

ESG Data

Environment

Energy Consumption Data

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Direct Energy Consumption (Non-consolidated)						
Heavy oil A	kl	-	0	0	0	0
Gasoline	kl	-	7.3	7.3	6.7	6.2
Indirect Energy Consumption (Non-consolidated)						
Electricity	1,000kWh	16,715	16,668	14,519	12,498	9,209
Steam/Hot water	GJ	1,607	1,355	1,209	1,375	1,626
Cold water	GJ	2,857	2,977	2,794	3,296	3,802
Energy consumption (total), crude oil equivalent ^{*1}	kl	4,457	4,440	3,360	2,930	2,220
Total floor area	m ²	91,149	84,103	78,812	71,785	67,205
Ratio of energy consumption intensity to the previous fiscal year's level ^{*2}	%	91.4	107.0	91.9	96.3	88.8
Fluorinated greenhouse gas emissions (General)	kg	-	-	20.3	8.8	1.4

*1 Based on the Act on Rationalization of Energy Use and Shift to Non-fossil Energy (the "Energy Conservation Act"), the annual consumption of each type of 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 under the "Energy Conservation Act," energy consumption at data centers that we use as a tenant has been included since FY2022. (If the electricity consumption at these data centers had not been included, the energy consumption intensity for FY2022 would have been 98.6% of the previous fiscal year's level.)

ESG Data (ACOM CO., LTD.)

CO₂ Emissions ^{*3}

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Total (Consolidated)	t-CO _{2e}	-	6,088	5,065	4,663	4,025
Scope1 Direct CO ₂ emissions	t-CO _{2e}	-	1,193	1,313	1,317	1,177
Heavy oil A	t-CO _{2e}	-	1	1	1	0
Gasoline	t-CO _{2e}	-	1,103	1,169	1,178	1,080
Light oil	t-CO _{2e}	-	89	110	122	95
Fluorinated greenhouse gases (General)	t-CO _{2e}	-	-	33	16	3
Scope2 Indirect CO ₂ emissions	t-CO _{2e}	-	4,895	3,753	3,346	2,848
Electricity	t-CO _{2e}	-	4,623	3,459	3,053	2,559
Steam/Hot water	t-CO _{2e}	-	102	118	87	87
Cold water	t-CO _{2e}	-	171	176	207	202
Total (Non-consolidated)	t-CO _{2e}	8,250	75,009	74,646	73,856	72,791
Scope1 Direct CO ₂ emissions	t-CO _{2e}	0	18	51	32	17
Heavy oil A	t-CO _{2e}	1	1	1	1	0
Gasoline	t-CO _{2e}	-	17	17	16	14
Fluorinated greenhouse gases (General)	t-CO _{2e}	-	-	33	16	3
Scope2 Indirect CO ₂ emissions	t-CO _{2e}	8,250	3,379	2,226	2,265	1,893
Electricity	t-CO _{2e}	7,995	3,107	1,974	1,972	1,605
Steam/Hot water	t-CO _{2e}	92	102	76	87	87
Cold water	t-CO _{2e}	163	171	176	207	202
Scope3 Other indirect CO ₂ emissions ^{*4}	t-CO _{2e}	-	71,612	72,369	71,559	70,881
Category1 (Purchased goods and services)	t-CO _{2e}	-	67,393	70,582	68,316	69,298
Category2 (Capital goods)	t-CO _{2e}	-	2,886	972	2,283	742
Category6 (Business travel)	t-CO _{2e}	-	1,334	815	960	841
Basic unit of CO ₂ emission (CO ₂ emissions per unit of floor space)	t-CO _{2e} /m ²	0.0905	0.0404	0.0289	0.0320	0.0284

^{*3} Calculation method through FY2021: Steam and hot water, cold water, and heavy oil A were calculated using factors based on the Act on Promotion of Global Warming Countermeasures (the "Global Warming Countermeasures Act"). Electricity was calculated using the basic emission factors for each electric utility under the Greenhouse Gas Emissions Calculation, Reporting and Disclosure System based on the Global Warming Countermeasures Act.

These basic emission factors, also referred to as pre-adjustment emission factors, do not reflect Kyoto Mechanism credits, certified domestic emission reductions, or similar adjustments.

Calculation method from FY2022: Scope 1 emissions from heavy oil A, gasoline, and light oil and Scope 2 emissions from steam and hot water and cold water are calculated using factors based on the Global Warming Countermeasures Act and the GHG Protocol.

In addition to these, we have also started calculating emissions from fluorinated greenhouse gases using the same factors since FY2023.

Electricity is calculated using emission factors prescribed under the Greenhouse Gas Emissions Calculation, Reporting and Disclosure System based on the Global Warming Countermeasures Act and the relevant laws and regulations of each country.

(market-based figures: Adjusted emission factors by menu for each electric utility; location-based figures: Alternative values, such as country-specific emission factors specified by the International Energy Agency)

Furthermore, the CO₂ emissions associated with the use of renewable electricity are counted as zero.

Scope 3 emissions are calculated using emission factors from the "Emission Factor Database for Calculating Greenhouse Gas Emissions Through Supply Chains," the "Global Environmental Load Unit Based on Purchaser Price Standard," and "IDEAv2 (for Calculating Supply Chain Greenhouse Gas Emissions)."

Third-party assurance has been obtained for Scope 1 and Scope 2 emissions and certain Scope 3 emissions. Please see [here](#) for details.

^{*4} In accordance with MUFG's policy, the calculation is limited to categories 1, 2, and 6.

ESG Data (ACOM CO., LTD.)

Waste

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Industrial waste emissions	t	123	268	77	115	82

Others

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Ratio of renewable energy use in electricity consumption ^{*5}	%	-	45.5	52.8	54.1	50.7
Ratio of green purchasing (copy paper and business cards)	%	-	-	100.0	100.0	100.0

^{*5} The FY2025 results reflect a change in the scope of electricity consumption data collection due to the relocation of certain locations.

Social

Status of Employees

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Number of employees (Consolidated) ^{*6}	Persons	5,317	5,333	5,404	5,498	5,626
Number of employees (Non-consolidated) ^{*6}	Persons	2,111	2,071	2,042	2,088	2,125
Male	Persons	1,255	1,229	1,222	1,236	1,232
Female	Persons	856	842	820	852	893
Ratio of female employees	%	40.5	40.7	40.2	40.8	42.0
Number of employees (Non-consolidated) ^{*6}	Persons	2,111	2,071	2,042	2,088	2,125
Age range : 20s	Persons	531	464	455	479	529
Age range : 30s	Persons	440	476	477	516	545
Age range : 40s	Persons	607	555	505	466	400
Age range : 50 and over	Persons	533	576	605	627	651
Average age	Years old	40.8	41.1	41.3	41.2	40.7
Fixed-term employees (Average)	Persons	96	104	113	109	105
Average years of continuous service	Year	15.0	15.3	15.5	15.2	14.7
Male	Year	18.8	18.9	18.6	18.3	17.5
Female	Year	9.4	10.2	10.6	10.8	10.8
Voluntary resignation rate	%	2.8	3.8	3.8	2.9	3.3
Number of voluntary resignations	Persons	63	83	83	63	75
Male	Persons	26	36	36	30	44
Female	Persons	37	47	47	33	31
Ratio of women among voluntary resignations	%	58.7	56.6	56.6	52.4	41.3
Employment rate of persons with disabilities	%	2.35	2.65	2.65	2.70	2.71
Number of employees reaching mandatory retirement age	Persons	34	36	43	34	39
Of rehired employees	Persons	30	25	37	27	33

^{*6} Total number of regular employees and location-specific regular employees.

(Employees seconded from ACOM are excluded, while those seconded to ACOM are included.)

ESG Data (ACOM CO., LTD.)

Leave and Related Programs

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Average paid leave utilization rate	%	71.0	80.0	83.5	81.1	79.1
Average number of paid leave days taken	Days	12.8	14.6	15.3	14.7	14.9
Childcare leave utilization rate*7	%	74.5	76.4	105.8	96.7	92.5
Male	%	39.1	54.8	103.8	96.7	86.9
Female	%	103.6	104.2	107.7	96.7	100.0
Number of employees taking childcare leave	Persons	38	42	55	58	74
Male	Persons	9	17	27	29	40
Female	Persons	29	25	28	29	34
Return-to-work rate after childcare leave*8	%	100.0	100.0	100.0	98.0	98.0
Male	%	100.0	100.0	100.0	100.0	100.0
Female	%	100.0	100.0	100.0	96.4	96.4
Number of employees returning to work after childcare leave	Persons	42	53	48	54	62
Male	Persons	7	18	26	27	35
Female	Persons	35	35	22	27	27
Number of employees retained after returning from childcare leave*9 *10	Persons	34	41	51	-	-
Male	Persons	9	17	26	-	-
Female	Persons	25	24	25	-	-
Retention rate after returning from childcare leave*10	%	89.5	97.6	94.4	-	-
Male	%	100.0	100.0	96.3	-	-
Female	%	86.2	96.0	92.6	-	-
Number of employees using reduced working hours for childcare	Persons	86	93	92	92	98
Number of employees taking time off for caregivers**10	Persons	4	2	6	15	14
Number of employees taking caregiver leave	Persons	0	0	1	2	2

*7 Number of employees who took childcare leave divided by the number of employees who gave birth.

*8 Number of employees who returned to work divided by the number of employees whose childcare leave ended.
(limited to employees whose childcare leave was scheduled to end during the fiscal year.)

*9 Number of employees who remained employed 12 months after returning from childcare leave divided by the total number of employees who returned from childcare leave during the fiscal year.

*10 Figures for FY2024 and FY2025 cannot be calculated because it has not yet been 12 months since the employees returned to work.

Female Representation in Managerial Positions

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Ratio of Assistant Managers or above among all employees	%	49.5	49.2	49.0	48.1	45.3
Ratio of women among Assistant Managers or above	%	18.5	20.3	21.5	23.0	25.0
Ratio of Assistant Managers among all employees	%	24.5	23.7	22.6	21.8	19.9
Ratio of women among Assistant Managers	%	27.0	29.3	30.6	31.5	35.2
Ratio of employees in Managerial Positions among all employees	%	13.3	13.4	13.4	12.7	11.9
Ratio of women in Managerial Positions*11	%	5.5	6.1	8.2	9.3	10.0
Ratio of General Managers among all employees	%	1.4	1.5	1.6	1.6	1.7
Ratio of women among General Managers	%	3.1	3.1	2.8	5.6	7.5
Ratio of women among Officers	%	0.0	0.0	0.0	10.0	10.0
Number of new Assistant Managers	Persons	44	52	42	70	62
Ratio of women among new Assistant Managers	%	36.4	50.0	47.6	27.1	48.4

*11 Managerial positions mean employees at Chief Manager level or above who supervise subordinates.

Salary

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Average annual salary	Thousand yen	6,299	6,457	6,684	6,901	7,215
Gender pay gap	%	62.4	63.6	68.4	70.5	72.0

ESG Data (ACOM CO., LTD.)

Working Hours

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Average number of overtime hours worked per month	Hours	20.2	21.0	20.4	21.5	21.4
Annual working hours	Hours	2,060	2,063	2,050	2,060	2,058

Developing Human Resources

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Training expenses	Million yen	175	191	215	252	206
Personal development, incentive-related costs	Million yen	20	27	30	21	24
Number of employees qualified as Chiefs of Money Lending Operations ^{*12}	Persons	1,180	1,188	1,236	1,250	1,296
Percentage of employees qualified as Chiefs of Money Lending Operations ^{*12}	%	53.4	54.1	56.2	56.9	55.1
Selective Training						
Number of employees	Persons	58	140	260	325	207
Total training hours	Hours	7,809	5,653	10,088	19,792	5,713
Average training hours per employee	Hours	135	40	39	61	28
Number of employees who obtained incentive-eligible qualifications	Persons	117	111	227	186	194

^{*12} Only regular employees

Conversion of Job or Employment Status

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Job conversion	Persons	3	9	9	8	19
Male	Persons	0	1	1	0	0
Female	Persons	3	8	8	8	19
Employment status conversion	Persons	1	1	1	15	11
Male	Persons	0	0	0	4	1
Female	Persons	1	1	1	11	10

Work-Related Safety and Health

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Work-related accidents	Accidents	3	0	2	0	10
Resulting in leave	Accidents	0	0	0	0	1
Commuting-related accidents	Accidents	6	1	3	4	2
Resulting in leave	Accidents	1	0	0	0	1
Mortality from Work-Related Accidents	%	0	0	0	0	0

Recruitment

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Total	Persons	98	99	133	183	195
New Graduate Recruitment ^{*13}	Persons	64	63	78	87	104
Male	Persons	32	36	51	54	55
Female	Persons	32	27	27	33	49
General career	Persons	59	60	72	83	100
Male	Persons	32	36	51	53	55
Female	Persons	27	24	21	30	45
Specific career	Persons	5	3	6	4	4
Male	Persons	0	0	0	1	0
Female	Persons	5	3	6	3	4
Mid-career Recruitment	Persons	34	36	55	96	91
Male	Persons	17	25	38	46	47
Female	Persons	17	11	17	50	44
Ratio of female hires	%	50.0	38.4	33.1	45.6	47.7
Retention rate of new graduate recruits 3 years after joining the company	%	84.3	82.2	78.9	79.7	90.5
Starting salary for university graduates in career-track positions	Thousand yen	240	240	260	270	300
Number of internships and one-day work experience programs held	Internships	21	24	26	29	33

^{*13} These employees join the company in the following fiscal year.

ESG Data (ACOM CO., LTD.)

Health and Productivity Management

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Periodic Health Examinations						
Health examination rate	%	100.0	100.0	100.0	100.0	100.0
Smoking rate	%	25.4	24.4	24.7	23.4	23.8
Rate of employees who exercise regularly	%	19.9	20.0	21.4	22.9	23.0
Rate of employees with an appropriate body weight	%	67.8	67.8	66.3	64.9	65.1
Rate of employees with abnormal findings	%	42.1	41.1	41.7	41.6	38.4
Follow-up examination rate	%	-	21.6	21.6	23.1	35.8
Ratio of people eligible for health guidance ^{*14}	%	19.3	19.8	19.3	18.6	19.3
Continuation rate of health guidance ^{*15}	%	96.2	94.6	98.6	88.8	93.6
Treatment continuation rate	%	14.2	15.0	16.2	16.2	16.5
Stress Check						
Stress check participation rate	%	93	96.9	96.4	95.3	94.1
Rate of employees with high stress levels	%	14.8	14.6	13.9	14.9	12.2
Status of leave due to injury and illness	Persons	37	43	40	39	56
Number of employees taking e-learning about Health and Productivity Management	Persons	-	2,155	2,103	2,116	2,114
Number of employees participating in health investment measures	Persons	2,462	1,837	1,952	2,027	2,340
Number of health points given per person per year	Points	7,110	9,070	10,662	8,141	9,137

*14 Number of employees who are eligible for specific health guidance divided by the number of employees aged 40 or older.

*15 Number of employees completing specific health guidance divided by the number of eligible employees.

ESG Data (ACOM CO., LTD.)

Social Contribution Activities

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Expenses for social contribution activities ^{*16}	Million yen	306	236	297	315	279
ACOM "Miru" Concert Monogatari						
Number of concerts held	Concerts	2	13	13	14	10
Number of audiences	Persons	930	7,357	8,017	10,968	6,512
Blood Donation Drives						
Number of drives	Drives	7	10	9	10	8
Number of participants	Persons	393	493	509	458	442
Walking events						
Number of participants	Persons	854	823	844	897	835
Amount of donation	Thousand yen	697	900	900	950	950
Forest Conservation Activities						
Number of programs held	Programs	-	4	11	20	13
Number of participants	Persons	-	76	163	309	206
Community Cleanup Activities						
Number of projects held	Projects	3	5	6	18	21
Number of participants	Persons	56	71	72	202	201
Funding related to social contribution activities	Million yen	97	131	125	125	144
Plastic bottle cap donation ^{*17}	kg	55	99	151	140	257
Used stamp donation ^{*18}	Donations	1	2	0	1	1
ACOM Bluebird Fund ^{*19}	Thousand yen	1,100	1,000	3,800	700	2,000
Number of donations for disaster stockpiles ^{*20}	Donations	2	1	1	1	0

*16 Includes expenditures within the framework of MUFG's social contribution activities.

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

*18 Used stamps are sold in sets at welfare shops and bazaars to fund activities that raise awareness of intellectual disabilities.

*19 Donations are collected through donation boxes at each workplace and through employee payroll deductions, and are used for relief efforts in the event of a natural disaster.

*20 Donated emergency supplies are used by food banks to support children in single-parent households in Japan.

Financial Education

		FY2021	FY2022	FY2023	FY2024	FY2025
Number of classes held	Classes	11	26	32	95	105
Number of students	Persons	663	1,757	2,263	5,233	6,345

Governance

Board of Directors

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Number of Directors ^{*21}	Persons	9	9	9	10	10
Of these, independent outside directors	Persons	2	2	2	3	3
Compensation	Million yen	235	236	250	253	308
Number of meetings held	Meetings	13	12	12	12	10
Attendance rate	%	100.0	100.0	99.1	99.1	100.0

^{*21} For the first through fourth meetings in FY2024, the total number of directors was nine, including two independent outside directors.

Audit and Supervisory Committee

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Number of members	Persons	3	3	3	3	3
Of these, independent outside members	Persons	2	2	2	2	2
Number of meetings held	Meetings	14	16	15	14	14
Attendance rate	%	100.0	100.0	100.0	100.0	100.0

Appointment and Remuneration Committee

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Number of members	Persons	6	6	6	6	6
Of these, independent outside members	Persons	2	2	2	2	2
Number of meetings held	Meetings	4	5	6	4	4
Attendance rate	%	100.0	100.0	100.0	100.0	100.0

Compliance Committee

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Number of members ^{*22}	Persons	7	5	5	5	5
Of these, independent outside members	Persons	4	3	3	3	3
Number of meetings held	Meetings	6	5	4	4	4
Attendance rate	%	100.0	100.0	95.0	100.0	100.0

^{*22} The first meeting of the Committee in FY2021 had five members, including three independent outside members.

Information Disclosure Committee ^{*23}

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Number of members ^{*24}	Persons	11	6	7	7	6
Of these, independent outside members	Persons	0	0	0	0	0
Number of meetings held	Meetings	9	9	9	6	7
Attendance rate	%	93.2	98.6	97.0	100.0	100.0

^{*23} Held as Financial Information Disclosure Committee until June 2022.

^{*24} The first three meetings of the committee in FY2022 each had 11 members.

Corporate Risk Committee

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Number of members	Persons	7	7	7	7	5
Of these, independent outside members	Persons	2	2	2	2	2
Number of meetings held	Meetings	4	5	5	4	4
Attendance rate	%	100.0	97.1	100.0	100.0	100.0

ESG Data (ACOM CO., LTD.)

Conflict of Interest Advisory Committee ^{*25}

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Number of members	Persons	3	3	3	3	3
Of these, independent outside members	Persons	3	3	3	3	3
Number of meetings held	Meetings	0	0	0	1	1
Attendance rate	%	-	-	-	100.0	100.0

^{*25} Established in December 2021

Dialogue with Stakeholders

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Earnings Release Conference	Conferences	2	2	2	2	2
Earnings Release Telephone Conference	Conferences	4	4	4	4	4
Overseas IR Roadshow (Europe, North America, and Asia)	Roadshows	-	1	3	3	2
Conferences hosted by securities firms	Conferences	3	2	4	3	3
Individual IR meetings	Meetings	65	58	61	60	66
Briefings for individual investors	Conferences	2	4	3	3	2

Others

	Unit	FY2021	FY2022	FY2023	FY2024	FY2025
Number of whistleblowing	Whistleblowings	60	71	86	55	64
Number of employees taking e-learning	Persons					
Training on the Money Lending Business Act	Persons	1,770	1,790	1,641	1,797	1,839
Training on the Installment Sales Act	Persons	2,062	1,987	1,841	2,012	2,063
Training on the prevention of financial crime	Persons	2,262	2,237	1,969	2,227	2,305
Training on the prevention of insider trading	Persons	2,255	2,230	2,256	2,277	2,959
Training on information security	Persons	2,811	2,791	2,484	2,955	3,030
Training on outsourcing management ^{*26}	Persons	636	670	550	497	528
Training on harassment	Persons	2,174	2,213	1,901	2,178	2,196
Training on MUFG/the ACOM Group Code of Ethics and Code of Conduct	Persons	4,542	4,484	4,194	4,244	4,608
Training on response to disasters ^{*27}	Persons	2,181	4,499	4,047	4,492	4,312
Training on response to complaints	Persons	2,215	2,223	2,010	2,072	2,245
Training on purchasing operations ^{*28}	Persons	-	628	539	590	550
Training on LGBTQ	Persons	-	2,101	2,005	2,041	-
Total Donations to Political Parties, etc	Thousand yen	700	1,320	830	40	20
Number of serious violations of laws	Violations	0	0	0	0	0

^{*26} Only for the departments engaged in outsourcing.

^{*27} Twice a year from FY2022 through FY2025.

^{*28} Only for the departments engaged in purchasing.