Business today is globalizing faster than ever. Needs for capital management on the national, regional, and global scales are increasing as companies establish manufacturing and sales bases overseas.

Our transaction banking operations support clients with capital management solutions focusing on cash management and trade finance. As the Japanese financial institution with the greatest global reach, MUFG supports multinational clients with its friendly services and commitment to Japanese quality.

Japanese quality sets the standard for the rest of the world.
The Origins

An integral part of Japan's financial history, MUFG represents Japan in both its history and its achievements. MUFG's roots stretch back to six major banks, with 400 years of history behind our powerful position today. Global conditions and financial markets have changed over the years, but our heritage and experience is a priceless asset and the cornerstone of our stable management foundation.

The Bank of Tokyo-Mitsubishi, Ltd.
Mitsubishi Bank and The Bank of Tokyo merge to form The Bank of Tokyo-Mitsubishi (BTM).

The Bank of Tokyo-Mitsubishi UFJ, Ltd.
BTM and UFJ merge to form The Bank of Tokyo-Mitsubishi UFJ (BTMU).

The Bank of California is founded in San Francisco, California.

The Bank of California is reorganized as the Bank of Tokyo.

Krungsri officially established.

Krungsri listed on the Stock Exchange of Thailand.

MUFG Union Bank, N.A.

The Bank of Ayudhya PCL ("Krungsri")

MUFG Union Bank, N.A.

The Mitsubishi Bank, Ltd.
1870
Yataro Iwasaki establishes a shipping company called Taikum Shokai (renamed Mitsubishi Shokai in 1872).

The Mitsubishi Bank establishes the Mitsubishi Kawa-ko-ten offering foreign exchange services.

The firm enters the banking business as a merger with the 13th National Bank (name later changed to Mitsubishi Bank in 1919).

Offices opened in London and New York; international operations launched.

The Yokohama Specie Bank opened for business in Japan and New York in 1880 and set up another office in London in 1881.

The Yokohama Specie Bank is reorganized as the Bank of Tokyo.

The Bank of Tokyo qualifies as a specialized foreign exchange bank under Japan’s Foreign Exchange Bank Act.

The Bank of Tokyo-Mitsubishi, Ltd.

Mitsubishi Bank and The Bank of Tokyo merge to form The Bank of Tokyo-Mitsubishi (BTM).

The Sanae Bank, Ltd.

The Tokai Bank, Ltd.

MUFG Union Bank, N.A.

The Bank of Ayudhya PCL ("Krungsri")

Universe during the late Meiji period.

The Mitsubishi Bank consolidates its two California banks, The Mitsubishi Bank of California, and The Bank of California and chooses to retain The Bank of California name.

The Bank of California and Union Bank merge to form Union Bank of California.

The Mitsubishi Bank lends its name to the newly formed-Union Bank of California.

The Mitsubishi Bank becomes a wholly owned subsidiary of BTMU and shortens its name to Union Bank.

MUFG integrates the U.S. operations of BTMU into a new entity, known as MUFG Bank.

Krungsri becomes a subsidiary of BTMU and integrates with BTMU Bangkok Branch.
Global Network

MUFG’s global reach includes over 1,150 locations* in more than 40 countries around the world.

MUFG manages its transaction banking business from offices in Tokyo, Shanghai, Hong Kong, Singapore, Bangkok, London, New York, and Los Angeles. A total of about 2,000 professionals work together across national and regional boundaries to provide a wide range of services to our clients. We leverage our network of offices in more than 40 countries to meet specific local needs. Professionals well-versed in local markets provide the same high-quality service and hospitality found in Japan.

* as of June 2015
Asian Strategy

Our solid Asian network leverages proactive investments and strategies in a region that has captured the global spotlight. We have 120 years of experience building bases in the Asian region, and we continue to expand operations throughout the region. We also proactively invest in and affiliate with banks across Asia, working to strengthen our transaction banking business region-wide.

Investments and Alliances with Asian Banks as of July 31, 2015

<table>
<thead>
<tr>
<th>Country</th>
<th>Bank or Financial Holding</th>
<th>Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>China</td>
<td>Bank of China</td>
<td>Investment</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>Dah Sing Financial Holdings</td>
<td>Investment</td>
</tr>
<tr>
<td>Taiwan</td>
<td>Fubon Financial</td>
<td>Investment</td>
</tr>
<tr>
<td></td>
<td>Taiwan Financial Holdings</td>
<td>Alliance</td>
</tr>
<tr>
<td>Korea</td>
<td>Exim Bank of Korea</td>
<td>Alliance</td>
</tr>
<tr>
<td>Thailand</td>
<td>Krungthai</td>
<td>Subsidiary</td>
</tr>
<tr>
<td></td>
<td>Bangkok Bank</td>
<td>Alliance</td>
</tr>
<tr>
<td></td>
<td>Siam Commercial Bank</td>
<td>Alliance</td>
</tr>
<tr>
<td></td>
<td>Kasikorn Bank</td>
<td>Alliance</td>
</tr>
<tr>
<td></td>
<td>CIMB Thai</td>
<td>Alliance</td>
</tr>
<tr>
<td>Vietnam</td>
<td>VietinBank</td>
<td>Investment</td>
</tr>
<tr>
<td></td>
<td>BIDV</td>
<td>Alliance</td>
</tr>
<tr>
<td>Indonesia</td>
<td>BNP</td>
<td>Investment</td>
</tr>
<tr>
<td></td>
<td>CIMB Niaga</td>
<td>Alliance</td>
</tr>
<tr>
<td>India</td>
<td>ICICI</td>
<td>Investment</td>
</tr>
<tr>
<td></td>
<td>State Bank of India</td>
<td>Alliance</td>
</tr>
<tr>
<td>Philippines</td>
<td>BDO</td>
<td>Alliance</td>
</tr>
<tr>
<td></td>
<td>Security Bank</td>
<td>Alliance</td>
</tr>
<tr>
<td>Malaysia</td>
<td>CIMB</td>
<td>Investment</td>
</tr>
<tr>
<td>Myanmar</td>
<td>Co-operative Bank</td>
<td>Alliance</td>
</tr>
<tr>
<td>Cambodia</td>
<td>Canada Bank</td>
<td>Alliance</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>Prime Bank</td>
<td>Alliance</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>Bank of Ceylon</td>
<td>Alliance</td>
</tr>
</tbody>
</table>
Our transaction banking business, managed from eight bases worldwide, provides cash management and trade finance at the highest global standards.

**MUFG’s transaction banking organization**

<table>
<thead>
<tr>
<th>MUFG’s transaction banking offices</th>
<th>Area of responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tokyo</td>
<td>Japan</td>
</tr>
<tr>
<td>Shanghai</td>
<td>China</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>East Asia</td>
</tr>
<tr>
<td>Singapore</td>
<td>Southeast Asia, South Asia, Oceania</td>
</tr>
<tr>
<td>Bangkok</td>
<td>Thailand</td>
</tr>
<tr>
<td>London</td>
<td>Europe, Middle East, Africa</td>
</tr>
<tr>
<td>New York</td>
<td>The Americas</td>
</tr>
<tr>
<td>Los Angeles</td>
<td>The Americas</td>
</tr>
</tbody>
</table>
COMSUITE is MUFG’s total solutions for global transaction banking. Combined with our unique attention to detail and reliability, we deliver reliable quality that meet the needs for global cash management and trade finance. In our quest for user-friendly solutions with simple access, we provide global business support for our customers.
Global corporations have diverse needs for cash management, depending on the country, region, and content of business. We deliver total solutions in step with the various phases of our customers' business cycles.

Collection
- Streamlined administration for sale proceeds collection
- Streamlined administration for accounts receivable reconciliation

Payment
- Streamlined payment administration
- Reduced payment frequency and fees due to centralized payment management
- Visualization of payment status

Trade Finance
- Import bill payment bonds
- Early collection of export bills
- Computerization of import and export transactions
- Cash flow support for vendors
- Credit risk hedging

Liquidity Management
- Reduced interest-bearing debt
- Reduced settlement expenses
- Visualization of cash position
- Exchange risk hedging

Solutions
Total solutions in step with business cycles
- Streamlined administration for sale proceeds collection
- Streamlined administration for accounts receivable reconciliation
- Reduced interest-bearing debt
- Reduced settlement expenses
- Visualization of cash position
- Exchange risk hedging
Products & Services

We offer total products and services that meet the needs of global corporations with simple access.

The monozukuri (manufacturing craftsmanship) that Japan is so proud of has produced world-leading products and services in transaction banking as well. We deliver a full lineup of products with easy access that meet the business needs of our customers to provide comprehensive support for their global business. We deliver reliable quality through tireless kaizen (improvement).
Transaction Banking Customers

A growing number of leading global corporations have decided to do business with us. A wide range of companies from countries all over the world are using MUFG’s transaction banking services to help expand their business globally.

Some of our clients:

- LVMH
- Moet Hennessy
- Louis Vuitton
- Alstom
- Mitsubishi Corporation
- Samsung
- Pacific Gas and Electric Company
- Tata
- Tata Chemicals
- Reliance Industries Limited
- Lenovo
- Vale

Together with

MUFG

Note: Company names are in alphabetical order.

Holding Company Overview

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Mitsubishi UFJ Financial Group, Inc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
<td>7-1, Marunouchi 2-Chome, Chiyoda-ku, Tokyo, Japan</td>
</tr>
<tr>
<td>Date of Establishment</td>
<td>April 2, 2001</td>
</tr>
<tr>
<td>Amount of Capital (As of Mar. 31, 2015)</td>
<td>2,141 billion yen</td>
</tr>
<tr>
<td>Stock Exchange Listings</td>
<td>Tokyo, Nagoya, New York (NYSE ticker : MTU)</td>
</tr>
<tr>
<td>URL</td>
<td><a href="http://www.mufg.jp/english">http://www.mufg.jp/english</a></td>
</tr>
</tbody>
</table>

Transaction Banking Offices

- **Japan**
  - Transaction Banking Division
    - 7-1, Marunouchi, Chiyoda-ku, Tokyo, Japan

- **China**
  - Transaction Banking Division for China
    - 22F, AZIA Center, No.1233, Lujiazui Ring Road, Pudong New District, Shanghai 200120, People’s Republic of China

- **East Asia**
  - Transaction Banking Office for East Asia
    - 6F, AIA Central, I Connaught Road, Central, Hong Kong, People’s Republic of China

- **Asia & Oceania**
  - Transaction Banking Office for Asia & Oceania
    - 9 Raffles Place, #01-01 Republic Plaza, Singapore 048619, Republic of Singapore

- **Thailand**
  - Krungthai, Transaction Banking
    - 1222 Rama III Road, Bang Pranphong, Yan Nawa, Bangkok 10120, Kingdom of Thailand

- **EMEA**
  - Transaction Banking Office for Europe, Middle East and Africa
    - Ropemaker Place, 35 Ropemaker Street, London EC2Y 9AN, United Kingdom

- **Americas**
  - Transaction Banking Office for the Americas
    - 1251 Avenue of the Americas, New York, NY 10020-1104, U.S.A.
  - MUFG Union Bank, Transaction Banking
    - 445 South Figueroa Street, Los Angeles, CA 90071, U.S.A.