

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 trust, capital markets, global treasury management, transaction banking and other services. With assets of \$113.7 billion (USD), as of December 31, 2014, 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 ¥279 trillion or \$2.3 trillion (USD), as of December 31, 2014. 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

- Community 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 Banking: Deposit and lending products; SBA and small business loans/lines of credit

#### Wealth Markets

- The Private Bank
  - Integrated wealth management & planning
  - Investments
  - Risk management
  - Personal trust & estate services
  - Banking services

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

Highmark® Capital Management, Inc.: registered investment adviser

### 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)<sup>2</sup>

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

### Mitsubishi UFJ Trust & Banking Corporation (USA)<sup>2</sup>

- Custody Services
- Securities Lending

### Mitsubishi UFJ Trust & Banking Corporation<sup>2</sup>

- New York Branch
- Corporate Finance
- Securities Trading

<sup>1</sup>Exchange rate of 1 USD = ¥119.78 (J-GAAP) as of December 31, 2014.

<sup>2</sup>Mitsubishi UFJ Securities (USA), Inc., Mitsubishi UFJ Trust & Banking Corporation (USA), and Mitsubishi UFJ Trust & Banking Corporation are wholly owned by Mitsubishi UFJ Financial Group.

## 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  
**Katsumi Hatao**, CEO for the Americas  
**Hironori Kamezawa**, Deputy CEO for the Americas

**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

**Kazuo Koshi**, Chief of Staff

**Mark Midkiff**, Chief Risk Officer for the Americas

**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 except Masashi Oka, who also serves as Chairman of the Board, 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 (Union Bank, 2013)

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 (#3 Union Bank, 2014)

**Employees:** Approximately 13,700 in the Americas

## Contact

[www.mufgamericas.com](http://www.mufgamericas.com)

[www.unionbank.com](http://www.unionbank.com)

[www.mufg.jp/english](http://www.mufg.jp/english)

Retail branch offices  
[www.unionbank.com/branchlocator](http://www.unionbank.com/branchlocator)

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