

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

For Immediate Release

MUFG Vietnam Signs First Sustainability-Linked Loan in Food Sector with Morinaga Nutritional Foods Vietnam JSC

Hanoi, July 22, 2026 – MUFG Bank, Ltd. (MUFG) announced that it has signed a Sustainability-Linked Loan (SLL) agreement with Morinaga Nutritional Foods Vietnam Joint Stock Company (MNFV), a Vietnam-based dairy and nutritional foods manufacturer and a wholly owned subsidiary of Morinaga Milk Group, one of Japan's leading dairy companies. This facility marks MUFG's first SLL in the food sector in Vietnam, and reaffirms the Bank's commitment to supporting clients on their sustainability journeys and fostering a resilient, balanced food sector in the region.

The financing will support MNFV's sustainability initiatives, which are aligned with the Morinaga Milk Group's sustainability framework across areas including Food & Well-being, Resources & Environment, and People & Society. Under the SLL, MNFV will receive working capital financing tied to its predefined Sustainability Performance Targets (SPTs), including reductions in greenhouse gas (GHG) emissions and water consumption intensity, while incentivising the company to advance its environmental objectives and drive sustainable growth in Vietnam. This also reinforces MNFV's commitment to improving operational efficiency, strengthening environmental stewardship, and contributing to Vietnam's transition toward a lower-carbon and more resource-efficient economy.

Mr. Takao Nozaki, Regional Head of MUFG Vietnam, said: "At MUFG, we view sustainability as a driver of long-term value and wellbeing while safeguarding the environment for future generations. We are proud to support MNFV on our first Sustainability-Linked Loan in Vietnam's food sector. By linking financial terms to real sustainability outcomes, we aim to accelerate the adoption of sustainable business practices while helping clients such as MNFV transition to a more resilient and responsible food industry, benefitting both businesses and communities for future generations."

Mr. Shunsuke Kohara, General Director of MNFV, added: "MNFV is committed to contributing to people's health and wellbeing through safe and nutritious products. Sustainability is an important part of how we manage resources, improve our environmental performance, and create value for society. We are pleased to partner with MUFG on this Sustainability-Linked Loan, which supports our business operations while reinforcing our commitment to a healthier and more sustainable future for people and communities in Vietnam."



Takao Nozaki, Regional Head of MUFG Vietnam (3rd from right) and Shunsuke Kohara, General Director of MNFV (3rd from left) at the signing ceremony of the SLL agreement.

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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's presence in Vietnam dates back to 1920 with predecessor company Yokohama Specie Bank' office in Ho Chi Minh City. Today, MUFG is among the largest foreign bank branches within Vietnam by asset size.

Vietnam's two branches, Ho Chi Minh City (foreign bank branch status in 1996) and Hanoi (fully independent status in 2014) serve as a financial bridge for global enterprise, Japanese investors and local corporations in the Vietnamese market. Services include loans, remittance, trade finance, foreign exchange, derivatives, project finance and M&A services.

MUFG has also established a strategic partnership with VietinBank, one of Vietnam's largest listed banks (by asset size). The MUFG-VietinBank collaboration has enhanced both banks' service offering and connectivity for clients, and serves as a cornerstone of MUFG's integrated APAC franchise.

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