

ESG Data

Environment

Environmental Impact Data

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Direct Energy Consumption						
Heavy oil A	kl	-	-	-	-	0
Indirect Energy Consumption						
Electricity	1,000kWh	21,830	19,368	18,230	16,715	16,668
Steam/Hot water	GJ	843	958	1,032	1,607	1,355
Cold water	GJ	2,447	2,299	2,316	2,857	2,977
Heavy oil A	kl	0	1	0	0	0
Energy consumption (total), crude oil equivalent ^{*1}	kl	5,731	5,097	4,807	4,457	4,440
Total floor area	m ²	102,268	98,545	89,152	91,149	84,103
Ratio of energy consumption per unit of production to the previous year ^{*2}	%	97.9	99.7	96.1	91.4	107.0

*1 Based on the "Law Concerning the Rational Use of Energy and the Conversion to Non-Fossil Energy (Energy Conservation Law), the annual consumption of each 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 of the "Energy Conservation Law," energy consumption of data centers used as tenants has been included since FY2022. (If the electricity consumption of the data center were not included, the unit requirement for FY2022 would be 98.6% of the previous year's level.)

CO₂ Emission*3

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Total (Consolidated)	t-CO ₂	-	-	-	-	6,088
Scope1 Direct CO ₂ emissions	t-CO ₂	-	-	-	-	1,193
Heavy oil A	t-CO ₂	-	-	-	-	1
Gasoline	t-CO ₂	-	-	-	-	1,103
Light oil	t-CO ₂	-	-	-	-	89
Scope2 Indirect CO ₂ emissions	t-CO ₂	-	-	-	-	4,895
Electricity	t-CO ₂	-	-	-	-	4,623
Steam/Hot water	t-CO ₂	-	-	-	-	102
Cold water	t-CO ₂	-	-	-	-	171
Heavy oil A	t-CO ₂	-	-	-	-	0
Total (Non-Consolidated)	t-CO ₂	11,552	9,959	9,061	8,250	80,085
Scope1 Direct CO ₂ emissions	t-CO ₂	0	0	0	0	18
Heavy oil A	t-CO ₂	-	-	-	-	1
Gasoline	t-CO ₂	-	-	-	-	17
Scope2 Indirect CO ₂ emissions	t-CO ₂	11,552	9,959	9,061	8,250	3,379
Electricity	t-CO ₂	11,364	9,773	8,870	7,995	3,107
Steam/Hot water	t-CO ₂	48	55	59	92	102
Cold water	t-CO ₂	139	131	132	163	171
Heavy oil A	t-CO ₂	0	1	0	1	0
Scope3 Other indirect CO ₂ emissions	t-CO _{2e}	-	-	-	-	76,688
Category1 (Purchased goods and services)	t-CO _{2e}	-	-	-	-	67,393
Category2 (Capital goods)	t-CO _{2e}	-	-	-	-	2,886
Category3 (Fuel-and-energy-related activities, not included in Scope 1 or 2)	t-CO _{2e}	-	-	-	-	1,239
Category4 (Upstream transportation)	t-CO _{2e}	-	-	-	-	2,720
Category5 (Waste)	t-CO _{2e}	-	-	-	-	132
Category6 (Business trip)	t-CO _{2e}	-	-	-	-	1,334
Category7 (Commuting)	t-CO _{2e}	-	-	-	-	978
Category8 (Upstream leased assets)	t-CO _{2e}	-	-	-	-	0
Category9 (Downstream transportation and distribution)	t-CO _{2e}	-	-	-	-	0
Category10 (Processing of sold products)	t-CO _{2e}	-	-	-	-	0
Category11 (Use of sold products)	t-CO _{2e}	-	-	-	-	0
Category12 (Abandonment of sold products)	t-CO _{2e}	-	-	-	-	7
Category13 (Downstream leased assets)	t-CO _{2e}	-	-	-	-	0
Category14 (Franchises)	t-CO _{2e}	-	-	-	-	0

*3 Calculation method for FY 2018 through FY 2021: Steam/Hot water, cold water, and heavy oil A are calculated using coefficients based on the "Act on Promotion of Global Warming Countermeasures". Electricity is calculated according to the most recent emissions factors for each electric utility for FY2020 based on the Act on the Promotion of Global Warming Countermeasures. This report calculates the market based figures based on the "basic emission factor (pre adjustment emission factor)", in which power companies do not reflect Kyoto Mechanism credits or cuts in domestic certified emissions, etc. Calculation method for FY 2022: Steam/Hot water, cold water, heavy oil A, Gasoline and light oil are calculated according to factors based on the Act on Promotion of Global Warming Countermeasures and "GHG Protocol." Electricity is calculated according to the most recent emissions factors for each electric utility for FY2020 based on the Act on the Promotion of Global Warming Countermeasures and other laws and regulations in each country. (market-based figures: Adjusted emission factor (by menu) for each electric utility; location-based figures: Alternative values (e.g., emission factors by country as specified by the International Energy Agency)) Overseas travel (international routes) is calculated according to a factor specified in the Domestic emissions unit value database for accounting for greenhouse gas emissions throughout the supply chain (Ministry of the Environment).

Waste

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Industrial waste emission	t	78	90	88	123	268

Others

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Ratio of renewable energy use in electricity consumption	%	-	-	-	-	49.8
Number of employees who took e-learning class regarding environmental policy	Persons	-	-	-	-	2,100

Social

Status of Employees

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Number of employees (Consolidated)*4	Persons	6,623	5,335	5,424	5,317	5,333
Number of employees (Non-Consolidated)*4	Persons	2,020	2,063	2,112	2,111	2,071
Male	Persons	1,228	1,249	1,263	1,255	1,229
Female	Persons	792	814	849	856	842
Ratio of female employees	%	39.2	39.5	40.2	40.5	40.7
Number of employees (Non-Consolidated)*4	Persons	2,020	2,063	2,112	2,111	2,071
Age range : 20s	Persons	525	548	572	531	464
Age range : 30s	Persons	390	357	396	440	476
Age range : 40s	Persons	694	722	676	607	555
Age range : 50 and over	Persons	411	436	468	533	576
Average age	Years old	40.4	40.7	40.5	40.8	41.1
Fixed-term employees (Average)	Persons	113	84	87	96	104
Average years of continuous service	Year	14.4	14.8	14.8	15.0	15.3
Male	Year	18.3	18.8	18.8	18.8	18.9
Female	Year	8.3	8.8	8.8	9.4	10.2
Attrition rate	%	3.6	3.0	2.9	3.0	3.5
Ratio of employees with disabilities	%	2.4	2.3	2.3	2.4	2.6
Number of employees who reach Mandatory Retirement Age	Persons	30	17	28	34	36
Of rehired employees	Persons	21	13	24	30	25

*4 Total of regular employees and regular employees fixed to workplaces.

(Excluded employees seconded from ACOM but includes those seconded to ACOM.)

Support of Leave

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Ratio of paid leave taken	%	75.6	74.3	72.4	71.0	80.0
Average of paid leave taken	Days	13.4	13.6	12.9	12.8	14.6
Number of childcare leave	Persons	23	26	38	38	42
Male	Persons	1	3	7	9	17
Female	Persons	22	23	31	29	25
Ratio of childcare leave ^{*5}	%	46.9	59.1	59.4	74.5	76.4
Male	%	3.7	17.6	22.6	39.1	54.8
Female	%	100.0	85.2	93.9	103.6	104.2
Number of employees returning to work after childcare leave	Persons	23	26	38	38	42
Male	Persons	1	3	7	9	17
Female	Persons	22	23	31	29	25
Return-to-work rate from childcare leave	%	100.0	100.0	100.0	100.0	100.0
Male	%	100.0	100.0	100.0	100.0	100.0
Female	%	100.0	100.0	100.0	100.0	100.0
Number of retention on return from childcare leave ^{*6 *7}	Persons	22	26	32	-	-
Male	Persons	1	3	7	-	-
Female	Persons	21	23	25	-	-
Retention rates on return from childcare leave ^{*7}	%	95.7	100.0	84.2	-	-
Male	%	100.0	100.0	100.0	-	-
Female	%	95.5	100.0	80.6	-	-
Number of shorter work hours for childcare	Persons	75	77	93	86	93
Number of nursing care leave	Persons	0	1	2	2	0
Number of long-term nursing care leave	Persons	1	1	0	0	0

*5 Number of employees who took childcare leave divided by number of employees who gave birth

*6 Number of employees enrolled at the end of 12 months after return from childcare leave divided by the total number of employees returning from childcare leave during the fiscal year.

*7 FY2021 and FY2022 cannot be calculated as one year has not yet passed since returning to work.

Female Representation in Managerial Positions

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Ratio of above assistant managers among all employees	%	49.9	49.9	49.5	49.5	52.8
Ratio of female among above assistant managers	%	15.0	16.3	18.3	18.4	20.2
Ratio of Assistant Manager	%	25.3	25.5	24.7	24.5	24.9
Ratio of female among Assistant Manager	%	21.9	23.2	25.4	27.0	29.3
Ratio of employees above Chief Manager	%	13.9	13.1	13.1	13.3	13.4
Ratio of female in managerial positions ^{*8}	%	4.2	4.3	4.8	5.5	6.1
Ratio of General Manager among all employees	%	1.3	1.4	1.3	1.4	1.5
Ratio of female among General Manager	%	0.0	0.0	3.6	3.1	3.1
Ratio of female among Executive Officer	%	0.0	0.0	0.0	0.0	0.0
Number of new assistant managers	Persons	50	53	53	44	52
Ratio of female in the number of new assistant managers	%	34.0	34.0	37.7	36.4	50.0

*8 Managerial positions means employees equivalent to or above Chief Manager

ESG Data (ACOM CO., LTD.)

Salary

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Average annual salary	Thousand yen	6,023	6,225	6,251	6,299	6,457
Gender pay gap	%	60.4	60.1	60.4	62.4	63.6

Working Hours

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Average number of overtime hours worked per month	Hours	21.2	20.4	19.0	20.2	21.0
Annual working hours	Hours	2,075	2,032	2,053	2,060	2,063

Developing Human Resources

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Training expenses	Million yen	135	150	82	175	191
Personal development, incentive-related costs	Million yen	12	13	15	20	27
Number of employees holding the qualification for Chiefs of Money Lending Operations ^{*9}	Persons	967	1,040	1,116	1,180	1,188
Percentage of people holding the qualification for Chiefs of Money Lending Operations ^{*9}	%	53.3	55.9	58.4	61.7	63.1
Selection Training						
Number of employees	Persons	39	43	40	58	62
Total training hours	Hours	4,622	6,837	1,120	7,809	8,566
Average training hours per employees	Hours	117	158	28	135	138

*9 Only regular employees

Conversion of Job or Employment Status

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Job conversion	Persons	23	26	12	3	9
Male	Persons	1	0	0	0	1
Female	Persons	22	26	12	3	8
Employment status conversion	Persons	8	5	3	1	1
Male	Persons	2	1	0	0	0
Female	Persons	6	4	3	1	1

Work-Related Safety and Health

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Work-related accidents	Accidents	1	1	2	3	0
Resulting in leave	Accidents	0	0	0	0	0
Commuting related accidents	Accidents	4	7	4	6	1
Resulting in leave	Accidents	0	0	1	1	0

Recruitment

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Total	Persons	170	148	174	105	100
New Graduate Recruitment ^{*10}	Persons	83	107	71	64	63
General career	Persons	66	95	59	59	60
Specific career	Persons	17	12	12	5	3
Mid-career Recruitment	Persons	56	65	67	34	36
Ratio of female recruitment	%	62.9	52.7	52.9	49.5	43.0
Retention rate of new graduate recruits 3 years later	%	80.0	82.4	74.6	84.3	82.2
Starting salary for university graduates in generalists	Thousand yen	220	240	240	240	240
Number of Internships and one-day work experience held	Internships	10	15	24	21	24

*10 These join the company on April 1 each next fiscal year.

Health and Productivity Management

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Periodic Health Examinations						
Consultation rate	%	100.0	100.0	99.6	100.0	100.0
Smoking rate	%	31.8	30.5	26.9	25.4	24.4
Ratio of exerciser	%	16.9	17.6	20.2	19.9	20.0
Ratio of appropriate weight	%	69.6	68.5	67.5	67.8	67.8
Ratio of Findings	%	39.2	42.7	43.5	42.1	41.1
Ratio of a full medical check-up received	%	-	-	-	-	21.6
Ratio of people eligible for health guidance ^{*11}	%	18.5	19.3	21.2	19.3	19.9
Retention rate of health guidance ^{*12}	%	93.2	93.8	93.1	96.2	97.7
Retention rate of treatment	%	11.5	12.0	12.8	14.2	15.0
Stress Examination						
Ratio of taking examination	%	85.5	93.8	94.7	93	96.9
High stress rate	%	12.1	12.5	12.8	14.8	14.6
Status of leave due to injury and illness	Persons	23	37	28	37	43
Number of employees taking e-learning about Health and Productivity Management	Persons	-	-	-	-	2,155
Employee participation in health investment measures	Persons	-	2,345	2,445	2,462	1,837
Number of health points given per person per year	Points	-	5,544	6,623	7,110	9,070

*11 Number of people who are eligible for specific health guidance divided by employees over 40

*12 Number of people who have completed specific health guidance divided by number of subjects

Social Contribution Activities

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Expences for social contribution ^{*13*14}	Million yen	36	118	262	306	236
ACOM Miru Concert Monogatari						
Number of concerts held	Concerts	10	10	-	2	13
Number of audiences	Persons	9,559	9,519	-	930	7,357
Financial Education						
Number of classes held	Classes	6	7	6	11	26
Number of students ^{*15}	Persons	930	1,620	588	663	1,757
Blood Donation Drive						
Number of donating blood activities held	Donations	6	5	2	7	10
Number of participants	Persons	371	305	102	393	473
Walking events						
Number of participants	Persons	-	665	799	854	823
Amount of donation	Thousand yen	-	789	745	697	900
Forest conservation program "ACOM Forest"						
Number of the program held	Programs	-	-	-	-	3
Number of participants	Persons	-	-	-	-	76
Funding related to social contribution activities	Million yen	-	-	73	97	131
Plastic bottle cap donation ^{*16}	kg	98	164	120	55	99
Old stamp donation ^{*17}	Donations	2	0	2	1	2
ACOM Bluebird Fund ^{*18}	Thousand yen	360	510	1,000	1,100	1,000
Number of donations for disaster stockpiles ^{*19}	Donations	2	0	1	2	1

*13 Added personnel expences of employees who mainly work on social contribution from FY2019.

*14 Added expences of MUFG's social contribution activities (donation program) from FY2020.

<https://www.muftg.jp/english/csr/contribution/management/index.html>

*15 It shows approximate value in FY2018 and FY2019.

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

*17 Sold as old stamp sets at welfare stores and bazaars to fund intellectual handicap awareness activities.

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

*19 Used in the food bank business that supports food for single parent families in Japan.

Governance

Board of Directors

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Number of Directors	Persons	10	9	9	9	9
Of these, outside director	Persons	3	2	2	2	2
Compensation	Million yen	196	233	245	235	236
Number of meetings held	Meetings	13	12	12	13	12
Attendance rate	%	98.3	98.1	99.1	100.0	100.0

Audit and Supervisory Committee

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Number of members	Persons	4	3	3	3	3
Of these, outside director	Persons	3	2	2	2	2
Number of meetings held	Meetings	15	14	14	14	16
Attendance rate	%	100.0	100.0	100.0	100.0	100.0

Appointment and Remuneration Committee

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Number of members ^{*20}	Persons	6	6	6	6	6
Of these, outside director	Persons	2	2	2	2	2
Number of meetings held	Meetings	3	3	3	4	5
Attendance rate	%	100.0	100.0	100.0	100.0	100.0

*20 The first and second committee had 5 members (including an outside director) in FY2018.

Compliance Committee

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Number of members ^{*21}	Persons	5	5	5	7	5
Of these, outside director	Persons	3	3	3	4	3
Number of meetings held	Meetings	6	6	6	6	5
Attendance rate	%	100.0	96.7	100.0	100.0	100.0

*21 The first committee had 5 members (including 3 outside directors) in FY2021.

Information Disclosure Committee^{*22}

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Number of members ^{*23}	Persons	10	12	13	11	6
Of these, outside director	Persons	0	0	0	0	0
Number of meetings held	Meetings	8	8	8	9	9
Attendance rate	%	95.0	97.8	99.0	93.2	98.6

*22 Held as Financial Information Disclosure Committee until June 2022.

*23 The first to third committee had 11 members in FY2022.

Corporate Risk Committee

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Number of members ^{*24}	Persons	-	7	7	7	7
Of these, outside director	Persons	-	2	2	2	2
Number of meetings held	Meetings	-	5	4	4	5
Attendance rate	%	-	100.0	100.0	100.0	97.1

*24 The first committee had 8 members (including 3 outside directors) in FY2019.

Conflict of Interest Advisory Committee ^{*25}

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Number of members	Persons	-	-	-	3	3
Of these, outside director	Persons	-	-	-	3	3
Number of meetings held	Meetings	-	-	-	0	0
Attendance rate	%	-	-	-	-	-

*25 Established in December 2021

Dialogues with Stakeholder

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Earnings Release Conference	Conferences	2	2	2	2	2
Earnings Release Telephone Conference	Conferences	4	4	4	4	4
Overseas IR Roadshow (Europe and America, Asia)	Roadshows	2	2	-	-	1
Conference sponsored by securities companies	Conferences	2	3	3	3	2
Individual IR meetings	Meetings	104	66	70	65	58
Conference for individual investors	Conferences	1	2	1	2	4

Others

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022
Number of whistleblowing	Whistleblowings	66	52	68	60	71
Number of employees taking e-learning	Persons					
Training on the Money Lending Business Act	Persons	2,223	1,849	1,665	1,770	1,790
Training on the Installment Sales Act	Persons	2,223	2,073	2,024	2,062	1,987
Training on prevention of financial crime	Persons	-	-	2,312	2,262	2,237
Training on prevention of insider trading	Persons	2,267	2,276	2,298	2,255	2,230
Training on information security	Persons	2,291	2,261	2,301	2,811	2,791
Training on outsourcing management ^{*26}	Persons	572	638	652	636	670
Training on harassments	Persons	2,294	2,293	2,247	2,174	2,213
Training on MUFG/the ACOM Group Code of Ethics and Code of Conduct	Persons	2,246	4,543	4,604	4,542	4,484
Training on risk management	Persons	-	-	-	-	2,181
Training on response to disasters ^{*27}	Persons	2,235	2,229	2,221	2,181	4,499
Training on Sustainability	Persons	-	-	-	-	2,140
Training on response to complaints	Persons	2,253	2,263	2,257	2,215	2,223
Training on purchasing operations ^{*28}	Persons	-	-	-	-	628
Training on LGBTQ	Persons	-	-	-	-	2,101
Total Donations to Political Parties, etc	Million yen	2	1	1	1	1
Number of serious violations of laws	Violations	0	0	0	0	0

*26 Only for the departments engaged in outsourcing.

*27 Twice a year in FY2022.

*28 Only for the departments engaged in purchasing.