News Release

MUFG Bank, Ltd.
(Incorporated in Japan with limited liability)

For Immediate Release

MUFG Bank Signs Sustainability-Linked Loan with Angimex-Kitoku, its first in Vietnam's Agriculture Sector

Ho Chi Minh City, October 30, 2025 – MUFG Bank, Ltd. (MUFG) has signed a Sustainability-Linked Loan (SLL) agreement with Angimex-Kitoku Limited Company (Angimex-Kitoku), a Vietnam-Japan joint venture company specialising in rice cultivation, production, and processing in Vietnam's Mekong Delta. This bilateral facility marks the first SLL in agriculture sector for MUFG in Vietnam.

The transaction is also a part of MUFG's newly-launched "Vietnam Food-X Project", a strategic initiative to solve agriculture and food issues in Vietnam and Japan through sustainable finance and cross-sector collaboration. The initiative aims to strengthen Vietnam's agrifood ecosystem and serve as a bridge between Japan and Vietnam in agriculture and food. It also aims to enhance the wellbeing of the people of both nations by leveraging the extensive networks of MUFG, VietinBank, and other partners.

The SLL will also enable Angimex-Kitoku to implement sustainable rice production practices under Vietnam's "Transforming Rice Value Chain for Climate Resilient and Sustainable Development in the Mekong Delta" (TRVC) program. Backed by international and local partners, the program promotes sustainable rice farming practices that reduce greenhouse gas emissions and improve economic outcomes for smallholder farmers in the country.

Under the loan structure, financial terms are linked to Angimex-Kitoku's performance in reducing greenhouse gas emissions, with the company's efforts independently verified.

Mr. Takao Nozaki, Regional Head of MUFG Vietnam, said: "MUFG is proud to play a part in the transformation of Vietnam's agricultural sector and its food security goals. This facility is a fitting start to our Vietnam Food X Project, which aims to be a catalyst for sustainable development in the country's agrifood sector. By leveraging MUFG's global expertise and local partnerships, we have once again reaffirmed our deep commitment and capacity to create long-term value for both clients and society."

Mr. Takashi Ryujin, Director of Angimex-Kitoku, said, “We are honored to partner MUFG through this Sustainability-Linked Loan, which represents a meaningful step forward in our shared vision for a more sustainable and inclusive future. This financing empowers Angimex-Kitoku to scale up climate-smart rice production while enhancing the livelihoods of smallholder farmers - especially women, who play the central role to the resilience and prosperity of farming households. Together with MUFG, we aim to create lasting, positive change for rural communities and contribute to the long-term development of Vietnam’s agricultural sector.”

From left to right: Takashi Ryujin, Director of Angimex-Kitoku and Kinoshita Shingo, Managing Director, Head of Ho Chi Minh City Branch, MUFG Vietnam at the signing of the sustainability-linked loan (SLL) agreement on 28 October.

Senior executives from MUFG Bank, Ho Chi Minh City Branch and Angimex-Kitoku at the signing ceremony of the SLL agreement on 28 October.

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About MUFG

Mitsubishi UFJ Financial Group, Inc. (MUFG) is one of the world's leading financial groups. Headquartered in Tokyo and with over 360 years of history, MUFG has a global network with approximately 2,000 locations in more than 40 markets. The Group has about 150,000 employees and offers services including commercial banking, trust banking, securities, credit cards, consumer finance, asset management, and leasing.

MUFG Bank, Ltd. is Japan's premier bank, with a global network spanning more than 40 markets. Outside of Japan, the bank offers an extensive scope of commercial and investment banking products and services to businesses, governments and individuals worldwide.

In Asia Pacific, MUFG has a presence across 18 markets – Australia, Bangladesh, China, Hong Kong, Indonesia, India, South Korea, Laos, Malaysia, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.

It has also formed strategic partnerships with some of the most prominent banks in South-east Asia, further augmenting its unrivalled network across the region – VietinBank in Vietnam, Krungsri in Thailand, Security Bank in the Philippines and Bank Danamon in Indonesia.

Under the Group's current three-year Medium Term Business Plan ending FY2026, MUFG is dynamically pursuing opportunities to expand and invest in Asia's growth. This will be guided by an unrelenting focus on capturing recurring revenue opportunities; challenging ourselves in new domains; capitalising on the growth of key markets like India, cultivating an Asian digital strategy while consolidating and concentrating on core competencies.

https://www.bk.mufg.jp/global/globalnetwork/asiapacific/index.htm

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