

## ESG Data

### Environment

#### Environmental Impact Data

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Direct Energy Consumption						
Heavy oil A	kl	-	-	-	0	0
Indirect Energy Consumption						
Electricity	1,000kWh	19,368	18,230	16,715	16,668	14,519
Steam/Hot water	GJ	958	1,032	1,607	1,355	1,209
Cold water	GJ	2,299	2,316	2,857	2,977	2,794
Heavy oil A	kl	1	0	0	0	0
Energy consumption (total), crude oil equivalent <sup>*1</sup>	kl	5,097	4,807	4,457	4,440	3,360
Total floor area	m <sup>2</sup>	98,545	89,152	91,149	84,103	78,812
Ratio of energy consumption per unit of production to the previous year <sup>*2</sup>	%	99.7	96.1	91.4	107.0	91.9

\*1 Based on the "Law Concerning the Rational Use of Energy and the Conversion to Non-Fossil Energy (Energy Conservation Law)," the annual consumption of each fuel, heat, and electricity used is totaled and multiplied by a conversion factor to calculate the respective heat quantity [GJ (gigajoule)]. The calculated heat quantity [GJ] is summed up and the total heat quantity used [GJ] is multiplied by 0.0258 (crude oil conversion factor) to calculate the annual energy consumption (crude oil equivalent).

\*2 In accordance with the clarification of the reporting standards of the "Energy Conservation Law," energy consumption of data centers used as tenants has been included since FY2022. (If the electricity consumption of the data center were not included, the unit requirement for FY2022 would be 98.6% of the previous year's level.)

CO<sub>2</sub> Emission\*<sup>3</sup>

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Total (Consolidated)	t-CO <sub>2</sub>	-	-	-	6,088	5,033
Scope1 Direct CO <sub>2</sub> emissions	t-CO <sub>2</sub>	-	-	-	1,193	1,280
Heavy oil A	t-CO <sub>2</sub>	-	-	-	1	1
Gasoline	t-CO <sub>2</sub>	-	-	-	1,103	1,169
Light oil	t-CO <sub>2</sub>	-	-	-	89	110
Scope2 Indirect CO <sub>2</sub> emissions	t-CO <sub>2</sub>	-	-	-	4,895	3,753
Electricity	t-CO <sub>2</sub>	-	-	-	4,623	3,459
Steam/Hot water	t-CO <sub>2</sub>	-	-	-	102	118
Cold water	t-CO <sub>2</sub>	-	-	-	171	176
Heavy oil A	t-CO <sub>2</sub>	-	-	-	0	0
Total (Non-Consolidated)	t-CO <sub>2</sub>	9,959	9,061	8,250	80,085	77,606
Scope1 Direct CO <sub>2</sub> emissions	t-CO <sub>2</sub>	0	0	0	18	18
Heavy oil A	t-CO <sub>2</sub>	-	-	-	1	1
Gasoline	t-CO <sub>2</sub>	-	-	-	17	17
Scope2 Indirect CO <sub>2</sub> emissions	t-CO <sub>2</sub>	9,959	9,061	8,250	3,379	2,226
Electricity	t-CO <sub>2</sub>	9,773	8,870	7,995	3,107	1,974
Steam/Hot water	t-CO <sub>2</sub>	55	59	92	102	76
Cold water	t-CO <sub>2</sub>	131	132	163	171	176
Heavy oil A	t-CO <sub>2</sub>	1	0	1	0	0
Scope3 Other indirect CO <sub>2</sub> emissions	t-CO <sub>2e</sub>	-	-	-	76,688	75,362
Category1 (Purchased goods and services)	t-CO <sub>2e</sub>	-	-	-	67,393	70,582
Category2 (Capital goods)	t-CO <sub>2e</sub>	-	-	-	2,886	972
Category3 (Fuel-and-energy-related activities, not included in Scope 1 or 2)	t-CO <sub>2e</sub>	-	-	-	1,239	-
Category4 (Upstream transportation)	t-CO <sub>2e</sub>	-	-	-	2,720	1,855
Category5 (Waste)	t-CO <sub>2e</sub>	-	-	-	132	-
Category6 (Business trip)	t-CO <sub>2e</sub>	-	-	-	1,334	815
Category7 (Commuting)	t-CO <sub>2e</sub>	-	-	-	978	1,131
Category8 (Upstream leased assets)	t-CO <sub>2e</sub>	-	-	-	0	0
Category9 (Downstream transportation and distribution)	t-CO <sub>2e</sub>	-	-	-	0	0
Category10 (Processing of sold products)	t-CO <sub>2e</sub>	-	-	-	0	0
Category11 (Use of sold products)	t-CO <sub>2e</sub>	-	-	-	0	0
Category12 (Abandonment of sold products)	t-CO <sub>2e</sub>	-	-	-	7	7
Category13 (Downstream leased assets)	t-CO <sub>2e</sub>	-	-	-	0	0
Category14 (Franchises)	t-CO <sub>2e</sub>	-	-	-	0	0

\*3 Calculation method by FY 2021: Steam/Hot water, cold water, and heavy oil A are calculated using coefficients based on the "Act on Promotion of Global Warming Countermeasures". Electricity is calculated according to the most recent emissions factors for each electric utility for FY2020 based on the Act on the Promotion of Global Warming Countermeasures. This report calculates the market based figures based on the "basic emission factor (pre adjustment emission factor)", in which power companies do not reflect Kyoto Mechanism credits or cuts in domestic certified emissions, etc. Calculation method from FY 2022: Steam/Hot water, cold water, heavy oil A, Gasoline and light oil are calculated according to factors based on the Act on Promotion of Global Warming Countermeasures and "GHG Protocol." Electricity is calculated according to the most recent emissions factors for each electric utility for FY2020 based on the Act on the Promotion of Global Warming Countermeasures and other laws and regulations in each country. (market-based figures: Adjusted emission factor (by menu) for each electric utility; location-based figures: Alternative values (e.g., emission factors by country as specified by the International Energy Agency)) Overseas travel (international routes) is calculated according to a factor specified in the Domestic emissions unit value database for accounting for greenhouse gas emissions throughout the supply chain (Ministry of the Environment).

ESG Data (ACOM CO., LTD.)

Waste

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Industrial waste emission	t	90	88	123	268	77

Others

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Ratio of renewable energy use in electricity consumption	%	-	-	-	45.5	52.8
Number of employees who took e-learning class regarding environmental policy	Persons	-	-	-	2,100	2,063

**Social**

Status of Employees

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Number of employees (Consolidated) <sup>*4</sup>	Persons	5,335	5,424	5,317	5,333	5,404
Number of employees (Non-Consolidated) <sup>*4</sup>	Persons	2,063	2,112	2,111	2,071	2,042
Male	Persons	1,249	1,263	1,255	1,229	1,222
Female	Persons	814	849	856	842	820
Ratio of female employees	%	39.5	40.2	40.5	40.7	40.2
Number of employees (Non-Consolidated) <sup>*4</sup>	Persons	2,063	2,112	2,111	2,071	2,042
Age range : 20s	Persons	548	572	531	464	455
Age range : 30s	Persons	357	396	440	476	477
Age range : 40s	Persons	722	676	607	555	505
Age range : 50 and over	Persons	436	468	533	576	605
Average age	Years old	40.7	40.5	40.8	41.1	41.3
Fixed-term employees (Average)	Persons	84	87	96	104	113
Average years of continuous service	Year	14.8	14.8	15.0	15.3	15.5
Male	Year	18.8	18.8	18.8	18.9	18.6
Female	Year	8.8	8.8	9.4	10.2	10.6
Attrition rate	%	3.0	2.9	3.0	3.5	3.3
Ratio of employees with disabilities	%	2.27	2.33	2.35	2.65	2.65
Number of employees who reach Mandatory Retirement Age	Persons	17	28	34	36	43
Of rehired employees	Persons	13	24	30	25	37

\*4 Total of regular employees and regular employees fixed to workplaces.

(Excluded employees seconded from ACOM but includes those seconded to ACOM.)

Support of Leave

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Ratio of paid leave taken	%	74.3	72.4	71.0	80.0	83.5
Average of paid leave taken	Days	13.6	12.9	12.8	14.6	15.3
Ratio of childcare leave <sup>*5</sup>	%	59.1	59.4	74.5	76.4	105.8
Male	%	17.6	22.6	39.1	54.8	103.8
Female	%	85.2	93.9	103.6	104.2	107.7
Number of childcare leave	Persons	26	38	38	42	55
Male	Persons	3	7	9	17	27
Female	Persons	23	31	29	25	28
Return-to-work rate from childcare leave <sup>*6</sup>	%	100.0	100.0	100.0	100.0	100.0
Male	%	100.0	100.0	100.0	100.0	100.0
Female	%	100.0	100.0	100.0	100.0	100.0
Number of employees returning to work after childcare leave	Persons	-	41	42	53	48
Male	Persons	-	8	7	18	26
Female	Persons	-	33	35	35	22
Number of retention on return from childcare leave <sup>*7 *8</sup>	Persons	26	32	34	-	-
Male	Persons	3	7	9	-	-
Female	Persons	23	25	25	-	-
Retention rates on return from childcare leave <sup>*8</sup>	%	100.0	84.2	89.5	-	-
Male	%	100.0	100.0	100.0	-	-
Female	%	100.0	80.6	86.2	-	-
Number of shorter work hours for childcare	Persons	77	93	86	93	92
Number of nursing care leave <sup>*9</sup>	Persons	1	2	4	2	6
Number of long-term nursing care leave	Persons	1	0	0	0	0

\*5 Number of employees who took childcare leave divided by number of employees who gave birth

\*6 Number of employees who took childcare leave divided by number of employees who reinstatement.  
(Only for those planning to end childcare leave during the period.)

\*7 Number of employees enrolled at the end of 12 months after return from childcare leave  
divided by the total number of employees returning from childcare leave during the fiscal year.

\*8 FY2022 and FY2023 cannot be calculated as one year has not yet passed since returning to work.

\*9 Number of persons acquiring the certificate has been changed to a total number of persons from FY2021.

Female Representation in Managerial Positions

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Ratio of above assistant managers among all employees	%	49.9	49.5	49.5	49.2	49.0
Ratio of female among above assistant managers	%	16.3	17.0	18.4	20.2	21.5
Ratio of Assistant Manager	%	25.5	24.7	24.5	23.7	22.6
Ratio of female among Assistant Manager	%	23.2	25.4	27.0	29.3	30.6
Ratio of employees above Chief Manager	%	13.1	13.1	13.3	13.4	13.4
Ratio of female in managerial positions <sup>*10</sup>	%	4.3	4.8	5.5	6.1	8.2
Ratio of General Manager among all employees	%	1.4	1.3	1.4	1.5	1.6
Ratio of female among General Manager	%	0.0	3.6	3.1	3.1	2.8
Ratio of female among Executive Officer	%	0.0	0.0	0.0	0.0	0.0
Number of new assistant managers	Persons	53	53	44	52	42
Ratio of female in the number of new assistant managers	%	34.0	37.7	36.4	50.0	47.6

\*10 Managerial positions means employees equivalent to or above Chief Manager

ESG Data (ACOM CO., LTD.)

Salary

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Average annual salary	Thousand yen	6,225	6,251	6,299	6,457	6,684
Gender pay gap	%	60.1	60.4	62.4	63.6	68.4

Working Hours

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Average number of overtime hours worked per month	Hours	20.4	19.0	20.2	21.0	20.4
Annual working hours	Hours	2,032	2,053	2,060	2,063	2,050

Developing Human Resources

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Training expenses	Million yen	150	82	175	191	174
Personal development, incentive-related costs	Million yen	13	15	20	27	18
Number of employees holding the qualification for Chiefs of Money Lending Operations* <sup>11</sup>	Persons	1,040	1,116	1,180	1,188	1,236
Percentage of people holding the qualification for Chiefs of Money Lending Operations* <sup>11</sup>	%	48.8	50.5	53.4	54.1	56.2
Selection Training						
Number of employees	Persons	43	40	58	140	260
Total training hours	Hours	6,837	1,120	7,809	10,709	13,494
Average training hours per employees	Hours	158	28	135	76	52

\*11 Only regular employees

Conversion of Job or Employment Status

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Job conversion	Persons	26	12	3	9	9
Male	Persons	0	0	0	1	1
Female	Persons	26	12	3	8	8
Employment status conversion	Persons	5	3	1	1	1
Male	Persons	1	0	0	0	0
Female	Persons	4	3	1	1	1

Work-Related Safety and Health

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Work-related accidents	Accidents	1	2	3	0	2
Resulting in leave	Accidents	0	0	0	0	0
Commuting related accidents	Accidents	7	4	6	1	3
Resulting in leave	Accidents	0	1	1	0	0

Recruitment

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Total	Persons	172	138	98	99	133
New Graduate Recruitment* <sup>12</sup>	Persons	107	71	64	63	78
General career	Persons	95	59	59	60	72
Specific career	Persons	12	12	5	3	6
Mid-career Recruitment	Persons	65	67	34	36	55
Ratio of female recruitment	%	54.1	50.0	50.0	38.4	33.1
Retention rate of new graduate recruits 3 years later	%	82.4	74.6	84.3	82.2	78.9
Starting salary for university graduates in generalists	Thousand yen	240	240	240	240	260
Number of Internships and one-day work experience held	Internships	15	24	21	24	26

\*12 These join the company on April 1 each next fiscal year.

Health and Productivity Management

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Periodic Health Examinations						
Consultation rate	%	100.0	99.6	100.0	100.0	100.0
Smoking rate	%	30.5	26.9	25.4	24.4	24.7
Ratio of exerciser	%	17.6	20.2	19.9	20.0	21.4
Ratio of appropriate weight	%	68.5	67.5	67.8	67.8	66.3
Ratio of Findings	%	42.7	43.5	42.1	41.1	41.7
Ratio of a full medical check-up received	%	-	-	-	21.6	21.6
Ratio of people eligible for health guidance *13	%	19.3	21.2	19.3	19.8	19.3
Retention rate of health guidance *14	%	93.8	93.1	96.2	94.6	99.0
Retention rate of treatment	%	12.0	12.8	14.2	15.0	16.2
Stress Examination						
Ratio of taking examination	%	93.8	94.7	93	96.9	96.4
High stress rate	%	12.5	12.8	14.8	14.6	13.9
Status of leave due to injury and illness	Persons	37	28	37	43	40
Number of employees taking e-learning about Health and Productivity Management	Persons	-	-	-	2,155	2,103
Employee participation in health investment measures	Persons	2,345	2,445	2,462	1,837	1,952
Number of health points given per person per year	Points	5,544	6,623	7,110	9,070	10,662

\*13 Number of people who are eligible for specific health guidance divided by employees over 40.

\*14 Number of people who have completed specific health guidance divided by number of subjects.

Social Contribution Activities

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Expences for social contribution <sup>*15 *16</sup>	Million yen	118	262	306	236	297
ACOM Miru Concert Monogatari						
Number of concerts held	Concerts	10	-	2	13	13
Number of audiences	Persons	9,519	-	930	7,357	8,017
Financial Education						
Number of classes held	Classes	6	7	11	26	32
Number of students <sup>*17</sup>	Persons	1,420	588	663	1,757	2,263
Blood Donation Drive						
Number of donating blood activities held	Donations	5	2	7	10	9
Number of participants	Persons	305	102	392	473	503
Walking events						
Number of participants	Persons	665	799	854	823	844
Amount of donation	Thousand yen	789	745	697	900	900
Forest conservation program "ACOM Forest"						
Number of the program held	Programs	-	-	-	4	11
Number of participants	Persons	-	-	-	76	163
Funding related to social contribution activities	Million yen	-	73	97	131	125
Plastic bottle cap donation <sup>*18</sup>	kg	164	120	55	99	151
Old stamp donation <sup>*19</sup>	Donations	0	2	1	2	0
ACOM Bluebird Fund <sup>*20</sup>	Thousand yen	510	1,000	1,100	1,000	3,800
Number of donations for disaster stockpiles <sup>*21</sup>	Donations	0	1	2	1	1

\*15 Added personnel expences of employees who mainly work on social contribution from FY2019.

\*16 Added expences of MUFG's social contribution activities (donation program) from FY2020.

\*17 It shows approximate value in FY2019.

\*18 Plastic bottle caps are sold to recyclers to fund vaccines for children in the countries we support, mainly in Southeast Asia.

\*19 Sold as old stamp sets at welfare stores and bazaars to fund intellectual handicap awareness activities.

\*20 Donations are collected through donation boxes at each workplace and through employee payroll deductions, and are donated to relief efforts in the event of a natural disaster.

\*21 Used in the food bank business that supports food for single parent families in Japan.

**Governance**

## Board of Directors

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Number of Directors	Persons	9	9	9	9	9
Of these, outside director	Persons	2	2	2	2	2
Compensation	Million yen	233	245	235	236	256
Number of meetings held	Meetings	12	12	13	12	12
Attendance rate	%	98.1	99.1	100.0	100.0	99.1

## Audit and Supervisory Committee

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Number of members	Persons	3	3	3	3	3
Of these, outside director	Persons	2	2	2	2	2
Number of meetings held	Meetings	14	14	14	16	15
Attendance rate	%	100.0	100.0	100.0	100.0	100.0

## Appointment and Remuneration Committee

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Number of members	Persons	6	6	6	6	6
Of these, outside director	Persons	2	2	2	2	2
Number of meetings held	Meetings	3	3	4	5	6
Attendance rate	%	100.0	100.0	100.0	100.0	100.0

## Compliance Committee

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Number of members <sup>*22</sup>	Persons	5	5	7	5	5
Of these, outside director	Persons	3	3	4	3	3
Number of meetings held	Meetings	6	6	6	5	4
Attendance rate	%	96.7	100.0	100.0	100.0	95.0

\*22 The first committee had 5 members (including 3 outside directors) in FY2021.

Information Disclosure Committee<sup>\*23</sup>

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Number of members <sup>*24</sup>	Persons	12	13	11	6	7
Of these, outside director	Persons	0	0	0	0	0
Number of meetings held	Meetings	8	8	9	9	9
Attendance rate	%	97.8	99.0	93.2	98.6	97.0

\*23 Held as Financial Information Disclosure Committee until June 2022.

\*24 The first to third committee had 11 members in FY2022.

## Corporate Risk Committee

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Number of members <sup>*25</sup>	Persons	7	7	7	7	7
Of these, outside director	Persons	2	2	2	2	2
Number of meetings held	Meetings	5	4	4	5	5
Attendance rate	%	100.0	100.0	100.0	97.1	100.0

\*25 The first committee had 8 members (including 3 outside directors) in FY2019.



ESG Data (ACOM CO., LTD.)

Conflict of Interest Advisory Committee <sup>\*26</sup>

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Number of members	Persons	-	-	3	3	3
Of these, outside director	Persons	-	-	3	3	3
Number of meetings held	Meetings	-	-	0	0	0
Attendance rate	%	-	-	-	-	-

\*26 Established in December 2021

Dialogues with Stakeholder

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Earnings Release Conference	Conferences	2	2	2	2	2
Earnings Release Telephone Conference	Conferences	4	4	4	4	4
Overseas IR Roadshow (Europe and America, Asia)	Roadshows	2	-	-	1	3
Conference sponsored by securities companies	Conferences	3	3	3	2	4
Individual IR meetings	Meetings	66	70	65	58	61
Conference for individual investors	Conferences	2	1	2	4	3

Others

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023
Number of whistleblowing	Whistleblowings	52	68	60	71	86
Number of employees taking e-learning	Persons					
Training on the Money Lending Business Act	Persons	1,849	1,665	1,770	1,790	1,641
Training on the Installment Sales Act	Persons	2,073	2,024	2,062	1,987	1,841
Training on prevention of financial crime	Persons	-	2,312	2,262	2,237	1,969
Training on prevention of insider trading	Persons	2,276	2,298	2,255	2,230	2,256
Training on information security	Persons	2,261	2,301	2,811	2,791	2,484
Training on outsourcing management <sup>*27</sup>	Persons	638	652	636	670	550
Training on harassments	Persons	2,293	2,247	2,174	2,213	1,901
Training on MUFG/the ACOM Group Code of Ethics and Code of Conduct	Persons	4,543	4,604	4,542	4,484	4,194
Training on risk management	Persons	-	-	-	2,181	2,111
Training on response to disasters <sup>*28</sup>	Persons	2,229	2,221	2,181	4,499	4,047
Training on Sustainability	Persons	-	-	-	2,140	-
Training on response to complaints	Persons	2,263	2,257	2,215	2,223	2,010
Training on purchasing operations <sup>*29</sup>	Persons	-	-	-	628	539
Training on LGBTQ	Persons	-	-	-	2,101	2,005
Total Donations to Political Parties, etc	Million yen	1	1	1	1	1
Number of serious violations of laws	Violations	0	0	0	0	0

\*27 Only for the departments engaged in outsourcing.

\*28 Twice a year in FY2022 and FY2023.

\*29 Only for the departments engaged in purchasing.