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.

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.

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

CSR Activity Themes

- Pursuing Peace of Mind and Security
- Creating New Value
- Restoring the Environment
- Practicing Respect for People

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.

Addressing Global Environmental Issues:
Address global warming, climate change, and other global environmental issues.

Nurturing Society’s Next Generation:
Nurture society’s next generation that addresses issues like global environmental problems and poverty on a global scale, as well as domestic problems in Japan such as low population growth, the aging of the population, and local or regional issues.

Key Issues for Society

Key Global Issues
- Global environmental issues, as symbolized by advancing state of global warming, climate change
- Poverty and related issues (for example, hunger, labor, human rights, education)

Issues for Japanese Society
- Low birth rate, aging of population, related issues (for example, education, labor, welfare, care of the elderly)

Issues for Local Communities
- Issues for each community (for example, community, safety/security, education)
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.

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

How to act?
June 2008
MUFG Environmental Action Policy

What themes to focus on?

March 2007
CSR Priority Themes
Addressing Global Environmental Issues
Nurturing Society’s Next Generation

What is our basic perspective?

October 2005
Group’s Management Philosophy