

# SASB Index

This index discloses information based on the SASB Standard\*, a global information disclosure standard.

SASB has developed standards that define materiality for each industry and accounting metrics specific to 77 industries, which are further categorized within each industry. This index discloses information related to the standards for three industries: Commercial Banks (FN-CB), Investment Banking & Brokerage (FN-IB), and Asset Management & Custody Activities (FN-AC). Since the standards for each industry are based on U.S. laws and regulations and systems, some metrics are not applicable to the business activities of MUFG, which is based in Japan, but we strive to disclose information that is consistent with the purpose and content of each metric to the extent possible. As the content of the standards is constantly being updated, MUFG will continue to update and expand the information disclosed as part of its engagement with stakeholders, including customers, business partners, shareholders and investors.

\* Published in October 2018 by the Value Reporting Foundation (formerly the Sustainability Accounting Standards Board (SASB)), which merged with the IFRS Foundation in August 2022.

| Accounting Metric   | Category                | Code   | Response  |
|---|-------------------------|--|---|
| <b>Data Security</b>  |                         |  |   |
| Description of approach to identifying and addressing data security risks   | Discussion and Analysis | FN-CB-230a.2                                 | MUFG has positioned threats posed by cyberattacks and other relevant events as Top Risks. Accordingly, we are promoting cyber security measures under management's leadership.<br>For details, please refer to the following <a href="#">Risk Management</a>  |
| <b>Financial Inclusion &amp; Capacity Building</b>  |                         |  |   |
| (1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development   | Quantitative            | FN-CB-240a.1                                 | SASB's indicator "Programs designed to promote small business and community development" is based on U.S. laws and regulations, so the following information is disclosed as quantitative data based on the actual situation in Japan.<br><br><ul style="list-style-type: none"> <li>Balance of loans to small business : 40,470 billion yen</li> </ul> For details, please refer to the following <a href="#">MUFG Report 2022 (data)</a> in Japanese (P.142,195,198)  |
| Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers  | Quantitative            | FN-CB-240a.4                                 | SASB's definition of "unbanked, underbanked, or underserved customers" is based on U.S. laws and regulations, so the following information is disclosed as quantitative data based on the actual situation in Japan.<br><br><ul style="list-style-type: none"> <li>Number of times financial and economic education has been provided: 3,304 times (MUFG Bank) (cumulative total since FY2012)</li> </ul> For details, please refer to the following <a href="#">Financial and Economic Education</a>   |
| <b>Employee Diversity &amp; Inclusion</b>   |                         |  |   |
| Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees  | Quantitative            | FN-IB-330a.1<br>FN-AC-330a.1                 | Although the measurement method is not consistent with the metrics recommended by SASB standards, the following information is disclosed as alternative data.<br><br><ul style="list-style-type: none"> <li>Ratio of female employees</li> <li>Number of hires (breakdown by gender)</li> <li>Ratio of female representation in managerial positions</li> <li>Number of female executive officer</li> <li>Overseas employees</li> <li>Ratio of employees with disabilities</li> </ul> For details, please refer to the following <a href="#">ESG Data Book 2022</a> |
| <b>Incorporation of Environmental, Social, and Governance Factors in Credit Analysis/ Investment Banking &amp; Brokerage Activities / Investment Management &amp; Advisory</b>  |                         |  |   |
| Commercial and industrial credit exposure, by industry  | Quantitative            | FN-CB-410a.1                                 | We disclose the balance of exposure to credit risk as of March 31, 2022 and a breakdown by major type of exposure.<br>For details, please refer to the following <a href="#">Basel III Disclosure (Fiscal 2021)</a> (P21)   |
| Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis/investment banking and brokerage activities / investment and/or wealth management processes and strategies | Discussion and Analysis | FN-CB-410a.2<br>FN-IB-410a.3<br>FN-AC-410a.2 | In order to strengthen MUFG's financial earnings and contribute to sustainable economic growth through ESG investments, MUFG is going to promote ESG investments by finding the right balance between risks and returns.<br><br><a href="#">Disclosure Based on TCFD Recommendations "Strategy"</a><br><br>We have established the following policies as a framework for environmental and social considerations in our finance and asset management businesses.<br><br><a href="#">Policies and Guidelines</a>   |

| Accounting Metric   | Category                | Code   | Response  |
|---|-------------------------|--|---|
|   |                         |  | <ul style="list-style-type: none"> <li>• MUFG Environmental and Social Policy Framework</li> <li>• MUFG AM Responsible Investment Policy</li> </ul> <p>We have adopted and adhere to the Equator Principles, a risk management framework for determining, assessing and managing environmental and social risks and impacts for large-scale projects.</p> <p><a href="#">The Equator Principles</a></p>   |
| Revenue from (1) underwriting, (2) advisory, and (3) securitization transactions incorporating integration of environmental, social, and governance (ESG) factors, by industry  | Quantitative            | FN-IB-410a.1                                 | <p>Although the measurement method is not consistent with the metrics recommended by SASB standards, the following information is disclosed as alternative data.</p> <ul style="list-style-type: none"> <li>• Underwriting of green bonds in accordance with ICMA (International Capital Market Association) principles (FY2021): 50 projects, 7,789 hundred million yen</li> </ul> <p>For details, please refer to the following<br/>Mitsubishi UFJ Morgan Stanley Securities (in Japanese):<br/><a href="#">Our social contribution initiatives through our core business</a></p> |
| (1) Number and (2) total value of investments and loans incorporating integration of environmental, social, and governance (ESG) factors, by industry   | Quantitative            | FN-IB-410a.2                                 | <p>Although the measurement method is not consistent with the metrics recommended by SASB standards, the following information is disclosed as alternative data.</p> <ul style="list-style-type: none"> <li>• <a href="#">Sustainability Management "Sustainable Finance"</a><br/>Progress in Sustainable Finance: 14.5 trillion yen (Cumulative total from FY2019)</li> <li>• Arrangement of renewable energy project financing: 58 projects, US\$ 2,940 million in total</li> </ul>   |
| Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing, and (3) screening  | Quantitative            | FN-AC-410a.1                                 | <ul style="list-style-type: none"> <li>• Assets under management that employ negative screening (Active domestic and foreign stocks, Active domestic and foreign bonds(corporate bonds)) :100%</li> </ul>   |
| Description of proxy voting and investee engagement policies and procedures   | Discussion and Analysis | FN-AC-410a.3                                 | <p>For details, please refer to the following<br/><a href="#">Mitsubishi UFJ Trust and Banking Responsible Investment Report</a></p>  |
| <b>Business Ethics</b>  |                         |  |   |
| Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations | Quantitative            | FN-CB-510a.1<br>FN-IB-510a.1                 | <p>For details, please refer to the following<br/><a href="#">Form 20-F</a> (P.113) Legal Proceedings</p>   |
| Description of whistleblower policies and procedures  | Discussion and Analysis | FN-CB-510a.2<br>FN-IB-510a.2<br>FN-AC-510a.2 | <p>Having positioned its whistle-blowing systems as an important governance tool, MUFG has helped each Group company develop such a system to ensure their ability to promptly address and resolve any issues associated with compliance. Moreover, the MUFG Compliance Helpline operates year-round and is capable of handling a report from any Group member no matter what their location on an around-the-clock basis.</p> <p>For details, please refer to the following<br/><a href="#">Compliance</a> "Whistle-Blowing Systems"</p>   |
| <b>Systemic Risk Management</b>   |                         |  |   |
| Global Systemically Important Bank (G-SIB) score, by category   | Quantitative            | FN-CB-550a.1<br>FN-IB-550a.1                 | <ul style="list-style-type: none"> <li>• G-SIB buffer ratio: 1.5% (Based on the "2021 list of global systemically important banks (G-SIBs)" published by the Financial Stability Board (FSB) in November 2021)</li> <li>• G-SIB Indicators</li> </ul> <p>For details, please refer to the following<br/><a href="#">Basel III Disclosure (Fiscal 2021)</a> (P94)<br/>GSIB1: Indicators for assessing G-SIBs</p>   |
| Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities   | Discussion and Analysis | FN-CB-550a.2<br>FN-IB-550a.1                 | <p>For details, please refer to the following<br/><a href="#">Basel III Disclosure (Fiscal 2021)</a> (P3)<br/>Group Business Management</p>   |
| <b>Professional Integrity</b>   |                         |  |   |

| Accounting Metric   | Category                | Code         | Response  |
|---|-------------------------|--------------|---|
| Total amount of monetary losses as a result of legal proceedings associated with professional integrity, including duty of care | Quantitative            | FN-IB-510b.3 | For details, please refer to the following <a href="#">Form 20-F</a> (P.113)<br>Legal Proceedings   |
| Description of approach to ensuring professional integrity, including duty of care  | Discussion and Analysis | FN-IB-510b.4 | For details, please refer to the following <a href="#">MUFG Group Code of Conduct</a><br><a href="#">Compliance Basic Policy</a><br><a href="#">MUFG Basic Policy for Fiduciary Duties</a>  |
| <b>Employee Incentives &amp; Risk Taking</b>  |                         |              |   |
| Discussion of policies around supervision, control, and validation of traders' pricing of Level 3 assets and liabilities        | Discussion and Analysis | FN-IB-550b.3 | For details, please refer to the following <a href="#">Form 20-F</a> (P.F-109)<br>31. FAIR VALUE  |
| <b>Activity Metric</b>  |                         |              |   |
| (1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business                       | Quantitative            | FN-CB-000.A  | Although the measurement method is not consistent with the metrics recommended by SASB standards, the following information is disclosed as alternative data. <ul style="list-style-type: none"> <li>• Individual deposits: 88,268.8 billion yen</li> <li>• Corporate deposits and others: 80,013.3 billion yen</li> </ul> For details, please refer to the following <a href="#">Databook for FY2021</a> (P.22)<br>Assets and liabilities (Non-consolidated) |
| (1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate                               | Quantitative            | FN-CB-000.B  | Although the measurement method is not consistent with the metrics recommended by SASB standards, the following information is disclosed as alternative data. <ul style="list-style-type: none"> <li>• Loans to SMEs: 40,470.4 billion yen</li> <li>• Residential mortgage loan balance: 15,070.8 billion yen</li> </ul>  |
| (1) Number and (2) value of (a) underwriting, (b) advisory, and (c) securitization transactions                                 | Quantitative            | FN-IB-000.A  | Although the measurement method is not consistent with the metrics recommended by SASB standards, the following information is disclosed as alternative data.<br>Mitsubishi UFJ Morgan Stanley Securities<br><a href="#">Consolidated Financial Results for the Fiscal Year Ended March 31, 2022</a> (P.12)   |
| (1) Total registered and (2) total unregistered assets under management (AUM)   | Quantitative            | FN-AC-000.A  | For details, please refer to the following <a href="#">Databook for FY2021</a> (P.45) AM/IS   |
| Total assets under custody and supervision  | Quantitative            | FN-AC-000.B  | For details, please refer to the following <a href="#">Databook for FY2021</a> (P.45) AM/IS   |