newly established in October 2017 to promote the employment of people with disabilities and the creation of a working environment where people can work with a sense of safety and security. People with disabilities perform a wide range of subcontracting operations such as making business cards and posting duties at numerous departments and offices.



## Mitsubishi UFJ Morgan Stanley Securities

Each department and branch is engaged in creating working environments where employees with disabilities can work with a true sense of job satisfaction.

### Opinions of employees with disabilities: The workplace from our point of view



Ms. Noake  
Internal Audit  
Division



Main work duties  
Collecting, extracting, and processing data from sales office audit teams, arranging business trips, arranging the delivery of auditing materials, etc.



Mr. Fujimura  
Fukuoka Branch



Main work duties  
Order sheet checks, banking and securities related work, insurance related work, system administration, monitoring, etc.

### Working smoothly thanks to everyone's cooperation

Despite my hearing impairment, I'm able to smoothly carry out my work thanks to my colleagues, who will speak slowly and send me important information via e-mail. I am very grateful to these people. While working, I focus on avoiding mistakes and always try to remember that there are real customers behind the data figures. This may not sound like anything special, but I'm very satisfied when a manager or colleague receives the data that I have created and thanks me for it.

### Working carefully while considering the feelings of others

I have a liver impairment and need to undergo artificial dialysis three times a week. On my hospital days, I have to leave promptly and can't do any overtime, but I'm able to smoothly carry out my duties thanks to the cooperation of my manager and colleagues. I always try to work carefully, pay attention to the feelings of others, and arrange my work in order of priorities. My manager and colleagues have told me, "We're on your side, so please do your best!" which is very encouraging.



## LGBT

### MUFG Human Rights Policy Statement

The MUFG website\* clearly expresses the Group's commitment to creating productive work environments where everyone can feel comfortable, and that prohibits harassment and discrimination on the basis of sexual orientation and gender identity.

\*<https://www.mufg.jp/english/csr/policy/>

#### MUFG Human Rights Policy Statement (excerpt)

MUFG is committed to eliminating all kinds of employment and workplace discrimination from our business operations. We will not tolerate any type of human rights violation including, but not limited to, discrimination on the basis of race, national origin, belief, religion, disabilities, family origin, gender, sexual orientation, gender identity, age or health status as well as sexual, power and other types of harassment, forced labor, and child labor. All MUFG executives and employees are required to comply with this commitment.

### First time sponsoring the largest domestic LGBT pride event in Japan

In May 2018, MUFG sponsored "Tokyo Rainbow Pride 2018"\*1 held in Yoyogi Park, Tokyo, for the first time. This event is one of the biggest events in the country where LGBT parties and their supporters (Ally\*2) gather together. This year, it was co-sponsored by 213 enterprises and organizations. On the last day, roughly 7,000 individuals joined the march, the largest number in history and included volunteers from MUFG companies.



\*1 Awareness event sponsored by "Tokyo Rainbow Pride," a non-profit organization

\*2 "Enthusiasts or supporters" of the LGBT community

### Ally Initiative to Reveal

An Ally is someone who supports the rights of the LGBT community. In order to encourage more people to become Allies, we made an original strap of rainbow colors\* as a marker and gave one to any employee that wanted one. Following the distribution to "Tokyo Rainbow Pride 2018" participants, we also offered them to applicants who took part in the e-learning conducted in November 2018. Together, we are working on creating more Allies.



Used image of Ally goods

\*A rainbow of six colors indicating sexual diversity and shows understanding of LGBT. It is used at LGBT related events around the world.

LGBT is a generic term for sexual minorities using the initials of the words Lesbian, Gay, Bisexual and Transgender. According to surveys both in Japan and abroad, the population ratio of LGBT is said to be 3-10%.

### Hosted workshops

Workshops with the theme, "Listen to the voice of LGBT parties and think what you can do with the bank" were held for employees in the head office of the five group companies\* and also in MUFG Bank Shibuya Office. Active discussions took place using case examples of participants' affiliation sites and the opinions of those present.



\*MUFG Bank, Mitsubishi UFJ Trust and Banking, Mitsubishi UFJ Morgan Stanley Securities, Mitsubishi UFJ NICOS, and ACOM.

### e-learning courses

In FY2018, e-learning courses were jointly produced and implemented at MUFG Bank, Mitsubishi UFJ Trust and Banking and Mitsubishi UFJ Morgan Stanley Securities, as the second step in the process after it was conducted by each company in FY2017.

This e-learning was also expanded to each Group company, deepening their understanding as a group.

### Gold Rating on PRIDE Index Evaluation

In October 2018, a number of initiatives in Japan were evaluated and received the top gold rating\*1 on the "PRIDE Index"\*2.



\*1 Rating based on the evaluation of initiatives by the five companies of MUFG Bank, Mitsubishi UFJ Trust and Banking, Mitsubishi UFJ Morgan Stanley Securities, Mitsubishi UFJ NICOS, and ACOM.

\*2 Established in 2016 as Japan's first index that evaluates companies' LGBT-related initiatives. It is operated by "work with Pride," a private organization that supports the promotion and establishment of diversity management practices relating to LGBT.

#### MUFG Union Bank achieves five consecutive full mark evaluations

We have received full marks for five consecutive years in the Corporate Equality Index, which measures the equality of LGBT in companies according to the Human Rights Campaign, the largest LGBT-related human rights organization in the United States.



## Culture creation

It is important to create a culture that can accept diversity so employees with diverse values, backgrounds and employment awareness can demonstrate their abilities in disseminating information and promoting full diversity. Each company is aiming to create such a culture through a variety of initiatives.

### Diversity Month

Based on the recommendations of employees, MUFG Bank has designated every May and November as "Diversity Month" since FY2016 and runs diversity-related workshops and other programs at all branch offices in Japan. In FY2017, the initiative was also introduced at Mitsubishi UFJ Morgan Stanley Securities, adopting the theme, "unconscious bias." In FY2018, Mitsubishi UFJ Trust and Banking also took on the initiative, and in November the three companies conducted a joint holding. For the first time, e-learning was conducted on the theme of LGBT, giving all employees of the three companies the opportunity to actually stop and think.

### New Diversity & Inclusion activities

Each company is developing employee participation activities to promote diversity & inclusion.

#### MUFG Bank

The "Diversity & Inclusion Working Group" is made up of employees of different ages, genders and roles as appointed by the HR Division. In FY2018, the group was recreated to facilitate new public recruitment system activities. Members with a particularly strong interest in promoting diversity within their offices gather from all over the country. We create in-house articles on interviews with role models and roundtable discussions to deepen our understanding of diversity and are working on creating a culture where diversity is considered to be the norm.



#### Mitsubishi UFJ Information Technology

Established in 2014, the "Diversity & Inclusion Promotion Committee" drives initiatives for employees to autonomously engage in diversity and inclusion. The committee is always active as members change each fiscal year. From FY2017, the committee has taken on the important role of revitalizing communication within the company, with a focus on ensuring the opinions of all employees are heard, the smooth dissemination of policies from the head office, and fostering our culture.

### Promoting diversity through communication

MUFG uses the group portal site "MUFG Values plus" to introduce initiatives from each company concerning diversity and inclusion, and announce events. In October, 2018, we began a series of LGBT columns, which is helping to promote understanding within the Group.



#### MUFG Bank

On the diversity and inclusion intranet site "Click! Kagayaki," we set monthly themes, such as "Active Working Mothers," "IkuBoss Role Models," and "Employees embracing the Public Recruitment System," and introduce role models of each.



Through the active employment of a diverse range of employees, we encourage everyone to think more seriously about diversity.

#### Mitsubishi UFJ Trust and Banking

We publish booklets to clearly communicate our diversity and inclusion policies and increase awareness both inside and outside the company. Although internal recognition of relevant measures has improved, the creation of these booklets was introduced as many employees remain unaware of the overall picture of these measures.



#### Mitsubishi UFJ Morgan Stanley Securities

Since 2014, we have published a booklet to promote diversity. We take on various topics, such as "diversity," "reviewing our work methods," "a women's career," "LGBT," and other efforts to promote employee understanding and to cultivate an accepting culture. Issue No. 6 was released as a "diversity report" introducing the Groups' initiatives.





# 6 Realization of Flexible Work Styles

Reviewing our work styles to revitalize the organization

We aim to further enhance the vitality of our organization by recognizing flexible work styles to increase overall productivity.

## Moving forward together as a Group

In order to realize flexible work styles, MUFG carries out information exchange meetings between different business categories to discuss the challenges and policies in each business. We aim to increase the Group's overall vitality by working together on common issues.



## Workplace improvements

Each company is working on initiatives to increase productivity and promote a healthy work-life balance.

### MUFG Bank

Under the slogan of "Open, Simple & Speedy," we are promoting Work Style Reform 2.0 with the goal of establishing an environment where we can focus on providing true value based on a thorough understanding of our customers. Through the introduction of telecommuting and staggered working hours, as well as the distribution of mobile terminals and other measures, we are promoting flexible work styles that are not restricted by time or location.



### Mitsubishi UFJ Trust and Banking

From July 2015, we began implementing the Smart Work Project. This includes a company-wide initiative to simplify workplace procedures and documents and the introduction of a telecommuting system.



From November 2017, several of our planning departments adopted Non-Territorial Offices (3 types: collaboration, focus, relaxing) with the aim of creating an office capable of producing products and services that



A suitable place for each job

exceed customer expectations. Our catchphrase is "intellectual creation space." This reflects our desire to make this a company that constantly produces new ideas with boundless energy.

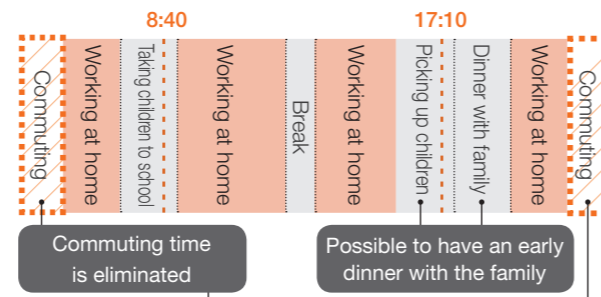
### Mitsubishi UFJ Morgan Stanley Securities

We have set paid leave acquisition rate targets to encourage taking of paid leave. We believe that systemically taking leave refreshes employees both mentally and physically, leading to greater work efficiency. From October 2017, we introduced a telecommuting system and are promoting its use to improve both overall company productivity and job satisfaction. Users comments included "It's become easier to secure time with my family" and "Reduction of commuting time has really helped during the busy periods."

#### Example of telecommuting system (Mitsubishi UFJ Morgan Stanley Securities)

##### Telecommuting (full day)

Time spent going to and from work is eliminated. This makes it possible to pick up the kids early and relax in the evening.

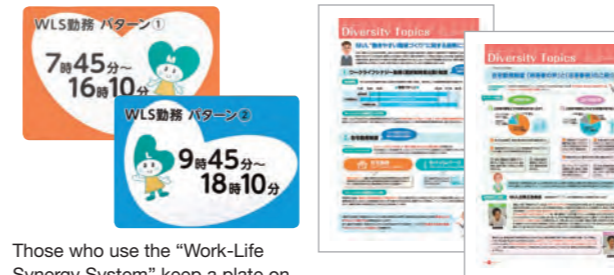


##### Telecommuting (partial)



### Mitsubishi UFJ Lease & Finance

As part of creating a worker-friendly environment, we introduced a "Work-Life Synergy System" (selective staggered working hours) and a telecommuting system from FY2018. Participants in the "Work-Life Synergy System" can choose to shift their working hours by one hour either way, allowing them to work in a way that matches their lifestyles. We are using our internal newsletter and other methods to explain and spread the word about these systems.

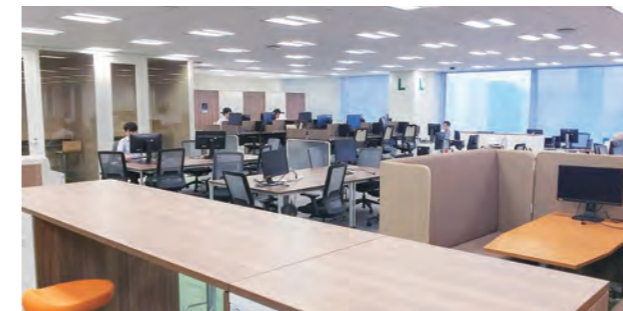


Those who use the "Work-Life Synergy System" keep a plate on their desks showing their modified working hours

Diversity topics covered in our internal newsletter "Infinity"

### Mitsubishi UFJ Research and Consulting

Under the slogan of "Work-style Innovation," we are accelerating the promotion of work methods suitable for the digital era, digital equipment, and an unprecedented MURC-style of flexible working. In addition to greatly modifying the conventional telecommuting system to make it more flexible, we have also been improving our office environment and upgrading our IT equipment, including 1) Provision of lighter laptops with higher specs, 2) Introduction of Skype and smartphones with combined internal and external extensions, and 3) Conversion to a free address system.



Since the office runs on a "hot desking" system, desks must be left free of clutter

## Promoting understanding among family members

As one of our measures to promote a healthy work-life balance, we hold financial education seminars and workplace experience programs for employees' family members and children over the summer vacation period. In addition to educating employees' families about our work, these events are also excellent opportunities for employees to make new observations about balancing work and family. These programs are held not only in Japan but also overseas.

## Main programs for families

### MUFG Bank



Kagaya Kids' Day was held in approx. 120 locations countrywide. Over 1,300 children attended and got to experience counting bills, participating in a quiz tournament, and having lunch at work.

### Mitsubishi UFJ Trust and Banking



On Children's Visiting Day, employees' children visited the Trust Museum, felt the weight of one hundred million yen, and saw their parents' workplaces.

### Mitsubishi UFJ Morgan Stanley Securities



On Children's Visiting Day, we had a seminar and quiz tournament related to securities work, after which the children visited their parents' workplaces to directly experience the atmosphere.

### Mitsubishi UFJ NICOS



On Family Visit Day, we held a large variety of events, including business card exchanges with the president, a stamp rally, and a credit card shopping experience.

### Mitsubishi UFJ Factors



On Family Day, in addition to office tours and workplace experiences, we held a crafts workshop for the children and a roundtable discussion with the president and vice-president for the adults.

### Master Trust Bank of Japan



On Children's Visit Day, we made business cards for the children and had them exchange cards with the president and other employees. They also visited their parent's workplaces and participated in a stamp rally.

### Mitsubishi Research Institute DCS



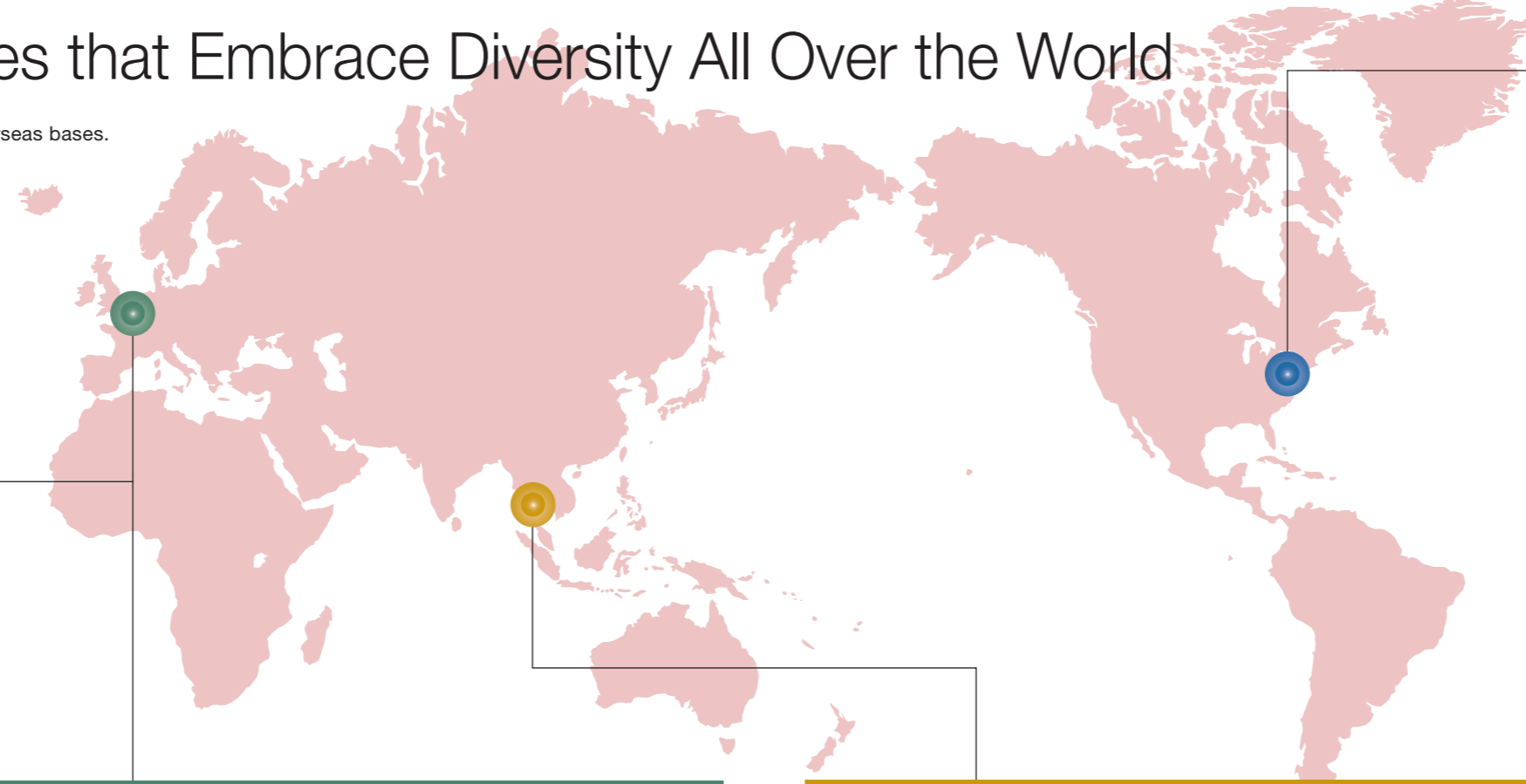
On Family Visit Day, we held a programming workshop, workplace tour, and an office party.





# Creating Workplaces that Embrace Diversity All Over the World

MUFG is also promoting diversity & inclusion at its overseas bases. Here, we will introduce our main activities.



## Europe

### EMEA

#### ● MUFG

#### Cultivating female leaders

Supporting the progression of women into senior positions is a key strategic priority and we made a public declaration in 2017 when we signed the HM Treasury Women in Finance Charter. By signing this Charter, we committed to improve female representation across our senior positions in the UK by at least 10% by 2022.



## Europe

### EMEA

#### ● MUFG

#### Our employee networks are promoting inclusion & diversity across five themes

We have rolled out our EMEA Employee Network Programs which focuses on five themes and aim to create an inclusive working environment where all employees can work together comfortably, regardless of race, nationality, or other aspects of diversity.

#### ▶ Disability Works

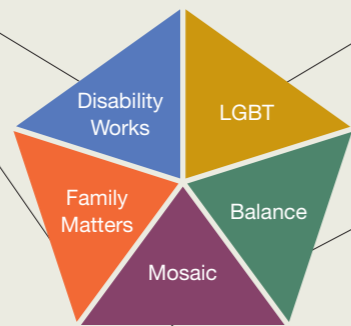
- Mental Health Awareness Week
- Seminars for Management

#### ▶ Family Matters

- Caregiving seminars
- Fathers Coffee mornings
- Mothers and Mothers to be Coffee mornings
- Christmas parties for employees' children

#### ▶ Mosaic

- Buddy Scheme



#### ▶ LGBT (Pride Alliance)

- LGBT Signing Board
- Allies Week
- Speaker events and panel discussions
- Participation in various events

#### ▶ Balance

- Holding events for men's mental health to acknowledge International Men's Day
- Role model events and the introduction of a role model program

## Asia

### Asia

#### ● Bank of Ayudhya (Krungsri) Celebrating religious diversity

Top management sends messages celebrating a variety of religious events. Regardless of differences in faith and culture, employees acknowledge each other's differences and value acceptance.



## Americas

### Americas

#### ● MUFG Union Bank Selected among Top 50 Companies for Diversity in 2018 by DiversityInc

In 2018, we earned a place in the Top 50 companies for Diversity list. Over 1,800 companies competed to be on the list.



#### International Women's Day campaign (every March)

In 2017, we launched the International Women's Day campaign. During the campaign period, regional teams around the world wore purple and carried out a wide range of activities such as panel discussions to celebrate women's contributions.

\*Internationally, the color purple is associated with women.



#### ● MUFG

#### Inclusive Leadership Program

Starting with the Leadership Summit in 2017, we kicked-off the Inclusive Leadership Program. After our ECA\* created the message on why inclusion is necessary to leverage diversity to enable our transformation and bring us closer to "We Are One MUFG" concept, skill building workshops have rolled out to all levels of the enterprise. Leaders, managers and employees are beginning to implement various measures to implement this culture of inclusion within the organization.

\*Executive Committee for the Americas



## The Future of Our Diversity & Inclusion

As key instigators of diversity and inclusion at MUFG, the management team have been implementing a variety of related strategies.

We asked six members of management to tell us more about how “Diversity & Inclusion” is being practiced at each of the six companies.

### Creating a workplace where everyone says “thank you” MUFG Bank

Many at MUFG are putting in their best efforts even while dealing with their own personal and family circumstances. Everyone is actively engaged, looking to achieve work fulfillment, smooth communication, efficient time management, and when issues arise that cannot be solved individually, everyone works together to overcome it. The unity here comes from “respect for one another and an understanding of each other’s perspectives, which allows this kind of behavior to emerge naturally.” As a branch manager, I have suggested the policy of “aiming to carry out work that makes people earnestly express their thanks both inside and

outside the company.” While this of course applies to customers, it is also exhibited between my team members. The word “thank you” is an expression that shows you were actually thinking about the other person. Going forward, we will continue to focus on creating a workplace where everyone can get actively involved.



**Naoki Asai** (front row, center)  
General Manager  
Tamachi Branch

\*With members from previous workplace, Ageo Branch (Began current position in October 2018)

### Individual growth empowers our organization Mitsubishi UFJ NICOS



The call center I belong to has employees from a wide range of age groups, some with short-term employment and others with fixed-term contracts. We are therefore open to a variety of different values and ways of thinking. In order to respond promptly and accurately to inquiries from customers, it is essential that we all grow together by sharing our ideas on the image we want to achieve and how we intend to get there. In management, we clarify each role according to

**Reiko Amemiya**  
Deputy Manager  
Call Center

experience and the employment system, and make sure the necessary training is provided so that we can achieve our organizational goals. There are three key elements we strive to uphold: 1. Explaining the reasons for each role so everyone can feel a sense of satisfaction, 2. Describing the goals in business terms and explaining them in detail, 3. Increasing our ability to think more constructively about daily work. In future, we will continue to encourage close communication with team members and aim to become a call center trusted by customers and a representative customer contact point of our company.

### Disabilities are a matter of perspective MU Business Partner

A year ago, I began working for a special subsidiary company. Up until that point I had experienced zero contact with anyone who had a disability and therefore was hesitant and unsure how best to communicate. I questioned myself, “I am no expert. How do I do this?” However, as we interacted on a daily basis, I realized how important it was that I communicate the same as I would with anyone else; giving acknowledgement and praise when deserved and providing constructive criticism when needed. Now, I believe “there is no distinction between healthy volunteers and those with disabilities, disabilities

are a matter of perspective.” The joy of getting a job and keeping it is perhaps even more pronounced for those with disabilities. Going forward, I intend to work alongside my colleagues in the Operations Department No.2 with a bright and positive attitude.



**Yukie Niwa** (front row, center)  
Deputy Manager  
Operations Department No.2

### Use my experiences in nursing care as your “reference” Mitsubishi UFJ Trust and Banking

My father’s surgery was the trigger for my sudden beginnings in nursing care. A few years later, my mother’s illness got worse, meaning both my parents needed nursing care. I knew nothing about nursing care services and facilities, and it took a great deal of time and effort to learn and gather the information I needed. However, after gaining an understanding of the workplace, and with the cooperation of my sister, I managed to overcome these issues. In retrospect, there are many things I wished I knew in advance. The important thing is to gather information and prepare yourself before beginning

nursing care. However, for many, nursing care is something they won’t have to deal with until much later in life. So, it is for this reason that I would like to share my experiences now with those around me so that others may use it to help “prepare themselves in advance.”



**Kosuke Sumita**  
Chief Manager  
Structured Finance Business Office  
Corporate Business Planning Division

### Listening and giving praise. I realized the changes occurring in myself ACOM



**Takashi Okamoto**  
(front row, center)  
General Manager  
Public Relations / IR Office

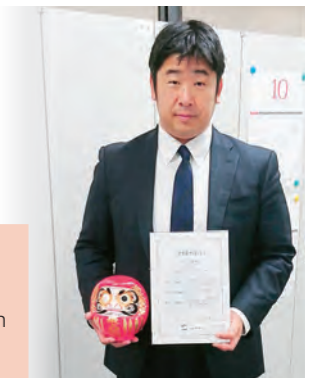
As diversity continues to be promoted within the Group, I also feel more personal changes in terms of communication. More specifically, I am trying my best to “give my full attention when others are speaking” and “to be sincerely interested in the opinions of others” while also consciously looking for more opportunities to acknowledge and praise work achievements.

Furthermore, I hope to improve motivation by believing in future efforts and expressing my expectations. I’d like to continue with my attitude of finding where others excel most and giving them the praise they deserve. In order to create a workplace where everyone can actively contribute, we intentionally allocate jobs with relatively high degrees of difficulty to create opportunities for my team members to challenge themselves. I hope I can continue to communicate the experience and pleasure gained by seeing things through to the very end.

### “IkuBoss Pledge” changed our awareness and our work Mitsubishi UFJ Morgan Stanley Securities

With the IkuBoss Pledge we have been undertaking a variety of initiatives. I have always told my colleagues that our work will make our parents and children feel a sense of pride. In terms of oneself, we value “pointing your finger at yourself” and taking responsibility for the actions taken at the branch office. We also value the attitude of taking the initiative to explore improvement measures to combat any issues that arise. Additionally, we are striving to reduce unnecessary meetings to improve productivity. Through these initiatives, the flow of work and communication has improved greatly and the

number of individuals voluntarily taking their paid vacation has increased. This has in turn had a positive impact on our work, such as using a more systematic approach. I believe the IkuBoss Pledge will help in educating the personnel who will be responsible for the company in future and is a good indicator of effective implementation that will guide our company and related stakeholders so that we can be happy and prosperous.



**Hideo Kiyotake**  
General Manager  
Investment Consulting Division  
Hiroshima Branch