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)**

Debt and Equity Capital Markets

Equity Sales and Trading

Fixed Income Sales and Trading

Structured Products

**Mitsubishi UFJ Trust & Banking Corporation (USA)**

Custody Services

Securities Lending

**Mitsubishi UFJ Trust & Banking Corporation**

New York Branch

Corporate Finance

Securities Trading

---

1 Exchange rate of 1 USD = ¥119.78 (J-GAAP) as of December 31, 2014.
2 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.

The Bank of Tokyo-Mitsubishi UFJ, Ltd.
MUFG Union Bank, N.A.
A member of MUFG, a global 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 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 36 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.

©2015 Mitsubishi UFJ Financial Group, Inc. All rights reserved. The MUFG logo and name is a service mark of Mitsubishi UFJ Financial Group, Inc. MUFG Union Bank, N.A., is a member FDIC and its banking products are insured up to applicable FDIC insurance limits. The Bank of Tokyo-Mitsubishi UFJ, Ltd., is not a member FDIC and its products ARE NOT insured by the FDIC or other government agency.