

March 24, 2016

The Bank of Tokyo-Mitsubishi UFJ, Ltd.

Conclusion of an Agreement with Bank of Ayudhya and Osaka Prefecture

Tokyo, March 24, 2016 --- The Bank of Tokyo-Mitsubishi UFJ, Ltd. and its consolidated subsidiary Bank of Ayudhya Public Company Limited (Krungsri) concluded an Agreement Regarding Coordination and Cooperation between Ventures to Support Overseas Business with Osaka Prefecture.

1. The purpose of concluding this agreement

The Bank of Tokyo-Mitsubishi UFJ has positioned Asia as its second core market, and in December 2013, acquired Krungsri, a major commercial bank in the Kingdom of Thailand (Thailand), and constructed a framework to provide high added-value financial services in both countries.

With the cooperation of Osaka Prefecture, we seek to promote economic exchange between Osaka Prefecture and Thailand and contribute to the local regions by supporting the business activities of corporations in both Osaka Prefecture and Thailand through this agreement.

2. Overview of the agreement

- (1) Osaka corporations shall participate in local business matching in Thailand
- (2) Krungsri shall use space it owns in Thailand to hold events related to Osaka
- (3) The three parties shall hold seminars to provide information on the Thai economy and investment environment to Osaka corporations
- (4) Introduction of Thai corporations that are interested in investing in Osaka
- (5) Exchange of information about the Thai economy and more
- (6) Other ventures for which mutual support and cooperation is seen as beneficial

3. Overview of Krungsri

Krungsri has over 70 years of history in Thailand and is the 5th largest commercial bank in the country in terms of assets. It provides wide-ranging and comprehensive financial services including corporate banking, retail banking including consumer finance, as well as investment and asset management to individuals, SMEs and large corporations through its network of over 670 branches and 26,000 sales agencies nationwide. Krungsri together with its subsidiaries make up the largest credit card issuer in Thailand, with 6.6 million accounts, and is one of the main players in the auto loan industry. In addition it owns such companies as Krungsri Asset Management, which has achieved rapid growth in recent years, and Ngern Tid Lor, a microfinance company.