| | MUTB T1-1 | MUTB T1-2 | MUTB B3AT1-1 | MUTB B3AT1-3 |
|--|----------------------------------|--|--|--|
| 1 Issuer | Mitsubishi UFJ Trust and Banking | The Master Trust Bank of Japan, etc. | 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, etc. | 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 | Common equity Tier1 capital | Common equity Tier1 capital | Additional Tier 1 capital | Additional Tier 1 capital |
| 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 |
| 6 Eligible at solo/group/group and solo | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Financial Group Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 7 Instrument type | Common stock | Common stock | 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 1,928.4 billion | JPY 2.9 billion | JPY 50.0 billion | JPY 15.0 billion |
| Non-consolidated | JPY 1,824.2 billion | _ | JPY 50.0 billion | JPY 15.0 billion |
| 9 Par value of instrument | _ | _ | JPY 50.0 billion | JPY 15.0 billion |
| 10 Accounting classification | | | , | , |
| | | Non-controlling interest in consolidated | | |
| Consolidated | Shareholders' equity | subsidiary | Liability - amortised cost | Liability - amortised cost |
| Non-consolidated | Shareholders' equity | _ | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | | _ | 2016/3/3 | 2016/10/24 |
| 12 Perpetual or dated | Perpetual | Perpetual | Perpetual | Perpetual |
| 13 Original maturity date | <u>-</u> | <u>'</u> _ | No maturity | No maturity |
| 14 Issuer call subject to prior supervisory approval | No | No | Yes | Yes |
| 15 Optional call date and redemption amount | _ | _ | 2026/7/15 at per | 2027/7/15 at per |
| Contingent call dates and redemption amount | _ | _ | 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 to floating |
| 18 Coupon rate and any related index | _ | _ | * | * |
| 19 Existence of a dividend stopper | No | No | 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 | 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 | No | No | Yes | Yes |
| 31 If writedown, writedown trigger(s) | _ | _ | Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. |
| 32 If writedown, full or partial | 1 | _ | Full or Partial | Full or Partial |
| 33 If writedown, permanent or temporary | _ | | | |
| | | | Temporary or Permanent | Temporary or Permanent |
| 34 If temporary write-own, description of writeup mechanism | - - - | - | Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities |
| 34 If temporary write-own, description of writeup mechanism | _ | _ | Amount agreed with JFSA and other Regulatory authorities | Amount agreed with JFSA and other Regulatory authorities |
| 34 If temporary write-own, description of writeup mechanism 34a Type of subordination | <u> </u> | - | Amount agreed with JFSA and other | Amount agreed with JFSA and other |
| 34 If temporary write-own, description of writeup mechanism | <u> </u> | - | Amount agreed with JFSA and other Regulatory authorities | Amount agreed with JFSA and other Regulatory authorities |
| 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 | _ _ _ _ | - - - | Amount agreed with JFSA and other Regulatory authorities Contractual | Amount agreed with JFSA and other Regulatory authorities Contractual |

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

| 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 |
| Moone by which enforceability requirement of Section 12 of the TLAC Town Shoot | Japan Zavi | Jupun Zuri | Jupan zaw | Japan zan |
| aa liseans 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 | 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 | JPY 7.0 billion | JPY 11.0 billion |
| 10 Accounting classification | , | , | , | , |
| Consolidated | Liability - amortised cost |
| Non-consolidated | Liability – amortised cost |
| 11 Original date of issuance | 2017/10/23 | 2017/10/23 | 2018/12/18 | 2018/12/18 |
| 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 | 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 |
| 111 | call date | call date | call date | call date |
| Coupons / dividends | | | | |
| Coupons / dividends 17 Fixed or floating dividend/coupon | call date Fixed to floating * |
| Coupons / dividends 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index | Fixed to floating | | Fixed to floating | Fixed to floating |
| Coupons / dividends 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper | Fixed to floating | Fixed to floating | Fixed to floating | Fixed to floating |
| Coupons / dividends 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper | Fixed to floating * Yes |
| 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 | Fixed to floating * Yes Fully discretionary |
| Coupons / dividends 17 | Fixed to floating * Yes Fully discretionary No | Fixed to floating * Yes Fully discretionary No | Fixed to floating * Yes Fully discretionary No | Fixed to floating * Yes Fully discretionary No |
| 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 step-up or other incentive to redeem 22 Non-cumulative or cumulative | Fixed to floating * Yes Fully discretionary No Non-cumulative | Fixed to floating * Yes Fully discretionary No Non-cumulative | Fixed to floating * Yes Fully discretionary No Non-cumulative | Fixed to floating * Yes Fully discretionary No Non-cumulative |
| 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 step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible |
| 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 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 | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible — | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible — | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible — | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible — |
| 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 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 | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible — — | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible |
| 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 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, dilly or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible |
| 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 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 | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible |
| 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 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, dilly or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible |
| 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 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, dilly 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 | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible |
| 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 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) | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible |
| 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 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 | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial |
| 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 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) | Fixed to floating * Yes Fully discretionary 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 | Fixed to floating * Yes Fully discretionary 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 | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary 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 |
| 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 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 | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial |
| 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 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 | Fixed to floating * Yes Fully discretionary 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 | Fixed to floating * Yes Fully discretionary 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 | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary 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 |
| 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 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 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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal | Fixed to floating * Yes Fully discretionary 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 | Fixed to floating * Yes Fully discretionary 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 | Fixed to floating * Yes Fully discretionary 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 | Fixed to floating * Yes Fully discretionary 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 |
| 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 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 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 35 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type intimediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Fixed to floating * Yes Fully discretionary 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 Subordinated | Fixed to floating * Yes Fully discretionary 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 Subordinated | Fixed to floating * Yes Fully discretionary 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 Subordinated | Fixed to floating * Yes Fully discretionary 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 Subordinated |
| 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 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 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 | Fixed to floating * Yes Fully discretionary 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 | Fixed to floating * Yes Fully discretionary 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 | Fixed to floating * Yes Fully discretionary 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 | Fixed to floating * Yes Fully discretionary 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 |
| | 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 | Amount agreed with JFSA and other Regulatory authorities | Amount agreed with JFSA and other Regulatory authorities | 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 | | ı | | 1 |

| | | MUTB B3AT1-12 | MUTB B3AT1-13 | MUTB B3AT1-14 | MUTB B3T2-3 |
|-----------|---|--|--|--|---|
| 1 | Issuer | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 2 | | _ | _ | - | _ |
| 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) | | | | |
| L | Regulatory treatment | | | | |
| 4 | Transitional Basel III rules by 2022/3/30 | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital | Tier 2 capital |
| 5 | Post-transitional Basel III rules from 2022/3/31 | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 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 | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Perpetual 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 4.0 billion | JPY 4.0 billion | JPY 15.4 billion |
| | Non-consolidated | JPY 3.0 billion | JPY 4.0 billion | JPY 4.0 billion | JPY 15.4 billion |
| 9 | Par value of instrument | IPY 3.0 billion | IPY 4.0 billion | JPY 4.0 billion | JPY 16.0 billion |
| = | Accounting classification | , | | , | 7 |
| | 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 | 2022/9/2 | 2022/9/2 | 2017/3/2 |
| | Perpetual or dated | Perpetual | Perpetual | Perpetual | Dated |
| 13 | * | No maturity | No maturity | No maturity | 2027/7/26 |
| | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 | | 2032/1/15 at per | 2028/1/15 at per | 2033/1/15 at per | _ |
| 10 | 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 |
| \vdash | i i | Each interest payment date after the first | Each interest payment date after the first | Each interest payment date after the first | rux event of negatatory event at per |
| 16 | Subsequent call dates, if applicable | call date | call date | call date | _ |
| | Coupons / dividends | | | | |
| 17 | | Fixed to floating | Fixed to floating | Fixed to floating | Fixed |
| 18 | 1 2 | * | * | * | * |
| 19 | | Yes | Yes | Yes | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Mandatory |
| 21 | | No | No | No | No |
| 22 | 1 11 11 11 11 11 11 11 11 11 | 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 | | - | - | _ | _ |
| 27 | If convertible, mandatory or optional conversion | - | - | _ | _ |
| 28 | If convertible, specify instrument type convertible into | _ | _ | _ | <u> </u> |
| 29 | If convertible, specify issuer of instrument it converts into | _ | _ | _ | <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 below 5.125%, etc. | Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | Non-viability event : Specified item 2 measures, etc. |
| 32 | If writedown, full or partial | Full or Partial | Full or Partial | Full or Partial | Full |
| 33 | ii wiitedowii, idii oi partiai | | | Temporary or Permanent | Permanent |
| 1 33 | · · · | Temporary or Permanent | Temporary or Permanent | 1 emporary or remainem 1 | |
| 34 | If writedown, permanent or temporary If temporary write-own, description of writeup mechanism | Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | Amount agreed with JFSA and other Regulatory authorities | Amount agreed with JFSA and other Regulatory authorities | |
| 34 | If writedown, permanent or temporary | Amount agreed with JFSA and other | Amount agreed with JFSA and other | Amount agreed with JFSA and other | Contractual |
| 34 | If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination | Amount agreed with JFSA and other Regulatory authorities | Amount agreed with JFSA and other Regulatory authorities | Amount agreed with JFSA and other Regulatory authorities | - |
| 34 34a | If writedown, permanent or temporary If temporary write-own, description of writeup mechanism | Amount agreed with JFSA and other Regulatory authorities | Amount agreed with JFSA and other Regulatory authorities | Amount agreed with JFSA and other Regulatory authorities | - |
| 34 34a | 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) | Amount agreed with JFSA and other Regulatory authorities Contractual | Amount agreed with JFSA and other Regulatory authorities Contractual | Amount agreed with JFSA and other Regulatory authorities Contractual | – Contractual |

| MUTB B3T2-5 | MUTB B3T2-6 | MUTB B3T2-7 | MUTB B3T2-8 |
|-------------|-------------|-------------|-------------|
|-------------|-------------|-------------|-------------|

| | | MUTB B3T2-5 | MUTB B3T2-6 | MUTB B3T2-7 | MUTB B3T2-8 |
|---|--|---|---|---|---|
| 1 | Issuer | Mitsubishi UFJ Trust and Banking |
| 2 | Unique identifier (ISIN) | _ | ı | _ | _ |
| 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) | | | | |
| \vdash | 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 |
| | Post-transitional basel III rules from 2022/3/31 | Her 2 Capital | Her 2 capital | Her 2 capital | Her 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 | , | , | | , |
| H | Consolidated | JPY 11.0 billion | JPY 40.0 billion | JPY 20.0 billion | JPY 12.0 billion |
| \vdash | Non-consolidated | IPY 11.0 billion | IPY 40.0 billion | IPY 20.0 billion | IPY 12.0 billion |
| 9 | Par value of instrument | JPY 11.0 billion | JPY 40.0 billion | JPY 20.0 billion | JPY 12.0 billion |
| = | | JF F 11.0 DIIIIOII | JF 1 40.0 billion | JF 1 20.0 billion | JF F 12.0 DIIIIOII |
| 10 | Accounting classification | | | | |
| | Consolidated | Liability - amortised cost |
| | Non-consolidated | Liability - amortised cost |
| 11 | Original date of issuance | 2017/9/15 | 2017/9/15 | 2018/6/11 | 2018/10/31 |
| | Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 | Original maturity date | 2028/1/12 | 2028/1/12 | 2028/6/9 | 2028/10/31 |
| 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 |
| | 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 |
| \vdash | Coupons / dividends | | | | can date |
| 15 | 1 , | 71. 1 | 71. 1 | 774 1 | T. 1. 6 |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | 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 | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | | <u> </u> | - | _ |
| 25 | If convertible, fully or partially | _ | _ | <u> </u> | _ |
| 26 | If convertible, conversion rate | | _ | _ | _ |
| 27 | If convertible, mandatory or optional conversion | _ | _ | _ | _ |
| 28 | | | | | |
| 29 | If convertible, specify instrument type convertible into | - | - | _ | _ |
| | If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into | - - | <u>-</u> | <u>-</u> | _ _ |
| | If convertible, specify instrument type convertible into | - | - | _ | _ |
| | If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into | - - | <u>-</u> | <u>-</u> | _ _ |
| 30 | If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) | - - Yes Non-viability event : | – Yes Non-viability event : | – Yes Non-viability event : | - - Yes Non-viability event : |
| 30 31 32 | 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 | - Yes Non-viability event : Specified item 2 measures, etc. Full | - Yes Non-viability event : Specified item 2 measures, etc. Full | - Yes Non-viability event : Specified item 2 measures, etc. Full | — Yes Non-viability event : Specified item 2 measures, etc. Full |
| 30 | If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) | - Yes 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. | Yes Non-viability event: Specified item 2 measures, etc. |
| 30 31 32 33 34 | 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 If writedown, permanent or temporary | - Yes Non-viability event : Specified item 2 measures, etc. Full | - Yes Non-viability event : Specified item 2 measures, etc. Full | - Yes Non-viability event : Specified item 2 measures, etc. Full | Yes Non-viability event: Specified item 2 measures, etc. Full |
| 30 31 32 33 34 | 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 If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination | - Yes Non-viability event : Specified item 2 measures, etc. Full Permanent | - Yes Non-viability event : Specified item 2 measures, etc. Full Permanent | - Yes Non-viability event : Specified item 2 measures, etc. Full Permanent | |
| 30 31 32 33 34 34a 35 | 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 If writedown, permanent or temporary If temporary write-own, description of writeup mechanism | - Yes Non-viability event : Specified item 2 measures, etc. Full Permanent | - Yes Non-viability event : Specified item 2 measures, etc. Full Permanent | - Yes Non-viability event : Specified item 2 measures, etc. Full Permanent | - Yes Non-viability event : Specified item 2 measures, etc. Full Permanent - |
| 30 31 32 33 34 34a 35 | 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 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 | - Yes Non-viability event: Specified item 2 measures, etc. Full Permanent - Contractual | - Yes Non-viability event: Specified item 2 measures, etc. Full Permanent - Contractual | - Yes Non-viability event: Specified item 2 measures, etc. Full Permanent - Contractual | - Yes Non-viability event: Specified item 2 measures, etc. Full Permanent - Contractual |

| MUTB B3T2-9 | MUTB B3T2-10 | MUTB B3T2-11 | MUTB B3T2-12 |
|-------------|--------------|--------------|--------------|
| MUTB B3T2-9 | MUTB B3T2-10 | MUTB B3T2-11 | |

| | MUTB B3T2-9 | MUTB B3T2-10 | MUTB B3T2-11 | MUTB B3T2-12 |
|---|--|--|---|--|
| 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 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 | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 7 Instrument type | 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 | IPY 4.0 billion | IPY 15.0 billion | JPY 2.5 billion | JPY 2.0 billion |
| Non-consolidated | JPY 4.0 billion | JPY 15.0 billion | JPY 2.5 billion | JPY 2.0 billion |
| 9 Par value of instrument | JPY 4.0 billion | JPY 15.0 billion | JPY 2.5 billion | JPY 2.0 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 | 2019/9/20 | 2019/9/20 | 2020/5/29 | 2020/5/29 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 2030/1/15 | 2030/1/15 | 2030/5/29 | 2030/5/29 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 Optional call date and redemption amount | _ | 2025/1/15 at per | _ | 2025/5/29 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 | _ | _ | <u> </u> | Each interest payment date after the first |
| Coupons / dividends | | | | |
| 17 Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | 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 | NT. |
| 22 Non-cumulative or cumulative | | | | No |
| | Non-cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 Convertible or non-convertible | Non-cumulative Non-convertible | Non-cumulative Non-convertible | | |
| 24 If convertible, conversion trigger(s) | | | Non-cumulative | Non-cumulative |
| 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially | Non-convertible | Non-convertible | Non-cumulative Non-convertible — — | Non-cumulative Non-convertible — — — |
| 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate | Non-convertible | Non-convertible | Non-cumulative Non-convertible — — — | Non-cumulative 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 | Non-convertible | Non-convertible | Non-cumulative Non-convertible | Non-cumulative 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 | Non-convertible | Non-convertible | Non-cumulative Non-convertible | Non-cumulative 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 | Non-convertible | Non-convertible | Non-cumulative Non-convertible | Non-cumulative 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 | Non-convertible | Non-convertible | Non-cumulative Non-convertible | Non-cumulative 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 | Non-convertible | Non-convertible | Non-cumulative Non-convertible | Non-cumulative 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) | Non-convertible Yes Non-viability event : | Non-convertible | Non-cumulative Non-convertible Yes Non-viability event : | Non-cumulative Non-convertible Yes Non-viability event : |
| 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) | Non-convertible Yes Non-viability event: Specified item 2 measures, etc. | Non-convertible Yes Non-viability event: Specified item 2 measures, etc. | Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc. | Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc. |
| 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 | Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full | Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full | Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc. | Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full |
| 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 | Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent | Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full | Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc. | Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc. |
| 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 | Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent | Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent | Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent - | Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent |
| 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 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 | Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual | Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual | Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual | Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual |

| | | MUTB B3T2-13 | MUTB B3T2-14 | MUTB B3T2-15 | MUTB B3T2-16 |
|-----|--|---|---|---|---|
| 1 | Issuer | Mitsubishi UFJ Trust and Banking |
| | Unique identifier (ISIN) | _ | I | _ | _ |
| 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 | | | | |
| Su | 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 2.0 billion | JPY 10.0 billion | JPY 32.0 billion | JPY 81.0 billion |
| | Non-consolidated | JPY 2.0 billion | JPY 10.0 billion | JPY 32.0 billion | JPY 81.0 billion |
| 9 | Par value of instrument | JPY 2.0 billion | JPY 10.0 billion | JPY 32.0 billion | JPY 81.0 billion |
| = | 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 | 2021/6/1 | 2021/7/30 | 2022/7/29 | 2022/7/29 |
| | Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 | Original maturity date | 2031/5/30 | 2031/7/30 | 2032/7/29 | 2032/7/29 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 | Optional call date and redemption amount | 2026/6/1 at per | 2026/7/30 at per | —————————————————————————————————————— | 2027/7/29 at per |
| 10 | Contingent call dates and redemption amount | Tax event or Regulatory event at per |
| | | Each interest payment date after the first | rax event of regulatory event at per | rax event of regulatory event at per | Tax event of Regulatory event at per |
| 16 | Subsequent call dates, if applicable | 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 | 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) | _ | <u> </u> | _ | _ |
| 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 | _ | _ | _ | _ |
| 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 | - | - | - | _ |
| 34a | Type of subordination | Contractual | Contractual | Contractual | Contractual |
| | Position in subordination hierarchy in liquidation (specify instrument type | | | | |
| 35 | immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Other internal TLAC | Other internal TLAC | Other internal TLAC | Other internal TLAC |
| 36 | Non-compliant transitioned features | No | No | No | No |
| - | If yes, specify non-compliant features | _ | | _ | _ |
| 37 | if ves, specify non-compliant features | | | | |

MUTB B3T2-17

| 1 I | | |
|---|---|--|
| $\overline{}$ | ssuer | Mitsubishi UFJ Trust and Banking |
| | Unique identifier (ISIN) | |
| | Governing law(s) of the instrument | Japan Law |
| | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet | |
| i | is achieved (for other TLAC-eligible instruments governed by foreign law) | |
| I | 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 Mitsubishi UFJ Financial Group |
| 8 1 | Amount recognised in regulatory capital | |
| | Consolidated | JPY 2.0 billion |
| | Non-consolidated | JPY 2.0 billion |
| = | Par value of instrument | JPY 2.0 billion |
| | Accounting classification | , <u>-</u> |
| | Consolidated | Liability – amortised cost |
| \vdash | Non-consolidated | Liability – amortised cost |
| | Original date of issuance | 2022/8/3 |
| 12 I | Perpetual or dated | Dated |
| | | |
| 13 | Original maturity date | 2032/8/3 |
| - | Issuer call subject to prior supervisory approval | Yes |
| 15 | Optional call date and redemption amount | 2027/8/3 at per |
| \vdash | Contingent call dates and redemption amount | Tax event or Regulatory event at per |
| 16 | Subsequent call dates, if applicable | _ |
| | | |
| | Coupons / dividends | |
| 17 | Fixed or floating dividend/coupon | Fixed to floating |
| 17 18 | Fixed or floating dividend/coupon Coupon rate and any related index | Fixed to floating * |
| 17 18 19 | Fixed or floating dividend/coupon | * No |
| 17 18 | Fixed or floating dividend/coupon Coupon rate and any related index | * |
| 17 18 19 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper | * No |
| 17 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 |
| 17 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 |
| 17 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 | * No Mandatory No Non-cumulative |
| 17 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 Non-cumulative |
| 17 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 Non-convertible — |
| 17 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 Non-convertible — |
| 17 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 |
| 17 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 |
| 17 18 19 20 21 22 23 (C 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 | * No Mandatory No Non-cumulative Non-convertible |
| 17 18 19 20 21 22 23 (C 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, tully 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 | * No Mandatory No Non-cumulative Non-convertible |
| 17 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 : Specified item 2 measures, etc. |
| 17 18 19 20 21 22 23 24 25 26 27 28 29 30 V | 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 |
| 17 18 19 20 21 22 23 (24 25 26 27 28 29 30 (V | 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. |
| 17 18 19 20 21 22 23 (4 25 26 27 28 29 30 V 31 32 33 | 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, expecify instrument type convertible into If convertible, specify instrument type convertible 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 | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent |
| 17 | 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, conversion rate 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 | * No Mandatory No Non-cumulative Non-convertible |
| 17 | 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, expecify instrument type convertible into If convertible, specify instrument type convertible 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 | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent |
| 17 | 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, full or partial 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 | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual |

Weighted-average of interest rate which are shown " \ast " in item 27 in the list

| V | Veighted-average of interest rates | 0.915% (round to three decimal places) | olaces) |
|---|------------------------------------|--|---------|
|---|------------------------------------|--|---------|