# Press Release

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

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## 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 October 31, 2019, the Bank's reference rate will be reduced to 4.75 percent from 5.00 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 $334.3 billion at June 30, 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 $172.0 billion at June 30, 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 June 30, 2019, MUFG Union Bank, N.A. operated 350 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. MUFG Securities Americas Inc. is a registered securities broker-dealer which engages in capital markets origination transactions, private placements, collateralized financings, securities borrowing and lending transactions, and domestic and foreign debt and equities securities transactions. MUAH is owned by MUFG Bank, Ltd. and Mitsubishi UFJ Financial Group, Inc. MUFG Bank, Ltd., a wholly owned subsidiary of Mitsubishi UFJ Financial Group, Inc., has offices in Argentina, Brazil, Chile, Colombia, Peru, Mexico, and Canada. Visit https://www.unionbank.com or www.mufgamericas.com for more information.