1 Season Missabelia UEF Treat and Banking The Mester Treas Bank of Igapan etc. Missabelia UEF Treat and Banking Japan Law Ja			MUTB T1-1	MUTB T1-2	MUTB B3AT1-1	MUTB B3AT1-3
Concenting (American (Am	1	Issuer				
Department of the notes transment Separt Law, the content of the TLAC Term Sweet Separt Law, the content of the TLAC Common capality Test capabil Common capality Test capabil Common capability Test capabil Common capability Test capability Common capab	2		· · · · · · · · · · · · · · · · · · ·	_	, , , , , , , , , , , , , , , , , , , ,	
Section of the TLAC **right intercentage events of section 3 of the TLAC **rem sheet			Japan Law	Japan Law, etc.	Japan Law	Japan Law
Septiment programment Communicación Communicación Perfecta Communicación Perfecta Per		Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
Common equity Text capital Common equity Text capital Common equity Text capital Additional Additional Text capital Additional Text capital Additional Text capital Additional Text capital Additional Text capi	3a					
September Program Additional Test copital Additional Test copi		Regulatory treatment				
September Program Additional Test copital Additional Test copi	4	Transitional Basel III rules by 2022/3/30	Common equity Tier1 capital	Common equity Tier1 capital	Additional Tier 1 capital	Additional Tier 1 capital
Bigible at sole/group/group and sole Bigible at sole/group/group and sole Common stock Common stock Common stock Preprint Substitution P	5	Post-transitional Basel III rules from 2022/3/31	Common equity Tier1 capital	Common equity Tier1 capital	Additional Tier 1 capital	Additional Tier 1 capital
Common stock Common stock Common stock Free Mistochaid UP) Fauncial Group	6	Eligible at solo/group/group and solo		Mitsubishi UFJ Financial Group	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
Consolidated FY 1913 Dillion FY 25 Billion FY 30 Dillion FY 150	7	Instrument type	Common stock	Common stock		Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
Proceedidated IPY 1.816.6 billion - IPY 1.80 billion IPY 1.50	8	Amount recognised in regulatory capital				
9 Per value of instrument -		Consolidated	JPY 1,913.0 billion	JPY 2.5 billion	JPY 50.0 billion	JPY 15.0 billion
Consolidated Shareholders' equity Non-controlling interest in consolidated sobsidiary Liability - amortised cost Liability		Non-consolidated	JPY 1,816.6 billion	_	JPY 50.0 billion	JPY 15.0 billion
Consolidated Shareholders' equity Non-consolidated Liability - amortised cost Liability - amortised cost Shareholders' equity	9	Par value of instrument	_	_	JPY 50.0 billion	JPY 15.0 billion
Consolidated Shareholders' equity Non-consolidated Liability - amortised cost Liability - amortised cost Shareholders' equity	10	Accounting classification				
Non-consolidated Shareholders equity		Consolidated	Shareholders' equity		Liability – amortised cost	Liability – amortised cost
11 Original date of issuance		Non-consolidated	Shareholders' equity	·	Liability - amortised cost	Liability - amortised cost
Perpetual Perp	11			_	7	7
13 Suser call subset to prior supervisory approval No No No Yes Yes			Pernetual	Perpetual	, ,	, ,
14 Seuer call subject to prior supervisory approval No						
Toptional call data and redemption amount		ė ,			·	
Contingent call dates and redemption amount						
Each interest payment date after the first call date Coupons / dividends Coupons / dividend stopper Coupons		1	_	_		
Subsequent call dates, if a princable		Y .				
Coupons / dividends 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary partially discretionary or mandatory 21 Existence of a dividend stopper 21 Existence of a dividend stopper 22 Fully discretionary and stopper 23 Fully discretionary or mandatory 24 Fully discretionary 25 Non-cumulative or communitative 26 Convertible or non-convertible 27 Non-cumulative 28 Convertible or non-convertible 29 Non-cumulative 20 Convertible or non-convertible 30 Non-cumulative 31 If convertible, conversion trigger(s) 32 If convertible, conversion nate 33 If writedown, future 34 If convertible, specify issure or instrument type convertible into 34 If writedown, writedown trigger(s) 35 If writedown, writedown trigger(s) 36 If writedown, future 37 If writedown, future or temporary 38 If writedown, future or temporary 39 If writedown, future or temporary 40 If temporary write-own, description of writeup mechanism 41 If temporary write-own, description of writeup mechanism 42 If temporary write-own, description of writeup mechanism 43 If temporary write-own, description of writeup mechanism 44 If temporary write-own, description of writeup mechanism 45 If temporary write-own, description of writeup mechanism 46 Subordinated 47 Subordinated 48 Subordinated 49 Subordinated 40 Subordinated 50 Subordinated 51 Subordinated 51 Subordinated 52 Subordinated 53 Subordinated 54 Subordinated 54 Subordinated 55 Subord	16	Subsequent call dates, if applicable	_	_		
18 Coupon rate and any related index		Coupons / dividends				
Posistence of a dividend stopper	17	Fixed or floating dividend/coupon	_	_	Fixed to floating	Fixed to floating
Fully discretionary or mandatory Fully discretionary Full discretionary	18	Coupon rate and any related index	_	_	*	*
Existence of step-up or other incentive to redeem	19	Existence of a dividend stopper	No	No	Yes	Yes
Non-cumulative or cumulative		Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible		Existence of step-up or other incentive to redeem	No	No	No	No
If convertible, conversion trigger(s) -	22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
If convertible, fully or partially -	23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion rate			_	_	1	ı
If convertible, mandatory or optional conversion		If convertible, fully or partially	_	_	_	_
If convertible, specify instrument type convertible into		,		_	_	_
If convertible, specify issuer of instrument it converts into		· · · · · ·				
No No No Yes Yes Yes						
If writedown, writedown trigger(s) If writedown, writedown trigger(s) If writedown, full or partial If writedown, full or partial If writedown, permanent or temporary If writedown, permanent or temporary If temporary write-own, description of writeup mechanism If temporary write-own, description of writeup mechanism If temporary write-own, description in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio faller below 5.125%, etc. If writedown, writedown trigger(s) -						
If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If writedown, permanent or temporary If temporary write-own, description of writeup mechanism If the probability of the permanent writely permanent writely permanent writely permanent writely permanent writely permanent wr	30	Writedown feature	No	No		
32 If writedown, full or partial Full or Partial Full or Partial Full or Partial 33 If writedown, permanent or temporary - Temporary or Permanent Temporary o	31	If writedown, writedown trigger(s)	-	_	consolidated CET1 capital ratio fallen	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5 125%, etc
33 If writedown, permanent or temporary — — Temporary or Permanent 34 If temporary write-own, description of writeup mechanism — — Amount agreed with JFSA and other Regulatory authorities 34 Type of subordination — — — Contractual — Contractual — Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) — No	32	If writedown, full or partial		_	,	
34 If temporary write-own, description of writeup mechanism						
34a Type of subordination – – Contractual Contractual Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) Perpetual subordinated Subordinated Subordinated 36 Non-compliant transitioned features No No No No			_	_	Amount agreed with JFSA and other	Amount agreed with JFSA and other
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) Perpetual subordinated Subordinat	240	Type of subordination			<u> </u>	<u> </u>
immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) Perpetual subordinated Subordinat	<i>3</i> 4d		-	_	Contractual	Contractual
		immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)				
37 If yes, specify non-compliant features – – – –		1	No	No	No	No
	37	If yes, specify non-compliant features	_	_	_	_

		MUTB B3AT1-4	MUTB B3AT1-5	MUTB B3AT1-6	MUTB B3AT1-7
Γ	1 Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Bankir
Г	2 Unique identifier (ISIN)		_		_

1 Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UF] Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2 Unique identifier (ISIN)	—	—	–	–
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Moone by which enforceability requirement of Section 12 of the TLAC Town Sheet	Japan Zan)apan zaw	Jupan zaw	Japan Zan
aa liseans by which enforceability requirement of section 15 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Additional Tier 1 capital			
5 Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital			
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking			
7 Instrument type	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8 Amount recognised in regulatory capital				
Consolidated	JPY 21.0 billion	JPY 19.0 billion	JPY 7.0 billion	JPY 11.0 billion
Non-consolidated	JPY 21.0 billion	JPY 19.0 billion	JPY 7.0 billion	JPY 11.0 billion
9 Par value of instrument	JPY 21.0 billion	JPY 19.0 billion	IPY 7.0 billion	JPY 11.0 billion
10 Accounting classification	JI I ZI.O DIIION	JI I 15.0 BIHON	Ji 17.0 Dimoit	JI I II.o Dimort
Consolidated	Liability - amortised cost	Liability – amortised cost	Liability - amortised cost	Liability - amortised cost
Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost
11 Original date of issuance	2017/10/23	2017/10/23	2018/12/18	2018/12/18
	, ,	, , ,	, ,	· · · · · · · · · · · · · · · · · · ·
12 Perpetual or dated 13 Original maturity date	Perpetual No maturity	Perpetual No maturity	Perpetual No maturity	Perpetual No maturity
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	2023/1/15 at per	2028/7/15 at per	2024/1/15 at per	2029/1/15 at per
Contingent call dates and redemption amount	Tax event or Regulatory event at per			
·		Each interest payment date after the first		
16 Subsequent call dates, if applicable	call date	call date	call date	call date
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18 Coupon rate and any related index	·	*	·	· ·
19 Existence of a dividend stopper	Yes	Yes	Yes	Yes
	E 11 1: c	T. 11 1: (*		
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step-up or other incentive to redeem	No	No	No	No
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s)	No Non-cumulative Non-convertible -	No Non-cumulative Non-convertible -	No Non-cumulative Non-convertible —	No Non-cumulative Non-convertible —
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s)	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s)	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism 34a Type of subordination	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual

		MUTB B3AT1-8	MUTB B3AT1-9	MUTB B3AT1-10	MUTB B3AT1-11
1	Issuer	Mitsubishi UFJ Trust and Banking			
2	Unique identifier (ISIN)	_	_	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
Sa	is achieved (for other TLAC-eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules by 2022/3/30	Additional Tier 1 capital			
5	Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital			
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking			
7	Instrument type	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital				
	Consolidated	JPY 17.0 billion	JPY 11.0 billion	JPY 3.5 billion	JPY 5.0 billion
	Non-consolidated	JPY 17.0 billion	JPY 11.0 billion	JPY 3.5 billion	JPY 5.0 billion
	Par value of instrument	JPY 17.0 billion	JPY 11.0 billion	JPY 3.5 billion	JPY 5.0 billion
10	Accounting classification				
	Consolidated	Liability - amortised cost	Liability – amortised cost	Liability - amortised cost	Liability – amortised cost
	Non-consolidated	Liability – amortised cost			
11	Original date of issuance	2019/10/16	2019/10/16	2020/10/19	2020/10/19
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date and redemption amount	2025/1/15 at per	2030/1/15 at per	2026/1/15 at per	2031/1/15 at per
	Contingent call dates and redemption amount	Tax event or Regulatory event at per			
16	Subsequent call dates, if applicable	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date
	Coupons / dividends				
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	*	*	*	*
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	_	_		_
25 26	If convertible, fully or partially	_	_		_
26	If convertible, conversion rate If convertible, mandatory or optional conversion			<u> </u>	
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into				
30	Writedown feature	Yes	Yes	Yes	Yes
31	If writedown, writedown trigger(s)	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen
-		below 5.125%, etc.	below 5.125%, etc.	below 5.125%, etc.	below 5.125%, etc.
32	If writedown, full or partial	Full or Partial	Full or Partial	Full or Partial	Full or Partial
33	If writedown, permanent or temporary	Temporary or Permanent	Temporary or Permanent	Temporary or Permanent	Temporary or Permanent
34	If temporary write-own, description of writeup mechanism	Amount agreed with JFSA and other Regulatory authorities			
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Subordinated	Subordinated	Subordinated	Subordinated
36	Non-compliant transitioned features	No	No	No	No
_	If yes, specify non-compliant features	_	_	_	_
_	1 - 1 - 1				

	MUTB B3AT1-12	MUTB B3T2-3	MUTB B3T2-4	MUTB B3T2-5
1 Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2 Unique identifier (ISIN)	_	_	_	_
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term Shee	t			
is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Additional Tier 1 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7 Instrument type	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8 Amount recognised in regulatory capital				
Consolidated	JPY 3.0 billion	JPY 16.0 billion	JPY 31.0 billion	JPY 11.0 billion
Non-consolidated	JPY 3.0 billion	JPY 16.0 billion	JPY 31.0 billion	JPY 11.0 billion
9 Par value of instrument	JPY 3.0 billion	JPY 16.0 billion	JPY 31.0 billion	JPY 11.0 billion
10 Accounting classification				
Consolidated	Liability - amortised cost	Liability - amortised cost	Liability – amortised cost	Liability - amortised cost
Non-consolidated	Liability - amortised cost	Liability – amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	2021/10/15	2017/3/2	2017/3/2	2017/9/15
12 Perpetual or dated	Perpetual	Dated	Dated	Dated
13 Original maturity date	No maturity	2027/7/26	2027/7/26	2028/1/12
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	2032/1/15 at per	-	2022/7/26 at per	-
Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16 Subsequent call dates, if applicable	Each interest payment date after the first call date	-	_	_
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed	Fixed
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	Yes	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	_		_	_
25 If convertible, fully or partially	_	_	_	_
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion			_	-
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into			<u> </u>	<u> </u>
30 Writedown feature	Yes	— Yes	Yes	Yes
31 If writedown, writedown trigger(s)	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	Non-viability event : Specified item 2 measures, etc.	Yes Non-viability event : Specified item 2 measures, etc.	Yes Non-viability event : Specified item 2 measures, etc.
1 I	below 5.125%, etc. Full or Partial	*	*	*
22 16 11 6 11 6 11		Full	Full	Full
32 If writedown, full or partial		D '	D '	D '
32 If writedown, full or partial 33 If writedown, permanent or temporary	Temporary or Permanent	Permanent	Permanent	Permanent
33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism	Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	-	-	-
33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism 34a Type of subordination	Temporary or Permanent Amount agreed with JFSA and other	Permanent — Contractual	Permanent - Contractual	Permanent - Contractual
33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism	Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	-	-	-
33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal	Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	– Contractual	_ Contractual	– Contractual

MUTB B3T2-6 MUTB B3T2-7 MUTB E	3T2-8 MUTB B3T2-9
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	MUTB B3T2-6	MUTB B3T2-7	MUTB B3T2-8	MUTB B3T2-9
1 Issuer	Mitsubishi UFJ Trust and Banking			
2 Unique identifier (ISIN)	_	_	_	_
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking			
7 Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group			
8 Amount recognised in regulatory capital	,	,		
Consolidated	JPY 40.0 billion	JPY 20.0 billion	JPY 12.0 billion	IPY 4.0 billion
Non-consolidated	JPY 40.0 billion	JPY 20.0 billion	JPY 12.0 billion	IPY 4.0 billion
9 Par value of instrument	JPY 40.0 billion	JPY 20.0 billion	JPY 12.0 billion	JPY 4.0 billion
10 Accounting classification	,	,		
Consolidated	Liability - amortised cost			
Non-consolidated	Liability – amortised cost			
11 Original date of issuance	2017/9/15	2018/6/11	2018/10/31	2019/9/20
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2028/1/12	2028/6/9	2028/10/31	2030/1/15
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	2023/1/12 at per		2023/10/31 at per	Tes
Contingent call dates and redemption amount	Tax event or Regulatory event at per			
16 Subsequent call dates, if applicable	–	–	Each interest payment date after the first call date	–
Coupons / dividends			can date	
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating	Fixed
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	_	_	_	_
25 If convertible, fully or partially	_	_	_	_
26 If convertible, conversion rate	_	_	_	_
27 If convertible, mandatory or optional conversion	_		_	_
28 If convertible, specify instrument type convertible into	_	_	_	_
29 If convertible, specify issuer of instrument it converts into	_	_	_	_
30 Writedown feature	Yes	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures, etc.			
32 If writedown, full or partial	Full	Full	Full	Full
33 If writedown, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34 If temporary write-own, description of writeup mechanism		_	_	_
or a temporary write own, description or writeup incertains.	_			
	— Contractual	Contractual	Contractual	Contractual
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
	Contractual Other internal TLAC			
34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal				

MUTB B3T2-10	MUTB B3T2-11	MUTB B3T2-12	MUTB B3T2-13

	MUTB B3T2-10	MUTB B3T2-11	MUTB B3T2-12	MUTB B3T2-13
1 Issuer	Mitsubishi UFJ Trust and Banking			
2 Unique identifier (ISIN)	_	_	_	_
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking			
7 Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group			
8 Amount recognised in regulatory capital	, , , , , , , , , , , , , , , , , , , ,			
Consolidated	JPY 15.0 billion	JPY 2.5 billion	JPY 2.0 billion	JPY 2.0 billion
Non-consolidated	JPY 15.0 billion	JPY 2.5 billion	JPY 2.0 billion	JPY 2.0 billion
9 Par value of instrument	JPY 15.0 billion	JPY 2.5 billion	JPY 2.0 billion	JPY 2.0 billion
10 Accounting classification	JI I 15.0 billion	Ji i 2.5 binon	Ji i 2.0 binion	Ji i 2.0 billion
Consolidated	Liability - amortised cost	Liability – amortised cost	Liability - amortised cost	Liability – amortised cost
Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost
11 Original date of issuance	2019/9/20	2020/5/29	2020/5/29	2021/6/1
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2030/1/15	2030/5/29	2030/5/29	2031/5/30
14 Issuer call subject to prior supervisory approval	2030/1/15 Yes	2030/5/29 Yes	2030/5/29 Yes	2031/5/30 Yes
		i es		
15 Optional call date and redemption amount	2025/1/15 at per		2025/5/29 at per	2026/6/1 at per
Contingent call dates and redemption amount	Tax event or Regulatory event at per			
16 Subsequent call dates, if applicable	_	_	call date	Each interest payment date after the first call date
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating	Fixed to floating
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible			
24 If convertible, conversion trigger(s)		Non-convertible	Non-convertible	Non-convertible
25 If convertible, fully or partially	_	_	_	_
26 If convertible, conversion rate	_ _	_ _	_ _	<u> </u>
	_ _ _ _	_ _ _ _	- - -	
27 If convertible, mandatory or optional conversion		- - - -	- - - -	- - - -
28 If convertible, specify instrument type convertible into			- - - - -	- - - - -
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	- - - - - -	- - - - - -	- - - - - -	- - - - - -
28 If convertible, specify instrument type convertible into			- - - - -	- - - - -
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	- - - - - -	- - - - - -	- - - - - -	- - - - - -
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s)			 Yes Non-viability event :	
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial				
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s)				
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism				
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism 34a Type of subordination				
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism				
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal				

MUTB B3T2-14

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1	Issuer	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	_
3	Governing law(s) of the instrument	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet	
Ja	is achieved (for other TLAC-eligible instruments governed by foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules by 2022/3/30	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking
7	Instrument type	Subordinated Loan borrowed from
8	Amount recognised in regulatory capital	Mitsubishi UFJ Financial Group
-		IDV 10.0 1:11:
	Consolidated	JPY 10.0 billion
	Non-consolidated	JPY 10.0 billion
9	Par value of instrument	JPY 10.0 billion
10	Accounting classification	
	Consolidated	Liability - amortised cost
	Non-consolidated	Liability - amortised cost
11	Original date of issuance	2021/7/30
12	Perpetual or dated	Dated
13	Original maturity date	2031/7/30
14	Issuer call subject to prior supervisory approval	Yes
_		
15	Optional call date and redemption amount	2026/7/30 at per
	Contingent call dates and redemption amount	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	-
	Coupons / dividends	
17	Coupons / dividends Fixed or floating dividend/coupon	Fixed
17 18	Fixed or floating dividend/coupon	Fixed *
18	Fixed or floating dividend/coupon Coupon rate and any related index	*
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	* No
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	* No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	* No Mandatory No
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative	* No Mandatory No Non-cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	* No Mandatory No
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	* No Mandatory No Non-cumulative
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	* No Mandatory No Non-cumulative
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	* No Mandatory No Non-cumulative Non-convertible —
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issure of instrument it converts into	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event :
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc.
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc.
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc.
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, partially or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal	* No Mandatory No Mon-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual Other internal TLAC

Weighted-average of interest rate which are shown " \ast " in item 18 in the list

Weighted	l-average of interest rates	0.920%	(round to three	decimal	places)	٦
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