

## **Noriaki (Nori) Goto**

### **President and CEO, Bank of Ayudhya PCL**

**Profile:** A seasoned professional with over thirty years of progressively gaining more responsible experience with the one of the Japanese financial institutions, Noriaki (Nori) Goto embodies global perspective and keen business acumen. He has been appointed the President and Chief Executive Officer of the Bank of Ayudhya PCL (Krungsri) in Thailand and also serves as an Executive Director of the Board of Directors and the Chairman of Executive Committee of the Bank.



His assignments in the Bank's parent company, Bank of Tokyo-Mitsubishi UFJ (BTMU), a major operating entity in Mitsubishi UFJ Financial Group (MUFG), have included positions in Asia and the Americas where he led significant expansion efforts in both developed and emerging economies. Mr. Goto's expertise also includes significant achievements in revenue expansion and operational restructuring.

In 2016 Mr. Goto was named the Best CEO for Thailand in Banking and Finance by The Asset.

**Background:** Nori Goto is currently the President and Chief Executive Officer of Krungsri, a position he assumed in January 2014. Under his leadership, Krungsri has made a considerable progress in term of growing assets and overseas businesses. Among key achievements are a successful integration of BTMU's branch operations in Thailand into Krungsri and an acquisition of a leading microfinance institution in Cambodia.

Prior to the current position, he was Executive Officer and General Manager, Americas Holdings Division, for MUFG and for BTMU, a position he assumed in July of 2012. His responsibilities included oversight of business strategy development, global planning, enterprise-wide risk management and compliance for all members of the MUFG Americas group. MUFG Americas encompasses the New York operations of the Headquarters for the Americas (HQA) and California-based Union Bank, the fully owned subsidiary of BTMU.

Mr. Goto also had oversight responsibility for operations of Mitsubishi UFJ Trust and Banking (MUTB) and Mitsubishi UFJ Securities (MUS), also members of the MUFG Americas group.

During his tenure in the US, his strong leadership and expertise led to the enhancement of the Americas business platform, resulting in unprecedented growth in the extensive MUFG interests in Mexico, Latin America and Canada. As chief architect, Mr. Goto led an effort to develop the business strategies for Brazil, Mexico, Chile and Canada and was successful in obtaining more than \$1 billion in capital to fuel the expansion in these countries. He also contributed strongly to designing the project which will ultimately bring together HQA and Union Bank into a single company with the goal of becoming one of the top-ten banking groups in the U.S.

Prior to assuming his current position, Mr. Goto was Executive Officer and General Manager of the Planning Division for the Americas for BTMU and of the Corporate Governance Division for MUFG, all based in New York City. His postings in New York date back to December 2006 when he began as an SVP in the Compliance Division for the Americas at BTMU. Mr. Goto led the vital effort to have the Anti-Money Laundering (AML) enforcement action lifted that had been levied against the bank and compromising its ability to effectively conduct business. He also led a complete restructuring of the leasing subsidiary in Boston, where he returned the business to profitability after a lengthy period of decline. Mr. Goto was systematically promoted through a number of increasingly responsible leadership positions, culminating in his current job.

During his posting in New York, he has been a member of many internal boards of directors and he also served as the MUFG observer on the Morgan Stanley board where he was also responsible for assisting the Investor Director.

Before coming to New York, Mr. Goto held senior management positions in Tokyo, where he helped in the process of creating a new bank holding company, MUFG. He was significantly involved in a number of major merger and acquisition projects including those joining the Bank of Tokyo and Mitsubishi Bank, the Bank of Tokyo-Mitsubishi and Mitsubishi Trust & Banking Corporation, and the Bank of Tokyo-Mitsubishi and UFJ Bank. These crucial milestones led to the formation of MUFG, one of the largest and most highly respected companies in the financial industry.

He has also served as the Executive Vice Chairman and Secretary General of the BTMU Employees' Union and began his career at the Ikebukuro Branch in Tokyo in 1985.

Mr. Goto holds an MBA from the University of Chicago, Graduate School of Business (USA), and a BA in Law from the Waseda University, Faculty of Law (Japan).