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 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)[1], 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)[2]
Debt and Equity Capital Markets
Equity Sales and Trading
Fixed Income Sales and Trading
Structured Products

Mitsubishi UFJ Trust & Banking Corporation (USA)[2]
Custody Services
Securities Lending

Mitsubishi UFJ Trust & Banking Corporation[2]
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

MUFG

UnionBank®

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,* Acting President & Chief Executive Officer†
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

*As of July 1, 2014
†As of March 16, 2015

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

Retail branch offices
www.unionbank.com/branchlocator

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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.

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