

Placement Groups

CORPORATE BANKING:

U.S. Corporate Banking – The U.S. Corporate Banking group serves U.S. based multinational corporations, and is comprised of 1) a group of relationship bankers who are primary point of contact for clients, identifying their financial need and providing them with comprehensive suite of MUFG's products, and 2) a group of portfolio managers who focus on the evaluation of clients' creditworthiness through industry and financial analysis. Coverage is industry based with 11 sectors.

Latin America Corporate Banking – The Latin America Corporate Banking group, with the hub in New York City, serves to leading Latin American corporates, financial institutions, and sovereigns. The team is comprised of relationship managers, portfolio managers, and deal execution professionals who work hand-in-hand with investment banking representatives providing bilateral or syndicated loans, derivatives, securitized products, acquisition financing, and structured financing focused on project and trade finance. Coverage is industry based with eight sectors.

INVESTMENT BANKING:

Capital Markets:

Debt Capital Markets – The Debt Capital Markets group leverages MUFG's strong banking relationships with corporates across industries and services the fixed income needs of these clients. Funding strategies range from origination and underwriting to interest rate and cross-currency hedging activities; and from liability management and hybrid capital to project bonds and private placements. The group, along with the International Syndicate desk, formulates pricing strategy and manages the entire execution of the funding exercise. MUFG is consistently a global leader in debt capital market transactions across a variety of currencies.

Equity Capital Markets – The Equity Capital Markets group is a key player in the global equity and equity-linked businesses, underwriting and executing initial public offerings of common stock, follow-on offerings, convertible securities and flexible offerings of equity securities. MUFG's global distribution platform reaches not only institutional clients, but actively penetrates the retail marketplace for equity offerings, with retail placement consistently exceeding underwriting commitment.

Leveraged Capital Markets – The Leveraged Capital Markets group structures and executes leveraged debt financings for corporate and private equity clients and seeks to source investors for those debt financings. The group focuses on understanding their clients' business and financial goals to develop a capital structure and syndication strategy to meet those needs.

Loan Syndications – The Loan Syndications group originates, structures, underwrites, and distributes loans for Fortune 1000 multi-national corporations, sovereign governments, and financial institutions with a long term strategic relationship perspective. The group provides an advisory approach and focuses on the best execution available for the clients, tailored to support their financing needs that include debt capital restructuring, event driven financing, acquisition financing, spin-off/split-off financing, growth financing and recapitalization transactions.

Corporate Advisory – The Corporate Advisory group advises on acquisition and event-driven finance, corporate finance, and strategic alternatives. On a day-to-day basis, the group functions within the broader structure of the bank to execute event-driven financings as well as coordinate/support internal processes for complex transactions. The group also provides clients with advice on possible alternate financing arrangements, optimal capital structure and capital allocation policies, and corporate valuation.

Global Financial Solutions – The Global Financial Solutions group is unique within the bank as it is a financial structuring group that offers complex financial solutions to clients for their CFO level financial issues. The business is comprised of transactions customized to fit clients' needs that do not fit within an established product area. Global Financial Solutions transactions typically involve accounting, tax, or regulatory objectives for the client.

Leasing & Asset Finance (Los Angeles) – The Leasing & Asset Finance group develops and underwrites customized capital solutions for physical assets through highly structured financings involving debt, lease and equity products. Investments include renewable energy generation facilities, aircraft, corporate campuses, railcars, distribution facilities, power plants, data farms, industrial production lines and sports facilities. The group enjoys a leadership position in many of the markets it serves including renewable energy where it is one of the industry's pioneers.

Project Finance – The Project Finance group arranges non-recourse financing of project assets in a variety of industries, including power and renewable energy, oil and gas, metals and mining, and infrastructure, and with offices in New York and Los Angeles, takes leading roles in transactions across the Americas as a lender, underwriter and a financial advisor. MUFG has been the #1 Mandated Lead Arranger (MLA) in the Americas Project Finance market since 2009 and was named the Global Project Finance Bank of the Year for 2016 and Global Bond House of the Year for 2017 by PFI.

Securitized Products – The Securitized Products group provides a variety of structured products and tailor made financing and hedging solutions across all major asset classes to MUFG Wholesale clients and investors. Securitized Products is a market leader in bank and asset backed commercial paper funded securitization facilities and is a leading arranger in the U.S. Securitized Products focuses on originating, structuring and either retaining for our portfolio or on the capital market side distributing and trading Asset-Backed Securities (ABS) and Collateralized Loan Obligation (CLO) transactions.

Transaction Banking – Transaction Banking provides integrated solutions to clients with evolving requirements. MUFG supports customers' daily business growth by providing efficient solutions for needs such as working capital management and trade risk management through our cash management and trade solutions. The organization includes three distinct profitable businesses, Treasury Management, Trade Finance, and Global Trust Services. We

serve clients across various segments, including U.S. Corporate Banking, Asian Corporate Banking, Commercial Banking, Private and Retail Banking. Transaction Banking is a core driver of deposit balances and generates sizable fee income for the bank, with more than 550 employees located across the Americas.

GLOBAL MARKETS:

Credit Sales and Trading (rotation) – The Credit Trading & Sales team operates on a global platform with trading desks in New York, London, and Hong Kong. This international presence allows to service clients globally and seamlessly over each 24-hour trading day. MUFG has trading expertise which spans throughout major liquid corporate and bank sectors. Currently, the international securities business covers global investment grade, high yield, and emerging markets credit. The significant presence in electronic trading ensures consistent and timely execution of all client corporate bond trades. The team also works closely with the Capital Markets group to distribute primary products.

Rates (rotation) – The Rates team has extensive expertise in multi-currency trading, managing dynamic books in EUR, USD, GBP, JPY and many peripheral currencies, and in a vast range of interest rate products including swaps, bonds, options and repo. Clients range from institutional asset managers to leveraged funds, pension funds and central banks.

U.S. Corporate Derivatives & Foreign Exchange Sales (rotation) – The U.S. Corporate Derivatives Sales group provides interest rate and long-term currency hedging for clients of U.S. Corporate and Investment Banking, and MUFG Canada. Primary products are interest rate swaps, cross-currency interest rate swaps and related options. Most corporate clients are interested in managing interest rate risk in their liability portfolios, matching asset and liability risks, and/or hedging long-term currency risks. The U.S. Corporate Foreign Exchange Sales group works closely with multinational corporations with large foreign currency exposures. The group helps companies develop risk management programs in order to reduce the volatility of cash flows and earnings due to changes in exchange rates. The primary foreign exchange products which are used in these programs are spot, forwards, swaps, and options.