

Corporate Profile

MUFG AMERICAS HOLDINGS CORPORATION
MUFG UNION BANK, N.A.

MUFG Union Bank, N.A., is a full-service bank with offices across the United States. We provide a wide spectrum of corporate, commercial, retail banking, and wealth management solutions to meet the needs of customers. The bank also offers an extensive portfolio of value-added solutions for customers, including investment banking, personal and corporate trust, capital markets, global custody, transaction banking, and other services. With assets of \$113.5 billion as of June 30, 2015, the bank

has strong capital reserves, credit ratings, and capital ratios relative to peer banks. MUFG Union Bank is a proud member of the Mitsubishi UFJ Financial Group (NYSE: MTU), one of the world's largest financial organizations with total assets of approximately ¥284.9 trillion (JPY) or \$2.3 trillion (USD),¹ as of June 30, 2015. MUFG Americas Holdings Corporation, the financial holding company, and MUFG Union Bank, N.A., have corporate headquarters in New York City.

Enterprise Summary

Retail Banking and Wealth Markets

Retail Banking

Branch Banking: branches in California, Oregon, and Washington

- Banking by Design™ checking
- Online Banking & Bill Pay
- Mobile Text Banking & Check Deposit

Consumer Lending: Fixed and adjustable jumbo and conforming mortgages

Business Bank: Deposit and lending products; SBA and small business loans / lines of credit

Wealth Markets

The Private Bank

- Integrated wealth management & planning
- Investment Management²
- Risk management²
- Personal trust & estate services
- Banking services

UnionBanc Investment Services LLC:² registered broker-dealer and investment adviser

HighMark® Capital Management, Inc.: registered investment adviser²

Commercial Banking

General Industries coverage teams in key Western cities with regional hubs in New York City, Chicago, and Atlanta. Specialty coverage teams in all geographic markets.

Aerospace & Defense
Agriculture
Environmental Services
Funds Finance
General Industries
Healthcare
Media & Telecommunications
Entertainment & Film Finance
Oil & Gas

Commercial Banking (cont.)

Project Finance
Real Estate Industries
Technology

U.S. Corporate Banking

Commodity Finance
Energy Finance
Financial Institutions
General Industries
Healthcare
Media, Telecommunications & Sports
Oil & Gas
Power & Utilities
Public Finance
Technology

Transaction Banking

Deposits & Treasury Management

- Payables and Receivables
- Information Management
- Liquidity Management

Transactional Trade Finance
Trust & Custody Services

Investment Banking & Markets

Commodity & Structured Trade Finance
Corporate Advisory
Global Financial Solutions
Leasing & Merchant Banking
Project Finance & Export Credit Agency
Sales & Trading
Securitization
Stable Value Products
Structured Finance
Syndications

Asian Corporate Banking

Offices:
Atlanta, GA
Chicago, IL
Houston, TX
Florence, KY
Los Angeles, CA
New York, NY
San Francisco, CA
Seattle, WA



Mitsubishi UFJ Securities (USA)³

Debt and Equity Capital Markets
Equity Sales and Trading
Fixed Income Sales and Trading
Structured Products

Mitsubishi UFJ Trust & Banking Corporation (USA)³

Custody Services
Securities Lending

Mitsubishi UFJ Trust & Banking Corporation³

New York Branch
Corporate Finance
Securities Trading

Historical Highlights



2014

MUFG integrated the U.S. business of The Bank of Tokyo-Mitsubishi UFJ, Ltd. (BTMU) Headquarters for the Americas with Union Bank, N.A., renaming it as MUFG Union Bank, N.A., and renamed UnionBanCal Corporation as MUFG Americas Holdings Corporation as the overall holding company of BTMU's Americas operations. Both have corporate headquarters in New York City, while MUFG Union Bank has its main office in San Francisco.

2013

MUFG acquired 75% ownership of Bank of Ayudhya Public Company Limited, the fourth-largest commercial bank in Thailand with over 18,500 employees.

2011

MUFG's holding of Morgan Stanley convertible preferred stock converted into Morgan Stanley common stock.

2008

MUFG reaches agreement on strategic capital alliance with Morgan Stanley through a \$9 billion dollar investment. UnionBanCal Corporation, parent company of Union Bank of California (Union Bank), becomes a wholly owned subsidiary of The Bank of Tokyo-Mitsubishi UFJ, Ltd.

2006

Creation of the Bank of Tokyo-Mitsubishi UFJ (BTMU) through the merger of The Bank of Tokyo-Mitsubishi and UFJ Bank.

2005

Creation of Mitsubishi UFJ Financial Group (MUFG) through the merger of Mitsubishi Tokyo Financial Group and UFJ Holdings, Mitsubishi UFJ Trust and Banking through the merger of Mitsubishi Trust and Banking and UFJ Trust Bank, and Mitsubishi UFJ Securities through the merger of Mitsubishi Securities and UFJ Tsubasa Securities.

1996

Merger of The Mitsubishi Bank, Limited, and The Bank of Tokyo, Ltd., creates the world's largest bank. Union Bank and The Bank of California merge into the state's third-largest commercial bank, Union Bank of California.

1880

MUFG's predecessor company founded in Japan.



2014

Union Bank® marks its 150th anniversary (1864).

2013

Union Bank acquired First Bank Association Bank Services—expanding its capabilities to provide banking services nationwide to homeowners association management companies. This follows the earlier acquisitions of Klik Technologies Corporation in 2011 and Smartstreet in 2012, both market leaders in their respective industries.

2013

Union Bank acquired PB Capital Corporation's institutional commercial real estate lending portfolio to expand national properties and capabilities.

2012

Union Bank acquired Pacific Capital Bancorp and its bank operating subsidiary Santa Barbara Bank & Trust, adding 38 branches along the Central Coast of California.

2010

Union Bank acquired San Rafael, California-based Tamalpais Bank and Everett, Washington-based Frontier Bank through agreements with the Federal Deposit Insurance Corporation, adding 57 additional banking offices.

2008

BTMU acquired all of the outstanding shares of UnionBanCal Corporation in a cash tender offer, resulting in Union Bank of California becoming a wholly owned subsidiary of BTMU. Union Bank of California shortens its name to Union Bank, signaling its plan to expand nationally.

1996

The modern Union Bank is formed when The Bank of California and Union Bank combined to create Union Bank of California as part of the merger of The Mitsubishi Bank, Ltd., and The Bank of Tokyo, Ltd., creating the world's largest bank.

1864

The Bank of California founded in San Francisco, California.

Policy Making Officers

Masashi Oka, Executive Chairman
Kanetsugu Mike, MUFG Regional Executive for the Americas
Stephen Cummings, President and CEO
Takayuki Akita, Head of Asian Corporate Banking
Ranjana Clark, Head of Transaction Banking
Michael Coyne, General Counsel
Kevin Cronin, Head of U.S. Corporate Banking
Michael Gotimer, Co-Chief Information & Operations Officer
John Itokazu, Co-Chief Information & Operations Officer
Hironori Kamezawa, Deputy Regional Executive for the Americas and Interim Chief Risk Officer
Kazuo Koshi, Chief of Staff
J. Michael Stedman, Head of Commercial Banking
Annemieke van der Werff, Chief Human Resources Officer
Tim Wennes, West Coast President, Head of Retail Banking & Wealth Markets and Corporate Social Responsibility
Johannes Worsoe, Head of Investment Banking & Markets
John Woods, Chief Financial Officer

All Policy Making Officers are members of the Executive Committee for the Americas.

Industry Awards

#1 Mandated Lead Arranger, PFI/Thomson Reuters League Table, Americas and global (2013, 2012, 2011, 2010)
#1 Mandated Lead Arranger, Dealogic League Table, North America (2013, 2012, 2011, 2010)
American Banker/Reputation Institute Most Reputable Bank (#7 Union Bank, 2015)
Global Banking & Finance Review, Best Corporate Trust Bank in America (2014, 2013, 2012)
Greenwich Associates, Excellence in Middle Market Banking, National Winner—Financial Stability (2013, 2011, 2010)
DiversityInc—Top Ten Regional Companies for Diversity (#6 MUFG, 2015)

Employees: Approximately 14,000 in the Americas

Contact

www.mufgamericas.com
www.unionbank.com
www.mufg.jp/english

Retail branch offices
www.unionbank.com/branchlocator

MUFG Americas Holdings Corporation
MUFG Union Bank, N.A.

Principal Executive Office
1251 Avenue of the Americas
New York, NY 10020

Main Banking Office
400 California Street
San Francisco, CA 94104

MUFG Investor Relations
(NYSE: MTU)
+81 3 3240 8111

¹ Exchange rate of 1 USD = ¥122.45 as of June 30, 2015.

² Clients requiring investment management, brokerage or insurance services will work directly with one or both of the following MUFG Union Bank, N.A., subsidiaries: HighMark Capital Management, Inc., an SEC-registered investment adviser; or UnionBanc Investment Services LLC, a registered broker-dealer, investment adviser, member FINRA/SIPC; or its insurance division, UnionBanc Insurance Services, California State Insurance License No. 0817733. Non-deposit investment and insurance products: • **Are NOT deposits of or guaranteed by the Bank or any Bank affiliate** • **Are NOT insured by the FDIC or by any other federal government agency** • **Are subject to investment risks, including the possible loss of principal invested** • **Insurance and annuities are products of the insurance carriers.**

³ Corporate securities underwriting provided by Mitsubishi UFJ Securities (USA), Inc., a U.S. registered broker-dealer, member FINRA/SIPC, and affiliate of MUFG Union Bank, N.A. Non-deposit investment products are: • **NOT insured by the FDIC or any other governmental agency** • **NOT Bank deposits** • **NOT guaranteed by the Bank or any Bank affiliate** • **Subject to investment risk, including the possible loss of principal.**

