

Transaction Banking

Going global with our customers



The transaction banking business at Mitsubishi UFJ Financial Group (MUFG) puts all of our expertise at the service of corporate clients looking to succeed worldwide.

Business today is globalizing faster than ever. Corporate customers pursuing global expansion face operational, locally specific, and regulatory challenges. Under the COMSUIITE brand, MUFG's transaction banking services support customers in financial and risk management through cash management, trade finance, and other solutions. As the Japanese financial institutions with the greatest global reach, MUFG provides the high-quality solutions to multinational customers to overcome their challenges and focus on business expansion.

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The Origins

An integral part of Japan's financial history, MUFG represents Japan in both its history and its achievements.

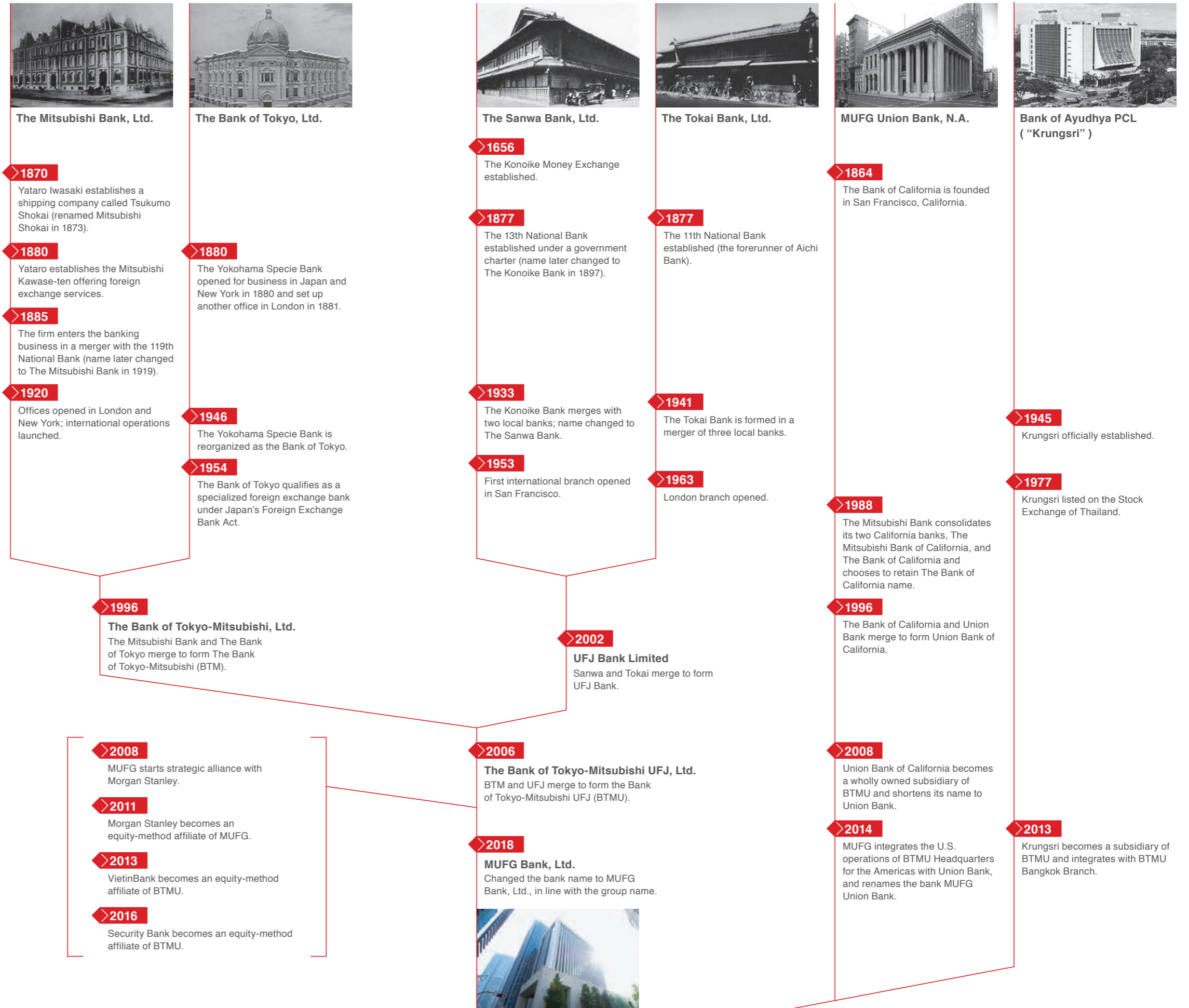
MUFG's roots stretch back to six major banks, with approximately 400 years of history behind our powerful position today. Global conditions and financial markets have changed over the years, but our heritage and experience is a priceless asset and the cornerstone of our stable management foundation.

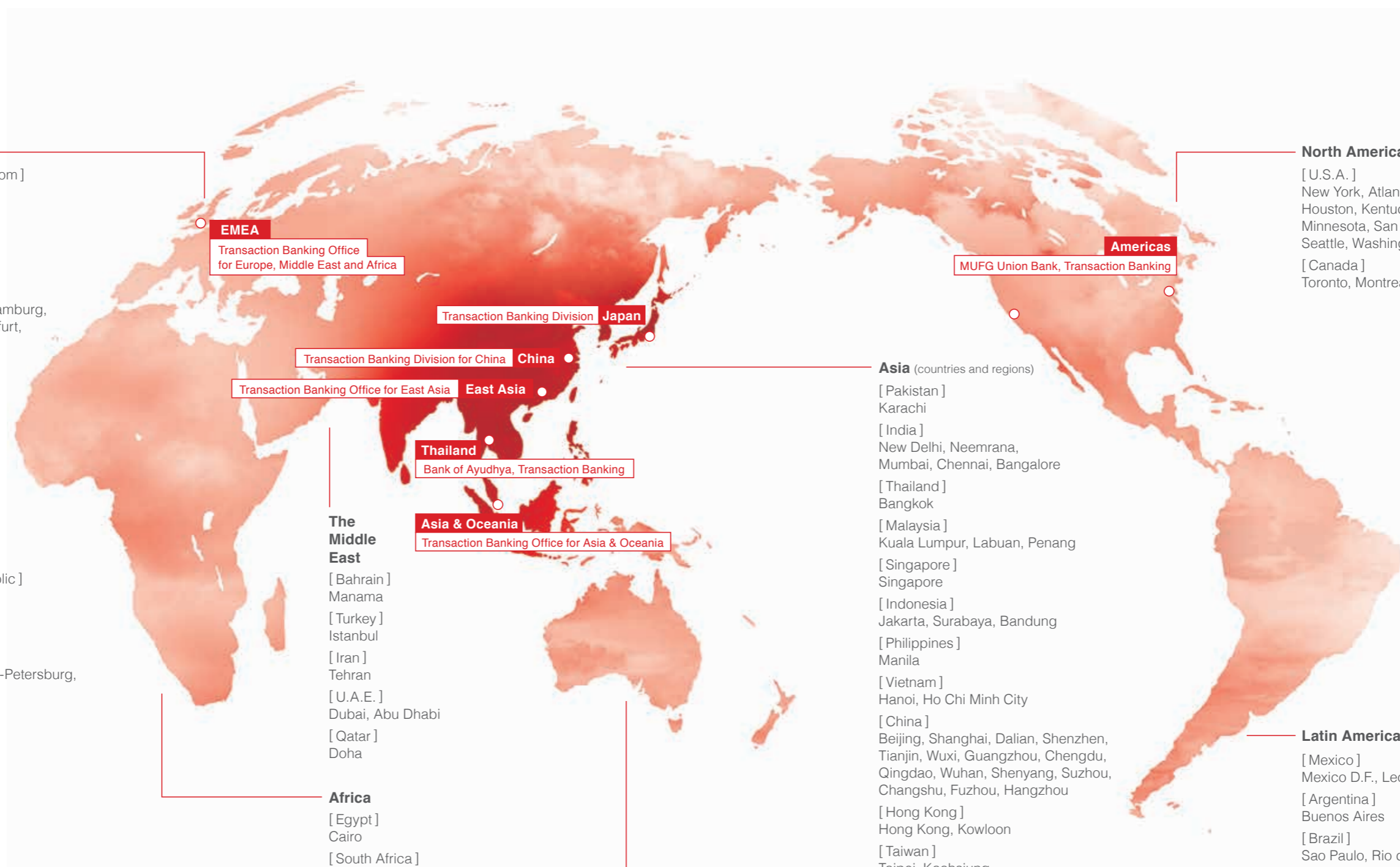
Prologue

MUFG today descends from a number of illustrious predecessor banks, dating as far back as the seventeenth century, but gaining momentum after the Meiji Restoration of 1868 and accelerating rapidly in the twentieth century.



Marunouchi during the late Meiji period.





Europe

- [United Kingdom]
London
- [France]
Paris
- [Belgium]
Brussels
- [Germany]
Dusseldorf, Hamburg,
Munich, Frankfurt,
Berlin
- [Italy]
Milano
- [Spain]
Madrid,
Barcelona
- [Portugal]
Lisbon
- [Netherlands]
Amsterdam
- [Austria]
Vienna
- [Czech Republic]
Prague
- [Poland]
Warszawa
- [Russia]
Moscow, Saint-Petersburg,
Vladivostok
- [Kazakhstan]
Almaty

EMEA

Transaction Banking Office
for Europe, Middle East and Africa

North America

- [U.S.A.]
New York, Atlanta, Chicago, Dallas,
Houston, Kentucky, Los Angeles,
Minnesota, San Francisco,
Seattle, Washington
- [Canada]
Toronto, Montreal, Vancouver, Calgary

Americas

MUFG Union Bank, Transaction Banking

Transaction Banking Division Japan

Transaction Banking Division for China China

Transaction Banking Office for East Asia East Asia

Thailand
Bank of Ayudhya, Transaction Banking

Asia & Oceania
Transaction Banking Office for Asia & Oceania

The Middle East

- [Bahrain]
Manama
- [Turkey]
Istanbul
- [Iran]
Tehran
- [U.A.E.]
Dubai, Abu Dhabi
- [Qatar]
Doha

Africa

- [Egypt]
Cairo
- [South Africa]
Johannesburg

Asia (countries and regions)

- [Pakistan]
Karachi
- [India]
New Delhi, Neemrana,
Mumbai, Chennai, Bangalore
- [Thailand]
Bangkok
- [Malaysia]
Kuala Lumpur, Labuan, Penang
- [Singapore]
Singapore
- [Indonesia]
Jakarta, Surabaya, Bandung
- [Philippines]
Manila
- [Vietnam]
Hanoi, Ho Chi Minh City
- [China]
Beijing, Shanghai, Dalian, Shenzhen,
Tianjin, Wuxi, Guangzhou, Chengdu,
Qingdao, Wuhan, Shenyang, Suzhou,
Changshu, Fuzhou, Hangzhou
- [Hong Kong]
Hong Kong, Kowloon
- [Taiwan]
Taipei, Kaohsiung
- [Korea]
Seoul
- [Bangladesh]
Dhaka
- [Myanmar]
Yangon
- [Cambodia]
Phnom Penh
- [Mongolia]
Ulaanbaatar
- [Sri Lanka]
Colombo

Oceania

- [Australia]
Sydney, Melbourne, Perth
- [New Zealand]
Auckland

Latin America

- [Mexico]
Mexico D.F., Leon
- [Argentina]
Buenos Aires
- [Brazil]
Sao Paulo, Rio de Janeiro
- [Chile]
Santiago
- [Colombia]
Bogota
- [Peru]
Lima
- [Venezuela]
Caracas
- [Cayman Islands]
Cayman

Global Network

MUFG's global reach includes around 2,300 locations* in more than 50 countries and regions.

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 50 countries and regions to meet specific local needs. Professionals well-versed in local markets provide the same high-quality service and hospitality found in Japan.

* as of December 31, 2017

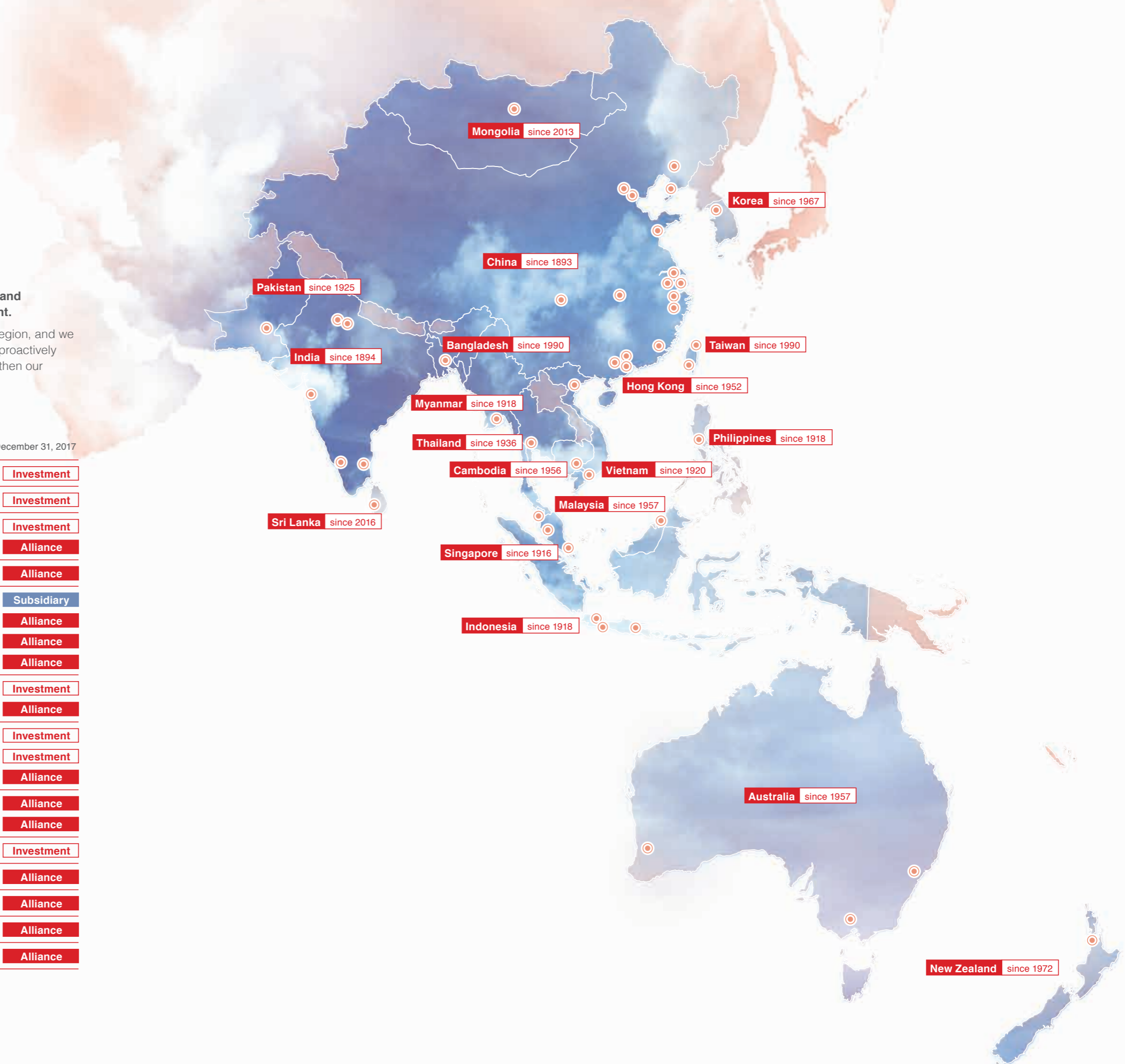
Asian Strategy

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 December 31, 2017

China	Bank of China	Investment
Hong Kong	Dah Sing Financial Holdings	Investment
Taiwan	Fubon Financial Holding	Investment
	Bank of Taiwan	Alliance
Korea	Exim Bank of Korea	Alliance
		Alliance
Thailand	Krungsri	Subsidiary
	Bangkok Bank	Alliance
	Siam Commercial Bank	Alliance
	Kashikorn Bank	Alliance
Vietnam	VietinBank	Investment
	BIDV	Alliance
Indonesia	Bank Danamon	Investment
	BNP	Investment
	CIMB Niaga	Alliance
India	ICICI	Alliance
	AXIS Bank	Alliance
Philippines	Security Bank	Investment
Malaysia	CIMB	Alliance
Myanmar	CB Bank	Alliance
Bangladesh	Prime Bank	Alliance
Sri Lanka	Bank of Ceylon	Alliance



Transaction Banking Business

We provide cash management and trade finance at the highest global standards for our globally operating customers.

Transaction Banking

Cash Management

Trade Finance



Total Transaction Banking Solutions

COMSUITE

GLOBAL TRANSACTION BANKING SOLUTIONS

Global

Reliable quality

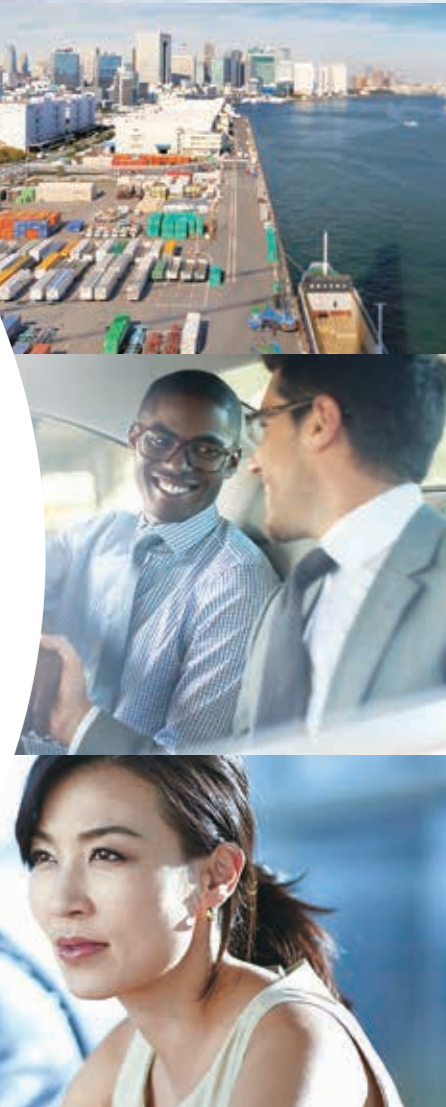
Simple access

Total solutions

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.



Solutions



Global Cash Management

An international Internet banking service for corporate clients with growing global businesses. It offers a variety of capabilities, such as balance and transaction confirmation and domestic and overseas remittances in a high-security environment. It also provides services for the Single Euro Payments Area (SEPA).

Cash Flow Forecasting

This service collects group-wide account balances and deposit and withdrawal information to provide cash reports that can be analyzed by region, currency, company or other attributes. It aggregates payment and collection schedules for each group, supporting group-wide cash flow management.

Online Foreign Exchange Contracts

This service enables the conclusion and confirmation of foreign exchange contracts through the Internet. It achieves streamlining of clients' foreign currency operations and secure transactions in an advanced security environment.

Accounts Receivable Reconciliation

This service enables the easy identification of payers using a unique virtual account number that is added to accounts receivable payment data. It also streamlines accounts receivable reconciliation operations through automatic matching with invoice data.

Host Connection

This service connects the client's system to that of MUFG via host connection channels such as SWIFT or Internet VPN for MUFG accounts around the globe, enabling our clients to achieve centralized operation of accounts payable and management of bank account statements in a secure and efficient manner.

Pooling / Netting

The pooling service enables automatic sweeping of surplus funds held by customers' group companies. Customers can use such funds for intragroup financing. The netting service enables customers to offset the receivables and payables of group companies. Both services provide solutions to customers' needs for improving fund efficiency, reducing fees, and streamlining operations.

Conventional Trade

Offering a wide array of export and import LC and Bills services. Our highest credit worthiness and stable operation strongly support your business expansion.

Supply Chain Finance

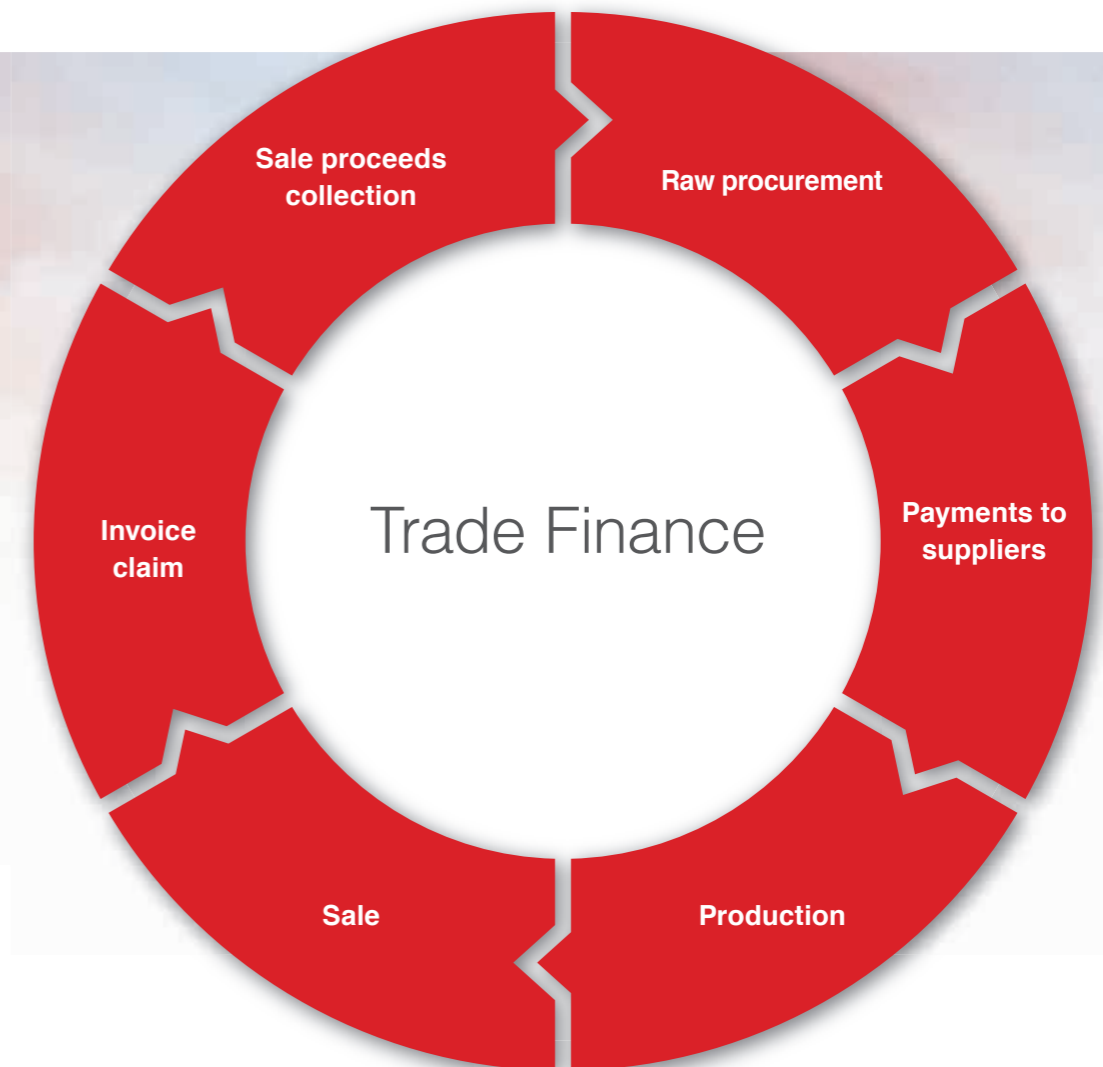
Providing optimal financial services focusing your supply chain; both for account receivables and payables are available.

Bond and Guarantee

Drive your long-term business with our bond and guarantee. Our wide range of network and experience boost your deals in multiple aspects.

e-Trade

Taking advantage of digitalization, we are trying to achieve shortening turnaround time and increasing transparency of trade process, at the same time, people enjoy less workload and cost reduction; we are going to break away from the current paper based transaction.



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:

Note: Company names are in alphabetical order.



Transaction Banking Network

Japan	Transaction Banking Division - JP Tower 2-7-2, 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, 1 Connaught Road, Central, Hong Kong, People's Republic of China
Asia & Oceania	Transaction Banking Office for Asia & Oceania - 7 Straits View #23-01 Marina One East Tower Singapore 018936
Thailand	Bank of Ayudhya, Transaction Banking - 1222 Rama III Road, Bang Phongphang, Yan Nawa, Bangkok 10120, Kingdom of Thailand
EMEA	Transaction Banking Office for Europe, Middle East and Africa - Ropemaker Place, 25 Ropemaker Street, London EC2Y 9AN, United Kingdom
Americas	MUFG Union Bank, Transaction Banking - 1251 Avenue of the Americas, New York, NY 10020-1104, U.S.A. - 445 South Figueroa Street, Los Angeles, CA 90071, U.S.A.

Holding Company Overview

Company Name	Mitsubishi UFJ Financial Group, Inc.
Address	7-1, Marunouchi 2-Chome, Chiyoda-ku, Tokyo, Japan
Date of Establishment	April 2, 2001
Amount of Capital	2,141 billion yen (As of Mar. 31, 2017)
Stock Exchange Listings	Tokyo, Nagoya, New York (NYSE ticker : MTU)
URL	http://www.mufg.jp/english

Record of Awards

MUFG's solutions are highly appreciated both in Japan and overseas.

Global Finance



The Asian Banker

