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Depending on your domicile or place of incorporation, this product / service / communication may not adhere to any applicable existing or proposed principles, laws, rules, or regulations related to environmental, social, and governance (“ESG”) criteria.

Furthermore, ESG data (including ratings) provided by external data providers and referenced for the purposes of this product is produced based on the data providers’ proprietary methodologies.

MUFG’s Green Deposit Framework (available to the public on MUFG Bank’s website) and its underlying eligible methodology, themes and activities were developed in collaboration with Sustainalytics, who also support the review of MUFG’s eligible loan and Green Deposits portfolio under the Green Deposit Framework on an annual basis. Any information contained in the MUFG Green Deposit Framework, or any information accessible through the MUFG website does not constitute or form part of any offer to purchase Green Deposits. MUFG and its affiliates engage in additional finance activities outside the scope of the Green Deposit Framework.

It should be noted that there is currently no globally accepted framework or definition (legal, regulatory, or otherwise) of, nor market consensus as to what constitutes an “ESG”, “green”, “sustainable”, “responsible”, “traditional” or an equivalently-labelled product, or as to what precise attributes are required for a particular investment, product or asset to be defined as “ESG”, “green”, “sustainable” or such other equivalent label, nor can any assurance be given that such a clear definition or consensus will develop over time. Although the EU Taxonomy Regulation seeks to provide a framework for determining environmentally sustainable economic activities and investments, through the introduction of prescriptive technical screening criteria, please note that the application of these technical screening criteria will involve the exercise of judgement and, in certain instances, the technical screening criteria also give broad discretion on the methodologies and assessments that should be undertaken. Different persons (including third-party data providers, depositors and other financial market participants) may interpret and apply these technical screening criteria differently, use internal methodologies (where permitted) and/or arrive at different conclusions regarding the extent of the Taxonomy alignment of the product. MUFG or its affiliates have not conducted any assessment of the product for compliance with the EU Taxonomy and any equivalent classification regimes, or considered them for these purposes. Accordingly, no assurance can be given to depositors that the product, or offering will meet any or all depositor expectations regarding such “ESG”, “green”, “sustainable”, “responsible”, or other equivalently labelled objectives, or that any adverse environmental, social and/or other impacts will not occur during the implementation of any product. Prospective Green Deposit holders are reminded that they would need to make their own assessment for these purposes and MUFG shall bear no responsibility or liability in that regard.

MUFG or its affiliates do not make any assurances or representation as to (i) the product’s ESG performance, alignment or compliance with any regulatory regime, or (ii) as to the suitability or reliability for any purpose whatsoever of (a) any opinion, report, certification, review or validation of any third party, including Sustainalytics, in connection with MUFG’s Green Deposit Framework or (b) MUFG’s Green Deposit Framework’s ability to fulfil any green, social, sustainability, sustainability-linked and/or other criteria or standard. Further, no assurance, warranty or representation can be given by MUFG Securities EMEA plc or by MUFG Bank, Ltd. (London Branch) that any of their investments, products, communications, services or offerings will meet any or all depositor or user objectives or expectations regarding any relevant “green”, “ESG”, “sustainable”, “responsible”, or other equivalently labelled objectives or that no adverse environmental, social, and/or other impacts will occur. Therefore, there can be no assurance as to the viability of the product for ESG purposes.

The lack of common or harmonised definitions and labels currently regarding what is considered “green” and other similar criteria, or clear guidelines on what “green” means in the context of “Green Deposits” and a “Green Deposit Framework”, may result in different approaches being taken by different institutions in relation to such deposits and framework. Therefore, a degree of subjectivity is involved and this may mean that MUFG or its affiliates may finance or refinance eligible assets pursuant to MUFG’s Green Deposit Framework that a different institution offering a green deposit programme may not, or that a Green Deposit holder may not consider as meeting its required “green” criteria or standard.

The providers of any opinions, certifications, reviews and validations in connection with MUFG’s Green Deposit Framework, including Sustainalytics, are not currently subject to any specific regulatory or other regime or oversight. Any such opinion, certification, review and validation is not, nor should be deemed to be, a recommendation by MUFG or any of its affiliates or any opinion or certification provider, external verifier or any other person to make a Green Deposit. Prospective Green Deposit holders are reminded that MUFG neither represents that any ESG information or data is accurate or complete, nor has MUFG taken any steps to independently or otherwise verify such information and data. Accordingly, MUFG does not accept any liability whatsoever for any direct, indirect or consequential loss arising from any actions or inactions undertaken in reliance on the information or any other content contained herein, and Green Deposit holders have no recourse against MUFG or any of its affiliates or the provider of any such opinion, certification, review or validation for the contents of any such opinion, certification, review or validation. Prospective Green Deposit holders must determine for themselves the relevance of any such opinion, certification, review or validation and/or the information contained therein and/or the provider of such opinion, certification, review or validation for the purpose of making any Green Deposit.

MUFG’s Green Deposits will be notionally matched against eligible assets that fall under the Eligible Green and Sustainable Themes and Activities listed in MUFG’s Green Deposit Framework from time to time, however there can be no assurance of the extent to which MUFG or its affiliates will be successful in doing so, that MUFG or its affiliates may decide not to continue with the financing or refinancing of such eligible assets or that any future financing or refinancing activities MUFG or its affiliates undertake in furtherance of MUFG’s Green Deposit Framework will meet the expectations of Green Deposit holders or any binding or non-binding green, social, sustainability, sustainability-linked and/or other industry or legal criteria or standards, whether by any present or future applicable law or regulations or by the specific requirements of Green Deposit holders, in particular with regard to any direct or indirect environmental, sustainability, green or social impact.

It should be noted that an investment, product, or offering that pursues a green, sustainability, responsibility, or ESG-related strategy or uses any such expression in its name does not automatically guarantee a higher financial return than its ‘traditional’ counterpart, nor does it prevent the client from bearing a financial loss. Depending on the specific green or ESG-related characteristics of that investment, product, or offering, the client may even consent to a lower expected financial return and/or a significantly reduced range of potentially eligible products.

Finally, prospective Green Deposit holders and other relevant persons are advised to obtain their own independent financial, legal, regulatory, tax or other advice as necessary in order to make their own investment decision as to whether the product meets their needs and make their own determination as to ESG performance, ESG alignment, and alignment to or compliance with any regulatory regime (including without limitation, the EU Taxonomy).