What CSR Means for MUFG Group



Group's Management Philosophy

The MUFG Group aspires to promote harmony and prosperity for all our stakeholders and to contribute to the realization of a sustainable society.

Group's Management Philosophy

- 1. We will respond promptly and accurately to the diverse needs of our customers around the world and seek to inspire their trust and confidence.
- 2. We will offer innovative and high-quality financial services by actively pursuing the cultivation of new business areas and developing new technologies.
- 3. We will comply strictly with all laws and regulations and conduct our business in a fair and transparent manner to gain the public's trust and confidence.
- 4. We will seek to inspire the trust of our shareholders by enhancing corporate value through continuous business development and appropriate risk management, and by disclosing corporate information in a timely and appropriate manner.
- 5. We will contribute to progress toward a sustainable society by assisting with development in the areas in which we operate and conducting our business activities with consideration for the environment.
- 6. We will provide the opportunities and work environment necessary for all employees to enhance their expertise and make full use of their abilities.

CSR Activity Themes*

Pursuing Peace of Mind and Security

Creating New Value

Restoring the Environment

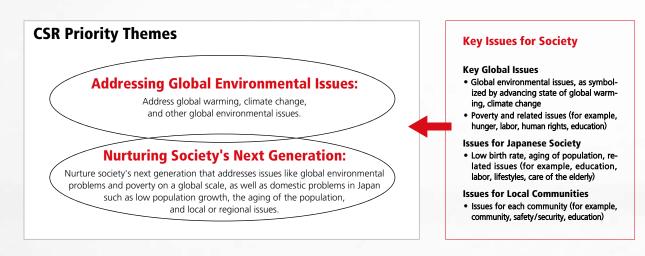
Practicing Respect for People

* The CSR Activity Themes are action-oriented expressions of the essential values embodied in the Group's Management Philosophy.



CSR Priority Themes

We recognize that the very existence of the MUFG Group is sustained by society as a whole and that we therefore have a duty to consider the key issues facing society. Thus, we have adopted "Addressing Global Environmental Issues" and "Nurturing Society's Next Generation" as the two priority themes for the entire Group.





MUFG Environmental Action Policy

Concerned about the world's worsening global environmental problems, in June 2008 MUFG Group companies adopted a policy to promote concrete actions to address these problems.

MUFG Environmental Action Policy (Outline)

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.

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

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

(For more details please see pages 7 and 8.)

The MUFG Group aims to be a financial group that contributes to the realization of sustainable society, based on this Management Philosophy and this Policy.

Putting Strategic CSR into Practice based on Our Management Philosophy

Progress toward a Sustainable Society

