

# A strong financial partner

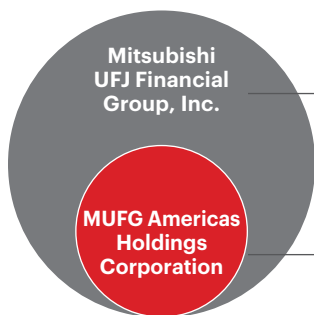
## Strong liquidity position and top credit quality

As a principal subsidiary of MUFG Americas Holdings Corporation (MUAH), one of the largest regional bank holding companies in the United States, MUFG Union Bank, N.A. (Union Bank) has a solid balance sheet with a high-quality capital base and strong liquidity. As of December 31, 2019:

- Our strong liquidity position includes \$9.6 billion cash and cash equivalents, \$17.8 billion securities available for sale, and \$9.4 billion securities held to maturity.
- Our unpledged securities total \$25 billion.
- Union Bank has \$12.7 billion of borrowings outstanding with the FHLB of San Francisco, and a remaining unused borrowing capacity from the FHLB of San Francisco of \$21.9 billion.
- The Liquidity Coverage Ratio is 149%.\*
- Our conservative risk culture has resulted in a high-quality loan portfolio with strong credit performance.

## 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. As a proud member of the Mitsubishi UFJ Financial Group, Inc. (MUFG), one of the world's largest financial institutions, we operate as an independent subsidiary that is locally managed by a diverse executive team with many years of experience and proven leadership abilities. We offer global capabilities, delivered by local teams who provide the personalized service often associated with smaller organizations.



### Highlights as of December 31, 2019

Employees:	Approximately 180,000
Total Assets:	\$2,870 billion**
Total Loans:	\$973 billion**
Total Deposits:	\$1,672 billion**

Employees:	Approximately 13,240
Total Assets:	\$170.8 billion
Total Loans:	\$88.2 billion
Total Deposits:	\$95.9 billion
Total AUM /AUA.***	\$17.4 billion

\*As of 9/30/2019

\*\*JPY denominated amounts converted to USD based on an exchange rate of 109.56 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., 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 MUFG Union Bank, N.A.

### Headquarters

MUFG Americas Holdings Corporation  
1251 Avenue of the Americas  
New York, NY 10020

### Locations

353 domestic banking offices

### Our strategy

Meet and exceed the financial services needs of the communities and customers we serve with a broad range of quality solutions backed by exceptional service and deep industry expertise

### For more information

Contact your relationship manager or visit us at [unionbank.com](http://unionbank.com)



A member of MUFG, a global financial group

Union Bank offers clients many advantages, including a wide range of products, services, and the ability to work with you anywhere in the world. Additionally, we're a strong national player with retail branches in the West Coast states, along with commercial branches in Texas, Illinois, New York, and Georgia.

**The specialized solutions you need to succeed**

We offer a complete range of solutions to help you achieve your short- and long-term financial goals, including:

- Corporate Banking
- Commercial Banking
- Transaction Banking (Global Trust Services, Trade Finance, and Treasury Management)
- Global Capital Markets
- Real Estate Industries
- Wealth Management
- Consumer Banking
- Investment Banking and M&A Advisory Services available through our subsidiary, Intrepid Investment Bankers†

**Credit ratings and capital**

	MUFG Americas Holdings Corporation, Long-Term Issuer*	MUFG Union Bank, N.A., Long-Term Issuer*	MUFG Union Bank, N.A., Short-Term Issuer*
S&P	A-**	A**	A-1
Moody's	A2***	A2***	P-1
Fitch	A	A	F 1

\*Credit ratings released May 13, 2019 by S&P, Dec. 4, 2019 by Moody's, and Oct. 29, 2019 by Fitch.

\*\*Outlook is positive.

\*\*\*Outlook is negative.

Ratio <sup>1</sup>	MUFG Americas Holdings Corporation (MUAH)	Capital Ratio Minimum <sup>4</sup>	Requirement for "Well-Capitalized"
Tier 1 Risk-Based Capital <sup>2</sup>	14.10%	8.50%	8.0%
Total Risk-Based Capital <sup>2</sup>	14.73%	10.50%	10.0%
Tangible Common Equity <sup>3</sup>	8.45%	N/A	N/A
Tier 1 Leverage	8.88%	4.00%	5.0%

<sup>1</sup> As of December 31, 2019.

<sup>2</sup> The capital ratios displayed as of Dec. 31, 2019 are calculated in accordance with the guidelines set forth in the U.S. federal banking agencies' final U.S. Basel III regulatory capital rules and all applicable amendments.

<sup>3</sup> The tangible common equity ratio, a non-GAAP financial measure, 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.

<sup>4</sup> Regulatory minimum plus applicable phase-in of Capital Conservation Buffer.

**Safety of fiduciary assets**

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. 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 this same manner.

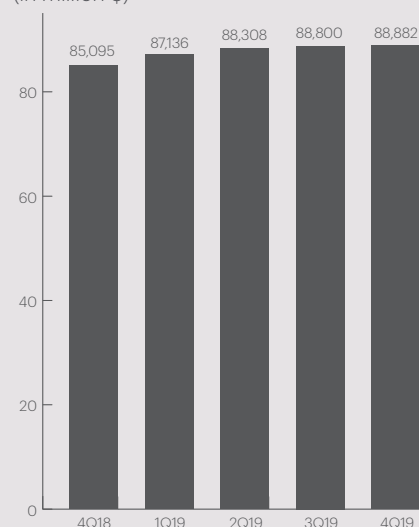
†Investment banking services offered by Intrepid Investment Bankers LLC, member FINRA / SIPC, and subsidiary of MUFG Union Bank, N.A.: **• Are NOT deposits or other obligations of, or guaranteed by, the Bank or any Bank affiliate • Are NOT insured by the FDIC or by any other federal government agency • Are subject to investment risks, including possible loss of the principal amount invested.**

**TOP CREDIT QUALITY**

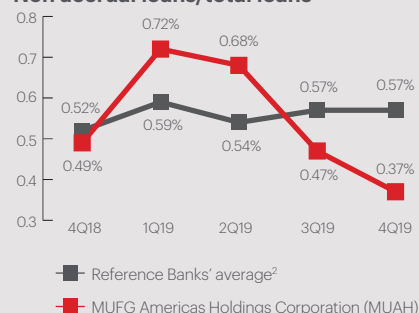
- Superior asset quality
- Strong capital position
- Solid investment-grade credit ratings

**MUAH average total loans**

(in million \$)



**Non accrual loans/total loans<sup>1</sup>**



<sup>1</sup> Source: SNL Financial and company reports

<sup>2</sup> Reference Banks consist of 12 CCAR-filing public regional banks plus the four largest U.S. money center banks. Reference Banks' average based on reporting through February 9, 2020 (Source: SNL Financial)