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A: Differences between first-half operating results and second-half targets are primarily attributable to two factors. The first factor is net operating profits from the Global Markets Business Group. In treasury operations, this business group currently takes a business approach centered on risk aversion. In sales & trading (S&T) operations, the business group expects a slowdown in the second half. The second factor is credit costs. Although credit



A: In addition to being a member of GFANZ working groups, we also participate in Net-Zero Banking Alliance (NZBA), which is the banking element of GFANZ. In NZBA, we have been chairing the Financing & Engagement working group and published the NZBA Transition Finance Guide in October 2022. We believe that engagement and transition are key, particularly in the Asian jurisdiction. We also issued the MUFG Transition Whitepaper in October and shared our endeavor to tackle climate change at COP 27. Our presentation at COP27 attracted a number of attendees

returns at the timing of interim results announcement. This decision is based on our belief ,b(hb)-bcanted

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