| | | MUFG T1-1 | MUFG T1-2 | MUFG B3AT1-B-2 | MUFG B3AT1-B-3 |
|-------|--|--------------------------------|---|--|--|
| 1 Is | ssuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Morgan Stanley Securities, ACOM, Mitsubishi UFJ NICOS, etc. | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 L | Unique identifier (ISIN) | TSE code: 8306 | —————————————————————————————————————— | JP390290AFA8 | JP390290BG37 |
| 3 C | Governing law(s) of the instrument | Japan Law | Japan Law, etc | Japan Law | Japan Law |
| | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet sachieved (for other TLAC-eligible instruments governed by foreign law) | | | | |
| R | Regulatory treatment | | | | |
| 4 | Transitional Basel III rules by 2022/3/30 | Common equity Tier1 capital | Common equity Tier1 capital, etc. | 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, etc. | Additional Tier 1 capital | Additional Tier 1 capital |
| 6 | Eligible at solo/group/group and solo | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group, MUFG Bank, Mitsubishi UFJ Trust & Banking | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 7 | Instrument type | Common stock | Common stock, etc. | Perpetual Subordinated Bonds | Perpetual Subordinated Bonds |
| 8 A | Amount recognised in regulatory capital | | | | |
| | Consolidated | JPY 14,077.7 billion | JPY 496.8 billion | JPY 150.0 billion | JPY 300.0 billion |
| 1 | Non-consolidated | <u> </u> | _ | <u> </u> | _ |
| 9 P | ar value of instrument | | _ | JPY 150.0 billion | JPY 300.0 billion |
| 10 A | Accounting classification | | | | |
| | Consolidated | Shareholders' equity | Non-controlling interest in consolidated subsidiary | Liability – amortised cost | Liability – amortised cost |
| | Non-consolidated | _ | _ | _ | _ |
| | Original date of issuance | | _ | 2015/10/29 | 2016/3/3 |
| | Perpetual or dated | Perpetual | Perpetual | Perpetual | Perpetual |
| | Original maturity date | <u> </u> | _ | No maturity | No maturity |
| | ssuer call subject to prior supervisory approval | No | No | Yes | Yes |
| 15 | Optional call date and redemption amount | - | _ | 2026/1/15 at par | 2026/7/15 at par |
| | Contingent call dates and redemption amount | | _ | Tax event or Regulatory event at par | Tax event or Regulatory event at par |
| | Subsequent call dates, if applicable | _ | _ | Each interest payment date after the first call date | Each interest payment date after the first call date |
| | Coupons / dividends | | | | |
| | Fixed or floating dividend/coupon | - | _ | Fixed to floating | Fixed to floating |
| - | Coupon rate and any related index | | _ | 2.50% | 1.94% |
| 19 | Existence of a dividend stopper | No | No | Yes | Yes |
| | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary |
| | Existence of step-up or other incentive to redeem | No | No | No | No |
| | Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| | If convertible, conversion trigger(s) | _ | _ | ı | _ |
| | If convertible, fully or partially | _ | _ | _ | _ |
| 26 | If convertible, conversion rate | _ | _ | - | _ |
| 27 | If convertible, mandatory or optional conversion | | _ | _ | _ |
| | If convertible, specify instrument type convertible into | _ | _ | _ | _ |
| 29 | If convertible, specify issuer of instrument it converts into Vritedown feature | No | No | Yes | Yes |
| 31 | If writedown, writedown trigger(s) | | N0 _ | MUFG's consolidated CET1 capital ratio | MUFG's consolidated CET1 capital ratio |
| | | | | fallen below 5.125%, etc. | fallen below 5.125%, etc. |
| | If writedown, full or partial | | _ | 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 | - | _ | Amount agreed with JFSA and other Regulatory authorities | Amount agreed with JFSA and other Regulatory authorities |
| | Type of subordination | | _ | Contractual | Contractual |
| 35 in | Position in subordination hierarchy in liquidation (specify instrument type mmediately senior to instrument in the insolvency creditor hierarchy of the legal ntity concerned) | Perpetual subordinated | Preferred stock, etc. | Subordinated | Subordinated |
| | Non-compliant transitioned features | No | No | No | No |
| | f yes, specify non-compliant features | _ | _ | _ | _ |

| | | MUFG B3AT1-B-5 | MUFG B3AT1-B-6 | MUFG B3AT1-B-7 | MUFG B3AT1-B-8 |
|-----|--|--|--|--|--|
| 1 | Issuer | Mitsubishi UFJ Financial Group |
| 2 | Unique identifier (ISIN) | JP390290BGA4 | JP390290AHA4 | JP390290BHA2 | JP390290BJC4 |
| | 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 | 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 Financial Group |
| 7 | Instrument type | Perpetual Subordinated Bonds | Perpetual Subordinated Bonds | Perpetual Subordinated Bonds | Perpetual Subordinated Bonds |
| 8 | Amount recognised in regulatory capital | | | | |
| | Consolidated | JPY 150.0 billion | JPY 170.0 billion | JPY 150.0 billion | JPY 60.0 billion |
| | Non-consolidated | - | _ | _ | _ |
| | Par value of instrument | JPY 150.0 billion | JPY 170.0 billion | JPY 150.0 billion | JPY 60.0 billion |
| 10 | Accounting classification | | | | |
| | Consolidated | Liability - amortised cost | Liability – amortised cost | Liability - amortised cost | Liability – amortised cost |
| | Non-consolidated | _ | _ | _ | _ |
| | Original date of issuance | 2016/10/24 | 2017/10/23 | 2017/10/23 | 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 | 2027/7/15 at par | 2023/1/15 at par | 2028/7/15 at par | 2024/1/15 at par |
| | Contingent call dates and redemption amount | Tax event or Regulatory event at par |
| 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 | 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 | 1.40% | 1.12% | 1.34% | 1.03% |
| 19 | Existence of a dividend stopper | Yes | Yes | Yes | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary No | Fully discretionary No | Fully discretionary No | Fully discretionary No |
| 21 | Existence of step-up or other incentive to redeem Non-cumulative or cumulative | No Non-cumulative | No Non-cumulative | No Non-cumulative | No Non-cumulative |
| | 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) | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | MUFG's consolidated CET1 capital ratio fallen 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 |
| | Position in subordination hierarchy in liquidation (specify instrument type | | | | |
| 35 | immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Subordinated | Subordinated | Subordinated | Subordinated |
| | Non-compliant transitioned features | No | No | No | No |
| | | | | | |
| - | If yes, specify non-compliant features | | | | |

| | | MUFG B3AT1-B-9 | MUFG B3AT1-B-10 | MUFG B3AT1-B-11 | MUFG B3AT1-B-12 |
|---|--|--|---|---|--|
| 1 | Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 | Unique identifier (ISIN) | IP390290CJC2 | JP390290AKA8 | JP390290BKA6 | JP390290ALA6 |
| 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 | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital |
| 5 | Post-transitional Basel III rules from 2022/3/31 | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital |
| 6 | Eligible at solo/group/group and solo | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 7 | Instrument type | Perpetual Subordinated Bonds | Perpetual Subordinated Bonds | Perpetual Subordinated Bonds | Perpetual Subordinated Bonds |
| 8 | Amount recognised in regulatory capital | | | | |
| | Consolidated | JPY 95.0 billion | JPY 157.0 billion | JPY 116.0 billion | JPY 23.0 billion |
| | Non-consolidated | <u> </u> | _ | _ | _ |
| 9 | Par value of instrument | JPY 95.0 billion | JPY 157.0 billion | JPY 116.0 billion | JPY 23.0 billion |
| 10 | Accounting classification | | | | |
| | Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability – amortised cost |
| | Non-consolidated | _ | _ | _ | _ |
| 11 | Original date of issuance | 2018/12/18 | 2019/10/16 | 2019/10/16 | 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 | 2029/1/15 at par | 2025/1/15 at par | 2030/1/15 at par | 2026/1/15 at par |
| | Contingent call dates and redemption amount | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par |
| 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 | | | 0.82% | 1.00% | |
| - | Coupon rate and any related index | 1.23% | ., | | 0.851% |
| 19 | Existence of a dividend stopper | Yes | Yes | Yes | Yes |
| 19 20 | Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory | Yes Fully discretionary | Fully discretionary | Fully discretionary | Yes Fully discretionary |
| 19 20 21 | Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem | Yes Fully discretionary No | Fully discretionary No | Fully discretionary No | Yes Fully discretionary No |
| 19 20 21 22 | Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative | Yes Fully discretionary No Non-cumulative | Fully discretionary No Non-cumulative | Fully discretionary No Non-cumulative | Yes Fully discretionary No Non-cumulative |
| 19 20 21 22 23 | 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 | Yes Fully discretionary No Non-cumulative Non-convertible | Fully discretionary No Non-cumulative Non-convertible | Fully discretionary No Non-cumulative Non-convertible | Yes Fully discretionary No Non-cumulative Non-convertible |
| 19 20 21 22 23 24 | 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) | Yes Fully discretionary No Non-cumulative Non-convertible — | Fully discretionary No Non-cumulative Non-convertible — | Fully discretionary No Non-cumulative Non-convertible — | Yes Fully discretionary No Non-cumulative Non-convertible — |
| 19 20 21 22 23 24 25 | 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 | Yes Fully discretionary No Non-cumulative Non-convertible — — | Fully discretionary No Non-cumulative Non-convertible — — | Fully discretionary No Non-cumulative Non-convertible — — | Yes Fully discretionary No Non-cumulative Non-convertible — — |
| 19 20 21 22 23 24 25 26 | 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 | Yes Fully discretionary No Non-cumulative Non-convertible — — — | Fully discretionary No Non-cumulative Non-convertible — — — | Fully discretionary No Non-cumulative Non-convertible — — — | Yes Fully discretionary No Non-cumulative Non-convertible — — — |
| 19 20 21 22 23 24 25 26 27 | 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 | Yes Fully discretionary No Non-cumulative Non-convertible — — — — — | Fully discretionary No Non-cumulative Non-convertible — — — — — | Fully discretionary No Non-cumulative Non-convertible — — — — — | Yes Fully discretionary No Non-cumulative Non-convertible — — — — — |
| 19 20 21 22 23 24 25 26 27 28 | 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 | Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — | Fully discretionary No Non-cumulative Non-convertible — — — — — — — | Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — | Yes Fully discretionary No Non-cumulative Non-convertible — — — |
| 19 20 21 22 23 24 25 26 27 28 29 | 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 | Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — — — — — — | Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — — — — — | Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — — — — — | Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — — |
| 19 20 21 22 23 24 25 26 27 28 29 | 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 | Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes MUFG's consolidated CET1 capital ratio | Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes MUFG's consolidated CET1 capital ratio | Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes MUFG's consolidated CET1 capital ratio | Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes MUFG's consolidated CET1 capital ratio |
| 19 20 21 22 23 24 25 26 27 28 29 30 | 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) | Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. |
| 19 20 21 22 23 24 25 26 27 28 29 30 31 | 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 | Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial | Fully discretionary No Non-cumulative Non-convertible Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial | Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial | Yes Fully discretionary No Non-cumulative Non-convertible ———————————————————————————————————— |
| 19 20 21 22 23 24 25 26 27 28 29 30 | 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) | Yes Fully discretionary No Non-cumulative Non-convertible ———————————————————————————————————— | Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other | Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other | Yes Fully discretionary No Non-cumulative Non-convertible ———————————————————————————————————— |
| 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 | 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 | Yes Fully discretionary No Non-cumulative Non-convertible ———————————————————————————————————— | Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | Fully discretionary No Non-cumulative Non-convertible — — — — — — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | Yes Fully discretionary No Non-cumulative Non-convertible ———————————————————————————————————— |
| 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 | 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 | Yes Fully discretionary No Non-cumulative Non-convertible ———————————————————————————————————— | Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other | Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other | Yes Fully discretionary No Non-cumulative Non-convertible ———————————————————————————————————— |
| 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 | 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 | Yes Fully discretionary No Non-cumulative Non-convertible ———————————————————————————————————— | Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | Fully discretionary No Non-cumulative Non-convertible — — — — — — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | Yes Fully discretionary No Non-cumulative Non-convertible ———————————————————————————————————— |
| 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a | 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 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 Fully discretionary No Non-cumulative Non-convertible ———————————————————————————————————— | Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — Yes MUFG'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 | Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes MUFG'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 | Yes Fully discretionary No Non-cumulative Non-convertible ———————————————————————————————————— |

| | | MUFG B3AT1-B-13 | MUFG B3AT1-B-14 | MUFG B3AT1-B-15 | MUFG B3AT1-B-16 |
|-----|--|--|--|--|--|
| 1 | Issuer | Mitsubishi UFJ Financial Group |
| 2 | Unique identifier (ISIN) | JP390290BLA4 | JP390290AMA4 | IP390290AN96 | IP390290BN95 |
| | 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 | 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 Financial Group |
| 7 | Instrument type | Perpetual Subordinated Bonds | Perpetual Subordinated Bonds | Perpetual Subordinated Bonds | Perpetual Subordinated Bonds |
| 8 | Amount recognised in regulatory capital | | | | |
| | Consolidated | JPY 37.0 billion | JPY 40.0 billion | JPY 50.0 billion | JPY 40.0 billion |
| | Non-consolidated | | _ | - | _ |
| | Par value of instrument | JPY 37.0 billion | JPY 40.0 billion | JPY 50.0 billion | JPY 40.0 billion |
| 10 | Accounting classification | | | | |
| | Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability – amortised cost |
| | Non-consolidated | _ | _ | _ | _ |
| | Original date of issuance | 2020/10/19 | 2021/10/15 | 2022/9/2 | 2022/9/2 |
| 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 | 2031/1/15 at par | 2032/1/15 at par | 2028/1/15 at par | 2033/1/15 at par |
| | Contingent call dates and redemption amount | Tax event or Regulatory event at par |
| 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 | 1.038% | 0.856% | 1.069% | 1.296% |
| 19 | Existence of a dividend stopper | Yes | Yes | Yes | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem | Fully discretionary No | Fully discretionary No | Fully discretionary No | Fully discretionary No |
| 21 | Non-cumulative or cumulative | Non-cumulative | No Non-cumulative | Non-cumulative | No Non-cumulative |
| | 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 | _ | _ | П | _ |
| 30 | Writedown feature | Yes | Yes | Yes | Yes |
| 31 | If writedown, writedown trigger(s) | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | MUFG's consolidated CET1 capital ratio fallen 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 |
| | Position in subordination hierarchy in liquidation (specify instrument type | | | | |
| 35 | immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Subordinated | Subordinated | Subordinated | Subordinated |
| | Non-compliant transitioned features | No | No | No | No |
| | * | | | | |
| 37 | If yes, specify non-compliant features | _ | _ | _ | _ |

| | MUFG B3AT1-L-1 | MUFG B3AT1-L-2 | MUFG B3AT1-L-3 | MUFG B3AT1-L-4 |
|--|--|--|--|--|
| 1 Issuer | Mitsubishi UFJ Financial Group |
| 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 | 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 Financial Group |
| 7 Instrument type | Perpetual Subordinated Loan | Perpetual Subordinated Loan | Perpetual Subordinated Loan | Perpetual Subordinated Loan |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 45.0 billion | JPY 16.0 billion | JPY 5.0 billion | JPY 8.0 billion |
| Non-consolidated | _ | _ | _ | _ |
| 9 Par value of instrument | JPY 45.0 billion | JPY 16.0 billion | JPY 5.0 billion | JPY 8.0 billion |
| 10 Accounting classification | | | | |
| Consolidated | Liability - amortised cost |
| Non-consolidated | _ | _ | _ | _ |
| 11 Original date of issuance | 2018/10/19 | 2019/10/28 | 2019/10/28 | 2020/10/30 |
| 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 | 2024/1/15 at par | 2025/1/15 at par | 2030/1/15 at par | 2026/1/15 at par |
| Contingent call dates and redemption amount | Tax event or Regulatory event at par |
| 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 24 If convertible, conversion trigger(s) | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially | <u> </u> | <u> </u> | _ _ | _ _ |
| 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) | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | MUFG's consolidated CET1 capital ratio fallen 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 |
| 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 |
| 37 If yes, specify non-compliant features | _ | _ | _ | _ |
| | <u> </u> | • | | |

| 2 U | Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
|------------------|--|--|--|--|--|
| 3 (| 77. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. | | | - | wittsubisiti Cr) i mariciai Group |
| 3 (| Unique identifier (ISIN) | _ | _ | _ | JP390290AE63 |
| | Governing law(s) of the instrument | Japan Law | Japan Law | Japan Law | Japan Law |
| 3a li | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | | | | |
| J | 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 Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 7 | Instrument type | Perpetual Subordinated Loan | Perpetual Subordinated Loan | Perpetual Subordinated Loan | Subordinated Bonds |
| 8 | Amount recognised in regulatory capital | | | | |
| | Consolidated | JPY 12.0 billion | JPY 5.0 billion | JPY 5.0 billion | JPY 11.8 billion |
| | Non-consolidated | _ | _ | _ | |
| | Par value of instrument | JPY 12.0 billion | JPY 5.0 billion | JPY 5.0 billion | JPY 40.0 billion |
| 10 | Accounting classification | | | | |
| | Consolidated | Liability - amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| | Non-consolidated | _ | _ | _ | _ |
| 11 (| Original date of issuance | 2020/10/30 | 2022/9/9 | 2022/9/9 | 2014/6/26 |
| 12 J | Perpetual or dated | Perpetual | Perpetual | Perpetual | Dated |
| 13 | Original maturity date | No maturity | No maturity | No maturity | 2024/6/26 |
| 14 I | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 | Optional call date and redemption amount | 2031/1/15 at par | 2028/1/15 at par | 2033/1/15 at par | |
| \square | Contingent call dates and redemption amount | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par |
| 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 | _ |
| (| Coupons / dividends | | | | |
| 17 | Fixed or floating dividend/coupon | Fixed to floating | Fixed to floating | Fixed to floating | Fixed |
| 18 | Coupon rate and any related index | * | * | * | 0.940% |
| 19 | Existence of a dividend stopper | Yes | Yes | Yes | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Mandatory |
| 21 | Existence of step-up or other incentive to redeem Non-cumulative or cumulative | No No | No | No Non-cumulative | No No no no latin |
| 22 | Convertible or non-convertible | Non-cumulative Non-convertible | Non-cumulative Non-convertible | Non-convertible | Non-cumulative Non-convertible |
| 24 | If convertible, conversion trigger(s) | | | - Non-conventible | |
| 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) | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | Non-viability event : Specified item 2 measures |
| 32 | If writedown, full or partial | Full or Partial | Full or Partial | Full or Partial | Full |
| 33 | If writedown, permanent or temporary | Temporary or Permanent | Temporary or Permanent | Temporary or Permanent | Permament |
| 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 | _ |
| 34a ⁻ | Type of subordination | Contractual | Contractual | Contractual | Contractual |
| | Position in subordination hierarchy in liquidation (specify instrument type | | | | |
| | immediately senior to instrument in the insolvency creditor hierarchy of the legal | Subordinated | Subordinated | Subordinated | Other external TLAC |
| 35 i | entity concerned) | | | I | |
| 35 i | entity concerned) Non-compliant transitioned features | No | No | No | No |

| | MUFG B3T2-B-3 | MUFG B3T2-B-5 | MUFG B3T2-B-7 | MUFG B3T2-B-10 |
|--|---|--|--|--|
| 1 Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 Unique identifier (ISIN) | IP390290AF39 | JP390290AF62 | JP390290CF60 | JP390290AG46 |
| 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 Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 7 Instrument type | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 10.0 billion | JPY 14.7 billion | JPY 15.0 billion | JPY 23.2 billion |
| Non-consolidated | _ | _ | _ | _ |
| 9 Par value of instrument | JPY 23.0 billion | JPY 30.0 billion | JPY 15.0 billion | JPY 35.0 billion |
| 10 Accounting classification | | | | |
| Consolidated | Liability - amortised cost | Liability – amortised cost | Liability – amortised cost | Liability - amortised cost |
| Non-consolidated | _ | _ | _ | _ |
| 11 Original date of issuance | 2015/3/5 | 2015/6/18 | 2015/6/18 | 2016/4/28 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 2025/3/5 | 2025/6/18 | 2030/6/18 | 2026/4/28 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 Optional call date and redemption amount | _ | _ | _ | _ |
| Contingent call dates and redemption amount | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par |
| l l | | | | |
| 16 Subsequent call dates, if applicable | _ | _ | - | _ |
| Coupons / dividends | _ | _ | - | - |
| Coupons / dividends 17 Fixed or floating dividend/coupon | Fixed | Fixed | - Fixed | Fixed |
| Coupons / dividends 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index | 0.724% | 0.972% | 1.393% | 0.535% |
| Coupons / dividends 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper | 0.724% No | 0.972% No | 1.393% No | 0.535% 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 | 0.724% No Mandatory | 0.972% No Mandatory | 1.393% No Mandatory | 0.535% No Mandatory |
| 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 | 0.724% No Mandatory No | 0.972% No Mandatory No | 1.393% No Mandatory No | 0.535% No Mandatory 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 | 0.724% No Mandatory No Non-cumulative | 0.972% No Mandatory No Non-cumulative | 1.393% No Mandatory No Non-cumulative | 0.535% No Mandatory 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 | 0.724% No Mandatory No Non-cumulative Non-convertible | 0.972% No Mandatory No Non-cumulative Non-convertible | 1.393% No Mandatory No Non-cumulative Non-convertible | 0.535% No Mandatory 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) | 0.724% No Mandatory No Non-cumulative Non-convertible — | 0.972% No Mandatory No Non-cumulative Non-convertible — | 1.393% No Mandatory No Non-cumulative Non-convertible — | 0.535% No Mandatory 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 | 0.724% No Mandatory No Non-cumulative Non-convertible | 0.972% No Mandatory No Non-cumulative Non-convertible | 1.393% No Mandatory No Non-cumulative Non-convertible | 0.535% No Mandatory 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 | 0.724% No Mandatory No Non-cumulative Non-convertible — — | 0.972% No Mandatory No Non-cumulative Non-convertible — — | 1.393% No Mandatory No Non-cumulative Non-convertible — — | 0.535% No Mandatory 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 | 0.724% No Mandatory No Non-cumulative Non-convertible — — — | 0.972% No Mandatory No Non-cumulative Non-convertible — — — | 1.393% No Mandatory No Non-cumulative Non-convertible — — — | 0.535% No Mandatory 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 | 0.724% No Mandatory No Non-cumulative Non-convertible — — — — — | 0.972% No Mandatory No Non-cumulative Non-convertible — — — — — | 1.393% No Mandatory No Non-cumulative Non-convertible — — — — — | 0.535% No Mandatory 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 | 0.724% No Mandatory No Non-cumulative Non-convertible Yes | 0.972% No Mandatory No Non-cumulative Non-convertible — — — — — — — Yes | 1.393% No Mandatory No Non-cumulative Non-convertible | 0.535% No Mandatory 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 | 0.724% No Mandatory No Non-cumulative Non-convertible — — — — — — — — — | 0.972% No Mandatory No Non-cumulative Non-convertible | 1.393% No Mandatory No Non-cumulative Non-convertible | 0.535% No Mandatory 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 | 0.724% No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures Full | 0.972% No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full | 1.393% No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full | 0.535% No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures Full |
| 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, mandatory or optional conversion 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) | 0.724% No Mandatory No Non-cumulative Non-convertible — — — — — — — — Yes Non-viability event: Specified item 2 measures | 0.972% No Mandatory No Non-cumulative Non-convertible — — — — — — — — — Yes Non-viability event: Specified item 2 measures | 1.393% No Mandatory No Non-cumulative Non-convertible — — — — — — — — — Yes Non-viability event: Specified item 2 measures | 0.535% No Mandatory No Non-cumulative Non-convertible — — — — — — — — Yes Non-viability event : Specified item 2 measures |
| 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 | 0.724% No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures Full | 0.972% No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full | 1.393% No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full | 0.535% No Mandatory No Non-cumulative Non-convertible — — — — — — — — Yes Non-viability event: Specified item 2 measures Full |
| 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 | 0.724% No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures Full | 0.972% No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full | 1.393% No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full | 0.535% No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures Full |
| 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 35 If ype of subordination 26 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | 0.724% No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full Permament | 0.972% No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full Permament | 1.393% No Mandatory No Non-cumulative Non-convertible ———————————————————————————————————— | 0.535% No Mandatory 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 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 Mandatory No Non-cumulative Non-convertible — — — — — — — Yes Non-viability event: Specified item 2 measures Full Permament — Contractual | 0.972% No Mandatory No Non-cumulative Non-convertible ———————————————————————————————————— | 1.393% No Mandatory No Non-cumulative Non-convertible ———————————————————————————————————— | 0.535% No Mandatory No Non-cumulative Non-convertible — — — — — — — — Yes Non-viability event: Specified item 2 measures Full Permament — Contractual |

7

37 If yes, specify non-compliant features

| | MUFG B3T2-B-11 | MUFG B3T2-B-13 | MUFG B3T2-B-15 | MUFG B3T2-B-16 |
|--|--|--|---|--|
| 1 Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 Unique identifier (ISIN) | IP390290AG79 | IP390290AH37 | IP390290AHL1 | IP390290AH94 |
| 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 Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 7 Instrument type | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds (for only qualified institutional investors) | Subordinated Bonds |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 75.8 billion | JPY 45.6 billion | JPY 46.5 billion | JPY 64.0 billion |
| Non-consolidated | _ | _ | _ | |
| 9 Par value of instrument | JPY 106.0 billion | JPY 50.0 billion | JPY 50.0 billion | JPY 64.0 billion |
| 10 Accounting classification | | | | |
| Consolidated | Liability - amortised cost | Liability – amortised cost | Liability - amortised cost | Liability - amortised cost |
| Non-consolidated | _ | _ | _ | _ |
| 11 Original date of issuance | 2016/7/29 | 2017/3/2 | 2017/8/28 | 2017/9/15 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 2026/7/29 | 2027/7/26 | 2027/8/27 | 2028/1/12 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 Optional call date and redemption amount | _ | _ | _ | _ |
| Contingent call dates and redemption amount | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par |
| 16 Subsequent call dates, if applicable | _ | _ | _ | _ |
| Coupons / dividends | | | | |
| 17 Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 18 Coupon rate and any related index | 0.366% | 0.652% | * | 0.546% |
| 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 22 Non-cumulative or cumulative | No Non averaglations | No | No Non-cumulative | No Non supportations |
| 22 Non-cumulative or cumulative 23 Convertible or non-convertible | Non-cumulative Non-convertible | Non-cumulative Non-convertible | Non-convertible | Non-cumulative Non-convertible |
| 24 If convertible, conversion trigger(s) | | | - Non-convertible | |
| 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 | Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures |
| 32 If writedown, full or partial | Full | Full | Full | Full |
| 33 If writedown, permanent or temporary | Permament | Permament | Permament | Permament |
| 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 | | | | |
| immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Other external TLAC | Other external TLAC | Other external TLAC | Other external TLAC |
| 36 Non-compliant transitioned features | No | No | No | No |
| | INO | INU | INO | INO |

| | MUFG B3T2-B-17 | MUFG B3T2-B-18 | MUFG B3T2-B-19 | MUFG B3T2-B-20 |
|--|--|---|--|--|
| 1 Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 Unique identifier (ISIN) | JP390290BH93 | JP390290AHQ0 | JP390290AJ50 | JP390290BJ59 |
| 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 Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 7 Instrument type | Subordinated Bonds | Subordinated Bonds (for only qualified institutional investors) | Subordinated Bonds | Subordinated Bonds |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 256.0 billion | JPY 69.1 billion | JPY 40.0 billion | JPY 60.0 billion |
| Non-consolidated | _ | _ | | _ |
| 9 Par value of instrument | JPY 256.0 billion | JPY 70.0 billion | JPY 40.0 billion | JPY 60.0 billion |
| 10 Accounting classification | | | | |
| Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| Non-consolidated | - | - | - | - |
| 11 Original date of issuance | 2017/9/15 | 2017/12/8 | 2018/5/31 | 2018/5/31 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 2028/1/12 | 2027/12/8 | 2028/5/31 | 2028/5/31 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 Optional call date and redemption amount | 2023/1/12 at par | Tax event or Regulatory event at par | Tax areas as Descriptions areas at any | 2023/5/31 at par |
| Contingent call dates and redemption amount | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par Each interest payment date after the first |
| 16 Subsequent call dates, if applicable | _ | _ | _ | call date |
| Coupons / dividends | | | | |
| 17 Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed to floating |
| 18 Coupon rate and any related index | 0.440% | * | 0.535% | 0.370% |
| 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 | <u> </u> | | <u> </u> | <u> </u> |
| 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 | Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures |
| 32 If writedown, full or partial | Full | Full | Full | Full |
| 33 If writedown, permanent or temporary | Permament | Permament | Permament | Permament |
| 34 If temporary write-own, description of writeup mechanism | _ | - | _ | - |
| 34a Type of subordination | Contractual | Contractual | Contractual | Contractual |
| 1 21 | Contractan | | | |
| Position in subordination hierarchy in liquidation (specify instrument type | Commentum | | | |
| Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Other external TLAC | Other external TLAC | Other external TLAC | Other external TLAC |
| 35 immediately senior to instrument in the insolvency creditor hierarchy of the legal | | Other external TLAC | Other external TLAC | Other external TLAC |
| 35 immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Other external TLAC | | | |

| | MUFG B3T2-B-21 | MUFG B3T2-B-22 | MUFG B3T2-B-23 | MUFG B3T2-B-24 |
|--|---|--|---|--|
| 1 Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 Unique identifier (ISIN) | JP390290AJJ1 | JP390290AJA0 | JP390290AJP8 | IP390290AK99 |
| 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 | 7,1 | | | |
| 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 Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 7 Instrument type | Subordinated Bonds (for only qualified institutional investors) | Subordinated Bonds | Subordinated Bonds (for only qualified institutional investors) | Subordinated Bonds |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 50.0 billion | JPY 35.0 billion | JPY 50.0 billion | JPY 44.0 billion |
| Non-consolidated | _ | _ | _ | _ |
| 9 Par value of instrument | JPY 50.0 billion | JPY 35.0 billion | JPY 50.0 billion | JPY 44.0 billion |
| 10 Accounting classification | | | | |
| Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| Non-consolidated | _ | _ | _ | _ |
| 11 Original date of issuance | 2018/6/11 | 2018/10/31 | 2018/11/5 | 2019/9/20 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 2028/6/9 | 2028/10/31 | 2028/11/2 | 2030/1/15 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 Optional call date and redemption amount | _ | 2023/10/31 at par | _ | _ |
| Contingent call dates and redemption amount | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par |
| 16 Subsequent call dates, if applicable | _ | Each interest payment date after the first call date | _ | _ |
| Coupons / dividends | | | | |
| 17 Fixed or floating dividend/coupon | Fixed | Fixed to floating | Fixed | Fixed |
| 18 Coupon rate and any related index | * | 0.360% | * | 0.452% |
| 19 Existence of a dividend stopper | No | No | No | No |
| 20 Fully discretionary, partially discretionary or mandatory | Mandatory No | Mandatory No | Mandatory No | Mandatory No |
| 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative | Non-cumulative | Non-cumulative | No 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 | Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures |
| 32 If writedown, full or partial | Full | Full | Full | Full |
| 33 If writedown, permanent or temporary | Permament | Permament | Permament | Permament |
| 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 immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Other external TLAC | Other external TLAC | Other external TLAC | Other external TLAC |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | _ | _ | _ | - |
| | | | | |

| | MUFG B3T2-B-25 | MUFG B3T2-B-26 | MUFG B3T2-B-27 | MUFG B3T2-B-28 |
|---|--|--|--|--|
| 1 Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 Unique identifier (ISIN) | IP390290BK98 | JP390290BKC2 | IP390290CKC0 | JP390290AL56 |
| 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) | | 7,7 | 77 | 77 |
| 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 Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 7 Instrument type | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 156.0 billion | JPY 22.0 billion | JPY 28.0 billion | JPY 34.0 billion |
| Non-consolidated | _ | _ | _ | _ |
| 9 Par value of instrument | JPY 156.0 billion | JPY 22.0 billion | JPY 28.0 billion | JPY 34.0 billion |
| 10 Accounting classification | | | | |
| Consolidated | Liability - amortised cost | Liability – amortised cost | Liability - amortised cost | Liability - amortised cost |
| Non-consolidated | _ | _ | _ | - |
| 11 Original date of issuance | 2019/9/20 | 2019/12/12 | 2019/12/12 | 2020/5/29 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 2030/1/15 | 2029/12/12 | 2029/12/12 | 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 par | <u> </u> | 2024/12/12 at par | - |
| Contingent call dates and redemption amount | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par |
| 16 Subsequent call dates, if applicable | _ | _ | Each interest payment date after the first call date | _ |
| Coupons / dividends | | | | |
| 17 Fixed or floating dividend/coupon | Fixed | Fixed | Fixed to floating | Fixed |
| 18 Coupon rate and any related index | 0.290% | 0.610% | 0.400% | 0.885% |
| 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 | <u> </u> | <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 | Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures |
| 32 If writedown, full or partial | Full | Full | Full | Full |
| 33 If writedown, permanent or temporary | | | - | Permament |
| | Permament | Permament | Permament | |
| 34 If temporary write-own, description of writeup mechanism | Permament — | Permament — | Permament — | |
| | _ | _ | _ | _ |
| 34a Type of subordination | Permament — Contractual | Permament — Contractual | Contractual | Contractual |
| 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 | _ | _ | _ | _ |
| 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type | – Contractual | – Contractual | – Contractual | _ Contractual |

| | MUFG B3T2-B-29 | MUFG B3T2-B-30 | MUFG B3T2-B-31 | MUFG B3T2-B-32 |
|--|--|--|--|--|
| 1 Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 Unique identifier (ISIN) | [P390290BL55 | IP390290AL98 | IP390290BL97 | IP390290AM63 |
| 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 Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 7 Instrument type | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 28.0 billion | JPY 54.0 billion | JPY 96.0 billion | JPY 20.0 billion |
| Non-consolidated | _ | _ | _ | _ |
| 9 Par value of instrument | JPY 28.0 billion | JPY 54.0 billion | JPY 96.0 billion | JPY 20.0 billion |
| 10 Accounting classification | | | | |
| Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability – amortised cost |
| Non-consolidated | _ | П | _ | _ |
| 11 Original date of issuance | 2020/5/29 | 2020/9/30 | 2020/9/30 | 2021/6/1 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 2030/5/29 | 2031/1/31 | 2031/1/31 | 2031/5/30 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 Optional call date and redemption amount | 2025/5/29 at par | - | 2026/1/31 at par | 2026/6/1 at par |
| Contingent call dates and redemption amount | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par |
| 16 Subsequent call dates, if applicable | 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 | Fixed | Fixed to floating |
| 18 Coupon rate and any related index | 0.550% | 0.894% | 0.580% | 0.409% |
| 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 | | <u> </u> | - | _ |
| 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 | Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures |
| 32 If writedown, full or partial | Full | Full | Full | Full |
| 33 If writedown, permanent or temporary | Permament | Permament | Permament | Permament |
| 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 | 0.1 . 1.77 . 0 | Other external TLAC | Other external TLAC | Other external TLAC |
| entity concerned) | Other external TLAC | Other external TLAC | | |
| 36 Non-compliant transitioned features | Other external TLAC No | No | No | No |

| | MUFG B3T2-B-33 | MUFG B3T2-B-34 | MUFG B3T2-B-35 | MUFG B3T2-L-2 |
|---|--|--|--|--|
| 1 Issuer | Mitsubishi UFJ Financial Group |
| 2 Unique identifier (ISIN) | IP390290AM71 | IP390290AN70 | IP390290BN79 | _ |
| 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 S | • • | 77 | 77 | |
| 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 Financial Group |
| 7 Instrument type | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds | Subordinated Loan |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 130.0 billion | JPY 73.0 billion | JPY 184.0 billion | JPY 12.0 billion |
| Non-consolidated Non-consolidated | _ | _ | _ | _ |
| 9 Par value of instrument | JPY 130.0 billion | JPY 73.0 billion | JPY 184.0 billion | JPY 22.0 billion |
| 10 Accounting classification | | | | |
| Consolidated | Liability - amortised cost |
| Non-consolidated | _ | _ | _ | _ |
| 11 Original date of issuance | 2021/7/30 | 2022/7/29 | 2022/7/29 | 2015/9/30 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 2031/7/30 | 2032/7/29 | 2032/7/29 | 2025/9/30 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 Optional call date and redemption amount | 2026/7/30 at par | _ | 2027/7/29 at par | _ |
| Contingent call dates and redemption amount | Tax event or Regulatory event at par |
| 16 Subsequent call dates, if applicable | - | _ | _ | - |
| Coupons / dividends | | | | |
| 17 Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 18 Coupon rate and any related index | 0.345% | 0.904% | 0.718% | N ₁ |
| Existence of a dividend stopperFully discretionary, partially discretionary or mandatory | No Mandatory | No Mandatory | No Mandatory | No 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 |
| 32 If writedown, full or partial | Full | Full | Full | Full |
| 33 If writedown, permanent or temporary 24 If temporary write own description of writeup mechanism | Permament | Permament | Permament | Permament |
| 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 | Contractual | Contractual | Contractual | Contractual |
| i osidon in subordinadon merareny in nquidadon (specify instrument type | | 1 | 1 | |
| 35 immediately senior to instrument in the insolvency creditor hierarchy of the lentity concerned) | egal Other external TLAC | Other external TLAC | Other external TLAC | Other external TLAC |
| entity concerned) | egal Other external TLAC No | Other external TLAC No | Other external TLAC No | Other external TLAC No |
| | | | | |

| | MUFG B3T2-L-3 | MUFG B3T2-L-4 | MUFG B3T2-L-5 | MUFG B3T2-L-6 |
|---|--|--|--|--|
| 1 Issuer | Mitsubishi UFJ Financial Group |
| 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 Financial Group |
| 7 Instrument type | Subordinated Loan | Subordinated Loan | Subordinated Loan | Subordinated Loan |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 23.1 billion | JPY 21.0 billion | JPY 16.5 billion | JPY 10.0 billion |
| Non-consolidated Non-consolidated | _ | _ | _ | - |
| 9 Par value of instrument | JPY 31.0 billion | JPY 23.0 billion | JPY 16.5 billion | JPY 10.0 billion |
| 10 Accounting classification | | | | |
| Consolidated | Liability - amortised cost |
| Non-consolidated | _ | _ | _ | _ |
| 11 Original date of issuance | 2016/9/23 | 2017/8/1 | 2018/3/29 | 2018/8/13 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 2026/9/24 | 2027/8/2 | 2028/3/29 | 2028/8/10 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 Optional call date and redemption amount | _ | _ | 2023/3/31 at par | - |
| Contingent call dates and redemption amount | Tax event or Regulatory event at par |
| 16 Subsequent call dates, if applicable | _ | _ | Each interest payment date after the first call date | _ |
| | | | | |
| Coupons / dividends | | | | |
| 17 Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 17 Fixed or floating dividend/coupon18 Coupon rate and any related index | * | * | * | * |
| Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper | * No | * No | * No | * No |
| Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory | * No Mandatory | * No Mandatory | * No Mandatory | * No Mandatory |
| 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 | * No Mandatory No |
| 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 | * No Mandatory No Non-cumulative |
| 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 | * No Mandatory No Non-cumulative Non-convertible | * No Mandatory No Non-cumulative Non-convertible | * No Mandatory No Non-cumulative Non-convertible | * No Mandatory No Non-cumulative Non-convertible |
| 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) | * No Mandatory No Non-cumulative Non-convertible — |
| 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 | * No Mandatory No Non-cumulative Non-convertible — — | * No Mandatory No Non-cumulative Non-convertible — — | * No Mandatory No Non-cumulative Non-convertible — — | * No Mandatory No Non-cumulative Non-convertible — — |
| 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 | * No Mandatory No Non-cumulative Non-convertible — | * No Mandatory No Non-cumulative Non-convertible — — — | * No Mandatory No Non-cumulative Non-convertible — — — | * No Mandatory No Non-cumulative Non-convertible — |
| 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 | * No Mandatory No Non-cumulative Non-convertible — — — — — | * No Mandatory No Non-cumulative Non-convertible | * No Mandatory No Non-cumulative Non-convertible — — — — — | * No Mandatory No Non-cumulative Non-convertible — — — — — |
| 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 | * No Mandatory No Non-cumulative Non-convertible — — | * No Mandatory No Non-cumulative Non-convertible — — — | * No Mandatory No Non-cumulative Non-convertible — — — | * No Mandatory No Non-cumulative Non-convertible — — |
| 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 | * No Mandatory No Non-cumulative Non-convertible |
| 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 | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : |
| 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) | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures |
| 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 | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full |
| 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) | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures |
| Fixed or floating dividend/coupon Coupon rate and any related index Fixistence of a dividend stopper Coupon rate and any related index Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Gonvertible 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 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 Full Permament | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full Permament | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full Permament | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full Permament |
| 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 | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full |
| 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 | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full Permament | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full Permament | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full Permament | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full Permament |
| 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 entity concerned) | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full Permament Contractual Other external TLAC | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full Permament Contractual Other external TLAC | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full Permament Contractual Other external TLAC | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full Permament Contractual Other external TLAC |
| 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 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 | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full Permament Contractual | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full Permament Contractual | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full Permament Contractual | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures Full Permament - Contractual |

| MITTO DOTO I 7 | MITTO DOTO I O |
|----------------|----------------|
| MUFG B3T2-L-7 | MUFG B3T2-L-8 |

| | | 11010201227 | 1/1010 2012 2 0 |
|---|---|---|---|
| 1 | Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 | Unique identifier (ISIN) | <u> </u> | _ |
| | Governing law(s) of the instrument | 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 |
| 5 | Post-transitional Basel III rules from 2022/3/31 | Tier 2 capital | Tier 2 capital |
| 6 | Eligible at solo/group/group and solo | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 7 | Instrument type | Subordinated Loan | Subordinated Loan |
| 8 | Amount recognised in regulatory capital | | |
| | Consolidated | JPY 15.0 billion | JPY 19.0 billion |
| | Non-consolidated | - | |
| $oldsymbol{oldsymbol{\sqcup}}$ | Par value of instrument | JPY 15.0 billion | JPY 19.0 billion |
| 10 | Accounting classification | | |
| | Consolidated | Liability - amortised cost | Liability - amortised cost |
| | Non-consolidated | <u> </u> | |
| | Original date of issuance | 2019/8/9 | 2022/8/3 |
| - | Perpetual or dated | Dated | Dated |
| 13 | Original maturity date | 2029/8/9 | 2032/8/3 |
| | Issuer call subject to prior supervisory approval | Yes | Yes |
| 15 | Optional call date and redemption amount | 2024/8/9 at par | 2027/8/3 at par |
| 16 | Contingent call dates and redemption amount Subsequent call dates, if applicable | Tax event or Regulatory event at par — | Tax event or Regulatory event at par Each interest payment date after the first call date |
| | Coupons / dividends | | can date |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed to floating |
| 18 | Coupon rate and any related index | * | * |
| 19 | Existence of a dividend stopper | No | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory |
| 21 | Existence of step-up or other incentive to redeem | No | No |
| 22 | Non-cumulative or cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or 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 | _ | _ |
| 27 | If convertible, mandatory or optional conversion | _ | _ |
| 27 | | 1 | |
| 28 | If convertible, specify instrument type convertible into | | _ |
| 28 29 | If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into | <u>-</u> | _ |
| 28 29 | If convertible, specify instrument type convertible into | – — Yes | Yes |
| 28 29 30 31 | 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 | Yes Non-viability event: Specified item 2 measures |
| 28 29 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 Full | Yes Non-viability event: Specified item 2 measures Full |
| 28 29 30 31 | 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 | Yes Non-viability event: Specified item 2 measures |
| 28 29 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 | — Yes Non-viability event: Specified item 2 measures Full | Yes Non-viability event: Specified item 2 measures Full Permament — |
| 28 29 30 31 32 33 34 34a | 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 Full | Yes Non-viability event: Specified item 2 measures Full |
| 28 29 30 31 32 33 34 34a | 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 Full Permament — | Yes Non-viability event: Specified item 2 measures Full Permament — |
| 28 29 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 | — Yes Non-viability event: Specified item 2 measures Full Permament — Contractual | Yes Non-viability event: Specified item 2 measures Full Permament — Contractual |

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

| Weighted-average of interest rates | 0.676% (round to three decimal places) |
|------------------------------------|--|