

MUFG Union Bank, N.A.

Public Section: IDI Resolution Plan

December 1, 2022

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MUFG Union Bank, N.A.

Public Section

IDI Resolution Plan

1 Introduction

Mitsubishi UFJ Financial Group ("MUFG") is organized as a joint stock corporation with limited liability under the laws of Japan and is headquartered in Tokyo, Japan. MUFG's sole U.S. Insured Depository Institution ("IDI"), MUFG Union Bank, N.A. ("MUB" or "the Bank"), is a national banking association chartered by the Office of the Comptroller of the Currency ("OCC"). This document serves as the public section of the **2022 MUB IDI Resolution Plan** submission ("Public Section") submitted by MUB to the Federal Deposit Insurance Corporation ("FDIC"), as required under the FDIC's resolution planning requirements set forth in the Final Rule ("IDI Rule") adopted in January 2012.¹

In the IDI Rule, a Covered Insured Depository Institution ("CIDI") is defined as an IDI with \$50 billion or more in total assets. The IDI Rule requires each CIDI to submit resolution plans to facilitate the FDIC's readiness to resolve IDIs under Sections 11 and 13 of the Federal Deposit Insurance Act ("FDIA"), in a manner that ensures that depositors receive access to their insured deposits within one business day of the institution's failure, maximizes the net present value return from the sale or disposition of its assets, and minimizes the amount of any loss to be realized by the institution's creditors.

On June 25, 2021, the FDIC issued a Statement on Resolution Plans for Insured Depository Institutions ("FDIC Statement") to describe how the agency will implement certain aspects of the IDI Rule with respect to CIDs with \$100 billion or more in total assets ("Specified CIDs"). MUB falls into the category of IDIs that are considered Specified CIDs. The FDIC Statement provided details on the FDIC's plans to streamline content requirements for all IDI resolution plan submissions, which includes a modified approach to implementing the IDI Rule and also certain content requirements and exemptions.

This **2022 MUB IDI Resolution Plan** (hereinafter, the "**2022 MUB IDI Plan**" or the "**Plan**") is being submitted in accordance with the requirements outlined in the IDI Rule and the FDIC Statement. The FDIC Statement incorporates certain aspects of prior guidance and feedback issued to CIDs, and all other prior guidance and feedback received by MUB is considered to be superseded by the FDIC Statement.

U.S. Bancorp Planned Acquisition of MUFG Union Bank

On September 21, 2021 MUFG, MUFG Americas Holding Corporation ("MUAH") and U.S. Bancorp ("USB") announced that they had entered into a definitive agreement for USB to acquire MUB. Prior to the sale of MUB to USB, it is intended that certain assets and liabilities will be transferred from MUB to MUAH or MUFG Bank, Ltd.'s U.S. branches and agencies ("MUBK U.S.") consistent with exclusions from the sale of MUB to USB per the definitive agreement. Regulatory approval for the sale of MUB to USB, subject to specific asset and liabilities and other exclusions, was received in October 2022; however, as the asset and liability transfers and the sale of MUB has not yet been concluded, the **2022 MUB IDI Plan** has been prepared in alignment with MUB's current scope of operations as a designated Specified CIDI, with the existing legal entity and business line organizational structures under the MUFG combined U.S. operations ("CUSO"), excluding the effects of the sale of MUB to USB and the exclusion of the associated assets and liabilities that are being transferred to the post-sale MUFG CUSO. The closing of the sale of

¹ 12 CFR Part 360, Resolution Plans Required for Insured Depository Institutions with \$50 Billion or More in Total Assets (January 23, 2012).

MUB will result in the ownership of MUB changing from MUFG to USB. After the closing, MUFG will not have any subsidiaries subject to the IDI Rule resolution plan requirement.

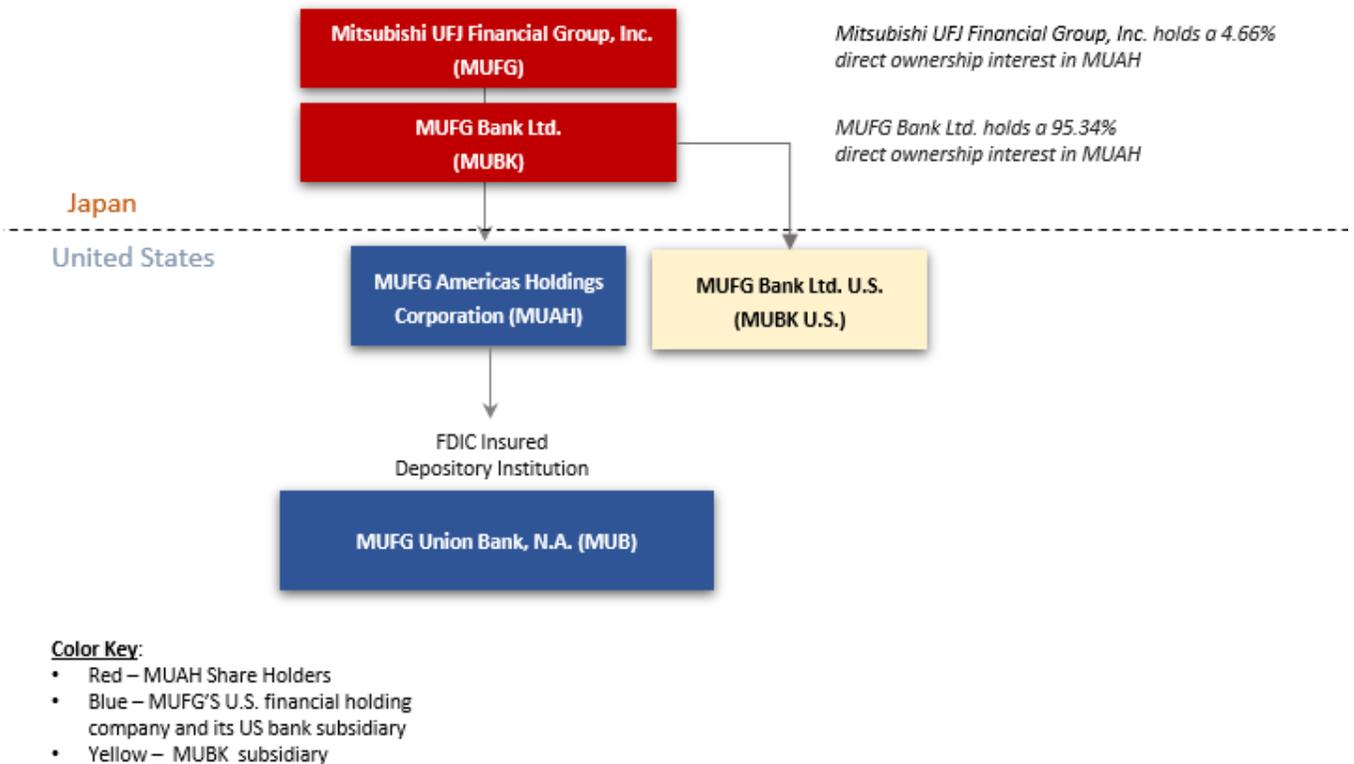
2 Material Entities

For the **2022 MUB IDI Plan**, MUB designated the two following legal entities as Material Entities ("ME") based on the definition set forth in the IDI Rule: MUB and MUAH. The following sections provide an overview of these MEs and their parent companies.

2.1 Legal Entity Structure

The exhibit below provides a high level view of the legal structure of MUB and MUAH within the MUFG organization.

Exhibit PUB - 1: Legal Entity Structure as of September 30, 2022



Source: Investment Administration Office

2.2 Legal Entity Descriptions

2.2.1 Tokyo Parent Companies

Mitsubishi UFJ Financial Group, Inc. (MUFG) - Top-Tier Parent

MUFG is one of the world's largest financial groups, with total assets of approximately ¥365.8 trillion as of December 31, 2021, or \$3.2 trillion.² Headquartered in Tokyo and with approximately 360 years of history, MUFG is a global network with approximately 2,400 offices in more than 50 countries with over 180,000 employees. MUFG offers services including commercial banking, trust banking, securities, credit cards, consumer finance, asset management, leasing, and many other financial services. MUFG is comprised of MUFG Bank, Ltd. ("MUBK"), Mitsubishi UFJ Trust

² Exchange rate of 1 Japanese Yen in US Dollars is 0.008687 as of December 31, 2021.

and Banking Corporation ("MUTB"), Mitsubishi UFJ Morgan Stanley Securities Co., Ltd. ("MUMSS"), Mitsubishi UFJ NICOS Co., Ltd., and other subsidiaries and affiliates engaged in a wide range of financial businesses.³

MUFG Bank, Ltd. (MUBK) - Parent

MUBK is headquartered in Tokyo, Japan and is a wholly-owned subsidiary of MUFG. MUBK has a global network spanning more than 50 countries and is one of the largest foreign banks operating in North America. It provides a broad range of domestic and international banking services from its offices in Japan and its subsidiaries, branches, agencies and representative offices around the world.

MUFG Bank, Ltd. U.S. (MUBK U.S.) - MUBK Offices

MUBK U.S. refers to the direct offices of MUBK in the United States that service corporate and institutional customers in the U.S., Canada, and Latin America through its network of Branches, Agencies, and Representative Offices. MUBK also services clients through through subsidiaries held under MUAH. While the MUBK U.S. entities are not in scope for the **2022 MUB IDI Plan**, they do conduct businesses jointly with MUB through operations that are included in the businesses identified as Core Business Lines ("CBLs") for inclusion in this **Plan**. The MUBK New York Branch ("MUBK NY Branch") is the primary MUBK U.S. entity.

2.2.2 Material Entities (MEs)

MUFG Americas Holdings Corporation (MUAH) - U.S. Holding Company

MUAH has been designated as a material entity for the **2022 MUB IDI Plan**. MUAH, both a Bank Holding Company ("BHC") and the U.S. Intermediate Holding Company ("IHC"), is headquartered in New York. MUBK is the majority owner of MUAH with a 95.34 percent ownership, and MUFG owns the remaining 4.66 percent. MUAH had total assets of \$163.1 billion at December 31, 2021. MUAH's principal subsidiaries are MUB and MUFG Securities Americas Inc. ("MUSA"). MUSA 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 was designated as a ME given its significance as the U.S. IHC and the BHC for MUB.

MUFG Union Bank, N.A (MUB) - FDIC Insured Depository Institution

MUB, the CIDI, has been designated as a material entity for the **2022 MUB IDI Plan**. MUB is a wholly-owned subsidiary of MUAH. MUB is a full-service bank that provides a wide spectrum of corporate, commercial, and retail banking and wealth management solutions to meet the needs of customers. MUB also offers an extensive portfolio of value-added solutions for customers, including investment banking, personal and corporate trust, global custody, transaction banking, capital markets, and other services. The corporate headquarters (principal executive office) is in New York City, NY, while MUB's main banking office is in San Francisco, CA.

MUB had 295 branches full-service and two limited-service retail bank branches in California, Oregon, and Washington as of June 30, 2022. MUB launched PurePoint Financial ("PurePoint") in February 2017 to create a deposit growth engine for scale while providing a future strategic option / platform to differentiate from traditional

³ MUFG 2022 Annual Report Form 20-F

retail banking delivery models. PurePoint offers savings and certificate of deposit accounts via a digital channel. PurePoint serves nearly 25,000 customers with \$1.72 billion in total deposits as of September 2022. PurePoint continues to operate nationally as a digital bank and remains an important strategic distribution channel for MUB. Clients are supported both online and by phone through the Client Support Center. MUB has no international branches.

3 Core Business Lines

For purposes of the **2022 MUB IDI Plan**, MUB has identified four CBLs in association with its MEs based on the definition set forth in the IDI Rule. MUB used both quantitative and qualitative factors to assess its CBLs and MEs. MUAH is a non-operating entity and, therefore, is not involved in the operation of any CBLs.

3.1 U.S. Global Corporate & Investment Banking

Global Corporate and Investment Banking ("GCIB") consists of two primary business units, U.S. Corporate Banking ("USCB") and Investment Banking ("IB").

GCIB's USCB unit is focused on providing a comprehensive suite of products and services to corporations that typically make up the large and mid-corporate segments of the U.S., Canada, and Latin America. The GCIB client base includes frequent issuers within the broadly syndicated bank debt market that have access to a variety of senior debt funding sources and/or large bank groups with sizable credit facilities. These issuers may have international operations that would require foreign funding needs and/or sovereign capabilities that can be obtained via the MUFG network. GCIB directly manages traditional lending products (e.g. Term Loans, Corporate Revolvers) which are classified as "Wholesale Lending."

The IB segment is organized as a comprehensive product office that offers solutions to a broad client base. Broadly speaking, IB markets products to those relationships managed by USCB, though it also provides products and services to clients in Latin America Corporate Banking, Canada Corporate Banking, as well as in Japanese Corporate Banking and Regional Banking. IB may also directly market products in specific areas of the business (e.g., Project Finance).

USCB and IB allocate the booking of transactions between MUBK U.S. and MUB subject to an internal booking policy and as informed by MUB's business mode, risk appetite, operational capabilities and client preference (the "Booking Policy").

3.2 Regional Bank

The Regional Bank, which encompasses seven MUB business units, each a Line of Business ("LOB"), and several enterprise-wide support functions primarily focused on supporting MUBK U.S., provides a broad array of products and services to over one million individuals, small businesses, families, professional services firms, foundations and endowments, middle market and mid-corporate companies, and professional real estate investors and developers primarily in California, Oregon, Washington and New York (Real Estate Industries). The products and services include consumer deposit products, residential, consumer and commercial lending, commercial leasing, investor/developer lending, private wealth management, wealth planning services, trust and estate services, brokerage services, investment management and Intrepid Investment Bankers.

Regional Bank is comprised of the following LOBs:

LOBs

- **Community Banking:** Branch Banking, Retail Programs and Delivery, Branch Strategy and Execution, Retail Products and Payments, Deposit Products, Pricing and Portfolio Management, PurePoint Financial, Specialized Markets, Business Data and Insights (including data governance, custodianship and performance reporting)

- **Consumer Lending:** Residential Lending, Residential Lending Capital Markets, and Unsecured Consumer Lending, including Credit Card and Organic Personal Loans
- **Wealth Management:** Private Wealth Management, Wealth Planning, Investment Management and Trust, HighMark Capital Management ("HCM"), an investment adviser registered under the Investment Advisers Act of 1940, and UnionBanc Investment Services ("UBIS"), a limited-purpose broker-dealer that executes securities transactions on behalf of customers
- **Commercial Banking:** Middle Market, specialized industries (e.g., Technology & Venture Lending, Sponsor, Healthcare & Life Sciences Banking, Agriculture, Environmental Services, Non-Profit and Wineries)
- **Real Estate Industries:** Institutional Markets, Regional Markets, Community Development Finance, Commercial Mortgage Division, and Capital Solutions
- **Small Business and Business Banking Group:** Small Business Banking, Business Banking, and Small Business Administration Lending
- **Intrepid Investment Bankers:** Offers merger and acquisitions and capital raising advisory services to businesses and institutional clients

Regional Bank's account officers (bankers, mortgage loan consultants, relationship managers, private wealth consultants, trust officers, portfolio managers, and financial advisors/brokers) are concentrated in principal locations in Los Angeles, Irvine, San Diego, and San Francisco, CA; Portland, OR; Seattle and Everett, WA; and Phoenix, AZ, but are also in retail branches and other offices in CA, OR, and WA. Regional Bank has a key market presence (e.g., Real Estate Industries) in New York, NY.

Regional Bank also offers its consumer deposit products through its network of retail locations (in person, ATMs, mobile banking), as well as a national digital bank (PurePoint Financial) via telephone or online.

3.3 Transaction Banking Americas

Transaction Banking works alongside MUB's other segments to provide working capital management and asset servicing solutions, including deposits and treasury management, trade finance, and institutional trust and custody, to MUB's customers. The client base consists of financial institutions, corporations, government agencies, insurance companies, mutual funds, investment managers and non-profit organizations.

3.4 Japanese Corporate Banking

Japanese Corporate Banking ("JCB") is a designated CBL of MUB. JCB is also a shared business with MUBK U.S. (for more details refer to **Section 2.2 - Legal Entity Descriptions**), however, the focus for the **2022 MUB IDI Plan** is how JCB contributes as a CBL to MUB. JCB is part of an umbrella group of corporate banking services. JCB consists of JCB East, JCB Midwest and JCB West. JCB's business model is partly driven by customers' geographical location as one of the factors that determines which JCB organization would cover the customer. JCB East and JCB Midwest offer both loans and deposits through MUBK U.S., JCB West provide loans in MUBK U.S. and deposits in MUB, following the Booking Policy. The primary business accommodates the financial needs of Japanese corporations in the U.S., overseas Japanese financial institutions, and some Japanese Embassy/Governmental organizations. Currently, the

division services approximately 4,000+ customers. JCB offers its clients commercial and Investment Banking products and services as well as capital market services. Commercial banking products include short-term, medium-term and long-term loans, commitments, and standby letters of credit.

4 Summary Information Regarding Assets, Liabilities, Capital, and Major Funding Sources

MUB's consolidated balance sheet, capital structure, and sources of funding and liquidity are presented in the sections that follow.

4.1 MUB Consolidated Balance Sheet

Below is MUB's consolidated balance sheet summarizing its assets and liabilities as of December 31, 2021. The balance sheet data below is derived from MUB's consolidated financial statements prepared in accordance with U.S. Generally Accepted Accounting Principles ("GAAP").

Exhibit PUB - 2: Balance Sheet as of December 31, 2021

MUFG Union Bank, N. A. (MUB)	December 31, 2021 (Dollars in millions)	
ASSETS		
Cash and due from banks - noninterest-bearing	\$	1,620
Interest-bearing deposits in banks	\$	9,739
Total cash and cash equivalents	\$	11,359
Federal funds sold and securities purchased under resale agreements	\$	—
Trading assets	\$	1,048
Securities available-for-sale	\$	20,826
Securities held-to-maturity	\$	6,903
Loans and leases	\$	80,152
Less: Allowance for loan losses	\$	(757)
Loans and leases, net	\$	79,395
Premises and equipment, net	\$	1,113
Goodwill	\$	1,252
Other assets	\$	5,963
Total assets	\$	127,859
LIABILITIES		
Deposits:		
Noninterest-bearing	\$	44,622
Interest-bearing	\$	56,860
Total deposits	\$	101,482
Federal funds purchased and securities sold under agreements to repurchase	\$	—
Trading liabilities	\$	296
FHLB advances	\$	2,017
Other borrowed money	\$	4,943
Subordinated debt	\$	—
Other liabilities	\$	2,373
Total liabilities	\$	111,111
EQUITY		
Preferred stock	\$	—
Common stock	\$	605

MUFG Union Bank, N. A. (MUB)	December 31, 2021 (Dollars in millions)	
Surplus	\$	9,897
Retained earnings	\$	6,440
Accumulated other comprehensive gain (loss)	\$	(284)
Total stockholders' equity	\$	16,658
Noncontrolling interests	\$	89
Total equity capital	\$	16,747
Total liabilities and equity capital	\$	127,859

Source: Call Report/FFIEC 031

The reference to "consolidated" above refers to MUB's consolidated financial results reported in the Federal Financial Institutions Examination Council ("FFIEC") 031 Call Report, which includes its consolidated subsidiaries. Unconsolidated financial statements are not included in this section because the dollar amount of MUB's subsidiaries are not material, as when combined they represent less than one percent of the total MUB Consolidated Balance Sheet.

4.2 Capital Structure

MUAH is the holding company of MUB. MUAH's and MUB's capital base is comprised primarily of high-quality, loss-absorbing Common Equity Tier 1 Capital. As of December 31, 2021, common equity represented 100.0 percent of Tier 1 Capital for both MUAH and MUB, 98.1 percent of Total Capital for MUAH, and 96.1 percent of Total Capital for MUB. The exhibit below further provides MUB and MUAH's capital structure and breakdown.

Exhibit PUB - 3: MUB and MUAH Capital Structure as of December 31, 2021

(Dollars in millions)	Regulatory Capital as of 12/31/2021*			
	MUAH		MUB	
	Tier 1 Capital	Total Capital	Tier 1 Capital	Total Capital
(1): Common Equity Tier 1	\$ 16,843	\$ 16,843	\$ 15,629	\$ 15,629
(2): Additional Tier 1 and Tier 2 Capital Accounts	\$ —	\$ 334	\$ —	\$ 635
(3)=(1)+(2): Total	\$ 16,843	\$ 17,177	\$ 15,629	\$ 16,265
(1)/(3): % Common	100.0%	98.1%	100.0%	96.1%
(2)/(3): % Non-Common	—%	1.9%	—%	3.9%
Total Risk Weighted Assets	\$ 105,225	\$ 105,225	\$ 93,714	\$ 93,714
Total Leverage Assets	\$ 161,317	\$ —	\$ 128,729	\$ —
Tier 1 Capital Ratio (%)	16.0%	—%	16.7%	—%
Total Capital Ratio (%)	—%	16.3%	—%	17.4%
Tier 1 Leverage Ratio (%)	10.4%	—%	12.1%	—%

*For the Regulatory Capital Positions as of September 30, 2022, refer to MUAH Y9C report and MUB Call report.

Source: 2022 Capital Plan Resubmission

4.3 Sources of Funding and Liquidity

4.3.1 Funding

MUB's balance sheet is largely funded by customer deposits. MUB's Treasury team manages incremental funding and liquidity needs by accessing wholesale markets through multiple secured and unsecured debt programs.

In addition to deposits generated from customers, MUB sources funding from wholesale markets, including secured advances from Federal Home Loan Banks ("FHLB"), issuances of commercial paper, negotiable certificates of deposit, and senior term debt (also referred to as banknotes), and from brokered deposits, as well as through internal term debt provided by MUAH. As of September 30, 2021, repurchase agreements ("Repos") have ceased to be used as a source of funding for MUB, although MUB continues to maintain arrangements with Repo counterparties to assure the availability of Repo as a source of funding, if needed. Although not committed, these Repo lines are tested periodically for accessibility.

Other than customer deposits, FHLB and MUAH funding represented the highest concentrations of funding for MUB as of December 31, 2021. With respect to deposits, no single depositor represents a material source of funding.

MUB maintains a liquid asset buffer composed of cash and highly liquid securities. Liquid securities are diversified, unencumbered, and subject to appropriate haircuts sufficient to mirror conditions in a stress scenario.

4.3.2 Liquidity

The primary sources of liquidity for MUB are cash, unencumbered liquid securities, and the capability to borrow on a collateralized basis from the FHLBs. MUB also pledges loans and securities to the Federal Reserve Board ("FRB") to support collateralized borrowing, if needed; however, access to FRB funding is not included in MUB's liquidity metrics and is considered a source of liquidity only for brief (overnight) periods and for contingent events such as unexpected operational failures. MUB's liquidity risk management and stress testing practices are designed to reflect industry best practices. Liquidity is measured and monitored primarily through stress testing of the Bank's forecasted balance sheet over multiple time horizons. Stress testing, which incorporates both institution-specific and systemic market scenarios, as well as a "combination scenario" that combines idiosyncratic and systemic scenarios that adversely affect MUB's liquidity position and facilitates the identification of appropriate remedial measures to ensure the Bank maintains adequate liquidity in adverse conditions. MUB's policy is to ensure that it has excess available liquidity for a minimum of 12 months, both in a stress scenario that reflects the Bank's risk tolerance, and/or the long-term stress combination scenario.

5 Description of Derivative and Hedging Activities

MUB enters into derivative and other structured financial instrument transactions primarily to assist customers with their risk management objectives. When entering into derivatives contracts on behalf of customers, MUB generally acts as a financial intermediary by offsetting a significant portion of the market risk for these derivatives contracts with third parties, which results in very low residual value-at-risk ("VaR") for MUB. Consistent with the risk framework approved by the MUAH/MUB Board of Directors ("MUAH/MUB Board"), MUB's Interest Rate Derivative and FX desks have discretion to hedge or not hedge certain customer activity.

MUB also used interest rate derivatives to manage the financial impact of changes in market interest rates for Asset and Liability Management ("ALM") purposes, and hedges its credit portfolio through the use of various products, such as Credit Default Swaps ("CDS") and CDS relating to the Credit Default Swap Index. MUB uses CDS contracts to hedge loan exposure arising mainly from its corporate lending activities, and may use CDS to manage risk at both, portfolio and specific issuer level.

MUB's derivative trading activities are executed with counterparties through a number of channels, including approved electronic trading platforms, via voice with a broker, or directly with a counterparty. Hedging-related trading is executed by the MUB Markets business line, through ALM investments activity and/or hedging activity performed by Treasury. Client facilitation transactions are performed for MUB's Wealth Management business line, including UBIS customers. Derivatives trading risks are limited and controlled using a risk limit framework that includes approved Market Risk, Volcker metrics, and Credit Risk limits.

6 Memberships in Material Payment, Clearing, and Settlement Systems

MUB relies on the payment, clearing, and settlement systems, or Financial Market Utilities ("FMUs"), to conduct its operations listed on the table below.

Exhibit PUB - 4: FMUs Accessed by MUB

#	Financial Market Utility	Type
1	Automated Clearing House ("ACH")	Electronic network for financial transactions in the United States
2	Clearing House Interbank Payments System ("CHIPS")	U.S. Dollar payment system
3	Depository Trust Company ("DTC")	U.S. clearing, settlement systems, U.S. Dollar payment system, and securities system
4	Federal Reserve Wire Network ("Fedwire")	U.S. Dollar payment system, U.S. clearing securities settlement, and fixed income depository
5	National Securities Clearing Corporation ("NSCC")	Clearing and settlement
6	Society for Worldwide Interbank Financial Telecommunication ("SWIFT")	System for interbank financial telecommunication
7	SVPCO Image Payments Network ("SVPCO")	Check clearing and check image exchange
8	Billpay - MasterCardRPPS	Online bill pay e-lockbox service
9	VISA/Consumer Credit Card	Payment network
10	MasterCard (Credit Card and ATM/Debit Card)	Payment network
11	LCH Clearnet	Clearing house
12	Chicago Mercantile Exchange ("CME")	Futures exchange and swaps clearing house

Source: Strategy Portfolio Management

7 Foreign Operations

Neither MUB nor any of its subsidiaries currently operate outside of the United States.

8 Material Regulatory and Supervisory Authorities

MUB is regulated and supervised under federal and state laws and regulations that are intended to protect depositors, customers, the Deposit Insurance Fund and the U.S. banking system and financial markets. MUB's primary federal banking regulatory agencies are the OCC and the FDIC. Since the FRB is the primary supervisory authority of MUAH, a BHC, the FRB also has material supervisory authority over MUB.

As a national banking association, MUB is subject to ongoing regulation and supervision, including on-site examination, by the OCC, its primary federal banking regulator, and is required to file periodic reports with the OCC. The OCC also has broad authority to address bank activity that it deems to constitute an unsafe or unsound practice and has authority to terminate the Bank's charter.

The FDIC insures MUB's deposits up to statutory limits. Under the FDIA, in the event of liquidation or other form of resolution of MUB as an IDI, the FDIC is appointed as its receiver.

MUAH is subject to regulation, supervision and examination authority by the FRB which may include the assessment of civil monetary penalties for violation of laws, termination of activities or the ownership of non-bank subsidiaries to prevent risks to the safety, soundness or stability of the U.S. banking system.

The table below lists MUB's and MUAH's primary and other material regulatory and supervisory authorities. These authorities have the power to implement and enforce the U.S. financial regulatory framework, including consumer and customer protection, banking, securities, commodities, derivatives and other financial system laws and regulations.

Exhibit PUB - 5: Regulatory and Supervisory Authorities

Material Entity	Primary Supervisory and Regulatory Authority	Other Supervisory and Regulatory Authorities
MUFG Union Bank, N.A. ("MUB")	OCC	FDIC Consumer Finance Protection Bureau ("CFPB") Municipal Securities Rulemaking Board ("MSRB") FHLB
UnionBanc Investment Services ("UBIS")		Securities and Exchange Commission ("SEC") Financial Industry Regulatory Authority ("FINRA")
HighMark Capital Management ("HCM")		Commodity Futures Trading Commission ("CFTC")
MUFG Americas Holdings Corporation ("MUAH")	FRB	<i>See above</i>

Source: Americas Legal Division

9 Principal Officers

The individuals listed in this table below are the MUAH/MUB's Policy Making Officers as of November 1, 2022:

Exhibit PUB - 6: MUAH/MUB Policy Making Officers

Name	Title
Policy Making Officers	
Kevin Cronin	President and Chief Executive Officer for the Americas
Brian Gunn	Chief Risk Officer for the Americas
Rui Koike	Chief of Staff
Amy Ward	Chief Human Resources Officer for the Americas
Masatoshi Komoriya	Executive Chairman of the Board of Directors for MUAH and MUB
Yoichiro Nishikawa	Head of Japanese Corporate Banking for the Americas
Michael Coyne	General Counsel
Carolyn DuChene	Head of Regulatory Operations & Affairs
Greg Seibly	West Coast President and Head of Regional Bank
Jonathan Lindenberg	Head of GCIB
William Mansfield	Policy Making Officer in Charge of Markets
Ryoichi Shinke	Policy Making Officer (as MUFG/MUFG Bank Deputy Regional Executive for the Americas)
Mark Thumser	Chief Financial and Strategy Officer
Yatsuka Suehiro ⁴	Policy Making Officer (as MUSA Chief Executive Officer)

Source: Office of Corporate Secretary

⁴ MUAH Policy Making Officer only

10 Resolution Planning Corporate Governance and Processes

The **2022 MUB IDI Plan** has been subject to a robust governance framework to ensure proper oversight of the development, management and approval of the **Plan**. This governance framework leveraged the existing MUAH/MUB Board and management committee structures. The resolution planning governance framework, which is documented in an internal policy, ensures that resolution planning is integrated into MUB's corporate governance, including review and certification by appropriate committees and final approval by the delegate of the MUAH/MUB Board, the Regional Executive of the Americas ("REA").

From a day-to-day perspective, the Capital Management and Resolution Planning team ("CMRP") oversees compliance with U.S. resolution planning requirements and all U.S. resolution planning activities. Additionally, CMRP's responsibilities include coordination of regulatory inquiry responses related to the **2022 MUB IDI Plan**, including facilitating regulatory access to data that was utilized to develop the **Plan**. The table below lists the members of the MUAH/MUB Board as of November 1, 2022:

Exhibit PUB - 7: MUAH/MUB Board of Directors

Name	Title
Board of Directors	
Masatoshi Komoriya	Executive Chairman of the Board of Directors, Deputy Chief Operating Officer - International, Deputy Chief Executive of Global Commercial Banking for MUFG
Robin Bienfait	Outside Board Director
Kevin Cronin	Board Director and President and CEO of MUAH and MUB
Linda Cunningham	Outside Board Director
John R. Elmore	Outside Board Director
Michael D. Fraizer	Outside Board Director
Suneel Kamlani ⁵	Outside Board Director
Toby S. Myerson	Outside Board Director
Jeffrey Storey	Outside Board Director
Hideaki Takase	Board Director, Managing Executive Officer and Chief Operating Officer - International, Deputy Chief Executive for the Global Commercial Banking Business Unit
Shuichi Yokoyama	Board Director, Managing Corporate Executive, Group Chief Risk Officer of MUFG, Managing Executive Officer, Chief Risk Officer and Chief Credit Officer of MUFG Bank
Dean A. Yoost	Outside Board Director

Source: Office of Corporate Secretary

⁵ MUAH Board Member only

11 Material Management Information Systems

MUB uses Information Technology (“IT”) and Management Information Systems (“MIS”) to support its business functions. IT and MIS include applications used to generate management reports, conduct business activities in trading, lending operations and financing, risk and compliance management, and front-office support. MUB has extensive reporting capabilities that allow for the generation of key reports using existing MIS on a frequent and as-needed basis during the normal course of business and in a resolution scenario.

As part of the information collection process completed in the preparation of the **2022 MUB IDI Plan**, the following material MIS details have been included:

- CBL - identified key systems and applications that support core functions such as client and account support (TBA), lending (GCIB), securitization (JCB) and wealth management (RB) and their operations
- Entity-wide key systems used for contract, asset, deposit and HR management
- Entity-level reports, categorized into broad reporting areas such as Accounting and Financial Management, Regulatory Reporting and Risk Monitoring
- Entity-level systems to collect, maintain and report its non-deposit claimants and funding and liquidity needs

MUAH, as a non-operating entity, has no identifiable MIS. MUB MIS is centrally managed by the Operations and Technology for the Americas (“OTA”) department within MUB. All MUB systems are inventoried in a central repository called General Systems Inventory (“GSI”), managed by the Enterprise Architecture function. A prioritized list of key systems based on available attributes can be generated upon regulatory request.