# Publication of Three Sustainability-Related Reports: MUFG Driving Social & Environmental Progress ~for our Brighter Future~, MUFG Climate Report 2025, and MUFG TNFD Report 2025

**Tokyo, April 4, 2025** – Mitsubishi UFJ Financial Group, Inc. (MUFG) seeks to integrate efforts to drive social & environmental progress into its management strategy, defining the issues which MUFG prioritizes in sustainability management ("Priority Issues") and positioning them as one of the three pillars of its Medium-term Business Plan ("MTBP"). Today MUFG announced the publication of three reports that highlight its efforts to drive social and environmental progress, to achieve a carbon neutral society, and to restore natural capital and biodiversity: "MUFG Driving Social & Environmental Progress ~for our Brighter Future~", MUFG Climate Report 2025, and "MUFG TNFD Report 2025".

The publication of these reports, as well as other information disclosure on our website, aims to ensure that our stakeholders have a clear understanding of MUFG's sustainability efforts.

 Publication of the MUFG Driving Social & Environmental Progress ~for our Brighter Future~

(Website link)

MUFG Driving Social & Environmental Progress ~for our Brighter Future~ <a href="https://www.mufg.jp/dam/csr/report/dsep/2025">https://www.mufg.jp/dam/csr/report/dsep/2025</a> ja.pdf

### (1) Background of the Report

MUFG aims to drive social & environmental progress through financial services and thereby improve corporate value, in pursuit of both social and economic value.

The MUFG Driving Social & Environmental Progress ~for our Brighter Future~ has been published with the objective of ensuring that our stakeholders understand how we have approached social issues so far and what actions we have taken, and what we will do to tackle social issues going forward. This is the first time that MUFG has published a report focused on creating social impact and finding solutions to social issues.

### (2) Key Points

There are two key points in this report. The first is to showcase examples of our efforts and achievements related to social issues. Second, we demonstrate our awareness of each of the Priority Issues and our efforts to find solutions, as well as specific targets set as KPIs we aim for. For some of these issues, we are also disclosing the social impact indicators that we have defined to assess the effects that our efforts are having on society and challenged ourselves to set targets. We have

also included logic models for each of the Priority Issues that serve as roadmaps to delivering solutions.

### 2. Publication of the MUFG Climate Report 2025

(Website link)

MUFG Climate Report 2025

https://www.mufg.jp/dam/csr/report/progress/climate2025\_ja.pdf

### (1) Background of the Report

In May 2021, MUFG announced the MUFG Carbon Neutrality Declaration, aiming to become carbon neutral by 2050. To reach carbon neutrality, we have been pursuing various initiatives based on three unwavering commitments: helping achieve the 1.5°C target by achieving carbon neutrality by 2050, supporting a smooth transition to a decarbonized society, and creating a sustainable society by fostering a virtuous cycle between the environment and the economy.

We have published the MUFG Climate Report 2025 to help our stakeholders understand our approach and the actions we have taken to address these issues in line with the main strategies set forth in our transition plan we disclosed last year.

### (2) Key Points

Progress on MUFG's four main strategies for achieving carbon neutrality and related efforts are presented in the report as detailed below.

- ① Reducing emissions from our own operations: Progress and initiatives toward achieving net zero emissions by 2030 and the interim target for FY2026.
- ② Engagement and support: Progress of sustainable finance target and achievements in project finance for renewable energy, support for transition and making policy suggestions through the Transition Whitepaper and other frameworks, as well as efforts to expand and enhance solutions such as supporting for the social implementation of new technologies.
- 3 Addressing our financed portfolio: Progress of managing transition support and achieving 2030 interim targets, monitoring of our transition plan though implementation of operating frameworks for effective management, and progress on and our approach toward achieving interim targets for carbon intensive sectors.
- ④ Risk management and governance: Management of climate change-related risks, establishment of governance systems, and capability building.

## 3. Publication of the MUFG TNFD Report 2025 (Website link)

MUFG TNFD Report 2025 https://www.mufg.jp/dam/csr/report/tnfd/2025 ja.pdf

### (1) Background of the Report

To protect and preserve the global environment, it is essential to become nature positive, that is, to halt the loss of natural capital and put nature back on track to

recovery. MUFG has established "natural capital and biodiversity restoration" as one of its Priority Issues and is pursuing various efforts in this regard.

We have published the MUFG TNFD Report 2025 in order to provide our stakeholders with a better understanding of our approach to natural capital and our ongoing efforts.

### (2) Key Points

This report seeks to convey three key points. The first is the progress MUFG has made since the last fiscal year in terms of the capabilities and solutions we can offer to support our customers' initiatives. Second, we have identified priority sectors and evaluated the locations of nature-related issues by analyzing dependencies and impacts on natural capital with relation to the investment and loan portfolio, based on the TNFD framework. And lastly, the third point is MUFG's efforts to resolve social issues, and setting the targets of this area. The report also includes logic models that summarize MUFG's planned actions and their short-term and long-term impacts, clarifying our future steps to drive social and environmental progress.

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#### **About MUFG**

Mitsubishi UFJ Financial Group, Inc. (MUFG) is one of the world's leading financial groups. Headquartered in Tokyo and with over 360 years of history, MUFG has a global network with approximately 2,000 locations in more than 40 countries. The Group has about 140,000 employees and offers services including commercial banking, trust banking, securities, credit cards, consumer finance, asset management, and leasing. The Group aims to "be the world's most trusted financial group" through close collaboration among our operating companies and flexibly respond to all of the financial needs of our customers, serving society, and fostering shared and sustainable growth for a better world. MUFG's shares trade on the Tokyo, Nagoya, and New York stock exchanges. For more information, visit <a href="https://www.mufg.jp/english">https://www.mufg.jp/english</a>.