is a signatory to the Principles for Responsible Banking (PRB) proposed by the United Nations Environment Programme and Finance Initiative (UNEP FI).Based on the objectives of the Principles for Responsible Banking, which were formulated to encourage bank s to conduct business activities that are consistent with the goals of the international society, such as the Sustainable Development Goals (SDGs) and the Paris Agreement, MUFG will further develop its strategy from the perspective of "solving social issue s" and strive to strengthen its contribution to international social goals.

TNFD framework was disclosed in September 2023.

¾ At COP15 (the 15th Conference of the Parti es to the United Nations Convention on Biological Diversity) , the Kunming - Montreal Biodiversity Framework was adopted

light of recent global trends and moves made by the Japanese government.

<Climate change >

¾ We announced the MUFG Carbon Neutrality Declaration in

will gain momentum, especially given their alignment with global targets and the - D S D Q H V H J R Y H U Q P H Q W commitment to international conventions . Consequently, MUFG can significantly enhance its impact in these areas through our products and services. We , therefore , prioritize

approxim

2.3 Target implementation and monitoring (Key Step 2)

For each target separately:

This is a financial product with a variable interest rate that
F K D Q J H V D F F R U G L Q J W R W K H F X V W R Ƥ H
related targets. Specifically, we set a performance target
O L Q N H G W R W K H F X V W R P H U b V V X V W D L (
target reduction in CO2 emissions or ESG assessments, and
by adjusting loan F R Q G L W L R Q V D F F R U G L Q J W
performance in achieving the target set, we promote and
V X S S R U W W K H F X V W R P H U b V H Q Y L U R Q P
and sustainable economic activities.

Self

Principle 6:
Transparency & Accountability

6.4 Challenges