

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 \$108.8 billion (USD), as of June 30, 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 ¥258 trillion (JPY) or \$2.5 trillion (USD)¹, as of March 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 Corporation²

New York Branch

Corporate Finance

Securities Trading

¹Exchange rate of USD = ¥102.92 (J-GAAP) as of March 31, 2014.

²Mitsubishi 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 Holding 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

Anthony Marino, Co-Chief Human Resources Officer

Mark Midkiff, Chief Risk Officer for the Americas

J. Michael Stedman, Head of Commercial Banking

Annemieke van der Werff, Co-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, 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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