

Promote Corporate Activities Based on Care for the Environment

• Expanding Cardless Transaction Functions

One way we reduce environmental impact through our products and services is our cardless transaction functions for card loans and credit cards.

Customers can use and repay their card loans without using a card by scanning the QR code displayed at Seven Bank ATMs with a smartphone. For credit cards, customers can issue virtual cards on our app and use them to enjoy e-commerce and other shopping. We also support Apple Pay® and Google Pay™, allowing customers to shop without a card through in-person channels as well. Furthermore, we offer other methods for cardless use and repayment, such as money transfers to a financial institution account in the customer's name, repayment via the Internet, and direct debit (automatic withdrawal). Customers can enjoy both card loans and credit cards without card issuance, helping to reduce plastic usage.



We will go on working to suppress the use of limited resources at the same time as we raise convenience for the customer.

• Promoting Paperless Operation

By putting some of the documents we send to our customers into paperless (electronic) form, we suppress the use of limited resources at the same time as we increase convenience for the customer. Customers who want to receive issued documents in electronic form can download contract-related documents and transaction-related statements from the members' site.

Within the Company, we are working on switching to electronic forms for various application procedures, salary statements, in-house magazines, contracts agreed with business partners, and the like, reducing our use of resources. We are also promoting paperless operation of our various meeting bodies, for the sake of efficient meeting operation and environmental protection.

• “ACOM Forest” Forest Conservation Program

We began our “ACOM Forest” conservation program in June 2022 for purposes such as cutting greenhouse gas emissions and preserving biodiversity. We have signed agreements with Kanagawa and Osaka prefectures, where our Contact Centers are located, using the Company forestry support system.

This activity contributes to the development and conservation of sound forests through work by employee volunteers. In Kanagawa, activities mainly include pruning branches*1 and thinning trees*2, and in Osaka, we are clearing underbrush*3 and planting trees. In the fiscal year ended March 2024, we held the activity four times in Kanagawa and seven times in Osaka. A total of 163 employees and their family members participated.

Through this activity, we are developing and conserving the environment in Kanagawa and Osaka, as well as fostering environmental awareness among our employees.

	FY2022	FY2023
Kanagawa	2	4
Osaka	2	7

- *1 Cutting off excess branches
- *2 Cutting down some trees in areas of excess density to create adequate spacing
- *3 Trimming weeds and bushes around planted saplings until they have grown



ACOM Forest (Kanagawa)



ACOM Forest (Osaka)



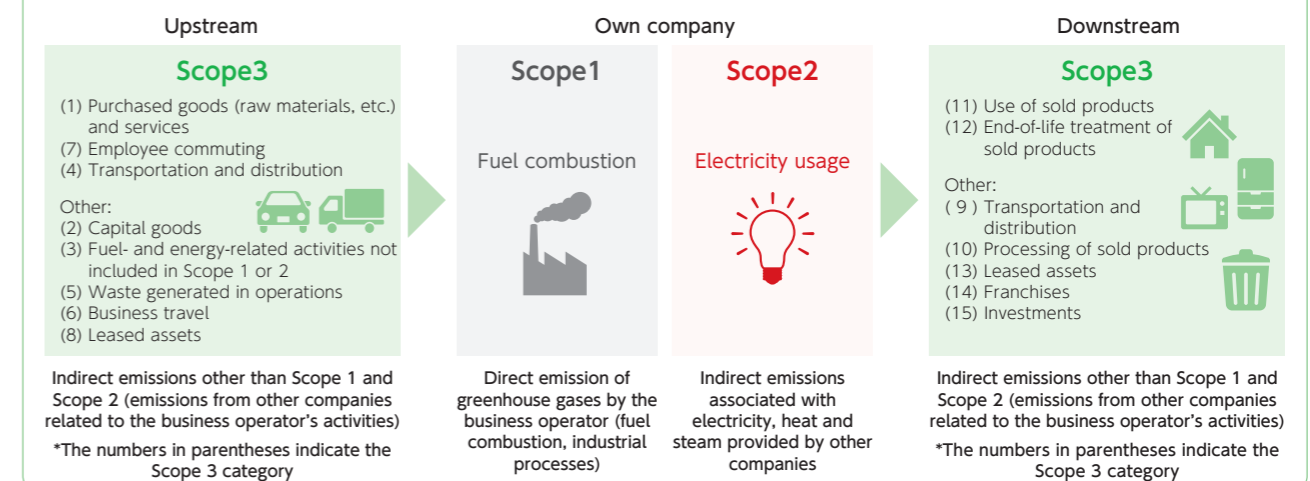
Forest conservation activity (clearing underbrush)

• Efforts to Achieve Net-zero GHG Emissions

Since our operations do not use fuel and have no Scope 1 emissions, we focus on reducing Scope 2 emissions. By the end of June 2022, all electricity used by our outlets and locations (approximately 630 outlets and 3 corporate locations) that have direct contracts with electric power companies have switched to renewable energy. For those outlets and locations where the management company conducts electric power contracting, we are now gradually switching these to renewable energy as well.

In addition, in 2023 we began efforts to also calculate Scope 3 emissions.

Currently, with so much focus on global warming, not only countries and regions but also companies must reduce their greenhouse gas emissions, such as CO₂. As a part of this, greenhouse gases emitted in the process of activities by companies and organizations are classified as Scope 1, 2 or 3. By calculating emissions for each scope, companies and organizations can grasp the greenhouse gas emissions of their own activities and, based on this, also think of effective ways to reduce them.



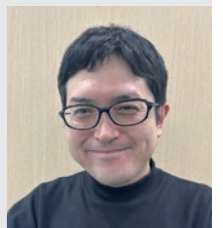
Source: Created based on <https://www.enecho.meti.go.jp/about/special/johoteiky/scope123.html> (in Japanese)



Employee Interview

Working to Calculate Scope 3

Yoshihiro Nakamura, Corporate Planning Department



Q What is the background to Scope 3 calculations?

MUFG was going to calculate and disclose Scope 3 emissions on a Group basis, so it started with a request to accomplish that.

MUFG is planning formal disclosures based on U.S. standards starting in the fiscal year ending March 2026, so this time the calculations are on a trial basis. None of MUFG's different companies had experience, so it was a first for all of us. Considerations began while wondering if it would really be possible to calculate on a Group basis.

Q In doing the calculations, what areas were a struggle?

Scope 3 is divided into 15 categories, and we had to search the financial statements for expenses and accounts corresponding to the categories. Following MUFG's formula, we converted those figures to CO₂, but to make as precise a calculation as possible, we searched for detailed data. The job of compiling this data was difficult. Depending on the calculation item, we

were not able to judge based on expenses and accounts alone, so we confirmed the details on accounting applications, for example. Also, for some of the data, we were not able to calculate it based on financial statements alone, so, for example, for letters sent to customers it was necessary to determine the weight of each one, which was a struggle.

Q What challenges do you want to take on in the future?

In conducting this initiative, I found the thinking behind Scope 3 to be very interesting. Actually, I hadn't had much involvement in sustainability up until now, so engaging in these calculations sparked my interest in sustainability in society, and I got interested in the initiatives of countries and governments. I think it changed my own awareness of the issue.

Going forward, if I can be of some help related to the environment in particular to realize a sustainable society, I would like to be involved.