Press Release

MUFG Americas Holdings Corporation
A member of MUFG, a global financial group

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Investor Relations:

Pawan Adhikari 415-765-4252

Media Contact:

Daniel Weidman 213-236-4050

MUFG AMERICAS HOLDINGS CORPORATION REDUCES REFERENCE RATE FOR PRIMARY SUBSIDIARY

NEW YORK - MUFG Americas Holdings Corporation, parent company of San Francisco-based MUFG Union Bank, N.A. (the Bank), today announced that effective August 1, 2019, the Bank's reference rate will be reduced to 5.25 percent from 5.50 percent.

About MUFG Union Bank and MUFG Americas Holdings Corporation

The U.S. operations of Mitsubishi UFJ Financial Group, Inc. (MUFG), one of the world's leading financial groups, has total assets of \$339.7 billion at March 31, 2019. As part of that total, MUFG Americas Holdings Corporation (MUAH), a financial holding company, bank holding company and intermediate holding company, has total assets of \$170.7 billion at March 31, 2019. MUAH's main subsidiaries are MUFG Union Bank, N.A. and MUFG Securities Americas Inc. MUFG Union Bank, N.A. provides a wide range of financial services to consumers, small businesses, middle-market companies, and major corporations. As of March 31, 2019, MUFG Union Bank, N.A. operated 351 branches, consisting primarily of retail banking branches in the West Coast states, along with commercial branches in Texas, Illinois, New York and Georgia, as well as 22 PurePoint® Financial Centers.