

# The MUFG Group Is Concerned about Global Environmental Issues. To Put Those Concerns into Action, We Created Our Policy to Promote Concrete Efforts for the Environment.

This policy will make employees aware of the roles that we should play as a comprehensive financial group—as we work to strengthen our environmental initiatives in various ways, such as by offering products and services that are better for the environment.



## MUFG Environmental Action Policy

### **MUFG views environmental issues with the utmost seriousness, and aims to help realize a sustainable society in which future generations can live with peace of mind.**

- Environmental threats such as global warming, resource depletion, and pollution are increasing at an accelerating rate. In particular, in Asia, pollution of water, air, and soil is worsening.
- Environmental issues constitute an urgent problem requiring a unified approach from the entire world. It is essential that, in seeking solutions, we reexamine from an environmental perspective the patterns of our own lifestyles as well as society itself.
- MUFG gains support from customers and members of society around the world, and we therefore feel it is our duty to address environmental issues, which have a major impact on the lives of future generations. We will channel our full capabilities into working toward the benefit of the environment and future generations.
- We aim to fulfill society's expectations of us as a comprehensive financial group that exerts a wide-reaching influence on the environment and society through its capital flows, while working to achieve a sustainable society in which future generations can live with peace of mind. We will also endeavor to enhance the awareness of each individual Group employee, while taking initiatives to reduce our own environmental impact.

### **I. We will dedicate our efforts to creating an environmentally conscious society through finance.**

- We will provide products and services that reflect the concerns of individual customers in relation to the environment.
  - We will provide loans to support the installation of solar power generation systems.
  - Through our credit card operations, we will provide access to emission rights, which aid global warming prevention.
  - We will promote the spread of Socially Responsible Investment (SRI) funds, which contribute not only to the growth of customer assets but also the wellbeing of society and the planet as a whole.
- We will use our comprehensive financial capabilities to support the environmental initiatives of our corporate customers.
  - We will provide seamless support to customers as they advance environmental initiatives, involving the cooperation of companies with advanced environmental technology to provide consulting, business matching and fund procurement, and other services.
  - We will support the activities of companies that actively engage in initiatives to address environmental issues by developing and selling products such as SRI-type investment products, which invest in shares of companies associated with environmental measures, and by promoting SRI amongst our pension fund customers.
- We will actively promote initiatives overseas that take regional characteristics into account.
  - In Asia (particularly China), we will use the capabilities of Group companies to conduct Clean Development Mechanism (CDM) and other operations.
  - In the Americas and Europe, we will promote initiatives centered on the provision of finance in the fields of alternative energy and renewable energy.
- In addition to our approach based on the Equator Principles, we will further clarify our lending criteria from an environmental perspective, in order to contribute to the creation of an environmentally conscious society through our financial functions.
- We will leverage the comprehensive strengths of the Group, making use of our market intermediary functions to provide stable means for emissions reductions to more customers.
  - We will provide a range of services that increase the liquidity of emissions rights, which are created in CDM operations.
  - We will enhance our transaction base to allow the maintenance of cost transparency and liquidity.

### **II. We will work to reduce our own environmental impact and also focus on social contribution activities.**

- The Bank of Tokyo-Mitsubishi UFJ, Ltd., Mitsubishi UFJ Trust and Banking Corporation, and Mitsubishi UFJ Securities Co., Ltd. have each set a target of a 25% reduction in emissions of CO<sub>2</sub> and other greenhouse gases from 2000 levels by 2012.
  - We will work to reduce our emissions of greenhouse gases, conducting measurements of data concerning the environmental burden at each of our locations, continuously operating and improving environmental management systems based on ISO14001, switching to environmentally friendly equipment, and adopting alternative energy, amongst other initiatives.
  - We will use emission rights to offset the carbon emissions of our head office and other main buildings.
- We will provide environmental burden measurement tools to Group employees and their families in order to increase their environmental awareness in relation to their own lifestyles.
- We will pursue environmental conservation initiatives such as tree planting by employees, environmental education support, and local contribution activities both in Japan and overseas.