

MUFG IN THE AMERICAS
2018 CORPORATE SOCIAL RESPONSIBILITY (CSR) REPORT

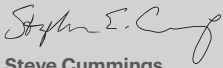
April 1, 2018–March 31, 2019

Building a
vibrant future



A message from our leadership

Throughout 2018, MUFG continued to strengthen communities across the Americas with strategic investments in the key areas of affordable housing, economic development, youth development, environmental sustainability, and inclusion and diversity. Our initiatives, programs, and partnerships aim to drive lasting change and improve economic, social, and environmental well-being. Amid a rapidly changing world, our commitment to our communities remains steadfast and is at the heart of who we are, working as a responsible corporate citizen to help uplift the communities and the people we serve.



Steve Cummings

Regional Executive for the Americas
Mitsubishi UFJ Financial Group, Inc.



Julius Robinson

Head of CSR for the Americas
MUFG Union Bank, N.A.



MUFG Americas Regional Executive Steve Cummings speaks to a group of students at Baruch College, of the City University of New York, where MUFG funded scholarships for entrepreneurship students. The Chronicle of Higher Education has ranked Baruch #1 in the United States for four years in a row in helping students move out of poverty.

Steve volunteered as part of MUFG Gives Back, an annual month-long global campaign that provides opportunities for MUFG employees to serve their communities.

On the cover: MUFG Marketing Officer Mario Martinez (left) congratulates Ja'Doni Lewis (middle) and Christian Tolbert (right) on their participation in the inaugural Youth Entrepreneurial Challenge in Los Angeles. The Challenge offered local high school students an opportunity to pitch their business ideas before a panel of judges, which included successful entrepreneurs.

Our business

Total assets in the Americas: **\$339.7 billion**

351 retail and commercial branches

24 wholesale locations in 8 countries

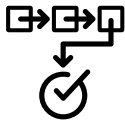
22 PurePoint Financial centers

19,622 staff members in the Americas

2018 CSR highlights (calendar year 2018 except as noted)

\$41 billion

in total commitments under our 5-year Community Service Action Plan



\$19 million

in donations supporting nonprofit organizations in targeted sectors



48,213
volunteer hours

for 1,387 local organizations



\$1.07 billion

in loans to small businesses and farms



\$234 million

of discretionary spending to minority-, women-, and veteran-owned business enterprises



\$1.95 billion

in loans and investments to support affordable housing, both single- and multi-family



\$380 million

in economic development equity investments



Ranked #1

Global Clean Energy Lead Arranger, Bloomberg New Energy Finance

2018 Global Green Loans Bookrunner, Bloomberg



\$11.1 billion

in environmentally sustainable finance



325 internship program graduates

from our five student-run high school branches since 2011



34% reduction

in absolute greenhouse gas emissions (fiscal year 2018)



Commitment to Inclusion & Diversity

Listed in 2019 Bloomberg Gender-Equality Index for 3rd consecutive year

Perfect score on HRC Corporate Equality Index for 6th consecutive year



SMALL BUSINESS

Supporting the engines of prosperous communities

Making up 99 percent of the private sector, small businesses are the economic engines of our communities. MUFG has a longstanding commitment to ensuring that local businesses have access to the resources they need to start, grow, and thrive.

To advance this priority, MUFG provided a three-year grant totaling \$300,000 to PeopleFund, a community development financial institution, to open and operate the MUFG Union Bank Women's Business Assistance Center in Dallas in 2016. The funds covered operational set-up of the center and development of training

courses and workshops, as well as other technical assistance to women-owned businesses in the Dallas-Fort Worth area. The center provides a comfortable and collaborative co-working space as well as business advisory services. In 2018, MUFG provided a \$1-million CSR loan to the center to enable more women to access capital.

Since the center opened, it has helped hundreds of women shape their ideas into businesses, scale and grow their start-ups, secure capital, and improve their financial position.



MUFG executives Bobbie Salgado (second from the right) and Sylvia Castillo (second from the left) and community leaders from PeopleFund celebrated the grand opening of the MUFG Union Bank Women's Business Assistance Center in Dallas, Texas. By investing in PeopleFund, MUFG is helping local women entrepreneurs reach their goals. In the Dallas-Fort Worth area, one-fourth of the half a million small businesses are owned by women.



MUFG executives, San Diego elected officials, business leaders, and aspiring entrepreneurs celebrate the announcement of a three-year MUFG grant totaling \$300,000 to the new CONNECT ALL @ the Jacobs Center business accelerator, which will boost early stage companies in the city's most underserved communities.

At the ribbon-cutting ceremony of the new center, MUFG executives led by Head of CSR for the Americas Julius Robinson (third from left) and MUB Foundation COO Kathy Patoff (third from right), joined San Diego Mayor Kevin Faulconer (fourth from right) and other special guests, as well as the first group of 13 local start-ups being supported by the incubator.

ENVIRONMENTAL SUSTAINABILITY

Protecting our environment for the future

In 2018, MUFG once again took the top spot as Global Lead Arranger for financing clean-energy and energy-smart technologies. The ranking, released as part of Bloomberg's annual New Energy Finance league table, places MUFG as No. 1 for the third consecutive year among private-sector banks. MUFG provided \$3.9 billion in financing for 59 clean energy projects. MUFG also was the top arranger of global green loans in 2018, up from its previously ranked spot of No. 5, according to Bloomberg.

These commitments are part of our parent company's global mission to advance goals that protect the environment. In May 2019, MUFG made a commitment to achieve a

cumulative total of JPY20 trillion (approximately \$180 billion) in sustainable finance between FY2019 and FY2030 to help build a sustainable society and meet the United Nations' Sustainable Development Goals through the provision of financial services to its clients. Forty percent of this amount is specifically for the environment.

We also revised our global Environmental and Social Policy Framework to tighten our policy on certain projects, including no longer financing new coal-fired power plants, limiting certain coal-mining projects, and requiring international certifications for selected forestry and agribusiness clients.



MUFG helped finance the 115-MW Parque Eólico El Arrayán project, the largest wind energy farm in Chile. The wind farm produces power to meet the electricity needs of approximately 200,000 homes a year.

LONG-TERM VIEW

Integrating financial education into the fabric of communities

MUFG has long invested in empowering young people with financial education.

In 2018, the student-run branches at Crenshaw and Lincoln high schools in Los Angeles celebrated their five-year anniversaries. The branches are part of an innovative and multifaceted MUFG program to teach students about finance, teamwork, and leadership. Today, there are branches across five California high schools, with 325 students completing internships and 36 interns starting their careers at MUFG since the program's inception. MUFG also is extending the successful program with the first college student-run branch at Laney College in Oakland, California.

Student bankers also give back to their communities by organizing financial education workshops for students and parents at their respective schools and coordinating food drives during the Thanksgiving season.



Branch manager Matthew Martin (seated) offers real-life bank training and instruction at the McLane High School branch in Fresno, California. Martin is a former McLane student and former intern of the branch, which opened in 2011 as MUFG's first student-run branch.

MUFG GIVES BACK

100+ events honoring the seventh annual global month of service



MUFG Brasil team members and their families volunteered at a local nursing home to help bring some joy by spending time with those who live there and to revitalize the space with painting and gardening. MUFG Brazil also earned the company's global CSR Award of the Year for the seventh consecutive year, honoring the team's incredible contributions to local communities in the country. The recognition was especially significant as MUFG celebrated 100 years since the opening of its doors in Brazil in 1919.



In Toronto, a group of MUFG volunteers packed 1,200 pounds of frozen chicken for Second Harvest, the largest food rescue charity in Canada. The nonprofit organization distributes donated food to more than 370 social service agencies in Ontario, Canada. It helps nourish people, providing 34,000 meals a day through food banks, school meal programs, and homeless shelters.



For more information visit our websites at www.mufgamericas.com, www.unionbank.com, and www.mufg.jp/english.

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