News Release

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

For Immediate Release

MUFG Vietnam enhances Green and Sustainable Time Deposit with International Renewable Energy Certificates

Eligible customers can be recognized by I-RECs providing verifiable evidence of renewable electricity generation to support their sustainability commitments and reporting

Hanoi, 24 November, 2026 – MUFG Bank, Ltd. Vietnam (MUFG Vietnam) today announced that it has enhanced its Green and Sustainable Time Deposit by integrating International Renewable Energy Certificates (I-RECs) into the product for eligible corporate customers.

I-RECs certify the generation of renewable electricity, with each certificate representing one megawatt-hour, or 1 MWh, of electricity generated from renewable sources and delivered to the power grid.

The Green and Sustainable Time Deposit enables customers to place funds with MUFG Vietnam under the Bank's sustainability framework. Under the enhanced offering, eligible customers can now also be recognized by I-RECs, together with a certificate issued for their deposit.

The I-REC provides independently verifiable evidence of renewable electricity generation, giving eligible customers a tangible way to demonstrate their sustainability commitments, and subject to their own reporting requirements and applicable standards, their sustainability disclosures or renewable energy reporting.

I-RECs have no cash value, are non-transferable and do not form interest or any other return on the deposit.

To enable the offering, MUFG Vietnam is collaborating with Toyota Tsusho Vietnam Co., Ltd. (TTVN), which provides the I-RECs to the Bank under the agreed arrangement. The collaboration brings together MUFG Vietnam's financial capabilities and TTVN's renewable energy certificate capabilities to encourage greater corporate participation in sustainability initiatives.

Takao Nozaki, Regional Head of MUFG Vietnam, said: "Companies are increasingly looking for practical and credible ways to translate their sustainability ambitions into action.

MUFG

By integrating I-RECs to our Green and Sustainable Time Deposit, we are helping customers establish a clearer link between their financial decisions and verified renewable energy generation.

“This enhanced offering provides customers with tangible documentation that further supports their sustainability reporting, subject to their own reporting frameworks and requirements. Through collaboration with partners such as Toyota Tsusho Vietnam Co., Ltd., we aim to develop practical solutions that help our customers advance their sustainability journeys.”

Colin Chen, Head of MUFG APAC Sustainable Finance Department, said “Innovation in sustainable finance is not only about developing new financing products, but also enhancing existing solutions to deliver greater sustainability value for our clients. The integration of I-RECs into MUFG Vietnam’s Green and Sustainable Time Deposit is a good example of this approach, combining a financial product with verifiable renewable energy attributes to help clients translate their sustainability ambitions into more tangible action.”

The enhanced Green and Sustainable Time Deposit reflects MUFG Vietnam’s commitment to working with customers and partners to support sustainable growth and the transition towards a lower-carbon economy.

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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 2,300 locations in more than 50 markets. The Group has about 160,000 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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