Personalized service backed by global strength

As a financial leader with a consistent and disciplined business philosophy, Union Bank is uniquely positioned to offer our clients a wide range of products and services anywhere in the world. A proud member of the Mitsubishi UFJ Financial Group (MUFG), one of the world’s largest financial institutions, Union Bank operates as an independent subsidiary, and is locally managed by a diverse executive team with many years of experience and proven leadership abilities. With $168.1 billion in assets as of December 31, 2018 and a solid balance sheet held by MUFG, Union Bank offers global capabilities, delivered by local teams who provide the personalized service often associated with smaller organizations.

The Private Bank

The Private Bank is an exclusive part of Union Bank. We believe that managing wealth goes well beyond providing financial services. It’s about contributing ideas and innovations that help you achieve your financial goals and live a deeply rewarding life. Clients of The Private Bank work with a relationship manager and a team of specialists who deliver customized solutions across five key wealth management disciplines:

Wealth planning—Provides a road map to help our clients identify, prioritize, and achieve their goals and dreams.

Investments—Includes discretionary investment management through Union Bank and brokerage and investment advisory services through our subsidiary, UnionBanc Investment Services.¹

Risk management—Offers strategies such as insurance solutions for estate-planning or asset protection, through our insurance division, UnionBanc Insurance Services.¹

Trust and estate services—Helps you fulfill the ambitions you have for your wealth, both during this lifetime and beyond.

Lending and deposits—Includes a full range of customized liquidity and credit solutions, including jumbo mortgages with preferred pricing.

DECEMBER 31, 2018

Headquarters:
MUFG
Tokyo, Japan
MUFG Union Bank, N.A.
1251 Avenue of the Americas
New York, NY 10020

Main Banking Office:
400 California Street
San Francisco, CA 94104

Locations:
354 domestic banking offices
1 international office

Highlights:
• Superior asset quality
• Strong capital position
• Solid investment grade credit ratings
• No sub-prime mortgages

Contact your relationship manager for more information or visit us at unionbank.com/theprivatebank

* JPY denominated amounts converted to USD based on an exchange rate of 111 JPY/USD.
** Assets under management (“AUM”) include assets for which HighMark Capital Management, Inc. (HighMark), an SEC-registered investment adviser and wholly-owned subsidiary of MUFG Union Bank, N.A. (Bank), provides continuous and regular supervisory and management services. Assets under advisement (“AUA”) include assets for which HighMark provides certain investment advisory services (including, but not limited to, investment research and strategies) for client assets of the Bank.
Top credit quality

As a principal subsidiary of MUFG Americas Holdings Corporation (MUAH), one of the largest regional bank holding companies in the United States, Union Bank has a solid balance sheet with high-quality capital base and strong liquidity. Our conservative risk culture has resulted in a high quality loan portfolio with strong credit performance.

<table>
<thead>
<tr>
<th>Ratio</th>
<th>MUFG Americas Holdings Corporation, Long-Term Issuer</th>
<th>MUFG Union Bank, N.A., Long-Term Issuer</th>
<th>MUFG Union Bank, N.A., Short-Term Issuer</th>
</tr>
</thead>
<tbody>
<tr>
<td>S&amp;P</td>
<td>A-</td>
<td>A*</td>
<td>A-1</td>
</tr>
<tr>
<td>Moody’s</td>
<td>A2</td>
<td>A2</td>
<td>P-1</td>
</tr>
<tr>
<td>Fitch</td>
<td>A</td>
<td>A</td>
<td>F1</td>
</tr>
</tbody>
</table>

*Outlook is positive.

Safety of assets

MUFG Union Bank is a national bank as established under the Federal National Bank Act, and has been granted fiduciary powers by the Office of the Comptroller of the Currency (OCC). Fiduciary accounts are accounts where the Bank is serving under a trustee appointment or has investment discretion. Regulations require that Union Bank segregates assets held in any fiduciary capacity from the general assets of the Bank, and keeps full information identifying the assets of each fiduciary account separate from records of the Bank. Even though not technically required, Union Bank also segregates all custody accounts in the same manner.

1 Investment management services offered by MUFG Union Bank, N.A. in conjunction with its subsidiary, HighMark Capital Management, an SEC-registered investment adviser. Brokerage and investment advisory services offered by UnionBanc Investment Services LLC, an SEC-registered broker-dealer, investment adviser, member FINRA/SIPC, and subsidiary of MUFG Union Bank, N.A. Insurance services offered by UnionBanc Insurance Services, a division of MUFG Union Bank, N.A., California State Insurance License No. 0817733. Insurance and annuities are products of the insurance carriers. Non-deposit investment and insurance products:
• Are NOT deposits or obligations 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.


3 As of December 31, 2018.

4 The capital ratios displayed as of December 31, 2018 are calculated in accordance with the transition guidelines set forth in the U.S. federal banking agencies’ final U.S. Basel III regulatory capital rules.

5 The tangible common equity ratio, a non-GAAP financial measure displayed as of December 31, 2018, is calculated as tangible common equity divided by tangible assets. The methodology for determining tangible common equity may differ among companies. The tangible common equity ratio facilitates the understanding of the Company’s capital structure and is used to assess and compare the quality and composition of the Company’s capital structure to other financial institutions.

Wills, trusts, foundations and wealth planning strategies have legal, tax, accounting and other implications. Clients should consult a legal or tax advisor.

Loans subject to credit and collateral approval. Minimum credit score and reserve requirements apply and impact the amount that can be borrowed and the interest rate/APR for which you are eligible. Restrictions apply. Terms and conditions subject to change. Union Bank NMLS ID #539249

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