



CSR for a better tomorrow

AN INSIGHT INTO MUFG EMEA COMMUNITY ACTIVITIES IN 2019/20

September 2020



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Foreword

Building trusted relationships with our clients, our colleagues and our local communities is pivotal to our long term success. Our CSR programme underpins that trust and enables us to actively respond to the needs of the communities in which we operate and deliver positive and sustainable impact.

In EMEA, we focus on empowering young people and supporting the natural environment through a series of charity partnerships. We share our expertise and experience in areas such as financial education and employability and we help to protect the green spaces around us. With young people set to be significantly affected by the education, economic and mental health challenges of COVID-19, our CSR programme will play an even greater role going forward.

This CSR insights report will give you a flavour of our EMEA CSR programme in 2019/20, from student mentoring in Milan, through developing community gardens in Johannesburg and London to our EMEA-wide Fitprints for Good fundraising campaign. Employee enthusiasm is at the heart of our CSR activities – a quarter of our colleagues in EMEA took part in volunteering last year, collectively giving more than 7,000 hours of their time.

COVID-19 has encouraged us all to pause and reflect on our individual actions and how these contribute to our wider society. Whether it's equipping the next generation with the skills and confidence that will set them up for a successful career or taking better care of our environment, everyone at MUFG remains committed to helping create a better tomorrow.

We are proud of the passion of our colleagues and are excited to see the positive impact of our CSR activities in EMEA.



Takanori Sazaki

**Managing Executive Officer & Regional Executive for EMEA
Head of Japanese Corporate Banking Division for EMEA**



John Winter

**CEO, MUFG Securities EMEA plc
Head of London Branch, MUFG Bank
Head of Global Markets and CIB for EMEA, MUFG Bank**

Our CSR strategy

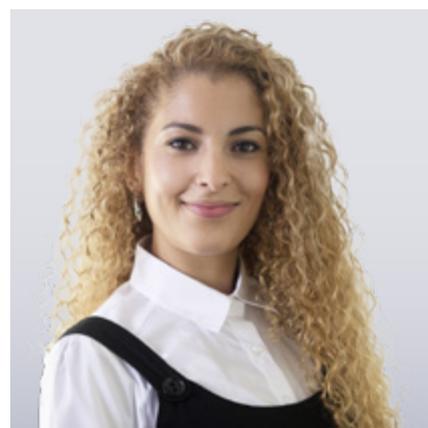
Our Corporate Social Responsibility (CSR) strategy supports MUFG's vision to become the world's most trusted financial group. To achieve this, we build sustainable relationships in communities where MUFG operates across EMEA, with a particular focus on young people and the environment.

Around 267 million young people worldwide were not in employment, education or training in 2019¹. As a result of the COVID-19 pandemic, this figure looks set to rise. A recent report by Save The Children and UNICEF revealed that COVID-19 has triggered "an unprecedented socio-economic crisis" that could lead to millions more children living in poverty by the end of 2020². There have also been calls to governments for a green recovery from the pandemic, with environmental issues a key focus.

Working in partnership with charities, community groups and other companies, our regional CSR strategy for EMEA consists of three pillars (see below).

Our employee CSR champions, mentors and other employee volunteers are key drivers for our programme.

www.mufgemea.com/csr



Zinab Aldaraji
Head of Corporate Social
Responsibility, MUFG EMEA



PILLAR 1 FINANCIAL EDUCATION

By providing funding and volunteers for training programmes, we encourage young people to think more about their money and help to close the financial literacy gap.



PILLAR 2 EMPLOYABILITY

Through mentoring and volunteering initiatives, we share our knowledge and skills to support the next generation in their future careers.



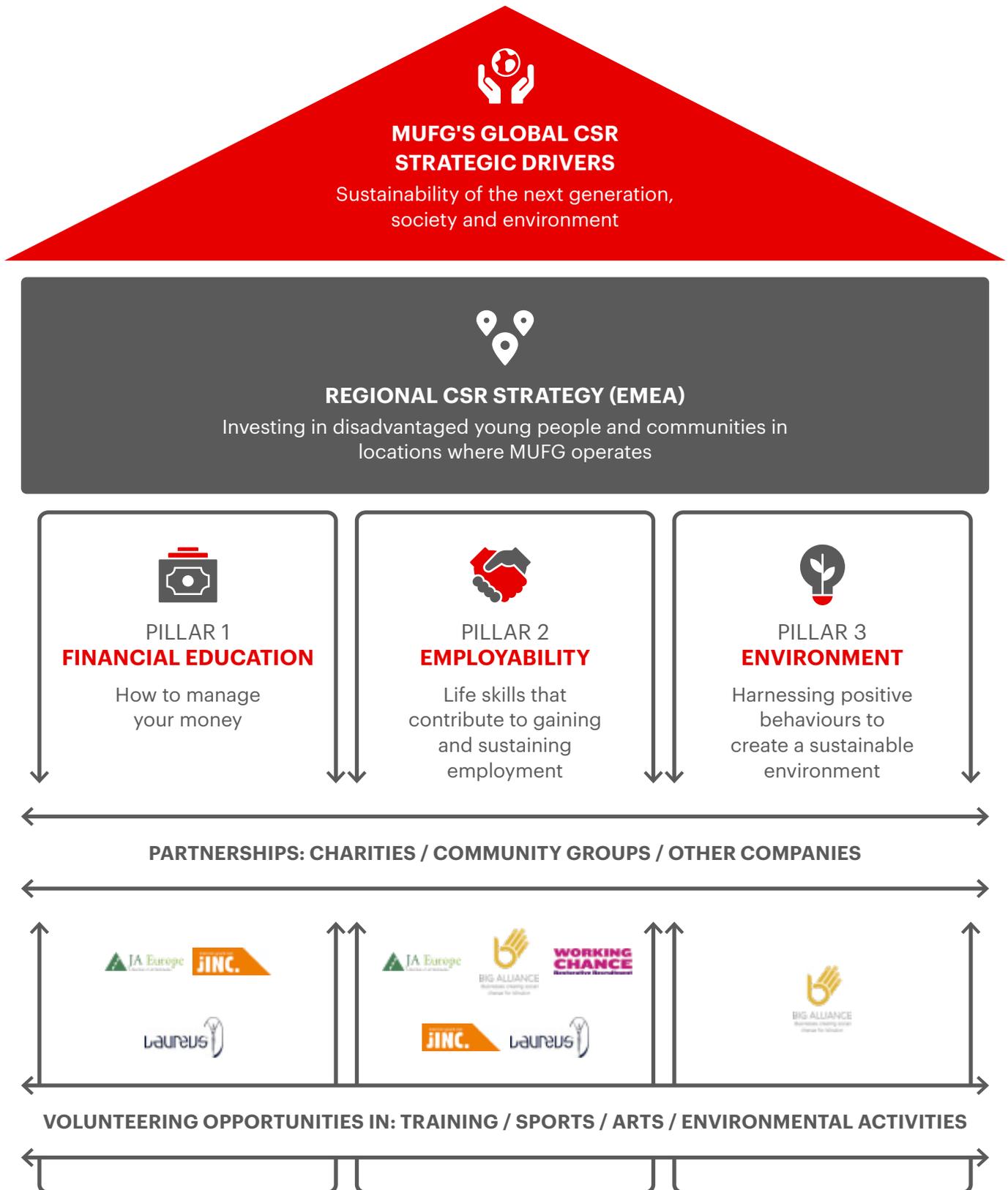
PILLAR 3 ENVIRONMENT

As well as providing hands-on support for community gardens and other local projects, our employees help to drive environment and sustainability initiatives within MUFG.

1 International Labour Organization (2020) www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_737053/lang--en/index.htm

2 Save The Children and UNICEF (2020) www.unicef.org/press-releases/covid-19-number-children-living-household-poverty-soar-86-million-end-year

The illustration below shows the three pillars of our EMEA CSR strategy and the charity partners we work with to deliver our extensive programme of activities.



Our CSR partners

LAUREUS

MUFG is a global partner of Laureus, which uses the inspirational power of sport to transform young people's lives. MUFG's support helped Laureus to reach over 340,000 young people globally in 2019/20, including 135,405 in the EMEA region.

Fundraising highlights included a Laureus Super 8s cricket event and our inaugural One MUFG triathlon. We also set up our own EMEA-wide fundraising challenge, Fitprints for Good, and our London office began supporting two local organisations through Laureus (see pages 7 and 8).

MUFG continues to support the charity as it moves some of its activities online as a result of COVID-19.

www.laureus.com



MUFG's values fit perfectly with our mission and vision at Laureus. At all levels of the organisation, from employees volunteering and fundraising for our programmes to the senior leadership engaging in key events, we are so grateful for their support. At Laureus, we believe that Sport Unites Us, and that is definitely true in our relationship with MUFG.

SEAN FITZPATRICK

Chairman, Laureus World Sports Academy



MUFG's values fit very well with how Laureus works. The firm genuinely wants to get to know the charities we support – it's a relationship built on trust and collaboration.

CATHERINE GRAWICH

Development Manager, Laureus



800

MUFG volunteers and fundraisers



135,405

young people reached in EMEA



30,937KM

travelled during Fitprints for Good



£80,000

funds raised

LAUREUS

FITPRINTS FOR GOOD

Could we run, swim or cycle the equivalent distance of Johannesburg to London (21,525km) in a month to support Laureus Sport for Good? That was the CSR challenge laid down to MUFG EMEA colleagues in November 2019.

Thanks to the dedication of everyone who took part, we surpassed our target by 9,412km and raised over £40,000 for the charity.

The challenge boosted team spirit, inspired friendly competition across our offices and raised a significant amount of money to help young people overcome violence, discrimination and disadvantage.



As a new office, Fitprints for Good was a great way to get everyone here engaged with CSR. It became quite competitive and we celebrated with a final run, together with MUFG Bank Paris, from The Louvre to the Eiffel Tower. Everyone really enjoyed the challenge and we're now looking for other ways to support Laureus.

DEBORAH O'BRIEN
Chief Administrative Officer,
MUFG Securities – Paris



£40,000

raised through
Fitprints for Good



LAUREUS

FIGHT FOR PEACE AND STREET LEAGUE

MUFG's London office named Laureus Sport for Good its charity partner for 2020/21 and, through this partnership, it is supporting two local grassroots organisations that use sport to help young people to realise their potential.

Both Fight for Peace and Street League combine sport and personal development to support young people from disadvantaged backgrounds.

MUFG London is donating £100,000 to Laureus Sport for Good over the two-year partnership, which will directly benefit the two charities.

In addition, through these organisations, MUFG employee volunteers will take part in communication and leadership workshops, offering careers advice and interview practice that help young people develop soft skills and confidence to raise their aspirations

www.fightforpeace.net
www.streetleague.co.uk



Meeting the MUFG guys was a great experience and getting to know what they do inspired me to work hard.

TYKWANI

Fight for Peace participant



Having taken part in sessions with Fight for Peace and Street League, I've seen how sport inspires young people and opens the door to teaching vital life and work skills.

PHILIP ROBERTS

Head of Investment Banking Division
and Chair of CSR Committee,
MUFG EMEA



Street League has helped me to get two qualifications, a full-time job and a place at college where I can finally put my past to bed.

DARREN

Street League participant





JA EUROPE

As part of MUFG EMEA's focus on financial education and employability, we have supported Junior Achievement Europe since 2013. "The JA students give me hope for the future," said one of our employee CSR champions as he reflected on his experience volunteering for the charity.



Working with JA, the largest non-profit in Europe dedicated to preparing young people for employment and entrepreneurship, MUFG EMEA volunteers help to inspire and prepare young people to succeed in a global economy.

In 2019/20, MUFG volunteers donated almost 2,000 hours to JA Europe's financial education and employability programmes. Employees from our offices in Belgium, the Czech Republic, Italy, Poland and the UK helped young people to develop crucial skills, with more than 600 students benefitting directly from the MUFG EMEA partnership.

Unfortunately, COVID-19 disrupted some of the planned JA Europe activities but we continue to work with the charity to help prepare young people for the new normal.

www.jaeurope.org



During the JA programmes, I spend a couple of hours a week volunteering. The students are extremely smart and enthusiastic. It's an extraordinary experience and I'm very proud to work with JA.

RICCARDO PENSE, Analyst, MUFG Milan



Investment in education in general, and financial education in particular, will matter even more in the post-COVID recovery efforts in Europe. Digital financial education will become an imperative for the class of 2021 and JA and MUFG will be there to support young people.

SALVATORE NIGRO, CEO, JA Europe



I decided to volunteer for JA to help young people build a better future for themselves. Last summer, I supported groups of students as they learnt how to set up a small business. Their achievements, which included getting selected for a national competition, gave me a true sense of satisfaction.

ROBERTO ARRIGONI, Vice President, Operations Department, MUFG Milan



36

MUFG volunteers



1,944

volunteer hours



616

young people reached

JINC

JINC's mission to fight for a society in which your background does not determine your future aligns with our CSR strategy. The Netherlands-based charity helps 8 to 16-year-olds get to know different professions and discover their own talents.



In 2019/20, a number of MUFG Amsterdam employees supported the charity's Career Coach programme. Working with small groups of high school students from disadvantaged backgrounds, our volunteers shared their professional knowledge and skills and helped the young people to make decisions about their education and careers.

One of our employees, Cathy Leegwater, was named JINC's Volunteer of the Year for her commitment and enthusiasm. She has supported the Job Application Training programme for the last two years, teaching CV writing, interview techniques and other skills to students.

With schools closed during COVID-19, we continue to support JINC as they develop digital versions of their programmes.

www.jinc.nl



Having attended one of JINC's partner schools as a teenager, I now help today's students to see their future path and overcome any obstacles. They realise that if I've walked that path, so can they.

CATHY LEEGWATER, Director, HR Business Partner, MUFG Amsterdam



Our students have a lot of talent but don't always know what to do with it. The MUFG volunteers give them confidence and direction and show them that someone believes in them.

NAJLAE BENSLIMAN, Senior Project Officer, JINC



19

MUFG volunteers



40

volunteer hours



105

young people reached

Other CSR highlights across EMEA





01. ALAMATY

Our employee volunteers spent 70 hours helping students at Kazakh Ablai Khan University of International Relations and World Languages with their written theses.

02. AMSTERDAM

18 colleagues climbed part of the World Trade Center for our Fitprints for Good fundraising initiative – they each raced to climb more than 1,000 steps in as little as 20 minutes on average.

03. BRUSSELS

MUFG volunteers took part in an innovative money management workshop that used rap music to make financial literacy more engaging and exciting for students.

04. DUBAI

During Ramadan, colleagues delivered 2,642 meals to feed labourers at the end of a long day of fasting.

05. DÜSSELDORF

A team of employee volunteers took part in the annual 'Dreck Weg Tag' initiative that helps to maintain green spaces in and around the city.

06. ISTANBUL

To support Laureus' Sneakers for Good initiative, colleagues wore sneakers to work and donated money to the charity.

07. JOHANNESBURG

As part of The Meraki Project, our team in South Africa built a multi-purpose sports court so the local community can play soccer, netball and hockey.

08. LONDON

MUFG colleagues hosted 35 work readiness workshops to help give local young people the employability and financial literacy skills they need for the world of work.

09. MADRID

Colleagues came together for a spin class and cycled their Fitprints for Good distance.

10. MILAN

Working with L'Amico Charly, colleagues organised a Japanese cultural workshop at the youth centre, which included a foreign exchange game and trying on kimonos.

11. MOSCOW

Our team supported vulnerable children at Kolomna Kids Rehabilitation Centre by providing workshops on financial services and achieving goals.

12. PARIS

Colleagues delivered an entrepreneurship workshop to give future entrepreneurs an insight into the industry and tips on starting their own business.

13. PRAGUE

One MUFG volunteer took part in the BEAMentor programme and mentored six students from a local school.

14. WARSAW

As part of a job shadow programme, students visited MUFG and shadowed employees so they could learn about different roles at the bank and the skills needed to succeed.

WORKING CHANCE

In 2019/20, we supported Working Chance, an employability charity supporting women with convictions into sustainable employment.

As part of our CSR focus on employability, our MUFG volunteers in London took part in the charity's weekly workshops and regular employability days. They shared their skills in CV writing, interview practice and other areas of recruitment to help unlock the women's potential.

Working Chance was also one of the beneficiaries of the funds raised at our inaugural One MUFG triathlon in September 2019.

In early 2020, the charity moved its programme online due to COVID-19 but it hopes to resume in-person workshops later this year.



www.workingchance.org



Our transformational outcomes are made possible by the dedication and generosity of MUFG employees who share their time and expertise with the women we support, assisting them with their CVs and interview skills as well as helping to build their confidence and self-belief.

KATY DOOLAN

Head of Recruitment, Working Chance



As the youngest business representative, it was great to be a part of such an empowering project – enabling women to find the confidence to disclose their experiences, providing CV guidance and conducting practice interviews. One participant successfully secured employment after applying the advice given during the session.

HAMIDA KHANOM

Graduate Analyst, Financial Crime, MUFG London



93

women supported into employment



160

MUFG volunteers and fundraisers



360

volunteer hours



£9,800

funds raised

BIG ALLIANCE

BIG Alliance’s mission is to unite businesses in the London Borough of Islington with their local community to create positive social change. Islington has the least amount of green space of any London borough and our partnership with BIG Alliance helps us to support important environmental projects.

In 2019/20, MUFG employee volunteers took part in a number of BIG Alliance’s team challenges, including developing a community garden with Global Generation (find out more on page 20) and helping Plant Environment to provide gardens, wildlife habitats and vegetable patches for two local schools.

Our volunteers also hosted an evening of Japanese food and culture for older neighbours in North London and took part in BoardMatch, which pairs them with local community organisations and charities who are recruiting for new trustees.

With COVID-19 shining a light on issues of inequality, loneliness and the environment, our support for BIG Alliance will be even more relevant in 2020/21.

www.thebigalliance.org.uk



At our team challenges, MUFG volunteers get the chance to work with colleagues and local residents, connect with nature and make a tangible difference. It’s a win-win for everyone.

LUKE BROWN
Community Project Manager,
BIG Alliance



Having a team of energetic and positively engaged volunteers for the day provides such a great and lasting impact on the projects and is key to facilitating the delivery of the Environmental Education Programmes at each school.

SOPHIA IOANNOU
Environmental Tutor,
Plant Environment



BoardMatch provides the efficient and carefully facilitated route employees need to join the board of a community partner that matches their skills and interests. The engagement and commitment shown by MUFG and its employees has been incredible.

TOM BROWNE
Programme Manager,
BIG Alliance



343

MUFG volunteers



1,935

volunteer hours



2,304

indirect beneficiaries
(e.g. children who use facilities)

BIG ALLIANCE

MENTORING WORKS

“A mentor is a brain to pick, an ear to listen and a push in the right direction,” according to BIG Alliance’s flagship education programme, Mentoring Works. It matches volunteers from local businesses with local students to help them prepare for the world of work.

2019/20 saw another rise in the number of MUFG EMEA mentors and mentees for Mentoring Works. More than 70 students from four schools met with their mentors once a fortnight in the MUFG London office to learn CV writing, public speaking and other skills. MUFG volunteers also supported a number of student workshops run by the charity.

From the 2019 cohort of mentees, over 50% improved their attendance, grades and behaviour as a result of taking part in the programme and 100% improved in the seven competencies identified by employers as key qualities they look for when hiring.

www.thebigalliance.org.uk/mentoring-works



My mentor has really helped me with my self-esteem. I now have the confidence to ask questions in class, which is something I would not previously have done.

MAZHAR
Mentee, Beacon High School



Mentoring will be more important than ever post COVID-19. Working with MUFG, we can help young people to build their confidence and develop the skills they need for their future careers.

AYESHA BEGUM
Education Project Manager,
BIG Alliance



I am thoroughly enjoying helping my students to consider their career options and was genuinely impressed with the CVs that they have created.

CATHY BENNETT
Director, Credit Risk Management,
MUFG EMEA



51

mentors



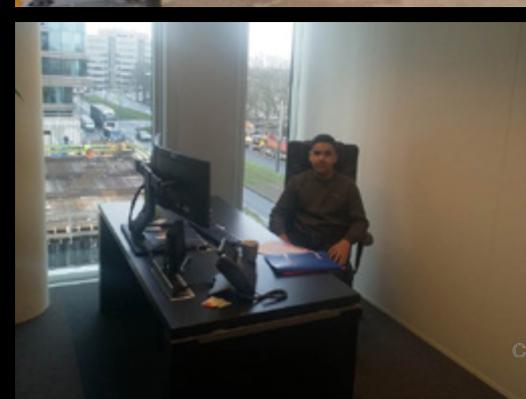
76

mentees



240

other beneficiaries
(e.g. workshop attendees)



Our environmental initiatives

The environment pillar of MUFG EMEA's CSR strategy harnesses positive behaviours to create a sustainable environment. It is led by our Environment Committee in London.

In 2019, we restructured our Environment Committee at MUFG London and drafted a governance manual to provide stronger direction. The Committee plans to share its successes so we can guide other EMEA offices to drive their own environmental initiatives.

The UK Environment Committee, which is made up of 18 MUFG employees, focused on three workstreams in 2019/20: community engagement, recycling and resources. Highlights include:



Community engagement

We ran various environment-focused team challenges for MUFG employees (see examples on the following pages) and met with other organisations to share best practice.



Recycling

In the London office, we updated our recycling communications and reduced the use of non-recyclable containers.



Resources

We collected data about power usage and printing from our Facilities team in London and replaced the hand wash in the office bathrooms with eco-friendly versions.

The Environment Committee has exciting plans for the future, including MUFG EMEA's inaugural Environment and Sustainability Week.



24

team challenges



We all have the ability to do good when it comes to the environment and sustainability. I don't think we should underestimate what we can achieve as individuals and as an organisation.

HANNAH BARTON-JONES

Analyst, Financial Crime Risk Management and co-Head, Environment Committee



Prior to the onset of COVID-19, the Environment Committee made some great progress, based on strong foundations and infrastructure as a Committee. COVID-19 represents a big challenge for the environment, with increasing amounts of single-use items. We're committed to finding potential solutions to these new problems so we can help MUFG continue on its sustainability journey.

KIERAN HULL

Associate, Investment Banking Division and co-Head, Environment Committee



THE STORY GARDEN

Around 35 MUFG volunteers from our London office took part in a series of team challenges at a community garden in north London between summer 2019 and February 2020.



Teaming up with our CSR partner BIG Alliance and educational charity Global Generation, we supported the development of The Story Garden. Our volunteers helped to establish growing beds and hedging, build a path, make a bee habitat and also worked with local children on sustainable art projects.

The Story Garden gave our volunteers the opportunity to work together as a team on an environmental project that will bring numerous benefits to the local community.

www.globalgeneration.org.uk/story-garden

Getting out of the office and seeing through a project that utilises sustainable practices and will encourage community interaction and wildlife preservation was incredibly fulfilling.

MADDY PACKHAM
Analyst, Transaction Banking Office,
MUFG EMEA



We hope The Story Garden will offer a safe and green space for people to enjoy, learn new skills and share experiences.

NICOLE VAN DEN EIJNDE
Director, Global Generation



Our CSR performance



226

CSR activities across the MUFG EMEA region



1,043

MUFG EMEA employee volunteers (25% of EMEA headcount)



7,476

MUFG EMEA volunteer hours



145,970

young people reached by MUFG EMEA CSR initiatives



£509,817

raised by MUFG EMEA colleagues

OUR MOST ACTIVE VOLUNTEER IN 2019/20 WAS MAYUKO YAMADA, ASSISTANT VICE PRESIDENT, CREDIT CONTROL, MUFG EMEA.



CSR initiatives are exciting and rewarding ways to develop new skills and experiences and a great way to meet other staff from around the organisation who I wouldn't otherwise meet through my role.

MAYUKO YAMADA
Assistant Vice President, Credit Control, MUFG EMEA



CSR has the power to bring people together to make a positive change in our society at large. The difference that we managed to achieve as team EMEA is something I am truly proud of. I am honoured to work amongst passionate colleagues who share a common value to make an impact in our local communities.

ZINAB ALDARAJI
Head of Corporate Social Responsibility MUFG EMEA

JULIAN VAN KAN, HEAD OF FINANCIAL INSTITUTIONS GROUP, MUFG EMEA, WAS OUR TOP FUNDRAISER IN 2019/20. HIS BIKE RIDE RAISED A STAGGERING £315,000 FOR ALZHEIMER'S RESEARCH UK.



I am a great believer that ordinary people can do extraordinary things. The thought of pedalling a bike over 2,300km for 21 days was daunting but it was the support of so many that gave me the mental strength to keep going. Alzheimer's took its toll on my father. The money we raised will continue to help fund important research and purchase necessary equipment.

JULIAN VAN KAN
Head of Financial Institutions Group, MUFG EMEA

CSR in the COVID-19 era

The African philosophy of **ubuntu** (I am, because you are) guides the CSR programme at MUFG Johannesburg. All four employees take part in activities every week in support of the local community.

In 2019/20, the team continued to support the Johannesburg Hospital School (Autism Resource Centre), crocheted hats for a girls home during Gender-Based Violence Awareness Month and created a vertical garden for aspiring chefs at The Journey Home, which helps homeless teenagers.

The MUFG team has also launched an initiative to create a community garden and multi-purpose sports court at Eldorado Park Secondary School. Although the official opening of The Meraki Project had to be delayed because of COVID-19, the vegetable beds are being planted by

volunteers to help feed the local community and teach them about sustainability and leadership.

MUFG Johannesburg has also collaborated with Rise Against Hunger to distribute thousands of meal packs to families in need during the lockdown.



In South Africa, we're taught from a young age to give back. It gives me great pride knowing I can do what I love and my company supports it. When you're a CSR champion, nothing should stop you from reaching out to others. MUFG provides the tools so don't waste them, use them to make a difference.

OLIVIA SIVANESAN
Assistant Vice President,
MUFG Johannesburg



Volunteering is about seeing people smile, hearing laughter and knowing you are transferring skills and hope. You will never regret getting involved in CSR – get ready to roll up your sleeves!

JASDEEP PIENAAR
Administrator,
MUFG Johannesburg



26

employee and
community volunteers
during the COVID-19 crisis



100+

hours volunteered
during the
COVID-19 crisis



22,290

meals distributed
during the
COVID-19 crisis

Looking ahead

Our EMEA CSR achievements in 2019/20 are varied but they all have the same message at their core: How can we make tomorrow better?

We are currently facing a global pandemic that has exacerbated many inequalities in society. Young people's education, job prospects and mental wellbeing will be significantly impacted by COVID-19 and there are calls for a green recovery from the virus.

Providing funding is just one part of MUFG EMEA's CSR strategy. It's our passionate employee CSR champions, mentors and other volunteers who bring it to life. As these images from our 'working from home' photo competition show, our EMEA colleagues are determined to weather the COVID-19 storm. Together with our dedicated volunteers and charity partners, we will help to narrow the financial literacy gap, boost young people's career aspirations and protect the environment.

As Philip Roberts, Head of Investment Banking Division, MUFG EMEA, and Chair of our CSR Committee, says: "By listening to what our partners need, we can offer much more than financial support. Everyone involved in CSR at MUFG EMEA is incredibly energetic and enthusiastic, which makes for a positive impact across all our projects. In these challenging times, our CSR programme and the contribution of our volunteers take on even more importance."

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