

Mitsubishi UFJ Financial Group, Inc. (MUFG)

MUFG to Issue Publicly Offered Unsecured Bond (Green Bond) in Japan

Tokyo, April 4, 2025 --- Mitsubishi UFJ Financial Group, Inc. (MUFG) today announced that it has decided to issue the “Mitsubishi UFJ Financial Group, Inc. 14th series unsecured bond with callable clauses (no collateral provision restrictions or other financial covenants) (Green Bond)” (the Green Bond), the proceeds of which are to fund the construction of the new MUFG Headquarters (HQ) Building^[1].

1. Background

MUFG published its Green Finance Framework^[2] (the Framework) related to funding for the construction of the MUFG HQ Building in March 2024.

MUFG has obtained a second party opinion^[3] from Japan Credit Rating Agency, Ltd. (“JCR”) on the Framework confirming its alignment with the Green Bond Principles^[4] published in 2021 by the International Capital Market Association, as well as the Green Loan Principles^[5] published in 2023 by the Loan Market Association, the Asia-Pacific Loan Market Association, and the Loan Syndications and Trading Association.

2. Objective and overview

The funds sourced via the issuance of the Green Bond are planned for allocation to the construction of the MUFG HQ Building through loans to MUFG Bank, Ltd., a wholly owned subsidiary of MUFG.

MUFG intends for the MUFG HQ Building to obtain various sustainability-related certifications, such as LEED[®]^[6], and its architectural plan actively contributes to achieving a sustainable society and decreasing the burden on the environment in line with the UN Sustainable Development Goals and Japan’s 2050 target for achieving carbon neutrality.

The MUFG HQ Building is to serve as the symbol of an MUFG that is open and connects with all stakeholders, based on our purpose of being “Committed to empowering a brighter future.”

MUFG will continue to support customers, communities, society, and all stakeholders as one Group through the issuance of the Green Bond and the construction of the MUFG HQ Building, which aspires to actively contribute to realizing a sustainable society and mitigating environmental impacts.

Terms and conditions: MUFG's 14th series unsecured bond with callable clauses

Name of bond	Mitsubishi UFJ Financial Group, Inc. 14th series unsecured bond with callable clauses (no collateral provision restrictions or other financial covenants) (Green Bond)
Issuance amount	JPY 16,500 million
Maturity (non-call period)	11 years (10 years)
Denomination	JPY 100 million
Issue price	100 yen per face value of 100 yen
Interest rate	1.881% until April 11, 2035, after that, 6 month JPY TIBOR +0.594%
Pricing date	April 4, 2025
Settlement date	April 11, 2025
Maturity date	April 11, 2036
Interest payment dates	April 11 and October 11 of each year
Use of proceeds	Net proceeds are planned to be allocated to new and/or existing funds related to construction of the MUFG Headquarters Building through loans to MUFG Bank, Ltd., a wholly owned subsidiary of MUFG.
Bookrunner	Mitsubishi UFJ Morgan Stanley Securities Co., Ltd. (Lead manager)
Structuring agent ^[7]	Mitsubishi UFJ Morgan Stanley Securities Co., Ltd.
Fiscal agent	MUFG Bank, Ltd.
Securities depository	Japan Securities Depository Center, Incorporated

[1] For more information on the MUFG HQ Building, please refer to the link below:

https://www.muftg.jp/dam/pressrelease/2024/pdf/news-20240315-001_en.pdf

[2] For more information on the Green Finance Framework, please refer to the link below:

https://www.muftg.jp/english/ir/fixed_income/greenbond/framework_for_muftgbldg/index.html

[3] For more information on the second party opinion from JCR, please refer to the link below:

<https://www.jcr.co.jp/en/>

[4] This is a voluntary guideline formulated by the International Capital Market Association (ICMA) to promote the transparency, disclosure, and reporting of green bonds and to promote market order

[5] This is a voluntary guideline on green loan borrowing, formulated by the Loan Market Association (LMA), the Asia-Pacific Loan Market Association (APLMA), and the Loan Syndications and Trading Association (LSTA)

[6] Certification scheme for GBCI (Green Building Certification) evaluation, developed and operated by the US Green Building Council (USGBC®)

[7] Agent supporting the issuance of green bonds and other sustainable bonds by providing advice on creating a framework and obtaining a Second Party Opinion

This document is a press release to announce the issuance of MUFG's 14th series unsecured bond with callable clauses (no collateral provision restrictions or other financial covenants) (Green Bond) to the general public. It is not prepared for the purpose of soliciting investment.

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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 countries. The Group has about 140,000 employees and offers services including commercial banking, trust banking, securities, credit cards, consumer finance, asset management, and leasing. The Group aims to "be the world's most trusted financial group" through close collaboration among our operating companies and flexibly respond to all of the financial needs of our clients, serving society, and fostering shared and sustainable growth for a better world. MUFG's shares trade on the Tokyo, Nagoya, and New York stock exchanges. For more information, visit <https://www.mufg.jp/english>.